



Ushirikiano

Quarterly Newsletter of Kanisa SACCO Society Limited

NOVEMBER 2020

www.kanisa-sacco.org

Managing your SACCO Amidst the COVID-19 Challenges

- 5** Ideas for Reorganizing Personal Finances
- 8** Calling on Members to Update their Information
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Building our economic base through saving and borrowing

We're not out of the woods yet!

Dear Members,

I am delighted to introduce to you the 4th edition of our Ushirikiano Newsletter. It is my hope and prayer that you are well and doing your best to cope with the impacts of the pandemic we're in the middle of currently.

I know times are tough for all of us and by all indications the situation may change very minimally in the coming months. For this reason, we need to brace ourselves to deal with COVID-19 and its aftermath for several more months and perhaps even years. So, I encourage us to remain vigilant and careful in our interactions and also very prudent with our resources. We're not out of the woods yet!

The unfortunate circumstances notwithstanding, we still have many reasons to be grateful and continue working hard for our prosperity and for the sake of those that depend on us. It's for this reason that in this issue, we share with you tips that you can use to reorganize your finances. This is the time to think of earning more, saving more, spending prudently and borrowing wisely. Let's not overindulge as we don't know what the future holds.

We also have some updates on the efforts we are making as management to keep our SACCO running albeit under challenging times and heading into a new regulatory framework. It's not been easy but we're doing our best.

Feel free to reach out to us with any feedback you may have on our services. If you also wish to see your article published in this newsletter don't hesitate to share with us on education@kanisa-sacco.org. Until next time keep safe and enjoy the read.

Nelson Opany
Vice Chairperson & Chairperson, Education Committee

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Managing Your SACCO Amidst the COVID-19 Challenges



Kanisa SACCO Chairperson, Ann Kioi speaking to members during the 2019 Chai Day Event for new members

Our honourable members, we hope that you have all been well amidst the global COVID-19 pandemic that has devastated the world. We are now seven (7) months into the COVID-19 pandemic, which has affected many of our members and our operations. The pandemic seems to have further weakened our members borrowing capacity which plays a major role in our core business as our members access to affordable credit is an important issue to us as we endeavour to fulfill our financial obligations. It is also unfortunate that the pandemic has also robbed us of some of our members and we take this opportunity to express our sincere condolences to their families

During this period, we have come up with a raft of measures to ensure that we continue serving our members while at the same time ensuring that the operations of the Society remains minimally interrupted. At Kanisa SACCO, we continue listening to our members and addressing their concerns on a case by case basis to provide the much-needed continuity during and beyond these extraordinary times. As the pandemic continues to cause serious challenges to the economy, we have also been closely monitoring the developments in the industry and have reviewed our credit terms in the last seven (7) month. We have developed various options meant to cushion the Society and our members savings against the financial difficulties presented by COVID-19 which we have regularly been sharing with our members. We continue encouraging our members to borrow wisely especially during this COVID – 19 Pandemic. For those with existing loans, we encourage you to talk to us to discuss various options that may suit your needs and help in lightening the monthly burden of repaying your loans. Some of these options may include but are not limited to options such as consolidating all your loans, restructuring all your loans, repayment proposal from you by engaging us to customize a repayment plan that suits your needs etc.

We also take this opportunity to update you on the recent changes that have taken place in the SACCO industry and the impact that these changes pose to Kanisa SACCO. On 5th May 2020, the Kenyan Government gazetted the “THE SACCO SOCIETIES (NON-DEPOSIT-TAKING BUSINESS) REGULATIONS, 2020”. The purpose of these regulations are two fold namely to specify the non-deposit taking business to which the SACCO Society Acts apply and to prescribe measures for the conduct of the specified non deposit taking business by SACCO Societies. These regulations seek to operationalise prudential regulation and supervision of specified non deposit taking SACCOs as envisaged in the SACCO Act with the objective to enhance savings mobilisation, protections of SACCO’s member’s deposits, and financial stability within the SACCO subsector. They also stipulate the financial, governance, and operational standards expected of the specified non deposit taking business.

While we acknowledge that these regulations are going to streamline the operations of the specified non deposit taking SACCOs in which category Kanisa SACCO falls in, we realise that they will have an impact on how we operate and relate with our members. Once the commencement date is gazetted, our Society will be regulated by the SACCO Societies Regulatory Authority (SASRA) and will be expected to comply with these regulations moving forward.

