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# The Kenya Diaspora Book of Knowledge



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## Introduction

This book is written from the perspective of a member of the Kenyan Diaspora, by a member of the Diaspora, as a resource for others in the Diaspora. The author is not a legal or financial professional nor a member of the Government of Kenya.

The intent is to make it easier to find some basic and foundational information regarding the status of the Diaspora and responsibilities of both Diaspora members and the Government of Kenya in managing Diaspora affairs. Information was compiled from multiple online sources, mostly Government of Kenya websites, into a single handy reference.

This book reflects a snapshot in time, due to the time required to research, analyze, and document the relevant information. As a result, some information may already be out of date. This book will be revised and update when possible.

Disclaimer: This book was written for strictly informational purposes. The information provided is not a substitution for professional advice or compliance with legal requirements. The author makes no claims, promises, or guarantees about the accuracy, completeness, or adequacy of its contents and expressly disclaims liability for errors and omissions. The author is not responsible for the content, security, or privacy policies of linked websites. These links are provided as a convenience to the reader. Use of any information provided is solely at your own risk.

Please feel free to submit suggestions or corrections at [jaafrench@hotmail.com](mailto:jaafrench@hotmail.com).

## Definitions

### **Diaspora**

The International Organization for Migration (IOM) defines Diaspora as members of ethnic and national communities who have left, but maintain links with their homelands.

### **Kenyans Abroad**

Persons of Kenyan Origin (PKO) and Non-Resident Kenyans (NRK).<sup>1</sup>

### **Persons of Kenyan Origin (PKO)**

Foreign citizens of Kenyan origin or descent.

### **Non-Resident Kenyans (NRK)**

Kenyan citizens holding a Kenyan passport and/or having dual citizenship and residing outside the country whether for employment, business, vocation, education, or any other purpose.

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<sup>1</sup> Page 11, Kenya Diaspora Policy, November 2014

## Citizenship

### Options for Kenyans Abroad

A member of the Kenyan Diaspora can maintain the following citizenship options:

- Kenyan Citizenship only
- Non-Kenyan Citizenship only
- Dual Citizenship of both Kenyan and Non-Kenyan Citizenship

A person's current citizenship status affects their options in participating in the Kenya economy, community, politics, and life in general.

#### Kenyan Citizenship

Land ownership

Easier financial transactions to and within Kenya

Lower tax withholding on financial investments

#### Non-Kenyan Citizenship

Restricted land ownership

More complex financial transactions to and in Kenya

#### Dual Citizenship

Same as Kenyan Citizenship

### When to Apply for Kenyan Citizenship

There are two main scenarios in which a Kenyan Abroad would apply for Kenyan citizenship:

1. If you were a citizen by birth and then lost it:
  - a. As a dual citizen at the age of 23 under the old constitution, or
  - b. After acquiring citizenship of another country, and renouncing the Kenyan citizenship
2. If you have never held Kenyan citizenship.

The 2010 Constitution now allows for dual citizenship, so being a citizen of another country is no longer a barrier to obtaining or re-acquiring Kenyan citizenship.

### Sequence of Establishing Yourself as a Kenyan Citizen

- First, Citizenship
- Second, Identification Document Issuance (Passport, National Identification Card, Driver License)
- Third, Financial Activities (Bank Accounts, CDS Account, KRA, Real Estate)

## How to Apply for Kenyan Citizenship from Abroad

### The Sequence of Events

1. Submit a [Form 5 Application to Regain Kenyan Citizenship](#) to your local Kenyan Embassy.
2. The Kenyan Embassy will forward your application to the Citizenship Office in Immigration Services under the Ministry of the Interior and Coordination of National Government.
3. The Citizenship Office prepares your file for review and approval by the Citizenship Committee.
4. The Citizenship Committee reviews and approves your application for citizenship.
5. Your file is submitted to the Cabinet Secretary of the Ministry of the Interior and Coordination of National Government for issuance of a certificate of citizenship.
6. Your Kenyan citizenship is granted once the certificate of citizenship is signed by the Cabinet Secretary.

Note: **Until the certificate of citizenship is issued, it is not possible to obtain any Government of Kenya issued credentials** such as a passport, National ID card; nor to open accounts as a citizen such as CDS, KRA, banking, investment, or other financial accounts.

Opening accounts as a non-Kenya will present limitations Kenyans do not face. It is inadvisable open accounts as a non-Kenyan and assume that your citizenship status can be updated successfully later. Check with every institution to which you wish to register initially as a non-Kenyan but plan on becoming a Kenyan.

You can use either online services or submit paper documents. Both methods will be covered here, as sometimes the online services do not work.

### Paper Method

Fill out and submit a [Form 5 Application to Regain Kenyan Citizenship](#) and related documents.

An example of requirements from the Kenya Embassy in Washington D.C. website are:

1. Declaration form duly completed Form 5
2. (Two) 2 Copies of Kenyan passport or identity card previously held
3. (Two) 2 Notarized copies of valid Passport of the other country
4. (Two) 2 Notarized copies of Naturalization Certificate of the other country
5. (Two) 2 passport size pictures. (NB: Most current picture taken maximum within the last one month.)
6. A Money Order or Cashier's Check of \$120.00: (Payable to Embassy of The Republic of Kenya)

### eFNS Portal

First go to <https://accounts.ecitizen.go.ke/register/citizen> to create an ecitizen account.

Then, go to <https://fns.immigration.go.ke/>

## How to Declare as a Dual Citizen from Abroad

### Paper Method

Pre-requisite: Kenyan citizenship has been granted.

