

TIA Q4 E - MAGAZINE

A bond beyond insurance

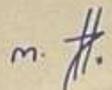


GLOBAL TAKAFUL AWARDS

September 09, 2024
Dusit Thani Hotel, Dubai-UAE

Presented to

Takaful Insurance of Africa
is chosen to receive
Best Takaful Operation


Muhammad Zubair
Chief Executive Officer
AlHuda CIBE



CIBE - UAE

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SUMAYYA HASSAN
CEO-TAKAFUL INSURANCE OF AFRICA

CEO'S MESSAGE

BLESSINGS OF THE FOURTH QUARTER: REFLECTING ON OUR JOURNEY

Bismillahi rahmani raheem

Dear Reader,

As we conclude this remarkable year, I am filled with immense gratitude and pride as I reflect on the blessings and accomplishments that Allah (SWT) has bestowed upon Takaful Insurance of Africa. Together, we have achieved tremendous milestones, staying true to our mission of providing Shariah-compliant financial solutions while positively impacting the communities we serve.

Key Highlights of 2024

- *Ramadhan Reflections and Connections*

This year's holy month was a time of spiritual renewal and camaraderie. Our staff iftar gatherings created opportunities for colleagues from different branches to unite and strengthen their bonds. Additionally, the stakeholders and intermediaries' Iftar celebrated our partnerships and reinforced the relationships that have been instrumental to our success.

- **Corporate Social Responsibility Initiatives**

The Kawangware Women's Groups project stood out as a testament to our commitment to empowering communities. Through financial literacy programs and microloans, we witnessed inspiring stories of resilience and economic independence among women entrepreneurs.

- **Success of IBLT Sales Window**

Alhamdulillah, the Index-Based Livestock Takaful (IBLT) sales window in the northeastern region was highly successful. By safeguarding pastoralists against drought risks, we not only secured livelihoods but also advanced our mission of ethical and inclusive financial protection.

- **Business Growth and Innovation**

Our dedicated business teams have continuously driven progress by launching product activations at various branches and participating in pivotal business meetings. Their efforts have enhanced our market presence and strengthened our reputation as a trusted Takaful operator.

- **Transition to a New Era**

This year marked a significant milestone as we transitioned to our new logo—a symbol of our evolving journey and forward-thinking vision. The launch of the Culture Change Initiative, aptly named "IGNITE," has further propelled us toward fostering an inclusive and innovative organizational culture.

- **Regional Recognition**

We are humbled and honored to have been awarded the title of Best Takaful Operator in the region. This accolade reflects the trust of our participants, the hard work of our staff, and the blessings of Allah (SWT).

As we look to 2025, we do so with gratitude and a steadfast commitment to serving our participants with excellence and integrity. Our journey this year has reminded us that every achievement results from collective effort guided by Allah's divine wisdom.

I sincerely thank our staff, participants, and stakeholders for their unwavering dedication and trust. May Allah (SWT) continue to bless our endeavors, strengthen our resolve, and guide us as we strive to create a brighter, more inclusive future.

Jazakum Allahu Khair, and wishing you all a prosperous and fulfilling new year.

Happy reading!





HADITH

The Prophet Muhammad (peace be upon him) said:

"The most excellent jihad is to speak a word of truth to an oppressive ruler."

This Hadith, found in Sahih al-Bukhari and Sahih Muslim, underscores the importance of taking meaningful action and standing firm for righteousness, even in difficult circumstances. While this Hadith specifically pertains to standing against oppression, it can also be understood as a call to reflect on our actions and the journey we undertake in life

Surah Al-Hashr (59:18):

"O you who have believed, fear Allah. And let every soul look to what it has sent before for tomorrow—and fear Allah. Indeed, Allah is Acquainted with what you do."

This verse emphasizes the importance of self-reflection and accountability. It calls on believers to consider their actions and the impact they will have on their future, encouraging a thoughtful evaluation of one's journey and decisions.



NOMA NI GANI?

Hauna full contributions?

LIPA NA INSTALMENTS!



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Data Analytics powering the new era of Internal Auditing

Internal auditing plays a critical role in an organization by reviewing and evaluating its operations, financial reporting, and compliance with laws and regulations. Historically, this process involved manually reviewing documents and records. However, advancements in data analytics and technology have given internal auditors more powerful tools to work with, enhancing their ability to provide valuable insights and recommendations to senior management.

