

TO : All Members of Ushuru DT SACCO  
FROM : National Honorary Secretary  
DATE : 18<sup>th</sup> February, 2025

RE : DELEGATES' RESOLUTIONS AND INFORMATION

This is to inform the membership that the Society held its 39<sup>th</sup> Annual Delegates Meeting in Naivasha on 15<sup>th</sup> February 2025 and the Board of Directors wishes to communicate the following:

**i. Elected Delegates and Board of Directors.**

The following are the Society's Board of Directors and Delegates for the year 2025:

	NAME	POSITION	STATION
1	Isaac Kiprop	National Chairman	Times Tower.
2	Kevin Maina	National Vice Chairman	Times Tower.
3	Dominic Mokaya	National Hon. Secretary	ICD
4	Samuel Wachiuri	National Treasurer	Times Tower
5	Thomas Ondara	Director	Times Tower
6	William Ndiritu	Director	Times Tower.
7	Clemence Wawuda	Director	Times Tower.
8	Boaz Chimasia	Director	PZ- Cussons.
9	Jemimah Mueni Munuve	Director	Times Tower.
10	Philgona Awiti Mwatha	Supervisory Committee	Times Tower.
11	Isaac Mwangi Kamau	Supervisory Committee	Times Tower.
12	Grace Mugure Wambui	Supervisory Committee	Times Tower.
13	Dorcas Mwandoe	Delegate Nairobi	Times Tower.
14	Emily Obonyo	Delegate Nairobi	KLB
15	Amartha N. Mbetera	Delegate Nairobi	Times Tower.
16	Janet Nyangasi Senelwa	Delegate Nairobi	NHC
17	Caroline Gachacha	Delegate Nairobi	JKIA-Passenger terminal
18	Faith Ndanu	Delegate Nairobi	Times Tower.
19	Rita Susan Wambeti	Delegate Nairobi	Sameer.
20	Anyange J Onyango	Delegate Nairobi	Wilson Airport.

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Tel: 020-2170661

**Eldoret - Office**  
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P.O Box 402, Eldoret.  
Tel: 053-8015853

**Kisumu - Office**  
Swan Center,  
P.O Box 94,  
Tel: 020-2391343

21	Gilbert O. Auka	Delegate Nairobi	Times Tower.
22	Risper Mukiri	Delegate Nairobi	Thika
23	Veronica Matoke	Delegate Nairobi	Times Tower.
24	Winnie Wambui	Delegate Nairobi	NHIF.
25	Christine Mwendu Muli	Delegate Nairobi	NHIF.
26	Philip Asibiko Kuya	Delegate Nairobi	Embu
27	Olweny Damaris Akinyi	Delegate Nairobi	JKIA
28	George Muritu Mwangi	Delegate Nairobi	CAA.
29	Celestine Moige Onwonga	Delegate Nairobi	Kitengela/Athi River/EPZ
30	Ondenge Daniel Odhiambo	Delegate Nairobi	KLB
31	Mickey Koli Kivuva	Delegate Nairobi	Machakos
32	Laurine Jepkoech Mutai	Delegate Nairobi	Naivasha
33	Musau Mercy	Delegate Nairobi	Namanga
34	Mary Wanjiku Kimani	Delegate Nairobi	Nyeri
35	Mwambi Lameck Misiani	Delegate Nairobi	Public Works & Road.
36	Peter Theuri Kariuki	Delegate Nairobi	Times Tower
37	George Rowland Ogoma	Delegate Nairobi	Nakuru.
38	Caroline Wairimu Njeri	Delegate Nairobi	Nanyuki
39	Esphan Maina Kihara	Delegate Nairobi	NTSA
40	Mary Wanjiku Kimani	Delegate Nairobi	Nyeri
41	Thomas Mwadziye Yeri	Delegate Mombasa	Voi Tsavo
42	Rachel Njeri Gichangi	Delegate Mombasa	Customs House.
43	Biasha Omar Matano	Delegate Mombasa	PPO.
44	Muchiri Wanjohi	Delegate Mombasa	Customs House.
45	Francis Omondi Aremo	Delegate Mombasa	Kilifi.
46	Khadijah Khamis Jaber	Delegate Mombasa	Customs House.
47	Nathaniel Nyoka	Delegate Mombasa	Shimoni/Lungalunga
48	Michael Nyoka Nyiro	Delegate Mombasa	Malindi
49	Margaret Sidi	Delegate Mombasa	Customs House.
50	Dedan Juma Ochieng	Delegate Mombasa	Kilindini.
51	Winnie Beryl Ondiek	Delegate Mombasa	KESRA.
52	Jane Githire	Delegate Mombasa	Kilindini.
53	Tabitha Shali Mwakudua	Delegate Mombasa	MIA.
54	Newton M Kinoti	Delegate Mombasa	Kilindini Main Office.
55	Macarius M Mwangi	Delegate Mombasa	Taveta.
56	Lameck O. Agumba	Delegate Kisumu	Busia.
57	Owuor Awuor	Delegate Kisumu	Kisumu.
58	Catherine Wanjiku Osoro.	Delegate Kisumu	Kisii.
59	Violet Minayo Wafula	Delegate Kisumu	Kisumu
60	Lynda Adhiambo Onyango	Delegate Kisumu	Forodha
61	Benard Kamau	Delegate Kisumu	Isebania
62	Allan Waihumbu Wambugu	Delegate Kisumu	Kakamega
63	Debrah Jerono Too	Delegate Kisumu	Kericho
64	Mulupi Lilian Nelima	Delegate Kisumu	Kisumu
65	Jared Okoth Obong'o	Delegate Kisumu	Mbita
66	Christine L Akoko	Delegate Eldoret	Malaba
67	Faith Chepkirui	Delegate Eldoret	Bungoma
68	Lilian Mueni Mutunga	Delegate Eldoret	Eldoret
69	Joseph Kipkoech Bett	Delegate Eldoret	Eldoret
70	Jonah Kimaru Tarus	Delegate Eldoret	Eldoret
71	Mariam Amusala	Delegate Eldoret	Eldoret
72	Boniface Kiplimo	Delegate Eldoret	Kitale

