

I. PERSONAL DETAILS (Imyirondoro y'usaba inguzanyo)

Member full name (Amazina yombi y'usaba inguzanyo)	.....	
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	
Account N° in MUGANGA SACCO	.....	
Identity Card/Passport N°	.....	
Place of issue of ID	.....	
Birth date	.....	
Place of Birth	.....	
Nationality	.....	
Phone number	.....	
Email address	.....	
Education level	<input type="checkbox"/> PHD	<input type="checkbox"/> Masters	<input type="checkbox"/> Bacjhelor's degree <input type="checkbox"/> A1 <input type="checkbox"/> A2
Marital Status (etat civil)	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
Number of dependents (abo atunze murugo)	.....	
Spouse name (Amazina y'uwo mwashakanye)	.....	
Phone number (Telefone y'uwo mwashakanye)	.....	
Email address (Email y'uwo mwashakanye)	.....	
Activity of the spouse (Garagaza niba uwo mwashakanye afite akazi cg yikorera)	<input type="checkbox"/> Employed (Afite akazi)	<input type="checkbox"/> Self Employed (Arikorera)	
	<input type="checkbox"/> Unemployed (Ntakazi afite)		
Employer of the Spouse (Garagaza Ikigo uwo mwashakanye akorera niba afite akazi cg icyo akora niba yikorera)	.....	

Home address (Aho usaba inguzanyo atuye)

Country :	.....	Province:	.....	District:	.....
Sector:	.....	Cell:	.....	Village:	.....

II. EMPLOYMENT DETAILS (Ibijyanye n'akazi ukora, imiterere y'amasezerano y'akazi)

Job position (Umwanya w'akazi ukoraho)	.....	
Institutions Category (Hitamo urwego rw'ikigo ukorera)	<input type="checkbox"/> Provincial Hospital <input type="checkbox"/> District Hospital <input type="checkbox"/> Referral Hospital <input type="checkbox"/> Health Center <input type="checkbox"/> MoH & affiliated institutions <input type="checkbox"/> Private Hosptal & Clinics <input type="checkbox"/> Pharmacy <input type="checkbox"/> Others		
Institution name	.....	
Hospital name	.....	
Health center name	.....	
Nature of employment Contract (Ubwoko bw'amasezerano y'umurimo afite)	<input type="checkbox"/> Appointed <input type="checkbox"/> Open-ended Contract <input type="checkbox"/> Fixed contract <input type="checkbox"/> Cabinet appoint		
If fixed contract, indicate contract termination date	From	.....	To
	
Net Salary:	.....Frw	PBF:	.....Frw
		Lumpsums:	.....Frw

Number of years of work experience (Imyaka y'uburambe mu kazi ukora) :

Workplace address (Aho ikigo cg Ivuriro ukorera biherereye)

Country:	District	Sector
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II. LOAN REQUEST DETAILS (Ibijyanye n'inguzanyo isabwa)

Loan Amount (Amafaranga y'inguzanyo isabwa)	
Loan duration (Igihe izishyurwamo)	
Loan purpose (icyo izakoreshwa)	
Date of demand (igihe usabiyeho inguzanyo)	

III. Information on the vehicle to be purchased (Amakuru ku Modoka igiye kugurwa)

I. <input type="checkbox"/> Personal uses		<input type="checkbox"/> Business uses (Hitamo icyo imodoka igurwa izakoreshwa)	
Mark:-----;		Plate number:-----	
Chassis number:-----;		Manufacture year : -----	
Price of the Vehicle (Igiciro cy'imodoka)	-----Frw	Client contribution Uruhare rw'usaba inguzanyo (10% by'igiciro cy'imodoka)	-----Frw

NB: The customer's contribution is not requested if the loan is intended to buy out the loan from another bank,. (Uruhare rw'umukiliya ntaho rusabwa mu gihe inguzanyo isabwa ari ukugura inguzanyo y'ikinyabiziga mu yindi Bank

IV. CREDIT HISTORY (Inguzanyo zagiye zisabwa muri MUGANGA Sacco ndetse no muzindi Bank mu bihe bitandukanye)

#	Years (Umwaka yafashwemo)	Loan Amount (Amafaranga y'inguzanyo)	Loan Purpose (icyo inguzanyo yakoreshweje)	BANK (Bank yafashwemo)	Loan Balance (Inguzanyo isigaye) Niba yararangiyeye shyiramo 0
1					
2					
3					
4					

V. SECURITY PROVIDED / INGWATE ITANZWE

#	Nature (ingwate itanzwe iyo ariyo)	Proof (Ikiranga ingwate) UPI mugihe hatanzwe ingwate y'umutungo utimukanwa. Plate number mugihe hatanzwe Imodoka	Value /Agaciro kayo (estimation)
1			

NB: The valuation report of the given security/guarantee will be made after being visited by Muganga Sacco staff to ensure that it is sufficient to cover the requested loan amount. The security/guarantee provided may be rejected when its value is insufficient compared to the amount of the loan requested or depending on its location (Igenagaciro ry'umutungo utangwaho ingwate rizakorwa nyuma yo gusurwa n'abakozi ba Muganga Sacco kugirango barebe kdi bemeze ko uwo mutungo uhagije. Ingwate yatanzwe irashobora kwangwa mugihe bigaragara ko idahagije ugereranyije n'inguzanyo isabwa cg bitewe n'aho uwo mutungo uherereye).

