

KNCCI MSME COVID-19 RECOVERY AND RESILIENCE PROGRAM

The purpose of this program is to provide Micro, Small & Medium Enterprises (MSMEs) with financial assistance in order to preserve jobs and to continue operating during and after the COVID-19 pandemic.

Please read the enclosed eligibility criteria thoroughly before completing this application form.

Eligibility Criteria

- Business **MUST** either be a micro or small enterprise:
 - Micro enterprise (less than 10 employees and annual turnover below Ksh.500,000)
 - Small enterprise (less than 50 employees and annual turnover below Ksh.5 million)
- Business **MUST** be owned by youth (18-35 years), women (18-70 years) or enterprises that support a large number of youth (18-35 years)
- Business **MUST** be a member of Kenya National Chamber of Commerce and Industry (KNCCI)
- Owner of the business **MUST** have a valid Kenyan national ID
- The business **MUST** have been operating and viable at least one (1) year prior to the outbreak of COVID-19
- Owner of the business **MUST** be prepared to accept terms and conditions of the facility, which include use of funds for the intended purpose and repayment of the loan within two (2) months.
- Business **MUST NOT** be:
 - Involved in sale of drug-related substances including alcohol and tobacco;
 - Manufacturing weapons or involved in war-related activities;
 - In gambling/betting sectors;
 - In sex-related industries;
 - Have ownership by state or parastatal actors.

FUND APPLICATION FORM

Eligibility Criteria Self Declaration

As Owner and representative of the business I confirm that the business meets the eligibility criteria as shown above



PART A: BUSINESS AND BUSINESS OWNER DETAILS

Business name	
Full name of Owner	
Date of Birth of Owner	
Gender of Owner	
Owner National ID number (enclose a copy of the identity card)	
National ID's of all other Owners / Directors (enclose copies)	
KRA PIN number of the Owner (enclose a copy if available)	