By Brian Odhiambo.
Assistant Internal Audit Officer.
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Internal auditing has evolved from a primarily compliance-focused function to a strategic partner that helps organizations identify and manage risks, optimize operations, and ensure financial integrity. The traditional role of auditing has long been focused on compliance and risk management which is normally risk-based. In today's digital age, data analytics is empowering auditors to go beyond these basic tasks and provide strategic insights to their organizations other than assurance.

In Takaful Insurance of Africa, due to the rapidly changing environment in the financial sector. The Audit team has equipped itself with data analytics to ensure compliance, efficiency, and alignment with the dynamic environment. Data analytics allows audits to focus on critical areas, this allows the assessment of operational and financial data to spot any irregularities, inefficiencies, or potential risks to provide actionable management insights.

Data analytics is reshaping how we, as internal auditors at Takaful Insurance of Africa, deliver value. It allows us to work more efficiently, enhance risk management processes, and provide insights that support the strategic direction of the company while adhering to the IPPF standards and Sharia-compliant principles.

To maintain our effectiveness, the Internal Audit team at Takaful Insurance of Africa continuously upskills in handling large datasets and staying updated with modern data analysis techniques. To assist in pattern detection and predictive analysis, which enhances our ability to foresee issues before they escalate. This assists us in carrying out more thorough analyses, improving our risk assessments, and providing greater insights to the senior management and the board.

It's the magic wand that turns numbers into insights and risks into opportunities



THE RISE OF TAKATECH: REVOLUTIONIZING ISLAMIC INSURANCE WITH SHARIA COMPLIANCE

INTRODUCTION.

The Takaful industry, deeply rooted in Islamic principles of mutual assistance, shared responsibility, and ethical finance, is undergoing a transformative shift with the rise of TakaTech. This innovative integration of technology into Sharia-compliant insurance processes is redefining how Takaful products are designed, distributed, and consumed. TakaTech is not just about adopting technology; it represents a significant evolution toward delivering more accessible, efficient, and ethical financial solutions in alignment with the values of the Ummah.

WHAT IS TAKATECH?

TakaTech refers to the incorporation of advanced technologies such as artificial intelligence (AI), blockchain and the Internet of Things (IoT) into Islamic insurance (Takaful). This shift is aimed at enhancing operational efficiency, improving participant experiences, and increasing the accessibility of Sharia-compliant insurance solutions.

By addressing long-standing challenges such as lengthy claims processes and limited participant engagement, TakaTech is positioning Takaful as a leader in ethical and innovative finance.

THE IMPACT ON TAKAFUL MODELS

TakaTech is reshaping the Takaful industry while staying true to its foundational principles:

1. Personalized, Sharia-Compliant Solutions

Traditional Takaful policies often adopt standardized approaches. With TakaTech, AI and data analytics enable the creation of tailored plans that meet the unique needs of participants while adhering to Sharia guidelines. This customization improves participant satisfaction and reinforces the ethical focus of Takaful.

2. Efficient and Transparent Processes

Automation and blockchain technology are streamlining key processes such as underwriting and claims settlement. Claims that once required weeks to process can now be resolved in minutes, enhancing trust through transparency and reducing inefficiencies—all within the framework of Islamic ethics.

3. Expanding Financial Inclusion

Digital platforms and mobile applications powered by TakaTech are breaking down barriers to financial inclusion. Underserved markets, such as rural communities and small businesses, can now access Takaful solutions with ease, aligning with the Islamic principle of promoting social equity and communal welfare.

4. Cost Efficiency for Participants

By minimizing administrative expenses and eliminating inefficiencies, TakaTech reduces costs for Takaful operators, enabling them to offer more competitive and affordable contributions (premiums) to participants.



A SHARIA-COMPLIANT FUTURE

The rise of TakaTech signifies a new era for Islamic insurance, marked by innovation, accessibility, and adherence to Sharia principles. Takaful operators that embrace TakaTech are not only disrupting traditional practices but also fulfilling their duty to provide ethical, inclusive, and efficient solutions for the Ummah.

