

# Annual | 09 Report | 10

Your key to a good  
retirement



Retirement Benefits Authority

*Safeguarding your retirement benefits*



---

**Retirement Benefits Authority**

---

*Safeguarding your retirement benefits*

**Retirement Benefits Authority**

Rahimtulla Tower, 13th floor, Upper Hill Road

P.O.Box 57733 - 00200 NAIROBI

Tel: +254 20 2809000, Fax: +254 20 2710330

Mobile: +254 722 509939, 735 339132

Email: [info@rba.go.ke](mailto:info@rba.go.ke), Website: [www.rba.go.ke](http://www.rba.go.ke)

**Bankers**

Kenya Commercial Bank

Milimani Branch, NSSF Building, Bishops Road

P.O. Box 48400 - 00100 NAIROBI

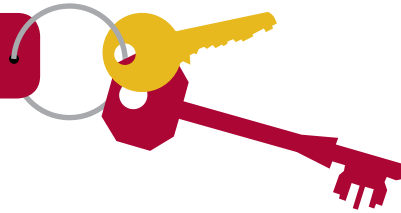
**Auditors**

Controller and Auditor-General

Kencom House, Moi Avenue

P.O. Box 30084 - 00100 NAIROBI

# CONTENTS

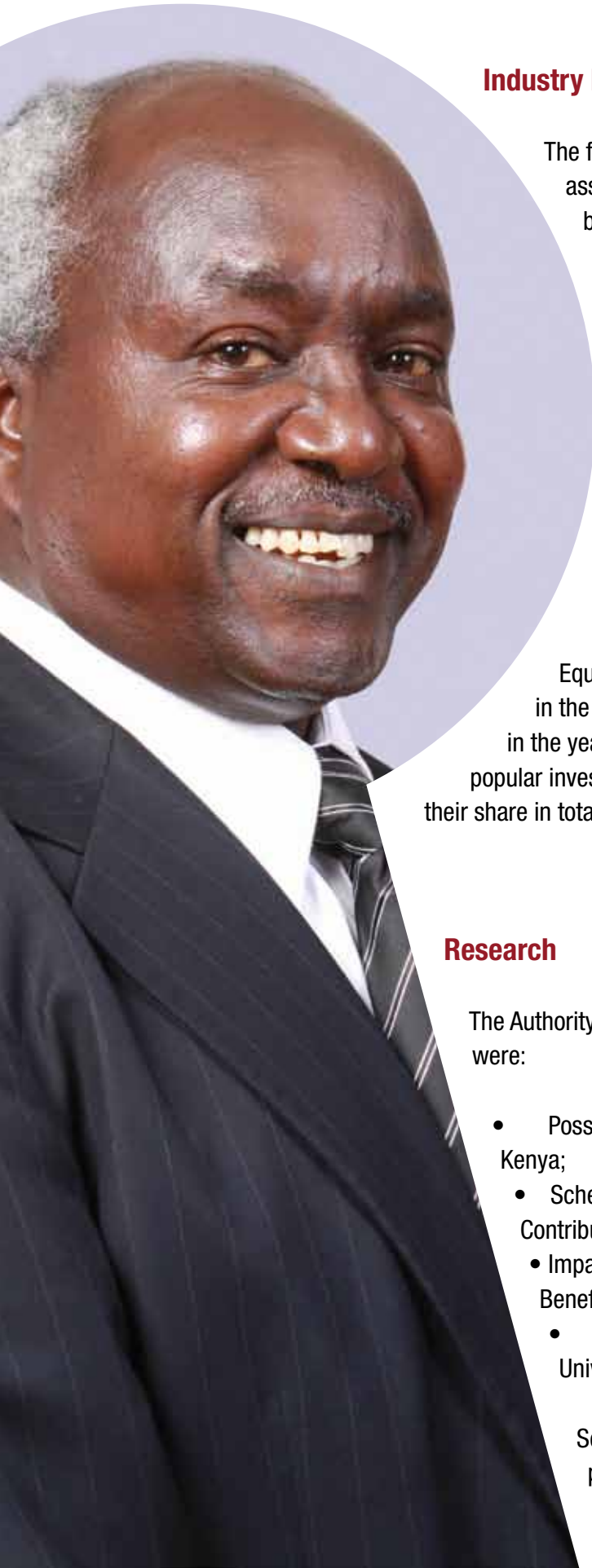


1. **The Chairman's Statement**
2. **The CEO's Statement**
3. **Public Education**
4. **Staff & Training**
5. **Public Affairs**
6. **Internal Audit**
7. **Corporate Governance Statement**
8. **Board of Directors**
9. **Board Committees**
10. **Corporate Social Investment**
11. **Financial Reports**



## Our Vision

“To be a world class retirement benefits regulator”



### Industry Performance

The financial year 2009/2010 saw a strong rebound in the total assets of the retirement benefits sector, with assets increasing by an impressive 37.9 percent

from Kshs 287.7 billion in June 2009 to Kshs 396.7 billion in June 2010. All asset classes experienced growth during the period led by offshore assets and fixed income securities, which grew by 125.6 and 111.4 percent, respectively. Growth in offshore investments reflected the recovery in the world markets from the global financial crisis as well as increasing trustee interest in this category, while growth in fixed income securities reflected the increase in availability of these instruments following a number of new issues during the year.

Equity assets recovered from the negative 25.3 percent decline in the previous financial year, 2008/2009, to grow by 33.6 percent in the year to June 2010. Government securities remained the most popular investment destination for retirement benefits schemes, though their share in total assets declined marginally from 37 percent to 36 percent.

### Research

The Authority completed four key research papers in 2009 /2010. These were:

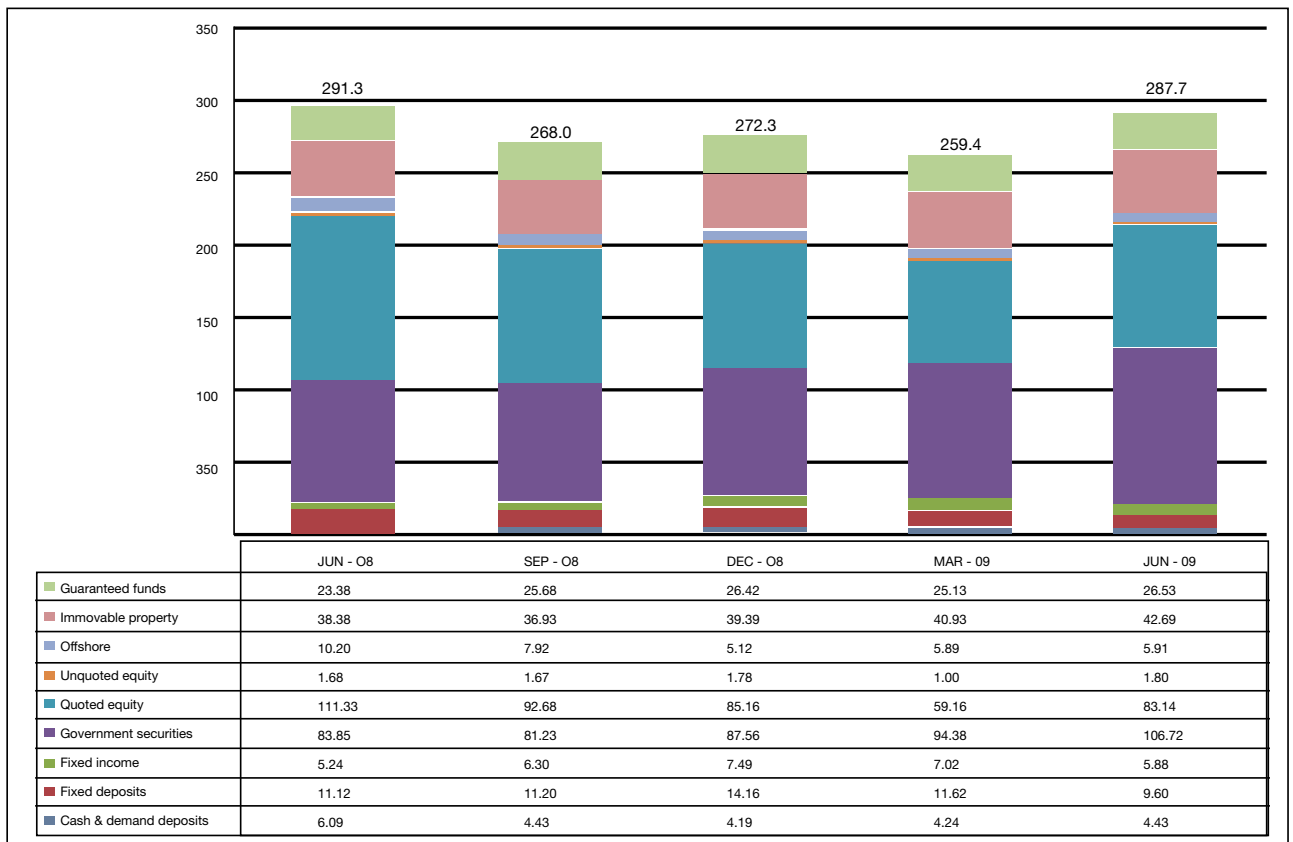
- Possibility of having Health Insurance Scheme for Retirees in Kenya;
- Scheme Conversions from Defined Benefits to Defined Contribution;
- Impact of the Global Financial Crisis on Kenyan Retirement Benefits Industry; and
- Quality of Life Survey (in collaboration with Kenyatta University).

Some of the policy recommendations that the Authority will be pursuing from these papers include:

1. Gazettement of regulation or guidelines to govern scheme

- conversions and provide protection for members who opt to remain in the defined benefit arrangement;
- 2. Development of alternative options to conversions such as cost sharing models;
- 3. Increased availability of investment products and widening of investment guidelines to enable schemes to hedge against future crisis;
- 4. Counter cyclical funding requirements for Defined Benefits Schemes;
- 5. Introducing investment choice options for members of Defined Contribution scheme;
- 6. Financial Sector Regulators (CBK, CMA, IRA and RBA) to formulate joint crisis management policy; and
- 7. Enhanced government interventions and programmes targeted at the elderly, including social protection mechanisms.

## Retirement Benefits Industry Assets, June 2009 – June 2010, Kshs Billion



## Policy Changes

The Honourable Minister for Finance, in his budget speech for the financial year 2009/2010 made a number of policy changes geared towards the development of the retirement industry. In line with the long term development plan of the country as envisioned in Kenya's Vision 2030, which puts provision of financial services at the centre of the planned economic growth trajectory to the year 2030, regulators in the financial sector signed an MOU on collaboration in supervision. The Retirement Benefit Act was thus amended to allow for information sharing with other regulatory authorities. The Authority now has the powers and discretion to share industry information with other regulators.

Members welcomed the change to reduce the period before allowing access to benefits, upon leaving a scheme from 60 days to 30 days. In addition, retiring members of pension schemes do not have to purchase their annuity immediately upon retirement. Members can now choose to purchase the annuity any time within a period of one year after the date of retirement.

Another policy change that was introduced has to do with improving scheme governance. The administrator of the scheme, the chief executive officer of the sponsor or the chairman of the board of directors shall not be eligible to be appointed as chairperson of the board of trustees. In addition, schemes that have appointed external administrators must now ensure that the administrator is independent and not associated in any way with the contracted fund manager and vice versa.

Finally, the exemption of the Authority's income from income tax was revoked. The Authority will now be required to pay and file income tax returns. Further, the Authority will also be required to remit ninety per cent of its surplus reported in the Audited Accounts into the Consolidated Fund yearly.

## Quality Management System, Service Delivery and ICT

ICT support in RBA was previously operated as a section within the Research and Development Department, and ably provided by a technical team of two under the guidance of the Manager, R&D. In that period the Authority achieved significant milestones.

The first of these was setting up a robust workflow system that ensured that data from various pension schemes and statistics on industry performance was captured, analyzed and used as the basis for managing the retirement benefits sector. Secondly, the Authority implemented the basic office automation tools to support its operations.

The section also coordinated the ISO certification process, which the Authority earned in February 2007. The organisation went through several successful surveillance audits as well as a re-certification audit and was one of the first parastatals to be certified to the new ISO 9001:2008 Standard in April 2010 (see copy of certificate below). Retention of this certification on both occasions indicates that the Authority's quality management system meets international standards, especially in the areas of service delivery and continual improvement.

With the change in paradigm of the Authority's supervision model from rule-based compliance to a risk-based one, and due to the increasingly important role that information technology plays in modern businesses, it was deemed that the ICT function needs to stand on its own as a department. That shift was made in mid-2010. Among the responsibilities that this new department has been tasked with is implementing the Risk-Based Pensions Supervision Information System and interfacing it with an integrated Back-Office Information System which will

effectively support the financial, procurement, HR and administrative functions of the Authority.

The ICT Department will continue to leverage advancements and innovations in technology to enhance efficiency in the retirement benefits sector and transform the Authority to a truly information-driven organisation. This will include exploiting the synergies of expanded communication networks, reduced communication costs and innovations such as MPESA, Airtel money and to improve service delivery in the sector.






## IOPS/ Technical Committee Jamaica

The IOPS/FSC Caribbean Regional Workshop on Private Pension Supervision took place in Montago Bay, Jamaica, between 8-9 October, 2009. The workshop, whose objective was to address a wide range of topics of interest to supervisory agencies in the Caribbean Region as well as other countries globally, targeted senior officials from the supervisory authorities and other relevant agencies involved with private pensions in the Caribbean Region, as well as representatives of IOPS from other countries.

The Authority was represented at the Workshop by Mr. Nzomo Mutuku, Manager, Research and Development, and Ms. Rose Kwena, Manager, Corporate Communications. During the workshop, Ms. Kwena presented a paper on “Financial Education: Pensions and Trustee Training – The Kenyan Experience”.



Blue MSMEs Jua Kali Individual Retirement Benefit Scheme

### “Usitupe mbao; jipange na Mbao Pension Plan”

**What is Mbao Pension Plan?**  
The Mbao Pension Plan is a voluntary program to help its members save for their retirement. It is called 'Mbao' to refer to its Ksh. 20/= which is the daily minimum contribution required.

**What benefits do I stand to get if I join?**  
You get the benefits to save for a comfortable retirement in an easy, affordable and convenient way.

**Who is involved in Mbao?**  
Mbao Pension Plan was started for Medium and Small Micro Enterprises (MSMEs) Sector to help its members save regularly towards their retirement.

**How do I register?**  
Members join by paying a Ksh. 100/= registration fee and then commit to saving at least Ksh. 100/= per week. The payments can be made through M-PESA and AIRTEL MONEY. Other modes of payment will be introduced later.


The funds raised by members will be managed and invested on their behalf by service providers appointed by Mbao Trustees and approved by the Retirement Benefits Authority (RBA). Current service providers include the following:  
**Corporate Trustee** – KCB Group  
**Investment Managers** – Co-op Trust Investment Services Limited.  
**Custodians** – KCB Group  
**Administrators** – Eagle Africa Insurance Brokers Limited

**How to save via M-PESA**  
1. Load money on your M-PESA. 2. Go to M-PESA menu. 3. Choose Pay Bill. 4. Enter the business number M-PESA-710710. 5. Enter your ID No. 6. Enter amount you want to save. 7. Enter PIN. 8. Press OK.

**How to save via AIRTEL MONEY**  
1. Load money on your AIRTEL MONEY. 2. Go to AIRTEL menu. 3. Choose to make payments. 4. Pay Bill - Select Other. 5. Enter the business name - MBAO. 6. Enter the amount and PIN. 7. Reference - Enter ID No.

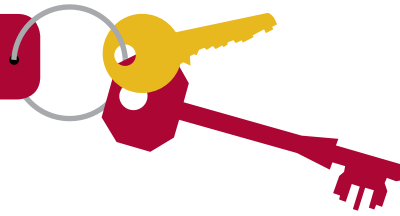
**For more information on how to join this scheme, you may contact the following:**  
Chief Executive Officer, Blue MSME Jua Kali Individual Retirement Benefits Scheme, Embassy Cinema, 3rd Floor, Latema Road, P.O. Box 32284-00600 - Nairobi. Tel. 020 2508845 / 0723039958 Customer Service Help Lines: 0720 351 335, 0736 317 085 Email: knjksnb@yahoo.com  
OR **The Fund Administrator:** Eagle Africa Insurance Brokers Ltd. P.O. Box 30076 GPO 00100 Nairobi. Tel. 020 494500/2714274/77 Email: juaqipension@broker.co.ke

Supported by the following Partners



Mbao Pension Plan has been approved and is regulated by the Retirement Benefits Authority (RBA) RBA Tel 020 280900. Email: info@rba.go.ke





In 2009-2010, the Authority was able to achieve and surpass the majority of its targets. I am pleased to present highlights of our achievements over this period.

### **SUPERVISION**

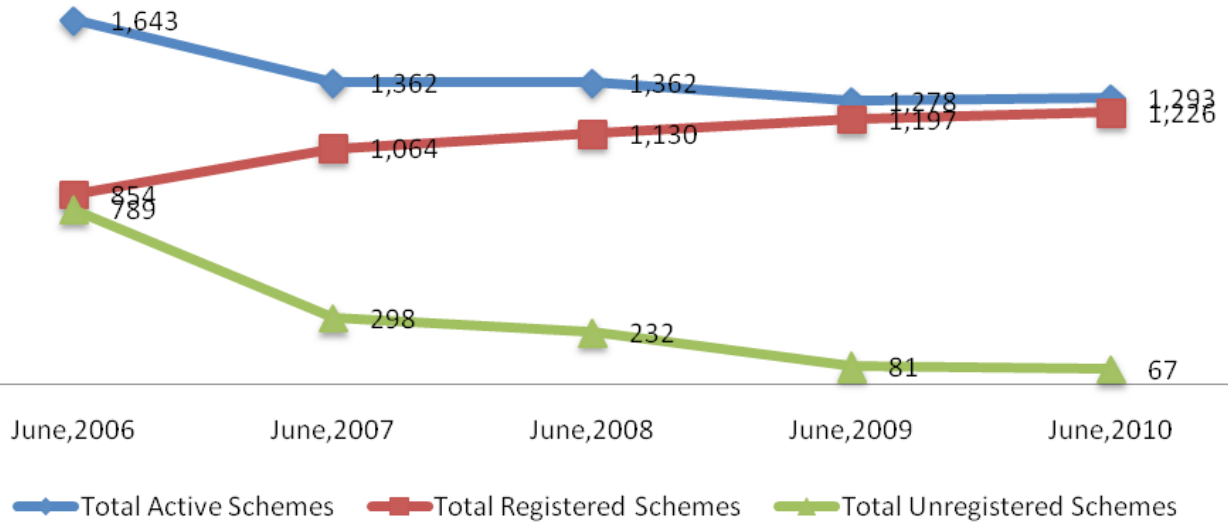
The Authority entered into the final phase of the implementation of the Risk Based Supervision, which saw the beginning of risk profiling to all schemes. This exercise targets reducing the average risk score of all schemes to 2.5 by June 30, 2011. An average risk score of 2.5 represents a moderate risk level. The climax of this culminated in the launch of the Risk Based Model of Supervision in June 2010. The Authority continues to ensure that schemes remain compliant and members' awareness increased through dissemination of information during their annual general meetings. Other remarkable milestones worth noting include:-

#### **a) Registration Status of Schemes**

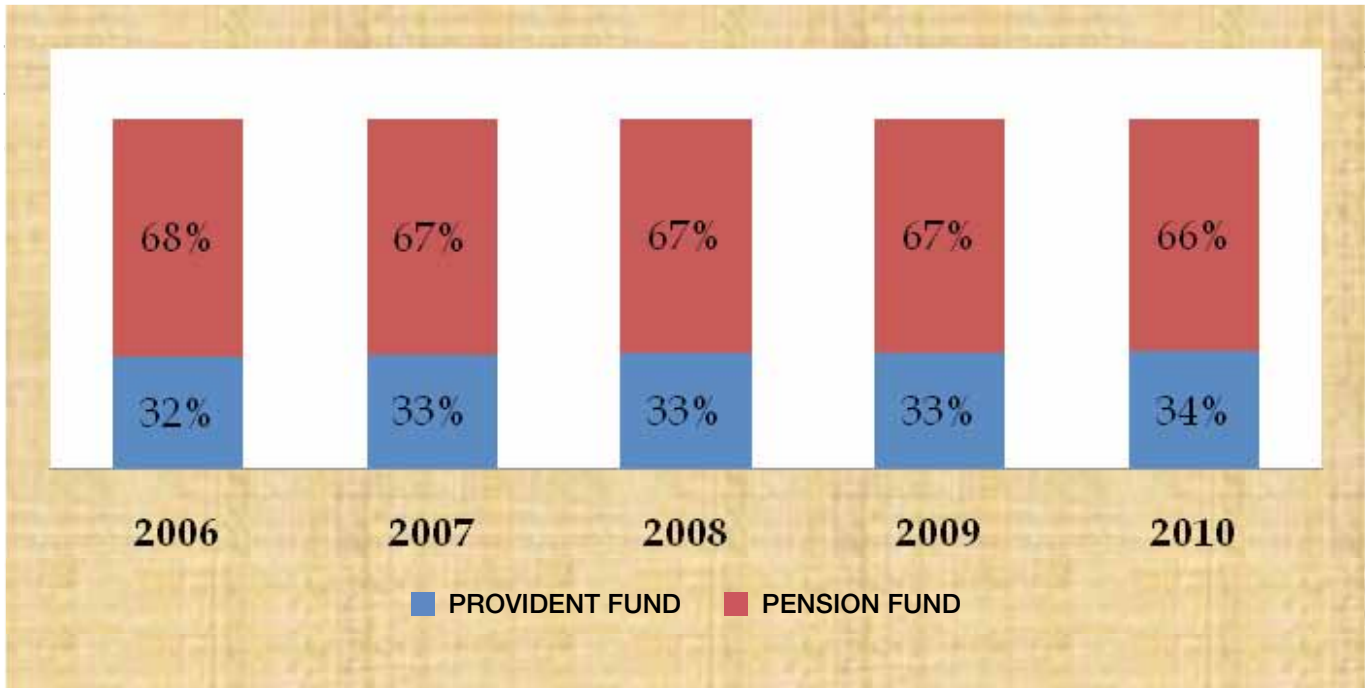
One of the key roles of the Authority is to ensure all schemes are registered and continue to comply with the provisions of the Retirement Benefits Act. During this period, the Authority made progress in bringing schemes that have not fully complied and been issued with registration certificates to full compliance. At the close of the financial year, the number of unregistered schemes was 67, compared to 81 at the end of the previous financial year. The unregistered schemes were reviewed and some found to be dormant. The process of closing such schemes has been initiated with a view to achieving better compliance. The status of scheme registration as of June 30, 2010 is shown below.

In 2009-2010, the Authority was able to achieve most of its targets.

## Registration Status of Schemes



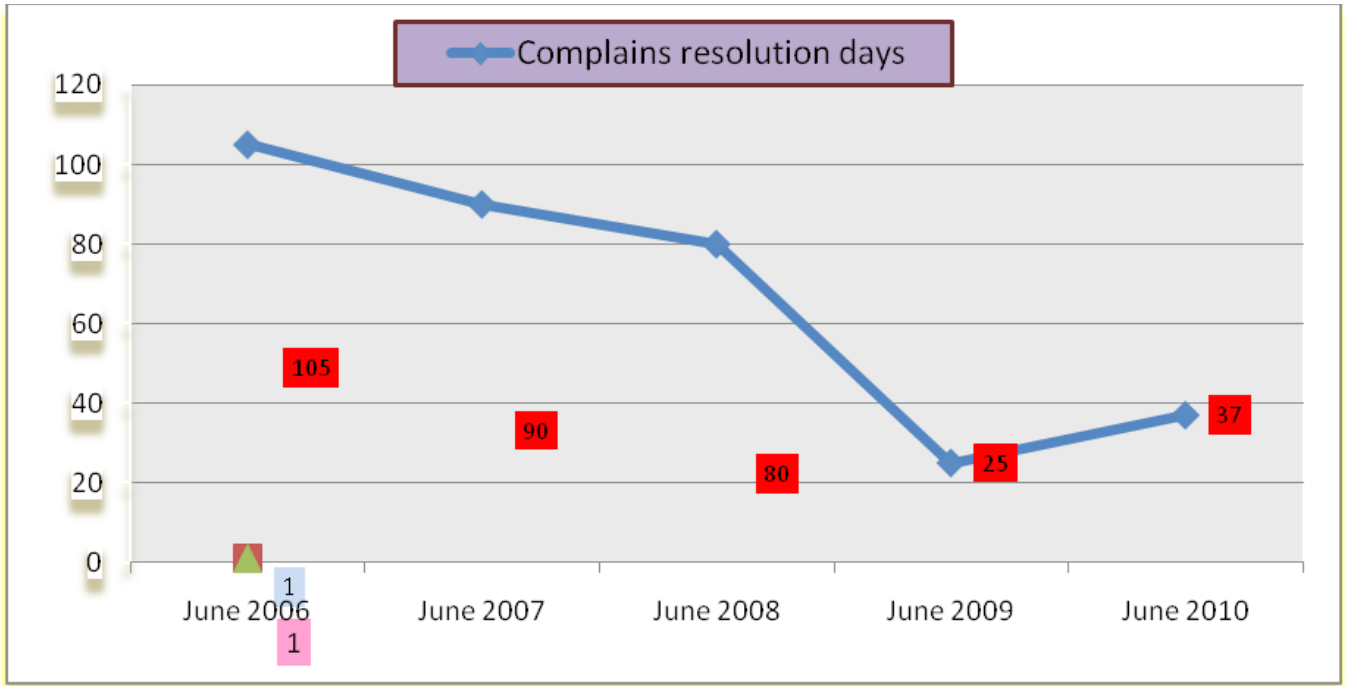
## b) Conversions from Pension Fund to Provident Fund

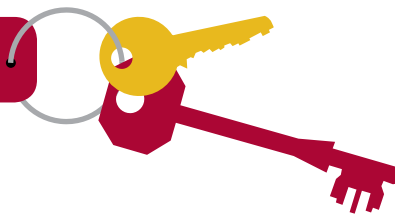


### c) Dispute resolution period

There has been tremendous improvement in the average time taken to resolve disputes. . The period has been reduced from 105 days as at June 2006 to 37 days as at June 2010, with a record low of 25 days as at June 2009. This has been occasioned by increased member education during Annual General Meetings and trustee trainings. Most of the outstanding complaints are related to benefits calculations in Defined Benefits schemes.

