

# The: Cooperative

Directorate of Cooperatives: Laikipia County



# Message From Governor



*“Laikipia Cooperatives are perfect definitions of ‘there is strength in unity,’ and my Government is keen on supporting these cooperatives, to help them realise their economic freedom - satisfaction.”*

HE.

Ndiritu

Muriithi

As a mass movement, the County Government of Laikipia recognizes the unique role that co-operatives continue to play in bringing about equitable growth and development. The County Government has therefore actively taken its role of capacity building of all cooperatives within Laikipia to ensure success and uniform growth of the movement. This promotes sustainable development and good governance practices by these social cooperative enterprises.

I am equally impressed by these social-enterprises that are human-centered business models, inspired by the internationally accepted co-operative values of self-help, self-responsibility, democracy, equality, equity and ethical values of honesty, openness, social responsibility and caring for others, that is building a better world for us. “Co-

operatives are the only enterprise model with globally acceptable principles that rest on a foundation of shared values” Bruno Roelants.

From our County Statistical Abstract 2021, co-operatives have fostered economic revolution, grassroots-based sustainable development and retained financial capital circulation within the communities. This has created enor-

mous employment opportunities and wealth creation within our county of Laikipia.

Co-operatives in the county also play a key role in agricultural value chains. They have channeled farm inputs to improve production, provided market linkages for agricultural produce, facilitated post-harvest management of agricultural produce by providing transportation and improved storage technology. These value chain includes Milk, Maize, Livestock (beef, poultry, sheep and goat), Coffee, Honey, Horticulture, Hay and Sand. Their member’s payment have gradually increased from Ksh.79 million to Ksh.227Million from 2017 to 2021 despite the covid-19 pandemic and the prolonged dry spell.

In the last five years, we have registered remarkable growth. The number of active Cooperative Societies has increased by 29 percent, membership by 61.3 percent members’ deposits by 140 percent, loans outstanding by 118 percent and total assets by 78 percent. Jobs created have also increased to 8623. Laikipia County Co-operative Development Revolving Fund issued Ksh.156 million to 110 applicants.

In the next phase of our government, our focus shall be to have an integrated value chain action plan that will boost production, manufacturing, processing and market linkages of the foresaid value chains in the County through enhancement of economic stimulus kitty, modern technology, enhanced software integration of all Co-operatives societies for data and information management coupled with the necessary Cooperative policy framework.

# Tigithi Traders



**F**armers and business people in Tigithi Ward have reaped big from Tigithi Traders Sacco Society Ltd that has been keen on enhancing the lives of the community. The Sacco that began in 2014 with only 300 members has grown to 2,122 individual members and 72 groups with members from Matanya and across the border.

The Sacco's leadership has demonstrated commitment for the course to serve the community both economically and socially.

“We have been supporting our members by offering them different packages to boost them. We aid in school fees, drilling boreholes and buying tractors and farm equipment for irrigation and cultivation among other assets. We also finance groups to help them support their individual members. For instance, we could give a loan to a certain group to purchase land for their individual members,” said Mr. Timothy Waweru, the serving chairman.

In matters education, the Society has been awarding best performing students whose parents are members, as a way of growing an educated generation.

“We also set aside Ksh. 50,000 to award the three best students for the year, that is, Ksh. 25,000, Ksh. 15,000 and Ksh.10,000 to the first, second and third respectively,” he added.

Plans are underway to graduate to FOSA.



## Biwott Tirop

*CECM- Trade, tourism Creative Economy and Cooperatives.*

# Message from CEC

In the capacity of the CECM Laikipia County in-charge of Cooperatives, I take this great opportunity to highlight on our progressive achievements in enhancing the spirit of entrepreneurial mindset within our communities and ensuring the cooperative movement is remarkable in fostering sustainable development within Laikipia County. Cooperatives are the best business models that can support grass-root-based sustainable developments that are people owned. These corporate entities have well defined legal governance structures that is stipulated in section 46 of Laikipia County Co-operative Societies Act 2014 that “The supreme authority of a co-operative society shall be vested in the general meeting at which members shall have the right to attend, participate and vote on all matters”.

As the CECM my strategic objectives are to promote co-operative sector performance, improve their governance and management and promote affordable and accessible credit facilities to co-operative so-

cieties for employment and wealth creation.

From 2017 to date, we have registered tremendous growth of co-operatives in terms of numbers, memberships, members’ deposits, outstanding loans, turnover and overall total assets as indicated in our County Statistical Abstract 2021.

Through the directorate of co-operatives and the technical staff, we sustained continuous backstopping of co-operative societies on their operations and management through attending their management and general meetings, intensified education, training and information programmes, enhanced inspections and audit programmes and through the Cooperative Revolving Fund extended affordable credit supporting cooperative ventures within the county.

