

**COMMUNITY DEVELOPMENT MICROCREDIT FINANCE CO.LTD
(CDM)
LOAN APPLICATION FORM**

LAF. NUMBER.....RECEIVED BY.....DATE.....

BRANCH

Section 1: Personal Information

Name.....Tel.....

Account Number

Date of Birth: Gender: male Female

Marital status: Married Single Divorced Widow(er)

Name of Spouse Occupation Tel.....

Number of Children Number of Dependants

Ages of children: 1-12 years 13-19 years 20-22 years 23-27 years Above 28 years

Education level: Basic Secondary University Technical Other

Occupation.....

Home Address (Village):

Parish/Ward.....

Sub County / Division County / Municipality

District

Residence: Own Rented Company

Others.....

Section 2: Loan Amount and Purpose:

Work Flow Type..... Purpose of the Loan

Amount Requested for (*Figures*).....

(In words).....

Proposed period in months (by client)

Proposed Grace Period in months (by client).....

How much can you easily pay per month?

Installment Frequency: Monthly Termly Quarterly Weekly Half yearly Yearly

Section 3: Employment information.

Employer Name

Period at the employer Monthly income.....

Employment type: Formal Informal Self Unemployed

Income frequency: Daily Weekly Monthly Quarterly Term

Others (Specify).....

Section 4: Loan History

Have you ever received a loan from CDM? YES NO

Previous Loan received from CDM (Starting with most recent)

Cycle	Amount	Duration	Outstanding Balance	Delinquency Card	Remarks
1					
2					
3					
4					

Do you have a loan in other Banks? YES NO If yes, Name of Bank or

Financial Institution

Loan Advanced Balance

Monthly installment

I, the Undersigned hereby certify that the information provided above is true, and I undertake to abide by the loan terms and conditions as set and explained to me by **Community Development Microcredit Finance co.Ltd.**

Applicant's Name Signature Date...../...../.....

Witnessed by Signature Date...../...../.....

Section 5(a): Recommendation by the Committee Members

.....

Section 5(b): Approved By CDM Loans Committee Members

NO	NAME	DESIGNATION	SIGNATURE
1.			
2.			
3.			
4.			
5.			
6.			

THE REPUBLIC OF UGANDA
COMMUNITY DEVELOPMENT MICRO CREDIT FINANCE CO. LTD (CDM)

LOAN AGREEMENT

This LOAN AGREEMENT is made this day of20..... Between COMMUNITY DEVELOPMENT MICRO CREDIT FINANCE CO.LTD (CDM) (hereinafter called the “lender”) and (Hereinafter called the Borrower). Whereas the Lender as the financial Institution is desirous in advancing a loan to the Borrower AND whereas the Borrower upon this her/his request is desirous in taking the same loan under the terms and conditions herein agreed.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS

1. WHEREAS at the request of the borrower, the lender lends the borrower the Principal sum of Uganda Shillings (Shs/Ugx).....(.....only) upon having the repayment thereof with interest thereon, secured in a manner herein after appearing.
2. The borrower agrees to repay Community Development Microcredit Finance Co.ltd the loan at a Monthly interest of% (.....% p.a), payable in weekly, bi-weekly or monthly installment of Ugx.....first falling on this.....day of.....20.... (Dd/Mm/Yy), under the loan term of Months.
3. That upon the disbursement of the loan facility, a payment schedule shall be electronically generated and signed by the borrower. The borrower shall repay the loan at the branch offices and the cahier shall generate an acknowledgment receipt for the payer.
4. That I understand my payments will total Ugx of which the total interest paid will be (Interest portion). And the total fees charged this loan facility is Ugx.
5. That the borrower will use the said loan funds for the purpose of.....as Indicated in the loan application form and that in the event of diversion of the loan funds to other projects, the lender may be free to recall the said loan at the borrower’s cost.
6. Without prejudice to the provisions of this loan agreement, it is hereby agreed by both parties that in the event of the borrower failing to pay in time hereafter as agreed, the borrower will be liable to a penalty fee of% for each day missed on all loan amounts in arrears and all recovery costs inform of communication and transport will be paid by the borrower.
7. That the borrower will always allow the lender’s authorized officer(s) access to monitor closely the projects being financed.
8. That at time of early repayment of the loan, the borrower shall pay the total principal and the interest portion for the period covered.
9. a) As security for the loan, the borrower hereby surrenders his/her interests in the collaterals to the lender (Describe them in details)
 - (i)
 - (ii).....b) And the borrower is hereby presenting the following person(s) who have duly consented and signed the guarantee agreement as guarantors to the said loan.
 - (i).....(ii).....
 - (iii).....(iv).....
10. That should there be a time of seeking legal redress in courts of law, BANTU CORE software will calculate the principal, interest and default fees and such shall constitute the total amount to which the lender shall base on to seek legal redress.

