

1ST QUARTER 2025 EDITION

MTN KWA KWANZA

OUR COMMITMENT TO YOU IN 2025

KUSSCO

Is our money Safe

**MONEY
LAUNDERING
PREVENTION**

*Keeping Our
SACCO Secure*

INSIDE

EXCITING EVENTS, NEW PRODUCTS,
HEALTH TIPS, & HOW WE'RE PROTECTING
YOUR DATA AND SAVINGS.



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CEO'S DESK



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SACCO
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**Dr George Ochiri, MBS
CEO Harambee DT SACCO**

As we embrace our 2025 theme, **#ExceedingExpectations**, we reaffirm our commitment to putting our members first through **Mteja Kwanza**. Our focus this year is on enhancing customer service, ensuring that every interaction reflects efficiency, professionalism, and care.

Beyond service, we aim to exceed expectations in financial performance, driving sustainable growth and greater value for our members. Additionally, we encourage personal development, equipping our staff with skills and knowledge to better serve and grow within the SACCO.

In line with this vision, we are developing our Strategic Plan, which will guide Harambee DT's future, anchored in our commitment to continuous improvement and excellence. The year behind us was one of hard work, resilience, and progress. But as we all know, there is no time to rest on past achievements. The future is ours to shape, and together, we will exceed expectations

When we reflect on the successes of the past year, we must also recognize that the real opportunity lies in pushing ourselves further. Exceeding expectations is not just about meeting the targets we set; it's about setting new standards for ourselves, delivering more than what was asked of us, and continuously raising the bar.

Exceeding expectations means more than just driving profits. It means creating a culture of excellence, fostering collaboration across all departments, and nurturing the potential of every single person within this organization. Together, we will exceed expectations in ways that will make this year our most successful and impactful one yet. I believe in each of you, and I am excited about what we will accomplish in the months ahead.

'Let's make this year not just one of success but of excellence!'

Events Recap



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A Historic Feat for Harambee DT Members!

We're thrilled to announce that during our recent Delegates Meeting, the **Annual Delegates Meeting (ADM)** approved an impressive **15% dividend payout and 9% rebates** — a groundbreaking achievement for Harambee DT SACCO!

This marks a significant milestone, being the **first time since our inception** that we've reached such remarkable figures. It's a testament to the collective effort, resilience, and strategic growth of our SACCO.

We extend our heartfelt gratitude to our dedicated members, hardworking staff, and visionary leadership for making this success possible. Together, we're setting new records and building a more prosperous future for all.



This year's dividend payment was smoother and more efficient than ever — a significant improvement from previous years. It's a proud moment that reflects the dedication, coordination, and hard work of our entire team.

Kudos to everyone involved — this was truly a testament to great teamwork!

Pictorial



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New Products & Webinars



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New Year, New Vibes: Introducing Makao Poa & YOLO Loan!

2025 came in hot, and so did Harambee DT SACCO with two fresh, fire products made for the Gen Z grind:

Maisha ijipe na Yolo Loan!

YOLO LOAN

Harambee DT Sacco introduces YOLO, a product to sort out your short-term needs.

This product is available online to all members with active BOSA and FOSA accounts.

1. Period - 7 days.
2. Minimum - Kshs. 2,500
3. Maximum - Kshs. 10,000
4. No guarantors needed.
5. Interest - 10% recovered upfront.
6. All other existing loan products MUST be performing.

Because sometimes, you really only live once — whether it's investing in a side hustle, upgrading your life, or chasing that passion project.

12. Makao Poa

Introducing Makao Poa Loan

Harambee DT Sacco has partnered with renowned companies and suppliers offering various products to members. Such products include Water tanks, Solars, Biogas, Mobile phones, Laptops, Furniture, electronics, households, iron sheets, water purifiers, any other home improvement and lifestyle product that can be acquired through partnerships.

FEATURES:

- Purchase method - Can be Cash or loan
- Maximum Loan limit - Kes. 2,000,000
- Interest charged - 1.05% p.m or 12.6%p.a. on reducing balance
- Extent of financing - 100% value of product
- Repayment period - Max. 2 years
- Security of loan - At least 2 Guarantors (The full amount of product Must be guaranteed)
- Disbursement - No money shall be paid to the member directly.
- A cheque shall be done directly to supplier.
- Loan repayment mode - Check off, Direct Debits, Standing order, Paybill and Cash

Your key to that soft life home ownership dream

We didn't just drop these loans—we launched them with a bang, and the Gen Z fam has been vibing with them ever since. **The feedback? Straight fire.** “Finally, a SACCO that gets us!” and “The YOLO loan is a game-changer—no cap!”

