

HOLY CROSS DANDORA SHG

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MONEY MANAGEMENT TIPS

- ♦ WHAT IS FINANCIAL MANAGEMENT?
- ♦ TIPS FOR EFFECTIVE MONEY MANAGEMENT

MENTAL HEALTH

- ♦ WHY MENTAL HEALTH MATTERS

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HAPPY NEW YEAR, 2025

Christ, Thy Kingdom Come!

Warm Greetings and a Joyous Welcome to 2025! As we step into this brand-new year, we extend our heartfelt gratitude to you, our esteemed members, for your unwavering support, dedication, and commitment.

2024 was a year of growth, resilience, and remarkable achievements, all made possible by your active participation and trusting us.

With 2025 now before us, we embrace new beginnings, fresh opportunities, and the promise of continued success.

Chairperson's Insights: Road to a Billion Share Capital

"A journey of a thousand miles begins with a single step" A dream to cement our hundreds of Millions to a Billion materializes catalyzed by the confidence of our members in their savings pattern.

Over time we have published increased savings Year to Year from way back in 1998. In Finan-

This year, we remain committed to empowering our community, and achieving greater milestones together.



Holy Cross Dandora Self Help Group
A socially transformed & self reliant society

HOLY CROSS CATHOLIC CHURCH DANDORA SHG

Let us journey forward with faith, determination, and unity, knowing that with God's grace and our collective efforts, 2025 will be a year of prosperity, growth, and abundant blessings.

Welcome to an exciting and fulfilling year ahead!



cial Year 2024, we successfully printed Kes. 100M Mark which is a significant number returning as surplus to shareholders. We are committed to extensively offer value for your money in our Self-Help Group.

Customer is King; Dear Member, you form the most valuable Asset we have as an institution. As so,

we are devoted and intentional to render Superior Customer Service with Angelic Customer Experience to warrant your Loyalty to Holy Cross Dandora Self Help Group.

Holy Cross Catholic Church Dandora SHG empowers your journey towards financial success.

From Small Beginnings to Great Success



Rose Nyambura
at her business

From a little bud to a blooming flower, the process of growth and transformation is a beautiful journey to witness.

Rose Nyambura Gitau joined Holy Cross Catholic Church Dandora self help group (HCCCDSHG) as a young uniform retailer back in 2017.

Her collaboration with HCCCDSHG, especially through our affordable business loans, has allowed her to expand her business and provide more product to the community, showcasing her own growth and transfor-

mation as an entrepreneur.

Her business has grown to a wholesaling business, showcasing her determination and dedication to her craft.

Rose's success story serves as an inspiration to other entrepreneurs in the community, ascertaining that with hard work and the support of HCCCDSHG, anyone can achieve their dreams.



Building Dreams: The Journey to a Loving Home



Cecily Njeri in her two
bedroom home

A home is a place where one can feel safe, comfortable, and at peace. It is a sanctuary where memories are made and cherished.

Cecily Njeri Kamau, a professional teacher for 19 years, decided to build a home where she could create a warm and loving environment for her family.

She wanted a place where her children could grow and thrive,

surrounded by love and support.

Moving from rentals to owning a home is not an easy feat. However, Cecily has worked tirelessly to save and build a home from scratch, demonstrating determination and perseverance throughout the entire process.

HCCCDSHG has helped in financing her construction through the development loans, allowing Cecily to fulfill her dream



Rising Above: Lucy's Path to Business Success



Lucy Mogoi Momanyi, a business lady in Dandora Phase Five, has demonstrated remarkable hard work and tenacity.

Since starting her agency business, she has achieved tremendous growth, expanding her operations and increasing her customer base.

After joining HCCCDSHG in December 2020, Lucy received

valuable support, including financial literacy, mentorship, and business management tips, which elevated her business.

Through affordable loans from the group, she invested in new equipment and expanded her product line.

This support has enabled her to sustain her business through challenges and thrive, bene-

fitting her community.

HCCCDSHG has played a key role in her entrepreneurial success.



Investing in the Future: Francis Wainaina’s Commitment to Education



Francis Wainaina and his two sons from school

Francis Wainaina, a father of three, has worked tirelessly to ensure that his children have access to quality education. He recognizes the impact education has on their future. Since he joined HCCCDSHG in 2022, Francis is prompt in fee payment and is actively involved in school activities to support his children's academic growth.

in his children's education with ease.

HCCCDSHG ensures that its members have access to affordable education loans, enabling parents like Francis to prioritize their children's education without financial limitations.