Status of Complaints Resolution as at June 30, 2010:





RBA has continued to undertake public education campaigns to educate Kenyans on the role of the Authority and sensitize them on the importance of saving for retirement. In this regard, the Authority has executed three public education campaigns in the recent past to encourage the Kenyan public to save for retirement.

In line with the Authority's mission, "To develop and safeguard the Kenyan benefits sector through commitment to continued excellence in service delivery", the Authority developed various pension education programmes targeting different segments of the public. These include:

### 1. Trustee Seminars

Trustee training is designed to equip trustees with skills to carry out their duties effectively, thus increasing compliance and governance in the industry.

The frequency of trustee training seminars was increased from 6 in 2008 to over 10 per year in 2010. As a result, the Authority trained 1183 schemes of the 1227 registered schemes, representing 96.2% of the total number of registered schemes. This translated in the attainment of "Very Good" grade in the Performance Contract. Consequently, the performance indicator for 2010/11 was enhanced to "total number of trustees trained" as compared to the previous performance indicator which measured "number of registered schemes trained".

In an effort to improve compliance and governance within the sector, the Authority explored the possibility of developing a trustee certification program. The Authority is collaborating with The Humber Institute of Canada, Association of Retirement Benefit Schemes (ARBS) and the College of Insurance to roll out an examinable trustee certification programme in 2010/2011.

### 2. Pre – Retirement Seminars

Up until 2008, the Authority conducted 4 pre-retirement planning seminars per year. These were increased to 10 seminars in 2009, resulting in the Authority exceeding its performance contract targets by 50%, translating into an "Excellent" performance.

The Authority has always endeavoured to be responsive to the needs of scheme members. In this regard, RBA has renamed the "Pre Retirement Seminar" to "Retirement Planning Seminar," to strengthen the need to start saving early for retirement. The age limit of attendees was also removed to cater for members as young as 30 years. This was in response to feedback that members felt they were being sensitized about retirement planning rather late in life as the programme had been targeting employees who were 50 years and above. Removing the age limit also eliminated the stigma that was always associated with retirement and positioned pension saving as trendy as any other investment option. As a result, more young people have been attending the seminars and appreciate the Authority's effort in helping them plan for retirement. The Authority is now considering training couples instead of individuals so as to effectively change attitudes on retirement planning.

### 3. Public Education Campaign

In July 2008, RBA developed a multi-media Public Education Campaign on saving for retirement with a view to increasing pension coverage. The campaign objectives were:

- To drive the Kenyan public to understand the role of RBA;
- To change public attitude towards saving for retirement;
- To engage Kenyans in an educative journey on saving for retirement, therefore recruiting them; and
- To positively influence existing members of schemes.

#### Target of the campaign

##### 1. Primary Audience

- i) Formal and informal sector workers;
- ii) Male and female aged between 24 and 40 in key regions countrywide including semi-urban areas who understand the term “pension”.

##### 2. Secondary Audience

- i) Employers who need to be encouraged to start retirement benefits schemes for their employees as an employment benefit ;
- ii) Current members of retirement benefits schemes that are either not aware of their rights, or the benefits of participating in a scheme.

#### Activation of the campaign:

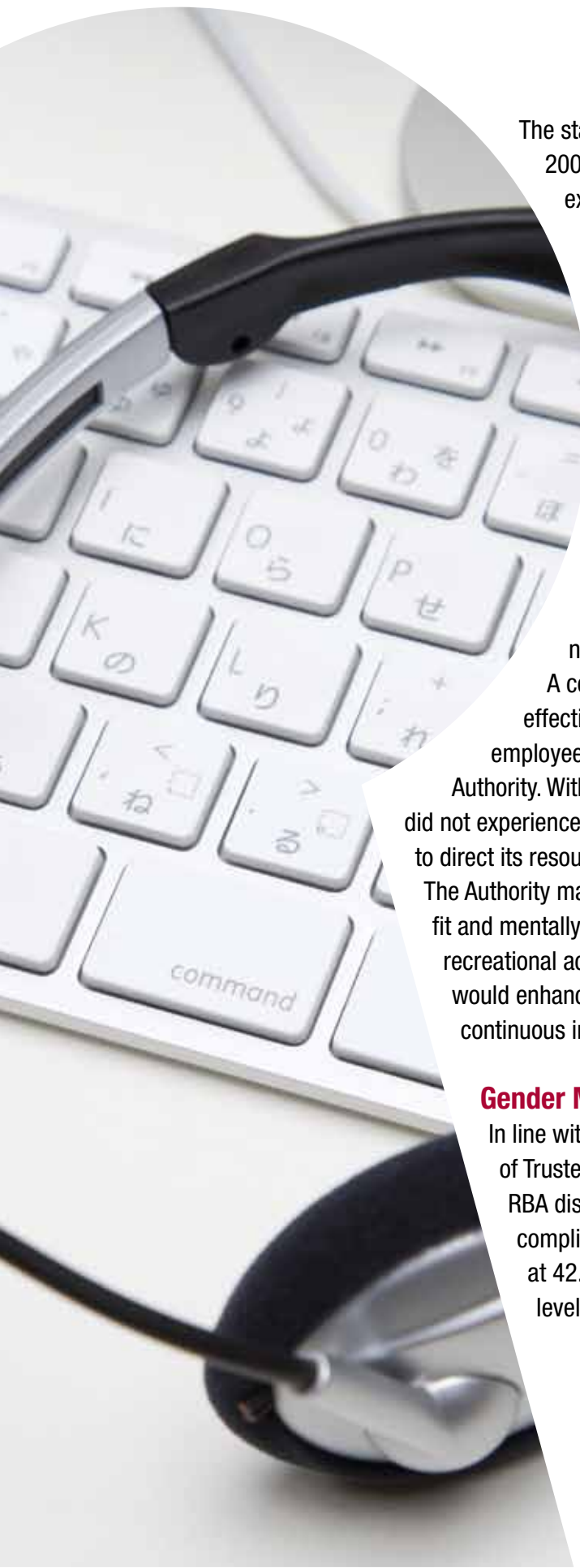
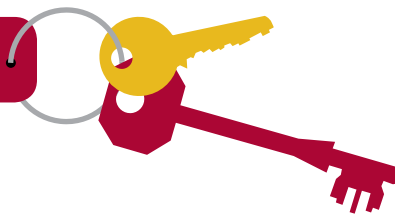
Before activating the campaign, the Authority commissioned a dip stick survey in March 2009 to ascertain the levels of pension awareness among the Kenyan public. The findings revealed that most Kenyans lack knowledge on the retirement benefits and the sector. It was also established that RBA’s mandate was not clearly understood by Kenyans.

The campaign was launched on 12<sup>th</sup> March 2009 and ran for 4 months on print and electronic media, which included TV, Radio, Out Door (billboards and street banners), and Lifestyle Magazines. The advertising campaign was heavily supported by free publicity given as value addition from mainstream media houses to the Authority to amplify the message and educate the various audiences. The campaign triggered thoughts on pensions in the minds of Kenyans and raised their curiosity on saving for retirement. This led to attitude change and is helping drive pension uptake.

The second phase of activation, targeting regions through vernacular radio stations, ran from February to June 2010. This phase was supported by live interviews on TV and vernacular radio stations.

Going forward, the Authority aims to partner with media houses that have a combination of TV and vernacular radio stations to disseminate messages country-wide.





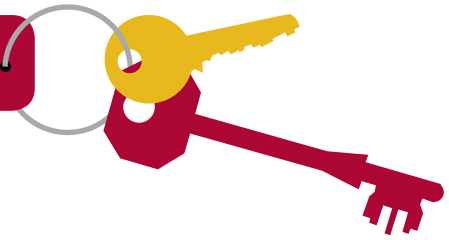
The staffing levels in the year 2009/2010 rose from 44 in the year 2008/2009 to 47. This marginal increase reflects the continued expansion of the Retirement Benefits Authority functions that led to ICT functions being hived off from Research & Development Department to become a fully fledged department. This is in line with the Authority's desire to leverage ICT development to enhance efficiency in the Retirement Benefits sector. To maintain its status as an employer of choice, the Authority has implemented robust training and development programs geared towards sustaining optimal institutional capacity to efficiently deliver quality services. The Authority prides itself in recognizing and appreciating its most strategic asset, the human capital. Towards this end, the Authority organized targeted training interventions following a participatory analysis of employees' training needs.

A conducive and enabling work environment that ensures effectiveness and efficiency in service delivery has enabled the employees work towards achieving the vision and the mission of the Authority. With a staff level of 47, we are happy to report that the Authority did not experience any staff turnover. This afforded the Authority the opportunity to direct its resources towards uninterrupted development of the industry. The Authority maintained its tempo in keeping members of staff physically fit and mentally engaged by enlisting the members of staff in sporting and recreational activities. It was expected that these extra curricula activities would enhance team spirit and bonding, an important ingredient for continuous improvement and productivity.

## **Gender Mainstreaming**

In line with the National Gender Policy Implementation, The RBA Board of Trustees approved and adopted the Authority's Gender Policy. The RBA distribution of officers by gender as at June 30, 2010 was compliant as per the 30% affirmative action for females as it stood at 42.6% of the total employee population. At the top management level, the distribution of female was 33%.



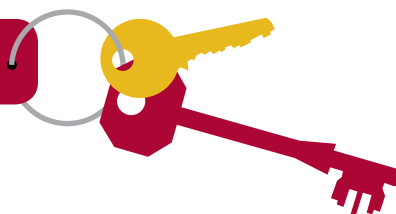


As you are no doubt aware, the Retirement Benefits Authority is committed to the values and principles of good corporate governance. Corporate governance is an integral part of the corporate culture established at the Authority and guides the manner in which the directors, management and staff conduct the business of the organisation.

As a public sector organisation dedicated to providing quality service to its stakeholders, the Authority's decisions are guided by the core tenets prescribed in the Public Officers Ethics Act, Internal Codes of Conduct and Corporate Governance guidelines, as well as the Board Charters and its committees. The Authority also has in place a robust zero-tolerance corruption prevention programme. The Authority thus reiterates its commitment to the principles of sound corporate governance and to fulfilling its commitments as outlined in these documents and in its Performance Contract with the Government of Kenya.

The Authority endeavours to develop, strengthen and sustain the trust that the Government, the pensions industry, employees and the public have placed in us. Accordingly, the Board and its committees regularly evaluate the latest national and international standards in responsible, transparent and efficient management with a view of enhancing corporate governance at the Authority and consistently delivering on our statutory mandates.

# THE BOARD OF DIRECTORS



In line with the requirements of the Retirement Benefits Act and indeed good corporate governance principles, the Board continues to represent a skills-mix appropriate to its role and function. Members of the Board, other than ex-officio members, hold office for a period not exceeding four years, and are eligible for reappointment for one more term for a period not exceeding four years.

## 1. Joseph Kinyua ( PS Treasury)

Year of Birth 1951  
 Nationality KENYAN  
 Education BA (Econ), MA (Econ),  
 University of Nairobi



## 2. Justus Manyara M'lgweta - Chairman

Year of Birth 1947  
 Nationality KENYAN  
 Education Accountant, ACCA  
 First Election 18th December 2003  
 Expiry of Term 17th September 2011



## 3. Edward Odundo , MBS (CEO, RBA)

Year of Birth 1958  
 Nationality KENYAN  
 Education Accomplished accountant  
 holding a FCPA, FCPS, FKIM  
 as well as Bachelor of Science  
 and Masters of Business  
 Administration and pursuing his  
 Ph.D in Strategic Management



## 4. Thamuda Omar Hassan

Year of Birth 1953  
 Nationality KENYAN  
 Education BA Economics & Sociology  
 First Election 4th January 2007



## 5. Kanyi Gachoka

Year of Birth 1968  
 Nationality KENYAN  
 Education LLB, Advocate of the High Court  
 First Election 4th January 2007



The Chief Executive is the only executive member of the Board. With the exception of Mr. Joseph Kinyua (and his alternate Dr. Geoffrey Mwau), Mr. Sammy Makove and Mrs. Stella Kilonzo, all non-executive members of the Board of Directors are independent and were not previously members of the RBA management. Mr. Stephen Mallowah is the Corporation Secretary.

**6. Mwai Kihu**

Year of Birth 1952  
 Nationality KENYAN  
 Education B.Tech (Hons) degree, University of Bradford, U.K., MBA from USIU-Africa  
 First Election 9th March 2009



**7. Francis Mwangi**

Year of Birth 1950  
 Nationality KENYAN  
 Education B.Ed., MSc Economics  
 First Election 18th September 2007



**8. Mr. Sammy Makove (CEO, IRA)**

Year of Birth 1959  
 Nationality KENYAN  
 Education Bachelor of Commerce



**9. Mrs. Stella Kilonzo (CEO, CMA)**

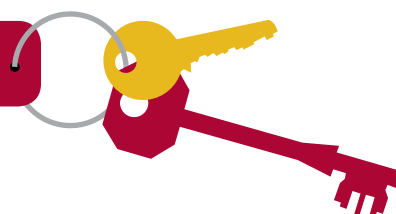
Year of Birth 1974  
 Nationality KENYAN  
 Education MBA (Corporate Finance) Loyola University Chicago, CPA (USA), B. Com from Catholic University



**10. Dr. Geoffrey Mwau (alt. to PS)**

Year of Birth 1957  
 Nationality KENYAN  
 Education Ph.D (Economics) and MA (Economic) from McGill University, BA (Economics) University of Nairobi





A substantial portion of the analysis and work of the Board is done by standing Board committees. The Board occasionally establishes additional committees as necessary or appropriate. Each committee has its own charter which sets forth the purposes, goals and responsibilities of the committees as well as qualifications for committee membership, procedures for committee member appointment and removal, committee structure and committee reporting to the Board.

The Inspector of State Corporations, in accordance with the State Corporations Act, is allowed to sit in attendance at meetings of the Board and Committees. In line with good corporate governance practice, the Chairman of the Board is not a member of any committee while the CEO sits in all Board committees.

## RBA BOARD COMMITTEE CONSTITUTION, 2009/2010

COMMITTEE	MEMBERSHIP
Finance & Administration Committee	<ol style="list-style-type: none"> <li>1. Francis Mwangi - Chairing</li> <li>2. Sammy Makove</li> <li>3. Thamuda Omar Hassan</li> <li>4. PS Treasury/Alternate (Dr. Geoffrey Mwau</li> <li>5. The Inspector General (Corporations) Attn: Margaret Ratemo</li> </ol>
Audit & Risk Management Committee	<ol style="list-style-type: none"> <li>1. Stella Kilonzo - Chairing</li> <li>2. Kanyi Gachoka</li> <li>3. Mwai Kihu</li> <li>4. PS Treasury/Alternate (Dr. Geoffrey Mwau</li> <li>5. The Inspector General (Corporations) Att: Margaret Ratemo</li> </ol>
Technical & Public Policy Committee	<ol style="list-style-type: none"> <li>1. Sammy Makove - Chairing</li> <li>2. Thamuda Omar Hassan</li> <li>3. Kanyi Gachoka</li> <li>4. PS Treasury/Alternate (Dr. Geoffrey Mwau</li> <li>5. The Inspector General (Corporations) Attn: Margaret Ratemo</li> </ol>
Staff Welfare & Remuneration Committee	<ol style="list-style-type: none"> <li>1. Mwai Kihu - Chairing</li> <li>2. Francis Mwangi</li> <li>3. Stella Kilonzo</li> <li>4. PS Treasury/Alternate (Dr. Geoffrey Mwau</li> <li>5. The Inspector General (Corporations) Attn: Margaret Ratemo</li> </ol>
Corporate Governance & Corporate Social Responsibility Committee	<ol style="list-style-type: none"> <li>1. Thamuda Omar Hassan - Chairing</li> <li>2. Francis Mwangi</li> <li>3. Kanyi Gachoka</li> <li>4. PS Treasury/Alternate (Dr. Geoffrey Mwau</li> <li>5. The Inspector General (Corporations) Attn: Margaret Ratemo</li> </ol>

ICT Committee	<ol style="list-style-type: none"> <li>1. Kanyi Gachoka – Chairing</li> <li>2. Francis Mwangi</li> <li>3. Mwai Kihu</li> <li>4. Stella Kilonzo</li> <li>5. Sammy Makove</li> <li>6. PS Treasury/Alternate (Dr. Geoffrey Mwau</li> <li>7. The Inspector General (Corporations) Attn: Margaret Ratemo</li> </ol>
RBA SRBS BOARD OF TRUSTEES	<ol style="list-style-type: none"> <li>1. Mwai Kihu – Chairing</li> <li>2. Justus M'lgweta</li> <li>3. Sammy Makove</li> </ol>

## BOARD ACTIVITY

The Board of the Authority met a total of 6 times in the financial year, with 4 ordinary and 2 special meetings held. The Board committees also met twice in the year. The Staff Welfare & Remuneration Committee was the most active as it was involved in the recruitment of a Human Capital Development & Administration Manager, Head of Information & Communication Technology as well as the Head of Internal Audit & Risk Management.

The Audit & Risk Management Committee continued to perform its oversight function, meeting three times in the period under review. Three members of the Board continued to represent the Authority on the Board of Trustees of the RBA Staff Retirement Benefits Scheme.

## BOARD DEVELOPMENT

The advent of rapid advances in technology and operational systems required that the Board develop and acquire more knowledge to assist them in their monitoring and accountability roles, in improving governance processes, in strategic planning, for making better decisions, and to understand organization needs. Towards this end, the Board adopted a comprehensive Board Orientation and Development Policy that would guide its development activities. These would include study tours, strategic retreats, workshops and conferences, as well as formal corporate governance certification through bodies such as the State Corporations Chairmen's Forum and the Institute of Directors.

One of the highlights of the Boards activities was a one-week study tour undertaken by four directors to Toronto, Canada from 25<sup>th</sup> September to 3<sup>rd</sup> October 2009. The Authority has been exploring the possibility of developing a pension education curriculum and certification programme for both trustees and pension professionals. The Humber Centre for Employee Benefits, a premier pension education institution in Toronto, Canada was identified to assist in the curriculum development, delivery of programs, and possibly, issuance of joint certification with the College of Insurance. The objective of the Directors' educational tour was to participate in the Humber Centre's Pensions Professional Administration Certificate (PPAC) training so as to have an appreciation of the Canadian pension education system, hold exploratory talks with the institute with a view to entering into a mutual agreement, as well as visit select institutions dealing with retirement benefit issues.

## BOARD EXPENDITURE 2009/10

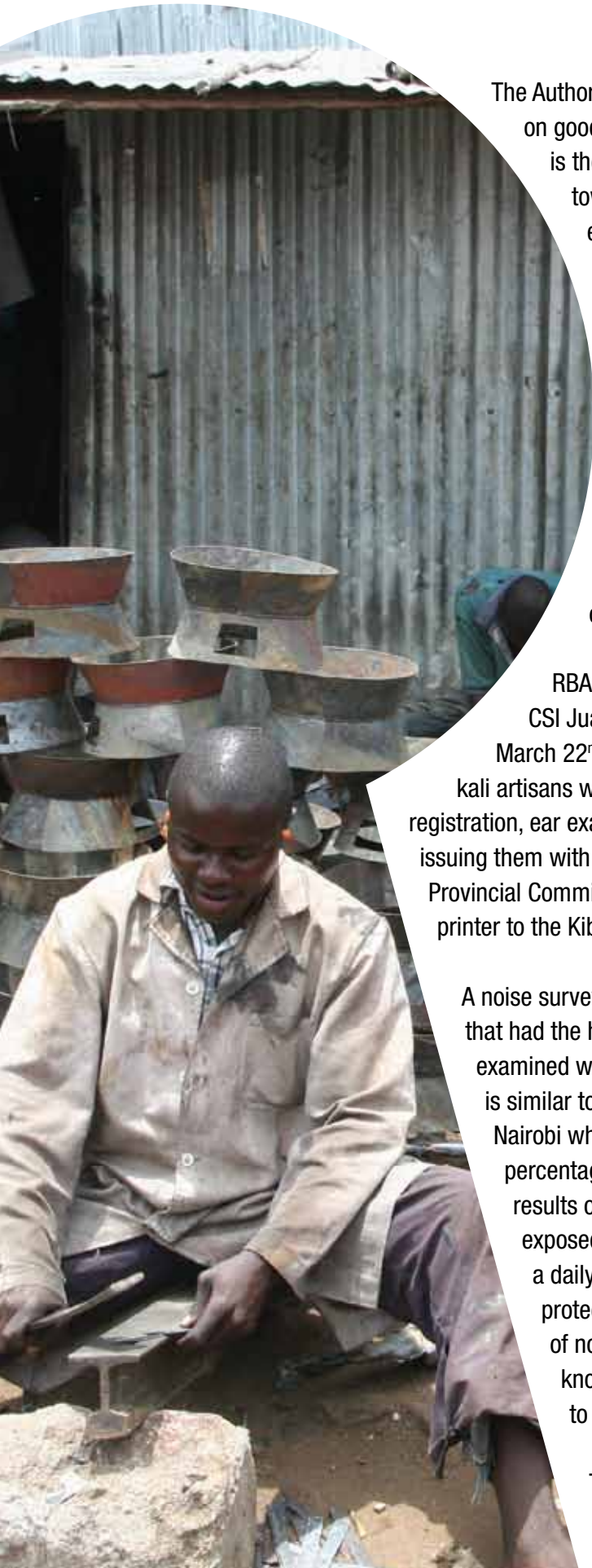
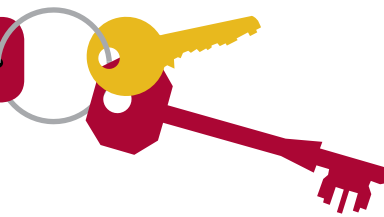
Board related expenditures including allowances, travel and training were within generally acceptable parameters prescribed by Inspectorate of State Corporations

BOARD EXPENSES	AMOUNTS (Kshs.)
Board Sitting Allowance	3,234,000.00
Board Training	1,403,278.65
Board Lunch Allowance	102,000.00
Board Chairman Salary	960,000.00
Board Bonus	1,800,000.00
Board per diem & Claims	1,767,455.00
Board Training per diem	3,617,719.00
Board Training Fees & Subscriptions	186,685.90
<b>TOTAL</b>	<b>13,071,138.55</b>

## EXTERNAL AUDITORS

The Controller & Auditor-General takes responsibility for the Authority's external audit. The Auditor-General's report for the financial year is set out on page 23.





The Authority prides itself in being a public sector organization modeled on good governance principles. Implicit in this approach to governance is the desire to go beyond mere compliance with the law and towards proactively and holistically meeting and exceeding the expectations of all its stakeholders and employees.

In line with this, the Authority endeavours to give back to society and has identified hearing impairment as a major setback to informal sector workers in Kenya. Hearing loss is one of the commonest disabilities in the world and is often referred to as the hidden disability. The World Health Organisation estimates that there are 278 million persons with disabling hearing impairment worldwide of which two thirds live in developing countries. About 50% of these hearing losses are preventable. Noise Induced Hearing loss is one of the major causes of preventable hearing impairment.

RBA in partnership with Operation Eardrop Kenya held the second CSI JuaKali Hearing Conservation Ear Clinic in Kibuye, Kisumu from March 22<sup>nd</sup>-27<sup>th</sup>, 2010. During the 6 days event, a total of 1200 jua kali artisans were assessed. Each jua kali worker underwent the process of registration, ear examination, hearing assessment, and treatment, which included issuing them with sets of earplugs. The event was officially launched by the Provincial Commissioner of Nyanza Province. RBA donated a computer and printer to the Kibuye Jua Kali Association as part of capacity building

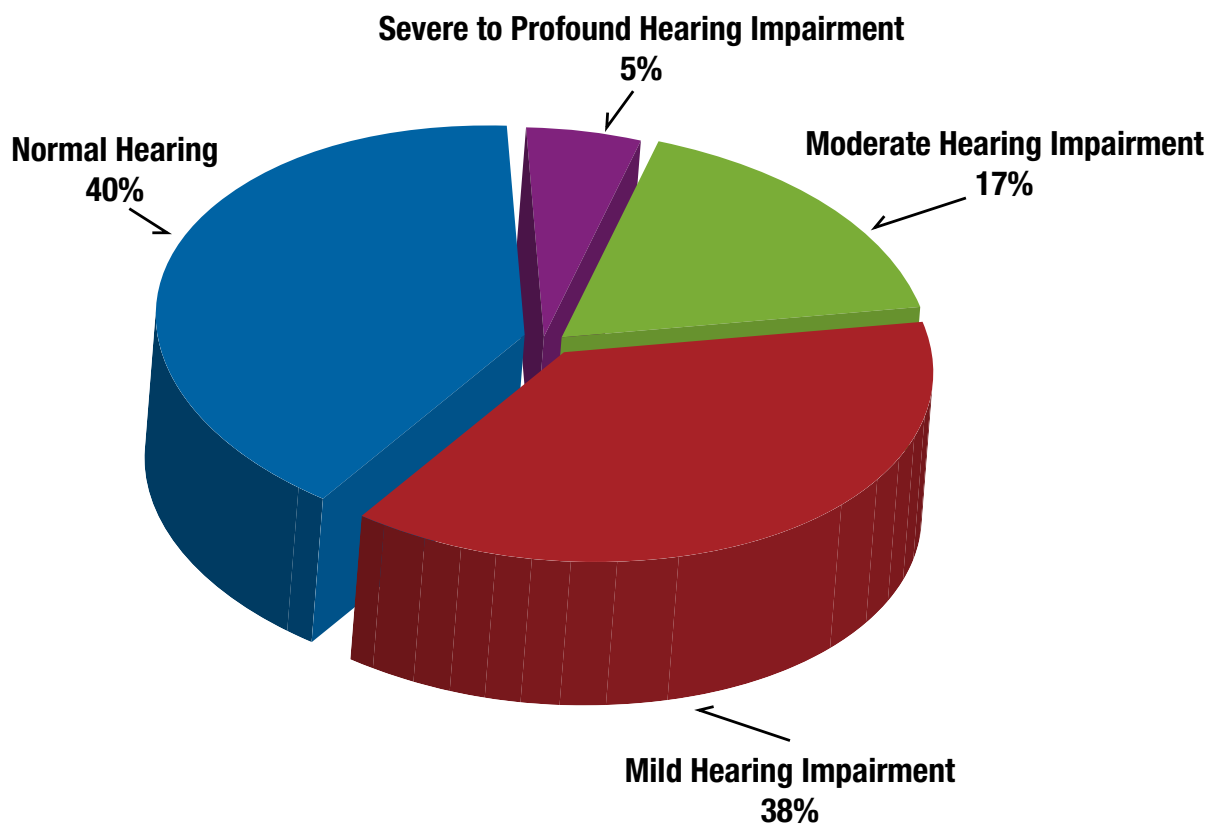
A noise survey of the jua kali sheds was also conducted to identify sheds that had the highest noise levels, measured in decibels. 22% of the workers examined were found to have disabling hearing impairment. The percentage is similar to that which was obtained in the pilot project in Kamukunji Nairobi which showed that 20 % of the workers were affected. This percentage is way above what is found in the general population. The results of the noise survey further indicate that 75% of the workers are exposed to hazardous occupational noise levels exceeding 85 dB(A), on a daily basis. None of the workers had any prior use of hearing protection devices, which are the basic equipment used in prevention of noise induced hearing loss. The majority of them had no knowledge of what preventive measures to take against exposure to excessive noise levels.

