

DAILY NATION



When police turn on those they swore to protect Page 3



Former SHA boss and three others charged with Sh17.5m fraud P.12

Crisis Wave of unrest, amid a curfew and internet restrictions, presents a test for President Hassan's government

Tanzania on edge



Tanzanian riot police disperse demonstrators in Dar es Salaam during violent protests that marred the election on Wednesday. PHOTO | REUTERS

>> Tear gas, gunshots and reports of deaths as protesters return to streets in Dar es Salaam and other towns

>> International flights cancelled, businesses take a hit with civil servants told to work from home

>> Provisional results show President Samia Hassan taking an early lead

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They reveal hypocrisy of a global system that demands African nations commit to emissions reductions while denying them the resources to build clean economies / P2

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What Kenyan women want

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The re-elected president who faced his toughest test yet

Behind closed doors: Obama's wife explains his decades of cheating

Uhuru party picks Matiang'i for 2027



Page 7 The Jubilee Party has formally unveiled former Interior Cabinet Secretary Fred Matiang'i as its Deputy Party Leader and endorsed his 2027 presidential bid. The move marks the clearest sign yet of the party's succession plan after former President Uhuru Kenyatta.

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Innovation As finance remains trapped in bureaucracy, Africa's entrepreneurial ecosystem is solving problems

Africa seeks climate finance reforms

CS accused international financial institutions of deliberately erecting obstacles that keep continent impoverished

BY KIMANI MWANGI

Africa's fight against climate change is being actively sabotaged by the very institutions designed to help it, according to Cabinet Secretary for Environment and Climate Change Dr Deborah Barasa, who issued a stark warning at the African Climate Investment Summit.

Speaking to nearly 1,500 business leaders, investors, and policymakers gathered in Nairobi from October 28-30, Dr Barasa accused international financial institutions of deliberately constructing obstacles that keep the continent impoverished.

"In Africa, climate finance has become both the key tool and a weapon," she said, framing the crisis not as a problem of insufficient funds, but as a fundamental betrayal of equity. "Access is slow, complex, and often debt-creating."

The summit, hosted by the Kenya Climate Innovation Centre, exposed a stark injustice at the heart of global climate efforts: Africa contributes less than four per cent of global greenhouse-gas emissions, yet receives less than 12 per cent of the climate financing it desperately needs. Worse, less than 2 per cent of global climate finance currently reaches African innovators, the entrepreneurs building the solutions the world depends on.

Dr Barasa's comments struck at the hypocrisy of a global system



that demands African nations commit to emissions reductions while denying them the resources to build clean economies. Kenya alone needs \$62 billion (Sh8 trillion) to achieve its emissions reduction targets by 2030, a cost not borne by those who burned their way to prosperity.

"Finance is inefficient, inequitably distributed, and often tied to debt," she said. "It is the single greatest barrier to Africa's adaptation and resilience."

The delay itself has become lethal. Policy experts at the summit noted that by the time proposals navigate the labyrinth of international approvals, climate dis-

asters have already struck. "That is the scale of the dysfunction we are dealing with," observed Jane Kiilu, a policy expert attending the conference.

Yet even as traditional climate finance remains trapped in bureaucratic quicksand, Africa's entrepreneurial ecosystem is solving problems. Catherine Masolia, Managing Director of SOMO Africa Trust, emphasised that women, youth, and marginalised communities must be at the centre of the transition, but current funding models systematically exclude them.

"We need to start with grants, then move to concessional loans,

Environment, Climate Change and Forestry Cabinet Secretary Deborah Barasa speaks during the African Climate Investment Summit hosted by the Kenya Climate Innovation Centre, Nairobi, on Tuesday. BONIFACE BOGITA | NATION

and eventually transition to commercial debt," Masolia said. "If we keep using standard financing models, we will keep excluding the very entrepreneurs who drive growth in our markets."

Kenya is attempting to chart a different course. Under President William Ruto's Bottom-Up Economic Transformation Agen-

AT A GLANCE

In Focus: Africa's Climate Finance Demand

The Charge: Environment CS Dr Deborah Barasa says global financial systems are sabotaging Africa's climate fight by making funding slow, complex, and debt-driven.

The Gap: Africa emits under four per cent of global greenhouse gases but gets less than 12 per cent of climate finance – and only two per cent reaches local innovators.

Kenya's Plan: Under President Ruto's BETA agenda, Kenya seeks \$45 billion (Sh5 trillion) for green projects through carbon trading, green bonds, and private partnerships.

The Call: Experts want fairer finance that empowers African entrepreneurs, women, and youth. "Africa's transition must be powered from within," said SOMO Africa Trust's Catherine Masolia.

da (BETA), the government has tied economic growth directly to green investment. Kenya's updated climate commitments promise a 32 per cent reduction in emissions by 2030, with the country seeking \$45 billion (Sh5 trillion) from international and private-sector partners to supplement domestic investment.

"This is not aid we seek," Barasa told delegates. "It is a direct and transformative investment opportunity for those willing to build Africa's green future."

The government has rolled out regulatory reforms, including carbon-trading policies, green bonds, and public-private partnership frameworks, to channel private capital into renewable energy, sustainable agriculture, and waste management. But these reforms remain largely symbolic without the financial architecture to support them.

The summit's opening sessions explored Africa's opportunities in renewable energy, climate-smart agriculture, and nature-based solutions, highlighting the critical role of public-private partnerships in scaling sustainable initiatives.

What distinguishes this summit from previous climate pledges is a hardened demand for action over rhetoric. "Let this summit be defined not by speeches, but by deals," Dr Barasa said. "Not by pledges, but by projects handled."

SOMO Africa Trust, operating across Kenya, Tanzania, and Uganda, represents the model Dr Barasa champions, organisations that empower entrepreneurs in marginalised communities through training, market access, and financing.

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Crime in uniform Elite squads in the police force have been linked to robberies, extra-judicial killings and torture

When police turn on those they swore to protect

Koigi Wamwere, Raila Odinga and Mirugi Kariuki were tortured by Special Branch officers while student leader Titus Adungosi and musician Ochieng Kabaselleh died at the hands of the squad

BY KAMORE MAINA

A black Subaru had been tailgating the businessman's Toyota Harrier as he drove on Thika Superhighway on October 19. It was still close behind him when he parked on Mirema Drive, Nairobi.

Despite taking note of the Subaru, which had foreign number plates, the businessman was not alarmed. That was before three men jumped out of the car, one brandishing a rifle. The *Daily Nation* has withheld the businessman's name for safety and legal reasons.

With the AK-47 pointed at him, the men ordered the man to open the door of his car and hand them money and the documents on the passenger seat.

The men counted the \$16,000 (Sh2.06 million) and Sh500,000 in local currency before speeding towards Lumumba Drive in Roysambu, with the businessman in the boot of the Subaru.

They abandoned him near Jessekay Hospital, Roysambu.

Shaken, he hopped on a boda boda, which dropped him off at Kasarani Police Station, where the incident was recorded.

The investigations into the robbery led to the arrest of three men, two of them Directorate of Criminal Investigations (DCI) officers.

The two officers are attached to the DCI Operations Support Unit (OSU), a squad created in 2022 to combat complex and violent crimes that threaten national security.

The third individual arrested is a former police officer linked to criminal activities over the years.

Tip-offs led detectives to a house in Kitengela where they found car number plates, seven mobile phones, a teargas canister, ID cards and handcuffs.

Another former police officer was arrested during the raid in Kitengela. Later, two other OSU officers were held in connection with the Mirema robbery.

Investigations reveal that the



Newly graduated police constables parade during the passing-out ceremony at the National Police College in Kiganjo, Nyeri County, on January 10, 2023. FILE | NATION

crime was executed using an official DCI vehicle.

Police Spokesman Muchiri Nyaga called it an isolated incident "that should not be used to define an entire police unit".

"When a few officers go rogue, it should not be assumed that the entire DCI is rogue," Mr Muchiri said.

While the arrests show that police may not shield their own, they have resurrected ghosts of other elite squads tied to political activities, extra-judicial killings and other crimes.

Mr Patrick Shiundu, the director of Spyglass Investment – a security consultant firm in Nairobi – thinks the public does not understand the role of special police units.

He says elite units do the donkey work in the police service. Mr Shiundu thinks many officers serving in these units are rarely appreciated for their sacrifice.

"The units should not be disbanded at the pleasure of an individual. It is important to note that the commanders closely supervise their juniors," Mr Shiundu says.

Ms Njoki Wamai, a rights activist, believes the special units are killer squads that should be disbanded.

The units should not be disbanded at the pleasure of an individual. It is important to note that the commanders closely supervise their juniors.

Patrick Shiundu, security expert



She adds that officers who have served in the units should be investigated for abuse of human rights. The OSU was formed soon after President William Ruto disbanded the elite Special Service Unit (SSU), which was linked to the murders of Mohamed Zaid Sami, Zulfiqar Ahmed Khan and Nicodemus Mwanja in July 2022.

Sami and Khan were IT specialists in Dr Ruto's campaign team in the run up to the 2022 General Election. Mwanja was their driver.

Sami and Khan landed at Jomo Kenyatta International Airport, Nairobi, in July 2022, ready to join then-Deputy President Ruto's campaign team.

The two IT experts were being driven around by taxi driver Mwanja when they were abducted by individuals believed to be members of the SSU. Mwanja's car was found in Nairobi, but the three men have never been seen again.

After being sworn in as Kenya's fifth President, Dr Ruto said that the three were killed by the SSU.

In one of his first executive decisions, he ordered the disbanding of the elite squad.

Since then, some 15 former SSU members have been charged with the disappearance and killing of the three men.

The regimes of Daniel arap Moi, Mwai Kibaki, Uhuru Kenyatta and Dr Ruto have faced backlash stemming from elite squads that went rogue.

In the 24-year Moi era, the Special Branch of the Kenya Police Service reigned terror on real and imaginary dissidents.

Abductions, torture and killing individuals that challenged Moi's rule were recorded.

Politicians Koigi Wamwere, Raila Odinga and lawyer Mirugi Kariuki were among those tortured by Special Branch officers.

University of Nairobi student lead-

er Titus Adungosi and musician Ochieng Kabaselleh are in the list of the many who died at the hands of Special Branch personnel.

There have been whispers of the Special Branch being involved in the murders of cabinet minister Robert Ouko and Catholic priest Anthony Kaiser, but that has never been proved.

During Moi's time, the Flying Squad was formed from an amalgamation of the Anti-Robbery Unit and Anti-Motor Vehicle Theft Unit.

While the Flying Squad is credited with foiling violent crimes, a cloud of extra-judicial killings will always hang over it.

Flying Squad officers opted against prosecution of eight suspected carjackers as they fled on March 24, 2000. The civil society condemned the killings.

Members of the unit also tortured police officer Duncan Ndegwa in 1999.

Silla Muhia Kinyanjui, his wife Ruth Wangu and brother Henry Nduguta were arrested by Flying Squad officers on September 22, 1997 on suspicion of killing Josephine Wanjiru.

The three sued the government in 2019 for torture that left them with life-long injuries. Mr Nduguta became partially deaf. In September, 2020 Justice J.A. Makau ruled that they had proved their case, but that the petition was filed late.

"Had the petitions not been found to be time-barred, I would have

awarded each of them Sh5 million as general damages with costs," the judge said.

When Kibaki took office soon after his win in December 2002, his administration formed special police squads.

On March 2, 2006 an 11-member team dubbed Kanga squad raided the Standard Group's newsroom.

The squad was formed to tackle complex gang crimes and carry out undercover operations. *The Standard* had published a story stating that Kibaki had held a secret meeting with Kalonzo Musyoka, which both individuals afterwards denied.

Kanga Squad officers assaulted staff, carried away broadcast kits and set thousands of newspaper on fire before leaving. Then-Internal Security minister John Michuki admitted that the government had a hand in the raid.

"If you rattle a snake, you must be prepared to be bitten," Michuki said.

Kanga Squad was disbanded in October 2006 following public outrage and criticism by many across the world. That, however, only paved the way for Kwekwe Squad, a unit formed to eradicate the outlawed Mungiki sect. The UN Special Rapporteur's report of 2009 stated that Kwekwe was behind dozens of extra-judicial killings, disappearances and torture of suspected Mungiki members.

It was a death squad that left in its wake many widows and orphans, some who had nothing to do with

the sect. The squad was disbanded on March 3, 2009.

Civil society groups published reports linking the unit to numerous deaths. Barely 10 years after Kwekwe ceased to exist, DCI head George Kinoti disbanded the Moi-era Flying Squad and formed the SSU (SSU) as a replacement. The Flying Squad was disbanded on December 31, 2019. As critics expected, that turned out to be a rebranding of the dreaded Flying Squad relic.

Following suspicion that businessman Dafton Mwitiki was involved in the kidnapping of a daughter of a former cabinet minister, the SSU was activated. The family of the former minister reportedly paid ransom to get the girl back despite ongoing investigations by police.

In a separate kidnapping incident, SSU officers claimed to have found evidence linking Mwitiki to it. Mwitiki was abducted by individuals believed to be SSU officers on 11 March 2020. Despite his car being located at a farm in Juja, Kiambu County, days after his disappearance, he has not been found since.

Even before the case of the 15 former SSU members charged with the disappearance and killing of Sami, Khan and Mwanja proceeds to trial, the new Operations Support Unit has found itself on a path its predecessors walked – accusations of rogue officers defying the oath taken to protect Kenyans.

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Post poll violence Unrest presents a test for Suluhu, who won plaudits after taking office in 2021 for easing repression

More protests as Tanzania vote count begins

Activists have condemned the vote after President Suluhu's main opponents were barred

REUTERS

Police in Tanzania fired tear gas and gunshots yesterday to disperse protesters who returned to the streets a day after a general election marred by violent demonstrations, witnesses said.

Protests broke out in commercial capital Dar es Salaam and other cities during the vote on Wednesday over the exclusion of President Samia Suluhu Hassan's two biggest challengers from the race, as well as what demonstrators say is increasing government repression.

Police ordered an overnight curfew in Dar es Salaam, a city of more than seven million people, after government offices and other buildings were burnt.

Internet access, disrupted during the election, appeared to be returning intermittently on Thursday.

Mr Tito Magoti, a Tanzanian activist, told Reuters he had received reports of at least five deaths in Wednesday's protests.

A diplomatic source, who asked not to be named, said there were credible reports of at least 10 people killed in Dar es Salaam.

Reuters could not independently verify these reports and spokespeople for the government and police did not respond to requests for comment.

The state-run Tanzania Broadcasting Corporation began airing the announcement of provisional election results, which showed Ms Suluhu winning commanding majorities in several constituencies.

Dozens of protesters returned to the streets of at least three neighbourhoods in Dar es Salaam yesterday, where police fired shots and tear gas, a witness said.

Other witnesses in Arusha and Mwanza said police fired tear gas to disperse small protests.

The British government said international flights had been cancelled to and from Dar es Salaam and that the airport in Arusha and one near Mt Kilimanjaro were closed.

"The people are rewriting our political culture from being cows, if I use this word respectfully... to being active citizens," Mr Magoti said.

The unrest presents a test for President Suluhu, who won plaudits after taking office in 2021 for easing repression of opponents and censorship that had increased under her predecessor John Pombe Magufuli.

In recent years, however, campaigners and opposition candidates have accused the government of unexplained abductions of its critics.

President Suluhu said last year she had ordered an investigation into reports of abductions, but no official findings have been released.

No proper observation mission

In a post on government spokesperson Gerson Msigwa's Instagram account, the government said a work-from-home order to civil servants – first issued for Thursday – would be extended to Friday.

It also said anyone else without an urgent reason to go out should work from home.

The main opposition party Chadema had called for protests during the election, which also included votes for MPs and officials for the semi-autonomous Zanzibar archipelago.

Chadema was disqualified in April when it refused to sign a code of conduct, and its leader Tundu Lissu was charged with treason.

The commission also disqualified the candidate for ACT-Wazalendo party, leaving only minor outfits to take on President Suluhu.



IN NUMBERS

Important dates and figures in the election

2021: The year president John Pombe Magufuli died. He was succeeded by Samia Suluhu Hassan.

36.7 million: The number of eligible voters in Tanzania.

99,000: The number of polling stations in Tanzania.

7am: When the polling stations opened.

October 29: The day Tanzanians went to the polls.

Tanzania's Independent National Electoral Commission (Inec) on Thursday began streaming results in spite of an internet blockade and street demonstrations.

Inec officials also announced formal results from tallied presidential votes, with only four regions having submitted their results so far.

According to the results, President Suluhu, through the ruling Chama Cha Mapinduzi (CCM) ticket, had taken an early but expected lead.

Counting was still on in different parts of the country after some regions were plunged into a blackout that last-

ed hours. It followed events on Wednesday, the election day, in which protesters damaged some polling materials and blocked roads in major cities and towns before police responded by tear gas, bullets and the curfew.

Activists in neighbouring Kenya condemned the general election as a sham after authorities barred two of the strongest opposition parties from fronting candidates.

The Kenya Human Rights Commission (KHRC), an NGO, raised alarm over the absence of credible election observation groups in Tanzania.

"No credible observer mission is present. Belgium, Sweden, Germany and Ireland have withdrawn from the elections. The United States is monitoring the elections though it is not providing any traditional observers," said Ernest Konel of the KHRC.

"The European Union (EU) delegation has no proper observation and only maintains a diplomatic tradition of diplo watches. The United Nations Development Programme is not participating this time."

However, the African Union (AU), the Southern African Development Community (Sadc), the East African Community and the International Conference on the Great Lakes Region (ICGLR) deployed observation missions, drawing criticism for legitimising a flawed process.

Last week, Inec announced that it would declare the winner of the presidential election within 72 hours after voting concludes.

According to the commission, more than 37.6 million registered voters were eligible to cast ballots in 99,000 polling stations nationwide.

Polls opened at 7am and closed at 4pm on Wednesday, with counting beginning immediately.

Preliminary results were expected within 24 hours, though the commission has up to seven days to declare the final outcome, which cannot be challenged in a court of law.

According to Inec, results for parliamentary and councillor positions are to be announced immediately after vote tallying in the respective constituencies.

Protests, however, disrupted the exercise when rowdy youths stormed stations in various parts of the country, destroying ballot boxes and scattering the ballot papers.

In addition, protests have been reported in the Meriwa area on the main road between administrative capital Dodoma and the country's main commercial city Dar es Salaam where police dispersed the protesters.

Police are reported to have closed the Singida-Arusha road, fearing more protests.

Additional reporting by Luke Anami

Keep off demonstrations, Interior PS Omollo tells Kenyans near border

BY WACHIRA MWANGI

Interior Principal Secretary Raymond Omollo has warned individuals planning to cause chaos on the Kenya-Tanzania border that they will face the law.

Dr Omollo urged Kenyans to remain calm and allow security agencies to handle emerging issues within the confines of the law.

"I wouldn't want to speak about what is happening in Tanzania, but I can talk about Kenya on matters security. We have laws and rules that guide demonstrations or protests. Let's do what the law allows us to do," he said yesterday.

The PS said while Kenya respects the sovereignty of Tanzania, acts that undermine public order or threaten cross-border peace won't be tolerated.

"For our friends in Tanzania, we believe they have laws governing their country. They are friendly neighbours and we wish them well. Anything outside the law on the Kenyan side will be dealt with firmly," Dr Omollo said, appealing to Kenyans not to take matters in their own hands.

He added that officers manning border points are competent and equipped to advise on emerging security and trade issues.

Dr Omollo dismissed claims linking the government silence to ongoing court matters, including the case involving a dhow seized with narcotics and the arrest of a Dutch national.

He declined to comment on the ongoing police recruitment, saying the matter is before the courts.

The PS cautioned residents on the border against

participating in or supporting demonstrations inspired by Tanzanian political developments, saying security agencies will maintain peace and facilitate trade.

"Our police are competent enough to deal with any situation," he said, urging traders and travellers to work with authorities at border posts.

His remarks come after viral videos showed Kenyans expressing solidarity with Tanzanian protesters opposed to what they describe as an oppressive President Samia Suluhu Hassan.

Dr Omollo spoke at the Kenya School of Government in Mombasa after visiting the Joint Operations Centre, where he reviewed security and trade activities at the port.

He noted a significant increase in cargo volumes at

the port, attributing it to interventions by the government at improving efficiency on the Northern Corridor.

"We have witnessed a marked improvement in the movement of goods. State agencies are working to speed up operations," he said, adding that updates from Port Health indicated increased activity and coordination at entry points.

The PS cited the seizure of an Iranian vessel at sea with 1,024 kilo of meth as one of the successes of enhanced multi-agency coordination at border points.

"Legal processes are ongoing, and we will do what must be done according to the law," he said.

Dr Omollo called for the upgrade and completion of key points of entry, including those on the Somalia, Ethiopia and Uganda borders.



Kenya suffers as Tanzania reels from chaos

BY NATION TEAM

Kenyan traders have become unintended casualties of post-election unrest in Tanzania as protests and a government-imposed curfew disrupt cross-border commerce.

The slowdown has hit businesses that depend on Tanzanian supplies or seamless communication across the border.

Yesterday, operations at the Taveta/Holili One Stop Border Post were disrupted following an internet outage in Tanzania.

The outage crippled customs systems, causing a backlog of cargo and leaving traders and transporters stranded for hours.

Mr Paul Wambua, a clearing agent, said operations had been smooth until the digital systems failed.

"There's no heightened security but clearance of goods and vehicles has stopped. The delays are frustrating drivers and traders," he said.

At the same time, boda bodas protested when Tanzanian authorities temporarily barred them from ferrying passengers and goods across the border.

In response, the riders threatened to block Tanzanian counterparts from entering Kenya.

"We warned of retaliation if the



People hoping to cross to Tanzania are stranded at Namanga border following violence. Tanzania imposed a dusk-to-dawn curfew in major cities on Wednesday. EVANS HABIL/NATION

ban continued," said Mr Simon Mwakideu, chairperson of the Taveta Boda Boda Riders Association.

The issue was partially resolved following negotiations between Kenyan and Tanzanian security officials.

Kenyan riders were allowed to resume operations but with conditions.

"We've been told not to go beyond Holili or engage in political activities," Mr Mwakideu said.

Despite the partial restoration of movement, small-scale

cross-border trade remained disrupted.

Tanzania imposed a dusk-to-dawn curfew when youth protests turned violent on Wednesday.

The young Tanzanians were protesting the barring of some

political candidates from the election.

Government spokesperson Gerson Msigwa announced that civil servants in non-essential roles would work from home.

Private companies were urged to release staff early to avoid curfew violations.

"Only essential workers should report to duty. Others should remain indoors," he said.

Roughly 37.6 million Tanzanians voted on Wednesday. However, the Independent National Electoral Commission (Inec) only began releasing results the following day, hampered by internet restrictions.

Election preparations drew criticism from in and outside Tanzania.

Candidates from ACT-Wazalendo and Chadema parties were barred, with Chadema chief Tundu Lissu detained on treason charges.

Amnesty International, Human Rights Watch and other rights watchdogs declared the vote not free, citing harassment of the opposition.

The US, the UK and Western nations, whose citizens make up a significant portion of the five million tourists who visit Tanzania every year, issued travel advisories.



Demonstrators in Dar es Salaam on Wednesday. Polls opened at 7am and closed 4pm. More than 37.6 million registered voters were eligible to cast ballots in 99,000 polling stations. PHOTO | REUTERS

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National News



TANZANIA ELECTIONS




Cargo trucks stranded at the Lunga Lunga-Horohoro border point in Kwale County yesterday after an internet shut-down in Tanzania slowed cross-border operations. Hundreds of drivers were stuck following chaos linked to the Tanzanian elections. KEVIN ODITI/NATION



Tanzanian soldiers patrol a road in Dar es Salaam on October 29, 2025, during violent protests that followed the disqualification of two leading opposition candidates from the election. PHOTO | REUTERS

Demonstrators carry stones and bottles during protests that turned violent after the disqualification of Tanzania's two main opposition candidates in Dar es Salaam on October 29, 2025. PHOTO | REUTERS





Majani
Insurance Brokers Ltd

TENDER ADVERTISEMENT

TENDER REFERENCE	KTDA/162/2025
TENDER DESCRIPTION	REQUEST FOR PROPOSALS FOR SUPPLY, IMPLEMENTATION AND COMMISSIONING OF ERP SOLUTION
TENDER REGISTRATION FEE	Kenya Shillings 3,000
MODE OF PAYMENT	EFT or Cash payments into Kenya Tea Development Agency (H) Ltd, to be Deposited into the Agency's Bank Account at any Family Bank branch- Account Number: 06500006071 Branch: Corporate-KTDA Plaza, Moi Avenue Nairobi

Majani Insurance Brokers Limited (MIB), a wholly owned subsidiary of KTDA (H) Ltd invites proposals for Supply, installation, implementation and commissioning of an ERP System with capability to provide an end-to-end process including but not limited to all insurance brokerage modules, Medical and pension administration. The System should also be able to integrate with various systems already in place.

Interested eligible bidders may obtain a detailed Request for Proposal Document from the Procurement office, on third floor, Majani Plaza Koinange Street, Nairobi during office hours upon payment of the non-refundable tender fee. The RFP document may also be requested by emailing: procurement@ktdateas.com

The both financial and technical proposal documents should be submitted in sealed envelopes marked with the tender name and reference number addressed to:

**The Chief Executive Officer
Kenya Tea Development Agency Holdings Limited
Majani Plaza, Koinange Street
Nairobi, Kenya**


Completed documents should be deposited in the Tender Box at the reception on Ground Floor, Majani Plaza Koinange Street, Nairobi, so as to be received not later than **25th November 2025 at 9.30 am**. Opening shall be on the same day.

MIB reserves the right to accept or reject any or all applications without the obligation to assign any reason for the decision.

Canvassing will lead to automatic disqualification from the tendering process.

For: CHIEF EXECUTIVE OFFICER

Kenya Tea Development Agency - Holdings Limited Tel: +254 020 3227000 - 2 / 221441/2/3/4
0722 952402/7, 0722 203451/2, 0733 913580, 0733 363647
E-mail: info@ktdateas.com / Site: www.ktdateas.com



KTDA
KENYA TEA DEVELOPMENT AGENCY [HOLDINGS] LTD

REQUEST FOR PROPOSALS

TENDER REFERENCE	KTDA/161/2025
TENDER DESCRIPTION	REQUEST FOR PROPOSALS FOR SUPPLY, INSTALLATION AND COMMISSIONING OF PALLET RACKING SYSTEMS AND REACH TRUCKS AT CTCL KTDA MIRITINI WAREHOUSE COMPLEX PHASE II BLOCK D & E MOMBASA KENYA
TENDER REGISTRATION FEE	Kenya Shillings 5,000 or USD 40
MODE OF PAYMENT	Cash or Bankers Cheque payable to Kenya Tea Development Agency (H) Ltd, to be Deposited into the Agency's Bank Account at any Family Bank branch Account Number: 06500006071 Branch: Corporate-KTDA Plaza, Moi Avenue Nairobi

The Kenya Tea Development Agency (Holdings) Limited (KTDA) is the holding company for a group of subsidiary companies involved in the provision of various goods and services across the tea value chain in Kenya.

One of its subsidiaries, **Chai Trading Company Limited (CTCL)**, is currently constructing a warehousing facility at Miritini, Mombasa County. As part of the project requirements, the company intends to procure a **high-level pallet racking system and reach trucks** for stacking cargo within the warehouses.

KTDA therefore invites **sealed tenders** from reputable manufacturers and/or their authorized agents for the **supply, delivery, installation, and commissioning** of the pallet racking system and reach trucks.

The bid documents shall be prepared and submitted in **two separate parts** as follows:

- Technical Bid:** Technical proposal providing confirmation of compliance with the minimum requirements specified in the tender document.
- Financial Proposal:** Financial submission detailing the cost summary for the supply of the required items.

Interested and eligible bidders may obtain detailed tender documents from the **Procurement Office, 3rd Floor, Majani Plaza, Koinange Street, Nairobi**, during normal working hours upon payment of a **non-refundable tender fee**.

Alternatively, the tender document may be requested via email at procurement@ktdateas.com

Completed tender documents in plain sealed envelopes clearly marked with the **tender description and reference number** should be addressed to:

**The Chief Executive Officer
Kenya Tea Development Agency Holdings Limited
Majani Plaza, Koinange Street
Nairobi, Kenya**

and deposited in the **Tender Box** located at the **Ground Floor, Majani Plaza, Koinange Street, Nairobi**, on or before **25th November 2025 at 9:30 a.m.**

Tender opening will take place on the same day and will be conducted **virtually via a video link**. Login credentials will be shared with all participating bidders prior to the opening.

KTDA reserves the right to accept or reject any or all tenders, in whole or in part, without assigning any reason for its decision. **Canvassing will lead to automatic disqualification.**

For: CHIEF EXECUTIVE OFFICER

Kenya Tea Development Agency - Holdings Limited Tel: +254 020 3227000 - 2 / 221441/2/3/4
0722 952402/7, 0722 203451/2, 0733 913580, 0733 363647
E-mail: info@ktdateas.com / Site: www.ktdateas.com

Politics Head of State also campaigned for Malava UDA candidate as mini polls near

Our plan is to develop the whole country, says Ruto

President tells off opposition chiefs, accuses of misleading Kenyans on his agenda

BY SHABAN MAKOKHA

President William Ruto reiterated his administration's commitment to accelerating development in all regions, dismissing opposition leaders' claims that certain areas have been overlooked.

Yesterday, as he began a four-day development tour of Western Kenya, President Ruto insisted that no part of the country would be excluded from his agenda for equitable growth.

"My decision is that no region will be left behind in the government's growth plan. That is why I am travelling to different places to ensure that all Kenyans benefit from the national economy," he said. During his last visit, President Ruto inaugurated Butere Level 4 Hospital and initiated the paving of three roads in the Malava, Lugari, and Shinyalu sub-counties.

He announced that the government had earmarked Sh2.5 billion for Kakamega County's road network, Sh2.2 billion to connect 340,000 new households to electricity, and Sh1 billion to complete Kakamega Teaching and Referral Hospital.

Butere Level 4 Hospital, launched by former Governor Wycliffe Oparanya in 2022, will receive Sh150 million worth of equipment under the National Equipment Service Program, which, according to Dr Ruto, will establish it as a major healthcare hub. The president used the event to launch a scathing attack against opposition leaders, accusing them of manufacturing narratives to derail government programmes.

He dismissed them as individu-

als lacking any plan or agenda for Kenyans. Dr Ruto said the opposition leaders were only out to undermine his development agenda ahead of the 2027 elections.

He took a swipe at former deputy president Rigathi Gachagua, describing him as angry and unfit to lead.

"His key mission is to spread hatred, divide Kenyans along ethnic lines, and hurl insults at leaders. Does he think that by shouting 'One Term... Kasongo,' he will beat me in 2027?" Ruto said.

The president said his focus remained on service delivery.

"I am focused on delivering development projects to all Kenyans. This is my major agenda for now. I will show them what politics is all about in 2027. The only person who was giving me a headache was my late brother, Raila Odinga. These others are a walkover."

Area Governor Fernandes Barasa

KEY FIGURES

Sh2.2bn

Money President Ruto said the government will use to connect 340,000 households to electricity

Sh2.5bn

Cash the UDA administration has set aside to improve the road network in Kakamega County, Dr Ruto said



sa praised Ruto's commitment to equip the Butere hospital, saying the investment would significantly strengthen healthcare delivery in lower Kakamega.

"I prioritised completion of this hospital because it is key in delivering health services to our people," Mr Barasa said.

Dr Ruto is also in the region to campaign for David Ndakwa, the UDA candidate in the upcoming Malava parliamentary by-election slated for November 27.

"I worked well with the late MP Malulu Injendi, and that is why I want you to give me Ndakwa who has committed to complete the work that was started by Malulu," said the president.

Prime Cabinet Secretary Musalia Mudavadi, National Assembly Speaker Moses Wetang'ula, Cotu Secretary-General Francis

Atwoli and several Cabinet Secretaries rallied behind Mr Ndakwa.

Mr Atwoli said he had personally endorsed Mr Ndakwa after meeting elders from every ward.

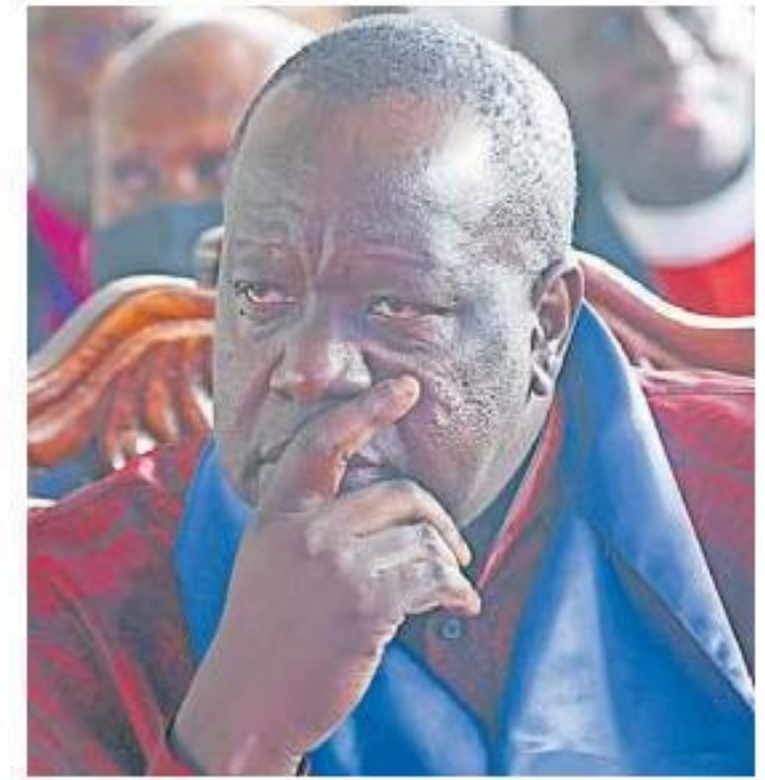
"I called Ndakwa to my house, alongside elders from each ward, and I endorsed him for this seat. In collaboration with all leaders from Western region who are in the government, we shall ensure Ndakwa clinches victory on November 27," said Mr Atwoli.

Mr Mudavadi downplayed claims leaders from other regions were influencing the polls, saying, "It is the people of Malava who will elect their MP."

Mr Wetang'ula urged residents to rally behind the UDA candidate, promising an all-out campaign to secure the win.

smakokha@ke.nationmedia.

President William Ruto addressing locals in Malava Town, in Kakamega County, yesterday. ISAAC WALE | NATION



Former Interior Cabinet Secretary Fred Matiang'i who has been named Jubilee's deputy party leader. EVANS HABIL | NATION

Matiang'i now Jubilee's 2027 presidential candidate

BY JUSTUS OCHIENG

The Jubilee Party has formally unveiled former Interior Cabinet Secretary Fred Matiang'i as its Deputy Party Leader and endorsed his 2027 presidential bid.

The move marks the clearest sign yet of the party's succession plan after former President Uhuru Kenyatta.

The announcement was made yesterday following a National Executive Committee (NEC) meeting chaired by Mr Kenyatta. It positions Dr Matiang'i at the heart of Jubilee's political revival and within the broader efforts to unify Kenya's opposition forces after the death of ODM leader Raila Odinga.

A senior Jubilee official told *Nation* that Dr Matiang'i's elevation effectively makes him the de facto head of the party, given that Mr Kenyatta is no longer in active politics.

"Uhuru cannot go around canvassing for votes or leading campaigns — his term is over," the official said. "The person to take up that role now is Dr Matiang'i. Uhuru remains our leader on paper, but the go-to person on the ground is Matiang'i," the official added.

The official said Dr Matiang'i's endorsement gives him both legitimacy and political standing within the party and the broader United Opposition Movement. "We have endorsed him as our presidential candidate. He now has locus — before, he didn't. With this endorsement, he sits at the table where key opposition decisions are made," the official explained.

Yesterday's NEC meeting also resolved to nominate Dr Matiang'i as Jubilee's official representative within the United Opposition Movement, the new political front that includes former Deputy President Rigathi Gachagua. Other members of the opposition outfit seeking to oust President William Ruto in 2027 are Kalonzo Musyoka (Wiper), People's Liberation Party chief Martha Karua, DAP-K's Eugene Wamalwa and Democratic Party's Justin Muturi.

Jubilee Party vice chairperson David Murathe told the *Nation* that the party remains firmly aligned with the Gachagua-led opposition coalition.

"Uhuru is in the United Opposition, and that's where we belong. We'll back the coalition's presidential flag bearer, even if it's not Matiang'i. But for now, we've given our party a candidate — and that candidate is Matiang'i," Mr Murathe said yesterday.

Now Baringo Kanu leaders disown Ruto-Gideon deal

BY FLORAH KOECH

Some Kanu leaders from Baringo County are dissatisfied with the political deal between President William Ruto and their party's chairman, Gideon Moi. They claim that Mr Moi did not consult them before entering the agreement. The leaders expressed their disappointment in the quick political changes, claiming that the Kanu National Executive Council was not involved.

Led by Baringo North Kanu chairman Elijah Kandie, the faction said they were summoned to a meeting in Kabarak on October 10 regarding "breaking news" that the former Baringo senator had

backed out and agreed to a pact with the UDA party. "We were not given time to review the deal. It is discouraging that the face of our party is in disrepute. Kanu members who attended the Kabarak meeting with Dr Ruto regret our party chairman's surprise alliance with UDA," said Mr Kandie.

They insist that Mr Moi's withdrawal from the Baringo senatorial race in the November by-election was without consultation.

"Most people in Baringo were ready to support him in his quest for the Senate seat. We don't know what his agreement with Dr Ruto entails. We fear that the pact was just to satisfy their own interests at the expense of the locals," he added.

The leaders now demand that the party chairman disclose the details of the deal to them.

"The State House meeting between the president and Mr Moi on October 8, as well as the call for a union between Kanu and UDA, was not enough to merge the two parties. It will only benefit them. We fear the alliance won't have a positive impact on Kanu members," said Baringo North Kanu Secretary Reuben Chepkong'a. He further claimed that thousands of residents who attended the October 10 meeting in Kabarak were not party members.

"This move only satisfied the UDA, which sensed defeat in the by-election. It is not meant to help the residents of this region," said Mr Chepkong'a.

EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025



STATEMENT OF FINANCIAL POSITION AS AT	EQUITY BANK (KENYA) LIMITED					EQUITY GROUP HOLDINGS PLC									
	BANK					COMPANY					GROUP				
	30 th Sep 2024 Shs. '000' (Un-Audited)	31 st Dec 2024 Shs. '000' (Audited)	31 st Mar 2025 Shs. '000' (Un-Audited)	30 th Jun 2025 Shs. '000' (Un-Audited)	30 th Sep 2025 Shs. '000' (Un-Audited)	30 th Sep 2024 Shs. '000' (Un-Audited)	31 st Dec 2024 Shs. '000' (Audited)	31 st Mar 2025 Shs. '000' (Un-Audited)	30 th Jun 2025 Shs. '000' (Un-Audited)	30 th Sep 2025 Shs. '000' (Un-Audited)	30 th Sep 2024 Shs. '000' (Un-Audited)	31 st Dec 2024 Shs. '000' (Audited)	31 st Mar 2025 Shs. '000' (Un-Audited)	30 th Jun 2025 Shs. '000' (Un-Audited)	30 th Sep 2025 Shs. '000' (Un-Audited)
A. ASSETS															
1. Cash (both local & foreign)	14,901,924	20,423,684	17,224,084	17,501,184	19,273,607	5,176,684	22,147,817	22,033,682	5,327,148	5,615,100	69,462,425	99,913,282	63,181,273	66,605,508	64,961,481
2. Balances due from Central Bank of Kenya	26,072,726	27,024,154	22,281,507	36,225,580	26,809,778	-	-	-	-	-	26,072,726	27,024,154	22,281,507	36,225,580	26,809,778
3. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Investment securities:	350,028,142	385,404,557	410,879,109	402,852,684	391,355,708	-	-	-	-	-	468,135,893	511,981,731	548,277,828	540,923,921	533,429,080
a) Amortised cost:	9,154,507	8,556,572	7,955,067	7,933,495	7,907,585	-	-	-	-	-	36,234,069	36,860,918	42,407,799	45,241,288	56,692,384
a. Kenya Government securities	9,154,507	8,556,572	7,955,067	7,933,495	7,907,585	-	-	-	-	-	26,635,070	29,708,958	31,037,518	33,573,160	35,039,113
b. Other securities	-	-	-	-	-	-	-	-	-	-	9,598,999	7,151,960	11,370,281	11,668,128	21,653,271
b) Fair value through other comprehensive income (FVOCI):	340,873,635	376,847,985	402,924,042	394,919,189	383,448,123	-	-	-	-	-	431,901,824	475,120,813	505,870,029	495,682,633	476,736,696
a. Kenya Government securities	231,925,425	271,197,534	297,672,780	287,297,941	275,360,084	-	-	-	-	-	232,245,563	271,197,534	297,986,333	287,642,384	275,360,084
b. Other securities	108,948,210	105,650,451	105,251,262	107,621,248	108,088,039	-	-	-	-	-	199,656,261	203,923,279	207,883,696	208,040,249	201,376,612
6. Deposits and balances due from local banking institutions	5,688,410	4,460,726	7,112,000	2,129,200	13,611,200	-	-	-	-	-	77,471,232	80,238,029	100,074,848	90,499,482	92,448,398
7. Deposits and balances due from banking institutions abroad	69,356,274	80,736,470	30,099,021	42,697,389	38,336,791	-	-	-	-	-	122,456,044	137,433,138	85,211,606	117,863,130	115,459,010
8. Tax recoverable	1,496,609	545,035	-	-	1,807,876	391,113	266,211	281,776	392,469	-	3,105,632	2,949,367	1,489,746	2,614,232	4,895,825
9. Loans and advances to customers (net)	423,197,110	422,258,658	421,462,120	414,484,104	406,874,996	-	-	-	-	-	800,139,984	819,235,956	804,692,347	825,098,611	859,818,102
10. Balances due from group companies	2,114,062	3,714,172	1,038,772	3,673,666	3,172,277	-	-	-	-	-	-	-	-	-	-
11. Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Investments in subsidiary companies	100,000	100,000	100,000	100,000	100,000	101,632,459	101,632,459	101,632,459	104,216,459	104,216,459	-	-	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-	-	-	6,011,534	6,087,403	6,050,133	5,973,514	5,948,000
15. Property and equipment	6,996,734	8,068,060	8,524,034	8,380,159	8,014,194	6,579	5,930	5,646	5,153	4,660	22,740,702	23,392,708	23,890,559	23,217,198	23,045,732
16. Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Intangible assets	12,993,338	12,362,632	12,438,837	12,255,010	11,309,939	-	-	-	-	-	15,373,172	14,907,894	13,271,718	13,841,515	13,477,212
18. Deferred tax asset	32,487,964	29,433,210	27,097,364	24,621,184	19,048,973	465,985	-	-	-	248,547	37,382,942	35,496,553	33,898,736	30,632,239	24,947,355
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets	39,954,995	33,148,372	35,056,349	32,547,832	38,427,709	2,120,811	4,017,321	3,959,121	3,203,851	2,267,709	54,762,120	45,964,213	46,860,024	45,424,433	51,775,910
21. TOTAL ASSETS	985,388,288	1,027,679,730	993,313,197	997,467,992	978,143,048	109,793,631	128,069,738	127,912,684	113,145,080	112,352,475	1,703,114,406	1,804,624,428	1,749,180,325	1,798,919,363	1,817,015,883
B. LIABILITIES															
22. Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. Customer deposits	607,951,110	643,218,523	648,830,491	625,382,650	615,459,826	-	-	-	-	-	1,316,828,802	1,399,648,121	1,322,801,514	1,319,917,071	1,345,494,909
24. Deposits and balances due to local banking institutions	13,034	7,136	2,286	9,461	3,711	-	-	-	-	-	13,034	7,136	2,286	9,461	3,711
25. Deposits and balances due to foreign banking institutions	186,733,876	198,321,591	143,899,528	116,437,757	129,649,988	-	-	-	-	-	-	-	-	-	-
26. Other money market deposits	-	2,015,264	-	33,547,684	9,841	-	-	-	-	-	1,304,666	3,746,817	1,667,714	35,429,969	5,012,078
27. Borrowed funds	49,306,826	45,945,041	45,419,486	42,142,095	41,542,329	13,603,344	13,225,010	12,925,000	13,227,117	12,920,000	75,125,713	70,517,785	71,240,848	67,599,412	67,041,663
28. Balances due to group companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29. Tax payable	-	-	530,245	46,333	-	-	-	-	-	49,306	2,095,698	618,893	1,929,296	2,813,077	767,121
30. Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	83,749	92,350	378,945	-	2,850,986	3,295,990	3,605,368	3,868,323	3,676,367
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	1,858,717	2,163,083	2,005,303	2,082,047	2,035,535	
33. Other liabilities	15,312,948	15,070,065	18,145,554	25,290,805	19,986,945	14,773,520	15,239,510	15,349,256	16,525,221	16,646,533	75,996,407	77,760,509	81,255,959	91,134,237	89,761,644
34. TOTAL LIABILITIES	859,317,794	904,577,620	856,827,590	842,856,785	806,696,590	28,376,864	28,548,269	28,366,606	30,131,283	29,615,839	1,476,074,023	1,557,758,334	1,484,508,288	1,522,853,597	1,513,793,028
C. SHAREHOLDERS' FUNDS															
35. Paid up/assigned capital	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837	1,886,837
36. Share premium/(discount)	9,964,132	9,964,132	9,964,132	9,964,132	9,964,132	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264
37. Revaluation reserve	(28,771,016)	(17,752,033)	(12,900,293)	(5,737,549)	(500,448)	-	-	-	-	-	(42,642,811)	(32,662,142)	(30,197,822)	(22,046,347)	(14,411,990)
38. Retained earnings/accumulated losses	108,836,303	100,890,011	107,603,228	118,566,084	125,877,221	64,204,666	66,271,250	66,295,859	65,801,696	65,524,535	236,131,273	232,834,184	245,816,096	263,888,877	279,017,944
39. Statutory loan loss reserve	6,041,075	-	1,818,540	1,818,540	6,105,553	-	-	-	-	-	6,236,371	617,176	2,435,716	2,868,986	6,551,902
40. Other reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41. Proposed dividends	-	-	-	-	-	-	16,038,118	16,038,118	-	-	-	16,038,118	16,038,118	-	-
42. Non-controlling interests	-	-	-	-	-	-	-	-	-	-	10,103,449	12,826,657	13,367,828	14,142,149	14,852,898
43. TOTAL SHAREHOLDERS' FUNDS	126,070,494	123,102,110	136,485,607	154,611,207	171,446,458	81,416,767	99,521,469	99,546,078	83,013,797	82,736,636	227,040,383	246,866,094	264,672,037	276,065,766	303,222,855
44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	985,388,288	1,027,679,730	993,313,197	997,467,992	978,143,048	109,793,631	128,069,738	127,912,684	113,145,080	112,352,475	1,703,114,406	1,804,624,428	1,749,180,325	1,798,919,363	1,817,015,883
STATEMENT OF COMPREHENSIVE INCOME															
1. INTEREST INCOME															
1.1 Loans and advances	45,677,308	60,841,576	14,243,678	27,357,734	43,696,412	-	-	-	-	-	79,392,916	107,672,324	25,158,206	49,681,346	77,811,207
1.2 Government securities	31,406,081	42,824,987	11,305,065	22,588,944	33,389,450	-	-	-	-	-	42,578,006	56,481,009	15,201,885	30,854,593	45,777,740
1.3 Deposits and placements with banking institutions	2,857,545	3,636,526	686,769	1,071,582	1,490,822	1,226,707	1,389,327	561,167	873,012	962,850	3,284,010	5,514,141	1,306,633	2,942,085	4,653,979
1.4 Other interest income	95,055	125,613	29,593	59,547	88,369	-	-	-	-	-	676,132	617,527	222,098	797,031	1,306,926
1.5 TOTAL INTEREST INCOME	80,035,989	107,428,702	26,265,105	51,077,807	78,665,053	1,226,707	1,389,327	561,167	873,012	962,850	125,931,064	170,285,001	41,888,822	84,275,055	129,549,852
2. INTEREST EXPENSES															
2.1 Customer deposits	28,863,305	39,942,246	8,746,913	15,521,609	21,206,199	-	-	-	-	-	33,687,034	48,483,928	11,445,553	20,279,699	28,748,259
2.2 Deposits and placements from banking institutions	2,818,322	3,150,711	31,753	251,837	287,876	-	-	-	-	-	3,826,206	4,604,884	252,143	699,386	956,104
2.3 Other interest expense	6,310,470	7,846,433	1,143,146	2,525,027	3,577,647	1,116,088	1,416,290								

EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025



STATEMENT OF COMPREHENSIVE INCOME (continued)	EQUITY BANK (KENYA) LIMITED					EQUITY GROUP HOLDINGS PLC									
	BANK					COMPANY					GROUP				
	30 th Sep 2024	31 st Dec 2024	31 st Mar 2025	30 th Jun 2025	30 th Sep 2025	30 th Sep 2024	31 st Dec 2024	31 st Mar 2025	30 th Jun 2025	30 th Sep 2025	30 th Sep 2024	31 st Dec 2024	31 st Mar 2025	30 th Jun 2025	30 th Sep 2025
	Shs. '000' (Un-Audited)	Shs. '000' (Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)
8.0 Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.0 Profit/(loss) after exceptional items	23,479,767	26,660,826	9,872,557	21,778,339	35,293,114	2,705,679	21,482,904	35,321	(172,246)	(585,075)	51,022,483	60,739,955	18,680,056	41,542,214	65,584,457
10. Current tax	(2,750,886)	(4,075,715)	(1,084,272)	(2,620,765)	(1,209,650)	-	-	-	-	(491,824)	(8,647,244)	(12,139,693)	(2,965,912)	(6,636,289)	(8,219,882)
11. Deferred tax	(169,635)	1,486,769	(256,529)	337,038	(2,990,700)	(497,896)	(1,170,536)	(10,597)	(297,192)	330,300	(1,433,682)	223,096	(366,233)	(279,551)	(3,240,962)
12. Profit/(loss) after tax and exceptional items	20,559,246	24,071,880	8,531,756	19,494,612	31,092,764	2,207,783	20,312,368	24,724	(469,438)	(746,599)	40,941,557	48,823,358	15,347,911	34,626,374	54,123,613
12.1 Minority Interest	-	-	-	-	-	-	-	-	-	-	(1,654,423)	(2,273,839)	(547,459)	(1,319,869)	(2,004,916)
13. Profit/(loss) after tax and exceptional items and minority interest	20,559,246	24,071,880	8,531,756	19,494,612	31,092,764	2,207,783	20,312,368	24,724	(469,438)	(746,599)	39,287,134	46,549,519	14,800,452	33,306,505	52,118,697
14. Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.1 Gains/(losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	(17,286,869)	(22,821,026)	(4,098,919)	(1,555,102)	(951,586)
14.2 Fair value changes in FVOCI	4,744,608	15,763,591	4,851,740	12,014,484	17,251,585	-	-	-	-	-	3,688,873	23,193,730	9,376,056	17,386,961	27,430,755
14.3 Remeasurement of defined benefit obligation	-	-	-	-	-	-	-	-	-	-	-	1,588,815	-	-	-
14.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	(6,958,119)	(2,812,817)	(5,216,088)	(8,229,227)
15. Other comprehensive income for the year net of tax	4,744,608	15,763,591	4,851,740	12,014,484	17,251,585	-	-	-	-	-	(13,597,996)	(4,996,600)	2,464,320	10,615,771	18,249,942
16. Total comprehensive income for the year	25,303,854	39,835,471	13,383,496	31,509,096	48,344,349	2,207,783	20,312,368	24,724	(469,438)	(746,599)	25,689,138	43,826,758	17,812,231	45,242,145	72,373,555
Earnings per share - basic & diluted	685.31	802.40	284.39	649.82	1,036.43	0.59	5.38	0.01	(0.12)	(0.20)	10.41	12.34	3.92	8.83	13.81
Dividend per share - declared	-	583.33	-	-	-	-	4.25	-	-	-	-	4.25	-	-	-
OTHER DISCLOSURES															
1) NON-PERFORMING LOANS AND ADVANCES															
a) Gross non-performing loans and advances	91,845,241	92,985,027	99,269,841	109,445,991	98,271,851	-	-	-	-	-	125,320,633	121,997,045	132,787,649	139,356,060	129,172,731
b) Less interest in suspense	19,641,468	21,483,288	23,911,991	27,158,700	27,014,134	-	-	-	-	-	25,159,893	26,039,630	29,081,207	29,600,080	28,559,215
c) Total non-performing loans and advances (a-b)	72,203,773	71,501,739	75,357,850	82,287,291	71,257,717	-	-	-	-	-	100,160,740	95,957,415	103,706,442	109,955,980	100,613,516
d) Less loan loss provision	33,364,845	35,044,570	36,017,983	37,882,662	38,776,772	-	-	-	-	-	45,999,866	51,661,585	51,287,667	57,511,806	63,340,717
e) Net non-performing loans (c-d)	38,838,928	36,457,169	39,339,867	44,404,629	32,480,945	-	-	-	-	-	54,160,874	44,295,830	52,418,775	52,444,174	37,272,799
f) Discounted value of securities	36,421,706	35,686,339	36,736,619	41,200,887	29,417,781	-	-	-	-	-	51,688,276	43,525,000	49,182,496	48,477,525	34,141,776
g) Net NPLs exposure (e-f)	2,417,222	770,830	2,603,248	3,203,742	3,063,164	-	-	-	-	-	2,472,598	770,830	3,236,279	3,966,649	3,131,023
2) INSIDER LOANS AND ADVANCES															
a) Directors, shareholders and associates	6,702,362	6,642,766	6,630,754	6,297,462	6,036,539	-	-	-	-	-	8,452,031	8,317,725	8,316,190	7,932,404	9,181,179
b) Employees	9,160,541	9,158,521	9,278,271	8,804,074	8,712,669	-	-	-	-	-	18,155,661	19,089,037	18,254,145	18,589,332	18,994,916
c) Total insider loans and advances and other facilities	15,862,903	15,801,287	15,909,025	15,101,536	14,749,208	-	-	-	-	-	26,607,692	27,406,762	26,570,335	26,521,736	28,176,095
3) OFF BALANCE SHEET ITEMS															
a) Letter of credit, guarantees and acceptances	86,684,042	75,275,933	66,871,960	79,542,580	100,134,070	-	-	-	-	-	141,387,540	133,158,381	187,992,912	177,155,618	178,733,499
b) Forwards, swaps and options	15,448,816	2,667,361	8,930,951	7,913,014	8,806,812	-	-	-	-	-	32,086,764	53,911,356	36,180,270	43,389,999	46,973,966
c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) Total contingent liabilities	102,132,858	77,943,294	75,802,911	87,455,594	108,940,882	-	-	-	-	-	173,474,304	187,069,737	224,173,182	220,545,617	225,707,465
4) CAPITAL STRENGTH															
a) Core capital	132,014,104	132,336,448	135,257,431	140,448,543	145,517,767	-	-	-	-	-	222,158,956	251,503,364	240,782,549	250,102,305	256,445,223
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	4,173,124	4,173,124	4,173,124	4,173,124	4,173,124
c) Excess/(deficiency)	131,014,104	131,336,448	134,257,431	139,448,543	144,517,767	-	-	-	-	-	217,985,832	247,330,240	236,609,425	245,929,181	252,272,099
d) Supplementary capital	23,967,127	16,885,716	17,652,550	16,583,445	19,795,798	-	-	-	-	-	32,497,256	25,200,447	25,321,032	24,043,647	26,005,902
e) Total capital (a+d)	155,981,231	149,222,164	152,909,981	157,031,988	165,313,565	-	-	-	-	-	254,656,212	276,703,811	266,103,581	274,145,952	282,451,125
f) Total risk weighted assets	833,715,809	846,170,962	844,186,383	850,058,371	853,178,838	-	-	-	-	-	1,394,158,326	1,453,481,084	1,456,877,878	1,511,861,258	1,541,445,244
Ratios															
g) Core capital/total deposit liabilities	16.6%	15.7%	17.1%	18.9%	19.5%	-	-	-	-	-	16.9%	18.0%	18.2%	18.9%	19.1%
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%	-	-	-	-	-	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(deficiency) (g-h)	8.6%	7.7%	9.1%	10.9%	11.5%	-	-	-	-	-	8.9%	10.0%	10.2%	10.9%	11.1%
j) Core capital/total risk weighted assets	15.8%	15.6%	16.0%	16.5%	17.1%	-	-	-	-	-	15.9%	17.3%	16.5%	16.5%	16.6%
k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%	-	-	-	-	-	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(deficiency) (j-k)	5.3%	5.1%	5.5%	6.0%	6.6%	-	-	-	-	-	5.4%	6.8%	6.0%	6.0%	6.1%
m) Total capital/total risk weighted assets	18.7%	17.6%	18.1%	18.5%	19.4%	-	-	-	-	-	18.3%	19.0%	18.3%	18.1%	18.3%
n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%	-	-	-	-	-	14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess/(deficiency) (m-n)	4.2%	3.1%	3.6%	4.0%	4.9%	-	-	-	-	-	3.8%	4.5%	3.8%	3.6%	3.8%
5) LIQUIDITY															
a) Liquidity ratio	76.1%	79.7%	74.4%	70.9%	78.4%	-	-	-	-	-	55.0%	57.4%	58.5%	58.6%	61.0%
b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%	-	-	-	-	-	20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess/(deficiency) (a-b)	56.1%	59.7%	54.4%	50.9%	58.4%	-	-	-	-	-	35.0%	37.4%	38.5%	38.6%	41.0%

These financial statements are extracts from the books of the institution. The complete set of financial statements, including statutory and qualitative disclosures, can be accessed on the institution's website at www.equitygroup Holdings.com. They may also be accessed at the institution's head office, located at Equity Centre, 9th Floor, Hospital Road, Upper Hill.

