

**SAVE &
GROW**



YOUR
FINANCIAL FUTURE
STARTS HERE



INSURANCE

This is to ensure the Sacco does not suffer from any loss upon a members' death or permanent disability.

Deceased members' loan is written off & the shares refunded to the nominee/beneficiaries

REACH OUT TO US

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 info@pceakinooacco.co.ke

 PCEA SGM Kinoo Sacco Office



PCEA Kinoo Sacco



PCEA_KINOO_SACCO



**PCEA KINOO PARISH
SACCO**



**"A GOD LED HARMONIOUS SACCO
OF CHOICE"**



OUR MISSION

A God Led Harmonious Sacco of Choice

OUR VISION

To promote the welfare and economic interests of its members

COMMUNITY

To contribute to the fight against poverty and promote equity.

OBJECTIVE

The fund will encourage members to have discipline saving & capital formation. Members will utilize the funds for an enterprising and productive purpose

MEMBERSHIP

INDIVIDUAL MEMBERSHIP

- Must be 18 years and above.
- Must belong to a cell group.
- Registration fee of Ksh. 1,000/=
- Share Capital of Ksh. 5,000/=
- Minimum monthly contribution of Ksh. 500/=

GROUP/CORPORATE MEMBERSHIP

- Registration fee of Ksh. 5,000/=
- Share Capital corporate of Ksh. 10,000/=

HOW TO JOIN

- Provide a copy of the National ID card and its original
- Provide 1 passport size cloured photograph.
- Provide KRA Pin

LOANS

LOAN PRODUCTS	INTEREST	REPAYMENT PERIOD	INTEREST CALCULATION
School Fee	1%	6 Months	Reducing Balance
Emergency	2%	12 Months	Straight Line
Normal	1%	36 Months	Reducing Balance
Development	11%	48 Months	Reducing Balance
Car Insurance		6 Months	
Bim a Afya			
Top Up			

LOAN CONDITIONS

- Qualifies after 6 months regular savings
- All loans secured by guarantors from cell groups.
- Loans attract 1% per month on reducing balance
- Loans repaid within 12 upto 36 months

