



Digest

Issue 1
December 2017 - March 2018

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MESSAGE FROM THE CEO

Dear valued shareholders, on behalf of the Board of Directors, it is my pleasure to present our first quarterly newsletter. We intend to make Username Digest a regular publication and use it to keep in touch with the news and development both internal and external which relate to the implementation of our vision of being the best and most preferred real estate company in Kenya and beyond. The Kenya Vision 2030 upholds the importance of ensuring growth and emphasizes on the value of land reforms, housing and urbanization as the basic foundation of development and national transformation. Username exist to offer affordable products in urban areas that have the greatest potential for growth and infrastructural development in the near future.

Username has done it again, beginning the new year on

Our team in both of our offices understand that how we operate is just as crucial as what we accomplish this is why we will never compromise our ethics, reputation or values to get results. We commit to apply integrity and honesty in all our dealings and use all industrial practices to achieve our goal of positively changing the real estate industry in Kenya and Africa. It is through the spirit of team work and strong sense of vision to better our community that we stride towards our goals.

Our clients will always come first at Username; We identify their need through research and implementing their feedback, offer the best investment advice and deliver beyond their expectation of owning a home. The great need in the young generation of owning a home is the driving force that pulls us towards our eagerness to deliver. Hand in hand, we take the journey to pioneer the change in real estate as we pave way towards creating value for all our stakeholders and truly honor our vision towards being the best and most preferred real estate in Kenya and beyond.

In our first edition we are keen to respond to the interests of our readers and look forward to your feedback on our first edition. I continue to wait with pleasure to keeping you updated on the latest at Username as we continue to grow from strength to strength in terms of the products and services we offer.

Finally, may I thank all of you who contribute to Usernames' Vision. You are a great team to work with and all your efforts to make Username the best real estate company is appreciated. I look forward to greater collaboration effort that will make us the best and the most preferred real estate Company.

REUBEN KIMANI

Chief Executive Officer

high note by delivering 150 Plots in The Hamptons Nakuru and all units sold out in 2 weeks. The great desire to own quality and affordable products has been evident in the current and upcoming generation who have been on the forefront to own property with us. The journey to ensure all of them get a place they can call home has just begun and Username will only rest when we find a home for every young person.

Looking back, I am impressed by the progress made in the past five years. Our journey has been characterized by commitment, trust and the relationships built over time with our clients. Our leading pace has been characterized by our culture of trust, with a deep understanding that in order to ensure every individual gets a home we must reflect our internal working culture and recommit ourselves to deliver quality and affordable products and services. We continue to promise an affordable home for every young person that has the highest potential of growth on a daily basis.



EMPLOYEES OF THE MONTH



**PATRICK
MWANGI**

Most Innovative
October

Patrick has significantly increased the efficiency of Username activity; He has consistently sought to improve the quality of work assigned to him and his continuous execution of ideas has reduced response times, cut cost and increased revenue. He is amazing!



**CAROLINE
MUKIRI**

*Attention to Detail/
Service Excellence*
November

She always proofreads her work several times over. She prepares and maintains well structured and actionable reports, emails. She dots the i's crosses the t's and gets the job done. Keenness to exploring the topic or issue at hand, as well as reasons behind it and issues surrounding it.



**RONALD
KEMEI**

December

He is a self-driven early riser who remains focused all the day through. With his 'can-do' approach to complex issues, he has proved to be results-oriented, efficient and is always learning to sharpen his skills. He takes full responsibility for his work and has been introducing new marketing initiatives every month thus helping in smart targeting of our clientele. Being a good time-keeper, he strives to meet strict deadlines with outstanding results consistently.



**VIVIAN
KAGO**

Most Improved
January

A team player who has aggressively registered tremendous growth both in numbers and responsiveness. Precisely, in Q4/2017, she performed impressively and was the most improved CRM in November 2017 with 250% increase in revenue, surpassing the monthly target despite the challenging electoral cycle. With her blossoming positive attitude, clear-set goals and youthful energy, the future can only get better.



**MARTIN
NG'ENO**

February

Martin is diligent in his work, working well in support of all team members. He works towards making work easier for everyone by finding solutions to problems and consistently assisting the team with issues even those outside his job description. Many are the times that Martin extends working outside the official hours to ensure that all tasks are done and in good time.



**ELVIS
BWIRE**

March

He is creative and talented in the area of design and graphics. He has been consistent in the fast delivery of high quality artworks. His work is continuously well done and fine-tuned. He has also gone beyond his JD to develop and produce among others, proposed company song and anthem. Elvis is cooperative with the team. He rarely complains even when under pressure, but delivers.

QUOTES

Every person who invests in well-selected real estate in a growing section of a prosperous community adopts the surest and safest method of becoming independent, for real estate is the basis of wealth

— **Theodore Roosevelt**

If you are in business, real estate is the best place to invest profits and extra proceeds from the business enterprise. You will just leave the investment to grow by itself without operational overheads, as you grow your business.

