



# TSCSRBS INFORSPT

A TEACHERS SERVICE COMMISSION STAFF RETIREMENT BENEFITS SCHEME

NEWSLETTER

## Contributors garner a double digit performance in FY 2023/2024



By Commissioner Mbage  
Ng'ang'a, MBS  
Chairperson Board of  
Trustees  
& Patron Inforspot

Defined Contribution Scheme members have a reason to smile after a sterling performance of **11.2%** in the FY 2023/2024 as compared to **5.06%** in 2022/2023. The net return was **Ksh 1,548 million** against **Ksh 611 million** in 2023 which is an increase of **153%**. The high net returns was attributed to the following factors:

### Conducive economic environment

Kenya's economic growth of 5% was mainly supported by a rebound in agricultural activities, government spending and the services sector. Inflation on average was at 6.2% for the year 2023/2024, peaking at 7.3% in July 2023. The high inflation was largely due to rising food & fuel prices and a weakening Kenya Shilling. Government bond yields have seen a general increase as a result of government borrowing pressure to plug in the revenue deficit. The equities market was on the decline. With Central Banks across the global adopting tighter monetary policy measures, a gradual easing of inflation rates has been observed. Investors have thus flocked back to offshore

equity markets as interest rates continue to drop globally.

### Support from the sponsor

The employer has always ensured that pension contributions are remitted within the statutory timelines which enables effective investments to be undertaken by the fund managers.

### Good Governance Practices

The Scheme has instituted sound procedures, policies, structures and process that are efficient and effective in meeting the scheme objectives and Trustees fiduciary responsibilities. Robust systems are in place to manage market volatility to ensure members receive the best returns.

### Asset mix

In the year under review the scheme invested in a diversified portfolio including the government bonds 69%, equities 13%, property 9%, fixed/call deposits 4%, and offshore 2% in order to manage market volatility. Government securities, equities and call deposits gave a gross return of 82%, 8% and 7% respectively. The purpose of asset mix was to manage risk by not putting

all eggs in one basket.

### Effective management of scheme expenses

The Trustees have endeavored to maintain Scheme management and administrative expenses below 2% of the fund value and hence increase the surplus going to the members pockets in terms of growth in their respective accounts.

### Change in bond valuation

In a significant development for the retirement benefits industry in Kenya, effective from December 21, 2023, there was introduced an amendments to the Retirement Benefits Schemes bond valuation. The value of debt instruments (bonds) held to maturity must now be reported at amortized cost. These adjustments mark a shift in the valuation methodologies employed within the industry, emphasizing transparency and accuracy in reporting. As per these amendments, net returns declared and credited to members' accounts must exclude unrealized gains and losses arising from changes in the value of debt instruments (bonds) held by the scheme at the end of the financial year.

In conclusion, economic outlook in 2024/2025, growth is expected to remain positive above 5%, driven by agriculture and the services sector. Inflation is expected to moderate close to the Central Bank's preferred target level of 2.5%-7.5%, supported by the appreciation of the Kenya Shilling and stable food and fuel prices. The Kenya Shilling is expected to remain under pressure weighed down by increasing foreign debt repayments and a strong dollar. Interest rates are expected to peak at current levels and start declining in the short term as the Government shifts towards external funding for the budget deficit in FY2023/24. The equity market activity is likely to rise in 2024 supported by increased foreign investor inflows, following an improvement in dollar availability in the country. Going by the current positive economic outlook the scheme looks forward to a repeat double digit in 2024/2025.

