

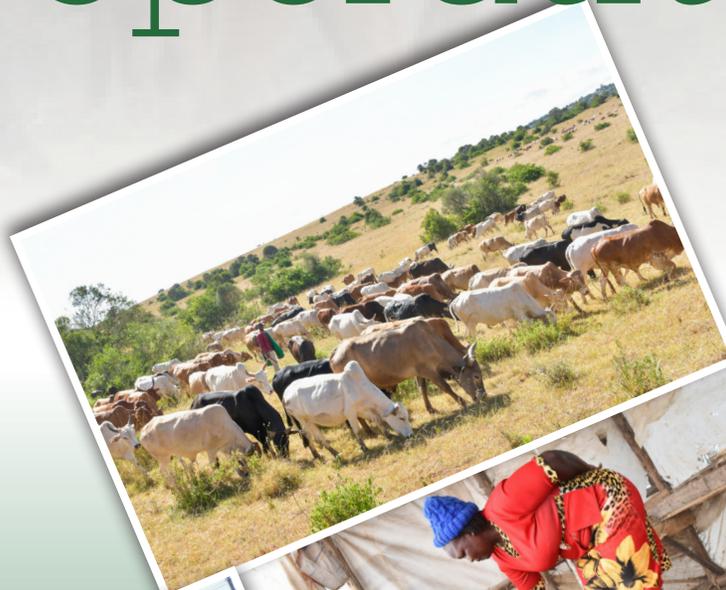


Laikipia



Cooperatives

2023





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Our Vision

A vibrant and transformative co-operative movement
in Laikipia County

Our Mission

To promote sustainability of the co-operative movement
through technical advice, capacity building and provision of
appropriate policy, legal and institutional framework

Our Core Values

- P - Professionalism
- A - Accountability and transparency
- C - Creativity
- E - Equity and fairness

GOVERNOR



HE. JOSHUA IRUNGU EGH,
GOVERNOR, LAIKIPIA COUNTY

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Governor's Message

My administration manifesto is aligned with Kenya Kwanza bottom-up economic transformation agenda to spur quick economic growth. Cooperatives play a key role in ensuring improved lives and livelihoods of its individual members and community in general.

Cooperatives strategically addresses mass production of farm produce, aggregation of products to reduce cost and promote market, value addition and agro-processing that increase the market value of goods produced, and creating and maintaining market for goods and services.

Towards this end, County Government of Laikipia is committed to provide a conducive and transformative legal framework for proper management of cooperatives. The Directorate of Cooperatives is in the forefront to offer professional and technical support to cooperatives to ensure they remain stable, functional and live to their mission.

I am delighted to note that we have 210 cooperative societies with an impressive membership of 98,469 members and asset base of Kshs 7.4 billion. This constitutes to 7.4 % of Laikipia Gross County Product (GCP) which stand at Kshs 101 billion as of 2022 and cooperatives support 62% of total households in Laikipia.

Through the Co-operative Development Revolving fund, the County Government has continued to offer affordable and accessible credit facilities to cooperative societies and so far 156 Cooperatives have received loans worth Ksh191, 243,450. It is equally impressive that cooperative movement has led to the increase of job creation in Laikipia County.

Public health is a major priority area for my government. Our focus has shifted to preventive health care from curative health care. One of the key components of preventative health care is for our people to access good nutrition. To achieve this, we must support cooperatives especially farmers' cooperatives to increase production for food security.

It is worth noting that, the County Government efforts are not the sole factor that can bring the change we anticipate. Cooperative societies themselves must take advantage of opportunities offered by the County Government. They must purpose to institute good governance, improve management strategies and invest more in production, establish better storage facilities, warehouse receipting systems and agro-processing (value addition).

They must also explore other opportunities within their mandate that would transform the face and value of societies and in tandem with County Integrated Development Plan (CIDP). The strength and productivity of cooperative societies lies in numbers, therefore I urge the people of Laikipia to join societies and challenge them to dream big.

In turn the leadership in collaboration with cooperative societies will deliver successfully on their mandate. All of us need to play our role for our success.

HE. JOSHUA IRUNGU EGH,

GOVERNOR, LAIKIPIA COUNTY

Oromat Cooperative Turns to Cattle Fattening to Increase Members' Income

Wilfred Mejooli and many other pastoralists suffered a significant setback when a large number of their cattle died during the 2008 drought in Laikipia North. Their aspirations of becoming successful livestock owners were nearly shattered.

Mr. Mejooli resides in Katunga, Mukogodo East in Laikipia North, an area prone to drought. Following the drought, Mr. Mejooli and other pastoralists formed a social group and devised a grazing plan to protect pasture for their cattle. In 2010, they entered into a cooperative agreement with Borana Conservancy, allowing them to graze their cattle on the expansive ranch.

In 2016, the group officially registered as Oromat Lenaboiso Marketing Cooperative, specializing in cattle fattening through the purchase and sale of cattle after months of fattening. It currently has 150 members from six villages surrounding Borana Conservancy: Makurian, Ethi, Ngarendare, Chumvi, Nanduguro, and IL ngwesi.

“Most of the cattle we fatten belong to our members while others are purchased from the community in the six villages. The Maasai people

are not typically involved in commercial activities; they are known for their cattle-rearing. However, the increasing needs of our households require additional income to support them,” says Mr. Mejooli.

Oromat Cooperative boosts the income of its members through cattle fattening. At the beginning of the fattening process, the weight of each cattle is recorded. Upon completion of the process, the cattle are weighed again to determine the weight gained and then they are sold.

The cooperative divides the value of each fattened cattle into three categories: 10 percent is allocated to local insurance coverage (compen-

sation in case of cattle death or predation by wild animals during the fattening process), 20 percent goes towards covering the operational costs and payment of herders, and the remaining 70 percent is paid to the member whose cattle has been sold. Cooperative members also receive bonuses when cattle purchased from non-members are sold.

“At Oromat, we offer high-quality beef that is highly competitive whenever we sell our cattle. Laikipia, being a grassland area, provides organic pasture resulting in high-quality beef. In 2022, we sold cattle worth Ksh. 48 million,” adds Mr. Mejooli.



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“The fattening process can take up to eight months during the drought season. We have digitized the process by implanting microchips in our cattle for traceability. The use of technology enables the cooperative to secure loan funding, as the microchips provide real-time data on the cattle in our program which serves as collateral.”

Furthermore, Mr. Mejooli mentions that the Laikipia Cooperative Revolving Fund has been a valuable partner, offering loans with low-interest rates. Oromat has already benefited twice from this revolving fund, utilizing the funds to purchase cattle from non-members, fatten them, sell them, and repay the loan.

