



Pre-disbursement orientation

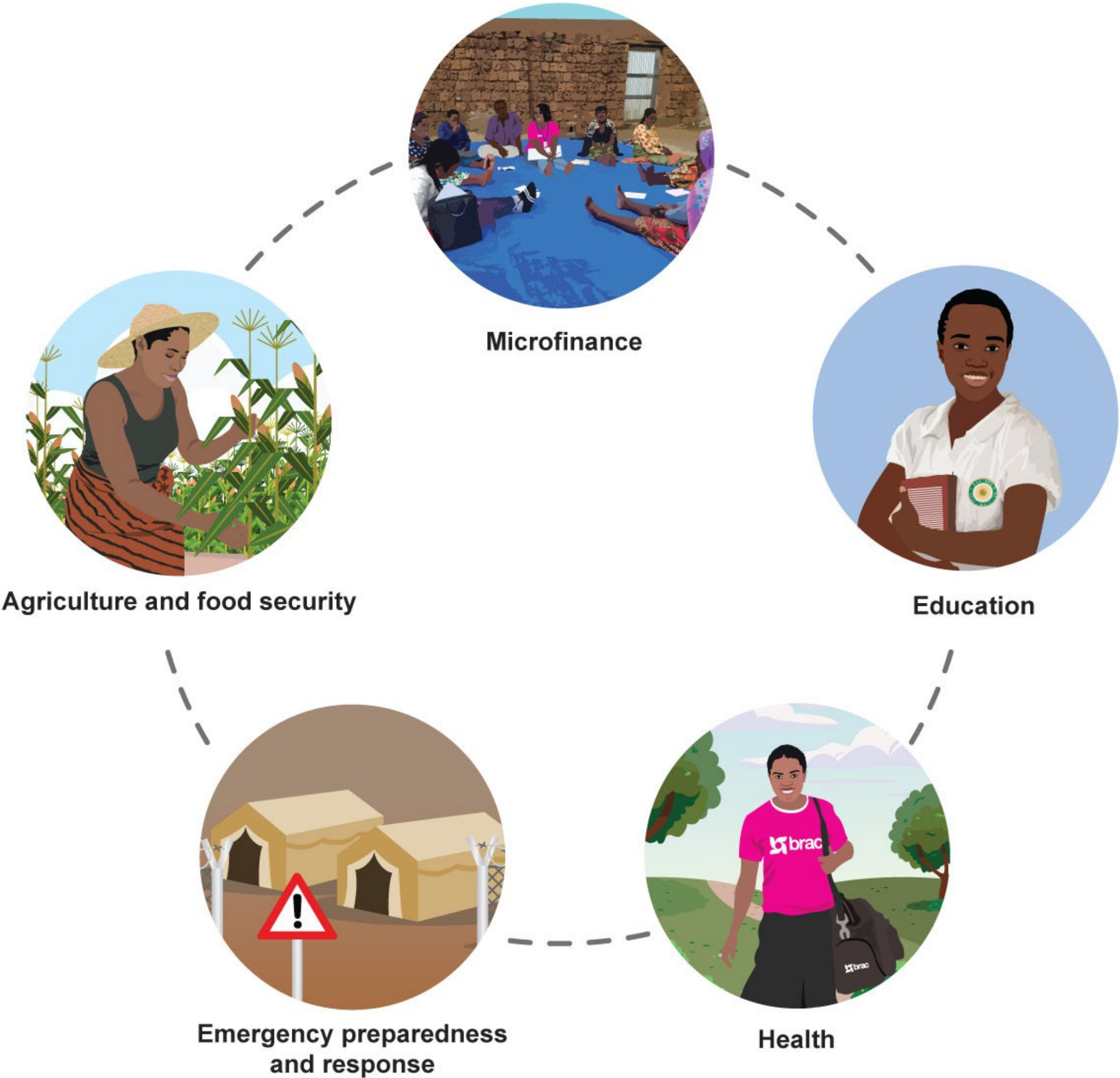
..... BRAC Rwanda Microfinance Company Plc

This is a sample pre-disbursement orientation guide used by BRAC to inform clients about loan products, conditions, rights, responsibilities, and financial best practices. It serves as an informative example and should not replace official institutional guidance.

