

**NESADI Savings and Credit Cooperative Society Ltd**

P.O. Box 201-00511, Ongata Rongai,

Tuala/Oloorsirkon, Kajiado County

Tel: +254 720 100 768, Nairobi, Kenya

Email: [inquiry@nesadisacco.com](mailto:inquiry@nesadisacco.com), Website: [www.nesadisacco.com](http://www.nesadisacco.com)

**NESADI SACCO**

We Care and Together We Can

**WHO ARE WE?**

* **NESADI SACCO** Ltd is a duly registered SACCO under The Co-operative Societies Act Cap 490 of the Laws of Kenya. Registered on the 15th of September 2020, the SACCO aspires to demonstrate that with proper management practices and application of best SACCO principles it is truly possible to grow a SACCO which appeals and meets the expectations of its members.
* We envision walking diligently with our members through their financial journeys by offering supportive, empowering and reliable savings, credit and investment services in order to improve their welfare and shared prosperity. We seek to become the financial partner of choice for our members.

**VISION**

* To be a most supportive, empowering and reliable financial partner of choice for our members. We envision walking diligently with our members through their financial journeys.

**MISSION**

* To improve the welfare of members through reasonable savings, affordable credit, prudent investments, wealth creation, moral support and compassionate companionship in an ethical, effective, efficient, creative, transparent and friendly manner.

**CORE VALUES**

* We at **NESADI SACCO** are guided by a set of values which include but not limited to;
* Professionalism
* Transparency
* Integrity
* Accountability
* Customer focused
* Teamwork
* Commitment
* Confidentiality,
* Respect
* Fairness
* Honesty
* Reliability
* Embrace of diversity

**OUR SLOGAN:** **We Care and Together We Can**

**OUR PHILOSOPHY: We are not just a SACCO; We are also a family of Savers, Borrowers, Investors, Innovators, Creative Thinkers and above all Brothers and Sisters who care for one another. We also care for our communities and the natural environment around us.**

**WHO CAN JOIN THIS SACCO?**

* This SACCO is not limited or restricted to any section of the population of Kenya or beyond.
* The SACCO is also not restricted to any industry.
* Membership to the SACCO is on voluntary basis, with voluntary entry and exit.
* Whatever you do for a living as long as it is legal and wherever you are-in or out of Kenya, you are most welcome to join **NESADI SACCO**.
* We embrace human diversity and your geographical location, whether residential or work-related should not be a barrier. The common denominator for all of us at **NESADI SACCO** is to improve the wellbeing of members. You just need **Kshs 1,000** to register as a member and your monthly contribution depends on how much you can afford **but not less than** **Kshs 500** per month

**OUR PRODUCTS**

Our financial products range and their unique features are listed below. We are committed to continuous improvement of the range and quality of our products.

**Nesadi Development Loan (NDL)**

Features:

* Meant for development purposes e.g. buying a plot, house, car, motorcycle, bicycle, business or ukulima project start-ups or expansion of existing projects, construction, extensive car repairs, etc.
* This Loan is granted at a maximum of 3 times the member’s total savings.
* Minimum amount applied for should be 2 times the member’s total savings.
* This Loan is repayable within your requested (and approved) period but not exceeding 3 years.
* Must have been a member for at least 3 months making monthly contributions.
* To qualify, one must have cleared all outstanding loans with the SACCO.
* This Loan attracts a low 10% interest rate calculated monthly on a reducing balance method.
* 1% Processing fee charged only once
* Top-up of this loan (refinancing) is possible but depends on an individual member’s repayment history.
* Guarantor(s) needed for this type of loan. Guarantors must be fully registered members with enough shares to collectively guarantee the entire loan applied for.
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Emergency Loan (NEL)**

Features:

