



**It takes a bank  
that does more**  
to help your business.

**Start, run and grow your business with FNB**

**FNB**



Call 061 299 2222 or Visit

[www.fnbnamibia.com.na](http://www.fnbnamibia.com.na) | Ts & Cs Apply.



FNB is reimagining help as it strives to make every day easier and tomorrow better for all its customers, taking a bold step forward on its journey into the future.

For 184 years, our sense of care has been vital to our efforts to help millions of individuals, families, and businesses realize their dreams and aspirations. Our efforts to transition beyond banking are still deeply rooted in our promise of helping customers with advice they can trust, solutions that are easy to use and safe, and a brand that is relevant at every life stage. Our journey to help customers navigate life is similar to the versatile Acacia tree, that has been deeply rooted within our brand and continues to grow and thrive withstanding the test of time."

### Reimagining advice

FNB is focused on being advice-led, rather than product-led in the delivery of our solutions. In our journey to transition beyond banking, it is striving to become an integrated advice partner connecting the dots between our customers' day to day activities and clients aspirations and goals. The bank continues to build competitive investment, insurance, lifestyle and business solutions to best deliver to customers' goals. This is all underpinned by the ease and safety of its platform and extensive network of advisors.

As a Bank aspire to be a trusted partner helping customers, their families, and their businesses thrive and achieve their goals through positive changes in financial behavior. To this end, we want to make it easy for our customers to free up cashflow through best value for money solutions that make their money go further to realize their investment and insurance needs in line with their goals. We want to help customers through various life

