

Financing SME - Operating Agreement: Invest-Fund and Shareholder Banks

Funds Distribution

- Distribution
- Reallocations
- Dinar-Base
- SME loans exclusively

Facility Operation

A. Allocations

■ Conditions

- SME loans
- Pay fees
- Compliance

■ Notifications Increase

B. Loans

- Eligibility.
- Categories.
- Funding %.
- Pricing Framework.
- No Credit Exposure.

Records and Reporting

- SME loan Account
- Transactions Entries
- Reporting:
 - Movement
 - Nature of loan
 - Loan Total
- Training

Loan or Grants Conversion

- Loan Performance Assessment
- Scoring Method
- Grant Conversion to Shares Entitlement
- Shareholder Capital Contribution



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