

# THE ABC VISION



Diaspora Edition, April - June 2015 , Issue No. 28



Shamaz Savani,  
Group Managing Director.

## Happy Easter from ABC Bank Team!

The first quarter of 2015 has been great for ABC Bank and our customers. As we promised, we have continued to form partnerships with more money transfer services- Trans-Fast Remittance LLT, MoneyGram and soon Jambo Global Money Transfer and Poa Pay financial services.

With the tie-up with Trans-Fast, you now have a new way to send or receive money, to and from across the world. Once rolled out, the Jambo Global Money Transfers service will allow our UK customers open accounts, apply for loans and do remittances.

In addition, ABC Bank has signed an agreement with East Africa Exchange (EAX) to provide grain farmers and traders supported by EAX with financing against their grain deliveries to approved warehouses. Under the same agreement, ABC Bank will provide clearing and settlement services platform integrated with the national payment systems and mobile banking solutions.

In the next quarter you can be sure that even more exciting products, services and partnerships will be coming your way. 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.

We have also highlighted some of the potentially viable investment opportunities in Kenya that you can venture in. Talk to us anytime for more strategic investment advice by our experts at ABC Bank.

Finally, we want to assure you that, as you work abroad, away from your families and loved ones, or operate businesses that cater for clients who are far away, we will continue to create solutions that will meet your dynamic needs.

Thank you!

*Shamaz*

## Message from your ABC Bank Diaspora Team

It is my prayer that you are doing well; accept our greetings from home and ABC family. We are overwhelmed by your loyalty to us over the period you have banked with us. Your engagement with us gives us an opportunity to propel you to the next level in your banking needs.

Our continued interaction with you and your friends reveals a common interest to invest back home rather than simply miss home; you want to invest in Kenya and contribute to nation building. We hope that the recently rolled out Diaspora Policy by HE. Uhuru Kenyatta will ease the way Kenyans living abroad invest back home and also participate in developing Kenya.

At ABC Bank, we are here to partner with you in your journey to success. We want you to have an easy and affordable way to remit your funds to your account or to your family, access the same funds via our robust 24/7 Internet banking platform and simply do your banking be it Mpesa, inter bank transactions or simply check your balances.

We have partnered with a Global Money Transfer company, Trans-Fast Remittance (<https://www.transfast.com/>) to make sure you have a wide variety of choices when remitting your funds to Kenya for your personal and family development.

Those living and working in UK will soon be able to apply for loans, remit money and open accounts via our partners Jambo Global Remittance company. <http://jamboglobal.com/> They will be able to remit Kenya shillings as well as GBP to their accounts.

This is an addition to our ABC-M Transfer service (<https://abc.moneytransfer.com/Registration/login-abc.html>) that offers free remittance solutions from 80 different countries in the world.

We now want you to own and develop that property that you have always dreamt of. We are giving loan facilities to you while you are still abroad. We have construction loans, land purchase loans, mortgages and personal secured loans just to make sure you invest while you continue working abroad.

We would like you to engage us if you need to borrow a loan to invest here. We have a dedicated team waiting for your call.

**David Mburu**  
**Head, Diaspora Banking**



**David Mburu**  
Head, Diaspora Banking



2014 Pictorial

ABC Bank and East Africa Exchange sign warehouse receipting agreement



ABC Bank Group MD Shamaz Savani and EAX Board Chair Dr. Jendayi Frazer signing the partnership.

