



# THE NPSC

“Together we transform the police for effective service delivery”

## BULLETIN

ISSUE No. 007

JULY 2015

### Changes in Police Recruitment Procedures



The May 2015 Police Constables recruitment exercise at NYS Headquarters, Nairobi. Recruitment will be done in phases where recruits will be given a period of time to submit their applications if the new regulations are passed by parliament.

The new regulations on police recruitment which were gazetted on May 22nd this year will see the abolition of the one-day recruitment exercise which has in the past drawn widespread criticism for lacking in transparency and being riddled with corruption.

According to the regulations, phase one of the process will see the Commission advertise vacant positions in local dailies to ensure adequate publicity and invite applicants to apply within a stipulated period of time. This is a major departure from the past practice where potential recruits were instructed to report at various recruiting centers.

Once the applications have been received at the NPSC, a shortlist of applicants will be prepared taking into consideration gender, regional and ethnic balance. Due diligence on the shortlisted applicants will also be carried

out. The shortlisted candidates will then be informed to present themselves for the second phase of the recruitment which involves physical, aptitude and medical assessment plus the verification of the documents.

The Commission will then proceed to ensure there are adequate recruitment panels and also accredit observers to participate.

Under the new regulations, the Commission will remain responsible for all recruitment into the service and shall develop policies and procedures for the proper carrying out of the same. The Commission may, however, delegate the recruitment of police officers below the rank of Superintendent to the Inspector - General. This delegation shall be in writing. Recruitment of all other senior ranks must be carried out by the Commission.

This is because the NPSC currently

lacks adequate members of staff to be deployed in the current designated 329 recruitment centers countrywide. It is however important to note that members of the recruitment panels who include an officer of the rank of Superintendent of Police, a medical officer and an education officer will be drawn from outside their normal areas of operation or jurisdiction.

Once the second phase has been concluded, the list of all successful candidates will be published in the local dailies or any other relevant available media, upon which letters of admission shall be issued instructing them to report to designated police training colleges.

The Commission has also put in place measures to investigate any complaints that may come up with regard to the exercise and may annul or order a repeat of the same as well take disciplinary action against recruitment officials.

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## The NPSC Bulletin



“Together we transform the police for effective service delivery”

This is a monthly publication of National Police Service Commission.

**VISION:**

Champion of a dignified professional police service.

**MISSION:**

To transform and manage the human resource of the police service for efficiency and effectiveness.

**CORE VALUES:**

Independence and Integrity  
Transparency and Accountability  
Respect for Diversity and Equality

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# FROM THE CEO'S DESK

Quite often, when a police officer commits an offense, all attention shifts to the Commission. Members of the public outraged by the conduct of the officer take to the social media platforms of twitter and facebook to either demand action from the Commission or to condemn it for slowing the wheels of justice by not taking prompt action.

A bribery scandal involving traffic police in Uthiru is a good case in point. Exasperated by the blatant behaviour of the officers, a Kenyan traffic tweeted “@NPSC\_KE @citizentv kenya cops at Uthiru bridge are too corrupt. They withstand heavy rain for 100bob. Who will rescue Kenya?”

The fact that this tweet, which was retweeted over and over again, was not copied to @NPSOfficial\_KE- the official twitter handle of the National Police Service- is evidence that there is a misunderstanding about the role of the Commission in exercising disciplinary control over the Service.

Article 246 (3) (b) of the Constitution provides that the Commission shall ‘observing due process, exercise disciplinary control over and remove persons holding or acting in offices within the Service.’ At the same time, Article 245(2) (b) provides that the Inspector-General (IG) shall ‘exercise independent command over the National Police Service and perform any other function prescribed by national legislation.’

Further, Section 8(1) (a) of the National Police Service Act elaborates that the independent command of the IG envisioned in Article 245(2) (b) of the Constitution means that the IG ‘shall be responsible for all matters relating to the command and discipline of the Service subject to disciplinary control by the Commission.’

From the foregoing, it is clear that when it comes to disciplinary action; both the IG and the Commission have a role to play. In order to differentiate between the role of the IG and that of the Commission, it is important to understand what encompasses ‘disciplinary control by the Commission.’

