

CONSTITUENT DOCUMENTS OF THE INVESTMENT FINANCING FILE

Companies

» Legal and Administrative Documents

- ✓ Legal statutes (Articles of Association) for legal entities.
- ✓ Minutes (PV) of the General Assembly of shareholders conferring upon the company's managers the powers to contract financing and provide guarantees, if this provision is not foreseen by the statutes.
- ✓ Copy of the Commercial Register extract.
- ✓ Copy of the Official Bulletin of Legal Announcements (BOAL).
- ✓ CV of the managers and copies of their identity documents.
- ✓ Qualification and professional experience of the promoter in the field of investment.
- ✓ Property Deed or lease agreement for the premises intended to house the activity.
- ✓ Valuation report of the premises intended to house the activity, carried out by a professional (expert) appointed by the Bank and duly approved by the courts, with a view to taking a potential guarantee.
- ✓ Copy of the decision granting benefits issued by the ANDI (National Agency for Investment Development) or by the CNI (National Investment Council).
- ✓ Approval and/or any other document authorizing the promoter to exercise the projected activity.
- ✓ Proof of legal filing of social accounts issued by the National Center of the Commercial Register (CNRC).

» Accounting and Financial Documents

- ✔ Technical-economic and financial study of the project duly signed and stamped by a consulting firm.
- ✔ Opening balance sheet and projected balance sheets over the duration of the financing.
- ✔ Pro forma invoice and/or recent equipment purchase contract (less than 03 months old); each item included in the investment structure must be justified beforehand by invoices and/or quotes.
- ✔ Descriptive and estimated quote (Bill of Quantities) for building and civil engineering works.
- ✔ Tax balance sheets and annexes for the last three closed financial years, in the case of an extension financing request.
- ✔ Expertise and/or supporting documents for work already completed and work remaining to be done.

» Technical Documents

- ✔ Valid Building Permit related to the project.
- ✔ Demolition Permit if the project requires the demolition of an existing property.
- ✔ Concession authorization issued by the competent authority.
- ✔ Project implementation schedule.

» Tax Documents

- ✔ Duly cleared tax and para-fiscal certificates (Tax clearance).
- ✔ A repayment schedule for prior debts related to tax or social security debt, established by the organization concerned.

Liberal Professions

» Legal and Administrative Documents

- ✔ A diploma, approval, and/or authorization;
- ✔ A valid copy of the identity document of the promoter(s);
- ✔ A residence certificate of the permanent domicile or any other document justifying the exact address of the applicant;
- ✔ A legalized copy of the registered and published Property Deed of the premises intended to house the activity, the promise of sale, or the lease contract (as applicable);
- ✔ A recent Negative Certificate of Mortgage (Non-encumbrance certificate) of the premises intended to house the activity if the promoter is the owner.

» Accounting and Financial Documents

- ✔ Pro-forma invoices for the equipment to be acquired;
- ✔ Quantitative and estimated quote for the cost of fitting out the premises, issued by a specialized and approved consulting firm;
- ✔ The C20 forms (tax declarations) for the last three financial years and eventually the related balance sheets.

Tax Documents : Recent cleared tax and para-fiscal situations (less than three months old);