



# IMARISHA Sacco E-Bulletin

Quarterly Magazine for Imarisha Sacco



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### A New Era with Almasi The 4<sup>th</sup>

A new Banking system.

Access your account  
and our products  
with ease



### New Era with Almasi The 4<sup>th</sup>

Almasi the 4th introduces biometric authentication, allowing members to verify their identity using fingerprints hence boosting both security and service efficiency.



### New Branch Opens In Kisumu

The new branch is set up to offer a full suite of services ranging from savings and loans to business financing and financial literacy programs.

NEW  
USSD CODE



### New USSD Code

Imarisha Sacco launched the new USSD code, \*451#, replacing \*882# code. This change is part of our ongoing efforts to enhance member experience and strengthen our digital identity





Imarisha Sacco continues to grow its footprint and stay true to their promise to help members achieve financial stability and success.

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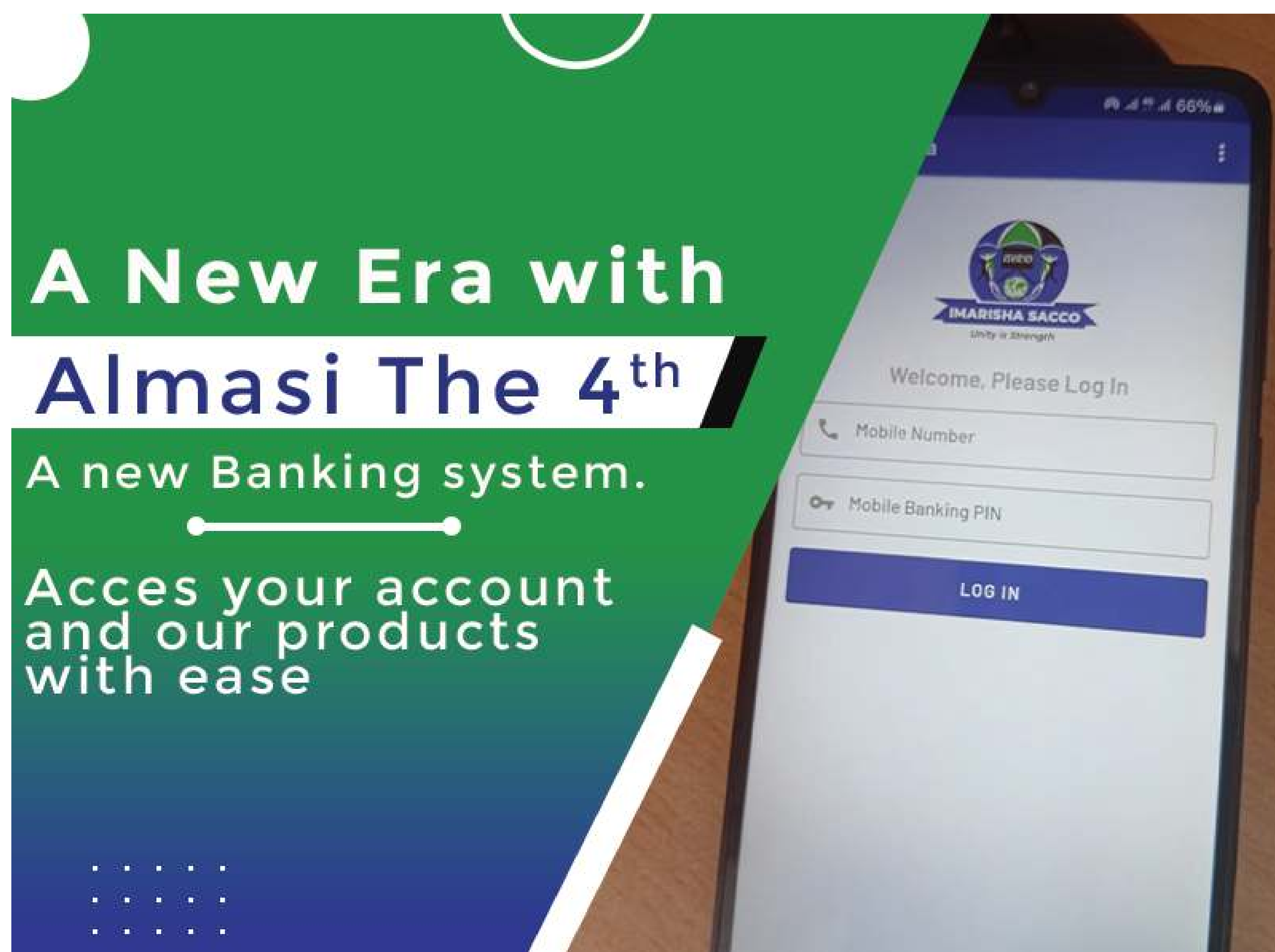
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# DIGITAL LEAP

