



# USHIRIKIANO

Bi-annual Newsletter

Issue No. 005

[www.kanisa-sacco.org](http://www.kanisa-sacco.org)

## ASSET FINANCE & COLLATERAL SECURITIES



**NEXT OF KIN  
NOMINATION**

**SURVIVING TOUGH  
ECONOMIC TIMES**

**2023 STRATEGIC  
PARTNERSHIPS**

Building our economic base through saving and borrowing

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Dear readers!

Welcome to the 5th edition of our Ushirikiano Newsletter. As Kenyans struggle with increased taxes and economic uncertainties, Kanisa Regulated NWDT SACCO stands with its members not only as a financial institution, but as a supportive community that shares the weight of these challenges.

The ever-increasing tax burden is a concern that touches every aspect of our lives, from our daily expenses to the financial goals that we aspire to achieve. If you have questions about managing your finances, seek advice on investments, or require support during these hard-economic times, do not hesitate to contact our team of financial experts.

As you read through this newsletter, take note of the valuable information and insights shared. We are here to empower you with the resources and support that you need to make informed financial decisions.

In the newsletter, we take you through the major events and improvements that has taken place at Kanisa SACCO throughout the year.

In case you have any complaint, compliment or suggestions that may help us better your experience while saving and growing with us, reach out through WhatsApp on 0715612049 or email us at [feedback@kanisa-sacco.org](mailto:feedback@kanisa-sacco.org). At Kanisa SACCO, we value your feedback. Enjoy the read!

Editorial team



### **From the Vice Chairperson's desk**

It is a pleasure to connect with you, fostering a sense of community and keeping you well-informed. We extend our heartfelt gratitude for your unwavering support.

This year has been marked by significant milestones and achievements within our SACCO family. From the inspiring success stories of individual members to our collective accomplishments, each milestone underscores the resilience and strength of our community. Your commitment to financial growth and collaboration has set the stage for a prosperous year.

At the heart of our SACCO, are the diverse stories and experiences of its members. Throughout the year, we've spotlighted members who exemplify resilience and a dedication to financial success. Your unique stories define our community, and we eagerly anticipate featuring more of them in the coming year.

Beyond being a financial institution, Kanisa SACCO is a vibrant community. We have actively engaged with you through events, educational sessions, and initiatives aimed at fostering connections and shared learning. From Ushirika day celebrations to Corporate Social Responsibility (CSR) endeavors, your participation has made these events truly special. We are enthusiastic about continuing to build our community together.

Looking ahead, Kanisa SACCO remains steadfast in our commitment to core values of transparency, integrity, teamwork, and professionalism. Your feedback is invaluable, and we encourage you to share your thoughts on how we can continuously improve and better meet your financial needs. Feel free to contact us on [info@kanisa-sacco.org](mailto:info@kanisa-sacco.org), +254 714 612049 and +254 715 612049 (WhatsApp only).

Thank you for being an essential part of the Kanisa SACCO community. We eagerly anticipate bringing you more engaging content and celebrating the richness of our collective journey.

**Charles Lwanga Simiyu,  
Vice Chairperson,  
Chairperson, Education & Business Development  
Committee.**



### **From the Chairperson, Supervisory Committee's Desk**

Times are not only challenging but economically harsh, particularly in urban areas where essential commodities, from salt to vegetables and flour, come at a significant cost. This is especially true for those without kitchen gardens or access to supplies from rural areas.

Nevertheless, life must go on. While it may seem insensitive to acknowledge this reality, the truth is that life does not pause for us to catch up; rather, it is our responsibility to keep pace with it.

In navigating these circumstances, it is crucial to exercise prudence. The SACCO serves as a valuable tool to help us manage these times, but only if we borrow wisely, repay promptly, and save consistently. Avoid taking loans to cover recurring expenses, as this can lead to inability to repay, damaging not only relationships with guarantors but also one's reputation when debt collectors come knocking.

