





## PACKAGES FROM FINANCIAL INSTITUTIONS IN ESWATINI


### BUSINESS FUNDERS OF ESWATINI


INSTITUTION	PRODUCTS	REQUIREMENTS
 <p style="text-align: center;"><b>YOUTH ENTERPRISE FUND</b></p> <p style="text-align: center;">Mr. Mbuso Matsebula</p> <p style="text-align: center;">Cell: 7677 8031 Email: <a href="mailto:info@yef.co.sz">info@yef.co.sz</a></p>	<p>The Youth Enterprise Fund is a business support mechanism established by the government of Swaziland for youth between the ages of 18 – 35years aimed at contributing to the reduction of youth unemployment through the provision of business capital for qualifying individuals, associations and companies.</p> <p><b>FOCAL SECTORS</b> <b>None</b></p> <p><b>LOAN CATEGORIES</b></p> <ul style="list-style-type: none"> <li>• Individuals – E500 – E20,000</li> <li>• Companies - E500 – E50,000</li> <li>• Associations - E500 – 100,000</li> </ul>	<p><b>CRITERIA</b></p> <ul style="list-style-type: none"> <li>• Be a swazi citizen who holds a Swaziland Personal Identity Number (PIN)</li> <li>• Be within the age bracket of 18 – 35 years</li> <li>• Business idea must be viable</li> </ul> <p><b>APPLICATION PROCESS</b></p> <ul style="list-style-type: none"> <li>• Collect forms from Tinkhunda</li> <li>• Return completed forms to Tinkhundla</li> <li>• YEF collects applications and send to intermediary</li> <li>• Intermediary, assesses, shortlists applications and recommend to Board</li> <li>• Applications returned to intermediary with Board’s approval/ratification</li> <li>• Youths are advised through letters of approval issues by intermediary</li> <li>• YEF office facilitates distribution of approval letters to Inkhundla</li> <li>• Disbursement by intermediary</li> <li>• Intermediary monitors and submits monthly reports to board on performance of projects</li> </ul>


INSTITUTION	PRODUCTS	REQUIREMENTS
  <p><b>REGIONAL DEVELOPMENT FUND</b></p> <p><b>Mr. Cornelius Bongani Dlamini</b>  Regional Development Fund Manager  Ministry of Economic Planning &amp;  Development  Micro Projects Programme Coordinating  Unit  5<sup>th</sup> Floor, Dlanubeka Building , Mbabane  Tel: 24048952 -Cell: 76135668  Email: <a href="mailto:cbdlamini@microprojects.org.sz">cbdlamini@microprojects.org.sz</a></p>	<p>This is a government initiative to promote rural and regional development through the Regional Development Fund (RDF) It is managed by the Micro Projects Unit.</p> <p><b>FOCAL SECTORS:</b></p> <ul style="list-style-type: none"> <li>• Infrastructure development</li> <li>• Improvements</li> <li>• Service delivery</li> <li>• Labour intensive projects</li> <li>• There is no minimum or maximum allocation as funds is depended on the project and available allocated fund in that particular constituency.</li> </ul>	<p><b>QUALIFYING CRITERIA</b></p> <ol style="list-style-type: none"> <li>1. Project must be financially viable</li> <li>2. Must portray a job creation element</li> <li>3. Project promoters must be a group of not less than ten (10) Swazis</li> <li>4. Project promoters (group) should have had already registered with their respective constituency</li> <li>5. Group should have all business documents</li> <li>6. Infrastructure projects should be accompanied by a recommendation from the government</li> <li>7. Group should have an approval letter from umphakatsi or local chief.</li> </ol>


