

Lists of documents needed

[Please provide copied documents only]

Note: The Bank will not return any of the documents submitted. Please note that the information listed below are basic information. The Bank will inform/request for additional information/documents if the need arises. This checklist document should be attached together with the Application Form.

A STANDARD DOCUMENTS FOR ALL TYPES OF FINANCING [ITEM 1-9]

1 Documents for Private Limited/Limited Company

- Form 9, 24, 44 & 49*
 - Form 13 & 32A *[if applicable]**
 - Memorandum and Articles of Association of the company *[M&A]**
 - Copies of license / other relevant licenses *[if any]**
- *All copies must be in Certified True Copy [CTC] by company secretary*

2 Documents for Sole Proprietors /Partnerships

- Business Registration Form
- Partnership Agreement *[if any]*
- Utility Bills for the last 3 Months

3 Background of Owner/Director/Main Management Team

- Customer Information Form and Copy of MyKad/Passport
- Firm/Company Profile *[if the owner is a Private Limited company]*
- Profile of the Directors and Management Team
- Certificate in Entrepreneurship Training in SME Bank-CEDAR *[if operated < 2 years]**
**[for Online Business Financing (OBF) only]*

4 If the Applicant Has Been in Operations

- Financial Statements/Audited Financial Statements for the last 3 years
- List of Trade Receivable. Value and Ageing List *[if required]*
- List of Trade Payable. Value and Ageing List *[if required]*
- Latest bank statement *[for the last 6 months]*

5 If the Applicant Has Facilities from Other Financial Institutions

- Letters of Offer
- Latest Statement of Account /Current Account statement

6 If the business premise is rented/leased land/building

- Rental or Leasing Agreement
- Waiver Letter from the Landlord
- Sublet Tenancy Agreement *[if any]*

7 If involves Third-Party Charge

- Ownership document
- Consent from the owner of the property/asset
- Valuation Report by the Bank’s panel of valuers addressed to the Bank

8 If Involves Third-Party Guarantor

- Customer Information Form of the Guarantor [*if individual*]
- Company Profile [*if relevant*]
- Written permission by the applicant to disclose all the information during the duration of the financing to the guarantor [applicable for financing not more than RM250,000.00]

9 If Involves Export Market

- Importer Profile
- Market Agreement [*if any*]

B REQUIRED DOCUMENTS FOR OTHER TYPES OF FINANCING [ITEM 10-23]

10 Required Documents for Construction of Building/Factory/Commercial Building Financing

- Verification on the compliance to all legal requirements of the Building Act
- Detailed costing or Bill of Quantities prepared by qualified Quantity Surveyor
- Layout plan or building plan prepared by project architect
- Contractor/Consultant profiles
- Contractors registration certificate with CIDB
- Development order or building plan approval from local authority
- Information on proposed occupied land

11 Required Documents for Building/Factory/Premise Renovation Financing

- Detailed costing or Bill of Quantities prepared by qualified Quantity Surveyor
- Layout plan or building plan prepared by project architect
- Contractor/Consultant profiles
- Contractors registration certificate with CIDB
- Development order or building plan/renovation plan approval from local authority
- Information on proposed building [*owned/rental*]
- Certificate of Fitness [CF] or Certificate of Completion and Compliance [CCC] for existing building/premises

12 Required Documents for Purchase of Property Financing

- Sales and purchase agreement*
- Valuation Report by the Bank's panel of valuers addressed to the Bank *
- Certificate of Fitness [CF] or Certificate of Completion and Compliances [CCC]*
*[*for existing property*]
- Sales and purchase agreement**
- Development order or building plan approval from local authority**
- Developer/Contractor/Consultant profiles**
**[*for under construction's property*]

13 Required Documents for Contract Financing

- Letter of acceptance from contract awarder
- Development order or building plan approval from local authority
- Detailed costing or Bill of Quantities prepared by qualified Quantity Surveyor
- Contract documents
- Layout /Building plan prepared by project architect
- Contractor/Consultant profiles
- Contractors registration certificate with CIDB
- Project Cash Flow
- Terms of Payment
- Contract Summary
- Location Plan
- Contract Awarder Profiles [*i.e GLC companies, local authority*]

14 Required Documents for Vessels and Water Crafts Asset Financing

- Draft Ship Building Contract
- Shipyard Profile
- General Arrangement [GA] Drawing
- Construction Schedule
- Certified True Copies of Charter Contract [*if any*]

