

# Real Cents

A Biashara Club Magazine  
December 2023

Celebrating



Years of Biashara Club

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# Editor's Note

It is with immense pride and gratitude that we welcome you to this special edition of The Biashara Club magazine, dedicated to celebrating the remarkable journey of Biashara Club and our unwavering commitment to empowering Micro, Small, and Medium Enterprises (MSMEs).

Fifteen years ago, Biashara Club was born with a vision to champion the aspirations of budding entrepreneurs and established business owners alike. This year, as we commemorate this milestone, we look back on the incredible stories of resilience, innovation, and growth that have defined this remarkable community.

At KCB Bank, our dedication to supporting MSMEs runs deep in our DNA. We understand that you are the lifeblood of our economies, and your success is intricately woven into the fabric of our communities. Over the years, we have walked side by side with you, providing financial solutions, expert advice, and a platform for networking and learning through Biashara Club.

This magazine serves as a testament to the remarkable journey of our Biashara Club members, a journey filled with triumphs, challenges, and invaluable lessons. Within these pages, you will discover a treasure trove of inspiring success stories, expert insights, and a captivating glimpse into the diverse tapestry of businesses that constitute our vibrant community.

From the world of coffee farming to the legacy of a multi-generational hardware store, from ventures born to meet pressing needs such as oxygen manufacturing and silage production to enterprises that may seem unconventional, like owning a hearse—our pages are adorned with captivating narratives from every corner of the country. These stories stand as a resounding testament to

*Judith Sidi Odhiambo*

KCB Head of Corporate and Regulatory Affairs.

the enduring values of resilience and creativity, which are integral to steering a thriving business.

As we reflect on the past 15 years, we also look ahead with optimism and determination. The future is bright for MSMEs. KCB Bank remains committed to being your trusted partner on this journey. We will continue to innovate, adapt, and provide you with the tools you need to thrive in an ever-evolving business landscape.

We invite you to dive into these pages and be inspired by the incredible achievements of Biashara Club members. We hope you find valuable insights, motivation, and a renewed sense of purpose in your own entrepreneurial endeavors.

Thank you for being part of the Biashara Club family and for choosing KCB Bank as your financial partner. Together, we have achieved remarkable milestones, and together, we will create an even brighter future.

Here's to the next 15 years of growth, prosperity, and unwavering support for MSMEs.



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# The 15 years journey of KCB Biashara Club



**By Jane Isiaho**

**K**CB Biashara Club was formed in 2008. There was a significant need to tailor certain services for the Micro, Small and Medium Enterprises (MSME) segment of customers. Biashara club was a response to these needs. The services being offered by the bank were of a financial nature, hence Biashara club was formed to offer non-financial services.

## **The formative years (2008- 2016)**

MSME's needed a special express service counter in the banking halls to avoid queuing in the banking hall. The need for the express service was mainly because of their frequency of deposits and the bulk nature of their cash transactions. At the time, our branches had a manned cubicle set aside for club members, who then paid a monthly membership fee to enjoy the express service.

Our MSME's needed training on various aspects of business. There was a need to upscale our customers to ease their business operations. Trainings started being held on a quarterly basis across the country. They played the role of upskilling as well as an opportunity for customers to network when they attended the forums.

To further augment the package, the Club organized local, regional, and international business trips for its members. The local trips were mainly for networking, regional trips were for business matching and international ones were mainly to expose our customers to global markets. The regional and international trips gave an opportunity to MSMEs to travel abroad in organized groups for business trips, which was a value add to most club members. The first KCB Biashara Club trip was to China and was in 2012. The trips were very popular and some of the trips had more than 100 club members travelling.

## Mid years 2016 – 2020

During the period between 2016-2020 there were many changes in the financial environment. KCB bank had earlier rolled out digital products and services like KCB Mtaani, CDM machines, M-Pesa to Bank and Internet banking to improve and take banking services closer to its customers. These services were now fully entrenched in our daily living. This meant that customers didn't have to physically visit branches as much as they did in the early years as they could self-serve. Consequently, the need for express counter services diminished.

In 2016, there was the introduction of the interest rate cap by CBK. This meant all loans were priced equally regardless of whether one did business, was employed, was borrowing a large amount or otherwise. There was also introduction of excise tax on bank charges including club subscription fees.

There was ease of global trade. Customers who had travelled with the Club had now established relationships with suppliers who sent the goods directly to Kenya, eliminating the need for travel. It was possible to go on-line and source for goods having seen 3D images of the goods or services, negotiated through email and the products delivered without one having physically left the country. The club took the changes in stride and adopted to meet the ever-changing needs.

In 2016 we introduced women specific training as there was a need to offer gender specific sessions. These trainings were specifically tailor made to address the needs of female entrepreneurs in response to their request.

In 2018 we started the Biashara club WhatsApp groups. The groups are made up of club members in a localised area. They made communication easier and faster as customers get information on club events, products and changes in the business environment at the touch of a button. We also have Market Day Friday's where customers can advertise their goods and services to the other

customers and go ahead and make buyer/seller transactions.

In 2018 in celebration of the club ten years of existence we launched the Real Cents magazine which now is a celebrated annual magazine that documents the success stories and testimonials from our KCB Biashara Club members.

## Current years – 2020 and beyond

In 2020, the Covid-19 pandemic transformed the business environment and pushed companies to the technology tipping point. Biashara club was not left out by these changes. We were greatly affected by the pandemic as most of the club activities required people gathering in groups for trainings, clinics, and seminars. Additionally, international and region trips were not possible as the skies were closed.

We had to quickly adopt to the changes to fit in the environment and keep the club alive. We quickly adopted and implemented digital solutions to allow members to continue having engagements without meeting physically. We moved the business development skills trainings to virtual /online platforms and in 2020 we held



**It was possible to go on-line and source for goods having seen 3D images of the goods or services, negotiated through email and the products delivered without one having physically left the country.**



**We moved the business development skills trainings to virtual /online platforms and in 2020 we held over 80 webinars covering diverse, tailor-made topics.**

over 80 webinars covering diverse, tailor-made topics. The webinars are very popular attracting learners from across the globe. In the last three years, we covered over 250 topics from management, leadership, stakeholder relationships, emotional intelligence, and environmental awareness. All the webinars are captured on the KCB YouTube for future reference and continuous learning. With online training we have segmented the trainings by gender, sectors, and age among other parameters. The trainings are currently held twice a month.

We also reinstated international trips in 2022 having over 50 customers on the Turkey- Dubai trip and also organised two local trips to Samburu and Maasai Mara. In 2023 club members travelled to Israel- Egypt with two local trips to Salt lick and Diani. In 2024 we are planning to hold two international trips to the USA & China. More details will be provided.

For the past 15 years, Biashara Club has provided opportunities and resources to our MSME'S to assist them grow and scale their business operations. It has been a journey of many learnings, changing when required to do so and adopting to the environment when required to. We celebrate and thank all the entrepreneurs who have been on this journey with us as we continue to connect, inspire, and succeed.

