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## AUGUST 2018 NEWSLETTER

Featured Optiven Estates



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.











## **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 HOW TO FINISH THE YEAR 2018 ON A HIGH NOTE





Days come and go at a faster rate than we expect. The year is also running fast like the rivers of the Aberdare Range. If you do not act now on your assignment, you may never do it and you automatically attract mediocrity in your precious life.

Let me share with you here, what has so far worked for me. You can also try it:

#### 1. Trusting in God:

It is very refreshing to ask God to guide you on whatever you do in this life that He has given us. Read his word and pray every day.

#### 2. Hard work and Focus:

Nothing comes easy, wake up early and practice 20:20:30:30 rule of life for your success. Pray for 20 Minutes; Plan and write your plans in 20 Minutes; Read a book for 30 Minutes and exercise for 30 Minutes. Try it and you will be very successful.

#### 3. Acting on your Vision:

A vision without action remains futile and it's just day dreaming. Just Do It!

#### 4. Start small and Keep Doing it:

It is about incremental gains and we keep learning. Do one thing and do it so well. If you are a welder, be the best welder in the entire continent.

#### 5. Learning from Failure and Not Giving Up:

It is called failing forward. A child must fall severely for him or her to walk in confidence. Have a solution-based mentality all the time. Be optimistic and uphold gratitude at all time.

#### 6. Helping others and more so the Less Fortunate in our Society:

This is a golden key to your success. Just try it. If it fails, pick your money back here! www.optivenfoundation.org

#### 7. Respecting Everyone and Remaining a (Humble) Servant:

This is extremely important. Once you make it a lifestyle, you become a magnet and a star. Everyone wants to be associated with you. Always remain humble though. It works!



Mr. George Wachiuri *C.E.O Optiven Group* 

## Optiven Group INTRODUCES OPTIVEN ESTATES



The main aim of Optiven Group is to influence Social Economic Transformation by offering state of the art products and services. The group I proud to introduce yet a new subsidiary-Optiven Estates, which is a full-service property management. Optiven Estates is a one-stop shop for property owners, as it not only manages the property but also sells property at affordable rates. The products offered include prime residential, commercial buildings and land. Optiven Estates targets both local and international investors by offering a diverse product portfolio to meet the needs of every investor. Products and Services Offered

#### i) Property Management

Optiven Estates inspects the property, conducts as market analysis to ensure they reach the potential tenants and markets the property to the target market. The group ensures that vacant spaces get quality occupants and on time, through market research and consumer-based advertising. Management includes collection of monthly rent, payment of utilities and bills, renovation and maintenance, lease renewals and inspections.

#### ii) Property Development and Sale

Optiven Estates partner with land owners to develop their land, either for residential or commercial purposes. Property development has a wide range of activities and processes and this include purchase of land to developing and selling/ leasing the property. The developer offers the property owners information on markets, finance, planning, construction and how to market real estate projects. With a property developer, the investor is able to construct a building that offers what the tenants are looking for, and improving on what the existing buildings lack.

#### iii) Property Sourcing

The company researches on available property on behalf of the clients, and also those seeking to build their real estate portfolio. As a company, we do not only source for the property, but also advise the investors, based on market research, what is trending in the market, and this enables them to make an informed decision. We aim at meeting the needs of the clients and investors by understanding the kind of property they are looking for and the purpose of the property. We then conduct a market research and offer them a variety to choose from.

#### iv) Asset Valuation

Optiven Estates has a team that offers residential, commercial and industrial property valuation. The aim of asset valuation is to produce the financial value of the infrastructure owned by an individual or a company. The information enables the property owner to understand the financial implication of their decision and to develop a cost-effective maintenance or replacement plan. For a client contemplating selling the property, it is critical to know the true value and the process should be before the property is up for sale. With the evaluation, the owner will have an opportunity to increase its value and achieve a higher selling price.



### BENEFITS TO THE CLIENTS i) Quality tenants

With limited experience in real estate, client tenant screening becomes a complex process, and increases likelihood of bad tenants. With the help of a property manager, the owner gets tenants who rent long-term, minimize wear and tear of the property, pay rent on time and cause fewer problems.

#### ii) Less legal problems

A tenant can cause a great deal of financial and legal problems, and a property manager protects you from potential lawsuits.

