JANUARY - FEBRUARY, 2022



# BUSINESS MONTHLY

EAST AFRICA EDITION

DRIVING BUSINESS

ECONOMY: KENYA'S MEGA-RAILWAY PROJECT LEAVES SOCIETY MORE UNEQUAL THAN BEFORE

BUSINESS: NAIROBI'S NEW EXPRESSWAY MAY EASE TRAFFIC WOES

ICT: NIGERIA'S DIGITAL CURRENCY: WHAT THE ENAIRA IS FOR AND WHY IT'S NOT PERFECT

HEALTH: WHAT THE CORONAVIRUS DOES TO YOUR BODY THAT MAKES IT SO DEADLY

## TOP 25 MOST INFLUENTIAL CEOs IMPACTING BUSINESS

2022 SURVEY

## #1 DR. JEREMY AWORI

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OVER 25 YEARS OF DRIVING BUSINESS

BUSINESS MONTHLY EAST AFRICA EDITION

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## NOMINEES

# The 2022 Business Monthly East Africa Top 25 Most Influential CEOs Impacting Business Criteria for the selection and ranking

As with any other media recognition and award that expects to remain credible, the Business Monthly East Africa magazine has refined its game. The publication has made the hard decision to use tangible support towards the realization of the UN Global Sustainability Development Goals (SDGs) as the foundational framework for the selection criteria for the 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 CEOs MOST IMPACTING BUSINESS. The objective of this decision is to build a critical mass of CEOs who are committed to providing an enabling environment for the tangible achievements of the SDGs.

To be shortlisted, a CEOs has to be seen to be personally displaying actions and activities that have direct impact to at least three or more SDGs in the preceding calendar year, through the different media platforms.

To qualify, a CEO should clearly position her/himself to the various stakeholders, including the citizenry, that she/he is the main driving force in their organizations, both in the conception and implementation of the projects, products, services or programmes even as they pursue growth through alignment with purpose and pursuit of profitability, which is obviously their main role.

Specifically, existence of good corporate governance and ethical business policies and practices should be indicative through practice, representation and communication, with clear multiplicity of beneficiaries among all the stakeholders, including minority groups and classes. In this regard, empathy and visible support for Micro, Small and Medium Enterprises (MSMEs) is critical, as this sector provides over 85% of employment and hence a major pillar in the achievement of the UN Global SDGs.

Of note is a criterion of the CEO as the driver of collaborations between the organisations key stakeholders by using his or her executive core competencies to ensure a seamless relationship and positive energy exists among all the stakeholders. In this context, the recognitions aim at encouraging the CEOs to view themselves as leaders of organizations, which is not only a privilege and also a service to the numerous stakeholders, who all look towards them, for intervention and guidance.

This is the contribution of this publication to the CEOs who view their positions of authority as having been personally earned and therefore, is their right and not subject to being questioned. The objective here is to help stem the high practice of a certain level of feeling of superiority, arrogance and a sense of entitlement exhibited by a majority of CEOs in corporate or institutional leadership roles. Indeed, this position is well articulated by the institution of Leadership First, which dedicates itself to helping every leader create an excellent organization and to provide a daily cup of inspiration for all leaders. Of note, is the book titled, 'The Inspirational Leader' by Gifford Thomas.

> CEOs are leaders. And leaders are placed in a position to provide service by leading. Leaders are accountable for the success and livelihoods of dozens, hundreds, or thousands of people. The decisions they make on a daily basis impact a large and diverse community.'


According to Leadership First, 'This book is a must-have and a must-read for any leader or one thinking of what it is to be a leader.'

An objective that is also an important criterion, is new faces to ensure freshness and top ten ranking for those who have show extra-ordinary and transformational leadership that promises hope for the customers and the larger community in general. Business Monthly East Africa Top 25 Awards and Recognition, is not about the size of the organization, turn over or profitability. The awards and recognition are more about the leadership traits, corporate governance and ethical business traits and practices.

Lastly, though not the list, is whether the CEO makes a deliberate effort to inform, educative and hence influence his or her industry and or sector, and the wider community the business operates in, at large, beyond the usual provision of leadership in their own organization, which CEOs are contracted to do. An influential CEO should be seen to promote businesses beyond their immediate horizon. Sectoral and industry leadership and participation and presentation in public discourses to influence policy is a major plus. Sustainability in these efforts, is of course, key.

'CEOs are leaders. And leaders are placed in a position to provide service by leading. Leaders are accountable for the success and livelihoods of dozens, hundreds, or thousands of people. The decisions they make on a daily basis impact a large and diverse community,' as quoted from Leadership First.

Enjoy the read, agree or disagree and look forward to the 2022 Business Monthly EA Top 25 Chairs of Board, in the next issue. The process is a perception, hence, subjective. ■

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**PUBLISHER:**
Dr. Hanningtone Gaya
gaya@theknowledgewarehouseke.com
0722 742 287

**EDITOR:**
Martin O'Neil

**CONTRIBUTORS:**
Cathy Mputhia
Mike Eldon
Scott Bellows
Lennox Yieke
Anzetse Were
Jeff Aludo

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**DESIGN & LAYOUT:**
Fontana Creations

**MIS & ADMINISTRATION:**
Marilene Mercy
0722 420 493
Hans Arden
0720 742 287

**BUSINESS DEVELOPMENT MANAGER:**
Martin O'Neil
0721 989 263

**ADVERTISING:**
Dr. Hanningtone Gaya
gaya@theknowledgewarehouseke.com
0722 742 287

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All Times
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alltimesvillage@gmail.com

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# #1
# Jeremy Awori

**ABSA BANK KENYA GROUP PLC**

**MD/CEO**

Partnerships are increasingly vital in assuring relevance, generating purpose, and producing returns and customer value in an increasingly complex business environment. As part of this and as a responsible partner to its clients, Absa Bank Kenya PLC played a leading role in the recently concluded historic KES11 Bn medium-term note to East Africa Breweries Limited (EABL), thereby cementing its ambition of being a powerful corporate and investment business in East Africa.

The above achievements do not come as a surprise for a bank that has established a reputation of being always ahead of the curve, innovating and leading the market on a variety of fronts. For example, Absa Bank Kenya was the first in the country to digitize its consumer offerings and the backend operations. In the same breath and under Jeremy Awori's watch, Absa Bank was the first in Kenya to deploy vertical debit and credit cards with contactless payment capabilities.

Furthermore, to improve accessibility of its services by consumers, the Absa Bank Kenya recently launched Abby, a first-in-market transactional WhatsApp banking App. And thanks to robotics, the bank has significantly relocated back-end human capital, allowing these employees to spend more time with the customers, enhancing consumer experience.

Absa Bank Kenya recently improved through the addition of a new feature, its internet and mobile banking platforms that enables customers to view and manage their frequently used debit card functionalities online. These include temporary card freezing and unfreezing, card replacement, PIN setting and resetting, and card withdrawal limit management.

"As an organisation, we believe that technology is a catalyst that we should continue using intentionally, proactively and boldly in order to positively transform the way we interact with and meet the needs of our customers," Jeremy expounds adding; "Today, our alternate channels have a 99.9% uptime with our response time to customer issues at about 1 minute, ahead of the market requirement and among the best in the country."

Jeremy is also a strong champion of gender equality. The Absa Bank Kenya he leads has a strong commitment towards expanding the role and influence of women both in its business and in society at large. The bank has for instance developed a strong woman in business proposition through its SHE Business Account that exclusively targets women entrepreneurs.

Looking ahead, Absa Bank Kenya is well positioned to help its customers reposition for the post COVID-19 recovery. "The outlook on our business performance is positive and with the improved efficiency levels and returns, the bank aims to accelerate re-investments for growth in-order to gain market share and we are confident to resume dividend payment for the financial year 2021," Jeremy reaffirms.

To crown the human activities of the continental ABSA Group mantra of Africanacity, Jeremy launched a partnership between Absa Kenya and Kenya Private Sector Alliance (KEPSA) on the Ajira Digital Ready2Work program. Through this digital partnership and toolkit, ABSA aims to train, empower and create digital job opportunities for 1 million young Kenyans.

Jeremy took the historic moment to invite to the table other like-minded partners to join ABSA to help upskill the Kenyan youth, currently languishing under the York of massive unemployment, in future programs. The Ajira Digital and Ready-to-Work (ajiraready2work partnership) between KEPSA and Absa Bank Kenya is expected to ensure youth empowerment through quality ICT jobs after receiving suitable and appropriate skills training in order to make a difference in their lives.

According to one of the top executives at Absa Bank Kenya, MD/CEO Jeremy Awori more or less fell into the banking at the deep end of the pool, having started out as a competitive swimmer. When his Olympic dream fell apart, a sport he had deliberately chosen to build self-confidence, having been a very shy boy hiding behind the trendy skirts of mom, Jeremy went to the UK on a scholarship and became a pharmacist.

> "As an organisation, we believe that technology is a catalyst that we should continue using intentionally, proactively and boldly in order to positively transform the way we interact with and meet the needs of our customers"
>
> - Jeremy Awori

After practicing for a few years, Jeremy opted to study for an MBA degree in Finance at McGill's Desautels Faculty of Management. Since graduating from McGill, his career has been marked with stints of change management, mostly of a strategic nature and magnitude.

After the MBA, Jeremy was hired by Standard Chartered Bank of Canada. His employer was impressed by the work he did, leading to Jeremy's hiring as the "Head of Retail Banking, Standard Chartered Bank Kenya, at the tender age of 28". And to cap it all, Jeremy was invited concurrently to serve on the Board of Standard Chartered Bank Kenya at that same time.

From this coveted position, Jeremy was transferred to the United Arab Emirates to gain more global banking management exposure at the top level of the pool, as the Head of Consumer Banking at Standard Chartered Bank United Arab Emirates. After three years in that position, he was promoted to Regional Sales Director, Middle East, South Asia and Africa, based in the United Arab Emirates, serving in that role for two years.

In 2008, he was appointed CEO and managing director of Standard Chartered Bank Tanzania, serving there for five years, serving the mother African continent that Jeremy had come to love.

In 2013, he left Standard Chartered Bank in Tanzania, returning home to Kenya, to take up a new assignment as CEO of Barclays Bank Kenya. Jeremy soon showed his banking mettle and would lead the bank to phenomenal growth in both new business streams, turn over and profitability. In 2020, Barclays Bank Kenya, whose shares are listed at the Nairobi Securities Exchange (NSE) would be rebranded and seamlessly eased into a new premier bank, Absa Bank Kenya PLC, with Jeremy Awori at the helm, both as the change manager, change champion and MD/CEO.

Of note for this recognition, Jeremy took over the reins of Barclays Bank Kenya, >>


>> during the financial crisis, and turning the tide in the business then by managing the rapidly declining trend and back to profitability, before setting sail once more into a positive growth trajectory in all the financial fundamentals.

The second major achievement being celebrated is that Jeremy has presided over one of the most complex business transitions ever seen in Kenyan soil, with foot prints across three continents and even more complex ownership structure in existence for over 114 years, a rebrand from Barclays to Absa Bank brand. The transition has been meticulously done and the growth in turn over, profitability and new market business streams is a clear pointer to the success.

Very notable is that the transition occurred without any customer attrition, no technology outages, and with a smooth turnover of the branch network and all business operations and systems. These are clear demonstration of the quality of leadership offered during that change from the top most office.

As part of creating social value for business sustainability, Jeremy's leadership has underpinned ABSA's continued commitment to growing sports in Kenya.

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Under his leadership, Absa Bank has worked with Kenya Open Golf Limited to grow the game of golf in Kenya for 10 years. For instance, the Kenya Open has grown from a local tournament to it joining the main European Tour in 2019 and with government support elevating the sport of golf and creating a platform for Kenyan pros to play in international tournaments. These efforts have seen the elevation of Kenya as a great sporting destination, attracting the best of great talent in the golfing fraternity and Kenya as a leading tourism destination.

As recent as 2021, Absa Bank Kenya got into partnership with Athletics Kenya and hosted the Continental Tour Classic 2021 which was dubbed the Absa Kip Keino Classic. And this is Africanacity. The event was extremely successful, attracting a great pool of talented athletes including Justin Gatlin, Trayvon Bromell, Faith Kipngetich among others, further demonstrating Jeremy's commitment to growing sports in this country.

When Covid-19 Pandemic hit the shores of Kenya in March 2020, Jeremy was honoured to have been appointed by His Excellency the President of Kenya to serve in the COVID-19 advisory and private fund-raising board.

Under his leadership, Absa Bank Kenya PLC was the first bank to announce the loan relief programme for its customers to cushion them from the adverse economic and social effects of the Covid-19 Pandemic.

The Absa brand demonstrated its human side by supporting frontline workers donating over 300K masks.

Absa Bank Kenya, in collaboration with the Eliud Kipchoge Foundation, joined hands to distribute relief items to affected athletes at three training camps including Kaptagat, Iten and Kapsabet. "We understand that people and businesses are going through a tough period and are looking for a partner to hold their hand and help them get through the difficulties occasioned by the COVID-19 Pandemic. For our athletes, we recognize that the COVID-19 Pandemic has hit their community severely with the cancellation of most sporting events thereby impacting the livelihood of most of our junior and upcoming athletes," Absa Bank Kenya said in a statement during the handing over.

**Jeremy Awori, the lanky over 6 feet tall, appears at the head of the inimitable 2022 Business Monthly EA Top 25 Most Influential CEOs Impacting Business, for a straight third time in a row. This rare feat underpins the traits and rare attributes of this gentle giant with a magician's touch on whose shoulders the mantle of rebranding from a 104-year-old global icon from Barclays to ABSA, a great Pan African bank brand, was bestowed.** ■


# #2 Joshua Oigara

**KCB BANK GROUP PLC**

**MD/CEO**

Yesterday, I had the opportunity of speaking to 1,200 students at Starehe Boys' Centre and School during the 62nd Founders' Day celebration. It was a good time to reminisce the foundational values of the institution which are freedom, trust and self-leadership.

I am a firm believer that young people are the catalyst that will propel this great nation to even greater heights.

Quality education is the flame that ignites not only passion for excellence, but also the freedom to be whatever we want to be in this life.

As KCB, we will continue supporting education as we believe that an investment in knowledge, pays the best interest'. These quotes reflect the thinking of Joshua Oigara, MD and CEO of the KCB Bank Group PLC.

KCB's penchant for excellence extends well beyond its core business of lending. The bank has also blazed a trail in sponsorship marketing. Its committed sponsorship of motor sports in Kenya over the past two decades stands out as a glowing case study of how strategic choices in sponsorship marketing and a long-term focus can unlock tremendous value not just for a brand, but for an entire country.

When Kenya's iconic Safari Rally was struck off the World Rally Championship (WRC) in 2002, many corporate sponsors did the predictable thing and moved their sponsorship budgets elsewhere. However, KCB saw an opportunity amidst the fallout. Kenya had been in the world championship since the series' inauguration in 1973. The country's relegation from WRC to FIA African Rally Championship (ARC) status in 2002 lowered the level of visibility of the sport but didn't erode the huge global fan base the country had studiously built for five decades. KCB had a keen understanding of the immense potential this loyal fan base could unlock for the sport and its brand and when everyone was rushing to get their funds out of motor sport, the lender made its debut by sponsoring the 2003 and 2004 Safaris in South Coast.

Turning back to his core duties and achievements, Joshua Oigara reported that KCB Bank Group he leads registered a 131 %net profit jump to KES 25.1 Bn in the first nine months to September 2021, in an article he penned for the Business Daily, a leading journal in business in East Africa.

During the interview, Joshua Oigara equally announced a declaration of an interim dividend of KEN 1 per share.

Other significant achievements in 2021 include the completion of the acquisition of Rwanda's BPR, where KCB Bank Group, with its ownership standing at a hefty 76% shares. This, Oigara states, is a major catch in line with the bank's growth momentum, considering the bank's 137 branch network.

For the immediate future, the crystal ball is set on Tanzania and the Democratic Republic of Congo, the latter viewed as a key focus market. In these cases, KCB Bank Group entry strategy remains merger and acquisition.

Industry insiders hold that since he took the helm at KCB Bank as the CEO, Oigara has done a tremendous amount of work that has seen the bank's business on a rapid growth trajectory, as he set it, in his own words, 'on the course of very good momentum while achieving significant milestones along the trodden path'.

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Another deliverable within his site, is the growing of the SME business from the current 8% to a projected 15% of the total loan book mainly through the provision of working capital needs as the economy turns the corner, for a rebound and subsequent growth.

Of note, Joshua Oigara quick >>

>> grasp of the banking ecosystem, and which is good opportunity for a case study by any reputable university school of business, is the acquisition of the then struggling National Bank of Kenya (NBK), and leaving it to operate as a distinct subsidiary, under its own brand. Most CEOs would have opted to merge the business and boasts of the increased size and branch network. Going by the latest performance as at September 30, 2021, NBK has come out of the pit, reduced immensely the non-performing loans, increased its loan book and returned back to profitability.

The year 2021 is also best remembered as one where KCB Bank has put out innovative products and structures to cushion individual customers and businesses, especially the Small and Medium Enterprises (SMEs) on the journey towards recovery from the adverse effects on the economic and social environment occasioned by the adverse effects of the Covid-19 Pandemic. According to Joshua Oigara, KCB Bank expects to focus on the SMEs sector as a key area mainly through the provision of short-term facilities, as the country's economy embarks on a growth trajectory.

> Since ascending to the top C-Suite office as MD and CEO in January 2013, Joshua Oigara has provided clear and strategic leadership that started in 2013 when the KCB Group launched its sustainability framework dubbed KCB Group Sustainability Roadmap 2013-2020.

Since ascending to the top C-Suite office as MD and CEO in January 2013, Joshua Oigara has provided clear and strategic leadership that started in 2013 when the KCB Group launched its sustainability framework dubbed KCB Group Sustainability Roadmap 2013-2020. This Strategy was anchored on four key pillars: financial, economic, social and environmental sustainability. The four pillars outlined ways in which KCB Group's corporate strategy could help grow revenue, reduce costs, manage risks and build on its bank brand and reputation.

Joshua Oigara will be having a bird's eye view as witnesses the flagging off, of the 2022 WRC Safari Rally Kenya for a second year in a row, having returned to the FIA WRC status. This is a singular achievement that has earned the KCB Bank Group several accolades with motorsports loving Kenyans, and aided the bank in rebuilding and consolidating its brand proposition.

As at the end of 2021, the KCB Bank Group was present in over 200 countries and territories around the world. The Bank's money transfer services are available in over 500,000 locations around the globe, transacting in over 130 currencies, through various partnerships and networks. The bank's ecosystem ensures one can send and receive money safely, fast and reliably from anywhere in the world into a KCB bank account at any of its branches.

Through KCB Bank's account-based money transfer services, your loved ones living abroad can deposit money directly into your KCB Bank account using a number of partner money transfer services.

**Joshua Oigara is recognized as one of the 2022 Business Monthly EA Top 25 Most Influential CEO Impacting Business.** ■

# #3

# Rita Kavashe

**ISUZU EAST AFRICA**

**MD/CEO**

Going by the performance of Isuzu East Africa, the lessons from her father have borne fruit. Today, Rita Kavashe is the managing director (MD) and Chief Executive Officer (CEO) of the largest commercial motor vehicle assembler in Eastern and Central Africa. Under her wings is a market share of over 44 per cent, up from 15 per cent when Rita Kavashe took over as the MD of the then General Motors East Africa in 2010.

Rita Kavashe holds a bachelor's degree in Education from Moi University and Master's degree in Business Administration (MBA) from the University of Nairobi (UoN), a Harvard Business School leadership programme certification (2013). Rita is an Executive Coach certified by the Academy of Executive Coach (AOEC) UK.

Due to her penchant of walking the talk in corporate governance and instilling ethics in the business she leads, Rita Kavashe is a much sought-after corporate honcho by numerous blue-chip companies, including those listed on the Nairobi Securities Exchange (NSE). Rita always adds value to boards she sits on and brings high voltage networks, diversity in gender and infuses the often much needed skill set due to her exposure, experience and board background. As a result, Rita is currently the Chair of the Board of the Kenya Roads Board and a member of the Advisory Board of the Kenya Private Sector Alliance (KEPSA).

Rita Kavashe serves as a member of the Kenya Vision 2030 Delivery Board and the University of Eldoret Endowment Trust Board of Trustees. She is a Non-Executive Director and the Chair of the Boards of Bamburi Cement and BAT Kenya Plc respectively, both firms are listed on the Nairobi Securities Exchange (NSE). These and other accolades have earned Rita the coveted honour and rightly so, as the Brand Ambassador for The Women on Boards Network, Kenya.

Under Rita Kavashe, Isuzu recorded market share of 35.1%, taking market leadership for the 5th consecutive year in 2016. In 2020, the company closed the year with a historic 45.4% market share of new vehicles sold in the country. This success has been driven by the outstanding support of customers and business partners who continue to demonstrate confidence in Isuzu's enduring legacy.

Isuzu EA's Assembly Plant on Mombasa Road has a capacity of 14,000 units per year and employs in excess of 5,000 people along the entire Isuzu eco system and has assembled over 100,000 units since the first Isuzu vehicle rolled out of its Nairobi assembly plant in 1977. "We are greatly honoured and very proud of the Isuzu fraternity that has supported the business to date and propelled us to the number one position in the market with 45.4% market share," said Rita Kavashe, on the occasion of handing out the 100,000 Isuzu vehicle assembled since 1977 to the lucky customer.

The Isuzu bus is one of the top brands from Isuzu. In the city, in the country side, from home to work, ferrying students, employees and the general public, the bus of first choice is Isuzu. For whatever the destination, whoever the passengers, when it comes to reliable and dependable transportation, one bus features prominently as the number one choice…the ISUZU bus.


World marathon record holder and Isuzu D-Max Brand Ambassador Eliud Kipchoge (L) with Isuzu EA MD Rita Kavashe (R) present the endorsed one-year partnership agreement at a ceremony held at Isuzu EA Plant on 22nd October, 2020.

The powerful, low emission engines and amazingly low fuel consumption and engine combustion efficiency make the Isuzu buses environmentally friendly. It is available in a number of derivatives, including as a 25-seater, 29-seater, 33-seater, 37-seater, 46-seater and the long-haul King of the Road, the 67-seater.

Isuzu EA, as the leading motor vehicle assembler in the region, has embraced community support initiatives that respond to societal needs. During interactions with customers and other stakeholders over the years, the company has found opportunities to support the community around its operations to the benefit of society and the environment. Isuzu EA's Corporate Social Responsibility (CSR) program continues to support the wellbeing of communities through various initiatives spanning Healthcare, Road safety, Education, and Environment.

> "We are greatly honoured and very proud of the Isuzu fraternity that has supported the business to date and propelled us to the number one position in the market with 45.4% market share"
>
> - Rita Kavashe

Conservation of the environment has been a top priority globally with major focus on forests which support the earth's ecosystem. In response to the need to increase Kenya's forest cover from the current 7.4% to 10% by 2030, Isuzu has contributed 3,300 seedlings to the Muumandu forest in Machakos which have been jointly planted by Isuzu staff and the community forest associations. More than 1,000 seedlings have also been planted in Mua Hills and a community water project completed in Kyaani in Machakos County in 2019. >>

>> Access to education continues to be a challenge especially to rural populations that are largely dependent on meagre earnings from subsistence farming. Families living in urban areas who cannot make ends meet due to lack of employment and a reliable income have not been spared either. Isuzu has been extensively involved in the education sector through provision of buses for school transport and has come up with initiatives to give back to the community through education.

Ladies at Isuzu have set aside their own time to provide career guidance, social skills and academic motivation to the Embakasi girls since 2019. 205 girls have to date benefited from the program.

The disruption caused by the outbreak of COVID-19 in 2020 has brought about challenges in public engagement, public transport and other forms of social interaction. Personal hygiene was singled out as the first line of defence against the SARS-CoV-2 Coronavirus, by way of frequent handwashing and use of alcohol sanitizers. Isuzu EA identified a shortage of handwashing facilities in public transport stations and highly populated and disadvantaged informal settlements.

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To respond to the need, the company donated 16 1000 litre handwashing stations fully kitted with soap and water for use by the public. These were installed in Mukuru, Mathare, Kayole, Kibra, Mwiki, and Mlolongo. The beneficiaries are thousands of Kenyans comprising of traders, boda boda riders, PSV operators and commuters, living and operating in these densely populated areas. In addition, two buses were donated to the Ministry of Health to help transport frontline health workers. This was closely followed by a Ksh 10million donation to the National COVID-19 Fund to support private sector efforts to fight the COVID-19 Pandemic.

Sports is a potential source of employment and an avenue for social engagement and recreation. In support of sports development in Kenya, Isuzu EA took an interest in the national women's rugby team popularly known as the 'Lionesses' after they won the Africa Women's Sevens Cup in 2018.

The company proposed to reward them with a long-term and sustainable project to enable them establish themselves in life. The result was a two-year 'Lionesses Arise' CSR project sponsored by Isuzu EA and facilitated by the KCDF. The goal of the project is to improve the livelihoods of the ladies through economic empowerment, and prepare them for life beyond their active sport career of rugby.

Since 2019, when the project began, 29 ladies have undergone training and graduated in 2020 after completing the first phase on Life Skills. The second phase focused on business skills development and commenced this year. Isuzu EA is proud to have been associated with the women's rugby team that flew the Kenya flag at the recent Tokyo Olympics in July 2021.

In 2021, Isuzu EA signed an MoU with the NTSA to develop information and communication video clips from the Highway Code for online dissemination to road users on safety, good behaviour and responsibility when on the roads. The videos are available online and in driving training schools to support attitude change on road safety.

However, it is inevitable that accidents do happen due to human error or other extraneous circumstances leading to injury, damage to property and at times the tragic loss of life. To mitigate the impact, Isuzu EA supported the establishment of a pilot emergency response centre last year in Naivasha along the Nairobi - Nakuru highway next to the Delamare Centre.

Working with 'Nurse in Hand' a donor supported organization, Isuzu EA funded the construction of the Naivasha Centre as a base for a rapid response team of paramedics that can be deployed rapidly to a scene of an accident on motor bikes. The primary function of this rescue centre is to get to the accident scene faster and stabilise accident victims before onward transportation to hospitals via ambulances.

Conservation of the environment has been a top priority globally with major focus on forests which support the earth's ecosystem. In response to the need to increase Kenya's forest cover from the current 7.4% to 10% by 2030, Isuzu has contributed 3,300 seedlings to the Muumandu forest in Machakos which have been jointly planted by Isuzu staff and the community forest associations.

The 'Nurse in Hand' team has trained paramedics on standby to help save lives and minimize the risk to casualties. Isuzu invested Ksh 3million to build the pilot response centre in Naivasha and digitally linked it to public service vehicles drivers and boda boda riders. Through a digitally enabled bracelet, the transport operators can send out an alert when an accident occurs in their vicinity. The system is capable of pin-pointing the exact location to guide the rescue teams.

**These, and much more, are the hallmarks of the genial corporate top honcho, Rita Kavashe, MBS, AoEC. Rita Kavashe is recognized as 2022 Business Monthly East Africa Top 25 Most Influential CEO Impacting Business.** ■

# #4

# Carole Kariuki-Karuga

**KENYA PRIVATE SECTOR ALLIANCE (KEPSA)**

**CEO**

As a ring-side participant at the launch of the Kenya-US SME Trade and Entrepreneurship Initiative in the US;

As a distinguished member of the Presidential Delegation with host or visiting Presidents, Prime Ministers, International Trade Ministers and Heads of Government Delegations;

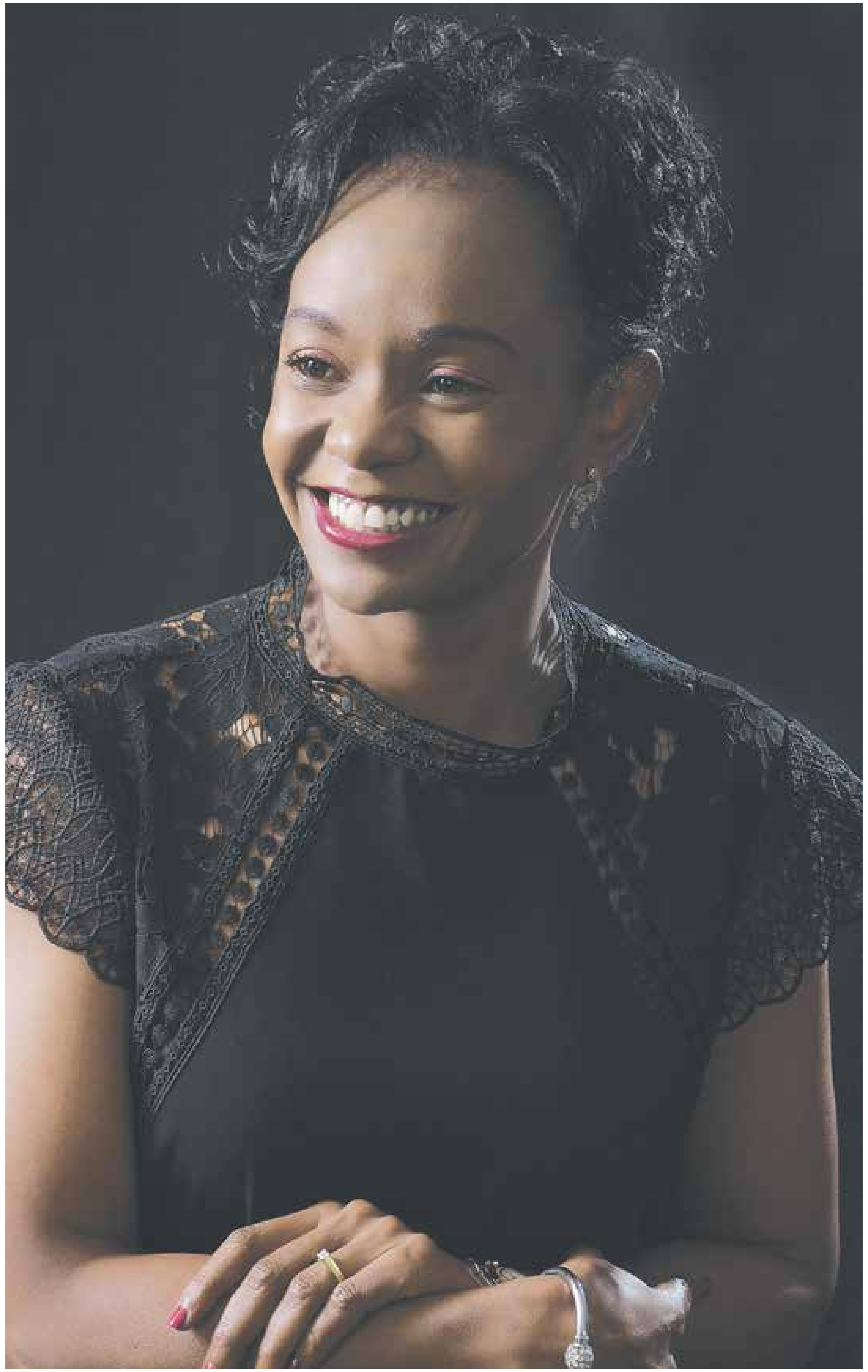
As the lead economic or social policy formulation and implementation team for a diverse number of issues;

As the lead in Private-Public Partnerships as the mobilization of the private sector to raise money to supplement the government efforts in procure COVID-19 vaccines;

As a signatory on behalf of KEPSA with a number of DFIs and International Grant Institutions: Kenyans have become accustomed to one sharply and meticulously dressed woman. Diminutive but highly visible, intelligent but humble in delivery, very deep in content and yet well prepared in presentation eloquence and delivery: Meet Carole Kariuki.

Through her official duties and her passion and love for her country, Carole has earned the singularly honour of being the de-facto Ambassador of a flamboyant coterie of witty, youthful and highly learned women CEOs, chairs of boards and Non-Executive Directors of numerous bodies and multi-national corporations (MNCs), global brands, international institutions, civil societies and business lobby organisations in Kenya that the government of Kenya has become accustomed to effectively resolve a number of economic and social issues bedevilling the country.

Carole has matured with time and exposure to become the most mature, dependable, informed, astute and organised business leader




KEPSA-KEPROBA partner to promote Kenya's Trade Development

in Kenya, objectively loyal and of service to her country, Kenya, to a fault. For instance, Carole Kariuki looked flamboyant in a Kenya made dress and a matching but striking hand bag in pure Kenyan leather manufactured by an MSME, to international standards and spewing superior quality.

In all these, Carole has transformed an initially elitist and ego-centric big business lobby group to one that is now the 'Be In' institutions, where privileged invitation to serve is always viewed with glee, if not envy.

In addition, Carole Kariuki's frequent presence on NTV, KTN and Citizen TV early morning and late evening shows, have only served to endear her to viewers as one of the rare, intelligent, informed and most articulate panellists. Capping this up, her regular back-to-back participation in local and global webinars deliberating on practically all aspects of policy formulation and project management and implementations have but continued to propel her for a steep national leadership

> KEPSA is in the process of setting up a revolving fund to support SMEs. A framework for implementation of the KES 5million seed capital is being established.

responsibility in this country, if not beyond the borders.

For instance, Carole Kariuki's capacity for work and team leadership, is best expressed by the numerous projects and initiatives she has implemented in the last six months. These include:

- The e-commerce Booster Program whose aim was to support MSMEs with little or no e-commerce presence to get on board e-commerce platforms to increase and diversify their revenue streams during and post the COVID-19 Pandemic period. 2,600 SMEs were trained on e-commerce and digital marketing and on-boarded to various e-commerce platforms. This initiative increased uptake of e-commerce in Kenya.
- In response to the impact of the COVID-19 Pandemic on cross-border trade, KEPSA implemented the Safe Trade Emergency Fund Project in partnership with EU and Trade Mark East Africa (TMEA). Advocacy work with border agencies saw the long queues in Busia and Malaba reduce significantly.
- Private Sector Vaccine Booster Programme in which KEPSA partnered with government to import 1Million doses and boost vaccination efforts of its members and the general public. 264 KEPSA members registered for phase one.
- To enhance efficiency and coordination of trade facilitation agencies, KEPSA continues to hold round tables with the three arms of government, county governments and regional forums. In the last 6 months, KEPSA has held key engagements including Judiciary roundtable, Senate Speaker's roundtable, and KRA roundtable. These engagements result in major advocacy wins, resolutions and decisions to cushion businesses, enhance competitiveness and improve the overall ease of doing business in Kenya.

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>> Covid-19 Recovery and Resilience Program mobilized MSMEs to access emergency financial support facility and provide training and mentorship for Youth and Women MSMEs. 106 businesses have benefited from the short-term loan financing without interest and no collateral required amounting to KES 42,003,532.

KEPSA is working with the Ministry of East African Community and Regional Development to support the operationalization of the Small Claims Court in Milimani Law Courts in Nairobi, as part of the Ease of Doing Business Agenda. The court is a major boost to MSMEs as it hears and determines matters within 60 days, thereby releasing assets and finances back into circulation in a shorter period. The court which can hear cases not exceeding KES 1,000,000 has so far heard more than 481 cases of the 1222 registered cases. Besides reducing case log in the Judiciary system, the Court has increased the liquidity of the MSMEs whose commercial cases would otherwise have been prolonged.

Ajira digital project is partnership between the Government of Kenya, through the Ministry of ICT and E-Mobilis with funding from the MasterCard Foundation with an aim to bridge the gap between skills demand and jobs by introducing young people to digital and digitally enabled work and provide the tools, training and mentorship needed for young people to work and earn an income with dignity. Under the Project, 61 courts have been digitized through data entry/scanning and transcription. As of November 2021, 46,000+ youth had been linked to digital and digitally enabled jobs with over 60 local and international digital platforms. The jobs created are mainly in digital marketing, data entry, writing articles for websites, blogging/vlogging, website design and academic writing.

Youth Labour market Intermediation service – KEPSA has been at the forefront in supporting youth access internships, apprenticeship, industrial attachment, job shadowing opportunities especially in the private sector. Through Wezesha Youth Placement Program, awareness creation, 131 organizations have been mobilized as employers with a total of 372 placement opportunities realized. Currently the program is focused on matching potential scholars for interviews and placement, a process geared towards building skills required.

Better Business Practices for Children project that aims at leveraging and scaling up private sector intervention in line with the National Initiatives of promoting and improving Maternal, Infant and Young Nutrition Practices.

KEPSA contributed to the planning and execution of the 2 billion Tree Growing Campaign lead by Ministry of Environment and Forestry. Private Sector made commitment of 67,000,000 seedlings as at May 2021. The renature platform under development will be a great resource in tracking the implementation of the pledges given by the private sector.

With funding from the French Embassy, SIB-K is implementing the second phase of Creating Opportunities and Alleviating Poverty through Sustainable Trade II (COAST II) in Tudor, Mombasa County. In the second phase, three private sector players have partnered with the entrepreneurs within the waste management value chain, especially plastics and organic waste. The project participated in the clean-up at Kaachonjo dumpsite in Tudor during the World Clean-up Day, collecting 5 tons of waste and trained 132 households on separation of waste at source. The project conducted training to 102 women from Tudor on the waste to value concept and financial literacy and created linkages between the private sector and the women with the ambition to reduce the quantity of waste to the dumpsite by creating value. Construction of a receptacle is underway with the anticipation to finish construction by October 2021.

The Kenya Plastics Pact program-The Pact is a voluntary, collaborative program that brings together businesses, governments, civil society, and NGOs in the country behind a shared vision of a circular economy for plastics, where plastics never become waste or pollution. The development and implementation of the Pact is led by Sustainable Inclusive Business Kenya (SIB-K), the Knowledge Center under KEPSA, with support from WRAP - the UK-based global environmental NGO and MAVA Foundation. 16 members have signed so far, with 6 being supporters and 10 being paying members.

Mkenya Daima 2022 (Phase-V) which is a non- partisan multi stakeholder platform whose primary purpose is to inspire Kenyans towards peaceful elections and prosperity thereafter. Building on the interventions and lessons learnt under previous Mkenya Daima phases, Mkenya Daima 2022 is Phase V and will not only focus on peaceful elections and smooth transition, but will seek to build more on Wajibu Wangu, which is rallying all Kenyans to be responsible for Kenya and to choose the right leaders at every level.

Partnership with the Blue Company Project to strengthen the fight against corruption among members and the private sector at large.

Under Carole Kariuki's charge, additional projects have been lined up for the first 6 months of 2022. These projects and initiatives include:

Carole has matured with time and exposure to become the most mature, dependable, informed, astute and organised business leader in Kenya, objectively loyal and of service to her country, Kenya, to a fault.

Training and mentoring project for women and youth SMEs on business continuity supported by Irish embassy. The project will give developing SMEs access to training and mentorship to help them become more stable and self-sufficient businesses.

KEPSA is in the process of setting up a revolving fund to support SMEs. A framework for implementation of the KES 5million seed capital is being established.

Numerous MOUs have been signed and more are in the pipeline, including high level high impact trade missions. KEPSA currently has MoUs with partners all over the world and hopes to strategically use these partnerships to ignite trade and investments. Within the last six months, KEPSA has signed 6 Memorandum of Understanding with the Canada-Africa Chamber of Business (CACB), National Business League (NBL), the Corporate Council on Africa (CCA), Mouvement des entreprises de France International (MEDEF), Fortescue Future Industries (FFI) and Xetova. Since April of 2021, KEPSA has been involved in 9 inbound and 23 outbound trade missions.

While overseeing all these activities, Carole Kariuki maintains a busy engagements diary, as she champions all private sector engagements where her expertise and immense knowledge are often called upon to promote the association's agenda of private sector growth while at the same time providing the necessary linkages with various arms of the government.

On Jamhuri Day, December 12, 2021, HE The President of Kenya bestowed the award of the Elder of the Order of the Burning Spear (EBS) on Caroline Kariuki, for her distinguished service to the country.

Lastly, in 2022, Carole Kariuki's mettle will be tested to the limit as she unleashes the Mkenya Daima Band to help cool the political temperatures and deliver a peaceful and credible general election.

**It is 2022 and a new year. All eyes are on Carole Kariuki. She is 2022 Business Monthly EA Top 25 Most Influential CEO Impacting Business.** ■

# #5
# Nancy Matimu

**MULTICHOICE KENYA**

**MD**

The choice to celebrate and recognize Nancy Matimu as one of the Top 25 Most Influential CEOs Impacting Business 2022 is the story of 'How the leading video entertainment company is enriching lives the Kenyan way.'

