



Chairman's Message

Dear Members, Partners and Stakeholders,

It gives me great pleasure to address you through this year's Annual Magazine as we reflect on our journey, celebrate our achievements, and look ahead with renewed purpose.

The year under review was marked by both opportunities and challenges within the economic environment. The rising cost of living, regulatory changes, and evolving member expectations required us to be strategic, prudent, and innovative.

We have remained steadfast in our commitment to safeguarding members' savings, expanding access to affordable credit, and strengthening our operational efficiency. Our steady growth in membership, loan portfolio, and asset base is a testament to your trust and continued support.

I am pleased to report that through strong governance, sound financial management and the unwavering support of our members, Kentours Sacco has continued to grow steadily and sustainably.

As a member-owned institution, our greatest strength lies in the unity and shared vision. Your loyalty, engagement, and trust in leadership have enabled strategic initiatives to improve service delivery, adopt digital solutions, and strengthen governance.

Our priorities have been focused on the following key areas: -

- Financial sustainability and prudent risk management
- Innovation and digital transformation
- Member education and empowerment
- Strong corporate governance and transparency

Digital Transformation

Digital transformation involves integrating digital technologies across all Sacco operations to enhance service delivery, efficiency, transparency, and competitiveness. It extends beyond installing new software by reshaping systems, processes, culture, and strategy to function effectively in a modern, technology-driven financial environment.

During the year, the Board, with the approval of the AGM, upgraded Microsoft Dynamics Navision 2017 to Microsoft Dynamics Navision 365 Business Central, which is more advanced.

For Saccos operating under the regulatory oversight of Sacco Societies Regulatory Authority (SASRA) in Kenya, digital transformation is increasingly becoming a regulatory, operational, and strategic imperative.

FOSA (Front Office Service Activity)

It is the operational unit of a SACCO that provides bank-like services to members, allowing them to conduct daily financial transactions conveniently.

In Kenya, FOSA operations in deposit-taking Saccos are regulated by the Sacco Societies Regulatory Authority (SASRA).

FOSA acts as the transactional arm of the Sacco, offering members services similar to those provided by commercial banks, such as: -

- Deposit Services - Savings accounts, Current accounts, Fixed deposit accounts, Salary processing accounts
- Withdrawal Services - Cash withdrawals, ATM services, Mobile money withdrawals (e.g., M-Pesa integration)
- Loan Services - the disbursement, repayment, processing of loans, and salary check-off management

Benefits of FOSA to a Sacco

- Improves Member Convenience - Members can access funds anytime without waiting for back-office processing.

HOW GEN Z IS SAVING DIFFERENTLY AND HOW TO STAY AHEAD

Generation Z is transforming how they handle personal finances and money management through a unique mix of digital savviness and financial urgency. Unlike previous generations, Gen Z entered adulthood during an era of economic instability, which influences how they approach saving and financial planning.

Gen Z, born between 1997 and 2012, is dealing with inflation, rising housing costs, and significant student loan debt, but they're responding with smart thinking and new strategies. Take a look at the challenges Gen Z is facing and how they're adopting a new movement toward financial independence.

Economic Challenges Drive Change for Gen Z
Gen Z is dealing with financial pressure and some concerning trends:

- Higher debt payment increases
- Above-average student loan payments
- Exceeding monthly budgets

The housing market is also challenging for young adults looking to purchase their first home. High home prices and interest rates push many Gen Z buyers out of the market. Many are forced to cut back on other daily expenses to pay rent or feel they don't earn enough to live the lifestyle they want.

A New Approach to Saving

Despite these financial roadblocks, Gen Z is challenging some stereotypes that older generations often associate with young adults, such as the idea that they lack basic financial literacy and responsibility. Instead, Gen Z has demonstrated its early commitment to financial awareness.

- By age 10, many had already opened their first savings account and begun saving for college.
- They report participating in the stock market and demonstrate consistent savings habits.
- Gen Z is saving more and investing smarter to stay ahead of housing affordability and economic uncertainty.

Additionally, Gen Z uses social media platforms like TikTok and Instagram, as well as financial planning websites, for guidance on saving and money management.

- Enhances Liquidity - FOSA deposits strengthen the Sacco's liquidity base.
- Generates Revenue - Transaction fees, ATM charges, Account maintenance fees, Commission from payment services.
- Strengthens Competitiveness - FOSA enables Saccos to compete effectively with commercial banks.

The Board was given approval by the last AGM to undertake a feasibility study on FOSA. However, this was not undertaken due to the financial software upgrade, which took time to be finalized. The current software has a module that supports the FOSA operation. The funds earmarked for this exercise will be spent in the next financial year.

Corporate Governance

Corporate governance refers to the systems, structures, and processes used to direct and control the SACCO in a way that protects members' funds, ensures accountability, and promotes long-term sustainability.

Since a Sacco is member-owned, governance focuses on protecting members' interests while ensuring professional management.

Governance Structure in a Sacco: -

1. Annual General Meeting (AGM) - Supreme decision-making body.
 - Elects Board members
 - Approves audited accounts
 - Makes key decisions
2. Board of Directors - Provides strategic direction.
 - Formulates policies
 - Oversees management
 - Ensures compliance
3. Supervisory/Audit Committee - Independent oversight.
 - Reviews internal controls
 - Ensures financial integrity
4. Management Team - Handles daily operations.
 - Implements Board decisions
 - Reports performance

As part of governance compliance, at the last AGM, a resolution was passed on Eligibility for Membership to the Board of Directors and Supervisory Committee, in addition to the other existing eligibility requirements, as follows: -

- i. No person shall be eligible as a member of the Board of Directors or Supervisory Committee if he/she does not hold at least two thousand five hundred (2,500) shares of twenty Kenya Shillings (Kshs 20) each, which is the share capital equivalent of fifty thousand Kenya Shillings (Kshs 50,000).
- ii. No person shall be eligible as a member of the Board of Directors or Supervisory Committee if he/she holds non-withdrawable deposits less than one million Kenya Shillings (Kshs 1,000,000).

Delegate System

Over the years, our annual general meeting (AGM) has been open to all Sacco members. In June 2025, the Commissioner for Cooperative Development issued guidelines under circular number CCD/2025/001 on the delegate system of representation in the general meeting of co-operatives as detailed below.

Pursuant to section 93A (c) of the Cooperative Societies Act, as read together with Rule 54, and in order to improve efficiency and effectiveness in decision-making, all cooperatives with more than 5,000 members are hereby directed as follows: -

1. Adopt a delegate system of representation in their general meetings. The number of delegates shall not be less than 150 and not exceeding 500.
2. Update their bylaws to anchor the delegate system.
3. Devise an effective mechanism to apprise the general membership of the affairs of their cooperative.

To align ourselves with the directive, the Board will seek a resolution to adopt this directive so that it's fully implemented upon the attainment of the requisite number (5,000 active members). The Board will devise the criteria for delegate qualifications.

Conclusion

I take this opportunity to thank all 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.

I encourage every member to remain engaged, grow your savings, borrow responsibly, and champion the vision of our SACCO, i.e. To be the leading financial solutions provider.

On behalf of the Board of Directors, I thank you for walking this journey with us. Together, we will continue building a strong, resilient, and member-focused SACCO. May the year ahead bring prosperity, stability and success to you and your families.

The future is bright, and together, we will continue to rise.

May God bless you all.

