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OPTIVEN TRANSFORMATION CENTER



NOVEMBER 2018
NEWSLETTER



COYA AWARD WINNER
Best in Customer Orientation
and Marketing
2015 - 2016



Voted No. 1
Top Mid-Sized Company In Kenya
and The Best In Real Estate
2014.





Superbrands East Africa
2017 - 2018



Number One Company in
Kenya and the Best in Real
Estate Under Top 100 Mid-
Size Company Awards 2014/15



Best Company in Customer
Orientation & Marketing in
Kenya (COYA AWARDS)

ABOUT OPTIVEN GROUP

Optiven Group is a leading brand in the African real estate sector. The Group's main objective is to empower property investors and transform the Society. The Group has a number of flourishing Strategic Business Units (SBUs).

These are subsidiaries that include Optiven Construction and Optiven Water. Captained by its Founder and CEO, George Wachiuri, the Group is rightly living up to its mission, which is to create an environment that positively transforms its staff, customers and all its stakeholders through offering state of the art products and services.

Optiven's flagship product is Value Added Plots, which are particularly enhanced to suit immediate residential settlement, commercial purposes and futuristic capital gain. Optiven is a one-stop shop offering a two-step model for home ownership solutions to its customers.

Word from the CEO



TAKING OUR VALUED CUSTOMERS FOR A HOLIDAY IN MOMBASA



All work without a little bit of fun makes Jack a dull boy, this is a statement that we do not just hold dear to us but one whose advice we heed at Optiven Group. It is with this knowledge that we just treated our customers to a fully paid Holiday in Mombasa via the Standard Gauge Railway (SGR), as part of the **#LipaCashTwendeMombasa** initiative from Optiven - Third Edition.

Our customers spent an entire 4 days of absolute fun from Thursday 1st November 2018 all the way to Sunday 4th November 2018.



This batch of customers was part of an offer that involves buying one or a number of Optiven Real Estate's many properties at a set value. This is the third cluster of customers to be treated with an amazing Mombasa holiday by Optiven Group in the recent past.

The Mombasa holiday is well designed to help create an environment for fun as well as great networking for our Optiven's royal customers.

I was also privileged to get a chance to empower these valued customers with a great talk on a relevant topical issue that has the potency of greatly improving their lives.

At Optiven Group, we are not just about business, we also believe that life without fun is flat and dull. We love creating smiles on our loyal customers' faces. This holiday is only a tip of the iceberg with regards to appreciating our dear customers and letting them know that we deeply value them.

As a Real Estate Firm, we not only economically empower you but we are also keen on social empowerment.



Mr. George Wachiuri
C.E.O Optiven Group



Wachiuri: Direct Flights To USA To Give Travel Ease TO INVESTORS IN THE DIASPORA.



Mr. George Wachiuri, Optiven Group CEO (left) when he made a courtesy call to the Mayor of Raleigh, North Carolina, USA, Madam Nancy McFarlane.

Focus especially in the air travel industry have now shifted to the new route on the national carrier's map – United States of America.

Kenya Airways will on the 28th of October 2018 made its inaugural flight to the JF Kennedy Airport in the United States of America. The non-stop flight which covered some 13,713 kilometers making the flight historical as there has been no other such arrangement. And this is welcome news for Optiven Group customers in the United States as they can now easily plan for their visits to the motherland and enjoy their investments with the wide range of products on offer by the Optiven Group.

Speaking ahead of the maiden flight from the Jomo Kenyatta International Airport, George Wachiuri, the Chief Executive at the Optiven Group said; *"Kenya is on the great move and investors are keen to see the fruits of their investments... the new flight on the global map will provide an impetus for such investors key of which are Optiven Customers living and working in the*

diaspora". According to Wachiuri, the new flights will minimize the number of hours spent on travelling where for only 14 hours, travelers are able to arrive in the country and do their business thus saving time. Speaking on the Optiven Group engagement in the United State of America, Wachiuri says, *"As the Optiven Group we have invested in the USA by opening up a functional office in Kansas where we provide a one stop operation portal to meet the needs of our clients. Already we have opened doors for our customers to interact with us online even when they are away from Kenya. At the Optiven Group we are known for our welcoming customer service and are always available to meet and greet all our customers."* His remarks come three months shy of the official opening of the first Optiven Group office in the United States of America at 9308 W 87th, Overland Park, KS 66212.

