

Kentours



Chairman's Message

Dear Members,

With humility, I welcome you all to the 15th edition of our annual magazine. The magazine is one of the channels where you get to know more about Kentours Sacco. We do give members an opportunity to share their views, testimonials, stories, memorable moments, jokes and many other relevant articles on this platform.



As a SACCO, we have now attained 33 years of service delivery to our members. I want to take this opportunity to thank all those who have been stakeholders of Kentours during this period. We have experienced ups and downs within the hospitality industry but all in all we have made some achievements that we can celebrate. Our major achievement that we cannot forget to mention is Kentours Sacco owning an office block at Commodore Office Suites, Kindaruma Road, Kilimani. I continue to urge members to visit their office.

The year 2015 was challenging to the hospitality industry in regards to reduction of tourists and lower economic activity in the sector. Nevertheless in 2016, we saw an upward trend in the tourist arrivals in Kenya. This boosted the sector including the hotels, lodges, tour operators and airlines where Kentours draws its membership. This was a good boost to our members even though this did not translate to 100% growth in our Sacco business as there was only a minimal increase in loans uptake. The Board continues to put in best measures to ensure the funds that have not been taken up as loans are invested well to earn some interest. I would also like to challenge those members without loans to come for loans so that the Sacco remains in business and generate returns to the members.

During the year 2016, the Government introduced maximum bank lending rates which affected all banking institutions. The Sacco being in the financial sector was not left behind in order to remain in competition. Loan interest rates were reviewed and circulars sent out to the membership (see the current interest rates applicable on page 3). Members were able to bridge their loans to benefit from the interest rates adjustments. Kindly note that the Sacco interest rates are cheaper compared to the Banks. I continue to urge members to patronize the Sacco products and enjoy the low interest rates.

Loan defaulting has affected lending capacity within the financial sectors. This is also being felt at Kentours. To mitigate this problem, Central Bank has listed three

Credit Reference Bureaus namely: - Creditinfo, TransUnion and Metropol to deal with defaulters. As a Sacco, we are listing with Credit Reference Bureau Africa which falls under TransUnion and also engaging the services of Collection Africa for debt collection. We are also making use of the Co-operative Tribunal and this is bearing some fruits. I urge members to make use of the Tribunal to assist them in recovery of defaulted loans.

As we all know, it is through the staff members that Kentours is able to achieve its core values. In this regard, the Board organized for a team building activity to enhance cohesiveness, motivation and team work amongst the staff, the Board and Supervisory Committee members.

The year 2017, Kenyans will be going to the ballot box to elect their leaders who will oversee this great nation for the next five years. As we elect them, please remember that Kenya is for all of us and is greater than anyone of us. As Kentours family, with members from all over the country, let us be ambassadors of peace for this great Nation.

Finally, I would like to appreciate all the members for their support. Whatever Kentours has achieved is because of you members and I salute you all. Kindly continue supporting this great Sacco. I would also like to appreciate all our employers from where we draw our membership for their great support.

To the Sacco Staff, Supervisory Committee and the Board Members, thank you very much for the role you have played in making Kentours what it is today.

To the editorial team, thank you very much for ensuring that the 15th edition of our magazine is out in good time. I also appreciate our sponsors for their great support towards the production of this edition.

To our members, I remind you that this is our magazine and request you to actively participate in terms of sending articles and testimonials in the next edition.

I wish all the Kentours fraternity blessed Easter Holidays. May you all have a prosperous year 2017.

God bless Kentours, God bless Kenya.

Joseph M. Kagema.

"We Empower You"

Wealth Building starts with embedding values for saving and investing

In the world of money and wealth building, most people have not discerned the primary reason why riches and wealth evade them. They rightfully confuse more cash flow in their daily lives for wealth rather than the stark reality. We have seen many rich people collapse back to poverty.

Wealth building must first become a daily habit in your life. For this to happen, wealth building must rank among top three highest ranking values. Everyone runs a life governed by a set of priorities. Your values define these priorities. The world is full of people who have been socialized by poor parents, compared to those raised by wealthy parents. These people prioritize socialization – family support and spending on immediate gratification. Naturally most of their income follows their social pursuits.

You can very easily find a person earning Kshs one million (1,000,000) a month poorer in terms of assets than his employee earning only Kshs 30,000 a month from him, where the employee is focused in staking away Kshs 5,000 from his income to asset building every month.

In a typical Kenyan family, wealth is subconsciously defined by explosive spending behaviours of the family cashflow rather than the number of years a family generation can live on the family cash flow from past investment without having to go to work. The children growing up in such a family, pick up from the financial behaviours of their parents and continue the phenomenon through their lives to the next generation. They pick up these values and beliefs from these parents and embed the same set of parental behaviours.

Psychologists put it that we become what we have experienced in our past lives, which implies that a new you must be born of new behaviours free of their past. For this reason, one is likely to possess this misconceived world view of money preformed in them while still children by the language and modeling by important others, without being really aware. Incidentally our children learn from what we do rather what we tell them or would like them to do.

Until you can clearly differentiate cash flow from wealth and take control of your cash flow, poverty will remain a permanent resident of your household. One has to find the true beginning of this problem in their lives in order to find a solution

Continued on page 2



Kentours Mission

To empower members economically by offering competitive products and services through use of modern technology

CEO's Message



I am pleased to have this opportunity to highlight some aspects of the year 2016 that I feel are important to all of us.

Due to low business experienced in the Tourism Industry at the beginning of 2016, the Sacco felt the effect through membership withdrawals and reduced remittances. However, this slowly changed and unlike 2015, the year turned out to be a better one. This is evident from the

financials that you will find in another section of this magazine.

Kentours Sacco objective is to provide opportunity to members to improve their socio-economic conditions by offering an avenue for regular and convenient savings and source of cheap credit. Towards this, the Board revised the Sacco loans lending terms: repayment period were adjusted and rates of interest now range from 1% to 1.165% for the most expensive loan. These rates are well below other financial institutions' rates and members can now choose and plan. The Sacco also increased repayment period for various loan products ensuring that members can access more credit with their current salaries. Besides this, the deposits contribution bands were revised downwards to improve members' ability to take up loans.

