



BANKING, INSURANCE & FINANCE UNION (KENYA)

“THE TRADE UNION OF CHOICE IN THE FINANCE SECTOR”

INCEPTION/SECTORS OF COVERAGE:

BIFU (K) was registered on 7th May 1986 to represent employees in Banks, Insurances, SACCOs, Financial Institutions which include among others, Commercial Banks, Investment Banks, International Lending/Investment Institutions, Development Financial Institutions, Micro-finance, Forex Bureaux, Social Security Institutions, Parastatals, Financial/Revenue Institutions, Insurance Companies, Social Insurances, Insurance Brokers, Insurance Agents, Stock Brokers, Stock Exchanges, FOSAs and the entire wider financial sector.

OBJECTIVES OF THE UNION:

To secure the complete organization of all unionisable employees of Banks, Insurance Companies, Financial Institutions, Savings and Credit Societies in the Republic of Kenya by negotiating Collective Bargaining Agreements on their behalf, handling of internal grievances, Conciliation at the Ministry of Labour and Social Protection and litigation in the Employment & Labour Relations Court.

AFFILIATION:

BIFU (K) is a loyal affiliate of **COTU (K)** and **UNI Global Union (UNI)** and is an active player in **UNI Global Union – Africa** and **UNI Global Union Liaison Council in Kenya and East Africa**.

MISSION STATEMENT:

To provide comprehensive service on labour related matters to meet our member's needs in a personalized and efficient manner while exceeding all expectations.

WHAT WE VALUE:

We shall at all times treat our members with honesty, dignity, fairness and respect.

OUR OFFICIALS/STAFF:

Our officials/staffs are the foundation of our excellence and strength. They comprise of experienced, dedicated and committed professionals. We have a dedicated secretariat and a robust legal and industrial relations team to handle all grievances and labour disputes.

RIGHT TO JOIN A TRADE UNION:

Trade union representation is sectorial based under **Section 4 and 54(8) of the Labour Relations Act (LRA)**. This is the reason why a banker cannot join the journalist union and vice versa. The Constitution of Kenya **Articles 36 and 41** provides for freedom of association and the right to collective bargaining. Every worker has a right to form, join or participate in the activities and programs of a trade union. Similarly, the employer has a right to join an employers association under **Article 36 and 41 of the Constitution and Section 6 of the LRA**. Employers are members of Federation of Kenya Employers (**FKE**) and other sectorial associations like Kenya Bankers Association (**KBA**) for Banks. **KUSCCO** for SACCOs, Association of Kenya Insurers (**AKI**) for insurance companies whose mandate is protection of their member's interests, including but not limited to disputes related to labour matters. Therefore, there is no reason why a worker should not join the union of

his/her choice for purposes of Collective Bargaining. **“Two are better than one”**

HOW TO JOIN BIFU (K)

Section 32 of Labour Relations Act, 2007 (LRA), allows for an employee who is above 16 years to enjoy the rights of membership of a trade union in the **sector** for which the trade union is registered. **Section 48 of LRA** provides for joining of a trade union by signing **Form-S** commonly known as **Check-Off Form** as evidence of membership and deduction of trade union dues which is set at the rate of **1% of the basic salary subject to a minimum of Kes. 250/= per month**. You are eligible if you are employed as a casual, temporary, fixed-term contract, and permanent and pensionable terms. The Constitution under **Article 27 and Employment Act Section 5** does not allow discrimination based on practices and policies of employment.

RIGHT TO COLLECTIVE BARGAINING

The concept of collective bargaining is entrenched in the Constitution of Kenya under **Article 41** which provides for rights relating to labour relations, including the right to fair labour practices, the right to reasonable working conditions, right to fair remuneration, the right to form, join and participate in the activities of a trade union and the right to go on strike. **Article 41(5)** specifically provides for collective bargaining on terms that, **“every trade union, employers’ organisation and employer has the right to engage in collective bargaining.”**

Section 2 of the Labour Relations Act, 2007 (the Act) defines a “collective agreement” as a written agreement concerning any terms and conditions of employment made between a trade union and an employer, group of employers or organisation of employers. On the other hand, a “recognition agreement” is defined as an agreement in writing made between a trade union and an employer, group of employers or employers’ organisation regulating the recognition of the trade union as the representative of the interests of unionisable employees, employed by the employer or by members of an employers’ organisation.

BENEFITS OF JOINING THE UNION:

- The union basically fights for better working conditions and fair remuneration for its members.
- We seek to ensure that there is democratic relationship between employers and employees by ensuring health environment and constructive engagement.
- Bargaining collectively – terms and conditions of employment e.g. salary increment, housing, medical, overtime payment, leave days and leave allowance, termination benefits, gratuity, dismissals, maternity & paternity leave among others.
- Representing our members at disciplinary and grievance hearing at all levels.
- Ensuring smooth co-operation and good working conditions among employees.
- Job protection, advocacy and advisory on labour matters.
- Representation in disputes up to the highest level of litigation.
- Education, training and safeguarding the interests of workers on their employment rights and also their obligations as workers.

WHERE WE HAVE BOTH RECOGNITION AGREEMENT AND COLLECTIVE BARGAINING AGREEMENT:

1. COMMERCIAL BANKS

All the 38 member Banks under Kenya Bankers Association.

2. SACCOS:

- Mwalimu National, Harambee, Ukulima (APSTAR), Afya, Magereza, Nacico, Telepost, Elimu, Nafaka, Patnas, Imarisha, Irianyi, Archivers, Nyamira, Wakenya Pamoja, Moi University, Thamani, Solution, Maua Methodist, Capital, Southern Star, Ollins, Fortune, Baragwi F.C.S, Inoi F.C.S, KCCU, Amica, Transnational, Bandari, Mombasa Port, Nyambene Arimi, Jamii Yetu, Amica and Mentor among others.

3. FINANCIAL INSTITUTIONS

- Kenya Post Office Savings Bank
- Agricultural Finance Corporation
- FAULU, KWFT, N.H.C, Premier Credit, SMEP Microfinance

4. INSURANCE COMPANIES

- Kenindia Assurance
- Occidental Insurance
- Jubilee Holdings Limited
- MUA Assurance

OUR BRANCHES:

The union is organized in 4 regions namely:

MOUNT KENYA REGION: OFFICE IN NYERI

- Jane Karimi – 0722560743
- Mary Waithira – 0722619768
- Benson Kiragu – 0723012665
- Email: bifunyeri@bifu-kenya.org

WESTERN REGION: OFFICE IN KISUMU

- Mildred Anyika – 0726201349
- Joab Moningi – 0722655146
- Elfes Otima – 0707611940
- bifuksm@bifu-kenya.org

RIFT VALLEY REGION: OFFICE IN NAKURU

- Timothy Kigen – 0722321599
- Gladys Rotich – 0721757316
- John Kirui – 0733507453/0723380036
- Conceptah Kwamboka – 0722956960
- Email: bifunkr@bifu-kenya.org

COAST REGION: OFFICE IN MOMBASA

- Samuel Shaban – 0706562299
- Lydia Salama Gandhi – 0720911697
- Dickson Mwanje – 0720998421
- Email: bifumbsa@bifu-kenya.org

HEAD OFFICE ADDRESS/CONTACT:

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