Section 10 (4) of the National Police Service Commission Act provides that the disciplinary action envisaged under Article 246 (3)(a) includes the development of fair and clear disciplinary procedures and mechanisms; ensuring compliance with the prescribed disciplinary procedures and guidelines formulated by the Inspector-General; and ensuring compliance with due process in disciplining members of the service.

Disciplinary control also includes receiving of regular reports from the Inspector-General (IG) on disciplinary matters handled by the Service; reviewing or ratifying of disciplinary actions taken by the Inspector-General; hearing and determining appeals from members of the Service; and observing due process, removing persons holding or acting in offices within the Service.

So, disciplinary control does not include initiating disciplinary action. Rather, the

IG initiates disciplinary action and the Commission’s responsibility is to either ratify or review the disciplinary action taken by the Inspector General. In deciding whether to ratify or review the decision by the IG, the Commission considers whether the correct procedures as prescribed by the discipline regulations, Service Standing Orders and guidelines have been followed and whether correct disciplinary measures have been taken.

It is worth noting that not all disciplinary matters are forwarded to the Commission. Whereas disciplinary cases of officers of the rank of Assistant Superintendent of Police and above must be approved by the Commission, the IG can impose certain sanctions on officers of the rank of Chief Inspector of Police and below without seeking the concurrence of the Commission. But where sanctions include stoppage of salary increments; reduction in rank and dismissal from the Service the approval of the Commission must be sought.

Does the fact that the IG can take certain disciplinary action without approval from the Commission undermine the oversight role of the Commission? Not at all. The IG is obliged to furnish the Commission with regular reports on the disciplinary matters handled by the Service. In addition, an officer aggrieved by the Disciplinary committee’s decision may apply for an appeal, first at the county or formation level; then to the respective Deputy Inspector-General or to the Directorate of Criminal investigations, thereafter to the Inspector-General and ultimately to the Commission.

Disciplinary process may commence upon a complaint from either a member of the public or Service. It may also be triggered by a complaint from a state organ or an anonymous witness statement or other statement made for another investigation not necessarily commenced for purposes of police service matters. Complaints against police officers can be reported at the Internal Affairs Unit or any police station or post.

The Discipline Regulations require that all investigations into complaints against police officers shall be notified to the Internal Affairs Unit (IAU) upon commencement of investigations and the IAU shall in turn submit quarterly reports to the Commission through the IG of all complaints and outcomes of investigations conducted by the unit and reported from various field reports. Members of the public are therefore encouraged to report incidents of police misconduct for action to be taken. And those on twitter must remember that @NPSOfficial\_KE should always precede @NPSC\_KE.

So, yes, the Commission plays a critical role in the disciplinary function of the Service. It develops regulations to guide the disciplinary process, ensures compliance with these regulations and due process and also ratifies and reviews disciplinary action recommended by the IG. But the role of initiating disciplinary action is the preserve of the IG.

## Medanta AfriCare Partners with NPSC and NPS to Provide Health Services to Police Officers



NPSC Chairperson Johnston Kavuludi with Medanta AfriCare representatives at NPSC offices in Skypark Plaza. They'll partner with NPSC and NPS to provide health services to police officers.

As part of its corporate social responsibility Medanta AfriCare will partner with the National Police Service Commission and the National Police Service to offer free medical diagnostic assistance to police officers.

"Policing is a thankless job. These men and women work so hard they hardly find time to go for medical checkup. That is why Medanta decided to conduct medical camps at police stations for both the officers and their families as a way of expressing appreciation for the hard work they do." Medanta CEO Anil Maini said adding that the day care centre has so far held medical camps at ten police stations.

Mr. Maini was speaking at a consultative meeting held on Thursday 23rd July 2015 at the Commission offices between representatives of Medanta AfriCare and the Commission to discuss areas and modalities of collaboration. The meeting was chaired by the NPSC Chairman Johnston Kavuludi.

"The importance of police welfare cannot be overemphasized," the NPSC Chairman Mr. Kavuludi said. He thanked Medanta for this initiative which he said was worthy of emulation and called upon other corporates to prioritize police welfare.

Director of Medical Operations at Medanta, Dr. khushal Singh said the free medical camps have provided important insight into the health of police officers noting that some officers who were found to have critically high levels of blood pressure had been going about

their business oblivious of their situation.

