

Scipion Capital Ltd - Finance Request – Application - A

Please complete the Application to the fullest extent possible. If there is no response enter N/A, do not leave a blank. Additional lists may be attached to address questions, if needed and may accompany the application. It remains the case that consideration of the completed form does not commit Scipion Capital Ltd in any way.

This is Part A of the form. If the application progresses to the next stage, the Organisation will be required to complete Part B prior to drafting and acceptance of a term sheet by the Organisation. Part C will be required to be completed in anticipation of a final investment application.

1. Organisation Information

1.1. Prospective Borrower

1.1.1 Static Data

Full registered name of company (the **Organisation**).
 Full registered address of the Organisation.
 Operating address of the Organisation.
 Website address of the Organisation.
 Contact party (name & role in Organisation).
 email address.
 telephone number (office).
 telephone number (mobile phone).
 Legal counsel (name address email).
 Auditors (name address email).
 Ownership (specify parties addresses & percentages).

1.1.2 Business

Nature of the business (commodity).
 Top five suppliers (full names & addresses).
 Top five buyers (full names & addresses).
 Purchase terms & conditions (INCO/payment).
 Sales terms & conditions (INCO/payment).
 Supply ports.
 Delivery ports.
 Average transaction time (first purchase date to final date of receipt of funds per business cycle).

1.1.3 Basic Financial Information

Year End Month	<input type="text"/>		
	Year to Date	Last Year	Previous Year
	USD (Equivalent)	USD (Equivalent)	USD (Equivalent)
Annual Turnover	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Profit/(Loss)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Assets	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shareholders' Funds	<input type="text"/>	<input type="text"/>	<input type="text"/>

NB. Unless **Shareholders' Funds** for the current year exceed USD10,000,000 or the equivalent in the relevant currency of the Organisation a shareholder(s) guarantee will be required & all information required from 1.1.1 and 1.1.3 of this section will also be required to be provided for corporate shareholders of the Organisation and personal wealth statements for personal shareholders.

2. Request for Financing

2.1 Financing Amount/Purpose

2.1.1 Trade Financing (revolving up to 180 days)

What financing amount is being requested (USD/EUR)?

For what will the financing be used?

What security is proposed to be provided?

<i>NB minimum requirement will be assignment of sales proceeds, pledge over commodity & control of shipping documents.</i>

2.1.2 Term Loan (Up to five years)

What financing amount is being requested?

Term and repayment profile proposed?

For what will the financing be used?

What security is proposed to be provided?

<i>NB minimum requirement will be assignment of sales proceeds, pledge over commodity & control of shipping documents & first ranking mortgage over fixed & other movables assets.</i>

3. Environmental & Social Risk Management

3.1 Environmental and Social Risk Management (in alignment with IFC Performance Standard 1)

	Response	Comments
Does the Organisation have management programmes (operational procedures, practices, action plans) &/or an Environmental Management System to mitigate environmental risks &/or improve performance on these issues? (e.g. air emission limits, wastewater discharges)?	(Y/N)	
Has the Organisation designated responsibilities to employees with reference to environmental aspects & do employees have the necessary capacity?	(Y/N)	
How does the Organisation engage relevant stakeholders to plan & tackle these risks?		
Has the Organisation a Grievance Mechanism in place that is available and accessible to external stakeholders? If yes, please provide details.	(Y/N)	
Has the Organisation received any grievances on environmental or social issues in the past three years? If yes, please provide details.	(Y/N)	
Does the Organisation have an emergency preparedness & response system & does it involve relevant third parties (e.g. local authorities, affected communities)?	(Y/N)	

3.2 Labour and Working Conditions (in alignment with IFC Performance Standard 2)

Employment Data

	Response	Comments
Total full-time employees.		
Total female full-time employees.		
Total youth full-time employees (under 30).		
Total part-time labourers at peak season.		
Total foreign personnel, if applicable		
Total employee wage bill annually.		
Total taxes & duties paid to the government annually.		

