

# THE ABC VISION



Diaspora Edition, January - March 2015 , Issue No. 27



Shamaz Savani,  
Group Managing Director.

## Happy New Year from ABC Bank Team!

2014 has been a great year, during which we experienced tremendous growth in all areas of our business. It is the year we expanded our footprint to new frontiers- the United Kingdom, Canada and United Arab Emirates- to come closer to more of our customers and to ensure you enjoy a wonderful banking experience. We are truly grateful to our partners worldwide, for assisting us provide excellent banking services and support.

In response to your needs for revolutionary banking solutions that suit your lifestyle, our team developed various products including the USD Debit card, ABC MasterCard, Account-to-Mpesa (B2C) as well as upgraded our Internet Banking platform to 2nd Level Authentication.

We also won several accolades for our exemplary performance in different areas, with the most recent being an upgraded national scale short term rating of A2 (KE) from the previous rating of A3 (KE) and the national scale long term rating of BBB (KE), with the outlook accorded as stable, by the Global Credit Rating Company.

At the Champions of Governance Awards, we took home two prestigious awards: 1st Runners Up-Overall Champion, and 1st Runners Up in the Finance and Investments category.

ABC Bank was also rated the best in customer satisfaction in a recent independent Customer Satisfaction Index survey by Infotrack Harris and Think Business. Earlier in the year we emerged the 2nd best in internet banking during the Think Business Awards. This is a testimony of our continued efforts to offer our customers an unparalleled personalized banking experience.

As we move to 2015, I'd want to assure you that we remain committed to continuously creating solutions that meet your dynamic needs. In line with ABC Bank's five-year strategy, we have plans to form even more partnerships with like-minded Money Transfer Organizations and Agency Banking partners to offer worldwide efficient money transfer services to our customers.

We have highlighted some of the potentially viable investment areas that you can venture in. Talk to us anytime for more strategic investment advice by our experts.

Finally, I wish to let you know that we share your desire for the best customer service but only you can tell us if the service you receive is up to your standards. Let us know what we are doing well and what to improve! We are all ears.

Thank you and have a prosperous 2015!

*Shamaz*



Message from your ABC Bank Diaspora Team



Meet our Diaspora team, from left to right: Ruth Maina, David Mburu, James Muringih and Eunice Momanyi .

Experience the choice to make payments anywhere in the world at any time with our ABC Bank MasterCard branded Direct Debit Card that is available to you in Ksh or US Dollar.

Some members of our Diaspora Department visited Canada, UK and Qatar during the year where they interacted with our clients to strengthen our relationships and establish new ones and also grow our Diaspora family. To all our new customers – WELCOME again!!!

With the booming real estate market in Kenya, you do not have to feel left out; our partnerships with Dal Afrika, Optiven Enterprises Ltd, My Space Properties, Scheme Developers, JoseKinyaga Enterprises Ltd, Olemaka Plains Ltd, Guton Kenya Ltd and Ndatani Enterprises Company Ltd make it possible for you to get a piece of the pie and grow your ownership of land in Kenya

Identified some land to buy, an existing house that is available for sale or even maybe you have a piece of land that you want to put up your own construction either for rent or sale? Did you know that ABC Bank can finance you for that loan either in Kenya Shillings or US Dollar at very competitive interest rates and flexible terms? If you didn't know, now you do, so get to calling us to secure your future investment!!!

We all know that, living outside the country, one of your biggest questions is “how will I send money back home?”

Well, ABC Bank has made it not only possible, but cost effective, easy and quick using any of our money transfer partner organizations depending on what part of the world you are; ABC M-Transfer, Al Dahab Exchange, Instant Cash, Western Union, Poa Pay, M-Pesa, Airtel Money and many more.

2015 in Focus

2015 will be an exciting year as we will be visiting our customers in USA, Middle East and other parts of Europe. We also have plans to open more ABC Bank branches to bring our services closer to you. To diversify our financial services we will be launching a Chama Account facility to help Chamas access diverse financial services including loans among other.

In addition, we will be forming more partnerships with like-minded money transfer organizations and agency banking partners; these are the Trans-Fast Remittance LLC, Jambo Global Money Transfer and Poa Pay financial services. Trans-Fast Remittance LLC will provide worldwide money transfer services to both ABC Bank customers and non customers while Jambo Global Money Transfers will assist UK Clients open accounts, apply for loans and do remittance.

