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国家开发银行

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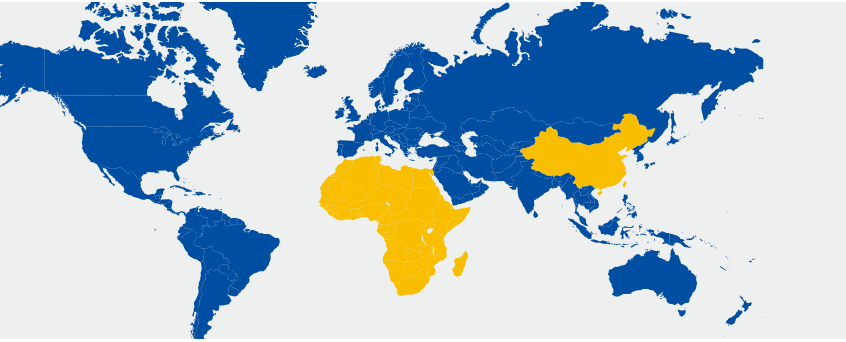
国家开发银行

非洲中小企业发展专项贷款

Special Loan for the Development of African SMEs

Funded by China Development Bank





# 国家开发银行非洲中小企业发展专项贷款

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2009年11月7日，温家宝总理在开行参与协办的中非合作论坛中第三届企业家大会上发言。

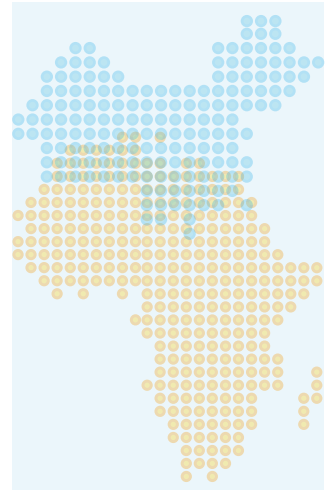
Premier Wen Jiabao delivered a speech at the 3rd China-Africa Entrepreneur Conference of the Forum on China-Africa Cooperation co-organized by CDB. ( Sharm el Sheikh, November 7, 2009 )

温家宝总理在中非合作论坛第四届部长级会议上宣布对非新八项举措，其中第三项是增加非洲融资能力，“支持中国金融机构设立非洲中小企业发展专项贷款，金额十亿美元”。

At the Fourth Ministerial Conference of Forum on China-Africa Cooperation, H.E. Mr. Wen Jiabao, Premier of the State Council of the People's Republic of China, announced Eight New Measures to strengthen China-Africa cooperation..., among which the third measure is to help Africa build up financing capacity..., **and support Chinese financial institutions in setting up a US\$ 1 billion special loan for small and medium-sized African businesses** ( hereafter referred to as "The Loan" ). ( Sharm El Sheikh, November 7, 2009 )

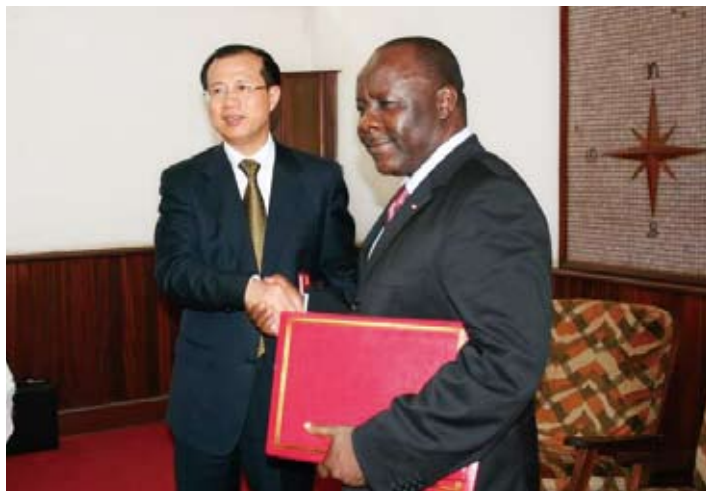
外交部、商务部作为中非合作论坛后续行动委员会双轮值主席单位，积极与非方保持密切沟通，推进落实包括非洲中小企业发展专项贷款的对非八项新举措，造福非洲人民。

As the co-chairs of Chinese Follow-up Committee of Forum on China-Africa Cooperation, Ministry of Foreign Affairs and Ministry of Commerce of the People's Republic of China have been keeping in contact with their African counterparts and implementing the Eight New Measures ( including the Loan ) to contribute to African people's well beings.