Upon her assumption of office as the first-ever woman CEO of Multichoice Kenya in 2019, Nancy Matimu took charge with a clear business turn-around strategy in mind: Multichoice Kenya had to more than ever entrench its pole position as the undisputable number one brand within the video entertainment space.

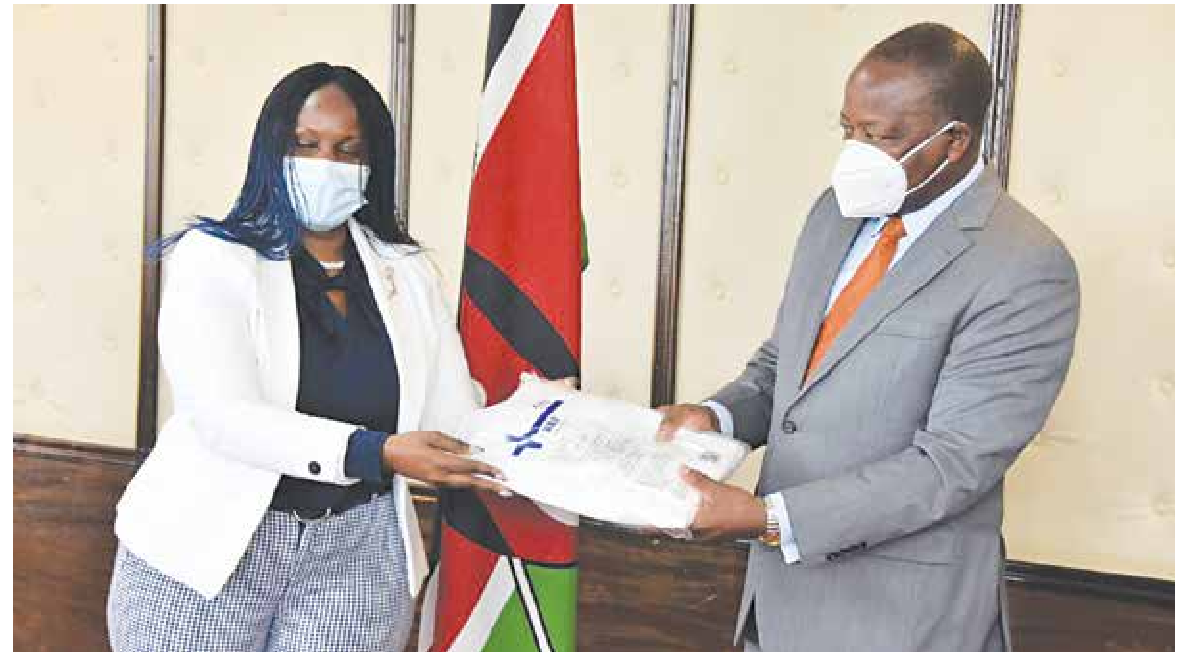
To achieve this objective, Nancy quickly set down to work, pulling together with her leadership team she started from the most expected change management focus area by addressing the often weakest link in the chain, culture. She focused on evolving the work-ethic and organizational culture using cross leadership framework and redefining a new DNA dubbed SEPETT that was anchored on speed, energy, passion, excellence, trust and teamwork whilst promoting multichoice group behaviours.

Secondly, set out strengthen an already successful business model with a robust focus on customer experience excellence, regionalization and distribution excellence, brand and communications excellence, digital platforms deepening and cost optimization. This led to a highly engaged workforce, accelerated rate of customer acquisition, significant shift in brand consideration, NPS and growth in customer satisfaction. To achieve this, Nancy embarked on enhancing the DStv and GOtv brand visibility, expanding the distribution network by more than doubling the points of sale across the country, and upgrading to state-of-the-art call centres. Customer service remains critical to the business and MultiChoice has not been left behind. The company recently upgraded and transitioned to state-of-the-art call centers for its voice and social customer care support.

'Over the past year, MultiChoice has also improved its self-service platforms on *423#, MyDStv and MyGOtv apps so that customers are able to buy decoders and full kits, change packages, pay the subscriptions, and clear errors amongst other services at their convenience wherever they are', Nancy states in a recent press release. The company embarked on enhancing digital customer journeys and deepening use of *423#, MyDStv and MyGOtv digital self-service channels, improving digital viewing experience on DStv app and Showmax platforms.

Nancy also directed efforts towards upgrading and refreshing the branches look and feel to deliver a fresh modern, digital, open and collaborative experience. She also strengthened the quality of partnerships with market renowned players across sales, marketing and operations agencies to elevate the quality of execution in the marketplace.

Nearly two years down the line, Nancy through a highly engaged and energized leadership team has not only significantly improved the working environment and culture at Multichoice Kenya, grown the brand positioning, she has also improved the financial health of the Kenya business within this very short span of time.



Health CS Senator Mutahi Kagwe Wednesday received a donation of PPE worth Ksh 2.3 million from MultiChoice Kenya Managing Director Nancy Matimu.

"Previously, our business operations were centralized in Nairobi as the main hub. However, it became increasing apparent that to grow faster and connect better with our customers and distribution partners across the country it was critical for redesign the operation model and set up the company for success. We divided the country into 5 regions with substantive hubs and heads of regions and in this way regionalized our operations to widen our footprint for a greater reach. We also set out to create presence through dealers and accredited agents across all key towns. Today, we are present in every key town in just about all sub-counties of our country", revealed Nancy in an earlier interview where Multichoice was celebrated, recognized and ranked as number among the Top 25 Brands Transforming the Lives of Kenyans 2021.

Despite the fact that her appointment came just before the wake of the COVID-19 Pandemic that affected the organization momentum, Nancy has strategically managed to enhance MultiChoice Kenya's market leadership position evermore strengthening the business to continue to provide the best video entertainment on DStv and GOtv. "This has been possible, thanks in great part to our highly engaged employees, accredited dealers who are now moving more volume and connecting more customers than ever, accredited installers and agencies that make our world-class video entertainment service available to more Kenyans. Many homes are now enjoying the quality entertainment we offer on DStv and GOtv," adds Nancy Matimu.

The transformation journey has been and remains intentional and deliberate. Nancy and her leadership team continue to focus on excellence and have been instrumental in the drive to upgrading MultiChoice Customer Experience Centres

> The transformation journey has been and remains intentional and deliberate. Nancy and her leadership team continue to focus on excellence and have been instrumental in the drive to upgrading MultiChoice Customer Experience Centres countrywide to deliver an improved and modern customer experience, featuring a 360-degree customer service and sales experience.

countrywide to deliver an improved and modern customer experience, featuring a 360-degree customer service and sales experience. For instance, MultiChoice Kenya opened state-of-the-art branches and regional headquarters in Kajiado County, located within Ongata Rongai and as far as Nyeri Town, in Nyeri County, some 170 km from the Nairobi hub and some 2 more branches will be upgraded before the end of this financial year. Further, the company has been on a journey to further expand its DTT GOtv network which is already under construction to add 6 more sites with the first two in Nanyuki and Bomet going live in December 2020 and another 4 in Kitui, Nyahururu, Busia and Kilifi. This will see more customers covered with new network footprint with Kenya's leading Pay TV services available in these new areas on the more affordable GOtv platform. In a nutshell, Multichoice, as a service brand, is quickly spreading to where the customers are. "We are listening to our customers to address demand, understand their changing lives, the pressures they face and what matters most to them. We are committed to understanding patterns in the marketplace, using trends, data and clear consumer insights to put customers at the heart of all the >>

>> decisions that each of us make every day in the organization because we know it is the power that fuels our growth in a hyper competitive world," revealed Nancy.

As a company, MultiChoice remains true to its brand purpose of enriching lives as a clear purpose-led technology platform business, hosting the best of local and international video entertainment that is specially curated for customers that upholds and celebrates our African culture, norms, practices and traditions. MultiChoice continues to be the best in sports, kids, general entertainment, documentaries and is rising fast as the choice for quality local entertainment with high grossing shows such as Selina, Kina, Njoro wa Uba, Pete and Hullabaloo estate on its Maisha Magic channel that invests in100% original programming and locally commissioned content from the local creative industry.

Multichoice Kenya is a subsidiary of Multichoice Africa Holdings, a MultiChoice group company. Multichoice currently features eighth globally in linear Pay-Television outside China and top 40 on the Johannesburg Stock Exchange (JSE).

"We are proud of our rich 26-year legacy in Kenya, our market leadership position and are grateful to our employees, customers and partners who continue to position us as a top brand in video enter-

tainment. We promise to continue bringing the best video stories to all screens including smart devices. Stories that connect our viewers with their humanness, dreams, aspirations, passions and lifestyles. We will remain committed to innovations that are in line with the expectations of our customers to especially grow our online business as we continue to leverage growth using our traditional DTH (direct to home via satellite) and DTT (digital terrestrial transmission) technologies for many Kenyans that still do not have access to affordable high speed broadband internet," Nancy opines.

On the commercial side, Nancy has recently steered her team to revamp DStv Business packages to ensure different industry sectors like hotels, pubs and clubs, offices, guest houses and serviced apartments are able to grow their businesses with better cashflows and profits. "We understand that every business has unique needs and we have made it our business to ensure our commercial partners entertainment needs are considered and incorporated in our improvement decisions, based on their feedback. We have simplified and revamped DStv Business packages to connect customers to profits no matter the business size," says Nancy.

All these team efforts have not gone unnoticed. In May 2021, MultiChoice Kenya walked away with five coveted awards at the fourth edition of the Kuza Awards held by the Communication Authority of Kenya (CA). GOtv clinched two critical compliance awards, the Compliance Award for Subscription Broadcasting Service Provider and emerged overall winner in the compliance award for Broadcast Signal Distributor.

MultiChoice Kenya was also crowned the overall winner of the Subscription Broadcasting Services Award under the local content category, beating well known brands in the coveted category. Gotv also scooped the inaugural overall People's


Choice Award for Favourite Pay TV service with DStv emerging as first runner-up. "I urge broadcasters to embrace innovation in order to remain competitive and relevant in today's dynamic broadcasting environment," said Kenya's Information, Communication and Technology Principal Secretary in charge of broadcasting, Esther Koimett. These are the MultiChoice Kenya innovation dividends paying off that Nancy alludes to.

"We are a business on a transformational journey at the individual customer level as well as at Multichoice Kenya as an organization. We have chosen the path of an innovative business that's constantly transforming by anticipating and listening to our customers' feedback and concerns daily in order to serve and exceed their expectations," Nancy states.

However, the business is not without challenges. Currently, the biggest risk to the business is piracy which negatively affects every single person working in the entertainment and technology industries, and their supply chains. "Digital piracy is often portrayed as a victimless crime, but that portrayal is false. Piracy has a detrimental effect on any industry and will lead to the long-term erosion of the industry," says Nancy, revealing that Multichoice is working closely with Government of Kenya to tackle this menace.

When not handling matters MultiChoice, Nancy dedicates her time to serving on the boards of local and global firms. She is currently serving as the Vice-Chair of the KCA University Council in addition to being the Chair in-charge of the strategy and business development board committee. Nancy is also a member of the global board of trustees for Education sub-Saharan Africa (ESSA) where she serves as the Business Engagement Lead. Nancy has had an illustrious 15-year career, having led and driven growth through transformation of businesses, capacity building in brand, products and innovation as well as sales and operational excellence, in her previous tours of duty, that have included top local and global brands.


Prior to joining MultiChoice Kenya, Nancy was the Vice-President, Head Market Development sub-Saharan Africa at MasterCard. She previously served in HFC Bank as the Chief Digital and Marketing Officer and Safaricom where she held various roles including Head of Safaricom Home and Content (Emerging Business – Home Fixed Broadband and Content Business Development), Head of Department Consumer Products and Services, Head of Department Internet and Content, Head of Department Enterprise Products and Innovation. Nancy also served at Airtel Africa as the General Manager, Marketing and Head of Products and Innovation Revenue Management.

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Nancy holds a Master of Business Administration (MBA) degree in Strategic Management from Strathmore University Business School (SUBS), a Bachelor's degree in Environmental Studies from Kenyatta University (KU) and a Post Graduate Diploma in Marketing from the Chartered Institute of Marketing (CIM) in the UK. She is also a graduate of the Advanced Management Program (AMP) and Chief Executive Program (CEP) from Strathmore, IESE and Lagos Business Schools and has also pursued executive education courses with INSEAD, Duke University corporate education and Harvard Business School.

As Nancy continues to make significant strides in the digital economy she was recognized as an honoree in the top 100 most influential women in Africa 2020 edition that are advancing positive transformation on the continent for Excellence in Leadership and Performance, Personal accomplishments, Commitment to sharing knowledge, Breaking the Status Quo and Being an accomplished African Woman.

**Nancy Matimu is 2022 Business Monthly East Africa Top 25 Most Influential CEO Impacting Business.** ■

# #6 Ashok Shah

APA APOLLO GROUP

CEO

Apollo Group is a one-stop financial services company offering innovative products and services in insurance, pensions and investments. It operates as Apollo Investments Limited, an idea born from the need to harness synergies across the finance services industry, originally starting in insurance business.

The Group was established in 1977, the brainchild of the Kingston University educated chartered insurer Ashok Shah. The rest are details.

Ashok Shah started his insurance career in the UK working with an insurance broker, specializing in Life Insurance and Home Mortgages.

Having come back to Kenya in 1975 for a short holiday, circumstances changed making Ashok to stay on. In 1977, Apollo Insurance was established, by Shashi Shah and Ashok got involved in General Insurance and Reinsurance. 'I had to learn both underwriting and reinsurance of General Insurance classes in order to excel in my work' Ashok states.

Thanks to the vision and leadership of Ashok Shah, Apollo Group has achieved impressive growth over the years due to the sterling service levels given by the employees and their unwavering commitment to service, the confidence of the policy holders and constant adherence to sound management policy underpinned under good corporate governance principles and best practices.

Under Ashok Shah, Apollo Group continue to be built on and operates under the tenets of commitment, integrity and innovation. These three have seen the Group evolve to be one of the most respected, sought after and leading providers of insurance and financial services in East Africa.

The Group comprises of APA Insurance Kenya and Uganda, APA Life Assurance, Apollo Asset Management and Gordon Court; with shareholding in Reliance Insurance in Tanzania.

Apollo Group's flagship is APA Insurance Kenya, is the product of the merger of Apollo Insurance Company and Pan Africa Insurance. With a combined experience of over 100 years (Pan Africa-1946 and Apollo-1977) APA has become the largest insurance firm in Kenya and the most innovative in product offering.

APA Insurance Kenya, the flagship company, underwrites some of the most comprehensive and inclusive General Insurance risks such as Motor, Property, Aviation, Agriculture, Marine, and Micro Insurance. APA Insurance underwrite some of the most progressive, comprehensive, all-inclusive individual and family health insurance in the country, especially and not limited to full COVID-19 disease coverage. These comprehensive insurance products provide APA customers with peace of mind, helping both businesses and individuals to return to the same standing following a loss or other unfortunate events or occurrences.

APA Insurance Uganda, the Group's wholly-owned subsidiary underwrites General and Health Insurance. The firm's market share and ranking has improved and the firm has been recognised for Best Claims Service by the insurance industry in that neighbouring country.


APA Life Assurance is one of the leading insurance companies in Kenya, providing Life Insurance and Pension Benefits. It has been recognised as the Best Insurance Company in Claims Settlement (Life Business). The products include Employee Benefits such as Group Life Assurance, Last Expense, Disability Cover and Individual Pension Plans. APA Life also provide Unit Linked Investment Plans and Education Plans, Wealth builder, a capital growth plan, Income Draw Down, an alternative to life time annuity purchase, among many others.

**APA Insurance Kenya, the flagship company, underwrites some of the most comprehensive and inclusive General Insurance risks such as Motor, Property, Aviation, Agriculture, Marine, and Micro Insurance.**

Apollo Asset Management Company (AAMC) is focused exclusively on meeting the needs of institutional investors like pension schemes, SACCO's, and High Net Worth investors and their families. AAMC is licensed by the Capital Markets Authority (CMA) and the Retirement Benefits Authority (RBA) to conduct Fund Management and Investment Advisory Services

APOLLO CENTRE: Is wholly owned by Gordon Court Limited, a subsidiary of the group. It is a commercial building situated in the Westlands area of Nairobi. Besides being the Group headquarters, Apollo Centre offers modern conference facilities including private meeting rooms and custom-designed training rooms fitted with state-of-the-art equipment. The facility is popular with several corporates and individual clients due to its exclusivity and convenience.

Under Ashok Shah, APA continue to be recognized, awarded and celebrated by the media and >>


Ashok Shah, Group CEO of Apollo Investments (right) and Vinod Bharatan, the CEO APA Insurance during the launch of a mobile-enabled motor insurance App on May 19,2020. The company says demand for its online services has surged.

>> numerous other institutions. These include:

- Paid Kshs 1.97 B (US$26m) to Kenya Airports Authority in record time of 6 months for the fire at Jomo Kenyatta International Airport (JKIA).
- Best in Claim Settlement (Life and General).
- Best in Fraud Detection & Prevention.
- Best in Customer Satisfaction.
- Best in Corporate Social Responsibility.
- Lead insurer for the Agriculture Consortium of Insurance Companies for Government Sponsored Agri-Livestock Insurance.
- Environmental champions through tree planting and dam building. We are friends of Karura, Sponsors of Mau Run to Create Environmental Awareness, raising funds for rehabilitation of Njoro River and Mau ecosystem and winners of Total Eco-Challenge - Tree Planting Champion.

These accolades are as a result of specific building blocks in place at APA. According to Ashok Shah and quoting the words verbatim, the building blocks are that at Apollo Group, 'we are committed to the continuous improvement of our service to you, ensuring we are always ready to listen, help and advise you'. The building blocks are:

- The firm is backed by a strong financial base. Partnering with Swiss Re provides for a strong financial backing that enables us to deliver on our brand promise.
- Our products and services are well known and respected in the market. We have built our reputation through hard work, good and reputable services.
- The customer is the focus of our attention. Each account is assigned to a Relationship Officer who ensures that personalised and professional service is given.
- We tailor-make our products and services with flexibility, to provide capacity and protection to retail and corporate customers to enable them to manage their risks.
- Our premiums are economical, offers value for money and affordable.
- Our procedures for claims settlement are clear and transparent. We pride ourselves with a fast claim turnaround time to ensure rapid settlement.

> "we are committed to the continuous improvement of our service to you, ensuring we are always ready to listen, help and advise you"
>
> - Apollo Group's CEO Ashok Shah

It's hard to tell the story of APA without mentioning Apollo Group's CEO Ashok Shah. The history of the two brands, APA and Ashok Shah, are intertwined. It is an inspiring story of how APA has been shaking up and disrupting the insurance industry through business innovation, and customer-guided insurance products, led by Ashok, as he is affectionately known. It's a story scripted by genuine customer needs, industry gaps, a creative workforce and most of all, APA's desire to provide value.

Ashok and the Group's many accolades include:

First Recipient of Life Time Achievement award (2010)

Winner European Microfinance award (2019) (Strengthening Resilience to Climate Change)

- EY Entrepreneur of the year EA qualifier
- AABLA Entrepreneur of the year East Africa winner
- AABLA Entrepreneur of the year Africa qualifier
- AABLA Philanthropist of the year EA
- Meaningful Business 100 – 2021

All these awards and commendations come from both the professional and social work done by Ashok and the APA Apollo foundation. The foundation through Ashok's drive supports Water, Environment, Education and Youth.

The water agenda has seen construction of over 30 Sand Dams in Kenya's Arid and Semi-Arid areas. The dams bring water to the doorsteps of the communities all year round. The greatest benefit is to the women and children who had to walk 6 -7 km, everyday to fetch water. They now can attend to the household chores and children attend school in time.

Education support is through full scholarships for secondary school given to the best students who get the highest result in the national primary exams.

> According to The 2021 Meaningful Business 100 EY, Ashok Shah is, 'A leader recognised for combining profit and purpose to help achieve the UN Global Goals. Ashok Shah is cited for: Financial Services and Economic Growth, in this recognition by Meaningful Business.


According to The 2021 Meaningful Business 100 EY, Ashok Shah is, 'A leader recognised for combining profit and purpose to help achieve the UN Global Goals. Ashok Shah is cited for: Financial Services and Economic Growth, in this recognition by Meaningful Business. The awards are sponsored by Ernst & Young (EY), a leading Global Professional Services firm, whose tagline is 'Building a better working world'.

The 2021 Meaningful Business 100 (MB) are an outstanding group of leaders who are dedicating their work to tackling the world's most pressing issues and help achieve the UN Global Goals. The individuals hail from 33 countries and comprise corporate CEOs, entrepreneurs, sustainability leaders and impact investors, representing the best of what business, entrepreneurship and social innovation can be.

Curated by an expert panel of 21 judges, the winners are scored across five key areas: Impact, Leadership, Innovation, Durability and Scope.

**Ashok Shah is therefore, and rightly so, recognised as one of The 2022 Top 25 Most Influential CEOs Impacting Business, by Business Monthly East Africa magazine, an accolade he receives for a second year in a row.** ■

# #7

# DR Macharia Irungu (PhD MBS)

**KENYA PIPELINE COMPANY**

**MD/CEO**

Under the soft spoken, sometimes aloof but always intelligent, with his eyes on the big picture, Dr Macharia Irungu, the Kenya Pipeline Company (KPC) remains on course, since his entry at the tail end of 2019, playing even a much bigger role than its main mandate, as a strategic state agency in the vital and growing oil and gas sector, solely because of its increased operational efficiency and project implementation effectiveness.

Dr Macharia Irungu has kept the faith, under a new Chairman Rita Okuthe, both wallowing on the rose bed of good corporate governance infrastructure laid by the immediate past Chairman, John Ngumi.

He continues to see KPC dramatically raise its financial game year after year on the backdrop of solid completion and operationalization of massive investments amounting to nearly KES 60 billion. These include the new Mombasa-Nairobi pipeline, a new Sinendet-Kisumu pipeline, additional storage tanks in Nairobi Terminal and Eldoret and Kisumu Bottom Loading facilities.

The new Line 5 Mombasa-Nairobi pipeline is reputed to be a major milestone in Kenya's corporate capital investment history, having been constructed partly from KPC's own funds and partly with one of the largest corporate loans in Kenya, US$ 350 million (KES 35 billion).

Unlike many State-Owned Enterprises whose fortunes take a dive upon the exit of a cautious good board chairman in the ilk of John Ngumi, under Dr. Macharia Irungu's executive oversight. For instance, during his short tenure, KPC's business performance has scaled to great heights. The Company has provisionally recorded a pre-tax profit (PTP) of Kshs. 7.6 billion in the just completed financial year (FY) 2020/21, which translates into a 31% growth from Kshs. 5.8 billion in the 2019/20FY.

With respect to the refined petroleum products transported through the pipeline, the KPC recorded a growth of 6% to 8,111,539 m3 in FY 2020/2021 above the previous year's performance of 7,686,427 m3. This improved performance is largely attributed to enhanced corporate service delivery and streamlined systems and processes based on proven organizational operational structure.



In contrast to other SOEs that drain the exchequer, Dr Macharia Irungu states in the end year report, that over the last couple of years, KPC has provided good returns on investments (ROIs) to its shareholder. 'We have grown to be one of the largest SOEs in Kenya. During the last eight years, KPC generated over Sh80 billion in PTP and paid over Sh 50 billion in taxes to the government during the same period".

Dr Macharia Irungu adds that the completion of three major projects including the Mombasa-Nairobi pipeline (Line 5) and additional storage tanks in Nairobi during the 2017- 2018 Financial year, positioned KPC as a strategic player in storing and transporting refined petroleum products in the country and the Eastern African region.

Within this period, KPC has also been successfully managing the operations and performance of another parastatal, Kenya Petroleum Refineries. The KPL is in the process of finalizing the complete integration of the two SOEs.

Additional accolade for KPC under Dr. Macharia Irungu, is working with Kenya Railways, the Kenya Defence Forces (KDF) and the National Youth Service (NYS) in bringing back into operation the Nairobi-Nanyuki Railway line, which has seen the commencement of the transformation in the Mt Kenya and Northern Kenya regions, including forward and backward linkages and promoting local or domestic tourism in this scenic region. "KPC paid to the Government KES 11.8 billion in dividends in the previous year out of which KES 1.8 billion was expended by the Government on the Nairobi-Nanyuki Railway," Dr. Macharia Irungu added.

Dr. Macharia joined KPC in the wake of the unprecedented COVID-19 Pandemic. Despite this, he spearheaded a multi-agency team including public and private sectors in executing unrivaled initiatives geared towards containing the spread of the disease in the Country. These initiatives entailed, one, coordination of production and free distribution of over 1,500,000 litres of hand sanitizers to vulnerable Kenyans across the country and the donation of approximately $ 550,000 to the National Youth Service (NYS) for production of 1,500,0000 protective face masks. These initiatives strengthened the country's response to this global COVID-19 Pandemic.

> Some of his distinguished accomplishments include being part of the lead team that steered the construction of Standard Gauge Railway (SGR) in Kenya and earlier the operationalization of the Rift Valley Railways in Kenya as the Chair of the Project Committee.

Specifically with respect to supporting the National Development Agenda, KPC as in the previous two years, has remitted dividends worth $145 million to the exchequer. Part of this went into supporting rehabilitation of Nairobi-Nanyuki Meter Gauge Railway and rehabilitation of Naivasha-Kisumu Meter Gauge Railways lines, the objective being to spur socioeconomic development of these economically sleepy regions.

In addition, KPC committed resources towards the transformation of Kisumu Port into a regional transport hub contributing to the creation of a blue economy. A collaborative effort between Kenya Ports Authority (KPA) and Kenya Railways Corporation, has resulted in a rejuvenated Kisumu Port, including the resumption of maritime transport of fuel through rail loading facilities at the KPC Kisumu Depot. Dr Macharia Irungu asserts that KPC remains committed to the East African regional expansion through Lake Victoria as a more cost effective and safer option of fuel transportation.

Some of his distinguished accomplishments include being part of the lead team that steered the construction of Standard Gauge Railway (SGR) in Kenya and earlier the operationalization of the Rift Valley Railways in Kenya as the Chair of the Project Committee. Designing and implementing construction of Oil and Gas strategic storage facilities in the Great Lakes Region which has enhanced >>

Dr. Macharia Irungu with Total Kenya Plc MD Olagoke Aluko, appreciating Total Kenya for being their Top 2 customer in the FY 2019/20

Dr Macharia Irungu with Nairobi County Women Representative Esther Passaris (L), and KPC Foundation Manager Bernice Lemedeket (2nd L) at Muthurwa Market offices in Nairobi during the handing over of GoK hand sanitisers and 3000 face masks to be distributed to vendors in the market.

Due to his assiduousness, achievements, and relentless determination to achieve nothing but the best, Dr Macharia Irungu has garnered several awards and recognition globally. These awards include the Mobil International Golden Nugget and Global Recognition award, given by Exxon Mobil.

>> supply of Oil and Gas in East and Central Africa are among other projects Dr Macharia Irungu has spearheaded.

Dr Macharia Irungu has also contributed immensely to the regulating of the importation, refining, exportation, transportation, storage and sale of petroleum and petroleum products as a Director at the Energy and Petroleum Regulatory Authority. Dr. Macharia Irungu has over 30 years of experience at Senior Management level in Lubrication, Oil Retail, Real Estate, and Supply Trading in the petroleum sector in Kenya and Africa.

Additionally, Dr. Macharia Irungu has held various positions of leadership. To highlight a few, he was the Group Managing Director at Gulf Africa Petroleum Corporation (GAPCO), Director at Total Kenya Plc and Director of Libya Investment Petroleum, Mobil. He has also served on various Boards including; Energy and Petroleum Regulatory Authority (EPRA), Kenya Railways Corporation (KRC), British American Tobacco (BAT) Kenya, the Petroleum Institute of East Africa (PIEA) among others.

Dr Macharia Irungu holds a Doctor of Philosophy (PhD) Degree in Strategic Management from the University of Nairobi (UoN) and a Master of Business Management (MBA) Degree from Newport University (US).

Dr. Macharia Irungu is a member of the America Chamber of Commerce, Kenya Hospital Association, British Business Association, Institute of Directors and the Kenya Institute of Management. He is also an associate of the Institute of Chartered Accountants (England and Wales), Institute of Certified Secretaries (Kenya) and Institute of Certified Public Accountants of Kenya.

Due to his assiduousness, achievements, and relentless determination to achieve nothing but the best, Dr Macharia Irungu has garnered several awards and recognition globally. These awards include the Mobil International Golden Nugget and Global Recognition award, given by Exxon Mobil.

Dr Macharia Irungu was recently recognized and awarded by the President of Kenya with the awards of the Moran of the Order of the Burning Spear (MBS) and the Uzalendo Award in 2020.

On the global scene, Dr. Macharia Irungu was recently bestowed the African Inspirational Business Leadership Award by the Africa Leadership Magazine for his exceptional leadership skills that has moved KPC to great heights.

**On the heels of the Company of The Year (COYA) awards in marketing and customer care 2021, Dr. Macharia Irungu is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■

# #8

# Marion Gathoga-Mwangi

**BOC KENYA PLC**

**MD/CEO**

BOC Kenya Plc is a leading supplier of industrial, medical, special gases and gas mixtures as well as end to end engineering services for installation of gas applications in Kenya, Tanzania and Uganda. The Company set up in Kenya in 1940 and is listed on the Nairobi Securities Exchange since 1969. Established in 1886 in Britain, the BOC organisation has been producing industrial gases for more than 120 years.

BOC Kenya Plc is internationally a member of Linde AG and Plaxair, a world leading gases and engineering company with approximately 80,000 employees working in more than 100 countries worldwide. The Company's immediate majority shareholder is BOC Holdings UK, which became a member of the Linde Plc in 2002. In 2018, The Linde Group and Plaxair combined to create a leading global gas and engineering company.

Due to good management, corporate governance structure and return to profitability of BOC Kenya, Carbacid Investments Plc and Aksaya Investments LLP made an Offer to acquire all the ordinary shares of BOC Kenya at a price of KES 63.50 per Share. This is in abeyance, pending a number of appeals by different stakeholders.

The Company's portfolio includes dozens of different gases and mixtures, as well as related equipment and services. The Company's customer base cuts across a large spectrum and includes public and private hospitals, food processors, civil and mechanical engineering contractors, motor vehicle body builders, hotels and restaurants, the informal business sector ("Jua Kali") and small and medium enterprises.

**BOC Kenya product range includes:**

Bulk gases (liquid oxygen and liquid nitrogen). BOC boasts of the only Air Separation Unit (ASU) in Kenya capable of producing atmospheric liquid gases with purity levels of 99.95%. The company provide gas solutions in high pressure cryogenic vessels, tailored for specific applications.

Packaged (cylinder) gases. These comprise the Company's primary product line and include medical gases, industrial gases, special gases, gas mixtures and liquefied petroleum gas. Atmospheric gases, gas mixtures and acetylene are produced at the Company's Nairobi plant while the other gases are purchased from other gas suppliers, mostly overseas.

Engineering services. These includes supply of medical equipment, construction of medical and other gas pipelines, LPG installations, provision of company owned cryogenic gas storage tanks and related maintenance services. BOC has a team of highly qualified engineers and technicians who provide Customer Engineering Services (CES) to the highest international standards.

The Company's core products remain oxygen (which has both medical and non-medical applications), nitrogen and dissolved acetylene (DA). Oxygen and nitrogen are sold either in liquid form or are packaged into cylinders. Gas sales in liquid form comprise medical oxygen sold to hospitals that have installed medical pipelines in their wards and other patient care areas, oxygen, and nitrogen to industrial customers. Filler materials constitute welding products.

Volumes of medical gases have risen year-on-year consistent with growth in the health care sector, increased competition from gas companies and customer on-site generation plants notwithstanding. Meanwhile, volumes of industrial gases have decreased due to the combined effect of competition, lower observance of quality standards and illegal gas filling activities. Management has taken certain steps and the Company is hopeful that track and tracing innovations and working with the appropriately mandated enforcement agencies, the illegal filling of cylinders will abate.

In the period 2015 to 2017, profitability dropped as revenue dropped occasioned by competitive pressures in the market, especially on industrial gases and accessories. The Company has since then sought to recover sales volumes across its portfolio alongside Kaizen driven cost management and efficiency projects, all of which have had a desirable effect on profitability and returns. Since 2018, the company has had year on year growth on Net income and Gross Profit on the back of these efforts.


The Company continues to have a cash healthy position with quick assets (cash and cash equivalents, bank deposits and investments in treasury bills) of KES 561 million. Current assets have remained more than or nearly twice current liabilities.

In the year 2020 this growth was 12.5% over the prior year. Even though Gross margins and operating margins remain under pressure due to the combined effects of inflation, exchange rates and a constrained ability to recover cost increases from customers, the trend has shifted positively

Late payments by public sector customers remain a challenge that impacts the Company's revenue adversely when supplies to such customers are withheld as a mitigation for credit risk and on high levels of bad debt provisions for invoices that are not settled on time. This challenge is dealt with via regular engagements with Customers, some of whom are also dependent on timely national government funding.

The Company continues to have a cash healthy position with quick assets >>

>> (cash and cash equivalents, bank deposits and investments in treasury bills) of KES 561 million. Current assets have remained more than or nearly twice current liabilities.

Management, with the Board's oversight, is committed to ensuring sustainable improved financial performance of the company in the coming years. In this regard, BOC Kenya has developed a simplified strategy to defend its market position and break into new segments through focused internal alignment. BOC Kenya expects to do this through protecting its gas business, creating new business streams, turning around customer service operations and strengthening execution with the talented people. Actions have been and are being taken to mitigate against external factors that bear on the company's results concurrently with effort`s to ensure that, internally, all employees are demonstrating good behaviours of living BOC Kenya's values, achieving the set goals and making an impact.

**Ms. Gathoga-Mwangi also had a long and distinguished career with Bayer East Africa and Nestle Foods (k) Ltd. She joined BOC from the Association of Certified Chartered Accountants (ACCA) where she held the position of Head of ACCA.**

Though COVID-19 resulted in an increase in demand for medical oxygen, demand for industrial oxygen (and other industrial gases) was depressed by a generally difficult macro-economic environment. Also, in supplementing its local production of oxygen with imported product, BOC Kenya incurred higher costs that it could not necessarily fully pass on to customers. Nevertheless, the company played an important role in increasing oxygen access in Kenya and supported the healthcare sector in saving lives if Kenyans.

Marion Gathoga-Mwangi was appointed as Managing Director in July 2018. Ms. Gathoga-Mwangi is an accomplished Senior Executive with over 20 years of local and international experience in Commercial and General Management predominantly in the manufacturing sector. She returned to Kenya in 2017 after a successful tour of duty with Groupe Lactalis – Parmalat Botswana (Pty) where she served as Country Head. Other key roles that Ms. Gathoga-Mwangi has previously held include Country Director of Cadbury Kenya and East Africa Limited and General Manager at Unga Limited (Seaboard Corporation).

Ms. Gathoga-Mwangi also had a long and distinguished career with Bayer East Africa and Nestle Foods (k) Ltd. She joined BOC from the Association of Certified Chartered Accountants (ACCA) where she held the position of Head of ACCA.

Ms. Gathoga-Mwangi holds a Bachelor of Science (Honours) Degree in International Business Administration from the United States International University (USIU) Kenya. She is a member of Women Corporate Directors (WCD), Kenya Chapter and Women on Boards Network (WoBN).

Other key appointments include holding non-executive board directorship in British American Tobacco (BAT) Kenya Plc and Kenya Association of Manufactures (KAM), where Marion is the Vice Chair of Women in Manufacturing (WIM).

In her professional life of over 20 years,' Marion has established herself as a Turnaround CEO. After being appointed – almost by surprise - General Manager at the tender age of 29, Ms Gathoga-Mwangi deliberately decided she would transition to different business every so often and this would expose her to different challenges and increase her skills and hands on experience.

'What I was not prepared for was the biases I would face on many fronts. Many of them unrecognizable at face value but later emerging as just the general brokenness we have in our society today. Perhaps the main departure has been what my value system has been all my life. I have been referred to as naïve when I have left business opportunities that would require compromise. I really believe that all of us leaders can conduct our business and lead without compromising our values. Throughout my working life, I have had the privilege of meeting with mentors and coaches that have truly help me transcend these issues.

Ms. Gathoga-Mwangi has been a Trustee of the Palmhouse Foundation for over 18 years and leads the mentoring programme. This has got to be the most fulfilling life and community service work one can ever hope for. About 900 young people have benefitted from the education fund and spend at least the four years in secondary school knowing that they will be mentored through life.

"I want to be known as someone of good character, generous with my time and knowledge, honest, hardworking, and of moderate character. I am so delighted to be part of the SBS culture that resonates with my character'

- Marion Gathoga-Mwangi

Marion is also a Toastmaster, which serves her interest in public speaking as well as wonderful friends with whom she has this development journey in common. She finds time in her busy schedule to enjoy playing golf, reading, and knitting.

Lately, Marion has been pursuing more speaking platforms to share leadership experiences and inspire upcoming leaders to make sure their values are reflected all around their lives. 'I believe in the principle of sowing and reaping based on the Bible teaching in Luke 6:38 "Practice giving, and people will give to you. They will pour into your laps a fine measure, pressed down, and overflowing. For with the measure, you are measuring out, they will measure out to you in return' Marion opines.

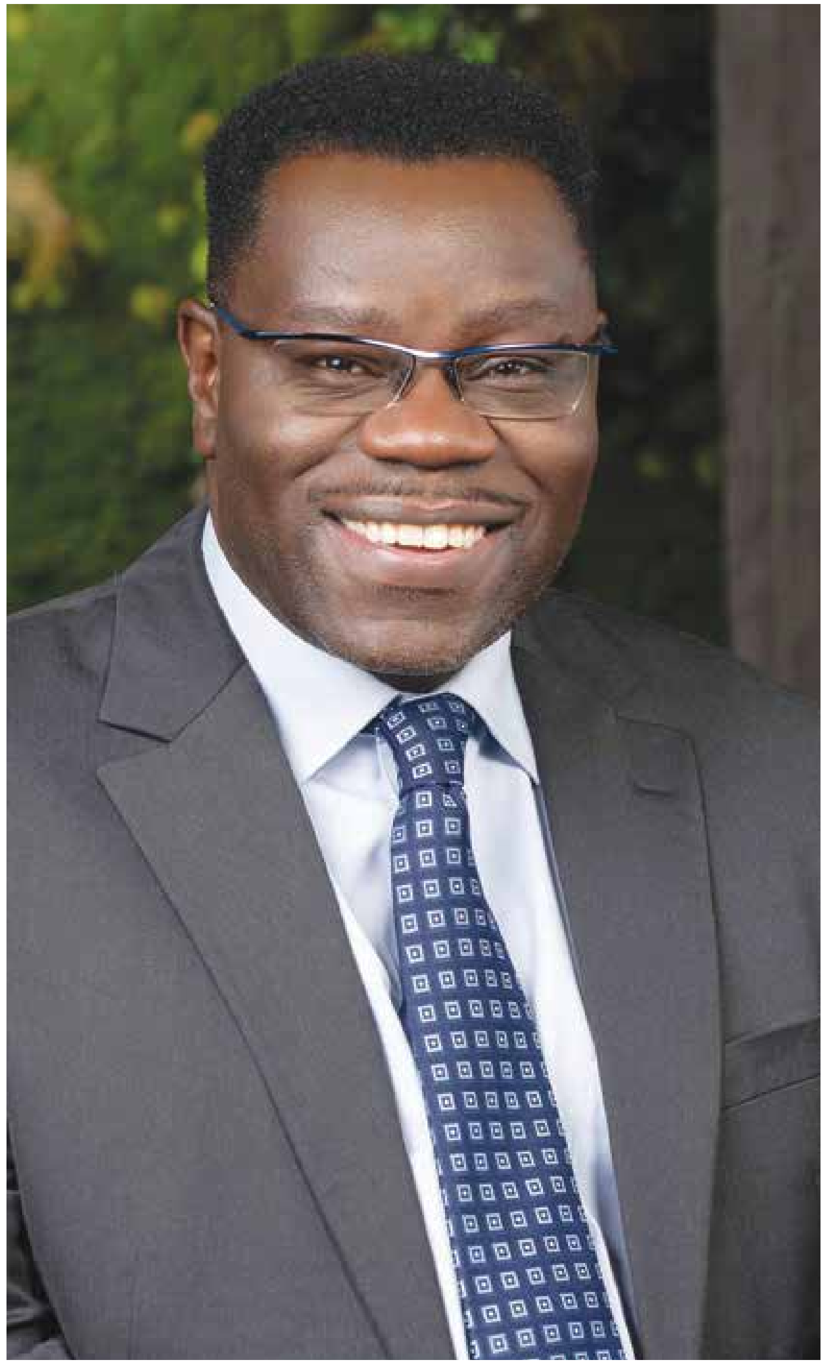
'I want to be known as someone of good character, generous with my time and knowledge, honest, hardworking, and of moderate character. I am so delighted to be part of the SBS culture that resonates with my character', Marion Gathoga-Mwangi concludes.

