



# Moving Forward

**Post the pandemic, how  
will companies reinvent  
themselves?**

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# Walking hand-in-hand with our customers

It sounds like a cliché when we say we are living through some really hard times due to the Covid-19 pandemic; but it is the new reality that we must learn to live with, finding new ways of navigating the hard times and rethinking our modus operandi both at the individual and corporate level.

Needless to say, the pandemic has caused a major disruption to the way we do business. We have seen many people lose their livelihoods and businesses close. At the same time, we have also seen the face of resilience, the determination of our people to sail through the stormy waters and look to the future with hope and conviction that things will get better.

That's why we have titled this publication "Moving Forward". We are forging ahead despite the challenges that we continue to face. Any obstacles that we face on this journey can only harden our resolve to succeed. And succeed we will. Biashara Club members are a resilient lot; even in the face of a challenging business environment, they have faith that this is a passing phase, that things will get back to normal.

As a Bank, we have walked with the Club members during these hard times, so that their businesses are not severely affected by the pandemic, as the Bank's Director of Retail, Annastacia Kimtai points out in this magazine.

We have 12,000 Biashara Club members in Kenya and 4,000 others in South Sudan and Rwanda.

These form the core of our MSME proposition, and for many, they can testify to the support that the Bank has given them on their journey to building a thriving business. We have a few examples inside this publication of such members who have walked with us during this period of uncertainty.

We also have an inspiring piece about a lady farmer in Maralal, Esther Lenolkulak, who, against all odds, has succeeded in wheat farming, a domain that has traditionally been dominated by men. She says that her membership of Biashara Club has helped her navigate the business challenges that are associated with farming, with the Bank's representatives guiding her through the obstacles to success.

I hope you will find Esther's story, among others, inspirational at a time when we all need a respite from the challenges wrought on us by the pandemic.

Enjoy the magazine.

*Judith Sidi Odhiambo*

**KCB Group Head of Corporate and Regulatory Affairs**



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# Biashara Club walks the customer journey amidst the pandemic

The Covid-19 pandemic has necessitated closer ties with Biashara Club members to ensure they survive during this period and even succeed where possible.

By **Annastacia Kimtai** Director Retail, KCB Bank Kenya

The one sector that has been hit hard by the fall-out of the pandemic is the micro, small and medium enterprises (MSMEs). The structure of the small enterprise has been disrupted completely, the hours of business, production and route to market have also been severely affected by the health measures imposed by the government.

The social structure that is the backbone of the enterprise has been displaced. Most have found themselves facing strained liquidity that has affected staff remuneration with some being forced to lay off until further notice. As a result, this has negatively affected the quality of life of households that these enterprises support.

KCB Biashara Club, which was formed in 2008 to support MSMEs to thrive by providing customized solutions as per the business needs is aware that support to its members is crucial now more than ever.

KCB Retail Director, Annastacia Kimtai, Director Retail KCB Bank Kenya notes that reduced demand for goods and services has led to a strain in cash-flow for most MSMEs. As such, KCB has taken into consideration the uncertainty and unease in the economy, making it the organisation's priority to ensure the continuity of its customers' businesses.

"Biashara club is based on a relationship management model where we walk along the customer's entrepreneurship journey. We try to understand and anticipate the customer's needs and strive to meet them both financially and non-financially. As such, the Covid-19 pandemic has necessitated closer ties with our customers to ensure that we guide them to survive during this period and even succeed where possible," said Annastacia Kimtai.

Since Covid-19 was confirmed in East Africa, KCB Group continues to provide both financial and non-financial support to customers. This has been instrumental for the Biashara Club, made up of 12,000 active members in Kenya and over 4,000 in South Sudan and Rwanda.

"We have since restructured Ksh. 120B for

our business customers, making it one of the largest restructures in the market. Key to note is KCB did not pass the cost of restructuring to the customer and instead bore it as a group to ensure the customer can save every last coin as a business," she said

KCB also eased the cost of transacting for customers by not charging any fee for digital transactions, following a directive from CBK. Additionally, the group has been encouraging and migrating the customers on to the digital platforms which is more efficient and cost effective. KCB Bank Kenya also contributed KShs.150 million towards emergency interventions to cushion vulnerable citizens affected by the COVID-19 pandemic. Other than supporting our customers, the bank stands with the nation to help limit the spread of the virus and ease the related economic hardships faced by the communities in which the bank operates in. The reality is the pandemic is a first time experience for individuals and businesses alike, Annastacia Kimtai noted, as such KCB has also been providing non-financial solutions to the customers through Biashara Club.

"Information is power, and this situation is fluid at the moment so we have been running webinar series to educate our customers on how best to navigate the pandemic to ensure their survival. So far we have done over 23 of them," she added.

The Biashara Club customers run enterprises in all sectors of the economy. Including real estate & construction, hoteliers, consultants, farmers, welders, distributors, agro vets, school entrepreneurs, among others.

KCB is committed to facilitating their survival given the instrumental role they play in the economy and households alike. Through the club, members have been equipped with tips that will see them stay afloat including how to take care of cash flows, how to care for surviving customers to ensure repeat services, taking advantage of the government benefits extended to small businesses, taking care of employees so they care for the customer among others.

"We have since restructured over Ksh. 120B for our business customers, making it one of the largest restructures in the market. To note is KCB didn't pass the cost of restructuring to the customer and instead bore it as a group to ensure the customer can save every last coin as a business"

## [THE BIG PICTURE]

The Biashara club also offers products like LPO financing and SME loans at favorable interest rates customized to suit the customer needs. Other services include negotiated forex rates and providing members with training and business development opportunities in partnership with other organizations.

“Our priority is the survival of our customers. We continue to urge them to prioritize survival over expansion until the storm is clear. We’re also playing our part by supporting the suppliers in our ecosystem and purchasing what we can from them to keep the doors open,” she concluded.



# Boosts for schools in new tailor-made solution

**KCB Bank Kenya has introduced a new Learning Institutions Proposition designed with financial support solutions to boost reopening of private and public schools.**

**By Naomi Ndele Head of SME & Agribusiness, KCB Bank Kenya**

**K**enya partially re-opened schools on 5th October, seven months after they were closed due to the COVID-19 pandemic.

Key compliance directives were issued by the Ministry of Education and all Learning Institutions had to ensure that all the guidelines were implemented before they could reopen the schools. Given that the schools have not been receiving any income, meeting the guidelines became a heavy task for some institutions.

Conscious of the reopening challenges facing both public and private schools, KCB Bank Kenya introduced a new Learning Institutions Proposition to aid the rapid reopening of schools with a wide variety of financial solutions.

These financial solutions from KCB are designed to cater to private and public schools, enabling smooth operations and letting nothing come in the way of great learning and skills development. The learning institution loan provides facilities, both secured and unsecured.

The bank has extended loans to cater for school construction projects, buying of desks, chairs, painting of the school blocks and compound. The finance scheme loans will also cater for infrastructure development, modified physical spaces for social distancing, enhanced sanitation (water tanks), short term and



long term loans, Personal Protective Equipment (PPE) like masks and gloves and fumigation.

“We are offering additional financing to the schools, despite them not operating in full capacity, so as to enable them meet and adhere to the COVID-19 protocol guidelines set by the Ministry of Education to enable them continue with their operations,” said KCB Head of SME & Agribusiness, Naomi Ndele.

The bank has also restructured facilities worth over KShs. 1 Billion due to the reduced cash flows resulting from the closure of schools. The institutions will also receive repayment holidays during the period of school closure so as to give them some relief as they get their finances and cash flows back in order.

“We are catalyzing the reopening of the institutions to ensure a seamless process as well as guarantee the sustainability of the resumption of studies, noting that the virus is still here with us,” said Naomi Ndele

“This is one of the all-round initiatives which we have rolled out,” she added.

All learning institutions qualify for the loan and the range of loans is dependent on the size of school, their requirements and ability to pay. There is a high appetite for the facilities as schools are working extra hard to meet the guidelines set by the ministry.

KCB will continue engaging and working in partnership with the Ministry of Education and private sector partners who include the Kenya Private Schools’ Association, the membership is drawn from owners of private schools all over the country. These strategic partnerships will enable us customize products for the learning institutions, and give the necessary support required.

“All learning institutions qualify for the loan and the range of loans is dependent on the size of school, their requirements and ability to pay. There is a high appetite for the facilities as schools are working extra hard to meet the guidelines set by the ministry.”



## KShs.1 billion

**Restructured facilities due to the reduced cash flows resulting from the closure of schools. The institutions will also receive repayment holidays during the period of school closure so as to give them some relief as they get their finances and cash flows back in order.**

# Hope in the West

By Metric Mukhalasie, KCB Regional Business Manager

**W**estern region is the leading region in Biashara Club performance. We have the largest numbers of customers in the region and one of the reasons for our success is perfecting our customer onboarding process. We created our own starter pack that ensures we explain every product and service under Biashara Club step by step to make sure customers understand what opportunities they have when they join the Club.

We have dedicated bankers who then steer them through their dreams by finding out their three or five-year plan. We then plug in with the products and services under the Biashara Club proposition that will help them build their business from micro businesses, to SMEs to medium corporates and some of them have even grown to be large corporates.

The entrepreneurs joining the club come from different sectors and therefore the relationship managers give them products, services and advise that will enable them to actualize their dream. Not only does KCB give them preferential services, it also gives them preferential pricing on certain products that help them build their businesses.

In Western Region we have 2, 890 customers spread over 33 branches. We are very excited about this because when compared to the other regions, we are at 115 percent in terms of performance, and the reason we have this kind of performance is because of how we handle our customers.

We have 9 clusters in Western region including Kisumu, Mumias, Kakamega, Migori, Homabay, Kisii, Bungoma, Busia and Nyamira. The different clusters have formed very vibrant WhatsApp groups where they network and support each other with business advice. A lot of the customers have testified that being in the WhatsApp groups has led to their businesses growing very fast because of networking. The Club is also very instrumental in boosting members' confidence and ensuring that they have the opportunity to showcase their products and services to each other.

Western region is spread within ten counties in three clusters, we have four in Western, four in Nyanza and two in South Nyanza. We have a lot of partnerships and support from the counties because they also want to see businesses grow in their own regions.

In Western, there are a variety of businesses, some people have water processing plants, there's farming in a very large magnitude, transportation, and there's a lot of construction



in now because of devolution.

We usually hold networking forums where an industry expert is brought in to train our customers on different topical issues. An example, is having an experienced trainer teach our customers about taxation. We have also had a training on succession. A lot of entrepreneurs are not very adept at handing over their business to the next generation. Most of our Club members run family businesses and we want to instill professionalism in their businesses and so we advise them on which route to take so that there's longevity even after they have left their business. During this time with the spread of COVID-19, we have training sessions virtually through webinars.

We also organize international trips to enable our Biashara Club customers to bench mark against international standards where they can come back and implement what they learnt. The trips are usually themed, for example manufacturing or tourism, and our Club members pick the trips according to the themes that would help with their business growth. This trips are usually organized by our customers and so the business remains in the Club.

