

THE Qona Corner



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This is the 3rd edition of the Qona Corner newsletter.

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Because Adulting Now Comes with a Price Tag... and Qona Just Lowered It

Pocket Money to Pocket Power: Saving Just Got Friendlier

There comes a day when your son turns eighteen. Or your daughter lands her first job. Your younger brother starts talking about business. Your sister dreams of owning a home. Your caregiver wants to save for the future. Your colleague keeps saying, "One day I'll get my finances in order."

That "one day" has a habit of arriving late. Financial freedom doesn't begin with millions. It begins with a simple decision to start.

That's why Qona SACCO is making that first step easier than ever.

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Think about the people around you.

Whether it's your:

- Son or Daughter (18 years and above)
- Brother or Sister
- Caregiver
- Friend
- Colleague
- Relative
- House Manager



Building Wealth, One Coin at a Time

Good News! Qona is now more affordable for Gen Zs. Through our Gen Z and Inclusive Membership Growth Strategy, we're inviting every Qona member to bring someone along on the journey to financial independence.

Even members of your extended family and community. They can now begin building a financially secure future through disciplined saving, affordable credit, and wealth creation opportunities.

Membership Options Every Stage

Crown Membership

- Share Capital: KES 40,000
- Monthly Contribution: KES 3,000
- Registration Fee: KES 1,000
- Loan Limit: KES 501,000 – KES 100M

Seed Q

- Share Capital: KES 20,000
- Monthly Contribution: KES 1,500
- Registration Fee: KES 500
- Loan Limit: Up to KES 500,000

Inuka Membership (18–23 Years)

- Share Capital: KES 10,000
- Monthly Contribution: KES 1,000
- Registration Fee: KES 500
- Loan Limit: Up to KES 100,000



The beauty of wealth.....

The beauty of wealth isn't just in creating it. It's in passing the opportunity forward. And getting started couldn't be simpler. Because when you've built a culture of saving, accessing credit becomes easier, faster, and more empowering. And the entry point? Surprisingly human. For as little as KES 1,000 per month, they can become part of a community that believes saving is more than putting money aside, it's opening doors to opportunities, investments, and affordable loans when life demands them most. Because sometimes the future doesn't need a windfall. It just needs a start.

Whether they're saving for higher education, starting a business, buying their first piece of land, growing an investment, or simply preparing for life's unexpected moments, Qona provides the financial support they need through affordable savings plans and easy access to loans. With the Rafiki Bonus, every successful referral rewards you while giving someone you care about the chance to build a stronger financial future.

**The goal isn't just membership.
It's momentum.**

Member Education: Knowledge is the First Dividend

There is a popular saying that if you give someone money, you solve today's problem. But if you give them knowledge, you will quietly change tomorrow.

At Qona Sacco, we have always believed that financial empowerment doesn't begin with a loan application or a savings account. It begins with understanding. With asking better questions.

With knowing that every financial decision today has a way of introducing itself years later.

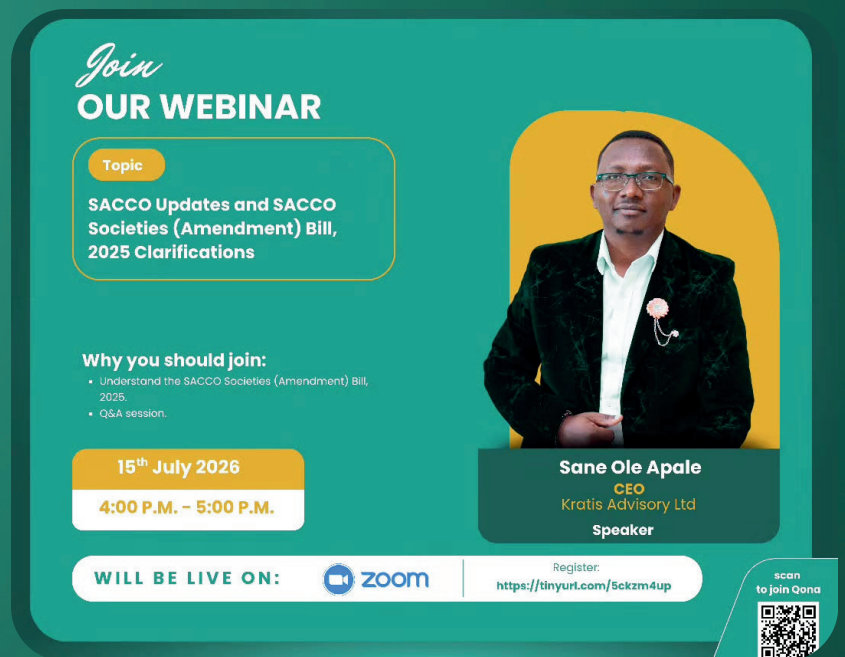
That belief recently came to life through a series of Member Education Webinars, where members from different walks of life came together for one simple purpose to become wiser stewards of their finances. Because a Sacco isn't merely a place to save. It is a place to grow.

