



Dairy Cows



Poultry



Dairy Goat

Pigs



Lifting Kenyans from poverty through livestock.

This is done through offering affordable credit to Livestock Enterprises

**Head Office:**

Veterinary Laboratories  
P.O. Box 66717- 00800, Westlands Nrb.  
Office No. 020-2496915  
Cell: 0728 416 048/0734 148 717  
Email:klift2009@gmail.com/info@klift.org

**Kericho Branch:**

Jemi House, 3rd Flr Rm BB10  
Office No. 0706 813 504

**Nyeri Branch:**

Old Batian Building, 2nd Flr, Rm B9  
Office No. 0717 513 561

**KENYA LIVESTOCK FINANCE TRUST**

SERIAL NO.

CLIENT NAME: .....

LOCATION: .....

GROUP NAME: .....



**K-LIFT**

*“Lifting Kenyans from Poverty through Livestock”*

**BUSINESS PROPOSAL FOR FINANCIAL SUPPORT FROM K-LIFT**

**FARMER**

**KENYA LIVESTOCK FINANCE TRUST**  
P.O BOX 66717-00800 WESTLANDS  
**NAIROBI**  
TEL: 020-2496915  
Mobile: 0728416048  
0734148717  
E-mail: klift2009@gmail.com /  
info@klift.org  
Website:www.klift.org



*“Lifting Kenyans from Poverty through Livestock”*

## **K-LIFT STRATEGIC DIRECTION**

### **VISION**

**To become a regional leader in facilitation of wealth creation from animal resources**

### **MISSION**

**To promote Livestock services and related enterprises through Business development and affordable credit**

### **KEY STRATEGIC OBJECTIVE**

**To become the key player in the provision of financial and non-financial services to the livestock sector in Kenya over the next 5 years.**

### **VALUES**

**Accountability, Transparency, Integrity, Professionalism, Efficiency and Effectiveness Client Oriented.**

## 1. SPECIFIC PRODUCTS FROM K-LIFT

If you are involved in any of the following businesses, then you can apply for a K-LIFT loan:-

### 1.1. Livestock Farmer (Zero grazing, pastoralist, poultry or egg production, dairy goats, etc.)

K-LIFT has a special focus on alleviating poverty at the grass root through facilitation of ownership of good quality dairy animals:

#### 1.1.1 Loans for purchasing dairy animals:

The farmers can approach K-LIFT as either individual or group of farmers:-

##### i) **As individuals**

- a) To buy 1-3 animals (max. Kshs.200,000/=)
- b) Loan must be in form of animal(s)
- c) Animals to be certified by a qualified veterinarian on:
  - Health status – all body systems
  - Not more than 2 calvings
  - In-calf or milking
  - A producer of minimum of 20 lts of milk per day (Records availability or registration in stud book).
- d) Applicant, a registered member of the group or Dairy Co-operative Society and selling milk through the Co-operative or through the group.
- e) Loan recovery through a check-off system from the Co-operative Society/group.
- f) Animals must be ear tugged, photographed and insured with CIC (K-LIFT to arrange).
- g) Loan secured through title deed.
- h) Interest rate negotiable but competitive.
- i) Payment period – a maximum of 36 months.

##### ii) **As a Group of Farmers**

- a) Minimum of 15 Farmers in the group.
  - Group must have been in existence for minimum of 6 months and registered with Ministry of Social Services.
- b) To buy 1 or 2 animals (Max. Kshs.100,000/=).
  - Farmers must contribute 10% of the value of the animal(s) upfront.
- c) b – f as above on individual application.
- d) Group must ensure proper animal health care.
  - Access to a qualified animal health service provider.

- Access to a dip or have his/her own acaricide spraying pump.
- e) Loan can be secured through group guarantee. Co-operative Society or group to enforce this guarantee (No sale of animal before loan is repaid, milk must be delivered through the Co-operative Society or group).
- f) Interest rate negotiable but competitive.
- g) Payment period – a maximum of 18 months.

