



**UMOJA
WENDANI
SACCO**
Growing Together

Umoja Wendani Sacco Ltd
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EMERGENCY LOAN APPLICATION FORM

SNO

Loan application/agreement for

Member No Receipt No
Amount

A: PERSONAL INFORMATION

Members Full Names as on ID

Membership No ID No (Attach a copy of ID)

Applicant's P.O. Box Post Code Town

Telephone: Mobile No Alternate No

Email Address

Residential Address (Area, Street, Plot, House)

Place of Work (Name, Area, Town, Location)

Occupation Church & Congregation

I hereby apply for a loan of Kes. and in words Kes.

repayment period Monthly installments of Kes. per month plus interest.

Purpose of the loan (give full details)

Please tick appropriate sector where the loan is being invested:

Agriculture Trade Manufacturing Education Human Health
Land & Housing Finance Consumption & Social activities

SPOUSE/REFREEE INFORMATION

Name Relationship Phone

Name Relationship Phone

B: SECURITY PROVIDED

Guarantor Money Market Title Deed NSE Share Certificate Self Guarantee

Repayment Guarantee

We the undersigned hereby accept jointly and severally liability for the repayment of the loan in the event of the borrower's default. We understand that the amount in default maybe recovered by offset against our deposits in the society and that shall not be eligible for loans unless the amount in default has been cleared in full.

VISION: To empower communities economically and socially

MISSION: Uplift the socio-economic status of our members by offering affordable and diversified financial services

CORE VALUES: Integrity, Accountability, Customer focus, Transparency, Professionalism and Team work

GUARANTORS (ATTACH COPIES OF ID)

MNO	NAME	DEPOSITS	SIGN	ID NO	PHONE
TOTAL					

C: CREDIT HISTORY (Loans With Other Banks, Saccos, Microfinance Institutions, Etc)

INSTITUTION	AMOUNT	PERIOD	INSTALMENT	LOAN BALANCE

Comments by the Loans Officer

D: MONTHLY TURNOVER

INCOMES	EXPENDITURES
Business	House rent
	Electricity
Salary	Water
	Food
Farming	School fees
	Medical expenses
Rental	Travel expenses
	Clothing
Others	Other loan repayments
	Others
Total	Total
Surplus/deficit	

Comments by the Loans Officer

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E. BANK DETAILS

MEMBER NUMBER	
ACCOUNT NAME	
ACCOUNT NUMBER	
BANK NAME	
BRANCH NAME	
ACCOUNT CURRENCY	
SWIFT CODE	

F: TERMS AND CONDITIONS

- The applicant must complete the form in full and any incomplete form will be returned unconsidered
- The applicant must have been a contributor for a minimum of six months.
- Guarantors must be members of the society.
- The total loan granted shall not exceed three times a member's deposit.
- The guarantor must undertake to assist the society to make sure that the borrower repays his/ her loan within the specified period.
- Emergency loans will be granted with a maximum repayment period of 12 months.
- The total applicant's deposits together with those of guarantors must be equal to or more than the loan applied for.
- The applicant must be up to date in paying sinking fund contributions.
- Any boosting deposits for the purpose of acquiring a loan must wait for a period of 6 months so as to be considered.
- Loan repayment should be on a monthly basis.
- Loans are granted subject to availability of funds.
- The loan processing fee is 0.75% of the amount applied but a minimum of Kshs 600, to be paid up-front or deducted from loan principal.
- The applicant MUST attach a copy of their ID & respective guarantors' ID copies.
- The interest rate per month is 1% on reducing balance.
- Attach supporting documents to verify the emergency.

G: DECLARATION

- I hereby declare that the above particulars are true to the best of my knowledge and agree to abide by the laws of the society, the loaning and any other variation by management committee.
- I declare that am not indebted to any other Savings and credit co-operative society.
- I accept to pay all the expenses which might be incurred in the process of my loans recovery.
- In connection with this application and/or maintaining a credit facility with Umoja Wendani Sacco , I authorize Umoja Wendani Sacco to carry our credit checks with or obtain my credit information from, a Credit Reference Bureau. In the event of the account going into default, I consent to my name, transaction and default details being forwarded to a credit Reference Bureau for listing. I acknowledge that this information may be used by banking institutions and other credit guarantors in assessing applications for credit by me, associated companies, and supplementary account holders and for occasional debt tracing and fraud prevention purposes.
- I also consent that Umoja Wendani Sacco will list me with the Credit Reference Bureau immediately my credit facility goes unpaid for 90 days and above as provided under section 18 of the credit Reference Bureau regulations 2013.

Applicant Signature **Date**

H: SKETCH MAP OF RESIDENCE**BUSINESS LOCATION**

I: FOR OFFICIAL USE**CREDIT OFFICER APPRAISAL**

Total shares Kes x3 Kes less total outstanding loans Kes

Maximum entitlement Kes Delinquency Kes

OUTSTANDING LOANS:

Development/Business

School fees

Emergency

Bima loan

Instant loan

Total Kes

Name Signature Date

CHARGES DUE ON LOAN ISSUANCE

Loan Fees	Valuation	Legal Fees	Other Charges	Total Charges

Head of Credit

Name Signature Date

J: RECOMMENDATION BY MANAGER

I certify that the application is/is not within the rules and regulations of the society. I also certify that I have scrutinized the applicant's records and found him/her eligible for the loan.

I recommend an amount NOT exceeding Kes recoverable in months.

Name Signature Date

K: CREDIT COMMITTEE

We have today examined the application in conjunction with the information and remarks made and have decided as follows:-

1. Loan approved Kes Repayment in months.

2. Deferred/Rejected for the following reasons

CHAIRMAN: Name Signature Date

SECRETARY: Name Signature Date

MEMBER: Name Signature Date

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