



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026

What a big milestone! Well done Imarika DT Sacco



CONGRATULATORY MESSAGE BY MR ALI NOOR ISMAIL, CBS, PRINCIPAL SECRETARY, STATE DEPARTMENT FOR CO-OPERATIVES

The Imarika Plaza that is being officially opened today marks a major milestone for the Society. It is modern, spacious and strategically placed at the vibrant town of Kilifi. Apart from serving as your headquarters, the new building offers members the benefits of a serene environment for convenient and better service. Additionally, it offers a new income stream from office space leasing. This, together with the 2022-2026 Strategic Plan being launched concurrently, will guide your path to greater heights moving

forward.

I congratulate members for their selflessness in delivering this member-funded project. Doing an ultra-modern plaza with 10 floors, two basements and a mezzanine floor is no mean task.

The widespread use of modern technology and innovativeness are pushing service delivery to unprecedented levels in the history of the country's co-operative movement. Imarika Sacco is among such savings and credit co-operative societies that want to improve the experience, fortunes, and lives of their members.

The State Department for Co-operatives is committed to the formulation of all relevant policies that will grow the co-operative movement to the

next level. The economic environment keeps changing and the policy reviews must be in tandem with the changing times. We are cognizant of the fluid space the co-operatives are operating in. We will therefore enhance regulation and supervision to ensure stability. This is intended to promote sustainable and competitive co-operative societies. Ultimately, the desired impact of industrialisation and better socio-economic development will be realised. Co-operatives promote members' social and economic welfare. They are the easiest and most effective avenues to unlock more economic opportunities for the benefits of their members in particular and the country in general.

I urge co-operatives to be vigilant and

swift in detecting challenges that befall the sub-sector, particularly those arising from remote technologies. I also beseech you to invest in education and training, as this will enhance members' understanding on the principles of personal finance.

Members who save regularly, borrow wisely and pay promptly for self-development are dependable. They in turn guarantee the growth of their Sacco. I commend you for your robust growth and resilience over the years, projecting a positive trajectory that should be emulated by others. Congratulations for putting up this plaza and developing the Strategic Plan for 2022-2026 period.

Long live Imarika Sacco. Long live the co-operative movement.



CONGRATULATORY MESSAGE BY MR. DAVID OBONYO, COMMISSIONER FOR CO-OPERATIVE DEVELOPMENT

I take this opportunity to congratulate Imarika Sacco Society as they launch their new Imarika Plaza. The Sacco is also celebrating yet another milestone towards its growth and expansion programme by unveiling a new strategic plan – a bold document that articulates the shared dreams and aspirations of the Sacco and its growth path.

The Plaza, which is now one of the most outstanding iconic buildings in Kilifi town, is an ultra-modern office block that will support a modern financial

institution and the Sacco's exponential business growth requirement.

Imarika Sacco stands tall among the tier-1 Saccos in Kenya by recording a membership of over 140,000, an asset base of Ksh11 billion, a loan portfolio of Ksh9 billion, and a turnover of Ksh1.8 billion. The Sacco is duly licensed by the Sacco Societies Regulatory Authority (SASRA) as a regulated Deposit Taking Sacco (DTS).

I urge the leadership of co-operatives in Kenya to continue embracing good corporate governance in the management of their organisations in order to sustain our position in the community of nations, and particularly in the cred-

it union movement.

The boards and the management should continue developing marketing strategies informed by thorough knowledge of the target market and investment in modern and secure physical facilities that portray a safe institution for depositors.

Imarika Sacco has effectively achieved diversification and financial inclusion by targeting potential members in Kenya and overseas. This resonates well with the Government policy of promoting financial inclusion, outreach and access for the majority of the population to participate in the formal market economy.

The Ministry is currently undertaking a comprehensive review of the co-operative laws. This is meant to align the cooperative legal framework to the Constitution by delineating the roles of the two levels of Government, consolidating current initiatives and fostering research and innovation in order to grab emerging opportunities in the co-operative movement.

In this moment of joy, I wish Imarika Sacco continued prosperity as it presses forward with its journey of excellence in line with its motto of, "Together we grow"

Long live Imarika Sacco. Long live the co-operative movement.

A major milestone in the history of Imarika DT Sacco

CONGRATULATORY MESSAGE FROM HON. NAHIDA MOHAMMED ATH-MAN, CEC MEMBER, DEPARTMENT OF TRADE, TOURISM AND CO-OPERATIVE DEVELOPMENT, COUNTY GOVERNMENT OF KILIFI

On behalf of the County Government of Kilifi, I wish to congratulate Imarika DT Sacco Society on their occasion of opening Imarika Plaza, which has coincided with the launch of their five-year Strategic Plan (2022-2026).

This is a major milestone in the history of Imarika, the co-operative movement and the county at large. Though it has taken over a decade, the dream has finally been realised and members can now celebrate for the sacrifices they made to ensure this dream comes to pass.

Members demonstrated their patronage by forgoing dividends and maximum interests returns on deposits to ensure that they mobilised enough funds for the project. This is a manifestation of the true spirit of co-operatives. I wish to commend them for that.



“The County Government of Kilifi recognises the role Imarika Sacco plays in the economy, and that is why we celebrate its achievements.”

The Plaza is strategically located in the central business district of Kilifi town, making it easily accessible by members. They can be served better because of the ample space.

It is worth noting that apart from the building offering office space for the headquarters, it will also be a source of rental income for the Society.

The launching of the 2022-2026 Strategic Plan comes at a time when the Sacco has put up in place the requisite infrastructure for implementation of its new strategies. As often said, “failing to plan is planning to fail”. These words couldn't ring truer, as not knowing where one is going can as well lead you anywhere.

The strategic plan you are launching today is a summation of all your aspirations, objectives and implementation strategies. It will indeed serve as a roadmap and blue print to achieve your goals.

I am happy to learn that it was developed through a participatory approach, where all the key stakeholders, including my office, was involved.

Strategy communications is also very crucial and this was done through



delegates mobilisation and member information days. I have no doubt that the plans set out will be achieved.

Imarika DT Sacco has been registering tremendous performance in all aspects of growth over the last two decades, and this can be attributed to successful implementation of previous plans. The Sacco now prides in being the largest in the region in terms of membership turnover, total assets and long-term deposit.

The Sacco's presence in almost all

coastal counties is remarkable because it provides a platform for economic growth of our citizenry.

The County Government of Kilifi recognises the role Imarika DT Sacco plays in the economy and that is why we celebrate its achievements. Once again congratulations and continue with the good work.

Long live Imarika DT Sacco; long live the co-operative movement.