In a nutshell, we have noted several success stories that are worth mentioning;

a) Ngarua Cereals and Pro-

duce Co-operative Society Ltd that has continuously supplied certified seeds and fertilizers worthy Ksh. 20Million every year to over 3000 farmers in Laikipia West and at the same time bulking maize for its members. This last season, the society sold it maize at Ksh4,000 per bag and paid the farmers at ksh3800. The society also, among others, borrowed five loans worth Ksh25million from the cooperative development revolving fund.

b) Another achievement is Steer fattening programme with more than 300 animals with remarkable support from Borana Ranch and olenaisio Ranch.

c) Operationalization of Laikipia Dairy Farmers Co-operative Society Limited using the dairy cooling plant at Wiyumiririe Dairy and establishing of Solio Dairy Farmers Co-operative Society Limited, milk cooling plant.

d) Muwolla Women SACCO Society Limited in Muhotetu, well organized co-operative society, managed by women and with limited loan defaulting cases.

Moving forward, the department needs to integrate modern management information systems, reinforce compliance, enhance progressive policies and integrate the cooperative social enterprises into the Laikipia County Economic Stimulus Program. Thus guaranteed sustainability of the cooperative movement.

# Unison Sacco's Drive

## Investing in the Future...



Unison CEO - John Njogu,

Unison Sacco Society Limited is one of the most popular financial institutions in Laikipia that has greatly helped members through uplifting them economically. The Society that was started as a teachers Sacco and based in Nanyuki town has grown to accommodate not only their employees, but also the small business holders and the unemployed.

As the CEO, John Njogu, puts it, Unison Sacco is futuristic. Some of the activities they are involved in to ensure they achieve those goals include buying large chunks of land after which they are subdivided and sold to the members at much subsidized price.

“We have had three shamba projects and we consider them investing in the future. How? Well, many of the new owners come back to Unison to get loans for construction in the same plots,” Mr. Njogu explains.

In terms of services the organization has incorporated mobile banking and even members can borrow up to Ksh.20,000 payable in three months. Plans are underway to increase both the loan amount, and the repayment period.

Unison has directly created permanent jobs to 87 people, while 23

others are engaged as sales people working across the six counties it has branches, that is, Laikipia, Isiolo, Samburu, Meru, Nakuru and Nyeri

At only 45 years old, it has 49,110 members and still growing. For Instance, this year in the month of May alone, the Sacco registered 800 new members. The Sacco has been issuing very good dividends and interests, for instance, in the year 2021, Unison paid dividends at 16 per cent and interest at 12,5 per cent. This has attracted more non-members to join the Sacco.

# The Status of Cooperatives In Laikipia



*Rosemary Ngugi, County Cooperative Director / LACCOSOF Secretary*

across the world. Statistics show that the movement has contributed 43 percent of the GDP in Kenya. In Laikipia County, it supports over 76,000 households.

I salute all the Cooperative leaders and management staff, irrespective of the size of the cooperative, for ensuring that the torch of the Cooperatives keeps burning. You have served as a bridge that has simplified life for many in the community. Families have shelter and can now put food on the table, children are going to school, medical needs are met and generally, members are able to invest and generate wealth. Literally speaking, you are the reason for all seasons. Illuminate as many lives as you can and together, we shall liberate our people from darkness.

This journey to success is a two-way traffic, that is, the

**I**t is with a lot of gratitude that I welcome you to our first edition of the Cooperative newsletter. Indeed, this is a dream come true for Co-operators, the Directorate of Cooperatives and the Department at large.

The Laikipia County Cooperative Societies Forum has, for the longest time, desired to have a platform on which all information pertaining cooperatives can be accessed. This edition covers some of the success stories from real people who have benefitted from their Cooperatives.

We are honoured to launch the first newsletter edition at a time when the cooperative family is celebrating the 100th International day of Cooperatives with the theme of the year being, ‘Cooperatives Build a Better World’.

Indeed, as affirmed by the success stories you will find here, the Cooperative movement has transformed lives for many individuals not only in Laikipia County but

## Some of the directorate’s, success stories in summary

YEAR	2017	2018	2019	2020	2021
No of Co-operatives	155	167	175	195	200
Membership	47,196	56,889	62,301	69,368	76,113
Ksh. Million					
Members deposit	2,311	3,842	4,651	5,234	5,553
Loan outstanding	3,015	3,558	4,818	6,077	6,563
Total Assets	3,730	4,540	5,511	6,324	6,643
Total Turnover	654	748	898	1,076	1,173
Payment to farmers	79	126	152	203	227
Sacco Turnover	575	622	746	873	946
Resources Mobilized	1	1.5	3	8.6	22.6

management and members of co-operatives and the cooperative staff ought to meet at the middle. Therefore, the effort of the County Government Cooperatives staff cannot be overlooked. You have worked devotionally to hold the end of your bargain by ensuring that no cooperative remains untrained, uneducated and misguided. You have sacrificed yourselves and put in the necessary work to raise the bar of the Cooperative movement. Let us endeavour to develop it more as there are no limits to greater possibilities. The sky is no limit.

It is with profound appreciation that I extend my gratitude to the CECM and the Chief Officer for Trade and Cooperatives as well as entire leadership of the county government of Laikipia. You are the engine that keeps us moving. I acknowledge facilitation of the activities and programmes, especially the economic stimulus programme, the cooperative development revolving fund and the enterprise development fund. The role played by our terrific strategic partners cannot go unnoticed. You have come in with your resources when we needed you and have left an indelible mark in our cooperative societies and communities.

