

**FINANCIAL SERVICES DEVELOPMENT**

# FUND APPLICATION FORM

aBi

**Company Name**

**Project title**

**Date of submission**

**Sections to be completed**

<b>Section 1</b>	APPLICANT BIO DATA
<b>Section 2</b>	ORGANISATION'S LEGAL STRUCTURE
<b>Section 3</b>	EXISTING MANAGEMENT AND FINANCE SUMMARY
<b>Section 4</b>	PERFORMANCE, MANAGEMENT & PLANNING
<b>Section 5</b>	PROJECT FUNDING APPLICATION
<b>Section 6</b>	PROJECT MANAGEMENT
<b>Section 7</b>	BUSINESS DEVELOPMENT SERVICES
<b>Section 8</b>	DECLARATION

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# Checklist of what to submit

## ALREADY SUBMITTED AT REGISTRATION:

Concept Note – 5 X A4 pages Max'	✓
Certificate of Business Registration	✓
Business license	✓

## DOCUMENTS TO BE SUBMITTED WITH THIS APPLICATION:

Application form (this document)
Budget for this project
Results Measurement Framework
Business plan (if any)
Power of Attorney for the applicant
Certified audit report of last FY
Recent bank statement
Tax clearance certificate URA of last FY
Organisation chart
Minutes of Board Meeting agreeing to this application

The above documents listed are requirements in order to complete this application in the Grant Management System (GMS). Follow the guidelines in the GMS for where and how to upload each document. Without each of the above documents your application may be rejected. Tick the box to confirm availability of each.

THIS FORM IS LOCKED. YOU CAN FILL THE SHADED BOXES IN THE FORM BY CLICKING ON THEM AND ENTER TEXT OR NUMBERS. USE THE TAB KEY TO JUMP FROM ONE BOX TO THE NEXT.

IN CASE OF A YES / NO ANSWER, CLICK ON THE ARROW ▼ AT THE RIGHT SIDE OF THE BOX AND IT WILL OPEN A DROPDOWN FROM WHICH YOU CAN CHOOSE YES OR NO.

**Start your Application on the next page**

**ELIGIBILITY CRITERIA**

1. The applicant is a registered company?	
2. The applicant Financial Institution is older than 2 years?	
3. The applicant is a Tier I, II, III, IV or registered insurance firm financial institution according to the BoU Regulations?	
4. The applicant FI provides financial services to farmers and agribusinesses?	
5. The applicant FI has not been blacklisted by aBi because of previous performance or accountability issues?	

**Only continue with this application if you have answered all the above statements with 'Yes'.**

## SECTION 1: APPLICANT BIO DATA

### COMPANY NAME AND DETAILS Enter the company name, address and further details

Company Name	<input type="text"/>
Physical address	<input type="text"/>
Physical address Town	<input type="text"/>
District	<input type="text"/>
P.O. Box	<input type="text"/>
P.O. Box Town	<input type="text"/>
Fixed telephone	<input type="text"/>
Mobile telephone	<input type="text"/>
Email	<input type="text"/>
Website	<input type="text"/>

### FIRST CONTACT NAME WITHIN THE ORGANISATION Enter the name and contact details of the person who is responsible for this application

Family Name	<input type="text"/>	Telephone	<input type="text"/>
First Name	<input type="text"/>	Mobile	<input type="text"/>
Position in Organisation	<input type="text"/>	Email	<input type="text"/>

### SECOND CONTACT NAME WITHIN THE ORGANISATION Enter the name and contact details of a second person who is knowledgeable of this application

Family Name	<input type="text"/>	Telephone	<input type="text"/>
First Name	<input type="text"/>	Mobile	<input type="text"/>
Position in Organisation	<input type="text"/>	Email	<input type="text"/>

## SECTION 2: ORGANISATION'S LEGAL AND GOVERNANCE STRUCTURE

### FINANCIAL INSTITUTION LEGAL STRUCTURE

FI Type (Tier I, II, III,  
IV, insurance firm or  
other FI)