**The writer is the Director, Retail Banking at KCB Bank Kenya.**



# Celebrating entrepreneurs in our society

**Reid Hoffman, the co-founder and executive chairman of LinkedIn, eloquently describes an entrepreneur as someone who jumps off a cliff and builds a plane on the way down. True to his words, we deeply admire entrepreneurs for their ambition, relentlessness, optimism, and intellectual curiosity. Through these characteristics, they identify and seize opportunities to catalyse change in virtually every industry and tackle some of the world's most complex challenges.**



**By Naomi Ndele**

**T**he Global Entrepreneurship Development Institute (GEDI) emphasises that enterprises are crucial engines of economic growth. Without enterprises and entrepreneurs, there would be little innovation, limited productivity growth, and fewer new jobs. Recognising the passion that they cultivate within themselves and the people they work with is undoubtedly worthwhile.

In Kenya, the adaptability of MSMEs to changing customer needs has been exemplified through a range of strategies, showcasing their resilience, competitiveness, and relevance in the market. Entrepreneurs have demonstrated their ability to evolve their product and service offerings to meet market demand ensuring their continued success.

When COVID-19 struck in 2020 many MSMEs faced significant setbacks due to curfews and movement restrictions during the pandemic. The closure of vegetable markets due to their nature of having too many people at the same time and place, led to innovative adaptations by entrepreneurs in the agricultural sector. Farmers resorted to selling their farm produce directly to their customers mitigating the risk of food spoilage and ensuring that those facing accessibility challenges due to movement restrictions still had access to fresh food. This not only minimized food wastage but also demonstrated the resilience of MSMEs in finding solutions to unforeseen challenges.



**Without enterprises and entrepreneurs, there would be little innovation, limited productivity growth, and fewer new jobs.**

The period 2020-2021 was difficult one for business people, however, those that exhibited agility and creativity were able to not only endure but thrive in that period. For instance, some entrepreneurs seized the opportunity to transition their operations to online platforms facilitating the delivery of products and services directly to customers' doorsteps. By doing so, they managed to sustain their businesses by reaching customers in new and innovative ways. The shift towards online commerce has fundamentally transformed traditional business models and expanded the horizons of what is possible for MSMEs.

Over the years we have seen innovative solutions emerge in the delivery of goods and services. One such innovation is the delivery of LPG cooking gas which has been streamlined from what it was. In older days, customers would carry their LPG gas cylinders around to refill them. It was a rather taxing task. MSMEs recognized the potential risks associated with customers having to transport gas cylinders themselves. Consequently, they began providing delivery and installation services, enhancing customer convenience and safety.

In essence, the Kenyan MSME landscape showcases the remarkable ability of businesses to respond to changing customer needs. The Covid-19 pandemic also served as a catalyst to more innovative transformation, highlighting the importance of adaptability, resilience, and customer-centric thinking. Through such endeavours, MSMEs are not merely surviving but actively shaping the future of commerce in Kenya and should therefore be celebrated and supported in their quest to fulfil their missions.

At KCB Bank, we fully recognise the immense potential of MSMEs and the crucial role they play in shaping our communities' socio-economic landscape. We understand the unique needs and aspirations of businesses and are committed to providing comprehensive financial and non-financial solutions to support their growth and success. Through the #PartnerKwaGround initiative we continue to provide tailored solutions to meet our

entrepreneurs' specific needs.

We have a wide network of over 16,000 KCB Bank Agents that enables us to deliver our banking services close to our MSMEs and other customers, right within their neighbourhoods. MSMEs can deposit cash or withdraw from their KCB Account easily, make utility payments, check their balances, open accounts conveniently at any time of the day or night easing how they transact.

Moreover, we actively support our customers who own businesses by enlisting them as our suppliers, depending on the products or services they offer. We firmly believe that supporting our MSME customers is the most tangible way to celebrate them. This commitment aligns with our brand purpose: For People. For Better.

16,000



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We have also forged collaborations by engaging in public-private partnerships, promoting collaboration with the government, businesses, civil society, and international organisations, fostering synergy and shared responsibility in creating an enabling environment for MSMEs to prosper. Governments and corporations can play a vital role in celebrating entrepreneurs. Governments can introduce policies that ease regulatory burdens and provide financial incentives to promote entrepreneurship, while



**The real cents magazine is a true testament of our commitment to celebrating different club members by sharing their success stories. The stories are examples of how we walk with our customers on their entrepreneurial journeys and how incredibly inspiring they are.**

corporations can support startups through mentorship, investments, and collaborations, acknowledging the value that startups bring to the business ecosystem.

By supporting local businesses, we foster innovation, create employment opportunities, and drive sustainable development. Let us all join hands to champion the cause of MSMEs and create an enabling environment that fosters their growth and prosperity.

The real cents magazine is a true testament of our commitment to celebrating different club members by sharing their success stories. The stories are examples of how we walk with our customers on their entrepreneurial journeys and how incredibly inspiring they are. They act as an aspiration to other business owners and the public. They serve as a source of encouragement and a well to draw valuable lessons from.

As your trusted financial partner, KCB Bank remains committed to walking alongside our entrepreneurs on your journey and empowering you to achieve your goals and dreams. We celebrate you!

**The Writer is KCB Bank Head SME Banking & Agribusiness**





# Preserving Generations of Excellence: The Legacy of Waihiga Farm

**The conceptualization of this business goes way back to 1952 when Mr. Mathangani assisted his father to plant 100 coffee trees. These were the maximum number of trees Africans were allowed to plant. He would later establish the Waihiga farm.**

**By Real Cents Writer**

**T**his is a picturesque family farm that boasts a diverse array of offerings, including poultry (geese and turkey), livestock (dairy cows, pigs, and goats), and an abundance of coffee. The farm now sits on approximately six acres, housing more than 6,000 coffee trees, thanks to the late Mr. Mathangani's dedication to coffee farming, which he referred to as the "black gold."

95%



**While Kenya is renowned for producing the finest Arabica beans grown in volcanic-rich highlands, a strong coffee-drinking culture is largely absent. Consequently, about 95% of coffee production is exported.**

The history of coffee traces back to Ethiopia and the Arab world, who later introduced it to the rest of the globe. While Kenya is renowned for producing the finest Arabica beans grown in volcanic-rich highlands, a strong coffee-drinking culture is largely absent. Consequently, about 95% of coffee production is exported.

Coffee is the world's second most traded commodity after oil. It remains as one of Kenya's top foreign exchange-earners. According to KNBS, Kenya's coffee exports reached 43,308 metric tonnes (MT) valued at KES 33.8 billion in 2022.

The primary business of Waihiga farm is coffee farming with more than ninety percent of the produce being exported. Their motivation has been to produce world-class coffee, fondly referred to as the "Waihiga Cup" – an unforgettable experience for coffee enthusiasts.



Mrs. Grace Mathangani was employed before committing herself full-time to the farming business to take over the baton from the late Mr. Mathangani. It is as well she had spent her weekends and annual leave working on the farm. Her two sons were also eager to join and continue with the Waihiga farm heritage.

A typical day at Waihiga Farm begins at six in the morning with chores tending to the farm and coffee bushes. The coffee calendar is followed diligently, with continuous pruning and spraying of trees from January leading up to the main harvest from October to December.

Coffee trees can live up to 100 years. At this farm, they cultivate a graft between the SL28 variety and the Ruiru 11, a blend that requires minimal pesticide spraying. It also yields a better crop and gives quality coffee.

