



## **JOGOO CO-OP SAVINGS AND CREDIT SOCIETY LIMITED SERVICE CHARTER**

**J**ogoo Co-op Saving and Credit Society Limited is an open bond Sacco offering a wide range of products in loans and savings, dedicated to the provision of high level of service. The Society is registered under the Co-operative Societies Act Cap 491 and provides Back Office services only.

### **Governance**

- The Annual Delegates Meeting is the supreme organ charged with responsibility of making all major decisions of the Society. It is usually held once in a year.
- The Board of Directors is charged with governance and plays strategic roles in the Sacco.
- The Chief Executive Officer (C.E.O) is responsible for the day to day administration of the Sacco, resources and execution of all decisions of the Board of Directors

### **In providing our services, we value:**

- *Good Governance*
- *Innovation*
- *Efficiency*
- *Equity*
- *Fairness*

### **You can expect:**

- Prompt courteous service.
- Helpful well-trained staff who will serve you professionally.
- Products that are well-structured, accessible and meet your needs.
- Convenient hours of operation i.e. 8:00 am-5:00 pm.
- Prompt responses to your enquiries, comments or complaints.
- Clear and accurate information regarding our policies.
- Respect for your privacy at all times.

### Help us to help you by:

- Treating other people in the Society including members and staff with respect and courtesy.
- Assisting staff understand your needs clearly.
- Providing us with feedback on how we may improve our services, or how we can help to resolve a specific service problem.
- Participating in the activities and services offered by the Society in the spirit of good faith and co-operation.
- Keeping yourself informed of the Society's policies and rules and observing these at all times.

### OUR MOTTO:

*PAMOJA TWaweza*

S/NO	SERVICE	REQUIREMENTS	DURATION EXPECTED TO TAKE	DEPARTMENT
1	Email and written correspondence	Polite, courteous and clear	❖ Reply within 24 hrs	OPERATIONS
2	Telephone call	Within working hours Polite and courteous	❖ Immediately	ALL
3	General enquiries at desk	Within working hours Polite and courteous	❖ Within 5 minutes	ALL
4	Membership application	❖ Duly filled membership forms ❖ Copy of National ID and ❖ Two Colored passport photos ❖ Kra pin Certificate	❖ Confirmation of within receipt within 48 hrs	OPERATIONS

5	Social media comments & inquiries	❖ Communication	❖ Response within 3 hours	MARKETING
6	Requests for Marketing visit	❖ Written / Verbal request	❖ Confirmation within 24 hrs	C.E.O.
7	Development loan	❖ Duly filled loan application form ❖ Signed by three (3) or six (6) guarantors ❖ Copies of two latest pay slips	❖ Within four (4) weeks	CREDIT COMMITTEE
8	Emergency, School fees, Masomo loan	❖ Duly filled loan application form ❖ Signed by three (3) guarantors ❖ Copies of two latest pay slips	❖ Within twenty-four (24) hours	CREDIT/OFFICE
9	Okoa/Patanisha Loan	❖ Duly filled loan application form ❖ Signed by six (6) guarantors ❖ Copies of two latest pay slips	❖ Within four (4) weeks	CREDIT COMMITTEE
10	Deductions Refund from payroll	❖ Attached relevant evidentiary documents	❖ Within Seven (7) Days	OPERATIONS
11	Instant loan	❖ Duly filled loan application form ❖ Signed by Two (2) guarantors		C.E.O.

		❖ Copies of two latest pay slips	❖ Within two(2) hours	
12	Karibu loan	<ul style="list-style-type: none"> <li>❖ Duly filled loan application form</li> <li>❖ Signed by three (3) guarantors</li> <li>❖ Copies of two latest pay slips</li> </ul>	❖ Within two (2) days	C.E.O.
13	Live chat responses	❖ Clear information / message	❖ Within 2 minutes	ALL
14	Portal password requests	❖ Phone call or written request	❖ Within 10 minutes	IT
15	Receipting deposit slips(walk ins)	❖ Deposit slip	❖ Within 5 minutes	FINANCE
16	Receipting deposit slips (via email)	❖ Deposit slip	❖ Within 24 hrs	FINANCE
17	Preparation of cheques	❖ Copy of National ID	❖ Within 24 hrs	FINANCE
18	Membership withdrawal	<ul style="list-style-type: none"> <li>❖ Duly filled membership Withdrawal form</li> <li>❖ Duly executed guarantor substitution forms</li> </ul>	❖ Within 60 Days	FINANCE