### Performance Index



Performance Increase

153%

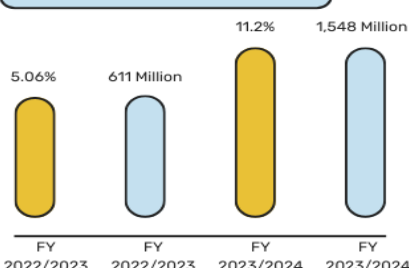
FY 2023/2024 Performance

11.2%

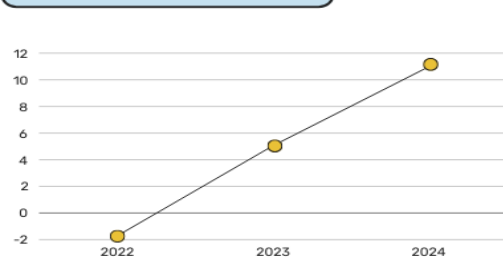
FY 2022/2023 Performance

5.06%

### FY Performance Development



### FY Performance Development





# Welcome to Inforspot Issue No.5 !

CPA GG Munene  
Editor-in-Chief

Dear readers and our great members, it is indeed a great honor and pleasure as I present to you another edition of our informative newsletter, Inforspot, issue no. 5. The Scheme established this newsletter as a means of engaging with the members to not only inform on the new and emerging issues in the pension sector but most important to update members on the performance of the Scheme. This issue has great articles that are not only informative but which will provoke your thoughts and call for action. The lead article on the double-digit performance of the Scheme in the last financial year is quite exciting. For the Scheme, this was a great achievement. We are open to receiving articles that can inform readers from you members. I invite those with such articles to jot them and share with the Scheme trust secretary for the next issue.

I welcome you and wish you a great new year 2025 full of God's blessing.  
Karibuni.  
Enjoy the read.

## Scheme coordinates an amicable 20th AGM at Mwalimu Towers

By Trustee Joshua Kamana

The TSC Staff Superannuation/Retirement Benefits Scheme held its Annual General Meeting for the period July 2023 to June 2024, in compliance with regulation. The AGM provided a platform for the Board of Trustees, Members and other stakeholders to review past performance, express their views and set future plans in motion.

The hybrid meeting which was conducted physically at the Mwalimu National Tower on 30th November 2024, with a provision of virtual attendance for members who could not make it physically, attracted 330 physical attendees, while over 500 members joined virtually.

Also present at the AGM, were representatives from the Scheme appointed service providers including Zamara, Co-op Trust, Old Mutual Investment Group, KCB, Regent Property Managers and the Auditors - Maingi Auka & Company, who presented different aspects of the Scheme. A representative of the Regulator (RBA) graced the occasion and applauded the Scheme for good governance and performance.

Among the items of agenda, was presentation of the Schemes Audited Accounts which reported a return of 11.2% for the period ending 30th June 2024.

During the meeting, the Chairperson assured members of the Boards unparalleled

commitment to ensuring the Scheme is governed in accordance with the rules and in the best interest of members. He welcomed the newest Board member, Mrs. Jennifer Ndege who was nominated to replace Dr. Julius Olayo.

The Trust Secretary together with representatives of the Scheme Administrator - Zamara, outlined and emphasized the importance of updating nomination details by members in an effort to securing benefits in the unfortunate event of death. An elaborate Q&A session provided an opening for members to seek clarity on any grey areas regarding their benefits.



Highlight moments of the AGM proceedings including; a group photo of the Board of Trustees and the Service Providers, key note address of the Board Chairman, Mbage Ng'ang'a and a view of the AGM quorum.





3.

# 2024 pre-retirement training convened

By Trustee Joshua Kamana & Njagi Anthony



**Picture 1: Retiree, Mr. Francis Taalam shares his retirement experience to participants during the pre-tirement training at the Astorian Grand Hotel in Naivasha.**

**Picture 2: A viewpoint of participants present during the aforementioned training.**

**P**rudent management practices demand that a good organization prepares its employees for any major changes in life, especially any potential or impending transition.

It is for this reason that the Teachers Service Commission partnered with the Scheme to organize and conduct a Pre-Retirement training for officers and members who are due to exit service during the year 2025. With 84 participants drawn from across the country, the three (3) days training was held at the Astorian Grand Hotel in Naivasha, which provided ample time and an opportune not only to mingle but gain from expert advisories on preparation towards retirement.

In the opening remarks by the Commission Secretary, Dr. Nancy Macharia appreciated the achievements and legacy of every participant and urged them to be keen during the period since the training was designed to address and mitigate any negative psychological, physical, social and economic factors that retirees could experience and how best to cope with life after retirement.