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026

A new building and a fresh plan: We are evidently a Sacco on the move

BY RENSON NDORO (ICUDE, ADE)
CHAIRMAN, IMARIKA DT SACCO

Today marks a very significant occasion in the history of Imarika Deposit-Taking (DT) Sacco. We are launching our new Imarika Plaza and the 2022-2026 Strategic Plan. It is a very exciting day for the entire membership as we celebrate these major milestones.

The Sacco, having been officially registered in 1974, initially targeted primary school teachers, but we have since opened our common bond, accepting everyone to join us. This is our small part in ensuring financial inclusion among the unbanked.

As we celebrate today, it is also important to remember a few other milestones the Sacco has achieved over the years through the support of our members and partners.

After opening our common bond in 1998, we started computerising our operations at a time when many other co-operatives were still on manual record-keeping. We also opened numerous branches across the coastal market. We have completed the eighth one in Mombasa at Kengeleni. In 2013, we rebrand-



“ Being a reliable and stable home-grown financial institution of choice, I want to encourage the public to join us so that we may all realise our dream and mission of gaining financial freedom.

ed from Kilifi Teachers Sacco to Imarika

Sacco, and started our very own Imarika Foundation in 2015. The foundation, which is majorly funded by the Sacco, focuses on five pillars: Education, Health, Disaster and Emergency Relief, Environmental Conservation, and Agribusiness. We strongly believe that these initiatives have gone a long way in reducing the number of the unbanked, and has also made positive impact on the communities around us.

As you are all aware, the whole world is just recovering from the Covid-19 pandemic, albeit slowly. Its effects on the co-operative sector was very significant, affecting the ability of our members to save and also repay their loans.

The war being waged on Ukraine at the international scene, coupled with an electioneering period in Kenya, has made the operating business environment increasingly volatile.

And yet in our contemporary business environment, customers expect more, as they increasingly become aware of alternative products and services in the market. This is also true for Saccos, and places a huge responsibility on the leadership to deliver. The situation calls for more proactive approaches to governance and management. As we reflect on

this great achievement today, we appreciate that this is a realisation of a dream that started over a decade ago. I want to particularly thank our membership, through the delegates who are their representatives, for approving and financing the construction of Imarika Plaza, whose ground-breaking ceremony took place in July 2017.

Special appreciation to the entire board and management of Imarika Sacco for having played an amazing role in making sure that the project became a success. Our dream has come true!

Sincere gratitude to the team of engineers and contractors who worked tirelessly to make the project a success. We also appreciate all our other partners for having played a role in our success.

We want to thank our regulator – Sacco Societies Regulatory Authority (SASRA) – and also other arms of government, for approving and guiding us along the way during the entire process. From that humble beginning pioneered by less than 100 members back in the early 1970s, we have grown to a membership of over 140,000 registered members, with an asset base of Ksh10.6 billion. This is as at May 31, 2022.

I also pay special tribute to the found-

er members and all former directors for their vision and direction, and the retired members of staff for their unwavering dedication towards this Sacco. The new Imarika Plaza is located at the heart of Kilifi town. It will go a long way towards helping the Sacco provide better services to our esteemed members by ensuring that they are able to easily access products and services. Members will now be served in our ultra-modern banking hall. Our menu of products and services addresses all segments of our membership.

Imarika Plaza will also provide an avenue for the Sacco to introduce a new revenue stream through the letting out of extra space. We welcome all potential tenants to engage us for an opportunity to work in one of the most comfortable and secure buildings in Kilifi county.

And as we launch our ambitious 2022-2026 Strategic Plan, we have a clear vision of becoming the trusted Sacco of choice. Our new strategy focuses on the member. It is designed to ensure that members are socio-economically uplifted. It also focuses on growing membership and offering better services through the use of technology as the major driver of operations.

Being a reliable and stable home-grown financial institution of choice, I want to encourage the public to join us so that we may all realise our dream and mission of gaining financial freedom.

Long live Imarika DT Sacco; and long live the co-operative movement!

Achievements demonstrate good governance at Imarika DT Sacco



BY MASOUD MANGALE
Chairman, Supervisory Committee

On behalf of the supervisory committee and the entire membership of Imarika DT Sacco, we express much joy at the official opening of our new Imarika Plaza and the launch of our 2022-2026 Strategic Plan.

We thank our Almighty God for making this event possible, and for

always standing with the great Imarika Sacco.

Indeed, this is an important day for all Imarika Sacco members. The journey of putting up the Plaza was long and required much sacrifices, including dividend capitalisation. This has finally paid off. The Plaza has been completed and operations have begun. Members are already enjoying the benefits of the new space. We commend the membership for supporting the Board to implement this project.

Special thanks to esteemed delegates who passed the resolution on behalf of members, to put up the Plaza. The fruits of that decision can now be seen. Our members now are enjoying better and faster services. However, we wish to advise them to utilise all the Sacco services for providence so as to uplift their socio-economic status. That is why the Sacco exists.

We wish to advise the board of directors to ensure full utilisation of the building so that members benefit to the maximum. Let the products and services be continually improved and new ones developed to fulfil members' needs through variety of products. Let the Board of directors also move with speed to ensure the available spaces in

the building are rented out to maximise revenue collection for the Sacco.

Our message to members of staff, led by the CEO, is to ensure they take advantage of the conducive working environment to re-dedicate their commitment to serving our members even better. Let this occasion be used as a springboard to greater visibility of the Sacco across the coastal region and beyond.

We also take this opportunity to laud the Board of directors, through the leadership of the Chairman, Mr Renson Ngoro, for reviewing and coming up with a new strategic plan spanning five years from 2022 to 2026. The plan is very ambitious and requires the collaboration of all stakeholders for it to be achieved. We call upon our members and our partners to support it so that its goals may be achieved.

Our assessment of the level of performance of the Board of Directors has shown that they have been conducting their affairs in a professional manner and have also been exercising good governance practices. We wish to encourage them to continue doing the same for the betterment of Imarika Sacco.

As we celebrate this important milestone, let us also remember the

OUR VISION

The trusted SACCO of choice.

OUR MISSION

Empowering our members socio-economically by providing competitive financial solutions.

OUR VALUES

To fulfill its Mandate, Pursue the Vision and Accomplish its Mission, the SACCO will be guided by its core values of:

- Customer Focus
- Integrity
- Teamwork
- Equality and Equity
- Professionalism
- Innovation
- Diversity

less fortunate in our society and do our part in giving back. We also laud Imarika Foundation for playing a big part in our community, and request the Sacco to support it some more so that it may benefit bigger numbers of the less fortunate in our communities.

Long live Imarika DT Sacco. Together we grow!

