

FOR HIGHER EDUCATION LOANS BOARD

# COMPASS



**EMPLOYERS  
AT THE  
CENTRE OF  
HELB LOAN  
RECOVERY**

#TwendeTulipeHELB

**DISCLOSE  
DEDUCT  
DISCHARGE**

Employer's Creed

**CUSTOMER  
EXPERIENCE  
EXCELLENCE**

Keeping Dreams Alive



**THEY STUDIED TO SERVE YOU.**



**EMPOWERING DREAMS**

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## DISCLOSE • DEDUCT • DISCHARGE

▼  
Notify HELB on recruitment of a loanee.

▼  
Deduct student loan as instructed by HELB.

▼  
Remit loan repayment by 15<sup>th</sup> of the following month in the manner prescribed by HELB.



**NOW, YOU PLAY YOUR PART.**  
All employers are required to be compliant with HELB regulations.

## EDITOR'S NOTE

New beginnings are generally viewed with a bit of anxiety and trepidation. Introducing The Compass Magazine can also be viewed as sort of a new beginning for us at HELB. We are currently at the tail end of the 2013-2018 Strategic Plan and are preparing for the next Strategic Plan dubbed the HELB Agenda 2019-2023. This strategic plan will be centred on customer experience.

Organizations in Kenya have for some time now invested in continuous improvement of customer experience as a competitive advantage. Whereas in the private sector, business is ultimately judged on its bottom line; for us at HELB, more so as a social state corporation, we are ultimately judged on how well we have empowered the dreams of Kenyan Youth pursuing higher education.

Empowering dreams for HELB is akin to taking a flight. How? Let me break it down. Picture yourself on a Boeing Dreamliner from Nairobi to Cape Town in rainy weather; it will generally remain a smooth and comfortable flight.

Now picture yourself on a Boeing 737-800 as a passenger from Nairobi to Kisumu in rainy weather and the pilot switches on the seatbelt sign and reassures passengers that there will be some turbulence however, it will not last too long. As a passenger, you don't have too much cause for concern on whether you will land safely.

Finally picture yourself in a small 18 seater plane from Nairobi to Lodwar in rainy weather. The turbulence will definitely have you clutching at your seat despite reassurance from the pilot and once you finally land, you sigh with relief.

Similarly, students embark on a flight called higher education and many times, lack of finances causes turbulence in their journeys. HELB can therefore be viewed as that pilot that switches on the seatbelt sign and reassures the student that they will land safely i.e. graduate by providing loans, bursaries and scholarships. However, HELB cannot fly this vision of empowering dreams alone. Other stakeholders are equally important and they include the government, employers, external funders and loanees who repay their loans. Each stakeholder has a role to play.

In this inaugural issue, we focus on the Employer as a key stakeholder in addition to the role of external resource mobilization. We also have an article on Customer Experience Excellence by Institute of Customer Experience - Kenya Board Member, Ms. Carolyne Gathuru not to mention tips on how to make money as a writer by none other than author Kinyanjui Kombani who both happen to be HELB Loan beneficiaries.

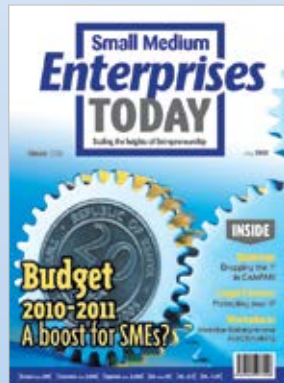
For 23 years, HELB has been empowering the dreams of Kenyan youth and in this inaugural issue, we urge you to join us in this simple yet powerful call to action to all beneficiaries and employers, [#TwendeTulipeHELB](#).



**Wavi Muigai**  
**HELB Corporate Communication & Customer Experience Manager**

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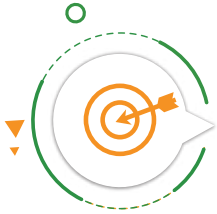
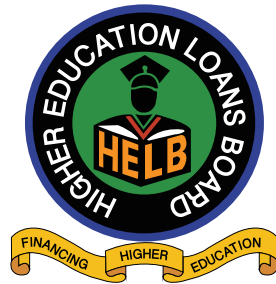
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## OUR VISION

A loan available for every deserving Kenyan enrolled in higher education.



## OUR MISSION

To provide affordable loans to Kenyans pursuing higher education through adequate mobilization and prudent management of resources



## OUR VALUES

We are guided by the following values as articulated in our Strategic Plan 2013-2018:

### Professionalism

We are committed to serving our customers with utmost competence in every aspect of our tasks. We strive to act with care and diligence

### Integrity

We strive to adhere to the highest ethical standards in performing our duties, act in good faith, and demonstrate highest level of integrity by creating an atmosphere of trust and confidence.

### Courtesy

We endeavour to be attentive and considerate at all times

### Equity

We endeavor to be fair and impartial in all our interactions and engagements.



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## EMPLOYERS, AT THE CENTRE OF HELB LOAN RECOVERY.

*The Higher Education Loans Board is intentionally engaging employers who play a critical role in its loan recovery efforts to ensure the goal of running a revolving fund is achieved.*

Kenya has set an ambitious goal to provide universal funding for higher education. By all accounts, the target to ensure that every student pursuing higher education gets access to funding is no mean feat. Especially going by the fact that, the growth of the higher education subsector in Kenya has been nothing short of phenomenal.

In a span of two decades, the country has witnessed significant growth in the form of universities, both public and private, technical training institutes, middle level training colleges and youth polytechnics. Today the country can proudly talk of 22 public universities, 14 chartered private universities, 13 universities with Letter of Interim Authority and over 200 technical training institutes and middle level colleges.

While the growth of the higher education space has opened up erstwhile non-existent opportunities in that many can now access higher education, many Kenyan youth with aspirations to pursue higher education have failed to achieve their dreams due to financial handicaps.

This burden of providing financial assistance primarily lies on the shoulders of the Higher Education Loans Board (HELB) whose core mission is to provide affordable loans to Kenyans pursuing higher education through adequate mobilization and prudent management of resources.

“The ultimate goal for HELB is to guarantee every Kenyan pursuing high education gets funding,” says Charles M. Ringera, HELB Chief Executive Officer. He adds that the fact that countries like Malaysia have managed to achieve universal funding for the education sector means that Kenya can also emulate.