Key words: BRAC pre-disbursement orientation - Loan borrower education material - Microfinance loan terms and conditions BRAC - Pre-disbursement client training microfinance - Digital field application BRAC



Sir Fazle Hasan Abed KCMG
Founder of BRAC



- BRAC was founded in 1972 in Bangladesh by Sir Fazle Hasan Abed.
- BRAC is one of the largest development organizations of the world, operating in 11 countries in Asia and Africa.

Our Loan Products



Microfinance Group Loan



Small Enterprise Loan



Agriculture Loan

Pre-disbursement orientation

**Invest your loan in
income generating activities**



Know the terms and conditions of your loan



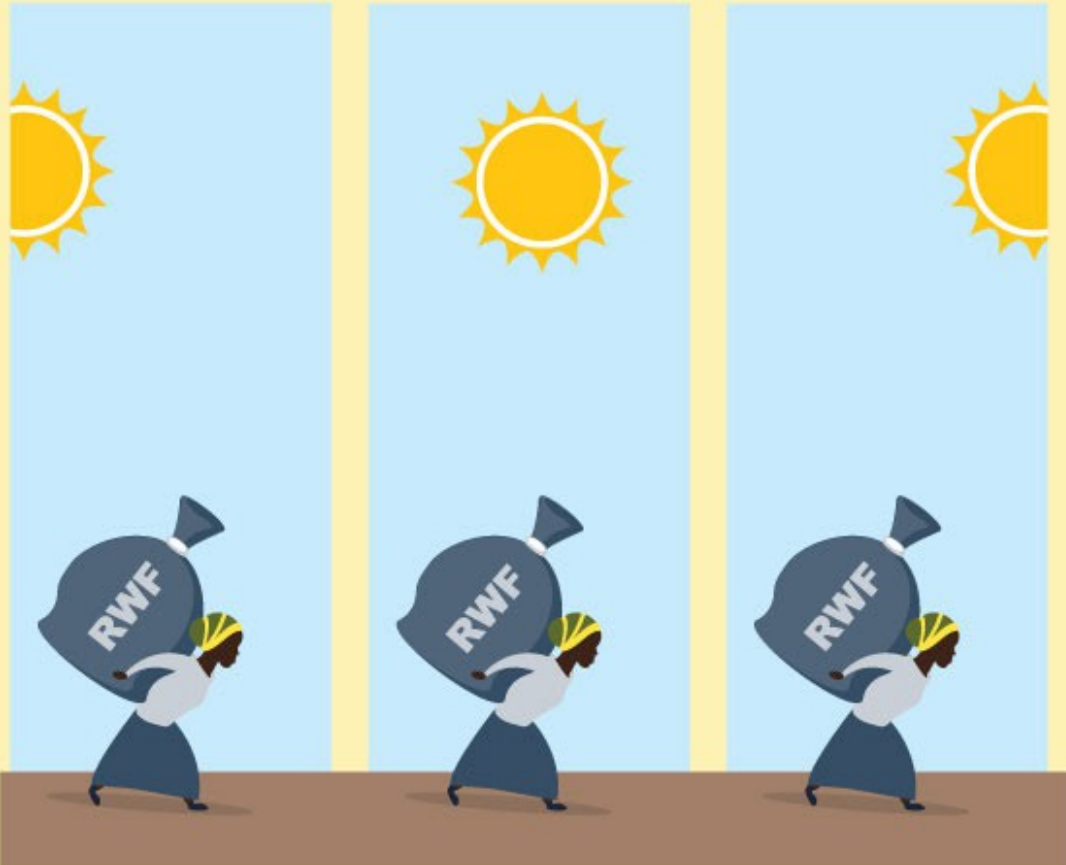
- **Loan repayment period range between 6 to 12 months**
- **Appraisal fee is 1% of the loan amount**
- **10% security deposit refundable with 5% interest per annum**