ABC Bank and Imarika Sacco sign partnership to offer current accounts

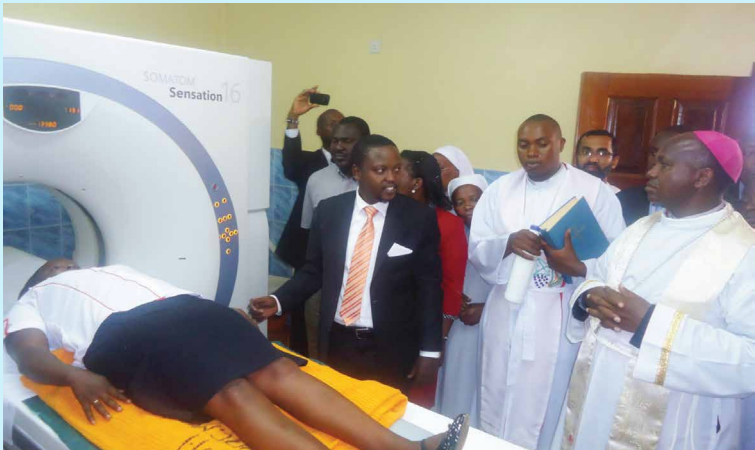


ABC Bank Head of Retail Banking Ms. Amanda Corline (right) and Imarika Sacco Chairman Mr. Richard Dzombo exchange partnership agreement documents during the official launch of the Imarika current account on 22nd January 2015.

Customer support



The 16 slice CT scan machine Supplied by Fortec Medix Supplies Ltd to the Our Lady of Lourdes Hospital.



Fortec Medix Supplies MD James Mugo (left, in suit) explains to how the 16 slice CT scan machine works to Bishop James Wainaina (in pink skull cap) during the commissioning.



ABC Bank client, Gamechangers, a play station dealer, presents cheques to winners of a sales promotion competition conducted by the dealer on 17th January 2015. Dr. Abdinasir Amin won Ksh. 300,000 and Charles Kimondo Ksh. 200,000.



ABC Bank spreads the Valentine's cheer to Diaspora customers' loved ones in Kenya



ABC Bank's staff present surprise gifts to beneficiaries on behalf of Diaspora customers on Valentine's Day.





PRODUCT FOCUS:

Money Transfer Services



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 **Trans-Fast**  
WORLDWIDE MONEY TRANSFER

**AL DAHAB**  
For cheap, convenient money transfer services

**JAMBO**  
GLOBAL MONEY TRANSFER

ABC Bank remains your one-stop-shop for all international money transfer services. To reinforce this claim, we have enriched our bouquet of Money Transfer Services by partnering with different credible vendors to make it fast, secure, cost effect and reliable for you to conveniently send and receive money to and from your loved ones across the world.

1. **Trans-fast Worldwide Money Transfer** is now in Kenya and ABC Bank is proud to be the first Kenyan Bank to offer the newest money transfer service in the Kenyan Market. You can now transfer money in any of our branches or through bank deposit into your accounts. Trans-Fast will help you transfer across the globe at competitive rates.
2. **Al Dahab Exchange Money Transfer** is a money transfer company whose head office is in Dubai with over 24000 outlets worldwide. This service caters to our clients in the Diaspora mainly in the Middle East Countries who are constantly on the lookout for cheap, convenient and fast money transfer services. You can send money directly to your ABC bank accounts, other local banks and via Mpesa
3. **Jambo Global Pay** is based in United Kingdom and offers a cheap and uncomplicated method of sending money to your loved ones back home. They provide a fast and personal service at favorable exchange rates
4. **MoneyGram** is now available. MoneyGram offers you even more choices for sending and receiving money with offers you even lower fees. The money sent today is available for pick up as early as 7 am (local time), the following business day.

For more information on the above products, please contact us on [talk2us@abcthebank.com](mailto:talk2us@abcthebank.com)

CUSTOMER FOCUS

ABC Bank makes life in Qatar bearable- Maina Waithaka



Living and working in a foreign country can be an overwhelming experience in many ways; the weather, culture, food, language, foreign policy, different systems, home-sickness among others

Mr. Maina Waithaka is an aggressive businessman based in Qatar. Maina, who has lived there for the last ten years, reckons that the experience can initially be discouraging, but says he has gradually adapted and is now comfortably focusing on his business.

One of the main challenges he faced was how to support his family back in Kenya, not because he didn't have the money; he needed a reliable, convenient and safe money transfer channel that was easily accessible to his beneficiaries in Kenya.

He, however, says ABC Bank has been the game changer for him, by continually providing him with tailor-made products for all his banking needs.

