

## PAYMENT MODES

### Bank Payment

1. Co-operative Bank  
Account No: 01134559464500
2. Equity Bank:  
Account No. 0570261260304
3. Caritas MFB:  
Account No: 1004025000003

**M-PESA**

Paybill Number

**5 2 7 5 1 4**

**Account: Your Membership Number**

### BY-LAWS

- ✓ Monthly Late Charges : 50/=
- ✓ Scheduled meetings absenteeism without apology : 500/=
- ✓ Withdrawal from the group : 500/=

*Save Regularly, Borrow Wisely,  
Repay Promptly.*

*Empowering the Community*

### Capacity Building

Our Capacity Building Team do intense training to members in terms of financial budgeting, entrepreneurship, leadership e.t.c

### Conclusion

We are Caritas MFB agent and you can open an account and transact with us.

If interested to join us, visit us at Immaculate Conception Gicharani Self Help Group office situated at Gicharani Catholic Church compound any day of the week and will be assisted by our staff.

Immaculate Conception Catholic Church

Gicharani Parish

P.O Box 404-00902

Kikuyu, Kenya

Office Contact: 0719 209 391

Website: [gicharanicatholicchurchshg.org](http://gicharanicatholicchurchshg.org)

Email: [gicharani@gmail.com](mailto:gicharani@gmail.com) or  
[shg@gicharani.caritasnairobi.org](mailto:shg@gicharani.caritasnairobi.org)

Office working Hrs:

Mon-Fri 8.00am- 4.30pm

Saturday: 8.30a.m-12:00 noon

We are open daily except Sundays and public holidays.

**Contact: 0719-209-391**

*Empowering the Community*



**IMMACULATE CONCEPTION  
CATHOLIC CHURCH  
GICHARANI SELF HELP GROUP**

*Empowering the Community*



*Empowering the Community*

### VISION

A social-economically empowered Gicharani Community.

### MISSION

To promote the social-economic status of the Gicharani community through savings mobilization, provision of affordable credit facilities and corporate social interventions in an effective and efficient manner.

### CORE VALUES

- ⇒ Team work
- ⇒ Professionalism
- ⇒ Accountability
- ⇒ Customer Focus
- ⇒ Innovation

### Brief Introduction

- Group started in 1996 with initial registration of 181 members.
- Group composed of Catholic and non Catholic.
- Main services include Saving, lending and Investing.
- Junior account opened on behalf of the children.
- Annual General Meeting (AGM) are held annually.
- Surplus is shared among active members annually depending on individual shares.

### Services Offered

- ✓ Savings (Individual & Groups)
- ✓ Loan issuance
- ✓ Benevolent welfare fund
- ✓ Financial Literacy
- ✓ Caritas MFB Agency banking
- ✓ Spiritual guidance

### Registration Requirement (Individual)

- ◆ Any person above 18yrs
- ◆ Birth Certificate for minor. (children below 18years).
- ◆ Original Identity Card/ Passport
- ◆ ID Copy of Beneficiary /Next of kin.
- ◆ Passport size photo (Taken in the office)
- ◆ K.R.A Pin Certificate.
- ◆ Registration fee: 600 (Reg. 400 and Benevolent 200 contributed annually)
- ◆ Membership Card Issuing 200/=

### Registration Requirement (Corporate)

- ✓ Group Certificate & Constitution.
- ✓ Minutes.
- ✓ List of Members.
- ✓ At least 3 Officials.
- ✓ Original ID & KRA PIN certificate for the officials.
- ✓ Registration Fee of 400/= Only.

### LOAN PRODUCTS AND POLICY

#### Loan Products

1. Development Loan
2. Business Loan
3. Emergency Loan
4. Education Loan
5. Agri-business loan
6. Church Loan

Loan Repayment Schedule	
Below 50,000	Maximum of 2Yrs
50,000-499,999	Maximum of 3Yrs
500,000-999,999	Maximum of 4Yrs
1,000,000 and above.	Maximum of 5Yrs

### Policy

1. Loan applicant should have saved for six consecutive months.
2. Loans are a maximum of three(3)times members savings.
3. Loan interest is 1% per month on reducing balance.
4. Grace period for repayment is one month.
5. Refinancing is granted after loan servicing up to 70%
6. Good CRB Report.
7. Original ID upon loan application.
8. Loan Issuance is done via the bankers cheque & M-Pesa depending on the loan value.

### Membership Responsibilities

- ◆ Savings frequently
- ◆ Repaying loan promptly
- ◆ Attending scheduled members meetings.

### Management Committee

1. Chairperson
2. Vice chairperson
3. Secretary
4. Treasurer
5. Secretary - Capacity Building
6. Secretary - Audit & Compliance
7. Secretary - Finance & Budget
8. Patron

### Staff Members

- Operations Manager
- Accountant.