

## REQUIRED DOCUMENTS FOR LOAN APPLICATION

### STANDARD REQUIREMENTS FOR SACCOS, MFIs, COOPERATIVE UNIONS AND SMEs

- Certified copy of Certificate of Registration or Incorporation
- Certified copy of the Memorandum and Articles of Association, By-laws, Trust Deeds etc
- Certified copy of annual returns filed to the registering authority/body e.g. Registrar of Cooperatives for SACCOS and Registrar of Companies for SMEs
- Audited accounts for at least 1 year by a certified auditing firm
- Resolution to borrow
- Valid operating license
- Tax clearance certificate (only for SMEs)
- Credit Reference Bureaus reports (only for SMEs)
- Minimum of one year in operations
- Clearly defined and accessible location of operation
- Clear ownership & governance structure
- At least two staff with basic knowledge and skills in accounting and microfinance operations or related field

### STANDARD REQUIREMENTS FOR VSLAs

- Certified copy of Certificate of Registration from the Community Development department at the District.
- Certified copy of the Constitution or Bylaws
- Resolution to borrow from MSC as stipulated in the group minutes
- Contacts of the executive committee plus a photocopy of their IDs
- Recommendation letter from the area LC1 Chairperson
- Recommendation letter from the NGO/CDO
- Clearly defined meeting place
- Basic records

**Note: The maximum loan amount a client can access is Ugx.3 billion; while the minimum is Ugx.5m.**

### Head Office

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