Signed.....

Prof. Isaac Macharia
Group Chairman

Signed.....

Dr. James Mwangi, CBS
Group Managing Director & CEO

Most Admired Financial Services Brand in Africa-2024

Position 19 in Africa
Position 1 in East Africa
Position 9 on liquidity
Position 3 on soundness (Capital Assets to Assets ratio)

2nd strongest banking brand in the world (2024)
Most valuable brand in Kenya (2024 & 2025)
10th most valuable banking brand in Africa (2024)

Best Bank for Corporate Responsibility in Africa (2022, 2023 & 2024)
Best Bank for Corporate Responsibility in Kenya (2022, 2023 & 2024)
Overall Best Bank in Kenya (2023 & 2024)
Best Bank for SMEs in Kenya (2023 & 2024)

Equity Bancassurance Intermediary Limited
Best Bancassurance Intermediary Ltd - 1st Runner Up
Risk Management Award - 1st Runner Up
Best Bancassurance Intermediary in Life Products - 2nd Runner Up

Equity Life Assurance (K) Limited
Life Insurer of the Year - Winner
Most Customer-centric Underwriter - Winner
Claims Settlement Award - Winner
Best Insurance Company in Ecosystem Partnerships and Cross-Industry Collaboration - Winner
Insurance Company in Sustainable CSR - 1st Runner Up
Best Insurance Company in Technology Application - 1st Runner Up

CEO of the Year - Dr. James Mwangi (5 years running)
Best Bank in Sustainable Corporate Social Responsibility-Winner (7 years running)
Best Bank in Financial Literacy Programs- Winner
Best Bank in SME Banking-Winner (3 years running)

Best Bank in Agriculture Financing-Winner (5 years running)
Best Bank in Asset Financing-Winner (8 years running)
Best Bank in Mortgage Financing-Winner
Special Judges Award for Product Innovation-Winner (5 years running)
Best bank in Microfinance (8 years running)
Best Bank in Agency Banking-Winner (8 years running)



National News

Project Housing PS says the State targets 200,000 units annually through public-private partnerships

Reality check: Success, hurdles in Ruto's affordable housing dream

Residents who once lived in congested shacks now enjoy modern apartments

BY JUSTUS OCHIENG

The Affordable Housing Project promised dignity and stability for Kenya's urban poor, yet gaps in delivery are fast exposing cracks in what was once hailed as a groundbreaking social revolution.

In Nairobi's New Mukuru Housing Estate, residents who once lived in congested shacks now enjoy modern apartments with private bathrooms, clean water, reliable electricity, free Wi-Fi, and cooking gas installations. For many, the shift has restored dignity and hope. But unfinished facilities and social concerns are slowing the project's promise of holistic transformation.

Education remains a major sore point. A school project within the estate is still under construction, forcing children to trek back into slum schools. Ms Jerusha Muthoni, the first tenant of the project launched by President William Ruto in May, says her only concern is schooling.

"Children still trek to slum schools as the new estate school nears completion," she says, noting how the delay undermines the sense of progress.

Business containers meant to empower small traders also remain undistributed. For Mr Bosco Mukolwe, who had hoped to operate a shop in the estate, this has meant returning to the slums to continue trading. "We expected to earn our living here, but without shops, some of us are forced to go back," he laments.

Security, too, has become a growing issue. Residents report cases



Ongoing construction of the Mukuru Phase One School in Nairobi. In the background is the New Mukuru Housing Estate Phase One, whose beneficiaries moved in, in May.

LUCY WANJIRU IN NATION

MUKURU HOUSING

1,080

The number of beneficiaries who received keys during Phase One of the Mukuru project, officially launched in May 2025

640,000

The cost of a bedsitter at Mukuru, payable over 30 years. The estate offers free Wi-Fi, regulated cooking gas with detectors, piped water and 40 free electricity units

of petty theft, including missing clothes from balconies, and are calling for CCTV cameras to deter crime. Still, many tenants insist the project has delivered far more gains than losses.

At dusk in the New Mukuru

Housing Estate, the soundscape tells its own story. The metallic clatter of iron sheets has been replaced by children's laughter echoing through freshly painted apartment blocks. Some children, unfamiliar with modern lifts, press buttons repeatedly while giggling.

A man with a walking stick playfully pretends to discipline them. "We never imagined our dream would come true," says Anne Njoki, chairlady of the Mukuru Settlement Executive Committee. For Ms Njoki, the transformation is beyond dispute. "At the slum, we lived 12 families sharing one toilet and bathroom. Now we live in self-contained houses. We no longer frequent hospitals because of diseases caused by poor sanitation," she reflects.

Having lived in Mukuru Kwa Njenga's Riara section until May, Ms Njoki vividly recalls the hardships: "The difference between here and there is like heaven and earth – like day and night," she says. In the slum, they sometimes went months without electricity, fetched water from distant boreholes, and shared pit latrines with

dozens of families. At night, women used buckets indoors for fear of venturing outside. "There was no dignity," she whispers. "Neighbours peeped through holes in iron-sheet bathrooms. Fires were common. Even intimacy became impossible. We only whispered."

Now, in her new studio apartment under the Affordable Housing Programme (AHP), she speaks with pride: "The President has given us dignity. We have clean water, private bathrooms, reliable electricity, and security. I can finally invite guests to my home without shame."

Njoki is one of 1,080 beneficiaries who received keys during Phase One of the Mukuru project, officially launched in May 2025. Here, a bedsitter costs Sh640,000, payable over 30 years. For Geoffrey Odhiambo, vice-chair of the settlement committee, this translates to about Sh3,900 per month – "a mortgage, not rent."

"Never again will a landlord knock at my door demanding rent," he beams. "When I finish paying, this house will be mine."

The estate offers free Wi-Fi, regulated cooking gas with detec-

tors, piped water, and 40 free electricity units on entry. A caretaker oversees maintenance, backed by estate committees, cleaners, guards, and an assistant chief, Mr Kipchumba Daniel. Temporary containers have been provided for small businesses, while a mall is under construction for permanent stalls. "We've already registered for the stalls," Odhiambo adds. "This is more than housing – it's an economy in the making."

For Maximilla "Mama Joan", another beneficiary, the change feels surreal.

"We are in a different world. In the slum, there was no security, no sanitation. Now we live in dignity. We even have free gas and water. I cannot complain."

Jerusha Muthoni, who lived in Mukuru Kwa Reuben, recalls muddy alleys and water shortages. "Nobody regrets being here. We even pray for the President to secure another term so he can extend this dignity to all slum dwellers," she says.

Hesbon Mwathi, a Gen Z beneficiary, calls the project "a rare chance at early home ownership." "I thank the President for enabling me to own a house at my age. Gone are the days landlords harassed us. Now we just need a clinic nearby for emergencies."

Elderly resident Joseph Mwencha echoes the joy: "I had lost hope in Mukuru Kwa Njenga. Here, we enjoy everything. We see ourselves as people who have seen the light of the Lord. God bless the President."

Still, he notes uneven furniture distribution: "Some blocks received beds and tables; others did not. We ask for fairness so no one is tempted to steal."

President Ruto has described affordable housing as a cornerstone of his Bottom-Up Economic Transformation Agenda (Beta). His goal is to build 250,000 units annually to reduce the housing

deficit, curb slum growth, and create jobs. So far, the government says 3,171 units are complete nationwide, with 40,000 nearing completion and 161,911 ongoing. Mukuru alone will eventually host 13,248 units. Principal Secretary for Housing Charles Hinga says the government targets 200,000 units annually through public-private partnerships, despite land constraints.

Beyond Mukuru, similar projects are progressing in Kibra (4,465 units), Kakamega (98.6 per cent complete), Vihiga (95 per cent), and Kisumu's Lumumba Estate (34 per cent), among others.

The project's financing through a mandatory housing levy has sparked criticism over transparency and taxation, however, the government maintains the AHP is on track and structurally different from previous failed schemes. State House Spokesperson Hussein Mohamed said earlier projects pre-dated Ruto's administration, while the AHP includes reforms such as access to public land, VAT exemptions, and provision of last-mile utilities to lower costs.

For a country where nearly 70 per cent of urban residents live in informal settlements, the stakes are high. The AHP represents not just shelter but dignity, jobs, and urban renewal.

As Ms Njoki sums it up: "At the slum, I could not even bring guests home. Now I'm a proud Kenyan. The respect the President has given us – only God knows. Our colleagues in the slums deserve the same dignity."

Her words mirror both the gratitude of beneficiaries and the expectations on government. The project's success will not only define President Ruto's legacy but also reshape the lived realities of millions of Kenyans.

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State needs Sh4.2 billion to process and issue six million IDs

BY DAVID MWERE

The government says it requires at least Sh4 billion to process and issue over six million identity cards to Kenyans this year, following the repeal of a gazette notice that had imposed application charges on the crucial government document.

Immigration and Citizen Services Principal Secretary Dr Belio Kipsang made the revelations to the Administration and Internal Security Committee of the National Assembly, noting that the waiver

of the Sh300 fee for first-time ID applicants and Sh1,000 for those seeking replacements has led to "an influx" of applications from Kenyans.

"Many Kenyans were left out when a fee was imposed on the replacement of lost or damaged IDs. With the Interior Cabinet Secretary having de-gazetted the ID fees, we are going to witness an influx of applications from Kenyans for the document," said Dr Kipsang.

The waiver is set to last until after the 2027 General Election to allow Kenyans

of eligible age to register as voters.

The amount is expected to be factored into Supplementary Budget I for the 2025/26 financial year, which is expected to be tabled in the National Assembly in the coming days.

However, even as Dr Kipsang floated the amount required to process the IDs, he did not explain how the number of Kenyans seeking the document was determined – only saying that the projection was based on demand, which committee members found inconclusive.

"I expected you to tell us that the projection is based on data from the National Registration Bureau or the registration of births. But coming here to float the figures without supporting data casts doubt on the authenticity of the budget you are seeking," said Suna West MP Peter Masara.

The de-gazettement of the ID application fees goes against the government's earlier policy of imposing the charges to discourage "the culture of carelessness in handling national identification docu-

ments."

Dr Kipsang revealed that it costs about Sh700 to process a single ID card, noting that since the imposition of charges on the replacement of identity cards, the government had realised Sh600 million in revenue.

In the gazette notice of November 7, 2023, the government announced the imposition of a Sh2,000 charge to replace a lost or damaged ID card and Sh1,000 for new applicants—a decision that elicited uproar from Kenyans.



AUDITED RESULTS FOR THE YEAR ENDED 30TH JUNE 2025

The Board of Directors of Kenya Electricity Generating Company PLC (KenGen) is pleased to announce the Audited Financial Results for the year ended 30th June 2025 as follows:

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	30 June 2025 KShs Million	30 June 2024 KShs Million
Revenue	56,098	56,297
Reimbursable Expenses (fuel and water costs)	(9,647)	(8,003)
Revenue less reimbursable expenses	46,451	48,294
Other Income	851	1,297
	47,302	49,591
Net forex and fair valuation gains/(losses)	1,453	(722)
Operating Expenses	(35,138)	(39,318)
Operating Profit	13,617	9,551
Finance Income	4,110	4,202
Finance Costs	(2,254)	(2,806)
Profit Before Tax	15,473	10,947
Income Tax Charge	(4,992)	(4,150)
Profit After Tax	10,481	6,797
Other Comprehensive Income/(Loss)	247	(906)
Total Comprehensive Income	10,728	5,891
Basic and diluted earnings per share (KShs)	1.59	1.03

CONDENSED STATEMENT OF FINANCIAL POSITION

	30 June 2025	30 June 2024
ASSETS		
Property Plant & Equipment	429,556	426,133
Financial asset at fair value through profit or loss	6,178	729
Other Non-current Assets	16,349	15,651
Current Assets	53,490	48,190
	505,573	491,293
EQUITY & LIABILITIES		
Total Equity	284,544	278,106
Borrowings	109,271	107,749
Other Non-current Liabilities	91,366	86,651
Current Liabilities	20,392	18,787
Total	505,573	491,293

CONDENSED STATEMENT OF CASH FLOWS

	30 June 2025 KShs Million	30 June 2024 KShs Million
Cash generated from operations	27,892	34,278
Finance income received	3,958	3,181
Tax paid	(1,233)	(614)
Net Cash generated from operating activities	30,617	36,845
Purchase of property plant and equipment	(13,592)	(8,917)
Other investing activities	(3,384)	(3,635)
Net Cash used in investing activities	(16,976)	(12,552)
Net Movement in borrowings	(2,399)	(8,082)
Finance costs paid	(2,174)	(2,878)
Dividends paid	(4,286)	(2,901)
Other financing activities	(268)	(276)
Net Cash from financing activities	(9,127)	(14,137)
Net increase/ (decrease) in cash and cash equivalents	4,514	10,156
At the beginning of the year	25,618	15,474
Effects of exchange rate changes on cash and cash equivalents	(8)	(12)
Cash and cash equivalents at the end of the period	30,124	25,618

CONDENSED STATEMENT OF CHANGES IN EQUITY

	Share Capital & Share Premium	Other Reserves	Retained earnings	Total Equity
	KShs Million			
At 30 June & 1 July 2023	38,639	122,361	113,193	274,193
Total comprehensive income for the period	-	(906)	6,797	5,891
Transfer of excess depreciation	-	(3,893)	3,893	-
Deferred tax on excess depreciation	-	1,168	(1,168)	-
Dividends paid	-	-	(1,978)	(1,978)
At 30 June and 1 July 2024	38,639	118,730	120,737	278,106
Total comprehensive income for the period	-	247	10,481	10,728
Adjustment of unallotted rights issue shares	(4)	-	-	(4)
Transfer of excess depreciation	-	(3,803)	3,803	-
Deferred tax on excess depreciation	-	1,141	(1,141)	-
Dividends Paid for FY2024	-	-	(4,286)	(4,286)
As at 30th June 2025	38,635	116,315	129,594	284,544

OPERATING ENVIRONMENT

During the reporting period, the operating environment was characterized by continued steady economic growth, supported by a rebound in the agricultural sector, sustained infrastructure investments, and expanding industrial activity. These factors collectively sustained economic momentum and drove increased electricity demand, culminating in a record national peak demand of 2,316 MW on 12th February 2025.

KenGen remained steadfast in its commitment to providing reliable and affordable clean energy to power Kenya's economic growth. The Company continued to play a leading role in the energy sector, contributing 59% of the country's electricity consumption.

Our generation portfolio, comprising geothermal, hydro, wind, and thermal power plants with a total installed capacity of 1,786 MW, generated 8,482 GWh during the year, an increase of 1% from 8,383 GWh in 2024. This growth was primarily driven by the resumption of operations at Muhoroni Power Plant and favorable hydrological conditions, both of which strengthened system reliability and enhanced grid stability, particularly in the western region of Kenya.

FINANCIAL PERFORMANCE

Total revenue remained broadly stable at KShs 56,098 million for the year ended 30th June 2025, compared to KShs 56,297 million in the prior year. The marginal decline was mainly attributable to lower geothermal and steam revenues, partially offset by growth in diversified income streams and higher pass-through recoveries. The increase in pass-through revenue was driven by greater dispatch from Kipevu III and the resumption of operations at the Muhoroni Power Plant. Revenue from diversified sources grew significantly by 235%, largely reflecting the successful completion of geothermal consultancy work in Eswatini during the year.

Operating expenses decreased by 11%, from KShs 39,318 million to KShs 35,138 million, reflecting the impact of ongoing cost optimization initiatives. This reduction was primarily driven by lower depreciation and amortization charges, and a decline in overhead costs resulting from continued implementation of efficiency measures.

Net foreign exchange and fair valuation gains rose to KShs 1,453 million, compared to a loss of KShs 722 million in 2024. The improvement was largely driven by the strengthening of the Kenya Shilling against major currencies during the year compared to previous period.

Finance costs declined by 20%, from KShs 2,806 million to KShs 2,254 million, reflecting continued loan repayments and a lower debt balance. Interest income eased slightly by 2%, from KShs 4,202 million to KShs 4,110 million, as a result of the general decline in interest rates.

Profit Before Tax increased by 41%, from KShs 10,947 million in 2024 to KShs 15,473 million for year ended 30th June 2025. With an income tax charge of KShs 4,992 million, Profit After Tax grew by 54% to KShs 10,481 million, up from KShs 6,797 million in the previous year.

FUTURE OUTLOOK

Looking ahead, we remain well-positioned to accelerate the implementation of key renewable energy projects under our Corporate G2G 2034 Strategy. Our near-term pipeline of 252.82 MW continues to advance steadily, anchored by flagship projects such as the 63 MW Olkaria I Rehabilitation, the 42.5 MW Seven Forks Solar Project, and the Gogo Hydro Power Plant Upgrade (8.6MW). These projects, alongside the Wellhead Leasing Geothermal Project (58.42MW), and Olkaria VII Geothermal Power Project (80.3 MW) in the medium term, will strengthen grid reliability, stimulate industrial growth, and advance Kenya's transition to a clean and sustainable energy future.

Our diversification agenda is also gaining pace, led by the Green Energy Park: a pioneering industrial ecosystem designed to power green industrialization through direct geothermal energy use. This initiative will position Kenya as a strategic hub for industries seeking to achieve low-carbon manufacturing and contribute to the nation's carbon neutrality goal.

Regionally, the upcoming geothermal drilling project in Ngozi, Tanzania, marks a pivotal step in extending our expertise and reinforcing KenGen's leadership as Africa's foremost geothermal developer. Together, these undertakings embody our commitment to delivering sustainable growth and climate-conscious progress for generations to come.

ANNUAL GENERAL MEETING

The Annual General Meeting of the Company will be held virtually on Thursday, 27th November 2025 at 11.00 a.m.

DIVIDEND

The Board is pleased to recommend a first and final dividend for the year of KShs 0.90 (2024: KShs 0.65) per ordinary share of KShs 2.50.

If approved by shareholders at the Annual General Meeting, the dividend will be paid, less withholding tax where applicable on or about 12th February 2026 to the shareholders whose names appear in the Register of Members at the close of business on 27th November 2025.

APPRECIATION

We sincerely thank all our stakeholders including the Government of Kenya, development partners, investors, and employees for their invaluable support and contributions to the Company's strong performance. Continued partnership with all stakeholders has been instrumental to our success. We look forward to building on this momentum and achieving better performance.

By Order of the Board

FCS AUSTIN OUKO
COMPANY SECRETARY & GENERAL MANAGER - LEGAL AFFAIRS
30th October 2025



1,786MW

generated 8,482 GWh during the year, an increase of 1% from 8,383 GWh in 2024.



DPS Kshs 0.90

Dividend per share rose 38.5% to KShs 0.90, up from KShs 0.65 in the previous year.



252.82MW

Our near-term pipeline of 252.82 MW continues to advance steadily.

National News

Court Suspects are alleged to have conspired to defraud the Fund by submitting falsified medical claim documents

Ex-SHA boss charged with Sh17.5m fraud

Robert Ingasira was arraigned alongside Arthur Otula, Rosemary Daraja and Peter Abuna over the alleged loss of money in health fund

BY RICHARD MUNGUTI

Former acting CEO of the Social Health Authority (SHA), Robert Ingasira, and three others have been charged with defrauding the health insurance agency of Sh17.5 million through fraudulent medical claims submitted from a private clinic.

Mr Ingasira was arraigned alongside Arthur Otula, Rosemary Daraja and Peter Abuna over the alleged loss, which State prosecutors say was processed through Archprime Medical Clinic in Oyugis, Homa Bay County.

The four appeared before Mil-

imani Chief Magistrate Lucas Onyina, where they denied seven counts, including conspiracy to defraud, falsification of health information, acquisition and use of proceeds of crime, and uttering false documents – all contrary to provisions of the Penal Code, the Social Health Insurance Act, and the Proceeds of Crime and Anti-Money Laundering Act.

According to the charge sheet, the accused persons, jointly with others not before court, are alleged to have conspired to defraud the SHA of Sh17,591,473 by submitting falsified medical claim documents purporting to be genuine between October

2024 and May 20, 2025.

The charges stem from an alleged scheme in which false medical records of patients identified as Edna Amondi Dulo, Maureen Atieno, and Alice Akinyi Oburu were submitted to the SHA CEO, purporting them to be genuine medical treatment claims.

According to the prosecution, the false claims were processed and payments made to Archprime Medical Clinic, owned by the first accused person, Arthur Otula, allegedly benefiting his co-accused, including the two former CEOs.

The prosecution, led by State Counsel Victor Owino, told the



Arthur Otula, Peter Abuna and Robert Ingasira during the arraignment at the Milimani Law Courts in Nairobi yesterday.

BILLY OGADA | NATION



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Kakamega - 50100,
Kenya,

MASINDE MULIRO UNIVERSITY OF SCIENCE AND TECHNOLOGY (MMUST)

OFFICE OF THE REGISTRAR (ACADEMICS AFFAIRS)

ANNOUNCEMENT OF THE 22ND GRADUATION CEREMONY TO BE HELD ON FRIDAY, 5TH DECEMBER, 2025

Masinde Muliro University of Science and Technology (MMUST) wishes to inform all candidates who qualified for conferment of various Degrees, award of Diplomas and Certificates in the 2024/2025 Academic Year, as well as members of the public, that the 22nd Graduation Ceremony will take place on Friday 5th December, 2025 at the MMUST Graduation Square-Kakamega. Graduands and invited guests should be seated by 8.30am.

The following is pertinent information:

1. CLEARANCE OF FEES AND CONFIRMATION OF THE GRADUATION STATUS

Only graduands who shall have PAID ALL FEES including Graduation Fees and cleared online by Friday, 7th November 2025 shall be allowed to graduate. Graduands shall confirm their graduation status and order of names from their respective Schools by applying for graduation online via a link available on the University website (www.mmust.ac.ke).

2. GRADUATION FEES

The Graduation Fees for various categories, which must be paid on or before Friday, 7th November, 2025 are as indicated below:

S/NO.	CATEGORY	GRADUATION FEES (KES)	FEE FOR HIRE OF ACADEMIC REGALIA (KES)	ALUMNI FEES (KES)	TOTAL GRADUATION CHARGES (KES)
1.	DOCTORATE	5,000.00	2,000.00	1,000.00	8,000.00
2.	MASTERS	5,000.00	1,000.00	1,000.00	7,000.00
3.	BACHELORS	4,500.00	1,000.00	1,000.00	6,500.00
4.	DIPLOMA	3,500.00	500.00	1,000.00	5,000.00
5.	CERTIFICATE	2,500.00	500.00	1,000.00	4,000.00

3. Note that, all payments should be made via the *Junge Application (E-Citizen)* available on Google Playstore.

4. The Academic Regalia will be collected from respective Schools at the Main Campus from Monday 17th November, 2025 to Friday 28th November, 2025 and returned by latest Friday 9th January, 2026. Delay in returning the Academic Regalia after 9th January, 2026 shall attract a penalty fee of Kshs. 500/= per day.

5. REHEARSAL

Rehearsal will take place at the University Graduation Square-Kakamega on Thursday 4th December, 2025 beginning at 11.30 a.m. All graduands should be in full academic regalia and be seated by 11.00am for the rehearsal.

6. INVITATION CARDS

Two (2) invitation cards will be issued to each graduand. The cards will be collected from respective Deans of Schools as from Monday 17th November, 2025.

7. ENQUIRIES

For more information, please contact;
Registrar (Academic Affairs)
P.O. Box 190-50100 - Kakamega.
Customer Care: 0716903672 / 0716903726
Email: registrar.aa@mmust.ac.ke | Website: www.mmust.ac.ke

Theme: Re-defining Higher Education Through Competence, Science, Technology and Innovation.

We are not opposed to bail, but we urge the court to take into account the public interest and the amount said to have been misappropriated

Prosecution



court that the funds were irregularly claimed and paid through Archprime Medical Clinic on account of fictitious patients and falsified medical records.

"The alleged fraud was executed through manipulation of health claim forms and medical records submitted to the SHA with intent to obtain benefits not lawfully due," the court heard.

Mr Owino urged the court to consider the amount involved when setting bond terms but did not oppose the release of the accused on bail.

"We are not opposed to bail, but we urge the court to take into account the public interest and the amount said to have been misappropriated from the public coffers," the prosecutor stated.

Magistrate Onyina released each of the four accused on a cash bail of Sh500,000 or an alternative bond of Sh800,000, with one contact person required as surety. "They shall be released on a

AT A GLANCE

Facts of the case

Case: Alleged Sh17.5m SHA fraud

Accused: Robert Ingasira – former acting CEO, Social Health Authority
Arthur Otula – owner, Archprime Medical Clinic
Rosemary Daraja – former nurse
Peter Abuna – associate

Charges: Conspiracy to defraud
Falsification of health information
Uttering false documents
Acquisition and use of proceeds of crime

Allegation: Submission of falsified medical claims to SHA between October 2024 and May 2025, leading to irregular payments to Archprime Medical Clinic in Homa Bay.

Court: Milimani Law Courts, Chief Magistrate Lucas Onyina

Status: Each released on Sh500,000 cash bail or Sh800,000 bond.

Former SHA CEO Elijah Wachira summoned to appear on November 11, 2025

cash bail of Sh500,000 each or a bond of Sh800,000, with one contact person as surety. They must attend court as required and not interfere with witnesses," ruled the magistrate.

Meanwhile, the court issued summons against former SHA CEO Elijah Wachira, who also faces charges in connection with the alleged scheme, after he failed to appear in court for plea taking. He is required to present himself on November 11, 2025, to answer the charges.

Defence lawyers led by Peter Wanyama, Timothy Okello, and Ken Echesa pleaded for lenient bond terms, saying their clients were not flight risks.

"The accused persons have cooperated with investigators. They are not flight risks and are willing to abide by all conditions the court may set," Mr Okello submitted.

Mr Echesa told the court that Mr Ingasira, a career public servant who briefly served as SHA acting CEO, had "rendered valuable service to the institution" and should be considered for a free bond.

Daraja, a former nurse at Archprime Medical Clinic in Homa Bay, pleaded for leniency, noting that she was a mother of a five-year-old child and currently unemployed.

"My client has a young child and minimal involvement in the alleged offences. We urge the court to consider lenient terms," Mr Okello submitted.

The pre-trial hearing is scheduled within 21 days.

Conference Future of African cities poses immense challenges but also presents vast potential for innovation, growth

African cities embrace digital future

Population growth will make Africa the world's second-most urbanised region

BY KIMANI MWANGI

Africa's cities are expanding faster than ever, with the continent's urban population projected to double from 700 million to 1.4 billion by 2050, according to UN-Habitat. Experts say this growth will make Africa the world's second most urbanised region—posing immense pressure on housing, transport, and infrastructure, but also offering vast potential for innovation and economic transformation.

These insights emerged at the Smart Cities Forum 2025 in Nairobi, where policymakers, innovators, and development partners explored how technology and data can drive sustainable, people-centred urban spaces.

City Planners Association chairperson Eng Maruira Omwenga said Africa's youthful population presents both a challenge and an opportunity. "Our cities can be engines of economic growth if we harness data, technology, and innovation to make them sustainable," she said.

Representing the National Treasury, Director of Public Procurement Eric Korir, emphasised that effective governance and accountability underpin smart cities. He cited the Electronic Government Procurement (EGP) system as a key reform that has digitised procurement from planning to contract management, reducing paperwork and promoting transparency. "The EGP ensures every shilling is traceable and delivers value," he said.

Nation Media Group (NMG) Chief Executive Officer Geoffrey Odundo highlighted the media's role in advancing Kenya's smart city agenda. "Our purpose is not just to inform but to influence society positively and drive conversations that define our continent's progress," he said.

He added that NMG's transition to a digitally driven, sustainability-conscious organisation mirrors the transformation cities must undertake.

County governments also reaffirmed their commitment to the national smart governance vision. Kiambu CEC for Lands Susan Gatwiri and Nairobi acting County Secretary Godfrey Akumali cited ongoing efforts to digitise services, promote clean energy, and modernise waste management.

Housing Principal Secretary Charles Hinga linked the housing agenda to the smart city vision, noting that infrastructure development must integrate modern road networks, digital connectivity, and efficient services.



Panelists during a session at the Smart Cities Forum at Two Rivers Mall, Nairobi, on October 30, 2025. The forum, themed "Smart Cities for a Sustainable Urban Future," showcased innovations shaping sustainable urban development.. PHOTOS | WILFRED NYANGARESII | NATION



Housing and Urban Development Principal Secretary Charles Hinga (left) with Nation Media Group Managing Director and CEO Geoffrey Odundo during the Smart Cities Forum.



The National Treasury's Director of Public Procurement, Eric Korir, gives his remarks.



Guests visit exhibition booths during the event.



Acting County Secretary and Head of County Public Service, Nairobi City County, Godfrey Akumali speaks during the event.



UN-Habitat Digital Rights and Inclusion Officer, Roberta MAIO, makes a presentation.



REPUBLIC OF KENYA
THE NATIONAL POLICE SERVICE

ADVERTISEMENT FOR RECRUITMENT OF POLICE CONSTABLES INTO THE NATIONAL POLICE SERVICE

Pursuant to Article 238, 243, 244, 245 as read with Articles 10, 27(8) and 232 of the Constitution of Kenya and the National Police Service Act, the National Police Service (NPS) is pleased to announce to the public the upcoming recruitment of suitably qualified persons to be trained as Police Constables.

1. ENTRY REQUIREMENTS

Applicants shall be required to meet the following minimum requirements:

- Be a citizen of Kenya;
 - Hold a Kenya National Identity Card;
 - Age: 18 – 28 years;
 - Minimum grade in KCSE D+ (with minimum of D+ in English or Kiswahili);
 - Be physically and medically fit;
 - Minimum Height: Male 5ft 8in., Female 5ft 3in.;
 - Have no criminal record or pending criminal charges;
 - Female Candidates must NOT be pregnant at recruitment and during the **ENTIRE** training period.
- National Youth Service (NYS) graduates who meet minimum entry requirements are encouraged to apply.

- 2. WARNING. The National Police Service recruitment drive is FREE and OPEN to all eligible and qualified candidates. Engaging in BRIBERY or any other form of CORRUPT PRACTICES with the intent to influence the recruitment process constitutes a CRIMINAL OFFENCE. Any person who willfully gives to the National Police Service any information which is false or misleading in any material particular, commits an offence and will be prosecuted. Members of the public are urged to report any recruitment malpractice to the nearest police station or reach out via our toll-free numbers: 999, 911, 112, and #FichuaKwaDCI 0800722203. All reports shall be treated with confidentiality.**

3. HOW TO APPLY

Interested and qualified applicants are required to **download and fill** the prescribed application form available in ANY of the following websites:

- www.nationalpolice.go.ke
- www.kenyapolice.go.ke
- www.administrationpolice.go.ke
- www.dci.go.ke
- www.mygov.go.ke
- Forms may also be obtained from the nearest Huduma Centres.

Upon filling the forms, applicants must present themselves at the designated Recruitment Centres with **original and copies** of the following documents on the day of the recruitment:

- Academic certificates and testimonials
 - Kenya National Identity Card
 - Birth Certificate
- NYS discharge certificate where applicable with a minimum rating of **'GOOD'** in conduct
 - NYS graduates who meet the minimum entry requirements are encouraged to present themselves at their respective home recruitment centres.**
 - All original documents will be returned to the applicant before leaving the recruitment centre.**

- 4. COMMENCEMENT OF RECRUITMENT:** The recruitment process will take place on **MONDAY, 17TH NOVEMBER, 2025** from **8:00am to 5:00pm** in all the under listed recruitment centres country wide. All applicants **MUST** be at their respective recruitment centres by **8:00am**.

COUNTY	S/NO	SUB-COUNTY	RECRUITMENT CENTRE	
MOMBASA	1	Kisauni	Kisauni Sub County Police Hqrs	
	2	Nyali	A.S.K Show Ground	
	3	Mombasa	Mombasa (Mvita Grounds)	
	4	Changamwe	Changamwe (Changamwe Oil Refineries)	
	5	Jomvu	Amani Primary	
	6	Likoni	Likoni Approved Grounds	
KWALE	7	Matuga	Matuga Baraza Park (Kwale)	
	8	Shimba Hills	DCC's Office Shimba Hills	
	9	Msambweni	Msambweni Stadium	
	10	Kinango	Vurungani Stadium	
	11	Samburu	Kasarani Grounds	
	12	Lunga Lungu	Lunga Lungu Secondary School	
	KILIFI	13	Kilifi North	Karisa Maitha Stadium
		14	Kilifi South	Kikambala DCC's Office
		15	Chonyi	Banda La Salama
		16	Malindi	Malindi Alska Grounds
		17	Rabai	Rabai Mkapuni Open Grounds
18		Ganze	Ganze Primary School	
19		Kauma	Kauma DCC's Office - Jaribuni	
20		Magarini	Marafa Polytechnique	
21		Kaloleni	Kaloleni Grounds	
TANA RIVER	22	Tana River	Hola Stadium	
	23	Gallyedyertu	DCC's Office Wayu	
	24	Kokane	Kokane	
	25	Tana North	Bura Sub-County Hqrs	
	26	Bangale	DCC's Office Madogo	
	27	Tana Delta	Tana Delta Sub-County Hqrs	
	28	Tarasaa	DCC's Office Tarasaa - Tana Delta	
	LAMU	29	Lamu Central	Kibaki Grounds Mokomani
30		Lamu West	Mpeketoni Tiger Grounds	
31		Lamu East	Faza Football Field	
TAITA TAVETA	32	Taveta	Taveta Airstrip	
	33	Voi	Voi Stadium	
	34	Mwatate	Soko ya Samani Play Grounds	
	35	Taita	Wundanyi Stadium	
GARISSA	36	Garissa	Garissa PTC Grounds	
	37	Fafi	DCC's Office Fafi	
	38	Bura East	Bura East Police Station	
	39	Balambala	DCC'S Office Balambala	
	40	Sankuri	DCC's Office Sankuri	
	41	Ijara	Masalani Police Div. Hqrs	
	42	Hulugho	Hulugho Police Divisional Hqrs.	
	43	Bothai	DCC's Office Bothai	
	44	Lagdera	Modogashe Police Station	
	45	Shanta-Abaq	DCC's Office Shantabaq	
	46	Dadaab	Dadaab Police Station	
	47	Liboi	Liboi DCC's Office	

COUNTY	S/NO	SUB-COUNTY	RECRUITMENT CENTRE	
WAJIR	48	Tarbaj	DCC's Office Tarbaj	
	49	Kotulo Wajir	DCC's Office Kotulo	
	50	Wajir East	Wajir Stadium	
	51	Khorof Harar	Khorof Harar DCC's Office	
	52	Wajir West	Griftu Play Grounds	
	53	Hadado	DCC's Office Hadado	
	54	Wajir North	Bute Police Station	
	55	Buna	Buna Grounds	
	56	Korondille	DCC's Office Korondille	
	57	Wajir South	Leheley Play Ground	
	58	Diff	DCC's Office Diff	
	59	Habaswein	Habasweini Baraza Park	
	60	Sabuli	Sabuli	
	61	Eldas	Eldas Baraza Park	
MANDERA	62	Eldas South	DCC's Office Elnur	
	63	Mandera East	Mandera Stadium	
	64	Khalalio	DCC's Office Khalalio	
	65	Arabia	Arabia DCC's Office	
	66	Mandera Central	Elwak Police Station	
	67	Kotulo	Kotulo Police Divisional Hqrs.	
	68	Mandera West	DCC's Office Takaba	
	69	Dandu	DCC's Office Dandu	
	70	Lafey	Lafey DCC'S Hqrs	
	71	Banisa	Baraza Park	
	72	Kiliwehiri	DCC's Office Kiliwehiri	
	73	Mandera North	DCC's Office Rhamu	
	74	Ashabito	DCC's Office Ashabito	
	MARSABIT	75	Marsabit Central	Marsabit Stadium
76		Marsabit South/Laisamis	Laisamis Police Division Hqrs	
77		Loiyangalani	Loiyangalani Police Station	
78		Marsabit North	DCC's Office Maikona	
79		Turbi-Bubisa	Turbi DCC's Office	
80		North Horr	North Horr Police Div. Hqrs	
81		Dukana	Dukana DCC's Office	
82		Moyale	Moyale Police Station	
83		Sololo	Sololo Youth Play Ground	
ISIOLO		84	Isiolo	Isiolo Police Div. Hqrs
		85	Merti	Merti DCC'S Hqs.
		86	Cherab	DCC's Office Malkagalla
		87	Garbatulla	Garbatula Police Div Hqrs
MERU		88	Meru Central	Githongo Stadium
	89	Igembe South	Maua Stadium	
	90	Akachiu	DCC's Office Akachiu	
	91	Nkuene/Mitunguu	Nkubu Stadium	
	92	Abogeta	DCC's Office Kanyakine	
	93	Igoji	DCC's Office Igoji	
	94	Tigania West	Uuru Stadium	
	95	Tigania Central	Mikinduri Stadium	
	96	Tigania East	Nguthiru Stadium	
	97	Igembe Central	Kangeta Dcc Play Ground	
	98	Kiengu	DCC's Office Kiengu	
	99	Igembe North	Muringine Play Ground	
	100	Mutuati	DCC's Office Mutuati	
	101	Buuri West	Timau Stadium	
102	Buuri East	Kiirua DCC's Office		
103	North Imenti	Kinoru Stadium		
104	Imenti East	Thuura Secondary School		
THARAKA NITHI	105	Igamba Ng'ombe	Igamba Ng'ombe DCC's Grounds	
	106	Chuka North	Chuka DCC's Ground	
	107	Chuka South	DCC's Office Kibugua	
	108	Maara	Kienganguru DCC's Ground	
	109	Muthambi	DCC's Office Marima	
	110	Tharaka South	Marimanti Stadium	
	111	Tharaka West	Kibung'a	
	112	Chiakariga	DCC's Office Chiakariga	
	113	Tharaka North	Katunga Police Station	
	114	Mukothima	DCC's Office Mukothima	

COUNTY	S/NO	SUB-COUNTY	RECRUITMENT CENTRE	
EMBU	115	Embu East	Runyenjes Muncpal Stadium	
	116	Embu North	Kairuri Stadium	
	117	Embu West	Moi Mun. Stadium	
	118	Mbeere North	Mbeere North DCC's Grounds	
	119	Mbeere South	Umau Grounds	
	120	Mwea	DCC's Office Karaba	
	KITUI	121	Kitui West	Kauwi Sadium
		122	Mwingi East	Nguni
		123	Mwingi East	Mathuki DCC's Grounds
		124	Nuu	Nuu TVET Grounds
125		Migwani	Migwani Stadium	
126		Mwingi Central	Musila Play Ground	
127		Kyuso	Kyuso Stadium	
128		Tseikuru	Tseikuru Stadium	
129		Kisasi	Mbitini Police Station	
130		Lower Yatta	St. Luke Boys Secondary School	
131		Katulani	Katulani DCC's Office Grounds	
132		Kitui Central	Old Municipal Stadium	
133		Matinyani	Matinyani Kwamkoma Play Ground	
134		Mutitu	Muritu DCC's Grounds	
135		Zombe	Zombe Stadium	
136		Mutitu North	Mutitu Stadium	
137		Mutomo	Mutomo Stadium	
138		Mumoni	Katse Football Pitch	
139		Ikutha	Ikutha Stadium	
140		Thagichu	DCC's Office Thagicu	
141	Nzambani	Chuluni DCC's Office		
MACHAKOS	142	Matungulu	Kisukioni Play Ground Behind Tala Boys	
	143	Masinga	Masinga Sub County Hqrs	
	144	Mwala	Masii Stadium	
	145	Kathiani	Mitaboni DO's Office	
	146	Athi River	KMC Ground Athi River	
	147	Machakos	Machakos Kenyatta Stadium	
	148	Kalama	Kalama DCC's Office	
	149	Kangundo	Kangundo D.E.B	
	150	Yatta	Yatta Field Unit (NYS Grounds)	
	MAKUENI	151	Kibwezi	Kibwezi Sports Ground
152		Kambu	DCC's Office Kambu	
153		Kilungu	Kyembeke Police Station Ground	
154		Mukaa	Mukaa Sub-County Hqrs	
155		Makindu	Makindu Sports Ground	
156		Nzau	DCC'S Office Matiliku	
157		Kathonzweni	Kathonzweni Public Grounds	
158		Makueni	Makueni Police Div. Hqrs	
159		Mbooni West	Kakima DEB Play Ground	
160		Mbooni East	Mbooni East DCC's Office	
NYANDARUA	161	Nyandarua Central	Oikalou Stadium	
	162	Nyandarua North	Ndaragwa Police Sub County Hqrs	
	163	Aberdares	Shamata DCC's Office	
	164	Nyandarua West	OI Jororok Play Ground	
	165	Gathanji	Ngano DCC's Office	
	166	Mirangine	Mirangine DCC'S Office	
	167	Wanjohi	DCC's Office Wanjohi	
	168	Kipipiri	Wakiongo Stadium	
	169	North Kinangop	Engineer	
	170	South Kinangop	Rurinja Stadium Njambini	
NYERI	171	Mathira West	Kaiyaba Chief's Camp	
	172	Mathira East	Karatina Stadium	
	173	Nyeri South	Moi Kibaki	
	174	Kieni East	Chaka Play Ground	
	175	Kieni West	Mweiga Stadium	
	176	Nyeri Central	Ruringu Stadium	
	177	Tetu	Wamagana Play Grounds	
	178	Mukurwe-Ini	Mukurweini Stadium	

COUNTY	S/NO	SUB-COUNTY	RECRUITMENT CENTRE	COUNTY	S/NO	SUB-COUNTY	RECRUITMENT CENTRE	
KIRINYAGA	179	Kirinyaga East	Kianyaga Stadium	ELGEYO	241	Keiyo North	Police Div. Hqrs Iten Township	
	180	Kirinyaga Central	Kerugoya Stadium		MARAKWET	242	Marakwet West	Kapsowar Play Ground
	181	Kirinyaga West	Kianjanga Grounds (Shikuku)			243	Keiyo South	DCC'S Office Chepkorio
	182	Mwea West	Kandongu Hospital Grounds			244	Marakwet East	Chesoi Chief's Camp
	183	Mwea East	Wang'uru Stadium			245	Kerio Valley	DCC's Office Chesongoch
MURANG'A	184	Murang'a East	Ihura Stadium Murang'a	NANDI		246	Nandi North	Kabiyet High School
	185	Kahuro	Kahuro Stadium		247	Nandi South (Aldai)	Kobujoi DCC's Office	
	186	Kigumo	Kigumo Bendera Play Grpunds		248	Nandi East	Nandi Hills Stadium	
	187	Murang'a South	Kimorori DCC's Office		249	Nandi Central	Kapsabet Parade Ground	
	188	Gatanga	Gatunyu Play Ground		250	Tinderet	Maraba DCC's Office	
	189	Ithanga/Kakuzi	Kirathani Sports Ground	BARINGO	251	Chesumei	Chemundu Sub County Hqrs	
	190	Mathioya	Rurie Stadium		252	Tiaty West	Chemolingot Stadium	
	191	Kandara	Kandara Stadium		253	Tiaty East	Tangulbei DCC's Office	
	192	Kangema	Kangema General Kago Stadium		254	Kolowa	DCC's Office Kolowa	
	KIAMBU	193	Kiambu East		Ndumberi Stadium	255	Mogotio	Mogotio Stadium
194		Thika West	Thika Mun. Stadium		256	Koibatek	Eldama Ravine Stadium	
195		Thika East	Kilimambogo Play Grounds		257	Baringo Central	Kabarnet Show Ground	
196		Juja	Premier Bag Grounds		258	Marigat	Marigat Sports Grounds	
197		Murera	DCC's Office- Toll		259	Mukutani	DCC's Office Mukutani	
198		Kabete	Kirangari Vocational Training Center		260	Baringo North	Moi Primary School Kabartonjo	
199		Kikuyu	Alliance High School	261	Baringo West	DCC's Office -Barwessa		
200		Kiambaa	Karuri Play Grounds	LAIKIPIA	262	Laikipia East	Nanyuki Stadium	
201		Limuru	Kwambira Stadium		263	Laikipia Central	Sirima Grounds	
202		Ndeiya	DCC's Office Ndeiya		264	Nyahururu	Nyahururu Municipal Stadium	
203		Ruiru	Ruiru Mun. Stadium		265	Laikipia West	Rumuruti Grounds	
204		Githurai	Play Ground next to Mwhoko Police Station		266	Kirima	Olmoran DCC's Office	
205		Gatundu North	Kamwangi DCC'S Office		267	Laikipia North	Doldol T. Centre	
206	Gatundu South	Gatundu Town Stadium	NAKURU		268	Kuresoi South	Olonguruoni Stadium	
207	Githunguri	Githunguri Stadium		269	Kuresoi North	Sirikwa DCC's Office		
208	Lari	Kirenga Stadium		270	Nakuru North	Bahati Centre		
TURKANA	209	Turkana Central		Moi Garden	271	Gilgil	Gilgil Stadium	
	210	Turkana East		Lokori DCC'S Office	272	Rongai	DC' S Office Kampi ya Moto	
	211	Suguta		DCC's Office Kapedo	273	Subukia	Subukia Play Ground	
	212	Turkana West		Kakuma Air Strip	274	Naivasha	DCC'S Office Naivasha Kihoto	
	213	Lokichoggio		DCC's Office Lokichoggio	275	Molo	Molo Municipal Stadium	
	214	Turkana North		Lokitaung Stadium	276	Nakuru East	Afraha Stadium Nakuru Town	
	215	Kibish		DCC'S Office Kibish	277	Nakuru West	Kaptembwa Grounds	
	216	Loima	Lorugum Resource Centre	278	Njoro	Njoro Police Station		
	217	Lokiriama	DCC's Office Lokiriama	NAROK	279	Narok Central	Narok Stadium	
	218	Turkana South	Lokichar DCC's Office		280	Narok North	DCC's Office - Olokurto	
219	Aroo	DCC's Office Kainuk	281		Narok South	Ololulunga Baraza Park		
WEST POKOT	220	West Pokot	Makutano Stadium		282	Narok Amalo	DCC's Office - Sogoo	
	221	Kipkomo	Chebareria DCC'S Office		283	Narok West	Lamek DCC's Office	
	222	Pokot South	Kabichbich DCC'S Office		284	Narok East	Nairagie - Enkare DCC's Office	
	223	Pokot Central	Sigor DCC's Office		285	Trans Mara West	DCC's Office Kilgoris	
	224	Pokot North	Alale Air Strip		286	Trans Mara South	DCC's Office - Lolgorian	
	225	Kacheliba	Kacheliba DCC's Office	287	Trans Mara East	Emurua - Dikirr Sub-County Hqrs		
SAMBURU	226	Samburu Central	DCC'S Office Maralal	KAJIADO	288	Kajiado Central	Kajiado DCC's Office	
	227	Samburu North	DCC'S Office Baragoi		289	Oloililai	Ngatataek DCC's Office	
	228	Samburu East	Wamba Market		290	Isinya	DCC'S Office Isinya	
TRANS NZOIA	229	Trans Nzoia West (Kitale)	Kenyatta Stadium		291	Mashuru	DCC'S Office Mashuuru	
	230	Saboti	DCC's Office - Saboti		292	Kajiado North	Traffic Training School	
	231	Kwanza	Kwanza Police Patrol Base		293	Kajiado West	Oltinga Center	
	232	Kiminini	Kiminini Primary School	294	Elangata Wuas	Oltinga Center		
	233	Endebess	Endebes Primary School	295	Loitokitok	Loitokitok Stadium		
	234	Trans Nzoia East	Kachebora DCC'S Office	KERICHO	296	Kericho East	Kericho Green Stadium	
UASIN GISHU	235	Turbo	DCC's Office Turbo		297	Belgut	Belgut (Sosiote Grounds)	
	236	Soy	Chepkigen in Ziwa		298	Sigowet	DCC's Office - Sigowet	
	237	Ainabkoi	Waunifor Stadium		299	Soin	DCC's Office Kipsitet	
	238	Moiben	Moiben Grounds		300	Kipkelion	Kipkelion DCC's Office	
	239	Kesses	DCC'S Office Kesses		301	Londiani	Londiani County Stadium	
	240	Kapseret	Eldoret Ask Show Ground	302	Bureti	Kapkatet Stadium		
	BOMET	303	Bomet Central	Bomet Stadium	303	Bomet Central	Bomet Stadium	
304		Bomet East	Longisa Youth Empowerment Ground	304	Bomet East	Longisa Youth Empowerment Ground		
305		Chepalungu	Sigor Play Ground	305	Chepalungu	Sigor Play Ground		
306		Sotik	DCC'S Office Sotik T/Ship	306	Sotik	DCC'S Office Sotik T/Ship		
307		Konoin	Konoin Stadium	307	Konoin	Konoin Stadium		

COUNTY	S/NO	SUB-COUNTY	RECRUITMENT CENTRE	
KAKAMEGA	308	Kakamega Central	Bukhungu Stadium Kakamega	
	309	Kakamega South	Malinya Stadium	
	310	Kakamega East	Solio Play Ground	
	311	Kabras East	Isanjiro Play Ground	
	312	Kabras West	DCC's Office Shikutse	
	313	Lugari	Lumakanda Township Pry Sch.	
	314	Matete	Matete Playing Ground	
	315	Likuyani	DCC's Office Kongoni	
	316	Navakholo	DCC's Play Ground Navakholo	
	317	Khwisero	Khwisero Sports Ground	
	318	Mumias East	DCC's Office Mumias East	
	319	Matungu	DCC's Office Matungu	
	320	Mumias West	Bomani Grounds	
	321	Butere	Shiatsala Play Ground	
	VIHIGA	322	Hamisi	Hamisi Sports Ground
		323	Luanda	DCC'S Office Luanda
		324	Emuhaya	DCC'S Office Emuhaya
		325	Sabatia	Sabatia DCC'S Office
		326	Tiriki East	DCC'S Office - Shaviringa
		327	Vihiga	Kindundu Stadium
	BUNGOMA	328	Bungoma North	DCC's Office Bungoma North
329		Tongaren	DCC's Office Tongaren	
330		Kimaeti	DCC's Office Kimaeti	
331		Kimilili	Kimilili - Amtala Sports Centre	
332		Bungoma South	Kanduyi Airstrip	
333		Bumula	Bumula Centre DCC'S Office	
334		Bungoma West	Sirisia Sports Ground	
335		Webuye West	Bokoli Division Hqrs	
336		Webuye East	Pan Paper Grounds	
337		Bungoma Central	Musese CDF Grounds	
BUSIA	338	Mt. Elgon	Mt. Elgon Police Div. Kapsokwony	
	339	Kopsiro	DCC's Office Kopsiro	
	340	Cheptais	Cheptais Police Station	
	341	Busia	Busia Mun. Stadium	
	342	Butula	Butula Youth Polytechnic	
	343	Samia	Funyula Stadium	
	344	Bunyala	Siagonjo Stadium	
	345	Nambale	Nambale Polytechnic	
SIAYA	346	Teso North	Amagoro Sub County Police Hqrs	
	347	Teso South	Amukura Stadium	
	348	Teso Central	DCC's Office Amukura	
	349	Siaya	Siaya Stadium	
KISUMU	350	Ugenya	Ugenya DCC's Office	
	351	Gem Yala	Sawagongo DCC's Office	
	352	Gem Wagai	Wagai Primary School	
	353	Ugunja	Nyasanda Primary School	
	354	Bondo	Bondo University Grounds	
	355	Usigu	DCC's Office Usigu	
	356	Rarieda	Nyilima Centre Grounds	
	357	Kisumu Central	Kenyatta Grounds	
HOMA BAY	358	Kisumu East	Mamboleo Show Ground	
	359	Kisumu West	DCC'S Office -Ojola	
	360	Seme	DCC's Office - Kombewa	
	361	Nyando	Nyado DCC's Office	
	362	Kadibo	Rabuor Primary School	
	363	Muhoroni	Chemelil Sugar Company Stadium	
	364	Nyakach	Nyakach Sub County Police Hqrs (Pap Onditi)	
	365	Homa Bay	Homa Bay Police Div. Hqrs	
	366	Ndhiwa	Ndhiwa Police Sub County Hqrs	
367	Suba South	Magunga Primary School		
368	Suba West	Sena Air Strip		
369	Suba Central	DCC's Office Sindo		
370	Mbita	Onunga Stadium		
371	Rachuonyo South	Kosele Stadium		
372	Rachuonyo North	Kendubay Show Ground		
373	Rachuonyo West	DCC's Office Got Oyaro		
374	Rachuonyo East	Pundo Karaila Sports Ground (Kadongo)		
375	Rangwe	Rangwe Market		

COUNTY	S/NO	SUB-COUNTY	RECRUITMENT CENTRE	
MIGORI	376	Suna East	Migori Stadium	
	377	Suna West	Piny Oyie DCC's Grounds	
	378	Nyatike North	Moi Nyatike School	
	379	Nyatike South	Migingo Grounds	
	380	Nyatike West	Sori Stadium	
	381	Rongo	Rongo Sub-County Hqs	
	382	Awendo	Awendo ACC'S Office	
	383	Uriri	Uriri DCC's Hqs	
	384	Kuria West	Kuria Police Sub County Hqrs	
	385	Mabera	Mabera Social Hall	
	386	Kuria East	DCC's Office Kegonga	
	387	Ntimaru	DCC's Office Ntimaru	
	KISII	388	Kisii Central	Kisii Stadium
		389	Kisii South	Kerina Ground
		390	Marani	Marani Football Ground
		391	Masaba South	Nyantrago Play Ground
		392	Gucha	Ogembo DCC's Office
393		Gucha South	Nyamarambe Stadium	
394		Etago	Etago Green Stadium	
395		Nyamache	Nyamache Stadium	
396		Sameta	Sameta Stadium	
397		Kenyenya	Kenyenya Green Stadium	
NYAMIRA	398	Kitutu Central	Kisii Stadium	
	399	Nyamira South	Nyamira DCC's Office	
	400	Nyamira North	Ekerenyo DCC'S Ground	
	401	Borabu	Matutu Police Station	
	402	Manga	Manga DCC'S Office (Mrkt)	
NAIROBI	403	Masaba North	Rigoma Market	
	404	Kasarani	Moi Sports Centre Kasarani	
	405	Njiru	Moi Sports Centre Kasarani	
	406	Roysambu	Moi Sports Centre Kasarani	
	407	Ruaraka	Moi Sports Centre Kasarani	
	408	Kamukunji	Kamukunji Sports Grounds	
	409	Starehe	Pumwani Play Ground	
	410	Embakasi South	Vision Grounds/ Makao Bora	
	411	Embakasi North	Dandora Stadium	
	412	Embakasi West	Tena Grounds	
	413	Embakasi East	Jakaranda Grounds	
	414	Embakasi Central	Humama Grounds	
	415	Makadara	City Stadium	
	416	Lang'ata	Nyayo Stadium	
	417	Kibra	Nyayo Stadium	
418	Westlands	KTTC Gigiri		
419	Dagoretti North	Ndurarua Stadium		
420	Dagoretti South	Ndurarua Stadium		
421	Mathare	Mathare Depot Play Ground		
422	NCIA (DCI) Training School	NCIA (DCI) Training School, South C		



DOUGLAS KANJA KIROCHO, MGH, CBS, OGW
INSPECTOR GENERAL
NATIONAL POLICE SERVICE



**OFFICE OF THE COUNTY EXECUTIVE MEMBER
BUILT ENVIRONMENT AND URBAN PLANNING
LANDS SUB-SECTOR**

PUBLIC NOTICE

In Exercise of Power conferred by Section 15(3) and Section 56(1) of the National Rating Act 2024, notice is hereby given to all ratable owners and the general public that land rates levied by the Nairobi City County Government for the year 2026, shall become due on the **1st day of January, 2026** and shall be levied as follows:

LAND RATES

Flat Rate Zones

Land not exceeding 0.1 HA	Per Year	Ksh.2,560
Land greater than 0.1 & Not Exceeding 0.2 HA	"	Ksh.3,200
Land greater than 0.2 HA & Not Exceeding 0.4 HA	"	Ksh.4,000
Exceeding 0.4 HA	"	Ksh.4,800

Private and Public Valuation Properties/Plots

New Rates Struck – 2019 Draft Valuation Roll			
Residential Plots	Per Year	USV	0.115%
Commercial Plots	"	"	0.115%
Agricultural Plots	"	"	0.115%

THE ABOVE CHARGES ON NEW VALUE AS PER THE 2019 DRAFT VALUATION ROLL SUBJECT TO THE FOLLOWING:

New Rates lower than the 2022 Rates	Per Year	Pay 2022 Rates
New Rates more than Double the 2022 Rates	"	Pay Double the 2022 Rates

NB: All Ratable Owners who had objected to the new rates as per the 2019 Draft Valuation Roll shall continue paying the old rates pending the hearing and determination of their respective objections by the Valuation Board.

Land owners whose land has not been valued or are missing from the Draft Valuation Roll are advised to contact the Chief Valuer at City Hall for further guidance. Be notified too that sectional title holders must now open individual rates account.

For more information, kindly call Customer Care Centre on: **0725 624 489, 020 222 42 81, 0207 247 047, 0730 047 047** or email info@nairobi.go.ke. You may also download your Rates Invoice by login to: nairobiservices.go.ke

**Cs, PATRICK MBOGO, OGW
COUNTY EXECUTIVE COMMITTEE MEMBER
BUILT ENVIRONMENT & URBAN PLANNING**

LET'S MAKE **NAIROBI** WORK

TELEPHONE: 020 7247 047 / 0730 047 047 | EMAIL: [INFO@NAIROBI.GO.KE](mailto:info@nairobi.go.ke) | CITY HALL, CITY HALL WAY, P.O. BOX 30075 00100, NAIROBI, KENYA

Are you a reputable, market connected FMCG Distributor?
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WHAT DO YOU NEED TO BECOME PART OF THE TEAM?