Joseph M. Kagema
Chairman

“Most people spend more time and energy going around problems than in trying to solve them” – Henry Ford

The FIRE Movement: Financial Independence, Retire Early

One of the most notable ways Gen Z is forging their own path to financial freedom is through the FIRE movement, or Financial Independence, Retire Early. Many Gen Zers hope to retire in their 50s, which is earlier than the retirement age of older generations. To reach this goal, Gen Z adults need to plan their savings more aggressively.

The FIRE movement encourages adults to save between 50% and 75% of their income, which is significantly higher than the traditional retirement savings goal of 10% to 15%. FIRE has become a popular financial strategy, especially among Millennials and Gen Z, who are increasingly valuing work-life balance.

The movement promotes saving enough to reach your FIRE number before retiring comfortably. You find your FIRE number by multiplying your annual expenses by 25. Then, plan to withdraw between 3% and 4% of your savings each year to cover living costs in retirement.

Some individuals may include part-time work in their FIRE plans to make early retirement more feasible. The FIRE movement requires strict discipline and ongoing effort to track expenses and investments over time.

Practical Advice: How Gen Z Can Stay Ahead

For some Gen Zers, joining the FIRE movement may seem daunting and unrealistic. However, there are still many ways to stay ahead in the face of economic uncertainty and challenging times. Here are a few practical saving tips:

1. Build a Strong Financial Foundation

Get in the habit of saving a significant portion of your income and focus on building emergency funds even when dealing with a tight budget. Prioritize paying off high-interest debt, especially credit card debt.

2. Seek Reliable Financial Resources

While social media may be convenient, it's not always a reliable source for financial information. Instead, consult a professional financial planner or local bank and only rely on trustworthy sources. Focus on learning about budgeting, how to manage credit, borrowing, investing and tax-advantaged retirement accounts.

3. Start Investing Early

Invest money early to leverage compound growth and consider low-cost index funds for long-term wealth building. Balance aggressive FIRE strategies with realistic income expectations.

FIVE (5) MONEY MOVES TO MAKE BEFORE YOU TURN 40

Turning 40 can feel like a milestone, and your finances are no exception. By this point, you've likely built a career, managed some big expenses and learned a few lessons along



KENTOURS
Housing Co-operative Society

OWN YOUR DREAM LAND!

JOIN US TODAY:- PAY:

Entrance fees Kshs. 2,000/=

By-law booklet Kshs. 200/=

Minimum share capital Kshs. 75,000/=

(36 monthly instalments- Kshs. 2,084/= pm)

INSTALLMENTS

620K

PRICE

CASH

580K

PRICE

NIMROD RD PHASE II KEY FEATURES

- Well-drained land, ready for immediate development
- Located just 4.3km from the tarmac
- Direct public transport available along the route
- 2 plots remaining for sale

MALAA KEY FEATURES

- Well-drained land, ready for immediate development
- Area developed with modern houses
- 3 plots remaining for sale
- Installment price payable in 18 monthly installments of Kshs. 34,445/=

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CEO'S MESSAGE

Greetings Members,

I wish to thank you for your continued trust and unwavering commitment to Kentours Sacco, which has seen us thrive in the year 2025.

Despite some challenges, such as high inflation and business disruptions, the Sacco has remained stable, celebrating some milestones. During the year, Kentours was recognized and awarded for "Most Improved Non-WDT-Sacco, Employer Based" in the National Council for Ushirika Day Celebrations 2025.

As you will find in the Financial Performance section of the magazine, last year, 2025, the Sacco's performance was quite remarkable with 17% growth in total assets to Kshs 1.6 billion. We disbursed net Kshs 1 billion in loans, an increase of 18% compared to Kshs

818 million disbursed in 2024. This saw our loan book grow by 32%. Total member deposits were at Kshs 1.23 billion, an increase of 18% from Kshs 1 billion in 2024. Interest on deposits payout rate remains a double digit as shown on the segment, while maintaining capital ratios above the stipulated minimums.

We had an intensive marketing and member recruitment drive, among other activities, which has seen an active membership growth of 19% from 2024, with 923 new members joining in the year 2025.

The shift towards full digital and automated operations has been essential for reducing fraud risks, enhancing compliance, and ensuring that Kentours remain relevant and sustainable. We successfully upgraded our system from Navision 2017 to Microsoft Dynamics 365 Business Central. Membership application forms can now be filled and submitted online, and the same will be extended to loan applications. We look forward to enhancing virtual products and services, and this will be mapped out in our 2026 - 2030 Strategic Business Plan under review.

In line with Kentours Sacco's commitment to Corporate Social Responsibility (CSR), we have consistently taken part in this initiative as a way of giving back to the community and supporting the less privileged, as highlighted in the Education Committee Message.

The Co-operative movement has faced challenges due to unfortunate incidents in a

few Saccos, which have led to some mistrust. However, we want to reassure our members that these are isolated cases and do not reflect the sector as a whole.

To safeguard your interests, we encourage members to remain vigilant and carefully consider any decisions regarding affiliation. On our part, we remain fully open and committed to engaging with you. Our Customer Service Delivery Charter clearly outlines the process for raising and escalating concerns, ensuring that all issues are addressed promptly and transparently.

Looking ahead to 2026, our focus is on developing the new strategic business plan to set the course for greater success! We remain committed to providing financial solutions designed to empower you to take charge of your financial needs.

As I conclude, I wish to sincerely thank all Sacco members for their continued loyalty and support, which have played a significant role in driving our positive growth.

We also extend our appreciation to our employer companies for their invaluable contribution, as well as to the Government through the State Department for Cooperatives and the regulator for the steadfast support they have provided to the cooperative sector. Their commitment has greatly strengthened member confidence and fostered sector stability.

God bless Kentours

Susan Chege
CEO

STAFF MEMBERS



(L-R) Geoffrey Moenga, Isaac Rintaugu, George Waweru, Faith Mutunga, Doreen Wanyama, Susan Chege (CEO), Winny Esendi, Ida Amwoma, John Kariuki, Kelvin Ng'ang'a, Maurice Kiruja & Moses Ndegwa



(L-R) Lilian Muriithi, Philip Makau, Joseph Kagema (Chairman), Edwin Omondi, Susan Chege (CEO), Bernard Kangangi, Philip Muchiri, Justin Juma, Ursula Itui & John Ng'ang'a

continued from page 2

the way. But the years leading up to 40 are a prime opportunity to fine-tune your money habits and set yourself up for long-term security. From strengthening your safety net to making smarter investment choices, the moves you make now can help ensure the next decades are less stressful and more rewarding.

1. Design a Budget That Works for You

If “budgeting” makes you want to cover your eyes, you’re not alone. But creating a budget can be as simple or complex as you need, and it can be completely customized for you.

Think of a budget as your money roadmap. It helps you see where your cash is coming from, where it’s going and how to keep more of it in your account.

- i. Write down what you earn each month.**
This is your after-tax income – the money that actually hits your bank account.
- ii. List your must-pay expenses.**
Rent/mortgage, utilities, groceries, transportation, loan payments...this is the stuff you can't skip.

iii. Add your “fun” spending.

This includes dining out, streaming subscriptions, hobbies or shopping. It’s the things you enjoy, but can be adjusted if needed.

iv. Set a savings goal.

Even if it’s small, choose an amount to save each month. Treat it like a bill you have to pay.

v. Track and tweak.

Compare your actual spending to your plan. If you’re over in one category, adjust somewhere else.

Next steps: Start tracking your monthly income and expenses and create a savings goal to begin working toward.

