

Kentours

"We Empower You"

Chairman's Message



It is with great pleasure that I welcome you all to the 14th Edition of our annual magazine.

Whether you are a stakeholder seeking an update on our products and services, a prospective member, a staff or a person who is simply interested in learning more about Kentours Sacco, you are most welcome to navigate through. The purpose of our Magazine is to convey direct message to all members of Kentours Sacco.

The success of our Sacco, ever since it was established in 1984, can be attributed to our ability to continually identify and respond to the changing demands across the highly-rising challenges in the Tourism Sector. It should also be noted that good Leadership and Management skills are key factors to the success of any organization whether profit or non-profit driven.

Success is not achieved without challenges and last year (2015), was among the worst since the establishment of our Sacco 32 years ago. The hospitality industry where our Sacco falls under was hard hit. Some of the notable challenges continue to be; the Ebola outbreak in some Western African States, Terrorists threats like the Garissa University case, Travel Advisory from the West, the Two-Thirds (2/3) rule enforced by employer companies. The country also experienced an Inflation rate of up to about 8%, high exchange rates and high fuel costs. These and many more affected our Sacco performance negatively in that some of our employer companies had to close down, others effected staff redundancy and salary cuts. Many hotels, restaurants and lodges had Service Charge reduced drastically. All these led to some members withdrawing from the Sacco and reducing borrowing powers for the others which led to fewer loan applications. Our audited accounts for the year 2015 clearly show how the overall performance of the Sacco went down. A key area to note is that in the year 2015, Interest on Deposits and Dividend on Share Capital pay out went down to 8.8% and 10.8% respectively as compared to 10.5% and 12.5% in year 2014. Our membership was also not spared as there was a reduction from 3063 in 2014 to 2920 in 2015.

Despite all these hard economic times, Kentours Board of Directors has endeavored to beat all odds to bring the Sacco to a place of great achievement and success. We



have set ourselves the dual objective of being recognized as a premier provider of financial services and carrying on the legacy of this great Sacco in defining a future even more powerful than our past. This is well captured in our 2016 - 2020 Strategic Plan which defines the way forward for the next 5 years. It touches all fields including membership growth, finance, human resource, leadership, marketing, operations and service delivery as well as the Information Communications Technology (ICT). The Plan is in line with the Sacco vision, mission, core values and strategic goals. The Board will endeavour to deliver all within the stipulated time frame.

The Board would like to appreciate the introduction of Mpesa Pay Bill services in the year 2014 which has enabled members to make easy transactions with the Sacco. The Board is also looking into introducing other forms of collaterals as loan security. Our current Strategic Plan also envisages the introduction of FOSA services and enhancing our customer care services and marketing departments. This will entail frequent visits to member units by our dedicated staff with a view to addressing the members' issues timely as well as aggressively recruiting new members. For some of these anticipated changes to be effected, the Sacco By-laws will need to be revised in order to accommodate them.

With these few remarks, I take this opportunity to sincerely thank those who took part in making this Magazine a success. Special thanks to our sponsors and the editorial team who did everything possible to make sure the edition was out on time as has always been the case in the past.

God bless Kentours fraternity.

Benjamin Ngunga

Value Addition, the Way for SACCOs to Survive Competitive Business Environment

In today's life, we are often caught up in the storm of daily events that we have trouble seeing how the changes around us affect our lives, relationships and businesses. The business environment is dynamic thus the need to monitor change in order to adapt and create additional value in the products and services. Change should be examined from time to time to ensure that suitable strategies are set up to curb its effects. More importantly the business design should be monitored to avoid getting obsolete.

SACCOs, Kentours included should capture value growth and leave obsolete business designs and pursue new ones which are more effective and efficient. Understanding the concept of value addition is critical for decision makers within SACCOs. By definition, Value migration is an ongoing process of trying to stay ahead of competition using the best business design or adopting the best practices which stand test of time. In other words, it is the shifting of value creating forces. In the current times, it takes focus, knowledge, flexibility and courage to survive in such a growing dynamic financial business environment. SACCOs are operating in a challenging environment coupled with stiff competition from other players in the financial arena. This calls for a joint effort among SACCOs to streamline their operations to ensure they survive cost effectively. All parts of the organisation (internal and external) should be well coordinated in order to optimize value. To this end Kentours Sacco is guided by manual policies and strategic plans.

SACCOs must embrace change in their operations and create value to their products if they are to remain relevant. The customer needs should be central focus of any business design right from identifying members to service delivery. The products offered should match the customer needs notwithstanding most members are not technical experts but their satisfaction lies in their expectations. Consequently customer care should be exhibited at all points of contact with the customer. SACCOs must understand member's (customer) priorities and meet them, in order to have loyal customer base. Which members do I want to serve, what products do I

Continued on Page 2

CEO's Message

At the beginning of year 2015, we highlighted the challenges that we felt were inevitable given the general economic performance experienced in the country in the first quarter and especially the Tourism Sector.