In order to keep our members up to date with the new developments in the SACCO industry, we held our education day virtually on 12th September 2020 to educate, inform and prepare our members and you can access the link to the recording via <https://web.facebook.com/KanisaSACCO/videos/3514049221949498> some of the key areas of compliance that we will be requiring our

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members cooperation and support are in terms of liquidity management, credit risk management, financial performance reporting and capital adequacy, where we are expected amongst other things to:

- **Liquidity Management:** at least once in every quarter, submit a liquidity statement return to the Authority and ensure that the SACCO maintains sufficient cash and liquid assets to satisfy demands for loans and non-withdrawable deposits and other day to day operational expenses. Liquidity is an important indicator of the financial stability in a SACCO Society since it shows the ability to meet obligations as they fall due.
- **Credit Risk Management:** to make quarterly returns on loans outstanding in our books by sub sectors we have lend monies.
- **Financial Performance Reporting:** make returns quarterly and via an electronic platform so as to enhance efficiency and monitoring.
- **Capital Adequacy requirements:** make quarterly returns of the Society's capital adequacy ratios which should be as per set requirements.

Therefore, arising from the above, we will be expecting all our members to promptly fulfil their obligations to the Society when they fall due to enable us update our records monthly, adhere and comply with all these regulations, failure to which we will be liable to pay to the Authority punitive financial penalties which will severely affect all of us.

We are taking the right steps towards compliance and we have come up with strategies that will enable us professionally manage the society and deliver efficient and effectively serve our members. We encourage you to continuously visit our website (www.kanisa-sacco.org) for updates.

Ann Kioi
Chairperson, Kanisa SACCO

Need a Plot of Land to Buy? Talk to Kanisa Holdings

PLOTS OF LAND FOR SALE
KANTAFU

KES 495,000 CASH	KES 510,000 INSTALLMENTS	KES 535,000 NON-MEMBERS
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info@kanisaholdings.co.ke | 0714612049

PLOTS OF LAND FOR SALE
KOMA SHRINE

KES 495,000 CASH	KES 510,000 INSTALLMENTS	KES 540,000 NON-MEMBERS
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info@kanisaholdings.co.ke | 0714612049

Kanisa Holdings Limited (KHL) a fully owned subsidiary of Kanisa SACCO is offering plots of land for sale in its Kantafu and Koma Shrine projects. The Kantafu plots are going for KES 495,000 for cash buyers who make payment within one month. Installment buyers will pay an amount of KES 510,000 with 30% payable upon booking and the balance payable within 12 months. Non Kanisa SACCO members will buy the plots at KES 535,000. In Koma Shrine, cash buyers will pay KES 495,000 and installment buyers KES 510,000. Non-members are will be offered the plots at KES 540,000.

Please note that KHL has suspended the guaranteeing of the KHL Loan offered by Kanisa SACCO until advised otherwise. Members who wish to borrow to purchase the plots can take other loan products offered by the SACCO. To book your plot, please call 0714612049, send an email to info@kanisaholdings.co.ke or visit the Kanisa SACCO office.

Ideas for Reorganizing Personal Finances



Supervisory Committee Chairperson, Joyce Kangogo delivering a session during New Members Chair Day in 2019.

Six months ago who would have thought that the country would be shut down and we'd all be afraid to go to the markets and all public places, have schools closed, learn new habits of using face masks, sanitizing and maintaining social distance, seems like a bad dream but this is the new normal. The minute your income stops you have a problem, and with the current situation organizations are closed or downsizing and unemployment skyrocketing, now is the time to have a cash cushion. Indeed, unprecedented times call for extraordinary actions. Now is not the time to bury your head in the sand but to wake up and learn financial survival strategies around COVID-19

Know Your Weaknesses - identifying Money Problems

- You're borrowing to buy a want or a luxury
- You're not able to pay all your bills on time
- Your expenses exceed your income
- You're receiving reminders on unpaid obligations through letters or phone calls, messages
- You're not saving for the future
- You borrow from one lender to pay another lender
- You're using your savings to pay for your expenses/overspending

Above problems can be traced two common issues: Ignorance and wrong attitude. Ignorance is when we have no financial knowledge e.g. based on your income how much can you afford to spend on housing, food, clothes, transport, entertainment or even put together, organize and control a family budget.

Attitude-Is as a result of what we think, indeed proverbs 23:7 tells us our actions are a result of our thinking. Some attitude problems include - Pride, Greed, covetousness, indiscipline and lack of contentment.