GOVERNMENT PARASTATALS		
INSTITUTION	PRODUCTS	REQUIREMENTS / qualification criteria for funding
 <p><b>National Industrial Development Corporation of Swaziland (NIDCS)</b>  Address: 3<sup>rd</sup> Floor, North West Wing  Sibekelo Building, Mhlambanyatsi Road  Tel: 2404 2241/3846  Website: <a href="http://www.nidcs.org.sz">www.nidcs.org.sz</a>  <b>CONTACT PERSONNEL:</b></p> <ul style="list-style-type: none"> <li>• Nomcebo Fakudze - Cell: 7606 1188  Email: <a href="mailto:nomcebof@nidcs.org.sz">nomcebof@nidcs.org.sz</a></li> <li>• Phumlani Gama - Cell: 7602 9585  Email: <a href="mailto:phumlani@nidcs.org.sz">phumlani@nidcs.org.sz</a></li> <li>• Thandeka Dlamini - Cell: 7697 4336  Email: <a href="mailto:thandekad@nidcs.org.sz">thandekad@nidcs.org.sz</a></li> </ul>	<p><b>Focal projects</b></p> <ul style="list-style-type: none"> <li>• Industrial businesses</li> <li>• New innovation and</li> <li>• value addition projects</li> </ul> <p><b>TYPES OF LOANS OFFERED</b></p> <ul style="list-style-type: none"> <li>• Equity Financing</li> <li>• Debt financing</li> <li>• Venture Capital</li> <li>• Mezzanine Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Proposed venture should be environmentally compliant and have strong positive social benefits</li> <li>• Technically feasible and financially viable</li> <li>• Demonstrate high growth potential</li> <li>• Exhibit substantial economic merits in respect of profitability and sustainability</li> <li>• Satisfy compliance towards corporate governance conditions and statutory requirements</li> </ul>

## COMMERCIAL BANKS



FINANCIAL INSTITUTION	PRODUCT LOANS OFFERED	REQUIREMENTS FOR OPENING A BANK ACCOUNT	LOAN REQUIREMENTS
 <p>Standard Bank Swaziland 2<sup>nd</sup> Floor, Corporate Place Swazi Plaza, Mbabane - Tel: 2405 3228 Website: <a href="http://www.standardbank.co.sz">www.standardbank.co.sz</a></p> <p>Contact : <b>SMME department</b> Phumzile DLamini Email: <a href="mailto:phumzile.dlamini@standardbank.co.za">phumzile.dlamini@standardbank.co.za</a></p> <p>Khosi Mavuso Email: <a href="mailto:mavusok@stanbic.com">mavusok@stanbic.com</a></p> <p>Sabelo Motsa Email: <a href="mailto:Sabelo.motsa@stanbic.com">Sabelo.motsa@stanbic.com</a></p> <p><b>COMMERCIAL</b></p> <ul style="list-style-type: none"> <li>• Delisa Malinga</li> <li>• Cell: 7621 6384</li> <li>• Email: <a href="mailto:malingad@stanbic.com">malingad@stanbic.com</a></li> </ul>	<p><b>FOR SMEs</b></p> <ul style="list-style-type: none"> <li>• Order financing Minimum E5000</li> <li>• Trader Loan Between E5000 – E200,000</li> <li>• No funding for start-ups because of lack of records</li> </ul>	<p><b>Sole proprietor</b></p> <ul style="list-style-type: none"> <li>• ID</li> <li>• Trading Licence</li> <li>• Lease Agreement</li> <li>• Utility bill - Director</li> </ul>	<p><b>ORDER FINANCING</b></p> <ul style="list-style-type: none"> <li>• Must be an existing customer for at least six months</li> <li>• Appetite for funding dependent on the purpose and performance of business</li> </ul> <p><b>TRADER LOAN (retailers, hawkers etc)</b></p> <ul style="list-style-type: none"> <li>• No financial statements required. Assessment based on performance of the bank account in the past six months</li> </ul>
	<p><b>Commercial loans</b></p>	<p><b>COMPANY</b></p> <ul style="list-style-type: none"> <li>• All company documents</li> <li>• ID's for Directors</li> <li>• Residence Permit for non-Swazis</li> <li>• Passport</li> <li>• Trading Licence</li> <li>• Utility bills for Directors</li> <li>• Resolution to open an account</li> </ul>	<p><b>COMMERCIAL – ( companies that have a turnover of between E10m – E100m)</b></p> <ul style="list-style-type: none"> <li>• No funding for start ups</li> <li>• Cash flow lending based on performance</li> <li>• Audited financial statements</li> </ul>
	<p><b>Transport financing</b></p>	<p><b>Transport Operator</b></p> <ul style="list-style-type: none"> <li>• Permit</li> <li>• ID</li> <li>• Utility bill for Director</li> </ul>	
	<p><b>Clubs and Associations</b></p>	<p><b>Clubs &amp; Associations</b></p> <ul style="list-style-type: none"> <li>• Constitution</li> <li>• ID –signatories</li> <li>• Resolution to open account</li> <li>• Proof of Residence</li> <li>• Physical address verification</li> </ul>	
	<p><b>Trusts</b></p>	<p><b>TRUST</b></p> <ul style="list-style-type: none"> <li>• Copy of trust deed</li> <li>• ID's of Trustees</li> <li>• Utility bill – trustees</li> <li>• Resolution –starting signing arrangements and Signed by all trustees</li> </ul>	


