

MPANZI SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

P.O Box 100-90103 Wamunyu.

LOAN APPRAISAL FORM

PERSONAL DETAILS:

Name of the Member: (Block Letters)

Member No. ID No. Mobile No

County Sub County

Ward Village

Postal address Duration served in the organization.....

Current physical residence

Original physical residence

OCCUPATION /BUSINESS INFORMATION

(a) Type of Occupation

(b) Location of Business/Employer Name (Give full directions and map if possible).....

.....

(c) Type of Business

(d) Value of current Business Stock (Kshs).....

(e) Value of Business Fixed Assets (Kshs)

(f) Work experience or Business Experience

(f) . Nature of Business premise: Permanent [] Temporary [] Stall [] Open Air []

(g) Is Business (i) Leased [] (ii) Rented []

(g) License and type.....

(h) No. of employees

- Permanent Male [] Female []
- Casual Male [] Female []

LOAN HISTORY

No.	Date Advanced	Loan Amount	Organization	Duration	Status	Performance
1.						
2.						
3.						

DETAILS OF LOAN APPLIED

Amount of loan applied Kshs Loan Period

Purpose: Working capital Kshs

Fixed assets Kshs

Other (specify) Kshs

Security details

No	Security type	Value (Kshs)
1.	Own deposits	
2.	Guarantors	
3.	Other (specify)	
Total		

ASSESSMENT OF ABILITY TO PAY

- a. Average daily sales Kshs
- b. Average weekly sales Kshs
- c. Average Monthly sales Kshs
- d. Cost of monthly purchases Kshs
- e. Gross profit (c – d) Kshs

Cash Inflows		Cash Outflows	
Economic Activity	Amount	Description	Amount
Business income		Rent and salaries	
Farming income		Education/Medical	
Net salary		Transport	
Rental income		Phone, Water, Electricity e.t.c	
Other income		Loan repayment and shares contributions	
Total Inflows		Total Outflows	
Net surplus/Deficit (Kshs)			

ELIGIBILITY CALCULATIONS

Total Deposits x 3 Kshs

Total loans outstanding (Kshs) Amount requested (Kshs).....

New Total loans (Kshs) Expected Monthly Installment.....

Expected Net Surplus/Deficit.....

Note:

- a. If the flow is Zero or positive figure, the client can finance the loan.
- b. If the flow is less than Zero, the client cannot be able to finance the loan and should take lesser amount.

ACCEPTANCE AND ACKNOWLEDGEMENT:

I swear that the information given above is true to the best of my ability .Mpanzi Sacco has my permission to cancel the loan if finds out that I cheated them.

Sign..... Date.....

RECOMMENDATION

STAFF LOANS COMMITTEE

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

This application may be granted / rejected for amount of Kshs

Comments

MANAGER

Loan approved/rejected for amount of Kshs.....

Comments

Signature..... Date