

## 1 INFORMATION SHARING

- Share Nordic criteria and eligibility
- Share the investment-suitable sectors
- Pre-assessment forms
- Share the exclusion list
- Face-to-face appointments

## 2 APPLICATION AND DOCUMENTATION

- Pre-assessment/concept note
- Business plan
- Shuraako financial template
- Supporting documents checklist
- Employee table
- ESG survey
- Sector specific information and documentation
- Business registration and licenses
- Staff CVs and organizational chart
- Business photos

## 3 DUE DILIGENCE

- Site visits
- Due diligence questions and responses
- IC common questions
- Business and character references
- Additional sector-specific information requests
- Collection of supporting documents, additional reports, collateral, external guarantor
- Asset valuation and verification
- Collateral verification
- Energy KPI template
- Business integrity compliance statement
- Commitment to not take part in excluded activities
- Collateral/asset table
- ESG checklist
- Hydrological report for agribusiness
- Fishery report for fishing sector

## 4 INVESTMENT PROSPECTUS AND SIGNING COMMITMENTS

- CCF development by incorporating stage two and three documents
- Financial analysis
- Business plan analysis for gaps
- Questions and clarifications on financial
- Request for missing documents
- IC questions and responses

## 5 IC/AC APPROVAL

- CCF presentation and approval by IC/AC depending on the loan amount
- Approved IC forms (PDF format)
- IC additional questions and responses

## 6 VENDOR DUE DILIGENCE

- Vendor third party screening
- Vendor questionnaire
- Vendor purchase agreement
- Vendor supporting documents depending local/international
- Vendor ownership documents
- Vendor site verification

## 7 TERM SHEET

- External guarantor notary
- Collateral verification
- Term sheet
- PRA
- VPA

# Shuraako Loan Process

## 8 WIRE STAGE

- Wire checklist
- Background check

## 9 ASSET TRACKING AND TRANSFER

- Asset tracking
- Completion of asset verification and client ownership transfer template
- Asset transfer verification (photos)
- Loan closure
- Preparation of murabaha agreement
- Murabaha signatures
- Murabaha closure notary

## 10 LOAN SERVICING

- Collection process
- Repayment collections
- Monitoring regular payments
- Payment plans
- Payment restructures

## 11 REPORTING

- Loan repayments
- Quarterly site visits
- ESG Action plan implementation monitoring
- ESG action plan implementation support
- Collection of progress report biannually

## 12 PAID OFF

- Loan calculation
- Early payment discount
- Exit survey
- Completion certificate