In conclusion, it is our commitment to continuously offer you the very best banking experience as our Diaspora clients. We encourage you to take full advantage of our vast range of products and services so as to make your banking experience with us enjoyable and satisfying. You can be sure that even more exciting products, services and partnerships will be coming your way in 2015 – so keep it ABC Bank!!!

Thank you, and a Happy New Year!!!

ASANTE SANA OUR PARTNERS

ABC Bank could not provide the excellent services and support it does without the support and cooperation of many individuals, groups and organizations. We are truly grateful to our partners, for partnering with us in offering our services globally. We would like to take this opportunity to acknowledge and thank the following super agents for their support:

AGENT NAME	LOCATION	SERVICES OFFERED	CONTACTS
MS. REGINA NYOKABI	BARKING, LONDON AREA UNITED KINGDOM	ACCOUNT SERVICES SPONSORSHIP & EVENT INQUIRES GENERAL INQUIRIES ACCOUNT OPENING LOAN APPLICATIONS	PHONE: +44 7846551413 EMAIL:NYOKABIREGINA@YAHOO.COM
MOSES NDIRANGU	PAMOJA ENTERPRISE, ALBERTA, CANADA	GENERAL INQUIRIES ACCOUNT OPENING LOAN APPLICATIONS ACCOUNT SERVICES SPONSORSHIP & EVENT INQUIRES	PHONE: 1-587-223-1328 / 1-403-374-2075 EMAIL: PAMOJAENTERPRISE@GMAIL.COM
BRANICE NGOYA	COVENTRY,UK	GENERAL INQUIRIES ACCOUNT OPENING LOAN APPLICATIONS ACCOUNT SERVICES SPONSORSHIP & EVENT INQUIRES	PHONE:+44 7405668845 EMAIL: BNGOYA@GMAIL.COM
MARY N. RUGANO	BIRMINGHAM, AL	GENERAL INQUIRIES ACCOUNT OPENING LOAN APPLICATIONS ACCOUNT SERVICES SPONSORSHIP & EVENT INQUIRES	PHONE: +1-205-261-1163 EMAIL: MRUGANO@GGMGINCONLINE.COM OFFICE: +1-205-838-8238
PAUL MAINA NGUGI	SCOTLAND, GLASGOW	GENERAL INQUIRIES ACCOUNT OPENING LOAN APPLICATIONS ACCOUNT SERVICES SPONSORSHIP & EVENT INQUIRES	PHONE: +44-7445384361 EMAIL: MAINANPAUL@YAHOO.CO.UK
MICHAEL NJENGA NGUGI	KENT	ACCOUNT OPENING LOAN APPLICATIONS ACCOUNT SERVICES SPONSORSHIP & EVENT INQUIRES	PHONE: +44 7405668845 EMAIL: BNGOYA@GMAIL.COM
CHRISTOPHER KIBET KETTER	SHAKOPEE, MN	GENERAL INQUIRIES ACCOUNT OPENING LAUREL LOAN APPLICATIONS ACCOUNT SERVICES SPONSORSHIP & EVENT INQUIRES US AGENT CO-ORDINATOR INTERNATIONAL SHIPPING	PHONE: +1-240-386.9796 EMAIL: MMUTUVI@GMAIL.COM

We want to believe that we share with you the optimism which fills us thanks to the positive results achieved since we started this journey together. We wish you success in both near and distant ventures, and much happiness and success in 2015.



2014 Pictorial



Champions of Governance Awards  
14th November 2014

ABC Bank's Joram Onsare (left) and Rosemary Muturi (right) receive the 1st Runners Up Overall Champion of governance award from Amb. Francis Muthaura, who was the chief guest at the gala



Kayole Street Childrens' Home Annual CSR activity 6th December 2014

ABC Bank staff Mr. Robert Murangiri (left) and Caroline Munyuko (middle, in red) present donations to children at the center



Customer Focus week 25th -29th August 2014

Our Meru customers join staff in cutting a cake to mark our customer focus week that was observed in all our branches in September



The children at (KSCRH) appreciate foodstuffs the staff donated to them to light up their Christmas

2014 Baringo Half Marathon 2014



Baringo County Governor Benjamin Cheboi signs up for the marathon during the official launch on 25th September



21 km women flag off



Afred Ngeno heroically crosses the finish line to win the 6km boys' race



A triumphant Josphat Kiprop crosses the finish to bag the 21Km men's category prize.



