

**Annex 5: Template for Tranche Utilization Report from PFI to BRD**

**[Name of the PFI] [BRD will also use this template for direct loans]**

**Quarterly Tranche Utilization Report as of .....**

o T/C	Name of borrower	ID No	Address	Phone No.	Date loan agreement signed	Loan Amount (FRW)	Amount disbursed (FRW)	Loan Tenure (in Month)	Grace Period (in Month)	O/s Loan Amount (FRW)	Interest Rate (%)	Purpose of the Sub-loan	Business sector/sub-sector code	Size of the business (SME or large BE)	New or existing borrower	# employees	% female employees	Type of collateral	% collateral coverage	Capital mobilized	Women-inclusive BE (Y/N)
T1/1																					
T1/2																					

**Prepared By:**

Signature: .....

Name and position: .....

**Checked By:**

Signature: .....

Name and position: .....

Official Stamp and Date

T/C: Tranche Number and Credit Number

Name of the borrower: Name of Business Enterprise (BE) eligible for the AFIRR line of credit facility

ID No.: Company code number of the borrower provided by RDB

Date loan agreement signed: The date when the sub-loan agreement was signed between PFI and the BE

Loan Amount: The amount of loan approved by the PFI as mentioned on the Sub-loan Agreement

Loan Tenure: The duration of the loan, expressed in number of months

O/s Loan Amount: The total loan amount remaining to be repaid to the PFI by the Business Enterprise

Interest Rate: The annual interest rate in percentage to be charged to the Borrower (Business Enterprise) including commission, service charge, fees etc.

Purpose: The objective of the loans extended by the PFI to the BE. Refinancing, working capital, investment, or any of the three combination.

Business sector/sub-sector code: Provide the sector/sub-sector of the loan as per ISIC sector classification (Annex 6 of the PIM). The business sector with code will be part of Participating Agreement signed with PFI.

Size of the business: Mention the size of the business (SME or large BEs) according to the Table 7 of the BRD PIM (Definition of the Business Enterprise)

Type of collateral: List the key collaterals the PFI pledged from BE such as physical collateral (land & building), project, insurance, credit guarantee or any combination

Percentage collateral coverage: Provide the % of the loan covered by collateral calculated as (value of collateral/loan amount, including interest rate risk)\*100%.

Capital mobilized: Provide the capital amount mobilized mobilized by the BE calculated as total investment minus debt amount.

Women-inclusive Business Enterprise: Yes if the BE has (i) at least one female shareholder and with at least one woman at chief-level (C-level), or ii) employing a ratio of women that is higher than the average ratio observed in the respective sector.

*NB: The PFI can also use their own reporting format (subject to their operating software) however the report must contain minimum information as required by the AFIRR Project*