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FORTRESS LENDERS

The Force of Possibilities

- Investment Opportunities
- Easy access to Loans
- Customer Training
- Good ICT System
- Affordable Loan
- Loans to MFI

Company Profile



HEAD OFFICE:



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INTRODUCTION

FORTRESS LENDERS LTD, hereafter referred to as “Fortress,” is registered under the Company’s Act in the Republic of Kenya, the year 2019 certificate no. PVT-KAUXJED. We are licensed and trade as a Credit only institution as stated in our company memorandum. The Head office is in Fortress Hse, Nakuru County- Barnabas Muguga Opp. Epic ridge Academy.

At FORTRESS we exist to enable people to achieve their dreams. This we do through provision of customer centric financial and non-financial solutions. We provide Microfinance and Microcredit products and services in a unique and innovative way. The company was established to respond to the ever-growing need for small business loans. Currently the client base is well over 3000 spread out within Nakuru , Gilgil , Olkalou , Nyahururu and Rumuruti. The company is cognizant of the fact that customers are interested in products that are affordable, diverse and with flexible terms of payment. Fortress therefore undertook to meet these customer requirements and over time, the organization has built a brand that is strong, trusted and appealing.

Fortress is interested in seeing our clients start, grow and diversify resulting in increased family income, nutrition, employment and well-being. We achieve this through the provision of financial literacy and business management programs to our clients. To effectively serve its customers and meet their diverse needs. Fortress is structurally organized in a way that it responds to customer's requirements and needs in a seamless, efficient and effective manner.

MISSION: To provide a full range of financial and non-financial products aimed at improving lives of low income rural and urban communities that will derive great economic impact with increased income levels and restore customer dignity while also increase value for our stakeholders.

VISION: To be the preferred financial institution providing excellent financial and non-financial solutions through continuous innovation and ensuring sustainable growth for all stakeholders.

CORE VALUES: Integrity, Excellence, Prudence, Commitment, Teamwork

TAGLINE: “The Force of Possibilities”

We have developed a very innovative organizational structure that set a new standard for the microfinance industry which allows us to mobilize private and commercial capital while keeping true to our mission. We deliver a real “double bottom line” that is we deliver on positive social impact and financial sustainability. Today, year 2023, Fortress Lenders Ltd. has grown into a regional network spanning five regions and serving over 3000 people. Fortress offers an array of financial products and services to its clients. Our products and their terms are adapted to each market context so we may achieve our mission, get to see our vision and also run sustainable operations.

STRUCTURE AND GOVERNANCE STATEMENT

FORTRESS LTD is committed to high standards of corporate governance. The organization is responsible to all its stakeholders for good corporate governance; both in principle and practice. FORTRESS LTD has continuously focused on refining key aspects of its business, physical and organizational infrastructure, information technology systems, products, policies and procedures and the focus on customer centricity, resulting in strong and sustained growth in portfolio and outreach.

FORTRESS LENDERS LTD applies the following strategies to keep up with the good corporate governance requirement;

THE BOARD OF DIRECTORS (BOD)

There is a board of Directors (BOD) composed of executive directors and non-executive directors. The strength of the Board is drawn from the wealth of expertise of the members which cuts across relevant fields of interest to the business of FORTRESS LENDERS LTD.

The BOD is tasked with the all-important duty to advise the management team in all major decisions, oversight on formulation of policies and business strategic focus. The Board also advises the Management with regard to Risk, investment, strategic planning as well as oversight on operational and financial management to ensure that the stakeholders' expectations are met.

The BOD meets once per quarter or when it is deemed necessary to meet. The Board meets to review and deliberate on the Management performance on the key performance indicators (KPI), Risk issues, Portfolio growth, strategic focus, policies as well as brand image.

BOARD COMMITTEES

The Board pursues and fulfills its mandate through committees. The committees within the Board include the following:

- The Audit and Compliance committee.
- The Investment committee.
- Credit committee.
- Special committee.
- Complaint committee.

Each committee meets twice per quarter, before the Board of Directors' meeting, or any other time the Committee members deem it necessary.

STRUCTURE AND GOVERNANCE STATEMENT

INTERNAL CONTROLS

Fortress system of internal control consists of policies and procedures designed to provide management with reasonable assurance that the company achieves its objectives and goals including:

- Reliability of financial reporting
- Compliance with applicable laws and regulations
- Effectiveness and efficiency of operations

Issues relating to internal control environment that the management evaluates periodically include

- Integrity and ethical values
- Commitment to competence
- Board of directors and audit committee
- Management's philosophy and operating style
- Organizational structure
- Assignment of authority and responsibility
- Human resource policies and practices

ORGANIZATIONAL STRUCTURE:

There exist very clear lines of authority and reporting within FORTRESS LENDERS LTD where competent staff have been recruited through a rigorous recruitment process.