REQUIREMENTS

Be a reputable operating company	Provide a brief company and director's profile, copies of IDs, references from business associates, copies of company registration documents i.e. Certificate of Incorporation, Trading License, PIN Certificate and Income Tax certificate, List of directors (CR12)
Have financial stability	Ability to raise a working capital of +KES 35M Ability to secure a bank guarantee from a reputable bank; and to provide bank statements for the last 6 months.
Demonstrate Customer Satisfaction Capability	How to keep the customer/shopper top of mind, effective distribution and operations plan (1 van, 1 computer, ETR desktop printer, 1 dedicated clerk, 1 support clerk, trolleys), understands lock patterns, stock take schedule, quick to adopt replenishment itineraries and able to collaborate with Unilever International partners.
Be fact-driven	We will work with you to optimize our joint business, based on detailed data collection and sharing, day in day out to make this into an exciting venture. Your mindset will make the difference.

ARE YOU INTERESTED? LET US KNOW!

Please email your application with the above requirements, indicating the towns that you are interested in setting up in, to Uklpartner.operations@unilever.com on or before

26th August 2025 by 5pm



OPINION

Wind of change already blowing through Africa

This week, Tanzanians went to the polls in what many called a predetermined outcome. As vote counting continues, President Samia Suluhu Hassan is expected to secure victory after her government systematically dismantled any meaningful opposition, with the main opposition party Chadema disqualified and its leader Tundu Lissu jailed on treason charges since April. On election day, the government shut down the internet entirely. More than 200 cases of enforced disappearance have been recorded in Tanzania since 2019, painting a grim picture of a nation once regarded as peaceful and politically apathetic.

Yet beneath this manufactured calm, something extraordinary is stirring. Tanzania's Gen Z, emboldened by their Kenyan counterparts, took to the streets despite brutal repression. On election day, hundreds marched singing "We want our country back". This youth-led resistance echoes a familiar pattern from 60 years ago, one that ultimately broke the chains of colonialism across our continent.

In February 1960, British Prime Minister Harold Macmillan declared: "The wind of change is blowing through this continent and, whether we like it or not, this growth of national consciousness is a political fact". That speech acknowledged what colonial powers could no longer deny — African peoples would determine their own destiny. Today, a new wind of change sweeps across our nations, this time against home-grown tyranny.

The brutality President Suluhu has unleashed is not confined within Tanzania's borders. In January, Tanzanian journalist Maria Sarungi Tsehai, who had been living in Kenya since 2020 after fleeing persecution, was abducted and assaulted in broad daylight in Nairobi's Kilimani area. Only after massive public outcry was she released.

In May, Kenyan activist Boniface Mwangi and Ugandan human rights defender Agathe Atuhaire travelled to Tanzania to observe Tundu Lissu's trial. They were arrested, held incommunicado, and subjected to horrific torture including sexual assault before being dumped at their respective borders.

Most recently, on October 1, Kenyan activists Bob Njagi and Nicholas Oyoo were abducted at a petrol station in Kampala while attending opposition leader Bobi Wine's campaign rallies. Nearly a month later, their whereabouts remain unknown. Both the Ugandan military and police deny holding them, with courts confirming they are not detained in Uganda. This raises a chilling possibility: that they may have been handed to Kenyan authorities in yet another cross-border exchange of political prisoners. This is transnational repression in its ugliest form. East African autocrats have forged an unspoken pact: we will crush your dissidents for you, and you will crush ours for us.

But here is what terrifies these autocrats: Gen Z refuse to be cowed. Despite over 75 young Kenyans being charged with terrorism for protesting, some for merely posting videos, and over 1,500 arrested since June 2024, they keep coming back. On the anniversary protests in June and July 2025, at least 65 people were killed by security forces, yet tens of thousands returned to the streets.

They organise across borders now, learning from each other's tactics, sharing strategies on platforms governments desperately try to shut down. Tanzania restricted X before the polls, then shut down the

entire internet on election day. But in their panic to silence us, they reveal their weakness. Dictators who must cut the internet to hold an election have already lost the moral argument.

In his chronicle "The State of Africa", historian Martin Meredith documents how colonial powers inflicted fearful repression to stamp out rebellions, with German administrations in Tanganyika annihilating more than three-quarters of the Herero people between 1904 and 1908. President Suluhu's response to peaceful dissent mirrors the colonial mindset that saw African self-determination as a threat requiring violent suppression.

Yet the colonial powers lost. Why? Because once one domino fell, the rest followed. When Ghana achieved independence on March 6, 1957, becoming the first sub-Saharan African nation to break free, it set off a cascade. By the end of the 1960s, most African countries had gained independence. Ghana's success proved liberation was possible.

This is precisely what keeps President Suluhu, President Ruto, and their fellow autocrats awake at night. If Gen Z in one country successfully takes power and governs differently, the contagion of hope will spread faster than they can contain it.

Gen Z must organise not just to protest but to govern, to build institutions, to prepare for the responsibility of power when it inevitably comes.

To Tanzania's youth who braved bullets and batons this week: you are not alone. Your Kenyan siblings stand with you. Young people across this continent stand with you. Yes, they will arrest us. Yes, they will torture us. Yes, they will call us terrorists for demanding what is rightfully ours. But they cannot arrest hope. They cannot imprison an idea whose time has come. To Africa's autocrats: your grip is loosening. The more violently you suppress, the more you expose your weakness. You can conspire across borders, exchange abducted activists, share tactics of repression. But understand this: we are organising too. And unlike your corruption-funded alliances, ours is built on something you'll never understand: the unshakeable belief that this continent belongs to its people, not to you.

The wind of change is blowing through this continent again. This time, it comes not from Westminster, but from Nairobi, Dar es Salaam, Kampala, Antananarivo, from the streets where young people are reclaiming their future.

The question is not whether change will come. History has already answered that. The question is: will you be ready when it does?

The writer is a whistleblower, strategy consultant, and start-up mentor. www.nelsonamenya.com



Nelson Amenya | Politics

Kenya's journey toward inclusive development offers a timely opportunity to make care a national priority



Chrystin Afifu | Gender

When we invest in care, we invest in Kenya's future

Care work is the invisible foundation upon which our families, communities, and economy rest. It keeps the country running every single day, yet remains undervalued, unpaid, and largely unseen.

Across Kenya, millions of women rise before dawn to fetch water, cook, clean, care for children, the sick, and the elderly. These labours of love sustain life itself but are rarely counted in our economic indicators. According to the 2021 Kenya Time Use Survey, women spend an average of four and a half hours each day on unpaid care and domestic work, five times more than men, who spend only one hour. This "time poverty" restricts women's access to education, employment, and leadership, entrenching inequality and limiting Kenya's economic growth.

This week, as the world marks the International Day of Care and Support, we are reminded that care work should not be a private burden but a public good — a driver of health, inclusion, and national development. When societies invest in care — through policies, infrastructure, and fair wages — they create jobs, boost productivity, and strengthen social cohesion. Every shilling invested in the care economy yields multiple returns in well-being, employment, and community resilience.

Kenya's journey toward inclusive development offers a timely opportunity to make care a national priority. The National Care Policy 2025, now awaiting Cabinet approval, provides a framework for transforming care from invisible labour to recognised economic and social infrastructure.

The policy commits to five critical shifts that together redefine how Kenya values and supports care work. It seeks to recognise all forms of care — both paid and unpaid — as essential contributions to national development. It aims to reduce the burden of unpaid care by investing in infrastructure and services such as childcare centres, healthcare, and access to water and energy that make caregiving less time-consuming. It calls for a fair redistribution of care responsibilities between men and women, and between families, communities, and the state. It also pledges to reward caregivers through fair pay, social protection, and safe working conditions. Finally, the policy emphasises the need to represent caregivers in leadership, planning, and decision-making spaces, ensuring their voices shape the systems that affect their lives. Together, these shifts chart a clear path toward a more equitable, inclusive, and caring society.

If implemented, this policy could unlock the potential of millions of Kenyan women. The International Labour Organisation estimates that care-friendly reforms could increase women's employment by up to 60 per cent, a transformative gain for both households and the national economy.

Care work is not women's work, it is human work. When men and women share caregiving, families thrive, workplaces become more equitable, and communities grow stronger. Care, in the end, is what binds us together. It is the truest expression of our interdependence, and the clearest measure of the kind of nation we aspire to be.

Mr Afifu is gender specialist at the International Center for Research on Women (ICRW Africa)



A Tanzanian police vehicle on a road barricaded by demonstrators during violent protests in Dar es Salaam on Wednesday. PHOTO: REUTERS

Send your opinion article to: dnopinion@ke.nationmedia.com or write to The Editor, Daily Nation, P. O. Box 49010, Nairobi 00100.

A PUBLICATION OF THE NATION MEDIA GROUP



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Published at Nation Centre, Kimathi Street, and printed at Mombasa Road, Nairobi, by Nation Media Group PLC
P.O. Box 49010, Nairobi 00100
editor@ke.nationmedia.com
Registered at the GPO as a newspaper

Opinion

DAILY NATION

Why State bid to regulate religion is raising storm

Religious leaders are up in arms over a proposed law that apparently seeks to control them, and have accused the task force behind this initiative of ignoring their views. Christian and Muslim leaders have rejected the draft policy and Bill. The Draft Religious Organisations Policy, 2024, and Draft Religious Organisations Bill, 2024, are officially intended to combat the abuse of the freedom of worship and religious extremism. But the clerics are alarmed.

The draft Bill says that a religious institution shall not engage in politics or organise debate to support any political party or candidate. Also disturbing are the proposed harsh penalties. They include a hefty Sh5 million fine or 20 years in jail, or both. And the height of meddling is evident in a proposal to determine the term limits of religious leaders.

True, the excesses by some religious leaders have resulted in deaths and the manipulation of followers. But this cannot justify the blanket condemnation, as many operate within their denominations, strictly practising their beliefs and doctrines. The recent discovery of hundreds of dead bodies in shallow graves in a forest in Kilifi County was an indictment of the laxity of security teams funded by taxpayers.

The State's bid to regulate religion has sparked a big storm. But critics of the clergy cite cult deaths as a reason to restrict religious freedom. However, the authorities stand accused of a lack of vigilance, allowing fake religious organisations to thrive.

The Constitution is quite clear that the State and religion shall remain separate. The question that arises is why the government is keen to regulate religious organisations. This administration is proving to be a control freak.

Clerics and other stakeholders should have been fully involved in discussing these wide-ranging proposals. Churches and other religious denominations should be left to do their business according to their doctrines, as freedom of worship is a constitutional right. If any clerics go astray, there are enough laws to deal with that.

• • •

Curb cheating in exams

The Kenya National Examinations Council (KneC) has come up with a raft of changes to curb cheating and the leakage of test papers.

The KneC has barred secondary school teachers from serving as invigilators in this year's Kenya Certificate of Secondary Education (KCSE) examination. This is a good move that will hopefully prevent malpractices. The secondary school teachers are an interested party in the Form Four examinations, as the candidates are students they have taught and prepared for these tests.

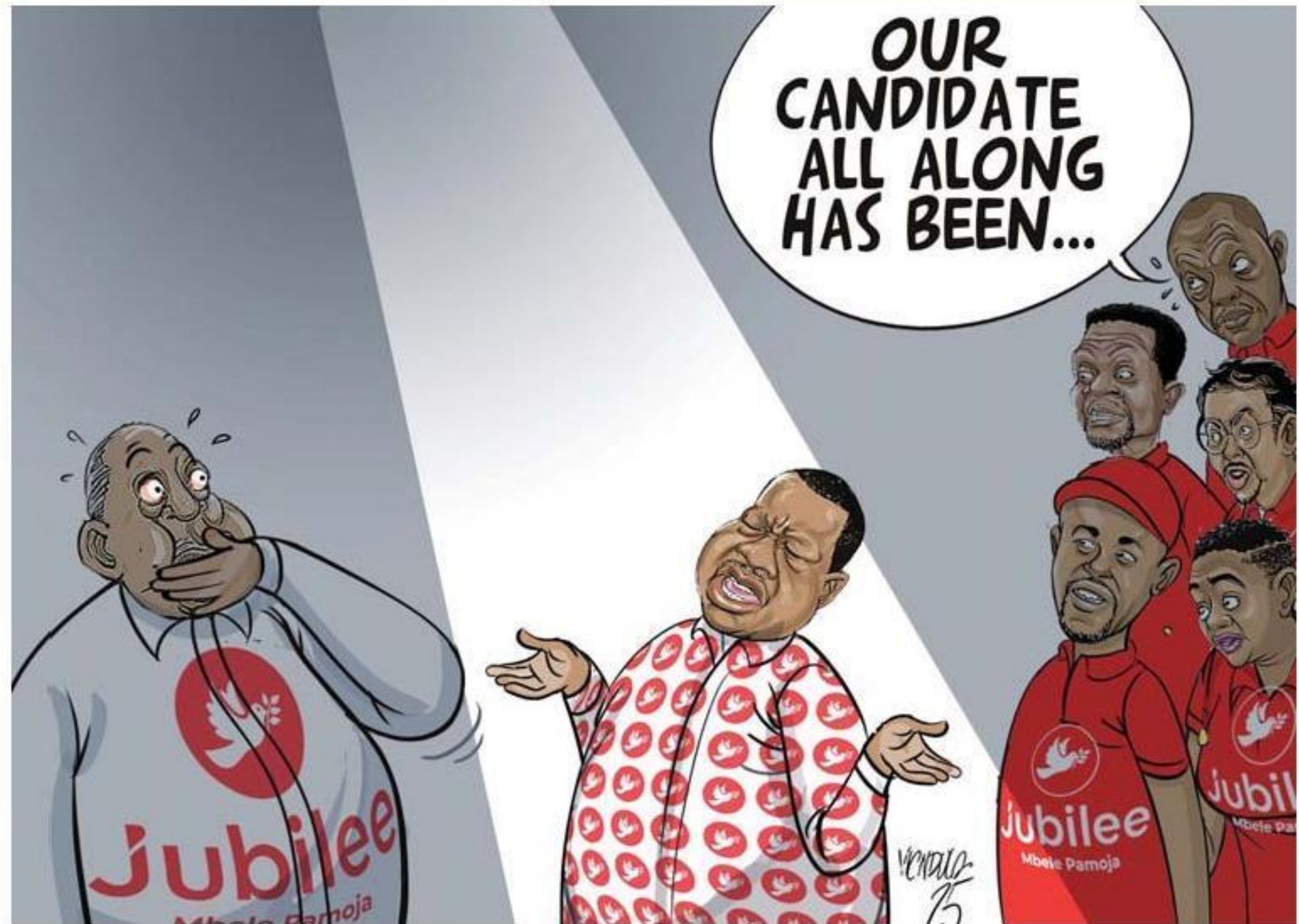
This final examination will determine the future of these young learners, who should be allowed to freely demonstrate their abilities. However, the secondary school tutors will serve as supervisors, and the principals, as the exam centre managers.

The KneC has requested the Teachers Service Commission (TSC) to instead deploy the primary school teachers to man the KCSE exam. Last year, 840 candidates had their results cancelled over examination malpractices. The results of another 2,899 candidates were withheld as the KneC investigated the issue. Some of the cases were blamed on poor invigilation that enabled collusion with the candidates to cheat.

To further curb malpractices, all the exam materials now have unique security features and are personalised to each candidate, and no extra papers will be issued. The KneC has also introduced smart padlocks to enhance the security of the materials and prevent premature exposure of the exam papers. Centre managers, supervisors, and invigilators are also required to surrender their mobile phones upon arrival.

In what has been described as a historic examination season since independence six decades ago, some 3.4 million candidates are sitting the KCSE exam and several assessments. Some 996,078 candidates were registered for the KCSE exam.

The tough measures to safeguard the credibility of the examinations are welcome. These national tests should be efficiently managed so that the candidates can get what they actually deserve.



Getting best deal for our minerals

US Vice President JD Vance is coming to Kenya at the end of November, which is something of a big deal. Marco Rubio, the Secretary of State, cancelled an earlier visit to Kenya and President Donald Trump has made his disapproval known at the expenditure of American treasure to police East Africa, particularly protecting it against Al-Shabaab. He makes the rather reasonable case that the primary job of the US military is to protect the American homeland, not police far-flung African badlands. Mr Vance's visit will be framed as intended to reassure Kenya of its strategic importance to the security of the US. Well, for me, an important US official will not wake up in the morning and wear his trousers to come to Africa to smooth feathers.

They used to come for oil, steel and timber, which built the old economy. The new economy of AI, green mobility and smart warfare is being built with a different category of minerals called rare earth minerals. Kenya has no oil but it has rare earth minerals. The US and China consider access to rare earths a matter of national and economic security.

These are 17 metallic elements used in the green economy – batteries, wind turbines, solar panels – advanced electronics (laptops, mobile phones, screens and LED lighting, lasers used for medical purposes and fibre optics) and the defence industry (missile guidance systems, night vision equipment, aircraft engines and frames, among others). This is the stuff with which the future economy is being built.

China and the US are engaged in a high-stakes geopolitical rivalry. China stole a march by allowing small miners to find rare earths, dig them out and process them without too much government or environmental regulation. Once they had found the metals, the government quietly kicked them out and consolidated the mining under a handful of giant government-tied enterprises. By subsidising the mining and not being too fussy about the environment, China pumped cheap rare earths into the global market, drove out US producers and con-

First, we should pledge our minerals to neither the Americans nor the Chinese. This is a trade negotiation...

Mutuma Mathiu |
Geopolitics

trols supply of 90 per cent of refined rare earths and magnets. And it quickly flexed muscle: it cut supply to Japan over a maritime tiff, it tightened export controls, creating a shortage in response to US tariffs, disrupting Western defence projects and EV production.

Today, China dominates the supply chain so much so that even American ore is shipped to China for processing. Now the US is scrambling to build a separate supply chain, sometimes seeking to work with allies such as Australia. It is also doing deals with, or arm-twisting, countries to gain access and stockpile the minerals it needs to keep its technology and defence industries winning. Rare earths have no substitute; any country that wishes to leverage clean energy technology, advanced electronics for AI and build a world-beating military must have them.

Kenya has significant rare earth mineral deposits, particularly at Mrima Hill in Kwale, where Cortec in 2013 found deposits of neodymium, praseodymium, cerium and dysprosium, critical for high-tech products. There are also major deposits of niobium, used in the aerospace industry, pipelines and automotive parts. Kenya's rare earth deposits at Mrima are valued at between \$62.4 billion and \$7 trillion, depending on whether your estimate is from Cortec, Rare Earth Exchanges or Dennis Itumbi. In 2024, Salim Mvurya, who was then Mining Cabinet Sec-

retary, announced the discovery of coltan, another valuable mineral, in six counties. That has since gone quiet.

First, we should pledge our minerals to neither the Americans nor the Chinese. This is a trade negotiation; the outcome is dependent on what we are getting. The negotiations should take place in open, transparent mechanisms, not in the State House closet. Secondly, the negotiations should be open to all comers: the Europeans, Japan, South Korea, India, Brazil – everyone with money. We should accept the deal that promises the best returns for our country.

Thirdly, the negotiations should be conducted by experienced trade experts, not by some smart-Alec, Danube-of-thought cowboys who think they are very clever, but who in actual fact don't. Fourth, we should be very nice to the Americans, play them like the nyatiti – gentle, fine, delicate but deep strokes to make the melody sensual and hauntingly memorable. We should let them know how much we like them, how grateful we are to them for fighting with us when our country is under attack and our people being slaughtered by terrorists who kill us by night and spend the day pretending to be friends; we should be uneconomical with our expressions of admiration for President Trump and his efforts to reform not just the US, but the entire global diplomatic and economic system. Let them know that we are negotiating because this is a matter of business, otherwise we'd simply throw in our lot with them. Fifth, demonstrate that we mean business – no corruption, no nonsense; the local community should be involved and benefit without the disruption of the whole project by a litany of unrealistic village expectations; environmental regulations should be strong and enforced. Sixth, we should never ever agree to a deal that involves the export of dirt. All minerals must be locally processed and exported in a refined state, and all fair taxes paid. This is a strategic opportunity. God has put a fat morsel in front of us. Let us eat it.

mutumathiu@gmail.com

Public, media went to sleep as Bills were passed by Parliament and signed into law

In the aftermath of the signing of eight Bills into law by President William Ruto on October 15, (coincidentally), only moments after the death of former Prime Minister Raila Odinga, Kenyans took to social media in a loud protest.

The timing was wrong, some cried out, accusing the President of taking advantage of a country in mourning to sneak in the laws. Retired Chief Justice David Maraga boldly opposed some of the laws. His main concern was with the Computer Misuse and Cybercrimes Amendment Act, which he described as draconian, and the Privatisation Act, "a dangerous piece of legislation that effectively transfers control of public assets from Parliament and the people to the Executive". Gospel musician Reuben Kigame and the Kenya Human Rights Commission moved to court and obtained an order suspending the implementation of the Act until the completion of their case.

Were Kenyans actually ambushed by the President when he signed the eight Bills into law? Is it really the case that many Kenyans were learning about these Bills for the first time during the mourning period, after the President had already assented to them? Who would be to blame for this collective state of ignorance?

The life cycle of a Bill is, by law, a multi-stage process, from when it is drafted and tabled in Parliament, to when it is passed and sent to the President for signing. Once the Bill is introduced in Parliament, it becomes a public document, and the media and any discerning citizens can access and discuss it. The Constitution also makes public participation mandatory before a Bill is passed, giving individuals, institutions and interest groups an opportunity to make their views known. In countries where public participation carries true meaning, a Bill may be rejected or amended in Parliament to align with the wishes of the public. The media is expected to play a civic duty by capturing the views of the public, and providing space and platforms for robust discussions before any laws are passed. A review of the media coverage accorded to the Bills reveals little or no interest by both the media and the public.

The sudden citizen awakening is coming rather late. And, the media, too, including the Nation team, is behaving like it has been jolted into reality by the signing of the Bills. Articles analysing the Bills, which should have been published long before the Bills were passed, to guide civic engagement, are now finding space and airtime. It is a case of too little, too late.

Watching the interview with the Wajir MP East MP Aden Daudi Mohamed, on the controversial Computer Misuse and Cybercrimes Amendment Act that he sponsored, during NTV Tonight on October 23, was disappointing. Not only was it too late to make a

A prime-time television interview should address the issues at hand, rather than wasting time on basic informations



Pamela Sittoni | Public Editor's Notebook

difference. It was a lesson in how not to conduct an interview.

The interview wasted precious minutes as the MP schooled the anchor on the legislative process, before explaining the steps the Bill had gone through before finally landing on President William Ruto's desk.

The MP said Bill was published on August 25 last year with its First Reading in Parliament made on November 25. It was then committed to the departmental committee on communication, information, and innovation. In compliance with Article 119, which provides for public participation, the committee placed advertisements in the media on February 18, inviting comments from the public. It was then debated and passed on September 25 this year.

The interviewer, with the support of the research team, should have confirmed that this process had indeed been followed, to inform her questions for the MP. Unfortunately, even the follow-up questions, such as "Was there adequate public participation?", only gave the lawmaker a free hand. Proper preparation for the interview would have established not only when the public participation had been undertaken, but also which groups had provided feedback, what feedback they had given, and whether any of it had been taken into account. A little research would have, for example, brought up an article breaking down the then-proposed law and a commentary pointing out the inherent dangers of the Bill. A prime-time television interview should address the issues at hand, rather than wasting time on basic information that every journalist and citizen should already know.

More importantly, the media must play its civic role of informing and enlightening the citizens more aggressively, so that they are not caught flat-footed, like has happened with the signing of the new laws.

Readers Have Their Say

The Nation's quality has declined

As a loyal and long-time reader of the Nation publications, I write this with deep concern and disappointment. The quality of editing and headline writing has noticeably declined, and it is becoming difficult to ignore.

Last Saturday, October 4, 2025, the Saturday Magazine carried several glaring grammatical errors—something that, sadly, seems to be turning into a pattern. Even more frustrating was the choice of headlines: each was framed as a question. It left me wondering, Has the Nation surrendered its editorial rigour?

This carelessness not only undermines the professionalism we've come to expect from Nation Media Group but also chips away at the public trust the paper has built over decades. I urge you to look into this matter and engage the editors responsible to restore the high standards that once set the Nation apart.

-Diana Atieno

We need to develop unauthorised biographies

It was a great pleasure to read your Public Editor's column (Why are journalists missing the boat as memoirs rule the day?). It should give not just journalists, but all of society, pause about how we construct public/personal narratives that make the first draft of history. Your column channelled my frustration into something useful: the need for the development of unauthorised biographies, which would be judged on the strength of their depth of research, analytical nous, and journalistic flair. I was humbled to read Les & Tamara Payne's 'The Dead are Arising: The Life of Malcolm X', which puts flesh on many of the bones of Alex Haley's 'The Autobiography of Malcolm X'.

-Kwamchetsi Makokha

Journalists have failed the country

You are right. Many prominent Kenyan personalities have died, leaving no memoirs, biographies, or autobiographies. Think of Charles Njonjo, a man who strode over Kenya's justice system like a colossus. As Attorney General, Njonjo was the law. Where is his biography?

Or JM Kariuki. Where is his biography 50 years after he was assassinated? Or Pio Gama Pinto? Or Charles Rubia, the first African mayor of Nairobi City. Before Rubia, the mayor of Nairobi was an Israeli, one Israel Sommen. Other mayors followed Rubia: Margaret Kenyatta, Isaac Lugonzo, Andrew Ngumba et al. Lost to history.

On the national stage, where are the biographies of Jaramogi Oginga Odinga or Masinde Muliro? Lawrence Sagini, Gikonyo Kiano, Jackson Angaine, Paul Ngei and many others?

You are right. We journalists have failed the country. Keep up the good work of afflicting our consciences.

-Kamau Kaniaru

Where I disagree with Gaiitho

In his article in the Tuesday Daily Nation, Mr Macharia Gaiitho correctly upbraided the Nyeri Governor, Mutahi Kahiga, following his ungentlemanly negative remarks touching on the death of Raila Odinga. We did not expect Kahiga to behave this foolishly. Now, in the heat of his arguments, Gaiitho said, Central Kenya residents have a sense of entitlement. I beg to differ to some extent. The national budget is the determinant of the resources that will go to all parts of Kenya. In another line, Gaiitho said that there are those determined to marginalise the Mount Kenya region. I am not sure about that.

-Githuku Mungai

Let us not legislate silence and call it safety. Let us negotiate with citizens, not just for them



Frank Molla | Technology

Cybercrime law missed the bigger picture

There has been a lot of uproar following the signing of the Kenya Cybercrime Bill 2025. Part of the concern is that it was quietly signed into law during a period of national mourning, after the death of former Prime Minister Raila Odinga. Many have called the new law a distraction.

However, I see something deeper; a missed opportunity to engage citizens as co-authors of digital dignity. Let's start with the basics. What is cybercrime in everyday language or to a common mwananchi? Cybercrime refers to any harmful act committed using a phone, computer, or online platform. Think of it as digital misbehaviour with real-world consequences. For instance, if you steal someone's identity or passwords, send threatening or abusive messages, spread false information to damage someone's reputation, take over someone's SIM card to access their bank account, or trick people into giving up private information (which is also called phishing or vishing).

These are not just technology problems; they are trust problems. So what does the Act actually say? It has introduced harsh penalties and broad powers. Here is what the new law covers. First, cyber harassment, which is using texts, e-mails, or social media to repeatedly harm, intimidate, or emotionally distress someone. It is like throwing stones from behind a screen. You do not see the bruises, but they land. Every cruel message, every public shaming, every silent punishment is a stone. Offenders risk a penalty of up to 10 years in prison or a fine of up to Sh20 million.

Second is phishing and vishing. Phishing, as noted above, is tricking someone online (through email or message) to give up private information. Vishing, on the other hand, is the same trick but done through voice calls. Imagine someone casting a fishing line into your inbox or phone call. The bait looks real, for example, a bank alert, a job offer, but the hook is hidden. Once you bite, they steal your passwords and money. For this, one faces a penalty of up to two years in prison or a fine of Sh200,000.

Third is SIM swap fraud. This is when someone tricks your mobile provider into giving them control of your phone number so they can access your bank, apps, or messages. It is like someone stealing your house keys not by breaking in, but by convincing the security guard they are you. Once inside, your digital life is theirs. The penalty for this is up to two years in prison or a Sh200,000 fine.

Fourth is website shutdowns. The government can block websites or apps that promote terrorism, child abuse, or religious extremism. Fifth is content removal. The courts can order harmful content to be deleted from devices or platforms.

Perhaps you want to ask if this is about cybersecurity. Not entirely. While it includes technical protections, the Act leans more toward behavioural control than system security. It is less about protecting your data and more about regulating what you say and how you say it online.

This is where negotiation matters. What could have been was a negotiated approach using A.M.A.Z.E (Ask, Mirror, Align, Zone, Explore).

Let us not legislate silence and call it safety. Let us negotiate with citizens, not just for them.

Mr Molla is Managing Director, MDP Afric

Rethink move to deny learners certificates

The move by the Kenya National Examination Council (KneC) not to issue certificates to learners in Grade six and Grade nine who have sat their Kenya Primary School Education Assessment (KPSEA) and Kenya Junior Secondary Education Assessment (KJSEA) exams respectively raises pertinent questions which should be critically examined.

KneC has announced that instead of the certificates, learners who have sat for KPSEA will be issued with transition reports while those who sat for KJSEA will get transcripts, both documents showing how they fared in the learning areas assessed, without assigning grades. This is a clear break from the past when learners

Indeed, learning is a journey where every milestone matters



Vivere Nandiemo | Education

were awarded a certificate after sitting the Kenya Certificate of Primary Education (KCPE) at the end of their primary education. Apparently, the KCPE certificate was

included in the education system with a purpose. Indeed, the certificate became one of the important documents for Kenyan citizens and is a requisite requirement for job and training opportunities in both public and private sectors.

Now, the learners will have to wait up to the end of the basic education cycle in grade 12 for them to receive a certificate. According to the exam body, the move is part of the broader aim to avoid the emphasis that has traditionally been placed on summative assessments, that often piled undue pressure on the learners and led to unhealthy competition in exams.

However, this move will deny the learners an opportunity to have a tangible document that will indicate they have graduated from one level of learning. Certifi-

cates play a critical role in the progress of a learner as it is a culmination of years of hard work and commitment. A certificate in essence is reward for a learner's determination and provides a sense of fulfilment and achievement. Indeed, learning is a journey where every milestone matters. A certificate is a crucial proof of progress.

Keeping the learners waiting up to Grade 12 for them to realise this achievement is to say the least quite unfair and retrogressive. Therefore, KneC must rethink the move to deny the Grade 6 and Grade 9 learners the all-important certificates.

Mr Nandiemo is a senior school teacher. vnandiemo@gmail.com

Letters

THE CUTTING EDGE by THE WATCHMAN

Send an e-mail to the watchman@ke.nationmedia.com or write to The Watchman, PO BOX 49010, Nairobi 00100

Overlapping roles • Since there is a robust Ethics and Anti-Corruption Commission, John Mukiri doesn't understand why, on August 28, President William Ruto signed a proclamation for the formation of a multiagency team to do pretty much the same job. "It's autocratic regimes that undermine institutions by creating parallel ones, only to consolidate their power." His contact is mukirijohn57@gmail.com.

ODM's soul • The late founding ODM party leader, Raila Odinga, must be turning in his grave this early, as politicians try to turn it into a regional entity, while he believed in having a national outfit, says Dave Tumbula. "Secretary-General Edwin Sifuna is quite right that Raila had not ruled out ODM's fielding of a presidential candidate in the 2027 polls. Ejecting Sifuna would wreck Raila's legacy."

KU's grip on top • Kenyatta University (KU), being voted the top institution of higher learning in the country for the second year in a row, has thrilled Chris Kiriba, an alumnus. Says he: "There are many parameters used in these rankings. Don't sleep on your laurels!" KU, he explains, wouldn't be anywhere near the top 10 universities if it didn't deal with its shortcomings. His contact is chriskiriba14@gmail.com.

Traffic hazard • Traders have encroached on the road to Kenyatta Market in Nairobi creating an eyesore and a potential traffic hazard, says David Jasondu. "They have occupied half of the road and blocked access to Mbagathi District Hospital, which is risky in the event of emergencies. The place is also quite dirty. Why can't the city authorities remove these traders and restore order?" His email is jasondu19@yahoo.com.

TV rights • After the World Athletics Championships in Tokyo last month, Carol Maina says, she was happy that Athletics Kenya feted the Kenyan stars for their excellent performances. "The Sports ministry and Athletics Kenya should acquire TV rights for more Kenyans to watch big events. We're very grateful to NTV for screening some international competitions live." Her contact is carshima2000@yahoo.com. Have a useful day, won't you!

LETTERS

Youth must lead by voting wisely

For years, young people have been told they are the leaders of tomorrow – a tomorrow that never seems to come. This belief has bred frustration and apathy towards elections. Yet, leadership is not limited to holding office. By voting for ethical and visionary leaders, the youth can form a powerful leadership bloc that shapes Kenya's socio-economic future. Just as the youth once fought colonialism, today's generation must use constitutional tools – the ballot and their voice – to fight poor governance and tribal politics. The first step is to vote, resist manipulation, and think beyond short-term gains.

Muriithi King'au, Laikipia

Leaders must empower young people

In Nairobi, many youths are increasingly being used by politicians as tools for personal gain, especially during rallies and protests. Desperate for quick money or jobs, some young people are lured into political chaos, risking their futures and safety. This exploitation reflects the growing unemployment and frustration among the city's youth. Leaders must invest in empowerment, not manipulation—creating opportunities that give young people hope, dignity, and a real voice in shaping Nairobi's political and economic future.

Verone Erastus Jadolo, Nairobi

Where is the saved exam money?

The pioneer CBE candidates are already sitting their exams in preparation to join senior high school early next year. Grade Six learners have completed theirs and will soon join junior high, while Form Four candidates are on their final lap. It is true that exam papers are now being collected from various containers and taken to different centres without escort – a first in Kenya's history. This shows that cutting costs is indeed possible. The question, however, is: where is the money saved from these reduced expenses going?

Joseph Kioko Makuu, Nairobi

Arrogance has consequences

Elwin Ter Horst's case should serve as a reminder that respect for others is paramount. The Dutchman's arrogant and disrespectful behaviour towards authorities at the Diani Police Station was uncalled for. Despite his later attempts to apologise, it was too late – the wheels of justice were already in motion. The legal grounds for his deportation due to an expired visa were clear, and his conduct only strengthened the case for swift action. For a tourist who once felt entitled to berate local law enforcement, the threat of expulsion became the ultimate humiliation.

Edwin Kariuki, Mombasa

East Africa's slide toward despotism

It is increasingly clear that East Africa risks sliding back to the days of despotic rule. In Tanzania, the current president has barred opposition leaders from participating in the presidential elections. The situation is no different in Uganda, where opposition leader Kizza Besigye was abducted from Kenya and remains imprisoned as the country heads to the polls. Abductions, disappearances, and police brutality have become common across the three East African states. There is an urgent need for divine intervention to save the region from growing servitude and leaders' abuse of power.

Mathias Masinde, Bungoma

Mail your letters to: The Editor, Daily Nation, P.O. Box 49010, Nairobi 00100 or email mailbox@ke.nationmedia.com

TODAY IN HISTORY



October 31, 1968: President Jomo Kenyatta makes a point during the opening of the Chemelil Sugar Factory. With him (from left) are Agriculture minister Bruce McKenzie, Mrs Ngina Kenyatta, and Defence Minister Dr Njoroge Mungai. During the same function, President Kenyatta appealed to the Leader of the Opposition, Jaramogi Oginga Odinga, to return to Kanu. COMPILED BY MARIA WAMBUA

LETTER OF THE DAY

Mr President, Kenya needs accountability

The announcement of plans to introduce an Infrastructure Fund to construct 10,000 kilometres of new roads has reignited debate among Kenyans.

On the surface, it sounds visionary – who would oppose better infrastructure and economic growth? But beneath the applause lies a deeper concern: who will pay for it, and where will the money go?

The President has many advisers, yet one wonders whether they speak truth to power or simply echo what he wants to hear. If they truly felt the nation's

economic pulse, they would tell him that Kenyans – especially the middle class – are stretched to the limit. Every new levy, from housing to health and pension contributions, has fallen squarely on the shoulders of the salaried. Now, with this proposed Infrastructure Fund, the fear is that history will repeat itself. But taxation is not the real issue – accountability is. Kenya's tragedy is not the lack of money but the mismanagement of what we already have. Year after year, Auditor-General reports reveal billions lost to inflated contracts,

ghost projects, and procurement loopholes, yet the culprits go unpunished. Before creating new funds, the government must fix the systems that leak the old ones and confront corruption not with speeches but with prosecutions.

If President Ruto is sincere about building 10,000 kilometres of roads, he must first build a foundation of trust. Let his administration demonstrate, transparently and consistently, how existing funds are used. Kenya does not need another fund; it needs financial discipline. Roads are im-

portant, but so are hospitals without medicine, schools without books, and farmers without affordable fertiliser.

Mr President, Kenyans have given enough. What they now demand is assurance – that every shilling works for them, not against them. Your legacy will not be measured by how many roads you build, but by how many systems you fix.

Align accountability with ambition, and you will find all the resources you need to transform this nation.

Charles Wanjohi, Nairobi





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NATIONAL AGRICULTURAL VALUE CHAIN DEVELOPMENT PROJECT (NAVCDP) Kiambu County Project Coordination Unit (CPCU)

P.o. Box 2344-0900 Kiambu
Email: navcdpkiambu@gmail.com

Request For Bids -Open Tender

1. The Government of Kenya has received funding from World Bank towards the NATIONAL AGRICULTURAL VALUE CHAIN DEVELOPMENT PROJECT (NAVCDP). The project development objective (PDO) is "to increase Market Participation and Value Addition for Targeted Farmers in select Value Chains in Project areas". The County Government of Kiambu, an implementing agency of the project, hereby invites interested and eligible bidders to express interest for the assignment listed below:

Reference Number	Category	Tender Name	Bid Guarantee	Pre-bid meeting prospective bidders shall meet at the respective sites as scheduled
Tender No: KE-KIAMBU COUNTY- 492369-CW-RFB	citizen	Rehabilitation and Expansion of Kiruiru Irrigation Project in Nyanduma Ward, Lari Sub County, Kiambu County	Ksh. 1,000,000.00	7 th November 2025 At 10.00am – 3.00pm
Tender No: KE-KIAMBU COUNTY-494940-GO-RFB	women	Supply, Delivery, Installation, Testing, Training and Commissioning of Milk Pasteurization Line for Mang'u Progressive Dairy Co-Operative Society Limited	Ksh. 650,000.00	6 th November 2025 At 10.00am – 3.00pm
Tender No: KE-KIAMBU COUNTY-508068-CW-RFB	Youth	Construction and Expansion of Nyamuku Irrigation Project in Mang'u ward – Gatundu North sub county, Kiambu County	Ksh. 650,000.00	6 th November 2025 At 10.00am – 3.00pm

- Tender conditions are contained in the standard tender document. And shall be downloaded free of charge via www.tenders.go.ke or www.kiambu.go.ke.
- Complete tender document original and copy shall be Submitted **Manually** and deposited at a tender Box located at **Kiambu County Headquarters in Kiambu Town on or before 14th November 2025 at 12.00 Noon**. Electronic bidding will not be permitted. Late bids will be rejected. Tenders will be opened immediately thereafter in the presence of bidders or their representatives who may choose to attend.

CHIEF OFFICER
CROP PRODUCTION, IRRIGATION AND MARKETING
COUNTY GOVERNMENT OF KIAMBU
P.O. Box 2344-00900 KIAMBU

CARBACID INVESTMENTS plc

AUDITED GROUP RESULTS FOR THE YEAR ENDED 31ST JULY 2025

(Full Report and Financial Statements can be accessed on the Website www.carbacid.com)

The Directors of Carbacid Investments plc are pleased to announce the results for the year ended 31st July 2025.

Summarised consolidated income statement

	12 months to 31 July 2025 Shs '000	12 months to 31 July 2024 Shs '000
Turnover	2,099,850	2,066,315
Operating profit	1,357,825	1,219,520
Other Income	322,516	354,492
Administrative Expenses	(444,988)	(371,054)
Fair value (loss)/gain on investment property	-	(4,860)
Revaluation of equity investments	121,234	(31,224)
Finance costs	(67,823)	(43,116)
Profit before taxation	1,288,564	1,123,758
Taxation charge	(285,650)	(280,484)
Net Profit After Tax	1,002,914	843,274
Deficit on revaluation of plant & equipment	-	-
Deferred income tax relating to items that will not be reclassified	-	(9,563)
Other comprehensive loss, net of tax	-	-
Total other comprehensive income for the year	1,002,914	806,450
Earnings per share – Basic & Diluted	Shs 3.94	Shs 3.31

Summarised consolidated statement of financial position

	As at 31 July 2025 Shs '000	As at 31 July 2024 Shs '000
ASSETS		
Non Current Assets		
Property, plant and equipment	2,221,789	1,963,988
Investment property	222,900	145,894
Intangible Assets	3,716	1,853
Right of use asset / Prepaid operating lease rentals	51,227	51,516
Financial Assets	2,299,848	2,293,590
	4,799,480	4,456,841
Working Capital		
Current assets	1,868,205	1,821,482
Current liabilities	(634,502)	(670,741)
Net working capital	1,233,703	1,150,741
Total net assets	6,033,183	5,607,582
EQUITY AND LIABILITIES		
Share Capital and Reserves		
Share capital	254,852	254,852
Share premium	27	27
Revaluation surplus	(20,943)	10,798
Retained earnings	4,907,658	4,306,251
	5,141,594	4,571,928
Non current liabilities		
Borrowings	500,554	655,496
Deferred income taxes	391,035	380,158
Total equity and liabilities	6,033,183	5,607,582

Summarised consolidated statement of cash flows

	12 months to 31 July 2025 Shs '000	12 months to 31 July 2024 Shs '000
Balance at 1 August 2024	524,882	117,454
Net cash generated from operating activities	920,173	861,477
Net cash used in investing activities	(853,285)	(591,656)
Cash used in payment of Dividends	(417,891)	(420,637)
Net cash generated from financing activities	(55,303)	558,244
Balance at 31 July 2025	118,576	524,882

Summarised consolidated statement of changes in equity for the year ended 31 July 2025

	Share Capital Shs '000	Share Premium Shs '000	Revaluation Surplus Shs '000	Revenue Reserves Shs '000	Total Shs '000
As at 1 August 2024	254,852	27	10,798	4,306,251	4,571,928
Net Profit for the period	-	-	-	1,002,914	1,002,914
Surplus on revaluation, net of tax	-	-	(31,741)	31,741	-
Final Dividend Paid	-	-	-	(433,248)	(433,248)
As at 31 July 2025	254,852	27	(20,943)	4,907,658	5,141,594

Results for the year ended 31 July 2025.

The Group achieved a 1.6% increase in turnover in its core business, reaching KSh 2,100 million (2024: KSh 2,066 million). This modest growth was mainly driven by rising demand in non-traditional markets such as South Africa, Namibia, Botswana, Zimbabwe and Malawi. However, the appreciation of the Kenyan Shilling against the US Dollar dampened growth when measured in local currency terms. Gross margin improved from 59% to 65%, supported by enhanced operational efficiency, particularly from lower power costs following major investments in solar energy infrastructure. Although fuel prices were generally lower during the year, there was a marked increase in the final quarter. The Nairobi Securities Exchange (NSE) and Dar-es-Salaam Stock Exchange (DSE) maintained their recovery trends, positively influencing the Group's investment portfolio. As a result, the Group recorded unrealized gains of KSh 65 million on NSE-listed equities and KSh 52 million on DSE-listed equities. In addition, dividend income increased compared to the prior year, reflecting stronger market performance. The Group's earnings per share increased from Shs 3.31 to Shs 3.94.

Dividends

The Directors have proposed a final dividend of KSh 2.00 per share (2024: KSh 1.70 per share), amounting to a total of KSh 509,703,970 (2024: KSh 433,248,375). The dividend is to be paid to shareholders on record as of the close of business on 26th November 2025 and will be payable on or around 18th December 2025.

Closure of register

Notice is hereby given that the Register of Members will be closed on 26th November 2025 for the purpose of preparation of a dividend list. Documents for registration, which should be received by 4.30 p.m., on 26th November 2025, may be hand delivered or posted to the Registered Office at the following address: C & R Group, IKM Place, Tower B, 1st Floor, 5th Ngong Avenue, off Bishops Road P.O. Box 8484-00100, GPO, Nairobi.

Financial Statements

In accordance with the Company's Articles of Association, a copy of the Report and Financial Statements for the year ended 31 July 2025 may be viewed and/or downloaded from the Company's website (www.carbacid.com). The Annual Report and Financial Statements may also be obtained from the Registered Office, ALN House, Eldama Ravine Close, off Eldama Ravine Road, Westlands.

Annual General Meeting

The Annual General Meeting of the Company will be held in a virtual format via electronic means at 10.00 am on Thursday 18th December 2025. Log in details will be announced in due course.

By Order of the Board,
C Nyukuri, CPS (K)
Secretary,
Carbacid Investments plc
30-Oct-25

These results are an extract from the consolidated financial statements of Carbacid Investments plc for the year ended 31 July 2025, as audited by RSM Eastern Africa LLP, and on which an unqualified opinion has been issued.

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REPUBLIC OF KENYA

COUNTY ASSEMBLY OF EMBU
THIRD ASSEMBLY-FOURTH SESSION
In the Matter of consideration by the County Assembly of Embu - Embu County Government Annual Development Plan FY -2026/2027

PUBLIC HEARINGS /SUBMISSION OF MEMORANDA

The County Assembly has received the Embu County Government Annual Development Plan (ADP) for the Financial Year 2026/2027, prepared by the County Executive pursuant to Article 220(2) of the Constitution of Kenya, 2010 and Section 126 of the Public Finance Management Cap 412A, for consideration and approval.

The County Assembly is mandated to approve county development plans in accordance with the provisions of Article 185(4) of the Constitution of Kenya and Section 8(1)(e) of the County Governments Act, 2012.

In line with the above legal provisions and in compliance with Article 196 of the Constitution of Kenya, the County Assembly of Embu through the Budget and Appropriations Committee, invites interested members of the public to submit their views and representations on the Embu County Government Annual Development Plan for FY 2026/2027. Submissions may be made orally during the public hearings or through written memoranda.

Written memoranda may be:

- Posted to the Clerk of the County Assembly, P.O. Box 140-60100, Embu;
- Hand-delivered to the Office of the Clerk, County Assembly of Embu Offices (Opposite Faith House); or
- Emailed to: countyassemblyofembu@gmail.com

All submissions should be received on or before **Friday, 14th November, 2025**.

Public hearings will be conducted at the venues, dates, and times indicated below:

WARD	VENUE	DATE	TIME
Kyeni North	St. Lukes Rukuriri Catholic Church	12 th November, 2025	9.00 AM-1.00 PM
Runyenjes Central	Gitare Vocational Training Centre	12 th November, 2025	2.00 PM- 5.00 PM
Kiambere	Kiambere Chief's Camp	12 th November, 2025	9.00 AM-1.00 PM
Mavuria	Kiritiri CDF Hall	12 th November, 2025	2.00 PM- 5.00 PM
Nginda	Kathangariri AIPCA Church	12 th November, 2025	9.00 AM-1.00 PM
Ruguru- Ngandori	Manyatta Market	12 th November, 2025	2.00 PM- 5.00 PM
Muminji	Kathanje Polytechnic	12 th November, 2025	9.00 AM-1.00 PM
Nthawa	Siakago CDF Hall	12 th November, 2025	2.00 PM- 5.00 PM
Kagaari South	Ugweri Deliverance Church	13 th November, 2025	9.00 AM-1.00 PM
Kyeni South	Kathanjuri Social Hall	13 th November, 2025	2.00 PM- 5.00 PM
Kirimari	Dallas Community Hall	13 th November, 2025	9.00 AM-1.00 PM
Mbeti North	Gitituri Social Hall	13 th November, 2025	2.00 PM- 5.00 PM
Makima	Makima Social Hall	13 th November, 2025	9.00 AM-1.00 PM
Mbeti South	Rwika Social Hall	13 th November, 2025	2.00 PM- 5.00 PM
Evuore	Ishara Social Hall	13 th November, 2025	9.00 AM-1.00 PM
Kithimu Ward	Kithimu Primary School Grounds	14 th November, 2025	9.00 AM-1.00 PM
Gaturi South	Karingari Market	14 th November, 2025	2.00 PM- 5.00 PM
Kagaari North	Mukuuri Market	14 th November, 2025	9.00 AM-1.00 PM
Gaturi North	Muchagori ACK Church	14 th November, 2025	2.00 PM- 5.00 PM
Mwea	Karaba Youth Empowerment Centre	14 th November, 2025	9.00 AM-1.00 PM

Copies of the Embu County Government Annual Integrated Development Plan FY -2026/2027 can be accessed from the County Assembly of Embu website: <https://www.embuassembly.go.ke/downloads/>

Jim G. Kauma, Clerk
County Assembly of Embu

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County News



Homa Bay KMPDU opposes transfer of medical workers **P.26**

Nandi Voter wants seat declared vacant after Mosop MP 'vanishes' **P.26**

Nairobi Built in the '40s, Makongeni is home to generations of families linked to the transport sector

State pledges to protect former railway staff in evictions tussle

The stalemate involves retired workers and their dependants who continue to occupy the houses decades after leaving service

BY SAMMY KIMATU

The government has pledged to protect the welfare of former Kenya Railways employees and their families occupying staff houses in Nairobi's Makongeni Estate, even as plans to redevelop the property under the Affordable Housing Programme gather pace.

A lasting agreement is yet to be reached between the Kenya Railways Pensioners Scheme and the State over the relocation of tenants living in the old railway quarters in Makongeni, Makadara Constituency, and other Kenya Railways estates across Nairobi.

The stalemate, which has persisted for years, involves retired workers and their dependants who continue to occupy the houses decades after leaving service. Many say they have not received their full pension benefits, delaying their relocation to make way for redevelopment.

During a stakeholders' meeting in Nairobi yesterday, Makadara Deputy County Commissioner Philip Koima acknowledged the sensitivity of the issue, saying many of the families have deep historical and emotional ties to Makongeni, one of the city's oldest housing estates.

Built in the 1940s to house railway workers under the colonial administration, Makongeni remains home to generations of families linked to the transport sector.

Mr Koima said the government recognises the contribution of the retired workers and is committed to ensuring their welfare is safeguarded even as the land is earmarked for redevelopment.

"Some of the current occupants are not the original employees but their children and grandchildren who were born and raised here. Evicting them without proper consultation would be unfair and could create social tension," he said.

The administrator stressed that no



resident would be forced out before an amicable solution is reached, adding that dialogue remains the government's preferred approach.

"These pensioners gave their best years in service to this country. It would be unjust to relocate them or their families without first addressing the issue of unpaid pension arrears," he added.

Mr Koima revealed that the government plans to hand over the Makongeni Estate to developers under President William Ruto's Affordable Housing Programme.

The project aims to replace the ageing staff quarters with modern, high-density residential blocks featuring improved infrastructure, sanitation, and utilities.

Once complete, the new estate is expected to accommodate more families while promoting efficient land use in line with Nairobi's urban renewal strategy.

The initiative forms part of President Ruto's broader agenda to reduce the country's housing deficit by delivering thousands of affordable units annually.

According to Mr Koima, the government intends to prioritise the Kenya

A building under construction in Nairobi's Makongeni Estate on July 12, 2019. A plan is underway to put up affordable housing units in the area. FILE PHOTO: DAILY NATION

Railways pensioners and their families once construction is completed.

"After their pension dues are settled, they will be given first priority to acquire the new units. The rent-to-own model will allow them to pay gradually while living in the houses," he explained.

During the meeting, it was agreed that the pensioners' arrears would be paid in instalments to ease the financial strain on the Kenya Railways Pension Scheme, which has faced liquidity challenges in recent years. The phased payment plan is expected to offer relief to retirees while allowing the scheme to stabilise its cash flow.

Mr Koima said the government is working closely with the Ministry of Lands, the State Department for Housing, and the Kenya Railways Pensioners Scheme to ensure a coordinated and transparent process.

"We are committed to ensuring that every affected family is treated with dignity. The aim is not to displace but to transform Makongeni into a modern residential area that benefits both the government and the long-serving employees who built this country's transport system," the official said.

IN NUMBERS

139

The size of Makongeni Estate in acres. The residential area has been earmarked for the development of affordable housing units.

1940s

Period when Makongeni Estate, Nairobi, was built. It sits on prime land owned by the Kenya Railways Corporation.

A section of the residents welcomed the government's assurances but expressed frustration over the slow pace of pension disbursements.

They appealed to relevant authorities to fast-track the payments to enable them to plan for relocation or apply for the new houses.

Makongeni Estate, located near Nairobi's Central Business District, sits on prime land owned by Kenya Railways. Its proximity to major transport corridors such as the Nairobi Railway Station and the Green Park Bus Terminus has in recent years attracted strong interest from property developers.

The redevelopment of Makongeni is expected to transform the area into a key component of Nairobi's affordable housing blueprint and serve as a model for similar projects on public land occupied by retired civil servants and parastatal employees.

Stakeholders are expected to reconvene in the coming weeks to review progress and finalise timelines for compensation and relocation.

Until a final agreement is reached, hundreds of families in Makongeni and other Kenya Railways settlements will continue to wait — hopeful that justice, fairness, and the promise of a new home will finally be realised.

skimatu@ke.nationmedia.com

Mombasa

Concern as rains worsen garbage menace

BY MISHI GONGO

Piles of uncollected garbage across Mombasa have heightened health concerns as heavy rains wash waste from illegal dumpsites into residential areas, raising fears of waterborne disease outbreaks.

Kenya's main port city has long struggled with poor waste management despite numerous clean-up drives. Heaps of rubbish remain a common sight in Kisauni, Likoni, Kongowea and Changamwe, often clogging drainage systems and worsening floods during rains.

The Office of the Director-General for Health has warned that floodwaters mixed with solid waste create breeding grounds for diseases such as cholera and typhoid, particularly in low-lying coastal areas.

"People are advised to avoid wading through floodwaters, clear their drainage systems and maintain high hygiene standards," said Acting Director-General for Health, Dr Kamene Kimenyi.

Environment and Water Executive Kibibi Abdallah said the county had stepped up cleaning efforts to mitigate flooding and health risks. The county recently rolled out a three-month pilot project engaging 500 youth in waste collection across estates using 41 tuk-tuks in partnership with community-based organisations.

The youth will collect garbage from homes and deliver it to designated transfer sites for disposal.

Mombasa produces about 1,200 tonnes of waste daily, of which only 60 per cent is properly collected, according to county data. The rest ends up in drains, open fields or the ocean, endangering public health and marine life.

County News

KMPDU opposes transfer of medical workers

BY GEORGE ODIWUOR

The Kenya Medical Practitioners, Pharmacists and Dentists Union (KMPDU) Nyanza Branch wants the devolved government of Homa Bay to withdraw the "illegal" transfer and redeployment of health workers.

Branch KMPDU Secretary Aggrey Orwenyo Nyabuti said the redeployment of the 262 workers is politically-motivated and lacks the objective of improving healthcare.

In a letter to Homa Bay County Secretary Bernard Muok, Dr Orwenyo said the directive would lead to a reduction in patients' confidence and demoralise medical professionals.

"We demand that you immediately withdraw the redeployment and transfer directive and accord patients and health professionals the respect, care and services they deserve," Dr Orwenyo said.

According to the union, the transfers are discriminatory.

The county government moved at least 262 medical staff to new stations and reassigned others new duties through an October 22 letter to the head of medical services.

In the letter copied to sub-county medical officers, Prof Muok said the directive was aimed at realigning public health and medical services.

"The Department of Public Health and Medical Services seeks to optimise its human resources in order to improve services. This will entail integration of services and realignment of roles for technical staff," he said in the letter.

He added that changes were necessitated by the establishment of the Directorates for Medical Services and Public Health.

He explained that to make the two directorates operational, each would be served by a director reporting to the respective chief officer.

Prof Muok said the changes came as a result of withdrawal of donor funds, especially after the United States government scaled down support to the health department which he added led to the dismissal of many technical workers.

"It has been necessary to review the scope of responsibilities with a view of eliminating duplication and to optimise available skills in the county and sub-county management teams," the country secretary added.

Counties at pains to explain rising pending bills

BY DAVID MUCHUI AND MWANGI NDIRANGU

When Tharaka-Nithi Governor Muthomi Njuki appeared before the Senate County Public Accounts Committee in June, he was at pains to explain why his administration owed contractors and suppliers money for deals signed a decade ago.

Among the suppliers cited was Sofia Enterprises, which was contracted to supply food to Chuka Hospital in March 2014.

The supplier had four invoices totalling Sh600,000, which remained unpaid.

"Why would a county government keep holding money belonging to a small entity that supplied food? What verification are you doing for the supply of food 10 years later?" Committee chairman Moses Kajwang asked.

According to the Controller of Budget review report for 2024/25, county government pending bills older than three

years amounted to Sh85.42 billion, accounting for 48 per cent of outstanding bills as at June 30.

"Laikipia County owes me Sh12 million for what I supplied 12 years ago. I am at a point where the mention of pending bills gives me nausea," said a Nanyuki-based businessperson who did not want to be named.

Another trader said he had been pursuing his Sh2.4million for four years. To minimise losses, he has taken the decision to

provide his services to the government on cash terms only since even banks no longer honour local purchase orders issued by the Laikipia devolved government.

Governor Njuki said the pending bills were a result of missing delivery reports from the hospital. He also blamed court cases.

When pressed, however, Mr Njuki could not tell if Sofia Enterprises' bill was subject of a legal dispute.

"We are in a catch-22 situation.

In some of the cases, we are directed to pay without documentation. We cannot pay until all documents are available, yet the bills cannot be retired as suppliers are still making claims," he said.