As we reflect on this transformation, we remain grateful to Allah (SWT) for the guidance and opportunities to align faith with technology, ensuring that the principles of mutual aid and shared responsibility remain at the heart of every innovation.

**I DON'T
STOP WHEN
I'M TIRED,
I STOP WHEN
I'M DONE.**

GO.



WE ARE CASHLESS

We do not accept cash at any of our branches. Pay directly to our paybill number

912900

DO NOT
make payments to
individuals

www.takafulafrica.co.ke

BEYOND INSURANCE: TAKAFUL REDEFINING SHARIAH-COMPLIANT FINANCIAL SECURITY

At T.I.A, your peace of mind is our mission, and we're committed to providing ethical, superior customer service, and innovative solutions. Choosing us means you're securing your financial future and contributing to broader societal welfare in a way that aligns with your values.

Takaful Insurance of Africa (T.I.A) is not just another insurance provider—it's a solution that brings value to your financial security while aligning with your ethical and religious beliefs. Our Shariah-compliant products ensure that you are part of a cooperative system, where mutual assistance, fairness, and transparency are at the core. Whether you want to protect your assets, health, or business, T.I.A offers products beyond traditional insurance by upholding ethical standards that resonate with the growing demand for socially responsible financial solutions.

Our innovative offerings, such as General Takaful products, Afya Takaful, Takaful Umbrella Fund, and Index-Based Livestock Takaful, cater to diverse needs while maintaining high levels of transparency and integrity. Moreover, our unique risk-sharing model ensures that any surplus is either reinvested for your benefit or redistributed, unlike conventional insurance where profits solely benefit shareholders. This mutual benefit is what makes Takaful stand out.



THE HOME OF SHARI'AH COMPLIANT INSURANCE



GENERAL TAKAFUL



AFYA TAKAFUL



PENSION



INDEX BASED LIVESTOCK TAKAFUL (IBLT)

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THE 5TH ASSOCIATION OF KENYA PROFESSIONAL INSURANCE AGENTS – AKPIA CONFERENCE

The 5th AKPIA Annual Insurance Conference recently concluded, leaving a lasting impression on attendees with its focus on innovation, integration, and inspiration. A highlight of the event was an engaging interaction with the dynamic teams from Kenya's Insurance companies.

Led by their business team, Takaful Insurance of Africa showcased a strong commitment to innovation and customer-centricity. The team's passion for delivering exceptional service and tailored solutions was evident in every conversation. By leveraging data-driven insights and advanced technologies, Takaful is poised to revolutionize the insurance industry.

As the insurance industry continues to evolve, embracing innovation, integrating cutting-edge technologies, and inspiring positive change will be crucial. The insights gained from the 5th AKPIA Annual Insurance Conference, particularly the interaction with the Takaful Insurance of Africa team, provide valuable guidance for industry professionals as they navigate the future.





INNOVATE, INTEGRATE, INSPIRE.

*Embracing Artificial intelligence (AI)
and Climate Action for Sustainable
Insurance Solutions*

Key takeaways from the interaction with the Takaful team include:

- **Customer-Centric Approach:** A focus on understanding and addressing the evolving needs of customers through personalized products and seamless digital experiences.
- **Data-Driven Decision Making:** Utilizing data analytics to enhance risk assessment, improve underwriting processes, and optimize claims management.
- **Embracing Technological Advancements:** Leveraging AI and other emerging technologies to streamline operations, improve efficiency, and enhance customer satisfaction.
- **Climate Resilience:** Developing innovative insurance solutions to mitigate the risks posed by climate change and support sustainable development.





TAKAFUL UMBRELLA FUND

Insights from the 2023 Takaful Umbrella Fund Annual Report



Takaful Insurance of Africa Limited, through its Takaful Umbrella Fund (TUF), has continued to build on its promise of providing ethical and participatory financial solutions.

The 2023 Annual Report and Financial Statement of Takaful Africa offers a comprehensive look into the organization's fiscal health, strategic direction, and the challenges it aims to address in the coming year.

Strategic Investments and Fund Performance

The Investment Managers' Report, provided by African Alliance Kenya Investment Bank Limited, showcases an impressive allocation strategy that prioritized both short- and long-term returns. Non-current assets in plan investments rose significantly, ensuring liquidity and continued growth opportunities. Notably, cash and cash equivalents grew to Ksh 14.7 million, improving the fund's ability to meet obligations without compromising long-term investment performance.



