How to apply

1. Pick application forms from the Sub-County or the ward administrator’s office near you or download from www.kiambu.go.ke
2. Submit your application form to the county headquarters, sub-county youth office, the wards administrator’s office. Applications submitted at the ward administrator’s office will be recorded and applicant provided with a confirmation slip.
3. All submitted application forms will be assessed by the sub-county committee and the fund board then forwarded to the nominated financial institutions for disbursement.

Apply Today!

Visit us at Kiambu County Headquarters, any ward administrator’s or sub-county offices near you for more info about how you can access this fund.

Administered by

KIAMBU COUNTY
DEPARTMENT OF YOUTH AFFAIRS,
SPORTS & COMMUNICATION

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The Kiambu County Youth, Women and Persons with Disabilities Enterprise Development Fund (KIAMBU BIASHARA FUND) is one of the flagship projects under the patronage of H.E Governor William Kabogo. This fund is derived from the Kiambu County Youth, Women and Persons with Disabilities Enterprise Development Act 2014. It targets to empower the youth, women and persons with disabilities from all wards to access capital for enterprise start-ups and the expansion of already existing businesses.

The Kiambu Biashara Fund is meant for both groups and individuals. It has a long repayment period and does not attract any interest.

**FUNDING PROGRAMS**

This is a continuous revolving fund. It targets to do the following:
- Direct lending to micro and small enterprises: start-ups and existing enterprises;
- Value addition programs through partnerships with medium/large enterprises that anchor key value chains in the county through sub-contracting of farmers and allied suppliers;
- Special categories: sector focused to support innovators to pilot and/or scale-up proven innovations that have high potential to create jobs and/or increase household incomes.

**WHO IS ELIGIBLE?**

Youth, women, persons with disability and poor persons who are residents of Kiambu County operating a micro or small enterprise or intending to start one. The Business must be legal and located within Kiambu County. Individuals or groups (NOT less than five members) can apply.

**FACILITY’S STRUCTURE**

The fund will offer a mix of debt for the selected business. The fund will also provide coaching, mentorship and networking for the period of investment.

We offer:
- Capital advance of up to Kshs 100,000 for individuals (Either start-ups or existing businesses);
- Capital advance of up to Kshs 500,000 for groups (Either start-ups or existing businesses);
- One-off administration fee of 5% of the whole amount given.

A needy person operating a micro or small business or plans to start one and meets the prescribed conditions may be considered.

**THE PRODUCTS**

- Asset finance- fixed or movable assets for business uses;
- Working capital - business;
- Consumable and expenses;
- Inputs and bridging finance;
- Trade finance (*bid bonds, performance bonds, invoice discounting, LPO/ warehouse receipts finance etc.*)

**SECTORS**

Applications are invited from among these sectors:
- Primary farming (green house, livestock, poultry etc.);
- Value addition of fresh produce (processing, packaging etc.);
- General manufacturing / fabrication;
- Construction services;
- Energy;
- Services and entertainment;
- Information and communication technology (ICT);
- Wholesale and retail trade;
- Hotel & restaurants;
- Transport & communication;
- Education;
- Handicrafts, etc.

**QUALIFICATIONS/REQUIREMENTS**

**Start-up/Concepts/ideas**
1. Business name (*current or proposed*);
2. Business registration certificate (*if registered*);
3. Copy of identification card / passport.

**Existing businesses (These are businesses that have been operational for over a year)**
1. Business registration certificate and PIN certificate;
2. A copy of single business permit;
3. Bank/ SACCO/ MPESA statements (*for six months*)
4. Accounting records.

**Funding exclusions (businesses NOT eligible for funding)**
1. Alcohol (manufacturing, distribution, retail, bars etc.);
2. Money lending or money transfer services;
3. Businesses with pollution or other adverse effects on environment;
4. Real estate investment (purchase of land, buildings, construction finance).