

**OFFICIAL GUIDELINES FOR EXPRESSION OF INTEREST (REOI)**  
**NACCIMA-ODDO BHF CORPORATE EXPANSION FACILITY (2026)**

**Document Ref:** NACCIMA/ODDO-BHF/GUIDELINES-01

**Version:** 1.0 (March 2026)

**Issued By:** The NACCIMA-ODDO BHF Implementation Committee

## **1.0 BACKGROUND AND OVERVIEW**

The Nigerian Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA) has entered into a strategic partnership with **ODDO BHF SE**—a premier commercial lender based in Frankfurt, Germany, with over 175 years of banking heritage.

Motivated by Nigeria's recent macroeconomic reforms, ODDO BHF is extending a massive, patient, and highly competitive offshore financing facility to the Organized Private Sector (OPS).

To manage and originate this facility, NACCIMA has deployed the **N-PULSE e-Application Portal**. The goal is to identify and vet the "**First 15**" blue-chip Nigerian enterprises that will form the pilot pipeline for this European capital injection.

### **1.1 Nature of the Facility**

- **Target:** Large-scale corporate expansion, industrial modernization, and technology transfer.
- **Terms:** Patient, long-term capital with single-digit/competitive offshore interest rates.
- **Minimum Ticket Size:** USD 10,000,000 (Ten Million US Dollars) per corporate applicant.

### **2.0 STRICT ELIGIBILITY CRITERIA (The "Knockout" Rules)**

To be considered for the "First 15" shortlist, applicants must meet **all** of the following eligibility criteria. Applications failing to meet these benchmarks will be automatically rejected by the portal.

#### **2.1 Financial & Scale Requirements**

- **Minimum Request:** The applicant must require a minimum borrowing facility of **USD 10,000,000**.
- **Financial Health:** The applicant must possess at least **Three (3) Years of Audited Financial Accounts** demonstrating positive EBITDA, sustainable cash flows, and unquestionable capacity to repay the offshore financing.

#### **2.2 Operational & Procurement Requirements**

- **European Procurement (35% - 50%):** The applicant must commit to allocating between 35% and 50% of the total requested facility towards purchasing equipment, heavy machinery, or specialized services originating from Europe.
- **SME Value Chain Linkages:** The applicant must demonstrate how their expansion project integrates, supports, or provides linkages to Small and Medium Enterprises (SMEs) within their value chain.

### 2.3 Sector Focus & Quotas

- **Productive Sectors Only:** Preference is given to Manufacturing, Agro-Allied processing, Energy/Power, Logistics, and Healthcare. *(Note: The Defense sector and speculative trading are strictly excluded).*
- **Digital Economy Quota:** In alignment with Federal Government objectives, **20% of the facility opportunities (approx. 3 out of 15 slots)** are reserved exclusively for highly viable firms in the Digital Economy and ICT sectors.

### 2.4 Governance & Institutional Compliance

- **ESG Compliance:** Applicants must demonstrate compliance with European Investment Standards (EIS) regarding Environmental, Social, and Governance (ESG) practices. This includes adherence to labor laws and environmental impact mitigation.
- **NACCIMA / BMO Membership:** The applicant **must** be a verified, financially up-to-date member of NACCIMA, MAN, NECA, NASME, or an affiliated City/State Chamber of Commerce. *Non-members with viable projects must formally join an affiliated BMO before their application can be processed.*

### 3.0 THE APPLICATION DOSSIER (Required Documents)

Applicants must prepare the following documents in **PDF format** before commencing the online application. (Maximum file size: 5MB per document, except financials which allow up to 20MB).

1. **Formal Letter of Intent:** Signed by the CEO/MD, stating the exact facility amount requested and the primary repayment source.
2. **Executive Project Summary (Max 3 Pages):** A concise breakdown of the expansion project, specifically detailing the European machinery/services to be procured and the integration of SME linkages.
3. **Proof of Membership & Character:** A formal "Letter of Good Standing" from NACCIMA or the applicant's affiliated BMO.
4. **Audited Financial Statements:** Comprehensive audited accounts for the last three (3) consecutive years.

5. **Corporate Affairs Commission (CAC) Documents:** Certificate of Incorporation and current board structure (MemArt).
6. **Tax Clearance Certificate (TCC):** Valid FIRS Tax Clearance.
7. **Proof of Application Fee Payment:** Evidence of payment of the administrative processing fee to the designated NACCIMA-ODDO Committee account.
8. **Optional but Recommended:** \* Formal Corporate ESG or Sustainability Policy.
  - Property Valuation Report (Must be prepared by a Bank of Industry (BOI) accredited valuer).

#### 4.0 THE EVALUATION WORKFLOW (60-Day Sprint)

The NACCIMA-ODDO Working Group operates on a strict 60-day operational timeline from the close of the application window to the final handoff to Frankfurt.

- **Step 1: E-Submission:** Applicants upload their dossier via the N-PULSE REOI Portal.
- **Step 2: Automated KYC (The Trustmark Filter):** The N-PULSE system instantly cross-references CAC, FIRS, and Chamber membership status via API.
- **Step 3: Joint Committee & External Audit:** The Joint NACCIMA/ODDO Subcommittee, supported by outsourced BOI-accredited external financial auditors and valuers, conducts deep-dive due diligence on financials, ESG compliance, and procurement plans.
- **Step 4: Shortlist Defense:** Top-ranking applicants may be invited to a briefing/defense session.
- **Step 5: The "First 15" Handoff:** The finalized, anonymized dossiers of the successful 15 corporates are transmitted directly to the ODDO BHF Risk and Credit Committees in Germany for final bilateral negotiations.

#### 5.0 DATA PRIVACY & CONFIDENTIALITY

Given the highly sensitive nature of corporate financial data, NACCIMA guarantees the following:

- **Bank-Grade Encryption:** The REOI portal utilizes state-of-the-art encryption at rest and in transit.
- **NDPA Compliance:** All data processing is strictly governed by the Nigeria Data Protection Act (NDPA) 2023.
- **Strict NDA Enforcement:** All members of the NACCIMA-ODDO Implementation Committee and external auditors are bound by severe Non-Disclosure Agreements. Data will never be shared with competitors or unauthorized third parties.

## 6.0 DEADLINES & SUPPORT

- **Application Deadline:** Friday, 27th March 2026 at 5:00 PM (WAT).
- **Portal Link:** [Insert Application URL, e.g., investment.naccima.gov.ng]
- **Technical Support:** For portal issues or clarification on the European Procurement clause, please contact: **investment@naccima.com**

*Disclaimer: NACCIMA serves strictly as the institutional originating and vetting partner. Final credit decisions, interest rates, and disbursements remain the exclusive purview of ODDO BHF SE.*

**END OF GUIDELINES**