

UNLOCK YOUR FULL PEPEA POTENTIAL

Where your money works for you.



SAFARICOM INVESTMENT CO-OPERATIVE

The Investment Partner of Choice

SIC BACKGROUND

Safaricom Investment Co-operative Society (S.I.C) is an investment company that pursues joint investments for its members, through real estate investments, marketable securities and private equity. The Society seeks to transform the economic and social wellbeing of investors through prudent, sustainable and responsible investments



KEY ACTIVITIES



Real Estate
Development



Buying & Selling
of Land



Property
Management



Private Equity
Investments



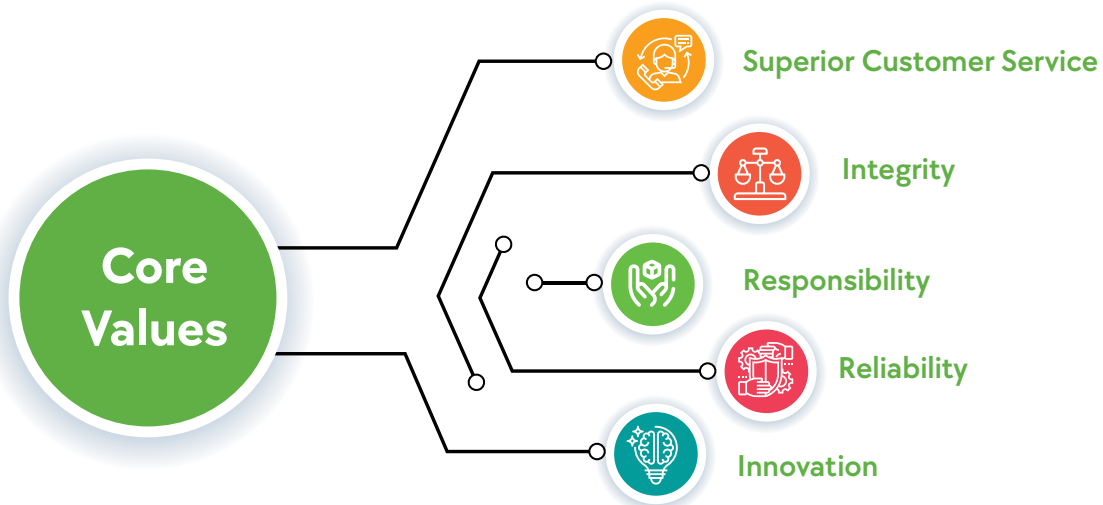
Vision

To be the investment partner of choice in East Africa.



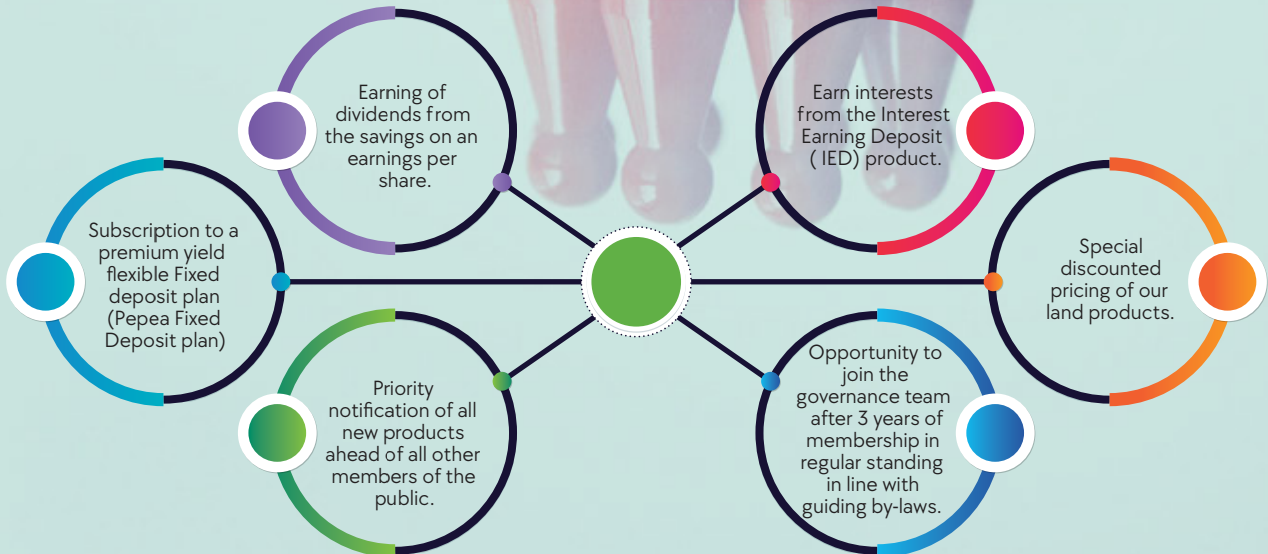
Mission

To transform the economic and social wellbeing of our investors by prudent, sustainable, and responsible investment decisions through efficiency and motivation of stakeholders