2009年12月22日，外交部副部长翟隽会见坦桑尼亚外交和国际合作部副部长伊迪。

Zhai Jun, Vice Minister of Foreign Affairs of the PRC, met with Seif Ali Iddi, Vice Minister for Foreign Affairs and International Co-operation. ( Beijing, December 22, 2009 )



2010年4月19日，商务部傅自应副部长与中非计划、经济和国际合作部长西尔万在班吉会见。

Fu Ziyang, Vice Minister of Commerce of the PRC, met with Silvan, Minister of Economy, Planning and International Cooperation, the Central African Republic. ( Bangui, April 19, 2010 )

作为中非合作论坛后续行动委员会成员单位，国家开发银行积极筹备并设立10亿美元非洲中小企业发展专项贷款。

As a member of Chinese Follow-up Committee of Forum on China-Africa Cooperation, CDB actively prepares and sets up the special loan of US\$ 1 billion for the development of African SMEs.

国家开发银行承担的国家对非举措有：

Measures to Support the Development of African Countries Implemented by CDB:

- ◆ 2009年新八项举措 —— 非洲中小企业发展专项贷款（首期金额10亿美元）  
Eight New Measures in 2009 —— Set up the Special Loan for the Development of African SMEs. ( US\$ 1 billion for Phase I )
- ◆ 2006年八项举措 —— 中非发展基金  
Eight Measures in 2006 —— Establish China-Africa Development Fund.

“对外投资不是零和游戏，必须坚持互利共赢、共同发展的原则……尤其是在广大发展中国家开展投资，要关注当地基础设施、民生、农业、就业、环保等领域的发展，增强投资所在国的自主发展和可持续发展能力。”

—— 国家开发银行董事长 陈元

"Overseas investment is not a zero-sum game; it is important to stick to the principles of mutual benefit, win-win results and local development... When we make investments in developing countries, it is especially important to bear in mind the development of local infrastructure, people's livelihood, agriculture, employment, environmental protection, and in particular the capacity building for the host country to achieve an independent and sustainable future."

—— Chen Yuan, Chairman, China Development Bank



2009年3月9日，国家开发银行陈元董事长与坦桑尼亚基奎特总统在达累斯萨拉姆进行会谈，并在其见证下与坦桑尼亚银行行长恩杜鲁签署《金融合作框架协议》。

Chen Yuan, Chairman of the Board of Directors of CDB, met with Jakaya Kikwete, President of Tanzania, and signed the Framework Agreement on Financial Cooperation with Andrew, Governor of the Bank of Tanzania. ( Dar es Salaam, March 9, 2009 )



2010年5月16日，国家开发银行蒋超良行长（左二）在内罗毕参加肯尼亚公平银行签字仪式。

Jiang Chaoliang ( the second from left ), President of CDB, attended the signing ceremony of the Facility Agreement between China Development Bank and Equity Bank of Kenya. ( Nairobi, May 16, 2010 )



国家开发银行是资产总额超过世行、亚行和非开行资产总和的中国的开发性金融机构，致力于服务国家战略，实现金融普惠，建设人人享有平等融资权的融资体系和理念，促进金融与社会共同发展，曾被胡锦涛主席誉为“中国最大的对外投资合作银行”。国家开发银行外部债信用评级保持与国家主权评级相同。

CDB is China's development financial institution with total assets more than that of the World Bank, Asian Development Bank, and African Development Bank combined. CDB is dedicated to the national strategies and inclusive finance, building a financial system equally available to everyone, and promoting the joint development of the financial sector as well as the whole society. President Hu Jintao once praised CDB as "China's biggest outbound investment and financing bank ". The credit ratings of CDB remain the same with the national sovereign ratings.

截至2009年底，国家开发银行累计发放中小企业贷款1357亿元人民币，累计支持了120万户中国的中小企业、个体工商户和农户，创造335万个就业岗位，最大限度地使广大群众直接受益，感受到开行的关爱。

By the end of 2009, CDB had cumulatively extended loans of RMB 135.7 billion, having financed 1.2 million Chinese SMEs and self-employed people and rural households, and created 3.35 million jobs. These efforts have benefited the general folks and made them feel the care of CDB.

