

# ELECTORAL POLICY & PROCEDURES

FOR

JOINAS DT SACCO SOCIETY LIMITED

2025

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## **1.0 INTRODUCTION**

Joinas DT Sacco Society Limited is a community value-based savings and credit cooperative society guided by cooperative values and promoting cooperative principles. The society was registered in the year **1999** under Registration number **CS/9111** under Cap 490 Laws of Kenya.

The Sacco focuses on promoting savings among members and providing them with access to affordable credit to the rural and urban business community, farmers and staff from different organisations by facilitating them to adopt different financial interventions for improved livelihoods. The Principle of 'Democratic member control' envisions cooperatives as member-driven and member-owned type of organizations. The Cooperative Societies Act (Cap. 490), The Sacco Societies Act and the Sacco regulations therefore requires all cooperatives to comply with this principle in electing appropriate leadership of the cooperatives. Sasra guidelines on corporate governance for regulated saccos section 3.0 to section 3.8 sets the expected standards in meeting the above criteria on appointment of Sacco leadership. The guidelines expressly state that the board of directors shall ensure that the Sacco By-laws and all its policies provide an adequate and effective framework for member representation and democratic control of the affairs of the Sacco. Further, Sasra states that a regulated Sacco shall ensure that the minimum criteria for qualification for membership into the board is incorporated in its by-laws and or electoral policy which must have been approved by the members prior to implementation.

This policy contains rules and procedures governing the entire election process for Joinas DT Sacco Society Limited, in addition to what is provided for in the Joinas DT Sacco by-laws, as well as what is provided for by Sasra Guidelines sect. 3.0 to sect. 3.8. These policies ensure transparency, fairness, and accountability in the election process of board members and supervisory committee.

### **1.1 Election and vetting mandate**

- a) There shall be a nomination and vetting committee responsible for vetting and approval of individuals' qualifications to become members of the Board.

Sasra regulations recommend the composition as follows to minimize conflict of interest (guidance notes from sasra on corporate governance 3.4 (1-4);

- (i) Chief Executive Officer of the Sacco – to provide secretarial services without any voting rights
- (ii) A representative of the Commissioner for cooperatives development or the Sub-county cooperative officer of the area – shall chair the committee.
- (iii) A representative from a professional body or a certified institution of governance, e.g. Institute of Certified Public Accountants of Kenya (ICPAK), Institute of Certified Secretaries (ICS), Center for Corporate Governance (CCG), Institute of Internal Auditors (IAA), Law Society of Kenya (LSK), Kenya Society of Professional Cooperators (KSCP), etc.
- (iv) Any other respected person from the community who is not a member of the Sacco, e.g. an administrator, a clergy member, opinion leader, etc.

## **1.2 Election process**

- The board shall notify the members of the vacancies arising in the board and the supervisory committee in the respective electoral zones using official communication of the society (at the point of sending Agm/Sgm notice and agenda to members, which is 14 days prior).
- All members interested in being in management and supervisory committee shall apply by writing an application letter in their own handwriting and filling out forms which the society shall prepare
- The applicants will send the form to the society which shall acknowledge receipt of such application in a register and official stamp.
- An applicant will retain a copy of the officially received application documents.
- The document shall be kept safely in the society. Receipt of the forms shall constitute an invitation to vet.
- The nomination committee, shall vet and communicate the vetting results through the returning officer to all candidates at least 3 days to the AGM.

- All management board members will be elected per electoral zones indicated in this policy, by their respective active members.

## **2.0 ELECTION ZONES AND BLOCKS**

The Board Members will be elected from the following identified zones;

- 2.1 Zone 1 – Banana, Raini, Kiambaa
- 2.2 Zone 2 – Njiku, Muthurwa, Karuri, Njoro
- 2.3 Zone 3 – Ruaka, Gacharage, Ndenderu, Red-hill
- 2.4 Zone 4 – karura, Munyaka, Kirienye, Mukui
- 2.5 Zone 5 - Kihara, Gachie, Wangunyu, Mahindi
- 2.6 Zone 6 - Gathanga, Waguthu, Muchatha
- 2.7 Zone 7 -- Kanunga, Ngegu, Turitu, Kiambu town
- 2.8 Zone 8 - Nduota, Kaspat, Kiriiyu, Kimunyu
- 2.9 Zone 9 - Kawaida, Cianda, Nazareth, Limuru

### **2.10 Electoral zones representing the supervisory board are as follows:**

- Zones 1, 2, and 3 to give one (1) member
- Zones 4, 5, and 6 to elect one (1) member
- Zones 7, 8, and 9 to elect one (1) member

## **3.0 ELIGIBILITY TO BE ELECTED INTO THE MANAGEMENT AND SUPERVISORY COMMITTEE**

3.1 The eligibility criteria shall be in compliance with the Cooperative Societies Act & Rules, SASRA Guidelines, Joinas DT Sacco by-laws, and this electoral policy in that order, and in addition, the process shall have the following requirement:

3.2 No person shall be eligible as a member of the Board if he:-

- (a) is not a member of the co-operative society
- (b) Is under eighteen years of age
- (c) Is unable to read, write and understand English language (To provide O-Level certificate as per the By-laws).