#### iii) Shorter periods of vacancy

A property manager helps you prepare the property for rent, determine the optimal rent and market the property.

#### iv) Low repair and maintenance cost

Tenants will rent for long when offered good maintenance and you also preserve the value of the property. With a property manager, you will get licensed and insured contractors, who are trustworthy and have offer good quality. As a property owner, you will save more money compared to getting a contractor when you need maintenance.





## **OPTIVEN INSURANCE**

Securing your investments

We live in a world which is characterized by uncertainties and risk; whether in business, families, individuals, property and assets. While it is not always easy to prevent the events from happening, insurance protects individuals by compensating them from such loses.

Insurance is a financial product that reduces or eliminates the cost of loss or the effect caused by the loss. At Optiven Insurance Agency, we offer world class services, flexible coverage, and convenient claims resolution and customized insurance protection.

The agency, which is a fully owned subsidiary of Optiven Group, offers you competitive rates from different insurance companies and enables you to make the comparison and choose a cover that meets your needs. Our customer care team is quick to respond to inquiries and will exceed your customer service expectations. Our Products

**i) Pension plan** – Secure your future. A pension plan enables you to supplement individual savings and provides financial security in retirement. The plan also provides protection in the form of money to dependants in the event of a member's death.

**ii) Home/Rent Insurance** – The cover protects your rental premises against damages and theft. The cover also protects against accident for the house assistant.

**iii) Health Insurance** – The cover has both corporate and family covers for in and outpatient medical expenses. The cover gives a family peace of mind since the financial bit is covered.

iv) Loan Protection Policy – This policy covers SACCOs and Chamas against death and permanent total disability. The

outstanding balances are normally paid.

**v)** Education policy – Education is an important investment in your children's future. The cover enables you to make flexible payment over a certain period of time to ensure that your child's education is take care of. In the event of death, the child's education is paid by the insurance company.

**vi) Travel Insurance** – The cover enables you to have peace of mind when travelling. It covers flight cancellations, loss of luggage, accidental death, illness and other occurrences that might disrupt your journey.

**vii) Workers Injury benefits Act (WIBA)** – The cover is important to workers as it covers injuries or death within the workplace. If injured within the workplace, the worker is compensated.

**viii) Motor Insurance** – The cover is both private and motor commercial vehicles and this includes comprehensive and Third Party Cover. With a comprehensive cover, you can claim third-party damage from your insurer. Also, you can claim damages due to theft or fire.

**ix) Personal Accident Cover** – In the event of an accident, the cover provides monetary payment. The policy compensates for permanent total disablement, partial disablement, accidental medical expenses, artificial appliances and tuition during incapacitation.

**x)** School and Church Cover – There are custom covers that protect schools and churches against different risks such as theft or fire. The cover is tailor-made and saves the management the burden of having separate covers for each class.

## **AMANI RIDGE - OPEN DAY** They Came, Saw and Confirmed

Optiven Real Estate held an open day for its newest and prime project - Amani Ridge the place of peace in Kiambu.

The intention of the open day was for the investors to experience and confirm that the project is real as they eat together and get inspiration on building wealth from CEO Mr. George Wachiuri. The photos below show how the day went.



Mr. George Wachiuri, Optiven Group CEO addressing investors at Amani Ridge The Place of Peace



Hortensia Wanjiku, an Optiven Investor and Kenyan resident in Austria at Amani Ridge The Place of Peace







Mr George Wachiuri, Optiven Group CEO plants a symbolic tree at Amani Ridge, the Place of Peace



An Optiven Staff takes investors through the Amani Ridge master plan



Investors are warmly welcomed at Amani Ridge The Place of Peace

mani Ridge - the place of peace is a unique and extremely Aposh, leafy place for you as you seek to realize your desire to live in extremely peaceful surroundings and experience scenic, clean and beautiful environment. It is exclusively meant for you as you pursue real and guaranteed guality life for both self and family. Amani Ridge is a Jewel for a chosen few. It is a place of peace.

