



SHELLOYEES INSIGHT

VOLUME 5 | DECEMBER 2019

Merry Christmas &
Happy New Year!



It is unbelievable how 365 days have flown by. One thing that comes to mind for most people if the goals set at the beginning of the year were achieved.

Whether financial or not planning is the main difference between what was achieved and what was not. If you planned to own a plot by the end of 2019 how were you going to buy it? Financing, from savings, from salary....most likely for the last two options you would fail for the first one considering you are a member of the Shelloyees sacco it should work .It is never too late to make a sound financial decision and we are here to help you with that.

On this issue we shall cover our new products drawn mostly from partnerships like LIKIZO and the Hotpoint appliances partnership.

We cannot forget to highlight the biggest price drop in supernormal loans from 15% to 13%. There is no banking institution that is giving this kind of rates. This is exclusive for you our members, more like a Christmas gift!

Our social media platforms are also now live log in, like the pages and share on your timelines. Let's engage and together make Shelloyees a financial hub! The handles are provided at the end of the newsletter. We also now have an official communication line where you can reach the office for any assistance or queries!

The number is 0713171618.

It has been a great year for the Sacco and we have strived to come up with tailor made products to ensure our members get value for their money. Above all we thank God and you our members for choosing us to be your trusted financial partners.

We wish you all and your loved ones a merry Christmas and a happy and prosperous new year full of God's blessings.

Lois Wanjiru



We have finally come to the end of 2019 and looking forward to 2020.

2019 has been a great journey walking together with all of you. We have made tremendous strides as a Sacco this year that includes partnerships that allowed members to enjoy quality products at exclusive rates and revised credit facilities to suit your needs. In line with our strategy to be the most preferred financial institution, we will continue to deliver great service and products that make value addition our top priority. We have temporarily removed some hindrance that prevented you from accessing super normal loans. It would be good to grab such opportunities while they last.

The staff changes has also been in line with our strategy to grow the SACCO further and to serve you better.

The position of a marketing officer was filled and we look forward to a better presence in major platforms going forward .We are now available in all social media platforms for purposes of engagements and feedback. We will continue to listen to you and action in line with your request to make you comfortable.

What's next for Shelloyees sacco? Steady growth and expansion in terms of numbers, capital base, investments which will translate to great returns. We are in the process of upgrading our website to make it more interactive, easy to use and in 2020, we will adopt a mobile app to make our services more convenient.

This is the best time to set financial goals and Shelloyees is the best institution to hold your hand as you plan. Let's all strategize and take advantage of the competitive rates and the partnerships on board to make our lives and those of our loved ones better!

I would like to wish you all a merry Christmas and prosperous 2020!

Oscar Mbata



On Your Mark... Get Set... Explore

The world is a book, and those who do not travel read only a page.” – Saint Augustine

We listened and partnered with African Touch safaris to help tour the world on a budget! We are making extremely convenient for u all you need to do is pick your destination, start saving we will sort the rest for you, just avail yourself at the airport!

We have various destinations tailor made to suit everyone from entrepreneurs, to members who would love to just take a vacation and relax.

Travel can never be overrated the benefits include:

Broadens your horizons Ensures Peace of Mind

We all have stress and tension in our lives. Traveling forces us to temporarily disconnect from our normal routine, helping us appreciate the people and things we have around. As per a famous saying “we never know what we have until we lose it.”

It teaches you about the world

Travelling can teach you more than any university course. You learn about the culture of the country you visit. If you talk to locals, you will likely learn about their thinking, habits, traditions and history as well.

Networking

Travelling helps you make friends who could be fellow travelers or the locals. The networks you create during travelling can help you with great business ideas or how to improve in your career. You could also leverage business connections you make in this way when you want to expand your business. Your connection on the ground can use his local knowledge to help you do all the necessary research and legwork and help you settle into a new territory.

Business Ideas

While travelling it is possible to identify a business opportunity in another country which you can exploit or in Kenya and get a cheap supplier from the country you are visiting.



How to sign up:

- Chose a destination of your choice and inform us
- Register on Likizo and start saving towards your vacation,
- We will advise you continuously as we prepare your travel documents
- Should you need a top up we will finance through a very affordable product loan at 6%.

Lipa pole, pole and see and travel the world at cheapest rates ever!

Tour The Ultimate World Destinations with Shelloyees!

SPECIAL OFFER

BIGGEST PRICE DROP!

Travel dates & destinations 2020
Malipo ni Pole Pole!

Twende Israel - Egypt

7th - 16th August 2020
KSH 176,000 pp



Twende Dubai

26th - 30th May 2020
KSH 96,500 pp sharing



Twende China

7th - 17th October 2020
Ksh 260,500 pp



Inclusions;

- Visa processing fees
- Professional tour and shipping guide assistance during market visits
- Return air ticket on Economy
- Return internal fares
- Airport transfers and ground transport as per the itinerary

Start Saving Today! and travel the world!

We will give short term loans to top up your savings to facilitate the trip!

BOOK NOW!



SHELLOYES
SACCO LTD

Vienna Court, State House Crescent Rd
P.O. Box 73902-00200, Nairobi, Kenya
Tel: 020 3205555, 020 3205270 | Email: info@shelloyees.co.ke

GET UP TO 5% OFF ALL SAMSUNG ITEMS

10% OFF ON ALL OTHER BRANDS



Are you ready for this? We bet you didn't see this coming! double door fridges, washing machines, micro-waves the list is endless!

The brands to pick from are LG, Samsung, Whirlpool, Westpoint, Smifer, Von, LG the brands are all top-notch world class brands. Get up to 5% off on all Samsung items and 10% off on all other brands

HOW TO PURCHASE

- Sacco members will visit any of the Hotpoint showrooms at Sarit Center, Likoni and Garden City or shop online at <https://hotpoint.co.ke>
- They will identify the items they need to purchase and the model numbers.
- They will then fill the order form and forward to the sacco. They will make a payment for cash, for a loan they will fill and submit the loan application form.
- The Sacco will prepare the order and send to Hotpoint Appliances together with delivery instructions

WHAT IS THERE FOR YOU!

- The good news is Hotpoint will extend a 5% discount on all Samsung products and 10% discount on all other brands.
- Delivery will be within 48hrs upon receipt of order and payment within Nairobi.
- You can access a product loan at 6% repayable within 6 months to buy any of the gadgets.
- All products come with their manufacturer's warranty.



SHELLOYEES
SACCO LTD

Hotpoint
APPLIANCES LTD

Vienna Court, State House Crescent Rd, P.O. Box 73902-00200, Nairobi, Kenya
Tel: 020 3205555, 020 3205270 | Email: info@shelloyees.co.ke



VIENNA COURT
STATE HOUSE ROAD CRESCENT
0703 025027

INFO@SHELLOYEES.CO.KE

WWW.SHELLOYEES.CO.KE

Merry Christmas &
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