The Kansas office will serve customers readily enabling them to sign their transfer documents abroad and where payments are complete, title deeds will be issued on demand without travelling to Kenya. There and those who finish paying for their properties can pick their titles deeds without travelling to Kenya. The company expects to leverage the performance of the new office to consider expansion into the United States and Europe in the near future.

Wachiuri has termed the introduction of direct flights to the United States from the heart of Africa, that is the Jomo Kenyatta International Airport, a game changer in different aspects. He noted that the people of Kenya will among other things benefit from gaining employment opportunities, while the number of tourists and foreign direct investors will boost both the tourism sector, open up the business opportunities in Kenya to the local community and stamp Kenya firmly on the global map. His sentiments echo those of the Cabinet Secretary for Transport Mr. James Macharia who says the number of tourists to Kenya is expected to rise from the current 97,000 to 120,000 per year.

Wachiuri noted that the time for the new route on the Kenya Airways map could not have come at a better time, considering the uptake of the tickets. According to statistics from the national carrier, the sale of tickets for the inaugural flight was kicked off in January 2018. The tickets for the said flight were sold out by the end of the first quarter, which Wachiuri adds, signals the hunger to fill that gap in providing solutions for travelers to and from the USA. The pact to sign for direct flights to the USA from Kenya was first signed in 2008 under the Bilateral Service Agreement.



Representatives of Astral Aviation join children of the Soweto home

Partnership with

ASTRAL AVIATION TRANSFORMS CHILDREN'S HOME

The Optiven Foundation was privileged to partner with Astral Aviation in the months of August and September 2018. Through the partnership, the foundation was able to provide an upgraded kitchen fitted with state of the art in built energy saving jikos, 45 mattresses, 12 benches and 6 dining tables. The donations which were made through Mr. James Kimani, the Business Development Manager at Astral were received on 17th September 2018. Mr. Kimani was accompanied by Mr. Kennedy Tendet, Head of Security, Mr. Michael Mutahi the Chief Operations Officer and representatives from the Optiven Foundation. The team from Astral Aviation had an opportunity to engage with the children at the Soweto Anti-Aids Community Based Project. The home hosts are over 40 children who are living with or affected by AIDS.

The Optiven Foundation has been the main sponsor of the project since 2016. The journey has been a transforming one for the children many of whom were abandoned by their families and found refuge at the facility. Through different partnerships, the Optiven Foundation has also partnered with the Nation Media Group who donated 45 blankets, dried food stuff and clothing.

While the Optiven Group has in the last year managed to build a permanent structure for the children in Kayole, the needs to sustain the home continue to be a challenge. The foundation thus is open to receive any donations towards the home with every donation counting in bringing about transformational change. Through different partnerships the foundation has also been able to provide food and desks for the children.



STAFF PHOTOS

on Customer Service Week



Optiven Group staff spoiling our valued customer Martha with love



Nation Media Group, through Vera Owade, gave us a taste of our very own medicine



Optiven Staff Celebrating Diversity and Inclusion at Optiven Transformation Center during Customer Service Week



Optiven Group celebrates one of its customers, Jennifer, during Customer Service Week



WACHIURI :

To Save For A Comfortable Future, Invest Now.

There is need for the working force or at least the employable population to embrace the reality that sooner or later, a time will come when retirement will beckon. The realization of this truth is perhaps what contributes to the rising number of retirees living in misery once their time to leave the work force arrives.

Taking the statistics from a study by Enwealth Financial Services for example, over 80% of pensioners are concerned over the lack of insurance in their golden years to cater for increased risk of poor health. Of this group, a meagre 30% have a comprehensive insurance cover to cater for their time away from the workforce. This comes as the government has proposed an amendment to the Retirement Benefits Regulations, which if approved, will pave way for members of pension schemes to utilize a portion of their retirement benefits for post-retirement medical covers. George Wachiuri, the Chief Executive at the Optiven Group which owns Optiven Insurance however notes that there is need to cast aspersions aside and start saving for the future.

Mr. Wachiuri, whose sentiments came a few days shy of the International World Savings Day adds that, 'the solution to empowering and enriching the lives of retirees lies in deliberate investments in areas that are set to grow the investments. Therefore, for any serious investor seeking a comfortable future, invest now!' According to him, the time to invest in vehicles that will bring dependable returns lies in understanding the products or services that one invests in.