Education is a key factor in achieving success in life, as it empowers everyone with the necessary knowledge and skills to pursue their goals.

This has been possible through the timely education loans provided by the group, empowering him to invest

Commitment to Education and Community Growth

HCCCDSHG recently visited six primary schools in the Dandora community to recognize and reward PP2 and Grade 3 pupils during their graduation.

During the visit, 400 pupils received water bottles, and their parents were given shopping bags as a token of support. The visit aimed to:

- Raise group awareness to the community.

- Increase brand visibility and promote HCCCDSHG services.
- Motivate pupils to continue excelling academically.
- Encourage parents to join the group for savings and affordable loan access, including education loans.
- Promote the opening of minor accounts to foster a saving cul-

ture. HCCCDSHG remains committed to motivating pupils and encouraging parents to invest in their children's future, reinforcing values of discipline, focus, and perseverance as emphasized in Proverbs 22:6.

The group's core objective is to empower the Dandora community socially and economically, paving the way for a self-reliant society by investing in its children's future.

“The group’s core objective is to empower the Dandora community socially and economically”

Building a Future: Kevin Aponga’s Development Journey

Kevin Aponga, a 26-year-old teacher, inspires children and youth through his dedication to education and personal success.

His commitment to shaping future generations is matched by his financial determination: by joining HCCCDSHG, he gained access to savings facilities and affordable development loans.

This support enabled him to build his

dream home in Western Kenya through his own hard work and the financial assistance provided by the organization.

Kevin's journey not only highlights his personal achievements but also demonstrates how HCCCDSHG empowers its members to improve their quality of life and achieve their financial goals.



Kevin Aponga, a happy member



“Tips for Effective Money Management”

“Financial management is the process of handling money efficiently and effectively to meet both short-term and long-term goals.”



Effective Financial Management: A Guide to Achieving Stability and Growth

Money is a scarce resource and is often never enough. So how do we manage the money available to us? The answer lies in financial management.

What is Financial Management?

Financial management is the process of handling money efficiently and effectively to meet both short-term and long-term goals.

Short-term goals include paying rent, school fees, transport, buying food, and attending events.

Long-term goals include owning a home, securing better education, and enjoying a relaxed retirement. Achieving these goals requires prudent financial management,

including budgeting, saving, investing, and spending wisely. Additionally, tracking expenses, reducing debt, and making informed investment decisions are key.

Tips for Effective Money Management

1. Define Your Financial Priorities

Financial priorities vary from person to person. Identify your needs versus wants. Before creating a budget, determine what matters most. For example, if saving for a family vacation is a priority, allocate funds accordingly and cut back on non-essential expenses like dining out.

2. Create and Stick to a Budget

A budget is a vital tool for managing money effectively. It helps track income and expenses, providing a clear financial overview. Ask yourself:

- Do you know how much you spend on electricity, fuel, and food each month?
- Are you spending on necessities or just desires?

Tracking expenses ensures you make informed decisions. Plan => Budget => Execute!

3. Build and Grow Your Emergency Fund

An emergency fund is a financial cushion that sustains you in case of unexpected situations such as job loss or medical emergencies. It is recommended to save enough to cover **3 to 9 months** of living expenses. Since the future is uncertain, an emergency fund ensures financial security during tough times.

4. Repay High-Interest Debt First

When managing debt, prioritize high-interest loans to reduce penalties and overall interest costs. Always budget for debt repayment to avoid unnecessary financial burdens.

5. Save and Invest Regularly

No amount is too small to save. Saving should be a priority and a habit.

- As Jack Benny says, “Try to save something while your salary is small; it’s impossible to save after you begin to earn more.”

you begin to earn more.”

- Follow the **50/30/20 rule**:

Allocate **50%** of your income to needs, **30%** to wants, and **20%** to savings.

Automate savings through standing orders to Self-Help Groups (SHGs), SACCOs, or investment accounts.

6. Live Within Your Means

Financial discipline is key to stability. Avoid lifestyle inflation driven by peer pressure or salary increases.

es.

7. Diversify Your Investments

Diversification helps mitigate risks and maximize returns. Consider investing in different asset classes such as:

- Equities (stocks)
- Fixed-income securities (bonds)
- SACCOs
- Real estate

8. Avoid Impulse or Unnecessary Spending

Strictly adhere to your budget to achieve your financial goals faster. Implement a “cooling-off period”—wait 1-2 days before making significant purchases to assess necessity.

Avoid spontaneous spending on items like the latest gadgets, clothing, or luxury cars unless they align with your budget.

