CONTENT

		Page
1.	Editorial Report	1
2.	From The Managing Director's Desk	2
3.	Secretariat Desk	3
	Building A Strong Brand For Your SME	
	Assistant Manager Report	4
	What is Bitterness	
4.	Director's Desk	5
5.	Power of Savings	7
6.	ANARK	8
7.	Growth of KAFOVA SACCO	9
8.	The Story	10
9.	2018 AGM Report	11
10.	KAFOVA SACCO Entry Requiments	12
	Who Can Join Us	
11.	Instructions on How to Deposit Money Using M-COLLECTION	13
12.	Retiring From The Military	14
13.	Local News	15
	The Humanitarian Face of KAFOVA SACCO	
14.	Feed Kenya Program	16
	Kafova Aids Mrs Asha Ali After Losing Husband	
15.	Executive Committee	18
16.	Health Tips	20
17.	Difference Between Civilian Friends & Military Friends?	21
18.	Board Members	22
	Supervisory Committee	
19.	Kafova Welfare Group Chairman's Report	
20.	Kaf Officers Veterans Association Welfare Group (Officials)	24
21.	Pictorial	25
22.	Tribute of the Late Maj Gen Eustace Njeru	26
23.	Pictorial	27

INTRODUCTION

Its yet another year and we the KAFOVA fraternity have continued to grow strong and enriching our entity with services and products to serve and satisfy our growing clientele this being our members who are our main objective and for whom we thrive to be a leading organization with a difference in matters relating to their social and economic welfare to prospect a better lifestyle and living standards.

We thank God for this far and hope that as you continue to read through our second edition you shall be impressed for the far that we are yet to go.

Enjoy as we take you through our progress and growth.

EDITORIAL

Dear Readers,
Welcome to the 2nd edition of the KAFOVA CONNECT Magazine. Get to read different articles by members. Find out the various activities that the society has engaged in throught the year. Also read more about our entry requirements as well as modes of payment.

Get to know more exciting details about KAFOVA as you read on. I take this opportunity to thank everyone who contributed to this edition.
Please feel free to send any comments, suggestions or new stories to marketing@kafovasacco.com.

EDITORIAL BOARD

Board Of Directors

Brig (Rtd) E M Esikhaty	Chairman
Lt Col (Rtd) E Kinyua	Vice Chairman
Col (Rtd) P M Karani	Secretary
Lt Col (Rtd) P K Njoroge	Treasurer
Col (Rtd) J K Matheka	Member
Col (Rtd) GM Anyika	Member
Lt Col (Rtd) R K Ngovi	Member
W01(Rtd) Khalif Khanso	Member
WO1(Rtd) J Muli	Member

Supervisory Sub-Committee

Maj (Rtd) I E Maingi	Chairman
W01 (Rtd) George Wachamba	Member
WO2 (Rtd) Isaac Nzioka	Member

Managing Director
Pauline Coffie

Management Team
Titus Kimeli
Janet Mwende

Editor
Pauline Coffie

Editorial Team Members
Titus Kimeli
Janet Mwende

Contact us

www.kafovasacco.com
Marketing@kafovasacco.com
info@kafovasacco.com

+254 704455038
Office: +254 709751348

Vision Plaza, along Mombasa Rd.
3rd floor, suite 7E

IN THE PREVIOUS ISSUE



OFFICE STAFF







KAFOVA CONNECT



FROM THE MANAGING DIRECTOR'S DESK



It gives me great pleasure to report to you that the year 2018 has indeed been very exciting for the KAFOVA SACCO fraternity. We celebrated yet another milestone in the growth and operations of the Society; the Launch of the new KAFOVA SACCO BY-LAWS. This was indeed a great achievement not only for the society but for the entire KAFOVA Family at large. The growth of the SACCO comes with a great responsibility to continually improve service delivery to all our members across the country. With this development, KAFOVA is now strategically placed to continue with its core mandate of providing access through human and capital investments in order to enhance livelihoods through prudent investment opportunities . The SACCO's vision is to be a leading financial partner in the provision of financial and welfare services to its members and clients . At KAFOVA SACCO, our commitment is towards ensuring member convenience, satisfaction and retention. Our strategy is therefore aligned towards meeting this goal. One of the pillars in the Strategic Plan is Operations and Service Excellence whose main objective is improving service delivery to our members.

By the end of 2019 we expect to have mobilized 1,000 members. Another aim of the SACCO is to tie market expansion to innovation in order to ensure that we not only reach the greatest number of people, but we also deliver services that they have never experienced before. Given that our membership is spread out across the entire country it is important that we not only focus on the brick and mortar physical branches; in this regard we have partnered with other organizations like Army Navy Air-force Retirees of Kenya (ANARK).

It is to this end that the SACCO intends to continue leveraging on technology to drive business as well as come up with new products and services for our members. The Board of Directors has also played a pivotal role in steering the SACCO in the right direction, their visionary leadership has seen the SACCO grow to remarkable levels. We shall continue upholding good corporate governance in all our endeavors and service to our members and community. The Society is also well endowed with a strong, vibrant, professional and committed team of management and staff who provide services to our esteemed members. The Society has also encompassed several control measures to ensure efficient service delivery as well as adherence to the cooperative and legal requirements. This indeed underscores the SACCO's strong will, resolve and a continuous determination and the commitment to providing timely and quality services to our customers in accordance with the Society's core values. The achievement of efficient control measures e.g Financial and Management control in our operations clearly demonstrates the Society's willingness to establish and operate effective, efficient and transparent management systems. It is an indication that in seeking to achieve the highest service delivery, we are prepared to open our systems to independent scrutiny and evaluation and, adopt the best practices of doing business with a national recognition. The future looks bright for KAFOVA SACCO.

As I conclude, I would like to thank the Board of Directors, the Management, all Staff and the entire membership for their continued support and contribution towards the many milestones achieved.

Pauline Coffie (Managing Director)

KAFOVA CONNECT

SECRETARIAT DESK

ACCOUNTANT

I am delighted to join KAFOVA in celebrating our success Story through The Connect magazine. The magazine presents us with a unique chance to tell our stories about our history and the sea of opportunities that tomorrow promises. The journey the entity has taken over the years to be what it is today is an incredible story of patience, perseverance and hard work in empowering the society by linking financial and social welfare gab that is vital for our members. I wish to express paragon of gratitude to the stakeholders for the commitment towards this success. We strive to exceed your expectations of us by powering innovative solutions in digital lending thus gaining competitive advantage in ever changing Cooperative movement sector. As per our strategic plan, we are working around the clock to maximize member's wealth by engaging in various income generating projects. We are committed to recruit more members so as to achieve our goals. We urge members to join the secretariat in new member recruitment by referring friends and relatives to join our organization. As stated in our core values, we believe that through teamwork, we can always achieve anything we desire.