目前，国家开发银行已累计开发非洲中小企业贷款项目12个，涉及贷款金额6.5亿美元，分别与肯尼亚公平银行、南非标准银行签署了非洲中小企业专项贷款协议和合作备忘录。

By now, CDB has developed 12 projects on African SMEs with a total amount of US\$ 650 million, and signed Agreement and Memorandum of Understanding of Special Loan for the Development of African SMEs with Equity Bank of Kenya and Standard Bank of South Africa respectively.



2009年7月23日，国家开发银行郑之杰副行长在埃及开罗进行考察。

Zheng Zhijie, Vice President of CDB, inspected in Egypt. (Cairo, July 23, 2009)

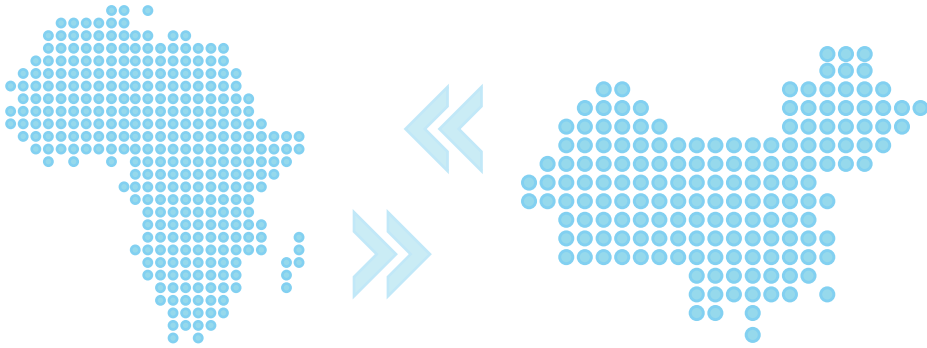


2010年4月20日，国家开发银行李吉平副行长在布拉柴维尔会晤刚果（布）总统萨苏。

Li Jiping, Vice President of CDB, met with Denis Sassou-Nguesso, President of the Republic of Congo. ( Brazzaville, April 20, 2010 )

国家开发银行作为中非论坛新八举措中非洲中小企业发展专项贷款的执行平台和承办单位，将本着市场运作的原则，借鉴国内基层金融服务经验，帮助非洲中小企业发展壮大，为惠及非洲草根阶层，稳定非洲国家就业，繁荣市场和经济发挥重要作用。

As the executive platform and organizer of the Loan included in the Eight New Measures, CDB will help African SMEs develop and prosper by following the market rules and drawing upon experience from domestic grassroots financial services to play an important role in benefiting the general public of the African continent, stabilizing African labor market, and developing the local market and economy.



## 非洲中小企业发展专项贷款

### Special Loan for the Development of African SMEs

#### Q 什么是非洲中小企业发展专项贷款？

*What is the Special Loan for the Development of African SMEs?*

A 指国家开发银行为支持非洲中小企业发展，向符合条件的非洲中小企业提供的专项贷款，首期10亿美元。

It is the Loan provided by CDB to support the development of African SMEs. Those qualified SMEs will get the Loan. The first phase of the Loan is US\$ 1 billion.



2010年5月13日，国家开发银行与南非标准银行在约翰内斯堡签署《南非中小企业发展谅解备忘录》。

China Development Bank and Standard Bank of South Africa signed Memorandum of Understanding for the Development of SMEs in South Africa. ( Johannesburg, May 13, 2010 )

## Q 非洲中小企业发展专项贷款经营原则 Principles for the Operation of the Loan

A 专注于向非洲中小企业提供融资支持

密切中非传统友好合作关系

互利合作，建立共赢合作关系

通过市场化运作普惠非洲

Focus on providing financing support to African SMEs.

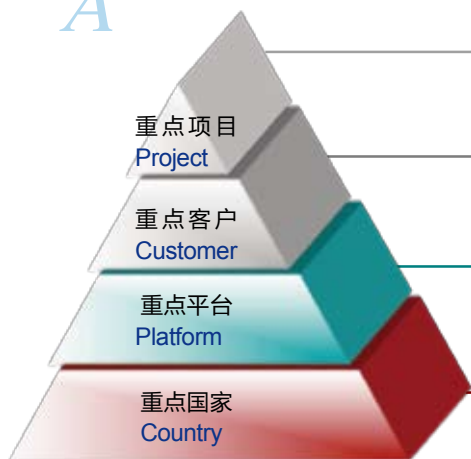
Strengthen traditional friendship between China and Africa.

Cooperate to yield a mutual beneficial result and establish a win-win relationship.

Benefit the African continent through market operations.

## Q 工作重点是什么？ What is the focus of our work?

A



选取重点项目组织业务团队开展工作

Organize a professional team for the prioritized project.

