

# ORDINARY CLASSICAL LOAN



The **ordinary classical loan** is meant for funding medium and high standing projects

## Specifications

- ✓ Maximum loan amount : **150 million CFA francs**
- ✓ Deadline : **up to 25 years**
- ✓ Interest rate : **6% all taxes included**
- ✓ Overall deferment : **1 to 12 months**
- ✓ Minimum personal contribution: **20% depending on the client's capacity to pay back.**









## Financed projects

- ✓ Purchase of plot;
- ✓ Purchase of plot and construction works;
- ✓ Construction of house;
- ✓ House acquisition;
- ✓ House acquisition + works;
- ✓ Finishing or renovation works;
- ✓ Repurchase of housing loan claims;
- ✓ Repurchase of housing loan claims + works.








## LIST OF DOCUMENTS TO PRODUCE

### For the applicant:

-  One handwritten application to the Director General of CFC, indicating the purpose (purchase of plot, purchase of plot + construction works, construction works, etc.), the project's cost, the need for funding (amount of loan), etc.
-  Signed client's information sheet + 2X4 identification pictures;
-  Copy of National identification card;
-  Registration attestation indicating the Personal Identification Number (NIU)
-  Copy of Marriage certificate or celibacy for unmarried people;
-  Employment justifications, attestation of presence at work, fixed term employment contract except for NGO workers;
-  Earnings justifications, that is the last 3 (three) pay slips;
-  Bank statement for the last 6 months.

**Note:** for clients of the diaspora, see the list of documents provided for them.

### Documents to be produced :

-  Property rights as the case may be:
  - Land certificate of the project's site dated at least 3 months;
  - Sales deed in case of purchase + lawyer's fees payment document + seller's land certificate photocopy;
  - Plot's award certificate (MAETUR);
  - House reservation certificate (SIC or private land estate promoter).
-  Building permit corresponding to the project or deposit receipt of the corresponding application;
-  Valid Access Planning certificate;
-  Technical file including architectural plans (\*), dated and signed descriptive and quantitative estimates, works execution schedule and a provisional schedule of expenses;
-  Project's managership contract for projects of more than 30 million.

(\*) **Architectural plans must include the following:** an overall plan, foundations' plans, positioning plans, roof plans, façade plans, and septic tanks' plans.

