



# Food Value Chain Improvement Project (FVCIP)



## Sponsoring Ministry



শিক্ষা মন্ত্রণালয়

## Executing Partners





# Application Procedure for Loans under FVCIP

**Sheikh Anower Sadat**  
Head of Credit & Investment  
Bangladesh Infrastructure Finance Fund Limited



# Step 1: Contact BIFFL

**Step 1**  
Contact BIFFL

Step 2  
Pre-screening

Step 3  
Evaluation

Step 4  
Approval

Step 5  
Disbursement

- Potential end borrower seeking financial assistance may contact Credit and Investment Division of BIFFL to discuss about the eligibility criteria and other information.
- BIFFL may request the client to submit the initial documents for pre-screening.

|                |   |
|----------------|---|
| Address        | Bangladesh Infrastructure Finance Fund Limited<br>Borak Unique Heights, Level-3, 117 Kazi Nazrul Islam Avenue, Eskaton Garden, Dhaka-1217, Bangladesh |
| Contact Number | +8801844221700  |
| Email          | fvcip@biffl.org.bd  |

# Step 2: Pre-screening and Submission of Loan Application

Step 1  
Contact BIFFL

**Step 2**  
**Pre-screening**

Step 3  
Evaluation

Step 4  
Approval

Step 5  
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# Initial Documents for pre-screening

In order for pre-screening, BIFFL requests the client to submit following documents:

Forwarding letter applying for loan

Documents of business entities

Audited financial reports

CIB Undertaking

Tax return / Net Worth Statements of directors

*Business plan, quotation for the investments, catalogues of equipment or design layout.*

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# Eligibility Check of the Project

After receiving the initial documents for pre-screening, BIFFL will initially check for eligibility of the project based on the following criteria:



If found eligible, BIFFL will request the client for submission of loan application along with required documents.



# Step 3: Evaluation of Loan Application

Step 1  
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Step 5  
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- Licenses & Approvals
- Company information and documents
- Directors' information
- Sister Concerns (if any)
- Technical documents
- Project Land
- Security Land/Assets.
- Other applicable documents.

Step 1  
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- Project description;
- Rationale of the Project;
- Purpose of Credit;
- Implementation status;
- Management team;
- Project cost;
- Revenue potential;
- Regulatory / legal framework governing the Sub-Project; and
- Profitability and the factors that could adversely impact it.

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- Financing Plan;
- Construction Cost Management;
- Operations and Maintenance expenses (annual and periodic);
- Revenue streams;
- Financial Statement Analysis;
- Projected Financial Performance; and
- Key Financial Indicators.

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# Component to be checked by BIFFL

- Technical know-how of sponsors.
- Technical Analysis
- Environmental and Social Impact analysis
- Sector and Market Analysis
- Business skill and loan repayment behavior

Step 1  
Contact BIFFL

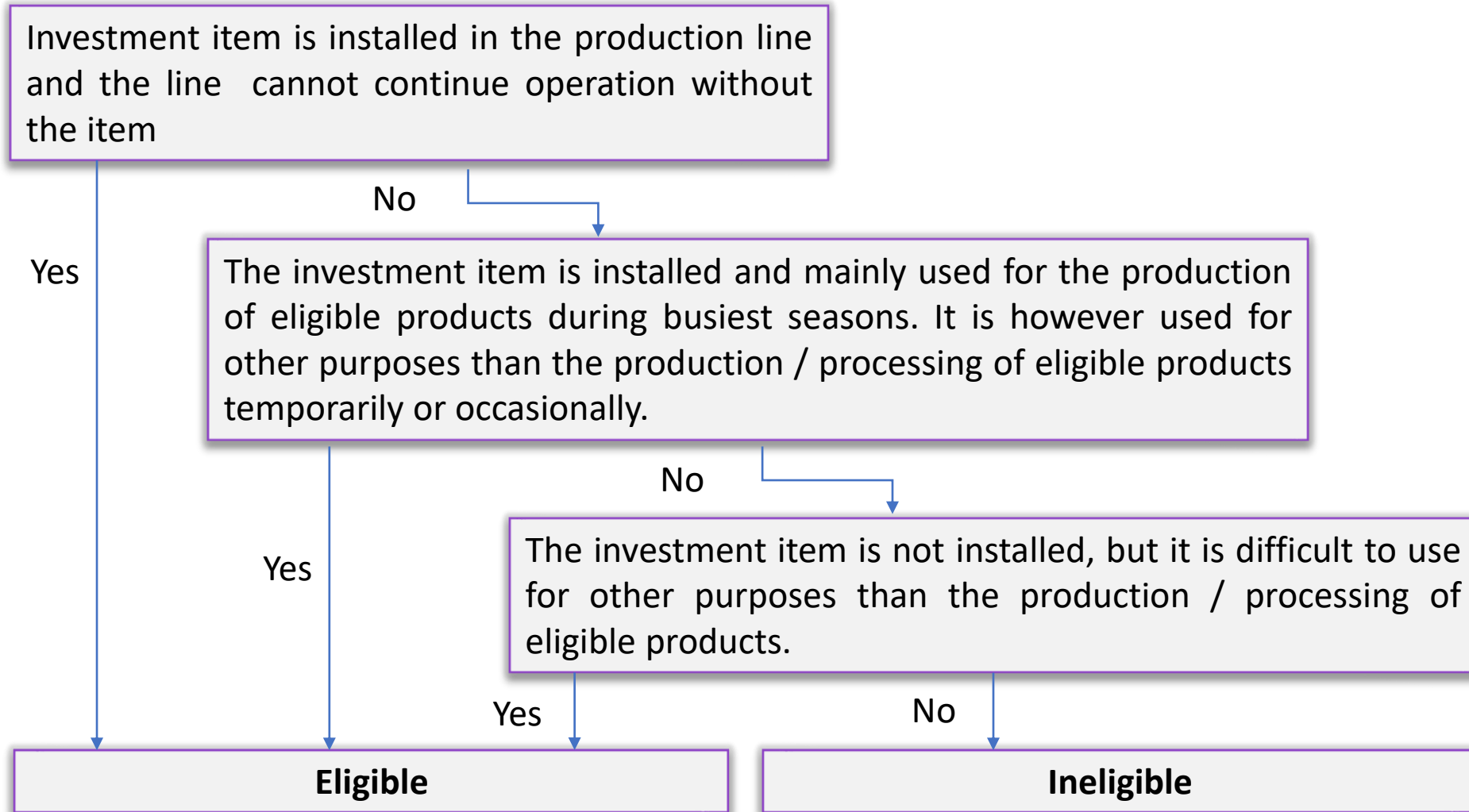
Step 2  
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# Process Flow of Technical Analysis