* Designed for unforeseen circumstances such as rent, urgent travel, sickness, utility payments, family upkeep in the event of disruption of income flow, etc.
* Maximum amount-negotiable depending on circumstances but not more than double the member’s savings except in special circumstances presented and approved by the management.
* Processed and approved as a matter of urgency within a few minutes or hours provided the set requirements are met.
* Must have been a member for at least 3 months making monthly contributions.
* Maximum repayment period of one year
* Interest rate of 12% calculated monthly
* 1% Processing fee charged only once
* Guarantor(s) needed for this type of loan
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Masomo Loan (NML)**

Features:

* Designed to help members, their children or other dependants empower through conventional education (e.g. primary/secondary/college/university etc.), specialized short-courses to boost your career or increase your job opportunities and business tailored training programmes to enable you start a certain business or improve an existing one.
* Payable directly to the school/institution/organization as per the details provided by the borrower. By paying directly to the school/institution/organization the SACCO deliberately seeks to prevent diversion of such funds to other uses which do not reasonably empower your future.
* Maximum amount-negotiable depending on circumstances/needs but not more than double the member’s savings except on special requests presented to and approved by the management.
* Maximum repayment period of one year
* Interest rate of 8.5% calculated monthly
* 1% Processing fee charged only once
* Must have been a member for at least 3 months making monthly contributions.
* Guarantor(s) needed for this type of loan
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Events & Holiday Savings Scheme (NEHOSS)**

Features:

* Designed to help members save for holidays, events or festive seasons like Christmas, Birthdays, Weddings, Anniversaries, etc.
* The member opens a separate NEHOSS Account with the SACCO. This account is separate from the ordinary account.
* Make holiday/event savings of any amount but the monthly total should not be less than KShs. 500.
* The member must have contributed towards this account for at least four (4) months before beginning to withdraw from it. A member can withdraw all or any amount from this account anytime and from anywhere. All you need is to login into your account @ [www.nesadisacco.com](http://www.nesadisacco.com) , complete and submit an application online and within minutes you receive the money via mobile money.
* Your holiday savings will earn you 8% interest per annum and paid back (including interest) to the member by the date requested.
* Members may withdraw all or part of the holiday savings anytime.
* To enjoy this privilege, one must have been a member for at least 3 months making monthly contributions.
* A member can open this type of an account for a non-member beneficiary but only the member can withdraw on behalf of the non-member.
* 1% processing fee for any withdrawal requested
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Automatic M-Loan (NAML)**

Features:

* Designed to help members deal with short-term challenges requiring small amounts of money.
* This loan is automatic upon application-processed within minutes
* No Guarantor(s) needed for this type of loan
* Member can borrow up to a maximum of 10% of his/her savings
* Member receives the money instantly subject to verification and a confirmation call
* Interest rate of 12% calculated monthly
* Can be applied anytime
* Maximum repayment period is four (4) months
* If not repaid within four (4) months the balance inclusive of interest shall be recovered from the member’s savings.
* Three consecutive recoveries from savings shall lead to a management disciplinary action such as suspending the facility for the member for an agreed period of time
* Must have been a member for at least 3 months making monthly contributions
* 1% processing fee charged only once
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Business Loan (NBL)**

Features:

* Designed to support our members who are in business
* Designed to be short-term in nature
* Maximum amount-negotiable depending on business needs and circumstances
* Duration of repayment will vary depending on the nature of business to be undertaken but basically it will range from few days to three (3) months
* In consultation with the borrower, management will decide whether Payments will be lump sums or installments depending on a wide range of considerations
* Borrower must demonstrate satisfactorily how he/she will use the money, earn and pay the loan
* Interest rate will range from 12% to 15% calculated monthly depending of the amounts to be borrowed, duration, location, borrower’s reputation and the risk involved among others.
* Guarantor(s) needed for this type of loan
* Processed and approved as a matter of urgency provided other considerations are met.
* Must have been a member for at least 3 months making monthly contributions.
* 1% processing fee for any amount borrowed
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi LPO financing (NLPO)**

Features:

* Designed to support our members who are in the business of procurement and supply of items to various entities. If a member has got an LPO/an order to supply an item/items but the member doesn’t have the necessary capital/funds to procure, he/she can approach the SACCO and ask to partner with the SACCO. If the request is approved the SACCO will;

1. Provide the required funds,
2. Procure the said items in consultation with the member and deliver to the client. Note that the SACCO will not transfer the said funds to the member; instead the SACCO will itself pay the supplier and will jointly deliver the items to the client.

