



Division of Finance and Enterprise Development  
Business Development Unit

Victor E. Bruce Financial Complex  
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DISBURSEMENT PROCEDURE

- A disbursement profile is developed for each loan; a determination on tranche disbursements is made at the interview stage.
- The Disbursement Officer ensures the following:
  - All required security documents are in place **BEFORE**
  - The promissory note and other loan documents are signed and initialled by the client.
  - File is submitted to Managing Director and Administrator for countersigning.
  - File is submitted to Accounts department for preparation of cheques.
- When cheques are ready for disbursement, the Disbursement Officer notifies the client to come in to collect; the Client must sign as receipt of the cheque(s). The turnaround time from loan interview to disbursement should be no more than six (6) weeks.

(Please refer to the Reference Guide for accessing the EAF's Loan Facility)