KAFOVA SACCO SOCIETY LTD.

Beyond Ordinary Vision



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HISTORY

KAFOVA SACCO

The organization was started in 2014 as a get together for the retired comrades. Change came when one of them fell ill and needed money for an immediate operation and thus the idea of the welfare group emerged in June 2015 with the main objective as: uplifting its members in the social, health and economic wellbeing and also giving assistance whenever needed.

After several meetings, numerous ideas and suggestion of creating wealth, employment, social networking and empowering the retirees came up.

In the year 2015, Kenya Air Force Officers Veterans Welfare group was formed. Its mission is to participate and share in all aspects of members social health and economic activities through human and capital investment to improve the members standards of living, which we have continuously and diligently continued to do.

In the year 2016 following a GM we set out to re-engineer our structure and indulge in more income generating activities,

...Continue at page 6

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.

KAFOVA SACCO SOCIETY LTD.
Beyond Ordinary Vision

Our Core Principles

Our Values shall be:

Self-help
Commitment
Mutual trust
Transparency
Accountability
Responsibility
Equality and
Equity.

We practice

Honesty
Openness
and social responsibility in all its activities.







KAFOVA FLIES NYERI HIGH STUDENT TO SCHOOL IN A CHOPPER

EDITORIAL

Office Location
Kafova Sacco office is located at:

Building:
Vision Plaza Along Mombasa Road

Floor:
3rd Floor,Suite 7E
City: Nairobi

Contacts:
+254704455038
+254709751348

Email:
info@kafovasacco.com

Visit: www.kafovasacco.com for more information

Greetings and welcome to the first edition of the KAFOVA CONNECT newsletter . This is a chance to reflect on what the Society has achieved in the last one year.

In this issue we put a spotlight on KAFOVA SACCO History, Also take a look at our Vision, mission, core values and Obectives. Read about our joining requirements and modes of payments.

Find out the composition of the team behind KAFOVA and also other companies that are affiliated to KAFOVA.

Read more about our lending scheme and the various departments in KAFOVA.

Get to know more exciting details about KAFOVA as you read on.

I would like to 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.
Have a Happy and Prosperous New Year 2018.

Pauline Wawira Coffie
Editor

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

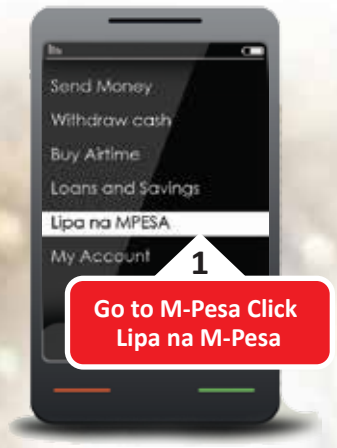




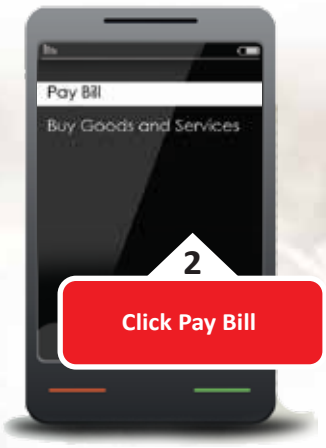
Instructions on How to Deposit Money Using M-COLLECTION