We also introduced other forms of loan security to ease some of the challenges experienced in obtaining enough guarantors to secure loans. Members can now use a motor vehicle logbook and or Kentours Housing land title deeds. We are happy to note that a number of members have used these options and have been able to borrow loans. On its part, the Sacco is liaising with its service providers on how to fast track the charging process for title deeds.

We have continued to enlist the services of a debt collector and listing defaulters with the Credit Reference Bureau (CRB) as well as engaging a Co-operative Tribunal Court official to educate the membership on the court procedures and this has had positive results. We continue to encourage members who are affected by defaulted loans to use available avenues for help and redress.

As a member, as you continue to invest in the Sacco it is important that you keep updating your status and personal details as time changes. One area of concern here is nomination of next of kin where some members do not update their details. It is sad that a deceased member's family would struggle to survive or educate children when funds are available but cannot be paid out because a deceased member did not give instructions about who should be paid. It is important that you periodically keep confirming your personal details with the Sacco.

I would also like to urge members that beside their individual resolutions, it is important to make collective resolves which include participating in all Sacco related education forums. Last year we organized a members' open day and invited members. Our expectations were not met as the attendance was quite low. This is a forum where Sacco related issues are discussed and new ideas to improve and strengthen the Sacco are contributed. I would like to thank those who attended and hope that in future members will take time to attend this forum and make positive contribution.

The Board and Management remains committed to finding solutions to members' changing needs and to continue upholding the Sacco image.

As we prepare to vote a new government in August this year, I appeal to all members to do it peacefully.

As I conclude, I want to thank everyone who has had an impact in making Kentours stronger. We are most grateful!

I wish all members and our supporters a successful and blessed 2017.

Susan Chege

DEPOSIT CONTRIBUTION SCHEDULE

The table below shows the minimum deposit contributions a member is supposed to pay upon obtaining a loan.

Loan Amount (Kshs)	Deposits Contribution (Kshs)
0 - 750,000	1,000.00
Over 750,001	2,500.00

The figures shown on the table are over and above the actual loan repayment.

OFFICE LOCATION

The Kentours Sacco offices are located at Commodore Office Suites 1st Floor, Kindaruma Road, Kilimani.

Telephone No. 2227192, 0733 – 667596 and 0722 – 968596,

Fax No. 2218188

E-Mail address – info@kentours.co.ke,

Kentours Sacco website – www.kentours.co.ke

KENTOURS SACCO BANK DETAILS

Account Name: Kentours Sacco Ltd
Account Number: 01120000563700
Bank: Co-operative Bank
Branch: Green House
Bank Code: 11149
Swift Code: KCOOKENA

Wealth Building starts with embedding values for saving and investing

Continued from page 1

for it. Taking a good look at your parenting, what your parents spend most of their time doing, you will find where their money and yours is heading to.

The process of acquiring the world view is personal and goes unnoticed as it is developed in the ordinary course of your relationship with parents and important others. Society behaviours has for example pushed the flashy things such as owning a big home, expensive cars, and other flashy spending as a way of displaying the purported wealth status whether or not the cash flow is permanent or discontinuous.

People displaying the regular toys of heavy spending and who may genuinely have high income are perceived to be wealthy, even when their large cash flow is being directed to consumption instead of reinvestment.

Thomas Stanley and William Danko, authors of "Millionaire Next Door", said that the affluent people typically follow a lifestyle conducive for accumulating money. "These people cannot be millionaires! They don't look like millionaires, they don't dress like millionaires, they don't eat like millionaires, they don't act like millionaires – they don't even have millionaire names". They live well below their means. For example they wear inexpensive suits and drive ordinary cars not associated in our societal view with wealth.

The millionaires learnt to take control of their emotions, which have resulted in a strong control of their cash flow through a frugal financial behaviour. Indeed one of the key findings of the research by Thomas Stanley and William Danko that informed "The Millionaire Next Door" was that most of the wives of the millionaires were planners and meticulous budgeters. Most of the millionaires interviewed thought that their wives were a lot more conservative with money than they were. To be a wealth builder, you must take control of your emotions to control your cash flow.

Patrick Wameyo

Patrick Wameyo is a Financial Literacy Coach at the Financial Academy & Technologies, a unique academy that train adults to manage their money better to create wealth.

Comments to: coach@financialacademy.co.ke



Current Board Members



Seated (L-R) Betty Omolo-Ouko, Juliana Wambua-Kalu, Joseph Kagama (Chairman), Susan Chege (CEO) and Lilian Weru
Standing (L-R) Elisha Katam, Edwin Omondi, Fredrick Odipo, Benjamin Ngunga and John Ng'ang'a

Kentours Loan Products and Services

Loan Type	Maximum Amount in Kshs.	Maximum Repayment Period in Months	Interest Rate Per Month	Loans to Deposits Factor
Normal Loan	9,000,000	48	1%	3
Normal Loan	9,000,000	72	1.165%	3
Super School Fees Loan	750,000	24	1%	3.5
Home Appliance Loan	1,000,000	36	1%	3
Emergency Loan	1,000,000	24	1%	3.5
School Fees Loan	350,000	24	1%	3.5
Housing Loan	1,000,000	48	1%	3
Premium Loan	9,000,000	60	1.165%	4
Instant Loan	500,000	24	1.125%	3.5
Bank Loan Bailout	9,000,000	48	1%	3
Bank Loan Bailout	9,000,000	72	1.165%	3
Salary Advance	50,000	1	3%	N/A

Note: For more details about the products, kindly refer to the Sacco profile

Other Services

Demand Savings: -

This is a savings product which allows members to save towards specific projects such as festivities, anniversaries, wedding celebrations, holidays, birthdays etc. The account attracts an interest of 6% p.a. after actively running for at least six consecutive months. Interest would be paid on a minimum balance of Kshs. 10, 000/-. A transaction fee of Kshs 100.00 will be charged for every withdrawal and Kshs 100.00 for any additional cheque paid on the same request.