Operating License issuer

License Number

Business license

License Number

No of Shares

Total Share Capital

VAT registered

TIN Number

I have attached the latest tax clearance certificate from URA

I have attached the Power of Attorney for this application

### NAMES AND PROFESSION OF BOARD MEMBERS Enter name and profession of current board members

Chairperson

Profession

Board Secretary

Profession

Board member 3

Profession

Board member 4

Profession

Board member 5

Profession

Board member 6

Profession

Board member 7

Profession

### ORGANISATION'S CURRENT AUDITORS Attach latest certified audit report

Audit Company  
Name

Telephone

Contact person  
in Audit Firm

Mobile

Position in  
Organisation

Email

I have attached the latest audit report

### SECTION 3: EXISTING MANAGEMENT AND FINANCE SUMMARY

NAMES AND POSITIONS OF SENIOR MANAGEMENT STAFF AT HQs Enter name and position of senior management					
Name	M/F	Position	Qualifications	Years of expe'	Years with FI

OPERATIONAL INFORMATION AND FI GROWTH						
Enter Financial Year>	Yr		Yr		Yr	
	No	% growth	No	% growth	No	% growth
Number of staff						
Bank branches						
Rural branches						
Rural banking vans						
Active deposit accounts						
Active loan accounts						

<b>FINANCIAL PERFORMANCE</b> Enter key performance financial performance data (last three years in UGX)						
Financial Year> (Enter Growth in %)	Yr		Yr		Yr	
	UGX	growth %	UGX	growth %	UGX	growth %
Net Income						
Total Assets						
Gross loan portfolio						
Portfolio at Risk (>30days)						
Total Liabilities						
Customer deposits						
Total Equity						
Selected Ratios (%) Enter Financial Year>	Yr		Yr		Yr	
Cost ratio (operating expenses/(net financial margin + other operating income))						
Operating expense ratio (operating expenses/average gross portfolio)						
Loan loss reserve ratio (loan loss reserves/gross loan portfolio)						
Write off ratio (loans written off/average gross portfolio)						
Gross loan portfolio/total assets						
Gross loan portfolio/client deposits						
Capital adequacy (total equity/total liabilities)						
Leverage (total liabilities/total equity)						
Portfolio yield (interest and fee income from portfolio/ average gross portfolio)						
Return On Assets (net income / average assets)						
Return On Equity (Net income/average equity)						
Debt to Equity Ratio(Debt/Equity)						

**Explain the financial performance in the space below:**



## SECTION 4: COMPANY PERFORMANCE, PLANNING AND MANAGEMENT TOOLS

SOCIAL AND ENVIRONMENTAL PERFORMANCE Please provide information on how your company is performing on each of the following dimensions of social performance.	
Dimension	Comments
Social Mission Management	Does the mission have a social intent?
	How are social objectives embedded in your strategy?
	How does the FI report on social indicators?
Outreach & Access to finance	Level of market penetration
	How does the FI target the clients defined in the mission?
	How close are the service points to the target group?
Quality of Customer service & client protection principles	How does the FI assess its client satisfaction?
	How varied and flexible are the products & services?
	How does the FI follow client protection principles?
Human Resources	Formal HR structure, code of ethics, fair hiring and firing, incentives etc.
	Internal promotion, training, competitive salary
	Staff retention, staff satisfaction measurements
Environment & social practices	Exclusion list for environmental & social reasons, internal environment policy
	Provision of non financial services
	Impact surveys, financial exclusion

ORGANISATION'S MEDIUM TERM PLANNING	
<b>What are your future plans with respect to:</b>	
Products/services	
Customers	
Competition	
Market strategies	
Management	
Administration	
Staffing	
Monitoring performance	

**MANAGEMENT TOOLS**

Can you provide an Organization Chart for this FI?

Do you have a formalized business plan document?

Do you have an Annual Work plan?

Do you have an Operations Manual?

Do you have an Administration and Financial Manual?

Do you have an HR Manual?

Do you have an HR Development Plan?

Describe how management assesses and reviews the performance against plans and targets

Describe the types, contents and frequency of reports produced by management

Describe the types, contents and frequency of financial reports produced by management

Describe how the Board performs its oversight function

**SECTION 5: PROJECT FUNDING APPLICATION**

**PROJECT TITLE** Insert here the headline title of the project for which you seek funding from aBi

**WHAT IS THE PROJECT ALL ABOUT?** Use the headings below to summarize the project for which you seek funding from aBi

**What problem do you want to address through the project?**

**Market symptoms/Key constraints**

**Root causes**

**Solution planned**

**WHAT RESEARCH HAVE YOU DONE TO VALIDATE YOUR PROJECT IDEA?** Explain how you know that the project fulfils a (market) demand, and that the outputs of this project are needed and wanted.

