

35
1984-2019

Education Magazine

Kentours



"We Empower You"

Chairman's Message

As we celebrate 35 years of Kentours Sacco existence, I welcome all the readers to our 17th edition of our annual magazine. Five years ago, we celebrated 30 years anniversary and I am happy to report that we have had remarkable achievements over those years. This was possible because of the support received from Sacco members and other stakeholders.

Our set targets for the year 2018 as per the approved budgets were not attained. This has resulted to reduced income hence reduced interest on member deposits and dividends. Besides other factors, the major attribute to this is the number of members without loans. I request all the members to patronize the Sacco products to increase its profitability.

To improve on efficiency and service delivery to our members, the Board engaged Surestep Systems and Solutions Ltd to develop, customize and implement an integrated financial and enterprise resource planning software system. A lot has happened behind the scenes on this software especially on customization and I am happy to report that the system go live was in January 2019. Amongst the benefits of this software, is members access to their Sacco information on their mobile phones or internet. I wish to thank the Steering Committee, Kentours staff, Co-op Consultancy Limited representatives and Surestep Systems and Solutions Ltd for the effort they have put to see this software go live.

Our mobile loan facility M-Jisort was rolled out last year on test basis to some members. Currently, it has been rolled out to over 2000 members and we expect by the end of the year, all Sacco members would be in a position to patronize the product. To the borrowers, kindly ensure you repay your loan on its due date. Any defaulted M-Jisort loan will be recovered from member deposits.

Our current print of the By-Law booklet was done in 2013 and requires to be updated with the amendments that were adopted by the AGM and approved by the Ministry last year. Therefore, we shall be printing the next set of By-laws and when ready, the same shall be given to the members at a minimal fee of Kshs. 200/= (two hundred shillings) per member.



In line with our By-laws, it is mandatory for eligible members to remit monthly share deposits for them to enjoy the rights of a member. It has been noted that some members are not making these remittances especially when affected by a third rule or reduced service charge. Please note that those who do not remit the same will lose their membership eligibility. Affected members can pay their deposits directly to the Sacco Bank account or through the Sacco paybill number.

Within Kentours fraternity, we have very important people who represent the Board called Unit Representatives. They are the Ambassadors of Kentours in their respective units and their position is honorary which does not attract a salary payment. I would urge all the members to support and engage them fully on Kentours Sacco matters.

A thank you note goes to the sponsors of the magazine, those who sent their articles and testimonials and the editorial team for ensuring that the edition is out in good time.

Finally, I wish to thank all stakeholders of Kentours Sacco and wish them happy Easter Holidays and a blessed year 2019.

May God bless you all.

Joseph M. Kagema

The Role of ICT Innovation in Improving Service Delivery in Cooperative Societies in Kenya

Saccos have played an important role in uplifting the lives of people in the community through financial inclusion. According to the Kenya Financial Sector Stability Report 2017, Saccos contributed to 5.72 per cent of Kenya's GDP controlling Kshs 442.3 billion. According to the SASRA Sacco supervision Report 2017, Saccos have a total membership of 3,599,200.

In 2017, the total assets portfolio of deposit taking Saccos grew to reach Kshs 442.3 billion from Kshs 393.5 billion in 2016 reflecting a 12.4 per cent growth rate. In 2015, the total asset base had been recorded to be Kshs 342.8 billion.

In Kenya, Co-operative societies are undertaking ambitious ICT reforms to revitalize or transform their membership demands and expectations in terms of products and services. The drivers for reforms include: -

- (i) On demand side – increasing expectation by members for efficient and effective services and for a voice in the design and delivery.
- (ii) On supply side – increasing pressure on co-operative societies budgets, severe economic and business environment, that requires that they do more with considerably less resources.

The objectives of current reform programs include achieving: higher levels of performance, greater transparency, accountability and satisfaction to members.

Contemporary reform programs are explicitly outcome oriented and members focused, encouraging members to participate in shaping policy objectives, design and implementation.

Modern ICT is a significant strategic tool for lifting products and services performance, offering benefits of greater efficiencies and effectiveness in Sacco operations. It has also led to improved communication and coordination across organizational boundaries and levels of management structures.

Continued on Page 2



Kentours Mission

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

CEO's Message

Greetings Members,

It has been my pleasure to update you periodically on Sacco activities in this magazine. This year, Kentours Sacco turns 35 and continues to grow stronger! Truly it is celebration time for members of the Sacco and a time to take stock of the challenges and achievements for the past thirty-five years.

Since 1984 when Kentours began operations, we have made a lot of operational changes aligned to new legal requirements and embraced advanced information communication technology to improve on service delivery to members. Back then, loan security was by members' deposits while today we have Kentours Housing land title deeds, motor vehicle logbooks and life assurance policies too being used. We rented office space with as few as, two staff members while today the Sacco owns its own office premises, has eleven staff members and we are happy we have implemented a new software system (MS Dynamics Navision) as agreed in the last AGM.

Even with a myriad of challenges that Kentours has had, from reduced membership and loans lending due to economic instability in the tourism sector where we mainly draw membership, loan default when jobs have been lost and competition from banks, Kentours has withstood the test of time. Today membership has increased to 3,424 while total share deposits is now at Kshs 1.02 billion and total assets Kshs 1.2 billion. Our liquidity reserve has been sufficient to meet members' demands throughout. The Sacco has not had to borrow funds from any financial institution (not even when buying the office space) or had to delay dividends payment and loans disbursements due to lack of funds.

A lot of effort has gone into member education and development of suitable products has been continuous thereby improving customer service. Recently the Sacco has admitted into membership, principal members' children who are 18 years and above which in itself encourages the youth to be responsible and have a savings culture.



The Sacco continues to deal with defaulters through a debtor collector and has registered some defaulters with the Credit Reference Bureau (CRB). It has also invited the Co-operative Tribunal officials to educate the membership on the Court procedures in various meetings to assist guarantors, which has yielded positive results.

Last year we disbursed Kshs 501 million in loans, 3% lower than previous year which left the Sacco with huge surplus funds to be put in less profitable ventures due to limited investment options available. This has negatively impacted on the Sacco's performance as shown in the financial section of this magazine.

Recently we installed an advanced telephone system and promised to have additional personnel to enhance the customer service area. I am happy to report that we have two new staff, one deployed to the reception and

together to the loan processing section. Feedback from members has been positive. However, one staff member left our employment towards the end of last year and we are planning to replace her early this year.

As I conclude, I would like to thank each and every Sacco member for their confidence in the Board and Management of Kentours Sacco.

I thank our employer companies who have unceasingly supported the Sacco in very many ways and whose contribution to our success cannot be over emphasized.

I also thank other partners and friends of the Sacco as well as the Ministry of Industrialization and Enterprise Development (which guides and keeps us in check) for being a blessing to Kentours Sacco.

God bless you

Susan Chege



Team Building Activity

The Role of ICT Innovation

Continued from Page 1

As we embrace ICT innovation, we are aware that Saccos are exposed to increased cybersecurity attacks due to increased skill set acquired by cyber criminals.

It has become undoubtedly clear that Saccos are now a lucrative target for attackers and stand to lose the most with the recent increase in Cyber threats due to limited visibility on their enterprise's Cyber security posture.