COVID-19 has affected business in the Western region and in the country as a whole. After the first case was announced, there was a lock down on travel, both international and local, and this affected the movement of goods and services, a lot of companies asked their employees to work from home or even take a pay cut. There were also lay-offs especially in the transport and hospitality industries that were adversely affected.

On the other hand, some industries have flourished, pharmaceuticals for example, because of the increased need for sanitizers, masks and other protective gear.

Our customers also found a way to cope and come up with ingenious ways of doing business, especially in the digital space. For example private schools turned to online classes and therefore there was business continuity. Going forward, people will have to rethink how they do their business because of the pandemic and since social distancing is highly encouraged, people are finding innovative ways to reach their customers.

To cushion our customers against COVID-19, we have supported our Biashara Club members by restructuring their loans and extending the repayment period to make sure there's business steadiness post pandemic.

We also shared advise on Human Resource Management for their businesses. We advised them to retool and reskill their staff based on the needs of the customers to ensure their staff can support the business based on the new customer and even suppliers preferences.

We are very keen to ensure that our customers re-invent themselves during this pandemic. One of our key customers Diri Enterprises was able to invent an app where customers are able to 'dial a Diri' and get products delivered to their doorstep. Diri was able to do this after one of the training sessions we had that encouraged our Biashara Club members to do business differently in this digital era.

“We usually hold networking forums where an industry expert is brought in to train our customers on different topical issues. An example, is having an experienced trainer teach customers about taxation. We have also had a training on succession. A lot of entrepreneurs are not very adept to handing over their business to the next generation. Most of our Club members run family businesses and we want to instill professionalism in their businesses and so we advise them on which route to take so that there's longevity even after they have left their business. During this time with the spread of COVID-19, we have training sessions virtually through webinars.”

# How travel opened up a new world of business opportunities

By Moses Odipo, KCB Biashara Club Manager



Biashara Club was launched in 2008 to cater to SMEs who wanted faster services when they visited the branches. We therefore introduced the queueless banking and Biashara Club customers had a dedicated counter. As we continued to engage with the customers, we realized that the queueless banking was not the only thing they desired, they also wanted dedicated relationship managers who could connect with them and give them non-financial services like business advisory services.

As Biashara Club grew, our customers started looking for facilities to travel abroad to import items that would help with their businesses because they could access quality items abroad. Most of our customers travelled to Dubai and China.

During the revamping of Biashara Club, we decided to plan for the trips as a club and extend them to the club members. We partnered with the Ministry of Foreign affairs so as to add value to the trips. We would not just travel to purchase items but we took advantage of fairs happening in the countries we travelled so that we could get the very best for our customers. The Foreign affairs team also linked us up with the ambassadors for the countries we toured and they would advise on the activities we had to do in their countries.

We also partnered with IFC, Export Promotion Council, the US Embassy, and a number of other strategic partners to ensure that when our customers visited these countries for business trips they would have access to advisory services for the best companies to deal with. We have therefore not had any cases of conmanship.

The club members have continued to see value in the trips and they preferred travelling with the club as opposed to travelling alone.

Our Foreign Affairs Ministry in Kenya is also very instrumental in helping us pick the destinations that most of our club members

would benefit from the most. We also visited the countries that were proposed by our members during our networking forums. After each forum, we share questionnaires with our customers and one of the questions usually is which destinations they would love to visit and why. We then analyze the proposed countries holistically to see which countries our members will benefit from.

Our first trip was to Dubai given that many of our customers brought a lot of items from there; the other popular destinations were China, India and Turkey. We were able to connect with ambassadors from these countries and they helped us connect with business associations that would help our customers get the best items to purchase.

**An example is the partnership we have formed with TABA, Turkish African Business Association that has helped us connect the SMEs in Turkey with the SMEs in Kenya.**

Travelling gave us exposure and we were able to learn a lot of things that would go a long way in helping our customers save as they shop for their business. For example, we realized that some of the items we were getting in Dubai were coming from China and since China is one of our popular destinations, we decided to go straight to the source and get our items there at cheaper rates. A lot of our customers also thought that anything apparel only comes from Turkey but during one of our trips to Vietnam, we discovered that the material industry is huge and affordable. We now have one of our key customers in Thika having formed a relationship with one of the biggest companies in Vietnam where he purchases material in large quantities for making school uniforms.

We started with two trips per year, but as we speak, we are capable of doing eight trips per

year. The trips have been very successful and have led to the growth of Biashara Club.

Since we started the club in 2008, I'm proud to say that we have done 45 destinations so far and there are some destinations that we keep visiting because of the value derived from there by our club members. Some of the destinations we visit frequently are China where we go annually, we have gone to the US four times visiting different states and we have traveled to Turkey twice.

We then introduced roundtrips where we visit several countries during the same trip. We recently did Malaysia, Singapore and Thailand as a round trip. Dubai is another popular country that we frequently visit as we also use Dubai when connecting flights from one country to another.

We work on a report after every trip with insights that show the benefits, values and linkages achieved from the trip and this report influences the countries we need to revisit. The report is also shared with the Ministry of Foreign Affairs being one of our key stakeholders.

The greatest achievement of the trips is having our members coming back home and implementing what they learned from the different visits. We have a group in Maralal that started a Milk Processing Plant after purchasing the machines in China and they are now collecting milk from the farmers in Maralal. A farmer started Kibbutz farming which is a soilless mode of farming known as hydroponics after learning about it during our visit to Israel.

Another successful business was started in Kericho where a club member bought machinery in China to start a tea factory and another customer in Bungoma brought in six containers worth of road construction machinery from a recent trip to Germany and is now constructing roads on a project in Bungoma.

These are some of our success stories that show the transformation our customers

are getting from joining Biashara Club and visiting different countries where they get to pick new business ideas or improve on their existing businesses.

All the businesses our customers have done internationally over the years have been geared towards technology transfer and not importing finished products. The club members implement what they benchmarked internationally, which leads to a growth in their business leading to creation of more jobs.

Since we introduced the trips to the club, 2020 has been the only year we have not managed to travel due to the COVID-19 pandemic. As a matter of fact, we already had approvals to visit six destinations this year but then there was a travel ban both locally and internationally.

**We are still in talks with the different countries we were to visit in 2020, and if all goes well and the travel ban is lifted in 2021, we might double the number of trips to 12.**

Out of the current experience with COVID-19, we are forming partnerships with different embassies from the countries we were planning on visiting. An example is a partnership we have had with China in conjunction with the Chinese Embassy in Kenya and the Kenyan embassy in China where we connect our customers to suppliers who have been verified by the Chinese embassy and our customers are able to import the latest technology machinery without having to travel.

Once we resume our trips, we will make sure to observe all the Covid-19 measures put in place by WHO and supported by our government and the different countries we shall visit.

**“ Since we started the club in 2008, I am proud to say that we have done over forty-five destinations so far and there are some destinations that we keep visiting because of the value derived from there by our club members. Some of the destinations we visit frequently are China where we go yearly, we have been to the US four times visiting different states and we have gone to Turkey twice.”**

# Pursuing personal training and development for business growth

By Nyambura Nganga KCB Biashara Club Manager

“Knowing others is intelligence; knowing yourself is true wisdom. Mastering others is strength; mastering yourself is true power.” Lao Tzu

Learning is the process of acquiring new understanding, knowledge, behaviors, skills, values, attitudes, and preferences. Learning can be immediate and induced by a single event, for example, being hit by the corner of a door will immediately let you know that you should be more careful so as to avoid the same painful experience in future; or can be accumulated over a period of time from repeated experiences for example if you want to learn how to cook a particular dish, you will have to prepare it over and over again before you can learn how to make it perfectly.

Learning also occurs in multiple ways like practice; practicing reading, training or from watching what others are doing and repeating the same. All these are ways we can use to acquire new knowledge and skills. Learning is a continuous process that never ends and one can never be too old to learn something new.

Most gurus recommend that we should spend at least 15 minutes to an hour a day focusing on our personal development. Personal development is a lifelong process. It is a way for people to assess their skills and qualities, consider their aims in life and set goals in order to realize and maximize their full potential.

Entrepreneurs generally run very busy schedules and sometimes find that they do not set a side time for personal development. In order to help our busy Biashara Club

members keep up to date with personal development, we hold quarterly trainings where we invite industry experts to train them on topical themes. The trainings are done on a quarterly basis, where we can discuss Taxation, Family Business, Use of technology in Business, Manufacturing, Agriculture amongst other subjects. After the outbreak of COVID-19, we moved the trainings to virtual platforms and since we did not need to plan for an event anymore, we increased the number of trainings and started offering two per week.

We realized that our customers needed us now more than ever. They needed to get new skills and knowledge so as to adjust their ways of running their businesses in the new normal.

Things like changes in the environmental, legal, social, and technological fronts are things we need to familiarize ourselves with in order to run successful businesses and that is why we cover such topics during our training sessions.

In a previous session, we focused on changes in taxation where our Biashara Club members were trained on the various types of obligations and regulatory tools related to taxation that would help them stay compliant to the tax laws. The regime occasioned by the Tax Laws Amendments Bill, 2020, was also discussed and this would help the club members know what the changes are about and how they affect the way they do business.

Another training session focused on building resilience and reinventing business after the global outbreak of COVID-19. The club members were advised to align their businesses to the reality and to reinvent themselves by leveraging on online platforms to ensure business continuity.

Our training sessions also give our members an opportunity for peer bench marking and networking. They get to learn how the other club members who are in the same industry handle their businesses. The more experienced club members share their insights to help beginners understand the market, an example is where to source for cheaper raw materials or advise on the best suppliers in the market.

Personal development therefore exposes us to knowledge that we might not come across while running our day to day business. When we go out of our way to learn new things, we will get to acquire knowledge on best practices drawn across the world, the merits and demerits of mergers and acquisitions in order to grow your business and how to analyze your expenses in order to increase your profits by reducing wastage.

Learning is a crucial part of personal and business development and should not be undermined. It is an exercise worth putting time aside for everyday to increase your skillset, knowledge and the attitude you require in order to increase your life and business success.



“In order to help our busy Biashara Club members keep up to date with personal development, we hold quarterly trainings where we invite industry experts to train them on topical themes. The trainings are done on a quarterly basis, where we can discuss Taxation, Family Business, Use of technology in Business, Manufacturing, Agriculture amongst other subjects. After the outbreak of Covid-19, we moved the trainings to virtual platforms and since we did not need to plan for an event anymore, we increased the number of trainings and started offering two per week.”

# WhatsApp for business

By KCB Real Cents writer



WhatsApp Messenger is a cross-platform messaging and Voice over IP service which was launched in 2009 for iPhone users. It then opened to Android users in 2010.

It is a free service where one only needs to have internet on their gadget to use it. The application was acquired by Facebook in 2014. It allows users to send text and voice messages, make voice and video calls, and share images, documents, user locations, and other media. In January 2018, WhatsApp released a standalone business application targeted towards small business owners, dubbed as WhatsApp for Business, that allowed companies to communicate with their customers.

