

Built with Him

The Story of STC

The Spark (September 2022)

It started with a video.

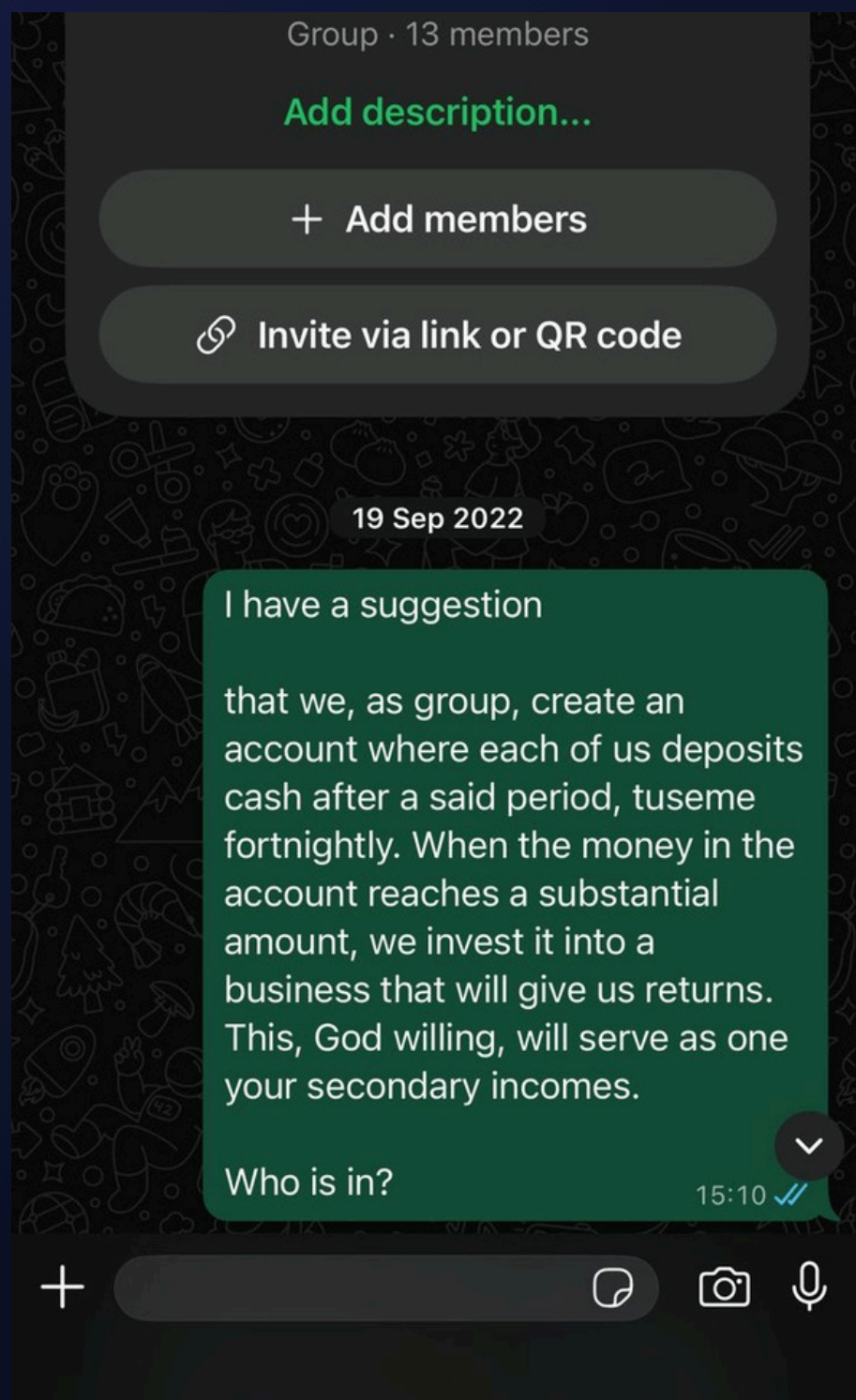
I was in my final year of high school when I came across **Nyashinski** on IG—talking about chamas. He was addressing young men specifically, challenging the idea that investment groups were “just for women.” He said most of the successful investment groups in Kenya started years ago, and that we shouldn’t wait. We could come together and help each other build wealth.

Something about that message hit differently.

I had seen it in my own family. My mum was part of several chamas, and I’d hear her mention waiting for money from her group. My dad was in an investment group that paid out significant dividends. I remember asking them both: “How does this work? How did you do this?” But I had never considered that my friends and I, still in high school, could do the same.

After watching that video, curiosity took over. I did some research—asked my mum how her chama worked, googled how these groups operated, and got a quick overview. Then, inspired and hopeful, I created a WhatsApp group with six of my high school friends.

