

Digest

A Publication of Username Investment Limited

October 2018 - December 2018

Issue 4



FEATURES

- Word from the CEO
- Product review
- Employees of the month
- Investment Advice

MEDIA FEATURES



PEOPLE DAILY \ Wednesday, November 28, 2018



Username Investment chief executive Reuben Kimani with the trophy he won during 2018 Top 100 Mid-sized companies award ceremony. With him are head of sales and marketing Joseph Gitonga (left) and head of finance Julius Karanja. Kimani also received Entrepreneur of the Year Award from Kenya Professional Realtors Association on the same day.

WHAT I KNOW ABOUT MONEY



"Money abhors a vacuum"

Reuben Kimani is the co-founder and CEO of real estate development and investment firm, Username Investment Limited.

Saving method: I used to save money in the bank when I got my first job. This didn't work as the cash was easily available for use and I made useless purchases. I later got some financial tips and joined a SACCO at my former workplace that gave out handsome dividends. The amount I saved would later become a key source of capital when we started Username. I have also learned that it's more beneficial to save money in an investment scheme where money keeps growing.

Biggest loss: In the earlier years, we faced a setback when a property we had acquired turned out to be a fraud. This led to an instant loss of \$15 million that we had paid as deposit. The business almost went down. We picked ourselves up and thought hard of other ideas that would help us continue with the business. We struggled until we found a land owner who was willing to partner with us. This partnership gave us a new lease of life. We learned through the help of our lawyer to conduct extensive due diligence before acquiring a property.

Biggest money mistake: In 2008 when I left college, some prime properties along Thika Road were being sold for as low as \$125,000 for an eighth of an acre. The current value for the same property stands at \$15 million. I ought to have invested in these plots from the income I made on the side and the extras from IELTS. This is a mistake I continued to make even after getting my first job. Instead, I spent most of my income on unnecessary and expensive gadgets.

Biggest money lesson: I have learned that just like power, money abhors a vacuum. I have deliberately budget and direct my income to value-adding opportunities. Also, active and running projects take at least 30 per cent of my income. You must read widely, invest in knowledge and be on top of breaking opportunities to avoid losing on investment chances that can turn you into a millionaire.

Greatest milestones: We started Username as three directors and one employee in a small, one room office in the CBD. Today, we've grown to a staff of over 30 employees and indirectly employed more than 500. Our first project was a 12-plot property in Kenya which we bought with monies pulled from savings and an unsecured loan of \$118 million. Today, we have grown to manage projects that can provide homes to 1,000 families with projected revenues of more than \$120 million.

Secret to success: You must live deliberately if you want to make it. Don't take the fast food instant coffee instant rich direction. Be self-aware and do things that improve your life daily.

How to avoid falling prey to riparian land sellers

The Shell Petrol station and a Java Restaurant in the upmarket Kileleshwa estate in Nairobi became ground zero when the government began a crackdown on buildings encroaching on riparian reserves. Many more have fallen, including major establishments such as the Ukay Mall, South End Mall, and Gateway Mall, all in Nairobi, with more than 4,000 buildings in Nairobi County set for demolition.

Property demolitions cause untoward suffering to not just the direct investors, but to others in the value chain as well. For starters, it could lead to loss of lifetime investments, jobs when businesses are shut down and family disruptions. Worse still, it has the capacity to reduce investor confidence in the property market, especially considering that a majority of those demolished buildings were approved by relevant government agencies.

So, going forward, whether you are buying land to build on it or as an investment for the future, taking deliberate steps to ensure that you don't burn your fingers by buying riparian land will be paramount. For rural farmers, safeguarding riparian zones is equally important.

To give insight on how to avoid buying riparian land, DN2 spoke to Mr Reuben Kimani, the CEO, Username Investment Ltd, a Westlands-based land selling company, and Mr Stephen Ambani, licensed land surveyor and former Institute of Survey of Kenya chairman.

Involve a qualified surveyor

Whether buying land or constructing, make it your business to involve competent professionals in the process. In the case of determining riparian reserves, Mr Kimani says, you have to involve a qualified and registered surveyor, from the word go.

"He or she is supposed to get all the necessary maps to show where the water bodies are located."

