



UNITED NATIONS SACCO SOCIETY LTD

Your Financial Anchor

UN Sacco Overview

Registered in **1975** with **131** members and Deposits of **Kshs290,000** only. UNSACCO has more than **10 billion** asset base and more than **5,000** members.

Vision:

The Financial Solutions Provider of Choice.

Mission:

To uplift the socio-economic status of our membership by offering them high quality, affordable and diversified financial services.

Objective:

Savings and Credit.

INTRODUCTION

- A **Co-operative society** is an autonomous association of persons who voluntarily come together to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.
- A **SACCO** is a type of Co-operative whose objective is to pool savings for the members and in turn provide them with credit facilities.

UN SACCO MEMBERSHIP

Membership is open to:

- **Employees of United Nations Agencies**
- **Employees of Diplomatic Missions and International Organizations in Kenya.**
- **Immediate family members of the primary members – Spouses and Children.**
- **Employees of UN SACCO.**

Benefits Of Un Sacco Membership

UN SACCO offers members:

- Opportunity to save
- High returns on investments.
- Access to affordable credit products.
- Broad selection of products customized to meet members' needs.
- Education on proper management of finances and investments practices – Financial Management.

How Safe Is Your Money?

- System controls are in place to monitor and track all activities – Periodic Systems audits by renowned Audit Firms.
- Annual audits are performed by Ministry-approved auditors.
- Insurance coverage is available for your savings and deposits.
- SACCOs operate under the watchdog of the regulator – Sacco Societies Regulatory Authority (SASRA).
- Board member activities are regulated and monitored by the Commissioner for Co-operative Development to ensure compliance with the set Society by-laws
- Members are involved in the decision-making of Sacco matters

Reasons For Saving

- Investment – Annual Dividends & Interest on deposits
- Saving for retirement/ loss of job.
- A fallback in case you are temporarily out of payroll.
- Access to Credit – Credit pegged on one's deposits.
- Self Guarantor-ship - Confidentiality.
- Deposits Statement utilizable in VISA applications.
- Self Esteem

Savings Products

- 1) Share Capital
- 2) Deposits
- 3) FOSA Savings Accounts
- 4) Junior Accounts
- 5) Fixed Deposit Accounts
- 6) Chama Accounts

Credit Products

LOAN TYPE	INTEREST RATE	REPAYMENT PERIOD	QUALIFYING AMOUNT
NORMAL LOAN	12.6 % Per Annum	5 Years	Ksh. 20 Million
PREMIER LOAN	14% Per Annum	6 Years	Ksh. 20 Million
SECURED ASSET LOAN	14% Per Annum	15 Years	Ksh. 20 Million
INSTANT LOAN	14.5 % Per Annum	1 Year	Ksh. 1 Million
FOSA LOAN	14.5% Per Annum	1 Year	Ksh. 1 Million

Credit Products

EDUCATION LOAN	12.6 % P.A	1 Year	Ksh 1 Million
SETTLEMENT LOAN	14.5% P.A		
MOTOR VEHICLE LOAN	14.5 % P.A		
RETIREE LOAN	12.6 % P.A		
SALARY ADVANCE	3% P.M	3 Months	Ksh.300,000
SALARY PERSONAL LOAN	1.5 % P.M	12 Months	Ksh. 1 Million

Rates of Return

Dividends: 2011, 2012, 2013 & 2014: **20%**

Interest on deposits:

- 2015-11.5%;
- 2014-10%;
- 2013-13.5%;
- 2012-16%,
- 2011-13.5%

NB:

The Society is committed to continue offering attractive returns on deposits & Shares.

UNSACCO Performance

	2015	2014	2013
MEMBERSHIP	5120	4731	4408
MEMBERS' DEPOSITS(KSH)	7.78 Billion	7.16 Billion	6.19 Billion
SHARE CAPITAL (KSH)	614.38 Million	461.25 Million	260.02 Million
LOAN PORTFOLIO (KSH)	7.07 Billion	7.02 Billion	6.45 Billion
TOTAL REVENUE(KSH)	1.41 Billion	1.23 Billion	1.06 Billion
INTEREST REBATES	11.5%- KSH 803.65 Million	11.5% KSH 626.59 Million	13.5% KSH. 805.6 Million
DIVIDENDS	20% KSH. 122.88 Million	20% KSH. 92.25 Million	20% KSH.52 Million

Loans/Credit (Ksh)

LOANS – KSH	2016 NO. OF MEMBERS	2015 NO. OF MEMBERS
> 20,000,000	2	1
15,000,000 - < 20,000,000	14	8
10,000,000 - < 15,000,000	38	54
5,000,000- < 10,000,000	308	347
< 5,000,000	3722	2461
TOTAL	4084	2781

Savings In Ksh

SAVINGS	2016 NO. OF MEMBERS	2015 NO. OF MEMBERS
OVER 75,000,000	1	1
30,000,000- 40,000,000	3	2
20,000,000- 30,000,000	13	10
10,000,000- 20,000,000	34	25
5,000,000- 10,000,000	185	180
< 5,000,000	4833	4519

Other Services

- 1) Money transfers -EFT
- 2) Mobile banking – M-Sacco
- 3) Bankers cheques
- 4) ATM Cards

2016 Awards

	CATEGORY	POSITION
1	FINANCIAL REPORTING (FiRe) AWARD	Second
2	LOWEST EXPENDITURE SACCO COUNTRYWIDE	First
3	MOST IMPROVED COUNTRYWIDE	First
4	HIGHEST AVERAGE SAVINGS COUNTRYWIDE	First
5	HIGHEST AVERAGE SAVINGS COMPANY/NGO SECTOR	First
6	HIGHEST DIVIDENDS COMPANY /NGO SECTOR	Third
7	USHIRIKA GAMES MEN VOLLEYBALL TEAM	First

Thank you!!