## Almasi the 4<sup>th</sup> Ushers in a New Era of Member Experience

Imarisha Sacco Society Limited has officially launched Almasi the 4<sup>th</sup>, its next generation core banking system, marking a major milestone in its digital transformation journey. The new platform enhances service delivery, strengthens security, and reaffirms the Sacco's commitment to modern, member focused financial solutions.



Unveiled following months of preparation and training, Almasi the 4<sup>th</sup> introduces biometric authentication, allowing members to verify their identity using fingerprints hence boosting both security and service efficiency. The system also features a digital voter identification that supports transparent and credible Sacco elections. A fully integrated Internet Banking platform is now live which enables members to manage their accounts, loans, and transactions securely. In line with these upgrades, all account numbers have been updated, and members have been notified accordingly.

Mobile banking has also been enhanced with a dedicated USSD code, \*451#, replacing the shared \*882#. The new code ensures faster, safer mobile access as well as emphasizing Imarisha's identity. This new core banking system delivers a seamless experience across mobile apps, agency services, and in branch systems.



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Delegates are playing a critical role in guiding members through the transition by educating them, supporting biometric registration, and encouraging adoption of digital tools.





# BRANCHING OUT

## Kisumu Gets a Full-Fledged Imarisha Branch

Imarisha Sacco Society Limited officially opened its 14<sup>th</sup> FOSA branch in Kisumu on Saturday, January 11th, 2025, stepping up efforts to bring quality Financial services closer to members in the region. What was once a simple marketing office has now become a fully operational branch.

The launch brought together a wide mix of guests, including Chief Guest Bishop Charles Kokombo, County Commissioners of Co-operatives from Kisumu and Kericho, Mr. John Ming'ala and Dr. Leonard Otii, members of Imarisha's Board, the CEO, staff, partners, and members of the community. The mood was festive and hopeful, with discussions and excitement around the new branch.



Speaking at the event, the Board Chairman, Mr Mathew Ruto, called the Kisumu opening a milestone, not just for the Sacco, but for the region as a whole. He further emphasized the Importance of extending services to Kisumu, one of Kenya's fast-growing economic zones.

The CEO, Mathew Rotich, shared similar views, saying the move wasn't just about adding another location but about deepening Imarisha's impact. He applauded the local team for their drive and emphasized Imarisha's commitment to innovation, tech-driven service, and financial education.

The new branch is set up to offer a full suite of services ranging from savings and loans to business financing and financial literacy programs.

The Kisumu branch will not just be a banking outlet but a community anchor and a catalyst for local economic growth. With this new opening, Imarisha Sacco continues to grow its footprint and stay true to their promise to help members achieve financial stability and success.





# RECORD GROWTH

## Sales Up, Assets at Kshs. 24.58B as Membership Grows

Imarisha Savings and Credit Co-operative Society Limited has observed encouraging performance indicators in the first quarter of 2025, reflecting the impact of its digital transformation strategy and the recent capacity- building activities.

These developments are largely attributed to targeted training sessions conducted for both delegates and frontline staff. This has strengthened the team’s ability to communicate the product value effectively and thus laying a solid foundation for improved service delivery moving forward.

