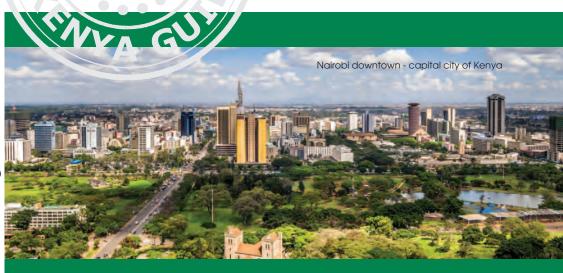


Doing Business with Kenya



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- Daily Media Summary containing articles that summarise key news stories of the day: security issues, economics, development, governance and neighbouring countries
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 Director General of the Institute of Export
 & International Trade





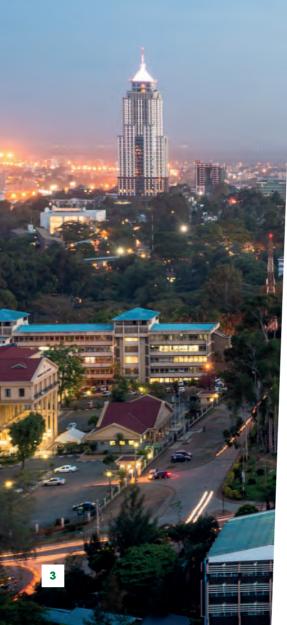
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SUPPORTING ORGANISATIONS -















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Kenya overview

Kenya has the largest GDP in southeast and central Africa, with a population of over 48 million. The country is currently a member of an intergovernmental organisation, the East African Community (EAC).

The country's strategic location makes it a hub for East Africa. Its deep-water port, skilled labour, macroeconomic stability and developed banking sector have allowed the country to become East Africa's largest economy, and the sixth largest in Sub-Saharan Africa.

Bilateral trade between the UK and Kenya totals over £1.4 billion, making the UK one of Kenya's largest foreign investors. In 2021, UK exports to Kenya were valued at £384 million for goods and £416 million for services.

There are over 150 UK companies operating in Kenya including Barclays, British Airways, BAT, Standard Chartered, Diageo, GlaxoSmithKline, Unilever, De La Rue, Finlays, G4S, Tullow Oil and BG Group.

There are numerous opportunities for UK businesses across many sectors in Kenya including agriculture, defence and security, energy, education and training, financial services, infrastructure and ICT.

MARKET EXPERTS



















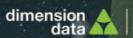
















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Enterprise Mobility
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Multi-cloud
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Wired & Wireless
Advanced Infrastructure



Intelligent
Cybersecurity
Predictive Threat
Intelligence
Application Security
End-Point Security
Infrastructure Security





Welcome from Marco Forgione -

Director General of the Institute of Export & International Trade

After 47 years of close political and economic alignment, the UK's departure from the European Union on 31st January 2020 will require it to move swiftly to develop business and trading partnerships as an independent nation.

One of the main opportunities is for the UK to form new relationships with the rapidly growing and developing nations in Africa. The UK Government's commitment to Africa was made clear with the UK Africa Investment Summit hosted in London on 20th January 2020. Africa has eight of the 15 fastest growing global economies. To date the UK has signed trade agreements with 11 African countries and legislated for a trade preference scheme with a further 35 African countries.

Kenya will therefore be a significant partner for the UK. In 2021, Kenya exported £321 million worth of goods to the UK and imported goods worth £384 million, and several UK companies already operate in Kenya including Barclays, British Airways, GlaxoSmithKline and Diageo.

It has a respectable `Ease of Doing Business In' ranking of 56 and the region's largest GDP of US \$102.4 billion as of 2021. With English widely spoken, regular flights to the UK, and a shared history, there is no reason why British businesses shouldn't be trading more with Kenya.

Kenya is looking to diversify its economy away from a reliance on fossil fuels and hydroelectricity and is making significant investments in solar, wind and geothermal energy. UK expertise in the energy sector, especially renewable and green energy, will be highly sought in supporting this diversification.

The IOE&IT believe that there are significant opportunities for UK businesses to trade with Kenya, and our training and education programmes will ensure that your business strategy and operational plans meet with compliance, customs, trade policies, and protocols.

Through our certified and accredited programmes, we help ensure that you mitigate any trade risk and avoid disruption allowing you to focus on growing your market.

Marco Forgione

Director General of the Institute of Export & International Trade www.export.org.uk



Foreword from Jane Marriott OBE,

the British High Commissioner to Kenya

It is my pleasure to introduce this important publication. The Doing Business with Kenya Guide provides essential information for UK businesses interested in accessing this exciting and dynamic market.

Kenya is East Africa's regional trade hub and the UK's largest trading partner in the region - with trade between our two countries worth over GBP £1.12 billion (KES 170 billion) every year. Its growth rates are some of the highest in Sub-Saharan Africa, and, in addition to sectors like energy, financial services, innovative fintech and Insuretech, and infrastructure, Kenya is making huge strides in consumer sectors like retail, and cutting-edge industries in digital, info-tech and telecommunications.

Areas such as education, skills, and healthcare – where there's huge demand for UK investment – present opportunities for UK businesses to tap into as Kenyans' demand better services, opportunities, and lifestyles.

In recent years, the Government of Kenya ("GOK") has taken steps to increase its global competitiveness and attractiveness for investment. Kenya's rank in the World Bank Doing Business index has risen from a low of 129 to 56 in the 2020 report.

2020 was a challenging year, with COVID-19 presenting challenges and opportunities to investors in equal measure. It was also the year that the UK and Kenya signed the EPA. This agreement ensures that all companies operating in Kenya, including British businesses, can continue to benefit from duty-free access as they export products including vegetables and flowers to their customers in the UK. As the largest economy in East Africa and among the top 10 across the continent, Kenya is an important trading partner for the UK. This deal also recognises the importance of trading with the



wider East Africa region and other EAC members are able to join the EPA whenever they are ready.

Top import goods to the UK from Kenya in 2019 were: coffee, tea and spices (£121 million), vegetables (£79 million) and live trees and plants, mostly flowers (£54 million). The UK market accounts for 43% of total exports of vegetables from Kenya as well as at least 9% of cut flowers, and the signed EPA will support Kenyans working in these sectors by maintaining tariff-free market access to the UK. It also guarantees continued market access for UK exporters, who together sold £815 million in goods and services to Kenya in 2019.

There are, of course, challenges that businesses might come across in trying to access the Kenyan market. This guide provides general information and helpful insights to assist in investments. We also have a dedicated Department for International Trade (DIT) team at the British High Commission Nairobi who are here to help you navigate through to succeed in this market.

Businesses can reach out via email at: DLNairobi-CommercialSectionprotect@fcdo.gov.uk. We want the UK and Kenya to trade more; invest more; and share knowledge and skills for the benefit of both our citizens. Let's make that happen, together.

Karibu Kenya!

