

Annex I to the Open Call for Expression of Interest to select Financial Intermediaries under EaSI
Capacity Building Investments Window



To:
European Investment Fund
EaSI Capacity Building Investments Window
37B, avenue J.F. Kennedy
L - 2968 Luxembourg

EXPRESSION OF INTEREST

For the Capacity Building Investments in the context of the EaSI Capacity Building Investments Window

Applicant submitting the Expression of Interest:

_____, _____
(company name,
registration number)

Dear Sir or Madam,

Herewith we are submitting our Expression of Interest on behalf of [Applicant], (the "Applicant") in response to the Open Call for Expression of Interest in the framework of the EaSI Capacity Building Investments Window implemented by EIF. Capitalised expressions utilised herein shall have the meaning attributed to them in the above mentioned Call for Expression of Interest.

The undersigned duly authorised to represent the Applicant, by signing this form certifies and declares:

- (1) that the information contained in this Expression of Interest and its Appendices is complete and correct in all its elements;
- (2) to have read the EIF Anti-Fraud Policy and declares not to have made nor to make any offer of any type whatsoever from which an advantage can be derived under the Capacity Building Agreement and not to have granted nor to grant, not to have sought nor to seek, not to have attempted nor to attempt to obtain, and not to have accepted nor to accept, any advantage, financial or in kind, to or from any party whatsoever, constituting an illegal practice or involving corruption, either directly or indirectly, as an incentive or reward relating to signing of the Capacity Building Agreement.

Furthermore, the undersigned, duly authorised to represent the Applicant, by signing this form represents that, as at the date of this form:

- (1) The Applicant **is not** in any of the situations below:

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- a. it is as of the relevant date bankrupt or being wound up, is at the relevant date having its affairs administered by the courts, in this context, has during the last five (5) years from the relevant date entered into an arrangement with creditors, has at the relevant date suspended business activities, is at the relevant date the subject of proceedings concerning those matters, or is at the relevant date in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
- b. during the last five (5) years from the relevant date it or persons having powers of representation, decision-making or control over it has been convicted of an offence concerning its professional conduct by a judgment which has the force of res judicata, which would affect its ability to implement this Capacity Building Agreement (in case of the Financial Intermediary);
- c. during the last five (5) years from the relevant date it or persons having powers of representation, decision-making or control over it, has been the subject of a judgment which has the force of res judicata for fraud, corruption, involvement in a criminal organisation, money laundering or any other illegal activity, where such illegal activity is detrimental to the EU's financial interests;
- d. at the relevant date it is guilty of misrepresentation in supplying information required for selection as a Financial Intermediary, or fails to supply this information;
- e. at relevant date it is listed in the central exclusion database set up and operated by the Commission under Commission Regulation (EC, Euratom) No 1302/2008 of 17 December 2008 on the central exclusion database;

provided that items (b) and (c) shall not apply where the Financial (Sub-) Intermediary, as the case may be, can demonstrate that adequate measures have been adopted against the persons having powers of representation, decision making or control over it who are subject to a judgment or conviction as referred to in points (b) and (c);

- (2) The Applicant is established and operating in one (or more) of the EaSI Participating Countries;
- (3) The Applicant is authorised to carry out financing activities according the applicable regulatory framework;
- (4) The Applicant does not perform activities that are illegal according to the applicable legislation.

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Capacity Building Investments Window

For the purpose of the EIF Transparency Policy and subject to the approval of the relevant operation by the EIF Board of Directors, the Applicant, by signing this form:

[Please tick as appropriate]

confirms that the Applicant and *[the Participating Entities]* agree(s) with the disclosure of summary information relevant to this transaction (the project name, the nature of the operation, the geographical focus and the relevant EIF-managed resources) in the Board minutes published on EIF's website, following the approval and signature of said minutes

OR

declares that (i) the Applicant and *[the Participating Entities]* request(s) the non-disclosure of summary information relevant to this transaction (the project name, the nature of the operation, the geographical focus and the relevant EIF-managed resources) in the Board minutes published on EIF's website, following the approval and signature of said minutes and (ii) such disclosure would undermine the protection of commercial interests¹ relevant to the operation.

Yours sincerely,

Signature(s):

Stamp of the Applicant

(if applicable)

Name and position in capitals:

Applicant's name

Place: Date (day/month/year):

¹ Including by reason of such information being covered by a confidentiality agreement.

