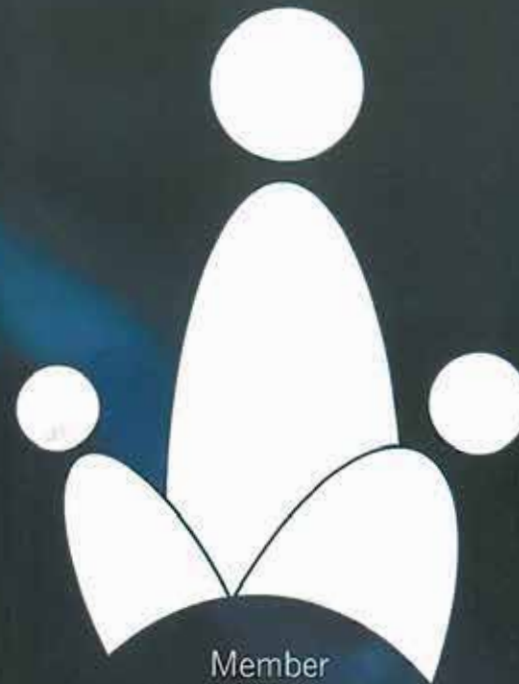


UNISA SAVINGS & CREDIT
COOPERATIVE SOCIETY LTD
(CS/20037)



A Saving today, a peaceful mind tomorrow



Member
Service support
For general inquiries
or service support
Call us

OFFICE:
0727 727 875

CHAIRMAN:
0722 330 898





Who is UNISA Sacco?

UNISA Sacco also known as unique savers are **business entrepreneurs** from various sectors who have come together to foster a **spirit of unity, social support and cooperation** among its members also to encourage thrift through regular savings for investment, prosperity and growth. Membership is voluntary and open to all entrepreneurs who can make use of its services and are willing to accept the corresponding responsibilities.

When are payments due?

Payments are due on or before **5th of every month.**

PAY BILL NO: 811326
CO-OPERATIVE BANK
ACCOUNT NO: 01120527301000

Product	✓ Features
Unisa Main loan	<ul style="list-style-type: none"> ✓ Membership spanning at least six months. ✓ Qualifying loan is 3 times member's deposits. ✓ The maximum repayment period is 48 months ✓ Interest to be charged at 1% per month on the outstanding loan balance at the end of the month (equivalent to 12.68% APR) ✓ The Security shall be the Applicant's and guarantors deposits, Other acceptable collaterals
Unisa School fees loan	<ul style="list-style-type: none"> ✓ Maximum of Ksh. 200,000 ✓ Interest charged is 1% per month on a reducing balance. ✓ Recoverable in 24 months.
Unisa Emergency loan	<ul style="list-style-type: none"> ✓ Maximum of Ksh. 300,000 ✓ Recoverable in 12 months. ✓ Loan with supportive documents. Interest charged is 1% per month on a reducing balance. ✓ Loan without supportive documents. Interest charged is 1.5% per month on a reducing balance.
Unisa Bridging Loan (top up)	<ul style="list-style-type: none"> ✓ This short term loan at interest rate of 5% (with a minimum charge of Kshs. 5,000.00 on the main loan) which facilitates the clearance of an existing loan. ✓ A new loan application form is filled by the applicant. ✓ Disbursement will be the entitlement less the outstanding loan ✓ Processing is subject to terms and conditions of Main loan.
Unisa Group loan	<ul style="list-style-type: none"> ✓ This facility is designed to help groups within the Sacco or individuals meet their project objectives. ✓ The use of the funds to meet the minimum criteria as per the policy definition of what constitutes a project. ✓ Loan term is up to five years depending on the nature of the project. ✓ It must be secured
Unisa Asset Finance loan	<ul style="list-style-type: none"> ✓ Total savings in account must be equal or more than a third of the amount to be financed. ✓ Asset to be financed are Motor Vehicles, property including land and building. ✓ Security is the asset to be purchased ✓ Terms and conditions of the Asset finance policy to apply
Unisa Quick fix loan	<ul style="list-style-type: none"> ✓ Maximum of 50,000 ✓ Availability is on the spot ✓ Recoverable in 3 months. ✓ Interest charged is 8% per month on a reducing balance

Loans policy procedure

1. A member must have completed at least 6 months
2. Loan applications are considered at monthly Credit Committee meetings. In order to approve a Loan the Credit Committee will issue a Loan Agreement to the member who must then sign it to confirm acceptance of the terms and conditions of the Loan. Once this document has been completed correctly and returned to the Credit Committee (along with any other required information and/or documentation) the loan will be processed. If for any reason, the Credit Committee are unable to approve a Loan they will notify the member by telephone, email or in writing.
3. No Loan will be issued without a completed Loan Application, Loan Agreement and confirmation that the requirements are met.
4. UNISA Quick fix loan will be processed upon completion of loan application form and all terms and conditions met.
5. Completed Loan forms to be in office by 5th of every month. The normal turnaround time of loan applications is 5 days from application receipt to cheque issue; except where the Loan falls outside the Policy, in which case it may take considerably longer.

How do I join?

You join by paying an Entrance Fee and completing a membership application form. You also submit a copy of your ID card and two passport size photos. Entrance fees is Kshs. 1,200/=.

Shares: Share capital Kshs. 3,000/=. The share capital is non-refundable but transferable to another member.

Deposits: Our minimum monthly deposit contribution is Kshs. 1,000/=.

GROWTH