One of the key human resources goals is to ensure that staff are developed through training, on-the-job induction sessions and skills impartation. The human resource Training needs is identified through a “training need assessment” (TNA) exercises that aim to ensure staff acquire the required skills for them to fulfill their responsibilities efficiently and enable the Company to meet its customer needs adequately.

INFORMATION SYSTEMS:

FORTRESS LENDERS LTD has invested in robust information system software that serves its business lines effectively. This IT software is outsourced and internally customized to meet the unique needs of the Organization.

COMPLIANCE WITH REGULATIONS:

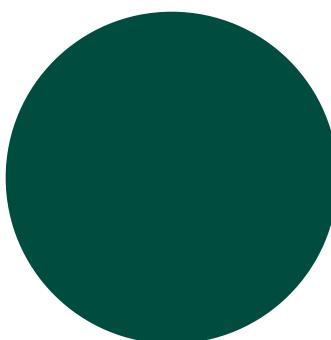
FORTRESS LENDERS LTD is keen on adhering to all regulatory requirements. We are guided by the various statutes which include but are not limited to; The Constitution of Kenya, the Company Act, County Government laws and regulations as well as Employment Act among other laws.

PROFILE OF THE Board Of Directors



MR. JAMES NDEGWA (EXECUTIVE DIRECTOR):

James Ndegwa is an astute, result oriented and widely experienced businessman well entrenched in business strategically and customer relations. Ndegwa holds a BSc. in Actuarial Science from JKUAT. He also has an Advanced Diploma in Hardware & Software Engineering from City & Guilds, UK. He has vast experience in business start-ups, business inoculation, and entrepreneurship. He is in charge of ensuring that the organization acts within the guidelines of the law. Further the executive director is responsible for ensuring that the operations of the organization run smoothly by offering critical strategic work formulation and structure practical solutions.



PROFILE OF THE MANAGEMENT



DAVID MWANGI KABANGI (FINANCE/AUDITOR)

This position is held by Mwangi. He is a holder of Bachelor of commerce-Finance degree from Egerton university, a Certified Public Accountant (CPA-K) and has worked as an audit manager for 5 years with Gakere and Associates. He ensures the maintenance of the organization financial statements and records. Ensure that all obligations of the firm are serviced. Ensure that all loans advanced by the firm are serviced on time and all due penalties are charged.



DAUDI NGONDE NDAMBUKI (CHIEF EXECUTIVE OFFICER)

Mr. Daudi. He has a vast experience in running and management of microfinance institution. He is committed, hardworking, and a proactive professional with a wealth of experience in Compliance, Risk Management and Operations from financial institutions His duties include ensuring that the branches are operating well



ALLAN LIBESE (HEAD OF ICT)

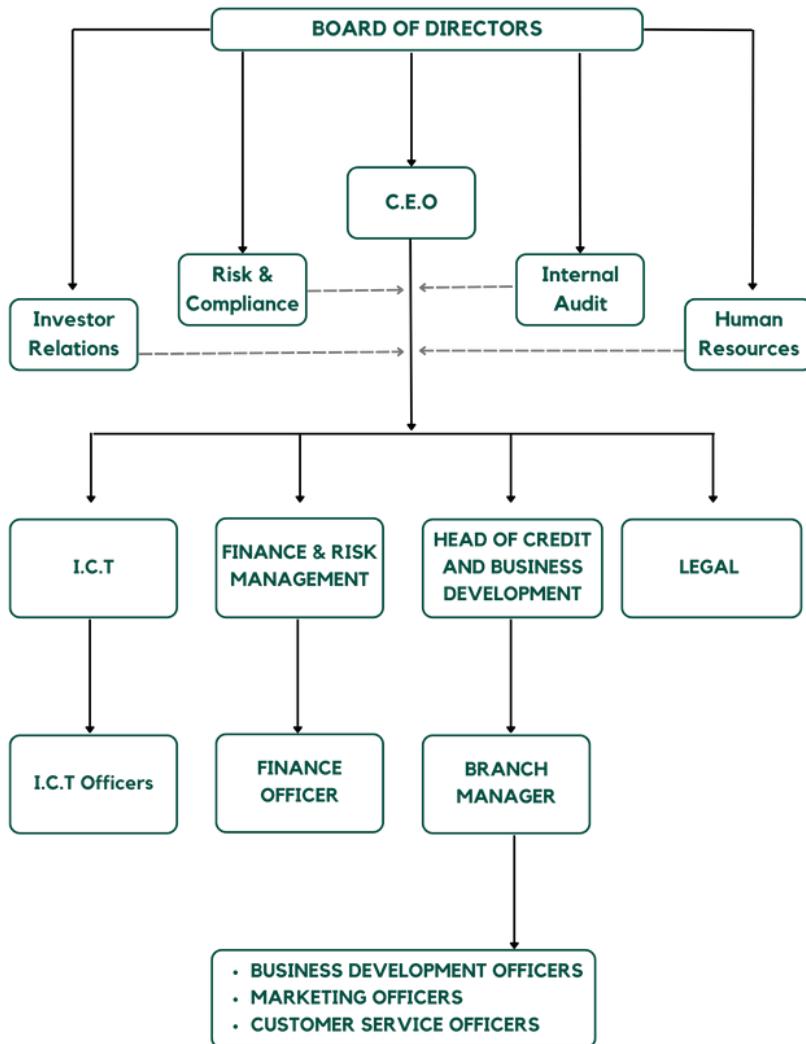
He is the ICT Manager. He has vast experience in financial services and Core Banking Systems. His role is to support the achievement of FORTRESS LTD strategic and operational objectives through the provision of high information communication technology and associated infrastructure, systems, procedures and solutions. He holds a Bachelor of Science degree in Information Technology from Karatina University.



