

**RDF APPLICATION FORM**

**SECTION A: BASIC INFORMATION**

**NAME OF INSTITUTION** …………………………………………………………………………………………………………………

**Date of Incorporation** ………………………………….…………………………………………………………………………………

**Company Registration Number**……………………………………………………………………………………………………….

**Tax Identification Number**...........................................................................................................................................................

**Postal Address** ……………………………………………………………………………………………………………………………….

**Physical Locational Address** …………………………………………………………………………………………………………………………

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**Website Address** …………………………………………………………………………………………………………………………….

**E-Mail Address** ……………………………………………………………………………………………………………………………….

**Telephone Numbers**.……………………………………………………………………………………………………………………….

**Contact Person** **1** …………………………………………………………………………………………………………………………….

**Position** …………………………………………………………………………………………………………………………………………

**E-mail Address** ……………………………………………………………………………………………………………………………….

**Mobile Number** ………………………………………………………………………………………………………………………………

**Contact Person** **2** …………………………………………………………………………………………………………………………….

**Position** …………………………………………………………………………………………………………………………………………

**E-mail Address** ……………………………………………………………………………………………………………………………….

**Mobile Number** ………………………………………………………………………………………………………………………………

**SECTION B: CREDIT REQUEST INFORMATION**

**Amount of Facility Required: GH¢** …………………………………………...............................................................

**(Amount in words)** …………………………………………………………………………………............................................

**Product Required: Working Capital**  **Term Loan** **Credit Guarantee**

**Tenure**: ……………………………………………………………………………………………............. ...................................

**Purpose** ……………………………………………………………………………………………….............................................

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**SECTION C: OWNERSHIPAND GOVERNANCE**

1. **List of 10 Largest Shareholders:**

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| --- | --- | --- | --- | --- | --- |
| **Name** | **Age** | **Occupation** | **No.of Shares** | **Value of Share** | **%** |
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1. **Share History**

Provide historical details of share transactions including private placements, bonus issues, rights issues, etc, where applicable

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| --- | --- | --- | --- |
| **Date** | **Share History** | **No. of Shares** | **Value (GHS)** |
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|  |  |  |  |
| **TOTAL** |  |  |  |

1. **Details of Directors**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Names** | **Age** | **Years on Board** | **Position** | **Qualification** | **Occupation** | **No. of Shares** | **Value of Shares** | **Other Directorships and/ or Management Positions Held *(in other institutions)*** |
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1. **List of Board Sub-Committees and Names of Chairpersons**

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| --- | --- | --- |
| **Sub-Committee** | **Name of Chairperson** | **Other Members** |
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1. **Full Names of Key Management Staff (showing title, qualification and experience)**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name** | **Age** | **Title** | **Qualification** | **No. of Years’ Experience** | **No. of Years in Position** | **List of previous positions held\* *(last 2 immediate past roles and employers))*** | **No of Shares** | **Value of Share** |
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*\*RDF will not contact any previous employers unless with the express permission of the employee concerned*

**SECTION D: BRANCH NETWORK / PRODUCTS**

1. **Branch Network**

Total Number of Branches ………......……………. Total Number of Agencies …………………………….

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Name of Branch | Year Est. | No. of Staff | No of Deposit Customers | No. of Loan Clients | Total Deposits (GHS) | Total Loans (GHS) |
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1. **Products**

List and briefly describe all the different products of the institution.

| **Product** | **Brief Description** | **Average Interest Rate (Earned / Charged)** |
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**SECTION E: CREDIT PORTFOLIO / SECTORAL BREAKDOWN OF LOANS / CREDIT HISTORY**

1. **Credit Portfolio**

Using a separate sheet provide details of credit portfolio of branches as per the template below:

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Branch | No.of Loan Clients | Loan Portfolio Outstanding | Average Loan Amount | NPA Ratio | Agricultural Clients | | Renewable Energy Clients | | Write Offs | | Loan Rescheduling | |
| No. of Loans  (%) | Value  (Ghs) | No. of Loans  (%) | Value  (Ghs) | No. of Loans  (%) | Value  (Ghs) | No. of Loans  (%) | Value  (Ghs) |
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1. **Sectoral Breakdown of Loans**

Using a separate sheet provide details of sectoral breakdown of loans as per the template below:

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| --- | --- | --- | --- | --- |
| **Sector** | **No. of Clients** | **Value**  **(Ghs)** | **Percentage**  **(%)** | **Percentage IRO Women Entrepreneurs** |
|  |  |  |  |  |
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1. **Credit History**

