

APPLICATION FOR USHIRIKA DAY AWARDS 2024

This is an electronic Survey Form. All details are to be filled and submitted online.

When Submitting this application form please attach the following;

1. Society's Profile
2. Audited accounts for the last 3 years
3. Products Brochure

Please answer the following questions as TRUTHFULLY as possible

CATEGORY C: HOUSING/INVESTMENT CO-OPERATIVE SOCIETIES

PART 1: SOCIETY INFORMATION

Name of Society :

Registration Number : CS/

P. O. Box : Postal Code : City/Town :

Telephone Number : +254

E-mail :

1.1 INVESTMENT SECTORS

a) Please indicate the sectors that your Society invests.

- Land Real Estate/Housing
- Equities (Stock Market) Government Securities (e.g. T/Bonds, T/Bills)
- Others If Others, specify

PART 2. MEMBERSHIP

2.1 GROWTH

a) Please indicate the Society's membership data for the last 3 years.

Year	Active Membership	Dormant Membership	Total Membership	% Growth	Male	Female	Other categories
2021	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2022	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2023	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

*NOTE: Active membership used for membership growth % computation

2.2 MEMBER EDUCATION

- a) Indicate the attendance and expense on member education from your last 3 years audited accounts. List the topics trained and the channel(s) used.

Year	2021	2022	2023
Amount spent			
No. of members trained			
Topics trained			
List the channel used for training			
Service provider used			

- b) List the channels that your Society uses to receive, analyze and respond to members' feedback.

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PART 3. FINANCIAL MANAGEMENT

3.1 DEPOSITS, INVESTMENTS AND ASSETS

Indicate the following figures from the balance sheet over the last 3 years.

Year	Total Shares/ Deposits (KES)	% Growth	Total Investments (KES)	% Growth	Total Assets (KES)	% Growth
2021						
2022						
2023						

3.2 CAPITALIZATION

Indicate the following figures from the balance sheet over the last 3 years.

Year	Share Capital (KES)	Statutory Reserve (KES)	General Reserve (KES)	Revaluation Reserve	Other Reserves (KES)	Total Shareholder Funds (KES)	Total funds as % of Total
2021							
2022							
2023							

3.3 INCOME

a) Indicate the following figures from the income statement over the last 3 years.

Year	Sales Income (KES)	Interest Income (KES)	Other Income (KES)	Total Income (KES)	% Growth
2021					
2022					
2023					

3.4 EXPENDITURE TO INCOME RATIO/EFFICIENCY

a) Indicate the following figures from the income statement of the last financial year, 2023.

Item	Amount (KES)	% of Total Expenditure*	% of Total Income
Cost Of Sales			
Financial Expense			
Total Staff expenses			
Committee Expenses			
Members Expenses			
Rent Expense			
Operating Expense			
Total Expenditure		N/A	

*NOTE: Excluding rebates/returns to members, depreciation/amortization and provisions.

3.5 BUDGET

a) Indicate the following figures from your financial records over the last 3 years.

Year	Budget Provision (KES)	Actual Expense (KES)	Variance (KES)	% of Total Budget
2021				
2022				
2023				

3.6 INVESTMENTS PROFITABILITY

a) Indicate the amounts in figures paid as rebates or returns to members for the previous three years.

Year	Rebates>Returns to members (KES)	% of Total Contributions	% of Total Turnover
2021			
2022			
2023			

b) What was the Society's Surplus After Tax in 2023? Kes.

c) What was your return on return on assets in 2023? % ROA

3.7 SOURCES OF FUNDS

a) How does the Society raise funds for its projects?

- Own Funds (Member Contributions) Borrowed Funds
 Both Member Funds & Borrowed Fund Donations or Grants

b) If Borrowed funds, what is the total interest expense paid in the last financial year 2023?
(Refer to income statement)

Interest expense (KES):

c) List the external loans balances as at end of 2023, citing the sources and interest rates charged per annum.

Institution borrowed from	Type of Loan	Outstanding Balance (KES)	Interest Rate (p.a.)

PART 4. INVESTMENT AND CREDIT MANAGEMENT

4.1 INVESTMENT PROPERTY

a) Indicate the following figures from the balance sheet over the last 3 years.

Year	Invest Property Acquired (KES)	Invest Property Sold (KES)	Invest property as close of year (KES)	% Growth
2021				
2022				
2023				

4.2 INVESTMENTS TO MEMBER DEPOSIT/SHARES RATIO

a) Indicate your total investments held for sale and member deposits/shares from your financial statements

Year	Total Investments held for sale	Total member deposits/shares	% Ratio
2021			
2022			
2023			

4.3 CREDIT PRODUCTS

Indicate the interest rates charged on your best (highest balance) three loan products.

Loan Product	Interest Rate (p.a.)