THE IMARIKA SACCO GUIDING PRINCIPLES



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026

Embarking on new strategic journey with recharged energy and motivation



**BY GEORGE YONGO NGALA, AAE
Chief Executive Officer, Imarika Sacco**

Saturday, June 25, 2022, will go down in history as the day Imarika Deposit-Taking (DT) Sacco officially launched one of its landmark achievements: Imarika Plaza. It is also unique day as the Sacco unveils its newest five-year road map: The Strategic Plan 2022-2026.

To us, this occasion represents renewed energy and motivation to continue offering excellent services to our esteemed members. It also re-affirms our financial stability and focus in maintaining our brand as a progressive Sacco of choice.

The dream of coming up with a new building as our headquarters started more than a decade ago, when it became clear that following the phenomenal growth in our membership, the need for a conducive environment for the delivery of our services could not be overstated. Our present membership is more than 140,000.

The Plaza, which is now one of the most outstanding buildings in Kilifi town, was built using members' funds. It has 10 floors, including two basements for parking, a conference hall and provision for a gym. It also has spaces to let, which presents us with



the opportunity for additional revenues. Some of the Plaza's salient features include good security and ample external parking, flavoured with an ambience of fresh flowers and warmth. The spacious banking hall is equipped with a modern queue management system. It is a one-stop shop where all the core member services are offered.

The construction of the Plaza started in July 2017. It was completed in 2021. We give special appreciation to the pro-

ject manager (Masta-D Signs) and the contractor (Kenyog Construction Ltd), for making the project a success. Special appreciation to the Board of Directors for their great leadership, especially the project committee, for their valuable inputs during the construction of the Plaza.

Looking back at the journey, this is a story of resilience and persistence. It is a story of how members who are united for a common cause can achieve anything. Indeed, this reminds us of

one of the special attributes of co-operatives: United for a common purpose.

According to the Economic Survey Report 2022 published by the Kenya National Bureau of Statistics, Kenya's macroeconomic environment is expected to remain stable despite the rise in inflation, weakening of the shilling against its major trading currencies, and increase in energy prices. The electioneering period might

CONTINUED NEXT PAGE

“ We invite members and the general public to take advantage of the improved service environment to patronise our products and services for their economic and social improvements. ”

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Congratulations!

Imarika DT Sacco on the Launch of the **New Imarika Plaza and the Strategic Plan.**



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High rates of dividend on deposits | Interactive and negotiable interest rates | Security for Sacco loans and advances



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Fosa Special Loan; 48months • Emergency & School fee Loans; 12months
Fosa Advance; 12months



Congratulations
IMARIKA SACCO

On the Launch of Imarika DT Sacco Plaza and Strategic Plan

This is another great reason to celebrate fruitful years to come.

Trans Nation Sacco is a tier I deposit taking sacco and paid dividends at 18% and interest on deposit at 13.1% for the year 2021 to its members.

The Sacco draws its membership from general public ie TSC, Civil servants, Employees of County government, Employees of public and private institutions, Business people and farmers.

The Sacco serves its members through:

- a) Shares and deposit savings with high returns
- b) Retirement savings fund to save for retirement with competitive annual returns
- c) Fixed Deposit Account with a competitive interest rate
- d) TN Elimisha for education plan earning interest
- e) Timely Salary processing for TSC, Civil servants, County government employees among others
- f) Affordable advances on salary
- g) Affordable loans (short term and long-term loans)
- h) Vibrant TN CASH (Mobile banking)
- i) ATM services (visa card)
- j) Cheques, among other services

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Contacts:
Trans Nation SACCO Ltd | P.O. Box 15 - 60400 Chuka.
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IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026

We are on a new strategic journey

FROM THE PREVIOUS PAGE

slowdown economic activities, with investors being inclined to building savings rather than expanding businesses. However, we expect the period to be peaceful. And so we remain optimistic and steady in continuing to offer the much needed savings and credit services to our members.

We invite members and the general public to take advantage of the improved service environment to patronise our products and services for their economic and social improvements. We also welcome firms that wish to open up offices to consider the available spaces at Imarika Plaza.

Notably also, Imarika Sacco has been keen on technology. Through strategic partnerships, we run innovative technologies that enable our members to electronically access their funds, make deposits, check their statements and access credit remotely.

The Sacco is also a member of the Kenya Mortgage Refinance Company (KRMC), whose objective is to enable members to provide affordable mortgage facilities. Subsequently, we have come up with two mortgage products to empower our members to construct houses

or purchase ready ones, at very manageable interest rates and repayment durations that range from 15 to 25 years.

More on strategic collaborations, we have also partnered with the Co-operative Bank to provide instant ATM card processing services at the Sacco. This enables our members to get new Visa-branded Sacco-Link ATM cards instantly. Within the same partnership, we are in the final stages of installing a new ATM booth at our Malindi branch office, to allow our members in the area to easily access their accounts. In addition to running Mpesa services, the Sacco has also become a super-agent, thereby able to sell float to other Mpesa agents.

We have also recently introduced agency services. This is still in pilot stage, and we will soon roll it out to benefit our entire membership. The initiative will go a long way in improving access to services by members in remote areas, thereby enhancing convenience.

In keeping with our tradition of being visionary, we have developed a new strategic plan based on the balanced scorecard methodology. Thus, our Strategic Plan 2022-2026 will enable us to grow in all respects through focus on four thematic areas that make up the entirety of any organisation: Customer (Member), Financial,

Internal Business Processes, and Learning and Growth.

Central to the plan is the growth and improved service delivery of our esteemed members. Our new vision as set out in the strategic plan is to be a **“Trusted Sacco of Choice”**. Our mission is to **“Empower our members socio-economically by providing competitive financial solutions”**. Our motto remains, **“Together we grow”**.

Successful achievement of the plan means transforming the lives of our members socio-economically and creating a significant positive impact on the community around us. The five-year plan seeks to grow our savings deposits to Ksh15.8 billion by 2026 and our loan portfolio to Ksh16.3 billion by the end of the same period.

The plan also provides for corporate social responsibility in keeping with the Seventh Principle of the co-operative movement: **Concern for community**. This will be achieved through our Imarika Foundation.

We recently conducted a member education event to sensitise members on various matters concerning the Sacco, in keeping with the Fifth Co-operative Principle of **Education, Training and Information**.

God bless Imarika Sacco!



One of the CSR activities by Imarika Sacco.



KITUI TEACHERS DT SACCO SOCIETY LIMITED

Congratulations

on the successful launch of
**Imarika Plaza and Strategic Plan
2022 - 2026**

1. VISION AND MISSION

VISION STATEMENT

To be a market leader in financial solutions globally

MISSION STATEMENT

To uplift members' standards of living through provision of innovative and quality financial products and services.

