

LAINISHA SACCO SOCIETY LIMITED

"My Choice"

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SERVICE CHARTER.

The objective of this Service Charter is to outline the kind of services that are available to our members and their rights and obligations while seeking for such services.

Vision: To be a leading Sacco in the provision of financial services to our members.

Mission: To mobilize funds and offer highly competitive financial services to our members in order to improve their welfare through prudent management.

Slogan: My choice.

Core Values: Excellent customer care, creativity and innovation, integrity and transparency, corporate social responsibility, teamwork, openness, equality and equity.

Our Services:-

- **Savings:** Ordinary savings A/cs, business A/cs, fixed deposit A/cs, junior digital A/cs, shares A/c, non-withdrawable deposits A/cs.
- **Loans:** Agri-business, school fees, welfare, medical, development, boda kwa siku, mama mboga, asset finance, salary loan, salary advances.
- **Others:** M-pesa, safe custody of valuables, standing orders, mobile & POS banking, salary processing, ATM services, lipa na M-pesa paybill services.

Members Rights:

A member of the society shall have the right to;

- (i) Be given adequate information to enable them fulfil the requirements for services rendered.
- (ii) Attend and participate in decision making at all the general meetings of the society and vote.
- (iii) Enjoy the use of all the facilities and services of the society subject to the society's by-laws.
- (iv) Seek redress if they feel dissatisfied with service delivery or decisions made by the society.

Membership Obligations.

- (i) Observe and comply with all the society's by-laws and decisions taken by the relevant organs of the society.
- (ii) Buy and pay up for shares or make any other regular payments provided for in these by-laws.
- (iii) Ensure that an official receipt for all payments made is issued.

VISION: "TO BE A LEADING SACCO IN PROVISION OF FINANCIAL SERVICES TO OUR MEMBERS"

MISSION: "TO MOBILIZE FUNDS AND OFFER HIGHLY COMPETITIVE FINANCIAL SERVICES TO OUR MEMBERS IN ORDER TO PROMOTE THEIR WELFARE THROUGH PRUDENT MANAGEMENT"