

### Documents required (Continued)

- A valid picture identification (Passport, Driver's License, Voter's Registration Card for each Director
- Notice of Registered Address
- Notice of Directors
- Notice of Company Secretary
- Financial Statements prepared by an Accountant for the last 3 years
- Cash Flow Forecast for 3 years
- Invoice/Contract/ Sale Agreement (proof of request)
- Business Plan
- Account Statements (including savings and investments) and loan balances with applicable installments

### Business Tips

- **Plan** - Prepare a Business Plan at the start of each fiscal year, which should include a cash flow budget.
- **Record** - A monthly cash flow should be prepared and a list of payables and receivables, with the relevant time-lines daily, weekly or monthly.
- **Review** - Schedule regular meetings with your Republic Bank SME/Commercial Credit Officer to evaluate your position and prepare for any contingency within the coming year.
- **Position Yourself** - Who are your main customers, suppliers, competitors and what is your market share?
- **Separate Funds** - Ensure that there is no commingling of funds. Best practice dictates that personal and business funds should be properly accounted for and separated. Funds obtained through the business must be channelled through your business accounts and not through your personal account.



Visit your nearest branch and talk to your Republic Bank Representative.  
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**NOW's the Time to Start or Expand Your Business**

It's a great time to make that move.



## Partnering with Micro, Small & Medium Enterprises

### Developing your Business

We have sound knowledge of your special business needs. We add value as you transition through the various stages of development with flexible funding options, business counselling and products packaged to satisfy your individual requirements.

We understand the importance of planning and its impact on the success of your business. Our knowledgeable team of SME and Commercial Officers can provide guidance from Business Start-Up to Sustainability.

Republic Bank provides our commercial customers with the SME Toolkit. This toolkit, available on our website, contains valuable resources including easy to understand guidelines on accounting, marketing, human resource management for small and medium businesses and much more. It is geared to assist entrepreneurs in the set up and development of their business.

### Why do you need financing?

In addition to your capital injection you may require supplementary finance for:

- Business Start-Up
- Daily Operations
- Business Expansion
- Sustaining Your Business
- Managing Uncertainty

### How much financing can I obtain?

For small commercial businesses, we provide financing by way of loans/overdrafts to assist with working capital needs. We can assist you with: the purchase of machinery, equipment, acquisition of office facilities, working capital, purchase of property for the business (land or land & building), and construction or renovation of the building used for the business.

## Business Segment Financing Plans

### Small Business Startup Loan (New Business)

- Working capital needs
- Purchase of machinery/equipment
- Acquisition of factory and office facilities

### Professionals' Business Loan (New or existing businesses)

- Working capital needs
- Purchase of machinery/equipment
- Acquisition/Enhancement of factory and office facilities

### Commercial Property Loan (New or existing small businesses)

- Purchase of property (land/land & building) for business use
- Construction or renovation of building used in the business
- Purchase of investment property where the income for debt servicing is from business income/ property rental
- Other long term financing including debt consolidation

### Business Expansion & Plant Upgrading Loans

- Financing to increase or upgrade fixed assets and expand operations
- Purchase or refurbishing of machinery and equipment
- Working capital needs
- Acquisition of premises and/or office facilities

### Commercial Vehicle Loans

- Purchase of vehicles for rental, Commercial Panel Vans, Commercial Pick up and Trucks

### Commercial Equipment Loans

- Purchase of machinery/equipment (Bobcats, tractors, excavators)

### Commercial Roll Over Budget Loan

- Payment of large one-off annual expenses
- Annual insurance premium on assets mortgaged to the Bank
- Annual Insurance premium on Stock, Furniture and Fixtures, financed by the Bank

### Commercial and Retail Renewable Energy Loan

- To assist with the purchase and installation of renewable energy systems
- Financing packages towards preserving the environment, supporting renewable energy and establishing green initiatives

## General Facilities

- Overdrafts
- Ordinary Loans (includes Revolving Loans, 'Odd' Payment loans, Bridging Loans)
- Amortized Loans
- Mortgage Loans
- Bonds (Performance, Tender, Customs)
- Letters of Credit (Outward, Inward)
- Business Credit Cards

### What documents do I need when applying for financing?

- Business Registration (sole trader/partnership)
- Certificate of Incorporation
- Certificate of Continuance ( for Companies registered before 1994)
- Articles of Incorporation/Continuance
- Company By-Laws
- Company Annual Return