The success of financial management lies in continuous evaluation and discipline.

Regularly review your budget and adjust it as needed. Participate in financial education forums, investment discussions, and risk management programs to enhance your knowledge. With discipline and informed decision-making, financial stability and success are

achievable.

Happy Financial Management!



Mental Health: A Holistic Approach to Well-Being



Mental health goes beyond just the absence of illness—it's about overall well-being and how we handle life's challenges. The World Health Organization (WHO) defines mental health as a state of well-being that helps individuals cope with stress, realize their abilities, and contribute to their communities.

“Having good mental health makes life easier”

Mental Health vs. Well-Being:

Mental health refers to psychological well-being, while well-being encompasses mental health, life satisfaction, purpose, and stress management.

This is about how a person think, feel, and behave. It includes emotional, psychological, and social well-being. Common conditions that affect mental health include anxiety, depression, personality and mood disorders.

2. Spiritual Health:

A strong spiritual life, such as a connection with God, can reduce anxiety, stress, and feelings of isolation. Prayer and faith bring peace and comfort, enhancing emotional resilience.

Holistic Health is not just defined by mental well-being; it involves balancing mental, spiritual, physical, emotional, relational, and financial health. Focusing solely on one area while neglecting others can cause imbalance and psychological distress.

1. Mental Health:

3. Physical Health: Poor physical health can lead to both physical and mental struggles such as hypertension, heart attack, stroke, diabetes, insomnia, fatigue, irritability, poor concentration, anxiety, depression among others which can cause stress and financial strain contributing to mental health struggles.

4. Emotional Health Involves understanding and managing emotions, crucial for coping with stress and maintaining relationships. Unregulated emotions can lead to unhealthy coping mechanisms like substance abuse. Protecting emotional health involves understanding your emotions and responding to people's emotions effectively.

5. Relational Health: Strong connections foster a sense of belonging and positively impact well-being. Social connections prevent isolation and loneliness, which are linked to depression and anxiety. Healthy relationships improve self-esteem and strengthen the immune system.

6. Financial Health: Unmanaged financial stress can lead to anxiety, depression, and substance abuse, while good financial management provides stability and peace.

Why Mental Health Matters:

Good mental health gives purpose, improves productivity, fosters relationships, and enhances emotional -regulation.

It helps us navigate adversity, builds self-esteem, and improves work-life balance.

“Mental health requires nurturing various life aspects— mental, spiritual, physical, emotional, relational, and financial”

Signs of Mental Health Struggles:

- ◆ Changes in eating or sleeping habits
- ◆ Isolation, irritability, excessive worry
- ◆ Mood swings, emotional numbness
- ◆ Difficulty with daily tasks and self-care
- ◆ Substance abuse, relationship issues

- ◆ Suicidal thoughts

Tips for Improving Mental Health:

- ◆ Eat a balanced diet, get enough sleep, and exercise regularly
- ◆ Develop positive self-talk and healthy relationships
- ◆ Set boundaries and maintain balance
- ◆ Practice mindfulness, self-care, and gratitude
- ◆ Limit substance use and set

SMART goals

- ◆ Seek professional help when needed
- Mental health requires nurturing all these aspects of life. Start with small steps toward achieving a well-balanced and thriving life.



Start with small steps toward achieving a well-balanced and thriving life.



The team behind the successful roadshow

“HCCCD SHG not only reinforced its commitment to the church’s mission but also made a tangible, positive impact on the lives of less privileged”



Recruitment Drive & Service Delivery; Successful Roadshow

HCCCD SHG conducted a 3-day roadshow from December 4th to December 6th, 2024.

The initiative was designed to bring the group’s services closer to the community, boost engagement, and promote membership growth. The roadshow team comprised of 8 Brand Ambassadors, 2 Staff Members, 1 Operations Manager and 2 Board Members.

A detailed route map was shared with stakeholders to ensure efficient coverage of key community areas. The roadshow vehicle was prominently branded with the group’s vision, mission,

core values, membership requirements, products & benefits, payment details, loan repayment schedules, and the group’s USSD code (*853*3#).

The objectives of this exercise were:

- ◆ Recruit new members into the group.
- ◆ Demonstrate how the new system functions and its benefits.
- ◆ Assist existing members in activating their accounts.
- ◆ Provide immediate re-

sponses to questions or concerns.

The outcome of this event was

65 New Members Recruited:

Expanded the group’s reach within the community.

150 Member Accounts Activated:

Ensured members could fully access the group’s services.

