

Triodos Fair Share Fund

Application form for financial intermediaries

Name

Address

Postalcode

Residence

Country

Telephone

Fax

Legal status

Registered at

Number

Contact

Position

In order to assess your application we kindly request you to provide us with the following information:

ORGANISATION

- Describe the organisation, its history, policies and position in society
- What is the legal form of the organisation? Please add statutes or memorandum and articles of association
- Describe the internal organisation and management of the organisation
- Who can legally represent the organisation?

MARKET AND TARGET GROUP

- Is the organisation oriented to specific target groups? If so, please add a description of those target groups and their position in society
- Describe the services/products the organisation is offering (credit, savings accounts etc.)
- Describe the demand for the services/products of the organisation
- Describe the competition in the market you are active in.

PORTFOLIO

- Describe the general lending criteria
- Describe any guidelines for lending including environmental criteria.
- Describe any guidelines for lending which pay special attention to the position of women and their access to finance.

PLANS AND POLICY

- Describe the short term and the long term plans of the organisation
- Describe the environmental policy of the organisation
- Describe the policy of the organisation with respect to the position of women. Please pay specific attention to the measures taken to improve the position of women within your organisation.

FINANCIAL INFORMATION

- Please provide historical data for the last two years and projections for the current year and the next two years for the balance sheet, the profit and loss statements and the loan portfolio. Please use the attached format.
- Please add the audited annual accounts of the last two years.

CREDIT APPLICATION

- What type of finance does the organisation need; loans, equity or a guarantee?
- How much is needed?
- What is the term of the credit needed?
- Indicate banks or other financial institutions that have provided the organisation with credit or with whom the organisation has applied for credit.

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Profit and loss statements

Year:	Current year /- 2	Current year /- 1	Current year	Current year + 1	Current year + 2
<i>Financial revenue:</i>					
Interest on liquid funds					
Interest on legal cash reserve					
Yield of short term investments					
Interest on loan portfolio					
Yield of long term investments					
Fees and commissions					
Total financial revenue (A)					
<i>Financial expenses:</i>					
Interest on current accounts					
Interest on saving accounts					
Interest on term deposits					
Interest on other deposits					
Interest Central Bank					
Interest Other banks					
Interest Triodos-Doen					
Other interest (please specify):					
Total financial expenses (B)					
<i>Financial result (A-B):</i>					
<i>Non-financial-revenue:</i>					
Commissions for non financial services					
Revenue from other assets (please specify):					
Total non financial revenue (C)					
A-B+C					
Operating expenses:					
Staff costs					
Depreciation fixed assets					
Other operating expenses					
Total operating expenses (D)					
<i>Result before provisions (A-B+C-D)</i>					
Loan write-offs/loan loss provisions (E)					
<i>Operating result (A-B+C-D-E)</i>					
Extraordinary revenue/expenses					
Grants to cover operational expenses					
Other grants					
Total extraordinary result (F)					
<i>Profit before taxes (A-B+C-D-E+F)</i>					
Taxes (G)					
<i>Net profit (A-B+C-D-E+F-G)</i>					
Paid dividends (H)					
<i>Retained profits (A-B+C-D-E+F-G-H)</i>					

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Portfolio data

Year:	Current year -/-. 2	Current year -/-. 1	Current year	Current year + 1	Current year + 2
Total portfolio outstanding at 31/12					
Number of loans outstanding to women at 31/12					
Number of loans outstanding to men at 31/12					
Total number of loans outstanding at 31/12					
Number of all loans disbursed during the year					
Total amount of loans disbursed during the year					
Average amount of all loans disbursed during the year					
Number of loanofficers (total)					
Number of other staff in lending operations					
Other personnel					
Total staff					
Amount of extended loans per loanofficer					
Outstanding portfolio per loanofficer					
<i>Portfolio analysis</i>					
<i>Amounts of outstanding loans</i>					
From (currency; amount) through (currency; amount)					
From through					
From through					
From through					
From through					
Total portfolio:					
<i>Amounts of outstanding loans per sector</i>					
A. Rural: - Agriculture					
- Trade					
- Production					
- Services					
B. Urban: - Trade					
- Production					
- Services					
C. Total portfolio: - Agriculture					
- Trade					
- Production					
- Services					

	Current year +/- 2	Current year +/- 1	Current year	Current year + 1	Current year + 2
<i>Portfolio in arrears</i>					
1. Principal payments in arrears					
- no arrears					
- from 1 to 7 days					
- from 7 to 30 days					
- from 30 to 60 days					
- from 60 to 90 days					
- more than 90 days					
Total portfolio					
2. Total amount of loans in arrears					
- on time					
- from 1 to 7 days					
- from 7 to 30 days					
- from 30 to 60 days					
- from 60 to 90 days					
- more than 90 days					
Total portfolio					
<i>Coverage of the portfolio with collaterals</i>					
<i>(amount covered at the end of the year)</i>					
- mortgage					
- pledge					
- group guarantee					
- personal guarantee					
- other collaterals (please specify):					
- without collaterals					
Total portfolio					

Requirements of the monetary authorities

Year:	Current year +/- 2	Current year +/- 1	Current year	Current year + 1	Current year + 2
Required legal cash reserve (%)					
Realized cash reserve (%)					
Realized capital adequacy (%)					