INSTITUTION	PRODUCT LOANS	OPENING A BANK ACCOUNT	REQUIREMENTS FOR ACCESSING A LOAN
 <p>Mr. Sifiso Dlamini SME/IB Manager Tel: 2408 1264 Fax: 2404 3566 Email: <a href="mailto:sdlamini@nedbank.co.sz">sdlamini@nedbank.co.sz</a></p>	<ul style="list-style-type: none"> <li>• <b>Overdraft</b></li> <li>• <b>Business loans</b></li> <li>• <b>Term Loans</b></li> <li>• <b>Commercial loans</b></li> <li>• <b>Asset based finance/lease</b></li> <li>• <b>Mortgage loans</b></li> <li>• <b>Letter of credit</b> ( an undertaking given by a financial institution to effect payment subject to compliance with certain specified terms and conditions and within certain limits to on exporter on behalf of an importer)</li> </ul>	<p><b>SOLE PROPRIETOR</b></p> <ul style="list-style-type: none"> <li>• Lease/ rental agreement</li> <li>• Tax identity</li> <li>• Director’s IDs</li> <li>• Proof of Residence for Directors/signatories</li> <li>• Application letter</li> <li>• Trading licence</li> </ul> <p><b>OPENING A BUSINESS ACCOUNT</b></p> <ul style="list-style-type: none"> <li>• Business documents – all</li> <li>• Lease or rental agreement</li> <li>• Director’s IDs</li> <li>• Residence permit (for non-Swazis)</li> <li>• Proof of residence</li> <li>• Resolution by Directors to open account &amp; signing arrangements</li> <li>• A deposit of at least E500.00</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Overdraft</b> <ul style="list-style-type: none"> <li>○ Audited financial statements</li> <li>○ Aged Debtors list</li> <li>○ Cash flow projections</li> <li>○ Business Plan</li> </ul> </li> <li>• <b>Business loans/Term loans/Commercial loans</b> <ul style="list-style-type: none"> <li>○ Audited Financial Statements</li> <li>○ Personal Financial Statement</li> <li>○ Aged Debtors List (if applicable)</li> <li>○ Cash flow projections</li> <li>○ Business plan (if applicable)</li> </ul> </li> <li>• <b>Asset Based Finance/Lease</b> <ul style="list-style-type: none"> <li>○ Lease quotation</li> <li>○ A deposit</li> <li>○ Audited Financial statements</li> <li>○ Valuation report for 2<sup>nd</sup> vehicles</li> </ul> </li> <li>• <b>For Assets financed”</b> <ul style="list-style-type: none"> <li>○ Be purchased from a recognised and reputable supplier</li> <li>○ Be readily marketable</li> <li>○ Be registered merchandise</li> <li>○ Be readily identifiable</li> </ul> </li> <li>• <b>Mortgage loans</b> <ul style="list-style-type: none"> <li>○ Deed of sale</li> <li>○ Valuation report</li> <li>○ Financial statements</li> <li>○ Personal Financial statements</li> <li>○ Aged debtors list</li> <li>○ Cash flow projections</li> <li>○ Business plan</li> </ul> </li> <li>• <b>Letter of Credit</b> <ul style="list-style-type: none"> <li>○ Financial statements</li> <li>○ Terms and conditions of agreement</li> </ul> </li> </ul>

