Kenya National Police DT SACCO
United for Prosperity

Police Sacco

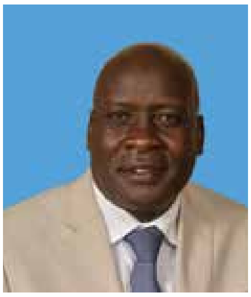
A magazine of Kenya National Police DT SACCO Society
January - June 2021

BLAZING THE TRAIL ADM 2021

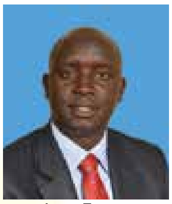
THE KENYA NATIONAL POLICE DT SACCO

United for Prosperity

BOARD OF DIRECTORS



David S Mategwa OGW, DSA, ICUDE
National Chairman



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Benjamin Talam
Board Member

Joakims Awuondo
Board Member

Andrew Koech
Board Member

Jamleck Gichobi
Board Member

John Okumu
Board Member

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Eric Kamaitha
Chairman

Elizabeth Nyagah
Member

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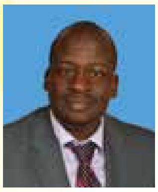
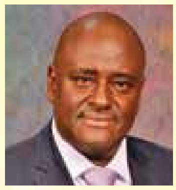


Solomon Angutsa
CEO

Simon K. Tanui
GM Operations & Strategy

Moses Manyuanda
GM Finance & Banking



Tony Mutero
GM ICT & Business Innovations

USHIRIKA 2019 Awards

- 1st Position – Best Managed-Countrywide
- 1st Position-Best in Credit Management Countrywide
- 1st Position-Best in Credit Management-Employer based saccos Tier 1
- 1st Position-Best Managed – Employer based Tier 1
- 1st Position Volley-ball – Ushirika games.

Awards/Achievements

- 2020 CIO Gold winner award, for recognition of Excellence in Enterprise Information Technology adoption in the Sacco sector
- 2020 CIO Gold winner award, for recognition of Excellence in Enterprise Information
- 2020 Winner FiRe Award, Sacco Category
- GCR Ratings BBB+(KE)/A2(KE)

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In this issue

Kenya National Police DT SACCO
United for Prosperity

Vision
Empowering members for quality life

Mission
To provide competitive financial solutions to our members through effective mobilization and managent of resources

Motto
United for prosperity

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Branches
Mombasa, Eldoret, Kisii
Nyeri, Meru, Kakamega, Nakuru

Editorial

Greetings Readers

James Mukui
Editor

A warm welcome to you as we delve into the 1st edition of the Update magazine this year. We are enthusiastic to always keep you abreast in the Sacco's activities. We are proud to announce that we have changed our name from Kenya Police SACCO to **Kenya National Police DT SACCO**. This was passed as one of the resolutions of our Annual Delegates Meeting and you can get to read more on the prestigious event which was held in February this year in this issue.

This year, Top Savers Seminar progressed to all the 8 regions of the country in an effort to recognize the top savers in the various regions and to encourage and motivate them to save and invest more. We are honored to have won at the FiRE awards, Sacco Category and upgraded our GCR Ratings. Our investment cooperative handed over and issued title deeds for the Kamulu and Kiserian plots.

This year was significant since we held member recruitment drives in various National Police Colleges around the country led by our National Chairman David Mategwa and the Board of Directors. They were interesting, lively and also fruitful events since we were able to recruit over 2500 new members. Get to see a pictorial of the events in this issue.

We have various interesting articles that we hope you will enjoy reading. For instance, healthy borrowing habits to avoid bad loans. We have outlined various tips you can adopt which will ensure you manage your debt better. Are you in business? Read more on the business loans we have that can enhance and grow your biashara. We have elaborated and defined Saccos' and "DT" which will shed more light on our new name.

In this issue, we have provided a guide to wealth creation, Defined CSR and last but not least our devotional article; an excellent spirit.

Thank you for grabbing a copy of the magazine and for your continuous support. We would love to hear your feedback on this issue, feel free to drop us an email on info@policesacco.com.

A copy of the magazine is available on our website www.policesacco.com

Have a pleasant Read

Kenya National Police DT SACCO - Education Committee

David Kangogo
Chairman

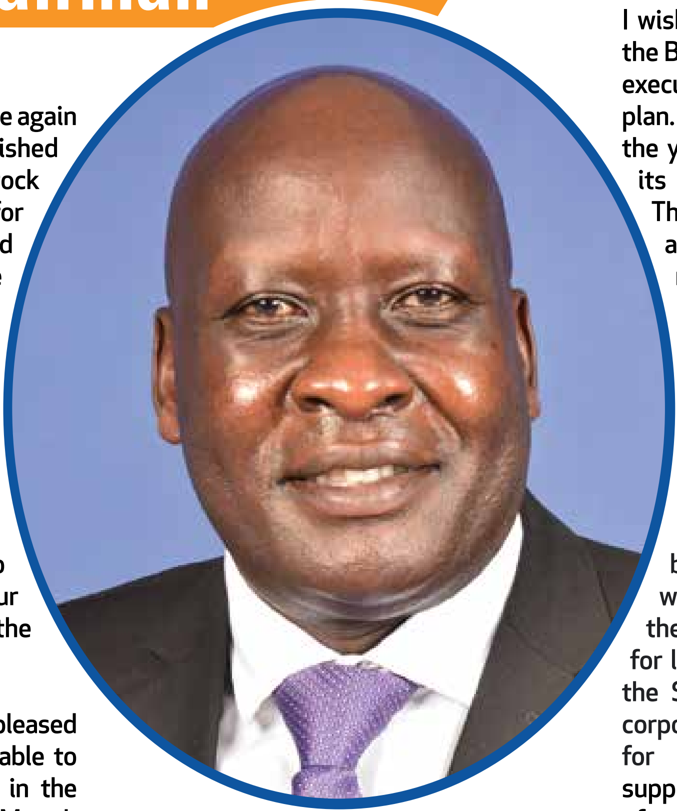
Andrew Koech
Secretary

Joakims Awuondo
Member

Jamleck Gichobi
Member

Message from the

National Chairman



It is with great pleasure to once again get back to our distinguished membership as we take stock of the Society's performance for the first half of the year 2021 and share our aspirations for the second half. As you are aware, the effects of the Covid-19 pandemic continue to subdue the economy. It is however worth noting that as a Society, we continue to put in place measures and mechanisms to enhance our risk resilience. This has seen the Society continue to consistently deliver value to our members even in the face of the pandemic.

Distinguished members, I am pleased to report to you that we were able to successfully conduct our ADM in the first quarter of the year. The ADM took a hybrid format with some delegates leveraging on technology to follow the proceedings online in order to abide by the MOH regulations on Covid-19. During the ADM, we were able to take stock of our performance for the year 2020.

Despite the year 2020 having presented a tough and challenging business environment, the Sacco had remained resilient and posted commendable results. The Society's assets grew to Ksh. 39B up from Ksh. 34.8B in 2019, recording an increase of 12% and deposits grew by 9% from Ksh. 19.5B to stand at Ksh. 21.3B as at the end of the year 2020 while loans and advances grew by 13% to Ksh. 32.6B up from Ksh. 29.1B in 2019. Revenues rose by 3% to stand at Ksh. 6B up from Ksh. 5.8B in 2019. This impressive performance can only be attributed to member loyalty and I wish to encourage you to continue patronizing the Society products.

Pursuant to the good financial performance, the Society was able to pay dividends on share capital at a rate of 17% amounting to Ksh. 500M and interest on deposits at a rate of 10.5% amounting to Ksh. 2.1B making a gross total of Ksh. 2.6B compared to Ksh. 2.3B in the year 2019 recording an increase of 14%.

Ladies and gentlemen, governance is a key pillar in our strategic direction. In appreciation of the key role played by our delegates in our governance structures, the need to build and enhance the capacity of our delegates for decision-making cannot be overemphasized. We have been able to take our delegates through the DE Philosophy training programme offered by ACCOSCA. Additionally, and as a follow up to the Top Savers Seminar we conducted in the year 2020, we have been able to roll out regional Best Savers Seminars. The Coastal, Nairobi, Eastern, Central, North Eastern and Rift Valley regions have been addressed hitherto. We look forward to conduct the same programme in Western and Nyanza regions in the immediate future. It is envisaged that this will result in an increase in the savings portfolio thus enhancing the ability of the Society to introduce new products for the benefit of members.

I wish to report to our members that the Board is focused on the successful execution of the Society's strategic plan. The Strategy that runs from the year 2020 to 2024 is currently in its second year of implementation. The Society has put in place an elaborate performance management framework with periodic reviews to ensure that the strategic objectives are fully and efficiently executed. This eventuality will indeed take the Society to new and prosperous heights.

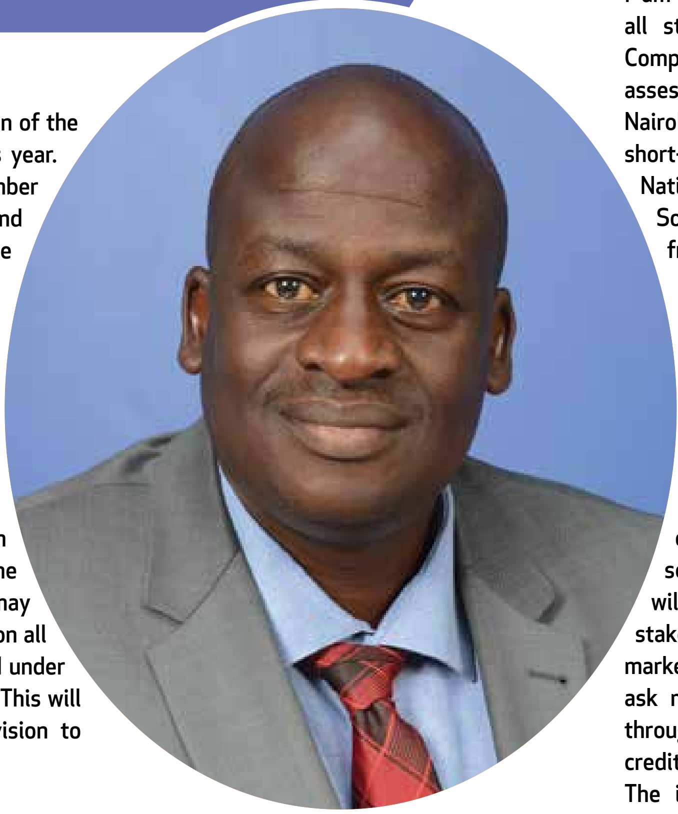
Dear members, creating a strong business and building a better world are not conflicting goals - they are both essential ingredients for long-term success. In this regard, the Society continues to be a good corporate citizen with utmost concern for the community. The Society supports bright and needy children of deceased former members to access their secondary and university education. Additionally, the Society has supported Utumishi Girls Academy with a building block of 9 classrooms which has been named ***Pambazuka Complex*** and helped establish a Modern Computer Laboratory to enable the school help the students build ICT skills for life.

