

Tembo Times

Your Sacco. On the Go





SAME SAME BUT DIFFERENT

We have updated features on some loan products to open a bigger world of opportunities to you.

NORMAL LOAN

Repayment Period
84 Months

Multiplier
5X

JIJENGE LOAN

Repayment Period
72 Months

Maximum Amount
Kes 5M

JUMBO AND JUMBO PLUS LOAN

Multiplier
6X

JISORT LOAN

Repayment Period
60 Months

Maximum Amount
Kes 2M

T's & C's Apply

0722 992 469

www.tembosacco.co.ke



Foreword

A MESSAGE FROM OUR CEO

Fear is an enemy of progress, and truth be told, this is an enemy we must fight daily and overcome. Fear that you could lose your job or fall sick, fear of how your children might turn out, fear that your business might collapse, fear of things that you have absolutely no control over like the rising political temperatures in the country, the battle in Iran, climate change etc. As human beings, we like to feel in control. Unfortunately, very little is within our control. Nature is just that way. We spend a lot of time analyzing, identifying risks and trying to mitigate them. Gathering information to assure ourselves and so on and so forth. If the result of all these good practices is inactivity, then we lose it. We end up in what we call paralysis by analysis.

If we allow fear to overpower our thoughts and our actions, it hampers our progress personally and professionally. It slows down our growth and dims our vision resulting in missed opportunities. We become regressive instead of progressive. The antidote of fear is faith. No wonder the bible repeats so many times the phrase 'Do not fear, have faith.' My call as we progress in the year is, let us put fear aside and move on to do that which we have determined to do.

In Tembo Sacco we have faith in you. We believe that you can accomplish that which your heart desires. That is why we have reviewed our products offerings, to walk the journey with you, in keeping with our promise, With you all the way, milele.

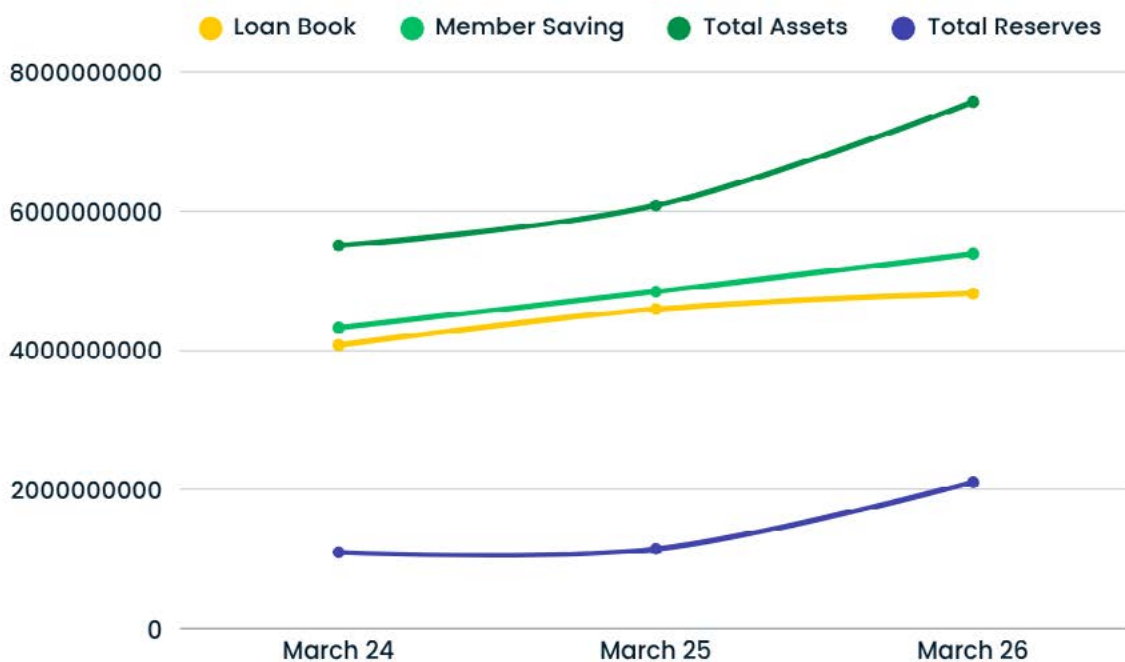
May you have a progressive year, devoid of fears and doubts. All the best!

Lydia Mungai

Chief Executive Officer, Tembo Sacco

Tembo at a glance

Key Growth Indicators



Total Assets grew by 24.44% to Kes.7.57 billion, Loan Book increased by 4.85% to Kes. 4.82 billion, Members' savings rose by 11.19% to Kes.5.39 billion and Total Reserves surged by 83.66% to Kes 2.10 billion, strengthening our solvency.

Our Reserve Adequacy Ratio improved to 27.8%, providing a robust buffer for future growth. The SACCO remains committed to prudent financial management and member value.

