TUMSIFU SACCO
TUNAWIRI PAMOJA

Tumsifu Sacco Society Ltd
Licence No. CS/15668
Karen Community Church, Ngong View Road, Nairobi
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Loan Application Form

For Normal, School Fees, Emergency, Youth and Top-Up loans at 12% p.a. on a reducing balance.

Apply for the Instant Mobile Loan (up to KES 20,000) in the Members Portal instead: sacco.co.ke/tmsportal. You can borrow from KES 5,000 up to 3 times your savings. Once your application is complete and approved by the Credit Committee, the loan is paid out within 1–2 days.

1. LOAN REQUESTED

Type of loan

- ☐ Normal Loan (up to 48 months)
- ☐ School Fees Loan (up to 12 months)
- ☐ Emergency Loan (up to 6 months)
- ☐ Youth Loan (members aged 18–35)
- ☐ Loan Top-Up

Amount applied for (KES) _____ **Repayment period (months)** _____ **Amount in words** _____

Purpose of the loan

2. APPLICANT

Full name _____ **Member number** _____ **ID number** _____

Phone number _____ **Email address** _____

KRA PIN _____ **Occupation** _____ **Employer or business** _____

Monthly income (KES) _____ **Current total savings (KES)** _____ **Outstanding loans with Tumsifu (KES)** _____

3. GUARANTORS

Guarantors are fellow members who pledge part of their savings to support your loan. If the loan is not repaid, the balance may be recovered from their savings. For a School Fees Loan you may guarantee yourself with your own savings.

Guarantor's full name	Member no.	ID number	Phone	Guaranteed (KES)	Signature

4. PAYMENT OF THE LOAN

Pay the loan to

☐ M-Pesa ☐ Bank account

M-Pesa number

Bank, branch and account number

I will repay by

☐ Standing order (required for an Emergency Loan) ☐ M-Pesa Paybill

M-Pesa repayments: Paybill 4188309, account = your ID, phone or member number followed by NL (Normal Loan), SL (School Fees Loan) or EL (Emergency Loan), for example 12345678NL.

5. DECLARATION

I apply for the loan above. The information I have given is true. I agree to repay the loan with interest at 12% p.a. on a reducing balance within the period stated, and I authorise Tumsifu SACCO to recover any amount in default from my savings and shares, and from my guarantors as set out in the by-laws.

Applicant's signature **Date**

FOR OFFICE USE ONLY

Date received **Savings (KES)** **Loan limit, 3× savings (KES)**

Amount approved (KES) **Period approved (months)** **Credit Committee date**

Approved by (1) **Approved by (2)** **Date disbursed**