



Utafiti Savings and Credit Co-operative Society Ltd

Mission: Empowering members build wealth.

P.O. BOX 30709 00100 GPO NAIROBI • TEL 4223228 • Email: utafiti@cgiar.org

Our core values: Customer Focus, Teamwork, Integrity, Professionalism and Equity

Vision: To be the leading and preferred SACCO, providing sound financial services to our members

General Guidelines for Joining UTAFITI SACCO (Spouses)

(these should be read together with the UTAFITI SACCO by-laws)

Effective date – May 14, 2010

General rules

- The legal spouse(s) of any valid member can join UTAFITI
- The spouse will go through the formalities of joining including payment of the membership fee
- They will be bound by the By-Laws of the Society
- The spouse must not be a member of another SACCO which has similar objectives. This will be considered as conflict of interest.
- The Spouse must be over 18 years of age.
- The spouse will not be eligible to hold office on the Board of UTAFITI
- Spouses can deposit their monthly contributions directly, through a standing order or by check off.

Loaning

Spouses;

- can only take loans equivalent to their deposits

Exit as a member

- The spouse will cease to be a member if he/or she so wishes and applies to withdraw membership
- The spouse must clear all pending loans before withdrawal is approved