Already, HELB has laid a firm foundation. Since it was established, HELB has supported over 645,000 students to the tune of Sh72 billion. Of the total number, some 113,000 students have

fully repaid their loans amounting to Sh13 billion. Another 136,000 are repaying their loan amounting to Sh31 billion while 264,000 students are holding Sh29 billion because their loans have not matured while around 85,000 former beneficiaries are on default denying the board a staggering Sh8.5 billion.

This financial year, the board has set a budget of Sh11.2 billion to enable it finance 264,000 students. While the government through the National Treasury will avail Sh7.7 billion, HELB is required to raise the balance of Sh4.5 billion through loan recovery and partnerships. Already HELB has been proactive through a media campaign dubbed #TwendeTulipeHELB through which it hopes to meet its targets.

While the campaign is targeting all loanees, HELB has also made a conscious decision to directly target employers from whom it recovers 60 per cent of loans. HELB therefore organised an Employer’s Breakfast Engagement Forum in May 2018 due to the fact that employers play a critical role in ensuring that higher education funding in the country is sustainable. Also, HELB has introduced the Employer’s Portal; an online platform designed to make it convenient for employers to check whether their employees are HELB Loan Beneficiaries and if they are, make the remittance process easier.

“Our purpose and focus on engaging employers is really to put them at the centre of everything we are doing. It is important for them to appreciate their role in giving the opportunity to another person to pursue his/her dream,” explains Ringera. He adds for HELB to meet its objectives, close partnership with employers is critical.

There are good reasons why HELB is seeking to directly engage with employers. To start with, the forum comes at a time when the economy is on the rebound following a prolonged electioneering period. It is imperative to note that in 2017, the economy was negatively impacted by the electioneering period and these effects were also felt in the job market.

“In an environment of slow economic growth the ripple effect is retrenchment and unemployment. When this happens, loan recoveries slow down,” he noted. He added that the impact of economic slowdown have direct impact on HELB’s capacity to mobilise



resources to empower the dreams of many others.

Additionally, Kenya remains largely a country where graduates seek for formal employment upon graduation. The focus on white collar jobs has put companies at the heart of loan recovery because they have an obligation to deduct from the employee's salary and remit to HELB.

According to the HELB Act, 1995 sub-section 15(2), employers are supposed to inform HELB in writing that they have employed loanee(s) within three months from the date of employment. HELB then requests employers to deduct the respective loan repayment and remit every month.

If employers fail to inform HELB or recover and do not remit the loans, HELB has the responsibility pursuant to the Act to levy penalties. In the case of employers who deduct and do not remit, HELB has the option of taking the necessary remedial action including instituting legal proceedings.

In effect, it means that, apart from the Sh5,000 penalty charged to the employee per month of non-remittance the act obligates HELB to also charge the employer Sh3,000 per month per employee for every loanee that an employer does not disclose or recover the loan or if an employer recovers from an employee and does not remit to HELB.

"We want to engage with employers to ensure they don't get into this trap of penalties," says Ringera, adding that HELB often undertakes random employer's inspections to enforce compliance with the law. "We also intend to recognise and appreciate those employers who have been 100 per cent compliant," he stated, adding that by complying it shows the companies are good citizens based on Chapter Six of the constitution.

The need for HELB to push the agenda of resources mobilisation is paramount because the number of students requiring funding to pursue their dreams is on a growth trajectory.

Next year, the number is set to hit 300,000 and will keep increasing considering there are 18 million students in Kenya. "It is important we avail the resources for these students because if we fail and they drop out of school it becomes a social problem to the society," avers Ringera.

More critically, HELB needs massive resources to be able to roll out the universal funding program, with conservative estimates showing that HELB will require at least Sh25 billion annually. It is for this reason that HELB is committed to reduce the burden on the exchequer in funding higher education and is determined to build a sustainable revolving fund through resource mobilisation.

"Universal funding is essentially an enabler of the Big Four Agenda by the government," notes Ringera. He adds the Big Four Agenda of expanding the manufacturing sector, food security, universal health coverage and affordable housing cannot be achieved without a strong manpower base. "We are committed to helping the government achieve the agenda."

By reducing reliance on the exchequer, it means that HELB has to explore other channels for mobilising resources. It is for this reason that HELB is pursuing strategic partnerships with various stakeholders. In this respect, HELB has been mobilising resources from high net worth individuals, companies, county governments and constituencies, local and international multi-lateral funding institutions.

To date HELB has received Sh1.6 million from individuals while over the past four years HELB has received over Sh200 million for the Afya Elimu Fund (AEF) from United States Agency for International Development (USAid) through its Human Resource for Health [HRH] programme to train middle level health workers in Medical Training Colleges. Other organisations like Family Bank Foundation, I&M Bank, Rattansi Educational Trust among many others have also committed to lend their support.

HELB is also administering training revolving funds for Kenya Revenue Authority and mainstream civil servants. HELB is also working with county governments, constituencies, university alumni and companies where it advises on the need to centralise funding to higher education financing through HELB and take advantage of its superior targeting, distribution and recovery systems.

HELB has already signed partnership agreements with at least four county governments and five constituencies where it has been appointed to manage the education revolving fund targeting students from those

areas. The partnerships with county governments and constituencies are particularly important in order to awaken the sleeping potential of Technical, Vocational Education & Training (TVET) institutions.

HELB took over the financing of students joining TVET institutions with an initial Sh300 million budgetary allocation in 2011/12 financial year. Although the decision to offer TVET students government loans was hailed as innovative considering that larger numbers of students who miss university slots get absorbed in technical colleges, the uptake of loans has been disappointingly low mainly due to the societal outlook on TVET training versus University degrees.

HELB has also targetted the recovery of loans from Kenyans living in the Diaspora where it estimates 30,000 to 35,000 of its loan defaulters are based. In 2015/16 HELB undertook an amnesty campaign in the Diaspora offering an 80 per cent penalty waiver to loanees to encourage them repay their loans in lumpsum.

“The conversation we are having with the Diaspora is that they really need to start thinking about back home,” notes Ringera. He adds that Kenyans living abroad last year remitted Sh200 billion and if HELB beneficiaries repay their loans, HELB has the potential to collect Sh500 million from the Diaspora.