Ambani agrees, saying that the land surveyor will re-establish the beacons, confirm the size of land, and peek through the land's survey history before drafting a survey report.

"As he does this, the surveyor will establish whether there is any riparian land attached to the land and advise accordingly," Mr Ambani says.

Buy land during the rainy season

While there is no specific time of the year when one should buy land, with most people preferring to do it during the dry season, buying land during the rainy is advisable.

"The best time to buy land is during the rainy season. Reason? You will find the land in the worst condition possible," Mr Kimani says, adding that doing so will bring to your attention the susceptibility of land to flooding, among other issues.



EDITORIAL TEAM

Joseph Gitonga, Maureen Mutahi
Ronald Kemei, Susan Wambui, Elvis Bwire

MESSAGE FROM THE CEO



Dear Stakeholders,

On behalf of Username, I would like to thank our clients, friends and families for the steadfast support in the year 2018 that enabled us realize notable milestones for the benefit of all of us. Together as Username Family, we look forward to scaling greater heights in the coming years as a stronger and professional real estate company ready to serve all Kenyans. I welcome you to this year's final edition of our newsletter that has a glimpse of all that transpired in 2018 at Username Investment Ltd and the industry at large. Enjoy the read!

I value and recognize what we have achieved so far, ranging from accomplishing over 28 projects in diverse locations and increasing our marketing reach to the diaspora an area we have made significant progress in. This year we organized trips to the US and UK where over 500 Kenyans have now owned property directly in Kenya. This gives us so much joy to have established an overall client base of over 6,000 clients and delivering a record of over 5,500 title deeds to investors. We truly are, A Tradition of Trust.

We initiated a home ownership strategy driven by the desire to provide the current and upcoming generations with a place they can call home. As a result, we have been able to offer value added properties with prices as low as Kshs. 199,000. This desire coupled with, the demand for a ready to build project by our clients, saw us launch a ready to build project in Athi River suitable for every Kenyan who is looking towards settling in a serene environment with easier access to Nairobi CBD.

During the year, we were honoured to receive a wide range of awards both at corporate and individual levels which are a great milestone towards driving our agenda of providing strategic, affordable and value added land. We are happy to have contributed towards the achievement of affordable housing agenda that we believe is achievable when every Kenyan owns affordable land.

The future of real estate investment is geared towards affordable housing and as a company, we have plans to venture into construction of affordable residential homes for our investors who prefer purchasing an already built house. With this expansive strategy in place, we are looking into the future with optimism that with your unwavering support, we will be able to deliver on expectations and change the real estate landscape by making housing affordable and accessible to all Kenyans.

We are delighted to announce the opening of our Nakuru Office that will serve all our clients in South Rift region. This is a key milestone towards providing affordable land at county level. To us, The Affordable Housing Agenda can be easily achieved when we embrace it at county levels and take advantage of growth of devolution. As a company, we look forward to launching bigger and better projects in Nakuru and other counties next year.

Have a happy holiday season with your family and friends. Thank you for being part of our success story and I look forward to more success stories in the New Year. Have a prosperous 2019!

Sincerely,

Reuben Kimani
Chief Executive Officer

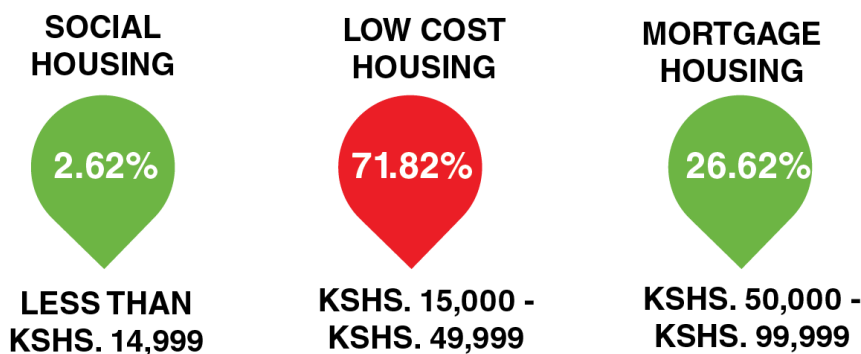
INDUSTRY NEWS

What you need to know on the progress of The Affordable Housing Agenda...