For the pastoral communities in Laikipia, cattle represent a status symbol, and many are reluctant to sell them. They prefer to see their

Changing Economic Narrative, Up North of Laikipia



Oromat agrovet manager - Eliud Tulito



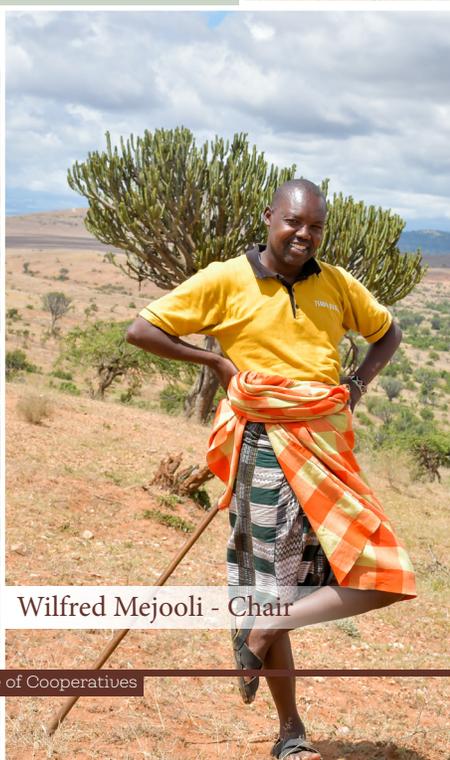
herds multiply rather than sell their cattle for immediate cash. Consequently, when drought strikes many end up losing a substantial portion of their cattle herd.

According to Mejooli, the cooperative continues to educate community about the benefits of embracing fattening as a means to protect their investments, from drought and from cattle rustlers.

Oromat has opened an agrovet as part of their expansion plan. The cooperative has partnered with Medi Sale pharmaceutical producers to supply animal feeds and vaccines which they sell to their members and the community at an affordable price. The cooperative also provides training to its members on vaccination practices.

“The agrovet serves as an income-generating activity for the cooperative, and it also helps us monitor diseases in the six villages enabling us to be proactive. We plan to construct a storage facility for all vaccines to reduce costs. There are also plans underway to establish a slaughterhouse for value addition purposes, specifically for processing skins and hooves “ says Mr. Mejooli.

By Nahashon Maina



Wilfred Mejooli - Chair

CEC'S Message



Co-operatives are the vehicles that I believe can strongly support H.E Governor Joshua Irungu manifesto as they are embedded in every aspect of our livelihood supporting millions of Kenyans. Co-operatives also rest on the globally accepted principle that is based on the foundation of shared values. I therefore have an enormous responsibility to ensure that co-operatives in Laikipia County succeed and reflect the expectations of their members.

I am cognizant to the unique interventions of co-operatives as being in the forefront of mobilizing savings, improving agricultural productivity, and value addition, and promotion of inclusivity in wealth creation and empowerment.

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Revitalizing Cooperatives in Laikipia

In Laikipia, we have 210 registered co-operatives spread across every village in the county engaging people in diversified economic activities. Many of these cooperatives have friendly products offering good terms and conditions to common mwananchi.

I am proud of huge achievements by Cooperatives in Laikipia. To start with, the department has initiated the use of software integration in the operations of 16 cooperative societies. These cooperatives are using CODIC software that is tested and working. This has increased the number of co-operatives that are automated and will facilitate data collection and information management with timely decision making mechanisms in co-operatives.

Another key milestone is where farmers' cooperatives assist their members to access farm inputs and affordable loans. Farmers pay back after harvesting. Other Cooperatives deal in production, processing and marketing of their products and services. For instance, dairy cooperatives have installed milk coolers that help to aggregate and bulk their milk for major buyers.

In addition, plot buying is a venture that has become prominent in the county making Nanyuki a leading real estate investment hub. For example, Unison Sacco Society Ltd has subdivided over 5,000 plots to their members in the last one year thus making them land owners.

Moving forward, the department will make key interventions in cooperative movement working closely with LACCOSOF. We will work together to develop a Cooperative policy and there after repeal all the existing legal framework in line with draft Cooperative Societies Bill 2021 jointly developed by Council of Governors and Experts.

Capacity building is another front that the department will continue to intervene. We plan to have frequent leadership and governance trainings coupled with continuous auditing programs. The intention is to help in responding appropriately when issues in cooperative movement arise.

Of importance, the County Government intends to restructure the operations of Cooperative Revolving Fund by increasing financial allocation, reviewing its operation policies and enhancing the accessibility to affordable credit facilities to all cooperatives.

The future of cooperative movement is very bright. H.E Governor Joshua Irungu, EGH has declared his total commitment to revitalize and revamp all cooperative societies in the county. He has brought together financial institutions comprising of banks and cooperatives and implored them to work together and complement one another.

We want cooperative to live up to this year Ushirika Day Celebration theme; "Cooperatives: Partners for accelerated sustainable development."

CECM: STEPHEN KISORIO

DEPARTMENT OF TRADE, TOURISM,
COOPERATIVES & ENTERPRISE
DEVELOPMENT

Mwiremia Farmers: Members Land a Fortune in Poultry Farming



Above: Patrick Wanjohi, Chair, Mwiremia Farmers' Cooperative and Elizabeth Nekese, Chair Mwiyo SHG

At first glance, it may appear to be an ordinary family-style timber house to a passing stranger. However, once you step inside your perception is completely transformed. Nestled in the heart of the compound in Mwiyo village, Tigithi ward, is a thriving chicken hatching operation run by Mwiyo Women's Group.

Mwiyo Women's Group is a 23-member self-help group among other 73 self-help groups that makes Mwiremia Farmers' Co-operative Limited.

Inside the house, the central room houses three incubators with the capacity to hatch 528 eggs each at a time. That's a total of 1,584 chicks from the three incubators after just

The cooperative has 73 Common Interest Groups (CIG) with 1,447 members across the ward.

21 days. The other two rooms serve as holding rooms for the chicks once they are hatched and moved from the incubators.

This is just one of the many hatching sites managed by the co-operative which then supplies its members with chicks for rearing, whether for meat or eggs. Elizabeth Nekesa together with other women oversees this initiative that is revitalizing Tigithi into a well-coordinated poultry farming unit.

Nekesa describes poultry farming as a lifeline that has allowed her to become self-employed and earn a steady income throughout the year. Since joining Mwiremia Co-operative in 2019, her fortune has transformed for the better and she now runs a thriving poultry business that has become a turning point in her life.

"The cooperative offers services such as chicken shed vaccination and fumigation. I am able to meet my daily needs while also earning a consistent income that has improved my quality of life," she says, "the project has been incredibly helpful as I no longer feel dependent on my husband; we now complement each other. Life has changed and the women in

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Christine Wanjiku, a member of Mwiremia demonstrating how they weigh chicken while selling



Foundation: Chicken Slaughterhouse

my village are happy because they have an income-generating activity.”

Mwiremia Farmers’ Co-operative is a marketing co-operative that aggregates the produce of its members, including chickens and eggs, and helps them secure better prices. Registered in 2019, the cooperative consists of 73 self-help groups with a common purpose in poultry farming comprising 1,447 members spread across the ward. Fifteen of these groups are specifically formed

by individuals living with disabilities. To become a member, one pays a registration fee of Ksh. 500 and becomes a shareholder by purchasing a minimum of 20 shares at a cost of Ksh. 100 per share.

