1. **Details of your Company**

**Company**

|  |  |
| --- | --- |
| Company name + legal form  (SA, SARL, GMBH, LLC,…) |  |
| Registration number |  |
| Legal address  Address, province, postal code, city, country |  |
| Date, place and country of incorporation |  |
| Main bank  Name and address bank |  |
| Previous business names used over past 5 years (if applicable) |  |
| Website |  |
| VAT number |  |
| General telephone number |  |
| Fax number |  |

**Contact persons**

|  |  |
| --- | --- |
| Loan administration  Name, email, telephone number, mobile number |  |
| Finance director/CFO (if applicable) name, surname  Name, email, telephone number, mobile number |  |
| Legal (if applicable)  Name, email, telephone number, mobile number |  |

1. **Buyer Credit Request**

|  |  |
| --- | --- |
| Seller  Name of the Belgian seller and your contact person + tel. no. |  |
| Type of goods/services  Description of goods/services to be financed by the Buyer Credit |  |
| Contract amount  Currency + amount of the contract with the Seller |  |
| Expected date of delivery |  |
| Requested Loan Amount (up to 85% of Contract amount)  EUR/USD/GBP + loan amount |  |
| Requested tenor of the Buyer Credit  2 / 3 / 4 / 5 years |  |

1. **Information about your Company (all information will be kept confidential)**

Please add more lines for your answers below if needed.

* 1. Business description: short business description of your Company, its business, specific competences, the market in which it operates, etc. Don’t hesitate to refer to existing materials such as brochures, websites or press articles.

* 1. Management: please list the key managers of your Company and indicate their years of experience in the Company’s business sector.

For small companies, 1 person could be sufficient.

The reason why we need personal data of the managers is because of compliance reasons: Know-Your-Customer Rules require us to check this information.

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| --- | --- | --- |
| Name | Nationality | Experience |
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* 1. Shareholder(s): please list the names of the shareholder(s) and the ultimate owner(s) of your Company and their respective percentage of shares.

The ‘ultimate’ owner can be either a natural person or a (holding) company.

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| --- | --- | --- |
| Name | Nationality | Percentage of shares |
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* 1. Investment rationale: please explain the reason behind the envisaged purchase of the goods/services mentioned on p. 1.

This could be: replacement of existing equipment, expansion of activities, etc.

* 1. Financials: Credendo needs a complete overview of the financial situation of your Company, therefore:
* please attach to this Application Form the financials (audited & consolidated – if available) of the last three accounting years: balance sheet, profit & loss statement, cash flow statement and accounting notes ‒ in English;
* please attach to this Application Form a business plan with at least an overview of future (expected) cash flows that will serve to repay the requested Buyer Credit;

This business plan/overview should allow us to obtain a clear view on the expected repayment capacity of your Company, specifically related to the size and the requested tenor of the Buyer Credit (as specified on page 1).

* please describe important facts which had an impact, positive or negative, on the balance sheet and/or results of your Company after the closing of the last accounting year. If interim (unaudited) financial information is available, please attach this as well;

It is important for us to base our analysis on the most up-to-date financial situation of your Company. The latest balance sheet and/or profit & loss statement published by your Company might not include recent events that have an, either positive or negative, impact on the financial position.

* please indicate if there are any financial covenants your Company has to comply with under existing financing agreements.

We should be aware of financial covenants that your Company has to meet under other financing agreements, as this could considerably influence the position of your Company.

* 1. Financial debt: please list your Company’s outstanding financial debt, both short- and long-term, indicating currency & amounts, final maturity and the name of the financing bank (or financial institution).

We should be aware if, next to the requested Buyer Credit, your Company has repayment obligations under other financing agreements. This could influence the repayment capacity under the envisaged Buyer Credit.

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| --- | --- | --- | --- |
| Currency + amount | Short-term/long-term | Final maturity | Financial institution |
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* 1. Your Company structure: if your Company has any subsidiaries, please do the following:
* Provide an overview of all subsidiaries in which your Company has an interest, indicating the name of each subsidiary and the percentage of ownership.

|  |  |  |
| --- | --- | --- |
| Name | Country | Percentage of ownership |
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* In case the financial information you have provided together with this Application Form was prepared on a consolidated basis (i.e. including the financials of your Company’s subsidiaries), please answer the following question: does your Company directly own at least 85% of its fixed assets?

Yes No

If NO: Please provide the separate financials of the main subsidiaries, which, combined, own directly (not through subsidiaries) 85% of your Company’s consolidated fixed assets.

* In case the financial information you have provided together with this Application Form was prepared on a consolidated basis (i.e. including the financials of your Company’s subsidiaries), please answer the following question: does your Company directly earn at least 85% of it’s the EBITDA?

Yes No

If NO: Please provide details of the main subsidiaries, which, combined, earn directly (not through subsidiaries) 85% of your Company’s consolidated EBITDA.

* 1. Customers: please list your Company’s most important customers (name + country), indicating sales percentage compared to the annual turnover of your Company and the currency of received payments.

Please also indicate if these customers are direct customers of your Company or customers of one your subsidiaries (if any).

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| --- | --- | --- | --- |
| Name | Country | Sales percentage | Currency of received payments |
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* 1. Others: please mention any other important facts related to your Company and its subsidiaries (if any), such as pending law suits, financial guarantees provided to third parties, guarantees provided outside the scope of ordinary business, etc.

For the Company, on DD/MM/YYYY

Name and title

Duly authorised signature

**Please send a scan of the completed and signed Application Form to:** sme-eca@credendo.com

Credendo Tel: +32 2 788 8800

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1000 Brussels

Belgium

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