



Funding gaps

Justin Kosgei: Drug costs lead in health insurance claims

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Public Service CS Geoffrey Ruku when he opened a completed administration block at St Mary's Mixed Day Secondary School in Moyale. **HANDOUT**

CS Ruku marks 100 days, vows to transform public service

PUBLIC Service CS Geoffrey Ruku says his first 100 days in office have ushered in a new era of accountability, empathy, and efficiency in the civil service. Ruku, appointed in April following unanimous parliamentary approval, told the Star he's determined to depart from past practices and leave behind a legacy of a reformed, citizen-focused public sector.

His leadership, he says, is less about new hires or flashy investments and more about reinvigorating existing systems and people.

STORY PAGE 12

Nairobi dead to rest near inmates in Kamiti as city secures burial site

EVERY week, about 30 families in Nairobi bury their loved ones at Lang'ata cemetery, a burial ground declared full nearly 25 years ago. Graves crowd every inch of space, and at times, remains from earlier burials resurface, exposing a quiet but growing crisis in the city's final resting places. Now, Nairobi county has secured 150 acres of new burial land in a long-overdue move to ease pressure on Lang'ata and restore dignity to the city's burial process. The county operates nine cemeteries, including Forest Road, Pangani, Mutuini, Uthiru, Southlands, Kariokor Christian, Ruai and land near the National Police Service.

STORY PAGE 20

Skills mismatch blamed for sharp increase in unemployment

HUSTLER NATION: YOUTH FORGE PATHS AMID LACK OF FORMAL JOBS

Story Page 4-5

Kenya's labour market in numbers

782,300 – New jobs created in the economy in 2024.

703,700 – Jobs created by the informal sector.

20.8 million – Total number of people in employment in 2025

17.4 million – Number of those in informal sector

67% – Unemployment rate among the youth.

2 million – Average number of people who join the job market annually.

800,000 – Number of jobs created annually mainly in private sector.

63.9 million – Projected Kenya's population by 2030.

Sh44.5 billion – Projected value of gig economy in Kenya in 2025.

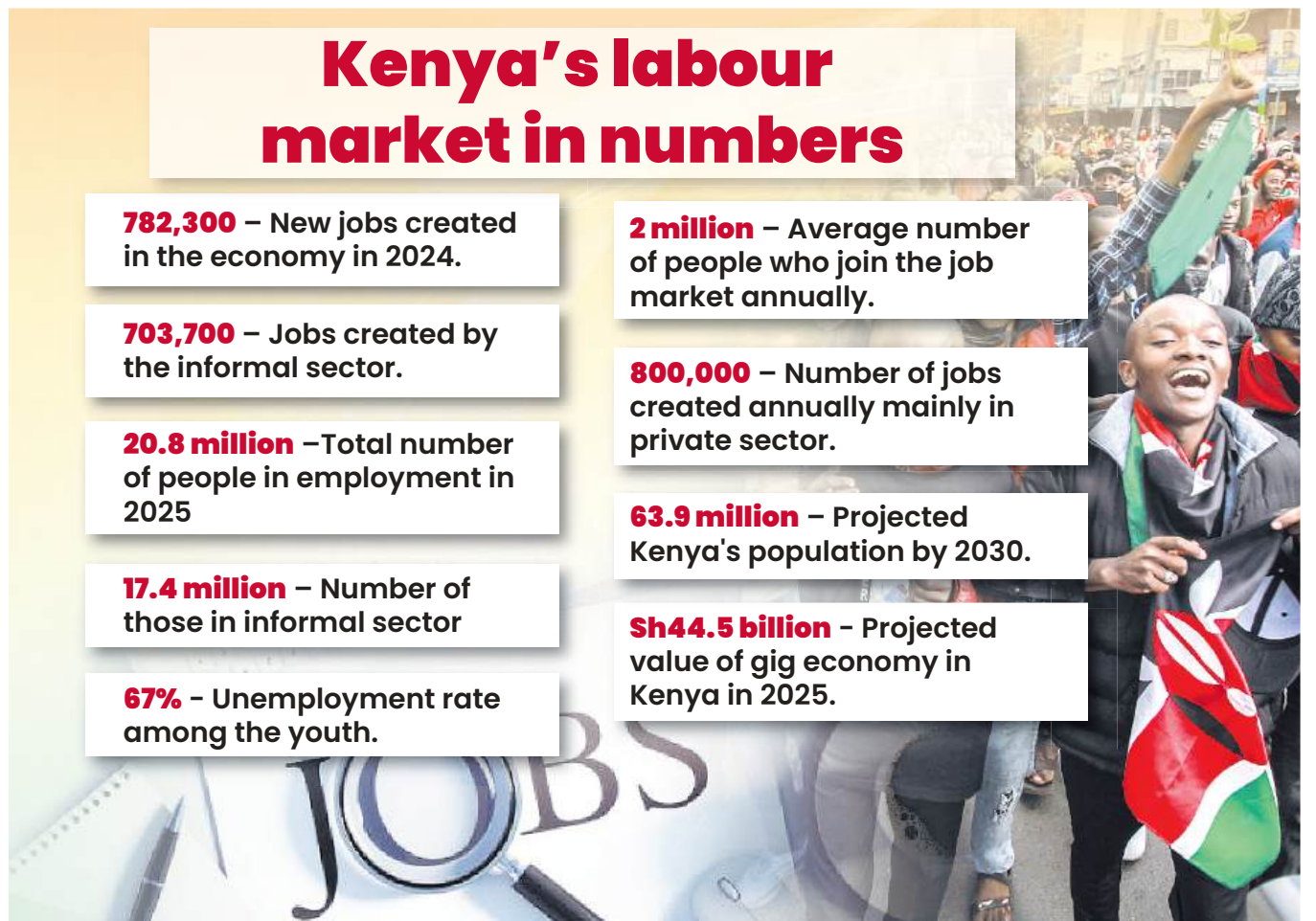




PHOTO STORY

Deputy President Kithure Kindiki after being installed Luo elder in Migori county during women empowerment forum yesterday. Right: Mzee Samson Duro /DPCS

SCORE MAY IMPROVE

Report: Kenya fails in visa openness despite reforms

It trails in continental ranking, ahead of only nine countries, mostly fragile states

GORDON OSEN
@gordon_osen

DESPITE recent reforms by President William Ruto's administration, including electronic travel authorisation, Kenya remains one of the least accessible countries to fellow Africans, the African Union has disclosed.

According to the 2024 Africa Visa Openness Index (Avoi), Kenya ranks 46th out of 54 countries — scoring just 0.113 on a scale in which 1 represents full visa openness.

This places Kenya ahead of only nine other countries, most of which are either fragile states or conflict-affected nations, including South Sudan, Libya, and Western Sahara.

The report released this month evaluates visa requirements to assess how easily African citizens can travel across the continent for business, tourism and events. It factors in whether citizens from other African nations need a visa in advance,

can obtain one on arrival, or are allowed entry visa-free.

West African countries continued to lead the continent in openness as ease of travel in the continent, with Benin, Seychelles, The Gambia, Rwanda, Ghana, and Nigeria ranking in the top six. These nations offer visa-free or visa-on-arrival access to most African travellers.

Regionally, Kenya trails behind several of its East African neighbours. Rwanda ranks fourth overall, Tanzania 20th with a score of 0.706, and Uganda 26th, with a score of 0.396. Even Ethiopia, Burundi and Somalia rank higher than Kenya.

Kenya, however, may see its ranking improve in future reports. The country recently announced a waiver of visa requirements for African nationals attending this year's African Nations Championship (CHAN) tournaments in Nairobi. The move is aligned with the African Union's broader agenda for in-

tegration and mobility.

Data for the 2024 report was collected between July and August, and information was primarily sourced from the International Air Transport Association. Each country's score is calculated based on its visa policy towards every other African nation. A score of 1 indicates full openness, while a score closer to 0 reflects restrictive policies. Kenya's low score highlights the gap between government ambitions on paper and policy realities on the ground.

(+) INSTANT ANALYSIS

The Avoi index launched in 2016 is a barometer of Africa's progress toward intra-continental travel freedom. It also tracks year-over-year changes and provides analysis across the eight Regional Economic Communities (Recs) recognised by the African Union.

STAR SURVEY

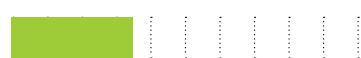
TODAY'S QUESTION

Should security budget be cut to increase education allocation?

YESTERDAY'S QUESTION

Is the boda boda sector adequately regulated?

YES 36%



NO 64%



DUG SHALLOW GRAVE

Cops arrest boy suspected of killing mum over dad's identity

CYRUS OMBATI

A 16-year-old boy was yesterday arrested on claims he murdered his mother for refusing to tell him who his biological father is.

Police said the two have been living in Nyakiambi, Molo, in Nakuru county.

The victim's brother told police his sister was murdered inside her house.

Police said the teenager, who dropped out of Form 3, confessed to killing his mother. It is reported that on Friday, at 1 pm, the teenager demanded to know his biological father.

This led to an altercation after

his mother refused to disclose the information. It is claimed the boy hit her head several times, killing her instantly. Police were searching the compound for the killer weapon.

On Saturday, the teenager dug a shallow grave in an adjacent house in the compound and was planning to bury the body yesterday morning, police said.

Police arrested the minor yesterday, and took his mother's body to Elburgon Level 4 Hospital mortuary.

Meanwhile, police are investigating suspected drowning of a man in a river in Meru county.

A pedestrian spotted the body of Kenneth Gitonga, 39, floating in river Riji and alerted police.

NEW POSTINGS

Murkomen reshuffles Interior ministry officials and names new Nairobi regional commissioner

CYRUS OMBATI

INTERIOR CS Kipchumba Murkomen has announced changes at the Ministry of Interior within the National Government Administration structure.

He said the aim is to enhance efficiency and improve services across the country.

A new regional commissioner for Nairobi was named in the changes. The new postings, outlined in a deployment order dated July 25, take effect immediately and reflect a strategic reshuffling of key personnel.

Among the top appointments, Jacob Namulen has been named the new Principal Administrative Secretary (Internal Security), while Beverly Opwora will now serve as the Secretary for National Administration.

Thomas Saka takes over as the Secretary for Internal Security, with Moses Kipkoech appointed as Secretary for Security in the National Administration.

In the policy and coordination docket, Dickson Magotsi was designated Secretary for Policy and Liaison.

Gilbert Kitiyo was appointed the new regional commissioner for Nairobi, taking over the critical role of coordinating national government functions in the capital from his predecessor, Katee Mwanza.

Joshua Nkanatha was reassigned to serve as the regional commissioner for the Central region, replacing Fredrick Shisia.

These are the first major changes that Murkomen made at the department since he took over as the CS.

Murkomen said the move was part of an ongoing effort to streamline operations and ensure better coordination in the delivery of government services at the national and regional levels.

"To enhance efficiency and improve services within the Ministry of Interior and National Administration, we have made these changes. Congratulations and godspeed as you embark on your new roles," he said.

The reshuffle also touches on regional leadership. The Ministry of Interior plays a pivotal role in overseeing internal security, public administration and the enforcement of national policies at the grassroots level.

It is charged with coordinating the work of national government administrative officers (NGAOs), including chiefs and assistant county commissioners, and managing law and order through collaboration with law enforcement agencies. It also oversees immigration and registration of persons, coordinates on disaster response, and implements government development initiatives.

Meanwhile, the CS said the government will establish seven new police stations in Tiati, Baringo county. He set a December deadline for the establishment of four of them.

The CS, while speaking in Kabarnet before leading the Jukwaa la Usalama town hall meeting in the town, decried the low government presence in Tiati. He said they are determined to address the menace.

"Silale ward, for example, has one secondary school and no police station. We need government presence where there's a problem. We will have a station there," he said.

The CS also promised to work with the county government and leaders to mobilise residents to acquire national ID cards.

"We have 161,000 people of adult age in this county without IDs, with Tiati being the worst affected. We have to do something," he said.



Interior CS Kipchumba Murkomen /HANDOUT

TOP GAINER

BAT soars at bourse on 100 per cent growth in dividend

Firm reports higher profit due to lower costs, stable revenue and efficiency

VICTOR AMADALA
@ItsAmadala

BRITISH American Tobacco increased its interim dividend by 100 per cent to Sh10 per share from Sh5 in 2024 after recording Sh4.3 billion.

The Nairobi Securities Exchange-listed company reported a profit after tax of Sh2.983 billion, up from Sh2.136 billion last year, driven by lower financing costs, stable net revenue, and improved operational efficiencies.

The firm said the decision is in line with their commitment to deliver sustained shareholder returns and underscoring solid underlying business performance.

"The interim dividend, which is subject to withholding tax, will be paid on or about September 26, 2025 to shareholders on the register as at the close of business on 29 August 2025," BAT Kenya said.

This announcement made the cigarette maker's share price at NSE to close the week among top five gainers. The firm's share price gained 5.08 per cent to close at Sh398.50 on Friday.

Sameer Africa and Crown Paint Kenya continued with the gaining trend for the third consecutive month, building on impressive financial results for the year ended December 2024 announced in April. Sameer's net profit surged 5.6 times to Sh259.89 million, the highest since 2013.

Crown Paint on other hand resumed paying dividends with a Sh3 per share distribution, after rebounding to a net profit of Sh544 million in the year ended December 31, fueled by a stronger and more



stable Kenyan currency, effective marketing campaigns, and Improved cost control and efficiency in the Kenyan operation.

Meanwhile, NSE posted increased activities during the week on improving investor confidence on government assurance.

During the week, President William Ruto announced the impending Initial Public Offering of the Kenya Pipeline Company in September 2025, which will kick-start a long-awaited privatisation programme. Speaking during the bell-ringing ceremony for the successful listing of the Linzi 003 Infrastructure Asset-Backed Security, Ruto said "privatisation is no longer optional."

The announcement rallied activities at NSE, with the NASI, NSE 25 and NSE 20 share price indices

rising by 1.6 per cent 1.2 per cent and 1.4 per cent respectively during the week ending July 24.

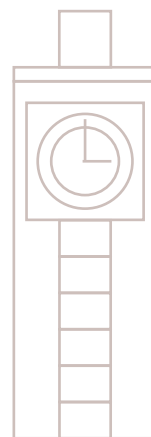
Market capitalisation, equity turnover and total shares traded, also increased by 1.6 per cent, 48.8 per cent and 4.4 per cent respectively.

Investor confidence in government securities also edged up despite dropping yields, with the Treasury bill auction of July 24 receiving bids totalling Sh40 billion against an advertised amount of Sh24 billion, representing a performance of 166.7 per cent.

Interest rates on the 91-day, 182-day and 364-day Treasury bills declined marginally to 8.1, 8.4 and 9.7 per cent in that order. Bond turnover in the domestic secondary market however, dropped by 25.4 per cent during the week.

BAT Kenya finance director Philemon Kipkemai, chairperson Rita Kavashe and MD Crispin Achola during the launch of the company's sustainability report /HANDOUT

CORRIDORS OF POWER



POLITICAL GOSSIP

Who is doing what and where in the world of politics



★ **A GOVERNOR'S ALLEGED** carefully orchestrated ambush against a senior party official collapsed spectacularly when speakers at his high-profile event deviated from the script. Instead of criticising the target as planned, attendees unexpectedly praised him, leaving the county boss shame-faced. Sources reveal the governor had allegedly received backing from a powerful figure displeased with the official. Now, questions loom over whether the botched scheme will cost him future political support. Observers suggest the failed stunt exposes his weakening influence, while the intended target emerges stronger.

★ **A SENIOR OFFICIAL RECENTLY** reasigned in a reshuffle has reportedly refused to relinquish control of his former ministry. Despite the transfer, he allegedly continues summoning directors, issuing veiled directives, and even chairing unofficial meetings—effectively sidelining his successor. Insiders say some parastatal heads still report to him "out of loyalty", torn between devotion and fear of his enduring influence. The new officeholder has quietly raised concerns, but higher authorities remain silent, fueling speculation about unseen power dynamics. So far, silence reigns.

★ **A LAWMAKER IS** the talk in the corridors of power for a long-held claim that his colleagues now say is debatable. The man has been claiming that he was part of the country's significant history despite the glaring inconsistency between the events and his age. Recently, the politician made the claim in a publicised event, triggering immediate reactions by a group of his colleagues. They were overhead saying how the politico has got away with his unfounded credit for the events involving a big man in the country's politics, blaming professionals engaging the fellow for being blind to the obvious falsehood.

★ **A TOP GOVERNMENT** functionary from a restive region is not sitting pretty amid grumbles that he's allegedly orchestrating the sacking of civil servants from the region. Despite persuading the masses in a seemingly hurried press event, elected leaders allied to an outspoken party leader are having a field day accusing the top guru of seemingly enjoying the removal of his fellow tribesmen from their positions. It remains to be seen if the member will finally hit the charged ground to convince the residents that his hands are clean.

If you have any tips send them to
Tips@the-star.co.ke

CARTOON



UNEMPLOYMENT CRISIS GOVERNMENT NOW SEES DIGITAL AND GIG ECONOMIES AS KEY EMP

Some of the 25,000 youths that were inducted into the Climate Worx Programme at Uhuru Gardens on Saturday
/HANDOUT



Youths carve own paths amid lack of formal employment

JACTONE LAWI
AND MARTIN MWITA
@TheStarKenya

WHEN George Ogutu graduated from university with a degree in actuarial science on December 16, 2016, the day felt like an ending and a beginning all at once.

The campus, once buzzing with lectures and late-night study sessions, now echoed with the sounds of suitcases rolling across concrete and heartfelt goodbyes of the 5,611 graduates.

Four years of deadlines, friendships, and self-discovery were packed into that single sheet of paper—and now, the world was suddenly wide open. It was exhilarating. It was terrifying. And it was his to shape.

The new graduate was equipped with advanced knowledge and skills

in mathematical and statistical modeling to analyse and manage financial risks and he hoped to fit in the job market.

Ogutu was on the edge of adulthood with a degree in hand—but no job to show for it. The excitement of graduation quickly gave way to rejection emails, unanswered applications and the quiet pressure of comparison.

A friend would later introduce him to academic writing, where thousands of Kenyan graduates were helping students abroad complete assignments at a fee, a gig that saw him make at least Sh40,000 per month.

“I had no choice. I tried applying for jobs in different companies but never got employed. Academic writing was a big thing among my peers in the Roysambu neighbourhood, so I settled on that. Since then, I have

never looked for a job despite the trade having gone down over the years. I survive,” he told the Star.

Stephen Chacha, on the other

“

GEORGE OGUTU

I tried applying for jobs in different companies but never got employed. Academic writing was a big thing among my peers

hand, settled on farming in the village where he grows tobacco, making up to Sh76,000 per season from a small ancestral land.

BAT Kenya reports that over 98 per cent of contracted farmers also grew alternative crops last year, including maize and avocados, making extra money.

The company partners with about 1,800 contracted farmers in the counties of Bungoma, Busia, Migori, Meru and Homa Bay.

It generates direct and indirect employment opportunities for more than 80,000 Kenyans through tobacco farming, processing, cigarette manufacturing, tobacco product distribution, urban and rural retailing, wholesale trade, transport, logistics and domestic procurement.

Back in the capital, Nairobi, ‘Kimani’ has joined hundreds of



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LOYMENT CREATION AREAS THAT NEED AN ENABLING ENVIRONEMENT TO THRIVE



youths in street photography as millions of Kenyan youth carve their own paths mainly in the gig economy, leveraging digital platforms and their skills to generate income.

They are involved in various sectors including online freelancing, digital marketing, content creation, and providing various services like food delivery, living a true hustler life in the wake of limited formal employment opportunities as the government struggles to create jobs.

The youth have also ventured into the jua kali sector and digital businesses as the informal sector remains the biggest employer. According to the Economic Survey 2025, the economy created 782,300 new jobs in 2024, with 703,700 in the informal sector.

Asking someone, "What do you do?" is no longer a simple question. The answer often involves a list: a 9-to-5 job, a weekend farming venture, an Instagram boutique and maybe a freelance gig on the side.

Kenya's hustle culture is a dynamic, often exhausting but undeniably resilient ecosystem where side gigs are no longer optional but essential for survival and growth.

From digital freelancing to jua kali artisanship, Kenyans are stitching together multiple income streams to navigate economic pressures.

The tech-savvy youth are turning to online platforms like Upwork, Fiverr, and Ajira for freelance work, while others monetise social media through affiliate marketing, YouTube content, and Instagram shops.

"Huwa napitia apa kwa hii kin-

yozi nikitoka kwa muhindi hapa Inda, at least naeza angukia ka soo moja ya supper kabla niende kwa nyumba mabaadaye" [I usually pass by this barbershop every evening when I am back from my hustles at industrial area, I can at least make an additional Sh100 for supper], says Daudi Nyamai.

The National Council for Population and Development data indicates the youth form about 70 per cent of the country's population and have the highest unemployment rate of 67 per cent. The youth in Kenya are defined as those aged 18-34 years.

The informal sector is often referred as the heartbeat of grassroots enterprise and has long served as a buffer for millions seeking livelihoods in the absence of sufficient formal jobs.

"But the dominance of informality, unregulated, low-paying and devoid of social protections is also a sign of systemic economic vulnerability. It reflects not just the ingenuity of Kenyans, but also the failure of our systems to offer secure and meaningful employment," Federation of Kenya Employers executive director and CEO, Jacqueline Mugo, told the Star.

The majority of young people entering the workforce continue to find themselves in informal and unstable jobs.

Mugo says this structural imbalance has long-term implications, where informality undermines tax revenue, restricts access to credit and training and perpetuates working poverty. It also hinders the enforcement of labour standards and expansion of social protection, both essential for a fair and resilient economy.

"What Kenya needs is a deliberate, multi-sectoral strategy to address this imbalance. We must accelerate formalisation efforts by making it easier and more attractive for small businesses to register and comply with labour and tax regulations," she said. Technical and Vocational Education and Training institutions must

also be aligned with industry needs to equip workers with relevant, market-driven skills. Inadequate formal employment has left Gen Z in Kenya and Africa dependent on digital jobs, a new survey indicates, with a few going into entrepreneurship.

According to a report by career development and recruitment solutions company BrighterMonday Kenya, the country's universities, colleges and other training institutions are churning out up to two million individuals into the job market against an average 800,000 jobs created, mainly in the private sector with low opportunities within government.

This is on the back of low earnings for those that have managed to secure employment, amid concerns of skills mismatch. Skills mismatch has been blamed for fuelling continued unemployment in Kenya despite a well-educated young population, even as the economy creates lesser jobs than the market demand amid a digital talent surge that is shaping the country's workspace.

According to experts in career development, recruitment and human resource, most youth lack the right skills sought by employers, leading to low absorption with just 10 per cent of the workforce in formal employment. The Kenya National Bureau of Statistics puts the number of Kenyans without jobs at 2.97 million amid reduced hiring and repressed earnings. More than half of the unemployed are between the age of 20-29 years old.

