



Our Principles

AAK Sacco upholds Chapter 6 of the Constitution of Kenya:
Transparency, Accountability and Integrity.

- Respect
- Professionalism
- Open-mindedness
- Discipline and Commitment
- Honesty
- Maintain quality standards of built environment and protect natural heritage.

“Don’t judge each day by the harvest you reap but by the seeds that you plant.”

- Robert Louis Stevenson

AAK CO-OPERATIVE SACCO LTD
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AAK SACCO LTD

‘COMMITTED TO YOUR GROWTH’

About Us

Introduction

The Governing Council of the Architectural Association of Kenya-AAK, held several meetings in the year 2009 and 2010 and reports from the Executive Committee deliberated on the need to form a Society for its members.

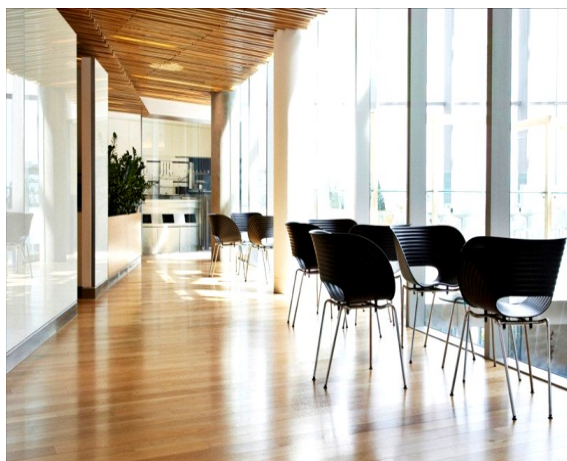
Subsequent to these, a resolution was passed by the Council members during the 43rd Annual General Meeting held in March 2010 that gave life to the AAK Sacco Ltd

AAK Sacco is registered under the Ministry of Industrialization and is governed by the Co-operatives Societies Act CAP 490 and Sacco By-Laws.

Membership

The SACCO draws its members mainly from the Architectural Association of Kenya which is an umbrella association for professionals engaged in the built and natural environment. They include architects, quantity surveyors, engineers, town planners, environmental design consultants, landscape architects and construction project managers.

Membership to AAK SACCO is also open to immediate family members of these professionals and staff of firm members of the Association.



Products and Services

Loans

The Management Committee of AAK Co-operative Sacco Ltd exercises fairness in granting loans to members.

Members and all stakeholders are expected to seek guidance and clarification from the Credit Committee in the interpretation of the loan application process.

Requirements

A member must have completed at **least six (6) months** of membership from the date of enrolment and is required to maintain a monthly share/deposit contribution of not less than **KES 1000 (Kenya Shillings One thousand)**

The member is entitled a maximum limit of a loan (s) equivalent to **three times** the

Benefits to Membership

- The SACCO provides you with an opportunity to make prudent savings through cultivating a savings culture
- Attend and participate at the Annual General Meetings
- Provides members with affordable credit products such as loans
- You get free statements of account every quarter of the year
- Personal attention to members' needs
- Submit initiatives or projects to the Management for the improvement of the Sacco's services

value of shares/deposits held, subject to the availability of funds.

[Loan Application Form](#)

Loans applications shall be considered in the order in which they are received, that is on a first-come-first-serve basis.

All applications forms **MUST** reach the Society's office **on or before last day of every month.**

Categories of Loans

- ◇ Short-term Loans
- ◇ Emergency Loans
- ◇ Refinancing loan

Objectives

The general objects for which AAK Sacco is established amongst others are:

- Afford members an opportunity for accumulating savings
- Carry out investments
- Create a source of funds for lending to members
- Perform the function and exercise the powers designated for Savings and Credit Co-operative Societies under the applicable law for the benefit of the members .

[AAK Sacco AGM 2016 Chairman's Report](#)

[AAK Sacco AGM 2016 Treasurer's Report](#)





Code of Ethics

- Members have the right to use the Society's services according to the policies and procedures
- A members shall at all times be honest in dealings and decisions shall be made with integrity of purpose.
- A member shall at all times be free from corruption
- A member shall at all times act in an honourable manner towards colleagues.
- Create an environment where members feel comfortable in raising concerns
- All members shall practice honesty and exercise diligence

Welcome to the Family

To enroll as a member, kindly fill the application form downloadable from the AAK website www.aak.or.ke.

Present the completed form to the AAK Secretariat together with the deposit slips showing payment of registration fee and monthly shares contribution.

[Application for membership](#)

- Registration Fee (Non-Refundable) **KES. 2500**
- Minimum monthly share contributions of **KES. 1000**

Talk to us

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Payment Options

(Please ensure you get an AAK Sacco receipt from the secretariat for every payment made)

1. Direct Bank Deposit to:

Bank Name: Co-operative Bank of Kenya
 Branch: Parliament Road Branch.
 Account name: AAK Co-operative SACCO Ltd
 Account Number: 01120199836300

2. Cheques written to:

AAK Co-operative SACCO Ltd.

3. Mobile Money Transfer to:

(A) Safaricom Paybill No.(Buy Goods Option) 723578**, or
 (B) Airtel nickname 'AAKSACCO'

NB** For the Safaricom M-Pesa transactions, members are required to top up their remittances by 1% on every payment they make. The 1% is the transaction fee charged by the service provider and shall be absorbed by the members.

*Cash is not accepted

