

**LOAN APPLICATION FORM**

Indicate loan product applied

Application Date: .....

<b>VUKA</b> <input type="checkbox"/>	<b>TALANTA</b> <input type="checkbox"/>	<b>AGRIBIZZ</b> <input type="checkbox"/>	<b>VIJANA BAHARIA</b> <input type="checkbox"/>	<b>LPO</b> <input type="checkbox"/>
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<b>COUNTY:</b>		<b>CONSTITUENCY:</b>	
Loan Amount:	Repayment period months:	Affordable Installment Amount:	

**DESCRIBE PURPOSE OF THE LOAN**

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**LPO/ASSET FINANCE INVOICE:**  
 INSTITUTION: .....LPO/INVOICE NO: .....AMOUNT: .....  
 INSTITUTION:.....LPO/INVOICE NO: .....AMOUNT: .....

Legal structure of the Business (Tick where applicable and provide documents to confirm the information provided)

Sole Proprietorship  Partnership  Limited Company

**PERSONAL DETAILS APPLICANT FOR SOLE PROPRIETORSHIP ONLY**

**Applicant's Name:**

ID/PP Number:	Postal Address:	
PIN Number:	Postal Town: Code:	Education Level:
Date of Birth:	Telephone No:	Gender: M <input type="checkbox"/> F <input type="checkbox"/>
Occupation:	Leadership Position:	No. of Dependants:
<b>Email Address:</b>		<b>Marital status:</b>
		Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/>

**Next of Kin/Spouse's Name:**

ID/PP Number:	Postal Address:	Occupation:
PIN Number:	Postal Town: Code:	Education Level:
Date of Birth:	Telephone No:	Gender: M <input type="checkbox"/> F <input type="checkbox"/>

Town/Estate: ..... Sub-County: .....	Nature of residence
Division: ..... Location: .....	Rent <input type="checkbox"/> Own <input type="checkbox"/> Other <input type="checkbox"/>
Sub-Location ..... Village: .....	Duration at this residence
Name of Your Chief: Phone .....	If rented, Name of Land Lord
Name of Assistant Chief: ..... Phone: .....	Phone:



**FORM 1A**

**LIMITED COMPANY/PARTNERSHIP/GROUPS DETAILS**

Registered Name:

Trading Name:

NO. of Years In Operation

P.O. Box..... Code .....Town ..... .Phone.....

Official E-mail Address:

Registration No.

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PIN No.

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No.	Directors/Partners/Group Official:	ID NO.	Phone	Name of Next of Kin

**BUSINESS DETAILS**

Description of Business Activity/Products:	Number of Paid Employees
	Full-time _____ Casual _____

Current Business Location (Market):	Premises
Town: _____ Street: _____ Building: _____	Rented Own Other
	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Duration at this location?	Landlord Name:	Telephone No:
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Other Businesses owned by Applicant/Spouse



**MAPS FOR DIRECTIONS**

**DRAW A MAP SHOWING DIRECTION TO THE RESIDENCE OF APPLICANT**

**DRAW A MAP SHOWING DIRECTION TO THE BUSINESS**

**APPLICANT SIGNATURE .....** **DATE: .....**

**SAVINGS/CURRENT ACCOUNT (COMMERCIAL BANK/SACCO/MERCHANTS)**

Bank/Institution: _____	Bank/Institution: _____
Account No: _____	Account No: _____
Branch: _____	Branch: _____
Branch code: _____	Branch code: _____

**(PLEASE PROVIDE COPIES OF 6 MONTHS CERTIFIED STATEMENTS)**

**REFERENCES: Name, Address and Telephone**

LIST AT LEAST THREE REFEREES (suppliers, Landlords, peers, etc)

Name	Telephone	Relationship
1.....	.....	.....
2.....	.....	.....
3.....	.....	.....

**CREDIT HISTORY (Prior 3-5 years)**

Have you ever applied for a loan before? Yes ( ) No ( ). If yes, please provide details below:

Name of Lender	Date Applied	Amount of Loan	Duration of Loan	Monthly Installment	PURPOSE (Indicate specific purpose that was financed )

**BUSINESS ASSESSMENT**

Major Business Contractors/Suppliers: <b>(See receipts)</b>	Major Business Markets: <b>(See records/sales books)</b>
How often do you buy? (Weekly, monthly etc.)	How long does it take to produce/sell?
How much do you buy each time?	How much on average do you make in a Month?
Will this change as a result of the loan? If Yes, how?	Will this change as a result of the loan? If so, how?