2. PRODUCTS

- Insurance services (Sacco assurance)
- Smart fix- A top up savings account
- BOSA and FOSA loan products at fair rates
- Retirement savings product- Jipange plus at attractive rate
- Pensioners NHIF package
- Bulky collection accounts- Fees collection, rent collection etc
- Bima savings and Bima advance for insurance premium financing
- Karibu loan for newly employed awaiting salary
- Lock savings account

3. WHO CAN JOIN KTS SACCO?

- Salaried people from all sectors
- Business people
- Micro credit groups
- NGOs employees
- Institutions like churches, schools etc

4. OUR BRANCH NETWORK

S/NO	BRANCH	CONTACT	S/NO	BRANCH	CONTACT
1.	KITUI	0776 65 29 64	5.	KYUSO	0796 69 75 13
2.	MWINGI	0735 31 82 08	6.	MAKINDU	0776 94 50 77
3.	MUTOMO	0778 38 43 38	7.	WOTE	0772 39 24 75
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Congratulations

Mafanikio Sacco Congratulates Imarika Sacco on Their
Launch of the Imarika Plaza and Strategic Plan 2022-2026.

We Are Proud to be Associated with You.

VISION

To be the leading financial institution of choice providing excellent financial services to members.

MISSION

Empowerment through the provision of quality financial services to our members by encouraging high savings, mobilization of funds, strong capitalization, prompt credit availability and continuous member awareness.

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- **Fanikisha Business Loan**
- Advances
- Accounts
- Women Enterprise Funds
- Group/Chama Loan



CONTACT US

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We are there for your financial success!!



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026

New branch in Mombasa County

BY PETER ANGORE

To take services closer to more members, Imarika Sacco has a new branch in Mombasa, bringing the total number of branches to eight. The branch is close to the Kongwea wholesale market. It's opening is a significant milestone for the Sacco, considering that Mombasa city is the economic hub of the coastal region.

Previously, members residing in Mombasa would access services at the Mtwapa branch, but the distance was a challenge to the island residents. Speaking at a past Sacco event, the Chairman, Mr Renson Ndoro, said: "The Mombasa branch will commence operations before the end of 2022, as the final preparations are in progress." True to his word, the branch opened doors to customers in May, 2022. It is expected to attract a more diversified membership from Mombasa County and beyond. In this era of stiff competition, customer service is paramount, considering that the public can access similar services from other organisations. In line with Sacco's expansion strategy, the Chairman further said they had



identified a suitable location in Mpeketoni for purposes of putting up a site office, so as to bring services closer to the people in that region. The other Imarika Sacco outlets are in Kilifi (head office), Malindi, Garsen, Mtwapa, Mariakani, Ukunda and Bamba. Imarika DT Sacco, which was registered in 1974, has experienced a tremendous growth in terms of membership and

asset base over the years. The growth has been attributed to the opening of the common bond to allow professionals other than teachers to join. In this regard, the membership has grown from 30,000 in 2013 to about 140,000 in December, 2021. At a previous interview, the Imarika Sacco CEO, George Yongo, said: "I feel so much humbled and proud, follow-

ing the tremendous growth in terms of membership and asset base realised from the time we rebranded in 2013 to date." Mr Yongo further said that before re-branding, the Sacco had a difficult time explaining to the members (largely teachers then), the need to rebrand and the anticipated benefits. However, after a series of member education meetings,

the idea was finally accepted. The growth testifies to the Sacco's commitment to serving members proficiently. Indeed, rebranding has made Imarika a national Sacco providing stability and growth and the promise to live up to the values of being part of the members' welfare: "Growing together"

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Nafaka Sacco
Congratulates
**Imarika DT Sacco on the auspicious occasion
of launching your new Imarika plaza and
strategic plan 2022-2026.**

*As we celebrate you, we also prepare,
... a seed of great hope and renewal is
just about to germinate*

We can't wait!





Ollin sacco

Congratulates

**IMARIKA SACCO On The Launch
of Imarika Plaza and Strategic Plan
2022-2026**

VISION:
To Empower Members Socially & Economically

MISSION:
To Offer Affordable Financial Services that
Empower Members Socially and Economically

FOSA SAVINGS PRODUCTS

- Ordinary Savings Account
- Salary Account
- Pamoja Savings Account
- Estate Account
- Business Account

RETIRES LOAN PRODUCTS

- Stop Gap Loan
- Savers Loan
- Senior Fosa Loan
- Pension Advance

OUR LOAN PRODUCTS

- Prestige Loan
- Biz Loan
- Estate Loan
- Prime Loan
- Capital Loan
- Supa Loan

OLLIN INVESTMENT AVENUES

- Share Capital
- Call Deposits
- Fixed Deposits
- Non-withdrawable Deposits
- Ollin Junior Education Fund

SALARY BASED LOANS

- Fosa Loan
- Fanikisha Loan
- Stawi Loan
- Alpha Loan

ALTERNATIVE BANKING CHANNELS

- Mobile Banking
- Free Paybill Deposits - No: 480587
- Agency Banking
- OllinKash App

FARMERS' PRODUCTS

- Chai Bonus Loan
- Kahawa Loan

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Imarika DT Sacco
PLaza & Strategic
Plan (2022-2026)

MESPT, a developmental organization focusing on financing within the Agricultural and Green sectors, proudly offers debt capital to Saccos and Microfinance institutions for on-lending at a concessional interest rate of 6% pa with flexible terms.

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Email: info@mespt.org
Tel: 0722 207 905 | 0735 333 154



IG(Invest and Grow) Sacco Society Ltd
IG Plaza, Khalisia Road 3(Behind Posta/Telkom Kenya)
P.O. Box 1150,50100 Kakamega, Kenya
Landline: +254(56)2030864
Mobile: +254726340851/ +254 736 333 334
Email: info@igsaccold.co.ke
Website: www.igsaccold.co.ke

IG SACCO
Congratulates
**IMARIKA SACCO ON THE LAUNCH OF IMARIKA PLAZA &
STRATEGIC PLAN 2022-2026**

VISION
A leading SACCO and financial services provider in Africa.

MISSION
To empower customers through provision of quality products and services for self-sustainability and socio-economic development.