CORE ADEQUACY RATIOS

1. The society has continued to hold strong on key regulatory ratios.
2. Core capital over Total Assets closed at 16.78% against minimum statutory requirement of 10%
3. Core capital over Total deposits closed at 25.77% against minimum statutory requirement of 8%
4. Institutional Capital over Total Assets stood at 13.2% against minimum statutory requirement of 8%.
5. Liquidity Ratio stood at 30% against the regulators 15% minimum requirement an indicator that we have enough liquidity for our operations and investments.



USI WORRY. PATA TOP UP.

NORMAL AND EMERGENCY LOANS

**You can now top-up your
Normal & Emergency Loans**

OFFER VALID TILL 30TH APRIL

T's & C's Apply

0722 992 469

www.tembosacco.co.ke





PATA CASH MARAMOJA MOJA

Get our MARAMOJA LOAN
of upto Ksh 100,000 at

2.5% per month

T's & C's Apply



Delivering Strong Returns at the ADM



Tembo held the 54th Annual Delegates Meeting (ADM) on Friday, 27th February 2026, after having a successful audit process for our financial year ended 31st December 2025. The ADM was well attended by delegates and invited guests, and had a very interactive meeting.

Delegates endorsed a generous return to members, approving a 20% dividend payout on share capital— signalling confidence in the Sacco's stability and growth. In addition, the meeting approved interest on deposits at an attractive rate of 11.75%, rewarding consistent saving and strengthening member trust.

Speakers credited improved loan uptake, disciplined cost management, and prudent risk controls for the results. The ADM closed with renewed commitment to service excellence, digital expansion, and sustainable member prosperity in the coming year.



My Tembo Testimony

Our member Danniell Macharia Kuria is very proud to be a member of Tembo Sacco. He has been a member for many years and has benefited a lot from the cheap credit facilities offered by Tembo Sacco.

Among the many projects he has done is sinking a borehole at his Nyahururu farm and also goat farming.



Daniel Macharia





A New App-roach to Money



New interface & experience

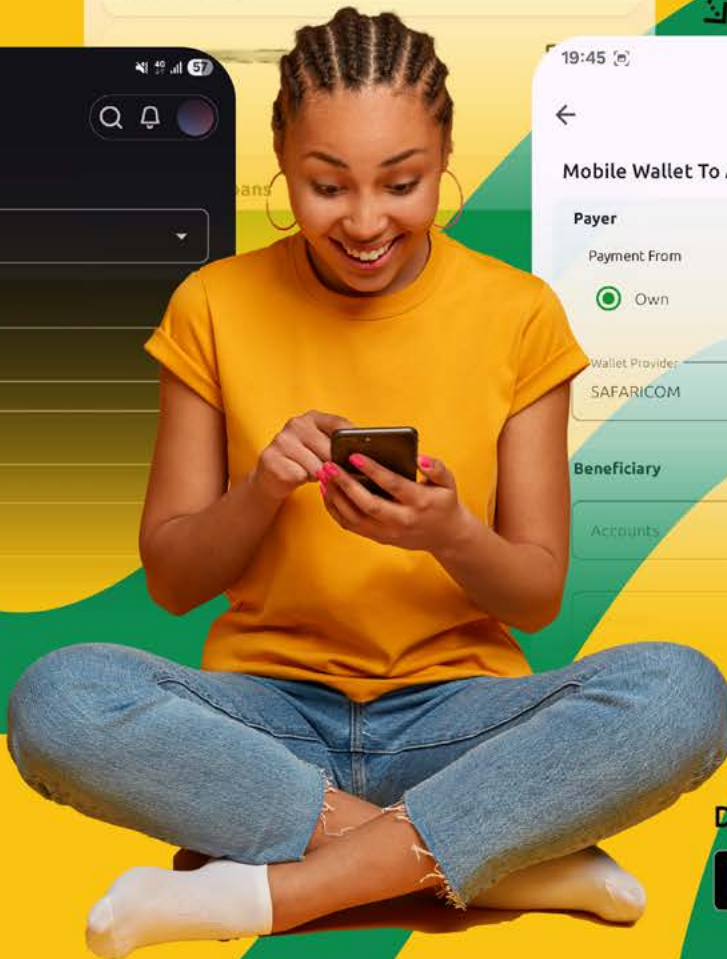
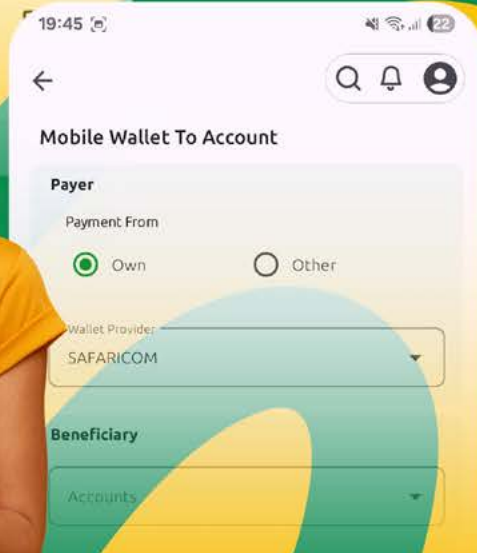


App for iOS users

Pesalink
Bank Transfers
via Pesalink



MPESA
Send & Receive Money
to Others' MPESA



Download the New Tembo App



Stay Safe Online

As much as mobile phone-based money transfer service has eased access to your account, unfortunately this service has been a major target by various fraudulent activities. Fraudsters often use different tactics to scam individuals.