**Marion Gathoga-Mwangi is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■

# #9
# Crispin Achola

**BAT KENYA**

**MD/EA GENERAL MANAGER**



"Leading the transformation of BAT's business in East Africa over the last year has been quite exciting and rewarding…"

Crispin Achola was featured in our June 2021 Edition – Top 25 Most Transformative Leaders. Given the milestones under his belt thus far, we shine a spotlight on him once again, as one of the 2022 Business Monthly East Africa Top 25 Most Influential CEOs Impacting Business.

Crispin is a seasoned and versatile business leader who was appointed to lead BAT's business in East Africa in January 2021, making history as the first Kenyan in the role. He joined BAT in 1999 and earned his way up the ladder in various roles and markets within the Company, before his departure in 2017, and subsequent return, at the helm of the business in 2021.

Over the past year, Crispin has spearheaded various initiatives as part of the BAT's purpose to 'Build A Better Tomorrow 'TM. According to him, key focus has been on advocating for a sustainable regulatory environment for alternative tobacco-free nicotine products, accelerating BAT's Environment, Social and Governance (ESG) agenda and developing talent in an enabling internal environment that allows them to achieve their full potential.

"BAT has a long and proud history of sustainability achievements, but today, we are transitioning from being a business where sustainability has always been important, to one where it is front and centre in all that we do. While we are clear that reducing the health impact of our business is our principal focus area, we remain committed to driving environmental excellence, delivering a positive social impact and ensuring robust corporate governance across the Business.

"At the center of this ambition, are our People. The quality of our people is a major reason why we have been able to build a resilient business and navigate one of the biggest challenges of our time, the COVID-19 Pandemic. As such, we continue to enhance efforts to build a purposeful place to work, for which we have received local and global recognition, including being certified as a Top Employer four times in a row (2018 to 2021) by the global Top Employers Institute.

"On the back of our overriding priority to keep our People safe during the COVID-19 Pandemic, I am privileged to have overseen a collaborative initiative with the Ministry of Health and industry bodies such as the Kenya Private Sector Alliance (KEPSA), to facilitate COVID-19 vaccination for our employees and local communities, in the environment we do business.

"On the Diversity & Inclusion (D&I) front, we made bold steps in 2021 and aim to enhance this in 2022. In fostering inclusivity, BAT continues to respect and to value difference and will continuously work to build a supportive and engaging culture, now and for posterity.

We think of diversity and inclusion in its broadest sense, as those attributes that make each one of us unique. We have made good progress in several D&I areas, such as women's empowerment (with women comprising over 40% of our total workforce), age, cultural and social backgrounds, amongst others. My goal is to get the representation of women in our workforce up to 50% in the medium-term.

"I am particularly proud of the gains we have made in strengthening our commitment to building a disability-inclusive workplace. Last year, we became members of the Kenya Business and Disability Network (KBDN), which speaks to our strategic goal to increase representation of Persons with Disabilities in our employee population to 5% by 2025. We believe that this collaboration will be instrumental in driving an expert approach to achieving our D&I goals and ultimately, build A Better Tomorrow. In the same year, we also launched the Women@BAT (WIB) network in our East Africa markets. WIB is a self-governed global network of BAT individuals who are passionate about diversity, engaging and championing women to realise their full potential."

Crispin's visionary leadership within the realm of environmental conservation received a deserving nod, when BAT Kenya bagged five awards at the 2021 Energy Management Awards (EMA). The EMA is an annual event championed by the Kenya Association of Manufacturers (KAM), to recognise enterprises that have made significant and sustainable gains in energy efficiency. BAT Kenya's Nairobi manufacturing factory was named the overall winner, whilst their Green Leaf Threshing plant in Thika took the Overall Best Runners up award. Other accolades received include: Thermal Energy Savings award, Innovation and Best Practice award and the Best Energy Management Team award.

Mr Achola at a BAT KBDN Event

In the area of the circular economy, BAT Kenya is part of the team that is shaping Kenya's first Extended Producer Responsibility Regulation, through KAM. Internally, as part of its reduce, recycle, and reuse programme, the Company rolled out an initiative dubbed 'Give & Take', where the BAT Kenya's staff collected and recycled approximately one tonne of old branded company collateral and clothing, following its transition to a new corporate identity.

Under Crispin's stewardship, BAT Kenya has also been feted as a frontrunner in innovation and technology. In November last year, the Company emerged the overall winner at the Africa CI0 100 Awards 2021. The technology content and insights awards aim to recognise and celebrate leaders and businesses driving change in their organisations through technology. BAT Kenya also received two "Gold mark' awards for innovation in manufacturing.

**Under Crispin's stewardship, BAT Kenya has also been feted as a frontrunner in innovation and technology. In November last year, the Company emerged the overall winner at the Africa CI0 100 Awards 2021.**

Just like any transformational >>

>> leader, Crispin has earned his stripes by fighting his share of battles and coming out successful.

"BAT operates in a dynamic and challenging external environment. Our biggest concern is the current unsustainable fiscal environment characterised by unpredictable excise hikes, which result in unintended consequences such as illicit trade. In 2021, the incidence of illicit trade in tobacco products worryingly sat at approximately 23% and 28% in Kenya and Uganda respectively. To address this, we are collaborating with the relevant authorities, including the Kenya and Uganda Revenue Authorities who are making significant effort to curb the menace - to contribute to a sustainable regulatory and fiscal environment which supports socio-economic growth and development."

Looking ahead, Crispin intimates that he is determined to see Kenya and the region, benefit from BAT's evolved strategy and the exciting possibilities it brings. The Company has set ambitious ESG targets which it believes, makes it well poised to deliver its strategy and purpose.

"We are accelerating our transformation journey on various fronts. On the environment, BAT plans to be carbon neutral across its operations by 2030, reduce water withdrawal by 35% and water recycled to 15% by 2025 as well as make plastic packaging 100% reusable, recyclable or compostable by 2025. From a social aspect, the company targets to achieve 50/50 gender balance in both senior positions and the entire organisation, by 2025.

"We believe that the future of our business is only as promising as the safeguards we put in place today. I am privileged to be leading a team that shares and embraces the same values as I do, which leaves me, with no doubt, that together, we can build the enterprise of the future.

Away from business, Crispin is this year set to complete his master's degree in Business Administration at Strathmore University.

"It has been challenging balancing work, family and studies; however, it has also been quite fulfilling. And I must say that this has only been possible due to an unwavering support system comprising my wife Mercy and son Sean, as well as an enabling work environment and a very capable leadership team.

**"As we step into 2022, I look forward to even more exciting days as a leader, as I continue to navigate the future with both confidence and determination, to build a Better Tomorrow for BAT and its stakeholders."** ■

> "We believe that the future of our business is only as promising as the safeguards we put in place today. I am privileged to be leading a team that shares and embraces the same values as I do, which leaves me no doubt that together, we can build the enterprise of the future. "
>
> - Crispin Achola, BAT MD



# #10 Phyllis Wakiaga

**KENYA ASSOCIATION OF MANUFACTURERS (KAM)**

**CEO**

The story of Phyllis Wakiaga centres around the discourse of manufacturing in Kenya's economic development.

In her own words, Phyllis opines, 'I have always had the desire to be a change agent, to grow my country, our industries, and to promote youth empowerment. This has greatly shaped my career. The vision to see things being done differently has informed my career journey and continues to shape my role even to date. I am optimistic about the future, and it remains the reason why I am constantly advocating for better operating policies and environment for manufacturers.

At the heart of Kenya's economic growth is the manufacturing sector. The sector has continued to create productive jobs and wealth for many citizens since and before independence, through the linkages it creates with the other sectors of the economy.

As the leading voice of manufacturing and value add industries since its establishment in 1959, Kenya Association of Manufacturers (KAM) has continued to advocate for better operating environment for manufacturers. Currently, after the promulgation of the new Constitution that brought in two levels of government, the Association engages both national and county governments and like-minded organizations towards ensuring that we build the capacity of local industries to be productive and competitive, locally with imports and globally among exports from other countries.

The Association, has in the last six months, decried the high cost of living amidst the economic challenges brought about on the social and economic environment by the adverse effects of the COVID-19 Pandemic. Key concern in the manufacturing industry has been the severity of additional taxes imposed on businesses and consumers through the Finance Act, 2021. Additionally, the cost of basic commodities and important factors of production, including fuel, that has been on an upward trajectory, further eroding consumer's spending power, making it impossible for more people to afford food and other basic necessities, thereby causing a dearth in the demand of manufactured goods.

KAM acknowledges that unpredictable fiscal and regulatory policies significantly threaten the Made in Kenya goal and give an upper hand to cheaper imports from other countries, mainly from Asia, where the costs of labour and raw materials remain low, by global averages. On this front, KAM has been engaging the government to remove tax measures included in the Finance Act, 2021, that are in contradiction of the "Do No Harm' approach to local businesses on the recovery path. Part of this has been engagement with local industries to submit their proposals for the national and EAC budget cycles for financial year 2022/2023. Their inputs play a crucial role in the budget making process.

Other value addition by KAM to Kenya manufacturers include improving access to alternative markets. For example, to enhance market access, KAM partnered with the Confederation of Tanzania Industries (CTI) to host the Kenya – Tanzania Trade Mission in July 2021. The Trade Mission aimed at identifying export and import products, investment opportunities, and benchmark and learn on best business practices in the two markets. Manufacturers from Kenya and Tanzania also called for the expedited resolution of non-tariff barriers (NTBs) and the review of the East African Community Common External Tariff (EAC-CET). The Trade Mission was a follow-up to Presidential commitments made by H.E. President Uhuru Kenyatta and H.E. President Samia Suluhu Hassan before and during the subsequent bilateral negotiations on trade held between the two States.

To drive inclusivity in the sector, KAM kicked off its county-focused drive to increase the participation of women in industry, in September 2021, through its Women in Manufacturing (WIM) programme. The nation-wide series of events seek to provide practical solutions and gain tangible results on challenges hindering the participation of women in industry in the counties. Additionally, it seeks to urge county governments to create an enabling environment for women in manufacturing, by doing away with challenges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such as regulatory overreach, the unstable political climate and unfavourable tax policies, which hinder competitiveness and productivity. To date, KAM has held the forums in Uasin Gishu and Nakuru Counties. Upcoming forums shall take place in Kitui, Machakos, Nyeri and Mombasa Counties.

KAM also hosted two MSME Boot Camps on regulatory compliance and market access aimed at unpacking the regulatory environment that MSMEs must operate in and the requirements needed to venture into local and regional markets, respectively. The bootcamps, held in July and September 2021, aimed at preparing, nurturing, and growing manufacturing MSMEs, as the future of industry, to take full advantage of the available markets. To promote market access, KAM engaged Manufacturing MSMEs on the opportunities that the Africa Continental Free Trade Area (AfCFTA) presents them and how they can take advantage of these opportunities.

In KAM's commitment to manage post-consumer waste, the Association launched the Kenya Extended Producer Responsibility Organization (KEPRO) in June 2021, to address post-consumer waste in Kenya. KEPRO brings together players in the value chain and aims to promote collaboration, seek commitment by waste value chain players and support the achievement of a circular economy in Kenya. The launch of KEPRO is in line with commitments made in the Kenya Plastic Action Plan, which seeks to enable a circular economy for the environmentally sustainable use and recycling of plastics in Kenya. It follows last year's launch of a Strategic Business Plan for the establishment of a Plastic Producer Responsibility Organization (PRO) in the country. The Business Plan sets out the direction of KAM's priorities >>

>> in the waste value chain and key actions in effecting the steps towards a clean Kenya.

KAM is committed to securing the socio-economic well-being of Kenyans, and consequently, alleviate poverty and inequality in the community. This, KAM expects to achieve through uKAMilifu, launched in September 2021, which integrates Environmental, Social and Governance (ESG) factors into the Association's role as the leading voice of manufacturing and value-add industries in Kenya. uKAMilifu is a Swahili word that means complete or wholeness. It speaks to the creation of holistic solutions together and seeks to demonstrate industry's wider role in complementing Government's initiatives towards driving development. KAM is thrilled to partner with its stakeholders to demonstrate and amplify industry's role in alleviating poverty, bridging inequality, and promoting economic empowerment.

2022 holds a lot of promise for KAM and local industries. It presents an opportunity to centre the discourse on manufacturing in the country's economic development in an electioneering year against the backdrop of the COVID-19 Pandemic impact on the economy.

As an Association, KAM remains at the forefront in the development of solutions and reimagining both the current and future manufacturing landscape in Kenya.

> Phyllis has been trained in the Role of the Private Sector in Government Policy by Strathmore Business School and John Hopkins University; Investment Treaty Law and Arbitration-Africa International Legal Awareness (AILA) UK London and High-Performance Boardrooms-Institute of Directors.

Now a PhD student in Leadership and Governance, Phyllis is an Advocate of the High Court of Kenya and holds a Masters in International Trade and Investment Law from the University of Nairobi, Masters in Business Administration from Jomo Kenyatta University of Agriculture and Technology, Bachelor of Law Degree from the University of Nairobi, Diploma in Law from Kenya School of Law, and a Higher Diploma in Human Resource Management from the Institute of Human Resources Management Kenya.

She joined the Kenya Association of Manufacturers (KAM) in 2013, as the Head of Policy, Research and Advocacy, becoming Chief Executive Officer in 2015, taking over from the legendary Betty Maina, who joined the public service as the Principal Secretary for Trade and Industry and now the Cabinet Secretary (CS) in the same ministry.

Phyllis is an alumnus of the Swedish Institute Management Program on Sustainable Business Leadership and Corporate Social Responsibility and was part of the inaugural program for Africa in 2014.

She has been trained in the Role of the Private Sector in Government Policy by Strathmore Business School and John Hopkins University; Investment Treaty Law and Arbitration-Africa International Legal Awareness (AILA) UK London and High-Performance Boardrooms- Institute of Directors.

**Born in 1982, Phyllis was recognized as one of the 2019 Most Influential People of African Descent, Global 100 Under 40. She was recognized in 2020 in the inaugural Top 25 CEOs setting the business agenda by BUSINESS MONTHLY magazine in its 25th Anniversary Celebration Awards issue.** ■

# #11 Mugo Kibati

**TELKOM KENYA**

**MD/CEO**

In a seminal article titled Access to Mobile Data, published on LinkedIn on November 12, 2021, and which forms the basis of this recognition of a leading corporate titan, a scholar and business thought leader, Mugo Kibati writes, and we quote verbatim. Read on:

In 2016, the United Nations amended Article 19 of the Universal Declaration of Human Rights (UDHR) to include 'access to the Internet as a human right'. This amendment to the UDHR received plenty of opposition, with many countries contesting the language choice; that it condemned any measures to disrupt Internet access or hinder sharing of information.

I need not remind you of the events that unfolded late December 2019 through to the present day. Access to this very resource – the Internet – is what kept the global engine moving, with a heavier reliance on remote work and online communication driving a dramatic surge in global Internet usage. Digital environments usurped every day in-person interaction, enabling business owners, employees, teachers, students – the fortunate few who had access to the Internet, and other professionals, who now had to minimise their movement but still meet their contractual, professional, business or educational obligations. In fact, the pandemic has proved that a well-architected digital experience can offer an equivalent or even more personalised interaction than an in-person engagement. At Telkom, we recorded a 50% spike in data consumption on our network, following weeks of increased usage of our Home products and other tailored solutions. This also called for an immediate optimisation and rebalancing of our network to address the usage dynamics.


Telkom CEO Mr. Mugo Kibati and EIB Vice President Mr. Ambroise Fayolle

The Internet is now emerging as a daily necessity. However, its universal access, particularly mobile Internet, is still a challenge. While a minority of privileged students – from elementary to tertiary institutions – were able to continue with their studies, the great majority who had no access to the Internet sadly fell behind, further entrenching the gap between the "haves and have-nots."

The World Economic Forum has underlined the growing role of the Internet in the economy particularly now with the fourth industrial revolution. The World Bank also posits that the Internet promotes economic development since it provides access to opportunities that were previously out of reach for the most disadvantaged people. It is evident, therefore, that the Internet is now a key driver of economic growth. Its access is crucial if Kenya and the rest of the continent are to really bridge the digital divide. This calls for further investment into network infrastructure, and a continued review of the technology in use, to ensure scalability – easier upgrades and optimisation, guided by future market dynamics.

Last week, we announced our partnership with networks and telecommunications company Ericsson, and systems integrator NEC XON to add an additional 2,000 sites onto our network by 2023. This nationwide rollout that will cost approximately $100 million, is part of our long-term network expansion strategy to address the digital transformation being witnessed, as well as lay the groundwork towards our long-term goal to become the technology partner of choice in Kenya and the region.

The customer is also demanding more competitive and comprehensive products that address their different and ever-changing needs: browsing, downloading, streaming, mobile money transactions, reading the news online, and updating their apps; actions that are now very important to everyday life. The development of new products and solutions such as Madaraka Life in response to these customer dynamics, consequently enabling more people to access the Internet, but more importantly, the provision of the network needed to access these products, is what needs to be addressed.

Technology companies will also have to put in more effort towards increasing the awareness of this crucial resource through the implementation of well thought out go-to-market approaches. However, we cannot also ignore another challenge – access to mobile Internet devices.

**Mugo attended the Massachusetts Institute of Technology (MIT) for a M.S. degree in Technology and Policy between 1997 and 1999, obtaining a joint Master's degree in management combining engineering, management and policy. Prior to MIT, Mugo attended The George Washington University - School of Business for an MBA/MA in International Business Finance and International Economics between 1995 and 1997.**

The Global Systems for Mobile Communications Association (GSMA) in a recently released report: Mobile Internet Connectivity 2021; sub-Saharan Africa Key Trends, states that over half a billion people who are living in areas with a mobile broadband network, are not using mobile Internet, despite substantial increases in mobile broadband coverage since 2014. Handset affordability, the GSMA adds in this report, remains a key barrier. In as much as smartphone adoption is increasing, it only accounts for less than half of the total connections. More needs to be done to address this gap.

This calls for further intervention from all concerned regulators with the support of other sector stakeholders, to expedite the implementation of measures and policies that are favourable to the end consumers, enabling them to acquire the devices needed to access this basic human right – the Internet, but to also instil confidence in service providers to put in more infrastructure investment into the sector, thereby increasing Internet penetration across the country.

Mugo Kibati is the Managing Director and Chief Executive Officer of Telkom Kenya since November of 2018.

He sits as Chairman of the Board of the Lake Turkana Wind Power Limited since October 2014 to date, the largest Wind Power Generation Project in Africa, scheduled to generate 310MW. Mugo also sat on the M-KOPA Solar Board from Jan 2016 to Dec 2018, the leading provider of home solar solutions.

Mugo was the Group CEO at Sanlam Kenya between February 2015 and March 2018, leading a team overseeing the expansion of the business from life to general insurance, investments and asset management.

Between July 2009 and October 2013, Mugo was the Director General of Vision 2030. As the Chief Executive of the delivery team, he was charged with the responsibility of overseeing the transformation of Kenya from a third world country to modern, industrializing, globally competitive and prosperous nation.

Mugo attended the Massachusetts Institute of Technology (MIT) for a M.S. degree in Technology and Policy between 1997 and 1999, obtaining a joint Master's degree in management combining engineering, management and policy. Prior to MIT, Mugo attended The George Washington University - School of Business for an MBA/MA in International Business Finance and International Economics between 1995 and 1997. Mugo had done a Summer Semester Programme on European Union Economics and Dynamics at the Oxford University - St. Peters College in 1996.

These academic exploits commenced in Kenya at the Moi University between 1988-1991 where Mugo studied for a B. Tech. degree in Electrical Engineering, giving him the much-needed grounding for his dream academic study combinations.

**Mugo Kibati is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS**

# #12 Vivienne Yeda

**EADB**

**DIRECTOR GENERAL**

The East African Development Bank (EADB) is a development finance institution (DFI) with the objective of promoting development in the member countries of the East African Community.

EADB was established in 1967 under the treaty of the then East African Cooperation between Kenya, Tanzania, and Uganda. Following the breakup of the first East African Community (EAC) in 1977, the bank was re-established under its own charter in 1980.

In 2008, following the admission of Burundi and Rwanda into the new EAC, Rwanda applied and was admitted into the EADB.

Under the new charter, the bank's role and mandate were reviewed and its operational scope expanded to offers a broad range of financial services in the member states, with the main objective being to strengthen socio-economic development and regional integration.

In November 2014, the Association of African Development Finance Institutions ranked EADB, "the best performing development finance institution in Africa" for the second consecutive year, with an AA rating. The bank was ranked the best out of 33 institutions that submitted to the evaluation then. And as late as October 01, 2021, Moody, one of the leading global credit analysis rating firms, affirmed EADB's Baa3 stable rating after the completion of the bank's periodic review of ratings.

According to the EADB, the sectors which are considered in the East Africa region to have good potential for the bank's core business are manufacturing, agro-processing, tourism, construction and mining. Core business opportunities are expected to arise in expansion and modernisation of existing industries as well as in start-ups involving light manufacturing of consumer and intermediate goods.

The EADB conducts its core business by acting as a financier, adviser, and partner to both public and private sector enterprises within the member states, with the main product being medium-term and long-term financing of projects.

As a responsible and prudent DFI, EADB gives priority to professionally-managed projects that demonstrate the potential for high growth and for generating substantial socioeconomic benefits and promoting regional integration.

The Bank also offers supplementary products such as asset leasing, equity financing, and short-term finance for working capital, trade finance and real estate development finance.

Part of its advisory services include the provision of a range of consulting services to businesses that require specialised advice on capital formation, cash flow and wealth management as well as project implementation and management.

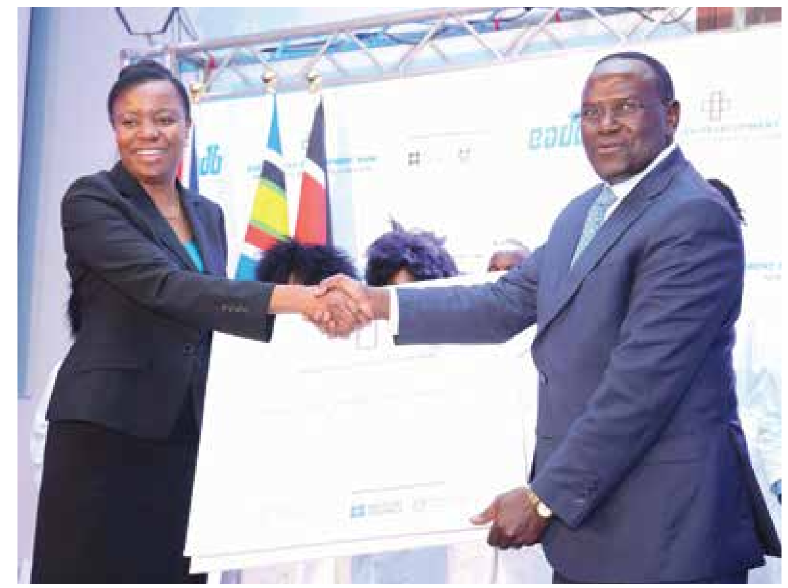
In Asset Finance, EADB provides asset lease financing to carefully selected businesses particularly in construction, transport and agriculture sectors to acquire equipment, retaining title to the equipment for the period of the lease. EADB started asset leasing operations in 1996 and has over the years built considerable expertise in the product.

Asset lease financing is suitable for local businessmen and professionals whose concern is acquisition of movable and identifiable equipment and who do not want to tie up their cash flows in outright purchase. The leased equipment forms the primary security for the lending.

EADB has been intimately involved in the development of regional capital markets since the mid-90s and is the pioneer issuer of bonds in East Africa, which are now commonly issued in the region. The EADB endeavours to develop new instruments for the purpose of raising funds and deepening the capital markets. It also supports the capital markets through direct equity participation or financing of organisations that provide infrastructure for capital markets or through sponsorship of programmes and activities that help in development and deepening of the capital markets.

Socially and economically important projects may lack the scale or capacity required to qualify for commercial finance. They may also be nascent projects or technologies which are yet to mature within the markets and cannot therefore pass the "proof of concept" tests required to qualify for debt finance.

Further, a large number of enterprises within the Bank's member states require equity or venture capital rather than debt funds, due to undercapitalisation and lack of appropriately priced resources. Given the significant demand from such companies and the specialised nature of the support required to enable such businesses to become viable, EADB will render >>



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>> support through carefully selected equity and venture funds.

EADB also plays a catalytic role by attracting other development partners to invest in such projects. In exceptional cases, the EADB invests directly into larger enterprises with significant social and economic impact subject to a clearly defined investment period exit mechanism.

EADB is the only regional development finance institution (DFI) for East Africa. The institution has over the years developed expertise in mobilisation of resources and structuring of region wide projects. Its standing as an institution of the community and experience within the region has positioned it to serve as an implementing agency for regional projects and programmes for the East African Community or for individual member states. In this regard, EADB continues to develop dedicated skills for public private partnership (PPP) activities and public finance initiatives (PFI) initiatives that can be employed for national or regional projects.

A key feature of infrastructure financing is that infrastructure development ensuing leads to the creation of public benefit or quasi-public benefit assets. Owing to massive resources required, the EADB participates in the development and financing of infrastructure projects in partnership with other entities. This takes the form of syndications or co-financings. EADB endeavours to influence the structuring of infrastructure projects for cost effectiveness and protection of public interest.

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Because infrastructure facilities are mainly created for social benefit and not necessarily for private gain, in the past they have been largely financed by governments. Member countries' structural reforms have now emphasised the importance of private investments in these areas, thus opening up new opportunities for the EADB's core business with the sub-regional co-operation generating opportunities in various sectors including telecommunications, energy and transport.

Small and medium size enterprises (SMEs) provide significant opportunities for accelerating economic growth within the region. Owing to limitations of scale, SMEs may find themselves excluded from mainstream loan markets. Due to lack of appropriate delivery channels, EADB may not be able to reach the SMEs directly. The Bank, therefore, provides Lines of credit to national and regional development finance institutions (DFIs), micro finance institutions (MFIs) and local banks to enhance support to SMEs and new projects.

EADB may offer loan guarantees to clients as long as there is an underlying project. Key focus is to provide mechanisms of extra-budgetary funding and assistance for infrastructure projects particularly those that may not have access to commercial banks and insurers, primarily owing to a long project term, country risk, an inadequate return rate, or a limited local banking sector.

EADB also provides loans to projects directly, through syndicates and other forms of co-financing. The DFI's core activity is direct project lending to medium and large-scale enterprises, with emphasis on export-oriented projects.

EADB provides financial assistance to entrepreneurs within member states aimed at development of real estate and property in varied forms including office blocks, shopping malls and residential properties both for rentals and outright purchase.

EADB commenced trade finance activities, whose focus is on export finance, in 1997. The product has been useful to the commodity exporters, particularly in coffee and cotton subsectors. Trade finance activities also provide a standard and secure mode of disbursement to enterprises wishing to acquire specialised capital goods with the proceeds of the loan funds.

Key features include commercial documentary letters of credit and standby letters of credit origination, confirmation, amendments and payments to support international and regional trade.

At the helm of this do-all regional DFI with its global linkages, is a Kenyan, Vivienne Yeda. At the time of her appointment as DG & CEO, the EADB had been a loss-making financial institution that had not made any profits since the early eighties. Vivienne took the helm at EADB on January 15, 2009. Vivienne Yeda was on the board of the Central Bank of Kenya (CBK) from 2011 to 2015.

Prior to her appointment as the CEO at EADB, Vivienne was Resident Representative and Country Manager-Zambia at the Africa Development Bank Group (ADB).

At EADB, Vivienne's greatest challenges include mobilising financial resources from outside East Africa for long-term financing of public and private sector development and turn-key projects in the member states. Under her, EADB strategically leverages EADB resources in conjunction with other multilateral international financial institutions and funnelling global capital for the benefit of the East African region.

EADB has developed flagship projects for sustainable development in the agriculture value chain and have more than 5000 SME projects in Kenya and Uganda.

The Bank also supports the training of doctors and teachers through its CSR programmes. METAF is an annual regional training programme for doctors in government hospitals to undergo training in neurology and oncology which has trained more than 400 doctors since inception.

Recently, our corporate resurgence was recognised by the institutional ranking of EADB as the best in Africa, preceded only by Afrexim Bank, with Vivienne Yeda named the Africa-America Institute's Business Leader 2014 at an awards ceremony held in New York. Ms Yeda was awarded for her contributions in development banking, finance and business in Africa for over 20 years.


L-R Oliver Junger the KfW Development Bank Kampala office Director with Vivienne Yeda, the Director General of East African Development Bank

The AAI is a US-based international education and policy organisation dedicated to strengthening the human capacity of Africans and promoting the continent's development through higher education and skills training, convening activities, partner engagement and research.

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While presenting the awards, the former Chief of Staff at the African Development Bank said that the EADB had invested in successful companies, boosting the region's economic growth. "Today, East Africa is among the fastest growing regions in the world. A great deal of this success is due to efforts made by individuals like Vivienne".

Vivienne Yeda is the chairman of the board of the Kenya Power and Lighting Company (KPLC), where she has already showed her mettle, by leading the company from a KES 939 Mn loss to a KES 1.5 Bn in net earnings for the year ended June 30 2021. The firm's profit before tax stood at KES 8.2 Bn for the period under review. This represents a 216% growth compared to a loss before tax of KES 7.04 Bn the previous year.

**Vivienne Yeda is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■

# #13
# Paul Russo

**NATIONAL BANK OF KENYA**

**MD**

For the period ending September 2021, the National Bank of Kenya reported profit after tax (PAT) of KES 1.1 Bn, representing a 1126% rise over the same period in 2020. The increase was driven by increased income from loan interest and foreign exchange trading coupled with lower loan loss provision.

In the same period under review, interest income rose by 17% to KES 6.1 Bn, with total loans rising 22% to hit the KES 65 Bn mark. Total assets of the National Bank of Kenya also rose by 13% to hit KES 146 Bn at the end of Q3 2021.

These performance highlight confirms Paul Russo, as the bank's Mr. Fix-IT. Over the years, Paul Russo has distinguished himself as a transformative corporate leader and turnaround architect. While he came to the limelight when he took over as Receiver Manager at Chase Bank (IR) Limited, Paul has been at the heart of key organizational transformation initiatives in all the organizations he has worked for.

An experienced c-suite executive, Paul Russo has built a track record of successfully leading efforts to transform organizations across various markets in Africa as well as turned around distressed lenders in the country. In 2016, KCB Group, having been appointed the Receiver Manager of the troubled Chase Bank by Central Bank of Kenya and the Kenya Deposit Insurance Corporation, turned to Paul to lead efforts of re-opening it. He was instrumental in its eventual reopening and stabilization as well as supporting in availing customers' deposits, in just four months, way ahead of the projected timelines. Thanks to the efforts he led, Chase Bank was eventually acquired by Mauritius-headquartered SBM Holdings and later renamed to SBM Bank.

Paul is currently engrossed in another turnaround assignment. He is at the helm of turning around of the once iconic National Bank of Kenya (NBK), where he was subsequently appointed the Managing Director. He also doubles up as Group Business Director at KCB Group Plc, with responsibility over regional subsidiaries.

Paul Russo was appointed National Bank of Kenya (NBK) Managing Director in September 2019, after the bank's successful acquisition by KCB Group Plc. At the time of the acquisition, NBK was choking in a pile of Non-Performing Loans (NPL) and corporate governance challenges. The bank was also significantly in breach of the regulatory capital ratios.

About a year later, results of the turnaround efforts he is championing at NBK, together with the new board that was instituted, began bearing fruits, if full year 2020 results are anything to go by. This was achieved despite the challenging operating environment due to the Covid-19 Pandemic that slowed down the momentum. That NBK has remained resilient in spite of these difficult operating environment demonstrates solidity of its new governance fundamentals. Customer confidence is also on the rise with growing deposits as well as loans and advances.

A human resource professional by training, Paul Russo started his 21-year-old career at Kenya Breweries in 2000, before joining Unga Holdings. His tour of duty would soon take him across different organizations. He was previously Senior HR Business Partner at Barclays Bank Kenya; Chief Human Resources Officer at K-Rep Bank; Head of HR at PricewaterhouseCoopers (PWC); Head of Human Resources at Barclays Bank Tanzania; Head of HR Change at Barclays Africa; Head of HR, Wealth and Investment Management at Barclays Africa and eventually, Group Human Resource Director at KCB Group Plc.

Over time, Paul Russo's capabilities and work experiences have evolved beyond his original area of training – Human Resource Management. This has put him in good stead to steer NBK. Paul Russo is particularly passionate about unlocking the economic potential of Micro, Small and Medium-sized Enterprises (MSMEs) in the country and beyond. Key for him, has been unwavering focus on the customer's needs. He has consistently led the group in not losing sight of this objective. As a result, the bank has received multiple recognition, locally and internationally, for its customer excellence during his tenure.


National Bank of Kenya (NBK) MD, Paul Russo(R) signs a partnership agreement with a representative from Toyota Kenya. This paved way for NBK customers to get up to 100% financing, payable within 60 months on Hino trucks and buses.

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In 2020, NBK bagged three awards: Best Tier 2 Bank in Digital Experience Awards by the Kenya Bankers Association, based on a nation-wide banking industry's customer satisfaction survey; Customer Satisfaction and Happiness Award in the Global Banking and Finance Awards 2020, which recognize innovation, achievement, strategy, progressive and inspirational changes within the financial services world; and Best Bank in Customer Service at the International Business Magazine Awards 2020, which recognize best-in-class achievements in international business and finance.

Paul Russo schooled at Mang'u High School, before joining Moi University in Eldoret for an undergraduate degree in Business Management. He also holds a postgraduate degree in Business Administration (MBA) in Strategic Management from the Strathmore University Business School. Paul also obtained a certificate from Harvard Business School under the Senior Executives Programme for Africa and also holds a Higher Diploma in Human Resources Management from the Institute of Human Resource Management (Kenya).

Paul Russo is an active camel, cattle and goat keeper in his home area of Marsabit County, in the northern part of the country, where Paul is involved in several community initiatives to give back to society among the community, he calls home. Paul Russo is also the Patron of the KCB Football Club.

**Paul Russo is 2022 BUSINESS MONTHLY TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.**

# #14

# Fiona Asonga

**TESPOK**

**CEO**

Technology Service Providers of Kenya (TESPOK) is a professional, non-profit organization representing the interests of technology service providers in Kenya, established in 1999, with the main objective being to enable ICT growth and development. TESPOK mission is to be the leading association of choice in peering services and steering ICT development.

The main objectives of TESPOK are to:

- Influence ICT policy and regulations by engaging government at the relevant levels.
- Address challenges faced by Technology stakeholders and provide guidance on resolution mechanisms.
- Provide a forum for exchange of ideas amongst industry stakeholders and development of white papers
- Manage the Kenya Internet Exchange Point in line with internationally accepted best practices.

TESPOK is currently undertaking a number of initiatives in fulfilling its mandate. As a result of the changing role and image of TESPOK, its services have been aligned to position it as a major industry association and business lobby capable of providing leadership and guidance in matters more than simply ICT. Four key areas of synergy and industry alignment that have facilitated this are:

- IP address management and policy development
- Domain name stability and growth
- Industry capacity building to fill skills gaps
- Cyber security deployment and reporting

Since its inception, TESPOK's strength and credibility has continued to rest on its ability to be truly representative of the ICT industry as a whole, as it keeps Kenya connected. TESPOK's key services offered to its members are:

- Policy advocacy: ICT policy advocacy is at the core of the establishment of the organization. It formed the basis of the various industry competitors coming together to establish common positions so as to engage government jointly.
- Industry capacity building programs: Technological advancements have required continuous skills development for industry technical teams on implementation of established standards and industry-wide best practices.
- The Kenya Internet Exchange Point: Facilitating faster communications speeds at reduced prices to the end users and keeping local traffic local.
- The Industry Computer Security Response Team: Bringing together the security teams of the respective members to work together in a collaborative approach to keep the cyber space safe.

During these COVID-19 Pandemic period, TESPOK has worked closely with its members to ensure the public continue receiving ICT enabled services, with the telcos and tech service firms working around the clock to ensure their services remain online and reliable.

At the helm of TESPOK as the Chief Executive Officer is Fiona Asonga. Fiona comments, "Due to the interruptions occasioned by the COVID-19 Pandemic, there has been a big jump in the demand for home internet use and it is crucial the industry is able to provide this, so we are trying to establish what support is needed for our members to continue to make this happen. It is a two-way conversation we are trying to facilitate with the relevant government agencies. There has been also increased use of office services moved to the homes and the need of online classes during peak levels of the SARS 2 disease. This underscores the importance of reliable internet connectivity in Kenya that is also adequate and available where and when needed.

New developments like the Global Roaming Exchange at the Kenya Internet Exchange point (KIXP), an international routing hub for the nation's mobile technology, have facilitated the entrenchment of mobile into consumer and commercial life, not least in the area of banking.

"The Kenya Revenue Authority's Integrated Tax Management System is heavily dependent on the Kenya Internet Exchange Point (KIXP) for availability to the public and at the various custom points," Asonga adds.

"The digital learning program has seen learners continue to access learning materials and keep themselves busy, even after schools are closed for several months when the situation demands the lock-downs.

Meanwhile, Internet of things (IoT) developments are also advancing rapidly, another sign that Kenya is becoming one of Africa's most well-connected countries.

More so, during these troubling COVID-19 Pandemic times, the role of Fiona Asonga as the CEO and TESPOK has shifted markedly, the organization in constant dialogue with government and other agency stakeholders as it attempts to coordinate the industry's responses to numerous emerging issues at this critical moment of the country's history with nerves being stretched to the limits.


**New developments like the Global Roaming Exchange at the Kenya Internet Exchange point (KIXP), an international routing hub for the nation's mobile technology, have facilitated the entrenchment of mobile into consumer and commercial life, not least in the area of banking.**

"We are also constantly in touch with other associations from >>

>> around Africa and globally and with local and global multi-agencies to share information and experiences to ensure uninterrupted and seamless ICT connectivity, including the safety and credibility of IP addresses.

Within Africa, regulators and policymakers have expressed concerns about international mobile roaming (IMR), especially regarding prices. Considerable dialogue has taken place between regulators, policymakers and industry, which has at times been challenging due to the economic, commercial and technical complexities of international mobile roaming.

**KIXP**

Prior to Kenya's, there was no IXP on the African continent between Morocco and South Africa. In early 2000, TESPOK undertook to organize a neutral, non-profit IXP for its members.

After nearly a year of preparatory work, including the design and implementation of a capable technical operation, funding model, and legal framework, the KIXP was launched in late November 2000, located in Nairobi.

Until KIXP, all Internet traffic in Kenya was exchanged internationally, yet about 30% of upstream traffic was to a domestic destination.

An IXP is not an international gateway but a peering facility that enables ISPs to exchange local traffic.

To date there are 54 members already peering at the KIXP ranging from ISPs, government networks, education networks, Internet Backbone Gateway Operators, mobile operators and Value Add Services Providers.

> Fiona Asonga has been in the ICT industry since 2005 and during this period, she has represented Africa from 2011 to 2018 as an elected representative of the Number Resource Organization where her role involved coordinating Internet Numbering Resource issues across the five Regional Internet Registries.

**iCSIRT**

iCSIRT is the Industry Computer Security and Incident Response Team (iCSIRT) for TESPOK. TESPOK works closely with the Information Security community to detect, report and investigate incidents that pose a threat to the security of our members' information systems.

iCSIRT also investigates other forms of network abuse such as spam, phishing, host compromises, denial-of-service attacks and host vulnerabilities.

iCSIRT safeguards the current and future network security of TESPOK and of the peering members, enabling a secure environment for online activities.

