

## Application Process

- Download application form from our website or collect from our offices, Inkhundla Center, ENYC offices, SEDCO, JA, Municipalities.
- Complete form, secure relevant signatures and stamps.
- Verify all attachments, listed at the back of the application forms.
- Submit application with attached documents to YERF Offices or Inkhundla Center.
- Processing of application begins and you should receive notification.

## Online Application

To apply online scan the QR Code OR follow the below link (<https://www.yef.co.sz/applications>)



## Resources / Useful Templates

You can download the below templates on our website, please follow the link (<https://www.yef.co.sz/resources/>)

- Business plan
- Intention to Lease
- Letter of Market Intent
- Cashflow Projection
- Land Right

**OUR LOANS DO NOT  
REQUIRE COLLATERAL.  
CALL US FOR ENQUIRY!!**

## Contact Details

- ☎ (268) 2404 1433 / 2404 8369 / 2404 6802
- ☎ (268) 7606 4002 / 7906 4002
- ☎ (268) 7606 4002
- ✉ info@yef.co.sz
- 🌐 www.yef.co.sz
- ✉ customer.services@yef.co.sz

## Our Offices

### Head Office

Hhohho - Lilunga House, 4th Floor, Somhlolo Rd.....(268) 7606 4002.

### Regional Offices

Hhohho - Lilunga House, 4th Floor, Somhlolo Rd.....(268) 7809 9955.

Manzini - Behind Post Office, Somhlolo Park, next to TB Center.....(268) 7809 9954.

Lubombo - Regional Administrator offices, 2nd Floor.....(268) 7809 9953.

Shiselweni - ENYC Building, Berguni Street.....(268) 7809 9952.



## Youth Enterprise Revolving Fund



## Our Services

- ◆ Funding
- ◆ Training
- ◆ Mentorship & Coaching
- ◆ Market Access & Linkages



**ONLINE LOAN  
APPLICATION,  
NOW OPEN!!**

## About Youth Enterprise Revolving Fund (YERF)

YERF was established under Legal Notice No. 179 of 2009 as Youth Enterprise Revolving Fund Regulations, 2009 (under section 12) to alleviate unemployment amongst young people 18 - 35 years, by providing seed capital to start sustainable businesses.

### Mandate

- Promote youth employment and alleviate poverty amongst young people of Eswatini.
- To provide loan funding to Eswatini youth to start businesses.
- To build capacity for Eswatini youth-owned enterprises through mentorship and coaching.

### Vision

To be a leading and innovative Economically Empowering Financial Institution for the Youth in Eswatini.

### Mission

To provide Development Finance and Support to Eswatini Youth, Thus Fostering Their Inclusive, Accessible and Sustainable Entrepreneurship Development.

**ARE YOU A YOUTH  
ENTREPRENEUR LOOKING FOR  
BUSINESS FUNDING.  
PLEASE CONTACT US!!**

Online Loan Application, Now Open!!

## Our Products

### Standard Loan

Category	Amount
Sole Trader	E 50, 000.00
Registered Company	E 100, 000.00
Registered Cooperative	E 150, 000.00

### Order Finance

Category	Amount
Sole Trader	E 80, 000.00
Registered Company	E 150, 000.00
Registered Cooperative	E 200, 000.00

### Loan Increase

Category	Amount
Sole Trader	E 50, 000.00 - E 70, 000.00
Registered Company	E 100, 000.00 - E 150, 000.00
Registered Cooperative	E 150, 000.00 - E 200, 000.00

### MTN - YERF Khula Natsi

Category	Amount
Lending Limit	E 5, 000.00 - E 30, 000.00



### Loan Repayment Periods

- Seasonal Loans - 12 months
- Short Term Loans - 24 months
- Medium Term Loans - 36 months

### General Requirements

- Certified ID Copy
- Completed Application Form
- Business Plan & Cashflow Projection
- 3 Quotations of each input
- Land right / Intention to Lease
- Trading License
- Proof of Market
- Technical Expertise
- Original Bank Statement for existing business
- Registration Documents (for companies)

Online Loan Application, Now Open!!



## More About Our Products

### Standard Loan

YERF products designed for youth entrepreneur, it requires no collateral. **(Interest = Prime + 2%)**

### Order Finance

This is a short term finance option for youth entrepreneurs, requiring assistance to service orders. **(Interest = Prime + 4%)**

### Loan Increase

This product is tailor made for YERF beneficiaries, this is a top up, only those who have paid 50% of the initial loan are eligible for this product. **(Interest = Prime + 2%)**

### MTN - YERF Khula Natsi

This product is for existing businesses, it focuses on business growth or expansion. **(Interest = Prime only)**

### Qualifying Criteria

- Must be Liswati, between 18 - 35 years.
- Business must be located in Eswatini.
- Must have a good credit history.
- Must have a viable business plan.



Online Loan Application, Now Open!!