Many Saccos do not have an established cyber security training program on cyber risks. The Saccos that never conduct awareness essentially are exposed to attacks that can be facilitated through social engineering.

Majority of Saccos allow their staff to bring their own devices (such as flash disks) that increases the number of attack vectors that an attacker would use to gain unauthorized access into a Sacco.

It is crucial that all Saccos permitting BYOD (bring your own device) usage should have a working BYOD policy in an effort to mitigate the potential threats. It's imperative that Saccos should now invest a lot in Cyber Security Systems.

Compiled by Editorial Team

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** installments of Kshs. **200/-**. The maximum a member can hold is not more than 20% of the Sacco total paid up Share Capital.
 - Kshs. **200/-** for Kentours Sacco By-laws Booklet.
 - Kshs. **1,000/-** the minimum amount a member can contribute towards his/her monthly savings (deposits).
 - Insurance paid on yearly basis as determined by the market rate.

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 750,000	2,500.00

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

Office Location

The Kentours Sacco offices are located at Commodore Office Suites 1st Floor, Kindaruma Road, Kilimani.
 Telephone No. 0709 309 000, 0733 667 596 and 0722 968 596
 E-Mail address – info@kentours.co.ke
 Kentours Sacco website – www.kentours.co.ke

KENTOURS SACCO BANK DETAILS

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

Current Board Members



Standing (L-R) Fredrick Odipo, Susan Chege (CEO), Philip Muchiri, Lilian Weru, Edwin Omondi, John Ng'ang'a and Zedekiah Ongoma. Seated (L-R) Betty Omolo-Ouko, Joseph Kagema (Chairman) and Juliana Wambua-Kalu

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	12,000,000	48	1%	3
Normal Loan	12,000,000	72	1.1%	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	12,000,000	60	1.165%	4
Instant Loan	500,000	24	1.125%	3.5
Bank Loan Bailout	12,000,000	48	1%	3
Bank Loan Bailout	12,000,000	72	1.1%	3
Salary Advance	50,000	1	3%	N/A
M-Jisort	5,000	1	7%	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 than 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. - Enter 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 Message

The Supervisory Committee is the Internal Auditor of the Sacco. It consists of three members who are elected at an Annual General Meeting to serve for three years with one member retiring annually. Essentially, the main role of the committee is to oversee the Sacco's activities and operations on behalf of the members.



Constance Mwangeli, Felix Tanga and Joseph Karu

However, despite being independent, the committee compliments the functions of the Board. The Supervisory Committee ensures that Kentours Sacco is run in accordance to its bylaws, the Co-operatives Societies Act and any other rules and regulations governing Saccos in Kenya. We are keen on separation of duties, documentation, authorization & approvals, security of assets, reconciliation and review of accounts.

The committee meets at least once a month and reports on all the Sacco operations and activities to the supervising Government Ministry every three months and to the AGM every year.

Membership

The Committee encourages all members to join hands with the management to help in recruiting more members. A growth in the number of members is a sure way of capitalizing the Sacco. We encourage more members to patronize the Sacco products as this will grow the interest earned on loans which is the main source of the Sacco income.

We wish to congratulate the Management for continuously adopting multiple channels of communication to reach more members and give them information about Sacco products and services.

Internal Controls

What is proper internal control all about?

Internal control is what we do to see that the things we want to happen will happen ... and the things we don't want to happen will not happen.

Internal control is a process, effected by the Sacco's Board of Directors, Management, and Staff. It is designed to provide reasonable assurance regarding the achievement of objectives in the following categories:

- Effectiveness and efficiency of operations
- Reliability of financial reporting
- Compliance with applicable laws and regulations

To better understand internal control, relate it to your personal life when you:-

- * Lock your phone using a pattern, password etc.
- * Lock your house when you leave
- * Keep copies of important papers in your safety deposit box
- * Balance your checkbook
- * Keep your ATM/debit card PIN number separate from your other documents

New Development

Mobile App

M-Jisort, the new mobile app has been a welcome product. Although on trial basis, it is a relief to members that they can now borrow money through the mobile platform. This has also improved the overall earnings of the Society.

Acquisition of New Software

To enhance efficiency and quality data processing, the Board sourced and contracted Surestep System & Solutions Ltd through a competitive bidding process. Despite the many challenges that have been encountered during implementation phase, the staff have been able to migrate to the new system and are now processing loans using the system. Surestep has implemented the software and will continue to provide support and technical expertise

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In Pursuit of Members Education

Allow me to share with you one of the experiences I have gone through in the process of ensuring that members are well informed in Sacco matters.

I travelled on 8th of February 2019 to visit one of our member camps in Maasai Mara. My first stopover was in Narok town. I took a vehicle heading to Mara Rianda and arrived safely. From here, I was picked up by one of the staff members of the host camp and headed straight to the camp. I was shown where to sleep and refresh and was very thankful after a long journey from Nairobi.

The first education session started at 9.15pm and went all through to 12.45am. Members had many queries and I was able to address them. After the session, I was escorted to my tent for the night. In the morning of 9th February, after having a good breakfast, I set up a desk to engage members which continued until 12.30pm.

The second education session for the next camp which is located six kilometers away was starting at 3.20pm so I needed to travel immediately after lunch. Unfortunately, when I arrived at the other camp, most of the staff were busy with guests and thus, the session could not take place as scheduled. It was pushed to 9.00pm. The Manager at the camp ensured that I was comfortable all through.

Before the session started, I went for dinner with other guests in an open tent facing the Mara River. We were interrupted a bit by hippos who came out of the river to graze. The guests had a wow experience after seeing one of the hippos that had tried to come where we were having dinner. I could hear some of the guests saying, "My goodness, this thing is huge!" Yeah, it was big. I was informed by one of the staff members that the hippos are very aggressive and one should not be near them. I could see that armed guards numbering around five were strategically taking cover to stop the hippos from reaching the tent. Dinner went on well and we were all happy.

The education session time was here and I was escorted to where the staff members had gathered. The session went on well until around 11.15pm. Members were very happy and wanted to engage more but time could not allow since I had to travel back to the first camp to enable me catch my transport to Mara Rianda at 4.00am the following morning.

On our way out, we were to cross Mara River by a canoe. I pondered over crossing Mara River at night with all those

marauding hippos but I was comforted and assured that everything would be okay. We crossed the river well to the other side where a vehicle was parked. Two staff members agreed to escort the driver and myself. The driver was supposed to drop me at the other camp and return back so that he could take tourists for hot air ballooning in the early morning of 10th February.

On our way, we met a herd of elephants on the path to the camp. They were many and very huge. The driver tried to signal them to move from the road but they didn't move. We were stranded for a few minutes. We could see hippos moving by and others fighting. In fact, the driver said that the hippos posed a threat since usually they hit the vehicles.

Finally, the wait was over and a section of the elephants moved from the path while others on the far end remained. The driver was in a hurry and wanted to return as quickly as possible so as he could sleep a bit before his early morning assignment. It was this urgency that led us to sneak through the path not knowing that there were other elephants still standing on the path. One of the male elephants charged at us, the driver sped off and luckily, we were able to move at a faster speed and the elephant stopped following us. Remember we were in an open roofed vehicle in the middle of the night and in the middle of the bush. While speeding, the driver was also trying not to hit the hippos on the way. For the team I was with, this was not a big deal, but for me it was like a horror movie, I was for sure running short of adrenaline.