Embrace a mindset of continuous learning; attend educational events organized by the SACCO. When faced with challenges, visit the office and engage with credit officers, not to evade payment and weaken the SACCO, but to explore viable ways to ensure timely loan servicing.

Conduct thorough assessments before taking loans to prevent diverting funds from their intended purposes. Seek creative ways to augment your income, providing a buffer against daily shocks.

As Winston Churchill aptly stated, "Success is not final, failure is not fatal: it is the courage to continue that counts." Therefore, let us adopt an attitude of no retreat, no surrender; A luta continua...

**Esther Mwai,  
Chairperson- Supervisory Committee,  
Kanisa Regulated NWD T SACCO.**



**JOIN US TODAY!!**

## About Us

Kanisa Regulated NWDI SACCO society is a community based regulated SACCO with more than 4,000 drawn members from over 20 corporate institutions and the business community.

## Our Loan products

### Mali Mali loan

Maximum of Kes.500,000  
Interest rate is 1% per month  
Repayable in 12 months  
Product delivered at doorstep

### Emergency Loan

Maximum of Kes.300,000  
Interest rate is 1% per month  
Repayable in 12 months

### Mjengo Loan

Maximum of Kes.4,000,000  
Interest is 1.042% per month  
Repayable in 72 months

### Car Financing

100% Financing  
Maximum of Kes.3,000,000  
Interest rate is 1% per month  
Repayable in 48 months

### Development Loan

Maximum of Kes.10,000,000  
Interest is 1.042% per month  
Repayable in 96 months

### Elimu Loan

Maximum of Kes. 1,000,000.  
Interest rate of 1% per month  
Repayable in 24 months

### Karibu Loan

For new members  
Up to 80% of members' deposits.  
Upfront interest of 10% apply  
Repayable in 12 months

### Instant Loan

Maximum of Kes.50,000  
Interest rate is 3% per month  
Repayable in 6 months

### Principal Loan

Maximum of Kes.4,000,000  
Interest rate is 1% per month  
Repayable in 48 months

## Eligibility for Membership

We allow membership from;

- ✓ Individual contributors
- ✓ Employees of various organizations

**Loans given up to 4 times your deposits**

## Be part of the best managed SACCO

## **KHL** KOMAHILL GARDEN PHASE THREE LAND PROJECT

- ✓ 1/8 of an acre
- ✓ Off kangundo road next to Koma view estate
- ✓ Ready title deeds
- ✓ Kes.650,000 for members
- ✓ Kes. 670,000 for non-members
- ✓ Kes. 20,000 discount for cash payment
- ✓ Kes.20,000 paid for referrals

## NEW PROJECT!!



+254 714 612 049  
+254 780 612 049



info@kanisa-sacco.org  
www.kanisa-sacco.org



All Africa Conference of Churches (AACC) Waiyaki Way, Opposite Safaricom House



# 2023 CORPORATE SOCIAL RESPONSIBILITY



## CULTIVATING A GREENER TOMORROW

In the previous years, Kanisa SACCO has given back to the community by donating to the less privileged; including orphanages and schools. The society has on numerous occasions participated in environmental clean-up activities.

This year, in line with the Government's tree planting initiative to plant 15 billion trees by 2032, the SACCO in Collaboration with Hearts of Green Organization, Kenya Forest Service and Nairobi Women's Hospital planted 600 trees at Kenyatta University Teaching, Referral and Research Hospital (KUTRRH).

The success of this noble event can be attributed to the dedication and unity displayed by Kanisa SACCO members, who turned out in large numbers. Armed with shovels and a shared vision, they created a thriving green oasis within the hospital's grounds. The collective effort symbolized not only the power of collaboration but also a profound commitment of Kanisa SACCO to the environment, health, and the welfare of the community.

The society chose Kenyatta University Referral Hospital because the hospital has been in the front line in fighting cancer; through its comprehensive cancer care project.