Phishing

Fraudulent messages, Emails, Calls or Promotions that appear legitimate, asking for personal information or passwords.



Sim Swapping

Criminals might try to convince mobile network operators to swap a victim's SIM card to gain access to linked accounts.

How to protect yourself against Phishing



Never share personal information
Be cautious about sharing any sensitive information, such as PINs or passwords, with anyone.



Enable Multifactor Authentication
Use two-factor authentication if available, regularly change your PIN, and set up notifications for any activity on your account.



Keep Software Updated
Ensure that your phone's operating system and all apps are updated to the latest versions to benefit from the latest security features.



Never open unverified Links or Attachments
If you suspect the message, always report to your Financial Institution through the official channels.

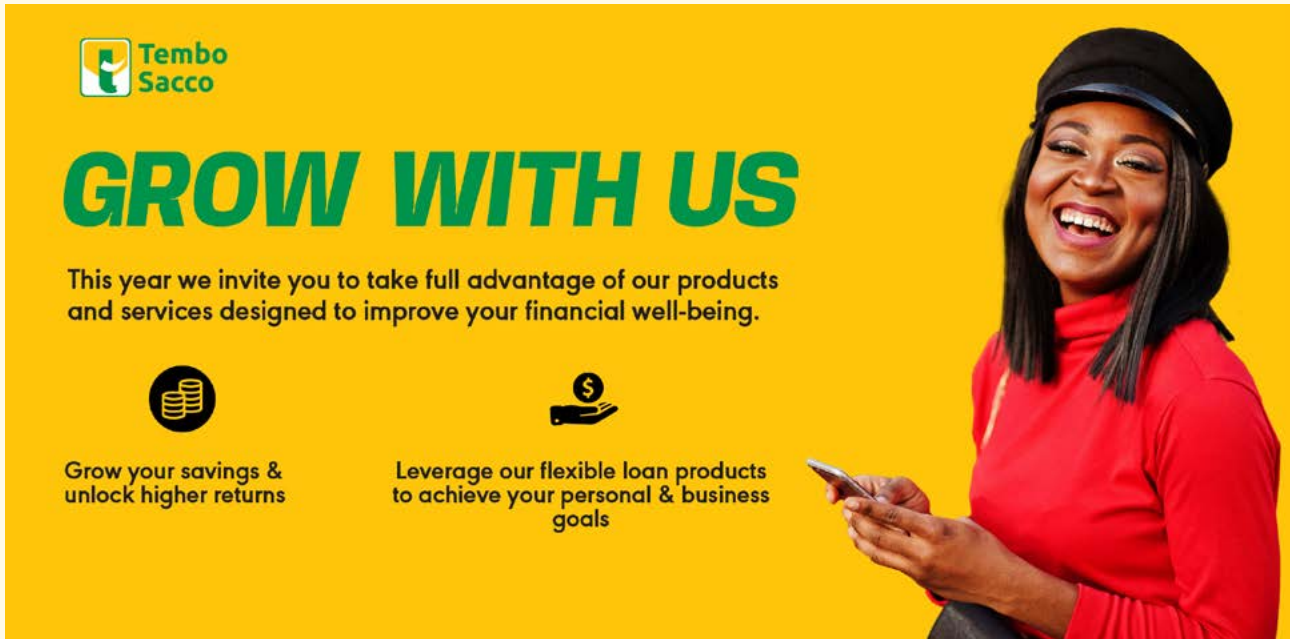


Educate yourself
Stay informed about common fraud tactics & regularly review tips provided by your financial institution or relevant authorities to avoid falling victim to scams.

If you suspect any fraudulent activity in your account, contact our ICT personnel using ict@tembosacco.co.ke or call 0795852919/ 0798740439 and report the incident. Additionally, you can reach out to relevant authorities or your mobile service provider to report the fraudulent activity.

Department Announcements

Marketing



Tembo Sacco

GROW WITH US

This year we invite you to take full advantage of our products and services designed to improve your financial well-being.

Grow your savings & unlock higher returns

Leverage our flexible loan products to achieve your personal & business goals

ICT

Imagine being able to transfer funds directly from your FOSA account to any bank in the country—instantly. With our new mobile banking app, this is now a reality. This is more than convenience—it's a smarter way to manage your money. Don't be left behind. Get onboard and experience the next level of seamless, secure, and affordable banking.

Key features include:


- Direct bank transfers from your FOSA account
- M-wtembo loan top-ups
- Full account statements sent directly to your email
- Send money to any M-Pesa number directly from your FOSA account with validation
- Interaccount transfers Hekima to FOSA, Junior Account to FOSA, and FOSA to Sacco Deposits and Loan Repayment.


Kindly note that you can transfer from FOSA accounts (Hekima, Junior, FOSA Saving) to BOSA but not BOSA (Sacco Deposits) to FOSA.





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