





On the cover: Secret beach Anse Lazio, Praslin Island, Seychelles; Shutterstock.com

msafiri

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PLEASE NOTE: Information on events and opening times in this issue is particularly susceptible to change Readers are advised to contact outlets to check availability before planning visits or booking travel.

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KAP

DEAR READER

2023 has been a great year for us. Once again, you, our loyal guests, affirmed us by giving us a double win at the World Travel Awards. msafiri was named Africa's Leading Inflight Magazine for the second year running and Kenya Airways was crowned Africa's Leading Airline for its Economy Class Service – the fifth time we've received this award. Thank you for always choosing us. We continue to work hard on our customer-first strategy, listening to you and understanding your needs. Our goal is to be the preferred Africa carrier and we are constantly innovating to improve your experience.

To ensure smoother connections on our network and partners, we have signed a partnership with Lufthansa Systems to provide a more efficient codeshare management solution, SchedConnect. As a member of the SkyTeam alliance, KQ is a fully integrated network carrier with multiple codeshare partners around the world. Our new Asante Rewards loyalty programme is another example of how we're committed to enhancing customer experience. After receiving 1000 points on enrolment, you'll earn more each time you fly with us or any of our partners. You can then redeem your points for benefits such as flights, seat upgrades, extra baggage allowance, priority services and seat selections. Find out more by visiting kenya-airways.com.

As the year comes to a close, we want to thank you for being part of our journey and for choosing to fly with 'The Pride of Africa'.



ALLAN KILAVUKA CHIEF EXECUTIVE OFFICER, KENYA AIRWAYS

PS: Did you know there's also a digital issue of msafiri which can be read anytime, anywhere? To ensure you receive every issue, direct to your inbox, join our mailing list at www.msafirimag.com. The magazine is complimentary. So, feel free to share it with your friends and family, and on social media.

WORLD TRAVEL AWARDS 2023

Kenya Airways won Africa's Leading Airline - Economy Class and Africa's Leading Inflight Magazine for msafiri at the 2023 World Travel Awards. The awards recognise travel excellence across the tourism industry.









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BE THE SMART INVESTOR!







In this issue of *msafiri* we look forward to making the most of 2024 with features on Indian Ocean escapes, finance and education...

8 TAKE ME THERE

The Africa Cup of Nations kicks off in Ivory Coast

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DECEMBER 2023 - JANUARY 2024

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Carey Baraka reviews five of the best African wildlife field guides





INDIAN OCEAN ESCAPE PLAN

From Zanzibar and the Kenyan coast to Seychelles, Comoros and Madagascar, find your perfect piece of paradise in our special Indian Ocean feature





When they're not cheering on their teams in the 60,000-seat Alassane Ouattara Stadium in Abidjan, fans can make a beeline for Banco National Park – the only urban area of primary tropical forest in Africa. For lovers of architecture, St Paul's Cathedral, designed by Italian architect Aldo Spirito, has six spectacular stained-glass windows. Food lovers, meanwhile, will find plenty of local cuisine to try, including street food such as *alloco* – plantain fried in palm oil, spiced with steamed onions and chilli, and eaten with grilled fish or boiled eggs.

WHO ARE THE FAVOURITES

The Africa Cup of Nations (AFCON) is set to be played between 13 January and 11 February 2024. Five cities will host the tournament: Abidjan, Bouake, Korhogo, San Pedro and Yamoussoukro. Senegal are the defending champions, the Lions of Teranga having clinched their first-ever title in Cameroon in 2022. Sadio Mané's squad are hot favourites to take the title again, but competition will be fierce with Morocco - who made history at the 2022 FIFA World Cup in Qatar as the first ever African country to reach the semi-finals - being one of the teams ready to unseat Senegal.



PLAYERS TO WATCH

WORDS: TIMOTHY OLOBULU

Right

Serhou Guirassy

Below: Mohamed

Kudus

Victor Osimhen

Bottom:

and Sofyan

Amrabat

VICTOR OSIMHEN
The Nigerian forward helped Italy's SSC Napoli to their first Scudetto in 33 years with a superb tally of 26 goals, beating George Weah's record. At AFCON, he will definitely be Nigeria's main man, especially

after finishing as top scorer in

the qualifiers with 10 goals.

→ SADIO MANÉ The former Liverpool player is Senegal's talisman, especially with his current scoring form in Saudi Arabia with Al Nassr, which he joined after a spell in Germany with Bayern Munich. He scored Senegal's winning penalty at the last AFCON in Cameroon

and will be hungry for heroics

once again.

3 MOHAMED KUDUS Ghanaian midfielder 'Kuku', as he's fondly known, was one of the standout stars for Dutch club Ajax last season and this earned him a move to the Premier League, where he is currently impressing at West Ham.

4 SOFYAN AMRABAT Moroccan midfielder

Amrabat was the Atlas Lions' standout star at the World Cup in Qatar, his performances key to helping the squad reach the last four. In September 2023, he joined Manchester United - and the fact that he plays for the English giants will make him a star attraction at AFCON.

5 SERHOU GUIRASSY Guinean striker Guirassy has been a star for German Bundesliga side VfB Stuttgart with a brilliant scoring record. He will definitely be one of the players contending for the

> golden boot at and Mané.





CRISTIANO BARNI/SHUTTERSTOCK.COM PH.FAB/SHUTTERSTOCK.COM

- JANUARY 2024

haban





AND RELAX...

What better way to welcome you on board The Pride of **Africa** than with a photograph of a lion relaxing in the Maasai Mara. This image, by Christian Hargasser, is one of the shortlisted entries in the 2023 Comedy Wildlife Photography Awards. Co-founded in 2015 by professional photographers Paul Joynson-Hicks and Tom Sullam, the competition focuses on the lighter, humorous side of wildlife photography, but also has an important role in promoting wildlife conservation.

Find out more at comedywildlifephoto.com





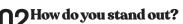
SO YOU WANT TO BE A...

PROFESSIONAL FOOTBALLER

What does it take to become a worldclass player? Find out from Kenyan defender Erick 'Marcelo' Ouma who plays for top Swedish club AIK

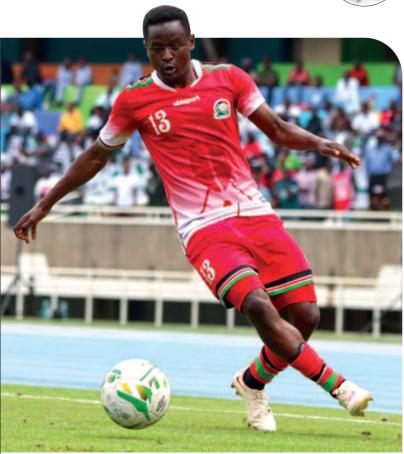
O1 How do you make it as a pro?

Becoming a top pro not only requires work on the pitch, but also some good work off it. You need to have a very good agent; someone who can put you through across top clubs. You also need to have a very well-packaged CV that details your strengths as a player, as well as achievements and general traits as a person. In this new age, another crucial factor in making it as a pro is ensuring you have personalised videos and a vibrant social media, especially if you come from regions where football coverage is not as huge.



How you handle yourself as a professional is the biggest area of standing out. Do you take care of your body, including how you sleep, what you eat and what you drink? How do you handle yourself off the pitch? These are crucial if you want to become a top professional. You also always need to top up whatever you get on the team training ground by working on your own.





How do you maintain your form and discipline?

Maintaining form and discipline takes a lot of sacrifice. You need to have it clear in your mind what you want, and also know at the back of your mind that football is a short career. Focus on your training, have lots of self-discipline, train well every day and have your mental focus on check. Also, be very careful with the people around you because they will make or break you. It's important to have the right inner circle.

04 How do you find inspiration?

Inspiration comes from within. No one can ever put it into you. Having a positive mindset, always talking positively about yourself and getting the small details right will keep you motivated. Set your goals and targets on a daily, weekly and monthly basis. This will help you maintain your focus. Always review them at the end of the timelines to ensure you are not falling off-track.

05 What advice would you give to an upcoming

footballer? Rome was never built in a day. Be ready to put in the hours of hard work. Be dedicated, be disciplined and chase after your goal. Let no one ever deteryou from reaching for the stars – as long as you believe you can.





Cascadia Apartments are located within the newly established **Two Rivers International Finance and Innovation Centre, (TRIFIC)**.

Following the gazetting of Two Rivers land as a private service-focused special economic zone, SEZ, there is no better time to invest in Cascadia than now, to take advantage of the heavy rental demand expected to arise as more service businesses set up base within **TRIFIC**. Amenities at Cascadia Apartments include a 7-aside soccer pitch, green spaces, Olympic grade heated pool, children's play area, gym & jogging/walking tracks, quality infrastructure and ample security.

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NOTES TO MY FUTURE BETTER SELF

3 THINGS ABOUT ARTIFICIAL INTELLIGENCE I WISH I KNEW EARLIER

Whether we like it or not, Al is already in use in every sphere of our lives. We address three common myths...

MYTH 1:

AI WILL TAKE OVER ALL HUMAN JOBS, RESULTING IN MASS UNEMPLOYMENT

Fact: Al seeks to replace human tasks and processes, not humans. Through Al, a portion of formerly low-level and repetitive human tasks have, and will, be replaced by machines and software.
However, the idea is not to replace humans, but rather to free up human skill for other tasks and engagements. Al continues to generate new employment positions. Many require upskilled employees who can therefore utilise Al as a tool at work.



MYTH 2: AI WILL SOON RULE THE WORLD AND ROBOTS WILL CONTROL HUMANS

Fact: Al is developed by humans, who determine the extent of technology, science and data to which it functions. Theories of Al controlling humans are based on fiction. Al is a tool. It is not some kind of celestial being that can take over its inventor. Global guidelines ensure that high-level information on national security is not fed into Al algorithms in a way that could enable technology to rule humans. No matter the complexity of the Al

algorithms, they remain just that: task-oriented algorithms that can never reproduce the human brain in software or other form, even with the most advanced neural networks. Al is only as good as the data it is fed, by humans. Al cannot independently go rogue. Even in the event of a breach of specific rules, our control over Al is always just a few keys, commands and viruses away.



Kinolewacho hupata

WHATEVER IS SHARPENED WILL CUT

(SWAHILI PROVERB)

MYTH 3: AI IS ONLY USED IN DEVELOPED COUNTRIES, BY LARGE COMPANIES, AND BY RICH MEMBERS OF SOCIETY

Fact: Although Al technology ranges in size and shape, we have seen its use across various industries in the world, albeit to different extents. Technology and software giants, like Microsoft, Google and Facebook, pioneered and dominate the Al landscape, but there is a rapid increase in start-ups globally – some of which later sell their software to the Silicon Valley giants. Moreover, developing countries have been known to produce superior solution-oriented platforms using Al, such as the MPESA Mobile money transfer system in Kenya.

The bottom line...

Concerns associated with AI include data privacy and manipulation, industry accidents and security issues resulting from hacking. Governments and industries must work together to mitigate and address these risks by developing appropriate guidelines and regulations. If well regulated, AI will continue to be an indispensable companion, both today and in future.







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CHILDREN KNOW BEST

FOUR LESSONS DADS CAN LEARN FROM THEIR KIDS

If I were to write down all the things kids can teach dads, the pages wouldn't fit in the cargo hold of one of KQ's Boeing 787 Dreamliners! So, to keep it short and sweet - and not rob our customers of cargo space - below are four lessons fathers can glean from their children.



HOW TO LAUGH OFTEN AND MUCH

Children can laugh their heads off at mundane things. Last week in a bank queue, a mother was surprised when the baby strapped on her back kept laughing while staring at me. It was the way I was moving my ears that brought on the tickles. The baby must have thought my wiggling wigs were separate creatures that had a life of their own.

Thanks to the stresses of life, dads need more than wiggling ears for them to be awed. Only spectacular things can awe us. Like brilliant jokes from brilliant comics. But Ralph Waldo Emerson extolled us thus: "To laugh often and much: To win the respect of intelligent people and the affection of children... This is to have succeeded."

HOW TO HAVE INNOCENT TRUST

Years ago, I remember telling my daughter to jump from her top bunk bed into my arms. My baby girl trusted me. I may only have

had a solid one-pack, yet that didn't stop her from closing her eyes and flying into my flabby forearms.

Children trust their dad's word. Unconditionally.

Not so some dads, because of things they've gone through that's given them trust issues. Learning to have childlike trust may take time, trials and baby steps. But once a dad lets go of all inhibitions, he can savour the exhilarating high my daughter experienced when she soared into my human safety net.

HOW TO BE CONSISTENT TO ALL AND IN ALL

Here's a warning to all fathers who belong to the Bearded Brigade: before you mow down that fine fuzz, it would be in your best interests to consult widely with shareholders. My studies (on YouTube, no less!) have shown that men who shave their beards and try to surprise their shareholders with a makeover often end up doing the complete opposite by traumatising them.

Shareholders are, you guessed it, children. Consistency. That's the lesson. Consistency in friendships.



TO LAUGH WIN THE INTELLIGENT **PEOPLE** AFFECTION OF CHILDREN... TO HAVE SUCCEEDED.

RALPH WALDO EMERSON



Consistency in who we are to our beloved. Consistency in our relationships. Not abruptly changing colours or comportment. If it's working, don't ruin it. Well? You can trim it and highlight it. But doing a drastic overhaul without warning? Hell. no.

HOW TO HIT THE SNOOZE BUTTON SANS EXCUSES

Children are masters at hitting the snooze button, whenever and wherever. When my daughter was a baby, if she became heavy-eyed in the middle of a meal, she would slump on her plate of spaghetti and sleep like she had laid her head on the comfiest pillow in the world.

For many fathers, it's hard to hit the off switch to our day's busyness. We've been sold the lie that, while we're catching 40 winks, 40 million opportunities are spiralling down the drain. But sleep is therapeutic. It improves a dad's mood, mental and physical health and brain performance.