In addition to free medical camps, other areas of support proposed include the screening of officers at the state-of-the-art diagnostic laboratory at the Medanta AfriCare day care centre; equipping of laboratories in police medical facilities; management of HIV/Aids, counseling services for police officers as well as health awareness training programmes.

Situated on Waiyaki Way opposite the Safaricom Centre, Medanta AfriCare was launched in May 2012. It is a world class healthcare service provider which caters for clients across Africa. It is affiliated to Medanta-The Medicity, a 1250 bed tertiary care hospital spread across 43 acres in New Delhi, India which includes a research centre and a medical and nursing school.

The centre offers a wide range of services which include laboratory, radiology, renocare, oncocare, gastrocare, dental and eye clinic. It also offers telemedicine consultations where patients can get expert and second opinion from senior consultants from Medanta-The Medicity in India.

In addition, Medanta provides home health care services in Nairobi which include doctor's visits, nursing care, physiotherapy, home sample collection and medicines delivery. The latest addition is the opening of a SurgiCare this month for general surgery.

Medanta AfriCare is accredited with National Hospital Insurance Fund (NHIF) as well as all leading insurance companies in Kenya.

## Curriculum development for IAU unit

A comprehensive training curriculum is key in ensuring that the Internal Affairs Unit is properly equipped to effectively carry out its mandate, Commissioner Murshid has said.

He was speaking during the official opening of a two-day retreat held on 14-15 July 2015 at the Hotel Intercontinental to deliberate on the IAU training curriculum.

The retreat, which was sponsored by the US Embassy, was attended by representatives from the National Police Service, Commission on Administrative Justice, Independent Policing Oversight Authority, Kenya Revenue Authority and National Intelligence Service.

Other participants included Office of the DPP, Kenya National Commission on Human Rights, Advocates Complaints Office, International Justice Mission, The Judiciary and the National Gender and Equality Commission.

Underlining the pivotal role of the IAU in police reforms, Commissioner Murshid pointed out that if the unit executed its mandate effectively, other oversight institutions like IPOA may end up having very little to do.

Acknowledging that the IAU is uniquely placed to control police misconduct, Ms. Courtney Morris from the US Embassy said the US government chose to support the unit in order to assist the NPS in transforming itself adding that the unit was a model of integration as its staff is drawn from all formations of the NPS.

Also present were Director of Reforms, Mr. King'ori Mwangi and IAU Director, Mr. Leo N. Ijira who both underlined the importance of empowering the unit so that it can deliver on its mandate.

Areas that were identified for inclusion in the curriculum include among others criminal investigations, basic understanding of court processes, record and complaints management, effective communication and reporting as well as stress management.

The same working team is set to meet at the beginning of August to work on training content and modules. This will be followed by an evaluation forum and thereafter the draft curriculum will be forwarded to NPSC and KIE for approval.

## HR MORSELS

### Rules of Conduct

Regulations governing discipline in the Civil Service and the procedure to be followed in cases of breach of discipline are contained in the Public Service Commission Act (Cap.185) and the Public Officer Ethics Act, 2003. Some of them are as follows:

#### Personal Interests

It is a requirement that all officers disclose their personal interests. For the purpose of this regulation, "personal interest" includes the interest of a spouse, relative or business associate which may conflict with official duties in accordance with the previous Public Officer Ethics Act, 2003

#### Absence from duty without Permission

An officer who is absent from duty without leave or reasonable or lawful cause for a period exceeding twenty-four (24) hours is liable to summary dismissal.

#### Absence from duty on grounds of illness

An officer who absents himself from duty on the grounds of illness must produce proof of the sickness certified by a medical practitioner.

#### Interdiction /Suspension

An officer may be interdicted only if proceedings which may lead to his dismissal are being taken or about to be taken or when criminal proceedings are being instituted against him. Likewise, an officer: may be suspended from duty when he has been convicted of a serious criminal offence; or when as result of the proceedings for dismissal taken against him. The authorized officer considers that the officer ought to be dismissed; or when an officer is reported to have absconded duty. An officer who is interdicted shall receive such salary, not being less than half his salary, as the authorized Officer shall deem fit while an officer who is suspended from the exercise of the functions of his public office shall not be entitled to any salary. The officers will however be eligible for payment of house and medical allowances. An officer on interdiction or suspension should report to his supervisor at least once a week and should not leave his duty station without express permission.

