



Magazine



- Digital Banking Innovation
- Smart Strategies to Manage Debt Effectively
- Mastering the Basics of Personal Finance

Unison Sacco: 48 years of transforming lives through partnerships and innovation

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Vision Statement:

To be the leading financial service provider contributing to community economic empowerment in Kenya



Mission Statement

To mobilise resources for the provision of quality, affordable and efficient financial services to our clients and other stakeholders



Values and Ethos:

- ◆ Quality service
- ◆ Initiative and proactive
- ◆ Team work
- ◆ Accountability and transparency
- ◆ Partnership and collaboration

Unison Sacco Powering Progress

At Unison Sacco, we believe financial empowerment is more than just numbers—it's about changing lives, fueling dreams, and creating endless possibilities.

Since 1977, we've been the bridge between aspirations and achievements, ensuring that every member, from salaried professionals to small business owners, has the tools to thrive, grow, and succeed.

Your journey is unique, and so is our approach. That is why we have built strong partnerships across various sectors, welcoming teachers, civil servants, entrepreneurs, corporate entities, and micro-credit groups. No matter where you are in life, we walk with you—turning challenges into opportunities and ambitions into reality.

Innovation That Puts You First

We don't just offer financial solutions; we craft experiences that make banking seamless, accessible, and rewarding. With our cutting-edge digital platforms, you can save, borrow, and invest effortlessly—because your dreams shouldn't wait.

- Flexible Loans for every need—home, business, school fees, or emergencies
- Microfinance solutions that empower small businesses to flourish
- Insurance coverage for peace of mind, no matter what life throws your way

- Mobile & digital banking through Uni-Cash App, allowing seamless cash access and transfers

Creating Wealth

At Unison, we don't just help you save; we help you grow. Our financial solutions go beyond traditional banking to help you build wealth, create passive income, and secure your future.

- *Project Financing* – Fund your next big idea, real estate project, or business expansion
- *Assisting People to Become Landlords* – Helping you own rental property and create sustainable income
- *Reducing Overdependence on Linear Income* – Unlocking passive income streams for long-term financial security
- *Funding Transport Ventures* – We finance hauliers, matatus, vans, and buses, empowering transport entrepreneurs
- *Revolutionizing Agriculture* – We make farming attractive and profitable, especially for the youth, by funding:
 - Borehole Drilling for sustainable water solutions
 - Tractors & Equipment to modernize farming and increase productivity
 - Agribusiness Ventures to turn farming into a lucrative career

Securing Your Future

A fulfilling career deserves a stress-free retirement. At Uni-

son Sacco, we help our salaried members plan for life beyond employment through:

- *Pension Plans* – Structured savings that ensure you retire with dignity and financial stability
- *Savings Towards Retirement* – Customized savings plans that allow you to build wealth for a comfortable future
- *Exit Management Support* – Guidance and financial solutions to help you transition smoothly from salaried employment to a secure and independent retirement

Touching Lives

At Unison, you're not just a customer; you're family. We go beyond banking to touch lives and uplift communities, supporting causes like education, health, and social welfare. From helping a child stay in school to funding a mother's business dream, every service we offer is a stepping stone to a brighter future.

Join Unison Sacco today and experience a world where financial solutions are designed for you, with you, and because of you. Let's dream, build, and succeed—together.

Visit www.unisonsacco.co.ke

and take the first step toward a transformed future.

*By Caroline Muriithi,
Marketing Manager.*

Celebrating Our Successes



**Mr. Christopher Gichimu,
Chairman**

We are excited to unveil this inaugural issue of our in-house magazine.

This publication showcases our milestones, reflecting the collective strength, trust, and shared purpose of our valued members and stakeholders.

Unison Sacco is a Tier One Deposit Taking Sacco licensed by SASRA, serving our members for the past 48 years. Initially established as a teachers' Sacco, we have since rebranded and expanded our membership to embrace a broader common bond, promoting diversity, inclusion, and sustainable growth. Over time, our membership has

steadily increased, with members located throughout the country.

Currently, we operate 11 fully-fledged branches and one satellite branch in Baringo County, with plans to open another satellite branch soon in Olkalou.

The business landscape is competitive, with various financial services providers vying for attention. However, we have successfully navigated this competition through intentional, strategic, and timely approaches.

Our commitment to our members is unwavering, encapsulated in our motto—

"ALWAYS THERE FOR YOU." We anticipate significant growth as we look ahead to 2025, the UN

International Year of Cooperatives. Guided by the Board of Directors' vision, we plan to develop policies that promote growth, prosperity, and effective risk management.

We also intend to enhance our ICT infrastructure and upgrade our mobile banking services to increase convenience for our members.

With the support of our marketing team, we aim to share the positive news of Unison Sacco across the country and beyond. Our research and development team welcomes feedback and innovation, which are essential for our ongoing success.

As we embark on this new chapter, I encourage each of you to participate actively by sharing your stories and thoughts—this is your magazine, and your voice matters. Together, we can make this publication a beacon of knowledge, empowerment, and connection for all.

On behalf of the Board of Directors and the entire Unison Sacco team, I extend my heartfelt gratitude to everyone who has contributed to making this magazine a reality. Your unwavering support is the foundation of our success, and we remain dedicated to serving you with excellence.

Thank you for being an integral part of this incredible journey.

***Your unwavering support
is the foundation of our
success, and we remain
dedicated to serving you
with excellence.***

...Always There for You

**Dear Members,
Partners, and
Stakeholders.**



*John Njogu,
Chief Executive Officer*

Welcome to our first edition of the Unison Sacco Magazine. This publication is a platform to celebrate our achievements, share insights, and foster a stronger connection with you—our valued members and partners.

In this edition, you will discover stories of transformation, updates on our products and services, and expert insights to guide your financial journey.

We are incredibly proud of our efforts to reach the youth, promote smart saving habits, and encourage sustainable investment for future generations.

Your support has contributed to our success. Together, we are shaping a brighter future where financial freedom is a reality for all.

Thank you for being an integral part of the Unison Sacco family. Let us continue to grow and achieve greatness. Enjoy your reading.

Unison Sacco: Always There for You.

SACCO BOARD OF DIRECTORS



Mr. Christopher Gichimu,
Chairman



John Njogu,
Chief Executive Officer



Mr. Ceasor Wanjau,
Vice Chairman



Mr. John Kibagio
Hon Secretary



Mr. Patrick Weru
Treasurer



Mr. Moses Murage
Director.



Mr. Ramzan Kihara
Director.



Mr. Joseph Kirabi
Director



Mr. Isaac Karitu
Director



Martin Wanjau Director

SUPERVISORY COMMITTEE



Mr. David Wamae
Supervisory Chairman



Patrick Wairia
Supervisory Board



Jackson Mwangi
Supervisory Board.

HEADS OF DEPARTMENTS



Muchemi Kamau
Deputy CEO & Finance Manager



Daniel Gituto
Human Resource Manager



Elizabeth Mbugua
ICT Manager



Caroline Muriithi,
Marketing Manager.



Samuel Ndirangu Gichuki.
Business Development Manager.



Ann Kabiru
Credit Manager



Agnes Nkirote
Chief accountant

BRANCH MANAGERS



**Anthony Mwangi,
Maralal Branch Manager**



**Caroline Magundu,
Nyahururu Branch Manager**



**Dennis Wakaba,
Isiolo Branch Manager**



**Elizabeth Muriithi,
Narumoru Branch Manager**



**Damaris Kihia,
Wiyumiririe Branch Manager**



**Lydia Wamaitha,
Kinamba Branch Manager**



**Margaret Gathu,
Sipili Branch Manager**



**Moses Kiwiri,
Nakuru Branch Manager**



**Magdaline Gichuru,
Nanyuki Branch Manager**



**Thuo Kamau,
Timau Branch Manager**



**Winnie Mugambi,
Rumuruti Branch Manager**



**Johanna Githinji,
Marigat Operations Manager**



**Doreen Kamara,
Ol Kalou Operations Manager**

Unison Sacco transforming lives



Thuo Kamau,
Branch Manager, Timau

The need for cheap, convenient and easily accessible banking services for our members were the major motivations for Unison Sacco to open up the FOSA section, to date the Sacco operates 12 fully fledged FOSA sections (Branches) across the country. These branches are managed by teams of staff led by a Branch manager and operate Monday to Friday 8.30 am to 4.30pm and from 8.30am to 12 noon on Saturday.

For context, FOSA stands for Front Office Service Activity. It's a department within the SACCO that offers basic banking services, similar to those provided by commercial banks. These services include savings accounts, transactional accounts, and access to loans. The FOSA provides the members with a point of access to the Sacco services all under one roof, allowing members the convenience of managing their finances,

including savings, deposits, withdrawals, and access to loans.

Some of the services you can access at our FOSA section include but are not limited to:

- **Savings Accounts:** Members open various savings accounts with different features and benefits. These accounts range from salary accounts (members can channel their salaries through this account) to specific purpose savers e.g., the holiday accounts, junior star accounts (for young savers), education savings account etc.

- **Business Accounts:** our members have access to accounts that can be used for daily transactions, similar to a current account at a commercial bank. Members are provided with cheque books for easier management of transactions.

- **Loan Services:** our members are able to sort both their long-term and short-term financing needs with access to our affordable loan options including up to Kes 50,000 guarantor free mobile loans.

- **ATM and Mobile Banking:** Members access funds through ATMs (Visa branded) and electronic channels e.g., our USSD (*882*80#) and mobile app.

- **Agency banking services:** our customers have access to the services of the major commercial banks through our partnerships with these banks e.g., Bank agents, M-pesa Services, bankers' cheques etc.