Fiona Asonga has been in the ICT industry since 2005 and during this period, she has represented Africa from 2011 to 2018 as an elected representative of the Number Resource Organization where her role involved coordinating Internet Numbering Resource issues across the five Regional Internet Registries. During the same period, she also doubled as a member of the Internet Corporation of Assigned Names and Numbers (ICANN) Address Supporting Organization- Address Council where co-ordination of the development of Global Numbering Resource Policy Development takes place.

She has been a leadership trainer at the ICANN Leadership Academy from 2015 to 2017. In 2018, she was engaged by the Internet Society to develop training material for the Collaborative Governance Project that saw her offer training globally and at USTTI on Multistakeholder engagement.

Fiona Asonga is part of the team of consultants that was engaged to assist the Ethiopian Communications Authority in their ICT sector liberalization efforts, that has culminated in the opening up of this space for a consortium of firms led by Safaricom Plc.

Fiona is currently pursuing a Master of Business Administration (MBA) - Strategic Management at USIU-Africa. She holds a Bachelor's degree in international business administration (IBA) also from the USIU-A.

She holds additional post graduate certificates in Information Communications Technology from Cisco; Cyber security - Forum of Incident Response and Security Teams trainings in Kampala, Nairobi and Los Angeles; ICT Assisted Development from London, UK; Telecoms Regulatory Training from London, UK.

Fiona Asonga's role in policy and regulatory matters has had her acquire certificates in Policy Development and Advocacy from International Center for Parliamentary Studies, Training and Consulting Associates and Business Advocacy Fund. She also holds a certificate of Competence in the European Union General Data Protection Regulations (GDPR) and Leadership certificates from the Collaborative Boston Institute and ICANN.

Fiona other achievements include:

- 2017 Recipient of the Africa Avante Garde Awards for support of the African domain and the African Union Commission's efforts
- 2018 As a consultant of the Internet Society developed a training program for Collaborative Governance that has been used to improve on stakeholder interaction during multi-stakeholder engagements
- 2018 – 2020 Member of the ICANN GNSO Expedited Policy Development Process seeking to align the domain name community to the European GDPR.


**In all these, Fiona Asonga has provided transformational leadership in the areas of ICT Industry leadership, lobbying and advocacy, data management, cyber space protection, policy formulation and advocacy, undoubtedly making her one of the 2022 Business Monthly East Africa Top 25 Most Influential CEO Impacting Business.**

# #15 Nganga Njiinu

TRANSCENTURY GROUP

CEO

In an article penned by Nganga Njiinu and published in the Business Daily National Newspaper, the Group CEO of TransCentury states that the development of infrastructure for transport, power, water ( sub-Sahara Africa is home to 40% of the world's 783 million people without access to clean water) and telecoms is always considered as a catalyst for economic growth, with a socio-economic rate of return of over 20 %, quoting McKinsey Global Institute.

Nganga adds that infrastructure has a direct impact on growth through physical capital accumulation and indirectly through enhancement of productivity and improved social life style. Heavy investments in mega infrastructure, such as harvesting and supply of water, according to this article, is directly proportional with high growth rates, as these investments subsequently feed back into the economic and social growth processes, including experiencing a higher standard of living, through a healthy lifestyle that includes a positive environment for education and increased productivity at work. After all, according to Nganga Njiinu in the article under review, Kenya's Big 4 Agenda is anchored on investing in mega infrastructure projects in manufacturing (for new job creation), housing (adequate, affordable and quality), agriculture (food security) and health (achieving universal health care).

Nobody is versed in matters infrasture finance than Nganga Njiinu. From his perch as the CEO of TransCentury, a Holding Group Company specializing in this kind of investments in Africa, Nganga Njiinu is viewed as an authority and though leader in this subject.

Nganga Njiinu joined TC in 2008 as part of a new team that was tasked with corporatizing the group after a phase of rapid growth and acquisitions. He has held various roles in corporate finance, portfolio management, business development before rising to the helm of the organization as CEO in 2016.

**Nganga Njiinu holds dear the idea that local private sector investors like TC have an important role to play in plugging Africa's infrastructure deficiency; especially at a time like now when official sources of funding for such projects are on the decline or charging a premium for borrowing.**

TC is an indigenous investment Group with a focus on infrastructure. It prides itself as one of the pioneer investment companies in the region that took the challenge of pulling together local capital to grow value while addressing pertinent infrastructural deficiencies in the country and region.

Twenty-four (24) years since its inception, the Group has investments across East, Central and Southern Africa which include East African Cables, a leading manufacturer of electrical cables, Tanelec Limited, a leading manufacturer and distributor of transformers and switchgear based in Arusha, Tanzania, Avery East Africa (AEA) which provides solutions that enhance infrastructure efficiency and sustainability across the region, just to mention a few.

Since he was appointed Group CEO, Nganga Njiinu has provided clear and strategic leadership during TC's turnaround phase. He is passionate about the huge potential that exists across a continent that has been lagging behind when it comes to the development of key infrastructure in electrification, road networks, water and sanitation, distribution infrastructure to support the Agriculture sector to ensure the food availability and food security agenda.

Nganga Njiinu holds dear the idea that local private sector investors like TC have an important role to play in plugging Africa's infrastructure deficiency; especially at a time like now when official sources of funding for such projects are on the decline or charging a premium for borrowing. TC has specialized in pulling together longer-term funding that is patient enough to see projects come to fruition. This is the type of affordable funding Africa needs.

Manufacturing is another area that Njiinu is passionate about because of its potential in spurring growth and development and how it aligns with the East African countries development agenda. TC has been at the forefront in not only investing in manufacturing plants but scaling up the businesses to the iconic brands that some of TC investments are today. This is no coincidence, but deliberate and strategic leadership offered to the investee companies that has enabled the business to scale up, diversify and innovate.

TC goes beyond offering capital to providing strategic corporate leadership that includes a team with a deep understanding of the business operations and gover- >>


In the last five years, Nganga Njiinu has led the team through implementing a robust turnaround strategy that identified 4 key areas of focus: Debt reprofiling, delivering robust commercial opportunities, creative fundraising and execution of orderbook.

>> nance. TC has, therefore, built a track record characterised by resilience and the ability to turn around businesses even under challenging and volatile environments.

Among the achievements of TC that Njiinu is most proud of is the unmatched platform that TC has created with strong brands and a track record of delivering iconic infrastructure projects in the region. The ability by the business to withstand and survive turbulent times, lately the adverse effects on the economy occasioned by the effects of COVID-19 Pandemic are pointers to the opportunities that TC businesses have created including breaking barriers and investing in frontier markets such as the DRC. In going local, TC is offering local personnel the opportunity to demonstrate and develop skills in very specialised fields of engineering and value addition through manufacturing and the ability to evolve with the times and provide locally harnessed solutions.

On taking up the CEO role, Nganga Njiinu embarked on a journey of stabilising the Group's businesses and turning them around following a phase of financial challenges that in some cases threatened the subsidiaries ability to fulfil their order books; challenges that growing businesses usually have to deal with from time to time.

In the last five years, Nganga Njiinu has led the team through implementing a robust turnaround strategy that identified 4 key areas of focus: Debt reprofiling, delivering robust commercial opportunities, creative fundraising and execution of orderbook. This plan has led to reduction of debt by US$ 55m and the restructure of US$ 52m debt.

Currently, TC is focussing on the third pillar of the strategy and is in the process of preparing to launch a Rights Issue whose objective is to reduce debt and subsequently provide the underlying businesses with the opportunity to access working capital.

In addition, TC has undertaken a Group-wide organisation redesign that included strengthening of the corporate governance (CG) structure, to reflect the Group strategic direction. In 2017, Nganga Njiinu led the team in unveiling the Group's four-year strategic plan – Ahidi; which continues to provide a clear direction for the Group.

Nganga Njiinu is a CFA charter holder and an MBA in finance and investment management from the University of Dallas in Irving, Texas, US.

Before joining TransCentury, Nganga Njiinu worked for Coldwell Banker Residential Brokerage in the US where he oversaw strategic initiatives, financial planning and analysis as well as evaluation and integration of acquisitions.

Nganga Njiinu is an avid follower of motorsport and enjoys farming. Besides his passions, he believes that the current generation must leave behind a legacy of creators, teams that will build resilient businesses for posterity.

**Nganga Njiinu is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■

# #16 John Gachora

NCBA BANK GROUP PLC

MD/CEO

Banking top honcho and electrical engineer, John Gachora is the managing director and CEO of the NCBA Bank Group Plc, a banking conglomerate with heavy presence in Kenya, Uganda, Rwanda and Ivory Coast (West Africa).

John holds a Master's Degree in Electrical Engineering and Computer Science from the Massachusetts Institute of Technology (MIT) US, an MBA from The Wharton School, University of Pennsylvania, US and a Bachelor's degree in Accounting from the UoN.

From sojourns in the US and the Republic of South Africa, John returned to his motherland Kenya and joined the NIC Group in 2013, from Barclays Africa, where he had been Managing Director and Head of Corporate and Investment Banking. In this role, John was charged with the sole responsibility for Barclays Corporate and Investment Banking activities across several countries in sub-Sahara Africa. John had joined Barclays Africa in 2009.

Born in Gatamaiyu in 1968, John Gachora's story is told of a village boy who meritoriously rose through shear hard work, intelligence and focus to the top echelons of the banking industry in Africa, where he was last year (2021) elected the chairman of the board of the Bankers Association of Kenya, the umbrella body that oversees the business interest of the industry.

From his perch at NIC Bank Group, John Gachora was selected to head the NIC, CBA banks merged and would soon be the Managing Director of the new merged entity, the NCBA Bank Group Plc.

According to LinkedIn, John has under his belt several years of experience in executive management positions at various global companies in Corporate and Investment Banking, Structuring and Financial Engineering, Commercial Banking and Financial Services.

John's recognition for the Top 25 Most Influential CEO Impacting Business 2022 by the Business Monthly magazine is wrung from his ringside role in the NCBA Bank Group merger journey, which John and his team has transformed overnight to be the 'Go For It Bank'. Two years down the journey, the NCBA Bank serves nearly 50 million customers across Kenya, Tanzania, Uganda, Rwanda and Ivory Coast.


To John, this sterling achievement, is the result of bringing together a bank with a strong asset finance franchise and superior retail banking capability (NIC) with a bank with a strong corporate banking and unparalleled leadership in the digital banking space (CBA).

Breaking new ground as Kenya's first merger of equals in the banking industry, the consolidation of NIC and CBA banks was sealed with an unwavering promise to deliver a complete and seamless range of financial services to its customers, which has been underpinned by a strong relationship management and a culture of deep customer service excellence.

The NCBA Bank Group's bold ambition is to become a large Pan African banking player, by expanding its offering to provide a full range of financial products and services to corporate, institutional, SME as well as consumer banking customers.

Young and ambitious, the Kenya subsidiary begun expanding its retail network with the opening of additional branches in 2021, with even more branches in the pipeline in the immediate future, as it seeks to double its network to get "closer to its customers". These new ones include new brick-and-mortar outlets in areas such as Gikomba, Kiambu, Ngong and Naivasha. NCBA Bank targets to raise its branch count from 78 branches to 84. The new branches add to nine others in Nyeri, Karatina, Embu, Ruiru, Kakamega, Bungoma, Kericho, Nairobi and Mombasa opened earlier in 2021.

"We have embarked on a bold branch expansion strategy," says John Gachora, adding that, "We want customers to know that we are not just a bank for corporate banking and asset financing. We also offer so much more and to different market segments."

NCBA Bank posted a KES 6.5 Bn NP for the third quarter driven by higher interest income and reduced loan loss provisions. Interest income grew 9 percent to KES 34.2 Bn, while loan loss provisions fell 31 percent to KES 9.2 Bn compared to a similar period last year. "We are feeling optimistic that economic recovery is certainly underway and that it will reflect in a continued uplift of our financial performance in the near term," NCBA Bank Managing Director John Gachora stated when releasing the results.

> "We have embarked on a bold branch expansion strategy," says John Gachora, adding that, "We want customers to know that we are not just a bank for corporate banking and asset financing. We also offer so much more and to different market segments."
>
> - John Gachora, managing director and CEO of the NCBA Bank Group Plc

One of the most talked about project undertaken by the NCBA Bank Group is support and focus for the Small and Medium Enterprises (SMEs). SMEs are the real engines of growth and play a significant role in the economic development of the country. The sector contributes an estimated 80 percent of employment and is crucial in reducing poverty, stimulating entrepreneurship and promoting innovation for achieving the United Nations (UN) Sustainable Development Goals (SDGs).

Despite their critical role in national development, research indicates that 50% of new businesses fail within the first two years of operation. It is with this in mind that NCBA Bank Kenya has partnered with Strathmore Enterprise Development Centre (SEDC) under the Strathmore School of Management and Commerce (SMC), to contribute to empowering SMEs for business competitiveness.

In addition, NCBA Bank Kenya has signed the Credit Guarantee Scheme (CGS) with the Government of Kenya, which seeks to improve and stimulate the national economy by encouraging additional lending to Micro, Small and Medium Enterprises (MSMEs), increasing investment opportunities for MSMEs as well as strengthening skills and capacities of proprietors of MSMEs.

In the Corporate Social Responsibility (CSR) space, NCBA Bank Kenya has helped shape societies by creating opportunities and by helping individuals and businesses to realize their ambitions as well as by helping to build and innovate the financial infrastructure. The strength and sustainability of NCBA Bank Kenya business is earned daily by keeping its promises to customers, employees, shareholders, and communities.

Under its 3 strategic pillars: People, Planet and Profit, NCBA Bank Kenya supports a number of initiatives including youth education and enterprise; financial innovation; environment and natural resources and preventative health and wellness.

According to LinkedIn, John Gachora is driven by self-improvement, integrity, hard work and has differentiated himself by often starting with the end in mind, placed against a strong belief that he can model anything. This is proven by the successful merger that led to the formation of NCBA Bank Group.

Going by the smooth transitioning to the new bank, NCBA Bank Group, John's experience on Wall Street, coupled with international exposure in the US and South Africa, working for reputable international banks, prepared him more than well for the responsibilities that awaited him upon his return to Kenya, where he is acquitting himself very well, as he responds to the potential of the huge unbanked population, through innovative banking products on offer. Go For It, John!

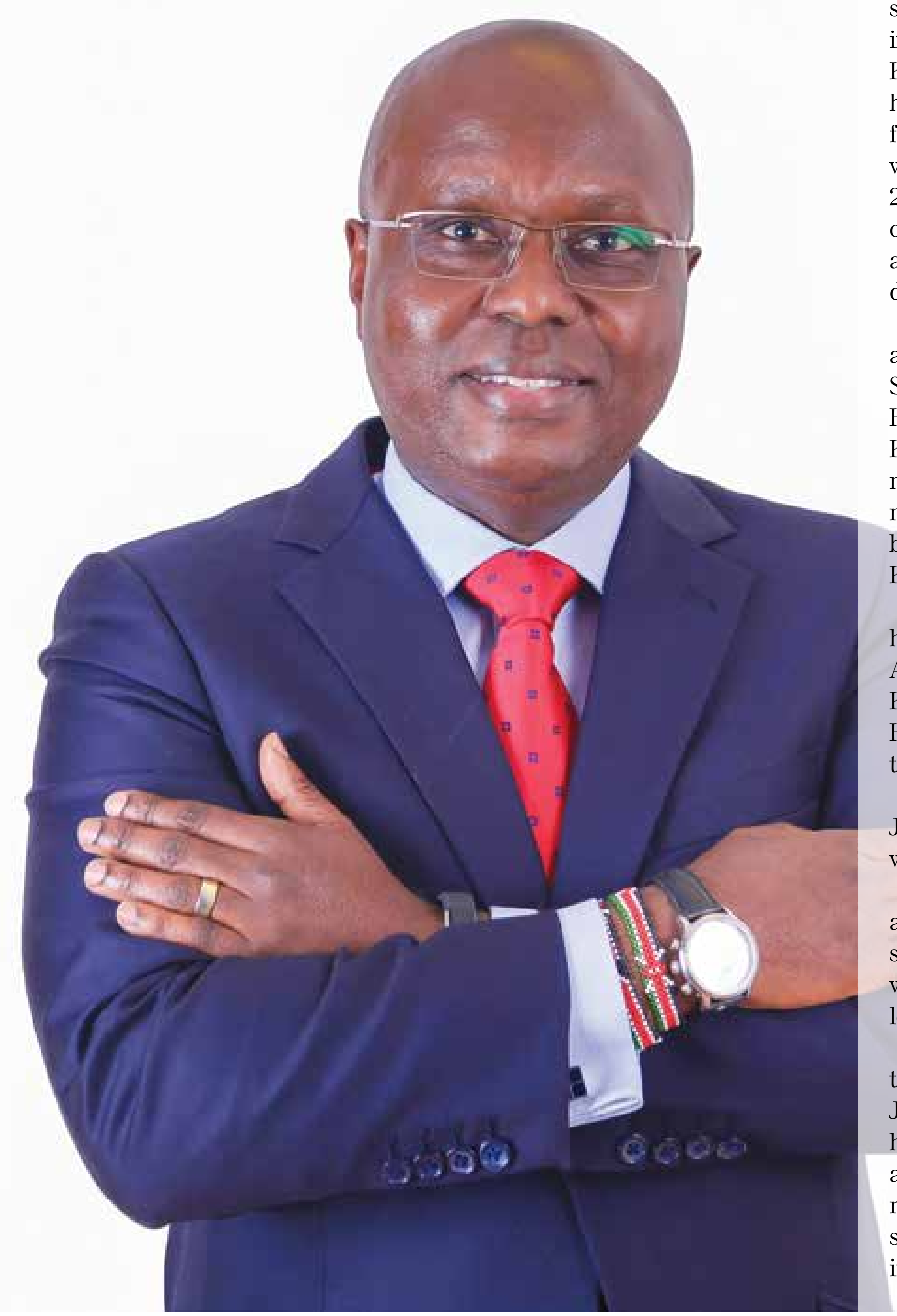
**John Gachora is recognized as 2022 Business Monthly EA Top 25 Most Influential CEO Impacting Business.**

# #17

# Jimi Kariuki

**SAROVA HOTELS & RESORTS**

**MD**



Jimi Kariuki is no stranger to the tourism and hospitality industry in Kenya. Having spent 29 years of his professional career in the industry, he feels very honoured and privileged to have the opportunity to make contributions to this very important sector for the Country's economy.

Born in 1967 to a high school teacher and a petroleum salesman in Nakuru, and the second born of two siblings, Jimi attended various schools in Kenya including St. Mary's School in Nairobi, Lenana School also in Nairobi and Kagumo High School in Kiganjo. Thereafter, he attended Huron University South Dakota for his under-graduate studies and graduated with a Bachelor of Science (BSc) degree. In 2007, he attended the UCT Graduate School of Business in Cape Town where he attained a Master of Business Administration (MBA) degree.

Jimi followed in his father's footsteps and joined the hospitality industry in Kenya, Sarova Hotels & Resorts, in 1992. Sarova Hotels was founded in Kenya in 1974 by the Kariuki and the Vohra families. The brand's name 'SAROVA' was derived from the first names of the 3 wives of the 3 founder members: SA – SWARNA VOHRA, RO – ROSE KARIUKI, VA – VARSHA VOHRA.

From the group's first hotel, a 94-bedroom hotel on Tom Mboya Street Nairobi, Hotel Ambassador, to a portfolio of 7 properties in Kenya totalling 1,100 guest bedrooms, Sarova Hotels remains a key player in the Country's tourism and hospitality sector.

It has been a really exciting journey for Jimi from where he started in the company to where he is today.

"I have learnt a lot, made many business and social contacts here in Kenya and overseas, and I have been very fortunate to interact with many great Kenyan and foreign business leaders."

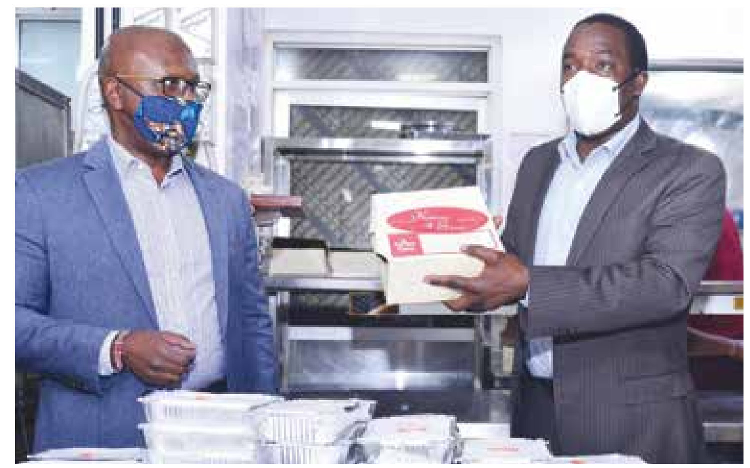
The hospitality space in Kenya has gone through amazing changes since 1992, says Jimi. It has grown in both the number of hotels, resorts and lodges that have opened up around the Country, as well as in the improvements in the standards of the product and service delivery. Today, there are a lot more international hospitality brands in Kenya, mainly in Nairobi, than there were 20 years ago. He says that this has been a very positive development for the destination as it has raised the profile of the Country, grown the capacity of quality hotel beds in Nairobi, as well as further raised the bar in terms of hotel product standards and service delivery.

Despite the unprecedented impact that the COVID-19 Pandemic has had on the tourism and hospitality industry, the Sarova team has continued to show an incredible spirit of teamwork and a real sense of comradery, Jimi says. And though the Sarova group has been able to smoothly continue operations of their properties since their restart last year following the easing of the COVID-19 restrictions by the government, he says that the industry as a whole is "far from being out of the woods". The consumption patterns and trends of travel and hospitality services by the domestic leisure and business markets, our most important markets, have greatly changed in response to the pandemic, and most of our key international source markets remain in some form of travel lockdown. The situation, therefore, remains very fluid and it continues to be impossible to predict how long the crises will last and when it will end.

Jimi says that Sarova is a brand that can give guests a tour of the country, thanks to the location of their properties. They are constantly improving on their standards and consistency in delivering on them with a focus on attention to detail and getting things right the first time.

"Customers are looking for different and positively memorable experiences when they stay in hotels or go out dining, and the COVID-19 Pandemic has made this even more important. It is clear that we have had to re-imagine the end-to-end guests experience at our hotels to both retain our existing Customers and to attract and acquire new Customers. We are also continuing to give confidence to our staff that they are in a safe work environment and to our guests that Sarova Hotels & Resorts are the safest hotels and lodges to stay in, and indeed we are. Business as usual cannot be an option."

The impact of the COVID-19 Pandemic has also not stopped Sarova from pressing on with development projects initiated before its advent, albeit at a more calculated pace. For instance, the journey >>



(L-R) Jimi-Kariuki MD/CEO Sarova Hotels and Chairman Kenya Tourism Board, Zurab-Pololikashvili UNWTO Secretary General, Najib-Balala CS Tourism and Wildlife and Priscah Mupfumira, Zimbabwe Tourism Minister during the 8th edition of the Magical Kenya Travel Expo (MKTE) held at the Kenyatta International Convention Centre in October 2018.

Jimi Kariuki (left), MD Sarova Hotels and Resorts with Dr. Evanson Kamuri, Kenyatta National Hospital CEO during the handover of meals for an Initiative launched at Sarova Panafric in Nairobi on April 23, 2020

> "Customers are looking for different and positively memorable experiences when they stay in hotels or go out dining, and the COVID-19 Pandemic has made this even more important.
>
> - Jimi Kariuki (left), MD Sarova Hotels and Resorts


Jimi Kariuki - MD Sarova Hotels and Resorts receiving an award for his organization from Mr Graham Cooke, President & Founder, World Travel Awards in 2011

>> of a major upgrade of Sarova Panafric in Nairobi that kicked-off in 2018 has already seen the opening of a new poolside space with a remodelled heated swimming pool, a new alfresco bar and dining 'The Deck @ Panafric' which is also the venue of the hotel's weekly Sunday Brunch. The refurbishment has also seen the opening of 96 brand new guest bedrooms, including 3 African inspired themed suites.

The completion of the renovations at Sarova Whitesands Beach Resort & Spa in Mombasa culminated with the opening of the re-modelled Makutano conference centre. Sarova Mara Game Camp in the Masai Mara Game Reserve has also seen the full upgrade of 36 tents in to deluxe tents and family tents. These are some of the measures Sarova are putting in place to ensure that the brand is ready for a very changed hospitality space and remain the leading homegrown hospitality brand.

Since taking over the role of the group's Managing Director in 2018, Jimi has strived to ensure that all staff members feel appreciated and that their contributions towards the success and growth of the Sarova brand, no matter the position they hold, are fully recognized.

The best part about my job is the interactions that I have with our great team. Sarova has a great team of associates at all levels who are passionate about what they do. Our people are the driving force behind our business and we continually recognise and acknowledge this."


"The best part about my job is the interactions that I have with our great team. Sarova has a great team of associates at all levels who are passionate about what they do. Our people are the driving force behind our business and we continually recognise and acknowledge this."

Jimi says that his mentors have always been his parents. They have guided him through every step of his life. His mother was a career teacher and so education was a top priority to her. Prior to entering into the hospitality business in 1974, his father was the Sales Manager in an international pharmaceuticals firm and thereafter in an international petroleum firm. Having worked very closely with his father in his 29 years in Sarova, he has learnt a lot from him especially around self-discipline, integrity and hard work. Enough of the formal side. Jimi is not all work and no play.

First, he is a family man. Married to his friend and life partner Alison, he has 3 beautiful children namely Robyn (24), Lauryn (22), Colin (20).

Jimi loves to travel and his favourite holiday destinations are Diani Beach, Shaba/Samburu, Thailand, Singapore and New York City.

He says that he dosn't have a specific dress style or a preferred clothing designer, but he always makes sure that he is presentable and smart. He will wear what is appropriate for the occasion so a suit and tie for business and formal engagements, jeans and chinos for less formal engagements and track suit bottoms when just relaxing. He only wears shorts when at the beach or in a very hot environment.

Jimi starts his weekdays early, at 4.15am to be precise. He works out 5 times a week. This involves a mix of cardio training mainly spinning and running, and also strength training and cross training. He keeps a tab on his body through his Apple Watch. He enjoys watching golf, tennis, rugby 7s, swimming, snooker.

He enjoys good food and his favourites are Swahili Pilau rice, Pasta, Thai and Chinese. He also enjoys a good single malt whisky, Rosé wine and Dominican cigars.

As Sarova Hotels & Resorts approaches 50 years of providing Refreshing African Hospitality, Jimi believes that the next stage of the brand's growth is in how best it quickly and accurately captures the change in Customer demand, how Sarova is preparing to design a corresponding Customer experience and subsequently turn the global COVID-19 crisis into opportunities. Some of these include taking advantage of global trends such as sustainable tourism or green travel as travellers plan to make more environmentally sound choices over the coming years. This is an area that Sarova Hotels continues excelling in, with several Energy Management Awards already in the bag, to attest to this.


KTB Chairman Jimi Kariuki (R) with KTB Ag. CEO Allan Njoroge (C) and Rally Driver Onkar Rai during the unveiling of Magical Kenya branded WRC rally cars at KICC, Nairobi in June 2021

Prior to entering into the hospitality business in 1974, his father was the Sales Manager in an international pharmaceuticals firm and thereafter in an international petroleum firm. Having worked very closely with his father in his 29 years in Sarova, he has learnt a lot from him especially around self-discipline, integrity and hard work.

Jimi Kariuki with sporting legend Paul Tergat at Safaricom Kasarani Stadium Nairobi during a Magical Kenya event

The transformation of Sarova Hotels & Resorts Kenya since 2018 through leading the human capital from the front, an all-inclusive business and value creation strategy and the timely renovations and modernization of the Group's offerings, sets Jimi's leadership style apart.

**For these and much more, Jimi Kariuki is recognized in the 2022 Business Monthly EA Top 25 Most Influential CEOs Impacting Business.** ■

# #18 Rebecca Mbithi

**FAMILY BANK**

**MD/CEO**

Get to know Rebecca Mbithi, Managing Director and Chief Executive Officer at Family Bank, the bank with the tagline 'With you, for life', to best capture the bank's positioning as well as express the promise to the customers in the simplest way.

Family Bank is an indigenously owned commercial bank in Kenya with the main purpose of enabling people create and sustain wealth through access to flexible, affordable financial services. It is the only bank with Humility among its core values (it is not about us; it is about our customers).

Rebecca was appointed in mid-2018 and immediately shook the banking industry with her sterling performance. For instance, hardly a year into the job, Family Bank registered an historic and mind-boggling growth in profitability of 300% in the first three quarters of 2019, reflecting a huge jump from similar period in 2018.

The bank's notable growth in the period was attributed to aggressive deposit taking and on-lending to micro, small and medium enterprises (MSMEs), who are Family Bank's main client base, that was then against the weighted risk of a rate cap environment. Customer deposits grew by a substantive 26 % to KES 60.2 billion as net loans and advances kept pace at 11 % to grow to KES 49.3 Bn.

That was then. Today, only a few years down the line, customer deposits have reached a staggering KES 69.8 Bn, according to the Integrated Report and Financial Statements for the year ended 31 December 2020.

"Our aggression in deposit taking has been targeted at institutions, county governments, NGO's, corporate and our main client base, the MSME customers, as we arrive at an optimum deposit mix," CEO Rebecca Mbithi says.

Currently, Family Bank's net interest income has risen by double digits. According to the 2020 Report, the bank's profit before tax (PBT) for the group for the full year 2020 stood at KES 1.440 Bn against KES 1.422 Bn in 2019, representing a 1.3% growth, demonstrating the bank's resilience amidst a challenging operating environment caused by the adverse economic and social effects of the COVID-19 Pandemic.

Profit after tax for the full year under review was at KES 1.2 Bn, 22.4 % earnings in growth compared to the same period in 2019. In the same year 2020, Rebecca Mbithi led Family Bank to grow the loan book to KES 56.6 Bn, a 11.8% growth from 2019. This phenomenal growth was across sectors including manufacturing, agribusiness, trade, logistics and technology.


Family Bank Ltd CEO Rebecca Mbithi (centre) receives marathon permit from Athletics Kenya Chairman Gen J.K Tuwei (Rtd) and Athletics Kenya CEO Susan Kamau during the launch of Family Group Eldoret Half Marathon The Family Group Foundation on July 10, 2019.

While some sectors were favoured by the COVID-19 Pandemic, Family Bank customers in hospitality, transport among others, have been heavily hit and as such, loan loss provision expense has been increased significantly by KES 1 Bn from KES 1.28 Bn in 2019 to KES 2.23 Bn in 2020, to shove the most hard-hit customers.

In the same year, total assets grew by 14.9% from KES 78.9 Bn in 2019 to KES 90.7 Bn as at 31 December 2020, while investments in government securities hit a record 72.6% growth from KES 9.8 Bn in 2019 to KES 17 Bn in 2020.

Investments in innovation and digitization continue to strengthen the bank's balance sheet by weeding off costs to see operating expenses increase by a paltry 7.3% from KES 5.3 Bn to KES 5.6 Bn at the end of 2020. Rebecca states that the adoption of digital channels has seen more than 70 % of pivotal transactions conducted online including requesting for loan advances, through the mobile application, PesaPap that was launched in January 2018 and other digital payment platforms including internet banking. She adds that, 'As a business, Family Bank continue to drive its strategy pegged on innovative channels and solutions that ease access to finance and capital that is critical in driving the growth of the Micro, Small and Medium-sized businesses, fuelling personal growth and that of the public sector'.

Rebecca Mbithi adds that the success of Family Bank is facilitated through the over 1,000 of human resource, 95% of whom are below 40 years of age. The CEO takes pride in hiring experienced individuals with unmatched capabilities and further trains and develops them to enable Family Bank meet the customers' needs and fulfilment.

The enhanced efficiency has seen the lender improve on its asset quality in the slashing of its net non-performing loans portfolio significantly.

> Rebecca Mbithi's key reasons behind the success of Family Bank is the institutions focus on diversification and onboarding of new engagements with strategic partners, growth of the customer base, confidence rebuilding and brand drive which has culminated into the rollout of the bank's brand campaign in 2020, dubbed 'Fuzu na Family'.

Family Bank under Rebecca Mbithi, continue to maintain healthy positioning on its capital ratios above the minimum regulatory requirement. Liquidity stood at 37.1%, significantly above the minimum requirement of 20%, with the core capital ratio closing at 14.3% against the statutory minimum of 10.5%. The total capital ratio stood at 16.9% above the requirement of 14.5% as at the end of December 2020.

Rebecca Mbithi's key reasons behind the success of Family Bank is the institutions focus on diversification and onboarding of new engagements with strategic partners, growth of the customer base, confidence rebuilding and brand drive which has culminated into the rollout of the bank's brand campaign in 2020, dubbed 'Fuzu na Family'. Fuzu na Family is the theme of the 2020 Integrated Report and Financial Statements for the year ended 31 December 2020.

Rebecca Mbithi holds an MBA degree with a concentration in strategic management from the USIU-A and an LL. B degree from the University of Nairobi (UoN). She is a Certified Public Accountant (CPA) and a member of the Institute of Certified Public Accountants of Kenya, a Certified Secretary and a Member of the Institute of Certified Secretaries, an advocate of the High Court of Kenya and a member of the Law Society of Kenya. In addition, Rebecca Mbithi is a Certified Executive Coach.

Rebecca joined Family Bank in January 2015, taking on the role of Company Secretary and Director, Legal Services. After acting on the job, Rebecca was appointed CEO of Family Bank in February 2019. She boasts of vast domain expertise and knowledge in law, project finance, corporate restructuring, equity/debt raising and governance.

Rebecca has also served in the Corporate Governance and Standards Committee of the Institute of Certified Secretaries.

**With the genial Rebecca Mbithi firmly in the saddle as CEO, you can always bank on family'! She is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■

# #19

# DR. Rakesh Rao

**CROWN PAINTS KENYA PLC**

**CEO**

Established in 1958, Crown Paints Kenya Plc is widely recognized as the undisputed market leader in East Africa's paint sector, commanding a market share of more than 65% in both the premium and economy market segments. The Nairobi Securities Exchange (NSE) listed paint manufacturer produces more than 3 million liters of paint per month, operates more than 3000 retail outlets in the region, and serves a diverse base of individual, public sector and private sector customers in Kenya, Uganda, Tanzania, and Rwanda.Although Crown Paints has been around for six decades, the last 15 years have been the most defining in the company's history. Crown Paints has essentially grown more than 10 times since 2005, when it employed just 150 full time staff versus the more than 1,000 today.

In 2005, annual turnover was Sh1.5 billion, a fraction of the record Sh9 billion achieved in 2020 against the backdrop of the covid-19 Pandemic. It is also in the last 10 years that the Crown Paints made its bold foray outside Kenya to other markets across East Africa.

### A CEO with a growth mindset

While the boom in the building and construction sector over the past 15 to 20 years has played a significant role in Crown Paints' explosive growth over this period, the strategic leadership of the Group CEO, Dr. Rakesh Rao, has been equally instrumental in catapulting the firm to success.

Speaking to Business Monthly for this recognition, Dr. Rao noted that when he joined Crown Paints as CEO in 2005, he made it his number one priority to promote a growth mindset within the firm. "I came with a growth mindset and put a lot of emphasis on sales and customer obsession," said the CEO, who describes himself as a natural salesperson. "Revenue is the lifeblood of a business; get it right and everything else eventually falls into place," Dr. Rao stresses.

However, before he could commence the demanding task of growing the firm's top line, Dr. Rao had to first transform business processes and step-change the culture. "Staff morale was low, our management systems, including the IT infrastructure, needed upgrading, and our product range was very limiting. I put my energy in correcting all these in my early days as the CEO," he explains.

The results speak for themselves. Crown Paints today holds the distinction of being the first company in East Africa to have received the triple ISO certification: Integrated Management System (IMS) Certifications – a testament to the world-class management practices Dr. Rao has been able to embed at the firm. "We've invested in technology over the years and the training of our teams. We've also invested in Research and Development to boost product innovation," he notes. The company today has more than 17 different products, from just 3 in 2005. It is also considered an employer of choice, having earned the prestigious accolade of being Company of the Year Award 2016, among other laurels.

### Dividends of innovation

Dr. Rao explains that part of the reason Crown Paints is so successful is that it constantly focuses on innovating with a view to exceeding customers' expectations. "Back in 2005 there were only 10 paint companies. Today, they are more than 70. It is a competitive market, so you have to constantly innovate and differentiate yourself by giving the customer quality products and experiences that exceed their expectation," he notes.


> "Revenue is the lifeblood of a business; get it right and everything else eventually falls into place,"
>
> - Dr. Rakesh Rao, CEO Crown Paints

As an example, Crown Paints was the first paints company to launch a Colour App which is available on any Android or Apple device. The app has significantly redefined the customer experience. You can download the Crown Paints entire range of color shade cards on your mobile phone via the app. Most of the time, when you want to buy paint, you must go to a shop, choose a color, and it is very difficult to communicate what color you are seeing versus what color the people at home are imagining. Crown Paints color app changes that.

The company also operates world-class experiential showrooms that boast of a virtual color visualizer, a dedicated color consultant and computerized tinting machines that can dispense a range of over 6,000 shades in minutes, thereby making the showrooms a one stop shop and experience to behold for all Crown Paints products.

On the product front, the company recently launched the granite finish paint. Granite countertops, slabs and tiles have become a popular way of bringing natural beauty, character, and style into people's homes. However, natural granite is quite expensive, heavy and requires a lot of care to remain appealing. "We've introduced new Crown natural granite finish paint which is 100 percent alternative to granite at a fraction of the cost," notes Dr. Rao. The paint is water and dust resistant, retains color, bridges cracks, is non-combustible and can be used on a wide variety of surfaces.

### Put people first

Dr. Rao says that a fundamental part of his leadership and management >>

>> principles is putting people first and at the core center of the business. "We take good care of our staff and are intentional about rewarding excellence and good performance," he opines. The CEO notes that he has collaborated with his HR department to create an elaborate and attractive incentive scheme where all staff get generous bonuses if performance targets are met. "Its inspiring to be at the factory and hear even casuals talking about how we are tracking against our targets and what we can do to achieve them. There is strong alignment among our staff about what we want to achieve and what we need to do to get there thanks to the incentive program we have," he explained.

The company's principle of putting people first extends beyond its staff. "We are also working to improve the lives of painters who use our products through the Team Kubwa Initiative," asserts Dr. Rao. Through the Team Kubwa initiative, Crown Paints onboards painters who buy its products on to its system and reaches out to them with training. The company has more than 150,000 painters on its data base and has trained more than 40,000 of them, helping improve their skills and granting access to opportunities to elevate their earnings and social status.

Crown Paints is also a big supporter of community projects, especially education. "Education makes all the difference as far as the future of our children and the world goes. This is something very close to my heart," says Dr. Rao. Among the dozens of CSR initiatives undertaken by the firm in schools is the recent painting of new classrooms and donation of desks, water tanks and learning equipment in Moyo Primary School Kajiado. Before the intervention, learners were attending class under trees. Records indicate that since the school was reopened with new infrastructure, there has been an increase in the number of students from 25 to 75.

> "Education makes all the difference as far as the future of our children and the world goes. This is something very close to my heart"

**I pray a lot**

When not at work, Dr. Rao keeps himself busy at the golf course. "I like the game, but I also like networking at the golf course. I meet a lot of different people, including architects and developers who tell me what they like or don't like, and I get many new ideas from these conversations." Dr. Rao has also spent the last few years completing his PhD in Global Leadership and Management from the European International University in Paris.

Despite the busy schedule and packed diary, Dr. Rao jealously guards his family time and religious time. "I pray a lot. My religious obligations are important to me and believe we must give to society what we have been blessed with. I also believe that strong families lead to strong and stable societies and dedicate a lot of time to my family. My family has been a strong pillar of strength and support," he notes.

With regards to what the future holds, Dr. Rao says that over the next decade, his ambition is to see turnover double to at least KES 20 Bn. "I may not be here in the next 10 years, but I am confident we have set a strong foundation and we have the right culture and people to double our business over this period," he concludes with a chuckle.

