

# AVAILABLE FUNDING OPTIONS IN BRUNEI

Compiled by DARUSSALAM ENTERPRISE

No.	Funding Assistance	Amount Offered (BND)	Organisation	Eligibility	Contact/ Website
<b>GRANTS</b>					
1	Co-Matching Scheme		Darussalam Enterprise	<p>DARe has established a Co-Matching Scheme to assist MSMEs with Starting up or Expansion costs. The businesses will have to co-match a minimum of 30% in eligible costs <sup>(1)</sup>, with the remaining to be funded by DARe through the scheme, to a maximum of 70%. The grant is separated into two categories; Starting up category and the Expansion category</p> <p><small>(1) Cost include: Obtaining license and certification; Consultancy services; Machine and Equipment; Marketing Expenses; Adoption of Technology</small></p>	<p>For more info: <a href="#">Link</a> Email: <a href="mailto:financing@dare.gov.bn">financing@dare.gov.bn</a></p>
	Starting up Category	Up to BND10,000		<p>Eligibility:</p> <ul style="list-style-type: none"> <li>Targeted to assist in the starting up of innovative businesses</li> <li>Applicable for new businesses registered and in operation within (not more than) twelve (12) months</li> <li>DARe will fund 70% in eligible cost</li> <li>Must fall within the definition of micro or small enterprise i.e. less than 20 employees</li> <li>Completed or participating in a DARe business programme (e.g. Accelerate or Micro Bootcamp) or a similar programme</li> </ul>	
	Expansion Category	Up to BND20,000		<p>Eligibility:</p> <ul style="list-style-type: none"> <li>Targeted towards businesses that are looking for growth opportunities i.e. increase productivity, expand product range/services or international expansion</li> </ul>	

- Applicable for businesses that have been registered and in operation for more than twelve (12) months
- DARE will fund 70% in eligible costs
- Must fall within the definition of micro, small or medium enterprise i.e. have fewer than 100 employees
- Must practice proper book-keeping, and are able to provide at least six (6) months to one (1) year of financial records (depending on the nature of the business)
- Sole Proprietorship and Partnership businesses are encouraged to convert the status of their existing business into Sendirian Berhad (Sdn Bhd)

