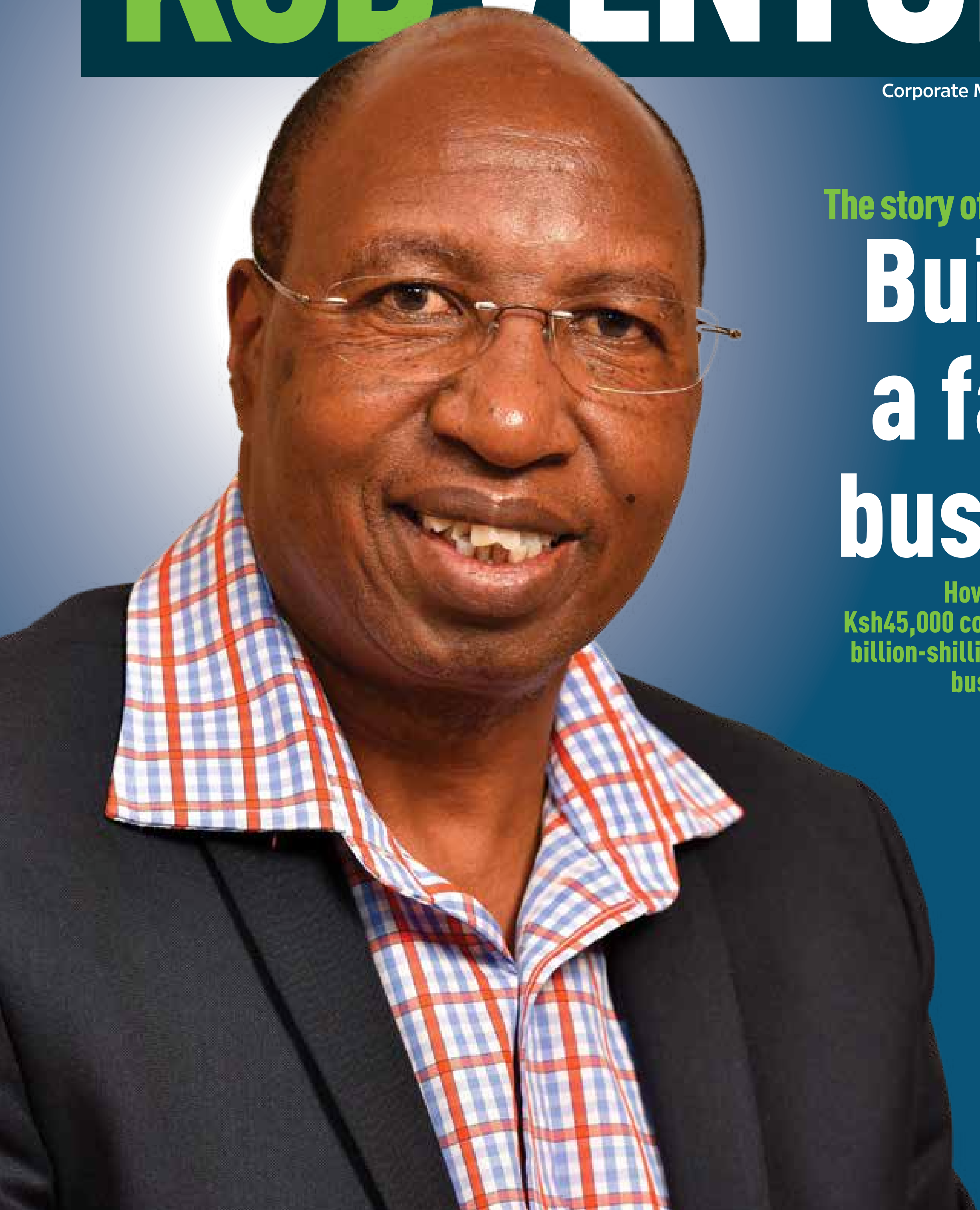
TRENDS | INTEL | INDUSTRY | COUNTRY | PURSUITS

RARE METALS | POWER OF SUNSHINE | SAVANNAH CEMENT | RWANDA | CHUI LODGE

KCB VENTURE

NOT FOR SALE

Corporate Magazine | Jan - Mar, 2017



The story of Riva Petroleum

Building a family business

How Peter Njeru turned a Ksh45,000 co-operative loan into a billion-shilling-plus oil marketing business in two decades

EnglishPoint Marina: Mombasa's swanky five-star offering

JKUAT builds an industrial complex

In Kitengela, Savannah Cement grows from strength to strength

KCB BANK


TAXES

CONTENTS

New year, new business

As we delve deeper into 2017, strategies to chart the way forward for corporates, both regional and global, will be on the in-trays of chief executives.

The year just gone by — 2016 — was full of surprises for the most part in international business markets, with upsets that sent ripples around the globe, leaving many still reeling from the after-effects in the new year.

What are we to make of that? Business by its nature is cyclical, and for businesses that have been down this road before, there are really no surprises.

Closer home, Kenya's financial sector suffered a blow with the interest rates capping law that was rather unexpected. For the most part, however, we have made lemonade from the lemon.

What we've learned from seasoned markets is their survival mantra — there is always an opportunity to recover and scale new heights.

With the regional economies growing — and that is what really matters — we see some positive vibes in many sectors. Manufacturing, agriculture, real estate, construction and energy sectors are all showing a growth surge across the region, spelling lucrative returns for investors and industry players alike.

Growth, however, does not come on a silver platter.

And it is in this vein that we will continue monitoring the direction and pace of this growth going forward, which we believe will provide for a very interesting and exciting undertaking in 2017.

Our first issue of the year centers on both the subtle and profound elements that come into play to support the balancing act of keeping business within the family.

This is the story of a family business that has thrived in a difficult and competitive environment. It is the story of Riva Petroleum's rise to become a multi-billion-shilling player in the industry. Down in Mombasa, EnglishPoint Marina, also a family business, has made a monumental investment for posterity.

Our industry focus is on the cement sector, and for this we travelled to Rwanda to talk to the CEO of Cimerwa Cement. It is a story of growth in the land of a thousand hills, where the company has cemented its identity as an industry leader.

"What we've learned from seasoned markets is their survival mantra — there is always an opportunity to recover and scale new highs."

As a fairly young player in the Kenyan market, Savannah Cement's entry into the market can be termed as a leap of faith that has translated into an enviable market share.

Enjoy your read!

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A digital copy is available free at venturemagazine.com.

Corporates settling into the new interest rates regime

By Moezz Mir

The introduction of a new interest rates regime heralded a new dawn for the bank and customers alike. We are now in the second quarter since the regulation capping interest rates were signed into law.

For the banks, it meant realigning our business around the new law — working within the law to keep delivering value to shareholders, the best service to our customers, and sustained motivation to staff members.

The full effects of the new law will unfold in the coming months, but it is now evident that businesses have an opportunity to rearrange their finances.

One thing was clear from day one; the appetite for loans has increased exponentially and we are now having to process more requests.

The increase is informed by two key reasons; first, the repayments are easier to the customer since the rates went down, and, second, the rate decrease in interest rates has opened up room for better cash flows, effectively improving their capacity to borrow more and invest in growth.

At KCB Bank, we moved with speed to embrace the shift in the interest rates regime and are walking with our corporate customers in the new era as we deepen our relationships and grow together.

We are convinced more than ever that our partnerships revolve more around growing together rather than capitalizing singularly on profits.

The bank is focused on enabling our customers' progress by availing resources and creating transformative partnerships that will enable mutual growth and bring positive change to the markets we serve.

It's a big plus when they don't have to talk to two banks to complete their transactions or go through complexities enjoying the products we can offer seamlessly across jurisdictions.

Our regional footprint also comes in handy in supporting our corporate customers who are doing cross-border business or who have branches across the countries we operate in.

It's a big plus when they don't have to talk to two banks to complete their transactions or go through complexities enjoying the products we can offer seamlessly across jurisdictions.

Additionally, we are continually exploring more avenues of improving our value chain financing.

This system has proven to be more beneficial as it ensures that at all the levels of the chain there is ease of operation, which stimulates business growth and increases profit margins.

I would encourage our corporate customers to pursue the value chain financing arrangements and take up the products that we offer to enable them reach their goals even faster.

KCB Bank is looking towards deepening our partnerships so as to provide sustainable financial solutions to existing and potential customers, and assure them that the Bank will walk the journey with them.

The Writer is the Director, Corporate Banking at KCB Bank Kenya

One thing was clear from day one; the appetite for loans has increased exponentially and we are now having to process more requests.

URBAN RENEWAL

Umuganda and the Kigali sheen

The spectacle cannot be embellished. The sluggish peak hour traffic stopped altogether, for a while, waved down by a policeman.

And then there he was: Rwandan President Paul Kagame, in a spanking new, gleaming Range Rover, driving himself, windows rolled down.

In the back seat were two men who appeared to be his security detail and one escort car. From the Kenyan experience, this was rather unusual.

President Kagame is a rare breed. He enjoys his drive and maintains military discipline.

The orderliness of Kigali, Rwanda's capital, supersedes any other that you'd find in any other capital in the east African region, and probably the continent; a nice, serene, plush, green, clean, orderly city.

And when you talk to the people, who take great pride in it, the cleanliness is driven more by communal spirit than punishing fines, even though they exist.

Its spic-and-span character can be attributed in part to the ban on biodegradable plastic by the government in 2008, and in part to Umuganda, the coming together of members of a community for a common purpose once a month to clean their environment.

Rwanda's moniker, "land of a thousand hills," attests to the country's scenery — punctuated by hills and rivers. Kigali is no exception.

"Tarred, dual-carriage roads crisscross Kigali, providing a seamless connection between urban settlements and the fog-covered countryside uplands," writes Busanani Bafana in the United Nations publication, *Africa Renewal*. "The city is now a preferred destination for many organizers of international conferences."

It's more than two decades since the 1994 genocide, and Rwanda has since been rising.

"Kigali's transformation has benefitted from determined efforts to forge national unity and actualise a new vision for the country," writes Bafana.

Bucket List 2017 – Nairobi!

Stories have been told of Africa's youngest and fastest growing metropolis, Nairobi. According to folklore, Nairobi was named by the Maasai community, the original settlers, to mean 'the land of cool waters.'

A trip to Nairobi will reveal the reasons behind various nuances used to paint the picture of this growing metropolis. Its dense population is comprised of young and old spirits, the traditionalists and the modern, the simple and the elaborate, which gives the city its authenticity.

Whatever your definition of Nairobi, the fact remains that it is a city full of opportunities and carries much promise to its dwellers. In the midst of all the buzz is the drive and eminence of the people. This uniqueness led Nairobi to be recognized as the 'most intelligent city in Africa' by CNN in 2015.

Rough Guides, a renowned travel publisher from the United Kingdom, must have indulged in the beauty that Nairobi is famous for as they ranked it third in their list of the best cities in the world to visit in 2017!

Why Nairobi, you may ask. It's simple, really. Nairobi does not go unnoticed by both dwellers and visitors. The city hosts most nationalities, is the only capital city in the world that hosts a national park, has state-of-the-art architectural projects, and hosts globally recognized companies...to mention but a few.

It is safe, then, to say that Nairobi, the beating heart of one of Africa's largest economies, should definitely be on your 2017 travel bucket list. Everyone deserves to experience this unmatched destination.

MINING

The billion-dollar hunt for rare metals

Rare earth metals, in scientific terms, are a set of 17 chemically similar elements as per the periodic table of elements; but in simple terms they are elements that originated from uncommon minerals.

Some theories, however, suggest that these metals are not as rare as they are purported to be, but just hard to separate from other minerals.

Rare earths are important, especially in the manufacturing industry, where they are used to make high-tech electronic products such as phone parts, night-vision goggles, high-power magnets that make speakers vibrate, LED lighting, and strengthening of steel products, among others.

Currently, the rare earths industry is dominated by China, which has been producing about 95 per cent of the total rare metals in the world, a position it achieved by selling the elements at a low cost, thus locking out other market players.

China is also, interestingly, the highest consumer of the same rare earth metals it produces. Other top consumers include Australia, the United States of America, and Russia.

In 2012, the rare earths industry experienced a potential shake-up when mining company Cortec announced the discovery of large deposits of Niobium, one of the five such metals in the world; in Mrima Hill, Kwale County in the Kenyan coastal region.

The company, which was awarded a mining license for the rare elements at Mrima Hill, said the deposits could be worth $62.4 billion and would earn Kenya a spot in the list of top five rare earth metal producers in the world.

2012

The year when mining prospectors discovered vast potential of rare earth metals in Taita Taveta County

Some of the uses of Niobium are in pipeline construction as it is very strong. It is also used to make jewellery.

The entry of Kenya as one of the industry players would mean solving the problem of scarcity that has hit some of the markets such as Japan and Africa, leaving them looking for alternative sources.

This also means that Kenya would have an opportunity to thrive in the global market by bridging the supply gap that has been left by top players who do not export enough of the elements produced.

Apple Inc, one of the leading phone companies in the world, is one of the highest consumers of rare earth metals in the manufacturing of its iPhone mobile handsets.

The company has incorporated a number of the rare earths into the phone to ensure that it has high tech displays as well as durable parts.

They are in billions of phones, meaning that rare earth metals are not so rare after all. And with the discovery of Niobium in both Kenya and Tanzania, East Africa is set to become a mining powerhouse.

$62.4bn **The estimated value of rare earths said to be buried under Mrima Hills by a prospecting firm**

BUSINESS

DT Dobie now under Toyota in big switch

Acquisition boosts Toyota Tsusho's Africa footprint

There is safety in sales numbers, and as it becomes more and more costly to turn a profit in the automobile industry, brands will continue to consolidate under established corporate umbrellas. Scale, and the ability to turn huge up-front investments into profits, is one of the most critical factors of success in this business. Consequently, in what reflects global dynamics, Japanese conglomerate Toyota Tsusho has taken full control of motor vehicle dealers DT Dobie and CICA Motors after buying all the shares in their parent company, the CFAO Group.

"CFAO will become a wholly-owned subsidiary of Toyota Tsusho and will no longer be listed on the Euronext Paris stock exchange," Toyota said in a statement.