Here in Laikipia County, you are guaranteed to always move forward and never backwards. To all the Co-operators, feel at home; this is where Cooperatives matter.

Winston Churchill once said, "Success is not final and failure is not final; it is the courage to continue that counts"

**Status of Cooperatives** • Summary representation of cooperatives in Laikipia, from their growth, membership, deposits, loans to their turnover

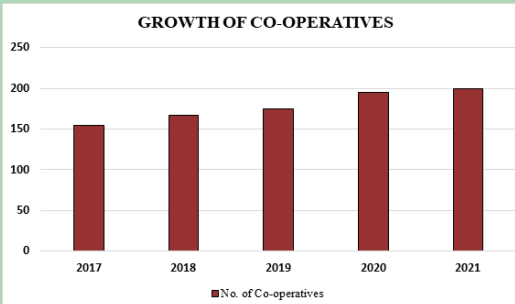


Figure 1: Growth of Co-operatives

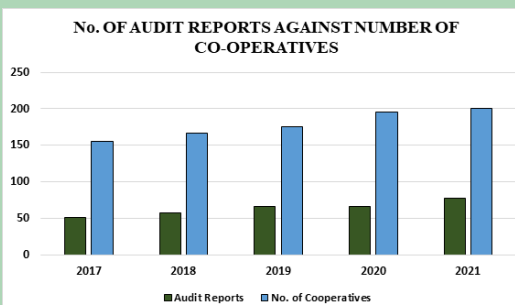


Figure 3: Comparison between Audit reports and the number of co-operatives

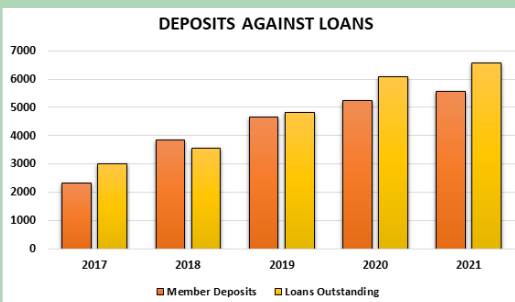


Figure 4: Comparison between Member's deposits and loans outstanding

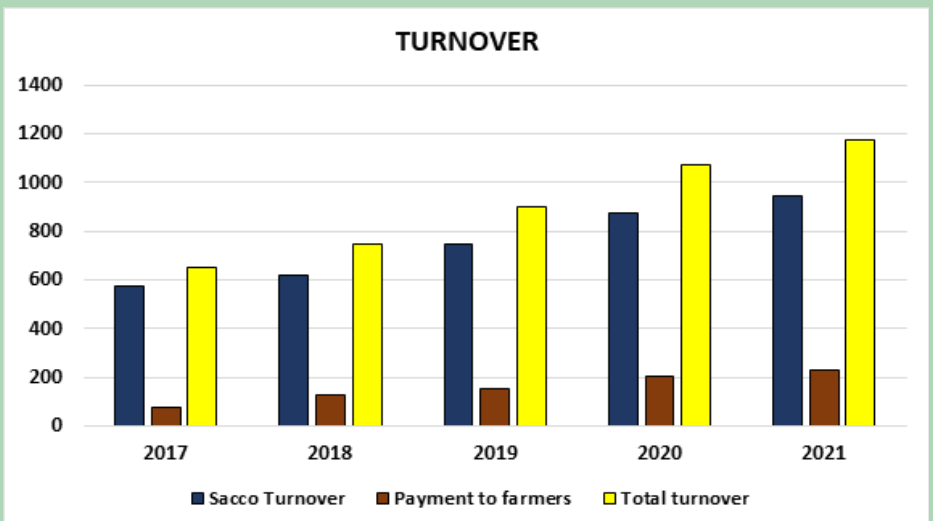


Figure 5: Turnover against payments to members

deposits, loans to their turnover

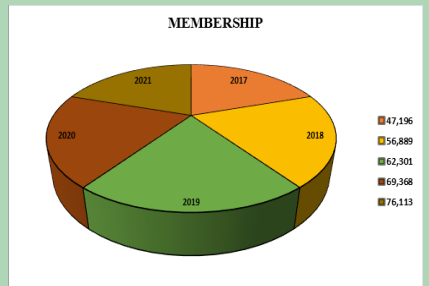


Figure 2: Membership

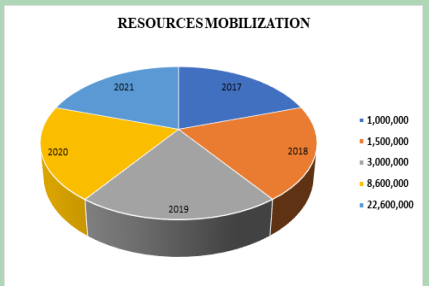


Figure 6: Movement of resources

# Savanna Traders Sacco Society

A few years ago, no one would have thought that such a small Sacco would grow and be the anchor to thousands of people. Savanna Traders Sacco Society Ltd has registered an incredible growth from 18 to 2,400 members in a span of 12 years. It has put an ode in people's hearts as none can stop singing of its goodness, from the members to the officials, small and big traders.