Key areas tackled by lifestyle professionals, financial experts and a medical doctor during the period included;

- i. Emotional and mindset change in retirement
- ii. Financial planning and management
- iii. Types of investments for passive income

- iv. Role of Insurance in retirement
- v. Healthy living in retirement

A retired TSC employee, Mr. Francis Tallam, who looked young and energetic for his age, shared his experience and encouraged participants to maintain close family ties since a good social network comes in handy during sunset years.

All-in-all, the entire group of participants valued the opportunity and even suggested that such trainings should be undertaken while members are younger since it would accord employees a sufficient horizon of time to plan and adjust accordingly.

## The irony of life

By Dorothy K. Kimaita

**W**hen you were young, there was always that uncle, aunt, or cousin visiting from the city, looking stylish and sophisticated. You admired their lifestyle, dreaming of a future filled with similar luxury. Whenever you expressed these aspirations to your parents, you received the familiar refrain: "Study hard so you can have that bright future." Your hard work paid off. With the support and sacrifices of your parents, you excelled in primary and post-primary, eventually gaining admission to a prestigious university. You graduated with first-class honors and, after hustling through various minor jobs, finally secured your dream position.

Now, you have a well-paying job that covers all your bills. You might even be doing better than those you once envied. Yet, thoughts of returning to the village linger, and you send money home to support your parents. You've built a life in the city, started your own family, and your parents visit occasionally to see their

grandchildren.

Sooner than later, your family expresses a desire to visit their grandparents, and you realize that your childhood vow to never return to the village is breaking down.

At around 55, you decide to reclaim a piece of your inheritance and build a home in the village. However, in the 30 years since you last connected with old friends and neighbors, many of them—some school dropouts—have built their own lives in the village. They have knowledge and experience that you've overlooked.

Once you construct your new home, a few friends and neighbors come to welcome you, introducing you to local groups and meetings. Yet, your expectations of being elected to a leadership position quickly fade. Instead, you find yourself as just another member, while those you left behind decades ago hold the leadership roles.

Despite your advanced education, you

struggle to understand the village dynamics. Your peers take advantage of your naivety, imposing minor fines and tasks that often feel demeaning. They dismiss your contributions during meetings, favoring their familiar ways of operating, leaving you feeling marginalized. You find yourself assigned menial tasks, such as managing attendance lists or directing visitors, despite your qualifications.

This experience highlights the importance of investing in your village and maintaining connections long before retirement. Engage in community activities, contribute, and make your presence felt. If you can't attend meetings, send apologies and stay updated on local developments.

Remember, regardless of your status, returning to your roots is often inevitable. We leave our villages when we're young, but as we age, the pull of home becomes stronger. It's crucial to start building those connections today for a more fulfilling life after work.



# Factoring liquidity in retirement

By Trustee Erica Kipsoi

It is always said cash is key and there is need to build your cash capital through your working life. Studies carried out both local and internationally have shown that a retiree needs between 60-70 percent of their last salary to maintain their preretirement lifestyle. This ratio is also referred to as income replacement ratio (IRR). The IRR might vary depending on several factors such as family obligation (e.g., children in school); pre-existing medical condition and location where the member decides to settle after retirement. The quality of life a retiree experiences is largely determined by how much of their pre-retirement income they are able to replace once they retire. When calculating liquidity in retirement, one needs to consider all sources of preretirement income and not only the salary which is always the case for most people. In most cases employment comes with additional benefits such as traveling allowance or sitting allowance. The amount might seem

little on a single payment but cumulatively they might have a potential impact on the employee's preretirement expenditure. Money obeys a primary principle "save me today and I will save you tomorrow." During the employees working life, they are presented with two fundamental choices: either saving a fraction of their earnings or spending the entire amount to meet the current needs. Deciding to delay the gratification not only gives an individual a safety net for the future but also a peace of mind. In contrast spending the money today leaves an individual vulnerable making them depend on either the state or family members when they retire. Adequate liquidity in retirement can be obtained through the following means:

1. Bank Savings: It is prudent to have bank savings that is easily accessible to meet all your daily needs.
2. Post Retirement Income i.e., Annuity or Income Drawdown (IDD): It is advantageous

to consider purchasing an annuity or income drawdown when one retires as this will go a long way in providing stable income in retirement.

