



BUDGET ESTIMATES 2026

DATE: 8TH NOVEMBER, 2025

TIME: 10:00am

VENUE: Wiyumiririe Primary School

 **unisonsacco**

 **info@unisonsacco.co.ke**

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FEATURES

- ✓ Withdrawal to another number
- ✓ Self pin reset
- ✓ Lipa na Unison
- ✓ Paybill payment
- ✓ Till payment
- ✓ Viewing of the customer details
- ✓ Request of divided slip
- ✓ Loan variation
- ✓ ATM activation/deactivation
- ✓ Set withdrawal limit
- ✓ Guarantor eligibility



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OUR REF: CS2658/UNISON/SGM/NOVEMBER/2025

24th October 2025

To all Members of

UNISON SACCO SOCIETY LTD

RE: NOTICE OF SPECIAL GENERAL MEETING

By the powers given under section 37 (i) of the Unison Sacco Society Ltd By-Laws, notice is hereby given that a **Special General Meeting (SGM)** of Unison Sacco Society Ltd is convened and will be held on **Saturday, 8th November 2025 at Wiyumiririe Primary School** starting at 10.00 am.

The agenda of the SGM shall be;

1. Reading and confirmation of the previous SGM minutes
2. Matters arising from the minutes
3. Budget estimates for the year 2026
4. Any Other Business

Please be punctual.

Yours faithfully,

Hon Secretary
For BOD

Cc

- a) *SASRA*
- b) *County Director of Co-operatives*
- c) *All Sub- County Co-operative Officers*
- d) *O.C.S Ngobit*

HEAD OFFICE P.O. BOX 414 10400 NANYUKI. TEL.062-2031969, 0725453124

Email; info@unisonsacco.co.ke,

BOARD OF DIRECTORS REPORT DURING THE SPECIAL GENERAL MEETING HELD ON 8TH NOVEMBER 2025 AT WIYUMIRIRIE PRIMARY SCHOOL

Honourable Members, members of the Board of Directors, the Supervisory, Staff, distinguished Guests, Ladies and Gentlemen. Receive warm greetings from us.

It is both an honour and privilege to stand before you today as we convene and deliberate on one of the most critical pillars of our Sacco success. Our financial blueprint for the year ahead.

I am profoundly grateful to each one of you for your continued ineffable trust, loyalty and participation in the growth of Unison Sacco. We are not just a financial institution - we are a community that believes in empowering one another.

Today, we submit the income and expenditure estimates for the financial year 2026 for deliberation, a process that not only reflects our commitment to transparency and accountability but also shared vision for sustainable growth, member empowerment and financial resilience.

The past year has been marked by both triumphs and trials. We have weathered economic headwinds, adapted to shifting market dynamics and continued to serve members with integrity and innovation. Our financial performance in 2025 demonstrated prudent stewardship with notable growth in member deposits, loan uptake and digital service adoption. These achievements are not merely numbers on a spreadsheet – they are testament to the trust you place in this institution and dedication of the Board of Directors, Management and all the staff.

Honorable Members,

The estimates we present today are more than projections – they are a strategic roadmap. As your Chairman, I dispel apprehensions and instill confidence in you that every shilling in these estimates has been planned with the member in mind. Our focus is growth that benefits the member, NOT growth for its own sake.

John C Maxwell – leadership author and speaker says, “A budget is telling your money where to go instead of wondering where it went”.

Growth requires partnership. “Alone we can do so little, together we can do so much” - Hellen Keller.

- Your savings empower our lending.
- Your participation drives our investment ability.
- Your confidence strengthens our corporate credibility.
- When Unison grows, WE grow. When Unison is strong, EACH MEMBER is strong.

Honourable members, our key highlights include;

1. **Projected Income** of Ksh. 1,832,445,359 with major contributions from loan interest.
2. **Projected Payout** of Interest and Bonus to members of Ksh. 833,813,400.
3. **Projected Payout** of dividend of Ksh. 109,500,535.
4. **Projected Expenditures** of Ksh. 534,036,448 for day-to-day running and growth of our beloved Sacco.
5. **Retained Earnings** of Ksh. 331,451,010.
6. **Capital Investments** of Ksh. 74,177,800 for expansion of business, infrastructure and mobility.

