

Date ..... Member .....  
 Date ..... Member .....

**B. CENTRAL MANAGEMENT COMMITTEE**

To be completed in the case of emergency loans of which special permission is to be granted for a variation of conditions stated in the loans policy.

Applicants for such loans strongly advised to attach documentary evidence.

Loan approved Kshs. (In words ) .....  
 (in figures) Kshs. ....

**v. VARIATION**

The central management committee, taking into consideration special circumstances, have agreed to variation of current loan policy necessary to effect a loan of Kshs. (in figures) .....

(in words) .....

Reasons .....

.....

.....

.....

Vide Minute No. ....

**VI. VERIFICATION BY MANAGER INTERNAL AUDIT**

I have examined and satisfied myself that this loan has been guaranteed in accordance with the By-laws of the Society rules, and the loans policy currently in force.

Name and signature ..... Date .....

**VII. DATA OFFICER**

Principal and Interest Amounts .....

Instalment per month .....

Effective in ..... 20 .....

Fed by .....

Signature .....

Verified by .....

Signature ..... Date .....

**VIII. CASHIER/FOSA**

Cheque/Account No. ....

Amount Kshs. ....

Processed on ..... By .....

Signature .....

**IX. DESPATCH OF CHEQUES**

Cheque No ..... Kshs. .... Date .....

Cheque posted on ..... Reference .....

Cheque hand-delivery by .....

Cheque Register No. .... Date .....

Despatched by .....

Designation .....

Cheque Register No. .... Date .....



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

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

Email: info@afyasacco.com, Website: www.afyasacco.com

**MEMBER'S LOAN APPLICATION FORM**

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

- i) The applicant must complete the loan application form in full and any incomplete form will be returned unconsidered.
- ii) Members must have been contributors for a minimum period of six months.
- iii) No member will be allowed to suffer total deductions, including loan repayment in excess of two thirds of the basic salary.
- iv) Guarantors who must be members of the society shall not guarantee more than five loan applications.
- v) The applicants are required to attach two latest original payslips.
- vi) The total loan granted shall not exceed three times a member's shares and are repayable for a period not exceeding three years.
- vii) 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.
- viii) The total guarantors' shares together with that of the applicant's must be equal or more than the loan applied for.
- ix) Minimum shares contributions should not go below 1% of the loan granted.
- x) Members should attach copies of their Identity card plus those of their guarantors.
- xi) Members should indicate the mode of payment in clause 4 (Mandatory).

**2. MEMBER'S PERSONAL DETAILS.**

- i) Names.....  
 (The names should be the same as the ones used in the I/D Card or Passport)
- ii) Nationality .....
- iii) Home address .....
- iv) Province .....
- District ..... Division .....
- Tel: No. / Mobile No. .... Email: .....
- Location ..... Sub-Location Village .....
- v) Afya No. .... Personal No. ....
- vi) Date of membership ..... Date of birth .....
- vii) Employer and address .....
- Present station ..... Dept. / Station .....
- Address of the station ..... Postal Code .....
- Position in employment (Designation) .....
- ix) Terms of service ( temporary, contract, pensionable or others) (Please tick as appropriate) .....
- x) If under contract, state the expiry date ..... and whether the contract is renewable (Yes/No)
- xi) Date of employment .....
- xii) Salary per month: Basic Kshs. ....  
 House allowance: Kshs. ....  
 Total Salary: Kshs. ....  
 Net Salary: Kshs. ....

**3. OTHER DETAILS**

- i) Other income (e.g. wife/husband's salary, etc. Please attach documentary evidence, if any) .....
- ii) Please state whether you are a committee Member or an Employee of Afya Co-operative. Specify Position held. ....
- iii) Amount of loan applied for: (in figures) Kshs. ....(In words) .....
- iv) ..... Repayment period ..... months at monthly instalment .....  
 of Kshs. ....( excluding interest)