2	Small Grants Programme	Rolling basis of up to BND30,000	U.S. Embassy	<p>A Grant or Cooperative Agreement <sup>(1)</sup> to support non-profit, non-governmental organisations in Brunei Darussalam</p> <ul style="list-style-type: none"> <li>• Must be innovative initiatives that fulfill the United States Government's key priorities <sup>(2)</sup></li> <li>• Demonstrate the ability to manage and implement donor-funded projects with adequately functional management system</li> </ul> <p>Eligibility:</p> <p>Applying organisations must obtain the following:</p> <ul style="list-style-type: none"> <li>• System for Award Management (SAM) Registration <a href="#">link</a></li> <li>• Dun &amp; Bradstreet (D&amp;B) Number, NCAGE Code and register in SAM (System for Award Management) which takes up to five (5) business days <a href="#">link</a></li> <li>• NATO Commercial and Government Entity (NCAGE) Code <sup>(3)</sup> which takes up to three (3) business days <a href="#">link</a></li> </ul> <p><small>(1) A legal instrument that facilitates the transfer of something of value from federal executive agencies  (2) Key priorities include: Environment; Civic Education; Civil Society Development; Culture and Arts; Journalism; Entrepreneurship/Innovation/Digital Economy; COVID Resiliency  (3) A code assigned to businesses providing a product or service to the United States (U.S.) Government</small></p>	<p>For more info: <a href="#">Link</a>  Email: <a href="mailto:EmbassyBruneiPAS@state.gov">EmbassyBruneiPAS@state.gov</a>  Tel: 2387400</p>
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3	Skim Pembiayaan Kebajikan	Disclosed upon engagement	Yayasan Sultan Haji Hassanal Bolkiah	<p>A Welfare Financing Scheme that supports the government’s effort to help improve the self-sufficiency of those in need through entrepreneurship programmes</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Applicants are required to complete a series of entrepreneurial programmes run by LiveWIRE Brunei</li> </ul>	<p>For more info: <a href="#">Link</a> Tel: 2234085/2234087/2234530</p>						
4	Geran Belia Membangun	Up to BND2,000	Ministry of Home Affairs	<p>Set up to encourage youth and entrepreneurship involvement within Brunei Darussalam</p> <ul style="list-style-type: none"> <li>Registered business under the Majlis Perundingan Mukim &amp; Kampung (MPMK)</li> <li>Must display exceptional economic projects towards achieving the Wawasan 2035 vision</li> <li>Priority towards the winners of “Program Kebelaaan 3K (Kemimpinan, Kemasyarakatan dan Keusahawan)” by the Tutong Village Consultative Council (MPK)</li> </ul>	<p>Email: <a href="mailto:info@moha.gov.bn">info@moha.gov.bn</a> Tel: 2223225</p>						
5	“Penjana” Productivity and Efficiency Joint-Funding for Digital Adoption	Up to BND5,000	Authority for Info-communications Technology Industry (AITI)	<p>AITI introduces the Productivity and Efficiency Joint-Funding for Digital Adoption, “PENJANA” which aims to encourage the adoption of digital solutions by MSMEs through financial funding up to 70% for a period of one year</p> <p>Currently offering financing support on locally developed pre-approved digital solutions on:</p> <ul style="list-style-type: none"> <li>E-commerce</li> <li>Digital Point of Sales (POS)</li> </ul> <p>AITI will provide funding support for the local MSMEs in the form of subsidized subscription fees. The Amount will be based on the annual turnover<sup>(1)</sup> of the business, with funding cap of BND5k for each MSME, as follow</p> <table border="1" data-bbox="751 1346 1474 1505"> <thead> <tr> <th>MSME Average Annual Turnover</th> <th>AITI Funding</th> </tr> </thead> <tbody> <tr> <td>Above BND100k</td> <td>50% of total annual cost</td> </tr> <tr> <td>BND50.10k to BND100k</td> <td>60% of total annual cost</td> </tr> </tbody> </table>	MSME Average Annual Turnover	AITI Funding	Above BND100k	50% of total annual cost	BND50.10k to BND100k	60% of total annual cost	<p>For more info: <a href="#">Link</a> Email: <a href="mailto:info@aiti.gov.bn">info@aiti.gov.bn</a> Tel: 2323232</p>
MSME Average Annual Turnover	AITI Funding										
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				<table border="1"> <tr> <td>Up to BND50k</td> <td>70% of total annual cost</td> </tr> </table> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Must be 100% local Bruneian ownership</li> <li>Business must have less than one hundred (100) employees</li> <li>Business must be operation for at least two (2) years</li> <li>Sole proprietorships and partnerships, must not have bankruptcy or any legal proceedings issued in the name of the business or name(s) of registered proprietor/partners over the past two (2) years</li> <li>Limited companies must not have any winding up <sup>(2)</sup> proceedings or legal proceedings issued over the past two (2) years</li> <li>It is preferable to submit an updated report to Online Business Reporting (OBR) under the Ministry of Finance and Economy at least six (6) months before date of submitting application</li> </ul> <p>(1) Total sales for a period of one (1) year (2) Process of dissolving a company</p>	Up to BND50k	70% of total annual cost	
Up to BND50k	70% of total annual cost						
6	Agihan Zakat Modal Berusaha & Peralatan Berniaga	Amount varies by the cost of the item	Ministry of Religious Affairs	<p>Asnaf Fakir Miskin by the Brunei Islamic Religious Council is set up to provide capital assistance for people-in-need in the form of Zakat. Capital aid for the businesses are in the form of assets (e.g. machinery, raw materials and inventory)</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>No source of income or wealth</li> <li>Are not able to fulfill half of the family's basis needs</li> </ul>	<p>For more info: <a href="#">Link</a> Email: <a href="mailto:info.kheu@mora.gov.bn">info.kheu@mora.gov.bn</a> Tel: 2382525/2382526</p>		