According to the Public Finance Management Act, pending bills must be paid on a first-in, first-out basis. The Controller of Budget requires counties to account for the payment of old pending bills before settling new ones.

Women honour Mama Ngina Kenyatta's security legacy



Kristina Kenyatta-Pratt (centre) and Ushiriki Wema Foundation chairperson Tessie Musalia (right) join retired women in security during the "Stara ya Wazee" event at Ulizi Sports Complex, Lang'ata, Nairobi, yesterday. Ms Kenyatta-Pratt received an award on behalf of Mama Ngina Kenyatta for championing women's inclusion in the security sector during Mzee Jomo Kenyatta's presidency. DENNIS ONSONGO | NATION

KPA records Sh1.2m rise in customs tax earnings at port

KISUMU • The Kenya Ports Authority (KPA) recorded a Sh1.2 million increase in customs tax collection at Kisumu port in the 2024/25 financial year. According to the Kenya Revenue Authority (KRA), the customs tax collection at the port increased from Sh1.9 million in the previous fiscal year to Sh3.1 million. KRA Western Regional Head, Dominic Kingara, said the trade volume for the 2024/25 financial year also rose to Sh107 million, compared to the previous financial year which was Sh35 million. "The items traded included petroleum and fertiliser," he said. Elizabeth Ojina

Nandi According to petition, Mosop lawmaker has not appeared in the House for two years

Voter wants seat declared vacant after MP 'vanishes'

Abraham Kirwa is said to be outside the country receiving medical treatment

BY JOSEPH WANGUI

Mosop constituency in Nandi County has had no voice in the National Assembly for more than two years.

Area MP Abraham Kirwa has been absent, reportedly abroad for treatment. Mr Kirwa does not participate in debates, vote or participate in constituency engagements.

Now, a voter has gone to court demanding that the seat be declared vacant by National Assembly Speaker Moses Wetang'ula.

Mr Timothy Tororey filed a petition at the Constitutional and Human Rights Division of the High Court, demanding action over a "grave democratic injustice".

"The inaction or omission by the Speaker to declare the Mo-

sop constituency seat vacant - despite the manifest and continuing absence of its member - amounts to a constitutional failure," Mr Tororey states in the petition.

"The people of Mosop are political orphans - unrepresented, unheard and unseen in the national forum where their interests ought to be articulated".

Mr Tororey says his MP has vanished but Mr Wetang'ula "refuses" to declare the Mosop seat vacant.

Mr Kirwa's long absence means Mosop has missed critical legislative debates and decisions, including budget allocations and oversight functions - the duties MPs are constitutionally mandated to perform, the petitioner says.

"Parliamentary decisions affecting national revenue allocation, oversight of the Execu-

The Speaker's omission has effectively denied the people of Mosop their right to representation and participation in the legislative process

Timothy Tororey, petitioner



tive and passage of laws have occurred without Mosop's voice or vote. The people have been rendered invisible in the national legislative process," he continues.

According to Mr Tororey, Mosop residents have been left without recourse as development projects stall and their concerns go unaddressed in the House.

The petition is pegged on Article 103(1)(b)-(c) of the Constitution, which states that an MP's seat becomes vacant if its hold-

er misses eight consecutive sittings without written permission from the Speaker.

Mr Tororey says the constitutional safeguard was intended to protect representation and ensure every constituency remains effectively present in Parliament through its representative.

"It was never designed to permit indefinite absenteeism under the guise of prolonged permission or silence from the Speaker," says Mr Tororey, arguing that Mr Kirwa's two-year absence far exceeds the threshold and renders his occupation of office unlawful.

"The Speaker's inaction violates the Constitution," the petition says, adding that permission for absence cannot be a blank cheque for indefinite disappearance.

He also accuses Mr Wetang'ula of abdicating his constitutional duty under Article 103(5) to declare vacancies when MPs fail to meet attendance requirements.

"The Speaker's omission has effectively denied the people of

Mosop their right to representation and participation in the legislative process," the court papers add.

"As a result, Mosop has suffered democratic exclusion".

Mr Tororey's petition seeks several orders from the court, including a declaration that the lawmaker's absence violates the Constitution and a directive compelling the Speaker to declare the seat vacant.

He also wants the Independent Electoral and Boundaries Commission to be ordered to conduct a by-election in the constituency.

Mr Wetang'ula and Mr Kirwa are yet to respond to the suit. Standing Orders 260 require the Clerk of the National Assembly to monitor attendance and notify the Speaker. The High Court is expected to hear the case urgently, given its constitutional significance, with the first mention scheduled for December 1.

If successful, Mosop could see a by-election early next year.

kwangui@ke.nationmedia.com

International



RSF pledges probe as anger mounts over killings

EL-FASHER, THURSDAY

The leader of Sudan's paramilitary Rapid Support Forces (RSF) has ordered an investigation into violations committed by his soldiers during the capture of El-Fasher.

The announcement by Mohamed Hamdan Dagalo, known as Hemedti, came after escalating reports of mass civilian killings following the RSF takeover of the city in Darfur on Sunday.

The UN Security Council is to hold a meeting on Sudan, which is in its third year of civil war between the army and the paramilitary fighters.

The RSF leader spoke after international outrage about reports of mass killings in El-Fasher, documented by his fighters in social media videos.

Hemedti said he was sorry for the disaster that befell the people of El-Fasher and admitted there had been violations by his forces, which would be investigated by a committee that has arrived in the city.

The World Health Organization (WHO) says it is appalled and shocked by reports of nearly 500 civilians, including patients and their companions, being shot dead, at the last partially functioning hospital in El-Fasher.

The RSF denies allegations that the killings in El-Fasher are ethnically motivated and follow a pattern of paramilitaries targeting non-Arab populations.

Activists have also stepped up demands for global pressure on the UAE, which is accused of providing support to the RSF. The UAE denies this despite evidence presented in UN reports.

El-Fasher had been the army's last stronghold in Darfur and was captured by the RSF after an 18-month siege marked by starvation and bombardment.

The capture of the city splits the country, with the RSF now in control of most of Darfur and much of Kordofan and the army holding the capital, Khartoum, central and eastern regions.

The two rivals had been allies – coming to power together in a military coup in 2021 – but fell out over an internationally backed plan to move towards civilian rule. (BBC)

Jamaica bears the brunt of Hurricane Melissa



A drone view of flooding after Hurricane Melissa made landfall in St Elizabeth, Jamaica, on October 29, 2025. It also hit Cuba, Haiti and other Caribbean-island countries. PHOTO | REUTERS

Detente US leader orders military to resume testing of nuclear weapons

Meeting of Trump, Xi brings 'tactical truce'

Official says Chinese had a realistic set of expectations for the encounter

SEOUL, THURSDAY

US President Donald Trump hailed a meeting with China's Xi Jinping as "amazing" and "12" on a 10-point scale, but the agreement the two leaders reached appears to be no more than a fragile truce in a trade war with root causes still unresolved.

The framework announced on Thursday – that includes China resuming soybean purchases, suspending its rare earths export curbs for a year and the US lowering tariffs on China by 10 per cent – broadly rewinds ties to the status that existed before Trump's "Liberation Day" offensive triggered tit-for-tat escalation.

But the deal exposes the fundamental mismatch between what Washington wants and what Beijing is willing to offer. Absent from the talks were the big issues cited by Trump as he launched

his tariffs in April – China's industrial policies, manufacturing over-capacity and its export-led growth model.

"We are talking about de-escalation of the measures that both sides have taken since the start of the Trump administration in this kind of escalating trade war," said Emily Kilcrease, director at the Centre for a New American Security.

The outcome underscores the robustness of Xi's new approach to dealing with the US, which relies on a broad toolbox of measures like export controls, swiftly deployed in response to every move by the Trump.

An official briefed on the deliberations said the Chinese had a realistic set of expectations for this encounter – and those did not include a key reset of two-way ties.

They were nonetheless happy with Trump's tone and his framing of the meeting as a "G2", said the official, who declined to be named.

China sees this as a stepping stone to a bigger meeting where they can stabilise the relationship, the official added.

Given the simmering tensions, the very fact that both lead-

ers had a warm meeting – and agreed to two follow-up visits next year – offers multinationals caught in the middle a much needed reprieve, say experts.

Xi opened the talks, which took place ahead of the Asia-Pacific Economic Cooperation summit, by saying: "China's development and rejuvenation are not incompatible with President Trump's goal of 'Making America Great Again'."

He added that he is willing to work with Trump to "lay a solid

foundation for China-US ties and create a favourable environment for the development of both nations".

Trump emerged from the encounter glowing, chit-chatting and leaning into Xi as both left the venue, later calling him the "great leader of a great country", and saying that is how two global superpowers should deal with each other.

Meanwhile, Trump ordered the US military to resume testing nuclear weapons after a gap of 33 years, minutes before the meeting with Xi.

Trump made the announcement on Truth Social while aboard Marine One helicopter flying to meet Xi for a trade negotiating session in Busan, South Korea. He said he was instructing the Pentagon to test the nuclear arsenal on an "equal basis" with other powers.

"Because of other countries testing programmes, I have instructed the Department of War to start testing our nuclear weapons on an equal basis. That process will begin immediately," Trump posted.

"Russia is second and China is a distant third, but will be even within five years." (Reuters)

We are talking about de-escalation of the measures that both sides have taken since the start of the Trump administration in this kind of escalating trade war

Emily Kilcrease, analyst



BRIEFLY

YAOUNDE Opposition boss to face legal action

Cameroon's Interior Minister Paul Atanga Nji says opposition leader Issa Tchiroma Bakary will face legal action over inciting violent post-election demonstrations. At least four protesters have been killed during clashes between security forces and opposition supporters since Cameroon's election on October 12, with 92-year-old President Paul Biya winning an eighth consecutive term.

Tchiroma Bakary insists he won the election, a claim dismissed by Biya's ruling Cameroon People's Democratic Movement. Crackdowns on protesters have alarmed the international community, with the UN, the African Union and EU calling for restraint. On Tuesday, Nji accused Bakary of organising illegal protests leading to the loss of lives, and criticised him for declaring victory. He added that Bakary's accomplices responsible for an "insurrectionary plan" will also face legal action. (BBC)

GAZA 100 Palestinians killed in attacks

At least 100 Palestinians were killed in Israeli attacks across Gaza on Tuesday and Wednesday, marking the most intense escalation since the ceasefire took effect on October 10. In a press statement, Gaza's health authorities said 27 bodies were taken to Al-Shifa Hospital, 10 to Al-Ahli Baptist Hospital, 31 to Al-Awda Hospital, 12 to Al-Aqsa Hospital and 20 to Nasser Hospital in Khan Younis.

Mahmoud Basal, spokesperson for the Civil Defence in Gaza, said intense airstrikes targeted residential homes and tents sheltering displaced people across the strip. He added that among the dead were 35 children.

In a post on X, the Israel Defence Forces announced on Wednesday that it launched strikes that hit "dozens of terror targets and terrorists". The military also said it has begun the renewed enforcement of the truce and vowed to respond "firmly" to any violation. IDF said it carried out strikes targeting 30 militants holding command positions. (Xinhua)

Business



28%

Average forecast weighted trade tariff for Kenya's goods to the US

Equity profit up 33pc on lower costs

BY GEORGE NGIGI

Equity Group Holdings has reported a 32.6 per cent net profit growth for the first nine months ended September 2025, riding on cheaper cost of deposits while holding other operating expenses flat.

The regional lender, with operations in Kenya, Rwanda, Uganda, Tanzania, South Sudan, and the Democratic Republic of Congo, reported a net profit of Sh52.1 billion, up from Sh39.2 billion in a similar period the previous year.

The growth followed a 20.6 per cent drop or Sh9.3 billion in the bank's cost of funds to Sh35.9 billion from Sh45.3 billion. This was despite a 2.2 per cent growth in customer deposits, signalling the decline was due to a drop in interest rates.

"As interest rates came down late, we passed that to the customers and reduced lending rates by 300 basis points. Interest income has grown by three percent. But interest expense has gone down by 20.6 per cent, giving us a 16 percent growth in net interest margin from Sh80 billion to Sh93 billion," the Group CEO, James Mwangi, said.

Banks traditionally make money by accepting cash deposits from their customers in return for interest payments and then investing that money elsewhere. The profit made is the difference between the interest it pays its depositors and the yield it makes through investing.

Equity held its operating expenses flat at Sh90.7 billion, attributed to efficiency arising from digital banking.

"It is the efficiency of automation - we have digitised the bank significantly. The second one is the use of Artificial Intelligence (AI). For the last four years, the bank had been messed up by fraud. Financial losses from fraud have been eliminated by using AI," said Mr Mwangi.

Revived Kisumu Port anchors regional trade



A dock worker loads a consignment of ceramic tiles onto a cargo vessel at Kisumu Port on October 29, 2025. The revived port has emerged as a vital gateway for regional trade across Lake Victoria, facilitating the movement of goods between Kenya, Tanzania, and Uganda.

ALEX ODHIAMBO | NATION

Trade Jump came as traders rushed to beat Sept 30 treaty lapse date

Kenya exports to US hit a 3-year high on Agoa fears

Long-term, the country will be among the hardest hit as Agoa renewal looks unlikely

BY SYLVIA KATHONI

Kenya's exports to the US jumped to a three-year high in the first eight months of 2025, signalling a scramble by traders to beat the September 30 expiry of the Growth Opportunity Act (Agoa) arrangement, which allowed them preferential access to the key market.

Data shows that Kenya's shipments to the US hit Sh50.87 billion between January and August 2025, marking the highest value since 2022 when it exported Sh52.25 billion products over a similar window.

The January-August 2025 performance marked the third successive year of growth, data by the Kenya National Bureau of Statistics (KNBS) showed.

"In August 2025, Uganda, the United States of America, and Pakistan were the leading export destinations, with export values amounting to Sh 11 billion, Sh6.3 billion, and Sh 6 billion, respectively," KNBS said.

Kenya's trade with the US has been rocked by uncertainty this year following protectionist policies by President Donald Trump and the expiry of the preferential Agoa terms.

President Trump, on April 2, 2025, invoked the International Emergency Economic Powers Act to impose a baseline tariff on all US trading partners in a bid to address what he termed as 'absence of reciprocity in our bilateral trade relationships'.

Kenya was slapped with a 10 percent tariff on its exports to the US.

KEY FIGURE

Sh50bn

Exports to the US in the first eight months

Kenya is also among African countries set to be hardest hit by non-renewal of the Agoa deal with projections by the UN Conference on Trade and Development indicating that the country's average weighted trade tariff with the US will nearly triple to 28 percent on expiry of Agoa, signalling a major blow to jobs and investments in the country's textile and apparel sector.

Trade records show that more than half of Kenyan exports to the US comprised of clothing, macadamia, coffee, titanium ores and concentrates, and black tea. Data further shows that three-quarters of US-bound ex-

ports benefit from duty-free access granted under Agoa.

Kenya's textile and apparel industry is one of the biggest Agoa beneficiaries, earning a record Sh60.57 billion from textile exports to the US in 2024 — a growth of 19.20 percent over Sh50.82 billion in the prior year.

The Kenya Private Sector Alliance and the American Chamber of Commerce in Kenya have both urged a two-year transition period to cushion workers and investors against the shock of a sudden lapse of the Agoa deal.

Agoa was initiated in 2000 with the intention to wean developing nations from dependency on donation. It was initially planned to run for 15 years, but was later extended to June 2025.

The renewal of Agoa would require the approval of the US Congress, controlled by the protectionist President Trump's Republican Party.

smusee@ke.nationmedia.com

BRIEFLY

TOURISM

Tourism players protest new KWS park fee system

Tourism investors are up in arms over the new park fee payment system introduced by the Kenya Wildlife Service (KWS), saying it has caused financial disruptions and could undermine Kenya's appeal as a leading safari destination. The Kenya Tourism Federation claims the new system was rolled out without prior consultation with industry stakeholders and now tour operators, travel agents, and visitors face operational and financial challenges. Marion Sitawa

INVESTMENT

NSE warns over shareholding rules breach

The Nairobi Securities Exchange (NSE) has warned its shareholders who include stockbrokers over breaching its ownership rules. The Nairobi bourse, which is publicly listed, has asked all shareholders to ensure that no transactions in the firm's shares breach of the prescribed shareholding thresholds. The caution comes in the aftermath of tensions with stockbrokers over the management and appointment of directors. Kepha Muiruri

REVENUE

Kisumu Port tax collection rises by Sh1.2 million

The Kenya Ports Authority has recorded a Sh1.2m increase in customs tax collection at Kisumu Port in the 2024/2025 financial year. According to the Kenya Revenue Authority (KRA), the collection rose from Sh1.9 million in the previous year to Sh3.1 million. The KRA Western Regional Head Dominic Kingara said trade volume also increased to Sh107 million compared to Sh35 million the previous financial year. Elizabeth Ojina

NAIROBI SECURITIES EXCHANGE					INVESTMENT					UNIT TRUSTS					
Last 12 Mths	Security	Prices	Yesterday	Previous	Shares	16.50	7.60	Centum Investment Co Ord 0.50	14.70	14.60	101.399	Daily Yield		Annual Rate	
High	Low					1.83	0.27	Home Afrika Ltd Ord. 1.00	1.15	1.17	679.727	African Alliance Kenya Money Market Fund	Kenya Shilling	6.91%	7.13%
23.00	10.00	Eaagads Ord 1.25	20.40	20.00	167	1,500	1,500	Kurwitu Ventures Ltd Ord. 100.00			1,500.00	African Alliance Kenya Enhanced Fund	Kenya Shilling	7.71%	7.99%
440.00	240.00	Kakuzi Plc Ord. 5.00	415.00	415.00	35	7.46	1.91	Olympia Capital Holdings Ltd Ord. 5.00	7.60	7.24	185.071	Britam Money Market Fund	Kenya Shilling	10.20%	10.74%
424.25	81.00	Kapchoruar Tea Kenya Plc Ord	232.50	233.25	1,550	1.78	0.29	Trans-Century Plc Ord. 0.50			1.12	Britam Money Market Fund	USD	4.36%	4.46%
430.00	320.00	The Limuru Tea Co. Ord 20.00	385.00	375.00	100							Absa Shilling MMF	Kenya Shilling	7.58%	7.85%
32.60	13.60	Sasimi Ltd Ord 1.00	18.60	18.70	1,856							Absa Dollar Fund MMF	USD	3.94%	4.01%
350.00	120.00	Williamson Tea Kenya Plc Ord 500	192.50	193.00	3,493							Gulfcap Money Market Fund	Kenya Shilling	10.41%	10.92%
												Gulfcap Fixed Income Fund	Kenya Shilling	10.95%	11.51%
												Gulfcap Shari'ah Fixed Income Fund	Kenya Shilling	6.93%	7.15%
												Old Mutual Money Market Fund	Kenya Shilling	10.30%	10.80%
												Old Mutual Dollar Money Market Fund	USD	5.51%	5.63%
												Etica Money Market Fund	Kenya Shilling	11.24%	11.90%
												Etica Money Market Fund	USD	5.06%	5.18%
												CPF Money Market Fund	Kenya Shilling	9.27%	9.71%
												Co-op Money Market Fund	Kenya Shilling	8.22%	8.57%
												Co-op Bond Fund	Kenya Shilling	9.92%	10.42%
												Arvocap Money Market Fund	Kenya Shilling	9.76%	10.21%
												Arvocap Alimasi Fund	Kenya Shilling	1.37	1.37
												Mayfair Money Market Fund	Kenya Shilling	8.07%	8.41%
												Mayfair Fixed Income Fund	Kenya Shilling	15.93	15.93
												Enwealth Money Market Fund	Kenya Shilling	10.67%	11.20%
												CIC Money Market Fund	Kenya Shilling	8.22%	8.53%
												CIC Wealth Fund	Kenya Shilling	7.00%	7.00%
												CIC Dollar Fund	USD	4.90%	5.01%
												Equity Money Market Fund	Kenya Shilling	4.93%	5.05%
												Kuza Money Market Fund	Kenya Shilling	10.52%	11.09%
												Kuza Money Market Fund	USD	5.83%	6.01%
												Madison Money Market Fund	Kenya Shilling	9.64%	10.12%
												Madison Fixed Income Fund	Kenya Shilling	10.84%	11.45%
												Orient Kasha Money Market Fund	Kenya Shilling	10.49%	11.14%
												Jubilee Money Market Fund	Kenya Shilling	10.58%	11.11%
												Jubilee Money Market Fund	USD	4.93%	5.04%
												Lofty-Corban Money Market Fund	Kenya Shilling	10.98%	11.64%
												Lofty-Corban Money Market Fund	USD	5.00%	5.10%
												Lofty-Corban Bond Fund	Kenya Shilling	13.64	13.64
												Cyotom Money Market	Kenya Shilling	11.47%	12.15%
												NCBA Fixed Income Fund	Kenya Shilling	7.42%	7.68%
												NCBA Dollar Fixed Income Fund	USD	3.64%	3.70%
												ICEA LION Money Market Fund	Kenya Shilling	8.23%	8.58%
												ICEA LION Dollar Fixed Income Fund	USD	104.98	104.98
												ICEA LION Fixed Income Fund	Kenya Shilling	125.36	125.36
												Britam Special Fixed Income Fund (3 months)	Kenya Shilling	10.10%	10.58%
												Britam Special Fixed Income Fund (6 months)	Kenya Shilling	10.12%	10.61%
												Britam Special Fixed Income Fund (12 months)	Kenya Shilling	10.30%	10.80%
												SanlamAllianz Money Market Fund	Kenya Shilling	8.94%	9.35%
												SanlamAllianz US Dollar Fund	USD	5.17%	5.27%
												Apollo Money Market Fund	Kenya Shilling	9.12%	9.55%
												Genghis Money Market Fund	Kenya Shilling	8.13%	8.47%
												GenAfrica Money Market Fund	Kenya Shilling	10.25%	10.75%
												KCB Money Market Fund	Kenya Shilling	8.97%	9.35%
												KCB Money Market Fund	USD	5.09%	5.21%
												Nabo Africa Fixed Income Fund	USD	6.21%	6.41%
												Nabo Africa Money Market Fund	USD	4.77%	4.89%
												Nabo Africa Money Market Fund	Kenya Shilling	11.14%	11.78%
												Nabo Africa Fixed Income Fund	Kenya Shilling	12.72%	13.55%
												Dry Associates Money Market Fund	USD	5.45%	5.59%
												Dry Associates Money Market Fund	Kenya Shilling	9.50%	9.93%
												Dry Associates Special High Yield Fund	Kenya Shilling	11.97%	13.13%
												Faulu Money Market Fund	Kenya Shilling	9.84%	10.30%
												Britam Bond Plus Fund	Kenya Shilling	11.4%	12.15%
												Zimele Fixed Income Fund	Kenya Shilling	11.68%	12.33%
												Kuza Fixed Income Fund	Kenya Shilling	11.07%	11.70%
												Orient Hifadhi Fixed Income Fund	Kenya Shilling	9.22%	9.71%
												NCBA Equity Fund	Kenya Shilling	225.21	225.21
												Nabo Africa Equity Fund	USD	58.19	59.37
												ICEA LION Equity Fund	Kenya Shilling	154.33	154.33
												ICEA LION Balanced Fund	Kenya Shilling	146.27	146.27
												Equity Balanced Fund	Kenya Shilling	163.69	165.08
												Zimele Balanced Fund	Kenya Shilling	16.86	16.37
												Apollo Balanced Fund	Kenya Shilling	161.32	154.87

THE ENERGY ACT 2019

GridX Africa Development Limited

APPLICATION FOR ELECTRIC POWER GENERATION LICENCE


NOTICE is hereby given that **GridX Africa Development Limited**, a limited liability Company having its registered office at **ICEA Building, Riverside Park, Waiyaki Way, Westlands, P.O Box, 67802-00200** in the Republic of Kenya. ("the Applicant"), pursuant to the provisions Energy Act, 2019, will on **7th November 2025** make an application to the Energy and Petroleum Regulatory Authority for the Electric Power **Generation Licence**.

GridX Africa Development Limited is developing, designing, financing, and installing a 1522kWp grid-tied, roof-mounted solar PV system at Abyssinia Iron and Steel Limited, Athi River ("Abyssinia"), Machakos County with GPS Location: -1.4368682162255642, 36.97925. The power generated will be used for their own consumption only. The system will reduce Abyssinia's energy costs and carbon emissions. The grant of the license will not have an adverse effect on any Public or Local Authorities, Companies, persons, or bodies of persons within the areas of the undertaking.

A copy of the application (subject to confidentiality considerations) will be available (once lodged) for inspection by the public at the registered office of the applicant.

Any public or local authority, company, person or body of persons desirous of making any representation or objection to the application must do so by a letter addressed to the Energy and Petroleum Regulatory Authority and marked on the outside of the cover enclosing it "Energy Act", on or before the expiration of Thirty (30) days from the date of application and a copy of such representation or objection must be forwarded to the registered office of the applicant.

Dated: **31st October 2025.**

GridX Africa Development Limited,
Project Execution,

Patricia Nyadhi


DIRECT "O" AUCTIONEERS

WABCOM HOUSE GOVERNMENT RD OPP IEBC
P.O. Box 13041-20100 NAKURU
Nairobi office, University Way, Windsor HSE, 4th Floor Door NO. 7 TEL: 0724 776 499

PUBLIC AUCTION

Duly instructed by our Client the Financiers, we shall sell by Public Auction the below captioned motor vehicle(s) as is where is basis is starting at 11:00am on the dates indicated:
On Friday 7th November, 2025 at Matrix Moves Storage yard, Mombasa

Reg No.	Make	Y.O.M	Storage
KDP 793Y	RENAULT PRIME MOVER T460	2015	MATRIZ MOVES STORAGE YARD, MOMBASA
KDP 795Y	RENAULT PRIME MOVER T460	2016	MATRIZ MOVES STORAGE YARD, MOMBASA
ZH 4169	TRANSTRAILERS DROP-SIDED	2024	MATRIZ MOVES STORAGE YARD, MOMBASA
ZH 4182	TRANSTRAILERS DROP-SIDED	2024	MATRIZ MOVES STORAGE YARD, MOMBASA



Condition of Sale

- All interested bidders are requested to view the motor vehicles during normal working hours at the point of storage. Contact **CYRUS 0724 776 499** for any clarification.
- All interested bidders are requested to obtain a refundable bid number of **Kes.100,000/** to be allowed to bid.
- Bidding amount of the successful bidder shall be retained by the auctioneer as deposit.
- The highest bidder shall be required to pay the auction amount within (14) Fourteen days falling which the deposit shall be forfeited
- Sale is subject to reserve price.
- Bids shall be registered at the place and day of auction.
- Canvassing is strictly prohibited
- The Auctioneer reserves the right to reject any bid
- All sales are on **as is where is basis.**

THE PHYSICAL AND LAND USE PLANNING ACT, 2019 (No. 13 of 2019)

Form PLUPA L-2

NOTICE OF COMPLETION OF PART DEVELOPMENT PLANS

Title of Development Plans:
A- LOTUBAE-LOKWI (TCG/LPPD/LBLI/001/25).
B- LOWARENG'AK (TCG/LPPD/LWK/03/25)
C- KANGAKIMAK (TCG/LPPD/LGK/001/25).
D- NARIMAO (TCG/LPPD/NRO/001/25).
E- KAITESE (TCG/LPPD/KTS/002/25).
F- LOTURTUR (TCG/LPPD/LUR/001/25)
G- NANG'OLEKURUK (TCG/LPPD/NGKK/001/25)
H- KORIBOK (TCG/LPPD/KRK/001/25)
I- KALOBEYEI (TCG/LPPD/KLY/017/25)

Pursuant to the provisions of section 49(1) of the Physical and Land Use Planning Act, 2019, **NOTICE** is hereby given that the preparation of the above mentioned Part Development Plans was on the 24th Day of Sept. 2025 completed.

Copies of the Part Development Plans as prepared have been deposited for public inspection free of charge at the office of the **County Director of Physical Planning, Lodwar.**

Any interested person who wishes to make any representation in connection with or objection to the above Part Development plans may within sixty days send the same to the **County Director of Physical Planning P.O. Box 11, Lodwar** and such representations or comments shall state the grounds upon which they are made

Dated this **31st Day of October, 2025.**

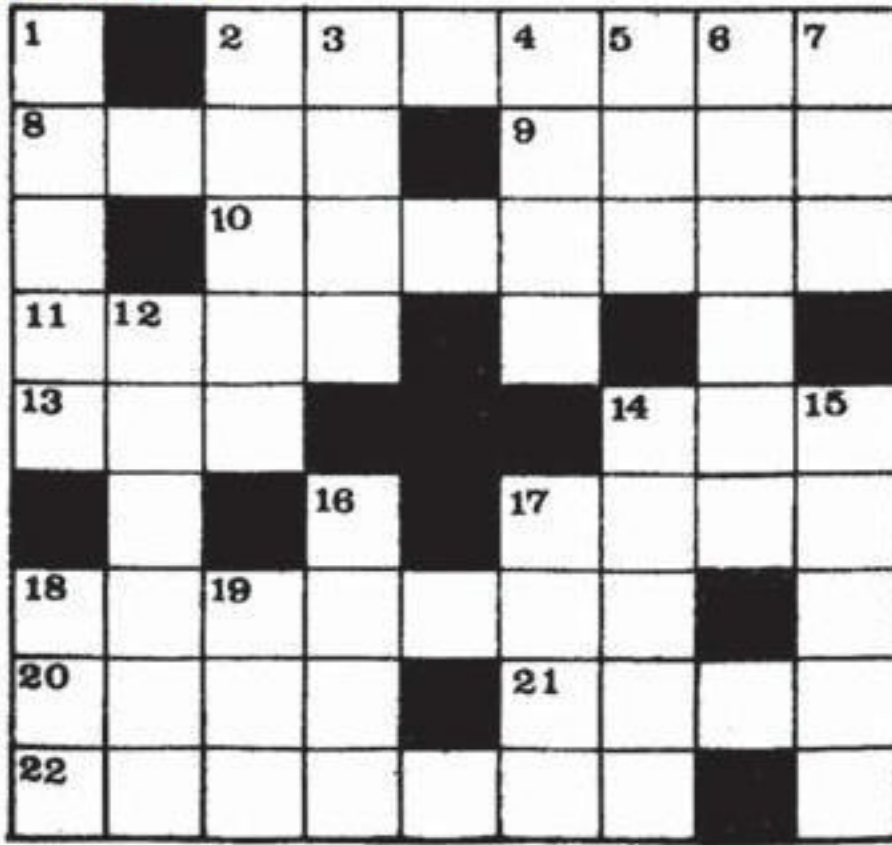
DAVIES MUNIALO
DIRECTOR LANDS AND PHYSICAL PLANNING

For; County Executive Committee Member in charge of Lands, Physical Planning, Housing & Urban Areas Management.
TURKANA COUNTY GOVERNMENT.

Leisure

SIMPLE CROSSWORD

- ACROSS**
 2. Japanese art of paper folding
 8. A soft white substance made from mashed soya beans
 9. A remarkable person or thing
 10. Playhouse
 11. Declare positively
 13. Triumph
 14. United
 17. 'To go... free' means to escape punishment (expression)
 18. Stylish
 20. A small freshwater duck
 21. Of or relating to the air
 22. Try
- DOWN**
 1. The last... means the latest in a series of unpleasant events that one can no longer tolerate (expression)
 2. Frequently
 3. Industrial region of Germany
 4. Aim or objective
 5. Small social



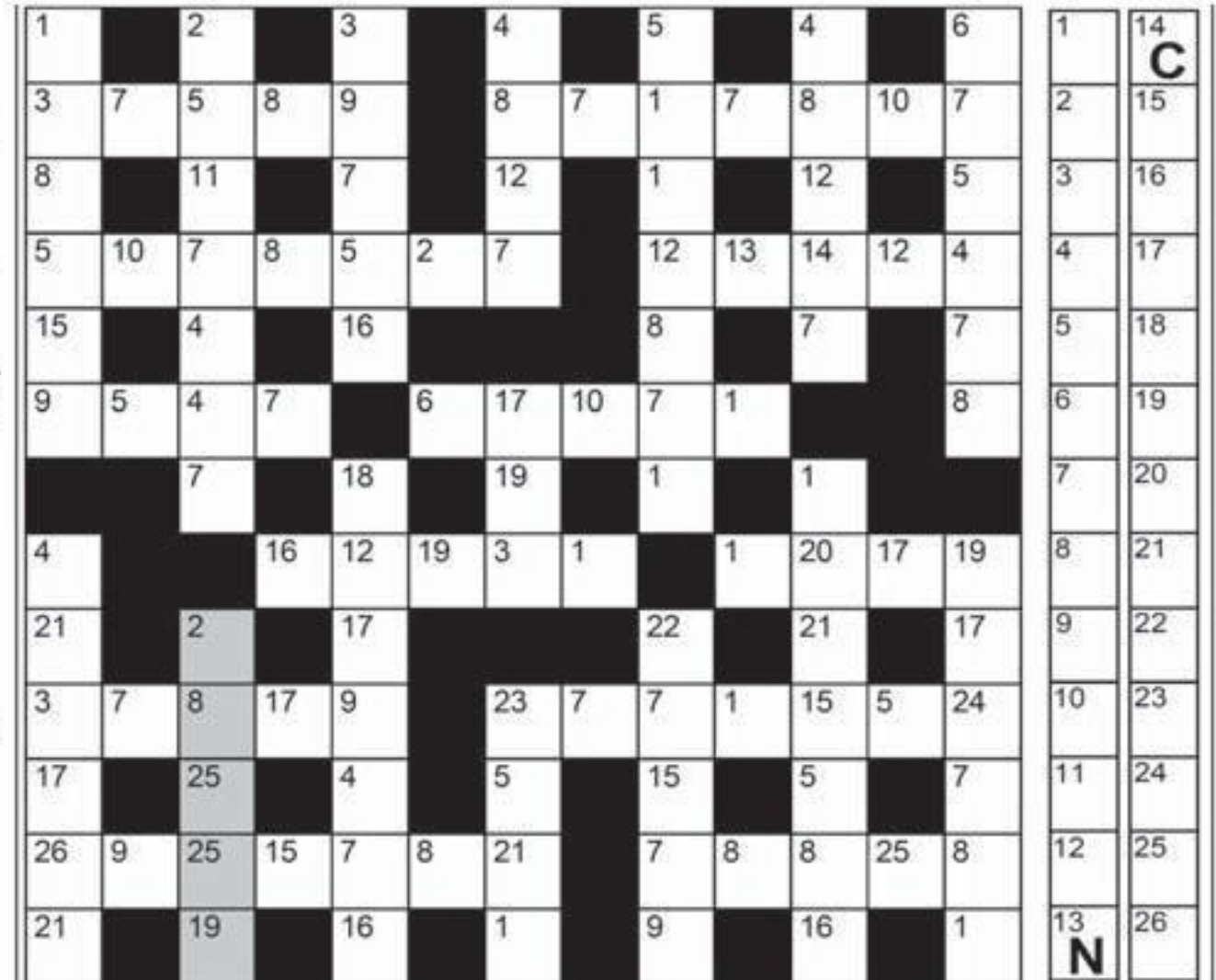
- hard-working insect
 6. A breed of sheep with long, fine wool
 7. Rage
 12. Bluish-purple colour
 14. A group is eight musicians
 15. Set of moral beliefs, attitudes, habits etc char

- acteristic of a person or group
 16. Eye lecherously
 17. Cause to break suddenly with a sharp sound
 18. Estimated time of arrival (abbreviation)
 19. Consume

- YESTERDAY'S SOLUTION**
ACROSS:
 1 Splendid
 7 Use
 8 Ref
 10 Marco
 12 Owl
 13 Plea
 14 Only
 15 Pal
 16 Able
 18 Imps
 21 Baa
 22 Avast
 23 Emu
 24 Ten
 25 Adherent
DOWN:
 1 Sump
 2 Lure
 3 Escape
 4 Neo
 5 Iron
 6 Dewlaps
 9 Fly
 11 Alabama
 14 Oliver
 16 Abe
 17 Laud
 19 Mane
 20 Stet
 22 Ate

CODEWORD

Each number in our Codeword grid represents a different letter of the alphabet. For example, today 14 represents C when C appears. You have two letters in the control grid to start you off. Enter it the appropriate squares in the main grid, then use your knowledge of words to work out which letters should go in the missing squares. As you get the letters, fill in other squares with the same number in the main grid and control grid. Check off the list of alphabetical letters as you identify them.

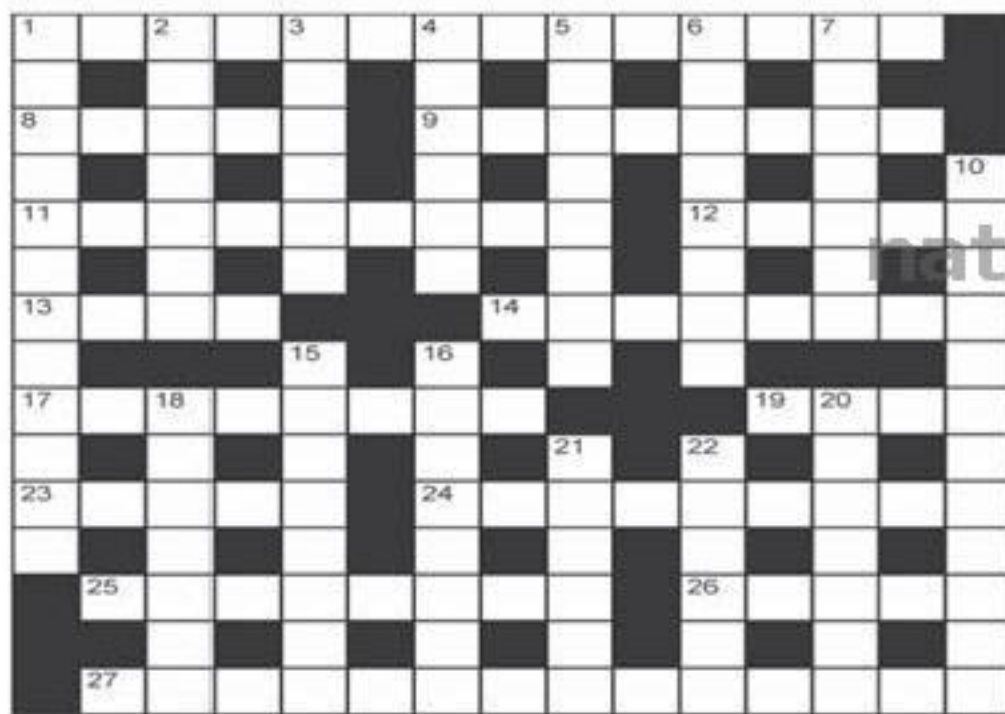


YESTERDAY'S SOLUTION

1	W	2	F	3	S	4	C	5	E	6	J	7	T	8	R	9	L	10	U	11	A	12	O	13	V
14	M	15	N	16	K	17	I	18	P	19	D	20	Q	21	X	22	G	23	H	24	Z	25	Y	26	B

COMPLEX CROSSWORD

- ACROSS**
 1 Chris kept at it, somehow purchasing large SPFL club (7,7)
 8 Visits about fifty localities on vacation (5)
 9 Cricket tournament hosted by the same dull representative (8)
 11 Suspect trainee mostly fills in time travelling (9)
 12 Comfortable with copper retiring (5)
 13 Lady dismissed by singer is fatuous (4)
 14 Bearing gifts by the sound of it (8)
 17 Religious leader, 100, gives talk for long time (6,2)
 19 Choice using reduced fat (4)
 23 Capsized seamen escape adopting evacuation procedure (5)
 24 Work by essentially political cartoonist is excellent (3-6)
 25 Maiden auntie confused about current details (8)
 26 Coach two or three perhaps (5)
 27 Cyclist and casino employees becoming shrewd business operators (7-7)
DOWN
 1 Hierarchy in Beijing



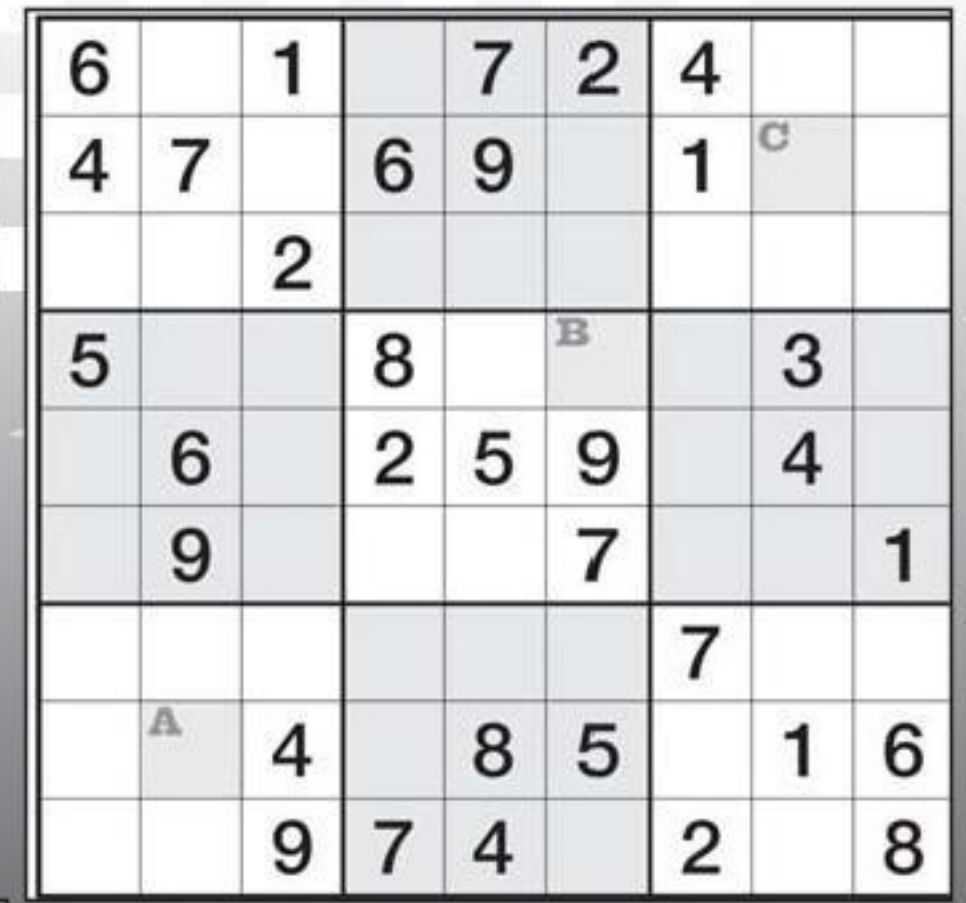
- previously defending Communists' initial rule (7,5)
 2 Extremely rich author, we hear (7)
 3 Put out lies regularly before taken to court (6)
 4 Snatch a little sleep and I keep turning over (6)
 5 Unconventionally stylish types, what they wear? (8)
 6 Cashews, nuts comprising centrepiece of store display (8)
 7 Union numbers at intervals rapidly rising across Italy (7)
 10 Temp Kerry has worked in huge retail outlets (12)
 15 Tie needing draw to keep one game up (8)

- 16 Pet cat, shell out for it (8)
 18 Fault book for female in Belgian language (7)
 20 Common foe Will crushed (3-4)
 21 Feast day after Saint Peregrine's, originally on second of May (6)
 22 Spirit shown by doctor, American, receiving censure (6)

- YESTERDAY'S SOLUTION**
ACROSS
 1 Resistant
 6 Deep
 10 Abode
 11 Narration
 12 Dormant
 13 Species
 14 Elongate
 16 Tiara
 19 Scans
 21 Sidereal
 24 Pageant
 25 Untwist
 27 Inanimate
 28 Caste
 29 Shed
 30 Detergent
DOWN
 1 Readdress
 2 Spoor
 3 Shebang
 4 Annotate
 5 Thrash
 7 Eliminate
 8 Pants
 9 Talent
 15 Orangeade
 17 Allotment
 18 Minutest
 20 Static
 22 Enticer
 23 Strand
 24 Pairs
 26 Issue

SUDOKU

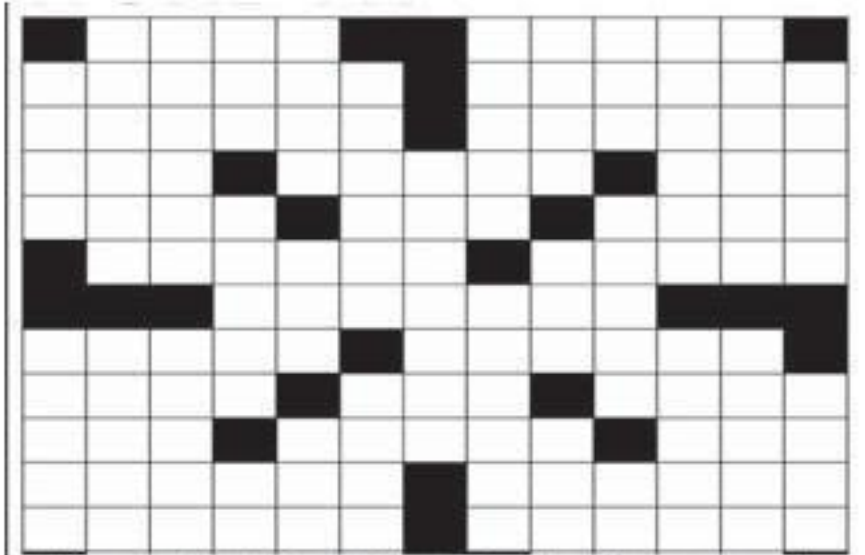
ENJOY THE GAME OF SUDOKU DAILY
 Use Numbers 1-9. Sudoku is played on a grid of 9 x 9 spaces. Don't Repeat Any Numbers. in the upper left square (circled in blue), this square already has 7 out of the 9 spaces filled in. Don't Guess. Sudoku is a game of logic and reasoning, so you shouldn't have to guess. Use Process of elimination.



YESTERDAY'S SOLUTION

9	7	2	1	6	8	5	3	4
5	1	8	3	9	4	7	6	2
4	6	3	2	7	5	9	8	1
1	9	7	4	3	6	2	5	8
3	5	6	8	2	9	4	1	7
8	2	4	5	1	7	3	9	6
2	4	5	6	8	3	1	7	9
7	8	1	9	5	2	6	4	3
6	3	9	7	4	1	8	2	5

WORD FIT



- Fit the words into the grid to create a finished crossword
- 3 LETTERS**
 ACE
 ALE
 ANT
 ARC
 ASH
 END
 KEY
 MEN
 ROE
 RUB
 TEA
 WOO
- 5 LETTERS**
 AUNTS
 BALSA
 BIGOT
 BLAST
 BOARS
 BRINY
 DEBAR
 EIDER
 FALSE
 FUGAL
 GOWNS
 TENDS
- ROLLED**
 SALUTE
 SEAMEN
 SPACES
 STATED
 TALENT
 TOOLED
- 7 LETTERS**
 LENDING
 WEDDING
- 4 LETTERS**
 ALAS
 BETA
 DEED
 FEND
 LENS
 LION
 NEED
 OBOE
 SAWS
 SERF
 SMUG
 TROD
- 6 LETTERS**
 ABROAD
 ALBERT
 APLOMB
 BROKEN
 CIRCLE
 INDOOR
 INHALE
 INTACT
 LABOUR
 LOCALE
 ORACLE
 RESEAT
 ROARED

Take 5
 by Simon Shuker

No. 1100
 Enter the letter given, then solve.
1 = B
Solution 1099

WordWheel
 No. 1100

Insert the missing letter to complete an eight-letter word reading clockwise or anticlockwise.
Solution 1099: CONSISTS

WORD-BUILDER
 1100

How many words of three or more letters, including plurals, can you make from the five letters, using each letter only once? No foreign words or words beginning with a capital are allowed. There's at least one five-letter word.

TODAY'S GOALS:
 Good - 11 Excellent - 14 Amazing - 22
SOLUTION 1099: gist, git, gits, its, sit, swig, tig, tigs, twig, twigs, wig, wigs, wis, wist, wit, wits

TRIO
 1100

These four words can be completed using the same three-letter sequence. Can you find it?

B _ _ _
_ _ _ GER
FI _ _ _
S _ _ _ GE

TRIO 1099 SOLUTION
HOL

COUNTY GOVERNMENT OF BUNGOMA



OFFICE OF THE COUNTY SECRETARY & HEAD OF PUBLIC SERVICE
Telephone: 0725-393939 | P.O. Box 437-50200 Bungoma, Kenya
Email: bungomacountygovt@gmail.com | Web: www.bungoma.go.ke

SHORTLISTED CANDIDATES

We refer to the advertisement for recruitment of Chairperson County Public Service Board (1 Post), Member, County Public Service Board (4 Posts) and Secretary/CEO County Public Service Board (1 Post) of the County Public Service Board Bungoma County, which appeared in the **Standard and Daily Nation Newspapers of 19th September, 2025.**

Those who applied are requested to check from the **Bungoma County Website www.bungoma.go.ke** for details on **Shortlisted Candidates, date, time, and venue** for interview.

THE CHAIRPERSON
SELECTION PANEL, CPSB
BUNGOMA



INVITATION TO BID

Procurement and Installation of Surgical and Obstetric Equipment for Kakuma Mission Hospital Operating Theatre Project in Turkana West.

Malteser International (MI), the worldwide humanitarian relief agency of the Sovereign Order of Malta, has been delivering emergency and long-term support to vulnerable communities for over 60 years. In Kenya, MI has worked since 2001 to strengthen health systems, improve nutrition, promote access to safe water and sanitation, support livelihoods, and build resilience to climate shocks. With funding from **Aktion Deutschland Hilft** and in partnership with the **Diocese of Lodwar**, MI is constructing a **two-bed Operating Theatre at Kakuma Mission Hospital** in Turkana West Sub-County. The project aims to enhance access to safe surgical and obstetric care for both refugee and host populations in the region.

MI hereby invites **eligible and interested suppliers** to bid for the supply, delivery, installation, testing, and commissioning of **surgical and obstetric equipment** as per the detailed specifications below and in the attached annex.

Category Number	Description	Eligibility
I NBO-HVS/003/2024-25	Supply, Delivery, Installation, Testing, and Commissioning of Surgical and Obstetric Equipment for Kakuma Mission Hospital Operating Theatre Project	Open to all

Interested and eligible firms may obtain further information from our office during normal working hours 09:00hrs to 16:00hrs, within three days of the official tender announcement.

Tender documents may be viewed and downloaded FREE of charge from the MI website: www.malteser-international.org

Duly completed tender documents/quotation - with copies of company profile, registration documents, operating licenses, KRA Pin & Tax compliance certificates, Financials, Recommendations and Signed code of conduct for Humanitarian work, Safe Disclosure, duly filled tender questionnaire clearly marked with

Category numbers shall be sent to our procurement email only.

mb.procurement-nairobi@malteser-international.org

Tender documents to reach not later than the **deadline of 12:00 noon on 7th November 2025.**

No hard copy documents will be accepted.

Opening and evaluation of bid documents will be done immediately thereafter in the presence of Tender committee members. MI reserves the right to accept or reject any or all bids and is not obligated to give reasons.

Note: Bidders who do not receive communication after the evaluation period should consider their applications unsuccessful.



**CAUTION ADVERT
ABNORMAL LOAD TRANSPORTATION**



This is to notify all road users and the general public of the abnormal load movement on the following routes. Please exercise caution when near the vicinity of the cargo.

MAXIMUM DIMENSION (METERS) & GROSS WEIGHT (METRIC TONNES)

Truck + Multi Axle Lowloader + Cargo:

Max Overall Length 22m, Max Overall Width 4.5m, Overall Height 4.8m (from the Ground), Overall Width Projection 1.6m, Overall Gross Weight: 56MT Max GVW (Truck + Trailer + Cargo)

ROUTE:

Mombasa - Mariakani - Voi - Mito Andei - Emali - Machakos Junction - Nairobi - Mai Mahiu Road - Naivasha - Nakuru - Subukia

MOVEMENT DATE:

31st OCTOBER, 2025 TO 30th DECEMBER, 2025.

FOR FURTHER INFORMATION PLEASE CONTACT:

TONY@KYOGA.CO.KE | +254 722 411 284



Ngara Flats, Suite No. 2, 1st Floor, Ngara Road
Branch Office: Kajjado Main Street (next to K.C.B.)
Address: P.O. Box 7102 - 00100 Nairobi
Tel: 020 2172354 020 221 3078
Cell: +254 723 962 386 +254 789 542 017
wct@westminster.co.ke www.westminster.co.ke

Class B Auctioneers, Court Brokers & Bailiffs, Repossessors and Commission Agents

PUBLIC AUCTION

Duly instructed by the chargee, in exercise of the chargee's statutory power of sale, we shall sell by public auction the under mentioned property together with all the developments thereon:-

ON MONDAY, 17th NOVEMBER 2025 STARTING FROM 11.00 AM AT THE OFFICES OF BEALINE KENYA AUCTIONEERS, OFFICE NO. 108, 2nd FLOOR, KNUT HOUSE, MBOA STREET, MERU.

RESIDENTIAL PROPERTY IN NAARI AREA - MERU COUNTY

All that parcel of land known as **TITLE NO. KIIRUA/NAARI/2726**. The parcel measures **0.81Ha or 2.002 acres** approximately and is registered in the name of **WALTER MUNENE** of P.O. Box 1665 - 00502, Nairobi. The property is held on freehold interest held in absolute proprietorship. The property is situated in Naari area off Nairobi - Meru Road, approximately 8 kilometres from Kiirua Market in Meru County. The GPS co-ordinates are **0.064611, 37.579028**. The plot is developed with a three bedroom bungalow. Mains electricity is connected to the property. Foul drainage is into a pit latrine.

CONDITIONS FOR SALE

- Bidders are advised to carry out all necessary searches and view the property and verify all details pertaining to the property as these are not warranted by ourselves or our principals.
- Only bidders with bidding numbers against a **Kshs. 100,000.00** refundable bidding deposit and who will have signed acceptance of the conditions of sale (available at our offices) prior to the auction be qualified to bid.
- The highest approved bidder at the fall of the hammer shall be declared purchaser and shall be required to pay a deposit of **10%** of the purchase price in cash or bankers cheque within **Fourteen (14) Days** from the date of auction and the balance thereof within **90 Days**.
- Viewing of the property can be done during normal working hours.
- The sale is subject to a reserve price.

PERSONAL NOTICES

A102 In Memoriam

AZAVEDO Arthur, 19th Anniversary.
Your presence we miss, Your memory we treasure, Loving you always, Forgetting you never.

A109 Lost

**PUBLIC NOTICE
LOST TITLE DEED**

WHEREAS Catherine Wanjeeri Gathaara (the "Proprietor") is registered as the absolute proprietor of all that piece of land situated in the city of Nairobi and known as **L. R. Number 209/8406/26** (the "Property"). **IT IS NOTIFIED TO THE GENERAL PUBLIC** that the title deed for the Property is lost and she shall apply to the Lands Registry in Nairobi for the issuance of a replacement title deed in respect of the property.

**KAPLAN & STRATTON
ADVOCATES
P.O. BOX 40111- 00100
NAIROBI**

LOSS of instrument Kiambogo/Kiambogo 2/15687(Mwariki) John Muna Kuria

LOSS of original lease no. IR 118745/1 Nairobi

LOSS of original title LR 209/9402 i.n.o. Geoffrey Mwangi

LOSS of Title: Njoro/Ngata Block 3/72 of Joseph M. Mwangi

LOST Passport No. TAE845238 Khalfani Hamadi

LOST title deed Evurore/Nguthi/3097 Of Rosemary Wanjiru Mucangi

LOST Title Deed Mitaboni/ Mitaboni/ 4841 of Margaret Muringo Kariuki

LOST title deed Mombasa CR.34877/ I/MN/V/678

LOST Title deeds Nya/Tulaga/6016 and 4810 for Peter Thumbi

LOST Title Kanyamwa/Kajwang/Kachola/ Kadwet/2615 of Paul Opiyo Ogolla

LOST Title Nyandarua Mawingu 350 of Paul Kariuki kienjeki

LOST Title Nyeri/Waraza/851

LOST Title Nyeri/Waraza/852

LOST Title Nyeri/Waraza/853

PERSONAL SERVICES

A167 Acupuncture

MEN'S Vitality Clinic 0722-242243

PAIN Relief Clinic 0724-044383

A230 Health

TEETH replacement 0797664766

A279 Notices

PUBLIC NOTICE

(Under the Physical and Land Use Planning Act, No. 13 of 2019)

PROPOSED CHANGE OF USE

The registered owner of Land Title Number: **Kajjado/Kaputei North/6543**, located within Kirengela Municipality along Nairobi - Namanga Road, off Balaji Road, proposes to change the land use from **Agricultural** to **Educational Institution**, subject to approval by the County Government of Kajjado - Kirengela Municipality. Any individual(s), organization(s), or institution(s) wishing to raise objections or offer comments regarding this proposal are invited to submit the same in writing, clearly stating the grounds for objection, within **fourteen (14) days** from the date of publication of this notice, to:

The County Executive Committee Member
Lands, Physical Planning, Urban Development, Housing and Municipalities, P.O. Box 11 - 00100, Kajjado.