The multinational in December 2012 acquired a 97.81 per cent stake in CFAO for €2.2 billion (Ksh243.7 billion), and last month bought the remaining shares for €50.5 million (Ksh5.4 billion), squeezing out minority shareholders in the trading company.

This adds to its growing portfolio of businesses in the African region, which include Subaru Southern Africa, fully owned by the Toyota Tsusho Corporation of Japan and local subsidiary Toyota Tsusho Africa.

Locally, the buyout of DT Dobie and CICA adds to its full ownership of Toyota Kenya, with the multinational now controlling a total market share of 24.5 per cent in Kenya's new vehicle market segment.

Globally, the stage is set for a fierce tussle for the title of world's largest carmaker, currently being contested by Toyota and Volkswagen. Toyota officials estimate that they sold about 10.1 million vehicles during the year 2016. The Japanese automaker was number-one for the four years to 2015. German carmaker Volkswagen Group, on the other hand, says it sold more than 10.3 million vehicles in 2016. That's up nearly four per cent from the previous year, when sales dropped due to the now infamous revelations detailing how the company cheated on emissions tests.

Volkswagen spent 2016 battling the huge scandal but booming business in China has helped it increase its sales across all its brands, which include Audi, Porsche and Skoda.

A strong finish in 2016 — 11.8 per cent better than the same month the year before — improves the company's chances of usurping Toyota in global sales.

At the global level, competition is heating up, with Volkswagen leading the way.

Volkswagen's current strategy, a departure from the previous goal of global sales leadership, focuses more on profitability and a greater emphasis on electric vehicles, and digital services such as car sharing and ride-hailing. VW believes that the best answers lie in the diesel engine and improvements in the gasoline engines. This may not sound exciting, but VW has demonstrated their vision. The company will be getting 50 miles per gallon or more in its small cars in a few years, and its adoption of dual-clutch transmissions as well as turbocharging and/or super-charging is being followed by many around the world.

€2.7billion **The total amount that Toyota Tshusho paid to aquire the entire stake in CFAO globally. CFAO owns DT– Dobie in Kenya, the Mercedes franchise holders**

$690,000,000 Amount spent by the Clinton and Trump campaign teams in the run up to the last elections

WORLD POLITICS

Holding the Trump card

Time magazine named Donald Trump the 2016 Person of the Year, cheekily referring to him as the President of the Divided States of America.

What many people are waiting to see is whether Trump will have the temperament required of a person holding the nuclear codes, and whether he will carry out some of the major changes he promised the electorate.

On the economic front, he has already started flexing his muscles, promising to punish American companies, mainly car manufacturers, who export jobs to Mexico and other foreign bases.

A few have balked, promising to increase investments locally, but the majority have said they do not base their investment decisions on electoral cycles.

Trump has promised to build a wall, put curbs on immigration, and block Muslims from entering the country, among a raft of many other measures that have gone down well with the so-called silent majority, the blue collars and the left-leaning conservatives.

He has angered a lot of people through his choice of words, but generally what he says appears to reflect the will of the larger American population.

What will be the fate of Africa under the Trump presidency? It is not clear because Trump barely mentioned the continent in his campaign and even thereafter, but geopolitical muscling — especially with China seemingly on the crosshairs of a Trump Presidency — might prompt Trump and his handlers to lay claim to this last remaining piece of global real estate.

Trump becomes the 45th President of the United States of America, succeeding Barack Obama, the global powerhouse's first black leader whose father was Kenyan

$3.7b

Donald Trump's net worth, according to Forbes Magazine. The billionaire businessman has business interests in America and around the world.

FOOD

Scramble for Nairobi's fast food palate

Over the years and across generations, the American movies, and consequently culture, have not only served as a source of entertainment, but also cultivated a sense of longing to experience the type of lifestyle depicted in these motion pictures. From the fast cars, lavish lifestyles, designer clothing and — most importantly — the yummy oversized hamburgers, the effects of globalization can be seen in the markets these global food franchises are venturing into.

The entrance of international food chains into the east African market is no stranger to Kenyans. Since the turn of the millennium the likes of Steers, Nandos, and Wimpy have been around, and it seems they had correctly foreseen the future of the Kenyan palate.

The rapidly growing middle class only promises a bountiful future for the fast food market, which is growing by leaps and bounds within the capital city and the other towns.

With a recent survey ranking Kenya as the top preferred country to visit in Africa, investors' sights are set on capitalizing on the budding per capita income and the maturing middle class.

This surge in economic growth has cultivated an increase in lifestyle indulgences that inevitably embrace the fast food culture.

Many Kenyans considered it a dream come true when fast food giant Kentucky Fried Chicken (KFC) opened its doors in Nairobi half a decade ago. The mile-long queues at the counters of every branch told the story of the growing Kenyan love for fast foods.

KFC's entry into the East African market opened the doors to the others who had yet to take the tentative step into this zone.

Hot on its heels came the global Sandwich chain, Subway. Having already commanded a large following on a global market, Subway's entry was just as anticipated by the healthier oriented consumers.

The dust was yet to settle when Kenya welcomed two more chains to the fast-growing fast food chain community — one of the largest Pizzerias, Dominoes and its sister ice cream selling company, Cold Stone.

Pizza Hut announced their entry after acquiring the majority stake at Naked Pizza in the country, proof of the ravenous nature of the Kenyan market and the country's love for fast food.

Capping it all, Burger King entered the market with a bang towards the end of 2016 as they opened their first store at the prestigious mall in Karen — The Hub.

This year, at least one other outlet is likely to open at the newest and largest mall in East and Central Africa, Two Rivers.

With the new year, more opportunities beckon and Kenyans should brace themselves for more fast food choices ahead as investors prepare for the entry of US-based food chains; Hardies and McDonalds.

In a nutshell, we are spoilt for choice, and we do not mind it!

?

i'm lovin' it®

ENVIRONMENT

Harnessing the power of sunshine

The African continent is rich in natural resources, from rare earth minerals (see separate story), plenty of rich agricultural land, a youthful labour force, big rivers with unmatched hydro-electric power potential... and so on. But one of the resources that has barely been touched is also the most abundant in nature; solar.

Africa enjoys sunshine throughout the year, but it usually brings more grief than joy. While in Europe the sun is usually associated with good weather, holidays and summer in general, here the scorching sun is associated with drought and famine.

It need not be, though. The untapped potential of the sun's rays is enormous. It can, for instance, power households with clean and environmentally friendly energy.

The only hindrance has been the cost of solar panels, which has remained largely out of reach of majority of the continent's dwellers. It is much easier and cheaper (in the short term) to use environmentally hazardous kerosene and charcoal in many homes on the continent.

However, there is a slow but sure shift towards solar power, with many African countries starting to offer incentives for solar energy products. A few courageous entrepreneurs have also seen the future in solar and have started investing in affordable solar products.

In Kenya, Strauss Energy is installing a revolutionary solar roof that is catching up quite fast. The company is selling a square feet of solar roofing at Ksh12,500, a bit on the steep (compared to a roofing sheet, which covers about 21 square feet and costs about Ksh700).

Going green is a very expensive affair in the short run, but quite cheap — and environmentally friendly to boot — in the wider scheme of things.

There is a slow but sure shift towards solar power, with many African countries starting to offer incentives for green energy products.

1

Area, in square feet, covered by a Ksh12,500 solar panel roofing material.

21

Area, also in square feet, covered by a Ksh700 investment in roofing sheets

Going green, it appears, is a very expensive affair in the short run, but quite cheap and environmentally friendly in the long run, what with the energy savings to boot!

TRANSPORTATION

Replacing the Lunatic Express

The commissioning of Kenya's Standard Gauge Railway marked the first time a new bar of rail has been laid since the close of the 19th century. And the opening of the Mombasa – Nairobi line this year is expected to reduce time taken to cover the distance from the current 12 hours or more to about four hours for passenger service, and about eight for the slower freight trains, some of which will have double-stacked containers.

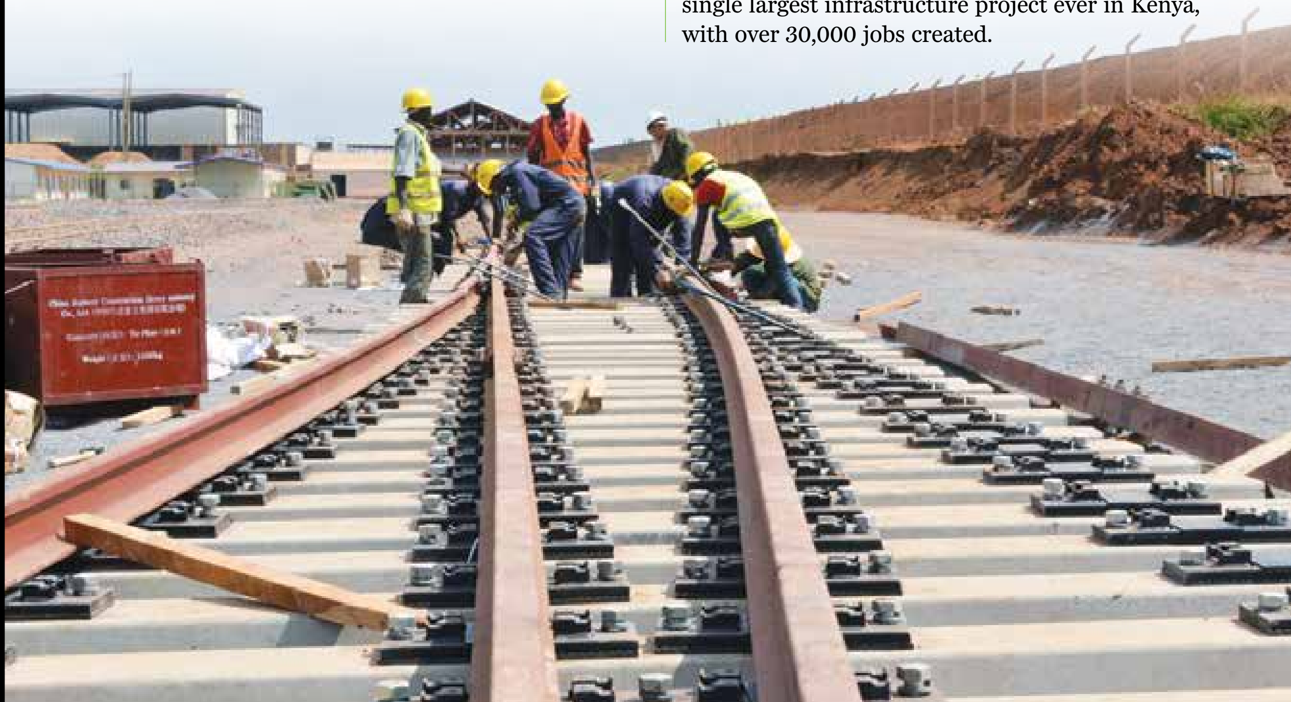
The old line (metre gauge) was branded as the 'Lunatic Express' because at the time it was envisioned, there was no clear idea of what benefits the railway would provide to the British colonial masters.

There was a lot of opposition among the British political ranks, with many wondering what inspired what, they believed, would turn out to be nothing but a white elephant. In a famous rant in parliament, British MP Henry Labouchere did not have very kind words for what he termed as the Lunatic Line.

"What it will cost, no words can express
What is its object, no brain can suppose;
Where it will start from, no one can guess;
Where it is going to, nobody knows.
What is the use of it, none can conjecture;
What it will carry here, none can define;
And in spite of George Curzon's superior lecture,
It clearly is naught but a lunatic line."

The standard gauge is expected to ease pressure on Kenyan roads, with the number of trucks plying the Mombasa–Nairobi route expected to go down substantially.

At a cost of Ksh327 billion, this remains the single largest infrastructure project ever in Kenya, with over 30,000 jobs created.



Ksh327 billion The amout of money that the Standard Gauge Railway will consume, making it Kenya's largest single infrastructure project ever

REAL ESTATE

Building houses for the masses

Numerous opportunities are emerging in infrastructure and the real estate sector, with demand for housing at an all-time high and the government engaging high gear in initiating mega projects.

Huge projects such as the Lamu-South Sudan-Ethiopia Transport Corridor (Lapsset) and Standard Gauge Railway (SGR) have created an economic buzz, and created thousands of jobs.

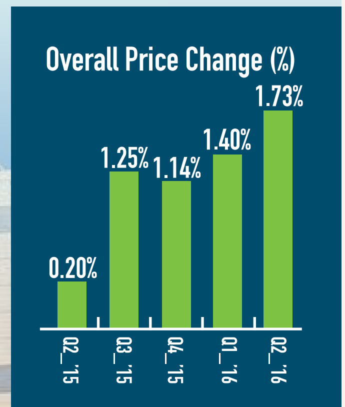
For the real estate sector, there are expectations of continued growth as the economy picks up and investors fill the housing gap, especially in the lower end of the market.

The government has also provided incentives for those targeting the lower end of the market. For those putting up more than 1,000 units per year, the corporate tax for developers has been reduced from 30% to 20%.

And with the increased demand for affordable housing, what this means is that the lower income housing segment is the next big investment frontier in real estate. This informs the thinking that the country's middle class will also increase because of continued economic stability.

According to the Housing ministry, Kenya requires more than 200,000 new homes every year; however, only 50,000 units are built. This huge gap can be attributed to the fact that there haven't been many players willing to invest in low-income houses because of the perception that they have lower yields. There is also the perception that the margins on high-end properties are higher, though the initial capital injection is also much higher.

Last year, the construction industry grew by 13.6 per cent, far above the country's average growth of slightly above five per cent.



13.6%

The rate by which the construction industry grew, far outstripping the other sectors

Source: KBA

Bracing JKUAT for the future

The remarkable growth and ambition of a Kenyan university

University bets its ambitious future on lucrative public-private partnerships with leading corporate brands to redefine food processing and laptop assembly businesses

After you enter the university gate, the long road finally takes a sharp bend. It cuts through a park, with a small river on the right. Students walk past, in small groups, moving in every possible direction. A few men and women in overalls block one section of the road and put final touches on the road markings. A woman, in the background, prunes a bush as she hums a tune.

