



One of the Kimisho Meetings in Nairobi Kenya

Management

The **Kimisho Family** is managed by a Team of Technocrats that will be elected by Members every three Years. The Management Team will be posted in our Blogspot and Website and deposited with the office of the Commissioner of Co-operative Development.

Bank:

All our Members are invited to make ALL their contributions to **Kimisho** via the **KCB Mpesa Pay Bill No. 522522 AC 114 2400 913** for ease of management.

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Going back to the basics

WELCOME TO THE KIMISHO FAMILY



**Kimisho Members in a Group Photograph in Bondo
at the ACK Bondo Diocese**

We are;

1. **Kimisho Community Development Network- KCDN,**
2. **Kimisho Sacco Society Ltd- KSSL, and**
3. **Kimisho Investment Club- KIC**

Introductions

In **Our Journey of Hope across Kenya**, we were exposed to the many challenges Kenyans face on a daily basis. We held discussions with many people and we decided to do something.

What ailed Kenyans most was their economic plight. Essential commodities were increasingly becoming out of reach for many ordinary man and the cost of finance was beyond many.

We hence joined hands to Register **Kimisho Community Development Network- KCDN** as a vehicle through which we could coalesce and engage in acts of complementarity and subsidiarity.

We also decided to Register **Kimisho Savings and Credit Co-operative Society Ltd- KSSL** as another vehicle through which our Members could save on a Monthly basis and get credit and loans three times their savings after six Months of Savings and Membership.

Such loans and credit will be governed by rules and regulations governing all Sacco Societies in Kenya as by

law established.

However, our Members have agreed to a minimum Monthly Savings of Kshs 200.00 and a voluntary Monthly Contribution of Kshs 20.00 to help with management, logistics and administration. Our Registration and Membership Fee is **Kshs 500.00** payable through the **KCB Mpesa Pay Bill No 522522 AC 114 2400 913**.



Members during a Kimisho Meeting in Ugenya Siaya County

Our Products;

1. **Unit Table Banking Services**- this is a product we are developing to enable our Members pool resources together and access credit at affordable interest rates. This is a product tailor made for our Members who are doing small business and need credit from time to time. We will be immediately committing funds to help us establish 60 such Units for our Membership.
2. **Education Loan**- This is a product we have developed for all our Members who are paying School Fee for their Children, Family Members or Friends. Members who wish to benefit from this Loan will deposit their Loan Application Forms with The Kimisho Education Loans Committee between November and December every Year for timely considerations.

3. **Development Loans**- This is a product we have developed for our Members who need loans for personal development. Our Members will need to liaise with their respective Account Managers on the same.
4. **Emergency Loans**- This is a product we have developed to assist our Members in time of emergencies. You only need to liaise with your Account Manager on the same.

All these loans are regulated and are all dependent on how much you have saved.

Kimisho Investment Club- KIC; This is a Club for our Members who want to invest. This will be an Exclusive Club and Members will also have several other benefits which our Technical Team is working on.



Members of Kimisho in one of our Meetings in Busia Kenya

Regulations

Kimisho is a Family for us Members. We want to promote good neighbourliness, complementarity, subsidiarity and love amongst all our Members. We are inviting all our Members to remain faithful to each other, to our Monthly Contributions and Savings, and to be our agents in our mobilization and recruitment drive. Let us talk about **Kimisho** to our Family, Friends, Neighbours and to all, and above everything else, let us have

The Staying Power.

We can make **Kimisho** be, so, let us do it.