INSTITUTION	PRODUCT LOANS	OPENING A BANK ACCOUNT	REQUIREMENTS FOR A LOAN
 <p><b>Mbabane Branch</b> Engungwini Building Gwaminle Street P. O. Box 285, Mbabane <b>Contact:</b> Gabi Matse -Dlamini Tel: 24049 5100 - Cell: 7611 0526 Email: <a href="mailto:gabsiled@swazibank.co.sz">gabsiled@swazibank.co.sz</a></p> <p><b>Mbabane Branch</b> Engungwini Building ,Gwaminle Street P. O. Box 285, Mbabane <b>Contact:</b> Gabi Bonginkhosi Shabangu Tel: 24049 5142 - Cell: 7624 9052 Email: <a href="mailto:bonginkosis@swazibank.co.sz">bonginkosis@swazibank.co.sz</a></p> <p>Bonginkosi Gwenya - Cell: 7611 5050 Email: <a href="mailto:bonginkosin@swazibank.co.sz">bonginkosin@swazibank.co.sz</a></p>	<p><b>SMME Loan Products</b></p> <ul style="list-style-type: none"> <li>• Bridging Finance</li> <li>• Overdraft</li> <li>• Business Loans</li> <li>• Small Scale loan guarantee scheme (CBS Scheme)</li> </ul> <p><b>Agribusiness loans</b></p>	<p>The requirements are as follows:</p> <ul style="list-style-type: none"> <li>• National IDs</li> <li>• Trading licence</li> <li>• Certificate of incorporation</li> <li>• Memos and articles of association</li> <li>• Form J and C</li> <li>• Resolution to open an account</li> <li>• Lease agreement for business premises</li> <li>• E500 for opening a current account</li> </ul>	<ul style="list-style-type: none"> <li>• Six months bank statement</li> <li>• Business plan with cashflow</li> <li>• CV for Director(s)</li> <li>• Copy of orders/contracts/tenders where applicable</li> <li>• Trading licence</li> <li>• Lease Agreement/Proof of ownership</li> <li>• Audited financial statement for two years (existing businesses)</li> <li>• Banker’s report and bank statements for last six months</li> <li>• Certificate of incorporation</li> <li>• Immovable property as security for some cases</li> <li>• A contract from a reputable institution as determined by the bank</li> </ul> <ul style="list-style-type: none"> <li>• Applicant must be Swazi citizens and at least 18 years old</li> <li>• Companies or cooperatives must be legally registered in Swaziland</li> <li>• An existing bank account with the bank</li> <li>• Submission must be technically and commercially viable agribusiness</li> <li>• Must have legal rights to use land and water where applicable</li> <li>• Must possess acceptable collateral</li> <li>• Confirmed markets and sources of supply</li> </ul>
		<ul style="list-style-type: none"> <li>• <b>Companies</b></li> </ul>	<ul style="list-style-type: none"> <li>• Confirmation of physical address</li> <li>• Audited financial statements</li> <li>• Company documents</li> <li>• Three months bank statements</li> <li>• Resolution to borrow</li> <li>• Business cash flow projections</li> <li>• Quotations from the supplier</li> <li>• ID’s for directors</li> </ul>



INSTITUTION	PRODUCT LOANS	OPENING A BANK ACCOUNT	REQUIREMENTS
 <p><b>how can we help you?</b></p> <p><b>Dumsani Sikhosana</b>   Relationship Manager Growth   FNB Swaziland   P.O. Box 261, Eveni H103   2nd Floor Sales <b>HOUSE</b> Building, Swazi Plaza, Mbabane, Swaziland Tel: (00268) 2404 1961   Cell: 7607 4249 E-mail: <a href="mailto:dsikhosana@fnb.co.sz">dsikhosana@fnb.co.sz</a> Web: <a href="http://www.fnb.co.za">www.fnb.co.za</a>   Mobile: <a href="http://www.fnb.mobi">www.fnb.mobi</a></p>	<ul style="list-style-type: none"> <li>• <b>Overdraft</b></li> <li>• <b>Business loans</b></li> </ul>	<p><b>OPENING A BUSINESS ACCOUNT</b></p> <ul style="list-style-type: none"> <li>• Business documents - all</li> <li>• Utility bill for company</li> <li>• Resolution Letter</li> <li>• Utility bills for directors &amp; signatories</li> <li>• Positive Identification (all directors &amp; signatories – Swazi ID or Passport for foreigners)</li> <li>• Work Permit &amp; Entry Permit (for non-Swazi Directors &amp; Signatories)</li> </ul>	<p><b>BUSINESS LOAN/OVERDRAFT</b></p> <ol style="list-style-type: none"> <li>1. Letter requesting the loan/overdraft facility</li> <li>2. Memorandum and Articles of Association</li> <li>3. Certificate of Incorporation</li> <li>4. Form J</li> <li>5. Form C</li> <li>6. Copies of the directors' I.D documents</li> <li>7. Company Profile</li> <li>8. Trading Licence</li> <li>9. Personal Balance Sheet of Directors</li> <li>10. Audited Financial Statements for the previous financial period</li> <li>11. Cash flow projections for the next financial period.</li> <li>12. SECURITY</li> </ol> <p><u>Security can be:</u></p> <ol style="list-style-type: none"> <li>1. Funds held in a call/Investment account with FNB or other financial institution.</li> <li>2. Life/Investment Policy(with surrender value)</li> <li>3. Immovable Property (should not be under Chief) on title deed</li> </ol>