In Conclusion, I wish to thank the Board, Management, Staff and delegates for their continued service delivery to the members. I wish to appreciate our members for their continued patronage of our products. And to all our stakeholders at the local, regional and international level, we cherish your support even as we look forward to further collaboration.

God bless you. God bless Kenya National Police DT SACCO.

MR. DAVID SOHELO MATEGWA,
OGW, DSA, ICUDE
National Chairman

Message from the Chief Executive Officer



I welcome you all to our first edition of the society's update magazine for this year. I would like to thank every member for patronizing our products and our stakeholders for their valuable support. With the effect of Covid 19 still affecting business across board, the society started the year with a lot of focus and determination to continue serving members despite the challenge. I wish to commend the membership for their continued patronage of society products and services even during this pandemic. Going to the future, the business environment may still be a challenging one but I call on all of us to remain focused and united under our motto of united for prosperity. This will enable us achieve our common vision to empower members for quality life.

The Society held its Annual Delegates Meeting in March this year. During the meeting the Delegates passed a resolution to change the name of the society from the previous Kenya Police Sacco to Kenya National Police Deposit Taking Savings and Credit Co-operative Society Limited. Another resolution passed was to increase the qualification deposits for a member to be elected as a Delegate from the previous Ksh.400,000.00 (Four hundred thousand shillings) to Ksh. 700,000.00 (Seven hundred thousand shillings). The same should have been attained six months prior to elections date. Qualification for a Delegate to qualify to be elected as a Director was also increased to Ksh. 2,000,000.00 from the previous Ksh. 1,000,000.00 which have also been attained six months prior to the date of election.

During the same meeting the Delegates after a proposal by the Board of Directors passed a resolution to pay dividends at the rate of 17% on share capital and 10.5% on interest on deposits.The society will always seek to maximise members value both in terms of such distribution and above all else in service provision.

During the first quarter of the year, Delegates and Staff who had not been trained on the DE Philosophy, got an opportunity to be taken through the program. By doing this the society is well cognizant of the important role played by our delegates and staff in the society and thus the need of building and enhancing their capacity for effective decision-making. Within the first half also, the society undertook the Top Savers workshop in Mombasa and also rolled out the regional best savers workshop across all the 8 regions of our country. This trainings and workshop is a strategic focus of the society with a view of increasing the savings portfolio which will result in further enhancing the society's ability to introduce new products for the benefit of members.

Within the first half also, we relocated the Mombasa FOSA Branch from the Oriental Building Old Town to the Jubilee Arcade along Moi Avenue. The current location is more accessible by members and we also look forward to attracting potential members owing to the branch visibility.

To continuously improve on the efficiency of our operations and improve on customer experience in the ever-dynamic business environment, the society rolled out a new system in June last year and improve on the customer experience in the ever-dynamic business environment. I am happy to report that its implementation has been very encouraging and we continue to monitor to ensure maximum benefit from the investment. The Society shall continuously remain focused on adoption of such latest technology and keep abreast to emerging digital innovations

I am also happy to inform members and all stakeholders that the Global Credit Company (GCR) in their recent last assessment published on 27 May 2021 in Nairobi, upgraded the Kenyan long and short-term issuer ratings assigned to Kenya National Police Deposit Taking SACCO Society Limited to BBB+(KE)/A2(KE), from BBB(KE)/A3(KE) respectively and giving the society a Positive outlook. GCR while publishing the rating, noted that the Sacco reflected a favorable asset quality relative to financial sector peers, good capital, sound funding and liquidity counterbalanced by the society's competitive position in the context of the broader financial institutions sector. I am happy that this rating will also affirm to our members and stakeholders that the society is indeed a market industry leader and further wish to ask members to deepen their patronage through enhancing their savings and picking credit facilities from the SACCO.

The implementation of the 2020- 2024 Strategic Plan, is well on course. The strategic has three key pillars; Corporate governance, Membership & Service Excellence and Institutional Capacity. In June this year, the Board and Management sat together to review the half year performance of the society and the level of strategy implementation. The review focussed on assessing the Sacco performance and lessons drawn in the first half of the year as well as the anticipating changes in the operating environment in the last half of the year. I wish to assure all members that the Board and Management will continuously facilitate the use of proactive approach in execution of KPSS's core functions

The future can only be bright! As we move to the last half of the year, I invite all members to a very exciting days ahead despite the challenges in the business environment. We hope to further grow the savings and loan portfolio and therefore I urge all of us to patronize SACCO products. The society will also be keen in building adequate capital so that we can guarantee sustainability of the SACCO going to the future.

Thank you.

SOLOMON A. ATSIAYA, ICUDE
Chief Executive Officer

Meet our Team Leaders

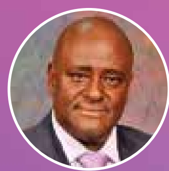
The success and achievements over the years have been attributed to the Sacco's governance i.e. our Board of Directors, the Senior management and Departmental management.

Senior Management

Solomon A. Atsiaya
Chief Executive Officer
Over 20 years experience in the cooperative movement.
MBA, Operations Management, University of Nairobi, BCom, Management Science, Egerton University, CPA(K)ICPAK(Member), AMKIM(Member), ICUDE

Moses O. Manyuanda
GM - Finance and Banking
21 Years experience in the Cooperative Movement
MBA, Finance, University of Nairobi, BCom,Finance, Catholic Unversity, CPA(K), ICPAK(Member) CANDE

Simon Tanui
GM - Operations and Strategy
20 Years Experience in the Cooperative Movement
MBM, Strategic Management, Moi University, BBM, Accounting, Moi University,
CPA(K), ICPAK (Member),
AMKIM (Member), DEEU



Tony Mutero
GM - ICT and Business Innovations
17 years in Financial services technology administration and management
MBA in Strategic Management - Moi University,
Bachelor of Information Technology - Kenyatta University,
Microsoft Certified Professional, Prince 2 practitioner,
ISACA member, ADE

Heads of Department

William Keah
Credit Manager
14 years experience in the Cooperative Movement.
MBA, Finance, University of Nairobi, BSc, Statistics, University of Nairobi, CPA(K) ICPAK(Member), ADE.

Caroline Kirimi
Internal Audit Manager
14 Years experience in Auditing.
MBA, Finance, University of Nairobi,
BBM, Finance and Banking, Moi University,
CPA(K) - ICPAK(Member),
CISA - ISACA(Member), ADE.

Fredrick Kyoa
Chief Accountant
10 years of experience in the private Sector
MBA (Finance) (University of Nairobi),
BBM, Finance and banking, Moi University,
ICPAK(Member), ADE.

John Kinuthia
Investment Manager
7 years experience in real estate portfolio management
MBA (Strategic Mgt) UON (Ongoing), MA (Valuation and Property Management), (UON)Real Estate, B.S.C (Hons), (UON), M.I.S.K (VEMS), REA, RV

Silas M. Ratemo

Records Manager

7 Years experience in Records Management MSc, Records & Archive Management, Moi University, BSc, Information Science, Moi University, KARMA(Member), ADE

James Mukui

Marketing & Customer care Manager

Over 18 years experience in the SACCO industry. MBA Strategic Management (Kenyatta University), BCOB (Marketing) JKUAT, Dip Coop Management (CUK), ISO auditor, MSK member, ADE

Elkanah Mutai

Procurement Manager

9 Years experience in Procurement BCom, Procurement & Supply Chain management, University of Nairobi, Diploma, Purchase & Supplies, Kenya Institute of Management, KISM (Member).

Paul Loitangiro Rikilem

Security and Administration Manager

Masters of Business Administration, Bachelor of Commerce (Finance Option). CPA (K), Certificate of Public Relations.

Julius M. Musembi

Human Resources Officer

15 Years experience in Human Resource Management. BA, University of Nairobi, HND, Human Resource Management

Andrew Saibulu

Risk & Compliance Officer

10 years in Risk Management MBA (Strategic Mgt) (UON) (Ongoing), BBA (KEMU), IRM (Member)

Branch Managers

John Waweru

Branch Manager Nairobi

10 years experience in Co-operative sector BCom (Finance) (KCA), CPA(K), ICPAK (Member)

Mohamednoor Omar Ali

Branch Manger Meru

7 years experience in Co-operative sector BBM (Finance & Banking) (Moi University) CPA(K), ICPAK (Member)

Reuben Wanjala Bushuru

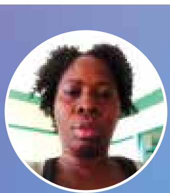
Branch Manager Kakamega

PhD (JKUAT) (Ongoing), MBA (Finance) (Egerton), BCom (Accounting) (Egerton), PA (K)

Judith Nzioka

Branch Manager Kisii

Over 16 years of experience in the Sacco BBA (MARKETING) Limkokwing University, Diploma in Public Relations



Pamela Owino

Branch Manager, Nyeri

15 years' experience in finance department BCOM Finance on going, CPA (K), ADE

Protus Ndombi

Branch Manager Mombasa

PhD (UON) Ongoing, MSc (Finance & Investment) UON, BCOM (Finance) MMUST, CPA(K), ICPAK (Member)

Kiprop Chepseba

Branch Manager Eldoret

Bachelor of commerce finance option (Kabarak university) Master of business admin finance (JKUAT). CPA II SEC 4

Emmanuel Bett

Branch Manager, Nakuru

Bcom- Kenyatta University, MBA - Kenyatta University, CPA (K), ADE.