It is two days to Jomo Kenyatta University of Agriculture and Technology's (JKUAT) November 25th graduation ceremony. They've done this 27 times before, each time preceded by elaborate preparations and subtle, almost unnoticeable, upgrades. Thousands of students have walked down this road, and out into the world armed with a degree and a hunger for success.

"Welcome to JKUAT," Prof Mabel Imbuga, the university's Vice Chancellor (VC), says as she points to one of the leather couches in the meeting room area in her office. The first floor office is an immaculate mix of beige and black leather. With the polished oak finishing, it would look like a corporate office if it didn't have the aura of an accomplished academician hanging over it.

A Professor of Biochemistry, Prof Imbuga was Kenya's second female Vice Chancellor of a public university, after Prof Olive Mugenda of Kenyatta University. Before she took over the Juja-based institution, she had scaled the ranks of academia, from the chair of a department in 1998 to a deputy Vice Chancellor within a period of seven years. She became the VC in August 2008.

Prof Imbuga is calm, confident and sociable. She's modest about her successes, but her eyes light up when she talks about JKUAT and how the journey so far is still the first paragraph of the institution's story.

In the last 35 years, JKUAT has grown from a tiny college to become one of Kenya's largest public universities. Its story starts in 1978, when Kenya's founding president, Mzee Jomo Kenyatta, donated a 200-acre plot of land to build an institution in Juja. At the time, there was only one university in Kenya; the University of Nairobi. There was growing demand for local tertiary institutions, as the population was growing and there was an ever-widening skills gap.

On May 4, 1981, the first group of agriculture and technology students walked through the gates of the young, eager Jomo Kenyatta College of Agriculture and Technology. They graduated four years later, in April 1984., each with a Diploma in agriculture, food technology, or horticulture. A decade later, the college became Kenya's fifth public university.

In the 22 years since, JKUAT has grown from a small institution to occupy the proud position of being one of Kenya's largest and fastest-growing public institutions. It now has tens of thousands of students, and campuses across the country. This journey, Prof Imbuga says, has been satisfying, but is still underway.

The institution chose KCB Bank because they had a good relationship with the bank. Today, the Karen campus hosts 4,000 students.

One of JKUAT's first major satellite campuses is in Karen. "We approached KCB Bank for funding to acquire the plot of land," she says, "and they helped us. Then they also financed the purchase of the land next to it for future expansion."

The institution chose KCB Bank because they had a growing relationship at the time. Today,

We realized that the money we were paying for the lease could be used to get our own building, so we approached KCB Bank for funding

Prof. Mabel Imbuga VC, JKUAT

Ksh2bn

The amount of money that the university spent on acquiring ICEA building in the city centre.

the Karen campus hosts 4,000 students.

Nearer to its Juja home, JKUAT recently bought 250 acres of land on Kenyatta Road. “We are outgrowing the 500 acres the main campus sits on,” Prof Imbuga says with a dint of determination in her voice. “We plan to move the Faculty of Agriculture, College of Human Resource and Development, and some of our general enterprises there.”

Agriculture is still one of JKUAT’s primary focus areas, and the institution’s decision to move it to the separate campus is driven by a plan to expand it.

The one expansion project that brings a smile of accomplishment across the Vice Chancellor’s face, however, is the acquisition of the iconic 21-floor ICEA building on Kenyatta Avenue. Announced in November 2015, the Ksh2 billion acquisition was a massive undertaking that required reliable financial banking.

“We used to be on leased premises,” Prof Imbuga explains, “and we realized that the money we were paying for the lease could be used to get our own building, so we approached KCB Bank for funding. Our relationship with KCB Bank started in 1998 and has since grown beyond simple asset facilitation.”

The bank also serves as a financial advisor to the institution, helping steer it to make the right investment and commercial decisions.

“KCB Bank just doesn’t give us money, it also goes out of its way to help us make sure we are spending it well,” the Vice Chancellor adds.

Partially to support its growing faculties and build its commercial expertise, JKUAT launched JKUAT Enterprises (JKUATES). The enterprise,

Tropikal Brands Afrika Limited Chairman, Linus Gitahi (left) tastes a sample of Maya yogurt after unveiling the official brand. With him is the chairman of JKUAT, Proffessor Paul Kanyari (center) and Acting Vice Chairman, Professor Romans Odhiambo (right).

headquartered in the industrial area part of the main campus, was founded because the university needed a semi-autonomous partner to engage in marketing and business.

It would also be the commercialization unit, helping bring products made in the course of learning to full production. JKUATES was, from the start, wildly ambitious, and yet opportune.

The enterprise's first engagement was a massive order of one million tree seedlings from the Rwandan Government. Delivered over a three-year period, the order required financing.

"We turned to KCB Bank because we already had a healthy relationship," Prof Imbuga says. KCB Bank gave the project the Ksh25 million it needed to deliver on its contract.

The bank also became JKUATES' primary banker as it expanded to run a yoghurt factory. But factories require financial backing because they are capital-intensive, and the enterprise's success, from planning to market, was based on finding a reliable partner.

Several yoghurt brands are already in the market, and the enterprise is already expanding to produce porridge. Sorghum for the project will be sourced from Kiambu and neighboring counties.

Most headlines about the Juja institution in the last few years, however, have been about a different project. JKUAT announced it would begin assembling a line of laptops under the brand name "Taifa." It was the first such project by a Kenyan institution, and would be part of the larger Vision 2030 development blueprint. Even better, the laptops would be designed by the university's students, and built within the school!

"KCB Bank gave us asset facilitation to get the assembly line from Inspar," Prof Imbuga says. The line is the biggest computer assembly line of its kind in the region.

Once the line was set up and operational, the institution then tendered for the government laptop project, a massive, ambitious project to give computers to students across the country.

"With KCB Bank financing, we won Lot 2 of the tender together with our partners, Argentine technology company Postivo BGH," Prof Imbuga explains. "Our contract is to supply public schools in 21 counties, but we are already looking to expand nationally and to private schools."

JKUAT is also tweaking the assembly line to build tablets using semi-knocked down kits imported from China. Its long-term plan, however, is to build those parts in Kenya too.

JKUAT is also expanding its programmes to include more disciplines. The first class of JKUAT-trained marine engineers, for example, graduated last year. The institution also plans to go into aeronautics and aviation in the next few years. "Our dream is to start making things in Kenya, and to train people to maintain and repair them," Prof Imbuga says, "and KCB Bank is our partner on this journey because what we have is a mutually beneficial relationship between two local giants."

Outside Prof Mabel Imbuga's office, three separate masterplans catch my eye. They are placed under a window at the end of the long hallway. Two look new, while one is older, its color marking scheme fading. From above, they look like unstoppable ambition.

BRANCHING OUT

In Maya, a refreshing example of potential of ties with business

JKUAT Enterprise Services has been entering into partnerships with private entities that add value to products for the market.

Recently, JKUATES and Tropikal Brands AfriKa launched a new probiotic yoghurt that is designed to provide essential nutrients and boost immunity among children.

Maya Probiotic Yoghurt, available in 250ml and 100ml packs, and in vanilla, strawberry and pineapple flavours, becomes the latest to retail in supermarkets and other retail stores across the country

Maya, which is a product of an academia-industry partnership between JKUAT Enterprises and Tropical Brands Africa Limited, has reduced sugar levels and is recommended for lactose-intolerant consumers.

Tropikal Brands AfriKa Limited Chairman, Linus Gitahi, says it's time Kenya produced more research-driven products that address comprehensive value chains.

JKUAT Council Chairman, Prof Paul Kanyari, says JKUATES, which is the commercial subsidiary of JKUAT, is also developing tissue culture products to address food security in Kenya.

A dream deferred comes true

Rwanda first planned to build a factory to produce its own cement in 1974, but decades of political turmoil derailed the project. Now, Cimerwa is enabling the country's economic transformation

The coming of age of the Cimerwa Cement Factory in 2015 marked a watershed moment for a nation that had for four decades desired to produce its own cement to build its own future.

It was in 1974, when the nation was still recovering from the ripple effects of a *coup de tat* staged a year earlier that a Rwandan cement factory to supply local demand and to neighbouring countries was first conceived.

But it was not until 1984 — a decade later — that the first bag rolled off the factory.

This was thanks to a partnership reached with a Chinese investor under a Build, Operate and Transfer arrangement.

But, as they say, greatness is at times incubated in the crucible of rough times.

Cimerwa took a catastrophic hit from the genocide that descended on Rwanda in 1994.

The factory was closed — the company lost 58 employees in the wake of the genocidal spree — and what had been built for two decades was brought down almost overnight.

Just that it never left the collective Rwandan psyche that part of their national economic growth was to be driven by homegrown production, and that the

Deals that prop you above the market

The Cimerwa chief executive officer says that the cement maker values partnerships, and that PPC and KCB Bank are the two key partners that have propped up the business — in addition to the sovereign foundation and support from the Government of Rwanda.

"Working with KCB Bank has been great because we are working with a partner who understands the balance between profits and growth. We would have meetings for two or three days but we would arrive at solutions because we had a common goal," she said.

"KCB Bank was the second biggest contributor to the project and it came in the form of dollars, which we really needed because our equipment was supplied in dollars."

53%

Cimerwa's current market share in Rwanda, up from 20% in 2015.

Busi Legodi, CEO Cimerwa Cement.

breaking of a cooking spoon, as the Swahili say, does not mark the end of meal preparation.

Cimerwa had to be revived.

It was in 2008, based on economic growth projections, that it was decided to scale the production capacity up once more to 600,000 tonnes a year. By then, the Chinese partnership had come to its natural end and, to achieve the new goals, Cimerwa had to seek new partners.

"This is when the first payment for the equipment to scale up was done," says Cimerwa CEO Busi Legodi.

In 2001, the plant's capacity was increased from 50,000 to 100,000 tonnes a year

The expansion of the factory followed a deal in December 2012 that saw South Africa's largest cement firm, PPC (Pretoria Portland Cement), acquire a 51 per cent share of Cimerwa's equity with a buyout of US$69.4m.

"The risk here was that though PPC came with money, it was not enough. There was no bank that wanted to fund the project. KCB Bank was the first bank that had the appetite to go into this project. That's when other banks came in and started showing interest. If KCB Bank had not come, I do not think we would have moved," said Legodi.

Construction of the new $170 million, 600,000-ton per annum plant commenced in early 2013. By June 2015, civil construction, mechanical erections and electrical installations were complete and the plant was commissioned.

Cimerwa was growing into a market dominated by regional players such as Hima Cement from Uganda and Kilimanjaro from Tanzania.

It was no mean feat, and

by the 2015 upgrade, Cimerwa was only commanding 20 per cent of the market, mainly serving the western parts of the country where the plant is located.

"We have grown that in just over one year to serve 53 per cent of the local market, and we're growing," said Ms Legodi.

The demand is driven largely by the retail market, which constitutes 75 per cent of Cimerwa's current command.

"We have big construction projects where we are supplying but our biggest demand is in the homes market. Rwandans have really accepted our products," she said.

The Cimerwa chief executive says that the cement maker values partnerships, and that PPC and KCB Bank are the two key partners that have propped the business — in addition to the sovereign foundation and support from the Government of Rwanda.

"Working with KCB Bank has been great because we are working with a partner who understands the balance between profits and growth. We would have meetings for two or three days but we would arrive at solutions because we had a common goal," she said. "KCB Bank was the second biggest contributor to the project and it came in the form of dollars, which we really needed because our equipment was supplied in dollars."

It was expected that the revamped company would still face competition from its regional counterparts who have relatively bigger production capacities from their headquarters and have

The Cimerwa cement plant banked on two things for success; mutually beneficial financing partnerships, and the backing of a nation seeking healing in every sense of the word.

The Cimerwa cement production plant in Rusizi district, Rwanda.

been in the business for long, but there was a favourable platform.

Cimerwa's story is inextricably tied to Rwanda's rise from the ashes of the 1994 genocide.

Since that dark year, Rwanda has maintained political stability and economic growth.

According to the World Bank, Rwanda's long-term development goals are defined in a strategy entitled "Vision 2020" which seeks to transform the country from a low-income, agriculture-based economy to a knowledge-based, service-oriented economy with a middle-income country status by 2020.

These goals, says the World Bank, build on remarkable development successes over the last decade which include high growth, rapid poverty reduction and, since 2005, reduced inequality.

"Between 2001 and 2015, real GDP growth averaged at about 8% per annum. Recovering from the 2012 aid shortfall, the economy grew 7% in 2014 and 7.5% in 2015, up from 4.7% in 2013," says the report.

This growth has certainly included infrastructural development, which has naturally driven cement demand. The moment of pride for a nation on the rise was captured by Rwandan President Paul Kagame when he opened the factory in 2015.

"As a fast-developing nation, there is need for more and cheaper cement," President Kagame was quoted by State media as saying. "With the new investor in Cimerwa, we expect the factory to perform much better than it did before."

Cimerwa's plant is strategically located in Rusizi District because of the availability of limestone and has taken that geopolitical advantage to make forays into Eastern DRC. The cement maker is also exploring the Burundi market, says Ms Legodi.

Rwanda is a hilly country and environmental degradation is one of the key concerns for the national cement maker — as they dredge out limestone for cement making.

"We pride ourselves as an environmentally responsible company. When we upgraded our plant we moved from what we call electrostatic

"As a fast-developing nation, there is need for more and cheaper cement. With the new investor in Cimerwa, we expect the factory to perform much better than it did before."
Rwandan President Paul Kagame during the commissioning of the new factory in 2015.

8%

Rwanda's average real GDP growth in the period between 2001 and 2015.

Cimerwa in the community

Rwanda's first indigenous cement maker, Cimerwa, is involved in Corporate Social Responsibility programmes with the community around it.

"We are not just looking at growing as a business, but have also employed 50 graduates," says Ms Legodi.

In addition, Cimerwa contributed to the construction of part of the road that leads to the plant, in partnership with the Rwanda government.

"We are also supporting the foreign exchange reserves in this country by reducing the amount of cement imported and exporting ours to other markets," she says.

KCB Bank has supported this initiative by agreeing to convert some of the dollar-denominated loan into Rwanda Francs.

"That makes it easier for us," she said.

Ms Legodi is also personally passionate about supporting the local people.

"The reason I came to Rwanda was not only to build the plant. For me, if you haven't touched the people, nothing has changed," she said.

