

THE

# Qona

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## The AGM we just had...



>AGM - Pridelnn Westlands

The AGM came, our annual family gathering. Weeks later, it still hums in the background. It was part reunion, part reflection, part reset button for a collective that understands it is always under construction.

Under that familiar tent of accountability, QONA SACCO gathered itself. Not just members, but memory and motion in the same room. You could feel it, the weight of progress, the friction of opinion, the quiet pride of people who still believe in building something together.

Questions arose. Answers followed. Resolutions were not just passed, they were thought of and voted into place.

We looked back at a year that had its fair share of potholes, detours, and the occasional moment where faith had to do the heavy lifting.

### looking back....

Then we looked forward, not with blind optimism, but with that stubborn kind of hope that refuses to pack up and leave.

What stood out, as it always does, is the beautiful collision of generations under one roof. Those who remember when communication meant patience and airtime vouchers sat alongside digital natives who transact with a tap and barely wait for anything anymore. Different worlds, same table, same stake in tomorrow.

Because QONA SACCO has never just been a structure or a statement on paper. It is people. Showing up. Speaking up. Staying in the room long enough to make things better than they found them.

## Quick breakdown of dividends and rebates.

There's a moment every Sacco member secretly looks forward to that small but powerful notification that makes your phone feel like it just gained confidence: dividends and rebates have landed. These are things in life that feel like a quiet pat on the back from your future self.

But what exactly are they?

Think of dividends as your reward for believing in

the Sacco early enough to plant your money and let it grow roots. It's the Sacco saying, "We used your share capital wisely, and here's your cut of the success."

Then there are rebates. These are refunds on the interest you paid on loans and the returns from our diverse investments. In simpler terms, it's the Sacco gently nudging you and saying, "You saved, you borrowed, you repaid, and we're giving a portion back because you kept things moving."

At Qona Sacco, 2025's returns speak volumes:

- **Dividends: 13%**
- **Rebates: 9.3%**

These aren't just percentages on paper. They are proof that consistent saving is not just discipline, it's strategy. It's what turns small monthly contributions into meaningful financial wins. And here's the truth most people only realize late: the Sacco game rewards consistency more than intensity. It's not about sudden big deposits; it's about showing up every month like clockwork.

So, if you've ever wondered whether increasing your deposits makes a difference, it does.

Every extra shilling is another vote in your favor when the dividend season comes around. More deposits don't just grow your savings; they grow your share of the pie.

At Qona Sacco, the message is simple:

Save more. Stay consistent. Own more of your financial future.

Because when the numbers come back home and they always do, you'll want them to recognize you.

## Financial Health

Qona SACCO continued to demonstrate strong financial health during the reporting period, with all regulatory ratios remaining within the required thresholds. Capital adequacy, liquidity, and governance indicators remained robust, reflecting sound risk management, prudent financial oversight, and strong operational discipline. The Sacco's capital position strengthened further, with all capital adequacy ratios improving and staying well above regulatory minimums, reinforcing the institution's long-term stability and resilience.

Liquidity levels also improved, providing a stronger capacity to meet short-term obligations and support member needs efficiently. Although external borrowing increased during the period, it remained well within safe and manageable limits. At the same time, operating efficiency improved as expenses declined relative to revenue, while member-related returns continued to grow sustainably. Credit quality also strengthened, evidenced by a lower Non-Performing Loan (NPL) ratio, underscoring the Sacco's commitment to responsible lending and effective loan recovery practices.

Ratios	2024	2025	YoY	Minimum Status
<b>Capital adequacy ratios</b>				
Core capital/total assets	15.7%	15.8%	▲ 0.4%	10.0% ●
Core capital/total deposits	20.9%	22.4%	▲ 7.4%	8.0% ●
Institutional Capital/total assets	7.5%	8.1%	▲ 6.9%	8.0% ●
<b>External borrowing ratio</b>				
External borrowing / total assets	1.7%	5.5%	▲ 229%	25.0% ●
<b>Liquidity ratio</b>				
Liquid assets / total deposits and short-term liabilities	20.0%	21.9%	▲ 9.6%	15.0% ●
<b>Operating efficiency ratios</b>				
Total expenses / total revenue	85.2%	76.2%	▲ 10.5%	
Interest to members deposits / total revenue	52.3%	53.4%	▲ 2.0%	
interest rate on members' deposits	9.0%	9.3%	▲ 3.3%	
Dividend rate on members share capital	13.0%	13.0%		
<b>Total non-performing loans / gross loan portfolio</b>	<b>3.7%</b>	<b>3.5%</b>	<b>▼ 4.7%</b>	<b>5.0%</b> ●

