

Document Requirement Check List For PLC

SN	Description Missed Documents	Detail Requirements To be Noted on The Documents	Submitted Dated
I	Legal Documents		
1.	Loan Application Letter	<ul style="list-style-type: none"> ✓ To be Addressed to Commercial Bank of Ethiopia; Director_Megenagna District ✓ Amount and type of the Loan ✓ Duration of the Loan period ✓ Term of repayment / monthly, quarterly / ✓ Purpose of the Loan ✓ State type of collateral offered ✓ Stamp & Signature of Authorized person 	
2.	Credit Application form (CAF) prepared by the bank to be filled as per the requirement	<ul style="list-style-type: none"> ✓ Attached With the mail 	
3	Renewed Trade license,	<ul style="list-style-type: none"> ✓ Renewed as per the schedule of trade office ✓ The purpose of Loan request should tie with the business license ✓ Visible stamp of the approving government organ ✓ specific activities of the business has to mentioned 	
4	Commercial registration certificate	<ul style="list-style-type: none"> ✓ Loan request should tie with the business license ✓ Visible stamp of the approving government organ 	
5	VAT Registration certificate	<ul style="list-style-type: none"> ✓ The company name in VAT Certificate shall be the same with TIN Certificate 	
6	TIN	<ul style="list-style-type: none"> ✓ Applicant ✓ Shareholders 	
7	Tax Clearance Certificate,	<ul style="list-style-type: none"> ✓ Applicant 	
8	Registered Memorandum & Article of Association	<ul style="list-style-type: none"> ✓ Latest and also Registered by Concerned Organ ✓ The general manager in the Memorandum & Article of Association should be empowered to “ request bank loan by the name of the company, to sign on loan and security contracts by pledging and mortgaging the property of the company and the properly of third parties.” 	
9	Minutes of shareholders, if any	<ul style="list-style-type: none"> ✓ For change of Registered Capital ✓ For change of The GM or Deputy in some case ✓ For change of Role of the GM, etc 	
10	Power of attorney if any		
11	Proof of Identity (ID, Passport, etc.) of the applicant GM	<ul style="list-style-type: none"> ✓ Renewed passport or kebele ID of the GM or designated Person) 	
II	Financial Documents		

1.	Financial Statements	<ul style="list-style-type: none"> ✓ Recent three years audited financial statements, Provisional financial statement and Interim financial statement. ✓ Stock list by type, volume and age (including dead stock), if applicable 	
2	List of Financial statement for sister/ affiliated companies , if any	<ul style="list-style-type: none"> ✓ Audited Financial Statement ✓ TIN of Sister Companies 	
3	Pro-forma Invoices for the to be purchased raw materials and others for which the loan is to be used.	<ul style="list-style-type: none"> ✓ Recent no more than two month or it has to be within Validity period ✓ Unit price and total price has to be mentioned 	
III	Collateral Documents		
1	Building	<ul style="list-style-type: none"> ✓ Land Holding Certificate, ✓ Current Land and Property Tax Payment Receipt, ✓ Land Lease agreement and Land Lease Certificate for leased land ✓ Sight plan and other approved plans of the building from Authorized Municipality or other government organ; ✓ Bill of Quantities and specification for building and constructions (Soft Copy & Hard Copy), if the building is under construction process ✓ Commitment letter of the client ✓ Commitment letter of professionals who prepared the BOQ ✓ Renewed License of the professionals who prepared the BOQ ✓ Take off sheet, if necessary, ✓ Commercial invoices/ Performa invoices for electro mechanical items, machineries and equipments to be estimated with building and civil works ✓ Commercial invoices for material on site 	
2	Machineries-Existing	<ul style="list-style-type: none"> ✓ Commercial invoice and custom declaration for machineries ✓ Conformation letter from ERCA Specifying Duty Amount for each Machineries 	
3	Vehicles- Existing	<ul style="list-style-type: none"> ✓ Title deed/Libre ✓ Commercial invoice ✓ Conformation letter from ERCA Specifying Duty Amount for each vehicles, if any 	
IV	Business Plan		
1	Business Plan (Format of the bank is attached on the mail).	<ul style="list-style-type: none"> ✓ Executive Summary;A brief description of the business ✓ Background of the company focusing on general information about the company, type 	

		<p>of products to be produced, the feature and characteristics of the products to be produced.</p> <ul style="list-style-type: none"> ✓ Management profile of the company ✓ Market Plan about the products of the company in the international market ✓ Production/Service Plan;Description of the products/services proposed. Describe the main features and benefits of each product/service; ✓ Technical analysis (the business location & the technology of the machinery, the production capacity of the machineries, the input output relationship, the production process and standard of the products if applicable to your business) ✓ Financial Plan that clearly shows the working capital requirement of the company based on the recent capacity of the business ✓ Cash flow statement that includes sales projection with proper assumptions that shows the repayment capacity of the loan ✓ Socio Economic impact of the business to Ethiopia focussing on the employment opportunity and the foreign currency generating capacity per annum to Ethiopia. ✓ Both Soft and Hard copy of the business plan 	
2	Senior Management Profile (to be included with the business plan in the management profile section)	<ul style="list-style-type: none"> ✓ The Company Operational Post (i.e. GM, HR Head, Finance Head, Admin Head. etc) ✓ Academic Profile Credentials certificates ✓ Job Experience must be specified ✓ Organizational Chart 	

I/ we the undersigned would like to confirm you that the above listed documents/information shall be submitted within a maximum of **15 days**. If the documents are not presented within **15 days**, I will present the loan request again when all documents are available and delivered to the bank. I/we have given our consent for the bank to charge loan processing and credit information fee from our acct number -----maintained at CBE -----Branch.

Applicant's Name _____ Date _____ Signature _____