Norah Cheruto outruns her opponents in the 6Km girls' race



Cynthia Jerotich speaks to journalists after finishing first in the 21Km women's category

For more updates on what took place in 2014 logon to our website  
<http://www.abcthebank.com>



## PRODUCT FOCUS: Take care of your family while away

Inpatient cover includes:

- a) Admission in an NHIF accredited hospital
- b) Doctors fees
- c) Laboratory investigations
- d) Prescribed medicines
- e) Theatre including surgeon's and anesthetist's fees
- f) Intensive care unit (ICU)/High Dependency unit (HDU)
- g) Inpatient expenses of eye, ear and dental testing and treatment arising out of sickness or accidents.

Outpatient cover includes:

- a) Consultation with a general practitioner
- b) Consultation with a specialist upon referral by a general practitioner up to the specialist's charges
- c) Laboratory investigations and X-rays
- d) Prescription medicines
- e) Outpatient procedures e.g. dressings
- f) Expenses of the eye, ear and dental testing and treatment arising out of sickness or accidents
- g) Physiotherapist's fees

Additional benefits

1. Pre-existing, HIV/AIDS and chronic conditions covered up to the sub limits shown below within the Inpatient limit per family after 12 months of cover and full disclosure at the time of joining.
2. Maternity related complications covered up to Kshs. 30,000/= per family after being on cover for 10 months.
3. Dental sub limit of Ksh.20, 000/= within Inpatient per family for non-accidental dental Inpatient hospitalization.
4. Last expense of Ksh.20, 000/= per family. Benefit payable from Inpatient limits
5. Optical sub-limit of Ksh.20, 000/= within Inpatient per family; to cater for non accidental inpatient ophthalmology treatment.
6. Rescue & evacuation subject to limit and APA authorization.
7. Post hospitalization cover of Ksh.10, 000/= (to a maximum of 30 days) after discharge.
8. Graduated premiums and sharing of limits
9. Our limits are not capped to illness or accident hospitalization. Members can utilize to full for either, subject to Policy Terms & Conditions.
10. Bed entitlement – Ward bed

For more information: [insurance@abcthebank.com](mailto:insurance@abcthebank.com)



## INVESTMENTS

### ABC Global Diaspora Asset Offer

Do you picture yourself owning property in Kenya? If so, ABC Bank is the right bank to assist you with your investments opportunities.

#### 1. Normal Residential Home Loan

ABC Bank home loan will give you the golden opportunity to finance and own property. With this product, you can purchase an existing developed residential property and get up to 80% financing.

#### 2. Land Purchase Land Purchase

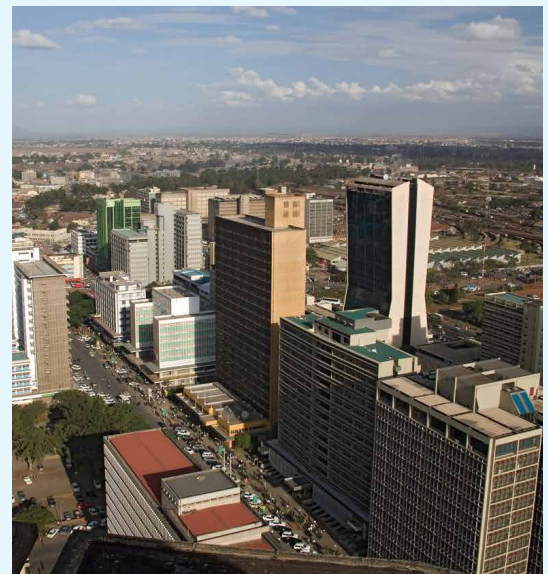
As a Bank, we believe real-estate development is an integral part to ensuring growth of your well being. Our land purchase facility is developed to meet these needs

#### 3. Construction /Development

These loans are tailored to clients wishing to develop property for residential or commercial use.