According to medical research, prolonged exposure to air pollutants is a potential risk factor of cancer. The planted trees will help absorb airborne pollutants from the atmosphere thus keeping patients' lungs healthy.



# 2023 CORPORATE SOCIAL RESPONSIBILITY(CONT....)



# SURVIVING TOUGH ECONOMIC TIMES



The year 2023 has seen many people sink into debts. In the face of rising taxation, soaring cost of living, and reducing income, people have found themselves navigating through challenging economic times; this therefore necessitates adjustments to align with the present realities.

In this article, we will explore some practical strategies and tips to not only help you weather the storm but also help you emerge stronger.

## 1. Accept your situation

The initial step upon recognizing that your expenditures surpass your earnings is to acknowledge your circumstance. Embrace the realization that facing financial challenges is a natural aspect of life's uncertainties, and understand that recovery is always possible. Once you come to terms with your situation, you'll be empowered to explore diverse solutions.

## 2. Analyze your current financial situation

Assess your current finances—compare your income against your expenses. Identify expenses that can be managed, prioritize essentials, cut non-essentials. In the case of existing loans, consider consolidating and restructuring them to extend repayment periods, thereby alleviating the strain of monthly repayments. Always prioritize paying off high-interest debts for a stronger financial foundation

## 3. Seek financial guidance

In times of financial hardship, seeking professional help isn't just an option—it's a lifeline. Recognize its value as a proactive move towards stability. Whether through financial advisors, tax consultants, or career coaches, tapping into professional expertise paves way for informed decisions and a more resilient financial future.

## 4. Draw a new budget

When adjusting your budget, embrace a minimalist mindset, focusing on needs over wants. This recalibration ensures that every shilling serves a purpose, helping you weather the storm and emerge with a more resilient and sustainable financial plan. When drawing your new budget, avoid including irregular income

## 5. Diversify your income

Explore opportunities for additional income streams. This could include freelancing, part-time work, or turning a hobby into a small business. You can also upskill or consider retraining as this might open new doors for career advancement or job opportunities.

## 6. Adjust your lifestyle

Reduce your expenses by implementing budget-friendly practices. Cut down on expenses by engaging in cost-effective habits, such as preparing meals at home, shopping wisely, and choosing economical alternatives.

## 7. Consider carrying out declutter sales

In these challenging times, you can consider selling the items that you no longer need. This will earn you an extra coin

## 8. Set up an emergency fund

Creating an emergency fund is akin to building a financial safety cushion, offering protection against life's unpredictable twists and turns. You can start by saving a certain percentage of your saving.

In tough economic times, resilience, adaptability, and strategic financial management are key. Adversity fosters innovation and growth, so embrace frugality, stay informed, and seek support. Through these actions, you will not only survive but emerge stronger, laying the foundation for lasting financial well-being. Together, let's overcome economic hardships and build a more robust and secure future.

**By Maureen Mukungu,  
Customer/Business Relationship Officer,  
Kanisa Regulated NWDT SACCO.**

# ASSET FINANCE & COLLATERAL SECURITIES

When contemplating the idea of acquiring a loan, understanding collateral and associated factors is crucial. Collateral refers to assets pledged by a borrower to secure a loan, subject to seizure in case of default, also known as security.

**Here are the key considerations before securing a loan:**

## **Credit Rating on C.R.B**

The Sacco will assess your credit history on Credit Reference Bureau (C.R.B) to gauge your ability to manage borrowed funds. A poor credit rating increases the risk of default, impacting loan approval.

## **Income and Employment History**

The Sacco evaluates your income and employment history to ensure that you can meet repayment obligations. Consistent and sufficient income enhances your loan eligibility.

## **Membership Status**

Active membership with a positive standing in the society is vital. Regular engagement through prompt deposit payments demonstrates reliability.

## **Debt-to-Income Ratio**

The Sacco considers your debt-to-income ratio, aiming for a low percentage. A ratio exceeding 43% may lead to loan rejection; ideally, a ratio below 36% is preferred.