Near the gate of the camp, we found another herd of elephants due to the fear I had developed, I informed the driver to stay still until all of them moved from the path. We waited for like 25 minutes and they moved after the driver had done some communication to them by way of clapping. We arrived at the gate and the guard was not there. We waited for around 15 minutes and after making some calls, he appeared. He insisted that I be dropped at the gate and he will escort me to the tent through the shortcut route.

I was carrying the projector, a camera, a laptop and some documents. I tried to enquire why we were using a shortcut at night but he assured me that it

was okay. I alighted from the vehicle with my luggage and followed him.

The shortcut involved passing through the bush with only a torch and a *rungu* as our only arms. I asked the guard how secure it was to pass through the shortcut and he told me that it was not safe although the worst animal to find during those hours is the buffalo. I tried to imagine how dark the bushes were, we couldn't see where we were stepping and I can tell you that my body went numb for some minutes.

I followed the guard until we reached an open area where I could see the Staff Quarters. We were to proceed through and get into the final stretch of the bush. A few meters into the bush, the guard thought that we should not proceed. He told me that we should return to the clear area, which we did. He then called another guard on radio who came and was fully armed and requested that he helps in escorting me to the tent. He agreed and we went through the stretch until I arrived at my tent. He wished me goodnight and a good sleep, but internally I knew I was not going to have a good sleep after all I had gone through. I lay on the bed trying to imagine what if we had come face to face with the feared buffalo. What would I have done? I didn't even know where to run to. This is when I realized that I had taken a big risk in my life.

I was not able to sleep for the few hours remaining to my 4.00am pick up time and transfer to Mara Rianda from where I was to catch a vehicle to Narok town for my journey back to Nairobi.

As I travelled back to Nairobi, I thought about the risks that we sometimes take as we pursue members education. When I got back to the office, I narrated this terrifying and horrifying experience to my CEO and the Education Committee members. They all agreed that no one should take this kind of risk in the future.

By Geoffrey Moenga
Sacco Relationships Officer

Member Testimonial

My name is Grace Abuja. I live in a very remote place in Rusinga Island. When I got to hear about Kentours Sacco from a staff member who had just joined Rusinga Lodge, many staff thought that this was another pyramid scheme that had just come up.

Despite of the dilemma many were in, I opted and decided to join and started making my contributions.

Since I am a widow, I had my grandchildren who I was educating. I saved enough and took my first loan for my granddaughter who was going to join high school. I continued paying and acquired another loan which has enabled me to educate all my grandchildren.

I was then living in an old mud house that when it rained there was serious leakage. After my grandchildren completed school, I opted to borrow a loan of Kshs 200,000 which enabled me to put up a three bedroomed house complete with a kitchen area. Now we are living a comfortable life with a good roof over my family.

I am so grateful to Kentours Sacco for empowering me to do such projects that I was unable to do before. I am an envy of many *mamas* who are wondering how I transited from the leaking house to this beautiful house that Kentours has helped me come up with. Although I am still in the process of finishing the house, I have come a long way.

Thank you Kentours. For real, you mean your slogan" We Empower You"

By Grace Abuja

"It's not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for."

- Robert Kiyosaki



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Co-op Bank/Kentours SACCO Sponsorship Beneficiary Testimonial

My name is Joy Njeri Mbugua. I sat for my Kenya Certificate of Primary Education (KCPE) in the year 2014. Fortunately, I was able to score 415 marks out of a possible 500 marks. I was really delighted together with the rest of my family members. This was because all my hard work back in Primary School had finally paid off.

Moreover, I was happy because passing the KCPE had also opened doors to me joining my dream school which was, The Maryhill Girls' High School -Thika. I had always dreamt of joining the prestigious high school that always produced diligent and honourable students each and every year. I recall that I had prayed to God effortlessly for Him to grant that only wish - for me to join the Maryhill Girls' High School.



Finally, my Admission Letter came and yes, God had granted my one wish at that time which was to join Maryhill Girls' High School. Obviously, we were joyous after receiving the letter. The envelope was written in bold letters "TO JOY NJERI MBUGUA". My heart melted with happiness. I had finally made it and I thanked the Lord. Unfortunately, the joy had been short lived. This was after we crossed to the page where the fees and other expenses that had

to be sorted before I joined the school were recorded. The fee totaled up to approximately Kshs 100,000. This was a huge dilemma. My mother was a single mother since she and my father had divorced years back. Her salary as a civil servant would not be able to cater for the rest of my siblings and at the same time pay my school fees. What was to be a source of happiness became a source of sleepless nights. My mother was frequently lost in thoughts as she pondered over how she would manage to pay the fees. "Yes, I had passed very well but why was this barrier coming between me and my dream?" That thought crossed my mind every night I went to sleep.

One evening, my mother called me to the kitchen and told me the bad news, she said, "Joy, I see as if you will not join Maryhill Girls' High School. The First Term fee is enormous and we cannot cope with the rest of the year's fees if the first term fees totals up to Kshs 100,000!!!". Those words broke my heart into countless pieces. I cried bitterly through the night. Even the meals tasted bitter. I rose up in the middle of the night and went to my mother's room to ask her to confirm what she had told me since it all sounded like a nightmare to me. When I called her out she responded immediately. This was because she also had not slept through out the night since she was having a headache because she could not stop thinking about my school fees. She told me one thing, that I should pray to God and have faith that He would pave way, and that I did.

After some days, we heard about a scholarship from the Co-operative Bank which was circulated by Kentours Sacco Society Ltd. My mother downloaded the circular and we attached all the documents that were needed and applied. This was a scholarship that aimed at helping needy students who had passed well, to pursue their

secondary education.

I filled the form crossing my fingers that it will work out and I would be fortunate enough to get the sponsorship. It did not take long and my mum came and told me the good news that I had gotten the sponsorship that I had applied with the Co-operative Bank of Kenya through Kentours Sacco. I jumped up and down the house overwhelmed with joy. Finally, my God had answered my prayer.

Due to Co-operative Bank and Kentours Sacco's support, I was able to join Maryhill Girls' High School on 5th February 2015 and they paid all my school fees. They have continuously shown their endless support to me through out the four years in high school and I am so grateful to both Co-operative Bank and Kentours Sacco family for their immense support through out my high school life. At the end of the four years I was able to get a mean score of B+ (Plus) and I am waiting to join the University. May God Bless you all since my words are not sufficient enough to describe my gratefulness to you.

Thank You.

