

Check List of Items for Loan Application

- Application Letter
- A copy of the Memorandum and Articles of Association and Certificate of Incorporation
- A copy of the latest Income Tax Clearance certificate
- A copy of the current operating License (s) where applicable
- A copy each of the last 3 years audited/draft accounts in the case of business already established. Cash flow projections and proforma financial statements (Income statement, Balance sheet) where business not yet established.
- A list of Title Deeds offered as security for the proposed loan indicating encumbrances/charges thereon if any
- Copies of the latest available valuation reports of the assets offered as security
- A copy of the detailed Business plan
- Bank statement for the last six months including loan statements
- Copy of National Environment Management Authority Certificate of application (Where applicable)
- Copy of latest Return of Directors and Shareholders
- Passport photographs of at least 2 directors of the company
- Photocopy of IDs of the 2 directors in 12 above
- Directors proof of residence
- List of all existing loans secured from other financial institutions, their status and terms.
- Credit Reference Bureau Report
- Bills of Quantities (Where Applicable)
- Approved Plans (Where Applicable)
- Supplier Contracts (Where applicable)