Waihiga farm has been successful, but like any other business, they have faced challenges. One major hurdle has been securing workers, particularly during coffee picking season. Changes in weather patterns where we experience extreme heat and dryness or excessive rain and cold - affecting the quality of coffee which thrives in the right balance of sunshine. Acquiring correct pesticides and fertilizers from reliable dealers.



**What Grace values most about being a member of Biashara Club is the personalized relationship management she receives. Being known by name makes her feel valued and appreciated.**



The team on the farm takes initiative to conduct research from coffee journals, YouTube and other sources of information to help in continuously improving their farming practices.

Waihiga Farm opens its doors to farm tours, where Grace and her sons educate visitors about the origin of coffee, growth, production, and processing it into a finished product. These experiences not only provide valuable insights into the meticulous work behind quality coffee but also foster understanding among local and international visitors.

What Grace values most about being a member of Biashara Club is the personalized relationship management she receives. Being known by name makes her feel valued and appreciated. Moreover, KCB provides appropriate loans throughout the coffee crop cycle.

The greatest success of Waihiga Farm lies in the invaluable knowledge passed down from the patriarch to his family. Grace takes immense pride in witnessing her sons effectively applying the knowledge imparted to them. Having taken up running the farm with great pride, excellence, and commitment.

Their collective dream is to maintain the exceptional quality of Waihiga Coffee and pass down this heritage to the next generation. With a shared commitment to excellence, the Mathangani family envisions the farm continuing to flourish, leaving an indelible mark in the world of coffee for generations to come.

*Instagram: [waihigacoffeeestate.com](https://www.instagram.com/waihigacoffeeestate.com)*



# The Nairobi business landscape



By Nuru Abubakar

**S**uccess in business does not happen overnight. Over the past 15 years, Biashara Club has witnessed the courage, grit, and resilience it takes for businesses to start, stay afloat, thrive, rise above challenges and failures, eventually becoming and remaining successful. It takes years for a business to realise long-term profits, generate sustainable growth, and define what success looks like.

Biashara Club offers various opportunities to its members to support their businesses in assisting them to navigate the murky waters of entrepreneurship and break through to their next level. For many businesses, this next level is founded in expansion, diversification, partnerships, value addition among other strategies that gives them a competitive edge in the local and global markets. This in turn attracts customers to purchase more products and or services that increase their revenue.

Nairobi Central Region hosts over 3000 Club members who come from various branches within Nairobi CBD, surrounding branches all the way to Namanga through

Kajiado. Most of the businesses are in the retail sector including hotels, boutiques, studios, supermarkets, beauty salons, spas, various telco dealerships, pharmacies and even vegetable and livestock farmers among others. The businesses range from small, medium to large enterprises. Some with several branches in Nairobi and other towns in Kenya.

It is a pleasant experience to see businesses in this region grow from infancy to stages where they stabilize and grow to the next level. In the Biashara club training sessions where customers meet to train as well as network, we learn of the experiences that other club members have gone through for them to reach where they are. The training sessions are on various topics including succession planning, human resources, emerging markets, cash flow management and harnessing the synergies within the business. These topics by and large are tailor made for club members taking into consideration the current times we are in.

Networking is a very important tool one can use to grow their business. The more people one knows,



**We are also seeing the rise of businesses in the creative industries e.g., videography, photography, tattoo artistry, painters, fashion designers among others. They are playing a major role in employment and spurring economic growth.**

the more sources of information, experience, employees, suppliers, and customers they have. Contacts of several people increases the span of control one has. Business and social partnerships have grown from these sessions with club members enjoying the benefit of having a pool of people to harness these resources from.

To be competitive in the market we also have seen club members engaging in value addition. This could be through manufacturing in small or large scale. Fruits being converted to juice, crisps, dried to be eaten when they are out of season. Beekeepers manufacturing products like lip balm, body oil from bee wax.

We are also seeing the rise of businesses in the creative industries e.g., videography, photography, tattoo artistry, painters, fashion designers among others. They are playing a major role in employment and spurring economic growth.

The agricultural sector has not been left behind. We have many button and oyster mushrooms and herbs farming in addition to the traditional crops like tomatoes and potatoes grown towards the Ongata Rongai – Kajiado areas. Farming is done in large scale for both local consumption and export.

It has been encouraging and a testament of the illustriousness of Kenyan businessmen to see them bounce back after the COVID-19 aftermath in the last two years. Biashara club has had two international trips since 2020 first to Turkey & Dubai then later to Israel and Egypt. We have had local trips to Samburu, Maasai Mara and Salt Lick in Tsavo West. Several customers in Nairobi region have participated in these trips. Trips are an opportunity for market exposure to broaden one's business perspective.

We invite all our MSME's to join Biashara club to enjoy the benefits it offers.

**The Writer is the Regional Business Manager, Nairobi Central**



# Business solving societal problems -The Hearse Business:

By Real Cents Writer

For a long time, Beatrice Matama could see that the community in her home area, Muhoroni, was going through a lot of trouble whenever there was a funeral. The nearest businesses providing hearses were in Kisumu, 62 kilometers away, and Kericho, 31 kilometers in the opposite direction. This was a logistical and financial nightmare for mourning families.

The person sourcing the service would have to make the journey to either of the two counties to source for a service provider and failing to get one on that particular day would necessitate the journey the following day. "This was expensive in terms of money and time for the locals," she recalled.

She finally decided to grab the opportunity and actualize her idea in 2022 and effectively started Betty's Funeral services. "I was purpose-driven and then there was pressure (for lack of such a service in the area). I spoke to my relationship manager about a loan and acquired the hearse through Asset Based Financing. KCB gives loans to purchase assets which form part of the security for the loan e.g., Personal use vehicles, heavy farm machinery, food and other commercial processors among others.

For the size of hearse she operates, the vehicle can either be imported second hand mainly from Japan or bought new from local dealers. The more affordable option for her was getting a vehicle which was repurposed into a hearse, with a space for the coffin, seats for passengers and a storage area for lowering gear, trolley, and a gazebo tent.

The business needs to be registered. Other costs to consider include insurance, driver's salary, maintenance and repairs, and sales and marketing. For Beatrice, maintaining the hearse business



does not require a lot and is less expensive than operating a normal matatu.

"Once we have done our marketing well, we get customers from all over Muhoroni because it is the most convenient for them," she said. Her earnings vary depending on the number of bookings and the prices charged.

Like any other venture, her business faces obstacles. "When I purchased the hearse, most people attributed it to someone else efforts because I was a woman. They didn't believe that a woman can be able to run such a business." She recalled. Luckily, she had support from her husband who encouraged her to soldier on. There are a lot of beliefs around our dear departed, but Beatrice knew somebody needs to offer the service.

In Kenya, the hearse or funeral services business is a new kind of business and lucrative opportunity. Kenyans want to have professional services at funerals which also act as a sign of last respect to the departed. However, it is important to have a clear understanding of the requirements, costs, and potential

earnings before venturing into that business.

A report by Euromonitor International, states that the demand for funeral services in Kenya is high and continues to grow. The market in the country according to the report is projected to grow by 7.2 percent annually between 2020 and 2025.

Beatrice says for any business to succeed it must be driven by purpose, passion, and pressure. Her advice to potential entrepreneurs is that they should have a reason why they want to venture into business, gaps to be addressed, anticipate challenges and how to mitigate them. "If you start a business tomorrow and you have not foreseen challenges that are ahead, you may not be in a position to manage them," she said.

