

Viyafaari Ehee Loan (Project Financing)

Required Documents:

1. Identification and Business Registration Documents

- a. ID Card Copy of loan applicant/shareholders and directors or partners of the business
- b. Information Form of the applicant/business, shareholders, and partners
- c. Board Resolution for companies/partnerships stating the loan amount and authorized signatory on behalf of the business (draft format available on our website)
- d. Copy of Business Registration
- e. Copy of Memorandum of Association and Articles of Association (for existing companies)
- f. Relevant Permits for operation of the business (if required)
- g. Business Profile (draft format available on our website)

2. Tax Related Documents

- a. GST/TGST and BPT return statement with vouchers of the business for the past one year

3. Income Verification Documents

- a. Financial statements for the past 2 years (audited financials by an approved auditor from the Institute of Chartered Accountants of the Maldives will be required)
- b. Management Accounts for the current year
- c. Bank Account Statement for the past 6 months
- d. Financial forecast (including basis/assumptions) for 5 years (draft format available on our website)

4. Project Related Documents

- a. Documents associated with project financing (project agreement, awarding letter, project site handover letter and other relevant documents)
- b. Project Breakdown or BOQ (at cost price)
- c. Quotations for purchases to be made from the loan facility (if the purchases are made from abroad, the quotation price should be inclusive of all expenses for import)

- d. Receivable Aging List (if business accept credit sales) or ongoing project details list (if the business is a contractor)
- e. Contracts/Reference Letters of previous project completed