## Referral programs: Rafiki bonus

Then we have, "Rafiki Bonus", this is not just a referral program. It is the financial equivalent of telling your friend, "Come, let me show you we are building our money." You bring someone in, they find stability, structure, and a place where savings are not just stored but styled into possibility. And because good things should not be whispered alone, Qona makes it worth your while to spread the word and to add on, and for that gesture, have goodies lined up for you as well.

Get  
**Ksh 500**

T&Cs APPLY

Call out

**Qona**  
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Join Qona Sacco

**Introducing Rafiki Bonus**



Aggie aileta  
Kamaa na  
akapewa punch  
yake

Get **Ksh 500** for every friend or relative you add to our Qona community

To join Qona Sacco  
**Call:**

Victor: **+254 112 222 244**  
 Jackie: **+254 112 222 255**  
 George: **+254 112 222 224**  
 Benjamin: **+254 112 222 266**  
 Nakudi: **+254 112 222 226**

@qonasacco @qonasacco @qonasacco @qonasacco info@qonasacco.com

> Aggie introducing Kamaa

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TIME TO HIT THE MALL....

Access up to **80%** of your rebates with **rebates advance** instantly on **QonaPay!** With a Christmas offer of **5% now** and lets go shopping.



**TO ACCESS:**

USE QONAPAY APP  
OR  
DIAL \*345##  
OPTION 8

@qonasacco @qonasacco @qonasacco @qonasacco info@qonasacco.com

> Rebates from 10% to 5%

## Rebates Advance: reduced interest rates

We also have the Rebates Advance Loan, the quieter hero in the room. The one that doesn't announce itself with fanfare but rather slides in like, "You know that money you were waiting for at year-end? What if you didn't have to wait?" With reduced interest rates, it is not just about accessing funds; it is about accessing them without feeling like you've signed up for financial gymnastics. It turns patience into optional behavior and gives members early access to what they have already earned in spirit.

Because at Qona Sacco, growth is not a future promise. It is a present arrangement.

# Back-to-school loans



- Kona Loan
- Education Loan

...is here again. And with it, the familiar choreography of hope, hustle, and mild panic.

Parents know it. Guardians feel it in their wallets before they even open the school fee breakdown. It's the season where stationery suddenly sounds like a luxury brand, and school shoes develop an attitude of their own.

- ✕ But this year, something shifts.
- ✕ This season, we are not just opening doors. We are widening them.

At Qona Sacco, we understand this rhythm. We have lived long enough among Kenyan dreams to know that education is not just a milestone, it is a family project, a communal investment, and sometimes, a quiet act of defiance against limitation.



>Lamar in class



**Clear your back to school expenses at your comfort. Kona Loan has you covered.**

**UP TO 500K**

- ✓ Up to Ksh 500,000
- ✓ No security
- ✓ No guarantors
- ✓ Instant access via QonaPay App

Apply for Kona Loan today.

Website: [www.qonasacco.com](http://www.qonasacco.com)

T&Cs APPLY

To join, visit: [joinus.qonasacco.net](http://joinus.qonasacco.net) | Or call: Victor: +254 112 222 244 | Jackie: +254 112 222 255 | George: +254 112 222 224 | Benjamin: +254 112 222 260 | Vivian: +254 112 222 226 | Samuel: 0112222233 | Boniface: 0112222233

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> Kona Loan campaign

## Kona Advance Loan

... your financial shortcut when time and school deadlines refuse to wait.

No long queues, no endless paperwork: with just a click, you can access up to Ksh 500,000 instantly, because urgency should never come with paperwork drama. The facility is designed with realism in mind: life doesn't wait for approvals that take "3-5 working days."