Thank you for being a mountain of hope. Merry Xmas and Happy New Year!
Titus kimeli



BUILDING A STRONG BRAND FOR YOUR SME

- Define Your Brand
- Personalized Your Brand
- Consider What Is Driving Your Brand.
- Aim To Build Long Term Relationships With Customers.
- Speak To Your Customers With A Consistent Tone Of Voice.
- Dont Repeat The Same Message In The Same Way Over And Over Again.
- Dont Try To Mimic The Look Of Chains Or Big Brands.
- Be Innovative, Bold And Daring-stand For Something You Believe In.
- Always Consider Your Branding When Communicating With C.Ustomers.
- The Old Way Of Stamping Your Logo On Everything Won't Cut It

By Pauline Coffie (MD)

SECRETARIAT DESK

ASSISTANT MANAGER

It's said that you get to know a person depending on the shoe they wear and sometimes you will see just how far a person has travelled depending on the shoe they have on, you will see how much they have celebrated and much suffering they have gone through.

But if you think about it, life is not measured by how far we have actually travelled but by the kind of steps we take towards our own dreams (if we stepped on someone else or if we have helped anyone along the way to reach their own dreams).

The kind of shoe you wear on your journey isn't really important, what's important is who you are with in this long journey.

As the KAFOVA Family we are enthusiastic and thrilled to bring forth substantial and innovative ideas to ensure our members are fully equipped and knowledgeable with prospective ways of enriching them in every aspect and satisfied with our services in pursuit of aiming to not only be formidable but exceptional in every project we set off to achieve. We give thanks to the almighty for all the commitment and dedication that we all have to ensure that we are known and regarded for our success. I am proud to be part of these great organization were we all are a united for the betterment of a brighter tomorrow.

God Bless

By Janet Mwende

WHAT IS BITTERNESS?

Bitterness is a spirit that disturbs many believers besides being a sin. Bitterness is a mixture of disappointment, anger, and fear. Remember, anger graduates to bitterness if you don't deal with it accordingly. By forgiving and letting go of your own inner self and of others. In fact, Ephesians 4:26 states that, "In your anger do not sin." "Do not let the sun go down while you are still angry." As believers, we must bear in mind that anger has a timeline; your anger shouldn't exceed 12 hours. Furthermore, bitterness makes you bitter instead of better and eventually leads to unforgiveness. What most of us are unaware of is that bitterness blocks the breakthrough to our destiny. Before you allow bitterness to control you, here's what you need to keep in mind.

Bitterness is sin

- When you deliberately fail to talk to someone you have no part in God's kingdom
- Bitterness is unforgiveness fermented
- The more you hold on to past hurts, the more you become "drunk" on your pain.
- The devil uses anger to attack many.
- God can't draw near a bitter person.
- To overcome bitterness, you must: forgive, stop dwelling there, and stop retelling.
- Bitterness blocks your physical and spiritual life; you'll stagnate physically and spiritually. It's no wonder many are worsening spiritually and physically
- When you're bitter, you can't have breakthrough even in prayer
- Itterness creates space for the enemy
- Bitterness is Satan's altar in your life-an altar is a point of contact. Therefore, when you're about to rise financially, the enemy stands against you
- This sin entangles easily similar to sins like lies and gossip
- When you allow bitterness to take root in your life, you won't succeed at any time because you're

Continue @ page 21

KAFOVA CONNECT

2018 NEWSLETTER EDITION



DIRECTOR'S DESK



Lt Col (Rtd) Erastus Kinyua

In mid-2015, retired Kenya Air Force officers (veterans), congregated in Nairobi to discuss issues affecting them and their families after retirement from the active service. This was not their first meeting as previously they had encountered challenges, especially on the issue of the health care. This meeting was to formally identify the challenges affecting them and hopefully find ways to mitigate or resolve them.

The officers identified the challenges as social, health and economic wellbeing. An appropriate vehicle was to be identified to drive this agenda.

The members resolved to form a welfare organization so that the group was legally constituted, recognized and registered. The name; Kenya Air Force Officers Veterans Association (KAFOVA) was agreed on and an ad hoc committee was constituted to come up with the constitution and have the organization formally registered. This was duly done with a minor adjustment to the name of the organization; KAF Officers Veterans Welfare Group (KAFOVWG). It was to draw its membership from the retired KAF officers. After recognizing the challenges, the committee also identified their strong and weak attributes within the group so as to address the matter holistically. Discipline and transparency were recognized as the hallmarks of all the disciplined forces. Leadership, command and management, put the group at an advantage of being able to manage their affairs efficiently and effectively. Professionalism was key. After retirement, the economic muscle was substantially reduced. Health issues of the members was critical because of their advanced age.

Of course all these challenges required financial and other related resources to address them. It was not lost to the members and the committee the issue of dispersal and effective means of communication, as the retirees were from all

corners of the country. Other than the different financial capabilities, the other areas identified included the ranks and the age differences within the group. The political and religious affiliations could not be ignored and had to be addressed. These two weaknesses were discouraged within the organization. Having laid down the modus operandi, the committee embarked on identifying a suitable vehicle to provide the financial resources to address the three challenges, identified as; social, health and economic wellbeing.

The committee agreed on the Sacco as the appropriate vehicle to drive the agenda of the organization. This resonated well with the provision in the constitution requiring the Welfare organization to be transformed to a Sacco, and eventually a financial institution, as part of its growth.

The Sacco was most appropriate because it was in tandem with the Government recognition of the Saccos as one of the drivers of the economy as identified in the Vision 2030 economic blue print, and later the 4 Ps. It also gave equal voice and footing to all members.

In February, 2016, the members AGM, resolved and mandated the committee to formally register the Sacco as Kenya Air Force Officers Veterans Association (KAFOVA). It was to draw its membership from the retired KAF officer's cadre.

In August, KAFOVA Sacco was duly registered. The committee embarked on putting up structures to support the Sacco, so as to realize the objectives of the organization.

This included recruitment and training of the staff, as well as bringing up the members to speed on the effective operations of a Sacco. Office space was sourced and appropriately equipped to be able to handle the operations of the KAFOVA Sacco. In February, 2017, the Sacco started taking members shares payments and monthly subscriptions as per the Sacco regulations.

During the AGM of June, 2017, it was resolved that the Sacco opens up its membership to include the KAF servicemen, active KDF officers and men. All veterans were allowed to join the organization. Their dependants were also to be included. The financial strategic partners were also to be included in the By-Laws, so that after the approval, they may become our business partners. To accommodate this new membership, the name of the Sacco was charged to Kafova Sacco Ltd. The document was approved in April 2018, and effectively paved the way for the Kafova Sacco to recruit from the KDF and the general populace.

In pursuit of this new mandate, the management of the Sacco has embarked on a robust recruitment drive of all the veterans and the members of the KDF. Other veterans groups have also joined the organization, as well as our families and the general population.

In April, 2018, the Sacco started giving out the loans as per the Sacco regulations. The interest rate remains at 12% on reducing balance. Other types of loans are also disbursed, including emergency and capital investment.

To buttress its financial base, the Sacco has embarked on other financial generating activities, including; designing and production of business cards; wedding and funeral documents; general design and printing, and photocopying.

The office has also become the advertisement Centre for its members and the surrounding communities. Any job opportunities and sales are promptly affected by the office.

The Sacco has continued on

research and development to cope with the members' needs and effectively compete with the other national
Saccos. One of the innovations is the Digital Lending Application to its members and eventually, to the general populace. Feasibility study has been done and the platform identified. It will be rolled out in due course. Of course, the Mpesa platform, which has been one of our income generating activities, is part of this arrangement. Other areas being explored include the real estate, buying and insuring vehicles for its members.