Kenya has shifted focus towards achievement of The Big Four Agenda with a major focus on The Affordable Housing. The National Assembly approved the establishment of the Kenya Housing Development Fund an anchor of the Public Private Partnerships led housing model. A Kenya Mortgage Refinance Company has also been established whose mandate is to work with the banking sector and the cooperative movement through Saccos to make available affordable mortgage finance to those wishing to own a home.



With regard to the affordable housing agenda, the government has defined four levels of housing types that include social housing that targets people in formal employment earning a salary of less than Sh14,999 representing 2.62 percent of employed workforce, Low cost housing targeting people earning between Sh15, 000 and Sh49,999 representing 71.82 per cent of Kenya's formally employed workforce, mortgage gap housing targeting those earning between Sh50,000 to Sh99,999 representing 22.62 of the formally employed in Kenya and the final category the government intends to have the private sector provide for the middle and high-income earners who get more than Sh100,000 per month.



Under the social housing unit category, a one-room house will sell for Sh600,000, two rooms at Sh1 million and a three-room house at Sh1.3 million. This concept was borrowed from what is already being implemented in Kibera and Soweto areas, where owners pay a monthly fee of Kshs. 2,500 for one room, Kshs. 4,500 for two rooms and Kshs. 6,500 for three rooms.

To connect the prospective beneficiaries to the Housing Fund, Kenyans will be required to register through an online portal as communicated by the Urban and Housing Development PS Charles Mwaura on 29th November 2018. The portal is set to be launched in December where members will provide information on their income and other personal data, after which, an e-wallet account will be created into which contributions will be deposited.

PROJECT REVIEW



Graceland
Kangundo Road
A gateway to your dream home

Graceland - Kangundo Road

This is a project that was introduced due to demand for land along Kangundo Road by our customers. It is strategically located at Kamulu-KBC Centre (Malaa) and 5.5km off Kangundo Road. Infrastructural development such as roads, including the Eastern bypass that links to Kangundo has been a key factor for appreciating land prices in this area.



The project was launched at a Christmas sale price of Kshs. 299,000 only instead of Kshs. 399,000, a whopping Kshs. 100,000 discount! The affordable price saw the project sell-out in a record three days! This was indeed the scramble for Kangundo Road.

The Open Day was held on 8th December 2018. The high demand for this prime property has seen Phase II of the project introduced at a cash offer price of Kshs. 399,000. The Open Day for the second phase will be held early next year. As is the norm in all our projects, value additions for this project include graded access roads, perimeter fence and an estate gate



Customers who bought in cash stand a chance to win a fully paid holiday trip for 2 to Dubai, Mombasa or Maasai Mara, dinner vouchers, shopping vouchers, spa vouchers among other amazing prizes. The draw date will be on 15th January 2019.

CUSTOMER SERVICE WEEK



Username Investment Ltd. Westlands Office staff members posing for a photo during the Customer Service Week



Winners of the 2018 Customer Service Week twin day, Brenda Mwangi and Ronald Kemei



Username Investment Ltd. Nairobi CBD office staff members during the Customer Service twin day where staff members were matching colours



Username Investment Ltd. Nairobi Westlands office staff members during the Customer Service twin day where staff members were matching colours



Joseph Gitonga rewarding a loyal client during the CS Week



Best dressed black & white day Rahab (left) and Vivian (right)



Username Investment Ltd. staff members posing for a photo during the climax of the Customer Service Week.

27TH KENYA HOMES EXPO

Username Investments staff members serving clients at our stand during the 27th Kenya Homes Expo



USERNAME IN THE DIASPORA



Reuben Kimani, CEO, Username Investment Ltd. addressing diaspora investors in USA.



Username Investments Team receiving an award recognition from Kenyan Women in USA (KWITU) for empowering Kenyan women living in United States of America to own affordable land.