The business may still be young, but Ms. Beatrice has been able to create a culture that strives for greatness and engages her team in the core mission of making her team feel like they are part of her success.

She is happy: "I cannot complain. So far, so good. The business is doing well."

# The journey of three generations of entrepreneurs- The Desai family

Located on Uhuru Road in the middle of Nyeri town, Lenana Hardware Stores lies as a testament of the long history of this family business. The business was founded by Vishnubhai S. Desai in 1960 and started as a retail store that sold food products to the vibrant community of settlers and farmers who had settled in Nyeri and surrounding areas during the colonial period.

By Real Cents Writer

Vishnubhai ran the business and would get assistance from his sons Yatin and Mr. Desai. The business had a contract with the British Army to supply provisions, which were spearheaded by Mr. Desai, Yatin's elder brother. The business was booming between 1960 and 1963 then demand for some of their products declined drastically. They needed to seek alternative business strategies.

Leveraging on his extensive business experience, Vishnubhai introduced the hardware segment within their retail store. He had recognized the strong demand for hardware products and the scarcity of the items in Nyeri. They embarked on this new venture between 1975 and 1978. They started with a modest selection of items, gradually expanding their inventory to cater to diverse construction needs.

In this period the Desai family faced a significant financial challenge when they aspired to purchase a property in Nairobi. The price tag then was Kshs. 84,000, which seemed insurmountable. With the support of KCB, they secured a loan to be repaid in Kshs.

1,500 per month a considerable sum of money at the time. Through perseverance and sheer determination, Vishnubhai honored the loan and acquired the property that would prove pivotal for their future success.



In 1975, having completed his studies in India, Yatin permanently returned to his birthplace, Kenya, to join his father and brother in the business on a full-time basis. Despite spending three years in India, he





considered Kenya his true home, deeply rooted in the community where he had spent all his younger years. United with his family, Yatin wholeheartedly embraced the hardware store, dedicating himself to its growth and prosperity.

In 1981, Yatin and his brother, Mr. Desai made the strategic decision to focus solely on the hardware store and doing away with the retail store and their dedication has since sustained Lenana Hardware Stores Limited.

Although Mr. Vishnubhai S. Desai passed away in 2018, the family legacy lives on through his son Yatin and his grandson, Nishit Desai who having returned from school in Australia, assumed leadership of the family business. To ensure a smooth transition and that his son Nishit was sure he wanted to fully participate in the business, Yatin presented him with the option of



pursuing alternative career paths. Ultimately his son chose to follow in his father's footsteps, fortifying the generational continuity of Lenana Hardware Stores Limited.



**He emphasizes the importance of delivering quality goods and services at the right price, while upholding honesty and integrity in all business dealings.**



As Yatin embraces his well-deserved retirement, he reflects on the challenges they faced, particularly during the hardware stores' early years. Penetrating a competitive market dominated by other two formidable hardware stores was no small feat. However, Yatin's unwavering belief in offering the right products at fair prices, along with an unwavering commitment to customer satisfaction, propelled the success of their business.

Drawing from his experiences, Yatin imparts valuable advice to aspiring entrepreneurs, particularly the youth. He emphasizes the importance of delivering quality goods and services at the right price, while upholding honesty and integrity in all business dealings. While the pursuit of quick profits may tempt some, Yatin firmly advocates conducting business ethically and with transparency, ensuring long-term success.

Being a Biashara Club member grants Yatin expedited banking services. This advantage minimizes the time spent away from the shop, allowing for efficient banking transactions. Enthusiastically, Yatin encourages all KCB customers to join the esteemed Biashara Club, capitalizing on its benefits.

Biashara club has held several training courses on succession planning both in in-person sessions and webinars. The recordings can be found on the KCB Youtube page. The emphasis is on ensuring that businesses outlast the founder running into several generations. The main thing we are taught and is emphasized, is to introduce the younger generation into the business early enough when they can assist with small tasks, so they can understand exactly how the business runs. The business needs to put systems in the business, and this leads to the founder being separate from the business. The family should outline what the roles of the family members in the business are. In some instances, the children of the founders may not want to be part of the business. In this case, one should also be adequately prepared for the next course of action.

As Yatin Desai's inspiring story unfolds, it epitomizes resilience, innovation, and the spirit of entrepreneurship. His unwavering commitment to honesty and customer satisfaction has propelled Lenana Hardware Stores Limited to prominence. As we celebrate the family's accomplishments, let us draw inspiration from the sixty-three years journey as it also continues to the next generation.



# Oxygen plant breathes life to Kakamega

By Real Cents Writer

The production of oxygen is a process that we learn while in secondary school. The fractional distillation of air produces oxygen, nitrogen and other gases and when this cools it. Dr. Makomere explains this with so much ease and enthusiasm. He remembers this from his Chemistry lessons way back in time. While fractional distillation is not what they use for the manufacture of oxygen, it makes a good case of understanding the process. It is interesting that the raw material for oxygen is air whose supply is unlimited and the output in addition to oxygen is water that is safe to use for crop farming and other non-drinking activities.

Before the COVID-19 pandemic we rarely thought of the importance of oxygen gas since it hadn't been prior required in such large quantities in the medical field. In Kenya we have less than 10 companies manufacturing oxygen, fewer more located in the Western region of the country.

The death of a loved one in 2020 and the fact that there are few companies producing oxygen were among the factors that led to Dr. Makomere to want to get into this business. He started by acquiring the required licenses. He attests that

this was not an easy task as they were several different licenses from various regulatory bodies, but he was determined to make his dream come true.

As a young entrepreneur, one of the first hurdles he faced was that he had a brilliant idea but did not have the requisite capital needed to get the project off the ground neither did he have long financial track record to show his experience. This was a new venture having run the medical supplies business for a few years and was now branching out.

He approached his KCB bank manager with whom they discussed and assessed the viability of financing his business. Using the bank statements of his other businesses and that he was diversifying into a similar line of business got him a loan to establish his venture.

In February 2023, Dr. Makomere finally actualized his long-term dream and officially opened his oxygen plant in Kakamega which produces and supplies oxygen to health facilities in the Western region and the country at large. There are many existing and upcoming hospitals around Kakamega from Bungoma to Kisumu and wherever else oxygen is needed in the country.

In his entrepreneurial journey, Dr.

Makomere notes that being a KCB Biashara club member has been beneficial to him and his businesses. With over 50 employees, the entire organization attends the online Biashara club trainings as he recognizes the critical role developing human resources in any organization plays. The topics discussed are relevant to the business and for self-development of his staff.

For those who seek to become entrepreneurs, Dr. Makomere advises that it is very important to look up to mentors who can hold your hand and walk the journey with you. That the journey of a thousand miles begins with one step and to recognize that the world is constantly changing. The power of what one can do lies in one's own hands. You can do it. He gives his example of how a young well-trained professional like himself would be stereotyped as a non-entrepreneur, yet he is really active in enterprise.

From his experience in business, he compares a business to a child, who needs to be taken care of until they can care for themselves. "From the first day they are born, you must keep nourishing and feeding them. Taking the "business" to clinic and injecting vaccines through non-financial services until they turn five years when it stabilizes. From five to ten, when it experiences the growth phase and manage the business into its teenage years when the fruits start showing. Patience, discipline and consistency are the secret, he concludes.



