



## **Betterlink Ventures – End Year Report**

20 years Anniversary Edition

### **ABSTRACT**

This report summarizes the financial performance and major activities of Betterlink Ventures during the year 2025, while also commemorating the group's 20th anniversary. It highlights contributions, investments, achievements, and challenges, and provides a foundation for future planning. The report also recognizes the founding members whose efforts have shaped the group's growth over the years.

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## **FOREWORD BY THE SECRETARY**

As we gather to commemorate twenty years of service, growth, and unbroken unity, it is my Honor as the Secretary of Betterlink Ventures Self-Help Group to present this historic 20-Year Anniversary Report. What began as a humble gathering of determined individuals in 2005 has matured into a structured, vibrant, and empowering community.

Over these two decades, our group has become more than just a financial support system — it has evolved into a family, a haven, and a foundation for sustainable progress. We have stood together in triumphs and in trials, supporting members through business ventures, academic needs, medical emergencies, bereavements, and welfare challenges.

This report captures our full journey:

- Our founding vision
- The evolution of our governance
- The expansion of our table-banking systems
- Stories of real lives transformed
- The challenges we faced
- And the dreams guiding our next decade

To every member past and present — your commitment, sacrifice, and unity have made Betterlink Ventures SHG a shining example of cooperative success.

This edition is not just a report — it is a celebration of who we are.

**Signed,**

**Secretary, Betterlink Ventures SHG**

2025

## EXECUTIVE SUMMARY

Betterlink Ventures Self-Help Group has spent the last 20 years strengthening financial independence, promoting unity, and creating sustainable opportunities for its members.

### Highlights of the 20-Year Journey

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- Established in 2005 with 12 founding members
- Built a powerful **table-banking** system with strong repayment discipline
- Created a resilient **welfare fund** supporting members during emergencies
- Implemented **modern governance structures**
- Digitized records and introduced mobile-based savings and communication
- Expanded group projects in agribusiness, savings schemes, and investments
- Built a culture of transparency, accountability, and solidarity

### Unique Hybrid Strength

This 20-year report combines:

**Formal corporate documentation** (data, governance, financial summaries)

**Narrative accounts** (member stories, human impact memories)

The hybrid makes the report both informative and emotionally meaningful.

### Looking Forward

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The group remains focused on long-term sustainability and growth, guided by the following strategic objectives:

- Expanding investments
- Transitioning into a registered SACCO
- Establishing long-term income-generating projects.
- Strengthening youth and women empowerment programs

## ORIGIN & FOUNDING HISTORY (2005)

### BRIEF HISTORY

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The group was originally founded under the name **Hard Workers Group** and operated within the SACCO **Faulu Kenya**. As a young and growing association, the founding members began with an annual contribution structure of **5,000 shillings**, paid as **400 shillings per month for the first ten months**, followed by **500 shillings per month for the remaining two months**.

In **2010**, the group underwent notable changes. Some members exited, and a new member, **Samuel Matheri**, joined. During the same period, the group engaged a legal advisor, **Mr. Kaikai**, and expanded its loan services, issuing loans above **20,000 shillings**, with **160,000 shillings** being the maximum loanable amount. The group constitution was also amended to support the evolving operations.

The year **2011** marked further development. The group introduced **long-term loans** (repayable over more than one year) and adjusted the lending rates, reducing the annual rate to **15%**, while maintaining the **10% rate** for six-month loans. The legal advisory role transitioned from Mr. Kaikai to **Mr. Simon Kariuki of Rumba Kinuthia & Co. Advocates**. Member contributions were reviewed and increased, and two additional members—**Stephen Njoroge** and **Moses Mburu**—joined. In the same year, the group formally exited **Faulu Kenya** and has operated independently since then.

In **2012**, the payment for official duties was revised upwards from **200 shillings** to **500 shillings**, strengthening administrative operations.

In **2014**, the group, together with their next of kin, attended a **Business Finance Management seminar**, facilitated by **Susan Njoroge** and **John Gatu**. During this period, the group also acquired a **vehicle through a loan facility**, marking a significant milestone in asset growth and investment.

During the year, the group sold a bus to **Stephen Macharia** for **1,500,000 shillings**. Additionally, the weekly savings contribution was revised to **500 shillings**, with a corresponding penalty of **500 shillings** for failure to save.

