

## **Fashaa Viyafaari Loan (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 the applicant(s)
- 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)