

**Enhanced Credit Report**

Requested By	Requesting Organization	Request Reason	Request Date	Reference
ROSE NAKAYIMA	CREDMAN CAPITAL	Review Existing Credit	03-11-2025 17:34:13 PM	CMQN-7NIX-20251103

**VERIFIED IDENTITY**

<b>Country ID</b>	CM90032102YJ6H <span style="color: green;">✔</span>	<b>Phonenumber</b>	0701129630, 0705790805
<b>Name</b>	SENTAMU FAROUK	<b>Postal Address</b>	Pepsi Cola
<b>Date of Birth</b>	19-11-1990	<b>Physical Address</b>	Nasana Wes Nansana Nasana Town Council, Industrial Area Pepsi Cola Kampala Central Division
<b>Nationality</b>	UG	<b>Physical Town</b>	-
<b>Gender</b>	M	<b>Email Address</b>	-
<b>Marital Status</b>	Married		

**Other Identity Documents**


<b>Identity Type</b>	Financial Card System Number
<b>Identity Number</b>	8368001WXM80B

**Employment Information**

No	Employer Name	Employment Date	Income Band	Primary Occupation	Salary Frequency
1	SELF EMPLOYED	-	350,001 650,000	Cattle Trader	Monthly

**Stakeholder Link**

No	Fcs Number	Business Name	Trading Name	Business Type	Industry Sector Type
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i No Stakeholder Link available at this time

**METRO-SCORE®**

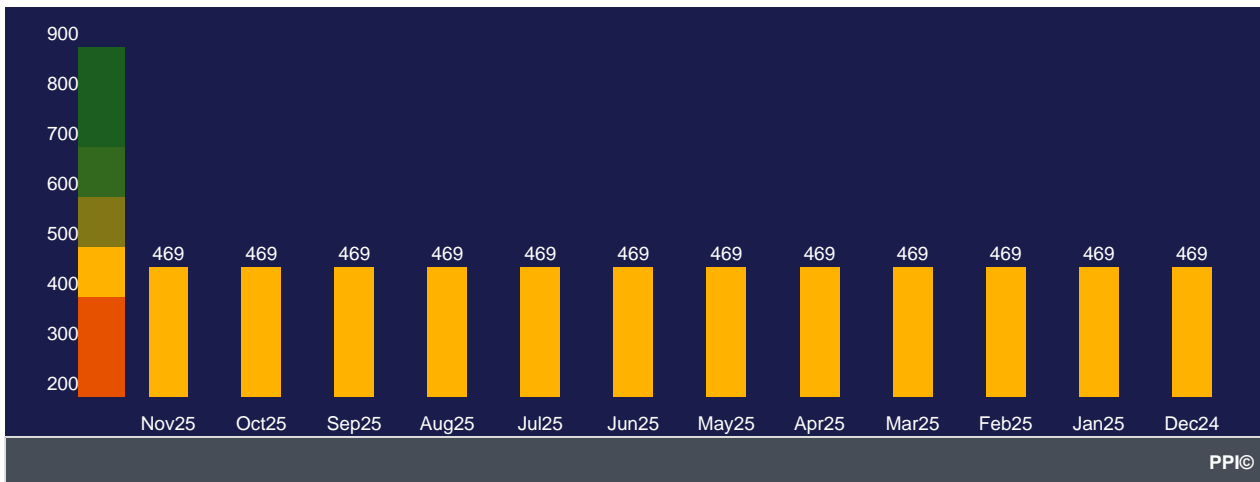
# 469

Date Computed: 03-11-2025

Default Probability: 19%

Score Band	Credit Quality
700 - 900	Excellent
600 - 699	Good
500 - 599	Moderate
400 - 499	Marginal
Below 400	Poor

### 12 Monthly Score Performance



# M9

The PPI© ranges from M1 to M9 with lower digits indicating better payment performance. The PPI© indicates the average delays beyond terms in meeting payment obligations and is often used to determine terms.



The metropol PPI© of **M9** indicates an average late payment of **days** beyond terms based on - **credit experiences** over the last 12 months.

### CREDIT ACCOUNTS SUMMARY

Non Performing Accounts: 1	100%
Watch Accounts: 0	0%
Normal Accounts: 0	0%
Fully Paid: 0	0%

**Note:**

Non Performing Accounts are Credit Facilities that fall in the **Risk Classifications** categories below;

- Substandard
- Doubtfull
- Loss

Non Performing
  Watch
  Normal
  Fully Paid

Account(s) Summary		Instalment Accounts		Risk	
<b>Total Principal Amount:</b>	6,000,000	<b>Total Accounts:</b>	1	<b>Longest Days in Arrears</b>	332
<b>Total Current Outstanding:</b>	706,608.48	<b>Total Outstanding:</b>	706,608.48	<b>Longest Arrears Days Date:</b>	31-03-2024
<b>Total Monthly Repayment</b>	-	<b>Total Monthly Instalment</b>	706,608.48	<b>Worst Risk Classification:</b>	Doubtful
Highest Amount(s) Summary		Revolving Accounts			
<b>Highest Principal:</b>	6,000,000	<b>Total Accounts:</b>	0		
<b>Highest Principal Balance:</b>	706,608.48	<b>Total Utilized:</b>	0		
<b>Highest Monthly Repayment:</b>	-	<b>Total Credit Limit:</b>	0.00		