Read and accepted

.....

11. In the event that the borrower fails to observe and perform or breach the provisions of this loan agreement or commits the bankruptcy and or enters other illegal arrangements that may jeopardize the lender's operations, the lender will be free to recall the whole loan immediately.

12. **Cooling off period:** The borrower has a right to cool off this a loan agreement within the period of seven days from the date of signing this loan agreement. During cooling off period, the borrower shall write a notice to the lender to cancel the loan agreement.

13. Should any dispute arise regarding payment of the loan and interest there on, the parties herein have through this agreement agreed that shall be referred to court of laws for legal redress.

14. IN WITNESS WHEREOF, the above mentioned parties have set hereto their signatures the date, month and the year below written willingly and not coerced in any way whatsoever and for avoidance of any doubt, the signing has been done after due translation of this agreement into.....language which the borrower understands most, and he/she appear to have perfectly understood the same and he/she, append his/her signature in my presence.

Name of Interpreter..... Sign.....Address.....
Tel. Number.....

IN WITNESS WHEREOF of the parties set their hands on this agreement thisday of 20.....to signify that they agree to the terms and conditions herein.

Signed for and on behalf of **COMMUNITY DEVELOPEMMENT MICROCREDIT FINANCE CO.LTD** by its Authorized staff:

- 1. NameDesignation.....Sign.....
- 2. NameDesignation.....Sign.....
- 3. NameDesignation.....Sign.....

SIGNED BY THE said Borrower:

NameSignature.....Date

In Witness whereof the common seal! Stamp of the credit institution has been affixed hereto in mypresence.

- 1. SignatureNamesdesignation.....

Seal /stamp

Read and accepted

.....
Community Development Microcredit Finance Co. Ltd P.O box 21010, Gayaza –Zirobwe Road
Tel - +256772418328 / +256705418000 Email-ftuhair@yahoo.co.uk

THE REPUBLIC OF UGANDA
GUARANTEE AGREEMENT.

THIS GUARANTEE AGREEMENT is issued thisDay of20.....

By (Hereinafter called the “guarantor”) in favor of Community Development Microcredit Finance Ltd (hereinafter called “lender”).

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS;

1) Iof Village/Zone..... Parish.....
Sub County..... County..... District.....
P.O. Box Tel. Number..... Email.....

Hereby issue this Guarantee in favor of **Community Development Microcredit Finance Ltd.**

2) That the purpose of the loan is.....
Guaranteed in favor of borrower by names.....

3) That I have guaranteed a loan amounting to Uganda shillings Ugx.....(words)and I agree that this loan amount can be given as requested or reduced depending on the findings of **Community Development Microcredit Finance Co.Ltd.**

4) That this guarantee to be an additional security of the loan extended to the borrower by virtue of the loan agreement dated theday of 20...

5) That I undertake to pay the loan, interest due, penalty and recovery costs if the borrower refuses, fails or neglects to pay the loan, interest, penalty and recovery costs; And I authorize Community Development Microcredit Finance Co.Ltd to deduct the amount due from my Loan installment or by any other means such as attaching or selling any property registered in my names in case of default in loan repayment by the Borrower.

7) I hereby declare and confirm that I fully understand the implications of being a guarantor of this loan and show my commitment to this guarantee.

8) IN WITNESS WHEREOF, the above mentioned party has set hereto his /her hand and signature the date month and year below written willingly and not coerced in any way whatsoever and for avoidance of any doubt, the signing has been done after due translation of this agreement into.....language which he/she understand most and he/she appear to have perfectly understood the same and he/she append his/her signature in my presence.

Name of Interpreter..... Sign.....Address.....
Tel.Number.....

