

CURRICULUM VITAE GEORGE KARIUKI WACHIURI © CEO OPTIVEN GROUP

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Website: www.georgewachiuri.com

- Master of Business Administration (MBA) Degree (2008) University of Nairobi (UoN)
- Bachelor of Commerce (B. Com) Degree (1997) University of Nairobi (UoN)
- Advanced Diploma in CIPS Level 4 Chartered Institute of Purchasing & Supplies (UK)
- Purchasing, Supplies and Stores Management (1999) Kenya Institute of Management (KIM)
- Supply Chain Management (2007) Kenya Institute of Management (KIM)
- Buying in Africa for Africa Workshop (2004) United Nations
- Regional Logistics and best practices (2007) World Vision Zambia
- Certified Public Accountant (CPA (K) (2007) Strathmore University
- Helios Web based procurement systems course (2007) Fritz Institute- Geneva Switzerland
- Microsoft Office Professional (1999) Institute of Advanced Technology (IAT)

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PROFESSIONAL SUMMARY

OPTIVEN GROUP CEO

(2010 to-date)

It has been a gratifying journey overseeing the growth of Optiven Group into a successful undertaking that not only continues to positively transform the society; but that also continues to expand and diversify into several successful Strategic Business Units (SBUs). These SBUs cut across real estate development, residential homes construction, manufacturing of construction materials, hospitality sector and philanthropy. As the CEO, these SBUs expansion has meant that I have had to trust my team more and more to handle the ever-growing needs and responsibilities.

I am always delighted to be a motivator who believes that leadership is found in each of the team members and all that is needed is to create an environment in which individual skills are nurtured and given space to grow. Therefore, my role as CEO is that of a leader of leaders. Thus, with my guidance, the SBUs are given room to operate and are consequently able to achieve tremendous growth as evidenced by our year-to-year expansion and overall feedback from the market spaces that we continue to expand into. A case in point is the Hospitality division, on this front; we started with a South African franchise, Eagle Peak Spur in Karen - Nairobi in 2016 then we gradually expanded on this front by establishing a theme-park-fashioned GMC Fun Place in Kitengela in 2019 and on the same year took up yet another franchise outlet, the Panarottis at Waterfront in Karen – Nairobi. All these establishments are engineered by the desire to create as many job opportunities as possible.

As a CEO, my duties also include the company's overall management in terms of leadership. I am in charge of pursuing the company's vision while focusing on the missions we engage in while keeping a constant touch with the Group's core values. I am also in charge of developing growth strategies on how we envision and are placing Optiven towards remaining the indomitable market leader in the property sector and across other sectors where we are gradually gaining a foothold. This also involves coming up with innovations that make us stand out from other companies selling property.

LECTURER - DAYSTAR UNIVERSITY TEACHING ON SUPPLY CHAIN MANAGEMENT (2008)

My penchant for nurturing young minds was fostered while teaching Supply Chain Management at Daystar University. It is through such opportunities that I understood how resourceful our young people can be and that all they need is guidance and mentorship so as to stand on their own and become wealth creators.

SUPPLY CHAIN MANAGER - WORLD VISION INTERNATIONAL

(2006 - 2008)

I was involved in the management of the Supply Chain department in this organization, through offering leadership and overseeing smooth flow of activities within the department. These included ensuring optimal staff performance through coaching and mentoring a team of 16 staff on all supply chain and administration related issues. It was during this role that I managed massive food support in Somalia, the distribution of mosquito nets in Bualle, Somalia and visited homesteads in Somalian villages to ensure that the goods and supplies we distributed arrived to the households.

CONTRACTS OFFICER - UNITED NATIONS -UNICEF

(2005 - 2006)

I managed procurement systems and processes, did contracting duties for partners engaging the program, engaged in the training of UNICEF partners on best procurement and budgeting practices and supporting the program on administration matters touching on my department.

HEAD OF PROCUREMENT AND LOGISTICS - INTERNATIONAL ORGANIZATION FOR MIGRATION (I.O.M.)

(2002-2005)

Working under the supervision of the Regional Representative for Central and East Africa, I was tasked with various key areas of responsibilities. These included procurement, transportation and general compound maintenance. I was the security focal person, liaising with the Kenyan government, handling the import and exports, inventory management and assisting in general administration of the organization.