对重点客户有专人维护客户关系

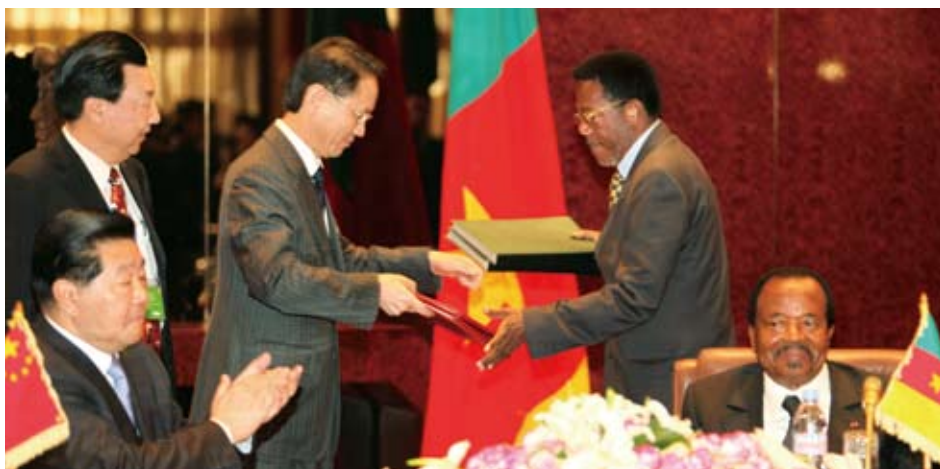
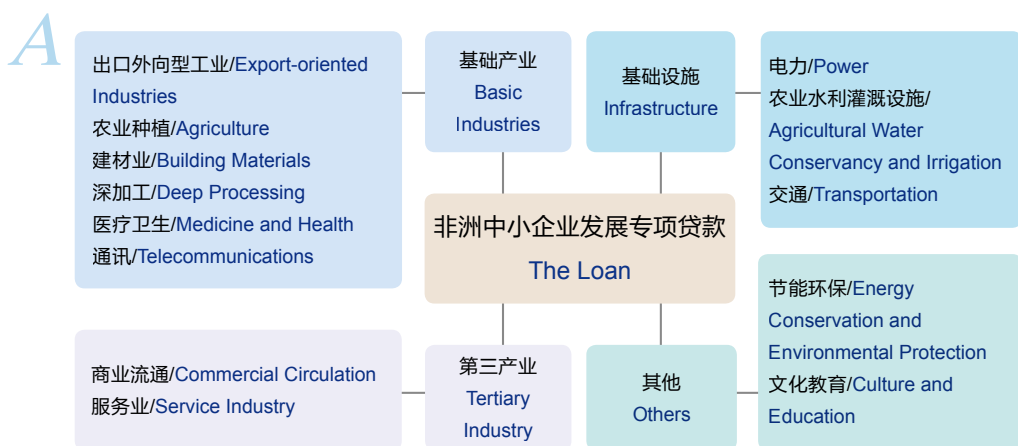
Appoint special personnel to develop relationship with key customers.

对重点平台进行深度接触夯实业务基础

Keep in close contact with qualified platforms to solidify the foundation of business.

期选取经济、政 环 相对稳定的重点国家开展工作  
Choose some prioritized countries with relatively stable economic and political situation to begin with.

## Q 非洲中小企业专项贷款支持哪些领域? What are the target sectors the Loan supports?



2010年3月24日，在中国全国政协主席贾庆林、喀麦隆总统保罗·比亚的见证下，国家开发银行与喀麦隆农业和乡村发展部、陕西农垦集团签订关于在喀麦隆农业投资项目的三方框架合作协议。

China Development Bank, Cameroon Ministry of Agriculture and Shaanxi State Farms Group Co., LTD signed a tripartite framework agreement for supporting an agricultural investment project in Cameroon under the witness of Mr. Jia Qinglin, the Chairman of CPPCC, and Mr. Paul Biya, the President of Cameroon. ( Yaounde, March 24, 2010 )



## 非洲中小企业发展专项贷款主要特点 Features of the Loan

**A 贷款品种：**既可以是固定资产投资贷款，期限不超过5年；也可以是流动资金贷款，期限不超过3年。

**贷款币种：**可以根据项目用款需要协商确定，如美元、欧元、人民币等。

**贷款利率：**可采用浮动或固定形式利率，由借贷双方根据用款人当地利率水平灵活确定。

**贷款规模：**首期2010-2012年，总额10亿美元。



2008年6月30日，国家开发银行陈元董事长（中）、高坚副行长（左）在北京会见来访的安哥拉总理助理部长雅伊梅（右）。

Chen Yuan, Chairman of CDB, Gao Jian, Vice President of CDB, met with Agualdo Jaime, Deputy Prime Minister of the Republic of Angola. ( Beijing, Jun 30, 2008 )

**Types of the Loan:** i. Investment loans of fixed assets with the tenor of no more than 5 years; ii. Liquidity loans with the tenor of no more than 3 years.