As it turned out, things took an even worse off situation and terror threats progressed for the better part of 2015 affecting most sectors of our economy and more so those related to tourism which has a high magnitude of secondary economic effects. Consequently jobs have been lost; wages and other forms of income have been reduced.

Even as our Sacco performance was affected by the general economy of the country, Tourism Industry performance impacts heavily on Kentours as 95% of membership is drawn from the industry. With the low business experienced in the year, a significant number of our members lost jobs, others had salary cuts and unpaid leave.

Consequently we have had reduced loan demand which resulted to a negative growth of the loan portfolio. Members' savings were also affected and increased by a paltry 7% while membership dropped by 4% as shown in the statistical information section of this magazine. This has resulted in reduced revenues in the year.

Despite the challenges, we have remained positive, drawing out strength from what we have achieved so far. We have developed a new five year Strategic Plan (2016 – 2020) and revised our policies to align them with our dreams for the Society. As you will read elsewhere in this



magazine, we are soon introducing other loan security/ collaterals to encourage members to borrow more. We have also intensified our education sessions to members to sensitize them as well as reviewing our products and services to suit our members and offer relief to those affected by salary cuts.

Besides the Sacco enlisting services of a debt collector and enlisting defaulters with the Credit Reference Bureau (CRB), we have liaised a Co-operative Tribunal Court official to educate the membership on the court procedures to follow when they need to file cases of defaulters.

As I conclude, I want to thank all stakeholders, members, the Board and Supervisory committee for their support as always. I also thank the Sacco staff for their continued commitment and hard work.

I wish all members and our supporters a successful and blessed 2016.

God bless Kentours, God bless Kenya.

Susan Chege

Entrance Requirements:

Kentours SACCO has minimum requirements tailored to suit all employees in an organization at any level. Thus:-

- Kshs. 1,000/- being Entrance Fee.
- Kshs. 5,000/- being minimum share capital contribution payable on a twenty five monthly installment of Kshs. 200/- .The maximum a member can hold not more than 20% of the Sacco paid up share capital.
- Kshs. 200/- for Kentours Sacco By-law Booklet
- Kshs. 1000/- the minimum amount a member can contribute towards his/her monthly savings (share deposits).
- Insurance paid on yearly basis as determined by the market rate.

Kentours Mission

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

Value Addition, the Way for SACCOS to Survive Competitive Business Environment

Continued from page 1

want to sell, how different are they from others and why should the organisation attract more members, who are my competitors? These questions among others should be answered during business design.

Management/Board should identify the niche market that they intend to serve the products on the market and ensure that they differentiate their products as much as possible so as to attract more members. A questionnaire should be used continuously to capture information about the products you are offering, trends, and needs of the members. It is from this understanding of value addition that Kentours Sacco products are member driven. To identify the needs of members the Sacco has conducted questionnaire surveys and identified the members' needs and new ideas during members' education sessions. Some cases in point are the birth of Kentours Housing Cooperative Society, prolonging the repayment period of some of the loans, creation of a premium loan and also Bank bailout loan. To improve service delivery the Sacco has envisaged ICT. Our new financial software (Chai Soft) has greatly improved information processing, thereby enhancing transparency and accountability in the operations and functions of the Sacco. However ICT is ever evolving and we acknowledge the Sacco has room for improvement. The expectation is that optimizing software development for users, will lead to better and more responsive services to members and more efficient use of the Sacco

resources in general.

All above measures practically put in use, will ensure extensive retention of members as well as assuring growth of the membership base. Whilst fulfilling the members' needs is of supreme importance, care should be taken to ensure that the organizational objectives are not compromised. The business design cycles that include value, growth, stability and obsolescence should be managed according to their strategic, tactical and organizational requirement and should not compromise equality. Appropriate measures should be taken at every cycle in order to retain existing members and to attract new ones.

From inception, organizations need to capture value from the entire industry so as to prioritise member needs. The whole organisation should be committed to satisfying the member and all staff should buy in the new vision. SACCOS should recognize that as they adopt the best practices in a bid to stay ahead of competition, technology alone is no longer a fundamental engine of value growth since innovation is gradually slowing down with imitations taking the centre stage yet they add limited value. To survive SACCOS should scan the environment for opportunities that create room for new business designs in order to emerge as beneficiaries and not victims of the next cycle of value migration.