Owner's e-mail address																																																	
Owner's phone number																																																	
Business registration/business license/permit number (enclose a copy)																																																	
CR12 document (enclose a copy)																																																	
Business address																																																	
County where business is based (please circle)	<table border="0"> <tr> <td>Baringo</td> <td>Mandera</td> </tr> <tr> <td>Bomet</td> <td>Marsabit</td> </tr> <tr> <td>Bungoma</td> <td>Meru</td> </tr> <tr> <td>Busia</td> <td>Migori</td> </tr> <tr> <td>Elgeyo/Marakwet</td> <td>Mombasa</td> </tr> <tr> <td>Embu</td> <td>Murang'a</td> </tr> <tr> <td>Garissa</td> <td>Nairobi City</td> </tr> <tr> <td>Homa Bay</td> <td>Nakuru</td> </tr> <tr> <td>Isiolo</td> <td>Nandi</td> </tr> <tr> <td>Kajiado</td> <td>Narok</td> </tr> <tr> <td>Kakamega</td> <td>Nyamira</td> </tr> <tr> <td>Kericho</td> <td>Nyandarua</td> </tr> <tr> <td>Kiambu</td> <td>Nyeri</td> </tr> <tr> <td>Kilifi</td> <td>Samburu</td> </tr> <tr> <td>Kirinyaga</td> <td>Siaya</td> </tr> <tr> <td>Kisii</td> <td>Taita/Taveta</td> </tr> <tr> <td>Kisumu</td> <td>Tana River</td> </tr> <tr> <td>Kitui</td> <td>Tharaka-Nithi</td> </tr> <tr> <td>Kwale</td> <td>Trans Nzoia</td> </tr> <tr> <td>Laikipia</td> <td>Turkana</td> </tr> <tr> <td>Lamu</td> <td>Uasin Gishu</td> </tr> <tr> <td>Machakos</td> <td>Vihiga</td> </tr> <tr> <td>Makueni</td> <td>Wajir</td> </tr> <tr> <td></td> <td>West Pokot</td> </tr> </table>	Baringo	Mandera	Bomet	Marsabit	Bungoma	Meru	Busia	Migori	Elgeyo/Marakwet	Mombasa	Embu	Murang'a	Garissa	Nairobi City	Homa Bay	Nakuru	Isiolo	Nandi	Kajiado	Narok	Kakamega	Nyamira	Kericho	Nyandarua	Kiambu	Nyeri	Kilifi	Samburu	Kirinyaga	Siaya	Kisii	Taita/Taveta	Kisumu	Tana River	Kitui	Tharaka-Nithi	Kwale	Trans Nzoia	Laikipia	Turkana	Lamu	Uasin Gishu	Machakos	Vihiga	Makueni	Wajir		West Pokot
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Business phone number																																																	
Date business was registered (DDMMYY)																																																	
Date when business started operations (DDMMYY)																																																	
MPESA NO/TILL NO/PAYBILL NO																																																	
Enclose copies of bank or M-PESA statements or proof of trade payables (rent payments, license fees, employee salaries etc) for the last one (1) year																																																	
Company website (if applicable)																																																	
Social media link (if available)																																																	
What sector does your business work in?	<table border="0"> <tr> <td>Wholesale and retail trade (including eCommerce)</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Beauty and Cosmetics</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Agriculture and Livestock</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Auto services & Transportation</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Clothing & Fashion Services</td> <td><input type="checkbox"/></td> </tr> </table>	Wholesale and retail trade (including eCommerce)	<input type="checkbox"/>	Beauty and Cosmetics	<input type="checkbox"/>	Agriculture and Livestock	<input type="checkbox"/>	Auto services & Transportation	<input type="checkbox"/>	Clothing & Fashion Services	<input type="checkbox"/>																																						
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	Consulting <input type="checkbox"/> Education <input type="checkbox"/> Financial Services Sector <input type="checkbox"/> Healthcare <input type="checkbox"/> Legal Services <input type="checkbox"/> Manufacturing <input type="checkbox"/> Media & Communication (including digital) <input type="checkbox"/> NGO & Social Work <input type="checkbox"/> Real Estate & Construction <input type="checkbox"/> Religious Services <input type="checkbox"/> Software & Information Technology <input type="checkbox"/> Culture, sports and entertainment industry <input type="checkbox"/> Transportation & Energy <input type="checkbox"/> Tourism and Hospitality <input type="checkbox"/> Other (please specify) _____ <input type="checkbox"/>
Status of Business	<input type="checkbox"/> Operational <input type="checkbox"/> Closed
Number of employees <i>(eligibility check: must be 50 or less)</i>	1-9 <input type="checkbox"/> 10-50 <input type="checkbox"/> 51-99 <input type="checkbox"/> Over 100 <input type="checkbox"/>
Annual Turnover <i>(eligibility check: must be KES 5M or less)</i>	under 50k <input type="checkbox"/> 51 - 100k <input type="checkbox"/> 101-300k <input type="checkbox"/> 301-500k <input type="checkbox"/> other (please specify) _____ <input type="checkbox"/>

PART B: FUNDING REQUEST OVERVIEW

How much would you like to borrow? (the program offers loans up to 31,200 KES – it is possible to request less than this amount)	
In addition to the above, what are your additional funding needs, if any, for the next 2-3 months?	30-50k <input type="checkbox"/> 50-100k <input type="checkbox"/> 100-300k <input type="checkbox"/> above 500k <input type="checkbox"/> N/A <input type="checkbox"/>
Have you already received funding from this program?	Yes/No
What are the primary areas you would invest the capital in?	Salaries <input type="checkbox"/> Working Capital <input type="checkbox"/> Other (please specify) _____ <input type="checkbox"/>