The cooperative is dedicated to implementing effective disease control mechanisms to protect their birds. They have contracted experts

who make regular visits to provide services and conduct follow-ups with their members. Furthermore, the cooperative leverages its collective bargaining power to ensure members receive fair prices, safeguarding them from exploitation by brokers. They understand that strength lies in numbers.

“Nowadays, we determine the price of our chickens based on their weight. The more kilos, the higher the price, resulting in greater returns for our members. The cooperative has also created employment opportunities for many individuals within Tigithi. They engage in activities related to disease control and management, as well as educating members on how to produce chicken feeds at a lower cost,” says Patrick Wanjohi, the chairman, “given the high prices of chicken feeds, we teach our members how to formulate feeds using black soldier insects which provide a protein supplement through their larvae. We are continuously exploring new ways to diversify and innovate in terms of feed options.”

By Nahashon Maina



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THAN YOU THINK

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FEATURES

1. Moratorium of 6 months
2. Income channelled through the sacco through a memorandum between the sacco and the borrower
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6. Flexible repayment period

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Narumoru, Mobile No. 0724 212 282.
Maralal, Mobile No. 0721 463 733; Isiolo, Mobile No. 0799 687 701;
Nakuru, Mobile No. 0794 409 274

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CO'S Message



Samuel Mahiga

Chief Officer - CO

**DEPARTMENT OF TRADE, TOURISM,
COOPERATIVES & ENTERPRISE
DEVELOPMENT**

On this International Cooperatives Day, I want us to reflect back. It was in 1931 that the first law to govern registration of cooperatives was enacted. Note, Africans were not allowed to participate in cooperatives then.

It is until 1945 when AFRICANS were allowed to form and join cooperatives in Kenya, 78 years back. By 1969, Kenya had only 1,894 registered cooperative societies. Today, there are in excess of 25,000 registered cooperatives contributing about 45 per cent of the country GDP.

Do you know that Kenya's giant financial power houses were once cooperative organizations?

Take Equity Bank, Kenya's leading financial institution and the largest bank in Africa by client base. The bank started as Equity Building Society in 1984 before graduating into a fully-pledged bank in 2004. Today, the bank has a total asset of Kshs. 1.5 trillion and customer deposit amounting to Ksh. 1.1 trillion.

To our dairy farmers, Githunguri Dairy is our best template to learn from. In Laikipia and across the country you will always find Fresha Milk from this farmers' cooperative. The dairy processor is the third largest in Kenya, competing with Brookside and the New KCC.

I am confident cooperatives in Laikipia can borrow a leaf from these institutions, grow in size and mighty. We have 210 cooperatives with total asset

at the tune of Kshs 7.4 B, with huge potential for growth.

That is why Laikipia County Government through stewardship of Governor Joshua Irungu EGH is keen on farmers' cooperatives; facilitate buying milk coolers for dairy cooperatives. Plans are at advance stage to effect Warehouse Receipt System to ensure cereal farmers have their produce secured, market guaranteed, and progressively, use their produce as collateral from financial institutions.

Consensus is, literally all professionals are in cooperatives. Long are the days of economic bigotry from the West, we can now determine our future, socially and economically. That is why as Department of Trade, Tourism, Cooperatives and Enterprise Development we are repealing laws and regulations that governs cooperatives, to be more effective, efficient and consequently we birth a people-centred policy regime. We will train, capacity build, increase funding to Cooperative Revolving Fund, and give timely audit reports to enhance their management.

The future of cooperatives in Laikipia is brighter, in the spirit of "Kamuingi koyaga ndiri." Loosely translating to "many people can easily lift 'ndiri' (traditional wooden mortar for crashing cereals to flour.) God Bless Us All.

Nyashoe Sacco: Unity is Strength



Centred: Chair of Nyashoe Sacco in his shoe-shinning stall, Nyahururu

As the saying goes, cooperatives are only as good as their members, and this holds true for Nyashoe Sacco. Prior to registration in 2015, the Sacco operated as a merry-go-round pooling resources to purchase tools and equipment such as shoe polish and brushes for its members. Over time, the Sacco has become an integral part of its members' lives, empowering them to engage in investments beyond their day-to-day shoe-shining jobs.

According to John Kariuki, the chairman, the members' aspirations and strengths have enabled the Sacco to overcome various challenges they have faced. Initially, membership was exclusive for shoe shiners

but now the Sacco has embraced an inclusive membership policy that welcomes non-shoe-shiner women to join and participate. It has a total membership of about 50 individuals and ensures that members work towards a common vision that brings about positive change in their lives.

"The Sacco has enabled members to explore alternative investment opportunities through access to affordable loans. Members can borrow up to three times their savings," says Mr. Kariuki, "It has been a challenging journey, but access to training and capacity building through the cooperative office has strengthened the Sacco. The Sacco has become a symbol of unity and success for our members. Their path to success has

been paved with hard work and determination."

"Our Sacco has shown remarkable resilience. The initial years after registration were tough and we faced challenges that weakened us almost pushing us to the brink. However, the strength of our members en-

A while back, membership was exclusive for shoe shiners. Now the Sacco has embraced an inclusive membership policy that welcomes non-shoe-shiner women to join and participate.

abled us to become a resilient unit, navigating through the turbulence and emerging stronger," Kariuki affirms.

Nyashoe Sacco represents a "renaissance" in the cooperative sector, focusing on the needs, values, and principles of its members. Each member contributes Kshs 50 per day for five working days, amounting to Kshs 1,000 per month.

By Nahashon Maina

Ruai Beekeepers: Sweet Success: From Honey to Money



Left: Magdalene Muthoni, member of Ruai Beekeepers harvesting honey. Right: Packed honey

Ruai Beekeepers Cooperative is tapping into the profitable beekeeping industry transforming it into a commercially viable venture by refining, packaging, and selling honey from its members at competitive prices. The cooperative involves its beekeeping members in Lamuria, Ngobit ward, with 55 actively supplying honey for refining. For these members, it has been a journey of transformation and empowerment preserving the rich tradition that connects humans and honeybees.

“Founded and registered in 1978, our cooperative has a rich history. Over the years, we have gained a reputation for selling high-quality honey which has created a significant demand for our products,” says Christopher Ndirangu, the chairman, “Ruai Cooperative is re-inventing itself as the honey market

continues to grow aiming to better serve our members. The objective is also to establish succession plans and bridge the knowledge gap in beekeeping as many young people are hesitant to venture into the industry. The cooperative employs experienced individuals to train existing and new members in modern beekeeping techniques, thus reviving the practice and increasing productivity.”

“We are currently in the process of training both old and new members in modern beekeeping techniques and providing beekeeping equipment such as beehives. Our region is highly suitable for beekeeping due to the favorable weather and acacia tree flowering seasons. It is crucial to embrace this form of farming and focus on capacity building to double our production,” Ndirangu adds.