The advantages that our members get from our FOSA section include:

- Faster loan processing as members access funds immediately they are disbursed.
- FOSA account has no ledger fees.
- Efficient salary processing
- Free internal Standing orders
- Members can be issued with VISA branded ATM cards.
- 24/7 access to funds available in FOSA account (Uni-Cash App via USSD code *882*80#)
- Variety of loans and savings products to choose from
- Access up to Kes 50,000 Mobile loans
- Interest on FOSA savings

Unison Sacco through our FOSA section is working steadily to achieve its vision "To be the leading financial service provider contributing to community economic empowerment in Kenya" We invite all members and potential member's to actively patronise our FOSA section, which is a one stop shop for all their banking needs

By Thuo Kamau
Branch Manager, Timau

The Benefits of Joining Unison Sacco

In today's fast-paced world, financial stability and growth are priorities for many individuals. Unison Sacco is at the forefront of this movement, offering tailored solutions to meet members' financial needs. Let's delve

into the advantages of joining Unison Sacco. Unison Sacco operates on a cooperative model, where members are also owners. This structure ensures that all decisions prioritize members' interests over shareholder profits. The result? Personalized financial services and better returns on investments.

1. Attractive Loan Terms

One of the most compelling reasons to join Unison Sacco is the access to affordable loans of 1% on reducing balance per month. At Unison Sacco, members access microfinance, emergency, and development loans tailored to their unique needs.

2. Higher Returns on Savings

Saccos reward their members with competitive dividends and interest on savings and shares — and Unison Sacco stands out among the best. By joining Unison Sacco, your savings don't just sit idle — they work harder for you, generating impressive returns. As of last year, members enjoyed dividends at an exceptional rate of 18% and interest on deposits at a solid 12.6%. That's the power of smart saving with Unison Sacco!

3. Tailored Financial Products

While banks provide standard products, Saccos design their services to address specific member needs. Unison Sacco offers innovative solutions like Jijenge Loan for development purposes and project financing to secure a brighter future, amongst many others for a brighter future.

4. Easy Access to Loans

Saccos operate on the foundation of mutual trust among members. Because of this unique bond, accessing loans is faster and more flexible. Instead of jumping through hoops, members benefit



from simplified requirements, friendly interest rates, and quicker turnaround times. Whether it's for education, business, farming, or personal development, Unison Sacco stands ready to support your goals with affordable and accessible credit solutions, offering equal opportunities for financial growth.

5. Community Support and Growth

We foster a sense of community among members. Joining Unison Sacco means being part of a supportive network that encourages collective growth and shared success. The cooperative model ensures that every member's contribution strengthens the Sacco and benefits everyone.

6. Financial Education

Saccos invest in their members' financial literacy. Unison Sacco regularly organizes member education forums, equipping individuals with the knowledge to make informed financial decisions and achieve long-term goals.

7. Stability and Security

We are a tier 1 sacco regulated by the Sacco Societies Regulatory Authority

(SASRA) in Kenya, ensuring transparency and financial security. This robust regulatory framework gives members peace of mind, knowing their investments are safe.

8. Empowering the Underserved

We are committed to empowering individuals across all income levels, especially those in the informal sector or with irregular incomes. By offering accessible and flexible financial solutions, Saccos ensure that underserved populations have the opportunity to save, invest, and access credit, helping to build stronger and more inclusive communities.

9. Flexibility and Accessibility

With technology integration, Saccos like Unison Sacco are becoming more accessible. Members can conveniently manage their finances from anywhere, anytime, from mobile banking to online platforms.

Joining Unison Sacco is not just about accessing financial services; it's about being part of a movement that prioritizes your financial growth and well-being.

So, why settle for less? Choose Unison Sacco and unlock your financial potential today.

A Guide to Opening Accounts and Applying for Loans at Unison Sacco

At Unison Sacco, we believe in simplifying your financial journey. Whether you're opening a new account to start saving for your future or applying for a loan to support your next project, we've got you covered. Our processes are smooth, efficient, and hassle-free.

1. How to Open a New Account at Unison Sacco

Step 1: Gather the Required Documents

To open a new account at Unison Sacco, ensure you have:

- A copy of your National ID
- A passport-sized photo (taken at the branch)
- Your KRA PIN certificate
- Proof of address may also be required.

Step 2: Choose the Type of Account You Want

Unison Sacco offers a variety of accounts tailored to your needs:

- Savings Account for building your savings
- Salary Account for easy payroll \ deposits
- Joint Account for shared savings goals with family or friends
- Business Account for budding and established entrepreneurs.

Step 3: Visit the Unison Sacco Branch or Apply Online

Visit any Unison Sacco branch, or use our online platform or mobile app to fill out the account opening form.

Step 4: Receive Your Account Details

After processing, you'll receive a welcome kit with your account number and details on how to access our online banking platform—ready for secure, seamless financial management.

Step 5: Make Your Initial Deposit

Once you submit your documents and application, make the initial deposit re-



quired which is ksh 1000 for Share Capital and ksh500 for the non withdrawable deposits. The 500 shillings contribution is to continue monthly.

2. How to Apply for a Loan at Unison Sacco

Step 1: Check Your Eligibility

Before applying, make sure you meet these basic requirements:

- Be a registered member of Unison Sacco
- Maintain a consistent savings record
- Have a reliable source of income like a payslip, business income, rental income amongst many others.

Step 2: Select Your Loan Type

We offer a range of loan products:

- Personal Loans for development
- Business Loans to grow your enterprise
- Short term loans to take care of immediate needs

Step 3: Fill Out the Loan Application

Visit a Unison Sacco branch or apply via email on digitalmarketing@unisonsacco.co.ke

co.ke

You'll need:

- A completed loan application form
- Your ID
- Proof of income (payslip, bank statement, etc)
- Guarantors (if required)
- Transferable assets like Title Deed or log book (If required)

Step 4: Submit Supporting Documents

Provide the necessary documentation:

- Copies of your National ID
- Latest payslips or bank statements
- Proof of any savings with the Sacco

Step 5: Loan Processing and Approval

the Unison Sacco team will review and appraise your application. If approved, you'll be notified via SMS.

Step 6: Disbursement of Funds

Once approved, your loan will be deposited directly into your Sacco account—fast and easy!

3. What Makes Unison Sacco the Best?

At Unison Sacco, we're not just about transactions; we're about transforming your financial future. Here's why you should open an account or apply for a loan with us:

- Flexible Loan Terms tailored to your needs
- Competitive Interest Rates for manageable repayments
- Comprehensive Account Services for individuals and businesses
- Dedicated Customer Support to walk with you
- Online & Mobile Banking for anytime access to your funds.

Whether you're saving for a dream, growing your business, or funding education, Unison Sacco is your trusted financial partner.

Join us today and experience the Unison Sacco difference!

Planning for Retirement

Planning for retirement enables you to achieve financial independence and ensure a steady income through savings, investments, and passive income sources in old age. By taking control of your financial future, you eliminate the need to rely on family or government pensions and gain a sense of security during your retirement years. Early preparation also equips you to navigate unforeseen challenges like health issues or economic downturns, providing a financial cushion for emergencies. Prioritize Health and Lifestyle Flexibility

Early retirement planning allows you to prioritize your health and overall well-being. You can maintain a higher quality of life with more time for self-care, fitness, and preventive health measures. The reduced stress from work and financial uncertainties promotes improved mental and physical health. Moreover, early retirement offers the flexibility to travel, pursue hobbies, start a second career, spend more time with family, or engage in community service.

Harness the Power of Compounding

Financial planning at an early stage leverages the power of compounding, enabling your savings and investments to grow significantly over time. This prepares you for inflation and ensures diversified income sources to maintain purchasing power. By making strategic decisions about pensions, annuities, and tax-advantaged retirement accounts, you can optimize your retirement benefits while securing long-term financial stability.

Leave a Lasting Legacy

For those aspiring to leave a legacy, early retirement planning facilitates effective estate planning and supports philanthropic efforts. It instills disciplined saving and spending habits, improving financial resilience across all life stages. A solid plan offers peace of mind, reduces anxiety about old age and financial dependence, and maximizes oppor-

tunities to achieve personal goals while enjoying life to the fullest.

Unison Sacco Golden Plan

A great way to kick start your journey to financial independence is by joining Unison Sacco's Golden Plan. This innovative savings plan allows you to save a minimum of 200 shillings per month, making it accessible to everyone. Whether you're just starting your career or preparing for retirement, the Golden Plan ensures steady growth in your savings, providing a reliable foundation for your future.

Start planning for your early retirement today with Unison Sacco's Golden Plan and take the first step towards a secure, flexible, and fulfilling retirement.





Good Financial habits for young professionals

Financial planning skill sets the foundation for long-term stability and success. Starting early offers significant advantages for young professionals and students, including building wealth, avoiding debt, and achieving financial independence. Here are some practical tips to guide you.

First, establish a budget to track your income and expenses. As a student or young professional, your financial resources may be limited, making it essential to allocate them wisely. Use budgeting tools or apps to categorize spending, prioritize essentials like rent, food, and transport, and allocate a portion for savings.

Sticking to a budget helps you develop discipline and prevents unnecessary debt accumulation.

Start saving as early as possible, even if it's a small amount. Building an emergency fund should be a priority, as it provides a financial cushion for unexpected expenses. Aim

to save at least three to six months' worth of living expenses in a high-yield savings account. Once you have an emergency fund, consider investing in low-risk options like mutual funds to grow your wealth.

Manage debt carefully to avoid financial strain. If you have student loans, create a repayment plan and explore options like refinancing to reduce interest rates. Avoid accumulating high-interest credit card debt by paying off balances in full each month. Use credit responsibly to build a positive credit history, which is essential for securing loans or mortgages in the future.

Educate yourself about personal finance and investing. Use free online resources, books, and courses to learn about budgeting, saving, and building wealth. Financial literacy empowers you to make informed decisions about your money and avoid common pitfalls like overspending or falling for scams.

Plan for your future by setting clear financial goals. Whether you want to buy a car, travel, start a business, or save for retirement, having specific objectives will keep you motivated. Break your goals into smaller, achievable milestones and track your progress regularly. Consider opening a retirement account early to take advantage of compound interest, even if retirement seems far away.

Finally, adopt good financial habits. Automate your savings to ensure consistency, review your budget regularly, and avoid lifestyle inflation as your income grows. Seek professional advice if needed, especially when dealing with complex financial products or long-term investments.

