

Digest

 **Username**
A tradition of trust

A Publication of Username Investment Limited

May 2019 - September 2019

Issue 6



FEATURES

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MEDIA FEATURES



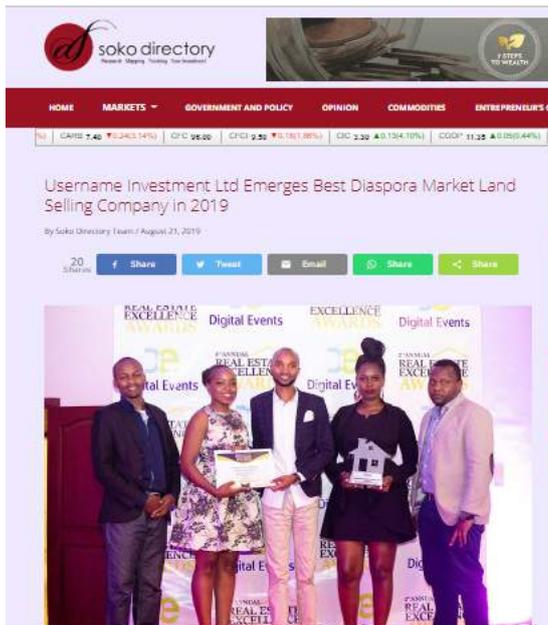
TUKO



Username Investment Ltd. Team holding The Real Estate Company of the Year trophy won at the 2019 Bizna SME Awards Photo: Username Source: VGC



Username Investment Limited Team together with the CEO Reuben Kimani (centre) after he won the 2019 African Business Personality Award at the Voice Achievers Awards.



EDITORIAL TEAM

Joseph Gitonga, Maureen Mutahi
Ronald Kemei, Susan Wambui, Elvis Bwire

MESSAGE FROM THE CEO

Dear Stakeholders,

The last quarter of the year has been eventful for us and we are grateful for the success we have achieved. Thank you all for believing in us.

We intensified our efforts to reach out to Chamas and we organized our first Imarisha Chama Forum that aimed at empowering each Chama member through diverse topics on personal finance management and how to set themselves for financial success. As a Company, we will continue to offer more tailor made offers for group investors because unity is strength for those who are looking forward to invest.

Our efforts as a Company have not been limited to Kenyans living locally, rather, we have gone far and beyond to reach out to Kenyans living in the diaspora and are looking forward to investing affordably back home. This huge population of over 3 million Kenyans have previously faced challenges when trying to find the best Company to invest with. This drew our attention and a Team from Username spent over 2 months in the USA and UK visiting our clients, issuing title deeds and reaching out to more Kenyans with affordable and value added land.

Among the cities we visited in the United Kingdom include London, Oxford, Reading, Bristol, Swindon, Nottingham and Glasgow. In the USA we visited Boston, Seattle, Dallas, Birmingham, Baltimore and Harrisonburg. We empowered hundreds of Kenyans living there and these efforts saw us bag an accolade as the Best Diaspora Market Land Selling Company at the 2019 Real Estate Excellence Awards.

In the past quarter, we have also bagged a number of accolades across the industry for our unique role in making affordable housing achievable for all. They include; Land Agent of the Year, Real Estate SME of the year, Best Customer Care on Social Media, the Best Stand in Property and Real Estate in Nakuru ASK Show and African Business Personality Award. These awards have been made possible by our stakeholders who have been on forefront in actualization our Vision.

I am happy that our Mission of providing families with a place to call home is actualizing. I am particularly impressed by one of our clients who is currently developing his 4 bedroom maisonette in his property in Ngong after purchasing it at Ksh 349,000 only. We will continue to offer more affordable projects in areas with high potential for growth and enjoy easy access to major urban areas.

Our commitment is to continue to offer our clients products that suit the needs in various counties. Through your efforts and your continued support, I am confident that as we approach the remaining part of the year, we will achieve more.

Reuben Kimani
Chief Executive Officer



INDUSTRY NEWS

Konza and Naivasha gazetted as Special Economic Zones

Konza and Naivasha were recently gazetted by Trade and Industrialization Cabinet Secretary Peter Munya as Special Economic Zones. This means that the areas will enjoy special tax and infrastructure that will facilitate a wide range of activities such as storage, export and import attracting a wide range of both local and foreign investors.