T.U.F Board Members

Financial Performance Highlights

The report demonstrates resilience amidst global uncertainties. The net assets available for benefits as of December 31, 2023, increased by **17.5%**, reaching **Ksh 947,355,041**, compared to **Ksh 805,991,469** in 2022.

This increase was driven by a solid return on plan investments, despite higher management expenses and tax liabilities. Investment income, a crucial driver of the fund's profitability, contributed Ksh 65.4 million—reflecting a well-balanced investment strategy in a volatile market.

Key highlights include:

- Contributions reached **Ksh 110.9 million**, up from **Ksh 106.7 million** in the previous year.
- Withdrawals slightly increased to **Ksh 35.5 million**, indicating a moderate shift in member activity, potentially due to post-pandemic financial adjustments.
- Fund management and investment expenses rose to **Ksh 11.6 million**, reflecting the growing complexity and administrative requirements of managing a robust and expanding investment portfolio.

Legislative and policy considerations

One of the key legislative highlights discussed in the AGM was the tax relief on contributions. In 2023, the limit on tax-free contributions increased from **Kshs. 20,000 to Kshs. 30,000 per month**. This change is especially beneficial to members who commit to long-term contributions, as they are now eligible for a tax-free benefit if they contribute to the fund for twenty years. Such incentives are poised to attract more members and ensure higher retention rates, reinforcing the fund's growth trajectory.

Ethical Finance and Social Impact

As the pioneering fully Sharia-compliant insurer in East Africa, the company not only prioritizes profit generation but also aligns its activities with the needs of the Muslim community, offering products that cater to those seeking Shariah-compliant financial solutions. Its **Waqf fund**—a key initiative aimed at community development—saw significant contributions, furthering its mission to create a positive social impact.

DOMESTIC PACKAGE TAKAFUL

WUEH!

**Sometimes a padlock is not
enough**

Get a **Takaful Home Burglary Cover** today!



More Info

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0731808010



Key Features of the Takaful Umbrella Fund:



Victor Mokua, Pension Administrator
Takaful Insurance of Africa

1. Shariah Compliance: Investments strictly adhere to Islamic commercial principles.
2. Cost Efficiency: Shared operational costs across participating employers.
3. Professional Management: Trustees ensure compliance with regulatory and ethical standards.
4. No Penalties on Withdrawal: Employees can withdraw from the fund without penalties, provided they give a 30-day notice.
5. Tax Relief: Contributions are tax-deductible up to Ksh 20,000 per month per member.

LOOKING AHEAD: INNOVATION AND EXPANSION

Takaful Insurance of Africa is poised for further growth as it continues to innovate and expand its product offerings. The company's strategic focus for 2024 includes expanding its reach into new markets across Africa and enhancing its digital platforms to provide clients with seamless access to its products. Moreover, we aim to strengthen partnerships with businesses seeking Shariah-compliant financial solutions, furthering its mission of fostering ethical financial practices across the continent.

With Takaful Umbrella Fund, the company is not only meeting the financial needs of its clients but also leading the way in creating a more inclusive and ethical financial system. As demand for Shariah-compliant products continues to grow, Takaful Africa is well-positioned to remain a market leader in East Africa and beyond.





CULTURE CHANGE LAUNCH

CORPORATE FUN DAY



DRIVING ORGANIZATIONAL TRANSFORMATION: CULTURE CHANGE INITIATIVE LAUNCHED ON NOVEMBER 16, 2024

On November 16, 2024, a transformative Culture Change initiative was officially launched, marking a pivotal moment in the organization's journey towards fostering a more inclusive, ethical, and innovative work environment. This initiative coined "IGNITE" aims to spark new behaviors and reinforce core values to enhance employee engagement and organizational performance.