Jane Marriott OBE

The British High Commissioner to Kenya



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Introduction from Alexander Milne,

the Kenya Country Director - Department for International Trade (DIT)

Kenya's ambition is to build a stronger business environment that supports international investment for the prosperity of all Kenyans – this is a key commitment the Kenyan Government has made with the UK, and wider international community, under their blueprint 'Vision 2030'. President Uhuru Kenyatta's Big Four agenda is focused on four key pillars of economic development: food security, affordable housing, universal healthcare, manufacturing, and job creation. The agenda aims to ensure an ordinary Kenyan is employed or has a reliable source of livelihood, owns a home, has enough food and is able to access universal healthcare.

The UK Government is committed to supporting UK companies who have solutions for the Kenyan market in these vital areas, as well as working to increase investment into Kenyan companies, solutions and projects, to help Kenya realise these goals. One of our key supporting vehicles – announced at the UK-Africa Investment Summit (AIS) in January 2020 – is the DIT-Asoko Deal Room, which links UK investors with projects in Kenya and across Africa. I highly encourage you to take a look and see what is on offer.

The Department for International Trade (DIT) provides trade and investment services and practical support. We help UK companies succeed in Kenya, and Kenyan companies set up, invest in, and raise capital from the UK. Our export guide to Kenya provides essential information for new and established exporters. We also offer expertise and contacts through our extensive network of specialists in the UK, and staff in the British High Commission in Kenya.

Karibu Kenya!

Alexander Milne

Kenya Country Director - Department for International Trade (DIT)





Introduction from Graham Shaw, Chairman of the British Chamber of Commerce Kenya

Dear reader.

Welcome to the 'Doing Business with Kenya' Guide. This guide will provide essential information, assistance and support for the UK companies considering doing business in the Kenyan market. The information in this guide will give you what you need to know about Kenya and offer you the opportunity to work through your market issues and learn how to enter the Kenyan market successfully. The guide will also cover details in terms of setting up business or exporting within different sectors in Kenya.

The British interest in Kenya stems from our shared history, enduring friendship, and vital political, economic, commercial and cultural interests. There are many reasons that make Kenya a lucrative market for business in the UK:

- Kenya is the sixth-largest economy in Sub Saharan Africa.
- It is home to 53 million people.
- It is the regional hub for trade, transport and finance in Eastern Africa and the natural entry point to the region.
- Kenya is a market-based economy with a liberalised foreign trade system and major industries including agriculture, tourism, manufacturing and energy to mention just a few.
- The World Bank ranked Kenya as the 56th among 190 economies globally in its Ease of Doing Business Index 2019.

There are over 250 UK companies operating in Kenya, with bilateral trade between Kenya and the UK exceeding KES 139 billion (£1 billion). The British Chamber of Commerce has a membership that is continuously growing, currently with over 300 active members ranging from FTSE 100 companies to individual British consultants working in Kenya.

The membership is multisectoral and widespread, which continuously adds value to the economic development of Kenya.

The Chamber has provided a great platform for local businesses to engage in partnerships and joint ventures. The British Chamber Sterling Members are among the largest taxpayers in Kenya and the Chamber members directly employ more than 200,000 people within the country.

BCCK service offering for members includes:

- · Effective networking and informative events.
- Encourage, support and lobby for local or governmental policies beneficial to the business interests of members.
- Lobbying and addressing issues that hinder business.
- Assist in advocacy and policy development within Kenya.
- Provide market insight on specific sector information, including start-up, legislative and tax requirements.
- Provide links and introductions to local business for partnership or joint ventures.

BCCK supports and encourages businesses from the UK to do business with and export to Kenya. We work closely with the British High Commission, Department for International Trade and other British Chambers in the UK and in Europe to promote the business opportunities Kenya has to offer.

We wish you every success in your endeavours and we look forward to supporting and working with you.

Karibu Kenya!



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UK Export Finance is the UK's export credit agency

Our mission is to ensure that no viable UK export fails for lack of finance or insurance from the private sector, while operating at no net cost to the taxpayer.

We help UK companies of all sizes and in all sectors win, fulfil and get paid for export contracts. We provide insurance to exporters and guarantees to banks to share the risks of providing export finance. In addition, we can make loans to overseas buyers of goods and services from the UK.

As the world's first export credit agency, established in 1919, we've been innovating since day one. Last year, we provided $\mathfrak{L}6.8$ billion of support for UK exports, helping 262 companies sell to 72 markets around the world and supporting an estimated 47,000 UK full-time equivalent jobs.

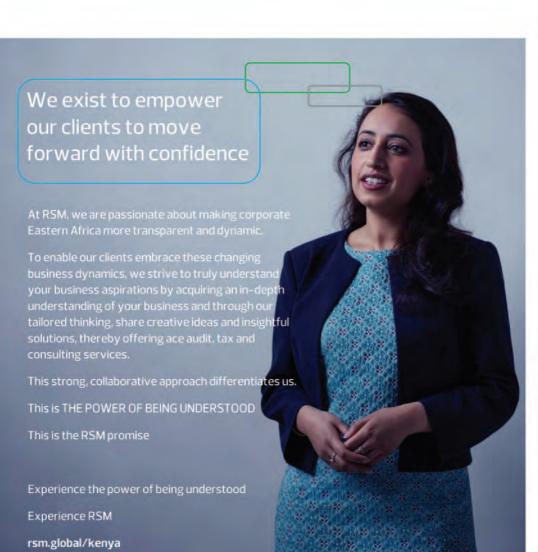
79% of all companies supported with finance and insurance were small to medium-sized businesses.

To check your eligibility for trade finance and insurance visit: www.great.gov.uk/trade-finance

UK Export Finance is the operating name of the Export Credits Guarantee Department (ECGD)

Website: www.gov.uk/uk-export-finance Telephone: +44 (0) 20 7271 8010

Email: customer.service@ukexportfinance.gov.uk



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About International Market Advisor (IMA)

International Market Advisor (IMA) works with British and foreign government departments, Embassies, High Commissions and international Chambers of Commerce throughout the world. Our work helps to identify the most efficient ways for British companies to trade with and invest in opportunity-rich overseas markets.

During the last ten years IMA has worked with the British Government's overseas trade and investment department, the Department for International Trade (DIT) (formerly UK Trade & Investment (UKTI)), and has written, designed, produced, launched and distributed over one million copies of more than 100 country-specific print and multi-media based reports, guides and publications, including the internationally-recognised 'Doing Business Guide' series of trade publications.

These are composed of market and industry sector-specific, multi-format print and digital trade reports, together with some of the internet's most visited international trade websites - all of which are designed to advise and assist UK companies looking to trade with and invest in overseas markets. These reports and guides are then distributed free-ofcharge through the IMA and DIT global networks - over 500 distribution outlets in total. Further distribution takes place at alobal exhibitions, roadshows, conferences and trade missions, and IMA receives daily requests for additional copies of the auides from these networks and from businesses considering exporting.

Each of IMA's 'Doing Business Guides' is produced in three formats: a full colour, glossy, paper-based brochure; a supporting fully-interactive and updatable multi-media based website; and the website contents available as a free-of-charge downloadable smartphone/tablet app.

