**List of Documentation**

This list relates to the documentation necessary for the loan application processing for direct lending under temporary measure of the loan programme Working Capital: **Working Capital CRISIS 2022 – measure.**

Standardised loan application forms and other forms of HBOR are published on HBOR web pages [www.hbor.hr](http://www.hbor.hr) or are available at HBOR on request. Loan applications that are not documented by mandatory prescribed documentation will not be considered.

* 1. **Standardised loan application forms**
* Loan application
* Data on client and project
* Client’s Tables – Direct lending
* Client Eligibility Statement
* Statement on connected clients
* Statement on aid
* Statement on impact of the Russian aggression against Ukraine on the borrower’s operations
	1. **Status and financial documentation**
	2. **Companies / cooperatives / institutions and agencies in private majority ownership**
* Questionnaire for legal entities, Data on beneficial owners of the client with Attachment (Table of ownership), Questionnaire for politically exposed persons, Statement on origin of assets and funds(HBOR’s forms)
* Incorporation documents (by-laws, articles of association, statement on incorporation or instrument of incorporation, latest consolidated version)
* Identification document of authorised person/persons **-** photocopy of identity card or passport (with visible OIB (PIN) or Confirmation on OIB if not stated in identification document)
* CVs of persons in the management structure–if it is not a part of the investment study/business plan
* Notice on the classification of business entity in accordance with the National Classification of Activities (NKD)
* Document evidencing registration– if not available in public registers (e.g. for farmers: excerpt from the Register of Farmers)
* Financial statements**:**
	+ - * Annual Financial Statements for previous two years of operations - Balance Sheet, Profit and Loss Account, Additional Data, Notes to the Financial Statements, Gross Balance Sheet, including the confirmation that the financial statements have been submitted to FINA

- for middle and large entrepreneurs in accordance with the Accounting Act: Statement on Cash Flows as well

- for entities subject to consolidation: Consolidated Statements as well

- for entities subject to audit: Audited Statements accompanied by Auditor’s Report as well

* + - * Quarterly Financial Statements on the last day of the previous quarter with a presentation of comparative data for the same period previous year
* Reports on Indebtedness and Due Fulfilment of Repayment Obligations – statement of creditor issued not more than 30 days before the date of loan application submission
* Data on solvency–BON2/SOL2 issued not more than 30 days before the date of loan application submission
* Certificate of Tax Administration on the balance of liabilities towards the state-issued not more than 30 days before the date of loan application submission; if there is a regulated debt of the applicant towards the state, it is necessary to provide the Certificate of Tax Administration on repayment of tax arrears in instalments (hereinafter together: Certificate of the Tax Administration)

Certificate of the Tax Administration is submitted for:

* + Loan applicant, and:
	+ If the applicant is micro entrepreneur in accordance with the Accounting Act: for natural persons and connected clients of the applicant as well
	+ If the applicant is a start-up with no previous operations: for owners of the applicant as well
	1. **Crafts businesses / Family farms / Sole traders and freelancers**
* Questionnaire for natural persons, Questionnaire for politically exposed persons, Statement on origin of assets and funds (HBOR’s forms)
* Identification document of authorised person/persons –photocopy of identity card or passport (with visible OIB (PIN) or Confirmation on OIB if not stated in identification document)
* CV of the owner/economic operator–if it is not a part of the business plan/investment study
* Document evidencing registration – if not available in public registers (e.g. for family farms: excerpt from the Register of Family Farms)
* Financial statements:

*For taxpayers subject to income tax:*

* Annual Financial Statements for previous two years of operations – Declaration/Income tax decision with attachments (Records of revenues and expenditures, List of permanent assets)
* Quarterly Financial Statements on the last day of the previous quarter – Recapitulation of revenues and expenditures
* Records of accounts receivable and liabilities, issued not more than 30 days before the date of loan application submission

*For taxpayers subject to profit tax, or entrepreneurs keeping their business records in accordance with the Accounting Act (ZoR), respectively:*

* + Annual Financial Statements for previous two years of operations - Balance Sheet, Profit and Loss Account, Additional Data, Notes to the Financial Statements, Gross Balance Sheet, including the confirmation that the financial statements have been submitted to FINA
* For middle and large entrepreneurs in accordance with the Accounting Act: Statement on Cash Flow as well
	+ Quarterly Financial Statements on the last day of the previous quarter with a presentation of comparative data for the same period previous year
* Reports on Indebtedness and Due Fulfilment of Repayment Obligations – statement of creditor on debt balance and due fulfilment of repayment obligations issued not more than 30 days before the date of loan application submission
* Data on solvency –BON2/SOL2 issued not more than 30 days before the date of loan application submission
* Certificate of Tax Administration on the balance of liabilities towards the state - issued not more than 30 days before the date of loan application submission; if there is a regulated debt of the applicant towards the state, it is necessary to provide the Certificate of Tax Administration on repayment of tax arrears in instalments (hereinafter: Certificate of Tax Administration)

Certificate of the Tax Administration is submitted for:

* + Loan applicant, and:
	+ If the applicant is taxpayer subject to income tax or micro entrepreneur in accordance with the Accounting Act: for natural persons – owners of the applicant that are possibly not included by the Certificate of the Tax Administration and connected clients of the applicant as well
	1. **Other documentation**

Other documentation is submitted if necessary and/or upon request of HBOR:

* Client's business plan with projections of business operations for the requested loan repayment period (including the previous business year)
* Financial statements of entrepreneur (GFI-POD), Client’s tables – submitted electronically in excel format
* Statistical data on tourist arrivals and overnight stays for the preceding year

*For all participants in the loan (guarantor payer, co-debtor, pledge debtor):*

* Identification document of appointed authorised person –photocopy of identity card or passport (with visible OIB (PIN) or Confirmation on OIB if not stated in identification document)

*For participants in the loan that are legal entities (guarantor payer, co-debtor) and, if necessary, for other legal entities related to the loan applicant:*

* Financial statements
	+ - Annual Financial Statements for previous two years of operations - Balance Sheet, Profit and Loss Account, Additional Data, Notes to the Financial Statements, Gross Balance Sheet, including the confirmation that the financial statements have been submitted to FINA

- for middle and large entrepreneurs in accordance with the Accounting Act: Statement on Cash Flows as well

- for entities subject to consolidation: Consolidated Statements as well

- for entities subject to audit: Audited Statements accompanied by Auditor’s Report as well

* + - Quarterly Financial Statements on the last day of the previous quarter with a presentation of comparative data for the same period previous year
* Reports on Indebtedness and Due Fulfilment of Repayment Obligations – statement of creditor issued not more than 30 days before the date of loan application submission
* Collateral in accordance with HBOR’s internal documents
* Other documentation for the purpose of loan application processing