HEAD OF PROCUREMENT - LUTHERAN WORLD FEDERATION

(1999-2002)

I was engaged in the management of the entire logistical operations happening within the refugee camp. I did this while overseeing the efficient and effective deployment of procurement processes and procedures within the camp. I also managed the stores and distribution networks, relationships with donors, staff supervision, risk management, reviewing key agreements and spearheading tendering procedures.

ACCOUNTANT – UCHUMI SUPERMARKETS

(1997-1999)

I was involved in revenue analysis, updating the accounting system and developing financial and revenue trends within the supermarket.



ACHIEVEMENTS IN MY PROFESSIONAL CAREER

I am highly satisfied with my professional life because it is through these challenges that I encountered; skills and experience gained that have continued to sharpen my entrepreneurial acumen to date. From my professional career I was able to develop immensely, but the following represent some of my key achievements:

- Piloting Helios System of Supply Chain at World Vision successfully
- Presentation about experience on Helios in field setting at a Humanitarian Logistics conference in Geneva Switzerland
- Developed a procurement system for the International Organization for Migration (IOM) from the request, bids analysis, purchase order and also incorporating internal controls to prevent manipulation

- Developed Orientation Package for international staff (highlighting administration procedures, shipment of personal effects, insurance claim issues, staff housing, and schools among others)
- Developed a strong team at World Vision which was able to deliver services to the expectation of the Management / Organization for the entire regional office
- Reviewed, overhauled all the service contracts which saved the organization 30% of the annual expenditure on these services at World Vision
- Development of a Procurement Manual, which is now in use for the entire program at the Lutheran World Federation
- Development of Budget Monitoring tool, which has been in use for the entire program at Lutheran World Federation
 Development of logistics manual at Lutheran World Federation
- Development of logistics manual at Lutheran World Federation
- Designed a workable inventory control system for the International Organization for Migration (IOM)
- Establishment of fraud free procurement unit



ACHIEVEMENTS AT OPTIVEN AND PHILANTHROPIC WORKS

The epitome of my fulfillment in life arises from the genuine satisfaction that I draw from what I have been able to achieve as a result of the leap of faith I took by leaving formal employment to venture into a fulltime entrepreneurial journey at Optiven. Throughout this entrepreneurship journey I have been able to experience growth and continue to experience satisfaction in my personal, business and spiritual life. It is through this journey that I have been able to lean into my passions of genuinely touching lives through business, mentorship and philanthropy.

BUSINESS

OPTIVEN GROWTH

Since our inception as Optiven in 1998, the journey has been halfway ups and downs and the other half very juicy. The success parameters for Optiven can be observed in terms of:

- **SBUs:** Optiven started off by focusing on General Office Supplies for a while then slowly curved an edge in real estate business which has given birth to other lines on businesses like hospitality, property management and philanthropy cutting across various sectors of the economy
- **Business Classification:** Optiven has grown from a small enterprise upon its inception in 1998, to winning the Top 100 MSME in Kenya in the year 2014 to its current large enterprise status, handling projects worth billions of shillings
- Number of Customers: Optiven real estate arm currently has a client base of over 10,000 across its various operations
 Awards: Optiven has continued to attract numerous awards including;
- a) 2021 Green Energy Champion Award by NaBla
- b) 2021 Most Admired Real Estate Company of the year 2021 by Top Brands
- c) 2019 Winner: Best Value-Added Land Selling Company by Real Estate Excellence Awards
- d) 2017/2018: Exceptional Human Resource (HR) Practices, in Top 100 Mid-Sized Companies
- e) 2014/2015: The Best Real Estate Company in Kenya, in Top 100 Mid-Sized Companies Survey

More awards: https://www.optiven.co.ke/awards-and-milestones/

- **Completed Projects:** Over 60 completed projects and 7, 100 title deeds handed over to our customers, Optiven real estate arm continues to dominate the market place
- **Employees:** Having started as a small enterprise with less than 10 employees, Optiven currently has a workforce of over 500
- **Profile of Leadership:** As a respectable business leader, the growth of Optiven has also led to a growth of my profile signified by my nomination to boards, joining key business groups such as the Kenya Private Sector Alliance (KEPSA). This shows that my role in the growth of Optiven has been recognized

