



KNOW

YOUR SACCO Today

Financial Wellness is the state of successful money management to improve your life and secure your tomorrows.

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Your Financial Wellness Partner



DPAK

DOMESTIC PROFESSIONALS ASSOCIATION OF KENYA



Where it all started

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To become a member

Membership Requirements

1. Copy of ID

2. Passport Photo

Registration Fee : Kshs. 200

Share Capital: Kshs. 1000

Minimum Savings Per Month: Kshs.
500



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Products and services

**Financial
Services**

1. Savings
2. Loans
3. Investment
4. Group Insurance Covers
5. Training and Networking



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Start **Saving Today**

One by one makes a bundle': You don't need much money to start saving you can always put a little money aside. When you save regularly, your money will "grow"



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1. Members Deposit Savings Account

- Continuous monthly savings throughout ones' membership
- Earns interests annually
- Access deposit-based loans
- Accessed upon membership withdrawal
- Minimum savings Kshs. 500 per month with no Maximum



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2. Mradi Account

- Save towards a specific goal
- Attracts an interest per annum (5% - 7%)
- Fixed saving period, 1 year min
- Full or part withdrawal after maturity (28 working days notice)
- From Kshs. 1000 monthly no maximum/periodical lumpsum

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LOAN

BORROW
WISELY, PAY PROMPTLY

A loan is money that is borrowed and must be paid back, usually with interest and other associated costs such as loan processing costs, insurance fees, stamp duty etc.

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1. Maendeleo (Development) Loan

- 3 times members deposits
- Payable within 24months
- 12% P.A on reducing balance
- Loan security guarantors
- Loan processing fee
- Loan Insurance



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2. Dharura (Emergency) loan

- Up to 50% of member deposits
- Repayment period 3 months
- Interest rates 3% per month on reducing balance
- No Guarantors needed



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3. Professional Development Loan

- 75% of savings/Maximum 20,000
- 1 year Maximum Repayment
- Fixed interest rate 5%
- Payable to the school or facilitator



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INVEST

Start INVESTING Today

Spending in ways that will earn you more money. An investment can be in form of property such as livestock (cows, goats, pigs), land (rental apartments, buildings), business (market stalls, grocery shops, boda boda) or shares and bonds from which you can earn profits..



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1. Share Capital Account:

- Shareholding / ownership rights
- Long term savings with attractive annual dividends
- Non-Refundable but can be transferred to existing member
- Minimum Shares 10@ Kshs. 1000 with no maximum



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ARE YOU COVERED?

Group Insurance cover

- NHIF
- Medical cover
- Last Expense Cover
- Personal Accident Cover



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YOUR NETWORK IS YOUR NETWORTH

If you want to go fast, go alone. If you
want to go far, go together.



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Financial Literacy

Financial education is the foundation for your entire relationship with money. A good understanding of money can help keep you from overspending, allow you to build wealth, and lower your stress levels overall (nearly 2 in 3 adults say that money is a significant source of stress).



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- Personal Financial Management: "Use money wisely"
- Savings: "You can do it"
- Loan Management: "Handle with Care"
- Investment: "Let your money grow" passive vs active income
- Insurance: "Protect your family's future"
- Planning for Old Age/Retirement: "Invest for your old age"
- Financial Services Providers: "Know your Options"



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Frequently ASKED QUESTIONS

1. Must I be a domestic worker for me to join?

NO.

Domestic workers are the promoters but as long as you are 18 years and have an income then you are eligible to join



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What is the difference between shares and savings/deposits?

Shares give you ownership rights and are paid once upon joining the Sacco. They are non-refundable but can be transferred to an existing member. Members earn dividends on their shares

Savings/deposits are paid through your membership period, they are refundable when one either dies or decides to end their membership. They determine how much loan you can access. Members earn interest on their deposits

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Start Training Today

Training makes us more energetic and more inclined to think positively.

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