This move empowers investors willing to set up industries to process goods. The real estate sector which is majorly influenced by population and infrastructural growth is also set to experience growth because the industries will attract a working population in need of housing and commercial facilities.

Naivasha, for example, will host a number of industries that will enjoy access to cheap geothermal power which has increased recently with an additional 82.7 megawatts through a new geothermal plant at KenGen.

Transportation of goods and people will also be made easier and affordable with the ongoing construction of the 120km Nairobi-Naivasha Standard Gauge Railway (SGR) complementing Naivasha as a logistic hub. This will also be supplemented by upgrading of Nakuru Airport whose expansion plans are currently underway.



Konza on the other hand has begun attracting investors who are already tapping to its growth. This mega project under Vision 2030 Development Blueprint envisions a technological city that will offer employment to young people in Information Technology. The city is set to be a major economic driver for the nation and home to vibrant mix of businesses, workers, residents and urban amenities.



Early this year, South Korea committed Ksh. 10B to set up a Kenya's first graduate only Information Technology University on a 22-acre piece of property in Konza. In addition to this, the Kenyan Government partnered with the Government of China and Huawei Technologies to deliver a data center, smart city and surveillance project in Kenya for Ksh 17.5B.

Konza has continued to open up with the recent completion of the Standard Gauge Railway and SGR station. This has been followed by the proposed Ksh 300B Mombasa-Nairobi Express-way set to bypass Nairobi to branch off just past Konza.

In conclusion, Konza and Naivasha will attract huge investments across board making them a top preference for real estate investors eyeing immediate investments in the areas or for future investments because capital gains are assured. New and seasoned investors are now encouraged to take advantage and invest now as the prices are now affordable. When full established properties in the areas will be unaffordable.

PRODUCT REVIEW



Pristine Gardens Matuu is a carefully selected low-cost high-returns project that touches the recently tarmacked Kivandini -Masinga Road, off Thika-Garissa highway. Last year, The Kenya National Highway Authority (KeNHA) launched the expansion of a section of Thika-Garissa highway aimed at easing traffic in the area. The infrastructural projects have made Matuu an ideal location for real estate investors.

This property is not only affordable but also value-added and enjoys proximity to amenities such as schools, health facilities, shopping facilities, markets and religious centres. Priced at an Ksh 199,000 only for an 1/8th-acre plot, it is the most affordable price in the area. A flexible instalment payment plan of up to 6 months is also available.



The project enjoys close proximity to Matuu Town, a rapidly growing urban centre whose economy is fuelled by commercial services and agriculture. The town has gradually become an economic hub of the surrounding constituencies.

Machakos County will soon have a cement factory in Matuu according to the county's Governor, Dr. Alfred Mutua. Development of this factory will lead to better transportation as road networks will be improved to enable transportation of raw materials and the finished products. Livelihoods will also improve due to creation of employment opportunities and urbanization will also be witnessed as people will move to live closer to the area. This is the right time to invest here when prices are still low and reap from the foreseen capital gains.

DEPARTMENT ARTICLES

CUSTOMER EXPERIENCE DEPARTMENT

Scott Cook once said *“Instead of focusing on the competition, focus on the customer.”*

This has been our mantra this year. We have developed and improved our internal systems and processes for us to serve our clients in a more effective and efficient manner. This quarter, we have introduced Standard Operating Procedures in the Department that includes; Complaint Management Procedures and Title Picking Procedures. We have also conducted audit across our various functions and this has improved our record keeping and accountability.

Customer feedback is key to us and as such, we have managed to incorporate reception quality checks by calling clients who visit our offices to assess their level of customer satisfaction. For our internal clients, we had two internal trainings on Client Courtship and Conveyance Procedure. These has greatly improved our client relationship by helping each staff member understand the Title Transfer Process and how to attend to clients' different needs throughout the land purchase process.

The highlight of this quarter was registering with Institute of Customer Experience as Corporate Members and attending their Breakfast Forum and AGM where we received insights on the customer experience global trends.