**FCPA Charles M. Ringera, CPA(K), ACCA, FCCA  
HELB Chief Executive Officer**

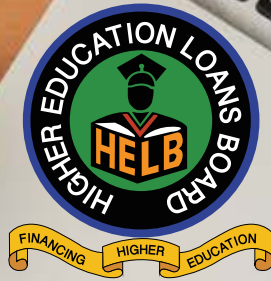
Charles. M. Ringera has 20+ years of experience in the banking industry. He has been the Higher Education Loans Board (HELB) Chief Executive Officer/Board Secretary since March 2013. Charles is a professional accountant both locally and Internationally holding a CPA(K) and a Fellow of Association of Certified Chartered Accountants, FCCA. He also holds an MBA in strategic management as well as an Advanced Diploma in Risk Management in Banking/Finance by KPMG Sweden and is an alumnus of Oxford Brookes University - UK.

Website <http://www.helb.co.ke>



## HELB is present in the following Huduma centres:

1. Bungoma, 2. Chuka, 3. Eldoret, 4. Embu, 5. Garissa,
6. Kakamega, 7. Kericho, 8. Kilifi, 9. Kisii, 10. Kisumu, 11. Kitale,
12. Kitui, 13. Machakos, 14. Meru, 15. Migori, 16. Mombasa,
17. Muranga, 18. Nairobi-GPO, 19. Nakuru, 20. Nandi, 21. Narok,
22. Nyeri, 23. Thika, 24. Turkana.



## ARE YOU AN EMPLOYER WITH HELB LOAN BENEFICIARIES?

Register today on the Employer's Portal on [www.helb.co.ke](http://www.helb.co.ke) and start remitting today. Keep the Dream Alive by helping educate another Kenyan tomorrow.

**They were empowered to serve you. Now, you play your part.**

## EMPOWERING DREAMS

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## ENGAGING EMPLOYERS.

Employers are a key stakeholder for HELB with regards to Loan Recovery. Whilst, employer obligations are clearly provided for in HELB Act 1995 where employers are expected to disclose loanees, deduct and remit loan repayments, there have been challenges in employer compliance. It is with this in mind that HELB is holding an Employers Breakfast Engagement Forum on 3rd May, 2018 to sensitize employers on the importance of loan repayment. The forum is geared towards increasing awareness of employer obligations, creating awareness of the new employer portal and appreciating employers who are compliant.

In order to make this process easier, HELB has introduced an online platform for employer remittance to replace the earlier manual system. This is expected to increase compliance on employer obligations and increase loan recoveries. The new employer's portal is accessible on [www.helb.co.ke](http://www.helb.co.ke)

During the 2018 HELB Employers Breakfast Forum, employers will be recognized and appreciated based on the following parameters:

- Compliance to HELB Act, 1995
- Disclosure
- Deductions
- Discharge / Remittances
- Contribution/Impact to the society in general Partnership with HELB

The recognition categories are as follows:

1. Category A: Remittance
  - a. Improved Remittance [Private Sector] - Samasource
  - b. Improved Remittance [Public Sector] - TSC
2. Category B: Compliance
  - a. Consistency in Compliance - World Vision
  - b. Improved Compliance - Path Care Kenya
3. Category C: Partnership
  - a. NHIF
  - b. KRA
  - c. KCB
  - d. Metropol Corporation (CRB & Debt Collection)

4. Category E: Individual Commitment to repay HELB Loans amidst difficulties.
  - a. Mr. David Kariuki
  - b. Ms. Pauline Suter

HELB compliance is a statutory requirement where all employers are required to comply by enforcing this very simple creed;

**1. DISCLOSE:**

Notify HELB on recruitment of a diploma (TVET & KMTC) or University (Undergraduate or Post Graduate) loanee.

**2. DEDUCT:**

Deduct the student loan as instructed by HELB.

**3. DISCHARGE:**

Remit loan repayment by 15th of the following month in the manner prescribed by HELB.

The role of the employer cannot be underestimated in ensuring the sustainability of this National Revolving Fund and consequently "Keeping Dreams Alive" for the Kenyan youth pursuing higher education.



**Geoffrey Monari**  
**HELB Chief Operations Officer**

# KENYA UNIVERSITIES AND COLLEGES CENTRAL PLACEMENT SERVICE



Did you know that the Placement Service continuously links up secondary school leavers with training opportunities?

Did you know that KUCCPS conducts placement of students to colleges for certificate and diploma courses throughout the year?

Help us to [#GiveYouthAChance](#) to access training. Spread the message!

*Hii story inakuhusu...*

- ▶ Kama ulifanya KCSE last year ama miaka ya before na hujajoin colle. Kuna chance ya kupata chuo na kujiinua kimasomo.
- ▶ Kama uliget D plain ama chini yake na unafikiri umejidisappoint; tunaweza kukujenga. Unaweza kujoin colle aina ya vocational training centre (VTC) nearest to you na upate ujuzi wa kuwa fundi mnoma.

Support KUCCPS. Tujenge mayouth.

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#### **Contact us:**

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Kenya Universities and Colleges Central Placement Service.

*An equitable, fair and efficient placement service.*

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[www.kuccps.ac.ke](http://www.kuccps.ac.ke)



## OF HARAMBEES AND EMPOWERING DREAMS.

The concept of empowering dreams revolves around the society as a whole coming together to ensure that every person who has some ambition lives and works to see it come into existence. Empowering dreams is about young men and women being certain that if they play their part by studying hard, they can pursue courses in any Kenyan institution without worrying about the costs they cannot afford. Empowering dreams is about that employee who knows that by going back to school for knowledge in his or her area of expertise, they will make a positive impact at their places of work and in their careers. Empowering dreams is for employers to never have to worry about not getting the expertise they need when hiring. This whole empowering dreams agenda is also for the Government of Kenya to have a generation of human resource that is competitive world wide; citizens empowered with knowledge to be the best employees and employers; decrease in crime rate because Kenyans have equal chances to education and are using their learned skills to make their dreams a reality. This cannot be done by HELB being 60% dependent on the exchequer for funding. HELB needs all stakeholders; the Kenyan government, loanees, employers, well-wishers, donors, counties, constituencies and agencies to meet its mandate.

The spirit of togetherness is very close to every Kenyan and a friend of Kenya. “Harambee” is a Swahili word common to East Africans that means “to pull together”. A well-known context of conducting Harambee, is where various people meet at a common place and give money towards a good cause. Times have changed, and inevitably the way we do Harambees is changing. HELB funding is a Harambee in itself. Whilst the bulk of HELB funding is by the government exchequer, with 70 universities and growing, it is not prudent to over rely or depend on the Kenyan government for funding. Since inception, HELB has disbursed loans, bursaries and scholarships worth over KES 70B. However, HELB is still unable to fully fund all the students in post-secondary education. Unlike late 80s and early 90s where amount allocated for the “Boom” catered for everything, HELB’s maximum annual loan allocation of KES 60,000 and KES 8,000 bursary is not adequate

for most students for both tuition and upkeep.