* For this arrangement to work, the said member must from the onset request the client to address the LPO (order to supply) to NESADI SACCO LIMITED and thereafter sign contractual agreement with the SACCO on the terms and conditions.
* 10% interest on the loan (amount required to service the LPO/order)-to be deducted from the profits made upon servicing the LPO/order.
* The agreement will among others specify that one; The LPO will be addressed to NESADI SACCO LIMITED, two; The SACCO will provide the funds requested by the member to complete the supply, three; Once the client has paid the SACCO will first recover the loaned cost of supplying the order and a small share of the profit currently agreed as 25% of the profit.
* The rest of the profit (70%) will be transferred to the member. The percentage of profit retained by the SACCO is not static as it be discussed and agreed between the member and SACCO.
* Designed to be short-term in nature ranging from days, weeks to not more than three (3) months.
* Maximum amount-negotiable depending on information supplied by member
* 1% processing fee for any amount borrowed (the total cost of financing the LPO unless otherwise agreed) and is charged only once, and will be deducted from the profit made. ***Note:*** Member NOT required to pay in advance.
* In the event that a member is interested in financing a foreign purchasing order, such a request will be deliberated upon by management and concerned member and an appropriate decision arrived at.
* In the event that a member is able to raise part of the cost of financing an LPO or a foreign purchasing order, such a request will be deliberated upon by management and concerned member and an appropriate decision arrived at.
* No hidden charges

**Nesadi Medical Insurance Cover Loan (NMICL)**

Features:

* Designed to help our members pay for family or individual medical covers to reduce the financial burdens in the unfortunate event of sicknesses.
* Paid directly to the medical cover provider as advised by the member
* Where possible the SACCO will provide advice regarding the most suitable cover provider based on available information but is not legally bound by such advice. The ultimate duty of choosing the appropriate cover provider rests with the member.
* Maximum amount-negotiable depending on the cover but not more than double the member’s savings except in special circumstances presented and approved by the management.
* Processed as a matter of urgency provided requirements are met.
* Must have been a member for at least 3 months making monthly contributions.
* Maximum repayment period is six (6) months
* Interest rate of 10.5% calculated monthly and 1% Processing fee charged only once
* Guarantor(s) needed for this type of loan
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Automobiles Insurance Cover Loan (NAICL)**

Features:

* Designed to help our members pay for automobiles insurance covers such as a motor vehicle, motorcycles, etc.
* Paid directly to the insurance cover provider as advised by the member
* Where possible the SACCO will provide advice regarding the most suitable cover provider based on available information but is not legally bound by such advice. The ultimate duty of choosing the appropriate cover provider rests with the member.
* Maximum amount-negotiable depending on the cover but not more than double the member’s savings except in special circumstances presented and approved by the management.
* Processed as a matter of urgency provided requirements are met.
* Must have been a member for at least 3 months making monthly contributions.
* Maximum repayment period is six (6) months
* Interest rate of 12% calculated monthly and 1% Processing fee charged only once
* Guarantor(s) needed for this type of loan
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Talent, Innovation and Creativity Loan (NTICL)**

Features:

* Designed to promote the conversion of talents, innovativeness and creativity into an economic enterprise.
* Advanced to members who can demonstrate they have a potential talent/creativity that can become an economic enterprise if supported and nurtured.
* Member must submit a brief typed summary of the talent/creativity and how he/she intends to convert it into an economic enterprise.
* Where possible the SACCO will provide supportive advice regarding the venture
* Maximum amount-negotiable depending on the nature of the intended venture but not more than double the member’s savings except in special circumstances presented and approved by the management.
* Must have been a member for at least 3 months making monthly contributions.
* Maximum repayment period is one (1) year
* Interest rate of 10.5% calculated monthly and 1% Processing fee charged only once
* Guarantor(s) needed for this type of loan
* No hidden charges
* For more information about this facility contact our staff.

