

BIASHARA ACCOUNT

Get your business financed with affordable loans;



Account Opening Requirement

- ✓ National identity card
- ✓ Ksh 500
- ✓ Business permit or registration documents
- ✓ Pin number (where applicable)



Target sector

- ✓ Business Community Farming sector



Benefits

- ✓ Affordable business loans
- ✓ Opportunity to save
- ✓ Soko loan
- ✓ Access loan online
- ✓ Attractive interest and dividends
- ✓ Flexible repayment
- ✓ All loans insured



JIPE PIKII ACCOUNT

Account Opening Requirement



- ✓ National ID Card
- ✓ Minimum Operating Balance
- ✓ PIN Number

Get a motorcycle of your choice for your business through Winas Sacco.

AGENT

Access our services via Winas Agent near you.



Own a water pump for daily farming activities.

Account opening requirements for groups

- ✓ At least 10-15 people
- ✓ Must be fully registered with relevant Ministry
- ✓ Official minutes
- ✓ Group constitution
- ✓ Members' identity cards
- ✓ KRA PIN



Own a jikokoa & other kitchen appliances from Winas Sacco.



Light your home with affordable variety of solar kits and other accessories.



Own a chaff cutter for dairy farming activities.



Own a water pump for daily farming activities.

Jolly Junior Account

Account designed to teach our children the saving culture for ages between one day to 18 years.

It has several benefits such as: Interest earning, free school cheques and annual children's party

Requirements:

- ✓ A copy of parent / guardian ID card and a birth certificate for the child.
- ✓ KRA PIN



OTHER SERVICES

Cheque Clearance: We clear cheques for customers / members at very affordable rates.

Internal Standing Orders: This is an instruction by a FOSA member to use the funds in their account to settle regular payments with the society e.g. loans or shares. It can also be used to settle payments with other Sacco customers.

Sacco Link ATM Card: Our Sacco Link Visa Branded ATM card guarantees you instant cash anywhere, anytime and conveniently. Your Sacco in your pocket! It can be used at any Co-operative Bank ATM, Co-op Kwa Jirani Agents countrywide or any other Visa branded ATM outlets through other banks.

SMS and M-Banking: This is a new and highly interactive exciting facility that enables members to access funds in their accounts through their mobile phones. You must subscribe for the service to secure a link.

Agency Banking: The Sacco has various agency outlets where you can access any financial assistance at any time.

M-Pesa Service: You equally enjoy this service in any of our branches. The Sacco has a Paybill No. 879600 where customers can deposit and pay loans easily and at their comfort. Also you can pay for supplier's goods using the same service.

Dividend / Interest on Deposits: The Sacco strives to maximize the shareholders wealth by rewarding both shares and deposits attractively every end of the year. Good rates of returns are always assured.

M-Winas Chapaa Service *582# : A platform tailored to offer mobile services like payment of utilities, Balance requests, loan applications, E-loan facilities and also withdrawal and deposits.

Safe Custody: We offer safe custody for documents and valuable items at extremely favourable rates. Included here are logbooks, title deeds, wills e.t.c

Risk Fund: All our loans are fully insured to ensure even after a members demise, the next of kin continues with life normally. The Sacco pays to the nominated next of kin double the member's savings and all the loans written off.

NHIF: The Sacco has partnered with NHIF to offer registration and payment of NHIF funds and can easily access the service.

Winas Mobile App: An interface that allows members to do all the transactions as one would do in the banking hall. It is highly reliable.

Social Responsibility Programme:

Winas Sacco understand the importance of giving back to the society in the environment which it operates. Every year, the Sacco extends the good gesture to needy homes as well as taking good care of the immediate environment and its environs. We are set to increase our presence in the communities we serve with a view

to reaching many people out there. During prize giving day occasions, the Sacco in many aspects work hand in hand with the educational units such as Suc-county and TSC offices and other stakeholders by way of donating trophies as well as rewarding exemplary top performers in exams.