Students pursuing diploma courses in Technical and vocational institutions (TVET) and medical training institutions have also benefited to a large extent thanks to funding partners. Kenya is currently experiencing rapid growth in the number of students attending these colleges compared to the funds available. This in itself may pose a challenge to Kenya on how to properly support the 9th Sustainable Development goal on Industry, Innovation and Infrastructure if there aren’t enough plumbers, nurses, clinical officers, electricians and tailors churned out by these tertiary institutions.

As at June 2018 Kenya had less than 2 dozen oncologists which means cancer will continue to be a challenge to manage for a while. HELB has the framework to work with partners to administer scholarships or create a revolving fund for any area of specialization.

The concept of Harambee within the Empowering Dreams context can only be successful if: loanees repay their loans on time, employers Disclose, Deduct and Remit and if various entities through HELB external resource mobilization get into partnership and contribute to the HELB basket.

*Help others achieve their dreams, and you will achieve yours*

**Les Brown**



**Doris Kisahi**  
**HELB Customer Experience Officer.**

# Electrical Safety Awareness

Keep your family safe from electrical hazards during the long school holiday and ongoing heavy rains.



**EPUKA HATARI!**



## Electricity and Safety

Electricity is a reliable, clean and efficient source of energy. Since its discovery electricity has transformed lives in all sectors of the economy - manufacturing industry, transport, communication, agriculture, health, security, education and culture, to mention but a few.

Unfortunately, these benefits have come at a cost. Every year, many Kenyans lose their lives or get serious injuries from electricity related incidents. These incidents are especially rampant during the holiday season when the children are at home and more so during the rainy season.

Here are some **TIPS** you can use to keep your family safe.

**1**



**Do not let children play with power outlets or any electrical appliances at home. It is dangerous and unsafe**

**2**



**AVOID and report any illegal connections, It is dangerous and unsafe**

**3**



**AVOID contact with fallen power lines. Report immediately to Kenya Power in case you come across one**

**4**



**AVOID Illegal energizing of security fence. It is very dangerous and unsafe.**

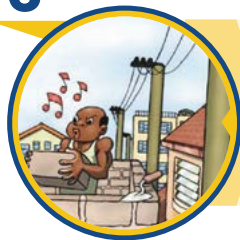
**5**



**Always stop children from playing near or under powerlines and transformers, It is dangerous and unsafe.**



6



**AVOID** building structures or operations near powerlines. Always make sure you get all the necessary approvals before construction.

9



**AVOID** using electrical appliances that are not in good working condition. It is dangerous and unsafe.

7



**AVOID** poor wiring in your premises. Always consult a qualified electrician and request him or her for Energy Regulatory Commission (ERC) certificate of registration.

10



**Do not attempt to repair electrical appliances. Always consult a qualified electrician in case of faulty appliances, as in tip No. 7**

8



**Electricity and water don't mix. Keep all electrical appliances away from water and make sure your hands are completely dry when you touch any electrical device.**

11



**Avoid vandalism of electrical supply equipment. Report vandals or vandalism immediately to Kenya Power, it can cost your life and those of your loved ones.**

12



**Children should not fly kites near power lines.**

14



**Take extreme care when cutting trees near powerlines. Contact Kenya Power before cutting trees near powerlines.**

13



**AVOID** touching any naked electrical wire that you may come across. Always consult a qualified electrician.

15



**AVOID** overloading electrical outlets.

**Report any electrical safety issue to Kenya Power  
by calling 95551 or 0703070707**

*Message from Safety, Health and Environment department*



# CUSTOMER EXPERIENCE EXCELLENCE.

## KEEPING DREAMS ALIVE

“Only as high as I reach can I grow, only as far as I seek can I go, only as deep as I look can I see, only as much as I dream can I be.” The wise and inspirational words of Karen Ravn, author, poet, and global sage. What however, do dreams have to do with customer experience excellence and more importantly, what is the role of the employer towards keeping the customer experience excellence dream alive?

If we start with the simple definition of customer experience excellence - the continuous journey towards provision of delightful customer experiences at every single touchpoint along the customer journey, consistently targeting highly effective solutions towards customer satisfaction - then the employer that represents ownership of the brand, has the overall responsibility for delivering on this mandate. Customers dream of both functionally and emotionally engaging experiences that satisfy their need to get a product that serves their desire, or receive a service that corresponds to their need; as well as achieving this in a way that leaves them cared for, esteemed and honoured. Are these valid dreams?

Internal customers are truly the core foundation of every brand, and their dreams need special attention. It is every employee's dream to find purpose at work and to be in an environment that supports achievement of their vision. Employees are looking for a place to belong, and to find meaning and fulfillment. It is aptly said that an engaged work force fueled by passion, feel connected to their organization and work as though working for themselves, running purely on self-drive and motivation. Isn't this right here where congruence lies between the customers' dream and the employees' dream? What better experience exists than to be handled by staff who are passionately fulfilled and serving with excellence? Value for money from the customer's end is not measured in hard core costs of products or services, but by the worthand significance of their experience. Does it not behoove employers therefore to keep the customer experience dream alive?

There's also a big debate about the internal customer being more important than the external customer, and that if push came to shove that the choice should be skewed towards the internal customer for successful outcomes. That empowered internal customers make for excellent proponents of great customer service and that employers therefore need to power the dreams of their teams. Thus for organizations to deliver internal customer service excellence, a comprehensive inward looking strategy must be crafted. Efforts towards this should be in no way inferior to the investment placed on the overall corporate strategy formulation and execution. People desire to work for a place that is aligned to their dreams and an organization however operationally excellent, is only as good as the attitude of the people who work there. Whose responsibility is it therefore, to keep the customer experience excellence dream alive?

Is there a correlation between the organization's dream, the customer's dream, and the employee's dream? Can any parallels be drawn? Can the workplace service the dream of the corporate, the customer, and the colleague? The corporate vision, mission, and values are steered by the brand, the employees are the executors, and customers the recipients of the emergent actions. When the bigger dream is compelling, the staff want the very success for the company, for themselves and also for others. If an organization demands compliance and order as part of its corporate culture, it follows that the people that work there will embrace the need to align to structure both internal and external, and customers will be treated to service that runs seamlessly and systematically.