The group also engaged the law firm **Ahmed Mberere & Co. Advocates** to assist in pursuing claims from **Invesco Insurance Company**.

Furthermore, **Kennedy Githua** was removed from Betterlink during the year.

### **The Social & Economic Context in 2005**

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The early 2000s were characterized by rising economic pressure, limited job opportunities, and increasing financial vulnerability at household levels. Many families struggled to access affordable credit or maintain financial stability.

Self-Help Groups became vital community structures offering:

- alternative saving mechanisms
- micro-lending support
- social welfare systems
- community unity and security

Betterlink Ventures SHG was born within this environment. It was originally founded as Hard Workers Group under the Faulu Sacco. Was located in Starehe Constituency but later in 2009 was relocated to Njiru Constituency

### **Founding Vision**

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On the afternoon of **January 2005**, twelve individuals met with a shared aspiration:

*“To uplift each other through disciplined savings, shared knowledge, and mutual support.”*

Their founding vision focused on five pillars:

1. **Unity** – Building a community that supports its own
2. **Savings Culture** – Encouraging consistent, disciplined saving
3. **Affordable Credit** – Providing members with fair, accessible loans
4. **Welfare Support** – Ensuring no member faced hardship alone
5. **Growth & Empowerment** – Supporting financial independence and business ventures

## Registration

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The group later formalized operations by:

- drafting a working constitution
- electing the first officials

### **First Group Officials**

1. *Chairperson – Samuel Muiruri Kamande*
2. *Secretary – Nicholas Kithuka Mbithi*
3. *Treasurer – Benjamin Mutuma*

- registering with local authorities
- adopting regular meeting schedules (weekly – Thursdays)

This early structure laid the groundwork for 20 years of disciplined operation.

## The Founding Members

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1. *Samwel Muiruri Kamande*
2. *Benjamin Mutuma Muketha*
3. *Nicholas Kithuka Mbithi*
4. *Charles Mwangi Gicheru*
5. *Gideon Marangu M'Anampiu*
6. *Susan Njoki Macharia*
7. *Grace Nyambura Ndung'u*
8. *Margaret Wanjiru Njoroge*
9. *Josephine Kanorio Mbijiwe*
10. *Ruth Waithira Ng'ang'a*
11. *Lucy Wangui Kibui*
12. *Peter Mwema*
13. *John Makau Mbole.*
14. *Kennedy Njuguna Githua*

What united them was not wealth, but purpose — and the belief that progress becomes possible when people stand together. Several years later the founding spirit still guides the group.

Over the years, the group expanded its membership, welcoming several individuals whose contributions strengthened the growth and stability of the organization. These members include:

1. *Pascalina Muthesya Muli*
2. *Kennedy Njuguna Githua*
3. *Ramech Mubichi Kinoti*
4. *Sammy Achienza*



5. Johnson Muthure Gitiye
6. Alice Wambui
7. Joseph Githaiga Ndung'u
8. Ali Katula
9. Annah Mbula
10. Beatrice Mworiah
11. Evans Gakami
12. Mary Paul Kanyange
13. Michael Mutua
14. Joseph Wachira
15. Daniel Muvea
16. Jacob Mucugi Thuranira
17. Bernard Irungu
18. Peter Mwema
19. Isaac Kimathi Mbui

## **LEADERSHIP STRUCTURE 2005-2025**

### ***Leadership from 2007- 2008***

1. *Chairperson – Peter Mwema*
2. *Secretary – Charles Mwangi*
3. *Treasurer – Benjamin Mutuma*

### ***Leadership 2008-2009***

1. *Chairperson – Evans Gakami*
2. *Secretary – Charles Mwangi*
3. *Treasurer – Peter Mwema*

### ***Leadership from 2009- 2010***

1. *Chairperson – Daniel Muthuku Muvea*
2. *Secretary – Charles Mwangi*
3. *Treasurer – Benjamin Mutuma*

### ***Leadership from 2010- 2011***

1. *Chairperson – Daniel Muthuku Muvea*
2. *Secretary – Charles Mwangi*
3. *Treasurer – Kennedy Njuguna Githua*

### ***Leadership from 2011- 2014***

1. *Chairperson – Benjamin Mutuma*
2. *Secretary – Charles Mwangi*

3. *Treasurer – Kennedy Njuguna Githua*

***Leadership from 2014-2016***

1. *Chairperson – Benjamin Mutuma*
2. *Secretary – Charles Mwangi*
3. *Treasurer – Tarcisio Ngugi*