**NON-FINANCIAL INSTITUTIONS**

INSTITUTION	PRODUCT LOANS	REQUIREMENTS
 <p>Mr. Kevin Thring Business Development Specialist Old Mutual Swaziland 4<sup>th</sup> Floor, Public Service Pensions Fund Building Mhlambanyatsi Road, Mbabane Tel: 2411 7828/7800 Cell: 7802 3118 Email: <a href="mailto:KThing@oldmutual.com">KThing@oldmutual.com</a></p>	<p>Old mutual link investors with funders. Institution specialises on large scale projects and thus not operation on the space of commercial banks. They are project managers</p> <p><b>PRODUCTS</b> Equity funding for large scale projects above E50m</p>	<ul style="list-style-type: none"> <li>• Business plan</li> <li>• Project promoter should contribute a substantial amount of money</li> <li>• Collateral , depended on the project as projects are treated on a case by case basis</li> <li>• Project must be viable and profitable</li> <li>• At some point it must have an element of job creation</li> </ul>
INSTITUTION	PRODUCTS	REQUIREMENTS
 <p><b>Swaziland Industrial Development Company (SIDC)</b> Contact personnel: Mr. Phineas Magagula Tel: 2404 4010/3391 Fax: 2404 5619 Email: <a href="mailto:info@sidc.co.sz">info@sidc.co.sz</a></p>	<p><b>SIDC is a private development company that supports customers with financial services :</b></p> <ul style="list-style-type: none"> <li>• Equity loans</li> <li>• Finance leasing</li> <li>• Factory building for leasing</li> </ul> <p><b>Promoted sectors</b></p> <ul style="list-style-type: none"> <li>• industry</li> <li>• Property Development</li> <li>• Mining</li> <li>• Agribusiness</li> <li>• Tourism</li> <li>• Commerce</li> <li>• Services</li> <li>• SMES</li> </ul>	<p><b>For companies</b></p> <ul style="list-style-type: none"> <li>• Copies of company documents</li> <li>• Copies of company Directors</li> <li>• Business Proposals/plan with cash flow projections</li> <li>• Market confirmation</li> </ul> <p><b>For Individual</b></p> <ul style="list-style-type: none"> <li>• Sole Trader’s details</li> <li>• Business Proposal/plan with cash flow projections</li> <li>• Market confirmations</li> <li>• Copy of Trading Licence</li> <li>• Copy of Lease Agreement of premises</li> <li>• Application fee</li> <li>• Proof of contract</li> <li>• Form of security/ collateral</li> </ul>

