



UTAFITI
SACCO SOCIETY

— Growing Together —

MEMBERS' HALF-YEAR UPDATE



JANUARY – JUNE 2026



**Stronger Together,
Better Tomorrow.**

**Your SACCO,
Your Future.**



**MEMBER
FOCUSED**

Your needs,
our priority



**FINANCIAL
STRENGTH**

Sustainable growth
and stability



**TRANSPARENCY
& ACCOUNTABILITY**

Open. Honest.
Responsible.



**INNOVATIVE
SOLUTIONS**

Smart services for
a better future



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www.utafitisacco.org

— Growing Together —

Message from the Chairperson

Dear Members,

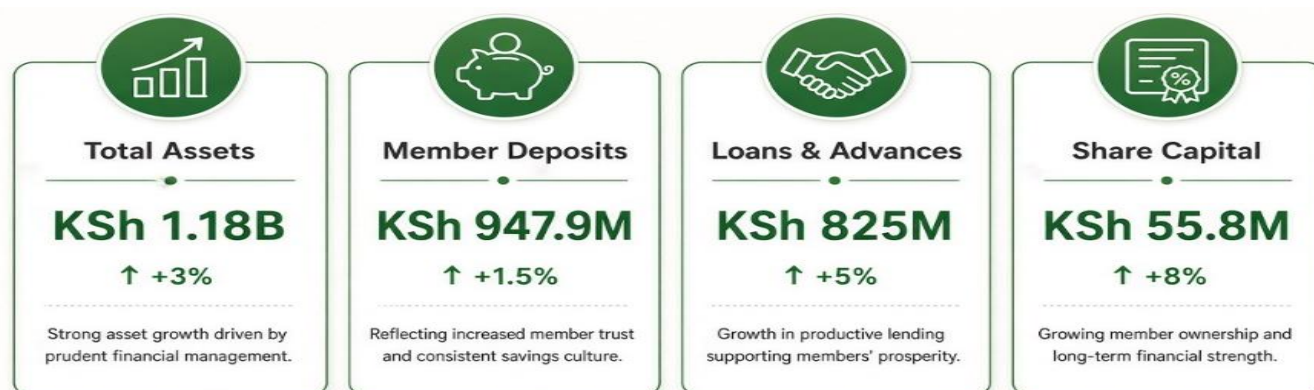
It gives me great pleasure to present the Members Half-Year Update for the first half of the year 2026. On behalf of the Board of Directors, I sincerely thank you for your continued trust, confidence and unwavering support of Utafiti SACCO.

This update provides an opportunity to reflect on the progress we have made together, recognize the important role members continue to play in strengthening the Society, and look ahead with confidence as we continue working to grow a stronger, more responsive and sustainable SACCO.

The year commenced on a positive note. Following the successful Annual General Meeting and reconstitution of the Board, we have remained focused on prudent governance, implementation of the 2025–2029 Strategic Plan, financial sustainability, digital transformation and delivering exceptional value to our members. While the operating environment continues to evolve, we remain confident in the Society's direction and committed to making steady progress on the priorities that matter most to our members.

Half Year Financial Highlights

The Society maintained a growth trajectory during the first half of 2026, with growth recorded across assets, member deposits, loans and advances, as well as share capital, compared to the position at the end of 2025. This progress reflects the continued confidence of our members, prudent financial management, and the important role members play in strengthening the Society through saving, borrowing, and investment in share capital. The analysis is based on a comparison of the Society's performance as at 30 June 2026 against its position as at 31 December 2025.



Member Education

UTAFITI SACCO SOCIETY
Stronger Together. Better Every Day.

MEMBER WEBINAR FORUM

Practical knowledge. Stronger finances. Brighter future.

TOPICS TO BE COVERED

- Debt Management & Financial Recovery**
Take control of your debt and rebuild your finances.
- Financial Resilience & Life Planning**
Plan today for a secure and fulfilling tomorrow.
- Digital Financial Services & Security**
Bank, save and transact safely in the digital age.