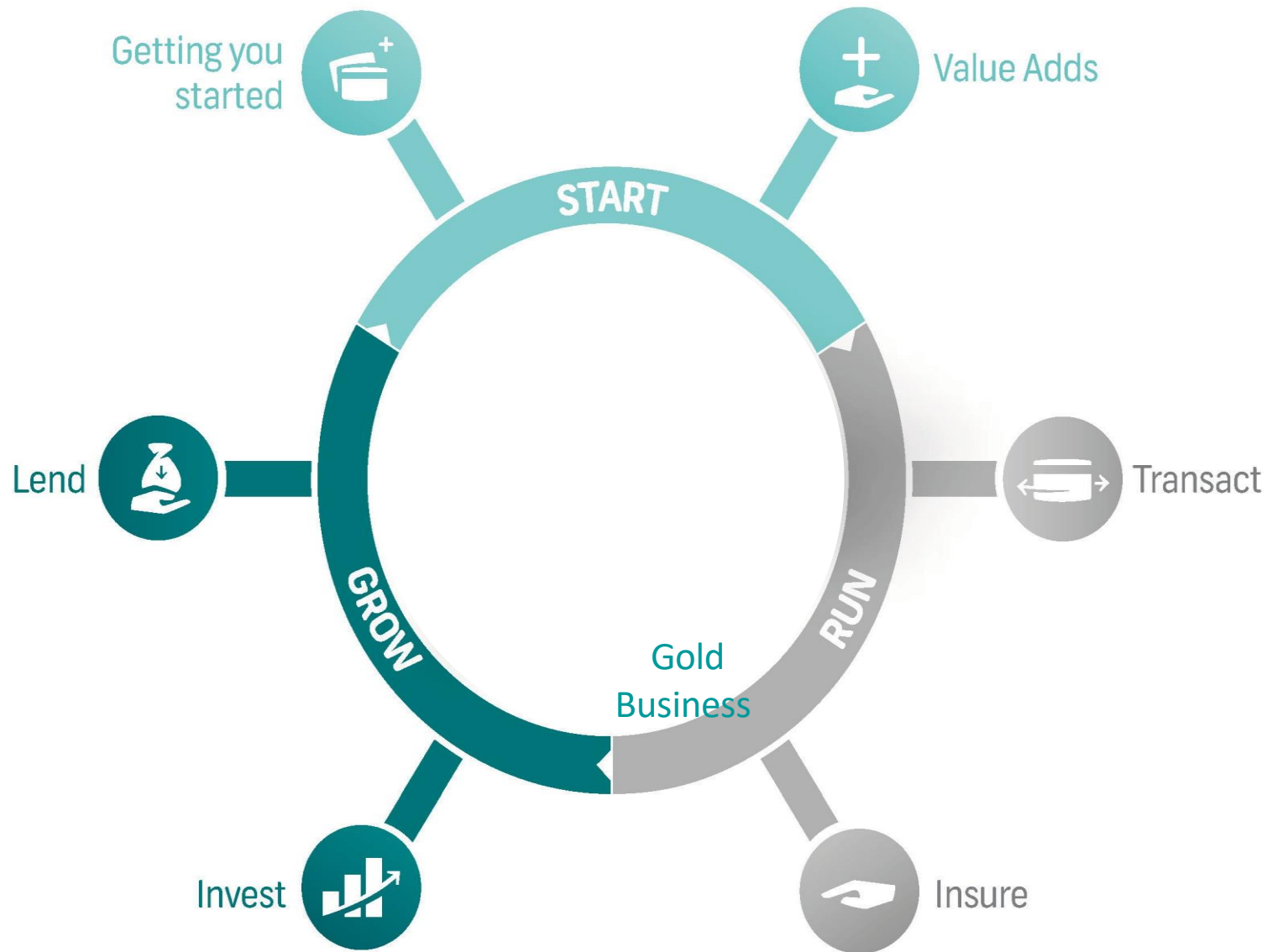


# Future of Banking – digital

## Reimagining user experience

The FNB App, Africa's first banking App, has been redesigned to offer even more intuitive help through its ease of use and a safer digital experience. We have listened to our customers and have set out on a journey of a new user experience underpinned by personalization. Customers can now personalize their FNB App by customizing its home screen and selecting frequently used or preferred features. Customers can also view a snapshot of their transactional accounts, credit, investments, insurance, and value-added services. In addition, the search function has been improved to help customers find services much quicker. Similar enhancements are being made to the internet banking channel.

We continue to facilitate our customers' journey from analogue to digital and digital to platform. We're excited to see thousand of our customers embracing the migration to more accessible, user-friendly, and safer interfaces. Our digital interfaces have become a one-stop shop for customers' financial and lifestyle needs, with over a lot of transactions and digital interactions over the past months. Likewise, we recognize that fraud is a reality in our society, and we are continuously enhancing our measures to assist thousand of our digitally active customers in mitigating these risks.



Are you looking for

# more than just a bank account?

Business Account from FNB is a full value banking offering to help you start, run and grow your business.

We understand that businesses with an **annual turnover up to N\$10m** are looking for extra value.

With Gold Business from FNB you get far more than just a bank account. Get 24/7 support with a dedicated Gold Business Desk, rewards that buy real things for your business and access to a full range of Insurance, Credit and Investment Solutions.

# start your business

We have an ideal set of products and solutions to support you when you are opening a new business or switching an existing business.

Getting you started

- **Business Account:**  
Ideal for the day to day transaction requirements for businesses with an annual turnover of N\$0 - N\$10m
- **Digital Banking:**  
Bank anytime, anywhere with our Digital Banking solutions (Online Banking and FNB App)
- **Speedpoint® device:**  
We have a range of card payment acceptance solutions (from our pocket sized device to fully integrated solutions)



# run your business

Running your business requires the right products and solutions at the right price to assist you to maximize efficiencies.

## *Transact*

- **Gold Credit Card:**  
Get access to free comprehensive Global Travel Insurance with your Gold Credit Card
- **Business Credit Card**  
Enhance your business performance and stay ahead of your competitors with a FNB Business Credit Card. You can use your Visa card at merchants and ATMs around the world.
- **eCommerce Services:**  
A safe and easy way to make and receive foreign payments
- **Bulk eWallet payments**  
The easiest way to pay staff, without a bank account, salaries, incentives and travel allowance
- **Global Payments:**  
Transact abroad anytime anywhere on online or on the FNB App
- **Staffing Solutions:**  
Become an employer of choice by offering your staff access to FNB's whole suite of innovative banking products and solutions. We will bank your staff at your offices, at your convenience, so there is minimal disruption to your business
- **Commercial Card**  
Manage your business fleet with better efficiency and enhanced security across



# run your business

Protect your business with insurance you can trust. We offer a range of tailored insurance solutions for your business' unique needs.