Pre-disbursement orientation

..... **BRAC Rwanda Microfinance Company Plc**

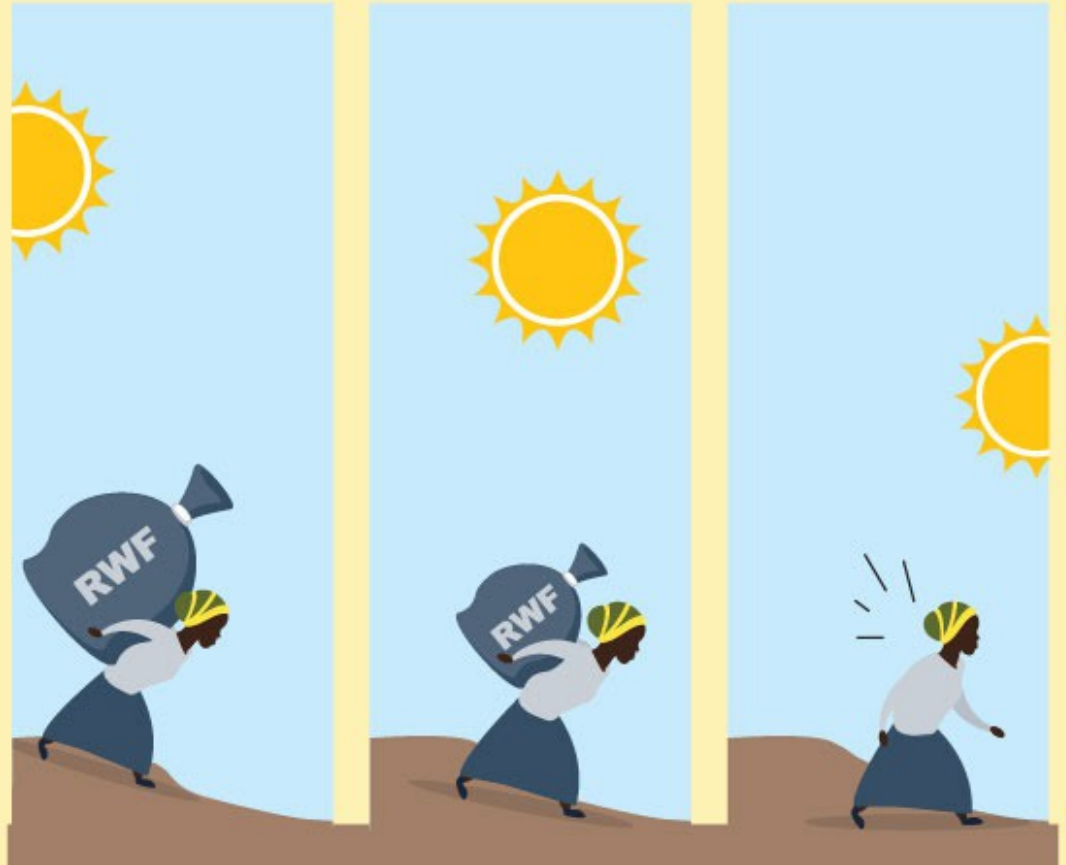
Pay less in interest using the Reducing Balance Method

Flat Rate Method





Reducing Balance Method





Flat Rate Method

Interest	2,500	2,500	2,500	2,500	2,500	2,500
Principle	16,667	16,667	16,667	16,667	16,667	16,665
Monthly installment	19,167	19,167	19,167	19,167	19,167	19,165
Total installment	115,000					

- Total loan: RWF 100,000
- Loan duration: 6 months
- Interest rate: 2.5% p.m
- **Total interest payable: 15,000**

Reducing Balance Method

Interest	4,312	3,012	2,367	1,697	1,000	276
Principle	15,228	16,588	17,233	17,903	18,600	14,388
Monthly installment	19,600	19,600	19,600	19,600	19,600	14,664
Total installment	112,664					