Giving the example of services offered by the insurance division of the Optiven Group, Wachiuri says, "the need to insure one's health and that of their loved ones should always be a priority." The Chief Executive further noted that towards one's retirement, investments that would otherwise be left on the 'waiting shelf' must then be done quickly, giving the example of investing in the real estate sector with almost assured returns as the land appreciates.

He adds that a majority of investors put off their investment decisions until the last minute when the prices are already rising and the property becomes increasingly competitive to acquire among investors. Wachiuri says that to mitigate investments in the insurance of pensioners, it is prudent therefore to invest in vehicles such as real estate and the incomes from such investments can thereafter take care of such emerging expenses. He adds that as part of the Optiven Group blueprint, the company has in the four years taken steps to enable the



public understand the benefits of investments not just physical, but also monetary and health wise through platforms of information sharing such as Coffee with Optiven. The company has hosted investor forums at its Transformation Center where it has been deliberate in sharing information on a broad spectrum of topics including pitfalls to avoid while investing, areas to invest for high returns, and the importance of learning from failure while investing.

And as the world celebrates the Global Savings Day on October 31st, the Optiven Group Chief Executive advises that there is need for financial literacy among the working class. Borrowing from the Biblical Narrative in the book of Ecclesiastes, Wachiuri notes that, "there is a time for everything and one has to be accountable for their actions – you only reap what you sowed." He adds that an investment made in wisdom today, is meant to make your future and that of your loved ones better. Wachiuri gives the example of the appreciation of land bought by a 30-year-old who hopes to retire by the age of 50 years, saying that 'such an investment is sure to grow not less than four-fold in the period of 10 years.

The World Savings day was created in 1924 to increase public awareness of the importance of savings both for modern economies and individuals. Topics governing the celebration are centered on the benefits of savings and how this move contributes to the global economy as well as the development agenda.

PLANNING FOR HABITATS

for Older Citizens

BEFORE



AFTER



The government's intent to achieve the Big Four agenda is something worth embracing and especially as regards the agenda on affordable housing. One of the most indecent indignations to be visited on any human is the lack of accommodation from the thaws and threats of the weather elements. Think of the harsh weather that has decided to visit the tropics in the last few months – especially between July and August 2018 - and think of the street families that have had to weather the pains of living with their lot without proper housing. There is also the lot that has been forgotten by the rest of the world including the forgotten old citizens in our society. The pain of such situations is what advised us at the Optiven Group through Optiven Group Foundation to reach out to the aged population of Kakululo. This year we are at it again and with our various partners and those who are willing to come on board, we are looking to build other houses for the aged populations in Murang'a County in the very near future.

The place of the aged in our society is special to many of us and more so to those among us who have benefited by the role of care giving from the older generation. But as the world changes, less attention is given to the older generation especially as they step into their sunset years. It is not news anymore to see a family neglecting their elderly parents as focus shifts to the rat race.

There is dire need to take care of our aging parents especially in their sunset years. Where housing is concerned, the new and affordable technologies are adapted. In the case with Optiven

Group, our idea is to ensure that the less fortunate especially the aged have decent houses to reside. The Optiven Group Foundation has already settled a number of older citizens in Kakululo and envisions to spread the initiative country wide. The Chairman for the Foundation, Mr. George Wachiuri notes that, *'The initiative is advised by the larger vision of the Optiven Group to socially transform the society and we look forward to partnering with various stakeholders to reach all counties in the country.'*

And as the world celebrated the World Habitat Day, whose theme this year is – municipal solid waste management – we should reflect on the state of towns and cities on the basic right for all to adequate shelter. The day is also intended to remind the world that we all have the power and responsibility to share the future for our cities.

Established in 1985 by the United Nations General Assembly through Resolution 40/202, the day was first celebrated in 1986. Each year, World Habitat Day takes on a new theme to bring attention to UN-Habitat's mandate to promote sustainable development policies that ensure adequate shelter for all. This World Habitat Day focuses on promoting all levels of government and all relevant stakeholders to reflect on how to implement concrete initiatives to ensure adequate and affordable housing in the context of the implementation of the New Urban Agenda at all levels, as well as the achievement of the Sustainable Development Goals.



MAKE RESOLUTIONS NOW FOR 2019 in Advance

The last quarter of any year is a great time to consider the way forward for the following year. It helps if such planning is done well in advance. And now that the year 2018 is about to end, this is a great time for us all to take time to plan way ahead so that once the year begins, we all hit the ground running. As we say farewell to 2018, we look forward to exciting possibilities come 2019 – but that is if we begin making resolutions in an attempt to have a more productive and happier year.