PART C – TECHNICAL ASSISTANCE

Other than inadequate capital, what other challenges are you facing with your business?	
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Which three topics would be most important to you and your team?	Training on small business management	<input type="checkbox"/>
	Book keeping	<input type="checkbox"/>
	Training to enhance entrepreneurial skills	<input type="checkbox"/>
	Digitizing my business	<input type="checkbox"/>
	Tax , regulatory and legal requirements	<input type="checkbox"/>
	Digital & social media marketing	<input type="checkbox"/>
	Soft skills (presentation & communication)	<input type="checkbox"/>
	None of the above	<input type="checkbox"/>
Tick the types of technologies /platforms you have access to	Mobile phone (non smartphone)	<input type="checkbox"/>
	Smart phone	<input type="checkbox"/>
	Tablet	<input type="checkbox"/>
	Laptop	<input type="checkbox"/>
	Internet	<input type="checkbox"/>
	Email	<input type="checkbox"/>
	Whatsapp	<input type="checkbox"/>
	Text (SMS)	<input type="checkbox"/>
	None of the above	<input type="checkbox"/>

ANY OTHER ASSISTANCE REQUIRED *[State any other assistance you may require e.g training]*

PART D – MEMBERSHIP ASSOCIATION DETAILS

KNCCI MEMBERSHIP

Is your business a member of KNCCI?	Yes/No
If Yes, attach copy of your latest membership certificate.	

PART E - IMPACT OF COVID-19 ON BUSINESS

[Briefly explain how your business has been affected by the COVID-19 pandemic]

DECLARATION

I, the undersigned hereby certify that the information provided is true and further undertake to repay the loan fully as per the terms of the loan agreement.

Borrower's Name: _____

Signature: _____ Date: _____

TERMS AND CONDITIONS

The Covid-19 Relief MSME Finance Facility is an initiative supported by Grassroots Business Fund (GBF) in partnership with the Kenya National Chamber of Commerce and Industry (KNCCI), where micro enterprises are provided with interest free short-term loans to support their businesses, and funds are administered by Fourth Generation Capital Limited (4GC).

The loans are aimed at supporting micro-enterprises whose businesses and livelihoods have been negatively impacted by the covid-19 pandemic.

The recipient in initiating/applying for and receiving a loan agrees to the following Terms and Conditions and both Parties will be legally bound in all respects, under the Laws of Kenya.

1. LOAN APPLICATION, DISBURSEMENT AND REPAYMENT

By this Agreement the recipient confirms that they have read and understood the Terms and Conditions, as updated and notified by 4GC.

The recipient confirms that the loan will be used for salaries, including owner's salary and working capital such as buying inventory or stock, smartphone devices, paying ongoing/current business-related expenses, paying suppliers etc.

On receipt of a loan request through entering the loan amount to the shortcode 21183, 4GC will process the requested amount which shall then be sent to the beneficiary within 5 minutes.

The loan will fall due two (2) months from the date of disbursement.

2. CREDIT CHECK

By entering into this agreement, I authorize the Fund Manager - GBF. to access and query my credit information from any of the licensed CRBs and to receive credit reports/scores from any of the licensed CRBs on behalf of myself in order to assess my credit worthiness, wherever and whenever I apply for a new facility and during the persistence of such facilities in order to assist GBF to accomplish its objectives and to enforce its rights under this agreement. I further consent to my credit information being shared with the licensed credit reference bureaus.

This consent shall not be withdrawn during the period in which my application is pending to or I have an outstanding balance with 4GC

This consent shall automatically terminate upon clearance of all existing loans by myself to 4GC and as long as I have no outstanding facilities with 4GC

3. FEES AND INTEREST

The loan does not attract any interest or fees and the recipient shall only pay back the principal amount.

The recipient has the right at any time to repay before the Repayment Date all or any part of the amount due without incurring any penalty.

Repayment shall be made through mobile money into 4GC's specified Paybill Number.

4. COLLECTIONS

Through SMS messaging and phone calls, 4GC will engage the recipient in an effort to recover the disbursed funds at maturity of the loan.

5. REPRESENTATIONS AND WARRANTIES

The recipient represents and warrants to 4GC as at the date of this Agreement that all factual information supplied to 4GC for the purposes of assessing this loan was made in good faith, true at the time and the recipient did not omit to mention anything material which may render it untrue or misleading.