**Currency of the Loan:** The currency can be set through negotiation according to the real need, such as the U.S. dollar, the Euro, and the RMB.

**Interest Rate of the Loan:** Floating or fixed interest rate can be adopted in accordance with the local interest rate by the lender and the borrower.

**Scale of the Loan:** The initial phase is between 2010 and 2012, with a sum of US\$ 1 billion.

## 非洲中小企业发展专项贷款两种基础操作模式 *The Two Basic Operational Models of the Loan*

**A 转贷**——由借款人或项目所在国金融机构或其他有实力的机构作为借款人，并由其承担最终还款责任，通过转贷模式支持非洲中小企业。

**操作模式：**国家开发银行向转贷金融机构提供一定额度授信，当地中小企业向转贷金融机构申请转贷款，转贷机构审核通过后，由国家开发银行核准通过后发放贷款。

**最低贷款额：**每笔转贷金额不低于200万美元，单个项目贷款不低于2万美元。

**贷款期限：**一般不超过5年。

**信用结构：**国家主权担保、商业保险、多边金融机构担保、抵质押等。

**转贷机构资格要求：**政府指定的中小企业转贷机构；区域、次区域金融机构；所在国排名靠前的大型商业银行。

**On-lending:** "The Loan" will choose the African financial institutions or other capable institutions as on-lenders shouldering the responsibility of final repayment, and support African SMEs via their on-lending practices.

**Operational Model:** CDB would be extending proper credit lines to each on-lender. The local SMEs could apply for credit line to the on-lender. After the onlenders approve each application, they should report to CDB for ratification, after which the loan could be made.

**Minimum Loan Amount:** Each loan amount with any on-lender should not be less than US\$ 2 million, and the amount of each on-lending deal with individual SME should not be less than US\$ 20,000.

**Tenor:** Generally no more than 5 years.

**Credit Structure:** The sovereignty guarantee, commercial insurance, guarantees and pledge by multilateral financial institutions, or etc.

**Requirements for on-lending institutions:** Government-designated on-lending institutions, regional or sub-regional financial institutions, high-ranking institutions in their countries.



**直贷**——由在非洲当地注册的企业（包括中非合资、合作中小企业和非洲国家与其他国家合资、合作中小企业等）或其控股股东作为借款人，并承担最终还款责任。

**最低贷款额：**项目贷款金额一般不低于100万美元。

**贷款期限：**一般不超过5年。

**适用范围：**借款人信用能力较强；项目较成熟，市场潜力大，风险基本可控；政府关心的项目。

**信用结构：**保证担保、抵质押担保、商业保险。

**直贷申请资格要求：**借款人信用等级较高、项目较成熟；所在国家政局稳定、项目发起人为有实力的外资企业、中外合资企业等。

**Direct Loan:** The locally incorporated enterprises ( including Chinese-African joint-equity SMEs, contractual joint venture SMEs, and joint venture SMEs between African and other countries ) or their holding entities can be the borrowers who would be responsible for final repayment of the loans.

**Minimum Loan Amount:** A single loan amount shall be no less than US\$ 1 million .

**Tenor:** Generally no more than 5 years.

**Eligibility Requirements:** The borrower is capable of debt repayment. The applying project is viable with great market potential, controllable risk and decent government attention.

**Credit Structure:** Guarantee, pledge and collateral, commercial insurance.

**Eligible Borrowers:** The borrower should enjoy a fairly high credit rating. The applicable project should be viable and commercially feasible. The host country should enjoy a stable economic and political status and outlook. The initiator of project should be foreign-funded enterprises and big and profitable joint ventures.