The guides' contents focus on the market in question, how to approach that market and the help and support available, and include informative market overviews, plus details of business opportunities, listings with website links to British and Foreign Government support services and essential private sector service-provider profiles.

Sponsoring a 'Doing Business Guide' therefore offers a unique opportunity to positively promote your products and services to high-profile business leaders, specific exporters, investors and effective business travellers who will be actively seeking out service providers to assist them in developing their business interests in the targeted markets.

For more information on IMA please visit our website:

www.DoingBusinessGuides.com

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ABOUT THIS GUIDE

This guide aims to provide a route map of the way ahead, together with signposts to other sources of help.

The main objective of this **Doing Business with Kenya Guide** is to provide you with basic knowledge about Kenya; an overview of its economy, business culture, potential opportunities and to identify the main issues associated with initial research, market entry, risk management and cultural and language issues.

We do not pretend to provide all the answers in the guide, but novice exporters in particular will find it a useful starting point. Further assistance is available from the Department for International Trade (DIT) team in Kenya. Full contact details are available in this guide.

To help your business succeed in Kenya we have carefully selected a variety of essential service providers as 'Market Experts'.

The guide is available in 4 formats:

- the website: www.Kenya.DoingBusinessGuide.co.uk
- this full colour hard-copy brochure
- a 'free' downloadable 'mobile device-friendly' app available from the Apple App Store and Google Play Store
- PDF download/e-flipbook (available on the guide website)

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Experts in Global Security Risk Management

Security Options in Kenya

There is a lot to consider when setting up an operation or business in a new country. Kenya is a country of opportunity; it also presents a number of complex security challenges for the unprepared. There are an estimated 3,500 security companies in Kenya, which presents a bewildering number of options for those seeking support in the region.

However, amongst this cohort are only a small number of security risk management companies, this number reduces further when you define which of these companies adhere to international risk management standards and UK levels of compliance. Out of these options, only two companies have their head offices in the UK; one of which is Castor Vali Africa, based in Nairobi, as part of the Castor Vali Group. We have significant experience helping a wide range of organisations in meeting these security challenges through our off-the-shelf affordable services, alongside more bespoke solutions.





Client Expectations

Security Risk Management is the continuous process of identifying security risks and implementing measures to address them. A risk is determined by considering the likelihood that a known threat (such as terrorism, crime, or poor road transport safety) could negatively affect assets (such as people, property or reputation) along with the impact that such an event would have.

A good Security Risk Management company should:

- Work to understand how an organisation operates and what is important to its success and ethos
- Identify the risks that the organisation faces
- Make realistic recommendations for measures to avoid, reduce or eliminate those risks
- Assist in the implementation of those measures, with high-quality services tailored to the organisation
- Strive to meet or exceed client expectations in terms of service delivery whilst providing value for money

Castor Vali Africa is made up of Kenyan and international security risk management experts who are passionate about delivering services designed to keep people and property safer and more secure.

About Us

Castor Vali is a global security and risk management group specialising in providing International Protective Services, Corporate Security and Risk Management services to governments and multinational organisations in emerging and high-risk markets.

Through our head office in the UK, we maintain a strategic focus on Africa through our incorporated offices in Kenya, Tanzania, Zanzibar, South Africa, Nigeria, Ghana, Mauritius and Mozambique. Our primary operational hub is located in Nairobi, from here we provide 24/7 management and support to complex land-based and offshore projects.

We successfully combine global risk management experience with local knowledge and expertise, enabling us to provide dedicated, flexible and integrated risk management services. Our considerable experience and understanding of the risks associated with operating in remote, complex and hostile environments enable us to consistently deliver the most complex projects safely, on time and budget.

Castor Vali - What's in a name?

Our name was carefully selected as it defines who we are. Castor is the guiding star in the Gemini constellation: one of the brightest in the night sky. In Roman Mythology Castor is known as a protector of mortals and patron of travellers. Vali is a figure from the Norse pantheon, endowed with the strength to survive. This unique combination of guidance, protection and strength truly reflects our expeditionary ethos and our ability to safeguard those travelling and working in remote, frontier and complex environments.

Compliance

Compliance and business ethics continue to drive our strategic vision and operational agenda as we engage with clients, suppliers and local communities on critical issues such as human rights, anti-bribery and Health, Safety and Environment. This successful alignment is the responsibility of all our personnel, led by our dedicated compliance team.

We are sensitive to regional cultures and have a proven formula for building relationships with local national personnel. We operate ethically and responsibly, with a focus on local content within the regions we operate.

Castor Vali has been actively involved in the development of professional standards for the private security industry since our inception. Our integrated management system is independently certified to a number of internationally recognised standards.

Our Global Services

Corporate Security & Risk Management

Castor Vali provides a wide range of highquality security risk management services that have been tailored for the corporate, development and government sectors. All are delivered to international standards and all are designed with a common goal – that of helping create and maintain the safest possible environment for staff, equipment, information and premises.

Security Information Services

Our Security Information Service (SIS) products provide accurate, verified and timely information to empower client operations in key geographies whilst maintaining awareness of areas of interest. Our SIS reports make it possible for companies to access the information they need to inform their business and operational decisions at a reasonable price point.

Energy Sector Security

Castor Vali is a leading security supplier to some of the largest names in the upstream oil and gas industry including Oil Majors. We have significant experience supporting complex geotechnical and geophysical projects on both the East and West Coast of Africa. Our teams are the leading professionals in offshore security; delivering to the highest industry standards.

Maritime Security

Castor Vali has successfully provided armed and unarmed maritime security solutions to the highest industry standards since 2011. Our significant experience of maritime operations combined with our long-standing reputation for quality and safety makes us the right choice for maritime security services in the high-risk areas.

Our Services in Kenya

Research & Information Services

The first step towards improved security is a better understanding of one's environment. Castor Vali has an in-house team of security analysts, both Kenyan and international who provide our Kenyan Security Information Service (SIS). SIS provides succinct and easy to read daily and weekly reports that summarise the key security developments alongside a range of other topical information. SIS also provides alerts by SMS (text message) and email that keep our clients informed of security incidents and events as they unfold, and warns them of upcoming events that could impact safety.

Research & Information - Case Study

A small but fast-growing international company operating in an emerging market segment recently set up an office in Kenya. The company moved a small team of expatriate staff to the country and employed a large local workforce. The company recognised that they needed to guickly understand the environment in order to make informed business decisions and to keep their staff as safe as possible. They signed up for the Castor Vali Security Information Service with Daily Media Summaries, Weekly Security Reports and up-the-minute security alerts sent by SMS and email. This provided all staff with a range of local information to help them stay informed and safe. The company later commissioned Castor Vali to create a bespoke piece of analysis to support a specific business decision. Such analysis would have taken their own staff much longer to produce and they would

have had to do it without the benefit of Castor Vali's security incident database, wide network of security sources and expertise in this area.