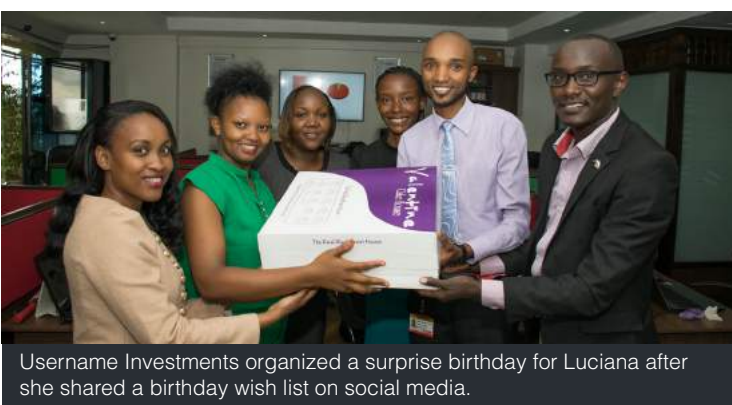
MEN'S DAY



Username Investments male staff members pose for a photo during the International Men's Day.



Username Investments. female staff members wore bow ties during the Men's Day in appreciation of their male colleagues



Username Investments organized a surprise birthday for Luciana after she shared a birthday wish list on social media.



BIRTHDAYS



Username Investments organized a surprise birthday for Carrington(client) during the Customer Service Week.



Springfield - Nakuru Phase 3 Open Day & Title Issuance Ceremony



Graceland - Kangundo Road Open Day



AWARDS



The 2018 Best New Entrant in the Customer Service Innovation Awards organized by The Institute of Customer Experience in October.



The 2018 Best Land Agent in Value-added plots & Land Agent of the Year in November.



The 2018 Top 100 Mid-sized Companies Award by KPMG and Daily Nation.



2018 Top Transacting Merchant Award by SBM Bank

THANKSGIVING DINNER



Username Investments female staff members during the 2018 Thanksgiving Dinner



Username Investments staff members pose for a photo during the 2018 Thanksgiving Dinner



Username December babies cutting their birthday cake



Username Investments male staff members during the 2018 Thanksgiving Dinner

MERRY CHRISTMAS



Username Investments Team celebrating early Christmas in the office



CLIENT TESTIMONIALS



Dorothy O.

"My name is Dorothy, I was the Username 2017 Christmas Promotion Winner for the Dubai trip. I won a 5 day fully sponsored trip to Dubai and I was able to enjoy a first class experience from the flight to accommodation to enjoying the sceneries in Dubai including shopping experience, city tour and desert safari. This year I will also be participating in 2018 Christmas promotion campaign and I urge all of you to participate so that we can go to Dubai".



Alex M.

"I came to know about Username through a staff member through a conversation we had, she informed me she is in a company that sells land. I decided to do something with my money. Lucky enough they were launching Ngong Blossom and it was a must have piece of property. When we went there, I did not buy the first time because I needed to verify whether it is the right place, I decided to go the second time, this time round, I bought the land. I felt happy and all this time Username has been a great company in customer service and information. I do not remember any time I asked a question and they never replied. It has been a great journey. Today I have received my Ngong Blossom title deed and I have also received a reward from them. I am a proud land owner thanks To Username."



Gladys N.

"My name is Gladys and I am a Nakuru County resident and I had not planned to come to site today. I met with my friend in town and she informed me that Username is selling land in this area and they are actually holding an Open Day. We came together and I have witnessed investors buying property and I have also bought my plot and I am very excited. I am a proud land owner today thanks to Username."

DIRECTORS QUOTES

"As we come to the end of the year 2018, I would like to say a big thank you for the great progress we have made this year which has been made possible by you. Through your ideas, efforts and hard work throughout the year, you have made Username progress up to this far and won several awards. We have been able to achieve our mission to provide affordable investment opportunities and a place to call home for our clients. I celebrate you all. I wish you a Merry Christmas and a happy new year."

- Reuben Kimani, Chief Executive Officer.

"I take this opportunity to thank you all for the hard work you've put in to make Username the preferred real estate company in Kenya. You have proven to be a resilient team; even as the market experienced challenges, you were able to achieve your targets and even went ahead to win several accolades. I am very proud of you each one of you. As we step into the new year, I urge you to continue with the same winning spirit. This is the time to realize new dreams, rediscover the strength and faith within you and gear up for new challenges. Have a joyous Christmas and a happy new year!"

- Joseph Gitonga, Director and Head of Sales and Marketing.