"There is a clear gap between what we are preparing the youth for versus what the market is demanding. And so, there needs to be very intentional conversations and thoughts around what we need to do to bridge that gap," BrighterMonday acting managing director Sarah Ndegwa said.

Kenya's population is projected to reach 63.9 million, with 22.3 million aged 15-34, which is expected to intensify the youth unemployment challenge.

Doris Chelagat, talent strategist and founder of Qazi Works, says that the country's education system must build the right skills that meet the market demand.

"Employers have open jobs but there is no link. We are not marrying and it is because the gaps are just consistent; the pace is so fast that it is almost impossible for the education system to adjust that quickly," she said. Meanwhile, the world of work is undergoing a seismic shift driven by the growth of the digital economy, automation and artificial intelligence. Kenya is at the heart of this transformation, experts say.

"The pace at which technology is taking over a lot of the roles that we traditionally know of is so fast that the education system, whether that is university or whatever we are churning out through colleges, is not preparing future ready employees. That is why the gap between recruitment and performance is widening. We must address this," said Victor Komu, HR director at GradaWorld Security-Africa.

As part of addressing the high unemployment, the government has unveiled the Climate WorX programme, a social job creation scheme targeting over 110,000 youth to engage in environmental restoration, slum clean-ups and infrastructure development across all 47 counties.

"Through Climate WorX, we are giving young people income, dignity and purpose," Treasury CS John Mbadi said when he presented the Sh4.2 trillion spending plan for the 2025-26 financial year, vowing to put Kenyans at the heart of fiscal policy and stimulate sustainable economic recovery through job creation, affordable healthcare, housing and food security.

The CS committed Sh12.7 billion to the digital superhighway and creative economy, including the development of digital hubs, the Konza Technopolis and digitisation of government services.



Maxwell Kamau and Mike Mwangi of Max and Mike carpet /ENOS TECHE

NEWS BUSINESS

INTERVIEW

Justine Kosgei: Cost of drugs pain point in health insurance claims

Local pharmaceutical production could slash treatment bills for chronic diseases

JACKTONE LAWI
@Jacktonelawi

KENYA'S insurance sector is undergoing a period of transformation, driven by digital innovation, regulatory reforms and shifting consumer expectations.

Yet, despite these developments, the country still grapples with one of the lowest insurance penetration rates in sub-Saharan Africa—hovering around 2.3 per cent of GDP as of 2024, according to data from the Insurance Regulatory Authority (IRA).

A large portion of the population remains uninsured, particularly in health and agriculture, leaving millions vulnerable to financial shocks.

Studies by the World Bank and the Kenya National Bureau of Statistics show that out-of-pocket health expenditures remain one of the leading causes of impoverishment in the country.

In fact, over one million Kenyans are pushed below the poverty line each year due to healthcare-related expenses.

The Star spoke to AAR Insurance CEO for Kenya and Uganda Justine Kosgei who unpacked the challenges and opportunities within the insurance landscape, explored innovations reshaping the sector and discussed how improving access to affordable insurance products can shield households from poverty and build long-term resilience.

There has been a lot of talk about healthcare funding gaps. From your vantage point as a private sector player, where do you stand?

We have seen encouraging signs—there are regular updates from the Health Ministry on this matter.

The shift towards universal health coverage has raised awareness and we believe that is a big win.

The initiative that the government is taking to promote universal health coverage has created awareness. In terms of the need for social protection, health insurance and customers. We have seen that awareness increase. While we are not directly involved in policy design, we do contribute feedback through industry channels.

We have also seen that budget adjustments and fiscal policies are pushing for local solutions, like domestic drug manufacturing, which can reduce costs in the long term.

Have the challenges in the rollout of SHIF and wider UHC efforts increased demand for private health insurance?

Yes, significantly. Government initiatives have educated the public on the value of health insurance and many now look to private insurers to fill gaps or provide enhanced coverage.



AAR Insurance CEO for Kenya and Uganda Justin Kosgei /JACKTONE LAWI

Our role is to complement—not compete with—SHIF. For example, basic packages from the government can be topped up with our products

“

JUSTIN KOSGEI

Many Kenyans are pushed into poverty every year due to chronic illnesses, which is why comprehensive cover is so crucial

for more comprehensive care.

Fraud remains a concern in health insurance. How are you tackling it?

We are very proactive. We have invested heavily in digital tools and use biometrics to verify identities at hospitals. Our claims platform, known internally as MTIBA, uses AI to match diagnoses with treatments.

If someone is diagnosed with flu, for example, the system will flag unrelated prescriptions. We also work closely with hospitals to audit service delivery and pricing.

Based on your internal data, what are the most common and most costly illnesses you insure against?

Acute conditions like flu, malaria, and minor infections still make up over 50 per cent of claims.

However, non-communicable diseases (NCDs) such as cancer, diabetes and hypertension are rising quickly. They may represent fewer patients, but the cost per case is significantly higher.

Many Kenyans are pushed into

poverty every year due to chronic illnesses, which is why comprehensive cover is so crucial.

We think there is a lot of awareness now, especially for things like cancer and people are taking measures to get early diagnosis and therefore more and more treatment is happening.

But generally, the acute are still majority, but they are manageable. They cost less on average, but in total, many people have them. I would say less than 10 per cent of the patients usually are not chronic, but their costs are high.

Drugs account for a large chunk of insurance payouts. What is being done to reduce this cost burden?

Indeed, about 40 per cent of our health insurance claims go towards pharmaceuticals.

We are advocating for—and supporting—local manufacturing of essential drugs to cut costs.

Some steps have been made through recent policy reforms and tax incentives and we know of at

least four manufacturers doing well locally. If this continues, it will significantly reduce treatment costs for chronic diseases.

What I know that we look for is a way in which drugs can be manufactured locally or they can be imported in a cheaper way so that then even those kinds of situations, diabetes, hypertension, they can get these drugs cheaper.

Are you exploring flexible payment models for low-income individuals or SMEs?

We have piloted solutions like daily and monthly payment plans, especially for SMEs. Our M-tiba product is a good example, though most clients still prefer monthly billing.

The real bottleneck is cash flow uncertainty. We are exploring partnerships with financiers to provide affordable credit specifically for insurance. Our goal is to spread payments across longer periods—like 10 or 12 months—to ease entry for SMEs. We have so many SMEs that have already filled even forms online and they are ready to onboard, one of the things that is holding them back from finalising is payment. We realise that that is a very sensitive area, because a lot of the time, even if they want to take monthly instalments, they are not sure about how their cash flow will come in.

How is your newly launched motor insurance product performing?

We have been pleasantly surprised. Our internal client base, especially those already with AAR health insurance, has shown great interest.

We have surpassed initial onboarding targets and are now finalising full digital access via our website.

The product is fully online—from getting a quote, to payment, to policy issuance. It is built with convenience and innovation in mind and we are excited for the public rollout.

With the launch of “AAR on the Go,” what is your growth ambition in terms of market share?

“AAR on the Go” is our way of blending physical access with digital convenience. It is about having a branch that is not only fully staffed but also equipped with self-service capabilities.

Customers can walk in and receive real-time feedback. If they need assistance, human support is available on-site.

We want to remove the traditional delays in insurance processes—no more waiting for days to know whether your application is accepted. It is about immediacy, transparency and convenience.

(+) INSTANT ANALYSIS

In the first quarter of 2025, Kenyan insurance companies rejected a total of Sh658.9 million in claims, a significant increase compared to the same period last year.

The Insurance Regulatory Authority (IRA) reported that 22,364 claims were rejected between January and March. This increase is attributed to heightened scrutiny of potentially fraudulent cases by insurance companies.

Spin Mobile: Kenyan firm helping families track their expenditure

The startup has bagged over 200 financial institutions in Kenya, Rwanda and UG

VICTOR AMADALA
@ItsAmadala

THE Covid-19 pandemic that hit the world in 2020 was more of an opportunity than a challenge to Dr. Victor Kiplagat and Late Jonah Mwogi, founders of Kenyan-born fintech company, Spin Mobile.

When the lockdown was announced, the two literally locked themselves in a room to think on how to use available data to create a virtual synergy between individuals, small businesses and financial institutions.

On Friday, the company celebrated its fifth anniversary and launched Taswira, an innovative personal App designed to make every shilling count.

It analyses M-Pesa and banking statements to tell individuals how they spend their money, track wastage and help them create feasible budgets based on income streams. It goes ahead to help them curate savings and borrowing plans and point them to credit institutions.

The Kenyan startup has since bagged over 200 financial institutions in Kenya, Rwanda and Uganda as customers, using Spin Crunch to analyse financial statements to help them make sound lending decisions and effectively address affordability and credit risks.

According to the firm’s CEO Victor Kiplagat, a creditor using Spin Crunch gets virtual up-close of borrowers, thereby curing the non performing loans burden at disbursement level rather than at repayment level.

Poor interpretation of borrowers’ data is among five top reasons of the increasing non-performing loans in the financial market according to survey by JP Morgans.

Kenya’s banking sector is grappling with a significant challenge as the non-performing loans (NPL) ratio has escalated to a record Sh717 billion, or 17.4 per cent.

The consistent upward trajectory over more than a decade signifies growing distress among borrowers, impacting the financial health of banks.

In a world filled with myriad needs and one-click purchases, Kiplagat says that tracking expenses might seem outdated, but it remains a powerful tool for maintaining financial health, achieving goals and gaining control over your finances.

“Tracking your expenses helps you understand your spending habits. Categorising your expenses into food, rent, shopping, utilities and fees — provides insights into spending and areas where you can save.”

Taswira is expected to transform how individuals and households manage their money, making sure that every coin counts.

Imagine Lawrence, a Murang’a tutor earning Sh40,000 monthly. Taswira analyses his spending, showing he spends 30 per cent on food. Its Smart Budgets feature flags overspending, offering tips that help Lawrence save Sh5,000 monthly. The tool points Lawrence to invests these savings in a Money Market Fund, working toward his child’s education.

“Taswira’s gives real-time spending insights, making it easy to live within your means, build towards your goals, and do it all without stress or complexity,” Kiplagat told the Star. “It empowers you to define and achieve financial aspirations with clarity and precision. Whether you are saving for a home, or planning to buy a car, the application helps you set clear, achievable targets and tracks progress in real-time.”

He adds that by analysing individual’s income and spending habits, Taswira provides personalized recommendations, from trimming non-essential expenses to automating savings, keeping one consistently on course.

Furthermore, it promotes responsible borrowing by evaluating individual’s financial habits to set safe borrowing limits. It also connects one to trusted lenders with transparent favorable rates, potentially saving thousands in interest.

“Beyond budgeting and borrowing, Taswira helps you grow wealth. By syncing savings to personal goals, like buying a home or starting a business, it links you to vetted investment partners, including Money Market Funds to maximize returns.”

As the firm plans to spread its wings across the continent, Kiplagat is confident that data driven tools are key

to healthy financial habits that will help the continent up its saving culture. The average savings rate in Africa is around 17 per cent, far behind other continents like Asia with close to 30 per cent.

From Kenyan perspective, the art of saving is still a big challenge to many people, with the country lagging behind it regional peers at a paltry 13 per cent.

Spin Mobile CEO
Victor Kiplagat
/HANDOUT



SAFARICOM PLC VOTING RESULTS

The results of the voting on the resolutions that were put forward for determination by shareholders at the 2025 Annual General Meeting (AGM) held on Thursday 25 July 2025 at 11:00 a.m. were announced at the AGM and are summarized below.

The Poll was conducted by Image Registrars and scrutineered by PricewaterhouseCoopers (PwC).

RESOLUTION	VOTES FOR	% FOR	VOTES AGAINST	% AGAINST	VOTES WITHHELD	VERDICT
1 To receive, consider and adopt the audited Financial Statements for the year ended 31 March 2025 together with the Chairman's, Directors' and Auditors' reports thereon.	32,910,838,215	99.9990%	313,825	0.001%	558,260	APPROVED
2 Dividend						
a) To note the payment of an interim dividend of KShs 0.55 per share which was paid to shareholders on or about 31 March 2025.						
b) To approve a final dividend of KShs 0.65 per share for the Financial Year ended 31 March 2025 as recommended by the Directors. The dividend will be payable on or about 31 August 2025 to the Shareholders on the Register of Members as at the close of business on 31 July 2025.	32,910,826,215	9.9976%	769,625	0.002%	114,460	APPROVED
3 Directors						
a) To re-appoint Mr. Edward Okaro who retires at this meeting having been appointed in the financial year, and being eligible offers himself for re-election.	32,863,565,581	99.8566%	47,175,593	0.143%	969,126	APPROVED
b) To re-appoint Ms. Rita Kavashe who retires at this meeting having been appointed in the financial year, and being eligible offers herself for re-election.	32,866,253,991	99.8643%	44,650,493	0.136%	805,816	APPROVED
c) To re-appoint Mr. James Wambugu who retires at this meeting having been appointed in the financial year, and being eligible offers himself for re-election.	32,866,446,670	99.8653%	44,324,014	0.135%	939,616	APPROVED
4 In accordance with the provisions of Section 769 of the Companies Act, 2015, the following Directors, being members of the Board Audit Committee be elected to continue to serve as members of the said Committee subject to the re-election of the Directors mentioned in Agenda 3 above: -	32,584,984,298	99.0120%	325,121,336	0.988%	1,604,666	APPROVED
a) Mr. Edward Okaro b) Ms. Rita Kavashe c) Ms. Raisibe Morathi d) Mr. Lawrence Kibet (EBS).						
5 Directors' Remuneration						
a) To approve the Directors' Remuneration Policy contained in the Directors' Remuneration Report for the year ended 31 March 2025	32,385,192,771	99.1384%	281,445,756	0.862%	245,071,773	APPROVED
b) To approve the Directors' Remuneration Report (other than the part relating to the Directors' Remuneration Policy) and the remuneration paid to the Directors, for the year ended 31 March 2025	32,597,937,811	99.0514%	312,158,968	0.949%	1,613,521	APPROVED
6 To re-appoint Messrs Ernst & Young as Auditors of the Company in accordance with the provisions of Section 721 (2) of the Companies Act, 2015 and to authorize the Directors to fix their remuneration for the ensuing financial year in accordance with the provisions of Section 724 (1) of the Companies Act, 2015.	32,909,688,732	99.9956%	1,437,899	0.004%	583,669	APPROVED
7 Approval of Company Policies						
To consider and if thought fit, pass the following resolutions as an Ordinary Resolution: To generally authorize the Board to formulate, approve and implement the following Company policies and procedures in accordance with the Capital Markets (Public Offers, Listings and Disclosures) Regulations, 2023, Thirteenth Schedule (r.53) Continuing Obligations Clause 8.21:	31,952,216,387	97.5126%	815,040,940	2.487%	144,452,973	APPROVED
a) Remuneration Policy b) Stakeholder Communication Policy c) Dispute Resolution Policy d) Corporate Disclosure policies and procedures; and e) Retention and attraction of Board Members policy.						

Appreciation: Safaricom PLC takes this opportunity to thank all the 126,234 shareholders who registered and participated in the electronic Annual General Meeting of the Company.

Decision: All the resolutions as presented to the shareholders were approved having garnered a majority of the votes cast.

BY ORDER OF THE BOARD


Linda Mesa Wambani, Company Secretary



BUSINESS PICTORIAL



NuPEA national liaison assistant Chesire Edwin and communication director Patricia Ndede with Radio Africa Group CEO Martin Khafafa and NuPea CEO Justus Wabuyabo during a meeting at Radio Africa offices, Westlands, on Wednesday /LEAH MUKANGAI

SBM Bank Kenya CEO Bhartesh Shah, Kilifi Governor Gideon Mung'aro and the bank's Kilifi branch manager Abudu Miller cut a ribbon to officially open the Kilifi branch on Friday /HANDOUT



KCB Foundation chairman Ahmed Mohammed, Youth Affairs CS Salim Mvurya, 2Jiajiri graduate Ashanti Achieng and KCB Bank Kenya MD Anastacia Kintai during a 2Jiajiri graduation ceremony at the University of Nairobi on Thursday /HANDOUT



Davis & Shirtliff energy group manager Norman Chege, Gertrude's Hospital CEO Dr Robert Nyarango, Davis & Shirtliff Group CEO George Mbugua and Gertrude's CFO Baraka Kerich at the hospital in Muthaiga /HANDOUT



Nyamira Governor Amos Nyaribo is visited by KCB Bank Kenya MD Anastacia Kintai at the county offices /HANDOUT

Chinese Ambassador Guo Haiyan, Rendevour CEO Stephen Jennings and Rendevour Group COO Preston Mendenhall exchange gifts during a visit by the Chinese Embassy to Tatu City /HANDOUT



Kisumu Deputy Governor Mathew Owili and Absa Bank Kenya consumer banking director Moses Muthui lead other leaders from the bank in officially opening the newly revamped Absa Bank branch in Kisumu /HANDOUT

Needy Cancer Health Initiative CEO Gacheri Mwenda (L), founder Nana Kilemi (C) and beneficiary Jennifer Chelimo (2nd R) receive a cheque of Sh1.5 million donation from THX22 Foundation head of projects Paolo Abenavoli (2nd L) and 22Bet Kenya GM Joash Ajuoga (R) that will help 2000 cancer patients on Thursday /DOUGLAS OKIDY



Cake City Kenya CEO Mohammed Zahir and his family during the ribbon-cutting ceremony to open the Lavington Cake City branch at Luqman Mall /HANDOUT

NEWS GENERAL



Treasury Cabinet Secretary John Mbadi /HANDOUT

TRANSPORT MESS

Treasury orders audit on misuse of state vehicles

Move comes amid concerns over lost, misplaced logbooks

MOSES OGADA
@AliwaMoses

IN a crackdown on misuse, all government transport assets, including motor vehicles, motorcycles and machinery, will be audited to curb mismanagement.

In a circular dated June 30, Treasury Cabinet Secretary John Mbadi directed all accounting officers and county secretaries to submit detailed reports on the ownership and condition of government vehicles and machinery within 60 days.

The move comes amid increasing concerns over lost or misplaced logbooks, unserviceable vehicles abandoned in garages and disputes over rightful ownership.

In the circular to all principal secretaries, CEOs of state corporations and county secretaries, Mbadi said the problems cited have led to inefficiencies, unnecessary costs and potential misuse of public resources. “Frequent transfers of transport assets between agencies often result in lost documents, hindering proper management and timely disposal,” the circular reads.

It is emerging the vehicle registration documents get lost or are often misplaced during transfer between public agencies, thus hindering their proper management and timely disposal. “Treasury recognises the existence of these gaps and the consequent risk of loss or misuse of government transport assets that are lacking logbooks,” Mbadi said.

The Treasury CS said unserviceable transport assets are being abandoned in garages or in parking yards, resulting in an added burden to taxpayers in demurrage charges.

Public entities are required to reconcile their records, locate missing

logbooks, and report assets without ownership documents and those physically missing. “All PSs and other accounting officers of public sector entities are directed to acquire logbooks for all government transport assets,” the directive reads.

On acquisition, original logbooks would be in the custody of the accounting officers of the relevant public entity, and certified, sealed copies submitted to the National Treasury or county treasury for record purposes.

“Where an entity is a body corporate, the logbook shall be registered under the name of the entity and shall be in the custody of the accounting officer,” the directive reads.

Principal secretaries and accounting officers have been directed to undertake a reconciliation and report if they have logbooks of all transport assets in their jurisdiction.

For those without logbooks, the public entity must advise the National Treasury, which transport assets lack ownership documents, including motor vehicles.

The Treasury directive also covers leased, project-based and disputed assets, with specific templates provided for each category. Entities holding unserviceable vehicles must begin the process of acquiring logbooks to facilitate disposal in line with procurement laws, the circular reads.

(+) INSTANT ANALYSIS

The audit aims to enhance accountability and ensure proper custody of government assets, with the Treasury warning against non-compliance. The audit exercise is part of broader efforts to streamline public sector asset management and reduce the financial burden on taxpayers.

A CIRCULAR BY THE TREASURY COVERS SEDANS, UTILITY VEHICLES, VANS, BUSES, MOTORCYCLES, MACHINERY CITES PROBLEM OF MISSING LOGBOOKS AND ASSETS UNACCOUNTED FOR



ANNOUNCEMENT OF AUDITED RESULTS FOR THE FINANCIAL YEAR ENDED 31 MARCH 2025

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	31 March 2025 Kshs'000	31 March 2024 Kshs'000
Revenue	277,266	190,615
Fair value gain on biological assets	2,656	762
Cost of production	(193,619)	(123,575)
Gross profit	86,303	67,802
Net operating costs	(68,869)	(60,733)
Profit before taxation	17,434	7,069
Tax (charge)/credit	(5,589)	2,093
Profit for the year	11,845	9,162
Other comprehensive (loss)/income	(154,629)	247,069
Total comprehensive (loss)/income for the year	(142,784)	256,231
Basic and diluted earnings per share	0.37	0.29

STATEMENT OF FINANCIAL POSITION

	31 March 2025 Kshs'000	31 March 2024 Kshs'000
EQUITY		
Share capital	40,196	40,196
Revaluation reserve	1,064,034	1,228,348
Retained earnings	189,485	167,955
	1,293,715	1,436,499
Non-current liabilities	228,316	254,812
Current liabilities	52,849	65,839
Total equity and liabilities	1,574,880	1,757,150
REPRESENTED BY: -		
Non-current assets	1,350,437	1,543,455
Current assets	224,443	213,695
	1,574,880	1,757,150

STATEMENT OF CHANGES IN EQUITY

	Share capital Kshs'000	Revaluation surplus Kshs'000	Retained earnings Kshs'000	Total Kshs'000
At 1 April 2024	40,196	1,228,348	167,955	1,436,499
Profit for the year	-	-	11,845	11,845
Other comprehensive (loss)/income for the year	-	(155,453)	824	(154,629)
Transfer of excess depreciation	-	(8,861)	8,861	-
At 31 March 2025	40,196	1,064,034	189,485	1,293,715

STATEMENT OF CASH FLOWS

	31 March 2025 Kshs'000	31 March 2024 Kshs'000
Net cash generated from/(used in) operating activities	22,905	(553)
Net cash used in investing activities	(4,432)	(10,313)
Net cash (used in)/generated from financing activities	(1,970)	17,087
Net increase in cash and cash equivalents	16,503	6,221
Cash and cash equivalents at the beginning of the year	14,545	8,562
Effect of exchange rate changes on cash and cash equivalents	530	(238)
Cash and cash equivalents at the end of the year	31,578	14,545

RESULTS SUMMARY

The above are extracts of the Financial Statements of Eaagads Limited that were approved by the Board of Directors on 25 July 2025. These accounts were audited by Deloitte & Touche LLP, Certified Public Accountants (Kenya) and received an unqualified audit opinion.

