



MEMBERS' EDUCATION PROGRAMME BOOKLET 2026

IG (Invest and Grow) Sacco Society Ltd

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PROGRAM DURING MEMBERS' EDUCATION 2026

Arrival and Registration of Participants	10.00 A.M.
Opening Prayer & Introductions.....	10.00A.M. – 10.10A.M.
Business and Entrepreneurship.....	10.10A.M.–10.50A.M.
Health and Mental Wellness	10.50A.M. – 11.20A.M.
Chairman's Report.....	11.20A.M. – 11.50A.M.
Plenary Session.....	11.50A.M. –12.20P.M.
Response to Plenary Session.....	12.20P .M. - 12.40P.M.
Speeches.....	12.40P.M. – 1.10P.M.
Vote of Thanks & Closing Prayer.....	1.10PM – 1.20P.M.

TOPIC: BUSINESS AND ENTREPRENEURSHIP SKILLS DEVELOPMENT

INTRODUCTION

- The IG SACCO covers the counties of Kakamega, Vihiga, Bungoma, Nandi, Busia and Kisumu with a total population of 7,063,128 million as per census data of 2019.
- The region is a rich agricultural area where most crops and livestock value chains thrive including Dairy/cow milk, all breeds of poultry, honey/ beekeeping, banana, sunflower, potato, onion, tomatoes among others.
- IG SACCO members have been trained on the production and marketing skills along the respective value chains.

However, these value chains have not commercialized and hence the need to sensitize members/ producers on commercialization components including processing and value addition, access to markets and market linkages to financial services at IG SACCO.

TRAINING OBJECTIVES

Overall objective:

The overall objective is to train members of IG SACCO on commercialization of practiced value chain to create employment, increase incomes, food security and for wealth creation.

Specific objectives:

- To Sensitize members on how they can set and manage a successful business enterprises
- To trigger entrepreneurship practices among IG SACCO members
- Propose practical mitigation measures to address identified challenges.

ENTREPRENEURSHIP

- Entrepreneurship is the art of identifying viable business opportunities and mobilizing resources to convert them into a successful enterprise through creativity, innovation, risk-taking and progressive imaginations
- An entrepreneur is any person who develops a business idea and takes the risk of setting up a business enterprise to produce a product or service which satisfies customer needs.
- While a business man's objective is exchange of goods and services for money, an entrepreneur's objective is to manage a profitable venture that is on a growth path based on a business plan.

DRIVERS OF AN ENTREPRENEUR

- Motivation and Determination
- Business idea generation
- Resource mobilization
- Capacity/Ability to steer/ run the business

IMPORTANCE OF ENTREPRENEURSHIP

- Creation of employment.
- Self-employment and creates more employment opportunities.
- Develop skills for Managing own businesses giving them job satisfaction
- Promote use of technologies and innovations for maximum productivity
- Leads to growth and expansion of businesses.
- Provide variety of products and services for varied tastes and preferences to consumers

CHALLENGES FOR AN ENTREPRENEUR

- Limited Time for own enterprise as most are either employed or have side hassles.
- Limited managerial and financial skills for running an enterprise
- Limited access to capital for investment due to lack of a savings culture
- Face Marketing challenges including price fluctuations, competition, storage and perishability of agricultural commodities
- Low adoption of business technologies and innovation
- Inadequate processing and value addition initiatives
- Climatic and Environmental Risks
- Lack of Partnerships and collaborations

DEVELOPING A BUSINESS IDEA?

A business idea is the response of a person or organization to solving an identified problem or to meeting perceived needs in the market e.g. customer needs, products needs/ demanded, target customers, distribution approach.

- A business idea becomes a good opportunity when it's viable and can give the owner good returns. A good business opportunity should be both viable and feasible (able to start and work)

VALIDATION OF BUSINESS OPPORTUNITIES

- This can be done by carrying out a full feasibility study for a business before implementation.

- There is need to conducting a quick market assessment/ survey to determine potential markets for goods or services including tastes and preferences based on market segments.
- Assessment of business trend using previous data on sales, production and costs
- A quick assessment of the environment effects to determine impact of business on the environment and only use climate smart technologies.

DEVELOPING A SIMPLE BUSINESS PLAN

- The business plan serves as a 'road map' or 'guide' for the business.
- It will also serves as a proposal for obtaining financial assistance from financiers and other partners in extension services/ capacity building.
- It will help you understand size of business whether small, medium or large.
- Will guide you on capital requirement, staff establishment and infrastructural needs.
- Risk management
- Developing financial policies and regulations to guide operations.

STRATEGIES FOR DEVELOPING AGRICULTURA ENTREPRENEURSHIP

Focus on value addition

Processing and packaging of raw goods to increase their market value.

