

## WE-POWER Fund – SME self-assessment checklist

You can use this checklist to see if you are eligible to apply for a loan with the WE-Power fund. These questions are included in the application form, you do not need to send this list to us. If you answer no to any core requirement, you are not eligible at this stage.

<b>A. Women-Led &amp; Governance</b>	Yes	No
The business is legally registered in Ghana for at least 1 year	<input type="checkbox"/>	<input type="checkbox"/>
The business is at least 51% owned and controlled by women	<input type="checkbox"/>	<input type="checkbox"/>
A woman holds the role of CEO/Managing Director or equivalent	<input type="checkbox"/>	<input type="checkbox"/>
The business is compliant with local rules and regulations (i.e. FDA)	<input type="checkbox"/>	<input type="checkbox"/>
The business is paying taxes with GRA (tax clearance required)	<input type="checkbox"/>	<input type="checkbox"/>

<b>B. Business Size &amp; Track Record</b>	Yes	No
The business has been operating for 2 years with recurring revenue	<input type="checkbox"/>	<input type="checkbox"/>
Annual turnover is between GHS 350,000 and GHS 3 Million	<input type="checkbox"/>	<input type="checkbox"/>
There is proof of market demand for the product and service, more than the business can currently produce	<input type="checkbox"/>	<input type="checkbox"/>
The business has more than one customer (not dependent on a single client)	<input type="checkbox"/>	<input type="checkbox"/>

<b>C. Green &amp; Climate Alignment</b>	Yes	No
The business operates in or clearly aligns with at least one of these sectors: <ul style="list-style-type: none"><li>• Renewable energy,</li><li>• Climate-smart agriculture,</li><li>• Circular economy,</li><li>• Ecological construction/building,</li><li>• Ecotourism,</li><li>• Resource/energy efficiency.</li></ul>	<input type="checkbox"/>	<input type="checkbox"/>
The business has a clear climate or environmental impact or a plan to transition to a green/climate-smart model with this loan	<input type="checkbox"/>	<input type="checkbox"/>

<b>D. Social Impact Potential</b>	Yes	No
The business creates (new) employment or leadership opportunities for women	<input type="checkbox"/>	<input type="checkbox"/>
The business solves a community problem	<input type="checkbox"/>	<input type="checkbox"/>

<b>E. Financing &amp; Use of Funds</b>	Yes	No
The business is seeking a loan between GHS 120,000 and GHS 350,000	<input type="checkbox"/>	<input type="checkbox"/>
The loan amount requested does not exceed 30-40% of annual turnover	<input type="checkbox"/>	<input type="checkbox"/>
The loan will be used for revenue growth or green investments (e.g. equipment, working capital, certifications, energy efficiency)	<input type="checkbox"/>	<input type="checkbox"/>
There is a clear plan for the loan amount and the business can explain how this will increase revenue or reduce operational costs	<input type="checkbox"/>	<input type="checkbox"/>

<b>F. Repayment &amp; Financial Readiness</b>	Yes	No
The business keeps basic financial records (income and expenses at minimum), but management accounts or audited statements are preferred.	<input type="checkbox"/>	<input type="checkbox"/>
The business is able and willing to repay a loan (zero interest) over 12–24 months and generates sufficient cash flow to support loan repayment.	<input type="checkbox"/>	<input type="checkbox"/>

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<i>As an example, with a loan of GHS 150,000 with repayment in 24 months, the monthly amount will be GHS6,250.</i>		
The business is willing to pay the <b>initial commitment fee (GHS 5,000)</b> for due diligence and document preparation for the Investment Committee.	<input type="checkbox"/>	<input type="checkbox"/>
If the loan is approved, the business agrees to the <b>post-investment advisory fee (GHS 7,500), which will be added to loan principal and repaid over time</b>	<input type="checkbox"/>	<input type="checkbox"/>
The business has no other debt payment obligations	<input type="checkbox"/>	<input type="checkbox"/>
The business has a corporate bank account	<input type="checkbox"/>	<input type="checkbox"/>

<b>G. Commitment to Support &amp; Reporting</b>	Yes	No
The business is willing to participate in monthly check-in calls with the CEO Africa team	<input type="checkbox"/>	<input type="checkbox"/>
The business is willing to participate in quarterly advisory sessions with the owner and team.	<input type="checkbox"/>	<input type="checkbox"/>
The business is willing to participate in peer learning sessions with other portfolio companies.	<input type="checkbox"/>	<input type="checkbox"/>
The business is willing to share basic financial and impact data quarterly for monitoring and reporting, during the loan and post-investment.	<input type="checkbox"/>	<input type="checkbox"/>

<b>H. Business &amp; Owner Readiness</b>	Yes	No
The owner/management team has relevant experience in the sector	<input type="checkbox"/>	<input type="checkbox"/>
The owner/majority shareholder is actively involved full-time in the business	<input type="checkbox"/>	<input type="checkbox"/>
The team understands key risks and how to manage them	<input type="checkbox"/>	<input type="checkbox"/>