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- Free standing orders from savings account to junior accouunt.

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Cover Story:
The Hybrid ADM: Blazing The Trail

by Silas Ratemo
Records Manager

It was a chilly Thursday morning when the Kenya National Police DT SACCO conducted its Annual Delegates Meeting at the Serena Hotel in Nairobi. This was the first ADM the Society was conducting after the Corona Virus pandemic hit our shores. It was thus conducted in strict adherence to the Ministry of Health guidelines on Covid-19. The ADM was held in a typical hybrid fashion with some delegates following the proceedings online.
The event was graced by the Chief Administrative Secretary in the Ministry of Agriculture, Livestock, Fisheries, and Cooperatives, Hon. Anne Nyaga who was the Chief Guest. Other dignitaries present included the Deputy Inspector General of Police, Mr. Edward Mbugua and ACCOSCA Chief Executive, Mr. George Ombado. Key industry stakeholders such as Co-Operative Bank, CIC, SASRA, Ministry Officials and other SACCOs were also represented at the ceremony.

The highlight of the ceremony was the address by the Chief Guest, Hon. Anne Nyaga who was representing the Cabinet Secretary in the Ministry of Agriculture, Livestock, Fisheries, and Cooperatives, Hon. Peter Munya. The CAS noted that the Minister was unable to attend due to exigencies of duty. In his remarks read by the CAS, the CS, Hon. Peter Munya noted that the event provided a platform for members and leaders to assess the Society's performance, identify challenges, and come up with strategies to enhance performance.

The CS, informed the meeting that the Vision 2030 goal under the Co-operative subsector was to significantly contribute to the targeted GDP growth of at least 10% p.a. and a strategy to achieve this was to reform Co-operatives and transform them into complimentary and high performing entities that facilitate growth of the economy. He added that the movement is expected to play a key role in the growth of the Kenyan economy through Co-operative activities like food production, value addition initiatives, savings mobilization, financial deepening, and provision of affordable decent housing. This he said was expected to improve wealth and employment creation and the general improvement of member's lives.
While reiterating the Government will to continue creating an enabling environment to support Co-operatives to spur savings and undertake investments in various sectors, the CS noted that this had seen savings through the Co-operatives exceed Ksh. 800B by the end of the year 2020. The CS outlined challenges facing the sector that needed to be addressed for growth to be realized. They included inadequate policy, legislative and regulatory framework and low technology innovation, research and development.

In order to improve the policy and legal framework, the Chief Guest informed the delegates that a task force had been appointed to operationalize the National Co-operative Policy and review the Co-operative Societies Act, SACCO Societies Act, Co-operative Societies rules, and SACCO Societies regulations.

In order to address cases of malpractices and financial mismanagement of members' funds by Saccos, the CS noted that the Government was implementing several measures to tighten regulation of such societies. In this regard, the Ministry had gazetted regulations to enable selected Non-deposit taking Saccos with deposits of 100M and above, Societies that recruit members electronically, and Diaspora Co-operative Societies to be brought under the supervision of SASRA. This he said will ensure the Co-operatives observe prudent standards to enhance their governance.
In line with the Co-operative principle of Co-operation among Co-operators, the

Deputy Inspector General of Kenya National Police Service, Edward Mbugua

Kenya National Police DT SACCO National Chairman, David Mategwa

The Chief Administrative Secretary (CAS) of Co-operatives and ADM Guest Speaker Ann Nyaga.

Kenya National Police DT SACCO Vice Chairman, David Kangogo.

Kenya National Police DT SACCO National Treasurer, Amos Tingos.

Kenya National Police DT SACCO Honorary Secretary, Jeremiah K.L. Korooi.

Nairobi County Director of Co-operatives, Dolphine Aremo.

Starehe Sub-County Co-operatives Commissioner, Rose Mwithiga

CS, revealed that the Government was in the process of establishing the central liquidity facility and SACCOs shared services that will enable Co-operatives to participate in the National Payment System so as to facilitate inter-borrowing among Saccos and provide for sharing of technologies such as ICT systems.

The CS informed the meeting that the policy and legal framework for the central liquidity facility and shared services for Saccos was being finalized and that stakeholders had already concluded drafting of bylaws for the Kenya SACCO central liquidity facility and shared services Co-operative Society Ltd which shall soon be registered to manage the facility.
The CS reported that the country boasts of over 13,200 registered Saccos out of which 176 were licenced and regulated by SASRA to offer FOSA services. He also noted that the Ministry was operationalizing the Deposit Guarantee Fund and the Deposit Insurance Fund to restore public confidence in Saccos and reassure members that their deposits were safe. He revealed that the regulations for the Non Deposit Taking SACCOs had been published and were in operation w.e.f from January 2021.

In his concluding remarks, the CS noted that the performance of any society is dependent on leadership, teamwork, and the policy direction provided by the Board as the governing authority of the society. He reiterated that the Board must be guided by prudent business and commercial practises and that decisions must at all times reflect the members' aspirations being the supreme authority of the society. The CS was impressed with the performance of the Society during the year under review despite the global economic slowdown brought about partly by the covid-19 pandemic and congratulated the leadership by the National Chairman for work well done. He noted that there was notable improvement in the short-term savings and encouraged members to invest more in non-withdrawable deposits in preparation for retirement instead of short-term deposits which can be withdrawn easily.

The need to enhance savings was also emphasized by the Deputy Inspector General, Mr. Edward Mbugua who also spoke at the event. The DIG expressed concern that most of the attendees in the Top Savers seminar were retirees and challenged the current members to save more and continue being members even into their retirement.

The Scorecard

During the ADM, the National Chairman, Mr. David Mategwa had an opportunity to report to the delegates on the Society's performance for the past year. The National Chairman noted that while the year 2020 had presented a tough and challenging business environment, the SACCO had remained resilient and posted commendable results.
He reported that the Society's assets grew to Ksh. 39B up from Ksh. 34.8B in 2019, recording an increase of 12% and that deposits grew by 9% from Ksh. 19.5B to stand at Ksh. 21.3B as at the end of the year 2020 while loans and advances grew by 13% to Ksh. 32.6B up from Ksh. 29.1B in 2019. He noted that revenues rose by 3% to stand at Ksh. 6B up from Ksh. 5.8B in 2019.

On matters of governance and training, the National Chairman underscored the important role played by the delegates and noted that building and enhancing their capacity for effective decision making was key. In this regard, he reported that the delegates had been taken through the DE Philosophy training programme offered by ACCOSCA and that the same programme had been extended to members of staff with a view of equipping them too with the relevant skills for member services delivery.
On the technological front, the National Chairman reported that the society had rolled out the new system in June 2020 to enhance operational efficiency and improve on the customer experience in the ever-dynamic business environment. He reiterated that the Society shall remain focused on adoption of the latest technology and keep abreast emerging digital innovations.

He lauded the Society's Mobile Banking platform dubbed M-Tawi that continues to be a game changer noting that it was outperforming the physical FOSA Branches. He informed the members that the Eldoret FOSA Branch had been moved from Kirem Arcade to the ground floor of Zion Mall along Uganda Road while plans were underway to relocate the Mombasa FOSA Branch from the Oriental Building-Old Town to the Jubilee Arcade along Moi Avenue.

The Second Opinion

The Supervisory Committee Chairman, Mr. Eric Kamaitha reported that despite the challenges posed by the covid-19 pandemic and other macro and micro economic aspects, they had confidence in the resilience measures undertaken by the Society to mitigate the effects of the pandemic.

The Supervisory Committee Chairman pointed out that, M-Tawi, the new digital mobile platform was a manifestation that the Society was strategically focused on a digital business model of service delivery. While appreciating that the model comes with inherent risks, he was quick to assure the delegates that the Society had invested in business continuity management and deployment of resources to mitigate the risk. He further informed the delegates that his committee had reviewed the Society's risk management framework and found it adequate to manage both current and emerging risks. He assured the delegates that the Committee will continually review the risks and advise the Board accordingly.

In order for the future of the Society to be guaranteed, he informed the delegates that the Society continued to evaluate and employ a strategic roadmap in the quest to realize more growth and development for the Society and its members. In this regard, he noted that his Committee is continually engaged in appraising the adequacy of the programs, products, and services, and the overall governance system to ensure that set objectives are achieved.

Resolutions

The ADM affords the delegates an opportunity to pass resolutions that have an impact on the Society's strategic direction. The following resolutions were arrived at as a result of fruitful deliberations.

- The ADM resolved that the Society's borrowing powers be retained at Kes. 3 Billion.
- The ADM approved payment of dividends at a rate of 17% amounting to Kes. 489,156,000.00 and interest on deposits at the rate of 10.5% amounting to Kes. 2,262,448,000.00.
- The ADM resolved to change the name of the Society from the current Kenya Police Savings and Credit Co-operative Society Limited to Kenya National Police Deposit Taking Savings and Credit Co-operative Society Limited.
- The ADM resolved to change the minimum deposits held for a member to be eligible for election as a delegate from Kes. 400,000.00 to Kes. 700,000.00. and the minimum deposits held for a delegate to be eligible for election as a board member from Kes. 1,000,000.00 to Kes. 2,000,000.00. The deposits should have been attained six months prior to the election date.
- The ADM approved the appointment of PricewaterhouseCoopers Kenya as the Society's external auditors for the financial years 2021 to 2023 and also confirmed Mbaya & Associates, Certified Public Accountants (K) as the external auditors for the Investment Co-operative for the financial year 2021 and 2022.