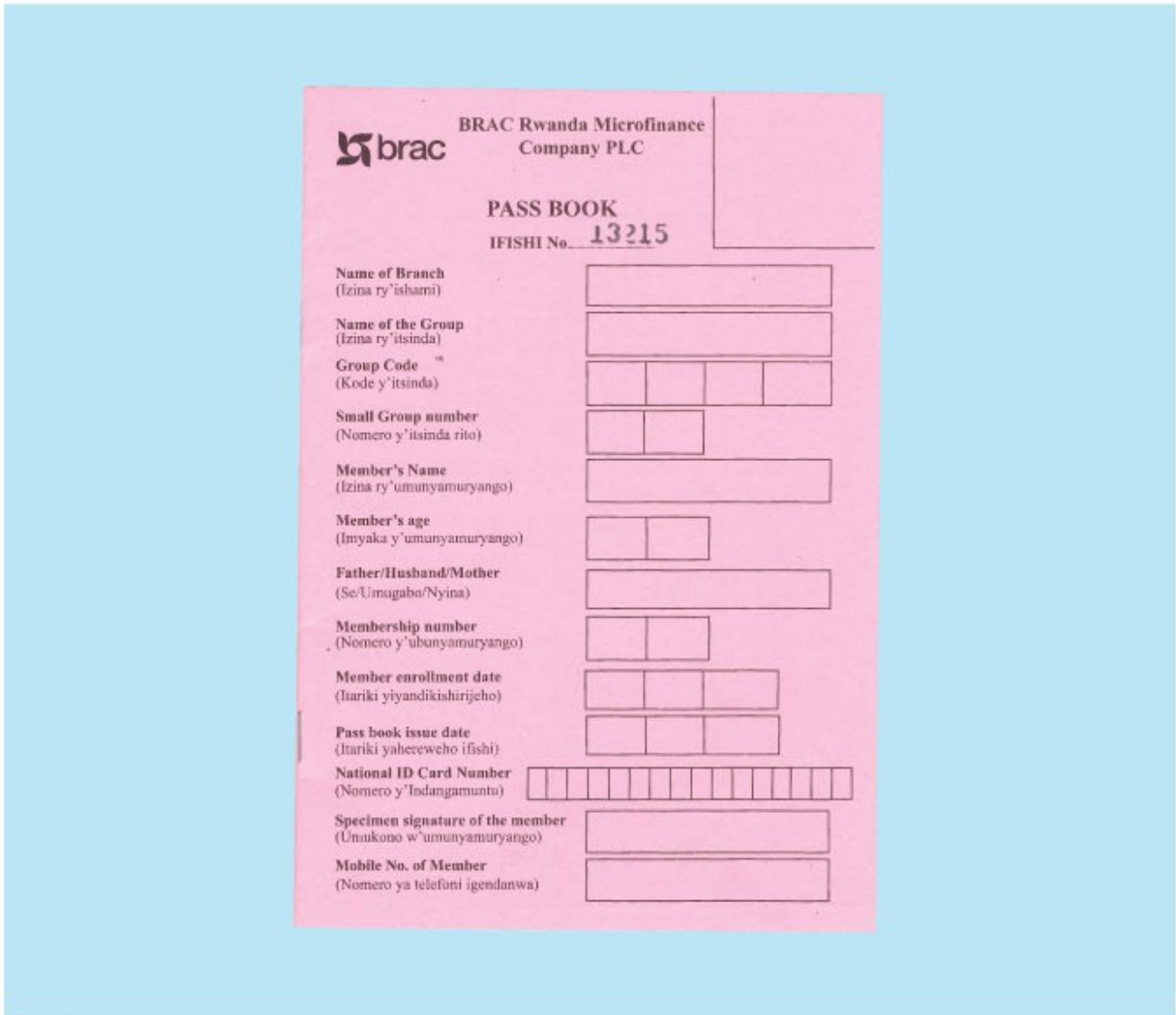
- Total loan: RWF 100,000
- Loan duration: 6 months
- Interest rate: 4.16% p.m
- **Total interest payable: 12,664**



Keep your passbook secure.

Ensure passbook is updated every time you do a transaction.

Check confirmation of your payment on your mobile phone.

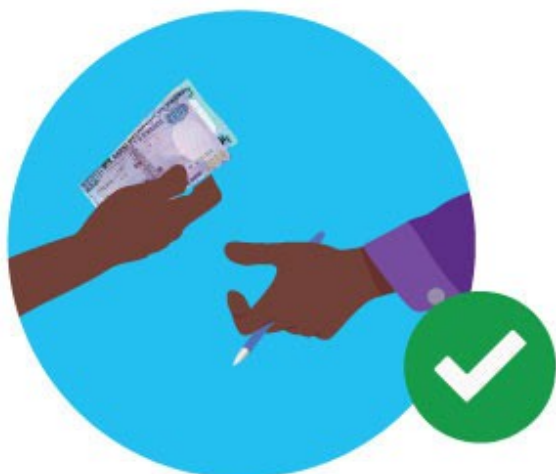


Pre-disbursement orientation

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Your loan is your responsibility

do's



We should pay our instalments on time.



We should invest the loan in income-generating activities.



We should keep our passbook with us and check every transaction.

don'ts



We should not borrow from multiple institutions.



We should not pay any extra charges except the fees defined by the company.



We should not borrow from other people or share part of our loan.