Finding Solutions - Be Strategic

- Set goals and make plans.
- Have a personal vision, mission and strategies to execute them
- Why do you exist?
- Where do you see yourself in short, medium and long term?

Use a budget to set goals and make plans. Budget is a written plan to determine how money comes in your hands ensures also that your expenses does not exceed your income, and also allocated the money coming in to proper balance, if and when circumstances change we may have to modify our budget plan like the current COVID-19 situation, or may receive a gift, inheritance, all modifications should support our goals e.g. saving for future, spending less so that we can have more to save.

Tips to Reduce your Expenses

- Sell off any asset that you do not needed and pay off that debt remaining on the asset
- Shop for the best bank services, look for a bank that has low or no service charges to the accounts
- Reorganize your debts to extend repayments time and lower average interest rate and monthly repayment e.g. consolidation by Kanisa SACCO (once you take this approach live within your means/income otherwise you will end up right where you were with high monthly payment).
- Be a better manager of your money and fix your level of spending below your income level
- Shop with a need list, and when shopping compare prices and quality. You can opt to buy from wholesalers instead of supermarkets
- Combine errands into a maximum of once per week, stay out of shops unless you have an item on your need list.

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- Pack lunch for your children and yourself, this results in daily savings and well a lot healthier meals.
- Avoid giving children money necessarily, only out of the unexpected chores e.g. special projects and extra work performed, this gives them an opportunity to work and earn
- Eliminate junk food-they are unhealthy and very costly, could lead to medical issues that will eat up your future savings
- Review your budget regularly and cut back a little in all budget categories
- Reduce the times you turn on electrical lights and appliances - they consume a lot of power, which translates to high costs
- Reduce wastage s of resources, this comes in form of food, water, assets
- Get estimated costs of major expenses e.g. houses, medical and also if possible, get second or third opinions
- Do your personal and hair care at home whenever possible
- Buy clothes that don't always need to be cleaned,
- Eliminate or reduce subscriptions e.g. magazines
- Set a specific amount weekly for your pocket money based on the budget
- Learn to prepare your own income taxes
- Keep the required minimum balance in your account to take care of emergency situations.

Homework – Creating a Budget

Create and maintain a budget or a system of tracking your income and expenditure. Author and Certified Financial Planner Robert Pagliarini recommends a system called PERK (Postpone, Eliminate, Reduce, Keep) to make sure that your budget is still in good shape. This method, which starts with making a list of all of your current and upcoming expenses. From there, you're going to organize each expense into one four categories: postpone, eliminate, reduce, or keep (hence, PERK).

List all of your expenses individually and then add them together, those that recur frequently and those that are less frequent. Next to each expense, write either P for Postpone, E for Eliminate, R for Reduce, or K for Keep:

- **Postpone** - These are expenses that you can put off for a period of time. For example, a house remodel project, vacation, or new car purchase.
- **Eliminate** - These are expenses you can completely eliminate such as a gym membership you never use, the video streaming service you never watch, or subscriptions you've forgotten about.
- **Reduce** - Any expense that you are willing to cut back on qualifies for Reduce. For example, if you order dinner every night but are open to cooking a few times a week, mark the expense Reduce. In this case, you are reducing the frequency of the expense.
- **Keep** - Many fixed expenses such as rent, insurance, and food are necessary and should be marked Keep.

Now recalculate your revised expenses. It should be less than when you started. We are all creatures of habits and habits are easily formed but hard to break, make that deliberate extra effort to change poor habits into better habits, most of our spending is because of our habits of buying clothes, food, household items, gifts and CSR activities.

By Joyce Kangongo

Chairperson - Supervisory Committee, Kanisa SACCO

Did you Know?

KanisaSACCO@40

Kanisa SACCO will be turning 40 years next year? Well, August 2021 marks the 40th Anniversary since the SACCO was formed back in 1981 by staff of the All Africa Conference of Churches.

In preparations to the commemorations, the management has initiated a process of collecting ideas on how we can celebrate this great milestone. If you have any ideas, please send them to education@kanisa-sacco.org for consideration.

We envision a series of activities starting in March 2021 and culminating with an event in August 2021. If you didn't know, now you do!

Call for Submission of Articles

As we seek to diversify and improve the quality of content for our quarterly Ushirikiano Newsletter launched last year, we call on members with interesting articles to submit them to us anytime through, education@kanisa-sacco.org. This is to help us enhance education to members.

