



**MOMBO**

Sacco

Endless possibilities

**SACCO NOMINATION, ELECTION POLICY AND  
GUIDELINES**

© 2020



## TABLE OF CONTENTS

<b>ACRONYMS</b> .....	3
<b>1.0 INTRODUCTION</b> .....	4
1.1 Preamble .....	4
1.2 Definition of Key Terms.....	4
1.3 Scope.....	5
1.4 Reference Documents.....	5
1.5 Responsibility and Implementation.....	5
<b>2.0 THE NOMINATION COMMITTEE</b> .....	6
2.1 Composition and Roles .....	6
2.2 Remuneration of the Nomination Committee.....	6
<b>3.0 ELECTIONS</b> .....	7
3.1 Eligibility to Vote.....	7
3.2 Presiding Officer .....	7
3.3 Delegates' Election.....	7
3.3.1 Eligibility for Election as a Delegate.....	7
3.3.2 Nomination Process.....	7
3.3.3 Elections .....	8
3.4 Board and Supervisory Committee Elections.....	9
3.4.1 Eligibility for Board or Supervisory Committee.....	9
3.4.2 Nomination Process.....	10
3.4.3 Elections .....	10
3.4.4 Activities after Election.....	11
<b>4.0 TERM OF OFFICE</b> .....	12
4.1 Delegates .....	12
4.2 Board Members .....	12
<b>5.0 ELECTION MISCONDUCT</b> .....	13
<b>6.0 DISPUTE RESOLUTION</b> .....	13
<b>7.0 BREACH OF THE POLICY</b> .....	13
<b>8.0 POLICY REVISIONS</b> .....	14
<b>9.0 APPROVAL OF THIS POLICY</b> .....	14
<b>APPENDICES</b> .....	15
APPENDIX 1- NOMINATION FORM.....	15
APPENDIX 2- ELECTION NOMINATION CERTIFICATE .....	19
APPENDIX 3 ELECTION CERTIFICATE.....	20



## ACRONYMS

ADM:	Annual Delegates Meeting
BOD:	Board of Directors
CEO:	Chief Executive Officer
ICPAK:	Institute of Certified Public Accountants of Kenya
ICPSK:	Institute of Certified Public Secretaries of Kenya
Ksh:	Kenya Shilling
Sacco:	Savings and Credit Co-operative
SASRA:	Sacco Societies Regulatory Authority



## 1.0 INTRODUCTION

### 1.1 Preamble

Mambo Sacco strives to evolve a mature, democratic, member-responsive and effective leadership culture that harnesses the diverse resourcefulness of its members to secure their best interests. Pursuant to the Sacco By-laws, Section 28 of the Cooperative Societies Act Cap 490 and section 11 of the Sacco Societies Act of the Laws of Kenya, Mambo Sacco hereby promulgates this nomination and elections policy and related guidelines to provide its members with clear guidance on:

- a) How to nominate and/or elect a member into leadership position
- b) How to seek nomination or be elected.

### 1.2 Definition of Key Terms

**Delegate** - An elected representative from a Mambo Sacco Community (M-Community) according to the election policy and the Sacco By-laws.

**M-Community** - An electoral unit recognised by the Society. The Sacco members will be grouped into distinct M-Communities with each M-Community having not less than 20 members and not more than 100 members. The M-Community founder can be any member at any point of his/her membership journey.

Any member with at least 50 shares can create an M-Community. However, for it to be functional, it should have at least 20 members. A grace period of 6 months will be given for an M-Community to comply or it will be dissolved at expiry of the period.

**Term of office** - The period that a delegate or Director is required to serve in that office.



### **1.3 Scope**

This policy is limited to Mombo Sacco and applies to all elections within the Society and guides the Sacco in electing its board and supervisory committee members. All members seeking elections shall familiarize themselves with this policy.

### **1.4 Reference Documents**

- a) The Co-operatives Society's Act and Rules
- b) The Sacco Societies (Non-Deposit Taking Business) Regulations 2020
- c) The Sacco Societies Act
- d) The SASRA Circulars and requirements
- e) The Sacco By-laws.