The Ringing Endorsement

One of the principles of Cooperatives is democratic member control and the ADM is a forum that gives delegates an opportunity to determine their leaders. Ms. Rosaline Mwithiga, the Starehe Sub-County Co-operatives Officer being the Returning Officer announced three (3) vacant positions in the Board of Directors, and one (1) in the Supervisory Committee. Mr. Jeremiah Lekoken, Mr. Andrew Koech and Mr. Joakims Awuondo were retiring from the Board but were eligible for re-election. In the Supervisory Committee Mrs. Elizabeth Nyaga was also retiring but was eligible for re-election as well. However, no other candidates expressed interest in the vacant positions and as such the previous office holders were elected unopposed.

Kenya National Police DT SACCO Director Benjamin Talam sharing a laugh with the delegates


Kenya National Police DT SACCO and Chairman of the Supervisory Committee Director Eric Kamaitha


Kenya National Police DT SACCO CEO, Solomon Atsiaya.


The CEO of ACCOSCA George Ombado and Deputy IG of KNPS Edward Mbugua share a laugh at the ADM.


Kenya National Police DT SACCO Director Joakims Awuondo, posing for a photo with the delegates.


Vice Chairman, David Kangogo with the delegates.

National Chairman, David Mategwa and a delegate pose for a photo.

Directors Joakims Awuondo, Benjamin Talam, Andrew Koech and Jamleck Gichobi

CAS of Co-operatives Ann Nyaga makes her address.

From left: Directors Benjamin Talam, John Okumu and Elizabeth Nyagah.

ADM PICTORIAL

Directors Andrew Koech and Elizabeth Nyagah and GM Operations and Strategy Simon Tanui pose with the delegates.

Nat. Treasurer Amos Tingos, Directors, John Okumu and Eric Tumwet with the delegates.

Delegates keenly following the ADM proceedings.

Nat. Treasurer Amos Tingos and Director Elizabeth Nyagah pose for a photo with the delegates

Kenya National Police DT SACCO

United for Prosperity

SALARY ACCOUNT

- Minimum interest earning balance KES 3,000.
- Salary is processed through this account
- It earns an interest of 2% p.a.
- Access to Loans i.e. M-sasa, FOSA Flex, FOSA Golden and FOSA Ultra.
- Easily transact with M-Tawi mobile banking service and FOSA ATM card.

Minimum Balance

Ksh. 1,000

PAYBILL NO: 4027903

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Off Mumias Rd opposite
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NAKURU BRANCH
SAIFEE HSE on the GROUND FLOOR.
Kenyatta Avenue opposite Nyayo
Gardens
Tel: 0709 825 600

Empowering Top Savers Regionally

by Linda Chepkonga
Marketing Officer

Member satisfaction, contentment and empowerment were the only tales members could tell, as the SACCO rewarded the best savers at the 2021 countrywide Top Savers Seminar which commenced at the Sarova Whitesands Hotel, Mombasa then proceeded to the Eastern region at Maanzoni Lodge in Machakos County. The Central region and Nairobi Region followed suit in earnest before embarking upon other key strategic locations across the country.

In cognizance of the 5th Co-operatives principle on Education, Training and Information, the initiative was not solely targeted at awarding the best savers; but also at educating members pertinently on the paramount importance of inculcating, cultivating and nurturing a financially sound and healthy savings culture.

The countrywide seminars were spearheaded by the National Chairman Mr. David Mategwa, Vice-Chairman Mr. David Kangogo, Hon Secretary Mr. Jeremiah K. L. Korooi, National Treasurer Mr. Amos Tingos, the Board of Directors: Director Jamleck Gichobi, Director Benjamin B. Talam, Director Joakims Awuondo, Director Andrew Koech, Director John Okumu, Director Eric Kamaitha, Director Elizabeth Nyagah, Director Eric Tumwet, CEO Mr. Solomon Atsiaya,GM ICT and Innovations Mr. Tony Mutero, GM Finance and Banking Mr. Moses O. Manyuanda, GM Operations and Strategy, Mr. Simon Tanui, Head of Marketing and Customer Care Department Mr. James Mukui and staff. The chief guest was the PS Co-operatives Mr. Ali Noor Ismail, other distinguished speakers were the Deputy Inspector General of Police Mr. Edward Mbugua, the African Confederation of Co-operative Savings and Credit Associations (ACCOSCA) CEO, Mr. George Ombado, Nairobi County Director for Co-operatives, Ms Dolphine Aremo, Rose Mwithiga, the Starehe Sub-County Commissioner of Co-op-eratives, Nairobi County, among other key note speakers.

Speaking at the forum, State Department of Co-operatives principal secretary Ali Noor Ismail urged those in attendance, to plan their futures early through good investment plans. Ismail said training and cooperative education is one of the seven principles of cooperatives critical in establishing strong and vibrant institutions. While praising the Kenya National Police DT SACCO for financial prudence, Ismail said the state department for cooperatives has developed policies and institutional frameworks that promote good governance adding that the national cooperative policy is already before

National Chairman, David Mategwa

Principal Secretary, State Department for Co-operatives, Ministry of Industry, Trade and Co-operatives Ali Noor Ismail.

Vice Chairman, David Kangogo.

National Treasurer, Amos Tingos

Hon. Secretary Jeremiah K. L. Korooi

parliament for consideration.

Mr. Ismail mentioned that a task force to chart the operationalization of the national cooperative policy and the review of the Saccos' society Act as well as the cooperatives societies Act has already been appointed as the government moves to align the sector to the constitution of Kenya 2010.

He stated that the training was meant to provide members with requisite information that will help them plan for their futures. Mr. Mategwa said prudent financial management often comes in handy once a member exits formal employment even as he called on them to enhance their savings before retirement comes knocking. With the Sacco having paid 17 percent dividends on share capital and 10.5 percent interest on deposits, Mategwa says the Kenya National police deposit-taking Sacco remains the best vehicle to actualize that dream.

Chief executive officer Solomon Atsiaya urged members to embrace a saving culture for the sake of their future even as he challenged them to assume more proactive roles in ongoing efforts to make the Sacco better.

According to Nairobi County Director of Co-operatives Dolphine Aremo, the Kenya National Police DT SACCO remains one of the strongest Sacco in the country ranked an impressive third Nationally.

The Kenya National Police DT SACCO has been relentlessly endeavouring to deploy the best practices, in nurturing a diligent savings culture among members and has consequently made smart investments to further grow the Society.

The guest speakers lauded the SACCO management for exercising best practices in an effort to increase savings from members, which has led to the remarkable exponential financial growth.

Directors Eric Kamaitha and Eric Tumwet make their remarks at the Top Savers Seminar, Nyanza Region

The CEO, Solomon Atsiaya addressing the audience

Top Savers keenly listening to the proceedings at the Millionaires Conference in Whitesands hotel, Mombasa

Director Joakims Awuondo poses for a photo with Top Savers Central Region

PS Ministry of Industry, Trade & Co-operatives Mr. Ali Noor Ismail, the CEO of ACCOSCA George Ombado, Nairobi County Director of Co-operatives, Dolphine Aremo, Starehe Sub-County Co-operatives Commissioner Rose Mwithiga, Our National Chairman David Mategwa, Vice-Chairman Mr. David Kangogo, National Treasurer Amos Tingos Hon. Secretary Jeremiah K.L. Korooi our Board of Directors and Management at the Top Savers Seminar, Eastern Region.

A top saver being issued with a certificate by ACCOSCA's CEO George Ombado alongside National Chairman, David Mategwa and Speaker Dr. Gachara at the Top Savers Seminar Nairobi Region

Top Savers, Western Region following proceedings.

From Left: Vice Chairman David Kangogo, Nat. Treasurer Amos Tingos, Hon. Secretary Jeremiah K.L. Korooi, Directors Benjamin Talam, Jamleck Gichobi, Eric Tumwet and Elizabeth Nyagah at Top Savers Seminar, North Eastern Region.

Directors Andrew Koech Jamleck Gichobi make their address at the Top Savers Seminar, Rift Valley Region .

Kenya National Police DT SACCO

United for Prosperity

FIXED DEPOSIT ACCOUNT

- The fixed term deposit is for 3, 6 and 12 months but the account holder has the option to roll over the deposit to another period.
- Competitive interest rates of up to 12% p.a.
- Withdrawal is upon maturity of the contract.

PAYBILL NO: 4027903

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Global Credit Ratings Agency Upgrades the Kenya National Police DT SACCO Credit Ratings

The Kenya National Police DT Sacco, a prominent pillar that forms the cornerstone of the Co-operative movement in Kenya, has yet again been reaffirmed and verified by the Global Credit Ratings (GCR) agency, as the 'Best long and short-term issuer' in the country.

The South African based rating agency has upgraded the acclaimed Sacco to **BBB+(KE)/A2(KE), from BBB(KE)/A3(KE;** assigning it a positive outlook. This makes for the third time in a row, further reinforcing the credibility and viability of the renowned Society; as a financially sound and healthy leading institution in the country, spearheaded by the National Chairman Mr David Mategwa.

Premised on a strong capital position into the long term, conservative dividend policy and strong earnings; its a reflection of the Sacco's favourable asset quality relative to financial sector peers, counterbalanced by its limited competitive position in the context of the broader national financial institutions sector.

"With a GCR Leverage ratio of 31.73% and 29.51% in 2020 and 2019 respectively, the Sacco's strong capital position is a key ratings strength. GCR expects the strong capital position to persist into the long term, supported by a sustainable dividend pay-out ratio and strong earnings.

The Society's dividend policy dictates that the dividends declared and approved by the board, are the net surplus after retention of Kshs 1 billion or 20% of the net earnings and fulfilment of the capital adequacy requirements.
The current core capital to total assets ratio at 32.0% is 22% above the regulatory requirement of 10.0%, the institutional assets to capital ratio at 23.9% is 15.9% higher than the 8.0% regulatory requirement and the core capital to deposits ratio at 49.3% is 41.3% above the 8.0% requirement." GCR noted. In addition, the Kenya National Police DT Sacco risk position is anticipated to remain better than peers; previously escalated by the economic downturn spelled by the Covid-19 pandemic.