"No amount of words can explain how thankful I am to Savannah Sacco. I remember I used the first loan to pay for the education of my son. I have since borrowed many other loans to venture into various investments and increase my asset base such as buying land, said Teresa Njoroge, the Vice Chairperson.

"The society has very friendly packages and their interest rates are also very low. We triple the amount of deposits you have and the repayment period ranges between 3 to 36 months," she added.

Another happy member, Mr. Juma Wario, who joined the Society four years ago shares similar sentiments; "Savannah Sacco bought me a car that I use for business purposes. They also granted me a business loan that I used as capital to start up my garage and later, I took another loan that I used to buy a carwash ma-

chine. My business success is all courtesy of Savannah Sacco," he narrated.

The Society has been dedicated to educate its members without tire to ensure that the members are equipped with necessary knowledge to help them advance economically. They use trainings, exhibitions, SMS and calls to deliver this educative information. The Sacco engages the county government of Laikipia in the process in order to be enlightened on products and services that they can provide their members.

The management of the Society is concerned of the welfare of all stakeholders involved, especially the members and staff. For instance, when the coronavirus hit the country, there emerged so many challenges that made life difficult but the Sacco acted as a blanket over members and staff as put by the Sacco chairman Mr. Paul Mwaniki.

"We did not cut salaries of our employees nor have any retrenchment when COVID-19 hit hard as it was witnessed in many other organizations," he said. "Also, the members did not incur any penalties for arrears during the period and they all could access funds. Penalties were waived for more than a year yet we managed to pay dividends," he added.

The Sacco is planning to transition to FOSA soon.





# Revolving Fund Accomplishments



The Laikipia County Cooperative Revolving Fund kitty has made major strides in helping cooperatives expand their capital base and uplift their individual members across the County. I cannot think of any cooperative in Laikipia County that we have failed to support financially when they come to us for help.

In 2017, we had 565 beneficiaries and the number has increased to 9,974 beneficiaries. We have witnessed various cooperatives stand firm after being boosting them with the fund. Actually, it is through this fund that most of the Cooperatives with financial challenges have been reinstated.

So far, a total of Ksh.155, 893,450 has been disbursed. The first funding from the controller of budget was Ksh.8 million which was issued in 2015 for testing. In 2017 the law was amended to comply with the Public Finance Management Act (PFM Act) after which we received Ksh.20 million. In financial year 2018/2019, we received another Ksh.20million. In FY2019/20 and FY 2020/21, we received 20 million and 10 million respectively.

We have been fair in the distribution of the money to Cooperatives across Laikipia. Usually, we grant funds based on the season, that is, October-December, we focus on cereal Cooperatives while January to February we focus on livestock Cooperatives. During the Coronavirus pandemic, we came up with the refinancing programme to ensure most businesses stayed afloat, a risky but worth venture. The fund has also been involved in supporting the cooperatives in terms of development of business plans, strategic plans, liaising with other partners, and training, among others.

**By Richard Murigu, Laikipia County Cooperative Development Revolving Fund Administrator**

## REVOLVING FUND SINCE 2017 TO DATE 15TH JUNE

	Sub - County	FY 2017/18	FY 2018/19	FY 2019/20	FY 2020/21	FY 2022/22	Total
1	Laikipia West	2,228,550	12,400,000	26,450,000	20,100,000	9,500,000	70,678,550
2	Laikipia East	2,514,900	14,900,000	11,100,000	14,700,000	11,800,000	55,014,900
3	Laikipia North	-	7,000,000	8,100,000	11,700,000	3,400,000	30,200,000
	<b>Total</b>	<b>4,743,450</b>	<b>34,300,000</b>	<b>45,650,000</b>	<b>46,500,000</b>	<b>24,700,000</b>	<b>155,893,450</b>

	Sub - County	FY 2017/18	FY 2018/19	FY 2019/20	FY 2020/21	FY 2022/22	Total
1	Laikipia West	2	14	13	9	2	40
2	Laikipia East	1	26	8	13	5	53
3	Laikipia North	-	6	4	4	3	17
	<b>Total</b>	<b>3</b>	<b>46</b>	<b>25</b>	<b>26</b>	<b>10</b>	<b>110</b>

ITEM	FY 2017/18	FY 2018/19	FY 2019/20	FY 2020/21	FY 2022/22	Total
Loan issued	4,743,450	34,300,000	45,650,000	46,500,000	24,700,000	155,893,550
Loan Repaid	525,000	14,071,155	31,394,394	34,877,861	32,205,372	113,073,782
Interest received	26,250	703,558	1,678,618	1,948,775	1,596,065	6,453,266
Outstanding	5,142,522	26,426,558	42,060,705	56,889,484	49,110,344	49,110,344

# Christian-Based Sacco in Nanyuki



**F**ugona (Full Gospel Nanyuki), a Christian-based Sacco, started in 2016 with only 10 members and has since grown to an active membership of 302. The members are honored to be part of the Sacco as it has served them eminently. Its religious aspect makes it unique, deviating from the norm.

“We started this Sacco to solve the different needs of our followers, like school fees. We would pray for such people but they would still come back another time with the same problem. Hence, there was need for a lasting solution. We had to build a bridge between poverty and success,” explained Pastor Stanley Wambugu on the roots of the Sacco.

