



Christian Entrepreneurs Sacco Ltd.

Supporting Entrepreneurs Development

EMERGENCY/HARAKA/EDUCATION LOAN APPLICATION AND AGREEMENT FORM

Serial No. _____

A. APPLICANT'S PERSONAL INFORMATION

1. Member's Name.....Tel
2. Membership No..... I.D. No.....
2. Business Name
- IF EMPLOYED INDICATE EMPLOYER, NAME, PHONE NUMBER, ADDRESS)**
3. Member's Address
4. Physical Address (Town, Street & Building).....
5. Total Share Contribution. Ksh..... as at.....
6. Position in Business.....
7. Status in Co-op: (Member/Official).....

B. ECONOMIC ACTIVITY

- a) Briefly describe your products or services
.....
.....
- b) What is your main income generating activity?
.....
- d) What is your average monthly income from this activity in Ksh.
- e) What is your average monthly expense in Ksh.....

2.C. CREDIT

3. 1. a. How much loan are you applying for?
Ksh.....
- b. How much loan are you servicing on 'normal loan' Ksh.....
2. How many times have you borrowed from the society before?(please tick where applicable)
 Never Once Twice Thrice More (specify)
3. How will you use the loan applied for?
Kindly provide a detailed breakdown of the use(s) of the loan

	AMOUNT

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4. Number of employees in the last 12 months

D. SECURITY (IES)

1. Guarantors	Share (Ksh)	Amount in Words	ID NO	Signature
1.
2.
3.

2. In the event that the business undertaking does not take-off according to plan, what other measures can you put in place to repay the loan on the agreed terms?

	ITEM	VALUE
1.		
2.		
3.		

I. INDICATE AT LEAST 2 Contact persons.

	NAME	RELATIONSHIP	CONTACTS

II. DRAW A MAP SHOWING DIRECTION TO YOUR BUSINESS/RESIDENTIAL LOCATION.
(Mention major amenities around)

E. I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and agree to abide by the by-laws of the society, the loan policy, and any variations deemed appropriate by the credit committee. I further agree that as a condition for the repayment of the loan I will instruct my Bankers to effect monthly installments by a Bank standing order method direct to the Society's Bankers.

Signature of applicant..... Date.....

FOR OFFICIAL USE:

F.SECRETARIAT COMMENTS

1. SHARES CONTRIBUTION LAST TWELVE MONTHS
(To show Lumpsum & late payments to determine consistency)

1.	5.	9
2.	6.	10
3.	7.	11
4.	8.	12

2. GUARANTORS HISTORY (To show loans guaranteed and loans taken by guarantors)

1. _____
2. _____
3. _____
4. _____
5. _____

G. REPAYMENT HISTORY (Of previous loans)

a. Loan # 1 granted on ----- amount Ksh..... repayable
in -----months at ____-% interest.

Comments: -----

.....

b. Loan # 2 granted on ----- amount Ksh..... Repayable
in -----months at ____-% interest.

Comments: _____

.....

Manager's Signature

H. APPROVING COMMITTEE

1. Chairman Credit Committee

COMMENTS.....

.....

.....

SIGNDate.....

2. Treasurer Exec. Committee

COMMENTS.....

.....

.....

SIGN.....Date.....

3. Chairman, Exec. Committee

COMMENTS.....

.....

.....

SIGN.....Date.....

4. Hon. Secretary, Exec.

Committee.....

.....

.....

SIGN.....Date.....

1. Approved amount Ksh..... w.e.f.

Total interest repayable Ksh.....

Insurance premium Ksh.....

Cheque Amount Ksh

Repayment period To complete by: Month.....Year.....

Repayment breakdown.

Principal Ksh.....

Interest Ksh.....

Total monthly installment Ksh.....