- (d) Receives any remuneration, salary or other payment from the co-operative society save in accordance with this By law and the Act
- (e) Is a board member in two other co-operative societies or in another regulated Sacco
- (f) Being a member of a co-operative society that lends money to its members or lends money on his own account
- (g) Has not, within thirty days of being appointed declared his wealth to the commissioner in the prescribed manner
- (h) Is an un-discharged bankrupt
- (i) Is of unsound mind
- (j) Has been adversely named by the commissioner in an inquiry report adopted by a general meeting for mismanagement or corrupt practices while a member of the committee
- (k) Has been convicted of any offence involving dishonesty or is sentenced to imprisonment for a term exceeding three months (To provide a certificate of good conduct)
- (l) Has been removed from public office on disciplinary action.
- (m) Is an official of or holds a political office at any level
- (n) Has not duly executed the Fit and Proper Test form as provided in the Regulations
- (o) Has any undeclared debt owing to a co-operative society at the end of its financial year other than in respect of a loan under the provision of any rules made under this Act
- (p) Is a person against whom any amount of money is due under a decree, decision or order or his pending recovery under this Act.

(q) Has less than Ten shares (10) worth Five Hundred (500) shillings in BOSA and Twenty shares (20) worth Five Hundred (500) shillings in FOSA shares

(r) Is not an active member of society for the immediate past two consecutive years (paid a minimum saving of 1000/= every month for the last two years).

(u) He/ She had voluntarily retired and received the retirement package.

(w) Holds deposits less than the average member savings at a given time based on the active members or as may be decided from time to time by the Annual General Meeting;

(x) Person has been a supervisory committee member of the society within two years preceding the date of anticipated election.

(y) Is delinquent on loans with the SACCO society for more than **60 consecutive Days** in the last two years prior to the elections.

(z) has inadequate knowledge and experience in cooperative affairs, and most specifically knowledge of the regulated Sacco operations and the Sacco system with its associated risks

(zz) is not compliant with Chapter six (6) of the Constitution of Kenya – leadership and integrity (To provide Tax Compliance Certificate)

3.3 Any serving management and supervisory committee member who loses the above qualifications ceases to be a committee member with immediate effect.

3.4 For inclusivity of all, the Society encourages gender and youth involvement in the board provided the person meets the eligibility criteria.

#### **4.0 THE BOARD**

- a) The board shall be the governing body of the society, elected from members, and shall consist of **9 members**. The board shall include a chairperson, vice chairperson, treasurer, and honorary secretary all of whom shall be elected by the board from amongst the members of the board

- b) Board members shall hold office for a term of three years provided that one-third of the board members shall retire every year but will be eligible for re-election
- c) Where membership of the board falls below five, the board shall co-opt from the previous general meeting's candidates who were qualified and vetted.
- d) Board members who fail to attend three consecutive meetings without being excused through a written approval thereon or otherwise fail to perform duties, the position shall be declared vacant and may be filled as provided by this policy and by-laws.

## **5.0 COMPOSITION OF THE APPEALS COMMITTEE**

### **5.1 Appeals committee**

- a) The County Director of co-operatives or a representative who shall be the chairperson of the committee.
- b) Manager representative who shall be the secretary of the committee, with no voting powers
- c) Committee member not retiring
- d) Supervisory committee member not retiring
- e) Any other member from an independent professional body.

### **5.2 Quorum**

The Quorum shall be three members

Where the committee is to decide through voting, a simple majority of the members shall decide.

## **6.0 REMUNERATION AND SITTING AGENDAS OF THE NOMINATION/VETTING AND APPEAL COMMITTEES**

- a) The committee shall have a maximum of two sittings. The committee shall receive allowances as per the society's guidelines.

The committee shall transact the following businesses:

- i. Receive all applications for contesting candidates (which shall be in sealed envelopes), confirm the details in the nomination register, and append their signatures on all application forms.



- ii. Vetting all applicants. All applicants shall be communicated to in writing whether successful or not. The reason for disqualifications shall be clearly spelled out in the communication.
- b) The second sitting may be held by the appeals committee on a need basis to receive and determine the appeals.

Where a member is not satisfied with the verdict from the nominating committee after appeal, the member shall have a right to appeal to the office of the County Director of Cooperatives.

## **7.0 CANDIDATES APPLICATION REQUIREMENTS**

7.1 Any member of the SACCO who is eligible to contest as a management or supervisory committee member and who meets the set criteria shall forward the application form together with the following to the office of the manager addressed to the vetting committee;

- a) Duly filled nomination form
- b) Copies of academic and professional certificates (O level certificate, Tax Compliance and Good Conduct certificates)
- c) Copy of ID

7.2 The SACCO Manager shall provide the vetting committee BOSA statements for the preceding twenty-four months for the vying candidates.