When she arrived at Cimerwa, Ms Legodi sought to connect with the social side.

She noticed the level of unemployment and yet the plant could only absorb about 250 employees. She then launched a programme to build blocks and stabilize the ground to battle erosion, which has employed 70 women.

Then she made the decision to train local carpenters to make quality furniture so that they could supply the company, and the entire firm was furnished with locally made items, from the boardroom to the tea room, says Ms Legodi. She also initiated a programme to train tailors to make coveralls for use in the factory. "The tailors have become so good that they are even making suits and exporting them to DRC," she said.

"We are partnering with the government to see how this can be sustained."

We are also supporting the foreign exchange reserves in this country by reducing the amount of cement imported, and exporting ours to other markets.

Above and below: The expanse of the production plant tucked away six hours from Kigali.

precipitators on dust emissions to back filters. Our dust emissions are at extremely low levels and are monitored to meet standards, as are our mines," said Ms Legodi.

Cimerwa also has a cooperative comprising local people who work to preserve the environment to avoid the eventualities of landslides from neglected pits. Local communities make blocks for soil stabilization to make sure that the countryside is not eroded.

Ms Legodi says that Cimerwa has succeeded in its meteoric rise in the market by building trust and delivering what they promise.

"Rwanda was eagerly awaiting for Cimerwa. Before the upgrade, we could not get the product in Kigali. It would be available mainly in the Western region. We promised that as soon as the plant was running we would have a footprint in the entire country, which we now have. We have put in place a transport management system to make sure that we don't disappoint customers. Whenever they need our product, they have it," she said.

Cimerwa also prides itself in keeping the highest efficiency and quality standards, and has recently applied to be reviewed for ISO 2001 certification.

"We are part of PPC, the biggest cement producer in South Africa who have highly sophisticated labs where we take our products for testing to make sure that we maintain the highest standards. The Rwandan Standards Board also comes often to take samples to check and make sure that what we are giving to the customers is what we have promised," she said.

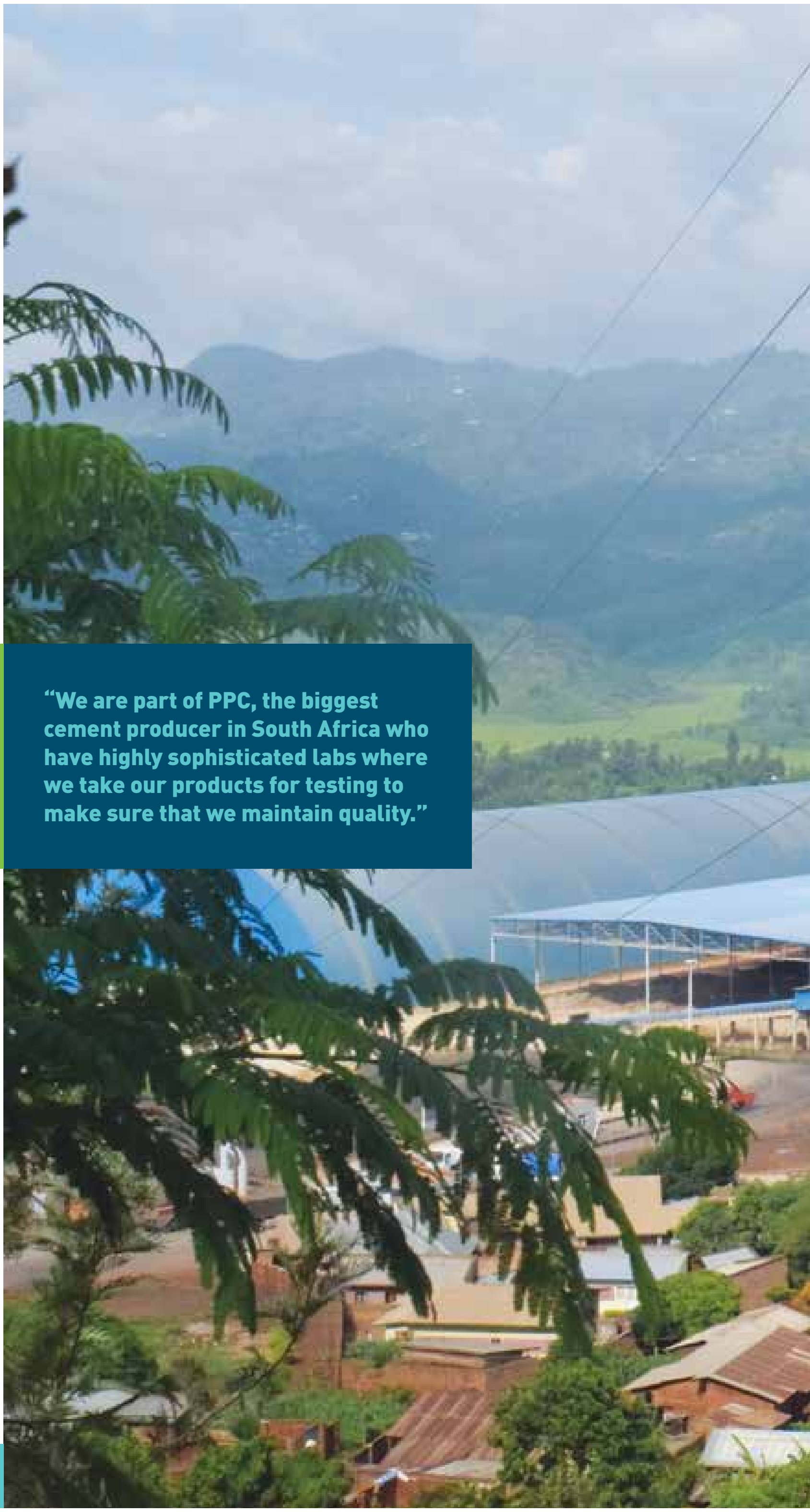
They are now offering what they call a "total solution" and are exploring the introduction of bulk loading and ready-mix concrete to the Rwandan market.

"We're not going to only supply cement," said Ms Legodi. "There's still a lot of room for growth and we want to maintain the highest levels of efficiency. Once we are efficient, we can compete and grow the market share."

ISO 2001

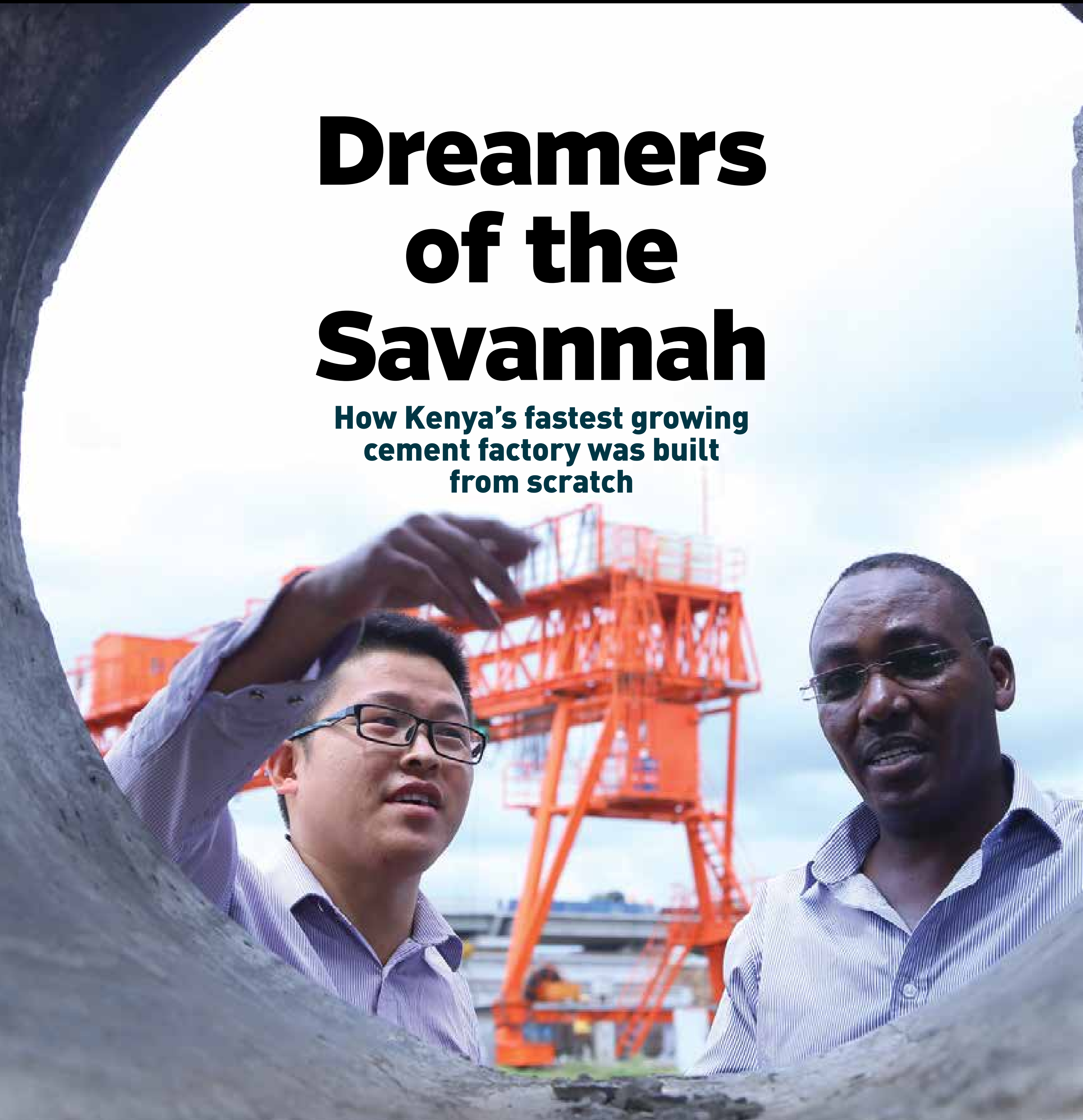
Cimerwa has recently applied to be reviewed for ISO 2001 certification in line with its quality focus.

"We are part of PPC, the biggest cement producer in South Africa who have highly sophisticated labs where we take our products for testing to make sure that we maintain quality."



Dreamers of the Savannah

How Kenya's fastest growing cement factory was built from scratch



Savannah Cement was the dream of a group of entrepreneurs who saw a gap in the industry

MANUFACTURING

The Savannah dreamers stood on the edge of the Kitengela-Namanga highway in the Export Processing Zone armed with a proposal for a cement factory.

They had formed their company and acquired the necessary approvals to operate out of the prime property on the edge of the bustling Kitengela Town.

But how they were going to finance their multi-billion shilling dream stretched their minds just as the rolling savannah of the Maasailand on which they stood stretched in every direction.

The dilemma was mind-boggling; not just to the founders of the company but for the few local and multi-national banks that they approached. The banks declined. One, after the other unable; to really buy into the dream.

That was until they knocked on KCB Bank's door.

The bank considered the proposal in all of its multi-billion shilling proportion and returned the verdict. Kenya's largest bank by asset base was willing to finance it.

"So many banks were approached when this cement making factory was only a field. They would decline for one or two reasons but KCB Bank saw the dream and said 'We are willing to risk and invest with you," says Savannah Cement Finance Manager, Samson Shivina who was part of the pioneering team. "Since then, they have been our solid partners having believed in our dream."

And with that pivotal decision from KCB Bank, the Savannah Cement dream could finally start turning into reality.

"They gave us a $20 million Letter of Credit Asset Based Finance facility. They also gave us working capital to enable us start off our operations. Currently the size of partnership we have with them are two; Ksh1.1 billion in the Kenya shilling denominated facilities and the dollar-denominated facility is $40 million," said Shivina.

Today, the facilities that Savannah enjoys from KCB Bank adds up to a staggering Ksh5.2 billion. KCB Bank also covers the insurance for the clinker that Savannah imports. Clinker is a key ingredient in cement making.

But the entry into a market already dominated by five other giant players – one of which has been around for nearly a century was tough; Savannah faced price wars and other competition tactics like extending credit facilities to distributors in order to make it much harder for the newcomers to win any share of the market.

This meant that Savannah had to stretch itself to keep up – and the firm says that KCB Bank's partnership is

In Kitengela riches rise from the savannah.

The tech way to quality

"We were the first in the Kenyan market to bring in a unique roller press technology which gives us an advantage in terms of power consumption because you pre-grind the material before it comes into the main mill. We're able to save up to 30 per cent in terms of power consumption and secure a finer product which passes on to the consumer higher quality as the finer the product, the more the strength." Said Savannah Cement MD, Mr. Ronald Ndegwa

30%

savings in power consumption as a result of new pre-grind technology

what enabled them to make it through the rough patch as it introduced its products to the market.

"We found ourselves with a huge debt book because all the money had been spent into putting up the facilities. KCB Bank has always extended us the flexibility required. For us to be able to get to where we are, it is all because of KCB Bank giving us a listening ear and continuing to do so. That's why we really treasure this relationship," said the Savannah finance chief.

The tough market environment also drove Savannah to work out the most efficient way of producing cement that they could muster – which drove them to even re-examine early in the business just how efficient their systems were.

"Recently we underwent a very big exercise of shutting down the plant and replacing key components like the rollers, the weigh-feeders. It was a significant 10-day shutdown just to increase our efficiency," said Mr. Shivina.

It paid off. Before the shutdown, the factory was doing between 100-105 tonnes an hour but afterwards, the capacity shot to 135-145 tonnes an hour.

The cement maker is now shifting focus to extensive marketing to get the product moving as they enhance production and technology with an eye to the future and the region.

The new technology also brought in another advantage.

"It reduces dust and actually makes us a very green company operating in a dust-free environment. We have invested in dust-arresting technology which makes us even more efficient because what escapes as dust in other plants is actually escaped cement. We don't lose that here and when you look around the facility, it's actually dust-free," added

Ronald Ndegwa, Savannah Cement MD.

It's really been a journey of nearly a decade since the first moves were made.

The cement maker was incorporated in 2007 as Catic Cement initially.

Later on, it evolved into Savannah through various changes of business names.

After take-off, the construction of the plant was completed and operations began in July 2012.