Testimonial by Joy Njeri Mbugua

"It's not what you say out of your mouth that determines your life, it's what you whisper to yourself that has the most power"

- Robert Kiyosaki

Kentours Sacco Staff



Standing (L-R) Doreen A. Wanyama, Geoffrey Moenga, Wilson Ong'ele, George Waweru, Brian Kiplagat, and Maurice Kiruja.
Seated (L-R) John Kariuki, Elizabeth Talu, Susan Chege (CEO), Winnie Esendi and Moses Ndegwa

Kentours Sacco Family



Results at a Glance

for the year ended 31st December 2018

	2018	2017	% Change
Membership	3,424	3,103	10.34%
Share Capital	48,080,938	44,881,077	7.13%
Members Deposits	1,023,114,802	929,208,700	10.11%
Statutory Reserve	39,150,046	36,726,602	6.60%
General Reserve	9,386,478	8,901,789	5.44%
Retained Earnings	22,864,203	21,461,825	6.53%
Current Liabilities	128,181,865	123,133,311	4.10%
Investments	336,578,311	236,436,906	42.35%
Other Current Assets	62,874,054	57,753,391	8.87%
Loans and Advances to Members	821,988,181	825,838,199	-0.47%
Non Current Assets	49,337,786	44,284,808	11.41%
Net Assets	119,481,666	111,971,293	6.71%
Interest on Members' Deposits	82,872,299	81,770,366	1.35%
Dividends on Share Capital	4,856,175	4,847,156	0.19%
Net Surplus Before Tax	15,478,828	14,863,100	4.14%
Total Revenue	130,108,835	129,741,358	0.28%
Operating Efficiency Ratios			
Administration Expenses/Total Revenue	22.20%	20.36%	
Financial and Other Expenses to Revenue	65.90%	68.18%	
Percentage of Expenses to Revenue	88.10%	88.54%	
Yield Ratios			
Interest on Members' Deposits	8.10%	8.80%	
Dividends on Share Capital	10.10%	10.80%	

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 applicant's 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.

By- Law Pullouts

- 15.3 (viii) "Member of immediate family" means legally registered spouse and their registered children.
7. g) Concern for Community in General the Society shall show concern to the community in which it exists and operates.
- 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.
- 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.
60. (f) Nothing in these By-laws shall prevent the Credit Committee from using its discretion not to grant a loan to a member if his character, honesty and good standing is questionable.
70. These by-laws may be amended in accordance with the Act and the Rules, but no amendment shall become effective until it is approved by the General Meeting and approved and registered by the Commissioner

2018 AGM Resolutions

- 1) Maximum borrowing power proposed at Kshs. 36 Million

Simple Quiz

- The Normal Loan is applied ----- times your deposits.
(a) 3.5 times (b) 4 times (c) 3 times (d) 2 times
- Apart from guarantors, what are the other types of securities that a member can utilize to secure a loan?
(a) Automobile Log book & building (b) Households & Land (c) Automobile Log Book and Kentours housing title deeds
- Demand Savings is a service offered by the Sacco where members can save and withdraw within short notice.
True or false.
- What does Kentours insurance premium cover?
(a) Loans and Share Capital (b) Deposit and defaulted Loans (c) Last respect, Loans & Share Capital (d) Loans, Deposits and Last respect
- In Kenya, which court handles Saccos related disputes?
(a) High Court (b) Magistrate Court (c) The Cooperative Tribunal Court (d) Industrial Court.
- It is a requirement when joining the Sacco for all members to fill the Nominee Card. How many nominees should appear on the card?
(a) 3 (b) 1 (c) 5
(d) Any number as long as the percentage allocation totals 100%
- When was Kentours Sacco registered?
(a) 1972 (b) 1984 (c) 1987 (d) 1894



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Members Educa



DusitD2 Nairobi



Nairobi Unit Reps Training



Mara Ngenche Camp



Members at the 2018 AGM



Elsas Kopje



Olarro Lodge



Outside Nairobi Unit Reps Training



Bonfire Adventures & Events Ltd



Wildlife Lodges

Education Sessions



Gamewatchers Amboseli



Seiya Ltd



Movenpick Hotel & Residences Nairobi



Hilton Garden Inn



Samburu Wilderness



Mara Leisure Camp



Elephant Bedroom



Tortilis Camp



Rekero Camp



HEALTH DIGEST - Prostate Cancer

What is Prostate Cancer?

Prostate cancer occurs when abnormal cells develop in the prostate. These abnormal cells can continue to multiply in an uncontrolled way and sometimes spread outside the prostate into nearby or distant parts of the body.

Prostate cancer is generally a slow growing disease and the majority of men with low grade prostate cancer live for many years without symptoms and without it spreading and becoming life-threatening. However, high grade disease spreads quickly and can be lethal. Appropriate management is key.

What is the Prostate?

Only men have a prostate. It is a small gland that sits below the bladder near the rectum. It surrounds the urethra, the passage in the penis through which urine and semen pass. The prostate gland is part of the male reproductive system. It produces most of the fluid that makes up semen that enriches sperm. The prostate needs the male hormone testosterone to grow and develop.

The prostate is often described as being the size of a walnut and it is normal for it to grow as men age. Sometimes this can cause problems, such as difficulty urinating. These problems are common in older men and not always symptoms or signs of cancer.

What causes prostate cancer?

The prostate is a walnut-sized exocrine gland. This means that its fluids and secretions are intended for use outside of the body. The prostate produces the fluid that nourishes and transports sperm on their journey to fuse with a female ovum, or egg, and produce human life. The prostate contracts and forces these fluids out during orgasm. The protein excreted by the prostate, prostate-specific antigen (PSA), helps semen retain its liquid state. An excess of this protein in the blood is one of the first signs of prostate cancer.

The urethra is the tube through which sperm and urine exit the body. It also passes through the prostate.

As such, the prostate is also responsible for urine control. It can tighten and restrict the flow of urine through the urethra using thousands of tiny muscle fibres.

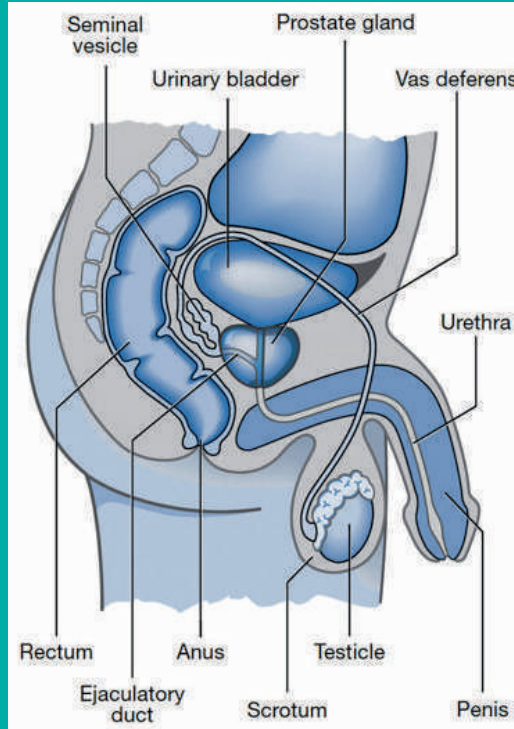
How does it start?

It usually starts in the glandular cells. This is known as adenocarcinoma. Tiny changes occur in the shape and size of the prostate gland cells, known as prostatic intraepithelial neoplasia (PIN). This tends to happen slowly and does not show symptoms until further into the progression.

Nearly 50 percent of all men over the age of 50

years have PIN. High-grade PIN is considered pre-cancerous, and it requires further investigation. Low-grade PIN is not a cause for concern.

