



Standard Bank Namibia

MSME Offering 2022

Presented by: Felicia Jooste
Senior Manager
Enterprise(SME) Banking



WHAT DO I NEED TO APPLY
FOR A BUSINESS FACILITY?

01

IT CAN BE™



WHAT DO I NEED TO APPLY FOR A BUSINESS FACILITY?

Finance Checklist:

- Family tree of the company structure. *(Companies/ Close Corporations)*
- Signed Annual Financial Statements(AFS) *(if none held, we need letter from Accountant stating solvency of business)*
- Signed Management Accounts of the Business *(if, the AFS are older than 6 months)*
- Legal interest in other entities, provide the signed AFS on these entities.
- Signed Personal Balance Sheet *(statement of assets and liabilities of members/owners/directors)*
- Signed Projected Cash Flow Forecast for 12 months *(include facility and interest payments)*
- Provide Security available/offered *(The last valuation report on business and property, if applicable)*
- Bank statements for 6 months of the Business, on all accounts held at other banks/financial institutions.
- Bank Statements for 6 months of personal accounts of owners/directors/members, on all accounts held at other banks/financial institutions.

Documentation Checklist:

- Comprehensive Business Plan *(include SWOT analysis)*
- Identity Documents of all partners/members/owners/directors.
- Curriculum Vitae for each member of Management of Business
- Company/Close Corporation Registration documents *(statutory documents)*
- Partnership/Shareholders/Members agreement *(if applicable)*
- Copy of contracts that will be financed by the Bank/Sale agreement/Contract, etc.

Namibia.EnterpriseDirect@standardbank.com.na

92510(tollfree)/ +264 61 294 2371/2096/2562



WHAT TYPES OF LENDING ARE AVAILABLE?

02



WHAT TYPES OF LENDING IS AVAILABLE? (MSME SPECIFIC)



SCORED LENDING – OVERDRAFT/ BUSINESS LOAN

This can be issued in line with the turnover on your business account with minimum period weekly and maximum 40 months. Interest rates tiered in relation to your risk rating and account conduct. Minimum value N\$1,000 and maximum value N\$250,000

CREDIT GUARANTEE SCHEME - LOAN

Loan granted to business that have been operations and can provide Financial data. Geared towards businesses that has sound business case, however no collateral.

UNDP/EIF SCHEME

We provide match financing to grants issued via EIF, through call for proposal process in various Windows, that is aimed at specific industries.

COVID-19 RELIEF LOAN

We provide loan to business over a period of 60 months and prime interest rate to cater for 3 months worth of Working Capital requirements. Intend so business can re-couperate and job security for workers.





WHAT TYPES OF LENDING IS AVAILABLE?



BANK GUARANTEES

A bank guarantee is a contract in which the bank guarantees payment of your obligations, even if your circumstances change and you are unable to cover the costs yourself. This enables you to bid for contracts that call for guarantees and to buy fixed property where a guarantee is usually a prerequisite.



BUSINESS OVERDRAFT

An Overdraft facility on your business's current account is one of the most convenient ways to get operating capital. Once the approval process is completed, the overdraft facility is activated on your current account, providing immediate access to funds at your own discretion.



BUSINESS CREDIT REVOLVING PLAN(BRCP)

To help your business reach its short to medium-term goals. Only pay interest on the portion of credit used, and once 25% of the loan has been repaid, you can draw further funds without needing to complete an additional approval process.



WHAT TYPES OF LENDING IS AVAILABLE?



CONTRACT FINANCING

Short term finance, tailored to help finance your business's specific circumstances, such as immediate procurement or stock purchases.



DEALER FLOORPLANS

Specifically designed for vehicle and asset traders. Our experienced relationship managers understand your business and its requirements and will create a plan geared toward your success. Our dealer floor plan financing helps you maximize your working capital by allowing you to efficiently manage your inventory position, interest expense, and unit turnover. More efficient day-to-day operations that help move inventory



INVOICE DISCOUNTING

Invoice discounting is a form of short-term borrowing used to improve your company's working capital and cash flow position. Invoice discounting allows a business to draw money against its sales invoices before the customer has actually paid and use the invoice as collateral.



WHAT TYPES OF LENDING IS AVAILABLE?



MEDIUM TERM LOAN

Medium term loans support your business in achieving its long-term financial goals. Monthly instalments are matched to your business cash flow and terms are structured for a period of up to seven years (up to fifteen years for farm purchase).



