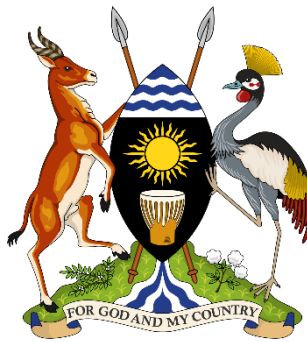




THE REPUBLIC OF UGANDA

LOAN AGREEMENT

This agreement is made this.....day of.....20.....

Between..... (the borrower)

located in.....

And NTUNGAMO URBAN FARMERS SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD

(hereby referred to as leader), located in Ntungamo municipality, Ntungamo District.

And whereas the lender, as savings and credit co-operative society (financial agency), is desirous of lending to the borrowers and whereas the borrower is desirous of borrowing from the lender, the two parties hereby agree to the terms and conditions herein below;

THIS AGREEMENT WITNESSETH AS FOLLOWS:

The lender lends to the borrower a principal sum of shs(in words).....
.....for a period ofMonths to be repaid to the lender as a principal and interest thereon at a rate ofpercent per month (calculated on reducing balance basis) in monthly instalments as specified in the attached loan repayment schedule (which forms part of this loan agreement).

Without prejudice to the provisions above, it is hereby agreed between both parties that in the event of the borrower failing to pay back on time hereinafter agreed as specified in the attached loan repayment schedule, the borrower shall be liable to pay a penalty of 5% per month (calculated on a compound rate based on the principal and interest due) From the date of default to the date of full payment. The borrower shall also be liable to paying all loan recovery fees and expenses incurred by the lender in the course of recovering the overdue loan amounts from him or her.

The borrower undertakes to use money given by the lender in accordance with the purpose stated in the loan application form dully signed by the borrower, unless otherwise agreed. If the borrower diverts the funds to any other purpose (s) other than the one specified in the loan application form or fails to pay any instalments on time, the lender may at any time there after demand payment of the whole amount of the loan principal and interest then due without following the repayment schedule herein.

The borrower is presenting Mr./Mrs/Ms.and
to be the guarantors for the loan being taken. By signing this agreement the guarantors under take to pay the loan in full (loan principle plus interest and loan recovery fees and other expenses calculated therein) that the borrower will have to pay on time as demanded by the lender. Additionally the borrower also hereby surrenders to the lender (as security for the loan) the following items listed below (which are fully owned by the borrower and are free from any encumbrances):

- 1.....
.....
- 2.....
.....
- 3.....
.....

In the event of the borrower's failure to pay back all the loan amounts due (loan principle interest and recovery fees and expenses) or any part thereof at the agreed time, the borrower by this agreement authorizes the lender to take sell by private treaty or otherwise (without any obstruction or legal challenges from the borrower or the borrower's agents) the above securities hereby pledged plus other property of the borrower that may be necessary to recover the full amounts due without recourse to the courts o law.

Additional, the borrower and his/her guarantor also herby authorize the lender to recover the loan amounts in repayment difficulty from their savings accounts and shares **IN NTUNGAMO URBAN FARMERS SACCO** (the lender).If the amount recovered wipes the balances on the

borrower's and guarantor's savings and share capital accounts, then, they shall cease being members of **NTUNGAMO URBAN FARMERS SACCO** (the lender).

Read and interpreted in our own language together with m guarantors and spouse and understood every detail of this agreement.

Borrower's Name:.....

Signed.....account number.....

Date.....

SPOUSE

Name:.....Signature:.....

GUARANTORS

1.Name:.....Signature:.....

2.Name:.....Signature:.....

3.Name:.....Signature:.....

NTUNGAMO URBAN FARMERS SAVINGS AND CREDIT COOPERATIVE SOCIETY



LIMITED (NTUFA SACCO)
P.O.BOX, NTUNGAMO. UGANDA

ntufasacco@gmail.com

REG.NO: P.27125/RCS TEL: 0783871103/0701373586

LOAN APPLICATION FORM

DATE:.....

Name of applicant		Membership number	
Business		Location of business	
Telephone numbers			
Email address			

Amount of loan applied for shs..... (amount in words).....

.....

Purpose for which the loan is applied for.....

.....

Loan period requested (months).....

