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| **BIODIGESTER REVOLVING FUND** |
|  **Loan Application Form** |
| **MESPT**  |
| ***“TOWARDS BUILDING A MORE PROSPEROUS SOCIETY”*** |

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| Name of Applicant |
| Date Submitted Electronically |

**LOAN APPLICATION FORM**

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| ***For official use only*** |  |  |  |  |  |  |  |
| Application Reference number |  |  |  |  |  |  |  |
| Date of submission of Loan application |  |  |  |  |  |  |  |
| Date of receipt of application |  |  |  |  |  |  |  |

**Instructions to applicants:**

*Please complete the Loan Application Form in full. Where information requested is not relevant or not available, please indicate such or provide relevant alternative information.*

**LEGAL STATUS OF ORGANISATION**

MFI – (Credit Only) MFI Bank (Deposit Taking)  Regulated SACCOUn-Regulated SACCO

NGO Others  Sole Proprietor  Partnership  Limited Liability Company 

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| **SECTION I. Applicant Contact Information** |
| Name of the Applicant  |  |
| Organization Mailing Address (P.O Box) |  |
| Location / Main/Head Office(Plot No. Building, Office No. Town etc) |  |
| Office Telephone- Mobile |  |
| Email Address- Office |  |
| Contact Persons Details | Name |  |
| Position Held |  |
| Mobile No.(s) |  |
| Email Address |  |
|  Website (where applicable) |  |

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| **SECTION II. Organization Details** |
| Type of legal entity ( Financial Service Provider/Private Enterprise) |  |
| Core Business -Nature of Business |  |
| Date and No. of Incorporation/registration  |  |
| Number of Years in Active Business  |  |
| **For Financial Service provider** |
| Licensing Body / Regulatory Number |  |
| Number of Branches |  |
| Number of Clients | Men |  |
| Women |  |
| Youth (Below 35Yrs) |  |
| Total |  |
| Number of borrowers | Men |  |
| Women |  |
| Youth (Below 35Yrs) |  |
| Total |  |
| Outstanding Loan portfolio (Values in Kes.) |
| **Sub-Sector** | **Women** | **Youth** | **Others** | **Total** |
| Dairy |  |  |  |  |
| Horticulture |  |  |  |  |
| Cereals |  |  |  |  |
| Indigenous Poultry |  |  |  |  |
| Aquaculture |  |  |  |  |
| Livestock (Beef, Goat, Pig) |  |  |  |  |
| Coconut |  |  |  |  |
| Fruits (Mango/Avocado etc |  |  |  |  |
| ***Solar solutions*** |  |  |  |  |
| ***Biogas*** |  |  |  |  |
| ***Efficient cookstoves*** |  |  |  |  |
| ***Water harvesting and irrigation*** |  |  |  |  |
| Others (Non-Agricultural and Non-Green) |  |  |  |  |
| **For All applicants** |
| Number of Employees*(Please find attached template for profiles of management team)* | Management | Male | Female | Youth |
|  |  |  |
| Others (Non-management staff) |  |  |  |
| Casuals |  |  |  |
| **SECTION III. Ownership, Management Structure & Company Brief Background**  |
| Authorized Share Capital (Values)  | Kes.  |
| Names of key shareholders  | Nationality | % Shareholding |
|  |  |  |
|  |  |  |
|  |  |  |
| **Company Brief Background Information** (History; Strategic Direction & Challenges)  |
| To cover majority of the following areas: * When business commenced
* No. of staff at inception and now
* No. of customers at inception and now
* Why focus on biodigesters, what motivated the focus?
* Number of biodigesters plants supported to date
* Projected no of biodigesters to be installed by sept 2025
* Key challenges faced in the last one year.
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| **SECTION IV LOAN DETAILS** |
| **LOAN PURPOSE**  |
| Loan Amount applied forKes. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  Loan Tenor/Repayment period (Months) |
| Repayment Source/ what the source of your cash flow to pay the loan |
| Grace period\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Proposed repayment date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Proposed financing structure**

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| --- | --- | --- |
|  |  | **Specifics** |
| 1 | Repayment frequency | One off, Monthly, Quarterly (interest payable on Monthly basis/ or deducted from amount disbursed) |
| 2 | Grace period | Maximum 3 months |
| 3 | Proposed Security |  |
| 4 | Interest rate | 6% for Fin Insts. 10% for Contractors and 12% for investors |

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| **FINANCIAL STATISTICS**  |
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| **Details** | **2024** | **2023** | **2022** |
| Gross Income |  |  |  |
| Debtors |  |  |  |
| Cash(Bank and at hand) |  |  |  |
| Motor Vehicles |  |  |  |
| Land and Buildings |  |  |  |
| Payables/creditors |  |  |  |
| Loans/OD with other lenders | KCB |  |  |  |
| Equity |  |  |  |
| Hustler Fund |  |  |  |
| Mshwari |  |  |  |
| Co-op Bank |  |  |  |

**List of Potential Biodigester installation (Pipeline)**

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| --- | --- | --- | --- |
| **Client Name** | **Locality** | **Biodigester Capacity** | **Investment amount** |
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| **SECTION VI. PRODUCT INFORMATON**  |
| ***Provide a brief of your green/ climate Smart products and services offered***  |
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**Please submit the following-**

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| --- | --- |
| **Documents Required**  | **Yes/NA** |
| Certificate of Incorporation /Registration |  |
| KRA PIN Certificate for the business and the directors/Compliance certificate |  |
| Profiles for Directors and Management teams |  |
| License (where applicable) |  |
| Past 2 years Audited Financial Reports |  |
| Bank statements for the last 12 months ( for SMEs/Contractors) |  |
| Letters of Offers for Loan / Credit facilities with other lenders |  |

**AUTHORITY TO VERIFY CREDIT DATA**

By signing below, I/we authorize Micro Enterprises Support Programme Trust (MESPT), to verify, confirm and to obtain any information at any time and from any source they may need relative to this loan application, including Credit Reference Bureaus. Each source of information is being hereby authorized to provide such information. I/ we further confirm that the information provided in the form is correct to the best of my /our knowledge.

This authorization to verify, confirm and obtain information may be exercised by MESPT during the Expression of Interest, Application of Loan & Appraisal of this application and anytime during the life of any credit facility that may be granted as a result of this application.

 I/We undertake to notify the MESPT immediately of any situation which materially changes the representation of our loan application.

**Declaration:**

We, the undersigned confirm to the best of our knowledge that the information presented in this loan application form is correct and generated from institutional data base and we present it in good faith.

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| --- | --- | --- | --- |
| **Name**  | **Title/telephone No.** | **Signature**  | **Date** |
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