At a considerate 3% monthly interest, it keeps things manageable, not punishing. Repayment is flexible too, up to 3 months, giving you space to breathe, plan, and realign. And because life rarely moves in straight lines, refinancing options are available at intervals that adapt to your rhythm.

This is not just credit. It is timing, delivered digitally. Because back to school should feel like preparation, not panic.

And if there is one thing Qona Sacco understands, it is this: education is expensive, but uncertainty shouldn't be.

So as the term begins and gates of learning open again, we're not just wishing you well.

We're ensuring you get there prepared.

## Education Loan

Our Education Loan product has been designed with one simple belief: that learning should not pause because money hesitates. With an affordable interest rate of just 1%, flexible repayment terms, and access of up to Ksh 1 million, we are offering breathing space. The kind that allows a parent to look at a school admission letter and feel possibility instead of pressure.

Because behind every uniform is a story. A child who wants to become something. A parent who is trying to ensure they do. A Sacco that understands both sides of that conversation.

We know school fees do not arrive politely. They show up with urgency, often in pairs, sometimes in multiples. And so, we have chosen to respond not with noise, but with structure. Not with promises, but with practical support that meets you where you are.

At Qona Sacco, we believe empowerment is a transaction that makes tomorrow easier than today. And if education is the bridge, then financing should never be the broken plank. So as the term bells prepare to ring again, we remain here, steady, intentional, and committed to ensuring that learning never has to wait for life to catch up.

Because every child deserves a chance to show up in class. And every parent/guardian deserves Qona Sacco, a partner in making education possible.

### Perks of Education Loan:

✓ Up to **1 Million**

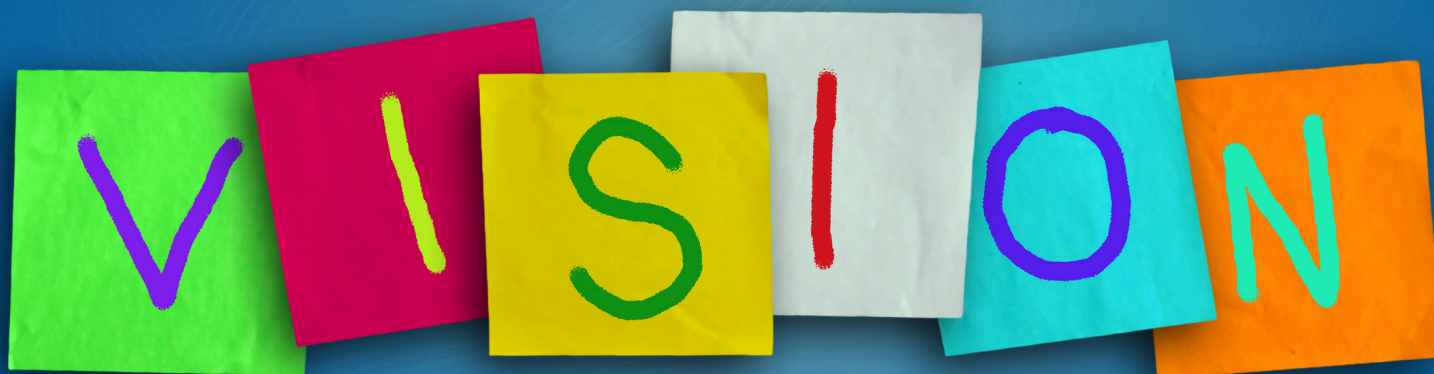
✓ **3 times** multiplier

✓ Interest of **1% p.m**

✓ **12 Months** repayment

# Vision for the year and priority focus areas.

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## Accelerating Innovation

In a world where financial services are increasingly defined by speed, convenience, and quiet intelligence, we are deliberately stepping away from the comfort of tradition. At Qona SACCO, innovation is not a buzzword we sprinkle on reports to sound modern. It is the quiet revolution happening behind every member interaction, every digital touchpoint, every decision to do better, faster, and smarter. The future is not in preserving old models, it is in refining them until they can think, respond, and evolve in real time.