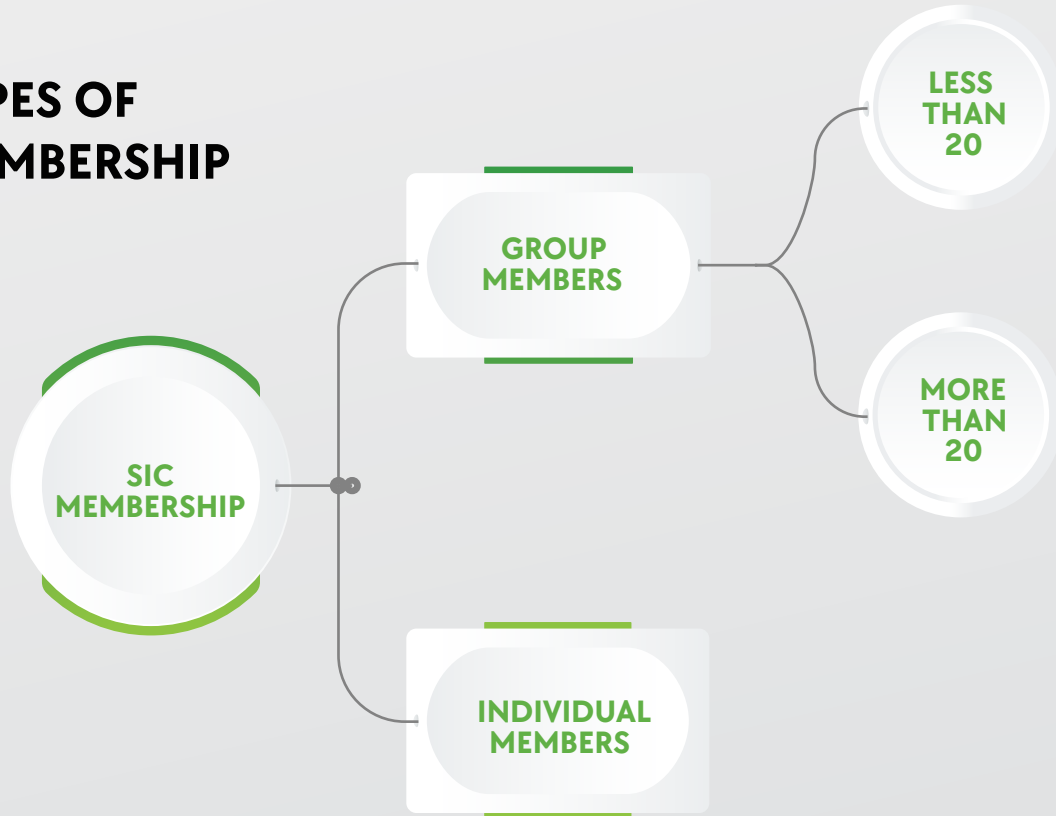


MEMBERSHIP DETAILS

The benefits that come with being a member/shareholder with Safaricom Investment Cooperative include:

