



H.E. Kiraitu Murungi, EGH

Today is indeed a great occasion for us, as the Sacco was conceived in this great county of Meru 30 years ago.



Celebrating one of our own from Meru County

MESSAGE BY THE GOVERNOR, MERU COUNTY

It gives me immense joy as I heartily congratulate Yetu Sacco Society Limited for attaining 30 years. I am even more delighted as a member!

Today is indeed a great occasion for us, as the Sacco was conceived in this great county of Meru 30 years ago.

I am happy to note that the long queues of South Imenti people seeking to be assisted to raise school fees and settling of medical bills vanished from my home, owing to socio-economic uplifting by the Sacco in the area.

This is in line with our focus of making Meru great.

As we celebrate this day, it is important to note that the management of the cooperatives sector in Kenya is a devolved function. We are encouraged to note that there are notable successes in the implementation of the county reforms to this sector.

Although the celebrations come at a very difficult moment when the entire world is experiencing devastating effects of the Covid-19 pandemic, the resilience of the Sacco sector remains strong.

It is noteworthy that from a humble beginning of a membership of 200 worth Ksh200,000, to 56,000 members with an asset base of Ksh4.3 billion as per the audited books of 2020, Yetu Sacco's growth can never be considered a mean achievement.

We acknowledge with gratitude how the Sacco has continued to rank competitively nationally, among peers. More recently in 2019, it was ranked the best managed Sacco countrywide, an award presented by H.E President Uhuru Kenyatta. By extension, this award uplifted the name of Meru County.

May I wish Yetu Sacco more success!

Proud of the progress by Yetu Sacco

FROM THE SASRA CEO



Peter Njuguna

I take this opportunity to extend my sincere congratulations to the Board, Staff, members and partners of Yetu DTS Sacco Society Limited, on their 30th anniversary of provision of financial services.

In the past three decades, the Sacco has undergone a true metamorphosis, and emerged as one of the leading Saccos in their contribution to social and economic empowerment to members in this country and the diaspora.

It is worth to note that Yetu Sacco was among the first in the year 2011 to be licensed as deposit-taking under our regulation.

Over the years, Yetu DTS Sacco has grown as one of the leading financial institutions in the Sacco sub-sector, with an asset base of Ksh4.2 billion as per the audited books of the year 2020. Sacco Societies Regulatory Authority (SASRA) will continue to support the Sacco in attaining its shared objectives of social and economic empowerment to members across nations.

As you celebrate this auspicious occasion, the authority is cognizant of the tradition of Sacco founders in believing in the ethical values of honesty, openness, social responsibility and caring for others by putting in place a raft of measures to uphold these tenets.

In this Covid-19 pandemic, the authority has necessitated changes in operations that are in tandem with the evolving shifts, embracing technology. We approved the Yetu Sacco processes automation to accelerate growth and enhance service delivery.

Yetu Sacco is a towering example of what can be achieved through unity, hard work, sacrifice and unyielding commitment to positive goals.

On this momentous occasion of the 30th anniversary of service to people of Kenya, I would like to extend sincere best wishes to Yetu Sacco family and success in future endeavours.

The journey has been illustrious

THE CHAIRMAN'S MESSAGE



Mark Gitonga

honour Yetu Sacco Limited's visionary leadership and dedicated members who have walked with us since inception in 1991.

Yetu Sacco Society Limited, formerly South Imenti Tea Growers Sacco, is a Deposit-Taking-Sacco regulated by Sacco Societies Regulatory Authority (SASRA). At inception, the Sacco membership was drawn from Imenti South district. By opening of the common bond and rebranding, we have grown in leaps.

The name "Yetu" (Kiswahili for "our own") was adopted to capture members' commitment to building their own society to extend services to a wider arena and broaden its business scope.

Currently, Yetu Sacco serves 56,000 members, compared to the humble beginning of 200 members when the society was registered on September 23, 1991.

Our main objective is to provide members with an opportunity to access loans to develop and improve their economic and social status. Our vision is "to be an inclusive financial institution offering high quality services".

Since inception, Yetu Sacco has never looked back, neither has it hesitated to conquer.



Our dream started with a seed capital of Ksh200,000, but through an innovative savings mobilisation culture and opening of the bond, growth has been accelerated, with members' deposits now standing at Ksh2.7 billion. Today, we celebrate a Sacco with a loan book and other assets that have grown to Ksh4.3 billion, making us the fastest growing Sacco in the country under Tier-2.