VEHICLE AND ASSET FINANCE

Whether you are purchasing a single vehicle, or a fleet, Standard Bank Vehicle and Asset Finance will not finance the deal but help you negotiate with the dealers. Finance can be arranged with flexible repayment terms, and at competitive interest rates



CHAPTER THREE

ACCESS TO MARKETS

- Ecosystems
- Trade

03



SOLVING the Agric Value Chain



In 1957 Goldberg and Davis defined agribusiness as "the sum total of all operations involved in the manufacture and distribution of farm supplies; production operations on the farm; and the storage, processing and distribution of farm commodities and items made from them."



Infrastructure

- It is estimated that up to 40% of food produced is lost in Africa
- Water, irrigation, power supply, storage, processing, road access



Technology

- Precision Farming
- Remote sensing
- Genetic & Nutrigenomic advances
- Variable application
- Agronomy tech
- Environmental friendly food production



Trade

- Inter-regional trade on the African continent needs to improve.
- Numerous overlapping RTA's
- Africa-China trade



FDI & Processing

- Investment in value adding infrastructure
- The whole value chain should be addressed
- Business friendly environment and policies



Population growth

- Consumer driven production
- Increasing middle class
- Rising disposable income
- Increasing protein based diet

Drivers of Growth in Agribusiness

AFRICA-CHINA TRADE SOLUTIONS



IMPORT

- We provide a one-stop-shop for you to easily find Chinese suppliers, through our Import Partner – Guomao.
- You'll receive favourable payment terms: 20%-30% deposit, 70% once goods are ready to be shipped.
- Our Agent offers additional support to you by undertaking inspection on your behalf to check quality and quantity is in order.



EXPORT

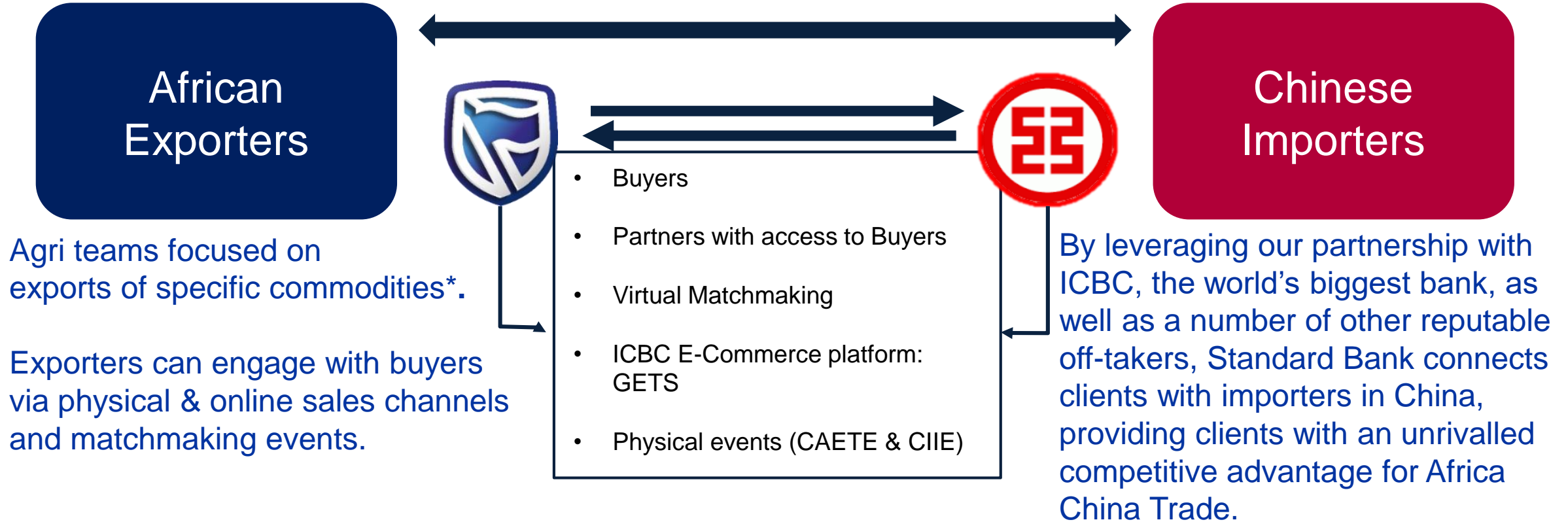
- We help you access the China market through our vetted export agents who help you get export-ready or to assist you across the export value chain.
- We also can assist you with your exports by loading your products onto the ICBC e-Mall, an e-commerce platform provided by the biggest Bank in China, which is used by their large customer base.



TRAVEL

- Are you in the hospitality industry? We can assist you to get your services marketed in the Chinese market through the ICBC e-Mall.
- We can also help you to target your marketing for Chinese tourists travelling in Africa through the ICBC I-Go programme, a rewards programme for the ICBC customers.

CONNECTING YOU TO REPUTABLE BUYERS IN CHINA



*Protocols in place for exports to China



THANK YOU

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