

NATIONAL FORESTRY AUTHORITY STAFF SACCOS

Tel: 256773446348 | Email: staffsacco@nfa.go.ug, Bugoloobi, Uganda

Loan Application Number.:2026081336979

Terms and Conditions

- 1 Percent of the loan is deducted for insurance against death or total disability
- Interest is calculated for the whole period of the loan.
- You undertake to forfeit all or part of your SACCO savings and employment terminal benefits to cover any monies unpaid after expiry of the loan period.
- Undertake to pay a 5 Percent surcharge on remaining balance after the loan period.
- Loan amount and interest must be payable within your remaining contract period through salary deductions.
- Members not working with NATIONAL FORESTRY AUTHORITY STAFF SACCOS must secure their loans with collateral acceptable to the loan committee.

Part A- For the Applicant:"DOUGLAS LUKWAGO

Name of Applicant:	DOUGLAS LUKWAGO - Phn: 256787410128
System Membership number:	252/2020
CRB enquiry reference:	
External credit facilities confirmed:	0 facilities Outstanding UGX 0
Affordability decision / risk score:	PASS / 0
DFCU e-mandate reference:	DFCU-MAND-20260813100056-10f8abc89c
Sacco Group Membership Attachment:	NO GROUP MEMBERSHIP ACCOUNT ATTACHED ON LOAN APPLICATION
Remaining contract period confirmed by HRM:	
Amount applied (in figures):	UGX 14,500,000
Amount in Words:	Fourteen million Five hundred thousand Ugandan Shillings
Reason for loan application:	BUSINESS LOAN V2
Current savings:	UGX 1,490,781
Number of share owned in the society:	UGX 14,700,000
Annual interest rate:	0.15 Percent per Month
New Loan Agreement Fees :	UGX 20,000
Period in which repayment of loan should be completed: (13 Months)	Start Date: 10.08.2026 End Date: 09.09.2027
Interest payable:	
Total amount:	
1 Percent of total amount deductible for insurance	UGX 145,000
Installments to be paid per month:	
Method of repayment	
Collateral for non-payroll repayments	
Estimated value of collateral	
Collateral verified by	
Signature of applicant	
Seconded/Guaranteed by:	TUMUSIIME SYLVIA Sacco ID: 1739697256 Sign: _____ (Required)

Part B – For official use only :

Amount recommended by the committee	UGX: _____
Approved by:	
(Member of Loans Committee/HRM)	Name: _____ Sign: _____ Date / / 20__
Chairman Loans Committee	Name: _____ Phn: _____ Sign: _____ Date / / 20__
To be Checked and Verified by Treasurer	Name: _____, Phn: _____ Sign: _____ Date / / 20__