



KEWISCO REGULATED NON-WDT SACCO LTD.

PRODUCT CATALOGUE



"Growing together"

OUR HERITAGE

Our membership has grown from 23 in 1992 to approximate 6,600 members as per audited accounts of year 2024. Our asset base stood at Kshs. 2.1 Billion, Member deposits of Kshs. 1.4 Billion and a loan book of Kshs.1.9 Billion.

Membership is drawn from organizations approved by the Society Management. These include African Conservation Centre (ACC), African Network for Animal Welfare (ANAW), ALS, ARICHEM, Birdlife International, Everett, Frightline, KASAS, Kenya Society for the Protection & Care of Animals (KSPCA), Kenya Tourism Board (KTB), Kenya Wildlife Service (KWS), Light Plane Maintenance Limited, Rhino Ark, Kenya Tourism Federation (KTF), Safari Link, Sanyati Limited, The Sheldrick Wildlife Trust, Ollentile Foundation, Regenesys, Wildlifeworks, among others.

We have opened a common bond where other organizations and individuals can join us based on terms and conditions set by the management.

Membership requirements:

1. Complete Application Form / Apply from Online Portal.
2. Attach ID Copy / Passport
3. Attach Passport Photo
4. Attach KRA PIN
5. Attach Next of Kin ID / Passport
6. Pay Registration Fee of Ksh. 800

VISION

To be the premier Sacco of choice

MISSION

Empowering members through mobilization of savings and provision of affordable market driven financial solutions for growth and wealth creation

CORE VALUES

- Professionalism
- Integrity
- Corporate Governance
- Customer Centric
- Innovation
- Teamwork
- Equity

SAVINGS

MEMBER DEPOSITS

Our minimum monthly contribution is kshs. 2,500 which can be contributed through Check off, Cash Deposit, RTGS, EFT or M-pesa Deposit to your account.



This is the amount we multiply four(4) times when member apply for loan. Return on investing on member deposit is paid as interest on deposit which is paid after accounting year.

SHARE CAPITAL

Every member is entitled to minimum share capital which is a total of 300 shares@100 shillings which is a total of Ksh 30,000. The return on investing in share capital is paid after accounting year as dividends

MASOMO SAVINGS ACCOUNT

It's eligible for members and their children's, Where minimum monthly contribution/saving Kshs.1,000.00. The saving attracts annual interest @8% for a minimum for balance of Kshs. 5,000.00 and above. One can transact atmost thrice in a year at no charges

HOLIDAY SAVING ACCOUNT

The Holiday Account is for Sacco members only. Members contribute a minimum of Ksh.500 per month. An interest of 7.5% pa is earned on savings above Ksh.5000, calculated on a prorata basis. Withdrawal is done once in the month of November.

ANGEL SAVINGS ACCOUNT

- Minimum monthly contribution Kshs. 500.00
- Minimum operating balance Kshs. 1,000.00
- Minimum dividend earning balance Kshs. 3,000.00
- Annual interest on deposit @ 8% pa and reviewed occasionally
- One can transact at most thrice in a year at no charges



SINKING FUND

The fund became operational in 1998 and members are required to contribute Ksh. 300 per month.

The benefits that accrue from the Fund are:

- When a principal member is deceased Kshs 50,000(Sacco) + 130,000 (insurance) =180,000
- Spouse to a member Kshs 30,000 (Sacco)+80,000(insurance)= 110,000
- Upon the death of the member's child (below 18 years, maximum of four (4) children) Ksh 15,000 (Sacco)+50,000(Insurance)=65,000
- Upon the death of the member's parents (50000 by insurance)

This amount is paid to the next of kin to help the family with the funeral expenses. This fund insures the society against loss on loan taken by members.

In the event of the permanent disability or death of a member, loans are paid back.