- For example a Small-scale farmers creating their own branded, packaged banana, sweet potatoes, or Irish potatoes or using banana fibers to make ropes, mats, and handicrafts.
- For dairy products we have Mala, yoghurt, ATM machines for fresh milk.
- Undertake processing and value addition on raw products to enhance competitiveness of the marketable products.
- Processing and Value addition will improve prices of commodities and create non-traditional value chain markets. This will increase profits if operational costs are controlled

Adopt modern business technologies and innovations

- Such as computerization of records as opposed to manual records, market products online by Use of mobile-based platforms, weather updates by accessing weather and climate information app.
- Agricultural technologies can be accessed from research institutions like KALRO Kakamega for poultry, Dairy etc.
- The Use of AI in dairy production, Milk dispensers, chuff cutters, electronic weighing scales, adoption of climate-Smart Practices such as soil conservation, crop rotation, and use of drought-tolerant varieties.

- Consider agricultural insurance for risk management.
- Adopt modern technologies to improve productivity and efficiency through sustainable farming methods to meet consumer demand for eco-friendly products.
- Setting up hydroponic systems, practicing organic farming, or starting a beekeeping operation to provide pollination services and produce honey, beeswax, and other bee products.

Improve market access:

Connect farmers with buyers through cooperatives, online platforms, or contract farming to understand consumer needs and create products that fulfill their needs by selling high-demand vegetables like bell peppers directly to consumers or local businesses.

- Another example is creating a brand that focuses on products like dried yellow fleshed sweet potatoes powder for the health food market.
- Marketing challenges can be addressed by undertaking market research on the product before implementation.
- Form marketing cooperatives in rural areas.
- Use of digital platforms for marketing of goods and services.

Enhance capacity and skills:

By offering training on financial literacy, business management, and technical skills like crop diversification and sustainable farming.

- Also establish mentorship programs with experienced local actors in the agricultural sector on how to develop a simple business plan and financial statements, or how to manage a livestock rearing business
- Attend SACCO training programs to access information on savings and credit management.

Effective Time Management

- Plan your time and hire trained personnel and use digital monitoring tools.

Access Capital for Investment

- Enhance savings in the SACCO that lead to access to credit for investment. Borrow for a productive purpose and use SACCO loans responsibly.
- Use Assets as security for capital in addition to personal character (Guarantee). Diversify investments.

Entrepreneurship Opportunities along Agricultural Value Chains

Value chain	VC Node	Products	Market opportunity
Cow Milk	Processing	Yoghurt and Mala	Schools, colleges and retailers
	Production	Fresh Milk	Local sales, Marketing cooperatives, schools and hospitals, processors
Improved Indigenous Poultry	Production	Mature Chicken birds	Traders, ceremonies and local markets/ consumers
		Week old chicks	Producers
	Processing	Smoked chicken	Urban and Rural markets
Bee	Production and processing	Honey	Retailers
Maize and Beans	Trade	Dry maize and Beans	Urban center consumers, schools
Fish	Production	Fresh Fish	Urban and rural consumers and processors
	Processing	Deep fried and smoked fish	Urban and rural households
Banana	Trade	Fresh and ripe banana	Local consumers and traders

GROSS PROFIT MARGINS FOR PRIORITY VALUE CHAINS

Livestock Enterprises

Enterprise	Production Cycle	Average Units	Total Revenue (KSh)	Variable Costs (KSh)	Gross Margin (KSh)	Gross Margin (%)
Dairy Cows	1 year	1 cow	180,000	120,000	60,000	33%
Layers (Egg Production)	1 year	250 birds	900,000	650,000	250,000	28%
Meat Birds (Broilers)	6–8 weeks	500 birds	250,000	190,000	60,000	24%
Piggery (Fattening)	6 months	10 pigs	360,000	250,000	110,000	31%
Dairy Goats	1 year	1 doe	45,000	25,000	20,000	44%

Key Insights (Livestock):

- Dairy goats show the highest margin percentage due to lower feed and maintenance costs.
- Layers have good returns but require consistent feed and disease management.
- Dairy cows offer stable income with proper feeding and breeding programs.
- Broilers provide quick cash flow (6–8 weeks), but margins depend heavily on feed efficiency.
- Piggery can be highly profitable if feed is well managed and local demand is high.