#### Criticisms of other government

The extent to which an officer may be permitted to express his opinion on the actions of a friendly government must necessarily be governed by the extent to which such expressions are likely to embarrass the Government of Kenya in its relations with the Government.

#### Gifts

An officer is prohibited from receiving valuable presents (other than gifts from the personal friends and relatives) whether in the form of money, goods, free passages or other personal benefits and from giving such presents.

## The Journey Towards Establishment of the Traffic Department



Traffic police officers at the scene of an accident in Thika Super highway. The traffic department has a staff strength of 2,506 officers headed by Mr. Charlton Mureithi who holds the rank of Assistant Inspector General.

The Traffic Section in Kenya was established in 1954 at the Police Headquarters in Nairobi. Its mandate was to monitor and maintain records of traffic related cases. In 1960 Mr. J.W. Newman who was an Assistant Superintendent of police was appointed the traffic police boss.

In 1973, the Highway Traffic Operations was created and its headquarters was located at the current Traffic Department Headquarters in Ruaraka, Nairobi. Mr. S.K. Raval who was an Assistant Commissioner of Police was subsequently appointed as the first commandant. Additional patrol bases were established in Makindu, Naivasha, Kisumu, Eldoret, Voi and Nairobi and additional officers were posted to man these bases.

In 1985 the Highway Traffic Operations changed into the Police Traffic Department and in 2003 the Department was reconstituted and all bases countrywide were handed to the respective Provincial Police Officers for both administrative and operational management.

The functions of the Traffic police Department, which draws its mandate from the National Police Service Act, Section 54, include prevention and investigation of road accidents, maintenance of data, provision of free flowing traffic along the roads, convoys and escort of VIPs, enforcement of traffic laws and regulations, apprehension and prosecution of traffic offenders, creation of road safety awareness to the public through media lectures in public fora and learning institutions among others. Currently the Department has staff strength of 2,506 officers and is headed by Mr. Charlton Mureithi who holds the rank of Assistant Inspector General.

The Department faces a number of challenges chief among them the raising cases of corruption and bribery among the traffic police officers. However, the appointment of the Task Force on

Maintenance of Order on Roads on 2nd July 2013 (Traffic Reforms) by the Cabinet Secretary for Interior was specifically set to address these issues. This is an all-inclusive Task Force chaired by the NPSC and drawing membership from NPS, NTSA, and KENHHA.

The involvement of the EACC in the fight against corruption among traffic police officers is also bearing fruitful.

The High number of accidents approximately over 3,000 per year on our roads due to natural and man-made factors has seen the department work

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Currently the Department has staff strength of 2,506 officers and is headed by Mr. Charlton Mureithi...

closely with stakeholders to introduce various interventions such as erection of bumps in black spots and on major highways, Zebra crossings and flyovers as well as speed guns. In addition, police have been given cameras and SACCOs established to help boda bodas and other operators function professionally.

Constant education and awareness creation on traffic laws and regulations is envisioned as the way forward to mitigate poor observance of traffic laws such as carrying of excess passengers by the public and non-enforcement by the police officers and also tampering with speed governances.

Other solutions include the recruitment of more traffic officers and coming up with public-private partnerships to address and boost levels of tools and equipment.

# Introducing An Automated Vetting Tool

**D**uring the last 18 months, NPSC has been vetting Police Officers to determine their suitability for service in the National Police Service (NPS). So far about 1,400 police officers have been vetted.

With more than 80,000 Police Officers yet to be vetted, the Commission, through the Information, Education & Communication (IEC) Directorate has embarked on the development of a computer program or tool to automate the process so that the vetting of the officers is carried out at a reasonable pace while at the same time not compromising the integrity of the process.

