



# ECO-PILLAR SACCO SOCIETY LTD



P.O. Box 48-30600

TEACHERS' PLAZA 1<sup>ST</sup> FLOOR

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## MICRO -FINANCE BIASHARA LOAN FORM FOR (individuals/groups/entities)

FOR OFFICIAL USE ONLY
Name.....
Date.....
Account no.....
Customer ID no.....
Business location.....
Industry Name & Code.....

1	CLIENTS PERSONAL INFORMATION (For individuals & sole proprietorships only)					
Applicants Name (Mr./Mrs./Dr./Prof): .....						
Date: .....						
National ID .....			.....			
KRA Pin No:.....						
Marital status :	single <input type="checkbox"/>	marrie <input type="checkbox"/>	widow(er) <input type="checkbox"/>	divorce <input type="checkbox"/>		
Date of birth	gender	male	female <input type="checkbox"/>	nationality <input type="checkbox"/>		



No. of dependents: -----		Postal address:-----			Code:-----	
Physical address: -----		-----			email: -----	
Tel No:		mobile		current residence(Attach sketch map)		
Spouse's Name:		-----			mobile	
Residence:		Estate:		Town:		
(NB. Attach all documents as required in Annex 1- Basic SME Loan checklist)						
<b>2 BUSINESS PARTICULARS</b> (For registered business entities and groups e.g. companies, partnership, clubs, associations, co-operatives & others)						
Name of entity:		Registration No.		Business Activity Type		
License No.:		Pin No.		V.A.T. No.		
Type of Entity:			Email Address:			
Postal Address:		Current		Permanent		
Tel. No:		Mobile		Physical Address:		
Physical location:		Town:		Street/Area		Building
Business Premises (current status)		Rented		Owned		
If rented:	Lease Period	Remaining Period	Attach Copy of Rent agreement)		Rent Payable	
(NB. Attach all documents as per the basic SME Check list attached)						
<b>3 PARTICULARS OF PROPRIETORS/SIGNATORIES</b>						
Name of Directors/ Partners/ Officials						
Name		ID No.	PIN No.	Tel No.	Mobile No.	Postal Address.
1						
2						
3						
4						
(NB. Attach all documents as per the Basic SME Check list attached)						



4	<b>EXPOSURE PARTICULARS</b>
4.1	<b>LOAN PARTICULARS</b> (NB. Loan Amount=Total cost of the Project-own Contribution)
	Loan Amount Requested Kshs.....Specific Purpose.....
	Cost of project.....Own Contribution:.....
	Repayment period (months)/.....Monthly Installment.....

4.2	<b>ACCOUNTS IN OTHER BANKS/ FINANCIAL INSTITUTIONS</b>			
	Bank/ Financial Institution	Branch	Balance (DR/CR)	Account Record
	1			
	2			
	3			

(Attach Original CERTIFIED bank statements for at least 12 Months)

4.3	<b>OTHER LOANS IN ECO- PILLAR SACCO</b>						
	Name of Branch/Office	Amount Advanced	Data Advanced	Loan Period	Installment	Balance	Repayment Record
	1						
	2						
	3						

(Attach Original certified bank statement as required)

4.4	<b>LOANS IN OTHER BANKS / FINANCIAL INSTITUTIONS</b>						
	Name of Bank	Amount Advanced	Data Advance	Loan Period	Installment	Balance	Repayment Record
	1						
	2						
	3						

(Attach Original certified Bank statement as required)

5	<b>REFEREES/SIGNATORIES OF THE BANK IF ANY.</b>			
	Names	Address	Id no.\$ contacts	Designation
	1			
	2			
	3			

(Attach Original certified Bank statements as required)

6	<b>PROPOSED GUARANTORS OF THE LOAN</b> (add the list on the back page)			
---	--	--	--	--



	Names	Tsc/pf/no.	M/no.	Mobile	Shares guaranteed	Members	Signature	Shares	
1									
2									
3									
4									
5									
6									
7									
8									
	Do any of these guarantors have existing direct/ indirect liabilities with Eco Pillar Sacco? If so, how much?								
	Names	Tsc/pf/no	Mobile no.	M/no.					
1									
2									
3									
4									
	Do any of these guarantors have existing direct/ indirect liabilities with Eco Pillar Sacco? If so, how much?								
7	<b>SECURITY/ COLLATERAL DETAILS</b>								
	Kindly list all the securities giving details, description and serial numbers where applicable. For land, please indicate No. of Acres and whether Developed or Not.								
	Description of the security(e.g. Land title deed No-----L.R.NO.----- M/V Reg no.----- (e.g KAY15G) etc			Serial no's. ----- -----		Value of the land pa hector. -----			
	TYPE OF SECURITY	Any Building on Land	Title/Registrati on/Serial No.						
	I/We hereby authorize Eco pillar Sacco to disclose and or obtain any information relating to my/our account(s) to and or from any credit reference bureau or any other institution or third party as it deems necessary.								



I declare that all information provided as part of this application conforms to reality and assumes full responsibility for its accuracy. By my **signature**, I hereby authorize collection of references, from any whatsoever, concerning my person, conduct and commercial credit. I further authorize the issuance of reports regarding credit history to Eco pillar Sacco and hereby absolve the reporting party from all responsibility.

Name -----  
 Signature -----  
 Date-----

Name-----  
 Signature -----  
 Date-----

0  
 (NB: For Limited liability company borrowers, the company seal be affixed to loan application form)

Company seal and/ or Business's stamp affixed if any.