KAFOVA SACCO

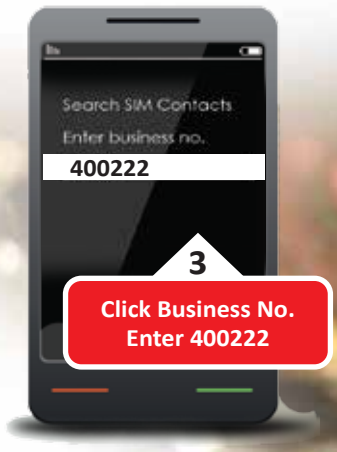
Safaricom | M-PESA



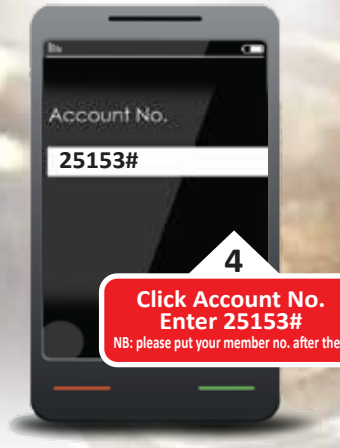
1. Go to M-Pesa Click Lipa na M-Pesa



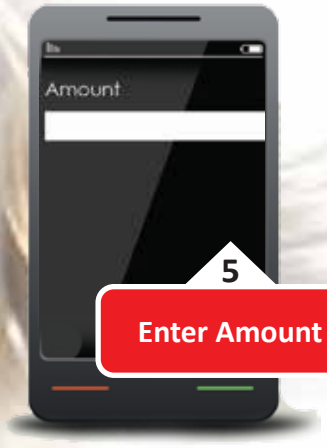
2. Click Pay Bill



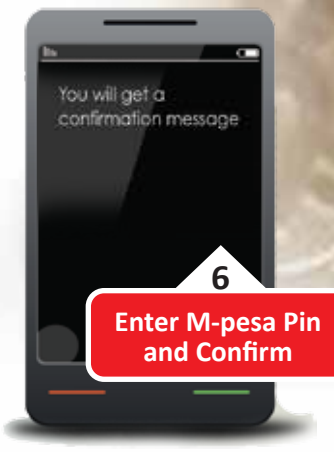
3. Click Business No. Enter 400222



4. Click Account No. Enter 25153#
NB: please put your member no. after the #



5. Enter Amount



6. Enter M-pesa Pin and Confirm

HISTORY KAFOVA SACCO

as a result we settled on a SACCO and also investment on the aviation industry. The organization has achieved a greater milestone with these two investment vehicles,As a Result KAFOVA SACCO and KAVAIR AVIATION was born.

ABOUT KAFOVA SACCO

KAFOVA Sacco Was registered on 19th August 2016, It was previously called Kenya Air Force Officers Veterans Association, We started deposit taking in Feb 2017.

The SACCO generated a lot of public interest because of the trust that the services and the public had on us.

We therefore engaged in a process of putting down the structures and changing our By Laws to enable us open up our membership which was previously composed of Retired Air Force Officers.

WHO CAN JOIN US ?

Former member of Kenya Air Force Officers Veterans Association SACCO.

Is a retired Kenya Air Force officer.

Retired Kenya Air Force Servicemen.

Retired member of the Kenya Defense forces.

Active members of the Kenya Defense Forces.

Next of kin of the above.

Strategic business partners.

