



## **Business Loans**

**Tamanga Loan --- K1,000 – k10,000**

This is a loan product for entrepreneurs with existing businesses who require a reliable loan facility to boost their businesses. It acts as a working capital, and is one of our flagship products at Mpelako.

**Bwelani Pamozi Loan – k10,00 – k50,000**

Bwelani Loan is a credit facility that is designed to enable micro and small business entrepreneurs to cater for their working capital requirements as well as improve their cash flow position. This loan is designated to 2 or more businesses collaborating on a single loan. Its available to all micro and small business enterprises, individuals, firms, and organizations involved mainly in general retail business e.g general shops, Hardware stores, artisans, agribusiness traders etc.

**Iseni Loan – k10,000 – k300,000**

Iseni Loan is a credit facility that is designed to enable business entrepreneurs to cater for their working capital requirements as well as improve their cash flow position. This product targets all business persons involved in transportation and distribution of goods, specialized services like construction, sinking bore holes, car hire, farmers, etc

**Bombeni Pamozi Loan – k10,000 – k300,000**

Bombeni Loan is a credit facility that is designed to enable business entrepreneurs to cater for their working capital requirements as well as improve their cash flow position. This loan is designated to 2 or more businesses collaborating on a single loan. It is available for business persons involved in trading and merchanting businesses e.g general shops, hardware stores, exporters and importers etc.



## **Agribusiness Loans**

Twalima Loan – k1,000 – k30,000

Kulima loan is an agriculture flagship product which is able to fund a number of agricultural activities including;

- Purchase of livestock and animal feeds
- Growing of horticultural crops
- Farm inputs and farming equipment

Twashanga Pamozi Loan – k1,000 – k50,000

Twashanga Pamozi loan is an agriculture flagship product which is designated for group traders who want to collaborate and be able to fund a number of agricultural activities as a group including;

- Purchase of livestock and animal feeds
- Growing of horticultural crops
- Farm inputs and farming equipment

Changania Loan – k1,000 – k50,000

Changania loan is an agriculture product which is tailored to supply finances to farmers who are facing collateral constraints. It is able to accommodate a number of agricultural activities involving cereals like wheat, rice, maize, sorghum, millet, barley, beans, coffee etc.



## **Investment Loans**

- Chilimba Loan – k10,000 – k300,000  
This is a loan product for development projects and purchase of assets for registered investment groups, churches and social development groups.
- Nyumba Loan – k300,00 limit  
This loan is available to landlords who may want to alleviate their businesses at large.

Overdraft Facility – k1,000 – 10,000

This is a facility designed to help customers manage their business cash flows, meet their LSOs, LPOs and other urgent business needs.

## **Advanced Payroll**

A business payroll solution – eliminate the administrative and liquidity challenges associated with disbursing salaries

## **MOU Loans**

Mpelako offers unsecured loans to government payroll clients [Civil Servants] and to employees whose employers have signed a Memorandum of Understanding [MOU] with Mpelako to make loan repayment deductions directly from the employees' salaries