

Due Diligence (DD) Information Request

Name of Company :
Address :
Person of Contact :

Prior to the Due Diligence process, we asked you to answer the following questions and send the information to us as electronic documents. GLS Bank eG and FS Financial Services GmbH will handle this request confidentially and only during the Due Diligence Process.

Email: investmentfonds@gls.de

Header: **Investment Proposal - [name of MFI] - [country].**

A. General Information, Business Description and Strategy

Please provide:

- 1) A brief history on the creation and transformation of the institution; registration, licence, and bylaws.
- 4) Shareholder structure, information on shareholders, and dividend distribution agreement.
- 7) Description of products and services, target population and client's profile.
- 8) Business plan / strategic plan, including financial projections for the next 1 to 3 (or 5) years.
- 9) Social mission and social mission metrics, and if available, include internal reports on your social performance.

B. Financial Information

- 10) Audited financial statements for the past three years, including management letters and notes.
- 12) External social rating report and external financial rating report, **if available**.
- 13) **Excel Format** with annual financials of the last 3 years (2011-2013).

C. Credit Risk

D. Loan cycle, policies and procedures

E. Asset & Liability Management

F. Performance and Earnings

G. Social and ecological products

- 33) Do you serve customers in rural areas and/or other underserved regions?
- If so, how? E.g. do you offer special loans, procedures ...)?
 - What is the percentage of these products within your overall loan portfolio?
- 34) Do you offer non-banking /non-financial services?
- If so, what kind of non-financial services do you offer (consulting / financial literacy education / capacity building / economic development / psycho-social services or other)?
 - What kind of non-banking services do you offer (e.g. insurance, factoring)?
What is the percentage of these products within your overall loan portfolio?
- 35) Do you offer special loans for financing renewable or energy-efficient products?
- If so, please describe the loan and / or procedure.
 - What is the percentage of these products within your overall loan portfolio?
 - Do you offer any other loan or services for financing so called green products/ solutions?
- 36) Do you offer mortgage loans, construction financing or loans for renovation?
What is the percentage of these products within your overall loan portfolio?
- 37) How many of your borrowers are women (percentage)?
- 38) Do you offer any loans especially designed for financing agriculture activities?
If so,
- Please describe your offer/loan/service,
 - How high is the percentage of these products within your overall loan portfolio?
 - Do you have any investment principles concerning (non organic) pesticides or fertiliser?
- 39) Do you offer any loans especially designed for financing education activities? If so,
- Please describe your offer/loan/service
 - How high is the percentage of these products in your overall loan portfolio?
- 40) Do you offer any loans especially designed for vulnerable groups? If so,
- Please describe your offer/loan/service
 - How high is the percentage of these products in your overall loan portfolio?
- 41) Are you certified by the SMART Campaign?