Since inception, Yetu Sacco has never looked back, neither has it hesitated to conquer. We have grown geographically, expanded our products quality and range, and improved delivery of services. We have held onto our values of Integrity, Teamwork, Equity, Professionalism, Innovation, Accountability, Quality Customer Service and

Social Responsibility.

Innovation and ICT has been identified as one of the key pillars of enhancing service delivery. We have made huge investments to infuse innovation and creativity, making the Sacco a regional tech pacesetter.

As members of the board, we view the progress of the society to be bright. We have laid down strategies to achieve core objectives.

Yetu Sacco is destined for future. I thank the founding members of the Sacco, former board of directors and former staff, for their contributions in leading the Sacco to where we are today. Also, I thank other stakeholders and our valued partners who have walked with us every step of the way. In particular, I thank the Ministry of Agriculture, Livestock, Fisheries and Co-operatives and our regulator SASRA, for their unwavering support and cordial working relationship. And to our partners Coretech Solutions, Co-operative Bank, Sidian Bank, CIC Insurance Company and KUSCCO, as well as suppliers, we value our partnership and look forward to achieving much more in future.



Yetu is a giant Sacco with huge footsteps



Dennis Mwiti Kirimi

CEO's MESSAGE

I am filled with profound pride to be at the helm of this great organisation as we mark 30 years of service delivery to members. On behalf of the management and staff, we are honoured to be alive to celebrate this auspicious day.

I take this opportunity to salute our founders, my predecessors, our dedicated board of directors, former directors, employees and our members, without whom the Sacco would not have been where it is today.

We see interesting days for us as Yetu Sacco, owing to dedicated members of staff, who are a key resource. We endeavour to ensure they are continually trained to keep abreast with the ever-changing member's needs.

Since inception, we have seen major transformation in our service delivery. We have automated most of our manual processes, including member registration, member guarantorship, and online cash transfers, which have been made seamless. Our members are enabled to access money anytime with ease through our USSD code *346#. They can now deposit or withdraw cash through the Sacco App, supported by the MPESA platform. Innovation is the keyhole to our success.

It is noteworthy that Yetu Sacco has been licensed to operate agency



President Uhuru Kenyatta presents awards to the then Yetu Sacco Chief Executive Officer Patrick Mwenda (second left, but now deceased), escorted by the Sacco's Treasurer, Paul Mwiti and chairman Mark Gitonga (right). This was in 2019 during Ushirika Day celebrations, when the Sacco was named the best managed countrywide. Looking on is Cabinet Secretary for Agriculture, Livestock, Fisheries and Cooperatives Peter Munya (extreme left).

outlets, enabling us to deliver banking services to even remote areas.

To cushion our members from the catastrophic effects of the Covid-19 pandemic, we digitised core operations, offering a convenient environment to our 56,000 members spread across the world. Further, in consideration of our members, including business entities, we revamped and restructured most products to meet dynamic needs and extended loan repayment plans/moratoriums to those affected.

To our members, I thank you for

believing in us and giving us the opportunity to serve you. To our partners, you have walked with us every step of the way when we needed your support.

To ensure qualitative investment for our members, the board approved registration of Yetu Pamoja Investment Co-operative Society Limited. This investment arm of the Sacco members has helped in the management of equities, fixed income, and securities, as well as the societies assets: Business Complex Centre and the eight storey Majani

Plaza in Nkubu.

Yetu Sacco has continued to rank competitively nationally ahead of peers. During the 2019 Ushirika Day celebrations, we were crowned Best Managed Sacco nationally, an accolade presented by President Uhuru Kenyatta.

Our aim is to grow our revenues of Ksh1.1 billion in line with our new strategic plan 2021-2025 and achieve an asset base of Ksh8.5 billion at the end of the term. To this end, we have adopted a more national identity to carry us into the future.

To our members, I thank you for believing in us and giving us the opportunity to serve you. To our partners, you have walked with us every step of the way when we needed your support.



CAPITAL SACCO LTD

The board of Directors, management and the staff of
CAPITAL SACCO LTD
Congratulate
YETU SACCO
 on their 30th Anniversary Celebration
 We are proud to be associated with you

FOOSA PRODUCTS

- (i) Ordinary Savings Account
- (ii) Share Deposit Account
- (iii) Fixed Deposit Account
- (iv) Group Savings Account
- (v) Junior Account
- (vi) Bidii Account
- (vii) Current Account
- (viii) Vijana Account

Other accounts include:

- Classic Account
- Holiday Account
- Jiendezeze Account
- Jiinue Account

BOSA PRODUCTS

- (i) Agricultural loan
- (ii) Salary loan,
- (iii) Business Loan
- (iv) Institution loan