Reuben Kimani-

CEO Usumame Investment Ltd

CAREER ADVICE

➤ Use every job as an opportunity to learn something new and keep an open mind; you may find that you really enjoy something you never imagined would appeal to you.

-Miriam Salpeter

➤ Being in charge of your work life doesn't mean you always move with assurance and sublime self-confidence; it means you keep moving, continuing on your own path, even when you feel shaky and uncertain.

-Charlotte Beers

➤ Start today creating a vision for yourself, your life, and your career. Bounce back from adversity and create what you want, rebuild and rebrand. Tell yourself it's possible along the way, have patience, and maintain peace with yourself during the process.

-Germany Kent

Life Tips

Importance of saying good morning to your co-workers

- Its basic manners and greatly improves internal communication.
- Humanizes your co workers
- Creates a more democratic environment
- Gets you noticed everyday
- Reduces awkwardness in the place of work
- Cheers someone up

WORK TO BECOME

The training you went through only tested your memory capability to recall, the industry needs you to deliver results. You have now secured a first, second or even third employment. You must be looking for something... that thing is satisfaction. Congratulations if you have stayed in a single company for more than 3 years and if you haven't stayed that long all is not lost you still have the time and that is today.



Education never brought the best out of you, yes it never did. If did all of us would be academicians fortunately we chose to work and not write thesis and books. You now have a chance to be that which you desired and get the long desire to be satisfied. This is how to do it, work to develop yourselves into the best person you can be, not just for cars and other material items, because those do not nourish us. I you are in customer experience serve a client the best way you can, keep their records well, follow them up and their thank you message will ultimately satisfy you. Serve the next even better and finally you will discover you have become the best customer service of yourself. If in accounts play with the numbers and balance them off, it always comes back to you in ease.

How do you it? Compete with self, be the best version of yourself daily. Give all you can. My life philosophy goes "If you choose not to write a story for your company you cannot do it for self".

Do it and life rewards you uniquely. Choose to die empty, don't restrain a skill or an idea not to "benefit someone" write you own story through what you do in your entire life and in doing so you silently discover you by working to become who you really want to be.

The Holy Book records "Do everything without complaining and arguing... Philippians 2:14. How many times do you complain when given a task? How often do you argue? If you discover your complaints and arguments are more than the ideas you give, then satisfaction is new word to you. If I can complain about subject X that means you know what should be done you only chose to be remain silent and form a "commission of complaints" where you chair the meeting and convince them "how bad the idea was". Would you consider turning those complaints to ideas? Be a problem solver and a solution provider; this is what I call results.

The results the industry you are I can only be achieved when you identify your God-given talent and work your tail off to become who you want to be. You always desire to be a CEO, Director and hold titles begin by being a CEO in the smallest capacity; Does a CEO receive an office call the way you do? Do they commit themselves as you do? Are they accountable as you? If your answer is yes, then you are in the journey of becoming.

Work every day to become what you have always desired. It begins now. Look for satisfaction in everything you do and make your current position the best it can never be. You are individually responsible to who you become and results follow without straining. Work to Always Become.



BY SUSAN WAMBUI

Departmental Quotes

IT DEPARTMENT

"Nowadays technology is more than an enabler in the world of business, at Username we take it a notch higher by ensuring we come up with innovative ways to ensure our staff and clients are served with efficiency.

Patrick Mwangi

CUSTOMER EXPERIENCE DEPARTMENT

"Customer expectations are higher than ever and word of mouth travels fast. And as the customer becomes even more empowered, it increases the importance of excellent customer experience. As Sam Walton said, "The goal as a company is to have customer service that is not just the best but legendary". At Username Investment, we believe that customer experience is an attitude, not a process. Here, we have a reputation of providing excellent, professional services and we enjoy strong relationships with our customers. Moreover, Customer Service is one of our core values. We strive to put our customers first, communicate often, and to continually improve our services through training, technology and customer feedback."

Caroline Mukiri

ACCOUNTS DEPARTMENT

"Behind every good business is a great accountant"

Martin Kiplangat

SALES DEPARTMENT

'To give real service, you must add something which cannot be bought or measured with money and that is sincerity and integrity', Douglas Adams. 'Make a customer, not a sale', Katherine Barchetti

Dorina Mirembo

FRONT OFFICE DEPARTMENT

Administration and Human Resource department at Username Investment is a fulfilling and quite a demanding job. As the team behind this we must be very well organized, able to multitask, friendly and have a vast knowledge of the company's products and daily operations. Essentially we handle both internal and external clients; According to Jim Collins, vision without great people is irrelevant that is why we aim to lighten the burden of others by providing great support and creating a fun and conducive working environment. For external clients, we are the first point of contact and it is always our joy to welcome and provide general support to our visitors. Our advice to all investors and those planning to invest in real estate is; they should not focus on short-term swings in price but on the underlying value of the investment.