Crop Enterprises

Crop	Production Cycle	Average Yield	Gross Revenue (KSh/acre)	Variable Costs (KSh/acre)	Gross Margin (KSh/acre)	Gross Margin (%)
Banana	Annual (perennial)	15–20 tons	350,000	200,000	150,000	43%
Maize	5–6 months	20–25 bags	90,000	60,000	30,000	33%
Beans	3–4 months	6–8 bags	60,000	35,000	25,000	42%
Kales (Sukuma Wiki)	3–4 months	6,000–8,000 bunches	80,000	45,000	35,000	44%
Coffee	Annual (perennial)	800–1,000 kg	100,000	60,000	40,000	40%
Onions (Bulb)	5–6 months	8–10 tons	350,000	220,000	130,000	37%
Local Vegetables	3–4 months	4,000–6,000 bunches	60,000	30,000	30,000	50%
Avocado (Hass)	Annual (perennial)	8–10 tons	300,000	150,000	150,000	50%
Sugarcane	18–24 months	35–45 tons	200,000	120,000	80,000	40%

Interpretation (Crops):

- Avocado and banana show strong margins due to high demand and perennial nature once established, they earn for years.
- Local vegetables and kales give quick cash flow and high percentage margins but need continuous labour and irrigation.
- Onions are profitable but capital-intensive especially on irrigation and pest control.

- Coffee and sugarcane are long-term crops — lower short-term margins but stable returns.
- Maize and beans are low-margin staples, mainly good for food security or rotation, not high profit.

CONCLUSION

Invest and Grow SACCO continuously train its members on entrepreneurship skills in order for them start enterprises that will lead creation of employment, generation of incomes at household level and overall creation of wealth. To achieve these, there is need to commercialize the priority value chains.

NOTE: AGRICULTURAL ENTERPRISES MAPPED OUT REGIONALLY (LIST TO BE ATTACHED)

MENTAL HEALTH AND WELLNESS TRAINING MANUAL For IG SACCO Members *Prepared by the Mental Health and Psychosocial Support (MHPSS) Team*

SECTION 1: INTRODUCTION TO MENTAL HEALTH AND WELLNESS

Understanding Mental Health and Wellness

Mental health refers to the state of emotional, psychological, and social well-being — influencing how people think, feel, and act. Wellness goes beyond the absence of illness; it is a deliberate pursuit of balance between body, mind, relationships, and work.

For IG SACCO members — who are often balancing multiple roles — mental wellness determines how well they make business decisions, relate to clients, manage finances, and sustain family harmony.

A farmer who stays emotionally stable during a poor harvest, or a teacher who manages classroom stress effectively, demonstrates mental wellness in action.

Importance of the Training

- To enhance awareness and coping skills for daily stress.
- To empower members with psychosocial tools for resilience and productivity.
- To strengthen social networks and community bonds.
- To support financial and emotional well-being for long-term success.

SECTION 2: TRAINING TOPICS

1. STRESS MANAGEMENT

Introduction

Stress is a natural response to life's challenges. In moderation, it can motivate performance — but prolonged stress leads to burnout and emotional exhaustion. Among SACCO members, stress often arises from economic pressures, work strain, or family demands.

Objectives

- Identify personal and environmental stressors.
- Recognize warning signs of chronic stress.
- Develop coping and relaxation strategies.

Causes

- Financial instability
- Work overload

- Family conflicts
- Health issues
- Uncertainty in farming or business outcomes

Signs

Restlessness, irritability, fatigue, poor concentration, frequent headaches, or loss of motivation.

Coping Mechanisms

- Engage in light physical activity.
- Practice relaxation or meditation.
- Plan tasks and avoid over-commitment.
- Talk to supportive people or seek counseling.

Psychologist's Insight

Stress is not a sign of weakness but a signal that something important needs attention. Learning to pause, breathe, and re-strategize builds emotional resilience and inner peace.

Reflective Prompt

When was the last time you paused to recognize stress in yourself? How did you handle it?

2. SOCIAL NETWORKING AND SUPPORT SYSTEMS

Introduction

Healthy relationships and community connections are essential for emotional balance. A reliable support system acts as a safety net during challenging times.

Objectives

- Understand the importance of social support.
- Identify ways to build and sustain supportive networks.

Types of Support

1. **Emotional:** Empathy, care, and reassurance.
2. **Informational:** Guidance and advice.
3. **Instrumental:** Tangible assistance like financial or physical help.
4. **Appraisal:** Honest feedback that promotes growth.

Psychologist's Insight

Connection heals. When people share experiences and offer support, they reduce isolation and strengthen resilience — reminding each other that no one thrives alone.

Reflective Prompt

List three people you can rely on for support. How can you also be a source of support for them?

3. LIFESTYLE DISEASES

Introduction

Lifestyle diseases — such as diabetes, hypertension, and obesity — are increasing across Kenya. Many of these conditions are linked to stress, poor diet, inactivity, and unhealthy habits.