OTHER SERVICES OFFERED BY CAPITAL SACCO

- Mobile banking
- Agency banking
- Visa branded ATM's issuance
- Cheque book issuance
- Sale of bankers cheques
- Safeguarding of valuables
- Salary and pension processing
- Standing orders

For more information please contact us
 P.O. Box 1479-60200, Meru
 Tel: 0708843287/0708843288
 Website: www.capitalsacco.co.ke
 Email: info@capitalsacco.co.ke

TIMES U SACCO
 Your Timely Financier

Congratulations

Times U Sacco takes this opportunity to congratulate you as you commemorate your 30th anniversary. We wish you many more years of exemplary performance.

DIGITAL BANKING

- To join dial *346*18#
- Virtual Loans
- M-Time Loans
- ATM Cards
- M-Sacco *346# | TUSL Lipa na mpesa Business No. 542400

MPESA SUPER AGENT

DAIRY FARMING

- Zero grazing (building of standardized cow sheds)
- Cow purchasing | Chuff Cutter purchasing
- Maziwa plus loan for already milking farmers
- Biogas Installation

ASSET FINANCE

Financing of:

- Vehicles including buses, Land purchase
- Title deed/ logbooks of the acquired asset can be used as a security

HEAD OFFICE
 P.O. Box 310 - 60202, Nkubu. | Tel: 064-5051191, Cell: 0703 770 457
 Email: info@timesusacco.co.ke | Website: www.timesusacco.co.ke

BRANCH NETWORK:
 MITUNGUU BRANCH Cell: 0708 955 481 | GITHONGO BRANCH Cell: 0711 304 776
 KARIENE BRANCH Cell: 0703 766 509 | MAKUTANO BRANCH Cell: 0795 019 96

KUSCCO HOUSING CO-OPERATIVE
 Your property solution partner

Congratulations!
Yetu SACCO on your 30th Anniversary.
 We applaud you for attaining this great milestone.

KUSCCO Housing Co-operative offers unbeatable mortgage solutions to corporates and individuals to buy or construct their dream homes; put up commercial units or buy land/plots.

Join us today and save a minimum of Sh100 daily towards owning your home.

Call us today or visit our website

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 Email: info@kusceohousing.coop
 Website: www.kuscco.co.ke

KUSCCO LTD.
 Kenya Union of Savings & Credit Co-operative Ltd.



Our journey to uplifting livelihoods

REGISTRATION: September 23, 1991 Registered as South Imenti Tea Growers Sacco Limited

A small group of Imenti South district tea farmers come together with the sole aim of uplifting the standards of the tea farmer through savings and affordable credit provision.

Membership was barely 200 members, who had a general contribution of around Ksh200,000.

The Sacco had only one outlet at Nkubu market and strictly serving tea farmers from Imenti South. It was operating only the back office

MEMBERSHIP & GROWTH

From the 200 members who had joined hands at the beginning with a big common dream of saving and helping each other with affordable

credit to uplift their children through education, the Sacco now has 56,000 members, and an asset base of Ksh4.3 billion, from Ksh200,000.

SACCO BUILDING

During inception, the Sacco was housed in two small rooms at the former D.O's office. It shared the rooms with tea extension officers. In 1996, the Sacco moved from the two small rooms and rented an office belonging to Nkuene Cooperative Society. This enabled the kicking off of FOSA operations. Later in the year 2000, we purchased the building which currently houses Nkubu branch and the Head Office.

FRONT OFFICE SERVICE ACTIVITY (FOSA): February 2, 1996

Owing to the great impact caused by the grow-

ing institution, the Sacco started Front Office Services, commonly known as FOSA, on February 2, 1996. This uplifted business. The FOSA offers all banking services much the same as any commercial bank would.

MICRO-FINANCE WING: 2004

Yetu Sacco kicked off recruiting and lending to groups in 2004. Currently, the number of active groups stands at 200. Different categories of group members are able to assess affordable micro-credit loans through solidarity groups in a minimalist approach tailored in a group methodology powered by co-guarantee mechanism.