7	Bantuan Kewangan	Disclosed upon engagement	Ministry of Culture Youth & Sports	<p>The Youth Development Centre is a post-secondary institution that provides basic vocational training skills in entrepreneurship and financing</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>• Applicants must undergo entrepreneurship courses provided by the Youth Development Centre (e.g. The Plant Programme, Bright Ideas Programme or Independent Youth Camp)</li> <li>• Must be disciplined and committed to complete the programme</li> <li>• Good attendance according to the programme</li> <li>• Show determination to attain financial assistance</li> </ul>	<p>For more info: <a href="#">Link</a>            Email: <a href="mailto:info@japem.gov.bn">info@japem.gov.bn</a>            Tel: 2381903/2381905/2382911</p>
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## CASH PRIZE COMPETITIONS

8	Business Awards	<p>First Place: BND5,000</p> <p>Second Place: BND2,500</p>	Shell LiveWIRE Brunei	<p>LiveWIRE Brunei Business Awards is designed to reward and recognise outstanding young entrepreneurs who produce high quality business plans and conduct impressive business operations.</p> <p>Open Category:</p> <ul style="list-style-type: none"> <li>• Participants are Brunei Citizen or Permanent resident</li> <li>• Business must be operating for more than 2 years</li> <li>• 5 focus areas (i.e. Agrotechnology, Digitalisation, Smart Manufacturing, Energy Transition and Waste Management)</li> <li>• Provide a working prototype (if applicable)</li> <li>• Previous winners of the Business Awards are not permitted to participate</li> </ul>	<p>For more info: <a href="#">Link</a>            Email: <a href="mailto:enquire@livewirebrunei.com">enquire@livewirebrunei.com</a>            Tel: 2353094</p>
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		<p>First Place: BND5,000</p> <p>Second Place: BND2,500</p>		<p>Higher Institution Category:</p> <ul style="list-style-type: none"> <li>• Inclusive learning institutes; UBD, UTB, IBTE, PB, UNISSA &amp; Private Colleges</li> <li>• Participants are Brunei Citizen or Permanent resident</li> <li>• Business ideas must be in the ideation stage</li> <li>• 5 focus areas (i.e. Agrotechnology, Digitalisation, Smart Manufacturing, Energy Transition and Waste Management)</li> <li>• Previous winners of the Business Awards are not permitted to participate</li> </ul>	
	Hackathon	<p>First Place: BND2,000</p> <p>Second Place: BND1,500</p> <p>Third Place: BND1,000</p>		<p>A 3-day hackathon designed to stimulate the entrepreneurial capacity of the youth to work together and develop suitable solutions focusing on 5 core areas; Agrotechnology, Waste Management, Digitalisation, Smart Manufacturing and Energy Transition</p> <ul style="list-style-type: none"> <li>• Open for students in higher learning institutes; UBD, UTB, IBTE, PB, UNISSA &amp; Private Colleges</li> </ul>	
9	Brunei ICT Awards (BICTA)	Between BND1,000 - BND10,000 (depending on the category)	Ministry of Transport and Infocommunications (MTIC), Authority for Info-Communications Technology Industry of Brunei Darussalam (AITI) and InfoCom Federation of Brunei (IFB)	<p>School Category:</p> <ul style="list-style-type: none"> <li>• Shall be conducted by a student or a group of students from a local Secondary school in Brunei Darussalam</li> </ul> <p>Tertiary Category:</p> <ul style="list-style-type: none"> <li>• Shall be conducted by a tertiary (or undergraduate) student or a group of tertiary students. And it shall be conducted by a student or a group of students who are registered as active undergraduate students in higher-learning local institutions, such as local college or local university level in Brunei Darussalam</li> </ul>	<p>For more info: <a href="#">Link</a> Email: <a href="mailto:bicta@aiti.gov.bn">bicta@aiti.gov.bn</a> Tel: 2323232 ext.6670/6693/6673</p>

ICT Industry Category:  
Shall be conducted by a locally registered ICT business, by an individual (or a group of individuals) or by Start-Ups