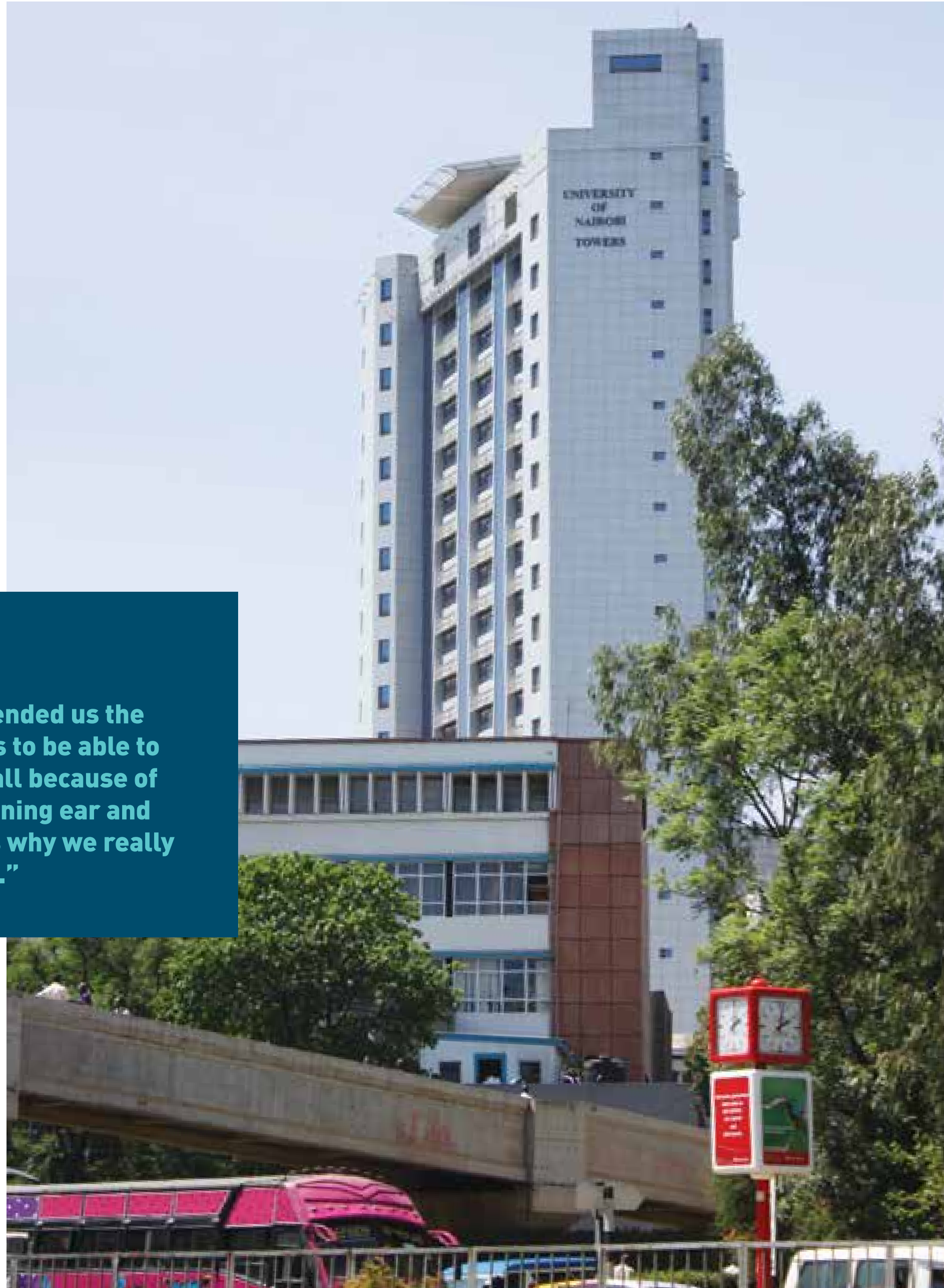
The installed capacity at the time was 1.2 million metric tonnes a year.

The company was established as an EPZ company. Under the law governing EPZ operators, Savannah could only sell 20 per cent of its production within Kenya and 80% was to be exported.

"What that meant was that the only country that we could access at that time was South Sudan. When we began, almost 90 per cent of our production was going to South Sudan. We actually grew the market because no one else was focusing on our north westerly neighbor," said Mr Ndegwa.

Savannah then found that operating under the EPZ was quite restrictive because of the obvious constraints in reaching placed by the law.

> **KCB Bank has always extended us the flexibility required. For us to be able to get to where we are, it is all because of KCB Bank giving us a listening ear and continuing to do so. That's why we really treasure this relationship."**



University of Nairobi Towers, one of the major projects in which Savannah supplied cement.


Mr. Ndegwa during a visit to Sinohydro's Outering Road project site for which Savannah is supplying cement

The vision

> **"When we began, almost 90 per cent of our production was going to South Sudan. We actually grew the market because no one else was focusing on our north westerly neighbour"**
> Ronald Ndegwa, Savannah Cement MD

$300m

The cost of new clinker plant that Savannah is planning to put up

Rising from the plains of Kitengela, the majesty of the Savannah Cement blends in with the sky.

They then applied for the requisite approval to access the local market to the Ministry of Trade which was granted in the first quarter of 2013. They also got the necessary approvals from the Kenya Revenue Authority.

From the second quarter of 2013, Savannah became fully active in the local market while keeping the other eye on the export market – largely the South Sudan market.

Currently, Kenya's sixth cement maker is commanding 13 percent of the local market and still remains the leading cement provider to the South Sudan Market.

When it was initially incorporated it was three companies that came up to form Savannah. Two of them were Chinese – one controlling 40 per cent and the other 20 per cent while the remaining 40 per cent was Kenyan owned.

At the end of 2014, the Kenyan shareholding changed to 100 per cent with the exit of the Chinese shareholders. "We were founded on quality and that is what has enabled us to penetrate the market. That's what gives us an edge, not pricing. We're able to command the market share we have because of quality assurance," said Mr Ndegwa.

The demand for quality is driven by Savannah's own policy, requirement for monthly testing by the Kenya Bureau of Standards and critically by the projects in which Savannah is supplying.

"The SGR contractor is very strict about quality and we're one of the first two who were able to meet the strict quality demands at the very start. As it were, we were struggling with capacity at that time and we were only able to supply some of the camps and not the main project," says Mr Ndegwa.

But Savannah has since stepped up its abilities and is supplying the Outer Ring Road project and will majorly supply the Nairobi-Naivasha leg of the SGR. Other key projects that Savannah has supplied include the construction of Garden City Mall – currently the

largest mall in East Africa and Nairobi's first integrated living, working and shopping community and the defining University of Nairobi Towers. Savannah is also the sole supplier of cement for the construction of Karuma Dam, the largest dam in East and Central Africa.

"All these projects are a test of quality. Project contractors are not mostly concerned about price as they are about quality. It's quality that drives the demand for projects. We never compromise on quality and that was our entry strategy into the market," says Mr Ndegwa.

At the Ksh14 billion Outer Ring Road expansion project, Savannah Cement is supplying up to 2,500 tons of cement every month for the dual carriage road project that is designed to ease traffic congestion in the city's Eastlands area. The contractor is Sinohydro Corporation.

Sinohydro Corporation's Chief Engineer Mr. Zhou Chong said that the Chinese firm settled on Savannah Cement because of quality assurance.

"We have had consistent quality and efficient service delivery. This means that we can also be assured of consistent quality of our products and work because cement is a very key ingredient," said Mr. Zhou when the Savannah team toured the project recently.

Currently, Savannah is producing about one million tonnes per year and is in the process of acquiring a clinkerization plant, itself a heavy capital investment project which, the cement maker says, will cost anywhere between $250 million and $300 million in the next three years and boost production capacity.

Further, the installation of the second grinding plant next year is expected to double the firm's production capacity to 2.4million tons annually up from the current 1.2million tons.

"We're still looking to partner with KCB Bank to increase our capacity. Naturally, it is KCB Bank that we would like to work with and the relationship will grow further into insurance and other things," said Ndegwa. "We want to be the preferred cement supplier within East Africa in the next five years."

"Once our clinkerization plant is up and running, exposure to foreign exchange fluctuations will be eliminated. We will become much more competitive in the entire region," said Ndegwa. "We're going to be much more efficient because of bringing in the latest technology and learning from the mistakes of others."

The investment is driven by the growth in the infrastructure projects in the region and the home builders market as well – which are driven by the growth of the regional economies. The projection for Kenyan demand for cement in 2015 was about 5.9 million metric tonnes but the actually market size was 6.43 million metric tonnes.

"The future looks bright for the industry and we feel we're in the right industry. We're looking at rising our market share from 13 per cent to the twenties in the next five years. We're quite upbeat because we have made a mark in a very short time. We're very confident that we're going to achieve much more," says Mr. Ndegwa.

Savannah Cement project at Kitengela Police Station.

Do you have a dream?
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Building a family business

Leap of faith that grew into multi-billion-shilling empire

Eng. Peter Njeru quit an engineering career in government to venture into a field he had zero experience in. Carried high by his own faith initially and that of KCB Bank later, today he is the proud owner of Riva Petroleum, a company with footprints that start in Kenya and cross into Uganda

It was the proverbial leap of faith when Eng. Peter Njeru resigned from his civil service job 20 years ago to venture into a business line he knew almost nothing about.

Growing up, he had always known that one day he would go into business and after working in the civil service for slightly over a decade - the system was taking a toll on him. Eng. Njeru knew he had to take a leap pf faith if he was ever going to have the stability he desired for his family.

He was first stationed in Nyeri as a Government roads engineer but by the time he was making the decision to leave employment, he had been posted to another eight departments to oversee different projects around the country.

“This was very stressful for my family,” says Eng. Njeru. “My wife, who is a paediatrician, was following me through transfers and it wasn’t working well.”

The strain of constantly relocating with his family gave him the final push to go into business earlier than he had planned.

His first stop when he started off was the Ufundi Cooperative Sacco, where he was a member.

“I started as a small-time businessman,” he says.

He borrowed Ksh45,000 and started a

<< The Riva family: Eng. Peter Njagi Njeru with his wife Dr. Dorcas Njagi (right) and daughters Wawira Njagi (left) and Wangui Njagi (back).

part-time briefcase outfit selling hardware tools to construction sites. He seemed to have a hand for business because in three years, his working capital had grown to about Ksh8 million.

He decided then to venture into the petroleum business. He had saved some money over the years in business but his available funds paled in comparison to the capital-intensive demands of the petroleum industry.

When he approached his bank at the time, it declined his request for financing against his savings. "I needed a bank guarantee of Ksh6 million and I needed to buy stock and some vehicles," he says "I didn't have much security and had no previous experience in the industry," he says of the shortcoming his then bank identified. However, there was hope around the corner.

"I met this KCB Bank manager who was based in Nakuru, and he thought I had a good idea which the bank was willing to finance."

All he had to do was move his account to KCB Bank so that the necessary arrangements could be made. The bank also told him that

"We work in different departments as regular employees; not necessarily heading each but also as part of giving staff morale."

800

The company grew from Ksh60 million in turnover in the first year to around Ksh800 million... and in a few years the figure was in the billions!

he had to give the business his full attention, and that as part of this arrangement, he should prepare to leave whatever else he was doing. He chose to resign from the civil service and go into business full-time.

"That is how Riva was born, and that's how my relationship with KCB Bank began," says Eng. Njeru "It was a true leap of faith."

He had a lot of support from the multi-national company he was working for as a distributor but he estimated that he needed to double his financial base in order to grow and become a serious player in the reseller business.

"I was required to have tankers and didn't know how they are partitioned. I also started selling lubricants despite not knowing much about them. As the business

THE BACK STORY

Growing with the family

As the business grew, his paediatrician wife began helping keep the books in order to support the nascent business.

She developed a deeper interest in the petroleum business and eventually gave up the medical world to study accounting. Today she heads the Finance department at Riva.

"That is her interest. We don't have a problem working with each other and so we don't get bored even though we don't sit in the same office," says the Riva MD.

One of Eng. Njeru's daughters studied law and after practising elsewhere for a few years joined Riva's legal department.

"We work in different departments as regular employees; not necessarily heading each but also as part of giving staff morale," says Eng. Njeru.

"Since the market is growing, we must grow faster than the competition and gain market share faster. We either grow or die. Stagnation is not part of the equation. We have a policy of providing high quality products. Our problem now is not financing, but building our marketing and supplies," says Eng. Njeru.

Left and below: Riva petroleum staff attend to customers.
Riva petroleum has spread its tentacles across the country, and now has 30 stations in Kenya and Uganda.

A Riva petroleum outlet in Ruiru, Kenya.

grew, I needed to recruit customers. I didn't know that I would even develop into a fully-fledged company," he says.

That was 20 years ago. The prices of fuel products were far less than they are today. A litre of super petrol sold for Ksh36, a litre of kerosene was Ksh16, and diesel was Ksh26. Today, a litre of super petrol is in the region of Ksh100, diesel Ksh87 and kerosene Ksh63.

"We grew very fast. In the first year we had a turnover of Ksh60 million. In the second year it was up to around Ksh800 million, and in a few years we were dealing in the range of several billions," says Eng. Njeru.

The business also grew from what is known in the petroleum industry as a reseller to a fully-fledged oil marketing company.

A reseller starts by looking for a company to supply them with enough product for a day with a small margin, but an oil marketing company

45,000

Amount of money, in Kenya shillings, that Njeru first borrowed to start a 'briefcase' firm.

(OMC) has to fulfil certain minimum requirements set out by the Energy Regulatory Commission and sign a Transport and Storage agreement with the Kenya Pipeline Company.

An OMC also has to deposit enough for a million litres of combined products with KPC, can participate in the open tender system and build depots to store products, and pay for three weeks' worth of products based on their daily requirements.

"OMCs have to have projection, a team doing supply planning, expand into marketing and have an organized plan," he said. "A reseller can be run by one

Njeru today works with his wife to run the family business. She quit her medical job, went back to school to study accounting, and today runs the finance department at Riva Petroleum. One of their daughters works in the legal department

Ksh6m

The savings that Njeru had when he decided to venture into the oil industry. He needed more than that, and only KCB Bank was willing to take the risk

person out of a briefcase, but an OMC requires several hundred million shillings to even set up."