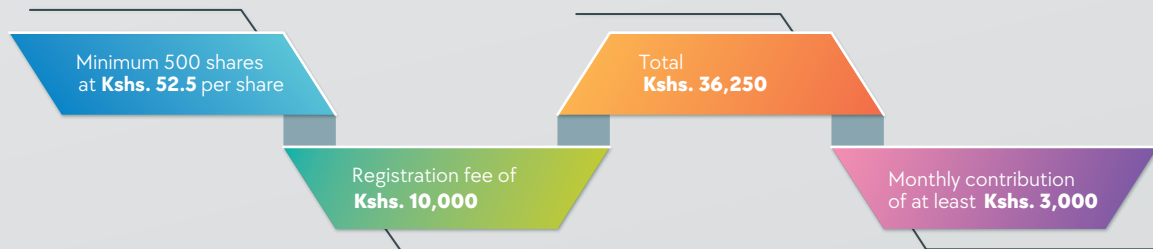


TYPES OF MEMBERSHIP



INDIVIDUAL MEMBERSHIP

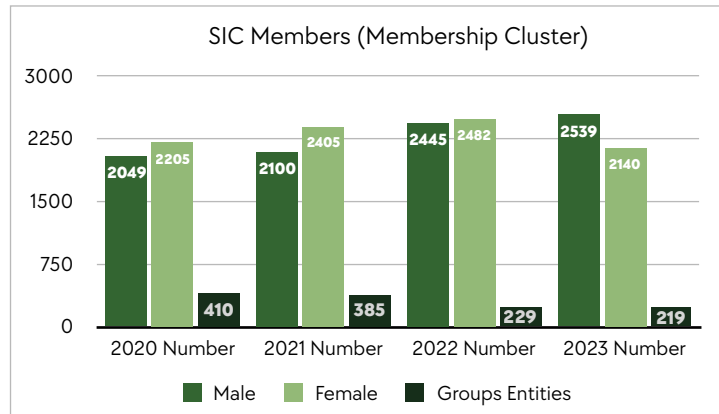
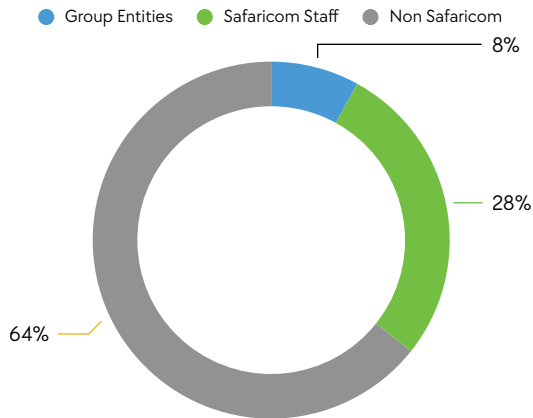
Individual Joining Instructions.



STATISTICAL HIGHLIGHTS

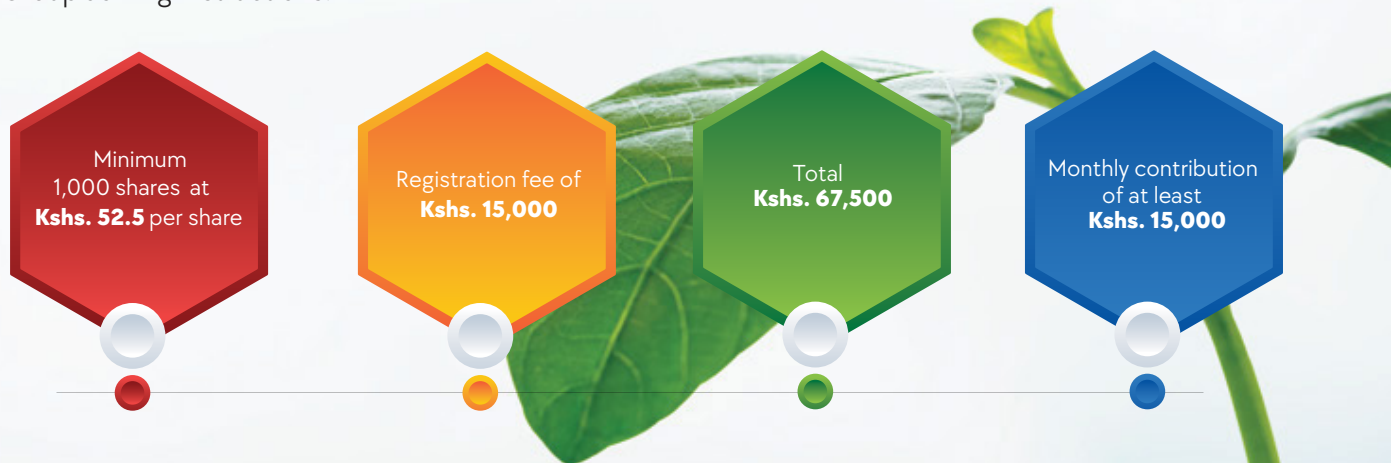
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023
Turnover ('000')	379,953	474,684	533,293	525,273	55,945	187,440	396,280	542,938	542,221
Surplus before rebates ('000)	337,076	413,501	446,305	395,356	-88,537	17,648	195,671	268,156	61,670
Rebates Pay-out ('000)	322,500	392,000	420,000	375,000	0*	12,131	117,403	176,983	143,897
Rebates Rate	25.0%	21.0%	18.0%	15.0%	0.0%	0.49%	4.69%	7%	5.75%
Total Assets (million)	2,238	3,337	3,852	3,938	4,876	4,840	5,158	5,664	5,875
No. of Members	3,188	3,847	4140	4,345	4,345	4,644	4,890	5,156	5,367
Share Capital (Million)	1,289	1,867	2,220	2,501	2,501	2,501	2,504	2,504	2,504
Value Per Share	350	435	525	525	52.5	52.5	52.5	52.5	52.5
ROC	26%	22%	19%	15%	-4%	0.2%	3%	4%	2%
Return On Assets	15%	12%	14%	10%	-2%	0.1%	2%	2%	1%