Objectives

- Understand the relationship between lifestyle and mental health.
- Learn preventive and management measures.

Causes

- Sedentary lifestyle
- Poor diet choices
- Excessive alcohol consumption
- Chronic stress

Prevention and Management

- Eat nutritious, balanced meals.
- Stay physically active.
- Get enough rest and regular check-ups.
- Limit alcohol and processed foods.

Psychologist's Insight

Caring for your body is an act of self-respect. The mind functions best when the body is nurtured — health is your greatest capital.

Reflective Prompt

What one daily habit could you change today for a healthier tomorrow?

4. DRUG AND SUBSTANCE ABUSE

Introduction

Substance abuse remains a leading cause of family conflict, poor work performance, and financial strain. Some individuals use alcohol or drugs to cope with life pressures, which only worsens mental distress.

Objectives

- Understand the triggers and risks of substance misuse.
- Learn healthier coping mechanisms.

Common Substances

Alcohol, tobacco, cannabis, khat, and prescription drugs.

Causes

- Peer influence
- Stress and emotional pain
- Lack of awareness
- Easy accessibility

Signs

Neglecting duties, mood swings, secrecy, frequent borrowing, or absenteeism.

Management

- Seek professional counseling.
- Join rehabilitation or peer support programs.
- Identify triggers and avoid high-risk environments.

Illustration

Psychologist's Insight

Recovery begins with self-honesty and community support. Asking for help is strength, not shame — healing grows in connection.

Reflective Prompt

What supportive environment can you create to stay mentally and emotionally strong?

5. WORK-LIFE BALANCE

Introduction

A fulfilling life blends professional responsibility with personal care and family connection. Overworking often leads to emotional fatigue and poor health.

Objectives

- Identify causes of imbalance.
- Learn techniques to restore harmony.

Causes

- Over-commitment
- Unrealistic expectations
- Poor time management

Signs

Fatigue, loss of motivation, conflict at home, poor focus.

Coping

- Prioritize tasks.
- Create family or rest time.
- Separate work from personal spaces.

Psychologist's Insight

Balance is not about doing everything but about doing what truly matters. A rested mind produces better work than a tired one.

Reflective Prompt

What can you do this week to nurture balance in your personal and professional life?

6. HIV/AIDS AWARENESS

Introduction

HIV awareness helps promote acceptance, responsibility, and prevention. A well-informed community breaks stigma and supports those affected.

Objectives

- Understand prevention and care.
- Promote empathy and reduce discrimination.

Prevention

- Use protection and test regularly.
- Avoid multiple sexual partners.
- Encourage openness and communication.

Coping and Management

- Adherence to treatment.
- Counseling and psychosocial support.
- Join support groups.

Psychologist's Insight

HIV is a medical condition, not a moral failure. With care, support, and knowledge, life can remain meaningful and productive.

Reflective Prompt

How can you support others to live positively without stigma?

7. RETIREMENT PREPAREDNESS

Introduction

Retirement can be both a time of rest and uncertainty. Preparation ensures emotional peace and financial security.

Objectives

- Equip members for the emotional and social transition.
- Encourage saving and planning early.

Types of Preparation

- **Financial:** Invest and save regularly.
- **Emotional:** Find purpose and hobbies.
- **Social:** Stay connected with friends and community.

Psychologist's Insight

A meaningful retirement is not an end but a continuation — a chance to redefine purpose and nurture inner peace.

Reflective Prompt

What are you doing today to prepare for the next phase of your life?

8. EMOTIONAL INTELLIGENCE IN BUSINESS

Introduction

Emotional intelligence (EI) shapes how people relate to others and handle challenges. For entrepreneurs and leaders, EI is key to effective teamwork and client relations.

Core Elements

- Self-awareness
- Self-regulation
- Empathy
- Motivation
- Social skills

Psychologist's Insight

People may forget what you sell, but they never forget how you made them feel. Emotional intelligence builds both trust and business success.

Reflective Prompt

How can you respond to emotional situations in your business with greater understanding?

9. FINANCIAL STRESS AND MENTAL HEALTH

Introduction

Financial struggles are a common source of worry. Prolonged financial stress can cause anxiety, depression, and family tension.

Objectives

- Recognize the impact of finances on mental health.
- Develop healthy financial habits.

Causes

- Debt and delayed payments
- Unstable income
- Poor planning or overspending

Signs

Sleeplessness, irritability, withdrawal, family arguments.

Coping

- Budget and track expenses.
- Seek financial counseling.
- Avoid impulse buying.
- Build small, consistent savings habits.

Psychologist's Insight

Financial peace is emotional peace. True wealth is found in clarity, discipline, and contentment, not comparison.