2. Start Saving for Retirement

The best time to begin saving is always now, even if it’s not a lot of money. That’s because no matter how much you save now, you’ll be maximizing your investment through the time value of money. By the time you retire, the Kshs 2,000 you added to your account 40 years ago will have grown quite a bit.

There are a variety of ways you can start saving for retirement. Many workplaces have Saccos that employees can join. If yours does, and especially if they’ll

match your contribution, take advantage of it.

You might also want to set up a separate retirement savings account, such as an individual retirement account (IRA), through a financial advisor. These types of accounts offer numerous benefits, and if you’re married, you can combine your account with your spouse’s for a fuller picture of your joint finances.

3. Create an Emergency Fund

Building an emergency fund for unexpected home repairs, large medical bills, a job loss or other significant purchases is important for financial stability and peace of mind. But you may feel uncertain about where to start or if you even have any extra money to set aside.

A general rule of thumb is to have an emergency fund of three to six months’ worth of living expenses in cash or a readily accessible account, like a savings account with a low or no minimum balance to avoid fees. This can help you manage unexpected costs without relying on credit cards or high-interest loans to cover the additional expenses.

continued to page 6

Simple Quiz

- What's the current (year 2026) annual insurance premium payable?
 - 2,400/-
 - 2,800/-
 - 2,640/-
 - 2,700/-
- Share capital is refundable when a member exits the Sacco?
 - True
 - False
- Which one of the following types of Loans falls under long-term loans?
 - Instant loan
 - Karibu loan
 - Normal loan
 - School fees loan
- What is the % of withholding tax on interest and dividends earned?
 - 2%
 - 10%
 - 5%
 - 30%
- What's the current maximum amount of loan that Kentours Sacco can advance?
 - Kshs 10 million
 - Kshs 15 million
 - Kshs 12 million
 - Kshs 8 million
- In Kenya, which court handles Saccos-related disputes?
 - High Court
 - Magistrates Court
 - The Cooperative Tribunal Court
 - Industrial Court
- How much will the insurance company reimburse in case of the death of a declared spouse?
 - Kshs 40,000
 - Kshs 50,000
 - Kshs 100,000
 - Kshs 200,000
- What is the maximum number of principal members' dependent children that the insurance covers?
 - One
 - Three
 - Four
 - Five
- What is the USSD Code used to access Kentours Sacco Mjisort Mobile Banking Platform?
 - *224#
 - *667#
 - *670#
 - *544#
- Any payment from the Sacco of Kshs. 100,000 and above can be paid via MPESA?
 - TRUE
 - FALSE
- Which of the following statements is INCORRECT?
 - Your free deposits cannot be used to pay your insurance premium.
 - Your Jipange Savings is not a loan product
 - You are required to nominate more than one person as your next of kin.

4. C
3. C
2. B
1. C
8. C
7. C
6. C
5. B
11. C
10. B
9. C

ANSWERS

continued from page 5

Start small by including an emergency fund line in your monthly budget and setting aside a certain amount each month. It will start adding up faster than you think!

4. Know (and Boost) Your Credit Score

A good credit score is crucial for obtaining loans with favourable terms, like a mortgage or auto loan. To improve your credit score, make sure to pay all bills on time, reduce your credit utilization ratio (the amount of credit you're using compared to what's available) and regularly check your credit reports for errors.

Additionally, if you're just starting, responsibly managing a credit card or a small loan can help establish a positive credit history. Some credit cards allow you to check your credit score for free. If you see something that looks incorrect, you can dispute it and have it removed, which can boost your credit score.

5. Learn to Live Below Your Means

While this isn't a one-time action like the other items on this list, it's one of the most important money mindsets you can adopt.

Living below your means starts with small, intentional choices. Track where your money goes, prioritize needs over wants and give yourself time before making big purchases. Trim expenses that don't add real value, and set up automatic savings so you're building security without thinking about it.

As your income grows, it's tempting to let your spending grow alongside it, but that can undo your progress. Instead, keep living as you did before the raise, directing most of the extra money toward savings, investments or paying off debt. Treat lifestyle upgrades as intentional decisions, not automatic reactions. This way, your financial security grows faster than your expenses, giving you even more options and flexibility down the road.

Next steps: Identify one area where you can cut back to save for what really matters, whether it's curbing impulse spending or settling for a less expensive option.

By Editorial Team

"To live is the rarest thing in the world. Most people exist, that is all."

AGM RESOLUTIONS

- No person shall be eligible as a member of the Board of Directors or Supervisory Committee if he/she does not hold at least two thousand five hundred (2,500) shares of twenty Kenya Shillings (Kshs 20) each, which is the share capital equivalent of fifty thousand Kenya Shillings (Kshs 50,000).
- No person shall be eligible as a member of the Board of Directors or Supervisory Committee if he/she holds non-withdrawable deposits less than one million Kenya Shillings (Kshs 1,000,000).
- Maximum borrowing power was retained at Kshs 36 million.
- The Board and Supervisory Committee members' indemnity amount was increased from the current Kshs 500,000 to Kshs 1,000,000, effective 2026.
- The maximum loan a member can borrow from the Sacco is Ksh.15 million.
- Recovery of Share Capital Contribution Shortfall from Dividends and Interest
The current minimum share capital of the Sacco is Ksh. 9,000 per member. This can be paid in monthly instalments of at least Ksh. 360 so as to be paid in full within 25 months after joining the Sacco. Any shortfall on the expected minimum share capital contribution is to be recovered from the affected member's subsequent dividends on share capital and interest on deposits. This is in addition to the Sacco policy where loan repayment and insurance premium arrears are recovered from dividends and interest.

"Never follow anyone else's path. Unless you're in the woods, lost, and you see a path. Then by all means follow that path." – Ellen DeGeneres

The Supervisory Committee



Peterson Njoka, James Kamau & Joseph Karu

Safeguarding Your Sacco's Future

Trust is at the heart of every strong Sacco, like Kentours. The Supervisory Committee (SC) exists to protect that trust, ensuring that Kentours SACCO remains transparent, accountable, and true to its mission of We empower you economically and socially through innovative and integrated financial solutions.

Over the past year, we have been busy behind the scenes as watchdogs, reviewing systems, checking balances, and listening to you, our members.

What we have been doing:

1. Auditing with Care

We conducted regular reviews of finan-

cial records and loan disbursements, confirming that every shilling is accounted for. At the end of the year 2025, our deposits and loans recorded an increased growth compared to year 2024.

2. Strengthening Controls

Our checks on internal systems show steady improvement, though we're pushing for even stronger digital safeguards.

3. Championing Compliance

We monitored adherence to SACCO regulations, ensuring that our Kentours Sacco remains in good standing with authorities such as the Ministry of Cooperatives, SASRA, and also complies with the Sacco bylaws.

4. Listening to Members

Through forums and feedback sessions, we heard your voices, your satisfaction with digital platforms, and your concerns about loan recovery. We have consistently engaged the Board to address some of the concerns raised.

5. Managing Risks

We kept a close eye on credit, liquidity, and operational risks, helping the SACCO stay resilient in a changing financial environment.

What we found

The good news: Our books are accurate, loan recovery is improving, and member satisfaction is rising. We're especially proud of the positive feedback on new digital services. Still, we see opportunities to strengthen cybersecurity and expand financial literacy programs for members.

Looking ahead

- Invest in stronger digital protections for member data.
- Train staff further on compliance and risk management.
- Roll out more financial education initiatives.
- Broaden audits to cover emerging areas like digital lending.

