



Digest

A Publication of Username Investments
January 2019 - April 2019
Issue 5



FEATURES

- **Word from the CEO**
- **Product review**
- **Employees of the month**
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MEDIA FEATURES



PEOPLE DAILY Tuesday, April 23, 2019

The location of property is a crucial factor that determines the price of land to investors. Investors prefer property with close proximity to roads, transport linkages, upcoming highways, areas with high population growth and important land marks. Here are such areas according to Username Investment Ltd

1. Ngong

This area stands the best performing estate town in 2018 attributed to the ongoing infrastructural developments in the area such as expansion of Ngong Road, the Southern Bypass and Ngong-Kimuka Standard Gauge Railway station. Construction of the Ngong-Kimuka-Suswa road is ongoing and will be completed in 24 months. Completion of this road is expected to ease transportation and open up the area for real estate development. The town has attracted real estate players as well as land speculators thus driving up price of land.

2. Nakuru

Nakuru is reportedly the fastest growing town in East and Central Africa according to the UN. The Cabinet recently approved the elevation of Nakuru to city status. It enjoys agricultural wealth that has seen land prices rise by 34 per cent according to Nakuru County Land Prices Report. Preparations are ongoing to upgrade Kan et Airport in Nakuru to an international airport. The fact that it is centrally positioned also makes it a dream spot for investors.

3. Konza

Konza Techno City is a national flagship project under Vision 2030, an economic development blueprint that seeks to propel the country to middle-income status by 2020. Recently South Korea committed \$10 billion to set up Kenya's first graduates only information Technology University at Konza Technopolis which is set to be open in 2021. This is expected to fast track the development of Konza. These infrastructural projects are positively influencing the price of land in Konza area.

4. Naivasha

The extension of Phase 2A of the SGR which skirts along a 120km from Nairobi to Naivasha has entered its final stages with the projected completion date of August this year. This has seen the value of land increase heavily in Naivasha town and the environs where the proposed Mega Industrial Park, to be serviced by the railway, will be located.

5. Athi River

The industrial town situated in Machakos

Areas whose real estate value has ballooned



6. Kangundo Road

The anticipated construction of the greater Eastern bypass in the neighbourhood is gradually opening up the area and driving demand for real estate. The completion of the dual Catering road has also helped ease traffic between the city centre and Kangundo Road. Between 2012 and 2017, Machakos County land prices have risen by an average of 8.54 per cent a year according to County Land Report.

7. Kamulu

Kamulu is a small buzzing town located along Kangundo Road on the eastern side of Jomo Kenyatta International Airport. Price of land has appreciated due to proximity to the city and infrastructural developments such as the Eastern bypass which directs a lot of traffic to the Mombasa Road and Thika Road.

8. Juja

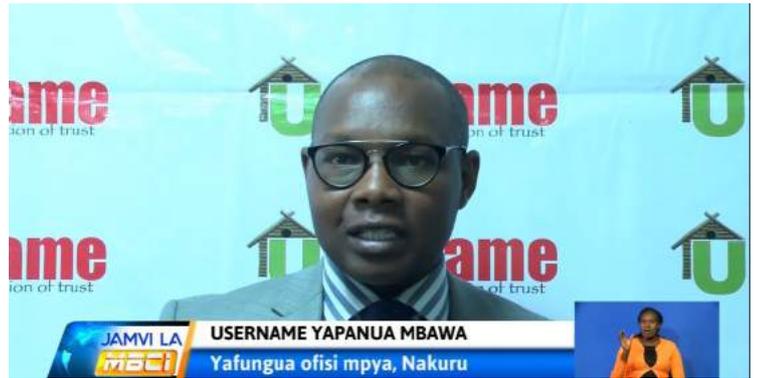
Juja is another area with an annual land appreciation of 17 per cent. The Thika Superhighway, a number of colleges and universities located in the area, including Pioneer School, Jomo Kenyatta University of Agriculture and Technology and the elite Juja Preparatory Academy, and readily available market for various industrial goods continue to attract real estate investment in the area.