**WHICH DISTRICTS WILL THE PROJECT RUN IT'S ACTIVITES?** List districts separated by a comma.

**WHAT ARE THE SPECIFIC ACTIVITIES YOU ARE GOING TO CARRY OUT IN THIS PROJECT?** List your main activities. Ensure that the listed activities also appear in your work plan; if relevant, mention sub-activities in the same box as the main activity.

Activity 1 +  
sub-activities

Activity 2 +  
sub-activities

Activity 3 +  
sub-activities

Activity 4 +  
sub-activities

Activity 5 +  
sub-activities

Activity 6 +  
sub-activities

**WHAT ARE THE IMMEDIATE OUTPUTS OF THE PROJECT ACTIVITIES?** Describe what will be the immediate results of the activities listed in the previous table.

Output 1

Output 2

Output 3

Output 4

Output 5

Output 6

**WHAT ARE THE SPECIFIC OUTCOMES OF THE PROJECT ACTIVITIES?** Describe the **end** results of the project.

Outcome 1

Outcome 2

Outcome 3

Outcome 4

**WHAT IMPACT WILL THE PROJECT HAVE ON THE WELLBEING OF RURAL COMMUNITIES?** Describe the end result of the project for farmers and other beneficiaries

**WHAT IS SPECIFICALLY INNOVATIVE ABOUT THIS PROJECT?**

**COMPLETE THE GMS PROJECT BUDGET TEMPLATE FOR THIS APPLICATION.** The format for the Project Budget can be downloaded by clicking on the Budget Step of the GMS Application Portal.

I have completed the GMS Project Budget in the GMS.

Project start date

Project completion date

**COMPLETE RESULTS MEASUREMENT FRAMEWORK FOR THIS APPLICATION.** The format for the results measurement framework can be downloaded from the GMS Portal. Once completed, upload the results measurement framework to the GMS.

I have uploaded the Results Chain Framework:

**Who are the key actors, their specific roles and their incentives from the project:**

Actors	Roles	Incentives

**PROJECT FUNDING** aBi offers a blend of both concessional loans and grants. For balance sheet items a 'Concessional Loan' is offered, and for non-balance sheet items a 'Grant' is offered.

Tick what you are applying for (you may tick both)

Concessional Loan  Grant

#### FOR A CONCESSIONAL LOAN

For Applications for a Concessional Loan (for balance sheet items e.g digitization, branch expansion, etc) complete the below:

Total Amount Requested For (Ush):	Proposed Interest Rate (1% to 5%):	%
Collateral Pledge:	Grace Period (on principal only):	
Disbursement Modality:	Tenure:	
Purpose of Concessional Loan:		

#### FOR A GRANT

For Applications for a Grant (for non-balance sheet items e.g training, product development, etc) -

Enter the total Grant costs for this project (including your own costs), and the distribution of these costs between your own company and aBi.

Total Ush value of Project		= 100%
Own Ush Contribution		% of Own Contribution %
aBi Ush Contribution		% Contribution by aBi %

**COMPLETE THE BUDGET FOR THIS PROJECT.** The format for the budget can be viewed, downloaded and submitted online, at the same time as when you upload this Application to the GMS Portal. The budget must be consistent with the activities indicated in this application form and in the attached work-plan.



<b>WHAT ARE THE MAIN RISKS THAT COULD MAKE THIS PROJECT FAIL? Mention the main risks and how you will monitor and mitigate their possible occurrence</b>	
Risk 1	Risk 1 monitoring and mitigation
Risk 2	Risk 2 monitoring and mitigation
Risk 3	Risk 3 monitoring and mitigation
Risk 4	Risk 4 monitoring and mitigation
Risk 5	Risk 5 monitoring and mitigation

Please turn over....

