

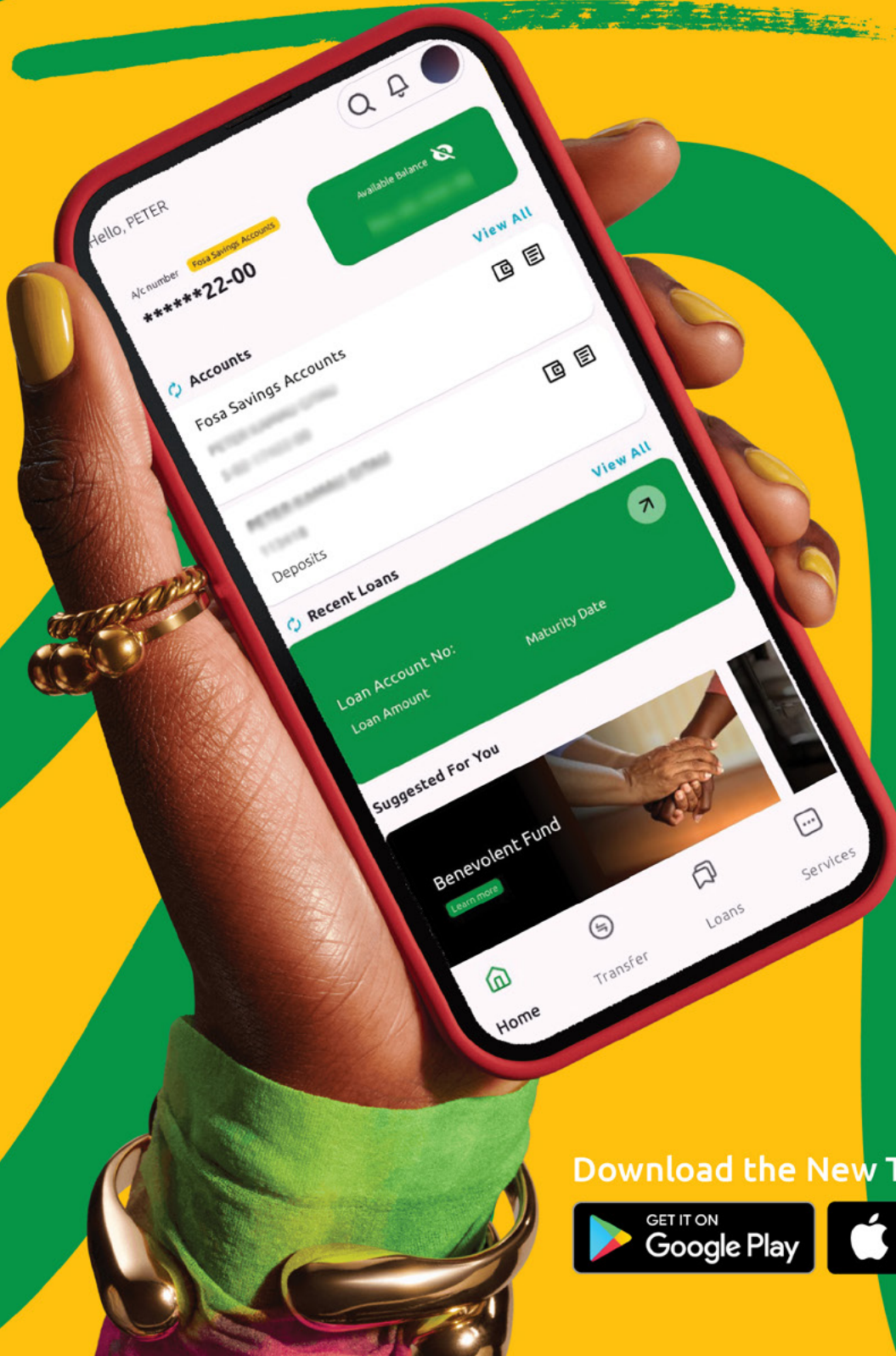
TemboTimes

Your Sacco. On the Go





A New Way to Save & Grow



Download the New Tembo App





**Tembo
Sacco**

A New App Foreword

A MESSAGE FROM OUR CEO

September is now here; we are boldly approaching the year end. I hope you still remember our theme for the year founded on Proverbs 25:28 that says, "A man without self-control is like a city broken into and left without walls." I trust that your 'financial city' has been fortified by the walls of self-discipline and self-control. This is a good time to evaluate if our walls are still intact, or some small cracks have started showing up here and there, that way we can quickly cover them to avoid building the whole wall later.