## **Value of Collateral**

Collateral is required for loans above two million. The Sacco only deals with secured loans. The value of the pledged asset influences the loan amount and terms.

## USING A CAR AS SECURITY

**To use a car as collateral, follow these steps:**

### **Vehicle Eligibility.**

The vehicle should not exceed 8 years from the date of manufacture.

### **Valuation Process.**

Valuation of the vehicle will be done by a registered valuer appointed by the SACCO. A valuation fee of Kshs 3,500 is paid to the SACCO.

### **Insurance Requirements.**

The vehicle shall be comprehensively insured through a reputable Insurance Company acceptable to the SACCO. The annual premium shall be determined and settled by the SACCO for the period of the loan while the borrower will service the same monthly in addition to loan repayment.

### **Tracking System.**

The vehicle shall be installed with the tracking gadget from a tracking company from the SACCO panel. The cost of tracking is Kshs.15,000/- which is paid upfront from the loan.

### **Charging Process.**

Select a lawyer from the SACCO's approved pool for the charging process. A charge must be prepared by a lawyer and the charge documents signed by the mandated signatories of the Society and sealed.

- The charge must be done at NTSA and a certificate of the official search availed to the Society. The cost related to this is Kshs.12,000

## USING LAND AS SECURITY

**To use land as collateral, follow these steps:**

### **Land Search.**

Conduct a search to establish ownership history and transactions. This has a waiting period of 1 day

### **National Land Commission Consent.**

Obtain consent from the National Land Commission and provide the documentation.

### **Charging Process.**

Engage a firm of advocates for the charging process. A charge must be prepared by a lawyer and be done at the land's offices. The charge documents must be signed by the mandated signatories of Kanisa SACCO and sealed.

When using either a car or land as security. You will be required to avail the aforementioned documents, the SACCO will ensure that due diligence is carried out- i.e. credit assessment of borrower and evaluation of property before issuing the loan applied for.

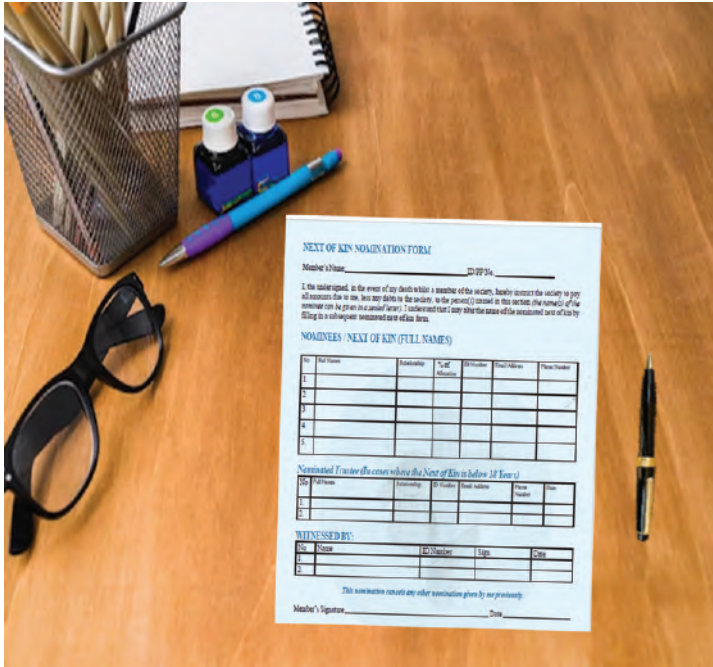
Understanding these factors and following the outlined procedures enhances the likelihood of a successful loan application, and also help the society provide financial support while safeguarding the interests of both the borrower and the Sacco.



**By Dennis Osewe,  
Credit Manager,  
Kanisa Regulated NWDT SACCO.**



# NOMINATING YOUR NEXT OF KIN



## Preventing Family Disputes

Nominating a next of kin reduces the likelihood of family disputes regarding the distribution of member's savings. This can help maintain harmony among family members during what may already be a challenging time.