BOSA PRODUCTS

- » Haraka Loan
- » Normal Loan
- » Automobile Loan
- » Fanikisha Loan
- » Prime Loan
- » Jipange Loan

IG E-LOAN Benefits

- » Available 24/7 anytime...anywhere
- » It is safe and secured
- » No guarantors needed
- » You can borrow up to 50,000

FOSA PRODUCTS

- » Empowerment Loan
- » Fosa Loan
- » Akiba Loan
- » Fosa Plus Loan
- » Advance Loans

OTHER SERVICES, PRODUCTS & ACCOUNTS

- » Bankers Cheques
- » Salary Processing
- » M-/E- Banking
- » Fixed Deposit Reserve
- » Nyota Ndogo Account
- » Holiday Savers Account
- » Fosa Akiba Scheme
- » Pesa Pepe

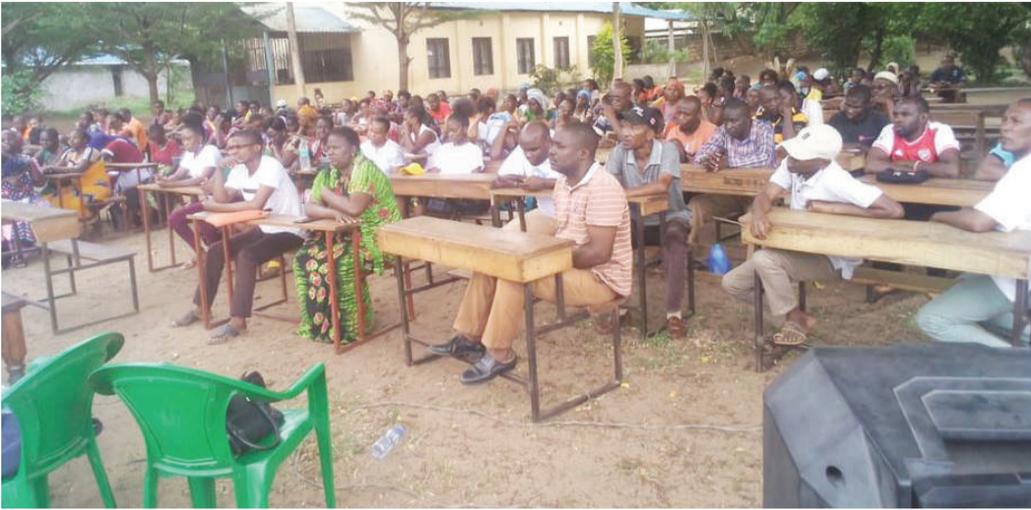
MOBILE LOANS
Dial *879#
& follow the procedure

WWW.IGSACCOLTD.CO.KE | @IGSACCO | @IGSACCOSOCIETY

Nation Media Group 'Library Copy'



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026



Imarika DT Sacco members during an education meeting.



AMBALE OGOT AND COMPANY LLP
Certified Public Accountants

P.O. Box 41953-80100 GPO, Mombasa, Kenya
Tel: 0721 601 437, 0705 601 437, 0733 900 964
0721 900 964, 0722 432 979, 0732 601 437
Ralli House, 4th Floor - Nyerere Avenue
Email: info@ambaleauditors.co.ke
Website: www.ambaleauditors.co.ke

Congratulations
on the successful launch of
Imarika Plaza and Strategic Plan 2022-2026.

Ambale Ogot and Company LLP, Certified Public Accountants Congratulates Imarika SACCO's Shareholders, Board of Directors, Management and members of staff for the launch of Imarika DT SACCO Plaza and Strategic Plan.

We are proud to have been part of this process and we wish the entire organization and its stakeholders all the very best going forward.



BUILDING CONTRACTORS, SUPPLIERS OF READY MIX CONCRETE, GRANITE & BUILDING MATERIALS

GET IN TOUCH WITH US FOR ALL YOUR BUILDING & CONSTRUCTION NEEDS

0732997997

0715881772

EMAIL: INFO@VAPCO.CO.KE
WEB: WWW.VAPCO.CO.KE

NYALI ROAD, ROAD OPP ROCKWALL RESTAURANT NEXT TO MOMBASA EYE HOSPITAL AND LASER CENTER, MOMBASA - KENYA

QWETU DT SACCO

Faida Leo na Kesho



QWETU DT Sacco Congratulates Imarika DT Sacco on Their Launch of the Imarika Plaza and Strategic Plan 2022-2026

We Are Proud to be Associated with You

FOSA SAVINGS ACCOUNTS

1. Ordinary Savings Account
2. Farmers Account
3. Toto wa Qwetu account
4. Qwetu Jibambe Account
5. Qwetu Chama Account
6. Corporate Account

FOSA SAVINGS PRODUCTS

1. Qwetu Super Deposits
2. Retirement Savings Plans
3. Fixed Deposits
4. Emergency fund

BOSA INVESTMENT PRODUCTS

1. Share Capital
2. Long Term Deposits
3. Micro Premiums
4. Special Investment Fund (SPIF)

LOANS & ADVANCES

1. FOSA Loans & Advances
2. BOSA Personal Loans (check-off Loans)
3. BOSA Business and Agribusiness Loans
4. Micro SPIF SME Loan
5. Mobile Loans (M-Qwetu Advance & M-Dividend Advance)

ALTERNATIVE BANKING CHANNELS

1. Mobile Banking (*645# or *879#)
2. Free Paybill Deposits (paybill no 129104)
3. ATM Card
4. SMS Alerts
5. Cheque Services
6. Qwetu Sacco App

HEAD OFFICE

P.O. Box 1186 - 80304, Wundanyi
Tel: +254 728 957 585
+254 728 536 169
Email: marketing@qwetusacco.com
info@qwetusacco.com
web: http://www.qwetusacco.com

BRANCH NETWORK

Wundanyi: +254 728 957 585
Voi: +254 728 483 398
Mwatate: +254 716 195 625
Taveta: +254 728 483 321

Congratulations!
IMARIKA DT SACCO as you launch your plaza & strategic plan.

... together we soar

- ✓ **Tai DT Sacco** is now giving **checkoff loans** of up to **96 months**.
- ✓ We have **partnered with ministry of interior and coordination of National government** where we are extending checkoff loan facilities to RCs, County commissioners, Deputy County commissioners, Accs, Chiefs, Assistant chiefs, Kenya police, Administration police, government press and national agency for the campaigning against drug abuse. (**NACADA**)
- ✓ We have **partnered with Teachers service commission (TSC)** and giving checkoff loans to all teachers.
- ✓ We have **partnered with County Governments** and extending checkoff loan facilities to both employees and elected leaders.

OUR MEMBERSHIP IS OPEN TO THE PUBLIC. VISIT/CONTACT ANY OF OUR BRANCHES

HEAD OFFICE-GITHUNGURI
Tai Plaza Behind Total Petrol Station
P.O. Box 718-00216 Githunguri, Kenya
Tel: 020-2010334, 0734 446 969

GITHUNGURI 020-2010334 0734 446 969	GATUNDU 0736 916 600	KAMWANGI 0736 916 564	KAGWE 0736 916 557	KIGUMO 0773 721 037 0788 221 714
RUIRU 0725 992 902 0734 412 009	THIKA 0705 947 818 0733 914 131	GITHURAI 0789 050 552	KIMENDE 0717 598 948	NAIROBI 0714 914 057

Email: info@taisacco.coop | Website: www.taisacco.coop

MOMBASA PORT SACCO

Congratulates Imarika Sacco on your Launch of Imarika Plaza and Strategic Plan 2022-2026

CHILDREN SAVINGS ACCOUNT

This account enables members to save for their kids/relatives aged below 18 years of Age.

