

Frequently Asked Questions

- **How can I apply for new membership?**
One needs to fill an application form, pay entrance fee of Kshs. 1,200/= Buy Shares: Share capital Kshs. 10,000/= pay minimum monthly deposit contribution of Kshs. 1,000/=.
- **Can I get a refund for my Share Capital?**
The share capital is non-refundable but transferable to another member. If you wish to withdraw from the Sacco, the Sacco will make an effort to transfer your Share Capital to a new member or a member wishing to increase his/her Shares.
- **How can I make payments?**
You can pay through Paybill number 811326 Account is your Unisa Membership number or through COOPERATIVE BANK Account name: Unisa Sacco Society Ltd. A/C NO: 01109527301000. Remember to narrate your Unisa membership number and forward the bank slip to the office.
- **How do I get pre-approved for a loan?**
A member must have completed at least 6 months. You will fill out a loan application form. Loan applications are considered at monthly Credit Committee meetings
- **How do I qualify for a loan**
One must be a registered member and should have saved continuously for atleast six months, one should fill loan application form, finally submit back a duly filled loan application form ensuring that loan is fully guaranteed.
- **Which type of security does the Sacco require?**
Securities required are as follows: Members savings; Guarantors deposits, Logbooks and Title deeds.

- **How fast can I get my loan approved?**
Upon submission of all the requirements the credit committee approves all the loans on 8th and 20th of every month. However emergency and quick cash loans are approved and disbursed the same day.
- **What type of loans do you offer?**

PRODUCT	FEATURES	PRODUCT	FEATURES
MAIN LOAN	<ul style="list-style-type: none"> • Membership saving continuously for at least six months • Qualifying loan is 3 times members savings • The maximum repayment period is 48 months • Interest to be charged 1% of the outstanding loan • Security shall be applicants savings, guarantors deposit, other acceptable collaterals • Maximum of Ksh. 200,000 • Interest charged is 1% per month on reducing balance • Recoverable in 24 months 	GROUP LOAN	<ul style="list-style-type: none"> • This facility is designed to help groups within the Sacco or individuals meet their project objectives • The use of the fund to meet the minimum criteria as per the policy definition of what constitutes a project • Loan term is up to 5 years depending on the nature of the project • It must be secured
SCHOOL FEES LOAN	<ul style="list-style-type: none"> • Maximum of Ksh. 200,000 • Recoverable in 24 months 	ASSET FINANCE LOAN	<ul style="list-style-type: none"> • Total savings in account must be equal or more than a third of the amount to be financed • Asset to be financed are motor vehicles, property including land and building • It must be secured • Maximum of 50,000
EMERGENCY LOAN	<ul style="list-style-type: none"> • Recoverable 12 months • Loan with supportive document interest is 1% per month reducing balance 	QUICK CASH	<ul style="list-style-type: none"> • Availability on the spot • Recoverable in 3 months • Interest charged is 6% per month on a reducing balance
BRIDGING LOAN/TOP UP	<ul style="list-style-type: none"> • This Short term loan at interest rate of 5% with minimum charge of Ksh 3000 on the main loan which facilitates the clearance of an existing loan • A new loan application form is filled by the applicant • Disbursement will be the entitlement less the outstanding loan • Processing is subject to terms and conditions of main loan 		

Our Contact

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A Saving today, a peaceful mind tomorrow

UNISA SACCO SOCIETY LIMITED

"A saving today, a peaceful mind tomorrow"

Welcome To Unisa Sacco

UNISA Sacco also known as Unique Savers are business entrepreneurs from various sectors who have come together to foster a spirit of unity, social support and cooperation among its members also to encourage thrift through regular savings for investment, prosperity and growth. Membership is voluntary and open to all entrepreneurs who can make use of its services and are willing to accept the corresponding responsibilities. Unisa Sacco was formed in 2016. We have consistently declared dividends on share capital and interest on deposits for the last three years. The Sacco is fully regulated by the ministry of co-operatives.

OUR COMMITMENT TO OUR MEMBERS

By joining Unisa Sacco Society Ltd., you become part of our Sacco family. We take pride in offering the very best personalized financial services to our family members.

- ✓ **Savings:** UNISA Sacco inspires a saving culture. As a member you are required to contribute a minimum of Ksh. 1,000 every month towards your savings. With UNISA Sacco you can continuously keep on saving until that day that you will come up with an idea for something. It could be a business, buying land, a house or a need to pay fees or health care.
- ✓ **Loans:** It's very easy to secure a loan from UNISA Sacco. As an active member of at least six months, you are entitled to get a loan worth three times the value of your deposits.
- ✓ **Interest:** In addition to the ease of acquiring a loan the interest charged on main loan is 1% on reducing balance.
- ✓ **Dividends:** UNISA Sacco member is a co-owner of the Sacco and therefore you are entitled to dividends annually. Dividends depend on the profits/surplus made by the Sacco thus the more the savings, the more the dividends you get.
- ✓ **Education:** Unisa Sacco regularly offers its members seminars and education forums on basic money management, Healthy living and investment opportunities.
- ✓ **Membership:** Unisa Sacco derives its membership both locally and from diaspora.