9. Ruiru

Ruiru continues to attract real estate investment supported by good transport networks, which provide easy access to key business nodes such as Mombasa Road, Thika Superhighway and the Nairobi CBD. This growth is expected to improve further with the planned Mass Rapid Transit System, a vibrant economy especially of agro-based and industrial businesses which create demand for dwelling units and a positive demographic profile.

10. Kiambu

According to the 2018 Land Index, Kiambu County's appreciation in land value stood at a staggering 28.73 per cent over the last five years. The growth of this satellite town is attributed to the construction of the Northern Bypass Road. Being the headquarters of Kiambu County, it is considered one of the richest places in the country by the wealth matrix.



Wednesday, April 24, 2019



Economy Finance Trade Entrepreneurship Agribusiness Energy

Home > Business > Username Investments CEO scoops diversity, inclusion award

Username Investments CEO scoops diversity, inclusion award

Username Investments CEO bags diversity and inclusion business executive champion award during the 2019 National Diversity and Inclusion awards

By Sharon Chege On: April 15, 2019 BUSINESS TECHNOLOGY



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Affordable Housing Programme to build thousands of houses in Nakuru

By Redwan Khairat

COVING 24H SELF HELP YEMBERS AUTHORS



HOME NEWS BUSINESS MANAGEMENT STARTUP WEALTH MANAGEMENT MEDIA & ADVERTISING LIFESTYLE

Lady wins trip to Dubai after Sh299,000 land investment

By Wikipages On: April 15, 2019

County Dispatch



HOME NEWS BUSINESS MANAGEMENT STARTUP WEALTH MANAGEMENT MEDIA & ADVERTISING LIFESTYLE

Nakuru ripe for property investment - experts affirm

According to a report by the Kenya National Bureau of Statistics, Nakuru County requires 10,000 affordable housing units in order to meet the growing housing demand.

By Wikipages On: April 15, 2019

EDITORIAL TEAM

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

MESSAGE FROM THE CEO

Dear Stakeholders,

An eventful first quarter of the year has lapsed and I believe each one of us has made strides in achieving their individual goals. At Username Investments, our 2018/2019 Financial Year came to a close and we have unwrapped a new one with ambitious and practical objectives both at individual and company level. I extend my appreciation for your utmost efforts and encourage us to continue making great advances as we empower generations with a place they can call home.

2019 begun on a high note when we rewarded our customers who participated in our Christmas and New year campaign. We issued gift vouchers, dinner vouchers, gift hampers and am glad that our trip winners have already travelled for their fully paid trips for two to Dubai, Mombasa and Maasai Mara. Our campaign met its objective of enabling investors to meet their investment goals and enjoy a fully paid holiday.

We went ahead and launched our Nakuru Office, having done over five projects in the county. The desire to address housing needs in this county that has a deficit of 10,000 housing units according to Kenya Bureau of Statistics led to us to open this office. We have been leading in offering affordable land in this County and this office makes it convenient to facilitate documentation for our customers and enable them collect their title deeds . The Office is located at Assumption Centre 4th Floor opposite St. Paul's University.

Providing excellent products remains our main objective, since the beginning of this year we have launched over 4 new projects; in Kangundo Road and Konza. These has been influenced by the massive infrastructural growth in these areas because we ensure that our clients reap maximum benefits from their investments. So far, we have done over 34 projects as a Company.

We have also expanded our company in all fronts and our Team has grown exponentially to now having over 50 staff members. This Team diligently serves our clients in our three offices as we continue to provide affordable homes to all Kenyans.

Looking ahead, 2019 is shaping up to be a spectacular year as we maintain our rapid development and growth as a company. We will continue to add to our award-winning portfolio and doubling our efforts to accelerate and transform the real estate industry by offering affordable and value added property preserving our place as market leaders.

Thank you all for being part of our success!

Reuben Kimani
Chief Executive Officer.



INDUSTRY NEWS



Housing levy contributions suspended

The housing levy fund has hit a rock after the High Court rejected withdrawal of a case opposing the government plan. The High Court declined to allow consent between Central Organization of Trade Unions (COTU) and the state after interested parties contended they had not been consulted. In a letter dated April 16 addressed to the Employment and Labour Relations Court, the Attorney General asked that the mention date for the case be brought forward to adopt a consent already filed in court.