VI. SOURCE OF INCOME

1. Primary Source of Income	Amount/Month
Net Salary (Umushahara)	
Lumpsum	
PBF (Mu gihe itangwa buri kwezi /Regural)	

2. Other source of income (Ibindi bikorwa byinjiza byunganira umushahara)	
Spouse's salary (Umushahara w'uwo mwashakanye)	
Business income (Amafaranga ava m'ubucuruzi ukora mu gihe buhari)	
Renting income (Amafaranga ava mu bukode bw'inzu mu gihe zihari)	
Consultancy income (Amafaranga ava mu kazi ka consultancy mu gihe gahari)	
Agriculture (Amafaranga ava mu buhinzi mu gihe buhari)	
Livestock (amafaranga ava mu bworozi mu gihe buhari)	
Transport income (Vehicle/Motovehicle) -Amafanga ava kuri Modoka cg Moto mugihe zihari	

VI. FIXED ASSETS & EQUIPEMENTS (Imitungo usaba inguzanyo asanzwe afite)

Assets	Proof (Gihamya)	Location (Aho biherereye)	Value (Agaciro/estimation)
House ₁	UPI :		
House ₂	UPI :		
Land ₁	UPI :		
Land ₂	UPI :		
Livestock (Amatungo yorowe & umubare wayo)			
Machinery and equipment			
Vehicle	Yellow card & plate n°:		
Moto	Yellow card & plate n°:		

PART B: CONSENT CLAUSE AND DECLARATION OF LOAN APPLICANT /GUTANGA UBURENGANZIRA

I hereby consent for the usage of data regarding this request and credit monitoring to the operator of credit bureau and authorize the Muganga SACCO to make enquiries regarding my credit information with the credit bureau (**Transunion/CRB**). I also hereby authorize the lender to carry out background checks on me including making enquiries with the credit bureau and consent to the submission of details of the loan contract and its performance to a credit bureau. I further accept that such check does not infringe any of my fundamental rights and/or spouse (*Nemeye ko amakuru yanjye azakoreshwa kuri ubu busabe bw'inguzanyo ndetse no mu gihe cyo kuyikurikirana; mpaye kandi uburenganzira busesuye MUGANGA SACCO bwo kugenzura amakuru y'imyitwarire y'imyenda mu kigo kibishinzwe(Transunion/CRB) no gutanga amakuru ajyanye n'amasezerano y'inguzanyo zanjye muri icyo kigo cyavuzwe haruguru. Nemeye ko iryo genzura n'itangwa ry'amakuru ritabangamiye uburenganzira bwanjye cyangwa uwo twashakanye.*)

Applicant's Name (Amazina)	-----	Date: -----/-----/-----
Applicant's ID number (Indangamuntu)	-----	Signature

URUTONDE RW'IBISABWA KU NGUZANYO Z'IMODOKA (Vehicle loan)