For the remaining part of the year, we are enthusiastic about several projects and events majorly Customer Service Week 2019, drafting our Service Charter, launching the Loyalty Program, developing a digital survey for getting feedback via SMS and conducting an external customer service training for our staff.

CREDIT CONTROL DEPARTMENT

The last quarter of the month experienced a launch of about 5 projects. You may be wondering how this concerns the credit control department. With the launch of new projects, all the attention shifts to generating new sales from these new projects by the sales personnel. Credit Control Department comes in to ensure that the debts created from old credit sales is not neglected. We have continued to aggressively monitor the performance of the old credit sales and to identify need for reinforcement in the debt collection exercise.

This has created the much needed balance between generation of new sales and debt collection from old credit sales. The end result is a healthy cash inflow trend which has a positive impact in the company liquidity.



HR & ADMIN DEPARTMENT

The second quarter saw a lot of activities in the HR and Administration Department, including the move to our new Head Quarters office which can now accommodate twice the number of employees the office at The Mirage Towers accommodated. The new office has also improved the working environment of staff members.

As a department, we are gearing up for more recruitments for Nakuru and Westlands Office. We are also preparing ourselves for a seamless and successful Team building exercise before the end of the year.

PROJECTS DEPARTMENT

The last quarter of this Financial Year has seen the Department successfully launch the Company's 37th project, expanding the range of options our esteemed clients can choose from. We have been integrant in the delivery of value additions and providing support to other departments.

Our customers can now choose to invest in various locations including; Ngong, Konza, Matuu, Nakuru, Naivasha, Kangundo Road, Athi River and Tinga; all of which are located in areas with high growth indices hence favourable for immediate settlement or for future investment.

This quarter also rings a reminder- the Projects Department is 18 months old! Happy one and a half years to us! It's at this moment that we pause to reflect on the progress we've made, the advancements we've seen and the input we've contributed to the overall growth of the company, cognizant of the areas we need to be better at. May God bless Username.

ACCOUNTS DEPARTMENT

To make land ownership dream a reality for all our clients in all sectors, we decided to partner with Banks and Micro-finance institutions and make it easier for individuals and investment groups to own properties. In July, we held an Imarisha Chama Breakfast Forum in Partnership with a Local Micro-finance Bank. This provided a platform to educate different Chamas on diverse topics touching on Finance and investments.

Username Investments has specifically developed a tailor-made product for groups to make it easier for every member to own property. Additionally, we are working on a robust Client Referral Program which is a reward system for customers who bring more customers to us. Word of mouth is one of the biggest drivers of revenue growth, at the same time significantly reducing on operational costs and as a company we have purposed to exploit this strategy for the benefit of our customers and the Company.

"Accounting as a discipline is the focus of constructive debate and intensive rethinking caused by economic and technological change, one that will continue to evolve in the future." AECC

ICT DEPARTMENT

"All this modern technology just makes people try to do everything at once", Bill Watterson. We have been working on Accelerated Mobile Pages (AMP) a project created to improve the performance of our website and make it load more quickly for smart phone and tablet users. This has improved the usability and staying power of our clients on our website as they engage with us. We are glad to be making land ownership available for our clients on a click of a bottom.

We are also working on a CRM system and Call Centre that will improve our internal processes and make us serve our clients more effectively and efficiently.