This is why we are accelerating innovation through deliberate, practical shifts. We are expanding digital services and automation not as a trend, but as infrastructure for a member experience that does not wait in queues, physical or otherwise. We are also strengthening our CRM and ticketing systems, reshaping how we listen. Every query is now a data point, every complaint a lesson, every interaction an opportunity to serve better. Because good service should not feel like memory it should feel like precision and intention.

At the same time, we are reimagining our financial products. Not as rigid structures carved for the average member, but as flexible tools shaped for real financial journeys, dynamic, and personal. We are introducing more products designed to match real human needs, growth, uncertainty, ambition, and everything in between.

This is not innovation for the sake of change. It is evolution with intention. Because at Qona SACCO, transformation is not about becoming different. It is about becoming more useful.

## Deepening Member Value

They say money has a personality. At Qona SACCO, is the kind of institution that doesn't just exist to process numbers, but to participate in our members' lives. And that conversation is being rewritten. Less bureaucracy, more humanity. Less "come back next week," more "we've got you."

Because at the heart of it all is a simple idea: members shouldn't just belong, they should benefit. It begins with affordable loan products that don't feel like a punishment for needing help. Loans that understand life happens, school fees arrive like uninvited guests, business opportunities knock without warning, and emergencies rarely RSVP.

Qona SACCO is leaning into that reality, offering credit solutions that are less about strain and more about support, designed to move with the members, not against them.

But money, as we know, is only half the story. The other half is how you are treated while chasing it. That's where the Member Experience Department quietly becomes the heartbeat of the institution. Not a call center. Not a complaint desk. But a listening post. A place where members are not ticket numbers but people with names, stories, and financial journeys that deserve attention that feels... personal.

And then there's the part we don't talk about enough, education. Because empowerment without knowledge is just good luck waiting to run out. Through financial advisory and education, Qona SACCO is doing the important work of helping members understand money: how to grow it, how to protect it, and how to make it behave like an obedient employee instead of a runaway guest.

In the end, deepening member value is not a slogan. It is a posture. It is choosing to show up for members not only when they apply for a loan, but when they are figuring out life itself. And perhaps that is the real innovation here, not just better products, but better relationships with money, built one member at a time. Value is no longer a single benefit. It becomes a layered experience: credit that breathes, service that listens, and guidance that builds confidence.



> Joseph Nyungu - Member

## Delivering Excellent Member Experience



> Qona Staff

In recent months, Qona Sacco has been tightening the screws on something deceptively simple but deeply powerful: responsiveness. Enter CRM and ticketing systems, not as corporate jargon, but as discipline. The kind that ensures no query disappears into the abyss of “someone will handle it.” Every request now has a name, a track, a trail. It is logged, assigned, followed through. But systems alone do not make experience. People do. And so, the next shift has been just as critical: feedback loops that loop back. Because what is feedback if it goes into a void? That is not engagement; that is confession without absolution. Qona Sacco is rethinking this space, building channels where members don't just speak, but are heard, acknowledged, and most importantly, responded to in ways that close the circle.

Engagement is no longer a once-a-year AGM affair where members nod politely at slides they half-understand. It is becoming continuous. Intentional. Human. The goal is simple, even if the execution is not: when a member reaches out, they should not feel like they are joining a queue. They should feel like they are starting a conversation.

Because excellence in service is not loud. It is not dramatic. It is often invisible, measured in how quickly a problem stops being a problem. In how clearly a concern is acknowledged. In how consistently a promise is kept.

And so Qona Sacco's quiet revolution continues: less waiting, more responding; less guessing, more clarity; less silence, more dialogue. After all, members do not just want solutions. They want to feel like someone is on the other side, listening.

