

## LOAN UP TO 12 MONTHS REPAYMENT PERIOD

| Loan Amount | 1      | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    | 12    |
|-------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 500         | 675    | 388   | 295   | 250   | 225   | 210   | 283   | 163   | 124   | 105   | 94    | 88    |
| 1,000       | 1,350  | 776   | 590   | 501   | 450   | 419   | 566   | 325   | 247   | 210   | 189   | 176   |
| 2,000       | 2,700  | 1,551 | 1,179 | 1,002 | 901   | 839   | 1,132 | 650   | 494   | 420   | 378   | 352   |
| 3,000       | 4,050  | 2,327 | 1,769 | 1,502 | 1,351 | 1,258 | 1,698 | 975   | 742   | 630   | 567   | 527   |
| 4,000       | 5,400  | 3,102 | 2,359 | 2,003 | 1,802 | 1,677 | 2,264 | 1,301 | 989   | 840   | 755   | 703   |
| 5,000       | 6,750  | 3,878 | 2,948 | 2,504 | 2,252 | 2,096 | 2,830 | 1,626 | 1,236 | 1,050 | 944   | 879   |
| 6,000       | 8,100  | 4,653 | 3,538 | 3,005 | 2,703 | 2,516 | 3,396 | 1,951 | 1,483 | 1,260 | 1,133 | 1,055 |
| 7,000       | 9,450  | 5,429 | 4,128 | 3,505 | 3,153 | 2,935 | 3,962 | 2,276 | 1,731 | 1,470 | 1,322 | 1,230 |
| 8,000       | 10,800 | 6,204 | 4,717 | 4,006 | 3,604 | 3,354 | 4,528 | 2,601 | 1,978 | 1,680 | 1,511 | 1,406 |
| 9,000       | 12,150 | 6,980 | 5,307 | 4,507 | 4,054 | 3,773 | 5,094 | 2,926 | 2,225 | 1,890 | 1,700 | 1,582 |
| 10,000      | 13,500 | 7,755 | 5,897 | 5,008 | 4,505 | 4,193 | 5,660 | 3,251 | 2,472 | 2,100 | 1,889 | 1,758 |

## MONTHLY LOANS

| Loan Amount | 1     |
|-------------|-------|
| 500         | 660   |
| 1,000       | 1,320 |
| 2,000       | 2,600 |
| 3,000       | 3,900 |
| 4,000       | 5,200 |
| 5,000       | 6,500 |

|  |  |  |  |  |                                |                   |                     |
|--|--|--|--|--|--------------------------------|-------------------|---------------------|
|  | <b>CLIENTS DETAILS;</b>  |  |  |  | <b>NEXT OK KIN DETAILS</b>     | <b>COLLATERAL</b> |                     |
|  | Names:   |  |  |  | Name:                          |                   | Name of collateral: |
|  | Adress;  |  |  |  | Adress:                        |                   | Value in Kwacha;    |
|  | Age;   |  |  |  | Age                            |                   |                     |
|  | Occupation;  |  |  |  | Relationship with borrower     |                   |                     |
|  | Gender;  |  |  |  | Gender                         |                   |                     |
|  | Signature _____  |  |  |  | Signature                      |                   |                     |
|  |  |  |  |  |                                |                   |                     |
|  | Collateral will be collected if client fails to pay loan, every loan should be paid once salaries are in before end of month |  |  |  |                                |                   |                     |
|  | A penalty of K100 is paid for every delayed instalment   |  |  |  |                                |                   |                     |
|  | Sign here if understand and accept the above TCs,  |  |  |  | Tick on loan amount and months |                   |                     |
|  |  |  |  |  |                                |                   |                     |
|  | Signature _____  |  |  |  |                                |                   |                     |