ANN WAIRIMU WAMBUI (HUMAN RESOURCE)

She is incharge of the human resource department. Her role is to enhance the organization's human resources by planning, implementing, and evaluating employee relations and human resources policies, programs, and practices. She holds a Bachelor's degree in Mass communication from Daystar University and a MBA from Kenyatta University.

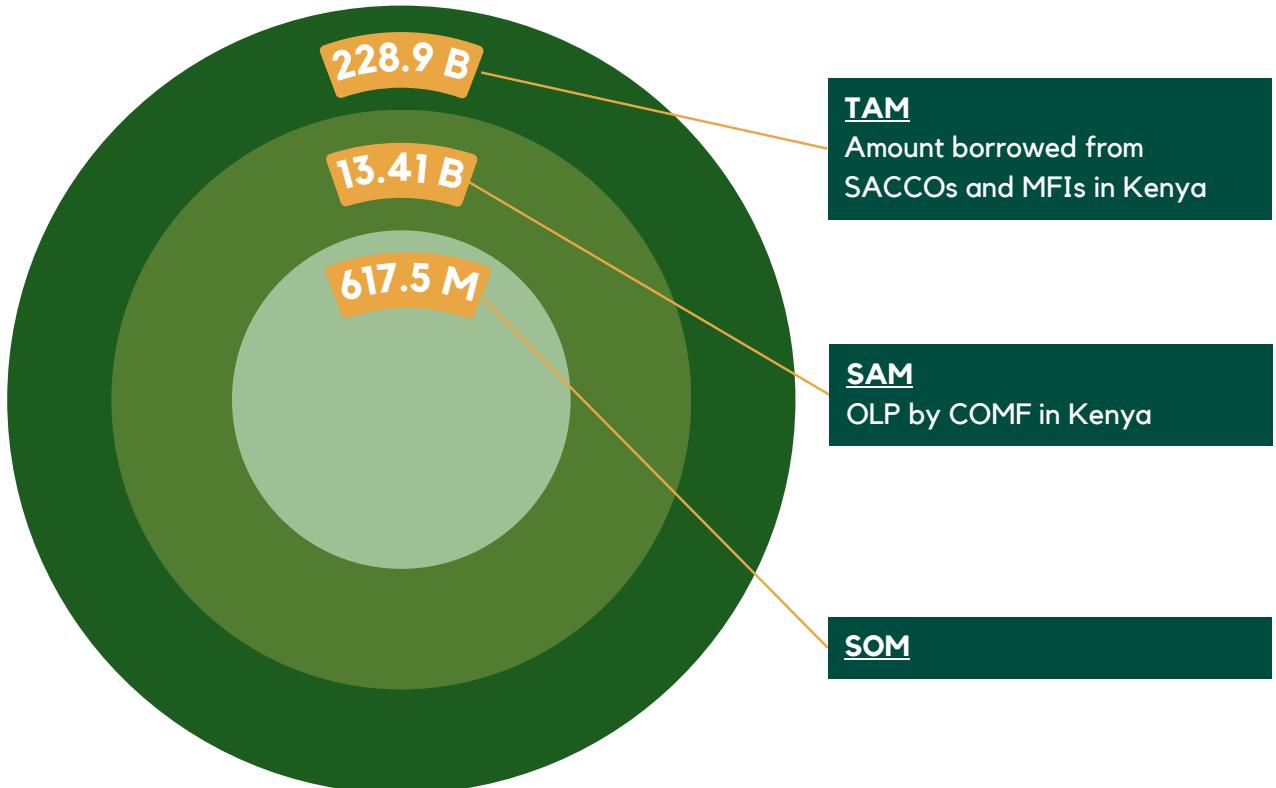
Organogram



OUR MARKET OPPORTUNITY

FORTRESS LENDERS LTD has newly identified needs, and we wish to capitalize on these needs to serve our target markets and target clients. We have sought out to identify the needs of the various markets that we wish to venture in our expansion plan, and we have modeled unique solutions for these markets, likewise, we understand our target clients across the regions that we serve and intend to serve, our solutions are customer inspired, we serve to satisfaction.

