



## **NIGERIAN AGRICULTURAL HOUSING AND INDUSTRIAL LOAN FUND ASSOCIATION**

### **AIMS AND OBJECTIVE**

The Association was registered with the Government in 1989 to create a Global International and National Trust Fund.

To enable the creation of Houses and Employment of good Income for all Nigerians and non-Nigerians registered members, stakeholder, clients, and customers in any parts of the world.

Through well cultural designed Housing Mortgage products and Loans Plans Services that offer Individuals, Real Estate Developers, Housing Savings and Loans Fund Associations well-structured and competitive priced houses.

Investing and Financing in Farming and Agricultural business projects; Industrial business Investment scheme for good income in any parts of the world.

Emos Group the Consultants Company provides free professional advice to members.

### **MEMBERSHIP ENROLMENT**

Membership shall be open to all Nigerians and non-Nigerians who are interested to own their Houses, Real Estate properties Investors, and also Invest in Agricultural, Business and Industrial Projects with seft -reliance or Loans any parts of the world.

2. New Member should collect free Application Membership Registration Form from the Chief Consultant Director's office, Association's General Secretary, print Form from this website.

3. Newly admitted members must fill the Association's Membership Registration Form and pay Membership Registration fees for the cost of the Association Constitution and Bye-Law as stated in the Form into Association's Consultancy Company's Bank Accounts and Association's Bank Accounts as stated in the Form. To enable admitted member to collect His/hers Association's Membership Registration Number.

4. Every registered Member must be a contributor to the Association's Savings and Loans Fund Bank Accounts or the Association's Consultant Company Bank Accounts.

5. Every registered Member must have a copy of Association's Constitution and Bye-Law.

6. All Contribution Deduction from registered Members must be made at source of Member's Income that is Salary Bank Accounts or Member's Bank Accounts.

**GUARANTORS OF THE LOANS:** The Association will be one of the Guarantor of the Loans for any Association financial member in any part of the world.

### **AMOUNTS OF LOANS GIVEN TO REGISTERD MEMBERS**

The Loans are from #200,000 minimum to a maximum of \$200,000,000 or equivalent of Naira value or the value/costs of house or landed property projects or value/costs of the Agricultural Business and Industrial Projects.

### **LOANS INTERET RATE**

Are from six percent and above.

### **REPAYMENT PERIOD**

One to Twenty – five years are the period of Repayment for Loans.

### **HOW TO ACCESS THE LOANS**

Details to access Loans will be given to all registered Members, Stakeholders, Clients, and Customers in any parts of the world.

Association's Constitution and Bye-Law will be given or sent to registered Members for more details of the Association..