



Here to help  
your business



# FNB Vision



Enabling  
Entrepreneurs



Growing Businesses



Creating a  
Better society



# Challenge of Entrepreneurs



# SME Solutions FNB Offers



## Smart Spender Credit

The FNB Smart Spender Credit Card empowers first-time SME borrowers by reducing risk and providing a starting N\$50,000 working capital limit-paving the way for greater credit access and business growth.



## SME Virtual Hub

The SME Virtual Banking Hub delivers a premium, private wealth-style experience by offering SMEs a full 360° suite of banking solutions-entirely online, with no need to visit a branch.



## FNB Business Tool

The FNB Business App provides free, tailored short online courses designed to support SME growth and development



## Financial Tracking

FNB's integration with Sage Accounting enables automatic bank statement uploads, simplifying financial management and ensuring seamless compliance with NAMRA reporting requirements.



# Ecosystem Partners



## Business Summit

- Partnership with City of Windhoek
- Sponsored the Business Summit to empower entrepreneurs



## Basecamp/ NABAN

- Sponsored NABAN and Basecamp for 3 years to train more than 1500 startups



## MONEDA/INO HARITH

- Partnered with Moneda and Ino Harith to finance SMEs in the Oil and Gas industry



## Strategic Partners

- B2Gold, Financial Literacy Institute, OMDis, DBN, NCCI and Namibia Investment Promotion board

# Products FNB offers

## Structured Trade & Commodity Finance

### Economic Products & Goods



- Structured Trade for businesses in the growth phase (SMEs).
- STCF can extend facility to equity up to 20 times.
- STCF will control the Goods.
- STCF will control the Receipt of Funds.

### Soft Commodities



- On soft commodities - equity up to 3 times.
- STCF will control the Goods -CMA
- STCF will control the Receipt of Funds.
- No hard commodities

### No Go Areas:



- Companies posting Losses.
- Insolvent companies.
- Manufacturing Risk.
- Performance Risk Products

## STCF finances the following:

- Procurement
- Storage
- Logistics
- Sale of goods

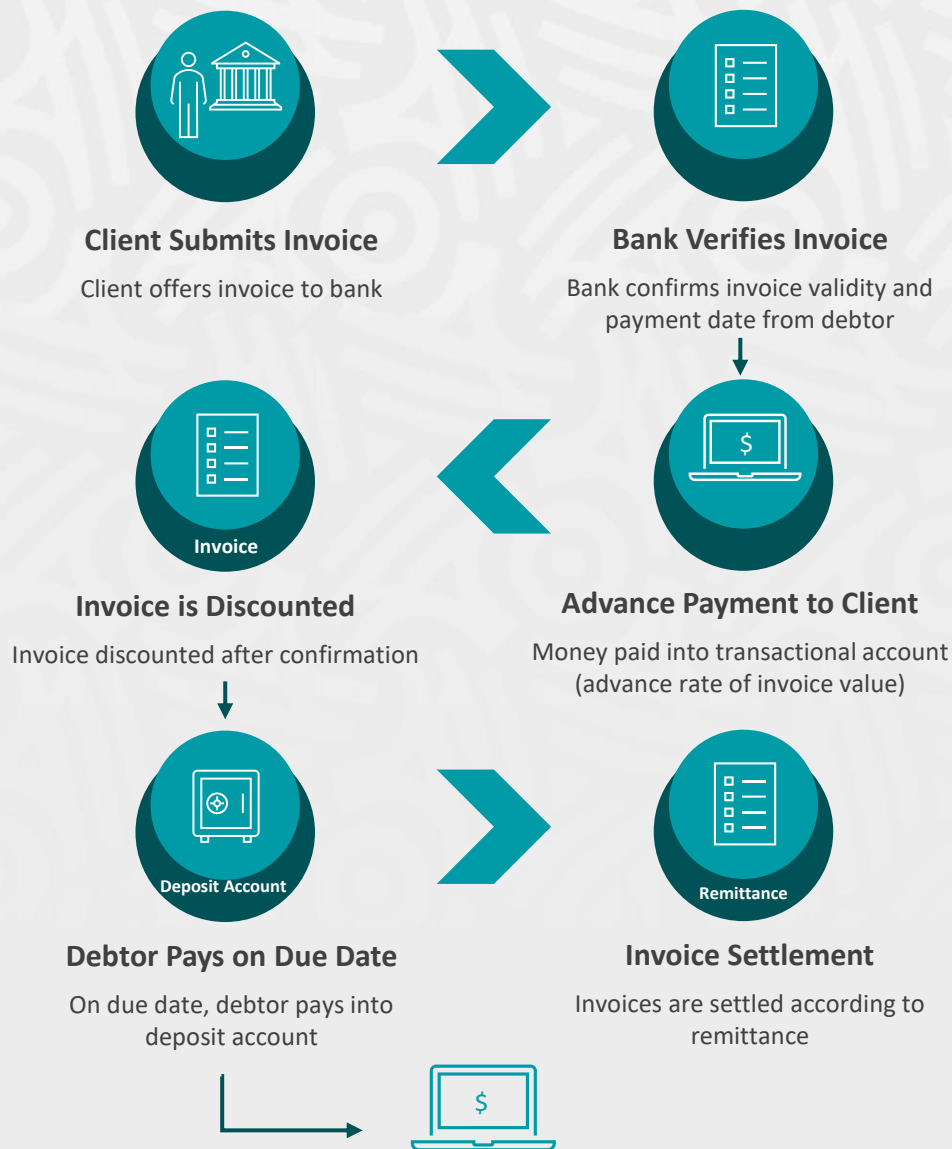
# Products FNB offers

## Purchase order finance process flow



# Products FNB offers

## Selective invoice Discounting



## Target Market for SID:

The prime purpose behind Selective Invoice Discounting is to provide working capital facilities to FNB Business clients, who are typically:

- Start – up companies that have been through at least a single trading cycle.
- SME's and SMME
- Low levels of equity
- Good growth prospects

### Limitations

- SID facilities are not structured to support one-time funding requirements, nor do they accommodate funding based on Purchase Orders (POs) or progressive invoices.
- The facility is post-performance, and the work has to be completed, invoiced and signed off.
- Contractual work, milestone payments and performance risk is not funded.
- The debtor must be willing to liaise with the bank directly.



# Opportunities

## for local content

### Local VS International Client

Whilst international clients will likely present the main spend, local content does constitute up to 40% on in country spend; once we move to production, longer term contracts will also enable building local infrastructure.





Thank You