

# DOCUMENTS CONSTITUTIFS DU DOSSIER FINANCEMENT « MOURABAHA EXPLOITATION »

## » Legal and Administrative Documents

- ✔ Written request signed by the client specifying, among other things, the nature of the facilities requested, their amounts, their durations, their objectives, and their repayment terms.
- ✔ Copy of the 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 loans and provide guarantees, if this provision is not foreseen by the statutes.
- ✔ Copy of the NIF (Tax Identification Number) and NIS (Statistical Identification Number) cards.
- ✔ CV of the managers and copies of their identity documents.
- ✔ Commercial Register extract.
- ✔ Property Deed or notarized lease agreement in the name of the project holder for the premises housing the activity.
- ✔ Valuation report of the premises housing 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.
- ✔ Certificate of conformity of the merchandise.
- ✔ ALGEX authorization (for activities involving resale in the same state/as is).
- ✔ Certificate of compliance with conditions for the import of raw materials, products, and merchandise intended for resale in the same state.

## » Accounting and Financial Documents

- ✓ The last three (03) balance sheets (financial statements and annexes) of closed financial years.
- ✓ Reports certified by the statutory auditors for SPAs (Joint-Stock Companies) and SARLs (Limited Liability Companies) relating to the realized financial years.
- ✓ Proof of legal filing of social accounts issued by the National Center of the Commercial Register (CNRC).
- ✓ Opening balance sheet and closing forecasts for companies in the start-up phase.
- ✓ The cash flow plan.
- ✓ The company's workload plan.
- ✓ The import program for raw materials in case the production or service provision activity requires imported INPUTS.
- ✓ List of main suppliers and clients.
- ✓ A descriptive status of contracts/markets.
- ✓ A summary statement of work progress.
- ✓ A financing plan per market and cumulative.
- ✓ A list of material and production equipment verified by a Bailiff's Minutes (PV).
- ✓ A copy of the professional qualification and classification certificate provided for by the regulations in force.

## » Tax and Para-fiscal Documents

- ✓ Tax certificate: tax roll extract less than three (03) months old, duly cleared.
- ✓ Recent para-fiscal certificate less than three (03) months old, duly cleared.
- ✓ A repayment schedule for prior debts related to tax or social security debt established by the organization concerned.
- ✓ Certificate of non-taxation for new businesses.