4.4 DEFAULTER MANAGEMENT

Indicate the performance of your loans to members as at end of 2023 as follows;

Item	Amount
Total Outstanding Loan Balances (KES) :	
Outstanding Defaulted Loans (KES) :	
Default Rate (%) :	

4.5 LOANS TURN AROUND TIME

a) What is the shortest time, in days, taken to disburse a loan from application date?

b) What is the longest time, in days, taken to disburse a loan from application date?

4.6 LOANS BACKLOG

a) Does the Society have any Loan applications backlog? YES NO

If YES, How much (KES)? What is the waiting Period (days)?

PART 5. PRODUCTS AND PROJECTS *(Kindly attach Product Brochure)*

5.1 LIST OF CURRENT PROJECTS

YEAR	LOCATION	ESTIMATE PROJECT VALUE	PROJECTED INCOME ON COMPLETION

5.2 LIST OF INVESTMENT PRODUCTS/SERVICES

1.		2.	
3.		4.	
5.		6.	
7.		8.	
9.		10.	
11.		12.	
13.		14.	

5.3 LIST OF SAVINGS PRODUCTS/SERVICES (IF ANY)

1.		2.	
3.		4.	

5.4 LIST OF CREDIT PRODUCTS/SERVICES (IF ANY)

1.		2.	
3.		4.	

5.5 LIST OF OTHER PRODUCTS/SERVICES

1.		2.	
3.		4.	
5.		6.	

5.6 INNOVATION & PRODUCT DEVELOPMENT

a) List the NEW products and Projects the Society introduced in each year.

2021	2022	2023

PART 6. GOVERNANCE

6.1 ANNUAL GENERAL MEETING (AGM) OR ANNUAL DELEGATES MEETING (ADM)

	2021		2022		2023	
	AGM	SGM	AGM	SGM	AGM	SGM
Date Held:						

6.2 BOARD/CMC COMPOSITION

a) Indicate the BOD/CMC composition using the following parameters

	Number
Total Number of BOD/CMC in the last year	
Number of Male Board Members	
Number of Female Board Members	

6.3 BOARD/CMC MEETINGS

a) Indicate the number of BOD/CMC Meetings held in each of these years.

Year	Number of Meetings
2021	
2022	
2023	

6.4 BOARD/CMC TRAINING

a) Please indicate the trainings attended during the year 2023 by committee members and by which institutions.

Course attended	No. of Board members attended	Institution attended/facilitated	Month attended

6.5 STRATEGIC MANAGEMENT (PLAN)

- a) Does the Society have a Strategic Plan? YES NO

If YES, When will it expire?

What was the last review?

6.6 RISK MANAGEMENT

- a) Does your Society have a documented risk management policy YES NO

- b) Does your Society have a documented Business Continuity Plan YES NO

- c) List all the policies and operating manuals that the Society has in place

1.	<input type="text"/>	2.	<input type="text"/>
3.	<input type="text"/>	4.	<input type="text"/>
5.	<input type="text"/>	6.	<input type="text"/>
7.	<input type="text"/>	8.	<input type="text"/>
9.	<input type="text"/>	10.	<input type="text"/>

- d) List all the insurance policies that the society currently has and from which insurance company

Type of Policy	Insurance Company	Expiry period
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

6.7 CEO/MANAGER PROFILE

- a) Name of the Current CEO/Manager

- b) Number of years as CEO/Manager

- c) List all new projects initiated in the Society in the year 2023.

1.	<input type="text"/>	2.	<input type="text"/>
3.	<input type="text"/>	4.	<input type="text"/>
5.	<input type="text"/>	6.	<input type="text"/>

6.8 GOVERNANCE MANUALS

- a) Does the Society have a Board Charter? YES NO

6.9 MANAGEMENT REPORTS

- a) List all the Management Reports prepared and presented to the Board.

1.	<input type="text"/>	2.	<input type="text"/>
3.	<input type="text"/>	4.	<input type="text"/>
5.	<input type="text"/>	6.	<input type="text"/>

6.10 AUDIT FUNCTION

- a) Does the Society have an Internal Audit function? YES NO
- b) Who are the external auditors used last year?
- c) What is the date of Registration of the last audited accounts?
- d) What was the Auditor's opinion given in the last audit?
- e) Has the society changed external auditors in the last 3 years? YES NO
- If YES, who was the previous external auditor?
- Which period did they serve? From: To:

6.11 COMPLIANCE

- a) List all the statutory deductions/returns made by the society and dates of submission.

Type of Return	Statutory Date	Date Submitted
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

6.12 LITIGATION

- a) Is there any pending court case against the Society? YES NO
- b) If YES, what are the details and value/amount?

6.13 CORPORATE SOCIAL RESPONSIBILITY (C.S.R.)

- a) Does the Society have a CSR Policy? YES NO
- b) List the community initiatives that were undertaken by the society in the course of last year, 2023 as part of Corporate Social Responsibility;

Nature of CSR Activity	Beneficiary	Date of CSR
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

- c) Who is responsible for CSR activities in the Society?

d) Indicate the amount spent by the Society on CSR.