I(staff).....hereby,  
 witness the signature of the applicant(s)

**8 RECOMMENDATION /APPROVAL (FOR OFFICIAL USE ONLY)**

Recommended for approval or decline(cite strength and weakness)	Departmental head comments	signature
Loan Amount:		
Period: Payment		
Frequency:		
Repayment Amount	Approved Rejected	

**CREDIT COMMITTEE COMMENTS**  
 Results of evaluation    A.recommended.....  
    B. Declined.....  
    C. Any other reason.....

Credit officials names	designation	signature
1-----		
2-----		
3-----		



9		Branch credit committee Members Names	Title	Signature	Date	
	1		Microfinance Manager			
	2		Finance(Accountant)			
	3		Fosa Manager			
	4		CEO/DCEO			

(Any Three of the above officers to Sign)

**LIST ADDITIONAL SECURITIES.**

Description of the Item	Serial Number	Model	Year of Purchase	Current Value
Liquidation Total Value				

**DECLARATION:**

I/ We declare that the information given here in is true to the best of my/our knowledge and believe. I/ We further authorize Eco-Pillar Sacco to verify the given here in and make reference from any person(S) or institution(S).

Borrower's name.....signature.....date.....



Co- borrower's  
 name:.....signature.....date.....

**For Official Use:**

I..... (Staff name /pf.no).....hereby  
 confirms that I visited and verified the condition and availability of the items stated above.

Branch Manager/DCEO (E.S.S.L). Confirm that this was done as stated above.

Name.....Staff No.....Signature.....

Date.....

**ECO-PILLAR SACCO SOCIETY LIMITED AND MICROFINANCE DEPARTMENT  
 REQUIRES LIST OF ALL (GROUP) MEMBERS AND (MUST BE CERTIFIED).**

S/NO.	NAME	YEAR OF BIRTH	ID/NO.	TEL/NO.	NEXT OF KIN	SIGN
1.						
2.						
3.						
4.						
5.						



**DECLARATION ACT CAP. 15 LAWS OF KENYA**

**AND**

**IN THE MATTER OF .....**

**AND IN THE MATTER OF ECO-PILLAR SACCO SOCIETY LTD**

**AFFIDAVIT**

I..... Of P.O Box..... in the republic of Kenya make oath as follows:

- a) That I am the holder of I.D/No.....Phone No.....
- b) That I am a member of ..... Group and certificate no.....
- c) That I do hereby state to above and commit to the rules, by laws and constitution governing my group.
- d) That Eco-Pillar SACCO Society Ltd has extended micro credit facility of a maximum of Kshs.....
- e) That I undertake to service the loan as per the rules and regulations of Eco-Pillar SACCO.
- f) That the pledged items listed on the loan form will stand surety till completion of loan repayment.
- g) That in case I fail to service the loan or any part thereof as agreed between Eco-Pillar SACCO, the group and myself I do state that I will forego and surrender to guarantors for sale listed in the attached list of properties.
- h) That for any reason Eco-Pillar SACCO Society Ltd does not receive that full amount of any one or more of the said instalments on the due date for payment, then the whole balance of the principle sum and unpaid balance of accrued interest shall immediately become due and shall be demanded from the listed guarantors with an effective fee of 2% of the due amount.
- i) That in case the items pledged does not cover the amount due I will provide further securities to the guarantors.
- j) That I shall not take to court my group and Eco-Pillar SACCO Society Ltd for repossessing the item listed as security to the loan advance to me and failure to repay on time.
- k) That I am of sound mind and hence, competent to swear this affidavit.
- l) That all what is deposed herein is true to the best of my knowledge and belief.





- m) Sworn by the said me..... On this.....  
Day of ..... month ..... year.
- n) That I am the holder of I.D/No.....Phone No.....
- o) That Eco-Pillar SACCO Society Ltd has extended micro credit facility of a maximum of Kshs.....
- p) That I undertake to service the loan as per the rules and regulations of Eco-Pillar SACCO.
- q) That the pledged items listed on the loan form will stand surety till completion of loan repayment.
- r) That incase I fail to service the loan or any part thereof as agreed between Eco-Pillar SACCO, the group and myself I do state that I will forego and surrender to guarantors for sale listed in the attached list of properties.
- s) That for any reason Eco-Pillar SACCO Society Ltd does not receive that full amount of any one or more of the said instalments on the due date for payment, their then the whole balance of the principle sum and unpaid balance of accrued interest shall immediately become due and shall be demanded from the listed guarantors with an effective fee of 2% of the due amount.
- t) That incase the items pledged does not cover the amount due I will provide further securities to the guarantors.
- u) That I shall not take to court Eco-Pillar SACCO Society Ltd for repossessing the item listed as security to the loan advance to me and failure to repay on time.
- v) That I am of sound mind and hence, competent to swear this affidavit.
- w) That all what is deponed herein is true to the best of my knowledge and belief.
- x) Sworn by the said me..... On this.....  
Day of ..... month ..... year.....



Before me:

Signed ..... Stamped/seal.....

Signed.....

MAGISTRATE/COMMISSIONER FOR OATHS DATE.....  
DEPONENT HEREIN REPUBLIC OF KENYA

DEPONENT HEREIN Chairperson.....Treasurer.....  
Secretary.....

Before me:

Signed ..... Stamped/seal.....

Signed..... Date .....

MAGISTRATE/COMMISSIONER FOR OATHS DATE.....  
DEPONENT HEREIN REPUBLIC OF KENYA

DEPONENT HEREIN Chairperson.....Treasurer.....  
Secretary.....



