



BAT SACCO NEWS

WELCOME TO OUR 2025 Q2 NEWSLETTER

EDITORIAL TEAM: BAT SACCO EDUCATION COMMITTEE

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To share your feedback, contact:



CEO'S MESSAGE

Dear members,

I am honored to welcome you to the second bulletin of the year. We take this opportunity to sincerely thank you for your loyalty and continued support of our products and services. In 2024, we recorded impressive growth across key indicators, including total revenue, assets, member deposits, and overall membership. Building on that success, our focus this year is to drive business expansion, strengthen brand visibility, uphold regulatory compliance, and offer competitive financial solutions tailored to your needs.

As we reach the halfway point of 2025, it's worth reflecting: Have we made the most of BAT Sacco's offerings to move closer to our goals? The encouraging news is that we still have six months to make meaningful progress. Visit or contact us today for personalized financial guidance from our experienced team designed to help you make smart, goal-oriented decisions. Looking ahead, I remain confident in our continued journey of growth and transformation. BAT Sacco is steadfast in its mission to uplift our members, economic well being by providing reliable and innovative financial solutions. We are committed to walking with you every step of the way on your path to financial freedom.

Alfred Wambua

Chief Executive Officer

BAT Regulated Non-WDT Sacco Society Ltd

EXCITING LOAN PRODUCTS

Discover our exciting loan products designed to help you reach your financial goals faster.

Development Loan

This is a loan facility advanced to our members who are planning to start or expand their business ventures or for personal development.

Requirements

- Maximum eligibility 3 times deposits.
- Maximum Loan limit is Kshs 1.5 million.
- Interest rate at 12% per annum on reducing balance.
- Maximum repayment period of 60 months.



Super Flexi Loan

This product is intended to empower BAT SACCO members undertake development projects to fulfil their long-term investment goals e.g. Residential & Commercial buildings, Business ventures and other investments.

Requirements

- Maximum eligibility 4 times deposits
- Minimum Loan limit is Kshs 1.5 million.
- Interest rate at 13.5% per annum on reducing balance.
- Maximum repayment period of 84 months
- One must have been a member of the Sacco for more than 1 year.
- One must have applied for another loan and serviced consistently for more than 1 year.

Mobi Loan

- Maximum limit of 15% of members' deposits to a maximum of **KES 100,000**.
- Flexible repayment period of one, two or three months.
- Instant approval and disbursement to your MPESA.
- Loan accessible via **USSD code *346#**
- Low Interest rates from **5% per month**



MEMBER BRING MEMBER CAMPAIGN



Dear member, as per our current strategic plan we have an ambition to double our membership by 2029, this year we have started a member recruitment drive dubbed Member bring Member with an exciting reward of **“Member Mmoja Thao Moja”** Our members are encouraged to introduce their family members, relatives and friends. We shall reward every recruiter **Kes. 1,000** as a way of appreciating the efforts towards this noble drive. This token will be payable after the member has paid Sacco contributions for at least one month.

No limit - Refer More. Earn More!

OTHER UPDATES

Next of Kin Update

To safeguard your interests and ensure a smooth transition in case of unforeseen circumstances, we continuously request that members to update their Nominee details. You can access the Nominee Form from our website under downloads, Fill and email to us for updating your records. Alternatively, you can fill in the details from the member portal **via <https://coopmis.coretec.co.ke/>**.

Enhancing our Know Your Customer (KYC) Processes.

BAT SACCO's move to update **KYC** records and strengthen member security aligns with trends across Kenya's financial sector.

To help us complete this process and better safeguard your funds, we kindly request all members to submit the following documents:

- **A colored passport-size photo.**
- **A clear specimen signature.**

These documents will help us reduce the risk of impersonation and forgery when accessing Sacco services and products.

What You Need to Do:

- Visit BAT SACCO office with your original ID.
- Submit a passport-size color photo and sign the specimen signature form provided.
- Alternatively, you may email a scanned passport photo and signed specimen form to **customer care@batsacco.co.ke**, using your full name and membership number as the subject.

We appreciate your cooperation and support in helping us enhance security to protect your savings.

Take control of your finances today with M-SACCO.

M- SACCO gives you the power to access your mini statement and perform daily transactions anytime, anywhere, all from the comfort of your home.

Start saving as little as **KES 100** a day to increase your regular contributions. Every time you save, you will receive an instant notification from the Sacco confirming your deposit and showing your updated account balance.

It's quick, simple, and convenient. Take charge of your savings today with **M-SACCO!**

A New Dawn for BAT SACCO LTD: (Our Rebranding Journey)

As part of our long-term strategy to increase our membership and strengthen our brand presence, BAT SACCO is exploring a re-branding initiative. This move aims to position us more competitively in the market, reach new segments, create a name and identity that better reflect who we are today and where we're headed.

Re-branding is more than a name change. It's a reflection of who we are and where we're headed. We're aligning our identity with our mission, values, and vision for the future. Our new brand will embody inclusiveness, professionalism, and adaptability, Qualities that define our growth and commitment to serving you better.

As a member-driven organization, your needs and interests remain at the heart of everything we do. This transformation marks a new chapter in our journey, and we're excited to move forward stronger and more united than ever. Thank you for being part of this journey.

TESTIMONIALS



Meet Gerald Ayieye, A Beneficiary Of Our Asset Financing Facility

"I am truly impressed by the efficiency and professionalism demonstrated throughout the facility processing. The entire process was completed in a remarkably short time, and I was consistently kept informed and guided at every step. This level of support and transparency made the experience seamless and reassuring. Without a doubt, BAT SACCO has proven to be a trusted partner in the asset financing journey.

" -Gerald Ayieye



"When I first set out into pig farming, I had just a few piglets and big dreams but no capital. I turned to BAT Sacco for a small loan. With those funds, I bought quality piglets, constructed basic pigsties, and purchased feed. Within six months, I had healthy piglets growing fast and a ready market waiting. I reinvested my profits into adding more animals, improving the pens, and sourcing better food. Today, I'm rearing over 60 pigs, selling regularly to local buyers, and earning enough to support my household. My Sacco didn't just lend me money they guided me with financial education and loan options tailored to my farming cycle. I'm deeply grateful to my Sacco and financier for believing in me its truly been a game changer.

" PATRICK MAINA THIONGO



"I have been a proud member of Bat Sacco for over 19 years, and the experience has been truly life changing. Through their unwavering support, I have managed to build my dream home, purchase several plots, and educate my children. What I appreciate the most is that they are incredibly friendly and have affordable products, which made it possible to pursue my goals without financial strain. My dream home project would not have been a reality without BAT Sacco Ltd. I wholeheartedly recommend BAT Sacco to anyone with a similar or even bigger vision. With BAT Sacco, you don't just get financial support, you find a true financial pillar." **DOUGLAS MWANGI**



Contact Us

Together, we grow stronger, wiser, and financially empowered.

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