

### **Kandufalhuge Nafaa Loan – Ice Plant (Startups)**

Required Basic Documents *(but not limited to):*

*(Additional documents may be required based on the project)*

#### **1. Identification Documents**

- a. ID Card Copy of borrower, co-borrower, and shareholders/partners (6 months validity)

#### **2. Tax-Related Documents**

- a. Tax Clearance Report/Due Statement/Instalment Agreement made with MIRA

#### **3. Income Verification Documents**

- a. Personal Bank Account Statement for the past 6 months (for borrower, co-borrower/shareholders/partners for verification of personal income)
- b. Additional Income Verification Documents (Rental Agreement and Land Registry/Employment Letter/ Documents to verify any profit income declared from an additional business)

#### **4. Project Related Documents**

- a. Business Plan (draft format available on our website)
- b. Projected Financial Forecast (including basis/sales assumptions/staffing requirements) for the proposed loan tenor (draft format available on our website)
- c. Layout of the worksite, office, factory, etc. (must include dimensions to verify the capacity)
- d. BOQ (stating the total cost for the completion of the project)
- e. Documents to verify equity invested (such as; tax invoices and bank receipts) Applicable only if any equity investments are made towards the project)
- f. Quotations for purchases to be made from the loan facility (if the purchases are made from abroad, the quotation price should be inclusive of all expenses for import)
- g. Copy of Rental Agreement if the business is being/ to be carried out on a leased property (if premises are already leased)
- h. Land/Building Registry and No-Objection Letter (if the rental fee is not applicable)
- i. Estimated Rental Amount, Size of the premise (if premises is to be leased)
- j. Work Schedule and Drawdown Schedule (applicable for construction/renovations)

**5. Collateral Documents (If collateral is required)**

- a. ID Card Copy of mortgagor(s) (6 months validity)
- b. Customer Information Form of the mortgagor(s)
- c. No Objection Letter from the mortgagor(s) if the mortgagor is different from the loan borrower)
- d. Registry Copy of the collateral (include all pages)