DEPOSITS (Bosa and Fosa Merging)

As part of our ongoing efforts to reduce operating costs and enhance efficiency, the Board has reviewed our current savings structure. Currently for the members who are under Government and TSC payroll, a government charge of Ksh. 50 applies per transaction in both BOSA and FOSA deposits. This means every time a deduction is made, we incur double charges, one for each product. These charges, though seemingly small, accumulate into a significant cost to the Sacco over time.

To manage this, the Board proposes merging BOSA and FOSA deposits into one unified deduction. This consolidation will not only eliminate the duplicated Ksh. 50 government charge but also simplify members' account management and improve our overall financial performance.

We believe this step is in the best interest of all members and aligns with our cost-saving and sustainability goals.”

As I round off, I extend my deepest gratitude to the following;

1. To all our members
 - Thank you for believing in the Sacco
 - Thank you for choosing co-operation over competition.
2. Board of Directors for the impressive stewardship to keep the ship called Unison Sacco on course.
3. All Unison Sacco staff for the dedication during the many activities that culminated in the draft budget we have today.

To our stakeholders – thank you for being good and supportive to us.

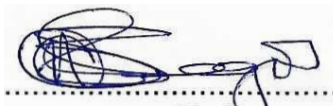
I request you with a lot of humility to approve the estimates for us to enable us steer this dear institution to the next level.

Let us move forward with clarity, courage and conviction.

Long live Unison members.

Long live Unison Sacco.

God bless you all.



CHRISTOPHER W GICHIMU, CHAIRMAN

FOR: BOARD OF DIRECTORS

MINUTES OF THE SPECIAL GENERAL MEETING HELD AT WIYUMIRIRIE PRIMARY SCHOOL ON 16TH NOVEMBER 2024

MEMBERS PRESENT

The meeting was attended by 337 members.

IN ATTENDANCE

- County Director for cooperatives
- KNUT
- Ultra care Specialist hospital staff

Preamble

The chairperson called the meeting to order at 11.52am. Mr. Samwel Njoroge Mungai led with prayers.

AGENDA.

1. Reading and confirmation of the previous SGM minutes
2. Matters arising from the minutes
3. Board of Directors report to the SGM
4. Budget Estimates for the year 2025
5. Any Other Business

MIN 01/16/11/2024: READING AND CONFIRMATION OF THE PREVIOUS MINUTES

The secretary read the minutes of the previous meeting. It was proposed and seconded by Mno. 1919 and 3104 respectively.

MIN 02/16/11/2024: MATTERS ARISING FROM THE MINUTES

There were no matters arising.

MIN 03/16/11/2024 BOARD OF DIRECTORS REPORT TO THE AGM.

The chairperson presented the Board of Directors' report to the SGM. The report highlighted the following

Income

- Proposed total income of Ksh. 1,436,520,274.44

Expenditure

- Proposed expenditure Ksh. 460 788,596.85 on Sacco operations
- Contribution on long term deposits - Urged salaried members to prioritize contribution on long term deposits with a view to ensuring a balance between the deposits and loan.
- Proposed a capital budget of Ksh. 39,869,628.92

MIN 04/16/11/2024: BUDGET ESTIMATES FOR THE YEAR 2025

The treasurer presented the budgetary estimates for the year 2025. The budget projected the following:
It was adopted for discussion by being proposed by Mno 41709 and seconded by Mno 5211.

	Ksh.
Total income	1,436,520,274.44
Less interest expense on savings and deposits	699,175,804.04
Gross income	737,344,470.41
Total Expenditure	460,788,596.85
Surplus appropriation for the year	266,375,142.78
Less Proposed Dividends	70,192,840.84
Retained earnings	196,182,301.94
Capital budget estimates	39,869,628.92

The budget for the year 2025 was approved for implementation through the proposal and secondment of Mno. 3558 and Mno. 62235 respectively.