LOANS

SHORT TERM LOANS

EMERGENCY LOAN

- Maximum of 300,000
- Period of 18 months
- Interest rate of 1.08% per month on reducing balance basis

SCHOOL FEES LOAN

- Maximum of 300,000
- Period of 18 months
- Interest rate 1.08% per month on reducing balance basis



MKOMBOZI LOAN

- Repayment period of 24 months
- Maximum amount of 300,000 only
- Interest Rate at 1.2% per month on reducing balance basis

ANGEL LOAN

- 90% of Angel Savings Balance
- Repayable in 12 months
- Interest rate at 0.8% per month



MASOMO LOAN

- 90% of Masomo Savings Balance
- Repayable in 12 months
- Interest rate at 0.8% per month



INSTANT LOAN

- Maximum 30,000 regardless of member's deposits
- Repayable in 6 month
- Interest 5% per month on reducing balance basis

DEVELOPMENT LOAN OPTION 1

- Repayable in 48 months
- No maximum amount
- Interest at 1.08% Per month
- Installment is at reducing balance

DEVELOPMENT LOAN OPTION 2

- Repayable in 72months
- No maximum amount
- Interest at 1.25% Per month
- Installment is at reducing balance



DEVELOPMENT LOAN 1 RELOADED

- Repayable in 48 months
- No maximum amount
- Interest at 1.08% per month
- Installment is at constant reducing balance

DEVELOPMENT LOAN 2 RELOADED

- Repayable in 72Months
- No Maximum Amount
- Interest at 1.25% Per Month
- Installment is at Constant Reducing Balance



SUPER SAVER LOAN

- No maximum limit
- Period 84months
- 1.3%p.m Constant Reducing Method
- Must have minimum deposit of Ksh 500,000

SUPER SHAREHOLDER LOAN

- Repayable in 84 months
- No maximum amount
- Interest at 1% Per Month on reducing balance basis
- One should have at least Kshs 100,000.00 for share capital

PLATINUM LOAN

- The loan repayment is 84 months interest calculated under constant reducing balance.
- Interest rate is 1.2% per month
- Loan processed within 14 days.
- A member can access this loan in addition to other loan products and needs to fill a commitment letter when submitting the loan form.
- A member is required to commit himself by retaining 100% of interest on deposits for the period of the loan

SENIOR CITIZEN LOAN

- 90% of members deposits
- Deposits should be free from guarantor-ship
- Interest rate of 1% per month
- Duration 36 months



HOME APPLIANCES

Upgrading your home with modern **home care appliances** from cookers, fridges, washing machines, TVs, to water dispensers is **now made affordable through our SACCO loan facility.**

Key partners onboard are Roto Tanks, Hot point appliances, Safaricom for communication gadgets, CIC for all insurance products/services, Ryce East Africa for motorcycles.

Key features:

- a. No maximum amount
- b. Repayment period 24months
- c. Interest rate at 1.5% per month.

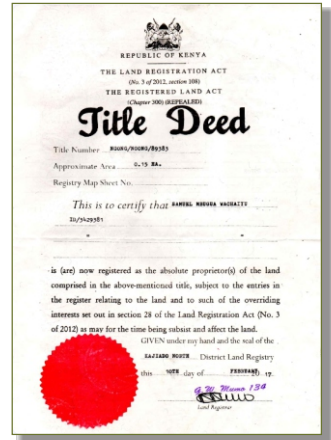


SHAMBA

Sacco has introduced Shamba Loan to help members who want to buy Lamu plots.