Through phone calls, the parties were summoned for early case mention on 24th April to expedite the hearing and determination of the case. The parties only learnt of the consent and intention to adopt it in court. They vehemently disowned the document insisting that they had no intentions whatsoever of withdrawing the case. The Federation of Kenyan Employers (FKE) and Consumers Federation of Kenya (CoFeK) both who had

made applications to be joined in a case filed by COTU asserted that they had not been consulted before the consent was filed.

The consent purports that COTU, FKE and CoFeK had agreed with the Ministry of Transport to withdraw a case challenging implementation of the 1.5 per cent housing levy. FKE through their lawyer said they were willing to take up the case if COTU wanted to opt out. Justice Maureen Onyango declined to adopt the contested consent and instead ordered that the parties involved agree on the matter before they come back to court for the mention. She also extended the orders suspending implementation of the deduction of 1.5 per cent workers' salaries pending the initially set date of May 20, 2019 for mention of the case.

The Housing levy contributions are set to deliver President Uhuru Kenyatta's ambitious Big Four Agenda which promises to deliver 500,000 houses in five years. Currently, Kenya requires more than 250,000 housing units every year to meet demand. This is against the annual average of 50,000 units delivered by the government and private developers per year.



PROJECT REVIEW



Gardenia Estate
Kangundo Road

An ideal home satisfies your needs, functions like a dream and simplifies your life. It creates satisfaction more so when it has been well positioned in a family oriented neighbourhood with close proximity to social amenities. The fulfilment is enhanced further when such a home has constant supply of water made possible by a borehole, electricity, ease of transport through graded access roads in addition to enhanced security through an all-round perimeter fence and an estate gate. These best describes Gardenia Estate-Kangundo Road an affordable piece of property providing a serene living environment with great ambience and scenic views of Kilimambogo.

A research by Urban Land Institute revealed that infrastructure is the top most factor that drives where real estate development happens. Kangundo Road, the exact location of the project, is set to benefit from increased spending on infrastructure, rising by 38.1 per cent from Ksh347.4 billion in 2017 to Ksh. 396.8 billion. The Kenya National Highways Authority has already earmarked Kangundo Road for an upgrade to a dual carriage. These are among upcoming infrastructural projects in Kangundo Road and they will drive up prices of land in this area.

Gardenia Estate-Kangundo Rd is located along Kangundo road, next to KBC Centre Malaa, 3.7kms from the tarmac. This location makes it ideal to travel to the city and back conveniently for the working population especially young professionals. The recent completion of dualling of outerring road has also helped ease traffic between the city centre and Kangundo Road, adding to convenient access as well as the attractiveness of the area.

The introductory cash price for this prime property is Ksh 795,000 with an available flexible payment plan of up to 12 months. This project also comes at a special offer, where you buy 2 plots and get 10% off on the second plot. Better still, this price is all inclusive of legal fees, stamp duty and title transfer fees with no hidden charges. The best any investor can do this year is to gift his family with a piece of Gardenia Estate- Kangundo Road.



CHRISTMAS CAMPAIGN WINNERS



Anne Lagat and her husband receive a trip voucher to Dubai from Reuben Kimani, CEO, Username Investments Ltd. (second from right) and Julius Karanja, Head of Customer Service, Username Investments.



James Omari receiving his trip voucher to Mombasa from Catherine Kamau, Client Relationship Manager, Username Investments.



Ronald receiving his trip voucher to Maasai Mara from Reuben Kimani, CEO, Username Investments.



Maureen Mutahi, Marketing Manager (right) issuing dinner and shopping vouchers to the winners of the Christmas Campaign

MISTER SEED OFFICE VISIT



Mr Seed from UK together with Username Investments Management when he visited our headquarters in Westlands.





