

COMPANY PROFILE



First Shariah Compliant Financial Institution in Kenya (est 1998)



Hub of Halal Wealth Creation



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Vision

To be a leading Sharia Compliant Savings & Credit Society in East and Central Africa, offering the best services and products to our members.

Mission

To promote the social economic well being of our members through provision of quality financial products, and promote fairness and trust to all members regardless of race, gender or class. To mobilize savings to avail cheap capital to our members for development and wealth creation.

A photograph of two women wearing yellow hijabs and glasses, smiling warmly. The woman on the right is looking directly at the camera, while the woman on the left is looking down. The background is a soft-focus indoor setting.

About us...

Taqwa Saving and Credit Cooperation Society is the FIRST Shariah Compliant financial institution in Kenya. Founded in 1998, we are over 20 years old in the business of empowering Muslims in riba free financing. Using their savings and loans from Taqwa members have bought land, built or bought homes, started or improved businesses, bought livestock or motor vehicles, educated their children and themselves improved their homes and much more. Over the years, Taqwa Sacco has improved the lives of thousands of members and FOSA account holders.

BOSA

Back Office Service Activity

This arm of Taqwa Sacco provides members the opportunity to save and take guaranteed loans.

For over the last two decades Taqwa Sacco has been the only shariah

compliant BOSA provider. To obtain a BOSA loan which can be as much as three times your savings you need to have saved consistently for at least 12 months. In addition you must have guarantors for the loan.

- SACCO Membership is open to all Kenyans of diverse backgrounds who find value in Islamic model of Finance.
- A new Member must contribute consistently a minimum of Ksh. 2,200/= for 12 months to benefit from our credit facility.
- Registration Fee is Ksh. 1000/=
- Monthly contributions can be made through check off online, standing orders, cash deposits or M-Pesa Paybill.
- Every member is required to have at least 1 compulsory FOSA share of Ksh. 15,300/=.

BOSA PRODUCTS

Normal Loan

Three times of member's shares repayable within 36 months. For your investment opportunities



School / College fees loan

Repayable in 12 months (calendar-year for school fees and any twelve-months for College fees). Good for you and your children.



Emergency loan

Up-to a maximum of Ksh.100,000 repayable in 12 months.



FOSA

Front Office Service Activity

For a Taqwa member FOSA opens up a new world of opportunities. This banking service is also open to the public. You do not need to be a Taqwa Sacco member to open an account. FOSA is also open to the public

FOSA PRODUCTS

Establishment of FOSA Services has enabled Taqwa to offer a greater variety of Financial products and Services to it's members

Savings Account

Awlad Account(Children Savings Account)

Student Account(Elimu Imara Account)

Swiha Account(Medical Account)

Umra/Hajj Account

Fixed deposit

Asset Products

Small and Medium enterprise capital

Morgage for housing

Asset financing

Development Facility

Emergency Facility

TAQWA HELA

How to access Taqwa Hela

APP

Get the Taqwa Hela app on your phone



Alternatively

DIAL

Dial *276*23# to access Taqwa Hela



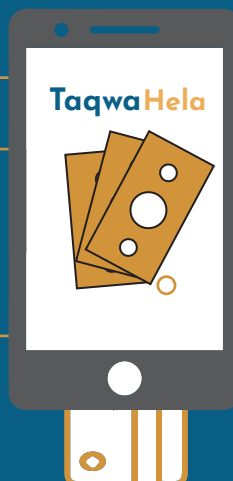
Taqwa Hela Services

Check Balances
(FOSA/BOSA)

Cash
Withdrawals

Guarantors

Manage your Loans



Lipa na MPesa

Paybills: KPLC, DSTV, ZUKU,
NAIROBI WATER.
Pay for goods on Till number

Funds Transfer

(To agent, any Taqwa account, Loan repayment)



1. GO TO PAYBILL

2. ENTER PAYBILL NUMBER 275233

3. ACCOUNT NUMBER:

23* FOR FOSA DEPOSIT

23*01 FOR BOSA SHARE DEPOSIT

23*11 FOR NORMAL LOAN REPAYMENTS

23*12 FOR SCHOOL FEES LOAN REPAYMENTS

23*13 FOR EMERGENCY LOAN REPAYMENT

4. ENTER AMOUNT

5. SEND



KCB

Making the
Difference

A/C NAME:
TAQWA SACCO

A/CNUMBER:
1107769108

BRANCH:
MOI AVENUE

REFERENCE:
FULL NAME
MEMBERSHIP NUMBER.
ID NUMBER



First Community Bank

driven by ethics

A/C NAME:
TAQWA SACCO

A/C NUMBER:
102229

BRANCH:
WABERA STREET

REFERENCE:
FULL NAME
MEMBERSHIP NUMBER.
ID NUMBER



GulfAfricanBank

Excellence. Trust. Together.

A/C NAME:
TAQWA SACCO

A/C NUMBER:
0830001101

BRANCH:
KENYATTA AVENUE

REFERENCE:
FULL NAME
MEMBERSHIP NUMBER.
ID NUMBER