**Nesadi Remittance Transmission to Third parties (NRTT)**

Features:

* Designed to help a member (especially those in the diaspora) send money to a third party: member or non-member (mainly relatives, friends, accomplices, employees/workers or a business partner(s) or entity(ies) when the member doesn’t have the money immediately.
* The money is sent/paid directly to the recipient as advised by the member.
* The money sent to the third party is treated as a loan to the member.
* Member will repay the money paid to the third party at a later date.
* Maximum amount-negotiable but not more than 40% of the member’s savings except in special circumstances presented and approved by the management.
* Must have been a member for at least 3 months making monthly contributions.
* Maximum repayment period is four (4) months
* Interest rate of 12% calculated monthly and 1% Processing fee charged only once
* No guarantors needed for this loan, the guarantee is your savings.
* No hidden charges
* For more information about this facility contact our staff.

**MANAGEMENT**

The management structure of NESADI SACCO is consistent with the law, By-Laws and the best recommended management practices in the SACCOs subsector nationally and internationally.

We aspire to further perfect the good management practices so as to serve our members in the best ways possible. As expected and is the norm, the top decision making organ of NESADI SACCO is the Annual or Special General Meeting of members followed by the Board of Directors (BOD) and then the day-to-day management team of the SACCO led by the Chairman and advised by the Patron. The management of NESADI SACCO as currently constituted comprises of the following positions and their current holders;

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|  | **Dr. Daniel M. Amanja** | Patron |
|  | **Kimathi C. M’Ringine** | Chairman |
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| C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\murerwa2.jpg | **Patrick M. Gikunda** | Secretary |
| C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\Mercy Gatwiri 3.jpg | **Mercy G. Mitine** | Treasurer/Head of Finance & Accounts |

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| C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\brig3.jpg  D:\sorted info backup\NESADI SACCO\passportphotosnesadi\christine Kisae2.jpg | **Bridget K. Mwebia** | Administrator/Head of Operations & Records |
| Assisted by:  **Christine N. Solomon** |

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| D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Alice Karoki2b.jpg | **Alice K. Magiri** | Head of Products, Loans, Investments & Risk Management advisory Committee |
| C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\Jim Aweyo1.jpg | **Jim Aweyo** | Head of Education, Training, Research & Development advisory Committee |

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| D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Gideon Koome 2.jpg | **Gideon K. Mbaya** | Head of Internal Audit & Risk Compliance Committee |
| D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Remus Muthomi 1.png.jpg  D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Andrew1.jpg | **Remus Muthomi**  Assisted by:  **Andrew Mela** | Head of ICT |

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| D:\sorted info backup\NESADI SACCO\passportphotosnesadi\IMG-20201217-WA0047b.jpg | **Victor Oduk** | Head of Marketing, Sales & Business Development |
| C:\Users\KIMCR\Downloads\Screenshot_20201217-160133 (1).png  D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Gakii Nyamu2.jpg | Assisted by:  **Eric Muriungi**  and  **Julia G. Nyamu** (Meru) |
| C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\murerwa2.jpg  D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Lilian Karimi1.jpg | **Patrick M. Gikunda**  Assisted by:  **Lilian K. Kuria** | Head of Debts Tracking & Collections |

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| D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Kakai1.jpg | **Reuben Kakai** | Head of Social Affairs advisory committee |
| D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Hellen Naito1.JPG | Assisted by:  **Hellen Naito** |
|  | **Harris N. Mbugua** | Head of  Collaborations advisory committee |