The Sacco has been accorded the ratings to its risk position being a positive ratings factor. With 99.0% of the Sacco membership comprising of police officers and salaried civil servants; GCR views the member base as possessing asset quality supportive characteristics such as, stable government-based salaries and deduction at source.

Additionally, use of guarantors and collateral has ensured that the Sacco has consistently reported low Non-Performing Loans (NPLs) between 0.3% and 1.7% over the past 5 years. "The reported gross NPLs at 0.8% for the 2020 financial year, tracked below the industry average of 6.15%. The lending book is diversified and the top 20 NPLs form 0.19% of the total loan book.

This risk profile could change should the Sacco increase exposure to SMEs which are viewed to be a more vulnerable sector. While an increase in NPLs were noted in the 2020 financial year due to the pandemic and other operational environmental factors, we expect NPLs to trend below 1.5% over the next 12-18 months." Indicated the report.

Similarly, the liquidity position expected to remain adequate and the funding stable. "The funding and liquidity position of the entity reflects a very stable funding structure, with non-withdrawable deposits accounting for 90% of total customer deposits." GCR noted. Furthermore, the agency noted that an upgrade could arise, if the financial profile remains sound over the course of the next 12 months.
This is inclusive of capital adequacy and risk positions remaining very strong, versus sector peers and funding stability and liquidity continuing to be strong. In 2020, the Sacco also scooped the 'Best National Long- and Short- Term Financial Lender' 2020 Award, still by GCR, for the second year in a row.

The agency affirmed ratings of BBB(KE) and A3(KE) respectively, with the outlook accorded as Positive. This was by the same token, attributed to its strong capital position, adequate funding and liquidity, a solid risk management position and strong solid management.

Source: Sacco Times Magazine

HEALTHY BORROWING HABITS TO AVOID BAD LOANS

CPA David Allan Oduor Onyango
Assistant Credit Manager

1 Avoid incuring penalty on late interest

This is avoidable. If you are salaried, ensure that you receive your salary on the same date or earlier than the date your loan is due, and make a standing order/check off to pay the loan. For non -salaried ensure you have repayment schedule to avoid being late on payment. Failing to pay monthly loan installment on the due date, incurs penalty/accrued interest. This can be very expensive especially if you are the member who pays late every time

2 Think smart about your loans

Don't borrow on hope of receiving some money in the future rather you should plan your loans based on the income stream already in place i.e. borrow based on income that you can see, not that which you can't see. Don't buy non income producing assets when you know you will have to borrow to buy.

3 Plug the drain

If you own a business and find yourself in debt, don't borrow more until you diagnose the problem. It is always prudent to determine whether a business is solvent or insolvent. If it is solvent, and you are struggling with debt, you have several options.

1. Sell the business asset before they depreciate
2. Seek for Merges with other profitable business
3. Diversify

4 Don't borrow to finance basic needs.

The money you use for food and similar needs should come from working – not borrowing.

5 Time to let go

If struggling with debt, you should consider letting go of some assets on loan, so as to free some money and lessen your burden.

6 Don't quit job for start up entreprenuership

Factor loan installments in your monthly budget if you don't have a new job lined up, or if your business will be generating less income than what your job is paying now, don't quit yet, estimate how long your business income will last you plus monthly loan repayments if you will be out of work.

7 Don't commit temporary allowances to long term loans

Employers usually give employees allowances to cover incidentals and the costs of work-related expenses, such as meals, commuter, rental, hardship, risk, extraneous etc. Invest this allowance to income generating stream rather commit them to long term loans

M-TAWI

DIAL *653#

OPTION 1

WITHDRAW

1. Withdraw to Mpesa
2. Withdraw to Airtel Money
3. Withdraw to Agent

OPTION 2

DEPOSIT

1. Deposit from Mpesa
2. Deposit from Airtel Money

OPTION 3

TRANSFER FUNDS

1. Transfer between my own accounts
2. Transfer to other Member

OPTION 4

LOANS

1. Loan Application
2. Loan Repayment
3. Loan Enquiries

OPTION 5

BUY AIRTIME

1. Safaricom
2. Airtel
3. Telkom

PAYBILL NO.

4027903

OPTION 6

PAYBILLS

1. Pay Utility Bill
2. Pay TV Bill
3. Pay Internet Bill
4. Pay Government Bill

OPTION 7

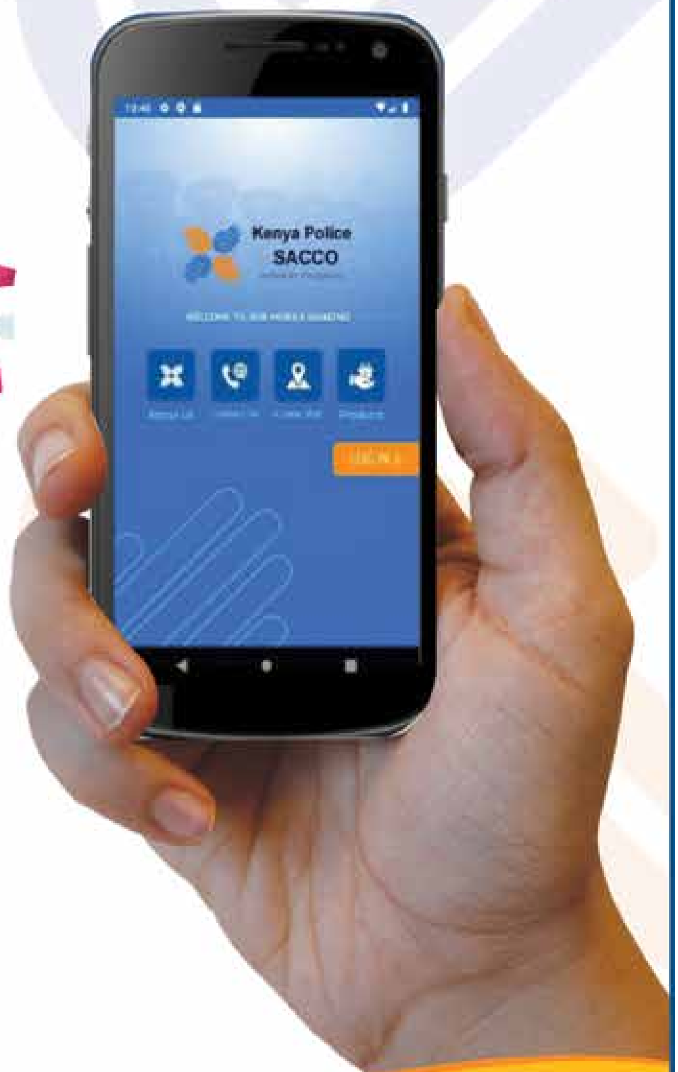
ENQUIRIES

1. Check balance
2. Mini Statement
3. Full Statement

OPTION 8

MEMBER REQUESTS

1. Standing orders
2. Cheque Requests
3. Card Requests
4. Update Master Data
5. Shares
6. UBF Benefits
7. Complaints
8. Account Requests



Kenya National Police DT Sacco Feted at the 2020 FiRe Awards

Celebrating Success: Cake cutting led by GM Operations Simon Tanui and GM Finance Moses Manyuanda for the FIRE awards after emerging winners in the SACCO category

The SACCO's winning streak continues to shine, having won the 2020 Financial Reporting (FiRe) Award in the Sacco category. Bagging the award further cements and fortifies the Sacco's position in the tier one league of giant Saccos,' that form the backbone of the Co-operative movement in Kenya.

This is a key indicator that the Sacco is implementing the best practices in all operational fronts and demonstrating commendable leadership, under the Chairmanship of Mr David Mategwa and the entire management fraternity. "Financial Reporting Excellence in a Disruptive Environment", was the 2020 award theme, which focused on how the Covid-19 pandemic has affected businesses and livelihoods.

This 19th edition of the awards also aimed at documenting key lessons on coping strategies that organisations across the board adopted to remain afloat, despite the constrained business environment and reduced incomes.

The prestigious event took place at the Nairobi Serena Hotel in late March, with both a virtual and selected physical attendance; where the recently retired Chief Justice and President of the Supreme Court of Kenya, Mr. David Maraga was the Chief Guest.

The Financial Reporting (FiRe) Award is the most prestigious and coveted Award in East Africa for financial reporting, held annually by the joint promoters; the Capital Markets Authority (CMA) Kenya, the Institute of Certified Public Accountants of Kenya (ICPAK), the Nairobi Securities Exchange (NSE) and the Public Sector Accounting Standards Board-Kenya (PSASB).

The award is aimed at promoting integrated reporting through enhancing accountability, transparency and integrity in compliance with the International Financial Reporting Standards (IFRS), appropriate financial reporting framework and other disclosures on governance, social and environmental reporting by private, public and other entities domiciled in East Africa.

The 19th edition of the award was launched in August 2020, with entities expected to submit their financial reports for evaluation with a set deadline; for private sector entities in September whilst for the public sector was in October.

The public award ceremony was scheduled to be in the first quarter of 2021, as transpired on The 26th of March 2021. Some of the issues that were addressed by the entities to be evaluated included risk disclosures and classification of expenses among other key determinants. During the launch, CMA's acting CEO Mr. Wyckliffe Shamiah, observed that good reporting and corporate governance practices are vital to Kenya as an ideal destination of choice for investors and firms in Africa.
He added that a robust reporting and disclosure framework ensures that investment decisions rely on accurate and timely data. On his part, the NSE CEO Mr. Geoffrey Odundo, said that the Covid-19 pandemic had affected capital markets in a great way.