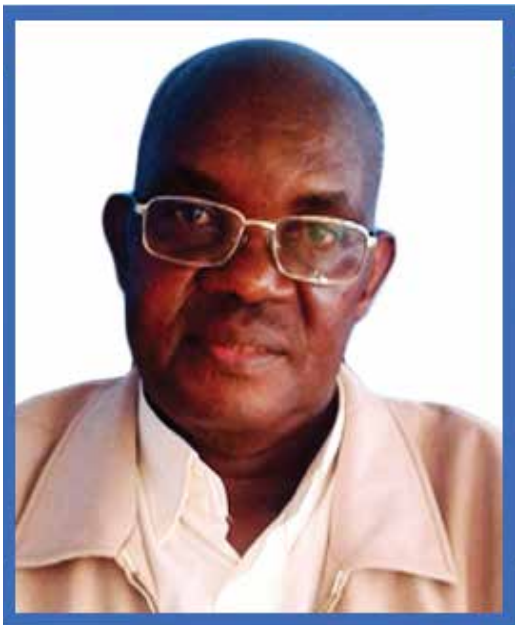
Our Team

OUR TEAM IS COMPOSED OF THE FOLLOWING DEPARTMENTS

EXECUTIVE COMMITTEE



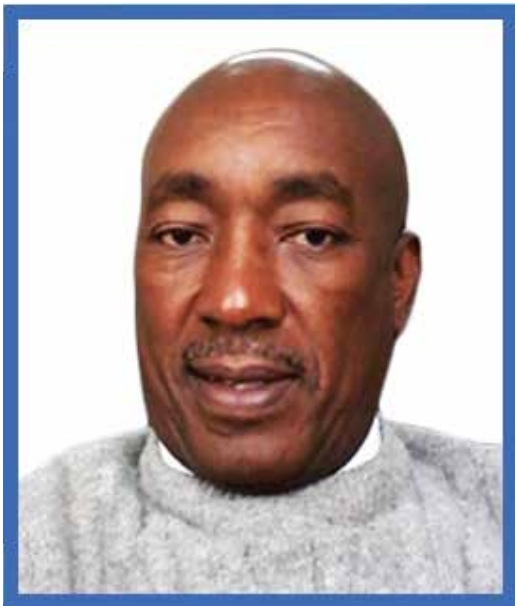
Brig (Rtd) E M Esikhaty
Chairman



Lt Col (Rtd) E Kinyua
Vice Chairman



Lt Col (Rtd) Gurbux Singh
Secretary



Lt Col (Rtd) P K Njoroge
Treasurer

KAFOVA SACCO
BOARD MEMBERS

SUPERVISORY COMMITTEE



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



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



Capt (Rtd) Jorim Nyamor-**Member**

BOARD MEMBERS



Col (Rtd) G M Anyika



Col (Rtd) P M Karani



Col (Rtd) J K Matheka



Lt Col (Rtd) R K Ngovi



Lt Col (Rtd) J K Chepkwony

DEPARTMENTS
KAFOVA SACCO

HUMAN RESOURCE

Functions

Governing and directing the human resource function of the society.

Review and make recommendations on appropriate Human Resource Policies

Review the organizational structure of the Sacco Society and ensure it's manned by staff with relevant skills and experience.

Ensure that periodic reviews of staff performance are conducted.

Examine and recommend Human Resource expenditure for approval by the Board.

Ensure establishment of management succession plan in the Sacco society.

Ensure the management adheres to the approved human resource and related policies

FINANCE & INVESTMENT

Functions

Advising the Board of Directors on the financial position of the society.

Consider and advise the board on investment and borrowing.

Monitor the management's adherence to the procurement plans approved by the board.

Ensure all expenditure is within the approved budget.

Make recommendations to the board on capital expenditure projects.

Ensure that the SACCO has liquidity management policies as prescribed in the regulations.

EDUCATION

Functions

The education department was elected to spearhead the training and development of the staff, Directors and Member's. The major aim is for the members to understand the SACCO sector and operations of their own SACCO.

To organize education programs for members, committee members, staff and the general public.

To ensure that both the Committee members and the staff are well trained and prepared for the tasks they are entrusted with at the society.

To create co-operative awareness to the general public.

AUDIT

Functions

Offer insight and advice – Provide guidance on risks and controls

Evaluate risks –Assess risks and determine how effectively they are managed

Assess controls –Evaluate the efficiency and effectiveness of controls

Improve operations –Looking at the operations in a department and compare them with the organization's objectives.

Report to the board on measures taken to implement recommendations and corrections of findings reported.

Promote ethics – Abiding by a Code of Ethics that upholds the principles of integrity, objectivity, confidentiality and competency of the organization.

DEPARTMENTS
KAFOVA SACCO

LOANS

Functions

Giving guidelines on how to dispatch loans

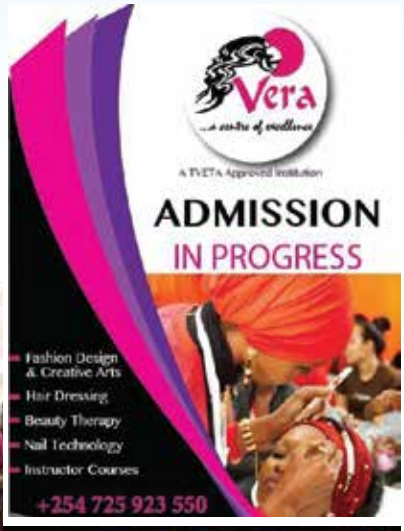
Come up with loan application forms

Give regulations and guidelines of applying for loans

Draft an insurance policy in case of death or default.









HOLIDAY MAKING LOANS

Instructions

- This loan will be given to the members for the sole purpose of entertainment.
- The member might opt to get the loan for vacation or enjoyment with his/her family.
- Repayment period 6 months.
- Maximum amount KES 500,000

HOLIDAY MAKING LOANS

KAFOVA SACCO SOCIETY LTD.
Beyond Ordinary Vision

KAFOVA SACCO
LOAN LENDING SCHEME

The SACCO will lend out money in accordance to the Cooperative Act.
The loans given to our members shall be approved by the loans committee.
The board shall in regards determine the rates for the various types of loans.
The loan committee shall determine from time to time on other various types of loan to offer as the market demands.



