Rearrangements in pages should follow as below:

**HOME PAGE:**

**The Home page should only have animated photos from various backgrounds including from beneficiaries, other braches photos. Note to look into this link : https://www.stima-sacco.com/**

**Membership requirements should include the following drop down**

**Membership requirement for individuals.**

1-Fill Membership Form Free

2-Provide a copy of national identity card or a certified document from local authority

3-Provide three passport size photographs

4-Pay an Entry fee of SSP 300

5-Pay Membership Fee of SSP 500

6-Buy a minimum of one share at SSP 4,500

7-Pay for Pass Book fee of SSP 1,000.

8-Pay a minimum first savings of SSP 1000

9-Pay an annual Development Fund SSP of 500,

10-Pay an annual Social Fund of SSP 300

Membership requirement for Groups.

1-Fill membership application form for free

2-Provide a copy of national Identity cards for the account holders of the group or a certified document from local authority

3-Provide three passport size photographs of each account signatories

4-Minutes resolutions for opening of an account and the procedures of using the account

5-Copies of the by-laws of the group if any

6-Pay an Entry fee of SSP 300

7-Pay Membership Fee of SSP 500

8-Buy a minimum of three (3) shares each at SSP 4,500

9-Pay for Pass Book fee of SSP 1,000.

10-Pay a minimum first savings of SSP 5000

11-Pay an annual Development Fund SSP of 500,

12-Pay an annual Social Fund of SSP 300

**Institutions.**

1-Fill membership application form for free

2-Provide a copy of national Identity cards for the account holders of the company

3-Provide three passport size photographs of each account signatories

4-Provide a bye law, registration certificate and legal documents needed by the society and the Republic of South Sudan,

5-Minutes resolutions for opening of an account and the procedures of using the account

6-Pay an Entry fee of SSP 300

7-Pay Membership Fee of SSP 500

8-Buy a minimum of five (5) shares each at SSP 4,500

9-Pay for Pass Book fee of SSP 1,000.

10-Pay a minimum first savings of SSP 50,000

11-Pay an annual Development Fund SSP of 500,

12-Pay an annual Social Fund of SSP 300

**Companies.**

1-Fill membership application form for free

2-Provide a copy of national Identity cards for the account holders of the company

3-Provide three passport size photographs of each account signatories

4-Provide a Memorandum and Articles of Association, registration certificate and legal documents needed by the society and the Republic of South Sudan,

5-Minutes resolutions for opening of an account and the procedures of using the account

6-Pay an Entry fee of SSP 300

7-Pay Membership Fee of SSP 500

8-Buy a minimum of fifty (50) shares each at SSP 4,500

9-Pay for Pass Book fee of SSP 1,000.

10-Pay a minimum first savings of SSP 300,000

11-Pay an annual Development Fund SSP of 500,

12-Pay an annual Social Fund of SSP 300

Saving service/Product here are the dropdown:

Normal saving account for individual, group, institution and companies.

Deposits is free of charge. Normal savings attract an interest so long as the amount deposited has stayed for a period of over one month. An account holder can withdraw his/her savings at any time when he/she needs it. Withdrawal attract a small withdrawal charge

**Fixed deposit account.**

This account is for those who do not use the money immediately. It runs for a minimum period of six (6) months and maximum period of twelve (12) months. The account remains un accessed (no deposit and with drawls until maturity period, minimum deposit is SSP100,000. Interest on fixed deposit account for six (6) months period is 5.5% per Annum and for twelve (12) months’ period is 8% per annum

**Banking services Dropdown:**

**Agency banking.**

Rural-Urban SACCO is an official bank agent for Cooperative Bank of South Sudan and Equity Bank

**Money transfer**

Money transfer services exist in all our branch offices i.e. Juba, Kajo-Keji and Yei

**Loan product dropdown**:

Commercial loan

This loan is offered to individuals or small medium Enterprises(SMEs) to expand their existing business. Maximum repayment period is six (6) months. Interest rate is 3.5% per month

Development loan

This loan is given for construction of buildings. Maximum repayment period is one year (12 months). Interest rate is at 20% per annum. It is calculated on a straight line basis

Asset loan

This loan is for acquiring assets like land, motor vehicle or motorcycle which are intended for personal use. Maximum repayment period is one year (12 months). Interest rate is charged at 20% per annum on straight line basis

Agriculture loan

This loan is given to an individual or group of farmers who have already an existing farming activities. Maximum repayment period is nine (9) months for cereals while for vegetables it is six (6) months. Interest rate is charged at 3.5% on straight line method. Agriculture loan receive a grace period of six months for cereals and for vegetables the grace period is three months. During the grace period only the borrower will pay the interest rate while the principle will be paid upon expiry of the grace period in three months’ installment

Salon loan

This loan is given to individuals or groups who are engaged in salon business. Maximum repayment period is six months. Interest rate is 3.5% per month

Special loan.