OUR MARKET OPPORTUNITY



OUR CLIENTS

Our wide range of credit products are designed specifically to support people, groups and micro enterprises in the regions we serve. By offering financial support, Fortress enables economically active members of the society to expand their businesses, meet their current needs and improve their livelihoods.

We serve specific target clients, a niche clientele that we seek to improve their economic well being.

Our Clients

Rural Women	Business Owners	Farmers
<ul style="list-style-type: none">• Women between 18 to 60 years old• Married, in partnership or single mothers, young mothers• high level of illiteracy• speaks their native tongue• willing to get organized• Low self esteem• Desire to work• Do not have fixed incomes• Dedicate themselves to farming, production, commercial, service and diversified activities• Highly responsible and reliable• Good management of limited resources	<ul style="list-style-type: none">• Have limited economic resources• Business concentrated in urban and peri-urban areas• Rudimentary productive process• slow growth• minimal ability to save or reinvest• self employed business owners with family help• low sales volumes• varied products with diverse quality• business income is mixed with family needs• do not have formal bookkeeping methods• have their business locations where they live• are mostly commercial vendors, but also work in production, services and farming• constitute an answer to survival	<ul style="list-style-type: none">• Engaged in crop farming or animal farming• falls under value chain as a marketer• registered as a supplier in local chamas• animal feed distributor• pesticide distributor

PRODUCTS AND SERVICES

1. LOAN PRODUCTS

Our main mandate as Fortress is to provide effective, affordable and transparent loans to our clients. These products are offered in all our branches where a total of over 3000 clients have been registered.

All products and services are in the interest of the client, we advocate for a transparent process, transparency in pricing and we keep a measure for social impact and performance.

We protect our clients by:

- Ensuring our products meet their needs and do not cause harm.
- Ensuring that our clients do not borrow more than they can repay.
- Ensuring that there is transparency, that they fully understand pricing terms and conditions.
- Ensuring that clients are treated fairly and respectfully, particularly during debt collection.
- Ensuring client's data is private.

PRODUCTS AND SERVICES

We offer the following categories of loans as illustrated in the table below:

Loan product	Products	Objectives	Features	Target Client
1. SME LOANS	<ul style="list-style-type: none"> • Fasta fasta 1 (Ksh 3,000 - 5,000) • Fasta fasta 2 (Ksh 5,000 - 10,000) • malkia 1 • Malkia 2 • Imara 1 • Imara 2 • Pepea • Vuka • Mwangaza 	<ul style="list-style-type: none"> • This loan is designed for urgent financing needs. Immediately available in the branch, our customer will just have to go there and be disbursed 	<ul style="list-style-type: none"> • Fast processing. • Easy security requirement • Convenient disbursement via Mpesa. • flexible payment terms. • Convenient payment through Mpesa. 	<ul style="list-style-type: none"> • Women • Youth • Business owners
2. AGRICULTURE LOANS	<ul style="list-style-type: none"> • Kilimo Biashara • Mazao Bora 	<ul style="list-style-type: none"> • Assist farmers acquire farm inputs such as seeds, fertilizer, veterinary services and chemicals. • Assist farmers acquire modern farm machinery and equipments for improved yields. 	<ul style="list-style-type: none"> • Fast processing. • Easy security requirement • Convenient disbursement via Mpesa. • flexible payment terms. • Convenient payment through Mpesa. • Grace period 	<ul style="list-style-type: none"> • Farmers.
3. GROUP LOANS	<ul style="list-style-type: none"> • Chama loans 	<ul style="list-style-type: none"> • Finance group projects. • assist in wealth creation. • Cater for group welfare activities. 	<ul style="list-style-type: none"> • Fast processing. • Easy security requirement • Convenient disbursement via Mpesa. • flexible payment terms. • Convenient payment through Mpesa. • Co-guarantorship. 	<ul style="list-style-type: none"> • Organized groups. • Chama Members. • Self help groups.

PRODUCTS AND SERVICES

Loan product	Products	Objectives	Features	Target Client
4. PAYSLIP LOANS	• Check-off Loans	<ul style="list-style-type: none"> Assist salaried people achieve personal development goals. Help staff acquire properties. Help salaried staff consolidate their loans. 	<ul style="list-style-type: none"> Fast processing. Flexible payment through payslip. Flexible loan amount. Flexible payment duration. No security requirement. 	<ul style="list-style-type: none"> Civil servants Teachers NGOs Private Limited Companies
5. LOG-BOOK LOANS	• Asset Finance Loans	<ul style="list-style-type: none"> Help clients acquire new motor vehicles. Help clients get development loans against logbooks 	<ul style="list-style-type: none"> Fast processing. Flexible loan amounts. Flexible repayment duration. No guarantors required. 	<ul style="list-style-type: none"> Motor Vehicle owners. Those planning to own motor vehicles
6. ELIMU LOANS	• Masomo Bora	<ul style="list-style-type: none"> Help pay school fees for children Help our clients upgrade their education 	<ul style="list-style-type: none"> Fast processing. Flexible disbursement to schools/colleges/universities. Flexible payment terms. Flexible repayment via Mpesa. 	<ul style="list-style-type: none"> Clients with school going Children. Clients wishing to further their education

2. CAPACITY BUILDING PROGRAMS

As a measure of building the capacity of our clients, Fortress offers free financial and business management training and advisory services to equip the entrepreneur with proper business management skills and cash flow management. This goes a long way in ensuring that clients are successful in their endeavors and are able to use the money given in an efficient way while gaining optimum benefits.