You'll be better and wealthier for it if you hit the snooze button more often... just not on your plate of al dente pasta, though!







*ATIDI, previously known as the African Trade Insurance Agency (ATI), was founded in 2001 by African states to cover trade and investment risks of companies doing business in Africa.

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of Africa's development.

mitigating solution and a catalyst

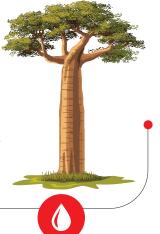




GENTLY DOES IT

HOW GREEN IS YOUR SAFARI?

There are plenty of ways to minimise the impact of your travel on the environment as the carbon-neutral safari movement gains traction in East Africa. Eco-friendly lodges and operators are using technology that prioritises conservation and reduces our environmental footprint. It helps to curb carbon emissions, manage waste, support community livelihoods and conserve energy and water.



×

SOLAR-POWERED CAMPS AND SAFARI VEHICLES

As well as lighting and heating, some safari operators are harnessing solar energy for guests to charge their cameras and phones. Zero-emission, solar-powered safari vehicles are replacing traditional 4x4s that rely on fossil fuels. The reduced noise pollution of these vehicles ensures a less disruptive and more natural wildlife-viewing experience. In areas where the terrain allows for it, ebikes are being used for safari activities.

FARM-TO-FORK MEALS FROM ORGANIC GARDENS

Farm-to-fork dining uses fresh ingredients, such as vegetables and herbs, harvested from the organic gardens of camps and lodges. These properties prioritise sustainable meals to offer guests a locally sourced and authentic culinary experience, while supporting nearby communities. Segera Retreat in Kenya's Laikipia County, for example, not only operates its own organic farm, but also has beehives for honey production.

NATURAL WETLAND FILTRATION SYSTEMS

Constructed at camps or lodges to mimic natural processes, wetland filtration systems can be used to treat waste water and manage runoff. As waste water flows through the wetland, plants and microorganisms break down and remove contaminants, helping to purify the water before it is discharged into lakes and rivers or reused for non-potable purposes such as irrigation.



TREE-PLANTING PROJECTS

To offset their carbon footprint, many camps and lodges run afforestation projects in partnership with local communities. Planting indigenous trees helps to restore vital habitats and sequester carbon.

ECO-FRIENDLY CAMPS AND LODGES

NABOISHO CAMP, MAASAI MARA KENYA

ELSA KOPJE LODGE, MERU NATIONAL PARK KENYA

> SERENGETI BUSHTOPS TANZANIA

CHOLE MJINI LODGE, MAFIA ISLAND MARINE PARK TANZANIA

NKURINGO BWINDI GORILLA LODGE UGANDA

CLOUDS MOUNTAIN GORILLA LODGE, BWINDI IMPENETRABLE FOREST UGANDA

BISATE LODGE, VOLCANOES NATIONAL PARK RWANDA

SABYINYO SILVERBACK LODGE RWANDA



Rainwater harvesting

Reducing the need to buy and transport water from distant sources, rainwater harvesting also places less strain on groundwater supplies, which, if overused, can lead to ecosystem degradation.



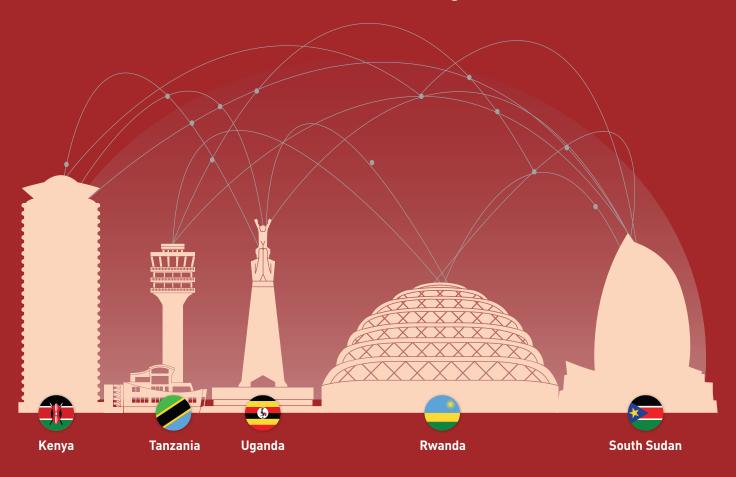
SILENT SAFARI

Emboo River Camp in the Maasai Mara is the first lodge in Kenya whose entire fleet of safari vehicles is powered by solar energy. The camp's sustainable operations also include farm-to-fork meals from an organic hydroponic garden. Rainwater showers are solar-heated, while lagoons, planted with local wetland plants, filter and recycle 100% of waste water. The swimming pool has zero chemicals, and you can enjoy sundowners and snacks in the heart of the savannah made with local ingredients and not a single-use item in sight. Emboo River Camp's tree-planting project called 'Rooting for our Future' allows guests to support carbon offsetting.



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WORDS: PETER MUIRURI



LET'S TALK BUSINESS

JUST WHAT THE DOCTOR ORDERED

Meet three entrepreneurs from the world of medicine whose start-ups support local healthcare systems

Dr Sello Rathete

LHC PHARMACEUTICALS, SOUTH **AFRICA** LHCPHARMA.COM

As a doctor in Limpopo Province, South Africa, Sello Rathete used to travel 200km daily to provide treatment to villagers affected by silicosis, a lung disease caused by inhaling tiny bits of silica from old silicon mine dumps.

"There was never enough medicine for the community. They could not afford to travel to the hospital to receive care." he recalls. Rathete co-founded LHC Pharmaceuticals in 2007 with the aim of manufacturing and distributing medical supplies for locals.

But producing medicine and related products in Africa remains a challenge. "The continent never embraced the culture of research and development and we are now confronted with an inability to innovate. We should design our education to focus on producing engineers and scientists who will focus on manufacturing active ingredients in

medicine," says Rathete.

Rathete hopes for fair competition, unlike the prevailing situation where some companies take on the roles of manufacturers, distributors and

retailers.



Marvellous Njoku

DIETAL HEALTH LABS, NIGERIA RINAND.COM

As a medical student between 2007 and 2015, Njoku's mind was conflicted between becoming a doctor and a medical entrepreneur. She felt she could do both. "I did not want to limit my career to a hospital, but create a business that provided medical solutions outside of the hospital too."

Her first business was selling dietary supplements. "These helped my patients alongside conventional medications and lifestyle changes," she explains.

However, the loss of her father to type 2 diabetes made her quit the hospital job to do more research about such metabolic diseases. Her company, Dietal Health Labs, was born to help people tackle these problems, but its start-up was not without challenges.

"I had the passion, the vision and medical knowledge. But to turn these into a viable business, I used mentors, books and workshops," she says.

Thinking of being a medical entrepreneur? "Be open to doing things a bit different from what you are used to. Seek out new ways of applying and monetising your knowledge."

 $ar{A}^{1}$

Michael Mukiibi

APHO DIGITAL HEALTH SOLUTIONS. UGANDA | APHODIGITALHEALTH.COM

When Covid-19 broke out, Mukiibi had just returned to Uganda after a 13-year stint working as a public health specialist in several African countries and the United States. In the ensuing lockdowns, he recalls, people avoided healthcare facilities for fear of infection. A business idea was horn

In 2021, he started building a digital app to help people consult with healthcare professionals from the comfort of their homes, ApHO (Application for Health Online) was incorporated in 2022. The app has had immediate impacts. "An elderly man with a heart condition experienced severe chest pains and

shortness of breath with no healthcare facility nearby. Through the app, he was instantly connected to a cardiologist who provided guidance on administering essential first aid before the arrival of paramedics," he says.

"We have facilitated over 400 consultations. It is heart-warming to see the difference made in people's lives, especially during critical times when they need reliable healthcare services the most."







The Export Processing Zones Authority, a state agency under the Ministry of Investments, Trade and Industry offers a range of attractive fiscal, physical and procedural incentives to ensure low-cost operations, fast set up and smooth operations for export-oriented businesses.

The EPZ incentives include fiscal incentives

- 10-year Corporate Tax Holiday
- 10-year Withholding Tax Holiday
- 100% investment deduction on new investment
- Perpetual exemption from payment of stamp duty on legal instruments
- Perpetual exemption from VAT and customs import duty on inputs
- Unrestricted investment by foreigners
- No Exchange Controls liberalized foreign exchange regime.

And also business support incentives which are:

- Pre and post investment consultancy
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WILDLIFE FIELD GUIDES

NOTES FROM NATURE

Going on safari? Check out our pick of the guidebooks to help you identify Africa's amazing wildlife



Birds of East Africa

TERRY STEVENSON AND JOHN FANSHAWE

First published in 2002, and with the latest revision in 2020, this book is considered one of the best guidebooks ever written about birds from any region of the world. Its precise text, covering bird identification, ranges, habits and calls is accompanied by detailed illustrations by John Gale and Brian Small. The introduction includes a guide on how to use the book, how the birds were named, as well as conservation issues. The first edition of the book featured 1.388 bird

species found in East Africa, but the latest edition has an additional 100, making it a must-have for birdwatchers scanning East Africa's skies. The book has maps of different habitats, as well as lists of endemic and threatened species. The authors have also written Birds of the Horn of Africa, together with Nigel Redman. Stevenson, who was at Kenya's Lake Baringo, is also the author of Birds of Lake Baringo.



Birds of



SOUTHERN AFRICAN WILDLIFE: A VISITOR'S GUIDE

MIKE UNWIN

Unwin's book is an excellent introduction to the mammals, reptiles, birds and amphibians located in countries south of the Zambezi - the southern parts of Mozambique, Zambia, Zimbabwe, Botswana, Namibia, Swaziland, Lesotho and South Africa. He provides practical advice on how to get the most of a safari experience in

these countries. and, using his background as a photographer, has provided more than 300 photographs of the animals he describes.



SCATALOG: QUICK ID GUIDE TO SOUTHERN AFRICAN ANIMAL DROPPINGS

KEVIN MURRAY

One of the most quirky and interesting wildlife guides to be written about African animals, Scatalog identifies animals in southern Africa by



their droppings. Wildlife trackers can delve into the fascinating realm of animal scats through detailed photographs and descriptions of both the droppings and the animals they belong to. There are tables that identify dung by its size and shape. Murray also provides advice on how to examine droppings to find out about the animal's diet and behaviour.

MAMMALS OF NORTH **AFRICA** AND THE MIDDLE **EAST**

CHRIS AND TILDE STUART Written by a

husband-andwife team, this pocketsized book contains illustrations and brief descriptions of the 120 species of mammals located in North Africa and the Middle East - from ungulates, hyraxes and carnivores to primates, rodents and bats. It includes information about habitats, as well as accounts of mammalwatching expeditions. Because of its small size, the book can be carried around easily.

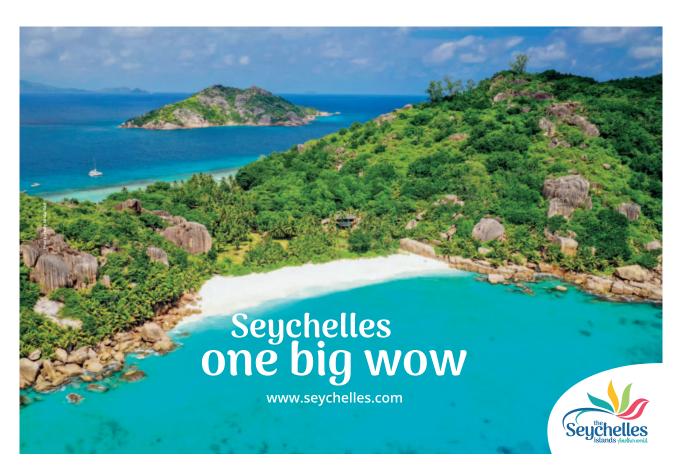


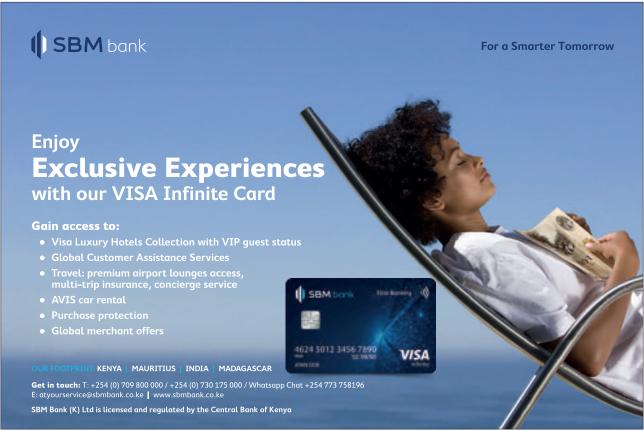
BIRDS OF WESTERN AFRICA NIK BORROW AND RON DEMEY

Another book from the Princeton Field Guides series, this revised edition has detailed information on 1,285 species of birds found in West Africa, plus descriptions of the habitats of 23 countries in the region, from Senegal to Cameroon. Borrow and Demey are both ornithologists who have been

based in West Africa for decades, and this book is a record of their expertise in the region's bird life.

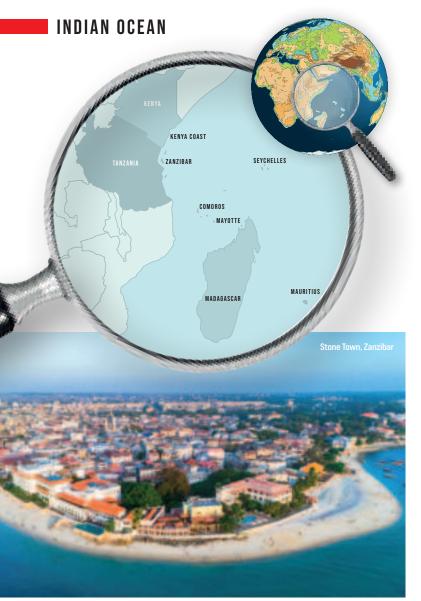














Best for ...