### **1.5 Responsibility and Implementation**

The Nomination Committee shall handle the electoral processes for Delegates, Board and Supervisory Committee members.



## **2.0 THE NOMINATION COMMITTEE**

### **2.1 Composition and Roles**

The nomination committee shall comprise of;

- i. A representative from ICPAK
- ii. A representative from ICPSK
- iii. One Board members not facing elections,
- iv. Sub-County Co-operative Officer,
- v. The Chief Executive Officer (CEO) or his representative.

The role of the Committee includes the review of the balance and effectiveness of the Board and the remuneration and incentives for the Directors. The mandate of the Nominations Committee includes;

- i. Monitoring the size and composition of the Board;
- ii. Recommending individuals for nomination as members of the Board and its committees;
- iii. Overseeing Board election, succession and development plans;
- iv. Reviewing and proposing the remuneration structures of members of the board.
- v. Present its report/minutes to the Management Committee for adoption.

The CEO shall keep a record of the committee proceedings.

### **2.2 Remuneration of the Nomination Committee**

The committee member shall receive a sitting allowance as shall be determined by the Board.



### 3.0 ELECTIONS

#### 3.1 Eligibility to Vote

- i) All active Mombo Sacco members are eligible to vote for delegate candidates in their M-Communities.
- ii) All elected delegates are eligible to vote for director and supervisory committee candidates at the ADM.

#### 3.2 Presiding Officer

- i) The Presiding/Returning Officer at all Sacco elections shall be a Sub-County Cooperative Officers.
- ii) All elections shall be conducted in a free and fair manner.

#### 3.3 Delegates' Election

##### 3.3.1 Eligibility for Election as a Delegate

- i. The M-Community founder will automatically be the delegate until elections are held.
- ii. Every Sacco member shall be eligible for election as a Delegate of Mombo Sacco (As per the Sacco By-laws) provided:
  - a) He or she is not an employee of the Sacco.
  - b) No member will qualify to be elected as a delegate if his/her account in the Sacco has been dormant for more than six months prior to the date of elections.
  - c) The member shall not have defaulted on his/ her loan repayment in the Sacco.
  - d) A member shall fulfil the requirements of chapter six of the Constitution of Kenya.

##### 3.3.2 Nomination Process

- i. Vacancies will be communicated during the last quarter of the preceding year, ahead of the ADM.
- ii. All members seeking nomination for election, including retiring delegates seeking reelection, shall fill in the Sacco Delegates Nominations Form and get a proposer and seconder both of who are active members of Sacco to sign the Nominations Form.



- iii. Duly filled Nominations Form shall be sent via Mombo app. by a date communicated by the Nominations Committee.
- iv. Upon receipt and review of the Nomination Forms, the Nominations Committee shall vet the applications and shortlist the qualifying candidates.
- v. Unsuccessful applicants will be notified within 14 days of the date of closure of receiving of nominations.
- vi. Names of the successful nominees will be circulated to the respective M-Communities accompanying the notice for the delegates elections at least one month prior to election date.
- vii. The successful candidates shall be issued with a Nomination Certificate, duly signed by the Chair of the Nominating Committee.
- viii. Candidates will be required to submit written and visual campaign ads which will then be circulated by the Sacco management to the respective M-Community members. Candidates can also circulate such material on their own channels.

### **3.3.3 Elections**

- i. Delegates elections will be conducted not less than one month to the Annual Delegates Meeting.
- ii. The voting process will be entirely digital, from voting, transmission of results to collating of votes. The electoral process will be supported by the Sacco digital platform.
- iii. Nominated candidates or their representative shall present their Nomination Certificates to the Returning Officer.
- iv. All active members of the respective M-Communities shall participate in voting via Mombo app.
- v. Irrespective of the number of shares held or deposits made by a member, no member shall have more than one vote.
- vi. A nominee who is duly nominated can be voted for in absentia.
- vii. The Returning Officer shall announce the candidates who garner the highest number of votes in the elections as duly elected delegate of the Sacco.