Further information on the constitution of the Board Sub-Committees can be obtained from the Society's website.

## ii. Resolutions year 2025

The 39th Annual Delegates meeting discussed and passed the following resolutions for implementation:

1. **That Interest on members Deposit** for the period ending 31<sup>st</sup> December 2024 be paid to members at a rate of 10.4% on weighted average basis (less withholding Tax) immediately.
2. **That dividends on share capital** for the period ending 31<sup>st</sup> December 2024 be paid to members at a rate of 15% (less withholding Tax) immediately.
3. **That Interest on Hifadhi (formerly Investment Saving)** for the period ending 31<sup>st</sup> December 2024 be paid to members at a rate of 7% on a weighted average basis (less withholding Tax) immediately.
4. **That** the funeral rider for both Member and beneficiaries be harmonised to Ksh 100,000. Consequently, the RMF to be increased from Ksh300 to Ksh 500 effective 1<sup>st</sup> July, 2025.
5. **That Honoraria** at prescribed rates be paid to the Board of Directors, Supervisory Committee and Regional Team leaders. Members of staff also be paid **bonus** as prescribed.
6. **That** the board of Directors shall vet and admit group accounts that have been recruited within the year and the same be ratified in the ensuing ADM pursuant to Section 16 of the Co-operative Societies Act Cap 490 Laws of Kenya.
7. **That** the **Society's borrowing power** be maintained at Kshs. Fifty (50) Million for the purpose of furthering the Society's objectives.
- 8 **That** the following Section of the Sacco's By-laws be amended to read as follows:
  - Section 35 (b):** Where there exist geographical constraints or need for Special consideration, the Annual Delegates Meeting may approve delegate representation.
  - Section 36:** insert clause b). Regional team leaders will be in charge of marketing the Society in their respective regions and they be facilitated accordingly.'
  - Section 62 (j):** Delete and transfer mandate to credit committee and replace with ...From time to time mandate relevant committees of the Board to oversee the process of procurement.
  - Section 63 (f):** Review loan interest rates and other levies proposed by the management and make recommendations to the board for approval.

## iii. General information of the Society

1. The Society wishes to remind members that the Society has since FY 2020 been a licensed Deposit Taking (DT) Sacco, and thus Interest on deposits and all other payments are done through SASA Accounts. Members can access their funds through USSD code \*688#, USSD code \*667\*2#, Visa cards (ATM), Mobile App M-ushuru or cash withdrawal at any Cooperative bank (for those with ATM cards) or Ushuru Sacco Centre.
2. The Society wishes to communicate some milestones it has achieved in the last two years.
  - a. That the Society's Asset base has grown from **Kshs. 6,869,489,343** in year 2023 to **Kshs. 7,728,809,561** in year 2024.
  - b. The society total membership has grown from **9,846** in the year 2023 to **10,152** in 2024
3. There will be a continuous member's education exercise countrywide within the year. The dates and venues for the education shall be communicated.
4. All members are encouraged to channel their salaries through FOSA and enjoy competitive products like salary advance, Almasi loan of up to Ksh. 200,000, SASA mobile loan of up to Ksh 200,000, FOSA pride with an interest rate of 11.5% P.a. and repayment period of 84 months, etc.
5. Following the circular issued by the Sacco Societies Regulatory Authority (SASRA), the Society wishes to communicate that it made a full Provision on KUSCCO central finance of Ksh. 2,785,208 and a further 25% of shares held in KUSCCO equivalent to KSH. 5 million.
6. Official correspondences should be channeled via the Society's official email [info@ushurusacco.com](mailto:info@ushurusacco.com) or via phone call to **020-7608700**.

The Board of Directors take this opportunity to appreciate the membership for their loyalty and trust and wishes to reassure all members of the commitment to the Society's vision of being a world leading Sacco in empowering members for quality life.



**Dominic Mokaya**