Share Capital: -

These are unwithdrawable savings whereby every member ought to purchase a minimum of 250 society shares at the value of Kshs 20/- each but not more 20% of total paid up share capital of the Sacco (subject to review by management). Upon cessation of membership, a member may willingly transfer their shares to another member of the Society through a written notice to the office.

Benefits:

Share capital provides a strong capital base for the society and attracts an interest which is 2% over and above the declared annual dividend rate on member deposits.

Dividend Advance

At the end of the financial year when accounts have been reviewed, members will be allowed to take their dividends in advance. A maximum 50% of the expected dividend at an interest rate of 5%.

M-Pesa Pay Bill Service

- The Sacco accepts payments by M-Pesa.

M-Pesa transaction procedure is as follows: -

- Select Pay Bill service in your M-Pesa account and key in:-
- Business No. 194740
- Account No. - Your Sacco Membership Number (Kindly note your Membership Number is not the same as your Employer Payroll Number).
- In case you do not remember your Membership Number refer to your membership card or your Member Personal Account Statement. You can also call the office for the information.

You shall receive a confirmation reference from M-PESA showing the amount that has been sent to Kentours Sacco Ltd. Official receipt for the payment will be picked from the office. However, you must call the office or write an email quoting M-pesa transaction reference to give instruction on how you would want the money allocated. Failure to do this, it will be upon the office's discretion to allocate the payment.

Insurance: -

This is an insurance policy scheme through which members contribute premiums that offer security to members' savings against any financial loss which may be occasioned by the unforeseen event of death or permanent disability.

Benefits:

- The policy guarantees to pay 100% of the shares held by the member to the nominated next of kin.
- The policy further offers a funeral expense benefit of Kshs 100,000/- per member.

Note: Kindly inform Kentours Sacco office the demise of a member immediately.

Supervisory Committee Members



(L-R) Constance Mwongeli, Zedekiah Ongoma (Chairman) and Anne Mwaura

The Supervisory Committee Message

The Supervisory Committee is the watchdog of the members on the work performance of the Board. It is answerable to the members who are its appointing authority. One of the key responsibilities is to ensure that Kentours Sacco is run according to the direction given at the AGM and in accordance with the co-operative laws and regulations currently in force, together with Kentours Sacco's By-laws and policies. The Supervisory Committee is not an alternative management body but complimentary to the functions of the Board, and it serves the purpose of the Internal Audit department in the Sacco.

The committee meets at least once every quarter to review the activities of the preceding quarter and then report its findings to the Management Committee. The report covers administrative and financial performance of the Sacco.

Observations

During the second half of the year 2016, there was an increase in loan uptake following the reduction of interest rates by the Board which came shortly before the enactment of an Act of Parliament capping commercial banks' lending rates.

This foresight by the Board enabled Kentours to remain competitive in terms of interest rates and also increased loan uptake by members.

Visits to Units Outside Nairobi

The Supervisory Committee noted that there is need for the Marketing Officer to visit units outside Nairobi more often, than is the case at the moment. This is because when he visits these units during the normal education sessions, there is no sufficient time to attend to members' queries and address their issues conclusively.

Loan Security

In the course of the year a new policy was implemented allowing alternative collateral as security for loans other than the traditional deposits, which had a positive impact on loan uptake as well.

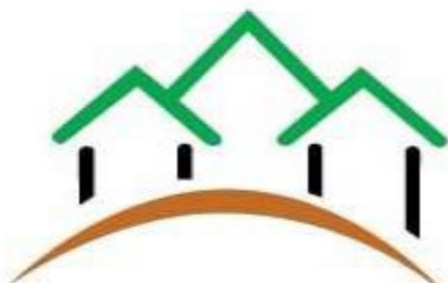
The Supervisory Committee would like to urge members to be more keen in the affairs of the Sacco, and give feedback at all opportunities because this is the only way that the Sacco can gauge the level of customer satisfaction with its service delivery to the members. Whenever one visits the office, one should fill in a visitor's questionnaire, in order to give their feedback.

Supervisory Committee

Kentours Mission

To empower members economically by offering competitive products and services through use of modern technology





KENTOURS

Housing Co-Operative Society



Plots for sale

KAMULU PLOTS

10 plots are available in this land located 6km from Kangudo Road. It is easily accessible from Jogoo Road, Mombasa Road and Thika Road along Eastern by-pass.

An 1/8 of an acre—Kshs 550, 000 for cash buyers.

NAROK PLOTS

Located in Ilmashariani, 700m from tarmac and 1.5km to Ole Tipisi Girls Secondary School and Seasons Hotel. There are 5 (100*100) and 21 (50*100). Instalment payments plan also available up to 12months

SIZE	PRICE
1/8 (50*100)	Kshs 360, 000
1/4 (100*100)	Kshs 700, 000

KITENGELA

Only 1 plot remaining in this land located only 2km from the Kitengela—Namanga Road.

1/8th of an acre (50*100)	
Shareholders	Kshs. 900, 000
Non-shareholders	Kshs. 1,000,000

*All the prices include processing and issuing of the title deed.

Land does not expand; it only appreciates in value-Buy your piece today

P.O Box 79333-00200 Nairobi, Kenya. Tel 020-2333168/9 Email: housing@kentours.co.ke

Website: www.kentourshousing.com

Kentour Sacco Staff



Seated (L-R) Moses Ndegwa, Susan Chege (CEO) and Maurice Kiruja
Standing (L-R) John Kariuki, Brian Kiplagat, Tabitha M. Wanyoike, Wilson Ong'ele, Geoffrey Moenga and Doreen A. Wanyama.

Did You Know?