The cooperative has improved the living standards of its members by ensuring they sell their honey at better prices thereby increasing their earnings. Their honey sells at Ksh. 1,000 per kilogram and Ksh.500 for half a kilogram. Both honey-producing and non-producing members receive dividends from the cooperative’s honey sales since they are shareholders in the cooperative. Additionally, when the demand for honey too is high, the cooperative sources honey from Baringo, Doldol, Uwaso, and Ngare Ndare to meet the shortfall.

“We are planning to establish a bee apiary and install beehives with a capacity to hold 18 kg of honey per harvest to increase our output,” Ndirangu reveals.

By Nahashon Maina

Naserian Sand: An Emerging Agent of Change in Laikipia North



Jackson Sadira operating the cooperative's weighbridge-Il Motiok

In the not-so-distant past, traders at Ilmotiok center in Mukogodo West, Laikipia North, had mixed reactions as they watched trucks speed past, engulfing the area in a cloud of dust. These trucks were

transporting sand harvested from the Ilmotiok, Tiamut, and Koiya community group ranches. Unfortunately, the only thing left behind was the lingering dust, while the tangible benefits of this sand re-

“Today, the cooperative boasts 317 members, benefiting over 3,500 individuals residing within the group ranches.

mained elusive for the local traders.

In 2021, members of the community decided to take action by registering the Naserian Sand Cooperative with an aim to regulate and manage the sand harvesting in their community group ranches. Today, the cooperative boasts 317 members, benefiting over 3,500 individuals residing within the group ranches.

“The cooperative has streamlined the process of sand harvesting. It has ensured that both its members and the community at large benefit from the proceeds of sand sales. We want to have a share in the resourc-

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Reclaiming and Unlocking Community Wealth, Up North

es found in our land,” says Randa Lolonget, the chairman.

Embracing technology, the cooperative installed a weighbridge at Ilmotiok center. As trucks leave the group ranches loaded with sand, they make their first stop at the weighing platform. The exact weight of each truck’s load is calculated, and payment is made based on the charges per ton. The cooperative charges Ksh. 700, with Ksh. 100 going to the cooperative itself, while Ksh. 600 is divided among the three group ranches.

Data from the weighbridge reveals that the trucks passing through weigh between 12 and 14 tons. The weighbridge has become a crucial part of their operation ensuring that they receive the appropriate value for the sand they sell. Once payment is made, the trucks are allowed to continue their journey with the expectation that their cargo will contribute to the construction industry and the local labor market, both in



Il Motiok weighbridge at Il Motiok centre, Mukogodo West

Laikipia and beyond.

During the two years of operation, the cooperative has made significant investments in the local community to improve their well-being. Education, health, security, and environmental conservation are among the areas the cooperative prioritizes as a way of giving back.

“So far, we have provided bursaries totaling Ksh. 200,000 to 90 students in primary and secondary schools,” notes Lolonget, “we cater for the medical expenses for both our members and the community during illnesses. We also supply foodstuffs to the National Police Reservists (NPRs) who play a vital role

in responding to security threats in the area and maintaining peaceful coexistence.”

The cooperative is committed to striking a balance between sand harvesting and environmental conservation to promote sustainability. It is crucial to protect the environment as the population residing in these group ranches engage in various activities. Lolonget expresses the community’s happiness with their current living standards. He adds that the cooperative is dedicated to bringing about progressive changes that their members can take pride in.

By Nahashon Maina

The County Cooperative Director: Unveiling the Power of Cooperation



Rosemary Ngugi: Laikipia County Director of Cooperatives

Welcome to the second edition of the Cooperative newsletter. As we reflect on the impact of Cooperatives since our inaugural edition exactly one year ago.

We are delighted to launch this second edition during the 101st celebration of International Cooperative Day, under the theme "Cooperatives: Partners for Accelerated Sustainable Development". The theme highlights the vital role that Cooperatives play in fostering sustainable development within our communities. In Laikipia County, we have been inspired by the success stories shared by Cooperatives,

demonstrating the power of effective partnerships between our Cooperatives and their members in driving sustainable development.

Rima Sacco, for instance, has partnered with its members to provide water tanks for rainwater harvesting through their popular product, Rima na Tank, which has garnered overwhelming support.

Creativity and innovation are essential drivers of sustainable growth for

any organization. It is my sincere hope that cooperative leaders will continue to embrace education and training to enhance their leadership skills in all aspects. Moreover, I encourage every Cooperative leader to leave a positive legacy within their Cooperative Society that extends beyond their tenure.

Over the past year, the directorate has emphasized the importance of timely budget preparation, proper

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The status of Laikipia County Co-operatives

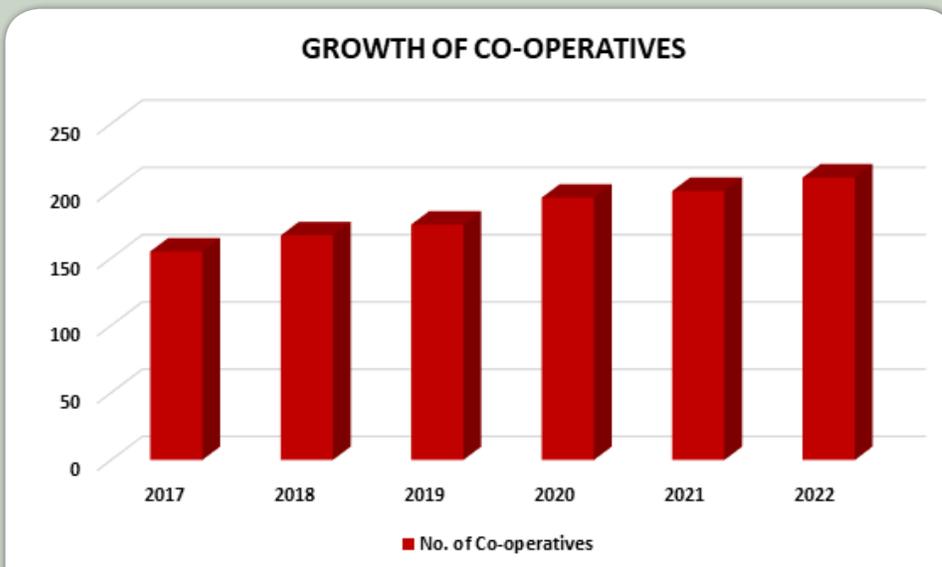


Figure 1: Representation of co-operatives' growth in Laikipia County

bookkeeping, and auditing. These three parameters steer Cooperative Societies towards progress and serve as a measure of the leadership provided within any organization. The relationship between members and their leaders thrives on mutual understanding. Therefore, leaders who ensure the Society's budget is prepared in a timely manner, maintain appropriate bookkeeping, and conduct audits within the required timeframe earn the trust of members, fostering stability and sustainability. The Directorate commends all leaders who have demonstrated an extra effort in compliance with these standards.