By Editorial Board

Deposit Contribution Schedule

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

Loan Amount in Kshs.	Deposits Contribution in Kshs
0 - 150,000	1,000.00
150,001 - 300,000	1,500.00
300,001 - 450,000	2,000.00
450,001 - 600,000	2,500.00
600,001 - 750,000	3,000.00
750,001 - 900,000	3,500.00
900,001 - 1,000,000	4,000.00
Over One Million	4,500.00

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

"Money is one of the most important subjects of your entire life. Some of life's greatest enjoyments and most of life's greatest disappointments stem from your decisions about money. Whether you experience great peace of mind or constant anxiety will depend on getting your finances under control".

Robert G. Allen

The happiest of people don't necessarily have the best of everything they just make the most of everything that comes along their way.

Robert G. Allen

The same boiling water that hardens the egg will soften the carrot. Everything depends on individual's particular reaction to stressful circumstances.

Dr. James Dobson



Current Board Members



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

Kentours Loan Products & Services

Loan Type	Maximum Amount in Kshs.	Maximum Repayment Period in Months	Interest Rate Per Month
Normal Loan	9,000,000	48	1%
Normal Loan	9,000,000	72	1.25%
Super School Fees Loan	500,000	24	1%
Home Appliance Loan	300,000	24	1%
Emergency Loan	500,000	15	1%
School Fees Loan	250,000	18	1%
Housing Loan	1,000,000	48	1.5%
Premium Loan	9,000,000	72	1.5%
Instant Loan	500,000	15	3%
Bank Loan Bailout	9,000,000	48	1%
Bank Loan Bailout	9,000,000	72	1.25%
Salary Advance	30,000	1	5%

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 non-withdrawable 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. The payment procedure is as follows: -

- Select Pay Bill service in your M-Pesa account and key in:-
- Business No. 194740
- Account No. - Your Sacco Membership No. (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.
- The minimum transaction through M-PESA is Kshs. 500.

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 and loans against any financial loss which may be occasioned by the unforeseen event of death.

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

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.

Supervisory Committee



(L-R) Mr. Zedekiah Ongoma, Mrs. Ann Mwaure (Chairlady) and Joseph Karu

Role of the Supervisory Committee

The Sacco Supervisory Committee is the watchdog of the members on the work performance of the Board. The committee is elected at the Annual General Meeting by the members and consists of three members. The main duty is to ensure the Sacco is run in accordance with the co-operative laws and regulations of the Act. The Supervisory committee meets on a monthly basis and

quarterly with the Board to review the activities of the said period. The principal objectives are to perform internal audits, member account verification and operational area throughout the year. Among other duties and not limited to, include checking on acquisitions of assets, recruitment of staff and checking that record keeping is done well and in a manner that serves the best interests of the members.

Observations

The Supervisory committee noted that the majority of the members were financially constrained in borrowing due to the harsh economic times experienced in the country. The effect of the 2/3 rule also had an effect and obviously this has impacted on dividend. Our recommendation to the Board is to open up to more collateral to secure member loans.

Education Visits

The committee was able to accompany the Education committee to the various units during the year. One of the observations that frequently came up was the issue of loan calculations using the new software. The Education team was able to explain to members on how this calculation works. We can therefore ascertain that the education team had sufficient materials for the members and issues that were raised were handled well.

Supervisory Committee

Office Location

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

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 E-mail: info@kentours.co.ke
 Website: www.kentours.co.ke

Kentours Sacco Bank Details

Account Name: Kentours Sacco Ltd
 Account Number: 01120000563700
 Bank: Co-operative Bank
 Branch: Parliament Road
 Bank Code: 11044
 Swift Code: KCOOKENA

Kentours Mission

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KENTOURS

Housing Co-Operative Society



Plots for sale

NEW*NAROK PLOTS*

Located in Ilmashariani, 700m from tarmac and 1.5km to Ole Tipisi Girls Secondary School and Seasons Hotel. There are 6 (100*100) and 25 (50*100).

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

Other plots on sale

KITENGELA

Only 5 plots are remaining in this land located only 2km from the Kitengela—Namanga Road.

1/8th of an acre (50*100)	
Shareholders	Ksh 850, 000
Non-shareholders	Ksh 950,000

KAMULU

19 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—Ksh 550, 000 for cash buyers.

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



(L-R) Mr. Wilson Ong'ele, Ms. Doreen Achieng', Mr. Maurice Kiruja, Mrs. Susan Chege (CEO), Mr. Moses Ndegwa, Mrs. Tabitha M. Wanyoike and Mr. Geoffrey Moenga

1. That your legally registered spouse is eligible to become a member of the Sacco?
2. That your insurance cover for the funeral expense has increased from Kshs 40,000 to Kshs 100,000?
3. You can individually or collectively file a case against a defaulter at the Co-operative Tribunal?
4. A Sacco member is not allowed to become a shylock or a direct money lender?
5. You can download Loan Applications Forms directly from Kentours website www.kentours.co.ke?
6. Did you know the applicant should not sign for loan guarantors' loan page?
7. Did you know that we now have new loan application forms?
8. Did you that you that you can now drop your Sacco correspondences at the dropping zone located at Revlon Plaza 2nd floor, Tubman Road?