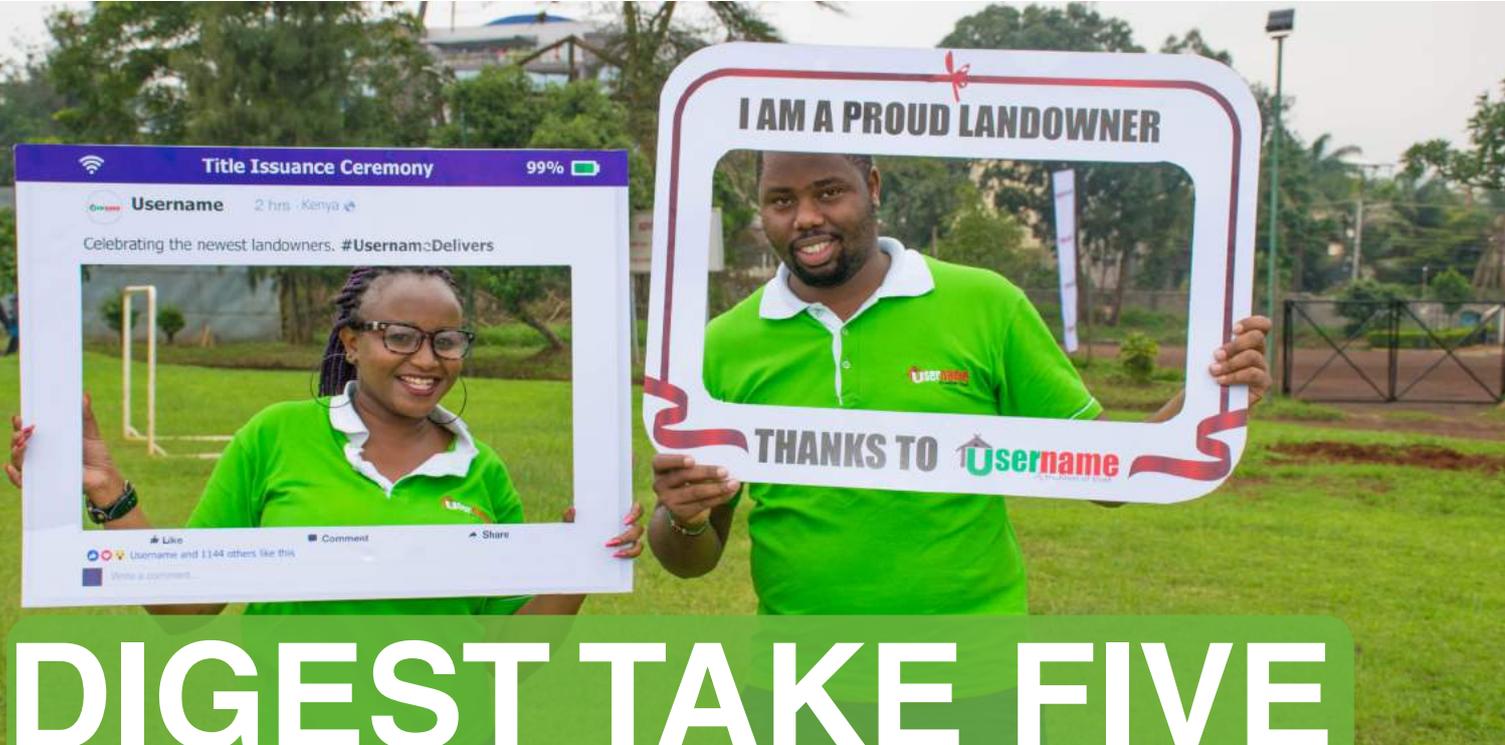


SALES DEPARTMENT

Our customer service is a cut above the rest and this starts at the very first point of interaction with our customers. We are blessed to have a young and dedicated Sales Team that helps in giving solutions to our clients. They not only understand the current investment angles and dynamics but they also have sufficient knowledge to offer our esteemed clients on both sides of an investment coin.

The current marketing trends and challenges need current minds to solve the puzzle. This is where our Sales Team come in and make the difference. With over 8,000 clients on board on a short period of less than 6 years, we thrive as Username through the aggressiveness, dedication and personalized customer service we offer.

Our pride remains in customers who have believed and walked with us all along. Our progress and credit remains engraved on their foreheads. We thank each one of them and we look forward to an exciting 2019/20 financial year. Your trust has built our tradition.



DIGEST TAKE FIVE

***“We don’t have a choice on whether we do social media, the question is how well we do it.”
Erik Qualman.***

When a consumer needs to ask a question or solve a problem, majority of them prefer getting help online. Username Investments understands that Social Media in Customer Service plays a big role towards the success of the brand.

Sylvia Muhia and Ambrose Gathigi are in charge of responding to all inquiries online and they help us understand how they have been using social media to support our customers and take our digital community to the next level.

What are your normal day to day duties?

On a typical day we check all our social media platforms for inquiries and respond to them accordingly. For some, we share our products details and resolve any concerns that our clients may have with our products and services.

What do you consider to be one of your best online practices?

Timely response to all social media feedback, questions, and comments. At Username, we offer personalized customer service in all our interactions to suit their individual needs and create a long term relationship.