"I wish to thank all of you for your cooperation and support that has enabled us to achieve our company objectives and be recognized with several awards this year. Every one of you plays a unique role and together, we come out as a strong team. You have helped us achieve our mission. Let us continue setting the pace in the real estate industry by providing first class customer experience to our clients. The new year, which is around the corner, is like a book with blank pages which you need to fill with new stories. The pen is in your hands. At the end of 12 months, what will your story say? Tafakari hayo."

- Mumbura Karanja, Director and Head of Finance and Customer Experience.

MARKETING DEPARTMENT

“Content builds relationships. Relationships are built on trust. Trust drives revenue.” - Andrew Davis.

From the Marketing Desk, we are grateful for the support and commitment portrayed by the Team in a bid to convert and close the leads garnered through our diverse marketing avenues. We continue to encourage you to build on the relationships we have established with our clients and at the end of it close the sales and increase the number of land owners in Kenya.

This year has been exceptional for us and we had the privilege to bring home a number of accolades in the industry. We are glad to close 2018 with a vibrant Christmas Campaign of ensuring that every Kenyan has an opportunity to invest in land and celebrate their holiday. Come January, we will be rewarding the winners of a fully paid holiday trip for two to Dubai, Mombasa and Maasai Mara, vouchers and gift hampers. We look forward to more excellent marketing campaigns in 2019, we wish you a happy festive season. Enjoy!



Christmas Offer

**BUY LAND
&
WIN!**

*T&Cs Apply



SMS 'INVEST' TO 20321 / CALL 0725 000 222

Username
A tradition of trust.



DIGEST TAKE FIVE

From left Julius Karanja, Rita Kananu, Caroline Mukiri, William Waithaka

"Excellent customer service is the number one job in any company! It is the personality of the company and the reason customers come back. Without customers there is no company!" -Connie Elder. On this edition we meet the faces behind Username Investment Ltd. Customer Experience Department. They help us learn more on what makes real estate customer experience unique.

The team is comprised of Julius Karanja (Head of Customer Experience), Caroline Mukiri, (Customer Experience Team Leader), Rita Kananu, (Documentation Officer) and William Waithaka (Documentation Executive).

1. What is your normal day as a department like?

Our daily objective is to ensure that all our clients are happy. We respond to all client enquiries that come through various channels including social media. We also handle product recalls (refund requests) and attempt to persuade customers to reconsider cancellation and find out the reasons behind the decision for future improvement. From our documentation desk, we issue titles to clients who come to collect them from our offices and also prepare documentation for new title transfers as well as facilitate transfer of documents between our offices and to our lawyers' office.

2. You recently won an ICX award what made you stand out?

This year's CSWeek was exceptional with the theme "Sustaining Customer Experience Excellence" reminding companies both locally and internationally to focus on initiatives that have long term effect to clients with an aim of not only building but retaining customer relationships. As a company we evaluated the existing policies and procedures and came up with ideas aimed at increasing long-term customer satisfaction and loyalty. We were honoured to be the

first real estate company in Kenya to participate in the CSWeek innovation awards. We had a fully packed week with diverse activities that required active participation by both employees and the management. Internally, our most outstanding activity was the Crush it Call where we spent time with each other outside the office and exchanged gifts. For our external clients, we surprised one of our clients with a cake on his birthday, this earned us a positive review from him. We look forward to participating in next year's CSWeek and every other year after and we hope to win big.

3. What constitutes first-class Customer Experience and how do you achieve it in Username?

First class customer experience is all about meeting and exceeding customers' expectations. The idea is to leave a lasting impression on customers by working with them and assisting them in the best way possible. This is demonstrated when solutions are offered before they're asked for, when introductions are made to advance an idea or create a new opportunity and when potential problems are discussed before they have an opportunity to develop. At Username, we achieve this through: Delivering a proactive, knowledgeable and reliable service at first point of contact, offering advice and support for all services rendered, offering a variety of contact methods to suit our customers' needs, including telephone, email and in person, supporting and developing staff members to ensure we deliver an excellent quality service, working with stakeholders to understand the needs of our customers and continually developing and improving our experiences and processes.

4. How different is Real Estate Customer Experience compared to the other industries?

Real estate investing is unquestionably a customer experience industry, and the way in which investment companies communicate and interact with clients will ultimately determine their long-term success. Real estate customer experience is different in that the client requires constant communication throughout the customer journey and even after. Simply put, we walk with you every step of your land investment. This builds customer engagement and interaction that is not short term based unlike other industries for example in hospitality. Real estate is also majorly based on trust and this is why many companies work hard at establishing brands that customers can trust and thus refer other customers.