**Dr. Rakesh Rao is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.**

# #20

# DR Githinji Gitahi

**AMREF HEALTH AFRICA**

**GROUP CEO**

Since the Covid-19 Pandemic docked on the Kenya shores early March 2020, one man outside the government has been very vocal in guiding the participations of experts and the general discourse with the citizenry on matters to do with this Pandemic. From providing information on understanding the nature of the SARS CoV 2 virus that causes the COVID-19 to importance and safety of vaccines. Dr Githinji is also at the forefront among experts advising on the importance of taking the jabs, in addition to dispelling the myths and falsehood being peddled on the possible deleterious effects and side effects of taking the COVID-19 vaccine.

When he turned 50, Dr. Githinji Gitahi has been sharing with Kenyans wisdom rung from his 50 years on earth as well as his exposure in life through first hand experiences and personal knowledge acquired from his professional life, words of wisdom that he has since turned into a very readable and presentable coffee table accessory.

Dr. Githinji has also contributed to a number of conferences, programmes and projects geared towards providing Universal Health Coverage for the majority of Kenyans, one of his hallmark objectives.

Dr Githinji Gitahi remains one person who has clearly led from the front in sharing facts and giving timely, honest and often courageous information to help manage and contain the Covid-19 Pandemic.

Dr Githinji Gitahi is the Group Chief Executive Officer at AMREF Health Africa since June 2015, having joined them from Smile Train, where he was Vice-President. Amref Health Africa, founded in 1957, is the largest Africa-led international organization, reaching more than 11 million people each year through 150 health-focused projects across 35 countries.

A graduate of University of Nairobi with a Bachelor of Medicine, Bachelor of Surgery MBBS 1990-1996, Dr Gitahi also holds a Master of Business Administration (MBA) degree in Marketing Management from the United States International University-Africa (USIU-A). He then read Strategic Perspectives for Non-Profit Management in 2016 at Havard University.

In addition to demonstrating strong leadership traits in health, insurance and media, Dr Githinji Gitahi is currently one of the most distinguished thought leaders in the healthcare industry and policy, a space he demonstrated his acumen and vision since the advent of the Covid-19 Pandemic.

A passionate advocate for pro-poor Universal Health Coverage, Dr Githinji Gitahi also served as General Manager for Marketing and Circulation in East Africa for the Nation Media Group (NMG).

Dr Githinji Gitahi has also held progressively senior positions at GlaxoSmithKline (GSK) and includes a stint at the Avenue Group in his corporate journey.

Dr Githinji Gitahi is co-Chair of the UHC2030 Steering Committee, a global World Bank and World Health Organization (WHO) initiative for Universal Health Coverage (UHC) as well as serving on the Governing Board of the Africa Centres for Disease Control and prevention (Africa CDC).

In December 2018, Dr Gitahi was bestowed the 'Moran of the Order of the Burning Spear' (MBS) award by the President of Kenya in recognition of his outstanding contribution and commitment to the health sector in Kenya.

Amref Health Africa, founded in 1957 and currently headquartered in Nairobi Kenya, is the largest Africa-based International Non-Governmental Organisation (INGO). With a focus on increasing sustainable health access, Amref runs programmes in over 35 countries in Africa, with lessons learnt over 60 years of engagement with governments, communities and partners.

Dr. Githinji Gitahi , Amref Health Africa GlobalCEO and Co-Chair of UHC 2030 steering committee

Amref Health Africa also engages in programme development, fundraising, partnership, advocacy, monitoring and evaluation, and has offices in Europe and North America as well as subsidiaries: Amref Flying Doctors, Amref Enterprises and the Amref International University.

During the 1980s, Amref Health Africa moved into community health development, closer collaboration with the ministries of health in the region, and cooperation with international aid agencies. This set the organisation's course for the 1980s and beyond. Greater emphasis was given to strengthening health systems. The organization has grown in leaps and bounds, to impacting over 10 million people annually through its three strategic pillars on:

> **Amref Health Africa also engages in programme development, fundraising, partnership, advocacy, monitoring and evaluation, and has offices in Europe and North America as well as subsidiaries: Amref Flying Doctors, Amref Enterprises and the Amref International University.**

- Human Resources for Health-focused on developing and sustaining human resources for health to catalyze the attainment of Universal Health Coverage in Africa.
- Innovative Health Services and Solutions-focused on developing and delivering sustainable health services and solutions for improved access to and utilization of quality preventive, curative and restorative health services.
- Investments in Health-focused on contributing to increased investments in health to achieve Universal Health Coverage by 2030.

Its subsidiaries, Amref Flying Doctors (AFD) is the leading provider of fixed – wing air ambulance services in Africa. AFD has been in the aeromedical transport industry for more than 60 years – operating from Wilson Airport in Nairobi. Its fully owned fleet of aircraft ranging from short field Pilatus PC 12 to long-range jet aircraft including Citation Bravo and Citation XLS is available to evacuate patients >>

>> from remote bush airstrips as well as to repatriate patients by jet air ambulance to other continents for specialized medical care. Additionally, its fully equipped and dedicated air ambulance fleet operates several Advanced Life Support (ALS) Ground Ambulances and a 24/7 Operations and Emergency Control Centre (OECC). Amref Flying Doctors is internationally accredited by the European Aeromedical Institute (EURAMI) for its high professional standards and has twice been a recipient of the prestigious ITIJ Air Ambulance Provider of the Year award. Any surplus revenue generated by Amref Flying Doctors supports Amref Health Africa's humanitarian work and is crucial in helping the organisation to achieve its mission of lasting health change in Africa.

Since the World Health Organization (WHO) declared the COVID-19 outbreak a global pandemic, and with its vision to creating lasting health change in Africa, Amref Health Africa has been responding to the pandemic in 10 countries across East, West and Southern Africa. These include Kenya, Tanzania, Uganda, Rwanda, Ethiopia, Zambia, Malawi, South Africa, Senegal and Guinea.

As a partner to the WHO African Regional Office and Africa CDC, Amref Health Africa was enlisted in the emergency response taskforces of the Ministries of Health in Ethiopia, Guinea, Kenya, Malawi, Senegal, South Sudan, Tanzania, Uganda and Zambia. By sharing their technical expertise and leveraging its strong relationships with communities, Amref Health Africa contributed to shaping various national strategies on COVID-19.

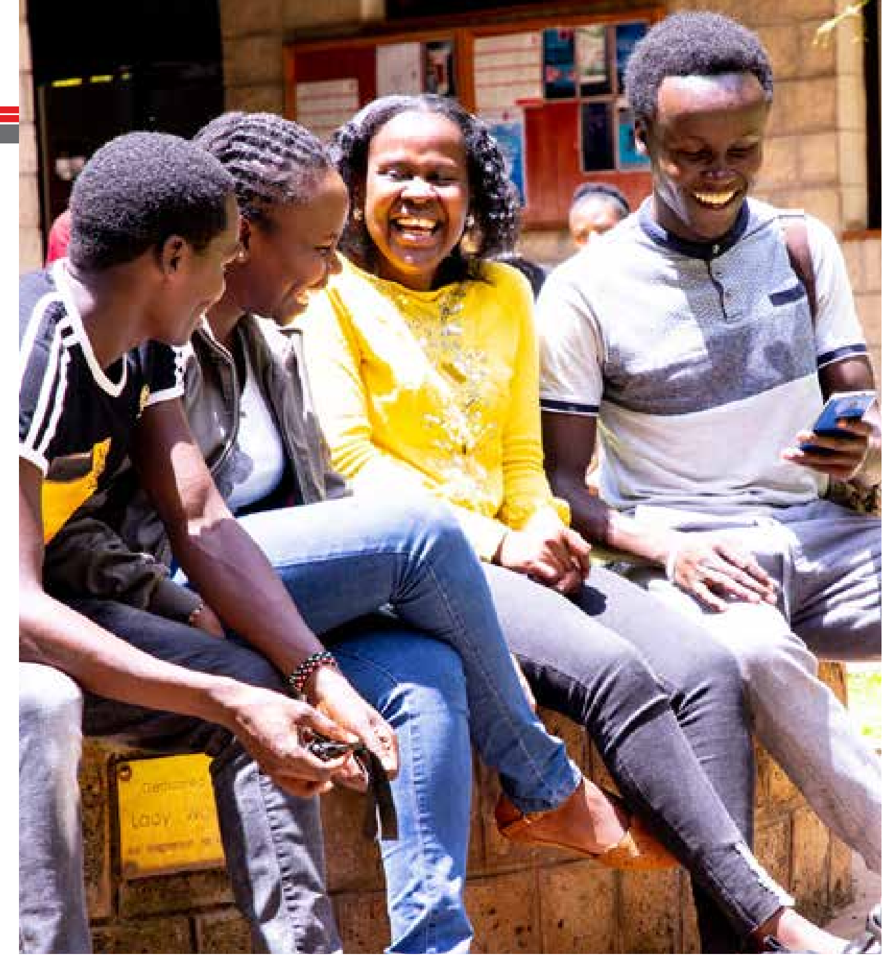
Amref Health Africa's approach to responding to the virus was multilateral, taking on the crisis at all levels. While its long-established, robust relationships at global, regional and national level positioned it to advise on country policy, the organization remained acutely aware that without community buy-in, actions taken to stop the pandemic would fail. This is why Amref Health Africa's response was grounded in community engagement and awareness-raising, delivered through a network of Community Health Workers (CHWs).

Guided by three principal objectives, Amref Health Africa's response focused on preventing transmission, preventing death, and preventing social harm. For Amref Health Africa, it was important to address both the immediate and the secondary impact of the COVID-19 Pandemic, taking into account the potential long-term effects on other structural health system concerns, as well as the wider social and psychological impacts, stifled youth opportunities, and increased rates of gender-based violence (GBV). Amref Health Africa focused on:

- Building Capacity for Health Workers
- Supporting Work Places to Ensure Continuity of Economic Activities
- Supporting Flow of Goods and Continuity of Trade between Countries
- Water, Sanitation, Hygiene-Infection Prevention and Control (WASH-IPC)
- Service Delivery including COVID-19 Testing
- Water, Sanitation, Hygiene-Infection Prevention and Control (WASH-IPC)
- Procurement and distribution of PPEs to health workers
- COVID-19 Disease Surveillance, Partnerships and Business Development for COVID Programming among other areas.

Amref Health Africa continues to grow, positively impacting the lives of many communities in Africa and strategically positioning itself as the leading health development organization in Africa.

**Dr Githinji Gitahi is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.**



## MY AMIU EXPERIENCE

I speak for the entire class of 2019 when I say that our experience at AMIU was an unforgettable one. We will remember the serene learning environment, the flexible (*and blended*) study mode and essential learning resources, including well-equipped skills lab and competency-based training and assessment methodology at AMIU.

This class of 2019 will remember the relationships we built, the people we met and the entrepreneurial and professional training we received through practical sessions, which sharpened our technical, research, managerial and leadership skills and prepared us for successful professional careers.

**Walter Owate (Kenya) | Valedictorian, 2019**

As an international student I felt at home the moment I set foot at AMIU, having been attracted by the warm and compelling learning environment at the University. The interactive and flexible learning mode has made it possible for me to progress my studies remotely during the Covid19 pandemic. I will be graduating in 2021.

I relish my time at this great institution where I was granted vast opportunities that have positively defined me: I served in the Students Council, participated in the Work Study Programme and most notably was a beneficiary of the Vice Chancellor's scholarship fund.

I have had impactful and life changing interactions that have influenced and strengthened my resolve of Inspiring Lasting Change wherever my profession leads me.

**Tertioury Nyarugwe (Zimbabwe) | Health Systems Management & Development Final Student, 2021**

## WHO WE ARE

**Amref International University (AMIU)** is a premier pan African university of health sciences fully owned by Amref Health Africa. AMIU is founded on the experience and intellect of Amref Health Africa, which is reputed with over 60 years of quality and innovative public and community health interventions in over 35 countries in Africa.

AMIU's focus is on training, research and extension in health sciences with emphasis on promotive, preventive, rehabilitative and palliative health.

The University offers Postgraduate, Undergraduate, Higher Diploma, Diploma, Certificate programmes as well as Continuing Professional Development (CPD) courses that prepare human resource for health to serve throughout the health system.

AMIU has two intakes every year, the April intake and the August intake.

amrefuniversity | @amrefuniversity | www.amref.ac.ke | +254 741 743 871 | +254 (0) 699 3000

# #21
# Corine Mbiaketcha

VISA IN EAST AFRICA

VICE PRESIDENT AND COUNTRY MANAGER

Based in Nairobi, Kenya, Corine leads the Visa team to drive core business growth in Kenya, Uganda, Tanzania, Rwanda, Mauritius and Ethiopia. These are key markets among her 13 East African countries portfolio. She is responsible for the overall strategy in the region, including building long-term relationships with clients, regulators and other key stakeholders to drive the adoption of cashless payments.

In her role, Corine is driving East Africa's move away from cash into more reliable, secure and innovative forms of digital payments as well as driving the engagement with non-traditional partners in fintech. Corine joined Visa from Oracle, where her latest tour of duty was Director of Business Development Strategic Deals for sub-Saharan Africa (SSA). Prior to this posting, Corine was Country Leader & Managing Director Kenya Hub, East Africa & West Transition for Oracle.

One of her latest breakthroughs was opening of the latest Visa CEMEA office in Addis Ababa, where Visa celebrated by hosting the first ever Visa Payment Forum in Ethiopia and were honoured by the presence of both public and private sector partners, who took the opportunity to discuss the future of payments.

One of her latest breakthroughs was opening of the latest Visa CEMEA office in Addis Ababa, where Visa celebrated by hosting the first ever Visa Payment Forum in Ethiopia and were honoured by the presence of both public and private sector partners, who took the opportunity to discuss the future of payments.

Over a 17-year period, Corine Mbiaketcha has worked in various technology transformative roles across West, Central and East Africa at Oracle and SAP, where her responsibilities spanned Technology and Application Consulting, Sales and Go To Market Strategy leading to a Cluster Leader role in 2013, a Regional Managing Director/Country Leader role for Technology in 2016 with extended duties as the Chairman of the Public Sector Board.

Prior to joining Oracle in 2000 in Ivory Coast, Corine was working for British Airways in London as a provisioning Analyst.

>>


>> Some of her achievements include being an Executive Coach Practitioner of the Academy of Executive Coaching (AoEC), a World Bank Business Edge Master Trainer (IFC) and a Certified Women Entrepreneurship Development Trainer (ILO).

Corine graduated with Bachelor of Science Degree (BSc. Hons) in European Business with Technology from the University of Brighton (UK) and a Master's Degree in Business with Technology from Pôle Universitaire Léonard de Vinci (France).

**Corine Mbiaketcha is passionate about using IT capabilities to strengthen an African economic model and transform the life of the people in Africa, while actively contributing to the development of the youth in general and women in particular.** ■

# #22

# Dr Wilfred Marube

**KENYA EXPORT PROMOTION AND BRANDING AGENCY**

**CEO**

The Kenya Export Promotion and Branding Agency (BrandKE) is a State Corporation established under the State Corporations Act Cap 446 through Legal Notice No.110 of August 9th, 2019 after the merger of the Export Promotion Council and Brand Kenya Board. The BRANDKE's mandate is to implement export promotion and nation branding initiatives and policies to promote Kenya's export of goods and services.

With a tagline of Inspiring Global Trade coupled with a vision to transform Kenya into a Top Global Brand, the three main pillars which forms the agency's mission is to Brand Kenya, Export Kenyan, Build Kenya.

**Core values of BrandKe are:**

- Collaboration
- Customer Centric
- Innovation
- Energetic
- Passionately Kenyan

The Country is implementing the Vision 2030 and the Big Four Agenda that seeks to transform Kenya into a newly industrialized economy at upper middle-income economy. Towards this, Kenya seeks to grow her exports by 25% to enable manufacturing sector grow to 15% share of gross domestic product. Kenya is implementing the Big Four agenda and thus the role of BrandKE is to promote Kenya Country Brand and spur Kenya Exports globally, contributing to the increase in exports by 25% annually as per the National Exports Development and Promotion Strategy.

Thanks to the efforts of BrandKe, Kenya has recorded a 15.5 per cent increase in total exports for the months of January to August 2021. Total exports stood at KES 490 Bn from KES 424 Bn recorded during the same period in 2020.

This is largely owed to the country's effort to decrease its dependence on volatile agricultural markets. Kenya is diversifying its exports, adding horticultural products, clothing, cement, soda ash, and fluorspar as other key export products aside from agricultural products. "The growth of exports by a 15 percent margin shows Kenya is a resilient trade partner with the world. The easing of COVID-19 Pandemic restrictions in our export destination markets has also been a blessing," says Dr. Wilfred Marube, Chief Executive Officer, Kenya Export Promotion and Branding Agency.

Some of the top export markets for Kenyan products include Uganda, Netherlands, USA, UK, Pakistan, Tanzania, United Arab Emirates, Democratic Republic of Congo, Rwanda as well as Egypt.

Key export products include horticulture, tea, apparel and clothing, coffee, mineral ores, petroleum oil products, animal and vegetable fats, machinery and parts, iron and steel products as well as pharmaceuticals.

Kenya's exports grew into the following markets in 2021 compared to July-August 2020: U.S.A (Kshs 3 billion), Ethiopia (Kshs 2.5 billion), Tanzania (Kshs 2.3 billion), Netherlands (Kshs2 billion), Japan (Kshs 1.6 billion), U.A.E. (Kshs 1.5 billion) and China (Kshs 1.4 billion).

With the just ended 6 months Expo happening in Dubai, Kenya is banking on the opportunities presented at the expo to increase its exports to the UAE and the entire GCC region. The country is among 192 countries who participated in the expo and showcased its best in tourism, trade, investments, culture, sports among other key aspects.

"This Expo was our gateway to grow our exports not only to GCC region but to the rest of the world. In order to facilitate more business people to attend the expo, we secured a position at the global village (outside the expo site) dubbed Kenya House where enterprises showcased their products and services," Dr. Marube stated, adding, "We developed a website whereby those who could not be able to ship their products, got the opportunity to exhibit their products online."

> As an Agency charged with promotion of Kenya exports in the global markets, we have had to re-look at our promotion models and take advantage of information technology to ensure that we deliver on our mandate.
>
> - Dr. Wilfred Marube, Chief Executive Officer, Kenya Export Promotion and Branding Agency.

So far, over 34 MSMEs benefitted from a program dubbed World Market Initiative, through which their products ranging from cultural artifacts, tea, honey, coffee was freely shipped to the expo for showcasing.

The Agency is also keen to embrace digital platforms in promoting Kenya exports and linking Kenyan exporters to international markets. "As an Agency charged with promotion of Kenya exports in the global markets, we have had to re-look at our promotion models and take advantage of information technology to ensure that we deliver on our mandate. Export promotion is not just about exhibiting. It is also about offering A-Z support to exporters and linking them to markets, and this is exactly what we continue doing as we turn to digital models,".

As such, the Agency has also partnered with other global ecommerce platforms like Alibaba, TradeLing.com, and Dubuy.com where Kenyan exporters can >>

Kenya Export Promotion and Branding Agency CEO Dr. Wilfred Marube (R) and KenTrade CEO Amos Wangora moments after signing the MOU at KEPROBA Offices, Anniversary Towers in February 2021.

>> register and exhibit their products.

With these partnerships, the Agency is supporting exporters to penetrate untapped markets, link new buyers to Kenyan made products while also giving ample space for research on Kenyan products, and online purchases from buyers in different countries. The exploitation of digital space is also to increase awareness and penetration of Kenyan products hence increasing the target market share much to the benefit of Kenyan exporters.

Additionally, the Agency is setting up a robust e-portal platform that will link Kenyan exporters to buyers from across the world. The fully integrated and interactive portal provide exporters, buyers and sellers an opportunity to showcase and trade their products globally. It is also a reservoir of information for various stakeholders to influence trade, investments and positive nation brand.

Dr. Wilfred Marube is a focused and highly motivated practitioner and researcher in the field of communications management. He has made tremendous contribution to the public relations industry. As the CEO of Kenya Export Promotion and Branding Agency (KEPBA) since June 2020, Dr Marube's vision is to see Kenya having grown its exports beyond 25 percent annually, as reflected in the 3-year strategic plan that the institution has put in place.

> Dr. Wilfred Marube is a focused and highly motivated practitioner and researcher in the field of communications management. He has made tremendous contribution to the public relations industry. As the CEO of Kenya Export Promotion and Branding Agency (KEPBA) since June 2020,

KEPBA being a marketing agency with a huge mandate, cannot achieve its mandate without collaborations. "We see ourselves as enablers and have had engagements in areas of mutual interest with key stakeholders and partners. We want to hunt as a pack and are, therefore, keen to partner with all trade promotion organisations such as Kenya Tourism Board, Kenya Association of Manufacturers, Kenya Private Sector Alliance, Kenya Flower Council and Avocado Society of Kenya".

Dr. Marube's key approach is summarized in what he refers to as RE-VI-DO (Relevance, Visibility and Dominance) a mantra he is inculcating as a reflection to his staff members in a bid to build authority in the export sector.

At 47- years, Dr. Marube wears many hats; leading a parastatal, leading a member organisation, in academia, a parent, a gym enthusiast, and a seasoned public servant who has worked in the public service all his professional life. He is the immediate past President of Public Relations Society of Kenya (PRSK), a member of the Global Alliance for Public Relations and Communication Management Board.

Dr Marube has also developed and reviewed communication strategies for public institutions. He is a qualified trainer and has lectured at the Strathmore University, Strathmore Business School and has trained for but to name a few, Kenya School of Monetary Studies, Kenya School of Law, Chartered Institute of Public Relations, and AFROSAI-E in Pretoria, South Africa.

He is a graduate of Moi University (Bachelor's and PhD programmes) and Egerton University (Masters) and regularly contributes articles in the media on the area of communication and public relations.

**Dr Wilfred Marube is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■

# #23

# Peter Njonjo

**TWIGA FOODS**

**FOUNDER & CEO**

Twiga runs a Business to Business (B2B) e-commerce platform, whose core is creating an efficient supply chain in the highly fragmented informal retail, which accounts for 70 percent of the industry in Kenya and in a few months, across a few more cities across Africa. Twiga achieves this by aggregating the market demand of both manufactured and fresh produce, leveraging the ubiquity of the mobile phone to interface with its customers and disintermediating middle men in the value chain. Food and Beverage accounts for circa 50% household expenditure across Africa, which is about $700Bn and about $40bn in Kenya.

Twiga is transforming the supply chain in 3 ways:

- Twiga mobile app, Soko Yetu, allows retailers to order from the comfort of their shops and not have to wake up at 4:00am to buy produce in the wholesale markets.
- Modernizing warehousing and last mile logistics, allowing Twiga to guarantee a 24-hour delivery window across the firm's customer base.
- Providing working capital financing through Twiga's embedded Buy Now and Pay Later (BNPL) proposition by the name of Soko Loan and other digital services like, pre-paid airtime.

Like any business, Twiga has had to overcome a number of challenges in the last few months. These include:

- **Talent:** Twiga has managed to mitigate this challenge by focusing on making Twiga a great place to work. The firm's internal Net Promoter Score (NPS) stands at 63, up from 39 a year ago, with a focus on clarity of expectations, performance management, cadences and compensation. Twiga also introduced the Agile methodology as a way of tackling big problems that require break through thinking.

- **Technology adoption in informal retail:** because someone has a smartphone, the inclination to use it for business is not obvious. Twiga has had to invest significant resources in optimizing user experience for low end smartphones and co-creating with its customers. The latest customer NPS score here has improved to 70, up from 44 a year ago, compared to an average of 40 for modern retail stores in Kenya. Twiga has seen a significant growth in digitally originated revenue through its mobile app, now standing at circa 75% from 25% in September of 2020.

- **Regulatory:** This is a major challenge for most businesses. The approach the firm has taken as Twiga is to position itself as solving a challenge that is much bigger than the Company and at the heart of every government's agenda in Africa. This is food security. By streamlining supply chains, from farms and manufacturers, eliminating waste, it contributes to reduction of food prices in the urban cities, where food inflation has hit hardest. This has created a platform where Twiga works with government to find win/win solutions as Twiga rolls out the infrastructure to support the firm's vision. In this, Twiga acknowledges the support from the Ministry of Finance, Ministry of Trade and Industry, Kenya Ports Authority, Kenya Revenue Authority and the Office of the President.

Twiga is using technology to build and sustain its competitive advantage in several ways, including the following:

- **Go To Market:** The company has invested a significant number of resources in optimizing how the customers experience its products and services, which includes the mobile app and services, such as the embedded BNPL and other digital products. Twiga works with the Mama Mboga's on the streets, to get feedback on features and how the app should work. Embedding design thinking into Twiga's development process has been transformational.
- Supply chain: In the absence of a postal code system, Twiga uses the customer location data to build algorithms that help them optimize the supply chain from procurement to delivery and an increasingly lower cost per unit. Today, Twiga delivers 600,000 kgs a day to 10,000 customers and with the commissioning of the firm's new state of the art 200,000 square foot Distribution Center (DC) at Tatu City, this will increase the installed capacity to 5.0M kgs per day. This new DC will also host Africa's largest banana ripening facility. This will allow Twiga to reach any kiosk within Kenya in 24 hours with everything they need and more.

- **Sourcing:** Better demand planning is helping Twiga optimize its sourcing strategies, helping streamline the supply and operations of the entire value chain. The firm can now plan what is required by the market in the next week, month, quarter.


Twiga Foods' CEO, Peter Njonjo, exchanges documents with IFC's regional director for Eastern Africa Jumoke Jagun-Dokunmu after signing an agreement to boost the firm's food safety practices.

> The firm's internal Net Promoter Score (NPS) stands at 63, up from 39 a year ago, with a focus on clarity of expectations, performance management, cadences and compensation.

- **People Management:** A big challenge in fast growing companies is the dissonance between strategy and operations. In Twiga, having real time data across the business helps us better manage the alignment between strategy and what happens in the business on a near real time basis, allow Twiga to solve problems as they arise, with full visibility across the organization.

Twiga managed to quadruple the business during the COVID Pandemic through home grown strategies.

When Peter Njonjo took over the role of CEO from his co-founder two years ago, he made a decision to pivot the business, from >>

>> having a focus on a specific value chain of fresh produce, geared to solving the challenge of market access for small holder farmers to a B2B e-commerce business, focused on demand aggregation and supply chain disintermediation. Three trends have favoured this kind of business and are bound to continue:

- Declining household incomes when adjusted for inflation: consumers are hurting from the income disruption that came with COVID-19 and commodity price increases have significantly impacted the affordability of basic goods. With this type of cost pressure, consumers have lower loyalty to brands and making more decisions based on price. This trend favours companies that are focused on the elimination of waste and passing it on to the market in the form of lower prices.
- Urbanization: people are moving to urban areas at twice the rate of population growth. These migrants are mostly poor, creating an explosion of informal settlements and small retail outlets. Solving the challenge of affordability for this type of consumer, who is becoming the driver of consumption growth across Africa, is key.
- Digitization: Telecommunication companies are moving to a data first strategy with the disruption of their voice and text revenues from apps like WhatsApp. This is creating a surge of new internet users. So, adopting your business for technology is not a nice to have, but a must have.

Twiga has been busy in the last 12 months being recognized for what the firm is and what it is pioneering and innovating. These have not gone unnoticed. For instance, Harvard Business School has done a case study of how Twiga is transforming the informal retail sector. This case is being taught in the MBA class on Scaling Companies at the prestigious study address, where the key facilitator has been Peter Njonjo, in person.

Peter Njonjo is - Co-Founder and Group CEO, Twiga Foods. Twiga currently employs 1,000 people and has 100,000 customers, delivering to about 10,000 every day.

Twiga was nominated as the 35th Most Innovative Company Globally by Fast Company in 2020, in addition to being selected as a Technology Pioneer by the World Economic Forum in 2020 and 2021. In the meantime, Twiga raised a Series C financing round of $50M and an additional $30M of secondary share buy backs in November of 2021.

Our nominee, Peter Njonjo is - Co-Founder and Group CEO, Twiga Foods. Twiga currently employs 1,000 people and has 100,000 customers, delivering to about 10,000 every day. Prior to taking up his current role, Peter spent 21 years with The Coca-Cola Company with his last role being President of the West and Central Africa Business Unit, made up of 33 countries, based in Lagos, Nigeria. Previously, Njonjo also led the Coca-Cola business in East Africa, overseeing six countries including Kenya.

Njonjo was President of the American Chamber of Commerce in Kenya, a director of the American Business Council in Nigeria and has been voted among the top 100 young leaders in Africa by Forbes Afrique and "Top 40 under 40" by The Business Daily in Kenya. He currently serves on the Global Board of Junior Achievement and on the Executive Committee of the YPO Chapter in Nairobi.

A native of Kenya, Peter Njonjo holds a Master of Business Administration (MBA) in Strategic Management, a Bachelor of Science (B.Sc.) degree in International Business Administration from United States International University-Africa, in Kenya. Peter has attended an Executive Leadership Program from Harvard Business School and is a Certified Public Accountant (CPA).

**Peter Njonjo is nominated 2022 Business Monthly EA Top 25 Most Influential CEO Impacting Business, for a second year in a row.** ■

# #24 DR. Paula Kahumbu

**WILDLIFEDIRECT**

**CEO**

According to one of her posts in LinkedIn, Dr Paula Kahumbu has been dying to tell the world about this amazing new partnership between her organization, WildlifeDirect and Disney and Nat Geo to produce National Geographic Kids Africa, a 26-part series that will be filmed in Africa for and with Africa's kids. 'This is no ordinary series - for the first time Africans are at the heart of the programming about our own nature. It will be our voices, our people holding the cameras, our stories, and our audiences watching the amazing content' states Dr Paula Kahumbu. She adds that, 'The series is part of a much larger program to protect and restore nature which includes a massive outreach program to ensure that children everywhere can watch the series, take actions and Make a difference. We are creating a generation of Wildlife Warriors. We are so grateful that this incredible program is generously funded by USAID' she adds.

Dr Paula Kahumbu is the CEO of Kenyan Conservation NGO WildlifeDirect since 2007 and is leading the hard-hitting Hands Off Our Elephants Campaign with Kenya's First Lady Margaret Kenyatta. Hands Off Our Elephants is a campaign to restore Kenyan leadership in elephant conservation through behaviour change at all levels of society, from rural communities, to business leaders and political decision makers.

She is a Kenyan conservationist with a PhD from Princeton University where she studied Ecology and Evolutionary Biology and conducted her field research on elephants in Kenya.

In addition to running WildlifeDirect, Dr Paula Kahumbu lectures undergraduate community conservation at Princeton during their annual field course in Kenya.

She formerly worked for the Kenya Wildlife Service (KWS) and ran the CITES office and headed the Kenyan delegation.

Prior to her stint at the KWS, in 2005, Dr Paula Kahumbu joined Bamburi Cement, then known for rehabilitating limestone quarries in Mombasa Kenya for the Lafarge Group. The effort involved recreating tropical forest ecosystems, managing land estates, conducting research and re-utilizing rehabilitated landscapes for recreation, tourism, timber production, biofuel production and education.

She is a board member of Lewa and the Soysambu Conservancies, and the Jane Goodall Institute Kenya.

Dr Paula Kahumbu is an accomplished writer and has co-authored a global best-selling children's book on a true story about a hippopotamus and a tortoise


called Owen and Mzee: the true story of a remarkable friendship, it's sequel Owen and Mzee: the language of Friendships, and Looking for Miza, a story about an orphaned mountain gorilla in Democratic Republic of Congo (DRC) in the same series.

Dr Paula Kahumbu was the Executive Director of the Kenya Land Conservation Trust between 2010 – 2011.

Prior to studying at Princeton University for her PhD degree in the field of Ecology and Evolutionary Biology between 1994 – 2002, Dr Paula Kahumbu held a Master of Science degree in Forestry and Range Science from Florida University, Gainesville, the US (1989-1991).

After completing her secondary education at Loreto Convent Msongari School in Kenya, Paula Kahumbu was awarded a national scholarship for undergraduate studies in the field

of ecology and biology at the University of Bristol in the United Kingdom (UK).

To those who know her closely, Dr Paula Kahumbu is very passionate about conservation and works very hard to strengthen the linkages between local communities and wildlife conservation,

Dr Paula Kahumbu's efforts to protect elephants against environmental changes and poaching have gained the support of conservationists in Kenya and around the world. She is recognized as a Kenyan conservation ambassador by Brand Kenya and in 2015

highly experienced in various fields of conservation, with her passion being defending rights for elephants, globally. As a National Geographic Explorer, Dr Paula Kahumbu has devoted her career to protecting elephants from environmental changes and poachers.

It is not hard to know where all these began. In an article published in the National Geographic Explorer on June 14, 2021, Dr Paula Kahumbu grew up near Nairobi, the capital City of Kenya. The article reads, 'it did not take long for Dr Paula Kahumbu to fall in love with wildlife. The renowned conservationist spent her high school years interacting with animals in her neighbourhood and going on expeditions'.

While conducting Ph.D. research in Kenya's coastal forests, a chance encounter offered Kahumbu a focal point for her career: As her team prepared to measure the area's biodiversity, a group of elephants quietly surrounded them. Instead of confronting the team, the elephants simply laid down to sleep. Kahumbu was immediately struck by the grace of the elephants and their comfort around her.

As a result, Kahumbu decided to focus her Ph.D. research on elephants. A few years later, she is a champion for elephant rights worldwide.

Dr Paula Kahumbu's efforts to protect elephants against environmental changes and poaching have gained the support of conservationists in Kenya and around the world. She is recognized as a Kenyan conservation ambassador by Brand Kenya and in 2015, she was granted the award of Order of the Grand Warrior (OGW) by the Kenyan President for outstanding service in her field of conservation and the honour she continues to earn for her country.

In June 2021, Kahumbu was awarded the Rolex National Geographic Explorer of The Year for her commitment to preserving wildlife and habitats in Kenya and beyond.

**Born on 25 June 1966 in Nairobi, Dr Paula Kahumbu is a nominee and finalist for the 2022 Business Monthly EA Top 25 Most Influential CEO Impacting Business.** ■

# #25

# DR Fardosa Ahmed

**PREMIER HOSPITAL-MOMBASA**

**FOUNDER & CEO**

Premier Hospital is a private, for-profit, tertiary care health facility, with bed-capacity of 82, as of June 2021. Opened on 24 November 2017, Premier Hospital is a specialized hospital employing over 200 people and is located in the upscale area of Nyali in Likoni, Mombasa.

In addition to the normal departments and services available in any level 5 hospital in Kenya, Premier Hospital offers high quality emergency, outpatient and inpatient care.

For those who have used or visited the facility, Premier Hospital is home of 3 Cs: Compassion, Care and Competence. The most notable are the paediatric outpatient centre, a surgical suite, a cardiac suite, an orthopaedics suite, a gynecology suite, an oncology suite, a dialysis centre, an outpatient chemotherapy suite and an endoscopy suite.

The Neonatal Unit is truly extraordinary. The well trained and re-trained nurses take care of the fragile and unwell new-borns born at Premier Hospital or referred from other hospitals due to its extremely high standards of both equipment and nursing care. While providing highly specialised neonatal nursing care, Premier Hospital work together with the families to make sure the family have the support needed during the critical period. In a nutshell, Premier Hospital is here for you when you most need them.

Premier Hospital has partnered with doctors and specialists, including nurses to ensure that the maternity team includes consultant obstetricians, paediatricians, midwives, obstetric nurses and adequate healthcare assistants who all endeavour to work together to create a positive experience for women who choose to deliver within the facility. Or those who chose quality maternity care by choosing Premier Hospital. The maternity packages are reasonable and represent value for care given and includes normal deliver with midwife only, normal delivery with Gynaecologist or elective caesarean section.


The Radiology Unit boasts of state-of-the-art equipment to offer first class diagnostic services from CT scan, Ultra sound and X-Ray, with up-to-date technology and with a record of excellent service delivery. And to cap it all, the unit is open 24/7 ready to serve you, unlike the practice at many hospitals, where these services are available only at some particular hours and days. And there are no loaded emergency service charges, as is the norm in most upmarket private hospitals.

These units replicate the same service standards available in the other units including Orthopaedic or Oncology services.

**Premier Hospital in Mombasa is the dream of one youthful Dr Fardosa Ahmed. Born in 1985, Dr Fardosa is a Kenyan physician, entrepreneur, and health administrator, who serves as the chief executive officer of this private health facility that she co-founded and co-owns.**

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Ahmed was born in Mombasa, 1985 before the family moved to Nairobi, where the soon to be doctor and hospital owner would attend Makini Primary School. She then transferred to Loreto Convent Valley Road School, also in Nairobi, >>

>> where she concluded her High School.

Dr Fardosa was then admitted to the University of Nairobi (UoN) where she studied human medicine, graduating with a Bachelor of Medicine and Bachelor of Surgery degree. Later, she obtained a Postgraduate Diploma in Healthcare Management.

After her one-year internship, she returned to her home-city of Mombasa, where by virtue of family tradition, she owned a piece of land in the suburb of Nyali. Using her own funds and money sourced from like-minded people, Dr Ahmed erected an eight-story commercial building on the land. Initially the intent was to build an office complex. Plans changed later and Premier Hospital, Mombasa was born, after the office block was professionally converted into an ultra-modern hospital.

Within the space of only one year since opening, Business Daily Africa, a Kenyan, English language, daily newspaper, named Dr Fardosa Ahmed, among the "Top 40 Under 40 Women in Kenya in 2018" in September of 2018. The rest, as they say, is history.

> Using her own funds and money sourced from like-minded people, Dr Ahmed erected an eight-story commercial building on the land. Initially the intent was to build an office complex. Plans changed later and Premier Hospital, Mombasa was born, after the office block was professionally converted into an ultra-modern hospital.

In equipping herself with knowledge to successfully run her hospital, Dr Fardosa Ahmed attended a Healthcare Management training at the University of Surrey, between 2010 and 2011 and the USIU-Africa for a Master of Business Administration (MBA) in Health/ Health Care Administration/ Management between 2019 and 2021.

Dr Fardosa Ahmed also possesses Certifications from the Strathmore Business School (SBS) in Hospital Management for Health Professionals (2019). She has attended the Corporate Governance Training Course for Directors offered by the Centre for Corporate Governance in 2019.

**At only 37, Dr Fardosa Ahmed is the youngest member of the 2022 BUSINESS MONTHLY TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■

# Alex Gitari

**KENYA AIRPORTS AUTHORITY (KAA)**

**MD**

The Board of Kenya Airports Authority (KAA) announced that Alex Gitari had been appointed as the authority Managing Director and Chief Executive Officer effective July 8, 2021.

Alex Gitari emerged as the best candidate after a rigorous interview process which was conducted as per the KAA Act and Public Service Commission guidelines.

Before his elevation to the position of Acting Managing Director of KAA, Alex Gitari was KAA's General Manager for Finance.

Alex Gitari took over the helm of the KAA as recovery of the aviation sector began to take momentum. Since he took over, Alex Gitari has continued to drive growth by embracing new innovations, creativity that is delivering key infrastructure projects and further ensure that JKIA remains positioned as the preferred hub in Africa.

The airline industry is an important contributor towards economic development. It not only supports thousands of highly skilled jobs, but also facilitates international trade and tourism. The International Air Transport Association (IATA), the global trade association for the airline industry, estimates that aviation accounts for 4.6 per cent of Kenya's GDP and supports 410,000 jobs. The industry, however, requires sustained investments in infrastructure and other support services to thrive, bringing the role of the Kenya Airports Authority (KAA) into sharp focus.

KAA provides facilitative infrastructure for aviation services between Kenya and the outside world and manages the country's international and domestic airports, including many of the local airstrips spread across the country. The government agency has been the driving force behind the modernization of the country's international airports, helping cement Kenya's place as East Africa's aviation hub.

Jomo Kenyatta International Airport (JKIA) is unquestionably the crown jewel of Kenya's aviation industry, serving as an important hub for passengers connecting to Europe, the U.S., and the Middle East as well as the region's leading cargo hub. KAA has over the past decade invested billions in overhauling operations at the airport, improving safety standards and bringing world-class customer service at the facility.

KAA's most recent initiative at JKIA involves a 12-month renovation of the facility, which started in January 2021. The Sh936 million renovation program aims to refurbish the departure halls at the two terminals (Terminal 1B and 1C), improve check-in activity and enhance passenger lounge experience for customers using the airport.

"Once completed, the newly renovated light-filled departure terminals will deliver modern concessions and amenities that will give travelers a friendly and memorable experience. It will also ease passenger flow and increase efficiency due to the centralization of security screening procedures and the reallocation of available floor spaces to international departure gates," said KAA in a statement.