6. NOTICES & CHANGES TO THE TERMS & CONDITIONS

All notices or other communications to be given under this Agreement to either party shall be sent by Short Message Service (SMS). Notices shall be deemed to be received on dispatch provided that the sender has received a receipt indicating proper transmission.

These Terms and Conditions may be varied by 4GC/GBF at its sole discretion from time to time. 4GC will notify the beneficiary/recipient of the changes by SMS and any subsequent Disbursement Requests from the Borrower will be subject to the revised Terms and Conditions. The beneficiary's/recipient's continued use of the loan provision by 4GC will be deemed to be acceptance by the beneficiary/recipient of any such changes to these Terms and Conditions.

7. DATA PROTECTION POLICY

7.1 This privacy policy aims to give the Recipient information on how 4GC/GBF collects and processes the Borrower's personal data when the Borrower makes a Disbursement Request through the Short Code.

7.2 By agreeing to these terms and conditions and by making a Loan Disbursement Request through the Short Code, the Recipient consents to the privacy practices of 4GC/GBF as described in these terms and conditions and amended from time to time.

7.3 **The data 4GC/GBF collects**

7.3.1 Personal data, or personal information, means any information about the Recipient from which the Recipient can be identified. It does not include data where the identity has been removed (anonymous data).

7.3.2 4GC/GBF may collect, use, store and transfer different kinds of personal data about the Recipient, which have been grouped together as follows:

7.3.2.1 **Identity Data:** include, first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender.

7.3.2.2 **Contact Data:** includes billing address, delivery address, e-mail address and telephone numbers.

7.3.2.3 **Financial Data** includes bank account and payment card details.

7.3.2.4 **Transaction Data** includes details about payments to and from you and other details of products and services the Recipient has purchased/requested from 4GC/GBF.

7.3.2.5 **Technical Data** includes internet protocol (IP) address, the Recipient's login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices the Recipient uses to make the Disbursement Request.

7.3.2.6 **Profile Data** includes the Recipient's username and password, purchases or orders made by the Recipient, the Recipient's interests, preferences, feedback and survey responses.

7.3.2.7 **Usage Data** includes information about how the Recipient uses the Short Code and related products and services.

7.3.2.8 **Marketing and Communications Data** includes the Recipient's preferences in receiving marketing from 4GC/GBF and its third parties and the Recipient's communication preferences.

7.3.3 **How 4GC/GBF uses the Recipient's personal data**

7.3.3.1 4GC/GBF will only use the Recipient's personal data when the law allows 4GC/GBF to. Most commonly, 4GC/GBF will use your personal data in the following circumstances:

7.3.3.1.1 Where 4GC/GBF needs to perform the contract it is about to enter into or have entered into with the Recipient;

7.3.3.1.2 Where it is necessary for 4GC/GBF's legitimate interests (or those of a third party) and the Recipient's interests and fundamental rights do not override those interests;

7.3.3.1.3 Where 4GC/GBF needs to comply with a legal obligation.

7.3.4 **International transfers**

7.3.4.1 Many of 4GC/GBF's third party service providers are located outside of Kenya, so the processing of the Recipient's data will involve a transfer of data outside of Kenya.

7.3.4.2 Whenever 4GC/GBF transfers the Recipients' personal data out of Kenya, 4GC/GBF ensures a similar degree of protection is afforded to it by ensuring that 4GC/GBF will only transfer the Recipient's personal data to countries and service providers that have been deemed to provide an adequate level of protection for personal data.

7.3.5 **Data handling and processing**

7.3.5.1 4GC/GBF has put in place appropriate security measures to prevent the Recipient's personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, 4GC/GBF limits access to the Recipient's personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process the Recipient's personal data on our instructions and they are subject to a duty of confidentiality.

4GC/GBF has put in place procedures to deal with any suspected personal data breach and will notify the Recipient and any applicable regulator of a breach where 4GC/GBF is legally required to do so.

7. **GOVERNING LAW**

These Terms and Conditions and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) are governed by the law of the Republic of Kenya. The Courts of the Republic of Kenya shall have exclusive jurisdiction in connection with these Terms and Conditions.