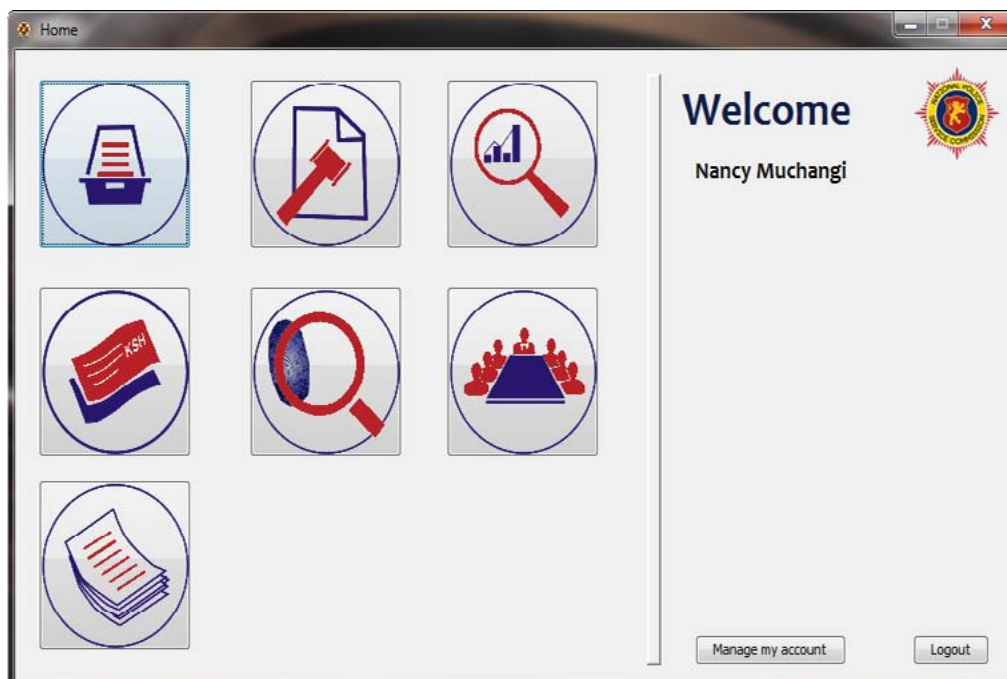
The tool is a Client-Server-based, state-of-the-art, bespoke System done by our very own team software developers in the ICT Department using the most current programming tools. 'Client-server-based' means it is not Web based, hence not accessible through the internet and 'bespoke' means an individually or custom-made product. The system will soon be deployed to the user departments through the NPSC Local Area Network (LAN). It has the capability of being fully integrated with other existing government systems and has the scalability to in future include other areas as per the Commission's mandate such as Recruitment.

The system shall be used by the Vetting Secretariat teams that include staff in the Human Resource, Research, Records, Investigations, Legal and the Financial Analysis Unit.

Each section will have a module to work with that is specific to their processes but all modules are integrated and interlinked as necessary to eliminate multiple entry of information. Authorization to use the system is given through a user login system that assigns unique user names and passwords with appropriate levels of permissions and restrictions depending on the user. The Report Generation module will generate authentic reports customized to the vetting process for use by the Secretariat and the Executive.

The vetting system has been designed to follow the current Vetting Process Workflow by translating manual processes to automated processes to enhance accuracy, efficiency and timeliness. A 'process workflow' can be defined as the sequence of steps, activities or processes through which a piece of work passes from initiation to completion. (Oxford Dictionary)

A computerized process makes it easier when work needs to be looked up or followed up. Cases of people absconding, documents missing and misery spread in a general direction or centered on the process owner will be no more. Through simple automation, and as most modern



A home page screenshot of the vetting tool.

day developers say today, "at the click of a button", there is a way to keep track of work without any searching, snooping or screaming!

Additional benefits the Commission seeks to reap from the Vetting Process Automation are:

I. Streamlined communication in the vetting process: Automating workflows allow for a streamlined mode of communication and one common dashboard where all transactions are placed, along with details and status at every stage of the process.

**The tool is a Client-Server-Based, state-of-the-art, ..done by software developers in the ICT Department...**

II. Enforced accountability: By automating workflows, a system audit trail can show who is responsible for what processes as all are bound to the person who performed the action in the system or the user logged in. This enforces accountability on all users.

III. Minimized costs due to manual errors and inefficiency: Because to err is human, we may forget due dates or approval deadlines or make entries for records never received. This might result in misinformed decisions. An automated workflow has controls that help minimize errors. At any point in time, a particular record is presented in its current state.