Reflective Prompt

What practical step can you take this week to strengthen your financial and mental stability?

Mental wellness is not a destination but a daily journey. For IG SACCO members, maintaining emotional balance, healthy habits, and strong support networks ensures both personal fulfillment and collective growth. A healthy mind fuels innovation, productivity, and community well-being.

CHAIRMAN'S REPORT DURING EDUCATION TO MEMBERS PROGRAM 2026.

PREAMBLE

Honorable members, guests, we are delighted to meet once again during this education program. We thank the Almighty God for protecting us throughout the year 2026. We sincerely appreciate you for the continued business support and patronage, which has enabled us realize a steady performance.

IG Sacco Ltd is a SASRA licensed Deposit-Taking Sacco with an Asset base of Kes. 16.306 Billion as at 31st December 2025. The COG. Chairman Mr. Kennedy Keya governs the Sacco with a team of nine Directors. Three Supervisory Committee Members led by Chairman Mr. Justine Omutanyi carry out oversight function to the Sacco.

Sacco operations are spearheaded under the guidance of the management team led by the CEO, Dr. CPA Peter A. Vuhyah. Through this steadfast leadership and governance, we have managed to realize tremendous growth over the past years.

1. SACCO PERFORMANCE AS AT DECEMBER 2025.

The Sacco assets grew from Kes.15.278 Billion in 2024 to Kes.16.306 Billion in 2025 realizing a positive variance of 6.7 % (Kes. 1.028 Billion). Our income increased to Kes. 2.281 Billion in 2025 compared to Kes.1.999 Billion in 2024 thus a positive variance of 14% (0.282 Billion). Loan portfolio increased to Kes14.602 Billion from Kes. 12.628 Billion in 2024 thus a positive variance of 15.6% (Kes.1.974 Billion) as summarized below;

The following schedule is a summary of the key performance areas in the Sacco;-

No.	Category	Dec. 2025 (Kes)	Dec.2024 (Kes)	Variance	Variance
i.	Assets	16.306 Billion	15.278 Billion	1.028 Billion	6.7%
ii.	Income	2.281 Billion	1.999 Billion	0.282 Billion	14.0%
iii.	Loan Portfolio	14.602 Billion	12.628 Billion	1.974 Billion	15.6%
iv.	Non Withdrawable Deposits	8.221 Billion	7.394 Billion	0.828 Billion	11.1%
v.	New members	2,219	1,204	1,015	84.3%
vi.	Salary earners	18,971	15,931	3,040	19.1%
vii.	Voluntary withdrawal	297	238	59	24.7%
viii.	Deceased Members	143	89	120	134.7%

The Sacco Asset base grew through continuous contribution towards Share Capital and other monthly subscriptions to Non-Withdrawable Deposits as guided by our strategic plan. Loan portfolio also increased by 15.6% due to high uptake of loans arising from the review of our credit policy that enabled members to access more affordable credit. From the above analysis, the Sacco has registered positive improved performance that needs to be enhanced.

The Sacco has an active membership of 28,917 members out of which 18,971 members are FOSA salary earners. We still have a great potential to recruit more members to channel their salaries through FOSA to leverage on a wide range of FOSA products such as E-Loan, E –FOSA Loan at Kes.75, 000 and Empowerment loan at 84 months.

We encourage members changing their pay points to ensure they have clearance from the banks to enable fast track the process.

Membership growth increased from 1,325 members in 2024 to 2,219 members in December 2025 thus a positive variance 1,015(84.3%) members due to enhanced marketing strategies through sales executives who aggressively visited schools in Tiriki, Mumias, Butere, Lurambi, Ikolomani, Kabras, Vihiga, Emuhaya Electoral areas, targeting newly employed teachers and especially Junior Secondary School teachers. We urge our members and our stakeholders to help us in recruiting teachers in their respective schools to enable the Sacco achieve its strategic plan membership growth pillar by 10% annually.

Our subsidiary savings accounts stands at 27,199 Akiba savings subscribers, 1,467 Nyota Ndogo and 733 Holiday savers. We urge all our members to patronize these saving products and enjoy more benefits such as annual interest and Akiba loan product. 297 members voluntarily withdrew from the Sacco compared to 238 members in 2024 and equally lost 143 members through death compared to 89 members in 2024.

Through our recruitment reward of Kes.300 for a new member and Kes. 500 for FOSA salary earner we have so far rewarded 1,395 members with a total of Kes. 466,500 for successfully recruiting new members and salary earners.