REBRANDING: 2010

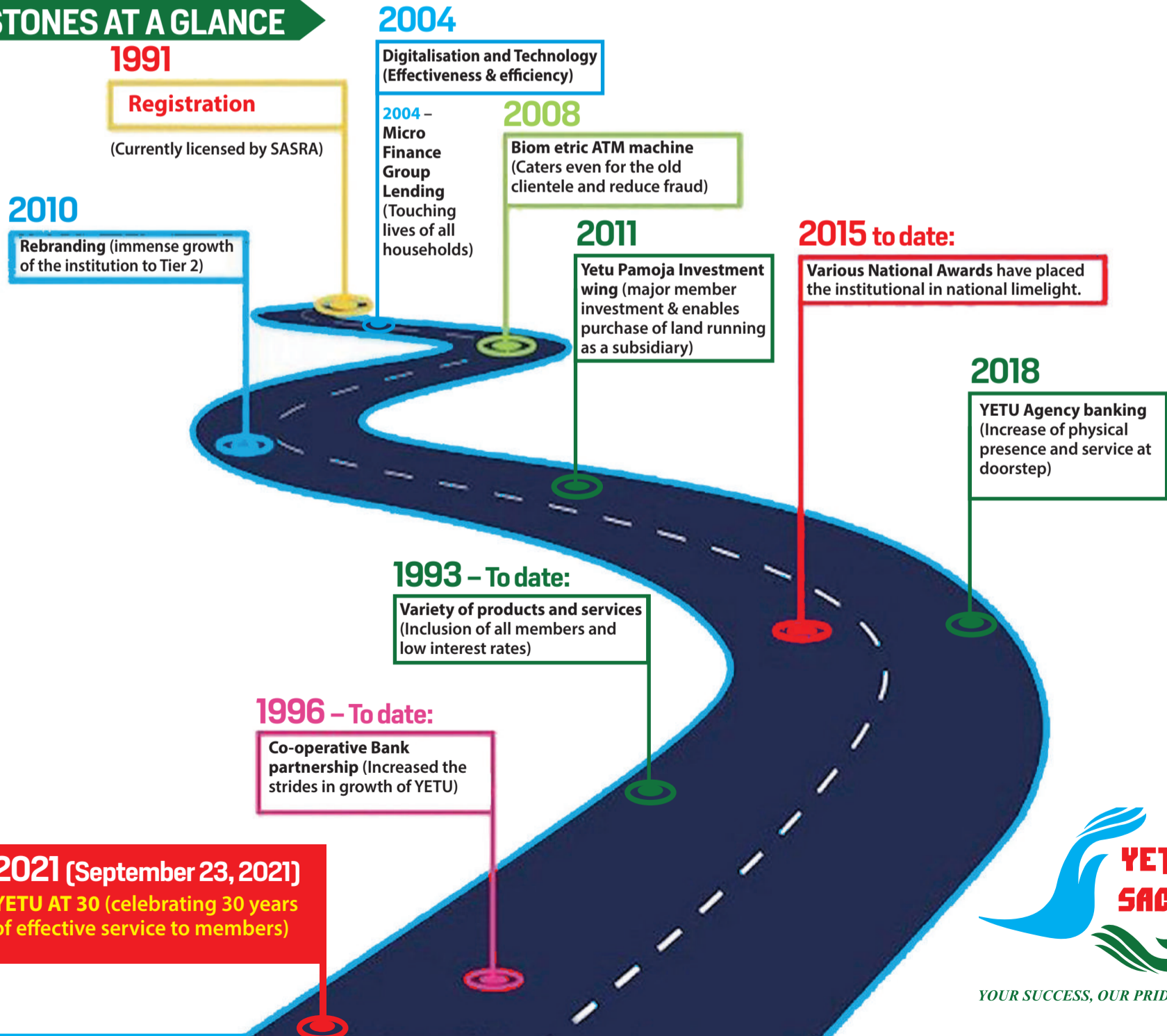
The society rebranded in 2010 and changed its name from South Imenti Tea Growers Sacco

Limited to **YETU SACCO SOCIETY LIMITED**, a **Kiswahili word meaning "Our Own"**. It subsequently opened its common bond to members from all walks of life: Business community, salaried individuals, farmers, corporate entities, as well as county and national government employees. The move also opened doors beyond the physical boundaries of Imenti South district in Meru County, to accommodate all members of the public across the country.

YETU PAMOJA INVESTMENT WING: March 25, 2011

Due to the wide growth, and the great cohesion, experienced farmers came together and built a big investment house – the Yetu Pamoja Investment wing – through which we let vast room facilities and also sell land parcels to members.

