

Ministry	State Department	Agency	FAQ	FAQ Answers
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	What does KIE do?	Kenya Industrial Estates (KIE) was established by the government of Kenya in 1967 with a mandate to promote Small and Medium Industries. KIE contributes to this agenda through the development of Industrial Parks & Provision of Incubation services; Provision of affordable Financial services and Business Advisory Services.
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	What Products and services does KIE provide to SMEs?	<p>KIE provides various products and services to SMEs:</p> <ul style="list-style-type: none"> <li>a) Provision of Industrial Workspace - through construction of industrial estates/incubators with access to financial support, shared utility services, and management and technical assistance. The workspace includes Industrial Sheds and Industrial Parks.</li> <li>b) Loans/Credit - affordable finance for machinery, equipment, and working capital, focusing on priority sectors.</li> <li>c) Business Advisory Services (BAS) - entrepreneur capacity building trainings, consultancy, sector studies, surveys, feasibility studies, Environmental Impact Assessments, specialized trainings, investment forums, and National SME Expo.</li> <li>d) Information Services &amp; Marketing Assistance Programs.</li> <li>e) Facilitating Sub-Contracting and Exchange/Linkages - to reduce production costs and enhance quality through Inter-firm linkages including Backward linkages (subcontracting), Forward linkages (supply and</li> </ul>

				marketing), and Horizontal linkages (joint venture).
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	What type of business do I need to be in to qualify for a KIE loan?	The business should be either manufacturing/value addition. Certain services that complement and aid manufacturing, like IT businesses, are also considered. The business should be running for at least 2 years to qualify for a working capital loan.
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	What minimum/maximum amount of loan can one apply for?	Lending Programmes: <ul style="list-style-type: none"> <li>a) Small &amp; Medium Scale Industries - Loan sizes range from Kshs. 500,000 to 20 million payable over up to 8 years.</li> <li>b) Micro Loans - Minimum Kshs. 50,000 and a maximum Kshs. 500,000 payable for up to 4 years.</li> <li>c) Group Loans - Targeting registered women groups, youths, and people with disabilities, with amounts between Ksh. 50,000 and Ksh. 500,000 on a graduation basis.</li> </ul>
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	Is there a grace period offered on KIE loans?	A grace period between three months and one year can be offered, especially for the purchase of machinery.
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	What is the interest rate?	The current interest rate is 10% per annum on a reducing balance basis.
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	What are the other requirements for applying for a loan?	Loan Requirements List - Individuals, Business names, and Limited Companies: <ul style="list-style-type: none"> <li>a) Copy of business registration certificate (required for amounts above Kshs 500,000).</li> <li>b) Copy of partnership deed (if applicable).</li> </ul>

				<ul style="list-style-type: none"> <li>c) Copy of Certificate of incorporation for limited liability companies.</li> <li>d) Copy of Memorandum and Articles of Association and latest CR12 for limited liability companies.</li> <li>e) Resolution to borrow (for limited companies).</li> <li>f) Copies of IDs for the borrower and guarantors.</li> <li>g) 4 recent colored passport size photos for borrowers and guarantors.</li> <li>h) Clear business photos showing business operations and current stock level (taken by a KIE official).</li> <li>i) Clear photos of securities (taken by a KIE official).</li> <li>j) Sketch maps to the business location.</li> <li>k) Sketch map of residence/security location.</li> <li>l) Latest 6 months certified bank statements.</li> <li>m) Current and certified copies of running loan account statements &amp; letters of offer with other financial institutions.</li> <li>n) Copies of sales records and receipts for the last 6 months (if applicable).</li> <li>o) Copy of valid local council license/business permit.</li> <li>p) Copy of Personal/company KRA PIN certificate for the borrower and the guarantors.</li> <li>q) Copy of company tax compliance PIN certificate (if applicable).</li> </ul>
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Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	What type of security will I need to cover the loan?	All loans will attract sufficient collateral security whose value is at least 140% of loan amounts. Accepted securities include Title Deeds and Motor Vehicles not older than 7 years.
Ministry of Industry, Trade, and Cooperatives	State Department for Industrialization	Kenya Industrial Estates (KIE)	Where are KIE branch offices?	KIE's main offices are at Lusingeti/Likoni Road Junction. It has offices in 37 branches spread countrywide. Visit <a href="#">KIE website</a> to see all branches.