BLOOM BUSINESS SUPPORT SERVICES
CAPABILITY STATEMENT

Payroll Outsourcing & Payroll Assurance

Accurate. Compliant. On Time.

Professional payroll processing and compliance solutions for organisations across Kenya.

Fully Compliant	On-Time Delivery	CPA-Led Oversight
PAYE · SHIF · NSSF · Housing Levy · NITA	Payroll by 28th · Returns by 5th	Qualified professional accountability

Bloom Business Support Services is a Nairobi-based advisory firm providing outsourced payroll processing and payroll assurance to professional firms, SMEs, NGOs, financial institutions, and growing organisations across Kenya with capability to support regional organisations where required. We combine deep payroll expertise with strong financial controls and statutory compliance knowledge, helping organisations reduce administrative burden while ensuring employees are paid accurately, confidentially, and on time. Our services are led by a qualified CPA, giving clients the assurance of expert professional oversight.

Why Organisations Outsource Payroll

Understanding the business case

Payroll is one of the most operationally sensitive functions in any organisation. It touches employee welfare, regulatory compliance, financial controls, and organisational trust simultaneously. For many organisations, managing payroll in-house creates more risk than it eliminates. Below are the key reasons organisations choose to outsource.

1 Increasing Payroll Compliance Requirements

Kenya's payroll compliance environment has grown significantly more complex. Organisations must correctly compute and remit PAYE under KRA's tax bands, NSSF contributions at the current Year 4 rates, SHIF deductions at 2.75% of gross pay, the Affordable Housing Levy at 1.5% from both employer and employee, and NITA levies, all by the 9th of each month. Missing a deadline or miscalculating a deduction triggers penalties and interest that accumulate quickly. Managing this accurately requires specialist knowledge that goes beyond general accounting skills.

2 Frequent Legislative Changes

Payroll legislation in Kenya changes regularly, and the changes are material. NHIF was replaced by SHIF in October 2024 with a fundamentally different contribution structure. NSSF contributions moved to Year 4 rates in February 2026. The Affordable Housing Levy is relatively recent. Finance Acts introduce adjustments to PAYE bands and reliefs annually. Organisations that manage payroll in-house must track these changes, update their processes, and implement them correctly and on time, often without dedicated payroll expertise. An outsourced provider carries this responsibility on the organisation's behalf.

3 Payroll Confidentiality

Employee remuneration is sensitive information. Within an organisation, internal payroll processing creates risks around salary disclosure, particularly in smaller organisations where the person processing payroll may know all salary levels across the business. Outsourcing payroll to a professional third party removes salary information from the internal environment, strengthens confidentiality controls, and reduces the risk of internal conflicts arising from pay transparency.

4

Accuracy and Financial Controls

Payroll errors are costly, both financially and in terms of employee trust. Underpaying staff damages morale and creates legal exposure. Overpaying creates financial losses that are difficult to recover. Incorrect statutory deductions trigger penalties from KRA, NSSF, SHIF, and the Housing Levy. Professional payroll outsourcing brings structured controls, reconciliation processes, and a dedicated review cycle that significantly reduces error rates compared to in-house payroll managed alongside other administrative duties.

5

Reducing Management Time and Operational Burden

Payroll processing is time-intensive. Data collection, computation, payslip generation, approval workflows, bank file preparation, and statutory filing consume significant management and finance team time every month, time that could be invested in higher-value activities. Outsourcing payroll transfers this operational burden to a specialist provider, freeing management to focus on core business functions while knowing payroll is being handled professionally.

6

Lower Compliance Risk

The cumulative risk of non-compliance with Kenya's payroll statutory requirements is substantial. KRA penalties for late PAYE filing, NSSF arrears, SHIF non-compliance, and Housing Levy omissions can represent significant financial liability. Organisations with outsourced payroll benefit from a provider who monitors deadlines, ensures accurate computation, and files returns proactively, reducing the probability of compliance failures and the associated financial and reputational consequences.