NORMAL LOANS

Repayment period will be 6 months

Interest rate is 1% per month on reducing balance as shall be determined by the board



DEVELOPMENT LOANS

Shall be granted for investment purposes and only one development loan shall be granted at a time.
The loan must be guaranteed and other securities such as land may be pledged as security.
Maybe up to 4 times the member's deposits or such other as the Board may determine.
Repayment period is 12 months



INSTANT LOANS

The loan shall be categorized as instant since it will also be designed to meet urgent daily needs.
Maximum loan amount will be Kes 50,000 and member's deposits must be more than the amount and not tied to current loans.
Loan processed within 24hours
Repayment period up to 3months

For more information visit www.kafovasacco.com

KAFOVA SACCO SOCIETY LTD.
Beyond Ordinary Vision

KAFOVA SACCO SOCIETY LTD.
Beyond Ordinary Vision

KAFOVA SACCO
LOAN LENDING SCHEME



EMERGENCY LOANS

Loans for situation which poses immediate risk and need quick solution.
Borrowed amount 2 or 3 times members deposit or as shall be determined by the Board.
No guarantees
Repayment period 6 months
Maximum amount Kes 150,000.



SCHOOL FEES LOANS

This for investing to further ones education or clear school fees balance for a certain period
Shall be 3 times the deposit or as shall be determined by the Board.
Repayment period 6 months.



MORTGAGE LOANS

This are loans to be given to members for paying up their mortgages.
The loan shall be up to 4 times the deposits or as shall be determined by the Board.
Repayment period 12 months or more.



BIASHARA LOANS

This are loans to be given to members for paying for starting up business or increase their business equity.
The loan shall be given according to the member's deposits or his/her credibility.
Repayment period 3 months.

SAVINGS PRODUCTS

Normal Savings plan are designed to help members consolidate their monies.

Normal Savings

The scheme encourages members to save on a monthly basis in order to meet school fees and other financial obligations from time to time

Savings to this account is voluntary and withdrawals can be made at will

Contributions to this account can either be made through direct deposits to the Bank or through M-PESA Pay Bill no.

Share capital

Refers to the funds that a company raises in exchange for issuing an ownership interest in the company in the form of shares.

Every society member is required to own the society by holding a certain number of shares as prescribed by the Sacco by-laws

Minimum shareholding per member is 100 shares. Each share is worth KES 100

Shares are not refundable but transferable and they can NOT be used as collateral for loans

Shares earn dividends depending on the society's performance

Fixed deposit account

Helps you grow your savings with guaranteed high returns.

Negotiable and attractive interest rates
May be used as security against loans

SECURITY TIPTOE Experts

TIPTOE EXPERTS

Tiptoe Experts Co. Ltd is a local enterprise founded by Kenyan security professionals with many years of experience in the Kenya Defence Forces and retail industry. The directors are graduates in security studies from credible institutions both locally and overseas. One of our directors is an expert in loss prevention. Our main objective is to provide security, retail risk management and loss prevention solutions and consultancy services in security training. Our services are designed to deliver cost-effective business solutions to businesses with long and sometimes complex supply chains.

Tiptoe Office is located at
9th Way, 41st Drive,
Kangawa Road, Ngong Town.

For more info on our services:
P. O. Box 74 - 00200
Nairobi-Kenya
Phone: +254 (0) 723 088 481
E-mail: tiptoeexperts@gmail.com

KAF Officers Veterans Association Welfare Group

It was formed in 2015 with the aim of participating and sharing in all the aspects of the members social health and economic activities through human and capital investment to improve the members standards of living.

KAFOVA WELFARE GROUP

Is the Umbrella Body of KAFOVA SACCO and KAVAIR AVIATION.
It has 6 Directors, chaired by Brig (Rtd) S K Njung'e EBS

WHO CAN JOIN US

- Be a retired officer of the Kenya Air Force.
- Be a person of sound mind.
- Be willing to abide by all the rules and regulations of the association.
- Must have no criminal record.
- Have retired honourably from the Kenya Air Force

Every member of the Association shall, on becoming a member, pay the associ ation:

1. A non-refundable registration fee of Kshs 5000or such other fee as may be prescribed.
2. Every member will be required to pay a monthlycontribution of Kshs 1000 or such other fee as may be determined by the General Meeting of the Associa tion from time to time.

Every member shall notify the Association of his/her next of kin. The next of kin shall be entitled to the rights, privileges, obligations, emoluments and divi dends in the event of death of the member.

PROCEDURE OF DEPOSITING MONEY IN KAF WELFARE GROUP USING THE PAY BILL NO:

Click Lipa na Mpesa
Click Enter Business No.
Enter 522280 on the Slot
Click Ok
Click Account No.