IV. Developed insight into the evolution and impact of the process:

Imagine an automated work process flowing smoothly for 4 - 6 months. A lot can be done with all the data that is accumulated, some analysis, customized reports or projections. Accumulated data centralized in an automated workflow tool, provides insights that tell if the current process is bottling up at any point or if it is making work any easier for employees or if it is making what would otherwise be a simple thing more complicated. This is good input to have for all process management needs.

V. An established clear approval hierarchy: There is an approval hierarchy for a workflow process. With an automated tool it is clear who the person "in-charge" is for approvals. A well implemented process workflow tool will have these approval hierarchies codified and will ensure that each process has its own specific hierarchy as deemed by it. This reduces delays and also aids accountability.

Application tools vary from organization to organization based on the challenges of each individual business setting but the benefits of a computer-based process will be obvious to the user. There will be better work flow management that translates into shillings saved and happier users. Automated workflows are better able to forecast results, provide shortened time windows, improve efficiency, cut back on costs, reduce work-hours and increase productivity.

Every new born needs a name! This vetting system does not have a name yet the likes of Apple, Microsoft Office or Adobe Acrobat. Creative name suggestions for the tool are welcome. Send them to [info@npsc.go.ke](mailto:info@npsc.go.ke).

# WELLNESS: Chronic Diseases Can Be Prevented



**T**he most worrying health problems of today are chronic diseases. The disabling conditions and the economic burden they impose are thoroughly documented. Some of these diseases are mental, heart disease, cancer and obesity, the health problems that require individual action in prevention and control.

The tools for dealing with these health conditions of today are not as specific and precise as those of that have been available for contagious diseases. The availability of specific measures for prevention of these diseases such as vaccination, immunization, safe water and milk supplies, sanitary sewerage disposal – when properly utilized protect people from several communicable diseases. The interesting part is even in situations where an individual contacts a given disease, there are antibiotics and other chemotherapy agents that are specific and effective. But there are no such specifics available for preventing these chronic diseases.

Closely related to lack of specific and precise methods of dealing with the chronic diseases is the different manner in which these diseases occur. For example, the onset of the chronic conditions is slower than is the onset of acute conditions such as contagious diseases. This results in little motivation

to act on slowly developing problems of the chronic disease compared to quick and fast motivation to act on preventing the rapid contagious diseases.

Because the onset of chronic condition is gradual, education regarding the accompanying physical changes is difficult. Early detection of the disease means that an individual must either take routine examinations or tests even when feeling perfectly well or learn some skills to self examine on slight changes and seek attention before the disease or condition has progressed too far.

There are difficulties in applying an individual action to prevent or control chronic diseases, for example most require a complete change in pattern of one’s daily living such as changing the diet and the kinds and amount of physical and mental activity that require radical readjustments in an individual’s life which are not equally possible to define, compared to a single action such as being vaccinated or immunized can protect a person for a long period of time. There is need for individuals to constantly change and adapt to new behaviors through learning and education to combat these chronic diseases.

## A Day in the Life of Liyai Hesbon Mkachelelwa

**Tell us about your family?**

I am a third born in polygamous family of 10 boys and 8 girls. I am married with two boys and a girl.

**When did you join the Commission?**

On the 14th February 2013.

**What does your normal day look like?**

I wake up at around 3.am and milk my cows after which I deliver the milk to my customers. Then at 6.00 I prepare to leave for office where I arrive at 7.am.

**What do you find challenging about your job?**

In some cases, there is shortage of vehicles to assign to all the drivers in the Commission and there is no specific place to wash our vehicles.

**What is one thing would you like to change or happen in the Commission?**

If we can have a place to wash our cars and at least assign each driver a

vehicle to make as more useful to the Commission.

**When you leave the Commission how would you like to be remembered?**

For being hardworking and maintaining the Commission’s vehicles, keeping them in good condition.

**Tell us one thing about you people do not know?**

I was recruited in the army and left after two weeks due to severe training.

**What is your greatest fear?**

Failure at the place of work.

**What is your favourite hobby?**

Watching football in the stadium.

