

TO : ALL MEMBERS  
FROM : THE NATIONAL HON. SECRETARY  
DATE : 2<sup>ND</sup> JULY, 2019  
SUBJECT : REVISION OF 'MPOA' LOAN

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The above subject refers.

We have revised the Mpoa loan to address members' growing demands. The Mpoa loan margin has effectively been expanded up to a maximum limit of **Kshs. 30,000** from the previous capping of Kshs. 20,000. The following guidelines, terms and conditions will apply for borrowers:

1. Maximum Loan amount is **Kshs. 30,000**
2. Applicant must attain the **share capital** of Kshs. 30,000.
3. Applicant must have been an active member for at least **3 months**
4. Applicant must be **registered** on M-Sacco
5. Qualification is dependent on **3.5 times** share deposits **less outstanding loan balances**
6. The loan repayment period is **1 month**
7. Applicant must be a **member in good standing**
8. The loan shall attract a one-off processing fee at **10%** of the amount approved.

Please visit the Society's website ([ushurusacco.com](http://ushurusacco.com)) for a detailed product feature. Contact us via telephone on 020-2737240/ 020-2719660 and or email: [ushurusacco@africaonline.co.ke](mailto:ushurusacco@africaonline.co.ke) for assistance or clarification.



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