The Sacco has has endeavored and managed to bring together the veterans from the three services, as well as the active KDF personnel. Our families and defendants have not been forgotten. The communities around us are feeling the effect and we are always willing to engage and help. It is not lost to us that all of us were trained and employed by virtue of the tax payers' sacrifices, hence, the payback initiative.
It is felt that it would be more prudent if the diverse skills of the military veterans are harnessed holistically, in the form of a legal framework to channel this initiative in a more structured manner. This could be in the form of ' Military Veterans Contribution Towards National Security and the Big 4 Ps'. This would entail the concept of total security as well as supporting the National and County governments on their economic agenda by providing these unique skills.

As I conclude, may I acknowledge the positive engagement that we have had with the KDF authorities and the Kenya Government organs.

Our members have been loyal to our cause and have continued to support our Sacco. The management team and the secretariat are committed to drive our organization to greater heights, as our motto states; 'Beyond Ordinary Vision'. May I also thank our families and financial partners for their support. We can not forget the Kenyan people for accommodating and supporting us within their midst.

Finally, may I also invite you to get more information on our website, our documents and the office which is always open to all. Thank you and God bless us all as we also wish the Kafova Sacco greater prosperity.

FACTS TO NOTE

THE POWER OF SAVING

Many times, we tend to go about our daily activities that have become monotonous in our own making with lots of expenses that we leave no room for a saving scheme.

Very often people underestimate the power of money that is within their grasp. We find ourselves perpetually waiting for bigger amounts of money as that is what we feel is adequate to start saving or investing with. We feel that it is only with these huge amounts that we can actually do something significant. And while we are waiting for these big amounts, we are usually recklessly spending small amounts of money every day without realising their value or the alternative use of the money. Secondly, we are letting opportunities pass us by. I think sometimes the disease of instant gratification filters down to our saving or investment mentality. We want to immediately be able to say we have Kes 50,000 to put aside without realising it is also small amounts over time that build up to Kes 50,000. Today, we explore the power of Kes 5,000. You might be wondering where to get Kes 5,000 given that your bank account is usually empty by the end of the month. Well, do you easily spend Kes 170 a day without thinking about it?

By Titus Kimeli (Accountant)

KEMIRWA GLOBAL SECURITY SERVICES LTD.
P.O. BOX 14211-20100 – NAKURU
Email: kgsscompanyltd@gmail.com
Tel: 0722 772 642 / 07216784

The Army, Navy and Airforce Retirees of Kenya (ANARK) WELFARE ASSOCIATION is an umbrella body formed by retired Army personnel which is open to the other sister services. ANARK has incorporated a Private Ltd Company, Kemirwa Global Security Services Ltd (KGSS Ltd) which is the business arm of the Association. The spouses component also have a registered Nakuru Military Women Welfare Association (NAKMIRWA). ANARK and NAKMIRWA cater for the social welfare of the members to include; social functions, visits, medical, funerals etc.

KGSS on the other hand, is the business arm registered to operate in the private security industry and offer the following services: Elite training/hiring out and consultancy services on security to include:

1. The provision of security services, guards services for individuals, corporate clients and Governments and non-Governmental organizations

2. Specialized services of elite trained security personnel for guard duties

3. Executive close protection

4. Personal bodyguards

5. Private escorts

6. Commercial and private investigations

7. Physical Security assessment

8. Handle and deal with equipment and materials for carrying out the above functions and to impart specialized training to personnel to enhance their ability and effectiveness in combating emergencies that fall within the domain of private security

9. We also engage in the procurement and supply to clients of any security related equipment and materials among others.





KGSS **Training**

ASKED QUESTIONS (FAQ)

Sources of funds for Sacco's to meet its expenses

This is a very important question. Many people wonder where Saccos get money from to cater for expenses yet members' savings and shares should not be used at all. So we shall respond to this question briefly. The following are some of the main sources of income for Saccos.

KAFOVA CONNECT

2018 NEWSLETTER EDITION



GROWTH OF KAFOVA SACCO

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly- owned and democratically- controlled enterprise. The seven internationally recognized cooperative principles are voluntary and open membership, democratic membership control; member economic participation; autonomy and independence; provision of education; training and information; cooperation among cooperatives; and concern for the community.

Cooperative efforts have occurred throughout history. Since the early days man cooperated with his kin to kill large animals for survival and so as to reach the objective they could not reach when acting alone. Cooperative finance in developed countries tends to have a supply of funding that is more stable and less responsive to monetary policy and market rates. Cooperative finance also tends to offer comparatively lower fees than other types of commercial banks, which not only helps to increase access of the majority poor in society to credit; but also reduces the cost of remittances transfers.

The SACCO sub-sector is part of the larger cooperative movement in Kenya. The establishment of SACCO Societies Act 2008 places the licensing, supervision and regulation of deposit taking under the armpit of SACCO Societies Regulatory Authority (SASRA). Through this legal framework, prudential regulations have been introduced to guide SACCO's growth and development in Kenya.

The SACCO subsector comprises both deposit taking and non-deposit taking SACCOs. Deposit taking SACCOs are licensed and regulated by SASRA while non-deposit taking SACCOs are supervised by the Commissioner for Cooperatives. In order to grow and be accountable to the members, KAFOVA SACCO is now open for membership from all sectors of society as long as they are willing to abide by the Bye Laws and regulations governing SACCOs in Kenya; as well as our own control mechanisms. Majority of those in the three Services and veterans are already joining with their families.

FINANCIAL CONTROLS

A system of effective internal control is a critical component of an organization's management and a foundation for its safe and sound operation. A system of strong internal controls can help to ensure that the goals and objectives of the organization will be met, that it will achieve long term targets and maintain reliable financial and managerial reporting. Such a system can also help to ensure that the organization will comply with the regulations and laws as well as policies, plans, internal rules and procedures, and reduce the risk of unexpected losses and damage to the organization's reputation.

Continue @ page 20



KAFOVA CONNECT

THE STORY



It's been two years since our inception and KAFOVA Sacco has grown tremendously with the help of our members.

Within the two years we have had more than 100 members on board with so many others wishing to be part and parcel of our dynamic Sacco.

on 19th Aug 2016 KAFOVA SACCO was registered under the cooperative Acts and therein we got our certificate of registration. At the time the Sacco was only limited to a group of retired Kenya air force members.

The SACCO kick started its operation on Feb 2017 where members started their saving scheme. It's in this year that we realised the need to open up to the general public due to the positive response we were getting from our charitable works like feed Kenya among others that have been well detailed and captured in our KAFOVA news. This thus led us to amending our By-laws.

2017 had been a year of great transition on our part with the relocation of our Office from Indaa park to Vision Plaza along Mbsa Road and a lot of activities ongoing bringing forth an impressive turn out of membership numbers that left the SACCO hopeful of continuity in growth and productivity. It was a remarkable year for us in line with setting up the standards and working in the right channel to ensure transparency and accountability to our esteemed members.

In this year 2018 we embarked on getting our amended By-laws approved to fit and accommodate interested parties including corporates and common mwananchi. This has been our main challenge that we have surpassed as a Sacco and now we can proudly recruit without any restrictions on our membership as it is in Article 7 of our By-laws. Despite having our bylaws approved as a challenge, KAFOVA has had remarkable achievements that is:

- Increase in membership by 38%
- Approval of our amended By-laws
- Issuance of our 1st loan
- Creation of Accounts Department.
- Introduction of promotional products available at an affordable price.

