



# CO-OPERATIVE BANK

We are you

**Investments opportunities for Kenyans in  
UK and Europe.**

Diaspora Banking Dept.

**PROGRAMME**  
**Thursday 9<sup>th</sup> March 2023.**  
**WEBINAR BY THE CO-OPERATIVE BANK OF KENYA - DIASPORA BANKING.**

**Theme: Investments opportunities for Kenyans in UK and Europe.**

- 05:00 pm: Participants log in.
- 05:05pm: Call to order, opening prayer and introduction.
- 05:10pm: Welcome remarks by Head, Diaspora Banking & Remittances.
- 05:15pm: Welcome remarks by Head, Kingdom Securities Ltd and Introduction of KSL Team.
- 05.20pm: Diaspora Banking Brief.
- 05:30pm: Market Outlook 2023
- 05.40pm: Performance of the NSE, Opportunities for 2023
- 05.50pm: Tax implications of investing locally.
- 06.00pm: Process of Investment /Service Delivery / Online share trading.
- 06:10pm: Q & A
- 06:25pm: Closing Remarks - Head of Diaspora Banking & Remittances.
- 06:30pm Closing prayer and Meeting Closure.

# Diaspora Banking Product offering



## ACCOUNTS

Currencies  
KES, USD, GBP, EUR

Types  
• Jamuhuri  
• Jumbo Junior



## LOANS

Currencies  
KES, USD, GBP, EUR

- Plot Purchase
- Construction
- Straight Purchase



## INSURANCE

- Life
- Funeral Cover
- Return Ticket



## INVESTMENTS OPTIONS

- Call Deposit
- Fixed Deposit
- Mutual Funds
- Shares
- Treasury Bills
- Bonds



## ACCOUNT ACCESS

- Omni App
- Internet Banking
- Visa Debit Card



## MONEY TRANSFER

- World Remit
- Western Union
- Money Gram
- Poa Pay
- Ria
- Instant Cash
- Transfast

# Ways to send money back home.





## INVESTMENT AREAS

### EQUITIES

Involves trading of shares in stock exchanges for capital return and dividend income.



### GOVT & CORPORATE PAPERS

- Involves investment in form of lending to Government through treasury bills and treasury bonds.
- For corporates, it involves lending companies capital for a return

### FIXED DEPOSIT

This involves investments in commercial banks for a short period of time to gain interest income

### PROPERTY

Investment property is real estate property that has been purchased with the intention of earning a return on the investment, either through rental income, the future resale of the property or both.

### ALTERNATIVE ASSETS

Private equity, commodities and derivatives contracts.

# Macroeconomic Environment

**Willis Nalwenge**

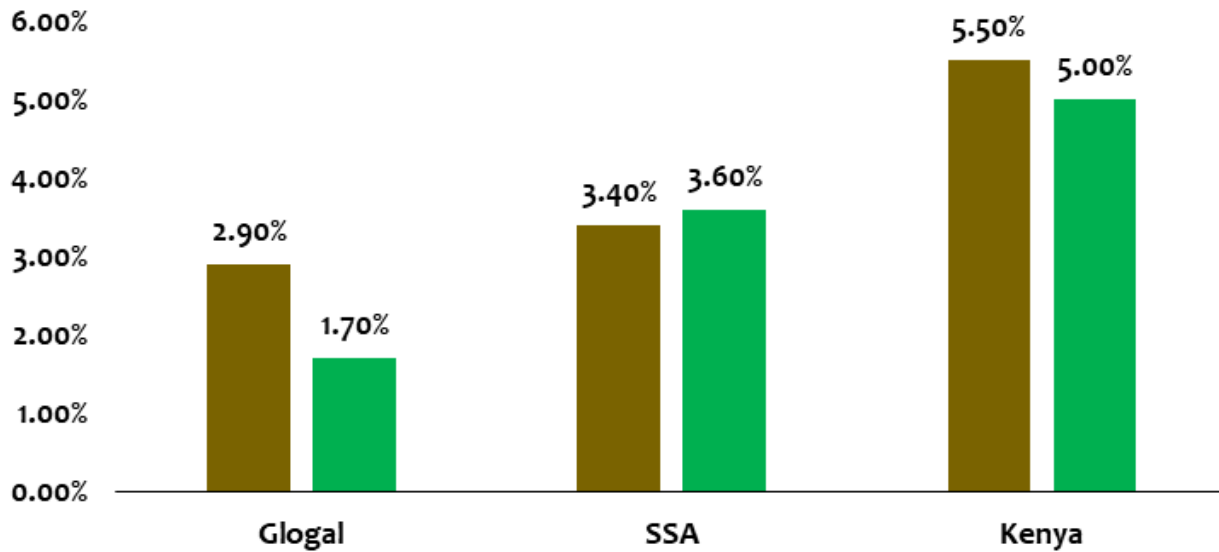
Lead Research

[wnalwenge@co-opbank.co.ke](mailto:wnalwenge@co-opbank.co.ke)

