



Checklist for submission

Individual, Sole Trade & Partnership Customers

Blue Investment Fund

1	ADMINISTRATIVE DOCUMENTS		Check
1.1	Have you read the Loan Application Process Manual ?		
1.2	Have you completed and signed the correct Business Loan Application form ?		
1.3	Have you study the guidelines and examples for developing a business plan ? (Section 6 of the Loan Application Process manual)		
1.4	Have you used the correct business plan model ?		
1.5	Have you checked that your project financing plan is complete , correctly adds up and that you have included the correct final total on the business plan?		
1.6	Have you checked the DBS website immediately prior to submission to ensure there are no recent updates?		
1.7	Have the following financial documents for the past 3 years been submitted?		
	i	Financial Statement	
	ii	Profit & Loss Account (P&L)	
	iii	Tax Return	
	iv	Tax Clearance Certificate	
2	KNOW YOUR CUSTOMER (KYC) DOCUMENTS		
2.1	Have you completed the KYC Form and submitted the following documents?		
	i	One Passport-size photo	
	ii	Birth Certificate	
	iii	Valid Identification Card or Valid Passport (<i>specified if dual citizenship</i>)	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
	a.	PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
	b.	Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
	c.	Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
	d.	Valid Lease Agreement	
	e.	Letter from Employer providing accommodation (on letterhead and stamped)	
	f.	Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
2.2	Have you provided the following proof and/or evidence?		
	i.	Personal Contribution Source	
	ii	Source of Wealth (i.e. title deed of property, SLA Registration for vehicle)	

	iii	Pay slip (<i>Should be stamped and not more than 3 months</i>) (if in employment)	
3	LEGAL DOCUMENTS		
3.1	Have you provided the following legal document which clearly defines the type of Business own?		
	Sole Trader and/or Partnership		
	i	Business Registration Certificate	
	ii	Tax Identification Certificate	
	iii	SFA &/or SMSA Registration Certificate	
	iv	Fishing &/or Business License	
	v	Aquaculture projects: have you provided SFA aquaculture license and ESIA?	
4	BANK STATEMENTS		
4.1	Have you provided the following Bank Statements?		
	i	Stamped Banks statements of Personal and Savings Accounts; for past 6 months	
	ii	Stamped Bank Statements of Outstanding Debts; for past 6 months (if applicable)	
5	FINANCIAL REQUEST DOCUMENTS		
5.1	Have you provided documents of items to be financed?		
	ii	Cost Estimates (for construction/completion/renovation/repair)	
	iii	Invoice or Quotations ¹	
	iv	Receipts ¹	
	v	Insurance Quotation	
	vi	Insurance Policy	
5.2	If you are supported by co-finance – have you included the value of, and supporting organization for the co-finance, and indicated if it is cash or in kind?		
6	COLLATERAL DOCUMENTS		
6.1	Have you provided the following documents for charge on the property?		
	6.1.1 Freehold Property		
	i	Location & Cadastral Plan	
	ii	Certificate of Official Search	
	iii	Quantity Surveyors Report (QS)	
	6.1.2 Leasehold Property		
	i	Lease Agreement	
	ii	Quantity Surveyor Report (QS)	
	iii	Insurance Policy on existing Infrastructures (if applicable)	
6.2	Have you provided the following documents for pledge on the vehicle or vessel?		
	6.2.1 Pledge on Vehicle		
	i	Motor Evaluation Certificate	
	ii	Vehicle Registration Certificate	
	iii	Insurance Policy	
	6.2.2 Pledge on Vessel		

	i	Marine Surveyor Report	
	ii	Insurance Policy	
6.3	Have you provided the following documents for Guarantee?		
	6.3.1	Personal Guarantee	
	i	Completed KYC Form	
	ii	Birth Certificate	
	iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
	a.	PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
	b.	Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
	c.	Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
	d.	Valid Lease Agreement	
	e.	Letter from Employer providing accommodation (on letterhead and stamped)	
	f.	Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
	v	Stamped Payslip. Should not be more than 3 months (if employed)	
	vi	Stamped Bank Statements of Personal and savings Accounts; for past 6 months	
	vii	Stamped Bank Statements of Outstanding Debts; for past 6 months (if applicable)	
	viii	Audited account for past 3 years (if self-employed)	
	ix	Declaration of personal assets (if self-employed)	
	x	Declaration as an 'Undischarged Bankrupt person' (if self-employed)	
6.4	Bank Guarantee		
	i	Letter from Commercial Bank (on letterhead and stamped)	
7	ENVIRONMENTAL AND SOCIAL		
7.1	Have you study the list of eligible activities for the BIF?		
7.2	Have you identify the eligible activity and value chain that corresponds to your project?		
7.3	Have you study the blue bond activities exclusion list ?		
7.4	Have you read the environmental and social safeguards policy? (ESMF and PF)		
7.5	Have you checked the guidelines on generic impacts and risks of activities to assess if an Environmental and Social Impact Assessment needs to be carried out or supplemental safeguards instruments prepared?		
7.6	Does your application provide and explanation of how the project will address 'Principles for Investment in Sustainable Wild-caught Fisheries' and/or 'Sustainable Blue Economy Finance Principles'		
8	KNOW YOUR CUSTOMER DOCUMENTS (KYC) CHARGOR, PLEDGOR, PROXY		
8.1	Have you provided details of Chargor?		
	i	Completed KYC Form	
	ii	Birth Certificate	

	iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
		a. PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
		b. Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
		c. Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
		d. Valid Lease Agreement	
		e. Letter from Employer providing accommodation (on letterhead and stamped)	
	v	Letter of Consent from owner of property	
8.2	Have you provided details of Pledgor?		
	i	Completed KYC Form	
	ii	Birth Certificate	
	iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
		a. PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
		b. Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
		c. Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
		d. Valid Lease Agreement	
		e. Letter from Employer providing accommodation (on letterhead and stamped)	
		f. Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
	v	Letter of Consent from owner of vehicle	
8.3	Have you provided details of Proxy?		
	i	Completed KYC Form	
	ii	Birth Certificate	
	iii	Valid Identification Card or Valid Passport (specified if dual citizenship) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	iv	Proof of Address (should not be more than 3 months)(tick one of the following)	
		a. PUC Utility Bill/Invoice/Accounts Statement (should portray PUC Logo)	
		b. Stamped Land-line telecom bill (Cable & Wireless & Airtel)	
		c. Stamped Entertainment bill (Cable & Wireless, Intelvision & DSTV)	
		d. Valid Lease Agreement	
		e. Letter from Employer providing accommodation (on letterhead and stamped)	
		f. Bill holders signed confirmation letter (should include copy of ID & Utility Bill)	
	v	Power of Attorney	

Applicants must provide clear and legible documents, in English or French and, where appropriate. All documents must be submitted as valid originals for certification by a Bank officer. Please note that the above checklist is not exhaustive and in some cases additional documents may be required to complete the due diligence process.

- ¹ •Any Tax identification certificate & certificate of incorporation for overseas supplier must be submitted
- Any documents that are not in English or French language must be translated, notarized and apostilled
 - Any Translators Certificate must be authenticated

Once you have answered Yes to the questions above, please submit the application in Word format to: devbank@dbs.sc using the title of the project (or first few words) as the subject of your email. You can also submit in a hard copy. Please note, you can submit at any time.

If you are e-mailing supporting documentation separately please include in the subject line an indication of the number of e-mails you are sending (e.g. whether the e-mail is 1 of 2, 2 of 3 etc). You are not required to send a hard copy.