SWAHILI CULTURE AND SUN-KISSED CHILL: ZANZIBAR

Zanzibar's Stone Town is without doubt one of the Indian Ocean's most legendary destinations, but the archipelago also serves up some of East Africa's most blissful beaches, plus plenty of other activities such as dhow cruises, village tours and wildlife excursions.

WEEKEND ESCAPES: THE KENYAN COAST

Often overlooked in favour of the country's

legendary safari destinations, Kenya's 600km of dreamy coastline boasts more beautiful white-sand beaches than you can shake a beach towel at and plenty of watery thrills, including the chance to swim with whale sharks or go snorkelling or diving in the marine national parks of Watamu, Kisite and Kiunga – not to mention cultural attractions including majestic Fort Jesus in Mombasa, timewarped Lamu and the enigmatic ruins of Gedi.

A ONE-STOP INDIAN OCEAN EXPERIENCE: MAURITIUS

The compact size of Mauritius and its varied attractions make it the perfect one-stop destination for all things Indian Ocean. Idyllic beaches, swimming with dolphins, spectacular reef dives, myriad watersports and coastal boat trips are just some of the island's attractions, while inland there are stunning rainforest hikes and breathless scrambles up some of the spire-like pitons towering above the coast.



Mayotte lagoon

LUXURY ISLAND-HOPPING: SEYCHELLES

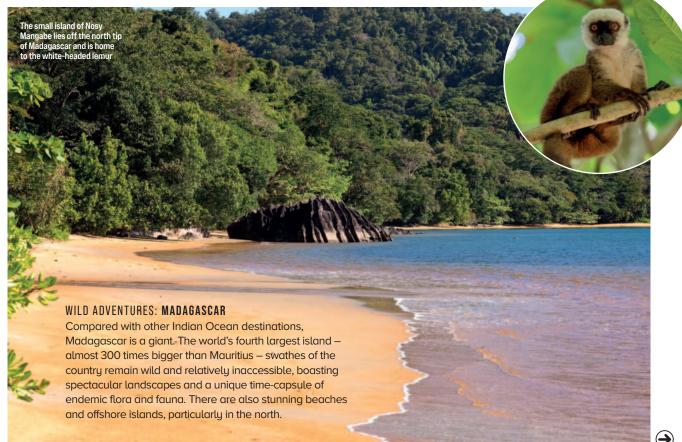
Seychelles is the Indian Ocean as you've always dreamt it: a cluster of verdant islands lapped by azure waters and fringed with tropical beaches. Luxurious resorts abound – perfect for honeymooners and romantic breaks – while island-hopping yacht charters offer the perfect way to explore this magical archipelago, with plenty of world-class snorkelling and diving along the way. In the heart of Praslin, you'll find the mysterious Vallée de Mai – home to the iconic coco de mer palm.

CULTURAL CONTRASTS: COMOROS AND MAYOTTE

The four islands of the Comoros archipelago could hardly be more different. Three of them form the Union of Comoros, one of



the world's least visited countries, where dramatic volcanic landscapes lure adventurers determined to get off the beaten track. The archipelago's fourth island, Mayotte, remains an overseas department of France, contrastingly affluent and offering rich wildlife and superb diving in its vast enclosed coastal lagoon.





1 GO SLOWLY, SLOWLY IN LAMU, KENYA Nowhere encapsulates the famous Swahili expression *pole* pole – or 'slowly slowly', as it's often translated – like Lamu. Strung out along the waterfront of Lamu Island, the UNESCOlisted town's dazzling sweep of whitewashed coral-stone houses is a reminder of the region's rich multicultural history, blending African and Arabian with a pinch of Portuguese – a place in which time appears to have stood still for several

centuries, or possibly a bit longer. It's easy to spend days here just wandering the streets and watching the world go by, perhaps with visits to the town's impressive fort, museum and famous donkey sanctuary thrown in. Activities include dhow cruises, trips to the picturesque village of Shela and snorkelling at Kiunga Marine National Reserve. But only if you really have the energy. RQ flies to Mombasa 60 times a week



3 WHALES AND WILDLIFE IN NOSY BE. MADAGASCAR

Just off the north-western tip of Madagascar, Nosy Be ('Big Island') is one of the Indian Ocean's most enjoyable all-round destinations, with swathes of gorgeous beach and the colourful street life of Andoany (or Hell-Ville, as it's widely known, after the entertainingly named French governor, Admiral de Hell). Waterbased activities include

boat trips out to the islets of Nosy Iranja and Nosy Komba, snorkelling over the corals at Nosy Tanikely, plus dolphin and humpback whale sea safaris. Inland, hike ground the crocodileinfested crater lakes of Mont Passot before heading to the summit for island-wide panoramas, or visit the famous Lokobe reserve, home to rare black lemurs and flamboyant panther chameleons.

R KO flies to Antananariyo 14 times a week



SNORKEL WITH TURTLES, SEYCHELLES

Head to the Ile Cocos Marine Park, often claimed (in the face of fierce competition) to be the finest snorkelling spot anywhere in the Seychelles and featuring a cluster of tiny boulder-strewn islets rising from waters so clear you can see every last underwater feature in microscopic detail. Turtles are the main attraction here, particularly the rare hawksbill turtle, while you're pretty much guaranteed to spot myriad other marine life including rays and spectacular shoals of tropical fish. RQ KQ flies to Mahé 5 times a week



6 VISIT THE LAST HOME OF THE DODO. MAURITIUS

Hop on a boat and head out to Ile aux Aigrettes, a tiny dot of land just off the southeastern coast of Mauritius. Now protected as a nature reserve. the island gives a good sense of how Mauritius must have appeared to the first Dutch explorers when they landed in 1598. Draped in a lush tangle of endemic plants and palms, it's home to rarities such as the Mauritius kestrel and pink pigeon, rescued from the brink of extinction in the 1990s. Giant tortoises can also be seen wandering the island's plant nursery although sadly no dodos, which are said to have survived here for longer than anywhere else.

KQ flies to Mauritius 7 times a week

'EXPLORE ONE OF THE WORLD'S LEAST-**■ VISITED COUNTRIES, COMOROS**

Go boldly, where very few people have gone, with a visit to Comoros, Africa's least visited country (and the world's ninth most un-touristed nation, according to latest figures). Comprising a tiny trio of islands - Grand Comore, Anjouan and Mohéli - Comoros remains largely undeveloped, with virtually zero tourist infrastructure or activities available except for a single four-star hotel (the Golden Tulip in Moroni). Unpromising as it might sound, the archipelago's dramatic volcanic landscapes – with jungle-swathed heights and giant sea-cliffs plunging into the waves – are truly remarkable, while the bustling street life of the historic capital Moroni is also sure to appeal. And, it goes without saying, you're pretty much guaranteed to be the only tourist there. RQ flies to Moroni 7 times a week



8 FIND A GIANT TORTOISE, **SEYCHELLES**

Just off the north coast of Praslin, the tiny islet of La Curieuse has a chequered history. The French set fire to it during the 18th century, and it was used by the Seychelles government as a leper colony from 1829 to 1965 - the better, it's said, to protect the island's unique ecosystem. Whether deliberate or not, the plan worked, and the island is now a miniature ecological treasure trove, ringed by superb mangrove forests and dotted with rare coco de mer palms, sagging beneath the weight of their enormous coconuts. Best of all, however, are the 300-odd Aldabra giant tortoises which are allowed to ramble free around the island, rivalling the famous Galapagos tortoises in size and offering a rare chance to see these extraordinary creatures in the wild.



9 GO IN A SUBMARINE, MAURITIUS Experience life underwater with a trip aboard the Blue Submarine (blue-safari.com). Operating out of Trou aux Biches, these 10-seater subs dive to depths of up to 35m, offering shark-eye views of delicate corals and colourful swirls of tropical sea life, as well as glimpses of the barnacleencrusted wreck of the Star Hope trawler. You can also hire one of the company's unusual two-person 'sub-scooters', a kind of miniature self-drive sub that lets you dip a few metres below the surface enclosed in an air-filled hood.

R KQ flies to Mauritius 7 times a week



O DIVE ONE OF THE WORLD'S LARGEST ENCLOSED LAGOONS, MAYOTTE

An overseas department of France, Mayotte offers an incongruous memento of Europe wedged between Comoros and Madagascar. Diving is a big draw here thanks to the spectacular coral reef that encircles the coastline, creating an enormous enclosed lagoon around the whole island (only the

Great Barrier Reef and New Caledonia lagoons are bigger). Divers can experience the waters' abundant marine life, exploring a varied array of dive sites suitable for all levels. As well as drift dives and dramatic drop-offs you can fin through underwater 'passes' (such as the winding 'S' pass) that thread through the reef, connecting the lagoon with the Indian Ocean beyond. & KQ flies to Dzaoudzi 5 times a week



1 LUXURIATE ON YOUR OWN PRIVATE ISLAND

You want privacy? How about your own private island to really escape the crowds? A number of luxury resorts across the region occupy their very own dedicated tropical islands, so the only people you'll see will be a handful of other guests and an army of staff whose sole aim is to make you very happy. Some are located close to larger islands or the coast, with easy access to civilisation via a short boat ride. Others offer a true Robinson Crusoe experience. such as the jungle-swathed North Island in the Seychelles, reached via a 40minute helicopter ride from the capital Victoria, or – the ultimate escape – the spectacularly remote Desroches Island,

a tiny sliver of land far out in the ocean 230km southwest of Mahé.

2 FLOAT IN AN INFINITY POOL WITH OCEAN VIEWS

Fabulous pools come pretty much as standard across the Indian Ocean, and no two are exactly alike. Choose from lagoon-style mega-pools meandering between palms; intimate plunge pools nestled amidst the jungle; or, perhaps best of all, stunning infinity pools set above the waves and blending seamlessly into the blue ocean beyond.

3 SLEEP ON THE BEACH, OR ALMOST Drift off to sleep to the sound of breaking waves then wake in the morning and step straight out onto the sands:

oceanfront villas are the perfect way to soothe the senses and immerse yourself in the deep rhythms of nature. Options range from rustic cabanas right on the beach to breathtaking oceanside boutique resorts. Rather than five-star bling, the best places offer intimate, understated luxury, blending seamlessly with nature.

4 PAMPER IN A JUNGLE SPA
Spent too long lying on the beach?
How about lying in a spa instead? The

How about lying in a spa instead? The Indian Ocean has some of the world's most gorgeous wellness centres, guaranteed to soothe mind and body and envelop you in a sensory cocoon with nothing to disturb the peace but the distant rumble of waves. Treatments are often inspired by the region's mixed African and Asian heritage and its unique natural herbarium – ylang ylang, lemongrass, coconut, baobab oil and the like – while some places also offer traditional Indian Ayurvedic rituals.

GET MARRIED ON THE BEACH

Getting married on an idyllic Indian Ocean beach is the ultimate once-in-a-lifetime romantic experience. What could be more memorable than reciting your wedding vows while standing barefoot in the sand? Even if you're not taking the ultimate plunge there are few better places for a romantic break, and whether you've been together for two months or 20 years, a few days of lazing on the beach and sipping sundowners is a guaranteed way of making shared memories to last a lifetime.







CITY BY THE SEA

TANZANIA'S LARGEST CITY AND ONE OF AFRICA'S BUSIEST PORTS. DAR ES SALAAM IS BEST KNOWN TO VISITORS FOR ITS BEACHES. SEAFOOD AND MARKETS. DISCOVER THE HIGHLIGHTS WITH OUR INSIDER'S GUIDE ON WHERE TO GO AND WHAT TO DO ...

(R) KO flies from Nairobi to Dar es Salaam 25 times a week. WORDS: WENDY WATTA

'm in a bajaji, rattling my way, clickety-clack, towards a beach. Any beach. I've entrusted the driver of the tuk-tuk to drop me off at the closest beach where the prawns are oversized, the ciders ice-cold and the hammocks tied under the shade of a palm tree. The plan is to while away the afternoon in summery oblivion, if only to escape the bonemelting heat of Dar es Salaam, Tanzania's coastal city in the sun.

Dar, as it's fondly called, is often mistaken for the capital of Tanzania, a title that belongs to Dodoma, located in the middle of the country, around 450km to the west. A stopover on most tourist itineraries to the Serengeti or Zanzibar, I've always founds Dar a city that's worth unpacking your bags for at least a couple of days. The beaches are pristine. Bongo Flava (the local music) is always blasting nearby. The street food comes deep-fried, fragrant with spices and heavy on the carbs. And you can always dance the calories away at any of the hip nightclubs around town.

My favourite neighbourhood is Masaki, with its luxury high-rise apartments overlooking the beach - a contrast to the frenetic streets of the CBD. Dar has the best of both worlds - something I'm about to relish as the bajaji drops me off at Mbezi Beach and I feel the refreshing touch of a gentle sea breeze.

From its humble beginnings as a fishing village, Dar es Salaam is now home to over seven million people

Right and below:

Watch the boats offload their catch, and get a taste of the freshest seafood at Kivukoni Fish Market







MARKETS

KIVUKONI FISH MARKET ▼

Every morning before 7am, Kivukoni springs to life as fishermen arrive on traditional dhows, hauling in their catch from the previous night. A lively auction follows, as residents haggle for the prime catches. Depending on the season, the sheer variety of fish can be dizzying. If you saw an

octopus splayed on a hard slab waiting to be bought, you might never eat those little devils again. But nicely char-grilled with a sprinkle of spices and a slice of lemon, and I can separate the art from the artist. Tuck in as you stroll around. Afterwards, the exotic botanical garden and iconic Azania Lutheran Church are only a short walk away.