BOARDS SERVED

I have sat as a Board Member, Council Member and Member of Governing Council in several Professional bodies, Business Pressure groups, Schools, Universities and technical institutes. This is in addition to also serving in the boards of the various Optiven Group ventures, businesses and foundation. Below are some of the boards in which I serve:

• Kenya Private Sector Alliance (KEPSA) where I have leveraged on my work at Optiven to serve as an advisor of the Land Sector Board

- Brook Hurst International School
- Kenya Private Developers Association (KPDA)
- Kieni Technical Vocational College
- The Management University of Africa (MUA)
- International Leadership University (ILU)

PERSONAL AWARDS RECEIVED

As a person, I feel deeply honored to have received various awards that include:

- 2022: Outstanding Leadership of the Year International Peace Awards
- 2022: Distinguished Award of the Year International Peace Awards
- 2021: Winner in the Leadership Category Utumishi Bora Awards
- 2021: Business Leader of The Year: 1st Runners Up The National Business Leadership Awards
- 2018: 1st Runners Up National Diversity & Inclusion Awards (DIAR Awards)
- 2017: Best Entrepreneur Africa Diaspora Entertainment Awards & Recognition (D.E.A.R) awards
- 2016: Executive Leadership Network Appreciation (Business Leaders Forum)
- 2015: Mashujaa Awards (USA) Best & Most Innovative Entrepreneur, Business & Entrepreneurship
- 2015: Ernest of Young (EY) Appreciation of Contribution during the year 2015/16 Budget Seminar
- 2014: KEPSA & Ministry of Devolution and Planning honorary recognition for invaluable contribution as a mentor to Kenya Youth Empowerment Project (KYEP) Training and internship Program.
- 1997: Entrepreneur of the Year University of Nairobi (UoN)

BOOKS AUTHORED

I am a published author of 3 books namely **Soaring Like an Eagle** (2014), **The Optiven Way** and **Unleash Your Full Potential** (2015). I have also just finished penning a yet to be released fourth book **After the Plunge**. My story is that of an inspiration and one which I believe ought to be heard by as many people as possible. Starting my journey from my early days in Nyeri to my schooling up until I got to the University of Nairobi, my marriage, career and my current work at Optiven Group. The books have received glowing tributes on account of the realism through which they describe events and the success in my journey despite the seemingly insurmountable challenges that I have had to face.

https://www.facebook.com/georgeoptiven/shop/?ref_code=share_shop&ref_surface=share_shop

JOBS CREATED

Since its inception in 1998, Optiven Enterprises, now Optiven Group, has managed to become the industry leader in the real estate sector and over the years it has continued to diversify. Upon diversification, the Group's sub-ventures have cut across the real estate value chain, hospitality and philanthropy. We have been able to employ and empower many Kenyans either directly or indirectly. As at 2022, across the SBUs Optiven Group employed 583 persons directly and over 300 indirectly.

Directly Employed	Casual Laborers	Indirectly Employed
Optiven Real Estate - 378 Optiven Homes – 69 Optiven Foundation - 5	100	300
Hospitality Sector GMC Fun place – 77 Eagle Peak Spur – 33 Panarottis – 21		

Another metric that shows exactly how impactful Optiven has been in creating employment is that on average and on a monthly basis Optiven engages over 100 casual laborers.

I believe that employees are themselves leaders within Optiven and anyone of them can rise to the highest positions possible within Optiven up to and including the CEO position.

DIASPORA SEMINARS

The number of Kenyans living in the diaspora signify an untapped market for products and services that are offered within and beyond Kenya. The Diaspora remittances that they inject into the local economy is quite significant but most of them lack an entry point towards viable investment opportunities within their country.

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https://www.optiven.co.ke/newsblogs/optiven-limiteds-ceo-george-wachiuris-passion-for-kenyans-in-diaspora/

To show how serious and committed we are as Optiven on this front, we have established a fully functioning section dealing with the Diaspora complete with Ambassadors and Associates across the World *https://youtu.be/R81hg1byNac*

I have personally been at the fore of encouraging Kenyans in Diaspora to invest in their mother country by among other endeavors, travelling to various countries and cities across the world where we have significant Kenyan populations, and giving free public investment talks. As the number one salesman at Optiven, I have managed to reach out to hundreds of Kenyans living abroad through these well-organized seminars and meet-the-people-tours. Indeed, I have visited many countries repeatedly, each visit attracting more business than the last. Some of the places I have visited include; Rwanda and Botswana