Members’ reaction on the proposed budget

- Mno. 2431 sought clarification on entertainment and tea allocations. He also had concerns with the retirement package which he suggested should be based on duration of membership.
- Mno. 6630 raised concerns on capital budget. Since the proposed capital budget for 2025 is lower than that of 2024, the balance should be shared as Dividend.
- Mno 1591. asked if disposable assets create income.
- Mno. 2472 sort clarification on allocation for research and development.

The treasurer responded to the above issues to the satisfaction of the members.

MIN 05/16/11/2024: ANY OTHER BUSINESS

The County Director for Co-operatives praised the year 2025 approved budget as reasonable and realistic. He also urged the Board of Directors to consider buying a plot and investing at Rumuruti which is the headquarters of the county.

He conveyed governors’ greetings to the members

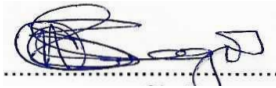
The Director called for cooperation with other stakeholders like CIC, Co-op Bank etc for the benefit of members.

Having no other business the meeting ended at 1.06 pm with prayers by Mno. 081530



Minutes recorded by.....Mr. John Kibagio

Hon. Secretary



Minutes confirmed byMr. Christopher Gichimu

Chairman

UNISON SACCO SOCIETY LTD
INCOME & EXPENDITURE ESTIMATES YEAR 2026

Financial & Other Incomes	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
Interest Income On Loans	387,013,734.64	387,013,734.64	387,013,734.64	387,013,734.64	1,548,054,938.55
Other Income From Loans	40,255,958.03	40,255,958.03	40,255,958.03	40,255,958.03	161,023,832.13
Investment Income	8,775,103.86	8,775,103.86	11,269,421.88	8,891,978.86	37,711,608.46
Income From Operations	19,876,710.52	19,876,710.52	19,876,710.52	19,876,710.52	79,506,842.09
Rental Income	1,537,034.48	1,537,034.48	1,537,034.48	1,537,034.48	6,148,137.93
Total Income	457,458,541.53	457,458,541.53	459,952,859.56	457,575,416.53	1,832,445,359.16
Less;					
Interest & Bonus on Savings & Deposits	208,453,350.15	208,453,350.15	208,453,350.15	208,453,350.15	833,813,400.61
Gross Income	249,005,191.38	249,005,191.38	251,499,509.41	249,122,066.38	998,631,958.55
Less; Operating Expenses					
Bank Charges	250,960.48	250,960.48	250,960.48	250,960.48	1,003,841.94
Paybill Charges (Shares, Deposits & Loan Receipts)	1,059,178.69	1,059,178.69	1,059,178.69	1,059,178.69	4,236,714.78
Provision For Loan Loss	8,106,092.33	8,106,092.33	8,106,092.33	8,106,092.33	32,424,369.31
Staff Salaries And Allowances	31,996,593.53	31,996,593.53	31,996,593.53	31,996,593.53	127,986,374.13
Staff Pension Fund Expense	1,733,680.04	1,733,680.04	1,733,680.04	1,733,680.04	6,934,720.14
National Social Security Fund Expense	1,040,208.02	1,040,208.02	1,040,208.02	1,040,208.02	4,160,832.08
Staff Training, Education & Seminars	2,350,959.00	2,350,959.00	2,350,959.00	2,350,959.00	9,403,836.00
Housing Levy Expense	423,401.40	423,401.40	423,401.40	423,401.40	1,693,605.59
Staff Welfare Expenses	377,395.93	377,395.93	377,395.93	377,395.93	1,509,583.71
Governance Expense	10,291,986.40	10,291,986.40	10,291,986.40	10,291,986.40	41,167,945.60
Administration Compliance	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	12,000,000.00
Marketing Expenses	6,954,200.00	6,954,200.00	6,954,200.00	6,954,200.00	27,816,800.00
Seminars & Workshops	3,700,000.00	4,200,000.00	3,950,000.00	3,950,000.00	15,800,000.00
County & Regional Leaders Meetings	1,525,000.00	1,925,000.00	2,325,000.00	2,325,000.00	8,100,000.00
Advertising & Publicity	26,712.48	26,712.48	26,712.48	26,712.48	106,849.92
Subscriptions Expenses	82,675.00	82,675.00	82,675.00	82,675.00	330,700.00
Audit Fees	-	-	-	481,110.00	481,110.00
Professional & Consultancy Services	1,171,485.00	1,171,485.00	1,171,485.00	1,171,485.00	4,685,940.00
Business Licence Fees	707,203.35	-	-	-	707,203.35
Sasra Operating Licences	375,000.00	-	-	-	375,000.00
Operating Software Licence	11,357,275.46	-	-	-	11,357,275.46
Cash In Transit	346,167.58	346,167.58	346,167.58	346,167.58	1,384,670.30