The Sacco has great vision and plans for the continuity of telling our story as it is of achieving beyond the imaginable just as our motto states "Beyond Ordinary Vision", with this in mind the organization has intent of coming up with a welfare department and other income generating projects.

Our achievements this year bring forth a platform for better ventures and more enthusiasm for the year 2019. The Growth in membership is very encouraging and wish to have the same response in the coming year. During our induction stage there was only the Managerial Department and with your patronage, today we have not only two

Continue @ page 14



KAFOVA CONNECT

2018 AGM REPORT

7th April, 2018 - @ Railway Club, Nairobi

KAFOVA SACCO ANNUAL MEETING

This year we held our first meeting on April 7th 2018.The meeting had two segments as it had been indicated in our program. The first section was the KAFOVA Conference, which involved discussions with various entities and persons who were our invited guests that honoured our invitation and we were thus graced by Brig Fatma Ahmed: The Managing Director DEFMIS, Lt Col Charles Aritho- Representing DHQ, Maj Kimani- Representing KAF, Capt. Gacheru- KAF Representing (UAV), Catherine Kariuki- Treasurer of the Retired Air Force Spouses Association, Jennifer Muli- Vice Chair lady of the Retired Air Force Spouses Association.

And its for this reason that we appreciate the faith that this departments have put in us in bringing forth what we believe in and also showing interest in joining, not forgetting saluting those who became our members.

The second segment was the KAFOVA SACCO AGM. During our meeting there were number of items that were noted:



a. An external Auditor was not involved because the SACCO had not yet started major operations, KAFOVA Cooperative Supervisor had advised that financial statements be issued to the members.

b. The treasurer noted that the financial year of the SACCO Started in 1st Jan and ended in 31st Dec, he therefore indicated the accounts are from Feb 2017 (When the SACCO Started taking Deposits) to 31st Dec 2017. Transactions dating from 2018 were not inclusive

The meeting was based on giving our members a substantial overview regarding our achievements, challenges and expected outcome for the coming year which was done by the executive board and manager as was presented in their report.

Its thus for the reason indicated in (a) above that our meeting was thus referred to KAFOVA AGM. The Manager and her Assistant were also issued Commendation certificates.

Thank you to our esteemed members and those who made this meeting a success.

KAFOVA CONNECT

KAFOVA SACCO
Entry Requirements

- Open and Voluntary Membership
- Original ID/ Valid Passport
- Original and Copies of the Certificate of registration for registered Companies
- Registration Fee of 1,000/= ksh.
- Minimum monthly contribution of 1,000/= ksh.
- Total Share Capital of 10,000/=

KAFOVA SACCO ACCOUNT

Account Name:
KAFOVA SACCO
Account No:
01120216767500
Bank:
Cooperative Bank of Kenya
Branch:
Enterprise Rd Branch

WHO CAN JOIN US?

Former member of Kenya Air Force Officers Veterans Association SACCO.

A retired Kenya Air Force officer.

Retired Kenya Air Force Servicemen.

Retired member of the Kenya Defence forces.

Active members of the Kenya Defence Forces.

Next of kin of the above.

Strategic business partners.

KAFOVA CONNECT



Instructions on How to Deposit Money Using M-COLLECTION

KAFOVA SACCO

Safaricom | M-PESA













THE STORY

but three departments that is: Managerial headed by the Manager, Administrative headed by the Assistant Manager and Accounts Departments headed by the Accountant. This departments have been formed for the purpose of giving our members commendable services and for effective operations.

We look forward to keep in you in the loop for pertinent issues creating an eminent platform for our readers.

Thank you for your continued support for entrusting us to relay credible information.



Retiring from THE MILITARY

Retiring from the military is a transition which is first and foremost, a psychological and cultural evolution for which a great many veterans are under-prepared, rather than primarily a basket of economic choices. Retirement is a process which needs to be carefully planned and be prepared for. People are living longer. This is good news, but if they are to reap the benefits of longer lives, it is essential that initiatives are developed to help individuals save more, start earlier and invest their capital in a way that is most likely to enable them to meet the financial challenge of longevity. The founders of KAFOVA SACCO had a vision to enable Service leavers capitalize on their strengths, weaknesses, and opportunities for the common good.

After leaving the military, Service leavers have to adapt to a civilian life style. Dealing with changes of identity and self-perception is one of the challenges faced by Service leavers, and Service leavers need to reconcile their military lives with their civilian lives. Remember when joining the military, the Service entrants are normally at very young age and have to undergo civilian to military transformation and have to adjust and live the military culture till they exit the same.

Exiting the military may be an experience of alienation, which also includes a loss of purpose and a disconnection with elements of civilian life, such as friends and family. One of the roots of these challenges is that in some cases leavers can seem to be ill-prepared for civilian life and are often interacting with identity construction of negligible civilian value. Service leavers, may find it difficult to adapt to a life that is not as regimented as that in the military.

Continue @ page 17

KAFOVA NEWS

AFRICA TRADE AND INVESTEMENT GLOBAL SUMMIT (ATIGS)

A prestigious biennial business conference and exhibition designed specially to promote and facilitate international trade between African States.

THE HUMANITARIAN FACE OF KAFOVA SACCO

NEEDY TOP KCPE BOY GETS CHOPPER RIDE TO HIS NEW SCHOOL

A top performer in KCPE exams was the man of the moment in the sleepy dry village when a helicopter dropped him off at his new secondary school.

For 14-year-old Kelvin Muriuki from Karicheni Village in Kieni East Sub-County, Nyeri, grinding poverty in his family had shattered his dream of proceeding to secondary school. Muriuki scored 372 marks in the 2016 Kenya Certificate of Primary Education (KCPE) examination and was selected to join Nyeri High School.

But just when he joined his father in a quarry to crush stones in search of the Sh53,000 fees needed, Kenya Air Force Veteran Officers Association stepped in and offered to sponsor his schooling.

That was not all. On Wednesday, Muriuki was the man of the moment in the sleepy dry village when a helicopter, hired by the association, took him from his former primary school to Nyeri High School.

DROPPED OFF

Mr James Maina, the school principal, said Muriuki was the first student to be dropped off by plane in the school.

Students and guards left their lunch in disbelief and surrounded the chopper. Muriuki, in casual wear and carrying a metal box and a bucket, was accompanied by his parents Peter Nderitu and Margaret Wangui.

All had a lifetime moment of flying in a helicopter for the first time, though the journey lasted just 15 minutes. Mr Nderitu and his wife said what happened was beyond imagination.

DREAM CAREER

He said his efforts to apply for the Wings to Fly scholarship, CDF and county government bursary bore no fruit.

Since the results were announced a month ago by Education Cabinet Secretary Fred Matiang'i, Muriuki has been accompanying his father to the quarry. Their combined daily income was less than Sh300.

His plight was highlighted by the media and the pilots' association responded to his appeal. The boy now says his dream is to become a pilot.

"In the three weeks that I was with my father in the quarry, we raised Sh2,000 only. I had resigned myself to repeating Standard Eight," Muriuki said.



