



BANDARI DT SACCO LTD



Bridging Your Dreams

.....
Your Financial Partner Abroad



Welcome to

BANDARI DT SACCO LTD

Diaspora Services



At Bandari Sacco, we understand the unique needs of Kenyans living abroad. Whether you are in employment or running a business, our tailored financial solutions are designed to bring you a slice of home. Our Diaspora Services offer flexible, convenient, and friendly investment options that make investing back home easy and affordable.

We provide a range of accounts, investment opportunities, and financing options to ensure your financial goals are met, no matter where you are.

Join us and experience the warmth of home, wherever you are.



OUR PRODUCTS



The Pay-slip Manager



MORTGAGE LOAN

The Nyumba Solution



ASSET FINANCE LOAN

Property Ownership Solution



The Savings Planner



The Totos Account



The Rent Manager



The Business Enabler



The Business Enabler



The Safari Planner



The Group Solution



The Capital Manager..



ACCOUNT FEATURES AND BENEFITS:

- ✓ Minimum account opening balance ksh.1000.
- ✓ No account maintenance fees or cash deposits charges.
- ✓ An interest earning account at attractive rates.
- ✓ Free Standing orders can be effected to this account.
- ✓ Option /access to Visa –ATM sacco card.

planning on retirement?

This is it!!!

STAAFU SAVINGS ACCOUNT

ACCOUNT FEATURES AND BENEFITS:

- ✓ Draw down account for life in retirement .
- ✓ Member is only allowed to withdraw $\frac{1}{4}$ of the total deposits in a year unless closing the Account.
- ✓ Fixed deposits in the account can be used as security for other FOSA loans.
- ✓ Monthly contribution can be flexed to holders comfort .



Planning for your holiday??



ACCOUNT FEATURES AND BENEFITS:

- ✓ Monthly contribution of kshs.2000.
- ✓ Minimum savings period of 12 months before accessing credit.
- ✓ Non-withdrawal deposits before maturity.
- ✓ Holiday facilitation via network of tour agents .
- ✓ Minimum operating balance of Kshs.5000.
- ✓ Easy savings model – standing order, check of system, or direct deposits through the account.



Account Features

- No Opening amount
- No Operating balance
- Free cash deposit
- Unlimited withdrawals
- Cheque deposits allowed
- No monthly ledger Fee
- Unaitas Chama App available (mobile app for chamas to withdraw and transfer cash from their account, manage their accounts and deposit cash).



Requirements for Opening Chama Account

- Completed account opening form.
- Copy of passport or ID and PIN of directors of chama signatories
- Registration documents for group or company

****Jolly Junior Account** for children below 18 years. We will require the Child's Birth Certificate and Parent's KYC documents.

DIASPORA LENDING

We are committed to helping you achieve your financial aspirations, no matter where you are in the world. Our loan offerings are specifically designed to meet the diverse needs of Kenyans living abroad, providing you with the financial support to grow, and succeed.

With our flexible, affordable, and accessible loan options, you can finance a wide range of needs, from property investments and business ventures to personal projects and family support. We offer competitive interest rates, easy repayment plans, and a straightforward application process to ensure you get the funds you need when you need them.

Home construction (Jenga Keja) or purchase (Nunua Keja)
Commercial Projects (Project Loan)
Plot Purchase
Asset financing



Facility	Financing Model	Term
Home construction for own occupation/income generating	Up to 90%	Up to 15 years
Home Purchase	Up to 90%	Up to 15 years
Commercial Buildings	Up to 70%	Up to 10 years
Plot Purchase	Up to 80%	Up to 10 years
Asset financing for Commercial vehicles	Up to 95% for zero mileage under MOUs	Up to 48 months

**Terms & Conditions Apply*



Own Your Home With Nunua Keja Loan

90%
FINANCING



Minimum General Requirements

- Identify the house/apartment you want to purchase
- Completed loan application form
- A binding sale agreement the residential property to be purchased witnessed by a lawyer
- The property to be purchased should have a title document
- **Proof of income (abroad) to sustain loan repayments**

For Employed applicants:

- Employment letter/contract confirming date of joining, terms of employment and present designation - Notarized
- Pay slips for the last six months - Notarized
- Bank/Sacco statements for the last 6 months - Notarized
- Evidence of any secondary income that is to be considered

Self-Employed applicants:

- Proof of business (certified audited accounts, or income and expense accounts) - Notarized
- Copy of partnership deed (in-case of partnership) - Notarized
- Bank/Sacco statements for the last 6 months - Notarized



ACCOUNT FEATURES AND BENEFITS:

- ✓ Opening balance of Ksh.5,000/=.
- ✓ Easy tracking and recording of rental income from tenants.
- ✓ Access to loans (credit) against deposits for repairs and building of more properties.
- ✓ Exposure to real estate opportunities through various networking events.
- ✓ Stress free and convenient avenue for collection of rent from tenants.
- ✓ (M-pesa pay bill No. 146320)





ACCOUNT FEATURES AND BENEFITS:

- ✓ Minimum operating balance of Kshs.2000.
- ✓ Attractive interest rates if NO withdrawal is made for a year.
- ✓ Affordable banker's cheques for school fees.
- ✓ Free birthday gifts on every anniversary and annual party for supersavers .
- ✓ Dau-banks provided to the account holders.
- ✓ Withdrawals limited to x3 annually.



BIMA (INSURANCE) ACCOUNT



ACCOUNT FEATURES AND BENEFITS:

- ✓ Ideal for motor vehicles, properties and all other insurable risks.
- ✓ Members to save on monthly basis through standing orders (FOSA).
- ✓ It is an interest bearing account.
- ✓ Premiums to be settled within 7 before expiry .





FOR MORE INFORMATION CONTACT US ON:

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