Fill out and submit a [Form 2 Declaration Made by a Dual Citizen](#)

An example of requirements from the Kenya Embassy in Washington D.C. website are:

1. Declaration form duly completed Form 2
2. (Two) 2 Copies of valid Kenyan Passport
3. (Two) 2 Copies of valid Kenyan National I.D and / or Kenyan Birth Certificate
4. (Two) 2 Notarized copies of valid Passport of the other country
5. (Two) 2 Notarized copies of Naturalization Certificate of the other country
6. (Two) 2 passport size pictures. (NB: Most current picture taken maximum within the last one month.)
7. Applicant must be 18 years or above

Note: A dual citizen is required to disclose her/his other citizenship within three months of becoming a dual citizen

## Identification Documents

### How to Apply for a Kenyan Passport

#### Paper Method

An example of requirements from the Kenya Embassy in Washington D.C. website are:

<http://immigration.go.ke/application-procedure-kenyan-passport/>

#### NEW PASSPORT APPLICATION REQUIREMENTS

(PRINT, FILL AND MAIL THE APPLICATION FORM ALONG WITH THE REQUIREMENTS BELOW)

Form 19 (Application form) fully completed and signed

Your current passport and 1 copy of (Bio-data page of your passport) Page with picture and information)

Copy of 2nd Generation Kenya National Identity card front and back. (Mandatory- If you do not have a Kenya National ID read - <http://www.kenyaembassydc.org/id.html>)

Two passport size pictures. (Most current picture taken maximum within the last one month)

- (a) Clear Pictures. They should not be blurred nor have a dark hue, all facial features should be clearly outlined.
- (b) Pictures with full face and both ears showing
- (c) Pictures taken against a white background
- (d) Weaves and hair should not cover the forehead or the rest of the face
- (e) Decent pictures-ladies should not be wearing strappy or strapless tops.
- (f) Pictures should be without shadows in the background.
- (g) Pictures in which the applicant is not smiling or laughing
- (h) Pictures should be taken without spectacles.
- (i) The size of the pictures should be 2 inches by 2 inches.

A Money Order or Cashier's Check of: (Payable to Embassy of The Republic of Kenya)

(a) \$120.00 for a 32 page passport.

(b) \$170.00 for a 64 page passport.

(c) \$210.00 for a mutilated passport.

A copy of your birth certificate both sides.

A notarized copy of recommender's Kenyan ID. (Mandatory). Recommender is any Kenyan of sound mind who can certify that you are a Kenyan citizen.

A notarized copy of marriage certificate for married ladies who wish to change their names or a notarized copy of divorce certificate/divorce decree.



A prepaid, self-addressed USPS Express overnight ,Priority mail with delivery confirmation ,UPS or FedEx return envelope must be submitted with all applications for return of your passport(s). Please ensure that your mode of postage has ADEQUATE POSTAGE).

Requirements if applying for a Kenyan Passport for a minor (Below 18 years):

In addition to requirements No. 1,4,5,7 and 9 above, the following are required:

Parents Original Kenya passport incase the child(ren) was previously endorsed

Proof of father's/mother's Kenya Nationality (Kenya passport and Identity card) Mandatory

Original and copy of child's Birth certificate

A copy of the Father's / Mother's Kenyan Birth certificate (both Sides)

A copy of Parents marriage certificate

Written consent from father/mother to issue the child with a passport. (Click to download Parent Consent form).

## How to Apply for a Kenyan National Identity Card

### Paper Method

An example of requirements from the Kenya Embassy in Washington D.C. website are:

[http://www.kenyaembassydc.org/pdfs/REG\\_136Dx.pdf](http://www.kenyaembassydc.org/pdfs/REG_136Dx.pdf)

### In Person and In Country Method

National Registration Bureau (NRB)

Form REG.136D The Registration of Persons Act

## Online Services

Online services are offered at: [www.ecitizen.go.ke](http://www.ecitizen.go.ke)

[www.evisa.go.ke](http://www.evisa.go.ke)

[www.ebusiness.go.ke](http://www.ebusiness.go.ke)

### eCitizen (Kenya Citizen) Portal

The eCitizen, eVisa, and eBusiness portal can be used for several online activities most importantly obtaining a Kenyan passport or a Kenyan visa or a Temporary Travel Permit.

Registration on the eCitizen/eVisa/eBusiness portal is quick and easy.

### How to create a Citizen Account using eCitizen

Pre-requisite: must have a Kenyan National ID card.

Go to <https://accounts.ecitizen.go.ke/register/citizen>

Enter your:

ID Number

First Name

Click on the "Validate" button

Enter your e-mail address

Confirm your e-mail address

Enter your mobile phone number

Create a password

Confirm your password

Check the "I agree to the terms and conditions" box  
Click on the "Continue" button  
Follow the instructions regarding submitting a photo.

### *eCitizen - Kenyan Citizen*

- Issuance of e-passports for adults and children

Note: eCitizen- Foreign Residents – for foreign residents in Kenya

Note: eBusiness – for businesses registered in Kenya

### How to Declare as a Dual Citizen from Abroad Online

First create an account on eCitizen.

Then, use eFNS to declare as a Dual Citizen at

<https://fns.immigration.go.ke/infopack/citizenship/dualcitizenship/>.

### How to Apply for a Passport Online

The application is submitted online.

Note: Applicants outside of Kenya must travel in person to a Kenyan embassy or consulate for biometric and photographic capture to complete the process. Applicants in Kenya must go to an Immigration office.

Requirements from <https://immigration.ecitizen.go.ke/index.php?id=4>

#### Steps of Application

1. Register on [www.ecitizen.go.ke](http://www.ecitizen.go.ke)
2. Go to [immigration.ecitizen.go.ke](http://immigration.ecitizen.go.ke) and or Department of immigration services and click on the passport application form.
3. Read the instructions carefully then fill the application form.
4. Select the mode of payment and pay for the passport fees.
5. Download and print the application form and three application receipts.
6. Submit the application form in person to the Immigration offices. (Nyayo House, Mombasa & Kisumu.)

#### During the Submission You Will Need the Following

1. An eCitizen pre-filled passport application form and three receipts.
2. Original birth certificate and photocopy.
3. Original National ID Card & copy.
4. Three Current passport size photos.
5. Recommender's ID Card copy.
6. Consent letter for minors.
7. Old passport for replacement.
8. Parents National ID cards and copy.

#### Photo Requirements during Registration

1. The photograph must be in colour.
2. It should have a white background.

3. It should have a close up of your head and top of your shoulders so that your face takes up 70-80% of the photograph.
4. It should be in sharp focus and clean.
5. It should be of high quality with no ink marks and creases.
6. The photograph must show you looking directly at the camera.
7. It should be 5.5cm \* 5.5cm (207px \* 207px).
8. It should show your skin tone naturally.
9. It should have appropriate brightness and contrast.
10. The photograph should be a recent one not more than 6 months old.
11. It is to be taken without headgear.
12. Photograph can be taken with headgear, after consideration on case to case basis if the applicant wears headgear on religious grounds. The main characteristics of the face must be apparent from the photograph. Chin, nose, eyes and eyebrows must not be covered, the forehead should be uncovered to the extent that the shape of the face is apparent.
13. It should be without hat/cap.
14. It should be with the applicant's hair tucked behind his/her ears.
15. The photograph should not have any staple marks.
16. Scanned & colour photocopies would NOT be accepted.