Kentours Sacco Family Tree



Results at a Glance

for the year ended 31st December 2015

	2015	2014	% Change
Membership	2,920.00	3,063	- 4.67%
Share Capital	38,788,541.00	36,631,609	5.89%
Members Deposits	814,666,606.00	764,653,103	6.54%
Statutory Reserve	31,641,912.00	29,702,771	6.53%
Retained Earnings	17,813,447.00	17,117,955	4.06%
Non Current Assets	43,732,057.53	44,616,866	-1.98%
Investments	154,204,862.00	80,393,895	91.81%
Loan and Advances to Members	765,005,956.00	783,630,526	-2.38%
Current Assets	42,025,719.00	49,442,954	-15.00%
Current Liabilities	94,173,238.37	102,481,780	-8.11%
Total Net Assets	910,795,356.00	855,602,460	6.45%
Interest on Members Deposits	71,690,661.33	80,288,576	-10.71%
Net Surplus Before Tax	11,112,118.66	25,132,909	- 55.79%
Turnover/ Total Revenue	117,785,434.00	137,903,237	-14.59%
Operating Efficiency Ratios (As a Percentage of Turnover)			
Administration Expenses	18.89%	15.87%	
Financial and Other Expenses	71.68%	65.90%	
Percentage of Expenses to Revenue	90.57%	81.77%	
Yield Ratios			
Members Deposits	8.80%	10.50%	
Dividend on Share Capital	10.80%	12.50%	

Bylaw Pullouts

13. (vi) A member shall have the obligation to protect the image of the Society and avoid any activities that can injure the reputation of the Society.
- 27.1 The liability of a member shall be limited to the nominal value of the shares held by him.
- 17.1 Membership in the Society shall cease with effect from the date of a member Failure to remit regular savings and loan repayments for a continuous period of three (3) months without valid reason.
- 18.2 A member withdrawing from Membership of the Society shall give a 60 days written notice of intention to withdraw.
- 21.1 Withdrawal, expulsion or termination of membership shall not exonerate a member from any existing personal or membership liability.
- 25.1 With the approval of the Board, a member may at any time transfer his shares to another member but not to any other person. Such transfers must be in writing and at nominal value.

2015 AGM Resolutions

- Borrowing Powers limit to stay at Kshs 36,000,000
- Share Capital increased from a maximum of Kshs 150,000 to a new maximum of not more than 20% of total paid up share capital of the Sacco.

Contact us on:

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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 rejoins 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.



- The Board may suspend a member from Membership. True or False
- A suspended member can vote during an AGM. True or False
- A maximum period a member can stay in suspension is:
 a) 3 Months b) 6 Months c) 12 Months
 d) Not beyond the Next AGM
- What is the Minimum number of Shares a member can hold?
 a) 200 b) 1000 c) 5000 d) 250
- What is the nominal value of a share at Kentours Sacco?
 a) 5000 b)250 c) 20 d) 50
- What is the maximum number of shares (Capital) a member can hold?
 a) 10% of the total paid up share capital of the Sacco
 b) 150,000
 c) 9 Million
 d) Not more than 20% of the total paid up share capital of the Sacco
- What is Kentours Mpesa Paybill Number
 a) 194740 b) 793333 c) 227192 d) 405333

Answers

1. True 2. False 3. Not beyond the Next AGM 4. 250 5. 20 6. Not more than 20% of the total paid up share capital of the Sacco 7. 194740

A word is what we are looking for

PROTECTION

A word can mean everything. At CIC that's how we ensure that your life, family, health and investments are protected in the best way possible.

CIC INSURANCE GROUP LIMITED

GENERAL | LIFE | HEALTH | ASSET

www.cic.co.ke



KENYA | SOUTH SUDAN | UGANDA | MALAWI



CIC GROUP

We keep our word

PICTORIAL...



Asilia H/O Educational Session



PEAK East Africa Educational Session



Metowe Educational Session



CSR Project (Water tank to Tunyai Children's Centre)



Karen Blixen Educational Session



Mbweha Camp Educational Session



Tribe Hotel Educational Session



Cake cutting at Flamingo Hill Camp



Flamingo Hill Camp Educational Session



Outside Nairobi Unit Rep's Training Session

PICTORIAL...



Strategic Plan Meeting Session



Southern Sun Mayfair Nairobi Educational Session



Angama Lodge Educational Session



Naivasha Simba Lodge Educational Session



&Beyond Educational Session



Nairobi Unit Rep's Training Session



Ushirika Day Celebrations



Boma Hotel Educational Session



Radisson Blu Hotel Educational Session



Private Safaris and A & K Coast Educational Session

Abercrombie & Kent's Private Mobile Camping



An utterly luxurious camp set up exclusively for you in Kenya's most beautiful regions. The camp comes equipped with flushing toilets, running water in the sinks, solar lights, waiters and chefs.

