



Serial Number

17181000001

**KAKAMEGA COUNTY EDUCATION
REVOLVING FUND
UNDERGRADUATE LOAN
FIRST TIME APPLICATION FORM**

2017/2018

CAUTION

Any person or student who when filling a scholarship application form, knowingly makes a false statement whether orally or in writing relating to any matter affecting the request for a scholarship shall be guilty of an offence and shall be liable to a fine of not less than Kenya Shillings Thirty thousand (Ksh. 30,000) or to imprisonment for a term of not less than three years (Section 13 (3) of the Higher Education Loan Board Act (CAP 213A)).

Applicant Personal Detail

First Name	Middle Name	Last Name	Gender
Shadrack	Wabomba	Wanyonyi	Male
Birth Cert. No.	National. ID. No.	Date Of Birth	Married
34556767	56534634	September 13, 1999	Yes
Email Address	Mobile No.	Postal Address	KRA PIN
wsati@live.com	+254709666666	785778, Ainabkoi - 30101	S11111111V
County	Sub-County	Constituency	Ward
Kakamega	Mumias West	Mumias West	Mumias North
Location	Sub-Location	Village / Estate	Employed
Mbakalo	Mbakalo	Sango	No
Disability	Narration		
None			

Applicants Current Place of Residence

Nearest Primary School	Location	Sub-Location	Village / Estate
Marurui Primary	Kacheliba	Makuyu	Time Is Here
County	Sub-County	Constituency	Ward
Isiolo	Isiolo North	Isiolo North	Cherab
Nearest Town	Apartment		
			Time Is Here

Applicants Institutional Details

Attach a copy of your Admission Letter

Institution Name	Branch	Institution Type	Country
Kenyatta University	MAIN CAMPUS	University	Kenya
Faculty	Department	Study Level	
Faculty Of Education	Education Science	Degree	
Course Name	Course Category	Course Type	
B.A (COUNSELLING & PSYCHOLOGY)	Education	Non-Technical	
Admission Category	Admission No.	Admission Year	Admission Month



Public Institution Govt Sponsored	retr-hh/hjh89	2016	September
Course Duration	Year of Study	Completion Year	Completion Month
One Year	Second Year	2017	September

Society

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Loan Applied (Per Annum)

Annual Fees	Can Raise	Amount Applied	Need Bursary
0	40,000	0	Yes

Applicant's Siblings

Names	Nat. ID. No.	Birth Cert.	Institution Name	Study Level	Annual Fees	Beneficiary
Shadrack Wabomba Wanyonyi	14356335	123456	Meru College	Certificate	1,000	No

Education Background

Attach certificate in each case

Primary Education

Institution Name	Institution Type	Annual Fees
Alliance High	Primary	KShs. 24,000
Sponsored	Admission Year	Exam Year
Poverty	2004	2010
		Grade
		456 (A-)

Secondary Education

Institution Name	Institution Type	Annual Fees
Alliance High School	Secondary	KShs. 0
Sponsored	Admission Year	Exam Year
Not Applicable	2011	2014
		Grade
		34 (C-)

Parents' Details

Parents Marital Status

If the parent(s) deceased, please attach a copy of the Death Certificate or Burial Permit

Marital Status	Mother's Death Cert. No.
Only Father Alive	64565464

Father's Details

Attach a copy of payslip or payment voucher for salary or pension income respectively

First Name	Middle Name	Last Name	Nat. ID. No.
Shadrack	Wabomba		24544153
Year of Birth	Birth. Cert. No.	Gender	Phone No.



1985		Male	+254734567890
Email Address	Postal Address	Pays Fees	KRA PIN
	56534, Anyiko - 40616	Yes	A11111111D
County	Sub-County	Constituency	Ward
Isiolo	Isiolo North	Isiolo South	Kinna
Location	Sub-Location	Village / Estate	Highest Education
			Certificate
Income, KShs.			
Annual Farming	Annual Business	Other Annual	
100,000.00	0.00	0.00	
Annual Govt. Support	Annual Relief	Monthly Pension	
0.00	0.00	0.00	

Guardian / Sponsor / Public Trustee

In each case, please attach a letter from school or sponsor

Name Ya Sponsor

Type	Name	Study Level
A Relative	Name Ya Sponsor	Primary School
Phone	Email Address	Postal Address
+254726101918	werwerwe@aefddfd.rtr	

Estimated Family Monthly Expenses, Kshs

Food	Clothing	Rent	Medical
1,000.00	1,000.00	1,000.00	1,000.00
Mortgage	Other	Travel Fuel	
1,000.00	1,000.00	1,000.00	



Declarations

Applicants Declaration

I declare that the information given herein is true to the best of my knowledge. I also understand that this is a loan that must be repaid.