## Processing of claims

In the event of a member's demise, the nominated next of kin expedites the processing of claims within the SACCO. This can significantly reduce delays, thereby providing timely financial support to the nominated beneficiaries.

## Next of kin details required during the nomination process

- **Full Name**-indicate the legal name of the nominated next of kin.
- **Relationship**- specify the nature of the relationship between you as the account holder and the nominated next of kin (e.g., spouse, child, parent).
- **Contact information**- provide current contact details such as address, phone number, and email address for the nominated next of kin.
- **Identification Details**- provide a valid National Identification (ID) or Passport number
- **Witness Signatures**- during the nomination process, we will require signature(s) for witness(es) who can attest to the authenticity of the nomination.
- **Percentage of allocation**- when nominating more than one next of kin, a member needs to specify the percentage on which their savings will be distributed to the nominated next of kin in case of your demise.

Next of kin is an individual most closely related to a person by blood, marriage, or legal status. In the event of a person's death, the designated next of kin is the first person contacted.

In accordance with Section 9 of Kanisa SACCO's Bylaws, it is mandatory for every member of the society to nominate their next of kin during membership registration.

Regularly reviewing and updating your next of kin details is important, especially after significant life events, to ensure that the information remains accurate and aligned with your intentions.

If the next of kin is a minor (below 18 years), it is necessary for you as a member to appoint a trustee. Through this nomination, the trustee is granted the authority to make decisions on behalf of the minor; concerning the member's account in the event of their demise.

## Importance of Nominating a next of kin

### Asset Distribution within the SACCO

In case of a members' demise all their shares, savings and dividends are transferred to their nominated next of kin. This will prevent the deceased assets from being submitted to Unclaimed Financial Assets Authority (UFAA)

In case you want to change your next of kin details, kindly follow the link below.

<https://docs.google.com/forms/d/139jwHvgNOrj4iRPqZgXAR-evxXwSUdfAMYOnLBm3MY/edit>



**By Salome Kihara,  
Secretary, Credit & Risk  
Management Committee  
Kanisa Regulated NWD T  
SACCO.**

## 2023 STRATEGIC PARTNERSHIPS



These partnerships are more than just business agreements; they are a tangible expression of our dedication to enriching the lives of our members in every aspect.

We have also increased Malimali loan limit from Kes.100,000 to Kes.500,000 to enable you buy quality water tanks, furniture, electronics or any assorted products.

To buy these products through the SACCO, apply for Malimali loan, tell us your location and we will deliver to your doorstep.

### Mali Mali Loan features

- Maximum is Kes. 500,000
- 3 times the member's deposits;
- Interest is 1% p.m. on a reducing balance
- Repayable in 12 months
- Payable to the vendor or supplier, T&C Apply.

At the heart of Kanisa SACCO's mission is a commitment; to empower our members not only through accessible and tailored financial solutions but also through enhancing their overall well-being.

In line with this commitment, we are thrilled to announce strategic partnerships crafted in 2023 that go beyond traditional financial services.

We've teamed up with Superfoam limited, to bring quality mattresses and pillows to our members at a discounted rate. A good night's sleep is essential for a healthy and fulfilling life, and through this collaboration, we aim to contribute to the comfort and well-being of our members.

Additionally, our partnership with Polytanks and containers Kenya ltd ensures that our members have access to high-quality water storage solutions of various sizes. Clean and reliable water is a fundamental necessity, and by joining forces with Polytanks and containers Kenya ltd, we strive to provide our members with the means to meet their water storage needs efficiently.

