



PREMIUM SAVINGS

Offers opportunity to accumulate savings that are readily available on demand

- Attractive interest reviewable quarterly
- Withdrawal notice of 7 days
- No monthly ledger fees
- Members can save a minimum of Kshs 500 per month or lump sum
- Minimum interest earning balance of Kshs 3,000
- Option to transfer to savings with immediate consideration for loan multiplier i.e. waiver of 3-months waiting period after boosting savings.



HOLIDAY SAVINGS

Offer an opportunity for members to save for planned leisure spending and earn returns on it in terms of interest

- Minimum monthly savings of Kshs.500.00
- Minimum interest earning Balance Kshs. 5000.00
- Limited to two withdrawals in a year
- Savings earn an interest of 8% per annum
- Deposits through payroll, direct cash deposit or through Mpesa through paybill No.101200 to credit Account No. 1001936323



EDUCATION SAVINGS PLAN

Enables member's to save for current and future school fees obligation of their children [own or fostered]

- Minimum Savings: 1000.00
- Withdrawal limits: once annually [Dec - Feb]
- Return: Interest of 5% p.a.
- Term of Savings: Dependent on member's target [but minimum of 1 year]

Our Contacts



UAMINIFU SACCO

Pillar to prosperity

P.O. Box 4179, 00506

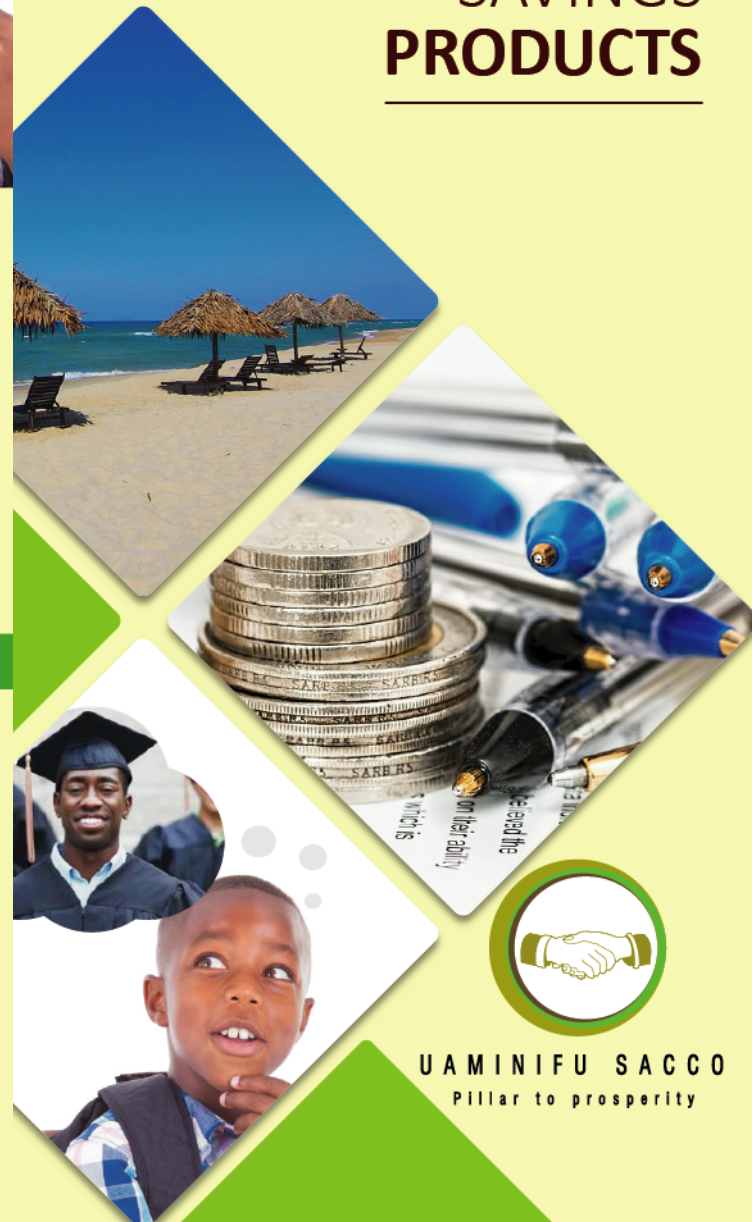
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SAVINGS PRODUCTS



UAMINIFU SACCO

Pillar to prosperity



INTRODUCTION

Embracing the spirit of togetherness, way back 2001 a team of staff Kenya women Micro finance trust [currently Kenya Women Micro finance Bank] conceived the idea and formed a SACCO that would enable them advance their personal development agenda as a team. The SACCO continues to draws its membership countrywide from Kenya Women Holdings and Kenya Women finance bank and its subsidiaries.

The name **UAMINIFU** is a Swahili word meaning trustworthy a virtue that the **SACCO** upholds dearly by ensuring transparency in its dealings to safeguard the members' funds to maintain their confidence.

The SACCO continues to offers an opportunity for the membership majority of them being in the youthful stage to accumulate savings, access loans and invest through share subscription that offers returns annually.

Our Vision

"To be the preferred Sacco in provision of financial services"

Our Mission

"Mobilize funds for provision of competitive financial services to ourmembers for their economic prosperity through appropriate technology"

Core Values

- Transparency and Accountability
- Integrity
- Professionalism
- Equity
- Teamwork

Benefits of a Member

- Opportunity to accumulate savings
- High returns on savings
- Low interest rate on loans
- Variety of loan and Savings products
- Timely and speedy processing of loans
- Opportunity to invest with assured returns



Entry Requirements

- Persons eligible are Current and former employees of Kenya Women microfinance bank, Kenya Women holding, Uaminifu SACCO and Housing
- Registration fee of Kshs.500.00
- Minimum of 100 shares [Kshs.25,000]
- Minimum monthly savings of Kshs. 1,500.00

SAVINGS PRODUCTS

NORMAL SAVINGS

Offers an opportunity to accumulate savings for personal development

- *Minimum Contribution of Ksh. 1,500 per month*
- *Enable members' access loans through multiplier.*
- *Earn attractive interest annually*
- *Good option to accumulate savings for retirement*
- *Refundable on withdrawal*

FIXED DEPOSITS

- *Attractive interest reviewable quarterly*
- *No ledger fees*
- *Minimum amount Kshs 20,000 and in multiples of Kshs 10,000*
- *Minimum investment period of 3 months and maximum 12 months*
- *Roll-overs applicable in multiples of 3 months*
- *Appropriate for individuals and regional welfares.*
- *Premature withdrawal earns 50% interest due*

GOLDEN SAVINGS

Offers an opportunity for member's accumulation of long term planned savings

- *Minimum saving of Kshs. 1,000.00*
- *Saving span to be concurrent to the contracted period to a minimum of 1 year*
- *Return: Interest from 7% per annum*
- *Mode of deposit: payroll deductions, lump sum, standing order and quarterly*