Enter (member no. and Name)
Click Ok
Enter the amount you want to deposit e.g. 1000
Click Ok
Enter your M-Pesa pin

KAF OFFICERS VETERANS ASSOCIATION WELFARE GROUP (OFFICIALS)



Maj Gen (Rtd) D N Gichuru
(Patron)



Lt Gen (Rtd) N L Leshan
(Trustee)



Maj Gen (Rtd) E K Njeru
(Trustee)



Maj Gen (Rtd) C M Mwanzia
(Trustee)



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



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



Col (Rtd) H A Oduor
(Secretary)



Capt (Rtd) Amelia Omollo
(Vice Secretary)



Lt Col (Rtd) P K Njoroge
(Treasurer)



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

WELFARE
BANK DETAILS

Bank: KCB Gateway Branch

A/C NO: 1177798476

A/C NAME: KAF Officers Veterans Welfare Group.

Physical Address

The Welfare's Registered office is located at:

Building: Vision Plaza
Along Mombasa Road
Floor: 3rd Floor,Suite 7E
City: Nairobi

Contacts:
+254704455038
+254709751348
Email: kafveteranswelfaregroup@gmail.com





AVIATION

P O BOX 910-00502, NAIROBI, KENYA
+254 732 703970 / 708 630036/ 700 365198 / 770 191300
EMAIL: info@kavairaviation.com or kafvets@gmail.com

KAVAIR AVIATION WAS ESTABLISHED IN 2016 WITH THE AIM OF UTILIZING VETERANS' EXPERIENCE TO CONDUCT BUSINESS IN AVIATION TARGETED AT AIR TRANSPORT OF CARGO AND PASSENGERS, AERIAL WORKS, AVIATION TRAINING, AVIATION MAINTENANCE, AVIATION SECURITY, AERO-DROMES FACILITATION AND REMOTELY PILOTED AIRCRAFTS SERVICES, AMONG OTHERS.

VISION

The vision of **KAVAIR AVIATION** is to be an efficient, loyal and disciplined organization and the choice brand for Aviation Services in collaboration with Kenya's Vision 2030.

MISSION

KAVAIR AVIATION mission is to: Operate a premium aviation service with strict compliance to procedures and regulations, and maintain high standards of aviation safety and security.

ROLL OUT DATE

We anticipate to open up for business in the first quarter of 2018 with 12 students, four instructors and six C172 aircraft.



The Kenya Civil Aviation Authority (KCAA) has licenced KAVAIR AVIATION to carry out:

Non schedule air services: Within /out of/into Kenya/to/from points in Africa and Middle East

a. Aerial work: Within Kenya/East Africa, and
b. Flying Instructions: Within Kenya.

EXPERIENCE

KAVAIR AVIATION is managed by a Board of Directors and competent management drawn from former service personnel with well-grounded aviation and management skills. They are selected based on previous experience, known track record of high integrity and honourable discharge from the Service. The company shareholding is likewise drawn from former service personnel who are keen in investing in the aviation industry.

The company has well established internal structures that ensure efficient and effective management practice.

THE COMPANY HAS A VALUE COMMITMENT TO DISCIPLINE AND LOYALTY TO OUR COUNTRY, DRAWING THIS VALUE FROM ITS MILITARY ROOTS.

KAVAIR FUNCTION

KAVAIR will strive to:

a. Provide customer-focused, cost efficient air services in the region and beyond.
b. Provide the best solutions for today's challenges and take advantage of the business potential of a disci
plined culture adapted to sound principles and the divine guidance of the Almighty God.
c. Comply with all applicable civil aviation regulations, and international standards and recommended practices in the aviation industry.
d. Establish excellent working conditions for all our employ
ees.

KAVAIR
Aviation Academy

KAVAIR Aviation Academy is composed of highly skilled pilot instructors who have contributed to the service in training many of the current service pilots. These Instructors have the benefit of processing the highest standards of training from across the globe. Flying training offered by KAVAIR AVIATION is guaranteed to be of the highest quality and standards both locally and internationally.

KAVAIR Aviation Academy opened its doors in 2016 when retired Kenya Air Force Officers identified the need for a professional pilot training academy where students from all over the world could train and share their interest.

