|  |  |  |
| --- | --- | --- |
| 1 | JLGF Case Number: | JLGF - EB - 000 - C |
| 2 | JLGF Guarantee Number: | JLGF - EB - 000 - G |
| 3 | JLGF Loan Officer: |  |
| 4 | Bank Name: |  |
| 5 | Bank Loan Officer: |  |
| 6 | Borrower Name (Legal): |  |
| 7 | Borrower Name (Short): |  |
| 8 | Borrower Main Contact: |  |
| 9 | Telephone / Cell Phone: |  |
| 10 | E Mail Address: |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Timeline and Approvals** | **Date** | **Approved / Rejected** |
| 1 | Referral: (If referred by JLGF): |  |  |
| 2 | Credit Analysis submitted by Bank: |  |  |
| 3 | Consent Request submitted by Bank: |  |  |
| 4 | JLGF Screening  |  |  |
| 5 | Credit Information Request submitted by JLGF: |  |  |
| 6 | CIR Response received from Bank: |  |  |
| 7 | Sufficient information submitted to JLGF: |  |  |
| 8 | Decision by JLGF Loan Officer: |  |  |
| 9 | Reviewed by Sr. Credit Manager: |  |  |
| 10 | Reviewed by Head of Credit & Analytics: |  |  |
| 11 | Reviewed by COP: |  |  |
| 12 | Submission to OPIC: |  |  |
| 13 | Decision by OPIC: |  |  |

|  |  |  |
| --- | --- | --- |
|  | **OPIC Approvals Needed** | **Yes / No** |
| 1 | Start or expansion of exports? | Yes/No |
| 2 | Professional services that are being outsourced for US based clients? | Yes/No |
| 3 | Aggregate principal amounts exceed $1,500,000? | Yes/No |

|  |  |  |
| --- | --- | --- |
|  | **Basic Profile** |  |
| 1 | Women Owned or Led: | Yes / No |
| 2 | Majority of Workers’ Governorate: |  |
| 3 | Received Technical Assistance/Training | Yes / No |
| 4 | Covered Ratio:  | 75% |
| 5 | Industry / NAICS: |  |
| 6 | Products / Services / Activities | Manufacturing, Wholesale, Retail |

|  |  |  |
| --- | --- | --- |
|  | **Screening** | **Yes / No** |
| 1 | Passed OPIC Prohibited Activity Check: | Yes/No |
| 2 | Passed Anti-Terrorism Screening:  | Yes/No |

|  |  |  |
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|  | **Explanation of Need for Guarantees** |  |
| 1 | How does the proposed guarantee enable access to finance for the Borrower? |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Employment** | **Baseline** | **Additional Expected** | **Secondary Jobs** |
| 1 | Men |  |  |  |
| 2 | Women |  |  |  |
| 3 | <30 Years Old |  |  |  |
| 4 | Total |  |  |  |

|  |  |  |
| --- | --- | --- |
|  | **Loan Request**  |  |
| 1 | Loan: | Renewal / New |
| 2 | Opportunity Type: |  |
| 3 | Loan Purpose: |  |
| 4 | Improved Technology[[1]](#footnote-1)? |  |
| 5 | Loan Type | Revolving / Declining |
| 6 | Loan Amount (JD): |  |
| 7 | Term / Tenor: |  |
| 8 | Grace Period: |  |
| 9 | Interest Rate: |  |
| 10 | Bank Fees: |  |
| 11 | Proof of Use of Loan Proceeds: |  |
| 12 | Bank Conditions: |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Use of Loan Proceeds**  |  | **Covered by** | **Covered by** | JD |
|  | **Description** | **Supplier** | **Loan** | **Borrower** | **Total** |
| 1 |  |  |  |  |  |
| 2 |  |  |  |  |  |
| 3 |  |  |  |  |  |
| 4 |  |  |  |  |  |
| 5 |  |  |  |  |  |
| **Total** |  |  |  |  |  |

|  |
| --- |
| **CHARACTER AND** **COMPETENCY** |

|  |  |  |
| --- | --- | --- |
|  | **Representations** | **Explanation** |
| 1 | Does the business or its owners have any tax liabilities past due? |  |
| 2 | Has the business or its owner ever declared bankruptcy? |  |
| 3 | Is the business or its owners a defendant in any lawsuit? |  |
| 4 | Does the business have a negative credit history? |  |

|  |
| --- |
| **CAPITAL** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Owners’ Contribution** |  |  |
|  | **Description** | **Total Value (JD)** | **Owners’ Contribution %** |
| 1 | Assets to be financed |  |  |
| 2 | Proposed project |  |  |
| 3 | Existing business |  |  |

\*As of XXXX.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Collateral** |  |  |  |
|  | **Description** | **Classification** | **Estimated Market Value (JD)** | **Pledged Amount****(JD)** |
| 1 |  | Business Related |  |  |
| 2 |  | Asset to be Financed |  |  |
| 3 |  | Personal |  |  |
| 4 |  |  |  |  |
| 5 |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Guarantees** |  |  |
|  | **Guarantor** | **Relationship** | **Amount (JD)** |
| 1 |  | Owner / Manager / 3rd party |  |

|  |  |
| --- | --- |
|  | **Credit History** |
|  | **Lender** | **Original****Amount****(JD)** | **Outstand****Balance****(JD)** | **Maturity Date****(yyyy mm dd)** | **Term****(Years)** | **Type** | **Purpose** | **Collateral** |
| 1 |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |

|  |  |
| --- | --- |
|  | **OPIC Guaranteed Loans** |
|  | Lender | Date of 1st Approval | Loan Type | Loan Amount | Total Disbursed | Total PMTs | Outstand Balance | On-time Payments | In Compliance? |
| 1 |  |  |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
|  | **Business Analysis** |  |
| 1 | Background / History: |  |
| 2 | Business Opportunity: |  |
| 3 | Others |  |

|  |  |
| --- | --- |
| **Comparison Analysis:** | **Actual Vs Historical (2015 Vs 2016)** |
|  |  |

|  |  |
| --- | --- |
| **Comparison Analysis:** | **Actual Vs Projections** |
|  |  |

|  |  |
| --- | --- |
| **Projections Assumptions & Analysis:** |  |
|  |  |

|  |  |
| --- | --- |
| **Update:**  |  |
| Notes and Comments: |  |

|  |  |
| --- | --- |
| **Reason for Decision:** |  |

|  |  |
| --- | --- |
| **Industry Benchmark** |  |

1. Improved technologies”: (1) acquisition of equipment; (2) improvement in business processes or services; and (3) raises the standard in its market. [↑](#footnote-ref-1)