2. A member shall pay benevolent fund of Kshs.600/ while joining the group
3. A member may withdraw from the group at any time by giving a notice of 60 days and a charge of Kshs. 300 will be levied.

Loan Processing

1. The loan applicant(s) must have saved for six (6) consecutive months.
2. The borrower will be required to pay for a loan application form and CRB search and submit the duly completed/filled application form together with a photocopy of his/her National ID card and those of the guarantors and any other relevant documents.
3. All loan applications will be subject to referencing with the Credit Bureau, those with scores below 300 will be required to clear before their loans are processed.
4. The applications will be considered on first come, first serve basis unless it is an emergency.
5. A loan will take a maximum of one (1) week to be processed from the date of application.
6. All payments shall be made through group's banks accounts, Caritas MFB Bank/Agency and group's Mpesa payment platform
7. There shall be a loan disbursement schedule with full particulars about the loan disbursed.
8. A fine of Kshs. 500.00 will be charged to the member who after cheque payment causes, the cheque to be cancelled or replaced.
9. A member who has their loan offset will only be eligible for a self guaranteed loan as the first loan following offset.

Meetings

A) Annual General Meeting (AGM)]

Annual (Gcneral Meeting shall be held every year within ninety (90) days after closure of financial year. A notice of 21 days shall be given indicating the purpose and agenda of the meeting.

B) Special General Meeting (SGM)

Shall be held outside the normal schedule of meetings and will be called to discuss something important or unusual, a notice of 14 days shall be given indicating the purpose and agenda. Also applicable in instance where management is unable to convene an AGM, Caritas Nairobi in consultation with the Patron shall call for a SGM.

C) Education Day

Members are encouraged to be attending the education day where they will be taught different aspects.

Benevolent Fund

The following are the proposed rules and regulations to govern the administration of the benevolent fund in St. Augustine Catholic Church Juja Self Help group:

1. Each member shall contribute Kshs. 600.00 additional to his her savings contribution annually at the beginning of the calendar year.
2. Upon the demise of an active member/spouse the group will immediately disburse Ksh. 50,000.00 to his/her family through the nominated beneficiary as per group records.
3. Upon demise of a child the group will immediately disburse Ksh. 30,000.00 to his her family through the nominated beneficiary as per group records.
4. Upon demise of biological/legal parents the group will immediately disburse Kshs. 20,000.00 to his/her family through the nominated beneficiary as per group records.
5. For religious men and women, they can nominate their siblings or fellow religious men and women as beneficiaries of the fund beside their biological/legal parents.
6. Benevolent benefit takes effect immediately the bio data form is registered with the office.
7. A maximum of two claims will be settled in a calendar year.

Welfare

There shall be a welfare fund with an approved budget every year to cater to the arising needs of the management. The Farewell Package for the members of the Management Committee will be:

a) Farewell gift on retirement Kshs. 10,000.00 after retirement.

(b) Sickness Kshs. 10.000.00 to be donated to a serving member of the Management if they are hospitalized for more than three days. To be paid once per year.

(c) Death Kshs. 20,000.00 to be donated in case of the demise of a serving member of the Management Committee.

Christmas Token

A token of Kshs. 5,000.00 for management and Kshs. 4,000 for staff shall be paid as an appreciation. Amendments of the By laws These bylaws can be amended as per the Self Help Programme Guideline 2020 and snail be subjected to the members for ratification in Annual General Meeting (AGM).

For and on Behalf of the Management Committee

www.staugustineshg.co.ke
shg@juja.caritasnairobishp.org
P. O. Box 32-01001 Kalimoni
0720-489 024/0740-863 398
St. Augustine Catholic Self Help Group
StugustineSHG
Location: Juja, Gachororo Road,
St. Augustine Catholic Church Parish

SACCSHG JUJA

Caritas NAIROBI

ST AUGUSTINE CATHOLIC CHURCH JUJA SELF HELP GROUP

MEMBERS INDUCTION BOOKLET



VISION

A Socio-Economically Empowered and Dignified Society.

MISSION

To uplift the socio-economic status of our members through savings mobilization, provision of affordable credit, capacity building, welfare, and prudent financial management.

CORE VALUES

- Integrity
- Commitment
- Accountability and Transparency
- Inclusivity
- Professionalism

1. REGISTRATION REQUIREMENTS & FEE

Duly filled registration form and documents to attach for individual member, Next of Kin & Beneficiaries. Registration is Kshs. 350/= broken down as follows;

Registration fee	- Kes. 200
Startup savings	- Kes. 50
Introducer	- Kes. 50
Caritas Registration	- Kes 50

Benevolent fund of - Kes. 600 Upon demise amount arc payable as follows;

Member/Spouse	- Kes. 50,000
Child	- Kes. 30,000
Parent	- Kes. 20.000

2. PRIVILEGES OF A MEMBER

- Save Regularly.
- Obtain loan for beneficial purposes.
- Benefit from distributable Surplus.
- Entitled to Benevolent Fund.
- Right to information & Confidentiality.
- Right to retain membership incase of change of residence.
- Attend meetings.
- Right to one vote.
- Associate and form guarantorship cell groups.