Our Commitment

The Supervisory Committee is dedicated to keeping Kentours Sacco strong, secure, and member-focused. We commend management for their cooperation and applaud you, our members, for your trust and participation. Together, we are building Kentour Sacco that not only meets today's needs but is ready for tomorrow's opportunities.

Supervisory Committee

BYLAW PULLOUTS

11.1 Prescribed Minimum Shares

Every member of the SACCO Society shall hold at least four hundred and fifty (450) shares of Twenty Kenya Shillings (Kshs 20) each or as shall be fixed by the General Meeting from time to time.

8.4 Payment on Cessation of Membership

b). In line with the law on Unclaimed Assets, all deposits and dividends not claimed for a period exceeding five (5) years and three (3) years, respectively, shall be surrendered to the Unclaimed Financial Assets Authority.

6.15 Termination of Membership

f) Membership in the society shall cease with effect from the date of a member's failure to remit regular savings and loan repayments for a continuous period of three (3) months without a valid reason(s) approved by the Board of Directors.

11.5 Liability of members limited to shares held

The liability of each member of the Sacco Society shall be limited to the nominal value of the shares held by the member.

In the event of death, subject to the terms and conditions of the insurance, no liability shall be passed to the next of kin, nominee, successor or guarantors.

9.3 Member may change Nominees(s)

A member shall have the right to change the nominee(s) in writing at any time, in the presence of at least two attesting witnesses who are members of the SACCO Society.

31.3 Repayment of Member Loans

c) Any loan more than three months overdue may be referred to the guarantors with a demand notice for them to clear all outstanding loan guaranteed by them, provided that the SACCO Society shall first give a written notice of this intention to the borrower before so acting.

Did You Know?

1. That you can continue being a Kentours member after leaving employment at your employer unit?
2. That you can join Kentours as long as you meet the set requirements?
3. That members of your declared nuclear family now benefit from the Sacco insurance benevolence cover (funeral expense benefit)?
4. That if one forgets their password, a member is required to fill out and submit the Sacco Mjisorot Pin Reset or Phone Simcard Replacement Form?
5. That any payments from the Sacco of Kshs. 100,000 and below can be disbursed through M-Pesa?
6. That Property, Land, Logbook and Life Assurance can be used as loan collateral?
7. That you can access your member personal account and transact from your mobile phone?
8. That the Sacco can boost your deposits to qualify for a higher loan?
9. That you can open and operate a junior savings account for your children under 18 years of age?

Kentours Loan Products and Services

Loan Type	Maximum Amount in Kshs.	Maximum Repayment Period in Months	Interest Rate Per Month	Loans to Deposits Factor
LONG TERM LOANS				
Normal Loan	15,000,000.00	48	1%	3
Premium Loan	15,000,000.00	60	1.165%	4
Bank Loan Bailout	15,000,000.00	48	1%	3
Housing Loan	1,000,000.00	72	1.10%	3
Asset Finance Loan (Immovable Asset)	10,000,000.00	48	1%	3
Asset Finance Loan (Movable Asset)	10,000,000.00	84	1.21%	3
SHORT TERM LOANS				
Home Appliance Loan	1,000,000.00	36	1%	3
Emergency Loan	1,000,000.00	24	1%	3.5
Instant Loan	500,000.00	36	1.125%	3.5
Karibu Loan	500,000.00	12	1.50%	3
Jipange Loan	Jipange Savings	12	1%	1
Junior Loan	Junior Savings	12	1%	1
Insurance Financing Loan	300,000	12	1%	3.5
SCHOOL FEES LOANS				
Super School Fees Loan	750,000.00	24	1%	3.5
School Fees Loan	750,000.00	24	1%	3.5
ADVANCE LOANS				
Salary Advance	50,000.00	1	3%	Net Pay
		2	5%	Net Pay
Dividends Advance	Up to 50%	1	5%	
Mobile Money	50,000	1	7%	

Other Services

Jipange Savings:

This is a product that allows members to save towards specific projects such as festivities, anniversaries, wedding celebrations, holidays, birthdays, etc. The account earns interest of 6% p.a. after actively running for at least three (3) consecutive months. Interest would be paid on a minimum balance of Kshs. 10,000/-. A transaction fee of Kshs 100/- will be charged for every withdrawal. Withholding tax on the gross interest earned on the Jipange Savings Account is 15%.

Junior Savings Account:

A member can open and operate a savings account for children under 18 years of age. The savings will earn an interest of 6% per annum after actively running for at least three (3) consecutive months. For the account to earn interest, the account balance should be more than Kshs. 10,000. A member can withdraw only once every six months. A joining fee of Kshs. 1,000 and a withdrawal fee of Kshs 100 will be charged. Withholding tax on the gross interest earned on the Junior Savings Account is 15%.

Share Capital:

These are non-withdrawable savings whereby every member ought to purchase a minimum of 450 society shares at the value of Kshs 20/- each, but not more than 20% of the 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 by filling out the share transfer form.

Benefits:

Share capital provides a strong capital base for the society and earns an interest that is 5% over and above the declared annual dividend rate on member deposits.

M-Pesa Pay Bill Service:

The Sacco accepts payments by M-Pesa. The Sacco M-Pesa transaction procedure is as follows: -

Select Pay Bill service in your M-Pesa account and key in: -

- Business No. 194740
- Account No. – Your Sacco Membership 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 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.

Insurance:

This is an insurance policy scheme through which members contribute premiums that offer security to members' savings against any financial loss that may be occasioned by

the unforeseen event of death or permanent disability.

Benefits:

The scope of this insurance cover is as follows:

Death of Member

The insurer pays a member's own Sacco loan balance, less any repayment arrears, as at the time of death. The insurer will additionally contribute an amount equal to a member's deposit balance and a last expense benefit of Kshs 100,000 all payable to the member's next of kin. The maximum amount insured for members aged above 75 years is Kshs 5,000,000

Permanent & Total Disability of a Member

Upon a member becoming permanently incapacitated because of injury or illness which cannot be cured or treated and thus is unable to follow his/her occupation for more than 3 consecutive calendar months from the date of such injury or occupational illness, the insurer pays the member's own Sacco loans balance, less any repayment arrears and additionally contributes an amount equal to the member's deposit balance. The disability has to be total, continuous, and permanent, and must be supported by a qualified Medical Practitioner's report. The maximum amount insured for members aged above 75 years is Kshs 5,000,000

First-Time Diagnosis of Critical Illnesses of a Member

The insurer pays 40% of a member's own Sacco loan balance up to a maximum of Kshs 6,000,000, less any repayment arrears upon first positive diagnosis of Cancer, Stroke, Kidney Failure, Major Organ Transplant, Coronary Artery Surgery, and/or Replacement of Heart Valve, Heart Attack, Paraplegia or Paralysis. Age Eligibility: 18 to 65 years.

Death of a Member's Declared Spouse or Child

The insurer pays Kshs 100,000 as a funeral expense benefit in the event of the death of a member's declared spouse or child. A member is allowed to declare one (1) spouse and a maximum of four (4) children. The dependant's funeral expense benefit applies to only one spouse and the children whose details have been provided in the Dependants Declaration Form. Only 1 (one) claim is admissible in any given year. The age limits are 18 to 85 years for the spouse and 1 day to 18 years for the children. Children between the ages of 18 and 25 years are covered, provided there is evidence of them being full-time students.