Kelvin boards the Chopper with KAFOVA Pilot Late Lt Apollo Malowa

FEED KENYA PROGRAM

Kenya Air Force Officers Veterans Association (KAFOVA) presented a cheque of 200,000/= to the Secretary General of Kenya Red cross Dr. Abbas earlier on 8th march 2017 at their Head Quarters in support of the human relief missions & Kenyan Families devastated by famine due to drought.



Kenya Red Cross Official Receives the Cheque of Ksh 200,000 from KAFOVA

KAFOVA AIDS MRS ASHA ALI AFTER LOSING HUSBAND

WO1 (Rtd) Wario

KAFOVA Boards of directors hands over a cheque of 120,000/= in February 2018 KAFOVA handed over a cheque of 120,000/= to Mrs Asha after losing her husband WO1 (Rtd) Ali Wario (Ndume ya Marsabit).

KAFOVA SACCO in February 2018 through the help of its members made contributions to support Mrs Asha Wario after the demise of her loving husband WO1 (Rtd) Ali Wario popularly known as Ndume ya Marsabit by his colleagues.



KAFOVA Official submitting the cheque to Mrs Asha

WO1(Rtd) Ali Wario suffered a long illness several years after retirement from Laikipia Air base, living behind a wife and children.

RETIRING FROM THE MILITARY

Service leavers may suffer from a reverse culture shock upon re-entering civilian life, with younger Service leavers the most affected.

Leaving the military can create a sense of loss among Service leavers. Family discord and difficult relationships with friends can present challenges for Service leavers. Transition challenges can affect leavers in a variety of ways across different Services. However, it is important to note that transition challenges cannot be generalized either across all Services or within a single Service, given the heterogeneity of these groups in terms of their personal characteristics and their pre-Service , Service-related and post-Service experiences.

Service leavers can lack understanding of how to access transition support and often lack the time to prepare for transition effectively. Practical transition challenges include employment, housing, finances, and dependants' employment needs.

Other issues that Service leavers may face, or to which they may be more vulnerable, include substance abuse(such as drug or alcohol), mental health issues or difficulties, such as post-traumatic stress disorder (PTSD),anger, anxiety, depression, physical health issues, including traumatic brain injuries, hearing impairment, and suicide.

By joining KAFOVA SACCO, both serving and military veterans and their families will achieve and maintain a stable level of psychological, physical and economic well-being. KAFOVA SACCO offers some of the solutions to the identity crisis and will transform the Service leavers to be better members of the community and the Nation as a whole. Members are satisfied with their abilities to meet their immediate and long-term economic needs and are committed to a post-military identity and sense of purpose that allows them to engage in productive work and social connectivity commensurate with individual goals, desires and abilities. Through KAFOVA SACCO one can interact with old comrades and identify with the former workmates and military family at large.

G M Anyika
Retired Airforce Colonel



Find Some Answers Below:

Who is eligible to be a guarantor?

Guarantors are Sacco members who can guarantee to the extent of their deposits.

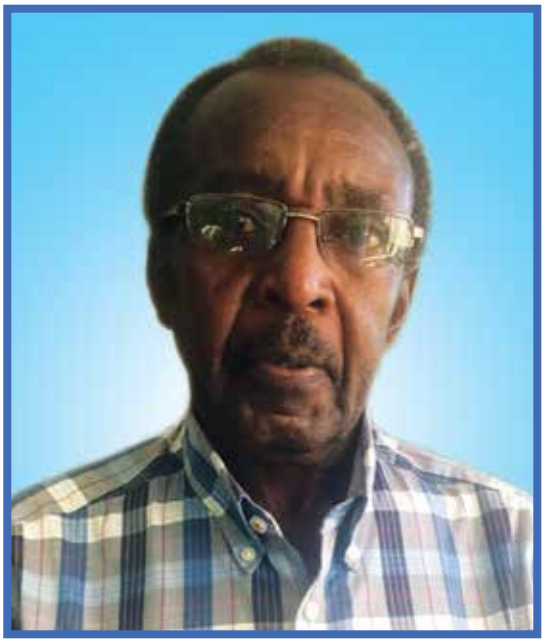
What is the difference between shares, deposits and savings?

Shares - This represents members portion of equity of the society. It is not withdrawable but it can be transferred when one ceases to be a member.

Deposits - This are the regular monthly deposit; at least 10% of basic salary. They are used to determine eligibility for a loan and can only be withdrawn when one ceases to be a member.

Who is a nominee?

A nominee is the person designated by a member to receive the proceeds of any payable funds



