Terms and Conditions

- I. Membership is open to individuals who meet the Sacco's eligibility criteria as defined in the bylaws.
- II. The applicant agrees to pay the mandatory admission fee of Ksh. 1,000 and purchase the minimum number of shares of ksh. 5,000 required for membership.
- III. Members must make regular monthly savings as agreed upon and maintain the minimum account balance required.
- IV. Members must save consistently for a minimum qualifying period before applying for loans. Loan approval is subject to the Sacco's lending policies.
- V. Members agree to guarantee loans for fellow members and accept that their savings may be used to recover defaulted loans they guarantee.
- VI. A member wishing to withdraw must submit a written notice and will be refunded their savings and share contributions after deduction of any liabilities owed to the Sacco.
- VII. The Sacco is authorized to deduct any outstanding loans, interest, or penalties from the member's savings and dividends.
- VIII. Dividends on shares and interest on savings will be paid annually, subject to the Sacco's performance and after approval by the Annual General Meeting (AGM).
- IX. Members must promptly inform the Sacco of any changes to their address, phone number, email, or next of kin information.
- X. Members must abide by the Sacco's constitution, bylaws, policies, and any amendments made from time to time.
- XI. Any breach of the Sacco rules or misconduct may result in suspension or expulsion from the Sacco.
- XII. The Sacco will handle members' personal information confidentially and in accordance with data protection laws.
- XIII. The Sacco reserves the right to amend these terms and conditions upon notification to members.

Member Consent and Declaration

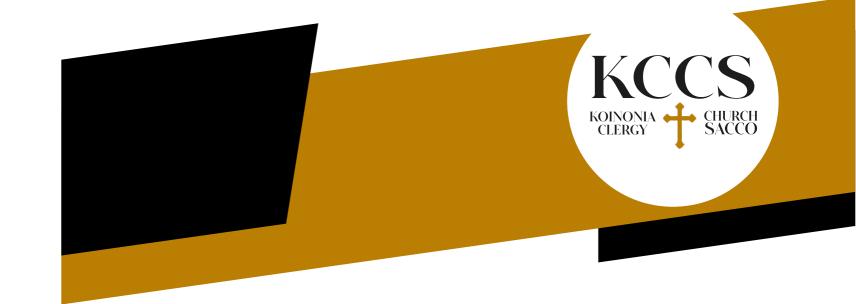
I hereby declare that the information provided in this application is true and complete to the best of my knowledge. I have read, understood, and agree to abide by the Koinonia Church and Clergy Sacco bylaws, policies, and the terms and conditions of membership.

I authorize the Sacco to manage my savings, shares, loans, and other transactions as per the regulations. I also consent to the use of my personal information strictly for Sacco purposes and communication.

Applicant's Name:	
Signature:	

"Together in faith, strong in finance"

P.O BOX 2589 - 00100, Nairobi



KOINONIA CHURCH AND CLERGY SACCO

MEMBERSHIP APPLICATION FORM

"Together in faith, strong in finance"

C	Od N	C J M = E=	NEXT OF KIN /NOMINEE INFORMATION.						
Surname:	Other Names:	Gender: M□ F□						Final Dues%of	% c
Pate of Birth:	Marital Status:	ID No:	Name(s)	Relationship	ID Number	Mobile No	Date of Birth	Deposit/Interest	Ber
CONTACT DETAILS.									
Postal Address:	Postal Code:	Town/City:							-
Mobile No:	Alt.Mobile No:	E-Mail Address:							
PHYSICAL ADDRESS.									
Home County:	Estate/Location:	House Number:							
IDENTIFICATION.									
d No:	Place Of Issue:	KRA PIN:	Applicant Names:						
Passport No:	Issue Date:	Expiry Date:	Applicant Signature:						
EMPLOYMENT DETAILS	(To be completed by employed applic	cant)	REFEREE (To be fil	led by the member	introducing the a	pplicant)			
Name Of Employer:	Payroll No:	Work County:	Name(s):		M/No:	Mobile No:			
Station:	Position:	CHURCH	Signature: Position in the SACCO Date:						
Terms of Employment Permanent/Contract	LERGY	Expiry Of Contract:		CLER (
	e completed by a business applicant)				OFFICIAL USE	ONLY			
Business Name:	Business Location:	Office Number:							
Nature of Business	Business County:	District:	Member Created	Ву:	Signat	ture	Date		
SOURCE OF FUNDS (Tick	c as appropriate								
alary 🗆	Business □	Pension □	Member Approve	d By:	Signatı	ıre:	Date:		
thers(Specify)									
DEPOSIT CONTRIBUTIO			_						
onthly Contribution (Kshs)	Amou	nt in Words:							
roposed Mode of Remittance	e: □Check off □Standing Order □Ca	sh □Mpesa Paybill □Other(Specify)							
Effective Date(dd/mm/vv):									