PERFORMANCE

In the year ended March 2025, the company's coffee production fell by 11% (37 tons) to 295 tons due to high temperatures, but sales surged by 29% (79 tons) to 351 tons, driven by stronger demand. The average price rose 23% to USD 5.76/kg, boosting revenue and propelling pre-tax profit up 147% to KShs 17 million, up from KShs 7 million the prior year. Despite production challenges, the company capitalized on favorable pricing and sales growth to deliver significant profit expansion.

OUTLOOK

The outlook is promising, with robust flowering signaling potential recovery towards 290 tons (100T early + 190T late crop) for 2025/26. While rainfall forecasts remain average, proactive climate-smart farming initiatives are enhancing yield stability. Strategic pricing and cost management continue to deliver strong margins, positioning the company for sustainable growth despite climatic headwinds.

DIVIDEND

The board of directors do not recommend payment of a dividend for the year ended 31 March 2025 (31 March 2024: Nil)

By the Order of the Board

Winnie Jumba
Company Secretary
25 July 2025



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My Jobs In Kenya is an online platform that caters to jobseekers and employers alike. My Jobs In Kenya is the most effective jobs website in Kenya today, with innovative online features designed to bring together jobseekers and potential employers. My Jobs In Kenya does not charge applicants for registration, application or interviews.

POLICE FRAUD INVESTIGATORS – U. S. EMBASSY NAIROBI

The U.S. Embassy Nairobi, Overseas Criminal Investigation Unit is recruiting Police Fraud Investigators.

NOTE: These positions are available only to current national police service officers, and while the selected candidates will be expected to report for work at the gigiri police station or the U.S. Embassy (depending upon instructions from your supervisor), they will remain employees of the national police service (nps), and not of the U.S. government.

MINIMUM REQUIREMENTS

- University Degree in Social Sciences or Law Enforcement. Additional four years of job-related experience may be substituted for the bachelor's degree.
- Officer-Ranked Inspector of Police and below.
- Applicants with Finance and IT backgrounds are encouraged to apply.
- Level IV (Fluent) English and Level IV (Fluent) Kiswahili is required
- A minimum of three years investigative and prosecutorial experience with the Directorate of Criminal Investigations.
- Applicants must hold a valid driver's license for a minimum of three years and pass a driving evaluation in a manual vehicle.
- Must have complete understanding of how Kenyan law applies to document fraud, alien smuggling and human smuggling.
- Must have complete knowledge of Kenyan government documentation and procedures; criminal law including criminal procedure code, the Evidence Act, laws pertaining to marriage, identification, tax, and similar areas where fraud might occur; security protection procedures including surveillance, static and mobile guard, and VIP protection; methods of obtaining evidence within Kenyan law.
- Must be able to write detailed investigative reports, translate documents from Kiswahili into English and vice versa.
- Must be able to conduct interviews of alleged suspects.

All applications should be submitted through the link on or before 30TH July 2025; <https://www.myjobsinkeny.com/jobs/police-fraud-investigators-1/view>

MERCHANDISER (3 POSITIONS) – AFRICAN ORIGINALS

Location: Nyanza, Nairobi & Nairobi

At Savannah Brands we want to use the awesome produce in Africa to create authentic beverage products through our brand 'Kenyan Originals'. We want to do what big companies can't do; be agile, nimble, get innovations to market quickly. Based in Kenya, Kenyan Originals is a variety of African craft beverages that include alcoholic fruit ciders, tonics and ice teas.

We are looking for entrepreneurs in the making. Specifically we need an off trade merchandiser, who has aspirations to

be a territory manager, to help build strong customer and consumer relationships.

Purpose of the Job

The merchandiser is accountable for growing Savannah Brands sales by executing the picture of success for KO in the Off Trade

MINIMUM REQUIREMENTS

- Knowledge of English and Kiswahili
- Retail Experience (+2 Years),
- Quickmart merchandising experience (not mandatory)
- **Personality:** Independent, Hustler, Results Driven, extrovert
- **Competencies:** Relationship builder, Reliable, Ambitious.

All applications should be submitted through the link on or before 2nd August 2025; <https://www.myjobsinkeny.com/jobs/merchandiser-3positions/view>

SALES REPRESENTATIVES (3 POSITIONS) – AFRICAN ORIGINALS

Location: Western, Central & Nairobi

At African Originals our mission is to produce carefully crafted and proudly African beverages to create local choice for the African Middleclass. We are an integrated business with an owned manufacturing set up, ownership of 3 brands (5.8, KO and AO) and ownership of our distribution in Kenya. We strive to do what the big companies can't; be agile, nimble, get innovations to market quickly and since coming to market we have launched ciders, tonics, ice teas and gins. We are looking for entrepreneurs in-the-making who love and embody this same relentless spirit.

Role Summary

We are looking for a young vibrant Kenyan with a passion for beverage processing, quality assurance, product development and a knack for making original craft products led by a fantastic work ethic. The right candidate will ideally be able to work in a fast-paced, dynamic and constantly innovative environment and constantly find new ways to solve various problems.

Purpose of the Job

The Sales Representative is accountable for the growth of our beverage brands in On Trade, wines and spirits in their territory. Someone who is willing to pull up their sleeves for growth and sell the KO brand with passion. They need to be adaptable and be both a salesperson and a brand ambassador in trade.

MINIMUM REQUIREMENTS

- Knowledge in English and Kiswahili
- Retail Experience
- **Personality:** Independent, Hustler, Results Driven, extrovert
- **Competencies:** Relationship builder, Reliable, Ambitious

All applications should be submitted through the link on or before 2nd August 2025; <https://www.myjobsinkeny.com/jobs/sales-representatives-3-positions/view>

PROJECTS ASSOCIATE/OFFICER – BUSINESS GROWTH & INNOVATION– MY JOBS IN KENYA CLIENT

We are seeking a dynamic Projects Associate to assist cross-functional strategic initiatives that drive growth, innovation, and operational excellence across the company. This role is critical in coordinating and executing high-impact projects in close collaboration with department heads—spanning Manufacturing, Sales, Marketing, Finance, HR, and Supply Chain. You will be the central hub for project execution, ensuring alignment with company priorities and acting as a strategic partner to senior leadership.

MINIMUM REQUIREMENTS

- Bachelor's degree in Business, Project Management, Engineering, or a related field.
- Certification in Project Management (PMP, PRINCE2) is an added advantage.
- At least 1–2 years' experience in project management, and managing cross-functional projects.
- Proven experience in a Beverage company or FMCG within East Africa is strongly preferred.
- Demonstrated ability to lead enterprise-wide, cross-functional projects in fast-paced environments.
- Intermediate command of modern PMO tools (e.g., Monday.com, Asana, Trello, Microsoft Project).
- Proficiency in leveraging AI tools (e.g., ChatGPT, Notion AI, Tableau/Power BI, automation platforms like Zapier).

All applications should be submitted through the link on or before 29th July 2025; <https://www.myjobsinkeny.com/jobs/projects-associateofficer-business-growth-innovation/view>

MARKETING ASSISTANT – MY JOBS IN KENYA CLIENT

We are looking for a creative and detail-oriented Marketing Assistant to support the planning, execution, and monitoring of marketing initiatives. This role is ideal for someone eager to gain hands-on experience across various marketing functions.

MINIMUM REQUIREMENTS

- Certificate/Diploma in Marketing, Communications, Business, or related field
- 0–2 years of experience in a marketing-related role or internship.
- Familiarity with digital marketing tools (e.g., Canva, Mailchimp, Google Analytics, Hootsuite) is a plus.
- Basic knowledge of social media platforms (LinkedIn, Instagram, Facebook, etc.).

All applications should be submitted through the link on or before 29th July 2025; <https://www.myjobsinkeny.com/jobs/marketing-assistant/view>

NEWS GENERAL

HERE TO STAY?

No compromise on free education funding — Ruto

Rassurance follows public uproar over decision to cut secondary school funding from Sh22k to Sh16k



President William Ruto speaks during a church service at ACT St Martins Light Church in Kariobangi, Nairobi /PCS

LUKE AWICH
@AchiaAwich

PRESIDENT William Ruto has assured parents the government remains committed to free, compulsory and quality basic education.

Recent reductions in capitation had triggered anxiety among families already struggling with the high cost of living.

“Free primary education is a constitutional right for all children,” Ruto said.

“In the last two years, we have worked to ensure that education is truly universal and free.”

He was speaking during a service at ACT St Martins Light Church in Kariobangi, Nairobi.

Ruto’s assurances follow a public uproar over a decision to reduce secondary school capitation from Sh22,244 to Sh16,900 per learner.

The cut sparked fears that families will struggle to fill the funding gap.

The President reiterated that no child will be denied education due to financial constraints.

Reforms are underway to seal spending loopholes and ensure every shilling allocated directly benefits learners, he said.

“Education must be affordable, accessible, good quality and relevant,” he said.

Ruto said over past two years, the government has hired 76,000 teachers to close the teacher-learner gap, with an additional 24,000 teachers to be recruited in January next year.

He also highlighted the signing of a long-term Collective Bargaining Agreement with teachers’ unions KNUT and KUPPET, aimed at ensuring industrial harmony.

“We’ve agreed with unions to avoid strikes. The CBA signed will guarantee uninterrupted learning until 2029,” the President said.

National Treasury CS John Mbadi addressed the issue on Friday during

a Thanksgiving event in Suba South.

He said the government is disbursing 100 per cent of the amount allocated by Parliament but acknowledged the allocation itself remains insufficient.

“We disbursed the full amount as approved in the budget, but it’s still not enough,” Mbadi said.

“What I confirmed is that we’re giving everything that was allocated, but it does not add up to Sh22,000 per learner.”

Mbadi said Parliament is responsible for passing budgets that fall short of the actual cost of delivering free secondary education.

At the Kariobangi church service, Ruto was accompanied by MPs Antony Oluoch (Mathare), Felix Odiwuor (Lang’ata), Peter Orero (Kibra), Kasarani MP Ronald Karauri and nominated Senator Karen Nyamu.

Nyamu urged the church to stand behind the government, quoting scripture to reinforce the idea that authority is divinely appointed.

“The church cannot be on the opposite side of the authority that God has given us,” she said.

Kasarani MP Karauri urged the President to stay the course and ignore critics.

(+) INSTANT ANALYSIS

Under international human rights law, primary education must be free and compulsory, while secondary and higher education should become progressively free. Ruto’s reaffirmation of this right, while politically timely, faces a credibility test due to budget shortfalls. The tension between constitutional obligations and fiscal constraints raises questions about sustainability and the government’s ability to shield households from rising education costs.

TORN ON SUPPORTING RUTO

‘Widening rift risks tearing ODM apart’

LUKE AWICH

CAMPS comprising key ODM figures from Western and Nyanza regions are slowly taking shape as Raila Odinga’s party faces its biggest threat of a split in its 22 years of existence.

At the heart of the clash is general secretary Edwin Sifuna’s insistence that the party must not support President Ruto’s re-election in 2027.

The comments were interpreted as veering off the ODM script, especially after Raila indicated the possibility of rallying the party behind Ruto’s re-election.

What began as a divergent opinion on the political direction the party will take in 2027 has morphed into open political rivalry between the two blocs that are the pillars of the Orange party.

The simmering feud exploded into public view at the weekend as the camps held parallel meetings in Kisumu and Kakamega counties.

In Kakamega, MPs allied to Sifuna demanded at the county’s delegates meeting that the Nairobi senator, who had earlier in the week declared dead the political

deal between President William Ruto and Raila, be backed.

On the same day, the ODM brigades from Nyanza were in Muhoroni constituency, firing salvos at Sifuna.

ODM national chairperson and Homa Bay Governor Gladys Wanga led the Nyanza team in rebuking Sifuna, telling him off over the Ruto-Raila MoU.

“Raila Odinga has never instructed us to leave the agreement. So, if you speak against the broad-based government, you’re not speaking on behalf of ODM,” Wanga said.

Raila attended the Kakamega delegates’ conference convened by Governor Fernandes Barasa.

The leader told Raila to his face to protect Sifuna from his Luo Nyanza MPs, who have been firing salvos at the senator.

Western Kenya leaders, long seen as junior partners in the Odunga-led coalition, are now demanding equal footing or else they chart their own course.

“Tell Nyanza MPs ODM is not a party of Luos, it is a party for all Kenyans,” Budalang’i MP Raphael Wanjala told Raila to his face.

‘TELL NYANZA MPS ODM IS NOT A PARTY OF LUOS, IT IS A PARTY FOR ALL KENYANS’

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NEWS GENERAL

EFFICIENCY

CS Ruku marks 100 days with pledge to change public service

His leadership, he says, is less about new hires or flashy investments



Public Service CS Geoffrey Ruku when he opened an administration block at St Mary's Mixed Day Secondary School in Moyale /HANDOUT

MOSES OGADA
@AliwaMoses

PUBLIC Service CS Geoffrey Ruku says his first 100 days in office have ushered in a new era of accountability, empathy, and efficiency in Kenya's civil service.

Ruku, appointed in April following unanimous parliamentary approval, told the Star he's determined to depart from past practices and leave behind a legacy of a reformed, citizen-focused public sector.

His leadership, he says, is less about new hires or flashy investments and more about reinvigorating existing systems and people.

"I am reminding public servants to work hard for the people of Kenya," the former Mbeere North MP said. "I've injected new energy, fresh blood into the system by renewing purpose, not payrolls."

A central tenet of his reform drive is strict adherence to Article 232 of the constitution, which outlines values such as integrity, equity, accountability, and responsiveness in the public service. "I've never heard any Cabinet Secretary speak about the need

to uphold these principles," Ruku said, asserting that his leadership is anchored in restoring faith in public institutions.

Ruku's style is hands-on. In his first weeks, he conducted unannounced visits to government offices, particularly in the Coast and Nakuru regions, where he reprimanded latecomers and locked out tardy employees. "Timeliness, efficiency, and citizen-centred delivery are non-negotiable," he declared.

His surprise visits—soon to target Huduma centres and other state offices—have set a new tone in a bureaucracy often criticised for complacency. He's also taken swift action against corruption, suspending three senior National Youth Service managers implicated in graft. "I found people bragging about being untouchable, even citing their proximity to the President. They're now at home," Ruku said, referencing ongoing EACC probes.

One of his flagship initiatives is the commercialisation and restructuring of the NYS. Ruku wants the service to generate its own revenue through engineering, security, and agriculture

ventures. "We want NYS weaned off government support. It can make money if well run."

By January 2026, the NYS intake will double from 20,000 to 40,000 youths, tapping into underutilised capacity and creating economic opportunities for young people.

Under Ruku, the long-overlooked Special Programmes docket has become a hub of rapid emergency response. His ministry has responded to disasters—including fires and food crises—within 24 hours, often delivering not just supplies, but state sympathy.

"In Kibra, when grieving mothers saw a minister had come on behalf of the President, it gave them hope," he recalled. "Relief is not just physical—it's emotional too."

Beyond disaster response, Ruku is working to shift public institutions from reactive to proactive mode. By building food reserves and improving coordination, the ministry aims to prevent crises before they escalate.

He has also prioritised reforms at Huduma centres, despite budgetary challenges. A fully solar-powered centre in Baringo and plans to expand to all constituency headquarters are among the milestones. Surprise inspections continue to ensure quality and timeliness of services.

His ministry is also digitising key services such as document authentication and diplomatic privileges, aligning with the broader Huduma Smart Serikalini initiative aimed at using technology to improve efficiency and transparency.

"The goal is simple: eliminate delays and ensure timely access to essential services," Ruku said.

Still, systemic inefficiencies and resistance to change remain. Ruku admits reforming the civil service won't happen overnight, but he's committed to building momentum. Merit-based hiring remains a top priority. "Employment will be based on qualifications, not connections," he said, echoing President Ruto's anti-nepotism stance.

(+) INSTANT ANALYSIS

For Kenyans long frustrated by bureaucratic red tape, Geoffrey Ruku's first 100 days offer a glimmer of hope. His no-nonsense style and visible presence in disaster zones and government offices suggest a leadership model anchored in both action and empathy. But the real test will be whether his momentum can be institutionalised and sustained—proving that public service can indeed be efficient, fair and citizen-driven.



Governor Abdulswamad Nassir with Majengo Community Organisation members at Sakina Hall in Majengo on Saturday /BRIAN OTIENO

COMMUNITY INITIATIVE

How Majengo locals seek to empower, mentor local youth

BRIAN OTIENO

MAJENGO area in Mombasa is known for all the wrong reasons—from panga-wielding juvenile gangs, drugs to robbery with violence.

However, a group of residents have formed an organisation to change that image, saying the area has also produced topnotch doctors, architects, scientists and politicians.

Majengo Community Organisation was launched on Saturday to change the image of the area and help point the youth in the right direction.

Chairman Abdalla Ibrahim said the idea got traction after members of the Majengo community fought hard to save the Ziواني Lasco ground from attempted grabbing.

"After the success of our mission, we thought we should have a structured way within which we, as the community, can come together to fight for other matters," Ibrahim said.

The Ziواني Lasco ground was the main playground in the area from the 1970s and most of the famous footballers from the Coast trained there.

They include Kenya's national football team Harambee Stars' goalkeepers Mahmoud Abbas and Mohamed Magogo.

"We also want to use the organisation to help our youth have the right mentality so they can grow up knowing they can make it without necessarily using pangas to hack people," Ibrahim said.

He said the youth in Majengo need guidance from the elders so they can help the society grow financially, socially and religiously.

"There are many great people from Majengo. It is not only bad things that come from Majengo, even the good things do come from Majengo," Ibrahim said.

"We have architects, doctors, engineers, lecturers, and lawyers from Majengo. They come from the same environment that the panga-wielding boys come from. This means it is possible to reform these bad apples." MCO vice chairperson Shabir

Nuridin said the organisation wants to empower the community to be independent and work together to achieve their goals.

He said if the community comes together, they can do anything meaningful.

"We don't have to always depend on the government to have our things sorted out. We can also do something as a community to help get our things done," Nuridin said.

He urged all other communities in Old Town, Tudor, Kisauni, Bamburi, and other neighbourhoods in Mombasa county to be active in championing their own issues. "The problem with us as Mombasa people is we leave everything to be done by our politicians. We do not want to play any role as a community," he said.

"That is why we see our young people getting into the streets. It is because they have not been properly guided on how they can be independent."

Tudor MCA Samir Bhaloo said the organisation has shown a great example and would like it to be emulated in his Tudor area.

"What we have seen in Majengo is something that should be exemplified. It is remarkable and shows that people with an idea can always get to where they want to go," he said.

Bhaloo said depending on politicians and other people to get what one wants is not encouraged.

Mombasa Governor Abdulswamad Nassir said a structural approach towards solving communal problems will always be the best way to solve such matters.

He commended the Majengo community for their effort in trying to show a good example of what communities should do.

"Majengo is my home. I am proud of what you people have achieved because it brings back good old memories," Nassir said.

He pledged support for the MCO, saying communities in different parts of Mombasa county have to borrow a leaf from the Majengo community.

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HOW KENYA PIPELINE IS TURNING MANGROVES INTO LIVELIHOODS

It's driven efforts to restore mangrove land in Jomvu Kuu, changing lives while at it

CHARLES MGHENYI
@CharlesMghenyi

A ROUGH, muddy road threads its way towards Jomvu Kuu Creek, where the briny scent of the Indian Ocean welcomes anyone descending the hillside.

This road divides two historical enclaves: Jomvu Mission on one side, rooted in precolonial Christian heritage, and a settlement of early Muslim converts on the other.

Today, both communities share a story of hope anchored in the verdant mangroves of Tudor Creek.

Perched on a cliff overlooking the tidal expanse is the modest office of Bidii Creek Conservancy.

This is a community-based organisation that anchors the region's environmental and economic revival efforts.

What began in 2009 as a small youth group tackling local waste has evolved into a force of restoration,

with mangrove conservation at its core.

The initiative formalised as a CBO in 2013, but its real momentum arrived in 2021 when the Kenya Pipeline Company Foundation engaged the community to source seedlings for a restoration of degraded mangrove land granted to KPC by the Kenya Forest Service.

KPC has spearheaded national reforestation efforts in partnership with the Kenya Forest Service, Nema, schools and communities along its pipeline corridor.

This is in line with the presidential directive to grow 15 billion trees within a decade, which aims to raise Kenya's tree cover to at least 10 per cent of land area.

As of May last year, KPC had planted 613,141 seedlings nationwide with a survival rate of 93 per cent.

A core component of their environmental restoration programme is mangrove reforestation on Mombasa

county's Jomvu Creek. KPC adopted 100 hectares of degraded mangrove forest on Tudor Creek.

Over the past three years, KPC has planted 550,000 mangrove trees on 50ha land in Jomvu Kuu along Tudor Creek.

The project has been done in co-ordination with Bidii Creek Conser-

vancy and other Community Forest Associations under the Forest Conservation and Management Act, 2016.

It aligned with KPC's goal, as stated by managing director Joe Sang, to grow more than half a million seedlings by June last year and five million trees over 10 years, contributing to Kenya's broader Green Agenda.

“

ALI MACHICHA

Mangroves are crucial in combating climate change and ensuring our coastline survives the rising tides. We've planted more than 700,000 seedlings since 2017

COMMUNITY TRANSFORMATION

KPC Foundation channels at least 1 per cent of its profit-before-tax, capped at Sh150 million annually, into transformative initiatives across health, education, water, sports and the environment.

The Jomvu mangrove restoration project has emerged as one of its signature environmental investments.

In the first phase, community members planted nearly 550,000 seedlings across 50 hectares.

As the foundation stated, “In environmental conservation, we focus on reforestation and afforestation. In Jomvu Kuu, we've planted nearly 550,000 mangrove seedlings in the first phase. This effort not only rehabilitates the ecosystem but empowers the community economically.”

The second phase, which started in April this year, added another 243,000 seedlings towards restoring a total of 100 hectares.

Each seedling, sourced and nur-



A section of the 50ha of mangroves planted by Bidii Creek Conservancy with the help of KPC in Jomvu on Tuesday last week /JOHN CHESOLI

support many households,” she says. Bidii Creek Conservancy has expanded its enterprise beyond seedlings into beekeeping.

The group now manages 160 beehives in the mangrove forests.

KPC donated 20 to jump-start the venture, and at least 12 are now active.

Tima explains, “We’ve begun harvesting honey. For now, we sell it locally, but we hope to explore export markets in the future.”

Income from honey and seedlings has allowed the group to acquire their own hives and tools.

Beekeeping complements restoration: pollinators support flowering vegetation, honey sales provide a steady income and knowledge spreads among members, enhancing biodiversity and forest health.

Mangroves are much more than coastal trees, they are nature’s bulwark. These salt-tolerant forests absorb tidal surges, prevent shoreline erosion, sequester four times more carbon than tropical rainforests and serve as critical nurseries for marine life.

