

CRIMSON FINANCE FUND

Pristina, Kosovo

CREDIT APPLICATION

Welcome to Crimson Finance Fund (CFF). Your application for credit will be processed promptly by CFF. Answers to the following questions will help CFF understand your company and its credit needs and to assist CFF in devising ways of meeting those credit needs if at all possible.

If your company meets the initial screen for eligibility, a CFF Loan Officer will call you for additional information, an interview and a visit to your facilities.

We encourage you to answer all questions accurately. If you do not understand a question, please call us at +381 38 233 343. Use as much space as you feel is needed to answer each question.

This Credit Application may be forwarded to us electronically at: ---- or delivered in hard copy to: Crimson Finance Fund

Pashko Vasa no. 22
10000 Pristina, Kosovo

+++++

1. COMPANY INFORMATION:

Date: _____

Borrower (Name of Company): _____

Address: _____

Company Contact: Name _____ Position _____

Telephone _____ Cell Phone _____

Fax: _____ E-Mail Address _____

Company Registration Number _____

Date of Registration _____

Industry Category _____

2. LOAN REQUEST:

Amount of loan requested _____ €

Maturity date of loan requested _____

Purpose of the loan _____

3. OWNERSHIP:

Ownership: Private_____ % State_____ %

Owners: List the corporate or individual names of the three largest owners of the company and the percent of the company owned:

NAME	% OWNED
_____	_____
_____	_____
_____	_____

Is your company affiliated with any other companies through mutual or joint ownerships or other agreements? If so, what is the nature of those affiliations and what are the obligations your company has to those other companies?

4. MANAGEMENT:

List the following information for the three highest ranking members of your company:

NAME	TITLE	PHONE NUMBER	YEARS WITH COMPANY	YEARS IN BUSINESS
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

5. COMPANY HISTORY:

Briefly describe the two or three most significant developments or issues that have influenced your business results over the last three years: such as management changes, increased regulation, increased competition, limited capacity, costs of doing business, and so forth:

6. COMPANY STRATEGY:

Briefly, what are you doing now to build your competitive strength in the future?

7. PRODUCTS:

List your three main products and the recent sales volume:

PRODUCT	SALES (000€)		
	2006	2007	2008
<hr/>			
<hr/>			
<hr/>			

Who are your main competitors for the sales of these products?

What months of the year are most busy with producing these products?

8. YOUR CUSTOMERS:

Who are your most important customers?

Is this customer base stable or does it vary greatly from year to year?

9. YOUR SUPPLIERS:

Who are your most significant suppliers or vendors of goods or services as you produce your products?

Which of these suppliers are most dependable in your most busy months of business?

10. YOUR BANKERS:

Who are your depository bankers?

Do you have any loans or overdrafts outstanding with these banks, or any other bank, company or individual in Kosovo or any other jurisdiction? If so, list the following information:

NAME OF LENDER	AMOUNT BORROWED (000€)	MATURITY DATE	IS THIS LOAN PAST DUE?

---oOo---

BORROWER CERTIFICATION AND AUTHORIZATION

I certify the information and data contained in this **credit application** represents fairly and accurately the conditions of the company applying for a loan from **Crimson Finance Fund**.

I authorize **Crimson Finance Fund** make any inquiries thy may deem necessary to verify the information in this application, or otherwise provided to **Crimson Finance Fund**. Additionally, in conformity with the Banking Rule XXVIII on Credit Reporting, I authorize **Crimson Finance Fund** to disclose such information as is necessary and requested to the Credit Registry of Kosovo.

(signed)

(printed)

(title)

(date)

Thank you for completing the above Credit Application. Your Application will be carefully reviewed. If the Application fits within CFF credit guidelines, the following information will be requested: (1) three years of financial statements, including cash flow statements and trial balances, (2) the most recent 18 months of bank statements, (3) cash flow projections over the life of the loan, (4) a copy of the purchase order, (5) a copy of the corporate registration and (6) additional documentation as necessary.

Crimson Finance Fund