Articles can cover any of the following topics: personal finance, debt management, investments and wealth accumulation, asset development, savings, starting and running business, education and training etc. It should be no more than 500 words.

Taming Unidentified Receipts

We continue receiving deposits into our Society's bank accounts which we cannot identify to which account receivable the amount should be properly assigned and posted since the depositors don't included proper details that can enable us to link the deposit to a specific member's account.

We urge all members to always indicate their membership number and remember to forward the deposit slips to the office whenever you make payments. You can also send the deposits slips to the office via WhatsApp on 0714-612049 /0780612049 or email them to info@kanisa-sacco.org. Also visit the members portal regularly to check that your statement is properly updated.

Announcements

Working Hours

Following the Presidential Directives regarding the countrywide curfew, the Kanisa SACCO Office now opens at 8.30 AM and closes 3.00 PM from Monday to Friday until further advised. The physical staff presence has also been reduced with the introduction of rotational working.

Digital Customer Service

Due to the social distancing measure in place, we encourage members to use our digital channels to seek SACCO services. For any enquiries, call/ WhatsApp us on 0714-612049 /0780612049 or email us at info@kanisa-sacco.org. You can also visit our website www.kanisa-sacco.org.

We also remind you to always send us all the bank slips/EFT/SMS for the payments done to the SACCO via email or WhatsApp. To make payments by M-Pesa use our **Paybill No: 914150**

Staying Safe

Please stay safe, put on your face masks whenever you are out, always sanitize your hands or wash with soap and running water. If you feel unwell, call your nearest health care facility before going in for a check-up. COVID-19 is real.

Industry News Briefs

Kenya feted for SACCO exploits

<https://nation.africa/kenya/business/kenya-saccos-feted--1906720>

How to Win at Work

<https://www.the-star.co.ke/business/commentary/2020-07-24-how-to-win-at-work>

What awaits real estate landscape in post-Covid era

<https://www.businessdailyafrica.com/analysis/columnists/real-estate-landscape-in-post-Covid-era/4259356-5551722-view-asAMP-n4ancy/index.html>

6 must-have skills to succeed in a post-coronavirus world

<https://nation.africa/kenya/life-and-style/mynetwork/6-must-have-skills-to-succeed-in-a-post-coronavirus-world-1849306>

New SACCO regulations protect savings

<https://www.the-star.co.ke/amp/opinion/columnists/2020-07-13-new-sacco-regulations-protect-savings>

Gov't to assess effects of COVID-19 on SACCOs

<https://www.kbc.co.ke/govt-to-assess-effects-of-covid-19-on-saccos>

Bid to shake up SACCO operations welcome

<https://www.businessdailyafrica.com/lifestyle/pfinance/Bid-to-shake-up-sacco-operations-welcome/4258410-5576372-11ksktnz/index.html>

BINDRA: Pandemic has reminded businesses of some old wisdom

<https://nation.africa/kenya/blogs-opinion/opinion/bindra-pandemic-has-reminded-businesses-of-some-old-wisdom--310990>

Which side of the stick are you holding as an entrepreneur?

<https://www.the-star.co.ke/amp/opinion/2020-05-29-which-side-of-the-stick-are-you-holding-as-an-entrepreneur>

Senate okays Bill for SACCOs to share information with CRBs

<https://www.businessdailyafrica.com/economy/Senate-okays-Bill-for-saccos-to-share-information-with-CRBs/3946234-5564558-view-asAMP-yoa5dv/index.html>

Surprising money lessons we have drawn from Covid-19

<https://nation.africa/lifestyle/saturday/money-lessons-we-have-drawn-from-Covid-19/1216-5561142-view-asAMP-588fwp/index.html>

Retirement 101: Everything you need to know about pension

<https://www.standardmedia.co.ke/business/article/2001372137/everything-you-need-to-know-about-pension>

Calling on Members to Update their Information with the SACCO



During a process of auditing of our members register, we have realized that majority of members have not updated some of their important information held by the society in a very long time. This includes details about next of kin, phone numbers, email addresses, tax exemption etc. It is a requirement that members update this information at least once in every two years. However, not many have headed to this rule. This information is very critical and may come in handy to facilitate access to your funds in the event of incapacitation or even death as we have witnessed over the last couple of months.

With regards to the next of kin nominations, here are some frequently asked questions, in case you could be asking yourself the same:

What is nominee form?

The SACCO asks their members to make nominations which mean that they should provide details of persons to whom the money lying in their accounts should go in the event of their death. Nomination can be made when joining as a new member or on a separate form indicating the name, percentage and address of the nominee.