The needs have changed tremendously from the days when all they needed were overdrafts, to now when the business requires such facilities as trade finance, foreign exchange and other options about how to finance facilities.

Eng. Njeru says that Riva has also experienced rough times, some of the most difficult being external.

"Sometimes the liberalization was too open so you get people who supply adulterated products while you are selling products that are proper for vehicles. We went through a season before our brand was reasonably well known where we were competing with counterfeit products," he says.

The other challenge was building an innovative business model and one that would hold as the company scaled up operations.

As the business grew, Eng. Njeru realised that his engineering knowledge was not enough to run a business.

He enrolled for a Masters Degree in Business Administration (Finance), in order for him to better understand how companies are structured and effectively managed. He also needed a deeper understanding of financial management.

Another challenge was how to keep up with the financial requirements at the Kenya Pipeline Company when the limits were raised.

"You have to look for the finances to support that. The multi-nationals have an external source of funding and we have had to find ways of keeping up with that," says Eng. Njeru.

Riva Petroleum staff check a customer's engine at one of the outlets.

30

Number of Riva petrol stations currently, spread across Kenya and Uganda.

A petrol station costs between Ksh25 million and Ksh45 million to set up and every new station — the only way to grow their footprint in the market – arrives with enormous financial demands.

He says that the business might not have survived unforeseen shocks had KCB Bank not stood by them.

"Three of these challenges have been external. There was a time the country was having foreign exchange problems and we needed foreign exchange to import our oil; the bank came, sat with us, and we agreed to develop our programme together so that they could organize for the funds when we needed them. We really appreciated this," he said.

The second time was when one of the larger companies in the market suffered financial difficulties and it looked as though the entire industry was in trouble.

"The bank said they knew us and our integrity and said they would continue when other banks were pulling out of the industry. It was very supportive," says Eng. Njeru.

The bank also looks at Riva's books, and assists them with ideas on how they can better run their business.

"They do not merely look at what profit they can make from us; they look at how we can make money together," says Eng. Njeru. "It's a partnership".

Within 20 years, Riva has managed to grow from a small reseller to an oil marketing company with a turnover to the tune of billions, 30 stations in the country, dealers, staff and external operations in Uganda.

"We have also grown in the area of real estate, which, again has to do with the relationship because we're continually investing and we needed assets that could also support our balance sheet."

Eng. Njeru says that the growth has been enjoyable as he has learnt a lot about running a business and human resource management; he now has 200 employees in Kenya and Uganda.

"You have to get into the industry and become established as a serious player. We have also focused a lot on ICT. In retail networks, marketing and management, we have always been very open to continuous investment in technology," says Eng. Njeru.

Expanding the business beyond Kenya has also taught him lessons about how different cultures bring about different demands, from staff expectations and management to regulatory environments.

"Basically, it's about learning how systems work in the other territories. Fortunately, we have a very dedicated team there," he says.

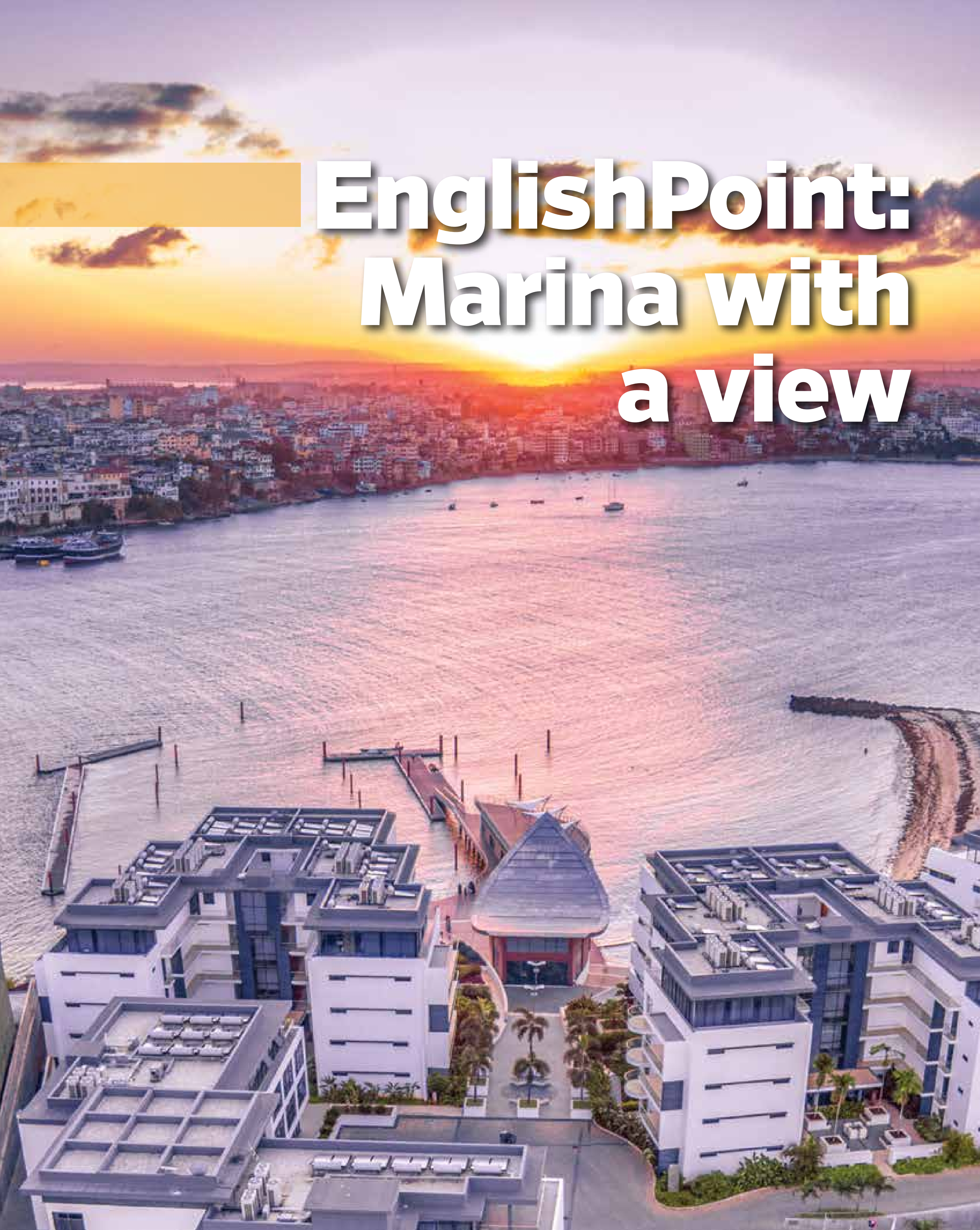
But just where does he draw his staying power?

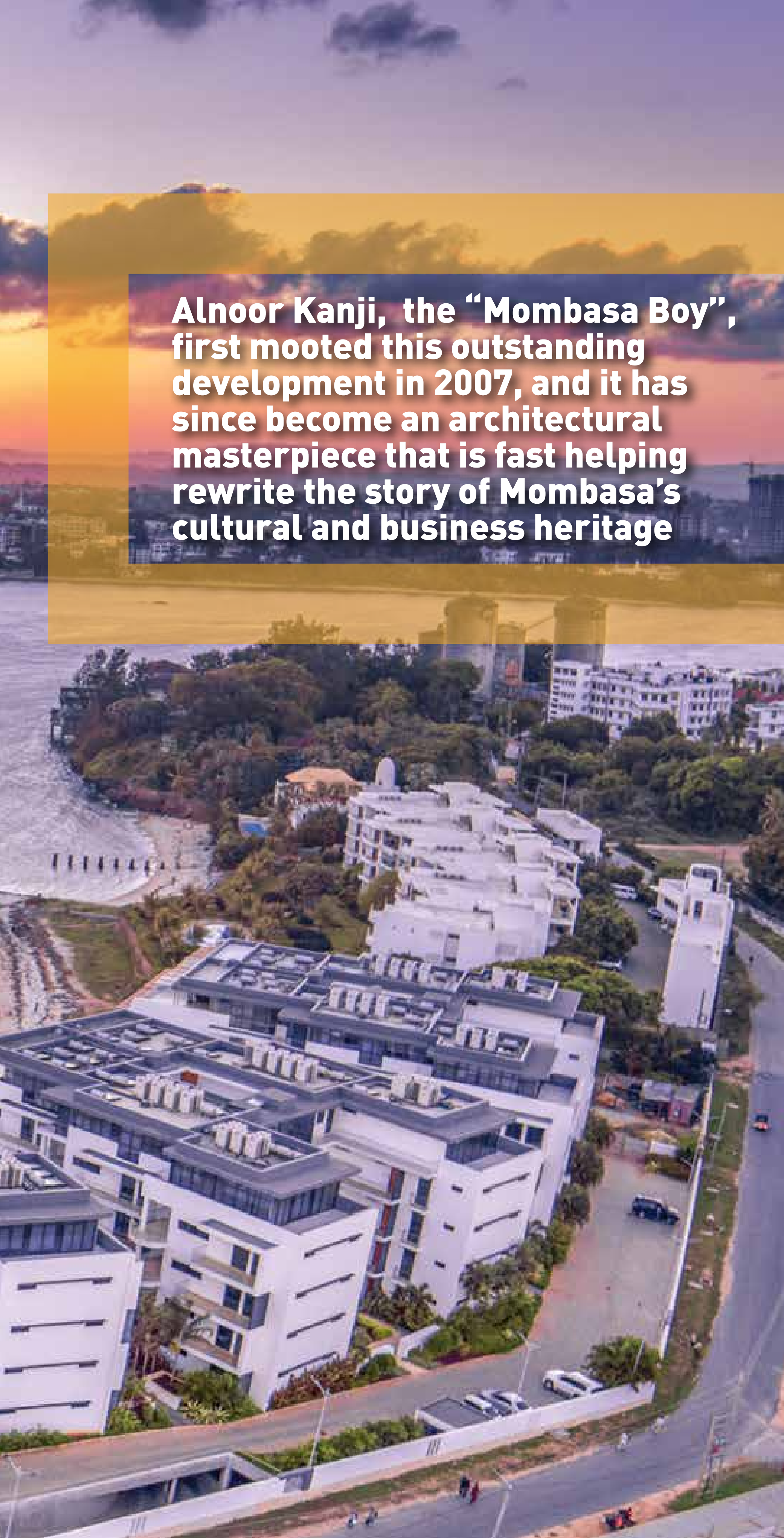
"What satisfies me most is achievement, and what supports me is my faith in God, because we formed our business on the basis of quality. Our slogan is: We Deliver Quality. When I see my customers satisfied, my family supporting me and my employees pulling in my direction, I'm satisfied that we're moving forward."

In the beginning he would put in a lot of time, working sometimes up to 14 hours a day. Currently, he is able to leave the office at 5pm because of the human resource structure that he has built over the last two decades.

His desire for stabilizing his family has been more than met.

EnglishPoint: Marina with a view





Alnoor Kanji, the "Mombasa Boy", first mooted this outstanding development in 2007, and it has since become an architectural masterpiece that is fast helping rewrite the story of Mombasa's cultural and business heritage

At the dawn of the 20th century, a young man decided he had had enough of the daily struggles and harsh life in India. He dreamt of bringing up a family and living a happy, prosperous life.

India, then, was not a place to achieve these dreams.

The brash young man must have heard of the voyages some of his peers had taken into the unknown tropics, and tales of largesse and immeasurable riches must have trickled back to him.

In a moment of youthful exuberance, Alibhai Kanji — for that was the young man's name — decided to try his luck too and go find his fortune in the far away land of Zanzibar. He knew Zanzibar's chests of gold were within reach for anyone who was willing to work hard.

There was one little catch

An aerial view of Englishpoint Marina. It has transformed an area that was all bush with little commercial value

"My grandfather would have been very proud because this is right down his alley. He would have said, yes my blood line continues," says Kanji, when asked what his grandfather would have thought of the marina.

though; he did not have a penny in his pocket for the long journey to East Africa. But, there were boats that were making regular trips to Zanzibar, a land that was then famous for its spices — especially the much sought after cloves.

In a moment of desperation, Kanji just hopped onto one of the ships headed for this faraway island and hid in its bowels, hoping that he would stay unnoticed till the journey terminated in Zanzibar.

It was not to be. He was duly discovered by a sailor who brought him to the deck.

According to the fashion of the day, he would have been thrown overboard to be eaten by sharks, but luck was on his side; the ship developed a mechanical problem and started drifting towards the island of Mombasa, hundreds of miles from destination. The captain must have reasoned that he would need all the hands on deck to deal with this emergency.

When the ship drifted to Mombasa, the stowaway was thrown off the ship and, as they say, the rest is history. He became a leading contractor and, todate, there are still a number of buildings bearing his name.

Now, to the present-day Mombasa. If Mzee Kanji had not been thrown off in Mombasa to fend for himself, EnglishPoint Marina, the jewel of the North Coast, would not have seen the light of day.

Mr Alnoor Kanji, the grandson of the stowaway and the proprietor of EnglishPoint Marina, says the art of resilience and entrepreneurship runs in the family.

"My grandfather would have been very proud because this is right down his alley. He would have said, 'Yes, my blood line continues,'" says Kanji when asked what his grandfather would have thought of the marina.

EnglishPoint Marina is a spectacular piece of work, an architectural masterpiece that makes the best of the four-acre piece of land on which the five-star establishment stands. There is just nothing else like it.

Period.

Across the channel, the old town basks in glory. Fort Jesus, built between 1593 and 1596 by the Portuguese, with its guns trained on any incoming Dutch pirates, stands majestically barely a couple of hundred yards away. Young boys swim all the way across the channel, have their day of fun at the small beach adjacent to the marina, and swim back when dusk sets in.

Each of the eight penthouses — selling for US$2.2 million apiece — have an amazing view of the channel and the old city. A jacuzzi on the verandah allows the guests to have unmatched views across the channel. Four exquisitely furnished bedrooms can accommodate a family and then some. A sauna comes as part of the package.

The penthouses occupy over 5,000 square feet; compare this with a good-sized upmarket apartment in Nairobi which barely exceeds 2,000 square feet, and you get a good idea of how the rich and famous live.

