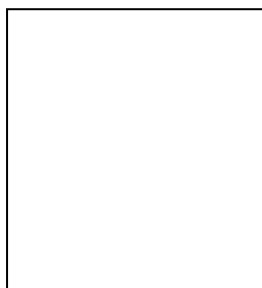


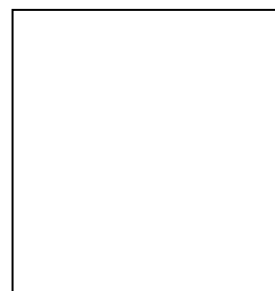
**RWAKYAKIBUNYA CO-OPERATIVE SAVINGS AND CREDIT
SOCIETY LTD**

P.O.BOX. 04 KIBIITO

Email:rwasacco@gmail.com



Client's passport



Next of kin/spouse

1. BASIC INFORMATION ON THE APPLICANT:

- Name of Applicant:.....
- A/c No..... MSacco A/c no.....
- Shares..... Compulsory savings..... Regular savings.....
- Date of application:
- National ID NO.....Age,..... Sex
- Date of Birth.....
- Tel Contact.....E-mail.....
- Marital status ☐ Single ☐ Married ☐ Divorced ☐ Widowed ☐ Co-Habiting ☐ Separated
- Name of Spouse: AgeSex
- Contact
- Name of Next of kin/relative.....
- NIN of Next of kin.....
- TelSignature.....
- Business Name/ Sources of Income for client:

Dependants

No.	Name	Gender	Relation	Age
1.				
2.				
3.				
4.				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

RESIDENCE ADDRESS:

- Physical:.....
- Name of the chairperson LC 1:.....

Attach Map to the location of the client's Residence**BUSINESS ADDRESS:**

- Physical Address:.....
- Other responsible persons:
 -
 -
- Bankers:.....
- Name of the chairperson LC 1.
- Village/Zone..... Parish/Ward
- Client's Signature

Attach Map to the location of business premises:**2. NATURE OF THE BUSINESS/EMPLOYMENT**

.....

.....

.....

3. PRODUCTS/SERVICES OF THE BUSINESS

.....

.....

.....

4. MAJOR CHALLENGES FACING THE BUSINESS.....

.....

.....

5. PURPOSE OF THE LOAN

.....

.....

6. DETAILS OF THE LOAN APPLICATION

- Loan Amount:in words.....
- Proposed instalment Shs.....Proposed duration of the loan
- Repayment mode: [Monthly] [Weekly] [Bi-weekly] [Quarterly]
- Type of security.....
- Description of the security

- Purchase Price of the security Current market Price..... Estimated Current Price of Client valuation of the security if she/he/was buying it
- Estimated forced sale value (by the client).....

Attach Map to the Location of the security

7. CREDIT HISTORY

Previous loan	Institution	Purpose	Repayment history	Loan balance	Duration to complete

8. LOAN APPLICANT DECLARATION:

I declare that all the information above is correct and agree to allow RWAKYAKIBUNYA SACCO to obtain whatever information concerning my payment history on Loans or Accounts from Other Bank and Creditors.

APPLICANT

Date

LOAN OFFICER

DATE.....

ENDORSEMENT BY THE **CHAIRMAN LC1** OF THE **RESIDENTIAL AREA**

Names, signature and Stamp

.....

Tel No.....

ENDORSEMENT BY THE **CHAIRMAN LC1** OF THE **BUSINESS LOCATION**

Names, signature and Stamp

.....

Tel No.....

THE REPUBLIC OF UGANDA

GUARANTOR'S PROMISSORY NOTE:

In consideration of **RWAKYAKIBUNYA SACCO** making or continuing to give a loan or otherwise giving credit financial facilities to.....

i.....A/C NO.....today.....hereby
promise to pay a loan of Ugx shs.....in
words.....and the interest
plus penalties that would have accrued to **RWAKYAKIBUNYA Sacco** incase he/she
fails to pay

Signature

Name

Occupation

Address

Tel.....

DRAWN BY:.....