About Bloom

Professional payroll advisory and processing

Who We Are

Bloom Business Support Services provides CPA-led payroll outsourcing and payroll assurance services that help organisations process payroll accurately, remain compliant, and reduce payroll administration risk. We work with a diverse range of organisations, from professional services firms and SMEs to NGOs, financial institutions, and growing businesses, providing the payroll expertise, compliance rigour, and professional accountability that in-house teams often cannot maintain alone.

Our services are led by a CPA-qualified professional with expertise across payroll management, financial controls, and statutory compliance. Clients engage Bloom not for a software subscription, but for professional judgement, expert oversight, and the assurance that their payroll is in qualified hands.

Organisations We Support

- Professional services- legal, accounting, consulting
- Healthcare - medical and dental practices
- Technology and ICT consultancies
- Construction and engineering firms
- Manufacturing organisations
- NGOs and development organisations
- Financial institutions and SACCOs
- Real estate agencies and property firms
- Hospitality and retail businesses
- SMEs and growing businesses (5 to 200 staff)

Our Delivery Standards

Commitment	What This Means
20th of month	Client submits all payroll changes - new joiners, leavers, adjustments, one-off payments
28th of month	Bloom delivers processed payroll, individual payslips, and bank payment file
5th of following month	All statutory returns filed — PAYE, NSSF, SHIF, Housing Levy, NITA — ahead of the 9th legal deadline
Year end	Annual P9 forms prepared and delivered for all employees

Our Payroll Services

End-to-end payroll support across five service areas

💼 Outsourced Payroll Processing

Accurate. Compliant. Delivered on time — every month.

- Monthly payroll processing - gross pay, allowances, deductions, net pay computation
- Individual payslips generated and distributed digitally to each employee
- Bank payment schedule - formatted file ready for upload to your bank
- Payroll register and management summary reports
- Employee masterfile maintenance - new joiners, leavers, salary changes
- Payroll change management - one-off payments, bonuses, overtime, adjustments

📋 Statutory Compliance Returns

Every return. Every deadline. Every month.

- PAYE returns filed via KRA iTax - filed by the 5th of each month
- NSSF contributions remittance - currently at Year 4 rates (KES 6,480 per party from February 2026)
- SHIF contributions - 2.75% of gross pay per employee
- Affordable Housing Levy - 1.5% employer and 1.5% employee
- NITA levy remittance where applicable
- Annual P9 forms for all employees

🔍 Bloom Payroll Assurance

Professional review and sign-off before you pay.

- For organisations that process their own payroll and want expert verification before payment is released
- Review of payroll register, statutory deduction schedules, and bank payment file
- Verification of PAYE, NSSF, SHIF, Housing Levy, NITA against current statutory rates
- Net pay reconciliation - gross pay minus deductions equals net pay
- Bank file total matched to payroll register total
- Sign-off confirmation or correction report with itemised errors and correct figures
- Up to two correction iterations included per month

📊 Payroll Advisory

Expert guidance on payroll compliance and process.

- Payroll compliance reviews - assessing current processes against statutory requirements
- Payroll process improvement - identifying gaps, errors, and inefficiencies
- Payroll policy reviews - ensuring internal policies reflect current legislation
- Payroll health checks - a structured compliance audit of your current payroll

- Regulatory update support - guidance on new legislation and its payroll implications

📖 Payroll Training

Build the skills. Get the compliance right.

- Payroll Essentials Training - 2 to 3-day hands-on programme covering the full Kenya payroll cycle
- Payroll Compliance Update - 1-day session on current statutory requirements including SHIF, NSSF Year 4, and Housing Levy
- Available as open cohort sessions or delivered in-house at your organisation
- Designed for accounts assistants, HR officers, office managers, and business owners processing payroll
- Delivered by the Bloom Capacity Building Division - available on engagement

How We Work

A simple, structured process from engagement to ongoing support

Engaging Bloom is straightforward. We begin by understanding your payroll environment before recommending the most appropriate level of support. From there, implementation is methodical and low-disruption — designed to integrate with your existing processes rather than replace them entirely.

