## **Address**

Mushanga Co-operatives savings and Credit society Limited Po Box 197, Kabwohe Uganda. Reg No. 3562. Tel: 256392910579 E-mail: <u>mushangasacco@gmail.com</u>, <u>mushangasacco@yahoo.com</u> Website: www.mushangasacco.com



## Introduction

Mushanga co-operative savings and credit society limited is a member founded, member owned, member used and member controlled financial institution that was registered with the Registrar of co-operatives on 16<sup>th</sup> July 1981

Mushanga co-operative savings and credit society limited belongs to paid up share holders who own it and have the final authority upon decisions of the society. However, members ease their work through the Board and Supervisory and Audit Committees who are elected at the Annual General Assembly (AGM) by and from the shareholders themselves

# VISION

'To be the preferred institution serving a growing, prospering membership within Ankole Region'

### MISSION

We mobilize resources and offer credit to maximize value and economically empower our clients and other stake holders by offering customer focused quality services.

# MOTTO "SAVE THE CREDIT WAY" (BIIKA OGUZE)

# **CORE VALUES**

Professionalism, Integrity, Creativity, Team Work, Unity of Purpose and Quality Services

### AREA OF OPERATION

Ankole region currently serving Greater Bushenyi and Mbarara Districts

# LOAN PRODUCTS

- 1. Business Trade and Commerce
- 2. Agricultural loan Commercial farming
- 3. School fees loan
- 4. Home improvement loan

- 5. Emergency loan Quick Loan (overdraft) for emergency cases
- 6. Bodaboda loan
- 7. Solar loan
- 8. Asset financing loan
- 9. Permit loan
- 10. Land Title loan

## **DEPOSIT ACCOUNTS**

- 1. Ordinary Savings accounts
- 2. Sight accounts (Current Accounts)
- 3. Fixed Deposit accounts
- 4. Junior Accounts
- 5. Bill collection accounts
- 6. Students accounts

# **E-PRODUCTS**

- 1. M-SACCO Phone banking
- 2. MTN Mobile Money
- 3. Agency Banking with Stanbic and Centenary Banks

# **OUT REACH AND BRANCHES**

- 1. Head Office: Nyamufumura Trading Centre along Mbarara/Ishaka Road Sheema Town Council
- 2. Kigarama Branch: Kanyeganyegye Trading Centre, Masheruka Sub county, Sheema District
- 3. Rwentuha Branch: Rwentuha Trading Centre Bushenyi District
- 4. Shuuku Branch: Kishabya Trading Centre, Shuuku Town council, Sheema District
- 5. Burere Branch: Nyakashaka Trading Centre, Buhweju District
- 6. St Kagwa Branch: St kagwa Trading Centre, Bushenyi District
- 7. Kabwohe Branch: Kabwohe Intendero Town council Sheema District
- 8. Kyangyenyi Branch: Kakindo Trading Centre, Kakindo Town Council Sheema District
- 9. Butare Branch: Akajani Trading Centre, Buhweju District
- 10. Marinde Branch: Marinde Trading Centre, Engaju Sub county, Buhweju District
- 11. Mbarara Branch: Rwebikona T/Centre Mbarara Municipality, Mbarara District

#### MSACCO (MOBILE BANKING FOR SACCOS)

MSACCO is the most convenient and effective solution for SACCO to provide financial services to its members. With MSACCO, our members can make deposits and withdraw money from their savings accounts, make payments to various SACCO loan products, check account balance and mini statement of last 5 previous transactions and even receive sms notifications

#### HOW TO USE MSACCO

- 1. Load money to your MTN or AIRTEL money account
- 2. Dial \*165# and \*185# on MTN and AIRTEL respectively
- 3. Choose financial Services
- 4. Choose MSACCO and follow the prompts

SACCO IDS': MTN: MUSHA AIRTEL: 230162

# **MSACCO SCHOOL FEES PAY**

Simple, Reliable and cheapest way to pay school fees

# How to use MSACCO School fees Pay

- 1. Load money to your MTN or AIRTEL money account
- 2. Dial \*165# on MTN and \*185# on AIRTEL
- 3. Choose Financial Services
- 4. Select Deposit
- 5. Enter SACCO ID: MTN: MUSHA, AIRTEL:230162
- 6. Enter Member ID (School's Account Number)
- 7. Enter Amount
- 8. Enter Reason (Student's Name and Class)
- 9. Enter Mobile Money PIN

### ACCOUNT OPENING REQUIREMENTS

- 1. Three passport photos
- 2. Photocopy of National Identity Card
- Ugx 31,000 (Thirty one thousand only) i.e Share capital Ugx. 10,000 Membership fees Ugx. 5,000 Development fees Ugx. 5,000 Stationery Ugx.11, 000