



Twakiri Sacco

together we can do more

BUSINESS/ PERSONAL LOANS



TOGETHER WE CAN DO MORE!

➡ **LOW INTEREST RATES**

➡ **QUICK APPROVAL**

➡ **FAST PROCESS**

About Twakiri Sacco

Twakiri Sacco is one of the fastest-growing Saccos in Kenya. The Sacco is located at Adlife Plaza Kilimani Nairobi. The Sacco was incorporated in 2019. Before then, it was a Family Support Welfare Association (FSWA) which was registered in 2009. In 2019 it was re-branded into a Sacco to create an opportunity to expand its range of products and also accommodate other like-minded people outside their traditional family members.

Our Motto

Together we can do better.

Mission

To provide efficient, timely, and economically sound financial services to its members in a sincere, professional, and prudent manner.

Vision

To be the apex benefactor of financial services for the economic empowerment of its members.

Core Values

- ✓ Spirit of togetherness
- ✓ Transparency
- ✓ Integrity
- ✓ Innovation and Creativity
- ✓ Competence and sound leadership

Why Join Twakiri Sacco

- ✓ Customer Oriented
- ✓ Best Loan products in the market
- ✓ Savings Programs for juniors
- ✓ 24hrs Access to your account
- ✓ Apply for loans on Mobile App
- ✓ Loan approval in 3 working days (Loan Guaranteed by member's deposits)
- ✓ Flexible repayment plans
- ✓ Join as a registered group or corporate
- ✓ Join in any Category.

About our Membership Categories

Membership

An individual can choose any category they wish to join.

Category	Joining Fee	Minimum Number of shares @20/=	Minimum Monthly deposit	Borrowing No. of times your deposit
A	1,000/=	25	1000/=	3.0x
A-1	2,000/=	50	2,000/=	3.25x
A-2	5,000/=	500	3,000/=	3.50x
B-1	10,000/=	1000	5,000/=	3.75x
B-2	10,000/=	1000	10,000/=	4.25x

N.B: JOINING SHARES CAN BE PAID IN INSTALMENTS

Corporate or Group membership

A registered group or a Company can choose any category as indicated below.

Category	Joining Fee	Minimum shares @ 20/=	Minimum Monthly deposit	Borrowing No. of times your deposit
C-1	10,000/=	1500	20,000/=	4.5x
C-2	10,000/=	2000	30,000/=	4.75x

N.B. MINIMUM SHARES CAN BE PAID IN INSTALMENTS

Our Loan Products

Ser	Loan Type	Limit	Loan Period (months)	Interest Rate
1.	Education Loan	Up to 1 Million	12-24	11% pa
2.	Medical Loan	50,000- 500,000	18 -36	10% pa
3.	Development Loan	10,000 – 2,000,000	12 -60	12%
4	Emergency Loan	Up to 150,000	12	0.95% /month
5	Personal/ Travel/ Holiday Loan	50,000- 500,000	12 -24	11.5%
6.	Motor vehicle Loan	Maximum 6,000,000	36-60	from 11 %

* for more loan products visit our website at www.twakirisacco.co.ke
Or call our office at +254 720 892 547

Junior Savings Product

The Junior savings products are open to all juniors of members in the Sacco.

Eligibility to join

- ✓ Be below 18 years old.
- ✓ Be a child of a dependent or relative of a Twakiri Member.
- ✓ Pay a joining fee of Kshs 1,000/=.

Note

The parent/ guardian retains full control of the Junior deposits until the Junior is 18-21 years when the funds are converted to Sacco Shares and Deposits. The parent or guardian can utilize the Junior deposits as collateral to secure a loan.



How to Join Twakiri

- ✓ Visit <https://twakirisacco.co.ke/> and download the application form, submit forms via it back to Twakiri Sacco via email- info@twakirisacco.co.ke
- ✓ Send an email requesting joining forms.
- ✓ You can also reach Twakiri Sacco on Tel. +254720892547

Payment information

Bank Information

Cooperative Bank Kilimani Branch

- Account No. 011 437 842 69600

MPESA)

- ✓ Lipa Na Mpesa
- ✓ Select Pay Bill
- ✓ Enter Business No. -400222
- ✓ Ac No: 407452# Member No. or your Name.
- ✓ Enter amount
- ✓ Enter Mpesa Pin.
- ✓ You will receive an SMS confirming payment then forward it to -info@twakirisacco.co.ke

Diaspora Payment

- ✓ Go to – New Bank Account.
- ✓ Choose Cooperative Bank.
- ✓ Enter Account Name as - Twakiri Sacco Society Ltd
- ✓ Enter account Number – 011-437-842- 69600
- ✓ Enter Amount.....
- ✓ Wave saves the information. Once the money is transferred.
- ✓ Then send the confirmation email with details of the transaction to Twakiri Sacco for your account to be updated.

CONTACTS

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