This refurbishment builds on previous initiatives aimed at improving the international profile of JKIA, including getting clearance for direct flights between Kenya and the U.S. – an achievement that took close to a decade of sustained efforts to attain.

Alex Gitari, MD Kenya Airports Authority, posing for a photo with the ABEA 2019 Company of The Year winners, Swissport Kenya at the ABEA 2019 gala dinner held on November 15, 2019.

JKIA met all international safety standards in 2017, gaining the Category 1 status needed to provide direct flights to the United States. As part of the project, a modern terminal separating arriving and departing passengers was constructed. This has not only improved security, but also improved the capacity of JKIA. Today, the airport can handle up to 7.5 million passengers annually, up threefold from 2.5 million before the expansion.

The transformative initiatives at JKIA have not gone unnoticed. The airport has bagged several prestigious international accolades through the years, underlining the culture of excellence that KAA is promoting in Kenya's aviation sector. In 2018, JKIA was recognized by Airport Council International (ACI) as the Best Improved Airport in the African Continent in customer service. The Council also awarded JKIA the 2020 Best Airport by >>


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>> Size and Region in the 5 -15 million passengers per year in Africa.

KAA has also embarked on ambitious renovations for Mombasa International Airport (MIA) and Kisumu International Airport. The renovation of the Mombasa facility, which is the second busiest in Kenya after JKIA, started in November 2018 at a cost of Sh7 billion and was funded by KAA and the French Development Agency. The works include the rehabilitation of the Airside Pavements and the Airfield Ground Lighting System at the facility. The rehabilitation of the airside pavements last took place in 1994. The new works is expected to add at least 20 years to the lifespan of the pavement

Of note, Mombasa International Airport won the 2020 Best Airport by Size and Region under 2 million passengers per year in Africa in ACI's Airport Service Quality (ASQ) Survey, highlighting the excellence that KAA has been able to bring to MIA following the renovation.

Kisumu has also not been left behind. KAA last year announced the planned upgrade of Kisumu International Airport to improve customer experience and reposition the facility as a regional aviation hub. The Sh1.2 billion upgrade will see the passenger tower building expanded to handle one million passengers per year up from the current 500,000. The upgrade is expected to enhance the profile of the airport which serves the entire western region to attract direct international flights.

KAA's investments in Kenya's airports comes at a time when international travel is picking up following the disruption by the Covid-19 Pandemic. Kenya is therefore well positioned to benefit from pent up demand for travel and tourism, given the country ranks among the leading tourism destinations in Africa.

The expansion, which is set to be completed by April 2022 ahead of the Afri-Cities Conference in the lakeside city, is expected to attract many international airlines. Ethiopian Airlines and Qatar Airways have already expressed interest in flying direct to Kisumu International Airport.

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Alex Gitari holds a Masters of Business Administration (MBA) in Finance from the University of Nairobi, an Advanced Management Program from Harvard Business School, and a Bachelors Degree of Commerce (B. Com) in Accounting from the University of Nairobi (UoN).

Prior to joining KAA, Alex Gitari enjoyed a 14-year stint in international development finance (IDF), with specific experience covering a broad range of aspects including business development and marketing, project appraisal, strategy formulation and execution, policy formulation, risk management, resource mobilization and financial management.

In development banking, Alex Gitari interfaced with various policy makers in the Eastern and Southern Africa region, building an extensive network of contacts within the international financial circles, as part of his resource mobilization responsibilities. His employer all this time was the PTA Bank, where he served as the director of finance, after an earlier stint with Price Waterhouse Coopers in management consulting.

**Alex Gitari is 2022 BUSINESS MONTHLY EAST AFRICA TOP 25 MOST INFLUENTIAL CEO IMPACTING BUSINESS.** ■



**WIKUS KRUGER**
Researcher in Renewable Energy, University of Cape Town

# Myths and truths around South Africa's recent renewable energy auction

**South Africa's renewable energy procurement programme has the potential to help restore energy security and eventually reduce power prices.**

South Africa's department of mineral resources and energy recently announced its choice of companies to build and operate a new "batch" of renewable energy projects. This is part of a programme in which the government invites private companies to compete for contracts to produce electricity and sell it to the national utility, Eskom.

In this most recent auction of contracts, known as "bid window 5", 25 projects – 12 solar and 13 wind – totalling close to 2,600 MW of capacity got the go-ahead. These projects are expected to come online in the next two to three years. The contracts last for 20 years.

The power companies' bids are scored mainly (90%) on the price at which they will sell electricity. The rest of the scoring (10%) is based on socio-economic development criteria.

Bid window 5 marks the end of a long gap in procurement of renewable energy. South Africa started the procurement programme in 2011, and over the next four years awarded 102 renewable energy projects totalling more than 6,300 MW. The programme was stopped in 2015 when Eskom's leadership at the time refused to sign any more of these power purchase agreements.

The bid window 5 results announcement signals a renewed commitment. Prices of awarded projects are extremely competitive – as low as 34.4c/kWh (about US$0.02) for onshore wind and 37.4c/kWh for solar PV. The average price for projects in the previous bid window was R1.03/kWh (about US$0.07) in April 2021 terms. The prices are now competitive with Eskom's average cost of buying coal in the past financial year: 42c/kWh. And, of course, Eskom has the additional cost of running coal plants.

Thus, it is now theoretically cheaper for Eskom to buy renewable energy from independent power producers than to run its more expensive coal power stations.

The problem is that the power system is severely constrained, and needs much more capacity before this is a realistic option. One also needs more flexible resources on the grid to ensure reliability, and this adds to the costs.

But I've been involved in research that shows renewable energy procurement programmes like this can secure projects that are built cost competitively –if well designed and implemented. This is so even in difficult investment contexts in the global south.

My view is that South Africa's renewable energy procurement programme has the potential to help restore energy security and eventually reduce power prices. This is despite some concerns that have been raised about the latest bid results. I will explain here why these issues aren't reasons for concern.

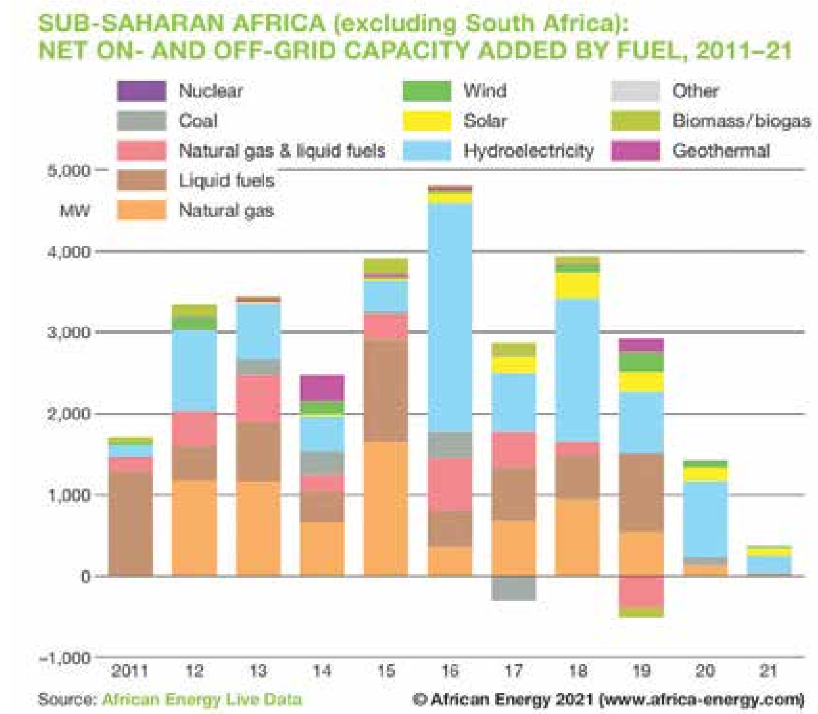
## The concerns

Three main concerns have emerged in response to the bid window 5:

- The prices are too low to be realistic,
- A few bidders will dominate the market and
- Tariffs for renewables can't be compared with baseload tariffs.

First, let's consider the claim that "these prices are way too low. The projects will never be built at these costs."

While the announced prices are indeed around half of those of previous rounds, they aren't unrealistic. Global renewable energy auctions have regularly delivered prices like these or even lower in the past two or three years. Examples can be found in Kazakhstan, Saudi Arabia, Portugal, Chile, Abu Dhabi, the US, Brazil and Uzbekistan. That's of course without the additional requirements embedded in South Africa's procurement programme – which push up capital and operating costs – but the point remains that these prices are feasible.




> South Africa also has one of the most onerous and expensive bidding programmes in the world. This is to guard against unrealistic bids being made.

South Africa also has one of the most onerous and expensive bidding programmes in the world. This is to guard against unrealistic bids being made. The country's rate of successful bids that translate into projects is more than 95% – one of the best in the world.

In short, there's no reason to believe that new projects will not reach commercial operation because of prices.

Second, there's the concern that "we are seeing projects awarded to fewer and fewer bidders. Soon the market will be dominated by only a handful of international companies."

While it's true that a small number of winning bidders were awarded the lion's share of projects in this latest auction, it's not true that this has resulted in market domination. The fact is that competition has been fiercer in each consecutive bidding round, and no company has been able to dominate the market from one round to the next.

A degree of market concentration is inevitable in a competitive bidding process such as South Africa's. This is because the larger, more experienced bidders are able to use economies of scale, financial innovation, stronger negotiation positions with suppliers and contractors and vertical integration to reduce costs. In turn, they can offer more competitive tariffs. But a number of medium sized companies have also been successful.

And lead bidders represent only one part of the project value chain. Over the years, an extensive ecosystem of service providers and suppliers has grown around these projects. In addition, lead bidders aren't the only shareholders in these companies. South African shareholders, including black economic empowerment partners and community trusts, own 49.4%, on average, in these projects.

A third claim is: "you can't compare the tariffs of these intermittent renewables with that of 'baseload', like coal or nuclear".

Let's address a few issues here. Renewable supply is variable – not intermittent. Power system operators have become good at forecasting when the sun won't shine or the wind won't blow. That means that the flexible supply to complement renewable energy can be predicted.

Anyway, "baseload" is an outdated concept. It comes from highly centralised power systems where the cheapest electricity was produced by massive coal or nuclear plants that couldn't be switched on or off quickly.

Cheap renewables are challenging this paradigm. Future power systems will be dominated by these variable resources backed up by storage and flexible resources such as gas or hydro-power.

South Africa's 2019 integrated resource plan is premised on supplying reliable power. Its least cost scenarios all pick wind, solar PV plus a flexible resource to meet future power demand securely.

## Going forward

There are other concerns around the country's renewable energy independent power producers procurement programme auctions. Maximising and broadening local benefits are important for the wider acceptance of this programme, which cumulatively has resulted in R250 billion (about US$16 billion) investment. But concerns should be based on facts.

The latest auction has resulted in great prices for consumers and the majority of these projects will be built. Although a small number of international companies are prominent, competition is still fierce. There's a place for local partners and smart medium sized companies.

As these renewable energy auctions are rolled out, coupled with complementary flexible resources, the country can consign power cuts to history. ■

News Feature

# Nigeria's digital currency: what the eNaira is for and why it's not perfect

Before central bank digital currencies, the only way consumers could use money that is a direct liability of a central bank was with physical cash.


Before central bank digital currencies, the only way consumers could use money that is a direct liability of a central bank was with physical cash.

Nigeria recently became the first African country to introduce a digital currency. It joins the Bahamas and the Eastern Caribbean Central Bank in being among the first jurisdictions in the world to roll out national digital currencies. The Conversation Africa's Wale Fatade asks Iwa Salami what a digital currency is and whether Nigeria can achieve its aims of introducing the currency.

What is a digital currency and how does it work?

A digital currency is a means of payment or money that exists in a purely electronic form. Central bank digital currencies are issued and regulated by the nation's monetary authority, or central bank, and backed by the government. They are different from existing electronic central bank money, which is provided by central banks but can only be used by banks and selected financial institutions. When financial institutions pay each other, they pay in reserves from accounts held with a central bank.

Before central bank digital currencies, the only way consumers could use money that is a direct liability of a central bank was with physical cash.

> Cryptocurrencies, such as Bitcoin, are not currencies in most countries since they are not a generally accepted form of payment. Although they are still widely referred to as cryptocurrencies, they are best described as digital assets, or crypto-assets.

**2009**

The first decentralized cryptocurrency, bitcoin, was created by presumably pseudonymous developer Satoshi Nakamoto. It used SHA-256, a cryptographic hash function, in its proof-of-work scheme.

Existing digital retail payment from customer deposits accounts in banks are based on money that is the liability of the institution providing the account, not a central bank. A central bank digital currency is a direct liability on the central bank and is available to all households and businesses giving them access to electronic central bank money.

It can be transferred or exchanged using technologies such as blockchain. Blockchain is a system of storing records of transactions across a network of computers.

Nigeria's digital currency will be the digital form of the Naira and will be used just like cash.

A central bank digital currency is not a cryptocurrency. Cryptocurrencies, such as Bitcoin, are not currencies in most countries since they are not a generally accepted form of payment. Although they are still widely referred to as cryptocurrencies, they are best described as digital assets, or crypto-assets.

The Bahamas, Saint Lucia, Grenada, Antigua and Barbuda are among the seven countries that have launched central bank digital currencies.

Why has Nigeria launched a digital currency?

The Central Bank has given several reasons for launching the eNaira. It is to:

- promote and facilitate financial inclusion
- enable direct welfare disbursements to citizens
- facilitate diaspora remittances
- reduce the cost of processing cash
- improve the availability and usability of Central Bank money
- increase revenue and tax collection
- support a resilient payment system
- improve the efficiency of cross-border payments.

The introduction of the eNaira will enable peer-to-peer payments, cutting out 'middle men' or the use of intermediaries, such as financial institutions.

What are the risks and how can they be mitigated?

One is its potential to disrupt existing banking systems. This could occur if citizens decide to hold digital currency instead of keeping their physical Naira in a bank account. This would mean that banks would not have money to grant loans and other financial products. It could result in banks raising their interest rates as an incentive for customers to keep deposits within the banks. But then interest charged on loans would also go up to cover interest on savings.

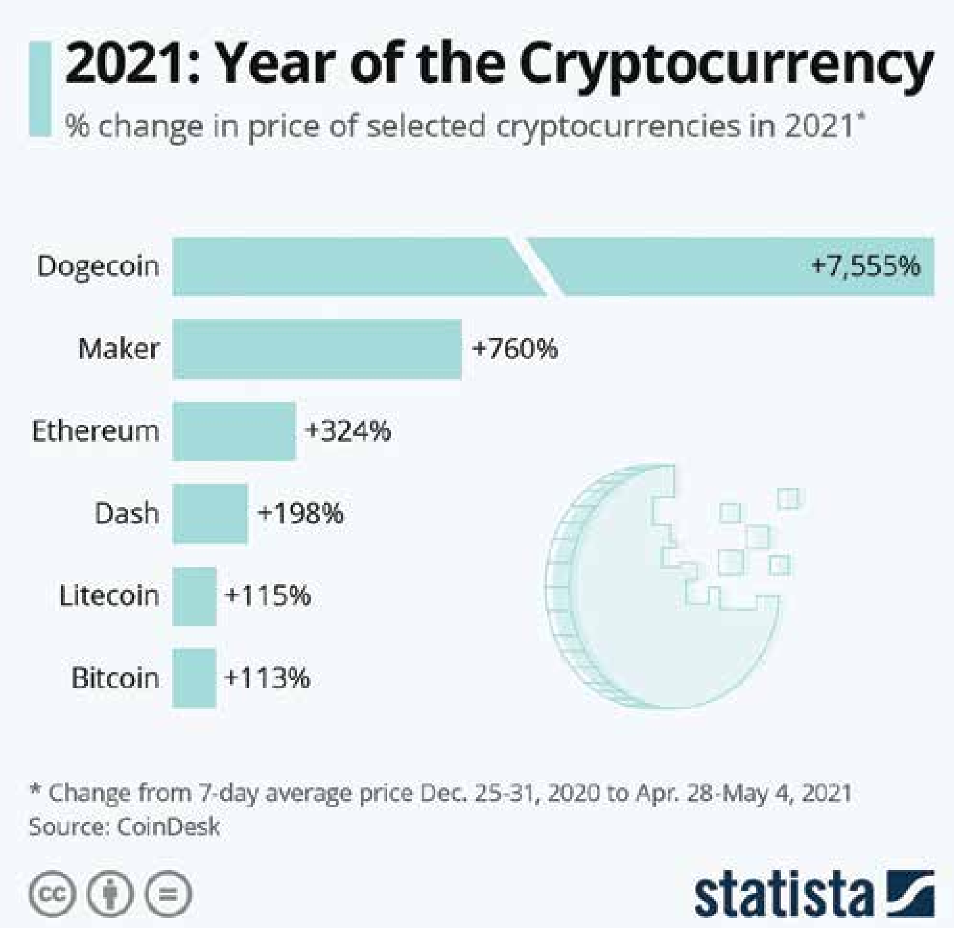
However, since the eNaira is non-interest bearing and the Central Bank can place transaction and balance limits on certain eNaira wallets, this risk is minimised.

The second risk is operational. For example, if IT systems were to fail or if there were technological glitches, or cyber-attacks. These can compromise user privacy. The Central Bank will need robust technology and IT security systems.

Closely linked is reputational risk to the Central Bank if the operational risks materialise. They are likely to have a huge impact on its credibility and reputation both domestically and globally.

When the Central Bank takes on this new function– issuing the eNaira and maintaining a central ledger of all transactions–it might find it harder to perform its key function of ensuring a safe and sound financial system since its focus could be diverted towards managing the eNaira system in addition to carrying out its other functions in the domestic economy.

A possible way to lighten this burden is through creating synthetic central bank digital currencies. This idea was put forward in 2019 in an International Monetary Fund paper. In such a system, the central bank does not directly manage the system, but outsources tasks to private institutions. Financial institutions issue the digital currency, which >>




> As Nigeria has the largest population on the continent, spearheading this process could signal the start of a regional monetary integration.

is fully backed by central bank >> money.

Closely linked is the risk of the system being used to launder money and finance terrorism. Financial institutions would need strong systems for combating these threats, supported by national legal infrastructure.

Another risk is around data protection and privacy. The Central Bank claims that the:

eNaira system is built with deep considerations around privacy and data protection and in compliance with the National Data Protection Regulations.

However, as the system is designed in line with the guidelines to prevent the illicit flow and use of funds which require identifying transacting parties and the details of their transactions, proper systems need to be in place to ensure that the privacy rights of users of the eNaira system are not violated.

There's also a need to educate people about the eNaira. Although the central bank says there are 'campaigns to deepen the understanding of eNaira amongst the population' it is unclear what this entails.

Citizens need to know the difference between the digital representation of cash deposits in bank accounts and the eNaira in digital wallets.

Is Nigeria ready for it? If not, how can the gaps be addressed?

Nigeria could certainly pull this off, provided the technology infrastructure and the technological know-how are in place. It is stated that the eNaira shall be administered by the central bank through the Digital Currency Management System to mint and issue eNaira but it appears this system has been built by Bitt, a global financial technology company. It provides digital currency and stable coin solutions to central banks, financial institutions and ecosystem participants worldwide. As such, the maintenance of the eNaira system would very much depend on the technological strength of this company and the extent to which they are retained to provide a maintenance framework for the system.

Another issue is the electricity crisis and lack of widespread access to the internet across the country. These should be immediate priorities for the Central Bank, and the government, to resolve for the eNaira system to be successful. It is good to see that there's a plan for the system to be usable while offline.

Another challenge that the poor may have in accessing the eNaira system is the difficulty of attaining digital identity. The eNaira design plans to use the existing Bank Verification Number and National Identity Number regime. Getting the documents needed for these is expensive and cumbersome.

As Nigeria has the largest population on the continent, spearheading this process could signal the start of a regional monetary integration.

If central bank digital currency arrangements could work together across the continent it could solve the challenge of the inconvertibility of African currencies. This could help intraregional trade, which has been challenging to achieve in Africa.

With the African Continental Free Trade agreement now operational, the successful launch of the eNaira might be a step towards regional monetary integration in Africa and potentially a regional central bank digital currency. ■

# How religion helped African migrants during a risky Atlantic crossing

Religiousness is an important adaptive coping mechanism during the migration process. There's a need for more holistic clinical interventions that include the spiritual aspects of migrants' mental health.

**NICOLAS PARENT**
PhD Candidate, McGill University

In April 2018, a catamaran captained by two Brazilian smugglers left São Vicente, Cape Verde, setting its course across the Atlantic Ocean, towards the coast of Brazil. Twenty-five West African men were on board. They were all leaving their home countries, going on this risky journey to take their chances for a better life on a new continent.

Before their departure, the group was briefed that the journey would last for 21 days. They were told to pack enough food, water and supplies to survive. But 18 days into the journey, their boat's engine developed a fault and they were stuck at sea. By day 27, food stores were exhausted on board, and thirsty passengers were desperately drinking their own urine for hydration. To survive, they found a way to catch fish to eat.

Soon there were new threats. The boat's hull split and the mast broke. After the migrants had done their best to repair the boat, their fate was out of their hands. Their chances of survival and reaching land would be dictated by the ocean currents. Or perhaps not.

Despite these odds, the migrants survived. After 30 days at sea, they were spotted by a fishing boat which rescued them. When they were later interviewed in São Luis, Brazil, they gave a lot of credit to divine intervention. They all made religious references, suggesting that a higher being fought alongside them.

Their story made a strong impression, prompting Dr Luisa Feline Freier (Universidad del Pacífico) and I to team up and dig deeper with journalist Walker Dawson.

Over the years, much of my research interest has focused on the cultural dimension of forced displacement. Over the last decade or so, there's been increasing interest in the mental health aspects of migration. Yet the place of religion in this dimension remains under-explored.

## Religious coping strategies

For our research, we interviewed three of the 25 migrants: Omar from Sierra Leone, Abeo from Nigeria, and Moussa from Guinea (names altered to preserve confidentiality). All Muslims, these migrants consistently described Allah as benevolent and protective, and particularly so when recounting key crisis points of their journey. In line with other research showing Muslims' extensive use of positive religious coping, our findings suggest religion can be a way to deal with stress, anxiety and fear, especially during extreme, high-risk migration journeys.

We analysed our interview transcripts using the typology of religious coping strategies provided within the RCOPE framework, a well-established clinical framework used to study and categorise forms of religious and spiritual coping.

According to its authors, there are several ways in which religiousness is a valuable resource when coping with difficult situations. It can be used to:

- Ascribe meaning to an otherwise incomprehensible phenomenon
- Provide a sense of control during turbulent events
- Offer comfort when a person is experiencing pain
- Build intimacy with one's faith and with others
- Initiate a life transformation following a difficult period.

Migration scholars broadly agree that whether seeking a better life or escaping violence and persecution, people on the move–and particularly those from the globalouth–have faced increasingly restrictive immigration policies since the end of the Cold War.

With the exception of the last point, all these articulations of religious coping were present in our data. The "meaning-making" function of religious coping showed up the most. Migrants often referred to their journey's hardship as an act of God or as part of God's grand plan.

## Risky journeys, religion and mental health

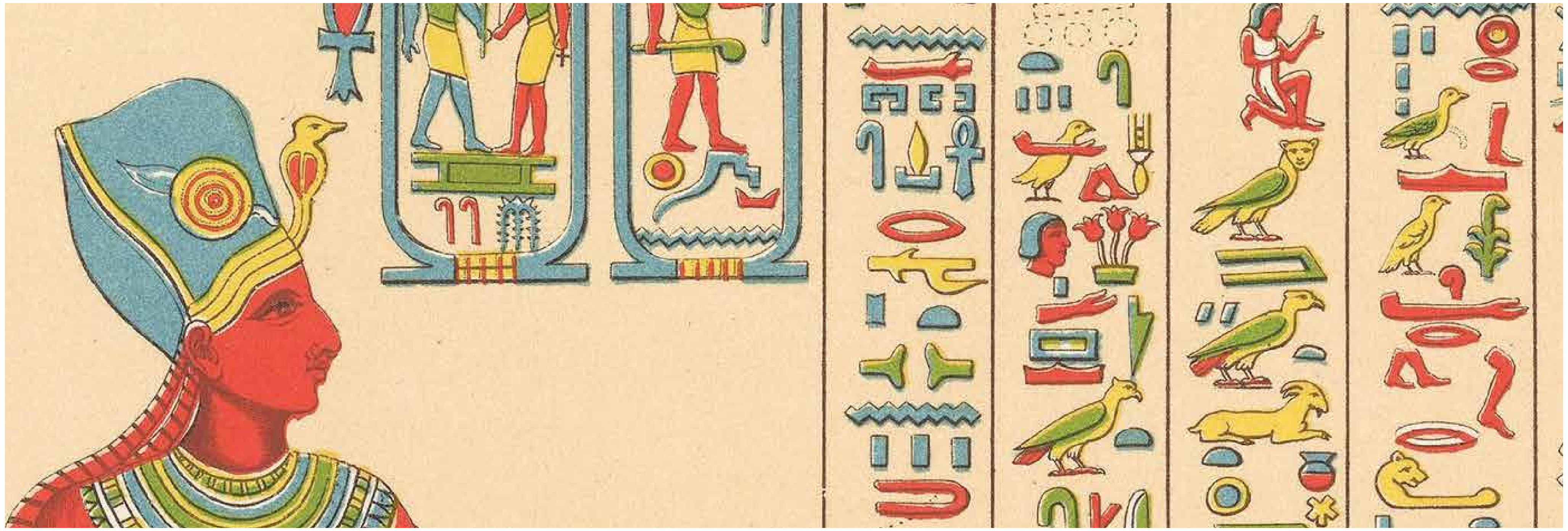
Migration scholars broadly agree that whether seeking a better life or escaping violence and persecution, people on the move–and particularly those from the global south–have faced increasingly restrictive immigration policies since the end of the Cold War. Walls and fences have been erected, detention centres built, and sophisticated surveillance technology deployed at the borderlands. To adapt to these changes, old migration routes have been replaced by longer and riskier ones.

While our study case was certainly not the first recorded instance of irregular African migration to Latin America using the Transatlantic Corridor, we are likely to see an uptick in such crossings in the coming years. This is largely due to the increased securitisation and criminalisation of migrants in northern destinations. This has led to the emergence and diversification of south-south and intercontinental migration routes.

The elevated risks in these new and increasingly popular migration routes lead to feelings of stress, anxiety and trauma. This is extensively demonstrated in a recent review and meta-analysis of empirical studies on the relationship between migration and mental health. This makes migrants' coping mechanisms an increasingly important area of research.

As our research has shown, religiousness is an important adaptive coping mechanism during the migration process.

There's a need for more holistic clinical interventions that include the spiritual aspects of migrants' mental health. ■



# How I reconstructed an unwritten ancient African language

Unlike with excavated finds in palaeoanthropology, human language does not leave fossils behind unless in writing.

H. EKKEHARD WOLFF
Emeritus Professor of African Linguistics, University of Leipzig

Africa is humankind's home continent. Homo sapiens, with the anatomical and cognitive capacity to have human language as we know it today, originated in Africa between 300,000 and 200,000 years ago.

Then, as an abundant fossil and archaeological record makes clear, some of our human ancestors left Africa. They spread to neighbouring continents, taking their languages with them. Others remained behind; their descendants speak what we call "African languages", pointing to these communities' long histories on the home continent.

There were also those who migrated out of Africa and whose descendants later returned. These include the ancestors of the so-called Ethiosemitic languages in Eritrea and Ethiopia, some 3,000 years ago. The most recent and dramatic returns came with Arabo-Islamic invasions beginning in 614 CE, European colonialism after 1492 CE, and the post-colonial work migrations of the 20th and 21st centuries.

One result of all this movement is the geographic spread and continuous development of human languages – most of them unwritten. It is difficult to study and reconstruct them: unlike with excavated finds in palaeoanthropology, human language does not leave fossils behind unless in writing. Very few living or extinct languages left behind written texts. Those that did include the Ancient Egyptian hieroglyphics dating back about 5,000 years, and languages ancestral to modern Semitic which left written records that also cover several millennia, the oldest from Akkadian in modern day Iraq in cuneiform script.

For more than 50 years, I have devoted considerable research efforts to the study of the so-called Chadic languages. These are spoken west, south and east of Lake Chad (hence their name) in Central Africa. The widely known and best researched Chadic language is Hausa, spoken as one of Africa's major languages across large parts of West and Central Africa by some 80 million people or more. Unfortunately, knowledge about Hausa's approximately 200 language relatives in Nigeria, Cameroon, and Chad is coming in only very slowly.

What researchers most want to know is how these languages have developed as a family from a common ancient proto-language; they also want to unpack how languages relate to other and better-known language families – Ancient Egyptian, Berber (Amazigh), Cushitic, Semitic, and possibly Omotic – with whom they are assumed to form a common language phylum, Afroasiatic.

The results of my research will be presented in two books. The first volume focuses on the origin of vowels in these languages. The second and final volume will focus on sound changes affecting consonants in these languages. It is set to be published in 2023.

I used well established linguistic techniques to reconstruct one of the ancestral languages likely spoken a few thousand years ago in the region around Lake Chad in Central Africa and that was ancestral to about 80 present-day languages in the area. Until now, these languages were practically unwritten.

## Proto-languages

Professional linguists use a number of established tools to unearth language histories even in the absence of written texts. Two of these are internal reconstruction and the comparative method. These were developed some 150 years ago by the Neogrammarian School in Leipzig, whose scholars successfully reconstructed the Indo-European language family relationships that link modern and ancient European languages like English and Ancient Greek to modern and ancient Asian languages like Urdu and Ancient Sanskrit.

My own research targets the linguistic history of the Afroasiatic language phylum. A phylum, in linguistics, is a group of languages related to each other less closely than those that make up a family. Together, the Afroasiatic phylum consists of approximately 400 languages. Most are spoken in the northern half of Africa from Morocco and Mauritania in the west to Egypt and Tanzania in the east, and in adjacent parts of Asia. They rank among the oldest living languages in terms of traceable records. Experts have estimated that Proto-Afroasiatic emerged in Africa between 12,000 and 16,000 years ago.

> Professional linguists use a number of established tools to unearth language histories even in the absence of written texts. Two of these are internal reconstruction and the comparative method.

My research focused on the almost 200 Chadic languages spoken west, south and east of Lake Chad in Nigeria, Cameroon and Chad. They form the largest family within the Afroasiatic phylum. There are four branches; the Central Chadic or "Biu-Mandara" consists of about 80 languages. The aim was to reconstruct the sound system and vocabulary of Proto-Central Chadic.

My main source was an online database containing 250-word meanings like "compound", "cow", "to eat", "millet", etc. with data from up to 66 living Central Chadic language varieties provided by linguist Richard Gravina, who undertook a pioneering effort to reconstruct Proto-Central Chadic in his 2014 PhD dissertation, though using a different methodological approach. Altogether I ended up analysing about 5,500 words from between four and 50 modern languages.

I meticulously analysed each word to delineate its historical development from Proto-Central Chadic to its present-day forms in modern languages, covering a time-depth of potentially thousands of years.

## A profound view

No language develops in a vacuum. Almost all the words I researched changed sounds over time. This would partly have been because of the language's own rules and regularities in inter-generational language transfer. But sound changes are also influenced by locally occurring new speech habits adopted by following generations of speakers and forming new dialects, or by borrowing words and expressions from neighbouring languages.

Nonetheless, languages also retain features of linguistic heritage, like from the ultimate proto-language; in this case, Proto-Afroasiatic.

Proto-Central-Chadic only knew one true vowel, "a". It used "y" and "w" to serve, at the same time, as vowels "i" and "u" when in syllable-nucleus position (the centre of the syllable). Take the modern Mandara word, ira for "head". In Proto-Central-Chadic, it was *ghwna. I was able to deduce this by understanding vowel substitutions and word sound changes.

Consonants changed, too. The word for "sheep" was *tama in Proto-Central-Chadic; the m became w, and suffixes changed over time too, leading to the modern Mandara word for "sheep", kyawe.

## New light

I hope this work will be a step towards unearthing some of the area's currently unwritten history. By comparing sounds and words of modern languages, it is possible to detect population movements and migrations in the past, since people adopt sounds and words from other languages with whom they have been in contact over a certain period of time. Reconstructed vocabulary also sheds light on cultural items and people's habitats, including the spread of ideas and the importance of certain concepts. ■

# A grass native to Africa could transform the continent's dairy yields. Here's how

Brachiaria's forage quality was recognised by scientists in the 1950s. It has a high biomass yield potential and is adaptable to low-fertility soil.

SITA GHIMIRE

Principal Scientist - Plant Pathology, Biosciences eastern and central Africa-International Livestock Research Institute Hub

The cows kept by small-scale farmers in Africa are notoriously unproductive. The average dairy cow, for example, produces about 540 litres of milk per lactation. By contrast, dairy cows in North America that belong to commercial or intensive farmers can produce up to 10,479 litres of milk per lactation.

One of the main differences between the two animals lies in the quality of their feeds and forage. Simply put, the more nutritious cows' diets are, the more and better-quality milk they produce. And small-scale farms–of which there are about 33 million in Africa, contributing up to 70% of the continent's food supply – usually cannot afford more nutritious feed.

Brachiaria – the genus name of Urochloa – consists of about 100 documented species of grass of which seven species used as fodder plants are of African origin. This grass may hold the key to improving milk yields from cows kept by small-scale farmers. Why is this an important goal?

First, it will help to meet rising demand for animal-sourced foods – like cow milk – as the continent becomes more urbanised and its population grows. Second, it will provide an economic boon to individual farmers and communities more broadly. Finally, there's potential for Brachiaria itself to become a money maker. Local seed traders will benefit if the grass seed is commercialised.

Brachiaria has already proven its worth in some parts of the world. It has been instrumental to the beef industry's success in the tropical Americas. Brazil alone now has some 99 million hectares of land dedicated to Brachiaria grass.

The seed varieties currently used in African agriculture are all imported, most from South America and South East Asia. Long distance transportation and tariffs make these seeds expensive. It would be ideal to develop a quality, climate resilient Brachiaria seed production system on the continent. But where?

We believe the answer lies in Cameroon. Farmers there have long planted Brachiaria seeds, but nobody had ever tested their quality. Our research filled this gap. Though the overall seed quality was poor, we've found that improved cultivation practices can address this issue. Now we're hard at work to turn Cameroon into Africa's Brachiaria seed hub.

### A quality grass

Brachiaria's forage quality was recognised by scientists in the 1950s. It has a high biomass yield potential and is adaptable to low-fertility soil. South American farmers, especially in Brazil, started using Brachiaria on a large-scale in the early 1970s and it is recognised as being key to the region's booming beef industry. In Africa, however, interest in the grass grew more slowly. It was not until the early 2000s, when the continent began to feel the effects of population growth and urbanisation that higher demand for animal-sourced foods piqued renewed interest in ways to improve agricultural yields.

As a plant scientist based at the International Livestock Research Institute, I have researched Brachiaria grass since 2013. Through various partnerships, colleagues and I have worked on a climate-smart Brachiaria programme to test the varieties already developed in Australia and South America in various African contexts. They performed well independently, but the next step was to integrate them into the mixed crop-livestock systems typical of the continent.

Farmers responded enthusiastically to the grass: it significantly increased milk production by up to 40% and caused substantial body weight gain in livestock, by as much as 50% in heifers. Its popularity grew as major journals and media outlets publicised its benefits. However, the seeds that made all this research possible were still unavailable on the continent. We had to import them, an arduous and costly process because of regulations and distance. So we knew that, going forward, we had to look at local seed production.

Brachiaria has already proven its worth in some parts of the world. It has been instrumental to the beef industry's success in the tropical Americas.

It was also crucial to find the best country for the task at hand. While our work in Kenya and Rwanda was promising, it wasn't as successful as we would have hoped, possibly due to these countries' proximity to the equator; the fact that night and day are of equal length affected various stages of seed development in species that favour longer days.

### Why Cameroon?

Cameroon is often called "Africa in miniature". It represents the continent's major climatic zones, creating a perfect place for seed research.

During a visit to Cameroon, I noted that farmers had been growing Brachiaria grass for over 50 years and simultaneously producing the seed for domestic uses.

They also sell surplus seed to neighbours, and seed traders from the Central African Republic and Nigeria. However, the quality of seeds produced in Cameroon was not established until our study.

There are ten regions in Cameroon; Brachiaria grass is commonly grown in five. Our team collected seeds from these five regions to determine their quality: trueness to variety, germination percentage, purity, vigour and appearance. The quality was generally too low to meet international standards, but with improved cultivation practices this hurdle can be overcome.

### Production hub

We are currently engaged in activities that would make Cameroon Africa's Brachiaria seed production hub. Achieving this would significantly increase seed availability to farmers, reduce the cost of the seeds and facilitate the scaling of Brachiaria grass production across the continent.

To this end, my research team at International Livestock Research Institute (ILRI) and researchers from the Institute for Agricultural Research and Development in Cameroon have been working to document the quality of Brachiaria seeds produced in the country's different regions of Cameroon. We're also fine-tuning agronomic practices to improve seed quality, as well as training local farmers on improved agricultural practices for the production of quality Brachiaria seeds.

We hope that this partnership between the two institutes will develop Cameroon into the continent's Brachiaria seed production hub in the next three to five years. This will have numerous economic benefits and make quality seeds available in the African continent at a much lower price. ■

# Herbal skin treatments in Uganda get an important scientific boost

It is important that herbal medicine be checked for its safety, its potential to treat particular ailments, and to ascertain its chemical components.

JANE NAMUKOBE
Lecturer, Makerere University

Herbal medicine is used all over the world, and Uganda is no exception. Figures suggest that up to 79% of the East African nation's population favours herbal medicine for a variety of ailments rather than pursuing other treatment options.

Covid-19 has escalated the use of herbal medicine. In June 2021 the government approved the use of an herbal remedy, Covidex, as a treatment for Covid-19. The remedy had not undergone clinical trials and the World Health Organisation warned against its use. Communities are also using other herbal remedies to treat and manage Covid-19.

At first glance, this should not be an issue. Herbal medicine has proven to be very effective in treating several ailments like malaria, tuberculosis, cough and skin diseases. But using it is not without risks. There is a myth among the local population and some herbalists that medicinal plants do not produce toxic effects: they think that, since medicinal plants are natural, there are no negative effects and you can take any amount you want. However, a lot of research has shown that some medicinal plants can be toxic.

The problem is that herbal remedies don't always undergo proper scientific tests for quality, efficacy and safety. Sometimes people might underdose, meaning that even if the remedy is safe, it doesn't help them. On the other hand, some may take too much of a remedy and this can be toxic.

It is important that herbal medicine – just like the medication usually found on pharmacy shelves–be checked for its safety, its potential to treat particular ailments, and to ascertain its chemical components. This is also very useful in drug discovery. Uganda could add herbal treatments to the global market, knowing they are safe and effective; this would be good news for Uganda's scientists, its economy, and ordinary people all over the world who could benefit from new remedies.

That's why the team I'm part of, the organic research group at Makerere University's Department of Chemistry led by Professor Robert Byamukama, focuses on testing the safety, quality and efficacy of herbal remedies. To do so, we work closely with herbalists and communities. For instance, we have trained people in Mpigi, Kamuli, Kayunga and Buikwe districts to formulate herbal cosmetics (sunscreens and skin creams) they can use safely and sell.

### A thorough process

Our latest research examined how medicinal plants commonly used in Uganda might be used to treat various skin infections.

The first step was to consult with herbalists and communities to learn what plants, or parts of plants, are used for these sorts of ailments. They identified Spermacoce princeae, Psorospermum febrifugum, Plectranthus caespitosus, and Erlangea tomentosa.

We then collected the plants, either early in the morning or late in the evening. That's because the plants' chemical components are in their most natural state during these times. During the day when the sunshine is at its peak, some active chemicals can either evaporate or can be exchanged for inactive ones.

The plant parts were then taken to the research facility and dried under shade to prevent the loss of any chemical components that can escape into the atmosphere in sunshine. Shade drying also prevents active components from degrading into an inactive state.

Next, dried plant material was ground into fine powder and extracted using water and organic solvents to obtain the active components. The resultant liquid was filtered to remove any solid material, then dried so it can be thoroughly tested for efficacy and toxicity, and its chemical components analysed. By identifying the chemical components, we were able to ascertain which chemicals were responsible for a plant's effectiveness as a treatment.