# GDP - Global Economy

GDP Growth Rate

■ 2022 ■ 2023



## Effects of three powerful forces - Leading to Potential Global Recession

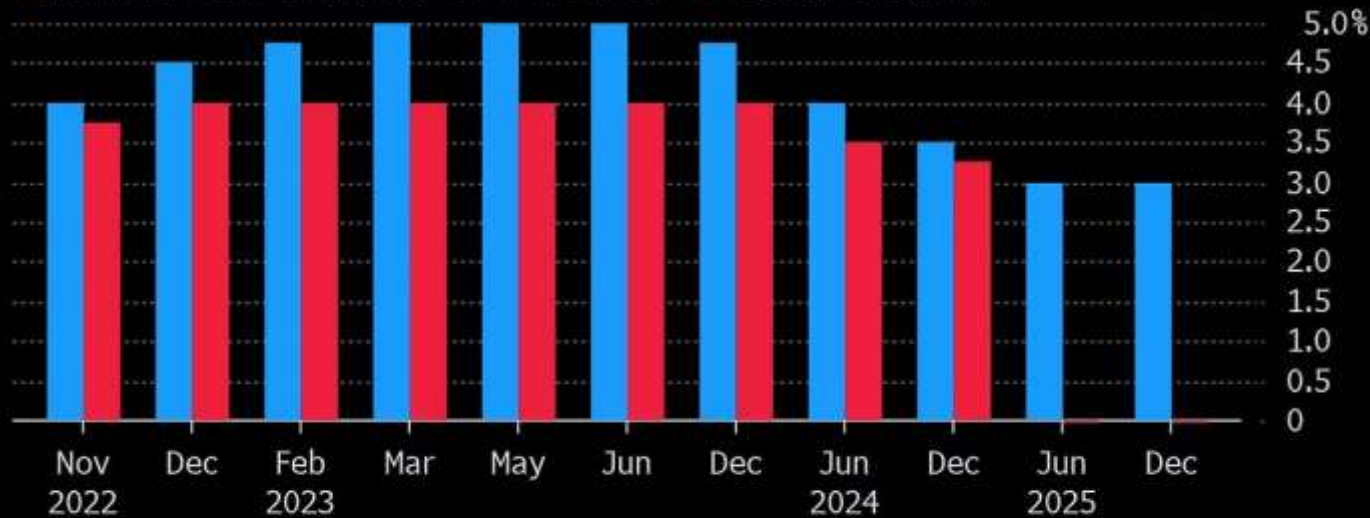
- i. Global recessions caused by the pandemic and the global financial crisis
- ii. Policy tightening aimed at containing very high inflation, worsening financial conditions, and
- iii. Continued disruptions from the Russian invasion of Ukraine
- iv. Weather
- v. Heavy indebtedness
- vi. Inflation levels to remain high

# GDP - Global Economy

## Rates Heading to 5% in 2023

Economists see 75 basis-point hike, then downshifting

■ Fed funds rate estimate in October survey ■ September survey



Source: Bloomberg survey of economists October 21-26

Bloomberg

Kenya CBK retained CBR at 8.75% in January.

To retain the same in March 2023

February Inflation at 9.2% from 9.0% in January  
inflation

- i. Import Inflation
- ii. Dry Weather
- iii. Weakening Currency - 2.9% m-m, 4.2% y-t-d and 12.7% y-y. Debt management, demand from importers, international rate hike leading to demand flight to safe havens leading to stronger dollars



# Nairobi Securities Exchange

**Dennis Langat**

Retail Sales and High net worth Trader

[dlangat@co-opbank.co.ke](mailto:dlangat@co-opbank.co.ke)

# Nairobi Securities Exchange

Counter	Mar-22	Mar-23	%Δ	Foreign Activity KES Bn	Div Yield
NSE All Share Index	157.92	118.77	-24.8%	(24.44)	-
Safaricom	35.10	20.95	-40.3%	(18.16)	7.5%
Equity Group	50.75	43.25	-14.8%	(2.29)	6.9%
KCB Group	44.40	37.50	-15.5%	(1.76)	8.0%
Co-operative Bank	12.85	12.45	-3.1%	(0.00)	8.0%
EABL	155.00	171.00	10.3%	(1.67)	6.4%
BAT	494.75	450.00	-9.0%	(0.67)	12.7%

## Decline in value caused by

- Heavy foreign exits as investors flight to safety - NASI down 24.8% y-y as of end market today
- Preference on Government Securities

## **CDSC Account opening - Requirements**

- **Duly filled & signed CDS1 form & KSL addendum**
- **Certified copy of a valid Kenyan ID/Kenyan passport (Personal Detail/ Bio data page and Renewal page i.e. last three pages)**
- **One recent colored Passport size photograph/digital passport photo of each account signatory**
- **Certified copy of bank statement/ cheque leaf /bank card**
- **KRA PIN Certificate**

**You can open individual, joint, company, self-help group and Sacco CDS account**

**KINGDOM  
SECURITIES**

A subsidiary of the  
Co-operative Bank of Kenya Limited

# KSL Trader App

Do you like the KSL web-based application?  
Well, we have some exciting news. We've  
made the experience even better with the  
newly launched KSL app currently available  
on the Play Store, App Store and Huawei  
Store.



Download the app today  
and use the same login  
details of the web- based  
application to continue  
trading conveniently.

**WELCOME!**

The screenshot shows the 'KSL-TRADER' app interface. At the top, it says 'KINGDOM SECURITIES' and 'Online Trading Login'. Below this are input fields for 'User Name' and 'Password', followed by a 'Login' button. There are also links for 'Forgot Password?', 'Forgot My Account', and 'Don't have a login? (Contact Us)'. At the bottom, there is a link for 'Forgot my login details?'



**CO-OPERATIVE BANK**  
We are you

Co-operative Bank is regulated by the Central Bank of Kenya

10:14

4G 39%



ading.kingdomsecurities.co.ke



JKTANUI



Market Watch



My Watchlist



Stock Picks



Trade



Modify / Cancel



Statement



Portfolio Valuation



Executions



Order Status



News



Available Funds



Fund Transfer





**Questions**



**Answers**

# CONTACT US

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**#WeAreYou**

**We Thank You!**



Co-operative Bank is regulated by the Central Bank of Kenya