

ASSET FINANCE

Asset finance loan is a product designed to facilitate financing of both mobile and immobile assets. The assets financed by NRS Sacco include,

- Motor vehicles
- School buses
- Land
- Machinery.

FEATURES

- **New unit** - Private vehicles
- Financing of up to 70%
- Repayment duration of up to 36 months.
- **New unit** - Commercial vehicles
- Financing up to 70%
- Repayment duration of up to 36 months.
- Construction equipment
- Financing of up to 70% of unit cost
- Repayment duration of up to 24 months.

BENEFITS

- ✓ Saves on business working capital
- ✓ No additional security required

REQUIREMENTS

- 1) Must be an active member of NRS Sacco.
- 2) Must have saved for at least 3 months.
- 3) Submit a national ID copy.
- 4) Submit 2 colored passports
- 5) Comprehensive insurance
- 6) Proforma invoice.

OUR VISION

To be the leading financial service provider in Kenya.

OUR MISSION

To raise the standards of living of our members through provision of affordable customer focused prudent financial services.

OUR VALUES

- ⑩ Professionalism in our business.
- ⑩ Relationship-Value our relationships and respecting our customers.
- ⑩ Unite our members through unlimited service delivery to all.
- ⑩ Development of customers focused products
- ⑩ Efficient use of resources and effective management
- ⑩ Nurture our customers financial growth, and proactively respond to their needs.
- ⑩ Team work and Talent development to all our stake holders.

NRS SACCO SOCIETY LIMITED



Your Development Partner

PRODUCTS



Your Development Partner

NRS BRANCHES

KINOO

MUINI PLAZA
NEXT TO PREMIER
MEDICAL CENTRE
P.O. BOX 575 00902
Cell: 0707 662 801

WANGIGE

NRS BUILDING
OPPOSITE WANGIGE
MARKET
P.O. BOX 575 00902
Cell: 0707 662 812

NDERI

P.O. BOX 575 00902
Cell: 0707 662 807

HEAD OFFICE

ONDIRI HOUSE, NEXT TO EQUITY BANK
P.O. BOX 575 00902, KIKUYU
CELL: 0724 256 190 / 0707 662 799

BUSINESS LOAN

The loan is designed to support members of NRS Sacco with Micro, Small and medium scaled businesses to access affordable financial services.

FEATURES

- ✓ Financing up to 1 Million
- ✓ Flexible monthly loan repayment.
- ✓ Flexible security requirement.
- ✓ Competitive interest rates
- ✓ Repayment period of 24 months.

REQUIREMENTS

- 1) Must be a member of NRS Sacco
- 2) Must have saved for at least 3 months
- 3) Submit a national ID copy
- 4) Submit 2 colored passports
- 5) Must already have a business.

KILIMO LOAN

This loan enables our members to invest in Dairy farming, aquiculture, input financing, Agro Dealer Financing, Water Tank financing, poultry farming and Greenhouse farming.

FEATURES

- 1) Financing up to 2 million.
- 2) Flexible repayment period of up to 24 months.
- 3) Competitive interest rates on reducing balance.
- 4) Flexible security requirement.

REQUIREMENTS

- 1) Must be a member of NRS Sacco.
- 2) Must have saved for at least 6 months.
- 3) Submit a national ID.
- 4) Submit 2 colored passports



DEVELOPMENT LOAN

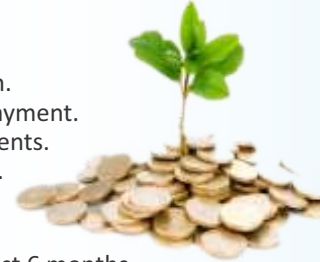
The loan product is designed to enable NRS members to invest in large scale investments and access capital to expand their businesses.

FEATURES

- Financing is up to 7 million.
- Flexible monthly loan repayment.
- Flexible security requirements.
- Competitive interest rates.

REQUIREMENTS

- 1) Tangible security
- 2) Must have saved for at least 6 months.
- 3) Submit a national ID copy.
- 4) Submit 2 colored passports
- 5) Bank Statement of at least 6 months.



EMERGENCY LOAN

The loan product is designed to meet the financial emergency needs of NRS members

FEATURES

- Fast processing of the loan
- Repayment of up to 12 months.
- Flexible security requirement

REQUIREMENTS

- 1) Must be an active member of NRS Sacco.
- 2) Must have saved for at least 3 months.
- 3) Submit a national ID copy.
- 4) Submit 2 colored passports



SCHOOL FEES LOAN

School fees loan is tailored to enable NRS members to pay school fees and get access to quality education for their members.

FEATURES

- Finance education needs for dependents and self.
- Finance school fees cost at all stages of education.
- Payment is made directly to the school.
- Fast processing
- Repayment is up to 12 months.

REQUIREMENTS

- 1) Submit a national ID copy.
- 2) Submit 2 colored passports
- 3) School fees structure.



MJENGO LOAN

The loan is tailored to enable NRS members to acquire quality building materials for home construction or improvement. NRS provides members with finances to

- Construct a House
- Renovate a house
- Expand a house
- House finishing.

FEATURES

- Available to all NRS members
- Easy and flexible repayment terms
- Land title deed not mandatory
- Repayment period is up to 36 months
- Easy and flexible collateral

REQUIREMENTS

- 1) Must be an active member of NRS Sacco.
- 2) Must have saved for at least 3 months.
- 3) Submit a national ID copy.
- 4) Submit 2 colored passports
- 5) Construction cost Estimates.

MICRO LOANS

The product is tailored to target formal and non-formal groups such as investment clubs, merry-go-round and welfare groups and are operating NRS group account.

FEATURES

- Flexible collateral options
- Accessible to multiple loans subject to ability
- Loan tenure of between 3 to 12 months.
- Refinancing is available subject to appraisal.

CHAMA INVESTMENT LOANS

The product is to enable investment groups and investment clubs who operate an NRS Chama account access affordable financing.

FEATURES

- ✓ Favorable and affordable rates
- ✓ A flexible repayment period
- ✓ LPO financing for 3 group business contracts
- ✓ Repayment of up to 36 months