The message was simple:



I was convinced they'd all say yes. I'd gotten a glimpse of the vision—not the how, just the what: each of us having secondary income streams by working together. I didn't know the mechanics. I didn't have a business plan. I just knew we could do something meaningful if we collaborated.

And they said yes.

The Early Days (October 2022 - June 2023)

We started with **KES 200** every two weeks. I would make my rounds, collect the money from each member and stash it carefully in my locker. We kept this up from **October to mid-November 2022**, before pausing for exams. Our final exams (KCSE) were starting in early December, and we needed to get our heads down.

By the time we finished school by January 2023, we had some money saved. But now what?

We tried a new approach: **KES 500 per month**, structured incrementally throughout the month.

(KES 50 in week one, KES 100 in week two, KES 150 in week three, KES 200 in week four).

The idea was to make it easier to manage. But honestly? We struggled. Most of us couldn't keep up with that structure.

Still, we kept pushing. We spent January and February brainstorming business ideas, while trying to keep on saving with virtually no incomes aside from pocket money. By March 2023, we had about KES 6,100. What could we actually do with this money?

That's when **Asaph**, one of our members, proposed the egg business. His mum ran an established egg operation, and she

was willing to partner with us; **something I'll always be grateful for (Thank you Mama Asaph)**. We'd source customers, sell eggs, and split the profits.

We did it. From March to June 2023, we sold over 120 crates. By the time we paused, we had moved more than 200 crates total, making a modest but respectable return. People started knowing me as an egg-seller. The bakery would still reach out to me personally, even after we paused the group effort.

I was so proud of us. We weren't even that serious—we were new to this, learning as we went—but we'd proven something: **we could make money together**.

However, it had become clear to us; if this was going to work long-term, we needed a real system. Because we were heading to different universities, we decided to pause again and use the break to structure things properly.

The God Conversation

As we paused the egg business and entered university life, I felt a growing tension I couldn't ignore.

Yes, we needed to structure how we'd build wealth properly and sustainably. But in the meantime, I didn't want us to stagnate. We had momentum. We had proof that we could save, collaborate, and execute together. Letting that fade while we waited for a "perfect" long-term plan felt wrong.

I kept asking myself: **What can keep us disciplined, connected, and financially active while we figure out what comes next?**

That question kept bringing me back to a simple, familiar idea: **a ROSCA.**

But I also had a deeper realization: **doing anything without God would be pointless. We'd fail.**

I had quite clearly seen the result of trying to do things our own wisdom. We struggled with consistency. We had good intentions but no real structure. I resolved that from this point forward, everything must start with Him. It must all stem from Him.

So from the beginning of September 2023, I went to God with the question: **Do You want us to do a ROSCA? Are You**

okay with is?

For those unfamiliar, a ROSCA (Rotating Savings and Credit Association)—commonly called a "merry-go-round" in Kenya—is a savings model where members contribute a fixed amount regularly, and that total is given to one member each period. It rotates until everyone has received a payout.

I'd seen the model work for my mum's chamas. I knew it could help us build discipline and access lump-sum capital. But I needed God's direction on how to do it.

I spent much of late 2023 pressing into His presence, asking for clarity. And I got it. The conviction to move forward was constant and clear. When I finally pitched the idea to the group in January 2024, all but one said yes. So we started as 6 pioneer members. It wasn't just me who was ready—we all were.

We launched Cycle 1 in February 2024. KES 1,000 per month per member.

And from the very beginning, I had a deep conviction that we were going to succeed. I knew it. Why? Because we started with Him. That's the secret. Build with Him.

And Cycle 1 went smoothly. 90% avg. timeliness rate, with everyone getting their payout. There were minor hiccups, but overall, a strong, solid start. We had proven it could work.

The Breaking Point (Cycle 2: September 2024 - March 2025)

Cycle 2 broke me.

I thought it would be easier. Same people (except one new member), same amount, same structure. We had already shown that we could do it. But something changed.

Six out of seven payouts went out late. On paper, payouts were supposed to go out on the 27th of each month. One month, the bank delayed reconciling a member's payment. Another time, four members were late in the same month, forcing us to push the deadline to the 29th. And in month 6, one member did not contribute at all.

Only one payout in the entire cycle went out on-time and in full.

Calling a payout recipient to tell them their money wasn't ready because someone had not contributed yet; **that was heartbreaking**. Calling members who were late, and them not picking up. Wondering what I could do, how to handle it... And when they did pick up, they'd explain: money was tight, an emergency came up, that they'd have it by a certain date...