The Jua Kali workforce in Kibuye largely comprises of young adults with 67% of them aged between 20- 40 years. With an average working life of 30-40 years, an effective and

sustainable hearing conservation programme is necessary. It is the way forward in safeguarding the hearing of these workers and improving the quality of life now and after retirement. During the ear clinic, the workers also had the opportunity to be educated on retirement benefit schemes and how they can benefit from them.

The results of this second hearing conservation ear clinic demonstrates that occupational noise induced hearing loss is a major problem which deserves attention. The RBA/OED Jua Kali Hearing Conservation programme is the only programme of its kind in the world that targets those workers in the informal sector. It should therefore be extended to encompass other regions in the country.

**Survey results on impact of noise levels at Kibuye Jua Kali sheds:**





## FINANCIAL REPORT FOR ANNUAL REPORT FINANCIAL YEAR 2009/2010

The report of the Board of Directors together with the financial statements for the year 2009/10 were approved by the Board on **August 12, 2010** and received an opinion from Auditor General on **December 21, 2010**.

Levy income for the year increased to shs **340** million from shs **305** million in the previous financial year. This was a reflection of good growth in the retirement benefits industry reflecting both increased confidence in saving for retirement as well as improved investment performance by schemes. Other income was received from registration of managers and custodians, interest on government securities and miscellaneous income.

Expenditure on capital assets amounted to shs **2.9** million mainly for replacement and improving office equipment. Overall, the Authority's operations resulted in an excess of operating income over expenditure of shs **38.4** million.

### REPORT OF THE AUDITOR GENERAL ON THE FINANCIAL STATEMENTS OF RETIREMENT BENEFITS AUTHORITY FOR THE YEAR ENDED 30 JUNE 2010

I have audited the financial statements of Retirement Benefits Authority as set out on pages 26 to 36, which comprise the statement of financial position as at 30 June 2010, statement of comprehensive income, the statement of changes in Equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information in accordance with the provisions of Section 14 of the Public Audit Act, 2003. I have obtained all the information and explanation which to the best of knowledge and belief were necessary for the purpose of the audit.

#### Management's Responsibility for the Financial Statement

The management is responsible for the preparation and fair presentation of the financial statements in accordance with the International Financial Reporting Standards and for such internal controls as management determines is necessary to enable the preparation of financial statement that are free from material misstatement, whether due to fraud or error.

## **Responsibility of the Auditor General**

My responsibility is to express an independent opinion on the financial statements based on the audit. The audit was conducted in accordance with the International Standards on Auditing. Those standards require compliance with ethical requirements and that the audit be planned and performed with a view to obtaining reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

In making those risk assessments, the auditor considers internal controls relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

I believe the audit evidence obtained is sufficient and appropriate to provide a basis for my opinion.

### ***Opinion***

In my opinion, the financial statement present fairly, in all material respect the financial position of the Authority as at 30 June 2010 and its financial performance and cash flows for the year then ended in accordance with the International Financial Reporting Standards and comply with the Retirement Benefits Authority Act No 3 of 1997.

**A.S.M. Gatumbu**

AUDITOR GENERAL

Nairobi

21 December 2010

## Statements of Directors' Responsibilities

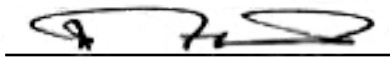
The Retirement Benefits Authority Act requires the Directors to prepare financial statements for each Financial year, which includes a balance sheet showing in detail the assets and liabilities of the Authority, a statement of income and expenditure and such other statements that the Directors may deem necessary.

It also requires the Directors to ensure the Authority keeps proper books of account and other books and records in relation to the Authority and to all the undertakings, funds, investments, activities and property of the Authority. They are also responsible for safeguarding the assets of the Authority.


The Directors accept responsibility for the annual financial statements, which have been prepared using appropriate accounting policies supported by reasonable and prudent judgements and estimates, in conformity with generally accepted accounting practice and in the manner required by the Retirement Benefits Authority Act.

The Directors are of the opinion that the financial statements give a true and fair view of the state of the financial affairs of the Authority and of its operating results. The Directors further accept responsibility for the maintenance of accounting records which may be relied upon in the preparation of the financial statements, as well as adequate systems of internal financial control.

Nothing has come to the attention of the Directors to indicate that the Authority will not remain in a going concern basis for at least the next twelve months from the date of this statement.



JUSTUS M. M'IGWETA  
CHAIRMAN



EDWARD O. ODUNDO  
CHIEF EXECUTIVE

DATE: August 12, 2010.

## FINANCIAL STATEMENTS FOR YEAR ENDED JUNE 30, 2010

### STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED JUNE 30, 2010

		FY/2009/2010	FY/2008/2009
	NOTE	(Kshs)	(Kshs)
LEVY INCOME	1	339,798,323	304,819,761
FEES INCOME	1	2,700,000	2,500,000
OTHER INCOME	1	18,453,129	15,628,593
<b>TOTAL OPERATING INCOME</b>		<b>360,951,452</b>	<b>322,948,355</b>
TOTAL OPERATING EXPENDITURE	2	(417,203,438)	(312,591,461)
<b>SURPLUS/(DEFICIT) FROM OPERATION</b>		<b>(56,251,987)</b>	<b>10,356,894</b>
FINANCE INCOME	1	24,069,765	28,103,811
<b>NET SURPLUS (DEFICIT)</b>		<b>(32,182,222)</b>	<b>38,460,705</b>

### STATEMENT OF FINANCIAL POSITION AS AT JUNE 30 2010

		FY/2009/2010	FY/2008/2009
		(KShs)	(KShs)
<b>ASSETS:-</b>			
Non-Current Assets:	NOTE		
Property and Equipment	3	28,911,201	33,855,829
<b>Total Non-Current Assets</b>		<b>28,911,201</b>	<b>33,855,829</b>
Current Assets:			
Receivables /Prepayments	4	8,460,031	13,176,194
Investment in Government Securities	5	343,882,800	481,379,500
Cash and Bank Deposit	6	365,428,781	146,664,296
<b>Total Current Assets:</b>		<b>717,771,612</b>	<b>641,219,990</b>
<b>TOTAL ASSETS</b>		<b>746,682,813</b>	<b>675,075,819</b>
<b>FUNDS :-</b>			
General Fund	7	584,324,074	616,478,209
Asset Revaluation Surplus	8	5,984,627	5,984,627
Capital Fund	9	45,457,000	45,457,000



<b>TOTAL FUND</b>		<b>635,765,701</b>	<b>667,919,836</b>
<b>LIABILITIES:-</b>			
RBA Trust Fund	10	4,454,789	1,806,099
RBA Benevolent Fund	11	820,350	661,950
Payables	12	105,641,973	4,687,934
<b>TOTAL LIABILITIES</b>		<b>110,917,112</b>	<b>7,155,983</b>
<b>TOTAL FUNDS AND LIABILITIES</b>		<b>746,682,813</b>	<b>675,075,819</b>

## STATEMENT OF CHANGES IN EQUITY

<b>Year ended 30.6.2009</b>	<b>Capital Fund</b>	<b>General Fund</b>	<b>Asset Revaluation Surplus</b>	<b>Total Fund</b>
	<b>(KShs)</b>	<b>(KShs)</b>	<b>(KShs)</b>	<b>(KShs)</b>
<i>As at 1.7.2009</i>	45,457,000	578,017,504	7,221,388	630,695,892
Loss on disposal of assets charged to assets revaluation surplus	-	-	(1,236,761)	(1,236,761)
Excess of income over recurrent expenditure	-	38,460,705	-	38,460,705
Adjustment for interest on bank deposit understated in the prior year		28,086		28,086
<i>As at 30.6.2010</i>	45,457,000	616,506,295	5,984,627	667,947,922
<b>Year ended 30.6.2010</b>				
<i>As at 1.7.2009</i>	45,457,000	616,506,295	5,984,627	667,947,922
Excess of income over recurrent expenditure	-	(32,182,222)	-	(32,182,222)
<i>As at 30.6.2010</i>	45,457,000	584,324,074	5,984,627	635,765,701

The Financial Statements were approved by the Board of the Authority on 12 .08. 10 and signed on its behalf by:



**JUSTUS M. M'IGWETA**  
**CHAIRMAN**



**EDWARD O. ODUNDO**  
**CHIEF EXECUTIVE**

## STATEMENT OF CASH FLOW FOR YEAR ENDED JUNE 30, 2010

		FY2009/2010	FY2008/2009
		(Kshs)	(Kshs)
<b>Cash flows from Operations:-</b>	NOTE		
Excess of income over recurrent expenditure		(32,182,222)	38,460,705
<b>adjustment for :-</b>			
Loss on Assets Disposed / written off		-	75,000
Adjustment of understated interest on bank deposit in the prior year		28,086	-
Investment income receivable		(3,385,849)	-
Depreciation	3	7,868,986	9,463,925
Provision for doubtful debtors		919,647	-
Net cash inflow from operating activities		(26,751,352)	47,999,630
Increase /Decrease in receivable		7,182,365	(5,428,024)
Increase / Decrease in payable		100,954,039	(12,658,532)
Net working capital changes		108,136,404	(18,086,556)
Net cash flows from operating activities		81,385,052	29,913,074
<b>Cash flows from investing activities :-</b>			
Purchase of Property & Equipment	3	(2,924,358)	(18,957,799)
Net cash used in investing activities		(2,924,358)	- 18,957,799
<b>Cash flows from financing activities :-</b>			
Proceeds from disposal of property		-	3,546,740
RBA trust fund	10	2,648,691	1,806,099
Staff Benevolent Fund	11	158,400	661,950
Net increase in Cash and Cash Equivalent in the year		81,267,785	16,970,064
Cash & Cash Equivalent as at the beginning of the year		628,043,796	611,073,733
Cash & Cash Equivalent as at the end of the year		709,311,581	628,043,796

## NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED JUNE 30, 2010

### Summary of Significant Accounting Policies

The principal accounting policies adopted in the preparation of these financial statements are set out below :

#### a) Basis of accounting

The financial statements are prepared in accordance with and comply with International Financial Reporting Standards and the applicable law in Kenya ( Kenya Government accounting procedures). The financial statements are prepared in Kenya shillings (Kshs) under the historical cost convention as modified by revaluation of non current assets. The accounting policies have been consistently applied in the current and prior year.

#### b) Government grants

Government grants and other general grants are accounted for when received. Those of revenue nature are credited to income while those of capital nature are credited to capital fund. Government grants which are used to acquire non current assets are accounted for as per Kenya Government accounting procedures but not in accordance to the requirements of IAS 20.

#### c) Fees, interest and other income

Licensing fees paid by service providers and interest income from investments are accounted for on accrual basis.

#### d) Retirement benefits levy

The levy payable to the Authority by the schemes on the basis of the net asset value of audited fund, is accounted for on cash basis and payable to the Authority six months after the end of the schemes' financial year.

#### e) Property and equipment

Property and equipment is stated at historical cost or revalued amounts less accumulated depreciation.

The depreciation policy is to provide a full charge for non-current assets in use and no charge for those disposed during the year. This is calculated on Reducing Balance Method to write off the cost or revalued amount of non current assets over their useful lives as follows:

Furniture and fittings	12.5%
Equipment	25%
Motor Vehicles	25 %

#### f) Capital fund

This represents the amount granted by the Government in the prior years to acquire non-current assets at the inception of the Authority and revaluation surplus on non current assets.

#### g) Overprovision

The Overprovision accrued in the prior years is credited to income while under provisions are charged to income of subsequent year.

#### h) Retirement benefits obligations

The Authority operated a defined benefits scheme for its staff up to 31.3.2010 and then converted it to a defined contribution scheme. The Authority's financial obligations to the scheme as advised by the actuary stands at deficit of 78,709,000.00 and is charged to income/general reserves as per the requirement IAS 19. The current actuarial valuation which was carried out in March, 2010 prior conversion of the scheme indicated that the scheme was under funded hence the need of the provision. The assets of the scheme are managed and held by registered fund manager and custodian as per the requirement of Retirement Benefits Act, 1997.

#### l) Translation of foreign currencies

Assets and liabilities which are expressed in foreign currencies are translated into Kenya shillings at the rates ruling at the balance sheet date while transactions during the year are translated at rates ruling at the dates of the transactions. The resulting differences from conversion and translation into Kenya shillings are dealt with through income and expenditure statement in the year in which they arise.

#### j) Cash and cash equivalent

For the purposes of the cash flow statement, cash and cash equivalent comprise cash in hand, deposits held on call with banks and Treasury bills.

#### k) Currency

The financial statements are expressed in Kenya shillings (Kshs.)

#### L) Staff Loans, Rent Guarantee and Current Account Deposits

These are Interest Earning Deposits placed with the Authority's bankers on both current and special deposit accounts to cater for operational needs and also to facilitate staff loans which are externally administered by the the Authority's bankers.

#### M) Trust Fund and staff Benevolent Fund.

These are funds held temporarily by the Authority on behalf of its staff and retirees who cannot be traced by their respective retirement benefits schemes. The funds are forming part of liabilities until the establishment of segregated accounts.

### NOTE 1

#### REVENUE:-

		FY/2009/2010		FY/2008/2009	
		(KShs)	(KShs)	(KShs)	(KShs)
<b>Retirement benefits levy</b>		339,798,323	339,798,323		304,819,761
<b>Registration fees:</b>	Managers, Custodians and Administration	2,700,000	2,700,000		2,500,000
<b>Finance income:</b>	Investment income from 91 days T/ Bills	24,069,765	24,069,765		28,103,811
	Interest Income on bank deposits	1,668,182		1,864,880	1,864,880

<b>Other income:</b>	Tribunal case registration fees	9,600	3,400	3400
	Miscellaneous income (Disposal of Office consumables )	14,600	316,918	316,918
	Salary reimbursed in respect of seconded staff to Public Service	16,760,747	13,443,395	13,443,394
		18,453,129	15,628,593	

## NOTE 2

FINANCIAL YEAR	2009/2010	2008/2009
<b>ACTIVITY EXPENDITURE:-</b>	<b>(KShs)</b>	<b>(KShs)</b>
Board expenses	13,071,140	11,209,567
Tribunal expenses	229,235	1,227,250
Personnel Costs	153,590,825	133,263,761
Provision for actuarial deficit of staff pension scheme	78,709,000	-
Medical expenses	8,760,826	10,379,728
Insurance & maintenance of equipment expenses	1,554,696	2,045,080
Insurance & maintenance of motor vehicles expenses	3,067,815	3,008,852
Official entertainment expenses	1,998,876	1,957,030
Partitioning & repairs expenses	256,749	811,581
Laundry expenses	5,330	5,110
Hire of equipment expenses	384,848	20,000
Travel & accommodation expenses	24,334,590	19,456,900
Office running expenses	3,428,557	3,840,075
Stationery and printing expenses	2,321,228	2,727,894
Public education & awareness expenses	43,205,359	40,707,359
Training & development expenses	18,479,164	21,695,904
Library expenses	1,320,103	1,463,381
Cleaning expenses	962,753	820,656
Rent of office premises , parking charges & rates	18,689,478	16,146,409
Power & lighting expenses	2,875,542	2,655,183
Communication expenses	6,542,712	5,733,483
Professional charges & subscriptions	12,697,239	10,437,798
Audit fees	500,000	250,000
Bank charges	179,454	496,949
Information technology expenses	3,386,396	4,299,338
Research and Development expenses	7,862,891	8,393,246
Loss from disposal of non current asset	-	75,000
Provision for doubtful debtors	919,647	-
Depreciation Provision	7,868,986	9,463,925
<b>Total Operating Expenditure</b>	<b>417,203,438</b>	<b>312,591,461</b>
<b>PERSONNEL COSTS:</b>		
Consolidated staff salary	139,175,917	123,718,997
Leave pay	1,197,000	1,045,310
Staff Pension scheme cost paid by sponsor in the year	13,217,908	8,499,454
<b>Total employee cost</b>	<b>153,590,825</b>	<b>133,263,761</b>
Employees	45	44

<b>NOTE 3</b>				
<b>PROPERTY PLANT AND EQUIPMENT</b>				
	<b>MOTOR VEHICLE</b>	<b>OFFICE EQUIPMENT</b>	<b>FURNITURE FITTING</b>	<b>TOTAL</b>
	<b>(KShs)</b>	<b>(KShs)</b>	<b>(KShs)</b>	<b>(KShs)</b>
<b>COST/VALUATIONS:-</b>				
Revaluation values	17,641,349	15,489,173	11,083,572	44,214,093
Additions in the year	-	1,877,955	1,046,403	2,924,358
At June 30, 2010	17,641,349	17,367,127	12,129,975	47,138,451
<b>DEPRECIATION:</b>				
At July 1, 2009	4,766,151	4,070,626	1,521,488	10,358,264
Charge for the year	3,218,800	3,324,125	1,326,061	7,868,986
At June 30, 2010	7,984,951	7,394,751	2,847,549	18,227,250
<b>NET BOOK VALUES:-</b>				
At June 30, 2010	9,656,399	9,972,377	9,282,426	28,911,201
At June 30, 2009	12,875,199	11,418,547	9,562,084	33,855,829

Non current assets were revalued on 28.5.08 by independent professional valuers. The basis of valuation was depreciated replacement cost .

<b>NOTE 4</b>		
	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(KShs)</b>	<b>(KShs)</b>
Reimbursement receivable in respect of seconded staff	-	6,813,390
Interest receivable on 91/182 days T/Bills	3,385,849	2,728,785
Staff Debtors	2,383,004	2,385,019
Prepayments	3,610,825	1,249,001
Provision for doubtful debts	(919,647)	-
<i>As at 30.6.2010</i>	8,460,031	13,176,194

<b>NOTE 5</b>		
<b>INVESTMENT IN GOVERNMENT SECURITIES</b>	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(KShs)</b>	<b>(KShs)</b>
91/ 182 days Treasury Bills	343,882,800	481,379,500
<i>As at 30.6.2010</i>	343,882,800	481,379,500

<b>NOTE 6</b>		
	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(KShs)</b>	<b>(KShs)</b>
Bank Balances	225,383,130	11,404,303



Rent Guarantee Deposit	2,960,727	2,960,727
Staff Loan Guarantee Deposits	137,084,924	132,299,266
<i>As at 30.6.2010</i>	365,428,781	146,664,296
	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(KShs)</b>	<b>(KShs)</b>
Bank balances	225,383,130	11,404,303
Rent Guarantee Deposit	2,960,727	2,960,727
Staff Loan Guarantee Deposits	137,084,924	132,299,266
Investment on 91/182 days Treasury Bills	343,882,800	481,379,500
<i>As at 30.6.2010</i>	709,311,581	628,043,796

### NOTE 7

#### GENERAL FUND

	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(Kshs)</b>	<b>(Kshs)</b>
<i>As at 1.7.2009</i>	616,478,210	578,017,504
Adjustment for interest on bank deposit understated in the prior year	28,086	-
Excess of income over recurrent expenditure	-32,182,222	38,460,705
<i>As at 30.6.2010</i>	584,324,074	616,478,209

### NOTE 8

#### ASSET REVALUATION SURPLUS FUND

	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(Kshs)</b>	<b>(Kshs)</b>
<i>As at 1.7.2009</i>	5,984,627	7,221,388
Loss on disposal of assets written off against revaluation surplus	-	(1,236,761)
<i>As at 30.6.2010</i>	5,984,627.00	5,984,627

### NOTE 9

#### CAPITAL FUND

	<b>FY/2009/2009</b>	<b>FY/2008/2009</b>
	<b>(Kshs)</b>	<b>(Kshs)</b>
<i>As at 1.7.2009</i>	45,457,000	45,457,000
<i>As at 30.6.2010</i>	45,457,000	45,457,000

### NOTE 10

#### RBA TRUST FUND

	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(Kshs)</b>	<b>(Kshs)</b>
<i>As at 1.7.2009</i>	4,454,790	1,806,099

As at 30.6.2010	4,454,789	1,806,099
<b>NOTE 11</b>		
<b>RBA STAFF BENOVOLENT FUND</b>		
	<b>(Kshs)</b>	<b>(Kshs)</b>
As at 1.7.2009	820,350	661,950
As at 30.6.2010	820,350	661,950
<b>NOTE 12</b>		
<b>CREDITORS AND ACCRUED PROVISIONS FOR GOODS AND SERVICES</b>		
	<b>FY/2009/2010</b>	<b>FY/2008/2009</b>
	<b>(KShs)</b>	<b>(KShs)</b>
Board Expenses	1,800,000	-
Personnel Emolument Expenses	8,572,175	311,750
Provision for staff pension fund actuarial deficit	78,709,000	-
Audit fees	500,000	250,000
Insurance and Maintenance of Equipment Expenses	74,240	-
Bank overdraft	25,634	-
Insurance and maintenance of motor vehicle Expenses	18,456	-
Training and Development Expenses	-	81,200
Library Expenses	69,510	-
Advertising and Publicity Expenses	8,734,100	605,130
Medical Expenses	5,439,130	2,279,952
Professional Services Expenses	345,960	-
Official Travelling on duty Expenses	32,300	717,943
Office Running Expenses	-	140,800
Telephone and other Communication Expenses	376,108	242,455
Information Technology Expenses	-	58,704
Research and Development Expenses	945,359	-
<b>Total</b>	<b>105,641,973</b>	<b>4,687,934</b>

These are accrued provisions on services rendered to the Authority and were not paid as at 30.06.10.