Customers dream about the right things being done the right way, at the right time, in the right manner, by the right people. Empowering this dream would constitute the employer ensuring that employees do what is right towards not only creating organizational sustainability, but providing what it takes to make a difference internally and externally. The power to empower dreams lies in the hands of those that have what it takes to make things happen. Whose hands are those? Employers? Employees?

Having a rewarding experience both from the customer and employee perspective is the stuff real dreams are made of. The need to feel appreciated is universal, and reward systems

for staff go a long way towards continual improvement. The encouragement of winning behaviour for emulation works like magic, with peer influence having a domino effect. Recognizing effort and results is a motivator and spurs innovation. Employees will go out of their way to ensure things work better, faster, smoother, and easier all round and the key beneficiary of these efforts is the external customer who experiences business optimization. Innovation stems from ideas, and ideas are most certainly with the people who interact on a daily basis on the ground, and whose insights are valuable towards creative change. Innovation and creativity for customer experience is not some far out text book idea. It adds great value to pay attention inward and provide a platform for outward expression of excellence. Customer experience excellence rides on the ability to keep dreams alive - the brand's dream, the staff's dream, and the customer's dream.

Organizations that deliver excellent customer experiences honour their workforce. To have employees position a brand as an employer of choice translates in work being a happy and gratifying place. Happy employees translate to happy customers, who are treated to the side effect of content staff - service excellence. Is this not the customers dream? Is the dream provider not the employer who invests in internal customer comfort by being deliberate about implementation of internal customer service systems? Do employees not have the power to create dreams that come true for the customer? Do employers not have the obligation to fire up these dreams and make them come true? Does customer experience excellence therefore not demand that dreams are kept alive? The answer to all these questions is - YES.

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### **Carolyn Gathuru**

is a Marketing and Customer Service Practitioner with over 15 years' experience in the areas of Brand and Marketing, Strategy and Corporate Affairs, Communication and Customer Service, Events Management, Public Relations and Training. She is the founder and Director Strategy and Business Development of LifeSkills Consulting Ltd. She is a Board Member at the Institute of Customer Experience - Kenya among other Boards.

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## KLB TAPS INTO TECHNICAL TRAINING TO EQUIP LEARNERS FOR INDUSTRY.

The manufacturing sector is among the priority sectors identified by Vision 2030 and the Big Four Agenda to advance Kenya's leap to a higher middle income economy. This is based on the assumption that economic growth and development are technology-driven and human capital-dependent.

As a matter of fact, the economic competitiveness of a country depends on the skills of its workforce. The skills of the workforce are, in turn, dependent upon the quality of the country's education and training systems. This is why vocational education is seen as one of the crucial elements for increasing economic productivity.

Kenya Literature Bureau (KLB) sees itself as a catalyst for change and development. As a key player in the knowledge economy, it has developed and published a wide range of technical books that prepare learners for the workplace, covering various occupations and professions like power mechanics, wood work, metal work and electricity.

Under the branded Innovator Series, the books cover various subjects including electrical installation, motor vehicle technology, general ICT, beauty therapy, food and beverage production, fabric colouration, fashion design and sketching and mathematics for artisans.

Other titles for technical and vocational learning are KLB Building Construction, KLB Drawing and Design, KLB Electricity, KLB MetalWork, and a Handbook for Carpentry and Joinery Book I and II. These books were developed by a panel of top authors and subject editors drawn from top local technical colleges and universities.

Investing in technical and vocational learning has enormous potential to stimulate economic development in Kenya. There is no doubt that the use of these technical books in TVET centres has immense benefits, including interactive learning and practical application of concepts that will create interest and excitement among learners.

The bureau has partnered with various county governments to create and re-stock libraries in TVET institutions through direct supply at competitive prices and to achieve a desired textbook to child ratio. These books provide a blend of theory, skill development and service information making them ideal for use in learning.

The innovator series' content is comprehensively done allowing the learner to grasp both the fundamental principles and techniques needed to execute a job. Furthermore, they are readable and address recent developments in their subject areas. Each section of the text builds on concepts presented in earlier chapters allowing a student to learn basic concepts early in the books and apply them to increasingly complex systems in their subject area. They also provide for questions to help the student review material presented in each chapter.

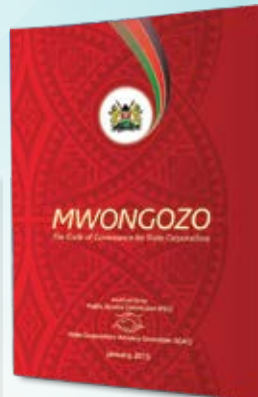
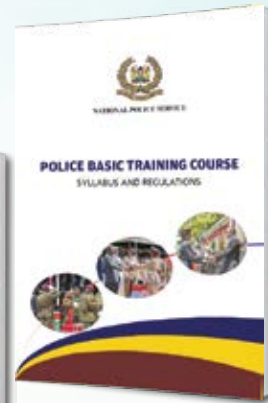
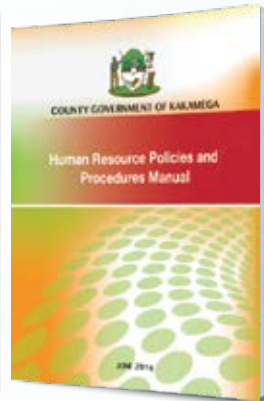
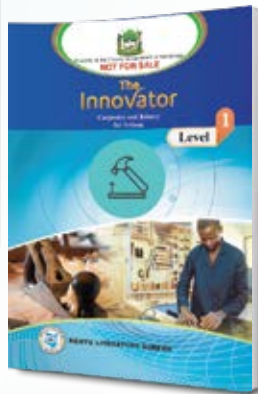
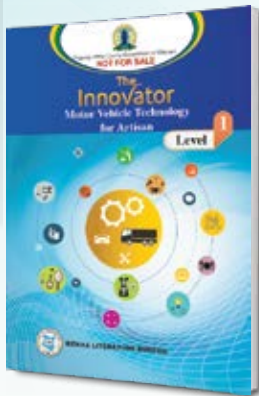
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**KENYA  
VISION 2030**

## TVET AUTHORITY

### **Assuring quality TVET Training**

The Technical and Vocational Education and Training Authority (TVETA) is a state corporation under the Ministry of Education. It was established under the TVET Act No. 29 of 2013. The Authority became operational when the TVETA board was inaugurated on 4th June 2014.