MWENGE MARKET **A**

This spot doesn't look like much from the road, but step in and you will find a collection of almost 80 stalls. Number 47 is a particular favourite of mine for its eclectic collection of ceremonial masks from across the continent - the owner is always happy to regale you with information about their origin and purpose. Don't just buy from the first stall you see, though; wander around, and haggle where you can. You'll find artisans carving animal sculptures at the back of the

market, and they're always up for a chat.

UHURU STREET ▼

This is the longest street in Dar, and also happens to be the title of a book by M.G. Vassanji. It leads into Kariakoo Market where you can find anything and everything if you have the patience for it. I like coming here to shop for kangas - I select them based on colour and the Swahili saying written at the edge of

the fabric. You'll see women all over the city tying a kanga or leso around their waist, as a headscarf or fashioned into a dress. You'll also find spices here, as well as deras, those breezy kaftans that are just perfect for Dar's high temperatures.

Below:

Fruit for sale at Kariakoo - one of the markets to be found on Uhuru Street



Get in touch with Afri Roots who offer walking, cycling and tuk-tuk cultural and historic tours of Dar. As well as seeing the city's major landmarks, you'll meet locals, for a true sense of life here.





DAR ES SALAAM CITY GUIDE



◆ ISLANDS AND BEACHES

There are islands to chase, beaches to explore and boats to board. You can join public boat trips, or negotiate with locals to plan your own day trip. The islands of **Mbudya** and **Bongoyo**, some 20-30 minutes offshore, make a good combo. Setting off towards Mbudya, we anchored on its powder-white shores, quickly changed into swimsuits and spent several hours swimming and snorkelling in the turquoise

waters. Mbudya is the ideal place to channel your inner Robinson Crusoe. It was perfect and deserted, giving the illusion that I had discovered the island. Next, we visited the slightly larger, and busier, Bongoyo Island. Remember to carry your own drink and food, as there are few restaurants.

When it comes to beaches on the mainland, you'll also be spoilt for choice. **Coco Beach** is very popular and has various bars, restaurants and regular parties. Mbezi Beach and Kigamboni Beach are quieter alternatives.







RESTAURANTS

SAMAKI SAMAKI A

Ask locals to recommend a restaurant and this spot will always come up. There are three branches, located in Masaki, CBD and Mlimani City Mall. Dishes include the freshest tuna, prawn pili pili and calamari. At night, it's full of partygoers as it always has a great line-up of DJs.

WAVUVI KEMPU

This popular rustic establishment is on sun-washed Coco Beach. Its charm lies in its food, sea views, people and simplicity. The waiter recites the menu – kole kole, papa, changu and red snapper – all caught that morning and prepared in innovative ways. Try the changu in coconut sauce. International cuisine served tapas style is also offered. Wavuvi

Kempu shifts into high gear after midnight. It hosts a lot of parties, a favourite being Hello Jua, a sunrise bash every

last Saturday of the month from 5:30am to noon. You can also check out Tips Lounge on Coco Beach, or try deep-fried cassava crisps and *mshikaki* (meat skewers) from any of the nearby street food vendors.



305 KARAFUU▲

305karafuu.co.tz

This boutique spot, owned and designed by Gaspar Clemence, feels like dining in the home of a friend who loves to host. You'll sometimes catch him pottering about to ensure things are running smoothly. It's perfect for an intimate date. The menu is small and concise: order a bottle of merlot, pair it with a steak and settle in to enjoy your evening, with a background of live music. They recently moved from Kinondoni to 398 Oysterbay – the decor has changed, but the food is just as great.

STREET FOOD

JAZZ IN THE NATIVE YARDS

Dar's cuisine is inspired by spices from Zanzibar, Indian migrants, African culture and the availability of seafood and there's no better place to sample it than on the streets. Popular dishes you'll find served in neighbourhoods like Upanga include zege, urojo, Zanzibar pizza, kuku paka and kachori. Some of the most popular vendors are known as mama ntilie - women with informal setups that may only consist of a jiko to cook on, and a bench for their patrons. Even smartly dressed, middle-class people will leave their swanky offices to go eat there. A favourite lunch dish is ndizi nyama (plantains with beef stew) and matembele (sweet potato leaves). Look for vendors with the longest queues, and your patience will pay off. For a more formal street food joint, head to Mamboz Corner BBQ where all-you-can-eat Sunday buffets are popular and cheap. Also watch out for the nyama choma festivals throughout the year, where meat is grilled on the street, with cook-offs and music.

SHOPPING

NG time, head to

If you don't have much time, head to The Slipway on Yacht Club Road and browse through its collection of shops and boutiques. I like Refixit, a social enterprise that weaves sisal from plantations around Tanzania into gorgeous bags. Mabinti Center sells colourful tote and wash bags, and is run by women who have recovered from obstetric fistula surgery, a childbirthrelated injury. Weaving Point sells clothing and homeware made from traditional hand-loomed textiles. Ilava has a store in Tegeta showcasing modern kitenge dresses. Choice Batik offers a tie and dye experience where you can learn to make batik, or just purchase ready-made clothing. Nyumbani Design sells jewellery hand-carved by local artisans across Tanzania.

> Jewellery pics: Nyumbani pieces in geometric shapes

Each piece is wearable art.

tabaka necklace.

I particularly love the layered



"I take my weekend getaways to the sea with family or friends, cruising through the glistening waters, while exploring islands and sandbanks, such as Mbudya and Fungu Yasini. I enjoy cruising with Rock The Yacht, who usually have onboard activities, games and meals."



DAR ES SALAAM CITY GUIDE



NIGHTLIFF

Several restaurants in Dar have live bands, including Maisha Club on Coco Beach, or the nearby Q Bar. The upmarket **Level 8** is a rooftop bar at the Hyatt Regency and is always a good excuse to dress up. Check out the cocktail menu - the obvious choice is the signature apple-flavoured On Top cocktail – while taking in the sweeping views of the city.



"Catch an incredible sunset with drinks and dinner at Karambezi Cafe. It's at the Sea Cliff Hotel and sits on a cliff overlooking the ocean. Stop by the Waterfront Restaurant in Slipway for the best cosmopolitan cocktails in town. Afterwards, head to **Masaki** where you can easily spend the rest of your night since there are so many nice restaurants and bars. **Elements** is a great spot with DJs and '90s music, but don't go before midnight. Perhaps spend some time at Warehouse first; it's right across the road. You can also go to **MMI**, which is actually a liquor store but they have a nice laid-back bar where you can chill and have drinks. I also like Rhapsody's, which has such an extensive menu; I don't think I've ever eaten the same thing there twice. It's a rooftop spot with a nice view of the city on one side and the ocean on the other."



Daniel Msirikale TRAVEL AND DOCUMENTARY PHOTOGRAPHER

"To explore Dar es Salaam authentically, delve into local markets like **Kariakoo** for vibrant textiles and crafts. Relish Swahili flavours at local eateries such as Jackie's, Didi's or Rose Garden. For meat lovers, ask for your dish to be prepared in makange or changamoto style. Explore the cultural scene at the **National Museum**. Head to **The Slipway** for a seaside stroll and for charming restaurants, boutiques and local artisan stores like **Refix It**. For the vibrant night scene, check out Warehouse, Wavuvi Kempu and Tips Coco. This local immersion unveils Dar es Salaam's rich tapestry,

blending tradition with contemporary flair.



TINGA TINGA ARTS COOPERATIVE SOCIETY

Tinga Tinga art was first created by Edward Saidi Tingatinga in Tanzania in the 1960s, and has since become popular in souvenir shops across East Africa. The style is vivid, often depicting cartoon-like wildlife and nature. After Saidi's passing, several artists emerged, eventually forming the Tinga Tinga Arts Cooperative Society to

keep the style alive. Their gallery near Coco Beach is a great spot to browse, purchase art or take a painting class with one of the artists.

NAFSI ART SPACE

Located in Mikocheni, old shipping containers have been converted into studios and exhibition spaces showcasing contemporary local art. Here, you'll find artists painting, drawing, weaving, welding and sculpting. It's a lively and immersive spot Fly Nairobi to Dar es Salaam. Check out the latest deals at: kenya-airways.com



This museum is an interactive, open-air exhibition where you can enter numerous authentically constructed huts from various Tanzanian ethnic groups to see how they traditionally lived. There are also dances and music performances for an extra price. It's a good place to learn more about rural Tanzania's customs and traditions.



where you can expect live dance performances, film screenings, concerts, art festivals and fairs. Rangi Gallery by Lorna Mashiba is another nice spot that supports young local contemporary artists.



Getting there and around

From Julius Nyerere International Airport, make your way to the city using taxis, boda boda (motorbike taxis) or bajaji (tuk-tuks). It's about a 20-minute drive to the city centre from the airport, depending on traffic. To explore the islands, you can take the ferry to Bongoyo from The Slipway, or from any of the major hotels, such as Jangwani Sea Breeze and White Sands. 🙉

EQUITY'S GAME-CHANGING CROSS-BORDER BANKING SOLUTION Unlock seamless regional trade with Equity's real-time payments

Equity, a pioneer in financial innovation, has introduced a borderless banking (intercountry) payments and account settlement solution designed to supercharge regional economic integration and support cross-border trade within the East African community. This revolutionary service transcends borders, enabling real-time financial transactions, and is now available to Equity's customers across its banking subsidiaries in Kenya, Uganda, Tanzania, Rwanda and South Sudan.

SIMPLIFIED BANKING ACROSS BORDERS

For the first time in the region, Equity's over 18 million customers can experience immediate access to their accounts, allowing them to transfer, deposit and withdraw funds effortlessly across the five countries as if they were right at home.

This development opens up new possibilities for businesses to engage in cross-border transactions with unprecedented efficiency and reduced transaction costs.

The cross-border settlement and payment solution underscores Equity's unwavering commitment to fostering economic growth and development within the East African region. Enhanced economic integration requires efficient payment systems that reduce transaction costs and provide real-time settlements.

As a critical component of its digital transformation agenda, Equity's borderless banking service is intended to facilitate crossborder trade and investments while championing financial inclusion. This, in turn, plays a pivotal role in propelling economic growth and development within the East African region.

SEAMLESS BANKING AT YOUR FINGERTIPS

Customers across the region can now effortlessly deposit funds into any Equity Bank account, withdraw funds from any Equity Bank ATM or agent, transfer funds to other Equity Bank accounts or to external banks within the region, and make payments for goods and services. This service has seamlessly integrated into the lender's Equity Mobile and Equity Online platforms, bringing banking convenience to your fingertips.

Over
18 million
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to their accounts,
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to transfer,
deposit
and withdraw
funds effortlessly
across the five
countries as if
they were right
at home

EMBRACE A NEW ERA OF BANKING

This innovative service not only brings unparalleled convenience but also simplifies the complexities associated with traditional cross-border banking. This forward-thinking solution is set to revolutionise regional financial transactions, granting customers the freedom to access banking services without the constraints of time and location.

CONTINUED COMMITMENT TO THE REGION

Aligned with its Africa Recovery and Resilience Plan, Equity remains dedicated to promoting regional trade by expanding its regional footprint, facilitating investment forums, and providing innovative banking and payment solutions aimed at boosting cross-border trade and fostering financial inclusion within the East African region.

Embrace the future of banking with Equity's real-time cross-border payments and banking solution, and be a part of the regional economic transformation.







n a popular Facebook support group for working women, Wendy (not her real name) recently made a heartfelt post seeking recommendations for a good school for her young son who was enduring bullying from peers and harsh discipline by one of the teachers. Wendy's plight is all too familiar, especially with the start of a new school year beckoning. The million-dollar guestion that arises is: What makes a good school? Is it the grades? Is it the happiness and wellbeing of the child? In the search for answers to these pivotal questions, msafiri spoke to **Dr Mercy Igoki Racham**, an academic registrar at Agha Khan University and a certified educational consultant, career and parenting coach, to get insights that would help make the transition to a new school easier for both parents and children.

IT TAKES A VILLAGE TO SCHOOL A CHILD

What are the major challenges that children face at school and as they grow up, and how can parents and schools support them so that they get the most from their learning?

DR MERCY: In my experience of working with children and parents, one of the challenges that children face (both in and out of school) is low self-esteem, especially when the environment at home and school is not an enabling one. Children from broken homes and homes with a history of violence also face challenges coping and may suffer depression and mood disorders. Other common challenges include difficult teachers, pressure from home to excel, poor school environments and peer pressure.

Dealing with such challenges requires an approach

that brings together both parents and teachers. Parents should ensure that they spend both quality and quantity time with their children and pay attention to their needs. On their part, schools must ensure that they are equipped with the right facilities to support learning and strive to strike a balance between academic and extra-curricular activities.

Schools and parents must also provide the necessary academic support for academically weak children as opposed to punishment. Moreover, they should avoid comparing children and instead allow the child to be an individual and become the best they can be.

What should parents look for when choosing a school? DRMERCY: The basic things to look for are discipline, the school environment, warmth, performance, accessibility to resources, the ratio of children to staff, the extra-curricular activities and mentorship plans.

How can parents support their children at school?

DRMERCY: There are a number of ways, including partnering with teachers, providing for the child's basic needs and paying school levies, loving their children and respecting the teachers. There are parents who talk ill of teachers in the presence of their children and this has negative effects on their children. Parents should also help children with homework, especially parents of day scholars. Finally, as a parent, you must let go and allow your child to develop independently.

Finding a good school for your child is just part of the solution. As a parent, you must also ensure that you are involved in the learning process by partnering with the school, providing for your child and supporting the school in implementing the rules. As pertains to schooling, it turns out that the old adage 'it takes a community to raise a child' still applies.