CVA TrackAssist Service

Castor Vali TrackAssist is a term we use to describe a number of services which are designed to help organisations protect their employees, particularly when they are required to travel to complex environments in the course of their work.

Popular misconceptions lead many to focus on the more extreme fears presented by criminal activity or terrorism. These are important issues to consider however the most common threat is posed by road travel. Road journeys are perhaps one of the most dangerous activities staff will undertake. If they are travelling to higher risk areas the risk of a traffic collision or incident increase further. Even experienced staff are vulnerable. Our Secure Journey Management service provides end-to-end supervision of field trips or routine road travel, facilitated via tracking solutions which are constantly monitored by our 24/7 Operations Centre. Risk Assessments and Journey Management Plans written by our planning team help to mitigate risks, as do our quality 4 x 4 vehicles and expert security advisors, medics and drivers.

Castor Vali's Travel Security Service allows staff to travel to any African capital city with the reassurance and peace of mind that they will be met and escorted through the airport to approved vehicles and vetted drivers, with additional security measures added in higher-risk locations. Our Operations Centre constantly monitors their progress through smartphone tracking applications and provides regular updates to their managers. Travel Security Services are flexible and can be arranged at very short notice.

Using our TrackAssist service ensures the personal safety and security of staff allowing them the freedom to focus on their core activities whilst facilitating organisational duty of care.

TrackAssist - Case Study

A global consulting firm with a policy of "safety first" and a stated goal of "zero serious incidents" had been contracted to conduct a major survey across six counties in Kenya. These counties contain some of the most demanding terrain and difficult security environment in the region. This company chose to contract Castor Vali to provide the full range of TrackAssist services over the



18-month period of the project. There were no security incidents during the contract.

The following text is an extract from their letter of recommendation for Castor Vali:

"The safety and security of our personnel whilst delivering services to our clients is of paramount importance to us and it is for that reason that the company engaged the services of Castor Vali to provide all of our security, safety and support needs during the project.

Throughout the project, Castor Vali provided a wide range of services, all of which were provided at the highest of standards. These services included but not limited to: Security information and Analysis of the security environment including incident, daily and weekly reports; Full Journey Management and security planning; Project logistics including vehicles, trackers and communications; Personnel such as Security Advisors, Medics and Liaison Officers; Tracking and monitoring of all operations 24/7; Close liaison with our client security teams; Bespoke and project related reports in support of our client requirements; and Other tasks as requested by the company.

At all times Castor Vali teams were professional and well presented and the services delivered met or exceeded the high expectations of our company and our international client.

I would therefore have no hesitation in recommending Castor Vali to any potential clients as an experienced and professional security provider."

Global Head Office: Castor Vali Ltd United Kingdom

+44 (0)118 900 1406

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Castor Vali Landmark Accra. Ghana Castor Vali Group

Port Louis, Mauritius

Castor Vali Mozambique

Maputo, Mozambique

All other enquiries via UK Head Office:

+44 (0)118 900 1406



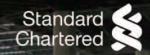


KENYA

Kenya's strategic location makes the country a hub for East Africa. Its deep-water port, skilled labour, macroeconomic stability and developed banking sector have allowed the country to become East Africa's largest economy, and the sixth largest in Sub-Saharan Africa.







One Belt. One Road. One Bank.

We connect your business with growth opportunities globally.



Why Kenya?

Summary

 Area:
 GDP per capita:

 582,650 km²
 US \$2,103.6

Population:48.69 million

Annual inflation rate:
5.2%

Urban population:28% **General government gross debt:**67.6% of GDP

Population growth rate:2.275% change
Fiscal balance:
-8.1 of GDP

Capital city:Current account balance:Nairobi-4.4 of GDP/US \$-4.5 billion

Official language:Exports of goods to UK:Swahili, English\$321 million

Currency: Exports of services to UK: Kenyan Shilling £286 million

Nominal GDP: Imports of goods from UK: US \$102.4 billion \$384 million

Real annual GDP growth: Imports of services from UK: \$416 million

(Source - FCDO Economics Unit (December 2021), FCDO Overseas Business Risk: Kenya)



Kenya's strategic location makes the country a hub for East Africa. Its deep-water port, skilled labour, macroeconomic stability and developed banking sector have allowed the country to become East Africa's largest economy, and the sixth largest in Sub-Saharan Africa. 65% of Kenya's GDP comes from the greater Nairobi area and many international businesses are deciding to set up their African headquarters in Nairobi. For the last few years, there has been a steady growth of 5-6%.

Exports of goods and services to the UK totalled £607 million in December 2021 and imports of goods and services reached a value of £800 million. More than 150 UK companies operate in Kenya and four of the top six private sector Kenyan taxpayers are British companies. The two biggest employers in Kenya are British firms.

Agriculture, manufacturing, and services sectors are particularly integral to the Kenyan economy. Tourism also brings in a significant amount of foreign capital.

[Source - FCDO Overseas Business Risk: Kenya]

Geography

The East African country is bordered by South Sudan and Ethiopia to the north, the Indian Ocean and Somalia to the east, Tanzania to the south and Uganda to the west. The equator also runs horizontally throughout the country.

Seasonal climates are affected by the pressure system of the Indian Ocean and the landmasses adjacent to it. December to March tends to be fairly dry, although winds do occur north and south of the equator.

March to May is the country's rainy season, and from June to August there is little precipitation and winds.

The Rift Valley, also known as the Central Rift, is a region that runs through Kenya. Other regions include the Lake Victoria basin, eastern plateau forelands, coastline and semi-arid and arid areas in the north and south

Government

The last election in Kenya took place in August 2017, for all levels of government. These elections have regularly taken place since 1992.

Tensions have occurred and have led to violence, such as during the 2007 elections. In 2013, however, the elections were relatively peaceful and were followed by President Uhuru Kenyatta and Deputy President William Ruto's inaugurations.

For the 2017 elections, international support meant that many of the institutions were strengthened and were able to deliver accepted election results. They have a relatively free press in Kenya, and conditions have been put into place on the electoral process. Therefore campaigns are more peaceful and based on wider issues, as opposed to just ethnic identity.

Economic growth is low during election years; in 2007 to 2008 the country suffered a crisis, where growth fell to zero. During the 2017 election, the Central Bank of Kenya downplayed the negative effects, naming it a cyclical effect that will be outlasted by the economic long-term fundamentals. Between May and September 2017, business with the government slowed down due to campaigning and as the new government was installed.

Kenya has a market-based economy and a liberalised foreign trade policy. Economic expansion has been encouraged through government policy which welcomes foreign domestic investment and strengthens exports. This encouragement is likely to remain.

In 2010, a new constitution was adopted which gave significant power and resources to 47 new county government structures. This constitution was intended to break the over-centralised system that failed previous governments.

New opportunities for public accountability have arisen as separate branches of national government gain independence from their executive branches.

Information on governmental risks, such as political demonstrations, can be found on the FCDO Foreign travel advice pages: https://www.gov.uk/foreign-travel-advice/kenya.