By implementing these tips, students and young professionals can build a strong financial foundation, reduce stress, and create opportunities for a brighter future. Early planning and disciplined habits will pay dividends for years to come.

Health and wellness: The importance of health insurance and how to access it through the Sacco



The Importance of Health Insurance and How to Access It through Unison Sacco

Health insurance is a critical safety net that protects individuals and families from the financial burden of unexpected medical expenses. It ensures access to quality healthcare, enabling timely treatments and promoting overall well-being. Through health insurance, you can manage costs for hospital stays, doctor visits, prescription medications, and preventive care, reducing out-of-pocket expenses.

At Unison Sacco, we care about your financial wellbeing—and your health too. That's why we offer **tailored health insurance solutions** through Primacy Insurance Agency, a subsidiary of Unison Sacco. Through it, we provide members with access to affordable premiums and comprehensive medical coverage to safeguard you and your loved ones from life's uncertainties.

1. Inquire About Available Plans:

Contact Unison Sacco to learn about the health insurance options they

provide, including group covers or partnerships with insurance providers.

2. Review Coverage Details:

Understand the benefits, including outpatient and inpatient coverage, maternity benefits, and specialist consultations.

3. Enrollment Process:

Complete the necessary forms and provide required documents such as identification and Sacco membership details.

4. Payment of Premiums:

Most Saccos allow members to pay premiums conveniently through payroll deductions or Sacco accounts.

5. Primacy Agents

will keep you updated on your policy renewal dates and any changes in terms or premiums, ensuring you never experience a lapse in coverage. By accessing health insurance through us, with the support of Primacy Agents, you enjoy competitive rates and exclusive benefits negotiated on your behalf—making quality healthcare more accessible and affordable.

Maintaining A Healthy Work-Life Balance



Maintaining a healthy work-life balance is crucial for physical health, mental well-being, and long-term productivity. Start by setting clear boundaries between work hours and personal time to prevent burnout, and communicate these boundaries with your employer, colleagues, and family. Prioritize your health by **incorporating regular exercise, a balanced diet, and sufficient sleep into your daily routine**, as staying active and well-rested reduces stress and boosts energy levels.

Effective time management. Use planners or apps to organize tasks, allocate time for work, family, and leisure, and focus on high-priority activities to avoid last-minute stress. Make it a habit to unplug from technology during personal time, especially work-related emails or calls, to recharge and stay present.

Self-care—engage in activities that bring you joy, such as hobbies, reading, or spending time in nature, to maintain emotional resilience. Leverage support systems by seeking help from family, friends, or professional networks to share responsibilities and reduce stress.

During work hours, take short breaks to refresh and use vacation time to unwind and reset. If possible, seek flexible work arrangements like remote work or adjustable hours to better align your schedule with personal needs. Lastly, regularly reflect on your work-life balance and make adjustments as necessary to ensure it aligns with your goals and values. By following these tips, you can create a fulfilling and balanced life.

How Fintech is Shaping Saccos

The financial technology (fintech) sector is revolutionizing how financial institutions operate, including Saccos, by introducing innovative tools that enhance efficiency, accessibility, and member satisfaction. Among the key trends are digital wallets and mobile payments, which allow members to make transactions conveniently from their smartphones.

Blockchain technology is another game-changer, ensuring secure and transparent record-keeping, which is critical for trust in financial services.

Artificial intelligence (AI) and machine learning are being leveraged for personalized financial advice and fraud detection, while open banking promotes seamless data sharing among financial platforms, empowering members with more options. Fintech solutions also drive financial inclusion by offering digital products to underserved populations, aligning perfectly with the mission of Saccos to empower communities.

How Unison Sacco is Leveraging Technology

Unison Sacco has adopted fintech innovations to enhance service delivery for its members. By integrating mobile banking and USSD codes, the Sacco ensures that members can access their accounts, transfer funds, and make payments effortlessly, anytime and anywhere. Additionally, Unison's mobile app provides a user-friendly interface for managing finances, applying for loans, and viewing statements, reducing the need for physical branch visits.



Our automated systems streamline loan processing, ensuring quick approvals and disbursements, while data analytics tools help the Sacco in understanding member needs better thus tailor its products accordingly.

By embracing these technological advancements, Unison Sacco demonstrates its commitment to

innovation, ensuring it remains a trusted partner for financial growth while keeping pace with the evolving financial landscape. These efforts not only improve service efficiency but also enhance member experiences, solidifying Unison's position as a modern and forward-thinking Sacco.

Empowering Women through Tailored Financial Solutions:

Winnie Kihara's Inspiring Journey and the Role of Unison Sacco

When Winnie Kihara decided to venture into real estate, she knew the path wouldn't be easy. But with determination and a boost from Unison Sacco's project financing loan, she's turned her vision into an impressive reality. Winnie's thriving project not only showcases her entrepreneurial prowess but also serves as a beacon of hope for other investors eyeing the real estate sector. Winnie's story is a testament to the power of access to the right financial tools, especially for women, who often juggle family, career, and personal growth aspirations. It's not just about building businesses—it's about building futures.

Financial Advice Every Woman Should Know

Ladies, let's talk money. Achieving financial independence starts with a solid game plan:

1. Save Like a Boss

Create a habit of disciplined saving. Whether it's for an emergency fund or long-term investments like Sacco savings, bonds, or shares, these habits build a strong financial foundation.

2. Budget Like a Pro

Track every coin. Budgeting helps you prioritize needs, manage household or business expenses, and still have some cash left to treat yourself!

3. Level Up Your Financial Knowledge

Attend workshops, join Sacco training sessions, or browse online resources. Learn about managing money, accessing credit, and retirement planning. Knowledge is power—and in this case, wealth too!

4. Plan for the Golden Years

Start early! Explore Sacco retirement plans or pension schemes to secure your future. Because let's face it—retire-



Winnie Kihara at her latest project in Nanyuki

ment should be all about relaxing, not stressing over finances.

Unison Sacco: Women-Focused Solutions for a Brighter Future

At Unison Sacco, we understand that women's financial needs are unique, and we've designed products to meet them head-on. Here's what's in store:

- **Savings Accounts with a Twist**
Flexible deposit requirements and competitive interest rates make saving not just easy but rewarding.
- **Development and Microfinance Loans**
Got a business idea? Our affordable loans give you the capital you need to start or scale your venture. Economic empowerment? Check.
- **Education Loans**
Investing in your child's future just got easier. We've got you covered with loans

that lighten the burden of school fees.

- **Group Savings & Lending Initiatives**

Team up with other women to save, grow, and support one another financially. Because together, we're unstoppable.

- **Digital Banking Solutions**

Manage your finances on the go. With our user-friendly digital tools, banking is a breeze—even for the busiest of women.

The Time to Act is now

Whether you're dreaming of starting your business, saving for your child's education, or planning for a stress-free retirement, Unison Sacco has the tools to make it happen. Women like Winnie Kihara have shown us what's possible. Now it's your turn to write your success story.

Unison Sacco: Transforming Lives through Partnerships and Innovation

At Unison Sacco, we believe that success is best achieved together. For decades, we have committed ourselves to creating avenues for our members to prosper, and one of our most impactful strategies has been building strong partnerships. From financial empowerment to cutting-edge technology, these collaborations redefine how we serve you—our valued members.

Take Josephat Maina, for example. Joining Unison Sacco was a game-changer for him. Josephat upgraded his rental structures through our Project Financing Loan, significantly boosting his income stream. But it doesn't stop there! Thanks to Unison Sacco's convenient paybill system, collecting rent from his tenants has become effortless. "It's efficient and hassle-free," Josephat says with a smile.

This is just one story among thousands. Our partnerships ensure members like Josephat can access benefits that transform their finances and lives. Here's how our strategic collaborations are working for you:

Expanded Financial Services

Through collaborations with fintech companies, Unison Sacco brings convenience to your fingertips. Mobile banking, digital loans, and payment solutions mean you can manage your finances wherever you are—no more queues or delays—just seamless service that saves you time and energy.

Affordable Insurance Options

Unison Sacco partners with leading



Josephat Maina recounting his experience with Unison sacco

insurance providers to offer tailored solutions for every stage of life. Whether health, education, or asset cover, our members enjoy discounted premiums that provide security and peace of mind.

Educational and Training Opportunities

Knowledge is power, and at Unison Sacco, we empower you with the tools to succeed. Our partnerships with training organizations and institutions bring you financial literacy programs, entrepreneurship workshops, and career seminars. These initiatives help you make informed decisions and confidently grow your ventures.

Access to Credit and Investment Opportunities

Need specialized credit facilities or investment guidance? Our partnerships with development agencies open doors to targeted solutions for women, youth, and agribusiness. Diversify your income with our expert support, and watch your financial dreams take flight.

Community and Networking Benefits

Unison Sacco fosters collective growth through collaborations with community groups and industry organizations. From group savings schemes to community-based projects, we create platforms for shared success and resource optimization.

Exclusive Member Discounts and Perks

Membership has its privileges! Enjoy unbeatable discounts and offers from our retail and service partners. Whether it's reduced prices on essentials, special travel deals, or access to affordable healthcare, Unison Sacco ensures you get more for less.

Enhanced Infrastructure and Technology

Innovation drives our service delivery. Through partnerships with tech firms, we bring you internet banking, mobile apps, and automated loan processing. These advancements mean faster, more reliable services tailored to your needs.

A Future Built on Collaboration

Unison Sacco's strategic alliances are more than just partnerships—they're pathways to prosperity. By expanding opportunities and offering innovative solutions, we ensure every member is equipped to achieve their goals.

Join us and experience the Unison Sacco difference. Together, we're not just building financial stability but creating futures filled with possibilities.

