

Savings Account

Designed to meet all your needs, this account helps you save, process your salary, access advances and loans, and handle typical banking transactions.

- Minimum operating balance: KES 500
- Easy access to funds with an ATM Visa card

FOSA Fixed Deposit Account

This investment account allows you to plan ahead and benefit from highly competitive interest rates, comparable to those offered by leading financial institutions nationwide.

- Minimum initial deposit: KES 10,000
- Minimum interest crediting period: 3 months
- Can be used as collateral for FOSA loans



Salary Advance

This credit facility is designed to help you address urgent needs that cannot wait for your salary.

- Applicants must have a salary account with Wana-Anga FOSA.
- The amount available is equivalent to your net salary and will be recovered within the same month.
- A current payslip is required.

Wana-Anga Agency Services

Money transfers today are mostly electronic. Wana-Anga FOSA offers M-PESA and bank agency services through partners such as Coop and Equity, among others. Members can also make payments for shares, loans, EBF, and WANAMECO contributions via M-PESA using our Business Paybill number: 925900.

(You can download the detail from our website)

Cheques Processing

Members can obtain banker's cheques at our counters for a nominal commission. Additionally, members can deposit cheques into Wana-Anga accounts for processing and clearance.

WHY JOIN THE SACCO

- Offers an opportunity to enhance both economic and social conditions.
- Provides complementary savings, credit services, and other financial products that members may require from time to time.
- Earn dividends and interest annually at some of the best rates available.
- Organizes educational days as frequently as possible to keep you well-informed.
- Offers customized products and personalized attention to meet members' needs.
- Members can apply for loans using the USSD code *377*119#.



HOW TO JOIN THE SACCO

1. Fill out the membership application form completely (available for download on our website).
2. Attach two copies of your ID/Passport.
3. Send soft passport size photo, id copy and pin copy.
4. Introduction from a member.
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



WANA-ANGA SACCO



THE RISING STAR

**WANA-ANGA DT SAVINGS
AND CREDIT CO-OPERATIVE SOCIETY LIM-
ITED**

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VISION

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.

CORE VALUES

- | | |
|-------------------|-------|
| • Professionalism | PITIA |
| • Integrity | |
| • Team work | |
| • Innovation | |
| • Accessibility | |

PREAMBLE

Wana-Anga Sacco was registered on December 14, 1979, under the Co-operative Societies Act of 1966, Cap 490, Section 7. It was registered as a deposit-taking Sacco in 2010.

MEMBERSHIP

The membership of Wana-Anga SACCO primarily consists of employees of the Meteorological Service. However, the SACCO has expanded its common bond to include other government ministries and parastatal employees, NGO workers, and the Self-employed.



OBJECTIVE

The goal is to mobilize resources and enhance the well-being of members by offering competitive financial products and services



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
Front Office	10	84
Karibu	0	24
College	3	36

Loans can be secured through deposit guarantorship or collaterals.

PRODUCTS

Wana-Anga Exit & Benevolent Fund (EBF)

A buffer fund for bereavement expenses of self and/or dependents covered, or exit on retirement after 15 years of continuous membership. All Sacco members are automatically enrolled in the EBF. They can register their children (under 21), spouse, parents, and parents-in-law. The mandatory contribution is KES 200 per member and KES 100 per dependent per month.

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 for at least 15 years.

KES 20,000 for each covered dependant

Wana-Anga Quick 1 Month Loan (Wana-Pap)

Members can easily access a quick 1-month loan from the comfort of their homes. This service is available on the Wanaanga Sacco App, which can be downloaded from the Play Store. Simply log in and navigate to 'Apply Loan,' then select 'Short-term Loan' or 'Wana-Pap'. Or dial USSD *377*118# select Apply Loan, select WANA-PAP.

(You can download the detail from our website)

Wana-Anga Medical Cover (WANAMECO)

This product is offered by the Sacco to assist members and their dependents in covering medical expenses in the case of inpatient hospitalization.

All members of the Sacco are eligible to join WANAMECO. Members can register their biological and legally adopted children and spouses.

Contributions:

- KES 200 per month for a member
 - KES 100 per month for a spouse
 - KES 100 per month for a child up to 21 years
- Contributions must be made for each registered person.

Benefits:

Up to a maximum of KES 30,000 per calendar year for inpatient cases only. Covered dependents can claim up to a maximum of KES 15,000 per calendar year for inpatient 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



Wana-Shares Trading

Members can conveniently buy and sell shares within the Sacco from the comfort of their home using the Wanaanga Sacco App available on the Play Store. Simply log in and access the 'Market Place'.

(You can download the detail from our website)