It is the world's most popular messaging application and currently has over 2 billion users worldwide as of February 2020. It has become the primary means of electronic communication in multiple countries and regions. Averagely a user opens their WhatsApp 23-25 times a day with a total of 65 billion messages being sent daily. To join some of the WhatsApp for Business groups, one requires to pay for service.

The platform was built as a means of communication and since the amount of time spent on the app is high, this led us into looking at how we can use it to reach new clients and make sales.

"We introduced the WhatsApp for Business to our Biashara Club members who then formed groups for communicating with their customers. The WhatsApp groups are segmented into branches or regions depending on the number of people in the area. The platform has enabled people around the same vicinity and who would normally meet at the Biashara Club trainings to be able to communicate without having to meet," said Nyambura Nganga.

The platform has been very successful as it has allowed club members to communicate on the platform and be each other's customers, suppliers and informers of what is going in the area. For instance, the club members who are in the farming industry get the opportunity to inform each other if

there is spread of a certain disease affecting crops or the animals in the area. Another example is for Safaricom Dealers getting an opportunity to alert their colleagues if there is an upsurge of theft in M-PESA shops etc. The platform also allows for faster dissemination of information between club members, an example is any upcoming trainings, trade events or trips.

When using WhatsApp for Business, one must ensure that;

- Images shared of the products or services are clear.
- Avoid bombarding users with too many images, share two to three photos that are enough to raise members interest and discuss further with interested parties directly for further negotiations and action.
- Always accompany the images with pricing and any other relevant information so as to enable interested parties to know the details without having to ask.
- As much as delivery services have risen, always include the location of the premise if available because some customers prefer seeing the items they are purchasing so as to check on quality and maybe even fit in cases of clothing items, before they can make a purchase.
- Ensure to get back to those who are interested in your products and services as fast as you can. Try responding to queries as it proves commitment to your customers and reduces the effort an interested client uses to try to reach you.
- Make sure what you have in stock is the same quality as what you advertised on the platform to avoid customer disputes.
- Always do due diligence as an interested buyer or seller in the platform. If selling, ensure to get the full amount paid once you deliver the items. If buying, make sure to receive the item as was shown in the platform before making any payment.

There are some things we also discourage members from doing in the group so as to maintain professionalism and keep members in the platform. We should avoid forwarding religious or political messages as they can cause clashes amongst members, we should avoid forwarding unverified information, we should not share offensive and age inappropriate material or use inappropriate language.

Have you joined a Biashara Club group?



"We introduced the WhatsApp for Business to our Biashara club members who then formed groups for communicating with their customers. The WhatsApp groups are segmented into branches or regions depending on the number of people in the area. The platform has enabled people around the same vicinity and who would normally meet at the Biashara Club trainings to be able to communicate without having to meet."

# Pandemic brings mixed bag of fortunes for Agribusiness sector

By KCB Real Cents writer

The COVID-19 pandemic is a health crisis that has had a drastic effect on the economic livelihoods of millions across the globe. In Kenya, eight months later, the pandemic has forced individuals and businesses alike to constantly re-invent themselves to cope with the challenges of this disease.

In an effort to protect its citizens, the Kenyan government similarly imposed measures to limit the spread of the virus including; social distancing, restrictions on movement, among other reactions which have consequently affected the economic health.

From an agribusiness perspective, the pandemic has brought about mixed effects to the players. On one hand, it has made it more difficult to grow, transport, process, distribute, and sell food depending on the crop. While for others, it has had the unintended positive outcomes of driving uptake who rerouted distribution to individuals as the more people stay home, the more they eat.

Agribusinesses in the horticulture sector and those in contract farming arrangements with the hotel industry are amongst the hardest hit by the pandemic. The country's agriculture export industry was worth KES 144 billion in 2019 with cut-flowers at 104 billion accounting for 72% of the total and earning, vegetables and fruits earnings at KES 27 billion and KES 13 billion respectively. Because of the pandemic, tens of thousands of workers have lost their daily income. While the demand for grocery items remains high in Europe, the pandemic containment measures have had negative impact on the production and supply chain of this labour-intensive segment, which is dependent on efficient logistics due to the high perishability rate of produce.

As restrictions ease around the globe, the demand for goods has started to rise again in Europe, but the agribusiness players still face an airfreight challenge. Commercial flights, which carry the bulk of fresh exports remain grounded since March 23rd.

This has led to a demand for cargo planes, which unfortunately cannot match the demand, as they carry 1500 tonnes weekly,

against a demand of 3,500 tonnes.

It's also made it such an expensive affair for producers as the cost for produce per Kg has increased from \$1.8 to \$4, according to the E.U Trade advisor to Kenya, Martjn Boelen.

The transport challenge is also being faced on the roads due to the requirement for cross-border drivers to be tested for coronavirus. The Namanga border used to clear 250 tracks a day but can only now clear 50, due the 5-days delay caused by waiting for the test results being done in Nairobi. The goods, such as onions and oranges start perishing as they wait for their test results leading to highly priced goods in Nairobi supermarkets.

Interestingly, other agribusiness players have experienced good tidings following the lock down. The social distancing measures including that 'stay home' directive, closure of schools and initial closure of hotels led to a considerable increase in demand for food by households, compared to the pre-pandemic days. Maintaining a healthy diet during the fight against the pandemic continues to be highly recommended by health experts as nutrition plays an integral role at the individual level. As such, this has driven a high demand for quality produce from families across the nation, as well as an increased consumption.

Personally, I know of a juice supplier who used to deliver freshly-squeezed juice to one of the popular franchise restaurants that had to reroute his delivery channel to households after the restaurants were closed down. The juice became so popular through word of mouth that he ended up meeting his sales targets during the same period. With restaurants back in business, he now has almost the double demand compared to pre-pandemic days.

Farmers and produce dealers have also taken to social media to bridge the production and market gaps in the wake of the COVID-19 pandemic. They're doing it either as individuals or as part of collectives depending on the means available to the individual.

Similarly, this has been reflected on online marketplaces which have ramped up their operations in response to the COVID-19

“Farmers and produce dealers have also taken to social media to bridge the production and market gaps in the wake of the COVID-19 pandemic. They're doing it either as individuals or as part of collectives depending on the means available to the individual.”

outbreak. These include Twiga Foods, Selina Wamucii, M-Farm, Farmers Market Kenya, Farmbiz Africa and Mkulima Young.

Post COVID-19, it is likely that this shift towards digital processes will continue as more producers and consumers will have grown accustomed to online transactions facilitated by the strong mobile money and cashless technology ecosystem.



# Wheat farmer succeeds against all odds

Esther Lenolkulal from Maralal began wheat farming in 2013, this was after trying her hand at maize farming but failing to earn from it. With 75 acres of land, Esther had to think strategically of what she would do next on her farm. Since maize farming did not work and wheat is the second most important cereal grain in Kenya, Esther decided to do research on wheat farming and began venturing into it.

Kenya relies heavily on maize and wheat for food and it is estimated that the country imports about 75% of the total wheat demand. This therefore created a big opportunity for Esther realizing that if she was successful, then she had a ready market for her produce.

When she first began, Esther says she had to borrow or rent farm machinery such as tractors and ploughs since she did not have her own. She knew that she needed to get her own machinery in order to increase her profits. Two years ago, she visited KCB Bank Maralal for financial assistance since she

wanted to expand her venture. Not only did she get the financial support she needed, she also became part of an entrepreneurial community that has helped her learn, network, and grow her business.

“I received sound advice from the bank on the kind of investment that I needed to make. They also encouraged me to join Biashara Club which has been of immense help to my business,” she says.

Thanks to the capital injection, Esther has grown the acreage under wheat to 355 acres. The Kenya Seed Company buys 288 acres of her harvest while the rest of the produce is sold at the farm.

“Since I joined the Club, I have seen exponential growth in my business that I would not have managed on my own. I’m so glad because through the growth of my business I have also been able to support the locals who live around the wheat farm as most of them are employed in the farm and have also been instrumental in the production process,” she says.

However, the COVID-19 pandemic has disrupted the workforce output as most of the workers were afraid of leaving their homesteads to avoid contracting the virus.

“Truth is, every one of us is afraid of this disease. When the first case of COVID-19 was reported in the country, it became difficult to find workers for my farm. Most workers said they were afraid to even leave their home. I had to reassure them of the safety measures put in place by conforming to the guidelines set by the Ministry of Health,” she says.

Administrative measures put in place also affected the business. This included the closure of produce markets and dusk to dawn curfew that were highly disruptive for food delivery. This is because Kenya’s

food system is heavily dominated by small, independent transporters as the link between producers and consumers.

The pandemic is not the only challenge that Esther has had to contend with. Agriculture is a risky business since farmers have no control over some variables that are crucial to farming. Diseases and changes in climatic conditions are some of the major risks in farming.

“Wheat farming has many challenges. The days and the seasons are unpredictable. During the planting season in April, at times we experience excess rainfall or the extreme dry weather,” she says.

The 2019/2020 season was favorable with most parts of the country receiving above-average rainfall. But above-normal rainfall

continued through the harvest period, with adverse effects. When this occurs it brings uncertainty in the business, as one is forced to find ways to meet the costs and pay back loans with or without a good harvest.

“I had taken loans from KCB and they have given me a grace period during this time, where I do not have to pay back the loans on a monthly basis as usual, but only after harvesting and receiving payments from Kenya Seed,” she says.

Despite the challenges, Esther is grateful she joined KCB Biashara Club and encourages other business people to join to enjoy the benefits that come with being a member.



**Esther Lenolkulal**  
has faced numerous challenges as a wheat farmer. But with the help of KCB Biashara Club, she has seen exponential growth.



# Inside Jeremiah's toilet paper hustle

**Wiped out of toilet paper; how this tissue company survived raw material disruptions**

A lot of peculiar things have happened since the global out-break of coronavirus earlier in the year. Nothing, however, beats stockpiling a humdrum product like toilet paper. In the pandemic's earlier days, the sale of bathroom tissue paper skyrocketed with several Kenyans hilariously going on a buying spree in a rare but extremely protective behavior in anticipation of the shelter-in-place policy.

For Jeremiah Ogola, the Chief Executive Officer and Founder of Cotton and Paper Products Limited, this wasn't funny. The pandemic unleashed a frenzy of toilet paper buying on one hand and a shortage of raw material as supply chains were interrupted.

Local, manufacturers like Jeremiah, who relied



on raw material from China were hit with a supply chain shock. He had to temporarily halt operations for more than three months.

"COVID-19 has affected our operations immensely. We had to shut down in April because we were not able to access raw materials due to the challenges related to the pandemic," says Mr. Ogola.

The current outbreak of COVID-19 has also led to the increasing demand for tissue papers around the world.

According to the Globe Newswire, the global tissue paper market is expected to grow at a robust rate during the forecast period (2019-2025) owing to the flourishing tourism and hospitality industry where paper towels and napkins are widely used. Moreover, growing awareness among consumers towards

health and hygiene is contributing to the demand for tissue papers.