How do you handle negativity on Social media?

First of all, we research the problem to identify at which point the problem occurred, resolve it and then respond to our clients. In the case of inaccurate statements, we provide facts on our own social media posts to curb the negativity. Additionally, we are always empathetic because we understand that a customer may not always be right, but they deserve to be heard, therefore, we listen to the feedback, ask for more details and offer a solution.



THAMINI AWARDS 2019

Thamini Awards is an annual Internal Human Resource Program that seeks to recognize and reward outstanding performance.



2019 Thamini Award Winners holding their Certificates



Joseph Gitonga, Head of Sales & Marketing awarding the grand winner.



Username Investment Ltd staff members after Thamini Awards Session

CHAMA BREAKFAST



DIASPORA TOUR 2019



Username Team engaging with Kenyans in the US



Reuben Kimani, CEO, Username Investment Ltd. awarding winners at the 5th Reading Family Fun day Event

Diaspora clients from the UK visiting our offices and projects



AWARDS

Bizna SME Award Username Investments was awarded The Real Estate SME of the Year



Digital Media Awards Username Investments was awarded the 2019 Best Customer Care on Social Media



Nakuru ASK Show Username Investments was awarded The Best Stand in Real Estate



Voice Achievers Awards

Reuben Kimani, CEO, was awarded The 2019 African Business Personality

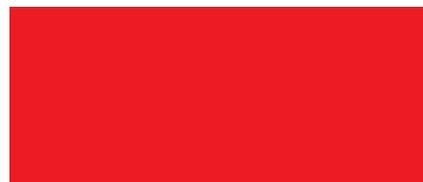


Real Estate Excellence Award

Username Investment bagged The Best Diaspora Market Land Selling Company Award



OPEN DAY PRISTINE GARDENS MATUU



CLIENT TESTIMONIALS



"I was looking for a real estate Company in Kenya that I could trust with my money while in the USA. I finally met a team from Username last year when they came to visit their clients in Seattle. I decided to try them out and invested in 1 plot while still abroad to see if they lived to their promise. To my surprise, they handled all the paperwork and they have delivered my title deed here in Seattle. I have now fully believed in them and I have invested in yet another project in Athi River. If you are in the diaspora, this is the best Company to consider."

Rev Bosco, Seattle USA



My name is Doris and am 26 years old. I am passionate about fashion and I run an online boutique. It gives me a lot of satisfaction to see people look good. I promised myself that by the time I celebrate my 26th birthday I want to be owning a piece of land. I decided to gift myself with a title deed and thanks to Username I achieved my dream. I was able to invest in property through their flexible payment plans. It feels so good to own a piece of property and am not yet done am in the process of purchasing my second plot. I encourage all ladies to work hard and own their own properties, this will not only boost their self-esteem but also earn them respect among their peers.

Doris K



"Life is all about determination, if you are determined nothing can be beyond reach. A way back during my youth, I had a dream of having a home where I can live and access Nairobi. I purchased this property at Ksh 349,000 in January 2017. We received an assurance of receiving my title deed and I did. This house I began developing this year. Nobody should get scared that property ownership is not within reach. Those looking for a property that will suit your budget come to Username".

Hezron O.

DIRECTORS QUOTES

Some people are less qualified and learned than you. They even look less spiritual than you and don't sound as informed/complicated as you might be. Yet they seem to be doing better and making strides because they decided to take ACTION. Do something. Talent, knowledge and big talk is useless without action.

Reuben Kimani, Chief Executive Officer.

All hard work brings a profit, but mere talk leads only to poverty" (Proverbs 14:23). Many times people tell me they want to start a business, go back to college, start a ministry, register a company, write a book, record a song etc. I tell them, "Great, begin it." Sometimes the response is: "But I don't have time, I don't have the money, I don't know where to start." No amount of talk will help you make progress if you don't take solid action. As Dennis Waitley said, "Time is an equal opportunity employer. Each human being has exactly the same number of hours and minutes every day. Rich people can't buy more hours. Scientists can't invent new minutes. And you can't save time to spend it on another day. Even so, time is amazingly fair and forgiving. No matter how much time you've wasted in the past, you still have an entire tomorrow."

