



**SAVE &  
GROW**

### **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

**YOUR  
FINANCIAL FUTURE  
STARTS HERE**



### **REACH OUT TO US**

**PO BOX 35-00605, UTHIRU**

 **+254 794 589 547**

 **info@pceakinoosacco.co.ke**

 **PCEA SGM Kinoo Sacco Office**

 **PCEA Kinoo Sacco**  **PCEA\_KINOO\_SACCO**



**PCEA KINOO PARISH  
SACCO**



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





## 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/=

## 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	1%	48 Months	Reducing Balance
Car Insurance		6 Months	
Bima 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

## HOW TO JOIN

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



## 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