**GROSS PROFIT MARGIN ON BEST SELLING PRODUCTS**

Product	Selling Price (A)	Cost of Goods sold (Purchases + Cost of Production (B))	Gross Profit Margin ( A-B) / A
1.			
2.			
3.			
Average			

<b>BUDGET BREAKDOWN FOR THE LOAN REQUESTED</b>					
<b>NO.</b>	<b>ITEMS/PARTICULAR</b>		<b>QUANTITY</b>	<b>AMOUNT</b>	
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
<b>GRAND TOTAL</b>					
<b>BUSINESS BALANCE SHEET (Business that is subject of loan)</b>					
<b>ASSETS</b>			<b>LIABILITIES &amp; CAPITAL</b>		
	Actual	Projected		Actual	Projected
<b>SHORT TERM</b>			<b>SHORT TERM</b>		
Cash (on hand & in Bank)			Creditors (Trade)		
Debtors			Bank Loans		
Stock			<b>LONG TERM</b>		
<b>LONG TERM</b>			Bank Loans		
Total Fixed Assets			Other Liabilities		
Other Assets			<b>CAPITAL</b>		
<b>TOTAL</b>			<b>TOTAL</b>		
<b>NET HOUSEHOLD BUDGET</b>					
<b>MONTHLY INCOME</b>			<b>MONTHLY EXPENSES</b>		
	Actual	Projected		Actual	Projected
Borrower (net salary)			Housing		
Spouse (net salary)			School Fees (average per month)		
Business (from above)			Transportation/Vehicle		
Pensions			Food		
Other Businesses (Applicant or Spouse)			Utilities (Phone, Electricity, medical, etc.)		
Other Income			Other Debt Repayments		
Total Household Income			Total Expenses		
Net Household Income					



**FORM 1A**

**THE CHATTELS/ASSET SCHEDULE**

QUANTITY eg 1	CHATTEL OFFERED AS SECURITY eg.T,V	IDENTIFICATION (MAKE/ COLOR/ MODEL/	PHYSICAL LOCATION OF CHATTELS eg.	VALUE eg Ksh 20,000	OWNERS NAME AND SIGNATURE
SAVINGS				Kshs	
			<b>TOTALS</b>		

I/we.....of ID Card/Certificate No..... hereby declare and confirm that I/we am/are the legal and beneficial owner of the Collateral listed herein. The Collateral are free and clear from encumbrances by way of mortgage, charge, pledge, lien (excluding savings), hypothecation, assignment, trust arrangement or other encumbrances whatsoever. This Schedule constitutes of instrument annexed hereto and executed by myself/ourselves. I/we undertake to comply with all the conditions of the loan.

Individual/Directors

.....  
Signature 1                      Signature 2                      Signature 3                      Signature 4

Date:  
In the Presence of Practicing Advocate (Stamp)  
)  
) Signature

Date .....

**REPUBLIC OF KENYA**

**IN THE MATTER OF THE CHATTELS TRANSFERS ACT**

**CHAPTER 28, LAWS OF KENYA**

**AFFIDAVIT**

I ..... of Post Office Box Number ..... in the Republic of Kenya hereby make oath and state as follows:

1. The paper writing hereto annexed and marked "A" is a true copy of an instrument under the above mentioned Act, and of every schedule of Inventory thereon endorsed or thereto annexed or therein referred to and of every attestation of the execution thereof, as made, given and executed by

(Hereinafter referred to as the "Grantor").

2. The instrument was made and given by the Grantor on the ..... day of .....20.....

3. I was present and saw the Grantor duly execute the said instrument on the .....day of. ....20.....

4. The Grantor resides at.....  
And is a.....

5. The name subscribed in the said instruments as that of the person attesting the due execution thereof by the Grantor is in proper handwriting of me, this deponent.

6. I am an advocate of the High Court of Kenya and reside at.

.....

Sworn by the said.....

at.....

This .....day of ..... 20.....