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

	2025	2024	% Change
Membership			
Total Members	5,103	4,475	14%
Financial Performance			
	Ksh.	Ksh.	
Gross Loans and Advances to Members	1,152,292,653	893,492,068	29%
Financial Investments	467,193,828	496,951,553	-6%
Total Assets	1,634,782,214	1,399,841,349	17%
Total Members Deposits	1,251,883,071	1,060,044,254	18%
Share Capital	82,105,193	74,124,773	11%
Reserves and Retained Earnings	108,408,866	99,843,179	9%
Total Revenue	206,330,010	184,608,336	12%
Interest on Members' Deposits	118,249,475	100,867,428	17%
Dividends on Share Capital	12,726,305	11,489,340	11%
Compliance Ratios			
Capital Adequacy Ratio	Required Ratio	2025	2024
Core Capital to Total Assets	>8%	10.08%	10.94%
Core Capital to Total Deposits	>5%	13.16%	14.44%
Retained Earning & Reserves to Core Capital	>50%	65.78%	65.21%
Liquidity Ratio			
Liquid Assets to Short-term Liabilities	>10%	250.29%	295.43%
Return to Members			
		2025	2024
Interest on Member Deposits to Total Revenue		57.31%	54.64%
Interest on Members' Deposits		10.50%	10.50%
Dividends on Share Capital		15.50%	15.50%

Kentours Sacco has minimum requirements tailored to suit all members: -

- a. Entrance/Registration Fee:**
A non-refundable fee of Kshs 1,200 (inclusive of tax) payable upon approval of membership application.
- b. Share Capital:**
Minimum amount of Kshs 9,000 payable upon membership registration in up to 25 monthly instalments of Kshs. 360.
- c. By-Laws Booklet:**
Kshs 200 to cover the cost of the By-Laws booklet, payable upon membership registration.
- d. Insurance Premium:**
Determined every year and can be paid in monthly instalments.
- e. Monthly Savings (Deposits):**
Minimum of Kshs 1,500. The minimum monthly deposit contribution is adjusted upwards once a member takes a loan with the Sacco as per the Deposits Contribution Schedule.

“Stay afraid but do it anyway. What’s important is the action. You don’t have to wait to be confident. Just do it, and eventually the confidence will follow.” - Carrie Fishe



Kentours team attending a Corporate Social Responsibility (CSR) activity at God Shepherd Home (Missionaries of the Poor).

Members Education Sessions



Elsas Kopje



Lake Nakuru Sopa Lodge



Kentours Housing Cooperative Society Ltd Field Day



2024 AGM Day



Kichwa Tembo Camp



Lewa Safari Camp



Outside Nairobi Unit Reps Training Session



Oryx Ltd



Mbweha Camp



Samburu Sopa Lodge



Sanctuary Tamarare



Tortilis Camp

Members Education Sessions



Tipilikwani Camp



Angama Lodge



Elephant Gorge Camp



Ritz Carlton Maasai Mara Safari Camp



Eagle View Camp



2024 AGM Proceedings



Nairobi unit Reps Training session



Individual Members Education Session



Ushirika Day



Mahali Mzuri



Gamewatchers Porini Camp



Board, Supervisory Committee & Staff Team Building

Family Social Issues

Modern families face a variety of social issues that impact their stability and the well-being of their members. These issues often stem from broader societal changes, economic pressures, and interpersonal dynamics.

Common Family Social Issues

Family Structure & Instability:

Frequent transitions in family structure, such as divorce, remarriage, or the rise of single-parent households, can disrupt routines and social support systems.

Economic Hardship:

Financial stress is a major predictor of family conflict and can indirectly affect children's adjustment through its impact on parental emotional functioning.

Violence and Abuse:

Domestic violence and child abuse are critical issues that significantly strain family health and are often underreported.

Caregiving Pressures:

An aging population means many families now balance caring for elderly parents with the needs of their children, often leading to physical and emotional burnout.

Substance Abuse & Mental Health:

Addictions and mental health crises can cause profound emotional burdens, leading to isolation, fear, and insecurity within the family unit.

Technology & Globalization:

The digital age has introduced challenges like online game addiction and decreased meaningful face-to-face interaction among family members.

Discrimination and Stigma:

Families and those from diverse backgrounds may face external social pressures, prejudice, and a lack of legal or social recognition.

Impact on Children

Issues within the family are often reflected in children's behaviour and development. These can manifest as:

- **Socioemotional Challenges:** Withdrawn behaviour, loss of self-confidence, or increased aggression.
- **Learning Disruptions:** Family problems can lead to children being slow learners or having difficulty concentrating at school.
- **Long-term Psychological Adjustments:** Victims of parental violence or neglect are at higher risk for psychological disorders and poor social adaptation.

Strategies For Improving Family Resilience

Building family resilience is an active, ongoing process that enables a family to "bounce forward" from adversity rather than just returning to a previous state. Research-backed strategies for strengthening this resilience are generally organized into three key domains: belief systems, organizational patterns, and communication processes.

1. Strengthening Family Belief Systems

- **Make Meaning of Adversity:** View challenges as a shared "team" effort rather than an individual burden. Normalize and contextualize distress to reduce blame and shame.
- **Maintain a Positive Outlook:** Foster "learned optimism" by focusing on potential strengths and small successes. Practice daily gratitude, such as sharing "good things" that happened during the day.
- **Draw on Spiritual Resources:** Utilize faith, meditation, or connections with nature to provide a sense of purpose and comfort beyond the immediate crisis.

2. Adjusting Organizational Patterns

- **Maintain Consistent Routines:** Predictable daily schedules (e.g., mealtimes, bedtimes) provide a sense of security and control, especially for children.
- **Practice Flexibility:** Be willing to reorganize roles and tasks to meet new challenges. For instance, if a primary caregiver is ill, other members may need to shift responsibilities.
- **Mobilize External Support:** Build a "scaffolding" of support by connecting with extended kin, friends, and community groups.

3. Improving Communication and Problem-Solving

- **Encourage Open Expression:** Create a safe environment for sharing both positive and painful feelings without judgment. Validating each other's unique emotional responses prevents withdrawal.
- **Collaborative Problem-Solving:** Hold regular family meetings to brainstorm solutions together. This involves clarifying the problem, identifying concrete steps, and building on what works.
- **Practice Active Listening:** Give full attention to the speaker, ask clarifying questions, and mirror back

- what you have heard to ensure mutual understanding.

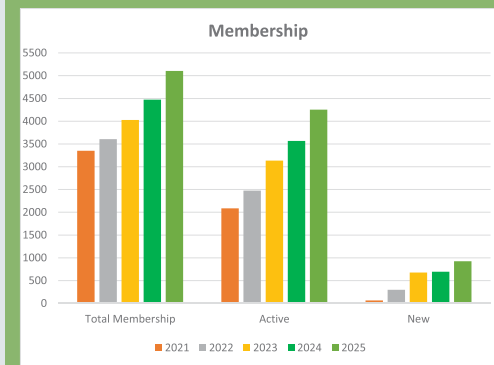
Specific Family Activities

- **Strength Family Tree:** Identify and discuss the unique strengths of each family member to build self-awareness.
- **Family Wellness Plan:** Create a list of shared calming activities (e.g., nature walks, game nights) and establish "code words" for when someone needs space.
- **Acts of Kindness:** Volunteer together to foster a sense of purpose and agency in the face of helplessness.