#	IKINYARWANDA	ENGLISH
1	Usaba inguzanyo asabwa kuba afite uruhare rungana na 10% by'inguzanyo asaba.	Applicant is required to have his/her own contribution of 10% of requested amount.
2	Kuba uri umunyarwanda cg umunyamahanga ufite ibyangombwa byo gukorera no gutura mu Rwanda	Be a Rwandan citizen or permanent resident
3	Kwishyura amafaranga yo kwiga inguzanyo mbere y'uko dossier yigwaho	To pay appraisal fees before loan analysis
4	Kuba uri umunyamuryango wa Muganga SACCO umaze amezi (6), warishyuye umugabane shingiro wa 50,000Frws kandi utanga ubwizigame bwa buri kwezi (5% y'umushahara) mbere y'uko usaba inguzanyo	Being a member of Muganga SACCO at least 6 months and having paid a share capital (required) of 50,000Frw before applying for a loan
5	Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)	The salary must be channeled on member's account in MUGANGA SACCO for at least one(1) month
6	Ibaruwa isinye isaba inguzanyo yandikiwe Umuyobozi Mukuru wa MUGANGA SACCO igaragaza umubare w'amafaranga y'inguzanyo asabwa, igihe azishyurwamo n'icyo azakoresha	Signed Loan application letter addressed to DG of MUGANGA SACCO indicating the loan amount, purpose of the loan and repayment period
7	Kopi y'indangamuntu y'usaba inguzanyo n'iy'uwo mwashakanye(abubatse)	ID copy of applicant and spouse(if married)
8	Icyemezo cy'irangamirere(gisabirwa mu Irembo system)	Certificate of marital status(applied through Irembo system)
9	Kopi y'amasezerano y'umurimo	Employment contract/Appointment letter
10	Icyemezo cy'akazi gitangwan'umukoresha	Service Certificate delivered by employer
13	Icyemezo cy'umushahara gitangwa n'umukoresha hamwe na Payslip z'amezi atatu aheruka	Salary certificate delivered by employer and payslip of three last months
14	Icyemezo cy'umukoresha (Recommendation letter) gisinywa na HR, DAF cg DG ku rwego rw'ibitaro n'ibindi Bigo bishamikiye kuri Minisiteri y'Ubuzima / Comptable na Titulaire ku rwego rw'Ikigo nderabuzima	Recommendation letter signed by HR, DAF or DG at the 1 Hospitals & other institutions level / Accountant & Titulaire at Health center level
15	Kuzuza neza ifishi yo gusaba inguzanyo kandi igasinywa n'usaba	Loan application form must be fully completed and signed
16	Kopi y'amasezerano yo guhembera umukozi muri MUGANGA SACCO isinywe n'umukoresha (mbere yo guhabwa inguzanyoyemerewe)	Salary domiciliation commitment at MUGANGA SACCO signed by employer (before disbursement of approved loan)
17	Gusinya loan commitment form	To sign loan commitment form
18	Kopi y'icyangombwa cy'umutungo watanzweho ingwate	Copy of land title of the provided collateral
19	Igenagaciro ry'umutungo watanzweho ingwate (Expertise) yakozwe n'umugenagaciro wa MUGANGA Sacco	Valuation report of the provided collateral made by MUGANGA Sacco valuer
20	Kopi ya carte jaune y'imodoka igurwa mu gihe yamaze kuboneka	Copy of yellow card of the vehicle to be purchased
19	Imodoka igurwa igomba kubanza kwerekwa abakozi ba MUGANGA	The vehicle to be purchased must be presented to MUGANGA
21	Sacco babashinzwe bakayishima mbere y'uko inguzanyo itangwa	Sacco staff for assessment and appreciation before loan disbursement
22	Kuba usaba inguzanyo cg uwo bashakanye adafite imyenda iri mu bukererwe cg itishyurwa neza mu bindi bigo by'imari (amakuru atangwa na CRB ku bafite ibibazo by'imyenda mu bigo by'imari)	The applicant must not have the loans in arrears in MUGANGA SACCO or any other financial institution in Rwanda /blacklisted by Credit Reference Bureau(CRB)
23	Kopi y'amasezerano y'inguzanyo mu gihe afite inguzanyo asaba ko igurwa mu muyindi Banki	A copy of loan agreement held with another bank (In case of loan repurchase)

24	Gihamya cy'anandi mafaranga yinjiza buri kwezi	Copy of proof of other sources of income
25	Ibindi byangombwa bishobora kwiyongeraho bisabwe na serivise ishinzwe gutanga inguzanyo	Other additional documents that may be required the credit Department

INGUZANYO & IBICIRO (LOAN & TARIF)

Inguzanyo ntarengwa (Max)	25,000,000Frw
Amafaranga yo kwiga dossier	0.5% b'inguzanyo isabwa akishyurwa mbere y'uko inguzanyo yigwa (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw).
Amafaranga yo kwiga dossier (mu gihe hatanzwe ingwate y'umutungo utimukanwa ugomba gusurwa)	0.5% b'inguzanyo isabwa akishyurwa mbere y'uko inguzanyo yigwa (Ntagomba kujya muni ya 59,000Frw kdi ntagomba kurenga 118,000Frw).
Inyungu	13% (declining) ku mwaka
Commission	2% y'inguzanyo yemejwe + VAT (Akatwa ku nguzanyo yemerewe)
Igihe cyo kwishyura ntarengwa	Imyaka itanu (60months).
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntibugomba kurenga 50% by'ibyo yinjiza buri kwezi (umushahara, Lumpsum, PBF (mu gihe itangwa burikwezi) hamwe n'andi mafaranga yinjiza afitiye gihamya
Ubwishingizi bw'inguzanyo (Credit life insurance)	Hagenderwa kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO (Akatwa ku nguzanyo yemerewe)
Ubwishingizi bw'inkongi y'umuriro ku ngwate yatanze	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu bukishyurwa buri mwaka (Akatwa ku nguzanyo yemerewe)
Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK mu gihe ugurizwa yatanze ingwate.
Notification y'amesezerano y'inguzanyo	Yishyurwa Noteri mugihe uje gusinya amesezerano y'inguzanyo.