HELP YOUR CHILD PREPARE FOR SCHOOL

We asked headteachers Dr Nduati Nyaboke and Sarah Masawa what they thought the best ways were for parents to help their children prepare for the new school year. Here are their responses:

"The first way would be to conduct thorough research on the school and ensure it matches the values they would want for their child. Secondly, the parent must be ready to support the school. It does a great disservice to a child when their parent does not work with the school to achieve the desired outcomes. Finally, the parent must be involved in their child's school life. Education should be a three-legged stool that involves the child, their parent and the school," explains Dr Nduati Nyaboke, Nova Pioneer Girls Senior School.

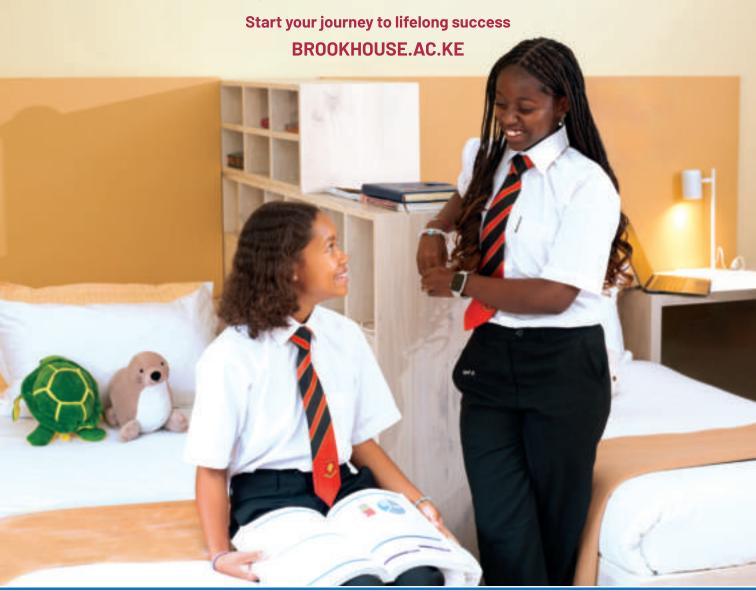


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"The most important thing is to improve communication between parents and children. This helps them to catch any issues before they get worse. The other most important thing is to teach children how to be self-reliant and to have self-help skills especially now that the parent will not always be around to help. Finally, parents must have realistic expectations both for their children and for the schools they take them to," says Sarah Masawa, St Mathews Saradidi Mixed Secondary School.

SCHOOL: NOVA PIONEER GIRLS SENIOR SCHOOL HEADTEACHER: DR NDUATI NYABOKE

What do you think are the measures of success of a good school?

The major measure of success is the kind of students you graduate. At Nova Pioneer we envision to graduate students of high moral character and who are capable of innovation and leadership. We want our students to leave believing that they can do anything they set their minds upon. Finally, we believe that a good school must graduate students who are well connected. We try to expose our students to different experiences through international travel. This helps them develop cultural intelligence and feel comfortable in their own skin wherever they go.

What skills do you **U**nurture in the children at your school that help prepare them for life or the next stage of their educational journey? We focus on skills that can

equip students for the 21st

century. These include collaboration, critical thinking, leadership and problem solving. We want to graduate students who are prepared not just for a white collar job but who can identify problems in their communities and solve them. We have a Post School Success (PSS) programme, which has been instrumental in preparing students for the job market. Every student who joins Nova Pioneer Girls is enrolled into the programme. At admission, students mainly focus on self-discovery. Later in Form Two we organise for a week of job shadowing where the students spend a week in their desired profession observing how things are done.

Why do you think U extra-curricular provision is important? Extra-curricular activities are important in a child's life as they help in building confidence and professional presence, which are very important in the corporate environment.







SCHOOL: TREESIDE PRIMARY SPECIAL SCHOOL HEADTEACHER: SALOME EYANG'AN

What do you think are the measures of success of a good school?

When it comes to special needs, a good school is not how beautiful it is but how much benefit your child can accrue from the school. We advise that parents of children with special needs first take them to Education Assessment Centres (EACs). These centres are in every county in Kenya and help parents understand their child's special needs, since these are diverse, and then recommend the best school that can serve their child.

What skills do you nurture in the children at your school that help prepare them for life or the next stage of their educational journey?

Skill development in a special needs school is different. Our curriculum is based on stages, which means we assess what a child is able to do when they are admitted then we start skill

development from the foundations. The foundational stage focuses on skills like communication, social and pre-literacy skills, sensory motor skills and creative activities, daily living skills like using the bathroom and pre-numeracy activities. The children then move to the intermediate stage where focus is on daily living skills and religious education, as well as numeracy skills. In the next stage called the pre-vocational stage, we identify what a child is good at and develop this in the vocational stage. Skills include beadwork, farming, cooking, animal

husbandry and other skills. I want to emphasise that though children become really good in some of the skills, they still need support in running their businesses as some never get to understand the concept of money.

How do you look after children's wellbeing at your school?

Our kitchen department ensures that there is adequate healthy food for our children's growth and sustenance. Our classroom support system means that teachers have aides in the classroom to help with things like accompanying kids to the bathroom during lessons. We have a laundry department that cleans the children's clothes, and dorm parents and matrons who stay with the kids during the night. Finally, we have dedicated personnel who ensure that kids with accompanying conditions and who need medication are taking medication as prescribed.

QWhat extra-curricular provision is there in your school and why is this important?

Our children enjoy athletics, ball games, poetry, music festivals and perform well in competitions. For children with special needs, extracurricular activities are crucial in their sensory and motor development.

Q What advice can you give to parents of children with special needs?

The most important thing is to accept your child for who they are as they have needs and rights just like able-bodied children. I highly discourage parents from hiding their children with special needs because, unfortunately, this makes them outgrow the education stages, which makes them permanently unable to do anything. I would also encourage parents to adopt early interventions from a child's formative years. This includes use of assistive technologu and environmental stimulation.

Tips on good listening so that children can talk

Start active listening when your child is small • Try to learn how to spot whether your child wants you to give advice or simply wants you to listen • There are times when you need to listen passively and other times when they will want you to help or give advice • Make time to spend with your child • Positively reinforce your child's good behaviour and communication • Be a good role model in the way you communicate with others around you • Connect with your child and show an interest in what they are saying by asking questions but be careful not to over-question them as they will feel you are judging them.



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SCHOOL: ST MATHEWS SARADIDI MIXED SECONDARY SCHOOL HEADTEACHER:SARAH MASAWA

QWhat do you think are the measures of success of a good school? Discipline is paramount, followed by the rate of attendance, graduation rates and teacher satisfaction. The elements of lesson delivery, class size, parental involvement and social dynamics in a school all work together to contribute to students' achievement.

What skills do you nurture in the children at your school that help prepare them for the next stage of their educational journey?

At St Mathews, we are keen on developing empathy among our students, which we believe is crucial for positive self-worth. We also foster personal improvement, decision making, being safe and emotional self-regulation. If these skills are nurtured, students can

communicate, co-operate, be creative and inventive, solve problems and work well with others. As a result, they are able to be critical, creative thinkers who can better process information and become personally effective.

How do you look after children's wellbeing at your school?

We provide meals during lunch and tea break. We also have sessions for spiritual nourishment every Monday. Moreover, we have a provision for those who lack basic necessities such as sanitary pads and exercise books and we also ensure that needu students aet help from teachers and wellwishers from outside the school. In terms of health and safety, we ensure that the water we use is treated and that there are proper waste disposal mechanisms in place. We have also employed

professional teachers for the educational wellbeing of our students. Finally, we ensure that students maintain healthy peer and family relationships through guidance and counselling and the involvement of sponsors and guardians in their school life.

IS MY CHILD UNHAPPY AT SCHOOL?

Some warning signs:

POOR PERFORMANCE

SILENCE OR TALKING TOO MUCH

GENERAL UNHAPPINESS

SUICIDAL THOUGHTS

AND EXPRESSIONS

BED WETTING

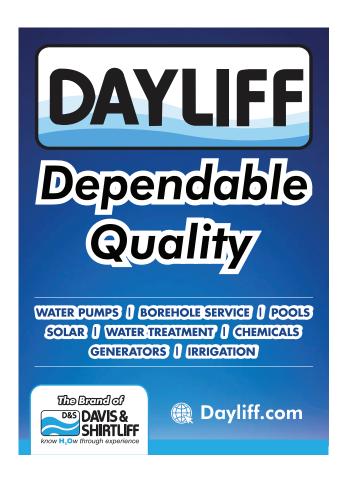
LACK OF APPETITE

COMPLAINING AND

REFUSING TO GO TO SCHOOL

HELPING YOUR CHILD THROUGH PLAY

Never underestimate the value of play for young people throughout their childhood. Play teaches a child a range of skills that help with their learning, including turn taking, collaborating, critical thinking, using imagination and developing vocabulary and communication skills. Here are a few tips for ways to help your child in play: • Start early and make it a routine . Provide a variety of objects and toys for them to explore. The best games can be had with a simple blanket and chairs to make a den - you don't have to spend a fortune! • Play with your child - joining in and talking as you play will develop their vocabulary and imagination. . Encourage the child to be independent; for example, have them pick a book in the library. • Limit screen time and monitor what they watch. • Watch programmes together rather than leaving them alone to watch something. This aids discussion and understanding. • Read out loud to your child regularly. Make this a fun, cosy and exciting activity by talking about what you read and having fun with the stories.









ADRENALINE AFRICA

Self-confessed adrenaline junkie Maria Kamau is on a mission to get her pulse racing across Africa as she abseils, bungees and bikes across the continent. We asked her to pick her favourite experiences

"I was born insatiably curious and full of energy. From an early age I would get into trouble with my mum for being outside the house too often, and staying late past curfew-time, ostensibly exploring my neighbourhood to discover who or what was new. In school, I was the sociable student who joined any club, so long as it promised activity that would involve the outdoors, adventure or learning a skill. And throughout my working career, while travelling all over the world, whether for work or play, any excursion that involved a new experience (particularly adrenaline-charged) would (and will) always win over easygoing 'feet-up' leisure-type alternatives."

From relatively mild to insanely wild

Maria shares her super seven adrenalinecharged excursions, giving them a 1-5 rating from relatively mild to insanely wild. So, go on, get your heart pumping, pick your level and plan your next adventure!





WHITE WATER RAFTING SAGANA RIVER, KENYA



Thrown out into freezing waters

Join six to nine other rafters, including your expert guide, in a rubber dinghy for 2-3 hours of serious fun. It starts slowly, gliding along calm river waters as you practise quick responses to the rapid-fire commands taught earlier: 'Get down!', 'Lean left!', 'Paddle hard!' You feel confident you've got this... and then you hit the rapids – the fast-flowing waters meandering visibly around rocks and boulders - into which you descend. Even with prior warning, you may be unprepared to find yourself thrown out into the freezing waters, reciting the mantra, 'float feet forwards, keep hold of your oar, locate your raft...' Stay calm, rescue is at hand. Once back in the boat it's time to celebrate the drama with oars-up and cheers, then settle back and prepare for the next storm ahead.







HOT-AIR BALLOONING WALVIS BAY, NAMIBIA

The floating hour will be over too soon

Your adventure begins at 5am and the excitement builds as you watch the preparations for your 'flight'. With the hot-air balloon filled and ready to leave it's time to scramble into the eight-person basket. You won't feel the lift off, but you'll know it's happening because suddenly the busy crew on the ground look like minions; their vehicles like toys. You are ascending, fast. With no sound or aircraft vibration, but with definite movement up and across the desert land, it feels like floating. You're 300m above sea level. The tranquillity is only periodically interrupted by the pilot blasting hot air to keep you aloft, and your whispers of marvel at the view. The rising sun is now spreading its jaw-dropping splendour everywhere. Enjoy! The floating hour will be over too soon.



BUNGEE JUMPING

VICTORIA FALLS BRIDGE, ZAMBIA-ZIMBABWE BORDER

'Your moment of madness'

Your adrenaline is rising as you step both legs into the bungee sheath that will hold them firmly together. With dry mouth you work out that the sheath is connected to the rubbery cord that runs through the harness around your waist and butt. All kitted up and checked over, it's time to hobble forwards to the edge of the platform under guidance of the crew. Ignore your rising heart rate and keep your focus well and truly ahead (whatever you do, don't look down!). Spread your hands wide. Look up and listen out for your cue: '3-2-1-BUNGEE!' Lift and jump forwards. It's time to 'fly' down, down to the river below, everything passing in a blur. Seconds later, there's a pause, midair. Upside-down you bounce and sway gently from side-to-side, awaiting the rescue crew, while elating in your moment of madness - you did it and survived!















QUAD BIKING
LAC ROSE (PINK LAKE) BEACH, SENEGAL

'Break, accelerate, release'

Opt to go solo or with another rider who could be the guide or a child under 12 years. The pace is easy and the terrain smooth. The location along the beach front is a combination of moderate hills and long tracts of flat land. The gentle inclines enable an easy ascent and fun descent with low risk of tilting or falling. Maintain a slow pace as you drink in the view: clear skies, dazzling blue ocean waters and unending sandy shores stretching out ahead of you. Under the midday sun, the mild, cooling breeze is welcome as you work the controls of the quad bikes - break, accelerate, release. It's exhilarating!







WALKING A NEPALESE BRIDGE LA VALLÉE DES COULEURS, MAURITIUS ***

'step cautiously onto the slim wooden plank'

A quick safety talk and then it's time to get harnessed up. You'll descend to the start point where you are attached to a safety cord that runs above you, along the entire rope bridge. Take sweaty hold of the safety ropes on your left and right and step cautiously onto the slim wooden plank. Pause for a bit, before bringing your other foot forward to advance another step. With every step you take, the bridge will sway in response, your heart lurching in synchrony. Now try to relax into a slow steady rhythm, eventually noticing and appreciating the lush green canopy of the forest about 50m below and the beautiful scenery around you. Within 30 minutes you will reach solid ground once more. Now breathe and exhale – you made it!