(https://www.optiven.co.ke/newsblogs/optiven-

reaches-out-to-africa-diaspora-teams-empower-rwanda-and-botswana/), the USA
(https://www.optiven.co.ke/newsblogs/insights-from-boston-how-to-build-relationships/), the UK
(https://www.optiven.co.ke/newsblogs/optiven-team-in-uk-to-empower-kenyans/), Canada
(https://www.optiven.co.ke/newsblogs/optiven-woos-kenyans-living-in-canada-to-invest-in-kenya/) and West Africa
(https://www.optiven.co.ke/newsblogs/optiven-in-west-africa-ghana-and-nigeria-2/) among other places.

TALK SHOWS AND CONFERENCES

I have been privileged to showcase the work that has been done at Optiven Group through various new media and mainstream media platforms which have brought to focus the good work that we do to empower and transform lives. These platforms are good because they help project the great work that we do across their diverse audiences.

TV interviews on mainstream local stations such as Citizen, NTV, KTN and K24 (*https://fb.watch/hJIoH8Alqc/*) reach wide audiences who get to know about Optiven as a business along with our philanthropic work. I also enjoy leveraging on new media outlets operating in platforms such as YouTube such as Tuko *https://youtu.be/LeZYB87xjU4* Such platforms have expanded into tremendous youthful reach, and through them, it is easy to connect with our young people and by extension positively impact them through my mentorship programs.

The growing successes of Optiven has also meant that I have become a main stay at conferences in which I have often been the keynote speaker or lined up as a panelist. This is a great honor as it ensures that my exposure in these platforms acts as an advertisement for the wonderful work that we do alongside our philanthropy works. One such forum that I attended this year was the **Global Leadership Summit** held at The CITAM Karen where I spoke about the lessons that I learnt from the Covid-19 Pandemic that plunged the whole world into an economic paralysis *https://www.youtube.com/watch?v=9dbvNnYET6A*.

MENTORSHIP

BUSINESS MENTORSHIP

I have always been very intentional when it comes to entrepreneurship and my passion to nature the next crop of entrepreneurs. Before I could actualize the **School of Mentorship** in 2020, I had various forums through which I was interacting with entrepreneurs. These included:

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- Personal Transformation Talks (PTT) 2015
- Good to Great (G2G) 2016
- Mentorships at the Optiven Transformation Center

These were precursors to the George Wachiuri School of Mentorship especially in the Covid-19 ridden years of 2020 and 2021. The school started in 2020 to empower entrepreneurs, startups and MSMEs to grow exponentially, stabilize, help them hire more people and to complete a specially designed 6 months of mentorship by covering 12 Key topics. So far, we have had 3 graduations with the following number of graduates;

- 1st graduation 17th December 2020 41 Graduates https://fb.watch/hJPwUrxfae/
- 2nd graduation 29th July 2021 79 Graduates https://fb.watch/hJPv9dqTY8/
- 3rd graduation 5th August 2022 80 Graduates https://fb.watch/hJPt18JwhB/
- The fourth cohorts are set to join in 2023

YOUTH MENTORSHIP

I have done mentorship both in Kenya and outside the country. In Kenya the **Personal Transformation Talks (PTT)** which began in March to December 2015 at the 680 Hotel in Nairobi and the **Good to Great (G2G)** forums happening at St. Andrews Church Auditorium in Nairobi between March and November 2016. These two programs were helping to steer our youth towards self-employment *https://youtu.be/oQ8NIDekQU8* The same approach was also used to reach out to our young people in the diaspora such as in the United Kingdom.

In my aim to reach more youth I have partnered with various organizations so as to have greater impact. One such organization is Fusion Capital where we have partnered to enabled youth from disadvantaged backgrounds to access education. We have over the years adapted UN Sustainable Development Goal number 17 on partnership in order to impact society. It calls for importance of global macroeconomic stability and the need to mobilize financial resources for developing countries from international sources, as well as through strengthened domestic capacities for revenue collection.

https://www.georgewachiuri.com/on-global-youth-day-lets-support-their-dreams-for-a-better-future/

AFRICA ONLINE MENTORSHIP

During the first three months of Covid-19 pandemic in 2020, I did more talks, webinars, Facebook Live shows, mentorship forums and telephone engagement than I had done in the entire year 2019. In that period, I discovered 8 very workable ways of staying afloat:

- Centering on mindset; the most important human undertaking
- Positive thinking in every situation
- Conquering bad energy in order to remain focused
- Dining with dreamers who encourage you to dream big
- Having a marathoner's energy for the long journey that is entrepreneurship
- Being a lion by bravely tackling the challenges you encounter
- Mastering one's art to the point that you become an expert in your field
- Being curious and always willing to try something new

It is in the wake of this Covid-19 pandemic backdrop that I decided to encourage fellow entrepreneurs who were facing unprecedented challenges through the online video forums and blogs that I availed at that moment. Some of the live sessions were recorded and are available on my personal YouTube page with a few examples being the following:

https://www.youtube.com/watch?v=pYKkl6AA68A, https://www.youtube.com/watch?v=EGfu6uDAE9c, https://www.youtube.com/watch?v=QtbtUGLyK4w

The long-standing impact of this Covid-19 pandemic induced a shift to the digital space and was the strong motivator that birthed the George Wachiuri School of Mentorship

STUDENT MENTORSHIPS

I have also had the privilege of giving our young persons in schools access to mentorship that seek to cultivate their entrepreneurial skills at a young age so that their minds are expanded to not just look at employment as their only source of economic empowerment. I have had the privilege of interacting with these young people across various parts of Kenya such as in my alma mater – Chinga Boys. During the year 2022 prize giving day at Chinga Boys, I was privileged to mentor the current crop of students in this school. My worry and concern for the position of our young men is what motivates me to spare my time and offer free motivational talks to such youths.

During such forums, I encourage the young men to think out of the box and move beyond the norm based on what cultural stereotypes were.

Also, through such forums the young men get a perspective from a person who used to be in their very position, that indeed great things are not only attainable but also achievable *https://www.georgewachiuri.com/empowered-girls-changing-the-societal-expectations/*

PASTOR'S INVESTMENT ADVICE

As a man of faith, I am also passionate about empowering the people that lead churches and places of worship. These faith leaders are trusted by their congregants to invest their resources towards the acquisition of property to put up churches, schools, counselling centers and children's homes. To this effect I have so far held two fora with Pastors to advise them on wealth creation through investment. This is one of these forums *https://www.youtube.com/watch?v=yeI778HeI7g*



COMMUNITY SUPPORT

We have been able to give Community Support through our not-for-profit arm, Optiven Foundation, which is the soft arm of the Optiven group. Over the last 6 years, Optiven Foundation has supported initiatives to advance education for needy students, preserve the environment, improve lives and livelihoods for senior citizens, provision of food in marginalized counties, and promoting health. We have been able to do these by creating visible transformation that positively impacts communities, partners and other stakeholders through sustainable social economic programs which have ultimately made Optiven Foundation champions in social-economic transformation

- Education https://www.optivenfoundation.org/education-and-job-readiness/
- Poverty https://www.optivenfoundation.org/poverty-alleviation/
- Health https://www.optivenfoundation.org/health-and-dignity/
- Environment https://www.optivenfoundation.org/environmental-protection/

GO GREEN INITIATIVE

Under the Optiven Foundation, we have put in place an environmentally conscious Go-Green Initiative which pushes for a greener planet that provides a better future and towards this, we have been able to support ideas and institutions that promote a better world and by extension positively impacted communities in Nairobi, Machakos, Kajiado, Samburu among many other places through intentional environmentally friendly planning.

Optiven intentionally chose to Go Green in order to have positive impact on our environment by saving energy, sustainably using our resources and thus protecting the environment *https://www.optiven.co.ke/newsblogs/op-tiven-firmly-committed-to-going-green/* We have chosen to emphasize on the importance of going green by coming up with slogans and initiatives that also seek to popularize this agenda to our customers. One such campaign that we successfully undertook was the Go Green Na Optiven Campaign, which sought to not only change the way we live, but add value to the environment in which we live. We recognized that with the current state of the environment any small but positive action was and still is needed to make the world a better place. As Optiven, we cannot do it alone, and this is why we invited our customers, to join hands with us, and make Going Green a reality.

