

E2 Motoring

School Transport Solutions

How players in school transport industry are responding to shifting demands



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Focus on safety features and financing options

BY EVANS ONGWAE

For a long time, players in the school transport industry have focused on how to make the buses and vans safer. Now in addition to this, customers and users are demanding greater vehicle and operational efficiency, as well as assured comfort for learners.

Cases of schools cramping learners into vans designed for fewer passengers vex parents and students alike. Also, for lack of enough buses, some learners are taken through long routes on their way to school or home, whereas an extra

bus would have made route optimisation possible and the daily journeys of learners therefore shorter and less tiresome.

Lynet, a Nairobi parent of three, decries the crowding of pupils into a few seats because this means seatbelts are not worn by all. Yet wearing seatbelts is a safety requirement.

It can be argued that buying more buses or vans would lead to parents or guardians being required to pay more for school transport. That is where efficiency comes in. Better management of the school fleet can reduce costs and create room for the purchase of more vehicles, thus

improving passenger comfort.

Many agree that the school bus is the safest form of transportation for getting children to school and back home. In terms of injuries and fatalities, school buses afford school children an effective and safer means of transport to and from school, as well as to venues of extra-curricular activities or learning trips.

The proposed Traffic (School Transport) Rules 2025 seek to provide a comprehensive framework for the safe, professional and regulated transportation of school-going children in Kenya.

Ms Mumbi Kariuki, the Chief Trainer at the International Safety Training Centre, argues that school buses are not like regular ones, and

therefore need extra attention. They carry the next generation of doctors, musicians, artists, politicians, writers, and other greats, for example. More importantly, they often carry learners whose cognitive abilities are still developing.

She therefore urges school administrators not to just pick any bus and paint it yellow. "They should also do thorough research to ensure they choose the best option," she stresses.

Ms Kariuki advises that during a school vehicle selection process, one should require that the designer includes steel reinforcement in the frame, similar to what is used in rally cars, to prevent the bus or van from collapsing should an accident occur. Additionally, schools should

consider bus width. "Wider buses are more stable because they have a lower centre of gravity. Conversely, narrower buses have a higher centre of gravity, which makes them roll a bit more easily," she says.

She points out that there have been far too many incidents of children being run over by school buses and other vehicles after getting off their bus. To prevent such accidents, laws require buses to be equipped with dual red-light indicators at the front and rear, stop signal arms on the front and rear right sides, and mirrors that give the driver a clear view of the vehicle's sides and rear.

Ms Kariuki points out that the phrase, "An ounce of prevention is

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worth a pound of cure”, can be applied beyond healthcare in the sense that regular maintenance of school transport vehicles can help prevent cases of “children from being stranded in the middle of the road”.

Availability

More and more school buses are now available in the country and their capacities vary from 29-seaters to the big ones that can seat 67. The challenge is on how to get the best solution possible for a school or institution based on need. This would be passenger capacity, seating plans, comfort levels and other key criteria. Other factors to consider when choosing a bus may include fuel economy, road handling, reliability and uptime.

Financing

In recent years, banks have been improving their asset financing products, making it possible for schools to own vehicles without making huge capital outlays upfront. Banks offer financing ranging from 90 percent to 105 percent, with long repayment periods going up to five and even seven years.



PHOTO | SHUTTERSTOCK.

Some motor vehicle dealers have also arranged with financiers to support their customers with the funds they need for a purchase. Other dealers have gone a step further and established in-house leasing divisions to support their vehicle distribution function. Thus, buyers can enjoy the benefits of an in-

creasingly vibrant asset financing industry. Asset finance is an attractive option because it is relatively easier, quicker and straightforward for schools that want to upgrade their fleets.

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Family Bank's Inua Shule: Financing the future of education

In a significant move to bolster the private education sector, Family Bank offers **Inua Shule School Financing Solutions**, designed specifically to address the unique financial needs of schools across the country. With a branch network of 96 locations, Family Bank is well-positioned to support education through tailored financing solutions.

Unlocking opportunities with asset financing

Central to this initiative is the **Asset Financing programme**, which provides schools with access to funding for essential transportation needs. The programme aims to improve student mobility by facilitating the purchase of new school buses and vans, ensuring that children have safe and reliable transport to and from school.

