P.O. BOX 1175 EMBU, **email:** yoken.sacco@gmail.com **Website:** www.yokensacco.com

YOKEN SACCO SERVICE DELIVERY PROCESSES AND PROCEDURES

DESCRIPTION OF SERVICE	REQUIREMENTS	COST IMPLICATION (KSHS)	TIMELINES
1. Member Registration	- Complete registration form - Copy of ID or identification document/	- 200	Immediate
2. Customer handling (response to verbal enquiries and requests)	- Enquiry by customer	- Free	Immediate
3. Response to phone calls	- None	- Free	By the third ring
4. Response to written correspondence	- Email	- Free	Within 2 Days
5. Letter	- Letter submitted.	- Free	Within 7 Days
6. Processing of payment for goods and services	- Presentation of relevant documents (LSO, LPO, Invoices) and any other documents as may be required.	- Free	Within 30 days after presentation of documents
7. Resolution of complaints	- Written complaint providing specific details	- Free	Within 10 days
8. Loan Application	- Fully completed loan for with payslip attached. - Provide active bank a/c for EFT, the Sacco shall pay via cheque as an alternative mode. - Credit Manager's assessment, salary/other income and savings - Check security/ Guarantorship - General Manager to endorse all forms in a template - Credit Committee approval	- Free	- Normal 30 days - Emergency-within 7 days - E-loan-Instant over the phone

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	- & Finally Board authorization		
9. Default Management	- 1st letter to borrower, Copy guarantors on default - 2nd Letter sent, guarantors copied - 3rd Letter sent, if no positive feedback start recovery from guarantor and member to be blacklisted, - Approved debt collectors can also be used upon approval by board.	- All recovery costs to be transferred to guarantor	- At 30 days - At 60 days of default - At 90 days of default.
10. Withdrawal	- Fully completed withdrawal form shall apply **NOTE:** A member can only withdraw if he has cleared loan or savings is above the loan. Members who have guaranteed active loan shall not withdraw unless bring a replacement.	- Kes. 1,000	60 days' notice. Payment within 30 days after expiry notice
11. Savings transfer	- Withdrawal form and accompanying letter	- Kes 1000	- 2 days
12. Dividend & Interest Payment ,Sacco & Ushirika	- Bank account. No Cash disbursement	-	Within 4 months after Financial year.
13. Share transfer request	- Written letter indicating transferor and transferee.	- 10% transfer fee	- 2 days
14. Expenditure approvals	- All expenditure must be authorized by the GM, and fully approved by the treasure within the set budge.	- As approved	- At all times.
15. Request of service.	- The office must advertise all services and no single sourcing - The advertisement shall be through print media.	- As approved	Within the board prescribed timeline

WE ARE COMMITTED TO COURTESY AND EXCELLENCE IN SERVICE DELIVERY

Any service that does not conform to the above standards or any officer who does not live up to commitment to courtesy and excellence in Service Delivery should be reported to: Contact Information All correspondences may be addressed to:

THE GENERAL MANAGER, Yoken *Saving and Credit Cooperative Societies LTD. P.O. Box 1175-60100*, Embu, *Kenya*
Tel: +254 710-671-822 E-mail: info@yokensacco.com