



Financial partnership application

The Foundation is a financial and technical operator that contributes to the strengthening and development of the microfinance institutions it finances

OUR OFFER

SENIOR LOAN

- TENOR : 2 TO 5 YEARS MATURITY
- AMOUNT (EUROPE & ASIA): €150,000 TO €5 MILLIONS
- AMOUNT (AFRICA & MENA): €400,000 TO €5 MILLIONS
- CURRENCY : LOANS MAINLY IN LOCAL CURRENCY BUT ALSO IN EUROS AND DOLLARS

GUARANTEE

- THE FOUNDATION PROVIDES DIFFERENT TYPES OF PARTIAL GUARANTEES. THE GUARANTEE IS TAILORED SO THAT IT CAN MEET THE NEEDS OF BOTH THE MFI AND THE LOCAL BANK.

INVESTMENT ADVISORY

- THE FOUNDATION DELIVERS ADVICE IN EQUITY AND DEBT OPERATIONS TO INVESTMENT FUNDS.

ASSISTANCE & ADVISORY SERVICES

- THE FOUNDATION PROVIDES A PLATFORM FOR ADVISORY SERVICES, INFORMATION EXCHANGES AND TECHNICAL ASSISTANCE TO REINFORCE THE INSTITUTIONAL AND OPERATIONAL CAPACITIES OF MFIs.

ELIGIBILITY CRITERIA

SOCIAL MISSION

- FIGHT POVERTY AND ACTIVELY PROMOTE FINANCIAL INCLUSION (PRIORITISE WOMEN)
- OFFER WELL-ADAPTED FINANCIAL AND NON-FINANCIAL SERVICES
- COMPLY WITH RESPONSIBLE PRINCIPLES REGARDING CLIENT TREATMENT, PERSONAL DATA PROTECTION, INTEREST RATES APPLIED AND PREVENTION OF OVER-INDEBTEDNESS

SUSTAINABLE ECONOMIC MODEL

- MINIMUM OF TWO YEARS OF EXISTENCE WITH AUDITED FINANCIAL STATEMENTS
- PORTFOLIO AMOUNT ABOVE €650,000 WITH GOOD PORTFOLIO QUALITY
- EFFECTIVE MANAGEMENT INFORMATION SYSTEM (MIS)
- APPROPRIATE INTERNAL CONTROL PROCEDURES
- EFFECTIVE GOVERNANCE

GEOGRAPHICAL AREAS

- SUB-SAHARAN AFRICA
- MIDDLE EAST AND NORTH AFRICA REGION
- SOUTH AND SOUTH EAST ASIA
- CENTRAL ASIA AND THE CAUCASUS
- EASTERN AND CENTRAL EUROPE

FINANCIAL RATIOS (standard approach)*

- **PORTFEUILLE À RISQUE** : PAR30 + R: < 5%
- **VIABILITÉ** : OSS > 100 % ou ROA > 0%
- **DEBT RATIO**: D/E < 5 OR CAR ACCORDING TO REGULATION

* The Projects Committee can make exceptions to the standard ratios in the framework of specific projects

IN ORDER TO SUBMIT YOUR FINANCIAL PARTNERSHIP APPLICATION, PLEASE FILL IN THE INFORMATION REQUESTED BELOW.

PROFILE OF THE INSTITUTION

GENERAL INFORMATION			
Company name			
Legal status			
Date of creation			
Address of headquarters			
Geographic coverage			
Number of offices			
Number of employees			
Active partners			
Website			
Gross loan portfolio			
Average effective fixed rate			
Number of active borrowers		of which female (%)	
		of which men (%)	
		urban (%)	
		peri-urban (%)	
		rural (%)	
Contact person			
Position			
Phone number			
E-mail address			
FINANCIAL INFORMATION (local currency - please indicate the currency)			
	N-2	N-1	N
PAR> 30 (amount in local currency)			
Total amount borrowed by the institution			
Amount of own funds			
Net revenue			
Balance sheet total			

DEFINITION OF THE REQUIREMENTS

Type of financing requested	Debt		
	Guarantee		
	Subordinated debt		
	Equity		
Conditions	Amount		
	Duration		
	Desired date of disbursement		
Technical assistance	Yes		No
	If you answered yes, please indicate here below what are your needs and expectations in terms of technical assistance:		

DOCUMENTS TO PROVIDE

- Articles of association
- Audited financial statements of the last 2 years
- Last annual report, including a description of the products and services offered, management team and board of directors
- Most recent portfolio data, including PAR30 ratio and breakdown by product, by gender, type of activity (trade, agriculture, ...) and area (rural, urban, peri-urban)
- List of existing partners and main funding sources
- Latest rating reports, if any
- Your expectations regarding the Foundation's services

CONTACT PERSON

Please send your partnership request to **Philippe GUICHANDUT**
philippe.guichandut@credit-agricole-sa.fr