Yet Kenya has lost more than 40 per cent of its mangrove cover. Of the country’s 61,000ha of mangroves along the coast, about 4,000ha lie in Mombasa county, many already degraded.

To reverse this, the government launched the Integrated Mangrove Ecosystem Management Plan (2017-27), targeting full restoration by 2027.

Since then, more than 16 million mangrove propagules have been planted, including 10 million last year alone, as urgency grows.

In concert with these national efforts, Jomvu’s revived forest and community enterprise embody the concrete impact of policy and partnership in action.

KPC’s collaboration with KFS is formalised through a Memorandum of Understanding that obligates both parties to conserve public forests while securing pipeline zones traversing forest land.

KFS chief conservator Alex Lemaroko says synergy between institutions is vital, not just for restoration but also to protect critical infrastructure near forest areas.

KFS supports capacity building and increases ranger presence to ensure forest protection.

KPC’s environmental reporting emphasises the high survival rate of planted trees and their ambition to offset greenhouse gas emissions through carbon credit validation as part of its restoration work.

ROAD TO SUSTAINABILITY

As the world observed the International Day for the Conservation of the Mangrove Ecosystem on July 26, the Jomvu Kuu community stood as a beacon of what community-led restoration can deliver with institutional backing.

On this day, Bidii Creek Conservancy members were actively planting more mangrove seedlings along Tudor Creek to commemorate the occasion.

Their continued work underscores how local stewardship, backed by corporate environmental investment, can nurture both ecosystems and economic opportunity.

Despite the clear successes, challenges remain. Training, tools and exposure are needed to scale up both conservation work and value-added enterprises.



Treasurer Tima Ahmed leads other women in inspecting the mangrove seedlings nursery in Jomvu Kuu along Tudor Creek on Tuesday last week /JOHN CHESOLI

Honey harvest operations aim to grow into broader markets. The group is exploring carbon credit certification to secure long-term revenue streams.

KPC has also invested in training Beach Management Units, assisting members to find employment locally and abroad as part of a broader empowerment strategy.

On the International Day for Mangrove Conservation, the people of Jomvu Kuu offer a powerful example: mangrove restoration need not be an environmental sidebar. It can drive community resurgence.

From recovering degraded forestry to empowering women and youth, from local seedlings to honey production, this story illustrates the transformative multiplier effect of combining ecological care with civic-economic agency.

As Kenya advances toward its 2027 mangrove restoration goals and its vision of 30 per cent tree cover by 2032, initiatives like Jomvu Creek serve as living proof that national policy and local ownership can together turn restoration into resilience — and rebuilding into livelihood.



A member of Bidii Creek Conservancy showcases the beehives donated to the group by KPC on Tuesday last week /JOHN CHESOLI



A section of the 50ha of mangroves planted by Bidii Creek Conservancy in Jomvu with the assistance of KPC on Tuesday last week /JOHN CHESOLI

tured locally, costs about Sh100, covering nursery management, planting, pitting and transport. That financial inflow has significantly reshaped livelihoods in Jomvu.

So far, KPC has planted about 800,000 mangrove in Jomvu Kuu along the Tudor Creek.

For Ali Machicha, chairman of Bidii Creek Conservancy, the mangrove project has done more than revive trees; it has revitalised lives.

“We’ve seen our members build homes, buy motorbikes (boda bodas) and even pay for university education for their children. All this has been made possible by mangrove conservation,” he says.

“We’ve planted more than 700,000 seedlings since 2017. Mangroves are crucial in combating climate change and ensuring our coastline survives the rising tides.”

ECO-ENTREPRENEURSHIP

Membership in Bidii includes 25 core individuals, each with a transformation story.

Tima Ahmed, the treasurer of the group, says, “I’ve built a four-roomed house with my earnings from this project. I even bought a freezer to store fish and prawns, and I’m now able to send my children to school.”

Every morning, Tima and other women tend the nurseries that nurture seedlings destined for Tudor Creek.

“Our work is to take care of the mangrove nurseries. These seedlings feed families. One mangrove tree can

★comment

THE STAR

Lion Place, Waiyaki Way
PO Box 74497 - 00200
Nairobi, Kenya

State must address youth unemployment

KENYA'S labour market is growing but not in the right direction. According to the 2025 Economic Survey, employment increased from 19.9 million in 2023 to 20.8 million in 2024.

On the surface, this may appear as progress but in reality, this is more than 83 per cent of Kenyans that remain employed in the informal sector, a trend that has hardly shifted over the past five years.

The overall unemployment rate is estimated to be around 5.7 per cent. However, youth unemployment, particularly in the 15-34 age group, is significantly higher, reaching 67 per cent.

This leaves a lot to be desired noting that the country's population is projected to hit 63.9 million by the year 2030, with 22.3 million aged 15-34, which is expected to intensify the youth unemployment challenge. Unregulated, low paying and devoid of social protections is a sign of systemic economic vulnerability. It reflects not just the ingenuity of Kenyans, but the failure by the systems to offer secure and meaningful employment.

The country can address the unemployment challenges by focusing on several key areas. These include promoting entrepreneurship and innovation, particularly among the youth, enhancing vocational and technical training and investing in infrastructure development to create more jobs. Additionally, leveraging technology, fostering a conducive business environment and addressing skills mismatch through targeted training programmes are crucial steps. As the country moves forward, tackling informality and strengthening the formal sector must remain a top priority in the labour market policy agenda.

Quote of the day: "Poverty does not belong in civilised human society. Its proper place is in a museum. That's where it will be."

— Bangladeshi economist and statesman Muhammad Yunus was born on July 28, 1940

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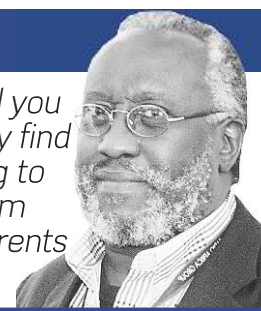
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FREE EDUCATION IS A RIGHT, IT MUST NOT BE SCRAPPED

By Wycliffe Muga

Any headteacher will tell you that there is nothing they find more painful than having to send a student away from school because their parents have not paid their fees.



As for President Kibaki, who does not know that by Kibaki initiating the free primary education programme, more than a million young children now had a future where before they had been doomed to remain illiterate because their parents could not afford to pay their school fees.

And Kibaki too was a former teacher. Though admittedly at the much more elevated level of a university lecturer at Makerere University, which at that time was the citadel of all higher learning in East Africa.

Why do I emphasise that most of our former presidents were also former teachers?

It is because time spent in a classroom (or lecture hall)

cannot fail to influence the values of the teacher. And to deeply impress in their hearts and minds that education – the opportunity for formal studies up to the very limit of the child's potential – is the one thing, which should be every child's birthright.

Any headteacher will tell you that there is nothing they find more painful than having to send a student away from school because their parents have not paid their school fees.

In other words, free education has to be one of the non-negotiable values of our country. It has to remain one of our defining values.

As such it is something, which should be discussed in terms of how best to provide

it: not in terms of whether or not we can afford it.

The National Treasury CS John Mbadi may well have believed that he was merely being honest with the Kenyan public, when he announced that free education was no longer sustainable.

But leadership is not only about being bold and honest enough to give the public bad news which you know very well they do not want to hear.

Men and women are elevated to high office on an assumption – spoken or unspoken – that they have the rare ability to find practical solutions to intractable problems.

The histories of every advanced country on this earth, are marked by turning points at which the leadership, given a choice between giving up in the face of some unprecedented difficulty and staying true to their national values and priorities, chose the hard path of doing the right thing.

It is Mbadi's misfortune that he happens to occupy the top seat at the Treasury, at a time when just such a hard choice has to be made.

He must now either go back to his team of economists, or work with them to find a way to continue providing the free education that Kenyans have every right to expect.

Or if indeed Kenya is still a democracy, then he has no business being in high office, and should modestly step aside to allow those more capable to try and find a solution.

Wycliffe Muga is a columnist

MBADI MAY WELL HAVE BELIEVED THAT HE WAS MERELY BEING HONEST WITH THE PUBLIC, WHEN HE ANNOUNCED THAT FREE EDUCATION WAS NO LONGER SUSTAINABLE. BUT LEADERSHIP IS NOT ONLY ABOUT BEING BOLD ... ENOUGH TO GIVE THE PUBLIC BAD NEWS WHICH YOU KNOW VERY WELL THEY DO NOT WANT TO HEAR.

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VOICES

SUKUK OR STOCKS? UNDERSTANDING INVESTMENT OPTIONS IN KENYA, UAE

SO, Mary asked me: “How do I invest in sukuk?” A simple question, but one that opens the door to a broader conversation about Islamic finance, conventional investment options and what works best for those of us navigating life between Kenya and the UAE.

Let’s start with the basics: what exactly are sukuk?

Sukuk are often referred to as “Islamic bonds,” but that doesn’t quite do them justice. A better way to think about them is this: while conventional bonds are essentially IOUs that earn you interest, sukuk are asset-backed certificates that give you a slice of ownership in a tangible asset or project. No interest (or *riba*), no gambling (*maysir*) and no shady industries (*haram* stuff like alcohol or pork). Instead, sukuk investors earn a return through profit-sharing or lease income. That means you get paid not because someone owes you money, but because you’re part-owner of something that’s generating real-world value.

Islamic vs conventional: What’s the difference?

Let’s do a quick side-by-side.

- Conventional investments: earn returns from interest, dividends, or capital gains. Think government bonds, mutual funds, equities. No restrictions on which industries or companies you invest in.
- Islamic investments: must comply with Shariah. So, no interest and companies must pass ethical screens. Instead of interest, you earn through profit-sharing (like sukuk), or capital gains on Shariah-compli-

By Alfred Gachaga

Sukuk, stocks, Islamic ETFs, they’re all tools in the toolkit. The trick is knowing which one to use, and when.



ant stocks and funds.

And yes, both types are available in Kenya and the UAE.

In the UAE, sukuk are part of a well-established Islamic finance ecosystem. Banks like Emirates Islamic, Abu Dhabi Islamic Bank and even investment apps like Wahed offer retail access to sukuk and Islamic mutual funds. In Kenya, things are just starting to take off. The government has floated the idea of sovereign sukuk for infrastructure projects, and there’s a small but growing market for Shariah-compliant unit trusts.

If you’re someone who wants stability, a predictable income and ethical investing, sukuk might be your jam. They’re generally less volatile than equities and many are backed by government or blue-chip institutions. They offer periodic profit distributions (kind of like bond coupons) and they come with a clear structure so you know what you’re buying.

The returns might not blow your socks off, but then again, this isn’t a crypto casino. It’s about preserving and growing your money without taking unnecessary risk.

So are sukuk better than stocks?

Not quite. They’re different tools for different goals.

Think of it like your wardrobe: sukuk are your reliable work shoes, not flashy, but they get the job done every time. Stocks? That’s your Saturday night fit, great for making a statement, but not something you wear every day.

Sukuk can form the conservative core of your portfolio, especially if you’re closer to retirement or just like sleeping peacefully at night. Stocks (especially those in growth markets) are great for long-term wealth building, but they require a stronger stomach for market swings.

What about index funds and Islamic ETFs?

For those who want diversification without picking individual stocks or sukuk, Islamic index funds and ETFs offer a solid middle ground. These funds track a basket of Shariah-compliant companies or sukuk, giving you exposure to various sectors without the headache of research. In the UAE, there’s access to options like the FTSE Shariah UAE Index and global funds managed out of hubs like Malaysia or Saudi Arabia. In Kenya, it’s a

bit more limited, but cross-border platforms are beginning to bridge the gap. The upside? You spread your risk. The downside? Like all funds, they come with management fees and don’t guarantee returns. But if you’re building a long-term portfolio, they’re worth considering, especially if you want your money working in a halal way without needing to become a full-time analyst.

So, what should you pick?

It all comes down to your financial personality and your goals. Let’s paint two profiles:

- Fatima, 38, runs a small business in Nairobi and sends her kids to school in Mombasa. She wants a stable income and peace of mind. For her, sukuk (local or via UAE platforms) paired with a low-risk Islamic ETF could offer reliable cash flow and slow-but-steady growth.

- Bilal, 29, is working in the UAE, saving for a home, and okay with a bit more volatility. He might lean into equities, mixing UAE stocks with offshore Islamic funds, maybe even dabbling in halal tech ETFs.

The magic isn’t in choosing “the best” investment. It’s in choosing a blend that fits your life, your cash flow needs, and your risk tolerance.

Cross-border advantage

Here’s where it gets interesting for those living between Kenya and the UAE.

You can use UAE platforms to invest in USD-denominated assets (sukuk, ETFs, Islamic funds), earn tax-free returns and convert your profits when the shilling is in your favour. That gives you currency hedging, global exposure and Shari-

ah compliance all in one shot. Some UAE banks even let you use your sukuk or investment portfolio as collateral for low-interest personal financing. That’s not just smart investing. That’s strategic planning.

And the compliance angle?

Let’s not forget this is GRC Monday, so here’s your compliance nugget: Whether it’s sukuk, stocks, or structured funds, one thing regulators hate is mis-selling. That’s when someone sells you a product that looks great on paper but isn’t suitable for your actual needs.

In Shariah-compliant finance, the stakes are even higher. The product has to meet your financial profile and your faith values. That’s why suitability assessments exist, and why professional advisers need to really understand you, not just toss a prospectus your way and hope you sign. When done right, compliance isn’t red tape. It’s your seatbelt on a financial journey. It keeps you from taking unnecessary risks and ensures that the ride, whether bumpy or smooth, aligns with your values and goals.

You don’t have to choose between being halal and being profitable. You just have to be thoughtful.

Sukuk, stocks, Islamic ETFs, they’re all tools in the toolkit. The trick is knowing which one to use, and when. As always, the best portfolios aren’t just built with money. They’re built with purpose. So next time someone asks, “Sukuk or stocks?” you can answer like an investor who knows how to dress for the occasion.

Compliance, risk and fintech executive

China: Safeguarding world peace for a shared future

NINETY-EIGHT years ago, the People’s Liberation Army of China was born amid the Chinese nation’s pursuit of national independence and people’s liberation. Over the past 98 years, China and Chinese nation have undergone unprecedented historical transformations, achieving a remarkable leap from standing up, to becoming prosperous and growing strong. This is a victory of the strong leadership of the Communist Party of China, a victory of the unrelenting struggle of the Chinese people, and a victory of the heroic efforts of the People’s Army.

The PLA has always been a heroic force that the Chinese people can fully trust. It has the confidence and capability to safeguard national sovereignty, unity and territorial integrity.

It also has the confidence and capability to provide strategic support for realising the great

By Guo Haiyan

Relations and interests between countries must be coordinated through systems and rules ... Major countries, in particular, should take the lead in upholding international law.



rejuvenation of the Chinese nation and to make greater contributions to world peace and development.

This year marks the 80th anniversary of the victory of the Chinese People’s War of Resistance Against Japanese Aggression and the World Anti-Fascist War. Eighty years ago, after 14 years of bloody and arduous struggle, the Chinese people achieved a monumental victory in their resistance against Japanese aggression and declared the complete triumph of the World Anti-Fascist War.

This great victory belonged to the Chinese people, and also to the people of the world.

Eighty years ago, the victory of the World Anti-Fascist War led to the founding of the United Nations, which laid an important foundation for the post-war international order and ushered a new era of peace and development. Today, however, the world is far from peaceful.

Unilateralism is rampant, hegemonic practices are prevailing, the international order and rules are being undermined and the authority

of the UN in international affairs is being challenged. We must take the 80th anniversary of the World War II victory as an opportunity to jointly uphold a correct view of WWII history, to jointly safeguard the outcomes of the victory, and to jointly uphold the authority and sanctity of the UN.

The purposes and principles of the UN charter are the fundamental guidelines for handling international relations and the cornerstone of global order and stability.

We must firmly uphold them. Relations and interests between countries must be coordinated through systems and rules. Those with the bigger fist should not have the final say. Major countries, in particular, should take the lead in advocating and upholding international law.

As we celebrate the 98th anniversary of the founding of the PLA and the 80th anniversary of the victory of the Chinese People’s War of Resistance Against Japanese Aggression and the World Anti-Fascist War, we should remember history, honour the fallen and reaffirm the Chinese people’s unwavering commitment to the path of peaceful development and to the defence of world peace. We will draw wisdom and strength

from history to forge a brighter future.

We will adhere to the principle of “sincerity, real results, affinity, and good faith”, promote the vigorous development of the China-Kenya community with a shared future in the new era, and jointly build peace and prosperity in the Horn of Africa. We will deepen China-Africa peace and security cooperation and play a constructive role in safeguarding peace and security across Africa.

We will actively fulfill our responsibilities as a major military power, comprehensively advance international military cooperation in the new era and provide more public security goods to the international community. The Chinese military has always been a steadfast force in upholding world peace.

We will, together with all peace-loving countries and peoples, implement the Global Development Initiative, the Global Security Initiative and the Global Civilization Initiative, promote the building of a new type of international relations and work toward a community with a shared future for mankind.

The writer is the ambassador of the People’s Republic of China

★ letters

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OR EMAIL TO letters@the-star.co.ke Fax 4447410.

Education crucial to curb spike in teen pregnancies

NOTHING casts a dark shadow in a teenage girl's world like waking up one morning to the harsh reality of an unexpected pregnancy. It doesn't matter how it happened, but the truth remains, pregnancy is no small journey. It demands mental strength, emotional maturity and social support.

Ask any woman and many will confess without hesitation that the toughest chapter in a relationship or marriage is pregnancy itself. And don't forget childbirth itself has a reputation of being incredibly painful. That's the raw, unfiltered truth.

And when pregnancy comes unplanned, especially to a young, perhaps innocent teen, the weight is almost unbearable. Her future seems to be clouded by uncertainty.

The fear of dropping out of school, the shame and the isolation hits harder than anyone can imagine.

No wonder, the introduction of the re-entry policy in 1994 by the Ministry of Education was a glimmer of hope, allowing pregnant schoolgirls and young mothers to return to school after giving birth. And this is not about endorsing teenage pregnancy.

Rather, it's about recognising the importance of giving these girls a second chance in education to reclaim their dreams and break free from the chains of poverty and the harsh realities that often accompany teenage parenting.

This policy was especially crucial for those whose pregnancies

resulted from circumstances beyond their control, such as gender-based violence.

As seen on paper, the policy would have been vital in reducing dropout cases related to teenage pregnancies and ensured inclusive education for the most needy students.

Three decades later, of the 13,000 girls who drop out of school every year due to pregnancy, hardly 1,200 return to school.

REMARKABLE DECLINE

Our fight on teenage pregnancy is applaudable as the 2025 Economic Survey report indicated that adolescents aged 10 to 19 presenting with pregnancy at their first antenatal care visit declined by 4.8 per cent to 241, 228 in 2024 compared to 110,821 pregnancies that were recorded among adolescents aged between the ages of 10 to 19 in the first five months of 2023.

However, failing to take them back to school, even as teenage pregnancy cases reduce, is a dire tragedy. It leaves thousands of girls trapped in a cycle of poverty, exposes them to further abuse and denies them the dignity of reclaiming their dreams. Without education, their chances of economic independence and meaningful participation in society diminish.

Let's therefore address the impending challenges that have denied this critical policy a chance to thrive and save girls. The government must tackle the issue of unclear

PICTURE OF THE DAY



Athletes participate in the inaugural USIU-AFRICA half Marathon at the Institution on yesterday
/CHARLENE MALWA

implementation guidelines by ensuring there are detailed uniform guidelines with clear steps on handling pregnant girls or reintegration after childbirth for all schools. This includes proper monitoring frameworks and making policy accessible to all schools with regular sensitisation workshops for school heads to enhance its effectiveness.

Additionally, the government should allocate enough funding specifically for re-entry programmes

to cater for trained counsellors and other academic necessities. There is a need to enact consistent awareness campaigns through schools and media on policy to ensure there is full understanding of the policy by society and encourage parents to take their children back to school.

Schools should also provide counselling services and enforce anti-stigma measures and peer support groups to help dismantle stigma and discrimination. Addi-

tionally enacting teacher training programmes in gender-sensitive approaches is imperative in ensuring affected individuals study without difficulties.

Finally, offering targeted financial aid and school subsidies for teen mother's is vital especially for those from poor families to help them resume studies without struggles.

Sharon Namarome
Naya youth advocate



No. We know the government has a lot of money but we only get it wrong when it comes to priorities. How come President Kibaki who introduced free primary education got it right yet his successors have been unable to carry on with free primary and secondary education.

DAMARIS MBITHE
BUSINESSWOMAN,
GARISSA



No. The other day I heard the Treasury CS say that the government cannot pay Sh 22,244 capitation due to cuts approved by Parliament. He went ahead to say that the rising student numbers are increasing costs beyond allocated resources. While he might have a point, we can still overcome these challenges.

ABDI HUSSEIN
TRADER, GARISSA

Do you think there's no enough money for school's capitation?

★ **new voices**

★ **STAR COMMENT** No. The government has a lot of money. The problem is that it is spending it on non-issues. It pains me when I hear the government cite a lack of funds as the reason for reduced capitation to schools.



Education is a fundamental pillar of national development, and consistent investment in it should be a top priority. While economic pressures are real, the burden of budget shortfalls should not fall on learners and teachers.

FATUMA BATHI
ACTIVIST, GARISSA



No. The other day I heard the Treasury CS tell a parliamentary committee that the programme is unsustainable. I think he is lying to Kenyans. We all know that this country has a lot of money that, if properly utilised, can fund all the major programmes, including free primary and secondary education. The only problem is corruption.

ABDI MOHAMED
RESIDENT, GARISSA



Yes. Times have changed and so has the cost of living. With student numbers rising at nearly five per cent annually, the demand for capitation funds is ballooning. Combined with other national priorities, this has pushed the policy to the brink. The government is overwhelmed.

MOHAMED KHALIF
HUMAN RIGHTS DEFENDER,
GARISSA

★society...

Who's in and who's out
In the local hotspots

CHINESE ARMY FETED ON ITS ANNIVERSARY

The 98th anniversary of the founding of the Chinese People's Liberation Army celebrations took place at the Chinese Embassy in Nairobi on Thursday.

The event brought together senior military officials, defence officials and diplomats.

In attendance were Chinese Ambassador **Guo Haiyan**, Kenya Army commander Lt Gen **David Keter** and China's defence attaché to Kenya Snr Col **Zhao Peng**.