STRATEGY

STRATEGIC OBJECTIVE



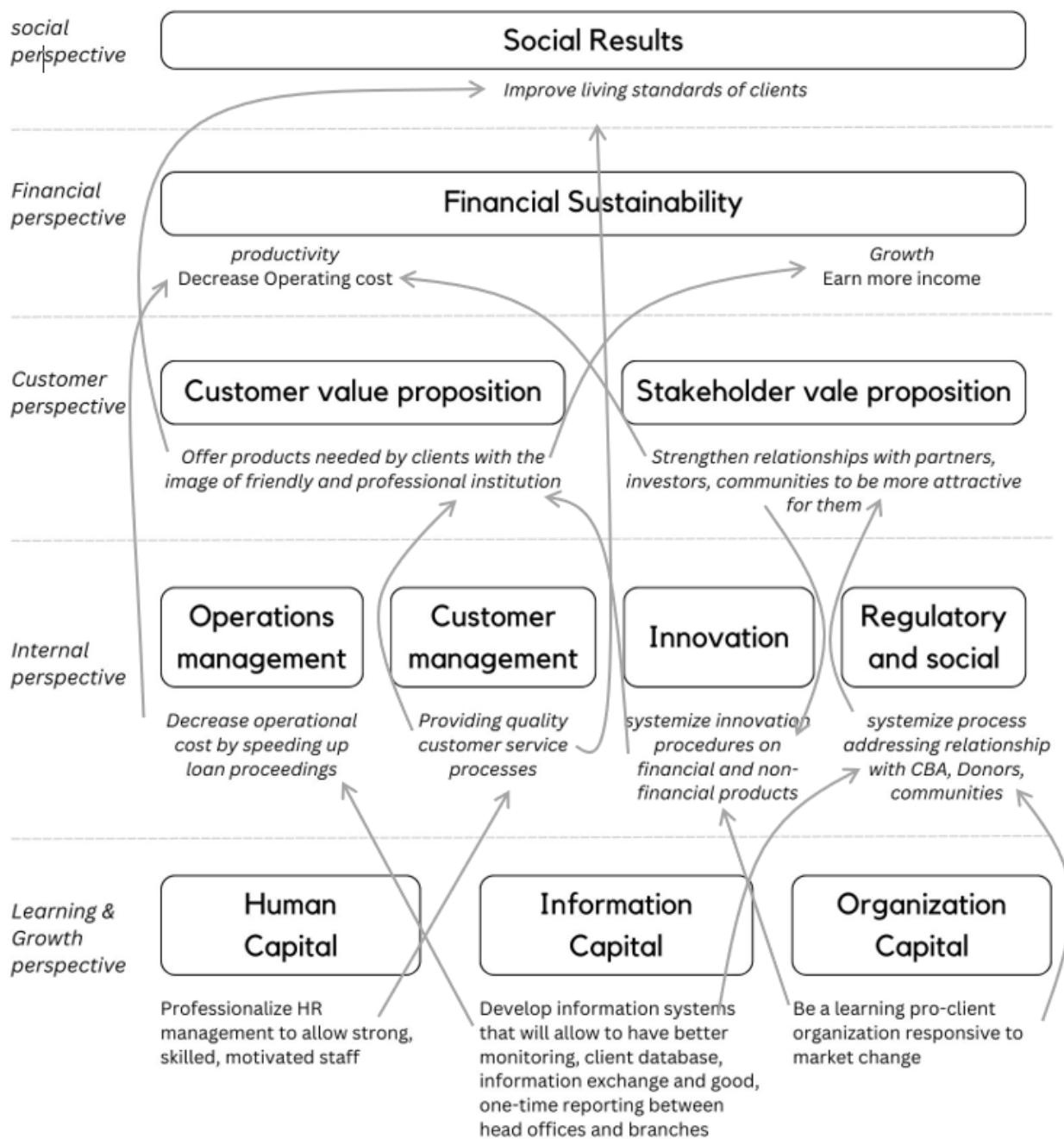
1. Drive financial inclusion
2. Improve access to affordable and efficient loans for people in peri-urban and rural areas.
3. Improve livelihoods and drive economic growth.
4. Create jobs for people in our communities.
5. Reduce risk of lending to people and businesses in peri-urban and rural areas by offering capacity building programs. The programs will focus on entrepreneurship and financial management.
6. Create lucrative and secure investment opportunities through the Fortress investors' program.