Prostate cancer can be successfully treated if it is diagnosed before metastasis, but if it spreads, it is more dangerous. It most commonly spreads to the bones.



Stages

Staging takes into account the size and extent of the tumor and the scale of the metastasis (whether it has travelled to other organs and tissues). At Stage 0, the tumor has neither spread from the prostate gland nor invaded deeply into it. At Stage 4, the cancer has spread to distant sites and organs.

What are the Symptoms?

In the early stages, there may be no symptoms. In the later stages, some symptoms of prostate cancer might include:

- Feeling the frequent or sudden need to urinate
- Finding it difficult to urinate (for example, trouble starting or not being able to urinate when the feeling is there or poor urine flow)
- Discomfort when urinating
- Finding blood in urine or semen
- Pain in the lower back, upper thighs or hips.

These symptoms may not mean you have prostate cancer, but if you experience any of them, go and see your doctor.

What are the Risk Factors?

Factors that are most strongly linked to an increased chance of developing prostate cancer:

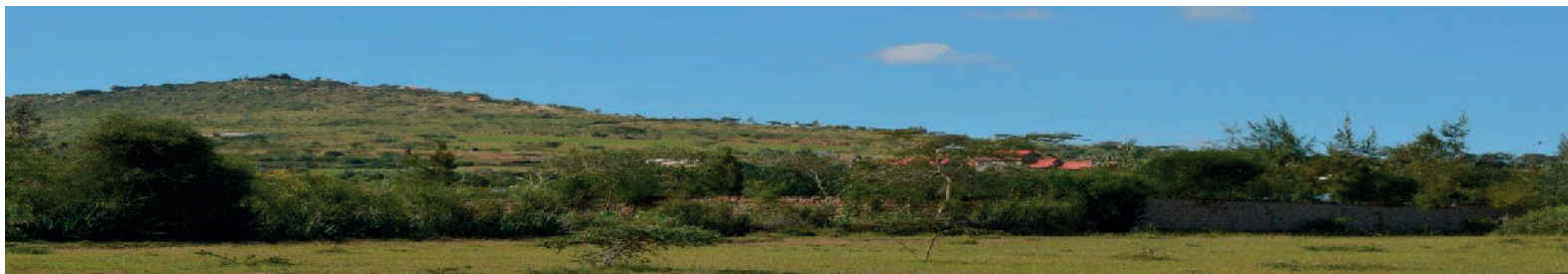
- **Age:** Prostate cancer is an age-dependent disease, which means the chance of developing it increases with age. The risk of getting prostate cancer by the age of 75 is 1 in 7 men. By the age of 85, this increases to 1 in 5.
- **Family history:** If you have a first-degree male relative with prostate cancer, you have a higher chance of developing it than men with no such history. The risk increases again if more than one male relative has prostate cancer. Risks are also higher for men whose male relatives were diagnosed when young.
- **Genetics:** Genes are found in every cell of the body. They control the way the cells in the body grow and behave. Every person has a set of many thousands of genes inherited from both parents. Changes to genes can increase the risk of prostate cancer being passed from parent to child. Although prostate cancer can't be inherited, a man can inherit genes that can increase the risk.
- **Diet:** There is some evidence to suggest that eating a lot of processed meat or food that is high in fat can increase the risk of developing prostate cancer.
- **Lifestyle:** There is evidence to show that environment and lifestyle can affect the risk of developing prostate cancer.
- **Obesity:** It is often believed that obesity is linked to the development of prostate cancer, but the American Cancer Society maintains that there is no clear link. Some studies have found that obesity increases the risk of death in advanced cancers. Studies have also concluded that obesity decreases the risk that a cancer will be low-grade if it does occur.

How is Prostate Cancer detected and Diagnosed?

A doctor will usually do a blood test and/or physical examination to check the health of the prostate.

- **Blood test (Prostate Specific Antigen (PSA) test):** The result shows whether there is an increase in this specific protein. Depending on the result, you might need further investigation by a specialist. A high PSA test result does not necessarily mean cancer. Prostate diseases other than cancer can also cause a higher than normal PSA level.
- **Digital Rectal Examination (DRE):** Because of where the prostate is located, the doctor inserts a gloved, lubricated finger into the rectum to check the size of the prostate and assess if there are any abnormalities. A normal DRE result does not rule out prostate cancer.

Continued to Page 16



Jiinue na Ploti

Buy land, they're not making it anymore -Mark Twain

Cash price for an eighth of an acre (50*100) is as below

	KANTAFU	MAANZONI	NAROK
SHARE HOLDERS	560,000/=	1,750,000/=	360,000/=
NON-SHAREHOLDERS	610,000/=	2,350,000/=	380,000/=

Enjoy Installment payment plan as below;

- Pay 50% of the selling price above
- Balance payable by 31 October 2019

Key Highlights

MAANZONI PLOTS

Land located only 600m from Mombasa highway and 1 km before Machakos junction.

KANTAFU PLOTS

Land 2km from Kangundo road tarmac

NAROK PLOTS

Land located 700m from tarmac, 1.5km to Ole Tipis Girls' Secondary School and Seasons Hotel.

Areas developed with electricity and water near site

Landlords grow rich in their sleep - John Stuart Mill

Education Committee Message

Education Committee Message

Dear Reader,

Karibu to the 17th and 35th Anniversary Edition of Kentours Education Magazine.

It is incredible how time flies! One year has elapsed since our last edition and believe it or not 35 years have elapsed since Kentours was registered!! Happy 35th Birthday Kentours Sacco.

As the saying goes, information is power. Being very aware of this saying and also being mandated by the Co-operative Act, the Education Committee has tirelessly continued to make sure that members are informed not only about our products but also on any developments or changes that occur in the Sacco.

How do we do this? We interact with membership through the Annual Magazine, regular circulars, e-mails, telephone calls, bulk sms', manual questionnaires at the office, online feedback forum, the website, Unit Representatives and more closely member education day sessions.

We are very happy to report that our new system – MS Dynamic Navision is now in place. The system is highly interactive and through the Member Portal, many member questions and requirements will be met. Education committee will try as much as possible to conduct education sessions to sensitize and teach members on how to interact with the new system. To this end, we shall call upon all the Unit Reps to ensure that they are conversant with the system and also help to educate those members that we shall not be able to reach immediately. Any change comes with challenges, so we would also request for your patience as we get used to the new system.

Indeed, we have come from far. As we celebrate 35 years and all the economic power our members have gained courtesy of Kentours, we shall forever be grateful to the founder members from Abercrombie & Kent. They put up the foundation and Kentours has since grown from strength to strength. There are many untold success stories but we also have told stories as evidenced in our member testimonials in various editions of this magazine, this edition inclusive.

Your individual feedback, sharing your experiences and expectations during education forums as well as the Unit Reps quarterly reports is what has enabled the Sacco to remain strong and overcome many storms over the years. We therefore encourage you to continue with this feedback.

May we now sail through the happenings in the Sacco from early March 2018 to early March 2019.

Unlike in previous editions, where we had to report a lot of threats and negative publicity to our country and our industry, 2018 was a relatively calm year politically and economically.