This is given to companies that have won contract but have no ability to finance them. Maximum repayment period is three months. For loans to be repaid within a period of one month is charged 10% and for loans exceeding one month is charged 15%. Any default on this attract a 5% per month

School fees loan

This loan is given to individuals who have children learning in primary or secondary schools. Maximum repayment period is nine (9) months. Interest rate is charged at 2% per month

College or university loan.

This loan is offered to individuals who are pursuing a collage of university course. Maximum repayment period is one year (12) months. Interest rate is 20% per annum.

Bodaboda loan.

This loan is given to youth who are engaged in bodaboda riding business. The maximum repayment period is one year (12) months. Interest rate is charged at 20% per annum.

Salary loan.

This is charged 3.5% per month on straight line

NB: please remove the product written **~~Legal Services and Youth Loan~~** it does not exist in our SACCO

Also remove **~~Portfolio~~** and **~~Industry Recognition~~**

NB: **Braches should fall under about US**

**About us should only include the following dropdown:**

1. **Branches:**

To date Rural-Urban SACCO has three branches operational in Central Equatoria State of the Republic of South Sudan in the following areas; Kajo-Keji, Juba and Yei respectively with its head office located in Juba in Munuki town Block of Juba city, Suk Libya near Munuki Police station. Rural-Urban SACCO first branch office was opened in Kajo-Keji County, CES located at Wudu trading Commercial Centre. However, due to the 2016 July crisis, it was shifted to Juba which became its new head office

**Juba branch**

Located in Munuki Suk Libya on the way to Munuki police station

Tel:0922468629/0925789680/0921300516/[Email.mansuktimon@gmail.com](mailto:Email.mansuktimon@gmail.com) , [joyinnocent40@gmail.com](mailto:joyinnocent40@gmail.com)

[ondogageofrey@gmail.com](mailto:ondogageofrey@gmail.com)

**Yei branch**

Located along Maridi road, next to Nyardene swamp before Yei day secondary school road.

Tel 0921700760/0924837560

[Email.mansuktimon@gmail.com](mailto:Email.mansuktimon@gmail.com) , [joyinnocent40@gmail.com](mailto:joyinnocent40@gmail.com)

[ondogageofrey@gmail.com](mailto:ondogageofrey@gmail.com)

**Kajo-keji current branch location**

Located in Mere town on Juba high way

Tel 0929354521

Email contact: [Email.mansuktimon@gmail.com](mailto:Email.mansuktimon@gmail.com) , [joyinnocent40@gmail.com](mailto:joyinnocent40@gmail.com)

[ondogageofrey@gmail.com](mailto:ondogageofrey@gmail.com)

**The organogram should like on this Link**: https://www.stima-sacco.com/board-members-2/

**Team dropdown**

Board members

Photo

**Name: Mansuk Moses Timon**

Title: Chairman

Mansuk Moses Timon holds a Bachelor of Commerce (Finance) from Kampala International University (Uganda) and a Diploma in Education Secondary (majoring in Business Studies) from Kyambogo University (Uganda). Mansuk worked in senior management positions at different capacities as a head teacher in Kajo-keji Secondary School, Senior administrator/HR officer, State Statistical Director for Central Equatoria State at National Bureau of Statistics of the Republic of South Sudan and currently he is the Executive Director for Initiative for Community Prosperity(ICP) a national non-Governmental Organization operating in the Republic of South Sudan.