Directorate's Key Achievements

One: Facilitating the automation of 16 Cooperative Societies, thereby

increasing the number of Cooperatives with reliable management information systems.

Two: In the process of merging Winyitie Dairy and Laikipia Dairy Cooperative Societies to operationalize the Milk Cooler at Wiyumiririe. Currently, the cooler receives 5,000 liters of milk per day.

Three: Intensifying trainings at the society level, resulting in substantial improvements in budgeting, record-keeping, and auditing.

Four: Registering 10 new Cooperatives and reviving more than five dormant ones.

Five: Organizing a workshop with the Sand Marketing Cooperatives, which has led to significant im-

provements in their management.

And Six: Collaborating effectively with other Government departments and Non-Governmental entities that provide services to Cooperatives.

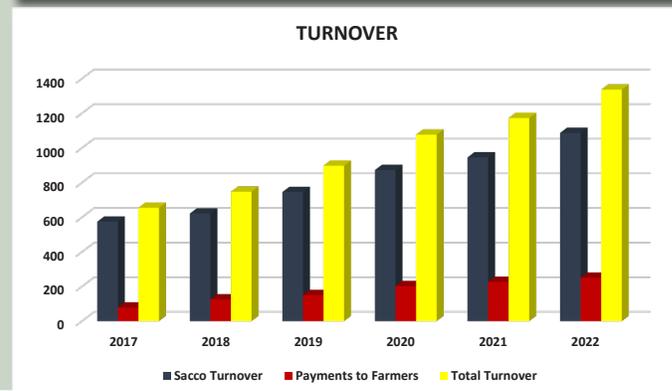
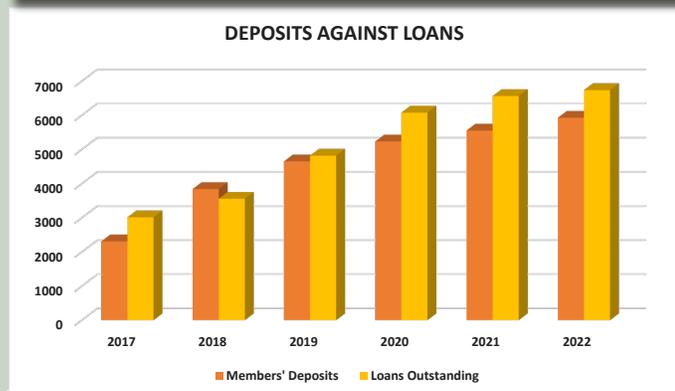
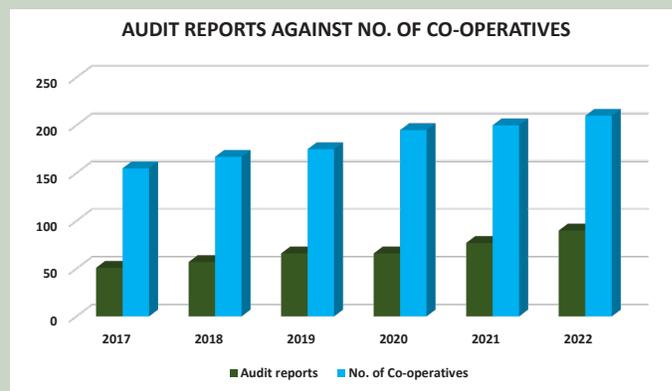
Looking ahead, we will encourage more Cooperatives to embrace automation and utilize digital platforms, as this is the direction the world is taking. We will also enhance trainings by tailoring them to sector-specific needs. Priority will be given to training board members who have been newly elected into office.

The Directorate will also focus on supporting the bodaboda sector, enabling them to find meaningful sources of income and encouraging those who are not yet members of any Sacco to join. We will collaborate closely with struggling Cooperatives to ensure their books are audited before the next financial year.

In closing, I wish to direct my message to the esteemed readers of this Cooperative newsletter. There is a profound quote by the writer 'Invagy' that resonates deeply: "Time is a non-renewable resource; once it slips away, it's gone forever." It is important that we embrace the wisdom of planning and utilizing our time wisely. Let us strive to make the most of every precious moment.

Status of Laikipia County Co-operatives

Presentation by Rosemary Ngugi: Laikipia County Director of Cooperatives



YEARS	2017	2018	2019	2020	2021	2022
No of Co-operatives	155	167	175	195	200	210
Membership	47196	56,889	62,301	69,368	76113	98469
Employment / job opportunities	743	1096	7413	8613	8623	8710
No of employees	370	421	1090	1173	1201	1258
Audits reports	51	57	66	66	77	90
Inspections	49	61	68	76	70	12
Members deposit	2.311 B	3.842 B	4.651 B	5.234 B	5.553 B	5.927 B
Loan Outstanding	3.015 B	3.558 B	4.818 B	6.077 B	6.563 B	6.738 B
Total Assets	3.730 B	4.540 B	5. 511 B	6.324 B	6.643 B	7.403 B
Total Turnover	655 M	748 M	898 M	1.077 B	1.173 B	1.337 B
Payment to farmers	79 M	126 M	151 M	203 M	227 M	251 M
Sacco Turnover	575 M	622 M	746 M	873 M	946 M	1.087 B

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Gives members 24-hour access to their FOSA accounts through Co-op Bank & other Visa branded ATMs globally.



PesaLink Service

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Member Personal Cheques

Your members can have personal cheque books to make payments.



Upgraded Sacco MCo-opCash

Sacco members can securely access their FOSA accounts and transact via mobile phones, laptops, and tablets anywhere, anytime.



Co-opOnline (Internet Banking)

Access the Co-operative's accounts securely, initiate and authorize payments via mobile phones, laptops, and tablets anywhere, anytime.

To learn more and access these services, call 0703 027 000 or email SaccoBankingTeam@co-opbank.co.ke



The Co-operative Bank is regulated by the Central Bank of Kenya

Chairman, Laikipia County Cooperative Revolving Fund



I take this opportunity to appreciate H.E Governor Joshua Irungu EGH for appointing Laikipia County Cooperative Development Revolving Fund Board. Now, the fund is fully constituted and in operation.

As the board, our strategic role is to support the Governor in actualizing his manifesto and achieving his vision of having mashinani development for the growth of Laikipia County. I have noted cooperative movement is a model that will anchor his pillars and areas of focus namely; agriculture, livestock, enterprise development and wealth creation.

The mandate of the board includes supervision and control of the fund activities, prepares budgets and such plans for better administration of the fund and imposes conditions and restriction on the use of fund as may be necessary. This includes; loan approval and follow up, public engagement and awareness, monitoring and evaluation of the performance of the fund.

During the loan follow up, I realized that funds have supported key value chains in the county namely; cereals, livestock, dairy, honey, horticulture, hay, housing and funded micro finance ventures. Recently, the board approved loan worth Ksh 27.4 million to 12 cooperatives that were waiting for the constitution of the board

and thus enabling them to support key economic activities within the county.

