



Save Regularly & Borrow Wisely  
Repay Promptly.

- ✓ 1% Reducing Balance
- ✓ Loans & Services on Your Phone
- ✓ Empowering Over 10,000 Members

M-POA App  
Loans & services on your phone

Medical Bima Loan  
Affordable medical financing  
Powered by CIC Insurance

DIAL  
\*670#  
TO ACCESS LOANS & SACCO SERVICES

GROW YOUR WEALTH WITH US!

LIPA NAM PESA  
PAYBILL NUMBER  
7 2 9 4 6 7 5  
ACCOUNT NUMBER  
MEMBER NO.

DIRECT BANKING  
GGBANK  
ACCOUNT NUMBER  
01100092689600  
KAYOLE BRANCH



Own assets with Us.



Save regularly, borrow wisely & repay promptly.

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Give your children the best and quality  
Education...school fees loan



For all your financial needs

LIPA NAM PESA  
PAYBILL NUMBER  
7 2 9 4 6 7 5  
ACCOUNT NUMBER  
MEMBER NO.

DIRECT BANKING  
GGBANK  
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Save regularly, borrow wisely & repay promptly.

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Save regularly, borrow wisely & repay promptly.

P.C.E.A. KAYOLE REGULATED  
NWD T SACCO SOCIETY LTD.

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PCEA KAYOLE  
—SACCO SOCIETY LTD—



"We make your dreams come true"

Save regularly, borrow wisely & repay promptly.

## ABOUT US

PCEA Kayole Non withdrawable Deposit Taking Sacco is a Christian based Sacco, registered in the year 2005. We are a licenced Non Withdrawable Sacco regulated by SASRA with an asset base of over 1.2 billion. We have membership of over 10,000 members.

## LOCATION

Our office is located inside **PCEA Kayole Church**, along **Spine Road**, directly opposite **Co-operative Bank, Kayole Branch**.

## WORKING HOURS

Our Office is open from Monday to Friday.  
Time: 8:00 am - 5:00 pm. **Karibuni!!!**

## MEMBERSHIP / REGISTRATION REQUIREMENTS

### INDIVIDUAL:

- ID and KRA Copy - Registration fee Kshs 1,200/-
- Purchase 600 shares of Kshs 20 each equal 12,000/=
- Minimum monthly savings 1,000/=
- Contribute Insurance of Kshs. 1,440/- per year
- Contribute benevolent Fund 360/- per year
- Member must have a valid bank account.

### GROUP / CORPORATE / CHURCH

- Must be fully registered under the relevant laws.
- Registration fee Kshs. 6,000/-
- Purchase 600 share @ 20/= each equal to 12,000/=
- Minimum monthly savings of Ksh. 5,000/-
- Members must have a valid bank account.

## LOAN QUALIFICATION REQUIREMENTS

Share Capital: Must have attained a minimum share capital

Savings: Have saved for at least 6 months consecutive

Qualifications: Maximum loan qualified is total savings minus share capital and the balance is multiplied by 3 or 4 for super savers.

Collateral: Acceptable securities are: Title Deed and Logbook.

## LOAN PRODUCTS

### 1. NORMAL LOAN

LOAN AMOUNT	MONTHS	YEARS
Up-to Kshs. 499,999/=	36	3
Kshs. 500,000/= - 1,499,999/=	48	4
Kshs. 1,500,000/= - 3,199,999/=	60	5
Kshs. 3,200,000/= and Above	72	6

- Maximum loan is Kshs. 15 million

- Interest rate of 1% per month on reducing balance

### 2. MUENGO LOAN

- For your Building / Construction needs
- Interest rate 1% per month reducing balance.
- Repayment period: refer as per normal loan above.

### 3. BIASHARA LOAN

- The product helps members to grow their business.
- Interest rate 1% per month reducing balance
- Repayment period upto 24 months.

### 4. SCHOOL FEES LOAN

- Gives your children the best education
- Repayment period upto 12 months.
- Interest rate 1% per month reducing balance.

### 5. EMERGENCY LOAN

- The loan is processed within 12 hours.
- Maximum repayment period is 12 months.
- Interest rate is 1.% per month reducing balance.
- The emergencies financed include medical, death, fire, court fine among others.

**NB: MUST have a relevant supporting document.**

### 6. INSTANT LOAN

- No supporting documents
- Repayment period 12 months.
- Interest rate is 1.% per month reducing balance.

### 7. M-POA LOAN

- Need instant loan on your MPESA
- Dial \*670# or download [pceakayolesaccoapp](#)

### 8. SUPA LOAN

- Active members for the last 3 Years
- Members must have savings above Ksh.1,000,000/=
- Loan issued is upto 4 times members' savings
- Repayment period is upto 72 months.
- Interest rate of 1% per month on reducing balance

### 9. CHURCH / INSTITUTION LOAN

- Repayment period: 48months
- Interest rate of 1% per month on reducing balance

### 10. BIMA LOAN

- For all your Insurance Needs:-
- Medical Insurance
- Motor Vehicle Insurance
- Repayment period: 12months
- Interest rate of 1% per month on reducing balance

### 11. ASSET FINANCE LOAN

- Motor Vehicle "Drive With Us"
- Repayment period: 36 - 60months
- Interest rate of 1% per month on reducing balance

### Mortgage (Land & Property) "Own that dream House"

- Interest rate of 1% per month on reducing balance

### 12. RE-FINANCING (TOP-UP) LOAN

- This facility is available to members who have served their loans faithfully for at least six consecutive months.
- Repayment period is rescheduled back to the loan being bought

### 13. JIINUE LOAN

- Buying of running loan
- Must have paid the loan up to 70%.
- A commission of 1% is charged on the remaining loan balance 30%