Using a separate sheet provide details of matured and existing medium and long term Borrowings, if any, as per the template below:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of Lender** | **Date of Loan** | **Loan Amount** | **Interest Rate** | **Currency** | **Tenure** | **Maturity Date** | **Repayment Method** | **Outstanding Balance** | **Repayment Status** |
|  |  |  |  |  |  |  |  |  |  |
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**SECTION F: GOVERNMENT SECURITIES AND PLACEMENTS**

Using a separate sheet provide details of all Government Securities held and Placements with other Banks and Financial Institutions as per the template below

|  |  |  |  |
| --- | --- | --- | --- |
| Name of Client/ Institution | Amount (GHS) | Tenure | Maturity Date |
|  |  |  |  |
|  |  |  |  |

**SECTION G: DEPOSIT STRUCTURE**

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| --- | --- | --- | --- | --- |
| **Type** | **Value (Ghs)** | **Percentage** | **No. Of Clients** | **Percentage** |
| **Current** |  |  |  |  |
| **Savings** |  |  |  |  |
| **Call** |  |  |  |  |
| **Term** |  |  |  |  |
| **Total** |  |  |  |  |

**SECTION H. INTERNAL CONTROLS / FRAUD**

1. **Internal Audit**

List all outstanding internal audit issues for the current year:

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| --- | --- | --- |
| **Internal Audit Issue** | **Department / Branch** | **Current Status** |
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1. **Fraud**

List all fraud cases in the last 2 years.

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| --- | --- | --- | --- | --- | --- |
| **Case** | **Details** | **Amount Involved** | **Action Taken** | **Current Status / Results** | **Preventive Measures Implemented** |
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**SECTION I: EXTERNAL AUDIT**

a. Give name and address of External Auditors

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b. List outstanding external audit issues from the last 2 audits

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**SECTION J: HUMAN RESOURCE MANAGEMENT**

Please provide details:

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| --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 2016 | 2017 | 2018 | | | | |
| Q1 2018 | Q2 2018 | Q3 2018 | Q4 2018 | Total |
| No. of Staff |  |  |  |  |  |  |  |
| Additions |  |  |  |  |  |  |  |
| Exits |  |  |  |  |  |  |  |
| No. of Credit Staff |  |  |  |  |  |  |  |
| No. of Agro-Credit Staff |  |  |  |  |  |  |  |
| No. of Renewable Energy Staff |  |  |  |  |  |  |  |
| Staff Turnover |  |  |  |  |  |  |  |

**SECTION K: DECLARATION**

I ………………………………….................................................................... declare that I have authority to make this application on behalf of ............................................................................................................. and that the information provided is true and accurate to the best of my knowledge after diligent search. I fully understand that RDF Ghana can take legal action if it is established that the information provided is not true or inaccurate in accordance with the laws of the Republic of Ghana. I further declare that I have read and understood the pre-application guidelines before making this application and I have determined that my institution is qualified to make this application. I confirm that there are no compliance issues with internal statutes or with external parties including the Regulator that have not been declared under this application.

I am also aware that this application is not legally binding on RDF Ghana and does not constitute any commitment from either party. The cost for submitting this application is the sole responsibility of the applicant institution. RDF Ghana has the right to reject the application in part or in whole or seek modification and has no legal obligation to explain to the applicant the reason(s) for such decision(s) to modify or reject the application.

Name ................................................................................................................................................................

Position ………………………………………………………………………………………………………………………………….........

Signature...........................................................................................................................................................

Date ………………………………………………………………………………………………………………………………………………

**Attachments: Copies only**

1. **Registration Certificate(s) & Re-registration Certificates (where applicable)**
2. **Organizational Chart**
3. **Current Business Plan and or Strategic Plan**
4. **Current year Budget**
5. **Budget for the last 3 consecutive years**
6. **Audited financial statements for the last 3 consecutive years**
7. **Auditors Management Letters for the last 3 consecutive years**
8. **Last 4 quarterly management accounts – unaudited**
9. **Internal audit reports for the last six months**
10. **Last 2 Bank of Ghana Banking Supervision Reports, including responses from the Company**
11. **Last Reported BSD Returns**
12. **All Operating Manuals, where applicable**
    1. **Credit**
    2. **Operations**
    3. **Finance and Accounting**
    4. **Internal Audit**
    5. **Procurement**
    6. **Human Resources**
    7. **Risk Management**
    8. **Treasury**
    9. **Assets and Liability Management**
    10. **Anti-Money Laundering and Countering Financing of Terrorism**
    11. **Business Continuity**
    12. **Any other manuals**
13. **Board and Committee Charters**
14. **Corporate Social Responsibility (CSR) Framework**
15. **Previous due diligence reports and or rating reports**
16. **Board approval for the borrowing**
17. **Board approval authorising a signatory / signatories to execute all relevant documents on behalf of the Bank**
18. **A list of pipeline deals on the back of which the facility is sought**