

ASCCS/CEO/CIRCULARS

Our Ref:

Your Ref:

6th December 2025

Date:

Branch Chairman

Apstar SACCO

..... Branch

Dear Sir/Madam,

RE: CLARIFICATION ON THE REQUIREMENTS FOR ASPIRING DELEGATES 2026

Our circular Ref: ASCCS/CEO/CIRCULARS dated 25th November 2025 on the above subject matter refers.

We appreciate the feedback received on this matter. Based on this feedback, we wish to clarify as follows;

- 1) **Section 40 of our Society's by-laws** - The Society reaffirms that this has not changed and it remains the reference point on requirements for one to be elected as a Delegate.
- 2) **Section 40 (e) of the by-laws** - This provides that an aspiring candidate "*shall be of good standing and character*". To enable operationalization and effective implementation of this clause without causing hindrances to candidates, the following modifications have been made to guide this election cycle;
 - a) Attachment of CRB Clearance Certificate - This shall not be mandatory during the application for clearance. The Society will internally generate CRB reports for reference and processing of applications.
 - b) Attachment of Police Clearance Certificate - This shall not be mandatory during application for clearance. However, the Certificate shall be submitted subsequently by those who get elected.
- 3) **The need to be up to date with the Society's loan repayments** - In cognizance of delayed remittances by some employers, the Society will handle this matter as appropriate on a case by case basis.
- 4) **Nominations and Vetting Committee** - The Board has deferred the establishment of a separate committee for this election cycle. This requirement will be considered for future elections in accordance with SASRA's Guidance Notes on Corporate Governance for Regulated Sacco Societies in Kenya.

With the above clarifications/updates, aspiring candidates are required to complete the **Delegates Election Clearance Form** as shared earlier and availed on the Society's website. Dully completed forms to be submitted via email to vote@apstarsacco.coop or physically to the Society's Headquarters (CEO's office) or to any FOSA Branch. Clearance will be processed by the respective offices. Our elections will be overseen by the Co-operative Officers within the respective counties/regions. We also wish to remind all leaders that the election will be conducted for all branches regardless of when the current leaders were elected. Those who have already submitted their applications need not re-submit. These will be processed accordingly.

We remain committed to fostering an inclusive and transparent environment for all members. Please bring this update to the attention of all members in your branch.

Yours faithfully,


CPA, JOSEPH MUKOLWE
AG CHIEF EXECUTIVE OFFICER

Copy to: National Chairman

ASCCS/CEO/CIRCULARS
Our Ref:

Your Ref:

Branch Chairman

Apstar Sacco

..... Branch

Dear Sir/Madam,

RE: MANDATORY COMPLIANCE REQUIREMENTS FOR ASPIRING DELEGATES 2025

We wish to inform all members who intend to vie for any Delegate position in the upcoming January 2026 grassroots elections about the requisite mandatory requirements that one must meet. In line with our Society's By-laws, an aspiring Delegate;

- a) Must have minimum Deposits and Share Capital of Kshs 500,000/= and Kshs 50,000/= respectively.
- b) Shall have been a member for at least three (3) years.
- c) Shall be a FOSA account holder and must have been processing their salary/pension or any other monthly income through FOSA for at least one year before the date of elections
- d) Shall be an active and upto date contributor of the Benevolent Fund.
- e) Shall be of good standing character (no criminal record and not adversely listed in CRB)
- f) Shall be faithful and loyal to the SACCO Society.
- g) Shall be up to date on the Society's loan repayments if any.

All aspiring candidates should familiarize themselves with these requirements before submitting their applications. The Society will strictly enforce the same to ensure that our leadership is comprised of individuals who are committed, trustworthy and capable of steering the SACCO to prosperity.