And you know what? Sometimes they genuinely couldn't help it. Life happens. Emergencies come up. The money they had

set aside for the ROSCA had to go toward something urgent. At that point, it's not their fault. **Still, the payout was affected.**

I was so frustrated. Stressed. Discontented. The stress didn't stay abstract—it showed up in my body. I developed stomach issues from the constant worry. At the start of Cycle 2, I remember thinking: **Each cycle should be better than the last. Why was this one worse?**

I took that frustration to God. I told Him: **this thing we started together; it's Yours. You know I can't do this on my own. What do we do?**

The Breakthrough (The EEF: December 2024 - January 2025)

The day He gave me the idea for the Emergency and Expense Fund (EEF), I left His presence not just hopeful, but with **renewed faith.**

The concept was simple: What if we created a mutual support fund that could cover missed contributions? A safety net so that payouts would always go out on-time and in full, even when life happened to individual members.

I finished drafting the proposal for the fund in January 2025 and presented it to the group. We had a focused, lengthy

meeting, where we walked through how it would work:

- Members would contribute to build up the fund
- If someone missed a ROSCA contribution, **the EEF** would cover him automatically for the first instance or with approval for a second instance
- He would then reimburse the fund within 14 days (with a possible extension)

Everyone was on board. A clean, unanimous approval.

We launched the EEF at the start of Cycle 3, July 2025, and **it's working brilliantly.**

The Transformation (Cycle 3: July 2025 - Present)

As of Month 7 of Cycle 3, **every single payout has gone out in full and on-time.** The EEF has covered members 10 times. The reimbursement rate? **90%!**

For me as Head of Payouts, this has brought me **peace of mind beyond measure.** I haven't had to make urgent calls to members on deadline day. I haven't had to deliver bad news to payout recipients. **The system works.**

But the EEF did more than fix our operational problems. It showed us something deeper: **we can afford to build our**

future ourselves. Raising funds for an entirely new setup—a dedicated emergency fund—demonstrated that we were serious. We were ready.

The Investment Unit (September 2025 - Present)

With the ROSCA running smoothly and the EEF providing stability, we were ready for the next step: **active investing**.

In July 2025, I locked in on structuring what would become our Investment Unit. I spent July and August drafting our **Investment Policy Statement (IPS)**; a formal governance document that outlined **our mission and investment philosophy**.

But before I drafted anything, **I went to God**. I had to. I needed to. **I wanted to**. That's the only way I knew how to do anything.

I honestly had no idea where or how to start. We'd been saying since August 2024 that we wanted to invest together. We'd even committed KES 5,000 each. But turning that intention into an actual, functional investment structure? I didn't know how to do that.

So I asked Him: **How do I build this? Where do I even begin?**

And during one of our sessions—God and I—He reminded me of something simple: Before anyone invests, what usually

happens? You take a risk assessment first.

I had taken risk assessments myself before. Not just once. But it had never occurred to me to apply that lens to our group. Once He showed me that, everything started to fall into place like dominoes.

I created a bespoke risk assessment survey tailored specifically to us and built a simple risk scoring model around it. Convincing everyone to fill it out on time was a challenge in itself (Google Forms have a way of testing leadership), but once the responses came in, I connected everything to Google Sheets, analyzed the data, calculated individual risk scores, and stitched them together into a clear picture of who we were as a group.

There were nights I worked until 4 AM. Draft after draft. Version 4. Version 5. **5.5**. Structuring the unit-based equity system. Writing the decision-making protocols. Defining the asset buckets.

One night, after finishing maybe draft 6 or 7, I was exhausted. I uploaded the document to NotebookLM and generated a video, just a narration of the IPS up to that point. I wanted to hear it out loud, to see if it all held together.

My chair reclined, feet propped up my desk, I pressed play.

And then it hit me. Not gradually—**like a wave I didn't see coming**. My eyes welled up. Sitting there that night, listening to the system we'd prayed for being read back to me, I felt it: He had done it.

Not me. Him. Jesus Christ had done it. For me. For us.

We hadn't even implemented the IPS yet, but sitting there at that night watching that video, I was in awe of what God had accomplished through the work. The system we'd been searching for since we paused the egg business, the structure for how we'd actually build wealth together, **it was finally here**.

And just like with the ROSCA, I trusted it would work. Because He had done it.

That's what made me emotional. He had answered another one of my prayers.

Launching the Unit:

We launched in September 2025, also piloting the STC Member Lending Program (STC-MLP); an initiative (with its own rules) that allows members to access loans from the Investment Unit.

The MLP wasn't initially part of the plan. The idea of lending to each other at interest had come up before, and I'd even considered it as a function for the EEF when drafting its proposal. But it was only in September that the need became evident. One of our new members called asking if we had such a provision. We didn't, but the opportunity was here.