- 1.2 Animal Health Service provider (veterinarian or Animal Health Technician.)
- 1.3 Artificial Inseminator.
- 1.4 An agro-vet dealer – sales and distribution.
- 1.5 Milk Processor (as an individual, partnership, company or Co-op Society.)
  - Buying raw milk, cooling, pasteurization, yorghurt/mala production, packaging, etc.
  - Milk bar.
- 1.6 Manufacturer and distribution of animal feeds.
- 1.7 Co-operative Society offering support Livestock Farmers.
- 1.8 Livestock Traders.
- 1.9 Dealer in Hides and Skins.
- 1.10 Honey Processor/Producer.
- 1.11 Fish dealer/processor.
- 1.12 Livestock insurance – agency for Co-operative Insurance Company of Kenya (CIC)
- 1.13 Factoring or Invoice discounting.

***Anything to do with Livestock!***

## 12. ATTACH (DRAW) ROAD MAP TO HOMESTEAD (INDICATE MAJOR LANDMARKS)

District.....

Location.....

Village.....

## 2. LOAN STRUCTURE

### 2.1 **Loan Ceiling**

The loan ceilings are negotiable and will depend on the type of product desired.

- **First time loanees**

This will vary from a ceiling of Kshs.200,000/= to Kshs.500,000/= depending on the risk profile of the applicant.

- After successful repayment of the first loan, the ceiling will be Kshs.300,000/= to 1.2million depending on the applicant's risk profile.

### 2.2 **Repayment Period**

Short term loans = 6months to 18 months

Long term loans = up to 36 months.

### 2.3 **Interest rates**

These are negotiable and competitive depending on the product.

### 2.4 **Security = Various options:-**

i) **Title deed** for land or property in urban or rural area.

ii) **Chattels mortgage** for a motor vehicle, motor cycle or other immovable properties. This is accepted only as a top up to other securities.

iii) **Third party guarantee.** A Registered Power of attorney should be obtained for such a guarantee.

iv) **Shares** from Public quoted companies.

v) **Life Insurance** – surrender value will be considered.

vi) **Livestock** – In using livestock as collateral, the applicant must belong to a registered group of farmers as in (vii) below.

The animal must also be insured with Co-operative Insurance Company of Kenya (CIC).

vii) **Group Guarantee** – Group must be registered with Ministry of Social Services and will have existed for a minimum period of 6 months. They must have a common bond of livestock keeping and marketing their produce through the group.

## 3. **HOW ARE THE K-LIFT LOANS TO BE ACCESSED?**

K-LIFT loan facility will be available to any person from any part of Kenya who is earning a living from the livestock industry. This is whether one is involved in production, processing or marketing of livestock products or any other livestock related activities.

The loans are available to individuals, partners, companies, organized groups or Co-operative Societies involved in livestock business.

Applicants will be required to complete this Business proposal which will serve as the Loan application form. It is available from K-LIFT offices in Nairobi or K-LIFT agencies in the major business centers of Kenya at a small fee of Ksh.300/=. The Business proposal/ application form should be filled as accurately as possible and one should ensure that all the relevant information requested for is provided. Any loans advanced towards financing such a proposal should be strictly used for what it was applied for. Diversion to other activities unrelated to livestock will lead to the loan being recalled.

**BUSINESS PROPOSAL**

**11. ATTACH COPY OF SECURITY**

**1. PROFILE OF THE APPLICANT:-**

**a) Personal Information**

Name:.....  
Address: .....  
Tel. No.: Office.....House.....Mobile.....  
Email address:.....  
ID/No..... Age: .....  
Marital Status: ..... No. of children: .....  
Name of next of Kin..... Relationship.....  
Tel. No. of next of Kin.....  
address: .....  
Location of Business/Farm: .....  
Indicate Whether:  Peri- Urban     Urban     Rural

**b) Education:**

.....  
.....

