

RENTAL LAND- INDIVIDUAL

(Financing for rental properties)

Constitution of the file:

Borrower: Individual

Formal request sent to the Managing Director of the CFC, The type, the amount of the loan, the duration, postponed and the address and phone number of the notary in Cameroon

❖ **Items concerning the borrower (to supply by the applicant)**

➤ **For an employee**

Instruction fee (see fee schedule)	<input type="checkbox"/>
Credit bureau with Beacon score	<input type="checkbox"/>
Photocopy of an official ID card emitted by a Cameroonian authority. National ID card, consular Card, Passport	<input type="checkbox"/>
Certificate or letter of employment and pay stubs (proof of income)	<input type="checkbox"/>
Notice of assessment of the previous year	<input type="checkbox"/>
Certified copy of taxpayer's card in Cameroon	<input type="checkbox"/>
Curriculum vitae of the promoter	<input type="checkbox"/>
Police record extract	<input type="checkbox"/>
Proof of the minimum down payment	<input type="checkbox"/>

➤ **For merchants and professionals (Addition)**

The last three financial statements certified by a chartered accountant	<input type="checkbox"/>
Notice of assessment of the previous year	<input type="checkbox"/>
Copy of the enterprise registrar and company incorporation status	<input type="checkbox"/>

➤ **Items concerning the project**

Land title of the site of the project;	<input type="checkbox"/>
Certificate of town planning and accessibility;	<input type="checkbox"/>
Certificate of property dating less than three months;	<input type="checkbox"/>

Building permit or certificate of deposit in compliance with the project;	<input type="checkbox"/>
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Appendix (to supply by the partners)

❖ Items concerning the partners (architects and entrepreneurs)

Exact address and plan of location of offices;	<input type="checkbox"/>
Partnership agreement with the promoter of the project;	<input type="checkbox"/>
References of a work experience;	<input type="checkbox"/>
Trade register extract;	<input type="checkbox"/>
Certified copy of certificate of registration in the CNPS;	<input type="checkbox"/>
Certified copy of taxpayer's card;	<input type="checkbox"/>
Curriculum vitae;	<input type="checkbox"/>

❖ Technical file prepared by a professional, including:

Plan of situation;	<input type="checkbox"/>
Plan of mass or setting-up;	<input type="checkbox"/>
Construction plans (foundations - septic tank and sump - Poutraisons-technical lots - level distribution - cuts - carpentry - roofing - facades);	<input type="checkbox"/>
Note on geo Technical Studies	<input type="checkbox"/>
Calculation sheet structure	<input type="checkbox"/>
Plans	<input type="checkbox"/>
General description detailed of work by trades	<input type="checkbox"/>
Estimated quotation and quantitative of measured work presented by trades and level (general work, completed work, remaining work eventually)	<input type="checkbox"/>
Schedule of execution of the works;	<input type="checkbox"/>
Detailed financial results;	<input type="checkbox"/>
Estimated funding schedule;	<input type="checkbox"/>
Draft of specifications	<input type="checkbox"/>

❖ Study of profitability led by a real estate expert approved by the CFC:

The grid structure and the expected rents;	<input type="checkbox"/>
Note of presentation of the project	<input type="checkbox"/>
Assessment of renting risks: economic analysis of the projected rents and the service charges,	<input type="checkbox"/>
The situation of category-specific real estate market in the immediate environment of the project: quantity and main characteristics of the existing park, the average rents practised in the neighborhood, ...	<input type="checkbox"/>
An opinion on the real estate project in its legal, technical, economic, commercial and financial dimensions;	<input type="checkbox"/>
Management mode of projected funded building.	<input type="checkbox"/>