



**ARCHDIOCESE OF NAIROBI**  
SOCIAL PROMOTION REGISTERED TRUSTEES

**LOAN APPLICATION FORM**

Serial No:  

FOR OFFICIAL USE ONLY			
NAME OF SELF-HELP GROUP: <b>HOLY CROSS DANDORA CATHOLIC CHURCH SHG.</b>			
Received By: Name:		Signature	Date:
Membership Number (As per the system):		Loan Number (As per the previous credit history):	
APPLICANT INFORMATION			
Name of Applicant:	<input checked="" type="checkbox"/>		
National ID/Passport No:	<input checked="" type="checkbox"/>	M/No:	<input checked="" type="checkbox"/>
Marital Status:	Married <input type="checkbox"/>	Single <input type="checkbox"/>	Widow <input type="checkbox"/>
Date of Birth:		Phone No:	<input checked="" type="checkbox"/>
Current Address:			
Area of Residence:	<input checked="" type="checkbox"/>	Town:	<input checked="" type="checkbox"/>
		Estate/village:	<input checked="" type="checkbox"/>
* Residence:	Owned <input type="checkbox"/>	Rented <input type="checkbox"/>	Monthly payment or rent: <input checked="" type="checkbox"/>
EMPLOYMENT INFORMATION (WHERE APPLICABLE)			
Current Employer:	<input checked="" type="checkbox"/>	Employer Address:	
Phone:		Position:	
		Period in Current Employment:	
City/Town:		County:	<input checked="" type="checkbox"/>
E-mail:		Monthly Income:	<input checked="" type="checkbox"/>
OTHER SOURCES OF INCOME			
Description: 1.	<input checked="" type="checkbox"/>	Monthly income: 1.	<input checked="" type="checkbox"/>
2.		2.	
3.		3.	
LOAN APPLICATION			
Amount Requested in Figures, Kshs:	<input checked="" type="checkbox"/>	Amount in words:	<input checked="" type="checkbox"/>
Repayable in	<input checked="" type="checkbox"/>	monthly instalments	
Purpose of the Loan:	1.	<input checked="" type="checkbox"/>	
	2.		
	3.		
OTHER LOANS/DEBTS/OBLIGATIONS			
Description:	<input checked="" type="checkbox"/>	Amount:	<input checked="" type="checkbox"/>
1.		1.	
2.		2.	
Applicant Signature:	<input checked="" type="checkbox"/>	Date:	<input checked="" type="checkbox"/>

## TERMS AND CONDITIONS

### The Applicant must read the following terms and conditions before filling and signing this form;

1. The Loan Application must be made on this official loan form, fully completed and appropriately signed by both the loanee and guarantors in their own handwriting.
2. The applicant must be willing to cooperate in the pre-loan application interview by the appraising officer.
3. Loans are granted in accordance with the self-help programme credit policy and lending conditions existing at the time of application.
4. The applicant must have paid their savings consecutively for a minimum period of six months prior to the date of application.
5. Any amount of money paid by a member to boost savings shall wait for four months before it can be used to secure a loan.
6. The amount applied for shall be fully covered by the loanees and guarantors' savings.
7. The applicant must undertake to service the applied loan regularly without causing embarrassment and loss to the guarantors.
8. The self-help group shall contact the guarantors to verify their guarantorship consent.
9. A dormant member shall not be considered for any loan.
10. All loan applications for Kshs. 1,000,000.00 and above must be accompanied by the current 6 months bank statement and they will be subjected to the coordinating office for further approval after the executive committee approval.
11. An emergency loan that is restricted to Kshs. 100,000.00 and below will be granted with a maximum repayment period of 12 months supported by evidenced documentation.
12. School fees loan will be granted on production of a valid school fees structure and is repayable within 12 months from the date of disbursement for primary and secondary schools and 24 months for higher education institutions.
13. If a member decides to cancel his/her loan after the process has been finalized a fee of Kshs \_\_\_\_\_/= shall be charged
14. Any alteration on the loan form may cause disqualification.
15. The applicant shall by completing this application authorize Caritas Nairobi through the applicant's self-help group to receive, share, provide and exchange applicant's credit information with Credit Reference Bureau(s).

## APPLICANT COMMITMENT

I declare that I have **READ, UNDERSTOOD AND SHALL COMPLY** with all the **TERMS AND CONDITIONS** as contained in this loan application form, and the particulars I have given are true to the best of my knowledge and belief.

Applicant Name:	X		
Signature:	X	Date:	X
<b>Witnessed by:</b>			
Name:		Member number:	
Signature:		Date:	

**(TO BE COMPLETED BY THE GUARANTORS)**

Guarantors to fill their details in the table below and should sign after the Applicant has indicated the amount applied and guaranteed both in figures and in words. (Borrower's savings must cover a third of the guarantorship)

Amount of loan guaranteed Kshs :

x

Amount in Words :

x

**(Note: Amount guaranteed must be equal to or more than the amount applied for)**

In consideration of granting the above loan or less amount that may be approved, we the undersigned accept jointly and severally liability for its repayment in the event of the borrower's default.

We understand that if the amount of loan granted above is defaulted, it will be recovered by an offset against our savings in the self-help group and that we shall not be eligible for a loan unless the amount in default has been fully cleared.

**The loanee is well known to us and we undertake to guarantee this loan until it's fully paid.**

M No.	Name in Full	Cell Phone No.	Id No.	Self-help Group Name	Amount Offered	Signature
x	x	x	x	x	x	x

**PERSONAL COMMITMENTS**

I further pledge my future savings as additional security for the loan so approved in addition to my current savings. I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and I agree to abide by the self-help programme guidelines, self-help group by-laws, terms and conditions of the self-help programme credit policy and variations by the approving committee. I also consent to be referenced upon this application in a Credit Reference Bureau (CRB) and be listed in the same in case of default.

Signature:

x

Date:

x

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**GUARANTORS VETTING**

MNo. (as per the system)	Name in Full(as per the system)	Total current savings	Existing loan balance	Available savings (Free shares)	Amount Offered	Appraiser remarks