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Appendices

Appendix 1 - Applicant Identification

Appendix 2 - Minimum Information Requirements

Appendix 3 - Know Your Customer ("KYC") documents to attach

Appendix 1 to the Expression of Interest
Applicant Identification

INFORMATION REQUIRED	
NAME	
LEGAL FORM	
CONTACT DETAILS	Title: Mr/Mrs/other (delete or complete as appropriate) Surname: Forename(s): Function: Address: Telephone: Email:

Appendix 2 to the Expression of Interest

Minimum Information Requirements

To introduce your organisation and its programme to the EIF in a comprehensive way, you are kindly requested to draft your presentation following the points outlined below (if deemed applicable) and to provide any documents, charts, tables, etc. that can make it as complete as possible.

1. INTERMEDIARY'S ACTIVITY

- 1.1. General description of your institution: date of establishment, history, legal status, regulatory framework, strategy, external ratings (please add reports of rating agencies to the Application);
- 1.2. Governance, ownership structure and management: organisational chart (including relevant committees), board composition, list of shareholders and respective ownership, number of full-time employees (and volunteers if applicable), staff turnover, etc;
- 1.3. Product and services: list of products and services, description of the products offered to EaSI Target Groups (purpose, type of financing) maximum amount, etc., evolution of product offer, pricing policy, client turnover;
- 1.4. Operations: branch network and origination channels, geographical area of operation, expansion strategy, position in the market, main competitors, market shares and outlook;
- 1.5. Management Information System ("MIS"): program owner, scope, reliability, reporting capabilities, limitations,
- 1.6. Cooperation with other financial institutions (e.g. IFIs such as EIB, EBRD, Council of Europe Development Bank, etc.) or NGOs (e.g. networking, participation in any national or regional microfinance initiatives, etc.), including prior relationship with the EIF.

2. SOCIAL MISSION

- 2.1 Social mission and strategy to achieve social objectives and specifically with respect to EaSI Target Groups, social performance targets and social reporting data;
- 2.2. Non-financial services provided: what is offered, by whom, at which cost for the client, number of clients benefiting from non-financial services, how it is documented and what type of monitoring and follow-up is offered.

3. COMPLIANCE WITH THE EU CODE OF GOOD CONDUCT (for Microfinance providers only)

- 3.1. Sign-up/Endorsement to the Code;

3.2. Implementation Plan² based on the self-assessment and timeline for implementation and certification.

4. FINANCIAL INFORMATION

- 4.1. Annual reports with audited financial statements and audit opinion for the last three years (to be annexed to the Application);
- 4.2. Overview on the cost structure of your institution;
- 4.3. Portfolio breakdown (by product, geography, target, sector, top 10 largest loans) and quality (non-performing loans, restructured loans, written off loans for the last 5 years);
- 4.4. Sources of financing, including grants (if applicable);
- 4.5. Minimum 3 years business plan/financial projections and underlying assumptions.

5. OPERATING PRINCIPLES

- 5.1. Credit procedures: loan origination, approval process, credit risk assessment (internal scoring/rating), monitoring and risk management (including internal limits), delinquency management, recovery and restructuring procedures and provisioning policy;
- 5.2. Financial risk management: interest rate and foreign exchange exposure and management, asset and liabilities management, liquidity risk management (tools, limits in place, contingency plan, access to external credit line);
- 5.3. Description of the proposed capacity building project(s) and related implementation strategy: internally (financial projections, necessary investments in systems, human resources and operations, infrastructures, procedures, expected impact on the EaSI Target Groups, etc.) and externally liaising with partners, marketing, etc., including an estimate of the expected timing for implementation.

² Applicable only for the non-bank Microfinance Institutions

Appendix 3 to the Expression of Interest
Know Your Customer ("KYC") documents to attach

- 1) Copy of extract of commercial registry or equivalent
- 2) Copy of the list of directors or other authorised representatives or equivalent
- 3) Ownership structure: overall structure up to and including information on the Ultimate Beneficial Owner³, if available at the time of submission of the Expression of Interest. If not, to be provided as soon as possible in the course of the selection process.

The Applicants that have successfully completed a selection process during the last 12 months in the context of an EIF programme are invited to inquire in writing with EIF at the email EaSI@eif.org on whether the document under point (3) above is required to be re-submitted during the selection process, provided that no changes have occurred since last submission of such information.

³ Ultimate Beneficial Owner means any natural person(s) who ultimately owns or controls the Financial Intermediary through direct or indirect ownership of more than 10%.