## Registration Status & Net Value of Retirement Benefits Schemes

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Nairobi Club Staff Retirement Benefits Scheme	DC	R	Dec 31	19900101	10	10	17
Heritage A.I.I. Insurance Co. Staff Retirement Benefits Scheme	DC	R		19990101	7.5	7.5	132
Kenya Reinsurance Corporation Staff Pension Scheme	DB	R	Dec 31	19880101	15	8	76
Pan Africa Insurance Co. Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19950101	7.5	8	143
Wigglesworth Exporters Limited Management Staff Retirement Benefits Scheme	DB	R	Dec 31	19890109	12.75	5	59
East African Storage Company Limited Staff Retirement Benefits Scheme and Group Life Assurance Scheme	DC	R	Sep 30	19750101	7.5	7.5	105
Wildlife Safari Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19840801	5	5	52
Kenya Shell Provident Fund	DC	R	Dec 31	19500101	-	-	33
Kenya Shell Pension Fund	DB	R	Dec 31	19520101	25	5	208
Sadolin Paints Staff Retirement Benefits Scheme	DC	R	Dec 31	19880301	5	5	105
Githere Investments Limited Staff 1139 Retirement Benefits Scheme	DC	R	Dec 31	19960601	7.5	7.5	10
Uniafric Provident (Kenya) Fund	DC	R	Dec 31	19470301	10	10	67
Union East African Pension Fund	DB	R	Dec 31	19540901	7.5	7.5	307
GTZ -PAS Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	5	5	299
Cannon Assurance (Kenya) Limited Staff Pension Scheme	DB	R	Dec 31	19750701	4	4	2
Real Insurance Company Limited Staff Provident Fund	DC	R	Dec 31	19670401	8%	8	56
Quadrant Services Limited Staff Provident Fund	DC	R	Dec 31	19941001	6%	6%	102
Scott Theological College Staff Retirement Benefits Scheme	DC	R	Dec 31	19970901	5	5	56
Local Authorities Provident Fund	DC	R	Jun 30	19600705	15%	7.5	23521
Middle East Bank Limited Staff Provident Fund	DC	R	Dec 31	19940101	8.3	8.3	4

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Sukari Co-operative Savings and Credit Society Staff Provident Fund	DC	R	Dec 31	19960101	5% & 7%	6	29
Stanbic Bank Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19760101	12	5	471
Williamson Tea Kenya Staff Provident Fund	DC	R	Dec 31	19550101	500%	5	13
Jamii Sacco Society Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20011019	20%	7.5	20
Kenya Ports Authority Pension Scheme	DB	R	Dec 31	19920701	25	8%	4554
Mwito Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	19951101	7.5	5	8
The Carbacid (Co2) Limited Staff Provident Fund	DC	R	Dec 31	20000101	7.5	7.5	53
Triad Architects Staff Retirement Benefits Scheme	DC	R	Jun 30	19940701	10	10	12
International House Pension Scheme 2008	DC	R	Dec 31	19750701	4% to 8%	10%	128
Signon Freight Limited Staff Pension Fund	DC	R	Dec 31	19890501	7.5	7.5	145
Cargill Kenya Limited Staff Pension Fund	DC	R	Dec 31	19870101	15	5	63
Henkel Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19910701	5	5	65
Smithkline Beecham Consumer Health Care Staff Retirement Scheme	DC	R	Dec 31	19860401	10	5	152
Ecolab East Africa Ltd Provident Fund	DC	R	Dec 31	19970201	5	5	13
Dyer and Blair Limited Retirement Benefits Scheme	DC	R	Dec 31	19960101	10	5	48
SKF (K) Limited Pension Scheme	DC	R	Dec 31	19920101	5	5	166
Holman Brothers (EA) Limited Pension Scheme	DC	R	Dec 31	19781101	5	5	20
Beta Healthcare International Limited Retirement Benefits Scheme	DC	R	Mar 31	20000401	9	5	93
Armstrong and Duncan Staff Retirement Benefits Scheme	DC	R	Dec 31	19910101	5	5	28
Gibb Africa Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19930601	5	5	113
Network for Water and Sanitation International (NETWAS) Staff Retirement Benefits Scheme	DC	R	Dec 31	19950701	15	15%	10
Phoenix of EA Assurance Co. (K) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19840101	4.5	5	74

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
African Medical & Research Foundation Staff Retirement Benefits Scheme	DC	R	Dec 31	19840701	14	0	362
Bonar (EA) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19830401	8	5	5
East African Packaging Industries Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19851001	7	7	144
Armed Forces Canteen Organisation Staff Retirement Benefits Scheme	DC	R	Jun 30	19900701	12	5	803
Davis & Shirtliff Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19951201	8%	5	237
Reli Coop Savings and Credit Society Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19850101	0	5	16
International Centre of Insect Physiology and Ecology (ICIPE) Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	12.5	0	230
Social Service League MP Shah Retirement Benefits Scheme	DC	R	Dec 31	19930701	5	5	320
Lion of Kenya Insurance Company Limited Staff Provident Fund	DC	R	Dec 31	19870701	7.5	7.5	74
Lion of Kenya Ins. Co. Limited Executive Staff Provident Fund	DC	R	Dec 31	19870701	15	0	24
Express Kenya Limited Executive Staff Benefits Scheme	DB	R	Dec 31	19970101	7.5	7.5	49
Academic Services Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19940901	5	5	140
Kenya Tea Development Authority Staff Provident Fund	DC	R	Jun 30	19780701	10	10	3460
The Modern Business Communications Limited Retirement Benefits Scheme	DC	R	Dec 31	19860901	5	5	17
Vestergaard Frandsen (EA) Limited Retirement Benefits Scheme	DC	R	Dec 31	19970701	5	5	29
Agricultural Society of Kenya Staff Provident Fund	DC	R	Dec 31	19900101	7	5	15
The Kenya National Library Service Board Staff Retirement Benefits Scheme	DC	R	Dec 31	19960701	15	7	11
Marshall Fowler (Engineers) Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19940801	5	5	7
Mastermind Tobacco (K) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	5	5	191

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
National Council of Churches of Kenya Staff Provident Fund	DC	R	Dec 31	19880901	10	10	179
Maseno University College Staff Retirement Benefits Scheme	DB	R	Jun 30	19900901	15	5	452
University of Nairobi Pension Scheme	DB	R	Jun 30	19870101	15	5	2457
Moi University Pension Scheme	DB	R	Dec 31	20000101	15	5	1057
BAT Kenya Ltd. Staff Provident Fund (Old Fund)	DC	R	Mar 31	19661001	Closed	Closed	67
BAT Kenya Provident-Trust A/C (1991) Fund	DC	R	Mar 31	19910101	10	10	546
National Social Security Fund	DC	U	Jun 30	19651123	Sh 200	200+Voluntary	2232184
Central Bank of Kenya Staff Pension Scheme	DB	R	Jun 30	19680701	27.5	2	1204
Citibank Kenya Provident Fund	DC	R	Dec 31	19860325	5	5	167
The Sotik Tea Company Limited Staff Provident Fund	DC	R	Dec 31	19920101	10	10	93
Cunningham G.M. Kenya Staff Retirement benefits Scheme	DC	R	Dec 31	19930101	7.5	5	27
South African Airways Staff Pension Scheme	DC	R	Dec 31	19990401	10	5	15
Shepherds Junior School Staff Pension Scheme	DC	R	Dec 31	19961001	5	5	59
Bicorn Exim Staff Provident Fund	DC	R	Dec 31	19870101	5	5	15
Nairobi Dental Supply Co. Limited Staff Pension Fund	DC	R	Dec 31	19940701	10	5	36
Kolping Organisation of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19960501	25	0	29
Rusinga Investments Limited T/A Rusinga School, Nairobi Staff Pension Scheme	DC	R	Dec 31	19970901	5	5	128
British American Insurance Co. Limited Staff Pension Plan	DB	R	Dec 31	19870101	0	5	792
Christoffel Blindenmission Staff Pension Plan	DC	R	Dec 31	19910213	5	5	21
Standard Assurance Kenya Limited Staff Pension Scheme	DC	R	Dec 31	19950901	5	5	140
East Africa Reinsurance Co. Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	7.5	7.5	14
Richlands Insurance Brokers Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	5	5	68
Ibero Staff Retirement Benefits Scheme	DC	R	Dec 31	19940701	5	5	31
Equity Bank Staff Retirement Benefits Scheme	DC	R	Dec 31	19960301	5	5	2722



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Dental Centre Staff Retirement Benefits Scheme	DC	R	Dec 31	19941201	10	5	7
A. Baumann & Co. Limited Staff Retirement Benefits Scheme	DC	U	Dec 31	19940701	5	5	2
Wangu Investments Limited Staff Pension Scheme	DC	R	Dec 31	19940901	5	10	53
AAR Holdings Limited Staff Pension Scheme	DC	R	Dec 31	19961001	7.5	5	413
Pacific Insurance Brokers (EA) Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19930101	7.5	5	39
Nairobi Stock Exchange Staff Provident Fund	DC	R	Dec 31	19960601	5	5	91
SCI Koimburi Tucker & Company Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	5	5	22
Christ is the Answer Ministries Staff Retirement Benefits Scheme	DC	R	Dec 31	19910401	10	10	132
Bamburi Cement Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	7.5	3.5	437
Ogilvy & Mather (Eastern Africa) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19760101	5	5	91
Kenafic Industries Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19950101	2.5	2.5	611
Bamburi Cement Limited Supplementary Retirement Benefits Scheme	DC	R	Dec 31	19950101	7.5	3.5	520
CAB International Staff Retirement Benefits Scheme	DC	R	Dec 31	19901001	10	5	16
Eldoret Club Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	5	5	63
Public Service Club Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	5	5	26
Pollen Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19931101	5	5	89
The Advertising Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	5	5	15
The Gertrude's Garden Childrens Hospital Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	5	5	540
Sian Agriflora Limited Staff Provident Fund	DB	U	Dec 31	19960101	5	0	572
St James Hospital Staff Retirement Benefits Scheme	DC	U	Dec 31	19970801	5	5	4
Air France Kenya - Staff Retirement Benefits Scheme	DB	R	Dec 31	19740101	7	5	13

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
UAP Insurance Pension Fund	DB	R	Dec 31	19880101	9	5	221
Siganga & Company Advocates Retirement Benefits Scheme	DC	R	Dec 31	19970101	2.5	2.5	6
Japan International Co-operation Agency Staff Retirement Benefits Scheme	DC	R	Dec 31	19931201	10	5	33
Starlit Insurance Agency Staff Retirement Benefits Scheme	DC	R	Dec 31	19970301	5	5	48
Nairobi Muslim Academy Staff Pension Scheme	DC	R	Dec 31	19970401	7.5	5	167
Outward Bound Trust of Kenya Staff Pension Scheme	DC	U	Dec 31	19960101	5	5	7
Steel Structures Life and Pensions Scheme	DC	R	Dec 31	19950101	5	5	323
Ecobank Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19950101	5	5	238
Credit Traders Staff Retirement Benefits Scheme	DC	U	Dec 31	19950501	5	5	11
Mercantile Life and General Assurance Pension Scheme	DC	R	Dec 31	19950101	5	5	57
Coates Brothers East Africa Limited Staff Pension & Life Assurance Scheme	DC	R	Dec 31	19780201	7.5	5	59
The Hotel Intercontinental - Nairobi Staff Retirement Benefits Scheme	DC	R	Dec 31	19860101	5	5	409
East African Cables Limited - Staff Provident Fund	DC	R	Dec 31	19930101	10.75	7	35
Sasini Limited - Staff Pension Scheme	DC	R	Dec 31	20031021	12.5	13%	102
Eagle Africa - Staff Retirement Benefits Scheme	DB	R	Dec 31	19780801	18.5	0%	88
Nation Media Group Staff Retirement Benefits Scheme	DC	R	Dec 31	19680401	7.5	7.5	938
Royal Insurance Company of East Africa Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19910101	7.5	7.5	74
Eveready Batteries Kenya Limited Staff Provident Fund	DC	U	Sep 30	19700701	5	5	232
Eveready Batteries Kenya Limited Staff Pension & Life Assurance Scheme	DB	R	Dec 31	19710305	5%	5	85
East African Breweries Limited Staff Provident Fund	DC	R	Dec 31	19420101	0	7.5	61

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
East African Breweries Limited Management Staff Pension Fund and Life Insurance Scheme	DB	R	Jun 30	19720101	7.5	7.5	367
Haco Industries Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19780401	5	5	162
Madison Insurance Company Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19820401	10.26	5	1
Venus Tea Brokers Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19930101	7.5	5	27
Presbyterian Church of East Africa Staff Pension And Life Assurance.	DB	R	Dec 31	19680101	12	7.5	355
Nampak Kenya Limited Staff Pension and Life Assurance Scheme (1983)	DB	R	Dec 31	19830401	5.5	5.5	52
Atlas Copco Staff Provident Fund	DC	R	Dec 31	19830701	5	5	71
Nampak Kenya Limited Provident Fund	DC	R	Dec 31	19880712	5	5	173
Actionaid - Kenya Staff Pension Scheme	DC	R	Dec 31	19910101	10	5	95
The Finlay African Agency Provident Fund	DC	R	Nov 30	19590101	10	10	123
The Finlay Kenya Provident Fund	DC	R	Nov 30	19590101	10	10	747
Bata Shoe Company (Kenya) Limited Staff Retirement Benefits Scheme	DC	R	Jun 30	19740701	7.5	7.5	325
The Standard Group Limited Staff Pension Scheme	DC	R	Dec 31	19951201	7.5	7.5	293
Standard Limited Staff Provident Fund	DC	R	Dec 31	19950701	Sh 300	0	77
Kenya Power & Lighting Company Staff Retirement Benefits Scheme	DB	R	Dec 31	19700101	25	5	4395
Deacons Kenya Limited Retirement Benefits Scheme	DC	R	Dec 31	19790101	5	5	149
Alliance Investments Limited Staff Pension Scheme	DC	R	Apr 30	19991001	5	5	73
Unilever Tea Kenya Limited Staff Pension Scheme	DB	R	Dec 31	19910101	14	7.5	217
JohnsonDiversey East Africa Limited Provident Fund	DC	R	Dec 31	19760101	7.5	7.5	65
Waandishi Limited Staff Provident Fund	DC	R	Dec 31	19970101	5	5	88
Mobil Oil Kenya Pension Fund	DB	R	Dec 31	19790101	5%	9.6	131
Jomo Kenyatta University of Agriculture and Technology Staff Retirement Benefits Scheme	DC	R	Jun 30	19900701	27.5	2.5	974

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
The Kenya Airways Limited Staff Provident Fund	DC	R	Dec 31	19881026	10	10	3505
Timsales Provident Fund	DC	R	Dec 31	19710401	10	10	17
Barclays Bank of Kenya Limited Staff Pension Fund	DB	R	Dec 31	19680913	10	3	4919
Abercrombie and Kent Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19890101	5	5	249
Magadi Soda Company Provident Fund	DC	R	Dec 31	19540701	7.5	7.5	419
The Anglican Church of Kenya Staff Provident Fund	DC	R	Dec 31	19650101	10	10	4562
Jos Hansen & Soehne Deposit Administration Scheme	DC	R	Dec 31	19950101	5	5	9
Population Services International - Staff Provident Fund	DC	R	Dec 31	19920101	12	5	180
Mombasa Club Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	7.5	5	6
Clarkson Notcutt Insurance Brokers Staff Retirement Benefits Scheme	DC	R	Dec 31	19860101	7.5	5	40
Southern Credit Banking Corporation Staff Retirement Benefits Scheme	DC	R	Dec 31	19920303	7.5	5	132
Fidelity Shield Insurance Company Limited - Staff Provident Fund Scheme	DC	R	Dec 31	19910101	7.5	5	82
Apollo Insurance Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19790101	7.5	7.5	33
Premier Academy Charitable Trust Staff Retirement Benefits Scheme	DC	R	Dec 31	19940901	5	5	200
EARS Group of Companies Staff Retirement Benefits Scheme	DC	R	Dec 31	19960301	5	5	78
Oshwal College Staff Provident Fund	DC	R	Dec 31	19940101	5	5	24
Bosky Industries Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19950301	5	5	12
Kenwest Cables Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19930101	5	5	39
Maersk Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19950301	8%	3	191
Mackenzie Maritime Co. Staff Provident Fund	DC	U	Dec 31	19630101	7.5	7.5	40
NAS Airport Services Staff Provident Fund	DC	R	Dec 31	20000101	7.5	5	619
Unilever Tea Kenya Limited Staff Retirement Savings Plan	DC	R	Dec 31	19740101	-	-	33

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Chloride Group Staff Provident Fund and Group Life Assurance Scheme.	DC	R	Dec 31	19770701	7.5	5	267
African Alliance For YMCA's Retirement Benefits Scheme	DC	R	Dec 31	19860717	7.5	5	9
Afya Sacco Society Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19940601	10	5	294
Macmillan Kenya (Publishers) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19900101	10	5	39
Ernst & Young Staff Retirement Benefits Scheme	DC	R	Dec 31	19930901	7.5	7.5	289
Marianists Retirement Benefits Scheme	DC	R	Jun 30	19940701	7.5	5	93
Jesuit Refugee Service - Eastern Africa Staff Retirement Benefits Scheme	DC	R	Dec 31	19920101	15	15	28
Samaritan's Purse International Relief Staff Retirement Benefit Scheme	DC	R	Dec 31	19960401	10	5	33
Oxfam Staff Provident Fund	DB	R	Dec 31	19940501	15	7.5	113
Socfinaf Company Limited Retirement Benefits Scheme	DC	R	Dec 31	19821001	9%	5	128
Sara Lee Household and Body Care Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19720701	10	5	123
Forum for African Women Educationalist Staff Provident Fund and Group Life Assurance Scheme.	DC	R	Dec 31	19930901	25	25	12
UDV ( K.) Limited Provident Fund	DC	R	Dec 31	19790301	10	5	71
UDV ( Kenya) Limited Staff Pension Scheme	DB	R	Dec 31	19650301	10	5	4
Wrigley Kenya Provident Fund	DB	R	Dec 31	19840101	5%	8.33	162
Kenya Revenue Authority Staff Pension Scheme	DB	R	Jun 30	19951001	7.5	7.5	3806
Total Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19920101	10	10	259
First American Bank of Kenya Limited Staff Provident Fund	DC	R	Dec 31	19900101	5	5	39
A I C Guthairira/ Nguirubi Project Staff Provident Fund	DC	R	Dec 31	19961001	7.5	5	43
Insurance Company of East Africa Limited Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	19750101	20	10	251

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
H.W. Gichohi and Co. Staff retirement Benefits Scheme	DC	U	Dec 31	19940701	5	5	19
Eastern Produce Kenya Limited Staff Retirement Benefit Scheme	DC	R	Dec 31	19720101	5	5	159
Sedgwick Kenya Insurance Brokers Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19850701	6	6	15
United Finance Limited Staff Retirement Benefits Scheme	DC	U	Sep 30	19791001	5%	-	0
Insight Technologies Limited Staff Pension Scheme	DC	U	Jun 30	19960701	5	5	14
Kenya Bus Services Limited Executive and Main Staff Retirement Benefits Scheme	DC	R	Dec 31	19920701	7.5	7.5	48
Conservation Corporation (K) Limited Retirement Benefits Scheme	DC	R	Dec 31	19900101	7.5	7.5	56
Karirana Tea Estates Limited Staff Pension Scheme	DC	R	Dec 31	19920101	10	5	52
Deliverance Church Kasarani Staff Retirement Benefits Scheme	DC	R	Dec 31	19990501	5	5	52
Schindler Limited Staff Pension Scheme	DC	R	Dec 31	19940701	5	5	48
National Museums of Kenya Staff Retirement Benefits Scheme	DB	R	Jun 30	19920701	5%	5	452
Development Bank of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19760101	10	5	39
Cirio Del Monte Kenya Staff Retirement Benefits Scheme	DB	R	Dec 31	19820101	7	5	267
Kate Freight and Travel Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19800101	7.5	5	95
Housing Finance Company of Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19740101	11%	7.5	190
Independent Adjusters Kenya Limited Staff Pension Scheme	DC	R	Jun 30	19860701	7.5	5	16
United Touring Company Staff Retirement Benefits Scheme	DC	R	Dec 31	19870701	10	7.5	1827
Nairobi Chapel Retirement Benefits Scheme	DC	R	Dec 31	19960101	5	5	65
Delamere Estates Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19850101	10	0	28
Nandi Tea Estates Retirement Benefits Scheme	DB	R	Mar 31	19710701	5	5	81
Leisure Lodges Limited Retirement Benefits Scheme	DC	U	Dec 31	19920101	5	5	354



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Star East Africa Co. Staff Retirement Benefits Scheme	DC	R	Dec 31	19890101	7.5	5	43
Firestone East Africa (1969) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19870701	7.5	7.5	229
Mission for Essential Drugs and Supplies (MEDS) Provident Fund and Life Assurance Scheme	DC	R	Dec 31	19990701	25	5	103
Consolidated Provident Fund	DC	R	Dec 31	19630801	5	5	35
Stansand (Africa) Staff Pension Scheme	DC	R	Feb 28	19780701	10	5	12
Colgate Palmolive (EA) Limited Provident Fund	DC	R	Dec 31	19771101	10	10	30
Bible Society of Kenya Staff Pension Plan	DC	R	Oct 31	19910101	12.5	10	59
Novartis Pharma Services Inc. Staff Pension Scheme	DC	R	Dec 31	19920101	12.5	10	15
Daima Bank Limited Staff Provident fund	DC	R	Dec 31	19970107	10	5	27
Tetra Pak Limited Staff Pension Scheme (Registered)	DC	R	Dec 31	19860101	5	5	175
Undugu Society Staff Pension Scheme	DC	R	Dec 31	19910601	7.5	10	84
Ukulima Co-operative and Savings & Credit Society Staff Pension Plan	DC	R	Dec 31	19960801	5	5	163
Asili Co-operative Savings & Credit Society Limited Pension Scheme	DC	R	Dec 31	19911128	5	5	47
Taita Hills Wildlife Sanctuary Staff Pension Scheme	DC	R	Dec 31	19780101	5	5	517
East Africa Spectre Limited Staff Pension Scheme	DC	R	Dec 31	19950101	5	5	12
East Africa Spectre Limited Staff Provident Fund	DC	R	Dec 31	19950101	5	5	18
Standard Chartered Kenya Pension Fund (1996) Scheme	DC	R	Dec 31	19960806	5%	-	9
Kenya Agency Force of Alico (K ) Limited (CFC) Staff Pension Scheme	DC	R	Dec 31	19771201	5	5	91
ADRA - South Sudan Provident Fund	DC	R	Dec 31	19970401	10	10	45
KLM Royal Dutch Airlines Staff Pension Scheme	DC	R	Dec 31	19910101	7.5	7.5	50
CFC Life Assurance Staff Pension Scheme	DC	R	Dec 31	19770301	5	5	177
D.T. Dobie & Company Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19870401	5	5	226

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Mackenzie Maritime Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19910301	15	15	56
Kenya Utalii College Staff Pension Scheme	DC	R	Dec 31	19960701	16.5	5	642
SDV Transami (Kenya) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	7.5	5	1046
Kenya Evangelical Lutheran Church Staff Retirement Benefits Scheme	DC	R	Dec 31	19900101	5	5	86
Kenya Industrial Research and Development Institute Staff Retirement and Group Life Assurance	DC	R	Dec 31	19950701	20	7.5	275
Yaya Towers Limited Staff Pension Fund	DC	R	Dec 31	19961101	7.5	5	178
Kenya Police Staff Co-op Savings & Credit Society Retirement Scheme	DC	R	Dec 31	19940801	10	5	98
Ayton Young & Rubicam Limited - Retirement Benefits Scheme	DC	R	Dec 31	19871101	7.5	5	86
Kenya Commercial Bank Staff Pension Fund	DB	R	Dec 31	19820101	20	20	508
National Social Security Fund Staff Retirement Benefits Scheme	DB	R	Jun 30	19900701	18	5	372
Tysons Limited Staff Provident Fund	DC	R	Dec 31	20010901	5	5	65
Private Safaris Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19880801	5	5	156
Dodo World (K) Limited Pension Scheme	DC	R	Dec 31	19931101	5	5	25
Schenker & Company (EA) Limited Staff Pension Scheme	DC	R	Dec 31	19950101	5	5	77
Cargo Service Centre (EA) BV Staff Pension Scheme	DC	R	Dec 31	19951201	7.5	7.5	60
Egerton University Retirement Benefits Scheme	DC	R	Jun 30	19660701	15	5	1398
African Economic Research Consortium (AERC) Provident Fund	DC	R	Dec 31	19920101	10	5	35
Kobil Petroleum Limited Staff Retirement Benefits Scheme and Group Life Assurance Scheme	DC	R	Dec 31	19710901	10	10	285
PricewaterhouseCoopers Retirement Benefits Scheme	DC	R	Dec 31	19900801	5	5	399
Commission for Higher Education Staff Retirement Benefits Scheme	DB	R	Jun 30	19920701	21.5	5	38
Kensalt Staff Retirement Benefits Scheme	DC	R	Jun 30	19800101	7.5	7.5	49
Kenya Ferry Services Staff Retirement Benefits Scheme	DC	R	Dec 31	19910101	10	7.5	38

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Association of Evangelicals in Africa Staff Pension Scheme	DC	R	Dec 31	20011004	5	5	11
Tea Research Foundation Staff Pension Scheme	DB	R	Dec 31	19960701	27.5	28	52
Tea Research Foundation Staff Provident Fund	DC	R	Dec 31	19850101	10	10	146
Kenya Industrial Estates Retirement Benefits Scheme	DB	R	Jun 30	19800701	16.5	5	164
Mathenge Technical Institute Staff Pension Scheme	DC	R	Dec 31	19970101	7.5	5	12
Swift Global Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	7.5	5	86
Oserian Development Co. Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	15	-	38
Mitchell Cotts Group in Kenya Staff Pension Scheme	DC	R	Dec 31	19710701	10	5	143
Oceanfreight (East Africa) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19930401	2.5	2.5	287
Longhorn (K) Limited Retirement Benefits Scheme	DC	R	Dec 31	19790314	7.5	7.5	62
Equatorial Commercial Bank Limited Staff Provident Fund	DC	R	Dec 31	19970701	5	5	62
Catering Levy Trustees Retirement Benefits & Life Assurance Scheme	DB	R	Jun 30	19850901	21.6	5	134
Jalaram Academy Staff Retirement Benefits Scheme	DC	R	Dec 31	19970301	5	5	6
Kenya Trypanosomiasis Research Institute (KETRI) Staff Provident Fund	DC	R	Dec 31	19971125	15	5	566
Safinaz Investment Ltd. Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	5	7.5	5
Lutheran World Relief Staff Retirement and Life Assurance Scheme	DC	R	Dec 31	19950101	20	5	2
The U.S. Government Staff Pension Scheme	DC	R	Dec 31	19890312	9.5	6	755
Bidco Oil Refineries Limited Staff Pension Plan	DC	R	Dec 31	19930701	5	5	654
PCEA Chogoria Hospital Staff Pension Scheme	DC	R	Dec 31	19910101	5	5	549
Associated Vehicle Assemblers Staff Retirement Benefits Scheme	DB	R	Dec 31	19780401	23.5	5	27
Fides Kenya Limited - Staff Provident Fund	DC	R	Dec 31	19930101	10	5	12
Sunshine Secondary School Staff Pension Scheme	DC	R	Dec 31	19961101	10	5	98

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Nyayo Tea Zones Development Corporation Retirement Benefits Scheme	DC	R	Dec 31	19940101	13	5	248
Blackwood Hodge (K) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19850101	10	5	51
Teleposta Savings & Credit Co.-operative Society Staff Pension Scheme	DC	R	Dec 31	19960701	10	5	44
Chemelil Savings & Credit Co.-operative Society Staff Pension Scheme	DC	R	Dec 31	19941101	7	5	16
International Christelijk Steunfonds Staff Pension Plan	DC	R	Dec 31	19961028	10.5	7.5	37
Homa Lime Company Ltd. Staff Pension Scheme	DC	R	Dec 31	19840901	5	5	35
Telposta Provident Fund	DC	R	Jun 30	19990701	7.5	7.5	1655
Telposta Pension Scheme	DB	R	Jun 30	19990701	14.5	7.5	11267
Embassy of Finland Staff Pension Scheme	DC	R	Dec 31	19920501	5	5	25
Ushuru - Cweu Sacco Society Limited Staff Pension Scheme	DC	R	Dec 31	19940101	7.5	7.5	9
Kenya Planters Co-operative Union Staff Retirement Benefits and Life Assurance Scheme	DB	R	Dec 31	19830101	10	10	58
Kenya Tea Development Authority Retirement Benefits Scheme	DC	R	Jun 30	19780701	15	10	734
De La Rue Currency and Security Print Limited Staff Provident Fund	DC	R	Dec 31	19960101	5	5	346
Nzoia Sacco Staff Provident Fund	DC	R	Dec 31	20011003	10	5	2
Across-Kenya Staff Provident Fund Scheme	DC	R	Dec 31	19960201	10	15%	13
Kituo Cha Sheria Staff Provident Fund	DC	R	Dec 31	19950701	10	10	10
Kenya Institute for the Blind Staff Pension Scheme	DC	U	Dec 31	19850201	5	5	20
Tenwek Hospital Staff Pension Scheme	DC	R	Dec 31	19910701	8	8	300
The Kenya Institute of Management Staff Retirement Pension Scheme	DC	R	Dec 31	20010109	7.5	5	116
Siemens Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19830301	12.5	13%	47
Tea Hotel Staff Provident Fund	DC	R	Dec 31	19940701	5	5	3
Kiambu Unity Finance Staff Provident Fund	DC	R	Dec 31	19940322	15	10%	185
A I C Kijabe Medical Centre Staff Pension Scheme	DC	R	Dec 31	19911101	5	5	435