How to Recognize and Avoid Financial Scams

Recognizing Financial Scams

- **Unsolicited Offers:** Be cautious of unexpected calls, emails, or messages offering investments or loans. The Unison Sacco official lines are 0709 504 111(call centre) and 0725 453124
- **Too Good to Be True Deals:** High returns with no risks are likely scams.
- **Urgency and Pressure:** Scammers often create a sense of urgency to rush decisions.
- **Request for Personal Information:** Legitimate institutions never ask for sensitive details like passwords or PINs over email or phone.
- **Suspicious Links:** Avoid clicking on links in unsolicited messages or emails.

Avoiding Financial Scams

- **Verify Sources:** Contact the Sacco or financial institu-

tion directly using official contact details.

- **Educate Yourself:** Stay informed about common scam tactics and new fraud schemes.
- **Use Secure Networks:** Avoid conducting financial transactions over public Wi-Fi.
- **Monitor Accounts:** Regularly check bank and Sacco account statements for unauthorized transactions.
- **Enable Alerts:** Set up notifications for account activities to catch suspicious transactions early.

Report Suspected Scams

- Immediately report any suspected fraud to the Sacco or relevant authorities.
- Encourage members to report scams to protect others in the community.

How to Maintain a Good Credit Score

A credit score is a numerical representation of your creditworthiness, providing lenders with a snapshot of your reliability when repaying borrowed money. Credit scores are crucial in Kenya for accessing loans, credit facilities, and other financial services. They are used by banks, Saccos, microfinance institutions, and even landlords to assess your ability to manage debt responsibly.

Credit Reference Bureaus (CRBs) primarily facilitate Kenya's credit reporting, such as Metropol CRB, TransUnion CRB, and Credit Info CRB. These bureaus collect and maintain your credit history and generate scores based on your financial behaviour.

Why Credit Scores Matter

1. Loan Approvals: A good credit score increases your chances of getting approved for loans and credit facilities.

2. Favourable Terms: Borrowers with high scores often enjoy lower interest rates and better repayment terms.

3. Employment Opportunities: Some employers check credit scores for the hiring process.

4. Financial Independence: A good score gives you access to more financial tools and resources, promoting economic growth and security.

5. Rental Applications: Landlords may use credit scores to gauge potential tenants' reliability.

Tips to Maintain a Good Credit Score

1. Pay Bills on Time: Timely repayment of loans, credit cards, and utility bills positively impacts your credit score.

2. Avoid Over-Borrowing: Only take loans you can comfortably repay to avoid arrears.

3. Monitor Your Credit Report:

Regularly check your credit report from bureaus like Metropol or TransUnion to spot errors or inaccuracies.

4. Limit Credit Applications:

Multiple loan inquiries in a short time can signal financial distress and lower your score.

5. Maintain Low Credit Utilization:

Use only a small portion of your credit limit, ideally below 30%.

6. Build a Positive Credit History:

Start small, like paying off mobile loans or short-term credit, to build trust with lenders.

7. Avoid Default Listings: Clear overdue debts to prevent being blacklisted by CRBs.

Maintaining a good credit score is vital for financial stability. It opens doors to opportunities and ensures you're seen as a trustworthy borrower in the financial ecosystem.

Investment Opportunities with Unison Sacco

Imagine a future where your money actively works for you, growing steadily while you pursue your dreams. Investing isn't limited to the wealthy or financial experts; it's a savvy approach to building wealth over time. Unison Sacco provides a secure and accessible platform to explore diverse investment opportunities, including real estate, stocks, bonds, and more. Let's embark on this thrilling investment journey and discover how Unison Sacco can make your experience seamless and rewarding.

Exploring Investment Opportunities

The landscape of investment is vast, catering to a range of goals and risk tolerance levels:

Real Estate: A favoured option for long-term wealth accumulation, whether through rental properties or land development, real estate offers stability and a reliable income stream.

Share Capital: Share capital at Unison Sacco offers members a powerful investment avenue with strong returns. By purchasing shares, members become part-owners of the Sacco and directly benefit from its success. Unlike regular savings, share capital is a long-term investment that earns annual dividends. Last year alone, Unison Sacco paid out an impressive 18% in dividends on share capital, a testament to the Sacco's sound financial management and profitability. This makes it an attractive option for

members seeking consistent returns while strengthening their stake and influence within the Sacco.

Withdrawable Deposits: Withdrawable deposits at Unison Sacco present a flexible and accessible avenue for investment, especially for members seeking both savings growth and financial liquidity. With this option, members can regularly save and still access their funds when needed, making it ideal for those balancing short-term needs with long-term financial goals. These deposits earn competitive interest, allowing members to grow their wealth passively while maintaining the freedom to withdraw at their convenience. It's a smart way to invest without locking away your funds, offering both security and convenience under the trusted umbrella of Unison Sacco.

Each investment avenue boasts unique advantages, and with the right guidance, you can construct a portfolio that aligns with your financial aspirations.

Why Choose Unison Sacco for Your Investments?

Unison Sacco is not just about conventional savings; it offers customized investment solutions designed to uplift its members. Here's why it can transform your financial future:

Expert Guidance: Our skilled advisors are here to help you navigate market trends and pinpoint the best investments tailored to your specific needs.

Collective Security: With a proven history of reliability and member-focused policies, Unison Sacco prioritizes the safety of your investments.

Competitive Returns: Sacco members often enjoy enhanced returns compared to individual efforts through the power of collective investment.

Investment Products Designed for You

At Unison Sacco, we recognize that every investor has unique needs. That's why we provide a diverse array of products to cater to your goals:

Real Estate Partnerships: Gain access to affordable land and development opportunities.

Fixed Deposit Accounts: Secure guaranteed interest while safeguarding your capital.

Education and Retirement Funds: Prepare for the future with our structured savings and investment plans.

The sooner you invest, the longer your money has to grow. Unison Sacco ensures that even modest contributions can lead to significant achievements through disciplined saving and smart investing.

Investing isn't a gamble; it's a deliberate journey towards financial security. Partner with Unison Sacco to access expert insights, various products, and a supportive community. Begin your journey today and take the first step toward achieving financial independence.



Adapting and Thriving: How Unison Sacco is Innovating to Stay Ahead

Kenya's cooperative sector continues to evolve, guided by regulatory changes and emerging industry trends. Unison Sacco is leading the way, ensuring they comply with the latest regulations and innovate to meet member needs in a dynamic environment.

The Sacco is embracing change and driving growth amidst evolving industry demands.

Embracing New Regulatory Frameworks

The Sacco Societies Regulatory Authority (SASRA) recently introduced guidelines to enhance transparency, member protection, and financial stability. Unison Sacco has taken proactive measures to align with these regulations:

- **Strengthening Governance Structures:** Enhancing board and management training to ensure strategic compliance with SASRA's directives.
- **Digital Reporting Systems:** Adopting automated systems to meet reporting requirements promptly and accurately.

These efforts underscore Unison Sacco's commitment to building member trust and safeguarding their investments.

Digital Transformation for a New Era

One of the major trends reshaping the Sacco movement is digitization. Recognizing this shift, Unison Sacco

has invested heavily in technology to offer innovative solutions, such as:

- **Unison Mobile App:** Enabling members to access loans, savings, and account information at their fingertips.
- **Cashless Transactions:** Partnering with mobile money providers to enhance financial inclusion, especially in rural areas through platforms like paybill number and USSD code.
- **Blockchain Pilots:** Exploring blockchain solutions for secure, transparent record-keeping and loan processing.

By leveraging technology, Unison Sacco ensures it remains competitive while improving member experience.

Prioritizing Member Education and Inclusion

Regulations now emphasize member awareness and financial literacy. Unison Sacco has rolled out programs to empower members with knowledge:

- **Workshops on Compliance and Rights:** Educating members about regulatory requirements and their rights within the Sacco.
- **Youth and Women Inclusion Programs:** Tailored products and outreach campaigns to attract underrepresented groups.

These initiatives meet regulatory standards and strengthen the Sacco's bond with its diverse membership.

Innovating to Stay Ahead

Unison Sacco continuously monitors industry trends to introduce products that resonate with current and future demands. Recent innovations include:

- **Green Financing:** Loans for renewable energy projects, reflecting a growing emphasis on sustainability.
- **Micro-Enterprise Loans:** Supporting small businesses with tailored credit facilities to drive entrepreneurship.
- **Flexible Loan Repayment Plans:**

Designed to accommodate the financial realities of members in different sectors.

Collaborating with Stakeholders Unison Sacco partners with key players like SASRA, cooperative unions, and fintech companies in a sector that thrives on collaboration. These collaborations foster knowledge sharing, enhance service delivery, and position the Sacco as a leader in the cooperative movement.

Unison Sacco's proactive adaptation to regulatory changes and industry trends showcases its resilience and member-centric approach. By blending compliance, innovation, and inclusion, the Sacco sets an example for others to follow, ensuring it remains a trusted partner for financial growth in Kenya's evolving cooperative landscape.

Changing Lives: Unison Sacco's CSR Impact



Unison Sacco is dedicated to making a positive impact through its Corporate Social Responsibility (CSR) initiatives. Its mission extends beyond financial empowerment to directly influence lives and promote sustainable development. The Sacco is involved in various projects, such as funding education, supporting health programs, and engaging in environmental conservation efforts, all of which contribute to meaningful change.

Driving Community Development

Unison Sacco recognizes that thriving communities are essential for economic growth, and it actively supports these communities through various CSR activities:

Education for All:

Unison Sacco is committed to supporting education by exclusively sponsoring bright but needy children from underprivileged backgrounds

Health and Wellness:

As part of its commitment to promoting health and wellness, Unison Sacco refurbished and fully equipped the lactating room at Nanyuki Teaching and Referral Hospital. This thoughtful initiative aims to provide a safe, comfortable, and private space for breastfeeding mothers—be they hospital staff, patients, or visitors—underscoring the Sacco's dedication to supporting maternal and child health within the community.

Green Initiatives:

The Society has taken steps towards environmental conservation by planting over 10,000 trees in deforested areas and supporting clean-up drives in urban centres.

Commitment to Sustainability

Unison Sacco's CSR strategy focuses on long-term sustainability rather than just one-time projects. For instance, offering free financial literacy trainings to the community.