**JUSTIFY WHY YOU NEED EXTERNAL FUNDING TO EXECUTE THIS PROJECT?** Explain why this project cannot be executed without funding from aBi; and what would happen if aBi will not fund this project.

**WHAT EXPERIENCE DO YOU HAVE TO EXECUTE THIS PROJECT?** Describe your previous experience with similar activities

**WHAT ASSETS DO YOU BRING TO THE PROJECT?** List what infrastructure, equipment and transport you already have to execute this project

Offices

Other buildings

Transport

Computers/laptops

Other

**HOW WILL THE PROJECT ACTIVITIES BE SUSTAINED AFTER THE FUNDING FROM ABI IS OVER?** Explain how the activities and benefits will continue beyond the project.

**WHAT IMPACT IS YOUR PROJECT GOING TO HAVE ON GENDER AND YOUTH?** Explain in what ways the project will be benefiting women and youth.

**GENDER**

**YOUTH**

**SECTION 6: PROJECT MANAGEMENT**

**NAMES AND DETAILS OF PROJECT MANAGER** Enter the details of the person who will execute the project on a day-to-day basis

Name	<input type="text"/>	Position in Organisation	<input type="text"/>
Qualifications	<input type="text"/>	Mobile phone number	<input type="text"/>
Years with company	<input type="text"/>	Computer literacy	<input type="text"/>
Specific competences relevant to this project	<input type="text"/>		

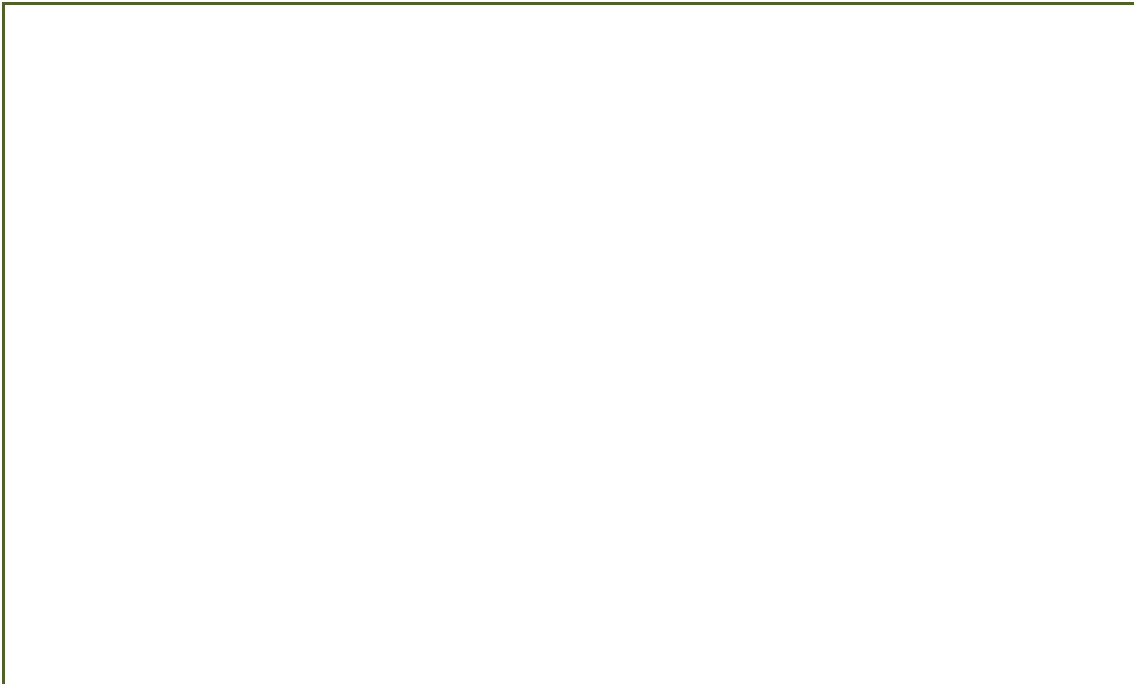
**NAMES AND DETAILS OF PROJECT FINANCIAL MANAGER** Enter the name and details of the person who will manage the project finances

Name	<input type="text"/>	Position in Organisation	<input type="text"/>
Qualifications	<input type="text"/>	Mobile phone number	<input type="text"/>
Years with company	<input type="text"/>	Computer literacy	<input type="text"/>
Specific competences relevant to this project	<input type="text"/>		