#### Passport Fees

PASSPORT TYPE	Fee (Kshs)
32 Pages Ordinary "A" Series	Kshs. 4,550
48 pages Ordinary "B" Series	Kshs. 6,050
64 Pages Ordinary "C" Series	Kshs. 7,550
East African Passport	Kshs. 990
Diplomatic passport (48 page)	Kshs 7,550
Mutilated Passport	Kshs 10,050
Lost Passport	Kshs 12,050

#### eCitizen (Foreign Residents) Portal

Pre-requisite: must have a valid foreigner certificate.

Go to <https://accounts.ecitizen.go.ke/register/resident>

Enter your:

ID number

First name

Click on the "Validate" button

Enter your e-mail address

Confirm your e-mail address

Enter your mobile phone number

Create a password

Confirm your password

Nationality

Check the "I agree to the terms and conditions" box

Click on the "Continue" button

Follow the instructions regarding submitting a photo.

## How to create a Visa Account using eVisa

Pre-requisite: must have a current passport number.

Go to <https://accounts.ecitizen.go.ke/register/visitor>

Enter your:

Passport number

First name

Last name

Other names

Gender

Enter your e-mail address

Confirm your e-mail address

Create a password

Confirm your password

Nationality

Check the "I agree to the terms and conditions" box

Click on the "Continue" button

Enter your mobile phone number

Follow the instructions regarding submitting a photo.

## How to Apply for a Visa Online

### *Evisa*

First, create your Visa account at <https://accounts.ecitizen.go.ke/register/visitor> as described immediately above.

Then, go to <https://immigration.ecitizen.go.ke/index.php?id=5> to apply for the visa

### ➤ Issuance of visas

1. Click register on [www.ecitizen.go.ke](http://www.ecitizen.go.ke).
2. Select Register as a Visitor.
3. Once Logged in, Select Department of Immigration services.
4. Select submit Application.
5. Select Kenyan Visa.
6. Select the type of Visa and read the Instructions Carefully.
7. Fill in the application form.
8. Pay Using visa card, MasterCard and other debit cards.
9. Await approval via email, then download and print the eVisa from your eCitizen account.
10. Present your printed eVisa to the immigration officer at the port of entry.

### DISCLAIMER

1. Visa processing fee is non-refundable.
2. Incomplete applications will be rejected.
3. The possession of an eVisa is not the final Authority to enter The Republic of Kenya.
4. Engaging in any form of business or employment without a requisite permit or pass is an offence.
5. A visa is required prior to entry into The Republic of Kenya.
6. The e-Visa printout must be presented at the port of entry.
7. It should take at least 2 working days to get your eVisa.

- Each adult visitor to the Republic of Kenya is required to submit eVisa applications in their personal eCitizen account. Parents can apply for their children in the parents account.

### *Types of Visas*

Pre-requisites:

#### Transit Visa Requirements

You require an onward Ticket to apply for a Transit Visa

#### Entry Requirements (On Arrival)

- Passport Valid for at least Six Months
- eVisa Printout from [www.eCitizen.go.ke](http://www.eCitizen.go.ke)
- Travel itinerary
- Supporting letter e.g. letter from company or Invitation letter for business visits/family visits. Or
- Hotel bookings/details about places to visit if going as tourist.

The type of visa you must have is defined by the Kenyan and Visa Regulations, and relates to the purpose of your travel.

- **Single Journey Visa:** Issued for Single or Multiple entries to persons whose nationalities require visas to enter Kenya.
- **Transit Visa:** Issued for periods not exceeding three days to persons whose nationalities require visas to enter Kenya and who intend to transit through Kenya to a different destination.
- **Diplomatic Visa:** Issued for Single or Multiple entries to holders of Diplomatic passports who are on official duty. Coming Soon
- **Courtesy/ Official Visa:** Issued to persons holding Official or Service passports on Official duty and to Ordinary passport holders who are not entitled to a Diplomatic visa; but where it is considered by the Director to be desirable on the grounds of international courtesy. Coming Soon
- **East Africa Tourist Visa:** This is a joint tourist visa that entitles holders to travel to and within the Republic of Kenya, Republic of Rwanda and Republic of Uganda for the purpose of tourism. Validity of East Africa Tourist Visa: 90 (Ninety days) Multiple Entry. Coming Soon

Visa Type	Cost
Single entry visa (Business or Tourism)	\$51
Transit visa	\$21
East Africa Tourist Visa Coming Soon	\$101
Courtesy Visa Coming Soon	N/A

## *Ebusiness*

Pre-requisite: must have a Business Registration No.

Go to <https://accounts.ecitizen.go.ke/register/business>

Business Registration No.

Click on the "Validate" button

Enter your e-mail address

Confirm your e-mail address

Enter your mobile phone number

Create a password

Confirm your password

Check the "I agree to the terms and conditions" box

Click on the "Continue" button

Enter your mobile phone number

Follow the instructions regarding submitting a photo.

## International Courier Services

Use a major courier service when sending or receiving original or official documents. The following courier services can be used to send documents to and from most countries and territories in the world.

Some applications or documents must be sent directly to Kenya. Others must be sent to Kenyan Embassy in the country in which you currently reside. You may also have to send a prepaid courier envelop to the Kenyan Embassy so they can mail you your official government issued credentials such as a passport.

It is a good idea to identify the courier services that best meet your needs before you actually need them. Note: security is more important than speed in these situations.