## *Insure*

- **Key person insurance:**

This insurance policy is taken out by your business on the life of a key employee and pays lump sum benefits to your business when the unforeseen happens

- **Employer's Funeral Plan:**

Invest in your staff, enjoy peace of mind and make a real difference in the lives of your

- **First Protect:**

Get quality short-term insurance that protects your assets (eg. vehicles, equipment) and covers your liability risks (Public & Employer)

*First Protect is underwritten by Hollard Insurance Company Limited (FSP 17698). FNB Business, a division of FirstRand Bank Ltd t/as FNB Insurance Brokers (FSP 20081), is authorised and accredited to market and sell the First Protect product.*





# grow your business

We understand the support you need in growing your business and have specialised products and solutions to assist you including:

## *Lend*

### Short-term funding

#### Business Overdraft:

Short-term facility which is ideal for emergencies.

A credit solution linked to your business account that is tailor-made to help your business gained financial flexibility. It is ideal for managing cash flow and can be used for unexpected expenses.

#### FNB Selective (Single) Invoice Discounting

- FNB Selective Invoice Discounting allows clients to improve and accelerate cashflow, by turning invoices due to be paid to them, into cash almost immediately.
- Free up cash locked in debtors instead of waiting the full debtor days.
- Extend debtor terms to quality debtors by up to 120 days.
- Ability to secure settlement discounts from creditors for better cashflow management.
- One or multiple invoices for selected debtors can be discounted. • Clients can receive up to 80% of



We help you  
**grow** your business

## *Lend (continued)*

### Medium-term funding

- **Business Loan:**  
Finance your business' growth, expansion, new assets or even an investment in an additional businesses opportunity

### Long-term funding

- **Commercial Property Finance:**  
We can assist you with growing your property portfolio or refinance your business' premises.
- **Asset Based Finance:**  
Finance the purchase of new assets, such as a vehicle, to leave your business with more cash flow



# we help you **grow** your business

## *Invest*

**Save for unforeseen expenses  
and cash flow management:**

- **Business Money on Call Savings Account:** Get instant access to your savings for total flexibility