NAKURU OFFICE LAUNCH



VALENTINE'S DAY



OPEN DAYS

Gardenia Estate - Kangundo Road



Greenfields - Kangundo Road



TRAININGS

Customer Experience Training



Sales Team Training



WOMEN'S DAY



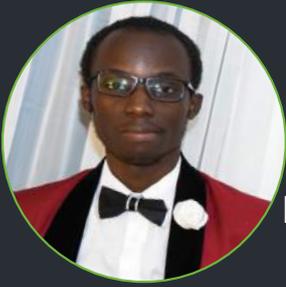
DIAR AWARDS



Reuben Kimani, CEO, Username Investments receiving his Business Executive Champion Award won during The 2019 DIAR Awards



EMPLOYEES OF THE MONTH



Ebenezer Elisha
Projects Department
January 2019

Ebenezer is hard working, industrious and happy to help. He has worked really hard under difficult weather conditions especially in December 2018. Despite the challenges, he has been readily available and ready to assist in various capacities. During Graceland Open Day, he was one of the people who came in handy to ensure the setup is done in a new site despite the muddy roads and the challenging weather conditions. He has also been holding forte for colleagues especially CRMs over the holiday season, assisting the customers with site visits.



Ambrose Macharia
Sales Department
February 2019

Ambrose is a confident, enthusiastic and an honest sales professional. Over the last couple of months, he has posted a significant improvement in revenue collection. Also noteworthy is the fact that he is the only CRM who has not had a refund in financial year 2018/9. This is an outstanding quality that deserves recognition – presumably attributed to his ability to provide clients with honest information, offer constant support and guidance over the entire purchase process. With a SMART strategy, focus and determination, he has capacity to consistently post above target results.



Dorina Mirembo
Sales Department
March 2019

She is a self-driven heroin, industrious and confident leader who has lead the Department with wisdom and humility. From the early days of the business when she joined, she has served her customers with great zeal and dedication – ranging from working on Sundays and holidays to late site visits just to make her customers happy. Her performance every month is not in doubt to all. Her hardwork, outstanding performance and self-drive remains unmatched.



Martin Ng'eno
Accounts Department
April 2019

Martin is our very own Sage Consultant and the most patient person we know of! He is always ready to assist, has a positive attitude and would never say no to any task. He has an “I can do it attitude” which has seen him work long hours just to ensure that tasks are executed. Customer Service being one of Username's core values, he has gone to great lengths to patiently assist CRMs with their queries as well as ensure correct customer statements at the click of a button. He has been core in the implementation of the system, assisting and guiding colleagues both at the front and back end with his outstanding technical skills.



CLIENT TESTIMONIALS



Githeri man

"My name is Martin Kamotho but when we met with Username I was being referred to as Githeriman. They promised to give me a plot, I went and they showed me the property in Ngong and they processed my title deed. I will now work hard and build a home for my family. The kind gesture by Username to me is a sign that it is a trusted Company because they kept their promise. I am grateful to the whole Team and may God bless Username."

Wambui

"My name is Wambui and am a business lady in Ngong. I have been saving and am grateful that Username accommodates business people through their flexible payment plans that I personally used when investing. I would advise women to believe in their day to day efforts despite the challenges because these efforts have the capacity to enable them invest and change their future. I bought a plot at Ngong Blossom and I have already received my title deed. To all women, I encourage you to save and invest in the affordable properties by Username. I am a proud land owner thanks to Username."



Caro

"I have been investing with Username since December 2016 and since then I have bought five plots and already received 4 title deeds awaiting processing of the fifth one. Username is a genuine company because I have visited a number of their projects and saw the exact location. The projects have close proximity to the road, affordable and with flexible payment plans accommodating everyone. I encourage everyone to start investing with Username and you will not regret. They have the best customer service and their projects are better packaged every day."

DIRECTORS' QUOTES

We keep on improving our Customer Experience because it matters. The 2011 Customer Experience Impact (CEI) Report explored the relationship between consumers and brands. The survey revealed that 86 percent of consumers are willing to pay more for a better customer experience. With this in mind, we not only make properties affordable but we also ensure that our customers get the best customer experience without paying more. This is made possible by making Customer Experience an all-inclusive process starting from the first point of contact with the customer, during the sales process and after the sales experience. In short, with us, we have the customer in mind throughout the entire journey.

