



Fashaa Viyafaari (New Business/Registered businesses but operation not started yet)

Required Documents:

1. Identification and Business Registration Documents

For unregistered businesses

- a. ID card copy of loan applicant
- b. Information form of the applicant(s)

Registered businesses but operation not started yet

- a. ID card copy of shareholders and directors of the company or partnership
- b. Information form of the business, shareholders, and partners
- c. Board resolution for Companies/Partnerships stating the authorized signatory on behalf of the business
- d. Copy of Business Registration
- e. Copy of Memorandum of Association and Articles of Association

2. Income Verification Documents

- a. Bank Account Statement of owners, shareholders, or partners for the past 6 months
- b. Other income verification documents (Employment letter or rental agreement if applicable)

3. Project Related Documents

- a. Business Plan (draft format available on our website)
- b. Financial Forecast (including basis/assumptions) for the proposed loan tenor (draft format available on our website)
- c. Layout of Worksite, office, factory etc. (if the site is already secured)
- d. Project Breakdown or BOQ (equity investment and loan investment separately)
- e. Proof of Equity Investment with the relevant paid bills and invoices (if equity invested)



- f. Quotations for purchases to be made from the loan facility (if the purchases are made from abroad, the quotation price should be inclusive all expenses for import)
- g. Work schedule and disbursement schedule

4. Collateral Documents

- a. ID Card Copy of Mortgagor(s)
- b. No objection letter from the mortgagor(s) if the mortgagor is different from the loan applicant)
- c. Registry copy of the collateral (include all pages)