## BANKING FACILITIES

10	Financing	To be disclosed upon engagement	Baiduri Bank	<p>Provides short-term or medium-term capital for companies to expand or operate</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Minimum of one (1) year in business operations</li> <li>Minimum of BND100,000 in business annual turnover</li> </ul>	<p>For more info: <a href="#">Link</a> Email: <a href="mailto:enquiry@baiduri.com">enquiry@baiduri.com</a> Tel: 2449666</p>
	SME Working Capital	To be disclosed upon engagement		<p>An overdraft facility to help businesses meet their monthly expenses and stock purchasing requirements. Includes; flexible credit arrangement and interest are calculated daily based on the amount utilized and charged monthly</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Minimum of one (1) year in business operations</li> <li>Minimum of BND100,000 in business annual turnover</li> </ul>	
	SME Instalment Loan	To be disclosed upon engagement		<p>Flexible financing solutions to support business growth with repayment options from one (1) to three (3) years and other premium benefits</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Minimum of one (1) year in business operations</li> <li>Minimum of BND100,000 in business annual turnover</li> </ul>	

SME Indent Financing	To be disclosed upon engagement	<p>A variable facility to finance a business's import purchases after securing a sales order based on indent or purchase order from the Brunei Government, semi-government organisations or other companies</p> <ul style="list-style-type: none"> <li>Flexibility of a Term Loan at a fixed rate on short-term basis. Reset the interest rate every 30,60,90 or 120 days</li> <li>Monthly service interest and principal, plus interest at the end of the loan tenor or upon payment receipt</li> <li>Upfront collection of interest. Principal repayment to be collected upon receipt of payment or at the end of the loan tenor</li> </ul> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Minimum of one (1) year in business operations</li> <li>Minimum of BND100,000 in business annual turnover</li> </ul>	
SME Account Receivables Financing	To be disclosed upon engagement	<p>Assign the receivables to the bank and receive financing for a percentage of the invoice value <sup>(1)</sup></p> <p>Benefits include improving the business's cash flow and potentially securing profits by accessing supplier discount for early payment</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Minimum of one (1) year in business operations</li> <li>Minimum of BND100,000 in business annual turnover</li> </ul> <p><small>(1) Amount of financing is subject to the Bank's evaluation and sole discretion</small></p>	
SME Property Financing	To be disclosed upon engagement	<p>Secure funds to purchase shop houses, property for staff quarters, warehouses and other business real estate. Business owners are also able to finance existing properties for greater savings</p>	

				<ul style="list-style-type: none"> <li>Choice of flexible repayment period ranging from one (1) to nine (9) years</li> </ul> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Minimum of one (1) year in business operations</li> <li>Minimum of BND100,000 in business annual turnover</li> </ul>	
	SME Fully Cash Secured Facility	To be disclosed upon engagement		<p>Access to funds for business operational expenses or purchase of fixed assets using the business owner's term deposit as security</p> <ul style="list-style-type: none"> <li>Term deposits may be in Brunei Dollar (BND) or major foreign currencies</li> <li>Available facilities include Overdraft, Term Loan, Labour Guarantee, Custom Guarantee and Performance Bonds</li> </ul> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>Registered business in Brunei Darussalam</li> <li>Minimum three (3) years of business operation</li> <li>Minimum of BND100,000 in annual turnover</li> </ul>	
11	Naqad Financing	To be disclosed upon engagement	BIBD	<p>Short-term revolving financing in the form of an overdraft facility which may be utilized over the period of the financing.</p> <p>Purpose:</p> <p>To provide an additional working capital (e.g. to pay overhead expenses) and as standby fund for operation. The amount of financing will depend on the cash flow of the company, the timing of receipts and payments, seasonal trends in the sales and so on.</p> <p>Other Details:</p>	<p>For more info: <a href="#">Link</a>  Email: <a href="mailto:cbd.ccm@bibd.com.bn">cbd.ccm@bibd.com.bn</a>/  <a href="mailto:corporate.banking@bibd.com.bn">corporate.banking@bibd.com.bn</a>  Tel: 2238181</p>