Membership Demographics: Bonafide Members Categories



CORPORATE / GROUP MEMBERSHIP

Group Joining Instructions.



INTEREST EARNING DEPOSIT (IED)

IED is a two-year locked Fixed Deposit product for members/shareholders at an interest rate of 5% per annum effective 1st March 2024 to 28th February 2026.



PEPEA FIXED DEPOSIT

This is an exclusive product for all SIC bonafide members/shareholders only with lucrative and competitive rates in the market second to none.

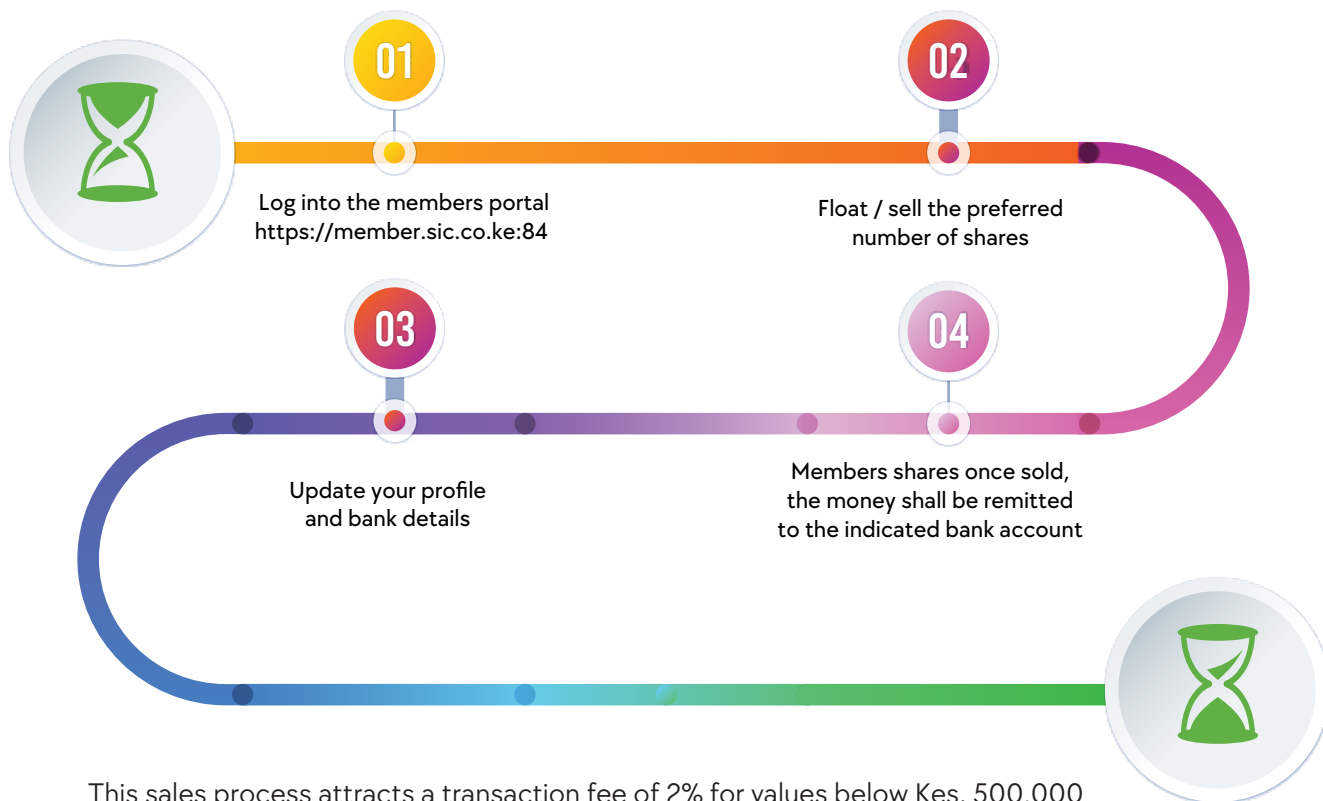
Amount	6 Months	7 - 12 Months
50,000 - 500,000	10.00% p.a	10.50% p.a
501,000 - 1,000,000	10.50% p.a	11.00% p.a
1,000,001 - 3,000,000	11.00% p.a	11.50% p.a
More than 3,000,000	11.50% p.a	12.00% p.a

