MASIAGA | Application guide

Prepare before you apply • All examples are illustrative

1. Understand the loan

A MASIAGA loan is not a gift. It is interest-free and must be repaid. The standard amount is up to EUR 120 equivalent in KES; exceptions require justification. Approval depends on review and available funds.

Mkopo si zawadi. Lazima ulipwe. Hakuna riba. Kiwango cha kawaida ni sawa na EUR 120 kwa KES.

2. Prepare your business

Explain what you sell, who buys it, where you sell and whether you already operate. New businesses should explain how they estimated demand.

Eleza bidhaa, wateja, eneo na kama biashara tayari ipo.

3. List investment costs

Write each item and price. Example: equipment 5,000; stock 4,000; trolley 4,500; materials 1,500. Total KES 15,000. For repairs, obtain a mechanic quotation where possible.

Orodhesha kila kitu na bei yake. Jumla lazima ieleze kiasi unachoomba.

4. Calculate profit and cash

Example only: monthly sales 18,000 minus business expenses 12,000 = profit 6,000. Minus household costs 3,500 and other debt 0 = available cash 2,500. Minus repayment 1,250 = buffer 1,250. All amounts in KES. Use your own realistic figures.

Mauzo ukiondoa gharama za biashara ni faida. Ondoa gharama za familia na madeni ili kujua fedha za kulipa mkopo.

5. Submit once

Complete all fields. Explain why you need the amount and how you calculated your figures. Do not send repeated applications. Keep your phone reachable. A complete application does not guarantee approval.

Jaza sehemu zote. Eleza hesabu zako. Usitume maombi mengi ya biashara ileile. Hakuna uhakika wa kupata mkopo.

Before submitting: check your investment total, monthly profit, household costs and repayment buffer. Use the Business Toolkit for more practice.