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
PZ Cussons East Africa Limited Staff Provident Fund and Life Assurance Scheme	DC	R	Jun 30	19930224	7.5	10	150
PZ Cussons East Africa Limited Pension & Life Assurance Scheme	DC	R	Dec 31	19930224	7.5	10	31
Kwale Teachers Co.-operative Society Staff Provident Fund	DC	R	Dec 31	19961106	7.5	5	17
Mugama Farmers Co.-operative Union Provident Fund	DC	R	Dec 31	19961001	16.67	-	130
Federation of Kenya Employers Staff Pension & Life Assurance Scheme	DB	R	Jul 31	19790801	5%	5	15
Wanandegge Savings & Credit Co.-operative Society Provident Fund	DC	R	Dec 31	19970630	5	5	24
JSI Staff Provident Fund	DC	R	Dec 31	19910101	10	5	41
A I C Litein Cottage Staff Pension Plan	DC	R	Dec 31	19900101	5	5	199
Amani Counselling Centre and Training Institute Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	15	15%	22
Wakenya Pamoja Sacco Society Limited Staff Provident Fund	DC	R	Dec 31	20080115	3	3	175
Ndege Chai Savings & Credit Co-operative Society Limited Staff Provident Fund	DC	R	Dec 31	19940501	10	10	20
Aventis Cropscience Kenya Limited Staff Pension Scheme	DC	R	Dec 31	19911206	10	0	13
Unga Group Limited and It's Subsidiaries Staff Retirement Benefits Scheme	DB	R	Dec 31	19650101	7.5	7.5	181
East African Educational Publishers Ltd Pension & Life Assurance Scheme	DC	R	Dec 31	19801101	5%	-	42
African Regional Organisation for Standardization Staff Pension Scheme	DC	U	Dec 31	19820101	14	7	3
Federation of Kenya Employers Provident Fund	DC	R	Jun 30	19620901	5	5	58
Non-Governmental Organisations Bureau Staff Pension Scheme	DC	R	Dec 31	19961101	25	5	48
Pathfinder International Pension Scheme	DC	R	Dec 31	19870701	7	5	75
Veer Investments Group Staff Pension Fund	DC	R	Dec 31	19930813	7.5	7.5	601
Christian Organizations Research Advisory Trust of Africa - (CORAT) Staff Retirement Benefits	DC	R	Dec 31	19810901	20	20%	20

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Ndungu Njoroge & Kwach Advocates Staff Pension Scheme	DC	R	Dec 31	19890101	5	5	20
Kenyan Alliance Insurance Company Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19800701	5	7.5	66
Phoenix Publishers Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19910501	10	10	11
Tamarind Management Limited Staff Group Pension Life Assurance & Disability Income Insurance Scheme	DC	R	Dec 31	19930101	5	5	37
Pegasus Tea Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19970901	5	5	11
Khoja S.I.A. Education Board Staff Retirement Benefits Scheme	DC	R	Dec 31	19950901	5	5	63
Pyrethrum Board of Kenya Staff Retirement Benefits Scheme	DB	U	Dec 31	19910101	15	5	542
Good News Productions International Africa Staff Retirement Benefits Scheme	DC	R	Dec 31	19970901	5	5	12
Metropolitan Health Services Ltd Provident Fund	DC	R	Dec 31	19970101	5	5	55
South Imenti Tea Growers Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	19990101	5	5	31
The Local Authorities Pensions Trust	DB	R	Dec 31	19630521	12	9	23718
Agricultural Finance Corporation Pension Scheme	DB	R	Jun 30	19650101	20	5%	337
Imperial Bank Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19960101	10	5	200
Marryat & Scott Kenya Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19730101	5	5	26
Friendship Container Manufacturers Limited Staff Provident Fund	DC	R	Dec 31	19920101	5	5	35
Rentokil Initial Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19850101	5	5	67
Liaison Insurance Brokers Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19861101	7.5	7.5	24
Jomo Kenyatta Foundation Staff Retirement Benefits Scheme	DC	R	Dec 31	19750101	10	5	230
Vanguard Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19930101	5	5	31

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Radbone Clark Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19940501	5	5	62
Rift Valley Machinery Services Limited Staff Pension Scheme	DC	R	Dec 31	19950901	5	5	10
Aga Khan Health Service, Kenya Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19890101	7.5	7.5	2486
Aga Khan Educational Service Companies Staff Retirement Benefits Scheme	DC	R	Dec 31	19840101	5	5	480
Aga Khan Foundation Staff Pension, Life Assurance and Personal Accident Scheme	DC	R	Dec 31	19981001	10	7.5	76
Nairobi International School of Theology Staff Pension And Life Assurance Scheme	DC	R	Dec 31	19940201	5	5	52
KLSA Pannel Kerr Forster Staff Retirement Benefits Scheme	DC	R	Dec 31	19820401	7.5	7.5	99
The Jubilee Staff Retirement Benefits Scheme	DC	R	Dec 31	19820501	7.5	7.5	238
Sea Air Forwarders International Limited Staff Retirement Benefits and Life Assurance Scheme	DC	R	Dec 31	19870101	5	5	17
Hotel Sirikwa Limited Staff Pension Scheme	DC	R	Dec 31	19960701	7.5	7.5	13
Diamond Trust of Kenya Limited Staff Pension and Life Assurance	DC	R	Dec 31	19880101	10	7.5	356
Sollatek Electronics (K) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	5	5	20
Economic Housing Group Limited Staff Provident Fund Scheme	DC	R	Dec 31	19950101	5	5	20
Gachichio Insurance Brokers Limited Staff Provident Fund	DC	R	Dec 31	19940101	5	5	18
Let's Go Travel Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19970101	7.5	7.5	42
Kenya Nut Company Limited Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19900101	5	5	476
The Life Ministry Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	19921001	5	5	108
Insurance Training & Education Trust (ITET) Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	10	5	43
Bank of Baroda (Kenya) Staff Provident Fund	DC	R	Dec 31	19820101	8.33	8.33	94
Geomax Consulting Engineers Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	7.5	5	16



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
National Bank of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19850101	15	5	1002
Presbyterian Church of East Africa Provident Fund	DC	U	Dec 31	19931001	5	5	323
Corporate Insurance Company Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19850101	10	5	68
Kakuzi Fibreland Limited Retirement Benefits Scheme	DC	R	Dec 31	19670301	5	5	51
Laborex Kenya Limited Staff Provident Fund	DC	R	Dec 31	19930401	10	10	133
First Assurance Company Ltd Staff Retirement Benefits Scheme	DB	R	Dec 31	19590101	6	5	53
Farm Africa Staff Pension Scheme	DC	R	Dec 31	19880701	10	6	43
Family Health International Staff Provident Fund Scheme	DC	R	Dec 31	19950101	10	5	152
Chevron Kenya Ltd Staff Retirement Benefits Scheme	DB	R	Dec 31	19880701	6	3	314
Kenya Union of Savings and Credit Co-operatives (KUSCO) Staff Provident Fund	DC	R	Dec 31	19881001	10.5	7.5	128
Kenyatta University Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	27.5	2.5	1215
The Ford Foundation Provident Fund	DC	R	Sep 30	19721001	10	5	14
Kenya Bankers Association Staff Provident Fund	DC	R	Dec 31	19910101	5	10	4
Trident Insurance Co. Ltd Provident Fund	DC	R	Dec 31	19850901	5	5	19
CDC Capital Partners Provident Fund	DC	R	Dec 31	19890101	10	7	7
Kenya Literature Bureau Staff Retirement Benefits Scheme	DB	R	Jun 30	19840701	13	5	204
Young Mens Christian Association Staff Retirement Benefits Scheme	DB	R	Dec 31	20011001	5	5	41
Baraza Limited Staff Pension Scheme	DC	R	Dec 31	19960701	7.5	5	160
National Oil Corporation of Kenya Staff Retirement Benefits Scheme	DB	R	Jun 30	19900701	13	5	104
Kenya Veterinary Vaccines Production Institute Staff Pension Scheme	DC	R	Dec 31	19950701	10	5	148
Walford Meadows Staff Retirement Benefits Scheme	DC	R	Dec 31	19830101	7.5	7.5	6
British Airways PLC Kenya Pension and Life Assurance Scheme	DC	R	Dec 31	19721101	10	5	19

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Evangel Publishing House Staff Retirement Benefits Scheme	DC	R	Dec 31	19890701	5	5	8
Meru South Farmers Co-operative Society Limited Staff Provident Scheme	DC	R	Dec 31	19941001	5	5	60
Intertek Testing Service (EA) (PTY) Ltd Staff Retirement Benefit Scheme	DC	R	Dec 31	19951001	5	7.5	35
Procter and Gamble (E.A) Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19880701	10	5	20
Kerio Valley Development Authority Staff Retirement Benefits Scheme	DC	R	Dec 31	19880701	7.5	7.5	633
Presbyterian Church of EA - Dandora Community Centre Retirement Scheme	DC	R	Dec 31	19971101	5	5	17
Kenya Medical Research Institute (KEMRI) Pension Fund	DB	R	Mar 31	19830701	5%	5	962
Kilifi Teachers Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	19970101	5	5	25
Mumias Outgrowers Savings & Credit Co-operative Society Limited Staff Provident Fund Scheme	DC	R	Dec 31	19970101	5	5	53
Baptist Misson of Kenya Staff Retirement Benefits Scheme "A"	DC	R	Dec 31	19990101	10	5	23
Baptist Misson of Kenya Staff Retirement Benefits Scheme "B"	DC	R	Dec 31	19910101	5	5	21
Kenya Dairy Board Staff Pension Scheme	DC	R	Dec 31	19960701	10	5	116
Kenya Post Office Savings Bank Staff Retirement Benefits Scheme	DB	R	Dec 31	19930701	9	9%	989
Societe Internationale De Telecommunications (SITA) Staff Retirement Benefits Scheme	DC	R	Dec 31	19870401	10	5	24
Danish Association for International Co-operation Staff Provident Fund	DC	R	Dec 31	19910601	5	5	13
African Evangelistic Enterprise Staff Provident Fund Scheme	DC	R	Dec 31	19820101	10	10	4
Kenya Pipeline Ltd Staff Retirement Benefits Scheme	DB	R	Jun 30	19770101	23.6	5	1360
Farmer's Choice Ltd Junior Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	19850701	10	7.5	697
Express Kenya Limited Staff Provident Fund	DC	R	Dec 31	19990101	5	5	81

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Nyasare Water Supply Association Staff Retirement Benefits Scheme	DC	U	Dec 31	19980101	5%	-	0
Egerton University Co-operative Society Retirement Benefits Scheme	DC	R	Dec 31	19970901	15	5	11
The Monarch Insurance Company Limited Employee Benefits Scheme	DC	R	Dec 31	19960101	7.5	5	30
Credit Bank Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19870101	8	7	63
Comcraft Kenya Limited Group Staff Pension Scheme	DC	R	Dec 31	19820101	5	5	1084
Kenindia Assurance Company Limited Pension Scheme	DC	R	Dec 31	19830101	10	10	364
General Marketing Services Ltd Staff Retirement Benefits Scheme	DC	U	Dec 31	19970302	10	0	49
Munich Reinsurance Co Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19890101	10	5	6
Sunflag Textiles Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19890601	10	10	14
Market Service Station Limited Pension Scheme	DC	R	Dec 31	19910517	5	5	2
Investments and Mortgages Bank (I&M) Limited Staff Pension Fund Scheme	DC	R	Dec 31	19920801	5	5	326
Coastal Bottlers Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19920901	5	5	48
Lords Healthcare Limited Pension Scheme	DC	R	Dec 31	19940101	5	5	45
Paper Convertors (K) Ltd Pension Scheme	DC	R	Dec 31	19940601	5	5	4
Doshi & Company Hardware Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19940701	5	5	344
Unicorn Insurance Brokers Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19941001	5	5	11
Equator Bottlers Limited Staff Pension Scheme	DC	R	Dec 31	19940901	5	5	104
Lake Basin Development Authority Provident Fund	DC	R	Dec 31	19950701	25	5	274
PEFA Christ Church of Kisumu Staff Pension Scheme	DC	R	Dec 31	19980302	5	5	34
Bank of India Staff Pension Scheme	DC	R	Dec 31	19960101	8.33	8.33	45
Surgipharm Limited Staff Provident Fund	DC	R	Dec 31	19960101	5	5	116
Galaxy Paint Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19820101	5	5	101

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Fina Bank Limited Provident Fund Scheme	DC	R	Dec 31	19960701	5	5	66
Visa Oshwal Community Staff Retirement Benefits Scheme	DC	R	Dec 31	19960701	5	5	11
Slumberland Kenya Limited Pension Scheme	DC	R	Dec 31	19961001	5	5	24
Union Locks Kenya Limited Provident Scheme	DC	R	Dec 31	19970301	7, 9.5 and 12	5	39
Air India Staff Provident Fund	DC	R	Dec 31	19970901	5	5	10
Sansora Group Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19980302	7.5	5	26
Nakumatt Holdings Limited Staff Pension Scheme	DC	R	Dec 31	19971001	5	5	3297
ASP Company Limited Provident Fund Scheme	DC	R	Dec 31	19971101	7.5	7.5	85
Giro Bank Limited Staff Pension Scheme	DC	R	Dec 31	19681122	5	5	88
African Diatomite Industries Staff Retirement Benefits Scheme	DC	R	Dec 31	19830101	15	5	16
African Tours and Hotels Limited Staff Retirement Benefits Scheme	DB	U	Jun 30	19750401	6.1	5	0
Agence France Presse Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19950101	10	10	5
Avery Kenya Ltd Staff Retirement Benefits Scheme	DC	R	Mar 31	19750201	5	5	53
C. Dorman Limited Staff Retirement Benefits Scheme	DB	R	Jun 30	19760701	5.25	5	120
Cadbury Kenya Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19711201	11.8	5	44
Chemelil Sugar Company Limited Staff Pension Scheme	DC	R	Jun 30	19740701	23.4	5	229
CMC Holdings Ltd Staff Retirement Benefits Scheme (No. 4)	DB	R	Sep 30	19650101	8.8	5	398
CFC Bank Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19750101	10	10	296
Coast Development Authority Staff Retirement Benefits Scheme	DB	R	Jun 30	19960701	15	5	92
Coca - Cola Africa Ltd Staff Provident Fund Scheme 2004	DC	R	Mar 31	19860401	10	7.5	92
Coffee Board of Kenya Staff Retirement Benefits Scheme	DB	R	Sep 30	20020930	25	5	70
Coffee Board of Kenya Staff Provident Fund	DC	R	Sep 30	19640201	6%	-	57
Coffee Research Foundation Staff Retirement Benefits Scheme	DB	R	Sep 30	19930101	19.5	5	134

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Cooper Kenya Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19900601	9	5	78
Document Handling Kenya Ltd. (DHL) Staff Retirement Benefits Scheme	DC	R	Dec 31	19970601	5	5	339
Dunlop (K) Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19770824	12.5	7.5	15
BOC Kenya Ltd Staff Retirement Benefits Scheme	DB	R	Sep 30	19771001	7.1	5	87
Gateway Insurance Company Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19840101	10	5	112
Geminia Insurance Company Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	10	5	74
General Motors East Africa Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19770101	10	5	215
Industrial & Commercial Development Corporation Staff Retirement Scheme	DC	R	Dec 31	19670701	15.5	5	61
Jet Travel Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19840101	5	5	34
Kenya Aerotech Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19790801	5	5	209
Kenya Bureau of Standards Staff Retirement Benefits Scheme	DB	R	Sep 30	19970701	16.6	5	830
The Kenya Conservatoire of Music Staff Retirement Benefits Scheme	DC	R	Dec 31	19970401	10	5	5
Kenya Fire Appliances Company Limited Retirement Benefits Scheme	DC	R	Dec 31	19960801	5	5	11
KASNEB Staff Retirement Benefits and Life Assurance Scheme	DB	R	Dec 31	19800101	18	7	126
Kenya Forestry Research Institute (KEFRI) Staff Retirement Benefits Scheme	DB	R	Jun 30	19891201	16	5	981
Kenya Power and Lighting Company Ltd Staff Provident Fund	DC	U	Dec 31	19710101	15	10	5212
Kenya Sisal Board Staff Retirement Benefits Scheme	DB	R	Jun 30	19760101	13	5	28
Kenya Tourist Development Corporation Staff Retirement Benefits Scheme	DB	R	Jun 30	19700701	15	5	48
Kenya Wine Agencies Limited Staff Retirement Benefits Scheme	DB	R	Mar 31	19700401	20	5	46

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
MEA Limited Staff Provident Fund	DC	R	Dec 31	19721101	10	5	32
Aon Minet Insurance Brokers Staff Pension Fund	DC	R	Dec 31	19710101	9	5	221
Mumias Sugar Company Limited Staff Retirement Benefits Scheme	DB	R	Jun 30	19720101	21	5	1271
Mwalimu Co-operative Savings & Credit Society Limited Staff Pension Scheme	DC	R	Dec 31	19970101	17.5	5	217
Nairobi Bottlers Ltd Staff Provident Fund	DC	R	Dec 31	19860401	10	7.5	289
Nzoja Sugar Company Staff Retirement Benefits Scheme	DB	R	Dec 31	19781001	20.88	5	283
Orbit Chemical Industries Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19911001	17.8	5%	91
Oxford University Press East Africa Limited Staff Retirement Benefits Scheme	DC	R	Mar 31	19750401	5	5	77
Presbyterian Church of E.A. Kikuyu Hospital Staff Retirement Scheme	DC	R	Dec 31	19930101	7.5	7.5	541
Rift Valley Bottlers Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19790401	7.5	5	19
Siaya Teachers Savings & Credit Co-operative Staff Retirement Scheme	DC	R	Dec 31	19950301	25	5	7
Spicers (EA) Ltd Staff Retirement Benefits Scheme	DC	R	Jun 30	19860701	10	5	23
Teachers Service Commission Staff Superannuation Scheme	DB	R	Jun 30	19930101	25	5	2481
United Kenya Club Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	19800701	10	7.5	54
Young Womens Christian Association Provident Fund	DC	R	Dec 31	19861101	7.5	7.5	126
Engender Health (Access to Voluntary & Safe Contraception) Retirement Benefits Scheme	DC	R	Dec 31	19910101	7.5	5	81
BOC Kenya Limited Staff Provident Fund	DC	R	Sep 30	19580101	7.5	5	138
Aktion Africa HILFE Staff Retirement Benefits Scheme	DC	R	Dec 31	19920101	10	5	10
Agricultural Development Corporation (ADC) Staff Retirement Benefits Scheme	DB	R	Mar 31	19680401	17.7	5	285
Agro-Chemical & Food Company Limited (ACFC) Staff Retirement Benefits Scheme	DC	R	Dec 31	19820201	20.5	5	80

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Air Kenya Aviation Limited Staff Pension Fund	DC	R	Dec 31	19900701	5	5	149
African Retail Traders (K) Limited Retirement Benefits Scheme	DC	U	Jun 30	19770101	10	10	450
Asea Brown Boveri Limited (ABB) Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	7.5	5	10
BDF East Africa Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19900701	7.5	7.5	69
Bible Translation & Literacy (EA) Staff Retirement Benefits Scheme	DC	R	Dec 31	19871101	15	10	96
Bridges Capital Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19941101	15	5	2
Bush Homes of East Africa Limited Staff Retirement Benefits Scheme	DC	R	May 31	19950601	5	5	19
Care International in Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19901101	15	0%	524
Christian Childrens Fund Staff Retirement Benefits Scheme	DC	R	Dec 31	19870701	10	5	6
Christian Student Leadership Centre Staff Retirement Benefits Scheme	DC	R	Dec 31	19840901	10	5	5
City Finance Ltd Bank Staff Retirement Benefits Scheme	DC	R	Dec 31	19860701	10	10	7
Corn Products Kenya Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19800401	7.5	7.5	180
Best Foods Kenya Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19800401	7.5	7.5	88
Dawa Pharmaceuticals Ltd Staff Retirement Benefits Scheme	DC	U	Jun 30	19820701	8	7.5	160
East Africa Portland Cement Co. Ltd Staff Retirement Benefits Scheme	DB	R	Apr 30	19750501	28	5%	163
East African Wildlife Society Staff Retirement Benefits Scheme	DC	R	Mar 31	19810101	10	5	0
Ewaso Ng'iro North River Basin Dev. Authority Staff Retirement Scheme	DC	R	Dec 31	19940101	10	10	89
Farmchem Ltd Staff Retirement Benefits Scheme	DC	R	Sep 30	19931001	12	5	73
FEBA Radio (K) Ltd Staff Retirement Benefits Scheme	DC	R	Sep 30	19921001	10	5	44

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Food for the Hungry International (Kenya) - Staff Retirement Benefits Scheme	DC	R	Jun 30	19900701	10	5	111
Full Gospel Churches of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19860501	5	5	246
Genesis Kenya Investment Management Limited Staff Pension Scheme	DC	R	Dec 31	19960501	5	5	13
Goldsmith Seeds (K) Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19900101	10	5	6
Industrial Development Bank (IDB) Staff Retirement Benefits Scheme	DB	R	Dec 31	19780101	18	5	32
Intrahealth International Inc - Staff Retirement Scheme	DC	U	Dec 31	19940101	5	5	25
Karen Rose Limited - Staff Retirement Benefits Scheme	DC	R	Feb 28	19930301	5	5	9
Kenchic Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19870101	7.5	5	51
Kenya Airports Authority Staff Retirement Benefits Scheme	DB	R	Jun 30	19960701	8%	5	1583
Kenya Broadcasting Corporation Staff Retirement Benefits Scheme	DB	R	Jun 30	19910701	12.04	5	885
Kenya College of Accountancy Staff Retirement Benefits Scheme	DC	R	Dec 31	19900101	7.5	7.5	108
Kenya Credit Traders Limited Staff Retirement Benefits Scheme And Group Life Assurance	DC	R	Jun 30	19880701	5	7.5	81
Kenya Flourspar Company Limited Pension Scheme	DB	U	Dec 31	20010901	6	5	97
Kenya Seed Company Ltd Retirement Benefits Scheme	DC	R	Nov 30	19750801	15.5	5	247
Kenya Society for Deaf Children Staff Retirement Benefits Scheme	DC	R	Dec 31	19911101	7.5	5	6
Kenya Wildlife Service Staff Pension Scheme	DB	R	Jun 30	19910701	10	5	2475
Kenyatta National Hospital Staff Superannuation Scheme	DB	R	Jun 30	19910701	10	5	5100
Ker & Downey Safaris Staff Pension Scheme	DC	R	Apr 30	19880501	7.5	0	33
Kisii Bottlers Limited Staff Retirement Benefits Scheme	DC	R	Jun 30	19900701	15%	7.5	166
Lloyd Masika Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19831001	7.5	5	79
Lufthansa German Airlines Staff Retirement Benefits Scheme	DC	R	Dec 31	19750701	7.5	2.5	20



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Mather & Platt Kenya Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19920101	5	5	28
Mount Kenya Bottlers Ltd Staff Retirement Benefits Scheme	DC	R	Jun 30	19780101	8.75	5	221
Muthaiga Golf Club Staff Provident Fund	DC	R	Sep 30	19981001	7.5	7.5	32
Nairobi Hospice Staff Retirement Benefits Scheme	DC	R	Dec 31	19960701	10	5	6
National Irrigation Board (NIB) Staff Retirement Benefits Scheme	DC	R	Jun 30	19760101	10	7.5	94
NCR (Kenya) Limited Staff Retirement Benefit Scheme	DC	R	Dec 31	19730101	7.5	5	23
Nestle Foods Kenya Limited Staff Pension Scheme	DB	R	Dec 31	19950101	8%	7.5	145
Pan Pharmaceuticals Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19870101	5	5	7
Pan African Paper Mills (E.A) Limited Staff Retirement Benefits Scheme "B"	DB	R	Jun 30	19780701	10	5	364
Parklands Sports Club Staff Retirement Benefits Scheme	DC	R	Dec 31	19940901	17%	5	214
Programme for Appropriate Technology in Health Staff Retirement Scheme	DC	R	Dec 31	19910201	10	5	64
Razco Food Products Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19630101	5	5	80
Sandvik Kenya Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19910401	10	7.5	7
The Securicor Security Kenya Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19770101	7.5	5	431
Standard Chartered Kenya Pension Fund	DB	R	Dec 31	19750603	17.8	0%	777
Stima SACCO Society Limited Staff Pension Scheme	DC	R	Dec 31	19930101	10	5	38
Tana & Athi River Development Authority (TARDA) Staff Pension Scheme	DB	R	Jun 30	20011001	19%	5	361
Taylor Winch (coffee) Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19821001	7.5	7.5	16
German School Society Staff Pension Scheme	DC	R	Dec 31	19920101	7.5	5	30
The Kenya National Examination Council Staff Retirement Benefits Scheme	DB	R	Jun 30	19890701	10	2	355

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
The Paper House of Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19830101	10	5	71
Twiga Chemical Industries Limited Staff Provident Fund 2007	DC	R	Dec 31	19790701	7.5	7.5	72
Twiga Chemical Industries Limited Staff Retirement Benefit Scheme	DC	R	Dec 31	19640701	7.5	7.5	45
Uchumi Supermarkets Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19840801	7.5	5	1333
United States International University-Africa Staff Pension Scheme	DC	R	Sep 30	19950901	10	5	265
World Concern International Staff Retirement Benefits Scheme	DC	R	Dec 31	19941101	10	5	43
Commercial Bank of Africa Staff Retirement Benefits Scheme	DC	R	Dec 31	19700701	5	5	279
World Wide Fund for Nature Staff Retirement Benefits Scheme	DB	R	Dec 31	19930101	10	5	101
Loreto Institute Staff Pension Scheme	DC	R	Dec 31	19961101	10	0	275
Mugaco Services Limited Staff Pension Plan	DC	R	Dec 31	19890701	5	5	59
Methodist Church in Kenya Superannuation Fund	DB	U	Dec 31	19770517	7.5	7.5	336
Methodist Church in Kenya Provident Fund	DC	R	Dec 31	19850101	15	5	975
St. Mary's School Staff Provident Fund	DC	R	Dec 31	19650418	10	5%	89
Kilifi Plantations Limited Staff Pension Scheme	DC	R	Dec 31	19970620	7.7	5	23
SGS Kenya Limited - Staff Retirement Benefits Scheme	DC	R	Dec 31	19890101	7.5	5	124
Baobab Beach Resort Staff Pension Scheme	DC	R	Dec 31	19970101	10	10	36
Combok Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	7.5	5	19
Prudential Tea Brokers (EA) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19960101	5	5	13
Greif Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19850101	10.5	10.5	27
Kenya Wine Agencies Ltd Provident Fund	DB	R	Mar 31	19700401	15	0%	114
Strathmore Educational Trust Staff Provident Fund	DC	R	Dec 31	19910506	10	0	200
Map International Staff Retirement Benefits Scheme	DC	R	Dec 31	19980901	10	5	9
Livingstone Registrars Staff Pension Scheme	DC	R	Dec 31	19910101	5	5	347