INSTITUTION	PRODUCTS	REQUIREMENTS
 <p>Contact details:  <b>Mancoba Mazibuko</b>            Snr. Credit Officer Business            Tel: 2404            Cell: 7802 9010            Email: <a href="mailto:mancobam@fincorp.co.sz">mancobam@fincorp.co.sz</a></p>	<b>Working Capital loan</b> <ul style="list-style-type: none"> <li>• E10,000 – E100,000</li> <li>• E101,000 – E200,000</li> <li>• +E200,000</li> </ul>	<ul style="list-style-type: none"> <li>• 20 % refundable deposit for a loan of E10,000 – E100,000</li> <li>• 50% refundable deposit for a loan of E101,000 – E200,000</li> <li>• A security of equivalent to 70% of required amount for a loan of +E200,000</li> </ul>
	<b>Order finance</b> E10,000 – E200,000	<ul style="list-style-type: none"> <li>• 5% deposit of required amount is needed.</li> <li>• A Tripartite agreement between three institutions (the ie FINCORP, client and market)</li> </ul>
	<b>Long-term contract finance</b> <ul style="list-style-type: none"> <li>○ Contract price tag</li> </ul>	<ul style="list-style-type: none"> <li>• 20% deposit</li> <li>• No specific amounts stated – a case by case scenario</li> </ul>
	<b>PROPERTY DEVELOPMENT</b>	<ul style="list-style-type: none"> <li>• A Swazi or a registered company that has a Swazi majority shareholding/ownership structure</li> <li>• A potential/existing entrepreneur/company with a technically, feasible and financial viable proposal</li> <li>• Business must comply with legal and regulatory requirements</li> <li>• Must be compliant with environmental regulations</li> <li>• Credit worthy individual/company directors</li> <li>• A person/people of good character with capacity of managing a business</li> </ul>
	<b>AGRICULTURAL LOANS</b>  <b>General Agricultural loans</b> <ul style="list-style-type: none"> <li>• Siyalu loan – E1000 – E200,000</li> <li>• Lilima loan - +E200,000</li> </ul> <b>Sugar Cane loans</b> <ul style="list-style-type: none"> <li>• Seasonal loans – E10,000 – E5m</li> <li>• Umhhalo loan - +E5m</li> </ul> <b>Capital loans</b> <ul style="list-style-type: none"> <li>• Ingungu loan – 10,000 – E5m</li> <li>• Umkantjubovu loan - +E5m</li> </ul>	<ul style="list-style-type: none"> <li>• Letter from chief confirming about ownership of land</li> <li>• Sufficient water supply</li> <li>• A Swazi or registered company that has a Swazi majority shareholding ownership structure</li> <li>• A potential/existing entrepreneur/company with a technical, feasible and financially viable proposal</li> <li>• Business must comply with legal and regulatory requirements</li> <li>• Must be compliant with environmental regulations</li> <li>• Credit worthy individual/company directors</li> <li>• A person/people of good character with capacity of managing a business</li> </ul>



INSTITUTION	PRODUCTS	REQUIREMENTS
 <p>AMANDLA FINANCIAL SERVICES Your Lifetime Financial Partner</p> <p><b>Amandla Financial Services</b> Swaziland Development House Swazi Plaza Mbabane Tel: 2404 8501 Email: <a href="mailto:laurentia@amandla.co.sz">laurentia@amandla.co.sz</a></p>	<ul style="list-style-type: none"> <li>• Invoice discount</li> <li>• Bridging finance</li> <li>• Order finance</li> </ul>	<p><b>Requirements</b></p> <ul style="list-style-type: none"> <li>• Company documents - all</li> <li>• Trading licence</li> <li>• Form J</li> <li>• Tax Clearance</li> <li>• Bank Statement (3 months) Business</li> <li>• Bank Statement (1 month ) personal</li> <li>• ID &amp; Graded tax numbers for Directors</li> <li>• Original order</li> <li>• Quotation of goods to be supplied</li> <li>• Cession of payment by institution that issued the order</li> <li>• Post Dated cheque</li> <li>• Application fee E200</li> <li>• VAT Registration Certificate – if charged VAT</li> <li>• Copy of the quotation issued by client against which order was issued to client/applicant</li> <li>• Payslip if Employed</li> </ul>
 <p>AFRICAN ALLIANCE</p> <p>Business</p> <p>Address: P. O. Box 5727 Mbabane Physical Address: 2nd Floor Nedbank Centre, Suite 203 and 204 Cnr Dr Sishayi &amp; Sozisa Rd, Mbabane</p> <p>Nelisiwe Mabuza Contact: Nelisiwe Mabuza Tel: - (+268) 24066000 Email: <a href="mailto:mabuzas@africanalliance.sz">mabuzas@africanalliance.sz</a></p>	<p><b>Provide private equity capital to developing economies from start-up to expansion.</b></p> <p><b>Particularly interested in medium-sized businesses with the following attributes</b></p> <ul style="list-style-type: none"> <li>• Export and manufacturing business requiring expansion capital to grow operations and international markets</li> <li>• Business that supply good and services to core industries driving economies but that need acquisition, development or buy-out funding</li> <li>• Underrated businesses or those operation in out-of-favour industries</li> </ul>	<p><b>INVESTMENT PROCESS</b></p> <ul style="list-style-type: none"> <li>• Nature of business/concept</li> <li>• Quality of management team</li> <li>• Pricing and prudent capital structure (guide to assessment of potential investments) <ul style="list-style-type: none"> <li>○ Research</li> <li>○ Initial review</li> <li>○ Full business review</li> <li>○ Valuation</li> <li>○ Presentation to Investment committee</li> <li>○ Structuring</li> <li>○ Shareholder agreement</li> <li>○ Due diligence</li> <li>○ Transactional risk assessment</li> <li>○ Investment committee approval</li> <li>○ Implementation</li> <li>○ Post-transaction management</li> </ul> </li> </ul> <p>Companies should demonstrate significant upside potential based on strong growth prospects, and display certain criteria including:</p> <ul style="list-style-type: none"> <li>• Underlying opportunities</li> <li>• Capable management teams</li> <li>• Sound financial structure and solid returns</li> </ul>