Here at KAVAIR Aviation Academy we offer students 18-20 months professional pilot course with a full time ground school course; all conducted by experienced and dedicated staff members. The academy owns a fleet of C172, R144, Beech 79 and a Simulator.

KAVAIR Aviation Academy is based at Wilson Airport Nairobi with a subsidiary school at Isiolo Airport. The main attributes to Isiolo Airport are clear weather throughout the year, low altitude which enhances the aircraft performance and less air traffic thus avoiding congestion and offering students quality training time. Isiolo town offers the benefit of a safe and secure study and living environment whilst being only a short distance from Nairobi.

Our accommodation in Nairobi Madaraka, Studyville is able to accommodate over 50 students with caterers, indoor and outdoor activities, study rooms, Dstv and much more. Accommodation in Isiolo is at Catholic Pastoral centre located only four kilometres to the north-west of the airport. All our learning materials are e-notes based, first concept in Africa.

We offer the following training:
Private Pilot Licence (PPL).
Commercial Pilot Licence (CPL).
Multi-Engine Instrument Rating (ME/IR).
Simulator Training (SIM).

Entry Requirements
A prospective student must meet the following requirements to gain acceptance by the academy:
Student should be able to speak read and write the English Language.
KCSE grade C+ and good passes in Mathematics English, Geography and Science.
Provide proof of Secondary School Education or High School.
Two ID/Passport photos.
Student Pilot Licence.
Medically fit.

Basic Student Pilot
First step to becoming a pilot is to have a minimum of a Class 1 flying medical examination by a suitably qualified aviation medical practitioner. (Arrangements can be made through KAVAIR Aviation Academy.)

The medical certificate is valid for 1 year. It will be incumbent on the student to undergo a medical examination once a year, in order to maintain the validity of the medical certificate.

KAVAIR
AVIATION ACADEMY

Kavair AVIATION ACADEMY

Student Pilot Licence [SPL] Requirements

Two ID/Passport photos.
Must be 17 Years of age or above.
Pass a technical examination for the aircraft selected for training (C172).

Ground School

KAVAIR Aviation Academy offers class room lectures on all the subjects required to qualify for a PPL. It is very important that students make every effort to pass exams as soon as possible after the applicable lecture programme. Failure to do this may adversely affect the flying training schedule. Ground school will be done in three calendar months.

Private Pilot Licence [PPL]

The minimum requirements are completion of the following:
Minimum age is 17 years old.
45 hours flight training.
Pass 8 KCAA examinations. The pass-mark is 70%.
English language proficiency test.
Pass a Radio Telephony course.

Some students may require more than 45 hours to reach the required standard of proficiency to be judged eligible to be awarded the PPL.

The PPL phase can be done in 5 months but it largely depends on the individual student's performance through the training.

Commercial Pilot Licence [CPL]

The minimum requirements for completion for the CPL are:
Must be 18 years and above.
Class 1 medical certificate.
200 hours total time which includes 100 hours solo flights, 40 hours instrument flying and 20 hours multi-engine training.
Pass 8 KCAA examinations with 70% or higher.

The CPL consists of 4 (Four) phases as follows.

1. Night Rating

A Night Rating enables the student to fly at night. The phase will usually last approximately 15 days. The minimum requirements for completion of a night rating are:
10 Hours instrument flying.
Pass a written examination.
Cross country flight at night of at least 150nm with 2 full stop landings. Circuit training with no less than 5 night take offs and night landings

2. Hours Building [HB]

It is advantageous to gain as much experience as pilot in command (PIC) as possible.
A minimum of 100 hours PIC (solo) is required.

3. Instrument Rating [IR]

An IR course enables a pilot to fly an aircraft by referring to the instruments only.

4. Multi-Engine Rating [ME]

A Multi –engine rating will enable a pilot to fly an aircraft that has more than one engine; variable pitch and retractable undercarriage.