Joseph Gitonga, Director and Head of Sales & Marketing

Don't hate yourself. Don't hate others. Don't envy others because Godliness with contentment is great gain. The one whom you think is better than you could be in more unresolved issues than you. The ones you think are happier than you may be crying endless tears wishing they could be you in a certain area. No one has it all. As we try to manage our bit, let us also try to be a support system to others."

Julius Karanja, Director and Head of Finance & Customer Experience

EMPLOYEES OF THE MONTH



BRENDA GATHIAKA - June 2019

HR & Admin department

The new headquarters is expected to dramatically improve the working environment for members of the Username family. This reality would not have been possible without the effort of HR and Admin Project Teams led by Brenda Ann Gathiaka. She had been involved in the project from the inception by looking for a suitable office. The project has been delivered in good time, on strict budget and quality has been observed. The management of the project end to end has been outstanding. We celebrate Brenda Ann Gathiaka. Username Family is glad to have you.



RONALD KEMEI - July 2019

Marketing department

Ronnie is an industrious, self-driven and a creative marketer. His initiatives inspire new ideas and ways of doing business. Most recently, when planning for Nakuru ASK show, He came up with a unique design which he sought to implement in a bid to ensure the company won an award in Nakuru 2019 show. He later sourced for suppliers and saved the company a significant amount of money through his elaborate research and insightful guidance. In collaboration with the entire organizing team, the company eventually won the Best Stand in Property and Real Estate. Ronald, we celebrate your calm, approachable and humble persona. Keep excelling, Username family is proud to have you!



EVANS KARANJA - Septust 2019

Accounts department

Evans plays a key role in ensuring that the Company remains Tax Compliant. He diligently works on hundreds of records to ensure that all Taxes have been filed. He has also been very instrumental in ensuring that the Company Procurement policy is fully implemented. He is creative and does not shy away from sharing new ideas and proposals. Some of the proposals and ideas include the Company Bus, coining of the Finance Departments slogan, ideas on how Company Internal Controls can be enhanced, Bank Call Accounts where the Company has earned good interest and many more. During the just ended Chama Breakfast Forum, he played a key role in ensuring that all I's were dotted and T's crossed. He was also a facilitator during the forum on Chama's Taxation. Username family is proud to have you. We celebrate you!

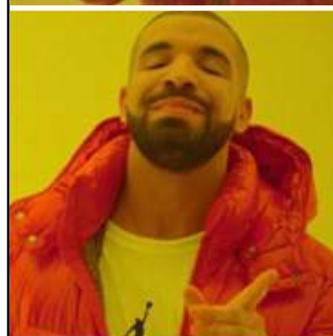
BRAIN TEASERS & MEME

CAN YOU SOLVE THIS IQ TEST?

IF
 $11 \times 11 = 4$
AND
 $22 \times 22 = 16,$
WHAT IS
 $33 \times 33 = ?$



**SOFT
BOOKING...**



**NITALIPA
BOOKING
FEE SAA
HII.**

HOW TO MANAGE PERSONAL FINANCES

Differentiate between savings and investment

Saving is setting aside money you don't spend now for emergencies or for a future purchase. It's money you want to be able to access quickly, with little or no risk, and with the least amount of taxes. While investing is buying assets such as stocks, bonds, mutual funds or real estate with the expectation that your investment will make money for you.

Investments usually are selected to achieve long-term goals.

For your short-term goals, the general rule is to save into cash deposits, like bank account and for longer-term goals, consider investing because inflation can seriously affect the value of cash savings over the medium and long-term.

Identify your needs and wants.

One shilling is as important as one million shillings. Before you can prioritize your spending, before you can create a budget, before you can truly set effective and reachable financial goals, you have to understand needs and wants. Needs are items that you need to survive. These are things like food, shelter and clothing. They are the essentials while wants are items that are nice to have. They are not things that you need to survive. In personal finances always prioritize on your needs.

Never save another person's budget and spoil yours.

While you may have budgeted an amount to lend or help your friends, colleagues and family members avoiding overspending on them and you are left struggling with your finances.

Have some properties that you can convert into liquid cash easily.