1. Lise Sand and Danish Embassy defence attaché Col Lasse Sand view an exhibition
2. Radio Africa editorial director Paul Ilado and Amb Guo Haiyan
3. Aisa Directorate deputy director general Jane Makori, Amb Guo Haiyan, Lt Gen David Keter, Snr Col Zhao Peng and Maj Gen Faustino Lobali cut cake
4. Businesswoman Zhang Hong
5. Zambian Embassy defence attaché Brig Martin Mutale, Citizen TV strategy director Linus Kaikai and KEG president Zubeida Kananu
6. Railways AIG commandant Geoffrey Mayek, NPS training AIG director Philip Opiyo and diplomatic police unit commandant Dr Resila Onyango
7. Avic Imo chief rep Ma Cheng, GTC GM Li Bo and Chinese Deputy Ambassador Zhang Zhizhong

/LEAH MUKANGAI

FIESTA DRAWS FANS OF COUNTRY MUSIC

Cowboys and Cowgirls Apparels hosted a Kenyan edition festival to celebrate the Cowboy and Cowgirls International Day.

The event was held at Ngong Racecourse, Karen, and drew a lot of artistes with the main act being **Sir Elvis**.

Fans who have a deep love for country music came from across the country to attend.



1. Krushial Joe the Cowboy, King George Gustavo and Cowboys and Cowgirls director Elijah Manyeki
2. Wambui Wairimu and Wanjiku Nyoro
3. Fans dance and jam to country music
4. Musicians Esther Waithera aka Ythera, Sir Elvis, Kepha Bwonda aka Pharry-K and Maombi Samson
5. Businesswoman Mary Wanjiku and Susan Kagwanja
6. Make-up artist Emily Mwango and entrepreneur Anastasia Munayo
7. Kairo the Country Man on stage, entertaining fans
8. Content creator Alix Tort (Mamacita) in pink

/DOUGLAS OKIDY

NEWS COUNTIES

MOB JUSTICE

Six arrested after fatal assault of car wash attendant in Kitengela

CYRUS OMBATI

AT least six workers at a car wash were Saturday arrested after they assaulted and killed an attendant at the facility in Kitengela, Kajiado.

The attendant, identified as Conrad Kaiser, 23, was assaulted on claims he had stolen from the car wash.

Before he succumbed to his injuries, he was offered a mobile phone

to call his brother who stayed in Ngong to ask him to come to his rescue.

The brother rushed to the facility in Kitengela Township, where he found the deceased bleeding and being detained by workers at the car wash.

He sought to rush him to hospital but he succumbed to the injuries while on the way, police said.

The brother was forced to drive

with the body to the Kitengela police station, where he made the report.

Police later visited the car wash and arrested six people, including attendants and guards who were on duty.

Police said the six are facing murder investigations. The body was moved to the mortuary pending postmortem.

Elsewhere in Silbwet, Bomet county, Leonard Cheruiyot succumbed to assault injuries he sustained in an attack by a mob.

Police said the victim was taken to the hospital, where he succumbed on Wednesday.

Police said they are investigating murder in the incident.

The body is lying at a local mortuary pending autopsy and other investigations.

In Nyatike, Migori county, a man was Saturday attacked and killed by a mob on claims he tried to steal the flywheel of a crushing machine.

He was chased and stoned to death after an alarm was raised by the owners of the home, police said.

The police discourage against mob lynching and want suspects be surrendered to authorities for processing.

Cases of mob lynching have been on the rise.

LONG OVERDUE DECONGESTION

Nairobi's dead to be buried near inmates in Kamiti jail

City Hall has secured new land to ease pressure on the long-filled Lang'ata cemetery

GORDON OSEN
@gordon_osen

EVERY week, about 30 families in Nairobi bury their loved ones at Lang'ata cemetery, a burial ground declared full nearly 25 years ago.

Graves crowd every inch of space, and at times, remains from earlier burials resurface, exposing a quiet but growing crisis in the city's final resting places.

Now, Nairobi county has secured 150 acres of new burial land in a long-overdue move to ease pressure on Lang'ata and restore dignity to the city's burial process.

"We have secured 100 acres at Kamiti and 50 acres at Embakasi to serve as new burial sites," said Public Health chief officer Tom Nyakaba, speaking to the Nairobi county assembly.

"These spaces are being prepared and will be ready for use shortly."

He also addressed the stalled use of a 48-acre parcel in Mavoko, Machakos county, saying Nairobi lacks legal control over the land due to post-devolution boundary changes.

"The Mavoko land was procured before devolution. Today, each county is responsible for burying its own residents. Since that land is outside Nairobi and the title isn't under our name, it's up to Governors Sakaja and Wavinya Ndeti to align," he said.

Nyakaba dismissed claims of bias



Graves seen on the permanent section of the Langata cemetery
/VICTOR IMBOTO

in burial space allocation, stating that Nairobi's cemeteries are structured to reflect community needs.

"At Forest Road Cemetery, space is set aside for the Jewish community. At Lang'ata, the section under scrutiny is for Muslim burials, and that matter has already been addressed. The space is secured," he said.

The county operates nine cemeteries, including Forest Road, Pangani, Mutuini, Uthiru, Southlands, Kariakor Christian, Ruai and land near the National Police Service. Many are community-run, but Nairobi is working to centralise management to reduce pressure on Lang'ata.

Nyakaba also flagged the absence

of burial legislation, saying it has led to confusion and poor planning.

"There's no written law requiring six-foot burials. It's just a social assumption. Nairobi had to draft its own by-laws and burial policy to provide structure," he said.

He confirmed that due to limited space, some graves are reused — a practice allowed under public health regulations.

"Multiple interments in one grave are permitted by law. It's a practical solution that follows all health guidelines," he said.

Relocating cemeteries remains difficult due to jurisdictional disputes, but the county hopes integrating com-

munity-run cemeteries into the county system will free up about 20,000 spaces and ease Lang'ata's load.

Lang'ata's appeal endures because of its location and ease of access. Opened in 1958, it has hosted more than 157,000 burials, including of national leaders.

Despite being declared full in 2001, it still handles weekly interments, largely because no viable alternative has been established.

Efforts to expand have repeatedly stalled. A 2009 scandal saw City Hall lose millions on overpriced land in Mavoko, triggering arrests of senior officials.

Other attempts, including buying land in Kajiado and converting nearby forest land, failed over legal and financial issues.

In 2023, Nairobi announced a plan to turn Lang'ata into a landscaped memorial park and sought 56 acres through a deal with the Kenya Forest Service. But progress halted due to encroachment by private homes, prompting calls for repossession.

(+) INSTANT ANALYSIS

Nairobi's burial crisis is more than a land issue, it's a test of urban dignity and planning. Without firm regulation and land reform, new cemeteries may only delay a deeper collapse.

Some of the 25,000 youths that were inducted into the Climate Worx programme at Uhuru Gardens on Saturday



CLEAN-UP TEAMS

20,000 youth join the Climate Worx project

CYRUS OMBATI

THE government on Saturday officially inducted 25,000 young people into the Climate Worx programme, a bold initiative designed to address both urban climate challenges and youth unemployment.

The induction ceremony, held at Uhuru Gardens, marked a significant milestone in the country's urban environmental strategy, combining large-scale clean-up efforts

with meaningful job creation.

Climate Worx is a multi-agency programme focused on restoring polluted rivers, cleaning solid waste hotspots and rehabilitating degraded urban spaces.

Interior PS Raymond Omollo, who presided over the event, described the initiative as a transformative response to environmental degradation, with special focus on empowering youth, women and

graduates of the National Youth Service.

The new recruits were selected from informal settlements and flood-prone urban areas. They will be deployed to high-priority zones across the country, including Kibra, Dandora and Lucky Summer.

Earlier efforts involving riverbank decontamination, improved drainage systems and renewed public spaces are already paying off.

NEWS COUNTIES

KEY TO DEVELOPMENT

Embu collects Sh919m in Own Source Revenue

Governor Mbarire says it's the highest amount the county has collected

ALICE WAITHERA
@Alicewangechi

EMBU has recorded the highest amount of revenue collected in the county in more than a decade.

Speaking on Friday, Governor Cecily Mbarire said the county got Sh916 million Own Source Revenue in the 2024-25 financial year.

"This growth strengthens our capacity to deliver more impactful development and services to the people of Embu," she said.

"We have not only improved efficiency but also built public trust in our systems."

She was addressing traders during the launch of the Embu Traders' Information Management System (E-trims).

In the 2023-24 financial year, the county collected Sh747 million, while Sh681 million was collected the previous year and Sh395 collected in the 2021-22 financial year.

The devolved unit has attributed the increase to deliberate and strategic efforts, such as the automation of revenue systems, enhanced and streamlined enforcement mechanisms and a dedicated workforce.

The county has also managed to seal loopholes through which revenue previously leaked by using technology that has enhanced transparency in revenue operations.

Mbarire said her administration is implementing measures to foster a more conducive and enabling business environment.

E-trims is a digital platform designed to streamline business registration in the county and will provide comprehensive data on all registered businesses.

The new system is expected to further enhance revenue collection, while supporting the creation of a sustainable and collaborative relationship with the private sector.

The governor, who was educating traders on how to use the new digital platform, said a closer relationship with entrepreneurs will result in sustained economic growth.

She announced that the implementation of the Embu County Health



Services Act 2024 enabled health facilities to boost their performance and raise revenue generation.

The Act provides operational support for health facilities by ensuring funds generated in hospitals are directed towards ensuring uninterrupted supplies and delivery of services.

"From the outset, my administration has prioritised the transformation of the health sector to ensure the people of Embu have access to quality and affordable healthcare," the governor said.

As such, Embu County Referral Hospital collected Sh391 million in the 2024-25 financial year compared to the Sh275 it collected the previous year.

The county projects to collect Sh440 million from the facility, which attends to about 450 patients every day and more than 13,000 monthly.

Runyenjes Level 4 Hospital collected Sh18 million, Siakago had Sh12 million, Ishiara (Sh15 million), Kianjokoma (Sh7 million) and Gategi (Sh2.7 million).

All level 3 hospitals collected Sh18 million, while level 2 facilities collected 23 million, up from the Sh3 million they collected in the 2023/2024 financial year.

The devolved unit plans to raise the collections from health facilities from Sh414 million in the last financial year to Sh600 million this year.

Mbarire said the progress has been supported by a steady supply of pharmaceuticals and non-pharmaceuticals and the strategic equipping of Embu Level 5 Hospital with diagnostic tools.

These measures, she added, have been implemented with the support of the national government, the National Equipment Support Programme as well as development partners.

Embu Governor Cecily Mbarire addresses traders in Embu town on July 25 last year /ALICE WAITHERA

(+) INSTANT ANALYSIS

Embu has seal loopholes through which revenue previously leaked through the use of technology that has enhanced transparency in revenue operations. E-trims digital platform has been rolled out to streamline business registration in the county and provide comprehensive data on all registered businesses. The devolved unit plans to raise revenue collections from health facilities from Sh414 million in the last financial year to Sh600 million this year.

INDUSTRIAL PROBLEM

Kenya is managing its wastewater better but gaps remain — study

GILBERT KOECH

KENYA has made significant progress in integrating wastewater management into its broader climate action strategies, a study has found.

However, critical gaps in policy enforcement, infrastructure development and private sector engagement still hinder its full potential, the report noted.

The Industrial Wastewater Preparedness Study 2025 outlines both the strides made and the hurdles ahead in positioning wastewater management as a key climate solution.

It was launched by the Kenya Association of Manufacturers in partnership with the Confederation of Danish Industry and the Kenya Water Institute.

The 50-page report frames wastewater not as a burden but as a valuable resource in line with circular economy principles.

It highlights how sustainable wastewater practices can reduce greenhouse gas emissions and improve resource efficiency across industries.

"By implementing strategic interventions, Kenya can enhance industrial resilience, cut wastewater-related emissions and emerge as a regional leader in sustainable water management," the report states.

With the goal of reducing GHG emissions by 32 per cent by 2030, the industrial sector is playing an increasingly central role in the country's climate response.

The report shows that many industries have already taken bold steps, including recycling greywater, generating biogas from sludge and piloting zero-liquid discharge systems.

KAM chief executive Tobias Alando underscored the private sector's proactive stance.

"Industry is not a passive observer in climate action, we are key actors. Some companies are reusing dye water, others are building on-site treatment plants," he said.

"But we still face barriers. We need a more enabling policy environment, improved access to green finance and capacity-building, especially for SMEs."

The report recommends several measures to scale up industrial wastewater action, including stronger policy enforcement and increased infrastructure investment.



Water PS Julius Korir speaks during the launch of the report /HANDOUT

DOUBLE TRAGEDY

One killed after goons attack mourners at Kisumu funeral

CYRUS OMBATI

A group of people on Saturday raided a funeral event in Nyando, Kisumu county and fatally slashed a man in the head.

The victim, Kevin Obat, 32, died at a local hospital, where he had been rushed after the attack.

Two other people were left with serious wounds after the attack, police said.

They included a 13-year-old boy.

Witnesses and police said an unknown number of goons arrived at the scene from Magina area and randomly attacked mourners using crude weapons.

The group was attending a funeral of Angeline Odago in Wawidhi area when the incident happened.

The other victims are admitted in the hospital in the area with

head injuries, police said.

The goons escaped the scene soon after the attack. The motive of the incident is yet to be established, police said as they launched a hunt for the gang.

The police said they are investigating murder in the incident and vowed justice for the victims.

Last week, a similar incident happened in Kisumu East sub-county after a group of robbers

attacked mourners in the Daraja Mbili area of Manyatta B Slums Estate.

Police said the mourners had gathered at the homestead of the late Susan Otieno when armed robbers pounced, disrupting funeral rituals.

The attackers allegedly aimed to steal personal belongings from the grieving crowd.

With the support of brave com-

munity members, the police managed to arrest three male suspects in an operation.

The incidents have sparked concerns among locals over rising insecurity during social gatherings.

However, police assure the public that patrols will be intensified to safeguard such events.

Police want those holding such events to always alert the local authorities as part of efforts to address the concerns.

The events usually involve vigils and parties before the main funeral. This attracts crowds who gather to celebrate in different ways.

NEWS COUNTIES

FUEL INCREASE

Mombasa commuters welcome decision not to hike matatu fares

BRIAN OTIENO

COMMUTERS in Mombasa have welcomed the decision by matatu owners not to hike fares.

There was fear that matatus would increase fares following a hike in fuel prices. The Energy and Petroleum Regulatory Authority (Epra) increased fuel prices by at least Sh8.67 in its latest review on July 14, for the next one month up to August 14.

The new prices are Sh186.31 for petrol, Sh171.58 for diesel, and Sh156.58 for kerosene per litre in

Nairobi, although the prices are supposed to be slightly lower in Mombasa.

However, the Matatu Owners Association held a meeting last Thursday and announced they will maintain the current fares.

“The increase in fuel prices affects us as matatu owners greatly. But with Kenya’s economic situation where majority of our clients live from hand to mouth, with poor pay, increasing fares will only increase their burden because they will not be able to sustain themselves,” Matatu Owners Association Coast coordinator Salim

Mbarak told the Star on the phone.

On Sunday, commuters mostly from Bamburi in Kisauni and Nyali said the matatu owners have done justice to them.

“I have two children in school and increasing the fares would have been a big blow to me. Already I am struggling to pay the fares for the two each morning,” Mark Musyoka, a shopkeeper in Bamburi, said.

Musyoka said he has had to take his children too early to school to avoid the rush hour, where the fares are at their peak.

“I wake up at 4 am, cook tea for



A matatu plies the Bamburi-Likoni route at Posta in Mombasa /BRIAN OTIENO

them before waking them up and preparing them for school. At 5.30 am, I am usually at the stage with them. Then the prices are not that high and I usually pay Sh50 or Sh60

when I bargain the fares to town,” he said.

The fare from Bamburi to Likoni and Docks is usually Sh80 at peak hours.

CAPTURE, TORTURE

Kenya, Tanzania suppressing freedom of speech – activists

Say authorities do not want anybody to criticise either of the two governments



Muhuri's Francis Auma, Mwabili Mwagodi and Vocal Africa's Walid Sketty at Pandya Hospital on Sunday /BRIAN OTIENO

BRIAN OTIENO
@Yobramos4

THERE is a sinister collusion between Kenyan and Tanzanian authorities aimed at suppressing freedom of expression, human rights activists have claimed.

Officials from Vocal Africa and Muslims for Human Rights yesterday said the manner in which Mwabili Mwagodi, a Kenyan activist working in Tanzania was dropped in a bush in Kinondo, in Kwale county, was treated, is similar to Boniface Mwangi's experience. He went missing last Wednesday and was found yesterday.

“There is a growing trend. They [Tanzanian authorities] capture us, as activists, torture us mentally and physically, before handing us to

Kenyan authorities in an unofficial manner,” Muhuri's Francis Auma said.

They do not want anybody to criticise the government whether it is the Tanzanian or the Kenyan government, Auma said.

He and Vocal Africa's Walid Sketty were tasked with retrieving Mwagodi from Diani police station, where he had walked to after he was dropped at a bush in Kinondo by Kenyan authorities.

According to the two, Mwagodi was held incommunicado from last Wednesday.

They claimed he was blindfolded and the Tanzanian authorities kept asking him who was funding him to criticise the government.

The Tanzanian authorities used to feed him with chapatis, eggs and tea, the activists said. “They wanted to

know what his interest in Tanzania politics is,” Auma said.

On Sunday at 2 am, the Tanzanian authorities brought him to Horohoro at the border of Kenya and Tanzania and handed him over to the Kenyan authorities, Sketty and Auma said.

They claimed Kenyan authorities took Mwagodi to a bush in Kinondo, where they interrogated him for about 40 minutes and left him there after confiscating his phone, laptop, belt and some money, leaving him with TSh30,000. “When we found him at Diani police station, he had not been booked and was under the security of nine DCI officers in plain clothes,” Auma said.

Sketty said uniformed officers at the station were not involved with Mwagodi in any way and they only watched as the plain-clothes officers

tried to stop them (activists) from taking him to hospital.

“We told them to book him and give us the OB number if they were to detain him. They refused. So we had to take him for medical check-up,” Sketty said.

At that time, according to the two activists, Mwagodi was so traumatised that he became wild.

“He did not want to see any police officer. He said they were bad people out to finish him off. It was not easy even convincing him to get into our vehicle because he did not trust anyone,” they said.

The activists said the level of psychological torture that Mwagodi was taken through is severe.

According to the two, the authorities in Tanzania and Kenya pricked him with sharp objects at the back, which they think were needles.

Mwagodi had marks on his back that showed something had pricked him and they stepped on his neck and head, the activists said.

“We are 100 per cent sure the Kenyan government has everything to do with Mwagodi's abduction and torture in Tanzania,” Auma said.

“The two authorities were coordinating and that is why the Tanzanian authorities handed him over to their Kenyan counterparts.”

A manager at Amani Resort in Dar es Salaam, Mwagodi has a permit to work in Tanzania.

From Diani police station, Auma and Sketty rushed Mwagodi to Aga Khan hospital, where the management refused to treat him. This forced the two activists to rush Mwagodi to Pandya Memorial Hospital.

About seven police officers, including DCI from Central police station, later arrived at Pandya Memorial Hospital wanting to interrogate Mwagodi.

However, the family doctor, who

is also a relative of Mwagodi, said Mwagodi's mental condition could not allow him to be interrogated.

Sketty said, “We strongly believe the Kenyan government has a hand in his abduction and torture. This is against the international human rights, the Tanzanian constitution and the Kenyan constitution.”

“At Diani police station, we told them we were taking Mwagodi to Aga Khan hospital because that is where he wanted to be treated. When we reached Aga Khan hospital in Mombasa, they refused to take him in,” Sketty said.

Mwagodi's uncle, Zakaria Mwabili, said they want all his confiscated items including identity cards, ATM cards, and other stuff returned to him.

“All his cards have been taken away from him. He cannot operate because he has nothing,” he said.

Mwabili said although he has no visible marks to show he was tortured, Mwagodi should undergo a full body checkup. He said the family is, however, happy he has been found alive. “We were very worried about him,” Mwabili said.

They called in police officers to allow the family and Mwagodi to heal and stop harassing them.

Mombasa police boss Nicholas Chalulot yesterday said they have not interrogated Mwagodi because doctors said he is still unable to speak in his condition.

“When the doctors give the green light, we will speak to him and find out what really happened,” Chalulot told the Star on the phone.

Msambweni police boss Robinson Langat said he would brief the Star on what transpired once he gets a brief from the DCIO, who is handling the matter. However, by the time of going to press, he had not gotten back to the Star.

(+) INSTANT ANALYSIS

There has been a heavy crackdown on individuals seen to be critical to the Kenyan government. Human rights activists are now fearful that their lives may be in danger. The collusion between Tanzanian and Kenyan authorities was first seen when Boniface Mwangi, another Kenyan activist, was abducted and tortured by Tanzania authorities about a month ago.

NEWS COUNTIES

50 IN-CALF AYRSHIRE HEIFERS

Farmers excited as county exports heifers to Nigeria

This historic milestone marks the region's first major export through the Eldoret airport

MATHEWS NDANYI
@TheStarKenya

Farmers in Uasin Gishu are brimming with excitement and hope following the export of 50 in-calf Ayrshire heifers to Nigeria.

This historic milestone not only boosts the county's livestock sector but also marks the region's first major international export through Eldoret International Airport.

County officials have hailed the development as a significant step towards economically empowering local farmers and positioning Uasin Gishu as a leader in quality livestock production.

The heifers, sourced by Kinanie Agrovets Suppliers Ltd from farmers across the county, were airlifted directly to Nigeria on Saturday—a first for the region and a promising indicator of its growing prominence in global livestock trade.

In-calf Ayrshire heifers are young cows pregnant for the first time and entering their initial milk-producing cycle. Their export represents a turning point for Uasin Gishu, which has long sought to tap into broader markets and showcase its livestock potential on the international stage.

Governor Jonathan Bii expressed enthusiasm about the achievement, describing it as a reflection of continued investment in livestock development under his Nguzo Kumi first agenda. This framework prioritises



The heifers in a lorry at the Eldoret International Airport /MATHEWS NDANYI

agricultural transformation and economic empowerment as central pillars of county development.

"We are proud of this move to export our livestock because it opens new markets and frontiers for our farmers in this region," he said Governor Bii. During the official flag-off,

agriculture and livestock development chief officer Abraham Kiptalam credited the success to the county's proactive investments in the livestock sector.

"This is the outcome of Governor Bii's strong commitment to livestock development," he said.

"From subsidised AI services and revamped cattle dips to enhanced disease control and extension support, our initiatives have improved breed quality and opened global market opportunities for our farmers."

Head of Veterinary Services at Jomo Kenyatta International Airport,

Dr Ibrahim Mohammed, praised Uasin Gishu for its strict adherence to export protocols.

He emphasised the importance of maintaining these standards to ensure continued access to international markets. He said while this shipment to Nigeria was a first, Uasin Gishu holds immense potential to export to many other countries.

Kinanie Agrovets Suppliers Ltd director Dr Sylvester Malé said nations across the Middle East, West Africa and East Africa have expressed interest in livestock breeds from the county.

He said the exported heifers met rigorous international health and production standards, underscoring the strength of Uasin Gishu's veterinary infrastructure and the dedication of its farmers.