DHL

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

FedEx

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

UPS

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

TNT

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

DPD (from Europe and the US to the rest of the world)

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

## Financial Resources

### Banks

Name	Ownership	NSE Listed	Authorized Securities Dealer
African Banking Corporation Ltd.	Locally Owned	No	Yes
Bank of Africa (K) Ltd.	Foreign and Locally Owned	No	Yes
Bank of Baroda (K) Ltd.	Foreign and Locally Owned	No	No
Bank of India	Foreign Owned	No	No
Barclays Bank of Kenya Ltd.	Foreign and Locally Owned	Yes	Yes
Charterhouse Bank Ltd.	Locally Owned	No	No
Chase Bank (K) Ltd.	Locally Owned	No	Yes
Citibank N.A. Kenya	Foreign Owned	No	No
Commercial Bank of Africa Ltd.	Locally Owned	No	No
Consolidated Bank of Kenya Ltd.	Government Owned	No	No
Co-operative Bank of Kenya Ltd.	Locally Owned	Yes	Yes
Credit Bank Ltd.	Locally Owned	No	No
Development Bank of Kenya Ltd.	Government Owned	No	No
Diamond Trust Bank Kenya Ltd.	Foreign and Locally Owned	Yes	No
Dubai Bank Kenya Ltd	Locally Owned	No	No
Ecobank Ltd	Foreign and Locally Owned	No	No
Equatorial Commercial Bank Ltd.	Locally Owned	No	No
Equity Bank Ltd.	Locally Owned	Yes	Yes
Family Bank Ltd.	Locally Owned	No	No
Fidelity Commercial Bank Ltd.	Locally Owned	No	No
Fina Bank Ltd.	Locally Owned	No	No
First Community Bank	Foreign and Locally Owned	No	No
Giro Commercial Bank Ltd.	Locally Owned	No	No
Guardian Bank Ltd.	Locally Owned	No	No
Gulf Africa Bank (K) Ltd	Foreign and Locally Owned	No	No
Habib Bank A.G. Zurich	Foreign Owned	No	No
Habib Bank Ltd.	Foreign Owned	No	No
Housing Finance Ltd.	Government Owned	Yes	No
Imperial Bank Ltd.	Locally Owned	No	No
Investment & Mortgages Bank Ltd.	Locally Owned	No	Yes
Jamii Bora Bank Ltd.	Locally Owned	No	No
Kenya Commercial Bank Ltd.	Government Owned	Yes	Yes
K-Rep Bank Ltd.	Foreign and Locally Owned	No	No
Middle East Bank (K) Ltd.	Locally Owned	No	No
National Bank of Kenya Ltd.	Government Owned	Yes	Yes

NIC Bank Ltd.	Locally Owned	Yes	Yes
Oriental Commercial Bank Ltd.	Locally Owned	No	No
Paramount Universal Bank Ltd.	Locally Owned	No	No
Prime Bank Ltd.	Locally Owned	No	Yes
Stanbic Bank Kenya Limited	Government Owned	Yes	No
Standard Chartered Bank (K) Ltd.	Foreign and Locally Owned	Yes	Yes
Trans-National Bank Ltd.	Locally Owned	No	Yes
UBA Kenya Bank Limited	Foreign and Locally Owned	No	No
Victoria Commercial Bank Ltd.	Locally Owned	No	No

## Mobile Payment Systems

Name
M-Pesa
Airtell Money
Nation Hela
Tangaza Pesa



## Securities Dealers

<b>Name</b>	<b>Type of Financial Institution</b>
African Banking Corporation	Commercial Bank
Bank of Africa Kenya	Commercial Bank
Barclays Bank of Kenya	Commercial Bank
CFC Stanbic Bank	Commercial Bank
Chase Bank	Commercial Bank
Co-Operative Bank of Kenya	Commercial Bank
Equity Bank	Commercial Bank
I & M Bank	Commercial Bank
Kenya Commercial Bank	Commercial Bank
National Bank of Kenya	Commercial Bank
NIC Bank	Commercial Bank
Prime Bank	Commercial Bank
Standard Chartered Bank Kenya	Commercial Bank
Trans National Bank	Commercial Bank
ABC Capital Limited	Stockbroker
African Alliance Kenya Investment Bank	Investment Bank
AIB Capital	Stockbroker
Apex Africa Capital	Stockbroker
Barclays Financial Services	Investment Bank
CBA Capital	Investment Bank
Dyer and Blair Investment Bank	Investment Bank
EBI Investment Corporation	Investment Bank
Equity Investment Corporation Kenya	Investment Bank
Faida Investment Bank	Investment Bank
Francis Drummond & Co.	Stockbroker
Genghis Capital	Investment Bank
KCB Capital	Investment Bank
Kestrel Capital	Investment Bank
Kingdom Securities Limited	Stockbroker
NIC Capital	Investment Bank
NIC Securities	Stockbroker
Old Mutual Securities	Stockbroker
Renaissance Capital	Investment Bank
SBG Securities	Investment Bank
Standard Investment Bank	Investment Bank
Sterling Capital	Stockbroker
Suntra Investments	Stockbroker

## Remittance Service Providers

Name	From US	M-PESA	App	Licensed by Kenya	Online
Western Union	Yes	Yes	Yes	No	No
MoneyGram	Yes	Yes	Yes	No	No
Ria	Yes	No	No	No	No
Xoom	Yes	Yes	Yes	No	No
Worldremit	Yes	Yes	Yes	No	No
AZIMO	No	Yes	Yes	No	No
Xendpay	Yes	Yes	Yes	No	No
Skrill	Yes	Yes	Yes	No	No
Xpressmoney	Yes	Yes	Yes	No	No
Simbapay	No	Yes	Yes	No	No
Sendwave	Yes	Yes	Yes	No	No
Sawapay	Yes	Yes	Yes	No	No
Poapay	Yes	Yes	No	No	No
Moneytrans	No	Yes	No	No	No
<b>Transfast</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>	<b>No</b>
Sendvalue	Yes	No	No	No	No
Iftin Express	Yes	No	No	Yes	No
Sigue Money Transfers	Yes	No	No	No	No
Small World	Yes	Yes	Yes	No	No
Lebara Money	No	Yes	Yes	No	No
UAE Exchange	Yes	No	No	Yes	No
mHits	No	Yes	No	No	No
Post Finance	No	Yes	Yes	No	No
SkyForex	No	Yes	No	No	No
Tranfer Galaxy	No	Yes	No	No	No
Vodacom Tanzania	No	Yes	No	No	No
MTN Rwanda	No	Yes	No	No	No
MTN Uganda	No	Yes	No	No	No
Pesapal	No	Yes	No	No	No
P2P Cash	Yes	Yes	Yes	No	No
Amal Express Money Transfer	Yes	No	No	Yes	No
Continental Money Transfer	No	Yes	No	Yes	Yes
Dahabshill Money Transfer	Yes	Yes	No	Yes	Yes
Flex Money Transfer	Yes	Yes	No	Yes	No
Global Money Transfer	Yes	Yes	No	Yes	No
Hodan Global Money	Yes	No	No	Yes	No
Juba Express Money Transfer	Yes	No	No	Yes	No
Kaah Express Money Transfer	Yes	No	No	Yes	No