STRATEGIC GOALS TO ACHIEVE A BALANCED SCORECARD

We focus on the various elements that are key to a functioning institution, performance in all our business perspectives is key and its build upon the strong foundation of our mission which guarantees growth and sustainability.

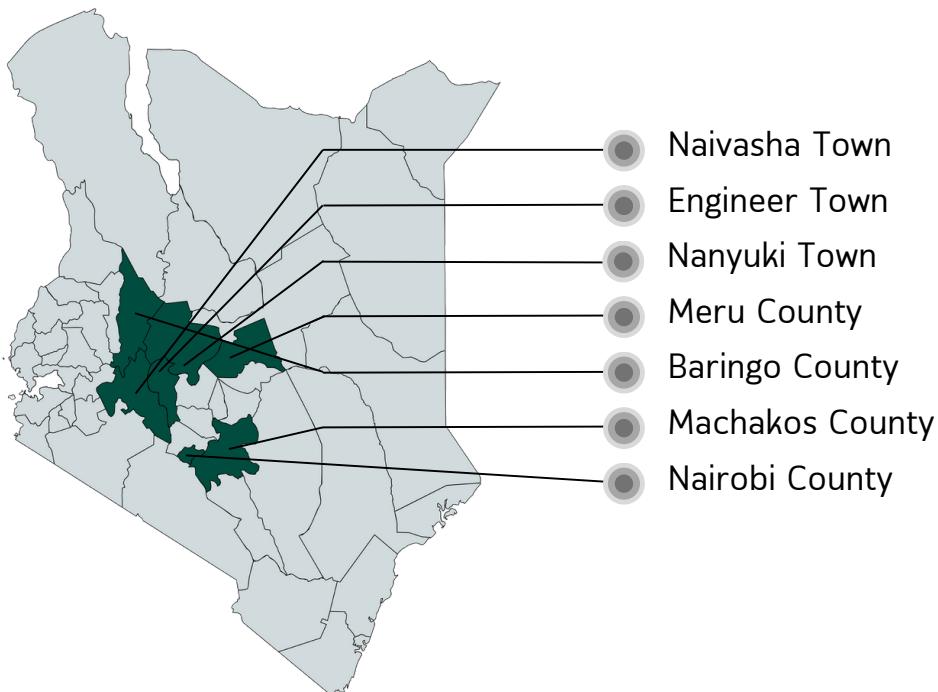
STRATEGY

STRATEGY MAP



EXPANSION PROGRAM

1. GEOGRAPHICAL EXPANSION



We have in place a well laid plan on geographical diversification strategy, an executable plan that will enable the company to penetrate new markets all in the aim of increasing reach to our target clients, creating new revenue streams and achieving the desired growth. Our current regions of operations are Nakuru(barnabas), Gilgil, Olkalou, Nyahururu and Rumuruti.

The company has conducted market assessment of the regions stated below and will periodically send scouts to confirm our findings till the moment we set base on these towns and regions. the plan is to roll-out our services into the following towns:

1. **Naivasha town**- this town is based in nakuru county, it has a population of 145,000 people. It is a host to many smes and its main economic activity is tourism and farming. Our products will perfectly blend in this market.
2. **Nanyuki town**- this town is based in laikipia county. It has a population of 40,000 people. It is a host to many smes, the main economic activity is tourism, military and farming. our products and services would perfectly be absorbed in this market.
3. **Engineer town**- this town is based in Nyandarua county. It has a population of 25,000 people. it's a host to many smes, the main economic activity is farming, this region is a food basket region. our services and products would blend in this market.
4. Meru County
5. Baringo County
6. Machakos County and
7. Nairobi Counties

EXPANSION PROGRAM

2. MARKET SHARE EXPANSION

In the markets that we serve, The active target market for the microcredit sector in the target operation areas is Gilgil 10,830, Nakuru 49,653, Ol Kalou 47,648, Nyahururu 11,353 and Rumuruti 9,781 citizens.

We have barely taken up 2.5% of the market share. With proper resources we intend to accommodate between 10% to 15% share of the market. These primary markets in consideration are growing and stable. A higher market share will guarantee us more sales, more impact will be witnessed to the widened scope of clients and the expansion would also form barriers to new entry of competitors.

For social impact, we intend to plant and nurture a minimum of 1000 trees within the geographical areas of operation every 3 years.

FORTRESS INVESTOR PROGRAM

ABOUT OUR INVESTOR PROGRAM

WHAT ARE THE FEATURES OF OUR INVESTMENT PACKAGES?