### **Vision and Mission of TVET Authority**

TVETA aims to develop a coordinated, labour-market responsive TVET system, delivering a high quality competent workforce for sustainable economic, social and environmental development. The authority's mission is to regulate, coordinate, promote and develop TVET through registration, licensing, accreditation and development of institutions, programs and trainers for delivering a labour market relevant and competent workforce.

### **Opportunities in TVET**

The TVET sector is one of the initiatives key in achieving Vision 2030. It is estimated that to attain the various megaprojects under Vision 2030, the country requires at least 30,000 technologists, 90,000 technicians and more than 400,000 craftsmen. Currently, the country is producing more scientists and engineers than technologists, technicians and craft persons. In an ideal scenario, one engineer requires three technologists, 12 technicians and 60 craft persons to work effectively.

Therefore, the government is turning focus to the provision of technical skills to reduce unemployment among the youth and meet the goals envisioned in the Vision 2030, the Big Four Agenda as well as the African Union Agenda 2063. In this light, the Ministry of Education has hatched a plan to recruit students into mid-level colleges. This masterplan aims to raise training opportunities in TVET institutions to 3.1 million, up from the current 180,000.

The economic benefits of TVET are widespread. One of the key benefits is that TVETs contribute to reducing unemployment and may protect people from becoming unemployed. In terms of benefits for enterprises, the evidence points towards

positive impacts on productivity, innovation, employment growth and organization culture. TVETs also play an important role in improving economic conditions in disadvantaged regions and by reducing the skill mismatch between workers and enterprises.

### **TVET Authority Strategic plan 2018-2022**



*Left to Right: Dr. Kipkirui Langat, DG- TVETA, Amb. Dr. Amina Muhamed, CS Ministry of Education, Dr. Ahmed Ferej, Chairman TVETA Board and Dr. Kelvit Desai, PS State Department of Vocational and Technical Training During the TVETA Strategic Plan 2018 - 2022 launch*

In accordance with international best practice, the authority's five-year strategic plan rotates around four main thematic areas of quality and relevance, equity and access, governance and management and funding and financing that reflect the key themes in national and international TVET policy, scheme and growth.

A well-regulated TVET sector is better placed to train skilled and entrepreneurial workforce that Kenya needs to create wealth and move out of poverty and attain the country's economic goals. The delivery of quality TVET is therefore an important consideration worldwide for industrial and economic growth. TVETA, as the overall TVET regulatory body in Kenya, shall continue to play a principal role in improving standards of training. The authority shall constantly provide platforms for promoting growth of TVET within Kenya by formulating policies, encouraging collaboration among stakeholders, adapting international best and innovative practices, developing capacities of TVET providers through provision of technical assistance. Additionally, the authority shall regularly share information, knowledge, experiences and new trends in TVET as well as promote research and strengthen multi-stakeholder partnerships with relevant agencies and source for expertise and training resources.

*For further queries, contact TVETA on:*

*Email: [info@tvetauthority.go.ke](mailto:info@tvetauthority.go.ke)*

*Tel: +254 20 2392140*



## TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING AUTHORITY

### PURPOSE (VISION)

A coordinated, labour-market responsive TVET system, delivering a high quality competent workforce for sustainable economic, social and environmental development.

### WAY (MISSION)


To regulate, coordinate, promote and develop TVET through registration, licensing, accreditation and development of institutions, programs and trainers for delivering a labour market relevant and competent workforce.

### MANDATE

A continuously improving and world-class TVET system which delivers sought after graduates, creates employment and entrepreneurship opportunities, and contributes to sustainable economic, social and environmental development for Kenya within a regional and global context.



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# GET INVOLVED.

The Higher Education Loans Board has for a very long time depended on National Government support through Treasury to fulfil its noble mandate of supporting deserving Kenyan students in their pursuit of higher education. As the demand for HELB products continues to increase, the resources available are not sufficient to match the demand. This has resulted in HELB seeking alternative sources of funds having realized that total dependence on Treasury funding is not sustainable in the long run.

Riding on the rich experience which spans over 23 years in managing higher education students' financing, HELB has, in recent years, sought to partner with individuals, institutions and organizations in providing higher education students financing solutions to deserving, needy Kenyans. The value proposition by HELB has been on exploitation of the synergies from strategic partnerships and linkages. HELB offers a unique opportunity for to partners to utilize a robust system of identifying needy students, disbursing funds and recovering the funds.

These partnerships have facilitated over 20,000 students to pursue higher education over the last 4 years. HELB has been able to mobilize over Kshs 800 Million from partners such as:

### **Donors & Foundations**

USAID, The Family Group Foundation, Digital Divide Data, Rattansi Education Trust, Simba Foundation, Visa Oshwal.

### **Corporates**

Barclays Bank, Standard Chartered Bank, I & M Bank.

### **County Governments**

Busia, Uasin Gishu, Kakamega, Taita Taveta.

### **Constituencies**

Igembe North, Karachuonyo, Awendo, Tharaka, Tigania West.

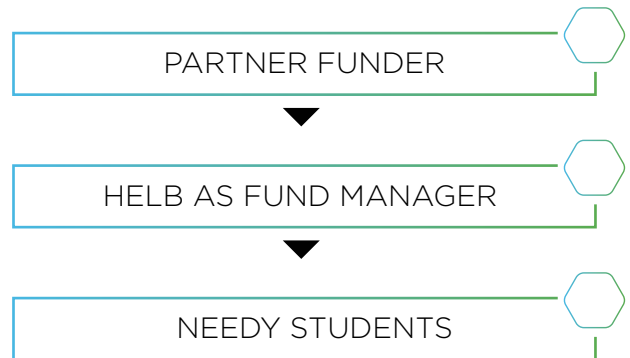
### **Training Institutions**

North Coast Medical Training College, Tenwek College of Health Sciences, AIC Kijabe School of Nursing, Eastlands College of Technology, St Kizito Vocational Training Institute, Strathmore University.

### **Employers**

KRA, AIC Kijabe Hospital.

HELB invites individuals, corporates, Donors, Foundations, County Governments and Training Institutions to partner with HELB through creation of revolving funds, bursary schemes, and scholarship funds targeting needy Kenyans in the society. HELB will manage these funds on behalf of the partners and provide a platform for needy students to apply and be vetted. The partners will in turn concentrate on their core mandate, while at the same time giving back to society with HELB managing these funds on their behalf.



**James M. Gachari**  
**HELB External Funds Manager**

Contact our External Resource Mobilization Department for more information.

