



LAIKIPIA COUNTY ENTERPRISE DEVELOPMENT FUND



GROUPS APPLICATION FORM

SECTION I: BACKGROUND INFORMATION

Date.....

1. Group Data			
Group Name		Sub-County	
Reg. No.		Ward	
Date/Year of Registration.		Physical location	

(Attach copy of registration certificate)

2. Banking information	
Bank Name:	Account Signatories (Name & Signature)
Branch:	1.....
Account No:
	2.....

	3.....

	4.....

Bank: We confirm that the above banking information is correct	
Signature.....	
Stamp.....	

3. Membership profile					
Gender	18-35 years (Number)	Below 18	Above 35	Member with disabilities	Total Number
Male					
Female					
Total					

Attach a list of group members clearly indicating their names as they appear on their National ID, ID numbers, Date of Birth, leadership position in the group and signature of each member.

4. Group Background

(a) Year of formation.....

(b) Vision.....

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(c) Activities undertaken

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Achievements to date:

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(d) Have you been through any training on Business? Yes..... No.....

If yes, give the name of the organization that provided the service.

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SECTION II: BUSINESS PLAN

1. EXECUTIVE SUMMARY

A brief description of what the business is, who the market is, why the business is likely to be successful and how much money is required to start.

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2. FINANCE

2.1 Owners Contribution

Specify what the owner will contribute to the business.

2.2 Total investment and funding requirements.

Source of Funding			
Item	Cost	Owners Contribution	Requested amount

3.CONCLUSION

A short summary, repeating what the business is, why it will be successful and why it should be supported.

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SECTION III: PROJECT DESCRIPTION

1. Why is the business needed? Please state the development problem(s) you plan to address as a Community member with your business and the proposed business location and /or address.

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2. State the objectives of the business and explain how the proposed business will address the development problem(s) in your community as stated above.

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3. Has the business previously received funding from government? If yes, what type, under which programme and how much?

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LOAN AGREEMENT

This Agreement is entered into between LAIKIPIA COUNTY ENTERPRISE DEVELOPMENT FUND of P.O BOX 2344-00900 Laikipia hereby called the 'Lender' and of P.O BOX hereby referred to as the 'Borrower'.

Amount

At express request of the Borrower/s, the Lender agrees to advance to the borrower a maximum Kenya Shilling..... (Ksh.....).

Purpose

The proposed facility will be used for.....

Terms and Conditions:

The loan will be paid in instalment(s) of Ksh..... after a months grace period until the loan is repaid in full.

Interest Fees:

The borrower hereby acknowledges and agrees that the loan will be subject to an interest fees at a rate of 6%. The interest fee is payable monthly.

Law:

The Kenyan law will be applicable.

GUARANTEE

We the undersigned below hereby confirm that we are bona fide office bearers of Group and declare that the information given herein is true to the best of our knowledge. We further affirm that we have read and fully understood the content of this loan agreement. We understand that the amount given here is a loan and must be repaid on due date. We hereby guarantee and commit the group to redeem the loan to the satisfaction of Laikipia County Enterprise Development Fund.

(a) Chairman..... ID No.....

Signature..... Date..... Contact.....

(b) Secretary..... ID No.....

Signature..... Date..... Contact.....

(c) Treasurer..... ID No.....

Signature..... Date..... Contact.....

Witnessed by:

Group Patron/Referee (Name).....

Community Leadership position.....

Signature..... Date..... Contact.....

(The **patron/referee** should be an elder, elected leaders, managers, religious leaders or reputable mentors)

COMMUNITY DEVELOPMENT OFFICER

I, the undersigned confirm that the applicant and the group mentioned above are known to me and that they operate within the area covered by my jurisdiction.

Officers Name.....

Signature/Stamp..... Date..... Contact.....

OFFICIAL USE ONLY

(a) Recommendation from Credit Officer (CO),

Reasons for recommending approval/decline (cite strength & weakness).

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CO's Name..... Signature.....

Date..... Stamp.....

(b) Fund Manager's evaluation,

Result of evaluation/Comments:

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Officer's Name.....

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

CHECK LIST OF DOCUMENTS ATTACHED

1. A dully filled in application form.
2. A signed guarantee form executed by each member of the group individually committing to repay the loan requested by the group.
3. Copy of registration certificate from the department of Social Services, Co-operatives or the Registrar of Societies.
4. Duly signed list of members with ID and telephone numbers.
5. Evidence that group/business is based and operational at the Laikipia County.
6. Evidence of monthly contributions that shall include:
 - (a) Evidence table banking structure or any other group fund structure where members take monthly contributions according to the group's internal guidelines.
 - (b) Evidence on the length of time the group has been in existence.
 - (c) Evidence on the total amount contributed by the group.
 - (d) Evidence of the current status of contribution.
7. Bank account statement in the name of group.
8. Evidence of table banking or any other group saving structure.
9. Proposed business plan.