He however noted; "This year's Award presents a unique opportunity for the quoted companies to demonstrate how they have been coping with the pandemic without losing their grip on financial probity." His words were reiterated by the ICPAK CEO, Mr. Edwin Makori, who commended the accountancy fraternity for staying steadfast and offering financial leadership to their respective organizations during the time of the pandemic. In addition, PSASB CEO Mr. Fredrick Riaga, observed that the FiRe Award is proving to be an indispensable tool, that is guiding public sector entities on financial prudence and reporting.
The award adds up to the chest of trophies and accolades that the Sacco has been awarded in various categories in the recent past. For instance, during the 2019 Ushirika day, the Sacco was celebrated as the best managed Sacco and ranked in position one in credit management countrywide.

Similarly, in the same year, the Sacco won the FiRe award as the first runners-up. In 2020, the Sacco emerged as the CIO gold winner, for recognition of excellence in enterprise information technology adoption in the Sacco sector.

Business Loans (Grow With Us)

Do you have an existing business? Kenya National Police DT SACCO is here to help you boost your business to your desired level. You can apply for up to Ksh.15M as long as your business cash flow can support the loan instalment and the interest rate has also been revised downwards.

Target Group

- Individuals business people who are members of the Kenya National Police DT SACCO.
- Registered groups who are involved in any economic activity. (all the group members must be members of the Kenya National Police DT Sacco).

Areas of funding

1. Expansion of business (Retail, Wholesale, Hotels, Supermarkets, Petrol station, Salon, Barber shop etc.)

Features

1. Repayment period 24 months
2. Qualifying amount: 4 times your savings in business account
3. Insurance: covered under UBF.
4. Interest rate 1.25% p.m
5. Security: title deed/ log book/ Member deposits.

2. Commercial Houses

Features

1. Repayment period 48 months
2. Qualifying amount 4 times savings in business account
3. Insurance covered UBF.
4. Interest rate 1.25% p.m
5. Security:title deed/ log book/ member deposits.

3. Transport Business & Commercial vehicles

Features

1. Repayment period 36 months
2. Qualifying amount: 4 times your savings in business account
3. Insurance: covered under UBF.
4. Interest rate 1.25% p.m
5. Security: title deed/ log book/ member deposits

Isabella Masinde
Micro Credit Officer

Kenya National Police DT Sacco Defined

Phillip Rono
Customer Service representative, Meru Branch

What is a SACCO? SACCO is short for Savings and Credit Co-operative, a particular type of co-operative that offers financial services with a major focus on mobilizing of funds and providing affordable credit to its members that are both the owners and users.

What is the purpose of SACCOS? The prime purpose is to mobilize savings among members from which they can borrow loans at affordable terms decided by them collectively or through the elected delegates.

Types of Co-operatives in Kenya

Co-operatives are classified as follows:

a) Savings and Credit Co-operative Societies
b) Housing co-operatives Societies
c) Consumer Co-operatives Societies
d) Producer Co-operative Societies
e) Agriculture/Farmers' Co-operative Societies
f) Marketing Co-operative Societies
g) Investment Co-operative Societies

DT Sacco vs Non-DT Sacco in Kenya

DT means deposit taking. In Kenya, Saccos are divided into two segments: deposit- taking (DT-SACCOs) and non-deposit taking (non DT-SACCOs). Both segments mobilise savings from members which are used as collateral for purposes of advancing loans to members. The two major distinction between the segments are in terms of operation and regulation as explained below.

DT Saccos are those that take deposits and thus offer withdrawable saving accounts similar to those offered by banks. They also offer front office service activities (FOSA) where members can walk into the banking halls to withdraw or deposit money into their accounts. Some even provide ATMs and mobile banking for account holders to access funds.

On the other hand, non-DT Saccos mobilize savings which are strictly utilized as collateral for credit advanced to members. These deposits are not withdrawable but can only be refunded when the member leaves the Sacco. They only offer back office service activities (BOSA). Members do not hold any accounts where they deposit or withdraw money. The only way to access funds here is through loans.

DT Saccos are licenced and regulated by Sacco Societies Regulatory Authority (SASRA) where as non- DT Saccos fall under the supervision of the Department of Co-operatives Development. However, this distinction is probably only unique to Kenya. Globally, all Saccos or credit unions as they are referred to elsewhere are deemed to be deposit-taking and are licenced and regulated as such.

Kenya National Police DT Sacco is proud to be one of the licensed DT Saccos in Kenya and has continued to register impressive growth in terms of membership, assets and revenues. We appreciate all our members for the continued support and we invite everyone of to join us. The future of co-operative movement is very bright and needs to be nurtured well.

Kenya National Police DT SACCO

United for Prosperity

Kenya National Police DT SACCO

United for Prosperity

FOSA LOANS

1. Q-CASH

A maximum of KES 20,000 is available to all members who have deposits of KES 20,000 and above. The amount is repayable in one month and an interest of 5% is charged at disbursement.

2. M-SASA

- Available to members channeling their salary through POFOSA
- 3 months repayment period
- 2% interest p.m (reducing balance)
- Apply upto Ksh. 350,000

3. FOSA Flex

- Available to members channeling salary through POFOSA
- 6 months repayment period
- 3% interest rate p.m (reducing balance)
- Apply upto Ksh. 350,000

4. FOSA Golden

- Available to members channeling salary through POFOSA
- 9 months repayment period
- 3.5% interest rate p.m (reducing balance)
- Apply upto Ksh. 350,000

5. Dividend Advance

- Available to all members who received dividends the previous year
- Access up to 50% of your dividends
- 10% interest on the amount advanced

6. FOSA ULTRA

- 12 Months repayments Period
- 4% Interest rate p.m (reducing balance)
- Apply upto Ksh. 350,000

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Kenya Police Investment Cooperative hands over plots and issues titles To members

National Vice Chairman David Kangogo and CEO Solomon Atsiaya issuing a member a title deed at Kiserian.

The Kenya National Police DT Sacco is on an ambitious quest to catalyze change and transformation in the lives of its members, by fulfilling their dynamic needs; which is well aligned to its 2020-2024 Strategic Plan that outlines Membership and Service Excellence as one of the key thematic areas, among Corporate Governance and Institutional Capacity Development. Chief among these diverse needs of members that the renowned Sacco has been endeavouring to meet, has been land and home ownership, which is in line with the government's Big 4 Agenda.

In light of this, the Society handed over plots and issued title deeds to members at Kamulu and Kiserian Heights Phase 2 and 3; through its investment subsidiary, the Kenya Police Investment Co-operative Society Limited.

Led by the Vice-Chairman Mr. David Kangogo, Hon Secretary Mr. Jeremiah K. L. Korooi, Treasurer Mr. Amos Tingos, Director Jamleck Gichobi, Director Eric Kamaitha, Director Benjamin Talam, Director Andrew Koech, Director Joakims Awuondo, Director Eric Tumwet, Director Elizabeth Nyagah, Director John Okumu and Chief Executive Officer (CEO), Mr. Solomon Atsiaya.

Home and land ownership have for long been a distant dream for many Kenyans, stuck in a rut of paying rent to houses they will eventually never possess. However, this dream is being brought to reality by the acclaimed Kenya National Police DT Sacco in partnership with the Kenya Mortgage Refinance Company (KMRC) to offer affordable low –cost housing aligned to the Government's Big 4 Agenda. The Sacco has rolled out a mortgage financing product for members, with a repayment period of up to twenty years, for both residential house purchase and residential house construction.

The mortgage facility extends a maximum loan amount of up to Kshs 8 million repayable at an interest rate of 9% per annum.

The Kenya Mortgage Refinance Company (KMRC) was established two years ago, as an initiative of the National Treasury and the World Bank to support the affordable housing agenda by providing secure, long-term funding to the mortgage lenders thereby increasing the availability and affordability of mortgage loans to Kenyans.

In September 2020, KMRC was issued with a license by the Central

Director Eric Tumwet addressing members who have purchased plots in Kiserian in the presence of Vice Chair David Kangogo, Hon Sec. Jeremiah K.L. Korooi and Directors, John Okumu and Joakims Awuondo


National Treasurer Amos Tingos addressing members in Kamulu

Hon. Secretary Jeremiah K.L. Korooi addressing members in Kiserian

Bank of Kenya (CBK), unlocking the disbursement of funds by the World Bank and continental Development Finance Institution (DFI), African Development Bank (AfDB) to the tune of Kshs 35 billion in form of debt financing through the National Treasury. The key objective is to address the shortage of long-term finance in the Kenyan financial market, which has consequently made accessibility of home loans to many Kenyans almost impossible.

This refinancing will go a long way in making affordable housing a reality for many Kenyans, actualizing the provision of secure, long term finance to primary mortgage lenders who are then supposed to advance the same to members, in the case of Co-operative shareholders.

The lending which is currently provided at a fixed rate of 5% per annum, will help mortgage lenders create new mortgages in the market on long term-tenor within single digits' rates. The Park Road housing project under the affordable housing programme will also be allocated part of the funds.

The investment arm offers members unlimited membership benefits which include:

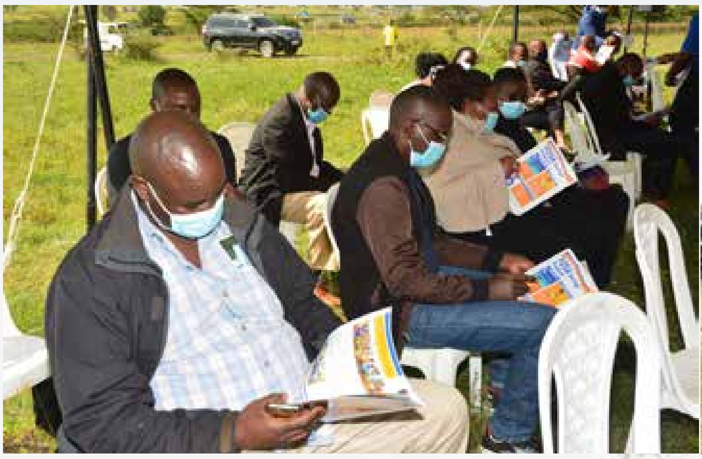
- Quick title processing
- Flexible repayment options
- Subsidized prices for all products
- Dividend payment
- Priority in product sales at subsidized prices
- Creation of wealth for members
- Due diligence executed at the highest level of expertise.