THE LEGAL DEPARTMENT

THE REPUBLIC OF UGANDA

GUARANTOR'S PROMISSORY NOTE:

In consideration of **RWAKYAKIBUNYA SACCO** making or continuing to give a loan or otherwise giving credit financial facilities to.....

i.....**A/C NO**.....**today**.....**hereby** promise to pay a loan of Ugx Shs.....in words.....and the interest plus penalties that would have accrued to **RWAKYAKIBUNYA Sacco** incase he/she fails to pay

Signature

Name

Occupation

Address

Tel.....

DRAWN BY:.....

THE LEGAL DEPARTMENT

SPOUSAL CONSENT FORM

THE REPUBLIC OF UGANDA

THE LAND ACT CAP 227 THE LAND REGULATIONS, 2004

CONSENT BY SPOUSE(S) TO TRANSACTIONS IN LAND

1. **Location of land the subject of consent:**

- a) Village / Zone _____
- b) Parish / Ward _____
- c) Sub-county / Town _____
- d) County / Division _____
- e) District _____

2. Approximate area (ha) _____

3. If the land is registered, state:

- a) Folio. _____
- b) Block _____
- c) Plot _____

4. Use or occupation of the land (e.g. farming, housing) _____

5. I _____ being the spouse(s) of the owner of the above land, which forms part of family land under the provisions of section 39 of the Act, grant consent to Mr./Mrs./Ms. _____ to Mortgage the said Land and property thereon to RWAKYAKIBUNYA SACCO with respect to access a loan of Shs. _____ (In words _____) payable in _____ months.

Name of wife/husband/relative

Signature / thumbprint

Date:

Tel.

I Solemnly state that the pledged land (security) belong to me.

Signature Tel. Date

In the presence of **LC1** land location

Name

Signature

Date/Tel and stamp

Signed for and on behalf of RWAKYAKIBUNYA SACCO

_____ (Signature)

_____ (Name)

_____ (Position)

SECURITIE Evaluation Form

RWAKYAKIBUNYA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

EVALUATION OF ITEMS PLEDGED AS SECURITIES

Client's Name: _____ Account Number: _____

Quantity	Items offered as Security	Description of Item(s)	Location of Item(s)	Purchasing Value	Client Estimated Value	SACCO Estimated Value
TOTAL						

Date of Valuation ____/____/____

Name and Signature:

Credit Officer

Name: _____

Signature: _____

Client

Name _____

Sign _____

Spouse/Next of Kin

Name _____

Sign _____

LC1 Chair Person of the land location

Names, stamp and signature _____

Tel no.....

11. Loan committee summary:

LOAN COMMITTEE SUMMARY				
loan officer name				
client name				
Credit History level In the SACCO	1	2	3	4
Dates				
Approved Loan Amount				
Approved Loan Duration (months)				
Final Interest Rate				
Repayment Instalment				
Use of the Loan				
Credit History with other source	1	2	3	4
Specify source (MFI, partners...)				
Loan Amount				
Loan Duration				
Interest Rate				
Repayment Instalment				
Use of the loan				
Collateral				

Collateral	1	2	3	4
Description (verify that same collateral is not used with unchanged value)				
Total Collateral (Shs)				
Total Collateral / approved Loan Amount plus interests (Ratio should be higher than 1.50)				

Additional information: _____

12. Loan committee resolution

Clients name _____ Application date _____

Indicate type of loan _____

	Amount	Loan Duration	Interest Rate	Instalment
Requested (Client)				
Proposed (Loan Officer)				
Proposed loan to working capital ____ Coverage of monthly instalment ____ Debt to equity ratio ____				
Approved (Loan Committee)				

Remarks _____

General information (Please indicate if information comes from the client, another person, or from the client's records; try always to use all sources of information to cross-check validity)

1	Client stability factors	
2	Information on other businesses	
3	Relevant family information	
4	Business strengths	
5	Business weaknesses	
6	Opportunities	
7	Threats	
8	General comments from credit officer	
9	Comments from manager	

☐ Approved ☐ Referred ☐ Rejected

Chairperson name & signature loan committee RWAKYAKIBUNYA SACCO. _____	Signatures of other loan com. Members _____ _____
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