

IBISABWA KU NGUZANYO YA GIRIWAVE/ REQUIREMENT CHECKLISTS

I. IBISABWA RUSANGE/ GENERAL REQUIREMENTS

No	IKINYARWANDA	ENGLISH
1	Kuba uri umunyarwanda cg umunyamahanga ufite ibyangombwa byo gutura mu Rwanda	Be a Rwandan citizen or permanent resident
2	Kuba wujuje imyaka 18 kandi ukora mu rwego rw'ubuzima	Be at least 18 years old and working in health sector
3	Kuba uri umunyamuryango wa Muganga SACCO kandi warishyuye umugabane shingiro wa 50,000Frws mbere yo gusaba inguzanyo	Being a member of Muganga SACCO and having paid a share capital(required) of 50,000Frw before applying for a loan
4	Ibaruwa isinye isaba inguzanyo yandikiwe Umuyobozi Mukuru wa MUGANGA SACCO igaragaza umubare w'amafaranga y'inguzanyo asabwa, igihe azishyurwamo n'icyo azakoreshwa	Signed Loan application letter addressed to DG of MUGANGA SACCO indicating the loan amount, purpose of the loan and repayment period
5	Kopi y'indagamuntu n'iy'uwo mwashakanye(abubatse)	ID copy of applicant and spouse(if married)
6	Icyemezo cy'irangamirere(gisabirwa mu Irembo system)	Certificate of marital status(applied through Irembo system)
7	Kopi y'amasezerano y'umurimo	Employment contract/Appointment letter
8	Icyemezo cy'akazi n'umwanya ukoraho ubu/ gitangwa n'umukoresha	Service Certificate(which defines current position)/delivered by employer
9	Icyemezo cy'umushahara gitangwa n'umukoresha	Salary certificate delivered by employer
10	Ibaruwa y'umukoresha(Recommendation letter)	Recommendation letter/by employer
11	Kuba umushahara w'usaba unyuzwa kuri Konti ye muri Muganga SACCO byibura ukwezi kumwe(ku basaba inguzanyo nshya)	The salary must be channeled on member's account in MUGANGA SACCO for at least one (1) month/(New loan)
12	Kuba umushahara w'usaba uzanyuzwa kuri Konti ye muri MUGANGA SACCO nyuma yo kwishyurirwa inguzanyo zo mu bindi bigo by'imari(Abasaba kwimurirwa inguzanyo zikishyurirwa muri SACCO bazana Kopi y'amasezerano y'inguzanyo bagiranye n'ibyo bigo by'imari).	The salary will be channeled on member's account in MUGANGA SACCO after loan take over from other Financial Institutions (In case of loan buy out; borrowers have to present the copy of mortgage loan contract signed with the previous lender).
13	Ifishi yo gusaba inguzanyo igomba kuba yujujwe neza kandi iriho umukono w'usaba	Loan application form must be fully completed and signed
14	Kopi y'amasezerano yo guhembera umukozi muri MUGANGA SACCO(mbere yo guhabwa inguzanyo yemerewe)	Copy of salary domiciliation commitment at MUGANGA SACCO(before disbursement of approved loan)
15	Kuba usaba 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)
16	Ibindi byangombwa bishobora kwiyongeraho bisabwe na serivise ishinze gutanga inguzanyo	Other additional documents that may be required the credit service

**II. IBINDI BISABWA BIGENDERWAHO KU NGUZANYO YA GIRIWAVE
(PARTICULAR ELIGIBILITY CRITERIA)**

No	IKINYARWANDA	ENGLISH
1	<p>Inguzanyo ntarengwa:</p> <ul style="list-style-type: none"> Frws 40,000,000/Ku muryango winjiza atarenga 1,200,000Frws; Frws 60,000,000/ Ku muryango winjiza abarirwa hagati ya 1,200,000Frws na 1,500,000Frws; <p>Icyitonderwa: Ingano y'inguzanyo yemerwa umunyamuryango ishobora gutandukana n'iyo yasabye nyuma yo kwiga umushinga we.</p>	<p>Loan ceiling:</p> <ul style="list-style-type: none"> Maximum Loan amount: Frws 40,000,000/Net household monthly income not exceeding Frws 1,200,000; Maximum Loan amount: Frws 60,000,000/Net household monthly income between Frws 1,200,000-1,500,000. <p>N.B: Amount of loan approved may vary from amount applied subject to qualification after appraisal.</p>
2	<p>Ibijyanye n'inyungu ku nguzanyo:</p> <ul style="list-style-type: none"> Inyungu ya 10%/ku mwaka (mu ibara rihinduka)/Ku muryango winjiza atarenga 1,200,000Frws; Inyungu ya 13%/ku mwaka (mu ibara rihinduka)/Ku muryango winjiza abarirwa hagati ya 1,200,000Frws na 1,500,000Frws; 	<p>Interest rate on loan:</p> <ul style="list-style-type: none"> 10% / year (declining)/ Have a net household monthly income not exceeding Frws 1,200,000; Interest rate: 13% / year (declining)/Have a net household monthly income between Frws 1,200,000-1,500,000;
3	<p>Igihe kinini inguzanyo yishyurwamo: Imyaka 20</p> <p>Icyitonderwa: Ku banyamuryango bafite amasezerano y'akazi y'igihe gito, inguzanyo itangwa ishingira ku gihe ayo masezerano asigaje.</p>	<p>Tenor: 20 years</p> <p>N.B: To the member with temporary job contract, loan period depends to the remaining period of the contract.</p>

III. UKO INGUZANYO ISABWA/ LOAN APPLICATION PROCESS

No	IKINYARWANDA	ENGLISH
1	<p>1. Abafite inguzanyo zisanzwe z'amazu(Mortgage Loans) mu bindi bigo by'imari bifuzako zimurirwa muri MUGANGA SACCO ku nguzanyo zihendutse(affordable house loans), bazohereza ubusabe bwabo hamwe n'ibisabwa byavuzwe haruguru kuri Imeyiri : giriwawe.application@mugangasacco.rw</p> <p>2. Abasaba inguzanyo z'amazu zihendutse (ariko badafite inguzanyo z'amazu basaba kugurirwa mu zindi banki), bagomba kwiyandisha ndetse bakanasaba izo nguzanyo binyujijwe ku rubuga rwa giriwawe.brd.rw</p>	<p>1. Members with mortgage loans from other financial institutions (banks and microfinance) who wish for Muganga SACCO to take over their loans at a lower interest rate should send their requests and the mentioned requirements via email.: giriwawe.application@mugangasacco.rw.</p> <p>2. Members who request for affordable house loans (but without mortgage loans in other financial institutions), they must sign up and request the loan via link giriwawe.brd.rw</p>

Ku bindi bisobanuro mwaduhamagara/For more information, you can contact us : 07 88 124 500