

**CONFIDENTIAL**

**MUDETE FACTORY TEA GROWER CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED**

P.O. BOX 221-50104 KHAYEGA, TEL. 0791331932 / 0794515407

**MICROFINANCE LOAN FORM**

**A. PERSONAL INFORMATION**

Member's Name ..... ID .....

Group Name ..... Watano .....

Application A/C No. .... Group A/C/No. ....

Address ..... Tel:.....

Location ..... Sub- location.....Area.....

No.	SOURCE OF INCOME (MONTHLY)	AMOUNT	EXPENDITURE (MONTHLY)	AMOUNT

**B. PERSONAL INFORMATION**

Net surplus/deficit .....

**C: LOAN APPLICATION AND PAYMENT**

I/We ..... hereby apply for a loan of Kshs .....

(Amount in words) ..... Repayable in.....

Months with effect from .....at an interest..... Per month.

1. .... Kshs .....

2. .... Kshs .....

3. .... Kshs. ....

4. .... Kshs. ....

**D: PURPOSE OF THE LOAN**

1. .... Description.....

2. .... Description .....

3..... Description .....

**E. SECURITIES:**

**F: DECLARATION**

I/We members of ..... SHG hereby declare that foregoing particulars are true to best of our knowledge and belief and agree to abide by the laws of the society,

I hereby authorize the necessary deduction, including one percent interest monthly, to be made from my salary as repayment for this loan. I declare that I am not indebted to any credit society bank or loan agency.( except as listed herein) either borrower or endorser.

Signature..... Date .....  
 Witness ..... Signature ..... Date .....

### G: REPAYMENT GUARANTEE

We the undersigned hereby jointly and severally undertake liability for repayment of the loan in the event of the borrower default. The balance may be recovered by offset against our shares in the society or by attachment of our property or salary, and that we shall not be eligible for loans unless the amount in default has been cleared in full.

Name	Share	Signature

### WATANO

Chairman / Chairlady..... Signature ..... Date .....  
 Secretary..... Signature ..... Date .....  
 Treasurer..... Signature ..... Date .....

### H. FOR OFFICIAL USE ONLY

I. Loan applied .....  
 II. Members shares ..... Group share .....  
 III. Other outstanding loans .....  
 IV. Net income .....  
 V. Applicant character .....  
 VI. Recommendation  
 .....  
 .....  
 VII. Name ..... Signature ..... Date ...

### I: APPROVAL

Microfinance loan approved kshs.....  
 Approved by ..... Signature ..... Date .....  
 Approved by ..... Signature ..... Date .....