[Source - FCDO Overseas Business Risk: Kenya]

■ Economic overview

Kenya has the largest GDP in southeast and central Africa, with a population of over 48 million. The country is currently a member of an intergovernmental organisation, the East African Community (EAC).

There are over 150 UK companies operating in Kenya, including Barclays, British Airways, BAT, Standard Chartered, Diageo, Glaxo-SmithKline, Unilever, De La Rue, Finlays, G4S, Tullow Oil and BG Group.

The World Bank has recorded that Kenya's growth in GDP was expected to be 5.7% by

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the end of 2019, slightly lower than its 5.8% growth in 2018. The country, however, in 2020 still exceeded Sub-Saharan Africa's average growth rate of 1.4%, which it has maintained since 2009.

Growth in 2018 and 2019 has depended on successful harvests, the country's strong services sectors, a rise in the confidence of companies investing into Kenya and a stable macroeconomic environment. Growth in previous years has been caused by low oil prices, a rise in its agricultural performance, its supportive monetary policy and investments that had been made into the country's infrastructure. There are vulnerabilities in Kenya's economy, which include investors who may decide to defer investment during elections, and election-related expenditure leading to infrastructure spending being cut back. From a global perspective, security threats can occur and changes in monetary policy in industrialised countries can lead to pressure on currency if they trigger volatility in financial markets.

[Source - World Bank, DIT: Doing business in Kenya: Kenya trade and export guide]

Kenya's port has meant that the country has become the entry point for goods that are being exported to its landlocked neighbours, further adding to its economy. The country's liberalised economy encourages the free flow of trade and the government has backed foreign private investment through its policies and business reforms. As the competition for capital grows in the top markets of Africa, Kenya has made plans to abolish restrictions on foreign shareholdings in listed companies.

Special economic zones (SEZs) have also had a law enacted upon them that provides investment incentives, including tax benefits and additional work permits for skilled foreign employees. All foreign workers must have

work permits, and the Kenyan Government states that they must either be in key senior management positions or have skills that are not available from a local worker.

One of the top contributors to Kenya's GDP is its agriculture sector at 26%. Its main exports are cut flowers, coffee and tea due to their high quality. Around 70% of the country's rural population works in the agriculture sector which accounts for around 65% of its export earnings.

[Source – Food and Agriculture Organization of the United Nations (FAO), DIT: Doing business in Kenya: Kenya trade and export guide]

In 2014, Kenya officially became a lower-middle income country. According to the World Bank, in 2019 Kenya's gross national income (GNI) per capita was recorded at US \$1.750.

Kenya's Banking Act was amended in August 2016, which capped lending rates at a maximum of 4% above the Central Bank Rate (CBR) and put a floor on term-deposit rates equal to 70% of the CBR. This led to a decline in the interest rates in September that year to 13.84% from 16.75% in September the year before.

The signing of the law has led to lending growth falling sharply. A number of banks have issued cost-cutting measures such as letting workers go, closing certain branches and cancelling their expansion plans. The JMF has called for the cap to be removed as it restricts the flow of credit and small and medium enterprises (SMEs) are especially affected.

Droughts have affected the country's economy and have caused a decline in the country's GDP. In 2008-2011 droughts cost the country US \$12.1 billion.

The UK is the 5th largest exporter of goods to Kenya. In December 2021, the imports of goods from the UK were valued at £384 million and imports of services from the UK were at £416 million.

Kenya's main imports include machinery and transportation equipment, petroleum products, motor vehicles, iron and steel, resins and plastics.

'Vision 2030' development should bring upgrades and extensions to Kenya's infrastructure and renewable energy. Therefore, a significant number of infrastructure projects have been planned, with opportunities for UK businesses.

The country is also becoming a business hub, favourable for its oil and gas exploration, manufacturing exports and its consumer goods and services.

Kenya is a member of the East African Community (EAC), and the Common Market for Eastern and Southern African States (COMESA) trading blocs. In 2014, an economic partnership between the EAC and the EU was agreed on. In 2016, Kenya signed the agreement.

[Source - FCDO Overseas Business Risk: Kenya]

Contact a DIT Export Adviser at: https://www. great.gov.uk/contact/triage/location/ for a free consultation if you are interested in exporting to Kenya.

Contact UK Export Finance (UKEF) about trade finance and insurance cover for UK companies. You can also check the current UKEF cover position for Kenya. See: https://www.gov.uk/guidance/country-cover-policy-and-indicators#kenya.

Benefits for UK businesses exporting to Kenya

Benefits to UK businesses exporting to Kenya include:

- the economy is fully liberalised, with a free flow of trade and foreign private investment
- compared to Sub-Saharan Africa, there is a good financial and legal system
- skilled workforce
- Nairobi is a regional economic hub, and the country is a regional entry point for Fast Africa
- the official language is English
- there are daily flights from the UK

[Source - DIT: Doing business in Kenya: Kenya trade and export guide]

Growth potential in Kenya

By the end of 2019, Kenya's economy was expected to grow by 5.7%.

In 2019, the Kenya National Bureau of Statistics' economic survey recorded 2018's growth for specific sectors including:

- agriculture, forestry and fishing (21.5%)
- construction (5.9%)
- transportation and storage (9.7%)
- information and communication (7.3%)
- education (6.4%)

[Source – The Kenya National Bureau of Statistics, DIT: Doing business in Kenya: Kenya trade and export guide]

World rankings

In addition:

- In Transparency International's latest 2021 Corruption Perceptions Index (announced January 2022) Kenya is ranked 128th out of 180 countries (the UK ranks 11th): https:// www.transparency.org/en/countries/kenya
- Kenya ranks 56th out of 190 countries in the World Bank's 2020 Ease of Doing Business Index (the UK ranks 8th): https://www.doingbusiness.org/en/data/ exploreeconomies/kenya
- The World Economic Forum's Global Competitiveness Report 2018-19 ranks Kenya 93rd out of 140 (the UK ranks 8th): http://reports.weforum.org/globalcompetitiveness-report-2018/countryeconomy-profiles/#economy=KEN
- Kenya ranks 138th out of 178 countries in the Heritage Foundation's 2022 Index of Economic Freedom (the UK ranks 24th): https://www.heritage.org/index/country/kenya

Business and human rights

In Kenya, the minimum age for employment, as set by the Employment Laws, is 16, and for hazardous work, this rises to 18. You can perform light work in Kenya between the ages of 13 and 15. There is no minimum age for undertaking industrial apprenticeships.

Kenyans are permitted to join and form trade unions and engage in collective bargaining under the constitution. Around 5% of the workforce in Kenya are members of a union. Fair remuneration and reasonable working conditions are also guaranteed for every worker. Collective Bargaining Agreements (CBAs) are in place between some unions and the government and private sector, allowing inflation-busting pay rises for workers. However, it has been claimed that this undermines the competitiveness of certain industries

During 2017's Labour Day celebrations, the President declared that there would be an 18% increase in the minimum wage. The Kenyan minimum wage, as of 2019, is KES 13,572 per month. However, this minimum is regularly flouted.