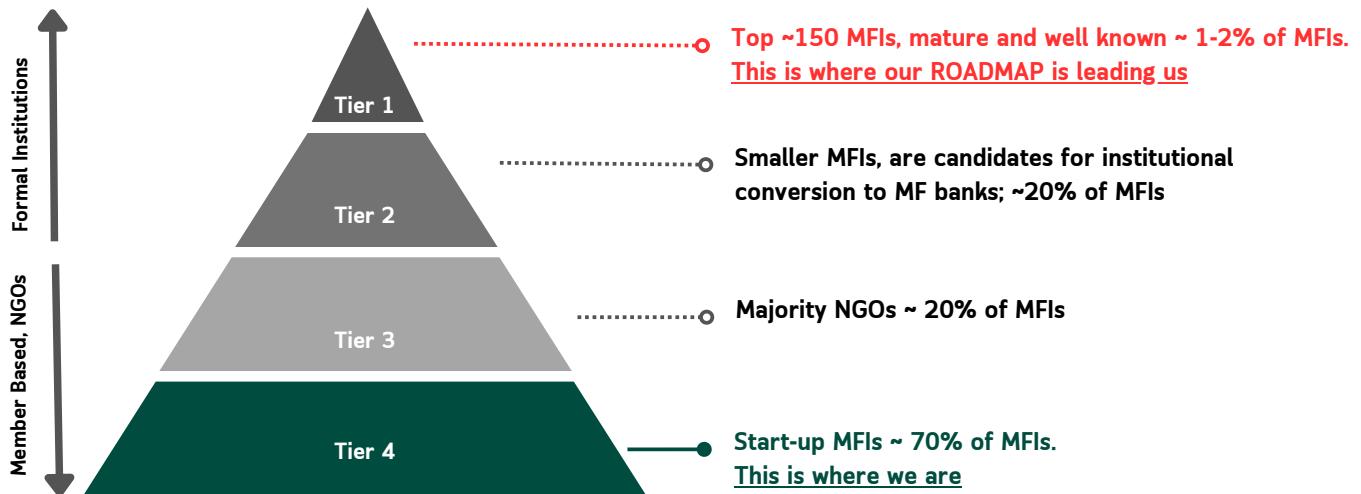
- Monthly interest payout
- Your investment package will serve as a security for you to access a loan with us
- Investment portal where you will be able to access all the company progress reports and also watch your investment grow
- Professionally managed investment portfolios. Investments at FORTRESS LTD are professionally managed through our investor relations department. This department is mandated to secure the investors interest within the company, its roles and obligations are:
 1. Monitor all investment options and portfolio custodians. (Custodian is responsible for safekeeping of a client's assets.)
 2. Value all portfolio holdings on a regular basis.
 3. Control and report all investment costs.
 4. Provide monthly reports that include securities, cash flow, income, and the monthly change in value.
 5. Fiduciary (Acting on behalf), unbiased third-party charged with helping clients meet long-term or short term financial goals.
 6. Regularly advise investors on liquidity ratio and insolvency ratio of the company, this will at all times tell the ability of the company to pay off debts.
 7. Document client investment programs and contracts.

FORTRESS INVESTOR PROGRAM

OUR ASK (INDICATE THE AMOUNT BEING BORROWED AND HOW IT WILL BE SPENT) ?

We are looking to raise Ksh. 300,000,000. /=. The money will be raised in three phases namely; phase one(Ksh 50M), phase two (Ksh 200M) and phase three (Ksh 50M).

We are intending to utilize these funds in the various expansion programs we have in place (as detailed in the profile) and also to pursue our ROADMAP to becoming an established tier one microfinance institution as illustrated in the chart below, it depicts our current categories according to the respective degree of commercialisation to where our vision and drive is intended to be.



FORTRESS INVESTMENT PACKAGES

SMALL HOLDER PACKAGE

- Invest up to Ksh. 25,000/=
- Minimum period of 6 months
- Maturity at the 7th month
- Grace period of 30 days
- Monthly payout of 2.0%
- No hidden charges
- Access up to 50% loan with your investment being the security

MWANANCHI PACKAGE

- Invest from Ksh. 50,000/= to Ksh. 125,000/=
- Minimum period of 6 months
- Maturity at the 7th month
- Monthly payout of 3.0%
- No hidden charges
- Access up to 60% loan with your investment being the security

TAJIRI PACKAGE

- Invest from Ksh. 250,000/= to Ksh. 2,250,000/=
- Minimum period of 12 months
- Maturity at the 13th month
- Monthly payout of 3.5%
- No hidden charges
- Access up to 60% loan with your investment being the security

FORTRESS SHAREHOLDINGS

Through the PPO (Private placement offers) one can acquire our shareholdings at Ksh. 5/= We offer a minimum of 100,000 shares, therefore the minimum investment by way of shares is Ksh.500,000/=

Why Invest with Us?