**From the first day they are born, you must keep nourishing and feeding them. Taking the "business" to clinic and injecting vaccines through non-financial services until they turn five years when it stabilizes.**



# "Observations of Twin Play: A Metaphor for Business Strategy"

By Nyambura Nganga

I am watching a pair of twin boys playing. They are about four years of age. They are identical and you cannot tell who is older by just looking at them. Their nature of play interests me. When one twin selects a toy, the other promptly abandons his toy and covets his brother's choice. A moment later, the toy changes hands, and they peacefully enjoy it for a brief interval until the cycle repeats. This endless swapping seems to unnecessarily drain their energy, despite the abundance of toys at their disposal.

This makes me think of the enterprises we run. How we run and view them. Most businesses have competitors in the same line of business. Selling the same thing to the same customers in the same locality. Do we sometimes behave like the twins above? Where we replicate what similar business are doing without much consideration? For example, dropping prices, expanding our shops, opening other branches, or even changing our shop displays. We would like to be what the other business is. We would need to then ask ourselves; do we have the same doing?

In a world with an abundance of homogeneous goods and services, standing out becomes imperative for successful customer targeting and retention. These customers become our ambassadors and refer potential customers to us.

**I would dare add, if we can run and focus on our individual businesses, train, and practice relentlessly on what needs to be done, being the best and successful in our space will inevitably follow.**



**If our strength lies in innovation, we wholeheartedly embrace it and relentlessly pursue it. The Mamba mentality teaches us that those who relentlessly focus on their goals and are willing to face challenges head-on become their own superstars.**

Every business should identify its Unique selling proposition (USP). USP as defined. This distinction could revolve around factors like after-sales service, operational efficiency, innovation, delivery methods, specialized knowledge,

creativity and more. What truly distinguishes our businesses?

To unveil our USP, we can take cues from entrepreneur.com, which suggests three approaches:

- Place ourselves in our customers' shoes.
- Understand the motivations behind customers' behaviors and purchasing decisions.
- Discover the genuine reasons why customers choose our product or service over a competitor's.

Incorporating Kobe Bryant's Mamba mentality can further enhance our quest for success. It entails unwavering dedication to mastering our craft, whether we operate consultancies, sell products, or offer services. We invest countless hours to become the best at what we do, striving daily for self-improvement. Our primary competition becomes ourselves, and we relentlessly concentrate on enhancing our business's unique value proposition, undistracted by external influences. If our strength lies in innovation, we wholeheartedly embrace it and relentlessly pursue it. The Mamba mentality teaches us that those who relentlessly focus on their goals and are willing to face challenges head-on become their own superstars.

I would dare add, if we can run and focus on our individual businesses, train, and practice relentlessly on what needs to be done, being the best and successful in our space will inevitably follow.

**The Writer is the Biashara Club Manager**



By Virginia Mwangi

### 1 Tell us about the evolution of education sector in Kenya.

The education sector has seen several changes in the last few years. Including the introduction of free primary education in the early 2000's where the government was keen that all children join and complete school. Some of the changes included the drive to integrate digital tools and resources into the learning process and enhancing connectivity, enhancing teacher training and Technical and Vocational Education and Training (TVET) reforms to elevate program quality and relevance, expanding infrastructure, and forging stronger industry partnerships to ensure graduates possess skills aligned with market demands. There was introduction of the competency-based curriculum (CBC) which shifts focus from an exam-oriented system to a more self-involving holistic curriculum. Schools have also adopted inclusivity with strides on SNE (Special Needs Education) learning where schools also cater

# LEARNING INSTITUTIONS

for learners with disabilities.

### 2 What is your view of the education sector in Kenya

The government has made purposeful and deliberate efforts to support this sector as it faces both opportunities and challenges. A strong emphasis on inclusivity has been evident in sector enhancement efforts, as the government actively seeks and embraces input from parents, students, teachers, and the international community to craft the most effective solutions. We have seen a lot of improvement in the education sector in Kenya.

### 3 How does KCB support learning institutions?

Our approach is customer oriented. We gather customer feedback on their needs and customize solutions for them leading to improved customer satisfaction. We offer a variety of products to the institutions, their administrators, teachers, parents and even students. From unsecured to secured loans, online payment solutions to ease the collection and reconciliation of school fees, prepaid cards, personal loans etc. Schools are given flexible loan repayment periods to match the school fees collection months.

### 4 Other initiatives that KCB supports learning institutions in?

Through the KCB Foundation, we have a robust CSR program

that assists needy students with scholarships across the counties to get quality education as they go through their secondary and tertiary education. We also offer TVET scholarships training through partnerships with the government, technical and vocational training institutions. The students receive mentorship from our staff as well as career guidance programs in collaboration with education institutions.

### 5 What is KCB's role in the green agenda in the education sector?

It is part of our corporate responsibility to educate our customers on green solutions and how they benefit their businesses and the environment. We are currently financing schools to convert to cleaner energy - LPG gas for cooking. Other solutions include the use of solar energy, water purification systems and green buildings.

We have partnered with schools in tree planting activities to restore our forest cover. We provide seedlings for the schools to grow the trees as a climate conservation initiative.

### Parting shot?

We welcome you to KCB bank where we provide tailor made financial and non-financial solutions to enable us all succeed together.

*#ForPeople.ForBetter.*

**The Writer is the Relationship Manager, Learning Institutions**





KCB

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Vooma App.



5 KCB Debit, Credit or  
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Real Cents

A KCB Bank Biashara Club Magazine



# Resilience and Growth in Business

**'Life doesn't get easier or more forgiving; we get stronger and more resilient,' as stated by Chris Grosser. Resilience and growth are inseparable facets crucial for a business's enduring success. An organization must swiftly adapt to disruptions while upholding continuous business operations and safeguarding people, assets, and the overall brand.**

**By Zipporah Musia**

**W**e must always ensure our business's continuity, durability, flexibility, and the ability to rebound at all times. A business should be equipped to withstand unexpected disruptions or shifts in market demand or regulatory requirements and cannot merely hope to overcome tragedies when they strike. These disruptions may include challenging economic periods when customers' purchasing power dwindles, droughts leading to shortages of food and water, and pandemics, among other crises.

Sometimes, resilience also involves transforming a business crisis into an opportunity. Internal crises can arise from factors such as debt, supplier failures, employee misconduct, fraud, or non-paying debtors. Every organization aspires to keep its business operational during and after such incidents, but this requires proactive planning. A Business Continuity Plan (BCP) is an often-overlooked tool that should be consistently maintained and periodically tested to ensure its effectiveness.

BCP is not only essential to the success and continued operation of organizations, it also ensures the transfer of the business to a different owner in the event of an unexpected departure, death or incapacitation of the original owner. A continuity plan protects short-term and long-term interests and can help ensure a smooth transition to a new owner.

Some fundamental benefits of business continuity planning are as follows:

- Facilitates swift recovery after a crisis.
- Reduces costs and the duration of disruptions.
- Helps mitigate risks.
- Boosts employee morale.
- Helps with succession planning.

How do we navigate these challenging times? While we operate diverse businesses, the following survival strategies are universally applicable:

- Experiment with new approaches.
- Prioritize customer satisfaction at any cost.
- Maintain financial reserves.
- Implement comprehensive risk management, including insurance against theft, fire, and employee-related issues.
- Negotiate for more flexible terms with suppliers.
- Enforce stringent credit terms.
- Foster a positive outlook during tough times.
- Invest in your business, such as upgrading systems and technology.
- Connect and exchange ideas with others facing similar challenges.