The Society additionally offers a variety of payment options such as; checkoff deduction; standing order from members savings account to the investment account in FOSA or Co-operative bank; cash deposit via the Paybill number 371888; cash deposit, funds transfer and cheque deposit at any Co-operative Bank branch and finally cash deposit, funds transfer and cheque deposit at any Kenya Police Sacco branch.

Correspondingly, the Society is currently finalizing on several channels which will include a Mobile Application, USSD *389# and a dynamic members portal.

The channels will enable members and other customers to easily access their investment account balances and transact directly with the investment co-operative at the comfort of their home.

Undoubtedly owning a dream home is possible with the Kenya National Police DT SACCO.



Members keenly following proceedings in Kiserian

Director Jamleck Gichobi issuing a title deed Certificate to a member at Kamulu.

Director Eric Kamaitha addressing members in Kamulu

Director Andrew Koech and Director Elizabeth Nyagah addressing members in Kamulu.

Members site viewing during the issuance of title deeds and handing over of plots at Kamulu Greens Estate Phase 2

Director Benjamin Talam handing over a title deed certificate to a member at Kamulu.

Members following proceedings in Kamulu.

GM Operations and Strategy Simon Tanui makes his address in Kiserian.

KENYA POLICE INVESTMENT COOPERATIVE

Kenya Police Investment Cooperative Society Limited (KPICS) is a wholly owned subsidiary of the Kenya National Police DT SACCO

Members are required to make the following payments before registration:

- KES 2,000 joining fee
- KES 20,000 minimum share capital

Members are also encouraged to save at least KES 1,000/- monthly investment deposit

AVAILABLE INVESTMENT PRODUCTS	MEMBER PRICE (KSHS)		NON MEMBER PRICE (KSHS)	
	CASH	INSTALMENTS	CASH	INSTALMENTS
1) Kamulu Greens Estate - Phase 2	1,000,000	1,050,000	1,050,000	1,100,000
2) Kantafu View Park Estate	680,000	730,000	730,000	780,000
3) Kiserian Heights Estate Phase 3	850,000	900,000	900,000	950,000
4) Kiserian Heights Estate Phase 2	850,000	900,000	900,000	950,000
5) Serene Garden Estate-Kitengela	770,000	820,000	820,000	870,000

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Kenya National Police DT Sacco
www.policesacco.com
0709825000

BRANCHES

MOMBASA 0709825505 || ELDORET 0709825530 || KISII 0709825551 || NYERI 0709825570 || MERU 0709825590 || NAKURU 0709825600 || KAKAMEGA 0709825560

#50yearsofMemberEmpowerement

Law of Attraction Guide to Wealth Creation

William Keah
Credit Manager

Our dreams will always become valid if our minds are unlimited. Financial success in life is determined by an individual's mind set, determination and hard work. Someone once said, "If you want to be a billionaire you have to think in billions, plan in billions, network with those who have billions, and read about billions".

You attract wealth by raising how you operate. In other words, your frequency. If you want to listen to Wealth Tip FM (whose frequency is 100.1) you cannot tune into 10.1 and expect to hear it. What you want out of life also has a frequency. The more you want something, the higher the frequency. Sometimes your seasons change in life and the frequency that worked last season doesn't get you to the radio station you want to listen to anymore. The mistake we make is limiting our resources rather than raising the vibration.

> "If you want to attract more money and success in your life, you need to work on raising frequency."

You raise your frequency by doing things not according to how you feel, what you have or what your status looks like today, but where you want to go. You don't get out of debt by dwelling on debt, but by figuring out how to make extra income. The frequency that worked to get you in debt is not the same one that will get you out of debt. Seek not only the investments you can afford today, but the ones you need, and figure out how to make them happen. Raise your mind. Operating at this frequency has a responsibility. You cannot cheat the frequency. If you tune 99.00, you may hear a bit of Wealth Tip FM (whose frequency is 100.1), but it will not be clear as other channels may interfere. So the biggest responsibility is this – how you talk, how you think and how you act have to agree with each other. The power of life and death is actually in the tongue.

Thoughts to Reject

A lot has come your way that speaking played a part in. So what has also not come your way is because you spoke yourself out of it. You lowered the frequency.

You complained about your boss, company, business, country and even traffic. Yes, all these may have challenges, but if there is traffic don't complain, leave earlier, later or avoid the route all together, sell the logic of working at home or if it bothers you, that much, put your hand up and play a role in resolving traffic. Watch how you speak to yourself through your thoughts that don't work for you; those that say you are not good enough or something good will never happen to you. You will have made mistakes but give yourself a break and let it go. We should take our thoughts captive. You are not a slave but the master of your thinking.

The other responsibility is time. There is no instant gratification. You will create wealth if you invest in your time and have faith even when you can't see results.

Line up your actions with what you want. You can't attract wealth by being more focused on what people will say about you. You can't spend irresponsibly on a day-to-day basis yet have dreams of travelling the world. You can't want to build a business and quit because it didn't make money in three months. You can't want to build investments but spend your bonus upgrading cars. You can't want to save up for your children's college fees yet not do the calculations to show you what you should be working towards. Wealth creation and the "I am broke" conversations, slavery to consumption and scarcity mindsets do not coexist. Money responds to positive energy. To decisions. To intent.

Life doesn't necessarily give you what you want. It gives you what you are (character), what you are ready to learn, what you are ready to overcome, what you are ready to believe, what you are ready to act on no matter how uncomfortable it is, and most importantly the things that you have decided that nothing and nobody is going to get into your way.

The question you need to ask yourself is, "Are you really ready for what you want?"

Kenya National Police DT SACCO

United for Prosperity

HOLIDAY ACCOUNT

- Account holders make deposits into this account for a minimum period of 12 months before any withdrawal can be done.
- Minimum interest earning balance KES 2,000.
- It earns an interest of 4% p.a.

Minimum Monthly Deposit

Ksh. 500

PAYBILL NO: 4027903

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ELDORET BRANCH
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along Eldoret - Uganda Road,
Opposite Kenol Petrol Station
Tel: 0709 825 530

MERU BRANCH
Solco Plaza, Ground Floor, Moi Avenue
Tel: 0709 825 590

KAKAMEGA BRANCH
Daaron Foundation Trust building,
Ground floor,
Off Mumias Rd opposite
NALA Hospital
Tel: 0709 825 560

NYERI BRANCH
Kasturi Plaza, 1st Floor, Kimathi Street
Tel: 0709 825 570

KISII BRANCH
Mocha place, 2nd Floor, Opposite Tuskys
Tel: 0709 825 551

NAKURU BRANCH
SAIFEE HSE on the GROUND FLOOR.
Kenyatta Avenue opposite Nyayo
Gardens
Tel: 0709 825 600

Corporate Social Responsibility in Modern Society

Anneete Ikhokoro
Customer Service Representative

The Kenya National Police DT SACCO Director Jamleck Gichobi, CEO, Mr. Solomon Atsiaya and Head of the Marketing &Customer Service Department Mr. James Mukui donate litter bins to the National Police Service Campus B. Embakasi.

Corporate Social Responsibility is a concept that includes companies engaging in activities that benefit society and those that conserve the environment as part of their business strategy. Companies whose production activities affect the environment have been required to be responsible for ways to mitigate the problem. For example, a company that produces oil must develop structures to prevent oil spillage in water resources. In Kenya, significant infrastructure developments like the Standard Gauge Railway, Thika Super Highway, and currently constructing the express highway on Mombasa road required that the company employ local casual and semi-skilled workers. All this leads to the argument that the local citizen should benefit from the company activities. Therefore, society will require that a company uphold critical social values in their operations, including local job opportunities, policies to safeguard the environment, and offering bursaries and scholarships to students by merit. When companies participate in Corporate social responsibility, it leads to Increased customer loyalty and community support, recruitment and retention of more talented staff members and upholding of company reputation.

The community usually supports a company that conserves the environment and upholds social ethics. The community will appreciate a company that supports the community by offering bursaries and scholarships, build classrooms and even construct hospitals. Moreover, Suppose the production of a company involves the emission of smoke or gases. In that case, it needs to be responsible for controlling the emission so that the community feels safe. When an incident occurs in the line of duty, companies that invest in CSR can easily reconstruct their corporate reputation compared to those that do not adhere to these policies. Kenya National Police DT Sacco has continually participated in CSR activities, including offering a scholarship to children of fallen police officers and scoring highly in the examination. The organization is also passionate about lending a helping hand to the less privileged in society, including visiting children's homes, buying wheelchairs for officers who got physical injuries in the line of duty, and buying face masks for the poor COVID-19 pandemic. The SACCO has been in operation with minimum hitches leading to the premise that CSR promotes support from the community and smooth operations.

Companies with Corporate Social Responsibility in their strategy attract talented employees and high retention rates. Employee retention can be defined as the efforts advanced by an employer to keep desirable workers to meet business objectives. In developed countries, citizens are highly aware of ethical issues, environmental performance, occupational health and safety, and the relationship between business and the community. A survey of USA companies by the Hudson Institute in 2000 concluded that employees who believe they work in a socially responsible environment are six times more likely to be loyal than those workers who believe that their organization is not socially responsible and behaves in an unethical manner. An unsafe working environment leads to employee dissatisfaction characterized by absenteeism, lateness, and frequent turnover. Companies that want to maintain high-quality employees with low turnover will invest in corporate social responsibility to make the company a conducive working environment.