By Editorial Team

Membership Trend Analysis

	2021	2022	2023	2024	2025
Total Membership	3,350	3,604	4,027	4,475	5,103
Active	2,086	2,477	3,133	3,567	4,253
New	65	298	678	694	923



KENTOURS OFFICE LOCATION

Commodore Office Suites, 1st Floor,
Kindaruma Road, Kilimani, Nairobi County.

CONTACTS

Telephone: 0709 309 000, 0722 968 596,
0733 667 596.

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

BANK DETAILS

Account Name : Kentours Regulated
Non-WDT Sacco Society Ltd

Account Number : 01120000563700

Bank : Co-operative Bank

Branch : Green House

Bank Code : 11153

Swift Code : KCOOKENA

M-PESA PAYBILL

Business No: 194740

Account No:
Sacco Membership Number



Adequate Safaris Ltd

Tausa Tsavo Ecolodge Ltd

Scenic Serene Adventures Ltd

Zebra Plains Collection

Magic Peak Spur

Offbeat Mara Camp

Samburu Simba Lodge

Roslyn House Ltd

Alba Hotel

KB Cottages Nairobi Ltd

Mercure Hotel

Prudential Travels

Sawa Sawa Africa

Emayian Luxury Camp

Jinya Foods Ltd

Skywide Tours & Travel Ltd

Masai Mara Sopa Lodges

Governors Camp

Zakale Expeditions Ltd

Ibis Tours and Travel

OI tome Safaris

Sekekani Camp

Lavington Hotel

Bonfire Adventures & Events

Four Points by Sheraton JKIA

Hilton Garden Inn JKIA

Soaring Eagle Spur

DoubleTree By Hilton Nairobi

The Crowne Plaza JKIA

Sunworld Safaris

Four Points by Sheraton Hurlingham

Micato Safaris

Chicken Exotica

Safarilink Aviation Ltd

Karen Blixen Camp

Kentours Housing Co-op Society Ltd

Flamingo Hill Camp

Movenpick Hotel & Residences

Eagle PEAK Spur

Mara Naboisho Holdings Ltd

Olarro Lodge

East African Eagle

Somak Travel Ltd

The Safari Collection

Mahali Mzuri

Mara Leisure Camp

Asilia Africa

Selective Safaris

Naivasha Simba Lodge

Atua Enkop Africa

Sankara Hotel

Angama Lodge

Eka Hotel

MGM Muthu Hotels

Base Camp Travels

Private Safaris

Tribe Hotel

African Horizons

Peak East Africa Ltd

Oryx Ltd

Sense of Africa

Gamewatchers Safaris

KEPSA

Muthaiga Travels

Elewana Collection

Mara Conservancy

Wildtrek Safaris

Kenya Association of Hotel Keepers

Maniago Travel

Kenya Postel Directories

Union Green Logistics Ltd

Kentours Staff

Individual Members

Mara Simba Lodge

Let's Go Travel

Sanctuary Retreats

Kichwa Tembo Camp

Kobo Safaris Ltd

&Beyond Head Office

Abercrombie & Kent - Nairobi

Dear Reader,

Welcome to the 21st Edition of Kentours Education Magazine. The committee is happy to share the happenings and developments that have occurred within the Sacco in the year 2025, and more so on the lines of Education, Membership, and Marketing of our Sacco.

Member Education

Kentours Sacco recognizes that informed members are the foundation of a strong and sustainable cooperative. In line with this commitment, the Sacco conducts a member education program that aims at enhancing financial literacy, improving understanding of Sacco products and services, and promoting active member participation.

The education sessions are targeted to new and existing Sacco members, Board and supervisory committee members, as well as to the staff. The program is normally conducted through physical meetings, workshops, and the distribution of educational materials.

During the year, we were able to visit and offer education to our members in 72 employer units within and outside Nairobi. One-on-one member education and marketing desks were also set up in 28 employer units. Thanks to the company's management and staff for facilitating these forums. The Individual Member Education forum was successfully conducted in August 2025.

As a result of the education programs within the year, members have demonstrated improved understanding of Sacco operations, increased uptake of savings and loan products, improved loan repayment behaviour, enhanced participation in meetings, and Sacco activities.

To improve on future member education initiatives, the committee plans to focus on regular and continuous education programs, the use of digital platforms such as SMS, WhatsApp, and social media, the development of simplified educational materials, and increased budget allocation for member education.

New Joiners to the Sacco

In our mission to promote growth of the Sacco membership, the marketing team ventured into looking for potential members within and outside the common bond. The initiative has been a success, bringing on board 923 new members during the year 2025.

As at 31st December 2025, 143 individual Members and 11 new employer units had joined the Sacco. We welcome the following new employer units: -

1. JW Marriot Maasai Mara Lodge
2. Ritz Carlton Maasai Mara Safari Camp
3. Roslynn Homes Ltd
4. Scenic Serene Adventurers Ltd
5. Sunworld Safaris - Soroi Lions Bluff Lodge & Chovu Lodge
6. Angama Lodge Amboseli
7. Bonfire Branches (Ciata Mall, Ridgeways, Garden City)

8. Andbeyond (AndBeyond Suyian Lodge)
9. Tausa Tsavo Ecolodge Ltd
10. Elewana Collection - Kifaru Lodge
11. Adequate Safaris Ltd

Sacco Marketing

Kentours Sacco is keen on its branding and visibility as a way of marketing itself to potential members. Use of branded materials such as T-Shirts, Caps, Umbrellas, Banners e.tc has greatly promoted our visibility in the market. We encourage members to acquire the marketing merchandise to help promote the Sacco.

The Sacco is also looking into participating in community events and exhibitions, not forgetting having Kentours Sacco branding at strategic locations.

Kentours Sacco is continuously updating itself to keep pace with the upcoming digital trends. The Sacco has been using SMS and WhatsApp group notifications to relay general information to members. We encourage Members to embrace the use of Kentours members portal & Mobile Banking App for quick access to their personal accounts.

The referral recruitment incentive drive in workplaces and in our communities has contributed to the significant growth of membership during the year.

Member's Feedback

During the year, the Sacco conducted an online feedback survey among the members. The survey is an essential tool for Saccos as it helps the Sacco management understand members' needs, expectations, and experiences. Regular collection and use of feedback contribute to improved service delivery, member satisfaction, and overall Sacco growth. We encourage members to take these surveys seriously whenever they are sent and ensure to respond within the given time.

Our Unit representative's quarterly evaluation reports have also been very essential. Through these reports, members' feedback has continuously been received by the Sacco. Bravo to our unit reps for taking your precious time to conduct the evaluation and submit the forms as expected. "you deserve a pat on the back"!

Membership Retention:

With our continuous member education, we have been able to enlighten members about Sacco's operations and its benefits. Informed members are less likely to exit the Sacco. The Sacco management has continuously conducted exit interviews to ensure those intending to leave are advised accordingly, including how to rejoin at a later stage.

Corporate Social Responsibility

Beyond providing financial services, Kentours Sacco has been engaging in Corporate Social Responsibility (CSR) activities to support the less privileged in society, promote social welfare, and enhance sustainable growth. During the

year, we visited Tunyai Children's Home, Meru, Good Shepherd Home (Missionaries of the Poor – Ruai), and Paula Mercy Children's Home in Kabete.

Moving forward, we request all members to recommend the needy institutions in their regions for future consideration by the Sacco.

