

**HARDWARE SAVINGS AND CREDIT  
CO-OPERATIVE SOCIETY LIMITED  
P.O. BOX 80434-80100 GPO, MOMBASA  
Email: hardware sacco@gmail.com or @yahoo.com  
Tel: 0202000855/0734060846/071786873  
Membership Application Form**

AFFIX PHOTO

Member No.

**Applicants Details**

- To be completed in capital letters
- All fields are mandatory

Full Name (As per National ID)

Mobile No.

Tel No.

Date of birth (dd/mm/yy)

Present physical address

Marital status

Gender

ID/passport No.

E-mail address

KRA PIN: No.

P.O. Box address

County

**Section One: Employment details** (To be completed by an employed applicant) Salary

Employer

Employers address

Position in employment

Work station

Date of appointment

Gross monthly income Kshs.

Payroll number

**Section Two: Business details** (To be completed by a business applicant) Business income

Business name

Business address

Nature of business

Approximate Monthly Income Kshs.

Business Location

**Other Sources of Income**

Pension income  Other (specify)  Amount Kshs.

Proposed Monthly Contributions  Amount in words

Proposed mode of remittances (a) Check-off  (b) Standing Order  (c) Cash deposit  (d) Others (Specify)

**Effective date of deduction / contributions** (dd/mm/yy)

**NB:** I confirm that I have authorised **HARDWARE SACCO LIMITED** to access my credit profile and that this profile can be delivered to their e-mail / postal address indicated herein and hereby **AUTHORISE METROPOL CRB LIMITED** to mail / deliver / send my credit report to the e-mail / postal address indicated herein. I release **METROPOL CRB LIMITED AND HARDWARE SACCO LIMITED** and its officers, employees and agents from all claims, actions or proceedings of whatsoever nature and howsoever arising, suffered or incurred in connection with

Metropol CRB Limited sending / delivering / mailing my credit report to the addresses that I have provided

I  ID NO.  SIGN  DATE

Next of kin (if below 18 years provide name of guardian)

	Name	ID/No	Relationship	Contact Address/Tel	Date of Birth	%
1						
2						
3						
4						
5						

**BENEVOLENT FUND**

	Name	ID/No	Relationship	Contact Address/Tel	Date of Birth
1					
2					
3					
4					
5					
6					
7					
8					
9					

If nominee is under 18yrs provide a guardian Name:  ID   
Mobile Number

**REFEREE**

*(To be filled by the member introducing the applicant)*

I  Member Number  ID No.

Confirm that the applicant Mr./Mrs/Ms  is well known to me for   
and that he/she is capable of independently operating an account as a member of Hardware Sacco Society Limited. He/She is my  (wife/husband, son, daughter and friend etc).

Referees signature  Date

**ATTACH THE FOLLOWING**

- Copy of identity card or valid passport
- 1 coloured passport size photo

Applicant's Signature

Witness name  Signature

**FOR OFFICIAL USE ONLY**

Date of admission of member  First deduction due

Membership registration No.	Recommended by management committee
Chairman's Signature <input type="text"/>	Minutes No./Date <input type="text"/>
Dates of Approval <input type="text"/>	Date of refund management committee <input type="text"/>
Chairman's Signature <input type="text"/>	Minutes No./ Date <input type="text"/>
Voucher/ Cheque No. <input type="text"/>	

### MEMBERSHIP ELIGIBILITY

Any natural, legal or group of person(s) eligible for membership of the society may apply to be members by completing an application for membership form and may be admitted if they meet the following requirements:

- a) Is within the field of membership provided for in the by laws
- b) Is not less than eighteen years of age, if a natural person
- c) Is not a member of another salary based Sacco in the county.
- d) Is not directly, a money lender or carrying out such activities detrimental to the objectives of the society
- e) Is of good character.
- f) Is introduced by an existing member.
- g) Has regular income from employment, business or trade
- h) Has paid entrance fee and minimum shares as prescribed in the membership policy
- i) Has understood the objectives of the society, his obligations as a member and other membership requirements as stated in the Society By-law.

### MEMBERS' RIGHTS

The following are the rights that you enjoy as a member of Hardware Sacco:

- a) Receiving, periodically and regularly, or upon request, and at least once a year, a statement of accounts containing the individualized record of his credit and debit transactions.
- b) Attending and participating in elections within the electoral zone. Each member shall have one vote irrespective of his/her total shareholding
- c) Electing representatives to attend and participate at a general meeting.
- d) Electing or be elected as an officer of the society, unless otherwise prohibited by any other law or these by-laws.
- e) Using the Society's services according to the policies and procedures approved by the Board of Directors.
- f) Submitting projects or initiative to the Board of Directors. For the improvement of the Society's services
- g) Appointing a nominee
- h) Participating in the sharing of the Society's surpluses.
- I) Accessing all legitimate information relating to the Society, including internal regulations, registers, minutes of the General Meetings, Supervisory Committee reports, annual accounts and inventories, investigation reports, at the registered office of the Society, subject to the Society's policies.
- j) Voting on all matters put before the electoral zone
- k) Enjoying all other rights as prescribed by the Co-operative Act and the Rules.

### MEMBERS' OBLIGATIONS

As a member of Hardware Sacco you are obliged to:

- a) Be faithful and honest in all their dealings with the Society.
- b) Observe the law, the rules and these By-laws whenever transacting any business with the Society.
- c) Observe the code of conduct and ethics of the Society, and in particular desist from any corrupt practices in all dealings with the Society.
- d) Refrain from engaging in the business of money lending in competition with the Society.
- e) Protect the image of the Society and avoid unnecessary publicity, incitement or careless talk that can injure the reputation of the Society.
- f) Inform the Chief Executive Officer in writing of change of my physical address and contact details whenever they occur
- g) Pay my debt obligations to the Society without fail and save regularly with the Society.
- h) Seek cooperative education to improve my awareness and enlightenment on cooperative matters.
- I) Attend meetings and education forums and take part in Society's decision-making.
- j) Inform non-members and encourage them to join the Society.
- k) Identify problems affecting the Society and suggest solutions.
- l) Participate in the Society's projects, both physically and financially.
- m) Make use of the services of the Society as stated in its objectives
- n) Comply with this by-laws, the Co-operative Act, the Sacco Act, Rules, Regulations and resolutions of General Meetings.