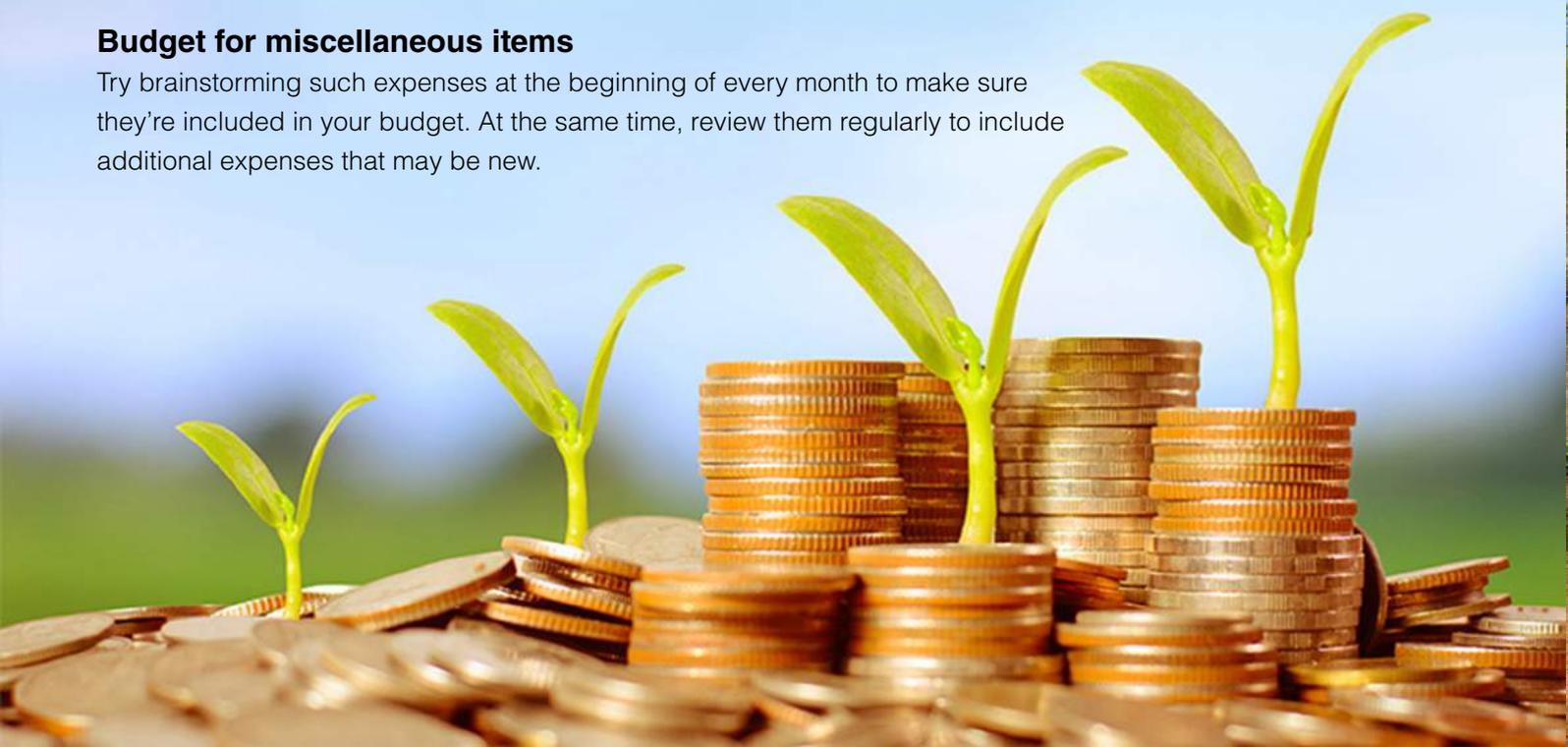
Assets like stocks and bonds are very liquid since they can be converted to cash within days. However, large assets such as property, plant, and equipment are not as easily converted to cash and they may take up to months.

Do something else for some extra income? but, avoid side hustles that add no value.

Earning extra income will improve your life and enable you for example to save for big purchases, such as a vacation and empower you to become more diversified with your income streams.

Budget for miscellaneous items

Try brainstorming such expenses at the beginning of every month to make sure they're included in your budget. At the same time, review them regularly to include additional expenses that may be new.



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