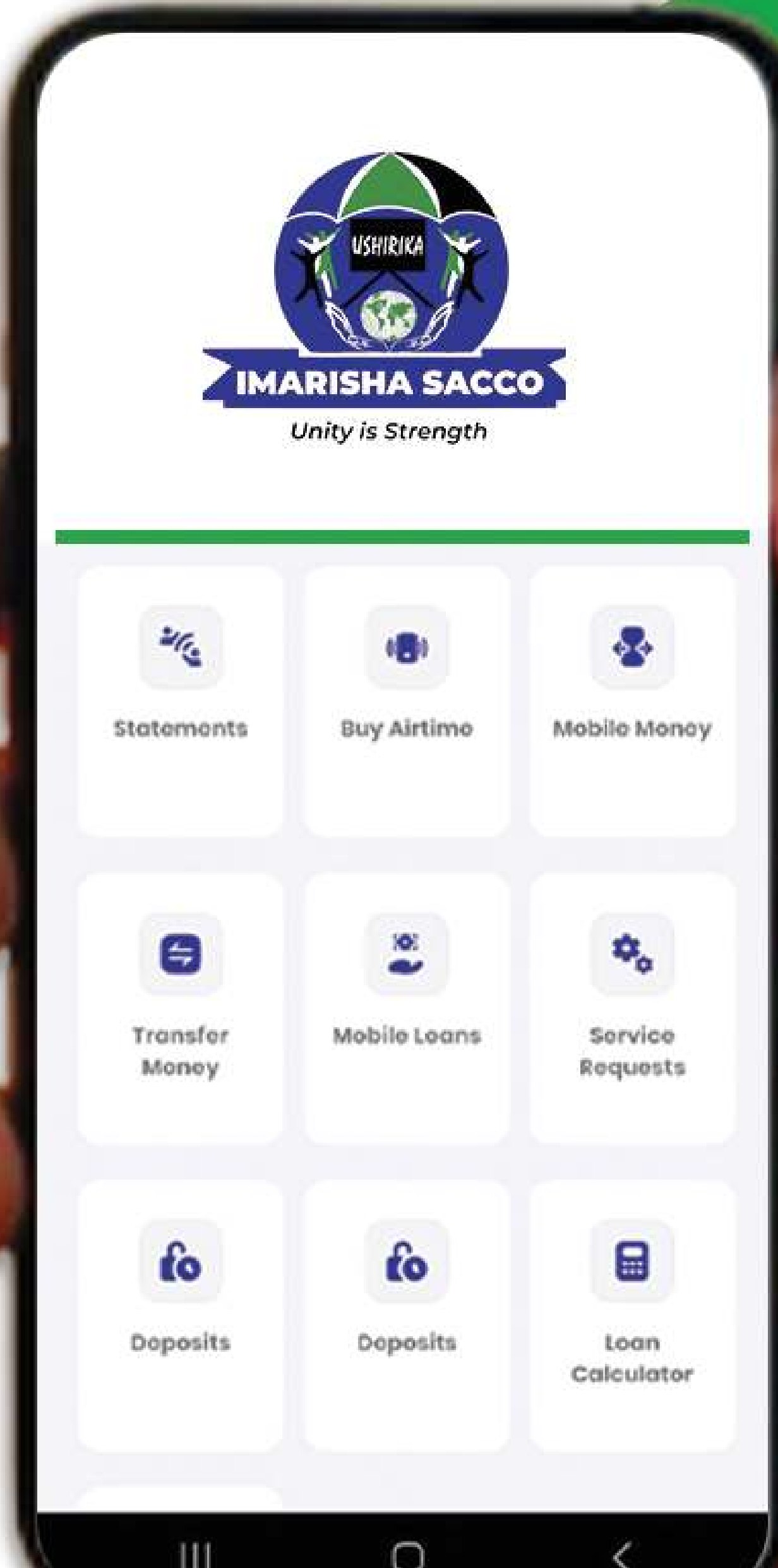
Further, another key enabler of this anticipated growth is the recent launch of Almasi the 4th, Imarisha’s next generation core banking system, which will position the sacco to deliver personalized and efficient digital services. This advancement marks a crucial and pivotal step in enhancing the member- experience and strengthening operational resilience and service.