As Unison Sacco continues to grow, so does its commitment to giving back to society.

Running a business requires access to financial resources to support growth, manage cash flow, and invest in opportunities. Unison Sacco loans provide an excellent avenue for entrepreneurs and business owners looking to scale their ventures. Whether you need to open a new branch, increase your inventory, or upgrade your facilities, Unison Sacco loans offer affordable financing solutions. With flexible repayment terms, you can expand without straining your current cash flow.

Smooth day-to-day operations require sufficient working capital. Unison Sacco loans can help bridge short-term financial gaps, ensuring that you can pay suppliers, meet payroll obligations, and maintain steady operations even during slow business cycles.

Every business is unique, and so are its financial needs. Unison Sacco provides customized loan products that align with your specific business requirements, be it short-term credit, long-term investment, or emergency financing. Some of the specialized loan products include:

- **Jasiri Loan** - Ideal for entrepreneurs looking for quick capital injection to meet urgent business needs.
- **Bishara Plus Loan** - Designed for SMEs seeking to expand operations, purchase inventory, or invest in business improvements.
- **Biashara Loan** - A comprehensive financial solution for businesses requiring long-term investment support for sustained growth.
- **Jijenge loan** - Ideal for business members with good standing

For one to apply for a loan, you will need: your national ID, Business registration documents (if applicable), guarantors or collateral (depending on the loan type), and a proof of membership with Unison Sacco. Once the loan is disbursed, manage it responsibly by; purchasing necessary equipment and inventory, renting or improving business premises and marketing your products or services effectively. You should avoid diverting funds to personal expenses to ensure business growth and sustainability.

Staying competitive often requires



How Unison Sacco Loans Boost Your Business



*Susan Njeri Gitonga,
Call Centre representative*

investment in modern technology and efficient equipment. If you want to upgrade machinery, purchase vehicles for logistics, or invest in digital transformation, Unison Sacco loans provide the necessary financial backing to keep your business ahead of the curve. Unison Sacco offers competitive rates that make borrowing more affordable, ensuring that you can access funds without the burden of high repayment costs.

Strategic borrowing ensures that your business remains resilient even

in tough economic times. With Unison Sacco's financial support, you can weather economic downturns, capitalize on market opportunities, and sustain long-term business growth.

Taking and repaying a loan on time helps build your business credit score. A strong credit history with Unison Sacco increases your chances of securing larger loans in the future, giving you more financial muscle to expand your enterprise. Unison Sacco loans are a game-changer for businesses seeking financial flexibility and growth.

By tapping into these resources wisely, you can unlock new business opportunities, improve cash flow, and secure your venture's future. If you're looking for a reliable financial partner, Unison Sacco is a great choice to help you achieve your business goals.

Start your business growth journey today with Unison Sacco loans!

By Susan Njeri Gitonga,

Unison Sacco Free loan



Yes, you read that right—you can actually enjoy a free loan with Unison Sacco. Sounds too good to be true? Not at all. With a little financial discipline and a strategic approach, this opportunity is well within your reach. Let's break it down for you.

The Power of Saving Before Borrowing

At Unison Sacco, we encourage our members to embrace a savings- first culture. Why? Because saving not only builds your financial stability, but it also opens the door to affordable credit. The more you save, the more you can borrow—and even better, you can earn more in interest on your deposits than what you'll pay in loan interest. That's what we mean by a free loan.

Let's look at a Practical Example suppose you set a goal to save Ksh 36,000 in one year. That simply means putting aside Ksh3,000 every month into your deposits account at Unison Sacco.

Here's what happens at the end of the year:

- Your total deposits: Ksh 36,000
- Rebates earned at 12.6%:

Ksh 4536

- Less 5% withholding tax: Ksh 226.80

- Net returns (rebates): Ksh 4309.20

Now, here comes the interesting part...

Borrowing Against Your Deposits

With Unison Sacco, you are eligible for a self-guaranteed loan of up to 90% of your total deposits. In this case:

- 90% of Ksh 36,000 = Ksh 32,400

You can now take a loan of Ksh 32,400 payable within one year at an affordable interest rate of 1% per month on a reducing balance, which translates to approximately Ksh 2106 in interest per year.

Let's compare the figures:

- Total earned from deposits: Ksh 4309.20
- Total interest paid on the loan: Ksh 2,106.00 (approx.)
- Net gain (rebates – loan interest): Ksh 2203.20

That means you not only get a loan of Ksh 32,400 with no need for a guarantor, but you also have earned an extra Ksh 2203.20. That's

how powerful structured saving can be.

The Bigger Picture

What makes this model work is our unwavering commitment to our members. At Unison Sacco, we don't just give loans—we offer solutions.

We believe in empowering our members through smart saving, affordable credit, and long-term financial growth.

With such strategies, even our smallest investors can grow wealth and access funds when they need them—without falling into expensive debt traps.

Ready to Start?

If you're not already saving with Unison Sacco, now is the perfect time to begin. Start small, stay consistent, and watch your savings work for you. And remember, when you're with Unison Sacco, you're never alone.

Our promise remains: Always There for You

*By Murage John,
Credit Department.*

Revolutionizing Member Experience through Digital Banking

At Unison Sacco we have embraced technology to make banking easier, faster, and safer for our members.

Our services are available 24 hours a day, 7 days a week. Gone are the days when you had to queue at a branch. Whether you're in a bustling town or a remote village, Unison Sacco's digital platforms put the power of banking right in your hands. Our digital banking solutions are designed to give you real-time access, personalized financial services, and easy monitoring of your transactions and expenditure. Whether you want to check your balance, send money, pay a loan, or apply for a digital loan—Unison Sacco's digital channels have got you covered. Digital banking isn't just about convenience—it's about financial empowerment and inclusion. Through these platforms, members can enjoy secure, seamless, and efficient services wherever they are.

Explore Our Digital Banking Platforms

1. Mobile Banking via USSD *882*80#.

Our USSD platform is simple, fast, and doesn't require a smartphone or internet connection. With *882*80#, members can:

- Withdraw and transfer funds
- Apply for digital loans
- Make contributions to various products (free of transaction charges!)
- Check loan guarantor eligibility
- Access financial statements—free of charge

2. Uni-Cash Mobile App

For those who prefer app-based convenience, the Uni-Cash App is available on both the Google Play Store and Apple App Store.

Getting Started:

1. Download and install the Uni-Cash App.
2. Open the app and input your

phone number and your mobile banking PIN.

3. Dial *882*80# and follow the steps:

- Go to My Account > Mobile App > Activate App
- You'll receive a six-digit activation code—enter it into the app to complete the process.

Through the Uni-Cash App, you can:

- Send and receive funds
 - Apply for digital loans
 - Contribute to your savings
 - Check your loan guarantor eligibility
 - View free financial statements
- All from the palm of your hand!

3. VISA ATM Cards

Our Visa-branded ATM cards offer cash access and secure transactions anytime, anywhere.

- Withdraw or deposit cash at any Co-op Kwa Jirani agent or ATM booth.
- Shop at supermarkets, pay for fuel, and access other Visa services—at no extra cost.

4. Agency Banking - Unison Sacco Chap Chapaa

Can't make it to a branch? No problem. Our Chap Chapaa agents bring Sacco services closer to you—even in remote areas or after working hours. Enjoy services like:

- Deposits and withdrawals
- Balance inquiries
- Mini statements

5. Paybill Services (884219)

Make payments on the go! Our Paybill Number 884219 allows members to:

- Deposit into savings accounts
- Pay loans

you will receive an instant SMS notification confirming your transaction.

6. Lipa na Unison

Are you a business owner? The Lipa na Unison service allows you to receive customer payments directly via Paybill.

Funds reflect instantly—and can be used for loan repayment or boosting your M-Cash digital loan limit.



*Elizabeth Mbugua,
ICT Manager.*

Stay Safe: Digital Banking Security Tips

As digital banking grows, so do cyber threats. Here's how you can protect yourself while enjoying the convenience of our digital services:

- Keep your PINs private—never share them with anyone.
- Avoid using easily guessed PINs like birth dates or anniversaries.
- Secure your phone with strong passwords and biometric locks.
- Don't use public Wi-Fi when accessing your Uni-Cash App.
- Keep your ATM card safe and report any loss immediately.
- Never share your financial information with strangers.
- Avoid letting unknown persons handle your phone.

Digital banking at Unison Sacco is more than just a tool—it's a gateway to financial freedom and smart living. Whether you're saving, borrowing, or simply managing your finances, our platforms are tailored to make your journey easy and efficient.

We are committed to delivering the best in digital financial services—because at Unison Sacco, we're Always There for You

*By Elizabeth Mbugua,
ICT Manager.*

Real People, Real Progress

A Journey of Loyalty, Speed & Smart Retirement Planning



Francis Mugo Mambo

Francis Mugo Mambo is a civil servant and a proud member of Unison Sacco since 2010. His 14-year journey toward financial empowerment has been greatly supported by Unison Sacco. He fondly remembers his experience with a fanikisha loan—while he expected approval within 72 hours, he received the funds in

under 24 hours! This remarkable efficiency motivated him to repay the loan in just four years, one year earlier than planned.

Now approaching retirement, Mr. Mambo is not saying goodbye to Unison Sacco. Instead, he is setting up a standing order to channel part of his pension to the Sacco, ensuring consistent deposits. His goal is to increase his shares and enjoy higher dividends after retirement. He encourages fellow retirees to remain active members, emphasizing that Unison Sacco is always there to support them, especially during emergencies.