The Cooperative Bank Foundation Scholarship

The Scholarship plays a key role in supporting students from disadvantaged backgrounds for education sponsorship in the Senior Secondary Schools. The sponsorship may be extended to the University only to well-performing students. We are happy to inform you that this year, once again, one deserving application from Kentours Sacco member was qualified. We urge members to take the Circulars normally sent out during the month of December/January seriously, and circulate widely to the needy cases.

Delegate System

In Saccos, the delegate system is a way of running the organization indirectly, through representatives, instead of having every member make decisions directly. The Ministry of Cooperatives and Micro, Small and Medium Enterprises (MSMEs) last year directed that all cooperatives with more than 5,000 members will be required to adopt a delegate System of representation in their general meetings. Kentours Sacco will soon be approaching the 5,000-member threshold, and the education team is keen to ensure that all members are well informed on the details of the transition.

Conclusion

We sincerely thank all our members for your continued trust, loyalty, and commitment to the Sacco. Your active participation and support have been instrumental in our growth and success. Together, we continue to build a strong and sustainable cooperative for the benefit of all.

Our special thanks to members who contributed to the production of this Sacco Magazine. Your insights and dedication have been invaluable in making this publication informative, engaging, and reflective of our cooperative spirit. We deeply appreciate your commitment and partnership.

To our valued sponsors A & K Sanctuary, Kentours Housing Co-operative Society Ltd and CIC Insurance Group PLC. Thank you for believing in our Sacco Magazine. Your generous support strengthens our voice and makes it possible to share impactful stories, insights, and information that inspire, equip and empower our members and the wider cooperative community.

To our amazing Editorial Team, thank you for your creativity, diligence, and attention to detail. The Sacco Magazine is a true reflection of the Editorial Team's vision, creativity, and teamwork. We thank you for your invaluable contribution and unwavering commitment.

« Viva Kentours Sacco, now and for the future generations! »

By Education Team

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Mental Health in the Digital Age: Challenges and Solutions

The digital age has brought about significant changes in how we live, work, and interact, profoundly impacting mental health.

This topic explores the challenges and solutions associated with mental health in the context of pervasive digital technology. While digital tools and platforms offer unprecedented opportunities for connection, information access, and mental health support, they also present new challenges. Issues such as cyberbullying, social media-induced anxiety, digital addiction, and the blurring of work-life boundaries have emerged as significant contributors to mental health problems.

The topic also examines the dual role of technology in both exacerbating and alleviating mental health issues. On one hand, excessive screen time and the pressure to maintain an online persona can lead to stress, anxiety, and depression. On the other hand, digital platforms provide access to mental health resources, online therapy, and support communities that can be beneficial. The rise of mental health apps, teletherapy, and AI-driven mental health interventions offers promising avenues for support and treatment.

To address these challenges, a multi-faceted approach is embraced. This includes promoting digital literacy and healthy online behaviors, implementing regulatory measures to protect users from harmful content, and encouraging the development of ethical and effective digital mental health tools. Additionally, fostering a balanced relationship with technology, encouraging offline activities, and providing education on mental health are crucial steps.

Challenges To Mental Health in the Digital Age

1. Digital Overload and Constant Connectivity:

Information overload and its impact on stress and anxiety:

The constant stream of information from news, social media, emails, and notifications can overwhelm individuals, making it difficult to focus and process information. This overload often leads to heightened stress and anxiety as people feel pressured to keep up with everything.

Pressure to be always available and responsive (e.g., work emails, social media):

The expectation to be constantly connected, whether for work-related

communication or social media interactions, creates a sense of obligation to respond immediately. This pressure can lead to burnout, as individuals struggle to find time to rest and recharge.

Difficulty in disconnecting and maintaining work-life balance:

With the rise of remote work and digital communication tools, the boundaries between work and personal life have blurred. Many find it challenging to "switch off," leading to longer work hours, reduced personal time, and increased stress.

2. Social Media & Mental Health

Comparison culture and its effects on self-esteem and body image:

Social media platforms often showcase curated, idealized versions of people's lives, leading to unhealthy comparisons. This can erode self-esteem and contribute to body image issues, as individuals feel they don't measure up to these unrealistic standards.

Cyberbullying and online harassment:

The anonymity of the internet can embolden harmful behaviors, such as cyberbullying and harassment. These negative experiences can have severe psychological effects, particularly on young people, leading to anxiety, depression, and even suicidal thoughts.

Fear of missing out (FOMO) and its contribution to anxiety:

Social media constantly highlights what others are doing, creating a fear of missing out (FOMO). This can lead to feelings of inadequacy, restlessness, and anxiety, as individuals feel pressured to stay constantly engaged and connected.

3. Screen Time and Physical Health

Impact of excessive screen time on sleep patterns and mental health:

Prolonged screen time, especially before bed, can disrupt sleep by interfering with the production of melatonin, the hormone responsible for sleep. Poor sleep quality is closely linked to mental health issues like depression and anxiety.

Sedentary lifestyles and their connection to depression and anxiety:

Excessive screen time often leads to a sedentary lifestyle, reducing physical activity. Lack of exercise is associated with higher rates of depression and



An Inspired Member of the Sacco



An Empowered Member of the Sacco

anxiety, as physical activity is known to boost mood and reduce stress.

Blue light exposure and its effects on mental well-being:

Blue light emitted by screens can strain the eyes, disrupt circadian rhythms, and negatively affect mood. Over time, this can contribute to mental health issues, including irritability and difficulty concentrating.

4. Isolation and Loneliness

Paradox of hyperconnectivity leading to feelings of loneliness:

Despite being more connected than ever through digital platforms, many people experience loneliness. Online interactions often lack the depth and emotional connection of face-to-face relationships, leaving individuals feeling isolated.

Decline in face-to-face interactions and its impact on social skills:

The shift to digital communication has reduced opportunities for in-person interactions, which are crucial for developing and maintaining social skills. This can lead to difficulties in forming meaningful relationships and increased social anxiety.

Challenges for vulnerable populations (e.g., elderly, adolescents):

Vulnerable groups, such as the elderly and adolescents, are particularly affected by the digital age. The elderly may struggle with technology, leading to social isolation, while adolescents face heightened social pressures and mental health risks online, such as cyberbullying and FOMO. This section of the outline highlights the significant challenges to mental health in the digital age, emphasizing how constant connectivity, social media, excessive screen time, and isolation contribute to stress, anxiety, and loneliness. It underscores the need for awareness and strategies to address these challenges and promote mental well-being in a hyperconnected world.

Solutions and Opportunities for Mental Health in the Digital Age

1. Digital Tools for Mental Health Support:

Mental health apps (e.g., meditation, mood tracking, therapy platforms):

Apps like Headspace, Calm, and Moodpath offer tools for meditation, mood tracking, and stress management, making mental health support accessible and convenient for users.

Online therapy and counseling services (e.g., BetterHelp, Talkspace):

Platforms like BetterHelp and Talkspace provide online therapy sessions,

allowing individuals to access professional mental health support from the comfort of their homes, breaking down barriers like stigma and geographic limitations.

AI-driven mental health tools and chatbots for early intervention:

AI-powered tools, such as Woebot and Wysa, use chatbots to provide immediate mental health support, offering coping strategies and early intervention for individuals experiencing stress or anxiety.

2. Promoting Digital Well-Being:

Setting boundaries for screen time and digital usage:

Encouraging individuals to set limits on screen time, such as designated "tech-free" hours or days, can help reduce digital overload and promote a healthier relationship with technology.

Encouraging digital detoxes and mindful technology use:

Digital detoxes, where individuals take breaks from screens, and mindful technology use, such as being intentional about when and how devices are used, can improve mental well-being and reduce stress.