1. Kentours has a data base for specimen signatures? If you have not provided your specimen signature, please consult your Unit Representative or the office.
2. We have a Suggestion Box at Kentours office reception, where we collect and action on member feedback?
3. Did you know that all unclaimed assets are usually surrendered to the government after five years?
4. That it's a legal offence to forge a guarantor's signature?
5. That you can use vehicle Logbooks and Kentours Housing title deeds as collaterals for loans?
6. That apart from death, the insurance also covers permanent disability?

Kentour Sacco Family Tree



Results at a Glance

for the year ended 31st December 2016

	2016	2015	% Change
Membership	2,927	2,920	0.24%
Share Capital	41,415,540	38,788,541	6.77%
Members Deposits	872,552,892	814,666,606	7.11%
Statutory Reserve	34,213,202	31,641,912	8.13%
Retained Earnings	19,657,067	17,813,447	10.35%
Non Current Assets	44,035,465	43,732,058	0.69%
Investments	182,722,594	154,204,862	18.49%
Loan and Advances to Members	814,436,067	765,005,956	6.46%
Current Assets	50,369,551	42,025,719	19.85%
Current Liabilities	115,325,868	94,173,238	22.46%
Net Assets	103,684,918	96,128,751	7.86%
Interest on Members Deposits	82,019,972	71,690,661	14.41%
Net Surplus before Tax	15,513,558	11,112,119	39.61%
Turnover/ Total Revenue	126,498,338	117,785,434	7.40%
Operating Efficiency Ratios (As a Percentage of Turnover)			
Administration Expenses	18.91%	18.89%	
Financial and Other Expenses	68.83%	71.68%	
Percentage of Expenses to Revenue	87.74%	90.57%	
Yield Ratios			
Members Deposits	9.40%	8.80%	
Dividend on Share Capital	11.40%	10.80%	

By-law Pullouts

15.1 Every member shall nominate in writing one or more persons as nominee(s). The nomination shall be attested to by at least two witnesses who are members of the Sacco.

15.2 Where more than one nominee is appointed by a member, the member shall specify the amount of shares and deposits to be transferred to each nominee. Provided, however that where no amount is specified each of the nominees shall receive an equal share.

27.3 In the event of death, subject to terms and conditions of the insurance, no liability shall be passed to the next of kin, nominee, successor or guarantors as long as the Sacco deposits and shares were insured at the time of death.

59. (g). The Loan repayment form shall clearly state the amount of the loan, the rate of interest, the terms of repayment, and the security, if any.

14.2 Deductions must be remitted seven (7) days after the date upon which the deduction was made, in this case not later than the 7th day of each month. Liability for failure shall be a penalty of not less than five percent (5%) per month compound. The commissioner has powers to institute legal action against any employer who fails to remit deductions on time.

2016 AGM Resolutions

a) Borrowing Powers limit to stay at Kshs 36,000,000

Loan Policy Extracts

- For a member to qualify for a loan, one must have completed six months continuously remitting his/her deposits, and must have a minimum of six thousand shillings as total deposits.
 - Savings/deposits contribution paid in cash or cheque outside the check-off system, for purpose of securing a loan will be considered only if such money remains in the Society for at least six months.
 - A member applying for a loan should undertake to pledge future earnings from the current employers and other sources of income, including terminal benefits towards the repayment before such loan is granted by the Co-operative.
 - The society will only grant loans if its Books of Accounts are up-to-date in accordance with the Co-operative Societies Act and Co-operative Societies Rules.
 - A member who withdrawals from the co-operative shall be treated as a new member for loaning purposes if he re-joins the co-operative.
- All applications for loans shall be made on the relevant forms prescribed by the society.
 - The loan application form must be fully completed and supported by the most recent pay slip (or acceptable proof of the applicants ability to repay the loan comfortably) and a copy of the applicant's National Identity Card.
 - It shall be an offense for an applicant or Society employee to give false information regarding deposits, loans and guarantors as provided for in the by-laws.

Simple Quiz

- Q: Who is the current Chairman of Kentours Sacco?**
- Q: How many Board Members does Kentours have? (tick against correct answer)**
 - 12
 - 5
 - 9
 - 7
- Name four forms of guarantees that Kentours accepts as security to member loans.**
- Currently what is the highest amount of loan that Kentours can grant to a member (tick where necessary)**
 - Not more than 10% of the Sacco assets
 - 9 Million
 - 12 Million
 - Not more than 20% of the Sacco assets.
- What is the minimum share capital a member can hold?**
 - Kshs 20,000
 - Kshs 50,000
 - Kshs 5,000
 - Kshs 250
- Who is the current CEO of Kentours Sacco?**
- The current Kentours Sacco offices at Commodore Office Suites are rented. TRUE or FALSE?**
- Who are the share holders of Kentours Sacco?**
 - The Board of Directors
 - The Members
 - The Staff
 - The Government
- Under which Act are Co-operative Societies governed?**
 - By Laws
 - The Kenyan Constitution
 - Co-operative Societies Act Cap 490
- One of the Core values of the Society is concern to the community in which it exists & operates through Corporate Social Responsibility (CSR). TRUE or FALSE?**

- Answers**
1. Joseph Kagema
 2. 9
 3. a) Guarantors b) Log Books c) Kentours Housing land title deeds d) Free member deposits.
 4. 9 Million
 5. Kshs 5,000
 6. Susan Chege
 7. FALSE
 8. The Members
 9. Co-operative Societies Act Cap 490
 10. TRUE

Pictorial



CSR Activity at Raha Kids Educational and Rehabilitation Centre.



Board, Supervisory Committee and Staff at Ushirika Day Celebrations at Uhuru Park.



RadissonBlu Hotel Members' Education Session.



Members' Open Day at 680 Hotel.



Eka Hotel Members' Education Session.



Crowne Plaza Hotel Members' Education Session.



Base Camp Members' Education Session.



Mara Simba Members' Education Session.



Board, Supervisory Committee and Staff at a Team Building Activity.