Emergency Funds: An individual should ensure that between 10%-15% of your assets can be easily converted

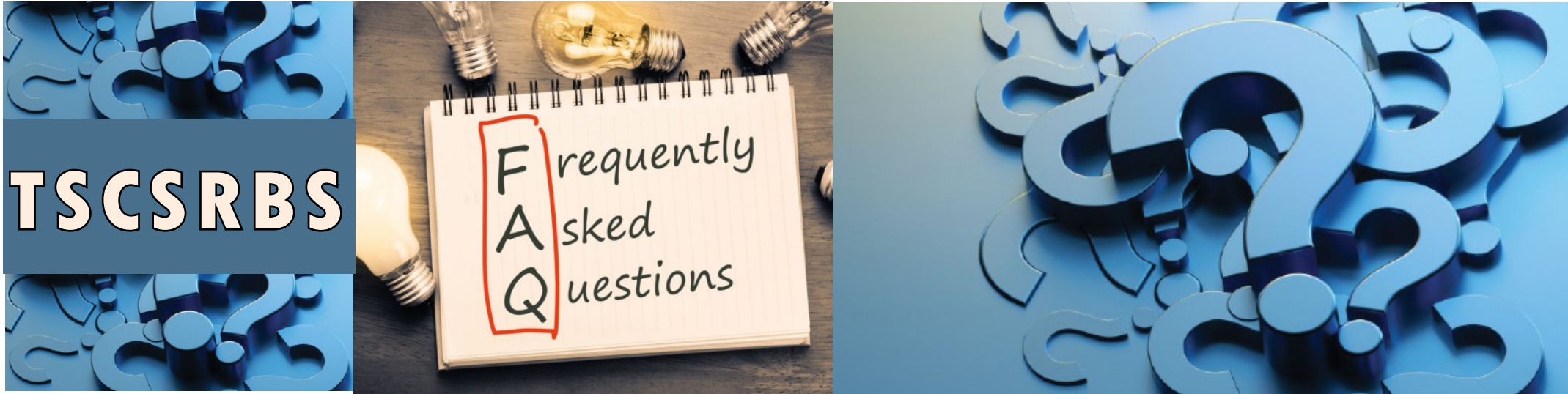
to cash or near cash whenever emergency that requires money arises. Loan Facility: Having savings in a SACCO and having a relationship with your banker(s) or maintain your bank account so that you can easily access credit when the need arises. You may also consider short-term investments for stability, safety, liquidity and high returns in the following:

Treasury bills which comes in form of 91 day, 181 day and 365 days. This is invested for a period of less than one year and yields between 7% to 18% return per annum. Treasury bonds which is invested for a period of more than one year. You may open a central bank of Kenya (CBK) account at [dhowcds.centralbank.go.ke](http://dhowcds.centralbank.go.ke).

Money market funds which are offered by institutions regulated by capital markets Authority CMA and its flexible since one can access money within 48 hours.

others include quoted and unquoted stocks which is volatile and its highly risky but it's said the higher the risk the higher the returns.

Property, RIETS and Unit trusts. Adequate planning for retirement is a fundamental responsibility of every employee. By considering pre-retirement income, one can better determine the liquidity needs during retirement and identify the best savings strategies.



## 1. Can staff on contract contribute to the Pension Scheme?

Yes, staff on contract can now contribute to the scheme on two fronts. The Scheme is able to receive voluntary contributions from the members on a monthly basis. The members just need to advise the amount to be deducted on a monthly basis. The staff can also have their gratuity remitted into the Scheme on a monthly basis. The officer will however need to give consent since once its remitted, its access follows the pension rules.