Tourism sector picked up and reported figures that we had probably not seen for the last five years. During our interactions with members, we also saw happier faces.

During the year, we recruited 547 members, again surpassing our Strategic Plan objective of 400 members per year. Year 2019 has started with a lot excitement with more companies and members joining and others knocking at the doors. Well done Team Education!

However, due to challenges carried forward from previous years, our overall membership grew from 3,120 to 3,424. We are seriously looking at plugging the exit holes in an effort to minimize exiting of any member.

The operating environment continues to be very competitive especially from banks and the very many mobile money platforms that are cropping up every day and that are highly publicized over mainstream media as well as social media.

We are happy to report that our mobile money platform – M-jisort introduced last year has picked very well. As it was on trial basis, it was initially opened to a small cross-section of the membership lending up to a maximum of Kshs 5,000 per person per borrowing. We later widened the membership that could access but still retaining maximum amount at Kshs 5,000. Since inception this product has transacted over Kshs 6 million. We are looking forward to opening it to all qualified members and possibly increase the maximum amount one can borrow.

We shall continue exploring into new ways to meet members needs and expectations. All said and done, home is best, and it is always better to borrow from Kentours. We have competitive rates and we pay dividends annually.

In 2017, we made a resolution to have a special class of members called “our children” who have attained the age of 18 years”. This class is doing well so far and we look forward to growing it. Closely related to this class, is another group called “Spouses”. Please remember your spouse is eligible for membership as long as you can provide a copy of your marriage certificate.

Training for Unit Representative who come from outside Nairobi was held on 16th March 2018 at the Southern Sun Mayfair Nairobi. The Nairobi based Unit Representatives had their training on 30th November 2018 at the same venue.

As usual, through these forums we were able to share many experiences, ideas and suggestions. Please make use of your Unit Representative as it is from such forums that major decisions regarding the Sacco are arrived at.

Our dear member please allow us to over

emphasize on key areas below:

- Next of Kin Card: Please ensure that the office has your updated next of Kin Form. Lack of this information can subject your loved ones to a lot of pain in the sad event of demise of a member.
- Unclaimed deposits and assets: Any unclaimed assets will be surrendered to Unclaimed Assets Authority after 5 years.
- Other forms of Guarantees: Automobile Logbooks, Kentours Housing Tittle Deeds and Life Assurance Policies.
- Co-operative Tribunal: Please make use of the facility. It has been tested and proved to work. We have followed a case on test basis to full judgement which has compelled the defaulter to pay their loan.
- Co-op Bank Foundation Scholarships: We can attest that members have now been very sensitized about this helpful foundation. Last year, we received overwhelming applications but because coincidentally other delegates also had many applications, the demand outweighed the slots. We are however very happy to report that one of our member's daughter got full scholarship for her entire Secondary School education at Limuru Girls' School.

During the year 2018 and early 2019 we visited 45 units as follows: -

Outside Nairobi Employer Units

1. Wildlife Lodges
2. Elephant Bedroom
3. Samburu Wilderness
4. Samburu Larsens
5. Sasaab Lodge
6. The Leopard Rock Lodge
7. Elsa's Kopje
8. Rhino River Camp
9. Naivasha Simba Lodge
10. Panari Resort - Nyahururu
11. Tortilis Camp
12. Gamewatchers Porini- Amboseli
13. Rocky Hill Camp
14. Mara Leisure Camp
15. Mara Ngenche
16. Rekeru Camp
17. Seiya Ltd
18. Mara Encounter
19. Tilipikwani Camp
20. Mara Simba Lodge
21. Olarro Lodge
22. Mara Conservancy
23. Angama Lodge
24. Main Governors Camp

25. Little Governors Camp
 26. Ilmoran Camp
 27. Elephant Pepper
 28. Oltome Safaris
 29. Sanctuary Olonana Lodge
 30. Kichwa Tembo
 31. Rusinga Island Lodge
 32. Naibosho Camp
- ## Nairobi Employer Units
1. Tribe Hotel
 2. Golden Spur Restaurant
 3. Eagle Peak Spur
 4. Hilton Garden Inn Hotel
 5. Boma Hotel
 6. The Old Kings Lodge
 7. Zakale Expeditions
 8. Movenpick Hotel and Residencies
 9. Executive Residency by Best Western
 10. KEPSA
 11. Natural World Safaris
 12. Bonfire Adventures & Events Ltd
 13. DusitD2 Nairobi Hotel

Continued to Page 17

Editorial Team



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Geoffrey Moenga Nyang'au



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Prostate Cancer

Continued from Page 12

Diagnosis

If your tests show you may be at risk of prostate cancer, the next step is a biopsy. A biopsy is the only way a firm diagnosis of prostate cancer can be made. A urologist removes small samples of tissue from your prostate, using very thin, hollow needles guided by an ultrasound. The prostate is either accessed through the rectum (transrectal) or the perineum (transperineal), which is the area between the anus and the scrotum. A biopsy is usually done as an outpatient procedure and the doctor will likely advise a course of antibiotics afterwards to reduce the chance of infection. The tissue is sent to a pathologist to identify whether the cells are malignant (cancerous) or benign (not cancerous). These will help confirm the stage of the cancer, whether it has spread, and what treatment is appropriate. To track any spread, or metastasis, doctors may use a bone, CT scan, or MRI scan.

Treatment

Treatment is different for early and advanced prostate cancers.

Early stage prostate cancer

If the cancer is small and localized, it is usually managed by one of the following treatments:

- **Watchful waiting or monitoring:** PSA blood levels are regularly checked, but there is no immediate action. The risk of side-effects sometimes outweighs the need for immediate treatment for this slow-developing cancer.
- **Radical prostatectomy:** The prostate is surgically removed. Traditional surgery requires a hospital stay of up to 10 days, with a recovery time of up to 3 months. Robotic keyhole surgery involves a shorter hospitalization and recovery period, but it can be more expensive.

- **Brachytherapy:** Radioactive seeds are implanted into the prostate to deliver targeted radiation treatment.
- **Conformal radiation therapy:** Radiation beams are shaped so that the region where they overlap is as close to the same shape as the organ or region that requires treatment. This minimizes healthy tissue exposure to radiation.
- **Intensity modulated radiation therapy:** Beams with variable intensity are used. This is an advanced form of conformal radiation therapy.

In the early stages, patients may receive radiation therapy combined with hormone therapy for 4 to 6 months. Treatment recommendations depend on individual cases. The patient should discuss all available options with their urologist or oncologist.

Advanced prostate cancer

Advanced cancer is more aggressive and will have spread further throughout the body.

- **Chemotherapy** may be recommended, as it can kill cancer cells around the body.
- **Androgen deprivation therapy (ADT),** or androgen suppression therapy, is a hormone treatment that reduces the effect of androgen. Androgens are male hormones that can stimulate cancer growth. ADT can slow down and even stop cancer growth by reducing androgen levels. The patient will likely need long-term hormone therapy.

Even if the hormone therapy stops working after a while, there may be other options. Participation in clinical trials is one option that a patient may wish to discuss with the doctor.

Radical prostatectomy is not currently an option for advanced cases, as it does not treat the cancer that

has spread to other parts of the body.