**FORM PLUPA/DC14
PUBLIC NOTICE**

Physical & Land Use Planning Act No. 13 of 2019

NOTIFICATION FOR PROPOSED CHANGE OF USE

The registered Owner(s) of **LR. No. 9775** on Parcel no. **3,5,6,9,121 & 122**, located within Lukenya area, Mavoko Sub County, Machakos county proposes to change its use from **Agricultural use to Industrial use (quarrying)** use subject to approval by the County Government of Machakos. Individuals, organizations and institutions with objections or comments etc. should forward them in writing within **14 days** from the date of this notice to:

The **CECM - Lands, Energy, Housing and Urban Development, County Government of Machakos, P.O. BOX 1996-90100, Machakos.**

A279 Notices

**REPUBLIC OF KENYA
IN THE CHIEF MAGISTRATES COURT
AT KILIFI**

**KILIFI LAW COURTS
MCELC CASE NO. E071 OF 2024
MWINJABU MWALAGO AHMED MUHALA
1ST PLAINTIFF**

**REHEMA ALI MOHAMED
2ND PLAINTIFF
-VERSUS-
HAFIDHI MWINYI JUMA
DEFENDANT**

**SUBSTITUTED SERVICE BY
ADVERTISEMENT**

Under Order 5 Rule 17 of the Civil Procedure Rules, 2010 & Pursuant to Court Order issued on 6th October, 2025)

To: **HAFIDHI MWINYI JUMA
+254785268616
KILIFI**

TAKE NOTICE that a Plaint dated 30th April, 2024 has been filed by the Plaintiffs hereinabove in the Chief Magistrate's Court at Kilifi Law Courts in Environment and Land Case No. E071 OF 2024 in which you are named as Defendant. Service of the Summons on you has been ordered by means of this advertisement. A copy of the Summons and the Plaint may be obtained from the Advocates for the Plaintiffs M/S Salim & Company Advocates, Royal House, 3rd Floor, Old Kilindini Road, Off Digo Road Next to Konzi Mosque, Mombasa or from the Chief Magistrate's Court's Registry at Kilifi Law Courts, P.O. Box 278 Kilifi. **AND FURTHER TAKE NOTICE THAT**, unless you enter an appearance within Fifteen (15) days from the date of this Advertisement the case will be heard in your absence and judgement entered accordingly.

**SALIM & COMPANY ADVOCATES
ADVOCATES FOR THE PLAINTIFF
Drawn & Filed by
SALIM & COMPANY
ADVOCATES
ROYAL HOUSE, 3RD FLOOR
OLD KILINDINI ROAD,
P.O. BOX 83905-80100
MOMBASA. (SCR/LIT/002/2025)**

PUBLIC NOTICE

FORM PLUPA/DC/3 r.3(3)(x)1
THE PHYSICAL AND LAND USE PLANNING ACT (No.13 of 2019)
NOTIFICATION FOR PROPOSED RENEWAL OF LEASE

The registered owner of Land Parcel Numbers LR 8285/588 located at Karibangi, off Kamunde Road, proposes to Renew the Lease of the plot subject to approval by the Nairobi City County Government. Individuals, institutions, members of the public etc. with comments and/or objections to the proposal are requested to forward them in writing within fourteen (14) days of this notice to:

The County Executive Committee Member,
Built Environment and Urban Planning,
Nairobi City County Government,
P.O. Box 30075 - 00100, NAIROBI.
Name of the Registered Planner,
Martin Muriuki. Reg. No: 0227

PUBLIC NOTICE

Physical & Land Use Planning Act No. 13 of 2019
NOTIFICATION FOR CHANGE OF USE

The registered owner of title no **Mavoko Town Block 2011** located within Joska Market Machakos County proposes to change use from **Agricultural to Commercial** subject to approval by the County Government of Machakos. Individuals, institution members of the public etc. with comments and/or objection to the proposal are requested to forward them in writing within **fourteen (14) day** of this notice to:

The County Executive Committee Member
(CECM) Land, Physical planning, Housing, Urban Development & Energy, Machakos County Government. P.O. BOX 1996-90100 Machakos.

REPUBLIC OF KENYA

**IN THE COURT OF APPEAL AT
NAIROBI
CIVIL APPEAL NO. 157 OF 2010**

**STERLING CRAFT KENYA
LIMITED.....APPELLANT**

**=VERSUS=
STANDARD CHARTERED
BANK OF KENYA
LIMITED.....1ST RESPONDENT**

**ASHFORD NJERU NGAI.....
.....2ND RESPONDENT**

**DANSON METHU KIBEBE.....
.....3RD RESPONDENT**

**PAUL KAKATO LEPOSO.....
.....4TH RESPONDENT**

**RICHARD KIMANI RUGENO.....
.....5TH RESPONDENT**

To: Ndungu Nunu & Company Advocates,
Ngong Mtsia Road,
Kaje Village,
P.O. Box 75926
Nairobi

HEARING NOTICE

TAKE NOTICE that the above noted Appeal has been fixed for hearing on **3rd November 2025** at 9:00 O'clock in the forenoon or soon thereafter.

TAKE FURTHER NOTICE that in default of your attendance on the said date and time, the Court will proceed with the said hearing and issue any such orders and directions as it deems fit, your absence notwithstanding. Dated at Nairobi this 30th day of **October 2025.**

Drawn & Filed By:
Nyachoti & Company Advocates,
Museum Hill Centre, 4th Floor,
Museum Hill/Muthithi Road,
P.O.Box 39252-00623
Nairobi

E-mail: admin@nyachoti.com/
nyachotiadvocates@gmail.com
Tel: +254 (20) 3748270, 3748275,
0728 118004, 0734 666649

Note - This notice is served upon you by way of substituted service through this publication pursuant to the Court's Order issued on **19th May 2025** by the Judges of Appeal.

READERS ARE ADVISED

To make appropriate enquiries and take appropriate advice before sending money, incurring any expense or entering into binding commitment in relation to an advertisement.

NATION MEDIA GROUP shall not be liable to any person for loss or damage incurred or suffered as a result of his/her accepting or offering to accept an invitation contained in any advertisement published in the Nation.

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ALL OTHER SECTIONS:
VAT Inclusive
All Days 450/= per line per day

SEMI DISPLAY BLACK & WHITE (Boxed Classified)
+VAT Days 1,400/= per centimetre

SEMI DISPLAY COLOR (Boxed Classified)
All Days 1,500/= per centimetre +VAT

Beauty/Medical/Health/Herbal & Acupuncture Sections - Black & White
All Days 1,500/= per centimetre +VAT

Beauty/Medical/Health/Herbal & Acupuncture Sections - Color
All Days 1,600/= per centimetre +VAT

NB: Minimum size on boxed ads is 4cm²

DNA Voucher Fee 2,500/-

BUREAU OFFICES

IMAARA (opposite Pandya Hospital)
8th floor located along Dedan Kimathi Avenue, Kizingo Mombasa
Tel: 0732 138 900, 0719 038 900, 0722 200 770, 020 3288900

Tuffrom Mall, 2nd Floor
Jomo Kenyatta Highway Tel: 0719 038 930

KAKAMEGA OFFICE
Mega Mall, 2nd Floor opposite NHIF
Tel: 0719 038 988

Royal Towers, 1st Floor Tel: 0719 038 924

MOI UNIVERSITY PENSION SCHEME PLAZA (MUPS TOWERS) Waiganjo Str. Off Uganda Rd. 7th Flr, Wing B. P.O. Box 2772-30100 Eldoret
TEL: 0722-200773 0734-333-389
0719-038-950/1

Tower 1, 6th Floor, Moi Road.
Tel: 0719 038971/ 73/ 74/ 77

KDS BUILDING, 6th FLOOR, KIMATHI STREET.
Tel: (061) 2030640, 0719 038998/95
Tel/Fax: (061) 2034120

For MPESA Payments:
Please use MPESA Paybill Number: 500700
Account Number: Invoice Number
You should receive a receipt from NATION MEDIA GROUP PLC for the amount upon payment to Nation Advertising

For further enquiries,
call: 0719 038 661/2/3/4/6
or email
adcentre@ke.nationmedia.com

A279 Notices

REPUBLIC OF KENYA
IN THE CHIEF MAGISTRATES
COURT AT NAIROBI
(MILIMANI COMMERCIAL COURT)
MCCOMMSU/E933/2021

WESSEX PHARMACEUTICALS
LIMITED.....PLAINTIFF
-VERSUS-
SAFEDOSE PHARMACY &
DIAGNOSTICS LIMITED.....
.....1ST DEFENDANT
ABDINOOR SHARIFF.....
.....2ND DEFENDANT
OMAR SHARIFF.....
.....3RD DEFENDANT

TO:
1. SAFEDOSE PHARMACY &
DIAGNOSTICS LIMITED
2. ABDINOOR SHARIFF
3. OMAR SHARIFF

NOTICE OF SUMMONS

(Substituted Service by
Advertisement under Order 5,
Rule 17 and Court's Order granted
on 16th January, 2023)

TAKE NOTICE that a Plaint has been filed in the Chief Magistrates Court at Milimani MCCOMMSU/E933/2021 in which you are named as Defendants. Service of the summons on you has been ordered by means of this advertisement.

A copy of the Summons and the Plaint may be obtained from the court at Chief Magistrates Court, Milimani.

And further take notice that, unless you enter an appearance within Fifteen (15) days, the case will be heard in your absence.

KABAU & ASSOCIATES ADVOCATES
ADVOCATES FOR THE PLAINTIFF

DRAWN AND FILED BY:-
Kabau & Associates Advocates
Gallant Building, 4th Floor, Suite No. 6
Parklands Road (Opposite Total Petrol Station), Westlands
P.O. Box 101136-00101
Nairobi.
(Our Ref: Lit/303/2021)
Tel: +254 720 443 923, +254 748 206 506
Email: ewanyoike@kabauadvocates.com

PRACTICE NO: LSK/2025/001580
ADMISSION NO: P.105/7651/09

FOR SALE OR WANTED

A871 Miscellaneous

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0733 589 611
0714 978 758

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"Reinforced Lash"

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A871 Miscellaneous

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Email: info@jojotank.co.ke

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RANGE ROVER SPORT

TRADE IN ACCEPTED

13.5M

Red, Supercharged, 2018, Just Arrived, Good As New.

TOYOTA LAND CRUISER ZX

9.9M

KDV, 2017, Leather Interior, Sunroof, Fully Loaded.

TRADE IN ACCEPTED

0722 508 671 | 0726 428 734
0721 718 161

READERS ARE ADVISED

To make necessary enquiries and take advice before sending money, incurring expenses or entering into binding commitments in relation to an advertisement.

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For further enquiries

Call: 0719 038 665/4/3/2/16
or email: adcentre@ke.nationmedia.com

ADVANCE Sell/buy ur car 0722 833300

MITSUBISHI Fe659 Diesel Man 2006
Rating 3907 Tare Weight 3300 Load 3700
White 0722710644

COMMERCIAL

B462 Business for Sale

GROCERY shop. 170k 0708105426.

B525 Financial

QUICK loans on vehicles 0739513215

RESIDENTIAL & BUSINESS PROPERTIES

B740 Land, Plots for Sale

EMBU Mbetsi/Gachuriri 2acs @2M
negotiable call owner: 0721536257

HOMABAY town 1.23acre ohw
0723406112

JOSKA/ Ndoboini 5ac 0108001269

KAHAWA west 2 plots 40by90ft 4.8m & 100by100ft 9.5m, Githurai (45) 2 plots 9.8m
Kajiado Isinya 5acres & 150acres Murang'a
2acres with TEA & 4 acres 0729475785

KATELEMBO Machakos 2acres 8.5m
clean title. Call 0720416347

KINANGOP 1/4,1/2,1ac 0739717955

KINOO Muthiga 100mtrs off Nrb-Nkr
H/way with borehole owner: 0722753785

B740 Land, Plots for Sale

KITENGELA milimani 0.034 ha 1.2 m neg
0725671315

LARI Escarpment 1/4 plot 0720654858

MATUU.I ac 1m 0708105426

NAIVASHA 7acre 4m p/ac 0723904073

ROYSAMBU 40x80 0722522257

RUAKA 100by100 for sale 19m. Call
0793693201

THIKA Sec 9 half ac 0721299680

B782 Properties for Sale

GITHURAI (45) houses 10rooms & 8 rooms Tassia 3storey with 3 shops & 32bedsitter Uhuru Estate 3bedroom house Kayole 47rooms 0729475785

B789 Properties to Let

HOUSE for Rent: A four bedroom house on a 1/2 acre plot at Kitsuru near ISK and Kirawa Schools. Formerly rented by a UN diplomat. Call 0715291445.



Death and Funeral Announcement

It is with deep sorrow and humble acceptance of God's will that we announce the passing of Geoffrey Muriithi Murage, who peacefully rested after a short illness on 26th October 2025.

Beloved son of the late Jefether Murage and the late Grace Wamutira. Beloved husband of Pauline Wambui Muriithi.

Beloved father of Caroline Wanjiku and Martin Murage. Brother and brother-in-law to many. Son-in-law to the late Andrew Thendu and the late Salome Njeri.

Family and friends are meeting daily for prayers and burial arrangements at the family residence—Komarock Phase 3A House 316 from 6 pm onwards, concurrently with others at Kiamuruga, Kerugoya

The cortege leaves Kenyatta University Funeral Homes on 6th November 2025 at 7:00am for a funeral mass at Kiamuruga Catholic Church Kerugoya at 11.00am. He will later be laid to rest at his home, Kiamuruga Village, Kerugoya, Kirinyaga County.

We loved you, but God loved you more. Rest in Eternal Peace.



Geoffrey Muriithi Murage

Sunrise: 6th July 1955
Sunset: 26th October 2025

Death and Funeral Announcement

It is with deep sorrow and acceptance of God's will that we announce the passing on of Martha Nyatoro Ndungu of Kiganjo Estate Thika on Sunday 26th October 2025 at Kenyatta Teaching and Referral Hospital. Until her demise she was a staff of County Government of Muranga Department of Agriculture / Livestock Gatanga Subcounty.

She is the daughter of the late Harrison Ndungu Kinandu and late Grace Wanjiru Ndungu. Mother of Grace Wanjiru (St Dominic Primary School Kasarani) and Irene Wairimu (Thika). Mother in love of Frederick Mwangi (County Government of Kiambu Agriculture / Livestock Department Gatundu North). Grandmother of Precious, Aurelia and Gianna among others. Cherished-in-law of Stephen Muthami and Lucy Wanjiku.

Beloved Sister of Irene Kingori (Kinangop), Anne Kinyanjui (Muranga), Elder Duncan Gichuki (Maiella Naivasha), Ruthu-Josphine Nyaguthii (Brookside / Chaka), Cyrus Maina, Esther Wangui, Anne Wangari, Peris Njoki, John Kariuki and Eunice Wakarima. Cousin and aunt to many.

Family and friends are meeting for prayers and funeral arrangements at PCEA Makongeni Church Thika and at her Kiganjo Residence everyday at 7.00pm.

The cortege leaves Jamii Hospital Karatina Funeral Home on Tuesday 4th November 2025 at 8.00am. Funeral Service will be held starting from 11.00am at Mountain Star Academy Zaina Village, Ndathi Sublocation, Kabaru Location, Nyeri County. Thereafter Burial rites will be conducted at her farm adjacent to the school.

Rev 21:4

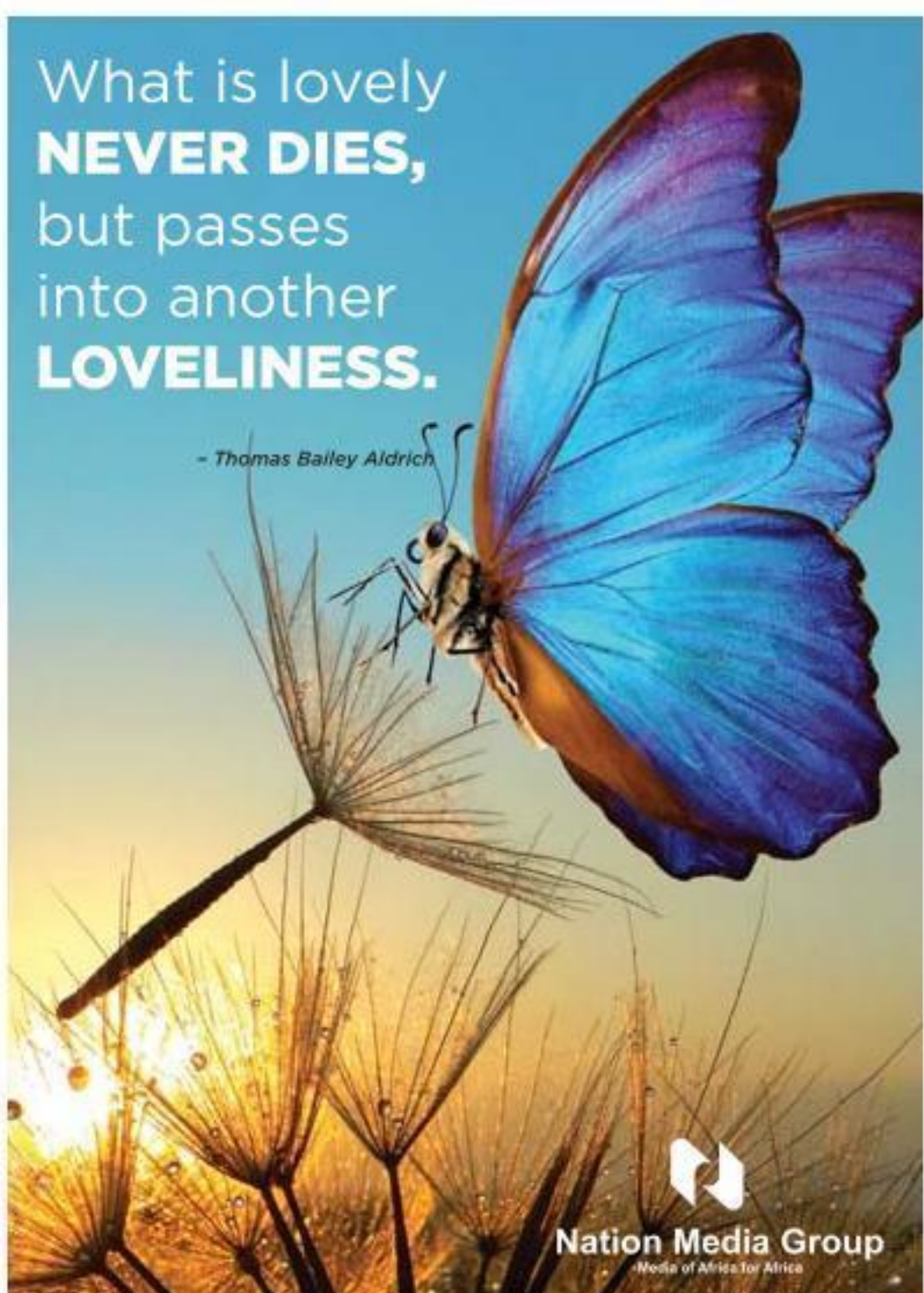
He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away.



Martha Nyatoro Ndungu

What is lovely
NEVER DIES,
but passes
into another
LOVELINESS.

- Thomas Bailey Aldrich



TIME TO REST

It is with humble acceptance of God's will that we announce the passing on of Levi Elijah Gachanja of Passenga, Olkailau, Nyandarua County, on 29th October 2025 at UltraCare Hospital, Nyahururu.

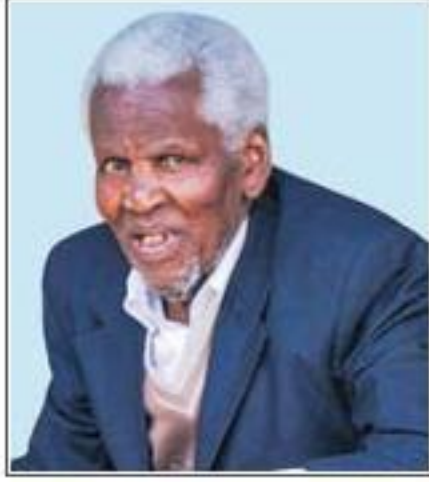
He was the beloved husband of Florence Njambi and loving father of Leah Nyambugi & Dr. John Muraguri, Sophia Nyambura, Elijah Gachanja & Grace Muthoni, Titus Mwangi & Sarah Wangui, Josiah Wanjohi & Catherine Wambui, Apufia Njeri, grandfather and great grandfather to many.

The cortege leaves Pope Benedict the XVI Funeral Home, Nyahururu on Tuesday, 4th November 2025 at 9:00 a.m.

The funeral service will be held at his home in Passenga from 10:00 a.m.

Family and friends are meeting daily at his home in Passenga and at All Saints Cathedral on Thursday 30th and 31st October 2025 from 5:30pm for prayers and funeral arrangements.

**Matthew 5:5 ~ Blessed are the meek, for they shall inherit the earth.
May his soul rest in eternal peace.**



Levi Elijah Gachanja



DIRECTORATE OF CRIMINAL INVESTIGATIONS

Death and Funeral Announcement

It is with deep sorrow and humble acceptance of God's will that we announce the demise of Stephen Kamugu Kimanga formerly of National Treasury attached to DCI headquarters.

He was son of the late Daniel Kimanga and Jane Nyambura Kimanga.

He was brother of Evalyne Nduta and Leah Magiri.

He was loving husband of Maurine Wangari.

Father of Nathan Kimanga, Ethan Jabali, Kaiden Malik.

Brother-in-law of Peter Maruri, Bedan Gitonga, Catherine Wambui, Mary Wangui.

Son-in-law of Ruth Wanjiku Mwaura.

Uncle of Kevin Gitonga, Rodney Ngigi, Michelle Mukuhi, Janice Nyambura and Lazaar Kimanga.

Friends and relatives are meeting daily at his home in Kiambu - Kiamumbi, at his mother's home in Nasra Estate and Homeland Thika Road for prayers and burial preparations.

There will be a Memorial Service on Sunday 2/11/2025 at PCEA St Andrews Church - Nyerere road, at 2.30pm. The cortege will leave Kenyatta University Teaching and Referral (By-pass) on Wednesday, 5/11/2025 at 7:00am to Maguni in Kilimambogo, Thika East, Thika Garrisia Highway where he will be laid to rest on the same day.



Stephen Kamugu Kimanga

Celebration Of A Life Well Lived



Esther Wangari Muigwa (Nyina wa Gitonga)

Sunrise: 1927 ~ Sunset: 22/10/2025

It is with humble acceptance of God's will that we announce the passing on and promotion to glory of Esther Wangari Muigwa (Nyina wa Gitonga) from Kimahuri, Kabaru, Kieni East, Nyeri.

Wife of the late George Muigwa. Mother of Rose Kagure, John Gitonga, Solomon Wachira and Nancy Wanjiku Njoroge. Mother-in-law of Miriam Muthoni Gitonga, Gladys Wanjira Wachira and Patrick Njoroge.

Sister of Joseph Gachau and the late Gideon Gathu, the late Ruth Waithiegeni, the late Kanyoro Mugambi, the late Deborah Wambere, the late Betha Wanjiku, the late Samuel Mutahi, and the late John Munyi.

She was a grandmother of Muigwa, Ndiritu, Kevin Muigwa, Wangui, Moses Muigwa and Wangari. Great grandmother to many.

Family and friends are meeting daily at her home Islands-Farm plot no.26, Giathieri Village, Kimahuri starting from 4.00 p.m for prayers and burial preparations. The cortege will leave Jamii Nursing Home Karatina on Tuesday 4/11/2025 at 8.00 a.m. Thereafter, funeral service at her home in Kimahuri starting at 10.00 a.m.

Death and Funeral Announcement

It is with deep sorrow and humble acceptance of God's will that we announce the promotion to glory of our beloved brother Richard Njake Gatua, which occurred on October 14th, 2025.

Born on November 17th 1973 in Eldoret, Uasin Gishu County, he was the son of Njake Gatua Thinwa and Naomi Wanjiku (of Turbo, Eldoret).

He was a devoted husband of Esther Njake (Muigo) and a loving father of Faith Wanjiku, Joy Wambui, and Joel Gatua (of Dallas, USA).

He was a brother of Paul Maina, Ruth Wamboi, the late Wilson Njenga, Francis Moshoi, Mary Wanjiru, Dorcas Wangui, and Charles Waweru.

Richard was a son-in-law of Margaret Gathogo (of Githunguri, Kiambu) and a brother-in-law of Mary Maina and Pastor Lawrence Maina, Francis Gathogo, James Ngariu, Mary Wanjiku, Teresia Nyambura, and George Mururi. He was a nephew, cousin, uncle, and a friend to many.

The burial service and interment will be held on Saturday, November 1st, 2025 at Rolling Oaks Cemetery, Texas (USA).

In God's arms, forever in our hearts.

John 11:25 - "I am the resurrection and the life. The one who believes in me will live, even though they die."



Richard Njake Gatua

Death and Funeral Announcement

It is with humble acceptance of God's will that we announce the demise of our mother, grandmother, great grandmother, our Matriarch Agnes Njoki Kirera of Iganjo Sub Location, Kamahuha Location, Murang'a County who passed away on 26th October 2025.

Daughter of the late Macharia wa Gacaci and Edith Wamaitha. She was the loving wife of the late Danson Kirera Muri and co-wife of the late Racheal Wairimu and the late Monica Njoki.

Mother of Elishiba Njeri (USA), the late Washington Mburu, Peris Wanjiku, the late George Muriro, Rosemary Njemi, the late Edward Muchoki, the late Robert Mburu, Cpt. Newton Wanyoike, Millicent Wanjiru, the late Lucy Njeri, the late Wamaitha (one), Faith Mothe, John Muiruri, Albert Kirera, Gilbert Muchoki (UK), Judy Faith Wanjiku, Gerald Wainaina, Terry Njemi, Mercy Waithira, Margaret Wamaitha and Esther Wanjiru. She leaves behind many grandchildren and great grandchildren.

Friends and relatives are meeting daily at her family home in Igikiro village, Iganjo sub-location, Kamahuha. The cortege leaves Montezuma Monalisa Funeral Home-Kabati on Tuesday, 4th November, 2025 at 8:00AM for a funeral service at ACK St. Thomas Kawaharua Parish grounds Kamahuha location at 11:00AM and thereafter she will be laid to rest at her home.

**She fought the good fight, she finished the race, she kept the faith (2 Timothy 4:7).
Mami, Cũcũ, Maitũ Rest in Eternal Peace**



**Agnes Njoki Kirera
Sunrise: 1921 -
Sunset: 26th October 2025**

Celebration of a Life Well Lived



Mama Glory Rigiri Mutai

Sunrise: 2nd November 1941 ~ Sunset: 25th October 2025

It is with humble acceptance of God's will that we celebrate the life of Mama Glory Rigiri Mutai of Kiruanyi Village, Kathiranga North Sub-Location, Katheri West Location, Meru County, who was promoted to glory on 25th October 2025.

She was the daughter of the late Isaiha M'Mutungi and the late Salome Mwari. She was a devoted wife of Retired Snr Magistrate Gideon Mutai M'Mukindia (aka Judge).

Beloved mother of Rhoda (Retired Teacher), Silvia (Retired Dty Principal), KK Mutai (CEO, Kenya National Chamber of Commerce and Industry), Douglas Mutai (Director of Administration, State Department of Water and Sanitation), Munene (aka Giko) and Ng'ang'a Mukindia (Snr ACC I Kajado).

Mother in law of the late Kiambi (former deputy education officer, Wajir), Kiunga (Retired KEBS Manager), Celina (Katheri Girls), and Faith. A cherished sister of the late Kiruki, late Esther, Gatwiri, Kature and the late Gaiti. Daughter in love of the late Isaac M'Mukindia and the late Mama Rebecca Mukami M'Mukindia. Sister in law of the late Elizabeth, Late Margaret, late Mithega, Zakayo, Peter, Late Sarah, Zipporah, Hon. Kirugi Laibon M'Mukindia (Former Cabinet Minister, Ministry of Energy and Ministry of Commerce and Industry) and John Nderera (Director, The Isaac Preparatory Schools).

Loving grandmother of Mwenda, Nkirote, Miriti, Gakii, Mugo, Nkatha, Kirimi, Kinya, Magana, Sharon, Mwirigi, Kithinji, Betty (London), Gitobu, Timo, Kingdavid, Peterson, Mutethia, Rose, Gitonga, Makadi, Bridget, Justine and Jasmine. Great grandmother of Jabali, Kendi, Kena, late Isaac, Koome & Vivian. Mama Glory was a relative, a cousin and a friend to many.

Family and friends are meeting daily at the family's homes in Isiolo town (Cheselesi Estate) and Kiruanyi Village Home, Kathiranga North Sub-Location, Katheri West Location, Meru County everyday at 3.30pm for daily fellowships and burial arrangements.

The cortege leaves Cool Breeze Funeral Home Meru on Tuesday 4th November, 2025 at 8.30am for a funeral service at the Katheri MCK at 9.30am. Thereafter, burial will take place same day at the family's home, Kiruanyi Village.

Mama bwega Mami, Mama bwega

2 Timothy 4:7 I have fought the good fight, I have finished the race, I have kept the faith.

Death and Funeral Announcement

It is with deep sorrow and in humble acceptance of God's will that we announce the passing on to glory of Mary Wambui Ngugi on Sunday, 26 October 2025, at MP Shah Hospital, surrounded by her family.

Mary was the beloved wife of the late David Kamau Thiong'o; devoted mother of Maureen Gakenia Kamau and Herman Thiong'o Kamau; a doting grandmother of Kwame Musumba; and mother-in-law of Margaret Wangui Wakanyi.

She was the beloved daughter of the late Julius Ngugi and the late Beth Wanjiku Ngugi.

The first-born among her siblings, she was a sister to: the late John Ndiva (brother); the late Thomas Kamau (brother); Julia Wanjiru (sister); Peter Kariuki (brother); Margaret Nyambura (sister); Charles Wainaina (brother); Joshat Njoroge (brother); and Patrick Nyoike (brother). She was a sister-in-law to many, a cousin to many, an aunt to many, and a dear friend to many.

She faithfully served as a nurse at Gertrude's Children's Hospital until her retirement.

A Requiem Mass will be held on Friday, 31st October 2025 at 6:00 p.m. at St. Mark's Catholic Church, Varsity Ville-Kamakias (Eastern Bypass).

The cortege leaves Montezuma Funeral Home, Kabati on Tuesday, 4th November 2025 at 7:00 a.m. Funeral Service and Burial will take place thereafter at her home in Kiambuthia Village, Kiru Location, Mathiyoa, Murang'a County.

Perpetual light shine upon her, O Lord. May her soul rest in perfect peace. Amen.



**Mary Wambui Ngugi
Sunrise: 30th June 1962
Sunset: 26th October 2025**

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Sport



Football
Pleasant surprise for local football fans as former Arsenal player visits them at home with EPL trophy
← P.31

Basketball Nairobi City Thunder unveil plan for Basketball Africa League P.32

Vet Lab Sports Club hosts 7th leg of Sunshine Development Tour

BY LARRY NGALA

The chase for cash prize and world rankings points resumes on Sunday when a field of 84 golfers drawn from across Africa and beyond converges on Vet Lab Sports Club for the seventh leg of Sunshine Development Tour (East Africa Swing).

In the sixth leg held at Royal Nairobi Golf Club, home player and top amateur John Lejirmah beat the country's youngest professional Njoroge Kibugu in sudden-death play-off, to become the first amateur to win in the tour.

Lejirmah, who is poised to turn professional after playing in the 2026 Magical Kenya Open, will be out for back-to-back double in the Tour. He is one of the leading players listed to play at Vet Lab tournament, which will be followed immediately by the eighth leg at Limuru Country Club from November 9 to 11.

It promises to be a tough encounter for Lejirmah as the doubleheader, which is backed by Betika as title sponsor, has attracted elite amateurs and professional golfers from Kenya, Uganda, Tanzania, Rwanda, Malawi, India, and the United States of America, all competing for a share of the Sh2 million prize purse on offer in each leg, and crucial Official World Golf Ranking (OWGR) and World Amateur Golf Ranking (WAGR) points.

Besides Lejirmah, the Kenyan contingent will also feature a blend of the country's top amateurs and experienced professionals, including reigning Kenya Amateur Golf Championship (KAGC) Series winner Michael Karanga.

"I'm fresh from winning at my home club, and it's been a tremendous journey full of lessons, growth, and belief. Every

leg of the Sunshine Development Tour has pushed me to become better mentally and technically. My goal heading to Vet Lab and Limuru is to maintain the momentum and stay true to my game plan," said Lejirmah.

Karanga, who has consistently made the cut in three of his four Tour appearances so far, said the Sunshine Development Tour has helped create meaningful opportunities for amateurs to compete and grow.

"This tour has changed the game for us amateurs," he said. "It has given us a proper platform to test our skills against professionals from across Africa. Playing alongside top pros challenges you to raise our standards, to stay focused, and to believe that you can compete at the highest level," Karanga said.

On the pro list, other notable Kenyan names include Kibugu, senior pro Dismas Indiza who won the Ruiru leg, Greg Snow, Mutahi Kibugu, Edwin Mudanyi, David Wakhu, John Wangai, and Justus Madoya.

The international line-up features Phillip Kasozi, Ronald Otile, Gaita Tadeo Rodell, and Abraham Ainamani from Uganda, Rajab Pembe, Nuru Mollel, Angel Eaton, and Isaac Wanyeché from Tanzania, Celestin Nsanzuwera, Nsabimana Aloys, and Dusabe Felix from Rwanda, Paul Chidale from Malawi, elite junior golfer Mitansh Thacker from India, and Willy Deus from the United States of America.

The women's line-up features Kenya's Naomi Wafula, Jacquelyne Walter, Margaret Njoki, Joyce Wanjiru, and Tanzania's Angel Eaton. The winner will take home Sh400,000, while an amateur winner will only earn Sh130,000 which is the maximum allowed for amateurs.

2025 Deaflympic Games Japan to host competition from November 15-27

Young Njeri shoulders Kenya's hopes in Tokyo

The 19-year-old poised to become first Kenyan female player to compete in championship

BY VICTOR OTIENO

When 19-year-old Jacinta Njeri first picked up a golf club in 2022, she had no idea that it would be her first step towards making history.

Just three years later, the Form Two student at Ngala Secondary School for the Deaf in Nakuru is poised to become Kenya's first female deaf golfer to compete at the Deaflympics.

Njeri is among the four golfers who will represent the country in the Tokyo 2025 Summer Deaflympics from November 15 to 26. The others are seasoned players Isaac Makokha, Adan Wario and Gilbert Alikula.

Elated to be the only woman in the team, Njeri has vowed to make her inclusion count with a strong performance in Tokyo.

"It is a great honour for me to be the first woman golfer with a chance of making history when I accompany the three men to Tokyo," Njeri said through an interpreter at Vet Lab Golf Club in Nairobi. "I'm very proud of myself. My target in Tokyo is to play good golf, I hope that the four of us can get medals to make Kenya proud," she added, noting that her friends and family have also urged her to go for the gold medal.

Njeri started playing golf in 2022 in Nakuru after being inspired by her coach Shem Orwenyo. She says her passion for golf comes from the opportunity it gives her to interact with fellow players, and to relax.

"I really love the game because I get to meet my fellow golfers. It is very interesting, and the golf course also helps me to relax. I'm a very proud golfer," the handicap 20 told *Nation Sport*.

She hopes that her participation in the Deaflympics will inspire more women, especially those with hearing impairments, to take up the sport.

"I don't want to be the only deaf golf-

er in the team so I'm inviting other ladies to learn golf, and to be empowered," she stated.

Makokha, Alikula and Wario represented Kenya in 2022 Deaflympic Games held in Caxias Do Sul in Brazil. Makokha stole the show by winning a historic bronze medal in the Games.

Njeri says the experienced trio has helped her sharpen her game through mentorship. Owing to rigorous training and the experience gained from various tournaments, she declared her readiness for the challenge that lies ahead.

Team Kenya's golf coach, David Kihara, praised Njeri for her dedication and potential in the sport.

"When I saw her swing and looked at her scoring records, I noted that her potential is very high. She is young, strong and committed to the sport. She is willing to pay the price to get herself to become a Deaflympics medallist, and a top golfer who will represent the country in other major tournaments. She can actually go very far and become a professional golfer because the opportunities are a lot," said the coach, tipping the team to perform better than they did in Brazil three years ago.

Golfer Jacinta Njeri makes a tee shot from the first tee during training at Vet Lab Golf Club in Nairobi on Tuesday. She is among the four golfers who will represent Kenya at the 2025 Summer Deaflympics from November 15 to 26. PHOTO | POOL



New kits, equipment for MKU teams



Mount Kenya University's karate team trains at the university grounds in Thika after receiving new equipment and bus worth a total of Sh35 million from the institution's chairman Prof Simon Gicharu on October 25. ANTHONY NJAGI | NATION

Jepchirchir, Sawe chase top awards in athletics

BY BERNARD ROTICH

Peres Jepchirchir, the world marathon champion, has been nominated for the prestigious 2025 World Athletics Out of Stadium Athlete of the Year award.

This follows her victory in the women's marathon at the 2025 World Athletics Championships in Tokyo in September, where she earned her fifth global title.

Winners in the men's and women's categories will be determined by a public vote and announced at the World Athletics Awards on November 30. Jepchirchir is one of five nominees in the women's category, alongside Tigst Assefa (Ethiopia), Sifan Hassan (Netherlands), Agnes Ngetich (Kenya), and María Pérez (Spain).

On Monday, World Athletics announced the nominees for the men's and women's categories.

On Sunday, Ngetich ran the third fastest time in history of 1 hour, three minutes and eight seconds in victory at the 2025 Valencia Half Marathon.

That time is the fastest time recorded this season over the distance. She beat Ethiopia's Fotyen Tesfay, who clocked 1:05:11, as another Kenyan, Veronica Loleo, settled for third place in 1:05:46.

Jebet, who trains in Iten, Elgeyo Marakwet County, was aiming for the world record in the 21km race, but fell short by 16 seconds.

Dutch runner Hassan also made the shortlist following her win at this year's Sydney Marathon, and third-place finish at the London Marathon in April.

In the men's category, Berlin Marathon champion Sebastian Sawe made the short list due to his out-standing performance on the streets of the German capital city, as well as his victory in the London Marathon in April.

He will compete with Yomif Kejelcha of Ethiopia, who has the world's fastest 5km and 10km times, making him the second fastest athletes of all time over the distance.

The third athlete in the list is Caio Bonfim from Brazil who is the world 20km race walk champion, and 35km race walk world silver medalist. Evan Dunfee of Canada made the nominees list due to his world titles and records in the 20km, and 35km race walk.



World Marathon Champion Peres Jepchirchir at her home in Kapsabet, Nandi, on October 9. JARED NYATAYA | NATION

Football EPL trophy is the country as part of the tour the world to celebrate fans



Manchester United fan Anne Njoroge (centre), and her friends receive former Arsenal star Nwankwo Kanu from Nigeria at her house in Kanyariri Homes on Waiyaki Way, Nairobi, on Tuesday during the EPL Trophy Tour. PHOTOS | POOL

EPL trophy delivers knock-out surprise to lucky Kenyan fans

Former Arsenal star Kanu from Nigeria surprises local fans of the EPL by bring the trophy at their doorsteps

BY GLADYS MIDECHA

For Daniel Nzuki, a resident of Ruaka in Kiambu County, it was an ordinary day until a knock on his door turned it into a once-in-a-lifetime moment.

When he opened the door, Nzuki was surprised to see former Arsenal star and Nigeria's football legend Nwankwo Kanu at his door.

In his hands was the iconic English Premier League trophy, crafted from sterling silver and 24-karat silver gilt. The trophy is known for its significant weight and design centred on the "Three Lions of English Football."

"I was lost for words," said Nzuki, still in disbelief hours later.

"The man I'd only seen on TV for years was now on my doorstep with the real EPL trophy! It doesn't get better than that."

"At first, it didn't feel real. It was like I was dreaming," Nzuki, who is fan of Manchester City, said.

He was one of four lucky Kenyans to receive a surprise visit from Kanu as part of the Premier League Trophy Tour, a global initiative done in collaboration with Guinness, that celebrates football fans worldwide. Liverpool last lifted the trophy when they clinched their 20th title in the 2024/25 season.

Kanu said: "This worldwide tour of the trophy celebrates supporters who keep the competition alive beyond England, the home of the English Premier League."

The other lucky fans were Denis Njau and Robert Kimani, both Arsenal diehards from Kasarani and Karen, respectively, and Ann Njoroge, a Manchester United fan from Waiyaki Way. For Ann, everything changed the moment she saw Kanu. She could no longer remember the rivalry between Manchester United and Arsenal.



Kanu gestures to Manchester City fan Daniel Nzuki (right) and his friends when the former Arsenal star visited them in Ruaka on Tuesday.

Kenyan fans are incredible. They love football. They love the Premier League, and of course, they love Arsenal. They're extra

Nwankwo Kanu, former Arsenal star

"I have been a Manchester United fan all along," she said.

"However, meeting Kanu, the Arsenal legend, at my doorstep and touching the trophy was more important than club colours. Meeting Kanu and touching the trophy is something I will never forget."

Kanu, who won two Premier League titles and two FA Cups with Arsenal, said that bringing the trophy to Africa felt like a personal endeavour.

"It means a lot to me to know that I am African," he said. "Bringing the cup home means a lot to me and to our people. Everyone wants to see it and touch it. Seeing it in person is different from seeing it on TV. There's nothing bigger than that."

In Kasarani, Njau was speechless when Kanu appeared at his doorstep.

"I never expected this," he said. "You open your door and see your childhood hero—the guy who scored hat tricks against Chelsea—standing right there with the EPL trophy. I was shocked, and I still am."

At Kimani's home in Karen, the situation was no different. Kimani and his friends were ecstatic when they saw Kanu holding the trophy before them. After a brief moment of silence, Kimani and his friends started chanting, "Kanu! Kanu!" while the former Arsenal star posed for selfies and reminisced about his days at Arsenal.

"Playing for a club that wins that trophy

means a lot," Kanu said. "From what I've seen, Kenyan fans are incredible. They love football. They love the Premier League, and of course, they love Arsenal. They're extra."

During his illustrious career at Arsenal from 1999 to 2004, Kanu won the Premier League title twice under the legendary manager Arsène Wenger. He was with the club during its famous "Invincibles" season in 2003–04, when the Gunners finished the season unbeaten.

However, the visit wasn't just about nostalgia. Kanu, the founder of the Kanu Heart Foundation, used his tour to inspire young Kenyan players. "Seeing me with the trophy might look easy, but starting out is never easy. You have to work extra hard. Start at home, give your best, and moving forward will become easier."

As the trophy travelled from Ruaka to Kasarani and from Karen to Waiyaki Way, the excitement was palpable. "The Premier League is realising how strong its Kenyan fan base is," said Njau. "They've gone to Asia before, but now they can see that Africa's passion for the Premier League is unmatched."

For many, Kanu's visit was not just about the trophy; it was a celebration of unity, shared dreams, and the power of football to bring people together despite club rivalries.

From Manchester City's blue to Arsenal's red and Manchester United's pride, their Nairobi fans had one thing in common that day: sheer, unfiltered joy.

The 2025 African leg of the EPL Trophy Tour includes stops in Kenya, Nigeria, Ghana, and South Africa, featuring fan events, youth football clinics, and community programmes. Fans will have the opportunity to see the authentic trophy, which is lifted by the champions each season.

Sport

Football

Sight of English Premier League trophy delivers knock-out surprise for Kenyan football fans **P.35**



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Daily Nation - Friday



Federation mourns fallen para-badminton player

BY GEOFFREY ANENE

The local federation has eulogised para-badminton player, Japheth Kakai Kitela, as a skilled individual who gave his all to the national team.

Kakai, 51, fell ill soon after arriving back in the country on Monday, October 27, 2025, from the World Abilitysport Beach Games. He died the same day while undergoing treatment at Mbagathi Hospital in Nairobi.

The World Abilitysport Games, formerly known as IWAS World Games, is a multi-sport championship for athletes who use wheelchairs, or are amputees. It is held under the auspices of parasports.

Speaking yesterday, Ability Sports Kenya Vice President Alfred Simiyu Barasa, said Kakai was a dedicated member of the national team that competed at the World Abilitysport Beach Games held in Mersin, Turkey, from October 18-25, 2025.

"He was an integral member of Kenya's Air Para-Badminton team that won two gold medals at the just-concluded Games," Simiyu observed.

"He seemed fine through-

out our journey from Mersin to Istanbul, and on the six-hour flight to Nairobi. After a brief photo session with team mates upon arrival at Jomo Kenyatta International Airport on Monday, we all went home. It (his death) is heartbreaking," he said.

Kakai's family confirmed his death shortly after the team's return on Monday from the global championships.

A post-mortem conducted on Wednesday indicated that the 51-year-old, who is a leg amputee, developed blood clots in his remaining leg, resulting in Deep Vein Thrombosis, and a pulmonary embolism that caused his sudden death.

Kakai was part of Kenya's mixed triples relay team that stunned hosts Turkey 3-1 in the final on October 25 at Pompei Beach, Mersin, securing Kenya's second gold medal at the games.

Kenya's first gold of the championship also came from the mixed triples category.

A native of Muthanga Mutune village, Kaiti Constituency in Makeni County, Kakai was admired for his resilience and contribution to para-sports in Kenya.

Hosting basketball tourneys comes at steep price for KBF

BY AYUMBA AYODI

Kenya needs Sh70 million to host Basketball Africa League (BAL) East Division Elite 16 finals, and the Women's Basketball League Africa (WBLA) Zone Five Championship programmed for this year.

Kenya's men's league champions Nairobi City Thunder is among eight teams that will play in BAL East Division Elite 16 final scheduled from November 18 to 23 at the Moi International Sports Centre (MISC), Kasarani Indoor Arena.

Last year, City Thunder won the East Division Elite 16 final after beating Kriol Star from Cape Verde 99-86 at the same arena to qualify for the Nile Conference.

City Thunder finished fourth in Nile Conference behind Al Ahli Tripoli from Libya, APR of Rwanda and South Africa's MBB. BAL has three Conferences - Nile, Kalahari and Sahara. The top eight teams from these conferences will proceed to the final

play-off, to be held in a knock-out format.

Kenya Ports Authority (KPA) who are the reigning women's champions, and Zetech University will play in WBLA Zone Five Championship set from November 9 to 15 at the Nyayo National Stadium Gymnasium.

The winners of the WBLA zonal competition will qualify to play in Women's Basketball League Africa (WBLA) finals scheduled for December in Cairo. Yesterday, Kenya Basketball Federation (KBF) secretary general Anjela Luchivyia disclosed that hosting BAL East Division Elite 16 finals will cost them Sh39m, while staging WBLA Zone Five Championship will need Sh31m.

Luchivyia said KBF has a deficit of Sh41 million, having raised Sh29 million from partners for the championships. KBF still needs Sh22m to host BAL East Division Elite 16 finals, and Sh19m to stage WBLA Zone Five Championships.

Football Harambee Starlets qualify for 2026 Women's Afcon set for Morocco



Harambee Starlets players arrive at Jomo Kenyatta International Airport in Nairobi on Wednesday night from Thies, Senegal, where they had gone to play against Gambia in the 2026 Women's Afcon qualifiers. Kenya won 4-1 on aggregate. PHOTO | POOL

No time to rest as federation announces plans for camp

Kenya women's coach Odemba calls for more support from government, FKF in preparing side

BY TOTO AREGE

Kenya will immediately embark on preparations for 2026 Women Africa Cup of Nations (Wafcon), Football Kenya Federation (FKF) has said.

On Wednesday evening, business at the Jomo Kenyatta International Airport (JKIA) came to near-standstill as the team, christened Harambee Starlets, returned from Senegal, where Kenya beat Gambia 1-0 on Tuesday night in the reverse fixture of final qualifier match of 2026 Wafcon to seal a place in the main tournament.

Gambia hosted the match at Stade Lat Dior in Senegal's third largest city Thiès because the west African nation does not have a stadium that meets Caf's standards for hosting international matches. Kenya, which had won the first leg on March 20 at Nyayo National Stadium 3-1, qualified for Wafcon for the first time in 10 years.

Upon arrival back home on Wednesday night, Harambee Starlets players performed a jig with traditional dancers who received them at the airport. Afterwards, the players were ferried in buses to Stadi-on Hotel at Kasarani in Nairobi where they spent the night.

Speaking before the team left Thies on Tuesday, FKF's Deputy President, McDonald Mariga said the team will regroup to begin preparations for the tournament, which will be held from March 17 to April 3 next year in Morocco.

"Team preparations will begin immediately. There is no time to waste," Mariga told *Nation Sport*, citing the need to make



Harambee Starlets players are greeted by traditional dancers upon arrival at Jomo Kenyatta International Airport in Nairobi on Wednesday night.

the team more competitive. "Our qualification for the tournament shows that women's football in Kenya is growing rapidly, fuelled by government support, better organisation, exposure for the players, and more attention given to the game compared to previous years," he observed.

"We are more organised now than in previous years when our teams did not get exposure," Mariga said.

Yesterday, the players were released to join their clubs. They will again convene in the next international break between November 24 and December 2.

FKF Women Representative Kerubo Momanyi observed that Kenya will approach next year's tournament with a competitive mindset.

"Kenya will go to next year's tournament

as competitors and not merely as participants," she said.

"We need a comprehensive roadmap and strategic plan for the 2026 Wafcon. We have plans for team camp, technical preparedness, logistical organization, and we will work closely with the Sports ministry and FKF. Our ultimate goal is for Kenya to qualify for the Fifa World Cup."

Harambee Starlets coach Beldine Odemba said: "It's a good feeling. This is an invaluable addition to my CV, but more importantly, it's time to roll up our sleeves and prepare for the tougher challenges ahead. I urge the government and FKF to support us with preparations. The difference has been better preparation. With good preparation, we can perform well in Wafcon," Odemba, who holds Caf "A" license, said.



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Peter Kenneth

BY PAULINE KAIRU

When Peter Kenneth looks back at the early days of Mayfair Insurance, his tone blends nostalgia with the calm satisfaction of a founder who has watched an idea outgrow its original frame. What began as a modest venture in the early 2000s has since matured into one of East Africa's most recognisable financial brands, with footprints across borders.

Yet when Kenneth (fondly known as PK) first floated the idea of starting an insurance company, it wasn't the product of a boardroom plan drawn from spreadsheets and forecasts. It was a simple dream shared among friends who believed they could build a world-class insurance brand.

"The idea first came up in 1994," Kenneth recalls. "We registered the name back then, but life took us to different directions." Kenneth went to serve in public office in 1997, and held a role in a reinsurance company, a position that could have posed a conflict of interest had he pursued the venture then. As he and his colleagues ventured into other fields, the dream only quietly lingered in the background.

A decade later, that long-shelved vision would be revived, and this time, it took shape.

A Founder's Reflection on the Mayfair Insurance Journey

Mayfair Insurance was substantively established in 2005, in a landscape then dominated by foreign insurers and a handful of legacy local players. The idea, Kenneth recalls, came from an observation that many corporate organisations and individuals were yearning for something different, a company that would combine strong underwriting discipline with local understanding, and quick, humane service; basically one based on relationships.

Kenneth brought together a circle of like-minded professionals, including Rasik Patel, V.M. Patel, Tushar Shah (all of whom are now deceased), and Senior Counsel Ambrose Rachier, united by a shared conviction that Kenyans deserved a trusted, homegrown insurer.

And the choice of name was no accident too. "We wanted a brand that symbolised prestige, stability, and reliability," Kenneth says. He drew inspiration from the Monopoly game's coveted blue square – Mayfair – as well as the real London district synonymous with excellence and class.

The DNA

From day one, Mayfair's ambition was measured, deliberate, and strategic. Rather than rushing into high-risk sectors or chasing volume, Kenneth and his co-founders deliberately stayed clear of volatile segments, like politically entangled lines of business such as government contracts, public service vehicle insurance, medical, and other troubled classes. They instead focused on building the business around strong, data-driven, and asset-based insurance segments in engineering, fire, marine, and corporate risk; areas where reliability and discipline could safeguard both client trust and company capital.

That cautious, relationship-first approach, reinforced by a loyal broker network built through consistency, would come to define Mayfair's DNA.

Today, Mayfair Insurance stands as one of East and Central Africa's fastest-growing insurers, with a footprint that extends across Kenya, Zambia, Tanzania, Rwanda, Uganda, the Democratic Republic of Congo (DRC), and most recently Botswana.

The company's 20-year journey is a story of vision and perseverance from its humble beginnings at Barclays Plaza, to establishing Mayfair Centre – its own property – in Upper Hill, and then taking bold steps beyond Kenya's borders.

Kenneth and his founding partners started small, assembling a team of professionals who shared that vision. The first years were defined by cautious optimism and an unwavering focus on fundamentals such as risk management, customer satisfaction, and strong capital adequacy.

By the end of its first decade, Mayfair Insurance had earned a reputation for prudent underwriting and reliability in claims settlement, attributes that would later form the backbone of its regional expansion strategy.

"We earned trust one policy at a time," Kenneth recalls, noting that the company never relied on any marketing campaigns in its early years. "We didn't run marketing drives or flashy campaigns," he says. "Our clients became our marketers. Once they saw how transparent and responsive we were, referrals did the rest."

Every company has a test that shapes its destiny. For Mayfair, it came during one of Kenya's darkest moments, the bombing of the Westgate Shopping Mall. At that time, Nakumatt, then the anchor store at the mall, was one of Mayfair's client.

"When that claim came in, it was the first major test of our systems and reinsurance partnerships," Kenneth recalls. "How we responded would either make or break the company."

Mayfair settled swiftly, reinforcing its reputation as an insurer that could deliver when it mattered most. "That moment told the market that we were here to stay," Kenneth declares. "It changed everything for us."

Solid footprint

By the mid-2010s, Mayfair had already established a solid footprint in Kenya's competitive insurance market. But for the Mayfair board, growth meant more than market share. It meant scale, innovation, and cross-border relevance.

Governance and cohesion became Mayfair's quiet advantage. Kenneth describes a culture where management operates independently, but with clear alignment between the board, shareholders, and staff. "That cohesion has allowed us to move as one vehicle," he says. "When opportunities come, we're ready to act."

1994

When the idea of creating Mayfair Insurance was first mooted.

That readiness would soon take Mayfair beyond Kenya's borders, not through consultants or feasibility studies, but through human connection.

"When Zambia happened, it wasn't planned," Kenneth says with a smile. "I was visiting the country when someone in authority asked why we hadn't set up there. I called my partners and within weeks, through local networks, we had a foothold."

That serendipitous expansion became the template for all others. Tanzania followed the same relationship-based model. Rwanda, Uganda, the Democratic Republic of Congo and Botswana joined later, each through trusted local partnerships that gave the company deep resident roots.

Kenneth chuckles as he recalls one of Mayfair's most unexpected beginnings. "I once met someone at a wedding in Diani," he says. "There was a bit of a push and shove at the counter, so I asked where he was from. He said DRC. He didn't know anyone around. We started talking, became friends, and that chance encounter eventually opened the door to our DRC operations."

It was a story that perfectly captured how Mayfair's expansion across Africa has often been powered not by strategy papers, but by genuine human connections and trust built through relationships.

"Insurance can no longer be local," he says. "Our economies are interconnected, and risks don't stop at national borders. So our mission had to be regional to offer consis-

tent, trusted service wherever our clients may operate."

In each market, Mayfair Kenya has substantial equity, while local shareholders hold the rest, a deliberate model that balances Kenyan leadership with local ownership. Kenneth explains. "When locals feel part of the company, they protect it. They make it theirs. That's how we've managed to thrive across borders."

He continues: "Every milestone was earned. We never wanted to grow for the sake of it. We grew because people trusted us."

This expansion was also part of a broader strategic alignment with the African Continental Free Trade Area (AfCFTA) vision, which Kenneth strongly supports. "The future of African enterprise lies in integration," he notes. "As insurers, we have to anticipate cross-border trade, regional logistics, and the shared risks that come with them."

The insurance sector has seen seismic shifts over the past two decades – from changing regulatory regimes and digital disruption to global crises like Covid-19. Kenneth reflects how Mayfair has weathered each challenge by staying true to its founding ethos of prudence and agility.

He credits the management team for balancing growth with caution. "Insurance is about promises made today for tomorrow. That requires strong governance, discipline, and a deep understanding of the markets we serve."

Diversification

It is this same practicality, he says, that later guided Mayfair's evolution beyond insurance and into the wider financial services space. Mayfair diversified into the banking sector, and, like many of its ventures, this began with a spark of curiosity and a readiness to seize opportunity.

"At some point, we thought, why not a bank?" Kenneth recalls. That idea materialised as Mayfair Bank, a venture launched in 2017 in partnership with other investors who shared their belief in responsible, locally rooted finance.

The bank quickly found its footing, buoyed by the same relationship-driven philosophy that had defined Mayfair Insurance. Its growth was steady and organic, guided by judiciousness rather than aggression.

Over time, the founders decided to sell the bank to foreign investors, a move that reflected both strategic timing and their readiness to evolve. "It was a tough relationship, and we were happy to pass it on when the time was right," Kenneth notes.

The banking experience did more than expand Mayfair's footprint. It reshaped its view of financial ecosystems. Soon after, the group launched Mayfair Asset Management, a complementary venture designed to support the insurance business and manage diversified investments across borders. That expansion, Kenneth says, fits naturally within Mayfair's broader vision.

"When we set up Mayfair Asset, it was to strengthen our financial ecosystem. It's all part of the same vision, building a trusted African brand."

Today, Mayfair's financial ventures mirror its regional insurance strategy.

That integrated vision now extends to new product lines. Mayfair has registered a life



MAYFAIR INSURANCE 20TH ANNIVERSARY

insurance subsidiary in Botswana and plans to replicate it in other markets.

Across these expansions, Kenneth remains clear on one guiding principle. "Growth should never come at the expense of the brand's integrity. Whether a client is in Nairobi, Lusaka, or Dar es Salaam," he insists, "the Mayfair experience should feel the same. Professional, reliable, and deeply human."

Behind the growth statistics lies a deeply human story, one of passion, loyalty, and shared purpose. Kenneth describes the company as "one family," with many employees having served since the early years. Cases of indiscipline or fraud, he says, are rare.

"Staff morale and cohesion are part of our strength," he reflects. "When they hit their targets, they celebrate together from junior to senior staff. That spirit keeps the engine running."