Despite significant changes to Kenyan labour laws, there is still gender inequality in the labour force, and women face considerable difficulty accessing formal employment. There is a disinclination to hire female workers due to the mandatory three-month maternity pay and requirement to fill the incumbents vacant position. Around half of the agricultural labour force is female. Under ILO convention 183, the state is required to ensure women are not disadvantaged due to increased maternity leave, and any new investors should make sure that suppliers and partners are not perpetuating this.



■ Trade between UK and Kenya

Bilateral trade between the UK and Kenya totals over £1.4 billion, making the UK one of Kenya's largest foreign investors. In 2021, UK exports to Kenya were valued at £384 million for goods and £416 million for services.

In 2020, the top ten exports from Kenya included:

- · coffee, tea, spices
- live trees, plants, cut flowers
- clothing, accessories (not knit or crochet)
- fruits, nuts
- vegetables
- · gems, precious metals
- ores, slag, ash
- · knit or crochet clothing, accessories
- · vegetable/fruit/nut preparations
- iron, steel

You can read more about what Kenya exports at World's Top Exports: http://www.world stopexports.com/kenyas-top-10-exports/. The International Trade Centre (ITC) ranks the value of Kenya's top services exports: http://www.intracen.org/.

[Source – DIT: Doing business in Kenya: Kenya trade and export guide, Trading Economics, World's Top Exports]



Company Profile

Executives in Africa (EiA) is an Executive Search firm focused on delivering senior level hires for roles in Kenya and on the African continent. It was founded in March 2010 by Richard Putley and Sarah FitzMorris who combined over 40 years of recruitment expertise with their established international and Africa networks.





Dedicated to delivering the very best leaders across the African Markets, our award-winning firm has delivered over 500 mandates in the past 10 years across 25 business sectors and has grown to over 30 search experts.

Our extensive international network, combined with the understanding of recruiting into local markets in Africa, gives EiA the unrivalled ability to identify the best business leaders for our Clients today who are committed to developing the leaders of tomorrow.

Executive Search is most suited to critical senior positions where hiring the very best leaders will give companies a competitive advantage in the marketplace. It is also the best way to identify rare and highly specific technical skills which are in short supply.

Human capital in any organisation is one of its most valuable assets and companies invest extensive time and resources to retain key individuals. These leaders are therefore not actively available on the open market which means the only way to access them is to identify them through traditional Executive Search methods; mapping the market and then proactively approaching, or headhunting, them from their place of work.

Clients can be confident that a comprehensive review of the whole market has been made and that the very best leader has been identified when making an offer.

The largest team of Search Experts focused purely on senior positions based in Kenya and across Africa. 43% of leaders placed by EIA in the last 10 years have been based in East Africa. 70 of these leaders continue to make an impact in Kenya



The EiA Search Process

Our defined Search methodology is formally project-managed and proven to deliver results, often succeeding where others have not.





Why EiA is Different

Africa Specialists

- Over 150 years of combined Africa Search experience
- Unrivalled network of relevant high calibre professionals internationally and across Africa
- 65% of successful hires are African Nationals

Geographical Exposure

- Teams based in the UK and Ethiopia with 7 Consultants on the ground in Kenya in 2019 meeting Clients and Candidates and speaking at conferences
- Understand the challenges of delivering results in the Kenyan operating environment

Business Approach

- Take a commercial and advisory approach to understanding your business
- Align human capital skills required to deliver your business strategy
- Provide insights to enable client decision making on the right hires for the long term

Defined Search Process

- In-depth Stakeholder Briefing with all the relevant decision makers
- Rigorous three-stage proprietary SuitAbility Assessments
- Guarantee Short List delivery in just four to six weeks

Track Record of Success

- Success built on referrals and recommendations with many multiple user clients including multinationals, large Africa brands, start ups and family businesses
- We deliver results and won't stop until we have found you the right person
- Over 90% of placed leaders remain in place after 12 months and beyond

Exclusivity and Alignment

- · Secure exclusive access to candidates through working on a retained basis
- · Full understanding of your EVP and representation of your brand externally
- Alignment allows investment of 200+ hours of resources required to find the right hire

Executive Search - Kenya

EiA Search Assignment:

To identify a Country Manager for a multinational specialist Agribusiness that was imminently opening new operations in Kenya

Business Challenge

- Kenya was identified as a critical expansion market and our Client needed a highly networked individual with specific expertise in the Fertiliser industry
- The business needed to be set up within a couple of months from scratch
- Hiring a Kenyan Country Manager was a prerequisite of the business licence

The Search Challenge

- Niche and highly specific mapping parameters meant there were a finite number of suitable individuals
- Most competitors had expatriates in the relevant roles so to identify
 Kenyan nationals required a precise and thorough Research approach
- The EiA SuitAbility Assessments were essential to assess the required leadership fit, commercial acumen and start-up experience

Critical Requirements

- Kenyan national, highly networked within Government and Agriculture in Kenya
- Strong General Management and Leadership skills with full P&L responsibility
- Demonstrable ability to set-up and grow a business from scratch combined with previous experience within a multinational

The EiA Search Process

- The EiA Research Team covered the market quickly and efficiently mapping across Kenya and East Africa using referrals and recommendations
- From the 72 longlisted Candidates, 14 were fully interviewed through our SuitAbility Assessments by the Delivery Team
- 6 Kenyan nationals meeting the Brief were shortlisted within just four weeks

The Placed Leader:

- A Kenyan national with experience in Kenya and East Africa
- Strong commercial track record and networks in Agriculture
- Offer was accepted within six weeks of the Short List presentation

Executive Search - Kenya

EiA Search Assignment:

To identify a Managing Director for a fast growing, innovative Tech company with a strong impact culture in Kenya

Business Challenge

- The COO had set up the business and was very well respected across the 120 permanent team members and an independent workforce of 2000+
- The business recognized the need for a different skill set to take the business to the next level and wanted to find a Managing Director
- Passion for the Company Purpose, which was strongly impact-driven, was essential for cultural fit

The Search Challenge

- Due to the emerging nature of the sector, there were a limited number of target companies who had delivered the required growth from which to headhunt candidates
- The EiA SuitAbility Assessments were critical to assess entrepreneurial approach, strategic thinking and ability to scale a well established fast growth technology company
- Strong 'Best Practice' experience was essential whilst retaining a strong entrepreneurial spirit

Critical Requirements

 A Kenya national, well networked and with a strong understanding of the Kenyan market and a passion for social enterprise

- A credible and inspirational leader who could take a young innovative workforce with a flat structure which was loyal to the outgoing COO
- P&L General Management experience of a B2B business within the Technology sector

The EiA Search Process

- The Client's confidence in our ability to find the right leader was built throughout the process as a result of weekly updates on progress
- Of the 103 longlisted Candidates, 6 were shortlisted and all were interviewed by the Client with positive feedback
- The top two Candidates were so strong that the Client needed advice in making the decision on who to appoint in the role

The Placed Leader:

- A Kenyan national with a real passion for driving profitable growth in a social enterprise
- Highly credible background with proven scaling experience from a leading Technology company
- The Offer was accepted within six weeks of the Short List presentation

KENYA

'GREAT', a UK Government campaign, has tailored support and advice for UK businesses on how to start exporting or increase the amount of goods and services they sell overseas. ▶







The British Chamber of Commerce has been active in Kenya for five years building upon work began by the British Business Association in 2004. The Chamber works closely with the Department of International trade of the British High Commission.