### 3.4 Board and Supervisory Committee Elections

#### 3.4.1 Eligibility for Board or Supervisory Committee

Every SACCO Delegate shall be eligible for election into Mombo Sacco Board or Supervisory Committee (As per the Co-operative Societies Act and the Sacco By-laws) unless s/he:

- i. Has been an inactive member of the Sacco within the last 6 months uninterrupted.
- ii. Hold not less than 200 shares and Ksh. 200,000 in deposits in the sacco.
- iii. Does not have post Form 4 certificate or equivalent.
- iv. Is an employee of the Sacco.
- v. Is a committee/board member in another Co-operative Society.
- vi. Is an official of or holds a political office at any level.
- vii. Has been adversely mentioned by a report on incidences of bribery, corruption, undue inducement of other members or of an election malpractice of any nature.
- viii. Is medically proven to be of unsound mind.
- ix. Is bankrupt.
- x. Has been mentioned in a report of mismanagement of public funds.
- xi. Has been convicted of any offence involving dishonesty or has been sentenced to imprisonment for a term exceeding three months.
- xii. Has been convicted of any offence under the Co-operative Societies Act or Co-operative Societies Rules and the SACCO Societies Act.
- xiii. Is a person against whom any amount of money is due under a decree, decision or order or is pending recovery under the Co-operative Societies Act.
- xiv. Has not duly executed the Fit and Proper Test form as provided in the Regulations.
- xv. Is not nominated by the Nomination Committee.



### 3.4.2 Nomination Process

- i. Vacancies will be communicated during the last quarter of the preceding year, ahead of the ADM.
- ii. All members seeking nomination for election, including retiring officials seeking reelection, shall fill in the Sacco Board Nominations Form and get a proposer and seconder both of who are active members of Sacco to sign the Nominations Form.
- iii. Duly filled Nominations Form shall be sent via Mombo app. by a date communicated by the Nominations Committee.
- iv. Upon receipt and review of the Nomination Forms, the Nominations Committee shall invite successful applicants to appear before it within 3 days of closure date for receiving of nominations. Applicants for nomination appearing before the Committee shall be required to bring along their original academic certificates.
- v. Skill gap is a key element that will be considered during the nomination process.
- vi. Unsuccessful applicants will be notified within 14 days of the date of closure of receiving of nominations.
- vii. Names of the successful nominees will be circulated to the delegates at least two weeks prior to election date.
- viii. The successful candidates shall be issued with a Nomination Certificate, duly signed by the Chair of the Nominating Committee.
- ix. Candidates will be required to submit written and visual campaign ads which will then be circulated by the Sacco management to the rest of the Sacco delegates. Candidates can also circulate such material on their own channels. Candidates will also be given an opportunity to give a presentation to delegates during the Annual Delegates Meeting before voting commences.

### 3.4.3 Elections

- i. Elections will be held at the ADM as the last agenda of the meeting.
- ii. The voting process will be entirely digital, from voting, transmission of results to collating of votes. The electoral process will be supported by the Sacco digital platform.



- iii. Nominated candidates or their representative shall present their Nomination Certificates to the Returning Officer.
- iv. All delegates of the Sacco shall participate in voting via Mombo app.
- v. Irrespective of the number of shares held or deposits made by a delegate, no delegate shall have more than one vote.
- vi. A nominee who is duly nominated can be voted for in absentia.
- vii. The Returning Officer shall announce the candidates who garner the highest number of votes in each skill gap category in the elections as duly elected members of the Board and the Supervisory Committee.

#### **3.4.4 Activities after Election**

- i. First meeting of the newly appointed members shall be within seven (7) days after election.
- ii. Duly elected persons shall be invited to the first joint meeting of the Board and Supervisory Committee where they shall be given the calendar of meetings and other requirements.
- iii. Within fourteen (14) days of the elections, the Chief Executive Officer shall forward to the Commissioner and the Authority, the names and addresses of all persons elected.
- iv. An elected person shall within 30 days of being elected declare his/her wealth to the Commissioner of Co-operatives.
- v. An elected person shall execute indemnity for an amount as set out in the Sacco by-laws.
- vi. An elected person who fails to comply with the above shall lose his/her position and a vacancy shall be declared to be filled in accordance with Sacco By-laws and board charter.
- vii. The nomination committee will preside over the re-constitution of the board sub-committees.
- viii. A list of elected officials shall be published on the official Society's records and website.