In Kenya, due to increased urbanization, demand for tissue paper has continued to surge over the years. However, for small manufacturers like Jeremiah the cutthroat competition from established firms and international manufacturers has made them rethink the strategies in terms of the targeted customer base.

"I had an interest in doing household products. I had a range of products to choose from, but I chose tissue paper because it is something that people require on a daily basis,"

"I'm currently employing six people. We are targeting medium to low-end clientele," he says.

Jeremiah started production in 2018. He cites the closing of the local supermarkets and the influx of products from abroad as some of the challenges he faced even before the COVID-19 pandemic. In response, he has remodeled his business to meet the challenges posed by the COVID-19 including production.

"We have had to diversify our business to produce products that are in line with solving the challenges posed by COVID-19," Jeremiah says.

Joining the KCB Biashara Club, has helped him to salvage his business in this harsh economic time and urges more business persons to join the program.

"I should have been in the Biashara Club much earlier. I would have learnt a lot more, it is a useful club, very interactive and full of exposure. It is something that is good for every business person."

"If you're a business person and you want

**"I had an interest in doing household products. I had a range of products to choose from, but I chose tissue paper because it is something that people require on a daily basis."**

to remain relevant and on the fast lane, you need to join this Club," he added.

Biashara Club allows members to learn, network, and broaden their business scope through seminars, regional and international business trips. Besides, members access term loans, and overdraft offer at low-interest rates, KCB Visa corporate credit card for those who qualify, and dedicated business bankers and managers.

"Certain times I need to get to a banking hall. Whenever I do so. I get assisted so fast; I don't have to spend a lot of time that I would use elsewhere. The relationship is wonderful. My relationship manager is always at hand to sort me out whenever I have an issue.

KCB Biashara Club was established in 2008, it has active members from the Kenyan, South Sudan, and Rwanda SME sectors.



## **KCB BIASHARA CLUB CELEBRATING WOMEN ON THE INTERNATIONAL WORLD WOMEN'S DAY ON 4TH MARCH 2020 AT VOYAGER HOTEL**

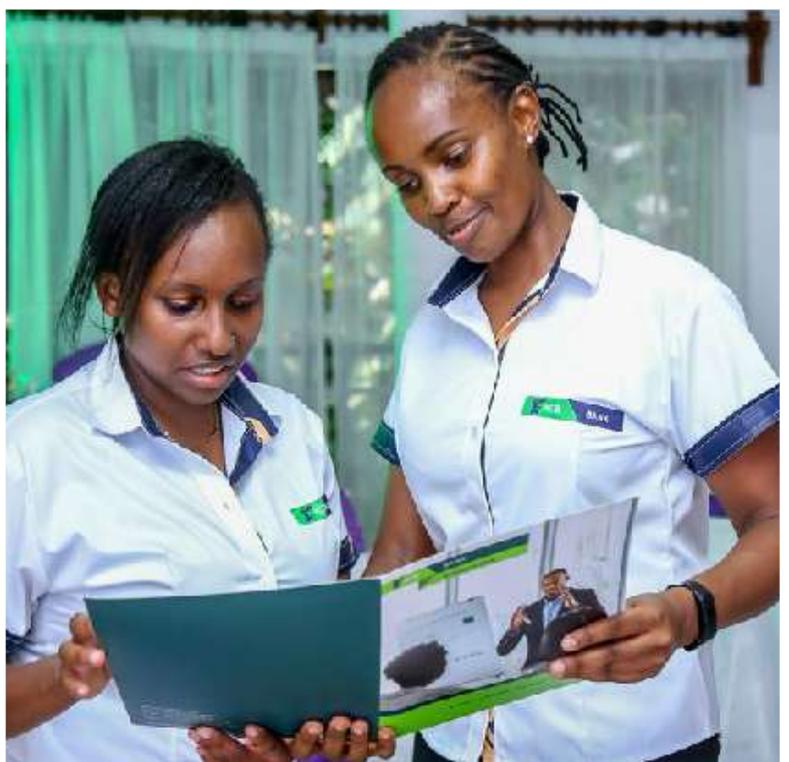
International Women's Day is a global day celebrating the social, economic, cultural and political achievements of women. The day also marks a call to action for moving towards gender parity.

The bank is keen on building a customer centric organization in this increasingly competitive environment. As a club, our aim is to reach this underserved market by addressing the need for less unconscious bias and provide the desired non-financial service to the women in business.

The IWD 2020 campaign theme #EachforEqual is drawn from a notion of 'Collective Individualism.' At KCB Biashara Club we are all part of a whole. Our individual actions, conversations, behaviors and mindsets can have an impact on our larger society.

Collectively, we can make change happen. Collectively, we can each help to create a gender equal world.

We can all choose to be #EachforEqual.





# What business people need to know about tax



**Prof David Wangombe Vice-Chancellor Designate, Tangaza University Nairobi**

On November 13th, 1789, Benjamin Franklin wrote in a letter to French Physicist Jean-Baptiste Leroy one of the most famous phrases of all times. "Our new Constitution is now established, and has an appearance that promises permanency; but in this world nothing can be said to be certain, except death and taxes."

The inevitability of taxes, therefore, necessitates compliance for individuals and businesses alike. Moreover, paying taxes is considered by some as a citizen's patriotic duty to his country. Anyone that has a KRA pin is expected to file annual income returns and pay tax.

"It is worth noting that taxes, despite their perceived burdensome nature, allow governments to fund social programmes such as education, infrastructure and health, just to name a few and are a source

of funding for investments, which are critical for economic growth," says Professor David Wang'ombe of Tangaza University College.

Kenya uses a self-assessment system when it comes to taxes such as income tax- where individuals assess the amount of tax they owe the government and remit it accordingly. While paying taxes is considered a civic duty for all citizens by the government, failure to pay taxes can result in various penalties.

The Kenya Revenue Authority, the government agency responsible for the assessment, collection and accounting for all revenues due to government, audits your returns as a way of verification. Illegal non-payment and underpayments attracts a penalty or prosecution according to the law. Speaking during a webinar on taxation,

Professor Wang'ombe said a business owner must therefore arm himself with knowledge on the various types of obligations and regulatory tools related to taxation in order to stay compliant.

"At the onset of the pandemic, the government announced various tax relief measures meant to cushion Kenyans from the impact of Covid-19. These included changes in PAYE, Corporation, VAT and Turnover tax. It is prudent for everyone earning or doing business in Kenya to learn about the taxation regime," says Professor Wang'ombe.

He cites various changes that have occurred in the Kenyan taxation scene. For example, Turnover Tax, which had been previously withdrawn, was re-introduced in January 2020. Business owners whose annual turnover is more than Ksh 1 million but not more than Ksh 50,000,000 must keep this in mind as they pay their taxes to avoid penalties.

Other taxes that have been re-introduced include the Capital Gains Tax which is tax payable on gains made from sale of a



**"A business owner must therefore arm himself with knowledge on the various types of obligations and regulatory tools related to taxation in order to stay compliant."**

**David Wang'ombe**

property by the seller and monthly rental income where landlords are required to pay 10 % of rent received.

He advises that in order for a business owner to stay compliant in regards to taxation, there is need for an accounting system for taxation to allow for tracking and accountability.

During the webinar, Wanja Wang'onde, a tax expert at KRA, emphasized the need for business owners to keep records of returns filed.

"During an audit of your business by the Authority, you may be required to provide records for a period of up to five years or more," she says.

She also advised business owners that are VAT registered to install an Electronic Tax Register from approved dealers.



# Domestic tourism key to rebounding hospitality sector the storm

By KCB Real Cents writer

## Sarah Richson- International Business & Human Capital Strategies Expert

The hospitality industry is a multimillion-dollar sector and a leading revenue earner in Kenya. However, it has been hit hardest by the COVID-19 pandemic.

The lingering nature of the coronavirus has industry leaders scratching their heads about the future of their businesses.

KCB Bank hosted a webinar with various industry stakeholders, health experts, and business coaches who shared actionable tips on how the industry can navigate the challenges posed by the pandemic and how to safely operate during the pandemic.

To fill the gap during this fluid period, Sarah Richson says that the industry should review their operating budgets, SEO lead generation and key expenditures.

She advises hoteliers to create unique clever offers that ensure customers enjoy unique experiences as travelers are still reluctant to book; internal staff alignment so that the vision under the new norm is cascaded amongst all teams; emphasize on cleanliness; create vouchers for travelers to use even in the future, and managing the source risk by marketing and diversifying the origin of risks.

According to Richmele Consultants, the industry should also prime for competition as everyone is gearing for a return to normalcy.

"The industry is going to be very competitive from a presence and positioning perspective. Hospitality sector players must look at the real-time trends and capitalize on consumer behaviour and Know Your Customer," says Richmele Consultants.

According to Fridah Owinga, a certified Business Advisor at Passion Profits, the tourism industry has, in the last decade, been tested by the explosion of digital platforms, downturn in tourism arrivals, travel advisories and election uncertainties. However, the sector has always rebounded demonstrating resilience to contribute to the economy by driving tourism earnings, providing foreign exchange, and creating over million million direct and indirect jobs.

"The tourism industry is no stranger to rebounding from devastation," said Fridah. "As it did then, the industry will rise above the current challenges."

Today, the debate is on how the industry can stay competitive during and in the post-pandemic. This means streamlining operations in compliance with the government directives, optimizing costs, fine-tuning operating models, and most importantly driving growth.

The key, according to the stakeholders, is to develop short-term solutions that build the foundation for long term solutions.

Fridah reckons, the industry should focus on domestic tourism in order to rebound.

"As the economies begin to relax their lockdown measures, embracing domestic travelers could be the key to rejuvenating the hospitality industry," says Dr Paul Jilani.

He urges stakeholders and players in the hospitality sector to introduce affordable packages, personalized experiences, and leverage cultural festivals such as the Samburu International Carmel Derby, Rusinga Festival, Lamu Cultural Festival, and Shela Hat contest.

Frida shared similar sentiments. "Local tourism has a huge opportunity during this pandemic. The industry needs to be creative in their offerings by partnering to create packages for the local market."

Since the outbreak, new concerns have emerged. For some customers, hygiene protocols have become a major concern while others are particular on the available facilities for example, spas or swimming

pools. In such cases, the hospitality sector, especially, hotels are also encouraged to leverage technology developments to keep their customers apprised.

"At this point, your customers are looking for specific information. Digital technology for hotels makes it easy for them to access relevant and updated content they can trust," says Dr. Elizabeth Wala, Programs Director Health Strengthening Systems at AMREF Africa in Kenya.

Stakeholders are also encouraged to take seriously the health guidelines as proscribed by the Ministry of Health.

At the end of the Webinar, it is clear that for the hospitality industry to emerge stronger from the pandemic, it will take collective responsibility and cultural change from all the stakeholders.





# Keeping family legacy alive

“I was assigned to a Relationship Manager who advised on what documents I required in order to transfer the accounts to my name. This is why I love Biashara Club and I cannot even imagine not being part of the club,”



Michael Otieno, Owner  
Melvic Hotel

Michael Otieno's parents owned the Melvic Hotel in Kisumu. After they passed on, he took it upon himself to ensure the hotel stayed open to keep their legacy alive.