Key Themes and Values

The Culture Change program emphasizes a commitment to excellence and respect in every interaction. Core behaviors were categorized as "Red" (to avoid) and "Green" (to embrace), creating a structured framework for behavioral expectations:

- Top Red Behaviors to Avoid:
 - a. Disrespecting colleagues.
 - b. Unprofessional handling of participants.
 - c. Mismanaging time.
 - d. Being insincere in engagements.
 - e. Failing to communicate responsibly.
- Top Green Behaviors to Foster:
 - f. Providing excellent service consistently.
 - g. Upholding ethical and Shari'ah-compliant work principles.
 - h. Supporting work-life balance for optimal wellness.
 - i. Addressing communication promptly.



Healthy work-life balance	Prioritize workplace safety and wellness	Contribute to Problem Solving & Process Efficiency	Regular Performance Feedback Sessions	SOP/SLA Adherence	Flexi-hours	Communicate (Open/Transparent/Co reasons)	Be Responsible & Accountable	Be a good role model	Communication, Capital, Competence & Commitment	Abide to Shariah Principles	You Touch It, You Own It
Nurture Good Working relationship with colleagues	Clear Career Growth Plan (Milestones)	Practice Etiquette	Regular Interactive Team Breakfasts	Staff Events(Iftar)	Be Professional	TAT Adherence	Agile	Be Open to Criticism	Career Guidance & Mentorship	Encourage Creativity through Learning & Growth	Adaptable & Flexible
Culture (Diversity) Awareness & Inclusivity	Mutual Respect	Be friendly, Compassionate & Care	Uphold Customer Centricity	Keep Customers Updated and Informed	Green Behaviour I will always...		Customers is the 1st Priority	Employee Incentives	Price, Process & People Integrity	Committed to Team Success	Positive Leadership
Set high standards of excellence to achieve	Keep learning, unlearning and relearning	Respect the formal Hierarchy	Compete with our competitors	Learn from each other	Approach/Institute Management	Keep your promises	Keep you word	Rewards & Recognition	Be a team player	Humane Leadership	Staff Activities: one-on-one with CEO with birthday babies, in your photo, team building, breakfast
Attitude for Gratitude	Actively Listen	Self improvement	Improve on Time Management & Organization	Own to my Mistakes	Be Time & Cost Conscious to improve productivity	Treat all tasks as important	Listen to customers	Go Above and Beyond	Prompt for Feedback	Implement overtime allowance	Display our core values in all offices
Constant & Consistent feedback	Be transparent	Employee Value Proposition	Customer Value Proposition	Intermediary Value Proposition	Environmental cognizant						



Give Excuses	Disrespect Colleagues	Poor Meeting Etiquette	No Staff Activities (one-on-one with the CEO, in your shoes activities)	Be apathetic	SLA Non-Compliance	Unfairness Treatment of Customers	Unmet Customer Needs	Poor Telephone Etiquette - unanswered calls	Put ME before WE	Lack or Unclear Performance Feedback	Be Shariah Non-compliant (conventional)
Make false promises	Lack Camaraderie or not be a team player	Communicate disrespectfully or disruptively	Withhold Delivery Communication (Customer/ Internal)	Ignore Ideas	Disrespect people's or the company time	Unmet Deadlines	Disrespect/Disown/No Ack of Company Resources	Lack Empathy	Be Negative	Give False Promises (Internal/External)	Bully or Harass (verbally, physically, sexually)
Compromise on Integrity	Poor TATS	Poor Customer Handling	Lack Motivation	Unwilling to assist or participate	RED BEHAVIORS I will never...		No resolutions to conflicts with colleagues	Lack Proactivity	Escape/Blame Communication	Slyness/Lies	Undermine one another
Pass the Buck	Non-Responsive or delayed communication	Lack of Prioritization	Lack of Commitment	Non-Adherence of Customer/Corporate Confidentiality	Procrastinate	Be Resistant to Change	Poor Email Etiquette	Poor planning/time management	Blame Culture	Sabotage	Rigid in our thinking
Ignored customer complaints	Toxic/hostile work environment	no work/life balance	Employee incentive issues	Unapproachable/ Bad management	Centralized decision making	No corporate commitment to participants	Assigning the importance of a task to the personal opinion of the person	Arguing with participants	Speaking ill of the company (chronic & malicious complainants)	Ignore participants calls	Not Adhering to Reporting & Working Hours
Overpricing & Underdelivering	No Overtime	Top-Down Adoption	Unclear communication structure	promote our staff	specialized staff training	tailor-made performance appraisal process	Employee Value Proposition	Intermediary Value Proposition	Customer Value Proposition	complaint /complaints dashboard	Poor Workflow Management