**c) Employment Status:**

i) **Formal Employment**     Yes     No

If Yes - Name of Employer .....  
Designation/Title .....

ii) **Self Employment**     Yes     No

If Yes, Type of Work .....  
.....

iii) **Retired**     No   

**Do you belong to any Farmers Association?**     Yes     No

**If Yes, what is the name of the Association ?** .....  
.....  
.....

## 9. ATTACH COPY OF IDENTITY CARD (ID)

## 10. ATTACH A COLOURED PASSPORT SIZE PHOTOGRAPH OF APPLICANT

### 2. EXPERIENCE IN KEEPING LIVESTOCK

Indicate for how many years you have kept livestock:-

Tick( )

Less than 1 year

1 – 2 years

2 – 5 years

Over 5 years

**Do you keep Livestock on a full time basis?**

No  Yes

**If Yes, is it a retirement job?**  Yes  No

**If yes provide the following information:-**

Which animals do you keep?	Indicate( )	Number of Animals	Commercial (C) or Hobby (H)
Dairy cattle			
Beef cattle			
Sheep			
Goats			
Poultry:			
Broilers			
Layers			
Pigs			

**3. FARM OWNERSHIP:**

**Indicate Farm ownership:**

Sole owner  Is it freehold or

Leasehold

Partners  If partners indicate the other partners?

1. ....
2. ....
3. ....

**Size of Farm in acres:** .....

Other than keeping Livestock indicate which other crops are grown in the farm?

Crop	Acres	Indicate whether subsistence or Commercial

**4. PERSONNEL:**

Numbers employed: .....



**8. Declaration**

I, ..... confirm that all the information provided above to support the loan application is true, and that if, during the evaluation, it is revealed that any information provided is false, this will lead to rejection of the application.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_



**7. INCOME AND EXPENDITURE**

**a) INCOME:**

ITEM	AMOUNT (KSH. PER MONTH)
Salary	
Pension	
Sale of Farm produce: Milk Eggs Broilers Others (specify)	
Rental Income	
Any other (specify)	
<b>Total (a)</b>	

**b) HOUSE HOLD EXPENDITURE:**

ITEM	AMOUNT (KSH. PER MONTH)
Food	
Rent	
Wages	
Water	
Electricity	
School Fees	
Transport	
Telephone	
Loans	
Others (Specify)	
<b>Totals (b)</b>	

**Net: a-b =**

**Indicate Job Titles & Remuneration:**

Name of Employee	Job Title	Brief Job Description	Salary + allowances per month

**Nature of Enterprise:**  Micro  Small  Medium

**5. MARKET:**

**Provide the following information on products sold from your farm:-**

Product	Indicate( )	Your selling price (Kshs)	Quantity sold per month	Value of sales per month(Kshs)	Average value of sales per year (Kshs)
Milk					
Calves					
Heifers					
Beef animals					
Sheep					
Goats					
Broiler					
Eggs					
Wool					

**6. FINANCIAL:**

**i) Sources of Income in Kshs. (Per month)**

SOURCE	AMOUNT (KSH. PER MONTH)
Salary	
Pension	
Sale of farm produce	
Rental income	
Any other (Specify)	

*From the above income, how much can you comfortably pay per month towards servicing a loan from KLIFT?*

*Kshs.....*

**ii) Indicate how your financial operations are carried out:**

Where do you Bank?	Name of institution	Branch name	How long account operated	Indicate any loan (Yes/No)	If Yes Loan size	Interest paid for the loan
Bank						
“						
“						
Post bank						
Sacco						
Other						

**iii) Current List of Debtors (those who owe the business)**

Name	Amount	How long owing (Debt)

**iv) Currents List of Creditors (those whom the business owes)**

Name	Amount	How long owing (Credit)

**v) For the Loan applied for:-**

**How much financial support do you require? Kshs.....**

**Loan repayment duration.....**

**State in details what you want to do with the loan to be advanced to you, giving a breakdown of all the expenditures that the loan will go to. The figures here should also be shown in your cashflow projections**

ACTIVITY	PROJECTED EXPENDITURE

**vi) What security do you plan to offer for the loan? Attach a copy of it.**

.....  
 .....  
 .....  
 .....