



**Development  
Bank of Namibia**

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## Documentation checklist for applications

### Contact numbers for application assistance

Windhoek Head Office  
061 - 290 8000

Walvis Bay Office  
064 - 220 924 / 221 857

Ongwediva Office  
065 - 230 129 / 230 130

Rundu Office  
066 - 257 735 / 257 736

[www.dbn.com.na](http://www.dbn.com.na)

Report fraud anonymously: Tel. (Toll Free) 0800-290 8000 or [dbn@tip-offs.com](mailto:dbn@tip-offs.com)

## Checklist of required documents

Please note:

- a) failure to provide complete documentation will delay processing of the application.
- b) additional documentation may be required, at the discretion of the Development Bank of Namibia.

Please provide **certified black and white copies of all pages** of the following documents where applicable. Each page must be certified.

Consult a Client Support Officer if uncertain.

### All project applications

Completed and signed loan application.	
Completed and signed indemnity form.	
Completed and signed pre-application declaration: Client fraud, corruption, money laundering and terrorism financing.	
Business Plan (including ownership organogram). Not applicable in case of contract based finance applications. DBN Business Plan Guide available on request.	
Projected cash flow statement for the duration of the loan for new businesses (minimum 36 months).	
If operational for 12 months or more, annual financial statements for each financial year-end, up to the most recent of 3 years. If operational for less than 12 months, management accounts or a letter from the Accounting Officer stating that the enterprise has not been trading.	
Certificate of Good Standing from Ministry of Finance.	
Income Tax Registration Certificate.	
Value Added Tax Registration Certificate (if applicable).	
Good Standing Certificate from Social Security Commission (SSC).	
Certificate of Fitness from the Municipality/Councils. (Proclaimed Areas).	
Quotations for items to be financed (if applicable).	
Environmental and Social Management Plan.	
Environmental and Social Impact Assessment study (for all listed activities).	
Environmental Clearance Certificate (For all Listed Activities).	

### KYC Compliance requirements

Namibian identity document/valid passport for each member/shareholder/director/sole proprietor/trustee/beneficial owner of trust/authorized signatories. (Certification must not be older than 3 months.)	
Latest proof of residence for each member/shareholder/director/sole proprietor/trustee/beneficial owner of trust/authorized signatories (e.g. municipal bill/lease agreement/police declaration not older than 3 months).	
Non-Namibian resident: <ul style="list-style-type: none"> <li>Valid foreign identification documents or foreign passport or permanent residence permit.</li> </ul>	
Non-Namibian proof of residence: <ul style="list-style-type: none"> <li>Proof of residence in country of domicile from notary public accompanied by a notary certificate.</li> </ul>	
Marriage: <ul style="list-style-type: none"> <li>Marriage certificate, spouse's ID/Antenuptial Contract (ANC)/divorce decree.</li> </ul>	
Member/shareholder/sole proprietor/trustee/beneficial owner of trust's latest personal bank statements, with banking details for the past 6 months.	
Member/shareholder/sole proprietor/trustee/beneficial owner of trust's Statement of Assets and Liabilities. (DBN template available on request.)	
Bank statement, with banking details of business entity for past 12 months.	
Municipal account/lease agreement/proof of address of business entity or Trust (not older than 3 months) to verify the office address.	

### Close Corporations

Founding Statement and, where applicable, Amended Founding Statement.	
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## KYC Compliance requirements (contd.)

### Trusts

Deed of Trust.	
Registration Certificate issued by the Master of the High Court.	

### Companies

Certificate of Incorporation of a Company having a Share Capital (CM 1) or Certificate of Incorporation of a Company not having a Share Capital (CM 3).	
Memorandum of Association of a Company having a Share Capital (CM 2) including Part A, B, C, D or Memorandum of Association of a Company not having a Share Capital (CM 4).	
Certificate of Change of Name of Company (CM 9).	
Notice of Registered Office and Postal Address of Company (CM 22).	
Consent to act as Director or Officer and other Directorships (CM 27).	
Contents of Register of Directors, Auditors and Officers (CM 29).	
Articles of Association of a company having a Share Capital Adopting Schedule 1 (CM 44).	
Certificate to Commence Business (CM 46).	
Share Certificates.	

### Sole Proprietorships/Partnerships

Certificate/proof of Registration of Defensive Name (Sole Proprietor/Partnership).	
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## Additional information

### Contract Based Finance

Proof of tender/contract between employer and contractor/purchase orders. (Clear details of entity awarding tender/contract and contacts).	
Projected cash flow statement for the duration of contract.	
Quotations supporting the projected cash flow statement for the duration of the contract.	

### Building/construction: residential and/or commercial developments

Bill of Quantities or Bill of Estimate (inclusive of Cost of Bill of Quantities and professional fees).	
Approved building plans/draft plans/draft sketches/evidence that building plans have been submitted for approval.	
Off plan valuation of proposed development by DBN approved valuator.	
Proof of reservation/ownership of the land (deed of transfer/title deed of property/offer to purchase).	
In unproclaimed areas: Allocation letter from Traditional Authority and Communal Land Registration Certificate from Communal Land Board.	
In unproclaimed areas: Professional architectural plans on which Bill of Estimates can be done.	
Signed construction agreement between Contractor/Sub-Contractor and the Employer according to FIDIC (International Federation of Consulting Engineers) rules.	
Profiles of identified professional team (applicant/building contractor/project manager/civil engineers/quantity surveyor/estate agents).	
Residential developments: Proof of presales/bank approvals/guarantees.	
Commercial developments: Shopping complex: agreement/letters of intent from prospective tenants and anchor tenant.	

### Additional information (contd.)

#### Building/construction: land servicing projects

Resolution from Council Members.	
Approval from line Ministry.	
Development/partnership agreement/Public Private Partnership Agreement.	
Profiles of identified professional team (applicant/building contractor/project manager/civil engineers/quantity surveyor/estate agents).	
Engineering layout and designs.	
Bills of Estimates.	
Indication of township zoning/layouts.	

#### Manufacturing

Off-take and supply agreements.	
Plant design, Bills of Quantities and layout.	
Comprehensive financial module, incorporating all input costs (fixed and variable).	
Break-even calculation.	
Price comparison for local manufacturing vs. import.	
Resource estimation for all local material.	

#### Renewable energy projects

Financial model	
Bank statements required (only applicable to Special Purpose Vehicle (SPV).	
Generation License from Electricity Control Board (ECB) or proof that a submission has been made.	
Power Purchase Agreement (PPA) (between SPV and off-taker).	
Engineering, Procurement, Construction Agreement (EPC).	
Operations, Maintenance and Construction Agreement (O&M).	
Profile of the EPC.	
Profile of the O&M.	
Shareholders Agreement (if any) between all shareholders.	
Land lease agreement.	

#### Mining

Off-take agreements.	
Mining license.	
Mine development plans.	

## Report theft, fraud, bribery, misconduct and nepotism anonymously

Development Bank of Namibia is committed to ethical behaviour and integrity in all its transactions and operations.

Deloitte Tip-offs Anonymous provides an anonymous reporting channel for unethical behaviour in the workplace. It is a completely independent, confidential whistleblowing hotline service operating 24-hours a day, 7 days per week and 365 days a year.

E-mail a tip off to [dbn@tip-offs.com](mailto:dbn@tip-offs.com)

Call 0800 290 800 (toll free - mobile & landlines)

Website: [www.tip-offs.com](http://www.tip-offs.com)



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