Financial & Other Incomes		1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
Governance Education		780,000.00	780,000.00	780,000.00	780,000.00	3,120,000.00
Corporate Social Responsibility		47,119.87	47,119.87	47,119.87	47,119.87	188,479.47
Credit Reference Bureau Expenses		151,636.65	151,636.65	151,636.65	151,636.65	606,546.59
Data Link Communication Expenses		2,168,710.00	2,168,710.00	2,168,710.00	2,168,710.00	8,674,840.00
Donations		40,400.00	40,400.00	40,400.00	40,400.00	161,600.00
Members Education		-	10,046,360.00	-	-	10,046,360.00
Electricity Expenses		1,145,530.22	1,145,530.22	1,145,530.22	1,145,530.22	4,582,120.87
Entertainment		295,950.00	295,950.00	295,950.00	295,950.00	1,183,800.00
General Meetings		812,472.95	812,472.95	812,472.95	812,472.95	3,249,891.81
Government Transaction Charges (By-products)		654,674.01	654,674.01	654,674.01	654,674.01	2,618,696.03
Generator Running Expenses		575,821.67	575,821.67	575,821.67	575,821.67	2,303,286.69
Insurance Expenses		5,665,076.31	5,665,076.31	5,665,076.31	5,665,076.31	22,660,305.26
Land Rent And Rates		44,476.00	-	-	-	44,476.00
Legal Expenses		1,259,268.21	1,259,268.21	1,259,268.21	1,259,268.21	5,037,072.85
Micro Finance Expenses		1,885,989.42	1,885,989.42	1,885,989.42	1,885,989.42	7,543,957.67
Office Repair & Maintenance		772,756.44	772,756.44	772,756.44	772,756.44	3,091,025.76
Tax Expenses		11,416.37	11,416.37	11,416.37	11,416.37	45,665.47
Computer Repair & Maintenance		803,759.25	803,759.25	803,759.25	803,759.25	3,215,037.00
Post Office Box Rent		2,500.00	2,500.00	2,500.00	2,500.00	10,000.00
Postage Expenses		128,361.57	128,361.57	128,361.57	128,361.57	513,446.29
Office Tea, Water & Refreshments		834,699.84	834,699.84	834,699.84	834,699.84	3,338,799.37
Rent Expenses		2,192,441.43	2,192,441.43	2,192,441.43	2,192,441.43	8,769,765.73
Deposit Levy Sasra		2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	10,000,000.00
Security Expenses		4,792,275.97	4,792,275.97	4,792,275.97	4,792,275.97	19,169,103.88
Short Message Services (sms) Expenses		1,442,577.14	1,442,577.14	1,442,577.14	1,442,577.14	5,770,308.55
Office Cleaning Expenses		642,445.05	642,445.05	642,445.05	642,445.05	2,569,780.21
Strategic Plan Expenses		1,403,762.80	1,403,762.80	1,403,762.80	1,403,762.80	5,615,051.20
Telephone Expenses		345,575.20	345,575.20	345,575.20	345,575.20	1,382,300.81
Training Levy		20,400.00	20,400.00	20,400.00	20,400.00	81,600.00
Transport Expenses		35,647.95	35,647.95	35,647.95	35,647.95	142,591.80
Water Expenses		106,116.66	106,116.66	106,116.66	106,116.66	424,466.64
Travelling & Subsistence (staff)		3,355,224.93	3,355,224.93	3,355,224.93	3,355,224.93	13,420,899.70
Motor Vehicle Running Expenses		1,397,724.95	1,397,724.95	1,397,724.95	1,397,724.95	5,590,899.79
Retire And Burial Package Expense		1,343,699.32	1,343,699.32	1,343,699.32	1,343,699.32	5,374,797.29
Printing & Stationary		2,406,695.80	2,406,695.80	2,406,695.80	2,406,695.80	9,626,783.22
Repair & Maintenance Furniture & Eqpmts		420,634.70	420,634.70	420,634.70	420,634.70	1,682,538.80
Research & Development		362,000.00	362,000.00	362,000.00	362,000.00	1,448,000.00