**THE WORLD IS A BOOK
AND THOSE WHO DO NOT
TRAVEL READ ONLY
A SINGLE PAGE**

KIMBERLY ANNE LEE

TAKAFUL IBLT'S SALES WINDOW SUCCESS IN Q3 2024



In the third quarter of this year, the Takaful Index-Based Livestock Takaful (IBLT) team undertook a critical sales window period to support pastoralists in mitigating the risks associated with severe drought. This initiative focused on enrolling participants into livestock insurance plans designed to protect their livelihoods against forage scarcity.

As the program evolves, it continues to champion economic resilience and sustainable solutions for vulnerable populations.

During the August and September sales window, the IBLT team concentrated on offering coverage that commenced on October 1, 2024. This insurance provides peace of mind for a full year, ensuring that pastoralists have financial security if forage conditions fall below critical thresholds. Using satellite-based monitoring, payouts are triggered when forage availability dips below the 20th percentile of historical levels, a measure that guarantees objective and reliable assessments.

The team's efforts highlight the importance of proactive risk management in a region highly vulnerable to climate-induced challenges. By expanding coverage during this sales window, Takaful IBLT continues to empower communities, providing economic stability and sustaining social dignity for pastoralists during periods of environmental stress.



Unveiling the Power of Whole Grains

In a world where health trends come and go, whole grain products have stood the test of time. Packed with essential nutrients like fiber, vitamins, and minerals, these grains are not only delicious but also crucial for maintaining a balanced diet.

Whether it's a hearty bowl of oatmeal to start your day or a slice of whole-grain bread for lunch, these foods keep you fuller for longer, promote heart health, and support digestion.



By Gladys Mwende

gladys.mwende@takafulafrica.co.ke



The versatility of whole grains makes them easy to incorporate into any meal. So, why not make the switch? Elevate your wellness journey with the power of whole grain products today!

Customer Service Week 2024



Isiolo Branch

TRADITIONAL WEAR



CBDO Branch

PROFESSION WEAR



Mombasa Branch

ISLAMIC WEAR



Head Office

It's back-to-school edition on today's [#tbt](#)

How many words can spot in the crossword?

Winner gets a Takaful gift Hamper!

Cross word
challenge

How many
words can you
spot?

#TBT

E	E	O	I	R	N	E	B	L	W	H	H	A	U	E	X	U
X	F	K	N	C	O	N	T	R	I	B	U	T	I	O	N	W
J	D	I	O	E	L	H	Z	H	O	D	T	L	Z	L	A	L
Y	M	N	S	A	Q	J	I	W	T	S	W	D	J	P	A	E
T	Y	R	H	N	Q	I	S	Y	U	W	I	A	Q	L	C	E
I	O	R	A	R	O	P	F	L	C	P	B	K	A	N	X	Q
L	L	O	R	A	F	I	P	V	S	I	A	H	A	S	U	F
E	L	T	I	F	S	R	N	Q	W	L	L	R	S	W	C	L
D	M	O	A	T	U	U	I	T	Z	O	U	O	A	B	U	M
I	F	M	H	S	X	P	G	O	E	S	A	K	P	F	D	V
F	B	W	N	H	X	C	M	E	N	R	A	P	A	V	B	U
E	C	N	V	X	W	N	O	I	Q	L	E	K	J	O	S	E
W	S	S	D	G	A	M	Y	I	A	V	A	S	A	D	X	A
D	O	J	A	U	A	I	K	H	P	T	M	C	T	G	D	C
Z	Y	C	N	E	R	A	P	S	N	A	R	T	A	A	E	U
M	S	I	T	C	V	Q	W	F	E	X	F	T	Y	J	P	K
R	W	P	J	M	U	D	H	A	R	A	B	A	H	P	D	U

Motor Fidelity Wiba No Interest Shari'ah
Halal Wakalah Mudharabah Transparency
Surplus Takaful Contribution Insurance
Policy

UMEENDA
OCHA
KWELI?

Happy
Holidays



**THE HOME OF
SHARI'AH COMPLIANT INSURANCE**



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