FEATURES

- No account opening charges
- Minimum monthly deposit of Ksh.500
- Minimum interest earning balance of Ksh. 5000
- Interest at 6% p.a
- One free bankers' cheque annually
- Three withdrawals per year
- Money bank (piggy bank) provided
- Annual Mombasa Port Sacco Junior Party
- Children receive virtual birthday card every year

Mob: 0111173000

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



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026

Sacco membership, products and other services

Imarika Sacco provides stability and growth through innovative products geared to empowering its members both economically and socially, hence the tag line, "Together we grow".

The Sacco is positioned as a globally oriented savings and credit co-operative (in terms of products) with a deep rural reach.

We strive to live up to our values of being part of the members' family, caring and nurturing them at every stage of their lives, and meeting them at their point of need.

Imarika SACCO enables members to develop within their means, with stability and security.

MEMBERSHIP

- Membership is open to ALL: TSC staff and Board of Management employees, private school teachers, civil servants, employees of private companies and NGOs, national and county government employees, Kenyans in the diaspora, farmers, individuals in the business community, religious and other registered groups, and so on.
- Entrance fee of Ksh.600 is payable upon application for membership.
- Requirements for individuals: 2

copies of National ID and 2 passport photos.

- Requirements for groups: Registration certificate, signatories' ID copies and 2 passport photos of each, group constitution/by-laws, minutes of group meeting where it was agreed to open account, list of group members, letter of introduction from social services, entrance fee of Ksh600.

MONTHLY OBLIGATIONS

- Also known as Share Deposits for BOSA, Premium Savings for FOSA and Group Premium Savings for Groups/MSCA members.
- Minimum monthly deposit is Ksh3,000 (BOSA), Ksh2000 (FOSA) and Ksh1200 (MSCA).
- Higher deposits give you a higher borrowing power.
- Used as security against your loan and those you guarantee.
- Refundable upon termination of membership as per the Sacco by-laws.

MEMBERSHIP SECURITY

- This is an insurance for a member's long-term deposits against permanent disability or death.
- Monthly premium is Ksh150 and

is compulsory for all members.

- Long-term deposits refunded double the deposits the member held at the time of death or permanent disability, to his/her nominees.
- Funeral rider of Ksh200,000 when a member dies (Ksh100,000 instantly on death notification, and Ksh100,000 after claims from insurance).
- Loan waiver upon death or permanent disability.
- Original death certificate and burial notifications must be produced for all claims
- Nominee card: Members should regularly update their nominee details.

SHARE CAPITAL

- This is the society's core capital for members. It is Ksh30,000.

ORDINARY SAVINGS

- This is the transaction account for all members.
- It is where salaries are processed, loans are credited, dividends paid, standing orders are made to saving products, loans are repaid from and all payments are received.

- ATMs and mobile banking platforms are linked to this account for unrestricted access.

OUR PRODUCTS

Loan Facilities

- Development/Normal Loan
- Smart Loan
- Karibu Loan
- Scholarplus Loan
- Swift Loan
- Emergency Loan
- Mkopo Hewani
- Short Term Loans
- MscA Loan
- Fanikisha Loan
- Mtandao Loan
- Imarika Vijana Loan
- Mavuno Tele Loan
- Imarika Mtaji Loan
- Imarika Ufugaji Loan
- Imarika Kilimo Biashara Loan
- Mortgage Product Loan

Loan requirements

- Active membership for a minimum of 3 months
- Members who transfer their deposits from other Saccos will be

- deemed as a continuing member
- Duly filled loan application form
- Accepted loan security: Guarantors or collaterals
- Three current pay-slips certified by the employer
- Good credit history
- All deductions not exceeding two-thirds of gross salary.

Savings Facilities

- Ordinary Savings Account
- Malaika Junior Savings Account
- Holiday Savings Account
- Fixed Deposit Account
- Ekeza Savings Account
- Jipange Savings Account

OTHER SACCO SERVICES

- Loan clearances used for clearing outstanding loans (top-up) with intentions of taking another loan
- Salary processing
- Internal and external standing orders
- Banker's cheques
- Cheque clearance
- Mpesa services
- Spot-cash
- Agency banking



Kenya National Police DT SACCO
United for Prosperity Since 1972



Congratulations

Imarika DT Sacco as you Launch your PLAZA and STRATEGIC PLAN 2022-2026

Start your **INVESTMENT JOURNEY** with Kenya National Police DT SACCO today.



M-TAWI

DIAL *653# to access M-TAWI services
*653#
Pay Bill number 4027903



OUR MEMBERSHIP IS OPEN TO THE PUBLIC

BENEFITS OF MEMBERSHIP

- Low interest rates on loans
- High annual dividends and interest on deposits
- Instant M-Tawi FOSA loans
- Loan clearance on behalf of members
- Affordable property with Investment Co-operative

HEAD OFFICE - NAIROBI: Kenya Police Sacco Plaza Ngara Road, off Muranga Road P.O Box 51042 - 00200, Nairobi

Kenya National Police DT SACCO
www.policesacco.com
0709825000



BRANCHES
MOMBASA 0709825504 || ELDORET 0709825530 || KISII 0709825551 || NYERI 0709825570
MERU 0709825590 || NAKURU 0709825600 || KAKAMEGA 0709825560

...Empowering members for quality life



Congratulations

IMARIKA DT SACCO

on launching of the new **Imarika Plaza** and **Strategic Plan 2022 - 2026**. This milestone is a testimony of your commitment towards nurturing the financial wellness of your members.

We are proud to be associated with you.



CIC ACADEMIA

We keep our word to secure your child's education

SMS "Academia" to 22471

CIC INSURANCE GROUP PLC.

+254 020 282 3000 callc@cic.co.ke www.cic.co.ke
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IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026



BY JACKSON GEVERA
Head of Marketing and Customer Service

Introduction
In every business, good service is necessary for retaining customers and attracting new ones. Today's customer service goes far beyond the traditional face to face interaction or telephone call. Beyond these, customer service is now also available via email, web, text messaging, and social media. Our members are a priority. We have always made it our goal to provide the best customer service to all members. We value

Customer service at Imarika DT Sacco

them for their loyalty and for choosing us. Hence, the Sacco has over the years strived to put in place mechanisms and ways to meet the needs of members by providing and delivering promptly, professional, helpful, high-quality service and assistance before, during, and after the member's requirements are met.

