

Product Profile

Section	Details
Product Name	Credit Guarantee to Financial Institutions
Purpose	Risk-sharing tool offering 50% cover on agriculture and renewable energy loan defaults to boost MSME lending
Eligible Clients	<ul style="list-style-type: none"> • Universal Banks with rural presence • Rural and Community Banks (RCBs) • Microfinance Institutions (MFIs) • Savings and Loans Companies (S&Ls)
Target Beneficiaries	<ul style="list-style-type: none"> • MSMEs in agriculture and renewable energy, especially women- and youth-led businesses <p>Focus: poverty reduction, inclusion of women and youth, income growth, climate resilience, and promoting decent work</p>
Eligibility Criteria	<ul style="list-style-type: none"> • Minimum 5 years of operation • Bank of Ghana licensing and compliance with minimum capital and CAR requirements • $\geq 5\%$ portfolio in agribusiness or renewable energy • Positive financial performance trends • Sound asset quality (NPL $< 15\%$)
Key Features	<ul style="list-style-type: none"> • Ceiling: GHS 250,000 – 10,000,000 • Tenure: 1–5 years • Coverage: 50% of principal losses • Fees: 1% upfront + 1% annual • Currency: GHS only
Loan Criteria	<ul style="list-style-type: none"> • Business loans to MSMEs for working capital or assets • No refinancing, equity, or insider loans
Expected Outcomes	<ul style="list-style-type: none"> • Increased agriculture lending • Gender and youth inclusion • Increased renewable energy lending • Employment and income growth in MSMEs • ESG integration by clients
Monitoring	<ul style="list-style-type: none"> • Onsite checks • Quarterly reports • Joint Steering Committee meetings
Claims Process	<ul style="list-style-type: none"> • Triggered by default • Submit within 60–180 days post final demand
Required Documents	<ul style="list-style-type: none"> • Claims Form • Loan agreement • Statements

	<ul style="list-style-type: none">• Demand letters• Recovery evidence
Validation and Payment	RDF reviews and pays approved claims within 5 working days
Recovery Reporting	PFI's must report recoveries; RDF reimbursed proportionally
Success Stories / Case Studies	Link to success stories
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