Interested member shall be required to complete and submit the Delegate's Election Clearance Form, which is downloadable from our website. Dully completed Form to be submitted via email to vote@apstarsacco.coop or physically dropped at the Society's Headquarters (CEO's office). This will be vetted and a clearance certificate issued by the Nominating Committee to the qualifying candidate. Applications to be received not later than 31st December 2025

Please bring the contents of this memo to all members in your branch.

Yours faithfully,



DR. CPA. RICHARD O. NYANGA, PhD
CHIEF EXECUTIVE OFFICER
AND SECRETARY - NOMINATING COMMITTEE

Copy to: National Chairman



DELEGATE'S ELECTION CLEARANCE FORM

This is an application for nomination as a candidate for Delegate election

PART 1: APPLICANT'S PERSONAL INFORMATION

- 1.1 Full Names: Prof/Dr/Mr/Mrs/Miss
- 1.2 ID/PP No (*attach copy*) Member No Payroll No
- 1.3 Cell phone (Self) Email Address
- 1.4 Employer (If Employed)
- 1.5 P.O. Box Town Work Station
- 1.6 Current Designation
- 1.7 If in Business, state the Type of Business
- 1.8 Town/Place of Business
- 1.9 Highest Educational Qualification & Year obtained
- 1.10 Professional Qualification (s) (if any) & Yrs Obtained
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PART 2 : ELECTORAL INFORMATION

- 2.1. Your Current Position in the Sacco (Board Member/Delegate/Member
- 2.2. Your Apstar FOSA Branch FOSA Ac No
- 2.3. Electoral Branch (Where you intent to contest)

PART 3 : COMPLIANCE WITH ELECTORAL CRITERIA

Requirement as laid down in the Society's by-laws	Yes/No	Remarks where applicable
a) Have you attained SACCO Deposits of at least Kshs 500,000/-?		Kshs
b) Have you attained Share Capital of at least Kshs 50,000?		Kshs
c) Have you been an active member of the Society for at least 3(three) years.		
d) Are you a FOSA account holder and have you been processing your salary / pension or other monthly income through FOSA for at least one year before the date of elections.		
e) Have you been active and up to date contributor of Benevolent Fund (BF)		
f) Are you of good standing character (no criminal record and not adversely listed under CRB)?		<ul style="list-style-type: none"> ▪ A candidate who wins elections to become Delegate shall be required to Submit the Police Clearance Certificate (Cert of Good Conduct). ▪ By submitting this Form, you irrevocably consent to the Society's access to your CRB reports and status thereof.
g) Are you faithful and loyal to the SACCO Society?		
h) Are you up to date in on the Society's loan repayments if any?		

Note - Employees of the SACCO Society are not eligible?

Candidate's Signature Date

Witness : Name ID No Sign& Date
(The witness should be an active member of the Society i.e. other than a member of staff)



Scan and email the dully completed form to vote@apstarsacco.coop or drop the physical one at the CEO's Office or FOSA Branch Manager's Office.

PART 4 : EVALUATION BY THE MANAGEMENT / NOMINATIONS COMMITTEE

CANDIDATE'S NAME ID NO

BRANCH

Provisions of Section 40 of the Society's by-laws as shown below	Status (Met or Unmet)
a) Minimums Deposits of Kshs 500, 000/=.	
b) Minimum Share Capital Kshs 50,000/-	
c) Shall have been a member for at least 3 (three) years	
d) Shall be an account holder at the FOSA and must have been channeled salary or other regular incomes through FOSA, at least for a year.	
e) Shall be a contributor of Benevolent Fund and fully contributing the prescribed amount.	
f) Shall be of good standing character (no criminal record and not adversely listed under CRB)	
g) Shall be faithful and loyal to the SACCO Society.	
h) No loan delinquency	
Other Remarks :	

Remarks by Management

In view of the above, the applicant has **Meets** ☐ **Does Not Met** ☐ all the requirements to contest for election as a Delegate of the Society.

Name Signature & Date

CEO / HOD / BRANCH MANAGER / CHAIR- NOMINATIONS COMMITTEE

(Official Rubberstamp)