



BUSINESS DEVELOPMENT SERVICES FUND

APPLICATION FOR A GRANT TO FINANCIAL INSTITUTIONS

For office use only	Received on:	Reviewed by:	Application N°:
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All information provided in this form and on other documents will be held in strict confidence

The purpose of this form is to help us obtain a clear picture of your business and how the consulting project will enable it develop innovative means to lend more to SMEs at competitive rates and on longer term.

Please type and deliver by hand, fax or e-mail to the BDS Fund Office at No 6. Mankata Close, Airport Residential Area, P O Box KIA 30284, Airport – Accra Ghana. Tel +233-0302 776198/ 0302 7012440-2 Fax 233-302 772332 info@bdf.org.gh

If there is not enough space on the form, use additional sheets.

- Please ensure you have read this form fully and have understood it before you start filling it.
- All questions must be answered.
- This form must be accompanied by the following:
 - Technical and financial proposals from three Consultants. Please indicate which of these you prefer.
 - A Business Plan
 - Financial Statements for the last three years
 - Proof of registration of your institution

A: APPLICANT DETAILS:

1. Financial Institution's name: _____

2. What is your institution's classification?

Universal Bank _____

Savings and Loans Company _____

Rural Bank _____

Microfinance Institutions _____

Other, please specify _____

3. Institution's physical address

4. Institution's postal address

5. Institution's contact details:

Telephone: _____ Fax: _____

Website: _____ Email: _____

6. Name of contact person: _____ Position: _____

7. Business Registration and BoG License Number: _____/_____

8. Date of Registration: _____

9. Date of commencement: _____

B: BUSINESS DETAILS

10. Describe the nature of the services/products you offer SMEs

11. What was your total income for each of the last three years?

Year	2008	2009	2010
	_____	_____	_____

12. What was the value of the total loan book for 2010? _____

13. What percentage of your bad debt for the last financial year (2010) can be attributed to SMEs? _____

14. What was the proportion of interest expenses to interest income over the last three years?

Year (December)	2008	2009	2010
	_____	_____	_____

15. What is your total Bank asset? _____

16. How many branches does your institution have? _____

17. In how many regions does your institution operate? _____

18. In how many districts does your institution operate? _____

Please complete the following, indicating your expectations for June 2009 and June 2010

[SMEs are companies with annual sales turnover/net assets (excluding land) of less than \$2 million]

June '08

June '09

June '10

- | | | | |
|-----------------------------------------------|-------|-------|-------|
| 19. Average interest rate (APR) on all loans | _____ | _____ | _____ |
| 20. Average interest rate (APR) on SME loans | _____ | _____ | _____ |
| 21. Average SME loan turnaround time | _____ | _____ | _____ |
| 22. Average SME loan term | _____ | _____ | _____ |
| 23. Total SME loan portfolio | _____ | _____ | _____ |
| 24. Number of SME loan applications disbursed | _____ | _____ | _____ |
| 25. Average term of SME loan | _____ | _____ | _____ |
| 26. Loan loss provision | _____ | _____ | _____ |

27. Do you have a department that caters exclusively for SME needs? Yes__ No__
28. If Yes, How many people do you employ in that department? _____
29. Of these what number are in the marketing/credit department? _____

C: OWNERSHIP:

30. What is the shareholding structure of your institution?
- _____
- _____

D: INFORMATION

31. What is the business need that requires technical assistance?
- _____
- _____
- _____
- _____

32. What technical assistance is required to solve the business problem (identified above)?
- _____
- _____
- _____
- _____

33. When will the provision of the technical assistance start? _____

34. When will the provision of the technical assistance end? _____

35. What benefits do you expect 12 to 18 months after the technical assistance has been delivered to your institution?

Benefit (*quantify*)

When expected

(e.g.: increase in SME lending, longer term SME loans, quicker SME loan turnaround time, etc)

- 1
- 2
- 3
- 4
- 5
- 6

36. Name the three consultants from whom you received proposals:

(Please ensure your consultants have submitted their BDS Registration Forms and relevant CVs of consultants who will undertake the assignment detailing their experience in the field where their expertise are now required, to the BDS Fund)

E: OTHER FINANCIAL SUPPORT

37. Are you in receipt of, or have you applied for, donor financial support from any other source for the activities for which you are applying for support from the BDS Fund?

Yes ____ No ____

(Please be aware that dual donor funding of the activity, or grant assistance from more than one source, is not permitted and may result in cancellation of the grant.)

Name:

Position held:

Date:

Signature:

PLEASE NOTE: SIGNING OF THIS FORM IS ALSO A FORMAL DECLARATION THAT THE APPLICANT IS NOT RECEIVING FINANCIAL SUPPORT FROM ANY OTHER SOURCE FOR THE ACTIVITIES APPLIED FOR.

Please note that applications cannot be processed unless all the relevant information has been received.