Members at 2015 Annual General Meeting



Unit Rep Elections at Abercrombie & Kent - Nairobi



Board, Supervisory Committee and Staff at Ushinka Day



Mr. Bosire (Cooperative Tribunal) and Mr. Oluma (Ministry Official)



Union Express members educational session.



Unit Rep Elections at Southern Sun Mayfair - Nairobi



Rhino River Camp members educational session.



Sasaab members educational session.



Board, Supervisory Committee and Staff team building activity



Sand River members educational session.



Rusinga Island Le

Pictorial



Crown Plaza members educational session.



DusitD2 members educational session.



Ken Tours & Beyond members at 2015 Annual General Meeting



Creative Kitchen members educational session.



Loisaba Oryx members educational session.



Elsa's Kopje members educational session.



Members Open Day at 680 Hotel



Outside Nairobi Unit Reps education session



Myuli Suites members educational session.



Nairobi Unit Reps education session



and Lodge members educational session

Founded in July 2011, A&K Global provides medical travel services that are uniquely tailored to your individual wants and needs. We offer you the most transparent and direct means to quality healthcare treatment options throughout Africa, Europe, Asia and North America. We are able to connect you with reputable and experienced medical providers and help coordinate necessary travel preparations, including paperwork, scheduling, and logistics. Not only do we help facilitate your medical journey, but we also continue to provide on-site support throughout every stage of your healthcare treatment.

With the desperate need for cardiac intervention in Kenya hindered by cost and capacity, a nationwide initiative by the National Hospital Insurance Fund (NHIF) @ 50 Celebrations funding for cardiac surgeries since October 2016 for low -risk cardiac interventions countrywide reaching out to patients who have been on the waitlist of hospitals. The Cardiac Project by NHIF, implemented by A&K Global Health has looked into the need to reach out to cardiac patients and decongest the waiting list at the Kenyatta National Hospital and in other hospitals. This is done through funding for this procedures and having a structured way of reducing the waiting list by distributing the list to various hospitals.



Figure 1: Cardiac Program Launch at the Crowne Plaza Hotel-Nairobi

Under the management of A&K Global Health, the implementation of the Cardiac Project has reached out to 114 patients who required cardiac surgeries on the waitlists of hospitals in Kenya with more patients accessing treatment in the waitlist. The role of A&K Global Health is to improve the timeliness and accessibility of safe and ethical cardiac care for Kenyan patients while simultaneously creating a structure that incentivizes excellence and economies of scale in national cardiac care delivery.

The hospitals in partnership with this project include, Kenyatta National Hospital, The Nairobi Hospital, Aga Khan University Hospital, Tenwek Mission Hospital, MP Shah Hospital, The Karen Hospital, Coast Provincial General Hospital, The Matter Hospital, Moi Teaching and Referral Hospital-Eldoret, Nairobi West Hospital and Gertrude's Children Hospital.

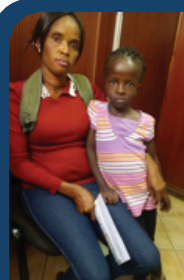
NHIF national scheme contributors are the beneficiaries of the Cardiac Project with accessibility to cardiac treatment which includes pre-assessment, cardiac surgery (if needed) and 6 months review after surgery.

The NHIF requirement for treatment includes;

- An active NHIF card
- Having being on a waiting list for cardiac surgery
- Diagnosed by a hospital

Below are testimonies of patients who have benefited from the Cardiac Project

Kelvin was born weighing just 1.5 kilograms, or 3.3 pounds. His growth was abnormal; he was much smaller than other children his age. His parents later learned that Kevin suffered from congenital heart disease, a condition requiring surgical intervention and complex care management. <http://akglobalhealth.com/first-heart-surgery-nhif-ak-global-health-program-succeeds/Four-year-old-Kelvin-Kimutai-glows-with-good-health-just-weeks-after-he-became-the-first-patient-to-undergo-open-heart-surgery-in-Nairobi-under-the-new-NHIF-Cardiac-Care-Indicator-Project>. His surgery, managed by A&K Global Health, was conducted at Gertrude's Children's Hospital in Nairobi.



Carol Jalade (6 years old) is another beneficiary of the NHIF Cardiac Program whose treatment was locally managed at the Mater Hospital. She was diagnosed with congenital heart disease (Ventricular Septal Defect) which required a surgical procedure (surgical ligation)

A&K Global Health is a worldwide leader in realizing transparent, affordable, effective and innovative solutions to complex health challenges. We connect you with the right care for your needs, from coordinating international medical travel to facilitating quality local and regional treatment. We also optimize the impact of health institutions by introducing transparency, control and customization to the medical, financial and experiential aspects of your journey. A&K Global Health is dedicated to empowering you to reach your highest health. Contact us today on +254(0)20 2344295|cell: 0734829794, 0706514359, 0735830468 to learn how we can support you.

For further inquiries, visit our offices on;



Figure 2: Kelvin Kimutai at Gertrude's Children Hospital

A&K GLOBAL HEALTH LTD. FIFTH OFFICE SUITE 8TH FLOOR, NGONG ROAD | 5TH NGONG AVE. NAIROBI • A&K GLOBAL HEALTH LTD. GRAND PRI GUEST HOUSE/GROUND FLR. NANDI/MAKASEMBO ROAD, 0738936570, ELDORET • A&K GLOBAL HEALTH LTD. OPPOSITE G4s LOKONI, GROUND FLOOR RM 1. 0737984070, MOMBASA • A&K GLOBAL HEALTH LTD. , MEGA CITY NAKUMATT , 0736113848 KISUMU

Health Talk

LOW BACK PAIN

This is man's commonest medical problem (after common cold) affecting some 70 - 80% of world's population.

All of us tend to neglect our backs until one day when we least expect; we cry "Oh my aching back!" Why me?

Low back pain can lead to considerable disability. Ever since man assumed the upright position and became the backbone of society his low back has suffered.

The main reason behind low-back pain is the way we are created with the lower back (lumbar spine) carrying most of the body weight.