WHY JOIN WINAS SACCO LTD

- An opportunity to accumulate savings and access cheap credit
- Free provision of education, training and information to members
- Enjoy variety of products and services both in FOSA nad BOSA
- Participate in decision making
- Loans paid on short notice
- Loans fully insured in case of death
- High rate of dividend paid every year
- Members elect directors of their choice
- Interaction with members from other economic sectors



VISION

To be the ultimate leader in financial empowerment

MISSION

To continually improve the socio-economic status of people by mobilising affordable innovative and accessible Financial services.

MOTTO

"United we progress"



CUSTOMER OFFICE LINE:
0709 506 000

USSD *582# **879600**

Winas Paybill

Winas DT Sacco Limited

P.O. Box 696-60100
Winas Plaza, Kenyatta Avenue
Customer Office Line: 0709 506 000
Email: info@winassacco.com
Website: www.winassacco.com

Kiritiri Branch, Ishiara Branch, Matuu Branch, Runyenjes Branch, Makutano -PIA- Karaba Branch, Mutuobare Branch, Siakago Branch, Masii Branch, Kianjokoma Branch & Wote Satellite Office

www.winassacco.com

About Winas Sacco Ltd

Winas Savings and Credit Co-operative society Limited, formally Embu Teachers Sacco Limited is a sasa-licenced, modern and fast-growing financial institution in Kenya. Established in 1977 to serve teachers in the larger Embu district. The society rebranded in 2012 and diversified its membership to effectively tap the economic potential in all viable sectors in the Kenyan markets and beyond. Since inception the Sacco has undoubtedly witnessed exponential growth with membership growing tremendously to the level that we have now set our eyes further a field.

The Sacco society has cut a distinct market niche for itself becoming a strong financial powerhouse in Kenya. This is clearly evidenced by the level of confidence, satisfaction, loyalty and sense of ownership expressed by the Sacco's general membership. Our greatest aim is to economically move the sacco membership to the next level through our competitively designed and well priced products and services.

The Sacco is headquartered in Embu town along Meru-Nairobi highway and has an iconic building with spacious banking hall hence a land mark in the town, next to N.S.S.F and N.H.I.F offices. It has branches in Kiritiri, Ishiara, Matuu, Runyenjes, PI Makutano, Mutuobare, Siakago, Kianjokoma and Masii in Machakos with over 56 active Agencies where members can access all banking services. Our strategically placed branches are fully-fledged in terms of service delivery and technologically linked with the head office for efficient supervision, monitoring and management.

With the opening of the magnificent Winas Plaza building the Sacco aims at reaching the corporate clientele with ease for business partnership.

Winas Modern FOSA Section



CORE VALUES

- Transparency and accountability
- Professionalism
- Integrity
- Team work
- Customer satisfaction

MEMBERSHIP

This is drawn from:

- All Government Ministries' employees - National & County.
- Primary and secondary school teachers - active, retired.
- Employees with teacher-affiliated bodies e.g KNUT, KUPPET, KEPSA, KETSA, VTT
- Business community / Agriculturals
- Micro - credit groups
- Institutions & other like companies

SAVINGS ACCOUNTS

Savings Account: This is an account open to all. With a savings account, members are able to get all financial services such as loans, dividends, refunds, salary processing, cheque clearance, standing orders and EFT etc.

Fixed Deposit Account: FOSA encourages long term saving today for tomorrow's development. Save all funds you do not need immediately. Definitely, the account offers attractive returns to your savings.

Jolly Junior Savings Account: An attractive package for parents and guardians to invest for their dependant's future.

Holiday Account: A structured saving programme for members who desire to save for their vacation and holidays.

Scholars Account: Designed to help pupils/students above 12 years to mobilize savings for education purposes all the time.

Biashara Account: Designed to meet the unique needs of operating your sole proprietor enterprises /registered businesses or public/private organization.

Institutional Accounts: Designed to meet the needs of institutions from various organizations and Government departments.

Micro-Credit Account: Designed for members of the groups and savers groups.

Jipe Piki Account: An account for the Bodaboda crew which enables them to save on daily basis.