One of the ways the cracks will start manifesting is having to borrow for consumption as you wait for your paycheck. You borrow to; pay rent, buy food, electricity token, bus fare/fuel, or to just have some money in your pocket, just in case. Worst still, since the amount needed is not substantial, you borrow from mobile loans which you pay back with high interest rates, and the cycle continues. If this trend is not checked, the cracks will continue to widen. You will soon find that you need to take medium term loans to pay the short-term loans and eventually long-term facilities to pay the medium-term ones. If you find yourself in this position, understand that your financial walls are slowly coming down, and it is matter of time before you find yourself financially exposed. All it will take is a trigger, like loss of a stream of income, and since your resilience is very low, you will not be able to withstand. That is how people end up being auctioned...

To avoid going this route, you need to quickly go back to the drawing board, adjust your lifestyle and ensure that you are not only living within your means, but you are also saving and investing to build multiple streams of income. At Tembo Sacco, we walk this journey with you, giving you a helping hand to ensure that you not only survive, but you also thrive. Come let us have this conversation on every last Wednesday of every month, from 3.00p.m. I hope to see you there in the next session.

Lydia Mungai

Chief Executive Officer, Tembo Sacco

Tembo at a glance

Key Growth Indicators



1. Total Income

Grew steadily from 3.75B in 2023 to 4.32B in 2024 and 4.68B in 2025. Indicates healthy revenue growth year-on-year.

2. Loan Book

Increased from 3.54B in 2023 to 4.24B in 2024 and 4.71B in 2025. Strong lending activity and member uptake and true to our calling to empower members.

3. Members' Savings

Rose from 3.99B in 2023 to 4.36B in 2024 and 4.90B in 2025. This is a positive indicator of member confidence and liquidity.

4. Total Assets

Expanded from 5.29B in 2023 to 5.85B in 2024 and 6.49B in 2025. Consistent asset growth aligned with savings and lending expansion.



Stock yako iko sorted.

Empower your
business with
Tembo Jisort Loan.

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at 3% p.m

T's & C's Apply

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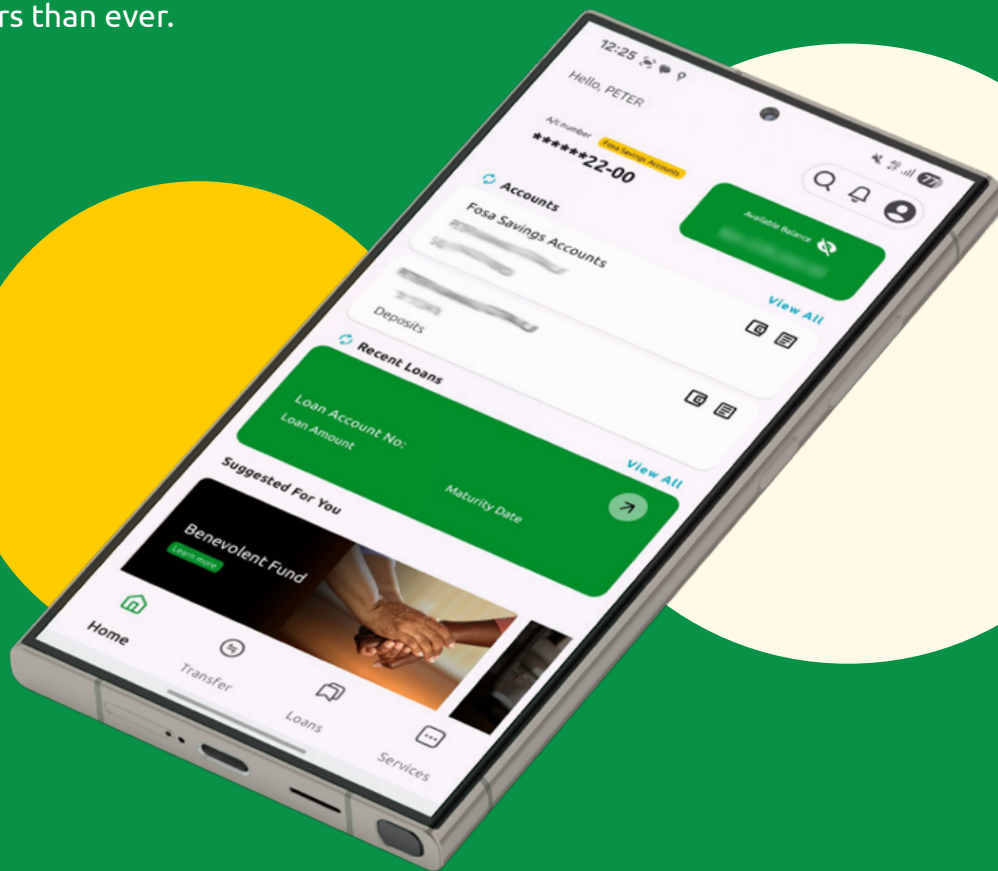
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The Future is Here: An Upgraded App.