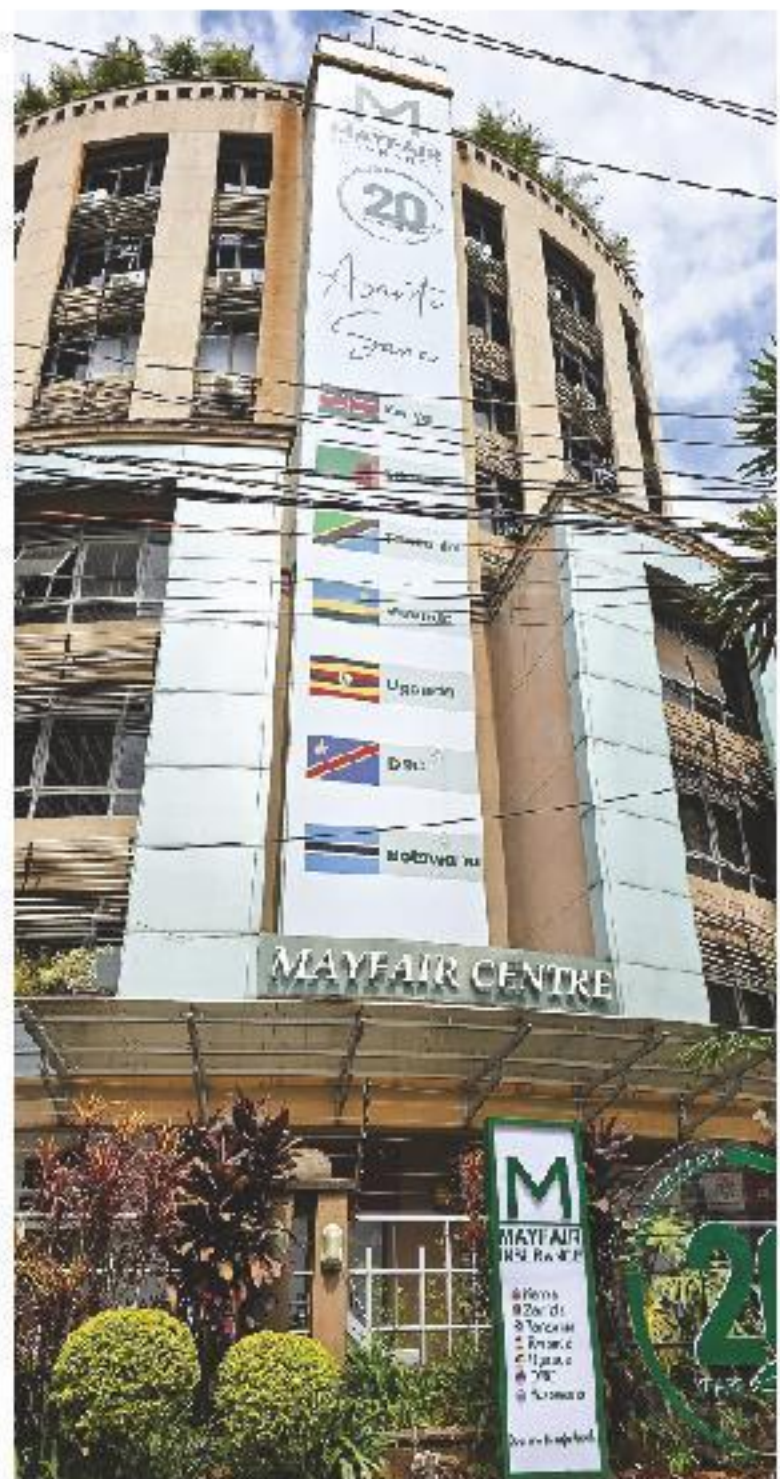
It's an ethos that has endured across generations. Kenneth takes pride in seeing Millennials and Gen Zs now driving the company forward, blending youthful energy with the institutional memory of older hands. "They just have to believe in themselves," he says. "If they keep their workplace joyful, they'll push the company further than we ever did."

He adds: "We've built a foundation that can outlive any one of us. Now we're investing in technology and partnerships that can sustain our relevance for the next 20 years."

A future defined by digital transformation

As Mayfair marks 20 years, Kenneth envisions a future defined by digital transformation, artificial intelligence, and cross-border integration. He foresees a time when clients travelling between Ndola and Lubumbashi will enjoy seamless one-stop insurance coverage powered by shared systems and data. He also acknowledges the need to expand into life and medical insurance in future, to meet growing demand from brokers and corporate clients seeking comprehensive solutions. "We're not at the limit," he says. "Good opportunities keep finding us. We just have to stay ready."

To him, technology will be the next frontier. "Banking has already been transformed by IT and AI," he notes. "Insurance will be next. We must



Mayfair Insurance Kenya Offices located on Ralph Bunche Road, Nairobi. BONFACE BOGITA | NATION

invest now to stay ahead."

The company aims to leverage technology not only for efficiency, but also for inclusion, bringing insurance solutions to underserved communities and small enterprises.

For Kenneth, Mayfair's success is more than corporate. It is symbolic. "It's a Kenyan and African story," he says simply. "We built it together... people from different communities, different backgrounds, united by purpose."

He credits his co-founders and shareholders, especially the late V.M. Patel and his family, whose commitment helped shape the company's enduring culture of integrity and prudence. "He'd be proud to see where we are today," Kenneth says. "From two countries then to seven now and still growing."

As Mayfair steps into its third decade, the founding chairman's message is one of gratitude and continuity to protect the brand, nurture its people, and let the next generation dream even bigger.

"We started from zero," Kenneth reflects. "Now, Mayfair is known across Africa. The foundation is there. The future belongs to those who will carry it further."

Kenneth says he hopes the same philosophy of sustainability, in particular, remains a guiding principle. Mayfair's initiatives now align closely with the United Nations Sustainable Development Goals (SDGs), especially those tied to decent work, climate resilience, and responsible business practices.

"Insurance has a direct role in building sustainable societies," Kenneth explains. "By helping businesses recover from shocks, we enable jobs, livelihoods, and economic stability. Our future strategy will emphasise customer-centric innovation, digital inclusion, impact-driven products and sustainable regional expansion. We are building smarter systems that can predict risk, simplify onboarding, and enhance trust. But the heart of our business remains the same: reliability."

Leadership philosophy and legacy

Kenneth's leadership style is often described as steady and forward-looking, a mix of discipline, mentorship, and strategic patience. His corporate philosophy draws from his private and public service years, where accountability and prudence were central to decision-making.

"I've always believed that leadership is not about titles. It is about stewardship," he says. "At Mayfair, we've nurtured leaders who understand that growth must be ethical, and success must be shared."

This culture of mentorship has shaped Mayfair's internal DNA. The company is known for promoting talent from within and fostering a collaborative work environment where innovation is encouraged. "Our people are our biggest asset," Kenneth says. "We invest in their skills because their excellence is what defines the client experience."

He envisions Mayfair becoming the insurer of choice for Africa's emerging middle class and corporate sector alike. "We started as a Kenyan dream, but the goal is to become an African story of resilience, excellence, and trust."

As the company celebrates two decades of operation, Kenneth's words are tinged with gratitude for colleagues who have stayed the course, clients who believed in a young brand, and a country that nurtured its rise. "Every milestone belongs to our people," he says. "Mayfair has grown because of teamwork; because of faith in an idea that Kenya can build institutions of global repute."

From a single office in Nairobi to a network of branches across East and Southern Africa, Mayfair's journey mirrors Kenneth's own convictions about nation-building that disciplined vision, ethical leadership, and consistency can turn even the simplest ideas into enduring institutions.

"As we step into the next decade," he concludes, "our responsibility is not just to grow profits, but to grow trust, to empower communities, and to keep proving that Africa can produce world-class enterprises."

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It's Our People Who Built The Mayfair Brand

BY PAULINE KAIRU

When Vishal Patel first encountered the Mayfair Insurance proposition two decades ago, it did not sound like a typical investment pitch. It wasn't a chase for market share or a play for fast capital, he recalls.

The approach came from Peter Kenneth, and for Mr Patel, whose background was already steeped in business stewardship, the idea stood out precisely because it wasn't trying to be loud. "It felt like a company that wanted to build something lasting. That appealed to me," he says.

The early 2000s were a formative period for local financial institutions. Liberalisation had opened the insurance market, but many underwriters were still struggling with weak balance sheets and shallow governance structures. But for Mr Patel, the decision to invest in a new insurer was not about the timing, but about trust in the people and the philosophy. "Who came to me with the proposition? It was people I respected; people who shared the same values of responsibility," he stresses. "That's what made it an easy yes."

From a broader perspective, those values, Mr Patel explains, revolved around a belief that an insurance company could be built differently with careful underwriting, measured risk-taking, and genuine partnership with clients.

Two decades later, that same operating philosophy still defines how Mayfair works: Steady, deliberate, and built on trust. But when Mr Patel talks about relationships, he isn't thinking only of clients or shareholders. He's thinking of the people behind



Vishal Patel, Chairman, Mayfair Insurance

the desks; the ones who've carried the company from its first policy to its 20th year.

"The staff have been the biggest part of this journey. When I look at how far we've come, I can say without hesitation that it's because of them," he says warmly. "The team, from management to every single member of staff, has been outstanding. They've been loyal, hardworking, and committed to what Mayfair stands for," he says. "That, to me, is the foundation of everything."

The Mayfair way

Mr Patel says when Mayfair was first set up, it was a small team with a big task, building a reputation in a crowded, competitive market. That approach, he explains, became the Mayfair Way: A way of working that is rooted in integrity, prudence, and people.

Over time, stronger systems and prudent governance evolved around that culture, creating what Mr Patel refers to as "doing the right thing for the long run". This, he underscores, is what differentiates Mayfair. "We've preferred to stay focused, to grow carefully and sustainably," he says. "That's why our balance sheet and our relationships have remained strong through different market cycles."

Evolving without losing core

The company's conservative approach has not meant stagnation. Over the years, Mayfair has modernised operations, digitised systems, and expanded regionally. "Technology is important, but culture doesn't come from systems. It comes from people and that's what we've preserved," Mr Patel says.

He adds that leadership at Mayfair has always been about stewardship rather than hierarchy. "From the start, our directors and management have worked hand in hand," Mr Patel explains. "It has never been about titles. Everyone rolls up their sleeves and gets involved. When people see leaders who walk the talk, who care about the same things they do, it builds trust. And that trust has carried us through every transition."

Anchored growth and regional vision

Even as Mayfair eyes new opportunities across the region, Mr Patel insists that its formula remains unchanged.

"We don't chase growth for the sake of it. We focus on doing things right. Everyone here – from the boardroom to the front desk – understands that." Patel points out that this perspective is what has kept Mayfair resilient in a competitive market.

He takes quiet pride in what has been achieved not only in the numbers, but in the consistency of values. "If you ask me what I'm most proud of, it's not just the milestones or the profits. It's the way we've built this steadily, ethically, and together. That's what Mayfair stands for," he says with a warm smile.

Patel says the company's priority, looking ahead, is to deepen regional partnerships while continuing to strengthen its core. "We want to keep building carefully the same way we always have. Our clients' needs are changing, and so is the market. But our job is to adapt without losing who we are."

Mr Patel is particularly proud of the new generation coming through the ranks. "They bring new ideas, new energy, and they've kept us sharp," he says, and adds: "Our longest-serving staff work side by side with younger colleagues who understand the digital space better. That balance between wisdom and innovation keeps the Mayfair way alive."



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Here's to the next 20 years of growth, innovation, and continued impact.



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'We Are Stronger, Smarter, Together, Ready to Soar Higher'

BY PAULINE KAIRU

When Joshua Chiira Kahu first picked up a call from a number he didn't recognise one afternoon in 2015, he had no idea it would alter the course of his professional life. He was at that time navigating a tense post-merger integration between two insurance companies, one of which he served as a senior executive. "I was leading a large team in the middle of transition. Tempers were high. People were uncertain," he recalls. "So when that call came, I hesitated. But something told me to answer."

On the line was an invitation to consider joining a relatively young insurer – Mayfair Insurance – which was quietly carving out its niche in a crowded market. Chiira admits he was not immediately sold. "I hadn't even heard much about them," he laughs. "I was coming from a big, established book. Moving to a smaller player didn't look attractive...until I met the founders."

That meeting, he says, changed everything. From the start, Mayfair's proposition stood apart from most insurers. The company's shareholders were not absentee investors waiting for quarterly reports. They were industry veterans and business leaders with skin in the game, and a hands-on approach to growth.

"In many companies, Directors attend board meetings, sign papers, and disappear until the next quarter," says Chiira. "At Mayfair, the shareholders are actively engaged. They open doors, they meet clients, they mentor management. It's their business, not just their investment."

This tight alignment between ownership and operations has defined Mayfair's trajectory since its inception. Unlike peers who chase scale through aggressive retail expansion, Mayfair has deliberately stayed lean, nimble and relationship-driven.

"Growth must be sustainable," Chiira says candidly. "We would rather serve a focused portfolio of corporate and high-value clients, and serve them well, than chase the mass market where margins



Joshua Chiira, Managing Director, Mayfair Insurance Company Ltd.

are thin and competition brutal."

By the time Chiira officially joined as Managing Director in early 2016, Mayfair was still a mid-tier insurer with two branches – Eldoret and Mombasa – relying heavily on few intermediaries for most of its business.

"That was risky," he notes. "We had to professionalise the team, diversify our sources, and build a proper business-development culture."

He began with structure. A dedicated Business Development team was created. Staff were re-trained and redeployed. Deliverables were clarified. The focus was to actively seek and manage new business, instead of waiting passively for brokers or walk-in clients. Slowly, Mayfair moved from a reactive to a proactive posture.

Then came Covid-19. While several insurers and brokers shut their doors during lockdowns, Mayfair stayed open, literally. "We never closed for a single day," Chiira says with quiet pride. "We told our people: if you can't come, that's fine, you have the

choice of working from home. But if you can, the office is open. Clients still need us."

That decision, he argues, preserved trust when it mattered most. "Our brokers could still reach someone on the phone. Our clients saw that we were available. In insurance, perception of reliability is everything."

Instead of layoffs, Mayfair's senior team took temporary pay cuts to cushion the company. By the second year of the pandemic, when most businesses were scaling down, the business had stabilised. Gross written premiums grew from Ksh3.3 billion in 2020 to Ksh4.3 billion in 2021, even as many peers contracted.

Even amid economic headwinds, Mayfair maintained steady growth and client retention. "We were fortunate not to have any medical exposure," Chiira explains. "But more than that, it was culture. People felt ownership. That makes a difference."

In a market long stratified along ethnic lines, Chiira is deliberate in describing Mayfair as an African company, built on inclusivity. "In this industry, people like to classify you – Indian-owned, African-owned," he says. "We are proudly African, but we also work with everyone. The point is not where you come from, but whether you share the same philosophy and passion for the business."

That philosophy extends beyond Kenya's borders. Mayfair now has a presence in seven African countries, each anchored by local partners who are both shareholders and operators.

"We don't just go into a market and plant a flag," says Chiira. "We find local principals who share our values. They're part of the community, not an extension of Nairobi. That's how you build ownership and longevity."

The approach has ensured steady, if measured, regional growth free from the pitfalls of rapid, debt-fuelled expansion that have undone many companies.

Internally, Chiira's leadership has focused on embedding professionalism and accountability across the ranks.

The transformation was gradual and not without friction. Some long-serving staff chose to exit;

others retrained and rose through the ranks. "You can't have change in a day," Chiira says. "But once people saw that merit and performance mattered, morale improved."

He also instituted regular town-hall meetings to maintain transparency and flatten hierarchy.

Mayfair's deliberate pace stands in contrast to the expansionist instincts of many Kenyan corporates. Its two Kenyan branches still serve a national client base, leveraging technology and partner networks instead of costly brick-and-mortar rollouts.

"We have clients all over the country, but we don't need to open offices in every town. If a client wants to see us, we go to them. It keeps us lean," Chiira says. That leanness has allowed Mayfair to focus resources where it counts: Risk underwriting, digital service delivery, and relationship management.

"We are not chasing every policy. We are chasing quality," he says. "That's why, year after year, our profitability has held even when the market is flat."

The power of passionate shareholders

But perhaps the most distinctive element of Mayfair's DNA remains its shareholder engagement. Directors are not passive financiers. "They know our major clients personally," says Chiira. "They host them, follow up, attend social events together. It's a philosophy. If this is your business, own the relationships. Because when management changes – and it will – those relationships sustain the company."

That ownership mentality has also fostered loyalty within the workforce. "People stay because they feel appreciated by the owners, not just management. It's a human business," Chiira points out.

Ten years after that unexpected phone call, Chiira sits at the helm of an insurer that has outperformed its weight class. The company's careful expansion across Africa, its focus on professional culture, and its refusal to chase unsustainable volumes, have made it a case study in prudent growth.

"Insurance is not about buildings or logos," Chiira concludes. "It's about trust. And trust comes from people who care enough to stay involved."

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We are proud to have been associated with Mayfair Insurance Company Limited since its inception, our founding partner having been its founding chairman.

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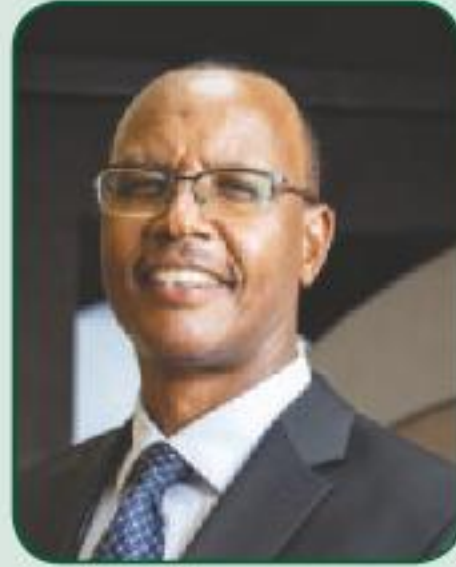


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MAYFAIR INSURANCE 20TH ANNIVERSARY

Building a Borderless Future for African Insurance

Mayfair Insurance's regional footprint now spans seven countries, making it one of East Africa's most expansive insurers. In this interview, Pauline Kairu speaks with the company's **EXECUTIVE DIRECTOR KASHIF CHAUDHRY**, about what it takes to be a pan-African insurer, from navigating complex regulations to embracing digital innovation and building customer trust across borders.



Q. Mayfair Insurance has built one of the strongest regional footprints of any East African insurer. What has driven this cross-border expansion?

The expansion of our regional presence outside Kenya over the last 20 years has been driven by several factors. A significant number of our corporate clients in Kenya have expanded into new regional markets. In the spirit of providing a "one-stop shop," it became essential for us to serve these clients seamlessly across borders. At the same time, we identified untapped markets with strong potential for insurance penetration. A good example is the DRC, where we saw an opportunity to broaden our service delivery and create long-term value.

Q. How do you identify which markets to enter, and what lessons have you learned from diverse regulatory environments?

Entering a new market always starts with the fundamentals – identifying a strong and supportive shareholder base and forming the right board composition. Equally critical is partnering with allies who share our vision and already have a

meaningful market presence. Regulatory frameworks in Sub-Saharan Africa are evolving rapidly. While established markets tend to influence others in the region, each still has unique requirements. The encouraging trend is a collective movement toward Risk-Based Supervision, a globally recognised regulatory concept that promotes stability and sound risk management.

Q. What opportunities and challenges have you encountered in markets like DRC and Botswana?

The DRC is a highly promising market, though insurance penetration remains low. Many covers that are mandatory elsewhere are still optional there, which slows market development. Regulation is catching up, but the scale and population of the DRC offer enormous potential. Botswana, on the other hand, is a smaller general insurance market, but stronger in life insurance. While this limits our

immediate potential, we've already identified key differentiators and quick wins that we're actively pursuing.

Q. How do you ensure consistent brand values, service quality, and governance across your regional offices?

With two decades of operational experience in Kenya, we've developed robust governance systems and service standards that we replicate regionally. We also share best practices with our country teams while adopting innovations that work well locally. Clients should experience a common 'Mayfair touch' regardless of where they engage us. A dedicated regional team oversees integration, ensuring our brand integrity and service quality remain consistent across markets.

Q. With the African Continental Free Trade Area (AfCFTA) advancing, how is Mayfair positioning itself to support regional trade?

If AfCFTA eventually includes liberalisation, our regional presence will give us a strong head start. Currently, every country has its own regulatory regime, meaning businesses must ensure compliance within each jurisdiction. Our multi-country structure enables us to help clients navigate these diverse requirements efficiently.

Q. What insurance products do you find most relevant for cross-border businesses?

Primarily those tied to cross-border risks such as cargo transit, marine, and surety or bond covers that extend across jurisdictions. Group-wide corporate structures, such as holding companies and subsidiaries, often require regionally aligned liability and management risk covers.

Q. How do you collaborate with reinsurers and regulators to provide seamless regional cover?

We maintain common reinsurance securities across most of our regional offices, within the limits of local regulations. Where mandatory support for national reinsurers is required, we comply fully. Regulators have been very supportive of our

expansion, recognising the value we add to their markets.

Q. What mechanisms have you put in place to ensure uniform risk oversight and governance across markets?

In every country, we have a structured board supported by Risk, Audit, and Compliance committees. In many cases, board members are shared across subsidiaries, giving them visibility into regional best practices. This ensures governance uniformity and consistent oversight across markets.

Q. How are you applying technology to manage operations across multiple countries?

For multinationals, our cross-border strategy allows centralised management of risk often through a single contact point in their home country. We issue master policies covering multiple markets while maintaining local compliance through supporting local policies. Digitally, we have launched portals for marine and travel insurance, along with broker platforms, to enhance service efficiency and transparency. We operate on a common IT platform throughout the region. This ensures seamless training, faster roll-outs of system updates, and consistent data visibility. It also allows us to generate comparative performance reports and apply corrective actions across markets swiftly.

Q. Are you leveraging AI and data analytics to enhance underwriting accuracy?

We are already integrating Artificial Intelligence into our systems to boost efficiency, accountability, and speed. As digital transformation accelerates, we're committed to harnessing data to refine our underwriting and customer experience.

Q. What are your strategic priorities for the next phase of expansion?

Our immediate focus is on strengthening existing operations, launching innovative products, embracing digital distribution, and investing in our people through continuous training. Beyond that, we remain open to new frontiers. 'Never say never' defines our outlook. We continue exploring strategic partnerships that can help us extend our footprint further while promoting inclusivity and boosting insurance penetration across Africa.

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MAYFAIR INSURANCE 20TH ANNIVERSARY

The Mayfair Journey: Why the Next 20 Years Are Already Written

BY VIVEK SINGH



I still remember the day I walked into Mayfair's head office in Nairobi. It was in March 2019. The lobby smelled of fresh paint and possibility. I had just left a larger insurer where volume trumped value, and I was hungry for something different. The MD, Joshua Chiira, shook my hand and said: "We don't chase red oceans, Vivek. We swim where others fear to tread." That was my welcome to Mayfair.

I joined as General Manager, but I felt like an apprentice. The company was already 14 years old, having been established in a small office in 2005. By 2019, it had penetrate five countries, yet the culture was still that start-up like: Open doors, shared mandazi, and a refusal to undercut prices just to look busy on the spreadsheet.

My first board meeting was a revelation. The agenda wasn't, "How do we grow faster?" It was, "How do we stay alive and thrive for the next 20 years?" That's when I understood Mayfair's secret: Blue Ocean Strategy wasn't a slide deck. It was the company's oxygen.

Let me take you back to 2014, five years before I arrived. Premiums in Kenya stood at Ksh2 billion. The market was a bloodbath: Motor tariffs slashed to the bone, medical schemes bleeding cash. Everyone fought for the same retail pie. Mayfair looked elsewhere.

Construction was exploding: The Standard Gauge Railway; Thika Superhighway; Konza Technopolis. These weren't policies. They were nation-building bets. But the risks? Catastrophic. A single crane collapse could wipe out a mid-sized insurer.

We didn't flinch. We built an engineering underwriting unit from scratch. Hired civil engineers too, not just actuaries. Partnered with Zep-Re and Africa Re to share the load. Every risk was modelled, walked, photographed.

If a contractor wanted to insure a Ksh10 billion dam, we spent three weeks on site before quoting. Others quoted in three hours and prayed. We quoted in three weeks and slept.

By the time I joined, that discipline had become muscle memory. My job wasn't to reinvent the wheel. It was to accelerate it.

Zambia was next. Replicate the Kenya playbook but speak Bemba. We opened with construction and agriculture. A copper mine needed contractor all-risk cover. A co-operative in Chipata needed drought insurance for maize. Same blue ocean, different tide.

Year 2020 came. Covid-19 hit. Borders closed. Premiums froze. Competitors panic-priced. We didn't.

Claims came but we paid. Every shilling.

Our AA-(KE) rating from Global Credit Rating (GCR) isn't marketing. It is a promise to keep. Clients remembered. When the world reopened, they came to us first.

Tanzania, Rwanda, Uganda, DRC followed like clockwork. Each subsidiary got its own board, its own profit-and-loss, its own soul. But the spine was Nairobi. Local agility, central discipline. That's how you expand to seven countries with utmost compliance.

Botswana is our newest baby. Our client says, "You're not cheaper. You're certain." That's blue ocean in one sentence.

In 2023, we launched Mayfair Asset Managers. Insurance protects wealth; assets grow it. A contractor who insured his fleet with us for 15 years now parks his pension with us. Full circle.

Last year, premiums in Kenya hit Ksh8.5 billion. Not because we chased volume, but because we refused to drown in red water. Construction, liability, engineering, agriculture, these niches aren't to talk about. They're essential and what is essential is eternal.

Whenever we look our journey back, we always say: "We didn't do this. Discipline did. Prudence did. Every client trusted us when trust was expensive."

Twenty years in, Mayfair is still that start-up. Just with better Wi-Fi.

You are in safe hands. I say it every day, not as a slogan, but as a scorecard. As long as that holds, the next 20 years are already written.

Whenever we look our journey back, we always say: "We didn't do this. Discipline did. Prudence did. Every client trusted us when trust was expensive."

Vivek Singh is the General Manager of Mayfair Insurance



WACHIRA WEKHOMBA ADVOCATES AIM & ASSOCIATES ADVOCATES

Congratulations to Mayfair Insurance on 20 remarkable years. Your steady claims service, customer focus, and regional growth have set a high bar in our market. As you open the next chapter, please accept our warmest wishes for continued prosperity and impact.

Wachira Wekhomba Aim & Associates Advocates

Proudly serving on Mayfair Insurance's panel of advocates



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Mayfair Insurance on 20 years of Excellence.

Our congratulations to the entire team at Mayfair Insurance on marking 20 years of dedicated service in the insurance industry.

This remarkable milestone is a testament of your unwavering commitment to excellence, professionalism, and customer service over the years.

It has been our privilege to partner with you and to witness your continued growth and impact in the industry.

We celebrate this achievement with you and look forward to many more years of collaboration, innovation, and shared success.

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MAYFAIR INSURANCE 20TH ANNIVERSARY

People and Culture: Building Tomorrow Together



BY SAMMY KIGO

At Mayfair Insurance, our most valuable asset has always been our diverse, talented, and passionate people who bring our values to life daily. Every policy we write, every customer we assist, and every milestone we reach starts with our people.

As we look towards the future, our focus on People and Culture remains the heartbeat of our strategy, the force that sustains our growth, strengthens our brand, and defines us as a leading insurer of choice across the region. The world of work is transforming rapidly, and at Mayfair, we are working to embrace this change with agility, humanity, and purpose.

Evolving with purpose

Technology, data, and digital innovation are transforming how we live and work. New skills are emerging, and work-life balance, inclusion, and purpose expectations have developed worldwide. People today seek more than just a job; they want meaning, belonging, and impact.

At Mayfair, we view this transformation as

a chance to adapt and lead. We imagine a workplace where innovation flourishes, collaboration goes beyond borders, and every individual feels empowered to contribute to something greater than themselves.

We are transitioning from traditional structures to a culture based on trust, inclusion, and shared success that evolves with the times and helps shape the future of work in our industry.

From Human Resources to Human Capital

The role of HR has advanced beyond mere administration. It now acts as a strategic driver that influences business results through people. At Mayfair, we see human capital as a dynamic system of creativity, resilience, and potential that must be nurtured, not just overseen.

Our strategy aligns people and business priorities to attract, develop, and retain exceptional talent. We are investing in leadership capability, digital readiness, and agility to ensure our teams stay future-ready, customer-focused, and purpose-driven in a dynamic world.

Our People, Our Priority

Our journey forward starts with a renewed commitment to our people. We are creating an environment where every employee feels recognised, supported, and valued, enabling them to bring their whole selves to work and develop personally and professionally.

We are strengthening our talent framework to identify future leaders, improve collaboration, and equip our workforce with the skills needed for a digital future. Learning at Mayfair occurs everywhere in conversations, projects, mentorship, and problem-solving, as we cultivate a confident, capable, and connected workforce.

Championing a Winning Culture

Culture is not just about what we do. It's about who we are. At Mayfair, we foster a culture that celebrates excellence, account-

ability, and teamwork. Diversity of thought drives innovation, and inclusion is practised daily.

We continue to promote flexibility, well-being, and a sense of belonging because of our core values of integrity, teamwork, customer focus, and innovation. Recognition, engagement, and well-being are central to our employee experience, ensuring that every member of the Mayfair family feels proud of their contributions and motivated to develop.

Investing in Human Potential

Our people are our most valuable investment. We are deepening our focus on leadership development, lifelong learning, and digital fluency. Beyond technical skills, we are nurturing human capabilities, including empathy, collaboration, adaptability, and critical thinking, which are hallmarks of future-ready organisations.

Through targeted learning programmes, mentorship, and cross-regional exposure, we are preparing our teams to adapt to change and thrive in it. We are shaping the next generation of leaders to drive Mayfair's vision forward.

A Human Future

As Head of HR, I am proud of the people who make Mayfair what it is today: Resilient, driven, and full of heart. But I am even more inspired by what the future holds. The future of human capital is not about managing people, but about empowering them. It is about creating an environment where potential meets opportunity, ideas flourish, and success is shared.

At Mayfair Insurance, we are not just preparing for the future but building it together, one person at a time.

Together, we are Mayfair. Together, we are the future.

Sammy Kigo is the Regional Head of HR & Administration

Partnerships: The Pillar of Our Growth and Expansion



BY GIBSON NDUNGU

As Mayfair Insurance celebrates 20 years of operations, we reflect on a remarkable journey powered by the power of partnership. The company has grown from humble beginnings in Kenya and expanded to six other countries, with plans to venture in other new markets.

Mayfair's growth to a regional insurance powerhouse has been built on long-term relationships with clients, intermediaries, reinsurers and business stakeholders who share its vision of reliable and innovative insurance solutions. Mayfair core values which are integrity, professionalism, reliability and respect, have been instrumental in having fruitful relationships with the Mayfair stakeholders. The customer value proposition, which is also critical in partnership, is seen, felt and experienced in personalisation, simplicity, convenience and transparency.

Mayfair's growth has been guided by a simple but powerful philosophy: **Strong partnerships build stronger businesses.** The milestone the company has achieved has been possible because of the trust and collabo-

ration we have built with our stakeholders. Together, we have turned challenges into business opportunities and ideas into achievements.

Mayfair accolades include being awarded the "Insurance Company of the Year" at the African Insurance Awards 2025 by African Reinsurance Corporation (Africa Re), recognising strong growth, customer centric innovations, and regional footprint expansion.

Mayfair credit rating by the Global Credit Ratings (GCR) was upgraded to **AA-(KE)** with a "Stable" outlook, acknowledging sound profitability, capitalisation and liquidity.

The company's strategic alliances with partners have been instrumental in enhancing effective risk management and service delivery. At the same time, the customer-focused approach has helped foster loyalty and confidence among clients across the region. Mayfair's 20th anniversary is not only a celebration of its past but also a reaffirmation of its commitment to future partnerships that will drive innovation, inclusivity, and sustainable growth in an evolving insurance landscape.

As we look to the future, Mayfair remains committed to building stronger connections, embracing innovation and driving sustainable growth to our clients and partners.

Mayfair Insurance: You are in safe hands!

Gibson Ndungu is the Head of Business Development at Mayfair Insurance

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Congratulations Mayfair Insurance on 20 Years of Excellence!

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As your trusted connectivity partner since 2017, we commend your commitment to innovation, reliability, and customer trust.

Here's to continued success and shared growth in the years ahead!

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20th ANNIVERSARY

Mayfair Insurance on your 20th Anniversary!

As partners in advancing trusted insurance solutions, we celebrate this remarkable milestone with you. For two decades, you have exemplified reliability, innovation, and client-centered service. Your leadership and commitment have strengthened confidence within the industry, and we look forward to continued collaboration and shared success.



MAYFAIR INSURANCE 20TH ANNIVERSARY

Powering Inclusive Financial Growth Across the Region: The Mayfair Bancassurance Story



BY GRACE NDUATA NJAAGA

Mayfair Insurance has positioned itself as a forward-thinking insurer championing the bancassurance agenda across seven markets. These are Kenya, Zambia, Tanzania, Rwanda, Uganda, DRC and Botswana.

Through a deliberate regional strategy, Mayfair has leveraged its agility and deep market insight to build strong, mutually beneficial partnerships with leading banks across the continent. This regional approach is anchored on a shared vision: To make insurance accessible, relevant, and value driven.

Mayfair's model integrates bespoke product development with capacity-building initiatives for bank staff, ensuring

that each solution aligns with the unique economic realities of every market. From SMEs in Nairobi to mines in Lualaba, traders in Lusaka and logistics firms in Dar es Salaam, Mayfair's bancassurance solutions are bridging protection gaps across sectors.

The company's success with bancassurance has been built on its ability to adapt insurance offerings to the evolving needs of customers. Through collaborations, Mayfair has co-developed innovative cover options that align with the entrepreneurial spirit driving regional economies. These products combine flexibility, affordability and ease of access – hallmarks of customer-centric innovation.

As bancassurance continues to mature within the region, Mayfair is focused on deepening its regional integration and strengthening its partnerships with both established and emerging banks. The company's cross-border approach provides a unique advantage: The ability to transfer knowledge, replicate success stories, and standardise best practices across diverse markets.

Looking ahead, the future of bancassurance lies in collaboration, innovation, and sustainability. With increasing emphasis on environmental, social and governance (ESG) principles, financial inclusion, and digital ecosystems, insurers like Mayfair are poised to redefine how financial protection is delivered to Africa's growing population.

Bancassurance is more than a channel. It's a partnership for prosperity. At Mayfair, we see it as a bridge that connects financial confidence with everyday living. Our regional story is one of partnership, innovation, and shared growth.

Grace Nduta Njaaga is the Head of Bancassurance at Mayfair Insurance.

Mayfair Crowned 'Insurance Company of the Year'



BY ESTHER KAGAMBA

Mayfair Insurance Company was awarded the distinguished title of "Insurance Company of the Year" at the 2025 African Insurance Awards. The ceremony, hosted by the African Re-insurance Corporation (Africa Re) in Addis Ababa, celebrated exceptional leadership, innovation, and excellence across the continent's insurance sector.

This accolade recognises Mayfair Insurance's robust financial performance, sustained market growth, and its pioneering, customer-centric solutions that are setting new standards for the industry in Africa. The award underscores the company's commitment to not only lead the market but to also ad-

vance the entire insurance ecosystem.

"We are deeply honoured to accept this award, which is a testament to the trust of our clients and the unwavering dedication of our entire team," said Mr Joshua Chiira, Managing Director of Mayfair Insurance. "This achievement reaffirms our strategic direction and commitment to delivering exceptional value and service excellence across the markets we serve. To be recognised on this prestigious continental platform is a proud moment for our company and for Kenya."

The African Insurance Awards highlight the resilience and dynamism of the industry. Africa Re noted the increasing competitiveness and high quality of entries this year, signalling a positive trajectory for the sector.

For Mayfair Insurance, this milestone is both a recognition of past achievements and a catalyst for the future. We remain steadfast in our mission to be the most trusted and innovative insurance partner for our clients, upholding our foundational promise: "You are in safe hands".

Esther Kagamba is the Senior Marketing and Communications Officer, Mayfair Insurance

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MAYFAIR INSURANCE 20TH ANNIVERSARY

Customer First, Tech Forward



BY PETER NGUGI

The insurance industry in Kenya is undergoing a pivotal transformation, driven by technology and a renewed focus on customer-centricity. At Mayfair Insurance Limited, this journey has been marked by bold ideas, collaborative spirit, visionary team, and an unwavering focus on people. This transformation is more than a technological upgrade. It's a mind-set shift. We are putting customers at the centre of every decision – design-

ing smarter products, delivering faster services, and creating experiences that truly make a difference.

In the spirit of customer-centralism, Mayfair Insurance Limited has pivoted the journey on the following tenets.

Intelligent Automation

The insurance sector is undergoing a digital transformation, with Robotic Process Automation (RPA) and artificial intelligence (AI) driving significant operational efficiencies. Claims processing is now faster and more accurate, thanks to automated triage and data entry. AI-powered on-boarding has reduced KYC (know your customer) verification times, dramatically improving customer on-boarding experiences at Mayfair Insurance Limited.

In underwriting, intelligent analytics enable quicker, data-driven decisions that enhance fairness and reduce risks. By automating routine tasks, insurers are freeing staff to focus on complex, high-value cases, boosting employee morale and elevating service quality. As insurers embrace these technologies, they're not

just cutting costs, they're redefining customer engagement and operational agility in a competitive market.

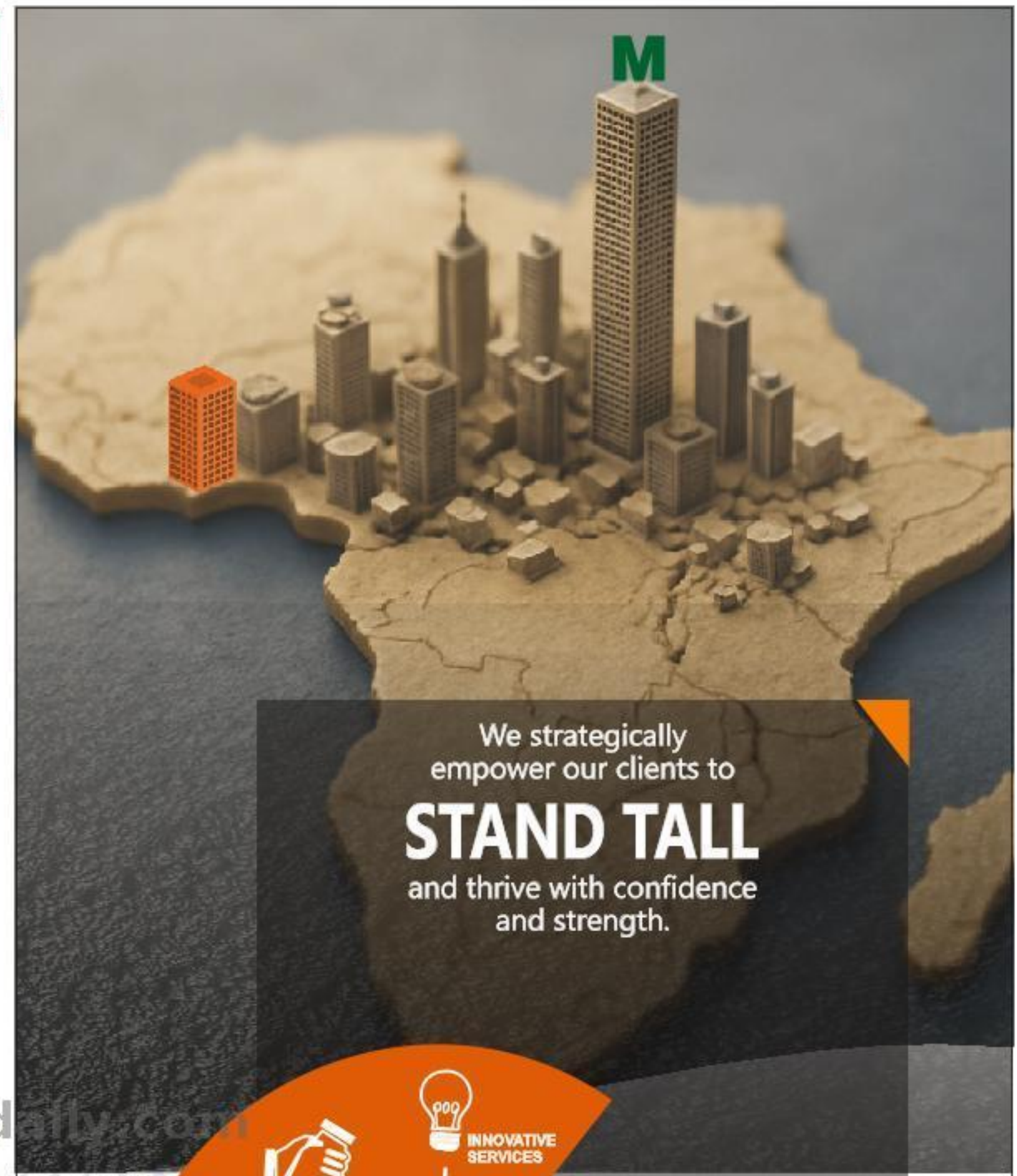
Hyper-Personalisation

Advanced analytics help personalise policies based on lifestyle, while secure digital platforms have made policy management seamless and transparent. Mayfair Insurance Limited embraces technological innovation, besides product development, to foster business growth. Recent milestones speak volumes.

Human-Centred Digital Future

While technology powers our transformation, the heart of insurance remains human. By embracing a tech-forward, customer-first model, Mayfair Insurance is not just adapting to change, but leading it. Our goal is to make insurance relevant, accessible, and trusted, reinforcing our role as a pillar of economic resilience across Kenya and Africa at large, embodying the pan-African spirit.

Peter Ngugi is the Regional ICT Manager, Mayfair Insurance



We strategically empower our clients to **STAND TALL** and thrive with confidence and strength.



Congratulations



on your 20th anniversary!

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Congratulations

Congratulations, Mayfair Insurance, on reaching 20 years of service! Two decades of dedication and excellence have made you a trusted partner in delivering reliable insurance solutions. We are honored to be part of your journey and wish you continued success and prosperity in the years ahead.

Happy 20th Anniversary!

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Congratulations to Mayfair Insurance on

20 Years

Years

of Outstanding Service.

The Board, Management and Staff of Victoria Commercial Bank PLC proudly congratulate Mayfair Insurance on reaching this remarkable 20-year milestone. This achievement reflects your enduring commitment to excellence, innovation, and customer-focused service within the insurance sector.

We are proud to be associated with your journey and celebrate this achievement with you. We look forward to continued collaboration and shared success in the years ahead.

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MAYFAIR INSURANCE 20TH ANNIVERSARY

GCR's Vote of Confidence on Mayfair



BY JOSEPH KARUMBA

Earlier this year, Mayfair Insurance received a major vote of confidence when it was upgraded on the insurer's national scale financial strength rating to AA-(KE) from A+(KE), with a Stable Outlook – a remarkable progression from a BBB+ rating only a decade ago. The upgrade by GCR Ratings reflects Mayfair's sustained profitable growth, robust capitalisation, and sound financial management over the past year. This is a public guarantee that the company is financially built to last and will comfortably pay your claim. According to GCR, Mayfair's solid earnings and prudent risk management have continued to

set it apart within Kenya's short-term (non-medical) insurance market. The insurer's capital base expanded by 3.2 percent to Ksh5.5 billion as of December 2024, comfortably supporting its growing underwriting portfolio. Its capital adequacy ratio remained strong at 2.8x – well above market averages – equipping Mayfair to absorb material risks and still fulfil all valid claim obligations reliably and sustainably.

Mayfair Insurance also maintained impressive profitability, with its loss ratio improving to 56.2 percent, driven by an overall improved net claims experience. The combined ratio improved to 88.5 percent, reflecting higher underwriting efficiency, while returns on revenue rose to 31.6 percent, bolstered by steady investment income from government securities and term deposits. GCR noted that Mayfair's focus on balanced underwriting is expected to further strengthen its earnings outlook.

Mayfair recorded a high liquidity ratio of 1.6x. Under a fire sale of investment assets, it would still cover insurance obligations

and post a surplus. This is underpinned by about 76 percent of its investment portfolio held in liquid assets, providing a strong buffer for claims and operational needs. GCR described the company's liquidity management as conservative and stable, supported by consistent operating cash flows.

The insurer also outperformed the market in premium growth, recording a 20.2 percent year-on-year increase to Ksh8.1 billion (\$62.1 million), double the industry average. This expansion pushed Mayfair's market share to 6.5 percent, up from six percent a year earlier.

Mayfair's resilience is deliberate. Every policy choice – from sustainable underwriting to prudent reserving, high liquidity and capital retention and build up – is designed to align operations with best practice.

The GCR Rating upgrade cements Mayfair's reputation as one of Kenya's most stable insurers, reinforcing its leadership in providing financial security.

Joseph Karumba is the Actuarial Manager, Mayfair Insurance company






Congratulations

MAYFAIR INSURANCE COMPANY LTD

Celebrating 20 Years of Excellence

Family Bank Ltd. proudly extends our warmest congratulations to **Mayfair Insurance Company Ltd.** on achieving this monumental milestone of **20 Years of Excellence!**

We celebrate your two decades marked by unwavering **resilience, trusted solutions,** and a profound **commitment** to serving the Insurance industry.

As your **Preferred Bank for Biashara,** we deeply value our collaboration and shared commitment to fostering financial growth.




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Congratulations

To Mayfair Insurance on Your 20th Anniversary!

We extend our heartfelt congratulations to Mayfair Insurance on marking 20 years of excellence.

Your unwavering commitment to innovation, reliability, and customer satisfaction has set a remarkable standard in the insurance industry.

As you celebrate this milestone, we commend your journey of growth and impact and we look forward to continued partnership and success in the years ahead.

Cheers to 20 years of trust and excellence!



Congratulations

Village Market proudly congratulates Mayfair Insurance on marking 20 years of remarkable service and impact.

Your dedication to excellence in service is inspiring and thank you for continuing to make a difference.

We wish you continued success and shared prosperity in the years to come.



Congratulations!

MAYFAIR INSURANCE KENYA

20 Years of Trust. A Story Still Unfolding.

For twenty years, Mayfair Insurance has stood beside families, businesses, and communities, protecting what matters most.

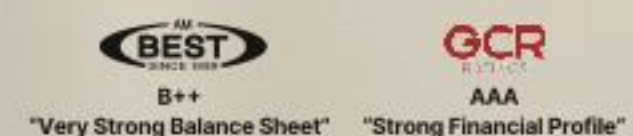
At ZEP-RE, we are proud to celebrate this milestone with a partner that shares our belief: resilience grows stronger when trust endures.

Together, we are growing Africa's resilience.



ZEP-RE
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CREDIT RATINGS:



"Very Strong Balance Sheet" "Strong Financial Profile"



MAYFAIR INSURANCE 20TH ANNIVERSARY

MICL's Growth Trajectory: My Perspective



BY EMMA MWANGI

I share the beliefs and vision of the founder of Mayfair Insurance Company – a truly Pan-African enterprise. In one of our forums, he told us with conviction that “we must have passion, energy, and hunger for business”. Those words continue to inspire me.

I joined Mayfair Insurance Company Limited (MICL) in 2010, and I

remain forever grateful to the Managing Director of MICL Zambia, Mr Hashit Patel. I often remind him that if he hadn't left to establish Mayfair Insurance Zambia, I might never have found a seat at Mayfair Kenya – because in those early days, space was limited, and every desk was occupied!

Looking back, Mayfair's growth over the past 20 years has been nothing short of remarkable. It's been tremendous, deliberate, and inclusive. This success is rooted in our consistent strategic planning, strong corporate pillars, and clearly defined Key Performance Indicators (KPIs) that ensure every team member plays a role in achieving our goals.

My favourite pillar is Customer Centricity. At Mayfair, we execute this with precision and care. Our service to clients is not only timely but also meticulously designed to meet their unique needs. Accountability and transparency guide all our processes. With ongoing investment in technology and digitisation, our operations have become

seamless. Team synergy ensures that no one drops the ball, but if it happens, we pick it up and handle it promptly and professionally.

Our shareholders and directors are deeply engaged and dedicated. Their involvement is so thorough that you can start any conversation without needing to give a lengthy brief. Through their guidance, Mayfair's incredible growth has extended across Eastern, Central, and Southern Africa, and perhaps soon, North Africa will come calling. Our leadership has truly shown us the **True North**.

Mayfair continues to create opportunities for both clients and staff. For our clients, it means confidence and assurance, that you are in safe hands. For us as employees, it means professional development, exposure, and the privilege to engage with clients, insurance professionals, and colleagues across all regions where Mayfair operates. Our employer simply asks: “Are you ready, and have you sharpened your skills?”

Having worked in all six countries where Mayfair is present, I can confidently say the exposure is unfathomable. Our strategic plan is forward-looking and future-ready. The path ahead is bright, and our clients have fully bought into our vision.

May Mayfair continue to glow and grow!

Congratulations on reaching this incredible 20th Anniversary milestone. Here is to many more years of excellence and expansion.

Emma Mwangi is the Regional Head of Legal at Mayfair Insurance

20 Years of Trust: Our Legal Compliance



BY CHARITY NJUGUNA

Imagine entrusting your hard-earned income to a service provider based solely on the hope that it will cover your loss if, or when, that loss occurs. Would you commit your money without assurance, purely on trust? The safest way is to proceed only when you have confidence that your funds won't be wasted, and that if the risk materialises, you will be covered smoothly and without question.

That confidence is possible only when the insurance company is held to the highest professional standards and is unquestionably compliant with the laws protecting you as the consumer of the service.

At Mayfair Insurance, we are proud to carry an AA- rating from GCR Ratings, and to have been honoured by Africa Reinsurance Corporation as Insurance Company of the Year 2025 at the African Insurance Awards in Addis Ababa. This recognition is rooted not only in how we conduct our business and how we treat our clients, but also in how we manage the funds entrusted to us.

Compliance is our backbone. For 20 years, Mayfair has built its reputation not just by doing what is required, but also by doing what is right. As a corporate-governance lawyer, I have personally benefited from a management team and colleagues who embrace compliance as a pillar of integrity and long-term trust, not simply as a legal burden.

Under the Insurance Professionals Act (2025)

of Kenya, all insurance practitioners must undergo formal training, pass standardised examinations, hold a licence and abide by a professional-ethics code. Without doubt, our staff are not only qualified insurance professionals, but are also continuously supported in evolving their skills. We ensure that colleagues attend at least two training sessions each year – through the Association of Kenyan Insurers (AKI), the College of Insurance Kenya and other recognised institutions – thus ensuring that they are fully equipped to meet our clients' evolving needs and stay abreast of all relevant legal developments.

Moreover, compliance at Mayfair means strict adherence to the Insurance Act (Cap 487), associated regulations, ethical codes and robust governance practices. We maintain a comprehensive framework: Sexual Harassment Policy, Human Resource Manual, Claims Practices Manual, Data-Protection Policy, Anti-Money-Laundering Policy, among others.

Our approach begins at underwriting. We listen to our clients, design contracts tailored to their needs, and ensure that the policy wordings mirror both the laws and our internal governance standards. We guard client information with utmost confidentiality. This depth of compliance extends to our brand presence, social-media activity, and internal ethical practices. The Board and Management lead by example – from resolutions to the day-to-day legal compliance and professional conduct.

For this reason, Mayfair thrives not only in the products we offer, but also in the quality of service we deliver. Indeed, Mayfair's unwavering commitment to laws and regulations has afforded me confidence and personal growth I could not have imagined. Without a doubt, here we are in safe hands.

Congratulations to Mayfair Insurance on its **20th anniversary**. Let us keep our wings up, and soar even higher.

Charity Njuguna is the Legal Officer at Mayfair Insurance

LICHTEC CONSULT
Loss Adjusters, Surveyors & Investigators

Congratulations

Mayfair Insurance on your 20th Anniversary.
We are proud to be associated with you

Our Contacts
Enkel Centre 3RD Floor, Room 305, Ngara Road, Ngara. P.O. Box 1613 – 00600, Nairobi.
Tel: +254 722 495309/ +254 787 954745 | Email: linchtec@gmail.com

20TH ANNIVERSARY
SUNRAYS
Wishes to Congratulate

Mayfair Insurance on 20 Years of Excellence!
We at Sunrays General Insurance Investigators Limited celebrate this remarkable milestone with you. Your two decades of dedication, integrity, and innovation have set a strong example in the industry. Wishing you continued growth and success in the years ahead.

Mr. Peter Maina Munga
Operations Director/Principal officer and Secretary General of National Association of Kenya Investigators (NAKI).

Head Office: Sunrays Towers, Kirawa Rd., Kisumu West
Mombasa Office: Ring Road Bldg, 1st floor, Meru Rd. Opp. Naivas G.P.O.
Kisumu Office: Sango View plaza, 1st floor, Room 50, Dgada Street.
Maru Office: Twin Plaza, Bldg, 1st floor, Room 04, Ghana Street.

Nairobi Branch: Aqua Plaza 3rd floor, Suite 309, Muranga Rd. Opp. K.I.C.D, Ngara.
Email: sunraysservices@gmail.com / contract@sunraysinvestigators.com
Website: www.sunraysinvestigators.com

NAKI
A Member of National Association of Kenya Investigators

Sunrays is a company regulated by Insurance Regulatory Authority Registration number IFA/10/094/2005

S. M. Chege & Company
Advocates, Commissioners for oaths & Notary Public

Congratulations

Mayfair Insurance on your 20th Anniversary!

For two decades, you have set the benchmark in reliability, innovation, and exceptional customer service. We commend your unwavering commitment to excellence and integrity, qualities that have distinguished your brand in the insurance industry. We proudly celebrate your continued growth, impact, and success.

Hillside Apartments, Ragati Road - Upperhill
Phone: 0790-578370 | 0733-522261
Email: info@smchegeadvocates.co.ke

EXECUTIVE INSURANCE BROKERS LIMITED

Congratulations
Mayfair Insurance Co. Ltd on your 20th Anniversary

We are honoured and proud being part of those "in your safe hands"

EIB is ever At Your Service – Your Trusted Insurance Advisors

Contact us
Jubilee Insurance Building, 2nd Floor, North Wing
Moi Avenue, Mombasa
Email: info@executiveinsurance.co.ke
Tel. 0715601201/0736417676



MAYFAIR INSURANCE 20TH ANNIVERSARY

You Are in Safe Hands



BY JEREMY OMUKUBA

"You are in safe hands." For two decades, Mayfair Insurance has lived this promise; protecting lives, businesses, and assets across East and Southern Africa. We have stood by our clients through challenges, delivering on our commitments and providing the assurance that when it matters most, Mayfair Insurance will be there.

Our story is one of resilience, innovation, and partnership. From expanding our footprint across borders to embracing digital transformation, we have continuously evolved to meet the diverse needs of individuals and businesses alike. Today, our portfolio spans a comprehensive range of general insurance products, including motor, fire,

engineering, marine, and other specialised covers, all designed to offer dependable protection.

But beyond underwriting risks, Mayfair Insurance has always believed in building relationships and supporting communities. Through corporate social responsibility, we remain committed to giving back and contributing to a safer, more sustainable future.

Our success over the past two decades is rooted in the trust of our clients, the dedication of our employees, and the confidence of our partners. Together, they have shaped Mayfair Insurance into the strong and forward-looking institution it is today.

As we celebrate this milestone, we look back with gratitude and forward with optimism. The next chapter of our journey will be defined by the same values that have guided us since day one, integrity, reliability, and simplicity.

To all who have been part of our story, our clients, partners, and staff, thank you for your continued trust and support. Here's to the next 20 years of protection and progress, because at Mayfair Insurance, *you are in safe hands*.

Jeremy Omukuba is an Actuarial Analyst at Mayfair Insurance

Celebrating Our Risk Management Dominance



BY ANDREW BETT

In a world where billions are lost in avoidable circumstances from either a dime a dozen fire incidents or natural catastrophes, taking a proactive stance is often the game changer. At Mayfair Insurance, we execute loss prevention and loss control masterfully through co-ordinated risk assessments at client's premises by our Risk Management Team.

With the understanding that every business is unique, our experienced risk engineers navigate complex risks daily. The end result is prudent underwriting and appropriate packaging of the insurance solutions we offer our esteemed clients.

We address industry specific challenges and make keen follow-ups through best practice recommendations. The frequency of our visits is similarly guided by the operations and changes over time.

Often times, the recommendations are implemented with immediate implementation of those requiring merely a realignment in management controls.

Cost-benefit analysis is crucial while making capital intensive programmes. For these, through our project review plan, we walk the mile with them and ensure that value for money and reliability is achieved through their appointed contractors. It is usually manageable to steer a project at conceptualisation rather than after implementation.

Collaboration with our risk partners and notably reinsurers who are great beneficiaries of the descriptive analysis of the portfolios, yields support for complex operations.

As we continue leveraging on our risk management dominance, our outreach is reflected in healthy returns on profits.

Andrew Bett is the Risk Manager, Mayfair Insurance

MAYFAIR INSURANCE 20TH ANNIVERSARY

Celebrating

- 20 Years since establishment
- Winning the 2025 'Insurance Company of the Year' Award by Africa Re in the African Insurance Awards
- Our Credit Rating upgrade to AA- (KE) by Global Credit Rating Agency

FINANCIAL STRENGTH RATING
AA-
MAYFAIR INSURANCE COMPANY LTD
OCR RATING

Your Trusted Insurance Partner across Eastern, Central, and Southern Africa
mayfairinsurance.africa



Congratulations Mayfair Insurance on this remarkable 20-Year Journey of Excellence.

We are proud to be associated with you and look forward to continued business partnership and service to our stakeholders.

WAICA Reinsurance (Kenya) Limited is a subsidiary of WAICA Reinsurance Corporation PLC (WAICA Re), a Pan African Reinsurance Company with headquarters in Seirra Leone and presence in other African countries.

The Company provides Reinsurance Capacity in 14 countries in East Africa, Indian Ocean Islands and part of Southern Africa covering major classes of insurance including Fire, Engineering, Liability classes, Oil and Gas, Motor, Marine, Aviation and Property.