Financial & Other Incomes	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
Information Systems Security Audit	76,125.00	76,125.00	76,125.00	76,125.00	304,500.00
Pademic Mitigation Expenses	25,000.00	25,000.00	25,000.00	25,000.00	100,000.00
Occupational Safety & Health License	205,661.50	205,661.50	205,661.50	205,661.50	822,646.00
Cyber Security Expenses	325,000.00	325,000.00	325,000.00	325,000.00	1,300,000.00
Depreciation & Ammortisation	11,134,408.93	11,134,408.93	11,134,408.93	11,134,408.93	44,537,635.71
Total Expenditure	139,490,210.79	137,952,615.98	128,056,255.98	128,537,365.98	534,036,448.74
Surplus Before Tax	109,514,980.59	111,052,575.40	123,443,253.42	120,584,700.40	464,595,509.81
Less: Corporation Tax	5,590,313.01	5,590,313.01	5,590,313.01	5,590,313.01	22,361,252.03
Surplus After Tax	103,924,667.58	105,462,262.39	117,852,940.42	114,994,387.39	442,234,257.78
Surplus Appropriation For The Year;					442,234,257.78
Less; Proposed Dividends					109,500,535.12
;Proposed Directors Honorarium					1,282,711.75
Retained Earnings					331,451,010.91

UNISON SACCO SOCIETY LTD
CASH BUDGET ESTIMATES YEAR 2026

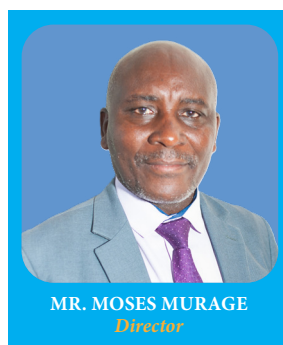
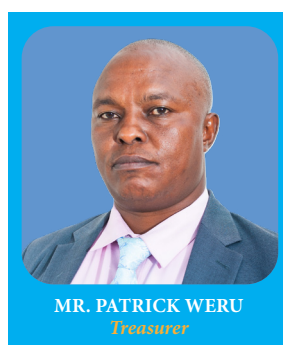
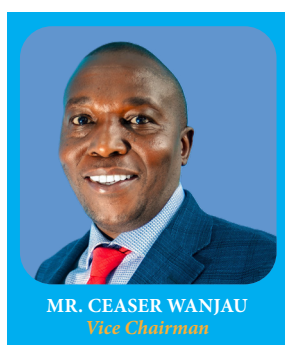
DETAILS	1ST QUARTER	2ND QUARTER	3RD QUARTER	4TH QUARTER	TOTAL
Receipts					
1 Members Savings	26,232,588	26,232,588	26,232,588	26,232,588	104,930,353
2 Members Deposits	244,062,488	244,062,488	244,062,488	244,062,488	976,249,951
3 Share Capital	34,868,769	34,868,769	34,868,769	34,868,769	139,475,078
4 Financial Income from Investments	8,775,104	8,775,104	11,269,422	8,891,979	37,711,608
5 Rental Income	1,537,034	1,537,034	1,537,034	1,537,034	6,148,138
6 Financial Income from Loans	387,013,735	387,013,735	387,013,735	387,013,735	1,548,054,939
7 Income from Operations	19,876,711	19,876,711	19,876,711	19,876,711	79,506,842
8 Other Loan Income	40,255,958	40,255,958	40,255,958	40,255,958	161,023,832
9 Members Loan Repayment	1,543,057,394	1,333,037,885	1,398,679,914	1,419,235,579	5,694,010,772
10 Loan Premiums	62,525,601	62,525,601	62,525,601	62,525,601	250,102,403
Total	2,368,205,381	2,158,185,873	2,226,322,220	2,244,500,442	8,997,213,915
Payments					
11 Loans To Members	2,007,987,480	2,007,987,480	2,007,987,480	2,007,987,480	8,031,949,920
12 Personnel Expenditure	37,922,238	37,922,238	37,922,238	37,922,238	151,688,952
13 Governance Expenses	11,071,986	11,071,986	11,071,986	11,071,986	44,287,946
14 Administration Costs	62,991,146	61,453,551	51,557,191	52,038,301	228,040,190
15 Financial Expenses	1,310,139	1,310,139	1,310,139	1,310,139	5,240,557
16 Capital Expenditure	9,000,000	27,470,000	29,707,800	8,000,000	74,177,800
17 Dividends	85,073,838	-	-	-	85,073,838
18 Bonus on Members Deposits	701,974,971	-	-	-	701,974,971
19 Interest On Savings	3,707,161	3,707,161	3,707,161	3,707,161	14,828,642
Total	2,921,038,959	2,150,922,555	2,143,263,995	2,122,037,305	9,337,262,816
Opening Cash Balance	1,156,040,053	603,206,475	610,469,792	693,528,017	1,156,040,053
Add:Receipts	2,368,205,381	2,158,185,873	2,226,322,220	2,244,500,442	8,997,213,915
Total	3,524,245,434	2,761,392,347	2,836,792,012	2,938,028,458	10,153,253,968
Less : Payments	2,921,038,959	2,150,922,555	2,143,263,995	2,122,037,305	9,337,262,816
Closing Cash Balance	603,206,475	610,469,792	693,528,017	815,991,153	815,991,153