5. What does it take to be in CE Team?

There are several key skills that are necessary for every CE staff. Clear communication, listening skills, creative problem solver and ability to understand what customers say and also how they feel. One must also use positive language when interacting with clients. Taking responsibility is a big part of working in customer service and that includes being able to say, "I'm sorry,". This to a large extent helps you to know what the customer wants and be able to articulate what you can do for the customer.

6. What should we expect from the CE Team in the new year?

We are coming back smarter, stronger and more customer focused than ever! Next year we will be implementing new customer experience initiatives and ideas that we are confident will put our company at the top in Kenya's real estate industry. In 2019, we want to revolutionize the way we look at customer experience as a company and identify industry best practices that will increase our overall customer satisfaction.

7. One word to Username Investment Ltd current and potential clients

We greatly value your trust and confidence and sincerely appreciate your loyalty to our business. In an industry filled with so many choices and possibilities, we thank you for selecting us. Happy New Year 2019!

CUSTOMER EXPERIENCE DEPARTMENT

"The year 2018 has been an exceptional one for Customer Experience department. We started off by growing our team and hiring new members to help in the delivery of first class customer service to our clients. This year, we have seen two of our team members get Employee of the month award for their hard work and innovation. We've also introduced various audit exercises and also adopted refunds and documentation service level agreements to assist staff with delivering high quality services by adopting practices, procedures and principles to deliver consistent, excellent customer experience and continuous service improvements.

We have facilitated 3 trainings that have increased our knowledge on land conveyancing process and customer service skills. As a department, we seek to always provide emotionally engaging experiences and in 2018 we have done this by sending Birthday SMS to them and also surprising some with birthday cakes. As one of our key deliverables we have transferred over 1,200 titles in 2018 and held two Title Giving Ceremonies to issue them.

For both our internal and external clients, we have celebrated with them Valentine's Day, Mother's Day, Father's Day and the recent International Men's Day. Our highlight of the year was participating in this year's CSWeek and winning the Best New Entrant award at the ICX Customer Service Week Innovation Awards 2018. We were truly honored having just learnt of the awards and being top amongst seasoned companies.

For the year 2019 we will work harder to regularly check with our customers for feedback, anticipate and deliver on customers' unexpressed needs, bring the voice of our customer into our organization, design experiences to purposefully delight our customers, surprise our customers at regular intervals and continue to identify opportunities that will transform our brand promises to brand realities. We sincerely thank all our internal and external customers for your support and we wish you a prosperous New Year 2019!"



ACCOUNTS DEPARTMENT

The Accounts and Finance Department would like to appreciate and congratulate Username Family for the excellent performance witnessed in 2018. The launch of Ngong, Nakuru, Naivasha, Athi River and Kangundo Road projects in 2018 has seen the company increase tremendously in size and profitability.

As a company, we have worked hard to provide affordable, strategic, value added land solutions for our customers, ensuring that their needs are met thereby creating lasting relationships of satisfied customers. Our efforts, in turn, have been recognized by our customers from the numerous awards won by Username Investment Limited in 2018. On the accounting front, our most recent recognition was the 2018 Top Transacting Merchant Award by SBM Bank. In 2019 we look forward to higher sales turnover with bigger and exciting projects. We look forward to better financial results and fostering even better relationships with all our stakeholders.

Merry Christmas and a Happy Prosperous 2019!

CREDIT CONTROL DEPARTMENT

As the 2018 calendar year comes to a close, the Credit Control Department draws its curtains with gratitude to God and so much fulfillment. It is the year this department was birthed and we can count a number of achievements which were made possible by our supportive Management Team and Username Investment Limited staff members.

Some of the achievements include formulation and implementation of a client Debt Management Policy document which continues to guide how to handle various situations involving a client's debt. Project Okota is another great milestone in reminding our esteemed customers of the amounts to be paid for their investments on monthly basis. We have also managed to have Direct Debit Authority, a hassle-free payment platform for our clients and a vital collection tool for the department at large.