Incorporating wellness features in devices (e.g., screen time tracking, focus modes):

Many devices now include features like screen time tracking, focus modes, and reminders to take breaks, helping users manage their digital habits and prioritize mental health.

3. Leveraging Social Media for Positive Change:

Mental health awareness campaigns and online communities:

Social media platforms can be used to run mental health awareness campaigns and create supportive online communities where individuals can share experiences and find encouragement.

Platforms for sharing stories and reducing stigma (e.g., #MentalHealthAwareness):

Hashtags like #MentalHealthAwareness and platforms like Instagram and TikTok allow people to share their mental health journeys, reducing stigma and fostering a sense of connection and understanding.

Promoting positive content and role models:

Social media can highlight positive content, such as inspirational stories and mental health advocates, to

promote resilience, self-care, and healthy behaviors.

4. Workplace and Educational Initiatives:

Employer-led mental health programs and resources:

Employers can support mental health by offering programs like counseling services, stress management workshops, and flexible work arrangements to help employees maintain balance and well-being.

Integrating mental health education into school curricula:

Schools can incorporate mental health education into their curricula, teaching students about emotional well-being, coping strategies, and the importance of seeking help when needed.

Encouraging open conversations about mental health in professional and academic settings:

Creating environments where mental health is openly discussed, whether in workplaces or schools, helps reduce stigma and encourages individuals to seek support without fear of judgment. This section of the outline highlights the opportunities and solutions available to address mental health challenges in the digital age. It emphasizes the role of technology, social media, and institutional initiatives in promoting mental well-being and creating a supportive environment for individuals to thrive.

In conclusion, while the digital age presents unique mental health challenges, it also offers innovative solutions. A balanced and proactive approach can help mitigate the negative impacts of digital technology on mental health, leveraging its potential to enhance well-being and provide accessible mental health care. Collaboration among policymakers, technology developers, mental health professionals, and users is essential to create a digital environment that supports mental health and overall well-being.

By Editorial Team

"Always forgive your enemies; nothing annoys them so much." - Oscar Wilde

"A leader is best when people barely know he exists. When his work is done, his aim fulfilled, they will say: we did it ourselves." -Lao Tzu



Bowling is a simple target sport where players roll a heavy ball along a smooth lane to knock down ten pins arranged in a triangular formation, with a standard game played over ten frames where players aim for strikes and spares while carefully avoiding the ever-humbling gutter.

Unlike some sports that require hours of sweating in the sun, bowling is perfect for everyone, from teens and families looking for a weekend chill spot to crews planning a friendly showdown between lanes. All you need is hand-eye coordination, a bit of swagger, and a willingness to laugh when your ball decides not to obey physics.

The rules are simple and inclusive, making bowling a sport that can be enjoyed by people of all ages and skill levels, whether played casually or competitively. Worldwide, bowling is a popular recreational and professional sport, valued not only for its competitive structure but also for its social appeal, as it blends light physical activity with strategy, concentration, and interaction.

The earliest known forms of bowling date back to ancient Egypt, with wall drawings depicting bowling being found in a royal Egyptian tomb dated to 3200 BCE and miniature pins and balls in an Egyptian child's grave about 3200 BCE. Remnants of bowling balls were found among artifacts in ancient Egypt.

In Kenya, bowling is still growing, but it's already developing a cool, social vibe. At places like Strikez Bowling in Nairobi, groups gather not just to compete, but to cheer wildly (sometimes louder than at football matches!). It has steadily gained popularity, particularly within urban and corporate circles, where it has become a preferred choice for team-building, staff bonding, and stress relief after long workdays.

Bowling alleys in Nairobi attract professionals who cheer each other on, share laughs over missed shots, celebrate lucky strikes, enjoy food and drinks, and momentarily forget office

titles—because on the lane, everyone starts equal, and sometimes the intern bowls better than the boss.

So next time someone invites you to bowling, don't say "Nah, I'm not sporty." Just remember: there's no gym membership, no jerseys, no sprints – only lanes, laughter, and the possibility of knocking down... everything!

By George Waweru

Humour Corner

- To you, Mascara may be makeup, but to a Luhya, it means many cigarettes.
- Marijuana is a drug, but to the Kikuyus, it also means they knew each other.
- The Hobbit is a movie, but to the Kambas, it is a chewing gum.
- Ukali means bitter or harshness, but to a Luhya, it's food.
- Federer is a tennis player, but to Kikuyus, it also means a flag.
- L is a letter in the alphabet, but to Kambas, it is also the place where sinners will go.
- Sack is a bag type used for luggage, but our Luo friends unmistakably enigmatically with utmost flamboyance, know it's a sea mammal with sharp teeth.
- "It is useless to try to hold a person to anything he says while he's madly in love, drunk, or running for office." - Shirley MacLaine
- "The best way to get most husbands to do something is to suggest that perhaps they're too old to do it." - Shirley MacLaine
- "Sometimes I lie awake at night, and I ask, 'Where have I gone wrong?' Then a voice says to me, 'This is going to take more than one night.'" - Charlie Brown
- "I dream of a better tomorrow, where chickens can cross the road and not be questioned about their motives." - Anonymous
- "Life begins at 40 – but so do fallen arches, rheumatism, faulty eyesight, and the tendency to tell a story to the same person, three or four times." - Helen Rowland
- You'll always stay young if you live honestly, eat slowly, sleep sufficiently, work industriously, worship faithfully, and lie about your age.
- I told my wife she should embrace her mistakes. She gave me a hug.
- Did you hear about the guy who got hit in the head with a can of soda? He was lucky it was a soft drink.
- What did the left eye say to the right eye? Between you and me, something smells.
- I found a book called How to Solve 50% of Your Problems, so I bought two.
- Coffee isn't just my cup of tea.
- Sometimes, I just want to be alone.... Especially after cooking Indomie and eggs
- No matter how small it is, learn how to use it to satisfy your wife.... I mean, your salary, bros!



Quotable Quotes

- "A dead end is just a good place to turn around." - Naomi Judd
- "You're braver than you believe and stronger than you seem, and smarter than you think." - A.A. Mine
- "The value of an idea lies in its use" - Thomas Edison
- "The willingness to do creates the ability to do" - Peter McWilliams
- "Hustle until your haters ask if you're hiring." - Steve Marabol
- "If you tell the truth, you don't have to remember anything."
- "Twenty years from now, you will be more disappointed by the things that you didn't do than by the ones you did do. So, throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover." - H. Jackson Brown Jr.
- "It is better to fail in originality than to succeed in imitation." - Herman Melville
- "Perfection is not attainable. But if we chase perfection, we can catch excellence." - Vince Lombardi
- "If they don't give you a seat at the table, bring a folding chair." - Shirley Chisholm
- "Life is like riding a bicycle. To keep your balance, you must keep moving." - Albert Einstein
- Don't think of cost. Think of value. - Unknown

EDITORIAL TEAM



Philip Makau



Ursula Itui



Edwin Omondi



Geoffrey Moenga

Corporate Social Responsibility



Kentours team attending a Corporate Social Responsibility (CSR) activity at Tunyai Children Centre, Tharaka Nithi County.



Kentours team attending a Corporate Social Responsibility (CSR) activity at Paula Mercy Childrens Home, Kabete.



KITIRUA PLAINS LODGE

AN A&K SANCTUARY



Kitirua Plains Lodge — Opening 1 June 2026

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