Francis Mugo Mambo's house

The Market Mogul of Nanyuki



Joseph Maina Mwangi

Meet Joseph Maina Mwangi, a visionary entrepreneur in Nanyuki town market. Thirteen years ago, he joined Unison Sacco as a humble fruit vendor. Today, thanks to the Jasiri Loan and consistent support from the Sacco, he proudly operates a modern sugarcane juicer and blender station. Joseph appreciates the Sacco's seamless loan processes and the friendly repayment terms that commercial banks couldn't offer. With over 200 shares under his belt, he also enjoys seamless transactions through Unison Sacco's secure Paybill service, which ensures customer payments go directly to his account with zero reversals. Beyond his achievements, Joseph is part of multiple micro-groups (Good Neighborhood, United Men of Faith, and Naranya Icu-ga), all banking with Unison Sacco. These groups have invested in land at Naromoru, Desai, Taji, and Nuru. For Joseph, Unison Sacco is not just a financial institution – it's a life partner. He confidently encourages others to join and grow, just like he did.

Steady Growth, Bright Future – A Chemist's Confidence in Unison Sacco



Bruce Gumbe - Proprietor Matanya Chemist

For the last three years, Bruce Gumbe has been steadily building his business, Matanya Chemist, in Nanyuki town CBD while growing his savings with Unison Sacco. Through regular deposits and a perfect rapport with the Sacco team, Bruce feels empowered and ready for the future.

He's planning to take a loan soon to expand his operations and is confident that Unison Sacco will walk with him through every step. His message to the youth? "Start saving now, plan for your tomorrow, and trust Unison Sacco to guide your growth journey."

From Hopelessness to Hope – The Riat Furniture Success Tale



Victor Omondi – Carpenter

Victor Omondi, the force behind Riat Furniture Shop, is a testament to Unison Sacco's empowerment. In just two and a half years, Victor has transformed his furniture business by using the Biashara Loan to restock and expand his operations.

"Before Unison Sacco, life was tough and uncertain," Victor says. "Now, everything has changed." His increased income has allowed him to comfortably support his family, especially in keeping his children in school. He also enjoys daily field visits by Sacco representatives who collect his savings and deposit them securely – no need to queue at the bank. For Victor, being part of Unison Sacco is a privilege he's proud to recommend to others.



Alice Muturi

Financial Literacy in Action – The Rise of a Young Techpreneur

Alice Muturi, the face behind Gadget Gems, is a rising star in phone accessories, electronic repairs, Mpesa services, and Unisacco Agency operations. Since joining in August 2024, Alice has embraced the Sacco culture with open arms, learning daily about shares, dividends, and loans.

Her dream is to scale her business into multiple branches, and she's eyeing a loan to fuel this expansion. Alice encourages fellow youth to take that bold step – join Unison Sacco, start saving early, and build a financially secure future.

Kemigi Investment – A Powerhouse Fueled by Unison Sacco



Grace Wanjiru – Car owner and Businesswoman

Grace Wanjiru, a ten-year member of Unison Sacco, is the co-founder of Kemigi Investment, a thriving multi-business brand. Grace established her businesses through the Jasiri and Bima loans and most recently purchased

a PSV van that now operates on the Nairobi-Nakuru-Kitale route, generating consistent revenue. Her growing shares and dependable savings account speak volumes of her commitment.

She later brought her husband, Paul Mururu, into the Sacco fold. Since 2018,

Paul has leveraged the Biashara Loan to set up an M-Pesa business and expand into retail and butchery ventures.

Together, they run a robust business empire with Sacco's support. Paul smiles about the journey and passionately encourages others to experience the same transformative power of Unison Sacco.

20 Years of Unity and Growth with Unison Sacco



Baraka Faulu Micro Credit group

Baraka Faulu Group stands tall as a shining example of a long-term partnership with Unison Sacco. For

over two decades, this group—led by Chairman Douglas Kinyua, Secretary Stephen Macharia, and Treasurer Paul Ndonga—has grown businesses using Biashara and Jijenge loans.

Looking into the future, Baraka Faulu is planning a major project for 2025 and remains confident that Unison Sacco will once again be a dependable pillar of support. For the group, Unison Sacco isn't just a financial institution – it's a strategic ally for community-driven prosperity.



Paul Mururu – Businessman, Kemigi Investments

Primacy Insurance Agency Ltd

Your Trusted Insurance Partner

Primacy Insurance Agency Ltd is a fully owned subsidiary of Unison Sacco Society Ltd, established in March 2019 with a clear mission: to bring reliable insurance services closer to Sacco members. Licensed and regulated by the Insurance Regulatory Authority (IRA), Primacy partners with reputable insurers in Kenya to underwrite various types of risks.

Our Insurance Products

1. General Insurance

Motor Insurance

Comprehensive cover for:

- Private vehicles
- Commercial vehicles (Lorries, vans, pickups, buses, cranes, ambulances, tractors, excavators, etc.)
- Public Service Vehicles (PSVs) such as matatus, taxis, and ride-hailing vehicles.

Coverage includes:

- Accidental damage (collision)
- Fire
- Theft
- Third-party liabilities

Pricing is based on vehicle type, use, and liability scope.

Property Insurance

Tailored cover for your assets and buildings against accidental and unforeseen loss or damage. Policies include:

a. Contractors All Risks (CAR)

Covers:

- Damage to building works
- Advanced loss of revenue
- Public liability
- Construction plant, machinery, tools



Euticus Mutugi -

Primacy Insurance Agency

- Work Injury Benefits (WIBA)
Fully customizable based on project requirements.

b. Liability Insurance

Protects against legal liability for injury or damage to third parties.

Policies include:

- Public Liability
- WIBA (Work Injury Benefit Act)
- Employers' Liability

c. Fire and Perils Insurance

Covers loss/damage due to:

- Fire, lightning, gas explosions
- Earthquake, floods, riots, strikes, and malicious damage

d. Burglary Insurance

Protects against forced entry/exit and hold-ups. Also covers damage to premises during burglary.

e. All Risks Insurance

Covers high-value, movable per-

sonal items like laptops, phones, and jewelry against all risks not excluded.

f. Domestic Package

Ideal for homeowners and tenants.

Covers:

- Buildings
- Contents
- All Risks
- Domestic workers (WIBA)
- Third-party liabilities

g. Goods in Transit

Covers loss/damage during transportation caused by fire, overturning, and accidents. Ideal for traders and transporters.

2. Life Insurance

a. Credit Life Insurance

Covers loan repayment in the event of death or permanent disability.

ity. Includes funeral and retrenchment benefits.

b. Personal Accident Cover

Protects against accidental death, disability, medical expenses, and funeral costs.

c. Travel Insurance

Covers:

- Emergency medical expenses while abroad
- Trip cancellations
- Loss of baggage
- Hijack or wrongful detention

d. Education Policy (Bundled with the Bumblebee Account)

- Builds a fund for school fees
- Ensures continuity of education even after the policyholder's demise

Key Benefits:

- Premiums from Kshs 2,000
- Entry age: 18-65 years | Maturity age: 70 years
- Sum Assured: Kshs 200,000+
- Term: 5-20 years
- Cash value after 3 years of full premium payment
- e. Investment Policy
- Helps build a fund for future financial goals
- Includes life cover

Key Benefits:

- Entry age: 18-65 years | Maturity age: 70 years
- Sum Assured: Kshs 350,000+
- Term: 5-20 years
- Cash value available after 3-5 years depending on term

3. Medical Cover - CO-OP CARE

MEDICAL PRODUCT

Group medical insurance offered in partnership with Co-operative Insurance Group (CIC), tailored for Sacco members. Coverage:

- Inpatient
- Outpatient
- Maternity
- Dental
- Optical
- Last Expense

Target Group: Minimum of 4 members per policy. Available for individuals or families (up to 6 dependents).

Hospital Access: Affordable panel including mission and select private hospitals.

Age Limit: Maximum joining age is 70 years.

Benefit Summary Table:

Option	Inpatient	Outpatient	Maternity	Dental	Optical	Last Expense	Accommodation
I	100,000	30,000	15,000	5,000	5,000	50,000	Ward Bed
II	120,000	40,000	20,000	5,000	5,000	50,000	Ward Bed
III	130,000	40,000	25,000	7,500	7,500	50,000	Ward Bed

Premiums vary with the number of dependants and cover option.

4. Insurance Premium Financing

Need help paying your annual premium? Unison Sacco offers flexible Insurance Premium Financing so you can enjoy cover now and repay in manageable instalments.

Applicable for:

- Motor Insurance
- Contractors All Risk

- Liability Insurance
 - Burglary and Fire Insurance
 - Travel and Convenient payment options including premium financing
- Secure your future, protect your assets, and invest wisely with Primacy Insurance Agency Limited.

Power in Numbers: How Unison Sacco's Chama Loan is Fueling Group Investments



Chairman Baraka Faulu Group Douglas Kinyua transacting with Unison staff

Unity is strength. Chamas (self-help groups) have emerged as powerful engines of economic empowerment and financial growth. From neighborhood welfare groups to women's investment clubs and youth-driven development teams, these collectives are transforming lives across Kenya – and Unison Sacco is at the heart of this revolution.

To support this growing wave of cooperative prosperity, Unison Sacco proudly offers the Chama Loan, a tailor-made financial product designed to empower registered self-help groups, welfare associations, and investment clubs. Whether your group dreams of buying land, building rental houses, or launching a business venture, this loan gives you the leverage to move from planning to progress.

The Chama Loan Advantage

The Chama Loan offers growth opportunity. Eligible groups can borrow up to three times their total savings with Unison Sacco – a significant boost that can kickstart serious development projects.

With a repayment period of 1 to 60 months, groups enjoy the flexibility to align repayment schedules with their income streams. Whether your project matures in six months or five years, Unison Sacco ensures your loan supports – rather than strains – your group's goals.

Are You Eligible?

Getting started is simple – and fair. Here's what your group needs:

- **Official Registration:** The group must be registered with the Department of Social Services or an equivalent authority.

- **Savings Commitment:** Your loan limit is pegged to your savings – the more you save with Unison Sacco, the more you can borrow.
- **Loan Security:** The loan is secured against your group's savings and acceptable assets like title deeds and logbooks.
- **Repayment Ability:** A loan appraisal process will confirm your group's ability to comfortably repay the loan.