Brig (Rtd) E M Esikhaty
Chairman



Lt Col (Rtd) E Kinyua
Vice Chairman



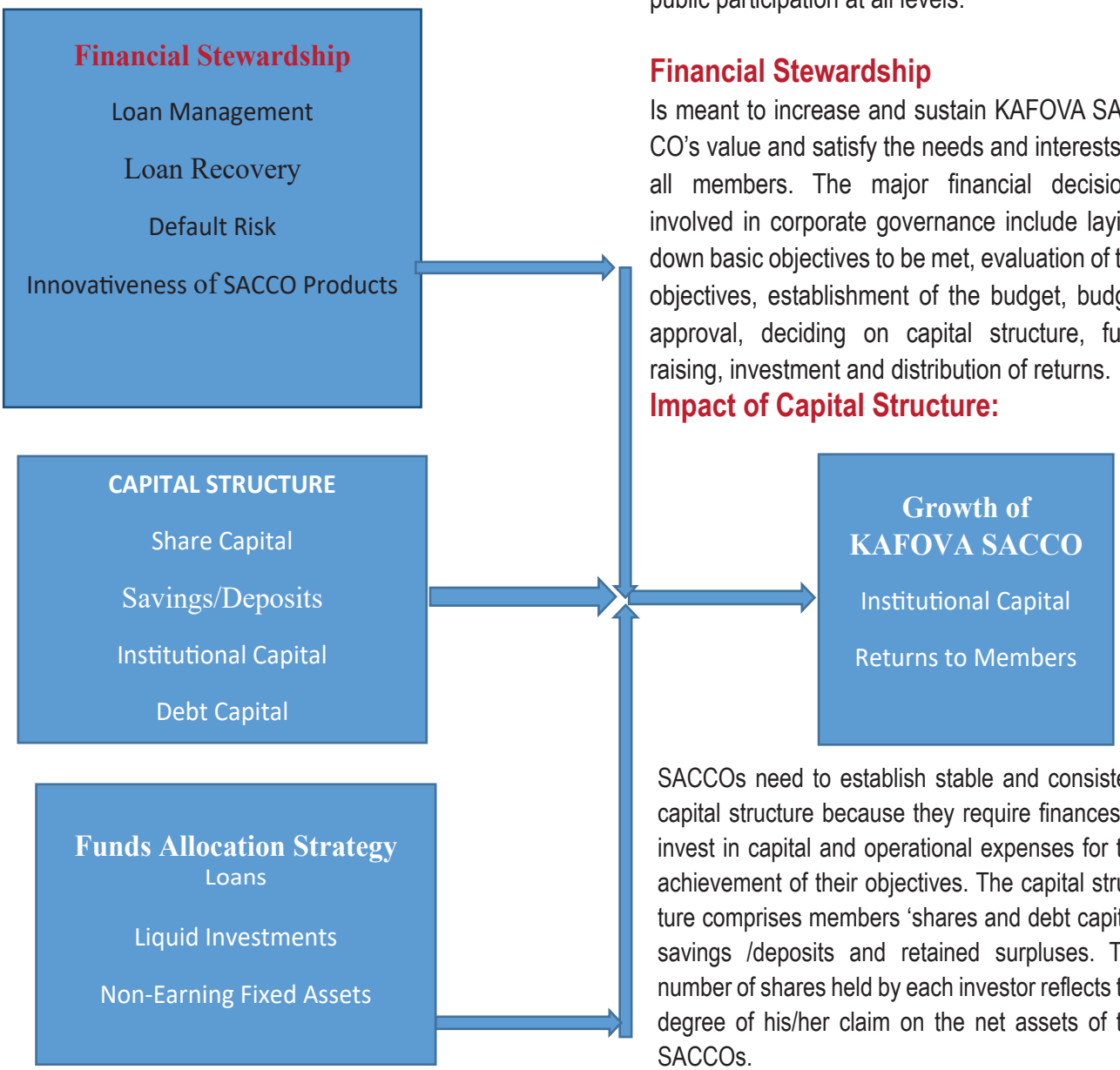
Col (Rtd) P M Karani
Secretary



Lt Col (Rtd) P K Njoroge
Treasurer

Conceptual Framework

Below is our Financial Framework to aide in financial management and appropriate controls.



KAFOVA SACCO Conceptual Framework

The following is our financial strategy ensuring the safety of the members' investment and at the same time aiming at achieving the shareholders 'objectives. Ours is a collective responsibility ensuring transparency and public participation at all levels.

Financial Stewardship

Is meant to increase and sustain KAFOVA SACCO's value and satisfy the needs and interests of all members. The major financial decisions involved in corporate governance include laying down basic objectives to be met, evaluation of the objectives, establishment of the budget, budget approval, deciding on capital structure, fund raising, investment and distribution of returns.

Impact of Capital Structure:

SACCOs need to establish stable and consistent capital structure because they require finances to invest in capital and operational expenses for the achievement of their objectives. The capital structure comprises members 'shares and debt capital, savings /deposits and retained surpluses. The number of shares held by each investor reflects the degree of his/her claim on the net assets of the SACCOs.

In this case, shares represent the member's relative ownership position of the total investment of the cooperative society. Debt capital is funds borrowed from other institutions or individuals such as banks, non-bank financial institutions and well-wishers. Debt capital requires some prudent management and the purpose of the loan must be very clear. More importantly, debt capital is a

Continue @ page 20

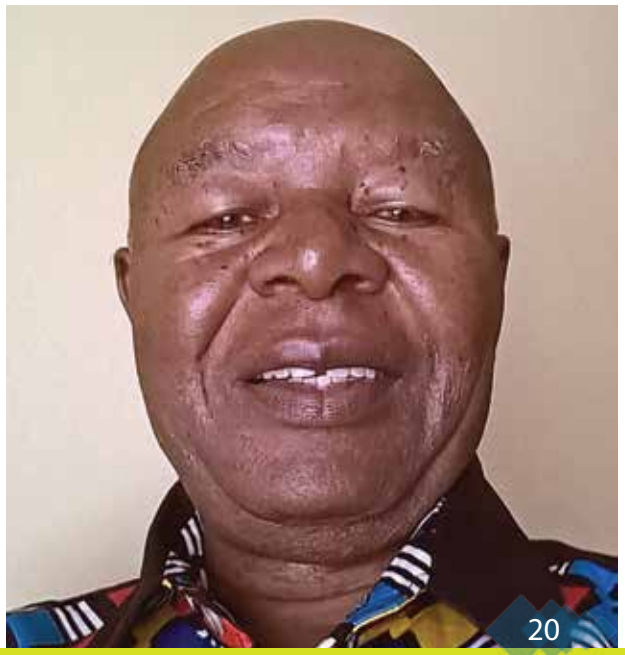
GROWTH OF KAFOVA SACCO

cheaper source of financing though it involves a considerable risk in case the society is unable to meet the set obligations of repayment and financial repayment.

Allocation Strategy: Efficient allocation of capital is the most important financial practice function in any SACCO and it involves decisions of committing the cooperative funds to the SACCO's assets. Such decisions determine their value and size by influencing their growth, surpluses and risk. The investment decisions are the capital budgets or capital expenditure decisions. SACCOs should make decisions to invest their current funds more efficiently in long –term assets in anticipation of expected flow of benefits over a series of years. The SACCO's value will increase if investments are profitable and add value to the SACCO's wealth.

These investments should yield benefits in excess of the minimum benefits as per the opportunity cost of capital. Thus, before any investment is made, KAFOVA cooperative should be able to determine its economic viability of the venture. Your valuable input will be appreciated.

G M Anyika
Chairman Finance Committee
Retired Air Force Colonel



HEALTH TIPS

Do not take heavy foods after 5:00pm, after taking meals one should spend 5hrs before resting in bed. This allows digestion to take place as it is slow when the body is at rest. Instead one should have a heavy breakfast to break the fasting. That is why it is referred to as breakfast.

Avoid drinking water while having your meals instead it should be taken 30 minutes before or after meals.

Use drinking water to quench thirst instead of other soft drinks. This helps your body to be free from a lot of chemicals. Ensure you take 8 glasses of water daily.

Avoid foods preserved using sodium benzoide e.g. soft drinks like sodas, animal products like sausages, fish as it is a major cause of cancer.

Do not use hot beverages on plastic utensils e.g. hot coffee in a plastic cup. This is because when plastic comes into contact with heat it produces some chemicals which can cause cancer.

Always prefer using white meat instead of red one. Red meat is associated with heart diseases. Take a balanced diet daily and do not skip or delay in taking meals .one can take meals in small portions but frequently. This alters the digestion hence stomach discomforts. Take a lot of vegetables and fruits as compared to starch and proteins. Half of the plate should consist of vegetables, a quarter on proteins and starch the other quarter.

Avoid refined food like: refined maize flour, e.g. hostess, white rise etc. instead use unrefined ones or whole meal.

Exercise daily to keep your body healthy and fit.

Take enough time to rest and sleep 8 hrs daily.

Enough sleep helps the body to repair its worn out tissues.

By Janet Mwende (Assistant Manager)





WHAT IS BITTERNESS?

limited_

- Bitterness is what's "eating" many up
- Bitterness holds you back
- It's like an acid that destroys its container; whatever you try fails
- A bitter person holds grudges

The Results of Bitterness

1. No peace
2. Discouragement
3. It causes anger
4. Its causes hatred
5. It makes you spiritually cold
6. You want to see others suffer
7. You engage in ungodly things
8. Bitterness damages friendships; families
9. It hinders your relationship with God
10. It opens the door to the enemy so he can afflict you.
11. It can cause physical and mental illness
12. It makes you go against God's Word
13. You fall short of God's glory
14. Before God you're unholy when you're bitter; before men, you lack peace

Have you allowed bitterness to dominate your life? Learn to forgive. Live holy!

Heb 12:14-15-bitter person is unholy and defile others.... Shalom

I urge KAFOVA members to refrain from harbouring bitterness in their hearts to enable them live a happy and fulfilling life.

