

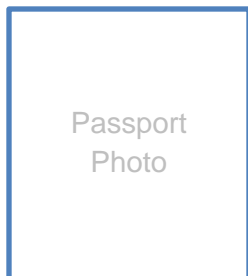


**KENBANCO HOUSE**  
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P. O BOX 4436-00100 NAIROBI

**Kanyakla Wanyalo!!**

**TEL: +254 748 189147**  
**membership@jokanyanam.com**  
**jokanyanamsacco@jokanyanam.com**

### **MEMBERSHIP APPLICATION FORM**



Official use only

Member Number

All Sections must be completed and the following attached  
One recent Coloured Passport size photograph, copy of ID/Passport and Copy of KRA PIN\*.

I hereby make an application for membership and agree to conform to the Cooperatives By-Laws and any amendment thereof.

#### **A: Personal Account Details**

FULL NAMES (as appears on identification document): \_\_\_\_\_

ID NO/PASSPORT NO \_\_\_\_\_ Nationality \_\_\_\_\_

MOBILE PHONE NO (Including country code) \_\_\_\_\_ E-mail Address: \_\_\_\_\_

Address \_\_\_\_\_

Country (of residence) \_\_\_\_\_ County \_\_\_\_\_

#### **B: Preferred Remittance** (if available)

M-PESA Registered Number \_\_\_\_\_

BANK NAME \_\_\_\_\_ BRANCH \_\_\_\_\_

Account Number \_\_\_\_\_ Sort Code \_\_\_\_\_

#### **C: How Did you Find out about us** (Circle Appropriate one)

Member referral: Member name \_\_\_\_\_ Member No \_\_\_\_\_

Social Media: Twitter Instagram Facebook Youtube

WEB: Website Google Search Google AD

#### **D: Social Media** (Circle Appropriate one)

I would like my Phone number(include country code) \_\_\_\_\_ to be added to the societies social media platforms WhatsApp Telegram All

#### **E: Returning Member** (only applicable for those who have been members before)

Previous Member No \_\_\_\_\_ Year Membership ceased \_\_\_\_\_





## General Membership Terms

### Admission Info Membership

An applicant shall be admitted to membership but shall not qualify for the rights and privileges of membership until he/she has paid: -

- a) An entrance fee of KShs. 2000=
- b) At least 500 shares of KShs. 10,000/= each or such other minimum shares as shall be fixed by the General Meeting from time to time.
- c) The minimum monthly contribution shall be Ksh.1,000 and shall be fixed by the General Meeting from time to time.
- d) The sacco shares shall be non-refundable
- e) Refusal of admission: The management committee may refuse admission to a person after assigning reasons for their decision. Such a person shall have the right to appeal to the next Annual General Meeting as provided in the Act through a registered member.
- f) A female shall be eligible for membership and should possess the following qualifications:
  - Is at least 18 years of age.
  - Has not been convicted of a criminal offence involving fraud or dishonesty.
  - Is within the field of membership as approved in the member policy.

### Cessation of membership

Membership of the society shall cease with effect from the date of a member's:

- a) Death
- b) Voluntary Withdrawal.
- c) Expulsion from society

- d) Becoming certifiably insane
- e) Transfer of shares
- f) Being declared bankrupt in a court of law.
- g) Ceasing to hold qualifications of members as stated in these by-laws

### Withdrawal from the Society

A member may at any time withdraw from the society by giving a written notice of sixty (60) days.

### Expulsion

A member may be expelled or suspended by the General Meeting; Subject to the grounds of expulsion contained in the Act, a member may be expelled on the following grounds: -

- a) Where his/her activities are detrimental to the society's interest particularly if he makes consciously untrue statements to the Board, the Supervisory committee or the Ad hoc Committee or the Annual General Meeting.
- b) Where a member fails to fulfill any of his obligations to the society as required by the applicable law.
- c) If he is convicted in a court of law of a criminal offence involving dishonesty or fraud or is imprisoned for a period of three months or more.
- d) Acts in any manner prejudicial or detrimental to the interest of the society.