Year	CSR Budget (KES)	% Growth	CSR Expense (KES)	% Growth	Total Expenses* (KES)	% to Total Expenses
2021						
2022						
2023						

*NOTE: Excluding rebates/returns to members, depreciation/amortization and provisions.

e) Give a brief description of initiatives the Society has undertaken or products the Society has introduced that have **Environmental and/or Social** impact on members and/or the community (*In not more than 150 words*).

6.14 AFFILIATIONS TO OTHER BODIES

a) List the organizations the Society is affiliated to.

Organization	Date of last subscription

PART 7. MANAGEMENT INFORMATION SYSTEM & I.C.T.

7.1 ICT SYSTEM IN USE

a) What system/ service provider is the society using for the following functions?

Function	System in Use (Where Applicable)	Service Provider (Where Applicable)
1. Core operating system		
2. Financial Management		
3. HR Management		
4. Asset Management		
5. E-mail Domain		
6. Website maintenance		
7. Website host		
8. Wide area Network		

b) Select the tools that the society uses to maintain **Information Security**.

Anti-virus	<input type="checkbox"/>	CCTV surveillance	<input type="checkbox"/>	Passwords	<input type="checkbox"/>
Approval levels	<input type="checkbox"/>	Data encryption	<input type="checkbox"/>	Restricted access to server room	<input type="checkbox"/>
Documents Registry	<input type="checkbox"/>	Documents Management System	<input type="checkbox"/>	Data Protection Policy	<input type="checkbox"/>
Backups	<input type="checkbox"/>	Firewall	<input type="checkbox"/>	Others (Specify)	<input type="text"/>

7.2 WEBSITE

a) Website address (If applicable):

b) Tick the services that your members can access from your website;

1.	Society info/profile	<input type="checkbox"/>	5.	News/announcements	<input type="checkbox"/>
2.	Products/services	<input type="checkbox"/>	6.	Online member recruitment portal	<input type="checkbox"/>
3.	Financial statements	<input type="checkbox"/>	7.	Feedback option	<input type="checkbox"/>
4.	Downloads	<input type="checkbox"/>	8.	Others (Specify)	<input type="text"/>

7.3 COMMUNICATION

a) Tick all the communication channels the Society uses when communicating to various stakeholders from the table below:

	Board Members	Staff members	Society members	Service providers	Other stakeholders
Phone call	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SMS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
WhatsApp	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Member portal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facebook	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Twitter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telegram	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Virtual meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

7.4 TECHNOLOGICALLY ENABLED PRODUCTS

a) List products/services the society is currently offering that are technologically enabled.

1.		2.	
3.		4.	
5.		6.	

PART 8. HUMAN RESOURCES MANAGEMENT

8.1 HR POLICY

a) Does the Society have an updated HR Policy? YES NO

8.2 PERFORMANCE MANAGEMENT SYSTEM (PMS)

a) Does the Society have a documented and implemented staff performance Management System? YES NO

8.3 EMPLOYMENT BENEFITS

a) List the benefits that the society is currently offering the employees.

1.		2.	
3.		4.	
5.		6.	

b) Indicate the current basic salary structure for the various job grades in the Society (*Attach Salary Structure/Latest Payroll*)

Positions	Minimum Basic Pay per month	Maximum Basic Pay per month
CEO/General Manager		
Management staff/HODs		
Supervisory Staff		
Clerical Staff		
Subordinate Staff		

8.4 STAFF EFFICIENCY

a) Please indicate the trends over the last three years.

Year	No. of Staff	Staff Costs	Staff Costs/Income Ratio (%)	Member/Staff Ratio
2021				
2022				
2023				

8.5 STAFF TRAINING

- a) Please indicate the trainings attended during the year 2023 by Staff members and by which institutions.

Course attended	No. of Staff members attended	Institution attended/facilitated	Month attended

8.6 STAFF RETENTION

- a) Please indicate the number of staff over the last three years using the table below.

Year	Permanent Staff(A)	Contract Staff (B)	Resignations* (C)	% Turnover =C/(A+B)
2021				
2022				
2023				

*NOTE: this includes exits due to terminations and voluntary resignations other than natural causes such as death

ACKNOWLEDGEMENT

I confirm that all the information provided herein is correct to the best of my knowledge. (Any false information shall lead to automatic disqualification of the society)

Name of Respondent (Officer) :

Position in Society :

INSTRUCTIONS FOR SUBMISSION

1. Once you complete, click on the submit button below, follow the simple instructions and send.
2. Alternatively, save a copy on your machine and attach it to an e-mail.
3. Send the e-mail to co-opconsultancy@co-opbank.co.ke

APPRECIATION



Thank you for your time to give us your candid response. This information is confidential and shall only be used for the purpose it was intended for, as we undertake this critical exercise on behalf of The National Council for Ushirika Day Celebrations.

For any enquiries, kindly get in touch with Ursula on UGesembe@co-opbank.co.ke. Thank you.
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