Key points to note:



PROCEDURE FOR SELLING SHARES ONLINE

The process is facilitated through an online platform, <https://member.sic.co.ke:84> for selling of shares.



This sales process attracts a transaction fee of 2% for values below Kes. 500,000 and a standard charge of Kes 10,000 for share values above Kes. 500,000.

Share Fees Applicable		
Min.	Max.	Fees
3,001.00	500,000	2%
500,001 and above		Kshs. 10,000

*These transaction fees only apply to sellers and not buyers

PROCEDURE FOR BUYING SHARES ONLINE

- Shares are purchased with the members monthly contribution proceeds
- All buyers of shares shall have their wallet loaded with the amount they have deposited as monthly contributions before the shares are allocated.
- Share allocation is done on a First In First Out (FIFO) basis

DIRECT NOMINATION

- Members can directly nominate a fellow member to buy their shares upon mutual price agreement
- Both parties must sign a share transfer form that is fully signed and submitted to SIC offices before the execution of the nomination process



LEAVING SIC

A member has an option of leaving SIC at any time. We however recommend that this is done after a full financial year of investing. To leave SIC a member needs to sell all of his/her shares through the trading portal. A member has the option of selling off all his/her shares or just a part of the shares. Any outstanding project payments accredited to a member will be paid off against your shares, and the balance paid out.

THE *Zania*
VILLAGE
DREAM IT • OWN IT • LIVE IT

**1/4 Acre serviced plots at the most ideal address
with the following amenities:**



Well-designed stone perimeter wall



Internal Cabro roads



State of the Art main gate with 24/7
caretaker and security.



Power and Water on Site



Solar Street Lighting



Jogging Track



Clubhouse, gym and restaurant



25m Swimming pool with Kiddy Pool



2 Recreational Areas, by the river and
by the Lake Zaad



4 options of scalable house designs



Provision for an education center



Provision for a Mini Shopping Complex



The magnificent Brookvale Tuala in Rongai area is the perfect buy and build project for you. It is located 17KM from Nairobi CBD.

Brookvale is in a well-established and developed residential area with an ever-growing neighbourhood. It is relatively flat overlooking the magnificent Ngong Hills, offering breath-taking views.

Amenities in the area include:

 Access roads  Electricity  Water  Schools  Outdoor activities
 Higher learning institution  Resorts  Beautiful views  Hospitals

CASH PRICE

1.35M

1/8 ACRE

3 MONTHS PAYMENT PLAN

1.45M

1/8 ACRE

6 MONTHS PAYMENT PLAN

1.5M

1/8 ACRE



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THE Miran RESIDENCE

Introducing the most affordable luxurious residential apartments in Ruaka.

The Miran Residence offers a bespoke, affordable residential community set within a controlled and secure development.

STUDIO APARTMENT

KES. 3,200,000.00

STUDIO LOFT APARTMENT

KES. 4,300,000.00

1 BEDROOM APARTMENT

KES. 5,000,000.00

2 BEDROOM APARTMENT

KES. 6,500,000.00

*Deposit 10%, balance within 18 months.