**Who is your role model?**

PLO Lumumba because he is down-to-earth.



Liyai Hesbon Mukachelelwa  
NPSC Driver

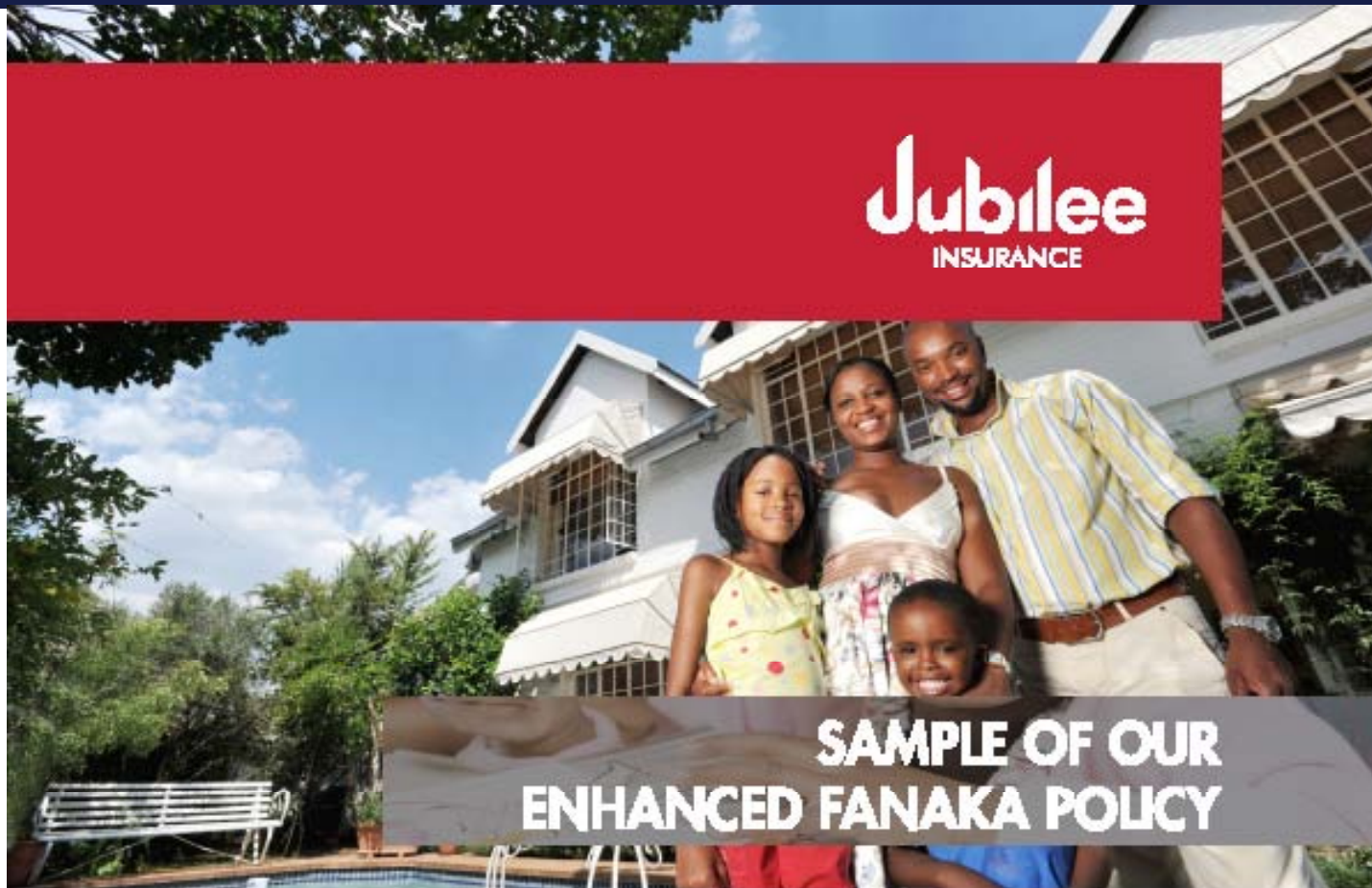
### Did You Know?