The Rhino Charge & the Lewa Marathon are among the events we host.

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Sanctuary Retreats Special Offers 2016

STAY 3 NIGHTS, PAY FOR 2

Book and travel anytime between 6 January and 20 June 2016

Sanctuary Olonana and Sanctuary Gorilla Forest Camp

FREE HOT AIR BALLOON OFFER

Book a 4 night stay between 21 June 2016 and 5 January 2017 at Sanctuary Olonana and receive a FREE hot air balloon ride

FAMILY OFFER—ONE CHILD UNDER 15 STAYS FREE

Stay a minimum of 2 nights and for every full paying adult, one child under 15 sharing with his/her parents

Contact us: reservations.kenya@sanctuaryretreats.com | +254 (0)20 248 7374 | (0)728 888 418

Member Testimonial



I take this opportunity to thank the entire membership of Kentours for having been standing by my side whenever I wanted Loan. This has made my life change and now have constructed Rental Houses in Ng'iya, Siaya County- this has enabled our family to go School without any hindrances. Thank you all Kentour Members and May God Bless you abundantly!

Cleophas Otieno Odhiambo of Selective Safaris / Albatros travel

“Without dream we reach nothing. Without love, we feel nothing. And without God, we are Nothing”

Health Talk Cancer - Personal Experience

Also known as a malignant tumor or malignant neoplasm, is a group of diseases involving abnormal cell growth with the potential to invade or spread to other parts of the body. Not all tumors are cancerous; benign tumors do not spread to other parts of the body. Possible signs and symptoms include: a new lump, abnormal bleeding, a prolonged cough, unexplained weight loss, and a change in bowel movements among others. While these symptoms may indicate cancer, they may also occur due to other issues.

There are over 120 types of cancers but to name just a few; Breast, Prostrate, Leukemia, Cervical, Kidney among many others. Many cancers can be prevented by not smoking, maintaining a healthy weight, not drinking too much alcohol, eating plenty of vegetables, fruits and whole grains, being vaccinated against certain infectious diseases, not eating too much processed and red meat, and avoiding too much exposure to sunlight. Early detection through screening is useful for cervical and colorectal cancer. Cancer is often treated with some combination of radiation therapy, surgery, chemotherapy, and targeted therapy.

What are some signs and symptoms of Cancer?

- Unexplained weight loss
- Prolonged fever
- Fatigue
- Prolonged, unexplained pain
- Skin changes

- Change in bowel habits or bladder function
- Sores that do not heal
- White patches inside the mouth or white spots on the tongue
- Unusual vaginal bleeding or discharge
- Thickening or lump in the breast or other parts of the body
- Indigestion or trouble swallowing
- Recent change in a wart or mole
- Any new skin change

If you have any of these symptoms and they last for a long time or get worse, please see a doctor to find out what's going on.

How is Cancer diagnosed?

If a cancer is suspected from your symptoms:

- Your doctor will examine you to look for abnormalities such as a lump under the skin or an enlarged liver.
- You may be referred for tests such as X-rays, scan, blood tests, endoscopy, colonoscopy, bronchoscopy, etc depending on where the suspected cancer is situated. These tests can often find the exact site of a suspected cancer. However, a biopsy is often needed to be certain that the abnormality is a cancer and not something else (such as a benign tumor).

What is a Biopsy?

This is when a small sample of tissue is removed

from a part of the body. It is then examined under the microscope to look for abnormal cells.

What are the aims of treatment?

This can vary, depending on the cancer type, size, spread, etc. For example:

- Treatment may cure the cancer in many cases. With modern drugs and therapies, many cancers can be cured, particularly if they are treated in the early stages of the disease. Sometimes the word 'remission' rather than the word 'cured' is used to mean there is no evidence of cancer following treatment. If you are 'in remission', you may be cured. However, in some cases a cancer returns months or years later.
- Treatment may aim to control the cancer. If a cure is not realistic, with treatment it is often possible to limit the growth or spread of the cancer so that it progresses less rapidly. This may keep you free of symptoms for some time.
- Treatment may aim to ease symptoms. Even if a cure is not possible, a course of radiotherapy, an operation, or other techniques may be used to reduce the size of a cancer which may ease symptoms such as pain. If a cancer is advanced then you may require treatments such as painkillers, or other comfort measures to help keep you free of pain or other symptoms.

Continued on page 14

Kentours Mission

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Education Committee Report:

Dear Member,

Welcome to the 14th Edition of Kentours Education Magazine. We hope you have been well.

We are indeed very delighted to share with you the happenings and developments that have taken place during the year 2015 and early 2016.