## 4.0 TERM OF OFFICE

### 4.1 Delegates

- i. Term of office for delegates will be 1 year or coincide with the next delegate election whichever comes first. Founders who become delegates by default will face elections in the upcoming delegates election.
- ii. A delegate shall cease to hold office if he/ she;
  - a) Resigns
  - b) Ceases to be a member of the Sacco in line with the Sacco by-laws.
- iii. If the position of a delegate for a given M-Community falls vacant, the Board shall nominate one member of the respective M-Community who will serve until the next delegates election when the M-Community members will elect a delegate. The replacement shall serve until the expiry of the replaced delegate's term.

### 4.2 Board Members

- i) Elected officials shall serve for a period of three years and every year a third (1/3) of the Board and Supervisory Committee members shall retire by rotation and be eligible for re-election.
- ii) A Director or Supervisory Committee member shall cease to hold office if he/ she;
  - a) Resigns
  - b) Ceases to be a delegate
  - c) Ceases to be a member of the Sacco in line with the Sacco by-laws.
- iii) A director who ceases to hold office shall be replaced in the next ADM. The replacement shall serve until the expiry of the replaced director's term.
- iv) If the number of the directors falls below five, the Board shall co-opt one delegate who will serve until the next ADM.



## **5.0 ELECTION MISCONDUCT**

The following actions shall among others constitute election misconduct:

- i) Securing nomination on false information.
- ii) Concealing information which if it had been brought to the knowledge of the nomination committee would have led to the disqualification of the candidate.
- iii) Voter buying, vote rigging.
- iv) Use of absurd, unpalatable, abusive and unprintable words.
- v) Breach of security and use of life-threatening statements.
- vi) Breach of peace during election period.
- vii) Acts of omission and commission that scares off voters.

## **6.0 DISPUTE RESOLUTION**

- i) Any grievances concerning Sacco elections shall be reported in writing to the Board within seven days and shall be handled by the Nomination Committee.
- ii) Appealing aspirants shall pay an appeal fee of Kes.2,000 Non-refundable.
- iii) Should there be an impasse in any elections, the existing Board shall continue till elections are conducted, in accordance with the By-laws.
- iv) Election disputes shall be handled by the Board of directors within fourteen days after receipt of the complaint.
- v) Any party who is dissatisfied by the Board decision may proceed to the Co-operatives tribunal.

## **7.0 BREACH OF THE POLICY**

Any person who is in breach of this Nomination and Election Policy shall be charged as per the Co-operative Societies Act, The Sacco Societies (Non-Deposit Taking Business) Regulations 2020, Sacco Board charter and Sacco By-laws. Delegates at the ADM who notice a breach of the policy before or during the ADM should notify the Returning Officer immediately.



## 8.0 POLICY REVISIONS

This Policy shall be reviewed periodically and may be amended as conditions warrant. Amendments to this Policy may be recommended by the Chief Executive Officer or the Board of Directors as necessary and submitted to the Board, provided the changes in no way affect the substance or intent of this Policy.

## 9.0 APPROVAL OF THIS POLICY

This document has been discussed and adopted for implementation by Mombo Sacco Society.

Designation	Sign	Date
Chairperson		23/10/2020
Secretary		23/10/2020
Treasurer		23/10/2020



APPENDICES

APPENDIX 1- NOMINATION FORM

# MOMBO SACCO SOCIETY LIMITED

## ELECTION NOMINATION APPLICATION FORM

I.....holder of  
National ID No.....Member No.....  
do hereby present myself for nomination to contest for a position in M o m b o Sacco Society  
Limited.

