



Development Bank of Namibia



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## About Development Bank of Namibia

- Established 2004 (Development Bank of Namibia Act)
- Government of Namibia is sole shareholder
- Large enterprises, infrastructure & SMEs
- Pioneers new forms of lending
- Develops financial markets
- Finances start-ups
- Transformative lending to address persistent economic issues
  - Youth finance to empower youth
  - Develop next generation of entrepreneurs





## Products

- Asset backed finance
- Contract based finance (tenders)
- Performance guarantees
- Project finance
- Property development finance
- Commercial property finance
- Covid-19 Business Relief loans
- Skills-based finance (youth)
- Franchise finance
- Management buy ins & buy outs
- PPP finance
- Infrastructure finance





SME & start-up finance



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## General

- SME has annual turnover of N\$10 million or less
- SME growth or start-up
- Less complex needs / lower amounts / individual products
- Lower threshold is N\$150,000

## Types of finance

- Asset backed finance (equipment and vehicles)
- Business finance (term loans)
- Contract based finance
- Performance guarantees
- Management buy-ins and buy-outs



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## Business Recovery Loans



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## General

- Recovery for EXISTING businesses affected by Covid-19, the recession and the drought
- Developing sustainable, innovative new products and services
- Diversification and expansion to become more resilient in future
- Working capital, acquisition of plant and equipment and / or other short-term financing





## Credit Guarantee Scheme (CGS)

- Reduced collateral available through participating banks at discretion of banks
- Offered by
  - FNB
  - Standard Bank
- Not offered by DBN as the Bank already offers relaxed collateral requirements



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Finance for young entrepreneurs



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## Skills-based finance for youth

- Finance for accredited skills
  - Professionals: (NQF6+)
  - Artisans (NQF3+)
- Accredited skills mitigate finance risk
- Addresses unemployment among youth
- Possibility for youth entrepreneurs to create employment
- Addresses skills shortages
- Development of future generation of skilled & experienced entrepreneurs
- Development of collateral for future borrowing
- Non skills-based lending for youth under SME Finance & Investments



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## Features

- N\$50,000 minimum
- N\$1 million maximum
- Operating capital and assets
- No collateral / low collateral
- Assets financed are used as collateral
- Formal business registration required
- Insurance required
- Mentoring and coaching



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Applications for finance



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## Application elements

- Application form
- Business plan / description
- Cash flow statement / 6 months' bank statements
- Balance sheet
- Collateral (case-by-case basis)
- CV & organogram
- All documentation at [www.dbn.com.na/applications](http://www.dbn.com.na/applications)
- KYC compliance
- ESM  
*Environmental and social management elements*
- Complete documentation enables DBN to make a timely decision



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## Assistance

- Assistance with documentation requirements at all offices / telephonic / email  
[www.dbn.com.na/assistance](http://www.dbn.com.na/assistance)
- Website is mobile device compatible
- Application information to be developed by borrower





## Questions?

Find frequently asked questions and answers  
at [www.dbn.com.na/faq](http://www.dbn.com.na/faq)



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Stay healthy!



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