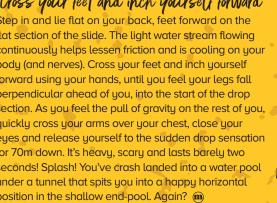




SLIDING DOWN THE TEMPLE OF COURAGE **VALLEY OF WAVES, SUN CITY RESORT, SOUTH AFRICA**

'Cross your feet and inch yourself forward'

Step in and lie flat on your back, feet forward on the flat section of the slide. The light water stream flowing continuously helps lessen friction and is cooling on your body (and nerves). Cross your feet and inch yourself forward using your hands, until you feel your legs fall perpendicular ahead of you, into the start of the drop section. As you feel the pull of gravity on the rest of you, quickly cross your arms over your chest, close your eyes and release yourself to the sudden drop sensation for 70m down. It's heavy, scary and lasts barely two seconds! Splash! You've crash landed into a water pool under a tunnel that spits you into a happy horizontal position in the shallow end-pool. Again? (m)



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N 2024

Is money management among your New Year resolutions?

While many people have challenges keeping their resolutions past the first few months of the year, managing your finances in these difficult times should be a top priority. Whether making big financial decisions or harnessing smaller gains, read on for expert advice on the changes you can make and the habits you should develop for better financial health...

WORDS AND PICS: PETER MUIRURI



SHOP WISELY

Have you ever found yourself grabbing an item from the supermarket shelf only to realise later you did not really need it? That is the danger of impulse buying. Children especially can plunge your shopping into a downward spiral since they want that expensive but unbudgeted toy, and they want it now!

Kennon Mbae, a seasoned finance professional with 20 years of experience, shares three key tips on how to fill your shopping basket with your 'needs', while keeping the 'wants' at bay.

Best timing for more savings: "There are seasons that come with discounts like Christmas offers, Valentine's Day and Black Friday sales in November. Attend product launches and exhibitions where vendors offer promotional discounts and clearance sales at affordable prices."

Save by smart budgeting: "Budgeting is 'telling your money where to go'. If this is not done effectively, money 'finds its own way'. Having a budget, and sticking to it, goes a long way to good financial management."

Bulk saves a buck: "Proper cash flow management affords you to buy larger quantities at once. Some supermarkets brand their products that are offered at a bargain. Shop for fruits and vegetables from the open market. This gets you fresh produce at lower prices,

compared to shopping at high-end malls."

Mbae says you can make more savings by comparing prices from different outlets. "Shopping is 20% personal knowledge and 80% behaviour. Adopt these tips and make them part of your shopping routine. They will help you keep more money in your pocket."

TIME'S UP!

It pays to sit back and analyse each deal out there to make sure it fits in with current needs, and your pocket. Many businesses know that it is easier to retain current customers than recruit new ones and would rather let that three-month magazine, or online movies subscription, auto-renew. During the month's free trial period for a product, watch out for a clause that indicates that your credit card will not be charged before your trial period is over. If your card details have been captured, chances are that you will be billed automatically.

To avoid such scenarios, financial advisors say that with a little forethought the best deal could just be around the corner.

Fred Waswa, founder and group chief executive officer of Octagon Africa Financial Services, is a seasoned pensions expert with over 30 years of

experience in pension scheme administration and actuarial services. He's waded through simple things like phone tariffs and subscriptions, as well as complex financial matters such as mortgages and pension investments. Savings can be made even in seemingly insignificant ways.

Take phones, for example. "While the network coverage should be reliable wherever you are, pick a tariff with high data allowance if you use your phone for social media or to stream videos," advises Waswa. "The price of the tariff should be within your budget, while contract terms should allow for early termination."

Even for capital-intensive endeavours such as mortgages, a good deal is still possible. "One is allowed to change a mortgage provider by selling the mortgage to another bank," says Waswa. "You can also apply for equity release on the property under mortgage when rates are lower."

Would you like your pension to work for you? If you are a young person, avoid accessing your pension savings when you are changing jobs as it will reduce the amount you will have at retirement. What then is the best pension deal that can guarantee a financially secure future?

"You can use part of your savings to invest in good interest-bearing government bonds. The interest income will help in paying one-off expenses like medical and holidays. Another part can be invested in property to receive rental income. This will give you peace of mind," says Waswa.

DON'T FALL FOR IT

The primary target of any business is your wallet and a business will use all means to make you fall for what appears or sounds like a good deal. In many supermarkets, for example, it is not unusual for cheaper items to be placed next to expensive ones. Your eyes will scan through the items and in the course of purchasing the cheap product, you will inadvertently pick the costly one as well.

In addition, you may have noticed cheaper snacks and chocolates 'conveniently' placed next to the checkout counter. If the store has a short supply of loose change, chances are that you will pick these snack bars just to make sure all your money is well spent. But at what cost?

Mary Gachuhi, a personal finance consultant, says gimmicks, including 'buy one get one free' deals, could be laced with unseen costs. "They may not offer any financial reprieve as the price of both items might be already factored in the actual sales cost."







"The loan is only cost-effective when it meets your needs, can be repaid without stretching yourself thin in terms of your monthly payments, and the funds used to generate more income through a business or investment"

MARY GACHUHI

Gachuhi says similar tricks are also employed when it comes to purchasing personal loans or similar products.

"A meticulous financial analysis and a deep understanding of personal finance products should serve a person's immediate needs and align with their overall financial goals. This includes being on the lookout for purchases, loans or other financial deals that may appear cost-effective but are not," says Gachuhi, who has given tailored guidance across a spectrum of financial avenues, including personal loans, credit cards, property finance and mortgages.

When it comes to personal loans, Gachuhi says the terms on the brochure cover might look appealing but it's the fine print that makes or breaks the deal. "The loan is only cost-effective when it meets your needs, can be repaid without stretching yourself thin in terms of your monthly payments, and the funds used to generate more income through a business or investment," she says.

Gachuhi says other subtle signs to look out for include high interest rates above market levels, early repayment penalties, late payment fees, high facility fees and additional insurances. "The marketing tactics can sometimes be advantageous to the customer, but more often profit the banks and other financial institutions. They are used to get more clients and sell more products thus increasing these organisations' bottom line."

CLEAR THE DEBTS

Search for the phrase 'debt clearing tips' in your internet search engine and you are likely to get over 60 million results instantly. If only you could read and apply them all immediately, you would be out of debt in a flash. The reality is a bit different. Excessive worry over debt has been said to cause

mental health problems, including stress and depression, while contributing to physical disorders such as heart ailments, ulcers and high blood pressure. But Dorothy Chepkoech, managing partner at Dorte & Associates, says debt is not inherently a bad thing as long as it used for a good cause.

"Good debt is used for investment in an income generating project. This should be a long-term venture that takes advantage of tax waivers and reliefs," she says. "The business should earn you a higher rate of return than what you were charged to acquire the debt. On the other hand, bad debt is used in buying consumables or liabilities with high interest rates."

To clear the debts, Chepkoech cautions against 'borrowing from 'Peter to pay Paul' or taking a loan to clear another one, unless the interest for the new loan is very low. When paying off multiple debts, she advocates using the snowball method (paying off the smallest balances first) or the debt avalanche method (paying off the

TO HIRE OR TO BUY

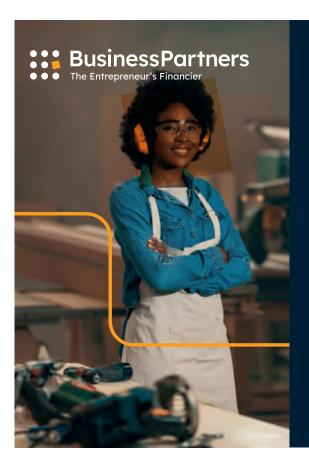
The option to either buy or hire an asset depends on the intensity and duration of a given assignment. Acquiring and maintaining assets can be a capital-intensive affair. Conversely, a specific item may not be available for hire during an emergency. How can you make the pick? Here's some advice from Patrick Wameyo, a financial literacy and business advisor.

Hire to save on capital expenditure: Hiring may not necessarily be cheaper in all circumstances. However, when starting off and cash flow is low, hiring and leasing are better options because they give access to an asset based on monthly payments as opposed to parting with huge investment costs.

Hire to save on maintenance costs: Hiring does not pass the obligation of maintenance from the owner. When the contract passes, you have no obligation to maintain the asset.

When to buy: Owning some unique equipment gives you an edge in certain circumstances. For example, buying a specific medical equipment that is rare to find gives you unique access to a particular customer segment. It will generate enough cash flow to justify its purchase.





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In addition to the stunning natural surroundings, state-of-the-art villas and exclusive amenities, just 45 minutes from the CBD and 15 minutes from the airport, Serene Park is strategic to offer the best of both worlds, a secluded sanctuary while being near every convenience.

highest-interest debts first) depending on one's financial situation.

Apart from keeping an eye on debts, Chepkoech says discipline is required in the management of credit cards. "Pay dues in full to avoid attracting charges. Do not withdraw cash using a credit card to avoid the extra charges on withdrawals," she says.

Credit cards, according to Chepkoech, have attached privileges depending on the type. "Purchasing through credit cards reduces the risk of cash theft, are easy and convenient to carry, accepted worldwide, have extra security via passwords, and help to track expenses."

She dispels the notion that credit cards increase your spending, "save for the fact that you don't see the actual cash reduction (as in the case of a debit card) and this can create a false feeling of

freedom to spend".

and the second s

Her final take?

"Always keep an
emergency fund
and have short-,
medium- and longterm financial plans to
ensure you optimally
go into debt."

GET YOUR ACCOUNTS IN ORDER

It is said that humans fear that what they don't understand. The statement holds

true for accounting, with all the numbers and jargon involved! But if you are earning income, however basic, you are knowingly, or unknowingly, interacting with some accounting concepts.

Harvard Business School advises that a basic knowledge of accounting will not only help you organise your finances but make more data-driven decisions as well. It can also help advance your career.

You perhaps have the foundation as you peer into the monthly bank statement that contains your debit (withdrawals) and credit (deposits) entries. You have little choice but to understand what the two columns tell you about your financial habits. The more entries you have in the debit column, the more your financial tank is being emptied.

"Your bank account balance does not necessarily translate into disposable income. It tells you what your financial obligations are and how you can plan accordingly," says Olivia Masolia Kyule, who has spent 15 years assisting small and medium-sized enterprises get their books in order. "It is important to monitor your withdrawal and transfer frequencies since these come with tax or bank charges. Planning withdrawals and transfers reduces such incidental costs associated with your spending habits."

Your accounting can get a bit more complicated if your financial provider goes the automation way. Automation helps

the financial institution save by moving its systems from the manual highway. On your part, automation might involve setting up standing orders for predictable financial

obligations such as recurring bills. Trim unnecessary standing orders.

"How often we overlook recurring subscriptions, especially those related to entertainment. The majority of such subscriptions are usually in foreign currency. If you live in a country with a weakening currency you need to monitor what you really need and cut out unnecessary expenses," says Kyule.

If keeping a simple spreadsheet to track earnings and expenses is gruelling for some, then computing taxes due can be a nightmare. For those in regular employment, taxes due are likely deducted at source, leaving one to fill compliance paperwork only. But the self-employed and those in business need to compute and hand over the money to the taxman. If in doubt, get the help of a tax advisor.

"Tax advisors keep up to date with regulations within the ever-changing tax environment. They help you protect your cash flow by not incurring unnecessary penalties and fines due to noncompliance," says Kyule.

DON'T MISS OUT!

Are you the one who tosses that supermarket receipt into the dustbin as soon as you get back home from shopping? If so, you might be losing out on some good deals from the occasional promotional coupons attached to such receipts. Around the world, billions of coupons are issued every year by retailers as incentives to their loyal clients. These, together with customer loyalty cards, can make you leave the supermarket without paying a dime. Today.com reported that 98% of coupons are never used! The same goes for vouchers issued by retailers to reward loyalty. To benefit from retailers' 'generosity', check out the expiry date and the promotional code to use in redeeming them. Using such coupons and vouchers can go a long way in ensuring your savings last you a little longer.



EXPORT INVESTMENT IN KENYA

How the Export Processing Zones Authority facilitates export oriented investments

The Export Processing Zones Authority (EPZA) is an Investment Promotion Agency under the Ministry of Investments, Trade and Industry established for the promotion and facilitation of export-oriented investments and the development of an enabling environment for such investments.

The mandate of EPZA is to:

- Manage the EPZ program in Kenya on behalf of the Government.
- Develop all aspects of the EPZs with particular emphasis on the provision advice on the removal of impediments and creation of incentives for export-oriented production.
- Regulate and administer approved activities within the EPZs and to protect government revenue.



DID YOU KNOW?

An investor interested in doing business through the EPZ program can lease land or warehouse /industrial space to carry out their export oriented business.

Land that is designated as an EPZ is referred to as a Zone and can be public or privately owned.

The Zones can be set up anywhere in Kenya. There are over 100 zones countrywide

- There is no restriction on the size of land.
- The land will need to be gazetted as an EPZ by application to EPZA.

QUALIFICATIONS FOR AN EPZ LICENSE

For businesses to operate under the EPZ program they must fit the following criteria:

- Export orientation. A company must have over 80% export sales outside East Africa Community partner
- Must be a new investment in Kenya only
- Must operate in a gazetted EPZ.

There are various licenses and permits that are offered to companies that operate as EPZs as follows:

- EPZ Zone Developer/Operator License for those engaged in developing infrastructure and buildings in new zones to be occupied by the EPZ enterprises
- EPZ Enterprise License for companies directly involved in export-oriented business activities. These include:
 - i. EPZ Manufacturing (or Processing) License
 - ii. EPZ Export Services License for export related services including BPOs, brokerage, consultancy, repair and information services, but excluding commercial activities and financial services.
- EPZ Commercial License for those engaged in activities that include bulk breaking, trading, re-Labeling, grading, repackaging. This license does not enjoy the EPZ incentives and products retain the country of origin in their packaging.