Fridah and Brenda Ann

IN OTHER NEWS

The estimated cash that the government loses due to land rates, court cases and lost investment opportunities is estimated to be over 60 Billion. The land under dispute is forced to remain idle as the involved parties seek justice in Kenya Courts. Fraudulent land transactions have caused many families to lose their land despite existence of Kenyan Laws to protect them. The thousands of cases reported are linked to cartels who use crooked lawyers to manipulate illiterate land owners to surrender their title deeds which are afterwards transferred illegally.

The implementation of scanning and digitization of land records in 14 registries across the country began last year and a further 2.3 million land records have been scanned and preserved. The period between 2017 and 2018 will see a further 20 registries digitized and 10 new ones established. The period 2018 to 2019 the remaining 20 registries will be digitized. The mushrooming of fraud to the analogue era of land administration.

In reference to this a 10-day closure of the Nairobi and Central registries has been issued to enable digitization of all records with operations resuming on April 3, 2018. However, Land related services will continue to be available through the e-citizen portal during this 10-day closure with the ministry saying it will no longer do manual processing of documents after the new system is in place. Lands PS Nicholas Muraguri says the process of restoring the registries' lost glory will start in both the Nairobi and Central registries. We wait patiently for the reforms to be implemented that will definitely attract more investors in the land sector in Kenya.



If all us Engaged, Converted and Retained...

Did you know that it costs five times as much to attract a new customer, than to keep an existing one? It's a well-established fact that 44% of companies have a greater focus on customer acquisition vs. 18% that focus on retention. The first rule of any business is to retain customers and build a loyal relationship with them, and thereby avoid customer acquisition costs. Our vision has always been to be the best and the most preferred real estate Company in Kenya and beyond. For the vision to be realized there is a great need for us to focus on creating awareness on our existence from where we will attract the attention of our clients, engage them and convert them to be our clients.

A journey that began with one individual spearheading the sales and marketing has grown to be a whole independent department. A department greatly passionate to realize a 100% awareness rate of our products and services and gradually increase the customer retention rate. The journey to achieve 100% client awareness comes along with commitment, innovativeness, professionalism, customer service and relationships. A perfect blend of our tenets will help us build trust with our clients who will voluntarily choose to do business with us.

The only single way that our clients will know we exist is through communication. For a fact, we are in a generation where information is available from all sources both credible and incredible. How then can we ensure that our clients will get credible information concerning us.? The marketing department intends to increase employee engagements in all our communication platforms. We recognize the importance of employees as being the best brand ambassadors of our products. We believe you are our first customers and you are capable of playing an ambassadorial role in your niche of friends and area of influence that will make Username a trusted real estate company. The trust you've built over time with your friends is useful for Username to build trust to them through you.

We therefore call upon you to come up with the best ideas to reach out to your circle of friends as we embark on positively displaying Username as the best real estate company that has delivered on its promises of providing homes to all young people who have the greatest potential to transform the future of our nation. We have already engaged over 5,000 clients so far and at Username we choose to be among the 18% companies that focus on retention. Clearly we are in the journey to achieve this.

Thank you for the effort committed to having return customers and we believe that If all of us committed to offering a first class customer interaction then, we are assured of having over 5,000 brand ambassadors all over the nation and beyond. If we have roughly 5,000 ambassadors in the 47 counties this means, we already have over 100 ambassadors in each county, what if the 100 ambassadors shared our products to at least 10 people in their circle of influence? 1,000 people!! Is what we would have without having any acquisition cost. Open days would be a national event for us. Everyone will definitely know we have landed. This is a just a beginning. Imagine what will happen if all us committed to this noble task.

We call upon all of us to engage, convert and retain. Engage your circle of friends in the language they understand best. It will all begin with you. A tradition of trusted colleagues is ultimately a company that is a tradition of trust. A tradition of providing trusted homes to the current and upcoming generation.

MARKETING DEPARTMENT



CLIENT TESTIMONIALS



"I learnt about username on Facebook and I just called their office. They had an Open Day that weekend, a Saturday and there I went to Ngong Crescent for the Open Day, and the crowd was just enough to convince me this was a good thing. I bought four plots, I waited for a short while for the title deeds. My client relationship manager has inspired me a lot and has always been there for me. Whatever information I need from their office; I've always gotten that information. I am a proud land owner, thanks to Username" - **Mary Chesire**

"I heard about Username on a local radio station as I was getting ready for work. The CEO, Reuben Kimani was talking about the investment opportunities they have and I decided to take a risk and invest with them. I have never invested in land before and this was really scary. I loved the fact that their land is affordable, which was key for me. Again, the customer experience was very awesome. I loved the way the staff treated me and the things I didn't understand, they were able to be patient with me and explain everything to me. I would recommend Username to everybody else. For someone who wants to buy land, I would tell them that you can never go wrong with land, it always appreciates. I am a proud land owner thanks to Username Investment." - **Evelyne Kavingwa**



**Clients receiving
Titles during the
Title Issuance
Ceremony**



"My name is **Atul Rhaithatha**. I came to know about Username about two years ago. We had never acquired land before in Kenya and my son did some research and came to know about Username. We bought 8 plots of one eighths. We have had an extremely wonderful experience investing with Username. It's been a pleasure working with them and we hope to continue working together in the future."

