



Welcome to this 10th issue of Biblia Regulated NON-WDT-Sacco Society Ltd

Newsletter

August 2026

FIFTY YEARS OF CHANGING LIVES

"A cord of three strands is not quickly broken." That verse could have been written for Biblia SACCO. What started in 1976 as a small savings circle among staff of the Bible Society of Kenya and the United Bible Society has grown into a family of nearly 8,000+ members comprising members from different churches, mission agencies, Christian NGOs, and individuals - all pulling together toward the same goal and changing their lives.

This year we're 50. And we're not just marking the date, we're celebrating it - with you.

Here's how to join the party:

- The '50, 500, 5,000 or 50,000 for 50' Savings Challenge - Pick your number, commit to it, and watch your discipline pay off. Consistent savers get recognized at the anniversary celebrations.
- Tag us, don't just talk about us - Post, share, and use #BibliaAt50.
- Bring us to you - Want a financial literacy session at your unit? One phone call is all it takes.
- Give back with us - Our CSR calendar is opening up. Community impact, together.
- Mark your calendar - The 50th Anniversary Gala & Sports Day is coming, with awards, networking, and friendly competition. Details to follow.

THE NEW DELEGATE SYSTEM

Ever wondered how big decisions get made at Biblia? For years, every member had a direct seat at the AGM table. As we've grown to 8,000 strong, we've evolved - introducing a Delegate System so your voice still carries weight, just through elected representatives from your zone. This is also in line with the Ministry requirement that Sacco's with 5000+ membership shift to a delegate model.

If you want to represent your zone? Here's what it takes:

- 3+ years as an active member, no loan defaults
- A post-high school diploma
- 18 years or older
- Ksh 300,000 minimum deposit and Ksh 20,000 share capital (rising to Ksh 500,000 within 3 years)
- At least 1 full year of membership before the ADM
- A renewable 3-year term

It's a genuine leadership opportunity - and your fellow members are counting on the right people to step up.

We are currently receiving applications for delegates until 31st August 2026

WHAT YOU NEED TO BECOME A DIRECTOR

Ready to shape Biblia's future at the very top? Board seats aren't just a title - they carry real responsibility for stewarding this 50-year legacy. Here's what's required:

- A mature, born-again Christian with evidence of service at church or in the community
- Trained or experienced in a business-related field - management, accounting, HR, IT, communications, project management, or similar
- Available and committed to serving beyond the call of duty
- An active member with no defaults of more than 3 months in the last 3 years
- Ksh 1,000,000 minimum deposit and Ksh 40,000 share capital in Biblia SACCO
- Ready to comply with industry regulations, including wealth declaration to State operatives
- 18 years or older
- At least 5 years as an active member prior to the ADM
- A delegate within one of Biblia SACCO's electoral zones

If that sounds like you - or someone in your unit - now's the time to start preparing to become a delegate then a director.

Refer a new Member? Here's How to Join Biblia Membership!

Whether you're signing someone up as an individual or bringing a whole organization on board, joining Biblia SACCO is straightforward.

Individual Membership -you'll need to:

- Fill out the Membership Application Form
- Attach one passport-size photo
- Attach a copy of your National ID
- Attach a copy of your KRA PIN Certificate
- Pay Ksh 1,000 registration fee, a minimum Ksh 2,000 monthly contribution, and Ksh 20,000 minimum share capital

Unit Membership (Organizations) - you'll need to:

- Submit an application/introduction letter
- Provide a copy of your latest audited accounts
- Provide your certificate of registration
- Share your mission/faith statement
- Have at least 4 permanent employees joining the SACCO and sign a Service Level Agreement (SLA)

Know someone who isn't a member yet? Share this requirements - growing Biblia Sacco family strengthens all of us.