“My parents opened the hotel in 2009. They were passionate about the business, which, to them, was not only an opportunity to earn a living, but it also helped them provide employment to the community around,” he says.

However, the business had accrued debt over the years. His biggest challenge was to ensure he repaid the loan.

“We did not want to sell off any property because my parents had worked very hard

for it. Together with my family, we came up with a plan to offset the loan,” says Michael.

Apart from the debt, Michael couldn't access his parent's accounts. However, he says when he went to the local KCB branch where his parents banked, he got the assistance he needed. He was accorded personalised services since his parents were Biashara Club members.

“I was assigned to a Relationship Manager who advised on what documents I required in order to transfer the accounts to my name. This is why I love Biashara Club and I cannot even imagine not being part of the club,” he says.

After he got access to the accounts, he

embarked on refurbishing the hotel in order to attract more travelers while at the same time provide world-class services for their clients.

As the managing director, Michael leads a team of 56 employees.

He says Biashara Club has helped him gain the skills, network, and services that have been instrumental in running a successful business.

“Through the club, I have attended SME training and interacted with entrepreneurs in different industries. These interactions have helped me grow immensely,” he says.



Employee Loading Water at the water plant and Victoria Mbathi, Owner Mbanu Venture

## Quenching thirst in Makueni

Lack of clean drinking water presented Victoria Mbathi, an entrepreneur, with an opportunity to purify water for sale.

In 2014, she began Mbanu Ventures Ltd which specializes in purification and sale of water which she sells to wholesalers and supermarkets.

The business has grown steadily and she was able to create youth employment in the area. Today she employs 31 people and the company has a production capacity of more than 1,000 cases a day.

"I have four trucks for distribution. Each truck has a team of three - a driver and two salesmen. The rest of the staff are attendants, but due to COVID-19, some are working from home," she says.

Makueni County is part of the larger Ukambani area in the Eastern part of the country. The area is characterized by hot temperatures and minimal rainfall which contributes to water scarcity and this disadvantage is what led her business to flourish.

Despite the climatic challenges, the area is known for its production of oranges, lemons, pixie fruits, mangoes and even avocados.

Five years ago, Victoria decided to venture into fruit farming and settled on the pixie fruits. The pixie fruit has taken farmers in Makueni by storm, spawning agribusinesses worth millions of shillings in the area.

Pixie farming is a highly profitable agribusiness especially in arid and semi-arid areas of the country. In Kenya, the demand is relatively high while the supply is still low. Pixie fruits are yellow-orange in color, seedless, easy to peel, tasty, and highly nutritious. The market for pixie fruits is wide. In Kenya, we are yet to satisfy the local market and the export market as well and Victoria is taking advantage of the market gap by venturing into pixie farming.

Since her water business was now stable, she decided to add on to her product range with pixie juice. Pixies became so popular in the region and are easy to sell because of their striking yellow-orange color and good taste.

As she planned to start the fruit processing plant, she resolved on going for a KCB Biashara Club trip to China where she was able to purchase a fruit pulp machine. Other than giving her an opportunity to buy the machine, Victoria says the trip gave her an opportunity to learn, network and opened a new world of opportunities for her.

"We are very excited as we are waiting for the machines to be installed so that we start processing the juice," said Victoria.

She says Biashara Club has been instrumental in the growth of her business as she has experienced convenient banking, training that has enabled her to grow her

business and she has met with industry leaders.

"It has been one of the best experiences that I have had. Through the trips, I have interacted with entrepreneurs in different industries, learnt where to source specific products, and how I can use technology in my business," she adds.

As she embarks on her next journey of processing fruits, Victoria hopes to create more job opportunities especially for the youth, impact the community through value addition, and create a market where they can sell their fruits.

Established in 2014, Mbanu Ventures has created youth employment in Makueni County. Today, its employees are 31 people and the company has a production capacity of more than 1,000 cases of water a day.

Frida Owinga- Founder & Director  
Strategic Partnerships,  
Passion profit

# Building resilience and reinventing your business

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“Resilience is the ability to bounce back from setbacks while reinvention is the action or process through which something is changed so much that it appears to be entirely new.”

## By KCB Real Cents writer

Since the global outbreak of COVID-19 earlier in the year, several companies, locally and abroad have readjusted their operations and models to continue meeting their objectives.

A few forward-looking and agile companies are even turning this pandemic into opportunities— taking advantage of new growth avenues to thrive when the majority of companies are just surviving.

To support customers to progress their businesses to a new normal, KCB Bank Kenya organized a Webinar for Biashara Club Members to help them build resilience and reinvent their businesses.

Speaking during the event, Fridah Owinga, a certified Business Coach at Passion Profits encouraged business owners to draw lessons from the past – on where they have come from— to meet the current challenges and to use data to inform future business lessons.

“The first lesson for business leaders for resilience and reinvention is that when a crisis occurs you must align your business to reality,” she said, adding “Don’t allow

COVID to stop you, allow COVID to shape you.”

She also encouraged members to have a vision on how to drive their business during this difficult period with clear values and goals; to have an open feedback system, and also to be accountable to their stakeholders especially customers.

Similar views were expressed by Sarah Mbinji who presented three strategies to help business people build resilience and reinvent their businesses. These are cutting costs, how to sell more, and pricing.

“This crisis is an opportunity to look hard at your costs, ask yourself questions, and be creative about finding ways to reduce them,” Sarah said.

She appealed to members to critically analyse their expenses and categorise them as either overhead costs, inventory costs, and salaries, and use this analysis to inform the process of reducing the costs.

She encouraged entrepreneurs to diligently handle their loans during this crisis.

“Some customers have their businesses and cashflows negatively impacted by

coronavirus outbreak and they are not able to repay their loans,” Sarah Mbinji of IFC said.

“Such customers may struggle to repay their loans, they are encouraged to approach their banks and ask to renegotiate the payment of their loans.”

She, however, warns businesses from taking advantage of this crisis to delay repaying their loans as these deferments still lead to more interest. When you restructure your loans you still pay interest on them, so, unless you must, you shouldn’t just apply for a loan moratorium.

To save on the advertising costs whilst increasing sales, she encourages entrepreneurs to leverage online platforms to reach out to their customers and also to make deliveries.

She says these online platforms should make it easier for customers to purchase products and services. She urged the entrepreneurs to offer some relief to their customers either through discounts or promotions.

# Growing small businesses in the pastoral community

**In 2015, 25 Biashara Club members from Maralal went on a trip to Israel that saw some of them grow their livestock businesses. They have since ventured into producing butter and cheese therefore diversifying their income streams.**

Over 35 years ago, residents of Maralal had to travel for more than 123 kilometres to Nyahururu town to get quality alcohol products. The products were not only scarce but also led to an increase in consumption of illicit brews.

This situation presented an opportunity for Moses Mayo, Director, Kenya Breweries Maralal. Moses started sourcing quality alcoholic products from Nyahururu.

“When we introduced KBL products here, the residents loved them because, since they are legal, they didn’t have to take alcohol in hiding,” he recalls.

As his business grew, he decided to apply for a licence from the Kenya Breweries Limited to become a distributor. This way, he would ensure a steady supply of KBL beverages not only in Maralal, but in the larger Samburu County.

Today, his business has grown and has employed 14 staff including his wife who serves as a fellow director. He supplies products to bars, wines and spirits shops, and agents who buy the products in bulk and sell in their areas. To run in growing business successfully, Moses needed a steady flow of capital. He decided to approach KCB Bank, which had just opened a branch in Maralal.

“KCB has assisted me and other business people to grow. They gave us loans without which we would not have grown our businesses,” he says.

Not only did Moses access finances, he also became part of a community of business owners where he would learn and network through the KCB Biashara Club.

“When we opened our doors in Maralal, Moses was among the first people to come in and he was the first customer we recruited to Biashara Club. We have seen him grow from a small business to being the sole distributor of alcohol here. He has benefited from our products including insurance. We are encouraged at how much he has grown,” says KCB Maralal Operations Manager, Washington Kenyani.

“There are other perks of being a member of Biashara Club. I don’t have to queue in any branch and I spend less time in the bank which means I have more time for my business and other engagements,” says Moses.



**Moses Mayo, Director, Kenya Breweries Maralal and his wife take a look at their stock**

“In this area we are pastoralists, as such the trip to Israel was beneficial to us. We learnt a lot especially with regards to milk production and value addition. Rearing cows is now a profitable business.”

According to Kenyani, Biashara Club is the fastest-growing segment in Maralal, which started with 20 customers and has grown to 150 members. Members enjoy training and mentorship programmes which assists them in running their businesses.

In 2015, 25 Biashara Club members from Maralal, together with others from across the country, got the opportunity to go to Israel. After the trip, some members were able to grow their livestock business. When they came back, most of them bought high yield milk cows and have so far established a milk centre with cooling cylinders where people can buy and sell milk and even produce butter and cheese, thereby diversifying income streams for farmers.

“In this area we are pastoralists, as such the trip to Israel was beneficial to us. We learnt a lot especially with regards to milk production and value addition. Rearing cows is now a profitable business,” says Moses.

Despite the success of the business, the COVID-19 pandemic has affected businesses in Maralal. His business was hit particularly due to the ban on sale of alcohol to limit the spread of coronavirus in the country. However, he has been able to adjust in a bid to stay afloat.

“I haven’t laid off any employee, but we are now working in shifts so that we maintain social distancing. Wines and spirits shops have become our main customers,” he says.

Kenyani says online banking has allowed the bank to continue offering its services to customers during the pandemic. He says since most businesses are no longer profitable, they are not servicing their loans as required. As such, several businesses have requested for their loans to be restructured. He says the bank is committed to supporting its customers until they get back on their feet.

# Sleepy Maralal perks up for SME growth

Kenyani Washington, KCB Relationship Manager Maralal



Despite the distance from the capital city and the outdated modes of transport, Maralal is a vibrant town where many businesses operate 24 hours.

Washington Kenyani, a Relationship Manager at the Bank, attributes the vibrant economy in Maralal to the social nature of the community and the open opportunities for growth.

The town in Samburu is well known as the home of the International Camel Derby, majestic scenery, and Kenyatta House, the house where Kenya's Founding President spent a few years under house arrest.

KCB Bank had spotted Maralal's potential early and opened its first branch in the town in 1987. At the time, it was a small, dusty, inaccessible trading centre with a few shops, but the potential was evident.

Most of the Bank's customers in Maralal are micro enterprises, but there are some emerging Small and Medium Enterprises.

Maralal was spared the brunt of the Covid-19 pandemic, says Washington, but there has been an indirect effect because Samburu is mainly a consuming rather than producing county.

"Most of the supplies have reduced, consequently causing the prices of major commodities to shoot up," says Washington.

Kenyani advises customers to stay updated with modern trends and to diversify their businesses into ventures that are less affected by the pandemic than what they do now.