As mandated by the Co-operative Society's Act and by our By-laws, Education Committee has continued to educate the membership. Geographical spread notwithstanding, we have endeavored to reach our members. We have continued to use our normal channels of circulars, e-mails, telephone calls, sms', the website and more importantly education visits. During the year 2015, we improved our presentations by putting our information in power point format and being able to project it to a screen whether in the bush or on walls of a building. The visual impact was great especially in terms of explaining to members how to read their statements, what interest on reducing balance means and also comparing banks and Kentours Sacco interest rates among other benefits.

To pick up from where we left last year: In our 13th edition of this magazine, we indicated that 2014 was a challenging year and hoped that 2015 would be better. But alas, 2014 problems flowed out into 2015. Issues of national security, terrorism and negative publicity of our country continued to hurt the tourism industry which is the back-bone of Kentours Sacco. Due to low tourist numbers, some member companies closed down, others retrenched and others reviewed staff salaries downwards in order to stay afloat. This scenario had a direct impact on Kentours Sacco and we saw members reduce from 3063 as of December 31st 2014 to a low of 2920 as of 31st December 2015 contrary to 4000 members that we had envisaged to have in our Strategic Plan. Loan uptake also went down.

Year 2015 was a year when we had to be very close to membership in order to re-assure them and sort out any emerging issues on time. Apart from the scheduled education visits, we conducted impromptu visits at very short notices.

During the year 2015 and early 2016, we visited 34 companies as follows:-

- African Horizon
- Angama Mara Lodge
- Asilia Africa Head Office

- Base Camp
- Best Western Premier Hotel
- Boma Hotel
- East African Eagle
- Flamingo Hill Camp
- Gamewatchers Porini
- Karen Blixen
- Kichwa Tembo
- Mara Conservancy
- Mara Leisure
- Mara Ngenche
- Mara Simba
- Mbweha Camp
- Me To We
- Naibosho Camp
- Naivasha Simba
- Ngerende Island Lodge
- Olonana Tented Camp
- Ol'tome Safaris
- A & K Coast
- Private Safaris Coast
- Radisson Blu Hotel
- Rekeru Camp
- Somak
- Southern Sun Mayfair Nairobi
- Tilipikwani
- Tribe Hotel
- Tsavo Park
- Wildlife Lodges
- Peak East Africa
- &Beyond

One of the issues that kept recurring during the sessions was that of loan security and that of dealing with loan defaulters. It is important to note that Kentours Sacco is opening its loan security portfolio. Very soon car log books and Kentours Housing title deeds will be acceptable alternative guarantees to our loans. When it comes to defaulting, the Sacco continues to do its level best to recover defaulted loans but must do it within the Law. To this end, we have partnered with CRB (Credit Reference Bureau) and Collection Africa Ltd and it's important to note that we have already received some payments through this channel. Guarantors can also report their cases to the Co-operative Tribunal. Indeed during one of our education sessions, we invited a representative from the Tribunal to do a presentation which was very well received by members. We have dedicated some space in this edition to "Co-operative Tribunal". Please ensure you read it.

Members also brought up the issue of insuring defaulted loans. The Board went out full blast to seek a potential insurer. Most insurance companies declined this kind of business. Only one, Pan Africa Insurance through their broker MTN Insurance Agencies was ready to design a product for Kentours Sacco. However, it turned out that the cost of premiums proposed were much higher than the maximum cover on loans defaulted. It was therefore not a viable economic move. The Education Committee has been able to project on screen the findings

during some of the education sessions and members agreed with the stand taken by the Board.

During our visits we also realized that Banks and other financial institutions are mushrooming into Sacco activities. An area most affected is Maasai Mara especially in the towns of Talek, Sekenani and Aitong.

We reiterate to membership that bank loans are very expensive compared to Sacco Loans. Those who have tried it have attested to this. Time allowing, we were able to present to some units the difference between bank and Sacco interest rate calculations. We urge members to desist from this temptation. Please talk to Kentours Sacco before committing yourself, after all our vision is "to become a one stop shop for all your financial needs". Nevertheless, for those who find themselves caught up in the web, like a forgiving parent, Kentours Sacco is ready to bail you out through our Bank Bailout Loan product.

For our Corporate Social Responsibility (CSR) activity, in December 2015 we remembered our senior citizens yet again. We visited the Little Sisters of the Poor at the Nyumba ya Wazee Karasani. We donated food items, clothing, utensils and toiletries worth Kshs 50,000/- and also handed them a cheque of Kshs 30,000/-.

We have also donated a 6,000 litre water tank worth Kshs 44,678 and a cheque of Kshs 10,000 to Tunyai Children's Centre in Tharaka Nithi County.