Julius Karanja, Head of Finance and Customer Experience

No great marketing decisions have ever been made on qualitative data." According to John Scully. By 2025, 9 in 10 mobile phone users in Kenya will also be internet users according to GSMA Intelligence Report. As we continue to increase our reach out efforts to every Kenyan with our affordable products, we are progressively working on an intensive project for the online community - both digital and social media. This will greatly help us reach out to millions of the current and upcoming generations who are looking for a place to call home and spend most of their free time online.

Joseph Gitonga, Head of Sales and Marketing

Passing tests and exams, speaking proficient queens English, possessing lots of knowledge, display of creativity, reading books, oozing with motivational quotes, great intentions etc. is not enough. What you do with the good attributes is everything. It is not about what we know but what we do to benefit the world that reward us for and remember us for. We don't get paid for what we know. We get paid by what we do that add value to others. And it is the payment in cash or in kind that bring about success. The biggest reason for our failure is seldom the lack of smarts, character or willingness. We fail because of our inability to get things done.

Reuben Kimani, CEO, Username Investment Ltd.



DIGEST TAKE FIVE

I am convinced that nothing we do is more important than hiring and developing people. At the end of the day, you bet on people not on strategies.” Lawrence Bossidy. We meet a Team that ensures that our three offices run efficiently and the wellbeing of staff members is catered for thus creating a conducive working environment for Username Team.

The Department is headed by Reuben Kimani with the help of Linda Saina, Senior HR. The Team members include Fridah Muiruri (Administration Officer), Brenda Ann Gathiaka (HR Officer), Doris Alivitsa (Front Office Executive), Julian Waithera (Front Office Executive) and Vanessa Wanjala (Front Office Executive). They help us understand their critical role in Username Investments.

How is your typical day like as a department?

Our day revolves around ensuring that all our offices run effectively and efficiently. This ranges from ensuring that each staff member has all the required items to do their work, answering phone calls and attending to office visitors. We also conduct extensive filling and overseeing projects to ensure they are running smoothly.

Summarize Username Investments Team?

Username has a young, energetic, hard working and ambitious team. It is simply a Great Team.

What does it take to be in the Admin & HR Department?

This profession requires one to be keen to details and result oriented to ensure the Company runs smoothly and projects are completed within the set timelines.

What would you say is the hardest part of your job, how do you work around this?

Employees are dynamic in nature and have diverse ways of approaching issues depending with temperaments and backgrounds. We have to understand each employee individually and attend to their needs uniquely. It is challenging to understand the unspoken and still attend to it satisfactorily. We manage this by listening carefully to employees, both the verbal and non-verbal, being honest on what is possible and what is not while maintaining high levels of confidentiality.

What should we expect from your Team this year?

Expect more interactive, fun and team bonding activities/events. We will continue providing relentless support to the Team and our clients.

DEPARTMENT ARTICLES

CUSTOMER EXPERIENCE DEPARTMENT

Positive customer service

In the era of fast paced digital environment, one of the challenges business entities are battling is staying updated on new trends to bridge the gap between them and the customer. Providing responsive customer support and offering a seamless customer service experience is important to brand perception and long-term business success. Therefore, this calls for awareness of all the customer needs and coming up with positive ways to improve the overall experience.

To achieve this, it is key to understand our customer base and create ways to attend to them individually. As the CE department we have come up with various measures that will allow us to effectively deliver first class customer experience. They include having various feedback criteria, setting up a customer experience number, having internal trainings and a loyalty program to appreciate our loyal clients. This has created a wow effect on customers and making interactions more personal.

“Customer Service is the experience we deliver to our customer, it is the promise we keep to the customer, it’s how we follow through for the customer and It’s how we make them feel when we do business with them.”

Shep Hyken



ACCOUNTS DEPARTMENT

A new development to look out for in the real estate industry this year is the Housing Levy being introduced by the government to raise funds for one of its Big Four Agenda: Affordable Housing. Both the employer and the employee shall each contribute 1.5% of the employee's monthly basic salary, provided that the sum of the total monthly contributions shall not exceed Sh5,000. The government intends to construct 100,000 houses per year under the scheme. We welcome the scheme provided there is proper implementation of the project.