“Money is the number one thing that couples argue about”  
“The smallest bones in the human body are found in your ear”

### Quote of the day?

“The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy”.  
By Martin Luther King

# INVESTMENT FORUM



## SAMPLE OF OUR ENHANCED FANAKA POLICY

### YOUR PERSONAL SAVING AND INVESTMENT SOLUTION

**Member:** J W Ndoro

**Date of birth:**

**Projected annual bonus = sum assured x0.06 per year**

**Term:** 10 years

**Sum Assured:** Kshs. 1,000,000

*[The annual bonus rate is variable, depending on the market performance]*

<b>Period of saving</b>	10 years
<b>Sum assured</b>	Kshs. 1,000,000
<b>Total bonus in 10 years</b>	Kshs. 600,000
<b>Guaranteed maturity benefit</b>	Kshs. 100,000
<b>At the end of 10 years, the Sum Assured plus the Assured bonuses plus guaranteed maturity benefit is paid</b>	<b>Kshs. 1,700,000</b>
<b>Premium payment options</b>	
<b>Monthly premiums</b>	Kshs. 10,385
<b>Quarterly premiums</b>	Kshs. 29,847
<b>Half yearly premiums</b>	Kshs. 58,622
<b>Yearly premiums</b>	Kshs. 118,898
<b>Death benefits 75% of sum assured + accrued bonuses</b>	Kshs. 750,000
<b>Accidental death</b>	Kshs. 1,750,000
<b>Premiums input</b>	
<b>Total premium in 10 years</b>	Kshs. 1,158,900 (Based on annual)
<b>Total tax relief in 10 years</b>	Kshs. 173,835
<b>Actual amount of premium paid in 10 Years</b>	<b>Kshs. 988,866</b>

<b>PROJECTED UPPO RETIREMENT</b>	
End of the 11th year = Kshs. 1,836,000	End of the 12th year = Kshs. 1,982,880
End of the 13th year = Kshs. 2,141,510	End of the 14th year = Kshs. 2,312,891
End of the 15th year = Kshs. 2,497,858	End of the 16th year = Kshs. 2,697,686
End of the 17th year = Kshs. 2,913,501	End of the 18th year = Kshs. 3,146,581
End of the 19th year = Kshs. 3,396,307	End of the 20th year = Kshs. 3,679,172
End of the 21st year = Kshs. 3,963,766	End of the 22nd year = Kshs. 4,280,888
End of the 23rd year = Kshs. 4,623,359	End of the 24th year = Kshs. 4,993,229
End of the 25th year = Kshs. 5,392,686	End of the 26th year = Kshs. 5,824,101

Please note that from the end of the 10th year, you can take the amount that you need while the rest is left there to generate interest. The growth in the fund after policy maturity has been done at an interest rate of 8% but can go up or down depending on the market performance. At any time after age 50 you can convert the amount to a pension annuity where you earn a monthly amount until death. The whole fund is tax free

#### THIS POLICY COMBINES THREE BENEFITS

1. **SAVING AND INVESTMENT**
2. **LIFE INSURANCE AND EMERGENCY FUND FOR MEDICAL EXCLUSION AND OLD AGE**
3. **EDUCATION AND PENSION**

**AND YOU PAY PREMIUM FOR TEN YEARS ONLY**

**WE ALSO CAN TAILOR MAKE ONE TO SUIT YOUR POCKET**  
For more information contact: John W Ndoro - 0702 591 477

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[www.jubileekeny.com](http://www.jubileekeny.com)

# PICTORIAL



1



2



3



4



5



6

1 NPSC Headquarters, Sky Park Plaza, Westlands.

2 NPSC staff in their work stations at NPSC offices in Sky Park plaza

3 NPSC Chairman Johnston Kavuludi meets members of the Public Policing Committee in Kembeni, Mombasa

4 The Parliamentary Committee on delegated legislation led by Chairman William Cheptumo pictured in a meeting with NPSC Commissioners and staff at a meeting in Mombasa

5 Kakamega Governor Wycliff Oparanya and NPSC Chairman Johnston Kavuludi flag off police vehicles that were donated by the County government for use withing the county

6 Commissioner Murshid Mohamed (L) and Commissioner Ronald Musengi (Middle) going through 2014-15 crime report at County Commandant's of- fice in Uasi Gishu County