Kentours Sacco star has continued to shine and besides it being a very difficult year we managed to get six (6) new companies joining us. These are:

- Radisson Blu Hotel
- Best Western Premier Hotel
- Angama Lodge
- Ibis Tours and Travel
- Ol'tome Safaris
- Lady Lori Kenya Limited

To the new members, Karibuni Kentours. We are a family, so please feel at home.

Our dear members thank you for your resilience and keeping it Kentours even during the difficult times. There are all signs that 2016 will be a better year. Please keep the flag flying high up, be your brother's keeper in terms of educating one another, recruit new members as we all endeavor to become economically and socially empowered. Remember to "borrow wisely and pay promptly".

We take this opportunity to thank our sponsors to this edition namely CIC Insurance Group Ltd, Southern Sun Mayfair Nairobi, Kentours Housing Cooperative Society, Kenya Postel Directories and Abercrombie & Kent Nairobi for their support. Special thanks go to all members who participated in article contributions to this edition. We encourage others to do the same in future editions.

**Long Live Kentours!
Education Committee**





First Impressions
ARE MADE TO LAST

When it comes to comfort and convenience, our superb service combined with spacious rooms, exquisite gardens, professional banqueting facilities and attention to every detail, is unsurpassed.

 **Southern Sun**
MAYFAIR NAIROBI

The recognition you deserve

Continued from page 11

It is not possible to give an overall outlook (prognosis). As a general rule, the outlook is usually better the earlier a cancer is detected and treated. If you have been diagnosed with cancer you will have many questions.

What can you do to dispel the myths and misconceptions about Cancer?

- Talk about Cancer! Talk to your friends, your neighbors, your children, your family members.
- Contact your local clinic for testing. Don't wait, act now!
- Talk to a dietician or nutritionist about specific foods to help you fight cancer!
- Let's work together to get Cancer out of the dark and into the light! As a community, we can break the stigma of Cancer, and fight cancer together!

Finances: The financial challenges that people with cancer and their families face are very real. During an illness, you may find it hard to find the time or energy to review your options. Yet it's important to keep your family financially healthy. For hospital bills, you or your loved one may want to talk with a hospital financial counselor. You may be able to work out a monthly payment plan or get a reduced rate. You may also want to stay in touch with the insurance company to make sure certain treatment costs are covered.

My Experience: Early 2015 I was diagnosed with cancer of the cervix after visiting the doctor due to abnormal bleeding. Due to the stage I had to undergo immediate treatment, I had surgery to remove the tumors and was at home for six weeks. However the oncologist advised that I had still a tumor and I had to go through more treatments which took me to Apollo Hospital in New Delhi.

Support: As a patient and particularly of terminal illnesses one needs a strong support group. I am forever grateful to my family for standing by me during this period of my life. My employer was supportive the entire four and half months that I was out of the office. The medical personnel both in Nairobi and India and most importantly to God for using all the above to take care of me.

Finally, I would like to urge you that we take care of ourselves because the greatest wealth we have is our Health! Thank you and God Bless you all.

Anne Mwaura
Cancer Soldier

The Co-operative Tribunal

Preamble

The Co-operative Tribunal is one of the functions of the Ministry of Co-operative Development and Marketing (Currently Ministry of Industrialization & Enterprise for Development) under Presidential Circular No. 1 of 2006.

The Co-operative Tribunal was established under the Co-operative societies Act, No. 12 of 1997 and subsequently amended by the cooperative societies (Amendment) Act, 2004 with sole purpose of hearing and settling co-operative disputes.

Parties to a Dispute

In order to qualify as a dispute for purposes of the Tribunal the matter must concern the business of the society;

- Among members, past members and persons claiming through members, past members and deceased members; or
- Between members, past members or deceased members; and the society, its committee or any officer of the society; or
- Between the society and any other co-operative society.

Types of Disputes

Share refunds, Election petitions, Guarantees, Management issues, Interlocutory applications and injunctions, Issues of By-laws, Loan recovery (Defaulted loans), Surcharge, Expulsion and suspensions, Land disputes (allotments and allocation) and Granting ex parte judgments.

Commitments on Service Delivery

- Advisory services on the nature of the dispute at the Registry will be provided within thirty (30)
- Advice on filling statement of claim is free and offered within forty (40) minutes.
- A claim shall be assessed within twenty (20) minutes.
- Documents will be processed within forty (40) minutes.
- Granting of Ex Parte Judgment where no defence is entered will be granted within twenty (20) minutes upon receipt of letter requesting for it and upon payment of Ksh. 150.00.
- Hearing dates will be given within thirty (30) minutes.
- Disputes will be heard within three (3) months

How to Bring a Case to the Tribunal

- Any person desiring to file a dispute will be provided with simple forms free of charge, to fill upon paying a small filling fee. The fees chargeable at the Tribunal are quite low i.e. if a party is not clear about how to fill the forms; our officers at the Registries are to assist as that is their duty.
- It must be stated that the tribunal has decentralized its services to the provincial Registries which are located at the provincial cooperative offices countrywide. There is no need therefore,

to travel all the way to the Nairobi Tribunal Headquarters as the same services are readily available at the stated Registries.