Kendy Money Transfer	No	Yes	No	Yes	No
Safaricom Money Transfer	No	Yes	No	Yes	Yes
Upesi Money Transfer	Yes	Yes	No	Yes	Yes
Tavakai Money Transfer	No	No	No	Yes	No
Amana Money Transfer	No	No	No	Yes	No
Bakaal Money Transfer	No	Yes	No	Yes	No
Iftin Money Express	No	No	No	Yes	No
UAE Exchange Money Transfer	No	No	No	Yes	No

## Taxes

Taxes returns to be filed between January 1<sup>st</sup> and June 30<sup>th</sup> of the following year.

Taxes are paid to the Kenya Revenue Authority (KRA).

The KRA Pay bill number is 572572.

Taxes can be paid at KRA banks or using M-Pesa.

### Tax obligation based on income derived from Kenya regardless of residency or citizenship.

Kenya Resident	Kenya Derived Income	Kenya Tax Obligation
No	No	No
No	Yes	Yes
Yes	No	No
Yes	Yes	Yes

### Withholding Tax Table

Description	Resident	Non – Resident
Artists and entertainers	-	-
Management fees	5%	20%
Professional fees	5%	20%
Training fess (inclusive of incidental costs)	5%	20%
Winnings from betting and gaming (w.e.f. 1 Jan 2014)	20%	20%
Royalties	5%	20%
Dividends (nil for resident shareholders with >12.5%)	5%	10%
Equipment (movable) Leasing	N/A	5%
Interest (Bank)	15%	15%
Interest (Housing Bond – HBI)	10%	15%
Interest on two – year government bearer bonds	15%	15%
Other bearer bonds interest	25%	25%
Rent – buildings (immovable)	12%	30%
Rent – others (except aircraft)	N/A	15%
Pensions/provident schemes (withdrawal)	10 – 30%	5%
Insurance Commissions	10%	20%
Consultancy and agency (from 1 July 2003)	5%	20%
Contractual and agency (from 1 July 2003)	3%	20%
Telecommunication services/Message transmission	-	5%
Natural Resource Income (w.e.f. 01/01/2015)	5%	20%

## How to Apply for a KRA PIN

Apply for a KRA PIN (Personal Identification Number) at <https://itax.kra.go.ke/KRA-Portal/>

This PIN is used for many types of transactions beyond paying taxes to include:

- Registration of title, stamping of instruments by the Commissioner of Lands, and payment of Land Rent.
- Approval of plans, payment of water deposits, application for a business permit, payment of Land Rent by Local Authorities.
- Registration of Motor Vehicles, and licensing under the Traffic Act (Cap 403) by the Registrar of motor Vehicles.
- Registration of Business Names and Companies by the Registrars of Business names and companies.
- Trade licensing by the Ministry of Commerce.
- Application for Value Added Tax registration.
- Underwriting policies by Insurance Companies.
- To facilitate importation of goods, Customs clearing and forwarding at the offices of Commissioner of Customs and Excise.
- Payment of Deposits for power connections at Kenya Power and Lightning Co. Ltd.
- To facilitate all contracts for supply of goods and services to all Government Ministries and Public bodies.

There are several types of tax in Kenya:

- Individual Income Tax
  - Compulsory obligation that applies to either residents or non-residents.
  - Income tax is a direct tax that is imposed on income derived from Business, Employment, Rent, Dividends, Interests, and Pensions among others.
  - Individual Income Tax is charged for each year of income on all the income of a person, whether resident or non-resident, which accrued in or was derived from Kenya.
- Pay As You Earn (PAYE)
  - Applies to employers.
- Withholding Tax
- Installment Tax
- Advance Tax
- Presumptive Tax
- Residential Rental Income Tax
- Capital Gains Tax
- Value Added Tax (VAT)
  - Applies to suppliers of taxable goods and services.
- Tax Compliance

## Real Estate

Buying real estate at any time requires thorough research and the use of skilled and knowledgeable professionals. Real estate prices grew substantially through the 2000s and 2010s. Here are some resources that can help you determine if you should buy, where you should buy, and why you want to buy land or developed property.

The Kenya Real Estate show on YouTube featuring Lucy Kamau provides excellent brief videos covering considerations when looking to purchase real estate in Kenya. The first video is “6 Things to Know before Investing in Kenya’s Real Estate” and can be found at <https://youtu.be/k2oJpWaZTfQ>.

### Real Estate Firms

Hass Consult Real Estate <http://hassconsult.co.ke/real-estate/hass-index>

Publishes a quarter report, the “Hass Index” covering real estate price trends for both land and developed property throughout Kenya. Their research into price trends for Nairobi suburbs and satellite towns is particularly informative.

Cytonn Real Estate <https://www.cytonn.com/real-estate>

Cytonn provides services geared for the Kenyan Diaspora at <https://www.cytonndiaspora.com/>

Cytonn provides access to research, reports, and blogs at <https://cytonnreport.com/research>

Knight Frank Kenya <https://www.knightfrank.co.ke/>

Knight Frank Kenya provides research and publications at <https://www.knightfrank.co.ke/research>

The Knight Frank blog is available at <https://www.knightfrank.com/blog/>

Pam Golding Properties <http://www.pamgolding.co.ke/>

AMS Properties <https://amsproperties.com/>

Home Afrika <https://www.homeafrika.com/>

Listed on the Nairobi Stock Exchange.

Home Afrika appears to also cater to the Kenyan Diaspora at <https://www.homeafrika.com/diaspora-2/>.

Homes Universal <https://www.homesuniversal.com/>

A real estate consortium with a range of services offered.

Ryden International <http://ryden.co.ke/>

Provides property valuation and estate agent services.

Lloyd Masika <http://lloydmasika.co.ke/>

Provides property valuation and estate agent services.

