

# Products

## Introduction

We pride ourselves to be the premier property finance institution with a variety of products to suit the need of Individual and Corporate members.

We have led the Co-operative movement in provision of one of life's main basic need i.e. shelter.

### A KUSCCO Individual Loan

KUSCCO Individual Loan is tailored for individuals who wish to buy or construct their dream homes; put up commercial rental units or buy a piece of land/ plot

#### Eligibility:

- Membership/registration fee of sh 3,000;
- Buy minimum shares of Ksh 20,000;

### General information and membership requirements:

- Minimum monthly savings of Kshs. 3,000. A member may save more depending on his/her ability and plan. Members are encouraged to save Ksh. 100 on daily basis.
- A stable interest is charged on mortgage facility and is calculated on reducing balance basis;
- Loan repayment period is a maximum of 15 years;
- The following shall form security for the facility:
  - o The savings with KHC;
  - o Title deed of the property.

#### Contacts:

P. O Box 28403-00200 Nairobi,  
**Tel: 0111 027200,**  
Email: [info@kusccohousing.coop](mailto:info@kusccohousing.coop)  
Website: [www.kusccohousing.coop](http://www.kusccohousing.coop)

1



### Home Buying

Own House/Home:

- Multiplier 5 times Savings.
- Commercial/Rental Units.
- Multiplier 4 times Savings.

2



### Construction Financing

Own House/Home:

- Multiplier 5 times Savings.
- Commercial/Rental Units.
- Multiplier 4 times Savings.

3



### House Completion

Own House/Home:

- Multiplier 5 times Savings.
- Commercial/Rental Units.
- Multiplier 4 times Savings.

4



### Equity Release/Funds against owned property

Own House/Home:

- Multiplier 5 times Savings.
- Commercial/Rental Units.
- Multiplier 4 times Savings.

5



### Buying plot

Undeveloped:

- Multiplier 4 times savings.
- Five year repayment period.

6



### House/Home Improvement

Own House/Home:

- Multiplier 5 times Savings.
- Commercial/Rental Units.
- Multiplier 4 times Savings.

## B Corporate Loans

### Eligibility:

- Membership/registration fee of sh 10,000;
- Buy minimum shares of Ksh 50,000;

### General information and membership requirements:

- Minimum monthly savings of Kshs. 10,000;
- To qualify for a loan, a member must have continuously saved for at least 6 months;
- A stable interest is charged on mortgage facility and is calculated on reducing balance basis;
- Loan repayment period is a maximum of 10 years;
- The following shall form security for the facility:

- o The savings with KHC;
- o Title deed of the property.

### Loan purpose / features:

Home Buying for members  
 Commercial/ Rental Units  
 construction /purchase  
 Equity Release/ Funds against  
 owned property  
 Buying plot/ Land for  
 subdivision to members

**Savings multiplier for all loans: 4 times.**

## C Saving as an Investment

Individual and Corporate clients save as an investment without intention of getting credit.

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