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Southern Cross Safaris Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19970901	5	5	209
M.J. Clarke Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19960401	5	5	32
Kenton College Trust Staff Pension Scheme	DC	R	Jun 30	19960901	5	5	38
Community Education Concern Staff Retirement Benefits Scheme	DC	U	Dec 31	19880101	11	7.5	4
Khalid & Company and Manser Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19970701	5	5	14
Kenya Red Cross Society Staff Retirement Benefit Scheme	DC	R	Dec 31	19890401	10	5	226
Blue Shield Insurance Co. Ltd Staff Retirement Benefit Scheme	DC	R	Dec 31	19851007	5	5	343
Capital Group Staff Provident Fund	DC	R	Dec 31	19980101	5	5	159
Syngenta East Africa Limited Staff Pension Scheme	DC	R	Dec 31	19920101	12.5	10	43
Mombasa Port Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19970501	10	10	10
Transnational Bank Limited Staff Pension Scheme	DC	R	Dec 31	19880101	10	5	100
Kenya Vehicle Manufacturers Staff Retirement Benefits Scheme	DC	R	Dec 31	19910101	7.5	7.5	35
Sarova Pension Scheme	DC	R	Dec 31	19920101	5	5	117
International Union for Conservation of Nature (IUCN) Retirement Scheme	DC	R	Dec 31	19860101	10	5	41
Nairobi Evangelical Graduate School of Theology (NEGST) Pension Scheme	DC	R	Aug 31	19930901	5	5	42
Inchcape Shipping Services Staff Retirement Benefits Scheme	DC	R	Dec 31	19790701	5	5	66
Consolidated Bank of Kenya Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19970701	7.5	7.5	221
Tourism Promotion Services Staff Pension Scheme	DC	R	Dec 31	20010101	10	10	1065
Thika Road Christian School Staff Pension Scheme	DC	R	Dec 31	19930101	5	5	36
International School of Kenya (ISK) - Staff Pension Scheme	DC	R	Dec 31	19820701	5	5	125
Kenya Kazi Limited Staff Pension Scheme	DC	R	Dec 31	19970101	5	5	80
Living Water International Staff Pension Scheme	DC	R	Dec 31	19970101	7.5	5	20

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
The Co-operative Insurance Company of Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19911217	7.5	5	134
Stallion Insurance Non-Management Staff Retirement Benefits Scheme	DC	U	Dec 31	19930701	10	5	126
Stallion Insurance Management Staff Retirement Benefits Scheme	DC	U	Dec 31	19930701	15	10	0
Old Mutual Kenya Staff Provident Fund	DC	R	Dec 31	19920701	10	6	345
Capital Markets Authority Staff Retirement Benefits Scheme	DB	R	Jun 30	19910701	23	5	28
Everest Enterprises Pension Scheme	DC	R	Dec 31	19940101	5	5	95
Chemserve Cleaning Services Staff Retirement Benefits Scheme	DC	R	Dec 31	19920901	8.74	5	0
Bunson Travel Staff Provident Fund	DC	R	Dec 31	19721001	7.5	7.5	119
Nakuru Teachers Sacco Staff Provident Fund	DC	R	Dec 31	19920101	5	5	29
Habib Bank AG Zurich Kenya Staff Provident Fund	DC	R	Dec 31	19900101	10	10	52
Sciontronics International Staff Retirement Benefits Scheme	DC	U	Dec 31	19930101	5	5	30
Childcare International Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19931101	7.5	5	89
Chuna Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	10	5	17
Association of Kenya Insurers (AKI) Staff Retirement Benefits Scheme	DC	R	Dec 31	19900101	5	5	20
Chevron Kenya Provident Fund "A" and "B"	DC	R	Dec 31	19790201	5	5	265
Pan African Christian College Staff Pension Scheme	DC	R	Dec 31	19960901	5	5	64
Mission Aviation Fellowship Staff Pension Scheme	DC	R	Dec 31	19970101	5	5	56
Promotion for Rural Initiatives and Development (PRIDE) - Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19940101	15	5	15
Diocese of Eldoret CPK Staff Retirement Benefits Scheme	DC	U	Dec 31	19940701	25	5	99
Sony Outgrowers Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19961201	5	5	8

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Pelican Insurance Brokers (K) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19960501	5	5	11
Kenya National Shipping Line Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19930421	5	5	17
National Water Conservation and Pipeline Corporation ( NWPC) Staff Superannuation Scheme	DB	R	Jun 30	19980101	0	5%	1423
Philips Medical Systems (East Africa) Limited 1994 Staff Provident Fund Scheme	DC	R	Dec 31	19940601	5	5	8
South Nyanza Sugar Co. Ltd Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19790701	19	5	408
Daystar University Provident Fund	DC	R	Dec 31	19930101	10	7.5	257
Export Processing Zones Authority Staff Pension Scheme	DC	R	Dec 31	19920701	25	5	111
Rift Roadways/Echken Agencies Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19970109	5	5	17
Mawasiliano Staff Retirement Benefit Scheme	DC	R	Dec 31	19970901	7.5	5	13
General Cargo Services Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	142
African Cotton Industries Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	2
Avenue Service Station (1977) Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	71
Sigma Feeds Staff Retirement Benefits Scheme	DC	R	Dec 31	19980401	5	5	22
Asali Holdings Staff Retirement Benefits Scheme	DC	R	Dec 31	19990201	5	5	0
Bagda's Auto Spares Staff Retirement Benefits Scheme	DC	R	Dec 31	19990401	5	5	21
Kenya Orient Insurance Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19950701	7.5	7.5	49
Wainaina Real Estate Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19971001	5	5	8
Kasarani Sportsview Hotel Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	5	5	6
Tea Brokers East Africa Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19850101	5	5	17
Reckitt Benckiser E.A Staff Provident Fund	DC	R	Dec 31	19651001	5	5	62

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Getrio Insurance Brokers Limited Staff Provident Fund Scheme	DC	R	Mar 31	19950801	7.5	7.5	12
The Kenya Airways Limited Unregistered Staff Provident Fund	DC	R	Dec 31	19990501	-	-	627
Simba Colt Motors Limited Staff Pension Scheme	DC	R	Dec 31	19811201	7.5	7.5	144
Choice Tea Brokers Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19980801	7	5	14
Wedco Enterprises Development Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000701	5	25	61
Mbaraki Port Warehouse(K)Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19990701	5	5	60
Africa Nazarene University Staff Retirement Benefits Scheme	DC	R	Dec 31	19980401	5	5	301
Tibbett & Britten Kenya Limited Pension Scheme	DC	R	Dec 31	19970101	6.5	6.5	334
Chase Bank Staff Retirement Benefits Pension Scheme	DC	R	Dec 31	19980201	5	5	115
Lakestar Insurance Company Ltd Scheme	DC	U	Dec 31	19980301	10	5	75
Trocaire Staff Provident Fund	DC	R	Dec 31	19960101	10	5	21
Pil (Kenya) Ltd Staff Provident Fund	DC	R	Dec 31	19980101	5	5	35
Concord Insurance Co. Limited Staff Provident Fund Scheme	DC	U	Dec 31	19890701	5	5	67
Export Promotion Council Retirement Benefits Scheme	DC	R	Dec 31	19950101	25	0%	52
Friends Church Sabatia Eye Hospital Staff Pension Scheme	DC	R	Dec 31	20010601	7.5	7.5	50
The Population Council Staff Provident Fund	DC	R	Dec 31	20001101	10	0	41
Achelis Kenya Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	19860101	4.3	5	47
Investment Promotion Centre Staff Retirement Benefit Scheme	DC	R	Dec 31	20000101	100	0%	72
Kenya Society for the Blind Staff Retirement Benefits Scheme	DC	R	Dec 31	19880101	5	5	36
Colas East Africa Limited Staff Pension Scheme	DC	R	Dec 31	19980701	23%	5%	12
Occidental Insurance Staff Pension Scheme	DC	R	Dec 31	19950101	7.5	7.5	70
Bayer East Africa Limited Staff Provident Fund (Registered Scheme)	DC	R	Dec 31	20000101	7.5	5	131

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Bayer East Africa Limited Staff Provident Fund (Unregistered Scheme)	DC	R	Dec 31	20000101	-	-	81
National Housing Corporation Staff Provident Fund	DC	R	Dec 31	19980801	22	5	381
Mantrac Staff Pension Scheme	DC	R	Dec 31	20000101	13.6	7.5	65
Kenya Railways Staff Retirement Benefits Scheme	DB	R	Dec 31	20050101	16	7	9136
Kenya National Trading Corporation Limited (KNTC) Staff Retirement Benefits Scheme	DC	R	Dec 31	19670701	7.5	7.5	50
Kenya Sugar Authority Staff Retirement Benefits Scheme	DB	R	Jun 30	19910101	25	5	79
Kenya Co-operative Creameries Royal Guardians Fund	DC	U	Dec 31	19690101	5	5	235
Kenya Co-operative Creameries Unionisable Staff (Senior) Pension Scheme	DC	R	Dec 31	19850101	5	4	365
SOS Children's Villages Kenya Staff Provident Fund	DC	R	Dec 31	20001001	10	5	399
Mantrac Staff Provident Fund	DC	R	Dec 31	19990101	30	0%	11
Hazina Sacco Ltd Staff Pension Scheme	DC	R	Dec 31	19970601	9	6	22
Ultimate Security Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	5	90
St. Andrews School Turi Staff Retirement Benefits Scheme	DC	R	Dec 31	19970901	5	5	91
International Development Research Centre Kenya Provident Fund	DC	R	Mar 31	19820401	10	5	23
Kenya Safari Lodges & hotels Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19750101	5	5	181
Aquinas High School Staff Retirement Benefits Scheme	DC	R	Dec 31	19950101	5	50	22
Car & General (K) Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	7.5	95
Kakamega Teachers Co-operative Savings & Credit Society Limited Staff Provident Fund	DC	R	Dec 31	19950101	5	5	40
Huruma Sacco Provident Fund	DC	R	Dec 31	19940411	7.5	7.5	2
Kenya Litho Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000201	7.5	7.5	86
International Fund For Animal Welfare (IFAW) Staff Retirement Benefits Scheme	DC	R	Dec 31	20000301	10	5	15

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Vision Institute of Professionals Limited Provident Fund	DC	R	Dec 31	19990701	7.5	7.5	51
Oriental Commercial Bank Limited Staff Pension Scheme	DC	R	Dec 31	19991201	5	5	50
Church World Services Staff Retirement Benefits Scheme	DC	R	Dec 31	19980401	20	5	164
Automobile Association of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	316
Transworld Radio(Kenya) Staff Provident Fund	DC	R	Dec 31	19930101	10	10	26
Ufundi Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	19990101	7	5	21
Kirinyaga District Union Staff Provident Fund	DC	R	Dec 31	19990101	15	5	195
Payless Car Hire &Tours Limited Staff Retirement Benefits Scheme	DC	U	Dec 31	19910101	30	-	1
United Touring Company (UTC) Retirement Benefits Scheme (unregistered)	DC	U	Dec 31	19870701	10	7.5	307
Bob Morgan Services Staff Retirement Benefits Scheme	DC	R	Dec 31	20000901	10	5	674
Heidelberg East Africa Limited Staff Provident Fund	DC	R	Dec 31	19990101	7.5	7.5	32
Co-operative Bank of Kenya Staff Retirement Benefits Scheme	DB	R	Dec 31	19720701	12	6	1370
Aga Khan Development Network (Kenya) Staff Pension Scheme	DC	R	Dec 31	19990601	7.5	5	4
National Security Intelligence Service (NSIS) Staff Superannuation Scheme	DB	R	Jun 30	20010701	0	7.5	1823
Brakenhurst Baptist International Centre Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	5	5	65
Chai Co-operative Savings and Credit Society Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	25	5	43
Kenya Marine & Fisheries Research Institute (KMFRI) Staff Retirement Benefits Scheme	DB	R	Jun 30	19900701	17.2	5	655
Mombasa Baptist High School Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	10	10	37
Josra Coffee Company Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	15	15	5
Markmann And Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000201	10	5	7



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Proctor and Allan (EA) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19990601	7.5	7.5	40
Kengen Staff Retirement Benefits Scheme	DB	R	Dec 31	20000901	20	5	1775
AIG (Kenya) Insurance Company Limited Staff Pension Scheme	DC	R	Dec 31	19980901	10	5	23
Kenya Aids NGO's Consortium Staff Retirement Benefits Scheme	DC	R	Dec 31	19970901	25	10	9
Kenya Christian Homes & It's Associated Homes Staff Retirement Benefits Scheme.	DC	R	Dec 31	19940101	10	0	103
The Windle Charitable Trust Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	10	5	22
Farmer's Choice Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	7.5	7.5	374
Archers Tours and Travels Ltd Staff Provident Fund Scheme	DC	R	Dec 31	19990101	5	5	31
Kenya Ordinance Factories Corporation Staff Retirement Benefits Scheme	DC	R	Dec 31	19990701	5	5	90
Iber Africa Systems Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000101	5	5	114
Howard Humphreys (E.A) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000101	10	7.5	45
MultiChoice Kenya Limited Staff Pension Scheme	DC	R	Dec 31	19981101	10	7.5	69
Avenue Hospital Staff Retirement Benefits Scheme	DC	R	Dec 31	20000808	5	5	47
CFC Life Assurance Limited Individual Pension Plan	DC	R	Dec 31	19960101	-	-	937
Jubilee Insurance Company Ltd Personal Pension Plan	DC	R	Dec 31	20010101	-	-	2801
Habib Bank Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19920317	5	5	41
First Africa Capital Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19970701	10	5	10
Business Initiatives & Management Assistance Services (BIMAS) Staff Provident Fund	DC	R	Dec 31	19971001	6.5	6.5	39
Liberty Africa Safaris Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19990901	7.5	7.5	13
Raj Ushanga Staff Retirement Benefits Scheme	DC	R	Dec 31	20000501	5	5	7

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Highlands Paper Mills Staff Retirement Benefits Scheme	DC	U	Dec 31	19990501	5	5	0
Mwara Investment Staff Retirement Benefits Scheme	DC	R	Jan 31	19980101	5	5	6
Broadway Bakery Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000614	5	5	294
Jani Consultancy Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000301	5	5	9
BTB Insurance Agency Staff Retirement Benefits Scheme	DC	R	Dec 31	19990701	7.8	7.5	45
Edelvale Trust Retirement Benefits Scheme	DC	R	Dec 31	20000101	5	5	69
Ultravetis (EA) Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	10	10	15
Fundilima Sacco Staff Retirement Benefits Scheme	DC	U	Dec 31	19970101	10	5	3
Peugeot Sacco Staff Retirement Benefits Scheme	DC	U	Dec 31	20000101	5	10%	2
Elimu SACCO Society Limited Staff Provident Fund	DC	R	Dec 31	19940805	10	5	30
Ardhi Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19870101	10	7.5	42
Industrial Promotion Services (Kenya) Group Staff Retirement Benefits Scheme	DC	R	Dec 31	20010816	5	5	480
Gestetner Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19831101	5.09	5	38
Intra Africa Assurance Co. Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20010516	12	12	56
Masaba Hospital Staff Retirement Benefits Scheme	DC	U	Dec 31	19940101	5	5	0
R.R Oswald & Company Staff Retirement Benefits Scheme	DC	R	Dec 31	19990601	5	5	5
Bakels East Africa Staff Retirement Benefits Scheme	DC	R	Dec 31	19980201	5	5	16
The Church Of Jesus Christ Of Latter Day Saints Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	11
Moi Educational Center Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	98
St Austins Service Station Staff Pension Scheme	DC	R	Dec 31	19990101	5	5	98
A.I.C.- CURE International Children's Hospital Staff Pension Scheme	DC	R	Dec 31	20000301	5	5	93

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Interconsumer Products Limited Staff Pension & Life Assurance Scheme	DC	R	Dec 31	19981101	5	5	172
Partners For Progress Staff Retirement Benefits Scheme	DC	R	Dec 31	20000701	10.5	7.5	12
Murata Farmers Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	25	5%	192
Masaku Teachers Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	20010927	7	7	28
Unwin & Sons Staff Retirement Benefits Scheme	DC	R	Dec 31	20000501	5	5	3
Optica Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	5	53
Eveready Security Guards Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19990701	5	5	9
South African High commission Staff Pension Scheme	DC	R	Dec 31	19990401	10	5	25
Kaboson Pastors' school Staff Retirement Benefits Scheme	DC	R	Mar 31	19990101	5	5	10
Kenya Association of Tour Operators Staff Retirement Benefits Scheme	DC	R	Dec 31	20000101	5	5	18
Research international E.A. Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19870101	10	10	66
League Of Kenya Women Voters Staff Pension Plan	DC	R	Dec 31	20000201	5	5	28
ICEA Individual Retirement Benefits Scheme	DC	R	Dec 31	19940101	-	-	5128
Highlight Travel Limited Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	19980801	5	5	16
Gina Din Corporate Communications Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	19980801	10	5	9
Rockland Kenya Limited Junior Staff Retirement Benefits Scheme	DC	R	Jun 30	20000701	10	10	140
Kenya Tourist Board Staff Pension Scheme	DC	R	Dec 31	19990301	10	5	67
Muramati Tea Growers Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	5	89
Energy for Sustainable Development - Africa Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000101	5	5	9
Nafaka Sacco Society Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	15	5	5

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Kenya High School Staff Retirement Benefit Scheme	DC	R	Dec 31	19980201	10	5	54
Africa Inland Mission International Services Staff Retirement Benefits Scheme	DC	R	Dec 31	19980301	5	5	77
Nasca Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	0	3
Mombasa Pentecostal Church Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	5	21
Electoral Commission of Kenya (ECK) Staff Retirement Benefits Scheme	DB	R	Dec 31	20020701	19.45	5	447
Ewaso Ng'iro South Development Authority Staff Pension Scheme	DC	R	Dec 31	19950701	15	5	89
Centre For Governance And Development Staff Pension Scheme	DC	R	Dec 31	19980726	5	5	1
Shibli Enterprises Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000401	5	5	27
Aureous Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19960801	12.5	7.5	6
VSF Belgium Staff Retirement Benefits Scheme	DC	R	Dec 31	20000501	5	5	25
Aembu Farmers Sacco Staff Retirement Benefits Scheme	DC	R	Jun 30	19990101	7.5	7.5	100
Invesco Assurance Staff Retirement Benefits Scheme	DC	R	Dec 31	20000101	5	5	44
Kiegoi Tea Sacco Staff Retirement Benefits Scheme	DC	R	Jun 30	20000101	15	5	19
Wines of the World Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	5	93
Airside Limited Staff Pension Scheme	DC	R	Dec 31	19990101	5	5	275
Kenya Human Rights Commission Staff Pension Scheme	DC	R	Dec 31	20000101	10	5	22
Samburu Aid in Africa (SAIDIA) Staff Retirement Benefits Scheme	DC	R	Dec 31	19931001	12	5	20
Swife Ltd Staff Provident Fund	DC	R	Dec 31	20010201	5	5	13
Norwegian Church Aid Staff Provident Fund	DC	R	Dec 31	19980801	12	5	22
Communications Commission of Kenya (CCK) Staff Retirement Benefits Scheme	DB	R	Jun 30	20010701	17.1	7.5	125
Bungoma Teachers SACCO Retirement Benefit Scheme	DC	R	Dec 31	19990101	5	5	22

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
African Fund for Endangered Wildlife Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19930101	10	5	32
Redlands Roses Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19990301	5.5	5	99
Sameer Staff Pension & Group life Assurance Scheme	DC	R	Dec 31	20010701	10	5	236
Door International Staff Retirement Benefits Scheme	DC	R	Dec 31	20010301	-	-	10
Kenya Plant Health Inspectorate Services (KEPHIS) Staff Retirement Benefits Scheme	DB	R	Dec 31	19990101	15	5	361
Bubanks Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19970101	10	7.5	14
Stegra Limited Staff Provident Fund Scheme	DC	R	Dec 31	20020401	5	5	47
Time Trek Services Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000601	5	5	9
OI Pajeta Ranching Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20010901	7.5	7.5	120
Kenya Fluorspar Company Limited Provident fund	DC	R	Dec 31	20010901	6	5	214
Kenya Agricultural Research Institute (KARI) Staff Retirement Benefits Scheme	DB	R	Dec 31	19910101	18.8	5	2981
Property Development and Management Limited (PDML) Staff Pension and Life Assurance Scheme	DC	R	Dec 31	19990101	7.5	5	27
Higher Education Loans Board Staff Retirement Benefits Scheme	DB	R	Jun 30	19980101	20	5	82
Magereza Staff Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	20000501	12.5	7.5	60
National Fund For The Disabled of Kenya Staff Provident Fund Scheme	DC	R	Dec 31	19970701	12.5	7.5	22
Safaricom Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20010401	7.5	7.5	1596
Department for International Development Kenya and Somalia (DFID) - Staff Retirement Benefits	DC	R	Dec 31	20001101	10	7.5	35
Banki-Kuu Savings and Credit Co-operative Staff Provident Fund	DC	R	Dec 31	20010101	10	5	34
African Banking Corporation Limited Staff Provident Fund	DC	R	Dec 31	20010701	5	5	94

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
A I C Kijabe Printing Press Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	7.5	7.5	21
Nation Media Group Staff Retirement Benefits Scheme "B"	DC	R	Dec 31	19990101	-	8%	938
Mt. Kenya Baptist School Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	5	5	16
Sheikh Zayed Children Welfare Centre Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	11	9	102
M.D. Kampf Insurance Brokers Staff Retirement Benefits Scheme	DC	R	Mar 31	20010104	5	0	8
Japan External Trade Organisation Staff Retirement Benefits Scheme	DC	R	Dec 31	19930801	5	5	4
General Adjusters Limited Staff Provident Fund Scheme	DC	R	Dec 31	19990101	7.5	5	14
Nyeri District Cooperative Union Staff Provident Fund	DC	R	Dec 31	19990101	20	5	135
Karen Country Club Staff Retirement Benefits Scheme	DC	R	Dec 31	20000901	5	5	176
Alpha Logistics Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20010501	10	10	3
James Finlay Kenya Provident Fund	DC	R	Nov 30	20000801	10	10	439
Kenversity Sacco Limited Staff Provident Fund	DC	R	Dec 31	20010101	10	5	17
Cisle Kenya Branch Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	7.5	7.5	12
Winrock International Staff Provident Fund	DC	R	Dec 31	19980801	10	5	16
Faulu Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20001001	10	5	294
Electricity Regulatory Board Staff Pension Plan	DC	R	Dec 31	19990701	10	5	37
The Kenya Alliance New Life Individual Retirement Benefits Scheme	DC	R	Dec 31	20011005	-	-	206
Practical Action Staff Provident Fund	DC	R	Dec 31	19980401	0	10	95
Kirangari high school Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	0
Redeemed Gospel Church Staff Retirement Benefits Scheme	DC	R	Dec 31	19961101	5	5	174
Marketing Communications Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	20000101	5	5	16

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Centum Investment Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000701	5	5	12
Anjeli Limited Tea Brokers Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	7.5	7.5	12
Prime Point Limited Pension Scheme	DC	R	Dec 31	19870101	5	5	2
Sameer Africa Limited - Staff Provident Fund	DC	R	Dec 31	19781001	7.5	7.5	4
Kenya Tea Packers Limited Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	19990701	12.5	7.5	211
Group Africa Limited Staff Pension Plan	DC	R	Dec 31	19980501	5	5%	32
Christian Reformed World Relief Committee Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	20010301	25	5	9
Family Bank Staff Pension Scheme	DC	R	Dec 31	19870701	5	5	98
Kenya Christian Industrial Training Institute Staff Pension Scheme	DC	R	Dec 31	19981001	5	5	113
Affiliated Business Contacts Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	5	5	29
Golden Neo-life Diamite (GNLD) International Staff Retirement Benefits Scheme	DC	R	Jun 30	20001001	7	5	85
The Anglican Church of Kenya Eldoret Region Company Staff Retirement Benefits Scheme	DC	R	Dec 31	19980101	25	5	48
Continental Products Staff Pension Scheme	DC	R	Dec 31	19990701	5	5	18
K- Rep Group Staff Provident Fund	DC	R	Dec 31	20000901	7.5	7.5	791
Treadsetters Tyres Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20011024	5	5	210
Kericho Tea Growers Savings and Credit Co-operative Society Limited Staff Provident Fund	DC	R	Dec 31	20000501	5	5	22
Crown Industries Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20021024	5	5	46
Eculine Kenya Limited Staff Pension Scheme	DC	R	Dec 31	20011024	5	5	26
Wartsila Eastern Africa Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20010901	5	5	52
Comet Plastics Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20021024	5	5	55
Blowplast Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20010301	7.5	5	40

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Deepa Industries Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20011024	5	5	11
Registration Of Accountants / Secretaries Board Staff Retirement Benefits Scheme	DC	R	Dec 31	19991001	10	5	5
Braeburn Limited Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	19940901	5	5	406
Kimuri Sacco Provident Fund	DC	R	Dec 31	19990601	7.5	7.5	2
International Bible Society Staff Retirement Benefits Scheme	DC	R	Dec 31	19910901	8	5	21
Kirinyaga District Farmers Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	15	15	25
Lewa Wildlife Society Conservancy Staff Retirement Benefits Scheme	DC	R	Dec 31	20010401	5	5	265
Kenya Bixa Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19910401	7.5	5	59
Colour Packaging Limited Staff Pension Scheme	DC	R	Dec 31	20010101	4.2	4.2	56
Handicap International Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	10	5	53
Anova Food BV (EA) Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	5	5	33
Feradon Associates Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000101	5	5	14
World Vision Sudan/ Somalia and Africa Relief Programmes Staff Pension Scheme	DC	R	Dec 31	19981001	20	5	70
Nyahururu Elite Nursery School Staff Retirement Benefits Scheme	DC	R	Dec 31	19681122	-	-	13
Trans Nzoia Teachers Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	20010901	10	6	19
Kenya Industrial Estates Limited- Informal Sector Programme Staff Provident Fund and Group Assurance Scheme	DC	R	Dec 31	19930101	15	5	18
Harambee Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	16	5	119
Horticultural Crops Development Authority Staff Retirement Benefits Scheme	DC	R	Dec 31	19780101	7.5	5	157
Oil Crop Development Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000801	2	3	x
Warren Enterprises Limited Staff Retirement Benefits Scheme	DB	R	Dec 31	20090123	13%	-	18



