1936-64- THE BEGINNING

MAURITIUS AGRICULTURAL BANK (MAB)

Providing Medium & Long-term finance to the Agricultural Sector
HISTORY OF DBM

1964-1988 – EXPANSION ERA

DEVELOPMENT BANK OF MAURITIUS

• From Agriculture to Industry & Tourism
• Pioneer in providing Factory Space (1975)
YOUR STRATEGIC PARTNER IN DEVELOPMENT

1989-2017 - ASSIST IN REALISATION OF GOVERNMENT VISION

DEVELOPMENT BANK OF MAURITIUS LTD

- Small Business Financing
- SME Parks
- Computer (3%) & Educational loans
REVAMPING OF DBM SCHEMES
CREATING OF NEW GENERATION OF ENTREPRENEURS

MICROCREDIT

SMALL BUSINESS FINANCING
MICROCREDIT SCHEME

SECTORS FINANCED

- Agriculture
- Manufacturing
- Artists
- Handicraft
- Fishing
MICROCREDIT SCHEME

TERMS AND CONDITIONS

AMOUNT
- Maximum loan amount ≤ Rs250,000
- 90% Cost of Project

RATE
- Interest Rate = 6% p.a.
- Repayment Period up to 5 years (Depending on the project)
- Moratorium during gestation/implementation period (up to 1 year)
SMALL BUSINESS FINANCING SCHEME

TERMS & CONDITIONS

AMOUNT
- Maximum loan amount ≤ Rs 3M
- 75 % Cost of Project

RATE
- Interest Rate = 9 - 10 % p.a.
- Repayment Period up to 5 years (Depending on the project)
- Moratorium during gestation/implementation period (up to 1 year)
PREPARATION OF THE CREDIT FILE

- Legal (BCs, MCs, NIDs, Company Docs.....)
- Project-related (Permits, quotations, .....)
- Collateral-related (Title deed, site plan, valuation report.....)
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- Collateral-related (Title deed, site plan, valuation report.....)

- Project-related (Permits, quotations, .....)

- Legal (BCs, MCs, NIDs, Company Docs.....)
ELIGIBILITY

BASIC EVALUATION CRITERIA

CREDIT HISTORY – MCIB – BORROWER/PROMOTER/GUARANTOR

VIABILITY OF THE PROJECT/CAPACITY TO REPAY

LEGALITY – PERMITS/LICENCES

COLLATERAL / SECURITY
MUCH MORE THAN A PROVIDER OF FINANCE

Free Advice to Potential Entrepreneurs

Assistance in Preparation of Business Plan

Close Monitoring of the Project
   (site visits before, during and after Implementation)

Special Desk for Women Entrepreneurs

Provision of Industrial Space for SMEs
“FAIL TO PLAN = PLAN TO FAIL”

Business ≠ You (Business Entity Principle)

Your income = Salary

Business loan ≠ Construct house/Personal Expenses

Fixed Assets = Medium/Long-term Finance

Deposit all cash into Bank account & Use cheque book for payments

Detailed Partnership Agreement
HEAD OFFICE – CHAUSSEE – PORT- LOUIS
PHONE:-203-3600
EMAIL:-dbm@intnet.mu
THANK YOU