

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:

- 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 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

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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 rates with easy repayment terms



*Asset Loan:

- Issue Motorbike with long repayment period



*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



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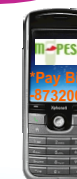


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