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Jitegemee Co-operative Savings & Credit society Staff Provident Fund Scheme	DC	R	Dec 31	19970401	12	10	8
Langata High School Staff Retirement Benefits Scheme	DB	R	Dec 31	19980401	7.5	25%	14
Meru North Farmers Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	20000601	5	5	32
Kenya Baptist Theological college Staff Retirement Benefits Scheme	DC	U	Dec 31	20000101	-	-	0
The National Cereals & Produce Board Staff Provident Fund	DC	R	Jun 30	19660901	10	10	955
Limuru Dairy Farmers Co-operative Society Limited Staff Provident Fund	DC	R	Jun 30	20011001	20	5	124
Tharaka Nithi Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	18	12	14
United Insurance Company Limited Staff Retirement Benefits Scheme	DC	U	Dec 31	19681122	5	5	0
Kenya Bankers Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	19910101	3	3	63
UUNET(Kenya) Limited Staff Provident Fund Scheme	DC	R	Jun 30	20011001	5	5	85
Lavington United church Staff Retirement Benefits Scheme	DC	R	Dec 31	20011001	7.5	7.5	26
Moi Teaching and Referral Hospital Staff Pension Scheme	DC	R	Dec 31	20000701	16.8	5	2413
Postal Corporation of Kenya Provident Fund	DC	R	Jun 30	20020101	7.5	7.5	1063
Postal Corporation of Kenya Staff Pension Scheme	DB	R	Jun 30	20020101	7.5	7.5	3253
Madison Insurance Personal Pension Plan	OT	R	Dec 31	19940101	-	-	4111
Muongano Savings & Credit Co-operative Society Staff Provident Fund	DC	R	Dec 31	20011201	7	7	2
Limuru Milk Processors Limited Staff Provident Fund Scheme	DC	R	Dec 31	20011201	7.5	5	104
Kenya Sugar Research Foundation Staff Retirement Benefits Scheme	DC	R	Dec 31	20010201	15%	5	118
Equator Nursing Home Staff Retirement Scheme	DC	R	Dec 31	20010101	5	5	44
Sian Agriflora Staff Pension Scheme	DC	R	Mar 31	19990701	5	5	27
Termcotank Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20030401	7.5	5.5	13

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Kodak Kenya Ltd Staff Pension Scheme	DC	R	Dec 31	20020101	8	8	10
Kenya Oil Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19920901	10	10	121
Environment Liaison Centre International Staff Pension Scheme	DC	R	Dec 31	19910601	10	5	12
East African Courier Limited Staff Pension Scheme	DC	R	Dec 31	20020101	5	5	69
P.A. G (K) Pastors Staff Provident Fund	DC	R	Dec 31	20020101	5	5	4332
Tourism Promotion Services Staff Provident Fund	DC	R	Dec 31	20010101	-	-	36
Monsanto (Kenya) Limited Staff Pension Scheme	DC	R	Dec 31	20011101	10	5	45
Kingsize Sacco Society Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19990101	5	5	1
Legal Resources Foundation Trust Staff Provident Fund	DC	R	Dec 31	20010101	10	5	32
Kencell Communications Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	7.5	7.5	593
Association For The Physically Disabled (APDK) - Coast Province Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	5	5	46
Mid-Oil Africa Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	10	10	14
Institute of Policy Analysis & Research Staff Retirement Benefits Scheme	DC	R	Dec 31	20010101	7.5	7.5	15
ACK Western Region Christian Community Services Staff Provident Fund	DC	R	Dec 31	20011001	30	5	41
Strategis Health Limited Staff Pension Scheme	DC	R	Dec 31	20010501	5	5	79
Mumias Outgrowers Limited Staff Retirement Benefits Scheme	DC	U	Dec 31	19780801	0	5	56
Catholic Diocese of Homa-Bay (Development Office) Staff Provident Fund	DC	R	Dec 31	20020601	15	10	38
Toyota East Africa Limited Staff Pension Scheme	DC	R	Dec 31	20011001	7.5	7.5	354
Kenya Co-operative Creameries Limited Junior Pension Scheme	DC	U	Dec 31	19850101	10	7.5	320
Vector International Ltd. Staff Provident Fund	DC	R	Dec 31	20020101	6	6	34
Plan International Kenya Staff Provident Fund	DC	R	Dec 31	20000131	9	9	351

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Kenya Medical Training College Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	22.5	5	1420
Kenya Methodist University (KEMU) Staff Retirement Benefits Scheme	DC	R	Dec 31	19990701	7.5	5	121
Engineering Supplies Limited Staff Pension Scheme	DC	R	Dec 31	20020101	5	5	6
Taita/Taveta Teachers Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	20020625	10	10	19
Institute of Economic Affairs Staff Provident Fund Scheme	DC	R	Dec 31	20020701	7.5	5	12
Swedish Co-operative Centre Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	5	5	21
Pentecostal Bible College Staff Provident Fund Scheme	DC	R	Dec 31	20020101	5	5	15
Mungania Tea Growers Savings & Credit Co-operative Society Limited Staff Provident Fund	DC	R	Dec 31	20011001	5	5	34
Muhigia Sacco Staff Provident Fund	DC	R	Dec 31	20020704	20	10	23
Bandari Sacco Ltd. Staff Provident Fund	DC	R	Dec 31	20020401	7.5	7.5	12
Sony Outgrowers Rural Provident Fund	DC	R	Dec 31	20010910	5	5	3
Kenindia Assurance Company Ltd. Personal Pension Plan	DC	R	Dec 31	20020101	-	-	401
Runji & Partners Consulting Engineers & Planners Limited Staff Provident Fund Scheme	DC	R	Dec 31	20020101	5	5	14
Murang'a Teachers Co-operative Savings & Credit Society Limited Staff Provident Fund	DC	R	Dec 31	20021024	0	5	0
Lutheran World Federation /CEAS Staff Provident Fund Scheme	DC	R	Dec 31	20011001	8.33	0	36
Maua Methodist Hospital Sacco Ltd. Staff Provident Fund	DC	U	Dec 31	20020701	15	5	39
The National Hospital Insurance Fund Staff Retirement Benefits Scheme	DB	R	Dec 31	20020101	15.5	7.5	1490
Catholic Diocese of Garissa Staff Pension Scheme	DC	R	Dec 31	20011001	25	5	41
Retirement Benefits Authority Staff Retirement Benefits Scheme	DB	R	Jun 30	20010701	14	7.5	38
The Bible League Staff Provident Fund	DC	R	Dec 31	20020901	10	7.5	12

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Diversey Lever East Africa Provident Fund (No.2)	DC	R	Dec 31	19760213	7.5	7.5	52
Co-optrust Retirement Benefit Scheme	DC	R	Dec 31	20020901	0	200	6
Jamnadass Insurance Agency Staff Retirement Benefits Scheme	DC	R	Dec 31	20010601	5	5	0
Hemingways Resort Staff Pension Scheme	DC	R	Dec 31	19930201	5	5	153
Busia Outgrowers Company Limited Staff Provident Fund	DC	R	Dec 31	20020701	7.5	5	20
Lutheran World Federation/Department For World Service- Kenya/ Sudan Programme Staff Provident	DC	R	Dec 31	20020101	8.33	8.33	0
Appropriate Technologies for Enterprise Creation Staff Retirement Benefits Scheme	DC	R	Dec 31	20020701	10	5	90
Engen Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20020716	10	5	24
Consumer Insight Staff Retirement Benefits Scheme	DC	R	Dec 31	20021004	5	5	66
International Federation of Red Cross and Red Crescent Societies Staff Provident Scheme	DC	R	Dec 31	20020101	8.3	8.3	56
School Equipment Production Unit Staff Retirement Benefits Scheme	DC	R	Dec 31	19961101	5	5	40
Improve Your Business Staff Retirement Benefits Scheme	DC	U	Dec 31	19910701	5	5	0
Gragaab Agencies Staff Retirement Benefits Scheme	DC	U	Dec 31	19991001	5	5	0
Dubai Bank Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20021127	5	5	49
Orpower 4 Inc Staff Pension Scheme	DC	R	Dec 31	20020801	7	7	20
Polucon Services (K) Limited - Staff Retirement Benefits Scheme & Life Assurance Scheme	DC	R	Dec 31	20010101	5	5	24
Apollo Insurance Company Limited Individual Retirement Benefits Scheme	DC	R	Dec 31	20030101	-	-	325
Parliamentary Service Commission Staff Retirement Benefits Scheme	DB	R	Jun 30	20000701	7.5	7.5	463
KPMG Kenya Certified Public Accountants Staff Provident Fund	DC	R	Dec 31	20011001	5	5	83
Victory Tea Brokers Staff Retirement Benefits Scheme	DC	R	Dec 31	20010601	5	5	13

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Computer Associates Staff Retirement Benefits Scheme	DC	U	Dec 31	20030101	-	-	0
De La Rue Currency & Security Print Limited Unregistered Staff Provident Fund	DC	R	Dec 31	19980304	5	5	168
Wezesha Watoto Wa Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	20020101	3	5	51
Nyeri Water & Sewage Company Limited Staff Retirement Benefits & Life Assurance Scheme.	DC	R	Dec 31	20020801	12	9	98
Kenya Ferry Services Limited Staff Provident Fund Scheme	DC	R	Dec 31	20030101	5	5	155
Bureti Tea Growers Savings and Credit Co-operative Society Limited Staff Provident Fund	DC	R	Dec 31	20020101	5	10	0
G4S Security Services (Kenya) Limited Staff Retirement Benefits Scheme "B"	DC	R	Dec 31	20030101	7.5	5	359
Spedag Spedition (K) Limited Staff Retirement Benefits Scheme.	DC	R	Dec 31	20030101	5	5	76
Twiga Stationers & Printers Limited Employees Provident Scheme.	DC	R	Dec 31	20030201	5	5	33
Pioneer Holdings (Africa) Staff Provident Fund Scheme	DC	R	Dec 31	20020101	5	5	28
Sotik Tea Provident Fund	DC	R	Dec 31	20000301	10	10	67
Alexander Forbes Staff Provident Fund	DC	R	Dec 31	20050907	-	-	11462
Memon Education Board Staff Retirement Benefits Scheme	DC	R	Dec 31	20030101	5	5	53
Deliverance Church Nakuru Staff Provident Fund Scheme	DC	R	Dec 31	20030201	5	5	53
Catholic Diocese of Eldoret Staff Provident Fund Scheme	DC	R	Dec 31	20021001	10	10	4
Agrochemicals Association of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	20001009	7.5	5	4
Grand Regency Hotel Staff Provident Fund Scheme	DC	R	Dec 31	20030301	5	5	816
Kerenga Sacco Provident Fund	DC	U	Dec 31	20001009	-	-	3
Mathira Tea Growers Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	20030416	10	10	16
Jogoo Sacco Staff Provident Fund	DC	R	Dec 31	20001009	5	5	6

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Wananyumba Sacco Provident Fund	DC	R	Dec 31	20001009	-	-	4
The Heritage A.I.I. Insurance Company Limited Individual Retirement Fund	DC	R	Dec 31	20030101	-	-	577
Meru Mwalimu Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	U	Dec 31	20001009	-	-	0
Kenya Institute of Administration Staff Retirement Benefits Scheme	DB	R	Jun 30	20000701	20	9	128
Jetlak Foods Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20001009	5	5	20
St. Lawrence University Staff Retirement Benefits Scheme	DC	R	Dec 31	20030101	10	5	18
Professional Digital Systems Limited Staff Provident Fund Scheme	DC	R	Dec 31	20030101	5	5	24
Ovidian Advertising & Design Limited Staff Pension Scheme	DC	R	Dec 31	20010401	5	5	19
Color Creations Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20030101	5	5	15
Knight Frank Kenya Limited Staff Provident Scheme	DC	R	Dec 31	20001009	10	10	159
Outreach Community Center Staff Provident and Life Assurance Scheme	DC	R	Dec 31	20020701	5	5	40
CMC Holdings Ltd Staff Retirement Benefits Scheme (No. 5)	DC	R	Dec 31	20030501	7.5	5	187
Mt. Elgon Orchards Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20030601	10	10	10
Ndosha Sacco Staff Provident Fund	DC	U	Dec 31	20001009	-	-	7746
East African Breweries Limited Staff Provident Fund 2003	DC	R	Dec 31	20030401	5	3	832
The Steadman Group Limited Staff Pension Scheme	DC	R	Dec 31	20050317	5	5	191
Africa Merchant Assurance Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20000701	10	5	159
The Mater Hospital Pension Fund	DC	R	Dec 31	20030701	5	5	535
World Conference on Religion & Peace - International (Africa Region Office) Staff Retirement Benefits	DC	R	Oct 01	20031001	8	7	7
African Population and Health Research Center Staff Pension Scheme	DC	R	Dec 31	20030901	10	0	88

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Mini Bakeries (Nairobi) Limited Staff Pension Scheme	DC	R	Mar 02	20030801	5	5	974
Mombasa Teachers Savings and Credit Co-operative Society Limited Staff Provident Fund	DC	U	Mar 02	20030909	6.5	6.5	11
Shirika Sacco Society Provident Fund Scheme	DC	R	Jan 01	20020501	15	7	10
Smallholder Irrigation Scheme Development Organisation (SISDO) Staff Retirement Benefits Scheme	DC	R	Dec 31	20030801	7.5	7.5	77
A P A Insurance Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20040101	7.5	7.5	127
Tearfund Staff Provident Fund Scheme	DC	R	Mar 06	20040101	10	5	41
Safety Surveyors Limited Staff Retirement Benefits Scheme	DC	R	Jan 01	20031001	5	5	40
Nairobi Baptist Church Staff Retirement Benefits Scheme	DC	R	Dec 31	19920101	15	5	50
Walker Kontos Advocates Staff Provident Fund	DC	R	Dec 31	20040101	5	5	40
Biselex Kenya Limited Staff Provident Fund	DC	R	Dec 31	20030101	5	5	30
Enke Management Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	19980901	5	5	208
Magadi Sacco Society Limited Staff Provident Fund	DC	R	Dec 31	20031201	7	7	16
Utabibu Co-operative Savings and Credit Society Limited Staff Provident Fund and Life Assurance	DC	U	Jun 30	20010601	-	-	6
The Monarch Insurance Company Individual Pension Plan	DC	R	Nov 30	20031101	-	-	0
St. Pauls United Theological College Staff Pension Scheme	DC	R	Sep 30	20030901	10	7.5	55
Wells Fargo Limited Staff Pension Scheme	DC	R	Jan 01	20040101	5	5	4
Ofafa Jericho High School Staff Retirement Benefits Scheme	DC	R	Jan 01	20040101	7.5	7.5	22
Fidelity Commercial Bank Limited Staff Retirement Benefits Scheme	DC	R	Mar 15	20040101	5	5	40
Del Monte Kenya Limited Staff Provident Fund	DC	R	Jan 01	20030101	5	5	288
Roberts Insurance Brokers Limited Staff Retirement Benefits Scheme	DC	R	Jan 01	20040301	5	5	11

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
African Institute for Capacity Development Staff Provident Fund and Life Assurance Scheme	DC	R	Dec 31	20031001	25	5	19
Centreline Tea Brokers Limited Staff Provident Fund Scheme	DC	R	Dec 31	20030101	5	5	12
East Africa Glassware Mart Staff Pension Scheme	DC	R	Dec 31	20040621	5	5	64
Bobmil Group of Companies Staff Provident Fund	DC	R	Dec 31	20040101	5	5	54
Kiptagich Tea Estates Limited Staff Provident Fund	DC	R	Dec 31	20040101	10	10	12
Brookside Dairy Limited Staff Retirement Benefits Scheme	DC	U	Dec 31	20040401	5	5	1464
Bank of Africa Kenya Limited Staff Provident Fund	DC	R	Dec 31	20040701	5	5	89
Seureca Consulting Engineers Staff Retirement Benefits Scheme	DC	R	Dec 31	19931201	5	5	7
Wananchi Sacco Society Limited Staff Provident Fund	DC	R	Dec 31	20040510	25	5	51
Lamu Teachers Co-operative Savings & Credit Society Ltd Staff Provident Fund	DC	R	Dec 30	20040720	7.5	7.5	16
Kenya School of Professional Studies Staff Provident Fund	DC	R	Dec 31	20040701	10	5	168
Concern Worldwide Staff Pension Scheme	DC	R	Dec 31	20040401	7.5	5	67
Nithi Tea Growers Co-operative Savings and Credit Society Limited Staff Provident Fund	DC	R	Dec 31	20030302	10	10	28
Kenya Vehicle Rental Limited Staff Provident Fund	DC	U	Dec 31	20040820	5	5	13
Sheikh Khalifa Bin Zayed Al Nahyan Secondary School Staff Provident Fund	DC	R	Dec 31	20040820	11	9	87
Directline Assurance Company Limited Staff Provident Fund Scheme	DC	R	Oct 01	20031001	10	10	85
Know How International (KHI) Limited Staff Pension Scheme	DC	R	Dec 31	20040820	7.5	7.5	54
Bakex Millers Ltd. Staff Provident Fund.	DC	R	Dec 31	20040820	5	5	39
Mjengo Limited Staff Pension Scheme.	DC	R	Dec 31	20040812	5	5	274
Mechanised Cargo Systems Limited Staff Provident Fund	DC	U	Dec 31	20040820	5	5	168
Tusker Mattresses Staff Provident Fund	DC	R	Dec 31	20040812	15	10	100



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
J.J.Chesaro & Company Advocates Staff Pension Scheme	DC	R	Dec 31	20040812	5	5	5
East African Foundry Works Staff Provident Fund	DC	R	Dec 31	20040813	5	5	95
West Kenya Sugar Company Limited Staff Pension Scheme	DC	R	Dec 31	20040816	7.25	7.25	89
Grant Thornton Staff Provident Fund	DC	R	Dec 31	20040816	5	5	24
Lighthouse For Christ Eye Centre Staff Provident Fund	DC	R	Dec 31	20040525	10	10	30
ICL East Africa Limited Staff Provident Fund Scheme	DC	R	Dec 31	20030327	5	5	45
Save The Children Federation Staff Provident Fund Scheme	DC	R	Dec 31	20040927	10	5	39
Andy Forwarders Services Limited Staff Provident Fund	DC	R	Dec 31	20040401	5	5	187
Blue Ring Products Limited Staff Provident Fund Scheme	DC	R	Dec 31	20040826	7.5	7.5	31
Pumping Hydraulics Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20040105	10	2	8
Country Images Provident Fund	DC	R	Dec 31	20041030	7.5	7.5	0
Law Society of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	20041001	5	5	21
"Don Bosco Boys' Town Technical Institute Staff Retirement Benefits Scheme"	DC	R	Dec 31	20040601	5	5	46
Jacaranda Hotel Staff Retirement Benefits Scheme	DC	R	Dec 01	20040201	10	7.5	63
Aga Khan University Staff Provident Fund	DC	R	Dec 31	20040401	5	5	24
Magnate Ventures Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20040901	5	5	50
Wananchi Online Staff Provident Fund Scheme	DC	R	Dec 31	20040701	5	5	87
Maktaba Sacco Staff Provident Fund	DC	R	Dec 31	20040930	20	10	3
Homegrown Kenya Limited Staff Pension Scheme	DC	R	Jul 31	20040801	5	5	319
Francis Drummond & Co. Ltd. Staff Provident Fund Scheme	DC	R	Dec 31	20040501	5	5	5
Goal South Sudan Staff Provident Fund	DC	R	Dec 31	20041118	5	5	72
Cosmos Limited Staff Provident Fund	DC	R	Dec 31	20030101	5	5	60
Prime Bank Limited Staff Provident Fund	DC	R	Dec 31	20050101	5	5	205

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Malibu Pharmacy Limited Staff Pension Scheme	DC	R	Dec 02	20041122	10	5	18
CHF Staff Retirement Benefits Scheme	DC	R	Dec 31	20041231	5	2.5	33
Meru Water and Sewerage Registered Trust Staff Retirement Benefits Scheme	DC	R	Dec 31	20050118	5	5	79
Narok Teachers Co-operative Savings & Credit Staff Provident Fund	DC	R	Dec 31	20050103	8	5	0
Kenblest Limited Staff Pension Scheme	DC	R	Dec 31	20020501	5	5	179
Desbro (Kenya) Limited Staff Provident Fund	DC	R	Dec 31	20050103	5	0	51
Engineering Supplies 2001 Limited Staff Pension Scheme	DC	R	Dec 31	20040625	5	5	11
Rukuriri Tea Growers Co-operative Savings & Credit Society Limited Staff Provident Fund	DC	R	Dec 31	20040101	5	5	0
Oakar Services Limited - Staff Provident Fund Scheme	DC	R	Dec 31	20050124	5	5	18
Alexander Forbes Synergy Retirement Fund	DC	R	Dec 31	20050321	-	-	16
Tausi Assurance Company Limited, Staff Retirement Benefits Scheme, 2004.	DC	R	Dec 31	20041005	5	5	63
Imaging Solutions Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20050401	8	8	17
Western University College of Science and Technology Staff Retirement Benefits Scheme	DC	R	Jun 30	20041202	15	5	328
Pan Africa Life Assurance Limited - Agents Retirement Benefits Scheme	DC	R	Dec 31	20050405	12.5	7.5	0
Africa Now Staff Provident Fund Scheme	DC	R	Dec 31	20041123	10	5	21
Githunguri Dairy Farmers Co-operative Society Limited Staff Provident Fund	DC	R	Dec 31	20050418	7.5	7.5	153
Kingsland Court Group Retirement Benefits Scheme	DC	R	Dec 31	20050516	7.5	5	18
Nyandarua Teachers Co-operative Savings & Credit Society Limited Staff Provident Fund	DC	R	Dec 31	20050222	20	10	0
Kima Integrated Community Base Programme Staff Provident Fund Scheme	DC	U	Dec 31	20050101	15	-	0
Bowip Agencies Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20050513	7.5	5	23

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Tandaza Contractors Company Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20050504	5	5	9
Kenya Industrial Property Institute (KIPI) Staff Retirement Benefits Scheme	DC	R	Dec 31	20020501	15	7.5	74
Kenya Roads Board Staff Retirement Benefits Scheme	DC	R	Dec 31	20040701	18	7	41
Manor House Agricultural Centre-Staff Provident Fund	DC	R	Dec 31	20050331	5	5	30
Aberdare Safari Hotels Limited and its subsidiaries Staff Retirement Benefits Scheme	DC	R	Dec 31	20050701	5	5	18
Charterhouse Bank Limited Staff Provident Fund	DC	R	Dec 31	20040701	5	5	72
Esilon Plastics of Kenya Limited Staff Provident Fund	DC	R	Dec 31	20050101	5	5	35
VSF Germany Staff Provident Fund Scheme	DC	R	Dec 31	20050101	5	5	24
Pentecostal Assemblies of God (KENYA) Provident Fund Scheme	DC	R	Dec 31	20020101	0	20	2000
Capwell Industries Limited Staff Provident Fund	DC	R	Dec 31	20040901	5	5	86
Kiambaa Division Co-operative Veterinary Services Ltd Staff Provident Fund	DC	U	Dec 31	20050718	10	15	5
United Nations Co-operative Savings & Credit Society Ltd Staff Provident Fund	DC	R	Dec 31	20050712	25	5	15
Van Rees Kenya - Staff Provident Fund	DC	R	Dec 31	20050803	5	5	19
British American Insurance Company (Kenya) Limited Individual Retirement Benefits Fund	DC	R	Dec 31	20030101	0	10	649
British American Insurance Company (Kenya) Limited - Umbrella Pension Fund	DC	R	Dec 31	20050701	-	-	1054
All Nations Gospel Church - Staff Provident Fund Scheme	DC	R	Dec 31	20050822	10	5	14
Kiambaa Dairy Farmers Co-operative Society Staff Provident Fund.	DC	R	Dec 31	20050720	10	5	0
Alexander Forbes Retirement Fund	DC	R	Dec 31	20040401	-	-	2155
Kenya Hospital Association Staff Provident Fund	DC	R	Dec 31	20030801	10	5	913
Africa Peace Forum Staff Provident Fund Scheme	DC	R	Dec 31	20050719	5	10	7

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Anglo African Property Holdings Ltd. Staff Retirement Benefits Scheme	DC	R	Dec 31	20050713	7.5	5	45
Fiesta Restaurants Ltd. Staff Retirement Benefits Scheme	DC	R	Dec 31	20050713	7.5	5	19
Chester House Limited Staff Pension Fund	DC	R	Dec 31	20050728	7.5	5	47
Chartis Kenya Insurance Company Limited Staff Pension Scheme	DC	R	Dec 31	20050101	7.5	5	77
Scripture Union of Kenya Provident Fund	DC	R	Dec 31	20050912	5	5	40
UAP Provincial Insurance Company Limited - Individual Retirement Benefits Plan	DC	R	Dec 31	20050101	-	-	831
P.C.E.A. Wogect Centre - Staff Retirement Benefits Scheme	DC	R	Jul 01	20050701	10	10	17
Zimele Personal Pension Plan	DC	R	Dec 31	20051201	-	-	183
Sovereign Group Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20060101	7.5	5	60
Amana Personal Pension Plan	DC	R	Dec 01	20051201	15%	15	191
African Braille Centre and Sight Savers International Staff Provident Fund Scheme	DC	R	Dec 31	20040101	10	5	25
Timamy & Company Advocates Staff Pension Scheme	DC	R	Dec 31	20050901	7.5	7.5	13
Black Empowerment Trust Retirement Benefits Scheme	DC	R	Dec 31	20051201	0	15	0
British American Insurance Company (Kenya) Limited - Umbrella Provident Fund	DC	R	Dec 31	20050701	-	-	506
Regent Automobile Valuers Retirement Benefits Scheme	DC	R	Dec 31	20060110	5	5	28
Kobo Safaris Staff Pension Scheme	DC	R	Dec 31	20060102	5	5	46
Norbrook Kenya Limited Staff Provident Fund	DC	R	Dec 31	20060206	3	3	185
Kenya National Commission on Human Rights Staff Provident Fund	DC	R	Dec 31	20060303	10	10	37
Society for Women & Aids in Kenya (SWAK) Staff Provident Fund Scheme	DC	R	Dec 31	20051123	15	-	11
Small and Micro-Enterprise Programme (SMEP) Staff Retirement Benefits Scheme	DC	R	Dec 31	20030302	10	10	111
Standard Chartered Kenya Staff Retirement Benefits Scheme 2006	DC	R	Dec 31	20060101	14	6	1466

