



Valuraha Investment Club

Teaching young kids about saving and investing in a fun and interesting way.

Let's get started ...

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What is the Valuraha Investment Club?

Valuraha Investment Club is a high school club run by Valuraha Group that teaches students how to *save and invest money in a fun and practical way*. Within the club, students undergo lessons on **personal finance**, **entrepreneurship** and **investing** in Kenya's financial markets. Members get access to the **Valuraha Platform**, a virtual simulation of the investment ecosystem in Kenya, to learn about investing practically.

The activities of the club culminate into the **Value Investment Challenge - Schools Edition** where students hold **debates** on matters to do with business and investments. They also compete in different categories such as **entrepreneurship**, **company analysis** and **virtual trading**. These competitions give them an opportunity to put into practice what they learn in the training sessions.

How did it start?

The Valuraha Investment Club was started by a group of Strathmore University students to promote financial literacy and investment education among young people. The goal was to give students the skills and tools that would enable them to obtain financial freedom at a young age, and avoid living hand to mouth (as most Kenyans).

The club kicked off in 2014 in three schools: *Alliance High School*, *Kenya High School* and *Precious Blood Riruta Secondary School*, with students from Kenya High School winning the competition at the Value Investment Challenge.

The club grew to be active in 7 schools, including *Limuru Girls High School*, *Starehe Boys Centre*, *Lenana School* and *Alliance Girls High School* with a membership of over 400 students.

What we would like ...

There has been great demand from current club members to increase the level of competition and sharing of ideas by adding more schools to the program.

So far, a combined group of 41 students have won 350,000 KES to begin investing with. We have issued 3 fully funded scholarships to Strathmore University to winning students.

The Valuraha Investment Club is existent in over 20 schools. 60% of the students in the program have created savings accounts and began investing.

We would like your school to introduce and implement the Valuraha Investment Club. Do not get left behind!

You can see more on what we have done so far on www.valuraha.com or blog.valuraha.com

Valuraha Investment Club Activities

Personal Finance Curriculum

Club members cover a 10 week curriculum on personal finance covering the following topics:

- Understanding Wealth & Financial Freedom
- Personal Net Worth
- Budgeting & Saving
- Time value of money
- Investment options in Kenya
- Analyzing companies listed on the NSE
- Entrepreneurship
- Careers and financial goals

Students must create accounts on the Valuraha Platform which will afford them an online copy of the curriculum and access to a simulation of the investment ecosystem in Kenya with virtual money to begin experiencing how investing works in the real world.

The training will be facilitated by a Valuraha mentor or partner teacher and will be held regularly during the club meetings.

Competition

Business Plan Competition (1st Cycle)

From March 2016 to July 2016, club members will participate a competition that will be based on the theme: business as a form of investment where they will come up with an idea for a business that they can actualise at their level. They will be

required to submit a business plan at the end of the period which will be judged against a predefined criteria. The best business plans will be awarded cash prizes to begin their business journey.

Guidelines will be made available in due course.

Investment Analysis, Research & Competition (1st Cycle)

From August 2016 to January 2017, club members will participate in an intensive for competitions in the following categories:

- Company analysis
- Investment portfolio management
- Business-themed debates

Winners of the competitions stand to win the following prizes:

- Cash prizes
- Mentorship from Kenyan financial industry leaders
- Scholarship to study in Strathmore University

Guidelines will be made available in due course.

Acknowledgement

All participating club members will receive a certificate of participation at the end of the final competition. This will be an acknowledgement of their participation and effort during all club activities.

All club members will be encouraged to set up savings accounts, investment accounts or take up business ventures once they have gone through training and competition in order to put what they have learned to practice and get started on their journey towards financial independence.

Benefits of the Club to Students

- ✓ The club presents an opportunity to learn finance in a fun way and to get exposed to the investment world.
- ✓ The curriculum used within the club helps students become better money managers through learning how to save and invest
- ✓ Get an opportunity to interact with the financial markets exactly as they are through a simulated platform using virtual money.
- ✓ Get an opportunity to compete with peers across various high schools in Kenya and interact with them.
- ✓ Build transferable skills including presentation and analysis skills.
- ✓ Discover potential career paths in business, economics and the finance world.
- ✓ Competing club members stand a chance to earn rewards for their work

Subscription Fees

Club membership is subject to a subscription fee of **Ksh 1,000** to participate in a full club cycle. For the 2016/2017 calendar the cycles are as follows:

1. Business Plan Competition: March 2016 - July 2016
2. Company Analysis Competition: August 2016 - February 2017

Payment details will be covered under *Step 4 of Setting up the Value Investment Club in your High School* below.