**For more information visit our website:**

<http://www.abcthebank.com/loans/>



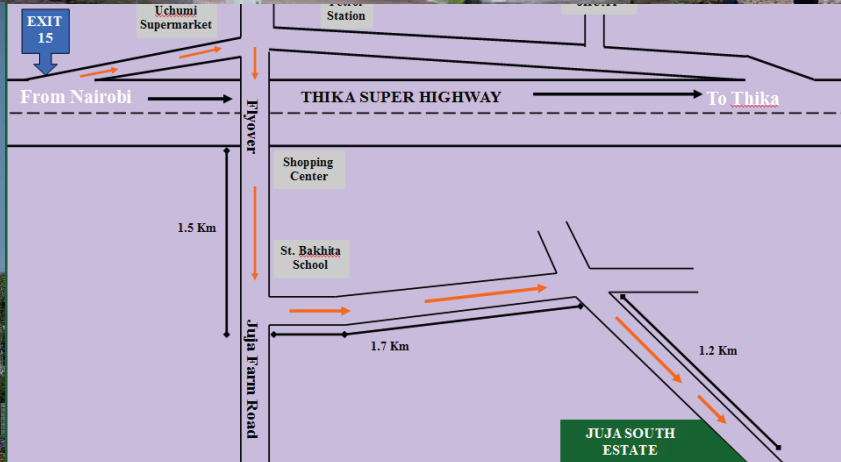
## Juja South Estate- The Pride of Juja



The estate is a gated community complex that sits on a 30 acre piece of land situated approximately half way between Nairobi and Thika town. Sitting on an eighth of an acre, each unit has a spacious servant quarter (DSQ) and a state-of-the-art environmentally friendly waste management system (bio-digester) that automatically cleans black water from toilets and grey water from kitchens and bathrooms, which eventually enters the groundwater.

The location provides a wide panoramic view across the expansive plain stretch of land overlooking the Kilimambogo Hills on the East and Ngong Hills at a distance on the West. This offers a spectacular view of sunrise and a breathtaking sun downer. You can also see Mt. Kenya in the early morning or late evening when the skies are clear. The environment is simply serene and welcoming, away from the hustle and bustle of the city, and enjoys a soothing fresh air breeze all day, ideal for both working and relaxation. The estate is easily accessible via the Eastern bypass from Mombasa Road and JKIA, as well as the Thika Super Highway from both Nairobi and Thika town.

The estate is uniquely the first major development to come up in the neighbourhood and can rightly be credited for opening up the area to other developers. Since construction work began, other commercial and individual developers have started constructing their own properties in the area.



## Juja South Estate- The Pride of Juja



The following is available at Juja South Estate:

1. Phase one has 112 houses comprising of
- 16 - 4 bedroom townhouses
- 16 - 3 bedroom townhouses
- 70 - 2 bedroom apartment
- 10 - 3 bedroom pent Houses

Other features of the Gated community include:

1. Cabro Roads
2. Front and back gardens
3. Bore hole water back ups
4. Bio digester
5. 2 parking lots
6. Children play ground
7. Swimming pool
8. Shopping complex
9. Provision to a private school
10. Club house
11. Very close to the Juja City Mall, JKUAT, Police Station and Eastern By Pass and 2 km away from Thika Super Highway.

### 2 Bedroom apartments

2 Bedroom apartments each at the price of  
**Kes 5,950,000**

### 3 Bedroom Pent houses

3 Bedroom Pent houses each at the price of  
**Kes. 7,500,000.**

### 3 Bedroom Town Houses

3 Bedroom Town Houses each at the price of  
**Kes. 12,000,000**

### 4 Bedroom Town House

4 Bedroom Town House Houses each at the price of  
**Kes 13,000,000.**

### Sunset Park Estate plots in Juja

50X100 each (1/8th acre) at the price of  
**Kes, 1,900,000.**

ABC Bank will finance 70% of the land purchase at an interest of 14.9%. for a maximum period of 5yrs .

### Mortgages

ABC bank will finance 80% of the mortgage value at 15.9% for a maximum period of 15yrs .

## About DAL

Developing Afrika Limited (DAL) is a private limited liability company undertaking investment opportunities in various fields. Majoring in Real Estate Development, Property management and Leasing, we are also in Trading & Trade Finance, Joint Venture Partners and Infrastructure Development.

We support:-

- Our customers increase their wealth by finance arrangement thus enabling them acquire our well priced affordable projects.
- The community around us in our Corporate Social Responsibility endeavors. The environment around our projects by incorporating beautification and tree planting, and pursuing sustainable development practices as much as possible.

Some of our projects are:

JUJA SOUTH ESTATE – EXECUTIVE HOUSING  
SUNSET PARK ESTATE  
KISUMU - NYALENDA DUNGA PLOTS  
BAHARI DHOW BEACH VILLAS  
KITENGELA PLOTS  
THINDIGUA PLOTS  
PRIMROSE PROPERTIES LTD



Watch our Video clips on youtube:

[www.youtube.com/watch?v=YiOwLrVTRIO&feature=youtu.be](http://www.youtube.com/watch?v=YiOwLrVTRIO&feature=youtu.be) .  
[www.youtube.com/watch?v=ncVmQ0i1Drk](http://www.youtube.com/watch?v=ncVmQ0i1Drk) .