## 2. Is the Scheme receiving NSSF contributions?

The scheme is not receiving the NSSF contributions as yet. However, upon issuance of the final contracting out certificate by the Retirement Benefits Authority, the Scheme will start to receive the tier two contributions. Members will be informed when this happens.



5.

# Embracing the future of retirement with the online platform

By Trustee Samuel Kithinji

As a member of the Teacher Service Commission Staff Superannuation/Retirement Benefits Scheme (TSCSRBS), you have always relied on a trusted process to secure your retirement. Today, we are excited to introduce the Member Online Platform, a fully automated system designed to streamline the management of your retirement benefits. This platform empowers you to manage your contributions, access key information, and enjoy seamless services anytime and anywhere.

## Your Personalized Online Self-Service Portal

The journey begins with your personalized self-service portal, eliminating the need for waiting in lines or depending on others for information. A few simple clicks allow you to log in and view your retirement account balance, track your contribution history, update personal details such as your next of kins and beneficiaries, and project the growth of your fund. You can also monitor your savings in real time, whether you're at home, at work, or on the move. With the Member Online Platform, you're always in control.

## Mobile Access for Convenience

For those with a busy lifestyle, the mobile application ensures your retirement plan is always within reach. Whether you're traveling, at work, or relaxing at home, the app provides instant access to your scheme data, allowing you to manage your account whenever it's most convenient.

## Organizing Your Documents with EDMS

The Electronic Document Management

System (EDMS) is another key feature of the platform, enabling you to store and manage your pension-related documents securely. No more physical paperwork—forms, statements, and records are easily accessible with just a click.

## Comprehensive Trust Fund and Post-Retirement Medical Support

The Online Platform offers more than just retirement savings management. It also helps manage Trust Fund services, ensuring that your fund is properly managed and accounted for, especially if the unforeseen occurs. Additionally, the platform supports Post-Retirement Medical Funds, ensuring your health and well-being are taken care of after retirement.

## Streamlined Workflow for Faster Service

Automated workflows are built into the platform, ensuring quicker processing of requests and more efficient service delivery. You can track the progress of your transactions and receive responses faster, minimizing delays.

## Powerful Reporting and Financial Insights

The platform allows you to generate customized reports, such as investment summaries, transaction histories, and performance analyses. These reports give you powerful insights into your retirement plan and help you make informed decisions.

Automated bank reconciliations ensure that contributions, withdrawals, and transfers are tracked accurately, providing transparent financial insights. Additionally, the platform offers detailed fund accounting and investment insights, helping you monitor your investments and adjust your strategy for optimal retirement outcomes.

## Conclusion: The Future of Your Retirement

Managing your retirement has never been easier. From real-time updates to tracking investments, the Member Online Platform puts you in charge of every aspect of your retirement plan. The Scheme is about to roll out this platform for usage in the new year. Start exploring today and take control of your future security with the Member Online Platform coming soon.



# Strengthening ties this festive season

By Dorothy K. Kimaita

As the saying goes, "East or West, home is best." When the hustle and bustle of city life—filled with tight schedules, endless traffic jams, and pollution—becomes overwhelming, we often find ourselves longing for the peace of our villages. The Christmas season offers a perfect opportunity to reconnect with family and friends, strengthening bonds that may have weakened during long stints away.

For those approaching retirement, this festive period is especially significant. It's a chance to engage in communal activities and show your readiness to participate in village life. Consider forming a group with like-minded individuals to develop strategies that enhance your village, creating a space you'll be proud to return to after retirement. This proactive involvement can help stave off the boredom that sometimes accompanies retirement. Here are some ways to connect with villagers during the Christmas festivities:

## 1. Engage in Communal Activities:

Contribute to local projects, such as water initiatives or community infrastructure like minor roads. Joining development-based

committees, like nyumba kumi, fosters collaboration and a sense of purpose.

## 2. Build Relationships with Family:

Strengthen ties with less privileged family members; their companionship can be invaluable as you age, offering support and company during your later years.

3. **Host Gatherings:** Invite friends and neighbors over for tea or a meal, perhaps featuring goat or other local delicacies.