3.3 Base Data on Labour and Working Conditions

	Response	Comments
Does the Organisation ensure equal opportunity & non-discrimination with respect to any aspects of the employment relationship?	(Y/N)	
Does the Organisation have a policy in place for collective dismissals?	(Y/N)	<i>Please describe the approach of the Organisation to collective dismissals</i>

Is there a mechanism for employees to file complaints & grievances without fear of retribution?	(Y/N)	
Does the Organisation have a safe & healthy work environment? Please explain.	(Y/N)	
Does the Organisation have policies & procedures to prevent child & forced labour?	(Y/N)	

3.4 Compliance with applicable labour laws and regulations

	Does the Organisation comply with the legislation? Please describe what measures are in place to ensure this	Can the Organisation provide a certificate, audit / authority inspection report to show as proof of compliance?	Is the topic addressed in the HR policy of the Organisation?
Holiday Pay	(Y/N)	(Y/N)	(Y/N)
Overtime/Weekend Work Pay	(Y/N)	(Y/N)	(Y/N)
Sick Leave Pay	(Y/N)	(Y/N)	(Y/N)
Insurance	(Y/N)	(Y/N)	(Y/N)
Maternity Leave	(Y/N)	(Y/N)	(Y/N)
Worker health & safety	(Y/N)	(Y/N)	(Y/N)
Child Labour	(Y/N)	(Y/N)	(Y/N)
Forced Labour	(Y/N)	(Y/N)	(Y/N)
Migrant Labour	(Y/N)	(Y/N)	(Y/N)
Worker Representatives	(Y/N)	(Y/N)	(Y/N)

3.5 Employee Benefits

	Response	Comments
Does the Organisation provide Health Insurance?	(Y/N)	
Does the Organisation provide Maternity Leave?	(Y/N)	

3.6 Community Health and Safety (in alignment with IFC Performance Standard 4)

	Response
Please provide a brief description of the location of the Organisation within the community. Is there a village, urban centre, industrial zone?	

3.7 Supply Chain E&S Risks

	Response	Comments
Does the Organisation have certification for its supplier traceability? (Rainforest Alliance, FairTrade, UTZ, etc.)	(Y/N)	<i>If yes, please provide the certification</i>

3.8 Corporate Governance

	Does the Organisation comply with the relevant legislation? Please describe what measures are in place to ensure this.	Can the Organisation provide a certificate, audit / authority inspection report to show as proof of compliance?	Is the topic addressed in one of the Organisation's policies?
Bribery	(Y/N)	(Y/N)	(Y/N)
Extortion	(Y/N)	(Y/N)	(Y/N)
Financial Crime	(Y/N)	(Y/N)	(Y/N)
Land legislation, including lands under customary use	(Y/N)	(Y/N)	(Y/N)

3.9 Impact objectives

	Response	Comments
How many jobs would a Scipion facility create?		
What effect would a Scipion facility have on wage increases?		
How many jobs for females would a Scipion facility create?		

How many jobs for youths would a Scipion facility create?		
Would the Scipion facility provide financing that would not otherwise be available?		
Would a Scipion facility enable access to new export markets? If yes, to which & how?		

Legal Expenses And Costs

The Organisation must take note and accept that any Facility that is to be arranged by SCL will require to be documented in a formal, legally binding fashion, utilising the expertise, time and effort of legal professionals of the jurisdiction of each country in which a lender might require a security interest or wish to take action. The legal expenses will be incurred by the Organisation once SCL is mandated to arrange a Facility. These expenses may include registration and stamp and other duties on documents to allow such documents to be valid and enforceable. Such costs are likely to be at least USD35,000 and may be much higher if there are numerous or onerous jurisdictions in which the Organisation wishes to operate the Facility. The Organisation will be provided with a quotation prior to accepting the financing offer and mandate of SCL. Such legal expenses will be required to be prefunded by the Organisation prior to appointment of legal advisers. There is no exception made to this requirement. If the Organisation is not prepared or able to meet such costs then this application should not be submitted to SCL for consideration.

Declaration

On behalf of the Organisation,

I confirm that the Terms and Conditions of Application have been read and understood and are accepted and in particular the Organisation has taken note and accepts the provisions in relation to Legal Expenses and Costs.

I confirm that the information contained in the above application is true and correct to the best of our knowledge.

I confirm that the Organisation will provide all such additional information that Scipion Capital Ltd may request in a timely manner and will, if requested by Scipion Capital Ltd, complete Part B and C to the best of our ability.

I acknowledge that the submission of this application to Scipion Capital Ltd does not obligate Scipion Capital Ltd to make any funding of any nature whatsoever available to the Organisation.

For and on Behalf of
the Organisation

 Name and Position

Date