Optiven Limited <https://www.optiven.co.ke/>

Kenya Diaspora services at <https://www.optiven.co.ke/diaspora/>

# Government of Kenya Roles and Responsibilities for the Diaspora

## Diaspora Mandate:

### Ministry of Foreign Affairs and International Trade

Overall responsibility for managing the affairs of Kenyans Abroad  
Overall responsibility for implementation of the Kenya Diaspora Policy<sup>2</sup>  
Diaspora and Consular Affairs Directorate, Ministry of Foreign Affairs and International Trade  
Establishment of a National Diaspora Council of Kenya (NADICOK)<sup>3</sup>  
Develop and implement an Integrated Diaspora Information System  
Establish the Kenya Ambassadors Programme<sup>4</sup>

## Diaspora Responsibilities:

### Ministry of Interior and National Government Coordination

Policy framework on immigration of Kenyans Abroad  
Facilitate processing of passports, national identity cards, birth certificates, and other registration documents

### National Registration Bureau (NRB)

Issues National Identification Cards in Kenya

### Civil Registration Department (CRD)

Registers births and deaths in Kenya

### Integrated Population Registration System Department (IPRS)

Creates and maintains a national population register of all Kenyan citizens and registered foreigners in Kenya

### Department of Refugees Affairs (DRA)

Handles refugee documentation, registration, and settlement.

### Ministry of Labor Social Security and Services

Legislative, policy, administrative, and institutional framework for labor migration issues  
Registration of Kenyan private employment agencies with Kenya Association of Private Employment Agencies (KAPEA)  
Bilateral Labor Agreements

### Ministry of Education

Ensure issues of Kenyans Abroad to be mainstreamed into national development agenda  
Ensure Government agencies integrate policies and programmes for Kenyans Abroad

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<sup>2</sup> Page 26, Kenya Diaspora Policy, November 2014

<sup>3</sup> Page 25, Kenya Diaspora Policy, November 2014

<sup>4</sup> Page 20, Kenya Diaspora Policy, November 2014

Develop the Integrated Education Management Information System on students studying abroad for use by government agencies

Increase educational networking between Kenyans Abroad and Kenyan educational institutions

Advise Kenyans on the most marketable skills to study for employment abroad

### Ministry of Devolution and Planning

Contract accredited Kenyan Recruitment Agencies for foreign employment

Develop indicators for National Integrated Monitoring and Evaluation System (NIMES)

Used to assess the implementation of this policy

### Kenya National Bureau of Statistics

Maintain and update the Integrated Diaspora Information System, an integrated database on Kenyans Abroad.<sup>5</sup>

### National Treasury

Facilitate increased participation of Kenyans Abroad in nation building.

Liaise with CBK, KenInvest, CMA, RBA, IRA, and KRA for:

Investor education

Reduce cost of remittances

Investment products for Kenyans Abroad

Philanthropic initiatives for Kenyans abroad

### Ministry of Information and Communication Technology

Facilitate access to information for Kenyans Abroad to enable communication and networking

### Ministry of East African Affairs, Commerce, and Tourism

Provide accurate information on tourism investment opportunities

#### Tourism Regulatory Authority

Develop a framework for enabling Kenyans Abroad to leverage on tourism business start-ups

#### Kenya Tourism Board

Develop a "Kenya Tourism Ambassadors Programme" to promote tourism

Develop special Diaspora tourism packages for Kenyans Abroad

### Ministry of Health

Maintain a database of health professionals

Provide direction on investment areas

### Independent Electoral and Boundaries Commission (IEBC)

Provide policy framework to fulfill constitutional provision

Update voter database for Kenyans Abroad

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<sup>5</sup> Pages 21 and 27, Kenya Diaspora Policy, November 2014



## Ministry of Sports, Culture and the Arts

Promote Kenyan talents and culture through Missions, Consulates, and Kenyan associations abroad  
Promote Kiswahili as a continental and international language

## Kenya Institute for Public Policy Research and Analysis (KIPPRA)

## Retirement Benefits Authority

Establish Diaspora Retirement Savings Scheme to enable Diaspora saving and investment opportunities; and facilitate remittances

## County Government

Facilitate participation of Kenyans Abroad in county development

## Association of Kenya Communities Abroad

Kenyans Abroad required to form and register country umbrella associations with Kenya Diplomatic Missions

## Kenya Diaspora Associations

Kenya Diaspora Alliance (KDA)

Kenyan Community Abroad (KCA)

Kenyan Community in Ontario

Kenya USA Diaspora SACCO

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

Kenya Qatar Diaspora SACCO

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

Kenyans in Japan Association

[www.kija.co.ke](http://www.kija.co.ke)

## Government of Kenya Contact Information

Government Agency	Phone	E-Mail	Website	Physical Address
President				
Ministry of Foreign Affairs and International Trade	+254 20 3318888  Hotline: +254 702-206-655	<a href="mailto:info@mfa.go.ke">info@mfa.go.ke</a>	www.mfa.go.ke	Old Treasury Building, Harambee Avenue P.O Box 30551 – 00100 G.P.O NAIROBI, Kenya
Protocol Directorate - Ministry of Foreign Affairs and International Trade	Fax: 2240066 And 341953	<a href="mailto:protocol@mfa.go.ke">protocol@mfa.go.ke</a>		
Ministry of Interior and Coordination of National Government	+254-20-2227411  Hotline: +254-20-2227411, 999, 112 or 911	<a href="mailto:ps.interior@kenya.go.ke">ps.interior@kenya.go.ke</a>  <a href="mailto:ps.pais@kenya.go.ke">ps.pais@kenya.go.ke</a>	<a href="http://www.interior.go.ke/">http://www.interior.go.ke/</a>  <a href="http://www.immigration.go.ke/">http://www.immigration.go.ke/</a>	Harambee House, Harambee Avenue P.O Box 30510,00100 Nairobi.
State Department for Immigration, Border Control and Registration of Persons - Ministry of Interior and Coordination of National Government	+254-20-2222022	<a href="mailto:dis@immigration.go.ke">dis@immigration.go.ke</a>		Nyayo House 20th floor, Kenyatta Avenue/Uhuru Highway P.O Box 30395 – 00100 Nairobi.
Directorate of Immigration and Registration of Persons - Ministry of Interior and Coordination of National Government	+254-20-2222022, +254-20-2217544, +254-20-2218833  Passports - Nairobi Office: +254 772 246 669 Mombasa Office: +254 708 206 206	<a href="mailto:dis@immigration.go.ke">dis@immigration.go.ke</a>  eVisa Help Contact: <a href="https://immigration.ecitizen.go.ke/index.php/help/contact">https://immigration.ecitizen.go.ke/index.php/help/contact</a>	<a href="http://www.interior.go.ke/index.php/2015-02-28-06-43-52/state-department-of-interior/directorate-of-immigration-registration-of-persons">http://www.interior.go.ke/index.php/2015-02-28-06-43-52/state-department-of-interior/directorate-of-immigration-registration-of-persons</a>  immigration.ecitizen.go.ke	Nyayo House 9th floor, Kenyatta Avenue/Uhuru Highway P.O Box 30191,00100 Nairobi.
National Registration Bureau (NRB) - Ministry of Interior and Coordination of National Government	+254-20-2722526, +254-20-2720069 Fax: 2716205	<a href="mailto:director.nrb@kenya.go.ke">director.nrb@kenya.go.ke</a>		NSSF Building, Block B 8th Floor P.O Box 57007,00200 Nairobi.
Director Civil Registration Services - Ministry of Interior and Coordination of National Government	+254-20-2714987 +254-20-2714988 Fax: 2714989	<a href="mailto:director@crd.go.ke">director@crd.go.ke</a>		Hass Plaza 4th Floor, Lower Hill Road, P.O Box 49179- 00100 Nairobi.
Director Integrated Population Registration Services - Ministry of Interior and Coordination of National Government	2222022, 2217544, 2218833			Nyayo House 4th floor, Kenyatta Avenue/Uhuru Highway P.O Box 30191,00100 Nairobi.