Contact Centre

Key to this is the Sacco's Contact Centre. Here, Contact Agents manage all members' interactions across various channels. The Contact Centre enables customers to reach the Sacco via a central line (+254-726007037), and through email, web-chat, and social media interactions.

These options are integrated at the centre through a Customer Relationship Management (CRM) system. The tool ensures that all members' data are stored for smooth running of the call centre in terms of solving queries at onset and even for future return enquiries.

With a membership of over 140,000 members, Imarika Sacco has positioned its services to be at members' reach at any given time without having to physically visiting a branch.

The Contact Centre works closely and swiftly with all functional departments as well

as key service personnel to speedily and satisfactorily respond to members' needs. The Sacco is delighted to have a structured way to serve its members across the country and in the Diaspora, ensuring that those who depend entirely on the Contact Centre get served just as well. Members can access services through the following:

Branch Network

The society has successfully established full operationally business outlets that provide members with all services offered. The current branch network of the Sacco is as tabulated

	BRANCH NAME	BRANCH LOCATION	BRANCH CONTACTS
1.	KILIFI BRANCH	Imarika Plaza, Ground Floor, on Kenyatta Road Kilifi	0726007037
2.	MALINDI BRANCH	On Malindi/Mombasa Road – Malindi Town	0724 986026
3.	MTWAPA BRANCH	Next to Malindi Stage – Mtwapa Town	0708 267597
4.	MARIKANI BRANCH	NHIF Building, Mariakani town	0773 386980
5.	GARSEN BRANCH	Opposite Market, Garsen town	0797 674440
6.	UKUNDA BRANCH	Corner Beach, Ukunda town	0728 352072
7.	BAMBA BRANCH	Bamba town	0726007037
8.	MOMBASA BRANCH	Kengeleni Business Centre, Junction to Bamburi/Nyali	0726007037
9.	MPEKETONI SITE OFFICE (Upcoming)	Opposite Farmers guest house, Mpeketoni town	0726007037

Call Centre: 0726007037 / 0782007037 / 0777007037.

WhatsApp: 0726007037/0782007037

Facebook: Imarika Sacco

Facebook Page: Imarika Sacco Ltd

Facebook Group: Imarika Shareholder Group

Twitter: @Imarikadt_sacco

Instagram: @Imarikadsacco

Email: customercare@imarika.org or info@imarika.org

Chat us via our website: www.imarika.org



KENYOG CONSTRUCTION CO. LTD

P.O. BOX 95751-80106, MOMBASA Tel: 0722-927876, 0780 927876
Email: kenyogconstructionltd@gmail.com

Congratulations!

Imarika DT Sacco on the Launch of the New Imarika Plaza and Strategic Plan.



We are Proud to be main Contractor of the ultra-modern and the magnificent Plaza!

Partner with Co-op Bank and take your Sacco to the next level through:



SaccoLink Visa Debit Card

Gives members 24-hour access to their FOSA accounts through Co-op Bank & other Visa branded ATMs globally.



PesaLink Service

Enables Sacco members to make instant cash transfers across the Banking Sector in Kenya.



Member Personal Cheques

Your members can have personal cheque books to make payments.



Upgraded Sacco MCo-opCash

Sacco members can securely access their FOSA accounts and transact via mobile phones, laptops, and tablets anywhere, anytime.



Co-opOnline (Internet Banking)

Access the Co-operative's accounts securely, initiate and authorize payments via mobile phones, laptops, and tablets anywhere, anytime.

To access these services, call 0703 027 000 or email SaccoBankingTeam@co-opbank.co.ke



The Co-operative Bank is regulated by the Central Bank of Kenya



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026

Why you should join Imarika DT Sacco

- Stable and reliable Sacco, registered over 40 years ago
- Strong capital base
- Low interest rates on our loans; as low as 1% on a reducing balance
- Earn dividends each year on your shares and interest on your saving accounts.
- Access loans up to 2.5 times to 4 times depending on member category
- Quick loan processing period
- Access services from other channels without visiting the branch: Mobile banking, Sacco Agency and Sacco-Link ATM card.
- Wide branch network

Congratulations

IMARIKA SACCO
On the launch of your Ultra Modern Plaza.
We are honored to be your partners.

Coretec Solutions Africa - Empowering People;

- 1) **CoopMIS**; is an end to end cloud-based banking solution. It offers online and mobile-enabled solution for Financial Institutions that elevates the modern business from obsolete PC based to cloud based solutions. It's a secure, dynamic and user-friendly platform designed for all users on a global scale, accessible via any device, at any time.
- 2) **M-SACCO**; is a mobile banking platform that offers your SACCO members access to banking solutions from their mobile phones. Trusted by over 50 SACCOs and 700,000 SACCO members.
- 3) **Microsoft Dynamics 365 Business Central**; is a cloud-based service that repackages and rebrands what was formerly called Dynamics Nav. It also includes CRM Online applications.
- 4) **Olympic Core Banking System**; comes with its wide range of functions and state-of-the art technology, responds to the challenges of different banking and financial sectors.

Contact us;
Email; info@coretecafrica.com , Telephone; 0702 111 000
Website; www.coretecafrica.com

The Board, Management and Staff of GDC Sacco

Congratulates
Imarika DT Sacco
on your launch of the new Imarika Plaza and 2022 - 2026 Strategic Plan.
We are proud to be associated with you.

Download Our GDC App on Google App Store

0723 400 611 020 201 5366 www.gdc sacco.co.ke

VISION
To be a model Sacco Society offering high quality financial services to the members

MISSION
To provide financial empowerment to members through quality financial services by mobilizing and encouraging high saving, timely credit and continuous education

MEMBERSHIP
Membership is open to all individuals, businesses, groups, institutions, companies, saccos, other organizations & pensioners

BOSA PRODUCTS

- WEZESHA LOAN
- PREMIUM LOAN
- DEVELOPMENT LOAN
- JUJENGE LOAN
- PENSION LOAN
- EMERGENCY LOAN
- EDUCATION LOAN
- BIASHARA LOAN
- CHAMA LOAN
- BODA/TUKTUK LOAN
- SOKO LOAN
- USHIRIKA LOAN

FOSA SERVICES

- CURRENT ACCOUNT
- COSMO JUNIOR ACCOUNT
- WELFARE ACCOUNT
- INSTITUTION ACCOUNT
- HOLIDAY ACCOUNT
- RETIREMENT ACCOUNT
- FIXED DEPOSIT ACCOUNT
- SAFE CUSTODY
- SALARY ACCOUNT

OTHER SERVICES

- SAFE CUSTODY OF DOCUMENTS
- PERSONAL CHEQUES
- SACCO ASSURANCE

HEAD OFFICE: Kijabe Row, P.O. Box 1911-20100, NARURU, Next to Generation Hse TEL: +254722388616

NAROK TEL: +254717516592 NAIWASHA TEL: +2547700470339

GILGIL TEL: +254796471764 MOLO TEL: +254716661224

MWISHO WA LAMI TEL: +254115619417 BAHATI TEL: +2547900470342 SURUKIA TEL: +254790261086

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www.cosmopolitansacco.com
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cosmopolitan Deposit Taking Sacco

SHORT-TERM LOAN REPAYABLE WITHIN ONE MONTH
AVAILABLE TO ACTIVE FOSA SAVINGS ACCOUNT HOLDERS
SECURITY—SHARES AND SALARY

M-ARDHI Mobile Loan

Steps on How to Apply

USSD Code *879# or *806#.