In today's fast-paced world, convenience, security, and flexibility are at the heart of financial services. True to its vision of empowering members with modern solutions, Tembo Sacco recently launched its refreshed mobile app, designed to put more power in the hands of members while delivering a smooth and secure user experience.

The upgraded app was rolled out as part of Tembo Sacco's digital transformation journey, aimed at making financial services more accessible, efficient, and member-focused. With a new look and feel, as well as powerful features, the app brings Sacco services closer to members than ever.



Designed for a Better Member Experience

Members can now enjoy a host of new features that make managing their finances faster, safer, and easier:

1. Now on iOS

The app is now available for both Android and iOS users, ensuring inclusivity and accessibility across devices.

2. Instant Bank Transfers with PesaLink

Move money to your bank account instantly using PesaLink, eliminating delays and offering seamless transactions.

3. Deposit & Withdraw to Multiple Mpesa Numbers

Members can now deposit or withdraw funds to other Mpesa numbers beyond their registered primary number — adding flexibility.

4. M-Tembo Loan Top-Ups

Need a boost on your loan? The new loan top-up feature allows members to access additional funds without going through lengthy processes.

5. Request Monthly Statements

Transparency made easy — members can now request their monthly account statements directly through the app.

6. Move Funds Between Accounts

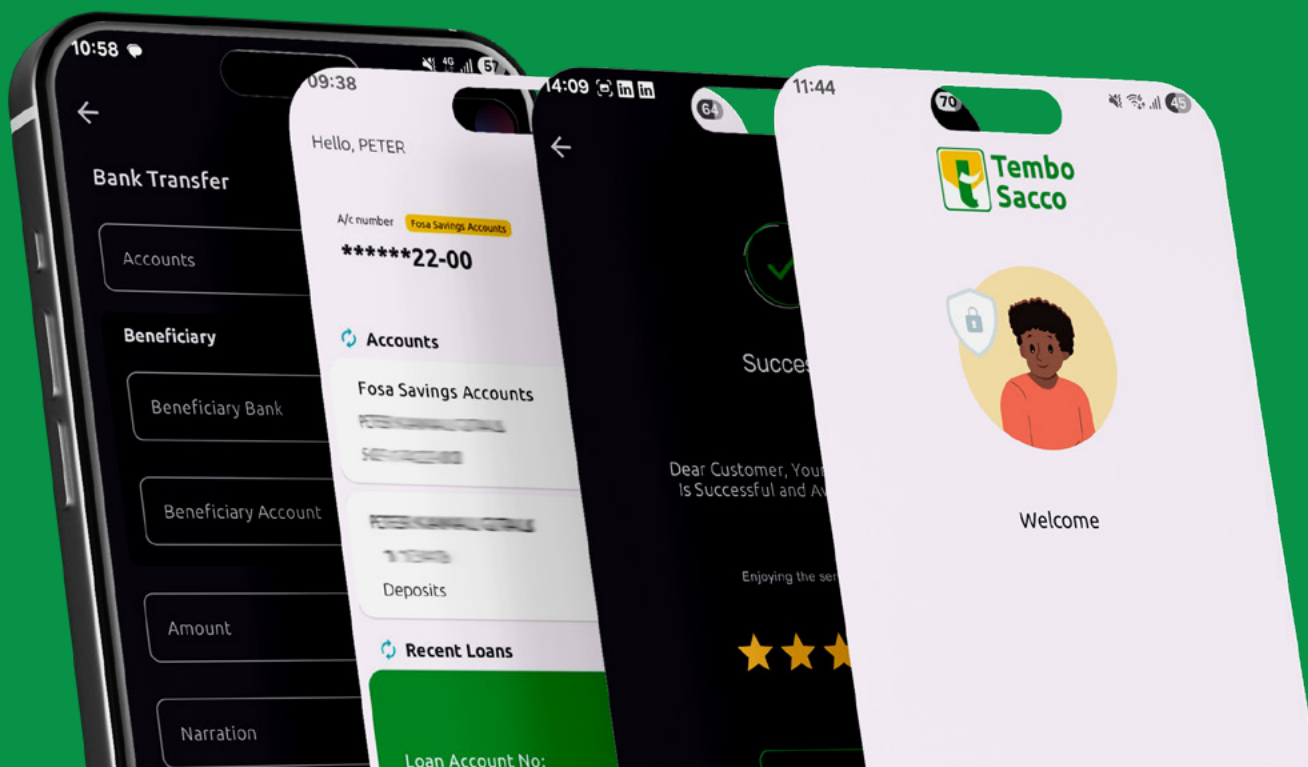
Seamlessly transfer money between your Hekima Savings Account, Junior Account, and main Sacco account — giving you complete control over your finances.