## Government of Kenya Social Media Contacts

Government Agency	Facebook	Twitter	Instagram	YouTube	WhatsApp
President	/www.facebook.com/PDUDelivery/	@UKenyatta			
Ministry of Foreign Affairs and International Trade	www.facebook.com/ForeignOfficeKE	@ForeignOfficeKE		<a href="https://www.youtube.com/channel/UCEFEE8oiKD5oPV5YeDAzovA">https://www.youtube.com/channel/UCEFEE8oiKD5oPV5YeDAzovA</a>	
Protocol Directorate - Ministry of Foreign Affairs and International Trade					0719792631
Ministry of Interior and Coordination of National Government	www.facebook.com/InteriorMinistryKenya/	@InteriorKE			
State Department for Immigration, Border Control and Registration of Persons - Ministry of Interior and Coordination of National Government					
Directorate of Immigration and Registration of Persons - Ministry of Interior and Coordination of National Government	Department of Immigration Services	@immigrationDept			0719792631
National Registration Bureau (NRB) - Ministry of Interior and Coordination of National Government					
Director Civil Registration Services - Ministry of Interior and Coordination of National Government					
Director Integrated Population Registration Services - Ministry of Interior and Coordination of National Government					

## 2010 Kenya Constitution on Land

Land Ownership Status	Kenyan Citizen	Non-Kenyan Citizen
Freehold	Yes	No
Leasehold	Yes	Yes

### Definition of Land

- a) The surface of the earth and the subsurface rock;
- b) Any body of water on or under the surface;
- c) Marine waters in the territorial sea and exclusive economic zone;
- d) Natural resources completely contained on or under the surface; and
- e) The airspace above the surface;

### Classification of Land

#### **Freehold**

Freehold land is the greatest interest a person can have on land as it gives the holder absolute ownership of the land for life. This means descendants can succeed the owner for as long as the family lineage exists. A freehold title deed generally has no restrictions as to the use or occupation.

#### **Leasehold**

A Leasehold interest in land is for a specific period subject to payment of a fee or rent to the grantor and does not give the holder absolute ownership.

#### **Real Property**

Real Property is fixed permanently to one location. This includes land and anything that is built on the land. It also includes anything that's growing on the land or that exists under the face of the land.

#### **Personal Property**

Personal property is movable property. It's anything that can be subject to ownership, except land.

### Categories of Land

**Public Land** – Article 62 of the Constitution – Public land has a vast definition but it includes land occupied by a State organ, land transferred to the State, land to which no heir can be identified, minerals, forests, reserves, national parks, water catchment areas, sea, lakes, rivers, land between high water mark and low water mark, any land not classified as private land or community land. Public land is held by the Government in trust for the people of Kenya.

**Community Land** – Article 63 of the Constitution. It is land lawfully registered in the name of group representatives, land lawfully transferred to a specific community and any land declared to be community land by an Act of Parliament.

**Private Land** – Article 64 of the Constitution – This is registered land held by any person under freehold tenure, land held by any person under leasehold tenure and any other land declared private land under any Act of Parliament.

### Land Law Changes

**OWNERSHIP OF LAND BY NON-KENYAN CITIZENS** –Under Article 65 of the Constitution, **non-citizens can only hold land for a period of 99 years under a leasehold tenure**. This essentially means that a non-citizen cannot hold freehold property.

**SPOUSAL RIGHTS:-** Section 93 of The Land Registration Act provides for spousal rights and also provides that a spouse will acquire an interest in his/her spouse's land if the spouse contributes by labour or other means to the productivity, upkeep and improvement of the land. The spouse's interest shall be recognized as if it is registered against the title to the land.

**CONSENT OF SPOUSE REQUIRED FOR DISPOSITION OF LAND:-**Section 93 of the Land Registration Act also provides that where a spouse who holds land or a dwelling house in his/her name individually and undertakes a sale of that land or dwelling house, the purchaser shall be under duty to inquire whether the spouse has consented to the sale. This would also be applicable when a person wishes to lease his/her land. The requirement for spouse's consent extends to all land and is not limited to matrimonial property.

**PROTECTION OF TENANTS UNLAWFULLY EVICTED:** A tenant who is evicted contrary to the terms of his lease is immediately relieved of the obligation to pay rent or other monies due under the lease or from performance of any covenants of the lease.

**NON-EVICTION OF A PURCHASER IN POSSESSION–** Under the new law, when a purchaser takes possession of land prior to completion of the sale, the vendor can only regain possession peaceably (no resistance from purchaser) or through a court order. In addition, the purchaser is entitled to relief from court in certain circumstances.

**FORMATION OF AN ENVIRONMENT AND LAND COURT:** The Environment and Land Court will have jurisdiction to hear and determine disputes related to land.