Select 4 - Mobile Loan

Select 1 - Borrow

Select 1 - Micro Loan

Enter Amount (Upto Ksh.5000)

Click - OK

Congratulations upon the successful launch of Imarika Plaza and Strategic Plan 2022-2026.

WE WANT YOU ON OUR TEAM

Ardhi Sacco Society Ltd
Ardhi Kwa Ustawi

Tunawiri House
0702 599 292/ 0792 773 444
P.O. Box 123-80403, Kwale
info@tabasamusacco.org
www.tabasamusacco.org

Congratulations
on the successful launch of Imarika Plaza and Strategic Plan 2022-2026 'Pamoja tunawiri'

Our Products & Services

We offer a wide range of unique and tailor-made Front Office Service Activity (FOSA) products & services to the satisfaction of members as well as Back Office Service Activity (BOSA) products and services. Loans to members are based on eligibility criteria of four times the deposits held subject to retention of a 1/3 of salary.

CREDIT Facilities

1. Jipange loan
2. Emergency Loans
3. Development Loan
4. Special Loans
5. Ekeza Loans
6. Karibu Loans
7. Jiinue Loans
8. Micro loan/Welfare Fund
9. FOSA Jienjoy
10. FOSA Salary advance
11. FOSA Instant
12. FOSA Personal Loan
13. FOSA Sasa Loan
14. Biashara Loan
15. Guarantor Loan
16. Staafu Loan
17. Mobile Loan (Mcenti + (plus)
18. Welfare fund

BANKING Facilities

1. Current Account
2. Biashara Savings account
3. Premium Savings Account
4. Fixed deposit account
5. Minor Savings account
6. Ramadhan Savings account
7. Christmas Savings account
8. Group Savings account

Call Us: 0702-599-292 or 0792-773-444 | **Email:** info@tabasamusacco.org
Address: Tunawiri House, P. O. Box 123-80403, Kwale
Branches: Kwale, Kinango, Ukunda (Marketing office), Samburu and Lungulunga.

Congratulations



Together, we grow

On the launch of the new Imarika Plaza and Imarika DT Sacco Strategic Plan 2022-2026.

"The greatest path to greatness, is focusing on what you can do better and daily executing it."

Tangazoletu Limited offers a wide range of Financial Technology Solutions:



- Mobile Banking
- Agency Banking
- Core Banking
- Whatsapp Banking
- Bulk Payments
- Bulk SMS.

Contact us today via business@tangazoletu.com or call 0704 420 000 for your solution.

TANGAZOLETU LIMITED



IMARIKA DT SACCO LAUNCH OF IMARIKA PLAZA & STRATEGIC PLAN 2022-2026



Welcome to Kilifi; and don't forget to visit Imarika Plaza

Kilifi is a warm and welcoming coastal county. It borders Tana River, Taita Taveta, Mombasa, and Kwale counties. The main commercial town of the county is Kilifi, which is about 56km to the northeast of Mombasa City. The town lies on the Kilifi Creek, and sits on the estuary of the Goshi River.

Kilifi County is known for its clean beaches and the ruins of Mnarani. It has ancient mosques and tombs dating from the 14th to the 17th centuries. These are interesting historic sites.

The weather is generally warm throughout the year (above 25°C), with two seasons of moder-

ate rainfall (about 800-1000mm). The long rains start around March and last into July, while the short rains start in October or thereabout, and last until part of December.

Kilifi is also home to pristine beaches, delicious cuisine, beach hotels and resorts, exciting water activities, rich cultures, warm Swahili people, a relaxed atmosphere, and diverse wildlife. Should you wish to settle here, know that more than half of the land here is arable. Maize, cassava, coconuts, cashew nuts, sisal, citrus fruits, mangoes and pineapples, do well.

Welcome to the enthralling Kilifi town, and as you visit, Imarika Sacco warmly welcomes you to Imarika Plaza for a chat.



..... towards a prosperous future together

Congratulations!

Stima DT Sacco wish to congratulate Imarika DT Sacco on the launch of the new Imarika DT Sacco Plaza and Sacco Strategic Plan 2022 - 2026.

Five is the winning number. Refer and convert five people to join Stima DT Sacco and earn a commission.

#ChezaTano

SACCO YANGU, MAISHA YANGU

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: customercare@stima-sacco.com or diasporabanking@stima-sacco.com

🐦 @stimasacco 📌 Stima Sacco Society Limited 📺 Stima Sacco Society Limited 🌐 www.stima-sacco.com



Congratulations

Imarisha Sacco Society Ltd
proudly congratulates



for unveiling the new **Imarika Plaza** and launching its **Strategic Plan 2022-2026**.

As Imarisha Sacco, we sincerely appreciate and value the healthy relationship we enjoy with Imarika Sacco. Be assured of our continued unwavering support in every endeavour.

Some of our Products:



Parrot Account (1-18yrs)



FOSA Senior Citizen Account



Asset Finance

Our Branches:



- Headquarters: Kericho, Imarisha SACCO Bldg
- Bomet FOSA Branch Imarisha SACCO Bldg
- Mulot FOSA Branch Wastabel Bldg
- Bureti FOSA Branch Litein-Kericho Highway next to Litein Tea Factory
- Keringet FOSA Branch (Nakuru County), Listan Arcade

- Awasi FOSA Branch Awasi-Chemelil Junction
- Ndanai FOSA Branch Ndanai Enterprises Ltd Bldg
- Nandi Hills FOSA Branch (Nandi County), Kolongei Bldg
- Narok FOSA Branch Oltalet Mall
- Eldoret FOSA Branch Zion Mall Bldg, Ground floor

- Nairobi FOSA Branch Upper Hill, Embarkment Plaza, Ground Floor, Longonot Road
- Kilgoris FOSA Branch Former KNUT Office, Olalui Road
- Nakuru FOSA Branch Salman Center, Opposite African Institute, Ground Floor, Along Kijabe Road
- Kisumu Marketing Outlet Plan Smart Plaza, Ground Floor