"We are in the era of 'The New Normal' where all businesses need to navigate through the turbulent times using innovative means that will allow them to keep afloat beyond the pandemic period," he says.




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"We are in the era of 'The New Normal' where all businesses need to navigate through the turbulent times using innovative means that will allow them to keep afloat beyond the pandemic period,"

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# Nasra Ali: The dealer minting millions

How startup idea became one of the country's biggest outlet.

**N**asra Ali is testament to the fact that hard work focus and resilience does pay off.

10 years ago, Nasra started an M-PESA shop in Mtwapa. Today, that small business has grown into a Safaricom dealership shop - Elegant Communications Limited - and has three more shops in Kwale, Kombani and Bamburi.

Her resilience, passion, focus and hard work are just some of the traits that have led to the achievement of major milestones in the business.

"When we started in 2010 we were operating from a shared office space. Someone was generous enough to let us use their back office," Nasra recalls.

Not one to be satisfied by being just an M-PESA agent, Nasra decided to work towards transforming the business into a dealership.

**Nasra is the shop owner (Black hijab) and Farida is her relative and Business Partner**



The experience she had gained from her first job working at a shop that sold Safaricom products worked as a reference point for her success.

But this is not to say that she did not experience any challenges. One of the biggest challenge she faced is when she got diagnosed with cancer of the throat and she could no longer speak, therefore unable to sell at her shop. But this setback did not kill her high spirits. After receiving treatment and getting some time off to relax, Nasra partnered with her relative, Farida Said who helped her with the shops operation and together they kept the sales running.

They continued working through her dreams and in 2014 she became an authorized Safaricom Dealer.

The Dealership expanded and today each branch has a shop attendant, with sales people dedicated to each of the outlets.

"As an M-PESA agent, I was not feeling challenged. I wanted more. So when we became a dealership I got that push I needed to work harder because we had to go out and sell and activate more lines. That's how we got our awards for best achievement in airtime and line activations," says Nasra.

Nasra and her team have also managed to bag Certificates of Excellence for Dealer Van Activations for Quarter 4 2017/2018, Dealer Empowerment Quarter 4 2017/2018 and Most improved in Terminals Sales FY 2019/2020.

With the M-PESA Agent and Dealership market being flooded, Nasra and her team have had to be aggressive to stay on top of their game. The business therefore invested in having two extra sales teams which cater to customers in remote areas.

One of the team covers the North Coast from Nyali Bridge to Kilifi and the

other team covers South Coast from Kwale to Lunga Lunga.

Nasra has to oversee all these activities, and this means she barely has time for mundane activities like spending time in the bank to facilitate transactions. Luckily because she is a KCB Biashara Club member, her visits to the bank do not consume much of her time because Biashara Club members do not have to queue at the branch.

"I opened a KCB account after I launched my first dealership shop but in 2011, I was introduced to the Biashara Club and once I heard all the perks that come with being a member, including not queueing to get services, I was sold," says Nasra.

Apart from the fast service, Nasra loves the workshops which she says have motivated her and opened up her eyes to new opportunities. She has also formed business relationships with peers in her line of work she has met at the networking sessions. Additionally, she has seen growth in the business after implementing lessons learnt from mentors at the workshops.

**"Through networking, I have got business opportunities and also recruited a few sub-agents," she says.**

The workshops have also been instrumental in educating Nasra and her team to learn that they can also grow through venturing into other businesses. That's why they have ventured into offering Interior Design products and services.

One of her colleagues studied Interior Design and upon attending a talk at one of the mentorship sessions, she decided to give it a go and now it is one of their product offerings.

"We have met ladies at the workshops who do different jobs other than their core careers. We've met a teacher who is also in construction, a farmer who also sells clothes. If they can do it, why can't we?" says Nasra.

# Diri Enterprises; innovating to ride out the pandemic

The COVID-19 pandemic has ravaged the world over affecting health and economic sectors. Because of the disease, massive supply chains have been disrupted, schools have been closed and workers have lost their livelihoods.

Small businesses like Diri Enterprises have not been spared. But despite all the hardships brought by the pandemic, it has shown resilience and even in the face of a crisis, still managed to give a helping hand to the surrounding communities in their time of need.

"In collaboration with the county government we distributed hand sanitisers, including the ones our suppliers were generous enough to give us. We also provided 100 containers

to be used at hand washing stations to help in stopping the spread of the disease," says Augustine Ogola, the Managing Director of Diri Enterprises in Kisumu.

Diri Enterprises, which distributes wines, spirits and soft drinks, like so many businesses was impacted by the pandemic, largely so because their main clientele which are bars and clubs were closed down as one of the regulations imposed to curb the spread of the virus.

The company's sales immediately dropped and with no business coming in, it had to lay off some of its staff. Before the pandemic hit, Diri Enterprises had 67 staff, but currently the number stands at 55.

Still, the business is finding growth

opportunities during the crisis through innovation.

"We are developing a delivery App that will be launched in mid-September so customers can get their drinks wherever they are," says Augustine.

The distributor covers the Western Region, from Sirare all the way to Busia and Kitale. It also has another distribution point in Kericho which serves Nakuru, Bomet, Nyamira and Kilgoris counties.

The company was established in 2007 but delivery outside of Kisumu began in 2012.

One of the major milestones it has achieved is its wine supermarket shop which Augustine believes is one of a kind in Kenya.



An employee at Diri engages a customer.



**Augustine Ogola, Managing Director Diri Enterprises**

“It has been one of the best experiences that I have had. Through the trips, I have interacted with entrepreneurs in different industries, learnt where to source specific products, and how I can use technology in my business.”

The modern shop, where customers pay using M-PESA or cards, is a far cry from its humble beginnings, when all they had was one bicycle for delivery.

When money started coming in they bought two motorbikes for faster transportation. They then bought pick-ups and today, the company has a fleet of 13 trucks to aid in distributing to the Western Region.

“We still have a lot to do. We want to open two more modern shops. The next stop is in Nairobi,” he says.

Augustine, is also a KCB Biashara Club

member, and one of the things he enjoys most are the trainings which cover topics on finances and also HR. At the last training held at Acacia, the Club organized for a team building training session.

Impressed by the class, Augustine implemented team building sessions at Diri Enterprises which have seen his employees feel more valued and improved working relationships all around.

Apart from the core business, Augustine says they will continue to play their part in contributing to society, especially helping

families in the village through providing employment to the youth.

“We have mentored so many people to open the same business as us, though in a small scale. We also give work to the boda boda operators whenever our customers need transportation services or when we need to deliver our products,” he says.

# Supporting women-led businesses to thrive

By Stanley Medimi, KCB Relationship Manager, Women Proposition

Stanley Medimi has been in the team that watches over the women banking portfolios at KCB Bank for about four and a half years and over that time, he has learnt a few things about how women manage their businesses.

“Women are the key pillars in the sphere of shrewd business management,” he says.

He attributes this to “their loyalty, positive risk behaviour, linkage to the family wallet and strong savings propensity.”

“This has resulted in women being great entrepreneurs and with support from both the supply and demand side, the opportunity for them is huge,” he says.

The Relationship Manager started in his current role in April 2016 just as the Women’s Proposition was starting.

The goal of the special department was to grow business in key customer segments and to further the youth and women agenda, which has emerged as a key area of focus in Kenya over the last 10 years.

Combined, women and the youth make up the majority of the population and it is only natural that they are given the best support possible to thrive, whether employed or in self-employment.

KCB Bank uses a two-pronged approach in serving women in business: offering financial and non-financial solutions.

The financial solutions are fairly straightforward, as the Bank uses a revised credit appraisal based on the business’ cash flow. The non-financial aspect is carried out through business skills training, workshops, mentoring, coaching and networking.

“This approach is anchored by a relationship management and gender-intelligent model,” he explains.

The key to making the Women’s Proposition work is relationship management, Stanley says. The entrepreneurs are attached to a Relationship Manager who understands their business need and ensuring the turnaround time for loan disbursement is fast. The businesses are offered tailored packages of financial services, which are usually unsecured loans as well as training and networking opportunities.

Networking opportunities are useful as the businesswomen get to share experiences, mentor each other and learn from each other as they meet potential business partners or business relationships they can explore.

Like other businesses, says Stanley, women-owned businesses are going through a difficult period because of the uncertainty and instability that has come with the Covid-19 pandemic.

With job losses, pay cuts and the attendant effects on businesses, businesses have had to reengineer their operations as they work to ride out the storms.

Still, says Stanley, there are lessons one can learn from the experience with Covid-19.

“Starting small is big and with the pandemic comes huge untapped opportunities. They should pick key learnings from the pandemic to build a resilient future,” he says.

The Bank has sought to support businesses by offering moratoriums on loans and restructuring. The Bank also relaxed the stringent borrowing conditions and created new financial products and services, such as unsecured SME loans, short-term financing loans and digital SME loans via mobile phones.

With social interactions limited, the Bank also encouraged customers to take advantage of the digital banking services so that they can

bank at their own convenience.

There were also several other non-financial services to support businesses in the short, mid and long term - webinars, short videos, Biashara Club microsities and e-learning apps. With the Women’s Proposition, says Stanley, KCB Bank is purposed to serve the MSME segment, with a keen focus on women-led and women-owned businesses.

“The end benefit is to develop stronger customer relationships with Women customers and MSMEs in driving higher acquisition, higher retention, and more cross-sell of financial solutions which implies more growth opportunities for the bank,” he explains.

For KCB Bank, the target is to become the market leader in the Women SMEs market and simplify financial inclusion for women.

By enabling access to credit and growing revenue from women entrepreneurs, KCB bank’s mission is to grow in the market share for the women in business, which will be a win-win for all parties involved.



# How networking has helped boost my sales



**Margaret Mulinge shows off one of the beautiful dresses in her boutique.**

From a clothes hawker to a boutique owner; KCB Biashara Club has been instrumental in growing Margaret Mulinge's business.

A few years ago, Margaret Mulinge was travelling for business and she needed to deposit some money in her bank account before her trip. A friend advised that if she wanted quick service, the best option was to join either KCB Biashara Club or Advantage – KCB's high end banking proposition that offers premium banking.

Being a businesswoman, Margaret chose KCB Biashara Club which helps SMEs grow by offering business and advisory solutions. It was the perfect fit for her.

"At first, I joined because I got priority when it came to my banking needs. But I have gained much more. Because of networking opportunities, I have made new friends, gained new customers and I've had the chance to travel with other Biashara Club members at amazing offers. It has been astounding," she says.

SMEs who are part of the KCB Biashara Club are given international exposure through business trips where they network and explore other markets while learning from their peers from different countries.

"Unlike the business trips I was taking as an individual where I would reach the location, get into the hotel and shop for two days and come back, Biashara Club trips gave me an opportunity to visit places I would never manage to go alone, I'm able to

benchmark against international standards and apply what I have learnt back to my business." She emphasized.

Apart from the trips, she has attended workshops that inform the decisions she makes regarding her clothing business.

