



**WANANDEGE**  
**SACCO SOCIETY LTD.**  
*Growing Together*

## Wanandegge Sacco Micro Finance Products



[www.wanandegesacco.com](http://www.wanandegesacco.com)

## ABOUT US

Wanandeg Sacco is a well established Sacco having been registered on 22nd June 1977 under the Co-operative Societies Act (Cap 490). The Sacco draws its membership from employees of Kenya Airways, related companies in the aviation industry, other non-aviation related companies and groups /individuals in business.

## VISION

Premier Financial Solutions Provider

## MISSION

Empowering you through provision of world-class financial solutions.

## CORE VALUES

- **P:** Professionalism
- **R:** Reliable
- **E:** Excellence
- **M:** Member Focus
- **I:** Innovation
- **E:** Ethical
- **R:** Resilience

## MICROFINANCE PRODUCT FEATURES

### Product1

#### SELF HELP GROUPS (LOW INCOME BUSINESS

- ❖ Membership 5-15 members
- ❖ Registration Fee 1000/-
- ❖ Share Capital 5,000/-
- ❖ Collateral Deposit and Assets
- ❖ Savings 500 per week
- ❖ Interest on Loans 14.5% Straight Line
- ❖ Loan limit within Group Savings but not More Than Times 3 of Individual Savings



- ❖ Loan Graduation 1.5 times of previous Loan
- ❖ Savings Multiplier X3 subject to Group Deposits
- ❖ Waiting Period 3months
- ❖ Repayment Period 1st Loan 6 Months
- ❖ Repayment Period 2nd Loan 9 Months
- ❖ Repayment Period 3rd Loan 12Months
- ❖ Capped 24 Months
- ❖ Fees To Be Charged as per policy
- ❖ Loan Form Fees 100

## Product 2

### INVESTMENT GROUPS, CHAMAS /WELFARE UNDER FOSA

- ❖ Membership Minimum 5 members open Maximum.
- ❖ Registration Fee 1,000/-
- ❖ Share Capital 15,000/- Per Group
- ❖ Savings Minimum 5,000/- Per month Maximum is open
- ❖ Interest on Loans 14.5% reducing Balance.
- ❖ Loan Limit 80% of Asset Value Subject To 20% savings
- ❖ Security Collateral/Bosa Deposit
- ❖ Waiting Period Six Months after Joining
- ❖ Savings Multiplier X5
- ❖ Repayment Period: Max 48m
- ❖ Fees to be charged as per Policy



## Product 3

### INDIVIDUALS/BUSINESS OWNERS

- ❖ Registration Fee 1000
- ❖ Share Cap. 20000
- ❖ Savings as Per Ln Banding Referrals from the existing members
- ❖ Interest on Loans 14.5% P.A on Reducing balance
- ❖ Loan Limit X 3 of their deposit
- ❖ Waiting period; six month
- ❖ Collateral Deposit and Assets
- ❖ Repayment Period; 36months
- ❖ Fees to be charged as Per Policy



**WANANDEGE**  
**SACCO SOCIETY LTD.**  
*Growing Together*

### MEMBER PORTAL ACCESS

Access the member portal through: <https://members.wanandegesacco.com>

### WANANDEGE APP

Msacco+ is available for download on Google play store

### NAIROBI HEAD OFFICE

Wanandegge Plaza, Off Old Airport North Road,  
P.O Box 19074-00501 Nairobi. **Tel.** +254 722 208 557 / +254 780 208 557  
**Customer Care Tel** +254 780 208 558, **Credit:** +254 780 208 552  
**Email:** [info@wanandegesacco.com](mailto:info@wanandegesacco.com)

### MOMBASA BRANCH OFFICE

Moi International Airport Terminal 2  
**Tel.** +254 706 113 158 / +254 781 908 430, **Email:** [msa@wanandegesacco.com](mailto:msa@wanandegesacco.com)



**PAYBILL NO. 956200**

### OUR MOBILE BANKING SERVICES DIAL

**WANANDEGE**  
**SACCO SOCIETY LTD.**  
*Growing Together*



 [info@wanandegesacco](mailto:info@wanandegesacco)  
 [WanandeggeSacco](#)  
 [Wanandegesacco](#)

**WEBSITE**  
[www.wanandegesacco.com](http://www.wanandegesacco.com)