PAYMENT MODES

A. CARITAS MFB

1. Go to Mpesa Menu on your phone
2. Select Paybill
3. Enter Business No. 8998990
4. Account No: 333444# then your ID No and finally product code.
5. Enter Amount to Deposit
6. Enter Mpesa Pin
7. Confirm details and send.

B. MPESA PAYBILL

1. Go to Mpesa Menu on your phone
2. Select Paybill
3. Enter Business No. 527514
4. Account No: ID Product code.
5. Enter Amount to Deposit
6. Enter Mpesa Pin
7. Confirm details and send.

PRODUCT CODES

Savings Product	Product code
Member Savings	MS
Minor Savings Account	MSA
Group Savings	GS
Liquidation Account	LA
Goal Savings	GA

Loan Products	Product code
Development Loan	DL
Education Loan	ED
Business Loan	BL
Emergency loan	EL
Agribusiness Loan	AB

C. BANK ACCOUNT

Co-operative Bank
Account No:
01134559464500

Equity Bank:
Account No.
0570261260304

A/C Name: Gicharani Catholic SHG

NB: Cheques /Standing Orders payable to:
Gicharani Catholic Church Self Help Group

Save Regularly, Borrow Wisely, Repay Promptly.

App

You can enjoy our services via our mobile App– Caritas Mobi.

- Account Balances
- Statements
- Money Transfer
- Mobile Loan
- Account Dues
- Chart

USSD CODE: *853*12#

Portal Access: fufinet.com

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: 0118 24 24 24 / 0719 209 391
Website: gicharanicatholicchurchshg.org
Email: gicharani@gmail.com or shg@gicharani.caritasnairobishp.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.

Contacts: 0118 24 24 24 or 0719 20 93 91

IMMACULATE CONCEPTION CATHOLIC CHURCH GICHARANI SELF HELP GROUP

Empowering the Community

Empowering the Community
Empowering the Community

VISION

A social-economically empowered Community.

MISSION

To transform member's socio-economic well-being through collective savings, responsible lending, capacity building and impactful corporate social interventions in an effective and efficient manner.

CORE VALUES

⇒ Equity and Inclusion
⇒ Member- Centric
⇒ Solidarity
⇒ Innovation
⇒ Professionalism
⇒ Stewardship

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/=

N.B: If you refer a NEW member , your account gets 100/=

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

Loan 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 OR 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

BY-LAWS

√ Monthly Late Charges : 50/=
√ Loan Offset Charges : 500/=

Empowering the Community

Empowering the Community