2. CREDIT PERFORMANCE AND DIGITAL LENDING.

The Credit disbursed as at December 2025 increased by 20% i.e. Kes. 2.104 Billion, whereby it increased to Kes. 12. 438 Billion from Kes. 10.334 Billion as per the breakdown below:

Loan Category	Disbursement 2025	Disbursement 2024	Variance	% Change
Investment Based	5.519 Billion	4.919 Billion	0.600 Billion	12
Income Based	6.919 Billion	5.415 Billion	1.504 Billion	28
Total	12.438 Billion	10.334 Billion	2.104 Billion	20

We realized a growth in Investment based loans by 12% compared to last year due to reviewed product features. Income based loans increased by 28% due patronage of income based products by our members i.e. Digital loans such as E-Loan, IG E- FOSA Loan

with guarantors. Generally, credit disbursement increased by 20% attributed to innovative member centric products and services that are affordable.

We appreciate all our members who have patronized our Sacco products and services to realize the above performance. As facilitated to you on Business and entrepreneurship, we urge members to utilize Sacco credit facilities in investment projects that will intern offer an alternative source of income.

As guided by our Strategic Plan, we intend to digitize all loans, both BOSA and FOSA in the long run. As at now, we have four digital loan products, thus E- FOSA Loan, E-Loan, E-salary/pension advance and E-Dividend advance. Plans to digitize one short-term loan in BOSA and one in FOSA are ongoing, after streamlining E-guarantorship and credit scoring matrix. Most of the members have embraced digital loans hence the need to expedite the digitization process.

The Regulator (SASRA) subjects the above figures to the final Audit and approval as at 31st December 2025.

3. HUMAN RESOURCE

The Sacco staff establishment currently stands at sixty six (66) Staff as at October 2025. In view of this, we are in the process of reinforcing staff establishment where we have identified four (4) staff thus; - Operations Manager, Human Resource Manager, Systems Security Officer and Network administrator have reported in January 2026.

Recruitment of additional staff in the following positions; - Risk and Compliance Officer, Marketing officer, Branch supervisors, Data base administrator, Call Centre agents, Assistant Legal officer, Accounts Assistants and Tellers is ongoing.

4. ATM SERVICES & PROCESSING

The ATM services are still suspended due to the breach that occurred on this platform, although instant ATM card printing is still ongoing at the Head office.

Enhancing of the security control measures is still ongoing and in the final stages, in collaboration with all relevant partners, after which the service will be restored.

We however, appeal to members to continue using our mobile banking, which is even beneficial to the Sacco as all the income generated, accrues to the Sacco.

5. IG SACCO ELECTIONS & GOVERNANCE

The Sacco Elections and By-Elections are set to take place on 14th February 2026 before ADM and the affected areas are:

- a) Tiriki, Mumias, Butere and Lurambi Electoral areas – Directorship.
- b) Kakamega County A (Mumias, Butere & Ikolomani Electoral areas) – Supervisory Committee member.
- c) Vacant bases for the retired Delegates

We notify all members' especially aspiring candidates to familiarize themselves with the eligibility requirements and clearance process as set out in the amended Sacco By - Laws of 2017.

We appreciate our outgoing Chairman, COG Mr. Kennedy Keya for the tremendous service and stewardship that has led the Sacco to grow to this far. We assure our membership the new team taking over will build on this strong foundation and stir IG Sacco to the next level as guided by our Strategic Plan 2023 – 2027.

6. AWARDS ACHIEVED IN 2025

The following awards were won by the Sacco:

S/No	Category	Date	Remarks
i.	ASK Show - Kakamega	11 th – 14 th June 2025	Participated and won;- <ul style="list-style-type: none"> • The Best Co-operative movement/Sacco stand. • The Best Stand that interpreted the Show theme (Financial Industry) • The Best Bank Stand • Position 2, the Best Financial Institution other than Bank.
ii.	Ushirika Celebrations	National	Done on 12 th July 2025 - 3 rd Position, Under Best Risk Managed Saccos category
		Kakamega County	Done on 5 th July 2025 <ul style="list-style-type: none"> • Best Overall Co-operative. • Best Managed Sacco Large Category • Best in Education & Training • Best in returns to members Deposits
		Vihiga County	Done on 4 th July 2025 - Certificate of participation
iii.	COG awards by ICS.	Dec. 2025	Certificate of Participation.
iv.	Top Star Brands Awards	28th Nov.25	Best Branded Sacco
v.	KNCCI – Vihiga County	28th Nov. 25	The Best Financial Institution – Saccos Sector