***Leadership from 2016/2017***

1. *Chairperson – Samuel Matheri Gachanja*
2. *Secretary – Moses Mburu*
3. *Treasurer – Jacob Mungai*

***Leadership from 2018- 2023***

1. *Chairperson – Tarcisio Ngugi*
2. *Secretary – Moses Mburu*
3. *Treasurer – Kimere Mbuthia*

***Leadership from 2023- current***

1. *Chairperson – Benjamin Mutuma*
2. *Ass. Chairperson – Stephen Macharia*
3. *Secretary – Charles Mwangi*
4. *Ass. Secretary – Gideon Marangu*
5. *Treasurer – Samuel Matheri/Tarcisio Ngugi*

## FORMATIVE YEARS (2005–2010)

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*A Foundation Built on Trust, Sacrifice & Consistency*

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### Establishing Group Identity

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The first five years were critical in shaping the culture and operations of Betterlink Ventures Self-Help Group. Meetings were simple and often held at AIPCA church compound (kwa kamti). Members contributed modest amounts — but the discipline, unity, and consistency were extraordinary.

During this period, the group developed an identity centered around:

- **Reliability** — meetings were never missed
- **Transparency** — contributions counted openly
- **Support** — members visited each other in times of need
- **Collective ownership** — decisions made through consensus

These early principles still anchor the group today.

### The First Constitution

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The founding members drafted a simple but guiding constitution that addressed:

- Name of the group
- Aims and Objectives
- Membership
- Office bearers (Leadership structure)
- Meeting frequency
- Welfare Account
- Group Business Account
- Disciplinary measures
- Cessation
- Elections
- Amendments of the constitution
- Conflict resolution processes
- Dissolution

Though handwritten and later revised, it became the backbone of governance.

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## **Growth of Membership**

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Between 2005 and 2010, membership grew steadily.

People were attracted by:

- The reliability of the group
- The fair loan system
- The supportive welfare program
- The transparency of operations

The group became known as a dependable financial haven within the community.

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## **Establishment of the Loan Fund**

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The loan fund originated from weekly contributions. Members borrowed small amounts, often for:

- School fees
- Medical bills
- Small business stock
- Emergencies
- Home essentials

Despite limited finances, repayment discipline was high. Every contribution and loan repayment built the capital base slowly but steadily.

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## **Early Challenges**

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The group faced several teething problems:

- Delayed contributions
- Misunderstandings regarding loan priorities
- Informal record-keeping challenges
- Balancing welfare expenses with growing loan needs

Yet, commitment to unity helped the group overcome each obstacle.

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## **First Major Milestone**

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By the end of 2010, the group:

- Achieved its first savings target
- Formalized record-keeping
- Completed successful audit checks

- Established itself as a trusted social and financial support system

Betterlink Ventures SHG had survived the most fragile phase of any self-help group — its beginning.

## **EXPANSION & STRENGTHENING YEARS (2010–2015)**

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*A Period of Growth, Innovation & Structured Development*

### **Transition Into Table Banking**

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In 2011, the group formally adopted the table banking model — a turning point.

This introduced:

- Immediate loan access
- Flexible loan limits
- Faster capital circulation
- Stronger financial growth

Members no longer waited months for large pooled savings — funds circulated weekly and monthly, empowering multiple members at once.

### **Training & Capacity Building**

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From 2010 to 2015, the group pursued training in:

- Personal finance
- Budgeting and planning
- Entrepreneurship
- Small business growth
- Agricultural development
- Conflict resolution
- Leadership and governance

These trainings were facilitated by:

- County government offices
- Community-based organizations
- Experienced group members

Betterlink started to function not just as a savings group, but as a training ground for skills development.

## Major Welfare Improvements

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The welfare system was expanded to include:

- Bereavement support
- Sick visitation committees
- School fees relief
- Disaster aid
- Shared contributions during ceremonies

This strengthened unity and emotional support within the group.

In 2013 the group acquired a piece of land from Kennedy Njuguna Githua in Nakuru agreement dated 11th October 2012.

## Increased Membership

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By 2015, the group had nearly doubled its original size though some members left the group.