Livestock from the county has already entered regional markets in Rwanda, Uganda and Tanzania. Countries like Saudi Arabia have also shown growing interest in sourcing high-quality breeds from Uasin Gishu.

Malé said the animals exported to Nigeria are intended for breeding purposes and their selection was based on their superior quality and adaptability to varying climatic conditions.

(+) INSTANT ANALYSIS

The successful export of 50 in-calf Ayrshire heifers from Uasin Gishu to Nigeria marks a major breakthrough for the county's livestock sector and signals its entry into the global agricultural market. This first-ever air export through Eldoret International Airport reflects strong county leadership, investment in breed quality and adherence to international standards. It also highlights Uasin Gishu's growing reputation as a hub for quality livestock production.

GAIN FIRST-HAND INSIGHT

Uasin Gishu partners with varsities to boost war on GBV, children protection

MATHEWS NDANYI

UASIN Gishu county has agreed on a partnership with Linköping University of Sweden and Moi University to collaborate on enhancing child protection systems and addressing gender-based violence.

The county hosted a delegation from Linköping University, led by Prof Laura Korhonen, who is a renowned professor of psychiatry.

Also present was a team from Moi University's School of Medicine, which was represented by Dr Risper Tororey.

They engaged in a joint consultative meeting, with top officials from the county department of education, vocational training, culture, gender and social protection, led by the county executive Lucy Ngendo, social protection chief officer Marion Birgen and social protection director Regina Keen.

"We are happy to host this team so that we can deliberate on key is-

suues affecting our children and how deal with GBV issues that are also on the increase," Ngendo said.

The meeting served as a platform for the Swedish team to gain first-hand insight into the prevailing challenges in the county concerning violence against children and gender-based violence.

The teams also discussed how to forge a strong collaborative framework to enhance the protection of vulnerable children and support distressed victims of GBV through policy support, systems strengthening and human resource capacity building.

After the discussions, the visiting team toured the Eldoret Children Rescue Centre, where they interacted with children and staff and observed ongoing interventions in child rescue and rehabilitation.

"This initiative marks a significant step towards building resilient community support structures and professionalising frontline services

for the most vulnerable members of society," Ngendo said.

She further urged collective action and a strengthened response, highlighting the recent reports concerning the rise in gender-based violence.

"This strategic collaboration will help mitigate the vice, which is on the increase as per the records we have," Ngendo said.

Korhonen said as part of the collaboration, Linköping University has committed to offering comprehensive training programmes for social workers, healthcare providers and law enforcement officers directly involved in child protection and GBV response across Uasin Gishu county.

She praised Governor Jonathan Bii for providing access to safe spaces, healthcare, supporting GBV survivors and preventing further harm at the Rescue Centre.

Birgen said the collaboration will be crucial in responding and



Prof Laura Korhonen from Linköping University and Uasin Gishu education executive Lucy Ngendo during a meeting in Eldoret /MATHEWS NDANYI

prevention of various forms of harm against children, including abuse, neglect, exploitation and violence.

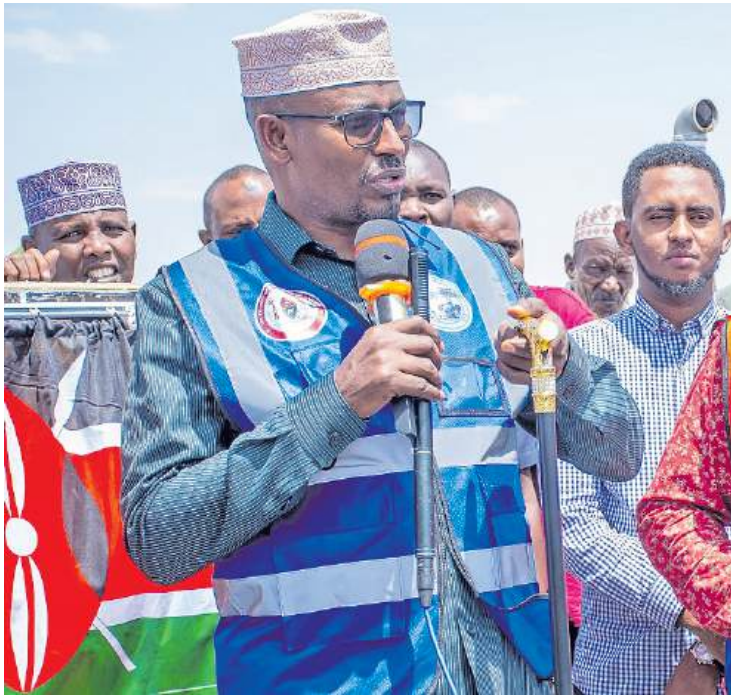
"It's a fundamental aspect of safeguarding children's well-being and ensuring their rights are respected, protected and fulfilled," she said.

During the visit to the facility, the county executive pledged to provide free uniforms to all ECDE learners of PP1 and PP2 at the

Rescue Centre. Also present were centre manager David Magut, MTRH therapist James Bett, county GBV coordinator Sofia Toroitich and culture and heritage deputy director Paul Sambu.

Also in attendance were senior officials from the department of health, including acting county director of health Dr Billy Lubanga and principal programmes officer Johannes Kibet.

NEWS COUNTIES



Wajir Governor Ahmed Abdullahi at a public function in Maalimin, Lagdera subcounty, Garissa /STEPHEN ASTARIKO

PARTY POSITION

ODM members back government - Abdullahi

STEPHEN ASTARIKO

Wajir Governor Ahmed Abdullahi on Saturday added his voice to the ongoing debate about the working arrangement between the Kenya Kwanza government and the ODM party.

Factions within the party have voiced contrasting views, creating a clear internal divide.

Secretary General Edwin Sifuna has been at the forefront and consistent in criticising the arrangement between his party and the ruling coalition.

Speaking recently during a TV interview, Sifuna declared the ODM-UDA deal “dead,” citing continued police brutality, including the death of blogger and teacher Albert Ojwang in police custody on June 8.

Sifuna said the MoU had two pillars, which are the protection of lives and the safeguarding of democracy.

However, speaking in Maalimin, Lagdera subcounty, Abdullahi, who has been elected on an ODM ticket twice, said that the majority of party members support the working arrangement between his party and the government.

“To the best of my knowledge, the majority of ODM at every level is supportive of the broad-based government,” Abdullahi said.

“Our party leader has said it on national TV that he will support President Ruto until 2027, and thereafter as a party we will meet and review our partnership and chart our way forward. And that is the position held by our party members.”

Abdullahi, who has made no secret of his strong support for President Ruto’s administration, hit out at opposition leaders and Kenyans who have been constantly criticising the government, saying they will have a chance to elect a leader of their choice in the 2027 general elections.

“If you think that you hate President Ruto so much, please wait for 2027. And if you have to criticise him please do it in a mature way in a way that does not incite Kenyans against each other,” he said.

“In 2027, all Kenyans will have a chance to choose leaders. But don’t require us to hate President Ruto because you hate him. You hate him if you want, come with whichever candidate you want, but also allow those who are okay with him to have a voice.”

NEGOTIATED DEMOCRACY

Korane plots comeback after clan endorsement

Says he will forge alliances with dominant clans in Garissa and other groups

STEPHEN ASTARIKO
@astarikosteph

FORMER Garissa Governor Ali Korane has outlined his roadmap to reclaim the county’s top seat, starting with building alliances beyond his core support base following his recent endorsement.

Korane, who was picked by his Abduwaq clan as the flagbearer through a negotiated process, said the endorsement was just the beginning of a broader strategy aimed at bringing together Garissa’s diverse communities.

“There are many other communities in the county. The endorsement we have received is at a certain level, it cannot guarantee victory on its own without the support and collaboration of other groups,” he said.

Korane emphasised the need to forge alliances across Garissa’s other dominant clans of Aulihan, and Samawadhah, as well as smaller populations drawn from other Kenyan communities living in the county.

Garissa has three major clans: Abduwaq, Aulihan and Samawadhah.

“In the past, successful bids have relied on coalitions between the major communities,” he said.

“We are working towards securing the backing of at least one more major clan, and support from the smaller communities. Those are the conversations we are holding now.”

With two years to the 2027 general election, Korane said the groundwork is underway, with a formal campaign launch planned for next month.

He is, however, yet to announce the political vehicle he intends to use.

Garissa politics are largely clan-based, shaped by a form of negotiated



Former Garissa Governor Ali Korane in Nairobi on July 24 last year /LEAH MUKANGAI

democracy. In this system, communities invite interested candidates to express their interest in elective positions.

A council of elders or appointed representatives deliberates and endorses a preferred candidate.

“Five of us expressed interest in the governor’s seat. A committee of 28 members was constituted to deliberate, and after nearly a year of consultations, I was chosen as the community’s flag bearer,” Korane said.

Korane was announced the flag bearer by the consultative committee chairperson Ibrahim Salat during

a meeting last week. Salat said the nomination was made after a process of extensive vetting of all the aspiring candidates.

The community’s sultan Dekhow Sambul was present during the meeting.

Korane, who was elected in 2017 on a Jubilee Party ticket, lost to Nathif Jama of ODM in 2022.

At the same time, the former county boss dismissed the ongoing calls for a national dialogue, arguing that the current agitation lacks a clear agenda.

He insisted that for any meaningful dialogue to take place, the issues must first be clearly defined.

RULE OF LAW

Security officers in Garissa urged to uphold human rights

STEPHEN ASTARIKO

SECURITY officers in Garissa have been urged to always uphold human rights in their work.

County commissioner Mohamed Mwabudzo said that by and large security officers working in the area have remained professional.

Their role is to enforce the law and protect human rights as envisioned in the constitution.

He spoke at a Garissa hotel when he opened a one-day training on human rights for law enforcement officers conducted by Muhuri and funded by KIOS.

Mwabudzo said while there will always be isolated cases of officers going overboard while performing their duties, that should not be construed to mean that the security apparatus is not determined to uphold human rights.

Among the most common human rights violations in the region are extrajudicial killings, enforced disappearances, arbitrary arrests and detention, torture, and inhumane treatment.

“We are human beings and are subject to little failings. But largely, we have done a commendable job of keeping this country secure for both lives and property. I really want to thank our officers,” he said.

He said that excessive force, unlawful detention, harassment, or discrimination have no place in the security service.

The actions not only violate the rights of individuals but also erode the public’s trust in law enforcement, which is essential for effective policing.

“Let us recommit today to uphold the highest standards of integrity, fairness, and humanity in all that we do. As police officers, you are not only the guardians of security but also the custodians of justice and human dignity,” he said.

“Remember, every citizen you encounter is someone’s child, someone’s parent, someone’s friend. Let us serve them with justice, compassion and honour.”

Mwabudzo said that while the county faces unique challenges from border security threats to communal tensions and youth unemployment, they should not be used as a reason to violate human rights.

He urged all officers to seek continuous training on human rights, ethics, and conflict-sensitive policing, noting that knowledge is power, and it protects not only the public but also the officers.

He further called on the officers to continue working closely with local communities, elders, religious leaders, and civil society organisations.

NEWS COUNTIES

EARLY CAMPAIGNS

Political jostling intensifies ahead of Malava mini poll

UDA and opposition parties flex muscles in race to replace Injendi

HILTON OTENYO
@HiltonOtenyo

POLITICAL activity in Malava constituency has intensified following the Independent Electoral and Boundaries Commission's announcement of a roadmap for upcoming by-elections.

The IEBC's schedule has triggered heightened campaigns, strategic alignments, and fresh declarations of interest to replace MP Malulu Injendi, who passed away in February.

The Democratic Action Party of Kenya led by Eugene Wamalwa has unveiled Kenya National Union of Nurses secretary general Seth Panyako as its candidate.

His entry adds weight to the con-

test and signals DAP-K's ambition to make inroads in the vote-rich Kakamega region.

Meanwhile, the Democracy of Citizens Party of ex-Deputy President Rigathi Gachagua has fronted lawyer Edgar Busiega.

The appearance of DCP deputy party leader Cleophas Malala at the DAP-K event has raised speculation that opposition parties may be considering rallying behind a single candidate to enhance their chances against the United Democratic Alliance.

The ruling party is yet to announce its flag bearer, although it has shown a strong interest in the race.

President William Ruto's aide

Farouk Kibet has already presided over seven empowerment fundraisers in the constituency, moves seen as groundwork to consolidate support and emphasise the party's presence on the ground.

Prime Cabinet Secretary Musalia Mudavadi is expected to spearhead UDA's campaign in the by-election. His involvement is viewed as a politically strategic move, considering the late Malulu was elected under Amani National Congress, a party led by Mudavadi before it merged with UDA.

His leadership in the campaign could either bolster or strain his influence within the party and the region.

"We are prepared to win this seat



Prime Cabinet Secretary Musalia Mudavadi and President William Ruto's aide Farouk Kibet arrive in Luanda in Malava for an empowerment programme on July 18 /HILTON OTENYO

because it belonged to us," Kibet said during a July 19 empowerment event in Luanda.

In a further show of commitment, Mudavadi recently met with all national government administration officers in Malava, as well as elders representing the area's 29 clans, at his office in Nairobi.

Mudavadi pledged to serve as the

constituency's patron, vowing to ensure that UDA fields a candidate who resonates with the local values and aspirations.

"Leadership is not about theatrics or short-term promises. Malava deserves a predictable, consistent, and dependable leader—someone who can be trusted to put the interests of the people first," he said.

GANG ATTACK

Journalist latest victim of rising insecurity in Kisumu

FAITH MATETE

A wave of insecurity is once again sweeping through Kisumu City, leaving residents living in fear and demanding urgent action from security agencies.

The latest victim is veteran journalist Kepher Otieno, a People Daily reporter, who is receiving treatment at the Aga Khan Hospital after a violent night robbery at his home in Nyamasaria.

Otieno was attacked around 2am by more than 10 armed robbers, five of whom gained access into his house while the rest patrolled the compound, ensuring neighbours could not respond to his cries for help.

"They were out to kill me," Otieno,

who sustained deep knife cuts on his hands, a swollen body, and a severe head injury, said.

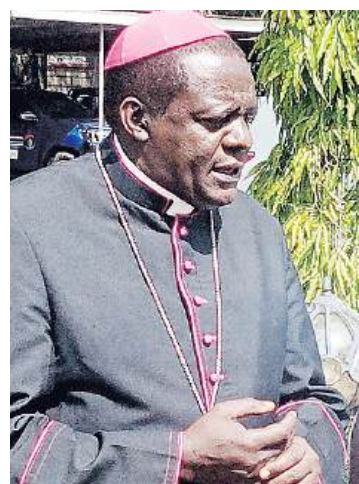
"These knife marks are from me trying to protect my head and chest. When blood gushed out after one of them hit me on the head, I heard one of them say, 'We've silenced him,' and they left. I thank God I'm alive today."

The attackers used iron bars to break the steel main door before storming the house.

Otieno's son Noven, who was awake at the time, said he heard his father shout for help before five masked thugs entered the house.

"They beat us mercilessly. My uncle, Caleb Onyango, who was visiting, was also attacked. They kept hitting my father's head repeatedly," he said.

OTIENO WAS
ATTACKED
AROUND
2AM BY
MORE THAN
10 ARMED
ROBBERS



Kakamega Catholic Bishop Joseph Obanyi on Friday /HILTON OTENYO

NATIONAL CHALLENGES

Address health and education, Bishop Obanyi tells government

HILTON OTENYO

KAKAMEGA Catholic Bishop Joseph Obanyi has urged the government to address education and health issues affecting Kenyans.

Obanyi said the dysfunctional SHA is worse than the defunct National Hospital Insurance Fund and has crippled services in faith-based health facilities due to non-remittances of funds.

He said that SHA owes hospitals run by the church Sh40 million, accumulated over four months. NHIF owes the hospitals Sh140 million. This has stalled services at St Mary's Mission Hospital in Mumias where medics and other staff have gone strike over non-payment of salaries.

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PUBLIC AUCTION

Pursuant to our principals' instructions we shall sell the following goods by Public auction: -

ON FRIDAY 8TH AUG. 2025 AT OUR OFFICE YARD AT OTONGLO, KISUMU AT 11.00 A.M.

1. LANDLORD -VS- EL MORE ENTERPRISES LTD
1 Three Seater Waiting Chair, 1 Trophy, Assorted Envelops, 2 Visitors Books, Assorted Blackboard Rulers, Assorted Blackboard Dusters, 1 Cash Box, 1 Computer Backup, 1 Desktop, 8 Hockey Sticks, Assorted Text Books, Assorted Exercise Books, Assorted Stationeries, 13 School Bells, 2 Rugby Balls, Assorted Story Books, 2 Office Chairs, 2 Office Tables,

2. LANDLORD -VS- ZERO TWO HEROES
4 Office Tables, 9 Office Chairs, 1 Executive Chair, 3 Plastic Chairs, 1 Plastic Table, 2 Metallic Cabinets, 1 Weighing Machine, 1 Side Cabinet 1 HP Scanner, 1 Samsung Copier (Not Working), 1 Drilling Machine, internet cables, Seeds, Fertilizer, Empty CPU.

3. LANDLORD -VS- KODESEA AGENCY LTD
19 Keyboards, 15 CPU, 1 Office Fun, 19 Monitors, Assorted Cables, Assorted Monitor Stands, 2 White Boards, 8 CCTV Cameras, 1 Microphone 3 UPS(Power Back Ups), 9 Office Chairs, 8 Office Tables, 13 Plastics Chairs, 8 CPU Stands, 2 plinking tools, 2 driving map, 2 paper cutters, 13 earphones, 1 cartridge,

4. LANDLORD -VS- SYLVIA NEKESA SIMIYU
9 Dummies, 20 Ladies Clothes

5. LANDLORD -VS- TRUCE BEER GARDEN
18 Tables, 40 Black Chairs, 43 Brown Chairs, 1 EABL Display Fridge, 5 Light Projectors, 6 Doors, 4 Crates of Sodas, 2 1000lt clear tanks, 3 toilet sits, 2 sinks.

6. LANDLORD -VS- MUSIC COPYRIGHT SOCIETY OF KENYA
5 Office Tables, 13 Office Chairs, 1 Executive Office Chair, 1 '32' Samsung TV(cracked), 1 Complete Desktop, 1 HP Computer Screen, 1 Dell CPU, 1 Metallic Cabinet, 2 HP Printers, 1 wooden suggestion box, 1 premier fire proof safe.

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PUBLIC AUCTION

Under instructions received from the SMALL CLAIMS COURT at KAJIADO we shall sell by public auction the under-mentioned goods: -

ON MONDAY THE 4TH DAY OF JULY 2025 STARTING AT 10 AM AT BREEZE STORAGE AREA, ALONG EASTERN BYPASS.

SCCCOMM NO. E198 OF 2022 - KAJIADO.

JACOB LETOIYA -VERSUS- JOSEPHINE KITAGA

RAMTONS 4 BURNER GAS COOKER

LG DVD PLAYER

TCL TELEVISION

SELIM MICROWAVE

CONDITIONS OF SALE:

1. Strictly cash at the fall of the hammer.
2. Viewing can be done during normal working hours with prior arrangement with the office.

WELCOME ALL

PUBLIC NOTICE

FORM PLUPA/DC/3 (r.3) (3)(xi)
THE PHYSICAL AND LAND USE PLANNING ACT (NO 13 OF 2019) CHANGE OF USE

The registered owner(s) of land parcel number **Kwale/Diani S.5/4494** located in Diani Municipality of Kwale County is proposing to change use of the property from **Agricultural to Residential(OPDH)**, subject to approval by the County Government of Kwale. Any Individual, Institutions, Members of the public etc. with comments and/ or with objections to the proposal are requested to forward them in writing within **fourteen (14) days** of this notice to:

**The CECM
Environment and Natural Resources
County Government of Kwale
P.O Box 4-80403
Kwale**



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To apply, send your CV to **waziadvisory@gmail.com** by **29th July, 2025**. Only shortlisted candidates will be contacted.

PUBLIC NOTICE

FORM PLUPA/DC/3 [r.3(3)(xi)]
THE PHYSICAL & LAND USE PLANNING ACT (No. 13 of 2019) CHANGE OF USE

The owner of plot **LR No. RUIRU/RUIRU EAST BLOCK 2/7958**, situated TOLL area Off Thika Superhighway in Juja Sub County, Kiambu County. Proposes to change use of the plot from **agricultural use to Residential Multi dwelling units (flats)** subject to approval by the Kiambu County. Individuals, Institutions and Organizations etc. with objections/comments to forward them in writing within fourteen (14) days of this notice to:

**The County Executive Committee Member [CECM]
Land Housing, Physical Planning and Urban Development,
County Government of Kiambu.
P.O BOX 2344 - 00900
Kiambu
Registered Physical Planner: RPP No. 0114**

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PUBLIC AUCTION

Under instructions received from the **MAGISTRATE/ADJUDICATOR AT SMALL CLAIMS COURT - MOMBASA** we shall sell the under mentioned motor vehicle by **PUBLIC AUCTION**:-

ON 05/08/2025 AT 10:00AM AT MALABA GARAGE ALONG MALABA ROAD NEAR MALABA POLICE STATION - (INSITU)- MALABA

**MOMBASA - SCCC NO. E505 OF 2025
DANIEL KYLO MWANTHI -VS- VERONICA NJONJO & EMMANUEL MUOKI RICHARD.**

1. PRIME MOVER MERCEDES-BENZ ACTROS - KDD763E (with mechanical problem)
2. TRAILER DOLL ZG3007

CONDITIONS OF SALE

1. All intending purchasers are requested to view the property by calling 0788394437 and verify details for themselves as these are not warranted by the auctioneer or their instructing party.
2. The sale is subject to a reserve price.
3. The Auctioneers reserved the right to reject any bid without giving any reason.
4. The interested bidders can deposit to the Auctioneer a refundable commitment fees of ksh. 100,000 either cash or banker's cheque to obtain a bid number.

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PUBLIC AUCTION

SALE ON FRIDAY 8TH AUGUST 2025 AT 10.30AM AT THE BACK YARD OF JEEVAN BHARATI BUILDING ALONG HARAMBEE AVENUE, NAIROBI

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LOT NO. 2 - Office Chairs, Shelves, Reception Desk, Office Tables, Computer (Dell).

LOT NO. 3 - Tables, chairs, computer, cabinets, office drawers.

CONDITION FOR SALE

1. STRICTLY CASH AT THE FALL OF HAMMER

NB: FOR VIEWING, CATALOGUES, AND OTHER DETAILS PLEASE CONTACT MR. JUMA, TEL NO. 0712195551 OR 0707268716

PUBLIC NOTICE

KIPENZI SUGAR LIMITED – PUBLIC PARTICIPATION MEETINGS

Kipenzi Sugar Limited, through its lead consultant MK Changwony and Associates Consultants Ltd, invites residents and stakeholders of Siaya County to Public Participation Meetings as part of the Environmental and Social Impact Assessment (ESIA) for the proposed 1250 TCD sugar mill in Alego Usonga.