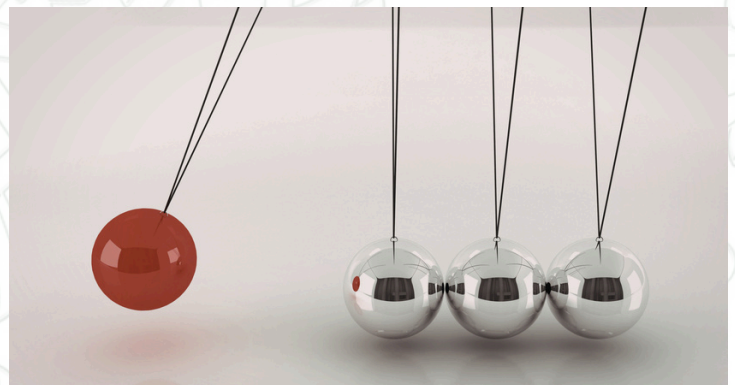
## Strengthening Operational Resilience



Resilience is not a buzzword, it is that quiet, disciplined voice in the room that refuses to panic when things get loud. For Qona Sacco, strengthening operational resilience is less about theatrics and more about the unglamorous architecture of doing things right, even when nobody is watching. It begins at the top, where governance is not a ceremonial boardroom affair with polished shoes and longer-than-necessary agendas. Here, strong oversight is treated like a spine: firm, structured, and unwilling to bend under pressure or convenience. Decisions are not rushed for applause; they are weighed for consequence, because stewardship is not a title, it is a temperament.

But even the strongest intentions need systems that do not sleep. Secure digital infrastructure and robust risk management frameworks form the Sacco's silent security detail quietly scanning for cracks, closing gaps, and ensuring that trust is not left exposed in the corridors of operations. In this space, safety is not assumed; it is engineered. And then there is accountability, the uncomfortable but necessary relative at the table. Through whistleblowing platforms, Qona Sacco embraces the idea that truth should never require permission to speak. It is a reminder that resilience is not just about resisting external shocks, but also about allowing internal honesty to do its job, however, inconvenient it may feel. Because in the end, a resilient institution is not the one that never faces storms. It is the one that builds itself in such a way that even the storms start to behave.

## Scaling Impact



There is a particular kind of ambition that does not shout. It simply grows, quietly, deliberately, like a seed that has finally decided the soil is good enough to trust.

That is where Qona Sacco stands today: at the edge of expansion, not just of numbers, but of meaning. Because scaling impact is not merely about getting bigger. It is about getting closer.

Closer to the member who joined with a dream tucked under their arm like a folded letter they never stopped rereading. Closer to the young saver learning, for the first time, that consistency is also a kind of wealth.

Closer to the farmer, trader, teacher, hustler who doesn't just need financial services, but a financial ecosystem that remembers their name.

So, the growth agenda is simple, but not simplistic.

Membership will not just increase; it will deepen. Not the shallow kind of participation that signs forms and disappears, but the kind that shows up: votes, saves, borrows, repays, builds.

The kind that treats the Sacco not as an institution outside of them, but as an extension of their own financial rhythm.

And then there is community. That word gets used so often it risks becoming furniture in corporate language. But here, it is meant to be lived. Programs that don't just tick boxes but unlock doors. Initiatives that understand that impact is not an event, it is a habit.

Partnerships, too, must evolve. Not as ceremonial handshakes at conferences with too many bottled waters, but as working relationships with regulators, stakeholders, and allies who understand that trust is built in systems, not slogans.

That compliance and innovation are not enemies they are co-authors of stability.

Because ultimately, scaling impact is not about stretching outward until you lose shape.

It is about growing inward just as intentionally, until every member feels not like a beneficiary of Qona Sacco, but a co-owner of its story.

We are not navigating this journey alone. The strength of our Board provides direction when the map feels blurry. The dedication of our staff turns vision into daily action, often in ways that go unseen but never unfelt. And most importantly, the trust of our members remains the quiet engine behind every decision we make.

The future is not something we are waiting for, it is something we are actively building. Step by step, we are strengthening our systems, refining our service, and sharpening our focus so that every member interaction reflects value, dignity, and progress.

We remain grounded, but not still. Ambitious, but not reckless. And as we all move forward, one thing is certain: Qona SACCO is not just growing stronger, it is growing wiser, bolder, and more committed to serving its members with purpose.



Here,



You find the **STRENGTH**  
to dream, and the  
freedom to live fully.

**Save.  
Grow.  
Prosper.**

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