New members reported joining because of:

- Transparent records
- A strong repayment culture
- Supportive welfare
- Active leadership
- Visible success of members' businesses

With growth came the need for stronger systems.

## Governance Enhancements

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The group improved its governance by:

- Introducing official registers
- Separating duties among officials
- Strengthening elections
- Creating finance and welfare committees
- Documenting meeting minutes and attendance records

This new structure made the group more stable and accountable.

## **CONSOLIDATION & MODERNIZATION (2015–2020)**

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### *Laying the Foundations for a Future-Ready Self-Help Group*

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#### **4.1 Embracing Technology**

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This period saw major modernization. The group adopted:

- Mobile money (M-Pesa) for contributions
- WhatsApp for communication
- Spreadsheets for record-keeping
- Scanned copies of old registers for backup

Digitization reduced errors, increased transparency, and improved accountability.

#### **4.2 Financial Growth**

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During these years, the savings and loan fund grew significantly.

Key reasons:

- Disciplined contributions
- Improved loan management
- Diversified member businesses
- Strict repayment policies

This growth opened opportunities for bigger loans and small group investments.

#### **Strengthening the Constitution**

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The group updated the constitution to reflect:

- New contribution structures
- New loan limits
- New welfare rules
- Updated disciplinary measures
- Succession plans

This evolution made the constitution more aligned with modern SHG needs.

#### **Enhanced Social Support**

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Members supported each other more actively through:

- Coordinated hospital visits
- Support for new mothers
- Structured fundraising during crises

- Shared food and financial contributions during hardships

Betterlink strengthened its identity as not just a financial system, but a *family*.

### Preparing for Large-Scale Projects

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Discussions began around:

- Joint farming initiatives
- Livestock rearing
- Group-owned equipment
- Partnerships with financial institutions
- Participation in government empowerment programs

These ideas laid the groundwork for the next era.

## THE MODERN GROWTH ERA (2020–2025)

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*Transformation, Resilience & Strategic Expansion*

### Navigating the COVID-19 Era

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The pandemic tested the group's strength.

Challenges included:

- Income losses
- Business closures
- Inability to meet physically
- Increased welfare needs

Despite this:

- Contributions continued through mobile money
- Welfare support was intensified
- Emergency funds were distributed
- The group-maintained unity

This difficult period strengthened the group's resilience.

### Modernized Operations

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From 2020 to 2025, Betterlink modernized further:

- Improved digital records



- Automated monthly financial summaries
- Transparent contribution tracking
- Digital backup of group data

This made the group more efficient and future-ready.

### **Growth of Joint Projects**

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The group explored or initiated:

- Joint agribusiness ventures
- Group table-banking expansions
- Shared investment contributions
- Community empowerment activities

These increased the economic impact of the group.

### **Strengthening Partnerships**

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The group began building relationships with:

- Legal officials
- NGOs offering training
- Community development partners

These partnerships opened doors to future support and funding.

## **CURRENT MEMBERSHIP**

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As of the latest reporting period, the group's active membership consists of the following members:

- Benjamin Mutuma Muketha
- Salesio Mwiraria M'Anampiu
- Charles Mwangi Gicheru
- Jacob Mungai Mwangi
- Kimere Mbuthia
- Samuel Matheri Gachanja
- Gideon Marangu M'Anampiu
- Stephen Macharia Njoroge
- Moses Mburu Njoroge
- Tarcisio Njuguna Ngugi

## Highlights of the year 2024 – 2025

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- **20th Anniversary Milestone:** Celebrating two decades of unity and financial growth.
- **Major Land Acquisitions:** Successfully finalized the purchase of prime properties in Rumuruti and Dandora, significantly boosting the group's asset base.
- **Operational Efficiency:** Improved loan turnaround time, issuing KES 350,000 in new loans this year.

## Importance of Record-Keeping and End-Year Financial Calculations

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Effective management and long-term sustainability depend heavily on accurate and consistent **record-keeping**. Proper documentation of contributions, loans, repayments, assets, minutes, and decisions not only promotes transparency but also strengthens accountability among members and leadership. Reliable records form the foundation for assessing performance, making informed decisions, resolving disputes, and demonstrating financial discipline within the group.

In addition, it is important to conduct **end-year financial calculations**. These calculations provide a clear summary of the group's financial position at the close of each financial cycle. They help the group measure growth, identify trends, evaluate compliance with policies, and plan for future initiatives.