Key Features:

- **Financing of 110 Percent:** Schools can receive full financing based on proforma invoices for new vehicles, while up to **80 percent financing** is available for second-hand options.
- **Grace Period:** A two-month

grace period allows for vehicle body customisation before repayment begins.

- **Flexible Repayments:** The bank offers termly repayment options, catering for the educational calendar.
- **Insurance Coverage:** Schools benefit from pre-negotiated insurance rates through the bank's insurance arm, Family Bank Bancassurance Intermediary, covering essential aspects such as theft, enhanced accidental damage excess protector, political violence and terrorism.

Additional support for schools

Family Bank's offerings extend beyond transportation. The **Inua Shule Loan** assists with various financing needs, including essential working capital, land acquisition, construction of modern facilities and expansion to accommodate Junior Secondary Schools. Additionally, the bank offers **Water Sanitation and Hygiene (WASH) Products for Schools**, promoting hygiene through loans for water tanks, boreholes and sanitation facilities. Family Bank also provides **School Bridging Financing**, which is specifically designed to manage recurring expenses when schools are not in session.

By prioritising financing for school transportation and infrastructure, Family Bank is playing a crucial role in enhancing educational access and quality. With these initiatives, the bank not only supports schools in overcoming financial barriers but also contributes to the overall development of the education sector. The future of education looks brighter with Family Bank's commitment to investing in our schools.

With a branch network of 96 locations, Family Bank is well-positioned to support education through tailored financing solutions.



Makinika na ISUZU: Driving safer journeys towards ambitious futures

Road safety remains one of Kenya's most pressing public concerns. Pedestrians and motorcyclists continue to bear the brunt of road crashes, with devastating consequences for families, communities and the economy.

Beyond the immediate loss of life, road crashes result in lost productivity, rising healthcare costs and the erosion of household incomes when breadwinners are taken away. These realities underline the urgent need for sustained public education, stricter enforcement and active private sector participation to drive behavioural change among road users.

Our roads remain a vital public asset that supports economic growth, job creation and human mobility. The next two years present a critical window of opportunity for the country. The Road Safety Action Plan 2024-2028 outlines eight national strategic priorities that can only be achieved through collective effort. Success

will depend on strong partnerships between communities, drivers, passengers, government agencies, development partners and businesses, all working together to make Kenyan roads safer.

Within this context, ISUZU East Africa continues to play a deliberate and practical role in advancing road safety, particularly in school transport solutions where the stakes are highest. At the heart of this commitment are well-engineered ISUZU school buses, designed with safety as a core principle. These buses feature robust construction, reinforced frames and integrated seatbelts, ensuring enhanced protection for young passengers. By prioritising durability and occupant safety, ISUZU school buses are built to withstand the rigours of daily use while offering parents and schools peace of mind.

However, safe school transport goes beyond the vehicle itself. Recognising that the driver is central to road safety, ISUZU East Africa has invested in a

comprehensive Driver Wellness programme, launched in 2024. The programme focuses on driver's wellness through annual eye, ear and general body checks, ensuring that drivers are physically fit, alert and capable of making sound decisions on the road. By addressing health factors that could impair driving ability, the initiative reinforces compliance with road safety regulations while promoting a culture of responsibility and wellbeing.

By prioritising durability and occupant safety, ISUZU school buses are built to withstand the rigours of daily use while offering parents and schools peace of mind



Complementing wellness is skills development through the ISUZU Drivers Academy. Established in 2019, the academy equips drivers with practical knowledge to conduct routine vehicle checks, identify anomalies early, and maintain high levels of road awareness before transporting students.

The training combines defensive driving; logistical skills and the inculcation of positive motoring values tailored for commercial vehicle drivers. To date, over 300 drivers have been trained, including 21 women through the Bamburi Women on Wheels (WoW) programme – an important step towards inclusivity and safer roads for all.

Equally critical to safety is vehicle maintenance. ISUZU East Africa strongly advocates for the exclusive use of ISUZU Genuine Parts (available in over 92 touchpoints across East Africa) to guarantee reliability, durability and optimal performance.