Name

Signature Date:

Parent / Guardian

I declare that I have read this form / this form has been read to me and I hereby confirm that the information given herein is true to the best of my knowledge.

Name

Signature Date:

Priest / Kadhi

I confirm that the applicant appeared before me and that I interviewed him/her and hereby state that the information given herein is true to the best of my knowledge.

Signature

Date:

Name / Address / Telephone

Official Rubber Stamp

Chief / Assistant Chief

I certify that the applicant is a resident of my Sub-Location and that I have checked the information given herein and confirm it to be true to the best of my knowledge.

Signature

Date:

Name / Address / Telephone

Official Rubber Stamp

Magistrate / Commissioner of Oaths

The above applicant and his/her Parent/Guardian appeared before me and made the solemn declaration that the information given herein is correct.

Signature

Date:

Name / Address / Telephone

Official Rubber Stamp



Guarantors' Details

Siatis Wabomba Wanyonyi

First Name	Middle Name	Last Name
Siatis	Wabomba	Wanyonyi
Nat. ID. No.	Year of Birth	Gender
56798738	1929	Female
Phone No.	Email Address	Postal Address
+254709666666	mayor@john.com	785778, Ainabkoi - 30101
County	Sub-County	Constituency
Kakamega	Mumias West	Mumias West
Ward	Employed	KRA PIN
Mumias North	Yes	W123456789U
Location	Sub-Location	Village / Estate
Mbakalo	Mbakalo	Sango
Employer Name	Employer Phone	Employer Email
Moja Employer		emp@emp.emp
Employer Address	Occupation	Staff No.
	Farmer	PERM/100

(also known as "the guarantor" hereby) acknowledge that I am bound to the Higher Education Loans Board in the sum of amount equivalent to what the Board shall grant to ----- as loan under the agreements together with interest thereon, which amount shall repay to the Higher Education Loans Board in the event that the loanee fails to honor his/her obligation of repaying the same to the Board as from the prescribed time. The Board will notify me of the amount granted to the loanee after the award is made. This bond is conditioned to be void only after full repayment by the loanee is effected.

Bank Details

Attach a copy of bank account card and smart card, as appropriate

Bank Name	Branch Name	Account No.	Smart Card No.
Equity Bank	Equity Centre Diaspora	3245456656572	

Banks Checklist (For Bank Use Only)

- | | |
|--|--|
| - Applicant ID Copy attached | - Applicant passport size photo attached |
| - Copies of applicant's parents ID(s)/death certificate(s) | - Copies of ID's for both guarantors |
| - Copy of parents payslip (if applicable) | - Copy of KRA Pin Certificate(optional) |

Banks Official Confirmation

Official's name.....	Signature
Official Stamp	Date.....



Terms and Conditions

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE SIGNING THE LOAN APPLICATION FORM. YOUR ACCESS TO THIS LOAN IS CONDITIONED TO YOUR ACCEPTANCE OF THESE TERMS AND CONDITIONS. THESE TERMS ARE APPLICABLE TO ALL LOAN APPLICANTS. BY SIGNING THIS FORM YOU ARE AGREEING TO BE BOUND BY THESE TERMS AND CONDITIONS; DO NOT SIGN THE FORM IF YOU DISAGREE WITH ANY OF THE TERMS.