UNISON SACCO SOCIETY LTD
CAPITAL BUDGET ESTIMATES YEAR 2026

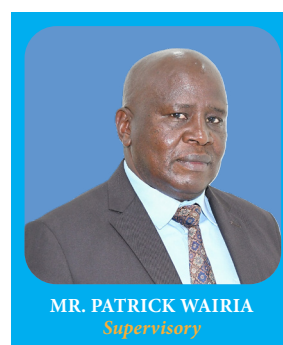
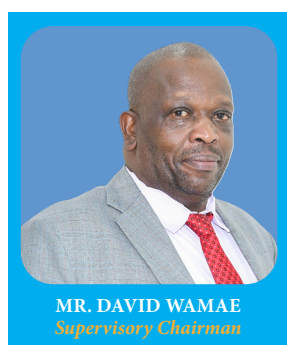
	Details	Nanyuki	Nyahururu	Kinamba	Timau	Rumuruti	Sipili	Marigat	Ol Kalou	Item	Kabarnet	Head Office	Total
1	Computers & Accessories	-	165,000.00	-	-	-	-	-	-	-	-	825,000.00	990,000.00
2	Server & Accessories	-	-	-	-	-	-	-	-	2,000,000.00	2,000,000.00	4,000,000.00	8,000,000.00
3	EDBMS Scanners	-	300,000.00	-	-	-	-	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00	1,800,000.00
4	HP Laserjet Printer MFP 428 DW	-	-	-	-	-	-	-	-	-	-	525,000.00	525,000.00
5	Kyocera Printer 2200	-	-	-	-	-	-	-	-	350,000.00	350,000.00	-	700,000.00
6	Laminator	-	-	-	-	-	-	-	-	14,000.00	14,000.00	-	28,000.00
7	HP Laptop	-	-	-	-	-	-	-	-	740,000.00	740,000.00	1,295,000.00	2,775,000.00
8	HP Spectre Laptop	-	-	-	-	-	-	-	-	-	-	2,730,000.00	2,730,000.00
9	Cash Collection Pos	-	96,000.00	-	-	-	-	-	-	-	-	-	96,000.00
10	Mercer Back-Up	-	-	-	-	-	-	-	-	160,000.00	160,000.00	-	320,000.00
11	Bar Code Scanner (Assets)	-	-	-	-	-	-	-	-	-	-	100,000.00	100,000.00
12	Alarm Security System	-	-	-	-	-	-	-	-	160,000.00	160,000.00	-	320,000.00
13	Cctv System	-	127,600.00	-	-	-	-	-	-	260,000.00	260,000.00	-	647,600.00
14	Fire Proof Cabinets	-	-	-	-	-	-	-	-	230,000.00	230,000.00	-	460,000.00
15	Office Tables/Straight Desk	-	-	-	-	-	-	-	-	135,000.00	135,000.00	-	270,000.00
16	L-Shaped Desk	-	-	25,000.00	-	-	-	-	-	-	-	-	25,000.00
17	High Back Mesh Chair	-	-	-	30,000.00	30,000.00	-	-	-	150,000.00	150,000.00	-	360,000.00
18	3-Seater Link Chair	-	-	70,000.00	-	-	-	-	-	-	-	-	70,000.00
19	Single Small Customer Seats	-	-	-	-	-	-	-	-	50,000.00	50,000.00	-	100,000.00
20	5-Seater Office Seats	-	-	-	-	-	-	-	-	-	-	100,000.00	100,000.00
21	Server Cabinets	-	-	-	-	-	-	-	-	70,000.00	70,000.00	-	140,000.00
22	Office Safe (2 Drawer)	-	-	-	-	-	-	-	-	-	-	200,000.00	200,000.00
23	Structured Cabling & Network Switch	-	-	-	-	-	-	-	-	200,000.00	200,000.00	-	400,000.00
24	Air Conditioner	-	-	-	-	-	-	-	-	300,000.00	300,000.00	-	600,000.00
25	Biometric Access Control System	-	150,000.00	-	-	-	-	-	-	-	-	150,000.00	300,000.00
26	Generator	-	-	-	-	-	-	-	-	-	1,800,000.00	-	1,800,000.00
27	Solar Pannel & Accessories	5,000,000.00	-	-	-	-	-	-	-	-	-	-	5,000,000.00
28	Telephone Equipments- Yeaster P570 PBX & IP Phones	-	-	-	60,900.00	-	-	43,500.00	34,800.00	43,500.00	43,500.00	225,000.00	451,200.00
29	Intranet Domain	-	-	-	-	-	-	-	-	-	-	500,000.00	500,000.00
30	Whatsup ChatBox	-	-	-	-	-	-	-	-	-	-	150,000.00	150,000.00

