Financing for Women Entrepreneurs



Role of Pak Brunei Investment Company and Products for Women Entrepreneurship



Pak Brunei Investment Company is an Investment Finance Company, established as a joint venture between Government of Pakistan and Brunei Investment Agency (BIA) that commenced operations in August 2007.

The Company has active platforms for Project and Lease Finance, Corporate Finance & Advisory Services, SME Finance, Private Equity, Trust Services, Capital Market Operations, and Fixed Income Trading & Distribution activities.

Women Entrepreneurs and Professionals in the segment are being served by PBICL through own resources as well as through promotion and deployment of State Bank's subsidized scheme for women.

Following is the set of products which are already being offered to all the clients. All these products are available for women as well and in case there is a need special products and services can be offered for the niche segment.

- Lease Finance
- Short Term Finance (Working Capital)
- 🌣 Medium Term Finance
- Long Term Finance
- All SBP schemes (as per client's eligibility)

'Refinance Facility for Small Enterprise (SE) Financing and Credit Guarantee Scheme for Women Entrepreneurs' was initiated by SBP in 2019. Pak Brunei is successfully utilizing the scheme and servicing women from various backgrounds

Process Flow



Application

Initial Document
Submission
(CNIC/Feasibility/
Ledgers)

RM/RA Visit

Facilitation for new clients to make them bankable (NTN, Account opening, Financial Accounts and others)

Discussion on Financing amount and Issuance of ITS (after completion of all initial documents)

Refinance from SBP/Repayment

Disbursement (Own Sources of PBICL) Legal Documentation

Sanction Letter issuance

Credit Proposal/Risk Assessment (after completion of all documents) and Approval Process



Maintaining Ledgers, Preparing Financial Statements and Feasibilities

Income Statement	کاروباری آمدن (منافغ)	
رقم		تفصيل
Rs.	Sales Revenue	كل فروخت
Rs.	Total Purchases	کل خریداری
Rs.	Total business expenses	کل کاروباری اخراجات
Rs.	Total Income	کل کاروباری آمدن (منافغ)

Balance Sheet	کاروباری اثاثہ جات کی تفصیل	
رقم	تفصيل	
Rs.	Shop/Property	دکان /جائیداد
Rs.	Stock/Raw Material/Finished Goods	اسٹاک/خام مال/تیار مال
Rs.	Machines/Equipment	مشینری و غیره
Rs.	Furniture/Fixture	فرنیچر
Rs.	Receivables/Payables	ادهار (لین/دین)
Rs.	Other Assets	دیگر اثاثہ جات
Rs.	Total value	کل مالیت

Refinance and Credit Guarantee Scheme for Women Entrepreneurs



Purpose: Financing shall be available to women entrepreneurs across the country for a period of up to 5 years, including maximum grace period of up to six months.

Financing Amount: Maximum financing limit under the scheme will be Rupees Five million (Rs. 5M).

Target Segment: Financing under the scheme should be provided for setting up of new business enterprises or for expansion of existing ones.

Risk Sharing: Such loans will also be eligible for 60% risk coverage under SBP's Credit Guarantee Scheme for Small and Rural Enterprises.

Mark-up Rate: Mark-up rate for end user under the facility will be up to 5% per annum (p.a.). SBP will provide refinance to PFIs at 0%.

(please post your comments)

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How to apply...?

Contact us

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Or apply online

https://pakbrunei.com.pk/online-application-form/

Name of the project/business Address Contact details (Telephone number) Form of business (Proprietorship, Partnership, Private Limited/Limited) Type of business (Manufacturing, Trading, Services or other please specify) Products Annual Sales/Revenue Name of main sponsors (please mention shareholding in case of other than proprietorship CNICs of main sponsor(s) Type of financing product * (please see details of products) Amount of financing * Any other details

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THANK YOU