**Save for planned expenses  
and future expansion:**

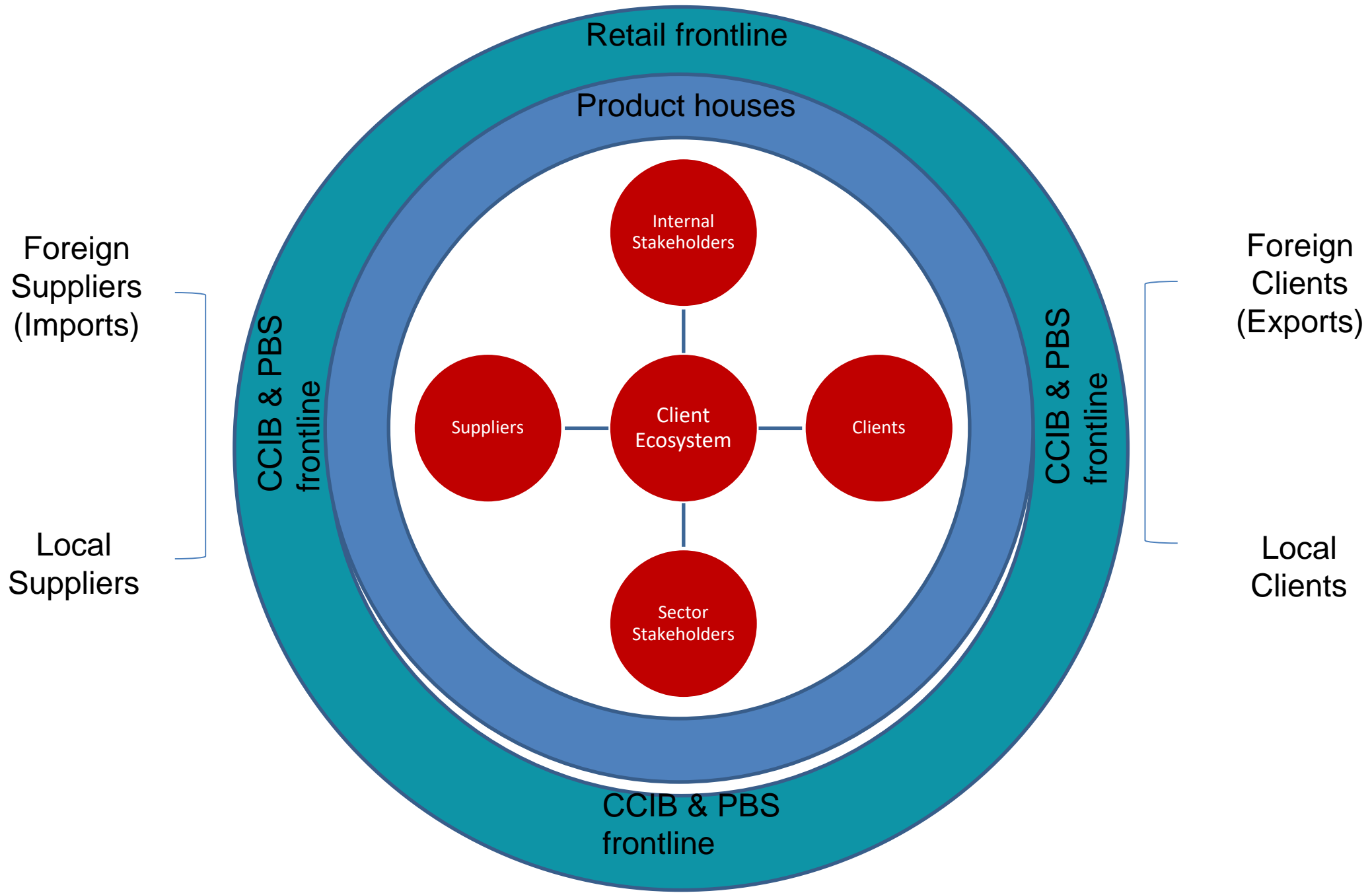
- **Business 48Hour Cash Accelerator:** Access your investment after 48 hours' notice
- **Business 7 Day Notice Savings Account:** Access your investment after 7 days' notice
- **Business 32 Day Flexi Notice:** Access your investment after 32 days' notice



Importance of SMES	SME Constraints	Guarantee Benefits
<ul style="list-style-type: none"><li>▪ Catalyst of economic growth</li><li>▪ Job Creation</li><li>▪ GDP Contribution</li><li>▪ Social Progressions</li></ul>	<ul style="list-style-type: none"><li>▪ Lack of access to markets</li><li>▪ Information asymmetry</li><li>▪ Training and mentorship</li><li>▪ Lack of access to finance</li></ul>	<ul style="list-style-type: none"><li>▪ Diversification or transferring risk</li><li>▪ Reducing collateral requirements</li><li>▪ Credit Additionality</li><li>▪ Economic</li></ul>

Shareholders & Directors

Employees & Executive Management



Sector Associations

Government & Regulatory Bodies

# FNB Selective Invoice Discounting



## What is it?

FNB Selective Invoice Discounting allows clients to improve and accelerate cashflow, by turning invoices due to be paid to them, into cash almost immediately.

### How does it help our clients?

- Free up cash locked in debtors instead of waiting the full debtor days.
- Extend debtor terms to quality debtors by up to 120 days.
- Ability to secure settlement discounts from creditors for better cashflow management.

### What are the solution benefits?

- One or multiple invoices for selected debtors can be discounted.
- Clients can receive up to 80% of the value of their invoice directly into their bank account.
- Clients can receive up to 20% of the value of their invoice once debtor settles the invoice. (Maximum of 120 days from date of invoice).

### How does it work?

- Business must be registered and have been through a single trading cycle.
- Business must be solvent.
- No prior cession released over debtor(s) where invoices are sold to the bank.
- Blue chip debtors.
- Credit terms not exceeding 120 days from invoice date.
- Goods must have been delivered or service rendered.

# FNB Debtor Finance



## What is it?

This is a non-disclosed working capital facility designed to afford cash flow acceleration against the security of your clients debtor's book.