	Details	Nanyuki	Nyahururu	Kinamba	Timau	Rumuruti	Sipili	Marigat	OI Kalou	Iten	Kabarnet	Head Office	Total
31	Ecom Software	-	-	-	-	-	-	-	-	650,000.00	650,000.00	-	1,300,000.00
32	New Sacco Core Banking System	-	-	-	-	-	-	-	-	-	-	20,000,000.00	20,000,000.00
33	Data Analytical Tool (Power BI)	-	-	-	-	-	-	-	-	-	-	2,000,000.00	2,000,000.00
34	EDBMS Web System	-	-	-	-	-	-	-	-	250,000.00	250,000.00	-	500,000.00
35	Firewall	-	-	-	-	-	-	-	-	260,000.00	260,000.00	-	520,000.00
36	IPRS System Integration	-	-	-	-	-	-	-	-	-	-	500,000.00	500,000.00
37	Unison Sacco USSD & App Upgrade (Loan & PesaLink)	-	-	-	-	-	-	-	-	-	-	2,000,000.00	2,000,000.00
38	Plot Purchase	-	-	-	-	-	-	-	-	-	-	8,000,000.00	8,000,000.00
39	Motor Bikes (TVs- 150cc)	-	-	200,000.00	-	-	200,000.00	-	-	-	-	-	400,000.00
40	Motor Vehicles	-	-	-	-	-	-	-	-	-	-	9,000,000.00	9,000,000.00
	Total	5,000,000.00	838,600.00	295,000.00	90,900.00	30,000.00	200,000.00	343,500.00	334,800.00	6,322,500.00	8,122,500.00	52,600,000.00	74,177,800.00

BOARD OF DIRECTORS



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- ✓ Maximum loan period of 120 months
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- ✓ For salaried members, ability is based on the payslip and security can be based on deposits, guarantors or transferable security



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