# On-site Physical Inspections

- The Financial Analyst along with other PIU members will conduct on-site physical to examine goods (e.g., equipment, machineries, warehouses, factory buildings), sites and works included in the Project.
- The Financial Analyst will also conduct inspections upon necessity especially when Borrowers and Projects face any difficulties.

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# Step 4: Approval of Loan

Step 1  
Contact BIFFL

Step 2  
Pre-screening

Step 3  
Evaluation

**Step 4  
Approval**

Step 5  
Disbursement



**After Final Approval of the Board of Directors, BIFFL will issue a sanction letter in favour of the Borrower.**

Step 1  
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# Step 5: Loan Agreement and Loan Disbursement

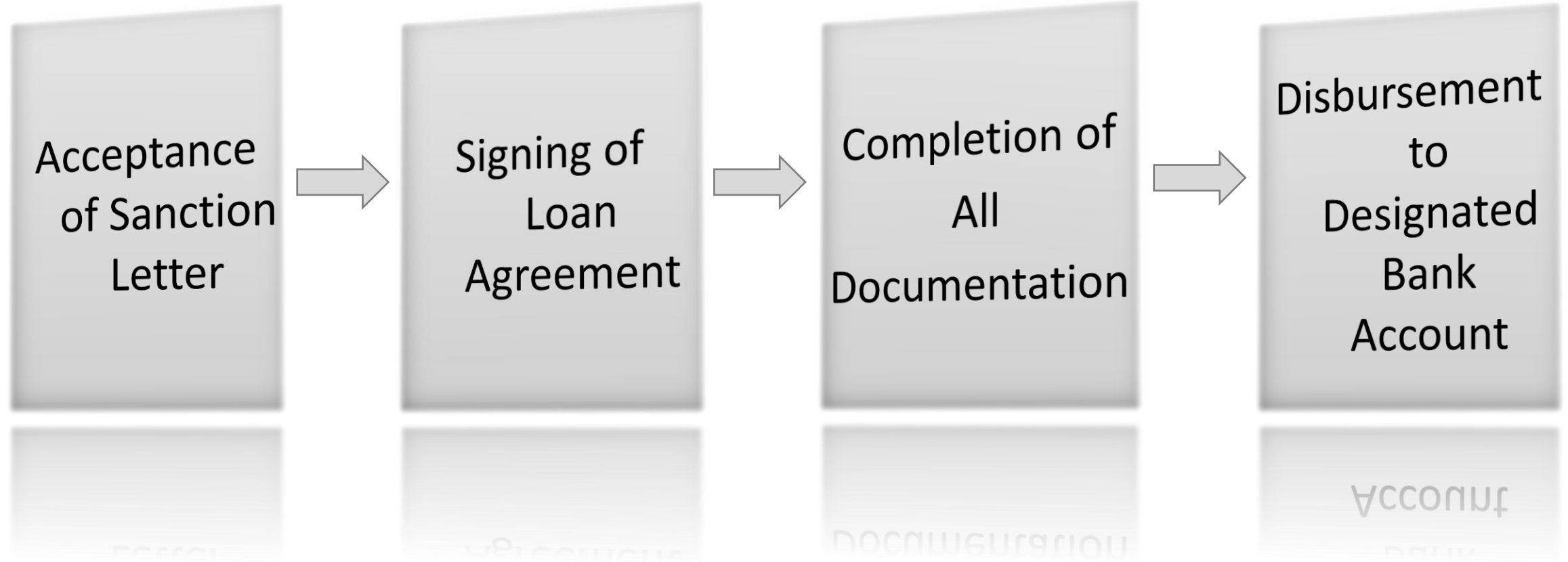
Step 1  
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Step 2  
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Step 4  
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# Other Key Points



- Time-bound Action Plan
- Maintenance of Machineries.
- Submission of applicable NoCs and approvals periodically.



**Thank You !**