THE MILESTONES AT A GLANCE





Board members



Mark Gitonga
Chairman



Festus Kathendu
Vice Chairman



David Mwenda
Hon. Secretary



Paul Mwiti Mucheke
Treasurer



Palmer Thambu
Chairman Supervisory Committee



Obadiah Mwiti
Member Supervisory Committee



Christopher Ndegwa
Board Member



Cypriano Kaaria
Board Member



Josphat Gitobu
Board Member



Zaverio K.M. Imwere
Board Member



Gideon Gichunge
Board Member



Dennis Mwiti Kirimi
CEO

Management Staff



Amos Mutugi Mwebia
Operations Manager/
Deputy CEO



Jacqueline W. Ndirangu
Human Resource Manager



Henry Kebaso Ontiti
Head of Credit



Kariuki Muthike
Head of Marketing



Glad Mageria Nkonge
Head of ICT



Sarah K. Kibiti
Ag. Head of Audit

HARAMBEE SACCO
Empowerment, Development, Security

HARAMBEE SACCO
Congratulates
YETU SACCO
on their 30th ANNIVERSARY

Benefits KIBAO!
NA HARAMBEE SALARY PROCESSING

CHANNEL YOUR SALARY THROUGH HARAMBEE DT SACCO FOSA AND ENJOY THE FOLLOWING BENEFITS:

- Access to Loans
- Longer Loan Repayment Periods for Jisaidie & Inuka Loans
- Easy & Fast Access to your funds through Harambee M-Cash & Saccolink ATM Card

info@harambeesacco.com
0709 943 000/ 0709 943 100
www.harambeesacco.com
Harambee Sacco

Today, we join our partner Yetu Sacco in celebrating 30 years of playing a significant role in the social and economic development of our country.

CONGRATULATIONS ON 30 YEARS OF SERVICE EXCELLENCE!

Thank you for choosing us as your preferred financial partner in offering financial solutions to your members.

SidianBank
Own Tomorrow

To ensure we achieve seamless customer experience, we have opened up several agencies for our members so that they can access our services near their vicinities.

Trans Nation Sacco Ltd
Congratulates
Yetu Sacco
on your 30th anniversary

OUR PRODUCTS

<p>OPEN AN ACCOUNT TODAY</p> <ul style="list-style-type: none"> General savings account Tusomeni savings account Teens savings account Current account Fixed deposit account Institution account 	<ul style="list-style-type: none"> TNT Pride loan Stabilizer loan Self-guaranteed loan Rental loan Business / Non check off loan Mkulima loan Institution loan Micro credit loan Chama loan Bodah loan Overdraft 	<ul style="list-style-type: none"> Retirement savings fund Fixed deposit Fosa shares Save for education through TN Elimisha
<p>GET YOUR PREFERRED CREDIT FACILITY</p> <ul style="list-style-type: none"> Premium loan Karibu loan Normal loan Special loan School / emergency loan 	<p>SAVE WITH US</p> <ul style="list-style-type: none"> Purchase premium shares Save monthly deposit contribution (shares) 	<p>GET AN ADVANCE (FOSA PRODUCTS)</p> <ul style="list-style-type: none"> Salary advance Okoa advance Mkulima advance Inua biz loan Dividends in advance Fosa loan

Mwalimu Centre Building | PO Box 15-60400 Chuka. | Tel 0726617752.
Website: www.tnsacco.co.ke | E-mail- info@tnsacco.co.ke
@tnsacco @tnsacco



Beyond customer service: How we are sustaining memorable experiences

It's because of our members that we are celebrating 30 years. May you all feel appreciated and honoured.

We are determined to keep working towards delivering memorable customer experiences, both to our members and prospective ones.

Beyond customer service, we hold our customers close to our hearts, whereby we walk the customer journey with them. In addition to the other services, we offer financial advice to our members on the best way to invest their money.

To ensure we achieve seamless customer experience, we have opened up several agencies for our members so that they can access our services near their vicinities. We have also employed several marketing officers that enhance personal touch to our members, despite the fact that we have mobile banking services. We understand we have divergent members and so we ensure that no one is left behind in patronising our products.

Beyond customer service, we hold our customers close to our hearts, whereby we walk the customer journey with them offer financial advice to our members on the best way to invest their money.