Customers will be loyal to a product or service they can relate with; they know it can satisfy their needs and wants and that the production process follows a given code of conduct. Companies of all sizes discovered that business benefits more when the general public perceives a company as socially responsible. Organizations are informed that society will react by using different sanctions to correct or force for accountability any irresponsible act or omission by an organization as and when deemed necessary. Customers will be loyal to organizations that uphold Corporate Social Responsibility because it helps to create a favorable context that positively influences customer evaluation and attitude toward the organization. As an institution, Police SACCO has maintained a competitive edge by continually coming up with products that satisfy the customer. Members have a wide range of loan products that are disbursed within the shortest time possible, and that they can apply dividends bi-annually.

In conclusion, companies are making reasonable efforts possible to disclose information about their CSR activities. Many companies which still embed the CSR reports in their annual reports are going to appreciate that every socially responsible company should come up with a CSR report that is independent annually. Therefore, corporate social responsibility is important in that it leads to Increased customer loyalty and community support, recruitment and retention of more talented staff members and upholding of company reputation.

Kenya National Police DT SACCO

United for Prosperity

UTUMISHI BENEVOLENT FUND (UBF)

The UBF contribution is Kes. 350 per month and the benefits are as follows: -

1. Funeral expenses on the principal member's death Kes. 70,000 will be paid to the next of kin.
2. Off-setting of loans of deceased members.
3. Member's deposits will be doubled in an unfortunate case of member's demise.
4. In case of death of members' spouse, the principal member will be paid Kes. 40,000 for funeral expenses.
5. In case of death of member's child, the principal member will be paid Kes. 30,000 per child to a maximum of 4 children in a year.
6. A token of Kes. 50,000 is given for each case of withdrawal after a member opts to leave the society after retirement, resignation or dismissal from the service.

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National Chairman David Mategwa, National Treasurer Amos Tingos, Directors Andrew Koech and Benjamin Talam during a member education drive at Boarder Police Training Campus (BPTC)/ Boarder Police Unit- BPU, Kanyonyo

Over the years, one of the ways the Sacco has been able to achieve a tremendous increase in membership is through engaging police recruits during their training. This year's member recruitment occurred in the various National Police Service Colleges across the country. In accordance to the 5th principle of Cooperatives "Education, Training and Information" Our Board of directors also visited Boarder Police Training Campus (BPTC), Kanyonyo and Boarder Police Unit (BPU) and took the officers through informative sessions on financial management, investment and patronizing the Sacco's Products and services Not only does the Sacco recruit them to be members during the recruitment drives but also educates them the importance of joining a Sacco at an early stage to kick off a successful investment journey. Each of the recruitment drives were very informative and at the same time entertaining as there was music and dancing to psych up the day. Indeed they were successful drives since the Sacco was able to recruit approximately, over 2500 police recruits. The Sacco strives to achieve over 72,000 members and increase its asset base to 50 billion by the time it celebrates its 50th anniversary in 2022.

National Chairman David Mategwa during the Member recruitment in National Police Training College, Embakasi

Vice Chairman David Kangogo addressing members in NPC, Kiganjo

The National Police Service recruits following the proceedings of the event

National Treasurer Amos Tingos addressing members in NPC, Kiganjo

Nat. Chair David Mategwa and Director Eric Kamaitha with the recruits

Directors, Elizabeth Nyagah and John Okumu and Starehe Sub-County Co-operatives Commissioner Rose Mwithiga having a dance with the recruits

CEO Solomon Atsiaya addressing the recruits in NPC Embakasi

Members branded in the SACCO T-shirts listening keenly to the proceedings

Nat. Chair David Mategwa, Nat. Treasurer Amos Tingos, Hon. Secretary Jeremiah K.L. Korooi, Directors John Okumu and Andrew Koech award the recruit at NPC, Embakasi

Directors Jamleck Gichobi and John Okumu addressing members in Boarder Police Training Campus (BPTC)/ Boarder Police Unit- BPU, Kanyonyo

An Excellent Spirit

Juliet Shikanga
Customer Service Representative

Excellence is the quality of being outstanding or extremely good. Its doing things well done, decent and in order asking the question "would God be pleased with this work."

Excellence Is not the same as perfectionism. When we look at excellence in biblical point of view, it carries an extremely huge definition. The excellence of the spirit there is preeminence, which means surpassing, being above and extremely beyond the ordinary.

Walking in the spirit of excellence does not come naturally, however, we can only excel in all we do through the power of God. God does nothing short of excellence himself, therefore we should always be striving to be excellent too. Being excellent at what we do will point back to the one who gave us the ability to do our work. It will bring glory to God as well as show those around us the love of Christ.

You probably have heard about Daniel in the bible
(Daniel 6:3 Then this Daniel was preferred above the presidents and princes, because an excellent spirit was in him; and the King thought to set him over the whole realm.)
Daniel was preferred not because of the difference in the name, height or complexion, but the reason behind his preference was because an excellent spirit was in him. Excellence is a product of an excellent spirit.

If a man is preferred above the presidents, it means there is another office above the president; in other words, there is always a better place above a place. This shows us that promotion is endless and that the word of God is generous to give us the reason behind the promotion. Just like Daniel, what distinguishes a man from the rest is the ability to cultivate a certain level of spirituality and nature self in a certain way.

Daniel strove to do what was good and right per God's standards, which always represents true goodness. *(Proverbs 17:27 he that hath knowledge spareth his words, and a man of understanding is of an excellent spirit)*

As Christians we must and may I say always, purpose in our hearts to stand for God, to not sin and to do what is right. Daniel followed God and following requires a process.

In everything always set an example by doing what is good. In your teaching show integrity, seriousness and soundness of speech that cannot be condemned, so that those who oppose you may be ashamed.

People must learn to devote themselves to doing good, in order to provide for urgent needs and not live unproductive lives. *(Matthew 5:14-16; You are the light of the world, a city built on a hill cannot be hidden, neither do people light a lamp and put it under a bowl. Instead they put it on a stand, and it gives light to everyone in the house. In the same way let your light shine before others, that they may see your good deeds and glorify your father in heaven)*

How do we practically apply the spirit of excellency to our job

- Creating great products
- Providing amazing service
- Responding quickly to complaints
- Showing patience with frustrating clients or coworkers
- Handling finances honestly
- Offering forgiveness to coworkers
- Working diligently at all times
- Customer service goes above and beyond expectations.

Our exceptional work will point and give glory to the one we serve. When we are the best at our jobs people will wonder why? And this can give us the platform to share the love of Christ with others, whether that is through our actions or our words. When biblical principals are applied in our work there is no doubt that business will exceed expectations.

Our love and pursuit of Christ should draw us to do good work and to always strive for excellence. *Just as the body is dead without breath, so also our faith is dead without good works. James 2:26.*

KEPOSWA
Ngara View Restaurant

ARE YOU HUNGRY?
DON'T WAIT!

We serve breakfast and lunch for both sit in customers and take away as well.
The Restaurant also offers meeting facilities i.e Group Meetings, AGM's, ADM's, Birthday Party Celebrations, Graduation Celebrations, Baby Showers, among others,

Other services offered include photocopying, pay slips printing, CRB confirmations and printing of certificates, KRA Pin, Driving License Renewal, documents binding and lamination.

WELCOME

Roof Top, Kenya National Police DT SACCO Plaza

Freshly Delicious Meals For You

REDUCED

INTEREST RATES!

PREMIER
Interest @15% pa

Amount	84 Months
50,000	965
100,000	1,930
150,000	2,895
200,000	3,859
250,000	4,824
300,000	5,789
350,000	6,754
400,000	7,719
450,000	8,684
500,000	9,648
550,000	10,613
600,000	11,578
650,000	12,543
700,000	13,508
750,000	14,473
800,000	15,437
850,000	16,402
900,000	17,367
950,000	18,332
1,000,000	19,297
1,100,000	21,226
1,200,000	23,156
1,300,000	25,086
1,400,000	27,015
1,500,000	28,945
1,600,000	30,875
1,700,000	32,804
1,800,000	34,734
1,900,000	36,664
2,000,000	38,594

SUPER
Interest @14% pa

Amount	60 Months
50,000	1,164
100,000	2,327
150,000	3,491
200,000	4,654
250,000	5,818
300,000	6,981
350,000	8,145
400,000	9,308
450,000	10,472
500,000	11,635
550,000	12,799
600,000	13,962
650,000	15,126
700,000	16,289
750,000	17,453
800,000	18,616
850,000	19,780
900,000	20,943
950,000	22,107
1,000,000	23,270
1,500,000	34,905
2,000,000	46,541
2,500,000	58,176
3,000,000	69,811
3,500,000	81,446
4,000,000	93,081
4,500,000	104,716
5,000,000	116,352
5,500,000	127,987
6,000,000	139,622

MEGA
Interest @14.7% pa

Amount	72 Months
50,000	1,049
100,000	2,098
150,000	3,147
200,000	4,196
250,000	5,246
300,000	6,295
350,000	7,344
400,000	8,393
450,000	9,442
500,000	10,491
550,000	11,540
600,000	12,589
650,000	13,639
700,000	14,688
750,000	15,737
800,000	16,786
850,000	17,835
900,000	18,884
950,000	19,933
1,000,000	20,982
1,500,000	31,474
2,000,000	41,965
2,500,000	52,456
3,000,000	62,947
3,500,000	73,439
4,000,000	83,930
4,500,000	94,421
5,000,000	104,912
5,500,000	115,403
6,000,000	125,895

WEZESHA
Interest @15% pa

Amount	48 Months
50,000	1,392
100,000	2,783
150,000	4,175
200,000	5,566
250,000	6,958
300,000	8,349
350,000	9,741
400,000	11,132
450,000	12,524
500,000	13,915
550,000	15,307
600,000	16,698
650,000	18,090
700,000	19,482
750,000	20,873
800,000	22,265
850,000	23,656
900,000	25,048
950,000	26,439
1,000,000	27,831
1,500,000	41,746
2,000,000	55,661
2,500,000	69,577
3,000,000	83,492
3,500,000	97,408
4,000,000	111,323
4,500,000	125,238
5,000,000	139,154
5,500,000	153,069
6,000,000	166,984

2020

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Sacco Category

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