

Name	Defintion	Examples
ID	This is defined as any documentation required to prove the identity of the loan applicant	Passport Drivers License Voter Card TIN Number Proof of Address
Documentation	Anything that proves the financial position of an SME or an individual	Business Plan/Forecast Business Registration Financial Reports Salary Slips Interviews
Other	Requirements that are not related to loan applicant's identification and financial situation	Gurantor Security Bank Account Term Deposit

	Financial Institute	ID Requirements	Financial Documentation	Other Requirements
	Bank of Baroda Sigatoka	<ul style="list-style-type: none"> - Original Birth Certificate - TIN Number - Proof of Address - Valid Photo ID 	<ul style="list-style-type: none"> - Business Plan 	<ul style="list-style-type: none"> - Have an Account with the Bank - Have a Guarantor or Property/ Life Policy Worth 50% of the Loan
	Carpenter's Finance Singatoka	<ul style="list-style-type: none"> - TIN (Tax Identification Number) or Advisory Council Letter of Recommendation - Proof of Citizenship 	<ul style="list-style-type: none"> - 3 Months Bank Statement - Positive Income to Expense Ratio(>1.2) - 6 Months of Employment Salary Slips (if employed) - Financial Statements (for contractors only) - Business License 	<ul style="list-style-type: none"> - Guarantor - Deposit: 33.33% of Loan Principal Amount
	ANZ Sigatoka	N/A	N/A	N/A
	Westpac Sigatoka	N/A	<ul style="list-style-type: none"> - Financial Statement Audit (back 2-3 years) 	<ul style="list-style-type: none"> - Westpac Bank Account (min 6 months) - Positive Income to Expense (no ratio is used however) - Security such as land with the title in customers name - Employment stability - Good Credit - NOTE: For a self employed customer their personal income is their 'business' income
	BSP Sigatoka	<ul style="list-style-type: none"> - Passport - Full or provisional driver's license - Voter card - National provident card - Student ID - Original marriage certificate - TIN - Employment ID 	<ul style="list-style-type: none"> - Notice of tax assessment - Municipal business license - Current payslip 	<ul style="list-style-type: none"> - Verification of address: Utility bills, Housing rental tenancy agreement or land title documents Pilot's license Land transport authority Senior Citizen's card
	BRED Bank Nadi	<ul style="list-style-type: none"> - TIN - Local ID - Photo card - Drivers License - Voters card 	<ul style="list-style-type: none"> - Forecast - Financial Statements - Project costs 	<ul style="list-style-type: none"> - Proof of residential address - Certificate of security

	Financial Institute	ID Requirements	Financial Documentation	Other Requirements
	Westpac Nadi	<ul style="list-style-type: none"> - Background check plus \$35 - ID: (At least 2) <ul style="list-style-type: none"> Passports Birth certificate Marriage certificate Citizenship certificate Drivers licence - Fijian voter card - 1 of the above and 2 of: <ul style="list-style-type: none"> Recent pay slip/employment letter confirming occupation Job title and income Utility bills Gov/Employer photo ID card Student ID Land/prop Life insurance policies Municipal statement - TIN letter or FNPF ID Card 	<ul style="list-style-type: none"> - Past 3 years financials including: <ul style="list-style-type: none"> Balance sheet Income statement Tax return Account statements - Certificate of registration 	<ul style="list-style-type: none"> - Face to Face Interviews
	ANZ Nadi	<ul style="list-style-type: none"> - Birth Cert - Valid Gov ID with a signature on it - Water bill (less than 3 months old) or driver's license to confirm address - Payslip or letter from employer - Letter from FIRCA confirming TIN 	<ul style="list-style-type: none"> - Certificate of registration - Memorandum & Articles of association/ form a2 - Income and Banking Form - Meeting minutes - Mandate and name signatories 	<ul style="list-style-type: none"> - Business needs to be running for 2 years - Security of 100% required
	BSP Nadi	<ul style="list-style-type: none"> - Birth Certificate - TIN Number - Background check (BSP has a due diligence protocol to follow) 	<ul style="list-style-type: none"> - Balance Sheet - Last 3 years of financial statements - Aging list of debtors and creditors - Detailed cash flow forecast for 12 months 	<ul style="list-style-type: none"> - Bank statements for the past 3 years - Loan repayments go through BSP (Have to create an account with them) - Proof of security
	Credit Corp	<ul style="list-style-type: none"> - One form of recognised ID such as: <ul style="list-style-type: none"> Passport Voter card - TIN number 	<ul style="list-style-type: none"> - Business Registration - 3 month bank statements - Cash Flows - Financials (Balance Sheet and Profit and Loss) from the past year 	<ul style="list-style-type: none"> - Face to Face Interviews