DATE: 07 September 2026
TIME: 7:00 PM to 8:00 PM
JOIN US ONLINE via Microsoft Teams

Join: <https://teams.microsoft.com/join/37371327631489?pm=UtafitiSACCO&ony=1>
Meeting ID: 373 713 276 314 89
Passcode: f226NhdA

WE ARE HERE FOR YOU

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Don't miss out! Join us, learn, and take charge of your financial future. *Together for Prosperity*

Member education remains an important part of our commitment to empowering members to make informed financial decisions and to get the best value from their partnership with Utafiti SACCO. Through education forums, webinars and regular financial awareness content, members can better understand the Society's products and service. In the second half of the year, the Board and management have planned a series of financial awareness webinars, as well as the main Member Education Day in October. We encourage all members to participate actively in these forums when invited, as they provide an important opportunity to learn, ask questions and engage directly with the SACCO. Members are also encouraged to look out for the Did You Know series and to regularly visit the SACCO website for useful information, product updates and important member communications.

<https://utafitisacco.org/info-center/>

Digital Transformation

The Board remains committed to leveraging technology to improve service delivery, operational efficiency and the overall member experience. In the first half of the year, the Society made further progress in strengthening its digital service delivery through enhancements to the mobile banking platform, increased automation of key business processes, and expanded digital communication channels. These initiatives have improved accessibility, convenience, and operational efficiency while advancing the Society's long-term digital transformation agenda.

Members are encouraged to register for and actively use the mobile banking platform, Member Portal and other official digital channels to access account information, apply for services, and stay updated on SACCO products and communications.

To review your current standing with the Sacco, please visit the member portal - <https://portal.utafitisacco.org/>

Digital transformation remains a continuous improvement journey. The Society will continue to review and strengthen its digital platforms, processes and communication channels to ensure they remain secure, responsive and aligned with members' evolving needs.



Operational Excellence

The Society continued to strengthen operational efficiency by streamlining key processes and improving turnaround times for member services, particularly loan processing and approvals. Members seeking loans of up to Kes 500,000 now enjoy faster processing times, enabling quicker access to financial support for personal, family and business needs. This improvement reflects the Society's commitment to responsive, efficient and member-centered service delivery.

Operational excellence remains a continuous improvement priority. The Board will continue to support process improvements, automation and innovation to ensure members receive timely, reliable and efficient services.



Communication

Recognizing that informed members are empowered members, the Society continued to enhance communication through SMS, social media, member education updates, webinars and the recently revamped corporate website.

These channels are intended to ensure that members receive timely information, understand available products and services, and remain actively engaged in the affairs of the SACCO.

During the period, the Society successfully revamped its corporate website, creating a more modern, accessible and user-friendly platform for members to obtain information, access updates and engage with SACCO services.

Members are encouraged to regularly visit the website and other official communication channels, engage with shared updates and provide feedback so that communication remains timely, relevant and responsive to members' needs - <https://utafitisacco.org/>

Growing Our Membership and Financial Strength

Membership remains central to the growth and sustainability of Utafiti SACCO. Overall, this reflects both the opportunity we have to continue growing our membership and the importance of retaining and engaging existing members.

I encourage all members to continue referring Utafiti SACCO to colleagues, friends, family and other contacts who may benefit from joining the Society. Every new member strengthens the SACCO, expands our collective financial base and improves our ability to serve members better. New members can register with the SACCO using the link: <https://utafitisacco.org/wp-content/uploads/2026/05/Utafiti-Sacco-Membership-Application-Form.pdf>



Looking Ahead

As we enter the second half of the year, the Board remains optimistic about the Society's future.

Our strategic priorities will continue to focus on:

- | | |
|--------------------------------------|--|
| 1. Membership Growth | 2. Digital Service and Automation |
| 3. Operational Efficiency | 4. Product Innovation |
| 5. Enterprise Risk Management | 6. Members training |

The Board remains confident that these strategic initiatives will position the Society for sustainable growth while enhancing long-term value for our members.

Call to Action

Have you filled your Know Your Customer (KYC) Form?

We encourage our members to keep their records up to date with the SACCO in order to maintain communication and regular updates.

Please update your details using the link below: [KYC & Member Details Update Form](#)



Appreciation

On behalf of the Board of Directors, I extend my sincere appreciation to our members for your continued trust, loyalty and commitment to Utafiti SACCO.

I also wish to thank my fellow Directors for their steadfast leadership, the Supervisory Committee for its oversighting role, Management and staff for their professionalism, dedication and commitment to executing the Society's strategic objectives. Together, we remain committed to building a stronger, more innovative and financially sustainable Utafiti SACCO that continues to empower our members' financial journeys.

Thank you.

Chairperson – Wanjiku Kiarie
UTAFITI SACCO SOCIETY LTD