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| D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Dr Amanja 1.png  **Dr. Daniel M. Amanja**  **Patron** | **Kimathi C. M’Ringine**  **Chairman** | D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Screenshot_20200723-101247.png  **Rev. Dickson N. Kisae**  **Vice-Chairman** | C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\murerwa2.jpg  **Patrick M. Gikunda**  **Secretary** | C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\Mercy Gatwiri 3.jpg  **Mercy G. Mitine**  **Treasurer/Fin&A/Cs** |
| C:\Users\KIMCR\AppData\Local\Microsoft\Windows\INetCache\Content.Word\brig3.jpg  **Bridget K. Mwebia**  **Admin/Operations/ Records** | D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Lawson1.jpg  **Lawson K. Mbugguss**  **Member** | D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Fred Omondi2.jpg  **Fred Omondi Banja**  **Member** | D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Esther2.JPG  **Esther Ikiara**  **Member** | D:\sorted info backup\NESADI SACCO\passportphotosnesadi\Kakai1.jpg  **Reuben Kakai**  **Member** |
| **Joy K. Gulliver**  **Member** | **Dr. S. M. Arimi**  **Member** | D:\sorted info backup\NESADI SACCO\passportphotosnesadi\O.T Marete1.png  **Onesmus T. Marete**  **Member** |  |  |

**NESADI SACCO Board Members+**

**Why join NESADI SACCO ?**

* Without appearing to brag, we at NESADI SACCO are proud to have set in motion resolutions, actions and strategies to ensure that we are exceptionally a member-centered SACCO, devoted to walking diligently with our members through their financial journeys by offering timely, supportive, empowering and reliable savings, credit and investment services in order to improve their welfare and shared prosperity.
* We seek to become the financial partner of choice for our members. The needs of our members are the number one priority and reason for our existence.
* **More specifically;**
* We are straightforward - No time-wasting bureaucracy. We continuously strive to ensure that we cut down on the time it takes to process a member’s request/application. This resolve is informed by the unfortunate knowledge that many SACCOs have perfected the art of bureaucracy whose unfortunate effect is to keep a member trapped in endless cycles of processes and demands a member is left frustrated with the requested service either delayed or denied. At NESADI SACCO our responses will be forthright.
* We take the shortest time possible to attend to your request or application.
* We are almost a 100% paperless. No need for collection, filling and returning of voluminous hard-copy forms! We have set out to develop a secure digital SACCO system that allows you to interact with the SACCO easily and stress free via your computer or mobile phone.
* You will simply need to login-in into our system, click the service you want, complete the necessary online form(s) and click SUBMIT and instantly we receive your application or request.
* We will review, approve or decline by the click of a button and within the shortest time possible you get the response from us via SMS/email.
* Where necessary we will make an instant call to you to discuss your request and/or response.
* Where the service sought involves transfer of **money** to you or any **fundamental change** to your account, we shall **ALWAYS** call you before sending the money to you or effecting any **fundamental change** to your account to ensure that we are dealing with the right applicant with the right information, thus eliminating chances of forgery.
* This **digitalization** of our SACCO system from the word go will save you time, provide you with the convenience of dealing with NESADI SACCO from anywhere in the world.
* Your geographical location should never again be an obstacle to your desire to join and be served by a caring SACCO.
* Easy payment method when paying your registration or monthly/regular contributions to NESADI SACCO by simply using your mobile money such as going to Safaricom’s LIPA NA MPESA, entering our (NESADI SACCO) paybill **4046247** , then entering your membership number when prompted to enter account number , then enter your pin and tap the send/pay button and you are done. You will in a matter of seconds receive an SMS from the paybill system telling you have made the payment to NESADI SACCO, inclusive of the reference and other payment details. The next thing is just forward the payment SMS to us for verification.
* Low/reasonable interest rates charged for our products.
* Reasonable payment durations and schedules
* We provide room for discussion with NESADI SACCO management to reschedule loans payments or refinance loans where applicable.
* Availability of a wide range of financial products from which to choose the one that suites your needs. We commit to continuously review our products with a focus to making them more favourable to our members and where possible introduce new products for your selection.
* A very low and reasonable membership registration fee of just 1,000 Kenya shillings and the freedom to decide your monthly, weekly or daily contribution amounts to build your savings as long as the minimum payable monthly is not below 500 Kenya shillings.
* You can make payments towards boosting your shares/savings any time you feel like, even if it’s more than once or twice in a month.
* **We have consciously and deliberately banned the use of hard-cash transactions when dealing NESADI SACCO.** Instead we direct that all transactions between the SACCO, members or any other third parties be made through the provided paybill number and where the amount is higher than allowed by mobile money providers..the funds will be channeled directly to bank accounts. This is aimed at eliminating possibilities of misuse and/or theft of any monies belonging to members or the SACCO. NEVER GIVE CASH MONEY TO ANY MEMBER OF OUR STAFF OR AGENTS INTENDED AS PAYMENTS TO THE SACCO. SIMPLY PAY DITECTLY TO THE BANK BY USE OF PAYBILL NUMBERS. The work of the member of staff or agent is simply to guide you so that you can pay yourself directly to the bank via the paybill number.
* We have also resolved to live by and serve our clients according to the SACCO values we have stated earlier in this bulletin such as honesty, accountability, reliability, timeliness, fairness, respect for all, etc.
* Last but very important, as stated in our philosophy,