7. SACCO COMMUNICATION CHANNELS & SOCIAL MEDIA PLATFORMS

The following channels are in place to enhance communication with the Sacco;-

- a) Call Centre – **0111195100**.
- b) WhatsApp CRM - **0702377707**.
- c) Email: sales@igsaccoltd.co.ke dedicated to members enquires :
: info@igsaccoltd.co.ke dedicated to administrative enquiries
- d) Social Media performance; -

Platform	Total	Annual Target
Facebook	10,334	15,000
Instagram	493	2,000
YouTube	1,710	5,000
X(Twitter)	1,951	5,000
WhatsApp	2,021	15,000

We have enhanced the use of the Call Centre, as members are able to get timely feedback. We also encourage members to use the official Sacco WhatsApp number above that is configured in the CRM system to ensure issues raised are well tracked and attended to promptly. In addition, let us patronize our social media platforms to enhance our brand visibility and access current updates.

8. SINKING/RISK FUND CONTRIBUTIONS

Sinking fund monthly contributions currently stands at Kes.250 per member after suspension of the increase to Kes.400. As at 31st December 2025, the fund pool is in the negative by Kes.64 Million which is insufficient to cover for high loan uptake, increased members Non-withdrawable Deposits and high death rate as reported. This implies that the current monthly contributions are inadequate hence urgent need for a review. In the event this is not effected as initially resolved, then there will be need to review or remove one or more of the following benefits that accrue from the same; Spouse Funeral rider, funeral rider and doubling of Non-withdrawable Deposits.

9. EMERGING ISSUES

a) Data of Spouse Details

The process of collecting members' spouse details to facilitate the processing of Spouse Funeral rider claims is still ongoing. So far out of a membership of 38,487 only 4,580 have submitted. We urge members to fill and submit the data on or before 31st March 2026 after extension with the insurer, failure to which the affected members will not be able to

get their services upon bereavement.

b) Nomination

We still regrettably observe that most members have not nominated beneficiaries. Out of 38,487 membership, only 15,873 members have submitted their next of kin nomination cards.

In the event of death, beneficiaries of members who have not nominated usually go through a tedious expensive exercise of processing Letters of Administrations, which takes a long time.

We have our Legal section that is currently helping willing deceased members' families to process Letters of Administration at a cost.

c) Dormant Membership

The challenge of high dormant members is still a menace in the Sacco that has attracted the attention of the regulators. We are therefore under obligation to review and manage this situation using the following measures which are ongoing;-

- i. Members who withdraw their Non Withdrawable Deposits are under obligation to identify a beneficiary of their Share Capital before processing and payment of the Non Withdrawable Deposits.
- ii. Deceased members' nominees are equally under obligation to identify a beneficiary of the deceased member's Share Capital before benefits of the deceased are processed and paid.
- iii. No transactions shall be made on a deceased member's account.

d) Co – Operatives Sector legislations amendments 2024 and Sacco By-Laws

The amendments of the Cooperative sector legislations, thus the Cooperatives Societies Act and Sacco Societies Act has been ongoing since 2005, and is still not yet completed, though there are high chances of it being completed before 2027.

We will amend the Sacco By-Laws immediately the legislations amendments are finalized to ensure compliance with new laws as well as align to the current business environment.

However, pending this, we intend to review the Delegates representation to accommodate retirees, neighboring Counties, self-employed and Non-TSC members before the next Sacco elections.

10. CONCLUSION

We appreciate everyone for attending this important Sacco function, as it is one of the Cooperative principles (Education, training and information). We hope the information gained today will enable us scale greater heights as the economy opens up from the effect of the pandemic.

Thanks and may God Bless you all as we aim to Invest and Grow IG SACCO to greatness