Zachery Kahiro is among the many members who describe the Sacco as an unmatched blessing.

“I remember I had a hard time pay-

ing for my child’s school fees. The ache was however over when I borrowed Ksh.280,000 from Fugona Sacco and bought a tuk-tuk which has enabled me pay my child’s school fees up to college,” he said.

Moreover, the Sacco has greatly involved the youth and by doing so, steered them towards the direction of self-reliance.

Isaac Mundia, for instance, owns a taxi. The 25-year-old man had previously been employed as a taxi driver. Although the nature of the job was satisfying, the desire to be self-employed was wanting. Through the Sacco, Mr. Mundia’s dream came to life.

“I started saving when a friend of mine explained to me the benefits of saving with the Sacco. I am now a happy man because I am my own boss,” Mr. Mundi said.

James Githinji shares the same sentiments. He narrates how his three-years saving journey lead him to own a personal car, a heavily stocked general shop, among other enterprises in Nanyuki town.

“I can confidently say that all I have is reverence of Fugona Sacco. I got my first loan of Ksh. 500,000 and used it to buy a car. I later took another one of similar amount to start businesses that are still doing well,” stated Mr. Githinji.

The benefits of saving small and religiously with Fugona Sacco are unlimited, as confirmed by the success stories of members. The Sacco not only teaches its members how to pray, but also how to follow their dreams and live in abundance.

# Maize Storage Facility in Ng'arua

Farmers in Ng'arua, Laikipia West Sub-county, have lived to reap the fruits of being members of cooperative societies, specifically, Ng'arua Cereals and Produce Cooperative Society Ltd. They have had the chance to enjoy good prices and timely payment from the sale of maize and other cereals. They have also made a breakthrough in access to quality seeds and fertilizers as well as other farm products at affordable prices from the cooperative.

Mr. Samuel Ndung'u, a beneficiary of the Cooperative Society joyfully explains how he has benefited after elimination of brokers.

“We do not sell our maize immediately after harvesting. Instead, we store them until the prices are favorable and the Society sells them on our behalf. There are times when brokers buy maize at a price as low as Ksh.1,800 per 90kg bag but the Society would sell the same bag at Ksh.3, 500,” he said

The Cooperative Society also has an agro shop from where farmers get quality seeds and fertilizer at subsidized prices

“Besides the support with maize produces, the Society also encourages the members to save through table banking from where we can access affordable loans. Access to affordable loans has enabled me to venture into other farming activities and accumulate other assets. I now own a business vehicle, an orchard and a tea plantation in Murang'a,” Mr. Ndung'u added.

Francis Kiama, another member and beneficiary, could not agree more with Mr. Ndung'u; “I do not experience much of the post-harvest problems because once I harvest my produce, I bring it here for storage. The society aids both our crop production and other aspects of our lives by providing us with great farm inputs and affordable loans. The members do not need to provide any other collateral for a loan as long as they have stored maize with the



Society, “he said.

Mr. Kiama also acts as the Cooperative Society's Vice Chairperson. He adds that their continued effort to serve the community has been recognized by the European Union (EU) and the County government of Laikipia who have built them a bigger store to accommodate more cereals.

# Home Business Sacco

## Gateway to Expanding Businesses

**H**ome Business Sacco (HBS) was registered in November, 2011 with 72 members and now has risen the membership to 7,600. The members are mainly business people, and are drawn from across the globe, for instance, in Denmark.

It has five branches namely; Sipili, Kinamba, Rumuruti, Oljabet, and Ol Jororok. The CEO, M/s. Charity Njoroge, says that the Sacco has employed 30 people and did not retrench any during the Coronavirus pandemic. She says there lots of packages available for the members.

“Our packages are wide and inexhaustible, ranging from asset financing to micro leasing. We have also partnered with the County Government of Laikipia through the County Cooperative Revolve Fund where we source additional funds when needed,” said Ms. Njoroge.

The Sacco has made it easier for its members to deposit money in their accounts as there are staff who are tasked with collecting the money directly from the members at their businesses. We have also embraced mobile banking through paybill, therefore, members can deposit, withdraw and check their transaction statements through the phone without going to the bank.

Bernard Githinji, a member of HBS, runs a shoes shop. He joined the Sacco when he was just a retailer and has now grown to a big supplier.

“After joining and saving with Home Business Sacco, I borrowed a loan that I used to boost my business which has grown more than I would have ever imagined. I am now a supplier of shoes to the surrounding counties. After my first loan, I took another that helped me buy a lorry that i

use to supply the shoes,” he said, “I am also a home owner courtesy of Home Business Sacco.”

In the next five years, the CEO says, Home Business Sacco will have opened branches in five more counties, grown to 12,000 members, surpassed 30million in members deposits, loan portfolio and asset base grown to 300 million respectively.



# Muhotetu Dairy Cooperative Society:

## Good Leadership, an ingredient to Muhotetu Dairy's success

Muhotetu Dairy Cooperative Society in Laikipia West Sub-county was conceived to act as the link between the dairy farmers in Muhotetu and the market. Since its establishment, it has come to the rescue of the farmers from milk brokers by reinstating noble prices and providing a ready market for their milk.