7.3 The applicant or his/her nominated agent shall acknowledge the submission of the documents by appending his/her signature to the nomination register. Similarly, the office of the manager shall acknowledge receipt of the same.

7.4 Retiring board members and supervisory committee members who are eligible for re-election shall fill out the election form, attach relevant documentation and resubmit afresh.

## **8.0 ELECTION DATE AND ELECTION MODE FOR BOARD AND SUPERVISORY COMMITTEE**

The election date shall be at least three (3) days to the general meeting. The election method shall be by secret ballot.

## **9.0 RETURNING OFFICER**

The returning officer shall be a representative from the county cooperative's office who shall have the power to disqualify candidates proved to have engaged in election misconduct.

The returning officer shall announce the results immediately after tallying.

## **10.0 VOTERS REGISTER**

The members of the society are eligible to vote if;

- a) They are registered members as per the by laws
- b) They have paid the membership fee
- c) They have paid the minimum share capital
- d) Are active members for the last one year.

The Voters register per block shall be compiled by the manager and made available.

## **11.0 ELECTION MATERIALS**

The following materials may be used in the election process

- i. Nomination application form
- ii. Members register
- iii. Serialized ballot papers
- iv. Transparent ballot box
- v. Tally sheets

## **12.0 ELECTION MISCONDUCT**

The following actions shall among others constitute to election misconduct.

- a) Securing nomination on false information
- b) Concealing information that if it had been brought to the knowledge of the vetting committee would have led to the disqualification of the candidate
- c) Voter buying, vote rigging
- d) Use of absurd, unpalatable, abusive and unprintable words
- e) Breach of security and use of life-threatening statements
- f) Breach of peace during the election period
- g) Act of omission and commission that scares off voters

- h) **Election misconduct shall lead to disqualification regardless of the stage of such conduct.**

### **13.0 ELECTION TIMELINES**

<b>ACTIVITY</b>	<b>TIMELINE</b>
Notification of Vacancies	At least 15 days to the date of elections
Application deadline	7 days after notification
Vetting	8 days after notification
Nomination/Vetting feedback	7 days to elections
Election of board	At least 3 days prior to the Agm/Sgm
Election of Supervisory	At the Agm/Sgm
Ratification of elected Board representatives	A.g.m. / S.g.m.

**15.0 ACCEPTANCE & ADOPTION**

We the undersigned board members of Joinas DT Sacco Society Limited named herein do hereby accept this election policy for and on behalf of the society

CHAIRMAN.....

NAME

SIGNATURE

DATE

VICE CHAIRMAN .....

NAME

SIGNATURE

DATE

HON.SECRETARY.....

NAME

SIGNATURE

DATE

TREASURER .....

NAME

SIGNATURE

DATE

MANAGER/CEO .....

NAME

SIGNATURE

DATE:

## 16.0 APPENDIX 1- NOMINATION FORM

### JOINAS DT SACCO SOCIETY LIMITED

#### NOMINATION APPLICATION FORM

1. I ..... Holder of the ID Number..... And  
Member No... ..... do hereby present myself for nomination to contest for a  
position in Joinas DTS

#### 2. MEMBER'S DETAIL

CANDIDATE DETAILS	
MEMBERSHIP NUMBER	
DATE OF JOINING THE SOCIETY	
OFFICE TO SERVE (Tick appropriate)	<input type="radio"/> MANAGEMENT  <input type="radio"/> SUPERVISORY
NATIONAL ID NUMBER (copy of ID)	
SHARES AS OF APPLICATION DATE	
DEPOSITS AS OF APPLICATION DATE	
TOTAL BOSA LOANS AS OF APPLICATION DATE	
TOTAL FOSA LOANS (IF ANY)	
OCCUPATION	
HIGHEST ACADEMIC/PROFESSIONAL QUALIFICATION	
SIGNATURE	
DATE	
CERTIFICATES ATTACHED	<input type="radio"/> Good Conduct <input type="radio"/> O level <input type="radio"/> Tax Compliance

## Declaration

I,.....Accept and authorize publication of my personal profile by the society for the knowledge of the membership when elected as a board. I also understand that my obligations with and related party dealings in the society shall be disclosed to the members annually without the society seeking my approval.

I also confirm that I have read, understood, and agree to be bound by the Cooperative Societies Act (Cap 490 as amended 2004) and the Rules therein, Sacco Society's Act (2008), DT Sacco Regulations (2010) & Sasra Governance Guidelines (2023), Joinas DT Sacco Bylaws, and Joinas DT Sacco Electoral policy (2025), governing the nominations and election procedures.

Applicant's Signature..... M/No. .... Date .....

Proposer's Signature.....M/No.....Date.....

Seconder's Signature: ..... M/N. ....Date: .....