Empowering Communities

The benefits of the Chama Loan go beyond just money:

- **Group Empowerment:** Fuel your collective goals – from real estate investments to business expansion – and uplift every member of your group.
- **Affordable Financing:** Unison Sacco offers competitive interest rates, ensuring your group gets more value with less financial strain.
- **Tailored Terms:** No two chamas are the same – that's why repayment plans are customized based on your group's unique needs and project timelines.

Success Starts with a Step

Across the country, chamas are using the Chama Loan to build hostels, buy matatus, launch agribusiness ventures, and even construct office spaces. The common thread? A shared vision, discipline in savings, and the unwavering support of Unison Sacco.

If your group is ready to take the leap into real investment and long-term impact, it's time to talk to us about the Chama Loan. Because at Unison Sacco, we believe in turning group dreams into group success.

Savings Versus Investing

The terms saving and investing are sometimes used interchangeably, but they are very different. One main difference is risk: saving typically comes with less risk than investing. But with risk comes the potential for higher returns. In this article, we will cover what saving is, what investing is, and the pros and cons of each, along with examples to help understand these concepts better.

What is saving?

Savings are generally low-risk low-return venture your money is typically safe sitting in a savings account. However, the interest rates your savings earns will vary. There is a chance that the interest rate will be below the inflation rate.

One example of saving is setting aside a portion of your paycheck into a savings account every month. Let's say you want to save ksh300,000/= for a plot, and you have ten months to do so. By setting aside ksh30,000/= each month, you can reach your goal without having to pay interest on a loan. At Unison Sacco, we have different accounts that can help you attain your saving goals. This includes your ordinary or Imani account, save as you earn account and season savings accounts.

Pros and cons of Saving

Saving has many benefits, such as providing a financial safety net for unexpected events, liquidity for purchases and other short-term goals, and being safe from loss. However, there are also some drawbacks to consider, such as missing out on potential higher returns from riskier investments. Savings can also lose purchasing power caused by periods of rising inflation.

While saving is a crucial part of any financial plan, it's essential to combine it with other forms of investing, such as retirement accounts or investing in the stock market, to achieve a balanced approach to financial planning.

What Is Investing?

Investing is a way to grow your money over time by putting it to work in financial instruments such as stocks, bonds, Sacco deposits and share capital and mutual funds. Unlike saving, investing involves taking on some risk, but it also has the potential to earn higher returns over the long term. At Unison Sacco we have your best investment plan. Our deposits which you can invest in daily or monthly based on your income, gives you the best returns which is not risky as it is not affected by inflation. As per growth chart, returns on your investment have continued to grow since year 2010



Murage John,
Credit Department

to date. With our return on deposits at 12.6% and returns on share capital (dividends) at 18% we are able to meet the 72 savings rules whereby your investment will double within 72 months.

One important thing to remember is that investing comes with no guarantees, and there is always the risk of losing money. For example, if a company you bought stock in were to go bankrupt, your investment could be almost worthless. That's why it's essential to diversify your portfolio by investing in different companies and industries to reduce your risk. Our Sacco has managed to beat this odds and gives a guarantee on your investment. This is because our returns are not directly controlled by market factors which could result into loss of investment.

Pros and Cons of Investing

Investing has the potential for higher returns than savings accounts, the ability to grow your wealth over time through compounding and reinvestment, and the opportunity to help you achieve long-term financial goals.

However, there are also some cons that should be considered. Investing always involves some level of risk, and there is no guarantee that you will make money or even get back what you've invested. Diversification across several holdings can help. It's important to do your research and understand the potential risks associated with different types of investments. Investing requires discipline and a long-term perspective, which can be difficult for some people

to maintain in the face of market volatility.

When to Save and When to Invest

Should you save or invest your money? The answer to this question will depend on your financial situation, goals, and risk tolerance.

When you are young, you may have limited income and expenses, but it's never too early to start thinking about saving and investing. In fact, starting early can give you a significant advantage in building wealth over time. As a young person, you have time on your side, which means you can invest in riskier assets. Even if you suffer losses in the short-term, you have more flexibility to recover and benefit from the positive effects of long-term investing. In other words, by investing early and regularly, you can take advantage of the power of compounding, which means your money can grow exponentially over time.

As you get older and have a shorter time horizon, experts recommend shifting out of riskier assets like stocks and into more conservative ones like bonds and cash. This is because short-term volatility is more of a potential risk if the market crashes just as you're about to retire.

Saving is generally a good idea if you have short-term goals, such as saving for a new phone, laptop, or a vacation. Savings products generally offer low returns but they're also low risk. They are a good option if you need to access your money soon and can't afford to lose any of it.

Why Do Some People Prefer to Save Rather Than Invest?

Some people may choose to save rather than invest for a variety of reasons. Some people prefer the sense of security of having more money set aside in a savings account for unexpected expenses or emergencies. Others may have a larger number of short-term financial goals, such as saving for a vacation or the down payment on a house and prefer to keep the money in a low-risk savings account. Additionally, some people may not have the knowledge or expertise to invest, or they may not feel comfortable with the level of risk associated with investing due to having a low risk tolerance. Finally, some people may simply not have enough money to invest after covering their essential expenses. But with Unison Sacco accepting as little as 100/= to your investment you have no reason to fail to invest in your future.

By Murage John,
Credit Department

FAQs

WHICH QUESTIONS ARE FREQUENTLY ASKED ABOUT UNISON SACCO

General Information

1. What is Unison Sacco, and how does it benefit its members?
2. Who can join Unison Sacco?

Membership & Savings

3. What are the benefits of becoming a member of Unison Sacco?
4. How do I open a savings account with Unison Sacco?

Loans & Credit

5. What types of loans does Unison Sacco offer?
6. How do I qualify for a loan, and what are the repayment terms?

Technology & Accessibility

7. Does Unison Sacco have mobile or online banking services?
8. What is the Unison Sacco app, and how can I use it?

Education & Investment

9. How does Unison Sacco support members in achieving financial literacy?
10. What investment opportunities are available to members?

1. Account-Related Questions

a) *How do I open a new account with Unison Sacco?*

By completing a membership application form and USSD application form from the unison sacco website

b) *What are the requirements for becoming a member of Unison Sacco?*

- Individuals original and copy of national ID or passport.
- Passport photograph.
- Copy of KRA pin certificates.
- Copy of payslip for salaried members.

2. Loan and Credit-Related Questions

a) *How can I apply for a loan at Unison Sacco?*

A member can obtain a loan application form from the branch and submit it to credit office/ get a loan form from the website, fill it and send via email.

b) *What types of loans does Unison Sacco offer?*

Unison Sacco offers a diverse range of loan products tailored to meet the various financial needs of its members. Below is an overview of the available loan types:

- i) Salary in advance
- ii) Mobile loan
- iii) Salary advance
- iv) Fosa flex
- v) Normal loan
- vi) Preferential loan
- vii) Biashara loan
- viii) Chama loan

c) *How much can I borrow, and what are the repayment terms?*

The amount you can borrow is determined by the amount of money you have in your deposits.

d) *How long does it take to process a loan application?*

The duration required to process a loan application varies depending on the loan type and the completeness of the submitted documentation.

e) *What documents do I need to submit when applying for a loan?*

1. Identification Documents:
 - National Identification Card (ID) or Passport:
 - Kenya Revenue Authority (KRA) PIN Certificate:
2. Financial Documents:
 - Recent Payslips: Typically, the last three months' payslips to demonstrate your income stability.
 - Bank Statements: Recent statements may be required to assess your financial health.
3. Membership Verification:
 - Proof of Active Membership: Evidence of regular deposit contributions to Unison Sacco.
4. Loan-Specific Documents:
 - Completed Loan Application Form: Accurately filled and signed.
 - Guarantor Forms: If the loan requires guarantors, their details and signatures will be necessary.
 - Collateral Documentation: For secured loans, details of the collateral offered.
- f) Can I use my shares or savings as collateral for a loan?
Yes

3. Loan Repayment and Interest

a) *How do I make a loan repayment?*

i) Mobile Banking via Uni-Cash App: Unison Sacco provides the Uni-Cash mobile application, enabling members to perform various transactions, including loan repayments. Through the app, you can transfer funds from your bank account or mobile money service directly to your loan account. The Uni-Cash app is available for download on the Google Play Store.

ii) Direct Bank Deposits: Members can deposit loan repayments directly into Unison Sacco's bank account. After making a deposit, it's essential to provide the payment details to the Sacco for proper crediting to your loan account.

iii) Salary Check-Off: For employed members, Unison Sacco offers a salary check-off arrangement where loan repayments are deducted directly from your salary by your employer and remitted to the Sacco. This method ensures timely and consistent repayments.

iv) Standing Orders: You can set up a standing order with your bank to automatically transfer a specified amount to Unison Sacco at regular intervals, facilitating consistent loan repayments.

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v) In-Person Payments: Members may visit Unison Sacco branches to make loan repayments in person. This option allows for direct interaction with Sacco staff who can assist with any queries related to your loan account.

vi) Online Banking Platforms: If Unison Sacco offers an online banking portal, members can use it to initiate loan repayments from their bank accounts. This method provides flexibility and convenience for managing repayments remotely.

a) What happens if I miss a loan repayment?

i) Liability of Guarantors: If a borrower defaults, the guarantors become jointly and severally responsible for repaying the outstanding loan balance. This means each guarantor is individually liable for the full amount, not just a portion.

ii) Legal Actions: Persistent default may lead Unison Sacco to initiate legal proceedings to recover the owed amount.

iii) Credit Score Impact: Defaulting on a loan can negatively affect your credit score, making it more challenging to secure financing in the future

b) Can I restructure or extend my loan repayment period?
Yes

4. Savings and Investments

a) How do I deposit funds into my savings account?

