



BUSINESS PROFILE

W O M E N S C A P E
S A V I N G S A N D C R E D I T
C O O P E R A T I V E
S O C I E T Y L I M I T E D



ABOUT US



WOSACCO is a registered Cooperative Society under the Cooperatives Societies Act. We are established to promote the economic, social, cultural and the environmental aspirations of our members in Lusaka, Zambia. The cooperative was formed on the 12th April 2022 to empower women and youths in our local communities, by providing them with Loans and Savings products and also offering them training support, that provides them an opportunity to grow their businesses.



OUR VISION

#1

Our vision is to help create a woman that is empowered and equipped to create value for her community by the year 2032.

OUR MISSION

#1

We are committed to promoting the members' economic independence and social responsibility through creating active partnerships among the women and youths in the community.





OUR GOALS

- To provide our members with a Credit and Savings platform.
- To provide training support to women entrepreneurs.
- To provide financially literate education to our members.
- To provide social benefits through social gathering, networking, and other social amenities, via technological platforms.



OUR VALUES

1. Trust

Providing a reliable team in order to make sure our members have the best experience possible

2. Commitment

Dedication to empowering our members to make sure they flourish in their future endeavours.

3. Social Responsibility

Making sure we conduct business ethically and support our members in our local community.

4. Discipline

Ensuring the rules and guidelines in the constitution are kept by enforcing proper behaviour of all members.

5. Equity

We understand the problems our members are facing, we therefore allocate resources to ensure we reach an equal outcome.



WHAT WE OFFER



Savings Account



Loan Account



Training Support



MEMBERSHIP

Ordinary Members

- Copy of Valid ID.
- A signed membership form and constitution.
- Membership fee of K10 per month or K100 per annum.
- Minimum savings of K50 and Maximum K250 per month.
- Eligibility to women and youths in business.



Gold Members

- Copy of Valid ID.
- A signed membership form and constitution.
- Membership fee of K300 per annum.
- Minimum savings of K250 and Maximum K5,000 per month.
- Right to purchase shares of K250 per share.
- Eligibility to members who have been with cooperatives for more than 2 years

OUR PRODUCTS



SAVINGS ACCOUNT

- Monthly saving.
- Saving limit depending on the account type.
- Interest of 24% per annum.
- Restriction on withdrawals.



LOANS ACCOUNT

- Available to members with savings.
- Borrowing limit of up to 5 times of savings.
- Interest rates of 10% to 20% per month.
- Loan limit determined by membership category.
- Maximum tenor of 6 months.

MEET OUR LEADERSHIP TEAM



Given Kambikambi
Chairperson of Cooperative

Given is a member of the community and has had direct and immense impact on the lives of many women. She has used her teaching profession as a tool for effective financial literacy education to the women in business. Her passion for women ministry and education has helped her make a huge difference in the lives of many in the community.



Maggie Mwanza
Secretary of Cooperative

Maggie actively works to minimise vulnerabilities to risk and financial shocks, among the low income households, through raising access and awareness of the various insurance products available. She is using her insurance profession to design products and make relevant inclusion training available to the marginalised and, in particular, the Women in business.



Sandra Kambikambi
**Treasurer and General Manager
of Cooperative**

Sandra is a finance and business executive who has focused the majority of her work in impact financing. She has designed various financially inclusive products that have changed many lives among the marginalized in society. She has seen large numbers of the financially excluded gaining access to savings and credit products and financial literacy training.

OUR CONTACT DETAILS



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