If you're a Gen Z'er looking to level up, these products were built with you in mind. Whether it's securing your future or living your best life now—we got you!





Webinars



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In the first quarter of this year, Harambee DT SACCO successfully hosted four impactful webinars, each designed to empower our members with valuable insights and practical knowledge.



Tech Boost!

Our Head of ICT, Daniel Tabut's session sparked a surge in mobile banking, portal logins & online loan apps



Home Sweet Home!

Mary Owuor showed how our Mortgage product makes homeownership easier with KMRC.



Dividends 101!

Michael Musyoka, broke down dividends & rebates, making payouts clearer and smoother!



Health = Wealth!

Dr. Ojina, wrapped up the quarter with an insightful session on wellness & why it matters.

All these webinars have been recorded and are **available on our official YouTube channel** for those who may have missed them or wish to revisit the discussions.

SCAN HERE





SCAN TO LISTEN

KUSSCO



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Harambee Sacco Assurance on Member Funds Amid Industry Concerns

Following recent concerns in the cooperative sector, Harambee DT SACCO assures its members that their funds remain safe. Our CEO, Dr. Ochiri, has confirmed that the recent challenges faced by KUSSCO were an isolated case, primarily because KUSSCO was an unregulated entity. Regulated SACCOs like us adhere to strict financial reporting standards, ensuring transparency and security for members' funds.

Impact on Harambee DT Sacco

Harambee DT Sacco remains financially secure due to its prudent investment strategies. Unlike other Saccos that heavily invested in KUSSCO, Harambee DT maintained only a minimal stake in KUSSCO, having previously written off its KUSSCO investments due to their insignificant impact on our balance sheet. **Our strategic partnerships with CIC Insurance and Co-op Bank** provide a financial cushion that protects our members from such industry shocks.

As a Tier 1 SACCO, **we adhere to strict auditing** and financial provisions to mitigate potential losses. Our **robust governance and risk management strategies** have ensured that we were not significantly affected by the KUSSCO situation. We have not experienced any member withdrawals due to this issue, reaffirming the confidence that our members have in our stability.

Interpretation of the KUSSCO Scandal

The story of KUSSCO has highlighted gaps in the regulatory framework. As an entity, KUSSCO's primary mandate was to serve as a lobby and advocacy union rather than engage in financial lending. The imbalance between its lobbying role and business activities contributed to its challenges and allowed it to evade regulatory scrutiny. Apex organizations of the cooperative movement such as WOCCU and ACCOSCA are now reviewing KUSSCO's operations to prevent similar occurrences in the future. One key issue was the handling of special deposits at Central Finance, where panic withdrawals triggered financial instability. However, with strong leadership support from the SACCO sector, KUSSCO is expected to recover. Moving forward, KUSSCO's subsidiaries will operate independently, limiting its role strictly to education and advocacy. This restructuring ensures that KUSSCO will no longer engage in business activities outside its core mandate.

We remain committed to safeguarding our **members' interests & upholding the highest standards of governance** and **financial prudence**.

Members can continue to save and invest with confidence, knowing that their funds are secure within a well-regulated and resilient institution.