Depositing funds into your Unison Sacco savings account can be accomplished through several convenient methods:

- i) M-Pesa Paybill:
 - Paybill Number: 884219
 - Account Number: Your National ID Number
- ii) Mobile Banking via USSD *882*80# and Mobile App
- iii) Bank Deposits:
 - You can deposit funds directly into Unison Sacco's bank account.
- iv) In-Person Deposits at Unison Sacco Branches

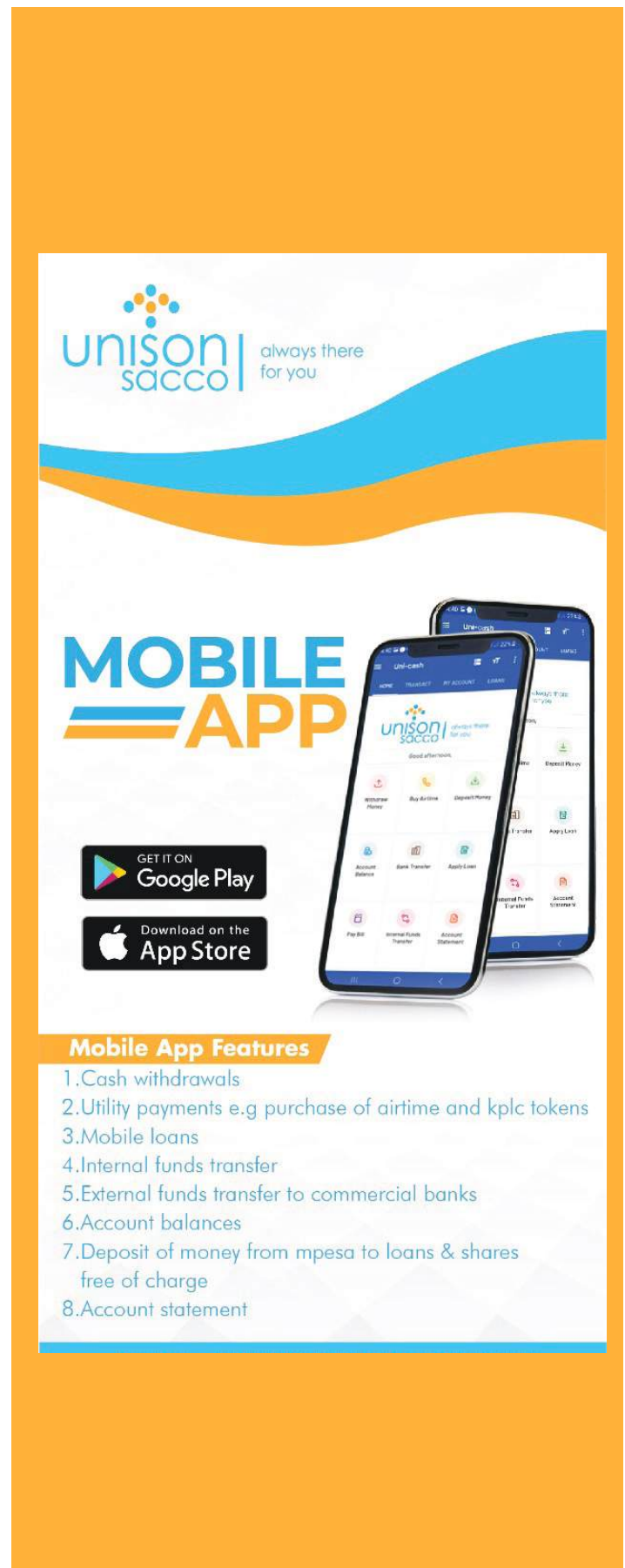
b) What is the minimum amount required to open a savings account?

Ordinary saving account, Junior star account, Season saving account, Save as you earn account minimum balance is 1000, Fixed account is 20,000.

5. Know the Difference Between FOSA and BOSA in a Unison SACCO Account:

a. **FOSA (Front Office Service Activity)** provides banking services such as deposits, withdrawals, salary processing, and mobile banking. It is available to members—and in some cases, non-members.

b. **BOSA (Back Office Service Activity)** is exclusively for SACCO members. It focuses on savings and loans, which are issued based on members' contributions and guarantors. Members also earn dividends from their shares.



The advertisement features the Unison Sacco logo at the top left with the tagline "always there for you". Below the logo is a large, stylized graphic of the word "MOBILE" in blue and "APP" in orange. To the right of this graphic are two smartphones displaying the app's interface. Below the smartphones are two buttons: "GET IT ON Google Play" and "Download on the App Store". At the bottom, a section titled "Mobile App Features" lists eight features: 1. Cash withdrawals, 2. Utility payments e.g purchase of airtime and kplc tokens, 3. Mobile loans, 4. Internal funds transfer, 5. External funds transfer to commercial banks, 6. Account balances, 7. Deposit of money from mpesa to loans & shares free of charge, and 8. Account statement.

Unison Sacco Lending Principles



Samuel Ndirangu Gichuki.
Business Development Manager

1. UNISON SACCO LENDING PRINCIPLES.

Unison Sacco is one of the leading savings and credit cooperatives (Sacco) that offer a platform for savings and credit to various individuals and groups. Our Sacco is guided by the core-principles of lending that revolves around evaluating a borrower's creditworthiness, ensuring loan safety, profitability and managing risk effectively. The following are the key lending principles:

a) Safety

The priority is to ensure the ability and willingness of the borrower to repay the loan, evaluating their character, capacity and collateral

b) Liquidity

Loans are structured in a way that allows for timely repayment, often involving short term loans or assets that can be readily sold.

c) Profitability

We need to earn income from lending while maintaining safety and adhering to sound lending standards.

d) Purpose

Understanding the purpose of the loan helps assess its potential risk and ensures it aligns with the borrower's needs.

e) Risk diversification.

We ensure spreading of lending activities across different sectors and borrowers to help mitigate overall risk.

2. LOAN PRODUCTS SUMMARY

Unison Sacco has grown in membership, branch network and loan book over a period of time and is now playing a very crucial role in providing affordable credit facilities to various categories of members through our wide range of credit facilities.

This has made our members have a wide range of tailor-made affordable credit facilities to meet all their diverse financial needs and purpose.

The following is a summary of some of our loan products.

a) Asset Finance Loan.

This is a product designed specifically for the purpose of purchase of motor vehicles e.g. psvs, personal cars, lorries, tractors, motorbikes (bodaboda) and other machineries.

The product is also suitable for purchase of land and building.

b) Jasiri loan.

This is a product designed for business people with an existing business with an intention of expanding their business. This product has a flexible repayment period that allows business people to plan and manage the monthly repayment within their liquidity level or budget.

c) Project Finance loan

This product ensures that members become land lords/ladies and start earning rent as an addition to their income channels.

The product is issued to the members who already have acquired a plot and are planning to construct rental houses. The product is flexible to meet our client need in that it has a grace period to allow completion of the rental houses, once completed the rent is channelled through the borrower's account for deduction of the monthly instalment. The member is free to utilise the balance

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of the rent for his/her personal use upon meeting the monthly loan repayment. Flexible loan repayment period of upto 120 months.

d) Chama Loan.

This is a product specifically designed for individuals who come together and form a group and registered with a purpose of investing together as a group (chama).

The product has made dreams and visions that could not have been achieved individually achievable through the group.

Individuals have owned plots through subdivision of land bought through Chama loan.

Note that we have converted many merry-go-round groups into investors in real estate and this has been achieved through their monthly contributions which is utilised towards monthly loan repayment.

Has a flexible loan repayment of up-to 60 Months.

e) M-cash Loan.

This is a loan that a member applies at the comfort of their home or business without having to walk into the banking hall through their mobile phones.

This product has enabled our members have a very favourable means of meeting their financial emergencies without exploitation since it has a favourable interest rate and flexible loan repayment period.

It is of importance to note that Unison Sacco is always there for you as we always walk the journey together from the point of joining the Sacco, funding the business, owning property and eventually being a proud landlord.

3. ASSESSMENT AND APPRAISAL.

Our model in assessing the credit worthiness is based on the following.

- a) Character- Borrowers reputation and willingness to repay.
- b) Capacity- Borrowers ability to repay based on income and expenses.
- c) Capital- The borrower's financial resources and net worth.
- d) Collateral- Assets pledged as security

for the loan.

e) Conditions- External factors that could affect repayment such as economic conditions

4. RISK MITIGATION

Unison Sacco uses the following strategies to mitigate risk in lending.

a) Guarantorship.

A loan guarantor is an individual who promises to repay a borrower's debt if the borrower defaults. This is done by appending their signature as guarantor during loan application.

b) Collateral

This is an asset the borrower pledges to secure the loan. If the borrower stops repaying the loan, the lender can seize and sell the collateral to get the funds.

c) Share deposits.

A borrower can secure his/her loan using his or her deposits as a self-guarantee loan. Unison Sacco advances a

loan up-to 90% of the borrower share deposits provided that they are free deposits.

NB; Combination of the above risk mitigation is allowable.

5. CONCLUSION.

Unison Sacco being a reputable tier one Sacco adheres to the responsible lending practices that include but are not limited to;

- a) Advertising/Marketing, Pre-loan assessment, and ongoing loan management.
- b) Transparency and clear communication in the lending process.
- c) Mindful of our role in promoting responsible borrowing.
- d) Exercise of care, diligence and skill in all our dealings with borrowers and guarantors.

By: Samuel Ndirangu Gichuki.
Business Credit Manager.



Dial

***882*80#**

Send Instructions

Welcome to Unison Mcash

1. Cash Withdrawal
 2. Payments and Deposit
 3. My Account
 4. Loans
 5. Funds Transfer
 6. Utilities
- 000: Exit

Cancel

Send

Primacy Insurance Agency Ltd

Primacy Insurance Agency Ltd is a fully owned subsidiary of Unison Sacco Society Ltd, established in March 2019 with a clear mission: to bring reliable insurance services closer to Sacco members. Licensed and regulated by the Insurance Regulatory Authority (IRA), Primacy partners with reputable insurers in Kenya to underwrite various types of risks.

Insurance Caters for:

- Motor Insurance
- Personal Accident
- Life Insurance
- Medical Insurance
- Property Insurance
- Wiba
- Contractors all risk
- Domestic package
- Cash in transits
- Goods in transit
- Credit life

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