**We are not just a SACCO; We are also a family of Savers, Borrowers, Investors, Innovators, Creative Thinkers and above all Brothers and Sisters who care for one another. We encourage our members/staff to always seek to strengthen the bonds between ourselves, morally or otherwise, and support fellow members who may be going through difficult situations. Accordingly, when you have good news we encourage you to share with the family so that together we can celebrate your happiness. Let’s encourage, support and promote creativity and innovation by our fellow members. In as much as we should also take good care of our Natural Environment around us for a better tomorrow.**

**How to join NESADI SACCO-steps**

Joining NESADI SACCO is a very easy process that takes just a few minutes. Follow the steps below;

**Step1:** Before you begin to fill the simple online registration form ensure that you have the following in digital form either on your smartphone or computer (if you are not able to scan just take a clear photo of each and save); Front side of your identity card (ID) or passport, Backside of your identity card (ID) or passport, coloured passport size photograph and also take a photo of your specimen signature signed on a white plain piece of paper.

**Step2:** Go to [www.nesadisacco.com](http://www.nesadisacco.com) , click the ‘Register’ button and immediately an online registration form will appear.

**Step3:** Fill the registration online form including uploading the documents mentioned in step 1 above. Click ‘Submit’ button and your application will immediately be forwarded to our staff for review and action. Immediately after submitting you will receive an SMS/email message confirming that your application to be a member of NESADI SACCO has been received by our staff and will respond shortly. Be sure to memorize the password to the login account you have just created for future use.

**Step4:** Once your application has been approved you will receive SMS/email message informing you of the approval and the same message will have your newly assigned NESADI SACCO membership number and LIPA na MPESA Safaricom based NESADI SACCO LTD paybill number **4046247**.

**Step5:** Go to your mobile money such as LIPA na MPESA on your Safaricom line, Select ‘paybill’, enter business number (**paybill**) as **4046247** and when prompted to enter account number please input your NESADI SACCO membership number as provided in step 4 above. Input your pin and click send. A few seconds later you will receive an SMS confirming that the payment has successfully been received. Forward the received payment SMS to our finance office phone number **+254 720 283 512**.

**Note:** Incase you need our staff to simply register you from the office just send the following to WhatsApp number **+254 720 100 768**

* Front side of your identity card (ID) or passport,
* Backside of your identity card (ID) or passport,
* Coloured passport size photograph
* Photo of your specimen signature signed on a white plain piece of paper
* Your mobile telephone number and
* Email address (if you have one, if you don’t have just ignore email address and send the rest).

You can also get help from our agent in your area. For any further inquiries or help, call +**254 720 100 768**

**NESADI SACCO**

We Care and Together We Can



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Tuala/Oloorsirkon, Kajiado County

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