CANDIDATE DETAILS	
FULL NAME OF MEMBER	
MEMBERSHIP NUMBER	
DATE OF JOINING THE SACCO	
OFFICE TO SERVE (Tick appropriately)	<input type="checkbox"/> MANAGEMENT COMMITTEE (DIRECTOR) <input type="checkbox"/> SUPERVISORY COMMITTEE <input type="checkbox"/> DELEGATE
NATIONAL I.D NUMBER	
DATE OF BIRTH	
POSTAL ADDRESS	P. O. BOX
PHONE NUMBERS	
EMAIL ADDRESS	
OCCUPATION/PROFESSION	



<b>SHARE CAPITAL AS AT APPLICATION DATE</b>	KES.
<b>DEPOSITS/ SAVINGS IN THE SOCIETY AS AT APPLICATION DATE</b>	KES.
<b>TOTAL OUTSTANDING LOANS IN THE SOCIETY</b>	KES.
<b>SIGNATURE</b>	
<b>DATE</b>	
<b>PROPOSER DETAILS</b>	
<b>FULL NAMES OF PROPOSER (Must be a member of the Sacco)</b>	
<b>MEMBERSHIP NUMBER</b>	
<b>SIGNATURE</b>	
<b>DATE</b>	
<b>SECONDER DETAILS</b>	
<b>FULL NAMES (Must be a member of the Sacco)</b>	
<b>MEMBERSHIP NUMBER</b>	
<b>SIGNATURE</b>	
<b>DATE</b>	



## FITNESS QUESTIONNAIRE

Question (Tick as Appropriate)	YES	NO
1. Have you ever been convicted of any crime in a court of law?		
2. Do you have a criminal case pending in court?		
3. Do you have a litigation against Mombo Sacco in a court of law or tribunal?		
4. Does Mombo Sacco Ltd have a litigation in court against you?		
5. Have you ever been declared bankrupt?		
6. Do you lend money on your Account?		
7. Do you hold a political office?		
8. Are you a director/ Management committee member of another Co-operative Society?		
9. Are you a member of another Savings and Credit Co-operative Society?		
10. Have you been consistently repaying your loans as approved? (Not defaulted in loan repayments in the last two years?)		
11. Have you ever been adversely mentioned in any inquiry/ report or forensic audit report in any organization or institution?		
12. Are you able to read and write in English and Kiswahili?		
13. Do you have sufficient time to attend to Sacco business?		

### **Kindly attach copies of the following documents;**

1. Copy of National Identification card
2. Valid Certificate of Good Conduct from Directorate of Criminal Investigations
3. A detailed Curriculum Vitae indicating education/professional qualifications and key positions held other organizations/institutions (past and current)
4. Clearance certificate from Credit Reference Bureau (C.R.B)

### **Additions for Board & Supervisory Committee Candidates**

5. Valid KRA Tax Compliance Certificate (TCC)
6. Clearance Certificate from Ethics and Anti-corruption Commission



## DECLARATION

I, ..... accept and authorize publication of my personal profile by the society for the knowledge of the membership when elected as delegate/member of the management / Supervisory committee. 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 Co-operative Societies Act & Rules, Regulations, Society By-laws, Society policies and rules governing the nominations and election procedures in the Society.

**Candidate's Signature** ..... **Date**.....

*Official Sacco Stamp*



**APPENDIX 2- ELECTION NOMINATION CERTIFICATE**

Name of candidate

.....

Following your application for nomination for candidature for the position of ....., your application has been duly scrutinized by the vetting committee sitting on .....at ..... and in accordance with the set rules and regulations of nomination the Vetting Committee has duly approved/rejected your candidature for the position.

Reasons for rejection

- 1) .....
- 2) .....
- 3) .....
- 4) .....

**Vetting Committee Chairman**

**Vetting Committee Secretary**

Sign .....

Sign.....

Date.....

Date.....

Official Society Stamp



### APPENDIX 3 ELECTION CERTIFICATE

This is to Certify that .....has on this  
.....day of.....the year..... been duly  
elected as a ..... (Delegate/ member of the  
Management committee / Supervisory Committee) after contesting and winning the  
election held on.....  
at.....and successfully garnered .....votes  
emerging position.....out of .....

Name Returning Officer.....

Signature of Returning Officer..... Date.....

Official Society Stamp