As economic uncertainties continue to loom over the country, with rising food and fuel prices and shrinking incomes, many entrepreneurs are finding themselves in distress. Businesses will strive to remain afloat and grasp the art of adapting to changing times. As change is the only constant.

To be a successful entrepreneur one needs a destination and a map to go there. A business plan helps the business owner to think through issues and understand problems. It is important to create a strategic plan for the company and to have long and short-term goals.

We at Biashara Club celebrate our club members for their resilience, we continue to remain committed to providing non-financial solutions to our members for many more years to come.

In conclusion, we can say that the three phases of resilience are: Survive, Recover, Thrive.

Tough times never last, but tough businesses do!

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**The Writer is the Biashara Club Manager**



# Chancing into the coffee business in Kericho



**By Real Cents Writer**

In the early 2000's Paul Soi moved to Kipteres, Kericho county after leaving employment. He opened a retail shop and as is common in Kenya, he also did subsistence maize farming. After closing his shop in the evening, he would tend to his maize farm. His was a simple life that revolved around his farm and his shop. He was happy and comfortable.

A relative had noticed that there were coffee farms in the Kipteres area and were producing high yields. He encouraged Paul to get into the venture. Paul was initially reluctant but later gave in.

How did coffee farming start in Kenya? According to the Coffee Agricultural authority, coffee was first planted in Kenya at Bura in Taita Hills in 1893 and thereafter, grown at Kibwezi, under irrigation in 1900, and at Kikuyu near Nairobi in 1904. In the 1930's, following the Devonshire White Paper Report of 1923, the Colonial Government allowed controlled planting of coffee outside the European settled areas in Kisii and Meru in particular. By the time Kenya attained its independence in 1963 the Coffee Industry was playing a significant role in the economy by among other things being the leading foreign exchange earner.

Coffee tends to do well in cooler areas, with well drained red volcanic soils and good annual rainfall.



**I urge more people to venture into coffee farming because if well taken care of, the yields are unimaginable**

Kipteres is a high-altitude area of about 2002m above sea level with suitable soil that makes it ideal for coffee farming.

We generally assume that coffee is predominantly grown in Central Kenya. According to the Authority, Coffee is grown in 33 Counties in Kenya. The industry involves many small farms and cooperatives as well as larger estates. In all, about six million Kenyans are involved in the country's coffee industry.

Paul started the coffee farming venture with a few seedlings and a small piece of land. In three years, his trees had matured and were yielding fruit. His first harvest was

2,000 kilograms, which he took to the local factory and was paid a good sum of money. He was pleasantly surprised at his earnings and thus purchased more land and planted more coffee. He has continued to do this and now has 13 acres of coffee. He takes good care of his crop and though there is the challenge of pruning that must be constantly done if high yields are to be achieved.

After harvesting coffee cherries, they are taken to a factory, where the husks are removed, and the beans sundried. Thereafter, the beans are sold to millers in different parts of the country. Paul noticed that if one did this process themselves, they got better prices for their harvest. Hence in 2017, he decided to start his own pulping factory. He has gone ahead to now even collect and pulp coffee for nearby farms so they can fetch higher prices for their crop.

Besides thanking his 20 effective coffee pickers, he heaps praises on the bank for walking the journey with him and supporting the Agri -sector. KCB has tailor-made products for farmers in their different value chains.

The future couldn't be any brighter for Paul. He is now ambassador of chancing into any business and taking risks. "I urge more people to venture into coffee farming because if well taken care of, the yields are unimaginable," he concludes.



# 2024 CALENDAR

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Once you have mastered time, you will understand how true it is that most people overestimate what they can accomplish in a year – and underestimate what they can achieve in a decade!  
-Anthony Robbins



### My commitment board 2024

#### My business goals

By March 2024.....

By June 2024.....

By December 2024.....

#### Which trainings will I attend in 2024?

1.....

2.....

3.....

4.....

#### Which trips will I participate in, in 2024?

1. Local trip.....

2. International trip

USA

China

### WhatsApp groups

WhatsApp messaging was initially a person-to-person solution for personal communication but is now also widely used for business purposes. Over 2.7 billion people use WhatsApp across the world. In Kenya, some 22.2 million people use WhatsApp daily according to data by CNBC Africa. This makes it the country with the highest penetration in Africa.

#### Participating in my WhatsApp group

Biashara club WhatsApp groups give you an opportunity to communicate and network with other members in your same locality. In one's group, one can advertise their goods and services that they sell on market day Fridays. One posts two or three images of the items on sale, or create a catalogue if the items are many with a reachable contact. Due diligence is mandatory while undertaking all financial transactions.

# EXHIBITIONS

Our club members during our events showcase their goods and services. We get to experience what they do on a daily basis.



Mvua Spa & Wellness exhibiting their goods in Nakuru.



Gavo food exhibiting their products in Eldoret.



Happy cow Kenya exhibiting goods in Nakuru during a workshop.



Liroma enterprises displays their own manufactured peanut butter.



Bree afric collection display goods during a workshop in Eldoret.



Al- Habib cosmetics E.A ltd from Kitengela displays their good during a workshop at safaripark.



Angela - Janeqo Arts displays her goods during a workshop in Siaya.



Miwaki brands from Buruburu branch displays her products during a workshop at Safaripark.



As part of our non-financial services we organize local trips to enable our customers network, learn in a different environment, travel around Kenya as well as recharge. Look out for upcoming local trips.





# EGYPT & ISRAEL GROUP TOUR 2023

The mandate of the club includes market exposure. International trips expose our customers to different business practices, new business ideas or export markets. Interaction with different cultures and best practice. As they say, to travel is to live. Get ready for our US & China trips in 2024.











# A non-traditional business in Mukurweini is making great strides

By Real Cents Writer

Charles Njoroge began dairy farming decades ago. He decided to take this practice to the next level in 1998 when he recognized its potential as a lucrative business, given the rising demand for milk. While dairy farming is not without challenges, Njoroge was motivated to find solutions to make the business more manageable and become more dedicated to farming. In addition to dairy farming, he also engages in poultry farming and grows maize for fodder.

Njoroge, currently manages twenty-three herds of cattle, including seventeen mature cows and six calves. His primary business is selling raw milk. Occasionally, he adds value to the milk and produces Farmgold branded yoghurt based on seasonal demand. The production of yoghurt largely depends on weather. Fresh milk sells more during the cold season and there is increased demand



**Njoroge, currently manages twenty-three herds of cattle, including seventeen mature cows and six calves.**

for yoghurt production during the hot season when cold drinks are in high demand. The Yogurt is also packaged and sold in bulk to hotels and other outlets upon request.

On average, Njoroge's cows produce about one hundred and fifty liters of milk per day. Although he keeps a few goats, the milk they produce is mainly for personal consumption. He sells the surplus. Goat milk fetches higher prices than cow milk. It is highly demanded by young lactating

mothers and older individuals.

Njoroge's business took a new direction recently when he started producing silage for his own cows and selling to other farmers in Mukurweini and the surrounding areas. The decision to make silage arose from climatic change that resulted to the scarcity of fodder during dry spells of weather that are occurring more frequently than before. By producing silage, he ensured a stock of feed that maintains its nutritional value for his cattle even during droughts.

