



## **NATIONAL INDUSTRIAL DEVELOPMENT CORPORATION OF SWAZILAND**

### **LENDING REQUIREMENTS**

1. Certificate of Incorporation
2. Memorandum and Articles of Association
3. Form J
4. Form C (where applicable)
5. Trading Licence (or application)
6. Tax Clearance
7. Company Resolution to Borrow (on Company letter-head)
8. Application Letter
9. Company Proof of Residence (Utility bill not older than three months / Lease Agreement)
10. Directors' ID Copies
11. Directors' Proof of Residence
12. Directors' Personal Balance Sheets
13. Directors' CVs
14. Foreign Director(s) Work Permits
15. Audited Financial Statements for last two years
16. Latest Management Accounts
17. Debtors and Creditors Aged Analysis
18. Cash Flow Projections (monthly for the first year and annually for the loan period)
19. Bank Statements for last 3 months
20. Pro Forma Financial Statements (New Business)
21. Business Plan
22. Supporting Documents:
  - (i) Key Personnel CVs
  - (ii) Quotations (not older than 3 months )
  - (iii) Insurance Quotations
  - (iv) Orders / Tenders / Contracts
  - (v) Proof of Collateral / Security e.g. Property Valuation Report / Directors' Contribution