

**APPLICANT CONFIRMATION**

I \_\_\_\_\_ ID No. \_\_\_\_\_ here by confirm that the information provided here is true and that I agree to abide by \_\_\_\_\_ GROUP / HiH (EA) Rules and Regulations. In case I default, I hereby agree that the group can take any action to ensure they recover the loan either in full or partially including all principal, interests, service charge and penalties due and owing to the group/HiH (EA).

**Applicant Name:** \_\_\_\_\_ **Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**GROUP OFFICIALS PART**

We the Officials of \_\_\_\_\_ Group, on behalf of the group hereby confirm that the information provided above is true, and that we undertake to ensure that the applicant repays the loan in full and the group meets its obligation as far as applicant's loan above is concerned.

NAME	SIGNATURE	DATE
<b>Chairperson:</b>		
<b>Treasurer:</b>		
<b>Secretary:</b>		

**FOR HiH (EA) OFFICIAL PURPOSE**

Loan Decision: Approved  Declined  Pended

Reasons for the Decision: \_\_\_\_\_

Amount Approved Kshs.	In Words
Repayment Period	Repayment Installment LAF/Insurance Charged
<b>BRO Signature</b>	<b>Branch Manager Name &amp; Signature</b>
<b>Credit Manager</b>	<b>Operations Manager</b>

**APPROVALS**

Disbursement Amount Kshs. In words:	Cheque No.	Date Cheque Drawn
	Signature	Date
<b>Prepared by:</b>	Name	
<b>Approved by:</b>		

**Applicant Disbursement Confirmation**

I here confirm receiving a loan from HiH (EA) of Kshs. \_\_\_\_\_ by cheque No. \_\_\_\_\_ To be repaid in \_\_\_\_\_ months/bullet, start \_\_\_\_/\_\_\_\_/\_\_\_\_ at an installment of Kshs. \_\_\_\_\_ per month.

<b>Applicant Name</b>	Sign	Date
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**Giving Hope, Dignity and Choice**



**HAND IN HAND**  
Eastern Africa

LAF Serial No.



**HAND IN HAND EASTERN AFRICA LOAN APPLICATION FORM**

BRANCH	BRO	PRODUCT
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**GROUP INFORMATION**

Name of Group:	Yr of Formation	Current Membership
Current Group Savings: Kshs.	Current Group OLB: Kshs.	

**APPLICANTS INFORMATION**

Applicant Name:	ID No:			
Date of Birth:	Address:	Tel:	Gender: F M	
Marital Status: Married <input type="checkbox"/>	Single <input type="checkbox"/>	Divorced <input type="checkbox"/>	Widow/er <input type="checkbox"/>	
Residence Type: Owned <input type="checkbox"/>	Rented <input type="checkbox"/>	Ancestral: <input type="checkbox"/>	How long in the residence?	
No. of Children: <input type="checkbox"/>	In Sch: Pri <input type="checkbox"/>	Sec <input type="checkbox"/>	College <input type="checkbox"/>	Other dependants <input type="checkbox"/>

**BUSINESS INFORMATION**

Economic Activity Type:	Yr Started	Type of Ownership
Location (Near What)	How Long in this Location	Family: <input type="checkbox"/>
		Sole Proprietor <input type="checkbox"/>
		Partnership <input type="checkbox"/>
No. of Employees:	Permanent Temporary	Female Male

**FINANCIAL DETAILS**

<b>INCOME</b>	<b>Kshs.</b>	<b>Enterprise Expenses</b>	<b>Kshs.</b>
a) Sales from enterprise Per Month		Rents (Residence + Enterprise)	
b) Income from other Economic Activities		Purchases	
c) Income from other sources		Salaries	
		Utilities	
		Transports	
		Loan payment	
		i) Total Enterprise Exp.	
		Household Expenses	
		Rent	

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	Food	
	School Fees	
	Medical	
	Utilities	
	Others	
e) Totals House Hold Income (a+b+c)	ii) Total House Hold Expenses	
Net Income/loss (e-iii)	iii) Total Expenses (i+ii)	

**LOAN PARTICULARS**

Loan amount applied KShs.	Loan Purpose	
	Savings Value Ksh:	
Loan Payment Frequency: Month <input type="checkbox"/> Bullet <input type="checkbox"/>	Loan Payment period:	Loan Installment Amt:Ksh.

**GROUP LOAN GUARANTEE**

In an Event of Default, as the term is defined in the Group Constitution and HiH (EA) rules and Regulation, on the part of ANY OF THE UNDERSIGNED GUARANTORS, each of the undersigned GUARANTORS agrees to be personally liable for the payment of the above applicants loans with it to HiH (EA) of any and all principal, interests, service charge and penalties due and owing to the organization. Each of the undersigned GUARANTOR agrees to be jointly and severally liable for any and all of the obligations to the organization.

Each of the undersigned GUARANTORS hereby expressly authorizes deductions without any notice from any of his or her existing and future savings with HiH (EA), with the group being it current or future, actual, or dividends contingent in order to satisfy any such obligation (s), in any amount owed by the borrower to the organization. An “Event of Default” shall be defined as (a). Missing a single loan payment or any part of such payment; (b.) missing a single savings contribution or any part of such contribution (d.) Withdrawal from the group/HiH (EA) with debts and without prior written notice to and from the group/HiH (EA) (f.) the death of the Borrower.

We the undersigned Members of \_\_\_\_\_ Group hereby do agree and sign

	NAME	SAVINGS KSH	SIGNATURE	DATE
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