Before me:

Commissioner for Oaths

.....  
Signature & ID



FORM 1A

CREDIT REFERENCE AND CONSENT TO SHARE DATA WITH CREDIT REFERENCE BUREAU

In connection with this application and/or maintaining a credit facility with the Youth Enterprise Development Fund, I/We authorize the Youth Enterprise Development Fund to carry out credit checks with or obtain my/our credit information from, a credit reference bureau. In the event of the account going into default, I/We consent to my/our name(s), transaction and default details being forwarded to a credit reference bureau for listing. I/We acknowledge that this information may be used by banking institutions and other credit grantors in assessing applications for credit by me/us, associated companies, and supplementary account holders and for occasional debt tracing and fraud prevention purposes.

- a) I/We agree that the Youth Enterprise Development Fund may disclose details relating to my/our loan account to any third party including credit reference bureaus, if in the Lender's opinion such disclosure is necessary for the purposes of evaluating my/our creditworthiness or any transaction with or credit application made to the Lender or such third party, maintaining my/our Account with the Lender or for any other lawful purpose.
b) I/We agree that the Lender may disclose details relating to my/our loan account including details of my/our default in servicing financial obligations on my/our loan account to any third party including credit reference bureaus for the purpose of evaluating my/our credit worthiness or for any other lawful purpose
c) I/We declare that all information provided as part of this application conforms to reality and assume full responsibility for its accuracy.
d) By my signature, I hereby authorise collection of references, from any source whatsoever, concerning my person, conduct and commercial credit.
e) I further authorise the issuance of reports regarding my credit history to Youth Enterprise Development Fund Board and hereby absolve the reporting party of all responsibility.

TO BE SIGNED BY APPLICANTS/COMPANY DIRECTORS/GROUP OFFICIALS

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_
Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_
Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_
Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_
Co-borrowers i.e. spouse
Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_
Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_
Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_
Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

GUARANTOR 1

Name \_\_\_\_\_ ID No. \_\_\_\_\_ Telephone No: \_\_\_\_\_
Relationship to Borrower: \_\_\_\_\_ P.O Box \_\_\_\_\_ Code: \_\_\_\_\_ Town: \_\_\_\_\_
Residence/Location: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

GUARANTOR 2

Name \_\_\_\_\_ ID No. \_\_\_\_\_ Telephone No: \_\_\_\_\_
Relationship to Borrower: \_\_\_\_\_ P.O Box \_\_\_\_\_ Code: \_\_\_\_\_ Town: \_\_\_\_\_
Residence/Location: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_





**FOR OFFICIAL USE ONLY**

**RECOMMENDATION FROM THE COUNTY OFFICERS**

**1. APPRAISING OFFICER RECOMMENDATION**

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**NAME:** \_\_\_\_\_ **SIGN:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**2. COUNTY VETTING COMMITTEE RECOMMENDATION**

**RECOMMENDED**  **PENDED**  **DECLINED**

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<b>NAME</b>	<b>DESIGNATION</b>	<b>SIGN</b>	<b>DATE</b>
<b>1.</b> _____	_____	_____	_____
<b>2.</b> _____	_____	_____	_____
<b>3.</b> _____	_____	_____	_____
<b>4.</b> _____	_____	_____	_____



**RECOMMENDATION FROM HEAD OFFICE CREDIT VETTING COMMITTEE**

APPROVED                       PENDED                       DECLINED

NAME	DESIGNATION	SIGN	DATE
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____

**FINAL APPROVAL BY LENDING AND INVESTMENT MANAGER**

APPROVED                       PENDED                       DECLINED

COMMENTS  
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NAME: \_\_\_\_\_ SIGN: \_\_\_\_\_ DATE: \_\_\_\_\_



**HEAD OFFICE APPROVAL FOR PENDED CASE**

APPROVED

PENDED

DECLINED

NAME

DESIGNATION

SIGN

DATE

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_

**LENDING AND INVESTMENT MANAGER APPROVAL**

NAME: \_\_\_\_\_ SIGN: \_\_\_\_\_ DATE: \_\_\_\_\_

**EXECUTIVE VETTING COMMITTEE**

APPROVED

PENDED

DECLINED

NAME

DESIGNATION

SIGN

DATE

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_
- 4. \_\_\_\_\_
- 5. \_\_\_\_\_
- 6. \_\_\_\_\_