INVESTMENT OPPORTUNITIES

There are various investment opportunities available to investors in the EPZ program; including but not limited to Cotton, Textile & Apparel value chain, Business Process Outsourcing (BPO) and IT Enabled Services (ITES), Cold chain facilities (Horticulture, Floriculture, Fisheries, Meat Processing), Agro-processing, Leather value chain, Transport & warehousing & distribution logistics and Warehouse leasing and much more.

AGRO-PROCESSING

It refers to activities that transform agricultural commodities into different forms through value addition.

This is the second most dominant sector in the program with an estimated 35% of EPZ enterprises and contributing to 24% of exports.

Agro-processing activities include the export of fresh produce, nut processing, sisal processing, essential and edible oils, tea and coffee products.

BUSINESS PROCESS OUTSOURCING (BPO)

Business Process Outsourcing (BPO) is a business practice in which an organization contracts an external service provider to perform an essential business function or task.

BPOs in the EPZ program operate under the Enterprise Service license to carry out business services on behalf of other companies. These services include support operations, data management, call centers, customer relationship management, payroll processing and Artificial Intelligence

Kenya is fast emerging as a regional hub for BPOs as investors take advantage of regional proximity, high quality skilled workforce and highspeed broadband connectivity.

GARMENT & APPAREL SECTOR

This sector entails the designing, cutting, stitching, assembling of fabric into finished garments or apparel for sale.

The garment sector remains the most dominant within the EPZ program constituting the highest number of direct employment, investment and total annual

Despite the global disruptions in the value chains, the EPZ program has experienced increased investments and continued growth.









Celebrating 5 years

of touchdowns at JFK airport



ALL YOU NEED FOR A SAFE & ENJOYABLE JOURNEY WITH US



Guess where...

This green giant is one of two statues that stand guard at the entrance to this famous temple. One of this capital city's most iconic landmarks, it is named after the Indian god of dawn and is one of the few such structures in the world that you can climb up. Steep stairs take you to the top of its 82m-high main spire, affording views over the river that runs alongside. But in which KQ destination is it?

R TURN TO PAGE 80 FOR THE ANSWER

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KQ TRIUMPHS AT WORLD TRAVEL AWARDS...

AIRLINE CROWNED LEADING AFRICAN AIRLINE - ECONOMY CLASS. *MSAFIRI* TAKES BEST INFLIGHT MAGAZINE



Kenya Airways picked up the Africa's Leading Airline – Economy Class trophy for the fifth time at the 2023 World Travel Awards (WTA), while *msafiri* scooped the Africa's Leading Inflight Magazine title for the second consecutive year.

Allan Kilavuka, Kenya Airways CEO and group managing director, said: "This award is a testament that our customer-first strategy is bearing fruit. It is also a vote of confidence from customers in the initiatives we have implemented to improve customer experience across all touchpoints.

"It is about listening to the customers and understanding their needs. Our goal is to be the preferred Africa carrier and we are constantly innovating to improve our guests' customer experience."

KQ revamped its economy class in 2023, which included a rollout of a tray service to replace the existing box service and

an extra hot meal starter and yogurt for breakfast on specific mid- to long-haul flights across the network.

Msafiri won the top inflight magazine award for the second time since its reintroduction on flights as a physical copy, following a two-year hiatus because of the Covid-19 pandemic. Launched more than 20 years ago, msafiri offers passengers education and entertainment on board.

This year WTA celebrated its 30th anniversary of rewarding travel excellence across all sectors of the tourism industry.



Above:

KQ's success is in no small part due to the staff that work behind the scenes **Left:** Africa's leading

inflight magazine







... AND AT THE SUSTAINABLE FLIGHT CHALLENGE AWARDS

KENYA AIRWAYS PIONEERS USE OF SUSTAINABLE AVIATION FUEL ON FLIGHT FROM AFRICA TO EUROPE AS PART OF THE SKYTEAM EVENT



Left: CEO Allan Kilavuka flags off KQ's sustainable flight to Amsterdam Above: Capt. Hamdan Mohamed Khamis (L) and First Officer Mwangi Robert Nguare get set to take off Top: Cabin crew Rosahella luma

Kenya Airways won the Best Innovation and Most Impactful Breakthrough awards for being the first African carrier to pioneer use of sustainable aviation fuel (SAF) from Africa to Europe.

The awards were presented at the 2023 Sustainable Flight Challenge Awards ceremony in recognition of the successful execution of a long-haul flight by KQ from Nairobi to Amsterdam as part of the SkyTeam friendly competition initiative.

Allan Kilavuka, CEO of Kenya Airways, said: "This Best Innovation award is an achievement that highlights the beginning of our commitment to pioneering sustainable aviation practices, taking the lead in innovation and driving change within our industry.

"This is a collective win for all KQ employees, our valued stakeholders and the planet we serve for inspiring us to continue our journey towards a better, environmentally responsible aviation industry."

This year's SkyTeam Sustainable Flight Challenge led to an average 19% reduction in CO₂ intensity compared to the same flights operated in the previous month.

In other sustainability news, Kenya Airways was the official airline partner at the inaugural Africa Climate Summit, held in Nairobi recentlu.

The summit provided a crucial platform for KQ to demonstrate its dedication to ecofriendly practices and climate action. The airline's presence also helped to promote sustainability and offer innovative solutions to passengers, including offerings from its Fahari Aviation and Jambo Jet subsidiaries and its newly launched loyalty programme Asante Rewards.

connections®



Left (L-R): SkyTeam CEO Patrick Roux, KQ CEO Allan Kilavuka, Cape Town's Alderman James Vos and AFRAA secretary-general Abdérahmane Berthé at the opening ceremony of the summit Below: Kenya Airways staff make a presentation during the summit gala dinner event

CHAMPIONING INNOVATION

Kenya Airways hosted the second edition of the Africa Aviation Innovation Summit in Cape Town, South Africa, held in October.

The event brought together industry leaders, innovators, policymakers, observers and stakeholders with the aim of driving insightful discussions on evolving customer needs in the aviation industry, especially in the post-Covid-19 era.

The summit provided a vital platform to address critical challenges and opportunities within the aviation landscape. With the central theme 'Customer Obsession in Aviation', the event underscored the industry's commitment

to delivering exceptional customer experiences. This dedication is deemed essential for sustainability and growth in today's competitive environment.

Kenya Airways is focused on being a customer-centric airline that caters to the unique needs and preferences of its passengers. This commitment is evident through various customer-focused initiatives and improvements aimed at enhancing the overall customer experience.

In June 2023, for example, Kenya Airways launched its own loyalty programme, Asante Rewards, reflecting the airline's proactive approach to customer satisfaction and evolving passenger expectations.



KQ goes Baltic

Kenya Airways has signed an interline agreement with airBaltic, boosting connectivity between Africa and the Baltic countries. Latvia's national carrier currently connects the Baltic region to more than 70 destinations in Europe, the Middle East, North Africa and the Caucasus. Under the agreement, Kenya Airways will extend its reach in Europe via Amsterdam, Paris and Dubai. The deal further enables airBaltic passengers to book a through-ticket to Nairobi and enjoy seamless connections to KQ destinations across Africa. Kenya Airways' chief commercial and customer officer Julius Thairu said: "This partnership gives us an opportunity to explore and extend our reach in Europe, further diversifying our routes as we work towards serving our customers better."





Top: KQ guests can now visit Prague Castle in the Czech Republic... **Above:** ... and the City Hall Square in Old Town Riga, Latvia

FLIGHT NEWS

21 November sees the relaunch of KQ's service to Bangkok in Thailand, beginning with three flights a week.

Flights to London have increased to 14 times a week, while KQ begins flying five times weekly to New York from December. Also in December, Addis Ababa gets an extra two flights, up to 11 frequencies a week.





Above: Staff and pupils of Mang'u High School join KQ CEO Allan Kilavuka on board the donated B737-800 aircraft

KQ DONATES PLANE TO HIGH SCHOOL

Kenya Airways has donated a Boeing 737-800 aircraft to Mang'u High School in Nairobi.

The plane will provide students with a unique educational tool, offering them a practical experience to kindle their dreams of a future in aviation.

Speaking at the handover event, KQ's CEO Allan Kilavuka said: "This act demonstrates our dedication to nurturing the aspirations of young aviation enthusiasts as well as our significant investment in the future of the aviation industry."

Cabinet Secretary, Ministry of Roads and Transport, Hon. Kipchumba Murkomen, who presided over the ceremony, added: "Investing in education is investing in our nation's future, and Kenya Airways' generous donation of this aircraft to Mang'u High School is a shining example of corporate social responsibility at its best."



A PLANE DOESN'T NEED BOTH ENGINES TO FLY

Every commercial aircraft can fly safely with only one engine. Operating with half the engine power might affect fuel efficiency and range, but planes are designed and tested for such circumstances. The B787 Dreamliner, for example, can fly for 330 minutes with just one engine.

KQ CARGO ADDS TWO FREIGHTERS TO FLEET

THE ARRIVAL OF TWO LONGER-RANGE AIRCRAFT CEMENTS KO'S POSITION AS A LEADING CARGO SERVICE PROVIDER IN AFRICA. PETER MUIRURI REPORTS

There is palpable excitement at Kenya Airways with one of two new freighters making its maiden cargo delivery in December. The two B737-800Fs have a longer range of up to six hours and will help reach more clients further afield than can be served by the existing two B737-300Fs.

The airline expects to receive the second of the new freighters in February 2024 and go into service the following month. Each of the new freighters has a payload of 20 tonnes, with the first one being deployed to Sharjah, United Arab Emirates, on 6 December.

Marvin Olayo, head of fleet development at Kenya Airways, says the process of acquiring the two aircraft is in line with the airline's strategic plan, grounded on current technological advancement and market trends, and will cement KQ's position as a leading cargo service provider in Africa.

"We are charged with acquiring and managing the appropriate aircraft for the airline based on the network and route strategy, financial strategy, as well as technological trends and development in the market," he says. "In short, we make sure Kenya Airways has the aircraft it needs and help it release the aircraft it does not need."

There was a need for an expanded cargo fleet, based on customer interest after the airline repurposed two of its premier planes, the B787 Dreamliner, during the Covid-19 pandemic.

The Dreamliner service enabled the airline to carry

63,726 tonnes of cargo in the year ending December 2021, a 29% increase compared to the same period in 2020.

Peter Musola, head of commercial cargo at the airline, says the new freighters were originally meant to take over from the two preighters (a phrase coined to describe the repurposed B787s), a transition that has been 11 months in coming.

"During this bridging phase, our customers have had to look for alternative solutions, which according to shared information have been rather suboptimal," says Musola. "The customers have received the news with excitement, exhalation and reprieve."

According to Musola, the new freighter service will make economic sense as they will serve in regions where passenger demand is low and carry sensitive cargo that would not have been accommodated within the cargo hold of a passenger aircraft.

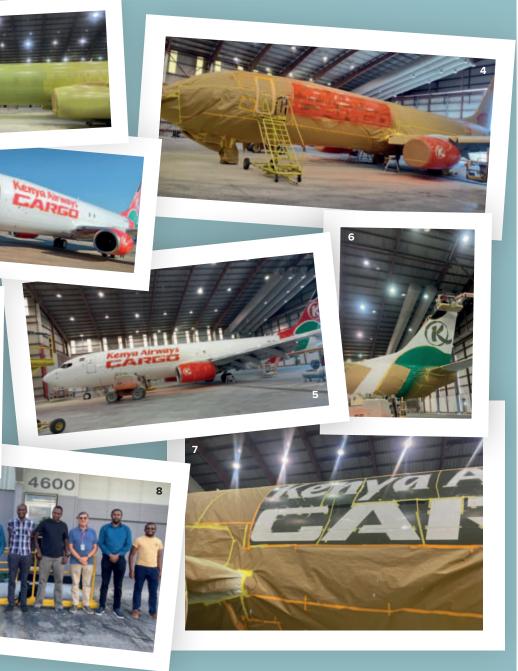
"It has been a challenge for the airline to carry cargo such as batteries and other dangerous goods destined beyond the range of the current freighters. That meant loss of business opportunities. We are now in a







PLANE SIGHT		No. OF Planes	SEATS	SEAT PITCH	CRUISING SPEED	RANGE	MAX. TAKE-OFF WEIGHT	
	Boeing 787 Dreamliner	9	Premier: 30 Economy: 204	Premier: 75" Economy: 32"	Mach 0.85 (1050kmh)	14,500km	227,930kg	
	Boeing 737-800	8	Premier: 16 Economy: 129	Premier: 47" Economy: 32"	Mach 0.78 (963kmh)	5665km	79,015kg	
	Embraer 190	13	Premier: 12 Economy: 84	Premier: 38" Economy: 31"	Mach 0.82 (1013kmh)	2935km	51,800kg	
	Boeing 737-300F	2	N/A	N/A	Mach 0.745 (920kmh)	2200km	62,822kg	
	Boeing 737-800F	1	N/A	N/A	Mach 0.789 (974kmh)	3695km	79,000	



FUEL CAPACITY THRUST PER WING LENGTH HEIGHT **ENGINE SPAN** (LITRES) 126.903 69.800lb 60.1m 56.7m 16.9m 26,020 26,300lb 34.3m 39.5m 12.5m 16.153 18.820lb 28.72m 36.24m 10.57m 20,124 22.000lb 28.9m 32.2m 11.1m 24.000-26,025 38m 12.54m 35.8m 27,000lb

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linkedin.com/company/ kenya-airways position to deliver such goods in a cargo-only equipment," says Musola.