Data Protection



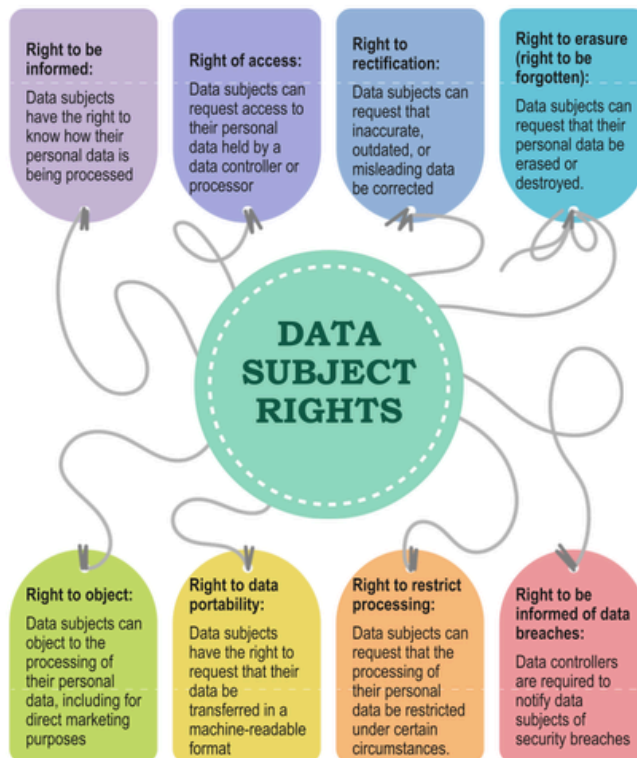
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The data protection Act 2019 provides for rights of data subjects. A data subject is an individual whose personal data is being collected, stored, or processed by an organization. At Harambee DT SACCO we store and process member as well as staff data. If you have ever wondered what your rights are as a data subject, keep on reading to find out.



WHAT ARE THE RIGHTS OF DATA SUBJECTS?



Money Laundering Prevention



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HOW WE CAN PREVENT IT IN THE SACCO

Money laundering is the process of disguising the origin of the proceeds of crime. If undertaken successfully, it allows criminals to maintain control over illicit funds and, ultimately, to provide a legitimate cover for their source of income. In short what has become commonly known as “wash wash”

The process of laundering money can usefully be described as falling into three phases;

- i. **Placement** is the initial- stage of money laundering wherein the launderer introduces illegal profits into the financial system. This might be done by breaking up large amounts of cash into less conspicuous smaller sums that are then deposited directly into a bank account, or by purchasing a series of monetary instruments (cheques, money orders, etc.) that are then collected and deposited into accounts at another location.
- ii. **Layering** involves converting the proceeds of crime into another form and creating complex layers of financial transactions to disguise the source and ownership of funds to confuse the audit trail.
- iii. **Integration** is the phase in which the dirty-money reaches its goal when it is integrated into the financial system as part of a flow of legitimate funds.

To avoid money laundering in the SACCO, implement robust *Know Your Customer (KYC) policies*, conduct thorough customer due diligence, monitor transactions for suspicious activity, and stay updated on evolving regulations and criminal tactics.



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**HEALTHY MEMBER =
HEALTHY SACCO**

STOMACH PROBLEMS? SKIN PROBLEMS? YEAST INFECTIONS? THIS IS THE ANSWER



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Your gut is the answer. Hippocrates, the father of modern medicine once said “All diseases start in the gut” This is how powerful the gut is in supporting health.

Let us first learn some definitions before going through the steps we can take

Probiotics – These are friendly bacteria that have the ability to live in and colonize our gut. We first acquire them from our mothers by passing through the birth canal (caesarean-born babies are at a disadvantage here), and also through our mother’s milk via breastfeeding. Modern lifestyles have had deleterious effects on our gut microbes—due to the overuse of antibiotics, alcohol consumption, pesticides and herbicides in agriculture, preservatives, and more. All these factors mean that our gut microbiome may not be as functional as our bodies require.

Prebiotics – Prebiotic fiber is a type of plant fiber that cannot be digested by humans but is fermented and utilized by beneficial bacteria in our gut.

Postbiotics – These are beneficial substances produced by our gut microbes after feeding on prebiotics. They include short-chain fatty acids like butyrate, which supports colon health, urolithin A, which benefits the mitochondria, and various B vitamins, among others.

HERE ARE THE STEPS YOU CAN TAKE TO ENSURE GOOD GUT HEALTH

Add a source of probiotics to your daily routine. This can be any fermented food such as kefir, yoghurt, kombucha, sauerkraut, kimchi, mursik, or mala (provided it contains live cultures). You can also buy probiotics in capsule form as a supplement or medicine. They are especially prescribed by doctors in cases of diarrhea.

Increase the amount and variety of plants in your diet. A diverse plant-based diet helps increase both the number and variety of friendly bacteria in your gut. Aim to include at least 30 different plant foods each week.

