



SAVING AND GROWING
TOGETHER

KCCA STAFF MULTIPURPOSE COOPERATIVE SOCIETY LIMITED

REG: 10179/RCS

COOPERATIVE PRODUCTS PROFILE

MAIN LOAN

- Eligible after 4 months of membership with the Cooperative
- Loan amount is 3 times the current member's savings
- Maximum loan amount 300M
- Needs 2 guarantors
- Loan Processing takes 3-5 working days
- Monthly repayments are deducted off one's salary
- Repayment period is up to 60 months
- Interest rate is 14%

EMERGENCY LOAN

- Eligible after 3 months of membership
- Needs 2 guarantors
- Repayment installment should be within 50% ITI
- Monthly repayments are deducted off one's salary
- Repayment period is 3 months
- Interest rate is 16%

LAND LOAN

- Eligible after 3 months of membership
- Repayment installment should be within 50% ITI
- Repayment period is up to 48 months
- Loan amount is 3 times the current member's savings
- Interest rate is 13%

ESTATE DEVELOPMENT LOAN

- Land should be in Cooperative estate
- Present an approved building plan by relevant authorities.
- Present Bills of Quantities (BOQs)
- Loan fees of ushs. 20,000
- Loan Insurance @ 1%
- Interest rate is at 12.5%
- Two (2) guarantors required
- Filled in loan application form (*this may be done in Finhazi system*)

- Funds will be disbursed in phases (30%, 30%,30%,10%). The certificate of completion should be provided. Site visit to be conducted at each stage of completion.

MAIN SAVINGS

- Minimum savings contribution is ugx 50,000=
- Attracts interest at end of every financial year
- Flexibility in savings withdraws

TOTO SAVINGS

This is a young saver's account.

- Minimum savings amount 50,000
- Permits 3 withdraws in a year
- Earns interest at end of year
- Cannot be borrowed against.

FIXED DEPOSIT

- Minimum amount is ugx 1 million
- Maximum loan period is one year
- Attracts interest as follows:

3months-9%

6months-10%

12months- 11%

MOBILE MONEY SERVICES

PAYWAY (School Pay, Utilities)

MTN

AIRTEL