

LOAN REQUIREMENTS
SMALL AND MEDIUM BUSINESSES
LOCAL PURCHASE ORDER/INVOICE DISCOUNTING

Companies:

- Business License/Certificate**
- CIPA Documents (Certificate of Incorporation & company extract)**
- Share certificates**
- Company profile**
- Cash flow Projections (12 months)**

Sole proprietor/Partnerships

- Extract from registrar (Certificate of registration)**
- Partnership Deed (Partnerships only)**
- Resolution of meeting confirming authorized signatories**

All

- Valid Tax clearance certificate**
- Board resolution to borrow, stating the amount applied for and the use of funds**
- Proof of physical address (utility bill) for directors/shareholders/authorized signatories**
- Proof of physical address of the company**
- Copies of IDs (passports, work permit and residence permit for non-citizens) of Directors/shareholders/authorized signatories**

i. Bank Details

- Terms and Conditions for current loans enjoyed from other institutions**
- 12 months latest Bank account statements (of all current bank accounts)**
- Loan statements of facilities – existing/past facilities with other financial institutions – if any**

ii. Sales

- Original Purchase Order from Government/Corporation**
- Quote from Supplier incl. payment details**
- Quote of insurance for goods in transit – in any**
- Written acceptance by the issuer of the Purchase Order that they will sign Deed of Cession to pay directly to the Banc ABC Account.**

BancABC Fairgrounds Branch

ABC House, Plot 62433, Fairgrounds Office Park, Gaborone,
Tel: +267 367 4600, Fax: +267 393 4273

www.bancabc.co.bw

Directors: DC Khama (Motswana), L Makwinja (Motswana), A Chilisa (Motswana), B Moyo (Zimbabwean),
DT Munatsi (Zimbabwean), J Kurian (Indian)

Reg No: Co.86/384 (Registered in Botswana)

iii. Previous Orders

- List of Past orders fulfilled (see table below)*

Past Orders Fulfilled						
	Date	Company/ Government institution	Supplier	Item/Service Provided	Amount Paid	Name of bank receiving payment
1						
2						
3						
4						
5						
6						
7						
8						

iv. Other

- Personal Balance Sheet (Personal assets and liabilities) of Directors/Shareholders*
 Personal Securities provided
 Loan statements of personal facilities – existing/past facilities with other financial institutions

v. INVOICE DISCOUNTING

- Confirmation of debt and when it will be settled by the Debtor - Government/Corporation*
 Issued invoice (stamped and signed by the Debtor - Government/Corporation)

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