INSTITUTION	PRODUCTS	REQUIREMENTS
 <p><b>Zwakele B. Motsa</b> New Business Consultant</p> <p>SBS House, Corner Mdada &amp; Dzeliwe St, Mt P.O. Box 300, Mbabane Tel: +268 2405-6000 - Fax: +26 Direct line: +268 2405 6133 Email: <a href="mailto:motsazb@sbs.co.sz">motsazb@sbs.co.sz</a> Website: <a href="http://www.sbs.co.sz">www.sbs.co.sz</a></p> <p>"Creating Wealth For You"</p> 	<ul style="list-style-type: none"> <li>• <b>Property Development loans</b></li> <li>• <b>Mortgage loans</b></li> </ul>	<p style="text-align: center;"><b><u>REQUIREMENTS FOR A BUILDING LOAN</u></b></p> <ol style="list-style-type: none"> <li>1. Approved plan by City Council/Ministry of Housing &amp; Local municipal council's written consent</li> <li>2. Supervising Architect/Project Manager's Profile, CIC Registration Certificate and Professional Fees</li> <li>3. 3 Quotations from Registered &amp; Reputable Contractors (&amp; their CIC Registration Certificates)</li> <li>4. Swaziland Environmental Authority approval</li> <li>5. Proof of income</li> <li>6. Copy of title deed if land to be developed is already owned by applicant.</li> <li>7. For companies: company documents</li> <li>8. For Trusts: <ul style="list-style-type: none"> <li>- Copy of trust document</li> <li>- Resolution to borrow</li> <li>- Trustees Identity Documents</li> </ul> </li> <li>9. Valuation fees of 0.5% of required loan</li> <li>10. Certified copy of Identity Document</li> <li>11. Current proof of residence: Utility Bill/Declaration Form/Lease Agreement</li> <li>12. Letter from employer for employees applying under a scheme.</li> <li>13. Copy of employment contract for employees on contractual basis.</li> <li>16. Settlement quote if land to be developed is bonded with another financier.</li> </ol>

**REQUIREMENTS FOR VACANT/HOUSING PROPERTY**

1. Proof of income – Advice Slip for both; applicant & Spouse for married applicants, Current Lease Agreements where income is rental based or for companies; Audited Financial Statements (past 4-5 years), Cash Flow Projections and Six Months Company Bank Statement.
2. Confirmation of employment/Contract of Employment
3. Deed of Sale in case of purchase/Copy of title deed in case of take over loan
4. Consent from spouse for applicant married in community of property.
5. Identity document + spouse's ID for married applicants.
6. Proof of Residence -Utility Bill/Sworn Affidavit/Declaration Form
7. Must have a deposit account i.e. (Savings/Investment a/c) with S.B.S
8. Establishment fees: Residential property min E285.20 and max E518.65; Commercial property E547.40
9. Valuation fees; Residential property min E1008.90 and max E2274.30; Commercial property min E2850 and max E6270 (plus E300 handling fees across).
10. 10% Deposit for a residential house – base on purchase price.
11. 20% Deposit for residential vacant land – based on purchase price.
12. 25% Deposit for commercial property based on purchase price.
13. Proof of availability of deposit e.g. bank statement

		<p>14. For Trust applications:</p> <ul style="list-style-type: none"> <li>- Copy of Trust Document</li> <li>- Resolution to borrow</li> </ul> <p>15. For Companies:</p> <ul style="list-style-type: none"> <li>- Form 'J' &amp; Form 'C' 2018</li> <li>- Memorandum &amp; Articles of Association</li> <li>- Certificate of Incorporation</li> <li>- Resolution to borrow</li> </ul> <p>16. Letters of administration (when buying from Estate)</p> <p>17. Transferability of property (Master's consent)</p> <p><b>18.</b>Letter from employer for employees applying under a scheme.</p>