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Mr. Kennedy L. Keya

COG/ Chairman – IG (Invest & Grow) Sacco Ltd

SCHEDULE FOR MEMBERS EDUCATION DAYS 2026

DATE	GROUP	DIVISION	VENUES
17 TH JAN. 2026	A	MATETE	MATURU FRIENDS CHURCH
	B	MUMIAS (MISSION, MATAWA, NUCLEAS, MAYONI, POST PRIMARY)	MUMIAS CULTURAL CENTRE
	C	KABRAS SOUTH (KAKUNGA, CHEVOSO, SHAMBERERE, MUSINGU, MALAVA, IKOLI, KUKHAKUNGA, SHAMONI POST PRIMARY BASES)	KAKUNGA S.A. CHURCH
	D	VIHIGA	VIHIGA FRIENDS CHURCH
24 TH JAN. 2026	A	SHINYALU	MUKUMU GIRLS PRI. SCHOOL
	B	SABATIA	VOKOLI FRIENDS CHURCH
	C	BUTERE WEST (MUTOMA, SHIATSALA, MANYALA, SHIANDA, BULANDA, MABOLE, MUKOYE & POST PRIMARY-BUTERE DIVISION)	BUTERE ACK CATHEDRAL
	D	EMUHAYA NORTH (EBUNANGWE, MWIHUTU, EBUSIRATSI, EMUSIRE, EMUKUNZI, ESIRABE, EBUSILOLI, ESSONG'OLO BASES)	ST.BAKHITAS GIRLS HIGH SCHL
31 ST JAN. 2026	A	LUGARI	LUMAKANDA FRIENDS CHURCH
	B	MUMIAS EAST (LUBINU, ELUCHE, MAKUNGA, ISONGO & MUNG'ANG'A)	SHIANDA CEC CHURCH
	C	KABRAS NORTH (MATSAKHA, SHIVANGA, MANADA, TANDE, TOMBO, KIMANGE'TI & POST PRIMARY – KABRAS NORTH DIVISION)	MATSAKHA FRIENDS CHURCH
	D	KHWISERO	KHWISERO ACK CHURCH
7 TH FEB. 2026	A	CHAVAKALI	IVONA FRIENDS CHURCH
	B	LUANDA (KIMA, EBWALI, HOBUNAKA, EBUSAKAMI, EKWANDA, EBWIRANYI, EMUTSURU & POST PRIMARY – LUANDA DIVISION)	EBUSAKAMI ACK CHURCH
	C	BUTERE EAST (SHIRAHA, ITUTI, IBOKOLO, SHIKUNGA, LUNZA, INAYA/BUKURA, BUCHENYA, ESHIKOMERE)	INAYA ACK CHURCH
	D	IKOLOMANI	MAKHOKHO SEC. SCHOOL
14 TH FEB. 2026	ELECTIONS	MAIN ELECTION: TIRIKI, BUTERE & MUMIAS BY-ELECTION: LURAMBI (DIRECTORSHIP) & VACANT BASES	TO BE COMMUNICATED

21 ST FEB. 2026	A	EMUHAYA WEST (MUMBOHA, ESIANDUMBA, ESIBILA, ESSABA, EBUKANGA & POST PRIMARY – EMUHAYA DIVISION)	MULUKHORO CDF HALL
	B	KABRAS CENTRAL (SHIRUNGU, SAMITSA, LUKUME, MUGAI, CHEGULO & BULUPI)	SHIRUGU FRIENDS CHURCH
	C	LIKUYANI	KONGONI PAG CHURCH
	D	MATUNGU (EJINJA, INDANGALASIA, MIRERE, KHALABA, LUNG'ANYIRO, BULIMBO & POST PRIMARY –MATUNGU DIVISION)	KHOLERA CATHOLIC CHURCH
28 TH FEB. 2026	A	LURAMBI	ESHISIRU WORD OF FAITH CHURCH
	B	ILEHO	SHANDEREMA FRIENDS CHURCH
	C	NANDI SOUTH	ACK CHURCH KOIBATOK
	D	SIAYA - WABUKO	MUTUMBU PRI. SCHOOL
7 TH MAR. 2026	A	NANDI NORTH	NOBLE PENTECOSTAL CHURCH
	B	MUNICIPALITY	PEFA CATHEDRAL CHURCH TOWN
	C	SOUTH WANGA (BUCHIFI, BUKAYA, MUSANDA NORTH & SOUTH, POST PRIMARY – SOUTH WANGA DIVISION)	ST BEDAS BUKAYA SEC. SCH.
	D	BUNGOMA UPPER	NAITIRI RC SCHOOL
14 TH MAR. 2026	A	BUSIA LOWER	ST. AUGUSTINE BOARDING PRI. SCH
	B	TIRIKI EAST	ABUDANT' CHURCH CHEPTULU
	C	NAVAKHOLO	ST. KIZITO LUSUMU
	D	KISUMU	ARINA PRI. SCHOOL
21 ST MAR. 2026	A	BUNGOMA CENTRAL	KIMILILI PAG CHURCH
	B	BUSIA UPPER	NAMBALE BOYS HIGH SCHOOL
	C	TIRIKI WEST	GIMINOI PAG CHURCH
	D	BUNGOMA LOWER	BUNGOMA BOYS HIGH SCH.
28 TH MAR. 2026	VIRTUAL	DIASPORA MEMBERS & THOSE WHO WILL HAVE MISSED THE PHYSICAL MEETINGS	HEAD OFFICE

OUR BRANCHES

Mbale Branch	0702 579 892
Lumakanda Branch	0702 579 960
Mumias Branch	0702 579 882
Malava Branch	0702 580 079
Butere Branch	0702 579 960
Luanda Branch	0769 351 681
Serem Branch	0757 968 003



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