This brings the total amount of loans disbursed to Kshs 191, 243,450 to 156 cooperatives with highest beneficiary awarded Kshs 7.5 million. We have performed very well in term of creating accessible and affordable loans to cooperatives.

Going forward, as defined in our strategic plan 2023-2026, the fund will address the following areas;

One: Support and fund dairy cooperatives societies to enable them pay their farmers on time.

Two: Work to make warehousing receipting a reality by providing adequate funds to cereal cooperatives. This program will involve the cereals co-operative societies that are overseeing the management of the warehouse constructed by European Union

Three: Partner with key ranchers to promote steer fattening program under Oramat Livestock Cooperative Society Ltd that will support pastoralist communities.

Four: To support saving and credit cooperative societies including Micro- finance activities under FOSA with adequate working capital.

Five: Automate the fund operations for effective and efficient service delivery and six; review the existing policies to minimize high default rate of loans.

In conjunction with relevant stakeholders, we will endeavor that cooperatives in Laikipia achieves their objectives of being vibrant, model and transformative movement in Kenya.

Sammy Githungu

Chairman, Revolving Fund

Message From the LACCOSOF Chairman



I take this opportunity to welcome you to our Second Edition of Cooperative Newsletter. In this edition, we have purposed to highlight the enormous performance of cooperatives in Laikipia County through presenting successful stories of some of our cooperatives. These stories seek to create public awareness and engagement.

As LACCOSOF chair, I wish to thank H.E Governor Joshua Irungu EGH for his passionate love that he demonstrates to cooperative movement. This reminds me that cooperative movement in the first dispensation were very vibrant across the county and in all sectors of the economy. This is the time boda boda Saccos were established and grew in number bringing on board models like Nabosa Housing Cooperative Society Ltd.

LACCOSOF is the mouthpiece of all the cooperatives societies in Laikipia and basically its roles it to; empower leadership through capacity building of cooperatives for better governance and management, provides advocacy services for cooperatives, lobby for resources from government and development partners.

LACOSSOF is run by a competent board comprising of 9 members: 3 representing Laikipia West, 3 Laikipia East, 2 Laikipia North. The County Director Cooper-

ative is the ninth board member who is the secretary to the board. The board members are elected after 3 years and are expected to hold quarterly meetings.

I have witnessed the tremendous growth in cooperatives since the inception of LACCOSOF, vibrant leadership has been established and members' empowerment is on an all-time high. I am encouraged that cooperatives members are benefitting economically from 210 registered cooperative societies with total asset of Ksh 7.4 billion.

Key achievements include; lobbying for establishment of cooperative revolving fund and its annual funding, encouraging digitization of cooperatives' operations (CODIC programs, KWARA programs among others), coordinating annual Ushirika day celebration, empowering cooperatives on value addition for their products, and advocate for extension services and facilities.

Moving forward LACOSSOF intends to develop 5-year strategic management plan that is in line with the current CIDP 2022-2027 and the Governor's manifesto. This document will address the critical areas of resource mobilisation, value addition, automation of cooperative societies, and overall enhancement of cooperative governance and management with specific focus to book keeping and auditing.

Lastly, I would wish to request our strategic partner, Department of Trade, Tourism, Cooperatives and Enterprise Development, to continue supporting the movement in order to make it vibrant and agent of transformative change in the county

Patrick Maina

Chairman

LACOSSOF - Laikipia County Cooperative Societies Forum

Namoe Sacco : A Pillar of Success to Members



Black suited, John Moracha, Chair of Namoe, Henry Machira, member in their recently bought land

Namoe Sacco was registered in 1984 with a membership of 30 individuals. Over the years, it has grown to include 322 members from across 26 schools. The members consist of non-teaching school staff from public and private schools in Laikipia, as well as neighboring counties of Nyeri and Meru. Each member contributes Ksh.1500 per month. The Sacco has a robust savings and credit portfolio that caters to the needs of its members.

James Mathenge joined Namoe Sacco in 2013 at the age of 27 and had no idea that he was embarking on a life-changing journey. At the time, Mathenge had just secured a job as a driver at a leading girls' school in Doldol, Laikipia North. As a non-teaching staff member, he automatically qualified to join Namoe Sacco. Today, thanks to Namoe Sacco, Mathenge is a proud landowner and has built a house of his own. The journey with Namoe Sacco has transformed his life in incredible ways. "I cannot adequately express

how much Namoe Sacco has positively impacted my life. Through the Sacco, I am now a proud landowner and have been able to construct my own house. Namoe was the first Sacco I ever joined, and it is very attractive for saving, thanks to its affordable loan interest rate of 1% per month," says Mathenge.

Through microfinance initiatives, Namoe Sacco has provided members with alternative sources of livelihood and has also assisted members in acquiring land. In 2014, the

Continues on pg.25

Sacco transformed the fortunes of some of its members by facilitating the acquisition of a 3-acre piece of land in the Nkando area of Meru, just a few kilometers from Nanyuki town. The land was later subdivided into 14 plots, each measuring $\frac{1}{4}$ acre, and members purchased them at Ksh. 350,000.

“Today, that piece of land has significantly appreciated in value to Ksh. 1.5 million for a 50 by 100 plot. Our members have benefited greatly and the area has experienced tremendous growth. Our loans offer the lowest interest rates in the market, at 1% per month on reducing balance. Our loan products include education loans, emergency loans, and okoa na express loans, capped at 3 times the member’s savings,” says John Moracha, the chairman.

Henry Machira, a member, shares that he was able to put his two children through high school with the help of an education loan from the Sacco. “With the second loan I received from the Sacco, I partnered with a friend to buy and sell land in 2013. We purchased 1 acre in the Sweetwater area, which we subdivided into 8 plots. The returns from that investment helped me expand the venture and purchase my own car,” Machira explains.

According to Machira, Namoe Sacco has been his secret weapon. Over the years, the Sacco has come to his rescue whenever he needed additional funds for his investments such as when constructing his rental houses.

By Nahashon Maina

NAMOE: Nanyuki Secondary and Moi Equator were the pinoneer schools

In 2014, bought 3-acre piece of land in the Nkando area of Meru, few kilometers from Nanyuki town. Subdivided it into 14 plots, each measuring quarter acre, and members purchased them at Ksh. 350,000. Now one plot is worth Ksh. 1.5 million



In maroon t-shirt, James Mathenge, a member, outside his gate

Jitahidi Sacco: Living by Their Mantra



Michael Wahome, Chair of Jitahi Sacco, in his shop selling newspaper to his friend - Sipili town

As we approach Philomena Nduge's bustling grocery stand at Sipili Market, we are immediately embraced by her warm and inviting demeanor. However, it is when the topic shifts to Sipili Jitahidi Sacco that her face truly illuminates with an infectious smile that radiates from ear to ear. The sheer excitement in her voice is palpable as she passionately shares the profound impact that Sipili Jitahidi Sacco has had on transforming her life and uplifting her livelihood.