Njoroge noticed that silage production led to improved milk production and better animal growth, and this also caught the attention of other dairy farmers. This further increased demand for silage, prompting him to produce more to sell it to fellow farmers. What began as a solution to a personal problem



turned into a successful business venture, now becoming Njoroge's primary source of income.

As the demand for silage grew, Njoroge started receiving orders from outside the sub-county region, leading him to contract farmers in various regions, such as Kirinyaga, Nyandarua, and parts of Laikipia, to grow maize specifically for silage production. Maize cultivation for silage takes approximately two to three months, depending on the variety, and the longer maturing varieties require three to three and a half months. With sufficient water supply, farmers can harvest up to three crops per year. The process of making silage takes about twenty-one days. One starts by cutting fresh (green) fodder, compacting it, storing and fermenting it under controlled conditions in a silo that prevents air contact.

By investing in a small facility for maize cultivation, one can recover the costs within one year to one and a half years, making silage production a lucrative business opportunity, especially for those seeking steady returns. Anyone can engage in this business by purchasing raw materials during the rainy season when maize is readily available and producing silage for sale during the dry period. The demand for animal feed remains high driven by the need for more



**The decision to make silage arose from climatic change that resulted to the scarcity of fodder during dry spells of weather that are occurring more frequently than before. By producing silage, he ensured a stock of feed that maintains its nutritional value for his cattle even during droughts.**

milk thus creating a ready market.

Njoroge takes pride in the fact that his enterprise has created employment opportunities, especially for the youth. He employs around eight people daily for silage production and an additional five people for maize cutting. Given the high number of school leavers facing unemployment, he expresses his desire to employ more youth. He considers giving this employment opportunity as his accomplishment. Seeing his employees earn a living and supporting themselves brings him joy.

To further support young individuals, he has been hosting students pursuing animal-related sciences from Egerton University and Naivasha Dairy Training School for the past four years. The practical experience they gain on the farm proves valuable and blends with

classroom learning, inspiring some of them to venture into dairy farming and silage production after graduation.

Reliance on rain sometimes makes silage production expensive due to limited access to maize when the weather seasons fail. Njoroge acknowledges the support of KCB Bank in providing funds for raw material purchases and production. He urges the bank to continue supporting agribusiness, as it is crucial for food security. Animals also need to eat, efforts should be made to establish farming enterprises that ensure constant availability for animal feeds. Business opportunities should not be limited to urban areas but also extended to farms.

Njoroge calls on the government to play a significant role in harvesting rainwater by constructing dams which farmers can use for irrigation during unpredictable dry periods. Private organizations can also collaborate with the local community to harvest water. These actions would lead to a steady supply of food for both humans and animals. This would mark the first step towards reducing poverty. Through entrepreneurs like Njoroge, Mukurwe-ini Constituency is increasingly becoming a significant player in Kenya's economic development.



# Deeva salon and spa makes you look your best

By Real Cents Writer

If you run into Violet, her first instinct is to imagine and curate how to make you look better. What she can do with your hair, skin, and nails. If you are a man, she will go ahead and point out whether you need the goatee you touch when in deep thought. Her goal and satisfaction are to make people beautiful. When people look and feel beautiful, they to conquer more.

Making people beautiful was a passion she had for a long time. In 2014, she actualized it, starting a business known as Deeva Saloon in Bungoma. She started with two employees. On her entrepreneurial journey, an existing club member recommended to her Biashara club. They told her the club brings together Micro Small and Medium Enterprises for networking, capacity building and market exposure through trips among other benefits.

She joined the club and started enjoying the benefits. Shortly, she signed up for a trip to Turkey. It was an eye-opening experience.

The learning curve was huge. She could see endless possibilities in expanding her business into new frontiers. She had networked and was amazed by what other club members were doing as they exchanged ideas and business experiences.

Violet was challenged and when she came back to the country, she enrolled for a degree to learn more about business management. She has since graduated. She continued attending the Biashara club workshops and putting into practice what she learnt. One cannot underscore the importance of both formal and informal skills.

The business has grown from where it started. It now boasts a state-of-



**It now boasts a state-of-the-art spa, barbershop with a men section, VIP section for those who prefer privacy, facial equipment.**

the-art spa, barbershop with a men section, VIP section for those who prefer privacy, facial equipment. She has a staff component of 35- 27 women and 8 men.

Deeva salon & spa also runs a hairdressing and beauty college which offers courses in hairdressing, beauty, and cosmetology. She also partners with KCB Foundation where they sponsor students to be trained to gain skills that lead them to start their own enterprises.

The men section of the salon has



been a hit with men in Bungoma and the surrounding areas. Some come from as far as Kisumu. Men today want to take care of their hair, nails, skin and get massages done professionally. This is an emerging market with high potential and returns.

Violet understands that customer experiences are the main business anchors. A good experience will see customers coming back repeatedly. Referring friends and family. Giving feedback and recommendations. Hence Deeva salon and spa ensures to do quality work in a comfortable, clean, and relaxing ambience. They offer a welcoming cup of tea or coffee to their customers.

Violet's goal is to sustain her business for the long term. She is aware that growing a business requires the right intellectual capital, carefully selected strategic partnerships, and products or services with strong marketplace demand. She then makes strategic plans for three to five years.

The Kenyan beauty industry is a billion shillings industry due to increased demand for quality cosmetics and skin care products and services. People want to look good. They want to take care of their hair, skin, and nails. The industry is predicted to continue growing.

Ms. Mureka advises those interested in the sector not to shy away and take a risk, it is worth it.

Instagram: [Deevabeauty parlour039](#)





# Contract Farming in Naromoru By Tacazze Limited

By Real Cents Writer

**T**acazze Limited Exports was founded in 2019 by David Ndegwa, an agronomist who had prior worked as a General Manager at an export company. Armed with years' worth of experience, he scouted for partners with similar interests and formed the company. The company sits on 100 acres of farmland mainly growing stem broccoli, french and runner beans for export to Europe.

The success of Tacazze farm is anchored on a well-established produce market through contract farming, eliminating the need to search for buyers. Lack of market for farm produce leads to huge agricultural investment losses. David got into contract farming through his networks whereby both him and the buyers agree in advance on the terms and conditions for production. These conditions usually specify the price to be paid to the farmer, the quantity and quality of the product demanded by the buyer, and the date for delivery to the buyers.

Export market buyers set strict technical and quality measurements. Hence, Tacazze keenly monitors the quality of its produce to minimize instances of rejection. David says their rejection rate is exceptionally low at approximately ten percent. The farm has Good Agricultural Practices (GAP), a global certification for universal standards that guarantees the adoption of safe and

sustainable practices by agricultural producers worldwide. The farm currently has one hundred and forty employees and two boreholes.

The farm faces a significant threat sometimes from invasive pests which makes them use pesticides. "Unfortunately, during dry seasons, pests from surrounding areas migrate to our farm in search of food leading to severe infestations. Among the major pests we encounter is the diamondback moth which undergoes various life cycles from fly, pupa to caterpillar stages, with the latter being the most destructive. To address this issue, we intensify our pesticide spraying efforts while ensuring compliance with customer specifications on pesticide use," David says.