WO2 (Rtd) ISAAC NZIOKA MUNYASIA
KAF HQS-TECH

Difference Between Civilian Friends & Military Friends?

CIVILIAN FRIENDS: Get upset if you are too busy to talk to them for a week.
MILITARY FRIENDS: Are glad to see you after many years; and will happily carry on the same conversation you were having last time you met.
CIVILIAN FRIENDS: Never ask for food.
MILITARY FRIENDS: Are the reason you have no food.
CIVILIAN FRIENDS: Call your parents Mr and Mrs.
MILITARY FRIENDS: Call your parents Mum and Dad.
CIVILIAN FRIENDS: Bail you out of jail and then tell you what you did was wrong.
MILITARY FRIENDS: Would be sitting next to you saying, 'Mate...we stuffed up ...but wasn't that fun!'
CIVILIAN FRIENDS: Have never seen you cry.
MILITARY FRIENDS: Cry with you.
CIVILIAN FRIENDS: Borrow your stuff for a few days then give it back.
MILITARY FRIENDS: Keep your stuff so long they forget it is yours.
CIVILIAN FRIENDS: Know a few things about you.
MILITARY FRIENDS: Could write a book with a shed full of direct quotes from you.
CIVILIAN FRIENDS: Will leave you behind if that is what the crowd is doing.
MILITARY FRIENDS: Will kick the backsides of whole crowds that left you behind.
CIVILIAN FRIENDS: Would knock on your door.
MILITARY FRIENDS: Walk right in and say, 'I'm home, do you want a beer!'
CIVILIAN FRIENDS: Share a few experiences.
MILITARY FRIENDS: Share a lifetime of experiences no civilian could ever dream of.
CIVILIAN FRIENDS: Will talk crap to the person who talks crap about you.
MILITARY FRIENDS: Will knock the crap out of people who use your name in vain.
CIVILIAN FRIENDS: Are for a while.
MILITARY FRIENDS: Are for life.
CIVILIAN FRIENDS: Will ignore this.
MILITARY FRIENDS: Will forward this to their military mates.

WO1 (Rtd) Khalif Khanso (OGW)



KAFOVA SACCO
BOARD MEMBERS

BOARD MEMBERS


Col (Rtd) G M Anyika


Col (Rtd) J K Matheka


Lt Col (Rtd) R K Ngovi


WO1 (Rtd) Khalif Khanso (OGW)


WO1 (Rtd) Joseph Muli

SUPERVISORY COMMITTEE


Maj (Rtd) I E Maingi-**Chairman**


WO1 (Rtd) George Wachamba - **Member**


WO2 (Rtd) Isaac Nzioka-**Member**

KAFOVA WELFARE GROUP CHAIRMAN'S REPORT

3 years ago we embarked on creating a platform to share in all aspects of our Social, Health and Economic activities, it seemed like a Far Fetched Dream. With the members Patronage the dream has become a reality as we take pride in being on of the fastest growing organizations in the region.



As KAFOVA our future outlook envisages a modern and highly competitive organizational set up that will optimize the entity's growth potential and increase returns for our members.

KAFOVA Welfare Leverages its memberships from the retired Air Force Officers.

We have continued to embrace a strong cooperative spirit and live up to our vision of being the leading veterans association with a highly motivated and supportive membership and as such we have been able to extend out in donations a sum of about 7 Million. I wish to thank the general membership most sincerely for making this happen by contributing their own personal resources towards this effort.

KAFOVA Welfare is not only geared towards improving the social lives of its members but also empowering the economic and financial aspect, as such the organization is in the process of forming a security company which will be involved in manning of airports and bases.

Our investment Vehicles have grown exponentially since inception i.e KAFOVA SACCO & KAVAIR Aviation. KAFOVA has registered remarkable progress in these two outfits.

I am delighted to report that the last half of the year 2017 was remarkable. The year saw the submission of the KAFOVA SACCO By Laws to the commissioner of cooperatives as well as relocation to new offices. KAVAIR too got offices at Wilson Airport.

We kick started the year 2018 with humanitarian services by giving a donation to one of our retired servicemen widow.

The year in question has been characterized with several meetings and AGM's.

Am excited to note that the year herein has been a beehive of activities and has seen the various committees and secretariat working tirelessly. To further build Capacity extra Staff ha been acquired to help in Manning the KAFOVA offices.

The rise of KAFOVA Has been meteoric, characterized by massive growth and expansion.

As I conclude I thank the members and stakeholders who have supported us and helped to steer the organization to greater heights.

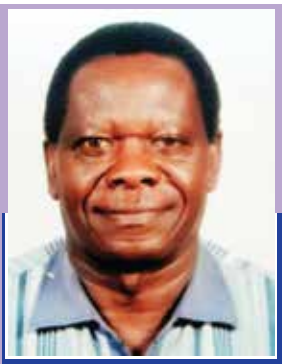
Thank you and God Bless.

Brig S K Njung'e EBS (KAF Rtd)
KAFOVA Welfare Chairman.



KAFOVA WELFARE Chairman Brig (Rtd) S K Njung'e with KAFOVA Trustee Lt Gen (Rtd) Leshan.

KAF OFFICERS VETERANS ASSOCIATION WELFARE GROUP (OFFICIALS)



Maj Gen (Rtd) D N Gichuru
(Patron)



Lt Gen (Rtd) N L Leshan
(Trustee)



Maj Gen (Rtd) C M Mwanzia
(Trustee)



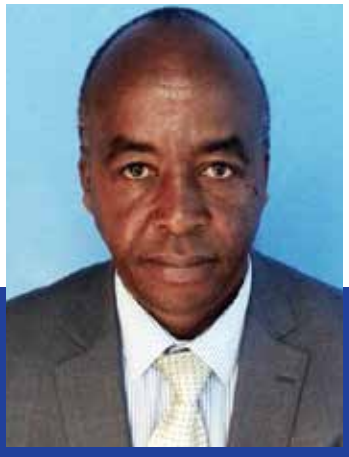
Lt Gen (Rtd) Waweru
(Trustee)



Brig (Rtd) S K Njung'e
(Chairman)



Lt Col (Rtd) R K Ngovi
(Vice Chairman)



Col (Rtd) N M Kigotho
(Secretary)



Lt Col (Rtd) Fred Odolo
(Vice Secretary)



Lt Col (Rtd) P K Njoroge
(Treasurer)



Lt Col (Rtd) M K Orosia
(Organizing Sec)











Tribute of the

LATE MAJ GEN EUSTACE NJERU

To a Legend of KAFOVA Sacco Founder of This Glorious Course that we as an Entity are proud to be Part and Parcel Of these amazing deeds.

To the family, friends, colleagues and members of the diplomatic core, it is an honour to be here to celebrate the birth and life of one iconic giant who was a friend, colleague, mentor and brother. In whatever role we knew him, from whatever vantage point, he stood apart as someone special.

Maj Gen Njeru was a senior officer who celebrated and encouraged his juniors. whenever an officer did something outstanding, he would call him and acknowledge the deed, he would also mention to the rest of the unit during the muster parade, as a result he was loved and cherished by many. His special leadership abilities and charismatic personality were readily apparent. It was evident he would have an outstanding career. He was a man with passion for life and people.