Key Features:

- a. Eligibility: 4 times member deposits
- b. Repayment Period: Up to 120 months (10 years).
- c. Interest Rate: 1.25% per month
- d. Financing: Up to 100% of the plot value.
- e. Plot Registration: The plot will be jointly registered between the SACCO and the members.
- f. Security: No guarantors needed to secure the loan since the title is jointly registered
- g. No valuation needs
- h. The cost will be all inclusive



MOTOR VEHICLE

Key Features:

- a. Maximum entitlement is 4 times total deposits.
- b. Sacco to finance up to 70% of the cost of the vehicle for new cars and 60% of forced sale value for used cars.
- c. Repayment Brand new cars (1-7 years from year of manufacturer) (imported) - 48Months
- d. Used cars up to 7 years (locally used) - 36 Months
- e. Used cars (8-15 years) (locally used) - 24 Months
- f. Interest rate to be 1.25%

- g. Members pay 30% of the cost of the vehicle directly to the vendor
- h. The cost of Valuation, tracking System, Insurance and legal charge(chattels) to be met by the member
- i. No guarantor or collateral needed (the Log Book is the security and its jointly registered with the sacco and the member until the loan is fully paid).



TRACTORS

Ready to power up your farming? KEWISCO SACCO is now offering Tractor Loans to help members invest in modern, efficient farming equipment.

Key Features:

- a. Maximum loan amount Kshs. 2,500,000
- b. Sacco to finance up to 70% of the cost for new tractors and 60% of forced sale value for second hand. Repayment period
Brand new (1-8 years) (imported/local) - 48Months, Second hand (locally used) - 36 Months
- c. Interest rate to be 1.25%
- d. Member to pay 30% and 40% of the cost directly to the vendor
- e. The cost of Valuation, tracking System, Insurance and legal charge(chattels) to be met by the member

- f. No guarantor or collateral needed (the Log Book is the security and its jointly registered with the sacco and the member until the loan is fully paid).



TUKTUK

KEWISCO SACCO is excited to introduce a brand-new product to help you boost your income and achieve financial freedom.

TUK TUK LOANS

Key Features:

- a. Maximum loan amount Kshs. 300,000
- b. Sacco to finance up to 70% of the cost for new tuktuk
- c. Brand new (imported/local) - 48Months
- d. Interest rate to be 1.25%
- e. Member to pay 30% of the cost directly to the vendor
- f. The cost of Valuation, tracking System, Insurance and legal charge(chattels) to be met by the member
- g. No guarantor or collateral needed (the Log Book is the security and its jointly registered with the sacco and the member until the loan is fully paid).



MOTORCYCLE

Dreaming of owning a motorcycle?

KEWISCO SACCO is here to make it a reality!

Key Features:

- a. Maximum loan amount Kshs. 200,000
- b. Sacco to finance up to 70% of the cost for new motorcycles (Brand New (1-8 years)
- c. Repayment period is - 48Months
- d. Interest rate to be 1.25%
- e. Member to pay 30% of the cost directly to the vendor
- f. No guarantor or collateral needed (the Log Book is the security and its jointly registered with the sacco and the member until the loan is fully paid).
- g. The cost of Valuation, tracking System, Insurance and legal charge(chattels) to be met by the member



APARTMENTS/OFF PLAN (MORTGAGE)

Designed to make your dream of owning a home a reality. With affordable interest rates, flexible repayment terms and personalized support, KEWISCO SACCO is here to walk with you every step of the way.

Key Features

- a. Must be a member of the Sacco for a minimum of 6 Months.
- b. Maximum entitlement is 4 times the number of member deposits

- c. Financing is at 90% the cost of the apartment.
- d. Member to pay 10% of the cost directly to the vendor
- e. Interest rate to be 1.25%
- f. Loan repayment period 120 months.
- g. The apartment/house will have to be insured



ABC CHANNELS

KEWISCO PAP:

We are pleased to inform you that we have upgraded our mobile app from M-KEWISCO to the new KEWISCO PAP App, designed to give you a smoother, faster and more convenient SACCO experience.

