

### Savings Account

Serves all purposes & assists you to accumulate savings, process your salary, access advances and loans and transacts like any other ordinary banking business..

- Minimum operating balance KES. 500/= only
- Easy access to your money through ATM Visa card

### FOSA Fixed Deposit Account

An investment account that helps you plan ahead and take advantage of the highly competitive



interest rates that rival any financial institution in the country

- Minimum start up deposit of KES.10,000/=
- Minimum interest crediting period of 3 months
- May be used as security against loans

### Salary Advance

This is a credit facility that allows you to meet



urgent needs that may not wait for the salary.

- Applicant must have salary account with Wana-Anga FOSA
- Amount receivable is equivalent to the net salary
- Recovered once in the same month
- A copy of the current payslip is required

### Wana Anga Agency Services

Money transfer these days is electronic. Wana-Anga FOSA has an M-PESA, bank agency (e.g. Coop and Equity among others.



Members can also make payment of shares, loans, EBF and WANAMECO contributions through M-pesa using our Business Pay-bill number: 925900.

*(You can download the detail from our website)*

### Cheques Processing

Members can get bankers cheques over our counters at affordable commissions. At the same time members can deposit cheques in Wana-Anga accounts for clearance

### WHY JOIN THE SACCO

- Provides an opportunity to improve one's respective economic and social conditions.



- Offers complementary savings and credit services and other financial products may be required by members from time to time.
- Dividends/interests earned every year at one of the best rates
- Education days are organised as

often as possible to ensure you are informed

- Customised products and personal attention to members needs
- **Members can make loan application using USSD Code online: \*377\*119#**

### HOW TO JOIN THE SACCO

1. Completely fill members application form (Downloadable on our web site).
2. Attach two copies of your ID/Passport
3. Attach one passport size photo
4. An introductory letter from the employer or a member of the Sacco
5. Non refundable registration fees payable upon being accepted as a member
  - New member – KES 1,000/=
  - EBF - KES. 100/=

**For more information visit our web site:**

**[www.wana-anga.co.ke](http://www.wana-anga.co.ke)**

## WANA-ANGA SACCO



**THE RISING STAR**

## WANA-ANGA DT SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

P.O BOX 34680-00100

Dagoretti Corner, Ngong Rd  
NAIROBI. KENYA.

Telephone: +254 20- 3571108,

Cell Phone: +254 712 710 117

E-mail: [info@wana-anga.co.ke](mailto:info@wana-anga.co.ke)

Website: [www.wana-anga.co.ke](http://www.wana-anga.co.ke)

### VISION STATEMENT

**To be a leading DT Sacco in provision of financial solutions.**

### OUR MISSION

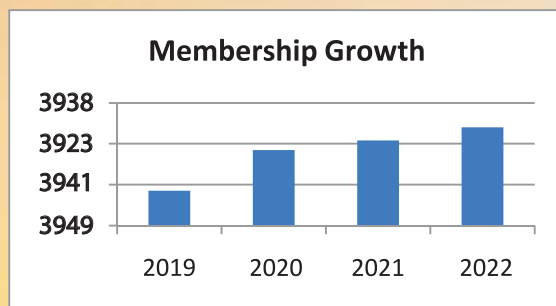
**To enhance the socioeconomic welfare of members through provision of market driven products and services.**

### PREAMBLE

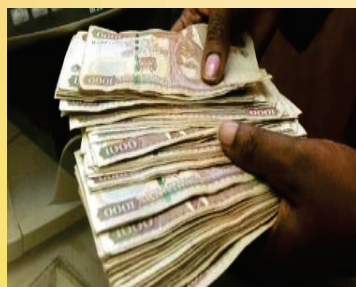
Wana-Anga Sacco was registered on 14<sup>th</sup> December 1979 under the Co-operative Societies Act of 1966. Cap 490, Section 7, as a Savings and Credit Society with its headquarters at Meteorological Department Dagoretti Corner, Ngong Road, Nairobi.

## MEMBERSHIP

The membership of Wana-Anga SACCO comprises mainly of employees of Meteorological Service, KCAA and KNH. However the SACCO has opened its common bond to accommodate other employees of Government Ministries and Parastatals, NGOs and Self-employed.



## OBJECTIVE



The objective is to mobilize resources and promote the welfare of the members through provision of competitive financial products and services.

## CORE VALUES

- Professionalism
- Integrity
- Team work
- Innovation
- Accessibility

## TYPES OF LOANS

### BOSA LOANS

#### Loan Type



| Product          | Multiplier | Period |
|------------------|------------|--------|
| Development loan | 3          | 48     |
| School Fees      | 3          | 12     |
| Emergency        | 3          | 12     |
| Super Normal     | 6          | 72     |

## FOSA LOANS

#### Loan Type

| Product      | Multiplier | Period |
|--------------|------------|--------|
| Silver Loan  | 6          | 84     |
| Ins. Normal  | 5          | 84     |
| Front Office | 10         | 84     |
| Karibu       | 0          | 24     |
| Collage      | 3          | 24     |

*Loans can be secured through deposit guarantorship or collaterals.*

## PRODUCTS

### Wana-Anga Exit & Benevolent Fund (EBF)

A buffer fund where members make monthly contributions to meet expenses upon bereavement of an immediate family dependant as declared by the member in advance or in case when one exits from the Sacco



All members of the Sacco are automatic members of EBF. One can register the biological and legally adopted children (below 21 years), spouse, parents and parents in-law to this fund

- Contribution KES. 200/= per month mandatory for a member
- KES. 100/= for each dependant covered.

### Benefits:

- **KES 80,000/=** to next of kin in case of demise of the member or **KES.40, 000/=** Upon exit from the sacco having contributed continously for atleast 15years.
- **KES. 20,000/=** on demise for each covered dependant

### Wana-Anga Medical Cover (WANAMECO)

This is a product offered by the Sacco to assist members and their dependants to cater for their medical expenses in case of inpatient hospitalization.

All members of the

Sacco are qualified

to be members of

WANAMECO. One

can register the

biological and legally

adopted children

and spouses.

- Contribution KES. 200/= per month for a member
- KES. 100/= per month for spouse
- KES. 100/= per month for child up to 21 years

Contribution must be made for each registered person.

### Benefits:

Up to a maximum of **KES 30,000/=** per calendar year for in-patient cases only. The covered dependants can claim up to a maximum of **KES. 15,000/=** per calendar year for in-patient cases only

### FRONT OFFICE SERVICE ACTIVITIES (FOSA)

This service is available to all members of the SACCO and to interested customers. The interest rates to this service vary with the market conditions