In the early days of operation, the farm faced financial constraints due to the high costs of renting tractors. They realized the necessity of owning their own tractor, especially with their weekly planting program throughout the year. An asset-based loan from KCB Bank enabled them to purchase an 8-horsepower New Holland tractor. Additionally, they acquired a Harrow and a chisel plough.

David had a personal interaction with the KCB CEO and discussed the possibility of supporting a Primary School with avocado seedlings. To his delight, the CEO responded positively and provided the school



**Among the major pests we encounter is the diamondback moth which undergoes various life cycles from fly, pupa to caterpillar stages, with the latter being the most destructive.**

with 400 seedlings, showing the lender's commitment to both business success and community welfare demonstrating the value of For people, For better.

In future, Tacazze Limited Exports is looking to be part of the solution for the maize shortage problem in the country. They are currently conducting trials to improve maize yield per unit area. While maize is the staple food in Kenya, its production has not kept pace with the country's population increase over the years. Maize production in the country averages 30 bags per acre. Agronomists like David are exploiting its genetic potential for more yield.

For business success, David advises individuals to avoid simply copying and pasting business ideas without truly understanding the underlying concepts or what motivated the original founders. For example, to export agricultural produce one needs multiple requirements from the government. One needs to understand the process and documentation. In his case, he credits extensive knowledge in the export business for his success, but states that his passion for the industry keeps him going, even in the advent of challenges. With his passion driving him forward, he believes in picking himself up after failure and forging ahead with the next plan, ultimately leading to growth and success.



# Changing Consumer Behavior – How Entrepreneurs Can Pivot for Success in Kenya

By Real Cents Writer

Consumer behavior is constantly evolving, and entrepreneurs in Kenya are facing a rapidly changing landscape. This transformation is driven by various factors, including technological advancements, shifting demographics, and economic trends. To thrive in this dynamic environment, entrepreneurs must be proactive in understanding and adapting to these changes.

Entrepreneurs can pivot to success by embracing digital transformation. Kenya has witnessed remarkable growth in internet and smartphone adoption, particularly among the youth demographic. As a result, digital channels have become essential for reaching consumers. Entrepreneurs should invest in online presence, e-commerce platforms, and mobile apps to tap into this expanding market. This shift toward digital channels is especially relevant given the impact of the COVID-19 pandemic, which accelerated the adoption of online shopping and digital services.

Moreover, in today's digital age, leveraging social media platforms, local e-commerce marketplaces, and digital marketing strategies is essential for entrepreneurs aiming to connect with consumers effectively in Kenya. These tools and platforms not only provide access to a wider audience but also enable personalized, data-driven marketing approaches that can yield significant business growth and success.

Kenya is a diverse country with various ethnic groups and regions, each with its own cultural nuances and preferences. Entrepreneurs



should conduct thorough market research to understand the specific needs and desires of their target audience in different regions so as to tailor products and services to Local Preferences that will significantly enhance consumer engagement and loyalty.

Kenyan consumers, like many others around the world, are becoming more value-conscious due to economic uncertainties. Entrepreneurs should pivot toward offering affordable and value-driven products and services. This may involve cost-effective production methods, competitive pricing, and innovative financing options to make products more accessible to a broader audience.

Mobile money services, such as M-Pesa, have gained widespread acceptance in Kenya, providing a convenient and secure means of conducting financial transactions. Entrepreneurs can pivot by integrating mobile money and digital payment solutions into their business models. This not only enhances convenience for consumers but also reduces reliance on cash transactions, which can be costly and less secure.

As in many parts of the world, Kenyan consumers are increasingly

concerned about sustainability and corporate social responsibility. Entrepreneurs can pivot by adopting sustainable practices in their operations, such as eco-friendly packaging and responsible sourcing. Engaging in community development initiatives and supporting local causes can also resonate positively with consumers.

The health and wellness trend is growing in Kenya, with consumers seeking products and services that promote well-being. Entrepreneurs can pivot by offering health-conscious products, such as organic foods, nutritional supplements, and fitness-related services. Additionally, addressing health and hygiene concerns can build consumer trust and confidence.

Changing consumer behavior is a reality that entrepreneurs in Kenya must navigate to achieve success. Embracing digital transformation, tailoring offerings to local preferences, focusing on affordability and value, leveraging mobile money and payment solutions, embracing sustainability and social responsibility, and addressing health and wellness trends are key strategies for entrepreneurs to pivot effectively in response to evolving consumer demands.

By staying attuned to these shifts and proactively adapting their business strategies, entrepreneurs can position themselves to thrive in Kenya's dynamic and competitive marketplace. Success in this ever-changing landscape requires not only innovation but also a deep understanding of the diverse and evolving needs of Kenyan consumers.





KCB Customer Nelly Odhiambo tending to her farm in Muhoroni.



Branch manager Ngara speaks to a club member during a workshop.



A Biashara club FLME workshop ongoing in Mombasa.



Beatrice Matama of Betty's Funeral services.



David Ndegwa founder Tacazze Limited.



Nairobi regions training on going at Safaripark hotel.



Experiential training session in Bomet.





Nairobi Region training in Quarter 1 at Ole Sereni hotel.



Dr. Makomere at his Oxygen plant.



Experiential training session in Kajiado.



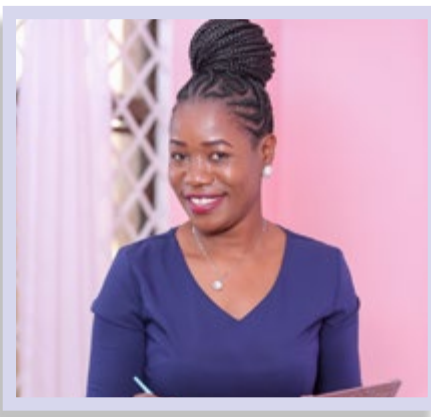
Customers in Kisumu after a FLME workshop.



Paul Soi attending to his coffee farm.



Micheu Njiru addresses customers during a workshop at Mercure hotel.



Violet of Deeva salon and spa.



Mercy from Hadassah creations receives The psychology of Money from Zipporah Musia- Biashara club manager.



Biashara club customers during an experiential training session.



FLME customers after a workshop at Abai lodge in Kerugoya.





Charles Njoroge in his dairy farm.



Vishnubhai S. Desai founder of Lenana Hardware Stores.



Experiential training at Sotik.



Naomi Ndele- Head of SME leads in cutting a 15 years celebratory cake at Salt Lick.



Customers in Gilgil during a training session



Mrs. Grace Mathangani a member of Biashara Club.



Group photo after a workshop in Nanyuki



# DIANI TRIP

Local trips give an opportunity for networking, training, resting, and planning for the following business cycles. This trip had experiential training that has club members learn out of the class in interactive and participative sessions.



Journey from Nairobi to Diani.



Arrival at Mombasa terminus for onward travel to Diani.



Murtaza Najmi of Glasstech and interiors gives his remarks during a training and networking session.



Naomi Ndele- Head of SME & Agribusiness KCB Kenya gifts David Tanki - CEO Lan-X africa after a training session.



Group photo after a succession building session in Diani.



Team learning exercises ongoing. The team is as strong as its weakest member.



Club members stretching at Neptune hotel - Diani.



Cake cutting to commemorate a successful trip.



Club members celebrating together.





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