While the upper back (thoracic spine) is well protected/supported (splinted) by the ribs making its movements limited, the weight bearing lower back has no rib support; thus allowing all sorts of movements (bending and rotating, etc.) to occur in this column of the spine.

It is this mobility at the expense of stability (support) that is the root cause of backache more so if the mobility is carried out wrongly and if the muscles are weak.

WHY DOES MY BACK HURT?

a) BAD POSTURE

- Sitting slouched for a long time.

b) LIFTING

- Incorrectly or too heavy load.
- You should always keep your back straight when lifting and never rotate in the process of lifting.

c) HYPERMOBILITY

- During pregnancy the ligaments loosen and there may be damage to other structures e.g. joints or discs.
- Body imbalance (obesity), pregnancy affects good posture.

d) Degenerative conditions like Arthritis and other pathologies of the back e.g. TB spine.

DO NOT LIFT IF YOU HAVE BACK PAIN!! WHAT ARE THE SYMPTOMS OF LOW BACK PAIN?

- Severe sharp pain in the back.
- Pain on lifting.
- Pain/aching at the end of the day.
- Pain that is "shooting" like a knife in the thigh or back of the leg.
- Pain in the sole of the foot.
- Numbness in the leg.
- Weakness in the leg.

WHAT TO DO IF YOUR BACK HURTS?

- Stop carrying heavy loads especially in the morning when the discs are bigger.
- Rest lying as much as possible until pain reduces.
- STAND rather than SIT; DON'T slouch for long periods.
- Keep a good posture and avoid

extremes of posture.

- When the pain is reduced, start gentle exercises in extensions.
- If the pain continues for more than 10-14 days see a physiotherapist or doctor (there are more specific causes of back pain that may need X-Rays, M.R.I's or CT scans to diagnose.)

HOW CAN I KEEP MY BACK HEALTHY?

- Learn good posture. Not sitting for long and standing in between sittings.
- Take your back through a full range of movement each day.
- Have a balance between activity and rest.
- Avoid lifting heavy weight alone-work together.
- Learn correct lifting techniques.
- Extra care during pregnancy.

EXERCISE TIPS FOR A HEALTHY BACK.

- Stop any exercises when in pain.
- Pace yourself. These are gentle exercises- try not to strain.
- Breathe slowly and gently. Do not hold your breath.
- Stretch slowly and gently instead of bouncing. Muscle soreness usually lasts for the first 3-4 days.
- Doing work- outs with a friend can help you stay motivated.

SAMMY K. MUEMA

Managing Partner Physio And Psycho Care Center,
3rd Parklands Avenue, Medi-Plaza Suite 206

Kentours Mission

To empower members economically by offering competitive products and services through use of modern technology



Member Testimonial



Partes Lolopetai is a KENTOURS member who started saving his money since the year 2011 while working with Safari Collection Sasaab Samburu with monthly deposits of Kshs 2000.

Though he has never been to school, he saw the need to save for his future.

Partes decided to buy a new brand motor bike through KENTOURS Sacco after travelling for very long distance with his sick child on the back to look for medication.

Today he is a proud member because he can no longer walk by foot to look for medication and to go to his family.

Surely KENTOURS Sacco has empowered people from nothing to something.

Thanks
Unit Representative
Peter Kariuki
The Safari Collection

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Education Committee Report

Dear Reader,

It is indeed our pleasure to welcome you to our 15th Edition of Kentours Sacco Education Magazine.

In this edition, we navigate through and share with you the happenings and developments that have taken place during the year 2016 and early 2017. Welcome again and we hope you shall enjoy the voyage.

Education Committee, which is also the editorial team of this Magazine has continued to play its role of educating the membership in an effort to make sure all members make optimal use of our products and make informed financial decisions which will help them to improve their social-economic conditions. We communicate with membership through the use of circulars, e-mails, telephone calls, sms', questionnaires, the website, Unit Representatives and more importantly Education visits. We are also happy to introduce our new online member feedback form which will be rolled out soon.

The hospitality industry, which is our common bond started off on a low key during the year 2016, but we saw promising and positive changes towards the second half of the year. There were also many changes that occurred in the Kenyan financial sector, including capping of Bank interest rates by the Central Bank. These had direct impact on our operations and membership growth. Membership was not growing at the rate we anticipated and the operating environment was getting very competitive.

We obviously had to change our approach on the way we have been doing things and we thank the membership for having allowed us a budget for marketing. We have gone knocking at the doors of new and upcoming hotels and companies. For the first time in the history of Kentours Sacco we were invited to a bid to compete with others in an effort to win a new unit. Good news is that our presentation was the best and we won the unit (Mvuli Suites) into the Kentours Family.

Our Customer Care desk has also been robust with activities. Where we deemed members required more attention than could be provided during education sessions, we put up Customer Care desks at their work stations for several days. This enabled us to address many member issues and in the process saved some potential exits. Although geographical spread still remains a challenge, we are happy to announce that last year and for the first time we were able to visit our members in Rusinga Island in Lake Victoria and Afrochic in Diani, South Coast.

The year 2016, we planned to educate most of our members. Training for Unit Representatives who come from outside Nairobi was held on 18th March 2016 at the Southern Sun Mayfair. Through the interactive sessions, we were able to share new ideas and challenges whose benefits are supposed to be passed on to the membership.

We know individual members do not have a Unit where we can organize education sessions for them. To reach them and as many members as possible, we organized an Open Education Day on 29th October 2016 at the 680 Hotel but to our disappointment the turnout was very low. However on a positive note, those who attended confessed to have benefitted a lot and especially from the presentations from the Private Financial Consultant and the officer from the Co-operative Tribunal's office. Here, we also had a lot of time to discuss and clarify some issues that would otherwise and unnecessarily consume a lot of time during our AGMs. It is our wish that next time such a forum is organized, you will find it worthwhile attending. Training is expensive, so if such trainings are organized free for you, you only do yourself a disservice by not attending.

We also continued with our scheduled and sometimes unscheduled but important Units visits.