*Email: [jgachari@helb.co.ke](mailto:jgachari@helb.co.ke)*

Get involved. Partner with HELB Today!





# One-Stop IT solutions Provider

*Systematica Africa is redefining the IT industry by offering clients cutting edge solutions that are enhancing efficiency and driving productivity*

**K**enya is fast becoming a hub of technological innovations. Over the past decade, the government has invested significantly in information, communication and technology (ICT) infrastructures that have resulted in explosion of the ICT sector. Before the investments in infrastructures like fibre optic cables, the uptake of ICT was extremely low.

Despite the significant growth of the ICT sector, many companies particularly among small and medium enterprises (SMEs) and organisations like non-governmental organisations (NGOs) are yet to embrace ICT to enhance their productivity and efficiency. This is a gap that Systematica Africa is determined to close.

Systematica is a global leader in consulting, technology, digitization and outsourcing solutions. As a proven partner focused on building tomorrow's enterprise, Systematica enables clients to outperform the competition and stay ahead of the innovation curve.

The firm provides enterprises with strategic insights on what lies ahead. This it does by helping enterprises transform and thrive in a changing world through strategic consulting, operational leadership and the co-creation of breakthrough solutions, including those in mobility, sustainability, big data, digitization, offsite backups, archiving solutions, smart technologies, website development, web hosting, mobile application development, datacentre solutions, access control and cloud computing.

This it does by offering services lie computers and computer accessories sales, software development & installation, IP telephony installation and support, data security configuration and network installation and configuration.

Other services are remote data backup / cloud services, Que management hardware & software and sser training & support.



Systematica is a Microsoft certified partner providing ICT solutions and IT Support in Kenya and across Africa. Microsoft certified partners are independent companies that can provide clients with the highest levels of technical expertise, strategic thinking and hands-on skills.

They encompass a broad range of expertise and vendor affiliations and their real world perspective can help clients prioritize and effectively deliver technology solutions.

Systematica's customer focused ethos puts excellent customer services at the forefront of its business. This is because the firm boasts of a team of employees who understand the importance of IT in driving business growth. The firm's innovative support contracts provide the flexibility to ensure clients





receive the support they need. Systematica has the knowhow and capabilities to serve the needs of companies, whether with just one PC or 1,000, its technicians can assist to help maintain, develop and grow clients IT capabilities.

The firm strives to establish a fast and reliable trading platform that would work in the best interest of buyers. Systematica is also focused in overcoming all marketplace challenges and loopholes relentlessly, introducing trading transparency and utmost quality. Delivering unparalleled satisfaction and profitability with guaranteed productivity is what its seeks to achieve.

Systematica has also invested in drones that can be used by clients in many areas of business. It has utilized drones in the mapping of coffee landscape while

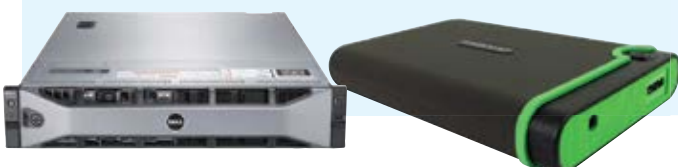


working with coffee savings and credit cooperative societies (saccos). With the push of a button, a drone can autonomously survey a site, obtain a complete aerial mapping of the site, land back at its launch location and upload its model and data to a secure cloud in a matter of minutes.

Systematica also offers both onsite and offsite training so as to meet clients' requirements. When it comes to equipment installation and configuration, clients' technical staff are given hands on training until the sign off period. This is accompanied by relevant reference material for future use.

The firm offers after service comprehensive support thus enhancing a strong client / supplier relationship and building trust. Contact Systematica about maximizing training investment through an onsite training or private engagement.

*Systematica is a global leader in consulting, technology, digitization and outsourcing solutions. As a proven partner focused on building tomorrow's enterprise, Systematica enables clients to outperform the competition and stay ahead of the innovation curve*





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# NINE WAYS TO MAKE MONEY AS A WRITER

by Kinyanjui Kombani

When my manuscript was accepted for publication, I thought I had crossed the poverty line. I even walked into a showroom to see what kind of car I would buy once I got my author royalties!

More than fifteen years later, and with many more books under my belt, I have learnt a lot of lessons.

A few months after submitting the said manuscript, I met David Mulwa, who was later to become my lecturer and mentor, and asked him how much I would expect to make as a writer. He gave me a long, hard look before saying, "Kijana, if the reason you are writing is to make money, you are going to have a very poor life!" That was my first lesson – that writing is a calling, and most people write because they have a message to share but not in search of riches.

But that does not mean that writers cannot, or should not, make money for writing. I have a lot of friends who living comfortably off writing. In the next few paragraphs, I will be sharing nine ways in which one can make a career from writing.

## 1. Book sales

Most publishers give their authors discounts ranging from about 20% to 40%. I use this discount to distribute my books to people who would otherwise not go to the bookshop. This works well if the author also has sales acumen - In 2012, for instance, we released a children's book 'Lost but found' which sold over 1,200 copies on the first day (which in Kenyan terms, makes it a bestseller) by giving a 'buy five get one free offer'. One of my colleagues bought a hundred copies for his church.

## 2. Author royalties

Aside from book sales, a writer can also make money from royalties on book sales. Kenyan publishers give royalties from 7% (well established writers make as much as 20%). Of course, the amount of money one will take home depends on the book sales. If you are lucky, for instance, to have your book picked as a school set book, you will have definitely crossed over to certain riches!

## 3. Freelance writing

One of my friends was contracted to write a biography of one of the country's politicians. Because of confidentiality and privacy matters, allow me to only mention that my friend is rich for life! A lot of people want to write their life stories, but they lack the know how or the time and so they turn to freelance writers.

A few years ago, my friends and I were commissioned to adapt the 'Kenya Yearbook' for children, a project that resulted in six children's stories. Commissioned work is very rewarding for writers.

Another way of freelance writing is the increasingly popular 'academic writing'. Although frowned upon by many people because of concerns of ethics and plagiarism, there are thousands of people earning a living from academic writing.

Corporates are turning to freelance writers to provide 'content marketing' - content such as blogs posts, videos or photos and social media activities that do not directly promote brands but generate interest in the company's products or services. One of my friends was contracted to write content for a large multinational company's website.

You can also earn extra income by guest blogging - having your article featured in someone else's blog. One blog that constantly reaches out to writers for contributions is [www.potentash.com](http://www.potentash.com).

