



GROUP APPLICATION FORM

Indicate loan product applied

Application Date:.....

STAWI LOAN (GROUP)

SMART (INDIVIDUAL

TALANTA (GROUP)

AGRI BIZZ (GROUP)

LPO (GROUP)

ASSET FINANCE (GROUP)

Chairman's passport

Treasurer's passport

Secretary's passport

Individual Borrowers's passport

NAME.....

NAME.....

NAME.....

NAME.....

ID No.....

ID No.....

ID No.....

ID No.....

SECTION I: BACKGROUND INFORMATION

1. Group Data

Group Name	County
Certificate Reg. No.	Constituency
Date of Registration	Ward

(Attach copy of registration certificate),

2. Individual Applicant's Name:

National ID NO.:	PIN. No.
Date of Birth:	Sex Female Male
Current residence:	Marital Status Single Married Widowed Divorced
Postal Address.	Telephone no.
Email address:	<i>Attach a colored passport photo</i>

Next of kin (Family members preferred)	Relationship	Contact
1.		
2.		
3.		

3. Banking information

Bank Name:	Account Signatories(Name & Signature)	
Branch:	Name	Signature
Account No.	1.
	2.
	3.
	4.

Bank: We confirm that the above banking information is correct.

Signature.....Stamp.....



4. Membership profile

Gender	18-35 year(Number)	Below 18	Above 35	Members with Disabilities	Total Number
Male					
Female					
Total					

Attach a list of group members clearly indicating their names as they appear on their National ID, ID numbers, Date of birth, leadership position in the group and signature /;of each member.(The list must be confirmed by the County Social Dvpt Assistant, CSDO or Secretary of the Locational Social Dvpt Committee)

5. Group background:

(a) Year of formation.....

(b) Activities undertaken

.....

(c) Achievements:

.....

SECTION II: LOAN PROPOSAL

1. Loan Particulars

i. Loan Amount Requested(Ksh)	
ii. Previous loan amount borrowed	
iii. Accumulated savings	
iv. Specific business activity proposed.	
v. Main products/services	
vi. Customers/ target market	
vii. Proposed business site(attach map)	

2. Comment on suitability, competition and management ability of your business

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3. Proposed Business budget.

Item	Quantity	Cost per item	Total
i.			
ii.			
iii.			
iv.			
v.			
Total			

4. Projected income flow from business (monthly)

Item	Sales	Purchases(cost)	Profit
i.			
ii.			
iii.			
iv.			
v.			
Total			

NB. Separate sheet may be attached.

5. Management: Who manage the business?

.....
.....

6. Marketing: How do you market your products?

.....
.....
.....

7. Proposed growth plans:

- i. Business.....
.....
.....
- ii. Group.....
.....

8. Additional information

- a) Additional income sources if any:.....
- b) Amount Generated (monthly, quarterly or seasonally): Ksh.
- c) Changes expected in the business from financing by loan:.....
.....
.....
- d) Plan for loan repayment (briefly explain how you expect to service the loan to completion).
.....
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SECTION III: LOAN DETAILS

A. LOAN AGREEMENT

This Agreement is entered into between **Youth Enterprise Development Fund Board (YEDFB)** of P.O BOX 48610-00100 Nairobi hereby called the 'Lender', and.....of P.O Boxhereby referred to as the 'Borrower'.

Amount

At express request of the Borrower/s, the Lender agrees to advance to the borrower a maximum Kenya Shilling..... (Kshs.....)

Purpose: The proposed facility will be used for.....

Terms and conditions:

The loan will be repaid in.....monthly installments of Kshs..... Until the loan is repaid in full.

Fees: The Borrower hereby acknowledges and agrees that the loan will be subject to a one off fee of:

PRODUCT	FEES	INTEREST
STAWI	5%	-
SMART	5%	-
AGRIBIZZ	1%	6% P/A
LPO	6.5%	1.5% P/M After 90 Days
TALANTA	5%	-
ASSET FINANCE	1%	6% P/A

The fee is payable upfront prior to the disbursement of the approved loan. It is hereby clarified that the said fee will be deducted from the loan approved.

Penalty: There will be a penalty interest of 6% per annum on the instalment due.

Sharing Of Information with Credit Reference Bureaus:

The Borrower expressly consents to the Youth Enterprise Development Fund Board, sharing and accessing the Borrowers personal data and full file credit information with licensed credit reference bureaus in accordance with the Credit

Law: The Kenyan law will be applicable.

B. GUARANTEE

We the undersigned below hereby confirm that we are bona fide office bearers of Group and declare that the information given herein is true to the best of our knowledge. We further affirm that we have read and fully understood the content of this loan agreement. We understand that the amount given here is a loan and must be repaid on due date. We hereby guarantee and commit the group to redeem the loan to the satisfaction of YEDFB.