As the organization prepares for the full roll out of its new core banking system, Imarisha remains focused on driving sustainable growth while enhancing the overall member experience through digital empowerment and continuous service improvement.



### Explore New Features on the Imarisha App!

Introducing New App Features: Statements, Transfers, Deposits & More



CONTACT US



# NEW USSD CODE

## USSD Code \*451# Brings Banking to Your Fingertips

Imarisha Sacco is excited to announce the launch of our new USSD code, \*451#, replacing the previously shared \*882# code. This change is part of our ongoing efforts to enhance member experience and strengthen our digital identity.



To activate the new code, simply dial \*451# from your Safaricom line and follow the prompts to set up a secure 4-digit PIN. Once activated, you will have access to a range of services, including account inquiries, loan applications, and fund transfers. We encourage all our members to activate the new USSD and enjoy the enhancement features it offers.



### HOW TO JOIN US

- Fill the membership form.
- Provide ID, Photo, & KRA Pin No
- Other KYC Documents as per the membership category

Contact us for more information.

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### 2025-2030 STRATEGIC PLAN

The focus will be on expanding into new regions, embracing technology, tailoring financial solutions, and strengthening member education.



# EMPOWERING MEMBERS

## 14.09% Dividend Declared/ Focus on Financial Literacy

Members of Imarisha Sacco came together on February 15<sup>th</sup> at Imarisha Plaza, Kericho, for the 36<sup>th</sup> Annual Delegates Meeting, a day filled with reflection, updates, and a renewed sense of purpose. The gathering was led by the Society’s Chairman, Mr. Mathew Ruto, who emphasized that the day wasn’t just about numbers, but about members whose trust continues to shape the Sacco’s journey.



Looking back on 2024, it was evident that the Sacco had a succesful year. Members’ deposits grew to nearly Kshs. 18 billion, while the total asset base rose to Kshs. 24.58 billion. The loan book reached Kshs. 19.37 billion, showing continued demand for credit. Membership also grew by over 8%, a clear sign that more people are finding value in being part of the Imarisha family.

A big part of the conversation also focused on the future. The Sacco has upgraded its core banking system, which will make mobile banking, internet services, and other digital tools more accessible and

secure for members across the country. Members were assured of clear communication throughout the transition.

The meeting also celebrated milestones like the upgrade of the Kisumu office into a full branch, and a special ‘Best Savers Day’ that recognized disciplined members while also promoting financial wellness and mental health awareness.



As Imarisha closes one five-year strategic plan and enters a new one (2025–2030), the focus will be on expanding into new regions, embracing technology, tailoring financial solutions, and strengthening member education.

The Sacco's strong performance in 2024, resulted in the Board recommending a 14.09% dividend on share capital and an 11.07% interest on deposits. Members were encouraged to reinvest their returns through loan repayments, fixed deposits, or share top-ups to grow their savings even more. In closing the Chairman expressed deep gratitude to members, partners, staff, and all the delegates.



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# DIGITAL BANKING

Experience the Future of Banking with the New Imarisha App

Our commitment to innovation and customer satisfaction drives us to enhance our services. We are proud to introduce the newly improved Imarisha app, a more advanced digital banking platform designed to serve our customers in an efficient manner.

The upgraded app delivers a seamless experience, with an improved user interface, faster response times, and enhanced security features. One of the most notable updates is the expanded IMA Loan service, which now allows customers to access up to KES 10,000, an increase from the previous limit of KES 2,000. This development gives our members greater financial flexibility and more reliable support.

In addition to the increased loan limits, the new app provides real-time updates, smarter transaction capabilities, and a more personalized digital journey. It represents a significant step forward in our mission to make banking not only easier but also more accessible.

Download or update the Imarisha app today and experience a new era of convenient, secure, and customer-centered digital banking.



