

INVESTMENTS

Shares and deposits which can be acquired through:
checkoff deduction, cash or standing orders

BENEFITS:

- » High yearly dividends on the shares and deposits
- » Education to members
- » High annual interest on savings
- » Negotiated interest rates on fixed deposits
- » Personalized cheques book
- » Visa branded chip ATM cards
- » Unlimited cash withdrawals
- » Fully interlinked branches
- » Free Financial Advisory Services
- » Benevolent fund schemes
- » Low Book Balance
- » Low withdrawal charges
- » No cash deposits fee
- » No hidden Charges
- » Fast and efficient services
- » Affordable minimum operating balance

Security for Loans:

- » Collaterals (title deeds, leases up to 80%)
- » Guarantors: non-withdrawable deposits
- » Log books – value 50%
- » Fixed Deposit Accounts
- » Quoted company shares – value 50%

For further information, contact us through:

Branches:

- » KERUGOYA BRANCH - 0725 713 471
- » KAGUMO BRANCH - 0724 409 949
- » KIMUNYE BRANCH - 0746 555 252
- » KARUMANDI BRANCH - 0724 409 961
- » KIANGAI BRANCH - 0724 409 937
- » KIBIRIGWI BRANCH - 0706 542 081
- » KIAMUTUGU BRANCH - 0712 478 584
- » KUTUS BRANCH - 0748 036 311
- » NGURUBANI BRANCH - 0724 410 004
- » KIANYAGA BRANCH - 0724 410 073
- » KAGIO BRANCH - 0724 409 985
- » NAIROBI BRANCH - 0707 304 620
- » GATWE BRANCH - 0707 069 179

Service Points:

- » Githurai Service Point - 0712 490 307
- » Ndiriti Service Point - 0712 478 534
- » Githure Service Point - 0712 479 408
- » Kandongu Service Point - 0712 479 807
- » Baricho Service Point - 0712 478 442
- » Kitengela Service Point - 0793 773 535

For any complaint Call/SMS: 0799 979 535



Development Loan

Mobile Service Units:

- » Ndimba and Thumaita - Mondays
- » Thaita and Kiaragana - Tuesdays
- » Kangaita and Kiamugumo - Wednesdays
- » Mununga - Thursdays
- » Kamwana - Tuesdays & Fridays



Our Kagumo Branch

We appreciate the opportunity to assist you in financial needs and decision. You are free to contact any of our staff at any pint for further information

Best Customer Care

BINGWA SACCO LIMITED



Best Customer Care

Tea Complex Building along Kutus Karatina Road

P.O BOX 434-10300, KERUGOYA

Tel. 060 2021014/21278

Cell: 0725 713 471, 0707 069 180

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Website: www.bingwasacco.coop

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HEAD OFFICE KERUGOYA



Award for the Best Managed Sacco in Kenya

INTRODUCTION

Bingwa Sacco Limited was fully registered in 1984 being the first of its kind in the republic. FOSA services were officially opened in 1993 to meet the increased demand by members. The Sacco was licensed by SASRA for deposits taking in May 2011

VISION

To be the leading SACCO in offering viable financial services to members within our area of operation for sustainable economic and social growth.

MISSION

Mobilization of savings/deposits, provision of quality, affordable credit and diversified services through prudent management that ensure optimum benefits to the members and other stakeholders.

CORE VALUES

- | | |
|------------------|---------------|
| » Transparency | » Prudence |
| » Honesty | » Diversity |
| » Accountability | » Objectivity |
| » Quality | » Commitment |
| » Integrity | |
| » Focus | |



Bingwa Sacco Achievements

ACCOUNTS

- » Ordinary Savings Account
- » Biashara Account
- » Salary and Pension Account
- » Group Account
- » Fixed Deposit Account
- » Bingwa Junior Account
- » Joint Account
- » Institutions Account
- » Holiday Account
- » Farming (e.g. Tea, Coffee, Milk) Accounts
- » Boda Boda Account
- » Fund Account
- » Student Account
- » Mwangaza Savings
- » Landlord Account
- » Mama Boga Account

Requirements for opening an account:

- » National Identity Card



Diaspora Account

BANKING SERVICES OFFERED

- » Processing of tea, coffee, horticulture and dairy payouts
- » Sale of current account cheque books
- » Sale of internal cheque book
- » Ordinary and Bankers cheques
- » Salary and pension pay point
- » Standing order Facilities



Women Enterprise Fund

Other Services:

- » MoneyGram Services
- » M-Pesa services
- » Point of Sale (POS) services
- » Photocopy Services
- » Safe Custody of documents and valuables
- » ATM Visa branded services
- » Mobile Banking Services
- » NHIF agent
- » Check off facility for government and county employees
- » Bingwa Prestige Insurance Agency
- » Inua Jamii Agency
- » Investment Wing

CREDIT SERVICES OFFERED

- » Development Loan (Tea and Coffee) – payable between 1-5 years
- » School fees loan – payable within 1 year
- » Emergency Loans- payable within 1 year
- » Bingwa Short Term loan – payable within 1-3 years
- » Biashara/Jiinue loans- payable between 3 months to 3 years
- » Farming advances (Rice, Horticulture, coffee, Milk) loan payable between 6 months to 1 year
- » Salary advance and Pension advance
- » Micro Credit advances and Mkulima Booster payable between 3 months to 1 year
- » LPO and Tender Financing loans
- » Asset Financing
- » Mwangaza Loan, Ng'ombe Loan and Nafaka Loan
- » Diaspora Loans
- » Youth and Women Fund

Asante, Karibu Tena