



(A) Short Term Loans

1. EMERGENCY LOAN

- Repayment period is 12 months
- Maximum limit is ksh. 250,000/=
- Processed within 2 hrs

2. SCHOOL FEES LOAN

- Repayment period is 12 months
- Maximum limit is ksh. 250,000/=
- Processed within 2 hrs

3. REFINANCING LOAN

- Repayment period is 12 months
- Maximum limit is ksh. 250,000/=
- Processed within 2 hrs

4. REFINANCING 2 LOAN

- Repayment period is 12 months
- Maximum limit is ksh. 500,000/=
- Processed within 2 hrs

5. OKOA LOAN

- Repayment period is 24 months
- No Maximum limit
- Processed within 1 day

NB: NO limit for all long term loans:

Multiplier for all loans is 3 times deposit except for Super Normal 2 which has a multiplier of 4 and based on ability to pay



PAYBILL NUMBER
638018
ACCOUNT NUMBER:
ID NUMBER

BOSA PRODUCTS

(B) Long Term Loan

1. ORDINARY NORMAL LOAN

- Repayment period is 36 months
- No Maximum limit
- Processed within 1 month

2. INSTANT NORMAL LOAN

- Repayment period is 36 months
- No Maximum limit
- Processed within 1 day

3. SPECIAL NORMAL LOAN

- Repayment period is 48 months
- No Maximum limit
- Processed within 1 month

4. SUPER NORMAL LOAN

- Repayment period is 60 months
- No Maximum limit
- Processed within 1 month

5. MAENDELEO LOAN

- Maximum Repayment period is 72 months
- No Maximum limit
- Processed within 1 month

6. JIPANGE ASSET LOAN

- Maximum Repayment period is 60 months
- No Maximum limit
- Processed within 1 month

7. SUPER NORMAL 2

- Repayment period of 60 months
- No maximum limit
- Minimum monthly contribution is 5,000/=
- Salary processed through FOSA
- Minimum deposit of 700,000/=

Customer Care Line: 0729 875 784

Finance & Account Department: 0758 253 835

Credit & Loan Processing Dept: 0759 073 485

Records Department: 0703 276 323

Marketing Department: 0115 152 518

ASILI SACCO SOCIETY LTD

Asili Coop Centre, Lower Ngara Road

PO. Box 49064 - 00100 Nairobi

0202630244/2699305/ 0722 472 823/0733 472 823

info@asilisacco.coop / asilisacco@yahoo.com

www.asilisacco.coop

FOSA PRODUCTS

1. FOSA PRIDE

- Salary must have passed through fosa for 3 months
- Maximum loan is ksh. 500,000/=
- Maximum repayment period is 24 months

2. PRIDE RELOADED

- Salary must have passed through fosa for 3 months
- Maximum loan is ksh. 1,000,000/=
- Maximum repayment period is 36 months

3. SALARY ADVANCE

- Salary must have passed through fosa for 3 months
- Maximum amount is equal to net salary
- Maximum repayment period is 1 month

4. SALARY IN ADVANCE

- Salary must have passed through fosa for 3 months
- Qualifies for 80% of the net salary
- Interest is recovered upfront
- Maximum repayment period is 12 months

5. NORMAL LOAN DISCOUNTING

- Issued to members whose normal loans await disbursement date
- Qualifies not more than 50% of the approved amount

6. FOSA SCHOOL FEES

- Maximum amount is ksh. 150,000/=
- Cash withdrawal is ksh. 20,000/=
- Free bankers cheque to school
- Maximum repayment period is 15 months

7. FOSA ANGALAU

- Salary must have passed through FOSA for 3 months
- Maximum loan is ksh. 20,000/=
- Maximum repayment period is 12 months

FOSA SERVICES

- Bankers cheque • EZY cash • Mpesa services
- Salary processing • ATM services
- Fosa account opening • Loan clearance

ASILI CHAP CHAP LOAN

- Operate fosa account
- Channel salary must have passed through fosa
- Must be registered with ezy cash
- Applied online by dialing ussd *483*983#

FOSA ACCOUNTS

1. ORDINARY SAVINGS ACCOUNT

- No opening balance
- Minimum operating balance ksh. 500/=

2. HOLIDAY SAVINGS

- Minimum monthly saving ksh. 500/=
- No monthly charges
- Maturity is 12 months
- Withdrawal only once per year

3. BARAKA SAVING (CHILDREN)

- ID or passport of the guardian/parent
- Birth certificate of the child
- Minimum balance ksh. 1,000/=

4. ASILI SUPER SAVING

- Minimum opening balance ksh. 10,000/=
- Withdrawal done quarterly

5. EDUCATION SAVING SCHEME

- Withdrawal done quarterly
- Free bankers cheque
- Premature cheque clearance ksh.500/=

6. FOSA M'WANANCHI

- Registration certificate of the group
- Minutes resolving to open an account with asili
- Photocopy of IDs of signatories
- List of group members and their contacts

7. FIXED DEPOSIT

- Minimum deposit is ksh. 20,000/=
- Minimum fixing period is 3 months

8. UCHUMI ACCOUNT

- Minimum opening balance is ksh. 200/=
- Minimum operating balance is ksh. 500/=
- Withdraw and deposit anytime

9. MALKIAS SAVINGS ACCOUNT

- Designed for ladies
- Attach both id and recent passport
- Only charged on withdrawal

MICRO CREDIT DEPARTMENT

(A) INVESTMENT GROUPS

- Given loans for joint investment purposes

Requirements:

1. Registered Group
2. Minimum of 5 members and their id copies and passport photos
3. consistence in deposit contribution in the group account
4. Loan is given 5 times the Deposit
5. Loans up to 72 months
6. Loans guaranteed by collaterals, members deposits or the asset in question.

(B) MICROCREDIT GROUPS

- Given loans to individual members of the groups to cater for their varied business needs

Requirements:

1. Registered Group
2. Minimum of 10 members and their id copies and passport photos
3. Consistent in deposit Contribution in micro-credit group account
4. Loans are guaranteed by group members
5. Loans given 3 times deposit
6. Maximum repayment period is 1 year