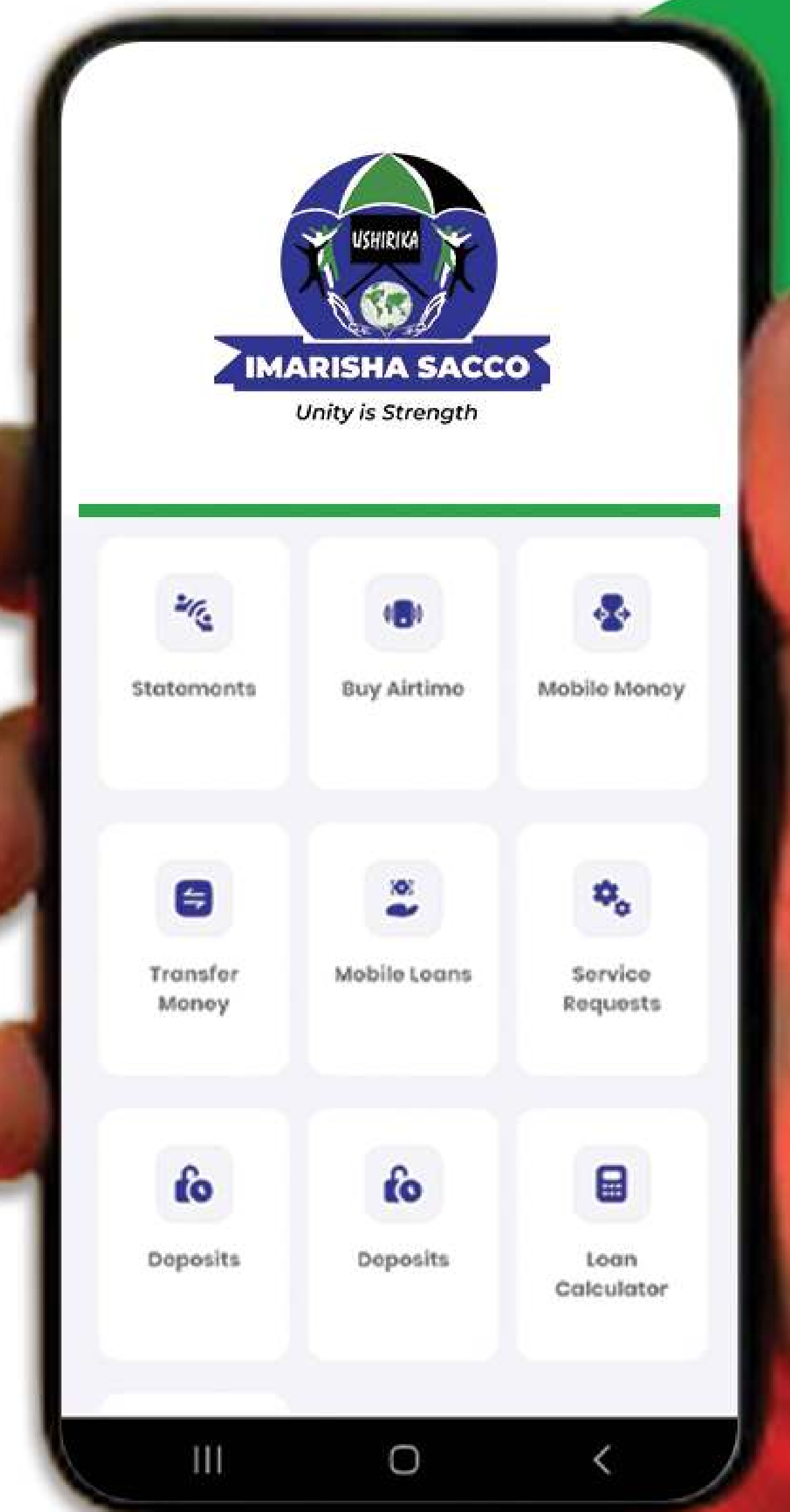
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Introducing New App Features: Statements, Transfers, Deposits & More

CONTACT US

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Did You know that  
**Ima Loan limit**  
has increased from:  
**2000Ksh to 10,000Ksh**