SIGNED and DELIVERED by the said Guarantor:

Full Names Signature

P.O. Box Tel No

Occupation Official Address

In the presence of:

Full names: Signature

Designation

READ AND ACCEPTED

.....
Community Development Microcredit Finance Co. Ltd P.O box 21010, Gayaza –Zirobwe Road
Tel - +256772418328 / +256705418000 Email-ftuhaire@yahoo.co.uk

GUARANTOR'S CONSENT

I,....., of, hereby provide my written consent to guarantee 's loan with Community Development Microcredit Finance Co.ltd.

Borrower's Name.....Loan Amount.....Interest rate.....Loan term.....Penalty charges..... for each day missed, transport and communication charges and Loan repayment terms as stipulated in the loan agreement.

I understand that by signing below, I am committing to guarantee the obligations of the Borrower and to indemnify the Lender against any losses or damages incurred.

Signature: Date:

Name: Telephone.....

Address: email.....

SERVICE OF DOCUMENTS:

Part "A" (principal)

I, the undersigned being the principal borrower do hereby provide the following modes of communication for purposes of service of any document(s), letters, court process and or any such information related to the transaction and or arising from the transaction herein;-

1. LC IParish, sub county
....., District
2. Email.....
3. WhatsApp..... Telephone contact:

OR:

4. Next of kin.....
5. Wtasapp:Telephone contact:
6. L.C.1: District:
Date.....Signature:

PART "B" GUARANTORS

1. I, being a guarantor and the undersigned do hereby provide the following modes of communication for purposes of service of any document(s), letters, court process and or any such information related to the transaction and or arising from the transaction herein;-

- a. L.C.IParish.....,sub-county
....., District
- b. Email.....
- c. WhatsApp:Telephone:

Date.....signature.....

2. I, being a guarantor and the undersigned do hereby provide the following modes of communication for purposes of service of any document(s), letters, court process and or any such information related to the transaction and or arising from the transaction herein;-

- a) LC I Parish, sub county
....., District
- b) Email.....
- c) WhatsApp:Telephone:

Date.....signature.....

3. I, being a guarantor and the undersigned do hereby provide the following modes of communication for purposes of service of any document(s), letters, court process and or any such information related to the transaction and or arising from the transaction herein;-

- a) LC I Parish, sub county, District
 - b) Email.....
 - c) WhatsApp: Telephone:
- Date.....signature.....

4. I, being a guarantor and the undersigned do hereby provide the following modes of communication for purposes of service of any document(s), letters, court process and or any such information related to the transaction and or arising from the transaction herein;-

- a) LC I Parish, sub county, District
 - b) Email.....
 - c) WhatsApp: Telephone:
- Date.....signature.....

Note: That each of the persons herein guarantee, agree and express their consent to the fact that any documents, correspondences, letters, court process and or any information related to the transaction herein shall be deemed properly served onto them if effected in any of the above modes.

In presence of.....

1, Title.....

2, Date..... Signature.....

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:
Village/Zone..... Parish/Ward.....
Sub-county/Town.....County/Division.....District.....
2. Approximate area (ha) If registered, state:
Folio.....Block.....
Plot.....
3. For Unregistered land, describe it.....Use
or occupation of the land (e.g. farming,
housing).....

I/we..... being the spouse(s)
of the owner of the above land, which land under the provision of section 39 of the Act, grant
consent to **Mr./Mrs./M/s**..... to Mortgage the
said Land and property thereon to forms part of family **COMMUNITY DEVELOPMENT
MICROCREDIT FINANCE CO. LTD(CDM)** with respect to access of a loan of
Shs.....(in words).....
from CDM, payable inMonths.

Name
Signature/thumbprint.....

Date:

In presence of applicant:

Name..... Signature/thumbprint.....
Date:

Signed for and on behalf of CDM

Name.....
Signature.....
Position.....

In presence of:

Name.....
Signature..... Position.....

**THE REPUBLIC OF UGANDA
INDEPENDENT ADVICE FORM**

1. Acknowledgement(s)

I being the registered proprietor of
..... and property comprised in.....
.....**And Borrower/ surety/**
director of the intending borrower M/S For a credit
facility of UGX From **COMMUNITY DEVELOPMENT
MICRO CREDIT CO LTD**, do hereby acknowledge that the financial institution
has advised me of the need for independent advice to be sought for this transaction
to proceed. Based on the advice of the Institution, I the undersigned, the obtained
independent advice as evidence below:-

Name and Signature / thumbprint.