Increased Awareness: Effective branding and live demonstrations deepened community engagement and understanding of the group’s services. By surpassing its set objectives, the event proved to be a great success.

Spreading Hope: Commitment to Charity and Community

HCCCD SHG actively participated in a Corporate Social Investment (CSI) initiative organized by the Church on November 24th, 2024, held on the church grounds.

The event was dedicated to supporting the less privileged members of the parish and contributing to a meaningful cause.

The objectives of the CSI were:

- ◆ Supporting the church’s financial resources through contributions.

- ◆ Providing essential resources to the less privileged members of the parish.
- ◆ Engaging in other charitable acts as part of the group’s broader social responsibility to the community.

HCCCD SHG made a generous donation of food items to assist needy parishioners, ensuring that families and individuals in need had something to share

throughout the Christmas season.

The Parish Priest expressed heartfelt gratitude for the donation. He further encouraged the entire Christian community to support such initiatives for collective well-being. The event was a resounding success for the group.

HCCCD SHG not only reinforced its commitment to the church’s mission but also made a positive impact to the lives of less privileged.

A New Dawn: The Core Banking System

In September 2024, HCCCD SHG adopted a cutting-edge core banking system designed to revolutionize service delivery for its members.

This innovative system has streamlined the group’s operations and significantly boosted efficiency, resulting in faster response times and improved member satisfaction.

Key features of the new system include:

- ◆ **Caritas Mobi App:** A user-friendly mobile application that empowers members to access their accounts, make transactions, and receive real-time updates from anywhere at any time.
- ◆ **USSD Service:** A convenient USSD solution that enables members to perform basic trans-

actions and check their account details quickly and easily.

◆ **Members Web Portal:** A secure online platform offering comprehensive access to account information, ensuring transparency and ease of use.

◆ **Robust Integrations:** Seamless integrations with other banks, CRB, IPRS, and key institutions ensure efficient and secure

A New Dawn: The Core Banking System



financial transactions, streamline processes, and reduce turnaround times.

◆ **Enhanced Data Security:** Advanced security measures protect sensitive member data, mitigate

The new Core Banking System

◆ **Enhanced Member Control:** The system empowers members to actively manage their accounts, make payments, and access a wide range of financial services, fostering financial independence and empowerment.

HCCCDSHG continues to grow and expand its services, it remains committed to providing innovative, tech-

fraud, and tighten internal controls, ensuring peace of mind for all users.

nology-driven solutions that meet the evolving needs of its members.

By leveraging this new core banking system, the group is poised to create a brighter future and deliver top-notch financial services and support for years to come.

Payment options:

Bank options

Cooperative Bank of Kenya Dandora Branch

Ac No: 01128380362500

Bank Agent to Input

ID Followed by Product Code

E.g 12345678MS

Caritas Microfinance Bank Cardinal Otunga Plaza Branch

AC No. 1002025000030

Mpesa Options

Safaricom M-Pesa

Paybill No. 527544

A/C/No: ID Number followed by Product Code

Eg: 12345678MS

LIPA NA CARITAS

Mpesa Paybill: 8998990

A/C/No: 000107#ID No. Product Code

Eg: 000107#12345678MS

Leadership, Innovation, and Teamwork

The success of HCCCDSHG is a testament to its innovative approach to problem-solving and the unwavering dedication of its team members.

At the heart of this growth is strong leadership, guiding the team toward achieving their goals while fostering a positive and collaborative work culture.

The management team plays a crucial role in steering the organization forward, encouraging creativity, teamwork, and inclusivity.

Their leadership has cultivated an environment where staff are empowered to take ownership of their work, contribute their unique perspectives, and drive meaningful change.

This sense of shared responsibility and motivation has not only strengthened internal operations but also contributed to the group's sustained growth and success.

As HCCCDSHG continues to expand its impact, commitment to innovation,

teamwork, and efficiency remains the foundation of its achievements.



HCCDSHG Team of Management and Staff



HOLY CROSS DANDORA SHG

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Holy Cross Dandora SHG, a group within the Social Economic Empowerment Program in Caritas Nairobi, was formed with the sole purpose of empowering members in the Dandora community. Since its inception in 1997, it has helped provide savings facilities and affordable credit to its members to promote the development of its members and the general community as a whole.

Vision

A self-reliant and prosperous society

Mission

Promote the socio-economic empowerment of the Dandora community and its environs through savings mobilization, the provision of affordable credit, and capacity building.

Our group, our strength, and my prosperity