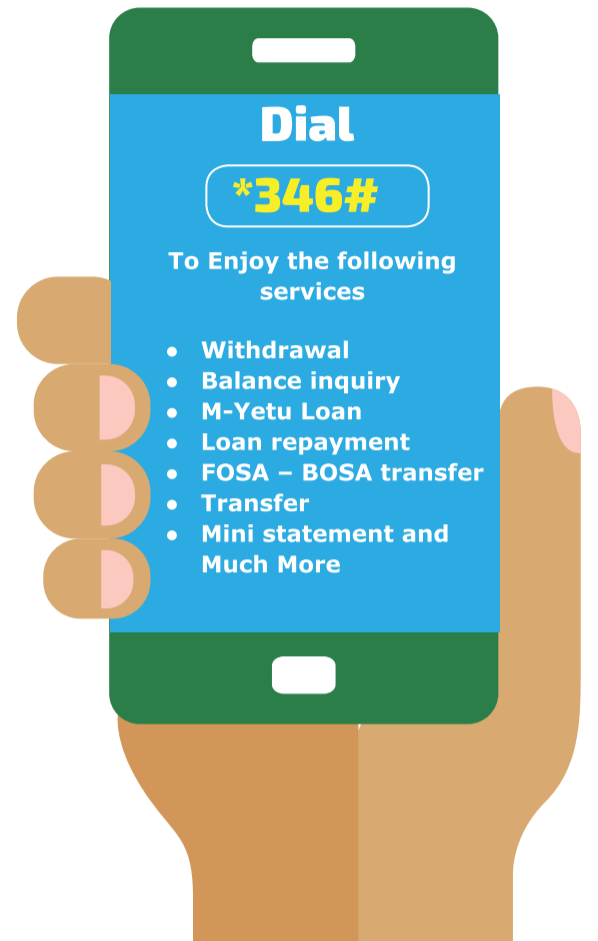
We have invested so much in cutting edge technology to enhance efficiency in service delivery. We have automated most of our processes to ensure streamlined services.

Beyond super products and services, we ensure that our customer experience is outstanding and memorable to earn loyalty and achieve maximum customer

retention. We are continuously improving our services, making our Sacco a one-stop shop where all the financial services are offered. We provide Visa branded ATM cards to enable our members to transact from any corner of this nation. In addition, we have personal cheques that ensure our members make their payments in the safest and most convenient way.

We have instilled a customer centric culture in our employees to ensure that the customer is always prioritised. Yetu Sacco has also ensured that all staff members have undergone intense training on best customer experience. We have gone further to ensure real time feedback to all customer queries through our hotlines and social media.

We value our customers' time. Therefore, we have ensured that all our processes are fast. We have specified turn-around times for our processes to enhance efficiency.



CELEBRATING
30TH
YEAR
ANNIVERSARY

CONGRATULATIONS YETU SACCO SOCIETY LTD

Co-operative Bank wishes to congratulate Yetu Sacco on achieving 30 years of excellence in service to your members. We are proud to be associated with you.

Enjoy round the clock access to your SACCO account with your SaccoLink card.



Banking on technology

Yetu Sacco is infusing technology to deliver products and services to members across the globe. With the high development in technology, the mobile phone has become a great tool for the Sacco members to access variety of services.

Today, the Sacco has introduced unique Biometric Automated Teller Machine (ATM) where members transact in a more secure environment, compared to PIN driven. This is a first of its kind in sub-Saharan Africa.

In addition, Yetu Sacco, in 2019, introduced Visa branded ATM cards, which can be used to access services in all ATM machines that bear the Visa sign.

On the other hand, mobile banking allows members to access micro-loans through

Today, the Sacco has introduced unique **Biometric Automated Teller Machine (ATM)** where members transact in a more secure environment, compared to PIN driven. This is a first of its kind in sub-Saharan Africa.



their mobile phones and to undertake various banking transactions at the comfort of their businesses or homes, reducing the need to visit the brick and motor banking halls.

Through these platforms, Yetu Sacco members are able to apply for loans or repay without any human intervention, ensuring the Sacco is generating income even after closing banking halls.

Through the Sacco mobile

App, members are able to initiate cash transfers, borrow or pay loans, request for statements or add shares, among other services. This came in handy, especially at the height of the Covid-19 pandemic.

Certainly, the Sacco has invested a lot in the cutting edge technology and progressed to a high point and dreamt boldly towards achieving greater heights with relentless efforts.





Solution SACCO
Your Ultimate Financial Partner



CEO'S MESSAGE ON YETU SACCO'S 30TH ANNIVERSARY

Congratulations!

As peers in the industry, it's a great pleasure joining you in marking this auspicious milestone of your 30th Anniversary. We are critical players in realization of Socioeconomic development for sustainable economic growth and equity in the Society.

We play a key role in influencing the economic development agenda of the country by facilitating and deepening deposits mobilization and promotion of a savings culture among members.

SACCOS Credit Facility will not only be Affordable but also Accessible

Wishing you every success in the years ahead as we make an impact in the society, our country and beyond.