WAICA Re is a signatory to The Nairobi Declaration on Sustainable Insurance signaling the importance we place on ESG. Over the years, the Company has taken deliberate steps to support communities around us in areas like education, health and environment.

Building Together Today Towards A Stronger Tomorrow

www.waicare.com info@waicare.com +254 20 2722000

Kenya • Sierra Leone • Tunisia • Ghana • Nigeria • Cote D'ivore • Zimbabwe • United Kingdom • United Arab Emirates

CONGRATULATIONS



The Board of Directors and Management of Afro Asian Insurance Services Ltd (Lloyd's Brokers) and Afro Asian Reinsurance Brokers (Kenya) Ltd, congratulate the Board, Management and Staff of Mayfair Insurance Kenya, in achieving 20 years of growth and success, as one of the premier insurers in Kenya. We have had the privilege of being by your side on this journey, and look forward to the future with you all.



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SIMPLER FASTER BETTER



MAYFAIR INSURANCE 20TH ANNIVERSARY

AT YOUR SERVICE: MEET THE MAYFAIR INSURANCE KENYA TEAMS



The Human Resource and IT team.



The Finance team.



The Legal team.



The Underwriting team.



The Business Development team.



The Business Development and Actuarial team.



The Claims team.



The Re-Insurance team.



The Asset Managers.

PHOTOS BY BONFACE BOGITA | NATION

20
— Years —
Anniversary

HEARTFELT CONGRATULATIONS, FROM ALL OF US AT REGENT AUTOMOBILE GROUP

M
MAYFAIR
INSURANCE

2005 2025

WE EXTEND OUR WARMEST CONGRATULATIONS TO MAYFAIR INSURANCE ON YOUR 20TH ANNIVERSARY. REGENT AUTOMOBILE GROUP CELEBRATES THIS MOMENT OF ACHIEVEMENT AND COMMENDS YOUR UNWAVERING COMMITMENT TO EXCELLENCE AND INNOVATION.

REGENT AUTOMOBILE GROUP BRANDS

F | M
MAYFAIR
INSURANCE

Celebrating Over a Decade of Partnership

Congratulations
Mayfair Insurance

On Your **20** Years Anniversary

For more than a decade, FFK has proudly partnered with Mayfair Insurance, united by a shared commitment to excellence, trust, and innovation. Together, we have safeguarded futures, strengthened businesses, and built resilience across Kenya.

A partnership built on trust. A future shaped by excellence.

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M
MAYFAIR
INSURANCE

Congratulations to Mayfair Insurance on 20 Years of Excellence

KRK Advocates LLP congratulates **Mayfair Insurance Company Limited** on reaching this significant milestone. Your two decades of leadership, innovation, and commitment to service excellence continue to inspire confidence and trust across the industry.

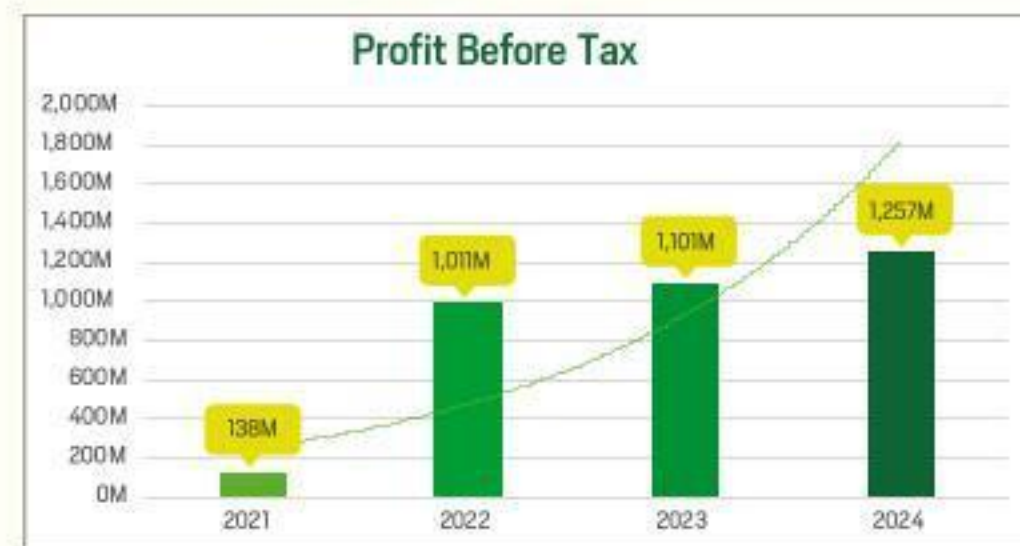
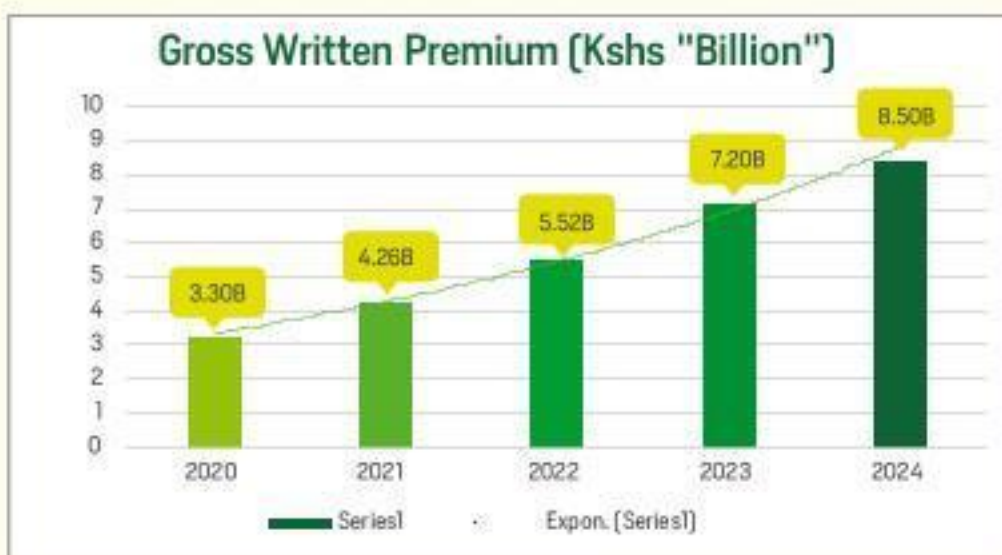
We commend your achievement and wish you continued success in the years ahead.

KRK
ADVOCATES LLP

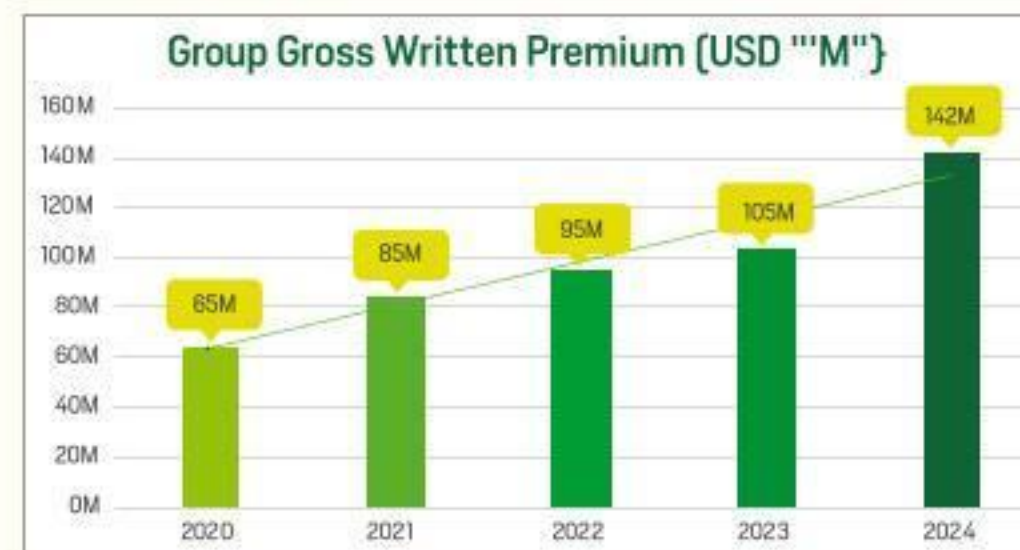
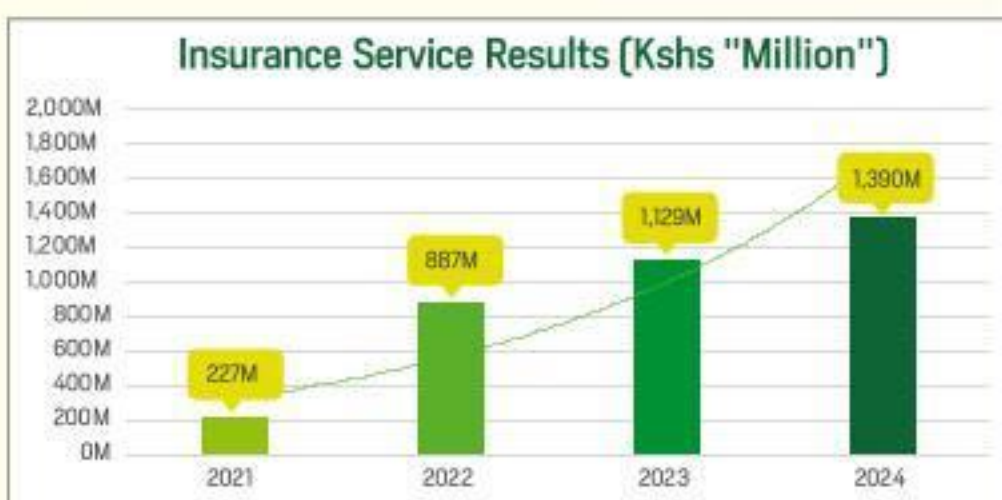


MAYFAIR INSURANCE

OUR



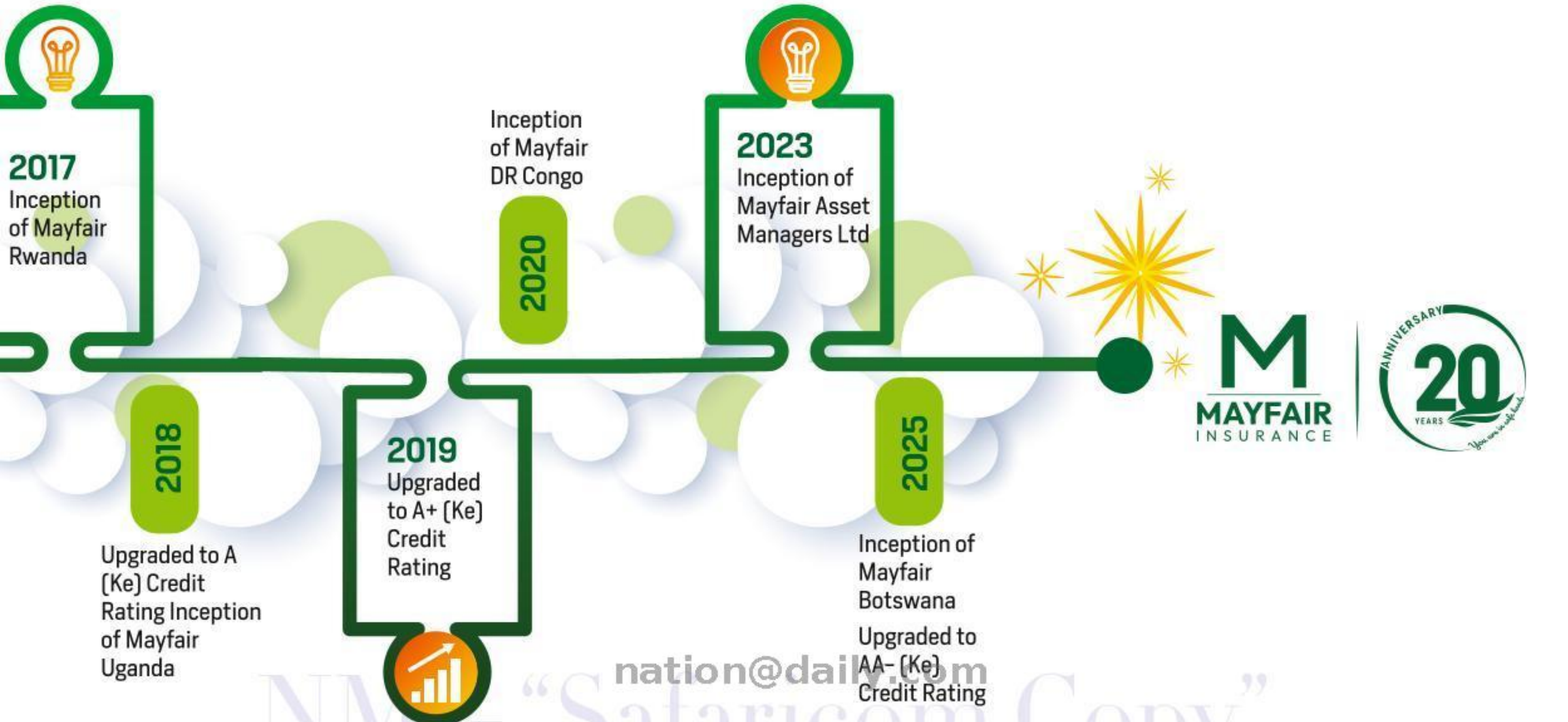
BUSINESS



20TH ANNIVERSARY

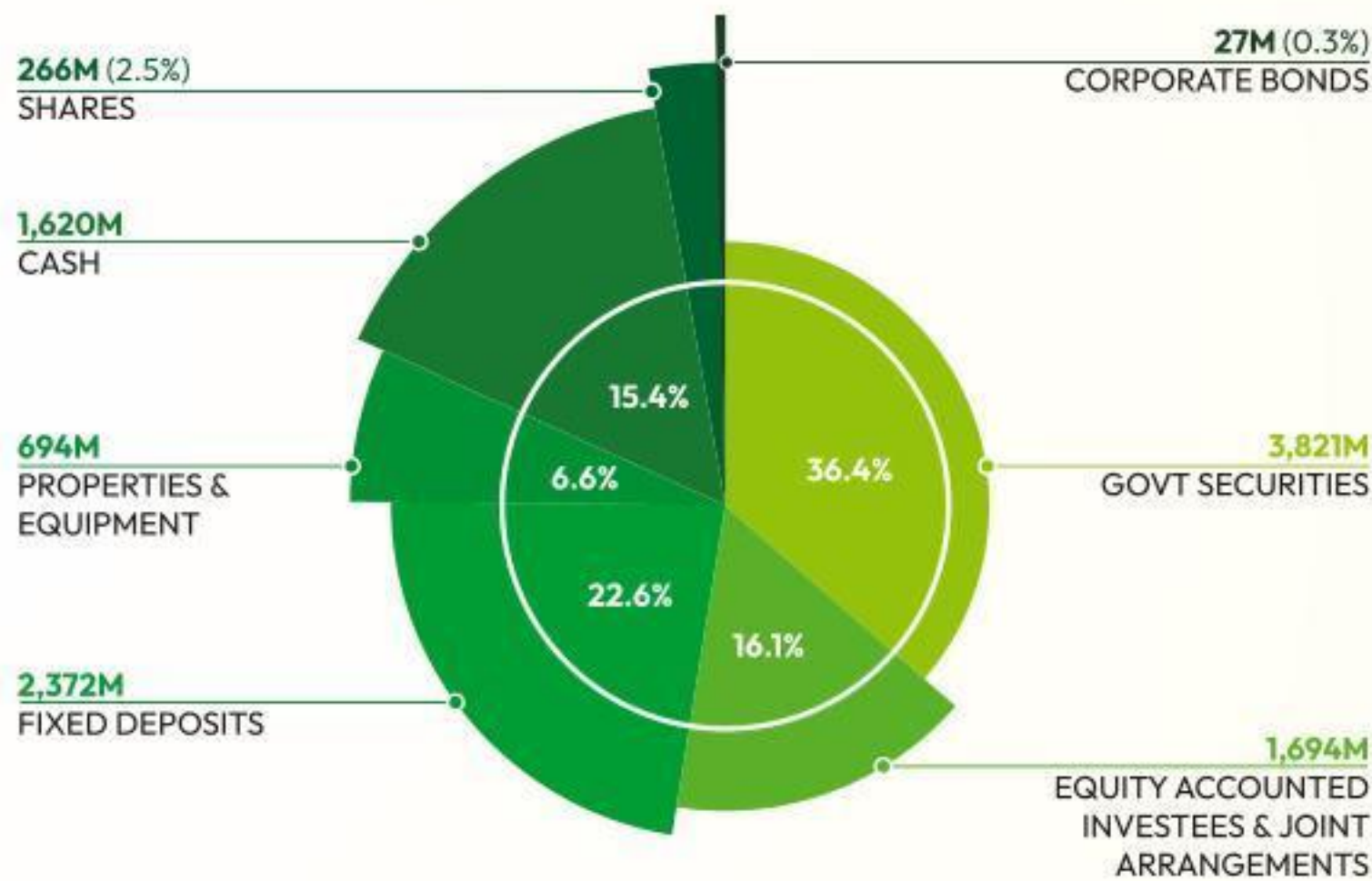


TIMELINE

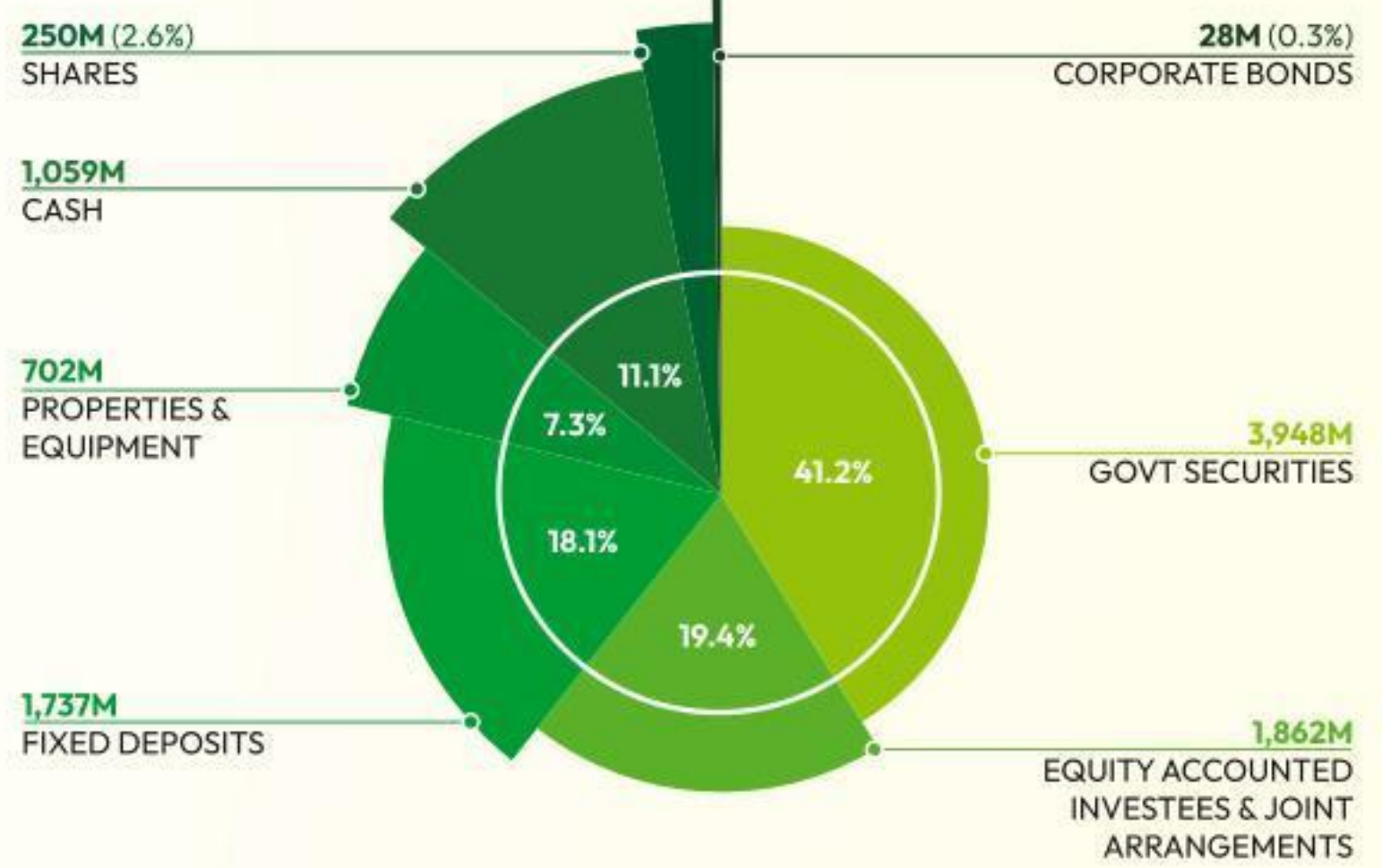


PERFORMANCE

INVESTMENT ASSETS 2024



INVESTMENT ASSETS 2023





MAYFAIR INSURANCE 20TH ANNIVERSARY



General Adjusters Kenya Ltd
CHARTERED LOSS ADJUSTERS AND SURVEYORS

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to Mayfair Insurance on two decades of exceptional service.



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Tel: +254 725 276778, +254 781 276778
Email: info@generaladjusters.co.ke
Website: www.generaladjusters.co.ke

NDUATI & COMPANY ADVOCATES



We join in celebrating Mayfair Insurance on your 20th Anniversary!

Your two decades of integrity, excellence, and impactful partnerships have earned you a distinguished place in the industry.

Congratulations

on this outstanding milestone.

West Park Towers, 5th Floor, Off Muthithi Road
P.O Box 67242-00200, Nairobi, Kenya
Tel: 020-7853693; Mobile No.: 0702 434304
Email: info@nduatilaw.co.ke

actsev wishes to
Congratulate



Congratulations to Mayfair on marking 20 years of excellence and impact. This milestone reflects a distinguished legacy of ambition, innovation, and trust that continues to shape the financial landscape. As a trusted actuarial partner, we are proud to have supported Mayfair's growth, resilience, and strategic advancement through our professional expertise. Looking forward to continued collaboration and shared success in the years ahead.

Actuarial Services East Africa Ltd (ACTSERV) is a distinguished leader in actuarial consulting with an unwavering dedication to excellence, integrity, innovation and professionalism.

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3. IFRS 17 Consulting Solutions/Services
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Congratulations

Mayfair Insurance Co. Ltd
on your
20th Anniversary

Two decades of excellence is a remarkable achievement and we are proud to be associated with this milestone

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/ 0738 652424 / 0733 253100 / 0733 626 285
Email: Administrator@btbins.co.ke

BTB INSURANCE BROKERS (T) LTD
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Mobile: +255 22 213 5762
Email: Administrator@btbins.co.ke

BTB INSURANCE BROKERS (U) LTD
Physical Address: Level 5, Plot 9 Yusuf Lule Road
Mobile: +256 754 649 111/3
Email: administrator@btbuganda.com



Congratulations..!

Mayfair Insurance on your 20th Anniversary!

We celebrate two decades of excellence, innovation, and trusted service that have shaped your success story. Over the years, you have demonstrated exemplary leadership, resilience, and an unwavering commitment to your clients and partners.

This milestone is a true reflection of your dedication to growth, integrity, and impact in the insurance industry.

**Nairobi Head Office | Falcon Road, off Enterprise Road,
P. O. Box 55628 – 00200 NAIROBI, KENYA**

**Mombasa Branch Office | Tom Mboya Avenue, Tudor
P. O. Box 42490 MOMBASA, KENYA**

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www.epcobuildersltd.com | info@epco.co.ke





LJA Associates LLP extends congratulations to **Mayfair Insurance Company** on your *20th Anniversary.*

This remarkable milestone is a highlight of your outstanding contribution to the Industry.

We commend your innovation, commitment to distinction and wish Mayfair Insurance Company continued success and excellence as you set new Industry standards.



Happy 20th Anniversary!



Congratulations!



Mayfair Insurance on their 20th Anniversary

We proudly celebrate Mayfair Insurance Company Limited's 20 years of excellence and industry leadership.

At Universal Insurance Brokers Limited, we share a commitment to empowering clients and strengthening Kenya's insurance ecosystem. For 38 years, we have delivered trusted advice, tailored coverage, and service that endures.

Universal Insurance Brokers Limited
Together, We Secure Tomorrow

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Congratulations

MAYFAIR INSURANCE COMPANY LTD

CELEBRATING 20 YEARS OF SERVICE EXCELLENCE

Sidian Bank proudly joins you in celebrating two decades of exceptional service, growth and innovation. Your 20-year milestone stands as a testament to your unwavering commitment to **excellence and trust** within Kenya's financial landscape.

We are honoured to share in this journey as a valued partner and commend your remarkable achievements in shaping the insurance industry.

As partners in driving enterprise success, Sidian Bank remains dedicated to **empowering businesses through tailor-made Trade Finance and Trade Insurance solutions** that enable seamless local and international trade.

Engage with us:

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Sidian Bank is regulated by the Central Bank of Kenya



MAYFAIR INSURANCE 20TH ANNIVERSARY

Future Outlook: Building the Next Era of Protection and Growth

JENETWORKS
Connect. Innovate. Protect.

Congratulations!

Mayfair Insurance Company on your 20th Anniversary!

Two decades of excellence, innovation, and trusted service - a milestone worth celebrating!

At Jenetworks, we are honored to partner with industry leaders like Mayfair Insurance.

As you celebrate this remarkable achievement, we remain committed to powering your digital infrastructure with:

- Data Centre Solutions**
Enterprise hosting and cloud infrastructure
- Network & Cybersecurity**
Advanced threat protection and compliance
- AI Solutions**
Intelligent automation powered by Aiwozo
- Board Management Solutions**
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CONNECT 20th Anniversary PROTECT

Devan Plaza 5th Floor, Westlands, Nairobi
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Two decades after its founding, Mayfair Insurance's gaze remains firmly fixed on the future. Having built trust across seven African markets, the company now envisions a new era of smarter protection, faster service, and sustainable growth, one that blends legacy with innovation.

At the strategic helm, Chairman Vishal Patel says the company's next growth phase will rest on three key pillars: Customer centricity, technology-driven efficiency, and responsible expansion.

He emphasises that while the company's purpose remains unchanged, which is to protect, to serve, and to empower, the means of delivering that protection will continue to evolve. "The world around us is changing. Technology, regulation, and customer expectations are evolving faster than ever," Mr Vishal says.

Managing Director Joshua Chiira describes the company's new chapter as "a launchpad for the next era of protection and resilience".

For Mayfair, the coming decade will be defined by digital transformation, regional expansion, and a deepened focus on sustainability.

Over the past 20 years, the company has transformed from a start-up into a trusted market leader, earning recognition across the continent for reliability and service excellence.

Today, its footprint spans seven countries - Kenya, Zambia, Tanzania, Rwanda, Uganda, DRC, and Botswana. The group's gross written premium (GWP) reached \$142 million in 2024, underscoring the strength of its regional model.

Mayfair's regional expansion reflects both ambition and confidence in Africa's economic future. From its early base in Kenya, the company now operates seamlessly across diverse markets, guided by a robust governance framework that ensures stability even in uncertain times.

"At the Board level, our role has been to ensure strategic clarity and sound oversight," Mr Vishal explains. "That discipline has been key to our independence and resilience."

The company's diversification strategy ex-



Mayfair Headquarters in Nairobi.
BONFACE BOGITA | NATION

tends beyond traditional insurance. The establishment of Mayfair Asset Managers in 2023 marked a major step toward becoming a full-spectrum financial services provider, offering private wealth and pension fund management. Mayfair hopes to expand these services across other markets, complementing its core insurance business and broadening the value delivered to clients.

A cornerstone of Mayfair's forward strategy is its digital transformation programme.

Chiira highlights that technology is reshaping every part of the insurance value chain - from underwriting to claims processing.

"We've already rolled out a digital transformation plan that enhances efficiency, improves risk segmentation, and boosts productivity through AI tools," he says. "Our goal is to make protection faster, fairer, and always within reach."

The company is also investing in predictive analytics and automation to anticipate emerging risks, not just respond to them. Chiira describes this as part of Mayfair's shift from being purely a safety net to becoming "an engine of opportunity and resilience".

Climate change, cyber threats, and geopolit-

ical instability are among the evolving risks Mayfair is preparing for. The insurer will respond accordingly to ensure it has expanded its product range to meet these realities, including climate-linked, drought protection, and cyber-risk cover for digitally exposed businesses.

"Our future lies in anticipating the next storm, not just repairing the damage from the last one," Chiira says.

Behind every transformation are the people driving it. Both leaders credit Mayfair's employees and partners, brokers, agents, reinsurers, and service providers, for the company's continued momentum.

"Our staff remain the foundation of our success and the true ambassadors of Mayfair's values," Mr. Vishal emphasizes.

He adds that continuous learning, digital literacy, and strong career development frameworks will continue to anchor the company's internal growth.

Externally, partnerships remain central to Mayfair's strategy. The company is strengthening collaborations not only within the traditional insurance ecosystem, but also with bancassurance partners, aggregators, and fintechs, leveraging digital ecosystems to expand its reach.

As it steps into its third decade, Mayfair's outlook is defined by confidence in its people, its purpose, and the markets it serves. "The next horizon will realise a shared vision of distinction and innovation," says Chiira.

The Chairman echoes that optimism: "We step into the next decade stronger and smarter, guided by the same values that defined our first 20 years: Trust, innovation, and resilience. With Mayfair, you are always in safe hands."

For both the Chairman and the Managing Director, sustainability is no longer an add-on but a core part of Mayfair's identity. The company's community investments in education, health, and environmental stewardship reflect a belief that growth must be both inclusive and responsible. "True corporate success must contribute to shared progress and a sense of giving back," Mr Vishal underscores.

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Congratulations
To Mayfair Insurance On Celebrating

20 YEARS
Of Excellence

M MAYFAIR INSURANCE

20th ANNIVERSARY

KIRUKI & KAYIKA
ADVOCATES
and Commissioners For Oaths

Congratulations

Mayfair Insurance Company Limited on your 20th Anniversary

As you mark 20 years of offering insurance solutions, Kiruki & Kayika Advocates is proud to celebrate this golden milestone with you.

We are honored to be your legal partners.

Head Office: Nairobi
Madonna Hse, 1st flr, Suite No. 101, Westlands Road, Westlands
P.O Box 17011-00100, Nairobi

TRANSEAST
PROFESSIONAL HAULIERS

Congratulations!

Mayfair Insurance on 20 Years!

Transeast celebrates your two decades of trusted protection and partnership. Here's to continued growth and success ahead.

Transeast Kenya Ltd
Mombasa Tel: +254 721 648 117, Email: info@transeastgroup.com



CONGRATULATIONS ON YOUR
20TH ANNIVERSARY



Complete Solutions Insurance Brokers Ltd joins in celebrating this remarkable milestone with you and acknowledge your outstanding contribution to the insurance industry.

We are proud to be associated with Mayfair Insurance and greatly value our strong and growing partnership, which continues to drive mutual growth and success

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We Are in Safe Hands

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For over four decades, Copy Cat has been the silent force behind East Africa's digital transformation, powering progress with cutting-edge technology.

From empowering businesses to run smarter, to enabling industries to scale faster, Copy Cat stands as the region's trusted technology backbone, driving efficiency, reliability, and future-readiness.

As Mayfair Insurance marks 20 years of excellence, we celebrate the same spirit of transformation that fuels our purpose every day to keep Africa connected, competitive, and ready for tomorrow.

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MAYFAIR INSURANCE 20TH ANNIVERSARY

“Insurance has a direct role in building sustainable societies. By helping businesses recover from shocks, we enable jobs, livelihoods, and economic stability. Our future strategy will emphasise customer-centric innovation, digital inclusion, impact-driven products and sustainable regional expansion. We are building smarter systems that can predict risk, simplify on-boarding, and enhance trust. But the heart of our business remains the same: reliability.” - Peter Kenneth, Founder



Celebrating 20 Years of Excellence

Congratulations to Mayfair Insurance Company Limited

Trisons Insurance Brokers Ltd proudly joins in celebrating Mayfair Insurance Company Limited on its 20th Anniversary - a remarkable milestone of trust, innovation, and dedicated service in the insurance industry.

For two decades, Mayfair has remained a symbol of integrity, reliability, and customer commitment, protecting lives, businesses, and dreams across the region.

Congratulations, Team Mayfair — 20 Years Strong!

With warm regards,

Trisons Insurance Brokers Ltd
Your Trusted Partner in Protection

2nd Floor Sarit Centre, Karuna Road, Nairobi, Kenya
0772 415 757 | info@trisonsinsurance.com



TEEVEE INSURANCE
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Reliability never expires

Congratulations

Mayfair Insurance Co. Ltd

On your 20th Anniversary!

As you celebrate two decades of excellence, integrity, and trusted service. We are proud to be part of your journey and wish you continued success.

Western Heights, 9th Floor, Karuna Rd,
Westlands, Nairobi

Direct line: +254 (0) 735 11188
www.teeveeinsurance.com



Congratulations!

Mayfair Insurance on your 20th Anniversary

Contacts
sales@subatigroup.com
Tel: +254 (20) 204 8483, +254 (20) 356 6200



Congratulations..!

Mayfair Insurance on their 20th Anniversary
We are privileged to be your reliable and trusted business partner.



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Gilani's CONGRATULATES MAYFAIR INSURANCE ON THEIR



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Home-style cooking for all your favorite dishes



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Gilani's Supermarket Ltd

Our Contacts: 0723 118 888, 0205 135 000, 0799 644 444
Club Road, Off Kenyatta Avenue, Nakuru



Congratulations



Warmest congratulations on your 20th anniversary! Wishing you continued success and growth. At Safety Surveyors Limited, we're honored to have been part of your journey and reaffirm our commitment to serving you with diligence, integrity and dedication. Here's to many more years of partnership and excellence!

OUR SERVICES

- Motor Vehicle Valuation
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- Pre Purchase Inspection
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- Loss Adjustment
- Investigation
- Environmental Impact Assessment
- Statutory Audits



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www.safetysurveyors.com

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20 YEARS OF PARTNERSHIP AND PROGRESS

Liaison Group congratulates Mayfair Insurance on a remarkable journey of growth and achievement



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Kenya Reinsurance Corporation kenyare.co.ke Kenya Reinsurance [kenya_re](#)

Warm congratulations to Mayfair Insurance on celebrating its 20th anniversary!



www.continental-re.com



MAYFAIR INSURANCE 20TH ANNIVERSARY

How Mayfair Empowers Communities

At Mayfair Insurance, Corporate Social Responsibility (CSR) is more than a commitment. It is a calling to be a force for good in the communities we serve.

Guided by our belief in the transformative power of education, our CSR initiatives are designed to create sustainable impact through partnerships that empower individuals, uplift communities, and promote environmental stewardship.

Education: The Heart of Our CSR Strategy
Education lies at the core of Mayfair Insurance's social impact philosophy. We believe that by investing in education, we are advancing Kenya's future and cultivating knowledge, resilience and leadership among the next generation.

Starehe Boys' Centre
Our long-standing partnership with Starehe Boys' Centre continues to transform lives through the sponsorship of underprivileged students, ensuring access to quality education. Beyond financial support, our mentorship programmes instil values of leadership, discipline, and integrity, nurturing boys to become responsible and impactful citizens.

Starehe Girls' Centre
Through our sponsorship and mentorship

initiatives, Mayfair Insurance continues to support bright young women at Starehe Girls' Centre. We remain steadfast in empowering girls to achieve their academic and personal potential, helping them become the next generation of confident leaders and changemakers.

Illula School for the Blind
In our commitment to inclusive education, we proudly support Illula School for the Blind by sponsoring visually impaired students and providing essential learning materials. Our goal is to ensure equitable access to quality education and to champion the right of every child to learn without barriers.

NextGen Foundation
Through our partnership with the NextGen Foundation, Mayfair Insurance supports education through sports, offering academic assistance and sporting opportunities to children from underprivileged communities in Nairobi. Together, we nurture both mind and body, instilling teamwork, confidence, and a passion for lifelong learning.

Driving Broader Social and Environmental Impact
Complementing our focus on education, Mayfair Insurance is dedicated to addressing wider societal needs through impact-driven

partnerships. Our collaboration with the Rhino Ark Charitable Trust through sponsorship of teams in the Rhino Charge, underscores our commitment to environmental conservation. Through this initiative, we contribute to the protection of Kenya's vital ecosystems and the promotion of biodiversity, reinforcing our role in safeguarding the nation's natural heritage for future generations. As part of our commitment to uplifting vulnerable communities, we also partnered with Zen Padel to sponsor the Ngong Road Children's Foundation, and, together with our staff, extended direct support to the Angel Toto Centre. These initiatives focus on providing educational opportunities and holistic development for children living in poverty. Through such partnerships, we continue to advance our vision of breaking cycles of disadvantage and building pathways to brighter futures. At Mayfair Insurance, we believe that meaningful change happens when businesses go beyond profit to purpose. Through education, empowerment, and environmental stewardship, we continue to shape a future where every individual has the opportunity to learn, grow, and thrive.



KEN - KNIT GROUP OF COMPANIES
EQUAL TO THE WORLD'S BEST

Congratulations
Mayfair Insurance on your 20th anniversary.



We celebrate your two decades of excellence, trust, and unwavering commitment to protecting what matters most. Here's to continued success and a future filled with even greater milestones!



Every girl deserves a chance to learn, lead, and shine. Mayfair Insurance stands with Starehe Girls' Centre.



Shaping disciplined minds for a brighter future: Mayfair Insurance champions education at Starehe Boys.



Mayfair Insurance & NextGen Football team: Nurturing talent, inspiring futures.

Minet AON | Global Network Correspondent
Risk. Reinsurance. People.

20

Celebrating 20 Years of Partnership and Resilience

Minet Kenya Congratulates **Mayfair Insurance** on marking 20 years of excellence, resilience, and trusted service. We celebrate this remarkable milestone and the spirit of partnership that continues to strengthen our industry and inspire confidence in every promise we protect.

Here's to the next chapter of growth!

MAYFAIR INSURANCE

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Uptown
Loss Assessors (K) Ltd

Tel. Contact: 020-2716714 | 020-2716716 | 0732-800091
Email address : info@uptownjasusi.com | Website : www.uptownjasusi.co.ke
Location : Upper Hill, Masaba Road off Bunyala road next to NCBA Bank P.O. Box 16394-00100, Nairobi, Kenya

Established in 1999, Uptown Loss Assessors (K) Limited is a private investigations firm that has remained committed in offering uncompromised services within East African region. We offer the services listed here below;

- All insurance inquiries
- Motor loss assessment
- Fraud investigations
- Business frauds
- Fraud risk analysis
- Background checks investigations
- Business partner screening
- Employees screening
- Due diligence

Congratulations
Mayfair Insurance on your 20th anniversary
We are proud to be associated with you.




SALOAD ADJUSTERS (K) LIMITED

Congratulations!

MAYFAIR INSURANCE
on your 20th anniversary


We are honoured to serve as your dependable and trusted partner in business.

CONTACTS
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Tel: +254-20-4443325, 020 444 3949
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Africa Re wishes to
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20TH
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INSURANCE
ANNIVERSARY

Mayfair Insurance on their 20th Anniversary
We are privileged to be your reliable & trusted business partner.





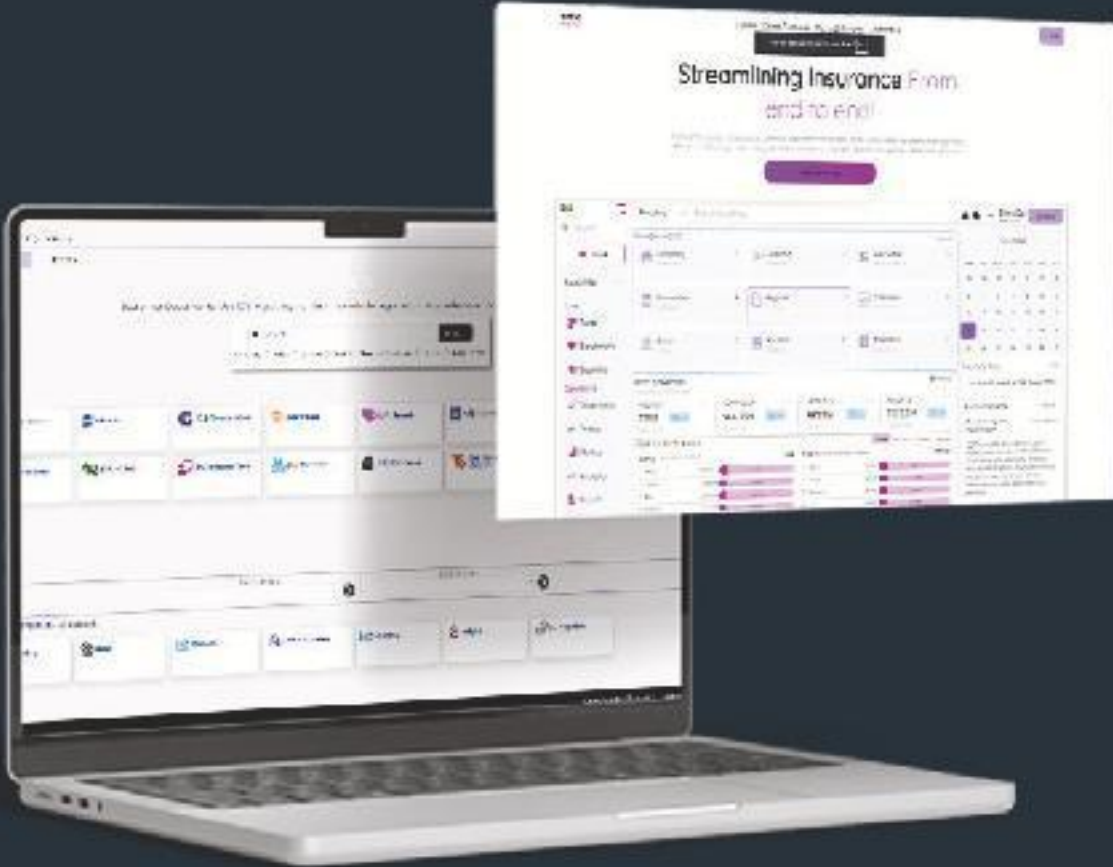
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CONGRATS **20TH**
ANNIVERSARY
CELEBRATION



Mayfair Insurance Kenya

In Kenya, insurance is more than business ; it's trust, service, and legacy.
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ICON Limited - driving trust and transformation in African insurance.

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Congratulations

Congratulations to Mayfair Insurance on your **20th anniversary!**

Your unwavering commitment to providing insurance solutions that inspire confidence and security is an inspiration.

ADRA Advocates LLP is proud to be part of your story!

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Celebrating 20 YEARS of Trust, Excellence, and Impact

Congratulations..!

Mayfair Insurance Company Limited
 on two decades of resilience, innovation, and trusted service.

At **Mayfair Asset Managers Limited**, we share in this celebration – honouring a legacy built on strength, vision, and enduring value.

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MAYFAIR INSURANCE **Congratulations!**
 Celebrating 20 years of trust, innovation, and success!
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Gras Savoye Kenya celebrates Mayfair Insurance on their 20th Anniversary


For two decades, Mayfair Insurance has exemplified resilience, integrity and innovation, values that have strengthened and shaped the insurance landscape across the region. We are proud to celebrate this remarkable milestone with a trusted partner dedicated to excellence, growth and client-focused solutions

Gras Savoye Kenya Insurance Brokers Limited, a WTW company

Your trusted partner in risk and insurance. We bring clarity to complexity, combining deep expertise, analytics and strategic insight to deliver tailored solutions that help organizations navigate uncertainty and achieve lasting results across industries and regions.

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20 YEARS OF TRUST

Congratulations MAYFAIR INSURANCE

Two decades of safeguarding dreams, powering progress, and proving that trust is the best policy.

At Murimi, Mbago & Muchela Advocates, we admire these values and proudly share them in service to our clients.

It has been our privilege to celebrate this journey with you and we look forward to the next 20 years.



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Congratulations

Mayfair Insurance on Your 20th Anniversary!

NTT DATA celebrates two decades of your dedication to protecting lives, businesses, and communities across the region. Your commitment to innovation and customer-focused solutions mirrors our mission of empowering society through transformation. Here's to continued growth, trust, and excellence in the years ahead.



services.global.ntt




Congratulations

Mayfair Insurance on your 20th Anniversary!

We celebrate 20 years of commitment, growth, and integrity that have defined your journey.

Wishing you continued success and prosperity in the years ahead.



JOE NGIGI & CO ADVOCATES, LLP
BANDARI PLAZA, 7th FLOOR, WOODVALE GROOVE, WESTLANDS, P.O. BOX 13734-00800 NAIROBI., TEL: 0740199919/0727084849



MAYFAIR INSURANCE 20TH ANNIVERSARY

A Quick Look at Mayfair Products



A. PERSONAL LINES INSURANCE

1. Motor (Private Vehicle) Insurance
2. Homeowners / Domestic Package Insurance
3. Personal Accident Insurance
4. Travel Insurance
5. All Risks (Personal Effects) Insurance
6. Golfers Insurance



B. COMMERCIAL / BUSINESS INSURANCE

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Fire and Special Perils Insurance 2. Burglary Insurance 3. Business Combined / Office Combined Insurance 4. Machinery Breakdown Insurance 5. Electronic Equipment Insurance (EEI) 6. Plate Glass Insurance 7. Money Insurance | <ol style="list-style-type: none"> 8. Fidelity Guarantee Insurance 9. Goods in Transit (GIT) Insurance 10. Industrial All Risk (IAR) Insurance 11. Business Interruption / Consequential Loss Insurance 12. Political Violence and Terrorism (PVT) Insurance 13. Property All Risks Insurance 14. Work Injury Benefits Act (WIBA) |
|--|--|



C. ENGINEERING & CONSTRUCTION INSURANCE

1. Contractors All Risk (CAR)
2. Erection All Risk (EAR)
3. Contractors Plant and Machinery (CPM)
4. Machinery Breakdown (MB)
5. Boiler and Pressure Vessel Insurance
6. Deterioration of Stock (following machinery breakdown)
7. Civil Engineering Completed Risks (CECR)



D. MARINE & AVIATION INSURANCE

- Marine Insurance**
1. Marine Cargo Insurance
 2. Marine Hull Insurance
 3. Marine Liability/Protection & Indemnity (P&I)
- Aviation Insurance**
4. Aviation Hull (Aircraft) Insurance
 5. Aviation Liability (Passenger, Crew, Third Party)
 6. Airport Owners and Operators Liability
 7. Hangar Keepers Liability



E. LIABILITY INSURANCE

1. Public Liability Insurance
2. Products Liability Insurance
3. Employer's Liability
4. Professional Indemnity (PI)
5. Directors and Officers (D&O) Liability
6. Medical Malpractice Liability
7. Cyber Liability Insurance
8. Commercial General Liability (CGL)



F. AGRICULTURAL INSURANCE

1. Crop Insurance (Weather-based or Yield-based)
2. Livestock Insurance



G. SPECIALIZED / NICHE PRODUCTS

1. Bonds (Customs, Bid, Performance, Advance Payment)
2. Bankers Blanket Bond (BBB)
3. Event Cancellation Insurance

Tribute to Our Departed Colleagues

As we mark our 20th Anniversary, we pause to honour and remember the remarkable individuals who laid the foundation of our journey and whose legacy continues to inspire us every day. Though they are no longer with us, their spirit, dedication, and contributions remain deeply woven into the fabric of our organisation.



The late Joe Okwach SC – The Second Chairman
A visionary leader and guiding light, Mr Okwach steered our earliest steps with wisdom, integrity, and purpose. His unwavering belief in excellence and his passion for nurturing people established the values that continue to define us. His legacy is one of leadership rooted in humanity.



The late Tushar Shah – Our First Managing Director
A pioneer in every sense, Mr Shah turned ideas into action and dreams into enduring systems. His tireless work, innovative thinking, and genuine care for people helped shape the strong foundation on which our success stands today. His memory reminds us to lead with courage and humility.



The late James Ndegwa – Our First Employee
The journey began with his hands and heart. Mr Ndegwa embodied the true spirit of commitment and loyalty, giving his all to see the organisation grow from its humble beginnings. His devotion remains an inspiration to all who follow in his footsteps.



The Late Virginia Mutisya,



The Late Florence Chebe



The Late Michael Ochieng Onyango

The late Virginia Mutisya, Florence Chebe, and Michael Ochieng Onyango – Our Beloved Colleagues
We also celebrate the lives of our dear staff members who left us too soon. Each brought warmth, dedication, and excellence to their work. They were not just colleagues but family, leaving behind beautiful memories and an enduring impact on our shared story.

As we celebrate 20 years of growth and achievement, we remember these cherished individuals with gratitude and affection. Their lives remind us that while people may leave our sight, they never leave our hearts.
May their souls continue to rest in eternal peace.



MAYFAIR INSURANCE 20TH ANNIVERSARY

“Our achievements are a testament to the collective strength of everyone who has shared this journey with us. We extend our deepest gratitude to all our partners, your trust, collaboration, and unwavering support have been the lifeblood of our growth. Our achievements are a testament to the collective strength of everyone who has shared this journey with us. Thankyou.” - Vishal Patel, Chairman



Jamboree
Event Planners

From concept to curtain call, this milestone celebration bears the signature finesse of Jamboree, the creative force behind Mayfair @ 20.

Congratulations

We are proud to be your trusted event planners

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SINANA
& COMPANY ADVOCATES
Trusted Counsel

Congratulations

MAYFAIR INSURANCE COMPANY LIMITED
CELEBRATING 20 YEARS OF EXCELLENCE IN INSURANCE

We at Sinana & Company Advocates, commend your remarkable two decades of dedication, excellence, and service in the insurance industry.

Your commitment to reliability and customer trust is truly inspiring. Wishing you continued success in the years ahead.

For All Your Corporate, Weddings, Birthdays, Dowrys, Anniversaries, Graduations And All Events

Congratulations

On your 20th Anniversary, wishing you continued growth and success.

You are in safe hands

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20 Years
ANNIVERSARY CELEBRATION

Congratulations to Mayfair Insurance on 20 Years of Excellence!

Westgate Shopping Mall celebrates two decades of your commitment to trust, reliability, and exceptional service.

Here's to many more years of success and partnership!

Bapa
Insurance Brokers Ltd.

Congratulation

BAPA Insurance Brokers warmly congratulates Mayfair Insurance on marking 20 years of exceptional service and leadership in the insurance industry.

We celebrate this remarkable milestone with you and commend your unwavering commitment to innovation, customer-centric solutions, and industry excellence. Your growth and resilience over the past two decades are truly inspiring.

We value the partnership we share and wish you continued success, expansion, and impact in the years ahead.

Happy 20th Anniversary, Mayfair Insurance!

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Tel: 0722-866445 (Nairobi)

Mombasa Office:
Cotts House, 2nd Floor, Moi Avenue, Mombasa
Tel: 0723-531665 (Mombasa)

info@oceanicmarine.co.ke;
www.oceanicmarine.co.ke





MAYFAIR INSURANCE 20TH ANNIVERSARY

REGIONAL FOOTPRINT



Congratulations

Mayfair Insurance on Your 20th Anniversary!

We extend our warmest congratulations to Mayfair Insurance as you celebrate 20 years of excellence and trust in the insurance industry.

It has been an honor to partner with you over the past five years — a period marked by professionalism, innovation, and shared success. Your unwavering commitment to service and integrity continues to inspire us and the entire industry.

We celebrate this incredible milestone with you and wish you continued growth and prosperity in the years ahead!



Contact us:
 Address - Pamba Road, Pangani
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ZAMBIA



TANZANIA



Congratulations!



Mayfair Insurance on your 20th anniversary

ORISWATCH is honored to serve as your dependable and trusted partner in business.

Our values are Integrity, Efficiency, Professionalism, Accountability, Timely Service and Delivery.

<https://www.oriswatch.co.ke/>



Congratulations
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Marinair: Leading the Way in Marine and Aviation Risk Management

Marinair Surveyors and Adjusters Ltd delivers extensive, specialized professional services, providing expert claims adjustment, surveying, and proactive risk management across the marine and aviation sectors.

We offer comprehensive, end-to-end claims management designed to ensure maximum recovery and efficient resolution for complex losses.

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Our team conducts critical investigations, detailed assessments, and rigorous documentation analysis across the full spectrum of claims relating to:

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- Boats, Ships and Aircraft
- Aviation Liability
- Carriers (Bailees) Liability
- Goods-In-Transit
- General Average & Salvage
- Subrogation & Recoveries,

Strategic Risk & Loss Prevention

We are dedicated to protecting marine and aviation assets and cargo through targeted loss prevention. As the current **manager of the Cargo Surveillance Scheme for the Association of Kenya Insurers (AKI)**, Marinair defines the national standard for cargo security and loss control.

Partner with Marinair for certainty, professionalism, and integrity in marine and aviation risk.



Congratulates
MAYFAIR INSURANCE
on their 20th anniversary

Endeavors Insurance Agency
Always Be With You

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MAYFAIR INSURANCE 20TH ANNIVERSARY

RWANDA



BOTSWANA



UGANDA



DRC



NOMURA



Congratulations

Mayfair Insurance Co. Ltd
on your
20th Anniversary.

We celebrate two decades of trust,
excellence, and innovation.

CONTACTS:

HEAD OFFICE - MOMBASA
1st Floor City House, Nyerere Avenue,
P.O Box 86752 - 80100
Tel : 254 - 41 -2315409 / 2312769
Mobile : 254 - 722 206462/ 734600835
Personal Mobile : 0722 522348 / 733 652993
Web : www.nomurakenya.com

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802 Westside Towers, Brookside
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20 YEARS

Skyline congratulates Mayfair Insurance on their 20th Anniversary.

Honoured to build your tech.
"You're in safe hands."



skyline.ke/mayfair





MAYFAIR INSURANCE 20TH ANNIVERSARY

“Our brand promise is to provide financial security through reliable and innovative insurance solutions. In moments of crisis, we have validated our motto, “You are in safe hands”. We stood with our clients during the tragic Westgate attack of 2013, settling one of the largest claims in Kenya’s history at Ksh1.8 billion. We navigated the macro-economic and social adversities of the Covid-19 pandemic, maintaining continuity and calm when it mattered most.” - *Joshua Chiira, Managing Director*



Celebrating Excellence

Twenty years of unwavering commitment to protecting what matters most. Your exceptional service and integrity have set the standard for excellence in Kenya’s insurance industry.



We are proud to be associated with you as we ensure that our clients are properly covered

Canopy Insurance Brokers Limited
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Congratulations



on Your 20th Anniversary

Gimco Limited proudly joins Mayfair Insurance in commemorating 20 years of outstanding service, innovation, and reliability. Your journey reflects resilience, customer focus, and excellence values we deeply share.

As one of your long-standing real estate partners, we celebrate this milestone and look forward to continued collaboration in shaping the future of property investment and development.

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Celebrating Two Decades of Excellence, Trust & Partnership

Congratulations

Mayfair Insurance company Ltd.
on your 20th anniversary!

Reaching this milestone is a powerful testament of your resilience, innovative spirit, and deep commitment to excellence in the Kenyan insurance sector. For Twenty years, your forward-thinking leadership in adapting to market dynamics has consistently provided exceptional value to your clients.

It’s been a privilege to serve as your trusted partner, and we are excited for many more years of collaboration, bringing innovative and reliable insurance solutions to the people of Kenya and beyond.

We offer all insurance solution including:

- Business interruption insurance
- Medical & Healthcare insurance
- Group Life insurance
- Funeral/last expense insurance
- Mortgage Insurance and Credit Life Assurance
- Directors and Officers Liability
- Bonds
- Liability Insurance
- Fidelity Guarantee Insurance
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- Livestock insurance
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- Fire Insurance and Allied perils
- Domestic package insurance
- Burglary (theft) Insurance
- Money Insurance
- Electronic Equipment & Computers Insurance
- Machinery breakdown and consequential loss
- Employers Liability Insurance



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Tel. 0709-619000, 0721769997
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Trading as



WARMEST

Congratulations...!

On your 20 years milestone
Honored to have partnered with you over the years on risk mitigation and protection.

Wishing you continued growth, success and many more years of impactful service and collaboration.

Congratulations



20

Wonderful years of dedicated excellence



APEX
Partner of Choice



Mayfair Insurance Company!

Congratulations on two decades of excellence in providing security and peace of mind. Your dedication to serving our community with integrity and compassion has made a lasting impact. Here’s to 20 years of protecting what matters most and to many more years of success and growth!

Thank you for choosing APEX AS YOUR PARTNER OF CHOICE
Cheers to your continued success!



MAYFAIR INSURANCE 20TH ANNIVERSARY



“With two decades of operational experience in Kenya, we’ve developed robust governance systems and service standards that we replicate regionally. We also share best practices with our country teams while adopting innovations that work well locally. Clients should experience a common ‘Mayfair touch’ regardless of where they engage us. A dedicated regional team oversees integration, ensuring our brand integrity and service quality remain consistent across markets.”- *Kashif Chaudhry, Executive Director*



Celebrating 20th Anniversary with Mayfair Insurance Co. Ltd.

We deal in General Insurance:

- ☞ Fire Industrial and Domestic
- ☞ Travel and Marine covers
- ☞ Fidelity guarantee
- ☞ Burglary
- ☞ Contractors Plant and Machineries
- ☞ Motor policies
- ☞ Both Personal and Group Accidents
- ☞ Machinery Breakdown
- ☞ Work related injuries:
- ☞ Political violence and terrorism
- ☞ Professional Indemnity
- i) WIBA - Work injury benefit act
- ii) Employers Liability



SAFE N SOUND INSURANCE AGENCIES LTD.