Many of us enter into a new year expecting to transform our lives, but year after year find nothing has changed. While high expectations are great, we also want to make sure they are achievable, especially when it comes to resolutions. So how can you go about it?

Set specific goals with a plan to achieve them

If you are considering financial resolutions, decide how much less you want to spend and how you are going to do that. So instead of making your resolution to spend less money, make your resolution to spend 100 shillings a day less by packing your lunches for work rather than buying a lunch. By determining an amount and devising a plan, you are holding yourself accountable and putting yourself in a better position to achieve your goal.

Let the world know your resolutions

Well, maybe not the world – but sharing your goals with others is a great way to feel accountable for your goals. It will motivate you to want to succeed. Financial goals are often a private topic, so if you are not part of those who make a public announcement to Facebook friends, keep it intimate and just share with your significant other or your mastermind alliance, and or family member. This way, the person you have shared with will keep you accountable and also work together with you as you to keep them on track as well.

Gradually make changes

You wake up on Saturday January 1, 2019 and are feeling motivated to go big. You decide you want to save up 10,000

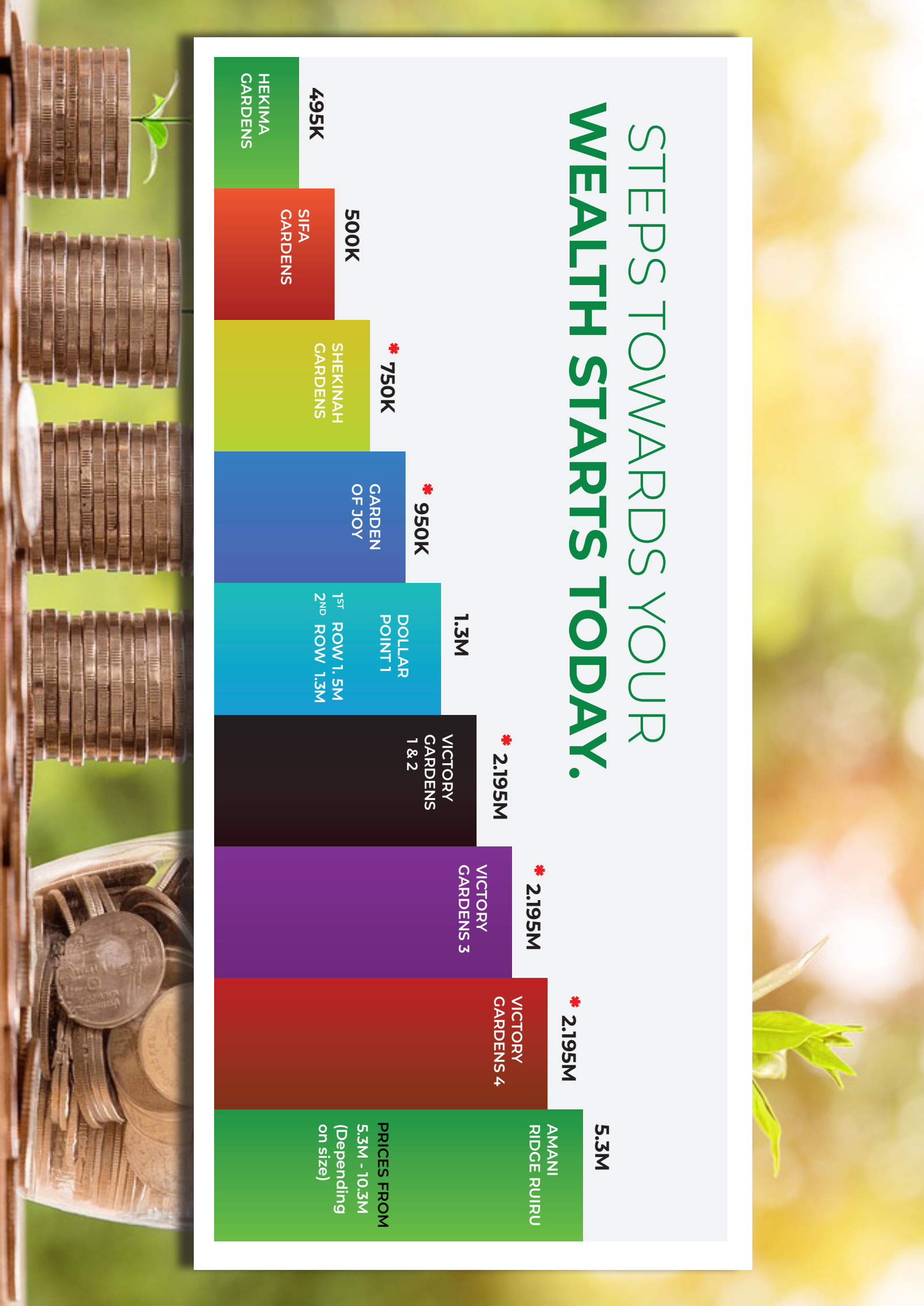
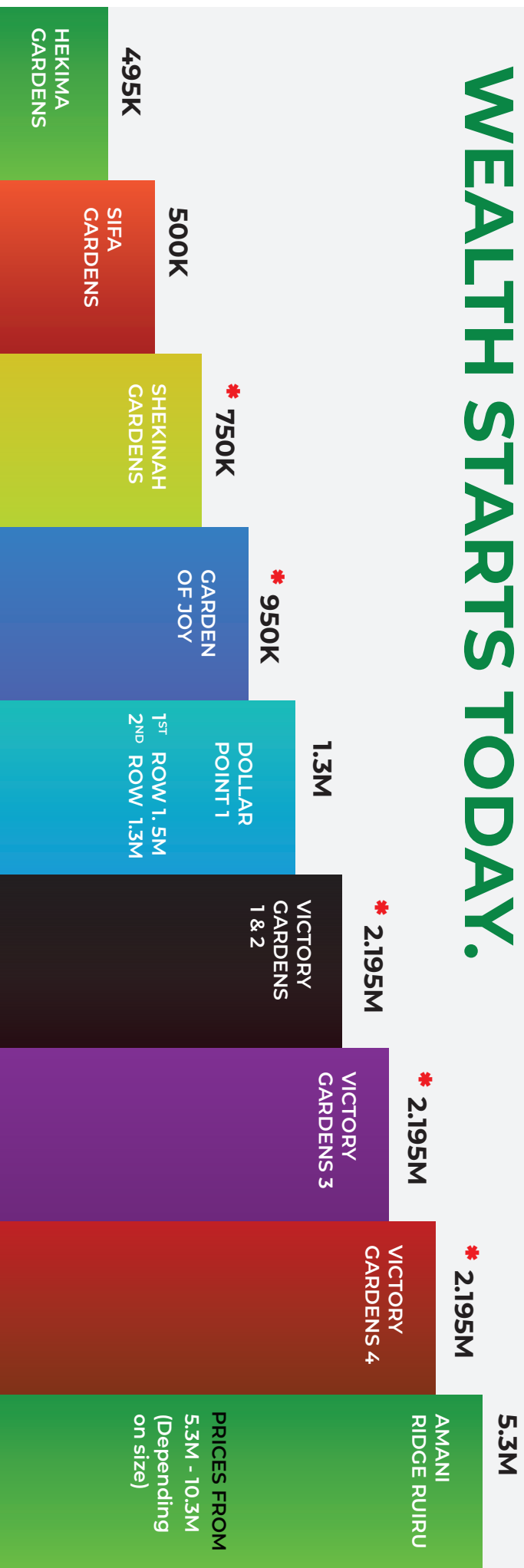
shillings in an emergency fund, max out your retirement fund, and pay off your student loan debt. Such ambitious resolutions generally require making changes to your lifestyle. You may need to find new ways to increase your income and decrease your expenses. Trying to accomplish everything at once can be overwhelming and discouraging. Instead, focus on one change at a time. Determine what goal you feel is the top priority and work toward that first. Once you are comfortable, tackle the next goal.

Don't give up

If February comes around and you haven't worked toward your resolution, don't scrap it! Perhaps your New Year's resolution was to pay off your credit card debt, but then on January 2nd your car broke and you ended up having to use your credit card for repairs. It is unfortunate, but this is not an excuse to give up on your goals. So maybe you need to work on your budget to figure out a way increase the amount you will pay on your debt. Or, if that is not possible, maybe you will not be able to achieve your goal of being debt free by the end of the year. However, if you stick with your plan, you can be debt free early next year. Do not lose sight of your goals just because your plan derailed. You must adapt, restructure and remain focused.



STEPS TOWARDS YOUR WEALTH STARTS TODAY.



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