

## **LOAN APPLICATION REQUIREMENTS**

***“Your World-Class Financial Partner in Mineral Wealth Creation”***

### **WHO WE ARE**

The Gold Development Initiative Fund (GDIF) is administered by Fidelity Printers and Refiners (Private) Limited (FPR) which is the sole buyer, refiner and exporter of gold in Zimbabwe. The GDIF was created by the Reserve Bank of Zimbabwe (RBZ) as part of its initiatives to enhance economic productivity through promotion and development of the gold mining industry in Zimbabwe. The loan facility is primarily for the acquisition of gold mining plant and equipment in order to enhance gold production by miners.

We offer flexible and world-class mining investment solutions to our clients. We work with you to understand your unique financing and cash flow needs, to come up with the best financing options for your gold mining operation.

Our team is composed of dedicated and seasoned banking and mining investment professionals. Our single point of contact system means you will move easily and quickly through the investment and financing process with an expert who thoroughly understands your needs.

No matter where your mine is located, or the size of your operation, we are built to deliver the solutions you need anywhere in Zimbabwe. As our valued partner, we aim at growing your business to the next level.

At Fidelity Printers and Refiners (Pvt) Ltd (FPR), under the Gold Development Initiative Fund, we support gold mining operations with focused and customized financial products that keep mining business moving forward. No matter where the mine is located, or how many ounces they mine, we can join hands and help with everything from project to corporate financing.

### **WHO CAN APPLY**

All gold producers.

## **LOAN APPLICATION CHECKLIST**

**(Tick each box to indicate documents available)**

### **COMPANY (Applicable to incorporated mining entities)**

Application Letter (indicating the purpose)  
Board Resolution to Borrow / Surety  
Certified Copy of Certificate of Incorporation  
Certified Copy of Memo & Articles of Incorporation  
Certified Copy of CR14 and CR2  
List of shareholders & percentage age shareholding  
Shareholders Agreements (where applicable)  
Management Agreements (where applicable)  
Holding Company details if applicable

### **DIRECTORS' / SHAREHOLDERS / OWNERS DETAILS**

Passport photo taken within six months of application  
Certified Copy of ID / Passport/ Driver's License  
Proof of current residence

### **MINE LICENSES & BUSINESS AGREEMENTS**

Certified Copy of Mine Ownership Certificate  
Certified Copy of EIA License  
Certified Copy of Explosives License  
Shareholders / Partners Agreements (where applicable)  
Management Agreements (where applicable)

### **MINE MANAGEMENT DETAILS**

Organizational Structure and Labour Strength  
Details of Executives and Management  
CVs for Executives and Management

## **TECHNICAL INFORMATION**

Geological Report (critical)

Mine Production History

Mining Production Plan or Forecast (including Mining Methods)

Gold Processing Production Plan including Flowsheet Diagrams

Life of Mine (LOM) Plan (applicable to Medium and Large Scale)

Environmental Impact Assessment (EIA Certificate)

Site of Works Plan / Surface Plans

Infrastructure Status Report

Due Diligence Report (if ever it was done)

Bankable Document (FBS or Business Plan)

## **FINANCIAL INFORMATION**

Financial statements of the applicant for the previous 2 years

Latest Management Accounts i.e. Income Statement & Balance Sheet

Explanatory Notes to the Financial Statements

Asset Register

Tax clearance certificate

Cash flow projections to cover the tenure of the loan & assumptions used

Debtors & Creditors Age Analysis

Quotations

## **WHO TO GET IN TOUCH WITH**

Fidelity Printers and Refiners (Pvt) Ltd

Gold Development Initiative Fund Department

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## **REGIONAL CONTACTS**

### **Matabeleland North and South**

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### **Mashonaland and Manicaland**

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