



BUSINESS BREAKFAST MEETING 2017

Registration and Mandate

- Registered in the year 2005 and started operation immediately
- Mandate
 - To create wealth for our members

Our Strategic Direction

- Our Vision

Innovative in Wealth Creation

- Our Mission

To Invest our members funds in the most viable and secure ventures through prudent management of resources to secure maximum returns, growth and sustainability

Our core Business

Key activities include:

- Real estate development
- Buying and selling of land
- Agribusiness development
- Insurance brokerage
- Project Development
- Energy generation
- Trading in equity and money markets

Membership Growth

YEAR	MEMBERS
2009	2,544
2010	2,962
2011	3,623
2012	4,364
2013	4,716
2014	6,127
2015	9,310
2016	12,167

Share Capital Growth

Year	Share Capital
2009	236m
2010	279m
2011	352m
2012	432m
2013	515m
2014	701m
2015	973m
2016	projected 1.5 b

Growth in Assets

Year	Assets 'Kshs B'	Dividend Rate '%'
2009	0.24	5
2010	0.37	10
2011	0.49	8.7
2012	1.04	12
2013	1.47	20
2014	1.98	21
2015	2.20	23
2016	To be advised.	

Dividend Payout Growth

Year	Amount 'Kshs m'	Dividend Rate '%'
2009	11.84	5
2010	26.73	10
2011	24.85	8.7
2012	47.90	12
2013	94.97	20
2014	134.00	21
2015	223.00	23

Our Future

- Sustain business growth through products diversification.
- Add value to existing members through innovation of products.
- Engage members through various online platforms for better service delivery and product development

STIMA Investment Plaza I & II

- Successful completion of two Five Levels and seven levels buildings both along Mushembi road next to Stima Sacco plaza.
- The buildings have an annual net income of over Kshs 60m with Stima Investment Plaza I also hosts our Head Office on the 5th floor

STIMA INVESTMENT PLAZA 1



The Artistic Impression of the first dream of Stima Investment Co op Society. It was actualized in the year 2008 when the first phase of the building was completed

STIMA INVESTMENT PLAZA 2



The building is complete and fully let out

Stima Investment Plaza 3

- We will be embarking on an ambitious projects in this financial year as follows.
- Stima investment plaza 3 total costs kesh 1,020,000,000
- Construction of Kitengela1 shopping mall 150,000,000
- Construction of Stima plaza in Kathwana. Ks 130,000,000
- Total amount to be raised. Kesh 1,300,000,000
- Total number of members is 12000
- Cost per member kesh 108,333.00
- Monthly kesh 3,000.

CAPITALIZATION OF DIVIDENDS.

- Its our responsibility as members to continue strengthening the society in all aspects.
- We are calling on all our members to register voluntarily for capitalization of their dividends for the year 2016 and beyond.
- This helps in increasing your shares as you claw back your profits to your investments and also allows you a higher share of dividends in the following year.
- The liquidity and stability of the society is also solidified when we agree to continuously capitalize our dividends voluntarily.

Establishment of the Over the counter trading[OTC].

- Stima investment will be establishing an over the counter trading platform for trading of Stima investment shares.
- *This will improve liquidity and transferability of the shares for all members*
- the roadmap for the OTC commences in August 2017 as the consultants are already working on it
- This will finally unlock the full value of the shares.
- This is a huge milestone and we requests all members to register for the platform once we launch and also to increase their shares to acquire the full value.

Stima Investment shares

Year	Market Value
2009	100.00
2010	150.00
2011	150.00
2012	200.00
2013	200.00
2014	200.00
2015	200.00

- In an effort to increase the wealth of our members we expect the value of our shares to continue growing as demonstrated over the last 6 year. The value of the shares is determined through valuation by the experts. We have just concluded valuation of shares and the current value is Kshs 304.
- We intend to have the shares listed in the Nairobi Securities Exchange once the advisory assignment with our consultants is ready. We will advise all our members.



- CURRENT PRODUCTS

STIMA VILLAGE

THE PROJECT IS LOCATED IN SYOKIMAU 4.5
KILOMETRES FROM THE MOMBASA DUAL
CARRIAGEWAY.THE TURN OFF IS AT THE NAIVAS
SUPERMARKET IN SYOKIMAU





Stima Investment Co-operative Society
Complete house at Stima Village.



