



(Rev. April, 2018)

Ministry of Public Service, Youth and Gender Affairs

APPLICATION FORM FOR THE CONSTITUENCY WOMEN ENTERPRISE FUND SCHEME(C-WES)

This form is to be completed in Triplicate, (**Original** to be sent to the regional office for on-ward forwarding to Head Office and copy each for the WEF Officer and the Applicant Group.

SECTION I: Background information

Loan Amount Applied Kshs.....Loan Cycle.....Application Date:.....

Date received from constituency:...../...../..... Date Approved at Region/County:...../...../..... ..Date sent to HQ:

1. Group Data			
Group Name		Reg. No.	
Date/Year of Registration		County	
Constituency		Sub County	
Location		Sub-Location	
		Nearest Market/School/Church/Mosque	

(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.....	

1. Membership profile

Gender	18-35 year(Number)	Above 35	Members with Disabilities	Members with N.H.I.F Card	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. (The list must be confirmed by the local SDA, DSDO or Secretary of the Local Social Development Committee)

3. VERIFICATION BY CHIEF/NATIONAL GOVERNMENT ADMINISTRATIVE OFFICER:

Name of Chief/Asst. Chief/Officer:P.O. Box.....Tel:.....

I certify that I know the members of the group and that they are of good conduct to access public funds.

Signature & official stamp.....

5. GROUP BUSINESS/PROJECT/ECONOMIC ACTIVITY DETAILS (To be filled by WEFO):

i. Type/Nature of businesses.....(detailed description)

ii. Date Started/RegisteredInitial Investments/Capital Ksh.....

iii. Average Sales per month Ksh..... Estimated Value

- iv. No. of Employees/Management.....Average Annual Income/Profit Ksh.....
- v. Assets/Stock/Cash.....
- vi. Purpose of the Loan.....(detailed description)
- vii. Activity location/Market/Town.....
- viii. Any other Funding.....(Indicate Institution and Amount)

6. MEMBERS' DETAILS AND BUSINESS ACTIVITY

We, the undersigned confirm that we have read the terms contained in this Loan Application Form and agree to the same, further we understand that we are jointly and severally liable for repayment of loan in the event of default. We understand that the amount in default may be recovered by each member contributing, and shall not be eligible for additional loans unless the amount in default has been paid in full.

	Name	Position	ID. NO	Tel No.	Date of Birth	Business activity	Estimated Value	Signature	PWD (Yes/No)
1		Chairlady							
2		Secretary							
3		Treasurer							
4		Member							
5		Member							
6		Member							
7		Member							
8		Member							
9		Member							
10		Member							
11		Member							
12		Member							
13		Member							
14		Member							
15		Member							

7. LOAN AGREEMENT

This Agreement is entered into between **Women Enterprise Fund (WEF)** of P.O BOX 17126-00100 Nairobi hereby called the 'Lender', and (Women Group).....of P.O Boxhereby 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..... (Kshs.....)

Purpose:

The proposed facility will be used for

Terms and Conditions: We, the undersigned, being the validly elected officials of the group hereby commit the group individually and jointly to repay the loan amount disbursed plus.....Administrative Fee to the appointed Account in.....equal installments after themonths grace period.

The borrower hereby acknowledges and agrees to the following additional terms:

- i. The lender will recover the CWES administration fee of **5%** of the loan amount from loan proceeds
- ii. Training levy/charge of **Kshs.100** per group member subject to a minimum of **Kshs.1, 000** per group will be recovered from loan proceeds
- iii. The lender will issue WEF loan tracker booklet per group at **Kshs.200** and recover from loan proceeds
- iv. The lender will confirm bank details with our bankers as and when necessary
- v. The lender can share information of our credit history with **Credit Reference Bureaus**

a) Chairperson.....ID.No.....Tel No.....Signature.....date.....

b) Secretary.....ID.No.....Tel No.....Signature.....date.....

c) Treasurer.....ID.No.....Tel No.....Signature.....date.....

Witnessed by;

Group Referee(Name).....Community Leadership position.....

Signature.....Date.....Contact.....ID No.....

(The **Referee** should be an elder, elected leaders, administrators, religious leaders or reputable mentors)

Law: The Kenyan law will be applicable.

Mandatory disclosure: *the above named officials are also the authorized signatories-----YES/NO? If not list the rest*

i..... ii..... iii.....

ALL the account/bank signatories MUST BE WOMEN & MEMBERS OF THE GROUP APPLYING THE LOAN

FOR OFFICIAL USE

8. (a) Group and Members Knowledge & Training Confirmation Undertaking by WEF Constituency Officer:

Iconfirm having met and trained the group members as per the attached training certificate.

(b) Loan Amount Recommendation from WEF Constituency Officer:

- **RECOMMENDED.** Kshs..... Loan Cycle No: Repayment period:.....months & Grace period:...months
- **DECLINED** due to the following reasons.....

Officer's Name.....Position.....Signature.....Date.....

9. (a) Group Members Mobile Telephone Numbers Validation Undertaking by Regional Coordinator or Officer:

Iconfirm having verified the correctness of the group members mobile telephone numbers before keying into the banking system.

Officer Signature..... Date.....

(b) Recommendation from WEF Region Loan Committee:

- **RECOMMENDED.** Kshs..... Loan Cycle No: Repayment period:.....months & Grace period:...months
- **DECLINED** due to the following reasons.....

Name	Institution/Department	Position in Committee	Date	Signature

10. Recommendation from Head Office Loans Committee (HOLC):

- **AMOUNT APPROVED:** Kshs..... Loan Cycle No: Repayment period:.....months & Grace period:...months
- **LOAN DECLINED** due to the following reasons:

Name	Title & Department	Position in Committee	Date	Signature

CHECK-LIST OF CWES LOAN DOCUMENTS TO BE ATTACHED

- Certified copy of group registration certificate
- Certified copy of WEF Group training certificate
- List of group members with IDs & Tel Numbers (members **must** have signed against their names)
- Certified copies of members IDs/Passports
- Certified Group Bank/FOSA/Post Bank/Sacco/DTM account statement- Latest 3 Months
- Signed Minutes of group meeting resolving to borrow from Women Enterprise Fund (WEF)

Callback Confirmation by RCC/RCO to at least four (4) non official members

Members Called	Date	Phone No.	ID No.	Sign
Comments/Decision				
Calling Officer Name:.....Sign.....Date..... Time.....				

Regional Office Confirmation & Undertaking:

We, the undersigned officers ofRegion, confirm that all the documents are attached, relevant information captured and verified.

Name..... RCO Signature.....Date.....

Name..... RCC Signature.....Date.....

NB: "The group shall only pay the loan through **WEF KCB account number 1111394423 or WEF Mpesa Pay bill No.830800** and should not give money to any officer.