



SMART SACCO
RISE AND SHINE TOGETHER



SMART SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

Rise and shine together



Call Us:

07 59 611 124



Email:

thesmartsacco@gmail.com



www.smartsacco.co.ke



Office Location:

Stegm House, Ground Floor, Meeting Point Area, Nyeri.

www.smartsacco.co.ke



WHY JOIN SMART SACCO?

- Grow your savings and access affordable loans
- Easy membership process
- Low interest rates on loans
- Support for business and agribusinesses growth
- Financial education and training

HOW TO JOIN

- Pay Kshs 300 as membership fee
- Purchase a minimum of 20 shares (Kshs 100 per share)
- Make a minimum monthly saving of Ksh 500
- Sign membership agreement and receive a SACCO membership number

OUR GOALS

- Help members save and access loans at fair interest rates
- Introduce new products and services for economic growth
- Educate members on proper use of credit and poverty education
- Promote cooperation among other SACCOs to improve services



WHO CAN JOIN?

We welcome individuals and registered community groups engaged in agribusiness and other business activities within the SACCO's area of operation. To become a member you must meet the following requirements:

- **Age Requirement:** Must be **18 years or older**
- **Identification;** Provide a **valid National Identity Card or Passport**
- **Tax Compliance:** Posses a **Valid National PIN Certificate**
- **Character & Mental Soundness:** Must be of good character and sound mind
- **Financial Commitment:** Pay the **entrance fee and share capital** as required



OUR VALUES

- Self Help - Supporting each other financially
- Mutual Responsibility- Every member plays a role
- Equality & Equity - Fair treatment for all
- Honesty and Openness - Transparent financial dealings
- Social responsibility - Giving back to the community



OUR CO-OPERATIVE PRINCIPLES

- **Voluntary and open membership**
No discrimination based on politics, ethnicity, or religion
- **Education and training**
Continuous financial literacy and training
- **Democratic member control**
One member one vote
- **Cooperation among SACCOs**
Collaborations with other SACCOs to improve services
- **Economic participation**
Members contribute and benefit equally
- **Community concern**
Committed to local community development
- **Autonomy & independence**
Operates with full independence



LOAN REQUIREMENTS

- Minimum 6 months of saving before applying for a loan
- Share capital of at least ksh 2000 before borrowing
- Loans are granted based on the members savings and ability to pay
- Fixed interest rate of 1% per month
- Loan repayment should be made on time to maintain a good standing

SECURITY FOR LOANS

- Member deposits
- Guarantor's deposits
- Additional collateral if necessary



IMPORTANT FEES

- Individual Membership fee: Kshs 300
- Common Interest Group Membership fee: Ksh 1,000
- Minimum Monthly Savings: Kshs 500
- Minimum Share Capital: Ksh 2,000
- Loan Interest Rate: 1% per month (fixed)



"SMART SACCO chairman John Wambugu Gichinga addresses members in the first Sacco AGM"

Smart Sacco Co-operative Bank Account, Nyeri town branch

Payment Details:

Safaricom Mpesa PayBill Number: 400222

Account Number: 1020853#membernumber

Amount: ****

N.B. Visit or call office for member number allocation and registration

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**Join SMART SACCO Today!
Secure Your Financial Future!**