- The Tribunal regularly moves to hear disputes at the provincial Registries and this has assisted a great deal in decongesting the Nairobi Tribunal and also reduce the cases backlog.

Fees for Services

- The fees for services at the Tribunal are cheap and therefore affordable, and are calculated on the following formula; (Principal Amount Claimed - (6000) x 2% + 780 + 100.
- However, whatever the claim, the fees does not exceed Kshs. 70,000.00 minutes and is free.

Advantages of the Tribunal Mechanism

- Fast in settling disputes
- Customer friendly
- Cheap method
- Open to members of the public (transparent)
- Closer to the people through the provincial registries
- Specialization in Co-operative matters
- Ensures a win - win situation
- Emphasizes justice rather than technicalities of procedure
- Enforces its own decrees.
- Has qualified personnel with representation from Co-operative movement itself.

Contact Details

The Co-operative tribunal

Re-insurance Plaza, 11th & 12th Floor on Taifa Road,

P.O. Box 40811, Nairobi.

Tel: +254-20-2247664 Cell: 0723 127264

Fax: +254-20-2253436



**LET JUSTICE BE
OUR SHIELD
AND
DEFENDER**



When money realises that it is in good hands, it wants to stay and multiply in those hands.
Anonymous.



(L-R) The Board Members, Supervisory Committee Members and Staff attending a Corporate Social Responsibility (CSR) Activity on 5th December 2015 at Nyumba ya Wazee Kasarani

HUMOUR CORNER



"Old Burmese (now Myanmar) proverb: Burmese proverb: Government is one of the five evils along with fire, floods, thieves and enemies."

"Be careful about reading health books. Some fine day you'll die of a misprint."

Wife: "What are you doing?"

Husband: Nothing

Wife: Nothing...? You've been reading our marriage certificate for an hour.

Husband: "I was looking at the expiring date."

3 drunk guys entered a taxi. The taxi driver knew that they were drunk so he started the engine & turned it off again. Then said, "We have reached your destination". The 1st guy gave him money & the 2nd guy said "Thank you". The 3rd guy slapped the driver. The driver was shocked thinking the 3rd drunk knew what he did. But then he asked "What was that for?". The 3rd guy replied, "Control your speed next time, you nearly killed us!"

Old people poke me at weddings and tell me "your next" So I started doing the same thing to them at funerals.



"There were two retired men. One of the men said "I feel like a newborn baby". The other man asked, "Why?" The man said "I have no hair, no teeth, and I just peed in my pants".

"Life is the most difficult exam. Many people fail because they try to copy others, not realizing that everyone has a different question paper"

"The doctor said he will have me on my feet in two weeks."

"And did he?"

"Yes, I had to sell the car to pay the bill"

It's crazy that some people feel that 2-5 years in business is a long time to get rich, but don't feel that 40 years at a job is a long time to stay broke.

Teacher: "Anyone who thinks he's stupid may stand up!"

Nobody stands up

Teacher: "Im sure there are some stupid students over here!!"

Little Johnny stands up

Teacher: "Ohh, Johnny you think you're stupid?" Little Johnny:

"No... i just feel bad that you're standing alone..."

Husband (watching a video):

Don't do it! I swear you gonna regret it for the rest of your life. You stupid idiot! Don't say yes. No! No!

NOOO!! Aw dang, he actually did it! What a dumb ass!

Wife: Honey, why you so mad? What'aya watching?

Husband: Our wedding ceremony.

Quotable Quotes

*Don't watch the clock; do what it does. Keep going.

*The best time to plant a tree was twenty years ago. The second best time is now.

*You don't drown by falling in the water. You drown by staying there.

* Once you replace negative thoughts with positive ones, you'll start having positive results. **Willie Nelson**

* When you wake up every day, you have two choices. You can either be positive or negative; an optimist or a pessimist. I choose to be an optimist. It's all a matter of perspective. **Harvey Mackay**

* A leader is one who knows the way, goes the way, and shows the way. **John C. Maxwell**

* A good leader takes a little more than his share of the blame, a little less than his share of the credit. **Arnold H. Glasow**

* Leadership is solving problems. The day soldiers stop bringing you their problems is the day you have stopped leading them. They have either lost confidence that you can help or concluded you do not care. Either case is a failure of leadership. **Colin Powell**

* Progress is impossible without change, and those who cannot change their minds cannot change anything. **George Bernard Shaw**

* Change is the law of life. And those who look only to the past or present are certain to miss the future. **John F. Kennedy**

Kentours Mission

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



YELLOW PAGES

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discover the
best of their
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