"I can send money online straight to my account in Kenya at ABC Bank and get an email or text alert when it's credited. I operate a USD and a shilling account which to me is very helpful. I can transfer money from my ABC account to my M-pesa line or pay whoever I need to in Kenya using ABC Bank internet banking. Any issues are resolved very fast" says Maina.

Maina, also an investor in the Nairobi Stock Exchange, real estate and fixed deposits among others, says ABC Bank has been God sent compared to his previous bank which was 20 years behind the time and any enquiry took weeks to resolve.

He likes ABC Bank's combination of very excellent internet banking services, efficient money transfer services and the speed of response to his queries.



# KISAJU PLOTS



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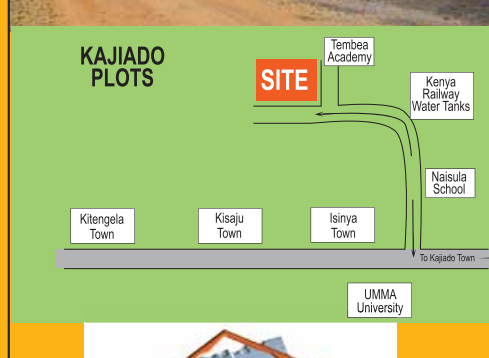
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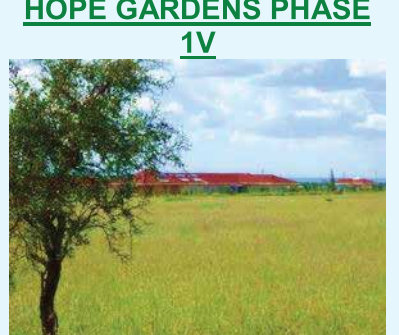