During the year 2016 and early 2017 we visited 33 companies as follows:-

1. Peak East Africa
2. CCA
3. Crowne Plaza Hotel
4. Radisson Blu Hotel
5. Mahali Mzuri Camp
6. Mara River Lodge
7. Kichwa Tembo
8. Southern Sun Mayfair
9. A & K Nairobi
10. Rhino River Camp
11. Elsa's Kopje
12. Sasaab
13. Wilderness Samburu
14. Wilderness Larsens
15. Elephant Bedroom
16. Eka Hotel
17. Creative Kitchen
18. Sand River
19. Cheli & Peacock Head Office
20. Panari Resort Nyahururu
21. Amber Hotel
22. Union Express
23. Afrochic Diani
24. Mvuli Suites
25. DusitD2 Hotel
26. Tortilis Camp
27. Rocky Hill Camp
28. Solio Lodge
29. Loisaba Oryx
30. Loisaba Tourism
31. Rusinga Island Lodge

32. Oltome Safaris

33. Elephant Pepper Camp

From our visits, we are able to handle member issues on the ground and also compile reports for follow up in order to ensure that issues that require further interrogation from the office are also addressed and in good time. An issue that has continued to persist is that of Loan Security, guarantors and defaulters. In the last edition we had indicated that that we are looking into other avenues of security and as may be stated elsewhere in this Magazine, we now accept Automobile logbooks and Kentours Housing land title deeds. To pursue defaulters, we are also making use of the CRB and advice guarantors to also seek redress from the Co-operative Tribunal.

We thank Employer Companies for allowing us to conduct these sessions at their premises. We are particularly indebted to those companies who besides the difficult business times, considered some concessions in terms of accommodation and transport costs for visiting Staff and Board members.

To the Unit Representatives, these sessions would not be possible without you. Thank you and keep up the good work you do as ambassadors of the Sacco at your various companies.

Looking into the future and budget allowing, we plan to hold annual visits to Units outside Nairobi and particularly the Maasai Mara where membership has grown. This would allow members to have more interactive and fulfilling sessions with the Staff and the Board members.

CSR Project

As our star shines, we also take time to remember the less fortunate members of our Society and for our Corporate Social Responsibility (CSR) activity, we visited two very needy institutions on 11th February 2017 as follows;

- a) One group spent a lovely afternoon with our seniors at the Nyumba ya Wazee-Kasarani, a home for the elderly poor that is run by Catholic Little Sisters of the Poor. We donated food items, detergents and other toiletries worth Kshs 70,000/- and also handed them a cheque of Kshs 30,000/-.
- b) The other group spent time with children at the Raha Kids Educational and Rehabilitation Centre located in Kilimani. This is a rehabilitation centre for street Children run by the Coptic Church. We gave them a cheque of Kshs 50,000/-.

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CIC Insurance ramps up Marine Insurance offering with online portal for Agents and Customers

In his Budget Speech of June 8th 2016, the Cabinet Secretary for the National Treasury directed the Kenya Revenue Authority to work with relevant stakeholders in order to enforce Section 20 of the Insurance Act, Cap 487.

The enforcement of this section means that from January 01, 2017, all Importers, Brokers, Agents or other persons involved in the shipping business shall be required to procure insurance services for imports into the country from local insurance companies, effectively prohibiting placement of Kenyan marine insurance business with foreign insurance firms. Currently about 90 percent of cargo imported in to the country is insured with foreign firms with importers usually paying the premiums as part of the package (cost, insurance and Freight - CIF) to the exporter who handles the underwriting.

Kenya's rapidly growing international trade necessitated that the government moves to enforce this marine cover locally to primarily protect importers and exporters who will now have an easy recourse in case their goods are damaged in transit.

During transportation, cargo can get lost or damaged due to one reason or the other. When shippers (importers and exporters) obtain offshore Insurance, and proceed to make claims for damages or losses, the process rarely yields the desired results due to distance, language barriers and a failure to understand the fine print. With this in mind, the CIC Group portal has been designed to enable importers submit and pursue claims online.

The biggest drawback for off shore marine covers that most importers have been using is that it often does not include inland coverage, which means that they either take the risk of transporting their goods

overland without insurance or have to purchase additional inland goods-in-transit insurance to be on the safe side. Further, since the marine cover is denominated in foreign currency, the shippers are exposed to additional foreign exchange currency fluctuations when they ship and insure their goods with offshore insurers.

In order to address this industry wide challenge, CIC Insurance Group has taken a lead role in providing a technological solution to ease the service process for insurance agents and customers.

According to the firm's Group Chief Executive Officer Tom Gitogo, the insurance experience for the international traders is a core part of offering the marine cover. "The CIC Insurance online Marine Cargo Insurance Portal will deliver speed, convenience, transaction security and most importantly the closing/purchase and receipt of marine cargo Insurance cover certificate online," said Gitogo. He added that the portal also enables closure and purchase of marine insurance covers on both web and mobile devices through a secure mobile application.

Gitogo noted that the platform is purely dedicated to marine cover and allows users to log in, enter details of their shipments, upload supporting documents, including Supplier Invoice, Bill of Lading and Packing List as well as to pay their premium and purchase marine insurance cover instantly.

The portal comes amid reported frustration by importers when submitting or pursuing their claims. The perception is that insurance providers do not honour claims, take time to process and handle investigations as well as compensate policy holders. In regard to such claims, CIC Group promises that their secure and robust online portal which is in line with a

new shift in the financial services industry, will omit paper work and lengthy approval processes.

"We want to shorten the length of time and the process taken to handle investigations and compensation for damaged or lost marine cargo", explained Joseph Kamiri, Group General Manager Marketing and Distribution.

The new platform is able to support multiple shipments from an importer which include full-iteration across different types of imported goods, synchrony with the Customs Services department of the Kenya Revenue Authority, accessibility through Internet Connection and on Mobile Phone Application by Insurance Brokers, Agents, Clearing Agents, shippers and any importer or exporter from the comfort of their home or office anywhere in the world.