> The problem is that herbal remedies don't always undergo proper scientific tests for quality, efficacy and safety. Sometimes people might underdose, meaning that even if the remedy is safe, it doesn't help them.

### Positive findings

Some of the plants we tested proved to be very safe and effective as skin antibacterials and sunscreens. Using these findings, we have formulated herbal cosmetics – soap, jelly and cream. We have shared this formulation with the communities we consulted, so they can make their own products and use them knowing they are scientifically sound. We plan to share it more widely.

We'll also be doing further tests on the formulated products – a step, we hope, towards bringing it in line with international standards so that these African plants can step onto the world stage. ■

# Gene commonly found in South Asian people affects Covid severity – new study

In 2020, the first genetic studies showed that there were indeed genetic differences that resulted in higher risk of severe Covid.

ANA VALDES
Professor of Molecular and Genetic Epidemiology, University of Nottingham

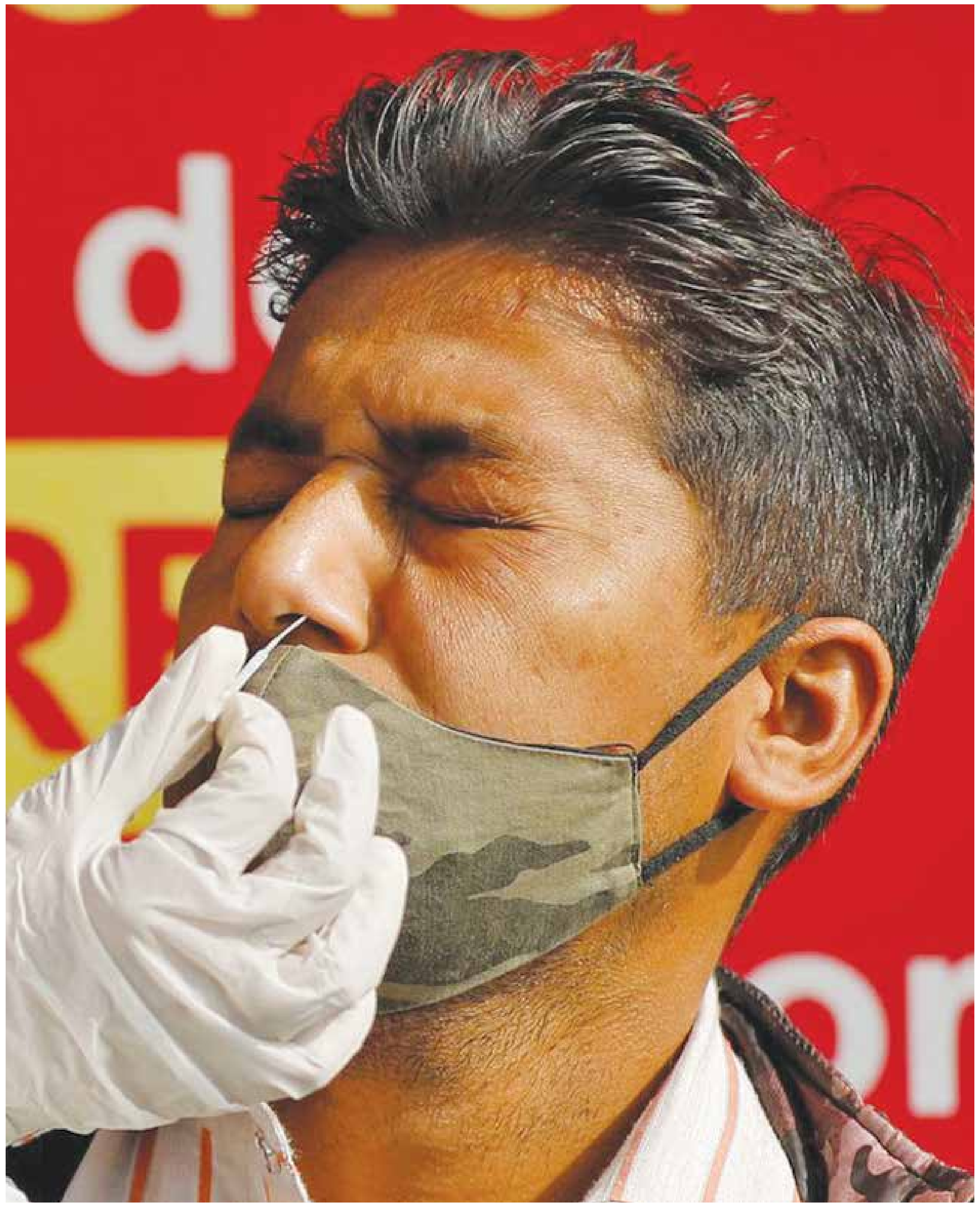
Most people with Covid don't end up in hospital, but some groups get a very severe form of the disease. As early as the first wave, it was clear that minority ethnic groups in the UK were more likely to die of Covid compared with white people.

Part of this higher risk is down to socio-economic factors. For example, minority ethnic people in the UK are more likely to live in crowded areas compared with white people, and more likely to live in multi-generational households, so older people are more exposed to viruses carried by younger members of the family. They are also at higher risk because they are more likely to work in healthcare and care homes, which increases their risk of exposure to the virus. But that is not the whole story.

A large study published in The Lancet in May 2021, found the risks of being hospitalised, needing intensive care, or dying because of Covid in England were greater for Asian, Black and mixed ethnicity groups compared with white people during the first pandemic wave in the UK (spring 2020).

In the second wave, the risk among Black and mixed ethnic groups decreased – but the opposite was found for south Asians. For them, the risk of ending up in hospital or dying of Covid was higher in the second wave compared with white people and other minority ethnic groups.

What might explain this difference? Could it be that the genes carried by certain minority ethnic groups put them at higher risk of severe Covid?



### Two questions

In 2020, the first genetic studies showed that there were indeed genetic differences that resulted in higher risk of severe Covid. After studying the genes in thousands of Covid patients, researchers came up with two suspects: genes called LZTFL1 and SLC6A20.

So, the questions that needed answering were: which one of these two genes increases the risk of severe Covid? And how does it do it? A new study, published in Nature Genetics, has found the answer to those two questions.

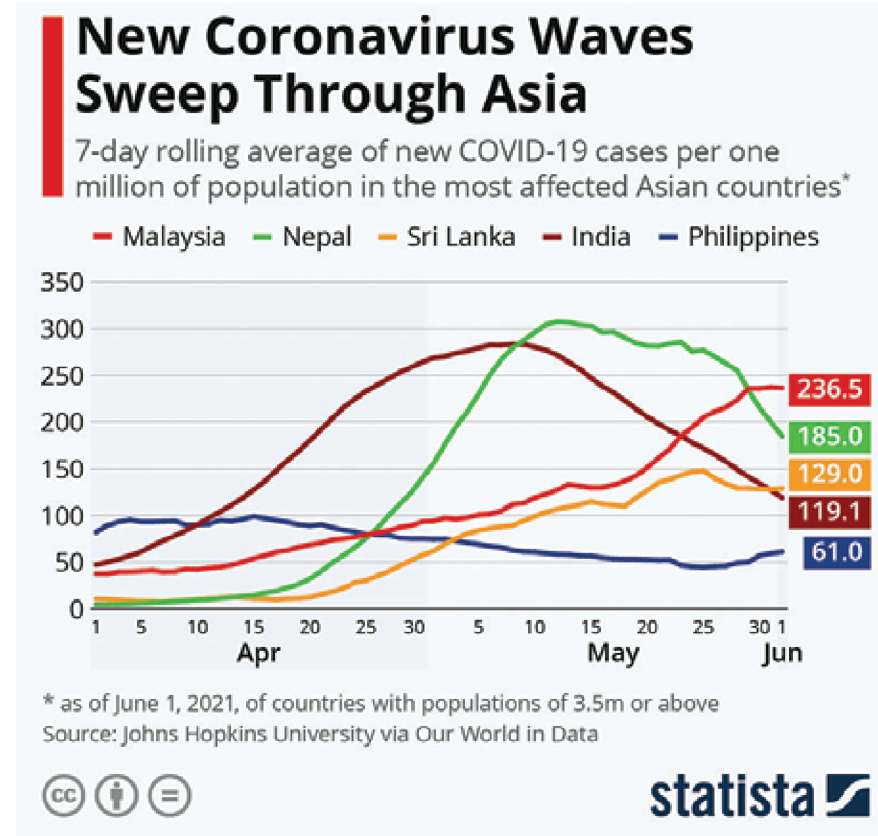
The researchers, from the University of Oxford, found that it is LZTFL1 that is involved in higher severity disease – not SLC6A20. Fully 60% of people of south Asian heritage carry the higher-risk version of the gene compared with 15% among white people and only 2% of people of African or Afro-Caribbean heritage.

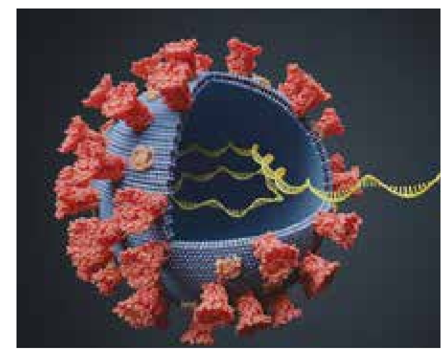
Not only that, but this gene is very active in the layer of cells lining the airways and lungs. This layer of cells, called the respiratory epithelium, warms and cleans the air before it reaches the lungs, where oxygen is absorbed into the blood. It acts as a barrier between the air coming into the respiratory system and the inner tissues of the body and is essential for proper breathing.

The study showed that the high-risk variant of the gene reduces the ability of cells in the lungs to repair damaged tissue and replace lost cells, which may be needed to overcome severe disease.

The variant also makes cells have more copies of the two proteins (called ACE2 and TMPRSS2) that allow the SARS-CoV-2 virus to enter cells and infect them. What that means is that people who carry the high-risk gene variant are likely to end up having more cells infected, less ability to heal and therefore a more severe infection.

We don't yet know how much the disproportionate effect that Covid has had on people of south Asian heritage in the UK is down to this gene, and these findings don't mean that socio-economic factors haven't played an important role.



In 2020, the first genetic studies showed that there were indeed genetic differences that resulted in higher risk of severe Covid. After studying the genes in thousands of Covid patients, researchers came up with two suspects: genes called LZTFL1 and SLC6A20.

We also don't yet have data on the role of the gene in south Asian countries where far more people are likely to carry it, or what this might mean for efforts to tackle the pandemic there.

But the results of this study are important because they tell us that part of the higher risk in some ethnic groups, such as people of south Asian heritage, is biological. Although there are now vaccines and drugs to treat Covid, the new study shows us a potential way of developing new treatments that target the lungs rather than the immune system – which has mostly been the focus so far. That could be particularly useful for those at risk of serious disease.

_Correction: An earlier copy of this article stated: "The variant also makes cells have fewer copies of the two proteins (called ACE2 and TMPRSS2) that allow the SARS-CoV-2 virus to enter cells and infect them." It should have said "have more copies". ■

# COP26: How the world's militaries hide their huge carbon emissions

Despite the outsized role of militaries, we know surprisingly little about their emissions. This is remarkable given their reach and fossil fuel dependency.

**DOUG WEIR**

Research and Policy Director at the Conflict and Environment Observatory, and Visiting Research Fellow, Dept of Geography, King's College London

**BENJAMIN NEIMARK**

Senior Lecturer, Lancaster Environment Centre, Lancaster University

**OLIVER BELCHER**

Assistant Professor of Geography, Durham University

Climate change leadership requires more than stirring speeches. It means facing up to hard truths. One truth that governments around the world are struggling with is the immense contribution their militaries are making to the climate crisis.

For example, the US Department of Defence is the largest institutional consumer of fossil fuels in the world – and the largest institutional emitter. Two of us worked on a 2019 study which showed that if the US military were a country, its fuel usage alone would make it the 47th largest emitter of greenhouse gases in the world, sitting between Peru and Portugal. In other words, the US military is a more consequential climate actor than many of the industrialised countries gathered at the COP26 summit in Glasgow.

Despite the outsized role of militaries, we know surprisingly little about their emissions. This is remarkable given their reach and fossil fuel dependency. Some scientists estimate that, together, militaries and their supporting industries might account for up to 5 per cent of global emissions: more than civilian aviation and shipping combined.

One reason we know so little is due to militaries being one of the last highly polluting industries whose emissions do not need to be reported to the United Nations. The US can take the credit for that. In 1997, its negotiating team won a blanket military exemption under the Kyoto climate accord. Speaking in the Senate the following year, the now special presidential envoy for climate, John Kerry, hailed it as "a terrific job".

At present, 46 countries and the European Union are obliged to submit yearly reports on their national emissions under the United Nations Framework Convention on Climate Change (UNFCCC). The 2015 Paris Agreement removed Kyoto's military exemption but left military emissions reporting voluntary.

Our research into this military emissions gap has for the first-time shed light on the dire state of global military emissions reporting. Under-reporting is the norm, as is data that is inaccessible, or aggregated with non-military sources. For example, Canada reports its emissions under multiple IPCC categories, reporting military flights under general transport, and energy for bases under commercial/institutional emissions.

Military emissions reporting by the many countries that do not have to report annually to the UNFCCC is even worse. This includes countries with massive military budgets, such as China, India, Saudi Arabia and Israel.

Military emissions reporting by the many countries that do not have to report annually to the UNFCCC is even worse. This includes countries with massive military budgets, such as China, India, Saudi Arabia and Israel.

That "terrific job" in 1997 has unfortunately cast a long shadow. In 2020, global military expenditure reached nearly US$2 trillion (£1.5 trillion), and the international community remains largely oblivious to the carbon cost of these dollars, irrespective of where they are spent.

This vast military imprint on the Earth's atmosphere is not on the formal agenda of COP26. However, hopes are that it will be for COP27 next year, as countries begin to wake up to their huge military carbon bootprint.

In June, the military alliance NATO announced that it would set concrete targets for it "to contribute to the goal of Net Zero emissions by 2050". Meanwhile, countries like Switzerland and the UK, which have passed domestic legislation setting net zero targets, are finally having to face up to the uncomfortable truth that their defence ministries are the largest institutional emitters within government.

While military emissions are gaining attention, the culture of military environmental exceptionalism that birthed it will continue to drive the long war that militaries have been quietly waging on the climate. For all their spending power and political influence, militaries are behind the curve on sustainability. This was clear from NATO's additional 2021 pledge to develop a carbon counting methodology for its members to use – an area where militaries are lagging behind other major sectors.

Which emissions should militaries count? Should such accounting exercises focus exclusively on fuel use and energy consumption? Or should the operation of the massive, global supply chains – like those run by the US government's Defence Logistics Agency – also be included? Emissions from supply chains can be 5.5 times higher than an organisation's own operational emissions.

And what about overseas operations, whether overt or covert, or the wider climatic costs of war and peace, such as landscape degradation, deforestation or rebuilding?

Western governments, including institutions like NATO, are busy positioning themselves as leaders on the security implications of the climate crisis. Their credibility on climate security, and on climate action more broadly, will be contingent on their willingness to first face up to some difficult truths about their own contribution to climate change. It will also require far more openness and transparency. Both will be vital for delivering real change, rather than more weapons-grade greenwash.

There should be no illusions as to the scale of the challenge governments face. War is a dirty business. Militaries are institutionally complex, and procurement cycles last decades, which can "lock in" emissions. Things will not change overnight, but what they do not count, we can't see. And what we cannot see, they will not cut.

**COP26: the world's biggest climate talks**

This story is part of The Conversation's coverage on COP26, the Glasgow climate conference, by experts from around the world. Amid a rising tide of climate news and stories, The Conversation is here to clear the air and make sure you get information you can trust. ■


# Kenya's mega-railway project leaves society more unequal than before

Contrary to the government's promises of prosperity, Kenya's mega-railway is heading down the wrong track of development.

GEDIMINAS LESUTIS
Postdoctoral Research Fellow, University of Cambridge

In 2014, Kenya started to construct a new railway to connect the Mombasa Port with the interior and on to landlocked Uganda and Rwanda. Today the Standard Gauge Railway stops abruptly at Naivasha, 120km northwest of Nairobi. Ultimately it is planned to reach the border with Uganda at Malaba, helping to connect East Africa's regional transport and trade.

Costing US$3.8 billion, 90 per cent of which has been provided by a bilateral loan from the Exim Bank of China to the Government of Kenya, this new passenger and freight railway is the biggest infrastructure project in the history of independent Kenya.

Alongside other large projects such as the Lamu Port-South Sudan-Ethiopia Transport (Lapsset) Corridor, the Standard Gauge Railway is central to Kenya's current national development policy, "Vision 2030". The policy frames these mega-projects as key in attracting the sort of private sector interest needed to fuel economic growth, increase exports and alleviate poverty.

According to China's state authorities, the construction of the Standard Gauge Railway has driven Kenya's economic growth by 1.5 per cent, creating 46,000 jobs for local residents.

The reality, however, is far more complicated than such official narratives acknowledge. In my study, I analyse the uneven socio-political effects of Kenya's Standard Gauge Railway. In five months of fieldwork research, undertaken during several periods between November 2018 and January 2020 in different urban, peri-urban, and rural locations between Mombasa and Narok, I interviewed over 200 people to understand their experiences of the new railway project.

With less than 0.1 per cent (8,300 people) of the population owning more than the bottom 99.9 per cent (more than 44 million people), Kenya is a highly unequal country. This is as a direct result of British colonialism and rampant nepotism and corruption since independence.


I found that, contrary to the government's promises of prosperity, Kenya's mega-railway is heading down the wrong track of development. My research shows that privileged groups, with sufficient access to economic resources, are experiencing several benefits. However, disadvantaged groups, particularly those in remote or historically marginalised regions, have found it more challenging to sustain themselves as a result of large-scale infrastructure development. The railway-related economic growth is not likely to remedy this, as the project planners expect.

In fact, I concluded that, instead of bringing prosperity to people, the railway project is further advancing inequalities in the country.

### The railway and inequalities

With less than 0.1 per cent (8,300 people) of the population owning more than the bottom 99.9 per cent (more than 44 million people), Kenya is a highly unequal country. This is as a direct result of British colonialism and rampant nepotism and corruption since independence.

In rural Kenya, access to natural resources, like land, is one of the main determining factors of social mobility. Therefore, land acquisitions for the new railway was a significant development. The National Government paid US$29 million to acquire over 4,500 hectares of land for the first phase of the new railway.

However, this land acquisition primarily benefited large-scale landowners who have received sizeable financial compensation. As my research shows, many of these individuals have been able to reinvest the money in real estate or diversify their livelihoods by starting businesses.

Smallholders and squatters with no official land titles had to vacate the land they had occupied without any financial compensation.

As in other contexts across the Global South, large-scale transport infrastructures like the Standard Gauge Railway also advance the mobility of urban middle classes. With the new railway development in Kenya, this is particularly so for those who regularly travel between Mombasa and Nairobi for work, business or leisure. As the new railway is more efficient than long and exhausting bus trips or expensive flights, these groups are directly benefiting from the new railway line.

Rural populations still prefer to use bus and minibus services that offer more flexibility. To them, the railway also presents a number of direct challenges. In many cases, it blocks the existing travel and access routes, sometimes even dividing family land and splitting villages. Many people I interviewed see the Standard Gauge Railway as a government-controlled project that is only useful to people in Nairobi with no relevance to the rural poor.

The railway developments have also triggered an investment boom in central Kenya. Areas close to Nairobi have >>

>> witnessed significant changes in real estate. Since 2016, in Maai Mahiu or Suswa, for instance, where new facilities like stations and depots are located, land value has increased three-fold. Here the construction of hotels, budget accommodation for truck drivers, and housing for other workers has increased to cash in on the emerging transportation economy.

Other regions of the country, such as Mombasa, historically neglected by the central government, are experiencing a decline in business opportunities. The old port's customs clearing facilities are being shipped to the new Inland Container Depot close to Nairobi. With it, smaller scale business operations, whether in freight handling services, commerce, or hospitality, are also leaving Mombasa.

As a result, many local business people in my study describe Mombasa as a "dying city that will soon be a ghost town". According to them, Mombasa was busy before the railway construction. It was common to get stuck in traffic for hours when large ships arrived. Now "it is emptier by the day, leaving young men idle, roaming the streets looking for work".


**The role of China**

Besides funding the new railway, China also has a strong influence in the development of the project. China Road and Bridge Corporation, a Chinese state-owned company, was the main contractor.

To get quicker access to the areas allocated for the development, the corporation directly compensated individual households to vacate land. According to several company managers that I interviewed, the corporation paid US$10 million to meet the project delivery targets on time.

This directly undermines the work of Kenya's National Land Commission that is mandated to regulate land compensation. Without direct supervision of an official state authority, some people have been able to negotiate better financial deals than others. As my interviews show, some lost out in the process.

Rural populations still prefer to use bus and minibus services that offer more flexibility. To them, the railway also presents a number of direct challenges. In many cases, it blocks the existing travel and access routes, sometimes even dividing family land and splitting villages.

Kenya's government has been criticised by local civil society for ignoring regulations on project development and instead prioritising short-term stimulus effects over long-term social impacts.

**Uncertain future**

The plan to extend the line from Naivasha to Malaba was put on hold in April 2019. The Exim Bank reversed its funding, citing the high number of court cases against the project. Other rail projects in the region, such as Tanzania's, provide alternative options to connect East Africa's interior with the Indian Ocean.

There is no indication when funding might be made available to extend Kenya railway farther inland. In the meantime, Kenya is paying through the teeth for the infrastructure project it once promoted as a "game changer". It remains to be seen whether it will ever live up to the lofty promises. ■

Commentary

# Nairobi's new expressway may ease traffic woes

Once completed, the four-lane dual carriageway will run over 27km, linking Mlolongo town in Machakos county and Jomo Kenyatta International Airport to the Nairobi-Nakuru highway.

**LAJI ADOYO**

Lecturer, Department of Urban and Regional Planning, Kenyatta University

An expressway, currently being constructed through Kenya's capital, Nairobi, is nearing completion. The Chinese-financed toll road starts near Jomo Kenyatta International Airport in the east and ends on the western edge of the city. Urban planning expert Laji Adoyo provides insights into the role this road will play and whether it addresses the city's challenges.

Why is the new expressway being built?

The government of Kenya is constructing the Nairobi Expressway Road project. Once completed, the four-lane dual carriageway will run over 27km, linking Mlolongo town in Machakos county and Jomo Kenyatta International Airport to the Nairobi-Nakuru highway. The expressway is part of the northern corridor that provides passage to 85% of the cargo destined for neighbouring landlocked countries, such as Uganda, Rwanda, the Democratic Republic of Congo and South Sudan.

The benefits that are expected from this expressway include improved connectivity for the transport of goods, services and people between Nairobi and the entire northern corridor. It's also expected to ease the flow of traffic through the city, reducing congestion along Mombasa Road, Uhuru highway and Waiyaki way in Nairobi city.

Better traffic flow would reduce travel time through the city, enhancing Nairobi's economic vitality. This in turn is expected to improve Kenya's competitiveness in the East Africa region and entrench Nairobi's position as a business hub.

How will it operate?

The project is a partnership between the government of Kenya and China Roads and Bridge Corporation, one of China's state-owned companies.

The government of Kenya's key functions have to do with land acquisition, relocation of services, and oversight. It is estimated that the government of Kenya spent more than Ksh 2 billion (about US$18 million) on land acquisition for the project. The China Roads and Bridge Corporation is expected to construct the road in three years. After this, the corporation will operate and maintain it for 27 years. During this time, it will charge and collect toll fees from vehicles using the road.

It is proposed that each driver would be required to pay a fee of between 100ksh and 1,550ksh (about US$1 and US$15), depending on the size of the car and distance travelled.

The idea is that the corporation will recoup its investment and make a profit before handing it over to the government of Kenya by 2049. It's expected that the toll charges will fluctuate to cushion the Chinese operator from exchange rate losses.

Some have argued that it is entirely a government project since it is a partnership between the governments of Kenya – through the Kenya National Highways Authority (KENHA) – and China, through the China Roads and Bridge Corporation state corporation.

To what extent does it address the city's transport challenges?

It will free up one of the city's main arteries, the A8 road (Mombasa Road, Uhuru Highway and Waiyaki Way). This road has had traffic congestion for years.

The economic cost of Nairobi's traffic congestion is estimated to be in the billions of Kenya shillings. It has been observed that at peak hours, it takes motorists two hours to commute from Mlolongo to Waiyaki way, a distance of about 27km. It's expected that the expressway will drastically reduce rush-hour travel time from two hours to about 15 minutes.

The planned dedication of a lane on the expressway to the Bus Rapid Transport will contribute to decongestion. The expressway is also expected to significantly reduce response time to emergencies as it will have dedicated emergency lanes on either side.

But it's been flagged that the expressway is not a serious attempt to deal with congestion. This is because it's a road for those who "are able to afford it", a public subsidy for the rich, so to speak.

Walking is the dominant mode of transport in Nairobi, accounting for 45.6 per cent of commuters, compared to 40.7 per cent by bus, 13.5 per cent by private vehicle, and 0.2 per cent by rail. These residents of the city walk because they cannot afford to pay the fare charges.

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There are concerns, and justifiably so, that the tolls could prevent some drivers from being able to use the road. For instance, the anticipation that matatus will use the expressway and pay the toll charges is speculative. It should also be noted that only high-capacity express buses will be allowed to use the dedicated bus lanes. Matatus are minibuses–the most widely used buses–do not qualify as high-capacity buses.

This, coupled with the fact that the existing A8 road will stay as a free alternative to the expressway, means that motorists who cannot afford toll fees would continue using the traffic-laden A8 road. The expressway will be accessible to only a small percentage of Kenyans that use their personal vehicles or for trucks while the rest struggle with limited options.

This will not only worsen the city's traffic problems, but also fuel socioeconomic divides.

What else can be done to improve the city's transport problems?

Experience from around the world shows that building more and wider roads does not necessarily translate to reduced traffic congestion. This is likely to be the fate of the Nairobi expressway.

While the government has continued to focus on building wider roads to serve the growing number of vehicles, most commuters in Nairobi rely on walking or public transport.

The government also should ensure that a reliable, safe, efficient and comfortable public transport system is set in place. In addition, there must be a dedicated public transport lanes on roads.

This will reduce the number of private cars on the road and decongest the existing roads network.

There seems to be a lack of political will to improve public transport in Nairobi city. When it comes to mobility in the city, the government seems to prioritise the needs of the wealthiest residents above all else.

Moreover, a few influential people often exploit the prevailing situation to make money. For instance, big stakeholders such as matatu cartels take advantage of the chaotic transport system to make money. They charge exorbitant fares on the various routes within Nairobi. In routes like Nairobi's Ongata Rongai, commuters pay up to between KSH100 and KSH300 (between US$1 and US$3) for a 20km trip, yet, a trip from Nairobi to Nakuru, some 150km away, costs roughly KSH300.

At times, fares are hiked on reasons as flimsy as a change in weather, forcing commuters to spend more than what they intended to. Because of this, they resist any form of improvement of the public transport system. ■

# Traffic jams are contagious. Understanding how they spread can help make them less common

Today, the most advanced method to measure and monitor traffic in cities uses anonymous location data from mobile phones with sophisticated mathematical and computer simulation models.

MEEAD SABERI
Senior lecturer, UNSW

Traffic jams may have disappeared from our roads as people stay home during the Covid-19 pandemic, but we can be confident they will be back. Scientists have studied traffic and congestion for decades.

We know a lot about how traffic jams form, how they spill from one road to another, and also how can we stop them happening and help cities recover.

Our research shows that traffic congestion spreads through a city like a disease. Using this insight, we have created a simple model based on a contagion model often used to predict the spread of illness, which produces results quickly and can help traffic controllers respond in real time to traffic jams.

The study, carried out with colleagues at the University of California, Berkeley, and Johns Hopkins University, is published in Nature Communications today.

### Traffic history

Pioneering traffic researcher Bruce Greenshields using a movie camera to measure traffic flow in 1933. 75 Years of the Fundamental Diagram for Traffic Flow Theory, Transportation Research Circular, Number E-C149, June 2011

The first simple description of traffic flow based on observations was published in 1933 by the American researcher Bruce Greenshields. This was only 25 years after the production of the first Ford Model T in 1908.

Greenshields used a movie camera to take consecutive pictures with a constant time interval to measure traffic. Since then, numerous data collection and modelling techniques have been developed.

Today, the most advanced method to measure and monitor traffic in cities uses anonymous location data from mobile phones with sophisticated mathematical and computer simulation models. The most recent example of such powerful data sources and analysis techniques are the community mobility reports recently released by Google, which show changes in mobility in cities around the world due to the spread of Covid-19.

### Big traffic, big computing

Many existing models describe traffic well but require so much computational power that it is difficult to use them in real time for traffic control. In a large metropolitan area, these models often take tens of minutes or hours to run, even using cloud-based and other high-performance computing technologies.

While this may not sound like a big deal for transport planning purposes, it is actually one of the biggest hurdles for their use in practice for traffic operations and control. To overcome this challenge, scientists have more recently started searching for simpler ways of describing and predicting urban traffic congestion.

### Traffic jams are contagious

Scientists use contagion models to describe the spread of an infectious disease in a population, as well as things like the spread of a computer or mobile phone virus through the internet and the spread of news or misinformation on social media.

We have shown that a similar modelling framework can be used to describe how traffic jams spread in cities. We adopted what is called the susceptible-infected-recovered (SIR) model, commonly used in epidemics, and applied it to traffic jams in Sydney, Melbourne, New York, Chicago, Montreal and Paris.

In the traditional model, epidemiologists divide a population into groups of people who are susceptible to a disease, people who are infected, and people who have recovered. In ours, we divide a road network into free-flowing roads, congested roads, and recovered roads.

Every road in the network belongs to one of these categories, and the state of traffic on each one can change over time. A free flow link might become congested and a congested link could become recovered as time passes.

Every road in the network belongs to one of these categories, and the state of traffic on each one can change over time. A free flow link might become congested and a congested link could become recovered as time passes.

Our new model shows that the spread of traffic congestion can be characterised with a universal measure similar to the basic reproduction number, known as R0 in the epidemic models. This number represents how quickly congestion spreads through a city, independent of the topology, urban form and network structure of the city.

We empirically verified our results with traffic data from Google and a computer simulation model of the Melbourne metropolitan area.

### How the contagion model can help

The new findings can be used for adaptive and predictive control of congestion in cities. While the model does not specify which streets are congested, it provides aggregate information on what percentage of links in the network are congested.

This information can be used to develop control strategies to cut down how long the congestion lasts or to keep the number of congested roads below an acceptable threshold.

Potential congestion mitigation strategies that could benefit from these findings include perimeter traffic control of city centres, improving signal timing and removal of bottlenecks. ■

# What the coronavirus does to your body that makes it so deadly

Every coronavirus infection starts with a virus particle, a spherical shell that protects a single long string of genetic material and inserts it into a human cell.

**BENJAMIN NEUMAN**
Professor of Biology, Texas A&M University-Texarkana

Covid-19 is caused by a coronavirus called SARS-CoV-2. Coronaviruses belong to a group of viruses that infect animals, from peacocks to whales. They're named for the bulb-tipped spikes that project from the virus's surface and give the appearance of a corona surrounding it.

A coronavirus infection usually plays out one of two ways: as an infection in the lungs that includes some cases of what people would call the common cold, or as an infection in the gut that causes diarrhea. Covid-19 starts out in the lungs like the common cold coronaviruses, but then causes havoc with the immune system that can lead to long-term lung damage or death.

SARS-CoV-2 is genetically very similar to other human respiratory coronaviruses, including SARS-CoV and MERS-CoV. However, the subtle genetic differences translate to significant differences in how readily a coronavirus infects people and how it makes them sick.

SARS-CoV-2 has all the same genetic equipment as the original SARS-CoV, which caused a global outbreak in 2003, but with around 6,000 mutations sprinkled around in the usual places where coronaviruses change. Think whole milk versus skim milk.

Compared to other human coronaviruses like MERS-CoV, which emerged in the Middle East in 2012, the new virus has customized versions of the same general equipment for invading cells and copying itself. However, SARS-CoV-2 has a totally different set of genes called accessories, which give this new virus a little advantage in specific situations. For example, MERS has a particular protein that shuts down a cell's ability to sound the alarm about a viral intruder. SARS-CoV-2 has an unrelated gene with an as-yet unknown function in that position in its genome. Think cow milk versus almond milk.


## How the virus infects

Every coronavirus infection starts with a virus particle, a spherical shell that protects a single long string of genetic material and inserts it into a human cell. The genetic material instructs the cell to make around 30 different parts of the virus, allowing the virus to reproduce. The cells that SARS-CoV-2 prefers to infect have a protein called ACE2 on the outside that is important for regulating blood pressure.

The infection begins when the long spike proteins that protrude from the virus particle latch on to the cell's ACE2 protein. From that point, the spike transforms, unfolding and refolding itself using coiled spring-like parts that start out buried at the core of the spike. The reconfigured spike hooks into the cell and crashes the virus particle and cell together. This forms a channel where the string of viral genetic material can snake its way into the unsuspecting cell.

SARS-CoV-2 spreads from person to person by close contact. The Shincheonji Church outbreak in South Korea in February provides a good demonstration of how and how quickly SARS-CoV-2 spreads. It seems one or two people with the virus sat face to face very close to uninfected people for several minutes at a time in a crowded room. Within two weeks, several thousand people in the country were infected, and more than half of the infections at that point were attributable to the church. The outbreak got to a fast start because public health authorities were unaware of the potential outbreak and were not testing widely at that stage.

Since then, authorities have worked hard and the number of new cases in South Korea has been falling steadily.

## How the virus makes people sick

SARS-CoV-2 grows in type II lung cells, which secrete a soap-like substance that helps air slip deep into the lungs, and in cells lining the throat. As with SARS, most of the damage in COVID-19, the illness caused by the new coronavirus, is caused by the immune system carrying out a scorched earth defense to stop the virus from spreading. Millions of cells from the immune system invade the infected lung tissue and cause massive amounts of damage in the process of cleaning out the virus and any infected cells.

At present, the transmission rate of SARS-CoV-2 is a little higher than that of the pandemic 2009 H1N1 influenza virus, but SARS-CoV-2 is at least 10 times as deadly.

Each Covid-19 lesion ranges from the size of a grape to the size of a grapefruit. The challenge for health care workers treating patients is to support the body and keep the blood oxygenated while the lung is repairing itself.

SARS-CoV-2 has a sliding scale of severity. Patients under age 10 seem to clear the virus easily, most people under 40 seem to bounce back quickly, but older people suffer from increasingly severe COVID-19. The ACE2 protein that SARS-CoV-2 uses as a door to enter cells is also important for regulating blood pressure, and it does not do its job when the virus gets there first. This is one reason COVID-19 is more severe in people with high blood pressure.

SARS-CoV-2 is more severe than seasonal influenza in part because it has many more ways to stop cells from calling out to the immune system for help. For example, one way that cells try to respond to infection is by making interferon, the alarm signaling protein.

SARS-CoV-2 blocks this by a combination of camouflage, snipping off protein markers from the cell that serve as distress beacons and finally shredding any anti-viral instructions that the cell makes before they can be used. As a result, COVID-19 can fester for a month, causing a little damage each day, while most people get over a case of the flu in less than a week.

At present, the transmission rate of SARS-CoV-2 is a little higher than that of the pandemic 2009 H1N1 influenza virus, but SARS-CoV-2 is at least 10 times as deadly. From the data that is available now, Covid-19 seems a lot like severe acute respiratory syndrome (SARS), though it's less likely than SARS to be severe.

What isn't known

There are still many mysteries about this virus and coronaviruses in general – the nuances of how they cause disease, the way they interact with proteins inside the cell, the structure of the proteins that form new viruses and how some of the basic virus-copying machinery works.

Another unknown is how Covid-19 will respond to changes in the seasons. The flu tends to follow cold weather, both in the northern and southern hemispheres. Some other human coronaviruses spread at a low level year-round, but then seem to peak in the spring. But nobody really knows for sure why these viruses vary with the seasons.

What is amazing so far in this outbreak is all the good science that has come out so quickly. The research community learned about structures of the virus spike protein and the ACE2 protein with part of the spike protein attached just a little over a month after the genetic sequence became available. I spent my first 20 or so years working on coronaviruses without the benefit of either. This bodes well for better understanding, preventing and treating Covid-19. ■

# The World Bank and IMF are using flawed logic in their quest to do away with informal sector

Recent flagship reports and accompanying commentary by both the IMF and the World Bank demonstrate a somewhat flippant approach to causality.

**MIKE ROGAN**
Associate professor, Rhodes University

**MAX GALLIEN**
Research Fellow, Institute of Development Studies

**VANESSA VAN DEN BOOGAARD**
Research Fellow, Institute of Development Studies

Many low and middle-income countries face a myriad of challenges. But policies that can address them are few and far between. The challenges include high and rising inequality, budget crises and the ongoing pandemic.

In a set of recent outputs, the World Bank and the International Monetary Fund (IMF) presented an approach that they argue can tackle all three crises at the same time: fighting informal economies.

Their arguments are premised on the claim that informality undermines efforts to both slow the spread of the pandemic and boost economic growth. They also believe that abolishing informality will lead to more tax revenues.

However, based on our organisations' extensive research into informality and taxation we argue that their analysis is fundamentally flawed in its understanding of both the causes and consequences of informality. This is not a mere academic issue. Their reports endorse policies that will fail to deliver on their promises of higher growth and tax income.

Blaming informal workers, rather than the structural conditions that leave them with no option but informal work, effectively blames the victims of global inequality while wondering why they're not picking themselves up by their bootstraps.

In addition, what's put forward as pro-poor interventions in the reports in fact risk actively increasing inequality and further disadvantaging vulnerable populations.

Blame the symptoms or the structures?

Recent flagship reports and accompanying commentary by both the IMF and the World Bank demonstrate a somewhat flippant approach to causality. They do this by framing informality as a cause, rather than a symptom of a weak or faltering economy.

The authors of both reports start off on safe ground. They observe that countries with high levels of income inequality also generally have high rates of informal employment (informality).

They also correctly note that they can't demonstrate causality and that there is no 'one size fits all' policy approach.

But the reports then go on to abandon their own caveats when they get to the analysis or policy recommendations.

Demonstrating a similar logic, one World Bank blog, for instance, insinuates that an increase in unemployment in Peru is the result of informality, rather than the COVID pandemic.

This is not just a harmless analytical sleight of hand or benign semantic error. The result is that the bulk of the policy recommendations that stem from this analysis aim to eliminate the informal economy. They suggest that by simply removing informality, inequality would then decrease.

The World Bank's odd approach to causality allows it to frame any policy that cracks down on informality as also addressing inequality, while largely ignoring a wider set of targeted interventions that aim to improve the livelihoods, security, stability and earnings of the most vulnerable workers.


### Informality and taxes

The second fundamental flaw in the reports' analysis relates to the assumption that eliminating informality will automatically increase tax revenues. This relies on the idea that tax evasion is "at the core of informality". This is then baked into key concepts and measurements.

However, this simply does not match the reality of either informality or taxation in much of the Global South.

Tax evasion does indeed exist, including in a subset of the informal economy. But the analysis still mischaracterises the majority of the sector. Critically, it conflates deliberate evasion with the non-payment of taxes by workers who would typically be far below any tax thresholds.

Indeed, much employment in the informal sector is comprised of survivalist own-account operators. These are likely to be earning too little to be 'evading' tax in any substantial way.

In emerging and developing countries, direct measures of informal employment show that 78.1% of all economic units are own-account workers in the informal sector. This is even higher in African countries at 87.3 per cent. By contrast, only 4.4 per cent are informal sector employers.

As a further indication of limited tax liability, the share of the working poor in informal employment ranges from 50.4 per cent to about 98 per cent in developing and emerging countries (at US$3.10 PPP per capita per day).

Informal workers do pay taxes – notwithstanding these low levels of earnings. The regressive way in which the informal sector is already (over) taxed is well documented. For instance, a 2013 World Bank study of informal micro-enterprises in Uganda found that 70% were below the national business tax but still paid a substantial share of their profits to local authorities. The poorest payed the highest share of profits.

The World Bank's odd approach to causality allows it to frame any policy that cracks down on informality as also addressing inequality, while largely ignoring a wider set of targeted interventions that aim to improve livelihoods.