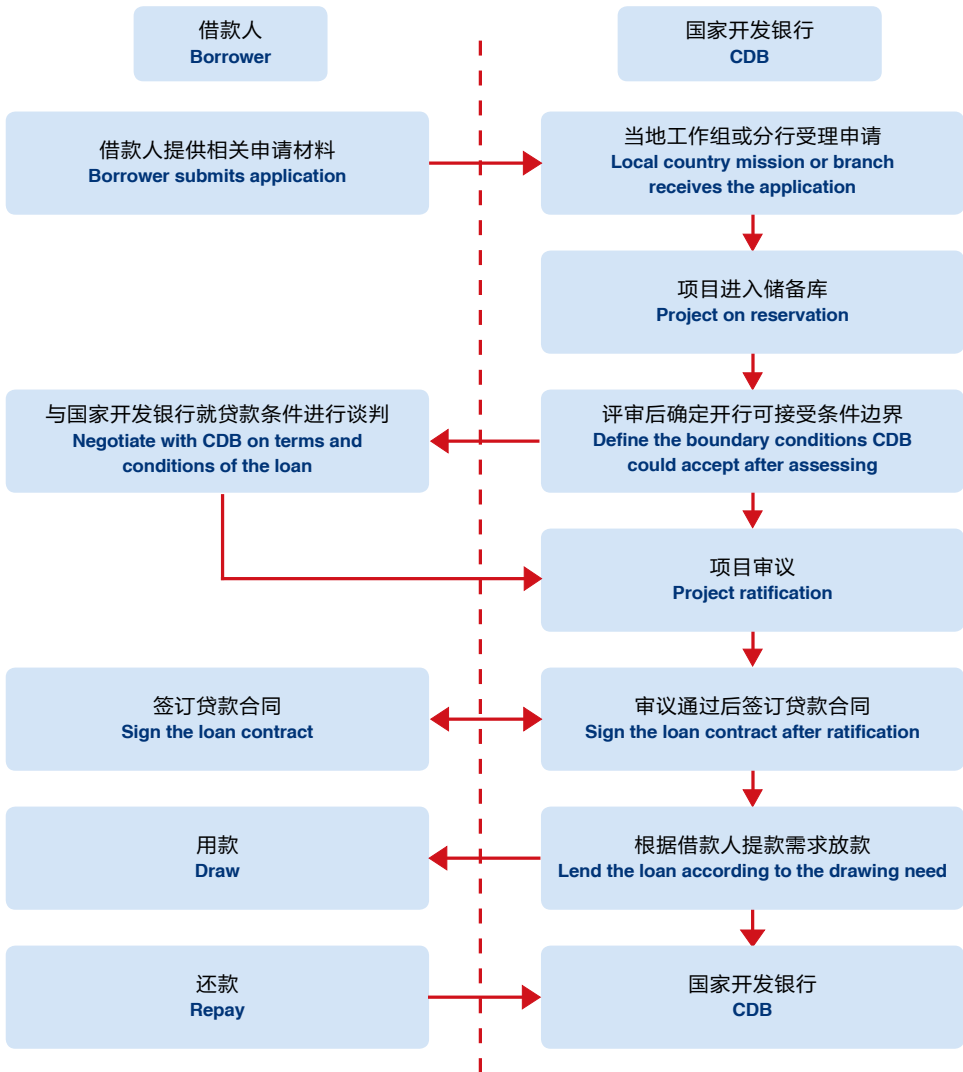


国家开发银行投放100万美元非洲中小企业发展专项贷款支持埃及旺奇照明项目，为当地提供就业岗位200余个。

CDB provided the Loan of the amount US\$ 1 million to the Wonder Lighting Egypt Co. project, which offers more than 200 jobs opportunities for local citizens.

## Q 如何申请非洲中小企业发展专项贷款? How to apply the Loan?

A



注：转贷类项目项下的单个项目需要分行报送总行逐笔进行核准后分批次发放。

Notice: Individual project under on-lending package needs to be forwarded to and approved by the head office and then issued in lots.

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## Q 需要提交哪些申请材料? What application materials are needed?

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A 申请需提交的材料（包括但不限于）  
Instructions on the Submission of Application（including but not limited to）

1. 借款申请书
  2. 申请人证照文件
  3. 申请人财务报告
  4. 项目可行性研究或相关商业计划书
  5. 与项目相关重要合同及法律文件
  6. 信用结构相关文件
  7. 国家开发银行要求的其他有关材料
1. Application
  2. Identification of the applicant
  3. Financial report of the applicant
  4. Project feasibility studies or business plans
  5. Important contracts and legal instruments related to the project
  6. Relative documents of the credit structure
  7. Other documents concerned required by CDB

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