Our **Vision** is to be the most influential international business chamber in Sub Saharan Africa.

Our **Mission** is to represent our members' business interests and promote trade links between Kenya and Great Britain.

The Chamber provides a range of services including, an open forum for exchange of ideas, contacts, advice and services, information and services, regarding the setting up of businesses and conducting operations in Kenya and regionally. The Chamber has diverse members across sectors based on large multi-nationals, from Telecommunication, Energy and Renewables, Oil and Gas, Infrastructure, to Fast Moving Consumer goods (FMCG), Financial Services, Tourism, and Agribusiness, Real Estate among many others.

MEMBERSHIP CATEGORIES

To join the Chamber the company can be a British Company or have British Directors or Shareholders or is doing business in UK / partnering with UK companies or Intends to do business with UK partners. Our membership categories are as follows:

- Sterling Membership
- Consultant Member
- Almasi Membership
- Graduate Member

Corporate Member

MEMBERSHIP BENEFITS

Networking

Marketing

Information

Discounts

Advocacy

Trade and Investment Services

Trade and Investment Services – Chargeable market services

The British Chamber of Commerce in Kenya offers various support services to UK businesses looking to invest in Kenya, Kenya has deep-rooted links with the United Kingdom. This comes from a shared long history and friendship and interests in the economy, trade and culture. Many reasons make Kenya a lucrative market for UK businesses

- · Regional Hub: A regional hub for trade and finance in Eastern Africa and the natural entry point to the region
- Market-based economy: Market-based economy with a liberalized foreign trade policy
- Bilateral trade: Over 300 UK companies operating in Kenya, with bilateral trade between Kenya and UK exceeding £1 billion (KES.139 billion).

Our services are designed to help you get a better understanding of the Kenyan market, as well as specific sectors such as Renewable Energy, Infrastructure, ICT, Telecommunication and Mobile Money, Finance, Real Estate and Education among many others.

We provide tailored information, high-level business insights, and business-to-business networking opportunities. These are chargeable services that give you direct access to some of our Chamber members in Kenya.

We aim to ensure that British businesses realise export wins by utilizing our local language skills, market knowledge and extensive political and commercial contacts. This service can take the form of:

- · Market visit programmes with introduction to relevant contacts
- Organising trade missions
- Product launch events
- · Support to help you develop a regional market presence, through access to regional Chambers and UK business associations contacts and access to business support in the wider East Africa markets.

BCCK Team also assists on the below customized services for UK companies, all designed to meet their needs and aspirations in the local market

The Trade services include the following:

- · Export opportunities: We offer support in export market awareness and exposure to export opportunities overseas through the Export is Great platform, as well as UK-based events, webinars, in-market briefings and seminars.
- · Market penetration: We help you maintain and grow your market share by offering support in market penetration by introducing you to relevant business contacts, building business partnership, offering advice on starting and setting up a company in Kenya and advice on sector analysis, taxation, tariffs and customs search.
- Regional Market Expansion: BCCK can help you develop a regional market presence, through access to regional contacts and access to business support in the wider East Africa markets.

The BCCK team also offers assistance in the following areas:

- o Information on the Kenyan business environment o B2B meeting arrangement
- o Market visit logistics support
- Government relations
- Partner search

- o Brief financial reporting
- o Business centre services
- o Market overview quick facts about Kenya and the Kenyan economy

Support from the British Chamber of Commerce Kenya (BCCK)

In conjunction with the British High Commission, UK Department for International trade (DIT) and the British Chambers of Commerce, services include:

For all members:

Networking:

- Monthly networking events (venues and timings varied to meet different preferences)
- · Monthly informal drinks
- · Meeting incoming trade missions
- · Events with other local and regional organisation

Information:

- · Updates from the Chamber, British High Commission and affiliated organisation
- Access to security briefings organise by the Chamber and British High Commission
- Briefings on topical issues at monthly events (digests available online afterwards when appropriate)
- · Feedback on the results of advocacy
- Access for individual member to training organise by BCCK
- Access to general research and marketing information
- Access to information released by British Chambers in UK and other members

Advocacy:

- General advocacy for collective issues. Committees will be established where appropriate to pool key concerns
- Advocacy may be conjunction with other Chambers or entities in Kenya, depending upon the issues being raised and an assessment of what will be the most effective approach for each issue

Marketing:

- The Chamber will market Kenya to the British Chambers in UK and support Trade Missions coming to Kenya
- · Invitations to meet incoming Trade Missions
- · Regular round up to rebroadcast members' events, press releases and other activities
- · BCCK website linked to British Chambers in UK and globally and other organisation
- BCCK representation at annual 'Explore Export' and other UKTI events in UK and abroad

Discounts:

· Discounts and offers from members and other organisation for Chamber members

In addition for sterling members:

- · Private group receptions with High Ministerial Government VIP visits.
- Quarterly roundtable business breakfast meeting with the High Commissioner to facilitate and lobby issues pertinent to the respective business sector.
- Full page profile in member directory, included embedded video and reports
- One free e-shot every quarter for company services/products/offers.
- One 10 minute slot per annum to speak at British Chamber Networking Breakfast.
- Opportunity to use High Commissioner's Residence/Air House for corporate events (subject to availability and associated fees), including British Chamber guest generation.

In addition for corporate members

Networking:

- · All senior management able to attend BCCK events. Any cost will be on pro-rata basis
- Invitations to additional events organised by DIT and BHC
- Invitations to the British High Commissioner's quarterly 'breakfasts for business'.

Information:

- The company can nominate who in the company receives BCCK email communication and updates.
- Any member of the company can attend briefings and training being organised by BCCK (numbers may have to be capped for individual events depending on the size of the venue etc), any cost will be on pro-rata basis.
- Access to reports and market research papers commissioned by BCCK

Advocacy:

- · Able to appoint company members to BCCK advocacy committees
- Support, usually across a sector, to resolve issues.

Marketing:

- Support in marketing for the company, using BCCK and DIT contacts and reach into Government of Kenya parastatals and the international diplomatic corps; as well as targeted introductions and invitations to BCCK members
- Listing in online directory of members on the BCCK website (access to directory is free and is expected to be used by members and companies in UK looking to do business in Kenya).
- · Sponsorship opportunities at events.
- Opportunity to pitch at events.
- Ability to advertise on BCCK website (separate fees apply)

Services for businesses outside Kenya:

Currently offered only in support of DIT Nairobi office

Market Insight

- Access to directory of services provided by BCCK members
- · Market or sector overview
- · Specific information on work permits, company registration, Kenyan tax etc.