15 Required Documents for Purchase of Used Vessel and Water Crafts Financing

- Sales and Purchase Agreement [draft/final] or quotation from builders with vessel's specifications, terms of payment and photographs
- Certified true copies as follows:
 - i- Builder's Certificate*
 - ii- Certificate of Ship Registration*
 - iii- Classification Certificate*
 - iv- International Tonnage Certificate*
 - v- International Load Line Certificate*
 - vi- Any other certificates/documents issued by the Marine Department and the Class*
- Status/condition report by marine consultants or Class for progress payment
- Certified true copies of General Drawing [GA] approved by Class dept.
- Sea trial/Stability Report
- Marine Insurance
- Certified True Copies of Charter Contract [*if any*]

16 Required Documents for Land Vehicles & Heavy Machinery Asset Financing

- Three (3) separate quotations from different reputable suppliers
- Brochures and specifications of proposed asset
- Sales and purchase/guarantors agreement
- Technology Transfer/Shifting Agreement
- Valuation Report by the Bank's panel of valuers addressed to the Bank
[*For used asset, except if evaluated by Project and Technical Management Dept, SME Bank*]
- Approval from Department of Plant & Machinery ("*Jabatan Kilang & Jentera*") [*if any*]

17 Required Documents for Purchase of Shares [Corporate Finance] [Item 17a – 17d]

17.a Proposed Corporate Exercise:

- Transaction & financing structure [i.e applicant company, target company, vendors, purchase consideration, % shareholdings]
- 5 year Financial Projection [including Proforma Profit & Loss, Balance Sheet & Cashflow] of the applicant/group upon acquisition together with the detail assumption and business plan
- Facility payment analysis based on the amount applied
- Financial Statements/Audited Financial Statements for the last 5 years
- Listing plan [Demonstrate the suitability/readiness of the company for the listing exercise in the next 3 years] together with the timeline/milestone for listing [*if applicable*]
- Exit strategy or Proposed Regularisation Plan [*if applicable*]
- Basis of valuation for the purchase consideration
- Corporate structure before & after acquisition
- Rationales & justification for the acquisition
- Information about the Sellers/Vendors [i.e Incorporation date (for company), location, key people, activities, financial snapshots, employees, etc.]
- Draft Share Sale Agreement [*if any*]
- Due Diligence Report [*if any*]
 - i. Financial
 - ii. Legal
 - iii. Valuation Report
 - iv. Technical/Operational

17.b Information of the Applicant:

- Present number of workforce according to level [professional, managerial, supervisor, clerk, etc.]
- Revenue breakdown [by top 10 customers & by products]
- Latest available Management Account [Profit & Loss and Balance Sheet] [CTC]

17.c Information of the Target Company:

- Company profile [i.e Incorporation date, shareholders & its shareholdings, location, key management profile, organization structure, principle activities, track records, number of employees, etc.]
- CTC Audited Account [latest 5 financial year]
 - i- Revenue breakdown [by top 10 customers & by products]
- Latest available Management Account [Profit & Loss and Balance Sheet] [CTC]

17.d Industry Analysis Write-Up [for promoter and target company where applicable]

- Market Size – Global & Domestic
- Industry Growth – Past & Future
- Competitors – Market Share, Market Segment & List of Players
- SWOT Analysis

18 If Program Vendor/Franchise/Contract Market

- Evidence of registration with the Ministry of Finance / other Related Agencies
- Letter of Appointment as Vendor/Franchise Supplier
- Letter of Offer or Contract Agreement with the Local/Foreign Purchaser
- Letter of Intent from Main Purchaser
- Company Profile of the Contract Awarder/Vendor
- Performance of the Franchisors [*Financial Statements for the last 3 months*]

19 Business Plan

- Company Main Activities
- Summary of the project to be financed
- Technical Aspects
- Marketing Aspects
- Management Aspects
- Financial Aspects
- Local Business License
- Approval from the Department of Environment [*if needed*]

20 Business Registration Online Record [*For OBF only*]

- NEF Registration Forms/NEF Birth Certificate [*Malaysian Association of Bumiputera ICT Industry and Entrepreneurs (NEF)*]
- Domain Registration Document/Social Media
- Website: _____
- Facebook ID Account: _____
- Instagram ID Account: _____
- “*Mudah*”/”*Lelong*” ID Account: _____
- Other Social Media ID: _____

21 Business Model of the Company/Firm

- Summary of the financing request

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22 Others Documents

- EPF Statement – Contribute by Company [*for GLF applicant*]
- Manufacturing or Local Business License [*for all applicants and GLF*]
- Vehicle Permit [*for purchase of vehicle*]
- Any Certification related to the business
- Any Licenses related to the business

23 Other Documents Required