Who can be nominee?

A nominee can be any person appointed by a member to receive proceeds from their account in case of his or her death. Generally, children, spouses, parents, and siblings are chosen as nominees. Remember that being a legal heir does not automatically make anyone a nominee. The person has to be assigned by the member when joining the SACCO or at a later stage. It is suggested that you decide your nominee very carefully. It should be a person who can be trusted with the money.

This is why it is advisable to nominate a close family member, but the decision solely lies with the member and not the SACCO. It is important to note that a nominee is somebody who will receive the asset upon the death of the member. A legal heir means any person, male or female, who is entitled to succeed to the property of a deceased member under a will or as per the succession laws.

Can the nominee be canceled or changed?

Members can cancel or change the details of their nominees at any point of membership. As a member, you have the right to change your nominee multiple times as per your discretion. The nomination form can be downloaded from SACCO website or you can take it from the office. You need to update the personal information of the nominee by filling the form and submitting it to the SACCO office, physically or electronically. Once the nominee is changed, you can request the office for a written acknowledgment. It will leave no room for confusion when the nominee needs to file a claim.

What happens to your money when you die?

When you die with a nomination in place, any money held in your SACCO accounts will be distributed according to your wishes depending on the percentages allocated to your nominees. If there is no nomination, the SACCO will require the heir to present a Will stating that they are legal heir to the deceased member's funds. Without a written Will, the funds will be transferred to dormant accounts after which they are transferred to government's Unclaimed Financial Assets Authority (UFAA) under the provisions of the Unclaimed Financial Assets Act No. 40 of 2011 hence denying your dependents an opportunity to benefit from your hard work.

To help members update these important records, the Kanisa SACCO management has initiated a mandatory information update exercise to ensure compliance by all members. From 1st November 2020 to 28th February 2021 every member will be required to submit their updated information to be captured as part of the details in the members' register.

To submit your information, visit this link <https://forms.gle/ymTCKEwfuUkvQvWd9> and fill in the form. Please note that this is very important, and all members are urged to comply. Once updated, this information will be accessible on the member's profile on the portal and mobile app for verification.

Charles Lwanga Simiyu
Member, Education Committee

Leveraging Technology to Support Member Education



Mr. Roy Okonji delivering a session during the virtual member education event held on 10th October 2020.

In order to keep members informed on the new developments in the SACCO sub sector and to support them in the post COVID-19 financial recovery efforts, the Management of Kanisa SACCO organized a series of virtual member education events to run in the months of September to December.

Leveraging the Zoom platform technology, the first session was held on Saturday, 12th September 2020. The session covered the Impacts of the Non Deposit Taking SACCO Regulations on the Society and its Members. and addressed

Among the areas addressed were; why the regulations were introduced, their implications on the SACCO business, how members will be affected, the expanded role of the CMC/ Board together with requirements for those seeking SACCO leadership positions. The Management also provided an update on the steps being taken towards compliance. The session was facilitated by Eliud Nzola from the Co-op Consultancy and Insurance Agency.

The second session took place on Saturday 10th October 2020 and focused on Personal Financial Reorganization Amidst COVID-19 Realities. This eye-opening session was delivered by Mr. Roy Okonji, a renowned Debt and Money Management Coach enabled members to learn about tips on managing finances during times of crisis, managing debt commitments, reasons to save more and maintaining good standing with the SACCO

The feedback so far is positive with majority of members appreciating the initiative to keep them engaged even with the existing limitations of holding physical events. If you missed any the sessions, you can watch them again on the Kanisa SACCO Facebook Page

The next event will take place on Saturday, 14th November 2020. It will be an orientation for all the new members who have joined us since the year began and will seek to share with them deeper insights into the SACCO products and services, our operations and respond to some of the questions and concerns they may have. We hope these efforts at least help members to feel better informed and empowered as we move into the post-COVID recovery.

