

# ARDHI SACCO SOCIETY LTD

P. O. BOX 28782-00200

NAIROBI

CELLPHONE: 0730725000/ 0735-337725

0722-209851/0712608255

Email: info@ardhisacco.com

Website: www.ardhisacco.com

NAIROBI



**Ardhi Sacco Society Ltd**  
Ardhi Kwa Ustawi

Reg. No.....(Official)

Date.....

## MEMBER'S ADVANCE APPLICATION FORM

Photo

### PART I REQUEST

Name.....

Membership No.....Personal No.....

Address .....ID/No.....(attach copy)

Email address.....Mobile Tel No.....

County.....Ministry.....Dept.....

Type of Advance.....

Amount applied (in figures) Ksh.....

In Words.....

Period.....months.

### PURPOSE OF ADVANCE (Tick appropriately)

#### AGRICULTURE

**Crop farming;** Tea farming, Coffee Farming, Sugarcane Farming, Other cash crop farming, Rice Farming, Other Cereals' farming such as maize, wheat, sorghum, millet, legumes such as beans, peas, snow peas, cow peas, French beans, Horticulture crops such as vegetables, fruits, flowers roots & Tubers such as Irish potatoes, sweet potatoes and cassava.

**Animal Production;** Dairy Farming, Beef production, Poultry Farming, Bee Keeping, Rabbit Farming, Sheep and Goat Rearing, Pig farming and Others

**Agricultural supporting services;** Agricultural machinery such as truck, tractors and other farm tools, Water, irrigation and supporting services, Veterinary and related services.

**Agribusiness;** Agricultural equipment and accessories, Dealers in agro-chemicals, seeds and other farm inputs, Distribution of farm produce.

**Forestry and logging;** Agro-forestry

#### TRADE

**Wholesale and Retail;** Wholesale, Retail.

**Transport;** Public service transport, Purchase of motor vehicle accessories, Transportation of goods.

**Hospitality;** Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (Wedding and others), Schools and kindergartens, Medical clinics and equipment.

**Foreign trade;** import, Export

#### MANUFACTURING AND SERVICING INDUSTRIES

**Cottage Industry;** Jua Kali Industry, Small Scale Agricultural Produce Processing, Dressmaking Industry, leather tanning, Carving and handcrafts

**Servicing Industry;** motor vehicle repairs, professional services such as barber shops, working capital for learning institutions, churches & business enterprises, promotion of local tourism.

**Information, Communication and Technology;** Computer services and internet, Computer software and hardware, Telecommunication Equipment.

#### EDUCATION

**Education and related services;** School fees for primary and secondary schools including shopping and accommodation, college fees, University fees, training fees, seminar fees, Research and scientific activities etc

## **HUMAN HEALTH**

**Human Health and related services;** Medical Bills, Purchase of medicine, Maternity Bills and expenses.

## **LAND AND HOUSING**

**Land;** Purchase of plots, land purchase services such as surveying and valuation.

**Housing;** construction of multiple residential buildings, construction of commercial buildings, construction of single residential dwelling units, renovations of the buildings.

## **FINANCE, INVESTMENTS AND INSURANCE**

**Micro finance;** Payment to microfinance loans

**Commercial Banks;** Payment to Commercial bank loans

**Mortgage Finance;** purchase of residential property/payments to mortgage loans in other financial institutions

**Insurance;** payment to insurance policies

**Investments;** Buying of Sacco shares, purchase of quoted shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds.

Paying personal debts to non-registered institutions.

## **CONSUMPTION AND SOCIAL SERVICES**

**Utilities;** Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.

### **Utilities**

Household necessities like food, beverages and basic household products.

### **Consumer durables**

Goods that do not wear out quickly like automobiles (cars) books, household (home appliances, consumer electronics, furniture, tools etc) sports equipment, jewellery toys etc

### **Social and communal expenses.**

Burial expenses, wedding expenses, rites of passage expenses.

**Signature**.....

Branch..... Station.....

Home Address..... Home County.....

Sub-County..... Location.....

Sub-Location.....

## **PART 11.**

**FOSA A/C NO.**.....

## **MEMBER'S BANK ACCOUNT DETAILS (For Electronic Funds Transfer –(EFT))**

**Bank:**..... **Town:** .....

**Branch** ..... **A/c No**.....

**Signature**.....

## **PART III**

### **APPLICATION FOR JAZA JAZA FACILITY**

**Tick Appropriately**

I hereby request the Society to clear on my behalf  
and recover with interest thereof.

Instant Advance	Salary Advance	Salary in Advance	Business Advance	Others
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**Signature**..... **Date:**.....



## PART IV

### COMMITMENT TO REPAY THE ADVANCE

I hereby authorize the society to deduct my salary to repay the amount of advance granted to me plus interest on monthly basis by cash, standing order, **paybill No.305750**, ASFOS or any other mode accepted by the Society until the advance and interest is repaid in full.

Loanee's Signature:.....Date:.....

## PART V

### REPAYMENT GUARANTEE

We, the undersigned **guarantors** hereby accept jointly and severally liability for the repayment of the loan in the event of the loanee defaulting. We accept that the amount shall be deducted from our salaries or from our deposits in the society.

NAME	MNO	PNO	MINISTRY/ COUNTY	DEPOSITS OFFERED KSH.	SIGN

## PART VI

### ADVANCE APPRAISSAL (Computer copy attached)

#### FOSA MANAGER

(a) Amount appraised Ksh.....payable in .....months.

(b) **REJECTED** (reasons).....

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

#### CREDIT MANAGER'S RECOMMENDATION VIII

(a) Amount recommended Ksh.....payable in .....months.

(b) **REJECTED** (reasons).....

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

## PART VII

### GENERAL MANAGER'S RECOMMENDATION

(a) Amount recommended Ksh.....payable in .....months.

(b) **REJECTED** (reasons).....

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

## PART VIII

### MANAGEMENT APPROVAL (Within Ksh. 500,000)

(a) **Approved** Kshs.....Recoverable in.....months.

(b) **REJECTED** (reasons).....

**Chairman**.....Date.....

**Secretary**.....Date.....

**Member**.....Date.....

## PART IX

### CREDIT CONTROLLER

Advance fed W. E. F. (Month).....at Ksh.....p.m.

Data sheet fed by (Name).....Sign.....Date.....

Data sheet checked by (Name).....Sign.....Date.....

Comments.....

## PART X

### INTERNAL AUDIT

#### Verified By:

Name.....Sign.....Date.....

Remarks.....

## PART XI

### ACCOUNTS

#### Advance Disbursed By:

Name.....Sign.....Amount.....Date.....

#### Checked By:

Name.....Sign.....Amount.....Date.....