Playing games and socializing will help you forge connections, leading to reciprocal invitations and deeper relationships.

## 4. Organize Thanksgiving Functions:

Participating in church activities and making donations will familiarize you with the community. Engaging with religious leaders can also introduce you to church members, helping you feel at home.

5. **Be Present in Your Yard:** Working in your yard often provides opportunities for conversation with neighbors, making it easier to start new relationships.

6. **Consider Small Gifts:** Bringing gifts for friends and neighbors during Christmas can create lasting memories, establishing you as the thoughtful uncle or aunt they cherish. Building strong family ties is essential for enjoying life after work and fostering a sense of belonging. This festive season, let's embrace family, friends, and neighbors with open arms, creating lasting relationships that enrich our lives.





# Scheme registers with the Data Protection Commissioner

By Trust Secretary Salome Mwati

The Data Protection Act of 2019 in Kenya came into effect in November 2019. The law aims at ensuring that Kenyans have enforceable privacy rights over their personal information, while providing guidelines for institutions to handle user data carefully. The Kenyan Data Protection Act (DPA) applies to data controllers and processors and provides data subjects with certain rights and safeguards. The Office of the Data Protection Commission (ODPC) is hence the designated government Agency that is key to ensuring appropriate handling of personal data in Kenya as enshrined in the Data Protection Act (DPA) of 2019.

Pursuant to Section 18 of Data Protection Act, 2019 it is mandatory requirement that every data controller and processor should register with the Data Commissioner. The Act defines a Data Controller “a natural or legal person, public authority, agency or other body which alone or jointly with others, determines the purpose and means of processing of personal data.” On the other hand, a Data Processor is defined as “a natural or legal person, public authority, agency or other body which processes personal data on behalf of the Data Controller.”

The Board of Trustees, TSC Staff Superannuation/Retirement Benefits Scheme applied for registration with the data protection commissioner in the month of April 2024 and the two schemes registered in September 2024.

This is to confirm that the registration of the Defined Benefits and Defined Contributions Schemes were successful and registration certificates were issued to the Scheme to indicate their full compliance with the Data Protection Act (DPA) of 2019.

This registration ensures that the members’ personal information is protected with the highest standards of security and privacy in line with data protection regulations.



# Preparedness for Trustee Elections

By Trustee CPA GG Munene

Elections...Elections... Elections!! One of the most sensitive topics for many Kenyans...well at least for me. It doesn't always go down very well with most of us. But maybe we need to rethink about our choices and what really motivates us in making them. Yes, the clock is ticking and in less than six months, members of the scheme will go to the polls. The TSCSSS/RBS is governed by a Board of Trustees consisting of eight members. Four of these members are nominated by the Teachers Service Commission (Scheme Sponsor) while the other four trustees are elected by the members. The Retirement Benefits Authority regulations stipulate that a Trustee can serve for a term of 3 years which can be renewed once. The Scheme Trust Deed and Rules on clause 9.2 puts emphasis on this requirement.

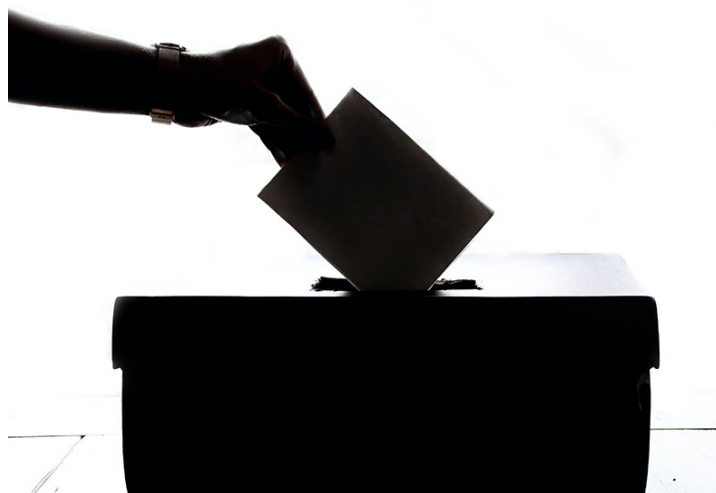
The Second and final term of three member elected Trustees will be ending in June 2025. This will allow the members to elect new Trustees. The Scheme Trust Deed and Rules and the Trustee appointment and Removal policy provides for the qualification for a member to offer themselves for election.

