

Pre-proposal for acquisition of a credit with the Foundation Up-Micro Loans

1. General Information

Date	
Name of organization	
Complete address (incl. country name)	
Phone (incl. country code)	
Fax	
E-mail address	
Website	
Name of director (incl. address, telephone, fax and e-mail)	
Philosophy, purpose and goal	
Legal structure (e.g. NGO, name and address of the bank you work with)	
Number of staff members, occupation and qualification (full time; part time)	
Years of operation	
Present funding sources of present funding (incl. full address)	
Size of requested credit	

2. Outreach and impact

This Information concerns your current activity

	2011	2010	2009
Number of personnel of the MFI for this project			
Loan			
Monthly interest rate			
Number of active borrowers			
Average loan balance per borrower (US\$)			
Range of loan offered			
Woman borrowers (%)			
Average loan balance per borrower/ GNI per capita (%)			
Incomes of borrowers (you can also use your own categories, please mark it in a different colour)			
Clients below poverty line (%)			

3. Financial Information in US\$

	2011	2010	2009	
	Local currency / USD	Local currency / USD	Local currency / USD	
Exchange rate used for conversion				
Balance Sheet				
Gross loan portfolio (in US\$)				
Total assets (in US\$)				
Savings (in US\$)				
Total equity (in US\$)				
Overall Financial Performance				
Return on assets (%)				Return on assets (ROA) = (Net operating income – Taxes) / Average assets
Return on equity (%)				Return on equity (ROE) = (Net operating income – Taxes) / Average equity
Operational self-sufficiency (%)				Operational self-sufficiency = Operating revenue / (Financial expense+ Loan-loss provision expense + Operating expense)
Risk				
Portfolio at risk > 30 days Ratio (%)				Portfolio at Risk > 30 days/ Gross Loan Portfolio
Loan Loss Reserve Ratio (%)				Loan Loss Reserve/ Gross Loan Portfolio
Write Off Ratio (%)				Write Offs for the 12-month period / Period Average Gross Loan Portfolio