Kanji calls himself a "Mombasa Boy". His father was born in Mombasa and the mother in Kisumu. He is an old boy of the Aga Khan school system and Lenana School before proceeding to the UK for university. He studied pharmacy, spent a couple of years in the UK, moved to Canada for five years before moving back to Kenya in 1981 to join his father in his construction business.

But, how did the idea of EnglishPoint Marina come about? Kanji says it just grew on him.

It took vision, guts and a touch of bravado for Kanji to pull off what is clearly one of the largest single investments in Mombasa. It was a plunge of faith, taken during a time when there was barely a trickle of investments flowing into the hospitality industry.

"We have two types of Kenyans, those that see Kenya as a half-full glass ,and those that see it as half-empty. And they are both right because the level in the glass is still the same, the difference is the mindset. I am one of those who have always seen Kenya as a glass half full. And that's where the confidence comes from. It's just the way I'm wired, it's the way I see Kenya. I have always been very, very positive about Kenya. And as I get older, it only gets stronger. And that's where my confidence comes

$2,200,000

The cost of each of the eight penthouses. They have an amazing view of the channel and the old city. A jacuzzi on the verandah allows guests to have an unmatched view across the channel.

Alnoor Kanji

from, that's why a project like this became a reality".

EnglishPoint sits on a four-acre piece of property. When Kanji first saw it, he saw an opportunity to make a lot of money like other investors.

"You buy a piece of land, you build for as little as possible, you sell for as much as possible, you make a killing, and you run!" he thought at the time.

But, with time, he realized he had stumbled upon one of the most unique pieces of waterfront properties in Kenya.

"This view is beautiful and the evenings are absolutely magical — the reflection of the old town, the glow of Mombasa as it lights up the sky behind the silhouette... absolutely stunning. Go to any other coastline beach property and when you look out to the sea at night it's a black hole, you see nothing. No ambiance, just a black hole. This was so different, and so the thinking just had to change," says Kanji.

He decided to build what he calls a monument that will allow members of the public access to an absolutely magical view.

It was a call to a bigger dream, something that would transform Kenya's coastline and position it as holiday destination for the rich and famous. During his stay in Canada, Kanji was exposed to the waterfront city, with its boats, restaurants and marinas.

"If you have a marina you belong to a real elite club when it comes to tourism. It's the club of the very rich and famous. And really there are countries that would give their right arm to be in that club. Not all countries can be in the club because not all countries have a waterfront. We are blessed, we have a waterfront, a fantastic waterfront, and with all the ingredients to make us a fantastic destination," says Kanji.

1.2m

The estimated number of tourists who visited Kenya last year

After a decision was made to build the marina, the hard work had just begun. Kanji had to identify the right people to work with, from architects to engineers and interior designers, but the first thing to do was talk to marina owners.

"I took some drawings to them and the response I got was overwhelming. In fact, a lot of them said to me: 'You can become the number one destination in the world, Kenya can. You've got all the ingredients.'"

Kenya is already known worldwide for its wildlife and beaches, and a marina was the only remaining ingredient to

Bringing Monte Carlo to Kenya

EnglishPoint has the potential to change the profile of the country as a destination for the rich and famous… those who own yachts and live the fast life.

"We are a bringing a part of Monte Carlo to Mombasa. Monte Carlo is all about boats, casinos, hotels, restaurants and the playground for the rich and famous, and that's exactly what we are trying to do. We have a lot of tourism here but to get Kenya into the top club in tourism would be a real coup and it can be a game-changer because the world will perceive Kenyan tourism differently," says Kanji.

EnglishPoint marina was conceived in 2007, a time when Kenya was going through a lot of economic and political challenges. The symbolism is obvious: The land it is built on was a barren piece that did not appear to be very attractive, but when Kanji saw it, he visualized a masterpiece of architectural ingenuity that would define the North coast, and indeed the entire Mombasa.

Kanji sees a whole new industry developing around the marina, creating much needed jobs for the local community. Skippers, crew, mechanics, boat builders… you name it… will find a home here.

As much as EnglishPoint Marina is a five-star establishment taking care of the moneyed elite, the developer says he felt it would be rather selfish of him to close off the view to members of the public who may not have the wherewithal to afford a night at the marina (the cheapest suite goes for Ksh15,000 a night per person).

"We are not an exclusive club at all because we have a strong public component here. You know, this is a hotel, anybody can walk into this property, go down to the boardwalk, sit at one of the tables there, and have a soda or something to eat, and once the big guys start to come in, the big wigs like Richard Branson, Bill Gates, they will also be sitting on the boardwalk and there's nothing stopping you or anyone else from coming and sharing the table with them.

"So while we are creating a playground for the rich and famous, it is also technically a playground for everybody, across the spectrum. That's another gratifying thing about the concept that we have, that we are not excluding anybody, it's a very inclusive development," Kanji says.

There were no expenses spared in putting up the hotel, a fact that is apparent from the hotel's façade, the swimming pool, the deck or the penthouse. The tiles are from Porcelanosa, a global leader in tile manufacturing.

The architects, from UK, must have been inspired by the views across the marina when they were preparing their first draft for the client.

"I want to build a monument and I want the best. And at each juncture I said I want the best. There came a point when he sat me down and said: 'But Mr Kanji, the best comes with a cost.' And I said, I understand that. And I have not hamstrung you, I have not restricted you, I have never said be careful of the cost. I've said I want the best. So he says: 'Are you telling me that I have a blank cheque?' And I said yeah, that's what I'm saying. You give me the best."

Most of the penthouses have been bought by Kenyans, including the 5,000-square-feet penthouses priced at Ksh220 million.

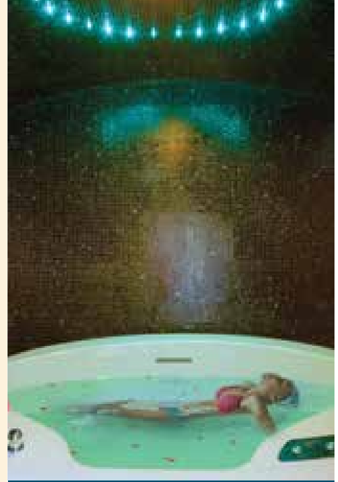
Kanji says the country's head of state, Uhuru Kenyatta, has been an avid supporter of the investment since its inception in September 2013.

"I recall very vividly he came one day late evening and we took him up to the penthouse and it was still being finished off and it was still a construction site and he was blown away by the beauty of this property. He was blown away by the views," says Kanji.

"Congratulations on a great job and, most importantly, count on our support," wrote the President in the visitors' book.

After receiving a request from Kanji to come back and officially open the project when complete, Uhuru honoured his word and EnglishPoint Marina was officially opened in February 2016. Again, he signed the visitors' book with what must make Kanji a very proud man:

"Finally, well done and keep up the great work".



"We are bringing a part of Monte Carlo to Mombasa. Monte Carlo is all about boats, casinos, hotels, restaurants and the playground for the rich and famous, and that's exactly what we are trying to do."

15,000

Cost, in Kenya shillings, of a night in a standard room at the EnglishPoint Marina in Mombasa.

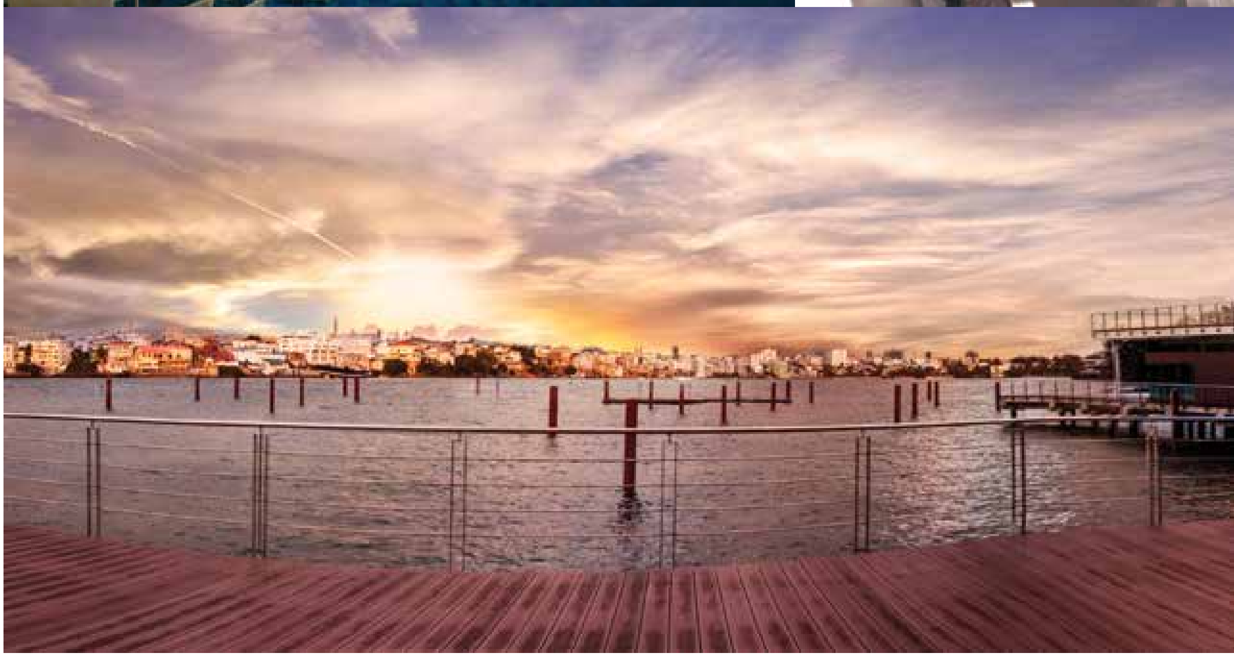
complete the menu.

When the penny dropped, the idea of a marina gained traction, and Kanji says that the next step was securing finance for the multi-billion-shilling project. Banks, says Kanji, like to handle projects that fit into their comfort zone, and this one in particular fell completely out of the box.

"It was not an easy project to sell. I had spoken to a lot of banks but, if there was one that got excited about the prospect and the concept, it was KCB Bank. And you know this was a mega project. Most of the banks were saying we needed to syndicate, we needed to bring other banks in. KCB Bank was the one bank that said: *'Size of the project? Not a problem, we have the capacity, we have the appetite.'* And they believed in it. And they supported it," says Kanji.

KCB Bank, says Kanji, should be "recognized, acknowledged and appreciated".

"It is a Kenyan bank and it gives me pride that I'm Kenyan. Ours is a Kenyan development supported by a Kenyan institution. If (KCB Bank's) mandate is to grow Kenya to facilitate our economic growth, they have come through for us and they deserve a lot of credit for it."



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$5{,}000ft^2$

Plinth area of the penthouses at the EnglishPoint Marina, Mombasa's premier waterfront destination.

CLASS REDEFINED

Porsche Macan 2017: Live Fast, Drive Hard

Fast, agile and ripping through the herds – the whole jungle stops to stare at the beast making its way through. The tremor of desire, envy and a momentary shiver shudders through the gawkers as they pause to admire the king of the jungle. It rips and speeds past, feeling the stream of eyes trailing along — marking its every move. It's a sense of inexplicable liberty — to rule and run the Nairobi jungle.

The jungle is the rugged streets of Nairobi. The herd is the monotonous vehicles on the road. And the king of the Nairobi jungle is the Porsche Macan.

The Porsche remains a timeless standard for perfection within the luxury automobile industry. It's a marker of success and quality; it speaks for the driver without uttering a word.

It continues to push the standard, and with the introduction of the 2017 Porsche Macan, the luxury automobile continues to reign supreme. Unlike its predecessors, the newest addition to Porsche SUV range is the lightest model on the market.

The new entry-level model contains a four-cylinder engine uniquely designed for the sports car. The technology allows for a turbocharged two-litre design that provides support for two bars of boost pressure, charge-air cooling, petrol direct injection and variable valve timing. In other words, the perfect design for those that enjoy a little speed on the road.

Similar to other Macan models, the 2017 model will contain comfort seats with electric eight-way adjustment on the driver's side, Alcantara middle seat panels, a lane-departure warning system, a powered tailgate, and the latest generation of Porsche Communication Management (PCM) with an optional navigation module. All in all, the design is in tune with the Porsche standard that continues to define the industry.

The newest addition to the Porsche lineup will be highlighted by the Porsche Communication Management (PCM) upgrade that includes a high-resolution seven-inch touchscreen. The user-friendly interface design will operate like a smartphone.

Porsche continues to set the trend by giving the customer a voice that speaks of luxury and convenience. The Macan transcends industry expectations by merging world-class design and innovation. The 2017 Macan model is now available.

PCM

Porsche's new groundbreaking in-car communication interface

$89,000

A Porsche Macan retails at 89,000 dollars.
Since Porsche opened their local franchise at Sameer Industrial Park in 2013, the sales have been nothing short of phenomenal, according to Brand Manager, Roy Kyalo.
In the 2014, the first year of full operations, a total of 124 units were sold while the following year, the company moved 102 units.
Last year was a bit slow for the entire industry but the company still performed well, moving 55 units, a solid performance for a high end luxury car dealership.

PRECIOUS JEWELS

Swarovski

Embracing life's spontaneous and precious moments

Known for creating timepieces that showcase the perfect blend between a costume piece and fine jewelry, Swarovski's latest Swiss quartz timepiece flaunts sophistication and glamour suitable for the daytime and nighttime alike. Crafted from 1,700 signature faceted Swarovski crystals, the 'Crystalline Oval Watch' has set new standards in contemporary wristwatch design.

This new collection displays a strong sense of power and modernity. But despite the pieces being structurally and technically set the same way, each chronometer has its own unique tale of elegance and luxury. Creating the ideal fashion accessory for contemporary men and women.

Although trends come and go, the reassuring thing about the brand is that quality and innovation are two things they never compromise on. And this is why Swarovski's trade and craftsmanship in cutting crystal continues to be celebrated by crystal lovers worldwide.

With the company's continued plans to grow and expand into new markets, Kenya has been selected as the next place to set up shop. "Considered to be the economic, commercial and logistics hub of East Africa, Kenya has created dynamic environment for the brand's entry into East Africa", says Swarovski management.