Mansuk after finishing his bachelor of commerce in 2012, initiated the idea for the establishment of Rural- Urban SACCO LTD in 2013 and was elected as the founding Chairman of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to lead the society up to the end of 2021. He has expertise in cooperative and credit management

Photo

**Ondoga Geofrey Powu**

**Title: Vice chairman and Chairman Education Committee**

Ondoga Geofrey Powu holds a Bachelor of Arts in Education from Uganda Martyrs University (Uganda) and a Diploma in Education Secondary from Kyambogo University (Uganda). Ondoga worked in senior management positions at different capacities as a Deputy head teacher in Kajo-keji Secondary School, Deputy Head Teacher Kiri Secondary School, Tutor and mentor for primary school teachers with ADRA- South Sudan on a consultancy basis.

Ondoga is one of the steering committee members in the establishment of Rural- Urban SACCO and was elected as the founding Vice Chairman of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to continue in his position as vice chairman of the society up to the end of 2021.

Photo

**PHOTO**

**Duku Emmanuel Henery**

Title: Treasurer

Duku Emmanuel Henery holds a Bachelor of Science in Education from Kyambogo University (Uganda) and a Diploma in Education Secondary from Kyambogo University (Uganda). Duku worked in senior management positions at different capacities as a Director of studies in Kajo-keji Secondary School and currently is working as Education Assistant for LWF in Ajangtong

Duku is one of the steering committee members in the establishment of Rural- Urban SACCO and was elected as the founding Treasurer of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to continue in his position as Treasurer of the society up to the end of 2021

Photo

**Egibon Jame**

**Title: Chairman Credit Committee – Juba**

Jame Egibon Lubajo holds a Bachelor of Science (General) in Economic from University of Juba (South Sudan). He is currently pursuing a Master of Official in the East African Statistical Training Center in Dar el Salam (Tanzania) in Education Statistics in University of Dar el salaam(Tanzania). Jame works with National Bureau of Statistics in the Republic of South Sudan as a Statistician in the department of Economics Statistics

Jame was elected as a member in the Credit Committee in 2015 and became the chairman of credit Committee for Juba branch office and in 2018 he was given another mandate to continue in his position as a member of the credit committee of the society up to the end of 2021

Photo

**Title: Chairman Credit Committee - Yei**

**Sambala Moses**

Sambala holds a Diploma in Education Secondary from Kyambogo University (Uganda). Sambala works with Strommme Foundatin as Education Officer in Yei. Sambala was elected as a member in the Credit Committee in 2018 and became the chairman of Credit Committee for Yei branch office and in 2018 he was given another mandate to continue in his position as a member of the credit committee of the society up to the end of 2021

Photo

Jame Alex Lobayiti

**Secretary Credit Committee**

Jame Alex Lobayiti holds a Bachelor of Arts in Education from Ndejje University (Uganda) and a Diploma in Education Secondary from Kyambogo University (Uganda). Jame worked in senior management positions at different capacities as a Head teacher in Kajo-keji Secondary School, Assistant Project Officer with Concern worldwide, Project Officer with Youth Empowerment and Development Aid and recently as education project officer with Plan International from September 2020 to June 2021

Jame is one of the steering committee members in the establishment of Rural- Urban SACCO and was elected as a member in the Credit Committee among the founding members of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to continue in his position as a secretary of the credit committee of the society up to the end of 2021

Photo

**Anthony Lokonga Nyoma**

**Title: Member Credit Committee – Juba**

Photo

**Maratha Siama Edward**

**Title: Member Credit Committee**

Photo

**Tongu Amos Jackson**

**Title: Member Education Committee**

Photo

**Anyik Chaplain Mogga**

**Title: Chairman Investment Committee**

Anyik is one of the steering committee members in the establishment of Rural- Urban SACCO and was elected as the founding Chairman of Investment Committee of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to continue in his position as Secretary of the Audit and supervisory Committee of the society up to the end of 2021

Photo

Tombek Chaplain

**Title: Member Investment Committee**

Tombek was elected as a member of Investment Committee of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to continue in his position as Secretary of the Audit and supervisory Committee of the society up to the end of 2021

**Supervisory committee**

Photo

**Modi Emmanuel Abusai**

**Title: Chairman Audit and Supervisory Committee**

Modi Emmanuel Abusai holds a Bachelor of Business Administration (BBA) from NKumba University (Uganda) and a Uganda Diploma in Business Studies from Makerere Business School(Uganda). He is currently finalizing his MBA at mountain Kenya University in Uganda. He served as an accountant in kajo-Keji County Judiciary office and is currently working as finance officer in Unity State with WFP.