The following services are available from the app:

1. View and generate all statements
2. Make deposits
3. Make repayment to loans
4. View guaranteed loans
5. Check and update bio data





USSD *720#

To accommodate all Sacco members the USSD *720# gives sacco member quick access to their account and views the following:

1. View and generate all statements
2. Make deposits
3. Make repayment to loans
4. View guaranteed loans
5. Check and update bio data

ONLINE MEMBER PORTAL

The member portal is available from our website

www.kewiscosacco.org

For First time users to access members need to do the following:

- a. Click Sign Up
- b. Accept To Terms and Conditions
- c. Enter Id Number

- d. Enter Membership Number
- e. Click Submit
- f. Proceed To Log In

The member portal allows you to do the following:

- 1. View and generate all statements
- 2. Make deposits
- 3. Make repayment to loans
- 4. View guaranteed loans
- 5. Check and update bio data
- 6. Apply for loans
- 7. Approve Guarantorship

You can apply for loan online.

To apply for the loan please follow the procedure below:

- 1. Visit www.kewiscosacco.org
- 2. Select member log in
- 3. From home page select loan application
- 4. Enter loan details and proceed to enter payslip details
- 5. Enter guarantor details
- 6. Upload stamped payslip
- 7. Submit the application



Member Portal

ID Number

Password

Log In



Sign up



Forgot Password?

Join us and become a member to access our sacco products.



Register as a Member



PLOTS FOR SALE AT LAMU

PRICES 1/8-400K all-inclusive
1/4-750K
1/2-1.3M

 500m from the Lamu-Malindi Highway and less than 3 Km from Hindi Town.

ABOUT THE PROPERTY

Own 1/8, 1/4, or 1/2 acre of prime land just 10mins from Hindi Town and 25mins from Mokowe, near Lamu Port and LAPSET projects. Ideal for a holiday home or farming.

Features:

- Well-drained land, ideal for building and farming
- Water, electricity, and security available
- Easy access via tarmacked roads and public transport
- Ready freehold title deeds under Kewisco Sacco

Market Potential

Rapid growth in property value due to ongoing developments. Nearby LAPSET Project, Lamu County HQ, and new shopping centers make this a prime investment opportunity.

Investment Benefits

Ideal for immediate development and long-term value growth. Pay 30% deposit, clear balance in 6 months.

Financing available through Sacco (up to 10-year repayment). Bank and other financing options accepted.