Reduce reliance on antibiotics. Antibiotics kill not only harmful bacteria but also beneficial ones. Only take antibiotics when absolutely necessary, and always pair them with a probiotic to help replenish friendly bacteria.

Cut down on sugar. Excess sugar feeds harmful microbes that can negatively impact your health. Reducing sugar intake helps maintain a healthier gut microbiome.

HOW TO BOOST YOUR IMMUNITY (ACCORDING TO SCIENCE)



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As seasons change, our bodies face new challenges. Our immune systems, which protect us from pathogens, are especially vulnerable to viral infections triggered by shifting weather patterns. No one enjoys being unwell, and serious infections can leave lasting effects. That's why it's important to explore science-backed strategies to strengthen our immunity. These strategies focus on what we can do and take—both before an infection and during one—to help our bodies better manage viral, bacterial, or fungal threats.

Before the Virus:

Boosting Immunity with **Vitamin D**

Vitamin D is crucial for a strong immune system. While sunlight is the best source, many factors—such as indoor lifestyles, clothing, age, sunscreen use, and skin tone—reduce how much we produce. Darker-skinned individuals need more sun exposure to make adequate vitamin D due to higher melanin levels, which act as a natural sunblock.

Higher vitamin D levels are linked to lower cancer risk, improved skin, better mood, and fertility.

How to increase your vitamin D levels:

- Get daily sun exposure, especially at noon when UVB rays are strongest. (Note: excessive UV exposure can age the skin and cause hyperpigmentation.)
- Take a vitamin D3 supplement (5,000–10,000 IU for adults). D3 is more bioavailable than D2.
- Pair D3 with Vitamin K2 to safely direct calcium into bones and avoid risks like kidney stones or tissue calcification.



Zinc:

Zinc is a powerful mineral for immunity. Studies show that not only does zinc improve immunity, but people who take zinc during an active cold heal faster from the virus. Zinc is also known to be essential in testosterone production.

Probiotics

Probiotic consumption has been shown to improve immunity. This is because 70% of our immunity resides in the gut. You can consume probiotics through foods like kefir, yoghurt, kombucha, kimchi, sauerkraut, miso, natto, mursik, mala (ensure it has live cultures because not all mala do) etc. You can make many of these in your own kitchen. You can also buy probiotics as tablets.

HOW TO BOOST YOUR IMMUNITY (ACCORDING TO SCIENCE)



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Antioxidants

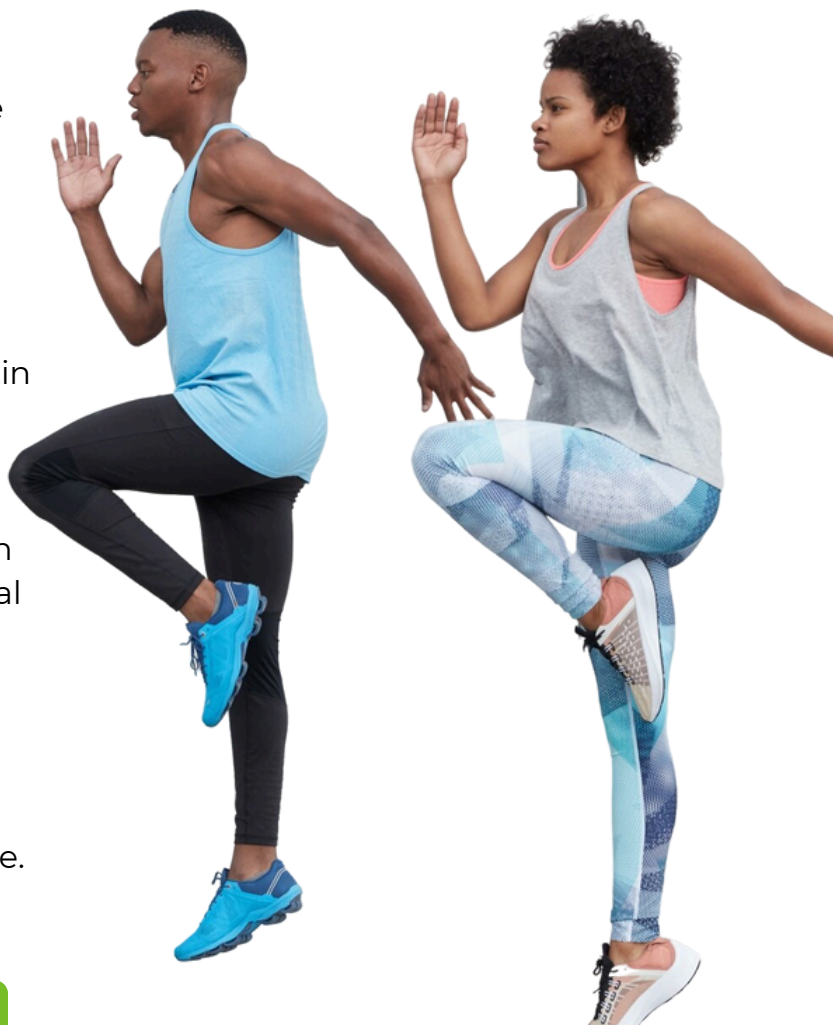
e.g. Vitamin C- Antioxidants such as vitamin C have been shown to aid the immune cells fight viruses and other pathogens.