(a) Chairman.....ID/No.....Signature.....Date..... Contact.....

(b) Secretary.....ID/No.....Signature.....Date.....Contact.....

(c) Treasurer.....ID/No.....Signature.....Date.....Contact.....

Witnessed by;

i) Group Patron/1st Referee

(Name).....Position.....Signature.....Contact.....

ii) 2nd Referee Name.....Relationship..... Signature.....Contact.....

iii) 3rd Referee Name..... Relationship Signature.....Contact.....

(The **patron/1st referee** should be an elder, elected leaders, administrators, religious leaders or reputable mentors)

a. LOCAL CHIEF ENDORSEMENT

I, the undersigned confirm that the applicant and the group mentioned above are known to me and that they operate within the area covered by my location.

Chief's Name..... Signature/Stamp.....Date.....Contact.....

GROUP MEMBERSHIP LIST

NO	NAME	DATE OF BIRTH	ID. NO	TEL. NO.	EMAIL ADDRESS	DESIGNATION (Position Held)	SIGN
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

a) LIST MUST BE CERTIFIED BY DSDO AS A CONFIRMATION OF THE GENUINE MEMBERSHIP

b) If more than 20, attach a separate sheet



(For individual borrowers only)

AFFIDAVIT

REPUBLIC OF KENYA

IN THE MATTER OF THE OATH AND STATUTORY DECLARATION ACT

(CHAPTER 15 LAWS OF KENYA)

I _

Post Office Box Number _

In the Republic of Kenya MAKE OATH and say as follows:

1. I am the holder of National Identity Card Number _ and I am the deponent
herein

2. I am an active member of the following group: _

3. YOUTH ENTERPRISE DEVELOPMENT FUND has agreed to lend me money in accordance with terms of the Loan Agreement, Assets Schedule and the Group Guarantee all signed by me. I undertake to repay the entire amount of the money lent to me or to be lent to me at any time in the future, together with all applicable fees, service charges, penalties and costs of recovery.

4. In an event of Default as that term is defined in the Loan Agreement, I forego and surrender sale by way of private sale or public auction all my properties, whether business or personal, listed in the Asset Schedule duly executed by me, which Asset Schedule contains my full name, my signature, my national Identity card number and the amount of loan advanced to me. The Asset Schedule shall be in the custody of YOUTH ENTERPRISE DEVELOPMENT FUND.

5. I acknowledge that, if I miss any payment due under the loan Agreement or fail to meet my obligations under the Group Guarantee, the members of the Group named above, or YOUTH ENTERPRISE DEVELOPMENT FUND or its agents, may, without further consent or notice to me immediately enter upon the land or premises where my properties are located and take possession and sell all of my properties by private sale or public auction.

6. I have consented to the actions described in paragraphs 4 and 5 of this Affidavit.

7. My spouse / guardian or live in companion, if any such spouse or live-in companion exists, has consented to the actions described in paragraphs 4 and 5 of this affidavit.

DEPONENT HEREIN _

SWORN by the above named at

This Day of 20)

)

)

BEFORE ME)

COMMISSIONER FOR OATHS)

)



THE CHATTELS/ASSET SCHEDULE

QUANTITY <i>e.g. 1</i>	CHATTEL OFFERED AS SECURITY <i>e.g. T,V</i>	IDENTIFICATION (MAKE/ COLOR/ MODEL/ SERIAL No) <i>e.g. Samsung,50", black, S No:Fnd15548ffd</i>	PHYSICAL LOCATION OF CHATTELS <i>e.g. Nairobi Utawala Amani Estate Hs No 20</i>	VALUE <i>e.g. Ksh. 20,000</i>	OWNERS NAME AND SIGNATURE
SAVINGS	Kshs.....	
			TOTALS		

I/we

.....
of ID Card/Certificate Nohereby
 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.

Officials/individual
 Signature 1 Signature 2 Signature 3 Signature 4

Date:

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

Date)



SECTION IV: OFFICIAL USE ONLY

A. Recommendation from County Officer,

Reasons for recommending Approval/Pended/Decline (cite strength & weaknesses).

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Officers

Name.....Signature.....Date.....Stamp.....

B. COUNTY VETTING COMMITTEE

Result of Evaluation: Approved Pended Declined

REMARKS

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.....
.....

Member	Designation	Signature	Date
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____

C. HEAD OFFICE VETTING COMMITTEE

Result of Evaluation/Comments: Approved Pended Declined

Officer Name	Signatures	Date
1.....
2.....
3.....
4.....

LENDING & INVESTMENT MANAGER:

COMMENTS: Approved Pended Declined

Name.....Signature.....Date.....