Income source 1.

2.

Securities offered

1.....approximate

value (shs).....

2.....approximate

value (shs).....

3.....approximate

value (shs).....

Value of shares in the society.....savings
balance (shs).....

Guarantors: I/we, the undersigned agree to repay from our own source, the total amount of loan owned by the applicant to the society if the applicant fails to repay the loan granted by the society when the time is due. i/ we also authorize the society to deduct from my/our savings amount (s), share capital or sell my/our assets to repay the loan in case the applicant fails to repay as agreed with the society.

Name	Savings account no.	Signature
1.....		
2.....		
3.....		

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SPOUSAL CONSENT FORM

I..... being the married spouse of
.....herein called borrower do hereby
voluntarily and un conditionally grant my consent for my spouse to borrow from the lender
(NTUFA SACCO) the amount of money amounting to shs.....(in
words).....

.....
and also surrender the listed items in the loan form to be solid by the lender to recover the any loan
amounts due in event of the borrower failing to repay it as agreed in in the loan agreement. Further
I undertake to assist my spouse to repay the loan in full and not to obstruct the lender in any way
in the course of recovering the loan amounts due through the agreed means.

SignedDate.....

Thumb print.....

Borrower's spouse

SignedDate.....

Lender

Witnessed by:

Name

.....Title.....sign.....

Name Title.....sign.....

**SECURITY VERIFICATION BY CHAIRPERSON LC1 OF THE AREA WHERE THE
SECURITY IS FOUND.**

I.....

being the chairperson of

where the stated security is found, I hereby confirm that the given security is his/hers and has no
any encumbrances.

Signature:.....

Date and stamp:.....

Tel No:.....

**NTUNGAMO URBAN FARMERS SAVINGS AND CREDIT COOPERATIVE
SOCIETY LIMITED (NTUFA SACCO)**



P.O.BOX, NTUNGAMO. UGANDA

ntufasacco@gmail.com

REG.NO: P.27125/RCS TEL: 0783871103/0701373586

CELL.....

OMURUKA.....

EGOMBORORA.....

DISTRICT.....

EBIRO.....

**RE: ENDAGANO YOKUSINGIRA BANK YA NTUNGAMO URBAN FARMERS
SACCO**

Nyowe.....naikirizana
nomukazi/omushaijawangye.....
.....omweiziina ry'eka yooni okusingira aba Ntungamo Urban Farmers SACCO
ebintu ebi:

1.....

2.....

Yoreka emyatano ze'ekibanja kyaba kiri omubiwasinga oti:

OMUSINGO	1	2
BURYO		
BUMOSHO		
EMBUGIRO		
ENTANGIRIRO		

Kandi ebintu ebi tibaine bank yooni nginga omuntu weena owumbisingire ahabweibanja ryoona,
kandi nindaganisa ngu tineine ahandabisinge hoona nginga kubiguza okuhitsya naheza kushashura
eibanja rya Ntungamo Urban Farmers SACCO ririkwingana
shs,.....(omubigambo).....

.....
.....
Eibanja eri kuririba ritashasheirwe namagoba hamwe nemitango erizamu ahabwobwiire kurenga, NTUFA SACCO egi eguze ebintu hatariho kuza omumbuga zamateeka ahabwokushashura eibanja eri.

Ninye..... owabisinga

Ninye..... owabireeba

Ninye..... owayikirizana
nomushaija/omukazi wangye kusingira Ntungamo Urban Farmers SACCO ebintu ebyayorekwa aharuguru, kandi nindaganisa kumuyamba okureeba ngu eibanja eri erya shs..... ryashashurwa omubwire kandi kwariremwa ndarishashura. Kuturiremwa tweena kushashura eibanja eri, ebintu biguzibwe ahabwokushashura eibanja tutagire omumbuga zamateeka.

NAITWE,

1..... (omushaija)

2..... (omukazi)

(ABIKIRIZANA)

Nyowe.....chairperson

LC1 wa.....

Nashwijuma ebintu ebi ebyakoorwa omundagaano egi byoona, kandi nimbihamya kubiri ebyamaazima.

Tel No.....stamp and

date.....

ABAABA BARIHO

NAME

SIGN

TEL

1

2

3

COLLATERAL SKETCH MAP