"I have an immense love for my Sacco; it's truly remarkable how my business continues to flourish despite the harsh economic conditions we face. Thanks to the unwavering support of the Sacco, I have been able to secure loans that have propelled the expansion of my grocery business. At present, I am diligently repaying my fifth loan, successfully fulfilling my obligations for the first four loans," notes Nduge, "beyond the direct impact on my business, the loan has opened doors for me to venture into farming activities such

as cultivating maize, beans, and potatoes."

Nduge's passion for the Sacco is shared by other members, such as her neighbor Ann Wangui, a 61-year-old small-scale trader and fellow member of Sipili Jitahidi Sacco. As we wait for Nduge to assist a customer, Wangui eagerly expresses her views on the Sacco. She confirms that the Sacco has been instrumental in sustaining her grocery business, aligning with Nduge's earlier sentiments.

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A Sacco Is Strong as Its Members

“The Sacco has instilled in me a strong saving culture. Every day when I close my business, I make it a point to save because I firmly believe that even a single day without saving is like incurring a loss. I am truly grateful for the affordable loans provided by Jitahidi Sacco. They offer what I call “stress-free loans” that allow me to borrow and repay at a comfortable pace. The quick and affordable loans provided by my Sacco have exceeded my expectations, and I am extremely satisfied with their services,” Wangui remarks

Since its registration in 2016, the Sacco has experienced remarkable growth. With only 10 members and assets totaling Ksh. 125,000 by the end of 2017, it has now flourished into a thriving community. Presently, the Sacco boasts 51 members and a substantial asset base exceeding Ksh. 700,000. This impressive growth has been made possible through the daily contributions of Ksh. 20 from each member.

Michael Wahome, the Sacco chairman, attributes this remarkable success to the unwavering confidence and active participation of its members. He emphasizes the significance of a united membership, stating, “A Sacco is as strong as its members.” Wahome further explains, “The majority of our members are small business operators and individuals



Above, Philomena Ndung'e. Below, Ann Wangui - at their shops - Sipili

engaged in agricultural activities in Olmoran ward and beyond. They display a remarkable commitment to saving, and we have implemented a robust loan and credit recovery process that ensures our operations run smoothly. The members have access to a range of loan facilities, including emergency loans, business loans, and education loans of

up to three times their savings.”

Additionally, the Sacco has successfully accessed loans from the Laikipia County Co-operative Revolving Fund, empowering its members to invest in income-generating activities.

By Nahashon Maina

Marbosa Sacco: Empowering Boda Boda Riders and Beyond



Some members of Marbosa Sacco in one of their meeting in Ol Jabet, Marmanet Ward

Established in 2016 and based in Oljabet, Marbosa Sacco has emerged as an inspiring institution for Boda Boda riders. The Sacco has not only transformed the lives of its members but also provided them with opportunities to improve their livelihoods and generate income from their savings. Through their contributions, Marbosa members can access affordable loans empowering them to support their families and pursue their dreams.

John Muchina, a credit officer and

proud member of the Sacco, testifies to the positive impact it has had on his life. Through disciplined saving, Muchina became eligible for his first loan of Kshs 20,000 and, over time, successfully qualified for a third loan of Kshs 100,000.

"Thanks to the affordable loans I have accessed from the Sacco, I have been able to provide a quality education for my children up to university level without any struggles. Additionally, some of the loan funds have been invested in purchasing materials for my tailoring business," shares Mr. Muchina.

In addition to his tailoring work, Muchina also designs and creates uniforms for fellow Sacco members to be worn during meetings and events fostering a sense of unity and belonging within the community.

"We save a minimum Kshs 50 per day but a member can save as much as they can afford. Apart from boda boda riders, we have brought on board members such as teachers, doctors, traders and business owners who have significantly expanded our saving pool- it is the reason we are able to disburse loans totaling over one million." He adds.

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Marbosa Sacco: A People Joined by Need, Economic Independence



John Muchina, member of Marbosa and who knits the members' uniform as pictured at page 28

This strategic move aligns with their vision to reach out to potential members in and around Sipili, ensuring a diverse and inclusive community. Last year, the Sacco disbursed loans totaling Kshs 1.47 million to its members. The loan products offered include development loans with a repayment period of two years, school fees loans, and business loans, each with a repayment period of two years.

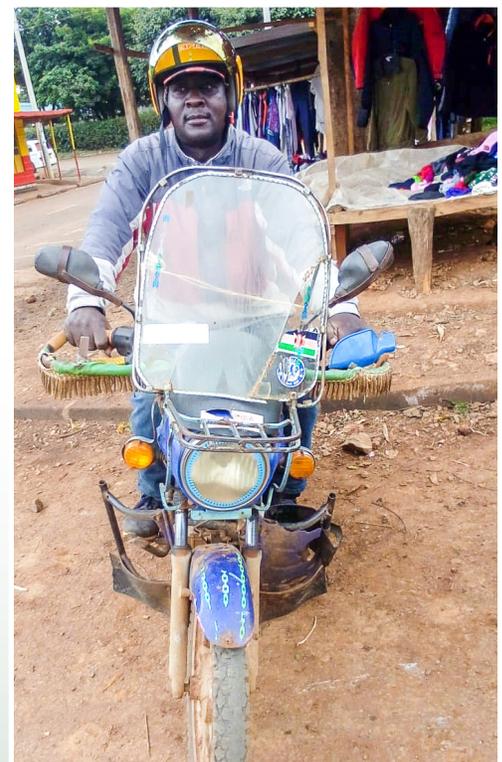
"Members can easily access loan double the amount they save, enabling members increase their business capital or start new ones," Muchina further explains.

Furthermore, members also benefit from dividends further enhancing the value they receive from their membership. Marbosa Sacco

has taken a significant step forward by partnering with CIC Insurance to leverage the money market and generate a good return for its members with an 11 per cent interest rate. "We are dedicated to ensuring that our members are well taken care of even after they retire," emphasizes Muchina.

Marbosa Sacco continues to be a beacon of hope and progress for Boda Boda riders and the wider community. The Sacco is actively shaping a brighter future for their members through their commitment to providing affordable loans, fostering unity, and exploring strategic partnerships.

By Nahashon Maina



Daniel Gichuru, member, Marbosa sacco - Jebi (Ol jabet)

Rima Sacco: Loan Products Designed with a Purpose



Nancy Mundia, member & beneficiary of RIMA NA TANK

Rima Sacco, based in Nyahururu, started as a self-help group catering to the Catholic Men Association (CMA) and primarily focused on table banking. In 2016, the organization took a significant step forward by registering as an independent entity, and welcoming new members

beyond the CMA.

Currently, it boasts a membership of 500 individuals. The Sacco firmly believes in dynamic and solution-oriented marketing to attract more members and remain competitive in its field. Their loan products are designed with members' ability to repay without significant difficulty in mind.

In April 2023, the Sacco introduced a new product (RIMA NA TANK) which attracted an overwhelming number of applications from the members. The product aimed to provide mem-

Initially, we purchased 33 tanks with a capacity of 5,000 liters to gauge the interest from our members

bers with a loan option to acquire a tank, offering flexible repayment terms of Kshs. 1,540 per month with no deposit requirement.

