

CONCORDE SACCO NEWSLETTER

SEPTEMBER 2026

Welcome to this edition

It gives us great joy to welcome all our new members to the Concorde SACCO family! We are truly grateful that you have chosen to join us and become part of a community built on trust, togetherness, and a shared desire to grow. We look forward to getting to know you, supporting you, and walking alongside you on your financial journey.

To our valued existing members, thank you from the bottom of our hearts for your continued trust, loyalty, and support. Your commitment to Concorde SACCO means so much to us. You have been an important part of our journey, and we deeply appreciate the confidence you continue to place in us.

At Concorde SACCO, we believe that every member matters. Whether you have just joined us or have been with us for many years, you are an important part of our family. Together, we can create opportunities, achieve our goals, support one another, and build a brighter financial future.

Welcome to all our new members, and thank you to our longstanding members for staying with us.





YOUR GROWTH OUR PRIORITY



Dear Members,

I would like to sincerely thank all members who took time to attend and participate in our Education Day. Your presence and active participation demonstrate the strong commitment you have towards the growth and success of our SACCO.

I also appreciate all members for their continued commitment to savings and servicing loans. Your discipline in saving and repaying loans plays a vital role in strengthening our SACCO and improving the benefits available to all members.

To members with outstanding loan repayments, I encourage you to continue making your payments as agreed. Timely loan repayment helps us comply with SASRA regulations, protects our members and guarantors, and contributes to the SACCO's financial strength, which ultimately supports better dividends for members.

I further encourage all members to actively participate in SACCO activities, including Corporate Social Responsibility (CSR) initiatives and other member engagement programmes. Your participation not only strengthens our sense of community but also contributes to the positive impact our SACCO makes in society.

Together, through saving, responsible borrowing, timely repayment and active participation, we can continue building a stronger and more successful SACCO.

Thank you for your continued support and commitment.

Jane Ngugi
CHAIRPERSON



Understanding Concorde SACCO Loans

A simple guide for members



Concorde SACCO loans are designed to help members meet important personal, family, and financial goals while repaying in manageable instalments.

How SACCO loans work

Members save with the SACCO, apply for a loan that fits their needs, and repay according to the approved terms. Your loan amount, repayment period, interest, security requirements, and fees depend on the current product and your eligibility.

Before you apply

- Be an eligible Concorde SACCO member
- Maintain the required savings or shares
- Confirm your borrowing limit and repayment ability
- Prepare the documents and guarantors required for your application

Choose responsibly

Borrow only what you can comfortably repay. Review the full cost of the loan, repayment dates, and any applicable fees before accepting an offer.

Need help?

Speak with Concorde SACCO to confirm the available loan products, current rates, loan limits, requirements, and application process.



Thank You for Attending Our Member Education

September 2026

MEMBER UPDATE

Concorde SACCO held a member education meeting in September 2026. We sincerely thank all members who attended and took part in the learning session. Your participation shows a strong commitment to building financial knowledge and making informed financial decisions.

Why these meetings matter

Member education meetings are one of the best ways to learn about financial matters, understand SACCO services, ask questions, and strengthen your ability to plan and manage your finances.

We encourage all members to attend future education meetings. Your participation can help you learn, grow, and make confident financial choices.

Thank you for being an active part of Concorde SACCO.

Concorde SACCO CSR Activity

Together, we can make a difference

THE DETAILS

Date: 3 October 2026

Venue: Mary Faith Children’s Home

A day of giving, connection, and community care.



Concorde SACCO will hold a Corporate Social Responsibility activity at Mary Faith Children’s Home on 3 October 2026. We invite all members to avail themselves and join us in supporting the children and the home.

HOW YOU CAN HELP

Members are encouraged to contribute what they can towards this activity, including foodstuffs and monetary donations. Every contribution, big or small, will help us make a meaningful difference.

Please avail yourself to attend, participate, and support this important initiative.

Let us come together as members and give back to our community.

Concorde SACCO

Stay Connected with Concorde SACCO

Follow our social media platforms for updates, announcements, and member information.

 Facebook: Concorde SACCO

 TikTok: Concorde SACCO

 YouTube: Concorde SACCO

 Join our WhatsApp group for easy and convenient communication with Concorde SACCO.

Protect Your Money and Plan for the Future

Important financial guidance for Concorde SACCO members



Stay alert to financial fraud

Fraud can happen through phone calls, text messages, emails, social media, fake websites, and impersonation. Never share your PIN, password, one-time password, account details, or personal identification information with anyone who contacts you unexpectedly. Verify requests through official Concorde SACCO channels, avoid clicking suspicious links, and report unusual activity immediately.

Build an emergency fund

An emergency fund can help you manage unexpected medical costs, family needs, repairs, or temporary loss of income without relying on expensive borrowing. Consider building your emergency savings in a Concorde SACCO fixed deposit account, subject to the account terms and conditions. Save regularly, set a clear target, and keep this money for genuine emergencies.

Plan for retirement

Some of our members are approaching retirement. Start or review your retirement plan early by estimating your future living costs, reviewing your savings and investments, reducing unnecessary debt, and discussing suitable options with qualified financial advisers or Concorde SACCO representatives. Retirement planning can help you enjoy greater financial confidence after employment.

Protect your information. Save for emergencies. Prepare for retirement.



Contact Concorde SACCO

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