Meeting Schedule:

- * Tue, 5 August 2025 – 11:00 AM at Kowet Chief's Camp
- * Tue, 5 August 2025 – 2:00 PM at Mur Malanga Shopping Centre
- * Wed, 6 August 2025 – 12:00 PM at Lela Dam, Othach Sub-Location

All community members, farmers, leaders, and interested parties are welcome to attend and provide feedback.

This notice is issued in compliance with NEMA regulations.

details 0716462733 071395713

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PUBLIC NOTICE

NOTICE TO THE PUBLIC FOR THE PROPOSED MIXED-USE DEVELOPMENT ON PARCEL LR NUMBER: JUNDA MAGOGONI/ BLOCK VIII/52 (FORMERLY PLOT L.R NOS. MN/II/12641, MN/II/12642, MN/II/12643 AND MN/II/12644); ALONG MSHOMORONI ROAD, OFF KENGELNI ROAD, MOMBASA COUNTY.

Pursuant to regulation 17 of the environmental management and coordination (Impact Assessment and Audit) Regulations, 2003, the proponent, **ASAB TRADE DEVELOPMENT LIMITED** proposes to develop A shopping mall, A 5-star hotel and eating places, A 3-star hotel and eating places and 3175 Residential Units.

THERE SHALL BE PUBLIC MEETINGS REGARDING THE PROPOSED DEVELOPMENT ON THE FOLLOWING DATES; 6TH AUGUST 2025, 7TH AUGUST 2025 & 8TH AUGUST 2025. AT THE PROJECT SITE. THE MEETINGS WILL BE HELD BETWEEN 9AM AND 1PM.

The following are the anticipated impacts and proposed mitigation measures and anticipated benefits of the project.

Impacts	Proposed mitigation measures
Soil Erosion	<ul style="list-style-type: none">Control earthworks.Install drainage structures to control flow of storm water.Ensure and management of excavation activities
Loss of Vegetation	<ul style="list-style-type: none">Restore/re-establish vegetation in some parts of the disturbed areas through implementation landscaping program
Air pollution	<ul style="list-style-type: none">All trucks and any other mode of hauling soil sand and other loose materials to and from site should be covered.Sprinkling water on dry soils in excavated areas, pavements.Use of clean fuels for machines and equipment.Stockpiles of earth should be sprayed with water or covered during dry seasons;Provide dust masks for the personnel in dust generation areas; Sensitize construction workers on pollution control measures
Emission of greenhouse gas emission	<ul style="list-style-type: none">Installation of a solar PV system and/or Implementation of energy efficiency mechanisms to supplement Kenya Power supply and reduce energy consumption thereby abating about GHG emissions.Undertaking annual energy audits to monitor progress and exploit opportunities for energy efficiency
Fire risks	<ul style="list-style-type: none">Install fire alarm with smoke sensors;Have standby fire extinguishers at the site in case fire erupts;Declare places with flammable construction materials as "NO SMOKING ZONES" and display conspicuous notices of the same.
Traffic disruption	<ul style="list-style-type: none">Properly plan for transportation of materials to ensure that vehicles are optimally filled to reduce the number of trips done or the number of vehicles on the access roads;Employment of formal flagmen/women to ensure the public safety;Place clear signage's at the gate to alert drivers to be cautious about the construction and to look out for entering and/or exiting vehicles.
Noise pollution	<ul style="list-style-type: none">Sensitize workforce including drivers of construction vehicles;Install sound barriers for pile driving activity;Install portable barriers to shield compressors and other small stationary equipment where necessary;Display signs to indicate construction activities;Maintain all equipment;Workers in the vicinity of high-level noise to wear safety and protective gear.Work within NEMA stipulated hours.
Occupational Safety & Health	<ul style="list-style-type: none">All workers and visitors on site to use mandatory protective gear.Unattended entry to the project site to be restricted.Use of efficient and well-maintained machines to lift and transfer materials.Removal of all dangerous materials that may pose a threat such as metal bars, wires, glass and broken equipment.Availing of fully equipped first aid kits to help address emergencies.Warning signs to all users and visitors be placed at appropriate places.Educate construction works and tenants on health and safety risks and their prevention.
Public health and occupational safety	<ul style="list-style-type: none">Train staff/ workers on occupational health and safety.Provide full protective gear& workmen's compensation cover in addition to the right tools and operational instructions.Design of sewerage system should be as provided in the plans and should be constructed to approved size and design, standard and of approved materials.Avoid undesirable, substandard hazardous or unauthorized materials during construction and maintenance.
Contribution to Climate change	<ul style="list-style-type: none">Water management; Invest in water management strategies like rainwater harvesting, storage facilities, and efficient water use practices. These measures aim to mitigate water scarcity during dry periods and reduce flood risks during heavy rainfall events.Infrastructure Design: Incorporate resilient features to withstand extreme weather like flooding, storms, and high temperatures.Energy Efficiency: Implement technologies and practices to reduce greenhouse gas emissions and dependency on fossil fuels.Biodiversity Conservation: Protect and enhance natural ecosystems to preserve biodiversity and ecosystem services, including reforestation, habitat restoration, and sustainable land management practices.
Insecurity and social impacts	<ul style="list-style-type: none">Provision of security guards, CCTV cameras, security lights and other security apparatus during the entire project cycle.Adhere to work timings in line with the NEMA licensing conditions.
Increased Water Use	<ul style="list-style-type: none">Installation of motion-sensing taps, urinals, and toilets to automatically switch off once the user leaves the station. A motion sensor tap would cut up to 85% of annual water usage compared to conventional taps.Rainwater harvesting: The harvested water would be used for cleaning, flushing toilets, watering plants, etc.Avail storage tanks.
Increased Generation of Waste	<ul style="list-style-type: none">Build construction workers' capacity on sanitation and hygiene practises.Segregation of waste at the source during the project cycle.Special attention shall be paid to the sanitary facilities on site;Garbage shall be disposed periodically.Contract a NEMA licensed waste handler

ANTICIPATED BENEFITS

Employment	The proposed project will provide direct and indirect job opportunities to a significant number of the population during construction and occupational phases thus reducing the unemployment and, in the process, provide livelihood
Optimal utilization of the land	The proposed site has been with few apartments for some time but the proposed project shall accommodate more families thus raising the utility of the land. The proposed use also conforms to the area's land use and is not unique in the general project area
Provision of housing and income generation	Housing is a basic good and a major contributor to productivity. Supply of standard and affordable housing has always lagged behind demand for the same and the proposed project has a contribution towards reduction of the deficit.
Improved economy	The use of locally available materials during the construction phase including cement, concrete and ceramic tiles, timber, sand, ballast electrical cables etc., it will contribute towards growth of the economy by contributing to the cash circulation.
Market for Supply of Building Materials	The project will require supply of large quantities of building materials most of which will be sourced locally in within Mombasa and the surrounding areas. This provides ready market for building material suppliers such as quarrying companies and hardware shops.
Improvement of the Informal Sector	The proposed development will help improve the informal sector in securing some temporary revenue and hence improve their livelihood.
Creation of market for goods and services for secondary businesses	The proposed project shall consume various materials during construction such as stones, cement, sand, glass, steel products, wood products, PVC products, ceramic products etc. Those doing commercial activities in the neighborhood shall also have their market widened by the occupants and workers.
Increased government revenue	The proposed project shall generate tax revenue for the government directly and indirectly

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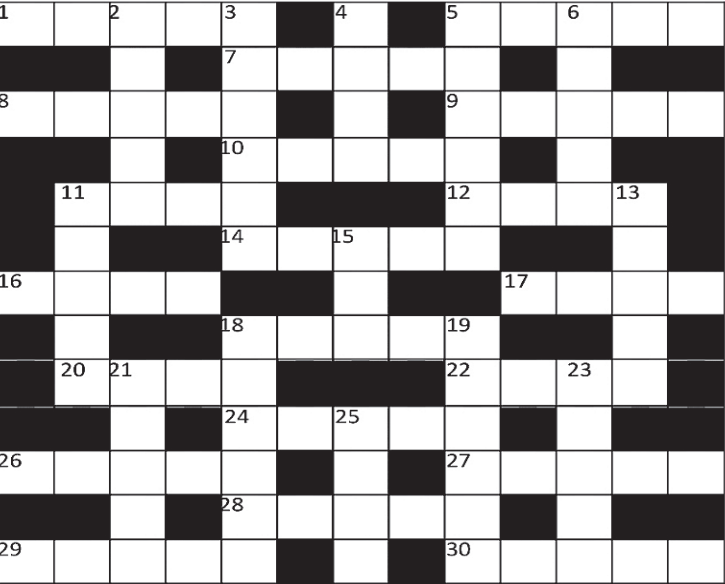
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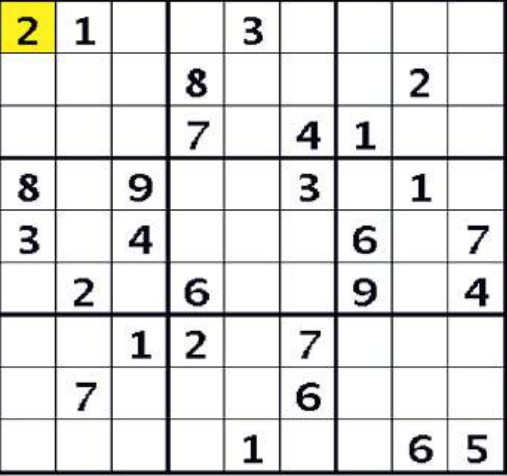
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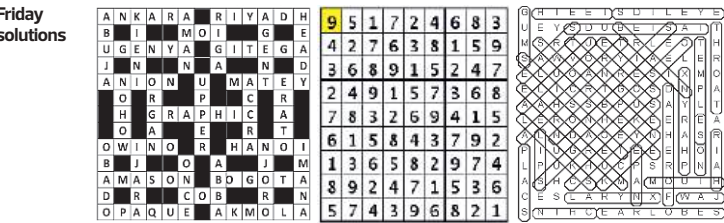


- DOWN**
 - 2. Constituency in Siaya County (5)
 - 3. Capital city of Portugal (6)
 - 4. Capital city of Azerbaijan (4)
 - 5. Capital city of Philippines (6)
 - 6. Constituency in Nakuru County (5)
 - 11. Constituency in Tharaka-Nithi County (5)
 - 13. Constituency in Mombasa County (5)
 - 15. Constituency in Marsabit County (3)
 - 18. A positively charged ion (6)
 - 19. Constituency in Nyeri County (6)
 - 21. Capital city of France (5)
 - 23. Electromagnetic radiations having very short wave length (5)
 - 25. Helper (4)
- ACROSS**
 - 1. Capital city of Afghanistan (5)
 - 5. Capital city of Belarus (5)
- 7. Constituency in Garissa (5)
 - 8. Capital city of Tunisia (5)
 - 9. Norse god of winds (5)
 - 10. Constituency in Meru County (5)
 - 11. Constituency in Nakuru County (4)
 - 12. King of the beasts (4)
 - 14. One of Kenya's freedom fighters (5)
 - 16. Capital city of Maldives (4)
 - 17. _____ of light consists of a group of parallel rays of light (4)
 - 18. Capital city of Egypt (5)
 - 20. Capital city of Samoa (4)
 - 22. Cab (4)
 - 24. Educate (5)
 - 26. Ankles (5)
 - 27. Former Chief Administrative Secretary for Foreign Affairs (5)
 - 28. Strangely (5)
 - 29. Former Governor for Lamu County (5)
 - 30. Church recesses (5)

SUDOKU / SIMPLE



Fill the grid with digits so that each column, each row, and each of the sub-grids that compose the grid all contain all of the numbers from 1 to 9 one time.

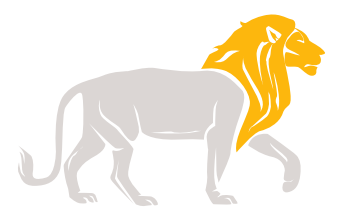


WORD SEARCH

Find and mark all the words hidden inside the box. The words may be placed horizontally, vertically, or diagonally.

- HYMRA L L I KURT I S BLOWE
TSEWEY NAKRRATSGNAGV
ITETHEALCHEMISTRYTH
MEJLOOCLLCRAIGMACKS
STHSALFRETSAMDNARGE
LSINGANALCGNATUWSE
LAISQOTUWAHLATETEI
ISVNNUOTPOLEHMTMBU
WOWYASEEAIDEAODTYSF
SNXYA IPEHBPAIVHEHUE
PIWL CNBNHMLHEYSROH
OCEOTLYUALLLAFSTDAIT
ODPLRRERNEAABOJFTRC
NIARUBCFYDTTAAADSOO
ISLAEYYSJBNNRITKMUTR
ETLODTSXOEAAJFYIBOM
GLREOI SYOHAORGAYRNE
ECTHMC SATFENGBIHNF
EERUTANOMRESKCIREGA
- AFRIKA BAMBATA
BRAND NUBIAN
BUSTA RHYMES
COOLIO
CORMEGA
CRAIG MACK
DE LA SOUL
DJ SHADOW
ERICK SERMON
FAT JOE
FOXY BROWN
GANG STARR
GRANDMASTER FLASH
HEAVY D
KANYE WEST
KILLARMY
KURTIS BLOW
LAURYN HILL
LL COOL J
- MASTER P
MISSY ELLIOTT
MUGGS
NATURE
NOTORIOUS B.I.G.
ONYX
QUEEN LATIFAH
REDMAN
SALT N PEPA
SPOONIE GEE
STETSASONIC
THE ALCHEMIST
THE FAT BOYS
THE FUGEES
THE PHARCYDE
THE ROOTS
TLC
WILL SMITH
WU-TANG CLAN
WYCLEF JEAN

ALL IN THE STARS



LEO

July 23 – August 22

Much can be accomplished if you compromise. Channel your efforts into achieving your goals.

VIRGO

August 23 – September 23

Opportunities to meet new lovers will come through pleasure trips or social events.

LIBRA

September 24 – October 23

Concern yourself with legal matters and formulating contracts rather than finalizing your objectives.

SCORPIO

October 24 – November 22

You may interest some of them in a service you have to offer. It will do you some good.

SAGITTARIUS

November 23 – December 21

You can make extra cash by moonlighting. Your irritability may drive your loved ones crazy.

CAPRICORN

December 22 – January 20

Take a long look at your present direction and consider your professional options.

AQUARIUS

January 21 – February 19

You have two choices; Get out on your own, or bend to your mate's whims. New projects may lead you into a dead end.

PISCES

February 20 – March 20

Plan to visit friends or relatives. Be careful; you may say something you'll regret later.

ARIES

March 21 – April 20

You could lose a good friend because of it. You may need to make a few alterations to your living arrangements.

TAURUS

April 21– May 21

You will need to finalize important deals today. Don't be afraid to speak in defense of others.

GEMINI

May 22 – June 21

Restrictions may be difficult for you to live with, but try to do things by the book.

CANCER

June 22 – July 22

Strong willpower will come to your rescue. Spend some time with the one you love.

Forgotten 'weeds' prove a culinary hit in Kenya

BBC/ Once dismissed as wild weeds and a "poor man's food", indigenous leafy vegetables in Kenya are now becoming much more common – grown on farms, sold in markets and gracing the menus of restaurants.

At the busy Skinners Restaurant in Gachie just outside the capital, Nairobi, one employee says demand for "kienyeji" – as all local vegetable varieties are known – is higher than for other greens.

"Many people ask for kienyeji when they come here," Kimani Ng'ang'a tells the BBC, despite the fact the restaurant charges extra for them as he says they are harder to source. Vegetables like cabbage, spinach, kale and spring greens, introduced by colonial authorities before the 1960s, are more readily available and cheaper. Spring greens are known as "sukumawiki", meaning "stretch the week" in Swahili, reflecting how they have become a daily staple. But diners in Gachie are part of the growing wave of Kenyans who see the benefits of eating local, organically produced nutrient-rich varieties of greens.

"It detoxifies the body and is good in weight loss," says James Wathiru, who ordered "managu" – or African nightshade. Another person told me: "It's all about its taste, which is better." According to horticulture professor Mary Abukutsa-Onyango, this trend is reflected in government data and some of the health benefits are backed by research.

Over the last 10 years, production of local greens has doubled – with 300,000 tonnes produced by local farmers last year, she says.



TELEVISION LINEUP – MONDAY



5:00 AM	MORNING DECREE	4:30PM	KIKI AND NUNA
5:30 AM	TV47 FITNESS	5:00PM	BEATPLUG
6:00 AM	MORNING CAFÉ	7:00PM	UPEO WA TV47
10:00 AM	BEAT BREAK	7:30PM	MINT
10:30AM	ECO AFRICA – RPT	8:00PM	DW DOCUFILM
11:00 AM	TV47 MATUKIO	8:30PM	NEW LIFE BEGINS
2:00 PM	BAZE 47	9:00PM	THE DAILY REPORT WITH ABUBAKAR ABDULLAHI
3:00PM	AKILI KIDS (ENGLISH)	10:00PM	90+
3:30PM	NUZO AND NAMIA (ENGLISH)	11:00PM	90+
4:00PM	TV47 NEWS NOW	12:00AM	BEATPLUG MIX
4:15PM	BEAT BREAK		



SPORTS LOCAL

FOOTBALL

Coach Okere delighted as winger Muteheli joins Tusker from Ulinzi

BY ANGWENYI GICHANA

Tusker FC head coach Charles Okere has welcomed the signing of talented winger Yakeen Muteheli from Ulinzi Stars FC.

Muteheli signed a two-year contract with the Brewers as they continued rebuilding the team ahead of the 2025/26 season. Muteheli, known for his pace, creativity, and work ethic on the flanks, brings added depth and flair to the Brewers' attack ahead of the upcoming season.

He showed his prowess with the military side last season, where he was directly involved in 10 goals, scoring five and assisting a similar number. Okere said he is excited about the arrival of the 26-year-old winger, who will add depth

and competition to the team's attack.

"Yakeen is a dynamic and intelligent player who will undoubtedly add value to our team. His ability to take on defenders and deliver in the final third is something we've been keen to add. We are pleased to have him on board," the coach said.

Muteheli, who was also called up to Kenya's preliminary squad for the Africa Nations Championship (CHAN), expressed his excitement ahead of a new challenge. "I'm honoured to join a club of Tusker's stature. This is a great opportunity for me to grow as a player and contribute to the team's goals. I'm looking forward to giving my best and helping bring success to the club," he said.

The winger has previously played

for Lirhembe Arsenal and Vickers FC. Muteheli is Tusker's fourth signing in the current transfer window. Other new arrivals are striker Eric Kapaito, who returned to the Brewers from Tanzania's Namungo, right back Eugene Ikutwa (Bidco), and midfielder Vincent Otieno (Nairobi City Stars).

The club had promoted striker David Polepole and defender George Odhiambo from their youth team. Tusker has parted ways with nine players.

They include John Byamukama, James Kibande, Luke Namanda, David Odoyo, Boban Zirintusa, Deogratious Ojok, Mike Oduor, and Lawrence Luvanda will all leave with their contracts expiring. Defender Yussuf Mainge will also leave after his season-long loan spell from Police FC.



Winger Yakeen Muteheli, after signing for Tusker from Ulinzi Stars /HANDOUT

ATHLETICS

POMP AND COLOUR

USIU-Africa Half-Marathon lives up to expectations



Participants prepare for the start of the USIU-Africa Half Marathon/ CHARLENE MALWA

BY CHARLENE MALWA

The inaugural USIU-Africa Half-Marathon did far more than just send runners to the start line—it ignited a powerful movement of unity, philanthropy, and endurance.

USIU-Africa Vice Chancellor, Mwenda Ntarangwi, hailed Sunday's race as a resounding success, not just for its athletic triumphs, but for the lasting bonds it forged between the university and its broader community.

Held on Sunday at the university's main campus, the debut event drew over 1,700 participants across three race categories: 21km, 10km and 5km.

The races featured everyone from elite athletes and students to corporate leaders and fun runners. The event was flagged off in staggered starts from as early as 5:30 am for the 21km, 6:30 am for the CEO and Corporate race and 7:30 am for the 5km fun run.

The men's 21km crown went to George Waiyaki, 34, who crossed the finish line in 1:03:10. "The race was good," Waiyaki said after crossing the finish line. "The course was excellent and the organisation was very smooth. I've been training in Limuru every day for the past two months in preparation, and now I feel ready for bigger competitions."

He noted that the weather was a

bit cold but ideal for long-distance running. "This was a good test. I'm happy to have taken part," he said. In the women's category, Catherine Syokau delivered a strong finish and expressed her gratitude for the opportunity to race.

"I am thankful for this race. The course was good, and the organisation was excellent," said Syokau. "I encourage more women to train, build their endurance, and take part in events like this. I'll take about a month to recover."

"What inspired us to launch this Half-Marathon is the desire to bring the entire community into something meaningful that everyone could participate in, regardless of age or background," said Ntarangwi.

Participants in the 10km CEO and Corporate Challenges brought a competitive but collaborative spirit, while the 5km Fun Run injected a festive, all-inclusive vibe around campus. Among the Corporate runners was Radio Africa Group's very own Group Editorial Director, Paul Ilado.

Prize money totalling Sh600,000 was awarded equally among the top five finishers in both men's and women's 21km races. Winners bagged Sh150,000, with Sh80,000 for second place and Sh40,000, Sh20,000 and Sh10,000 for third to

fifth places, respectively.

Special recognition was also given to top-performing corporate teams, and all participants who crossed the finish line received commemorative awards. Beyond the podium, the race's true heartbeat was its fund-raising mission.

With the theme "Miles for Education", the event sought to bolster the university's Financial Aid Programme, aimed at supporting students at risk of dropping out due to financial hardship.

"It's about supporting students who may not afford their fees, and with the theme Miles for Education, every step taken is a step toward changing a life," said Ntarangwi.

"Running kilometres means more than fitness," Ntarangwi said. "Some people gave in cash, others gave in kind—like glucose and hydration—and all those miles run were acts of generosity. This is part of the spirit of educate your own."

"We have a fund, like a pot of money, that helps students continue with their education even when their families can't sustain the fees," he explained. "A student might be in their third or fourth year and suddenly face a financial hurdle. This initiative feeds into that fund, increasing our ability to help."

Battle awaits as schools converge in Kakamega for Term Two national games

BY ANGWENYI GICHANA

Kenya Secondary Schools Sports Association (KSSSA) Term Two Games get underway tomorrow in Kakamega County.

KSSSA Secretary General, David Ngugi, said all arrangements are in place. "The stage is set and the teams have started arriving for the event. All the venues are in good condition," said Ngugi.