		Generally, the maximum financing period is twelve (12) months and is renewable upon maturity subject to satisfactory performance of the account. The profit charged for the financing shall be calculated on a daily utilisation basis and the rate is subject to the Bank's prevailing risk mitigation and pricing guidelines. Repayment shall be made by means of monthly profits payment and lump sum settlement of principal at the end of the financing tenor
Demand Financing	To be disclosed upon engagement	<p>A short-term one-off lump sum financing which may be granted against confirmed or expected lump sum receivables or against contract/project awarded by Government or Government related companies or any other pay-master acceptable to the Bank</p> <p>Purpose:</p> <p>The financing may be used for start-up/mobilisation expenses for awarded project/contract or as additional capital for businesses.</p> <p>Other Details:</p> <p>The period of financing shall be based on the expected receipts of payment with a maximum period of twelve (12) months. The profit charged for the financing shall be calculated on a daily basis and the rate is subject to the Bank's prevailing risk mitigation and pricing guidelines. Repayment shall be made by means of monthly profits payment and lump sum settlement of principal at the end of the financing tenor or upon receipt of payment from pay-master.</p>
Demand Line Financing	To be disclosed upon engagement	A revolving short-term financing given to finance project/contract awarded by Government or Government Related Companies or any other pay-master acceptable to the Bank.

			<p>Purpose:</p> <p>This financing provides standby fund for companies to pay for overhead expenses, operation expenses and the like while awaiting payment.</p> <p>Other Details:</p> <p>Benefit of the financing is on a draw-down basis made against certified/confirmed claims or receivables and the tenor shall be based on the expected timing of receipt of payment. The amount of draw-down shall be based on a pre-agreed percentage (up to a maximum of 80% of claims or receivables amount). The period of financing is normally adjusted to suit the duration of project/contract with maximum of period of twelve (12) months. The financing may be renewed upon expiry subject to satisfactory performance of the account.</p> <p>The profit charged for the financing shall be calculated on a daily based on outstanding utilised balance and the rate is subject to the Bank's prevailing risk mitigation and pricing Repayment shall be made by means of monthly profits payment and lump sum settlement of principal at the end of the financing tenor or full settlement upon receipt of payment for which the draw-down is made whichever is earlier.</p>	
	Term Financing	To be disclosed upon engagement	<p>This financing may be granted for short, medium or long term period depending on the company's requirement and capacity to pay</p> <p>Purpose:</p> <p>The financing offers funding for acquisition of business assets (e.g. equipment, machineries &amp; commercial property), purchase of stocks, minor renovation works, refinancing of assets and facilitate other business requirements.</p>	

		<p>Other Details:</p> <p>Generally, the financing period range between twelve (12) months to a maximum of eighty-four (84) months. The profit charged for the financing shall be calculated based on a monthly reducing balance and the rate is subject to the Bank's prevailing risk mitigation and pricing guidelines. Repayment shall be in the form of equal monthly installments made throughout the financing tenor.</p>
Bank Guarantee	To be disclosed upon engagement	<p>Various types of guarantees issued to suit various contractual purposes, requirements and needs. They are: Bid Bond, Performance Bond, Payment Guarantee, Security Deposit for Labour Quota</p> <p>Purpose:</p> <p>To indemnify and pay an agreed sum of monies to a principal (as the beneficiary) in case of default in fulfillment of contractual obligation by the Bank's customer through an irrevocable written undertaking issued by the Bank</p> <p>Other Details:</p> <p>The period of cover is normally in accordance to the contract agreement and/or requirement of the beneficiary. The Bank will be charging a fee for the issuance of the guarantee calculated based on the amount of guarantee and period of cover and the rate is subject to the Bank's prevailing risks mitigation and pricing guideline.</p>
Trade Financing	To be disclosed upon engagement	<p>Letter of Credit:</p> <p>Wakalah Contract (Agent):</p> <p>The Bank act as a purchasing agent on behalf of the buyer/applicant who will place deposit to the full amount</p>

