

TIMES U SACCO LIMITED FINANCIAL PRODUCTS

BOSA Products

1. **Boda Boda Loan**- a product tailored to enable our youth and any other willing person to own a motor bike.

Features

- Loan is repayable within 12 months
- Attractive interest rate
- Gets an instant motor bike

Requirements

- One must be a member
- One must have shares
- Gets loan up to 5 times value of the shares (deposits).

2. **Emergency Loan**- Helps counter any misfortunes which are emergency in nature as a member

Features

- Loan is repayable within 12 months
- Available to members with emergency issues.
- Its usually an instant loan.
- Attractive interest rate

Requirements

- One must be a member
- One must have shares
- Gets loan up to 3 times value of the shares (deposits).

3. **Growth oriented enterprise Loan**-loans for boosting existing Businesses

Features

- Ranges from kshs 300,000 and above
- Loan is repayable within 36 months

Requirements

- One must be a member
- One must have shares
- Gets loan up to 3 times value of the shares (deposits).

4. **Jitegeme Loan** –loan secured using movable household or chattels mortgage.

Features

- Loan ranging from kshs 3,000 to kshs 500,000
- Loan is repayable within 36 months

Requirements

- One must be a member
- One must have shares
- Gets loan up to 3 times value of the shares(deposits).

5. **Development Loan-**

Features

- Loan ranging from kshs 3,000 to kshs 500,000
- Loan is repayable within 36 months

Requirements

- One must be a member
- One must have shares
- Gets loan up to 3 times value of the shares(deposits).
- Guarantors and /or tangible security eg.charged title deeds, logbook,insurance surrender value

6. **Majani Loan**–Loan for tea farmers

Features

- Loan is repayable within 36 months

Requirements

- One must be a member
- One must have shares
- Pay out must be remitted through the Sacco for at least 3 months.
- One can get up to 3 times the value of the shares based on 1/3 monthly repayment.
- On your pay out
- Produce latest pay slips

7. **School Fees Loan** - loan for school fees payments

Features

- Loan is repayable within 12 months

Requirements

- One must be a member
- One must have shares
- One gets loan up to 3 times the value of the shares(deposits).
- Cheque is issued after the loan is disbursed

8. **Seasonal/ Musimu Loan**- this is a loan for seasonal farmers who gets payment on quarterly basis

Features

- Loan is repayable within 36 months

Requirements

- One must be a member
- One must have shares
- One gets loan up to 3 times the value of the shares(deposits).

9. **Short Term Development Loan** –This is a loan for short term investment

Features

- Loan is repayable within 12 months

Requirements

- One must be a member
- One must have shares
- One gets loan up to 3 times the value of the shares(deposits).

10. **Tender Loan** -this is a LPO financing loan

Features

- Loan is guided by LPO provided
- Repayment period is considered by LPO

Requirements

- One must be a member
- One must have shares
- One gets loan up to 3 times the value of the shares(deposits).

FOSA Products

1. Business Advance Loan
2. Crop Advance Loan
3. Group Empowerment Fund
4. Maziwa Loan
5. Salary Advance Loan
6. Soko Loan
7. Institutional Loan

TIMES U SACCO LIMITED NON-FINANCIAL PRODUCTS/SERVICES

1. Safe custody
2. Training
3. Study tours
4. Exchange programs

TUSL PROVIDES THE FOLLOWING FOSA SERVICES

1. Biashara Account
2. Group Account
3. Haba na Haba Account
4. Hekima Account
5. Savings Account
6. Special Fixed Account
7. Timers Junior Account
8. M-Sacco Banking/Mobile Banking
9. Sacco link ATM Service
10. Agency banking services
 - a) Co-operative Bank Agency
 - b) Post bank Agency
 - c) Equity Agency