His towering presence during his days, reminds us of his inspirational leadership before and after service. For all of us who knew him, you will agree that he was an inspiration, a mentor and a very loyal colleague and friend.

An avid disciplinarian, General Njeru had the admirable quality of leadership to organize people to achieve difficult goals with consummate ease. He left his distinct footprints wherever he worked during the course of his long professional career in the forces.

His many awards and public recognitions reveal that his, was a distinguished career of considerable import! His enthusiasm for that next big project was infectious, and a huge component of his and his colleague's success.

Another facet of the General's character was his enormous capacity to love. He clearly loved his friends and colleagues and enjoyed sharing stories with them. He was able to fit with people from different walks of life, from the smallest to the biggest and as a result made everyone around him feel comfortable and equal. He united people and would occasionary invite veterans from the military to his restaurant which was famously known as Reteti in Rongai to catch up.

After retirement he continued to remain active and willing to help out as usual. It was during his fundraising at All Saints Cathedral in August 2014 that the idea of forming an organization for the Air Force retirees was mooted, as a result KAFOVA Welfare Group was formed to bring together all retired airmen; aimed at giving each other financial, social, emotional, mental and spiritual support whenever necessary.

He was very instrumental in the formation of the organization and had great passion for KAFOVA, having earned the post of a trustee in the entity, he foresaw the birth and growth of other entities that sprout from the umbrella group, i.e. KAVAIR Aviation and KAFOVA SACCO.

Being a pioneer member of KAFOVA he took his responsibility seriously and readily offered his assistance whenever required. It is fair to say that in his capacity as a trustee he helped to shape the entity to a great extent. Indeed, he lived to fulfil this mission even in his last minute. Probably, this presents a rare case for some of us who had the golden opportunity to work with a man who lived his word though with too much discipline and always sober.

Whereas it is true that Maj Gen Njeru has left at a time when we needed him most, he has left a legacy of unity and mentorship.

Fair thee well General!





PICTORIALS OF KAFOVA OFFICIALS & MEMBERS



KAFOVA Members at the Memorial Service of Mrs. Kiiru, Wife to Col (Rtd) GFN Kiiru at Consolata Shrine, Westlands Nairobi



KAFOVA Members at the Memorial Service of Mrs. Okello, Wife to Col (Rtd) FP Okello at all Saint Cathedral Nairobi



KAFOVA Members at the Memorial Service of Mrs. Okello, Wife to Col (Rtd) FP Okello at all Saint Cathedral Nairobi



KAFOVA Members, during the Memorial Service of Maj Gen (Rtd) EK Njeru



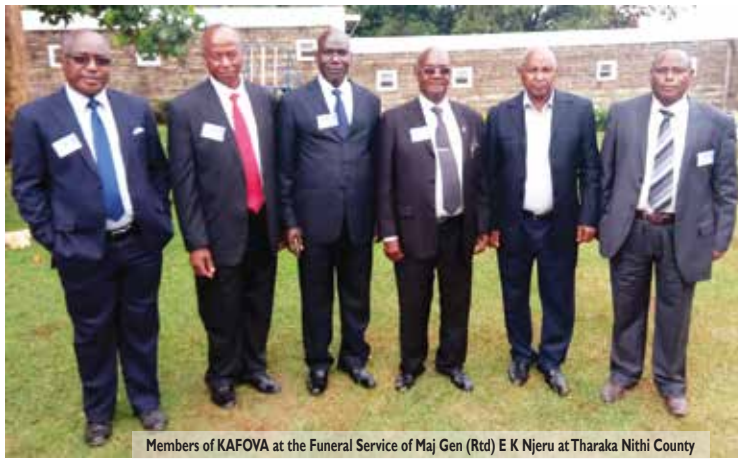
KAFOVA Members at the Memorial Service of Mrs. Okello, Wife to Col (Rtd) FP Okello at all Saint Cathedral Nairobi



The Chief of Defence Forces, Gen Samson Mwathethe paying his last respect to KAFOVA Trustee Maj Gen (Rtd) E K Njeru at Tharaka Nithi County



The Patron of KAFOVA Maj Gen DN Gichuru Addressing the Congregation at All Saints Cathedral during the Memorial of Maj Gen E K Njeru.



Members of KAFOVA at the Funeral Service of Maj Gen (Rtd) E K Njeru at Tharaka Nithi County



Members of KAFOVA at the Funeral Service of Maj Gen (Rtd) E K Njeru at Tharaka Nithi County



The Patron of ANARK, Lt Gen (Rtd) H. Njoroge addressing members of ANARK during a meeting with the KAFOVA SACCO Officials on 3rd June 2018 at Nakuru.



KAFOVA Official meeting with the KAFOVA Veterans Spouses



KAFOVA Welfare Members during the KDF day at Gilgil





KAFOVA Officials meeting with Airmen Veterans at Railway Club Nairobi



KAFOVA AGM at Railway Club Nairobi



KAFOVA AGM at Railway Club Nairobi



KAFOVA AGM at Railway Club Nairobi



KAFOVA Officails handing over a Cheque to the widow of the late Maj Gen (Rtd) E K Njeru



Lt Gen (Rtd) H Njoroge Handing over Certificate of commendation to KAFOVA Staff



KAFOVA Member at the Kenya Police Airwing End ofYear Party



KAFOVA Officails handing over a Cheque to the widow of the late WO1 (Rtd) Wario



KAFOVA SACCO Vice Chairman Addressing the ANARK Members at Nakuru



KAFOVA Welfare Officials during the KDF day at Gilgil





KAFOVA SACCO Secretariat at the KUSCCO Training at Mwalimu Towers



KAFOVA SACCO Vice Chairman with the Laikipia Air Base Aluminia Association at Railway Club Nairobi

KAFOVA SACCO SOCIETY LTD.
Beyond Ordinary Vision

Our Vision

To be a leading financial partner in the provision of financial and welfare services for our members and clients

Our Mission

To provide access to a platform through human and capital investment inorder to enhance livelihoods by prudent investment opportunities

Objectives of the SACCO:

1. To develop and uphold the best of the social, health and economic wellbeing of the members and their families.

2. To be a forum where members would give each other financial, social, emotional, mental and spiritual support whenever necessary.

3. To acquire property and chattels and do such other things as may be approved by members.

4. To raise or borrow money for all or any of the foregoing objectives in such manner and upon such security as may from time to time be determined by the association.

5. To establish a micro finance business.

6. To do all such other things as are incidental or conducive to the attainment of all or any of the foregoing objectives.

7. To raise money subject to the limitation and conditions imposed by the Act and Rules there under from any financial institutions for the furtherance of these objectives.

8. To draw, make, accept, endorse, and execute negotiable or transferable instruments, bills of exchange, documents and title.

For more information visit www.kafovasacco.com

KAFOVA SACCO SOCIETY LTD.
Beyond Ordinary Vision

KAFOVA CONNECT

SECOND EDITION

2018 NEWSLETTER



- GROWTH OF KAFOVA SACCO | 9
- THE STORY | 10
- 2018 AGM REPORT | 11
- THE HUMANITARIAN FACE OF KAFOVA | 15
  Needy Top KCPE Boy Gets Chopper Ride To His New School
- FEED KENYA PROGRAM | 16