Setting up the Value Investment Club in your High School

Step 1: Find a Patron for the Valuraha Investment Club

The patron should preferably be a business teacher or a teacher with some understanding on how to invest in the financial markets. The following are the responsibilities of the patron:

- Serve as the authoritative representative of the club within the school
- Assist in the process of recruiting members for the club
- Act as the point of communication between the club members and the Valuraha Group team
- Providing computer lab access to Valuraha club members
- Serve as the escort for out-of-school trips for the club members
- Provide general assistance to the club members

Upon agreeing to run the Valuraha Investment club, the patron signs the Patron Agreement Letter

Step 2: Find a CEO for the Valuraha Investment Club

The patron appoints an interested student with leadership skills to head the club. The appointee should be a form 3 business studies student.

The responsibilities of the CEO are to:

- Recruiting members to join the Valuraha Investment Club
- Act as the spokesperson for the club
- Liaise with the patron, other club leaders and the club members in achieving the success of the club
- Preside over meetings held, maintain order and follow-through on set agendas

- Receive feedback from students and mentor and report back to Valuraha

Step 3: Recruit club members

The CEO informs other students about the existence of the club through announcements in students' forums and Valuraha posters. The announcements and posters must include the Ksh 1,000 subscription fee. Interested students should submit their names to either the patron or CEO.

Step 4: Payment of subscription fees

Club members can pay for their club subscriptions through one of two ways:

1. An club member can pay for their subscription through the Valuraha platform once they have created an account and logged in. There are various supported payment options including MPESA, Airtel Money, Orange Money, VISA, Master Card or payment through supported banks.
2. Club members can collect the subscription fees through their patron who will send the money to the Valuraha Group Buy Goods Number on Mpesa. The number is **303592**. Those who follow this method should create accounts on the platform and provide their email to their patron for account activation. A sample form is provided below under *Valuraha Investment Club Members' List*.

After payment of subscription fee, the club will kick off activities in the school with the delivery of the curriculum being organised, commencement of the training, and access to the virtual trading platform.

Step 5: Valuraha Club Activities

You will receive the following:

1. Access to a virtual trading platform. You can access it through student.valuraha.com
2. Access to a digital curriculum for each club member. Members may also choose to purchase a hardcopy curriculum for Sh. 500.
3. Training by a facilitator on personal finance and investments
4. A test at the end of the training, and a certificate of completion
5. An event with other schools where a debate will be held, and students will have the opportunity to meet different banks, companies and inspirational talks with investors

Patron agreement letter

Dear _____,

Congratulations!

We are pleased to have you serving as the Patron for the Valuraha Investment Club in your high school! We believe that you have the potential to positively impact and bring out the best of the students in the club. We hope that this platform will enable you to help the students realize their best selves.

We also hope that you will learn a few things from the club that will also assist you in managing your investments better.

By signing this letter you are agreeing to do the following:

- To serve as the authoritative representative of the club within the school
- To assist in the process of recruiting members for the club ensuring objectivity
- To act as the point of communication between the club members and the Valuraha Group team
- To provide computer lab access to Valuraha club members
- To serve as the escort for out-of-school trips for the club members
- To work with the club leaders and the club members to ensure that the goals of the club are met

Please sign below.

Name : _____

Phone Number : _____

Email Address : _____

Signature : _____

CEO agreement letter

Dear _____,

Congratulations!

You have been selected to serve as the CEO for the Valuraha Investment Club in your high school!

We believe that you have the potential to positively impact and bring out the best of the students in the club. We are tremendously impressed by your leadership experience to date, and we hope that the Valuraha Investment Club will be a platform for you to reach your dreams, and to build powerful relationships with other like-minded individuals from across the nation.

We hope that you will carry the lessons from the club into your personal life and you plan out your financial future.

By signing this letter you are agreeing to do the following:

- Lead the club in achieving its goal
- Liaise with the patron, other club leaders and the club members in achieving the success of the club
- Act as the spokesperson for the club
- Preside over meetings held, maintain order and follow-through on set agendas

Please sign below.

Name : _____

Phone Number : _____

Email Address : _____

Signature : _____



Valuraha Investment Club Members' List

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Valuraha Investment Club Members' List

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Please Note

Club activities begin in March of 2016.

Once you have the members sign up to join the club, please have the club officials send the Valuraha Group team the list so that we can begin engaging members during the December school holiday.

The club leaders can type the names of the students, together with the required details and send to: accounts@valuraha.com

Please contact us on email at hello@valuraha.com or on phone: +254 725 145 899 (Wangechi) or +254 727 010 210 (Faith)

We're looking forward to having you on board and imparting financial literacy education to the younger generation.