The group's designated **end of financial year is 31st August**, and all financial reviews, audits, reconciliations, and performance assessments are aligned to this date. This practice ensures consistency, accuracy, and a standardized reporting structure for all members.

## FINANCIAL SUMMARY (2025)

- The group's contribution amounts to Sh. 4,225,337.00 as at 28<sup>th</sup> August 2025.
- The loans issued in the year 2025 amount to Sh. 350,000 and the amount repaid during that period is Sh. 250,000 (of the 350,000) borrowed/issued.
- Currently the outstanding loans plus interest amounts to Sh. 946,795.

## Tabulated summary

Table 1. Summary for the year 2024-2025

ID	Description	Amount
1	Members savings for the year 2024 - 2025	1,082,258.00
2	Loans Issued in the year 2024 - 2025	350,000.00
3	Loans repaid for the year 2024 - 2025	214,650.00
4	Outstanding loans (issued in 2024 – 2025)	135,350.00

Table 2. Total summary as at the September 2025

ID	Description	Amount
1	Members Total Savings	4,225,337.00
2	Loans Issued	-
3	Loans repaid	-
4	Outstanding loans	946,795.00

## Achievements

### Assets Acquired (2025)

- **Rumuruti Plot:** Purchased at **KES 2,400,000**.
- **Dandora Plot:** Purchased at **KES 3,200,000**.
- **Total Real Estate Value Added:** KES 5,600,000.

### Projects Completed

- ✓ **Title Deed Processing:** Initiated the transfer process for the Dandora property.
- ✓ **Site Fencing:** Completed perimeter fencing for the Rumuruti land to prevent encroachment.

## Challenges Experienced

- Limited access to affordable credit for members
- Delayed loan repayments affecting cash flow
- Rising cost of living reducing member contribution consistency
- Limited digital systems for record-keeping and automation
- Difficulty in member engagement and meeting attendance

## PLANS FOR NEXT YEAR

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The group has outlined several strategic initiatives aimed at strengthening its financial position and expanding member benefits in the coming year:

1. **Redevelopment of Plot 3301**

The group plans to demolish the existing structure on Plot 3301 and construct a **five-storey building**, with the goal of increasing asset value and improving long-term rental income.

2. **Disposal of One of the Two Land Parcels (12 Hectares)**

As part of its capital-raising strategy, the group plans to **dispose of one of the two parcels of land (12 hectares)**. The proceeds will be directed toward strengthening the group's financial base and improving loan accessibility for members.

3. **Migration to a Modernized Cloud-Based System**

The group aims to transition its operations and record-keeping processes to a **modernized cloud system**. This upgrade will improve data security, enhance accessibility, streamline financial reporting, and ensure more efficient management of member records and transactions.

## FINANCIAL STATEMENTS

Table 3. Statement Of Financial Position

ASSETS	AMOUNT	LIABILITIES & EQUITY	AMOUNT2
<b>NON-CURRENT ASSETS</b>		<b>LIABILITIES</b>	
		<b>NON-CURRENT LIABILITIES</b>	
Land (2,400,000+3,200,000)	5,600,000.00	Sacco Loan Payable	2,580,000.00
Furniture & Equipment (Net book value)	148,189.00	(3,000,000 less payment of 420,000)	
(171,683 less Depreciation of 23,494)			
		<b>CURRENT LIABILITIES</b>	
		Visionary women	100,000.00
<b>TOTAL NON-CURRENT ASSETS</b>	<b>5,748,189.00</b>	<b>TOTAL LIABILITIES</b>	<b>2,680,000.00</b>
<b>CURRENT ASSETS</b>		<b>EQUITY (Member savings + Net Surplus)</b>	
Cash in bank	806,407.00	Members savings (opening balance)	4,225,337.00
Loans to members	946,795.00	Net Surplus (Total income - Total expenses)	998,320.00
Inventory (steel doors held for sell)	50,000.00	Members Arrears on loan payments	- 352,266.00
<b>TOTAL CURRENT ASSETS</b>	<b>1,803,202.00</b>		
<b>TOTAL ASSETS</b>	<b>7,551,391.00</b>	<b>TOTAL LIABILITIES</b>	<b>7,551,391.00</b>

