

**CHECKLIST FOR
AFI WHEN APPLYING FOR A DBJ LOAN ON BEHALF OF A CLIENT**

In order to expedite loan approvals from DBJ, AFIs are being requested to adhere to the following checklist when submitting loan requests on behalf of their clients:

Cover letter to DBJ requesting loan on behalf of clients should be accompanied by the following:

1. DBJ Loan Application Form completed and duly signed by two (2) authorized officers detailing:
 - a. Employment generated (existing and new)
 - b. Foreign exchange to be generated
 - c. Purpose of loan
 - d. Description of the sub-borrower's project
 - e. Breakdown of the project cost and loan amount requested in sectoral analysis
 - f. Disbursement schedule completed in accordance with use of funds on
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2. **Copy of AFI Internal appraisal** including financial analysis covering:
 - i) Background on clients
 - ii) Past credit experience
 - iii) Business ownership structure and shareholdings
 - iv) Management experience
 - v) Cash flows

3. **Sub-borrower's Tax payer's Registration Number (TRN)**

4. **Sub-borrower's Tax Compliance Certificate (TCC)** if loan is over \$2 million

5. **Copies of any other necessary document** that can support the loan request (i.e. Quantity Surveyors Certificate, NEPA's approval, Bureau of Standards Certificate, etc.)