

**C.E.O REPORT ON POLYTECH REGULATED SACCO LTD GROWTH AND DEVELOPMENT
DURING THE ANNUAL GENERAL MEETING (AGM)**

Dear Members, Board of Directors, Invited guests and Stakeholders,

1. Appreciation for Continued Support

We extend our heartfelt gratitude to you, our esteemed members, for your unwavering support and trust. Your participation, feedback, and loyalty have been the foundation of our success. The Board and Management remain committed to working tirelessly to ensure your financial growth and security.

2. Improved Services

Over the past year, we have enhanced our service delivery by streamlining our operations, reducing turnaround times for loans, and introducing more member-friendly products. Our commitment to efficiency and innovation remains strong as we continue to refine our offerings to meet your financial needs.

3. Complaints and Compliments - A Guide for Growth

Member feedback has been instrumental in shaping the SACCO's growth. While we acknowledge areas that required improvement, we also appreciate the positive feedback received. Every complaint has served as a lesson, and every compliment has reinforced our commitment to excellence. We pledge to keep listening and responding effectively.

4. Digital Marketing and Technological Advancements

We have embraced digital platforms like M-polytech and Members portal to enhance member engagement, improve communication, and market our products effectively. Our online presence is growing, making it easier for members to access information, apply for services, and interact with us conveniently.

5. Appreciation for Continued Support

We extend our heartfelt gratitude to you, our esteemed members, for your unwavering support and trust. Your participation, feedback, and loyalty have been the foundation of our success. The Board and Management remain committed to working tirelessly to ensure your financial growth and security.

6. Key Pillars for Growth

Our strategic focus for the future is anchored on:

- **Innovation** - Leveraging technology to improve service delivery.
- **Member Empowerment** - Providing financial literacy and capacity-building programs.
- **Sustainability** - Strengthening financial stability and regulatory compliance.

- **Strategic Partnerships** - Collaborating with like-minded organizations for mutual growth.

Conclusion

As we move forward, our vision remains clear - to build a strong, member-focused SACCO that adapts to changing financial needs. We urge all members to continue supporting Polytech SACCO, embracing digital transformation, and actively participating in our shared journey toward prosperity.

Thank you, and let's keep growing together!



Stephen Mwangi
Chief Executive Officer,
Polytech Regulated SACCO Ltd.