Daniel Kinyua Marete
CHIEF EXECUTIVE OFFICER

Solution SACCO
Congratulates
Yetu SACCO on it's **30th** ANNIVERSARY

NANYUKI PRIME LAND FOR SALE

Solution Sacco's growth and resilience has continued to deepen. The SACCO has introduced a property acquisition mechanism through its subsidiary; Solution Housing & Investment Cooperative. Members and prospective members can now acquire prime land at the heart of Nanyuki and can also apply for loans to facilitate the purchase of the land.

The Land is strategically located at the heart of Nanyuki bordering Ol pejeta Conservancy & Mount Kenya Wildlife Holiday Homes approximately **5 Kilometres** from Nanyuki Town along Nanyuki Rumuruti Road.

Cost:
 5 Acre Plot @ Kshs 5.5 Million
 1 Acre Plot @ Kshs 1.2 Million
 1/2 Acre Plot @ Kshs 900,000
 1/4 Acre Plot @ Kshs 500,000
 1/8 Acre Plot @ Kshs 350,000

Don't miss, Hurry up!
Site Visit ongoing from our Nanyuki Branch
located along Nanyuki - Nyeri Highway

Contact us on **0791 734 316 , 0799 335 161 , 0798 814 418** or **0700 913 248**
info@solutionsacco.com for more information.
www.solutionsacco.com



STIMA SACCO
..... towards a prosperous future together

Stima DT Sacco wishes to congratulate Yetu Sacco for 30 years of hard work and dedication to their members.



Elevate your School!
 Get a brand new school bus with Stima Sacco's Asset Financing Loan!
 95% financing with 6 years repayment period.

For further enquiries please visit the nearest Stima Sacco branch or contact our customer care agents on +254 703 024 000, +254 703 024 024 or send us a message to: customer-care@stima-sacco.com

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The wide Yetu agency network and how's it's benefiting members, and agents too

When the Yetu Sacco journey started with the first step way back in September 1991, no one completely visualised the beauty that is today being reviewed, 30 years later.

The journey of the first step started at a small room in Nkubu town, serving only a small proportion of a chosen few who were tea farmers. Today, the Sacco is completely transformed and has become a household name to all. It has spread its tentacles from one town during inception to five other towns represented by physical branches, and 33 more towns/market places represented by **Yetu Sacco Agents**.

In accomplishing its mission – **“To grow and empower membership by adopting innovative market driven services”** – the Sacco at first innovated a product dubbed “Bakisha”, where qualified savings officers were involved in day-to-day cash collec-

tions from member's doorsteps with the use of POS machines. The officers acted as agents of the Sacco and collected even the smallest amounts of money from the clients, which frankly enough, wouldn't have been brought to the bank in the absence of the agents. This really increased the membership and also built a savings culture in our members, hence boosting the institutions liquidity and growth.

Later on, in the spirit of innovation, we realised that the membership already grew in bounds and some of our loyal customers came from regions where markets were in remote areas. This led us to the journey of agency banking, which started with the first Yetu agency in the year 2018.

Surprisingly, through a span of three years, we have grown the agency network to **33 agents** distributed across various towns and market centres. The agents serve members by the use of POS equipment. They currently

offer the following services:

- Cash deposits
- Cash withdrawals
- Check account balances
- Mini statements
- Member recruitment and product awareness
- Loan forms issuance.

All the services offered at our agencies are very secure, since one can only transact with a secret pin number through their Yetu ATM cards or use their registered fingerprints. These prevent fraud.

Besides the services we offer through the various agents, we have noted a surge on customer growth rate, given the increase in awareness and ease of access. We have registered overwhelming loyalty, since the clients deal with people who are well known to them, boosting their confidence that they are getting the best. Better still, they get personalised ser-

The journey of the first step started at a small room in Nkubu town, serving only a small proportion of a chosen few who were tea farmers. Today, the Sacco is completely transformed and has become a household name to all.



vice from the agents.

Yetu Sacco agency business has created an economic improvement to the agents through the commissions they receive. They now have an im-


proved source of income.

The agency business has also created employment, which has greatly improved livelihoods, not only to the agents but also their dependents.

An improvement of account activeness has been noted since many people who had abandoned their accounts due to distance are now actively participating, a move that has really assisted the reduction of dormant accounts.

Agency banking has been a critical channel where human touch is still appreciated. The channel also provides customers with a chance to make small-value transactions that encourage savings and in effect drive financial inclusion. It has really assisted growth to the institution without using/spending much resources, compared to what would have been used in operating physical branches.

Your Success, Our Pride. Karibu Yetu Sacco




CIC GROUP

Congratulations

Yetu Sacco Society

on marking your **30th Anniversary**. This milestone is a testimony of your commitment towards financial inclusion and enriching the lives of all your members.