Webinar 1: The Sacco Advantage: Building Your Financial Wellness

Money has a funny habit. It rewards discipline more than ambition.

During this session, members explored what it truly means to enjoy the Sacco advantage, not just by belonging, but by making membership work for them. Conversations centered around practical budgeting, consistent saving, responsible borrowing, and using available Sacco products strategically to achieve personal and family financial goals.

The discussion reminded us that financial wellness isn't measured by how much we earn. It is measured by how intentionally we manage what we have. Small, consistent decisions often become tomorrow's biggest victories.



Join
OUR WEBINAR

Topic
SACCO Updates and SACCO Societies (Amendment) Bill, 2025 Clarifications

Why you should join:

- Understand the SACCO Societies (Amendment) Bill, 2025.
- Q&A session.

15th July 2026
4:00 P.M. - 5:00 P.M.

Sane Ole Apale
CEO
Kratis Advisory Ltd
Speaker

WILL BE LIVE ON:  **zoom**

Register:
<https://tinyurl.com/5ekzm4up>

scan to join Qona

Sacco bill webinar poster.

Webinar 2: A Roof Over Your Head Starts Here

For many people, owning a home is more than a financial milestone. It's a quiet promise kept to yourself and your family.

This webinar walked members through the home ownership journey, highlighting how thoughtful planning,

disciplined saving, and the right financing solutions can transform what feels like a distant dream into a practical reality.

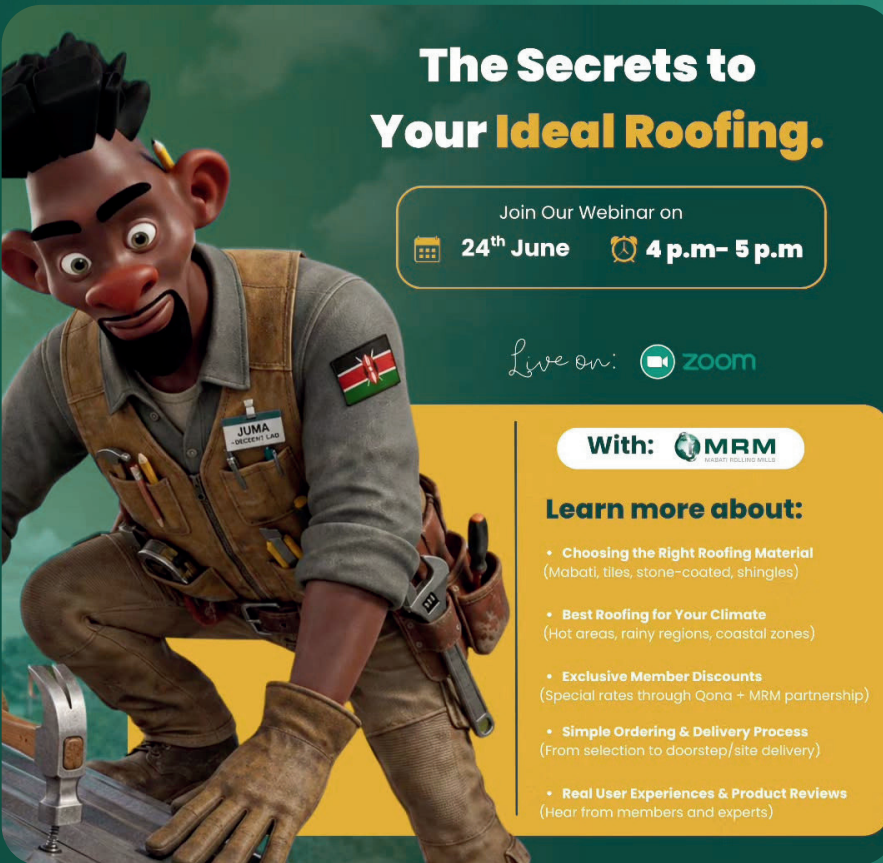
Members also gained insights into Sacco's housing finance solutions and how early preparation creates opportunities for affordable and sustainable home ownership.