Kipkarren Road off Kisumu Road, P.O.Box – 1, Eldoret
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IMPORTERS & DISTRIBUTORS

Congratulations!



on your 20th anniversary
We are honoured to serve as your dependable
and trusted partner in business.

info@debenhamfear.com | Sales@debenhamfear.co.ke

Office contact : 0722 203 399

www.santamaria.co.ke



Congratulations Mayfair Insurance Company Limited on 20 Years of Excellence!

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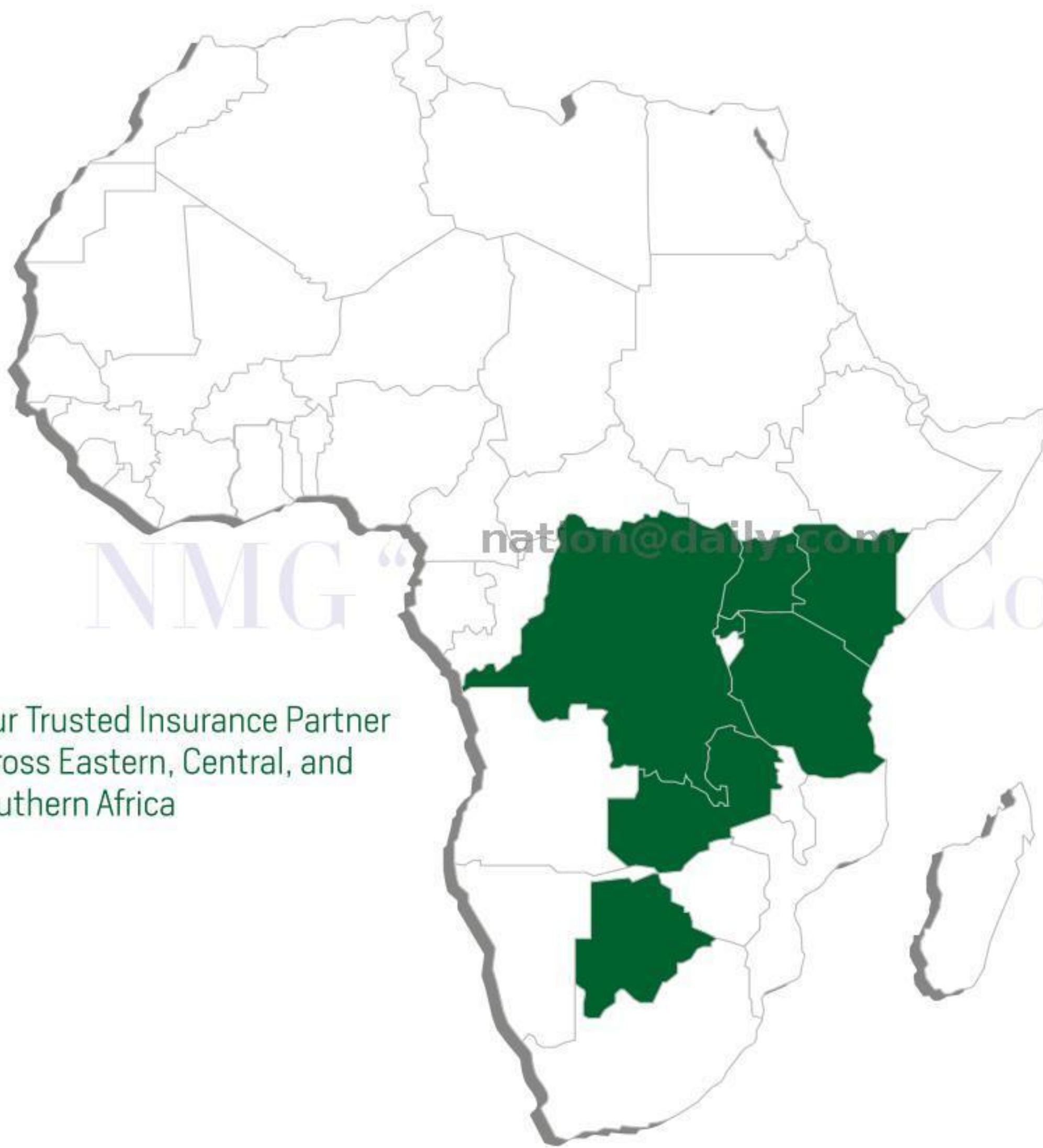
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Voicemale Glass ceiling under siege? Women rising, but patriarchy still reigns **P.3**

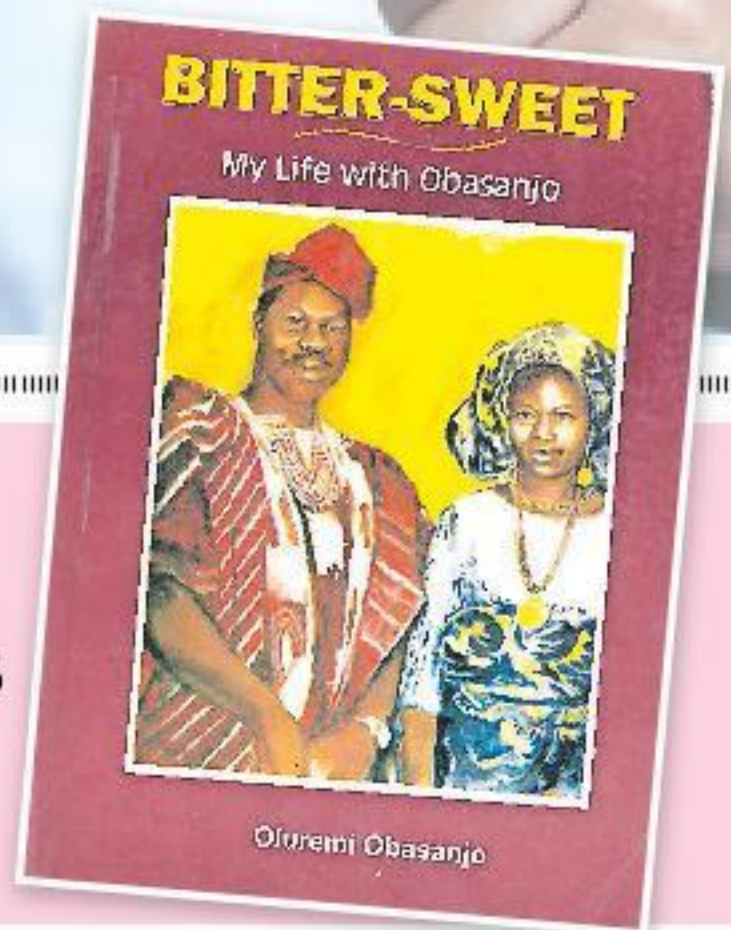
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What Kenyan women want

nation@daily.com

WELLNESS: A new report captures the voices of nearly 100,000 Kenyan women and girls, revealing that geography and income—not age—determine access to health, self-care, and dignity **P.4-5**



The WomanRep Files

The reluctant politician who found her purpose in service

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Behind closed doors: Obasanjo's wife exposes his decades of cheating

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WHAT'S UP AFRICA?

BENIN
IDERA initiative's bet to boost women's entrepreneurship

The Caisse des Dépôts et Consignations du Bénin launched the IDERA initiative on October 16, a programme dedicated to promoting and financing structuring projects led by women. Convinced that economic equality is a driver of sustainable growth, CDC Benin sees IDERA as a real lever for empowerment of women in the national economy. Women represent 51.2 per cent of the population and contribute to nearly 59.7 per cent of the national economy. However, they remain predominantly active in the informal sector: 80 per cent of micro-enterprises are owned by women, but only 15 per cent of SMEs and 5 per cent of large firms are led by women. This under-representation is also reflected in access to financing: women barely receive 10 per cent of bank loans, and female entrepreneurs lead only 8 per cent of CDC Benin projects.

MALAWI
A quiet revolution: Women at the frontlines of peace

In southern region, a quiet revolution is unfolding. In villages once torn by land disputes, political tensions, and gender-based violence, women are stepping into roles traditionally reserved for men—mediators, advocates, and leaders in peacebuilding. Their efforts, supported by the Women's Peace and Humanitarian Fund through UN Women, are transforming communities and challenging norms. In Mbenje, movements like Chisomo, Yankho, and Tadala are rewriting the narrative. Trained in mediation and advocacy, these women have become central to resolving conflicts and promoting peaceful elections. During the tense lead-up to the nominations, Tadala Women Movement convened a peace dialogue with representatives from six political parties. The bold move helped avert violence as they advocated their rights.

MOZAMBIQUE
Building Africa's next generation of leaders

The Africa Women Innovation & Entrepreneurship Forum (Awief) opened its 2025 Conference and Exhibition yesterday at the Cape Town International Convention Centre under the theme "Breaking the Barriers: Now More Than Ever." The annual summit, one of Africa's most influential gatherings for women in business, innovation, and leadership, brings together entrepreneurs, policymakers, investors, and development partners to explore strategies for accelerating women's participation in Africa's growth story. For over a decade, Awief has served as a catalyst for women-led innovation across Africa. This year's edition comes at a pivotal time when the continent is reshaping its economic landscape through digital transformation, green growth, and trade integration under the African Continental Free Trade Area.

Source: Internet; By Kamau Maichuhie

EDITOR'S NOTE

I thought I knew what women want



DORCAS MUGA-ODUMBE

I woke up this morning in a hotel room in Naivasha, where we're holding a workshop, and did what I always do: scrolled through my phone whilst still in bed, mentally planning my day. The hotel scenery outside my window was beautiful—lush and inviting. Perhaps I'd have time for a walk later, I thought. Self-care, I told myself. It's important.

Then I sat down to read through the cover story you're about to read—a feature on the In HER Lifetime report that captured the voices of 97,908 Kenyan women—and something shifted in me that I'm still trying to articulate.

Gender work takes you to slums and rural villages. To conversations about maternal mortality and period poverty. It creates a sense of understanding about the landscape of women's health in Kenya. But understanding and truly reckoning are two different things.

Here's what has been sitting with me: so much of the work focuses on access—access to healthcare, to education, to economic opportunities. But there's rarely

an interrogation of what we even mean when we talk about women's health. Whose definition are we using? Whose priorities are we centring?

The uncomfortable truth is that we've built entire movements around a fractured understanding. When we say "women's health," we're often thinking about screenings and preventative care and wellness programmes. But for millions of women, health starts somewhere many of us take for granted: with having enough to eat. With not having to choose between feeding your children and seeing a doctor.

There's something else worth noting in women's stories: the way women are conditioned to be grateful for healthcare crumbs. Women apologise for taking up a doctor's time. They say "I don't want to be a burden" whilst clearly in pain. They defer their own medical needs indefinitely whilst ensuring everyone else in their family gets care.

Men walk into clinics expecting to be treated. Women walk in apologising for existing.

Even when we talk about women "demanding" better healthcare, we rarely acknowledge how revolutionary that act is. Because women have been socialised to accept less, to make do, to sacrifice, to be grateful for the bare minimum. We're taught that prioritising our own health is selfish, that rest is laziness, that pain is something to endure quietly.

When we ask "What do women want for their health?" we're asking women to unlearn decades of conditioning that tells them their bodies are secondary, their pain is exaggerated, their needs are negotiable. What haunts me is this: even when women have access to healthcare, so many have internalised the message that they don't deserve it as much as others do. That their health is a luxury, not a right. That taking care of themselves is something to do only after everyone else's needs are met.

There are no neat solutions here. What's needed is an acknowledgment that we must fundamentally rethink how we talk about women's health and what women want. As you read the story that follows, I hope it unsettles you. Because 97,908 women have spoken, and the least we owe them is to actually hear what they're saying.

What do women want? The report reveals we've only understood part of the answer—and that the part we've missed matters most.

And speaking of what women want—there's a woman who is married to a younger man. They seem genuinely happy together. But the trolling she gets is relentless. She recently posted something on social media telling off those who've been coming after her relationship, and it's worth thinking about: Why do we let 70-year-old men marry girls young enough to be their granddaughters—applaud them even, make playful jokes, treat it as achievement—yet a woman loving a younger man is treated as weird, against societal norms, something to mock?

You marry a younger man, you're a cougar. You marry an older man, you're a gold digger. The math never quite adds up for women, does it? Here's a thought: maybe what women want is simply to be let to want. To choose. To love. To prioritise their health. To rest. To demand care. Without judgment, without punishment, without having to justify every single choice.

That's what they want. Perhaps it's time we let them.

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Here we come! Harambee Starlets qualify for Wafcon after 10 years



Harambee Starlets players are greeted by traditional dancers upon arrival at Jomo Kenyatta International Airport (JKIA) in Nairobi on Wednesday 29, 2025 from Thies, Senegal, where they had played against Gambia in 2026 Women's Afcon qualifiers. Kenya won 4-1 on aggregate.

PHOTO / POOL

ON THE RADAR
Compiled by Wanja Mbutia



Juliet Njeri

Juliet has been appointed as the BBC regional director for Africa to lead its editorial and operational strategy from its Nairobi hub. She joined the BBC in 2003 as a journalist. She has served in various posts, including head of BBC East Africa and news editor. She is now responsible for BBC's 11 African language services and BBC News English for Africa. She will oversee editorial output, business operations, and compliance while working with regional teams to expand audience and strengthen editorial presence.



Hellen Chepkorir

Hellen Chepkorir, an impressive athlete, emerged victorious in the women's 22nd Standard Chartered Nairobi Marathon last Sunday, outpacing a record field of 32,000 runners, including over 200 elite athletes, in a display of endurance, strategy and determination. Hellen clocked 2:27:17 to cross the finish line ahead of Naomi Chepkorir, who clocked 2:27:37. This was Hellen's first-ever marathon race and she was delighted to win and take home the top prize of Sh2 million.



Akua Owusu-Nartey

Akua is the new chief executive for marketing and communications at WPP-Scangroup Plc. She is also set to assume the role of CEO at the firm's public relations subsidiary, Ogilvy Africa. Akua was the acting managing director for Scanad Kenya, a marketing arm of the business. Her experience of over two decades has seen her work for the Gates Foundation, Vodafone, Safaricom, and Coca-Cola. She holds a Bachelor of Business Administration in Marketing and an Executive MBA.

STAY IN TOUCH



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In partnership with the Gates Foundation

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Daisy's World Anyone passing would be forgiven to think malaria was a shiny trophy every Kenyan desired



How mosquito question abroad turned me into Kenya's ambassador

Recently, whilst travelling through Cairo International Airport, a fellow traveller asked me if I had ever suffered from malaria. Right there and then, I knew I had finally come face to face with my own share of continental profiling. I was rather disappointed, though, because others are asked about serious animals like lions—why did it have to be mosquitoes when it came to my turn?

I was boarding for the last leg of my trip, from Cairo to Nairobi. Our conversation happened in the space between the boarding gates being opened and the boarding actually beginning, so there was some time to kill without the worry of missing the flight. She looked like a genial person—she walked with confidence, her face wearing a smile as she scanned through the faces of other travellers.

She is probably the most sanguine person I have met thus far in my life: very friendly to strangers, eager to ask questions, and excited to share knowledge and the history of Africa. When our eyes met, she came and sat next to me. I must have smiled at her.

Interior of Africa

She told me she was a professor in the United States of America but originally from Jamaica. I don't remember how I introduced myself to her. She was travelling to Kenya—her first time in the interior of Africa. It was about 11pm and besides waiting for boarding time, I did not plan to use my brain. Her phrase "interior of Africa" reminded me of Elieshi Lema's novel, *In the Belly of Dar-es-Salaam*. I wanted to tell her about the book, but she spoke first—asked a question.

"Can you teach me Swahili?" she asked with excitement. I get uncomfortable when people call the Kiswahili language "Swahili" because, according to my orientation, whilst the former refers to the language, Swahili refers to the culture. Anyway, I have since accepted that both Swahili and Kiswahili can be used interchangeably in certain contexts. However, I will always remain faithful to my teachers of Swahili. "You want me to teach you how to speak Kiswahili in ten minutes..." I said. It was half statement, half question.

I asked her what she wanted to learn, and after we got the usual "hujambo" "sijambo"

(greetings in Swahili) out of the way, we got down to serious conversation. That was the point she paused and, looking straight into my eyes with a big smile, asked, "Have you ever had malaria?"

I laughed. Not because I have never had malaria, but because of her tone. Anyone passing by would have been forgiven for thinking malaria was a shiny trophy that everyone in Kenya clamoured to have.

"I last had malaria a long time ago. I live in Nairobi, and most places in the city are not malaria endemic zones. Places that have high prevalence of malaria are in western Kenya and also parts of the coast," I told her.

She seemed disappointed because she would be in Nairobi for the entirety of her visit to Kenya. She was also disappointed because I could not give her a blow-by-blow account of what it feels like to have malaria, since I could hardly remember the experience. I was tempted to ask her if she was looking forward to catching malaria during her visit, but I chose the higher road.

To lighten the conversation, I told her that Kenyans are curious about meeting the Jamaican head of state because we never quite hear about him in our diplomatic circles—and also because we think he must be a fun president to run a country where everyone sings reggae.

She didn't say anything about their head of state. She also seemed mildly irritated by my insinuation that everyone in Jamaica sings reggae. It was boarding time soon. I remembered this conversation this weekend when a friend told me about her son who, after just one year at university in England, has drawn boundaries. She said that when they took the young man to school, he told them (my friend and her husband) that he had made two resolutions going into his second year. One was to study more than he did last year, and secondly, to avoid schoolmates who have endless questions about Africa.

After my encounter with the malaria woman, I fully appreciate that second resolution. What is the craziest question you have answered on behalf of Africa?

The author is the Research & Impact Editor, NMG (dokoti@ke.nationmedia.com).



Daisy Okoti

Voicemale As more women rise, many embrace masculine norms, revealing how deeply traditions are woven into power

Glass ceiling under siege? Women rising, but patriarchy still reigns

Two recent events seem to suggest that the glass ceiling is under siege. One is the ascension of Sara Mullaly to the helm of the Anglican Church. Two is the October 21 elevation of Sanae Takaichi of the Liberal Democratic Party to the premiership of Japan, making her the first woman to hold such a position.

But what is the glass ceiling in the first place? The term was coined by Marilyn Loden in 1978 during a panel discussion at a Women's Action Alliance conference in Manhattan to refer to the invisible barriers that prevent women, despite their commensurate qualifications, from occupying high level leadership and managerial positions.

It is a figure of speech to say that the available opportunities are visible through the transparent glass, but whenever women try reaching them, they are brought down by the barrier they thought was not there. The metaphor captures just how frustrating it can be to break through. The term was popularised in 1984 by journalist Gay Bryant and has since become a buzz word in gender discourse.

In institutions and workplaces, the glass ceiling is characterised by domination of leadership by men, sometimes to the total exclusion of women, through formation of "men's clubs" that protect their turf from invasion by any "outsider". The insiders create criteria to keep others out and reinforce this through conspiracy and manipulation.

A good example was cited at a recent event commemorating the Beijing Conference. In one international organisation, which has adopted affirmative action and insisted on having women on short lists for senior positions, recruiting panels (often dominated by men) select women that are qualified but whom they know will reject the appointments. This way, they pretend to support affirmative action but actually sabotage it through conspiracy.



Archbishop of Canterbury-designate Sarah Mullaly inside Canterbury Cathedral on October 3. PHOTO | REUTERS



Dr Okumba Miruka

Women who break the glass ceiling obviously find themselves lonely because all the other actors in the spaces are men. They, therefore, have to fit within the masculine culture, often leading to being coopted into the men's behaviours sometimes to the extent that they consider themselves special and blame their category for not being aggressive enough. Such women actually negate the pursuit of gender equality.

It is in this regard that it is important to look at Ms Takaichi's statement that "My goal is to become the Iron Lady." The phrase "iron lady" was coined by a Soviet newspaper in the 1970s to describe the uncompromising leadership style of then British Prime Minister Margaret Thatcher.

The phrase is related to the "iron maiden" concept in the Critical Mass Theory, where it refers to women who stand out as forthright, outspoken, defiant and principled, hence are labelled "tough" and "militant". In retaliation, men isolate them so that they can "flounder on their own". Because they do not have their own type to fall back on, the women become extremely vulnerable to ousters, especially if perceived to have been coopted.

By saying that she intends to be an iron lady, Ms Takaichi is also emphasising her conservative beliefs. For example, she has stated that Japanese should abandon "work-life balance" and implored them to "work like a horse". This suggests that she will not be friendly to measures often put in place to make it easier for women to com-

bine domestic responsibilities with professional work.

The workaholic philosophy will also affect men negatively because it will create pressure, leading to burnout, fatigue, stress and even suicide.

Conservatism

Ms Takaichi's conservatism is also reflected in the standpoint that married women should not retain their maiden names and her support for the norm that only males should become emperors in Japan. The world waits to see what will happen in the future given that Emperor Naruhito who succeeded his father Akihito in May 2019 has only a daughter, the same as his younger brother, Prince Akishino.

Japan has many other patriarchal practices. In households, the eldest son automatically inherits leadership and property. Women are expected to concentrate on child-rearing and care for the elderly, not career advancement. Women are also under pressure to marry by a certain age, with unmarried ones over 30 years attracting stigma.

At work, women are routinely marginalised from managerial positions and experience maternity discrimination () by being demoted, pressured to resign or denied promotions after pregnancy. School textbooks reinforce traditional gender roles, with men portrayed as breadwinners and women as homemakers.

Ms Taichi's statements are clear signals that she will fortify patriarchy. They indicate that women breaking the glass ceiling does not necessarily guarantee promotion of gender equality. Like men, women have their proclivities.

Moreover, operating within a male-dominated environment threatens their own political survival, hence can make them pander to masculine tendencies.

The author is a lecturer in Gender and Development Studies at South Eastern Kenya University (okumba.miruka@gmail.com)

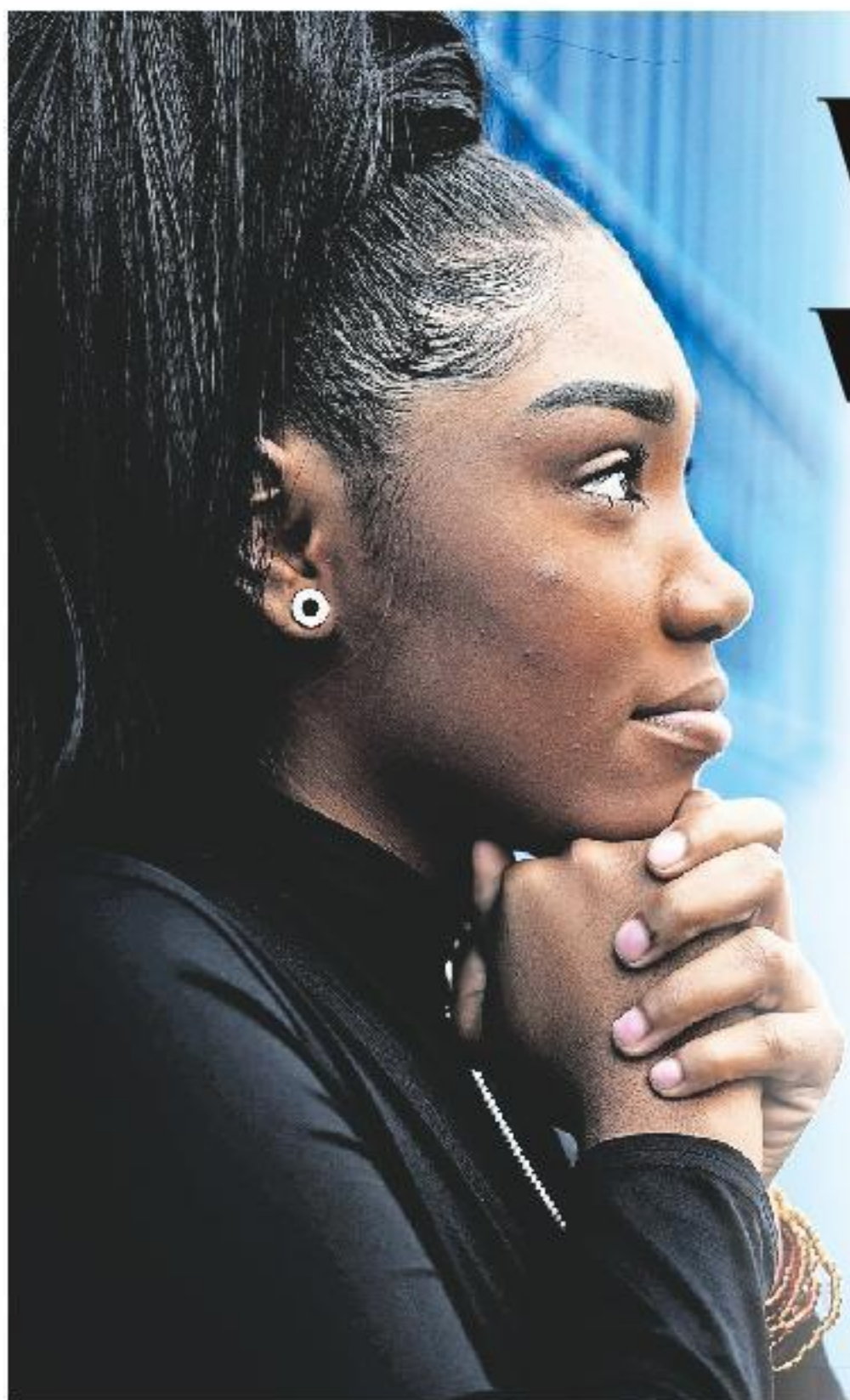


Sanae Takaichi, the newly elected Prime Minister of Japan, holds a press conference in Tokyo on October 4. PHOTO | REUTERS

Self-care or survival? Report calls for a national overhaul of women's health systems—integrating diagnostics, e

What Kenyan women want: Health, food, and peace of mind

From a shopkeeper in Rongai to a teenager in Turkana, Kenyan women's health experiences differ dramatically. Their stories highlight the urgent need for policies that view health as a right, not a privilege



BY DORCASA MUGA

In a nation of shared struggles, a woman's age doesn't define her health needs—her wallet and address do.

The sun has not yet begun to warm the dusty streets of Ole Kasasi in Ong'ata Rongai, but Judy Njeri Mungai has already been awake for hours. The 40-year-old widow's mind races with a single, relentless thought: debt. She unlocks the metal shutter of her small shop—the screech of a familiar alarm for another 18-hour day. Her form of self-care, she says, is "ensuring I have enough sleep." Then she adds with a weary laugh: "But that rest doesn't come easy. I sleep around 2am, drowned in thoughts and occasionally praying." Her favourite Bible verse is Revelation 3:8, a passage about doors of opportunity that no man can shut. She clings to this promise as her own doors of financial stability seem to slam shut daily.

Just 30 kilometres away, in a serene, leafy suburb, Carole Kimutai, also in her 40s, sips herbal tea in her sunlit kitchen. Her morning ritual involves reviewing her family's menu for the week, ensuring it is rich in organic vegetables, some grown in her own garden. Her self-care is a disciplined regime of transcendental meditation, controlled gadget use, and playing golf.

"Ensuring I am physically and mentally functional and operating at my best is my priority," she states. For her, a key health need is "information," and she is "proactive in seeking medical advice and ensuring I plan for check-ups so I can address any issues on time."

Judy and Carole are Kenyan women standing at the same life stage, yet they inhabit parallel universes of health and wellbeing. Their starkly contrasting realities reflect the central finding of a new national study: while age shapes a woman's health aspirations, it is economic power and geographic location that ultimately determine her ability to achieve them.

97,908 voices, one message

The In HER Lifetime report, a national listening exercise conducted by the White Ribbon Alliance Kenya (WRA Kenya) in partnership with the Foundation for Innovative New Diagnostics (Find), captured the voices of 97,908 women and girls across 44 counties. It reveals a nation of women united by a desire for health but divided by a chasm of inequality.

The report's data provides statistical evidence, while the lived experiences of Judy, Carole, and others paint the human picture—a clear comparison of how priorities and possibilities fracture along socio-economic lines.

The methodology of the report was intentionally radical. Dubbed the "Ask-Listen-Act" approach, it involved training local women as mobilisers to gather door-to-door testimonies in settings as diverse as homes, marketplaces, and colleges. They asked four deceptively simple questions: How do you define health and wellbeing? What do you want most for your health and wellbeing? What does self-care mean to you? What do you do to stay healthy?

The result was a generational and geographical mosaic of need. The survey found that 54.8 per cent of

respondents were aged between 21 and 40 years, highlighting the concerns of young women, but also captured significant voices from adolescents (18.2 per cent) and older women (12.8 per cent aged 51 and above). This wide capture ensured a comprehensive view of the health needs across generations.

The reality for teenage girls

According to the report, girls aged 10-20 nationwide overwhelmingly prioritise food, sanitary towels, and education. For Jemimah Ny'otiek, a 19-year-old in Turkana County, this is a brutal daily reality. She rises before dawn to fetch water from a borehole three kilometres away.

"Money, food, and life skills to make that money" are her clear priorities. "If I have no food, even going to the clinic won't make me healthy," she explains. For her, wellbeing is a full stomach and the means to generate income—a need echoed by a young girl from Turkana in the report who wanted the "ability to access health and wellbeing, notably money and life skills to generate that money".

This aligns perfectly with the data. The report's table of "What women and girls want for health and wellbeing by age" lists "food" as the top demand for 10-20-year-olds, followed by "good health" and "sanitary towels".

Joyline Kinya is also 19, originally from Meru County, but now works as a domestic helper in Nairobi. Her understanding of self-care is "spending money on myself whenever I have it".

Freed from the existential worries of water and food by her employment, she spends her free time "chatting with friends, watching movies, and going for photoshoots".

Her dream, however, mirrors Jemimah's underlying desire for autonomy: to earn enough to start her own business and quit her job. While her immediate reality is more secure, her aspiration for economic independence is a common thread.

Psychologist Isaac Maweu contextualises this divergence. "All human beings have common needs, but the understanding of the same differs with their environment and exposure," he says. "A teenager in Turkana is conditioned to associate health with survival essentials. A teenager in an urban setting, even a low-income one, has her consciousness

raised to aspirations of entrepreneurship and personal enjoyment. Their basic need for security is the same, but their coping mechanisms and expressions are totally different."

Crushing weight of caregiving

The report finds that women aged 31-40 seek "money," "peace of mind," and "to be financially stable" as they juggle work and caregiving. This life stage, the data suggests, is where the weight of expectation bears down heavily.

In a Nairobi slum, 31-year-old Selpha Andati embodies this struggle. She is the sole breadwinner for her two children and her ailing husband. Her work as a *mama fua* is precarious. "My work is fully dependent on my clients. If I don't get called to go and do laundry often, then my children risk going without food or being kicked from school," she shares. Her health aspiration is heartbreakingly basic: to offer her family a single balanced meal including fruits. This is a "distant dream".

Her coping mechanism is avoiding hospitals even when her body calls for it. "I buy drugs from the counter, as this is cheaper and often saves me time."

The report highlights this tragic trend, noting that "economic challenges affect women's ability to eat healthy and afford other necessities for critical wellbeing, including ability to visit health facilities."

Selpha's story is the human face



Carole Kimutai, a career woman in her mid-40s who resides in Nairobi. PHOTOS | POOL

Expanding care beyond reproduction, and addressing economic and geographic inequalities that shape their lives



Joylyne Kinya, 19-year-old girl born in Meru but working in Nairobi.



Jemimah Ng'otiek from Kajiado waters her goats during a data collection session on what women and girls want for their health and wellbeing.

of this data point: a woman so consumed by providing that her own health becomes an unaffordable luxury. The report's table for the 31-40 age group shows "good health" and "food" at the top, but "money" and "peace of mind" are immediately behind, illustrating the constant tension between need and aspiration.

Contrast this with the report's finding that women in the counties like Nyeri, Kiambu, and Meru were urgently demanding diagnostics for chronic diseases. For a woman like Selpha, diabetes or hypertension screening is an abstract concept when the threat of hunger is a constant companion. Her self-care is non-existent, subsumed by the relentless demand to care for others.

Women in their 40s

Perhaps no age group better illustrates Kenya's great health divide than women in their 40s. The report shows that women aged 41-50 desire "money," "food," and "peace." There is a clear call for "affordable medical services," reflecting caregiving responsibilities and growing concerns about the cost of healthcare. This is the cohort where lives, built over decades, have crystallised into vastly different realities.

Judy Njeri Mungai in Rongai is fighting a daily battle for survival. The school fees for her four children are a "constant worry," forcing her into a cycle of debt. Her shop is her entire life, open from 7:30am to 11:30pm. Self-care is a fleeting, inadequate nap.

The report's findings on mental peace are a cruel irony in her life; her mind is a storm of anxiety. She represents the millions of Kenyan women for whom the report's demand for "economic empowerment" is not a policy term but a matter of life and death. For her, the top demand of "money" from the report is not an aspiration—it is a desperate need for survival.



Memei Ene, a teenager from Turkana during a data collection session.

Then there is Memei Kaakai, 38, from Samburu County, who represents a middle ground. She understands self-care intellectually—"knowing my body and when to take action"—but admits it's a privilege she cannot always afford.

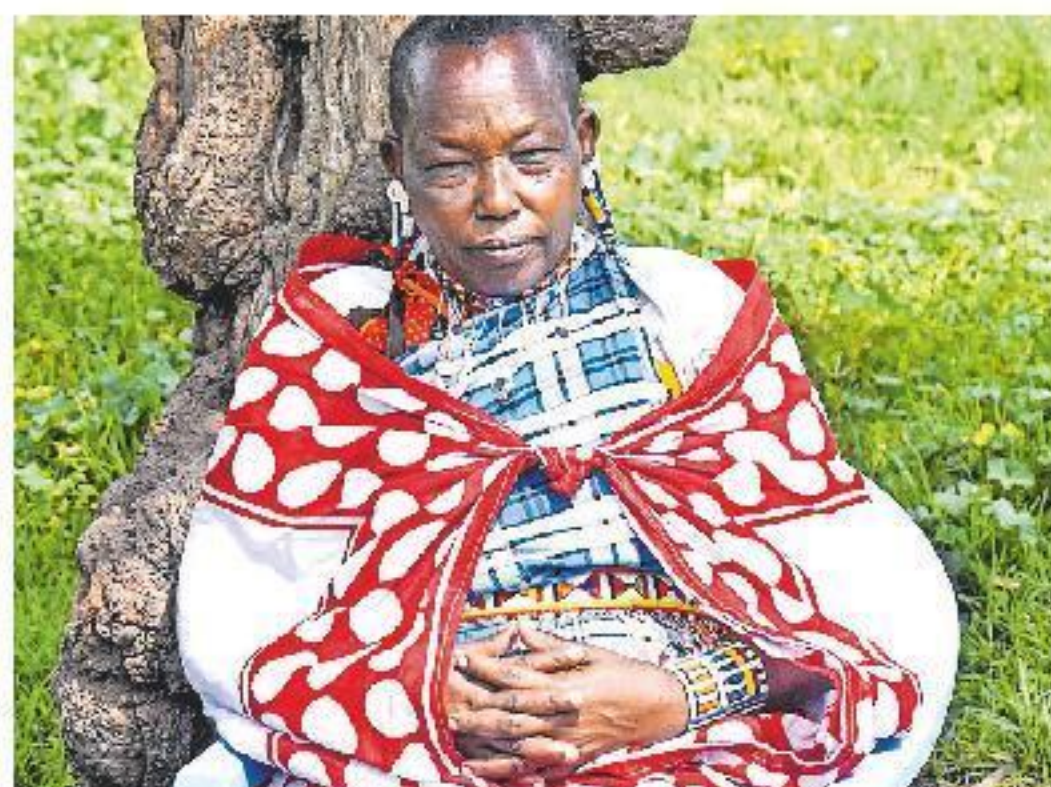
"I need time for myself, but my family has more pressing needs," she says, a sentiment that echoes the report's finding that "societal expectations and gender and reproductive roles hinder their ability to practice self-care throughout their lives."

The money for a doctor's check-up often pays for her children's school fees instead. She is acutely aware of her holistic needs but is constantly forced to prioritise immediate physical ones.

"We live in a very noisy world, and



Selpha Andati, 31-year-old mother of two.



Naluketi Lepaso in Narok County.

it is important to stay grounded," she says—a statement that would be a profound luxury for Judy or Memei. Carole's lifestyle aligns with the more holistic definitions of health found in the report, such as "having peace of mind" and "physically and mentally fit," but her ability to act on this understanding is a function of her economic privilege.

The In HER Lifetime report says a significant number of women highlighted "access to essential resources like money and food, reflecting a direct link between economic power and the ability to access and sustain good health." These three women are a living triptych of this finding.

Forgotten at 50: Navigating menopause in silence

For women over 50, the report indicates a sharp focus on managing chronic conditions and accessing affordable medicine. For Naluketi Lepoo, 56, in Narok County, this stage of life is defined by neglect. She is navigating menopause in silence. Her hot flashes are unpredictable, and joint pains hinder her work.

"We are left to guess what is happening to our bodies," she says. She has never been screened for cervical or breast cancer, not due to unwillingness, but because no one has told her where to go or whether such services are affordable.

Naluketi's experience is a direct consequence of a systemic failure identified in the report's introduction: "Women's health programming has long centred on the reproductive years (15-45 years), leaving critical gaps in healthcare for adolescent girls below 15 and postmenopausal women over 45."

The report further notes that the confusion around menopause is exacerbated by a lack of locally relevant research, leaving women like Naluketi vulnerable to inadequate healthcare, misdiagnosis, and even stigma. The report's data for women aged 61+ shows their top demands are "money," "good health," and "food," with "medicine" and "affordable medical services" also ranking highly. For them, health is about sustaining vitality and managing the decline that comes with age in a system that has forgotten them.

The silent emergency: Kenya's diagnostic gap

A unifying thread across all these stories, regardless of wealth, is the struggle

with a fragmented health system.

Prof Joseph Ndung'u, Head of FIND Kenya, named this the "diagnostic gap," which he called a silent emergency that undermines health systems and deepens gender inequality. "Without the right test at the right time, women and girls cannot get the care they need," he stated during the report's launch. "Even when diagnostic tools exist, they are often unavailable, unaffordable, or not designed with women's realities in mind. This is unacceptable."

He pointed to FIND's work, such as supporting "HPV self-sampling models that empower women to screen for cervical cancer in privacy," and called for such innovations to be integrated into everyday primary healthcare.

For Naluketi Lepoo, this gap is her reality. Meanwhile, Carole Kimutai proactively plans her check-ups. The same system is invisible to one and accessible to the other.

When self-care is a luxury

This disparity extends to the concept of self-care. The national report found that self-care was largely viewed through a physical lens: "Taking care of myself" and "Maintaining good personal hygiene" were the universal top definitions across all age groups. However, the report crucially noted, "rest was largely absent from the responses, reflecting deep-seated societal perceptions that equate rest with laziness, particularly for women and girls."

For Joyline, the 19-year-old in Nairobi, self-care is consumerist and social—spending on herself. For Selpha, the *mama fua*, it is non-existent. For Judy, the shopkeeper, it is a desperate desire for sleep that eludes her. For Memei in Samburu, it is a known concept she cannot afford to practice. For Carole, it is a sophisticated, multi-faceted regimen. This perfectly mirrors the report's findings

that while some women embraced a holistic view including "self-love and acceptance," many cited a lack of information and resources as significant barriers.

Psychologist Isaac Maweu confirms this spectrum: "Self-care for different women is different. For example, women in rural areas may have their *chama* as the support system where they meet and share, while you will find an urban woman having the financial muscle and knowledge to pay for therapy as a support system."

"Naturally, women's life phases are difficult as compared to men, and so, we as a society should extend grace to women at any given point and offer them the necessary support regardless of age or location."

A call for revolution: Health as a right, not a privilege

Despite their different worlds, the aspirations of these women, when distilled, point towards a common goal of agency. The In HER Lifetime report translates this collective yearning into concrete demands. It calls for a radical expansion of women's health beyond reproduction, a refinement of programming to address diverse life stages and contexts, and the promotion of self-care as a right, not a taboo.

It insists that diagnostics must be integrated into all care settings and that survival essentials like clean water, nutritious food, and affordable transport must be recognised as fundamental health priorities—a need starkly highlighted by the county-level data from Baringo, Turkana, and other arid regions.

The stories of Judy, Carole, Selpha, Joyline, and the women from the report prove that a one-size-fits-all approach is a failure. A health system that works for the woman in Turkana must ensure her survival. A system that works for the woman in Rongai must offer her economic respite. A system that works for the woman in the leafy suburb must support her proactive wellness. A truly equitable system must do all three.

As Prof Ndung'u asserted in his closing remarks, we cannot afford to treat women's health as an afterthought. "It must be integrated, adequately resourced, and shaped by the voices and experiences of women themselves."

The 97,908 voices have spoken. These individual women have given their testimony. Their voices, in their stark contrast, form an unassailable argument for a health revolution—one that sees, hears, and serves every Kenyan woman, in all her diversity, at every step of her life.

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WHAT WOMEN AND GIRLS WANT FOR THEIR HEALTH AND WELLBEING AT VARIOUS STAGES OF LIFE		
Age	Top Demand	Unmet Need
10-20	Food & sanitary pads	64 per cent miss school monthly due to period poverty
21-30	Money & mental peace	<5 per cent access maternal depression screening
31-50	Affordable screenings	72 per cent lack cervical cancer testing access
51+	Medicine & nutrition	80 per cent face chronic drug shortages

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Convictions Rose Museo's journey shows how leadership can change lives – one water tank, one woman at a time



Makueni Woman Representative Rose Museo during the interview in Kibwezi township, Makueni County, on September 22. PIUS MAUNDU / NATION

AT A GLANCE

A staunch adventist, she believed politics was a world tainted by deceit and moral compromise—the opposite of her faith's teachings.

Prof Kibwana was among those who had recognised leadership potential in Rose. Her years of women empowerment work through the SDA women's ministry and her experience at ActionAid, where she improved lives in the drought-prone Masongaleni Settlement Scheme, made her stand out.

Water, empowerment, and equality

With her background in sustainable development, Rose has made her mark through tangible projects. Her signature initiative—the plastic water tank programme—has transformed households across Makueni.

“For over 10 years, I've promoted rainwater harvesting through affordable plastic tanks. We created a friendly payment plan, making ownership possible for every home. A random check shows a blue tank in every three to four homesteads,” she says.

Beyond easing women's burden of fetching water, the programme has helped combat waterborne diseases such as amoeba, bilharzia, and typhoid.

Rose also takes pride in steering women away from predatory microfinance loans. She helped establish 75 community-based organisations, now managing over Sh100 million in revolving empowerment funds under the National Government Affirmative Action Fund.

“Women are no longer losing their assets to banks. They borrow from their own groups under friendly terms,” she explains.

Her empowerment model has even extended to boda boda operators in Wote town. “She helped us buy motorcycles through cooperatives instead of expensive loans. We now pay back at fair rates,” says Urbanus Mutisya, a local riders' association chairperson.

Criticism and legacy

Still, not everyone agrees with her leadership style. Some residents say she could do more to clarify how she selects beneficiaries of her teenage mother education support programme.

“We know she helps some girls return to school, but many others are left behind,” says Dorcas Muthui, a peasant farmer.

Rose defends her record, saying that the woman representative position has been crucial in amplifying women's voices in Parliament. “Before 2010, only a few exceptional women made it to Parliament. The position has created space for more voices and better leadership,” she says.

However, she believes Kenya is still far from achieving gender equality.

“There's nothing to smile about regarding the two-thirds gender rule. Look at Rwanda — over half of its leaders are women. We must be serious,” she says, urging President William Ruto to fast-track full implementation of the rule.

A loyal Wiper Party member and skilled orator known for her storytelling and marriage counselling sessions, Rose remains coy about her political future.

“We are still weighing options,” she says with a smile, declining to comment on rumours of a 2027 gubernatorial bid against Governor Mutula Kilonzo Jnr.

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The reluctant politician who found her purpose in service for Makueni locals

She once called politics 'the home of liars' but now leads the county's women empowerment movement, proving that conviction, not ambition, defines true leadership

BY PIUS MAUNDU

Two months before the 2013 General Election, Rose Museo was certain of one thing: she would never join politics. A staunch Seventh-day Adventist, she believed politics was a world tainted by deceit and moral compromise—the opposite of her faith's teachings.

“To me, politics was dirty. It was the home of liars,” she reflects in an interview with *The Voice*.

At the time, Rose was also recovering from a road accident that had left her

with a broken leg and a wounded sense of self-worth. It took the persuasion of then Makueni Governor Prof Kivutha Kibwana to change her mind.

Prof Kibwana was among those who had recognised leadership potential in Rose. Her years of women empowerment work through the SDA women's ministry and her experience at ActionAid, where she improved lives in the drought-prone Masongaleni Settlement Scheme, made her stand out.

“One day, Prof Kibwana brought a team of around 600 delegates to my home to convince me to join politics,” Rose recalls. “When I told him I couldn't campaign because of my leg, he said, ‘There is no problem. We shall ask for that seat. People know you.’ And I was persuaded.”

From activism to politics

Rose's first taste of activism came long before she considered elective politics. In the early 1990s, the government evicted hundreds of families from the eastern slopes of

Chyulu Hills in an environmental conservation drive, resettling them in Masongaleni. When relief food failed to arrive, hunger hit hard.

Working with ActionAid, Rose took a bold stance. She threatened to resign unless the NGO added a food aid component to its programme—a radical demand given the organisation's strict policy against distributing food. Her determination won. ActionAid eventually introduced food support for the displaced families.

That moment, she says, taught her that leadership means taking risks to serve others. When ActionAid ended the programme in 2005, Rose transitioned to become the Director of the Children and Women Ministry at the SDA Church, deepening her passion for community work.

Inspired by female trailblazers

Rose drew inspiration from formidable women leaders like Agnes Ndeti, the former Kibwezi MP, and Charity Ngilu, the first woman to run for Kenya's presidency. “From the two, I learned that voters expect their representative to be a fighter — someone who moves things or speaks for them. They don't like polite leaders,” she says.

She has often lamented the dominance of retired men in community leadership in Makueni, observing that few women are encouraged or supported to take up such roles.

“Men say allowing women to lead is dangerous—that they'll become radicals. This is unfortunate. When women are excluded from development, the whole community lags behind,” she insists.

Rollback While remote work offered women some protection, returning to office has undone much of that progress



Remote work reduced gender discrimination – returning to the office may change

Employers have to design flexible, hybrid models that retain collaboration benefits of in-person office work while safeguarding women's dignity and equality

BY THE CONVERSATION

Return-to-office mandates are spreading across North America, with Canada's major banks, the Ontario government, Amazon and Facebook calling employees back into the office.

These moves reverse the flexibility that became widespread during the Covid-19 pandemic, when remote work became the new norm as public health measures emphasised staying home and avoiding large gatherings. Supporters of these policies often cite collaboration, innovation and mentorship as reasons to bring workers together in person. But our research shows that these mandates don't affect everyone equally. For many women, returning to the office means stepping back into environments where gender bias is more pronounced.

Everyday discrimination at work

When people think about gender discrimination, many imagine pay gaps or barriers to promotion. But discrimination also plays out in routine interactions—what we refer to as “everyday gender discrimination” in our study. These are regular slights and offences that can chip away at women's confidence and sense of belonging over time. They might include being ignored in meetings, being asked to perform administrative tasks outside one's role, receiving inappropriate comments or having one's ideas credited to others.

While each single incident might seem

14%

The likelihood of experiencing discrimination by younger women when they work remotely.

1,091

Number of professional women surveyed in the United States with hybrid jobs, or roles that involved both in-person and remote work.



trivial, their cumulative effect can make women feel frustrated, dissatisfied with their jobs and more likely to leave their organisations. As organisations reassess where and how people work in the wake of the pandemic, we decided to examine whether everyday discrimination looks different in remote versus in-person settings.

Clear differences by location

To investigate how location shapes everyday gender discrimination, we surveyed 1,091 professional women in the United States with hybrid jobs, or roles that involved both in-person and remote work. Our design allowed us to compare the same person's experiences across work locations and pinpoint the impact of location itself.

The results were striking. Women were significantly more likely to experience everyday gender discrimination when working on-site than when working remotely. In a typical month, 29 per cent of respondents reported experiencing discrimination in the office, compared to just 18 per cent when working from home. These patterns held across types of discrimination,

from being underestimated to being excluded from social activities and experiencing sexual harassment.

The contrast was especially sharp for two groups: younger women (under 30) and women who worked mostly with men. Among younger women, the likelihood of experiencing discrimination dropped from 31 per cent on site to just 14 per cent when remote. Similarly, women who interacted primarily with men saw their likelihood of experiencing discrimination fall from 58 per cent on site to 26 per cent remotely. For these groups, remote work provides a meaningful reduction in exposure to everyday gender discrimination.

The trade-offs of remote work

Still, remote work is no silver bullet for gender inequality. Our findings highlight a key advantage—reduced exposure to everyday discrimination—but there are important trade-offs that need to be considered.

One challenge is that working remotely can limit informal interactions that are crucial for building relationships. It can also reduce access to mentors and feedback and

make it harder for women to be considered for high-profile assignments. Remote work can also make it harder to tell where the office ends and home begins, pulling family duties into the workday and intensifying family obligations even during work hours.

These factors are crucial for career advancement, especially for women. While remote work offers an environment with less everyday gender discrimination, working off-site may also limit women's professional opportunities. Understanding these trade-offs is essential as organisations craft return-to-office policies. Rather than treating remote work as inherently good or bad, leaders need nuanced strategies that combine the benefits of both in-person and remote work.

What employers and policymakers can do

As companies and governments push employees to return to the office, they risk overlooking how much location matters for women's workplace experiences. Here are three steps organisations can take to address this issue:

Offer flexibility where possible

Giving employees the option to work remotely empowers women to choose the environment where they feel most respected and productive. Some companies have adopted remote-first policies, framing them as tools for talent retention. Such policies allow employees to make decisions about the work location that suits them best.

Best practices from remote meetings

While virtual meetings tend to be less engaging, they are also more efficient and focused, with fewer opportunities for off-hand comments or interruptions. Applying that same structure to in-person meetings could reduce discrimination while improving productivity. Companies should consider formal agendas, structured turn-taking and asynchronous feedback to create fairer, more professional discussions. Amazon, for example, applied this principle by centring in-person meetings around “six-page memos” rather than open-ended discussions.

Acknowledge the trade-offs

Leaders should recognise that, while on-site work can accelerate skill development, it can also magnify gender bias. A frank acknowledgement of this tension is the first step towards creating systems that minimise harm while maximising opportunity.

One bank we studied in separate research, which hasn't been published yet, overcame this challenge by pairing junior staff with senior mentors and implementing a project-tracking system to ensure equitable assignment of opportunities.

Workplace discrimination is not only an ethical problem—it also undermines performance, fuels turnover and exposes firms to legal risks. Our study shows that where work happens—remotely or on site—plays a central role in shaping women's exposure to everyday gender discrimination.

As organisations roll back the remote work practices adopted during the pandemic, it's important to recognise that decisions about location can powerfully shape employees' experiences and professional opportunities at work. Thoughtful policies that balance the benefits of in-person interaction with the protections afforded by remote work can help ensure that women face less everyday discrimination and experience greater equality at work.

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Good Read Years of betrayal, violence, and emotional torment

Behind closed doors: Obasanjo's wife exposes his decades of cheating

Oluremi Esther Akinlawon grew up in the Owu quarter of Abeokuta in Ogun State, Southwestern Nigeria. She was the daughter of a railway station master and an avid participant in the Owu Baptist Church Choir. In 1955, at age 14, she met a barefoot, penniless desk washer named Olusegun Obasanjo at Owu Baptist Church. He was from Ibogun-Olagun village and the son of a Yoruba palm wine tapper named Amos Adigun.

Obasanjo's unwavering confidence despite his poverty intrigued Oluremi and sparked an eight-year courtship. Four years after their first meeting, Obasanjo was recruited into Nigeria's Fifth Battalion and sent to the Democratic Republic of Congo as part of a UN peacekeeping mission. In February 1961, he was captured in Kivu by soldiers who had mutinied against President Patrice Lumumba. After regaining his freedom, he returned to Nigeria.

The following year, Obasanjo moved to England to study officer training at the Mons Training Cadet School and military engineering at the Royal College of Military Engineering in Chatham, Kent. He persuaded Oluremi to join him in England and enrolled her in a training course in institutional management in London.

On June 22, 1963, when Oluremi was 21, she and Obasanjo married at the Camberwell Green Registry in London. On April 27, 1967, after relocating to Ibadan, Nigeria, she delivered her first child, Iyabo.

As she pursued her career while managing the challenges of motherhood, she noticed a disturbing change in Obasanjo. His demeanour shifted from that of a considerate husband to a violent and confrontational abuser.

The verbal and physical abuse began in October 1968, barely a month after the arrival of their second child, Busola. On that particular day, an officer's wife had delivered a baby, and Oluremi left her Ibadan residence to attend the naming ceremony when an exquisitely dressed, attractive woman flagged down her vehicle. She introduced herself as a late military officer's widow and requested to see Obasanjo.

Oluremi, who had left her new-born daughter Busola under the care of her nanny Kemi, naively entrusted the woman to Kemi's care. Upon her return, the nanny recounted how Obasanjo had arrived, kissed the visitor passionately, and led her upstairs before driving off with her.



Jeff Anthony

When Oluremi confronted Obasanjo about the affair, he silenced her with a barrage of slaps and insults.

She later discovered Obasanjo's romantic entanglement with a wealthy, older, married woman named Mowo Sofowora when she eavesdropped on a 30-minute intimate telephone conversation between the two.

The family driver, who was privy to the affair, eventually disclosed to Oluremi that whenever she travelled to Lagos, Obasanjo did not sleep in their marital bed in Ibadan but instead met Mowo at the opulent Ikoyi Hotel. Mowo subsequently blackmailed Obasanjo, threatening that his finances could be liquidated if he terminated their intimacy.

On one regrettable evening when Oluremi was at Ibadan Hospital undergoing a maternity examination, Mowo abruptly appeared with Oluremi's two children, Busola and Segun, in hand. Oluremi instinctively lunged at Mowo with slaps and punches, causing a rage-filled spectacle in the maternity wing.

Oluremi describes Obasanjo's numerous mistresses as his "stable of ponies." Whenever she confronted him about an affair, he countered with denial and gas lighting to divert attention from his promiscuous behaviour.

In her memoir *Bitter Sweet: My Life with Obasanjo*, she depicts him as a callous husband, a violent

and unrepentant wife beater, and a philandering master of deception. She further articulates how Obasanjo had a proclivity for sexual fetishes and engaged in numerous affairs with single and married women, siring multiple children out of wedlock.

His promiscuity knew no boundaries. Oluremi discovered that Obasanjo was secretly having an affair with Akinsanya's daughter. Akinsanya was a popular shoemaker and a family friend stationed next to the Baptist Church in the Salvation Army area of Ibadan. Obasanjo fathered two children with his daughter during their covert relationship.

Ms Sodeinde, a family friend who often visited Oluremi from Kaduna, mentioned in confidence that Obasanjo was sleeping with multiple military officers' wives.

During a thanksgiving service in Port Harcourt, Oluremi watched in profound discomfort while Gold Oruh, a reporter for the Nigerian Television Authority, kissed Obasanjo on the cheek. In a heart-wrenching revelation, Oluremi learned that the two had a clandestine love affair and Gold had borne children for Obasanjo.

Another high-profile affair Obasanjo had was with Maryam Abacha, the wife of Nigerian military strongman Sani Abacha. Abacha would later detain Obasanjo on trumped-up treason charges.

Exhausted by Obasanjo's infidelity and physical abuse, Oluremi had a heated verbal exchange with one of Obasanjo's mistresses in 1975. Enraged, Obasanjo pounced on Oluremi and began punching and cursing her. When she saw him reach for a knife, she fled from her marital home. Obasanjo pursued her with the knife in hand. As she sped across the road, her son Gbenga, terrified for his mother's safety, ran after them and was nearly hit by a speeding car.

Oluremi left her marital home after that incident and did not return until 1982. She confided in Nigeria's then military dictator, Brigadier Murtala Muhammed, who reprimanded Obasanjo for his tyrannical treatment of his wife.

Obasanjo responded by grabbing Muhammed by the collar and challenging him to a fist fight. In 1976, Muhammed was murdered in Nigeria's failed coup and succeeded by his military deputy, Obasanjo, who began his first stint as Nigeria's leader.

The author is a novelist, Big Brother Africa 2 Kenyan representative and founder of Jeff's Fitness Centre (@jeffbigbrother).

Legal Eye In juvenile cases, the justice system must balance accountability and rehabilitation



Understanding the law on defilement when the abuser is a minor

Dear Vivian,
My six-year-old daughter was recently involved in an incident with a 16-year-old boy, who attempted to sexually abuse her. I am devastated and unsure where to begin. How should I handle this and get justice for my daughter, and how do the courts deal with such cases involving minors?
Leah Wahome, Kibiko



Vivian Mwende

ly be held liable if it can be proved that they understood their act was wrong. Since the boy in your case is 16, he is considered capable of forming criminal intent and can, therefore, be charged, though still treated as a child under the law.

If the court finds the boy criminally responsible, the Children Act outlines several

options for handling children in conflict with the law. Instead of imprisonment, the court may place him on probation, commit him to a rehabilitation school, or order community service. Under the Penal Code, the court may also issue a conditional discharge, allowing him to be supervised and counselled while focusing on rehabilitation rather than punishment.

While such measures may appear lenient, the law prioritises correction over condemnation when dealing with minors. You should remain engaged and follow up with investigators, keep close contact with the advocate watching brief, and ensure your daughter receives continued emotional and psychological support.

It is important to note that justice, in this context, is not only about conviction. It is about helping your child heal, ensuring accountability, and building a society where children are both protected and corrected when they go astray. The justice system is keen on ensuring children in conflict with the law are detained as a last resort and for the shortest period of time, separate from adults and in conditions that take into account the child's sex and age.

Vivian

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BITTER-SWEET

My Life with Obasanjo



Oluremi Obasanjo