

AKIBA ACCOUNT (Fosa savings product)

FEATURES/BENEFITS

- Competitive interest rates;
- No ledger Fees/Account maintenance charges;
- Zero opening balance;
- Free Photo.

REQUIREMENTS • Original National I.D

FAIDA ACCOUNT (Fixed deposit)

One is able to Fix as little money as they have.

FEATURES/BENEFITS

- Competitive Interest rates depending on duration and amount;
- Allows one to immediately borrow up to 80% deposit amount.

TOTO ACCOUNT (Children savings account)

FEATURES/BENEFITS

- No ledger Fees/Accn't maintenance charges;
- No minimum balance;
- Three free withdrawals per year;
- Three free School Fees banker's cheques;
- Annual party for Account holder;
- Account operated by Parent, Guardian until the Child is 18 years old.

REQUIREMENTS

- National I.D of Parent or Guardian;
- Birth certificate/notification.

NAWIRI ACCOUNT (Contractual savings acct.)

FEATURES/BENEFITS

- Members choose the minimum monthly amount and signs a contract form;
- Members also specify the duration of the contract;
- No premature withdrawals;
- A token will be given for account renewal;
- Quarterly statements will be provided;
- No ledger Fees/Accn't maintenance charges.

YOUNG TURKS ACCOUNT

FEATURES/BENEFITS

- Provision of an ATM Card;
- No ledger Fees;
- No monthly Fee;
- No minimum balance;
- Competitive interest rates.

CORPORATE CURRENT ACCOUNT

FEATURES/BENEFITS

- Account holders have access to Over drafts;
- Account holders have access to Cheque books;
- ATM card issued to the account holders;
- Minimal withdrawal charges.

MWETHYA ACCOUNT (Group savings product)

FEATURES/BENEFITS

- Competitive interest rates;
- Unlimited withdrawals;
- Minimum interest earning amount Ksh. 5000.
- No minimum operating balance;
- Free statements quarterly;
- No ledger Fees/Account maintenance charges.

REQUIREMENTS

- Original and copy of group registration certificate or By-laws;
- National ID's of group officials.

HOLIDAY ACCOUNT

The account caters for members who wish to plan themselves in advance for holidays.

- It's a savings account to help members enjoy there vacation hassle free
- No charges on cash deposits.
- Mpesa deposits allowed.

SACCO LINK DEBIT CARD

FEATURES

- Access to ATMs;
- Access cash in your account at any co-operative bank or VISA branded ATMs;
- Check your account balance;
- Paying for goods and services.

M-SACCO Dail *346# Reg. FREE

FEATURES

- Withdrawal Cash from UTS account
- My account - Show balances - Show mini statements
- Loans • Funds Transfer • Airtime Topup • Other Bill
- Other services • Deposit • Pin Change
- Upesi loan - loan accessed through M-phones.



CHECK-OFF LOANS

Loan facility for individuals who are employed either by the government or reliable companies with whom we have MOU's (T.S.C, CIVIL SERVANTS COMPANIES, UNIVERSITIES, PARASTATALS E.T.C)

FEATURES • Attractive interest rates, • No waiting, • Loans Buy Offs.

(iii) LOAN SERVICES

ASSET FINANCING LOAN

This is a loan facility is designed to help our members purchase assets such as Motor vehicle, Land, Tuk-Tuks, Generators, Water tanks, School equipment etc.

FEATURES

- Loan amount up to Ksh. 5,000,000.
- Up to 48 months repayment period;
- Purchased assets used as security for the loan.
- The loans have a grace period;

NORMAL LOAN

This is a loan facility for all Sacco members for their business needs.

FEATURES

- Loan given up to 3 times a member's normal shares;
- Maximum repayment period of 36 months;
- Up to one month grace period;
- No minimum loan amount.

BIASHARA LOAN (Group lending product)

A loan advanced to individual group members who contribute minimum of 200 shillings on weekly basis.

FEATURES

- Flexible loan amount to meet member needs;
- Fast and efficient loan processing and disbursement;
- Flexible weekly/monthly repayment up to 24 months;
- Free eight weeks business skills training.

BIASHARA PLUS LOAN / SUPER GROUP LOAN

Tailored for groups of 5-9 members who meet contribution of Ksh. 500 per week.

FEATURES;

- Minimum Ksh. 5,000 - Maximum Ksh. 400,000.
- Free eight (8) weeks Business skills training;
- Members should also operate a joint account (with a valid constitution) with a weekly contribution of Ksh.100 from each member.



INSURANCE COVER LOAN

The loan will be available for all UTS Sacco members individually. This loan is to enable members to afford annual last expenses premium.

- Members will be allowed to only apply insurance cover amount with maximum of net Kshs. 15,300/-
- Multiplier factor of three Times of member savings,
- The loan duration is maximum of Six (6) months.

FOSA LOAN

- This is designed for individuals/groups who are interested with Advances.
- The Advance is payable within 12 months.
- The Advance has a grace period which is dependant on the advanced period.

UPESI (EMERGENCY) LOAN

A short term loan facility to help members meet their emergency financial needs such as Medical bills, School fees etc.

FEATURES

- Loan given up to 40% of the member's shares;
- Up to six months repayment period;
- Up to one month grace period;
- No security needed for the loan;
- Loan processed within 24 hours.