### Jowes Chapters

Should I join a Jowes chapter, my membership status (Active, dormant or withdrawn) will be shared with the chapter leaders.

## Privacy Notice

We are committed to protecting the privacy and confidentiality of our members' personal information. This Privacy Notice explains how we collect, use, disclose, and protect your personal data when you interact with us. Please read this notice carefully to understand our practices regarding your personal information.

1. Data Controller - The data controller for your personal data is Jokanyanam Women Empowerment Sacco

2. Collection of Personal Data - We collect and process personal data to fulfill our contractual obligations and provide our services to you. The types of personal data we collect may include:

- Contact information (e.g., name, address, email address, telephone number)
- Identification information (e.g., ID card, passport, or other identification numbers)
- Financial information (e.g., bank account details, income details)
- Employment information (e.g., employer details, job title)

We collect personal data directly from you when you apply for membership, open an account, request a loan, or engage in other activities with us. We may also collect personal data from other sources, such as credit reference agencies or regulatory bodies, as permitted by law.

3. Use of Personal Data - We use your personal data for the following purposes:

- Membership administration and management
- Account administration and maintenance
- Loan processing and management
- Communication with you regarding our services, promotions, and updates
- Compliance with legal and regulatory requirements
- Fraud prevention and detection
- Internal record-keeping and analysis

4. Disclosure of Personal Data -We may share your personal data with the following parties, only to the extent necessary for the purposes stated in this Privacy Notice:

- Service providers and professional advisors who assist us in delivering our services (e.g., IT service providers, auditors, legal advisors)
- Regulatory authorities, as required by law
- Credit reference agencies for the purpose of assessing creditworthiness and preventing fraud

We ensure that appropriate data protection agreements are in place with these parties to safeguard the security and confidentiality of your personal data.

5. Data Security -We implement appropriate technical and organizational measures to protect your personal data from unauthorized access, loss, misuse, alteration, or destruction. We regularly review and update our security practices to ensure the ongoing security of your personal information.

6. Data Retention- We retain your personal data for as long as necessary to fulfill the purposes for which it was collected, as required by law, and as necessary to address any claims or disputes. When we no longer need your personal data, we will securely delete or anonymize it.

7. Your Rights - You have certain rights regarding your personal data, including the right to access, correct, and delete your personal data. You may also have the right to restrict or object to the processing of your personal data, as permitted by law. To exercise your rights or make any requests regarding your personal data, please contact us using the details provided in this Privacy Notice.

8. Changes to this Privacy Notice -We may update this Privacy Notice from time to time to reflect changes in our data protection practices or legal requirements. We encourage you to review this notice periodically for any updates.



**G: Email Indemnity**

I do authorize within the framework of functioning of Jokanyanam women empowerment SACCO that Email instructions will be acted upon without any other written confirmation unless instructed otherwise.

In consideration of the SACCO acting in accordance with the terms of this indemnity, the Member undertakes to indemnify the SACCO and to keep the SACCO indemnified against all losses, claims, actions, proceedings, demands, damages, costs and expenses incurred or sustained by the SACCO of whatever nature and howsoever arising, out of or in connection with such notices, demands or other communications, provided only that the SACCO acts in good faith, except where such losses, claims, actions, proceedings, demand, damages, costs and expenses arise through the willful negligence of the SACCO.

Such instructions will only originate from email address provided (a pre-specified email address) whose instructions shall be complied with until otherwise advised in writing.

I confirm that I have read, understood, and complied with all the membership requirements as per the bylaws and general terms and condition, I confirm that the particulars I have given are correct and true to the best of my knowledge.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

**FOR OFFICIAL USE ONLY**

**Data Inputted into Jisort By STAFF and checked By DIFFERENT STAFF/MANAGEMENT COMMITTEE**

Jisort Input by \_\_\_\_\_

Checked By \_\_\_\_\_

Designation \_\_\_\_\_

Designation \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_