Clause 12.4 of the policy provides that all members both active and deferred shall be eligible to vote during the elections. The policy further indicates that there will be established an election committee that will

oversee the process. This process includes vetting of the applicants, running the elections including appointing the returning officers, determining the legitimacy of any disputes and confirming the winners.

Our role as members is to listen to the many candidates who will be volunteering themselves for the election, ask the right questions when the campaign period is declared and exercise our right during the voting exercise to elect the most appropriate candidate. We are reminded of the famous

quote by a former US President Barack Obama Jr. that “Choices have Consequences”. Let's remember that trustees have the responsibility of managing our funds and may easily determine our comfort or otherwise in retirement. I encourage all the members to visit the scheme website [www.tscrbs.or.ke](http://www.tscrbs.or.ke) for a familiarization with the scheme Trust Deed and Rules but most important with the Trustees Appointment and Removal Policy.



Elections are around  
the corner...

**GET  
READY  
TO CAST  
YOUR  
VOTE**

...you have the power in  
your hands.



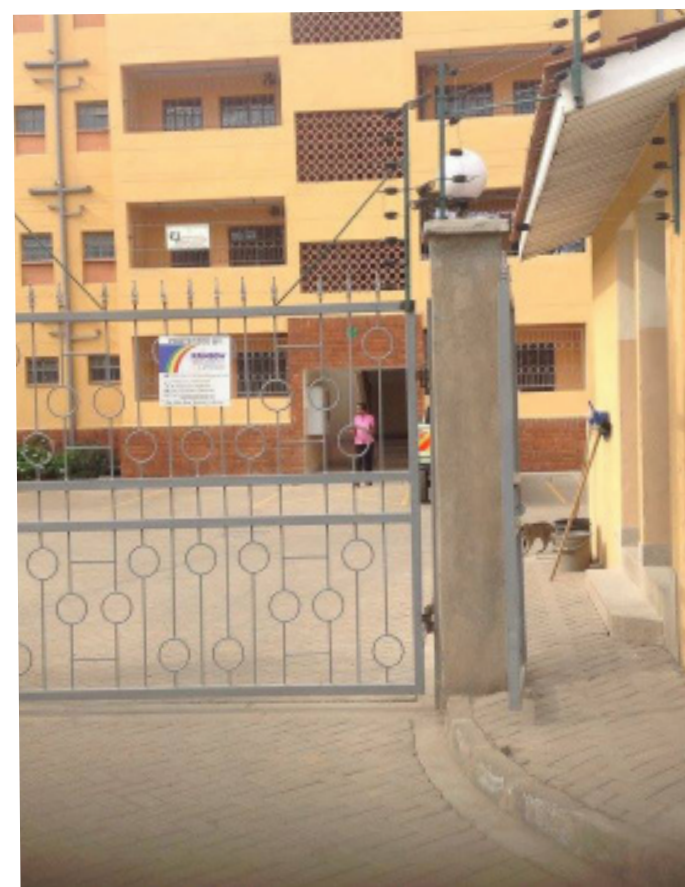
# Property owned by the Scheme; update of sale of solio gardens - Kitengela

*By Trustee Erica Kipsoisoi*

The Scheme has concluded the survey of the 100 acre parcel of land at Solio gardens -Kitengela in Kajiado county. The surveyor demarcated/subdivided the land into 1/8 acre pieces of land of 80x100ft and put in place beacons to demarcate the land. The total number of plots is 611 and it includes commercial pieces of land which has a petrol station and Health centre. The title deeds are ready and are in safe custody of the Trustees. 20 members of the scheme who had completed payment for the plots have already been issued with their title deeds. The prices for the plots have been reviewed and it will now cost Ksh.1.5 million for members of the Scheme and ksh.1.8m for non-members, payable within a period of 5 years. For value addition, the Scheme is in the process of sinking a borehole to provide a reliable source of water for the residents, constructing a septic tank for waste disposal, grading of the roads to create pathways

and fencing of the entire pieces of land to secure the land and put away any intruders/ trespassers.