“I have not known any other job but dairy farming for the longest of time. This is my only source of income and it has enabled me put my children through school up to the university level. I usually sell to this Society an average of 50 liters per day,” said Mr. Wilson Kiretai, Chairman, of the dairy cooperative.

The highest milk producer in the society takes an average of 150 liters per day. The society has grown to a membership of 800 farmers out of which 100 are below 35 years.

According to the Mr. Kiretai, the society sells approximately 5,000 liters of milk daily when the conditions are favorable and the pasture is in plenty. During the dry season, however, the society sells approximately

2, 500 liters of milk daily which is collected after every two days.

Farmers are currently paid Ksh. 43 per liter. The society has employed people to collect milk from households using motorcycles and a lorry.

“The society has been my engine as it has enabled me move from one point in life to the other. I have constructed several structures at home all courtesy of the cooperative. I would advise many dairy farmers to join in the cooperative and reap the benefits of being a member of a cooperative,” added the Chairman.

The society has made huge strides on their own without the need for external funding. It owns a filling station a few meters from their cooling plant. The shareholders enjoy dividends from the surplus generated from sale of fuel.



# Githiga Coffee Farmers Plants More Coffee Trees



Farmers in Githiga Ward in Laikipia County have discarded the idea of uprooting their coffee trees since Ng'arua Coffee Growers Cooperative Society was established as prices have skewed upwards. The 250-member Cooperative Society has paid farmers for the last three seasons for P1 coffee cherry at Ksh.331, Ksh.278, and Ksh.325 respectively and price of Ksh.133 and Ksh.149 for mbuni. These were among the best prices in the Country.

The move has attracted more farmers to join the Society and the existing members have vowed to increase the number of coffee plants in their pieces of land. For instance, the chairman of the Society has planted over 500 more coffee trees as a way of leading by example for others to follow. He suggests that farmers should take

advantage of the the low maintenance cost of the crop with high returns and increase the number of Coffee trees.

“Other than applying manure and pesticides, coffee trees do not incur huge maintenance costs. Furthermore, after harvesting you do not uproot to plant as for the likes of maize,” said, Peterson Kimani, the chairman of the Cooperative Society.

The Society has also been training farmers on best practices to ensure quality coffee yields.

“At times we may buy fertilizers and apply to some coffee plants on a farmer’s land to demonstrate the difference between the coffee produced by the tress with and those without fertilizer application. As expected, the members have confirmed that the quality and weight differ,” added the chairman.

The County Government of Laikipia has bought 12,000 tree seedlings for farmers to plant of which the society expects that soon the beneficiaries will start harvesting. Other than the 20 per cent commission used to run the office the rest of the proceeds goes to the farmers through their account at Home Business Sacco Society Limited.

# Muwolla, Transforming Lives

**M**uwolla, Mohotetu Women Umbrella, was started in 2018 with a membership of 35 and has since grown to 227 members. The Sacco has embraced diversity and thus, serves not only women but also men. It has been transforming lives of the residents of Laikipia West sub-county through financial empowerment.

Anthony Mwaura, 24, is among the many young people who have tasted the goodness of the Sacco. He says he has become his own boss after joining the Sacco.

“I was interested in this Sacco because I was familiar with the officials and its proximity to my home. Initially, I was employed as a boda-boda rider but after saving with the Sacco for six months, I was able to access a loan which I used to buy a motorcycle for my business,” he said.

Jane Wachira, a butcher, and Janet Kirimania, are equally excited:

“I used to be a house wife but after joining the Sacco one year ago, I was able to take



a loan from Muwolla Sacco to start my butchery business which is doing well,” affirmed Ms. Wachira.

“It is through the Sacco that I’ve expanded my business,” said Ms. Kirimania, “the interest rates are friendly as compared to local banks,” she added.

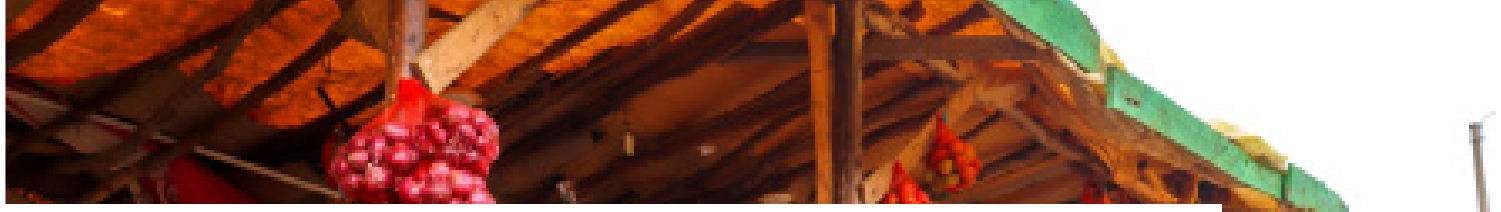
The Sacco is aware of the significance of education in the community. Thus, it has greatly contributed in ensuring that all children go to school by directly providing education loans to enable parents pay school fee and through indirect means as some members have put it.