As a department we have come up with guidelines for assisting our diaspora clients to make payments for their plots. These guidelines have made the payment process easier, cheaper and faster for them to invest back home and acquire our affordable properties.

We have also improved on our accounting system and this has greatly streamlined our internal operations. We are working towards automation of sending customer statements and on a robust client referral program that will save major operational costs for the company.

ICT DEPARTMENT

“Technology made large populations possible; large populations now make technology indispensable”;

Joseph Krutch. As a Department we have so far designed and developed a number of operational applications that have increased efficiency to our clients who are looking forward to investing. Among them are plot automation app that has made it easy to book a plot online, Birthday SMS application that has enabled us send birthday SMS to our clients easily, developing a welcome message app and online Site visit booking form. We look forward to an amazing remaining months of the year full of opportunities as we continue to make operations efficient for staff members and our clients. At Username we continue to make property ownership a seamless process that will accommodate each and every Kenyan living here or in the diaspora.

PROJECTS DEPARTMENT

A good product precedes a good sale. The Projects Department directs its energies in the preparation of the product for sale and ensuring that the land we offer at Username is value added and attractive for settlement and investment. We also maintain and monitor our projects for 2 years after their launch, therefore walking with our clients even after the sale of a project. While the work is in most cases intensive, it is intensely satisfying to see Username's clientele satisfied and a project fully taken up. Our solemn promise is to always be above the industry standards and to be responsive to the needs of our clients, walking with them even after their investment with us.



CREDIT CONTROL DEPARTMENT

Considering this past quarter was also the last quarter of the Financial year 2018/2019, we in the Credit Control department discharged our duties with a lot of vigour in a bid to end the financial year on a good note. Debt collection was on top gear to ensure the company's liquidity is not compromised. The strength of the department was further reinforced by having an additional resource. We can only better our best with this development. We endeavour to keep the debt of the company at a manageable level in the financial year 2019/2020 by working together with the various stakeholders.

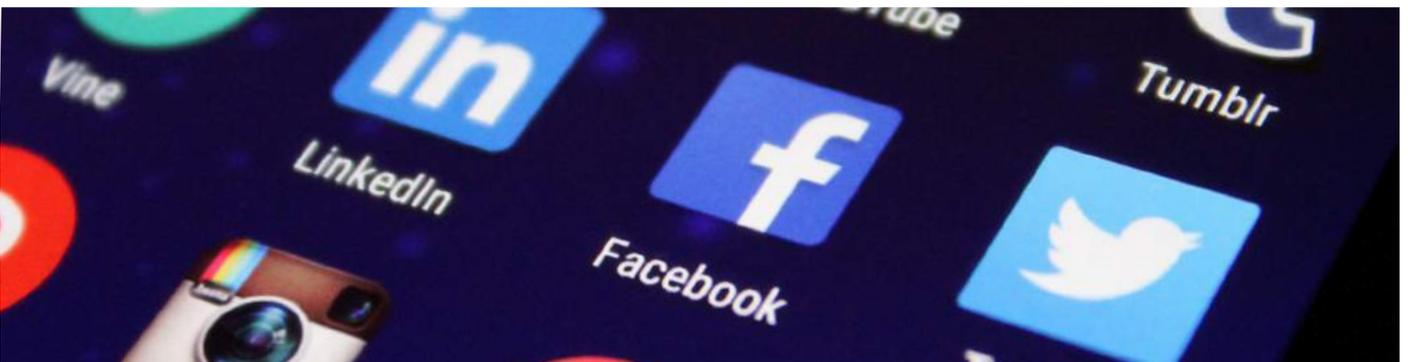


DIGITAL AND SOCIAL MEDIA UNIT

We recognize that online marketing is becoming a trend in the Kenyan real estate industry with the increasing number of young buyers looking to own their own homes. This generation is tech savvy and is at ease with internet usage. They are more likely to look up for property details on Google or to ascertain its credibility making digital marketing an important avenue.