"I came to know about Username through an ad I saw in the newspaper and I was interested. I called them and they told me that they had a site visit. I availed myself and went to see the land. I booked and eventually paid the deposit and after two weeks I cleared the balance and true to their word, I received my title deed. I can recommend Username to anybody who wants to invest." - **David Mbugua**



**BIRTHDAYS
ARE DAYS TO
CELEBRATE
LIFE AND ALL
THE LOVE
THAT
SURROUNDS
US**



SOLVE

$$\text{Mug} + \text{Mug} + \text{Mug} = 30$$

$$\text{Mug} + \text{Pen} + \text{Pen} = 20$$

$$\text{Pen} + \text{Book} + \text{Book} = 9$$

$$\text{Pen} + \text{Book} \times \text{Mug} = ?$$

Which cup will fill first?



HOW WE CELEBRATED WOMEN'S DAY

More often than not, we leave our appreciation unspoken! But we all know how women have shaped the world since creation. Women have held the society together. Women have greatly contributed to Username's agenda. We celebrate you unconditionally.

Joseph Gitonga



PRODUCT REVIEW

Sold Out! The Scramble for The Hamptons Nakuru

If there's a project that is everyone's dream, then this was it! As the name suggests, The Hamptons offers serene living in a well-developed neighborhood next to the fastest growing town in East and Central Africa. Characterized by favorable weather conducive for agriculture, the county is home to Lake Nakuru National Park, Lake Naivasha, Hells Gate National Park among others. The SGR, Proposed Nakuru Airport and dual carriage to Nairobi are soon expected in the area. Who would want to invest in such an area?



The Open Day for The Hamptons-Nakuru was held on 10th March 2018. Investors from different parts of the country turned out in great numbers to grab a piece of this gem. Those who had come to just view the property first and were not prepared to buy could be seen making frantic calls to get at least the booking deposit for them to secure a plot. Some clients resorted to booking a plot by standing on it and declaring it their 'property' and would complain when they were informed that they had to visit the booking desk to make payments first. The team at the booking desk were at their busiest as the plots were going like hot cakes. Before the function was over, all the plots had been booked!

Apart from the affordable price of Ksh 399,000 feedback from our clients indicate that they liked the location of the project as it is just 24km from Nakuru town and only 2km from tarmac along the Nakuru-Eldoret highway. It is the perfect place to set up a residential home as Nakuru Town is a 20 minutes' drive.

Following this huge success and demand for more plots by our clients, Username is currently in the process of preparing for the launch of phase II of the project. Be on the look for Hamptons Nakuru Phase 2 coming soon!!



INVESTMENT ADVICE

Sacco Savings

Are you a member of any Sacco? Is investment part of your monthly budget? If you desire to own land backed up with smart financial moves you should consider investing part of your income in a Sacco of your choice.

Sacco's play the following key roles:

1. Organize, promote the welfare and economic interests of its members
2. Provide a source of fair loans at reasonable rates of interest
3. Promote personal growth through the introduction of new products and services that will promote the economic base of its members
4. Ensures progress of its members and society through continuous education programs, on proper use of credit.

What makes a SACCO different:

1. A member is allowed to borrow up to three times their savings. Majority lend at 12% annually.
2. SACCOs pull together their members' savings to form a strong financial base.

Importance of Sacco's

1. They help you cultivate a saving culture- consistency in contributions creates in you the discipline of frequent savings.
2. They pay out dividends on the savings of their members yearly.
3. They have limited liability- the liabilities of the society members are limited to the amount of capital they contributed. Therefore, if the society goes bankrupt, the personal property of the members is safe.
4. Emergency loans- Some SACCOs offer developmental and school fees loans that can be processed within a day, depending on urgency.

How do you identify genuine Sacco's

1. Registered and regulated by SASRA- The registered Sacco's are listed on the website.
2. They have genuine ways of pooling funds.

Do not wait for tomorrow, save now and try to save as much as you can in a SACCO. The benefits you will reap later in life are worth the effort it will take you today. You will finally Jikamatia a ploti bila struggle.





*Valentines
Day*



End Of Year Party 2017



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