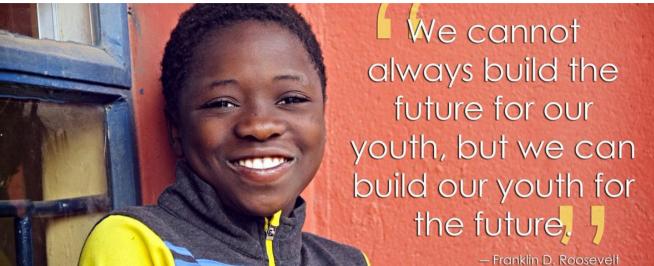
The project offering to the very few and valued Optiven clients who want to enjoy properties very near Nairobi City and great surrounding amenities. The Jewel is located approximately 20Kms from Nairobi Town and seats between Thika Super

Highway and Kiambu Road, slightly off Ruiru-Kamiti Road. It neighbours the Tatu City and Nova Pioneer.

The prices vary with size and the location of the property starting from Ksh 2.995M to 10.695M.

Make the right choice today by only making a commitment of 500k and you will forever live in abundant peace at this magnificent place in Kenya, Amani Ridge - The place of Peace. Give us a call on 0723400500

# Stakeholders Should Harness **YOUTH POTENTIAL NOW.**



In the presence of youth, the older generation is either jittery or confident - depending on how their world view of youth is shaped. It is not weird to hear the older generation lamenting about what has become of the youth in the current generation? Suffice to say that some have even failed to understand how to refer to this group of people and decided to christen them as Generation Z. Whether it is a matter of failure to identify with the youth or an issue of comparisons with one's experience in later years is a debate for another day.

However, the youth in any economy hold an important key that could open up the social and economic pillars of the society towards enhanced development. It is this group that if properly nurtured will harness the available opportunities and propel their individual families, societies and countries to the next level. While previously it is the older generation that bore the visions of communities, much has changed in the current millennium and millennials have become a force to reckon with, despite their uncertainty in matters that are otherwise norm for older generations. The challenge then lies in understanding this group of key individuals and tapping into their energies by utilizing them positively to transform the society.

As the world celebrates the international day for Youth on Sunday the 12th of August 2018, the theme for this year rings true to those who are endeared to the youth in their communities - Safe Spaces for Youth. While a number have continued to embrace the wisdom of mentors and gone on to make something tangible of their lives, others have found themselves in the hands of the vice masters. The outcome has seen the rise of youth gangs, engagement with militant groups, and other vices that continue to reign terror in society. Yet the youth are in dire need of a clear mentorship to ensure that they understand the outcomes of their actions through bearing individual responsibility. More and more youth are finding themselves on the wrong side of the law for being in the wrong company or engaging in the wrong business. For some, the status quo has come about owing to their disadvantaged backgrounds, but for a significant percentage of them, it has been the deep desire to be part of the 'cool gang' thereby giving in to peer pressure rather than standing out and risk being ostracized. The onus however remains on those whom the youth look up to for advise, direction and guidance to belabor the need to engage in meaningful activities.

Statistics are now indicating that at least 50% of the world's population is under the age of 25 years with Africa alone expecting to host some one billion young people on the continent by the year 2050. Similarly, some 60% of all urban dwellers will be under the age of 18 by the year 2030, and according to UN-Habitat's report on residency for the year 2013, most of them will be living in slums and informal settlements. With this consideration, then it becomes necessary for stakeholders - be they government or the private sector - to engage tactfully with the youth and provide avenues to utilize their skills, energies and innovations for the future. While change will not come to all at once, one changes a time means that impact will be felt on any youth interacting with the one who has been empowered. At the Optiven Group for example, we have rolled out various programs touching on empowerment of the youth including the Soaring Eagles, the Optiven Nest as we target to make some 1 million entrepreneurs from the latter. We are also on course to provide at least 30,000 employment opportunities by the year 2030. We appreciate that we cannot do this alone, and are grateful for the partners who have joined us in making this a reality, although we need more. To the youth, now is your time, understand the season and seize the moment.



Mr. George Wachiuri C.E.O Optiven Group 12th August 2018 Nairobi, Kenya

## Optiven Foundation Partners With COME TOGETHER WIDOWS AND ORPHANS ORGANIZATION

Optiven Foundation, the Kenyan based social wing of leading real estate firm, Optiven Group, has just entered into a partnership with Come Together Widows & Orphans organization. Optiven Foundation has been sponsoring hundreds of orphans to access schools as well as assisting hundreds of more children affected and infected by the HIV scourge to access medicine and better accommodation.

