



# NEWSLETTER



**Q4 NEWS**

*Customer Education*

**VOL 2**

# WELCOME BACK

## WELCOMING NEW MEMBERS

Welcome to Concorde SACCO — we're delighted to have you join our growing community! 🎉

By becoming part of our SACCO, you've taken an important step toward financial empowerment, growth, and security. At Concorde SACCO, we believe in the power of unity and shared prosperity. Our goal is to help each member achieve financial freedom through savings, affordable loans, and investment opportunities tailored to your needs.

As a member, you now have access to a range of financial services designed to support your goals and improve your well-being. We encourage you to actively participate, stay informed, and take full advantage of the benefits that come with being part of our cooperative family.

Together, we can build a stronger, more prosperous future.

Welcome aboard — and thank you for choosing Concorde SACCO, where your financial journey takes flight!

Warm regards,

The Concorde SACCO Team

## HIGHLIGHT

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**NEW MEMBER  
INDUCTION**

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**CONCORDE  
EDUCATION  
DAY**

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**LOANS  
CHANGES**

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**CONCORDE  
HOUSING**

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**BIO DATA  
UPDATE**

**OCT 2025  
NEWS**

# MEMBERS EDUCATION

We're excited to share that in the month of September, we successfully held our Virtual Education Day! 🎉

The session covered a wide range of topics, including:

💡 Our SACCO products and services

💰 Different payment modes

📖 Financial literacy tips

...and much more!

We appreciate all members who joined and participated in this informative session. For those who missed it — don't worry! You can catch up on the full session by visiting our YouTube channel.

👉 We encourage you to join our upcoming education sessions through the shared links, so you can learn, ask questions, and share your valuable views with fellow members.

Also, don't forget to follow us on our social media platforms for updates, financial tips, and future events.

Together, let's stay informed and grow stronger as one Concorde SACCO family!

## LOAN FEATURES CHANGES

We wish to inform you that Concorde SACCO has updated its Loan Policy to better serve our members and ensure sustainable growth of our cooperative.

The revised policy includes:

1. ✅ Changes in loan repayment terms – as communicated earlier, adjustments have been made to improve repayment flexibility and accountability.
2. ⚠️ Management of defaulted loans – in line with the new policy, any defaulted loans will now be transferred to the respective guarantors for recovery, as per SACCO regulations.

We encourage all members to continue making their loan repayments and monthly deposits promptly. Regular contributions strengthen both your individual financial position and the SACCO's overall stability — helping us grow together as a community.

We appreciate your continued cooperation, trust, and commitment to Concorde SACCO.

# BIO DATA UPDATE

We kindly remind all members to keep their bio data up to date with Concorde SACCO.

Accurate and updated information helps us serve you better — including processing your transactions, communicating important updates, and ensuring smooth service delivery.

Please take a few minutes to visit our office or contact our member services team to update your details, such as:

- Phone number
- Email address
- ID number
- Next of kin information
- Employment or residence details

## GO DIGITAL WITH CONCORDE SACCO!

Enjoy fast, secure, and convenient banking anywhere, anytime with Concorde SACCO's digital platforms! 🚀

We encourage all members to embrace mobile and online banking for easier access to your accounts and services. You can now:

- ✓ Check your balances
- ✓ Apply for loans
- ✓ Make deposits and withdrawals
- ✓ Transfer funds
- ✓ Pay bills — all at your fingertips!

Here's how to get started:

- ➡️ Dial \*477# on your phone
- 📱 Download the Concorde SACCO M-Banking App from your app store
- 💻 Log in to the Members Portal for full account access and services



# CONCORDE HOUSING LAUNCH



We're pleased to inform you that we successfully held our first Concorde Housing Annual General Meeting (AGM)! 🎉

This marks an exciting milestone in our journey toward empowering members through affordable housing and investment opportunities.

We encourage all members to continue joining the Concorde Housing Project by contributing:

💰 Ksh 5,000 as membership fee, and

✅ Buying shares worth Ksh 10,000 or more to grow your investment.

Together, we can make the dream of home ownership a reality and build a stronger future for our members.

Join today and be part of this great initiative! 🏠

