

Hivos-Triodos Fund

Application form for financial intermediaries

Name

Address

Postalcode

Residence

Country

Telephone

Fax

Legal status

Registered at

Number

Contact

Position

In order to assess your application we kindly request you to provide us with the following information:

ORGANISATION

- Describe the organisation, its history, policies and position in society
- What is the legal form of the organisation? Please add statutes or memorandum and articles of association
- Describe the internal organisation and management of the organisation
- Who can legally represent the organisation?

MARKET AND TARGET GROUP

- Is the organisation oriented to specific target groups? If so, please add a description of those target groups and their position in society
- Describe the services/products the organisation is offering (credit, savings accounts etc.)
- Describe the demand for the services/products of the organisation
- Describe the competition in the market you are active in.

PORTFOLIO

- Describe the general lending criteria
- Describe any guidelines for lending including environmental criteria.
- Describe any guidelines for lending which pay special attention to the position of women and their access to finance.

PLANS AND POLICY

- Describe the short term and the long term plans of the organisation
- Describe the environmental policy of the organisation
- Describe the policy of the organisation with respect to the position of women. Please pay specific attention to the measures taken to improve the position of women within your organisation.

FINANCIAL INFORMATION

- Please provide historical data for the last two years and projections for the current year and the next two years for the balance sheet, the profit and loss statements and the loan portfolio. Please use the attached format.
- Please add the audited annual accounts of the last two years.

CREDIT APPLICATION

- What type of finance does the organisation need; loans, equity or a guarantee?
- How much is needed?
- What is the term of the credit needed?
- Indicate banks or other financial institutions that have provided the organisation with credit or with whom the organisation has applied for credit.

Hivos-Triodos Fund

Profit and loss statements

| Year: | Current year +/- 2 | Current year +/- 1 | Current year | Current year + 1 | Current year + 2 |
|---|-----------------------|-----------------------|-----------------|---------------------|---------------------|
| <i>Financial revenue:</i> | | | | | |
| Interest on liquid funds | | | | | |
| Interest on legal cash reserve | | | | | |
| Yield of short term investments | | | | | |
| Interest on loan portfolio | | | | | |
| Yield of long term investments | | | | | |
| Fees and commissions | | | | | |
| Total financial revenue (A) | | | | | |
| <i>Financial expenses:</i> | | | | | |
| Interest on current accounts | | | | | |
| Interest on saving accounts | | | | | |
| Interest on term deposits | | | | | |
| Interest on other deposits | | | | | |
| Interest Central Bank | | | | | |
| Interest Other banks | | | | | |
| Interest Hivos-Triodos Fund | | | | | |
| Other interest (please specify): | | | | | |
| Total financial expenses (B) | | | | | |
| <i>Financial result (A-B):</i> | | | | | |
| <i>Non-financial-revenue:</i> | | | | | |
| Commissions for non financial services | | | | | |
| Revenue from other assets (please specify): | | | | | |
| Total non financial revenue (C) | | | | | |
| A-B+C | | | | | |
| Operating expenses: | | | | | |
| Staff costs | | | | | |
| Depreciation fixed assets | | | | | |
| Other operating expenses | | | | | |
| Total operating expenses (D) | | | | | |
| <i>Result before provisions (A-B+C-D)</i> | | | | | |
| Loan write-offs/loan loss provisions (E) | | | | | |
| <i>Operating result (A-B+C-D-E)</i> | | | | | |
| Extraordinary revenue/expenses | | | | | |
| Grants to cover operational expenses | | | | | |
| Other grants | | | | | |
| Total extraordinary result (F) | | | | | |
| <i>Profit before taxes (A-B+C-D-E+F)</i> | | | | | |
| Taxes (G) | | | | | |
| <i>Net profit (A-B+C-D-E+F-G)</i> | | | | | |
| Paid dividends (H) | | | | | |
| <i>Retained profits (A-B+C-D-E+F-G-H)</i> | | | | | |

Hivos-Triodos Fund

Portfolio data

| Year: | Current year +/- 2 | Current year +/- 1 | Current year | Current year + 1 | Current year + 2 |
|---|--------------------|--------------------|--------------|------------------|------------------|
| Total portfolio outstanding at 31/12 | | | | | |
| Number of loans outstanding to women at 31/12 | | | | | |
| Number of loans outstanding to men at 31/12 | | | | | |
| Total number of loans outstanding at 31/12 | | | | | |
| Number of loans disbursed to women during the year | | | | | |
| Number of loans disbursed to men during the year | | | | | |
| Number of all loans disbursed during the year | | | | | |
| Amount of loans disbursed to women during the year | | | | | |
| Amount of loans disbursed to men during the year | | | | | |
| Total amount of loans disbursed during the year | | | | | |
| Average amount of all loans disbursed during the year | | | | | |
| Number of loanofficers (women) | | | | | |
| Number of loanofficers (men) | | | | | |
| Number of loanofficers (total) | | | | | |
| Number of other staff in lending operations | | | | | |
| Other personnel | | | | | |
| Total staff | | | | | |
| Amount of extended loans per loanofficer | | | | | |
| Outstanding portfolio per loanofficer | | | | | |
| <i>Portfolio analysis</i> | | | | | |
| <i>Amounts of outstanding loans</i> | | | | | |
| From (currency; amount) through (currency; amount) | | | | | |
| From through | | | | | |
| From through | | | | | |
| From through | | | | | |
| From through | | | | | |
| Total portfolio: | | | | | |
| <i>Amounts of outstanding loans per sector</i> | | | | | |
| A. Rural: - Agriculture | | | | | |
| - Trade | | | | | |
| - Production | | | | | |
| - Services | | | | | |
| B. Urban: - Trade | | | | | |
| - Production | | | | | |
| - Services | | | | | |
| C. Total portfolio: - Agriculture | | | | | |
| - Trade | | | | | |
| - Production | | | | | |
| - Services | | | | | |

| | Current year -/- 2 | Current year -/- 1 | Current year | Current year + 1 | Current year + 2 |
|---|--------------------|--------------------|--------------|------------------|------------------|
| <i>Portfolio in arrears</i> | | | | | |
| 1. Principal payments in arrears | | | | | |
| - no arrears | | | | | |
| - from 1 to 7 days | | | | | |
| - from 7 to 30 days | | | | | |
| - from 30 to 60 days | | | | | |
| - from 60 to 90 days | | | | | |
| - more than 90 days | | | | | |
| Total portfolio | | | | | |
| 2. Total amount of loans in arrears | | | | | |
| - on time | | | | | |
| - from 1 to 7 days | | | | | |
| - from 7 to 30 days | | | | | |
| - from 30 to 60 days | | | | | |
| - from 60 to 90 days | | | | | |
| - more than 90 days | | | | | |
| Total portfolio | | | | | |
| <i>Coverage of the portfolio with collaterals</i> <i>(amount covered at the end of the year)</i> | | | | | |
| - mortgage | | | | | |
| - pledge | | | | | |
| - group guarantee | | | | | |
| - personal guarantee | | | | | |
| - other collaterals (please specify): | | | | | |
| | | | | | |
| | | | | | |
| - without collaterals | | | | | |
| Total portfolio | | | | | |
| | | | | | |

Requirements of the monetary authorities

| Year: | Current year -/- 2 | Current year -/- 1 | Current year | Current year + 1 | Current year + 2 |
|---------------------------------|--------------------|--------------------|--------------|------------------|------------------|
| Required legal cash reserve (%) | | | | | |
| Realized cash reserve (%) | | | | | |
| Realized capital adequacy (%) | | | | | |
| | | | | | |