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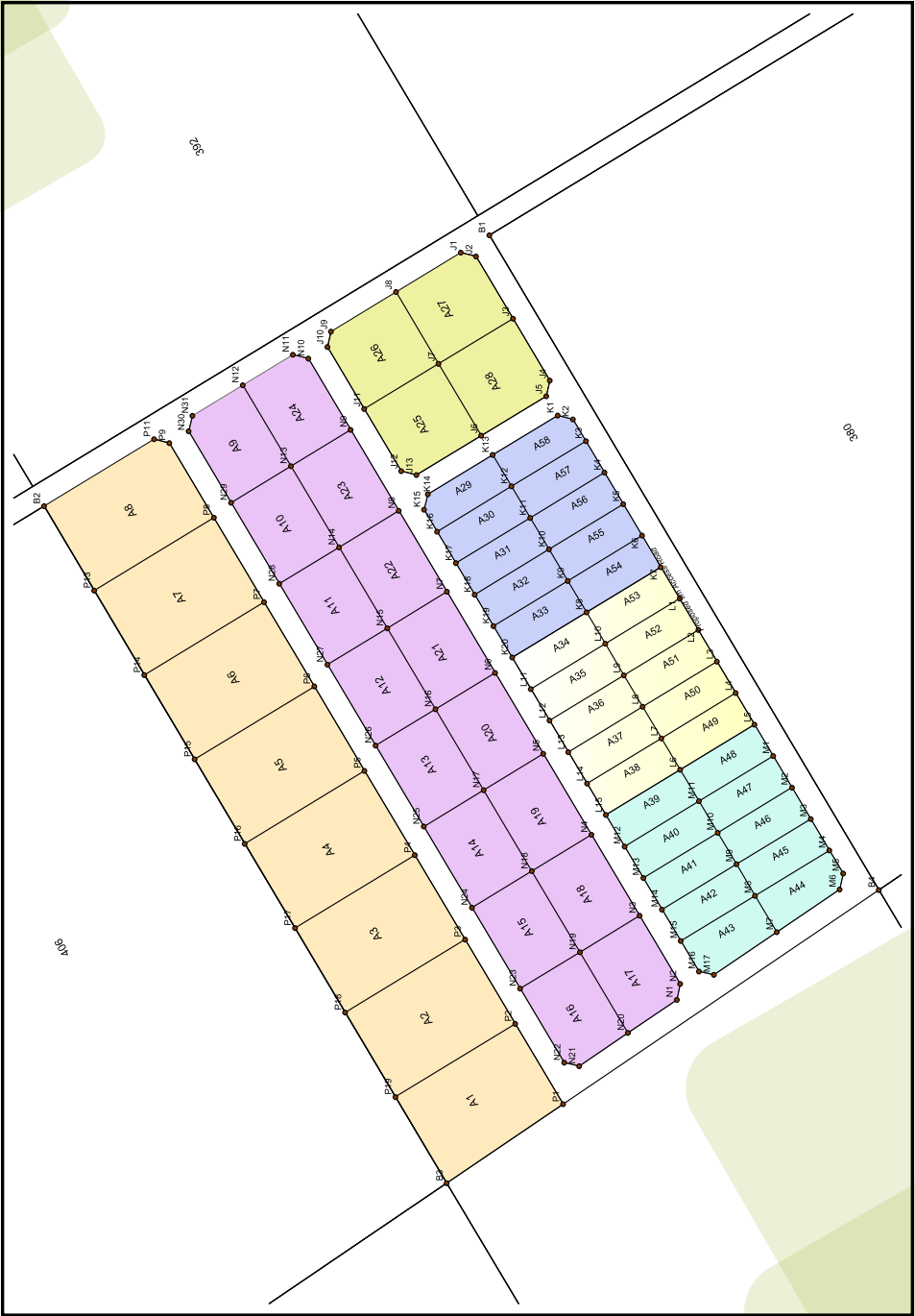
 info@kewiscosacco.org

 Westend Place, Off Langata Road

 0777-253569

 www.kewiscosacco.org

P.O. Box 4491-00200 Nairobi



MPESA PAYMENT METHODS

To serve you better the Sacco has introduced convenient way to deposit to your account using paybill 902250. Use **KEY CODE+YOUR ID NUMBER** i.e. if your ID Number is **12345678**, to deposit to member **DEPOSIT** use **DEP12345678** as your account.

No	TRANSACTION TYPE	KEY CODE
1.	DEPOSIT	DEP
2.	SHARE CAPITAL	SHR
3.	MASOMO SAVINGS	MSS
4.	ANGEL SAVINGS	AGL
5.	HOLIDAY SAVINGS	HOL
6.	SINKING FUND	SFD

No	TRANSACTION TYPE	KEY CODE
1.	EMERGENCY LOAN	EML
2.	SCHOOL FEES LOAN	SFL
3.	MKOMBOZI LOAN	MKL
4.	ANGEL LOAN	ANL
5.	MASOMO LOAN	MSL
6.	INSTANT LOAN	INL
7.	DEVELOPMENT OPTION 1	DOC1
8.	DEVELOPMENT OPTION 2	DOC2
9.	DEVELOPMENT RELOADED OPTION 1	DR1
10.	DEVELOPMENT RELOADED OPTION 2	DR2
11.	PLATINUM LOAN	PLT
12.	SUPER SHAREHOLDER	SSH
13.	SUPER SAVER LOAN	SSL
14.	SENIOR CITIZEN	SRC
15.	ASSET FINANCE	ASF
16.	MAPOKEZI LOAN	MAP



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 0777-253569

 info@kewiscosacco.org

 www.kewiscosacco.org

 Kewisco Regulated NDT Sacco Ltd.

 @kewisco1

PHYSICAL LOCATION

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