APPLICATION No.

LEWIVEST EMPOWERMENT SACCO

Offered by KendagorTech Africa Limited

MEMBER LOAN APPLICATION FORM

Complete in BLOCK LETTERS. Loan approval is subject to the Sacco Constitution, available liquidity, repayment capacity and any required guarantors.

SECTION A : MEMBER DETAILS

Full Name:	
Member Number:	National ID / Passport No.:
Primary Mobile Number:	Alternative Number:
Email:	Country of Residence:
Residential Address:	County / City / State:
Occupation / Employer / Business:	Monthly Income:

Membership Category: ☐ Kenyan Resident ☐ Gulf / Diaspora ☐ Other

SECTION B : SAVINGS & ELIGIBILITY

Current Total Savings:	Currency: KES / AUD
Monthly Savings Contribution:	Membership Start Date:
Existing Loan Balance:	Current Monthly Loan Repayment:
Savings Available as Security:	Previous Loan Status:

Kenyan residents must complete the one-month savings lock-in before their first loan.

SECTION C : LOAN REQUEST

Amount Requested:	Amount in Words:

Kenyan Resident - requested term: ☐ 1 Month - 4% ☐ 3 Months - 8% ☐ 6 Months - 10% ☐ 12 Months - 12.5%

Gulf / Diaspora - requested term: ☐ 3 Months - 8% ☐ 6 Months - 10% ☐ 12 Months - 12.5%

All loans carry a mandatory 2% processing fee on the approved principal.

SECTION D : LOAN PURPOSE & REPAYMENT

Loan purpose:

_____

_____

_____

Primary repayment source: _____

Monthly repayment capacity: _____ **Repayment method:** _____

SECTION E : MEMBER DECLARATION

I confirm that the information in this application is true and complete. I understand that approval is not automatic. I accept the approved interest rate, the mandatory 2% processing fee, the repayment schedule and the Sacco's applicable late-payment, default, guarantor and recovery provisions.

Member Name:	**Signature:**	**Date:**

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SECTION F : GUARANTORS

Complete this section only where guarantors are required. Each guarantor states the amount they agree to guarantee.

GUARANTOR NAME	MEMBER NO.	ID NO.	MOBILE	AMOUNT	SIGNATURE

SECTION G : GUARANTOR DECLARATION

By signing above, each guarantor confirms that the guarantee is voluntary and understands that, if the borrower defaults, the Sacco may recover the guaranteed amount in accordance with the Constitution and loan agreement.

Verified By: **Signature:** **Date:**

SECTION H : MEMBER ACKNOWLEDGEMENT

I acknowledge that the final approved amount, term and repayment schedule may differ from my request. Disbursement is subject to available Sacco liquidity and completion of all approval requirements.

Member Name: **Signature:** **Date:**

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SECTION I : FOR OFFICIAL USE ONLY

Savings and eligibility verified by:

Name:	Role:	Signature:

Eligibility Checks:

☐ Lock-in met ☐ Savings verified ☐ Repayment capacity checked

☐ Guarantors verified ☐ No unresolved default

SECTION J : CREDIT ASSESSMENT

Decision: ☐ Approve ☐ Defer ☐ Decline

Risk: ☐ Low ☐ Moderate ☐ High

SECTION K : APPROVED LOAN DETAILS

Approved Loan Amount:
Approved Term:
Interest Rate:
Processing Fee (2%):
Net Amount to Disburse:
Total Repayment Amount:
Repayment Instalment / Schedule:
First Repayment Due Date:
Final Repayment Due Date:

SECTION L : ASSESSMENT / APPROVAL COMMENTS

SECTION M : FINAL AUTHORISATION

Approved By	Role	Signature	Date

NOTE: Disbursement is subject to available Sacco liquidity and completion of all KYC, approval, guarantor and documentation requirements.