



**UNATU COOPERATIVE SAVING AND CREDIT
SOCIETY LTD.
(UNATU SACCO) REG.NO.10095.
P.O.BOX 377 KAMPALA**

**P.O.BOX 377 KAMPALA
PLOT 28/30 BOMBO ROAD
Email:unatusacco@gmail.com**

MEMBER'S LOAN APPLICATION FORM

PART 1 (TO BE FILLED BY APPLICANT)

1. Name of ApplicantDate of Birth.....
2. Computer Number.....
3. Postal Address.....Membership No
4. District/Municipality.....Phone Contact.....
5. Current Duty Station: Name of School.....
6. Amount of loan applied for: **Shs**.....
In words.....
7. Loan Purpose..... Repayment Period ofMonths
6. Have you ever borrowed from any financial Institution? YES NO
DMMYY.....Amount.....Duration.....Months
7. If so, please name the institution that provided the loan.....
8. What did you give as security for that loan?.....
9. What loan balance remains to date?.....
10. Your Current Salary in figures Shs.....and scale.....
11. Bank.....Branch.....
- Bank A/C No.....

I.....certify that to the best of my knowledge the information given is correct.

Name..... **Signature** **Date**

PART II GUARANTORS

- Name..... Contact.....IPPS No.....signature.....
- Name..... Contact.....IPPS No.....signature.....

Loan officers' comment

Date**Sign.....**

Managers' Recommendation

Signature.....Stamp& Date.....

Loan /Credit Committee Approval

Loan is **Approved /Rejected** (Tick as appropriate) (Indicate reason in case of rejection).....

.....Under Minute Number

Names of Officials Signature.....

Title..... Date.....

Names of Officials Signature.....

Title..... Date.....

THE REPUBLIC OF UGANDA

LOAN AGREEMENT

This loan agreement is made this day of _____ between **UNATU SACCO**
(Here in after referred to as the **lender**) on the hand **AND**----- (Here in
after referred to as the **borrower** on the other hand) of-----District/Municipality
Telephone No.-----and currently at-----
School in _____Sub-County.

WHEREAS

- A) The Borrower is desirous of borrowing money from the lender on the terms and conditions set out herein
- B) The Lender a Savings and Credit Co-operative Society is desirous of lending money to the borrower
- C) The two parties have agreed to document the terms and conditions herein for the relationship.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. The lender hereby lends to the borrower the principal sum of Ugx (Figures)-----
(Amount in words) -----to
be repayable to the lender as principal and interest here on at the rate of -----% per
month/annum with in monthly installments of UGX_____ Each in
accordance with the repayment schedule attached hereto.
2. The security for this loan shall be the salary and therefore, a member must first be coded with the
loan installment before accessing a loan facility. This money shall be deposited on the member's
savings account. The borrower shall only access 50% of his/her savings for duration of the loan.
3. The borrower shall pay loan protection fund (LPF) of _____% of the principal amount borrowed
which shall be deducted once at loan disbursement.
4. The borrower shall pay loan processing fee of shs.10,000 which shall be deducted once at
disbursement.
5. The entire Loan and interest thereon shall be recovered through Standing Order of a monthly check
off system against the Borrowers' salary.
6. However in case of failure of by the check off/deletion of the code while servicing this loan, a
member is required to remit the money by direct deposit to UNATU SACCO account.
7. Failure to pay back as per the agreement herein after agreed, the borrower shall be liable to pay a
penalty fee of **5%** per month defaulted on the principle due from the date of default including any
other expenses incurred by the lender during the recovery process.
8. The borrower shall use the money lent by the lender to/for _____ in
accordance with the purpose stated in the borrower's loan application form dully signed by the
borrower.
9. The borrower shall not divert the loan for any purpose other than the one applied for acknowledged
by him/ her without the written consent of lender.
10. The savings consideration under this loan is UGX _____and shall not be withdrawn
by the borrower until the loan is repaid.
11. It is hereby agreed that where the borrower diverts the loan for any purpose other than the one herein
acknowledged and agreed of fails to pay installment on time, the lender may at any time
12. thereafter demand for payment of the whole outstanding balance then due without following the
repayment schedule hereto.
13. The Borrower has provided _____ guarantors who have stood as sureties for his/her loan.
They have promised to assist the Lender enforce recovery of the Loan in the event of deliberate
failure or failure by negligence, to be liable for the same, to the extent of the guaranteed amounts.

14. The guarantors' liability is as follow;

Guarantor's Names	SACCO Membership No	Amount Guaranteed Shs.	Signature

In witness where of the parties hereto hereby set their respective hands here unto on the date, month and year first above written.

Signed and sealed by the said

ACCEPTANCE OF TERMS & CONDITIONS

By acceptance, I hereby verify that I have read and fully understood and accept the above terms and conditions as stipulated in the above agreement.			
Borrower			
Names	Mshp.No	Computer No	Signature
-----	-----	-----	-----

Both in the presence of: _____(Lender Representative)

Date and Stamp

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UNATU COOPERATIVE SAVING AND CREDIT SOCIETY LTD.



(UNATU

SACCO)

REG.NO.10095.

P.O.BOX 377 KAMPALA
PLOT 28/30 BOMBO ROAD

Mob: 0392002269

Email:unatusacco@gmail.com

REQUIREMENTS FOR ACCESSING A LOAN

- Fill UNATU SACCO loan application form and attach the following
 1. Letter of undertaking from respective CAO/TOWN CLERCK.
 2. 3 months' bank statement
 3. Recent pay slip
 4. Photocopy of a valid National I.D
 5. Passport size photograph.
 6. Fully filled Loan application form.
 7. Copy of your E-registration certificate.
- Submit the above with a fully filled & signed loan application form to UNATU SACCO office for processing either through hand delivery/email.
- For up country members, loan applications can be submitted to the Head office via this email address unatusacco@gmail.com

N.B

- a. Reasonable & affordable Interest rate of 1.25% per month.
- b. The SACCO gives loans up to a maximum of 20 million payable in a maximum period of 36 months.

For more information contact us on 0392002269 or Email: unatusacco@gmail.com



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PLOT 28/30 BOMBO ROAD
Emai:unatusacco@gmail.com

TO: MANAGER
UNATU SACCO
P.O BOX 377, KAMPALA

THRU: THE HEADTEACHER
.....SCHOOL.

SIGN & STAMP.....

RE: EMPLOYEES LETTER OF UNDERTAKING: SALARY DEPOSIT

I.....hereby request for the approval of the processing of salary loan of UGX (*figures*)in (*words*)

.....
With UNATU SACCO and effect the monthly deductions of UGX. (*Figures*)
(*Words*.....

under a deduction code 482 and remit to UNATU SACCO A/C NO. 3710600002 Centenary Bank Mapeera branch Kampala for a period ofmonths as loans repayment.

Name of applicant
School Computer No.
Signature Date:

Employer's consent:

We undertake to deposit the above mentioned staff's monthly deductions into the above A/C to facilitate the loan recovery.

We here by confirm thatIPPS NO.is an employee ofDistrict/Municipality

Authorized signature & stamp

CAO/TOWN CLERCK
.....District/Mun
SIGNATURE:
DATE:

HR/PHRO
.....District/Mun
SIGNATURE:
DATE:

Official stamp

Official stamp