Icyitonderwa:

- Mu gihe usaba inguzanyo afite PBF itangwa buri kwezi, asabwa kuduha historique y'amezi 6 ya konti yari isanzwe inyuzwaho mu gihe itanyuraga muri MUGANGA Sacco kugirango turebe niba koko itangwa buri kwezi bityo igenderweho mukureba ubushobozi bwo kwishyura. Mu gihe historique ya Konti idatanze, PBF ntago izajya igenderwaho hazajya harebwa umushahara gusa.
- Igihe usaba inguzanyo afite undi mwenda mu yindi Banki cg Ikigo cy'Imali asaba ko ugurwa; inguzanyo yemerewe azajya ayihabwa mu by'ibyiciro 2, aho icyiciro cya mbere azahabwa amafaranga yo kwishyura uwo mwenda naho icyiciro cya 2 akagihabwa mu gihe azaba amaze kugaragaza gihamya ko uwo mwenda wamaze kwishyurwa ndetse n'umushahara we umaze kunyura kuri Konti ye muri Muganga Sacco mu gihe utari usanzwe uhanyura.
- **Amafaranga yo kwiga dossier ashirwa kuri Konti mbere y'uko inguzanyo yigwa, ntasubizwa kandi ntaho ahuriye n'icyemezo cya Komite ishinzwe inguzanyo.**

Dossier isaba inguzanyo yoherezwa kuri email ikurikira: loan.application@mugangasacco.rw

Ugize ikibazo cyangwa ugakenera ubusobanuro n'ubufasha wahamagara:

- 0785554680 / Olive (Loan Analyst)
- 0788696509 / Olivier (Loan Analyst)
- 0788776597 / Claire (Loan Analyst)

Amazina n'umukono by'usaba inguzanyo : -----



RECOMANDATION LETTER

This letter is written to inform you that the member (name)hold an ID number.....is our employee in quality of (position) and he/she has an employment term:

- Appointment
- Open ended
- Contract Fixed
- Other: -----

If fixed contract or other, please indicate contract termination date.....

As (name of institution), we recommend him/her for a loan applied for. As a result, we believe that he/she will duly adhere to any financial obligations contracted with MUGANGA SACCO.

Names & Signature

- | | |
|--------------------|-------------|
| 1. Name:..... | Title:..... |
| Phone number:..... | Title:..... |
| 2. Name:..... | Title:..... |
| Phone number:..... | Title:..... |
| 3. Name:..... | Title:..... |
| Phone number:..... | Title:..... |

Date :.....

Stamp :.....



LOAN COMMITMENT

I, undersigned -----, ID number -----,
issued at-----function -----
authorize **MUGANGA SACCO** by this commitment to deduct on monthly basis amount of -----**Frw**
on my account number-----Opened at MUGANGA SACCO in order to repay the
loan granted of -----**Frw** until the end of the credit agreement.

This order will start on -----/-----/----- and will end on -----/-----/-----

Done at -----, Date-----/-----/-----

Employee name: -----

Phone number: -----

Signature: -----



SALARY DOMICILIATION COMMITMENT AT MUGANGA SACCO
AMASEZERANO YO GUHEMBERA UMUKOZI MURI MUGANGA SACCO

We, undersigned.....function.....

Twebwe

icyo dushinzwe

hereby certify that Mr/Mrs is employed by our institution and

Turemeza ko Bwana/Madamu ari umukozi w'ikigo cyacu kandi

receives a monthly net salary and other benefits (PBF & Lumpsum) as follows:

ko umushahara we w'ukwezi , PBF na Lumpsum bingana

Net Salary	PBF	Lumpsum	Total
-----Frw	-----Frw	-----Frw	-----Frw

We take note of the wage assignment and we undertake to pay all his monthly income (salary, PBF and Lumpsum) on his account N° open to MUGANGA SACCO, until the end of the credit agreement

Tumenyeshewe ko ahawe inguzanyo izishyurwa n'umushahara we kandi twiyemeje ko tuzamuhembera kuri Konti ye N° ifunguye muri MUGANGA SACCO, kugeza uwo mwenda urangiye.

Upon termination of the employment contract, the final tally will be domiciled in the above account.

Twiyemeje kandi ko mu gihe amasezerano ye y'akazi aramutse ahagaze, amafaranga y'imperekeza azashyirwa kuri Konti yavuzwe haruguru.

The Employer agrees to comply strictly with this commitment.

Umukoresha yiyemeje kubahiriza ibikubiye byose muri aya masezerano.

Done at -----, Date:-----/-----/-----

Bikorewe

italiki

Employee name:

Amazina y'umukozi

.....

Signature -----

Employer:

Amazinay'umukoresha

.....

Signature & Stamp

Umukono na Kashi