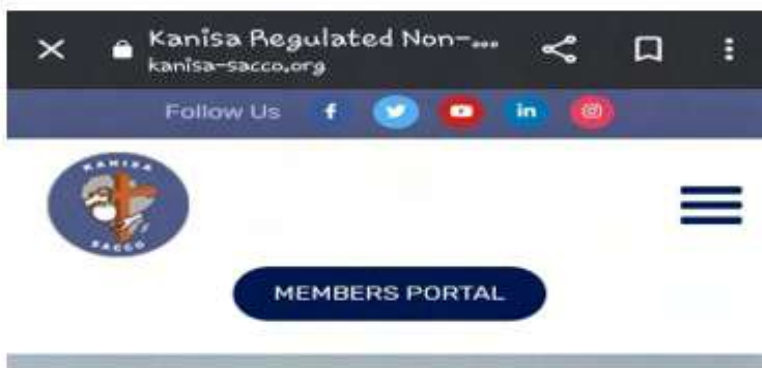


# MEMBER PORTAL LOGIN PROCEDURE

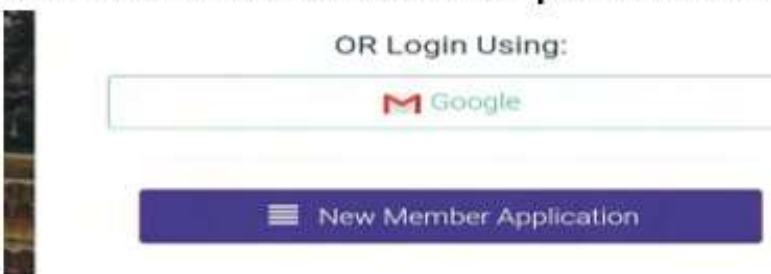
1. Google **Kanisa SACCO** (<https://www.kanisa-sacco.org>) and Click on the Sacco website;



2. On the home page of our website, click the member portal button;



3. Click the Gmail icon on the member portal card to Login;



4. The portal will prompt you to use (click) your email address associated with the SACCO ERP



## MEMBER PORTAL LOGIN PROCEDURE(CONT.....)

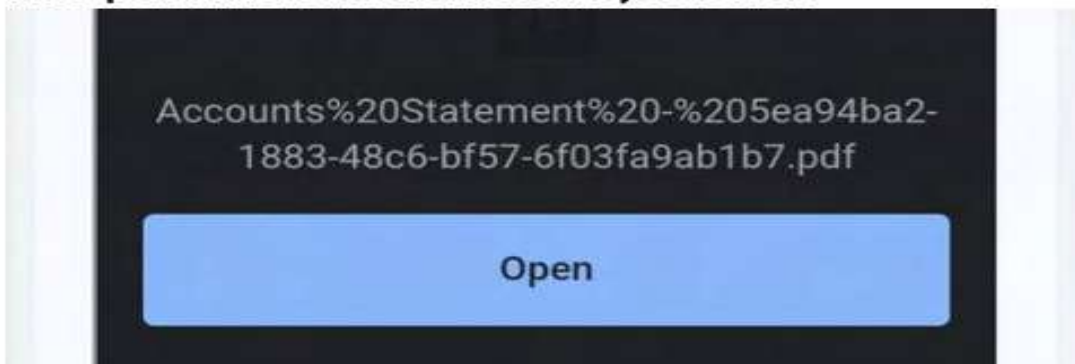
5. The loader will take less than 10sec to log you in. Once Logged in the Dashboard will look like this;



6. On the top left corner click the three-column navigation pane; On the displayed menu;
1. Click on Reports. *then*
  2. Under reports, click on My Account.



7. The report will load and download for you to view.



# FREQUENTLY ASKED QUESTIONS (FAQS)



## How do I become a member of Kanisa SACCO?

- Fill membership application form available on the website or through members portal
- Pay the required admission fee
- To solidify your membership, Purchase minimum shares of Kes. 20 of 1000 shares (Kes 20,000/-)
- Submit two (2) passport size coloured photos, a copy of the National Identity card (ID) and KRA pin certificate
- Nominate a next of kin

## How do I make contributions/pay for loans to my account?

Below are the bank and Mpesa payment details:

- Commercial Bank of Africa – Westlands Branch – 7270180011
- Cooperative Bank of Kenya – Westlands Branch – 01120062569400
- Mpesa Pay bill Number – 914150, Account Number is your membership number

## How to apply or access loans?

- Fill a loan form available on our website or through members portal

### If on check-off submit-

- A copy of ID
- KRA pin certificate
- Payslips for the last 3 months

## If you are an individual contributor you need to submit?

- A copy of ID
- KRA pin certificate
- Mpesa/Bank statements for the last 3 months

## How do I increase or reduce my contribution?

By filling in deposits authorization form and sending it to our office for processing. You can also write an email to [info@kanisa-sacco.org](mailto:info@kanisa-sacco.org)

## Can I apply for more than one loan?

Yes. A member is allowed to apply for more than one loan product provided the total loans do not exceed times four of their total deposits at any given time - terms and conditions for loans apply.

## Can I boost my deposits and take a loan immediately?

Yes, but a fee of 10% of the boosted amount applies and is deducted upfront. The fee applies if the boosted amount exceeds times five(x5) the average of the member's last 3 months' contribution;

## Can I apply for a loan within my deposits if I don't have a guarantor?

Yes, you can apply for 80% of your deposits and self-guarantee.

## Apart from deposits, does the SACCO have other saving schemes?

Yes, we have two:

1. **Jiokoe Savings Scheme**, which allows members to save with the society in addition to the ordinary deposits. No entry fee is required. The minimum contribution per month is Kes.1000/=; and it earns a minimum interest rate of 4% p.a.

2. **Mwanangu (Children's) Savings Scheme**, which is opened and operated by members for their children. The account bears the name of the child/children but in full custody of the member. This account has no minimum monthly contribution and earns a minimum interest rate of 4% p.a.

## When does a member become eligible for a loan?

A member becomes eligible after a minimum membership period of six months and on fulfilling all requirements of a specific loan product. Members who transfer their deposits from another Sacco are exempted from the waiting period. We however have karibu loan specifically for members who have saved with us for less than six months

## What are unidentified receipts?

This comes about when a member makes payments without indicating crucial details such as membership number, full names and ID numbers.

After making payments, kindly forward the transaction message to our email([info@kanisa-sacco.org](mailto:info@kanisa-sacco.org)) or to our WhatsApp line 0715612049

## FREQUENTLY ASKED QUESTIONS (CONT....)

### **What are the rights of a member?**

A member of the SACCO Society shall have the right to -

- a) Attend, participate and vote in decision making at all General Meetings of the SACCO Society; can contest to any elective post in the SACCO Society
- b) Has the right to access loans and loan related services as per the terms and conditions outlined in the credit policy.
- c) Has the right to information relating to the SACCO Society?
- d) To enjoy interest on deposits and dividends based on the Society's performance
- e) Right to access your financial records including statement

### **What are the obligations of members?**

A member of the SACCO Society shall have the obligation to -

- a) Observe and comply with all the SACCO Society's By-Laws
- b) Elect nominated contestants in the Sacco's general elections
- c) Remain a member in good standing by meeting all your Sacco obligation

### **What are Deposits?**

refers to the periodic payments made by members that cannot be withdrawn unless one ceases to be a member of the Society.

It is through the deposits that members can borrow subject to a maximum of 4 times

Deposits earn interest at the end of every financial year depending on the SACCO's performance

### **What is the minimum share capital per member?**

Share capital is the equity or core capital of the Sacco and represents each member's share of ownership of the Society in terms of shares. The minimum share capital for each member is Kshs. 20,000 which earns dividends for the member. This share capital is non withdrawable but transgferable upon termination of membership.

### **How are dividends and interest on deposits calculated?**

Interest is computed based on weighted average method. The interest payable to the member is dependent on the income the society makes as at the end of every financial year



# PROCEDURE FOR LODGING COMPLAINTS



A Member/s can lodge a complaint in their own name or on behalf of another person. A group, organization or institution can also lodge a complaint.