Fertility

As the prostate is directly involved with sexual reproduction, removing it affects semen production and fertility. Radiation therapy affects the prostate tissue and often reduces the ability to father children. The sperm can be damaged and the semen insufficient for transporting sperm. Non-surgical options, too, can severely inhibit a man's reproductive capacity.

Options for preserving these functions can include donating to a sperm bank before surgery, or having sperm extracted directly from the testicles for artificial insemination into an egg. However, the success of these options is never guaranteed. Patients with prostate cancer can speak to a fertility doctor if they still intend to father children.

Reducing the Risk of Developing Prostate Cancer

There is no evidence that the following protective factors can stop prostate cancer from developing, but they can improve your overall health and possibly reduce the risk of prostate cancer:

- **Diet:** Eat meals that are nutritious. What is good for the heart is good for the prostate.
- **Physical activity/exercise:** There is some evidence to show that physical activity and regular exercise can be protective factors for cancer. Try to exercise at least 30 minutes of a day.

It's evident that early detection is the key to prostate cancer control and management. You are encouraged to go for annual medical checkups.

Compiled by the Editorial Team

Supervisory Committee Message

Continued from Page 3

Member Feedback

Majority of the membership shy off from giving their feedback. We would like to encourage more members to give feedback which is taken very seriously once it reaches the Education Committee desk. This is the only way we can help the Management to continuously improve on its products and services.

The Cyber Security Challenge for Sacco's

The advancement of technology platforms has enabled various Sacco's to acquire systems to help in the efficient running of daily activities while serving members. Although the advancement of systems has facilitated smooth Sacco operations, the challenge of cyber security can never be ignored. The Sacco should continuously seek ways of strengthening its information system security.

Last year, KUSCCO organized a forum for Supervisory Committee members to help build their capacity in various areas including Cyber Crime and Security and we believe there will be more of such forums in 2019.

Finally, we would like to thank the Members, Board, Management and Staff for their support during the year.

By Supervisory Committee



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Education Committee Message

Continued from Page 14

We continue thank Employer companies for allowing us to conduct these sessions at their premises and allowing staff time out. We are grateful to those companies who considered some concessions in terms of accommodation costs for visiting staff and Board Members. We acknowledge all those who facilitated transport, especially for our Client Relations Officer who sometimes has had to visit units outside Nairobi and outside the normal schedules.

To the Unit Representatives, these sessions would not possible without you. You mobilize the members and prepare for the sessions in advance. Thank you and keep up the good work you do as ambassadors of the Sacco at your companies.

In our Strategic Plan and during our education sessions, we have pointed out our geographical spread as one of our challenges. We have never before cited the “Animal Kingdom” as a challenge. Early this year, and in his pursuit to reach out to members, our Relationship Officer came face to face with the animal Kingdom in Maasai Mara. Please read his article in a separate page in this magazine. We thank God he came out of it alive and appreciate his commitment and enthusiasm to serve members. We shall however re-strategize on the hours of the education sessions, especially in the bush.

For the first time, since they joined Kentours Sacco we also managed to visit our members at Rusinga Island Lodge which is located in Lake Victoria.

CSR Project

Through our Social Responsibility (CSR) program, we remain focused to giving back to the less advantaged in our Society. For the year ending, we did shopping worth Kshs 77,029.00 for our senior citizens at Nyumba ya Wazee, Kasarani. We also gave them a cheque worth Kshs 50,000.00. The gesture moved the Catholic Sisters to tears – it was very appreciated. They said Kentours came in as an answered prayer.

Kentours continues to shine and stir interest from our common bond and outside. As reported at the beginning of our sailing, we recruited 547 members. After vetting and carrying out due diligence, we also admitted new companies.

At this juncture we are happy to welcome the following 9 new companies into our family:

- 1) Eagle Peak Spur
- 2) Musiara Ltd (Main Governors camp, Little Governors camp, Mara Balloons and Il Moran Camp)
- 3) Hilton Garden Inn
- 4) Kitich Camp Ltd
- 5) Movenpick Hotel & Residences
- 6) Natural World Safaris
- 7) Zakale Expeditions
- 8) Great Mara Management Ltd
- 9) Bonfire Adventures & Events Ltd

To the new members and companies, Karibuni Kentours.

To new members “Team Watoto”, you are also welcome. You will not regret the decision you have made at your youth. We are a family and our commitment is to empower you economically and socially.

And to all members, thank you for your trust and keeping it Kentours all the time.

We are looking forward to another great year. 2019 has started on a very positive note for the Hospitality Industry and the projections into the remainder of the year also looks very positive.

In terms of production of this Magazine, we say a BIG THANK YOU to our sponsors namely Southern Sun Mayfair Nairobi, Sanctuary Olonana Lodge, Co-operative Insurance Company (CIC), Elewana Collections, Golden Spur Restaurant, Kentours Housing Co-operative Society, Surestep Systems & Solutions and Four Points by Sheraton. For the magazine contents, special thanks to Chef Kenn and every member who has contributed articles.

Last but not least, we salute the Editorial Team for their tireless effort in the entire process of production of this edition.

Long Live Kentours!
Education Committee



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Surestep Systems & Solutions is an award-winning Microsoft Certified partner in the enterprise resource planning category, Sacco Management Information Systems based on Microsoft Dynamics Navigation as well as alternative delivery channels (Mobile banking) and has made a distinction as one of the most prestigious ICT service provider and has been ranked the best by Microsoft Corporation as one of their best and top and gold ERP partner in West, East and Central Africa



Surestep has also been recognized by SASRA and other key corporates as one of the best and the leading Sacco Core banking solutions and alternative channels provider in terms of implementation, training, support and the system security.

Currently Surestep has provided these magical and cut-above –the best solutions to over 56 licensed and certified Saccos in Kenya. Surestep has managed to achieve this iconic growth by having an architecture of a sound technical structure which is largely inspired by the below five key pillars.

- Ø Professionalism and competence
- Ø Culture of work, personalities and character
- Ø Holistic 24-hour clock Support model
- Ø Prudential implementation methodology
- Ø Cyber Resilient programs and solutions

Over the time Surestep has been able to customize and meet the desired needs of many saccos and other institutions by application of the above iconic structures. Surestep pride itself in having a majority of well mastered modules which include,

- Ø Agile BOSA/FOSA & Microfinance modules
- Ø Agile Payment process management module
- Ø Agile Financial management module
- Ø Agile human resource management and payroll module
- Ø Agile Customer Relationship Management Module
- Ø Agile Business Intelligence module
- Ø Agile Supply Chain (Procurement) Management module
- Ø Agile Property, Housing and Investment module
- Ø Agile Delivery & Alternative Channels -Mobile, agency & Internet Banking
- Ø Biometric integrations, Bulk SMS, Web portals among others

In recent surveys by ICT authority, Surestep scored best in terms of holistic and customer focused solutions that are tailor made in accordance to the clients’ taste and preference. The company’s as going concern has partnered with the relevant bodies in cooperative sector to guarantee their esteemed clientele compliance and security of their investments.