There are Kenyans whose spending power, living standards and taste for high-end products is similar to someone living along Regent Street, the Upper East side or Province of Madrid. With a rise in demand for international brands and a growing realization that Africa is the place to be, it is no surprise that international brands like Swarovski want to enter the Kenyan market.

According to management, "the entrance of Swarovski into the market is another step for the brand in its efforts to add sparkle to people's everyday lives".

"The Kenyan consumer will experience this sparkle first-hand in the soon-to-be-opened Two Rivers partner store," they say.

Two Rivers opens on14th February 2017. The Swarovski store is located on the lower retail floor.

The brand will offer a vast portfolio of stunning crystal creations; home ware, decorative objects, watches and jewellery. Vowing to uphold the same immaculate service to the Kenyan consumer as set in the other 2,500 stores, you can rest assured that your shopping experience will be the same as it is when you travel abroad.

Nevertheless, with the rapid development and economic and political stability in the country, Nairobi is offering multinational corporations the perfect investment backyard. In a recent report by Global Cities, Nairobi was the only African city to be listed as a lucrative market for global business investments.

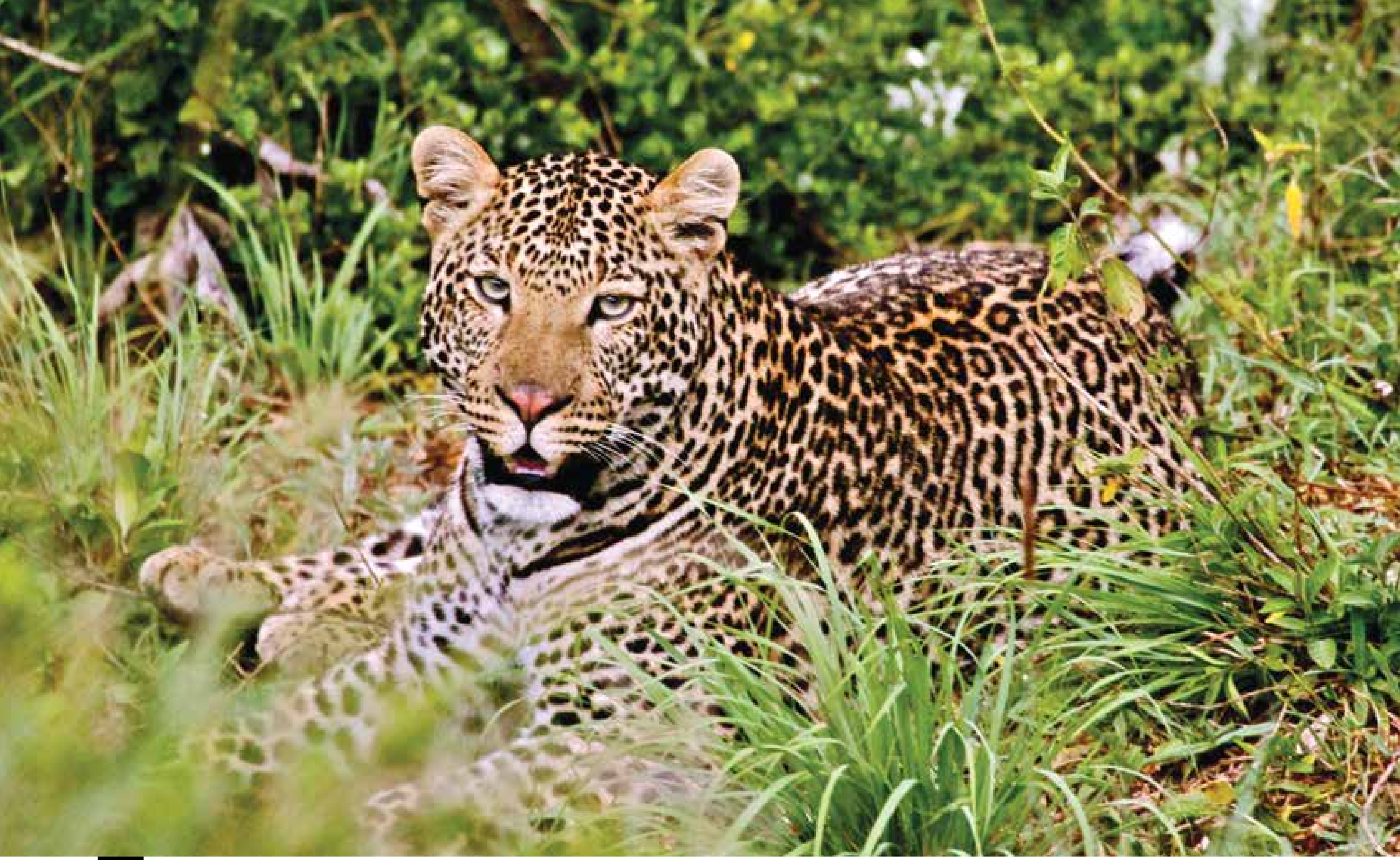
Therefore, we can predict that in the next few years, as a result of the growing demand for luxury and high-end products, many of your favorite international brands will be easily accessible within our malls.

Swarovski crystals offer the brilliance and sparkle of diamonds and can be worn to any special occasions like weddings, birthdays or dinner parties. You will definitely find something at the store suitable for your wear.

"The Kenyan consumer will experience this sparkle first-hand in the soon-to-be-opened Two Rivers partner store"
Swarovski Management

1,700
The signature crystals that make Swarovski's latest timepiece

Using Swarovski crystals allows affordability for all our consumers. The brand's target market is every woman between the ages of 17 - 71. Yes, there are some high-end signature pieces like the -Paul Gautier collection, however, Swarovski is positioned incredibly well in terms of pricing for the middle income market too.
The Banglemania collection also offers bracelets.



GETAWAY

Checking Into The Silence of Chui Lodge

Many moons ago I wanted to get away. I was knackered and shaky and the corporate and creative world had sucked me down a cesspit of ruinous lethargy and listlessness. I was unable to have a good old healthy eight-hour sleep. I'd lose sleep at 3am and sit up in darkness, searching and reading Douglas Coupland's musings in the **Financial Times,** then chuckle somberly in darkness, my voice sounding like it was coming down an empty well. My days passed in a haze of red eyes and suppressed yawns. My palms would get so dry and I would oil them constantly from a hand lotion borrowed from Lucy, one of the millennials in our office. I think she thought I was a bit gay, this old-ish man who kept oiling his hands. And I was cranky as hell. I snapped. I barked. I sniggered. I hated meetings that went on for more than 45 minutes. I hated people who used the phrase, "low hanging fruit," or worse, "paradigm shift." One day someone parked in my lot and I wanted to block him. That's not who I am. That's not how I was raised. I had become a man I would not want to have a drink with.

So this one evening I told my lady, "Babe, I will be taking off for a few days." She looked up from her iPad and asked, "Where you going?" I said, "Chui Lodge, in Naivasha. I need to decompress or I will commit a heinous crime." She kept quiet for a while and said, "I'm coming with you." I wanted to open my mouth to say something but I'm smarter than you imagine. So I shut up.

We went to Chui Lodge. I went because of the silence. She went because it's posh and she wanted her Instagram busy. (Don't get me started). Plus she said she has

always wanted to check out their Ranch House Bistro, which is this phenomenal bistro opened in 2014 right at the shores of Lake Naivasha. It's cast on a hill, under a canopy of acacia trees above and the greenest lawn below and with a stunning view of the lake. Wonderful place for lazy weekends brunches and lunches. (They close at 10pm).

When we got there she kicked off her shoes, ordered a large glass of red wine and stretched her feet under the table, leaned her head back, closed her eyes and sighed dramatically, hands dangling lifelessly by her side.

I stared at her and thought: "I am supposed to be that blissful, I'm the one who is burnt out! Look at her, content, relaxed, glowing, beautiful, like she is the one who loses sleep at night." I got an urge to touch her face, so I did. Then I ordered iced water. She swore by her steak. (She still says it's the best steak ever!) I had some grilled burger or the other (wonderful).

Chui Lodge was sublime. It was the silence and the trees and more trees and silence, and grass and more grass and a pond with all sorts of birds on them and the smell of wooden artefacts that mark the lodge which was built by an eccentric and passionate lady, June Zwager, from the famous Naivasha flower company family — Oserian Flowers.

She built and designed the whole lodge in an elaborate artistry of fallen trees and artistic intuition. Some afternoons I would sit at the main verandah of the restaurant area, lost in the forest of her art, and stare out at the hills that frame the lodge. Beautiful silence bore down on me like an impending enemy army. Like an enthused lover.

Talking of lover. All she wanted was to explore. All I wanted was her not to convince me to explore. She wanted to see the famous leopards that inhabit the 20,000 Oserengoni Wildlife Sanctuary, with the highest concentration of these cats. Grudgingly, one evening, just after a slight rain had abated and the air smelled of earth and life, we went for a game drive and later lit a fire (OK, the guides lit it) at the top of this magnificent hill and stared at this breathtaking view of the wet orange sun running to hide under a hill in the horizon. With a glass of red wine balanced on her thigh, she nibbled on a fishfinger reluctantly (they are always careful about deep fried things) and asked: "Aren't you glad you didn't spend the evening brooding and" then scratched the air in quotation marks, "listening to silence?" I laughed and said, "Shhh." She giggled and rolled her eyes. Apart from silence, her laughter was the only thing I would allow in my heart.

20,000

Number of leopards inhabiting the Oserengoni Wildlife Sanctuary, quite the concentration of cats!

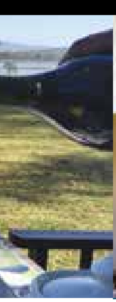
At night we huddled near the fireplace in the room, her in a flowy and colorful **dera**, drinking wine (No, she doesn't have a wine problem) and me nursing a neat single malt whisky. The night was still and cold and with strange sounds of the night filling the gaps left by silence. The rooms are spacious and warm and rustic, the bed a monstrous four-post that I suspect June supervised personally as it was made. "I'm glad you came," I said. She smiled at me over her wine glass, "I know."

The next morning breakfast was at the shores of Lake Oloidien — 20-minute-drive away. The sun was warm in our faces, the smell of frying eggs behind us under a massive acacia tree where our chefs in white whipped up something from a makeshift kitchen. Before us was the lake and on the foreground a beatific scene of dead yellow-barked acacia trees that died a most gorgeous and artistic waterlogged death; branches curled towards the blue cloudless skies, reminiscent of hands clinging onto a greater force for final redemption.

I rested at Chui Lodge because it was as silent as a lamb. The silence filled me up, right up to my teeth. It filled everything in me that was tired and achy and angsty. It filled my pockets and my mind. And it healed me. I could sit sprawled on a canvas chair on my verandah, listening to birds and the occasional swarm of bees passing over the trees, and feel myself succumb to the healing hands of nature.

I carried my Kindle and read half the book I was reading, which I can't remember now. (Just as well). Sometimes I would nod off into an unnatural deep slumber and only stir awake upon feeling the presence of someone standing over me. "When will you wake up? I'm lonely," she would say nudging my ankle with her foot. Up in the tree, a monkey laughed loudly.

Chui Lodge was sublime. It was the silence and the trees and more trees and silence, and grass and more grass and a pond with all sorts of birds on them and the smell of wooden artefacts that mark the lodge which was built by an eccentric and passionate lady.



FASHION

Buy Kenya, for Kenya and others

Brand noun

1 A type of product manufactured by a particular company under a particular name.

2 Or maybe you prefer Seth Godin's definition as one of the world's most influential marketing bloggers and a best-selling author: "The set of expectations, memories, stories and relationships that, taken together, account for a consumer's decision to choose one product or service over another."

At the end of the day it is the physical and non-physical attributes that make the offer unique.

There are many things that Kenya is known for; our athletic prowess, coffee, parks that teem with wildlife (Nairobi is the only city in the world with a national park on the edge) and of course our breathtaking, scenic landscapes.

However, there are new flag bearers showcasing Kenya's talents and capabilities in their own unique way.

Today, brands are creating incredibly exquisite authentically Kenyan products that are putting us on the map.

These brands' efforts are being recognised by the middle class, who are becoming more passionate about supporting local initiatives.

These companies have researched and created products that are ahead of their time, giving customers products they did not even know they needed.

Brands such as Sandstorm Kenya create superbly crafted totes, wallets and backpacks. The genius combination of canvas and Kenyan leather make their bags a must-have item. The same company was a manufacturer of canvas tents not so long ago.

Some brands have philosophies that their customers also live by, Vivo Activewear is a Kenyan fashion house that creates comfortable and vibrant clothes and encourages the wearer to move.

Vivo, meaning 'alive', has creations that are designed to ensure their customer feels good while looking great. Customers connect with this brand because they use local models and local social influencers of various body types to showcase their design work. The brand inspires its followers to live a fun, healthy and fulfilling life.

Kazuri have unique hand-crafted Kenyan jewellery. The special pieces are not only put together by Kenyan artists, but also painted by our very own. The incredible array of colour from their stores enchant any passerby into the shop. Brands such as Kazuri make African accessories trendy with their fresh and wonderfully crafted chokers, earrings and necklaces.

The gifted individuals that create these beautiful ornaments are from difficult backgrounds, and Kazuri has helped them use their skills to support themselves and their families, as well as turn their lives around.

A designer with a dream fell in love with Kenya when she was doing aid work. Ann McCreath decided to stay on and she founded Kiko Romeo.

The company creates contemporary African fashion while empowering the women groups they work with to create the garments. Kiko Romeo has flourished into an East African household name in fashion and has been dressing Kenyas A-list for over a decade. The fashion house also has strong international clientele, who are especially attracted to the modern and custom-made touch of the brand. Kiko Romeo is also on a mission to grow the fashion industry in Kenya by hosting future designers and creatives at free mentoring workshops with the founder and head designer, Ann. They hope to give courage to the younger generation to use African fabrics, style and culture to create for the world like they do.

With the amount of potential coming from the Kenyan fashion industry, we can only look forward to the lengthy strides that will see our brands showcase the Kenyan culture and style so that the world gets a taste of what they are missing now.

Watch out, Giorgio Armani and Versace, we are coming!