

**DBS List of Essential Information for Renewable Energy Equipment of any  
businesses  
COMPANY**

**Important Notes:-** For all photocopies, the Original documents must be submitted to certify true copy of the original

All documents with the exception of ID Card/Passport must be signed and stamped by the issuance Authority, Supplier Bank etc ...

**FORMS**

- Application form/SME form/CIS form /PEP form /PC Declaration form/Specimen Signature Card

**BUSINESS PLAN/HISTORICAL INFORMATION**

- Business plan inclusive of Income & Expenditure statement and cash flow *see attached*  
 Financial statement/profit & loss for the past 3 years  
 Source & evidence of personal contribution or pc declaration form  
 Latest Payslip (*if employed*)  
 Lease Agreement (*Rental of premises*)-if applicable

**KYC DOCUMENTS**

- One passport-size photo  
 Copy of valid ID card/Passport  
 Proof of address-utility bill, telephone bill, bank statement or letter from district administrator (*with own name & not more than 3 months old*)

**FOR PTY LTD COMPANY AND LIMITED COMPANY ONLY**

- Certificate of incorporation, particulars of directors, article of association & memorandum of association  
 Audited report for the past 3 years  
 Certificate of official search of the company  
 Shareholders' confirmation of beneficial owners (*form attached*)  
 Board of Resolution with regards to the business affair with DBS  
 Tax identification certificate  
 Valid business license ( if applicable)

**DOCUMENTS FROM YOUR COMMERCIAL BANK**

- Copies of up to date statements of any outstanding debt  
 Bank reference from your commercial bank (Letter)  
Bank statement :  
 1. Relating to business activity for the past six months (for existing business)  
 2. Savings/personal account for the past six months

**INVOICES**

- Invoices/quotations of items to be financed (Tax identification no. or certificate of incorporation for overseas supplier must be submitted)  
 Fire & special perils insurance quotation on equipment & furniture

**DETAILS OF SECURITY EG:**

**1. CHARGE ON FREEHOLD PROPERTY**

- Location plan & cadastral plan
- Certificate of official search
- Qs valuation of property (*QS list attached*)
- Householders' insurance policy/quotation
- Letter of consent from owner, valid ID card, proof of address & CIS Form

**2. CHARGE ON LEASEHOLD PROPERTY**

- Copy of lease agreement
- Qs valuation of building (*QS list attached*)

**3. PLEDGE ON VEHICLE**

- Motor evaluation certificate
- Vehicle registration certificate
- Insurance policy

**4. PLEDGE ON VESSEL**

- Marine surveyor's report
- Marine hull insurance policy

**5. BANK GUARANTEE**

**6. GUARANTORS**

- Valid ID card/Passport
- Latest payslip
- Proof of Address - utility bill, telephone bill, bank statement or letter from D.A (*with own name & address and not more than 3 months old*)
- Loan statement if any

YOUR PARTNER IN  
DEVELOPMENT

## Schemes Details

DETAILS	SEREP Renewable Energy	DBS	SME (SMALL MEDIUM ENTERPRISE)	SBFAF
Promoter's Contribution	Minimum 2.5% above SR 75,000	Minimum 10% of total project cost	Minimum 2.5% of total project cost	NIL
Minimum Loan Amount	/	SR 50,000/-	SR 50,000/-	SR 15,000/-
Maximum Loan Amount	SR 150,000	SR 5.8 million	SR 3 million	SR 300,000/-
Interest Rate	5%	11.5%	Varies from 5% to 7%	4% -up to SR75,000 4.25% - above SR75,000
Repayment Term	7 years	Negotiable up to 15 Years (depending on nature of the project)	7 Years	7years
*Application / Processing fee (Non- Refundable)	No Application fee	1 % of loan amount, maximum is SR 20,000/- Pre-application fee:- 1. SR500/- Below 1million 2. SR1,000/- above 1million	0.25 % of loan amount, maximum is SR 7,500/- Pre-application fee 1. SR500/- Below 1million 2. SR1,000/- above 1million	0.1% of loan amount, Maximum is SR 250/-

\*DBS Reserves the right to vary the pre-application fee

## Format for Business Plan

### **1. Synopsis**

Briefly describe what the project is about and what it hopes to achieve. Usually a few sentences will suffice and should also include:

- Business Name
- Name of Main Promoter (s)
- Address
- Contacts (Telephone number / fax/ email)

### **2. Background**

The background should cover issues such as: promoters' experience in the field; current or previous activities or any earlier phase of project if it is a continuation or renovation project; location of project; any relevant other details

### **3. Project Description & Cost**

Give details of the project, all costs involved ( which should be supported by appropriate document such as invoices, quotations or receipts and any relevant documents etc); include an implementation plan (how long will it take and when is the project expected to be completed);

### **4. Financial Analysis**

- Provide an analysis on the financial viability of the project (if it is profitable; etc)
- Attach cashflow forecasts (income & expenditure)
- If an existing business, provide financial statements for the last three years.

### **5. Management**

Provide information about who will manage the business; their experience; etc

### **6. Employment**

Specify the number of staff required and their salary. If existing business, state current employment and how job creation will entail following completion of the proposed project.

### **7. Marketing**

Give details on how the product / establishment / apartments will be marketed.

### **8. Environmental Impact**

Give details of any environmental impact in relation to the proposed project.

- Landscaping
- Felling of trees
- Site clearance / bulldozing
- Gas emission
- Others

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