# OPTIVEN

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S/NO	PROJECT	DESCRIPTION	RECOMMENDATION	PRICE
	<b>Shekinah Gardens</b> 	Standard Value added plots with controlled development 1. 900 meters from the main road 2. Marrumed access road and graded internal roads 3. Water tower 4. Resort 5. Kindergarten and a Church 6. Commercial area 7. Green park area and Car parking area 8. Meditation and Prayer Park	The project has been set apart for: 1. Residential homes 2. Holiday Homes 3. Flats and apartments 4. Shopping mall 5. Resort 6. Mid-sized hotel 7. Hostels 8. Private hospital and clinics 9. Pharmacies	<ul style="list-style-type: none"><li>• The current offer is: <b>Ksh. 750,000- Residential plots</b> <b>Ksh. 750,000- Commercial plots</b></li><li>• Installments Available</li><li>• Bank financing available</li></ul>
	<b>Dollar Point Commercial Centre</b> 	<b>Dollar Point Commercial Center</b> is strategically located on tarmac, along Namanga highway.  Placed central congregation center, Tourists' stopover and Professional's meeting point  This project has the capacity to accommodate a petrol station and a takeaway eatery to capture people and attract Business.	The project has been set apart for:  1. A petrol station 2. A takeaway eatery 3. Hardware shops 4. Shopping Malls 5. Hotel (Mid-level) 6. Petrol Station 7. Timber yard/ construction yard.	<ul style="list-style-type: none"><li>• The current offer is: <b>Ksh. 1,500,000- First Row</b> <b>Ksh. 1,300,000- second Row</b></li><li>• Installments Available</li></ul>
	<b>SIFA GARDENS</b> 	1. Ten {10} acre Green Zone 2. 1.2 kms off Namanga Road 3. Well-developed access roads 4. Stunning breathtaking hilly views 5. Near the prestigious Eco Lodge. 6. Great potential to investors and an assured capital gain on the Investment 7. On offer is a highly potential investment for any investor.	This is a long term investment the location is very prime for:  1. Future Residential homes  2. Commercial space set apart for commercial buildings.  3. Wealth growth and capital gain.	The current offer starts at <b>Ksh. 195,000 (1/8th acre)</b> .  <b>Installments:</b>  <b>Deposit:</b> Kshs. 50,000. <b>Installments:</b> Kshs. 14,000 per month
	<b>SHALLOW GARDENS</b> 	Standard Value added plots with controlled development 1. 3km from Kangundo Road 2. Proposed house designs 3. Commercial center 4. County Water connectivity 5. Electricity: power in the vicinity 6. Caretaker on site 7. Developed area	The project has been set apart for: 1. Residential homes 2. Houses for sale 3. Flats and apartments 4. Few commercial plots available to cater for the needs on the Shallow Gardens community. 5. Wealth growth and capital gain.	The current offer is <b>Ksh. 550,000 (1/8th acre)</b> .  • Installments Available  Bank financing available
	<b>GLORY GARDENS</b>	1. Commercial plots on tarmac 2. 900 meters off Kajiado town 3. Well-developed roads 4. A gate 5. Secure fence. 6. Caretaker on site	<b>Suitable location for:</b> 1. Apartments 2. Commercial building (Leasable to banks, supermarkets, organizations...) 3. Shops 4. Petrol station 5. Mid-sized hotel 6. Hostels 7. Private clinics 8. High level pharmacy	The current offer starts at <b>KSH. 1,695,000 (1/8th acre)</b> .  • Installments Available  • Bank financing available
		Glory Gardens is opposite <b>Maasai Mara University</b> and next to the <b>Kajiado County hospital</b> .		
	<b>TUMAINI GARDENS</b> 	<b>Commercial plots on tarmac</b> 1. 900 meters off Kajiado town 2. A Car Park- 68 cars 3. Well-developed roads, 4. A Gate and a secure fence. 5. Caretaker on site  Tumaini Gardens borders <b>Maasai Mara University</b> and the <b>Governor's residence</b> . Opposite the <b>Kajiado County hospital</b> .	<b>Suitable location for:</b> 1. Apartments 2. Commercial building (Leasable to banks, supermarkets, organizations...) 3. Shops 4. Petrol station 5. Mid-sized hotel 6. Hostels 7. Private clinics 8. High level pharmacy	The current offer starts at <b>KSH 1,645,000 (1/8th acre)</b> .  • Installments Available  • Bank financing available
	<b>NEEMA GARDENS</b> 	1. The property is 10.9 KM and 3.5 KM off tarmac road 2. Water connectivity 3. 30,000 water storage tank 4. Well murrumed roads 5. Electricity 6. Well fenced 7. Caretaker onsite	<b>Suitable location for:</b> 1. Residential homes 2. Hostels 3. Flats and apartments 4. Houses for sale 5. Conner plots can be used to set up shops, supermarkets, clinics...	The current offer is <b>KSH 825,000 (1/8th acre)</b> .  • Installments Available  • Bank financing available
	<b>BLESSED GARDENS</b> 	1. On offer is a highly potential investment for medium and long term property investor 2. It is a good investment for an investor who is seeking to invest for capital Gain and is also ready to capture the vibrant growth in Machakos County. 3. Great potential to investors and an assured capital gain on the Investment	This is a long term investment the location is very prime for:  1. Residential homes in 2 years' time  2. Commercial buildings and business centers with a bypass to be constructed only 2km from the project.  3. Wealth growth and capital gain.	The current offer is <b>KSH 395,000 (1/8th acre)</b> .  • Installments Available  • Bank financing available
	<b>HOPE GARDENS PHASE 1V</b> 	1. Intended for futuristic investors who envision realizing speedy capital gain on land investments.  2. Located in 2km to Kajiado County1.8 km off tarmac. 3. It neighbors a well-recognized high cost International School. 4. Kilimanjaro water which the main pipe from Kajiado bypasses this very prime property.  5. Murrumed roads (Ongoing)	This is a long term investment the location is very prime for:  1. Residential homes in 2 years' time.  2. Commercial buildings and business centers.  3. Wealth growth and capital gain.	The current offer is KSH, Ksh 595,000 <b>(Residential Plots)</b> 625,000 <b>(Commercial Plots)</b>  • Installments Available  • Bank financing available
	<b>VICTORY GARDENS</b> 	A gated community with controlled development 1. 10 minutes from Kitengela town. 2. Water connectivity 3. Well murrumed roads 4. Electricity 5. Well fenced 6. Caretaker on site 7. Two boreholes 8. Solid entry gate 9. Developed area 10. Organized security	The project has been set apart for: 1. Residential homes 2. Houses for sale 3. Few commercial plots available to cater for the needs on the Victory Gardens community.	The current offer is <b>KSH.1,425,000</b>  • Installments Available  • Bank financing available

