

**NORMAL LOAN FORM**

**CHRISTIAN ENTREPRENEURS CO-OPERATIVE SAVINGS  
& CREDIT SOCIETY LTD**

**P. O Box 1460, 09900 KIAMBU TEL: 066-22899 0722-390833**

**CONFIDENTIAL**

**LOAN APPLICATION AND AGREEMENT FORM**

**Serial No.** \_\_\_\_\_

**A. APPLICANT'S PERSONAL INFORMATION**

1. Member's Name .....
2. Membership No..... I.D. No.....
2. Business Name .....
3. Member's Address .....
4. Physical Address (Town, Street & Building) .....
5. Total Share Contribution .Ksh.....as at.....
6. Position in Business .....
7. Status in Co-op: (Member/Official) .....

**B. ECONOMIC ACTIVITY**

- a) Briefly describe your products or services  
.....  
.....
- b) What is your main income generating activity?  
.....
- c) How long have you been doing it? .....
- f) What are your sales? (please tick on the applicable duration, day or month).
  - On a good day/month in Ksh. ....
  - On a slow day/month in Ksh.....
  - On a regular day/month in Ksh.....
- g) What is your average monthly income from this activity in Ksh. ....
- h) What is your average monthly expense in Ksh.....
- i) Who are your three (3) main customers? 1.....  
2.....  
3.....
- j) What plans do you have for your business activity in the future?  
.....  
.....  
.....



**D. SECURITY(IES)**

<b>Guarantors</b>	<b>Share (Ksh)</b>	<b>Loan Outstanding</b>	<b>Signature</b>
1. ....	.....	.....	.....
2. ....	.....	.....	.....
3. ....	.....	.....	.....
4. ....	.....	.....	.....
5. ....	.....	.....	.....

E. I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and agree to abide by the by-laws of the society, the loan policy, and any variations deemed appropriate by the credit committee. I further agree that as a condition for the repayment of the loan I will instruct my Bankers to effect monthly installments by a Bank standing order method direct to the Society' s Bankers.

**Signature of applicant** ..... **Date** .....

**FOR OFFICIAL USE:**

**E. SECRETARIAT COMMENTS**

1. SHARES CONTRIBUTION LAST TWELVE MONTHS  
(To show Lumpsum & late payments to determine consistency)

1. ....	5. ....	9 .....
2. ....	6. ....	10 .....
3. ....	7. ....	11 .....
4. ....	8. ....	12 .....

2. GUARANTORS HISTORY ( To show loans guaranteed and loans taken by guarantors)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**F. REPAYMENT HISTORY (Of previous loans)**

a. Loan # 1 granted on ----- amount Ksh..... repayable  
in -----months at \_\_\_\_-% interest.

Comments: -----  
-----  
-----

b. Loan # 2 granted on ----- amount Ksh..... Repayable  
in -----months at \_\_\_\_-% interest.

Comments: -----  
-----  
-----

c. Loan # 3 granted on ----- amount Ksh..... repayable  
in -----months at -\_\_\_\_% interest.

Comments: -----  
-----  
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**G. SECURITIES**

**CHARGED (YES/NO)**

- |         |       |
|---------|-------|
| 1. .... | ..... |
| 2. .... | ..... |
| 3. .... | ..... |

**H. CREDIT COMMITTEE**

1. Approved amount Ksh..... w.e.f. ....  
Total interest repayable Ksh.....  
Insurance premium Ksh.....  
Cheque Amount Ksh .....  
Repayment period ..... To complete by: Month.....Year.....  
Principal Ksh.....  
Interest Ksh.....  
Total monthly installment Ksh.....

2. Not approved .....  
Reason(s) .....

Signed by Credit Committee:

Chairman.....date.....

Secretary .....date.....

Member .....date.....