# **VIKTAS SACCO**



# **SOCIETY LTD.**

"With You All The Way"

VISION: To be a regional competitive SACCO offering a wide range of quality and affordable financial services.

MISSION: To mobilize savings and deposits, offer affordable credit and other financial products and services through product management for optimum returns.

# **OUR PRODUCTS**

# \*Business Daily Account:

- -Daily saving of minimum Ksh.20/-
- -3 months membership
- -Qualify for a loan 4 times your savings
- -Earn dividends annually
- -Savings collected from business
- \*Maziwa Instant Account:
- -Milk accounts for holders
- -Maziwa paid in advance supply



- -Offered to any milk account holders
- -Payable within 3-6 months
- -Competitive interest within term

### \*Fixed Deposit account:

- -Minimum deposit is 10.000/-
- -Minimum duration of 3 months
- -Can be once or rolling depending on account holder's choice
- -Attractive interest on deposits
- -No charge on this interest

# \*Sacco Deposit Account:

- -Easy share purchase
- -A way of investment
- -Yearly dividend
- -Free monthly standing order -Easy Transfer
- \*Groups Savings Account:
- -Earns dividends annually
- -Qualify for a group project loan

### \*Joy Junior Account:

- -No deposit charge
- -Free yearly statement

- -Free cheques

Similar to Joy Junior Account but for over 18 years

# \*Savings Account:

- -No charge on deposits
- -Withdraw able anytime



- /Organisations
- ⇒ Co-operative societies
- ⇒ Salaried persons
- ⇒ Youth, Self Help & Welfare groups

- -Joy home bank
- -No opening balance

- -3 free school fees cheque p.a.
- -Annual tour

# \*Adult Kesho:

- -Free yearly statement



# Who can Join Us?

- ⇒ Individuals
- ⇒ Farmers
- ⇒ Institutions companies
- ⇒ Business persons
- ⇒ Pensioners

P.O.BOX 2183, NYAHURURU © CELL: 0729 885 713

E-mail: viktassaccoltd@gmail.com

"With You All The Way"

# **VIKTAS SACCO**

# **SOCIETY LTD.**

"With You All The Way"

VISION: To be a regional competitive SACCO offering a wide range of quality and affordable financial services.

MISSION: To mobilize savings and deposits, offer affordable credit and other financial products and services through product management for optimum returns.

# **OUR PRODUCTS**

# \*Business Daily Account:

- -Daily saving of minimum Ksh.20/-
- -3 months membership
- -Qualify for a loan 4 times your savings
- -Earn dividends annually
- -Savings collected from business

# \*Maziwa Instant Account:

- -Milk accounts for holders
- -Maziwa paid in advance supply



# \*Maziwa Advance:

- -Offered to any milk account holders
- -Payable within 3-6 months
- -Competitive interest within term

# \*Fixed Deposit account:

- -Minimum deposit is 10,000/-
- -Minimum duration of 3 months
- -Can be once or rolling depending on account holder's choice
- -Attractive interest on deposits
- -No charge on this interest

# \*Sacco Deposit Account:

- -Easy share purchase
- -A way of investment
- -Yearly dividend
- -Free monthly standing order
- -Easy Transfer

# \*Groups Savings Account:

- -Earns dividends annually
- -Membership 6 months

-Qualify for a group project loan

# \*Joy Junior Account:

- -Joy home bank
- -No opening balance
- -No deposit charge
- -Free yearly statement -3 free school fees cheque p.a
- -Annual tour
- -Free cheques

# \*Adult Kesho:

Similar to Joy Junior Account but for over 18 years

# \*Savings Account:

- -No charge on deposits
- -Free yearly statement -Withdraw able anytime



# Who can Join Us?

- ⇒ Individuals
- ⇒ Farmers
- ⇒ Institutions companies /Organisations
- ⇒ Business persons
- ⇒ Co-operative societies
- ⇒ Pensioners
- ⇒ Salaried persons
- ⇒ Youth, Self Help & Welfare groups

# VIKTAS SACCO



VISION: To be a regional competitive SACCO offering a wide range of quality and affordable financial services.

MISSION: To mobilize savings and deposits, offer affordable credit and other financial products and services through product management for optimum returns.

# **OUR PRODUCTS**

# \*Business Daily Account:

- -Daily saving of minimum Ksh.20/-
- -3 months membership
- -Qualify for a loan 4 times your savings
- -Earn dividends annually
- -Savings collected from business

# \*Maziwa Instant Account:

-Milk accounts for holders -Maziwa paid in advance supply



# \*Maziwa Advance:

- -Offered to any milk account holders
- -Payable within 3-6 months
- -Competitive interest within term
- \*Fixed Deposit account:
- -Minimum deposit is 10,000/--Minimum duration of 3 months
- -Can be once or rolling depending on account holder's choice
- -Attractive interest on deposits -No charge on this interest

- \*Sacco Deposit Account:
- -Easy share purchase
  -A way of investment
- -Yearly dividend
- -Free monthly standing order -Easy Transfer