We move in 2019 with so much zeal and anticipation that greater achievements lie ahead for the Credit Control Department. We are also ready to overcome any challenge that we come across in the New Year as we make investment easier for our clients.



PROJECTS DEPARTMENT

"Simply put, the Projects Department has been responsible for all value additions on projects and the collateral deliverables that come with the process. We have not only planned and implemented technical and economic processes, but also evaluated the results, verified budgets, managed quality, managed consultants, prevented errors, provided continuous oversight for project plans, tracked and reported project progress accordingly. 2018 has not only been the debut year for the department, it has also been a year that has seen it successfully implement critical tasks and bring critical deliverables to their fruition. The department eagerly looks forward to the exploration of new project fronts in 2019 and the expansion of its workforce to form a coherent team that will supplement its current abilities and handle the mandated tasks more effectively."



Borehole drilling at The Haven Konza project

SALES DEPARTMENT

Sales Team is imperative in assisting the growth of the company through converting leads into customers and increasing the customer base. At Username we have managed to attain and retain clients through exemplary customer service because we believe in the customer first approach. Therefore, we strive to understand the people who buy our products and adapt according to their needs and requirements.

Much gratitude goes to our customers for believing in us and also to members of other departments who also play a vital role in the sales process. We have a joined up end-to-end sales process in which every member of the team is committed to delighting the customer. 'The sales department isn't the whole company but the whole company better be the sales department' Philip Kotler.

In 2019, we aspire to venture into new markets e.g. the informal markets and the diaspora market. This is with the aim of expanding our customer base so as to enable us live up to our mission, 'providing the young and upcoming generations with a place they can call home' We are looking forward to a great year full of opportunities.



HR AND ADMIN DEPARTMENT

The HR and Administration Department has been a buzz of activities ranging from completion of recruitment, orienting the new employees to ensure they have settled well in their respective roles, preparation of the Thanks Giving Dinner amidst preparing the Nakuru office and close of the year. It is with much anticipation and delight that our Nakuru Office will be open by 17th December 2018.

It is our pleasure as a Department to welcome the new employees to this warm family and we wish them the very best as they establish and grow their careers by maximizing the many opportunities Username Investment Ltd. has in store.

As we wind up the year 2018, we are excited about the opportunities 2019 holds for Username Family at large and we are looking forward to setting up a fully operational HR section of the larger department. We take this opportunity to wish Username Family a Merry Christmas and a prosperous 2019.

IT DEPARTMENT

The IT Department focused more on innovation which is one of our core values at Username Investment Ltd. We continuously look for ways of making life easier for our customers, staff members, suppliers and investors by applying the most effective approaches to challenges in the industry.

In 2018 we have managed to automate weekly and monthly CRM Revenue reports, automate the dashboard, set up a replication Virtual Machine (VM) for account data replication, develop an online layout application, launch a new website that allows for online purchase of land and booking of site visits, Bandwidth Management, scan to file server implementation and SMS application development.

In 2019 we look forward to implement a call center, big data analysis to help create personalized ads, have an active Directory implementation and online Survey application to help in getting our clients feedback.

From The IT Desk, "Don't be afraid to give up the good to go for the great", John D. Rockefeller. We wish you a merry Christmas and a Happy New Year!



EMPLOYEES OF THE MONTH



BRENDA MWANGI

OCTOBER 2018
Accounts Department

Brenda is industrious, hardworking, organised, meticulous and with keen eagle's eye for details. She carries out her tasks with determination and an indefatigable spirit. Many are the times that Brenda puts in extra hours in her work to ensure that all what she and her team is assigned is executed in good time. One of the main projects that she recently handled successfully end to end is the company audit. Brenda led the audit exercises from the beginning to the end ensuring that the auditors delivered in time. She has also been in the front line to ensure company compliance with all legal and statutory procedures.