	Financial Institute	ID Requirements	Financial Documentation	Other Requirements
	HFC Bank Nadi	<ul style="list-style-type: none"> - TIN - Driver Licence - Personal ID 	<ul style="list-style-type: none"> - Registration - Licence - Business Forcast for new business only - 3 year financial 	<ul style="list-style-type: none"> - Having Term deposit is preferred with HFC - 6 months banking with HFC for new businesses - Peronsal Bank Statement
	Merchants Finance Suva	<ul style="list-style-type: none"> - One form of recognised ID such as: Passport Voter card - TIN number 	<ul style="list-style-type: none"> - Business Registration - Income Statement - Contracts - Invoices 	<ul style="list-style-type: none"> - Require some form of security such as a vehicle or shares
	Carpenters Finanance Nadi	<ul style="list-style-type: none"> - TIN - Voters ID 	<ul style="list-style-type: none"> - Proof of employment - Bank statement - Employment letter - Business registration - Cash flow - Proof of profit 	<ul style="list-style-type: none"> - Security such as land
	Carpenters Finanance Suva	<ul style="list-style-type: none"> - TIN (Tax Identification Number) or Advisory Council Letter of Recommendation - Proof of Citizenship - Voter's ID 	<ul style="list-style-type: none"> - 3 Months Bank Statement - Business License - Positive Income to Expense Ratio(>1.2) - Income & Expense Statment - 6 months Employment Salary Slips (if employed) - Financial Statements (for contractors only) 	<ul style="list-style-type: none"> - Deposit: 33.33% of Loan Principal Amount - Guarantor
	Fiji Development Bank	<ul style="list-style-type: none"> - TIN - One Valid Photo ID: Passport Voters Card Drivers License 	<ul style="list-style-type: none"> - Bank statements - Business registration - Business proposal - Tax compliance - Good credit 	<ul style="list-style-type: none"> - FDB have a form for customers to fill out. It sets out their financials; cash flow and P&L structure - Security
	South Pacific Development Bank	<ul style="list-style-type: none"> - Valid Photo ID 	N/A	<ul style="list-style-type: none"> - Require you to undertake training - Face to face interviews

Financial Institute	Methods if Attracting Cutomers	Effectiveness	Future Plans	Status	Identify they have a problem	Want to solve this problem	Willing to pay for a solution
Bank of Baroda Sigatoka	<ul style="list-style-type: none"> - Village visits - Less digital product - Word of mouth is important - Billboards - School visit - Consultancy 	Happy with currently marketing at the moment. 60% -90% of customers come from there	Improve their digital products	Early Adopter	Yes	Yes	Yes
Credit Corp	<ul style="list-style-type: none"> - Facebook adverts - Billboards - Dealer visitation - Approach business directly 	Has not been as effective as it could be	More brand awarness	Early Adopter	Yes	Yes	Yes
Merchants Finance Suva	<ul style="list-style-type: none"> - Need term deposits of at least 6 months - Need a support letter from the ministry of agriculture - Usually loans for transport vehicles - Once a business inquires about a loan, Merchants will visit them 	It is quite effective for them	Reach more rural places	Early Adopter	Yes	Yes	Yes
Fiji Development Bank	<ul style="list-style-type: none"> - Radio advertisements - TV - Roadshows - Village meets - Wednesday night stakeholder meets 	Not very effective, it was given a 2 on the effectiveness scale	Increase word of mouth by enhancing customer service and increase visibility in community work	Early Adopter	Yes	Yes	Yes
Carpenters Finance Sigatoka	<ul style="list-style-type: none"> - Billboards - Facebook - Website - Word of mouth 	Significant, theYes believe theYes are reaching a good amount of customers at the current time.	Door to door, speaking with businesses themselves	Early Majority	Yes	No	Yes
Carpenters Finance Nadi	<ul style="list-style-type: none"> - Roadshows - Social media - Word of mouth - Customer service - Advertisements - TV - Brochures 	Yes effective (4-5)	New products and marketing them accordingly, government changes, revisit interest rates, accessibility, enahnce customer service	Early Majority	Yes	No	Yes

Financial Institute	Methods if Attracting Cutomers	Effectiveness	Future Plans	Status	Identify they have a problem	Want to solve this problem	Willing to pay for a solution
Carpenters Finance Suva	<ul style="list-style-type: none"> - Promotional Pan-Carpenter's Expo - Mega Sales - Billboards - Facebook & Other Social Media - Word of Mouth from repeat customers - Centrally managed Marketing Budget. 	It is quite effective for them	Reach more rural places	Early Majority	Yes	No	Yes
BSP Sigatoka	<ul style="list-style-type: none"> - Television and radio ads - Seasonal promotions for secured and unsecured loans - Positive word of mouth 	N/A	N/A	Early Majority	Yes	Yes	No
BSP Nadi	<ul style="list-style-type: none"> - Television and radio ads - Seasonal promotions for secured and unsecured loans - Positive word of mouth 	N/A	N/A	Early Majority	Yes	No	No
BRED Bank Nadi	<ul style="list-style-type: none"> - Media - Advertisement - Brochures - Word of Mouth 	Very effective, significant impact on bringing customers to the bank	2019 has grown very fast for them using their current marketing activities	Early Majority	Yes	Yes	No
HFC Nadi	<ul style="list-style-type: none"> - Partner up with Vodafone to let customer get money from Vodafone - School Visit - Billboard - TV ads - Brouchures - Client Visit - Unsecured loan promotion during Christmas - Word of Mouth 	Only effective during festive season	New CEO is aggressively trying to improve existing customers experience	Early Majority	Yes	No	No
ANZ Sigatoka	N/A	N/A	N/A	Key Stakeholder	No	No	No
ANZ Nadi	<ul style="list-style-type: none"> - Most people are already with the bank - Word of mouth is quite effective for them 	It had been very effective for them	They were very content with their current operations	Key Stakeholder	No	No	No

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	Westpac Sigatoka	<ul style="list-style-type: none"> - Posters, - TV commercials - Customer service - Customer advocacy - Campaigns such as opening the branch on Saturday - As a point of difference they offer competitive loan rates and have no maintainance fees 	At the current time they are not marketing their loan products as they are focusing on securing their funds and not lending.	Focusing on customer service and advocacy.	Key Stakeholder	No	No	No
	Westpac Nadi	<ul style="list-style-type: none"> - Feedback to customers - Door to door - Serving as customer come - Visiting things such as car shows 	It seems to very effective for them but many customers are turned away	Run promotions time to time for public	Key Stakeholder	No	No	No
	South Pacific Development Bank	<ul style="list-style-type: none"> - Run promotions - Visit villages 	Very effective but they could be attracting more cutomers	N/A	Key Stakeholder	No	No	No