## **Complaints can be lodged through the following modes:**

- In person
- Online via our dedicated complaint email address at: [feedback@kanisa-sacco.org](mailto:feedback@kanisa-sacco.org).
- Telephone through official Kanisa SACCO mobile numbers +254714612049
- In writing through the SACCO's feedback book available in the office or a letter sent through the saccos registered postal address addressed to:
  - The CEO
  - Kanisa SACCO LTD
  - P.O Box 1225 – 00606
  - Nairobi
- Text messages and WhatsApp through official mobile numbers 0715612049
- Apart from the complaints lodged through the modes stated above, the SACCO will also take up the following complaints:
  - i. Anonymous complaints
  - ii. Complaints originating from reports, including social media

# RISING FROM THE ASHES

## MOVING FORWARD AFTER JOB LOSS

Experiencing job loss, particularly in the wake of unforeseen challenges like the COVID-19 pandemic, can be an incredibly difficult journey. In late 2020, I found myself in this situation as our hospitality business succumbed to pandemic-related setbacks. Despite the circumstances leading to job loss—whether through redundancy, restructuring, lay-off, termination, or dismissal—the outcome remains the same: job loss. My experience reflects the common struggle many face in navigating job loss.

Acknowledging job loss, especially when involuntary, can be accompanied by the challenge of maintaining normalcy in personal relationships. Many choose not to disclose their job loss to family and friends, amplifying strain as expectations persist unchanged. However, openness is crucial, as it provides a defence against the stigma associated with involuntary job loss.

The aftermath of job loss involves shock, grief, uncertainty, and sometimes relief, especially if work-related stress was a significant factor. This period is marked by the loss of steady income, workplace friendships, financial responsibilities, and the anxiety that accompanies job searches. Despite these challenges, job loss is temporary, and with the right support and alignment, individuals can bounce back and even surpass their previous achievements.

To cope with this setback, the first step is to focus on oneself. Engage with the HR representative to understand the details of the separation, benefits, and timelines. Seek legal or career coach advice and conduct an honest financial audit to gauge your grace period and explore alternative income sources.

Taking a vacation at the onset of unemployment allows time to grieve the loss of routine and reconnect with personal identity. This period involves trimming expenses, developing new skills aligned with personal passions, and exploring unexpected opportunities. Consider discussing a payment holiday with financial institutions to temporarily halt loan repayments.

After the break, conduct a thorough skills and behavior audit to lay the groundwork for the next career move. Avoid the reactive approach of immediate, broad job applications, which may lead to rejection or placement in a company with a poor corporate culture. A skills audit guides individuals toward their true passions, capabilities, and available resources—a winning strategy for a successful job hunt.

Consolidate a robust profile, including a CV and LinkedIn account, to share with a network of contacts. Meeting in person emphasizes urgency and provides opportunities for clarifications. Request recommendations from associates and former employers for added credibility.

Seek the guidance of a reliable career coach and mentor, tapping into their knowledge of existing vacancies, freelancing opportunities, market rates, interview coaching, and strategies to stand out in the job search.

Finally, understand that unemployment is a common occurrence in the labor market. Embrace the opportunity for personal growth, learning frugality, budgeting, negotiation, building a meaningful network, and redefining your professional path. This period, though challenging, can be a rewarding journey toward redefining destinies.



**By Beverly Khasiala,  
Human Resource Specialist,  
beverlyk2022@gmail.com**





ALL AFRICA CONFERENCE OF CHURCHES,  
DESMOND TUTU CONFERENCE CENTRE,  
OPPOSITE SAFARICOM HOUSE,  
WAIYAKI WAY, WESTLANDS

P.O. BOX 1225 – 00606 SARIT CENTRE,  
NAIROBI, KENYA  
WHATSAPP: +254 715 612 049  
EMAIL: INFO@KANISA-SACCO.ORG

MOBILE: (+254) 714 612049  
(+254) 780 612049  
WEBSITE: WWW.KANISA-SACCO.ORG