The estate has a swimming pool,
commercial centre and gym

Assist members to construct houses

- STIMA Investment registered a subsidiary company to guide members develop houses.
- Development will start from plots sold by Stima Investment but later to be expanded to others
- The company is already operational and we encourage all our members to patronize the products.

Upcoming Stima Plains

- The project is situated in Malaa along Kangundo road.
- This will be the next frontier in urban settlement as many people seek affordable housing near the CBD.



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Stima Plains contd.

To make the houses more affordable to all our members, we shall allow members to purchase the houses in 2 options.

- 2 bedroom apartments finished - kesh 4.0m unfinished (without floor finishes ,internal wall finishes ,ceiling finishes ,floor finishes and joinery fittings) -3.6M
- 3 bedroom Bungalow finished kesh 5.94m unfinished (without floor finishes ,internal wall finishes ,ceiling finishes ,floor finishes and joinery fittings) -5.4 M
- 3 bedroom Maissonette finished kesh 6.78m (without floor finishes ,internal wall finishes ,ceiling finishes ,floor finishes and joinery fittings) -6.2M
- For contacts on sales of the houses, please contact Mr. Morris Njagi @ 0722 509 622

Land Transactions

Land	Size	Members (Kshs)	Non-Members(Kshs)
Lamu	1/8 of an acre	480,000	580,000
Konza	1/4 of an acre	396,000	475,000
Rongai(Rangau)	1/4 of an acre	980,000	1,176,000
Ukunda(South Coast)	1/4 of an acre	540,000	648,000
Malindi	1/4 of an acre	1200,000	1,440,000
Malindi	1/8 of an acre	650,000	780,000
Naivasha	1/8 of an acre	950,000	1,140,000
Isinya (Green city)	1/8 of an acre	850,000	1,020,000

Value Add on the Plots – Malindi Land



REAL ESTATE INVESTMENT FUND

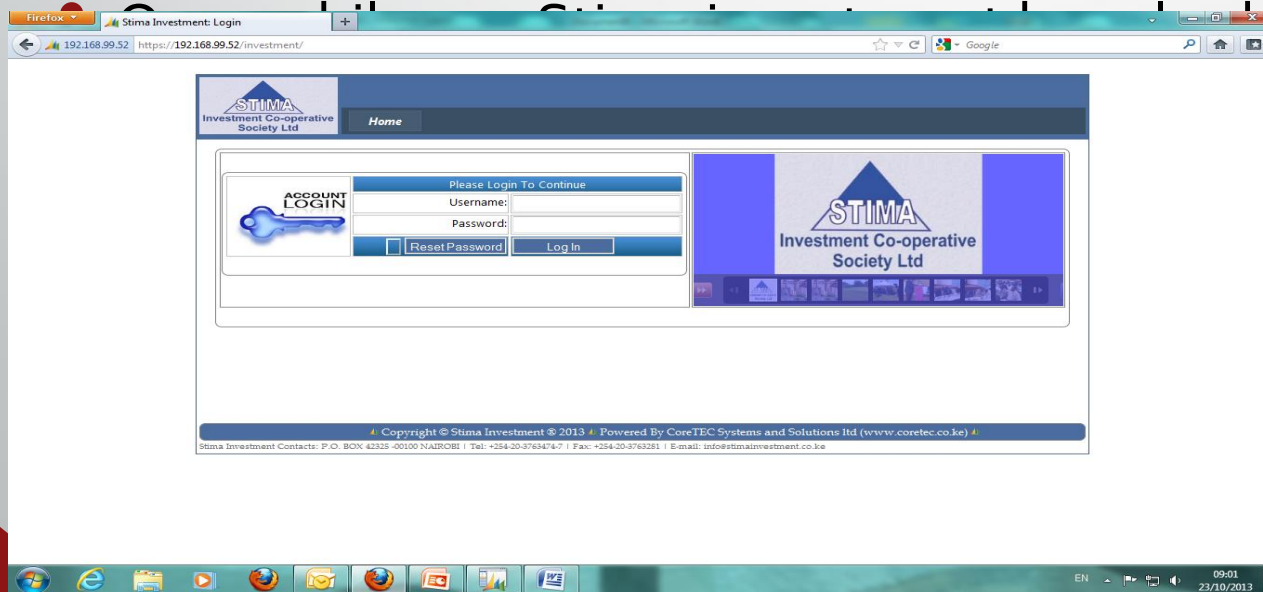
- We have one of the most flexible investment funds in the market.
- You can invest any amounts either as lump sum or monthly installments for a minimum period of 6 months at an interest rates of up to 10%.The amounts mobilized can be used either to put deposits for lands or houses or for subsistence.
- For any amounts above Kes 50,000 invested for a period of up to 12 months you earn an interest of up to 12%.
- The fund is flexible as you can withdraw any time although you forfeit the interest if it is before the minimum period of 6 months.