**Table 4. Income Statement**

<b>INCOME</b>	<b>AMOUNT</b>
Gain on Sale of Vehicle	1,950,000.00
Accumulated Interests and Income	348,705.00
Fines and Penalties Collected	255,116.00
Rental Income	43,900.00
Dividend from SACCO	37,288.00
<b>TOTAL INCOME (A)</b>	<b>2,635,009.00</b>

**Table 5. Expenses table**

<b>EXPENSE</b>	<b>AMOUNT</b>
Operating Expenses Incurred	581,195.00
SACCO Loan Interest Expense	1,032,000.00
Depreciation Expense	23,494.00
<b>TOTAL EXPENSES (B)</b>	<b>1,636,689.00</b>

**Table 6. Statement of Comprehensive Income (Profit & Loss)**

<b>Revenue Category</b>	<b>Amount</b>	<b>Note</b>
Interest Income on Loans	348,705.00	
Fines & Late Penalties	255,116.00	
Bank Interest / Dividends	37,288.00	
Others	43,900.00	Rental Income
Vehicle Sale	1,950,000.00	
<b>Total Income</b>	<b>2,635,009.00</b>	
Less Expenses	- 581,195.00	
Bank Charges & Ledger Fees	-	
Transport & Logistics (Site Visits)	-	
AGM & Anniversary Expenses	-	
Office Admin / Stationery	-	
Depreciation	- 23,494.00	
SACCO Loan Interest Expense	- 1,032,000.00	
<b>Total Expenses</b>	<b>- 1,636,689.00</b>	
<b>Net Profit for the Year</b>	<b>998,320.00</b>	

**Table 7. Completed Loans as at 31 August 2025**

ID	NAME	AMOUNT	INTEREST
1	Benjamin Mutuma	1,300,000.00	215,000.00
2	Gideon Marangu	70,000.00	14,000.00
3	Salesio Mwiraria	200,000.00	40,000.00
4	Stephen Macharia	200,000.00	21,000.00
5	Benjamin Mutuma	577,054.00	57,705.00
6	Tarcisio Ngugi		1,000.00
<b>TOTAL</b>		<b>2,347,054.00</b>	<b>348,705.00</b>

Table 8. Share Holding and Dividend Distribution

NAME	SAVINGS	LOSS SHARED	RUMURUTI TOPUP	UNPAID FINES	SHARES	DIVIDEND	DIVIDEND AFTER DEDUCTIONS	ADJUSTED BALANCE
<b>BENJAMIN MUTUMA</b>	1,053,912.00	26,218.00	45,000.00	300.00	25.93	90,423.38	18,905.38	1,072,817.38
<b>SALESIO MWIRARIA</b>	426,397.00	26,218.00	45,000.00	31,940.00	10.10	35,210.42	- 67,947.58	358,449.42
<b>CHARLES GICHERU</b>	133,030.00	26,218.00	45,000.00	48,957.00	2.70	9,398.03	- 110,776.97	22,253.03
<b>JACOB MUNGAI</b>	87,904.00	26,218.00	45,000.00	5,939.00	1.56	5,427.55	- 71,729.45	16,174.55
<b>KIMERE MBUTHIA</b>	151,671.00	26,218.00	45,000.00	300.00	3.17	11,038.19	- 60,479.81	91,191.19
<b>SAMUEL MATHERI</b>	172,533.00	26,218.00	45,000.00	37,613.00	3.69	12,873.77	- 95,957.23	76,575.77
<b>GIDEON MARANGU</b>	219,968.00	26,218.00	45,000.00	48,771.00	4.89	17,047.42	- 102,941.58	117,026.42
<b>STEPHEN NJORGE</b>	589,596.00	26,218.00	45,000.00	- 1,100.00	14.22	49,569.76	- 20,548.24	569,047.76
<b>MOSES MBURU</b>	679,000.00	26,218.00	45,000.00	- 1,600.00	16.47	57,436.12	- 12,181.88	666,818.12
<b>TARCISIO NGUGI</b>	711,326.00	26,218.00	45,000.00	27,588.00	17.29	60,280.37	- 38,525.63	672,800.37
							-	
<b>TOTAL</b>	<b>4,225,337.00</b>	<b>262,180.00</b>			100.00	<b>348,705.00</b>	<b>86,525.00</b>	<b>3,663,154.00</b>