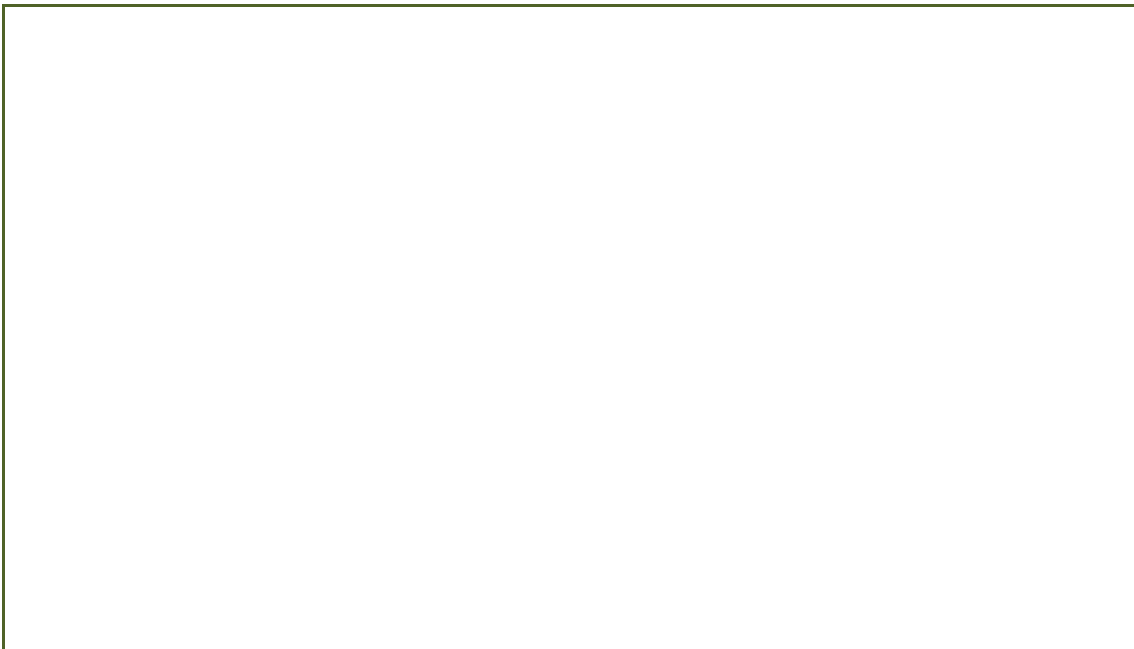
**NAMES AND POSITION OF OTHER KEY STAFF INVOLVED IN THE PROJECT** Enter the names and details of other key technical staff that will be involved for more than 50% of their time in project execution

Name	M/F	Position in project	Qualifications	Years of experience	Years with Company

**HOW WILL YOU MONITOR THE TECHNICAL PROGRESS OF THE PROJECT?** Describe what systems, procedures, tools and staffing will you apply to monitor and report on the performance and progress.



**HOW WILL YOU MONITOR THE FINANCIAL PERFORMANCE OF THE PROJECT?** Describe what systems, procedures, tools and staffing will you apply to monitor income and expenditure of this project.



## SECTION 7: BUSINESS DEVELOPMENT SERVICES

**INDICATE YOUR NEED FOR BUSINESS DEVELOPMENT SERVICES** Alongside funding, aBi can provide advisory services to your company to strengthen your business management, processes and finance. Indicate if you would be interested in receiving this kind of support, and for what.

To develop a business plan

To strengthen financial management

To strengthen HR management

To strengthen branding and marketing

To strengthen business processes to comply with ISO, EAC, environmental or HACCP standards

To develop new loan products

To increase efficiencies and reduce waste and costs

To develop/strengthen automation/digitization

To strengthen company governance/board

Other

Other

**SECTION 8: Declaration of confidence and clarification that the above submitted information and data are true, and all supporting information is valid, up-to-date or represents genuine official documentation.**

I,....., declare that I have the power and permission of the Governing Institution of ..... to submit this application. I also declare that the above information is true and correct to the best of my knowledge.

Place:..... Date: .....