

LOAN ASSESSMENT REPORT

SACCO Members Portal

Date: 24 July 2025

Member: (00001)

CREDIT SCORE ANALYSIS

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Grade: XX

Excluded from Scoring

Source: CRB

Score Factors:

- Crb Active Loans: 0 active loans in CRB
- Crb Past Due: Past due: TZS 0.00
- Crb Inquiries: 0 inquiries last month

MEMBER FINANCIAL SUMMARY

Savings Balance	TZS 0.00
Shares Balance	TZS 0.00
Deposits Balance	TZS 0.00
Total Member Funds	TZS 0.00
Existing Loans	0
Total Loan Balance	TZS 0.00

LOAN APPLICATION DETAILS

Loan Product	BUSINESS LOAN
Requested Amount	TZS 877,989,800.00
Interest Rate	12% p.a.
Repayment Period	12 months
Total Interest	TZS 105,358,776.00
Total Repayment	TZS 983,348,576.00
Monthly Installment	TZS 81,945,714.67

CHARGES & DEDUCTIONS

Description	Rate	Amount (TZS)
Loan Insurance	0.5%	4,389,949.00
Total Deductions		4,389,949.00
Net Disbursement		873,599,851.00

AFFORDABILITY ASSESSMENT

Debt-to-Income Ratio	117,065.3%
Affordability Status	High Risk

Recommendation:

Based on your debt-to-income ratio, we recommend:

- Loan Amount: TZS 526,793,880.00
- Repayment Period: 36 months

REPAYMENT SCHEDULE (First 12 Months)

Month	Date	Principal	Interest	Total	Balance
1	2025-08-24	73,165,816.67	8,779,898.00	81,945,714.67	804,823,983.33
2	2025-09-24	73,897,474.83	8,048,239.83	81,945,714.67	730,926,508.50
3	2025-10-24	74,636,449.58	7,309,265.09	81,945,714.67	656,290,058.92
4	2025-11-24	75,382,814.08	6,562,900.59	81,945,714.67	580,907,244.84
5	2025-12-24	76,136,642.22	5,809,072.45	81,945,714.67	504,770,602.62
6	2026-01-24	76,898,008.64	5,047,706.03	81,945,714.67	427,872,593.98
7	2026-02-24	77,666,988.73	4,278,725.94	81,945,714.67	350,205,605.26
8	2026-03-24	78,443,658.61	3,502,056.05	81,945,714.67	271,761,946.64
9	2026-04-24	79,228,095.20	2,717,619.47	81,945,714.67	192,533,851.44
10	2026-05-24	80,020,376.15	1,925,338.51	81,945,714.67	112,513,475.29
11	2026-06-24	80,820,579.91	1,125,134.75	81,945,714.67	31,692,895.37
12	2026-07-24	81,628,785.71	316,928.95	81,945,714.67	0.00

This assessment is based on the information provided and is subject to final approval.

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