"It was such a surprise. We never expected that kind of response from our members when we came up with this idea," says Patrick Kariuki, the chairman, "Initially, we purchased 33 tanks with a capacity of 5,000 liters to gauge the interest

Continues on pg.31



Patrick Kariuki,
Chair Rima Sacco

Rima Sacco Chair:

RIMA NA TANK was an innovative project that ensured almost all our members had water tanks, for domestic, animal and kitchen garden.

from our members. On the day we announced the availability of the tanks and started accepting applications, we received more applications than the available tanks. The following day, we promptly delivered the tanks to the successful applicants.”

Simultaneously, this initiative enabled the Sacco to offer as many loan options as possible to its members.

“As a mother with young children, I require a substantial amount of water for daily laundry needs. I needed a tank to store water for when the tap runs dry, ensuring we have enough water at home. At that time, I didn’t have enough money to buy a tank. When I learned about RIMA NA TANK, I felt it was heaven-sent arriving precisely when I was in dire need,” Rahab Mathenge, a member, explains.

Another member, Nancy Mundia, highlights that the absence of a deposit requirement was what drew her to this loan product. “Rima Sacco only required a commitment to pay the monthly installment in order to obtain the tank,” Nancy says, “During this rainy season, I continue to collect clean water for household use and plan to start a kitchen garden. This will go a long way in saving money that I would otherwise spend on buying vegetables.

The chairman states that Rima Sacco offers loan products to its members with the aim of positively impacting their lives. He proudly asserts that the Sacco’s success is attributed to its competent leadership which takes initiatives that benefit the members.

By Nahashon Maina



Nanyuki Express Cabs Sets the Bar High by Enhancing Quality Customer Service

Nanyuki Express Cabs Sacco has taken significant strides to establish itself as a leader in the transportation industry, prioritizing quality management practices to enhance both your safety and overall experience.

By consistently delivering exceptional service, the Sacco has become the preferred choice for individuals traveling to Kenya's capital Nairobi from Nanyuki, or, from Nairobi to Nanyuki, while also commanding a good lead over other central Kenya routes.

Since its establishment in 1995 with just 10 matatu owners, the Sacco has experienced remarkable growth boasting a current membership exceeding 650 individuals operating matatus on 12 dedicated routes. As a Sacco, it addresses the collective needs of its members by facilitating savings mobilization and providing loans and credits. This approach has not only fostered economic growth and development among its members but also ensured a successful operation and maintenance of their matatus.

John Maina, a member since 2019

and an industry veteran of 30 years, speaks highly of Nanyuki Cabs Sacco proclaiming it as the best he has ever encountered. "The Sacco's strength lies in its impeccable management, ensuring that our matatus are well branded, efficient, and serviceable, thereby instilling trust in our customers," he expresses.

Maina also highlights the seamless flow of vehicles on their routes and the presence of rescue vehicles on standby guaranteeing a hassle-free experience for passengers. In just

Continues on pg.33

Nanyuki Cabs, the Pride of Mwisho wa Reli

two years of joining the Sacco, Maina was able to acquire another matatu. The disciplined saving culture promoted within the Sacco has enabled multiple members to access loans at any given time facilitating their personal and professional growth. “By pooling our resources together under the principle of ‘I Save, You Save,’ the Sacco has transformed my dreams of investing in property into a reality,” he adds.

Julius Mburu, the chairman, attributes the Sacco’s exceptional standing to its affordability, reliability, assurance, and responsiveness, effectively severing ties with the chaotic and obstinate nature often associated with the matatu industry.

“We prioritize customer service and relations by extensively training our workforce, ensuring they are easily identifiable through their uniforms, friendly in demeanor, and maintain discipline,” Mburu explains, “furthermore, the Sacco has implemented measures that inspire customer confidence, including a disciplined workforce comprising professional drivers and conductors.”

The Sacco has cultivated a sense of trust and confidence that resonates with its customers. Their responsiveness is evident in their willingness to assist passengers and provide prompt services throughout the journey.

The Sacco ensures rigorous vetting procedures when hiring employees, includ-



John Maina, member, matatu owner, and a driver of the sacco



ing the submission of valid good conduct documents. He adds:

“Customers desire cleanliness, well-maintained matatus, and attractive branding for their comfort. We guarantee the optimal condition of our fleet,” asserts Mr. Mburu, “the ultimate goal is for every traveler to consider catching a Nanyuki Express Cabs matatu when planning their journey.” Mburu excitedly explains.

By Nahashon Maina

Governor Meets Cooperative Stakeholders



On 26 June, 2023, Governor Joshua Irungu EGH met with Cooperative stakeholders who included Bank managers, Saccos' Managers, among others.

This was in preparation to the International Day for Cooperatives that is held every 1st July.

In Kenya, the day is known as Ushirika Day designed to celebrate all cooperatives in Kenya - who in their small or big ways, has impacted on its members economically, and contributed to Kenya's growth.

This year's theme is: "COOPERATIVES: PARTNERS FOR ACCELERATED SUSTAINABLE DEVELOPMENT"

Governor Irungu appreciated the industry players leaders for their dedication in steering their members to economic independence, especially cultivating the culture of saving, unity, and aggregation of talents in effort of eradicating poverty in Laikipia.

In company of his CO Samuel Mahiga, Director Rosemary Ngugi, CECM Trade, Tourism, Cooperatives and Enterprise Development Stephen Kisorio, assured Governor as well as the cooperative stakeholders of his commitment to streamline cooperatives in; policies, regulations and in disbursement of the County Revolving Fund to ensure it achieves its intended objectives in line with Governor Joshua Irungu's manifesto.

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SUSTAINABLE SYNERGY

*In nature's fields, hope takes wing,
Cooperative souls, together they bring,
Farmers and earth, partners sincere,
Sustaining futures, side by side, clear.*

*Calloused hands, steadfast and true,
Nurturing growth, day by day, they
do,
With harmony, abundance is found,
In partnership, earth's blessings
abound.*

*Business people with vision rare,
Honoring Earth, ventures they dare,
In boardrooms, innovation sparks,
Balancing profit with ethical arcs.*

*Entrepreneurs, hearts ablaze,
Carving paths, creating lasting ways,
Risk-takers building ventures bold,
With farmers' hands, their stories
unfold.*

*In unity, they see a world anew,
Where dreams and toil, together ac-
cruce,
Sustainability embraced with care,
A future where dreams flourish and
share.*

*A symphony of hope, bright and light,
As farmers, businesses take flight,
Transforming futures, hand in hand,
Accelerating progress, a united band.*

*In their quest, noble and grand,
Shaping a future, just and planned,
Cooperative souls, beacons so bright,
Guiding us to freedom's light.*

*In a world intertwined, they find,
A symphony of harmony, souls
aligned,
Farmers, businesses, entrepreneurs
true,
Partners for a sustainable view.*

By: Mshairi Awanjo

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