EMPLOYEE SALARY ADVANCE

A loan product targeting those who are employed.

FEATURES

- Competitive interest rate;
- Repayment not exceeding six (6) months;
- Based on the Employee's net salary;
- The ceiling of the advance being Kshs. 1,500,000
- Fast and efficient loan processing and disbursement.

EMPLOYER SALARY ADVANCE

For legally registered institutions (Schools, Colleges, Hospitals) etc.

FEATURES

- Competitive interest rate;
- Repayment period twelve (12) months;
- Fast and efficient loan processing and disbursement;
- Terms and conditions apply.



(iv) AGRI-BUSINESS PRODUCTION

DIARY FARMING / DIARY ADVANCE

A loan product targeting farmers involved in dairy farming and those in dairy activities.

FEATURES

- Option for monthly, weekly and daily repayment;
- Repayment term of not more than 24 months;
- Grace period of up to one (1) month on principal.



MKULIMA HALISI (LEGUMES) NDENGU & BEANS

A loan product targeting farmers. Loan shall be given 5 times member shares. Grace period of 3 months (paying interest)

FEATURES

- Option for monthly, weekly and daily repayment;
- Must contribute share (normal) equivalent to 20% of the expected loan amount.

MKULIMA BORA PLUS LOAN

This loan is aimed at promoting horticultural farming through modern technology.

FEATURES/BENEFITS

- Loan given to farmers five (5) times their normal shares;
- Maximum Loan ceiling is Ksh. 100,000;
- Up to three months grace period;
- Free technical training offered to the Farmers;
- Market linkages to the farmers.



MATUNDA LOAN

It is a Product tailored to finance Mango, Oranges farmers to ensure quantity and quality of fruit production from them.

FEATURES

- It is designed for both individual mango farmers and those in registered farmer groups of at least five members;
- The loan is meant to purchase inputs, irrigation equipment, and farm assets;
- Share contribution for at least three months before accessing the loan;
- Loans given up to Five (5) times the members shares;
- Up to Three months (3) grace period;
- Up to Six months (6) repayment period during harvesting.



CHAI PLUS LOAN

This loan facility is designed to support the tea farmers through affordable flexible financing.

FEATURES

- Loan given 5 times members normal shares;
- Repayment period 24 months;
- Grace period for loan repayment of up to 10 months;
- Loan secured using tea bonus and guarantors;
- No minimum loan amount.



LIVESTOCK LOAN

This loan facility is designed to finance Livestock farmers.

FEATURES

- Options for monthly, weekly & daily repayments;
- Repayment term of not more than 12 months;
- You only save for 4 weeks for new members to qualify for the loan(s) which will be processed within 7 days.



Why take Livestock loan with us?

1. You become a member of one of the fastest and dynamic deposit taking saccos in Kenya;
2. Can be accessed through the group system or individual.

MWANGAZA / GREEN ENERGY LOAN

- This a short term loan facility designed to help members acquire cheap solar lighting equipment, energy efficient jikos and other low value solar assets.
- These products include: Solar Home system (620), Home stove (HS) - which uses firewood, Charcoal jiko (jiko Bora mama yao) and solar panels.

FEATURES

- The loan must not be more than three times the member's normal shares, Minimum capital shares MUST be paid.

N/B: Any loan amount over and above the limit should be considered as asset financing loan.

- Normal Shares in UTS FOSA;
- Group savings in Mwehya account;
- Guarantors from other members.



E-mail: info@universaltraders.co.ke, www.universaltraders.co.ke

EMBU - BRANCH: Jasho Bld. Embu Town, Tel: 0721 423 687

WOTE - BRANCH: Wote Town, Tel: 0717 729 349

TALA - BRANCH: home land plaza, Tel: 0716 127 090

KATHIANI - BRANCH: Kathiani Market, Tel: 0717 687 112

MLOLONGO - BRANCH: Nzag Plaza, Tel: 0757 620 303

KITUI - BRANCH: Jee Plaza, Tel: 0716 064 142



UNIVERSAL TRADERS SACCO SOCIETY LTD.

The leading Sacco in Kenya providing quality financial services to all its members.



Corporate Values

- Honesty ✓
- Professionalism ✓
- Fairness ✓
- Integrity ✓

(i) SACCO - MEMBERSHIP

Membership is open to Business People, Farmers and Employees of both Public and Private Institutions.

FEATURES:

- Registration Fee of Ksh. 100 only;
- Minimum monthly share contribution of Ksh. 1,000/-
- Attractive interest rates on normal shares and dividends on capital share.

(ii) CAPITAL SHARES

- INDIVIDUAL MINIMUM CAPITAL SHARES - KSHS. 10,000 /-
- CORPORATE MINIMUM CAPITAL SHARES - KSHS. 20,000 /-

(iii) FRONT OFFICE SAVINGS ACCOUNT (FOSA)

CURRENT ACCOUNT

FEATURES:

- Free photo.
- Minimum operating balance Ksh. 1,000.00
- No cash deposit fee.
- Free statement twice a year.
- Low transaction charges.



Pay Bill No.

503500

M-SACCO
MOBILE BANKING
USSD CODE
*346#

Contact us:-
HEAD OFFICE - TRADER'S HSE.
MACHAKOS TOWN
P. O. BOX 2119 - 90100
TEL: 07 16 127 102

"Together we Prosper"