Come together widows and orphans organization is headed by Dianah Kamande who is herself, a gender based violence survivor. The organization has a big vision of social justice, happiness and prosperity of widows, survivors of gender violence and orphans in Kenya. The two Foundations will now be working together to help even more women and orphans who desperately need basic help in the society.

George Wachiuri, the Chairman and Trustee of Optiven Foundation who is known for his Philanthropic initiatives expressed confidence that this partnership will help reach out more needy cases in the society. He was speaking soon after the joint meeting between the two Foundations, just held in Raleigh North Carolina, USA.

The newly established partnership will cover the following areas:

**1.** Joint support to the St. Charles Lwanga facility in Muranga County - The two Foundations will be providing sanitary towels, boys' boxers, socks, toothpaste, shoe polish, tooth brushes and shoe brushes plus other basics. The Foundations will also be partnering to offer inspirational talks to the students.

**2.** Identifying needy widows who are in need of better housing and construct free houses for them as a way of restoring their dignity.

**3.** Widows event in Kimende, Kiambu County. We will give 100 Bibles to the widows, reading glasses and support their Economic Empowerment project - Table banking.

"The year 2018/19 will be time for us to support more orphans and more widows who need the very prerequisite help in our society," says Mr. Wachiuri. If you wish to be part of this transformative vision, welcome on board.

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### **OPTIVEN KICKSTARTS FARMING OF HERBS IN NGATATAEK**

There is need to celebrate milestones including the small steps we make that affect us individually. This is to say that when we kick out a bad habit that is reason to celebrate, when we make time to meet up with a friend after a long time, that is a great milestone to celebrate and when it comes to making specific lifestyle changes, now this is a great one to celebrate. After all, it is the great Chinese proverb that has motivated many people across the world to make a step at a time, because the journey of a thousand miles, begins with one step.

But back to celebrations. One of the countries that makes a celebration out of everything is America. From a day to celebrate pancakes, to others where you wear your spouses' shoes and even a very interesting one which celebrates the eating of herbs and reducing of salt.

Why this is interesting for us at the Optiven Group is because we intend to kick off a new project targeting to deliver quality herbs to the market. In America, the More Herbs, Less Salt Day promotes use of healthy herbs over salts. According to observers of the day, the day is observed the 29th of every August since 2014. The date coincides with the harvest of garden herbs in this part of the hemisphere. Culinary experts continue to advocate for the use of herbal remedies amidst rising cases of drug mismanagement as well as decreasing immunity for the youth who at times misuse pharmaceutical drugs.

But that notwithstanding, we have all heard the adage that you are what you eat. The question then begs, do herbs really heal? It has become increasingly common for the health conscious among us to use mild remedies for minor health problems and



save the more potent—and risky—prescription medications for more serious conditions. On a daily basis, herbs such as chamomile has been used for centuries as a gentle calmative for young and old alike as a sleep-inducing therapy for those affected by insomnia. Peppermint oil on the other hand has been shown to be effective in relieving irritable bowel syndrome, while ginger has been used to relieve morning sickness, among many others.

As a great way to celebrate the American holiday of More Herbs Less Salt, the Optiven Group through its K-Farm project has kickstarted a new initiative that will focus on growth of herbs. The project to be carried out in Ngatataek of Kajiado County has already seen a number of farmers in the area benefiting from farming of chilies and basil. Under the new project, the herbs are expected to leverage the market prices for the produce and advise the way forward for our investors who wish to engage in farming at the project. Like any investment, we are keen to ensure that the information we share with our investors has been tried and tested. Thus the beginning of this project will see the Optiven Group facilitating the planting of basil, chives and garlic among other herbs on a trial basis. Already, the Optiven Group through its K-Farm subsidiary has engaged with agronomists from leading agricultural organizations to ensure that the best inputs, apparatus and technological know-how is applied to make the project a success. With the roll out of this project this August, Optiven investors at the Ngatataek project are well on their way to make strides as they make the first step of a thousand miles in their intent to add value to their lives.

> Happy More Herbs, Less Salt Day... Let us talk about the salt in future!





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