Kanisa SACCO Partners with Silentnight Bedding



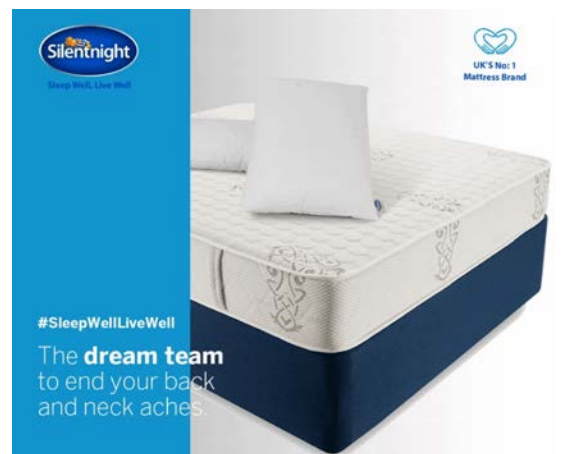
Did you know that an average person will sleep for 229,961 hours in their lifetime, which translates about 26 years or basically one third of their life? Well, that a lot of time, and we recognize that. It's for this reason that Kanisa SACCO has entered into a strategic partnership with Silentnight Bedding Limited to make Silentnight products available to its members at discounted rates.

Silentnight Bedding Limited is a limited liability company carrying out the business of manufacture and sale of beds, mattresses and other incidental items. It's factory is based in Industrial Area along Kitui Road.

Through this collaboration, Kanisa SACCO members will access a wide range of products such as mattresses, beds, duvets, pillows, headboards, towels, bedsheets and toppers through financing from Kanisa SACCO at a discounted rate of 15% of the price at the Silentnight shops.

To benefit from this partnership members will need to apply for a Malimali Loan to purchase a desired product stocked from time to time at any of the six Silentnight shops located in Westlands, Industrial Area, Karen, Parklands, Mombasa and Kisumu. To view a catalogue of available products under this partnership, members can visit www.silentnightbedding.co.ke/sacco-collection , call Silentnight SACCO sales team on 0731889966 or contact the Kanisa SACCO Office for more information. For the avoidance of doubt this offer shall not be redeemable at Silentnight dealers.

We hope this new addition to our products will give members an opportunity to acquire high quality beddings that ensure they have a decent rest after long workdays and contribute to improving their quality of life.



Members Organization Profile: African Council of Religious Leaders (ACRL)

The African Council of Religious Leaders – Religions for Peace (ACRL-RfP) is a continental coalition of different faith organizations, faith communities and religious leaders in the continent, working together to advance peace, sustainable development and shared well-being. ACRL-RfP is the regional affiliate of the Religions for Peace International (RfP). It was established in 2002 in Nairobi, Kenya as a pan-African multi-faith organization and inaugurated in Abuja, Nigeria in 2003 and today consists of National Interreligious Councils from 28 countries and five sub-regional platforms.

The mandate of African Council of Religious Leaders- Religions for Peace (ACRL-RfP) is, in obedience to God, to generate interfaith space and establish platforms and networks for actors and different faiths to deliver common action in the promotion of harmony and the sustainable progress of all the people of Africa.

Find out more at: www.acrl-rfp.org

The institutions currently associated with Kanisa SACCO are:

- African Council of Religious Leaders (ACRL)
- All Africa Conference of Churches (AACC)
- Christian Aid
- CWS-RSC Africa
- Church World Service Eastern-Africa (CWS-EA)
- Crown the Child Africa (CCA)
- Diabetes Management Institute (DMI)
- Express Automation
- Fellowship of Christian Councils and Churches in the Great Lakes and Horn of Africa (FECCLAHA)
- Film Aid
- Inter-Religious Council of Kenya (IRCK)
- Jamii Auto Care
- Kenya Scouts Association
- Life & Peace Institution (LPI)
- Longrock Tours and Travel
- Lutheran World Federation (LWF)
- Lutheran World Relief (LWR)
- Partners Worldwide
- World Scout Bureau (WSB)

Our members are also drawn from many other organizations operating in various sectors including; NGOs, tourism and hospitality, media, transport and automotive and medical services among others.

We thank you for your patronage thus far. As you start planning for the holidays, schools reopening in January 2021 our your other development projects, put us in your plans.

We are committed to helping you develop and grow your economic base through our savings and lending product and services. We are your partner!

Visit <http://www.kanisa-sacco.org/loans> to see our loan products that you can benefit from.



**We value you on each and every day that passes, just like we have done since August 1981.
Tuzidi kijiendeleza pamoja!**

Take advantage of our digital channels to access services at your convenience:

- Phone (Call/SMS)
- WhatsApp
- Email
- Mobile App
- Web Portal
- Social Media Channels

To make payments, please use:

- M-Pesa Paybill: 914150
- Co-op Bank: 01120062569400
- NCBA Bank: 7270180011

Always quote your member number in all communications and transactions.



KANISA SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED

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