We welcome members of the Scheme and any prospective buyers out there for our open day to the parcel of land which is scheduled for early 2025.



## Picture Speak: June - Dec 2024



1.



2.



3.



4.



5.



6.

**1-2. Issuing of Land Title deeds to a member by Trustee Samuel Kithinji and Trustee Joshua Kamana.**

**3. More highlights of the scheme's 20th AGM whereby the panel of Service Providers give a standing applause.**

**4. Special acknowledgement is given to Trustees; Erica Kipsoisoi, George Odawo and Joshua Kamana who will be retiring after this year's AGM.**

**5-6. A question and answer took place between members and the Board of Trustees in liaison with the team of Service Providers present.**



# Tax relief granted to retirees

By Trustee George Odawo

On 11th December 2024 the President signed the new bill to law, changing the land scape for taxing retirement benefits. Retirees will be exempted from paying taxes on gratuity, annuity and lumpsum. The move marks a relief to pensioners who will access their pension benefits tax-free. This is effective from 27th December 2024. Individuals aged 38 and older will also access their pension tax-free, provided they have been members of the scheme for at least 20 years. Previously, only those aged 65 and older were eligible for tax exemptions on their pension payouts. The Income Tax Act increased the amount deductible in respect of contributions to registered pension or provident funds from taxable income of an individual and also contribution by the employer from

Ksh240,000 to Ksh360,000 per year or Ksh20,000 to Ksh30,000 per month. This is a win for the younger members of the scheme who have the opportunity to increase their contributions to the scheme by voluntarily adding to their Contribution (AVC). The increase on deductible pension contributions has the potential to raise savings by Kenyans, as more workers could consider increasing their contributions. The move aims to boost contributions to registered pension funds for self-employed individuals or those not affiliated with a registered pension Scheme. Before the amendment, anyone above 50 years, but below 65 was granted the Ksh600,000 free of tax, with the next Ksh1.6 million attracting between 10 and 25 per cent in taxes while amounts above that were hit with a 30 per cent tax rate.



# The power of the packed lunch: why bringing your own lunch to work matters

By Joyce Mwangi

In the rush of modern work life, where grabbing a quick meal or ordering takeout feels like the norm, the humble packed lunch may seem outdated. Yet, this small, often overlooked habit carries surprising benefits—not just for your wallet but also for your health and productivity. The packed lunch is more than just a meal; it's a statement. It says you value your health, your time, and your resources. Packing lunch doesn't have to be boring. Packed lunch made at home can be a healthy and delicious choice and gives you control over the foods and ingredients that fuel your body and helps you perform at your best at work. In fact, you might want to make extra food for dinner so you'll have leftovers to bring for lunch. A planned menu with all the ingredients in the kitchen will make it easy to put together tomorrow's lunch. It is important to ensure that your meal has carbohydrates, proteins and vegetables to give you the most satisfying and nutritious combination of foods that will keep your

hunger at bay until dinner. If there are no vegetables in your ready meal, then opt for a crunchy side salad or some pre-chopped carrot or celery sticks and some fresh fruit to accompany your meal. Consider how much dairy you've had over the day – if you haven't had much, you can add a portion to your lunch e.g yogurt. How to get started: **Plan Ahead:** Dedicate a few hours on weekends to meal prep. Chop veggies, cook grains, and portion out meals for the week. **Invest in Gear:** A sturdy lunchbox, reusable containers, and an insulated bag can make the process easier and more enjoyable.

**Start Small:** If packing lunch every day feels overwhelming, start with two or three days a week and build up from there. In a world that often encourages convenience over intention, packing your lunch is a small but significant way to take control of your life. It's a habit that nurtures your body, supports your goals, and makes a difference—one meal at a time.



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