Plant polyphenols

Plant polyphenols such as green tea catechins, allicin in garlic and quercetin have also been shown to improve immunity. Additionally, green tea is known to aid in the shrinkage of tumors as well as cancer prevention in the body. Quercetin is highly beneficial for allergies.

Lifestyle factors

Lifestyle factors such as a good diet, sleep (7-9 hours) and exercise also contribute to better immune response.



During an Active Virus

So, you've caught a virus — now what? Here are a few things that can help:

- **High-Dose Vitamin D** – Also known as the "vitamin D hammer," this involves taking a high dose of vitamin D (typically around 50,000 IU) at the onset of a virus. It has been shown to significantly help in fighting off the virus and reducing its severity.
- **Ashwagandha** – Commonly known for reducing stress and promoting overall well-being, this herb also supports immune function and boosts testosterone levels. It's widely available and affordable in Kenyan health food stores.
- **Oil of Oregano** – A natural remedy known for its powerful antiviral and antibacterial properties.
- **Echinacea** – A well-known immune booster that helps the body fight off infections.



**You got
Jokes!!!**

Do you know that stammerers are more likely to be men than women? Scientists note that this may be due to genetic factors or how women's brains are wired to have a more developed language center. Conversely men tend to perform better in spatio-visual activities hence why some women for example, (myself included, Lyne) have trouble with parallel parking and telling apart left from right (I always point my hand to confirm- lol!). Now you know.

Meme Corner

Me because I don't wanna work but I need the money



"Nani uyu sasa anaomba Audi na mimi nilikuwa natumia Punda?"



Huyu ni wewe ulisema weekends are for sleepovers, churches are for the weak 🤔



Please stop asking me what my dream job is... I would never dream about working.



SINK FUND QUIZ



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How Well do you Understand Sink Fund

Test your knowledge of our Sink Fund policy and stand a chance to win a wholesome reward! The first respondent to submit correct answers wins! Let's goooooo!

✔ Instructions:

- Tick the correct answer for each question.
- Drop your completed quiz to the editors
- Top scorers will be featured! and rewarded wholesomely

📝 Quiz Questions

1. Within how many months must a claim be submitted after a loss?

- ☐ A. 3 months
- ☐ B. 6 months
- ☐ C. 9 months
- ☐ D. 12 months

2. Which of the following is NOT covered under the Sink Fund?

- ☐ A. Accidental death
- ☐ B. Suicide
- ☐ C. Natural death
- ☐ D. Loan protection

3. A claim will be rejected if the member's death is due to:

- ☐ A. Treatment from a registered doctor
- ☐ B. Malaria
- ☐ C. Use of alcohol or non-prescribed drugs
- ☐ D. Old age

4. Can claims be processed for inactive/dormant SACCO members?

- ☐ A. Yes
- ☐ B. No
- ☐ C. Only if they notify the SACCO
- ☐ D. Only with board approval

5. Which of these would lead to a rejected claim?

- ☐ A. Member has an active loan
- ☐ B. Beneficiary is a family member
- ☐ C. Member was not declared to the insurer
- ☐ D. Member recently updated next of kin

🎉 Win Big!

Top scorer(s) will receive: 🏆 A wholesome reward

📧 Recognition in the newsletter

🌟 Bragging rights as our Sink Fund Star!



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Thank You

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