For more information visit our website: [www.dalafrika.com](http://www.dalafrika.com)

For further advice, [diaspora@abcthebank.com](mailto:diaspora@abcthebank.com) / [talk2us@abcthebank.com](mailto:talk2us@abcthebank.com) or call  
Phone Number: +254 0729 518810/ +254 0730 210 446/ +254 0729 518810



INVESTMENT **Guton Property. Want to invest in Narok County? Here is your chance**



Guton Kenya Ltd, a local investment firm, in partnership with ABC Bank is giving Kenyans in the Diaspora an opportunity to invest back home.

Established in 2005 and with a clientele base of 13,000, Guton Limited is keen on linking investors with investment opportunities in the counties driven by increasing demand for residential and commercial houses, office space, recreational centers and hotels.

The firm is putting up a prestigious ultra-Modern and luxurious Tourist Cottage Estate in Narok County along Maasai Mara road (Loita Plains). The project will cover 100 acres with attractive recreational facilities. Interested investors can get financing from ABC Bank to enable them get a slice of this lucrative opportunity.

The ultra-modern cottages will have a shopping mall, curio shops, swimming pool, 100 spacious tourist cottage rooms, 500 sitting conference facility, 10 private V.I.P meeting rooms, Snake Park, children recreational site, laundry, Gym, library, attractive landscaping scenery, police post and culture centre.

Guton Kenya is offering over 200 plots for sale on a competitive price- KSh 200,000 per plot of size 50ft x 100ft. Investing in this opportunity promises lucrative returns as the area is a leading tourist destination in East Africa. The project will boost the ever-rising demand for accommodation in the key tourist spot that currently has limited facilities, and thus increase the number of tourists visiting Maasai Mara Game Reserve. [talk2us@abcthebank.com](mailto:talk2us@abcthebank.com)

NEWS:

**Credit Information Sharing, Alternative Dispute Resolution (ADR) Centre Launched**



The Association of Kenya Credit Providers (AKCP) launched ADR Centre on November at the Kenya School of Monetary Studies. The primary objective of the Centre is to resolve Credit Information Sharing (CIS) disputes by providing environment conducive to address credit information sharing issues while upholding the relationship between the parties.

The dispute resolution process will be shorter unlike the normal three (3) years or more courts take to resolve an issue of the same nature. The ADR process flow has four (4) steps: Information verification and complaint resolution, Dispute Intervention, Dispute facilitation and Dispute mediation.

For more information: [talk2us@abcthebank.com](mailto:talk2us@abcthebank.com)

**ADR Process Flow**



- Information Verification and Complaint Resolution. This stage is to guide a customer in lodging a complaint and is a pre-requisite prior to the complaint being reported as a dispute with the Centre.
- Dispute Intervention. This is the first dispute resolution stage with the Centre. Focus of the stage is in obtaining further information from customer; determine if the Centre has jurisdiction and intervening on behalf of the customer via telephone calls with either CRBs or CPs for a resolution.
- Dispute Facilitation. The second dispute stage with the Centre. It is marked by formal written correspondence with the CRBs/CPs or complainant in an attempt to get to the bottom and secure an agreement between the parties.
- Dispute Mediation. The third stage of the dispute resolution with the Centre which is only arrived at when the parties fail to agree via calls and written correspondence. The aim is to have the parties meet face to face and agree on a settlement that is a win-win scenario for all. A panel of the independent mediators has been retained for this purpose. The mediator guides the process and sets the ground rules but does not make decisions for the parties.

**Your Feedback**

The service is excellent and a great revolution in banking. I have immensely bene–fitted from it. I would only wish it continues for long.

Joel

This is the best service ever and I am happy because I can transfer money anytime, any day, anywhere I am. The money is received within seconds and it is also cheaper. For this one, I give ABC BANK 100%.

Patrick

I can attest that this is the best Money transfer service your bank has because at my convenient time, I just transact and instantly it reflects in less than a minute. It doesn't need the recipient to go to the bank.

Frank

I kindly wish to give my feedback regarding the account to Mpesa service: This is a very good service as it has enabled me to transfer funds to take care of urgent matters back home.

Thomas

I really appreciate the Account to M-Pesa system which has been of great help to me. It has eased a lot of burden especially to my mum who had to travel quite a distance in rural areas to get the cash

Josphat

The best Diaspora products are with ABC Bank, well done and keep it up!

Joanne (Facebook)

The Account to M-Pesa service is great with the turnaround time and alerts sent to the beneficiaries. I would suggest if you can make it possible for us to send cash from our accounts to Airtell Money.

Billy