CAROLINE MUKIRI

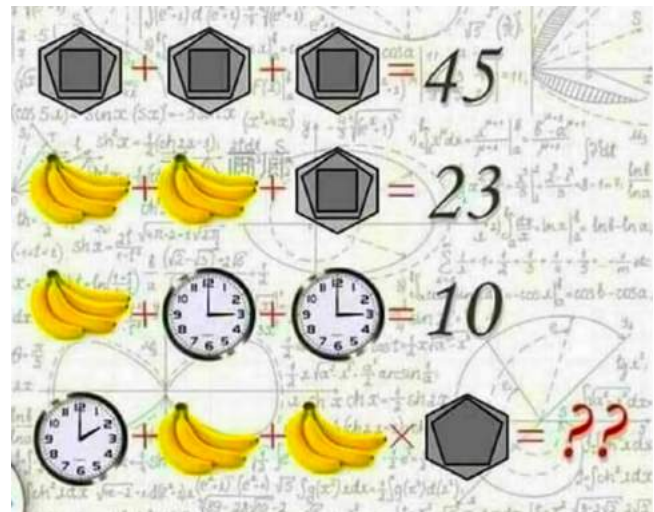
NOVEMBER 2018
Customer Experience Department

Carol is hardworking, innovative and industrious. She thoroughly executes her tasks objectively and ensures that all what is assigned to her is done well and within time. She collaborates with the other departments to ensure that all the customers whether current or prospective receive sustainable first class experience whenever they get in touch with Username from all the touchpoints.

Last month, we had the CE week in which she worked tirelessly bringing all the staff together to have all the activities planned done accordingly. This did not only make us win a prestigious Customer Experience award amongst many well established organisations but also made us cement our relationships with our clients and the brand much firmer. Caroline has also been in the fore to ensure compliance and implementation of the company policies that specifically touches on the customers. She comes up with initiatives that are helpful to other departments as well as the company at large.



1. Can you solve this?



2. A guy walks into a shop and steals a Kshs. **100** note without the shopkeeper's knowledge. He then returns to the shop and buys Kshs. **70** worth of goods using the Kshs. **100** note and gets Kshs. **30** change. How much money did the shopkeeper lose?
3. How many words can you create from the word **'USERNAME'**?
4. I have a cat with three kittens: Mopsy, topsy and Spot. What is the mother's name.

5. DO YUO FNID TIHS SMILPE TO RAED?

Bceuase of the phaonmneal pweor of the hman mind,msot plepoe do. Aoccdrnig to rscheearch at Cmabrigde Uinervtisy, it dseno't mtaetr what oedr the ltteres are in. The only iproamtnt thing is that the frsit and last ltteer be in the rghit pclae. The rset can be a taotl mses and you can still raed it whotuit a pboerlm. This is bcuseae the human mnid deos not raed ervey lteter by istlef, but the word as a wlohe. Takl abut cool.

INVESTMENT ADVICE

SAVING TIPS DURING THIS FESTIVE SEASON



"Savings, remember is the prerequisite of investment", Campbell McConnell. The best time of getting value for your money by saving is when discounts, offers, sales are being offered by different businesses. Whenever you need something, it is wise to check out the price of the item from different shops and consider making your purchase when there is an offer. One of the best times to get good deals is during the festive season when most businesses have offers running until the beginning of the new year. This is how you can take advantage of this festive season and save your money:

1. Planning

Before you identify the items you wish to purchase it is important to decide how much you are willing to spend. This involves coming up with a budget that will indicate how much you earn, your savings, investment and how much you need to spend.

2. Track your spending

A budget may not be helpful if you are not tracking how you spent your money. Ensure you keep your receipts; they greatly help in tracking what you spent in a day, a week or a month.

3. Don't just save in the bank you can put the money in real estate

While many people are tempted to spend on fashionable items such as electronic gadgets, consider investing in a long- term asset such as land, this will be a worth

spending for your family and friends. Username Investment will be giving offers on our affordable properties, watch out in all our social media pages.

4. Look out for the end of year offers for the items you had resolved to purchase this year

Prioritize these items and purchase them, this will help you save your finances and also achieve your goals.

5. Plan your vacation early

If you book your travel earlier, you will pay less as compared to the prices charged during the peak days; this will save on your travel expenses. As we head to the festive season consider making travel arrangements earlier.

6. Make use of reward points while going for shopping

Do you have a loyalty card? This is the best time to make use of the reward points you have received cumulatively. This will save your money that you can channel to other uses.

7. Don't be afraid to say no

The festive season is tempting and may cause you to live in the moment but you have to learn how to say no to purchasing some items that may be of no benefit in the long run. Consider investing in items that will add value to you after the holiday season.

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