### Carrot and stick

Based on their flawed premises, these analyses further assume that the informal economy can be eliminated by lowering taxes for formal enterprises (the carrot) while increasing taxes for unregistered or informal businesses (the stick). >>

# Fast Facts About the IMF

| | |
|---|---|
| **1944** Year the IMF was established | **$1 trillion** Total amount the IMF is able to lend to its member countries |
| **190** Member countries | **29** Current lending arrangements |
| **150** Nationalities represented by staff | **80** Countries that received emergency financing as of January 29 |
| **24** Executive Directors representing 190 member countries | **0%** Interest rate on loans to low-income countries |
| **$303 million** For hands-on technical advice, policy-oriented training, and peer learning | |

Focusing primarily on eliminating informality risks creating an impression that formalisation can happen simply by getting people on tax registers or lowering the 'costs of formality'.


>> For example, the World Bank argues that it is necessary to streamline tax regulation to lower the cost of operating formally and increase the cost of operating informally.

But this understanding of the root causes of informality and the benefits of formalisation is ungrounded. It also leads to policies that don't raise much tax revenue, while actively distracting from policies that can help those in informal employment.

This often happens in two ways. First, policy interventions to better 'include informal economies in the tax net' – or formalise them – are often sold with bold promises about the potential public revenue that they can generate. This suggests that informality is hiding a 'gold mine' for public coffers.

But many informal workers aren't eligible for national taxation due to very low incomes. The risk, therefore is, that not a lot of revenue is actually brought in – all while adding further financial burdens on the poorest groups in society.

Critically, they may serve as distractions from taxing economic actors that could bring in significant revenue. These include politically connected businesses or unregistered independent professionals such as lawyers and dentists.

Second, focusing on taxation risks crowding out meaningful support that people in informal work require. There are real and complex challenges faced by people in informal economies: they range from harassment by authorities to unsafe working spaces to low incomes and a lack of access to finance or social safety nets.

Focusing primarily on eliminating informality risks creating an impression that formalisation can happen simply by getting people on tax registers or lowering the 'costs of formality'. This ignores the question of what the benefits of formality are and how accessible they are. And it risks drawing attention away from the wide and complex set of reforms that are needed to support people both in informal work, and vulnerable work more widely.

### A more productive way forward

The policy recommendations that follow from this reasoning won't be helpful in addressing inequality. In fact, they may actually increase it by not addressing the underlying issues that lead to informality and informal employment.

Indeed, the suggestion that redistributive policies are bad for the poor in the informal economy, but that heavier taxation is good for them is a puzzling, at best, and deeply cynical, at worst, conclusion of the reports.

Rather than focusing on eliminating the informal economy, influential international actors like the World Bank and the IMF and domestic policymakers would have a greater impact on inequality by focusing on progressive taxation and the expansion of social protection for the poor, regardless of employment status. ■

# I'm an infectious disease doctor. Yes, I'm vaccinating our 5-year-old against Covid-19. Here is why you should too

The risk of children getting very sick or dying with Covid-19 is low, but the relative risk of severe outcomes and death that kids face when they acquire Covid-19 is extremely high.

ALEXANDER WONG

Associate Professor, Infectious Diseases, University of Saskatchewan

I am an infectious disease physician. When it is our turn to vaccinate our five-year-old son against Covid-19, I will do so with confidence and without hesitation. I am encouraging every parent with eligible children between ages five and 11 to do the same. Here is why.

The US Food and Drug Administration (FDA) recently authorized the Pfizer-BioNTech vaccine for children between five and 11 years of age. Subsequently, members of the Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices voted unanimously to recommend vaccination for all children ages five to 11, a recommendation quickly endorsed by CDC director Dr. Rochelle Walensky.

The rush to vaccinate children in this age group in the United States has now begun. Health Canada is reviewing a similar submission from Pfizer to allow its vaccine to be used in children aged five to 11. Approval is expected in the coming weeks. The National Advisory Committee on Immunization (NACI) will then provide guidance for its use in Canada, after which we expect to have the vaccine authorized for all children in Canada in this age group.

### Reviewing the evidence

Many parents in Canada have indicated hesitancy to vaccinate their children, and understandably all parents have questions about weighing the risks and benefits. Let's review the evidence.

Pfizer's clinical trial conducted in the United States in kids aged five to 11 began early in 2021, and a significant surge of Covid-19 occurred soon after as the highly contagious Delta variant swept across the country. The data reported from the clinical trial thus far is encouraging.

The antibody responses in children aged five to 11 with two 10-microgram doses, given three weeks apart, were comparable to those in persons aged 16 to 25 who were given two 30-microgram doses three weeks apart. Being fully vaccinated reduced the chances of being infected with Covid-19 by over 90 per cent, an impressive number especially amidst the Delta surge.

No concerning safety events were identified in over 3,000 children who received the vaccine, although follow-up intervals were short.

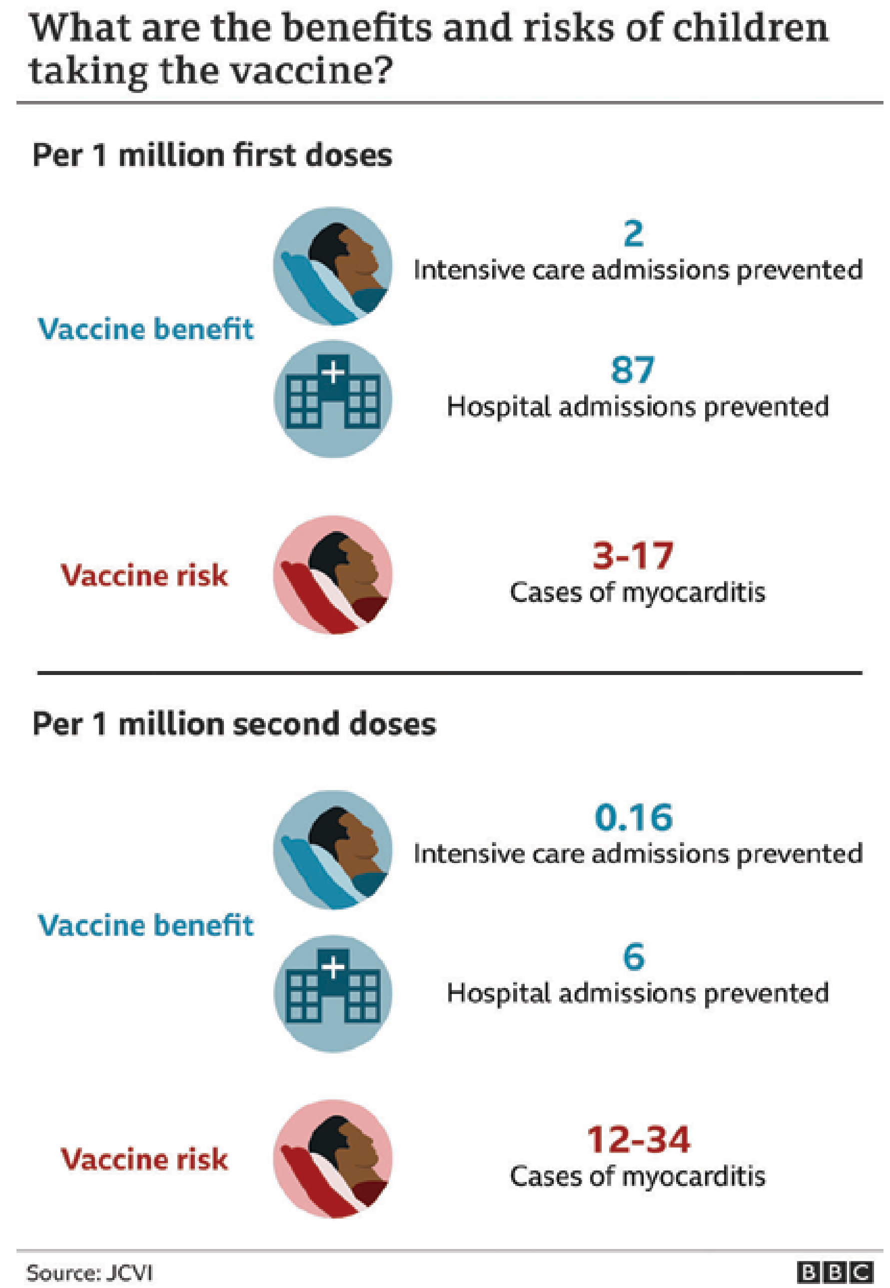
### Why vaccinate kids against Covid-19?

A question commonly asked by parents is this: "Kids don't generally get very sick or die from Covid-19 compared to adults, right? So why vaccinate them if their risk is so low?"

Yes, the risk of children getting very sick or dying with Covid-19 is low, but the relative risk of severe outcomes and death that kids face when they acquire Covid-19 is extremely high. Covid-19 was the sixth highest cause of death from disease in children ages five to 11 in the U.S. in 2020, comparable to rates of death seen in children with heart or lung disease. If there were a way to prevent death in children with heart or lung disease as simple as a safe two-dose vaccine, there would be very little hesitation from parents to take advantage of it.

Besides hospitalization and death, Covid-19 infection poses other significant risks for children, including the risk of multisystem inflammatory syndrome in children (MIS-C) and longer-term post-Covid-19 complications ("long Covid") similar to adults. MIS-C can occur two to six weeks after Covid-19 infection, nearly two-thirds of affected children will require critical care support, and between one and two per cent of affected children will die.

About seven per cent of children in the United Kingdom who recovered from Covid-19 infection reported ongoing symptoms 12 weeks after being diagnosed, which affected various aspects of their quality of life: missing school, being less able to perform physical activity and mental health concerns.




> About seven per cent of children in the UK who recovered from Covid-19 infection reported ongoing symptoms 12 weeks after being diagnosed, which affected various aspects of their quality of life.

MIS-C and long Covid in children are best avoided through prevention of Covid-19 infection by being fully vaccinated.

### Concerns about side-effects

The primary side-effect of concern in young children receiving the Covid-19 vaccine is myocarditis, or inflammation of the heart muscle. In one recent Israeli study, the risk of myocarditis was highest in male patients between ages >>

## Opinion


>> 16 and 29 after a second dose of an mRNA vaccine, at roughly 11 out of every 100,000 males. A second Israeli study identified males between ages 16 and 19 as being at greatest risk. The risk of myocarditis in females across all age groups was negligible in both studies. Deaths due to vaccine-induced myocarditis are extremely rare, and nearly all cases recover fully.

In Pfizer's clinical trial of children between ages five and 11, no cases of myocarditis have been detected, but ongoing surveillance will be necessary as cases of myocarditis in children of this age group are expected to be extremely rare, given that myocarditis is typically a post-pubertal phenomenon. Also, since the vaccine dose being given to children aged five to 11 is one-third the dose given to persons over 12, an even greater reduction in vaccine-induced myocarditis is likely in this younger age group.

The risk of damage to the heart from infection with SARS-CoV-2 is statistically much higher than the risk of vaccine-induced myocarditis. Covid-19 infection can lead to a variety of complications of the heart, some serious. Such complications include damage to heart muscle from myocarditis itself, as well as inflammation of blood vessels supplying the heart muscle caused by the virus.

> Covid-19 infection can lead to a variety of complications of the heart, some serious. Such complications include damage to heart muscle from myocarditis itself, as well as inflammation of blood vessels supplying the heart muscle caused by the virus.

Many parents worry about the possible effects of Covid-19 vaccine on fertility and future pregnancies. No evidence exists right now to demonstrate any concerns with Covid-19 vaccine and fertility, pregnancy or breast-feeding. Tens of thousands of women have received vaccine while being pregnant, and no safety signals have been identified.

Parents are concerned about the lack of long-term safety data available for the mRNA vaccines. No reasonable scientific basis exists to indicate that long-term side effects of mRNA vaccination will occur. mRNA is degraded in the body very quickly, which is why we would typically expect to see vaccine side effects like myocarditis within the first two months of vaccine administration, or not at all. Billions of doses of COVID-19 vaccine have been administered worldwide with no long-term side effects identified, providing further evidence for the long-term safety of mRNA vaccines.

### Benefits of vaccination far exceed potential risks

Unfortunately, SARS-CoV-2 is not going to ever go away. Our best-case scenario is endemicity, and even that reality is unpredictable given the potential emergence of new viral variants. We cannot expect our children to live in "bubbles" forever. We must prepare them as best as we can to safely navigate this new reality.

Based on the scientific evidence at hand, the benefits of vaccination for my five-year-old son far exceeds any potential risk. That is why he will be vaccinated as soon as he is eligible, and also why practically every expert group on child health across the world has come out in favour of universal vaccination of children, including the American Academy of Pediatrics. We have not even brought up the significant societal benefit of moving closer toward herd immunity through universal vaccination of eligible children.

Navigating the Covid-19 pandemic has been difficult and disruptive for children and their families. We now give routine childhood vaccines to our kids without hesitation, and they have dramatically improved the quality of life and life expectancy of children worldwide. Getting every child between ages five and 11 fully vaccinated against Covid-19 helps bring us all one step closer towards normalcy and protects our children from severe outcomes of Covid-19 infection.

That is why I am going to vaccinate our five-year-old son with confidence, and why I will strongly encourage all parents to do the same. ■

# The US was not prepared for a pandemic – free market capitalism and government deregulation may be to blame

Spending on health care in the US, including on hospitals, medications and private insurance, has more than tripled in the past 60 years.

**ELANAH URETSKY**

Associate Professor of International and Global Studies, Brandeis University

It's unclear when the pandemic will come to an end. What may be an even more important question is whether the U.S. will be prepared for the next one. The past year and a half suggest that the answer may be no.

As a medical anthropologist who has spent the past 20 years studying how the Chinese government reacts to infectious disease, my research can provide insight into how countries, including the U.S., can better prepare for disease outbreaks.

Researchers agree that a good response starts with a strong public health system. But this is something that has been sidelined by the United States' neoliberal system, which places more value on free markets and deregulation than public welfare.

Neoliberalism promotes a free market accessible to the wealthy few, making essential services less free for everyone else. As US neoliberalism evolved, public health devolved.

Neoliberal economic policies became popular in the 1980s during the Reagan and Thatcher eras. This new approach aimed to make government leaner and more efficient through measures like market deregulation, privatization and reduction of government provision of public services like health and education – resources that do not necessarily lend themselves to market production.

While neoliberal governments still work to promote the health, welfare and security of their citizens, they place the responsibility of providing those services in the hands of private entities like health insurance companies and nongovernmental organizations. This gives the government space to focus on economic performance.

But placing responsibility for a public good into the hands of a private corporation turns that good into a commodity that people need to buy, rather than a service publicly available to all.

Spending on health care in the US, including on hospitals, medications and private insurance, has more than tripled in the past 60 years. But the public health system that helps the nation prepare for the unexpected has been neglected.

U.S. spending on the local health departments that help to avert epidemic outbreaks and protect the health of populations fell by 18 per cent between 2010 and 2021. Two and a half cents of every medical dollar go toward public health, a figure that has fallen from 1930 levels of 3.3 cents of every dollar. This has allowed the US to manage health risks like chronic diseases that threaten individual's health. But it leaves the nation inadequately prepared for population-level major health threats that have a much bigger effect on the economy and society.

Public health cuts left the U.S with a skeletal workforce to manage the pandemic. Because of this, responsibility fell to individuals. For example, without mandatory workplace Covd-19 safety guidelines, essential workers faced daily exposure to the coronavirus with insufficient to no protective gear and sanitizing supplies. They had to protect both their own health and the health of their families when they returned home, a difficult task without proper resources and support.

And this was not unique to the US. There were similar Covid-19 outcomes in other neoliberal countries like the U.K. and India that had shifted priorities away from public health.

While neoliberal governments still work to promote the health, welfare and security of their citizens, they place the responsibility of providing those services in the hands of private entities like health insurance companies and nongovernmental organizations.

## How Asian nations learned their lessons

The story was different in many Asian nations where people enjoy the same types of individual liberties as those who live in neoliberal societies. The difference is a collectivist type of mindset that guides these societies and encourages people and government to take responsibility for one another. In her book Flexible Citizenship, anthropologist Aihwa Ong argues that this leads to a societal model where citizens can be independent and self-reliant while also able to rely on a state that supports the collective. Countries like Taiwan and South Korea may have been better prepared to respond to the pandemic because most people are accustomed to protecting themselves and their communities.

Like China, these countries also learned from their recent experience with a pandemic. In 2003, China and much of Asia were caught off guard with the emergence of SARS. Like the US, China's public health system had taken a backseat to investment in market reforms for over 20 years. As a result, it couldn't accurately track individual cases of infections.

Following the end of the SARS outbreak, however, the Chinese government improved training for public health professionals and developed one of the most sophisticated disease surveillance systems in the world. This allowed China to respond more quickly to the 2009 H1N1 pandemic and late 2019 Covid-19 outbreaks, once it was able to get past the initial bureaucratic and political hurdles that prevented local doctors and government officials from sounding the alarm.

Some have attributed this swift action to China's authoritarian form of government that allows for greater control over individual lives. But prioritizing public health is not new to China. This became official practice as early as 1910 when it adopted the methods of quarantine, surveillance and masking to respond to an outbreak of pneumonic plague.

## Could this work in the US?

Much like SARS did with China, Covid-19 has exposed huge holes in the >>

Opinion


> Americans are often convinced that the solution to a health problem must be technical and costly. The focus was placed on developing vaccines and therapeutics, which are essential for ending the pandemic, while ignoring lower-cost solutions.

>> American public health infrastructure.

Take for example contact tracing. SARS taught China and other affected countries the importance of a robust system to identify and track people who may have been exposed to the Covid-19 virus. The Chinese government sent more than 1,800 teams of scientific investigators to Wuhan to trace the virus, which helped their efforts to quickly bring the virus under control.

In the US, on the other hand, poorly funded and thinly staffed public health departments struggled to test and notify people who had been in direct contact with infected individuals. This crippled the US 's ability to prevent the spread of Covd-19.

In my home state of Massachusetts, the local government teamed up with the global health organization Partners in Health to start a contact tracing operation.

But even then, people were left to fend for themselves. This became all the more evident as people scrambled for vaccines after their initial approval, through Facebook groups and informal volunteer networks that worked to help people secure appointments. Those who had resources learned how to take advantage of the system while others were overlooked.

This is typical of a US health care system that is consumer-oriented and market-based. Americans are often convinced that the solution to a health problem must be technical and costly. The focus was placed on developing vaccines and therapeutics, which are essential for ending the pandemic, while ignoring lower-cost solutions.

But masking and social distancing–non-pharmaceutical interventions that have long been known to save lives during disease outbreaks–fell by the wayside. Uptake of these simple interventions is dependent on strong and coordinated public health messaging.

As seen in several Asian nations like Taiwan and South Korea, a well-thought-out plan for public health communication is key to a unified response.

Without clear, coordinated directions from a public health system, it becomes difficult to prevent the spread of an outbreak.

> Like China, these countries also learned from their recent experience with a pandemic. In 2003, China and much of Asia were caught off guard with the emergence of SARS.

### What it takes to be prepared

Anthropologist Andrew Lakoff describes preparedness as more than just having the tools. It's also about knowing how and when to use them, and keeping the public properly informed.

Such preparedness can only happen in a coordinated fashion organized by national leadership.

But the US has seen little of this over the past year and a half, leaving pandemic response up to individuals.

In an era where emergent viruses are an increasing threat to health and welfare, the individualism of neoliberal policies is not enough. While neoliberalism can be good for an economy, it's not so good for health. ■

# All New Nissan Navara Launched in Kenya

**By Junior Gaya**

Crown Motors under its Nissan Kenya subsidiary officially launched the 2021 Nissan Navara. The Nissan Navara is built in Africa and is designed and equipped to tackle Kenya's rugged terrain. What most are and will ask is whether it can take on the competition in a market that Toyota dominates with its Hilux, Isuzu is fighting for with its D-Max and Ford is captivating a followership with the indomitable Ranger.

Having been introduced slightly over thirty years ago with a bulky face and somewhat surprising 4x4 capability with competitive pricing, the Navara has always been a viable option in the pick-up segment where durability, reliability and versatility are key but also safety, comfort and driving pleasure are expected features.

## Design

The all-new Navara includes something Nissan calls V-Motion identity, redesigned wheels and increased bed height, and new LED headlamps and foglamps - all built to allow for increased drive ability and ease of use.

Interior upgrades would not be complete without an update to the multimedia interface and Nissan made sure to include Android Auto and Apple CarPlay support to meet all the needs of the would-be drivers and passengers opting for the Navara.

With an athletic stance that is immediately noticeable with its bonnet creases and bulging fenders, the all new Navara boasts an edgy and very appealing design theme. This is enhanced with matte black details around the edges of the grille, front bumper, side mirrors and side steps and not forgetting the orange accents.

The two-tone styling also makes its way into the cabin. On the high spec model, contrast stitching is visible on the highly supportive leather seats, using orange inserts, which is also the theme on the steering wheel and door trim.

Interior upgrades would not be complete without an update to the multimedia interface and Nissan made sure to include Android Auto and Apple CarPlay support to meet all the needs of the would-be drivers and passengers opting for the Navara. No interface would be worth its salt without access to Google Maps - which in today's world comes quite in handy whilst traversing Nairobi's ever-growing road network or attacking the bundu's upcountry, at the touch of a button.

To make it all better and safer, the system also features voice recognition plus Bluetooth, USB and SD Card support. Particular models come with up to four USB ports, including two quick-charging ports, and three 12V power outlets - so your devices never run out of juice. Two devices can be connected to Bluetooth at once, which is handy if you carry a phone and a tablet or have kids who like to take audio control from the rear.

The Navara also gains dual-zone air-con, with additional vents for rear passengers in the double cab, meaning that everyone on board should be satisfied with the cabin's temperature. Meanwhile, heated side mirrors and rain sensors ensure visibility remains uncompromised even in extreme conditions.

>>

**Engine**

Powering the all new Navara is Nissan's tried, tested and very reliable 2.5 litre turbocharged four-cylinder engine, which Nissan says caters to its customers' requirements for low running costs, reliability and performance. It churns out 140 kW of power and 450 Nm of torque on higher grade models: the LE and PRO-4X models, whilst partnered with a 7-speed automatic transmission with Tiptronic.

For the labour yearning drivers, a 6-speed manual gearbox is available for the local market. The Navara is available in three models in Kenya: PRO-4X, LE and XE. The mid-spec workhorse on the XE delivers 120 kW and 403 Nm, which Nissan claims to be the most powerful engine in the entry and mid grades pick-up segment. In addition, the Navara engine line-up includes a 2.5-litre naturally-aspirated petrol engine that punches out 118 kW and 233 Nm, as of time of press, word whether or not this engine would make its way into the Kenyan market was still a matter to be decided.

Power is directed to all four wheels via Nissan's 4x4 on the fly system that has several modes to keep one moving no matter the terrain, especially now with the unpredictable weather. Making things better, the system comes with rear differential lock for easy off-road driving. For manual transmission models, a new 1st gear ratio improves acceleration response and eases uphill starts, they say. When four-wheel drive mode is engaged, traction is distributed evenly (50:50) to all four wheels to prevent tyre slip in severe conditions.

**Safety**

The Navara comes loaded with an array of safety technology from ABS (Anti-Lock Braking System) with EBD (Electronic Brakeforce Distribution), VSC (Vehicle Stability Control), 6 airbags and a 5-Star EuroNCAP safety cabin that will keep occupants very safe and comfortable from the elements. Hill Start-Assist is an additional offering plus Hill Descent-Assist.

The inclusion of Nissan Intelligent Mobility (NIM) makes this range the most technologically advanced Navara yet - and the safest too, they say. Intelligent driving aids can be paired with additional driver assistance tools that help you see more, sense more and take swifter action, a sub-Saharan marketing blurb reads. One particular feature is Intelligent Forward Collision Warning, which monitors sudden movements of up to two vehicles ahead and alerts the driver of potential collision risks. This complements the Intelligent Emergency Braking feature, which will activate the Navara's brakes autonomously in case of no brake pedal input from the driver to avoid collisions.

For road trips and lengthy commutes, the Navara's Intelligent Driver Alertness supports safety and convenience with both visual and audible alerts that encourage the driver to take a break when it detects changes in driving style. For night driving, Intelligent High Beam Assist automatically switches headlights to low beam from high beam when it detects an oncoming vehicle. Further features warn drivers if they stray outside their lane without signaling and detect vehicles in the blind spot area when changing lanes.

> For road trips and lengthy commutes, the Navara's Intelligent Driver Alertness supports safety and convenience with both visual and audible alerts that encourage the driver to take a break when it detects changes in driving style.

The Navara's Intelligent Around View Monitor uses four cameras to help drivers spot people and cars surrounding the vehicle, and is also useful for trailer hitching. The Rear Cross Traffic Alert warns drivers of potential collisions when reversing too. Rounding out this emphasis on safety are additional side and curtain airbags - bringing the total to seven on High-Spec models.

**Verdict**

What captures the most attention is the Navara's 3 year/100,000 Km warranty plus a 2 year/50,000 Km service plan as standard to give any potential buyer peace of mind and push them in the right direction to purchase. With the Navara's proven chassis, strong engines, high safety features and Nissan's pedigree over the decades, this all new Navara has made a great leap to take on the three dominant models in a segment that is growing in popularity locally and in a market where a sizeable of motorist also use pickups, especially double cabs, for saloon motoring.

To round up this impressive package, Nissan's engineers have included the Follow Me Home feature on the new LED headlamps, Door Puddle Lamp to help you see the ground when you step out of this beautiful workhorse at night and auto door locks on the high end models.

**Visit Nissan Kenya for more details on the versions available locally, both in single- and double-cab iterations.** ■

# China beat the coronavirus with science and strong public health measures, not just with authoritarianism

People in China are able to move around freely right now. Many Americans may believe that the Chinese are able to enjoy this freedom because of China's authoritarian regime.

ELANAH URETSKY

Associate Professor of International and Global Studies, Brandeis University

This article was published on November 23, 2020. I live in a democracy. But as Thanksgiving approached, I found myself longing for the type of freedom I am seeing in China.

People in China are able to move around freely right now. Many Americans may believe that the Chinese are able to enjoy this freedom because of China's authoritarian regime. As a scholar of public health in China, I think the answers go beyond that.

My research suggests that the control of the virus in China is not the result of authoritarian policy, but of a national prioritization of health. China learned a tough lesson with SARS, the first coronavirus pandemic of the 21st century.

### How China flattened its curve

Barely less than a year ago, a novel coronavirus emerged in Wuhan, China, with 80,000 cases identified within three months, killing 3,000 people.

In late January 2020, the Chinese government decided to lock down this city of 11 million people. All transportation to and from the city was stopped. Officials further locked down several other cities in Hubei Province, eventually quarantining over 50 million people.

By the beginning of April, the Chinese government limited the spread of the virus to the point where they felt comfortable opening up Wuhan once again.

Seven months later, China has confirmed 9,100 additional cases and recorded 1,407 more deaths due to the coronavirus. People in China travel, eat in restaurants and go into theaters, and kids go to school without much concern for their health. Juxtapose that to what we are experiencing in the U.S. To date, we have confirmed over 11 million cases, with the last 1 million recorded in just the last one week alone.

In September and October, friends from China sent me pictures of food from all over the country as they travelled around to visit friends and family for the mid-autumn festival and then the seven-day National Day vacation week. I envied them then and envy them even more now as Americans prepare and wonder how we will celebrate the holidays this year.

### What China learned from SARS

We Americans are told that the freedoms Chinese now enjoy come at the expense of being subject to a set of draconian public health policies that can be instituted only by an authoritarian government. But they also have the experience of living through a similar epidemic.

SARS broke out in November of 2002 and ended in May of 2003, and China was anything but prepared for its emergence. It didn't have the public health infrastructure in place to detect or control such a disease, and initially decided to prioritize politics and economy over health by covering up the epidemic. This didn't work with such a virulent disease that started spreading around the world.

After being forced to come to terms with SARS, China's leaders eventually did enforce quarantine in Beijing and cancelled the week-long May Day holiday of 2003. This helped to end the pandemic within a few short months, with minimal impact. SARS infected approximately 8,000 worldwide and killed about 800, 65 per cent of which occurred in China and Hong Kong.

The Chinese government learned from SARS the important role public health plays in protecting the nation. Following SARS, the government improved training of public health professionals and developed one of the most sophisticated disease surveillance systems in the world. While caught off guard for this next big coronavirus outbreak in December 2019, the country quickly mobilized its resources to bring the epidemic almost to a halt inside its borders within three months.

### What can the US learn from China?

Knowing that there were no safe or proven treatments or an effective vaccine, China relied on proven nonpharmaceutical interventions to conquer the epidemic. First and foremost was containing the virus through controlling the sources of infection and blocking transmission. This was accomplished through early detection (testing), isolation, treatment and tracing the close contacts of any infected individual.

This strategy was aided by the three field hospitals (fancang) the government built to isolate patients with mild to moderate symptoms from their families. Strict quarantine measures were also central to preventing the spread of this epidemic, as it was with the SARS epidemic in 2003. This was paired with compulsory mask-wearing, promotion of personal hygiene (hand-washing, home disinfection, ventilation), self-monitoring of body temperature, universal compulsory stay-at-home orders for all residents, and universal symptom surveys conducted by community workers and volunteers.

What else could the US have done to be prepared? SARS exposed serious weaknesses in China's public health system and prompted its government to reinvent its public health system. Covid-19 has exposed similar shortcomings in the U.S. public health system. To date, however, the current administration has taken the exact opposite approach, devastating our public health system.

The Trump administration made major cuts to the budgets of the National Institutes of Health and Centers for Disease Control and Prevention. The last budget submitted by the Trump administration in February 2020, as the pandemic was beginning, called for an additional reduction of US$693 million to the CDC budget.

This affected our ability to prepare for a pandemic outbreak. In the past, this preparation included international partnerships to help detect disease before it reached our shores. For example, the CDC built up partnerships with China following the SARS epidemic, to help contain the emergence of infectious disease coming from the region. At one point the CDC had 10 American experts working on the ground in China and 40 local Chinese staff, who mostly concentrated on infectious disease. Trump started slashing these positions shortly after taking office, and by the time Covid-19 broke out, those programs were whittled down to a skeleton staff of one or two.

> Vaccine-virus mismatch is an ongoing challenge for scientists charged with developing the seasonal flu vaccine. But even with a virus-vaccine mismatch, the flu vaccine reduces the likelihood, and the severity, of disease.

The Declaration of Alma Ata guaranteed health for all, and not just health for people governed under a specific type of bureaucratic system. The U.S. has been, and can be, just as dedicated to protecting the health of its people as China under its authoritarian government. We demonstrated this during the Ebola epidemic, with the launch of a whole government effort coordinated by Ron Klain, who has been appointed White House chief of staff under President-elect Biden.

This effort, which included a coordinated response with both African nations and China, improved preparedness within the US and ultimately helped to save hundreds of thousands of lives around the world. A reduction in funding for our public health infrastructure, under the Trump administration, was a divestment in the health of the American people and should not have happened. A new administration that places public health at the helm, once again, will I hope prove to us that health is not just something that can be protected under an authoritarian government, but is in fact a right for all. ■

# Who's smoking now, and why it matters

Since the 1964 Surgeon General's report on smoking and health, adult smoking prevalence has dropped by two-thirds, from 43 per cent to 14 per cent.

KENNETH E. WARNER

Professor Emeritus of Public Health, University of Michigan

Suppose you were told that there is something responsible for nearly 1 of every 5 deaths of Americans, and that it is completely avoidable. Would you believe – today – that "something" is cigarette smoking?

If you're a college graduate, you might not believe it. You don't smoke. Your friends and colleagues don't smoke. You never see smoke in your workplace, nor in the restaurants and bars you frequent. Like many of the nation's most educated citizens, you may well regard the problem of smoking as largely solved. Because the educated population is also the most politically engaged, cigarette smoking has virtually disappeared from the nation's health policy agenda.

I'm not a smoker, although like many of you I was one (45 years ago, in my case). As a student of tobacco policy for over 40 years, I have helped to document the remarkable progress we have made against smoking. But I also appreciate why smoking remains our nation's most avoidable cause of disability and premature death. The lack of policy attention to smoking is a public health tragedy.

## The good news and the bad news

No one can deny the extraordinary victories against smoking. Since the 1964 Surgeon General's report on smoking and health, adult smoking prevalence has dropped by two-thirds, from 43 percent to 14 percent.

The decrease among young people has been even more substantial. For example, since smoking peaked among high school seniors 20 years ago, smoking prevalence in the past 30 days has plummeted by nearly 80 percent.

Prompted by tobacco control initiatives, Americans' decisions to quit smoking and not to start in the first place avoided 8 million premature deaths from 1964 to 2012. The Centers for Disease Control and Prevention considers tobacco control one of the 10 greatest public health achievements of the 20th century and of the first decade of the 21st.

That's the good news. The bad news is that 1 of every 7 adults still smokes. And smoking kills nearly 500,000 Americans every year. That number exceeds – by a lot – the sum total of all deaths caused by the opioids and other drugs, alcohol, motor vehicle injuries, homicide, suicide, HIV/AIDS and fires.

## Who smokes now? The role of education

What accounts for the divergence between common perceptions about smoking and the dismal reality? In large part it is remarkable changes in who is smoking. Increasingly, today's smokers are those with lower education, lower income and - importantly - a higher incidence of mental illness.

Consider this: In 1966, the smoking rate of Americans who hadn't graduated high school was just 20 percent greater than that of college grads. By 2017, in contrast, the smoking prevalence of the least educated was nearly four times greater than that of the most educated.

Smoking has declined substantially at both ends of the education spectrum but to a much higher degree among college graduates: by half among Americans lacking a high school degree, but by 85 percent among college graduates.

For college grads, the rate of smoking in 2017 was vanishingly small. For those without a high school degree, and indeed for high school grads too, fully 1 out of 5 remain smokers. The difference matters. Research attributes a fifth to a third of a large education-related gap in life expectancy to differences in smoking.

Rwanda has implemented one of the most comprehensive electrification programmes in the world. In 2009 only 6 per cent of Rwandans had access to electricity.

## Money matters

A similar pattern of smoking holds with respect to income classes, themselves highly correlated with educational attainment. According to the latest data, Americans who live below the federal poverty level were three times more likely to smoke than Americans with incomes at least 400 percent above the federal poverty level. The gap has widened since the early 1990s.

There is an enormous difference in life expectancies between the nation's richest and poorest citizens. Smoking is again a significant factor in this disparity.

## Mental health does, too

An enormously important factor in smoking today is that the smoking prevalence of people suffering from serious mental illness is more than double that of the population not so afflicted (28 percent and 13 percent, respectively, in 2014). People with mental health problems or substance use disorders constitute a quarter of the U.S. population but consume 40 percent of all cigarettes smoked. They have more difficulty quitting smoking.

Rates differ by mental illness condition. In 2007, nearly 60 percent of schizophrenics smoked. That was three times the rate of the general population. Smokers with serious psychological distress (SPD) lose 15 years of life expectancy. Non-smoking victims of SPD lose five years. Research has thus attributed up to two-thirds of the life expectancy reduction of SPD victims who smoke to their consumption of cigarettes.

## Sexual orientation, race and ethnicity

Smoking also disproportionately afflicts members of the LGBT community. Among racial/ethnic groups, American Indians and Alaskan Natives had the highest smoking rates in 2016, while Asian Americans and Pacific Islanders had the lowest.

In general, women have substantially lower smoking rates than men. The exceptions are American Indians/Alaska >>

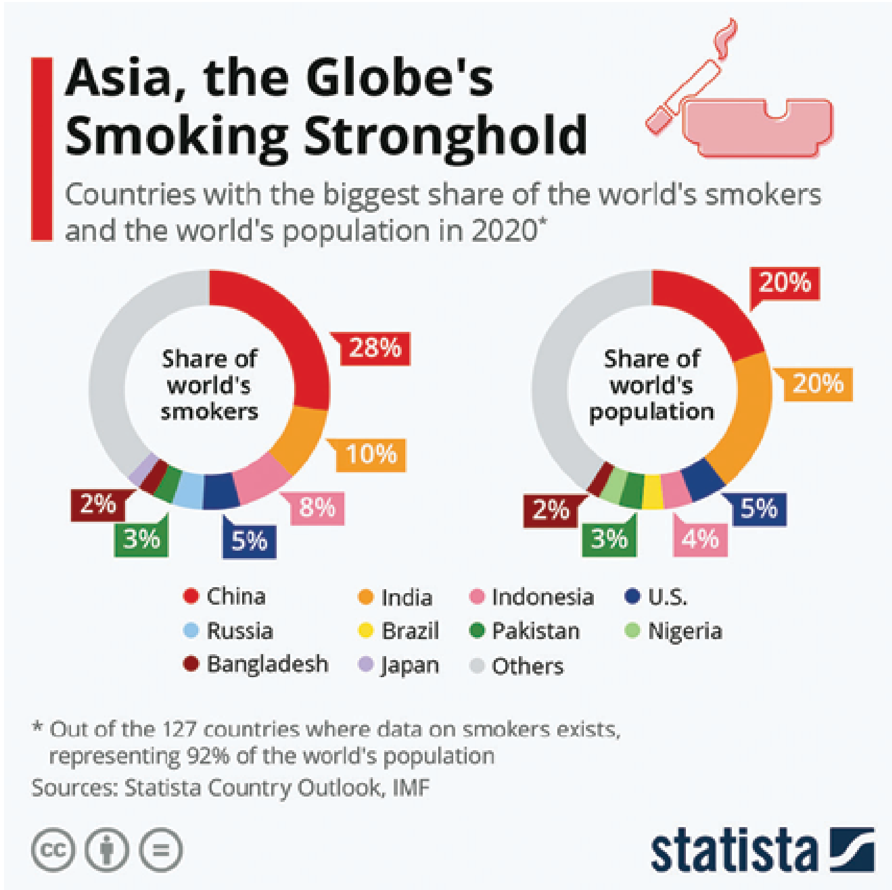
>> Natives, among whom women have slightly higher smoking prevalence than men, and non-Hispanic whites, among whom men smoke at slightly higher rates.

**Marginalized smokers**

As these data indicate, the principal victims of smoking are members of marginalized populations. Despite the enormous continuing importance of smoking in U.S. health, the issue is submerged. Smoking no longer afflicts the nation's most economically advantaged population, and those it does burden lack an effective voice in the nation's political life.

Besides, smokers tend to blame themselves for the behaviour.

In point of fact, smoking is a tenacious addiction, one that the vast majority of smokers acquired in their youth. They were assisted in so doing by an avaricious tobacco industry that marketed aggressively to young people. Kids have been referred to as "replacement smokers," the new smokers needed to replenish the industry's customer base as its most loyal customers succumb to smoking-produced diseases.




> In general, women have substantially lower smoking rates than men. The exceptions are American Indians/ Alaska Natives, among whom women have slightly higher smoking prevalence than men, and non-Hispanic whites, among whom men smoke at slightly higher rates.

**Nation's public health agenda**

What can be done? The simple – and incomplete – answer is "more of the same." Public education has contributed to decreased smoking, as have policy interventions: cigarette taxation, smoke-free workplace laws, prohibitions on product advertising and promotion, and media anti-smoking campaigns. Evidence-based smoking cessation treatments can help as well. Interventions increasingly need to be targeted to specific high-risk groups.

These evidence-based measures are unlikely to be enough, however. A potentially complementary tool may lie in a highly controversial recent development: the emergence of e-cigarettes. Novel reduced-risk nicotine delivery products like e-cigarettes may serve as alternatives to smoking, especially for those smokers otherwise incapable of quitting cigarettes.

Vaping may hold the potential to help significant numbers of Americans to quit smoking. The risks of vaping are clearly substantially less than those of smoking. At the same time, however, there are concerns about the attraction of e-cigarettes to young people and uncertainty about the health effects of long-term vaping.

While the ultimate impacts of e-cigarettes and other novel non-combusted tobacco products remain to be seen, there is widespread agreement that it is the burning of tobacco – primarily in the form of cigarette smoking, with its 7,000 chemicals – that is by far the deadliest method of consuming tobacco.

The enormous successes of tobacco control notwithstanding, smoking remains Public Health Enemy No. 1. Today, the burden of smoking falls primarily on marginalized populations – the poor, the poorly educated, and those suffering from mental health problems.

A compassionate public would renew the battle against smoking with a vigor not seen in decades. ■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