In addition, he says, with a longer range, the new freighters are the answer to the underserved vegetable and flower market in the Middle East, India and Turkey.

In Miami and Alabama in the US, James Munyoki, programme manager at the fleet development department, is leading the team preparing the new aircraft for entry into service.

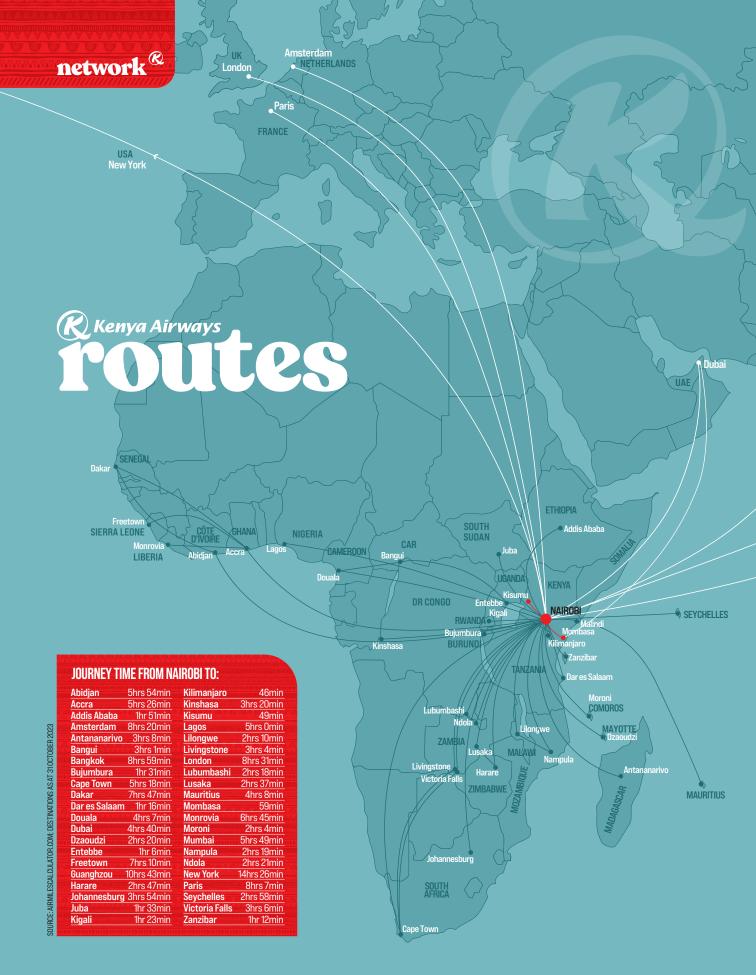
The team includes the asset services and records officer, a captain, maintenance, development and planning engineers, and a cargo manager. These will ensure the plane passes the technical documentation and the aircraft's physical inspection.

"We started working on the aircraft acquisition project in July. As soon as we identified the aircraft following a competitive bidding process, we reviewed the aircraft documentation, transactional and maintenance paperwork to ensure compliance with international standards. It is an onerous task that demands total accuracy," says Munyoki.

The team complements the one in Nairobi that ensures there is smooth training for flight operations, load control, finance and legal work.

"The addition of these two aircraft to our fleet is a testament to growth, a promising development for those of us working here. We're eagerly looking ahead with confidence and excitement for the future," says Munyoki.

1-7: The fleet development team, based in the US, prepare the first of two new freighters for delivery to KQ Cargo's Nairobi hub, including adding the fuselage and tailfin livery 8: The team at maintenance, repair and operations provider Commercial Jet in Miami





The KQ top 5

We celebrate the tallest, smallest, fastest, slowest and more across the Kenya Airways network...

Largest cities by urban area population

GUANGZHOU, 26.9 MILLION

The Chinese city houses the largest population of any KQ destination, but it only comes in at number 4 in the world - top spot goes to Tokyo with a mammoth 37.7 million inhabitants. Guangzhou highlights include its avant-garde architecture, such as the 'double pebble' Opera House and the houglass-shaped Canton TV Tower.

MUMBAI, 25 MILLION India's most-populous city, and the fifth largest in the world, is the gateway to the country, and the famous monument marking this fact is one of the highlights of any city tour. For a different take on Indian culture and to mix with 33,000 of its population, take in a Twenty20 cricket match at the Wankhede Stadium.

NEW YORK, 21.5 MILLION Everything about New York is big, including its population. The Big Apple is full of attractions, from the likes of Times Square and Broadway to the Empire State Building, the United Nations HQ, Central Park and the Statue of Liberty.

BANGKOK, 18 MILLION KQ's newest destination, Bangkok is renowned for its wats (temples) and markets. Travel the city by ferry, along the bustling Chao

Phraya River, before heading down to one of the country's idyllic islands or up to the hill tribes of the north.

5LAGOS, 16.6 MILLION Though not the biggest in

Africa (that honour falls to Cairo at 20.3 million), Lagos is a fascinating city. Relax at one of its numerous beaches, stroll in Freedom Park and take in some of its buzzing nightlife.









Guangzhou

Guangzhou

Bangkok^{*} THAILAND

Domestic routes

Regional routes

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IN FINE STYLE

FRAGRANCES, WATCHES, SUNGLASSES AND MORE



JEAN PAUL GAULTIER DIVINE

Eau de Parfum 50ml

Extraordinary just as she is. Divinely mysterious. Does she even exist? Beautiful and very real, she radiates natural power. Divine, like her eau de parfum. All voluptuous cones and curves. Free and dazzling down to her corset. Beneath the iconic pristine box, her delicious marine floral magnetism dazzles with its boldness. Eternal thanks to the refillable 50ml bottle. A genuine modern-day goddess!

FRAGRANCE NOTES: Floral - Gourmand - Marine

ZURI BEADED COLLECTION

A rare collection of semiprecious stone-beaded jewellery inspired by the Swahili word *zuri*, meaning 'beautiful'. The set includes gold-and-brown tiger's eye and blue agate beads complemented by gold-plated Africa

signature charms with stainless steel hardware and, for the necklace, an adjustable, extending closure. The combination of these two beads brings optimism and restoration. Your purchase helps to uplift previously disadvantaged communities.



BEAUTYPRO WONDERBALM

Experience the ultimate all-natural, vegan skincare solution. This multipurpose balm has powerful, healing ingredients that nourish and moisturise. Enriched with olive oil and shea butter, this non-greasy formula works wonders

for the face, lips, nails, cuticles, body and hair. It is also safe to treat skin conditions such as sunburn, skin inflammation, bites, eczema, psoriasis and dermatitis. In addition, it helps to fade scars and reduces blemishes. Your perfect go-to for radiant, healthy skin.

HENRY LONDON SLIM SMARTWATCH Tan leather Strap

Innovative tech meets sophisticated design. Its ultra-slim, stainless-steel case incorporates a generous 3.3cm high-definition Amoled screen, giving exceptional colour production for sharp, vivid dials. The convenient, always-on display allows you to effortlessly glance at the time without having to raise your wrist or press any buttons. Its streamlined, precision-engineered

case has a huge amount packed within, including all the essential lifestyle and wellness features you'd expect to help you stay connected, healthy and organised. Express your own style with exclusive access to the Henry London dial library, featuring 40+ bespoke designs, or personalise your display using your own photo. Premium genuine leather wristband with bespoke steel buckle. Includes complimentary app and charger. Two-year guarantee.





YVES SAINT LAURENT Y

Eau de Parfum 60ml The juice of this new fragrance is deep, fresh and masculine. Created by the legendary perfumer Dominique Ropion, Y eau de parfum is an intense white and dark fougère.

FRAGRANCE NOTES: Fougère







REFLEX ACTIVE PRO MINI BOOM SPEAKER

Sleek and lightweight, this speaker redefines convenience. It allows you to effortlessly pair your device, delivering clear sound without the hassle of cords. Its TWS feature allows for two mini boom speakers to be synced, providing an enhanced surround sound feel. Immerse yourself in your favourite tunes with impressive audio quality that belies its small size. It takes only 1.5 hours to fully charge, providing 5-6 hours'

playtime, ensuring that you spend more time enjoying your music and less time waiting around. Whether you're relaxing at home, picnicking in the park or travelling to new destinations, it's the ideal audio companion, combining superb sound, hands-free convenience and rapid recharging, all in one small package.

KQ Cinema

Choose from a host of new on-board content - there's some 80 movies, 55 TV programmes and 1000 music tracks for you to enjoy

INDIANA JONES AND THE DIAL OF DESTINY

ACTION-ADVENTURE

Directed by James Mangold and written by Jez Butterworth, John-Henry Butterworth and David Koepp, The Dial of Destiny is the fifth instalment in this famous series. Starring Harrison Ford as the iconic adventurer Indiana Jones alongside Phoebe Waller-Bridge as Helena.

Confronted by the challenges of a changing era and the prospect of retirement, Indy grapples with finding his place in a world that appears to have moved on. However, when a familiar and malevolent adversary resurfaces, he must don his trusty hat and wield his whip anew to safeguard an ancient and potent relic from falling into evil hands.



DID YOU KNOW?

Harrison Ford embarked on 65km bike rides and took daily walks to get into shape for his return as Indiana Jones.

George Lucas, Steven Spielberg and **Paramount Pictures** agreed to five Indiana Jones movies back in 1979.





HAUNTED MANSION SUPERNATURAL HORROR COMEDY

Directed by Justin Simien and starring LaKeith Stanfield, Rosario Dawson and Owen Wilson, the film marks the second cinematic interpretation of Walt Disney's theme park ride The Haunted Mansion.

It follows Gabbie, who is a single mother, as she enlists the services of a tour guide, a psychic, a priest and a historian to aid her in cleansing the recently purchased mansions she has discovered to be inhabited by spirits.

DID YOU KNOW?

Gracey Manor mirrors the design of the initial Haunted Mansion at Disneyland, while Crump Manor replicates the Magic Kingdom's version at Walt Disney World.

Amid the actors' strike, Disney opted to feature beloved characters from their theme parks and various movies on the red carpet during the premiere because the stars were refraining from promoting any forthcoming films or shows.



ELEMENTAL ANIMATION-COMEDY

Directed by Peter Shon and written by John Hoberg, Kat Likkel and Brenda Hsueh, Elemental features the voices of Leah Lewis, who plays the role of Ember, and Mamoudou Athie as Wade.

Set in a hole that is inhabited by humanlike elements of nature, the movie follows the unexpected duo of fire element Ember and water element Wade in a metropolis where inhabitants from fire, water, land and air coexist. The spirited young woman and the easygoing man are on the verge of uncovering an essential truth: just how much they share in common!

TV Enjoy our huge selection of TV programmes from comedy shows **Powerless**, **Living Biblically** and **Call Me Kat**, to drama hits All American: Homecoming and Lucifer. If reality and lifestyle is more your thing, catch up on The World's Most **Extraordinary Homes**, or follow Paris Hilton as she plans her own wedding in Paris in Love. Nadiya's American Adventure is great if you are interested in vibrant American cuisines. Or perhaps you are curious about designs that shaped our lives? If so, tune into The Genius of Design.



SkyTeam's annual airline sustainability challenge sees a 19% drop in emissions

The SkyTeam Sustainable Flight Challenge (TSFC) harnesses the power of friendly competition to spark new innovations to help reduce air travel's footprint. Launched in 2022, this industry-first innovation was inspired by the London to Melbourne air race of 1934 that transformed international flying.

In a similar way, by sparking new ideas and solutions, TSFC aims to transform air travel by helping to reduce its impact. All participating airlines agree to share their findings with other carriers so eco-conscious best practice in flying can be adopted more widely across the industry.

Over the two weeks of this year's Challenge, 22 airlines operated a total of 72 flights – 50 more than in 2022 – and submitted 350 entries for the various award categories. Meanwhile, of the many new innovations generated by last year's Challenge, 90 were adopted by participating airlines this year. You may even have travelled on a TSFC flight and experienced the Challenge in action.

Thanks to the energy, enthusiasm and creativity of the more than 2000 airline employees involved, this year's TSFC resulted in an average improvement of 19% in CO₂ intensity compared to the same flights operated the previous month. This reduction of 30 tons of CO₂ emissions demonstrates how even small changes add up to make a big difference when we work together.

You can count on SkyTeam and its members to keep flying the changes needed to deliver a more integrated, connected and responsible travel experience. Find out more about The Sustainable Flight Challenge on SkyTeam.com.

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SkyTeam is the 19-member airline alliance. Find out more about news, services and upcoming events on skyteam.com



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CHINA AIRLINES

CHINA EASTERN

CZECH
AIRLINES

Garuda Indonesia

KĽM

KGREANAIR

äusgeml Saudia

₩ Vietnam Airlines

virginatlantic

SCAN THE QR CODE TO DOWNLOAD THE APP



Guess where answer (from page 67): Bangkok, Thailand

Wat Arun, otherwise known as the Temple of Dawn, sits on the banks of Bangkok's Chao Phraya River. An idyllic place to watch the sun rise, it is decorated in floral mosaics made from broken Chinese porcelain. The latest addition to the Kenya Airways network, the Thai capital is home to a host of attractions, including many ornate Buddhist temples, an enormous reclining Buddha statue, the renowned Emerald Buddha, the opulent Grand Palace and a number of bustling markets.
For more information about flights to Bangkok, go to www.kenya-airways.com



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Experience the vibrant culture of Bangkok like never before! Kenya Airways is thrilled to announce the resumption of our flights to Bangkok, offering you the opportunity to explore this incredible destination. Starting from **November 21st**, we will be flying to **Bangkok 3X weekly**, providing you with convenient options to embark on your next adventure.

Book now on www.Kenya-airways.com, your nearest Kenya Airways office or your preferred Travel agent.

kenya-airways.com