“Before joining Muwolla Sacco, my life was not good, my salon business was failing as I did not have enough stock. The Sacco helped me



restock and now get enough customers and profits. That is how I was able to educate my children,” Ms. Mary Mutito, a member, narrated.





# Siraji Sacco Society Limited



**S**iraji Sacco Society Limited has for a while been home for many in Nanyuki. The Sacco has received a lot of love from its members.

According to the CEO, Mr. Felix Otieno, the Sacco has registered a steady growth over the years and now has a membership of 12, 377 from 88.

Regina Wanjugu joined Siraji Sacco Society Limited in 2015 when she was operating as a small scale trader in Timau town and says that her life has never been the same again.

“I took a loan amounting to Ksh. 320,000 out of which I used Ksh. 50,000 to expand my business. I saved the balance for a year, topped it up with some business profits and bought a shamba,” said Ms. Wanjugu

“Soon, I will take another loan to kick off the construction works. I can confidently attest to the goodness of belonging to a Sacco Society as my life has completely changed since I joined Siraji Sacco,” she add-

ed.

Bernard Kimani, another beneficiary also from Timau has expanded his business courtesy of loans gotten from Siraji Sacco Society Limited. The business owner who was previously dealing in clothes only has now expanded to accommodate among other products- shoes.

“I had been selling clothes but since I joined Siraji, my scope has widened; I have expanded my business and now sell both clothes and shoes. Since my business has grown, I have hired people to help me in

sales. I am glad that I am able to give back to the community by creating employment,” said Mr. Kimani, an entrepreneur in Timau town. “The Sacco not only aids businesses but also comes in handy during an emergency,” he added.

Like Ms. Wanjugu, Mr. Kimani has been able to buy a piece of land and is intending to start constructing in the near future.





# Solio Dairy Cooperative Society



**D**airy farmers from the seven villages of Solio settlement scheme have praised the Dairy Cooperative Society saying that it has helped them develop economically.

Solio Dairy Cooperative Society, which was registered in 2018, has embarked on societal development by ensuring farmers get their actual value for milk delivered to the Cooperative Society, through elimination of brokers. “We are currently paying farmers Ksh.51 on every liter of milk delivered compared to 2018 when the price sat at Ksh.21 per liter.

The farmers receive their payments at the end of the month without delay. On matters promoting education, Solio Dairy Cooperative Society has given about Ksh. 335,000 school fees loans since 2019,” commented the Chairman.

“I don’t see any other job that suits me more than

dairy farming. With only three cows, I take approximately 45litres of milk to Solio Dairy Cooperative. The Cooperative Society really helped us when it eliminated the brokers. Now I receive payment on time and the money goes directly to my account. I have been able to develop my business, educate my children and buy a motorcycle courtesy of the society.” said Jacinta Wambui, a member of the Society.

The County Government of Laikipia has been providing feeds to the farmers in Solio villages to enhance milk production. Laikipia is currently implementing the feeds pelleting and formulation innovation concept in the county. The support given to members of the Cooperative Society include trainings and demonstrations on feeds establishment, management and preservation

# Loata, Cooperative Keen on Community Empowerment



*A lorry carrying sand, outside Loata's Offices at Ilpolei, in Mukogondo West. The Weigh bridge is owned by the Loata Society*

**L**oata Sand Harvesting Cooperative Society Ltd is actively engaged in regulating, management and bringing order in the sand harvesting activities in five group ranches; Ilpolei, Makurian, Munichoi, Morupusi, and Kurikuri. It ensures the communities benefit directly through sponsoring students from the proceeds of the sales.

“From 2019, we have paid a total of Ksh.12.9 million in form of bursary. No student can drop out of school today for lack of fess, from primary, to tertiary level,” said John Ole Mcopoki, chairman Loata.

Loata has been training other Saccos involved in sand harvesting like those from Ilmotiok, Chumvi, and even from Samburu County.

For proper standardization, Loata

installed a weighing bridge for sand weighing and volume control in 2020. This has enabled the local get their value for money.

“Before installation of the weighing bridge, it was thought that the lorries were carrying 10 tonnes, but the bridge confirmed that they were transporting from 14 to 22 tonnes,” said Mr. Mcopoki.

Every lorry passing through the bridge pays some amount that goes to benefit the community, especially on paying for school fees.

Loata has created 28 direct jobs for people from the said communities as a way of upgrading the members’ living standards.

In 2019 the Society bought a lorry for sand supply and plans to buy more, each for the five group

ranches.

The Cooperative Society was started in 1989 and Current membership is over 1,500 households.