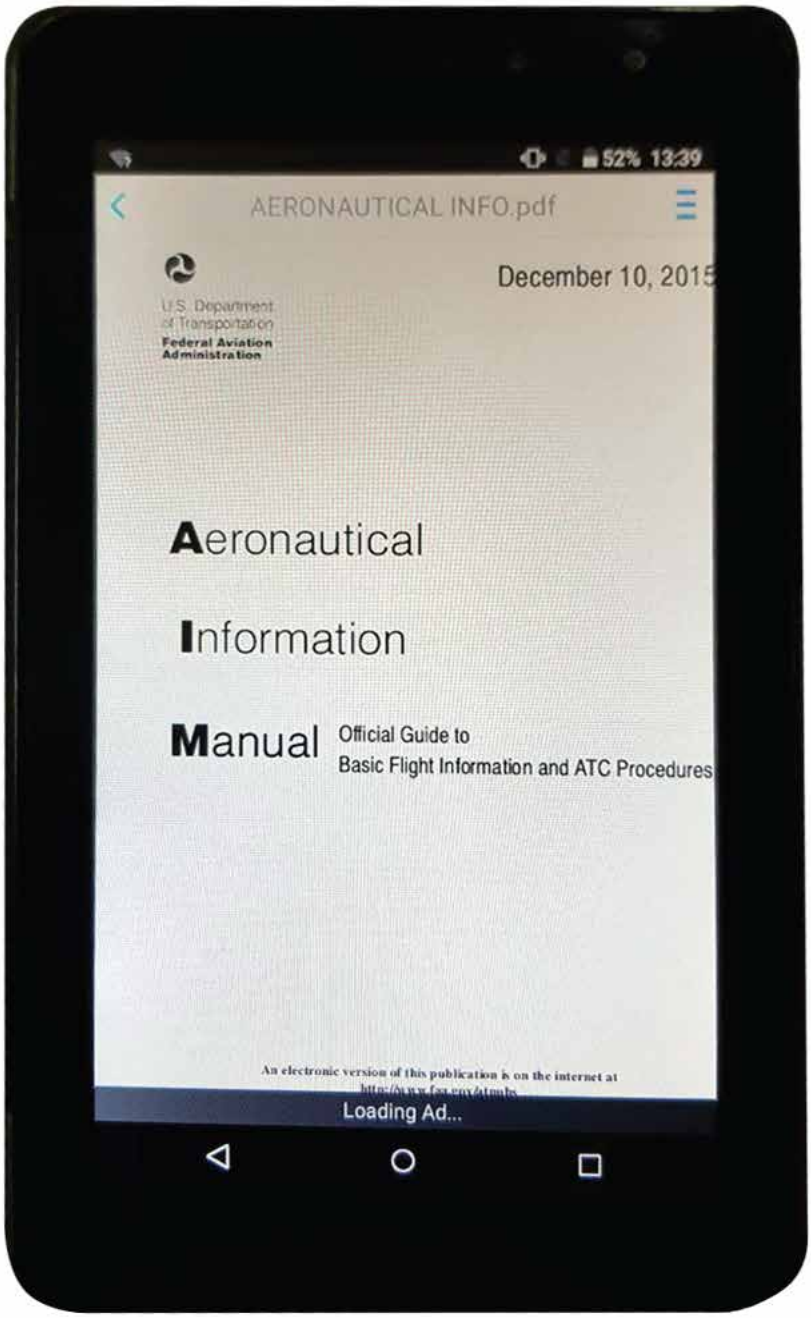
CONNECT

Kavair AVIATION ACADEMY









GALLERY
KAFOVA SACCO


Meeting with officials and potential strategic partners


24th June 2017 Annual General Meeting


Meeting with Servicemen Representatives


Meeting with Servicemen Representatives


KAFOVA Family donates KSH 200,000 to Kenya Red Cross Drought Response


Photo session after a senior UPDF officers and Kenyan Training Staff meeting at SCSC, Kimaka, Jinja, in 2007



The Kenyan officers, KMATT-U (KENYA MILLITARY ASSISTANCE TRAINING TEAM IN UGANDA), seconded to Uganda to help them start their Defence Staff College, modernise their forces and train their officers to take over from us in 2004. From Left to Right: Lt Col E Kinyua, Lt Col H Dulo, Brig O Lwoyelo, Brig M Fundi and Lt Col J D Odera

GALLERY
KAFOVA SACCO



Members of the Directing Staff and the Students after the graduation ceremony at the DSC Karen, Kenya in 2003.



Meeting with the servicemen



KAFOVA Officials & Manager at a Usawa Homes Presentation



KAFOVA AGM June 2017

SEASONS GREETING



To our Valued Business Associates, Members and Friends;
All of us here at ***KAFOVA Family*** *wish you*
Happiness and Peace this Festive Season!

Together Forever | Beyond Ordinary Vision

To Advertise in KAFOVA CONNECT NEWSLETTER
Contact us @

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

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Office: +254 709751348

Vision Plaza, along Mombasa Rd.
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