

KAPCHEROP BRANCH

AFFIX COPY OF SPOUSE/GARANTOR'S  
NATIONAL ID HERE

**REPUBLIC OF KENYA**

**IN THE MATTER OF OATHS AND STATUTORY DECLARATION ACT (CAP 15) LAWS OF KENYA**

**AND IN THE MATTER OF \_\_\_\_\_ SELF HELP GROUP**

**AND IN THE MATTER OF \_\_\_\_\_**

**BORROWER AFFIDAVIT**

I.....of the Post Office Box Number..... in the Republic of Kenya do herein make an oath and state as hereunder;

1. That I am the deponent herein
2. That I am a Kenyan Citizen and the holder of Identity Card Number.....
3. That I am a member of.....Group registered as a Self Help Group under the Ministry of Gender, Sports, Culture and Social Services Certificate Number.....
4. That I do hereby state that I have been and will always abide by the rules, Laws, By-Laws and constitution governing the above mentioned Self Help Group
5. That as long as the rules contained in the constitution of the above mentioned Self Help Group are not repugnant to the laws of this land, the rules take precedence over any law(s)
6. That above mentioned Self Help Group has upon my application agreed to extend a loan facility to me
7. That the loan so extended shall be secured by the other member of my Group. I hereby give JUHUDI KILIMO COMPANY the absolute legal right and authority to draw from the Loan Guarantee Fund account balance which is then on deposit in order to satisfy any obligation described in this Agreement
8. That I do undertake to do all that is under my power and ability to service the loan advanced to me
9. That I have therefore agreed to provide the items shown in the attached list as my security for the loan
10. That the items attached belong to me and without fear of contradiction; I swear that no any other person can lay any claim over the items I have provided as security
11. That in case I fail to service the loan and /or any part therefore as agreed between the Group and myself, I do state that I will forego and surrender for sale by way of public auction or by Private Treaty all the items listed in the attached list of properties
12. That pursuant to default I further state on oath that I expressly give authority to my Self Help Group and JUHUDI KILIMO COMPANY or its agents, or assigns to attach/repossess my shown properties and sell them to recover the total outstanding principal and interest
13. That incase if my shortfall on the proceeds realized upon the sale of my properties listed herein attached, I do further state that my Self Help Group shall be at liberty to recover the difference by any means necessary
14. That incase my Self Help Group known as.....ever disintegrates before the loan advanced to me is fully (discharged) I do authorize and do declare that JUHUDI KILIMO COMPANY shall be at liberty and have power to repossess and sell the items pledged as security for the loan
15. That all what is deposed herein is true to the best of my knowledge, information and belief.

Sworn at.....by the said..... this.....day  
of.....20..... Before me) Deponent.....

**COMMISSIONER OF OATHS/ MAGISTRATE**

I.....ADVOCATE do certify that the above named person appeared before me the day mentioned herein above and freely and voluntarily executed this instrument after I clearly explained to him/her the contents and implications of this instrument

SIGNED..... STAMPED.....DATE.....

*The spouse/external guarantor should attach a copy of his/her National ID.*

**PERSONAL BORROWER/ SPOUSE COLLATERAL**

No	Item	Description	Year & Serial Number	Estimated Value (Kshs)
1.				
2.				
3.				
4.				

and any other items/properties within and outside my premises which I own and are sufficient to clear the loan balance.

**CERTIFICATE BY BORROWER**

I.....of ID No..... and of P.O.Box.....In Republic of Kenya certify that I possess and own the above listed items and in the event of my default of payment of loan advanced to me by.....Self Help Group of Kenya Shillings .....( Kshs.....) . Any part thereof I give authority to either ..... Self Help Group and JUHUDI KILIMO COMPANY or its agents, or its assigns to dispose off the said property and reserve such loan any part thereof or any balance owing from me to ..... Self Help Group and JUHUDI KILIMO LTD

Signed.....Date: .....

**CERTIFICATE BY BORROWER'S SPOUSE**

I ..... of ID No.....and of P. O. Box ..... confirm that I am the spouse to .....and that we co-own the above pledged items and being aware of the said loan applied further consent that the pledged items can be disposed in event of default of the said loan to recover outstanding loan balance, service charge, penalties due, together with cost of such loans as may be incurred by .....Self Help Group and JUHUDI KILIMO LTD

Signed.....Date: ..... Mobile No:.....

**EXTERNAL GUARANTOR'S PLEDGE**

I .....(full name) confirm that I am the Guarantor of Miss / Mrs. / Mr. .... (Relation to loanee.....) and hereby wish to guarantee .....(Borrowers name) the loan of maximum Kenya Shillings .....( Kshs.....) and do hereby declare and guarantee that I will repay this loan on behalf of the said principal loanee should problems with repayments arise at any time and for whatever reasons.

**EXTERNAL GUARANTOR'S COLLATERAL**

No	Item	Description	Year & Serial Number	Estimated Value (Kshs)
1.				
2.				
3.				
4.				

Sign..... Date..... ID No.....Mobile No.....

**CERTIFICATE BY GUARANTOR'S SPOUSE**

I ..... of ID No..... and of P. O. Box ..... confirm that I am the spouse to .....and that we co-own the above pledged items and being aware of the said loan applied further consent that the pledged items can be disposed in event of default of the said loan to recover outstanding loan balance, service charge, penalties due, together with cost of such loans as may be incurred by .....Self Help Group and JUHUDI KILIMO.

Signed..... Date: ..... Mobile No:.....

**In the presence of:**

Loan Coordinator..... Signature..... Date.....

Chairperson (Group)..... Signature..... Date.....

Secretary (Group)..... Signature..... Date.....

Chief/Assistant Chief Name.....Mobile No. ....

Signature.....Stamp.....Date.....