				<p>of goods to be purchased. The Bank will establish Letter of Credit and remits the payments to the seller/beneficiary utilizing the deposit made by the buyer/applicant</p> <p><b>Murabaha Contract (Deferred Lump Sum-Sale)</b></p> <p>The Bank acts as the financier for the buyer/applicant who is appointed as purchasing agent for the goods on behalf of the Bank. The Bank will establish Letter of Credit and remit the payment to the seller/beneficiary using the Bank's own funds. The Bank will then sell the goods to the buyer/applicant at a sale price comprising of the cost and profit margin. The Bank will allow the buyer/applicant a deferred payment term for the settlement of the purchase under LC Murabaha arrangement (Trust Receipt)</p> <p><b>Collection Bills:</b></p> <p>This is a financing product offered as other alternative to Letter of Credit. This financing provides the buyer/importer the means of funding the purchase of raw materials and other trade-able goods locally and/or imported from overseas. For the seller/exporter, the financing offered a means to finance their sales/export of goods on credit term and obtain required cash flow for operation.</p> <p><b>Shipping Guarantee:</b></p> <p>This is a facility provided by the Bank which indemnifies and guarantees the shipping company for the release of goods to the buyer/importer in the absence/without presentation of Bill of Lading.</p>	
12	Over draft (Secured by Cash and/or Property)	To be disclosed upon engagement	Standard Chartered Brunei (SCB)	For access to quick working capital needs to finance day to day short term cash flow, where repayment is based on the utilization of the overdraft	For more info: <a href="#">Link</a> Tel: 2658008

			<p>Eligibility:</p> <ul style="list-style-type: none"> <li>• Minimum three (3) years of business operation</li> <li>• Able to provide the latest twelve (12) months of bank statement</li> <li>• Able to provide the latest two (2) years of audited financial statements including profit and loss statement and balance sheet</li> </ul>	
Business Instalment Loan	To be disclosed upon engagement		<p>A short term loan with up to three (3) years tenor to fit the business financing needs with fixed instalments</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>• Minimum three (3) years of business operation</li> <li>• Able to provide the latest twelve (12) months of bank statement</li> <li>• Able to provide the latest two (2) years of audited financial statements including profit and loss statement and balance sheet</li> </ul>	
Property Term Loan	To be disclosed upon engagement		<p>Loans used for the purchase or construction of commercial and residential properties. May also be used for refinancing of properties. Repayment is based on fixed instalments</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>• Minimum three (3) years of business operation</li> <li>• Able to provide the latest twelve (12) months of bank statement</li> <li>• Able to provide the latest two (2) years of audited financial statements including profit and loss statement and balance sheet</li> </ul>	
Trade Working Capital i.e. Banker's Guarantee,	To be disclosed upon engagement		<p>Working capital needs for the purpose of financing trade facilities</p> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>• Minimum three (3) years of business operation</li> </ul>	

	Letter of Credit			<ul style="list-style-type: none"> <li>• Able to provide the latest twelve (12) months of bank statement</li> <li>• Able to provide the latest two (2) years of audited financial statements including profit and loss statement and balance sheet</li> </ul>	
13	<p>Asset Financing- Murabaha</p> <p>Working Capital Financing - Tawarruq</p>	<p>Up to BND750,000 for Murabaha</p> <p>Up to BND500,000 for Tawarruq</p>	Bank Usahawan	<p>Bank Usahawan is an SME Bank establishment that is exclusively focused in providing Brunei Entrepreneurs assistance in their financial ambitions through two products; the Tawarruq and Murabaha</p> <ul style="list-style-type: none"> <li>• Support entrepreneurs with fixed assets and/or working capital for their businesses</li> <li>• The financing is for a four (4) months to five (5) year tenor (based on the investment plan and repayment capacity)</li> <li>• Schedule monthly installments and rates are defined by the risk assessment, typically ranging between 6% and 10%</li> </ul> <p>Eligibility:</p> <ul style="list-style-type: none"> <li>• Applicants must be the business owner or the company</li> <li>• Registered and incorporated in Brunei Darussalam</li> <li>• Business should be operating for at least twelve (12) consecutive months</li> <li>• Profitable business in the last twelve (12) months</li> <li>• Realistic and sustainable investment plan or proposal</li> <li>• Sufficient collateral requirements</li> </ul>	<p>For more info: <a href="#">Link</a>            Email: <a href="mailto:info@bankusahawan.com.bn">info@bankusahawan.com.bn</a>            Tel: 2233330/2233331</p>