

WANANDEGE SACCO

Back Office Services Activity (BOSA)

HISTORY OF WANANDEGE SACCO

Wanandegge Sacco is a well-established society registered on 22nd June 1977 under the Co-operative Societies Act (Cap 490). Originally drawing its primary membership from employees of Kenya Airways, the Sacco has expanded its bond to include related companies in the aviation industry, non-aviation corporate institutions, as well as business groups and individuals.

MEMBERSHIP & SAVINGS REQUIREMENTS

Share Capital & Deposits

- **Registration Fee:** KSh 1,000
- **Share Capital:** KSh 30,000 minimum (non-refundable)
- **Monthly Deposits:** KSh 3,000 minimum per month

Application Requirements

- Duly completed membership application form
- Copy of National ID card
- Copy of KRA PIN certificate
- Recent passport-size photograph

BOSA LOAN PRODUCTS

LOAN PRODUCT	MAXIMUM LIMIT	REPAYMENT	INTEREST RATE & KEY TERMS
Development Loan	Up to 3x deposits	48 months	1% p.m. on reducing balance
Wezesha Loan	Up to 4x deposits	84 months	14% p.a. on reducing balance
Super Loan	Up to 3x deposits	60 months	12% p.a. (10% gross pay monthly contribution)
Maisha Loan (New Members)	Up to KSh 2,000,000	48 months	15% p.a. (accessible after 2 deductions)
School Fees Loan	Based on eligibility	12 months	1% p.m. on reducing balance
Emergency Loan	Up to KSh 100,000	12 months	1% p.m. (30-minute processing)
Star Loan (Collateral-Based)	Up to 80% collateral value	72 months	14% p.a. (requires 20% deposit backing)
Re-Financing Loan	Up to 3x deposits	48 months	13% p.a. on reducing balance

CONTACT & APPLICATION DETAILS

NAIROBI HEAD OFFICE

Wanandegge Plaza, Off Old North Airport Road, Opposite
Embakasi Police Station
P.O. Box 19074-00501 Nairobi
Tel: +254 780 208557 | +254 780 208558 | +254 111 044900
Email: info@wanandegesacco.com

MOMBASA BRANCH OFFICE

Moi International Airport, Terminal 2
Tel: +254 781 908438 | +254 111 044922
Email: msa@wanandegesacco.com

Online Portal: members.wanandegesacco.com | Website: www.wanandegesacco.com

WANANDEGE SACCO SOCIETY LTD

Inspire to your financial freedom

FRONT OFFICE SERVICES ACTIVITY (FOSA) & SHORT-TERM ADVANCES DOCUMENT

1. BRIEF HISTORY & PROFILE

Wanandegge Sacco is a premier financial co-operative registered on 22nd June 1977 under the Co-operative Societies Act (Cap 490). Originally formed to serve employees of Kenya Airways, the Sacco has expanded its common bond to welcome members across the aviation industry, corporate institutions, business groups, and individual savers across Kenya.

2. FULLY-FLEDGED BANKING FACILITIES (FOSA)

Wanandegge Sacco operates a fully-fledged Front Office Services Activity (FOSA) offering transactional and everyday banking solutions to meet your immediate personal and business financial needs:

Savings & Deposit Accounts

FOSA Savings Account, Junior Savings Account, Fixed Deposit Accounts.

Payment & Clearing Services

Bankers Cheques, EFT & RTGS Money Transfers, Cheque Deposit & Clearance.

Convenience & Cash Access

M-Pesa Super Agency services, Sacco-link Visa ATM Cards, Safe Custody for valuables.

Salary Processing & Quick Advances

Instant salary processing and tailored short-term advance products.

3. OVERVIEW OF FOSA ADVANCE PRODUCTS

Product Name	Purpose & Description	Repayment Period
Salary Advance	Short-term bridge loan provided against expected monthly salary to cover urgent expenses before payday.	Next Payday
Short Term Advance	Emergency short-term credit designed to meet pressing financial needs with rapid processing turnaround.	Within 1 Month
Airlift Loan	Quick-disbursement facility structured to cover unexpected travel or urgent logistics expenses.	Up to 3 Months
Pride Advance	Specialized short-term credit facility geared toward enhancing personal cash flow and meeting immediate obligations.	Within 6 Months
Bash Loan	Short-term facility designed to assist members in handling celebratory, event-related, or seasonal expenses.	Within 1 Year

4. MOBILE LOAN CAPABILITIES & DIGITAL ACCESS

- **Digital Application Channels:** Members apply directly via USSD Code (*882#) or the Wanandegge Sacco Mobile App (Google Play Store & iOS App Store).
- **Instant Disbursement:** Approved advance amounts credit directly to the member's FOSA account or transfer straight to M-Pesa for immediate liquidity.
- **Eligibility & Scoring:** Limits are automatically calculated based on FOSA salary routing history, deposit contributions, and past repayment performance.
- **Zero Guarantor Convenience:** Short-term mobile advances do not require physical guarantor signatures, providing instant 24/7 emergency credit.

5. CONTACT INFORMATION & DIGITAL BANKING

INQUIRIES & SUPPORT CHANNELS

Inquiries Direct: +254 111 044 900 | **WhatsApp:** 0780 208 558
USSD Banking: *882# | **M-Pesa Paybill:** 956200

Official Website: www.wanandegesacco.com
Online Member Portal: members.wanandegesacco.com