It will allow for secure payments using major payment channels including Visa, M-pesa, paypal, EFT and RTGS after which insurance certificate is generated instantly at the completion of transaction.

Mr. Gitogo asserted that the local market has the requisite capacity to handle provide Marine cargo insurance for all the imports into Kenya with an estimated premium volume of about 25 Billion. CIC Group specifically will be able to offer importers automatic "warehouse-to-warehouse" comprehensive cover. "Our tailor made marine cargo all risks insurance provides coverage for the full insured values" he noted.

CIC General Manager, Group Marketing, Distribution & Strategy
Mr. Joseph Kamiri

We believe it is because of our good image and deeds that we continue to receive new companies to our Sacco. At this juncture, we are happy to welcome the following new companies into our family:

1. Amber Hotel
2. DusitD2 Hotel
3. Mahali Mzuri
4. Mvuli Suites
5. Afrochic Hotel
6. Rocky Hill Camp
7. Sand River Lodge
8. Loisaba Tourism
9. The Lazizi Premiere Nairobi

To the new members, Karibuni Kentours. We are a family, so please feel at home as we look forward to empowering you economically and socially.

And to all members of Kentours, thank you for your resilience and keeping it Kentours even during the difficult times. Year 2017 has started on a very positive note for the hospitality industry but as we all know, our industry is very volatile and everything could change at a blink of an eye. It is for this reason that WE ALL MUST guard the recovering image of our country as we go through this election year. We are always the first recipients of any negative publicity. So dear member and reader, we know that through all of us, the Kentours Flag is flying in all corners of our nation. In our little capacity, let the Kentours Family flag be a symbol of peace, love and unity wherever we are. Let it leave a positive mark on our neighbours and all our associates.

In terms of production of this Magazine, we say a BIG THANK YOU to our sponsors namely Sothern Sun Mayfair Nairobi, Kentours Housing Co-operative Society, Golden Spur Restaurant and CIC Insurance Company.

For the magazine content, special thanks go to Mr. Sammy K. Muema (Physiotherapist), Mr. Patrick Wameyo -Financial consultant, every member who has contributed articles and to the Editorial Team members for putting everything together.

Hongera Kentours!

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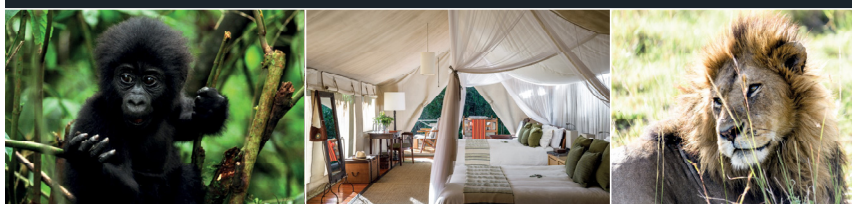
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Corporate Social Responsibility



(L-R) The Board Members, Supervisory Committee Members and Staff attending a Corporate Social Responsibility (CSR) Activity on 11th February 2017 at Nyumba ya Wazee and Raha Kids Rehabilitation Centre

“Quotable Quotes”

1. It is better to hang out with people better than you. Pick out associates whose behavior is better than yours and you will drift in that direction.” – **Warren Buffet**
2. The philosophy of the rich and the poor is this: the rich invest their money and spend what is left. The poor spend their money and invest what is left.” – **Rich Dad**
3. A goal without a timeline is just a dream. –**Robert Herjavec**
4. When one door closes, another opens; but we often look so long and so regretfully upon the closed door that we do not see the one that has opened for us. –**lexander Graham Bell**
5. “The greatest enemy of knowledge is not ignorance; it is the illusion of knowledge.” – **Daniel J. Boorstin**
6. “Sometimes you climb out of bed in the morning and you think, I’m not going to make it, but you laugh inside — remembering all the times you’ve felt that way.” – **Charles Bukowski**
7. “What a kid I got, I told him about the birds and the bees and he told me about the butcher and my wife.” – **Rodney Dangerfield**
8. “When you’re drowning you don’t think, I would be incredibly pleased if someone would notice I’m drowning and come and rescue me. You just scream.” –**John Lennon**
9. “Letting go means to come to the realization that some people are a part of your history, but not a part of your destiny.” – **Steve Maraboli**
10. “I no longer believed in the idea of soul mates, or love at first sight. But I was beginning to believe that a very few times in your life, if you were lucky, you might meet someone who was exactly right for you. Not because he was perfect, or because you were, but because your combined flaws were arranged in a way that allowed two separate beings to hinge together.” – **Lisa Kleypas, Blue-Eyed Devil**

HUMOUR CORNER



1. I am not lazy – I am just on an energy saving mode.

2. My friend thinks he is smart, he said onions are the only food that makes you cry. I threw a coconut in his face.

3. An uneducated father with his educated son went on a camping trip. They set-up their tent and fell asleep. Some hours later, the father woke up his son.

Father: Look up to the sky and tell me what you see.

Son: I see millions of stars.

Father: And what does that tell you?

Son: Astronomically, it tells that there are millions of galaxies and planets.

Father slaps the son hard and says- “Idiot, someone has stolen our tent”

MORAL: Too much education can spoil our common sense.

4. A guy goes to see his doctor, and the doctor says, “Well, I’m afraid you have six weeks to live.” The guy says, “Oh damn, well what should I do doctor?” The doctor tells him, “You should take a mud bath once a day for the next six weeks,” and the guy asks, “Why? Is that supposed to help?” and the doctor says, “No, but it’ll get you used to being in the ground.”

5. A mother said to her son, “Look at that kid over there; he’s not misbehaving.” The son replied, “Maybe he has good parents then!”

6. “Anyone who thinks sitting in church can make you a Christian must also think that sitting in a garage can make you a car.” Garrison Keillor

7. “The only way to get through life is to laugh your way through it. You either have to laugh or cry. I prefer to laugh. Crying gives me a headache.” Marjorie Pay Hinckley

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