In November 2021 we successfully hosted the Go Green Awards 2021 (#GGA2021) at the Sarova Stanley Hotel Nairobi where we celebrated sustainability champions under Go Green na Optiven and Optiven Foundation *https://www.-facebook.com/groups/gogreennaoptiven/permalink/674221894117920/* This environmental themed event was graced by the then Ministry of Environment Permanent Secretary Dr. Chris Kiptoo as our inaugural Guest Speaker.

The green agenda has also been deliberately adopted by Optiven real estate arm, where we have focused on greening all our projects through adoption of green energy such as solar street lights and increasing of tree coverage within the value-added properties that we sell. Our clients have also been receptive to this concept especially in the drier parts of the country where our projects stand out in the vicinity.

IMPROVING LIVES IN THE SOCIETY

Building a home for Mama Nduku: As a form of our outreach through the Optiven Foundation we have extended our support to Children's homes and supporting the disabled and the elderly in our society. These interventions have a significant impact in their lives and go a long way in improving their overall quality of life. A case in point, we visited Mama Nduku at Ivovaoni Machakos; this mother of 5 is epileptic and is the sole-breadwinner of her family struggling to raise her kids, and Optiven Foundation built a new permanent house that she could with dignity call home. We did this during the festive season and through this, we also encouraged other members of the society to partner with Optiven Foundation so as to have an impact in our society through a forum that is accountable and transparent.

https://www.optivenfoundation.org/success-stories/ optiven-foundation-hands-over-house-to-mother-of-5-in-ivovoani/

In 2020, I had the privilege of presiding over the awarding of scholarships to students who had sat for their KCPE examination at the end of the previous year. We undertook this deep in the heart of Kitui County in a village known as Kakululo. It was indeed an honor because the area is home to a trustee of the Optiven Group and after seeing the heights through which the trustee has risen despite the agonizing pangs of poverty that are characteristic of the location, we decided as a Foundation to award deserving students from humble backgrounds a chance for success by paying for their secondary school tuition. It is through such initiatives that touch such vulnerable lives who would otherwise miss out on basic opportunities that we established the foundation.

https://www.optivenfoundation.org/news-and-blogs/optivenfoundation-transforms-kakululo-lives-with-education-scholarships/

Our mantra on improving the lives in the society is something that we take very serious within the Foundation. However, as a Foundation we are alive to the need for partnership with various organizations so as to improve the resource base available for such endeavors. In the process we often come up with very realistic and innovative ways of touching lives. One such initiative that I am particularly proud of was the Badilisha Life na Optiven Campaign in 2021 through a partnership with Lynn Ngugi, a Kenyan based journalist. Through this initiative, we impacted the live of one Josephine Leshao who ended up winning a plot worth 1.5 million Kenya shillings, which was donated by Optiven and which is in line with the Poverty Eradication pillar of Optiven Foundation. Josephine's story is a touching one, especially her early marriage at 13 into a complicated polygamous matrimony involving 9 wives all infected with HIV/Aids. Her story is even more touching; she has also been nursing cancer, yet remains very positive and determined for her sake and that of her 3 children.

https://www.optivenfoundation.org/news-and-blogs/ josephine-leshao-gets-the-1-5-million-shillings-plot-donated-by-the-optiven-group-foundation/

CHILDREN'S HOMES

The issue of children is very close to my heart and as a result we as Optiven have purposefully gone out of our way to ensure that we include children's friendly spaces in all our projects. To cater for the other less privileged children, Optiven Foundation has in the last 10 years deliberately invested in children by channeling funds towards uplifting the dignity of the children residing in identified children's home. We have done this by rehabilitating the homes' buildings and facilities, paying for school fees, providing meals, sinking boreholes and sharing food and gifts during their special days and seasons. We have done this in Flomina Children Home in Eastland in 2021, Kiota Children's Home at Ruai in 2021 and Kayole Children's Home in 2018

(https://www.optivenfoundation.org/photo-gallery/kayole-childrens-homes-visit/) to list but a few.



DR. NICHOLAS LETTING

PhD (UoN), HSC, FKIM, FCPA (K), FCS (K) **Chief Executive Officer** Kenya Accountants and Secretaries National Examinations Board (KASNEB)

DR. JAMES MWANGI

Group Managing Director and Chief Executive Officer, Equity Group Holdings Plc.

MR. KINGSTONE OGANGO OMBISA

Africa Ministry Director, Alpha International & National Director, Alpha Kenya