CREDIT EVENT(s) Summary					
<b>Credit Enquiries:</b>	0	<b>Bounced Cheques:</b>	0	<b>Collateral:</b>	6
<b>Credit Applications:</b>	0	<b>Disputes:</b>	0	<b>Guarantors:</b>	0
<b>Online Credit Applications:</b>	0	<b>Fraud:</b>	0		

Credit Contract(s) Summary				
Sector	No.Performing	No.Delinquent	Total Outstanding	Total Overdue
Commercial Bank	0	0	0.00	0.00
MDI	0	0	0.00	0.00
Credit Institutions	0	1	706,608.48	0.00
Accredited Credit Providers	0	0	0.00	0.00
<b>TOTAL</b>	<b>0</b>	<b>1</b>	<b>706,608.48</b>	<b>0.00</b>

**CREDIT ACCOUNTS**

Credit Institution(s) Instalment Account(s)	
<b>Last Updated:</b> May 31, 2024, 12:00:00 AM	<b>CI:</b> Mercantile Credit Bank LTD

Account Details		Instalments		Arrears	
Account Number:	1150100377	First Payment On:	05-01-2023	Current Arrears Amount:	UGX 0
Client Number:	-	Last Payment On:	31-05-2024	Highest Arrears Amount:	UGX 3,686,721.3
Loan Purpose:	Working Capital	Last Payment Amount:::	UGX 154,909.06	Current Days in Arrears:	0
Product Type:	Unsecured Loan	Current Balance:	UGX 706,608.48	Longest Days in Arrears:	332
Interest Type:	Floating	Current Balance UGX Equivalent:	706,608.48	Longest Arrears Days Date:	31-03-2024
Annual Interest Rate At Reporting:	0%	Account Status:	Current and within terms	Current Risk Classification:	Doubtful
Date Opened:	05-12-2022	Restructured Status:	Normal	Worst Risk Classification:	Doubtful
Principal Amount:	UGX 6,000,000			Worst Risk Classification Date:	31-05-2024
Expected Instalment:	UGX 706,608.48				
Expected Maturity:	05-06-2023				

24-Month Payment History																							
Ma y24	Ap r24	Ma r24	Fe b24	Ja n24	De c23	No v23	Oc t23	Se p23	Au g23	Jul 23	Ju n23	Ma y23	Ap r23	Ma r23	Fe b23	Ja n23	De c22	No v22	Oc t22	Se p22	Au g22	Jul 22	Ju n22
0	331	0	270	241	210	179	149	118	88	57	26	0	0	0	0	0	0	84	54	23	0	0	0

**CREDIT EVENTS (last 6 months)**

**ONLINE CREDIT APPLICATIONS**

Date:	Institution:	Reference:	Product:	Amount:	Status:	Status Date:	Amount Approved:	Date Posted:
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**CREDIT APPLICATIONS**

Date:	Institution:	Reference:	Product:	Amount:	Status:	Status Date:	Amount Approved:
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**BOUNCED CHEQUES**

Date:	Reporting Institution:	Cheque Amount:	Bounced Reason:
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**FINANCIAL MALPRACTICE**

Incident Date:	Reporting Institution:	Loss Amount:	Incident Report:
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**ENQUIRIES**

**Guarantor Information**

**Guarantor(s)**

Guarantor Name:	Guarantor Classification:	Guarantor Type:	Guarantee Type:	Account Guaranteed:
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**COLLATERAL INFORMATION**

**MATERIAL COLLATERAL**

Reference Number:	Collateral Type:	Forced Sale Value:	Valuation Date:	Account Secured:
0000266942	Concessions and Other Contractual Rights	1,500,000	04-12-2022	1150100377
<i>Description:</i> 25% CASH LIEN				
DebentureNO22978	Concessions and Other Contractual Rights	957,381,570	14-08-2018	1150100377
<i>Description:</i> Debenture Number 22978				
WROK/COM/001/MCB/19	Properties (mortgage)	130,000,000	14-08-2018	1150100377
<i>Description:</i> BLOCK 17,PLOT 468, KIBUGA, RUBAGA				
0000224220	Properties (mortgage)	130,000,000	14-08-2018	1150100377
<i>Description:</i> Plot 468 Block 17 Rubaga Kampa				
0000222830	Properties (mortgage)	130,000,000	14-08-2018	1150100377
<i>Description:</i> BLOCK 17,PLOT 468, KIBUGA, RU				
000022688	Properties (mortgage)	210,000,000	14-08-2018	1150100377
<i>Description:</i> KYADONDO, BLOCK 17, PLOT NO. 4				

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