Because every great home begins long before the foundation is poured, it begins with a plan.

Participants learned the importance of reporting fraud, corruption, unethical conduct, and other irregularities through secure and confidential reporting channels.

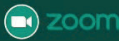
Transparency, accountability, and integrity are not merely corporate values displayed on office walls. They are everyday choices that protect every member's savings and strengthen the institution we proudly call our own.

... and learning never stops



The Secrets to Your Ideal Roofing.

Join Our Webinar on
 24th June 4 p.m- 5 p.m

Live on: 

With: 

Learn more about:

- **Choosing the Right Roofing Material**
(Mabati, tiles, stone-coated, shingles)
- **Best Roofing for Your Climate**
(Hot areas, rainy regions, coastal zones)
- **Exclusive Member Discounts**
(Special rates through Qona + MRM partnership)
- **Simple Ordering & Delivery Process**
(From selection to doorstep/site delivery)
- **Real User Experiences & Product Reviews**
(Hear from members and experts)

Qona X MRM webinar poster.

Webinar 3: Whistleblower Awareness: Protecting What We Build Together

Trust is one of the greatest assets any financial institution can possess. Our Whistleblower Awareness webinar reminded members that safeguarding the Sacco is a shared responsibility

The most successful financial journeys rarely happen by accident. They are built through continuous learning, informed decisions, and the courage to improve one step at a time.

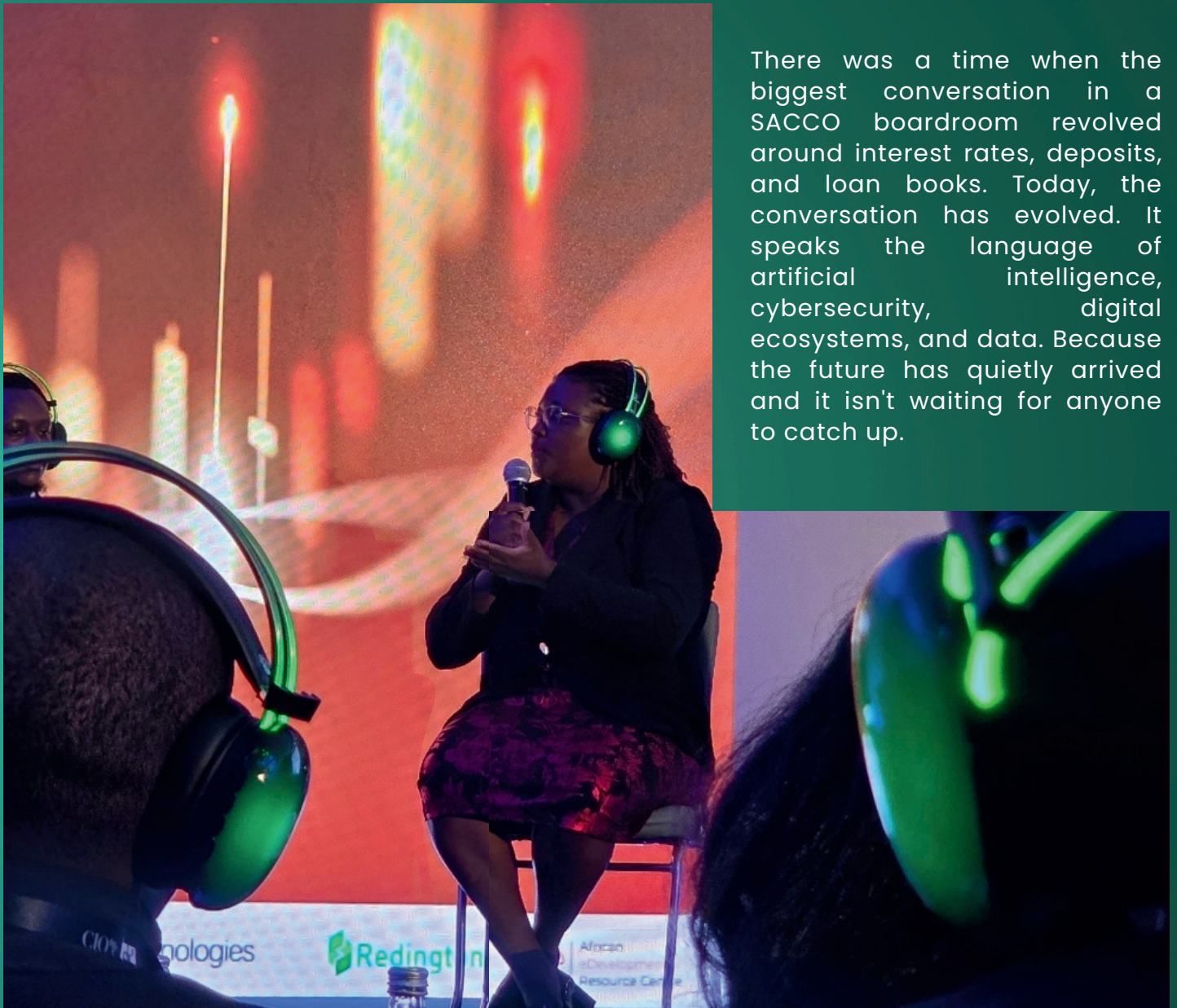
We extend our sincere appreciation to every member who joined these educational webinars, asked thoughtful questions, and enriched the conversations through their participation.