The opening ceremony will be held at Mumias Sports Complex and not Bukhundu Stadium as earlier announced. Mumias will also host football games alongside Kakamega High and Mukumu Boys. Masinde Murilo University of Science and Technology (MMUST) will host volleyball, netball, table tennis and badminton, while rugby will be held at the Bull Ring. Basketball 3x3 will be hosted at the Police Canteen.

In boys' football, Highway Secondary will start their title defence against Rift Valley giants St Joseph's Kitale, while Nyanza's Agai Mixed under coach and principal Gordon Akoko will make their debut against Garissa High.

Agai, popularly known as the Green Cardinals, got a boost ahead of nationals with Interior PS Raymond Omollo donating boots, while Kisumu County gave the team uniforms, and Deputy Chief of Staff Eliud Owalo gave the team track suits.

Akoko, who previously led Thurgem to national glory, is keen to replicate the same with Agai. "This is my 9th time at nationals, and I'm confident the boys will give a good account of themselves," said Akoko.

In the girls' category, holders Butere Girls will open their campaign against Eastern region's Dr. Charles, as Nyanza queens Kobala faces a tough task against Madira Girls from Western region.

Tuesday fixtures; Football boys: Agai vs Garissa High, Musingu vs Moi High, Serani vs Kirangari, Highway vs St Joseph's Kitale; Football girls: Butere vs Dr Charles, Ruiru vs Nasokol, Madira vs Kobala, Dagoretti vs Mwanambeyu; Netball: Kaya Tiwi vs Hon DM Amin, Kajiamau vs St Joseph's Kitale, Kinale vs Oyugi Ogango, Kinale vs Bukokholo; Volleyball girls: Kinale vs Moi Forces, Soweto vs Kesogon, Eldas Girls vs Bishop Sulumeti, Nyakongo vs Kwanthanze; Volleyball boys: Furaha Mixed vs Cheptil, Kambaa vs Gogo, Ruthimitu vs Mwaluphamba, Malava vs Gakanga.



Agai Mixed players celebrate during a past event/ ANGWENYI GICHANA

SPORTS LOCAL

LIVING HIS DREAM

Why Bandi is expected to play leading role for Harambee Stars in CHAN tournament

BY TONY MBALLA

In the burning heart of CHAN 2024, as sweat becomes ink and the pitch a parchment of dreams, one name begins to whisper through the blades of Kasarani's grass — Lewis Bandi.

He is not the loudest voice in the camp. He does not demand the spotlight. But when the drums roll and the tempo tightens, his presence becomes impossible to ignore.

FROM HAMZA TO THE CONTINENT

Born on December 1, 2002, in Nairobi's Makadara, Bandi's first stadium was a stretch of hardened soil in Hamza, where crooked goalposts and barefoot ambition became his early companions.

"We made our pitches," he says. "Sometimes, we played barefoot. Football wasn't just a game — it was escape." The Makadara Junior League saw his earliest touches.

Then came Hakati FC, Jericho All Stars, and finally, the gates to greatness opened through AFC Leopards Youth, where his feet danced in the KPL U-20 tournament like a poet finding his rhythm.

At Eastleigh High, he balanced schoolwork with sports — and in Machakos, a basketball court taught him lift, timing, and spatial sense that still shape his runs down the flanks today.

AUDITION BEFORE THE CONTINENT

Now, Bandi is no longer the boy dribbling between kiosks in Makadara. He is a professional. He is a Kenyan international. And CHAN 2024 is his highest stage yet. "You don't survive CHAN by flair alone," says head coach Benni McCarthy. "You need players who can feel the pressure... and still make the right pass. Lewis is one of them."

He made his senior debut for

Leopards against KCB on January 17, 2021 — a day when the flame of possibility finally found fuel. But CHAN is different. Here, the ball feels heavier. Here, mistakes are punished with silence. And here, Bandi will be asked not to shine — but to hold firm.

THE SHAPE-SHIFTER

A coach's dream. A forward's safety net. A tactician's multi-tool. Left back, right back, midfield — Bandi flows between roles without resistance, like water in the hands of the right coach.

"The badge doesn't care where you play," he says.

"It only cares that you fight." Under Patrick Aussems, he became more than a prospect. He became a problem solver.

And in Benni McCarthy's CHAN blueprint, Bandi is a hinge — quiet but critical.

"We need footballers who carry no ego — just execution," McCarthy adds.

"Lewis brings that balance. You don't realise how good he is until you try to play without him."

For the flag, for the blood

Every time he laces his boots, he does it for more than himself. He does it for Makadara. For Hamza. For the kids still chasing dreams barefoot past dusk.

"I play for Makadara. For every kid in Hamza kicking bottles and dreaming," he says.

"I want them to know it's possible."

He knows CHAN will bruise. He knows it will test resolve. And he's ready. Because for Lewis Bandi, pressure is not the enemy — it's the reward.



Stars' de Bandi / HAN

Musonye's presence gives confidence of a successful CHAN show

BY TONY MBALLA

As the first light of CHAN 2024 stretches over the green carpets of Kasarani and Nyayo, one name echoes softly in the corridors of preparation — Nicholas Musonye.

To those who've danced long enough with African football, it is not a new name. It is a name carried with reverence, sharpened by a pen, and burnished by decades of unwavering service.

A former journalist, once the voice behind the headlines, and later the Secretary General of Cecafor over two decades, Musonye now finds himself donning the suit of duty once again — this time as the head of Kenya's Local Organising Committee for CHAN.

"CHAN is not just a football tournament. It is a stage upon which Kenya will write its pride in the ink of unity, professionalism, and spirit," Musonye says, his voice a blend of steel and sincerity. Where others saw cameras and glory, he saw the logistics — the nuts and bolts, the paperwork and the timelines.

He rolled up his sleeves, summoned stakeholders, called upon his network of experience, and began charting the blueprint. Musonye did not walk in as a politician looking for applause; he came in as a craftsman determined to lay stone upon stone, quietly, assuredly.

"When I left Cecafor, I knew my story with football was not over. This CHAN assignment is a call, not just a role

— like the trumpet that calls the old soldier to one last march. There's no room for error," he adds, eyes narrowing, as though seeing the final whistle of a dream tournament yet to be played.

For Musonye, CHAN is more than a calendar event — it is poetry. It is a love letter to boys raised in dusty alleyways with nothing but a ball of rags and the rhythm of a dream. CHAN is their answer. It is their stage. And as he once told his fellow scribes years ago at Cecafor, "Football doesn't need politics. Football is heart. Football is home."

In this tournament, Musonye is not merely a leader; he is a custodian. He has bled for the game, mourned with teams robbed of hope, and smiled at every African Cup lifted by perseverance.



Nicholas Musonye

FOOTBALL

Owalo pledges to initiate national support plan for retired players

BY TONY MBALLA

Deputy Chief of Staff in the Executive Office of the President, Eliud Owalo, has promised to champion the rights and welfare of retired Kenyan athletes.

Owalo, who is also the current Gor Mahia FC deputy patron, made the remarks after visiting former AFC Leopards and Harambee Stars captain Martin Imbalambala, whose career ended abruptly after losing his eyesight.

On Saturday afternoon, Owalo made a courtesy visit to Imbalambala's home in Hamza, Nairobi, accompanied by football greats Josephat Murila "Controller", Mickey Weche "T9", and Mike Amwayi.

The meeting offered a mix of reflection, resolve, and renewed hope. "This afternoon, I had the honour of visiting Martin Imbalambala — once a towering figure in Kenyan football. His story is one of resilience and

quiet strength," said Owalo.

Imbalambala, who captained both AFC Leopards and the national team, saw his promising career come to a tragic halt in 2018 due to a rare eye condition that rendered him blind.

Speaking during the visit, Imbalambala opened up about the deep personal and professional challenges he has faced since his sudden exit from active football. "It has not been easy," he admitted.

"From stadium lights and national cheers to total darkness — that shift was emotionally shattering. But I'm still here, and I believe I can still inspire others."

He expressed gratitude for the visit and the renewed attention to athletes' welfare. "I appreciate the visit by Mr. Owalo and the legends. It gives me strength. It shows I'm not forgotten," he said.

Owalo used the moment to spotlight the urgent need for a national strategy to sup-

port retired athletes, especially those with disabilities. "Martin's resilience is inspiring. His journey underscores the urgent need to establish a sustainable framework to honour, support, and empower Kenya's sporting legends — during and after their careers," he said.

He emphasised that Kenya must move from lip service to lasting structures. "We can't celebrate our heroes in their prime and abandon them when the stadiums go quiet. I am committed to engaging duty bearers and stakeholders to craft a support system that ensures no legend is forgotten," Owalo declared. He also hinted at initiating a dialogue with the Ministry of Sports and the Council of Governors to develop county-level programs targeting retired athletes.

The visit concluded with a pledge from the legends in attendance to rally for their own, forming a support network that extends beyond ceremonial appearances.



Deputy Chief of Staff, Eliud Owalo with Martin Imbalambala/ HANDOUT

PREMIER LEAGUE

Everton bid for Aznou but need six more players - Moyes

BBC SPORT

Everton have made an offer for Bayern Munich's teenage defender Adam Aznou, but still need up to six more signings before the transfer window closes, manager David Moyes says.

The injury-related absences of central defensive duo James Tarkowski and Jarrod Branthwaite hurt Everton badly at the MetLife Stadium on Saturday as they conceded three second-half goals in a 3-0 loss to Bournemouth.

It only reinforced a view Moyes expressed at an event in New York on Friday when he said he needed "nine or 10" new signings.

Asked to clarify his comments following the Bournemouth defeat, which followed on from last week's loss to Championship side Blackburn Rovers, Moyes said he felt justified in his assessment. "Well, we've signed three, so if you take that off, we're still in need of maybe five or six players," he said. "That's what we have to try and do."

"I've never had one of these times. In the past, I have had to sign a lot of players, but I've never had to do so many in one window."

The Toffees have signed goalkeeper Mark Travers, made midfielder Carlos Alcaraz's loan move permanent and French striker Thierno Barry for £27m.

But they have lost five senior players, including striker Dominic Calvert-Lewin and Mali midfielder Abdoulaye Doucoure, after their contracts expired. Branthwaite is among four members of Moyes' squad to sign new contracts this summer. "We're trying hard behind the scenes to get things done," he said.

Aznou, a Moroccan international, joined Bayern's academy as a 16-year-old after leaving Barcelona, the city of his birth. The left-back has made four appearances for Bayern and spent the second half of last season on loan at Spanish side Real Valladolid.

Moyes confirmed an offer has been made but has cautioned against believing the 19-year-old will have a seismic impact on his squad.

"We have made an offer," said Moyes. "Whether it's accepted and whether it's all done... but he's a young player. It's someone we see as having a good future and good potential."



Bayern Munich's teenage defender Adam Aznou/HANDOUT / HANDOUT

OPINION

WHAT CAN GYOKERES OFFER?

The hunt is over, but what will Arsenal's new striker bring at Emirates?



Arsenal's latest signing, Gyokeres /HANDOUT

ANDY CRYER AND TOM MCCOY, BBC

"Arsenal just need to sign a striker." It's probably a phrase manager Mikel Arteta is sick of hearing. While it would be far too simplistic to say the Gunners' five-year trophy drought is down to their failure to land a frontman, it has undoubtedly played a part.

Well, now they have one. Viktor Gyokeres will arrive at the Emirates with a big reputation, having scored 97 goals in 102 appearances for Sporting and adding 26 assists.

He will be the latest signing in a busy summer for Arteta, who has already recruited midfielders Martin Zubimendi and Christian Norgaard, goalkeeper Kepa Arrizabalaga and winger Noni Madueke. At the same time, he will also add Valencia centre-back Cristhian Mosquera.

That would all take Arsenal's summer spending to £210m—the most spent in one transfer window during Arteta's tenure. But, as they attempt to win their first trophy since the FA Cup in 2020 and look to improve on three successive second-place finishes in the Premier League, the arrival of Gyokeres will be the most exciting for Gunners fans. Could the 27-year-old former Brighton and Coventry striker be the man to bring silverware back to the Emirates?

HOW MUCH DID ARSENAL NEED A STRIKER?

Anyone glancing at the Premier League table may question why there has been so much focus on Arsenal's need to sign a striker.

They were the third-highest scorers last season as they again proved the closest challengers to the champions - this time, Liverpool.

But that doesn't tell the whole story. Arsenal scored 22 fewer goals in the league last season than they did in 2023-24. That lack of cutting edge contributed to them falling well behind Liverpool. Also, it meant they were unable to turn possession into goals as they were knocked out of the Champions League in the semi-finals by PSG.

As former Man City defender Micah Richards told BBC Sport last season: "The difference between Arsenal winning the league or winning these ties is just a centre-forward."

Aston Villa's Ollie Watkins, RB Leipzig's Benjamin Sesko and Newcastle's Alexander Isak are three of the strikers the Gunners have explored moves for in recent times. But some Arsenal supporters will argue they have been screaming out for a new forward since Pierre-Emerick Aubameyang left the club in 2022. He was their last 20-goals-a-season striker in the league, back in the 2019-20 season.

Kai Havertz was the Gunners' top scorer in the Premier League last season - his nine goals put him joint 26th in the standings. He added six in other competitions, but 15 is still some way short of what would be expected from a striker in a team fighting for multiple trophies.

Before Gyokeres, the only two recognised strikers Arteta had recruited were Gabriel Jesus and Havertz, both of whom can play other roles but do have plenty of experience leading the line.

To put that in context, Arsenal's four summer signings to date before Gyokeres took Arteta's recruitment to 35 players - either permanently or on loan - in five seasons. Kepa is the sixth goalkeeper he has brought in.

Winger Leandro Trossard and midfielder Mikel Merino have both played up front at times, but that was largely as a result of injuries to Jesus and Havertz and underlined his lack of options.

IS GYOKERES THE ANSWER?

Goalscoring is Gyokeres' most obvious attribute, and there is no doubt he has been a goal machine in Portugal.

His 39 goals ranked as the most in Europe's top 10 leagues last season, and he scored at least eight more than any other player. It put him in an elite group - the only other players in the past 20 years to have scored at least 39 goals in a season in one of Europe's top 10 leagues are Cristiano Ronaldo, Lionel Messi, Robert Lewandowski and Luis Suarez. Twelve of Gyokeres' Primeira Liga goals were penalties, but his total of 27 non-penalty goals was still three more than anyone else. He averaged 4.5 shots per 90 minutes, while Jesus had 3.0 and Havertz 2.6 in the Premier League.

He also had a mammoth 327 touches in the opposition box and appeared to adopt a 'shoot on sight' policy with 139 efforts on goal - effectively one every 20 minutes. His accuracy was even more impressive.

The Swede's shot-conversion rate (excluding blocked shots and penalties) of 27.3% was better than Liverpool forward Mohamed Salah (21.1%), Manchester City striker Erling Haaland (21.6%) and Newcastle centre-forward Isak (26.4%). Indeed, only Nottingham Forest's Chris Wood had a better conversion rate in the Premier League.



Liverpool's Luis / BBC

FOOTBALL

Liverpool leave Luis Diaz out of Milan game over move rumours

BBC

Liverpool manager Arne Slot said Luis Diaz was left out of the friendly defeat against AC Milan because of speculation surrounding a move for the Colombian forward.

The Premier League champions rejected an opening bid of £58m from Bayern Munich earlier this month for Diaz, whose contract expires in the summer of 2027.

While Slot said Darwin Nunez missed the game against Milan in Hong Kong with an injury, he confirmed Diaz was omitted "due to speculation on his future".

"There are a lot of rumours around Luis lately, and I cannot go into that," said Slot.

"He's training well, but we have decided for now not to play him."

Liverpool have signed forwards Florian Wirtz and Hugo Ekitike already this summer and are in pursuit of Newcastle United's Alexander Isak.

Diaz arrived at Anfield from Porto in a deal worth an initial £37m in January 2022, and he was an integral part of the squad that won the 2024-25 Premier League.

Liverpool's record signing Wirtz made his first start for his new club against Milan at a sold-out Kai Tak Stadium.

Liverpool legend Sir Kenny Dalglish laid a wreath of flowers before kick-off, and the players had 'Diogo J 20' on their shirts in tribute to their former teammate Diogo Jota, who died in a car accident as he and his brother Andre Silva drove through the Spanish province of Zamora earlier this month. The Premier League champions dominated the opening 10 minutes, but it was the Italian side who opened the scoring when a counter-attack ended with Rafael Leao smashing past Alisson Becker.

Dominik Szoboszlai equalised with a fine curling strike into the top corner of Mike Maignan's goal from the edge of the box.

England midfielder Ruben Loftus-Cheek restored Milan's lead early in the second half

as the Reds were again caught short at the back, and Noah Okafor made it 3-1 with a brilliant finish beyond Liverpool's new Georgia goalkeeper Giorgi Mamardashvili.

Cody Gakpo pulled one back in added time with a header from Ibrahima Konate's pinpoint ball into the box, but an awful mix-up between Mamardashvili and Kostas Tsimikas allowed Okafor to net his second. Liverpool now travel to Japan and will play Yokohama F. Marinos on Wednesday.

FOOTBALL

Why bandi will play a key role for Stars in CHAN Cup

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ATHLETICS

EYES ON THE PRIZE

Fast-rising Ng'etich ready to double up at World Championships showdown in Tokyo

TEDDY MULEI

World 10km record holder Agnes Ng'etich believes her impressive run in this year's Grand Slam Track Series has fuelled her confidence and sharpened her speed ahead of a historic double at the Tokyo World Championships.

The 24-year-old distance ace is set to contest both the 5,000m and 10,000m in Tokyo this September, banking on her growing track pedigree to deliver on the global stage.

In the 5,000m, she will be in the company of defending World Champion Faith Kipyegon, world record holder Beatrice Chebet and Margaret Akidor. In the 25-lap race, Ng'etich will join forces with Chebet once again and Janeth Chepng'etich.

Ng'etich believes that featuring in more track races this year, particularly the Grand Slam, has boosted her confidence and sharpened her speed. "The Grand Slam has given me a lot of confidence on the track. I did not have good speed on the track," Ng'etich said.

The Kenyan star opened her 2025 campaign at the Kingston leg of the Grand Slam Series in Jamaica, clocking 14:59.80 for second in the 5,000m before grabbing another runner-up finish in the 3,000m with 8:28.75.

She turned heads at the Miami Slam, dominating the 5,000m in 14:25.80 and placing third in the 3,000m in 8:23.14.

Ng'etich later dazzled in Philadelphia with a commanding 8:43.61 victory over 3,000m.

It was her dominant display at the Grand Slam that secured her place in Team Kenya's 5,000m squad from the Prefontaine Classic trials on July 5, where she clocked 14:01.29 to place behind Chebet, who shattered the

World record with a swift 13:58.06.

She cemented her spot in the 10,000m team with a second-place finish at the Ulinzi Complex trials last Tuesday, clocking 30:27.38, sandwiched between winner Janeth Chepng'etich (30:27.02) and third-placed Chebet (30:27.52).

Ng'etich further credited Chebet's and Kipyegon's influence in her growing confidence on the track. "Faith and Beatrice motivated me to go into the track and perform well. I decided to focus on the track races this year and see if I can get the speed as I prepare for Tokyo."

As she fine-tunes her preparations, Ng'etich is keen to polish one crucial element, her final kick.

"I want to focus on my speed before the World Championships because at that stage, you have to be cautious till the final 300 to 200m. I'm going to improve on my finishing kick."

Despite it being her first time doubling at the World Championships, Ng'etich is unfazed.

"Doubling at the World Championships will not affect my training regimen. I am a long-distance runner, so it is good for me."

"Running the 10,000m and going into the 5,000m is like going for a long run," she added.

Before Tokyo, she hopes to squeeze in one more test.



Agnes Ng'etich (R) and Janeth Chepng'etich compete in the women's 10,000m at the national Trials/ TEDDY MULEI

Chepchirchir banks on her red-hot form to deliver in Tokyo

BY TEDDY MULEI

Olympian Nelly Chepchirchir is hoping to ride her unbeaten streak to glory at the Tokyo World Championships in September over the women's 1,500m.

Chepchirchir is part of a formidable quartet announced by Athletics Kenya to spearhead Kenya's charge in the metric mile in Tokyo. Leading the group is four-time World Champion Faith Kipyegon, who will be seeking to defend her title.

Chepchirchir, Susan Ejore and Dorcas Ewoi will join Kipyegon to form a strong Kenyan contingent. The 22-year-old Chepchirchir has been in imperious

form this season, going unbeaten in all her outings. She opened her 2025 campaign with a commanding win in the road mile at the Adidas Adizero Road to Records meet on April 26, posting 4:23.99.

Ethiopia's Hawi Abera (4:26.83) and American Addison Wiley (4:31.49) trailed in second and third, respectively. Chepchirchir carried that momentum onto the Diamond League circuit, kicking off with a win in Doha on May 16 (4:05.00), where she edged out Ejore (4:06.27) and Britain's Gemma Reekie (4:07.33).

She followed that with a 3:58.04 victory in Rabat on May 25 before setting

a season best of 3:57.02 to claim her second victory in Paris on June 20. She further showcased her range with a dominant 1,000m win in Monaco on July 11, clocking 2:29.77 to beat Wiley (2:30.71) and Australia's Jessica Hull (2:30.96).

Heading into the Tokyo showdown, Chepchirchir sits second in the Diamond League standings with 16 points, just one shy of leader Sarah Healy of Ireland. At the World Championship trials last Tuesday, Chepchirchir underlined her domestic dominance, storming to victory in 4:05.09 ahead of Ejore (4:05.24) and Ewoi (4:08.08) to seal her ticket to Tokyo.



Nelly Chepchirchir in action during Trials/ TEDDY MULEI

★ VOLLEYBALL

Chema set bar higher after joining top league

BY CHARLENE MALWA

Chema Club head coach Jeremiah Mukopi Shikanga believes their recent promotion to the Kenya Volleyball League top tier is a product of sheer grit and growth, describing the just-ended season as the most intense of his career.

"This isn't my first promotion. My first was with Kenya Airports Authority men's side back in 2009—but this one was particularly intense," Mukopi, who has also coached Kenya Airways, Equity Bank, GSU and DCI, said after steering Chema through a Division Two campaign that ended in title glory. "Being crowned champions was no walk in the park. The level of competition was very high, and every side brought its best."

Chema's season included a morale-boosting run to the final of the Rwanda Genocide Memorial, where they stunned Kenya Cup finalists KPA in the semifinals before falling to REG VC in the final.

Mukopi said the performance injected both confidence and urgency into the camp. "It was our first regional outing for most of the players, and it gave them a taste of what to expect in the top flight," he said.

"After Kigali, the mood in training completely shifted. The boys are more motivated than ever and want to make a mark in the league."

Chema will now prepare to join Eldowas as the two newly promoted sides in the KVF national league, with Mukopi vowing to build a squad that can hold its own against top sides.