Modi is one of the steering committee members in the establishment of Rural- Urban SACCO and was elected as the founding Chairman for Audit and Supervisory Committee of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to continue in his position as chairman of the Audit and supervisory Committee of the society up to the end of 2021

**Photo**

**Lubang Simaya Daga**

**Title: Secretary Audit and Supervisory Committee and Acting Hon. Secretary of the society**

Lubang Simaya Daga holds a Uganda Diploma in Business Studies from Makerere Business School(Uganda). He is currently serving as an accountant in kajo-Keji County administration office.

Lubang is one of the steering committee members in the establishment of Rural- Urban SACCO and was elected as the founding Secretary for Audit and Supervisory Committee of Rural-Urban SACCO in 2013 and in 2018 he was given another mandate to continue in his position as Secretary of the Audit and supervisory Committee of the society up to the end of 2021

Photo

**Edina Tumalu**

**Title: Member Audit and Supervisory Committee**

Edina Tumalu was elected into the audit and supervisory committee in 2018. She represents Rural-urban SACCO branch

**Management staff**

Photo

**Binya Geofrey Wani**

**Title: General Manager**

Binya holds a Uganda Diploma in Business Studies from Makerere Business School(Uganda). He was recruited as an Accountant for rural-urban SACCO in 2013 and in the same year he was promoted to the position of a branch manager in kajo-Keji and upon establishment of Rural-urban SACCO branch office in Juba in 2015, he was promoted to the position of General Manager and currently he is overseeing three branches.

Photo

Cilimo Celina

Title: Accountant – Juba branch

Cilimo holds a Diploma in Business Studies in Accounting from Uganda collage of Commerce in Pakwach (Uganda) and a Bachelor of Business Administration majoring in Finance and Accounting from Kampala University(Uganda). She was recruited in 2017 as an Accountant for rural-urban SACCO for Juba branch.

Photo

Kasara Lilian

Cashier

Juba

Kasara holds a diploma in Banking and Finance from Institute of Accountants and Commerce(IAC) (Uganda). She was recruited as a cashier for Juba branch in 2021

Photo

Mawa Emmanuel

Cashier

Juba

Mawa holds South Sudan Certificate of Education. He was recruited as a cashier for Juba branch in 2019. Mawa is currently pursuing a diploma in finance and accounting at African Management and Development Institute in Juba (South Sudan)

Photo

Gonda Emmanuel

Loan Officer

Gonda holds a Post Graduate Diploma in Accounting and Finance from University of Juba and a bachelor in Social Economic from Omdurman Ahilia University (Khartoum- Sudan) he was recruited as a Loan officer for Juba branch in 2021

Photo

Rabi Santo

Loan officer

Rabi holds South Sudan Certificate of Education. He was recruited as a cashier for Juba branch in 2019.

Photo

Joy Innocent

Title: Branch Manager – Yei

Joy holds a diploma in Accounting and Finance from African Population Institute (Kampala). She was recruited as a Loan officer in 2018 and in 2019 due to outstanding performance, she was promoted to the position of Branch Manager for yei

Photo

**Sida Jane**

**Title: Accountant – Yei branch**

Sida holds a diploma in accounting and finance from Makerere Institute of Social Development (Uganda). She was recuirted as a cashier for Yei branch in 2019 and in 2021 she was promoted to the position of an accountant for yei branch.

Photo

**Ropani Gladys**

**Title: Senior Cashier**

Ropani holds a diploma in accounting and finance from Makerere Institute of Social Development (Uganda). She was recruited as a cashier for Yei branch in 2019 and in 2021 she was promoted to the position of a Senior Cashier for yei branch.

Photo

Moses Likambo

Moses holds South Sudan Certificate of Education. He was recruited as a cashier for Yei branch in 2019.

Photo

**Asu Emmanuel**

**Loan Officer**

Asu holds a bachelor of Business Administration from Bugema University (Uganda). He was recruited Yei branch in 2016. However, due the outbreak of the July 2016 crisis in Juba. In the same year 2016 he left Yei and went to exile as a refugee in Uganda and in 2018 he came back to Yei and was rehired in 2019 as a loan officer and in 2021 he was promoted to a position of Senior Loan officer

**Please include DOWNLOADS page with the below dropdown**

1. **Document**
2. **Tender**