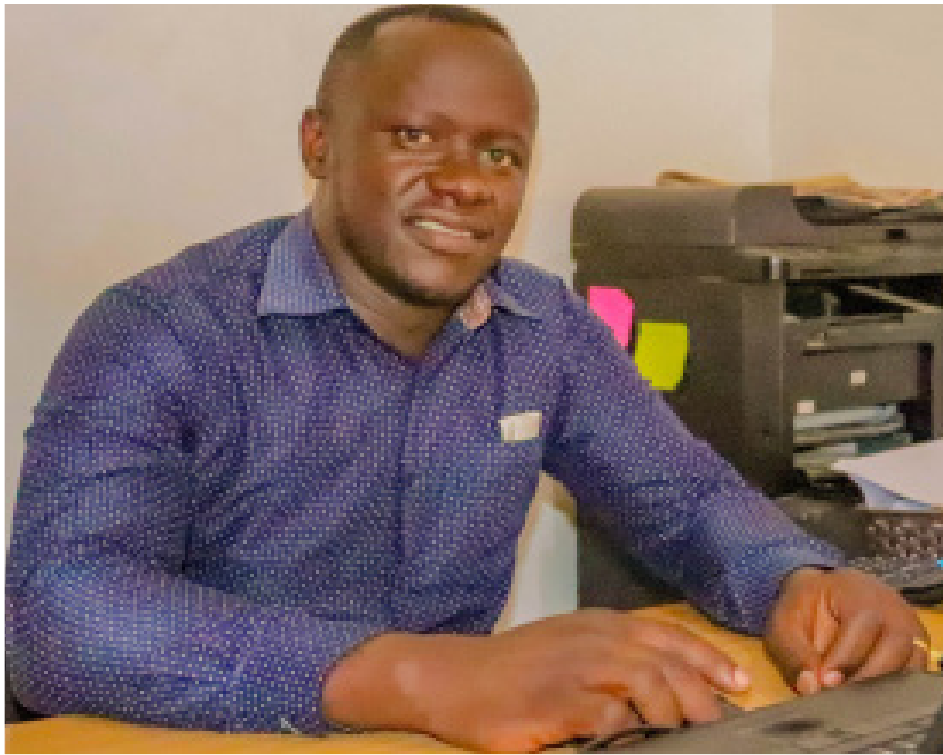
Environmental conservation

The group manages and regulates sand harvesting within the five group ranches, making sure there are places where people can get water to drink as well as for the livestock, and another for getting sand. Through the consultation with the five group ranches, the Society brings order by deciding where sand harvesting will be taking place and on when.

Before Loata came into play, sand harvesting was done in a disorderly manner. Anybody could wake up and decide to get any amount of sand from any place. This was a major threat to the few water points, as people tampered with them

# Message From Cooperatives' Chair

*Patrick Maina - Chair Cooperatives*



**O**n behalf of the Laikipia County Co-operative Societies Forum (LACCOSOF) board and the entire co-operative movement, I feel delighted to know that we are launching our first newsletter- a dream come true.

Laikipia County Co-operative Societies Forum is an entity established under the Laikipia County Co-operative Societies ACT 2014, Amended 2017, section 11. The forum constitutes two representatives of each co-operative society in the county.

The purpose of the forum is to champion, lobby and advocate co-operative matters through consultation, dialogue, identifying and proposing policies, programs and plans to be adopted for promoting

and supporting growth and development of co-operative societies.

To date, co-operatives are directly affecting over 50% of the households in Laikipia County, as per population census 2019. We have 200 co-operative societies with 76,113 members versus 149,271 households in Laikipia County as per 2019 KPHC.

Our hope is that more will join and train in order to enjoy the economies of scale and equally request our government to deliberately enhance economic stimulus packages, specifically for Co-operatives. We will work with the County Government in developing serious integrated value chain action plan in order to find solutions for the progression

of leather, beef, milk, cereals, coffee, honey, hay, horticultural products among others, as we turn into a manufacturing County.

Agriculture is the backbone of this County and therefore, farming incentives through Co-operatives will be paramount especially government tenders to supply farm inputs that are subsidized to the farmers. In the Sacco sector; traders, transport, boda-boda, and women, we continue to mobilize savings and to offer accessible and affordable loans to the people of Laikipia.

We commend the directorate of co-operatives for the tireless efforts toward this endeavor, and we equally give assurance of our support from LACCOSOF and the entire co-operative movement. We also thank the County and the National Government for the peace, tranquility and the conducive environment we have continued to enjoy in the County; enabling us do business. The various sectors of Cooperatives in the County have continued to do their best even with the unfortunate interruption of the Corona Virus pandemic and the prolonged drought.

Lastly, we would wish to request co-operatives to embrace this brilliant idea and opportunity of economic stimulus with our financial institutions in the county. Together we move to reactivate and revamp our economy.



# POEM

*Well, wouldn't I be good-for-nothing if I failed to spread the  
good news?*

*If you haven't tasted the fruits of  
What I am about to tell you,  
Then you're falling short of the smashing  
Things in life,*

*You're missing out on a safe haven;- a heaven on earth,  
You're dying from thirst while there is an ocean in the desert,  
Huddling in the corners of the highlands in the midst of hot springs-*

*Wouldn't you all agree that amid the chaos,  
Cooperatives build a better world?*

*It's true that they are like the saviour sent by the universe to res-  
cue man from poverty,*

*In deed they are home for many built by all who break a sweat.  
They are the body which multiplies two fish to feed tens, hundreds  
and thousands of mouths-*

*Even with their infinity, not enough words can be weaved to lay  
down the magic behind cooperatives,*

*To be precise,*

*If you're a member, you shall reap whatever you sow for sure,  
If not, then, consider this a revelation-*

*Join us to unlock your potential,  
To soar higher than the eagle,  
And watch your dreams breathe life-*

*Mshairi Awanjo*



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