### How does it help our clients?

- An effective solution that allows for immediate business growth.
- Increased cash flow allows clients to increase stock levels to facilitate growth.
- Optimal utilisation of debtor's book.
- Ability to secure settlement discounts from creditors for improve cashflow management.

### What are the solution benefits?

- Provides funding of between 70% and 80% of your clients debtor's book.
- Debtors are funded up to 120 days from invoice date.
- Ensure optimal administration of debtor's book, reducing exposure to fraud.

# FNB Purchase Order Finance (POF)

## What is it?

- A popular way to finance a company that has received a large purchase order from a Purchaser with trade financing and risk mitigation options.
- This is one step before an invoice is generated.

## How does it help our clients?

- Short term funding which allows our clients to enhance their business.
- Allow seamless communications with suppliers and buyers.
- Provides funding upfront.
- Improves cashflow in the business.
- Creates balance sheet capacity.
- Creates ability for the client to fulfil large orders.

## What are the solution benefits?

- Robust, bespoke financing structure to suit the client's unique financing needs.
- Enhances credit rating of the credit facility beyond the client's credit ability.
- Can be provided to clients with limited B/S support who can demonstrate their ability to perform on the purchase order.

# FNB Leveraged Finance

## What is it?

FNB Leveraged Finance is a specialised term debt solution that is designed to help mediums sized businesses fund:

- The acquisition of shares or a business as a going concern.
- A leveraged buy-out, management buy-out or management buy-in.
- The purchase of shares by new or existing shareholders from other shareholders who wish to retire or realise their investment.
- The refinancing of existing term debt including shareholder loans and the repurchase of shares to restructure the ownership or capital
- . Structure of a company.
- Those aspects of a large expansion project that may not be catered for by asset or property finance, including acquisition and expansion finance for large businesses.

### How does it help our clients?

- Pursue strategic growth opportunities.
- Optimise the financial structure of your clients' business.

### What are the solution benefits?

- Balance sheet management to ensure optimal debt to equity ratios.
- Tailor-made solutions that will suite your clients' specific requirements.
- Competitive pricing.
- Structuring based on free cashflow, rather than collateral and balance sheet strength.

### How does it work?

- Leveraged finance: Business must have a turnover of R60m or more.
- Leveraged finance light: Business must have a turnover between R10m – R60m.

# What do we have: SME Lending value Proposition

## Guarantees

**BON SME Loan Relief**

- SME's impacted by COVID-19 pandemic e.g tourism, construction, retail, agriculture sectors



**BON Economic Recovery Loan**



**Credit Guarantee Scheme(CGS)**

- Start ups
- Youth & women entrepreneurs
- Rural businesses



**DBN CGS**



**AFD – (Proparco)**

- Youth & women
- Green economy
- Agriculture
- Rural business development
- ICT



**French Government**



# Basic requirements for financing



## 1. New Business

- Business plan
- Business Sales & Expenditures (Costs) Estimates/ Cash flow projections for 12 months;
- Capital Expenditure Budget for the next two years (If possible)
- Personal Balance Sheet – Owners;
- Detailed Curriculum Vitae for each existing and prospective shareholder;
- Details of Own Financial Contribution - by each shareholder to the venture;
- Details Security /Collateral Offered
- If leased premises, lease agreement to be provided

## 2. Existing Business

- Annual Financial Statement (Income Statement & Balance Sheet) for the last three to four years
- Creditors & Debtors Age Analysis
- Management Accounts - Latest
- **All Details in No.1**

## 3. Buying an existing business or Management buy out-buy in

- Details of the proposed transaction: target company, shareholding to be purchased, price, basis of valuation, terms and conditions;
- Detailed explanation of prospects and strategic direction of the company, new organisation and expense structure, new business/tenders/contracts anticipated;
- **All details in No.1**

## 4. Buying a Franchise Business

- Franchise Agreement
- Disclosure Document from franchisor
- Franchise Training Manual, Operations Manual
- Any other key documents related to management practices for franchise.
- Franchisor Management experience and market
- **All details in no.1**



# QUESTIONS

Walk needs talk

Change needs you