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Soul Harvest Ministries Staff Retirement Benefits Scheme	DC	R	Dec 31	20050823	5	5	14
Red plum Staff Retirement Benefits Scheme	DC	R	Dec 31	20060403	4	4	80
Swiss International Air Lines Ltd - Staff Retirement Benefits Scheme	DC	R	Dec 31	20060328	5	5	21
Aircare Charterers and Brokers Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20051018	5	5	61
Nairobi City Water & Sewerage Company Limited Provident Fund	DC	R	Dec 31	20060327	7.5	7.5	1907
Juwakis Investment Company Limited Staff Pension Scheme	DC	R	Jun 30	20060329	5	5	24
Enke Management Limited Staff Provident Fund	DC	R	Dec 31	20060101	5	5	321
Kenya Institute of Special Education Pension Scheme	DC	R	Dec 31	20060518	5	5	148
All African Conference of Churches Staff Provident Fund Scheme	DC	R	Dec 31	20060201	10	5	25
Madison Insurance Company Kenya Limited Staff Provident Fund	DC	R	Dec 31	20060801	10	7.5	225
Spectre International Limited Staff Provident Fund	DC	R	Dec 31	20060501	5	5	167
Vegpro Group Staff Provident Fund	DC	R	Dec 31	20060501	5	5	1778
Nanyuki Cottage Hospital Staff Retirement Benefits Scheme	DC	R	Dec 31	20050104	3	2	56
Kenya Medical Supplies Agency Staff Retirement Benefits Scheme	DC	R	Dec 31	20060602	15	7.5	56
Mount Kenya Saw Mills Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20050101	5	5	16
Diocese of Ngong Staff Pension Scheme	DC	R	Dec 31	20060704	10	6	69
Vintage Africa Limited and Vintage Travel and Tours Services Limited Staff Provident Fund	DC	R	Dec 31	20060103	5	5	59
NIC Bank Limited Staff Provident Fund	DC	R	Dec 31	20060101	15	5	352
British Broadcasting Corporation(BBC) Staff Provident Fund	DC	R	Mar 31	20060401	7.5	5	60
Nairobi Christian Church - Staff Provident Fund	DC	R	Dec 31	20050708	5	10	38
Mumias Sugar Company Limited Staff Provident Fund	DC	R	Dec 31	20060808	9	5	1271
Magana Flowers Kenya Limited Staff Pension Scheme	DC	R	Dec 31	20060726	5	5	34

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Nassefu Savings & Credit Society Limited Staff Provident Fund Scheme	DC	R	Dec 31	20060101	18	7.5	12
Book Distributors Limited Staff Provident Fund	DC	R	Dec 31	20050403	5	5	12
Polyflex Industries Ltd Staff Provident Fund	DC	R	Dec 31	20050103	5	5	83
Stantech Motors Limited - Staff Retirement Benefits Scheme	DC	R	May 31	20060501	7.5	7.5	125
Lutheran Heritage Foundation - Africa Staff Provident Scheme	DB	R	Apr 01	20060701	7.5	7.5	12
Waumini Sacco Staff Retirement Benefits Scheme	DC	R	Dec 31	20060408	10	10	18
British - American Umbrella Retirement Benefits Fund	DC	R	Dec 31	20060701	-	-	677
Programme For Christian - Muslim Relations in Africa Staff Provident Fund Scheme	DC	R	Dec 01	20060701	10	5	227
Kenya Commercial Bank Staff Retirement (Defined Contribution) Scheme 2006	DC	R	Dec 31	20061006	5	0	2568
Presbyterian Church of East Africa - Tumu Tumu Hospital Staff Retirement Benefits Scheme	DC	R	Mar 31	20020401	10	5	292
Cannon Assurance (Kenya) Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20060824	7.5	7.5	54
Kenya Pipeline Company Limited Staff Retirement Benefits Scheme 2006	DC	R	Jun 30	20060701	12	5	1611
Mafuko Industries Limited - Staff Provident Fund	DC	R	Dec 31	20060830	5	5	154
Kenya Episcopal Conference Staff Retirement Benefits Scheme	DC	R	Dec 31	20050101	5	5	37
Kaisugu Staff Retirement Benefits Scheme	DC	R	Dec 31	20040101	10	10	9
Hilton Nairobi Limited - Staff Pension Scheme	DC	R	Dec 31	19780101	5	5	380
British - American Insurance Company (Kenya) Limited - Individual Provident Fund	DC	R	Dec 31	20090223	-	-	5
Qatar Airways Staff Provident Fund Scheme	DC	R	Dec 31	20060803	5	5	24
The Banda School Staff Provident Fund Scheme	DC	R	Dec 31	20061023	5	5	51
Njoge Services Limited and Associated Companies Staff Provident Fund	DC	R	Dec 31	19890101	3.5	3.5	90

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Development Bank of Kenya Limited Staff Provident Fund	DC	R	Dec 31	20061212	5	5	39
The Riara Group of Schools Staff Provident Fund	DC	R	Jun 30	20060701	5	5	220
Opportunity International Wedco Limited Staff Provident Fund Scheme	DC	R	Dec 31	20070130	5	5	131
Pan Africa Life Personal Pension Plan	DC	R	Dec 31	20070101	-	-	6
Kenya Civil Aviation Authority Staff Retirement Benefits Scheme	DC	R	Dec 31	20070306	12.5	6.5	624
Gethsemane Garden Christian Centre Staff Pension Scheme	DC	R	Dec 31	20060623	10	10	129
Kenya Forestry Research Institute Scientific Staff Retirement Benefits Scheme	DB	R	Dec 31	20070701	14.5	5	1088
Oshwal Academy - Nairobi Staff Provident Fund	DC	R	Dec 31	20070101	5	5	339
Kenya Wildlife Service Staff Retirement Benefits Scheme 2006	DC	R	Dec 31	20070319	10.57	5	4006
Kericho Primary School Staff Provident Scheme	DC	R	Dec 31	20070302	8	8	43
Pioneer Assurance Limited Staff Pension Scheme	DC	R	Mar 31	20070416	5	5	61
Grain Bulk Handlers Limited Staff Pension Scheme	DC	R	Dec 31	20070312	5	5	158
Pioneer Assurance Company Limited Personal Pension Scheme	DC	R	Dec 31	20070501	-	-	0
Chem - Labs Staff Provident Fund	DC	R	Dec 31	20070103	10	5	23
Deliverance Church - Eastleigh Staff Retirement Benefits Scheme	DC	R	Dec 31	19990501	10	10	6
African Medical and Research Foundation Staff Provident Fund	DC	R	Dec 31	20010928	14	0	393
Van Den Berg (K) Ltd Staff Pension Scheme	DC	R	Dec 31	20070510	5	5	48
University of Nairobi Pension Scheme 2007	DC	R	Jun 30	20070301	15	7	2723
Kenya Institute of Education Staff Retirement Benefits Scheme	DC	R	Dec 31	20061001	28	2	375
Prime Mover Insurance Brokers Ltd Staff Retirement Benefits Scheme	DC	R	Dec 31	20070101	5	5	25
Mount Kenya Academy Staff Pension Scheme	DC	R	Dec 31	20070101	7.5	5	30
Nairobi Java House Staff Retirement Benefits Scheme	DC	R	Dec 31	20070301	5	5	312
Fayaz Bakers Ltd Staff Provident Fund Scheme	DC	R	Dec 31	20061101	5	5	79

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Alliance One Tobacco Kenya Limited Staff Pension Scheme	DC	R	Dec 31	20070401	5%	5%	109
Amedo Centres Kenya Limited Senior Staff Provident Fund	DC	R	Dec 31	20070427	7.5	5	96
Hekima Girls High School Staff Provident Fund Scheme	DC	R	Dec 31	20070604	10	5	6
General Accident Insurance Company Kenya Limited-Staff Provident Fund	DC	R	Dec 31	20070101	0	5	54
Kenya Post Office Savings Bank - Staff Retirement Benefits Scheme 2007	DC	R	Dec 31	20070801	14	7	952
Crown - Berger Kenya Limited Staff Provident Fund	DC	R	Dec 31	19860701	7.5	7.5	205
Mayfair Holdingd Limited Staff Provident Fund	DC	R	Dec 31	20070401	5	5	257
Cheli & Peacock Staff Pension Scheme	DC	R	Dec 31	20070801	5	5	51
Athi Water Services Board - Staff Provident Scheme	DC	R	Dec 31	20041001	0	31	45
Costek Alma - Staff Provident Fund	DC	R	Dec 31	20070726	5	5	5
Blue Shield Personal Pension Fund	OT	R	Dec 31	20070925	-	-	0
AFRALTI Staff Provident Fund	DC	R	Dec 31	20070928	15	5	24
Mara Conservancy Limited Staff Provident Fund	DC	R	Dec 31	20070801	10	10	115
International Christian Centre - Staff Provident Fund Scheme	DC	R	Dec 31	20071002	5	5	21
Henkel Chemicals Staff Provident Fund	DC	R	Dec 31	20070101	10	5	74
Tropical Farm Management - Staff Provident Fund	DC	R	Dec 31	20070401	10	10	101
Lake Bogoria Spa Resort Staff Provident Fund	DC	R	Dec 31	20070510	10	5	59
Kenya Bureau of Standards - Staff Retirement Benefits Scheme 2007	DC	R	Dec 31	20071019	12.5	5	729
Statpack Retirement Benefits Scheme	DC	R	Dec 31	20070102	5	5	106
Tuskys - Staff Pension Scheme	DC	R	Dec 31	20071018	5	5	816
W.E.C Lines (Kenya) Limited Staff Provident Fund	DC	R	Dec 31	20080114	10	10	24
ETC East Africa Limited Staff Provident Fund	DC	R	Dec 31	20070901	8.5	10	14



Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Insurance Company of East Africa Limited Tied Life Agents and Unit Leaders - Staff Provident Fund	DC	R	Dec 31	20080101	5	5	0
Parliamentary Service Commission Staff Retirement Benefits Scheme 2008	DC	R	Dec 31	20080124	-	-	463
Seven Four Eight Air Services (K) Limited Staff Provident Fund	DC	R	Dec 02	20080102	-	0%	76
Visa Oshwal Community/Shah Lalji Nangpar Academy - Staff Provident Fund	DC	R	Dec 31	20080101	3%	5%	59
Kenya Petroleum Refineries Pension Fund	DB	R	Dec 31	20080331	-	0%	226
Kenya Petroleum Refineries Provident Fund	DC	R	Dec 31	20080331	-	0%	63
Mumias Outgrowers Company (1998) Limited - Staff Retirement Benefits Scheme	DC	R	Dec 31	20080318	10%	5%	40
National Hospital Insurance Fund Staff Retirement Benefits (Defined Contribution) Scheme	DC	R	Dec 31	20080213	-	-	1545
SGS Kenya Limited Staff Provident Fund	DC	R	Dec 31	20061229	-	-	127
Prudential Personal Pension Plan	DC	R	Dec 31	20080418	-	-	0
Alexander Forbes Vuna Pension Plan	DC	R	Dec 31	20080501	-	-	0
PCTL Automation Ltd Staff Provident Fund	DC	R	Dec 31	20080229	8%	8%	7
Economy Farm Products (K) Limited Staff Provident Fund	DC	R	Dec 31	20080319	-	-	33
National Co-ordinating Agency for Population and Development Staff Retirement Benefits Scheme	DC	R	Dec 31	20080422	-	-	59
Endeavour Africa Group Staff Retirement Benefits Scheme	DC	R	Dec 31	20080417	-	-	6
Image Registrars Staff Provident Fund	DC	R	Dec 31	20080501	-	-	0
Freight in Time Staff Provident Fund	DC	R	Dec 31	20080602	-	-	80
The Kenyatta International Conference Centre Staff Pension Scheme	DC	R	Dec 31	20071001	-	-	108
Nzoia Sugar Company Limited Staff Retirement Benefits Scheme 2007	DC	R	Dec 31	20080627	12%	5%	283
Earthview Management Limited Staff Provident Fund	DC	R	Dec 31	20080528	5%	5%	20
West Kenya Sugar Company Ltd. Staff Provident Fund	DC	R	Dec 31	20080707	8%	5%	315

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Octagon Personal Pension Scheme	DC	R	Dec 31	20080401	-	-	161
Co-operative College of Kenya Staff Retirement Benefits Scheme	DC	R	Dec 31	20080521	-	-	95
Kianda School Staff Retirement Benefits Scheme	DC	R	Dec 31	20080601	-	-	150
African Alliance Kenya Provident Fund	DC	R	Dec 31	20080604	-	-	38
The Catholic University of Eastern Africa Staff Provident Fund	DC	R	Dec 02	20051101	17%	5%	294
KIST Staff Retirement Benefits Scheme	DC	R	Dec 31	20080819	-	-	60
Citizens Coalition for Constitutional Change Staff Provident Fund Scheme	DC	R	Dec 31	20080501	-	-	14
Sunripe (1976) Limited Staff Provident Fund Scheme	DC	R	Dec 31	20080620	-	-	160
Moi University Provident Fund	DC	R	Dec 31	20080701	-	-	2800
CIC Pension Plan	DC	R	Dec 31	20080825	-	-	0
Nerix Group Provident Fund	DC	R	Dec 31	20080913	-	-	60
Kenya Water Institute Staff Retirement Benefits Scheme	DC	R	Jun 30	20080812	-	-	107
CFC Life Assurance Limited Individual Provident Fund Scheme	DC	R	Dec 31	20080801	-	-	0
Kenya Railways Provident Fund	DC	R	Dec 31	20081028	-	-	40
The Co-operative Bank of Kenya Limited Staff Retirement Benefits Scheme 2007	DC	R	Dec 31	20080725	16%	5%	1625
Dry Associates Limited Staff Pension Plan	DC	R	Dec 31	20081031	-	-	0
NCR Kenya Limited Staff Provident Fund	DC	R	Dec 31	20081030	-	-	0
Desert Locust Control Organization for Eastern Africa - Staff Provident Scheme	DC	R	Dec 31	20081001	10%	5%	72
Gulf African Bank Staff Retirement Benefits Scheme	DC	R	Dec 31	20081124	-	5%	159
Altech Stream East Africa Staff Retirement Benefits Scheme	DC	R	Dec 31	20080929	-	-	300
Agricultural Finance Corporation Staff Pension Scheme 2008	DC	R	Dec 31	20081021	-	-	305
Surgilinks Limited Staff Provident Plan	DC	R	Dec 31	20090101	-	-	55
Rapid Kate Services Limited Retirement Benefits Scheme	DC	R	Dec 31	20090101	-	5%	292
Rural Electrification Authority Staff Retirement Benefits Scheme	DC	R	Jun 30	20090513	-	-	0

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Nicola Farms Staff Pension Scheme	DC	R	Dec 31	20090329	5%	5%	8
Turquoise Staff Provident Fund Scheme	DC	R	Dec 31	20081231	5%	5%	80
Standard Investment Bank Limited Staff Provident Fund	DC	R	Dec 31	20010402	-	-	47
Eagle Africa Nest Fund	DC	R	Dec 31	20090203	-	-	0
Ernst & Young Staff Provident Fund	DC	R	Dec 31	20090324	-	-	250
Kenya Bus Management Ltd - Staff Retirement Benefits Scheme	DC	R	Dec 31	20090615	-	-	0
Barclays Bank of Kenya Limited Staff Retirement Benefits (Defined Contribution) Scheme 2009	DC	R	Dec 31	20090430	-	-	3264
MAK Consulting Engineers Limited Staff Provident Fund	DC	R	Jun 30	20090624	-	-	7
Star College of Management Studies Staff Provident Fund	DC	R	Dec 31	20070101	-	-	11
Judicial Service Staff Superannuation Scheme	DB	R	Jun 30	20090101	-	-	2600
Judicial Service Staff Superannuation (Defined Contribution) Scheme	DC	R	Jun 30	20090701	-	-	2600
Cadbury Kenya Limited - Staff Retirement Benefits Scheme 2009	DC	R	Dec 31	20090701	-	-	103
Amana Umbrella Pension Scheme	DC	R	Dec 31	20090717	-	-	250
Zimele Guaranteed Personal Pension Plan	DC	R	Dec 31	20090527	-	-	0
Nokia Siemens Networks Kenya Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20090305	-	-	62
Arya Vedic School Staff Provident Fund	DC	R	Dec 31	20090804	-	-	0
Symbion Kenya Limited Staff Provident Fund	DC	R	Dec 31	20090722	-	-	0
Nacico Co-operative Savings & Credit Society Limited Staff Pension Scheme	DC	R	Jun 30	20090731	-	-	0
Signode Packaging Systems Limited Staff Pension Scheme	DC	R	Dec 31	20090601	-	-	0
Universal Corporation Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20090901	-	-	0
Kenya Medical Research Institute Staff Retirement Benefits Scheme	DC	U	Dec 31	20080701	-	-	0
Kenya Institute of Administration Staff Retirement Benefits Scheme 2009	DC	U	Jun 30	20030701	-	-	0

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Insurance Regulatory Authority Staff Pension Scheme	DC	R	Jun 30	20090101	-	-	0
Blue MSMEs Jua Kali Individual Retirement Benefits Scheme	DC	R	Dec 31	20091002	-	-	0
Pamoja Women Development Programme Staff Provident Fund	DC	R	Dec 31	20091008	-	-	0
Kimathi University College of Technology (KUCT) Staff Retirement Benefits Scheme	DC	R	Jun 30	20090819	-	-	0
Co-optrust Investment Provident Fund	DC	R	Dec 31	20091118	-	-	0
Brookhouse Schools Staff Provident Fund	DC	R	Dec 31	20090901	-	-	0
Tandu Alarm Systems Limited Staff Provident Fund	DC	R	Dec 31	20090801	-	-	0
FRIENDS THEOLOGICAL COLLEGE KAIMOSI	DC	R	Dec 31	20090430	-	-	0
SARA LEEKENYA LTD STAFF PROVIDENT FUND	DC	R	Dec 31	20090112	-	-	0
CHILD FUND KENYA STAFF RETIREMENT BENEFITS SCHEME	DC	R	Dec 31	20041101	-	-	6
Mombasa Air Safari Staff Pension Scheme	DC	R	Dec 31	20091001	-	-	0
The Panari Hotel Staff Retirement Benefits Scheme	DC	R	Dec 31	20091201	-	-	0
Aon Minet Umbrella Retirement Fund	DC	R	Dec 31	20100101	-	-	0
Postal Corporation of Kenya Staff Retirement Benefits Scheme	DC	R	Jun 30	20100101	-	-	0
Seiya Limited Staff Provident Fund	DC	R	Dec 31	20100101	-	-	0
RSM ASHVIR & RSM ASHVIR Consulting Limited Staff Provident Fund	DC	R	Dec 31	20100101	-	-	0
Pwani University College Staff Retirement Benefits Scheme	DC	R	Dec 31	20090301	-	-	0
The Jubilee Insurance Umbrella Pension Scheme	DC	R	Dec 31	20090401	-	-	0
ICEA Umbrella Retirement Benefits Scheme	DC	U	Dec 31	20100101	-	-	0
Mayfair Insurance Company Ltd Staff Provident Fund Scheme	DC	R	Dec 31	20100301	-	-	0
VSC Kenya Group of Companies Staff Provident Fund	DC	R	Dec 31	20090101	-	-	0
The Kenya Power and Lighting Company Limited Staff Retirement Benefits Scheme 2006	DC	R	Dec 31	20060701	10%	5%	5138

Name	Design	RBA Status	FinYearEnd	Establishment Date	Employer Contribution Rate	Employee Contribution Rate	MemberShip
Retirement Benefits Authority Staff (DC) Pension Scheme 2010	DC	R	Jun 30	20101001	7.5	17.5	38
Media Focus on Africa Foundation Limited Staff Pension Scheme	DC	R	Dec 31	20090101	-	-	0
Polyphase Systems Ltd Staff Provident Fund Scheme	DC	R	Dec 31	20100101	-	-	0
Nyeri Teachers Sacco Society Limited Staff Provident Fund	DC	R	Dec 31	20100309	15%	10%	26
Mizizi Individual Pension Plan	DC	U	Dec 31	20100101	-	-	0
Old Mutual Umbrella Retirement Benefits Scheme	DC	R	Dec 31	20100101	-	-	0
Kenya Marine and Fisheries Institute Staff Retirement Benefits (Defined Contribution) Scheme	DC	R	Jun 30	20100401	-	-	0
Water Sector Institutions Pension Scheme	DC	R	Jun 30	20100507	-	-	0
South Eastern University College Pension Scheme	DC	R	Jun 30	20100101	-	-	0
Vitafoam Products Limited Staff Provident Fund	DC	R	Dec 31	20100301	-	-	0
UBA Kenya Bank Limited Staff Retirement Benefits Scheme	DC	U	Dec 31	20100501	-	-	0
GDC Staff Retirement Benefits Scheme	DC	R	Dec 31	20100701	-	-	0
Southern Sky Safaris Limited Staff Pension Scheme	DC	U	Dec 31	20100701	-	-	0
PG Bison (K) Limited Staff Provident Fund	DC	R	Dec 31	20100701	-	-	0
Interim Independent Electoral Commission (IEEC) Staff Pension Scheme	DC	U	Dec 31	20100812	-	-	0
Westlands Hotels Limited Staff Retirement Benefits Scheme	DC	R	Dec 31	20030302	-	-	0
The Catholic Diocese of Kitui Staff Provident Fund Scheme	DC	R	Aug 31	20100823	-	-	0
Bomu Medical Centre Retirement Benefits Scheme	DC	R	Dec 31	20091001	-	-	0
Kenya Reinsurance Corporation Limited Staff (DC) Pension Scheme	DC	U	Jun 30	20101001	-	-	0
Kenya Urban Roads Authority - Staff Retirement Scheme	DC	U	Dec 31	20101112	-	-	0
							2,609,948

## REGISTERED ADMINISTRATORS - 2010

ALEXANDER FORBES FINANCIAL SERVICES (EA) LIMITED

AON MINET INSURANCE BROKERS LIMITED

BRITISH-AMERICAN INSURANCE COMPANY (K) LIMITED

CFC LIFE ASSURANCE LIMITED

CHANCERY WRIGHT INSURANCE BROKERS LIMITED

CO-OPERATIVE BANK OF KENYA LIMITED

EAGLE AFRICA INSURANCE BROKERS KENYA LIMITED

ICEA TRUSTEE SERVICES LIMITED

KENINDIA ASSURANCE COMPANY LIMITED

KINGSLAND COURT TRUSTS AND BENEFITS SERVICES LIMITED

LIAISON FINANCIAL SERVICES LIMITED

MADISON INSURANCE COMPANY KENYA LIMITED

MERCANTILE INSURANCE COMPANY LIMITED

THE MORNACH INSURANCE COMPANY LIMITED

OCTAGON PENSION SERVICES LIMITED

PACIFIC INSURANCE BROKERS (EA) LIMITED

PAN AFRICA LIFE ASSURANCE LIMITED

ROBERTS INSURANCE BROKERS LIMITED

SAPON INSURANCE BROKERS LIMITED

SEDGWICK KENYA INSURANCE BROKERS LIMITED

THE APOLLO INSURANCE COMPANY LIMITED

THE HERITAGE INSURANCE COMPANY LIMITED

THE JUBILEE INSURANCE COMPANY OF KENYA LIMITED

THE KENYAN ALLIANCE INSURANCE COMPANY LIMITED

UAP LIFE ASSURANCE LIMITED

ZIMELE ASSET MANAGEMENT COMPANY LIMITED

## REGISTERED FUND MANAGERS - 2010

AFRICAN ALLIANCE KENYA MANAGEMENT COMPANY LIMITED
AIG GLOBAL INVESTMENT COMPANY (EA) LIMITED
AMANA CAPITAL LIMITED
APOLLO ASSET MANAGEMENT COMPANY LIMITED
BRITISH-AMERICAN ASSET MANAGERS LIMITED
CO-OP TRUST INVESTMENT SERVICES LIMITED
DRY ASSOCIATES LIMITED
GENESIS KENYA INVESTMENT MANAGEMENT LIMITED
ICEA ASSET MANAGEMENT LIMITED
INVESTEQ CAPITAL LIMITED
JUBILEE FINANCIAL SERVICES LIMITED
KENINDIA ASSET MANAGEMENT COMPANY LIMITED
MADISON ASSET MANAGEMENT SERVICES LIMITED
OLD MUTUAL ASSET MANAGERS (KENYA) LIMITED
SANLAM INVESTMENT MANAGEMENT KENYA LIMITED
STANBIC INVESTMENT MANAGEMENT SERVICES (EA) LIMITED
ZIMELE ASSET MANAGEMENT COMPANY LIMITED

## REGISTERED CUSTODIANS - 2010

BARCLAYS BANK OF KENYA LIMITED
CHASE BANK (KENYA) LIMITED
THE CO-OPERATIVE BANK OF KENYA LIMITED
EQUATORIAL COMMERCIAL BANK LIMITED
EQUITY BANK LIMITED
KENYA COMMERCIAL BANK LIMITED
NATIONAL BANK OF KENYA LIMITED
NIC BANK LIMITED
PRIME BANK LIMITED
CFC STANBIC BANK KENYA LIMITED
FAMILY BANK LIMITED

## Our Vision

To endeavour for a reasonable and sustainable standard of living for every Kenyan worker after their retirement.

## Our Mission Statement

Safeguarding and developing the Kenyan retirement benefits sector by creating and maintaining a conducive environment and fostering professionalism and efficiency.

## Quality Policy

Developing and Safeguarding the Retirement Benefits Sector through:

- 1) Commitment to Continued Excellence in Service Delivery
- 2) Upholding Professionalism, Integrity and Sensitivity to Stakeholder Interests
- 3) Operating a quality management system within the framework of ISO 9001.2008 standards
- 4) Continual improvement of the quality management system.

## Our Core Values

- Firmness and fairness
- Integrity
- Transparency and accountability
- Proficiency in quality service delivery

## Supporting Values

- Equal opportunity
- Exercising good judgment
- Flexibility and innovation
- Teamwork
- Sensitivity to the views and opinions of stakeholders
- Environmental consciousness





Retirement Benefits Authority

*Safeguarding your retirement benefits*

Retirement Benefits Authority  
Rahimtulla Tower, 13th floor,  
Upper Hill Road  
P.O.Box 57733 - 00200 NAIROBI

Tel: +254 20 2809000,  
Fax: +254 20 2710330  
Mobile: +254 722 509939, 735 339132  
Email: [info@rba.go.ke](mailto:info@rba.go.ke),  
Website: [www.rba.go.ke](http://www.rba.go.ke)