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Chef’s Corner

Name of the Dish:	Buttered Snapper Fillets & Chips
Portions: 2	
Products :	Beer Butter <ul style="list-style-type: none"> • 50g Plain Flour • 50g Cornflour • 1 Tsp Baking Powder • Turmeric • 75ml Lager Beer • 75ml Sparkling Water • About 1 Litre Corn Oil for frying • 400g Fillet White Snapper Chips <ul style="list-style-type: none"> • 750g Potatoes, Peeled and Sliced into Thick Chips • 2 Tbsp Plain Flour • 2 Tbsp Corn Oil • Kitchen Paper
Method:	<p>Combine the flour, cornflour, baking powder and turmeric in a large bowl, season, then spoon 1 tbsp onto a plate and set aside. Gradually pour the beer and water into the bowl, stirring with a wooden spoon until you have a smooth, lump-free butter. Leave to rest for 30 mins while you prepare the chips.</p> <p>Heat oven to 200C/fan 180C/gas 6. Boil a large pan of water, then add the chipped potatoes and boil for 2-3 mins until the outsides are just tender but not soft. Drain well, then tip onto a large baking tray with the flour, oil and some salt. Gently toss together until all the potatoes are evenly coated and the flour is no longer dusty. Roast for 30 mins, turning occasionally, until the chips are golden and crisp.</p> <p>To cook the fish, heat the 1 litre oil in a deep sauce pan until a drop of butter sizzles and crisps up straight away. Pat the fish dry with kitchen paper, then toss it in the reserved turmeric flour mix. Shake off any excess, then dip into the butter. Carefully lower each fillet into the hot oil and fry for 6-8 mins – depending on the thickness of the fish – until golden and crisp. Using a large slotted spoon, lift out the fish, drain on kitchen paper, then sprinkle with salt. Serve with the hot chips and tartar sauce.</p>
Gluten Free	No. Contains gluten
Milk Free	Yes
Vegetarian	No

Prepared by Chef Kenn



Did You Know?

- 1) That Kentours Sacco Society is 35 Years old this year?
- 2) That individually or collectively with other fellow guarantors you can take legal action at the Co-operative Tribunal against a defaulter whose loan you have paid ?
- 3) That you can buy share capital of a former member of the Sacco?
- 4) That upon leaving the Sacco, your share capital if not transferred to someone else earns dividends whenever declared?
- 5) That the current capital base of the Sacco is over Kenya Shillings One Billion?
- 6) Your total Loans should not exceed three times your deposits?
- 7) That you can download all loan application forms from our website i.e. www.kentours.co.ke?
- 8) Your 18-year-old son or daughter can now join the Sacco?

Corporate Social Responsibility



Kentours team attending a Corporate Social Responsibility (CSR) Activity on 8th December 2018 at Nyumba ya Wazee Kasarani

HUMOUR CORNER



- Never underestimate the power of stupid people in large numbers. ...
- He who thinks he is leading and has no one following is only having a walk.
- He who has diarrhea knows the direction of the door without being told.
- However much the buttocks are in a hurry, they will always remain at the back
- If you think nobody cares about you, try missing a couple of payments e.g. defaulting – Anonymous
- Teacher: Tom? How many days of the week that start with letter T?
Tom: 4 days,
Teacher: Please name them,
Tom: Tuesday, Thursday Today and tomorrow.
- A man went to his lawyer and told him, 'My neighbour owes me Kshs 500 and he won't pay up. What should I do?' 'Do you have any proof he owes you the money?' asked the lawyer. 'Nope,' replied the man. 'OK, then write him a letter asking him for the Kshs 1,000 he owed you,' said the lawyer. 'But it's only Kshs 500,' replied the man. 'Precisely. That's what he will reply and then you'll have your proof!'
- Peter called his doctor's office for an appointment. "I'm sorry," said the receptionist, "we can't fit you in for at least two weeks." "But I could be dead by then!" "No problem. If your wife lets us know, we'll cancel the appointment."

Let's Go sporty Polo Game



Polo is a horseback mounted team sport. It is one of the world's oldest known team sports.

The current game in its modern form originated in Manipur, a northeastern state in India, and was propagated by officers of the British military in the mid-19th century. It is now popular around the world, with well over 100-member countries. It is played professionally in 16 countries. It is known as the sport of kings.

The game is played by two opposing teams with the objective of scoring goals by hitting a small hard ball with a long-handled wooden mallet, and through the opposing team's goal. Each team has four mounted riders, and the game usually lasts one to two hours, divided into periods called chukkas.

Games are monitored by umpires. The rules of polo are written for the safety of both players and horses, Polo can only be played using the right hand. This is because the rules of the game revolve around the same principle as driving along a highway. Namely, when a ball is hit it creates an invisible line that players advancing from opposing sides cannot cross. If one advancing player were to approach using his left hand and the other with his right hand, a head-on collision would occur.

"Polo ponies" aren't actually ponies – they are typically a cross between a quarter horse and a thoroughbred, bred specifically for polo. Many celebrities are fans of the sport, and enjoy playing polo rather than just spectating! Celebrity polo players include Will Rogers, Clark Cable, Walt Disney, Winston Churchill, as well as Tommy Lee Jones, Ashton Kutcher and Brad Pitt.

At the end of the 19th Century outdoor activities became important for the British ruling class. Jodhpur pants and polo shirts became part of the wardrobe for horse-related sports. The two garments were brought back from India by the British, along with the game of polo. In 1972, Ralph Lauren included his "polo shirt" as a prominent part of his original line polo, thereby

helping further its already widespread popularity.

In Kenya, the Nairobi Polo Club was founded in 1907 and it's the oldest polo club in East Africa. Known for its vibrant atmosphere and an illustrious list of both playing and social members, the Club has become a centre for both new players to kick off their polo experience and seasoned players to battle it out in exciting high goal tournaments.

With two full sized pitches, the Nairobi Polo Club hosts the highest goal polo events of the playing calendar. It offers the ambiance and venue for corporate hospitality and entertainment which attract widespread media interest and the elite of Kenyan society.

Compiled by George Waweru

Quotable Quotes

- Two roads diverged in a wood, and I took the one less traveled by, and that has made all the difference
- Robert Frost
- If you are free, you need to free somebody else. If you have some power, then your job is to empower somebody else
- Toni Morrison
- Don't judge each day by the harvest you reap but by the seeds that you plant
- Robert Louis Stevenson
- "When money realizes that it is in good hands, it wants to stay and multiply in those hands."
- Idowu Koyenikan
- "The way to get started is to quit talking and begin doing"
-Walt Disney
- "If you really want to do something, you'll find a way. If you don't you'll find an excuse"
-Jim Rohn
- "I cannot give you the formula for success, but I can give you the formula for failure. It is ; Try to please everybody"
- Herbert Bayard Swope



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Sanctuary Olonana is an exceptional luxury safari lodge set on a private stretch of the Mara River in the heart of Kenya's most famous game reserve, the Masai Mara. Featuring 14 glass-sided suites, Sanctuary Olonana is inspired by the surrounding breathtaking natural wonders, an abundance of wildlife, and a dramatic river which runs right past its forest setting. With game drives, cultural visits, bush dinners, sundowners, scenic flights and balloon rides, Olonana makes for a wonderful African safari.

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