3. LOSS OF PRIVILEGE

- Being declared dormant.
- Being declared default.
- Withdrawal of savings.
- Being expelled from membership.
- Being declared bankrupt.
- Being medically declared of unsound mind/ permanent incapacitation.

4. TYPES OF A/CS

Savings

a. Minimum monthly contribution Kshs 50.
b. A/c activation (6 consecutive months of contribution).
c. A/c falls dormant after non-contribution of 4 consecutive months.
d. Deposits above 200k requires proof of source funds

Benevolent

a. Annual fee is Kshs. 600.
b. Beneficiaries included Biological/adopted parents
c. Dormant A/cs are not entitled
d. Corporate and Minor A/c's are not eligible

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Minor A/c

a. The parent/guardian should be a member for the A/c to be opened.
b. This is a purely savings A/c and is entitled to Surplus.
c. A/c is exempted from all charges.
d. The A/c shall not be used to take a loan, however it may be used to guarantee a loan taken by the parent for the purposes of education or medical for the minor(s).
e. The parent guardian shall be the next of kin to the Account.
f. Upon attainment of the Age of Majority (18 years) the Parent/guardian will declare in writing for the amount to be reverted and the Minor has to apply for membership.

Boosting of Savings

- ✓ This is any amount contributed which is more than a 1/3 of the current member savings at the time of a loan application.
- ✓ Boosted savings shall only be considered for loans application after 4 months from the date of actual contribution.

Liquidation Account

This is an account where a member creates standing instructions on contributions made to be allocated in subsequent months. This assists in managing dormancy and loan default.

5. LOANS

Types of loan products

a. Development Loan- An all purpose loan to finance development projects.
b. Business Loan -To finance trading activities (only for ongoing business).
c. Emergency Loan- Loan disbursed for fore unseen projects e.g. Sickness. Taken at a maximum of Kshs 100,000 and repaid within a period of 12 months, documents / proof must be provided.
d. Education Loan- Disbursed to cater for school fees and related expenses only. Disbursed after a valid school fees structure is presented. Repaid within a maximum of 24 months for post secondary education and 12 months for secondary and primary institutions.
e. Agribusiness Loan- Granted for agricultural purposes aimed at promoting agriculture for food security, improved livelihoods and economic growth. Repaid within 24 months
f. Church Loan - Loan granted to the Catholic church only through the Parish Pastoral council.

Interest is charged at 1% per month on reducing balance.

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Repayment Schedule

Amount	Repayment Period
Below 50,000	Maximum of 2 Years
50,000 - 499,999	Maximum of 3 Years
500,000 - 999,999	Maximum of 4 Years
1,000,000 and above	Maximum of 5 Years

- A member can borrow more than one close purpose loan.
- Loan refinancing is allowed where a member must have repaid 70% of the existing loan.
- Loan applications are restricted to maximum of thrice the member savings.
- No loan shall be granted based on portion of boosted savings. Boosted savings shall only be considered after 4 months from the date of actual contribution
- Every loan applicant is required to self-guarantee a min of 1/3 of the applied loan.
- A member applying for a self-guaranteed loan qualifies 95% of his/ her savings.
- The loan form is Kshs 100, CRB Ksh 100
- Loan Security fund is charged 1 % of loan taken.
- Cross guarantorship is allowed where a member sources guarantor from members of other SHG's under Caritas Nairobi Self help group Programme.

6. Operating hours

Mon -Fri 8.30 am - 4.30 pm
Saturday 8.30 am - 12.00 pm

7. How to make payments

- Paybill: **8998990** Acc: **503600#IDNoProductcode**
- Paybill**: 503600** Acc: ID NoProduct code
- KCB A/c: **1172073643** (Paybill **522522**)
- **Note: (Quote ID. No. after A/C no.)**
- ***NB: For all deposit include your ID. No.***

8. How to check account balances

USSD CODE: ***853*7#** (requires pin enabled by the office)

Group By-Laws

Membership

1. Registration fees for the new members joining the group shall pay Ksh.350.00/= broken down as follows:

a. Registration fee -Kes. 200
b. Start-up savings -Kes. 50
c. Introducer -Kes. 50
d. Caritas Registration -Kes. 50

***Minimum savings contribution of Kshs. 50.00 per month**

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