THE FINE PRINT THAT ACTUALLY MATTERS: KNOW YOUR MEMBER RIGHTS

As a member, you're entitled to:

- Attend Education Days, participate, and vote for your delegates
- Stand for election to Biblia's governance organs
- Full access to your statements, By-Laws, minutes, and financial reports
- Complete, upfront disclosure on every loan, dividend, and product term
- 30 days' notice before any change to a product feature

And because trust runs both ways, we simply ask that you keep your shares and contributions current, pay your loans promptly and keep your details up to date.

WE ASKED. YOU ANSWERED. HERE'S WHAT YOU SAID.

507 of you responded to our May-June survey - our best response rate ever. Thank you. Here's the honest scorecard:

- 70.6% satisfaction score (we're aiming for 80% - help us get there)
- 70% of you would recommend us to a friend
- 82% say depositing money is quick and painless

But you didn't hold back on where we can do better, either:

- "Make the dividend formula make sense" - only 23.5% of members currently understand how it's calculated. We're working on clearer breakdowns.
- "Speed up loan processing and give us more variety" - noted and we have put systems in place to ensure daily loan approvals, ensure you send your loan and full documentation to avoid back and forth..
- "Talk to us more, and educate us more" - that's exactly what today's session, and this newsletter, are for.
- "Fix the app" - usage is still low (just 4% use digital channels daily), and you want faster load times, better design, easier PIN recovery, and better diaspora access.

This isn't feedback filed away in a drawer. It's shaping what we build next.

MONEY TALK: LOANS WORTH PATRONIZING

Whether it's school fees, a home, a car, or a business boost - there's likely a Biblia product built for it.

Loan Product	Repayment Period	Interest Rate	Max Limit (Ksh.)
Ufanisi	60 Months	12% p.a	7.5 Million
Upesi	24 Months	14% p.a	300,000
Elimu	24 Months	12% p.a	500,000
Asset/ Product Finance	60 Months	12% p.a	10 Million
Makao Poa	96 Months	13% p.a	15 Million
Refinance	72 Months	13% p.a	7.5 Million
Daraja	24 Months	13% p.a	400,000
Insurance Premium	12 Months	13% p.a	—
M-Biblia Loan	3 Months	5%	50,000

Planning ahead? Our School Fees, Holiday, and Retirement Savings Accounts reward consistency - save for 12 months to unlock interest (early withdrawals forfeit it). Minimum deposit is KES 500.

Hot Right Now:

The 4 Times Loan Offer is live until 31st August 2026. If you've been waiting for the right moment to apply for a loan, this is it.

BANKING WITHOUT THE QUEUE

You don't need to visit our offices to move money. Take your pick:

- Employer Check-off
- Paybill: 332750
- USSD: *882#
- Biblia SACCO Mobile App
- Direct deposit/transfer via Equity, Co-operative Bank, or KCB

THREE THINGS TO DO BEFORE YOU CLOSE THIS NEWSLETTER

- Update your details with the Sacco. Names, ID/passport, KRA PIN, contacts, and Next of Kin — a five-minute update today could save your loved one's weeks of hassle tomorrow. Download a member data update form from the website (www.bibliasacco.com), fill and send to info@bibliasacco.com.
- Check your Risk Fund & Beneficiary Declarations for the last expense benefit. None declared beneficiary (Spouse and up to 4 children below 18 years) is one of the most common (and most avoidable) claim delays/denial. Declaration form is available on the member portal. To confirm your declared beneficiary call 0111030700 or write to info@bibliasacco.com
- BIBLIA SACCO sends your OTPs and operational alerts; Biblia_Ltd sends promotions. Knowing the difference helps you spot the real from the noise.

LET'S TALK

Biblia Regulated NON-WDT-SACCO Society Ltd

Kamirembe Place, Ring Road, Kilimani, Nairobi
(Opposite Shan Shui Hotel) | P.O. Box 7041-00300

Tel: 0111 030700 | 0721 393609

Web: www.bibliasacco.com

Email: info@bibliasacco.com

Facebook: Biblia NWDT Sacco

X: @Bibliasacco

Instagram: [biblia_nwdt_sacco](https://www.instagram.com/biblia_nwdt_sacco)

Thank you for growing with us.