

Annual Funding Strategy Template

Template · Debt & Funding · Enterprise tier

Twelve-month funding plan by source, tenor and currency.

1. Purpose

Builds funding need by quarter, maps to instruments and counterparties, and gates execution against board limits.

2. Who should use this

- Treasurer

3. When to use it

- At the start of every template cycle for the group.
- Whenever a material change occurs in the underlying business, regulation or risk profile.
- During quarterly management and board reviews.
- As part of internal audit and second-line assurance work.

4. Step-by-step usage

1. Open the working sections and confirm scope, period and currencies.
2. Populate inputs from source systems or treasury management system extracts.
3. Review variance / exception bands and triage red items first.
4. Document explanations and corrective actions alongside the data.
5. Submit for review and approval by the named reviewer.
6. Archive a signed copy in the evidence repository for audit trail.

5. Controls and approval workflow

- Segregation of duties between preparer, reviewer and approver.
- Documented delegated authority with monetary and instrument limits.
- System-enforced limits where the toolkit drives downstream payments or trades.
- Quarterly independent review by Internal Audit or second-line Risk.
- Exception log retained for at least seven years for regulatory inspection.

6. Review frequency

Reviewed at least quarterly and refreshed when underlying assumptions change.

7. Sample working template

Facility	Lender	Currency	Drawn (m)	Tenor	All-in Cost	Covenant Headroom
Term Loan A	Bank 1	NGN	8000	5y	16.50%	23% on Net Debt/EBIT DA
RCF	Bank 2	USD	25	3y	SOFR+475	Undrawn
Bond Series I	Capital Mkts	NGN	15000	7y	17.25%	31% on Interest Cover
DFI Facility	DFI	USD	40	10y	SOFR+390	On track

8. Key topics covered

- Funding plan
- Sources
- Tenor

9. Implementation notes

- Localise to your group's chart of accounts, currencies and entity structure before first use.
- Wire the outputs into existing treasury / FP&A reporting cadences rather than running in parallel.
- Capture data lineage so each figure can be traced back to its source system.
- Run a dry cycle with a small business unit before group-wide rollout.
- Pair with the related Outliers framework and assessment to track maturity uplift over time.