Step Gap: An account designed to help members save while in employment for a roll-over upon service termination or retirement.

LONG, SHORT TERM LOANS AND ADVANCES

Ordinary Salary Advance: This is an instant service. It is repayable with salary or pension through the FOSA. Salary repayment period ranges from 1-12 months with affordable interest rate

Salary in Advance (Mobile Advance): Basically a Mobile Advance given to salaried members with a repayment period of one month.

Dividend Advance: Given to members with shares while waiting for actual dividend payment. It acts as an advance for payment of dividend.

FOSA Instant Loan: Also a FOSA instant service Product repayable within 72 months. Members encouraged to borrow as much as they are able to repay with the salary.

Emergency Loan: Product available to those with salary processed through the FOSA section. Also an instant service with a time frame of 24 months.

FOSA Jijenge Loan: A product designed for institutional members with low interest rates and repayable within 13-72 Months.

Micro Credit Loan: The loan targets to meet the needs of members in groups saving as individuals or savers in a group. The maximum repayment for group loans shall be 36 months. The maximum repayment for savers group shall be 48 months. The multiplier of the loan is five times the savings. Affordable interest rate.

Biashara Loan: The loan targets retail and wholesale businesses including the Mama mboga and Juakali business. The repayment ranges from one to 48 months and the first loan shall be repaid within one year. The multiplier for loan is three or five times the savings depending with the account flows. Loan that exceeds 700,000 requires a security from the borrower or apply against the deposits. Interest is on reducing balance method.

Kilimo Loan: The loan targets the agricultural sector and those carrying out commercial farming. The repayment ranges from one to 48 months and the first loan shall be repaid within one year. The multiplier for loan is three or five times the savings depending with the account flows. Interest is on reducing balance method.

Soko Loan: The repayment ranges from one to 4 months. Affordable interest rate. Multiplier of 3 times member's deposit for maximum loan.

Capital Loan: The loan designed to assist business ventures requiring huge capital outlay such as schools, Hospitals, Hotels etc. Businesses with huge cash flows such as petrol stations, supermarkets etc. The maximum repayment period will be from 49-84 months. The Account is pegged on the ability to pay but not multiplier. The loan can be applied online from the members' comfort

Personal Loan: This product is designed to assist Salaried members to meet daily or short term domestic needs. The repayment ranges from one to 36 months. Interest is affordable and on reducing balance method basis. Multiplier of 3 times member's deposit in the Sacco. The loan can be applied online from the members' comfort

Development Loan: A special loan meant to enable members do projects which are capital intensive. The repayment ranges from 37 to 96 months. Interest is on reducing balance method. Multiplier of 5 times member's deposit in the Sacco. The loan can be applied online from the members' comfort.

Premier Loan: The product is designed to cater for BUYOFFS from other financial institutions. Interest is on reducing balance method at an effective rate of 8.21% p.a. The repayment period ranges from 37 to 96 months. The loan can be applied online from the members' comfort. The loan has no multiplier on deposits but requires minimum share capital.

BOSA Loan Advance: This is an apportionment of any back office loan before the loan funds are disbursed to the customer. Granted to those with pressing financial needs that can't wait until loan is fully approved and all funds disbursed.

Bank loans Buyoff: Our Sacco has the financial capacity to clear customer loans with other financial institutions to relieve them of the expensive burden and high interest rates. So if you currently have a loan with other institutions, talk to us today to free you from the high interest rates and enjoy stress-free times as you service your loan.

KILIMO ACCOUNT

Account Opening Requirement:



- ✓ National identity card
- ✓ Ksh 500
- ✓ KRA PIN
- ✓ Farming proof (e.g. photo of dairy cows)



Target group - Farmers the following categories

- ✓ Dairy
- ✓ Poultry
- ✓ Tea
- ✓ Miraa
- ✓ Coffee
- ✓ Bananas e.t.c



Benefits

- ✓ Milk and crop advance
- ✓ Farming loans
- ✓ An opportunity to save
- ✓ Attractive interest and dividends
- ✓ Loans processed on short notice
- ✓ Advisory service

