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COMMITMENT POOL CREDIT APPLICATION

(Write clearly in block letters. Use one form per applicant. Give a copy to the chama, the borrower and to Steward.) Note that all credit is offered by community groups. Grassroots Economics Foundation is only acting as a trainer.

APPLICANT DETAILS

Applicant Name: _____

_____ (Ex: Songa
"Mama Songa" Amina Wanjiru)

Business/Activity: _____
(Ex: Hot porridge & snack vendor; school deliveries)

Phone: _____ WhatsApp? ____ Yes ____ No (Tip: Use active
SIM. Should be registered on 38496#. Ex: +254 712 345 678)

Email (optional): _____

Location (village/market, ward, county): _____
(Ex: Kambi Market, Ward 3, Kilifi)

Preferred Language(s): _____ (Ex: Giriama, Swahili,
English)

Group Membership (if any): _____
(Ex: Upendo Chama — 15 members)

PURPOSE OF CREDIT

Purpose (what the credit is for): _____

(Ex: Purchase bulk maize flour, milk powder, sugar, charcoal-efficient stove, two 50L insulated containers)

Requested Amount (face-value in national currency): _____
(Tip: State KES equivalent . Ex: 30,000 KES)

Repayment Period: _____ Months (Ex: 2 Months for fulfillment & reporting)

OUTPUTS & IMPACTS (anticipated)

Outputs (what you will deliver/do): _____

(Ex: Increase porridge from 60L/day to 120L/day; add 200 snack packs/day Mon–Sat)

Economic Impacts: _____

(Ex: +4,200 KES projected weekly net income; hire 1 helper at fair wage)

Social/Community Impacts: _____

(Ex: Affordable breakfast for schoolchildren/market workers; accept pool vouchers)

Environmental/Health Impacts: _____

(Ex: 30–40% fuel reduction via efficient stove; cleaner prep area)

GUARANTORS (endorsement) — pick ONE option

[] Option A — Individuals (at least two)

1. Name: _____ Phone: _____
Affiliation/Place: _____
2. Name: _____ Phone: _____
Affiliation/Place: _____ (Tip: They agree to redeem or
replace unfulfilled vouchers if needed.)

[] Option B — Group

Group Name: _____

Contact Person/Role: _____

Phone: _____

Evidence on file: _____ (Ex: Photo of chama
ledger page + champion verification)

(Signatories — at least two)

a. Name: _____ Phone: _____

Affiliation/Place: _____

b. Name: _____ Phone: _____

Affiliation/Place: _____

(Note: The chama agrees to redeem or replace unfulfilled vouchers if needed.)

COLLATERAL (VOUCHER DETAILS)

Voucher Name/Code: _____ (Ex:
MS-PORRIDGE-100)

Voucher URL: _____ (Ex:
<https://sarafu.network/vouchers/0x.....>)

Face Value (per voucher): _____ KES each

Backing Products (redeemable for): _____

(Ex: 500 ml hot porridge or equivalent snack value)

Initial Endowment (seed; ~1/3 of credit line): _____ KES → _____ vouchers × _____ KES (Ex: 10,000 KES → 1,000 vouchers × 10 KES)

Credit Line Requested ($\leq 3 \times$ seed): _____ × seed = _____ KES swap capacity

Available Credit Upon Approval = Credit Line – Seed = _____ – _____ = _____ KES

Repayment Window / Validity: _____
(Ex: Valid 6 months from issue; extensions require steward approval)

DISBURSEMENT & USE PLAN

Week 0 (upon approval): _____

(Ex: Swap to receive cUSD/merchant vouchers to buy inputs, efficient stove, 2 insulated containers)

Weeks 1–12 (operations): _____

(Ex: Ongoing swaps for charcoal/fruit; accept pool vouchers; record swaps/redemptions)

FULFILLMENT & REPAYMENT PLAN

Weekly Target: _____ vouchers/day (Mon–Sat) (Ex: Redeem 25–30 MS-PORRIDGE-100 per day through sales; log redemptions/deliveries)

Reporting (tick): _____ Pre-credit plan (Week 0 — this document) _____ Monthly tick-sheet (liters/vouchers/stock) _____ Final outcomes report (with receipts/photos)

Early Settlement Option (if surplus): _____
(Ex: Swap back assets to remove own vouchers earlier than schedule)

PENALTIES & SAFEGUARDS (agreed)

[] If fulfillment falls by end of period, credit line paused until catch-up. [] Guarantors agree to redeem in kind or swap in approved tokens to replace overdue vouchers; their credit line paused until catch-up. [] Persistent non-fulfillment (>2 weeks grace) → voucher auction/exit route; borrower limit set to zero until cleared.

CONSENTS & DECLARATIONS

[] No Interest (riba-free): I understand no interest is charged; any fees are transparent and routed to maintenance/social fund. [] Data Minimization: I consent to minimal public ledger entries (issuer, voucher type, amounts) and private storage of contacts by steward/champion. [] Truthfulness: I certify the information provided is accurate.

Applicant Signature: _____ Date: ____ / ____ / ____

Chama Endorsement (Chair + Secretary): _____

Guarantor 1 Signature/Stamp: _____ Date: ____ / ____ / ____

Guarantor 2 Signature/Stamp: _____ Date: ____ / ____ / ____

REVIEW & APPROVAL (for steward use)

Champion Pre-screen (ID verified, site visit done): ____ Yes ____ No

Seed Received in Pool (_____ × _____): ____ Yes

Approved Credit Line: _____ KES ($\leq 3 \times$ seed)

Repayment Period: _____ weeks

Notes/Conditions: _____

Steward Signature: _____ Date: ____ / ____ / ____