For us, it's about the impact we bring to the community. When we lend to someone who has the ability to run a business and they can repay the loan, we recycle that up and give to many more businesses, we use this microfinance as a tool for development and a tool for empowerment. When we visit our clients, it's really hard not to be inspired by the clients and what they are doing with these funds. They are able to take relatively small amounts of money and tune it to sustainable businesses that are able to support themselves, their families and the larger community. Therefore, join us in creating empowerment to people who are really deserving of it.

We bring together a community of high networth investors and it's a chance to partner and collaborate on this venture and many other ventures outside our scope.

We offer more resilient and stable investments funds solutions; we have incredible investment packages with attractive returns on investments (ROI)

WHAT YOU STAND TO GAIN

- High guaranteed returns
- Liquidity- monthly investment payouts
- Transparency
- Accountability
- Safety of principal
- Dedicated and well informed investment manager to guide you through the risk element and opportunities.

REFERRAL POLICY

Join our referral program for a chance to build up a network and earn money by way of referral... We are keen on creating credible partnerships with individuals who have skills in network marketing. We have referral programs that would see you make income with your downlines, the referrals.

FREQUENTLY ASKED QUESTIONS (FAQ's)

1. What is the security of my investment

Fortress lenders structure and mode of operation guarantees sustainability by keeping certain measures a float i.e Profitability, Liquidity, Solvency and sound risk management practices. Unless with a situation of forced marjue, it's unlikely for the firm to fail.

2. How does the company make money

As a microfinance, our core business is lending. We gain interest from the funds we are lending.

3. What is the guarantee of funds withdraw

The company keenly observes right business practices. All funds are correctly utilized and on this particular concern, our solvency and liquidity levels are always monitored to maintain the minimum levels, this is now the guarantee that the company is able to service short term and long term liabilities.

4. What are the internal regulations put in place

The governance structure is designed in a way to create checks and balances, so our policies are well monitored to ensure that the operations of the business bring out maximum and desired outcomes.

5. Who are the regulating bodies

There are the local authorities, central bank of kenya and the association of micro lenders.

6. What are the factors that would make me not get my funds back

- *mismanagement of funds by the management.*
- *force majeure*

7. Is the company transparent, if so, to what levels, what is exposed to the investors

We have an investor portal which is an access to the company's real time operations. On the portal, everything about the company is displayed, certain measures that indicate and touch on the health situation of the company.

8. What is the ROI

It depends with the investment package you have chosen

9. Description of the industry and the space that the company occupies

Fortress lenders ltd in in the finance industry.

10. Performance of the industry.

To measure this industry, we would make a comparison with the commercial banks. Microfinance is excelling on many parametres eg. its penetrating further to small and marginalised customer at the rural centres therefore creating a huge social impact, on profitability microfinance micro loans have high margins therefore making high returns.

11. The team and how each individual is placed to secure my investment.

The team incharge of daily operations of the company comprises of highly motivated,passionate, result oriented and professional individuals who understands our mission and vision of the company and are able to translate to subordinate staff thus guaranteeing profits and overall achievements of our goals. meet the team on page 11

FREQUENTLY ASKED QUESTIONS (FAQ's)

12. The structure and how it's build to secure my investment

Our company structure is build to ensure that there is accountability, discipline to our policies and conducts. A proper organisation which observes the above guarantees results.

13. What KPI'S does the company keep tab on to guarantee proper management of my investment .

Proper liquidity ratios, proper insolvency ratios, observing the company profitability chart to ensure it's always positive.

14. Terms of contract

For short term investments, one gets to pick the investment packages of their desires.

For shareholding, terms of investment are open since one can choose their exit at any time.

15. Are there dividends

We are only offering dividend to long term investors(18 months and above).

We also offer dividend for clients who have purchased company shareholdings through the PPO private placement offers.

16. Can I convert my investments into shares

FORTRESS LTD is keen on making long term investors in the future, this is by allowing purchase or conversion of investments to company shareholdings.

17. What's the value of the shares

As at January 2023, the value of each share in the company is Ksh 5/=

18. What impact would my investment make in the community .

We are able to empower small businesses and bring empowerment to small scale businesses, this will at the long run improve the livelihood of the borrower's and elevate their families.

19. What kind of investment is this

Short term contract investment or purpose of shareholding through PPO, private placement offer

20. How does the board function

In the constituted board, there are committee's which has special assignment and roles.

The board meets quarterly and it comes to review and deliberations and task of the committee's.

21. Is investment in phases or its open at all times

Investment at FORTRESS LENDERS is in phases, our roadmap has different phases i.e phase 1 whereby we require Ksh. 50,000,000/=, phase two whereby we require Ksh. 250,000,000/= and finally phase three whereby we require Ksh. 50,000,000/=.

Whenever we reach our target at whatever phase, we close the avenue.



Contact us for further inquiries



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MICRO-FINANCE, ICT DEPARTMENT AND INVESTOR RELATIONS

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MICRO- FINANCE

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MICRO- FINANCE

NYAHURURU BRANCH

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MICRO- FINANCE

RUMURUTI BRANCH

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MICRO- FINANCE