



La Ceiba > Personal Loans > CHECKLIST

Instructions: Check off each step in the Checklist below as it is completed.

___ 1. Record the following information (please print):

Name of Client: _____

New Client? ___ "yes" ___ "no"

Date: _____ Time: _____

Name of La Ceiba Team Member: _____

___ 2. If the request for a loan is from a new client, then proceed to step 3 below. If the request for a loan is from a current client, then contact the US Loan Officer to determine whether or not the client defaulted on her previous loan.

A. If "yes" then follow the *Default Instructions Form* before proceeding to step 7.

B. If "no", then proceed onto step 7 below.

___ 3. Meet with interested client to review the *Personal Loan Customer Information Packet* and complete the *Personal Loan Application Form* and the *Poverty Scorecard* (Honduras Team).

___ 4. Take a headshot picture of the client (Honduras Team)

___ 5. Honduras Team forwards the following documents to the US Team:

___ *Personal Loan Application Form*

___ *Poverty Scorecard*

___ *Client headshot photo*

___ 6. Decide whether or not to extend a loan to this client (Honduras and US Teams).

A. If "yes", then proceed on to step 7 below.

B. If "no", then inform the applicant of what steps she could take to become a viable client and file away the client's *Personal Loan Application Form*, *Poverty Scorecard*, and *Eligibility Recommendations* from La Ceiba staff.

___ 7. Gather the following Documents and Materials:

___ *Client's Loan Application Form*

___ *Client's Poverty Scorecard*

___ *Personal Loan - Customer Information Packet*

___ *Loan Structure Worksheet*

___ *Interest Rate Table*

___ 8. Determine the size of loan that the client is eligible for:

A. New clients are eligible to receive a L.500 loan. Proceed onto step 9.

B. For current clients, contact the US Loan Officer and check off one of the following before proceeding onto step 9:

___ L.500 ___ L.1000 ___ L.1500 ___ L.2000 ___ L.2500 ___ L.3000

___ 9. Contact interested client (see *Personal Loan Application Form* for available days and times)

- ___ 10. Complete the *Loan Structure Worksheet* with the Client
- ___ 11. Thank the Client and inform them of an expected date that they will receive their loan.
- ___ 12. Customize the client's personal loan agreement form (US Team – current clients and Honduras Team – new clients)
- ___ 13. Create the client's repayment record sheet in Excel (US Team)
- ___ 14. Create *Client Identification Card* for new clients with a unique identification number (US Team)
- ___ 15. US Team forward the following documents to the Honduras Team
 - ___ *Loan Structure Worksheet*
 - ___ *Personal Loan Agreement Form*
 - ___ *Client Identification Card (new clients only)*
 - ___ *Client's Repayment Record Sheet in Excel*
- ___ 16. Customize the client's Loan Repayment Booklet according to the Repayment Record Sheet in Excel. Print La Ceiba's Banco Ficensa account number on each repayment slip (0-40-101-271) (Honduras Team)
- ___ 17. Request SHH Staff to write a check out to the client as specified by the US Loan Officer.
- ___ 18. Schedule a time to meet the client to deliver the loan.
- ___ 19. Review *Personal Loan Agreement Form* with the client (Honduras Team)
- ___ 20. Have the client sign the *Personal Loan Agreement Form*
- ___ 21. Thank the Client and give the client:
 - ___ *Check*
 - ___ *Client Identification Card*
 - ___ *Customer Information Packet*
 - ___ *Repayment booklet*
- ___ 22. Make two copies of the *Personal Loan Agreement Form* signed by client (Honduras Team).
 - A. Original Copy remains with SHH
 - B. Deliver one copy to Banco Ficensa
 - C. Deliver one copy to the client
- ___ 23. Honduras Team forward the following document to the US Team
 - ___ *Personal Loan Agreement Form* Signed by Client