



**AFYA CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED**  
**AFYA CENTER**

P.O. BOX 11607 - 00400, NAIROBI TEL:2223950, 2223970, 2223961, FAX 2212941

**BRANCH EMERGENCY MEMBERS LOAN APPLICATION FORM**

**APPLICANTS MUST MEET THE FOLLOWING REQUIREMENTS BEFORE COMPLETING THE LOAN FORM**

1. The applicant must complete the loan application form in full and any incomplete form will be returned unconsidered.
2. Members must have been contributors for a minimum period of six months.
3. No member will be allowed to suffer total deductions, including loan repayment in excess of two thirds (2/3) of the basic salary.
4. Guarantors who must be members of the society shall not guarantee more than five loan applications.
5. The applicants are required to attach two latest original payslips.
6. The guarantors must be ready to assist the society to make sure that the borrower repays all the money given to him/her within the specific period.
7. The emergency Loans which should not exceed Kshs. 20,000/= will only be granted with a maximum repayment period of 12 months.
8. The total guarantors' shares together with that of the applicant's must be equal or more than the loan applied for.
9. Members should attach copies of their Identity Card plus those of their guarantors.

1.(a) Names .....  
(The names should be the same as the ones used in the I/D Card or Passport)

(b) Nationality .....

2. Home Address .....

3. Province ..... District ..... Division .....  
Location ..... Sub-location .....  
Chief ..... Sub-Chief .....

4. Afya No. .... Personal No. ....

5. Date of Membership ..... Date of Birth .....

6. Employer and Address .....

7. (a) Present Station .....  
Dept. /Station .....

(b) Address of the Station .....

(c) Mobile No. .... Email:.....

8. Position in employment (Designation) .....

9. Terms of service (specify if temporary, contract, pensionable or others) .....

(b) If under contract, state the expiry date ..... and whether the contract is renewable (Yes/No)

(c) Date of employment .....

10. Salary per month: Basic Kshs. ....

House allowance: Kshs. ....

Total Salary: Kshs .....

Net Salary: Kshs .....

11. Other income (e.g. wife/husband's salary, etc. Please attach documentary evidence, if any) .....

12. Please state whether you are a committee Member or an Employee of Afya Co-operative. Specify Position held. ....

13. Amount of loan applied for Kshs. ....(in figures)

(In words) .....

14. Repayment period .....months at monthly instalment of Kshs. ....

(Excluding interest).

15. Purpose(s) of loan applied for .....
16. Number of outstanding loans .....(Amount in Kshs.).....
17. Additional security other than shares and guarantors: Please produce documentary evidence if any .....
18. Indicate the loans you have guaranteed for the last 36 months.
- | Names       | P/No. | Amount Guaranteed (Kshs.) |
|-------------|-------|---------------------------|
| (i) .....   |       |                           |
| (ii) .....  |       |                           |
| (iii) ..... |       |                           |
| (iv) .....  |       |                           |
| (v) .....   |       |                           |

19. I hereby declare that the foregoing particulars are true to the best of my knowledge and belief. I agree to abide by the By-laws of the society, the loaning policy and any variations by the committee in respect of (iii) and (iv) above. I further declare that I have understood the instructions on the first page of the application form. I hereby authorize the necessary deductions to be made from my salary as payment for this loan and in case of retirement, I also authorize treasury to deduct the same from my benefits. Throughout the loan period I promise to be in touch with my guarantors and will not part without full knowledge of them.

Signature of applicant .....

Date ..... I/D. No .....

**II. GUARANTEE**

(To be completed by guarantors. The first guarantor should be a member who knows you very well.)

In consideration of guaranteeing the above or any lesser amount that may be approved, we undersigned herewith accepted jointly and severally the liability for repayment in the borrower's default. We understand that the amount in default may be recovered as an offset against our shares in the society or by attachment of property or salary and that shall not be eligible for loans unless the amount in default has been cleared in full.

- |                |                 |
|----------------|-----------------|
| 1. Names ..... | Address .....   |
| P/No.....      | Afya No. ....   |
| I/D No. ....   | Signature ..... |
| 2. Names ..... | Address .....   |
| P/No. ....     | Afya No. ....   |
| I/D No. ....   | Signature ..... |
| 3. Names ..... | Address .....   |
| P/No.....      | Afya No. ....   |
| I/D No. ....   | Signature ..... |
| 4. Names ..... | Address .....   |
| P/No. ....     | Afya No. ....   |
| I/D No. ....   | Signature ..... |
| 5. Names ..... | Address .....   |
| P/No.....      | Afya No. ....   |
| I/D No. ....   | Signature ..... |

**III. FOR BRANCH OFFICIAL USE ONLY**

We have today examined the above loan application in conjunction with the By-laws of the society and loaning policy and have decided as follows .....

Loan approved Kshs. ....(Figure)

Kshs. ....(Words)

Branch Chairman Name .....Signature .....

Branch Secretary Name .....Signature .....

Branch Treasurer Name .....Signature .....

Date .....