**For further advice, diaspora@abcthebank.com / talk2us@abcthebank.com or call Phone Numbers: +254 0720 518810 / +254 0720 010 116 / +254 0720 518810**

**Phone Number: +234 0729 518810/ +234 0730 210 446/ +234 0729 518810**





# NEWS

## ABC Bank and Trans-Fast Remittance LLT sign agency agreement

You now have a new revolutionary way to send money to your loved ones in Kenya! We recently launched an agency agreement with New-York based Trans-Fast Remittance to enable Kenyans receive money from conveniently from anywhere in the world at all our branches.

The tie-up with makes ABC Bank the first bank in East Africa to partner with Trans-Fast, which has presence in 108 countries in America, Europe, Asia, Africa and Australia.

ABC Bank offers a wide array of money transfer services, serving Kenyans living and working in America, Europe, and Middle East, enabling them to support their families in Kenya as well as invest. This collaboration brings added value to all our customers. ABC Bank is a highly reputed, technology oriented bank in Kenya and Trans-Fast is one of the very few remittance companies offering wide range of remittance products complimented by multiple channel of origination, in addition to ‘cash 2 cash’ and ‘cash 2 bank’ account.

## ABC Bank and East Africa Exchange sign warehouse receipting agreement

ABC Bank has signed an agreement with East Africa Exchange (EAX) to help grain farmers and traders obtain financing against their produce deliveries. This will also enable farmers protect their produce against storage-related damage and negotiate for better prices.

With warehouse receipt finance, a farmer or trader will deliver his produce to a warehouse that has been approved by the bank. The bank will then issue a receipt vouching for the quantity and quality of produce being stored. The bank will then take the receipt as collateral and provide financing to the farmer or trader.

Through the deal, ABC Bank will provide finance for electronic warehouse receipts to grain farmers and traders supported by EAX, provide clearing and settlement services platform integrated with the national payment systems and mobile banking solutions.

ABC Bank is committed to providing customized financial solutions to small and medium enterprises, including agribusinesses. Agriculture is a key economic pillar that ought to be supported through financial partnerships to ensure the country attains food security to support the growing population.

EAX is a commodity exchange that aims to increase regional market efficiency and give the growing population, particularly smallholder farmers, better access to commercial markets, and link them to agricultural and financial markets so they can get competitive pricing for crops and access to finance.

Grain markets in Africa generally suffer from a range of constraints. Smallholder farmers are particularly affected owing to their vulnerability to price fluctuations and their weak bargaining position. With warehouse financing solutions like this, they will now be at a vantage point to bargain for better prices for their produce, thereby enhancing their capacity to produce more, create employment and contribute more to economic development.

The key advantage of a warehouse receipt is it resolves a whole series of problems, including protecting the traders from losing their produce in their own storage before reaching the market, and is also a great way of freeing up financing for the farmer.

## Your Feedback

*Thank for reminding me to be conscieous when am online, I will and I am happy for all you are doing -*

*From Samuel.*

*Thank you ABC Bank. I've been looking for a bank, better than African Banking Corporation, Full of brilliance, excellent professionalism teamwork, commitment, That adds value for customer services, but there is not like you -*

*From Kennedy*

*A bank of class, a bank of the people, you help me realize my objectives. May you last forever. Kudos! -*

*From Masseiah*

*ABC Bank, thank you for empowering me achieve the extra-ordinary, just like a rose, keep your color by increasing agents, more branches and ATM machines, to provide more financial solutions -*

*From Chennedy*

*I like your enthusiasm and dedication to your customers ABC Bank -*

*From Moses*