1. The rate of interest applicable shall be 4.00% p.a. the Board shall have the sole discretion of varying the interest rate as circumstances shall demand.
2. The Board shall charge administrative fees of Kshs.500 per annum on all un-matured accounts. All mature loan accounts shall be subject to administrative fee as shall be determined by the Board from time to time.
3. In the event that the loanee discontinues studies for whichever reason before full disbursement is made, the Board shall not disburse the remaining allocation and shall recall the loan so far advanced in full together with the interest thereon
4. Loan amounts awarded shall be inclusive of practicum/field attachment where applicable
5. The Board shall electronically, through the website, send to each loanee annual statement indicating the amount disbursed per each academic year or the outstanding balance as the case may be. The sums of the amount indicated in the statements shall form the principal loan to be recovered from the loanee. The contents of the statements shall be deemed to be correct unless a written complaint to the contrary is received by the Board within three (3) months from the date of the statement whereupon the Board shall either confirm the complaint or advise as the case may be. A statement may be furnished at any time on request but at the loanee's expense
6. Where it is discovered that the loan was granted due to false information furnished by the loanee, the Board shall withhold release of the amount yet to be disbursed if any, besides subjecting the loanee to prosecution
7. The Board shall engage agents (Banks) who shall be responsible for the disbursement of the loans as shall be advised by the Board from time to time
8. The loanee shall keep the guarantor apprised of the principal loan awarded and in the event that there is a conflict, the amount as held by the Board will prevail
9. The loan shall be due for repayment one year after completion of the course studied or within such period as the Board may decide to recall the loan whichever is earlier
10. The loan shall be repaid by monthly installments or by any other convenient mode of repayment as shall be directed by the Board but subject to the provisions of the Higher Education Loans Board Act
11. If the loanee defaults in the repayment of the loan when the loan is due, the whole amount shall be due and payable and the loanee shall be bound to pay other charges that may arise as a result of the default including but not limited to the Advocates fees and penalties.
12. The Board shall charge a penalty of Kshs.5,000 per month on any account that is in default.
13. Non demand for loan repayment and the accruing charges shall not in any way signify waiver of any amount rightfully due under the terms and conditions of the loan
14. The applicant hereby consents that the Board shall share information pertaining to the loan account with credit reference bureaus or any other parties as deemed necessary
15. The Board shall effect credit protection arrangement of the loan at the expense of the loanee.
16. In the event that the applicant receives additional financial assistance from any other source and the need to refund by the institution arises such refund shall be made to the Board and the same shall be utilized towards reducing or offsetting the loan
17. An application whose defectivity is not corrected within 90 days after submission will be declared invalid and the applicant shall be required to apply afresh in the subsequent year.
18. A loan award that is not claimed for disbursement by the close of the financial year of the application period i.e. June 30th, either personally by the beneficiary or through the institution, shall be withdrawn and an automatic reversal effected in the records.
19. No loan shall be disbursed unless this agreement form is signed.
20. The loanee/applicant is obligated at all times to confirm with his institution receipt of loan disbursed on his account.
21. It shall be the obligation of the loanee/applicant to follow up on any un-utilized funds and ensure that such funds are returned to HELB
22. Any amount disbursed on account of the loanee/applicant, whether utilised or not, shall be deemed to be a loan which must be repaid in full.
23. It shall be the obligation of the loanee to inform HELB of any transfers or failure to take up the admission offer
24. There shall be no replacement of a guarantor, unless the loanee furnishes certified/commissioned details of the new guarantor. HELB reserves the right to authenticate the details.
25. The signature of the loanee shall certify the reading, understanding and being in agreement with the terms and conditions herein including certification.



26. Any dispute arising out of the relationship between HELB and the applicant/loanee shall in the first instance be referred to Alternative Dispute Resolution (ADR) mechanism as determined by HELB

I agree to abide by these Terms and Conditions

Applicant's Signature: ID No: Date: 09/02/2018

PLEASE NOTE THAT IF YOU DO NOT SIGN THIS AGREEMENT FORM, YOUR APPLICATION SHALL NOT BE PROCESSED

Official Verification

Authorized Signature (HELB): Date: 09/02/2018





The Checklist

Applicant must attach a copy of:

- National Identity Card
- One colored Passport Size Photo
- University/Institution Admission Letter
- If orphaned, copy/copies of parent/s death certificate If sponsored in High school, a confirmation letter from the school or sponsor
- If physically or visually challenged, attach certification from National Council for Persons with Disability

From the parent(s), attach a copy of

- National Identity Card
- KRA PIN certificate(s) where applicable
- Latest payslip(s) if employed
- Latest bank statements if in business or farming
- Letter(s) of retirement/retrenchment if parent is no longer employed

From both referees, attach copies of

- ID from Parent or Guardian, Headmaster or Principal, School official stamp

Attachments confirmation

I confirm that the above attachments have been attached on the scholarship application form.

Signature Date:

Declarations, Signatures and stamps

- Applicant`s signature on the declaration
- Applicant`s signature on the loan form (pg 3 & 5)
- Parent`s/ Guardian`s signature
- Family income & expenditure
- Both Referees` signatures
- Commissioner of Oaths/Magistrate`s signature & stamp for both guarantors
- Priest/Kadhi signature Advocate`s/Magistrate`s stamp and signature

Declarations, Signatures and stamps confirmation

I confirm that the above Signatures and stamps have been effected on the scholarship application form.

Signature Date:

Submission of the application form

Instructions:

- i. Print 2 copies of the form and take them for the required signatures and stamps.
- ii. Please drop 1 hard copy to any of the following centers:
 - The bank where you opened the account
 - HELB Desk at select HUDUMA Kenya Center near you
 - HELB Office at Mezzanine 1, Anniversary Towers, University Way, Nairobi

You may also send the scholarship application form using secure mail/courier service