

What a lender reads before the plan.

A one-page checklist of what CRDB publishes for its SME Bidii loan and the order a lender reads a plan, with the documents to prepare in any case.

What CRDB publishes for SME Bidii

- ✓ Applicant aged 18 or over.
- ✓ Minimum of three years' experience managing the same or a similar business.
- ✓ A steady cash flow.
- ✓ A business premise, owned or rented.
- ✓ A valid business licence or permit.
- ✓ A CRDB Biashara account, opened or maintained.
- ✓ Loan size TZS 50,000,000 to TZS 5,000,000,000; tenure 6 to 24 months.

Source: CRDB Bank, SME Bidii loan page, crdbbank.co.tz/for-business/business-loans/sme-loan, read 14 October 2026.

The page lists no document checklist beyond the licence; the branch's own list governs.

The order a lender reads a plan

- ✓ The verdict on page one, and the tests that produced it.
- ✓ Project IRR, stated with its assumptions.
- ✓ Debt service cover, in the base case and in the downside case.
- ✓ The evidence behind demand, with each buyer segment tagged Proven, Indicated or Assumed.
- ✓ Licences, registrations and approvals in the order they are obtained.

Source: the Plan Library method, NEMBO, October 2026.

Prepare in any case

- ✓ Certificate of incorporation or business name registration.
- ✓ Taxpayer Identification Number certificate.
- ✓ The business licence or permit named above.
- ✓ Bank statements for the account that carries the business's income.
- ✓ Financial statements, prepared under the framework that applies to the entity.
- ✓ The 60-month model, with the downside case.

These are the documents a loan file commonly needs. Confirm the branch's own list before the appointment; no bank page read on 14 October 2026 published a full checklist.