I quickly structured the program, proposed it to the pioneer members (whose committed capital would fund it), and got approval. We launched on [September 11, 2025](#)—the same day the Investment Unit went live. Since then, we've disbursed **10 loans with zero defaults**. In fact, **the MLP has been our fastest-growing asset**, contributing the most to our NAV growth in these first 4.5 months.

In 4.5 months, we've achieved a [6.92%](#) return on investment.

Our portfolio is professionally managed under a bespoke allocation model, with monthly Net Asset Value calculations and unit-based tracking of individual member holdings; matching the rigor and transparency of institutional funds.

What Has Surprised Me The Most

I did not expect it to require this much work.

I thought it would be simple—quick contributions, basic tracking, occasional meetings. But for us to be truly successful, **the work needed to be done**. The time to set up trackers, draft proposals, create governing documents, make calls, chair meetings, raise funds—**all of it mattered**.

But here's the thing: most of that work has already been done. The systems are built. The documents are written. **The processes are established**. And now, STC runs like a well-oiled engine. This is just the beginning though, and we're still learning.

The other surprise? **How hard effective communication is**. I can send detailed explanations, create shared folders with all our documents, record walkthrough videos—and members still don't know things we've discussed multiple times. I'm still learning how to communicate clearly and ensure people actually engage with the information.

If there's one role I'd recruit in an instant, it's Group Secretary—the person responsible for all group-wide communication. That would change everything.

If I Could Go Back

If I could go back to September 2022 and tell my 18-year-old self one thing, it would be this:

Go to God first. With that excitement. Before you create the WhatsApp group. Before you send that message. Go to Him with that inspired feeling and stay there. **Let your first response always be: "Let me talk to my Father. My best friend, Jesus Christ."**

And then, once He gives you direction? Be quick to obey. Don't hesitate. Do it. Because at that point, you have the **King of Kings** as your Light, the One behind you. There will still be challenges—but you already have the answer. **All you have to do is remain with Christ.**

That's what has shaped STC so far. Not the spreadsheets or the governance documents or the investment returns.

Just the decision to keep building with Him—one step at a time.

What is in a Name?

You have read this entire story, and you might be wondering: What does **STC** even stand for?

Here's the truth: **It was never supposed to be our name.**

When you create a WhatsApp group, you need a name. It can't be empty. And I was so excited after watching Nyashinski's video that I couldn't wait. I needed to pitch this to my friends immediately.

But I also needed something to call the group.

I tried to brainstorm, but I didn't want to waste time. I told myself: **We can always change the name later. All I need right now is a placeholder.** Just something temporary so I could send the message and get started.

When creating the group, the name field was labeled "Subject." **I thought: This subject is going to change. We'll pick a real name together once we figure out what we're actually building.**

So I literally named it: **"subject to change".**

It communicated exactly what it was—temporary. A placeholder. We'd come up with something better later.

And then I sent that first message.

When the Placeholder Became Permanent

In 2023, while working at a dental clinic as an IT Apprentice, I taught myself graphic design. **Mid to late that year, I started playing around with our group's branding.** I designed a logo using the first letters of our name: STC, and updated our profile picture, which had been empty up to that point.

But in my mind, it was still temporary. **I wanted us to come up with a real name—one we all contributed to, one that truly represented who we were.**

In August 2024, at our end-of-Cycle 1 meeting, I brought it up.

"I think we should refine the name now. Make it official. What should we actually call ourselves?"

Their response? **"We're already used to STC. No need to change it."**

I asked if they were sure. **They were.** And honestly? Something about it felt right to me too.

I'd talked to God about our name before pitching the ROSCA. What should we call ourselves? What represents what You're building here? **But for some reason, the placeholder never bothered me. It never felt wrong.** I kept asking Him about it even after we'd started.

Looking back now, I believe He answered me that day during our meeting, through Josh, Keino, Darren, Asaph and Sammy.

STC was always the name. I just didn't know it yet.

Why its Perfect

Think about everything you've just read:

We started with an egg business. When that needed to pause, we pivoted to a ROSCA. When the ROSCA struggled, we created the EEF. When we achieved stability, we launched the Investment Unit. When a member needed short-term capital, we developed the Member Lending Program.

Every single thing we've built has been in response to what our members actually needed.

We're not rigid. We don't force a predetermined plan. We listen. We adapt. We build what serves us best. We change when change is needed.

But we do it all on a foundation of strong structure—constitution, operating rules, transparent accounting, clear governance.

We're structured, but not inflexible. Governed, but not bureaucratic.

We're exactly what our name says we are:

Subject to change.

What started as impatience—I couldn't wait to pick a "real" name—became the most accurate description of who we are and how we operate.

We're subject to change. Always learning. Always adapting. Always building what works.

And we're doing it all with Him.

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