**Savings help us to build assets and plan for the future.
Keep your savings with BRAC.**



Pre-disbursement orientation

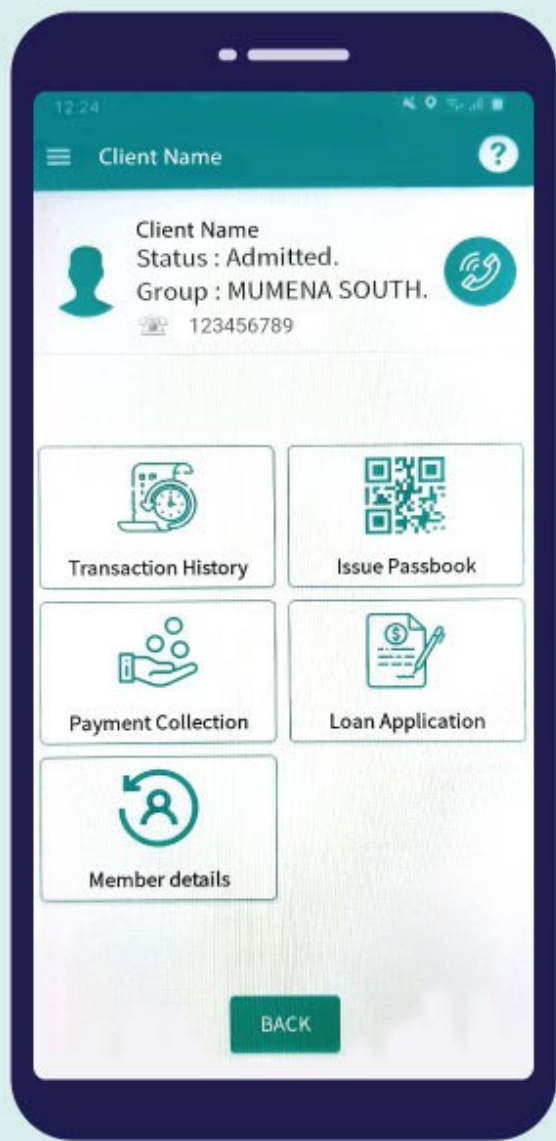
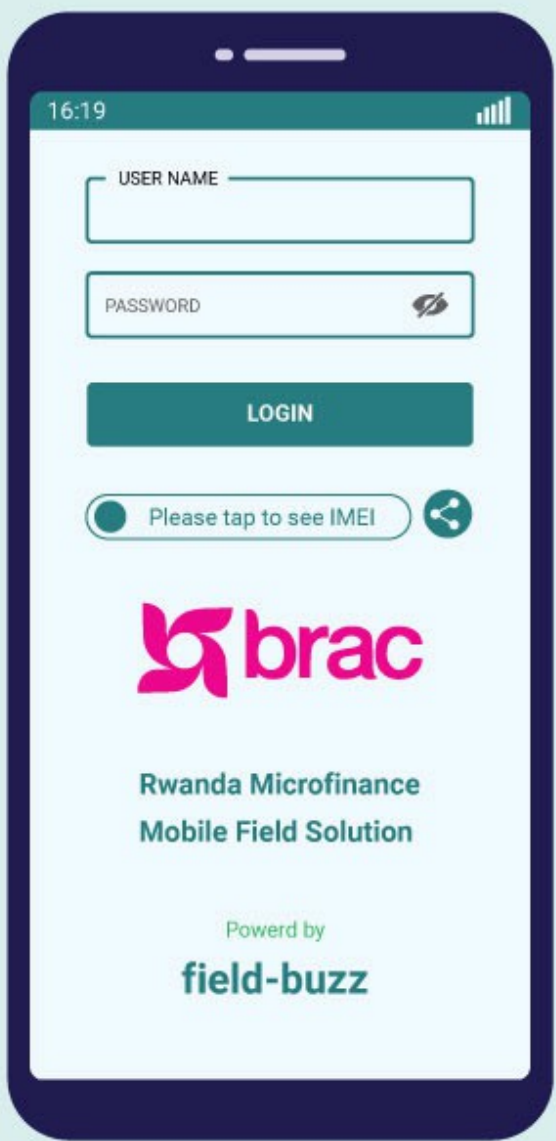
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Your loan is secured with credit life insurance





Digital Field Application ensures
transparency and security.
Your information is safe with us.



Pre-disbursement orientation

Please reach us for complaints or suggestions.
We appreciate your feedback.



Phone call
to BRAC staff
(RM, AM, BM)



Face to face



Suggestion Box