This commitment is also

reinforced through initiatives such as the ISUZU EA-1 Grand-Prix Competition, which brings together top technicians, service advisors and sales representatives from the company's dealerships across Kenya, Uganda and Tanzania. By sharpening technical expertise and parts knowledge, the programme ensures vehicles remain roadworthy, reducing the likelihood of accidents linked to mechanical failure.

Ultimately, reducing road accidents delivers far-reaching economic and social benefits. Organisations experience lower absenteeism, reduced insurance and medical costs, and avoid reputational damage, enabling sustainable growth. Through integrated vehicle engineering, driver wellness, targeted training and robust aftersales support, ISUZU East Africa continues to demonstrate that safeguarding road safety – including in school transport – is not just a responsibility but also an investment in Kenya's future.



MAKINIKA NA ISUZU

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ISUZU

Financing safe journeys: How KCB's innovative offer is assisting schools move learners securely

Learning institutions that operate unroadworthy vehicles for one reason or another, including budget constraints, constantly face safety risk issues. Recent government safety advisories underscore the urgency of addressing school transport standards.

These concerns have been raised in various fora by stakeholders, including the National Transport Safety Authority (NTSA), which last year detailed various safety violations by school transport providers. They included faulty speed governors, worn out seats, unstable cushions and malfunctioning door locks, among others. Additionally, mechanical issues such as defective steering systems and corroded bodies have also been identified as key areas of concern.

As education becomes more accessible for all Kenyans, the growing number of day schools has developed a new problem: Schools struggling to accommodate increased demand for vehicle use. This has forced some students to rely on public transport,

which is time consuming and risky, especially for young learners.

Yet for many schools, acquiring a modern, compliant school bus has long been out of reach. High upfront purchase costs, limited access to flexible financing options, and income cycles that are largely term-based, have forced some institutions to rely on ageing vehicles. Often, these are unsafe. The scenario exposes learners to avoidable risks, and places school administrators under constant pressure to balance safety, affordability and compliance.

School transport central to learners' wellbeing

Safe and reliable transport is not just a logistical concern. It is also central to learners' wellbeing, attendance and overall educational outcomes. For thousands of pupils, especially in rural and peri-urban areas, a dependable school bus is the difference between arriving at school on time or missing valuable learning hours altogether.

To directly respond to the financial realities educational institutions face, KCB Bank has developed unique Asset-Based Financing (ABF) solutions to address these needs. Through its 105 percent school bus financing op-

By aligning financing structures to the school's business needs, KCB is playing a meaningful role in strengthening education outcomes while promoting road safety and regulatory compliance

Robert Mburu, Head of Asset Finance and Insurance Premium Financing, KCB Bank Kenya



tions, the bank enables schools to acquire buses without the heavy upfront capital burden that has traditionally stalled such investments. The structure is deliberately comprehensive: 100 percent financing for the school bus itself, complemented by an additional five percent to cover insurance and tracking devices, all which are critical components for safety, compliance and risk management.

By financing not just the vehicle but also the associated safety and monitoring requirements, KCB is empowering schools to invest in their transport fleets without disrupting cash flow. This approach is particularly impactful for rural and peri-urban institutions, where access to credit is often constrained and transport challenges are most acute.

Beyond easing acquisition costs, the ripple effects are far-reaching. Removing financial barriers to quality school transport directly contributes to safer journeys for learners, improved attendance, and peace of

mind for parents. It also allows school administrators to plan repayments in line with their income trends such as school fee payment cycles, reducing the pressure to pass costs to parents and guardians through additional fees at a time when households are struggling with high cost of living.

At its core, this solution reflects KCB's broader commitment to providing tailored financial solutions that empower communities and support social development. By aligning financing structures to the school's business needs, the bank is playing a meaningful role in strengthening education outcomes while promoting road safety and regulatory compliance.

As Kenya continues to invest in education and learner safety, partnerships between financial institutions, regulators and schools will be increasingly critical. Asset-based financing for school transport offers a practical, scalable pathway that ensures learners are not just in class, but arrive there safely, consistently and ready to learn.



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