1	**Discovery** Initial consultation to understand your payroll environment, current process, staff count, and compliance status.	↓
2	**Payroll Review** We review your existing payroll data, statutory registration status, salary structures, and compliance position.	↓
3	**Onboarding & Configuration** Employee masterfile setup, salary and allowance configuration, parallel first-month test run to validate accuracy.	↓
4	**Payroll Processing** Monthly payroll computed — gross pay, all statutory and voluntary deductions, net pay for every employee.	↓
5	**Client Review & Approval** Processed payroll shared with the client for review and sign-off before any payments are released.	↓
6	**Payslips & Bank Payment File** Individual payslips distributed to employees digitally. Bank payment file delivered ready for upload.	↓
7	**Statutory Filing** PAYE, NSSF, SHIF, Housing Levy, and NITA returns filed with respective bodies — completed by the 5th of each month.	↓
8	**Ongoing Support** Continued payroll management, regulatory updates, and compliance support throughout the engagement.	

Monthly calendar commitment: Client submits payroll data by the 20th → Bloom delivers processed payroll by the 28th → All statutory returns filed by the 5th.

Why Bloom

What working with Bloom means in practice

Choosing a payroll partner is a decision based on trust as much as capability. Here is what Bloom's clients experience in practice, not a list of software features, but a description of outcomes.

	Differentiator	What This Means For Your Organisation
	CPA-Led Oversight Expert professional — not just software	Our services are led by a CPA-qualified consultant with extensive experience in payroll, financial management, governance and statutory compliance. Every payroll is checked by a qualified accountant before it is released, not processed by an automated system and sent without human review.
	Compliance-First Approach Current on every statutory change	We track regulatory changes as they happen. SHIF replaced NHIF. NSSF moved to Year 4 rates. The Housing Levy has specific computation rules. You do not need to monitor these, we do, and we apply them correctly from the effective date.
	Professional Accountability One contact. Complete ownership.	There is one professional responsible for your payroll. When you have a question, you know who to call. When an error occurs, you know who fixes it. This accountability is structural, it is built into how Bloom operates, not a promise.
	Fixed Delivery Calendar Payroll by 28th. Returns by 5th. Always.	Our delivery commitments are embedded in every engagement. You do not chase for payroll, it arrives on the 28th. You do not worry about KRA deadlines, returns are filed by the 5th. Every month, without exception.
	Payroll Confidentiality Salary data stays outside your organisation	Employee remuneration information is managed entirely outside your internal environment. Access is restricted to authorised Bloom personnel and the relevant statutory bodies only. No internal salary exposure.
	Scalable Support Your payroll service grows with you	As your organisation grows, more staff, more complexity, additional offices, your Bloom service scales to match. You do not need to hire additional finance staff or change providers. The service evolves with you.
	Trusted Advisor A long-term compliance partner	Bloom is not a transactional service. We invest in understanding your organisation's payroll environment and become a trusted resource for compliance guidance, regulatory queries, and payroll-related decisions over time.

Payroll Transition & Implementation

Bloom works with recognised payroll platforms and can also support organisations transitioning from Excel-based payroll processes where appropriate. We support Payroll onboarding, Employee master data migration, Parallel payroll testing, Payroll system configuration support, Transition from existing provider, and Go-live support

Data Confidentiality & Security

Bloom recognises that payroll information is among an organisation's most confidential data. Employee information is processed securely, access is restricted to authorised personnel, and confidentiality forms part of every client engagement

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Book a complimentary payroll consultation to discuss your current payroll process and explore how Bloom can support your organisation.

Book a Consultation
calendly.com/mjmusyoka/ payroll-consultation-

Free Health Check
bizsupportservices.org/ payroll-health-check

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