We are proud to be associated with you.



CIC Seniors Mediplan Medical Cover built for **Comfort in Old Age**

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Congratulations **YETU SACCO** on your **30th Anniversary**



K-UNITY
SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

Together We Grow



JIJENGE LOAN

GET A LOAN **4X** YOUR SAVINGS



Available for all Account holders

Agency Banking
K-Unity Chapaa



DIAL *425#

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Together we Grow



Mount Kenya Milk wishes Yetu Sacco Ltd a happy 30th Anniversary



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0719 111 444

The Cool Mountain Freshness

Yetu Pamoja Investment Co-operative Society Ltd

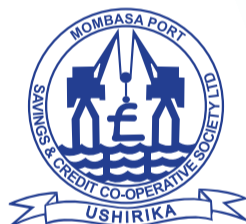


Majani Plaza in Nkubu town.



May this new achievement take the Sacco to the higher level of success in many years to come.

CONGRATULATIONS FOR YOUR 30 YEARS OF SERVICE DELIVERY.



MOMBASA PORT SACCO SOCIETY LTD

Congratulations

Mombasa Port Sacco congratulates Yetu Sacco on their 30th Anniversary.



Jiendeleze Loan



Ukulima Loan



Biashara Loan

The membership is open to the following persons:

- Salaried persons
- Business people or entrepreneurs
- Former members who had withdrawn
- Registered community, women or youth groups
- Business enterprises
- Retirees and
- Kenyans in diaspora and
- Any other person with a reliable source of income

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off Moi Avenue,
P.O. Box 95372 Mombasa

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+254 725 238 367

info@msaportsacco.co.ke
sales@msaportsacco.co.ke
www.msaportsacco.co.ke

Nawiri opens a second branch in Embu Town

The Chairman, Board of Directors, the CEO and the entire Nawiri fraternity takes this opportunity to congratulate Yetu Sacco Society Ltd as they commemorate their 30th Anniversary.

Nawiri has recently put a smile on the face of thousands of its members in the lower part of Embu Town after it opened a second branch in this enterprising area.

The Embu Down Town Branch is located at Makuti Building (Kipewa House) next to Sidian Bank, opposite the Kiritiri main stage. In this prime location, Nawiri members, among them traders, *jua kali* artisans and others, can now access physical banking services next to them.

Whereas increased technology has made it easier to do business anywhere, physical branches will continue being relevant in banking, especially for consultation, and relationship management.

Nawiri's head office is in Emco Building, Embu Town and it has ten (10) branches located in Runyenjes, Kairuri, Kianjokoma, Kathangariri, Mbuvari, Kanja, Kiritiri, Siakago and two in Embu Town.

It has an asset base of 2.5 billion and continues to register growth. Last year, its profits grew by 28 percent, a no mean achievement considering the tough operating environment in 2020 when Covid-19 wreaked havoc on the general economy. Subsequently, they paid interest on un-withdrawable deposits and dividends on shares at 15 percent respectively.

Nawiri is technologically advanced. It has its own Wide Area Network and also offers Pesa Link services, that enable their members



Co-op holdings Vice Chairman, Mr. Patrick K. Githendu signs a visitors book as he officiates opening of a new branch at Nawiri. Looking on is the Sacco's chairman Mr. James Njiru Njue (right) and the CEO Mr. Joseph Njeru Mugoh (left).

to transfer money from other financial institutions to their accounts in Nawiri and vice-versa. The Sacco's mobile banking system offers virtually all banking services, including withdrawing money, paying utility bills, accessing e-loans, among others.

PRODUCTS AND SERVICES

1. CREDIT PRODUCTS

- a) Advances
- b) Coffee loans
- c) Tea loans
- d) Dairy loans
- e) Salary loans
- f) Business loans
- g) Micro finance loans
- h) Vijana loans
- i) Bebabeba loans
- j) Corporate loans
- k) Development loans
- l) Jiinue Loan for SMEs

- m) Asset financing (Kandrasa Loan)
- n) Cheque Clearing Advance
- o) Bima Loan

2. SAVINGS PRODUCTS

- a) Nawiri Savings Account
- b) Fixed Deposit Account
- c) Business Account
- d) Msingi Junior Account
- e) Jipange Account
- f) Rent Collection Account
- g) Holiday Account

3. BANKING SUPPORT SERVICES

- Mobile Banking Services (*645#)
- Sacco Agency Services
- Personal Cheque Books
- ATM services- Sacco link
- M-Pesa Super Agency
- Co-operative Bank Agency
- Insurance Services