## 4. Blogging

Blogging has become a very established platform in the country. Bloggers make money from content marketing, product reviews and selling advertisement slots on their blogs. As a blogger, you can sell affiliated products through your blog for commissions. For more information on blogging, be sure to contact the Bloggers Association of Kenya (<https://bake.co.ke>).

## 5. Editing/prof reading:

Editing and proof reading services are in high demand and publishers and writers are always on the lookout for people who can weed out embarrassing typos and grammatical errors from books before they go to print.

## 6. Reviewing:

Publishers receive more than ten solicited and unsolicited manuscripts in a week, and their editors do not have the margin to read all these and make a decision. So they contract reviewers to provide opinions on the strengths and weaknesses of some manuscripts.

There are also writers who would like an opinion about the book before they submit it to the publishers, to smoothen the publishing process by making sure the book has no errors, and they are constantly seeking out reviewers.

Why not be a reviewer?

## 7. Coaching, workshops and talks:

I know writers who make their living by providing one on one coaching sessions, writing workshops and talks in institutions. Writing makes one a subject matter expert, earning the writer a place as a speaker even at corporate events. Anthony Gitonga, author of 'Made for Greatness' and other stories, has made a name for himself as a leadership expert and coach, and is often contracted by companies to speak to their leaders. Lucy Kiruthu, known for her writing on customer service, is a customer service trainer and consultant. Jennifer Karina, who wrote 'Marriage made for Greatness', is a marriage counsellor. I have also earned extra income by speaking events and workshops at universities.

In 2014 and 2015, I partnered with Daystar University to create a writing course for their students. 'Creative's Academy' showed that there is huge demand for such courses.

## 8. Festival and event appearances

Some writers make money from appearance fees at festivals and literary events. I must add a disclaimer here, that before one gets to the level where they are paid for event appearances, they must have really built their profiles. Most festival organisers will invite paid speakers only when they are sure they can attract enough people to pay for their investment.

There are some writers who have established themselves so well that they can handle all the above ways of making money. Kenyan writer Biko Zulu immediately comes to mind. Not only does he edit corporate magazines, but also gets income via promoted content on his blog. He also runs a writing masterclass.

If you are looking for ways of making writing a career, the options are limitless. All you need to do is look around you. All the best!



### **Kinyanjui Kombani**

'The Banker who writes' is an award-winning writer, banker and entrepreneur with more than ten books to his name. His novels have been used as set books at university level locally and internationally.

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Employers are thereby advised to submit their monthly returns electronically through any of the above channels. **Please note that the member's accounts will only be updated after receipting in our office.**

A Polite reminder: No returns on portable media (Flash disks, CD'S) will be accepted.

For more details, kindly visit our website ([www.nssf.or.ke](http://www.nssf.or.ke)) or ([selfservice.nssf.or.ke](http://selfservice.nssf.or.ke))

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The main areas of focus are:

- a. Education related matters,
- b. Environmental conservation,
- c. Charitable works.

HELB has recently participated in various CSI initiatives.

The partnership between the Higher Education Loans Board and Thika School for the Visually Impaired was established in 2016, after the Board identified the school as a flagship project for Corporate Social Investment.



*The children who attend the school have varying degrees of visual impairment, some more severe than others.*



*HELB staff involved with students from the Thika School for the Visually Impaired.*



*HELB CEO, Charles M. Ringera addresses students at the school.*



*Charles M. Ringera, HELB CEO, presents goodies to the children. HELB staff and management support the students with materials that the students need on a day-to-day basis.*





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## WE ARE INVESTING IN EDUCATION TODAY, TO HELP GENERATIONS OF TOMORROW.

Banks play an important role in the financial system and the economy. As a key component of the financial system, banks are the engine of the economy and employs a significant percentage of the labour force directly and indirectly.

In Kenya, KCB Bank is at the centre of the economy and as the leading bank in the country is an essential financial intermediary playing a crucial role in the economic development. KCB provides access to funding and financial services to both local business and citizens, as well as the money banks invest back into the community through employee payroll, business investments, and taxes.

For over 120 years, the bank has been critical in capital formation, mobilizing deposits through the wide network of branches, agency, mobile and internet banking across the country and channeling the funds to productive investment.

However, the role of the bank is not only limited to financial intermediation. KCB has redefined herself more to the stakeholders than just a financial institution. The bank has made concerted effort to build long-term partnerships necessary to offer products and services that add value to livelihoods; and to introduce the latest technology, and innovative solutions. In the education sector, KCB has built up and maintained a strong market presence, becoming a trusted partner to a range of institutions across the country. The bank strongly believes in the power of education and how a positive education can help future generations of students thrive.

The aim is to improve equitable access to education, better learning outcomes and support more efficient education systems in partnership with the government.

KCB believes that it should be part of the solution to development and education challenges, and is increasingly operating as such. As a bank, KCB strives to make institutions operations faster, smooth, and efficient through innovation of robust products and solutions.

The bank also has keen interest in supporting learning institutions, which is the backbone of any society. To support the sector, the bank has a special unit under corporate division that specifically deals with learning institutions which includes primary and secondary schools, colleges and universities. This specialized unit has a specific line that supports learning institutions in fees collection, reconciliation of deposits, payments and student management.

The business case for banks engagement in education is compelling. At the core of the KCB bank's strategy is youth empowerment. A well-educated and skilled workforce is crucial to corporate competitiveness and to national growth, particularly in today's knowledge-based, globalized economy.

In addition to maintaining strong support for Kenya's economic growth, KCB Bank has also contributed to the country's social development through its focus on education, health, environment, enterprise development, and volunteering as prioritized social investment areas through KCB Foundation.

Education is a first priority for the CSR activities. As part of the education initiatives, every year, the bank offers scholarship to 240 bright but needy students who are joining secondary school. The bank subsequently pays for their full tuition fee throughout their high school life.

As part of the bank's education initiatives, it has continued to explore programs that provides solutions to current problems. In 2015, KCB through the Foundation launched KCB 2Jiajiri program, a skills and enterprise development program targeting to upskill out of school youth.





Through the Program, KCB intends to create over 500,00 jobs through targeted skills training in agribusiness, automotive engineering, beauty and personal care, building and construction and domestic services. In addition, KCB Bank annually takes up college students for internships and primary school pupils for Job Shadow day to enable the pupils explore specific career of interest by observing bank employees perform their work duties at their place of employment.

Education is the most powerful weapon which can be used to change the world and to eradicate the poverty. KCB Bank remains committed to support the sector to help generations of tomorrow.



BANK

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