"I have learned a lot from other Biashara Club members and through the networking opportunities I have made new clients who have become my friends as well. My sales have increased tremendously as my new clients refer me to their friends through word of mouth," says Margaret

Margaret has been in the business for 13 years now. She started off as a hawker selling imported clothes from door to door. She was very hardworking and determined to open up a boutique and a year later she opened a shop and then began importing clothes from East Africa.

The business took off and the next year, she started travelling to Dubai to source for stock for her growing clientele. The business has since grown, and she has three employees who work at her boutique.

To keep the business in the family, Margaret allows her daughter to go to the boutique during school holidays to pick up business skills while still young. The daughter enjoys working with the mum and always looks forward to hang out at the boutique.

It has been a profitable business so far,

peppered with business travels around the world, however, every business comes with its own challenges and the main challenge for Margaret is second hand clothes popularly known as mtumba that remain a threat to her business.

"Our biggest challenge is the second hand clothes. These clothes are cheaper and very accessible as you can find them outside on the streets. But we have a niche clientele who understand that our clothes are of quality and therefore they do not mind spending more to get unique long lasting items," Said Margaret.

The other challenge is the high import tax on clothes, but taxes have to be paid for and she tries to recover this from her cost of sales. Despite the challenges, Margaret is planning on opening up another shop in Machakos.

"After the shop in Machakos is finally set up, I will open another outlet in Nairobi and in Nakuru and these plans will be made possible thanks to KCB Biashara Club," she says.

**"KCB has been so helpful to me and they have always been there for me whenever I have had any business challenges and that's why I always encourage my customers to join Biashara Club because they can learn a lot and the club can help them expand your business like they did for me," says Margaret.**

Margaret also sells cereals and this is another business she wants to expand.

"I mean, why can't I have two revenue streams?" She concluded with a hearty laugh.

# The value of effective communication during a crisis

By KCB Real Cents writer



Fatma Elmaawy- CEO Milestones Resource Solutions

Creating effective communication

Fatma says for a business, how you shape your message as you communicate to different stakeholders is critical.

“It is important to know how these people are feeling. This will be a measure of the extent of your empathy and involvement in issues that affect them; appreciate each stakeholder so that they know that you feel they are important and are playing a key role to your business,” says Fatma.

She adds that businesses need to explain to the concerned stakeholders how the business has been affected by the crisis or issue at hand.

“For instance if materials are expensive, how will this affect the price structure of your products, how will you explain this to your team and your customers?” she poses.

She also advises businesses not to forget to keep their employees informed because these are the people who talk to the clients.

After all is said and done, it is important to note that it matters how your staff, customers and other stakeholders will remember you after the crisis.

Crisis are an inevitable part of any business. It is important for every company to have a plan of action in case an emergency strikes, and more so, be prepared to communicate effectively in times of a crisis such as we are in due to the pandemic.

According to Fatma Elmaawy, CEO at Milestones Resource Solutions and IFC Trainer, your company has interested parties and stakeholders in different levels that all expect to be communicated to in case of anything. This will be the time to realize and take note of the ripple effect your business has on the community around you. Your stakeholders would like to know your next steps and how you plan to navigate through the crisis.

Lenders would like to know if you will be able to pay off your debt, the management would like to how you’ll ensure the business stays on its feet, employees are concerned

about their job security, customers will also be concerned on whether they will be able to access what they need in terms of goods and services, and while at it, will they be safe.

Suppliers on the other hand are also concerned about whether your business will be able to buy from them, pay them and will they be safe even as they replenish your supply. Regulatory authorities will be concerned on whether your business will help or play a role in minimizing the effects of this pandemic, while local communities will be concerned on whether their area/ town will be able to get what it needs and if they will they be safe.

It is evident that during a crisis, it’s important to communicate and reassure your stakeholders about the situation and your willingness to collaborate with them to ensure you all stay in business.

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“It is important to know how these people are feeling. This will be a measure of the extent of your empathy and involvement in issues that affect them; appreciate each stakeholder so that they know that you feel they are important and are playing a key role to your business.”



Calvin Ouma Miganda, Founder and Director of Calvin Tours and Safaris Limited.

# KCB believed in me when no one else did

By KCB Real Cents writer

Calvin Ouma Miganda is the Founder and Director of Calvin Tours and Safaris Limited located in Kisumu. It's a job he takes pride in; facilitating travel for clients and ensuring they get to their destinations seamlessly whether for business, leisure or both.

The company was established eight years ago, just right after he finished his studies. Calvin was not too keen on employment and wanted to start a business of his own. However, the biggest obstacle to making his dream of having a tour company come true was the lack of capital.

"I went to several banks to look for funding to get my idea off the ground, but not even one believed in me. Not until I stepped into KCB Bank at United Mall in Kisumu. I painted a picture of my dreams and goals, and the bank bought into," says Calvin.

The Bank gave him an unsecured loan of KSh200, 000 and also offered more ideas and advice that would help him grow the business. Today, he has seven employees and the company does both local and international bookings including Tanzania, Uganda, and Seychelles among others.

Calvin Tours and Safaris Limited also works with a sister firm located in Nairobi. It is a quid pro quo situation whereby, Calvin Tours and Safaris Limited handles bookings for the firm when they have clients in Kisumu and the firm takes care of Calvin's clients when they are in Nairobi.

They are soon planning to open an office in Nairobi.

Being in the hospitality industry, the company was among the first affected by the pandemic. But things are slowly picking up.

When business dipped, Calvin diversified and started an online delivery business to keep the lights on, to ensure his employee's livelihoods were protected.

"To date, KCB Bank has supported the tour company with funding running into millions, and I couldn't be more grateful," says Calvin.

Calvin is a member of the KCB Biashara Club, and is enjoying perks that come with the networking sessions, a beloved feature of the club.

"I had a friend who used to work at KCB and he suggested I join Biashara Club because

I would be privy to ideas that will boost the growth of my business and meet other business people. I did but I never used to attend any engagements, until one day when I went to one meeting and found out how much I was missing out on," he says.

KCB Biashara Club provides SMEs with opportunities to grow their businesses through extensive networking engagements that also include regional and international trips.

Calvin says he has learnt a lot through the club, made friends and gotten clients by networking.

"The last engagement I attended was in Kisumu and I learnt so much about how to deal with clients, staff and suppliers. I also learnt about decision making, hiring competent staff, handling clients who need services on credit and hiring lawyers to draft contracts," he says.

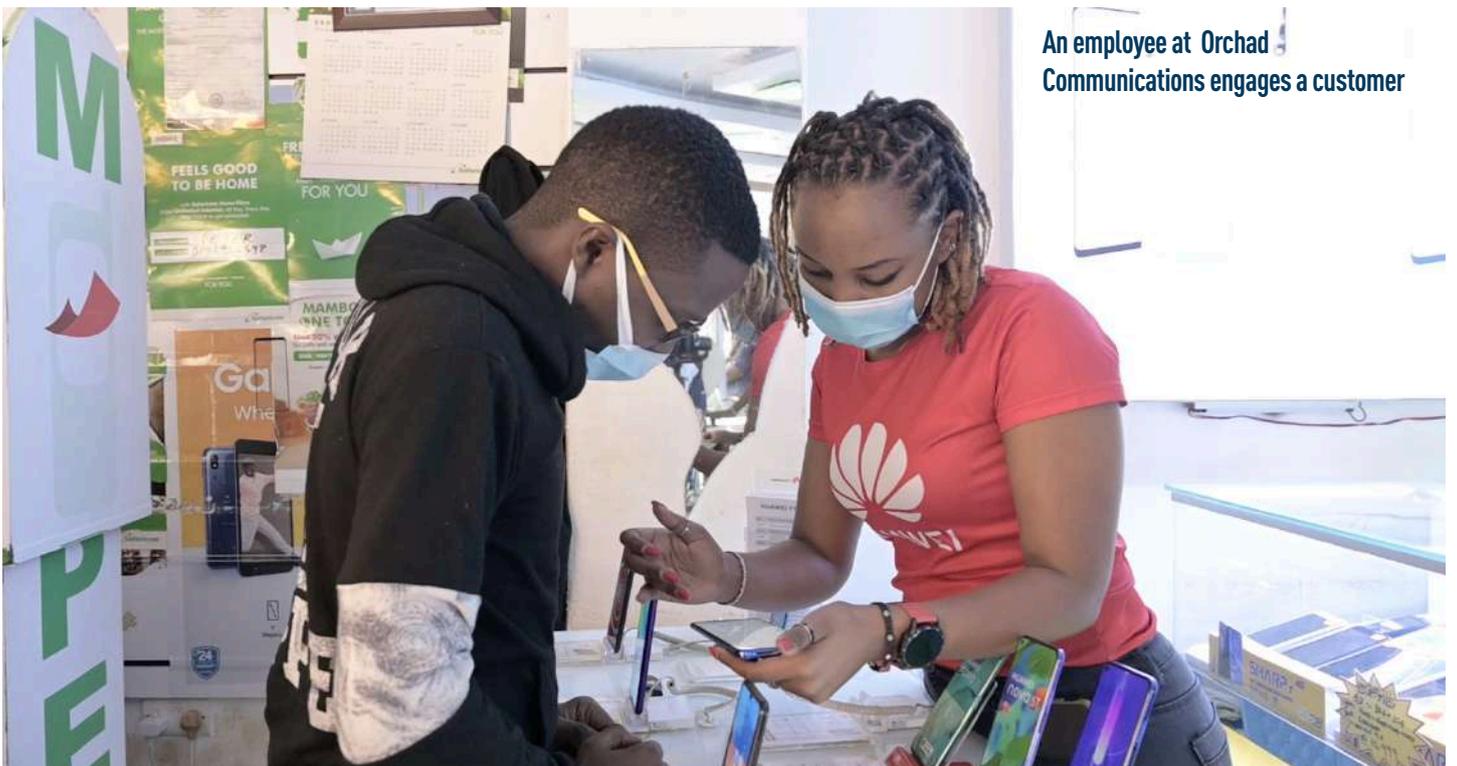
"I wouldn't be here if KCB Bank and the Biashara Club hadn't given me the knowledge I now have."



Orchard Communications in Thika

# How dealership business fueled passion for farming venture

By KCB Real Cents writer



An employee at Orchard Communications engages a customer

I started Orchard Communication in 2004, selling Safaricom airtime cards. Safaricom was doing very well then and many people were switching to Safaricom and this enabled my business to become very successful and it helped me open other shops in different locations.

Due to the success of my shops, I was approached by Safaricom to become a dealer. As a dealer, I started offering M-Pesa services, while still selling airtime cards. My first dealership was in Thika but later on, I opened dealership shops in other regions. I started selling phones and phone accessories at the dealership shops which gave me even more income.

I remember having to wake up very early in the morning and getting to Nairobi by 6am to buy the accessories, and then by 8am, I was back in Thika selling at my shop. I had to make a sacrifice to make sure that my customers never found my shop closed as I did not want to inconvenience them.

As much as my business was thriving, I was not satisfied because my passion had always been farming and so in 2010, I started Jiokam Limited, a poultry and cattle farming business. The piece of land was large, so I decided to build a hotel next

to the farm. The hotel was still under the company Jiokam and we used products from the farm at the hotel.