At Username we cannot downplay the importance of salesmanship in real estate. While online marketing may not help you close sales it helps guide potential buyers through the process of decision making. Moreover, the competitive nature of real estate industry makes it difficult to stay afloat with the traditional marketing methods like billboards, newspapers and Television alone. After viewing or listening to your AD customers flock online platforms to look up more information.

The DSM Unit does all that for you and we are always ready to respond and provide all the information you need in all our online platforms. You can find us on our Website, Facebook, Twitter, Instagram, YouTube, WhatsApp and Linked In.





SALES DEPARTMENT

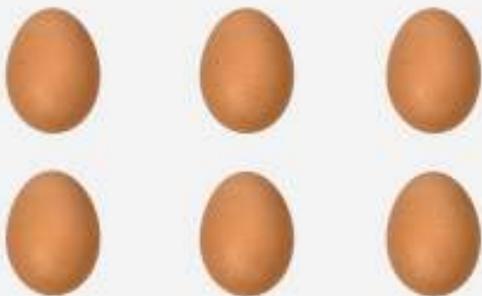
Sales team is one of our strongest and most reliable department that bridges the business and customers. Our sales team has been performing this role with dedicated professionalism and excellent customer service. They give attention to customer needs and tailor them to perfectly meet what we offer to the market. The department comprises of young staff who are all excited about new turns in real estate industry.

We take much pride in our sales team who give every last effort to ensure our customers are not just happy but also satisfied with their decisions to invest with us. With the rapid change in technology, our sales team are always a step ahead to empower our customers. They play excellent teamwork both inside our offices and out in the fields. We keep you informed with ongoing and upcoming developments to help you make both immediate and long term investment decisions.

For the last 5 years, the Sales Team has empowered and provided opportunities to tens of thousands of customers. Today we are proud to witness some of those feel at home on the properties they invested with us. The pride of empowerment is in hopeful impacts to the people involved. As Stephen King once said, "You can, You should, and if you're brave enough to start, You will".

BRAIN TEASER

I have six eggs



I broke two, fried two & ate two.

How many eggs are left?

RIDDLE

Which number has two zero and two four?

a) 0024

b) 2024

c) 0044



INVESTMENT ADVICE

How to Get Started with Real Estate Investing

Investing is an important building block of a sound financial future and can help you get higher returns from your money. If you want to make headway in building your wealth, simply saving money might not be enough. Your next move to maximize your savings should be to begin investing. Buying and owning real estate is an exciting investment strategy, that can be both satisfying and lucrative. You probably started the year with a resolution to invest in property but you are yet to pursue that goal. Here are a few tips to help you get started on real estate investing. .

1. Prepare and research

Do your due diligence to ensure that you understand the market in which you are buying and the property you are considering before you make a purchase. This means researching current property values and also visiting the property yourself as part of the due diligence process.

2. Focus on areas with Upcoming Developments

When it comes to investment properties, the old adage holds true: location is everything. Location of a property determines whether you will successfully sell it later for a profit. The government investment in developing modern transport networks and electrification programs is deemed to bring infrastructural development in the near future. Some of these areas include Kangundo Road, Konza, Ngong, Naivasha and Nakuru.

3. Proper financial management

Start now by saving money either from your salary or other income maybe 40% or as a little as 20%. However, if you get into the habit of setting aside this amount of cash each month, then you will be able to invest in your first property soon.

4. Start small

There's no need to wait until you have saved up millions to invest. You can start with as little as Ksh30,000 per month and grow your way up. The need in the young generation to invest early in life, majority of them being in entry level jobs, causes us to provide affordable products with flexible payment periods of up to 12 months. Look out for such flexible payment plans to enable you invest without straining your finances.

5. Invest with a reputable company

While there are hundreds of companies out there that promise to make your real estate investment dreams a reality, you have to be careful not to lose your hard earned money to unscrupulous dealers. Seek out a reputable company to work with and this will give you peace of mind.

6. Believe in Yourself!

You can achieve anything that you set your mind to. There are no limits out here, the only limits are those that you impose upon yourself. Start small, dream big and don't ever give up.

HEAD OFFICE

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