-Membership 6 months -Earns dividends annually

-Qualify for a group project loan

- \*Joy Junior Account:
- -Joy home bank
- -No opening balance
- -No deposit charge -Free yearly statement
- -3 free school fees cheque p.a
- -Annual tour -Free cheques
- \*Adult Kesho: -Similar to Joy Junior Account

\*Savings Account: -No charge on deposits

but for over 18 years

-Free yearly statement



- Who can Join Us?
- ⇒ Individuals
- ⇒ Farmers ⇒ Institutions companies
- /Organisations ⇒ Business persons
- ⇒ Co-operative societies

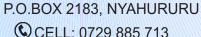
Welfare groups

⇒ Pensioners ⇒ Salaried persons ⇒ Youth, Self Help &

P.O.BOX 2183, NYAHURURU © CELL: 0729 885 713

E-mail: viktassaccoltd@gmail.com

'With You All The Way'



E-mail: viktassaccoltd@gmail.com

"With You All The Way"

# \*Groups Savings Account:

# LOAN PRODUCTS

2 years low interest

# \*Biashara Loan:

- -4 times your savings
- -3 months membership
- -Easy terms of payment
  - #Daily #Weekly #Monthly
- \*Group Project Loan:
- -Finance group projects like buying
- Competitive interest rate
- -Easy security



- \*Pata Jiko/Taa/Tank:
- -Mwangaza Loan- Solar
- -Okoa Makaa- Jiko rates with easy repayment terms -Pata Maji- Tank





- \*Asset Loan:
- -Issue Motorbike with long repayment





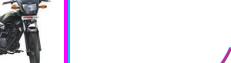
- \*Normal Loan:
- -3 years repayment term
- -Competitive interest
- -Flexible repayments
- -Easy security
- -easy loan top-up facility
- \*School Fees Loan:
- One year repayment term
- -Competitive interest
- -Flexible repayment
- -Easy security



- \*Emergency Loan:
- -One year repayment term
- -Competitive interest
- -Flexible repayment
- -Easy security

# \*Okoa Loan:

- Acts as supplement of other loans -Payable within one year
- -Interest is affordable



# LOAN PRODUCTS

# \*Biashara Loan:

- -4 times your savings
- -3 months membership
- -Easy terms of payment #Daily
  - #Weekly #Monthly
- \*Group Project Loan:
- -Finance group projects like buying
- Competitive interest rate
- -Easy security



- \*Pata Jiko/Taa/Tank:
- -Mwangaza Loan- Solar
- -Okoa Makaa- Jiko
- -Pata Maji- Tank

2 years low interest rates with easy repayment terms





- \*Asset Loan:
- -Issue Motorbike with long repayment





# \*Normal Loan:

- -3 years repayment term
- -Competitive interest
- -Flexible repayments
- -Easy security
- -easy loan top-up facility

### \*School Fees Loan:

- -One year repayment term
- -Competitive interest
- -Flexible repayment
- -Easy security
- \*Emergency Loan:
- -One year repayment term
- -Competitive interest
- -Flexible repayment
- -Easy security

# \*Okoa Loan:

- -Acts as supplement of other loans -Payable within one year
- -Interest is affordable

# LOAN PRODUCTS

### \*Biashara Loan:

- -4 times your savings
- -3 months membership
- -Easy terms of payment #Daily #Weekly #Monthly
- \*Group Project Loan:
- -Finance group projects like buying shamba.
- Competitive interest rate
- -Easy security



- \*Pata Jiko/Taa/Tank:
- -Mwangaza Loan- Solar
- -Okoa Makaa- Jiko -Pata Maji- Tank



2 years low interest



- \*Asset Loan:
- -Issue Motorbike with long repayment





- \*Normal Loan:
- -3 years repayment term
- -Competitive interest
- -Flexible repayments
- -Easy security
- -easy loan top-up facility

# \*School Fees Loan:

- One year repayment term
- -Competitive interest
- -Flexible repayment
- -Easy security



- \*Emergency Loan:
- -One year repayment term
- -Competitive interest
- -Flexible repayment
- -Easy security

### \*Okoa Loan:

- -Acts as supplement of other loans
- -Payable within one year
- -Interest is affordable

Mode of payment: -Cash deposit to fosa

Pay bill no \*873200\*

-deposit to coperative bank







- \*Mode of payment:
- -Cash deposit to fosa
- -deposit to coperative bank Pay bill no \*873200\*





- Mode of payment:
- -Cash deposit to fosa
- -deposit to coperative bank Pay bill no \*873200\*





P.O.BOX 2183, NYAHURURU © CELL: 0729 885 713

E-mail: viktassaccoltd@gmail.com

"With You All The Way"

P.O.BOX 2183, NYAHURURU © CELL: 0729 885 713

E-mail: viktassaccoltd@gmail.com

"With You All The Way"

P.O.BOX 2183, NYAHURURU © CELL: 0729 885 713

E-mail: viktassaccoltd@gmail.com

"With You All The Way"