

For Official Use

Section A: Financial Analysis (To be completed by a Sacco Officer)				
	Month 1	Month 2	Month 3	Gross Average Turnover Per Month
Net Salary				
Other Income				
Amount Requested for Flex Advance				
Amount should not exceed 50% of Average Monthly Net Salary to the Member or Kshs. 100,000/= which is lower				

Section B: Employment Details Call Back (To be Completed by Sacco Officer)			
Name of Employer		Name of Official Spoke to	
Date		Time	
Name of Sacco Officer		Signature	

Section C: Credit Outcome (To be completed by Treasurer / Credit Committee Chairman)	
Approved	Amount
Declined	Reason
Treasurer / Credit Committee Chairman Name	
Treasurer / Credit Committee Chairman Signature	

TERMS AND CONDITIONS

- 1). Flex Advance must be paid / recovered by the 5th of succeeding month of application
- 2). Maximum of this facility is Kshs. 100,000/= or 50% whichever is lower of the net average salary
- 3). Minimum amount is Kshs. 15,000/=
- 4). Flex Advance shall only be considered once in a month and will be available between the 6th and 24th of every month
- 5). Flex Advance shall not be advanced to a member with an outstanding instant loan or other short term advances

N. B: CONDITIONS AND TERMS OF FLEX ADVANCE ARE NOT NEGOTIABLE

Recovery Advisory Slip

The Paying Accountant,

.....please recover an amount of Kshs.
in one month installment on behalf of WASKOM SACCO LIMITED being amount advanced to your employee M/sP/No.who is our member No. The amount was advanced onthrough cash / Cheque No.

Signed,

MANAGER
 WASKOM SACCO LIMITED