M-PESA PAYBILL NUMBER

9 7 2 9 0 0

ACCOUNT NUMBER: 01062540158

THE MIRAN DOLLAR ACCOUNT DETAILS

A/C NAME: SAFARICOM INVESTMENT CO-OPERATIVE
SOCIETY LTD-MIRAN PROJECT RUAKA

ACCOUNT NUMBER: 01062540160

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SIC PAYMENT OPTIONS

THE MIRAN DOLLAR ACCOUNT

A/C Name: **Safaricom Investment Co-operative Society LTD- Miran Project Ruaka**

Account Number: **01062540160**

THE MIRAN KENYA SHILLINGS ACCOUNT

M-Pesa Paybill Number: **972900**

Account Number: **01062540158**

BANK: **BANK OF AFRICA**

BROOKVALE TUALA ACCOUNT

A/C Name: **Safaricom Investment cooperative Ltd**

Account Number: **01692150100701**

M-Pesa Paybill Number: **400200**

Account Number: **01692150100701**

OTHER PROJECTS PAYMENTS

A/C Name: **Safaricom Investment cooperative Ltd**

Account Number: **01120150100700**

M-Pesa Paybill Number: **163164**

Account Number: **IPJTxxxxx(Your plot booking No.)**

MEMBERSHIP & SHARES

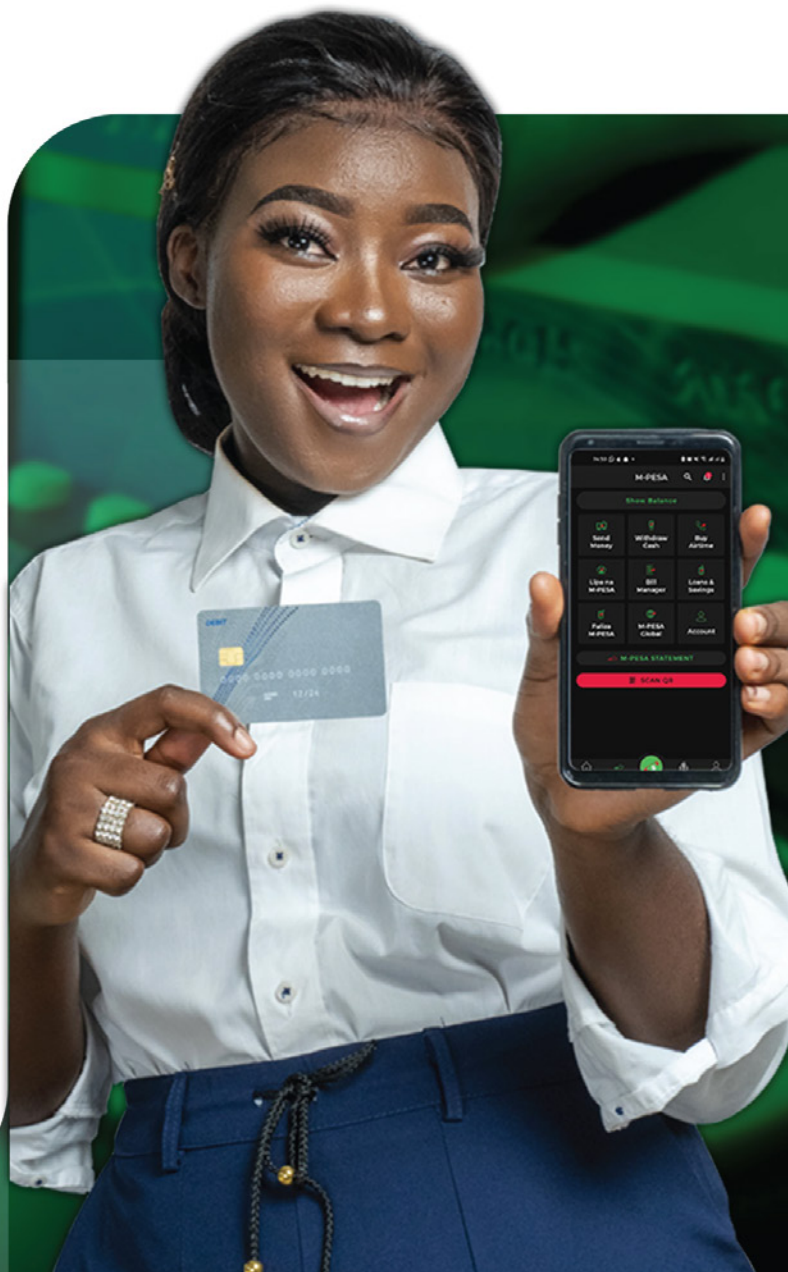
A/C Name: **Safaricom Investment cooperative**

Account Number: **01120150100700**

M-Pesa Paybill Number: **163163**

Account Number: **MMBRxxxx, C for Coop Shares or MMBRxxxx, I for IED Deposits**

BANK: **CO-OPERATIVE BANK OF KENYA**





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CONTACTS:

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