

MEMBERSHIP REQUIREMENTS

INDIVIDUALS.

- Registration fee Ksh 1,000
- Must have Registered Business which has been operating for Six Months
- Must not be listed with CRB
- Must Have Two Guarantors with Stable Business
- The Third Guarantor Must Be Next of Kin
- Must have saved at least 20% of the amount required
- Processing fees of 3.5%

GROUP LOAN

- Pass book fee of Kshs.150/=.
- No registration fee. Ksh 250
- Annual service charge for Kshs 1,000
- Minimum weekly savings of Kshs. 300/
- Insurance fee of at least Ksh. 1,000/= for all member's payable once a year.
- Minimum waiting period is 3months
- Copy Of ID And Two Passport Photos.
- Must Be in A Group of Minimum 5 People.
- Must do Savings for at least 3 Months -Loans are given in factors of 2 to 10 based on individual consistency on Savings and Shares

GROUP LOAN DIVIDENDS

- Based on individual shares in a group dividends are given out at a rate of 30% after one financial year.
- Minimum savings must be 1,200 maximum depends with the individual.

-TYPES OF GROUP LOANS

-OPEN GROUP LOANS

This type of loan is available to individual Members within the Groups, the interest Rate charged is 10% on a reducing balance and No dividend payable.

-CLOSED GROUP LOANS

-This type of loan is available to the group, the interest Rate charged is fixed 7.5% and dividend is payable.

INDIVIDUAL LOAN DIVIDENDS

- Facilitating The above loans though Limited the individual must have 20% savings/shares for any amount you are borrowing.
- Savings just act as security.
- Based on individual shares in a group dividends are given out at a rate of 30% after one financial year.
- Minimum savings must be 1,200 maximum depends with the individual.



ARTECH GUARANTEED

"We are strong in partnership"

01 OUR VISION

To be an outstanding organization in providing timely, relevant and competitive financial and business solutions.

02 OUR MISSION

To empower our members by providing efficient, innovative and competitive financial products and services to supply in the market.

03 OUR MANDATE

Our mandate remains focused on the fulfillment of the Group's vision and mission and in particular meet the objectives (as outlined in the bylaws) in accordance with the members' expectation.

For more information, contact us and speak to Branch Manager or one of our Business Development Managers and start earning competitive Returns TODAY.

+254 786 55 62 98

clientservice@artecheastafrica.co.ke
management@artecheastafrica.co.ke

ARTECH GUARANTEED FUND

"We are Strong in Partnership"

Artech East Africa Group is an innovative, customer focused, Private Liability Company duly licensed in Kenya, offering focused alternative Finance solutions to Welfare Groups, Self Help Groups and Chamas' so long as they are registered under the Ministry of Social Services. Artech East Africa Group was started way back in 2013 to offer customers an alternative to the elusive credit from the mainstream financial institutions, by way of lending to select individuals mainly in the Banking Industry.

In line with our Mandate Vision and Mission Artech East Africa offers the following to the Group.

- ✓ Training of Groups
- ✓ Business Networking
- ✓ Facilitating of Business Loans
- ✓ Group Loans and Asset Finance Loans
- ✓ Green Energy Solutions



Key Benefits of AGF:



1. Training of Groups

Artech East Africa Believes that training if well conducted it can bring an enormous benefit to the whole Team. We believe in a group that participates in sensitivity training.

Why is it very important?

As the mornings and evenings get darker, it can be difficult to motivate yourself to move. Group training gives you the extra encouragement boost you need to get up and active, while keeping your health and fitness goals in check.

1. Motivation

Having other people exercising alongside you can also give you the boost you need to keep moving – nobody likes falling behind, right?

2. Structure

Combining group training sessions into your weekly routine will give you a structured foundation from which to build strength, and to see your Revenues grows.

3. Accountability

Just like personal training, group training sessions hold you accountable for turning up and putting 100% effort into your input/Business.

4. Fun

Exposure to a fun and social environment is why many people prefer group training to a lone during business hours.

5. Support

Both your trainer and your fellow participants are there to support and assist you throughout.

2. Business Networking.

Artech East Africa Believes in Business Networking and Practices it. Business networking is the process of establishing a mutually beneficial relationship with

other business people and potential clients or customers. Business networking benefits are the intangible gains made by communicating with other professionals in or relating to your industry.

Often, it is the networking efforts of a business owner that yields the most results in small businesses. There are many other advantages to networking- of the many potential gains to be made, the sharing of knowledge is the most beneficial.

Networking builds confidence, in that your business and the methods you have employed to run and manage it are competitive and comparable to similar businesses.

3. Facilitating Business Loans

Artech east Africa believes that for a business to grow it must get financial support. Artech will replace Someone who helps out in a real Financial transaction but owes no responsibilities to the buyer, the seller, the lender, or the borrower.

Artech in a real transaction might contact an independent financial institution, arrange for a process, assist with removing underlying challenges/ problems on loan, and explain the computations for the buyers 'and sellers 'costs at in details, and this is why we exists to enable your business thrive and grow.

And this will extend to the asset financing where we will do everything with no Responsibility passed to our Members.

4. Green Energy

Artech East Africa Believes Green energy comes from natural sources such as sunlight, wind, rain, tides, plants, algae and geothermal heat. These energy resources are renewable, meaning they're naturally replenished.

In contrast, fossil fuels are a finite resource that take millions of years to develop and will continue to diminish with use. Green energy can replace fossil fuels in all major areas of use including electricity, water and space heating and fuel for motor vehicles. **Types of green energy**

Solar power - The most prevalent type of renewable energy, solar power is typically produced using photovoltaic cells, which capture sunlight and turn it into electricity.

Wind power - Air flow on the earth's surface can be used to push turbines, with stronger winds producing more energy.

Hydropower - Also called hydroelectric power, hydropower is generated by the Earth's water cycle, including evaporation, rainfall, tides and the force of water running through a dam.

Geothermal energy - Just under the earth's crust are massive amounts of thermal energy, which originates from both the original formation of the planet and the radioactive decay of minerals. s.

Biomass - Recently-living natural materials like wood waste, sawdust and combustible agricultural wastes can be converted into energy with far fewer greenhouse gas emissions than petroleum-based fuel sources

Biofuels - Rather than burning biomass to produce energy, sometimes these renewable organic materials are transformed into fuel