7. Enhanced Security Features

Security has been upgraded with biometric logins, security questions, and one-time email passwords (OTPs) to ensure members transact with peace of mind.

Join The Movement ; Scan & Download

Download the new Tembo Sacco App today — and experience the future of savings, loans, and financial empowerment.





CSR: Planting Today, Sustaining Tomorrow

In line with its commitment to sustainability and community development, Tembo Sacco recently embarked on a tree planting activity in celebration of Co-operative Environmental Day, reinforcing its role as a responsible financial partner that goes beyond providing financial services. The initiative brought together staff, members, and community stakeholders with one common goal—to conserve the environment and secure a greener future.

The event, held at Jamhuri ASK Grounds, saw the planting of a variety of trees. This not only contributes to climate action by enhancing carbon absorption, but also supports local biodiversity, soil conservation, and improved air quality.

According to Tembo Sacco's leadership, the activity is part of a broader Corporate Social Responsibility (CSR) agenda that emphasizes sustainable development.



Speaking during the exercise, Tembo's Customer Experience Lead noted;

"Our responsibility as a Sacco goes beyond financial empowerment. We are stewards of the environment, and this tree planting drive is a symbol of our dedication to future generations."

The activity also fostered a spirit of unity among participants, as staff and community members worked hand in hand to plant, water, and protect the seedlings. Beyond the trees themselves, the initiative left behind a renewed sense of ownership and collective responsibility for environmental conservation.

Tembo Sacco has pledged to continue similar green initiatives, ensuring that its growth as a financial institution is matched with meaningful impact on the environment. As the seedlings take root, so too does the Sacco's legacy of sustainability—a legacy that will bear fruit for decades to come.



NEW



TEMBO VENTURES

HOUSING CO-OPERATIVE

KISUMU LAKEVIEW 50X100 PLOTS



Accessible
Roads



Power &
Water



Access to
Social Amenities



Developed
Neighborhood

CASH
PRICE

950K

MEMBER
INSTALMENT

1M

NON-MEMBER
INSTALMENT

1.1M

TITLE DEED
IN

**30
DAYS**

**30% DEPOSIT
BALANCE IN 6-8 MONTHS**



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Pictorial



Tembo staff at the International Co-operatives Day (Ushirika Day).



Delegates' Conference at the Luke Hotel



At the Nairobi City Marathon

My Tembo Testimony

I joined Tembo Sacco in 1988, back when I was working at Kisumu Breweries. At the time, I simply wanted a safe and reliable way to save part of my salary. What I didn't realize then was that this Sacco would become one of the most important partners in my life's journey.

Over the last 27 years, Tembo Sacco has been by my side, helping me turn my savings and dreams into reality. Through their support, I was able to build my home in Maranda, a place I am proud to call my own. Later, I also managed to buy a car.

Joining Tembo Sacco was one of the best decisions of my life. It gave me financial discipline and the confidence to pursue goals I never thought I could achieve. My home and my car are not just assets—they are symbols of the partnership I have had with Tembo for nearly three decades.



Dickson Amolo



**Dickson & his Brother
at his residence**



House under construction

Department Announcements

Marketing

Save Smart. Earn more with BOSA Special Savings.

Looking for a savings option for specific purposes such as holidays, construction, school fees etc.

Why Bosa Special Savings?

- Earning Interest twice a year
- Safe and secure savings
- Perfect for personal goals and projects
- Withdrawals allowed once every quarter

Start saving today and make your future brighter.

The advertisement features a central image of a smiling man in a pink sweater pointing towards the text. The background is green. The Tembo Sacco logo is in the top right corner. The headline 'Cheki Difference, Wewe Decide' is written in a white script font. Two columns of text compare 'Deposit Refunds' and 'Self Guaranteed Loans'.

Tembo Sacco

Cheki Difference, Wewe Decide

Deposit Refunds	Self Guaranteed Loans
Lose out on interest earned from savings	Earn interest from your savings as you repay your loan.
Can't access a loan for 6 months after refund	You have access to some loans.
5% penalty charged on immediate withdrawals	Same day processing. No guarantors required.
60 day waiting period for refunds without penalty	You can pay back your loan anywhere from 1 - 36 months



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