



UNDERSTANDING THE DELEGATE SYSTEM OF GOVERNANCE AT KENVERSITY SACCO

MEMBER EDUCATION DAY – 28TH FEBRUARY 2026

1. Introduction



Why Are We Here?

1. Kenversity Sacco has **over 11,000 members** spread across Kenya and the diaspora.
2. Bringing everyone together for meetings has become:
 - a. Expensive
 - b. Time-consuming
 - c. Inefficient
3. The **Delegate System** helps members participate **better, faster, and fairly**.

What Is a Delegate System?



1. Members are grouped into zones.

2. Each zone elects delegates

3. Delegates attend **Delegates General Meetings** on behalf of members

Delegates make decisions, give feedback, and protect members' interests

Why it matters



Faster
decision-
making

Better
representation

More order
and fairness in
governance

WHY KENVERSITY ADOPTED THIS SYSTEM



1. Low attendance in general meetings

2. Few members dominating discussions

3. Delays in decision making

4. High cost of large meetings

5. Need for **unity, professionalism, and inclusion**

6. Gender balance (not more than 2/3 of one gender)

7. Inclusion of:

Youth

Persons with disabilities

Minority groups

LEGAL FOUNDATION



- ✓ Constitution of Kenya (2010)
- ✓ Co-operative Societies Act (CAP 490)
- ✓ Sacco Act (2008)
- ✓ SASRA Regulations

Who Is a Delegate?



A delegate is:

1. A Sacco member elected by others members to represent a particular zone. The delegate will be a representative and a **link between members and leadership of the Sacco.**

Delegates must:

1. Listen to members
2. Speak for members
3. Report back to members

STRUCTURE OF THE DELEGATE SYSTEM



Key Organs

1. General Members
 2. Delegates (from zones)
 3. Delegates General Meeting (Supreme Authority)
 4. Board of Directors
 5. Supervisory Board
 6. Management (CEO & staff)
- Each level has **clear roles**.

DELEGATE ZONES



Zones Explained

- Members shall be grouped into electoral zones with a minimum and a maximum number of members in a zone.
- A delegate shall represent members within an electoral zone.
- Only delegates who fulfill the requirement to become a Board member or a Supervisory committee member shall present themselves to be elected as such.
- A delegate shall directly participate in electing Board members and supervisory committee members.
- Total delegates shall be as prescribed by the regulator. Currently a maximum of 500 delegates.

Role of General Members



Members Are Expected To:

- Elect delegates in their zones
- Attend zonal meetings
- Give ideas, raise issues, suggest projects
- Market and support the Sacco
- Patronize Sacco products
- Hold delegates accountable

Key Duties of Delegates



Delegates are expected to:

1. Attend Delegates General Meetings
2. Attend training and education sessions
3. Mobilize members for meetings
4. Promote savings, loan repayment & discipline
5. Identify member needs and problems
6. Market the Sacco
7. Be role models and ambassadors
8. Support gender balance & inclusion
9. Help identify future leaders

QUALIFICATIONS TO BE A DELEGATE



To qualify, one must:

- Be a Sacco member for **at least 12 months**
- Be an **active member**
- Not have defaulted on their loans.
- Contribute monthly to deposits, and risk fund
- Have the prescribed the minimum approved share capital and deposits for delegates

Election of Delegates



How It Happens

Vacancies announced **90 days** before meetings

Applications submitted within **21 days**

Campaign period: **30 days**

Elections held **30 days** before **Delegates General Meeting**

Term: **3 years**

1/3 retire every year (rotation system)

DELEGATES GENERAL MEETING



Who Attends?

1. All elected delegates
2. 9 Board members
3. 3 Supervisory Board members

Powers Include:

1. Approving budgets & audited accounts
2. Electing & removing Board/Supervisory members
3. Approving dividends & surplus use
4. Approving zones & recalls
5. Appointing auditors, bankers & advocates
6. Approving major policies

BOARD OF DIRECTORS & SUPERVISORY COMMITTEE



Board of Directors

1. Elected by delegates
2. Sets policies & strategy
3. Oversees management
4. Approves loans, budgets, products

Supervisory Committee

1. Oversight role to the Board
2. Checks controls, loans & finances
3. Protects members' interests
4. Listens to complaints

• **Note:**

- ✓ Only delegates can become Board or Supervisory Committee members.

ROLE OF MANAGEMENT (CEO)



The CEO:

1. Implements the policy
2. Maintains registers
3. Publishes elected leaders
4. Ensures compliance with law
5. Supports meetings & elections

BENEFITS OF THE DELEGATE SYSTEM



For Members:

1. Better representation
2. Easier participation
3. Faster decisions
4. More accountability

For the Sacco:

1. Strong governance
2. Reduced costs
3. Unity of leadership
4. Sustainable growth

Key Takeaways



1. Delegate system strengthens democracy
2. Members participate through zones
3. Delegates must be committed and accountable
4. Leadership is rotated and inclusive
5. Every member has a role to play

Key Takeaways



To Members:

1. Attend zonal meetings
2. Engage your delegates
3. Ask questions
4. Participate actively

To Potential Aspirants:

1. Prepare early
2. Be financially disciplined
3. Serve with integrity
4. Represent members faithfully

THANK YOU



***QUESTION & ANSWER
SESSION***