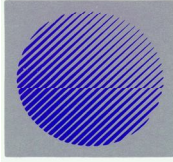


F·D·B



Building Construction Checklist

Let us help you realize your business venture plans as early as possible. The standard time taken to make a decision on loan application is between 8 to 10 days. This will only be possible if you submit all the required information with your loan application. The usual information that we require are listed below:

- Approved Building Plan or Quantity survey estimate of cost of construction.
- Construction Contract – an executed fixed price contract for work to be undertaken.
- At least 3 Quotations for Building Construction.
- Business Plan.
- Title or Current lease or approval notice over land to be used by proposed project. Term of lease or approval notice must exceed loan term as proposed in business plan.
- **Project Permission** from appropriate authorities.
- Projected Cash Flow and Income Statement and Balance Sheet for next three years.
- Latest 6 months Bank statements.
- Financial statement for the last 3 years.
- Debtors and Creditors listing with age analysis.
- Personal Statement of Assets and Liabilities of Shareholders and Directors.
- Working capital needs and means of funding.
- Details of External Borrowings (loan and lease facilities) with its confirmations.
- Applicant must demonstrate experience appropriate to project proposed.