(1).....

Date

Telephone contact.....

2. COFIRMATION BY INDIPENDENT ADVISOR.

I Being an Advocate of the High
Court of Uganda and an Independent advisor as required by the nature of this
transaction hereby confirm that the terms and conditions of the Facility letters/
agreements have been read over and interpreted to the signatory in a language he/
she understands and it appeared to be me that the nature, terms and effect of the
transaction was clearly understood.

Name **Signature**

Physical address

Date

Stamp

COMMUNITY DEVELOPMENT MICROCREDIT FINANCE CO.LTD
MONTHLY BUSINESS AND HOUSEHOLD CASH FLOW

BUSINESS INCOME	Amount	HOUSE HOLD INCOME	Amount
1. Sales		17. Salary (attach proof)	
2. Cost of sales		18. Rental income	
3. Gross Business Income (1-2)		19. Banana sales	
		20. Tea sales	
		21. Coffee sales	
		22. Pineapple sales	
		23. Cotton sales	
		24. Maize sales	
		25. Other sources (specify)	
		26. TOTAL FAMILY INCOME (17+...+25)	
A) OPERATING COSTS		FAMILY EXPENSES	
4. Salaries		27. Food	
5. Rent		28. Water/Electricity	
6. Utilities		29. Telephone	
7. Transport/fuel		30. Transport	
8. Taxes/ Licence		31. School fees/Tuition	
9. Telephone		32. Clothing	
10. Insurance		33. Medical expenses	
11. Advertising		34. Expenses on extended family	
12. Maintainance		35. Entertainment	
13. Payment of business loans		36. House helper	
14. Other Business Expenses		37. Debts	
		38. Herbicides	
		39. Fertilizers	
15. Total Operating Costs (4+...+14)		40. TOTAL FAMILY EXPENSES (27+...+39)	
16. Net Business Income (3 - 15)		41. Net Family Surplus (16+26-40)	

CRB CONSENT FORM

I.....

Do hereby consent that **Community Development Microfinance co.ltd** herein referred to as the Lending Institution access my Bio data from all other financial institutions as a requirement to access a loan Facility.

I also undertake to ratify, allow, promise and confirm that all times this consent shall be lawfully binding and irrevocable.

Signature/Thumb Mark.....

Full address.....

Date.....

Witness

Full names.....

Relationship.....

Signature.....

THE REPUBLIC OF UGANDA
IN THE MATTER OF THE STATUTORY DECLARATIONS ACT CAP 22
AND
AFFIDAVIT IN CONFIRMATION OF OWNERSHIP OF THE KIBANJA

I ofL.C.1,.....
ward, Sub-County....., District....., do swear and
state as follows;

1. That I am a....., Ugandan adult agedyears of sound mind and the owner of the Kibanja Located atL.C.1,.....Parish, Sub-County....., District....., having acquired the same on, Formerly owned by.....
2. That the details of the said Kibanja are detailed in the photocopy and is attached and marked "A".
3. That I am giving my Kibanja as security for a loan with Community Development Micro Credit Finance Co Ltd and confirm that the said Kibanja is not a security for a loan with another person or institution.
4. I commit myself that in case subsequent hereto I process a certificate of Title for the above property, I shall deliver the same to Community Development Micro Credit Finance Co. Ltd.
5. That I am acquiring a loan of Ugx.....
in words(.....) at a flat interest rate of% per(....% p.a) month for a period of months and giving consent that the same Kibanja be sold by Community Development Micro Credit Finance Co. Ltd in case I fail to pay the said loan as per the Tier 4 Microfinance institution and money lenders regulation 8 section 5,6.
6. That the said Kibanja has
7. That I swear this affidavit to confirm the ownership of the said Kibanja and that I have used the same Kibanja to acquire a loan with Community Development Micro Credit Finance Co. Ltd.
8. That whatever I have stated herein above is true to the best of our knowledge and belief.

Sworn at Kampala by the said this.....day
of 2025.

.....
DEPONENT

BEFORE ME;

.....
COMMISSIONER FOR OARTHIS

DRAWN BY

Community Development Micro Credit Finance co. ltd
P.O. Box 21010 Kampala.