At Qona Sacco, our commitment goes beyond providing savings and credit solutions. We are committed to building financially informed members who are equipped to make confident decisions, seize opportunities, and contribute meaningfully to the growth of our Sacco.

Stay connected through our communication channels for upcoming Member Education Webinars and training sessions.

Because when knowledge grows, confidence follows. When confidence grows, wealth has somewhere to live. At Qona Sacco, we don't just empower finances, we empower people.

The Future Doesn't Knock. It Logs In.



There was a time when the biggest conversation in a SACCO boardroom revolved around interest rates, deposits, and loan books. Today, the conversation has evolved. It speaks the language of artificial intelligence, cybersecurity, digital ecosystems, and data. Because the future has quietly arrived and it isn't waiting for anyone to catch up.

Ag. CEO Judith Ndenga addressing the SACCOTECH Forum

Ag. CEO Judith Ndenga, joined some of the brightest minds.

That is why it was both an honor and a proud moment for Qona SACCO when our Chief Executive Officer, Judith Ndenga, joined some of the brightest minds in the cooperative and technology sectors at the SaccoTech Forum, the premier financial technology event hosted by CIO Africa.

Bringing together IT leaders, SACCO professionals, innovators, regulators, and technology partners, the forum explored one fundamental question: How do we build stronger, smarter, and more secure SACCOS for tomorrow?

Ag. CEO Judith Ndenga, joined some of the brightest minds.



Ag. CEO Judith Ndenga addressing the SACCOTECH Forum

As part of the distinguished CEO Roundtable, Judith Ndenga contributed practical insights drawn from experience, strategy, and an unwavering commitment to member-centric innovation. Instead, they are today's competitive advantage, helping institutions make better decisions,

personalize member experiences, improve operational efficiency, and unlock new opportunities for growth. The conversation also examined one of the most pressing challenges of the digital age: protecting members' trust. As financial services become increasingly digital, robust core banking systems and strong cybersecurity frameworks are no longer optional, they are essential. The panel explored practical strategies for building resilient digital infrastructure capable of mitigating cyber fraud while safeguarding members' data and financial assets. Equally inspiring were conversations around collaboration. The future of financial services will not be built in isolation. Insights shared by leading technology start-ups and telecommunications providers highlighted the immense potential of partnerships in expanding financial inclusion, scaling innovative solutions, and accelerating socio-economic development across communities.

The discussions focused on why traditional SACCOs can no longer afford to view technologies like Artificial Intelligence (AI) and Big Data as tomorrow's ideas.

Equally inspiring were conversations around collaboration. The future of financial services will not be built in isolation. Insights shared by leading technology start-ups and telecommunications providers highlighted the immense potential of partnerships in expanding financial inclusion, scaling innovative solutions, and accelerating socio-economic development across communities. For Qona SACCO, participating in these conversations reinforces a simple but powerful belief: innovation is not about replacing people,

it is about empowering them. It is about creating smarter systems that make saving easier, borrowing faster, and financial services more secure for every member. As technology continues to reshape the cooperative movement, Qona remains committed to staying ahead of the curve, embracing innovation responsibly while remaining true to the values that have always defined us: trust, inclusion, and member prosperity.

Because the future belongs to institutions that are willing to learn, adapt, and lead.

At Qona SACCO, we're not just preparing for the future, we're shaping it.



QONA SACCO

THE HOME OF WEALTH

20K+Members

10B+Assets (KSh)

23+Years

Tier 1 SASRA Regulated



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