### New Land Laws

a) Land Act, 2012 – The Act consolidates various laws on land into one substantive law governing land in Kenya.

b) Land Registration Act, 2012 – It provides for the revision, consolidation, and rationalization of the law governing the **registration of title to land**, regulation of dealings in registered land and to give effect to the principles and objects of devolved government in land registration.

c) National Land Commission Act, 2012 – The ambit of the Act is to provide for the functions of the Commission, qualifications, and procedures for the appointment of members of the commission, including the Chairperson. It is essential to note the provisions of clause, as the National Land Commission is designated to play a pivotal role in land management and administration and take over most of the functions that were hitherto the preserve of the President and the Commissioner of Lands.

**DIFFERENT SYSTEMS OF REGISTRATION OF TITLES:** Under the old land law, title deeds were issued under one of the following statutes, which have now been repealed:

The Registered Land Act (**RLA**);

The Registration of Titles Act (**RTA**);

The Land Titles Act (LTA); and  
The Government Lands Act (GLA)

However, Title deeds issued under the **RLA** and **RTA** continue to be valid notwithstanding the new laws.

Source: <https://www.buyrentkenya.com/news/property-laws-kenya/>

### Inheritance

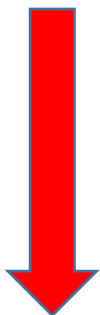
Law of Succession Act

Check Title Deeds

Factors for Decedents	Inheritance allowed of:	Inheritance allowed of:
Property	Immovable (Land)	Movable (Personal)
Kenyan Citizenship	Yes Kenya Law	Decedent's domicile laws pertain
Non-Kenyan Citizenship	Yes Kenya Law	Decedent's domicile laws pertain
Resident Foreigner	Yes Kenya Law	Decedent's domicile laws pertain
Non-Resident Foreigner	Yes Kenya Law	Decedent's domicile laws pertain
Kadhis Court	Islamic Law	Islamic Law
Non-Islamic Court	Yes	Yes
Spousal Inheritance	No unless intestate	Yes
Childrens' Inheritance	Yes	Later

Factors for Heirs	Inheritance allowed of:	Inheritance allowed of:
Property	Immovable (Land)	Movable (Personal)
Kenyan Citizenship	Kenya Laws pertain	
Non-Kenyan Citizenship	Kenya Laws pertain	
Resident Foreigner	Kenya Laws pertain	
Non-Resident Foreigner	Kenya Laws pertain	Decedent's domicile laws pertain
Kadhis Court		
Non-Islamic Court		
Spousal Inheritance	No unless intestate	Yes
Childrens' Inheritance	Yes	Later

### Priority Order of Inheritance



- Spouse
- Sons and Daughters
- Father
- Mother
- Brothers and Sisters and their Children, in equal shares
- Half-Brothers and Half-Sisters and their Children, in equal shares
- Relatives who are in the nearest degree of consanguinity up to and including the sixth degree, in equal shares
- State, if no kindred

## References

Immigration and Citizenship Act of 2011

<http://admin.theiguides.org/Media/Documents/ImmigrationCitizenshipAct2011.pdf>

The Kenya Citizenship and Immigration Act, 2011

[http://www.ilo.org/wcmsp5/groups/public/---ed\\_protect/---protrav/---ilo\\_aids/documents/legaldocument/wcms\\_235162.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---ilo_aids/documents/legaldocument/wcms_235162.pdf)

The Kenya Immigration and Citizenship Act of 2011 – The Kenya Citizenship and Immigration Regulations, 2012

<http://www.kenyaembassyireland.net/wp-content/uploads/Kenya-Citizenship-Regulations-2012.pdf>

Kenya Diaspora Policy

<http://www.mfa.go.ke/wp-content/uploads/2016/09/Kenya-Diaspora-Policy.pdf>

The Chama Handbook

Send Money and Invest in Kenya: A Guide for Diaspora Remittances and Investments

<http://kenya.iom.int/sites/default/files/Send%20Money%20booklet%20webversion%2020%20June.pdf>

Kenya Vision 2030

## Acronyms

AGM	Annual General Meeting <sup>6</sup>
AIR	African Institute for Remittances
APR	Annual Percentage Rate
AUC	African Union Commission
AU	African Union
BLA	Bilateral African Agreement
CBK	Central Bank of Kenya
CBO	Community Based Organization
CDA	Central Depository Agent
CDD	Customer Due Diligence
CDS	Central Depositor System
CDSC	Central Depository and Settlements Corporation
CMA	Capital Markets Authority
COMESA	Common Market for Eastern and Southern Africa
COTU	Central Organization of Trade Union
EAC	East African Community
FBO	Faith Based Organization
FKE	Federation of Kenyan Employers
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IEBC	Independent Electoral and Boundaries Commission
ILO	International Labor Organization
IOM	International Organization for Migration
IRA	Insurance Regulatory Authority
ITES	Information Technology Enabled Services
KAIG	Kenya Association of Investment Groups
KAPEA	Kenya Association of Private Employment Agencies
KBA	Kenya Bankers Association
KDA	Kenya Diaspora Alliance
KCA	Kenyan Community Abroad
KNBS	Kenya National Bureau of Statistics
KenInvest	Kenya Investment Authority
KIPPRA	Kenya Institute for Public Policy, Research and Analysis
KRA	Kenya Revenue Authority
KTB	Kenya Tourism Board
LLP	Limited Liability Partnership
MDAs	Ministries, Departments, and Agencies
M&E	Monitoring and Evaluation
MPI	The Migration Policy Institute
MSE	Micro and Small Enterprises
MTO	Money Transfer Operator
NADICOK	National Diaspora Council of Kenya
NESC	National Economic and Social Council

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<sup>6</sup> Items in green from the "Send Money & Invest in Kenya: A Guide for Diaspora Remittances & Investments," 2017



NIMES	National Integrated Monitoring and Evaluation System
NGO	Non-Governmental Organization
NRK	Non-Resident Kenyans
NSE	Nairobi Securities Exchange
ODA	Overseas Development Assistance
PKO	Persons of Kenyan Origin
RBA	Retirement Benefits Authority
RPW	Remittance Prices Worldwide
RSP	Remittance Service Provider
TCC	Total Cost of Credit
TOKTEN	Transfer of Knowledge through Expatriate Nationals
UFAA	Unclaimed Financial Assets Authority
UN	United Nations