



Together for a brighter future

UKOMBOZI SACCO LTD

P.O Box 2758 – 20100 Nakuru Tel: 0719 312307, 0737 035736;
Email: info@ukombozisacco.com Website: www.ukombozisacco.com

DATE..... **INDIVIDUAL LOAN FORM** Loan No.....

A. PERSONAL INFORMATION:

1. Applicant Full Name.....
 2. Amount Applied Kshs.....In Words.....
 3. Purpose for Loan application(*please tick appropriately*)
 - Agriculture Manufacturing and servicing industry Education Human health Trade
 - Land and housing Finance, investments and Insurance Consumption and social services

Please specify (e.g. Education-college fees)
 4. Member number: 13. National I.D/Passport No
 5. Address 14. County
 6. Email: 15. Church
 7. Cell phone No..... 16. M-pesa no: (for loans below 250,000)
 8. Bank a/c No: 17. Employer’s name (If employed).....
 9. Bank Name: 18. Employer’s address.....
 10. Bank branch Name: 19. Employer’s Telephone/cell
 11. Branch Code 20. Monthly Income
 12. Next of Kin Name: 21. Monthly Expenditure
- Next of Kin ID No/Passport No.....
- Next of kin Mobile No.....

Nairobi Office	Mombasa Office	Eldoret Office	Kitengela Office	Karatina Office	Meru Office	Kisii Office	Kisumu Office	O. Rongai Office
0719 312 309	0716 130 883	0729 287 451	0748 080 119	0782 605 508	0719 834 321	0716 130 884	0719 772 099	0726 498 199
0782 601 313	0782 601 188	0782 850 884	0782 601 118		0782 601 015	0782 601 415	0782 599 822	0782 601 010

B. LOAN APPLICATION TYPE

NO.	LOAN TYPE	REPAYMENT PERIOD IN MONTHS	TICK ✓
1	BIASHARA LOAN	24	
2	DEVELOPMENT LOAN	36	
3	ELECTRONIC GADGET LOAN	12	
4	EMERGENCY LOAN	12	
5	INSURANCE COVER LOAN	12	
6	MAKAO PLUS LOAN	36	
7	PREMIUM LOAN 1	48	
8	PREMIUM LOAN 2	60	
9	PREMIUM LOAN 3	72	
10	SCHOOL FEES LOAN	12	

Proposed repayment Period if different from above.....

C. SECURITY OFFERED FOR THE LOAN

Tick

- 1. My deposits
- 2. Guarantor’s deposits
- 3. Collateral

I hereby declare that the foregoing particulars are true to the best of my belief, knowledge and abiding to the rules set in Society’s By-Laws, the loaning policy and any variations by the committee.

In case of default in repayment, the entire loan will immediately become due and payable at the Society’s discretion and all deposits I hold or any benefits due to me will be offset against the loan balance. Any remaining balance will be deducted from my guarantors by authority of their signatures appended and lead to blacklisting with the Credit Reference Bureau.

Applicant’s Signature: ID Number: Date:

(Attach photocopies of your ID and Next of Kin)

D. REPAYMENT GUARANTEE

We the undersigned, hereby jointly and severally accept liability for the repayment of the borrower’s loan in the event of default. We understand that the amount in default may be recovered by an offset against our shares in the society by attachment of our property, salary and other benefits and we hereby authorize the society to recover the amount from our shares in the society, attachment of our property, salary and other benefits (as the society may elect) equivalent to the amounts we signed as guarantee.

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Caution: Guarantors are strongly advised to read all the information supplied in this form by the applicant and terms and condition contained herein, so as to understand the full implications of signing this part.

Loan Applied (Figure).....Words.....

.....

	Member No.	Member's Name	Deposits Guaranteed Kshs	Deposits Available (Official Use)	Signature	ID No.
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
		TOTALS				

E. EMPLOYER OR PASTOR CONFIRMATION

Subject to rules and policy of the society Isupport that the applicant is employed / a member of.....and I will inform UKOMBOZI SACCO LTD should the employee / the member leave the church or his/her employment is terminated. (Cancel where not applicable to you). In case employed the balance of the loan will be recovered from any benefits to the employee.

Signature:Designation:

Telephone/ Cell phone:Address:

Official Stamp:

F. Official Use Only.

Guarantor's Eligibility verified & posted by:

Officers Name:Sign:Date.....

Mandatory Requirement

- 1) Copy of your National I.D /Passport.
- 2) Valuation report for asset Loan.
- 3) Member must have saved for a period of at least six (6) months with the society.
- 4) The loan being applied should be fully guaranteed.
- 5) The member must have sufficient Income to be able to repay the Loan.
- 6) Submit original Title Deed for loan secured by collateral.

G. CONSENT TO CREDIT REFERENCE BUREAU (CRB) LISTING

I.....I.D

Confirm that I have authorized Ukombozi Sacco to share my credit information and to access my credit profile from the Credit Reference bureau.

Signature.....Date.....

H. HOME/RESIDENCE SKETCH MAP

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OFFICIAL USE ONLY

I. RECOMMENDATION

Loan Officer: Amount: Sign: Date:

Remarks:

Credit Officer: Amount: Sign: Date:

Remarks:

J. INTERNAL AUDIT DEPARTMENT

Loan approved Kshs in figure..... Words.....

Name: Signature: Date:

Comment.....

K. MANAGEMENT COMMITTEE

Minute number..... Amount Approved Kshs in figure.....

Words

Name..... Signature..... Date.....

Remarks.....

Reason for the deferral or rejection

L. CREDIT COMMITTEE

Loan approved Kshsrecoverable in.....instalments.

Name: Sign: Date:

Credit committee's minute no.....

Comment

M. ADOPTION BY B.O.D

Chairman's signature Date

Member signature Date

Member signature Date

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