Insurance Brokerage Services

- SIC will offer a wide variety of insurance solutions to all members
- This will be a complimentary service to members to secure their investments
- The service is currently rolled out and the members can access at highly negotiated terms

Increased Customer engagement

- Continued use of Social media to improve communication through our twitter handle @stimainvestment and Facebook page.

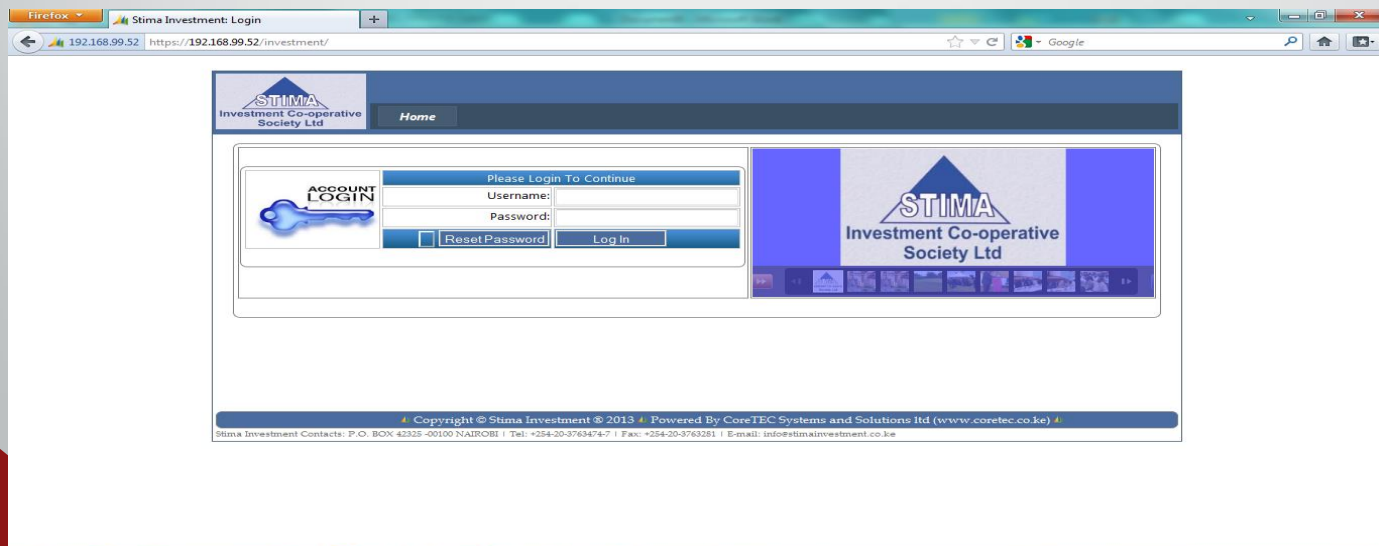


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HOW TO LOG INTO THE WEB PORTAL.

- Visit www.stimainvestment.co.ke, select the web portal link or type <https://portal.stimainvestment.co.ke/investment/> on the address bar of your browser
- The portal page will open as per below image



Continued .

- We propose to requests all members to own the projects by supporting them financially.
- Actualization of these projects is part of our strategic plan 2015-2018 of sustainability towards income generation over time.
- All monies received will be included in the shares and will be eligible for dividends payout.
- Due diligence has been conducted in all these projects towards their suitability and sustainability to form part of our income generation streams .

Q&A Session and

- Filling of Capitalisation forms
- Filling of To Up forms