I was brought up in this area and I really wanted to develop it, and opening the hotel helped me create job opportunities for the community, especially the youth. We used the proceeds from Orchard Communications to expand the hotel and we finally merged the two businesses to form Orchards Communications & Kiama River Hotel.

To support the community, I also run an initiative to help people living with disability in the area. There is a group in the community that we normally help by offering them food on a monthly basis from the hotel.

With the business booming, my two daughters decided to resign from their jobs to help with the family business. One of my daughters Jacqueline Wanjiku Kamau is the Human Resource Manager while the other one Esther Wairimu Kamau is in Marketing. We have around 150 employees so far and my major role is to oversee the operations as the Director of the company.

COVID-19 has affected my business because the commission from Orchard communications has gone down since

I cannot sell the cards as I used to and people are being encouraged to use digital platforms like M-PESA to purchase airtime and other goods. Either way, we are still pushing hard to ensure business continuity while still following government's guidelines when performing our daily tasks.

While making my usual bank visits to make my transactions, I heard about Biashara Club in KCB Thika when my Relationship Manager told me about it and I joined immediately. So far so good and I love everything about Biashara Club. I love travelling with the club as it gives me a chance to learn new things and relax at the same time. Last year we went to India and I learnt a lot from the trip. I also got to interact with the other Biashara Club members and network with them.

My biggest success was being able to implement what I saw being done around the hotels in India back at my hotel.

I would urge entrepreneurs who are not in the Club to join because there is a lot to benefit from. You get a chance to network, to get advice from the KCB team, you get a chance to travel and benchmark against other markets, the list is endless.



**Jane Rose Director Orchards Communication feeding her chicken**



Director Nyerere Board Chairman at NBK (Left) with Jerusha a Biashara club customer

## KCB Biashara Club trips to India, China and UK

**K**CB Biashara Club offers arranged trips for their club members. These trips mainly focus on possible business partnerships, sharing best practices as well as exposure to international markets for the club members

The trips enable the club members to learn new technologies they can then come back and implement in their businesses which leads to business growth and eventual job creation.

Biashara Club has organized over forty trips and some of the most popular destinations are China, Dubai, Turkey, USA, UK, India, Vietnam, Malaysia, Singapore and Thailand.

**The Regional Manager, Central region Mr Ken Limo & Director Muthiga travel Mira Shah**



Visiting a leather products shop in India



Customers who attended the Mumbai - New Delhi trip 2019



Director Nyerere Board Chairman at NBK makes welcoming remarks to customers



Customers purchase hair at Crawford market in Mumbai



**The 126<sup>th</sup> Canton Fair YueXiu Millennium Commercial City Business Delegation**



**KCB Non-Executive Director Mr. Tom Ipomai, Apollo Ongara KCB Credit Director and Patrick Malika of Unique Investors and other customers looking through some of the Kenyan produce at the market.**

**Patrick Malika- MD Unique properties Ltd during the business matching session with the Liverpool Chamber of Commerce in Liverpool during the 2018 UK trip**



**KCB Non-Executive Director Mr. Tom Ipomai. and KCB customers at the strawberry product at the market**

# Construction sector maintains growth despite COVID-19

**The pandemic has slowed down activities for Saimen Enterprises Limited, but it still continues to stay afloat.**

By KCB Real Cents writer

COVID-19 without any shadow of a doubt has hit the business sector around the world and here in Kenya so hard. Businesses have had to close down and others scale down their activities which in turn has hugely affected their revenues. Even as the virus continues to ravage many parts of the world economies, the construction sector seems to be surviving the harsh turbulent times. The improvement of infrastructure around the country has not stopped as county and national government work around the clock to ensure development of infrastructure and capacity building is improved.

Lekalja Julius, the Managing Director of Saimen Enterprises Limited, a company in the construction sector, is privy to the COVID-19 shocker and how it halted his business operations. Julius cites the process of acquisition of contracts was highly affected, that workers' movement has been a problem as others come from different counties. To Julius, curfew restriction has been a disservice to the transportation of goods to different parts of the country and this has staggered the company's revenue.

"COVID-19 has slowed activities around here," says Julius.

Saimen enterprises is a company that employs 10-100 employees with the national and county government of Samburu as their targeted market. The company established in 2002 has faced quite a number of challenges brought about by COVID-19, but it has been able to

survive even in this uncertain times.

According to a report by GLOBAL NEWSWIRE, the construction industry in Kenya is expected to record a CAGR (Compound Annual Growth Rate) of 10.4% to reach KES 1,023.4 billion by 2024 and this encouraging statistic comes as a plus to Julius and the business. The report further states that, infrastructure construction sector is expected to maintain growth momentum even in this pandemic, supported by public spending.

In Kenya for instance, the Government's Big Four Agenda, which the president is committed to fulfil, especially on affordable housing will create a huge opportunity for the construction industry and therefore the sector is expected to stand even in this global health crisis that has had heavy impact on the economy. This gives hope to the likes of Julius and others in the industry to thrive and maneuver their way out of this economic chaos.

But it is not only the optimistic statistics that is keeping Julius and the company going. Joining KCB Biashara Club has been key in ensuring that they survive in this period.

KCB Biashara Club has been helpful to members in equipping them with practical and relevant business skills in surviving different economic environments including the current COVID-19 pandemic that has been harsh on the economy and collapsed a lot of businesses.

"KCB Biashara Club exposes you to other entrepreneurs in and outside the country,



making your business perform better than it used to," says Julius.

"KCB Biashara Club is very helpful and I would urge other people to join. They will not regret," says Julius.

KCB Biashara Club is a program for KCB business account holders tailored to help Small and Micro Enterprise Businesses (SMEs) grow by offering simple, straightforward business solutions and advisory services.

For Julius, KCB Biashara club is the best for businesses as it provides a wide range of information about various businesses around the world. Members benefit from faster services and there is exposure for

Lekalja Julius, the Managing Director of Saimen Enterprises Limited



“Saimen enterprises is a company that employs 10-100 employees with the national and county government of Samburu as their targeted market. The company established in 2002 has faced quite a number of challenges brought about by COVID-19, but it has been able to survive even in this uncertain times.”

members around the business world, through trips to different parts of the world and benchmarking with other businesses and business people.

“I have been able to travel to about nine countries with the Biashara Club. I have been to Israel, Malaysia, Singapore, Thailand, Germany, France, United Arab Emirates and USA. Through these trips I was able to meet other business people who have been in business for long and are established,” he says.

Julius’ advise to business owners is to join the KCB Biashara Club because it is an eye opener, motivating especially to those aspiring to grow their companies

and the exposure they get is enormous.

“In Israel we were able to meet Ambassador Major General Kariuki and he gave us a very good lecture and insights that were an eye opener for me.” He says.

The KCB Biashara Club established in 2008 has active members across Kenya, South Sudan, and Rwanda forged to support SME sectors grow.



Biashara Club segmented engagements for the FAITH BASED sector at Sarova Stanley.

# KCB EVENTS 2020



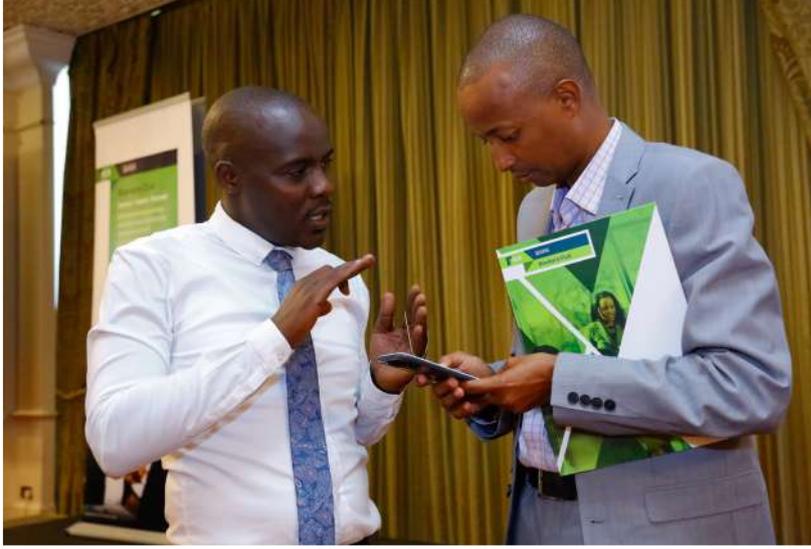
Nyambura KCB Biashara Club manager & Salahdin Sheikh KCB Relationship manager Garrissa Branch, visit a club member in Garissa.



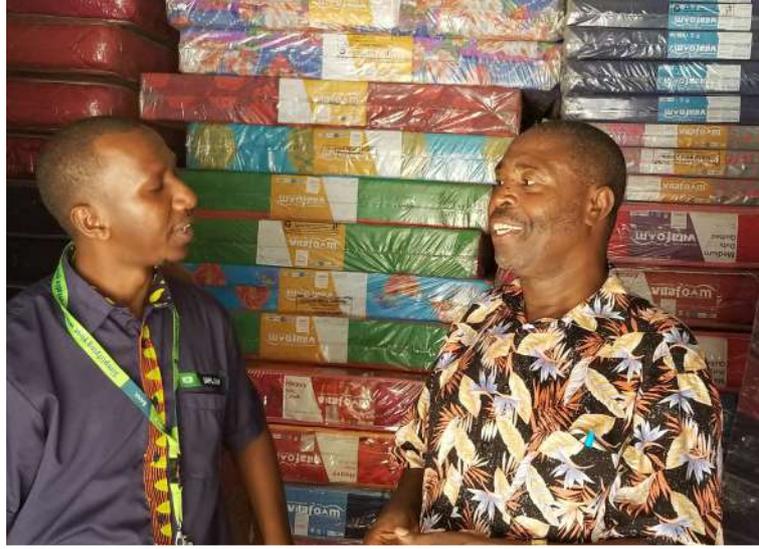
Mr. Sam Makome, Group Chief Operating Officer makes his remarks at the opening of a Biashara Club forum.



KCB Hola staff before Biashara club training at Tana Place.



**Moses Odipo, KCB Biashara Club manager confers with a customer.**



**Branch manager Garissa branch Mr. Hassan Ahmed visiting Biashara club customer John Ndirangu in his mattress distributorship shop**



**Customers training at Sunshine hotel, Kericho -Quarter one on Business process mapping.**



**Dr Stanley Karanja training on Business process mapping at Tana place in Hola.**



**Customers introducing themselves during a training session at Sarova Stanley.**



**Quarter one 2020 wokshop at Sarova Stanley.**

## The value of friendship in one card

Get the KCB Biashara Club prepaid membership card and open your business to a world of possibilities.

Enjoy unrivalled benefits from paying for items globally, accessing money conveniently and earning redeemable Simba points on your transactions.

To sign up, email: [biasharaclub@kcbgroup.com](mailto:biasharaclub@kcbgroup.com)

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