

Money | Matters



**We believe
in your dreams**

SUPPORTING NAMIBIAN ENTREPRENEURS

At Bank Windhoek we recognize that inspired entrepreneurs with good business ideas require the necessary financial support and professional guidance to make a success of their business. Bank Windhoek offers entrepreneurs access to our dedicated Bank Windhoek Emerging Small and Medium Enterprises (ESME) branch, offering a comprehensive range of products tailored to your individual business needs. We pride ourselves on offering exceptional service, with quick turn-around times on SME loan applications, and will support our clients with business mentorship as needed. Whether your dream is to own a business in retail, construction, tourism, transport or any other area, or if you simply dream to expand your current business, we believe in your dreams and will help you realize them.



Mbo Luvindao
Manager: ESME

What are the requirements for ESME financing?

Your application will receive due consideration, provided that all the relevant information is made available to the Bank. In addition, you should be a Namibian citizen or holder of a permanent residence permit, not have been blacklisted and able to make a financial contribution to the business. Furthermore, you should be directly involved in the running of the business.

Your business idea should be commercially viable and sustainable. Repayments of the loan must be established from cash flow projections. Your business activities should create and/or retain employment.

Given our commitment to walk the extra mile with you, we might advise you to revise specific areas in your business plan. However, our advice to revise business plans or requesting specific information will not result in an automatic approval of the application for credit.

What is the amount that I can apply for?

This amount can range from N\$10 000 to N\$3 million.

How do I apply for an ESME Loan?

When applying for an ESME Loan, make sure that you provide the following documents:

- A detailed business plan
- Bank Windhoek credit application form
- Financial projections for at least 12 months

Other important documentation that should accompany your Bank Windhoek ESME Loan application include:

- Company registration documents
- Audited financial statements (for existing businesses) or a summary of income and expenses
- Past six months' bank statements of your company and/or your personal account
- Shareholder information (Curriculum Vitae, ID and Marital Certificate)
- Contracts, tenders or letters of intent of your clients and/ or reference letters where applicable e.g. construction
- Full banking details
- Municipality bill
- Copy of lease agreement
- Proof of VAT / Income Tax Registration
- Other information deemed necessary

To find out more on how to finance your small or medium size business, feel free to visit our ESME branch on the second floor of the Ashirwad Building in Ausspannplatz, Windhoek or your nearest Bank Windhoek branch.

You are most welcome to contact us for consultation to ensure that you fully understand the requirements and processes. You can speak to one of our friendly staff on Tel: (061) 299 0602 or in Oshakati on Tel: (065) 229 956/7.

Win N\$1000 in our Opinion Poll!

Do you think that access to finance for SME's are becoming more accessible?

SMS the number "1" followed by "yes" or "no" to 987 or
email: poll@bankwindhoek.com.na or
vote online at www.bankwindhoek.com.na

*SMSs charged at normal rate

Money Matters Issue 338 Opinion Poll Results:

Gugulethu Siso

is the lucky winner of N\$1000.00 in the Money Matters Issue 338 poll draw.

Would you invest in a Notice Deposit account?

Yes |  83%
No |  17%

Find us on
Facebook
[/officialbankwindhoek](https://www.facebook.com/officialbankwindhoek)

LinkedIn



Bank Windhoek
Together we do better.

www.bankwindhoek.com.na