Getting started:

- Access to office space, meeting rooms.
- Matchmaking services introductions to agents, suppliers and distributors and potential customers.
- Professional business services introductions to trusted lawyers, accountants, tax advisors and other support services.
- Support from DIT Overseas Programme Management Service.

Building market share

- · Advice on the best routes to market.
- Support for launches and marketing new products and services.
- Access satellite offices in larger markets.

Contact the British Chambers of Commerce at

www.britishchambers.org.uk/find-your-chamber to find your nearest chamber in the UK, or contact the British Chambers of Commerce Kenya (BCCK) for further information.

Visit: www.bcckenya.org



Help available for you

Support from the British Chamber of Commerce Kenya (BCCK)

The British Chamber of Commerce Kenya is an ideal platform for British and Kenyan organisations to network, learn and explore business opportunities in Kenya. They offer a wide range of business support and advocacy services to their members, such as a platform to network and connect to a diverse set of organisations, market information on how to set up in Kenya and outline the best route to the market.

British Chamber Sterling members are among the largest taxpayers in the country, and Chamber members directly employ more than 200,000 people. Over the years, the Chamber has organised a series of networking events, business meetings and trade missions for their members. Their most recent initiative is the launch of the Business Integrity Pilot project, working in conjunction with the UK Department for International Development (DFID), the Department for International Trade (DIT) and the British High Commission Nairobi.

The Chamber are also keen on youth empowerment, job creation and ways to grow foreign direct investment for British companies in Kenya. BCCK supports and encourages businesses from the UK to do business with and export to Kenya. They work closely with the British High Commission Nairobi, the Department for International Trade and other British Chambers in the UK and in Europe to promote the business opportunities Kenya has to offer.

[Source – British Chamber of Commerce Kenya (BCCK)]

■ Support from the UK Department for International Trade (DIT)

The UK Department for International Trade (DIT) provides tailored support packages for companies who are:

- first time exporters (FTEs)
- small and medium-sized enterprises (SMEs)
- medium-sized businesses (MSBs)

Business opportunities

'GREAT', a UK Government campaign, has tailored support and advice for UK businesses on how to start exporting or increase the amount of goods and services they sell overseas. For more information see their website at: https://www.great.gov.uk/international/.

You can:

- read guidance for new, occasional and frequent exporters
- find out about services offered by 'GREAT' partners
- use the selling online overseas tool at: https://www.great.gov.uk/selling-onlineoverseas/ to find the best marketplaces to showcase your products online
- you can take advantage of special deals negotiated by the government for UK businesses, and find out more about the UK Government's E-Exporting Programme, at: https://www.gov.uk/guidance/selling-online-overseas-with-the-digital-exporting-programme
- apply at: https://www.great.gov.uk/ export-opportunities/ for overseas export opportunities for your products or services

- create a business profile at: https://www. great.gov.uk/find-a-buyer/, which will allow you to promote your products and services to international buyers
- search for events, trade fairs, missions and webinars relevant to your sector or overseas markets, at: https://www.events. great.gov.uk/ehome/index.php?eventid =2001830298
- see upcoming DIT international ministerial visits, at: https://www. events.great.gov.uk/ehome/ index.php?eventid=200183333&
- apply for a tradeshow access grant at: https://www.gov.uk/guidance/ tradeshow-access-programme to attend an overseas event
- contact a trade adviser in your area, at: https://www.great.gov.uk/contact/ office-finder/

Getting local market help to sell overseas

DIT has trade specialists who can help you commission services from local experts overseas. This includes:

- country and sector advice
- local market research
- support during overseas visits
- identification of possible business partners
- preparation for exhibitions and events

To find out more about commissioning any of these services, contact a DIT Trade Adviser

in your region at: https://www.great.gov.uk/contact/triage/location/ for a free consultation, or see further details at: https://www.gov.uk/government/organisations/department-for-international-trade/about-our-services.

In-market support

If you already trade internationally, and have decided that Kenya is part of your business strategy, you are advised to contact DIT at the British High Commission Nairobi prior to your visit to discuss your objectives and what help you may need. See: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

They can provide a range of Kenya-specific services for you, including the provision of market information, validated lists of agents /potential partners, key market players or potential customers; establishing interest from such contacts; and arranging in-market appointments. In addition, they can also organise events for you to meet contacts in Kenya, or to promote your company and your products/services.

For further information about DIT services, see: https://www.gov.uk/government/organisations/department-for-international-trade/about-our-services.

[Source - DIT, gov.uk]

■ Support from the Institute of Export & International Trade (IOE&IT)

Raising the profile of international trade qualifications and experienced members is only part of how IOE&IT membership is essential for any individual or business involved with global trade.

Importantly, the IOE&IT also offer access to a unique range of benefits and services specific to international trade:

- Help with any export issues you come across. Our team of experts can help with questions on documentation, export controls, the UK Bribery Act, customs and VAT procedures, regulatory and compliance issues, insurance issues, payment terms, transport and logistics. Members get free access to our experts via a technical helpline. See: https://www.export.org.uk /page/International_Trade_Helpline.
- A voice for your ideas and concerns. We represent your point of view and feed back to government, HMRC and other influencing bodies on issues that impact you, plus participate in Institute responses to central government with regard to proposed legislative changes.
- A complete range of international trade qualifications – for those that have no experience, up to those who wish to qualify themselves to take a business degree. The Institute's qualifications are widely recognised as providing both employers and employees with the necessary international business practice linked to satisfying career planning and development. See: https://www.export. org.uk/page/qualifications.

- A range of short courses giving you the skills and expertise you need to gain a competitive advantage in the challenging and complex world of export, import and international trade. See: https://www. export.org.uk/page/training.
- An extensive events programme to help you share information and connect at every level in the international trade community, whether it is sector-specific or regional. See: https://www.export.org. uk/events/event_list.asp.
- Inclusion in surveys to research the attitudes and changes to world trade.

For more information on how the IOE&IT can help you, or on becoming a member, contact the IOE&IT at: https://www.export.org.uk/page/about.

Open to Export

Open to Export is the IOE&IT's free online advice service for UK companies looking to grow internationally. It offers free information and support on anything to do with exporting and hosts online discussions via its forum, webinars and social media, where businesses can ask any export question and learn from each other.

Open to Export can be accessed at: http://opentoexport.com/.

[Source - Institute of Export & International Trade,

Our services include:

Audit and assurance

The RSM promise to you is that not only will we understand the technical aspects of an audit but will bring to the table in-depth sector experience, understand your business aspiration and through our dedicated & focused team and tailored thinking, are able to share creative ideas and insightful solution thereby offering an ace audit service.

Tax

Tax is more than just compliance. Juggling between complex and diverse tax rules can be difficult to stay on top. The RSM team of has a reputation for providing in-depth and up-to-date knowledge of local and International laws and regulations as they impact your business. Our tax compliance and consulting teams are trained to look beyond ordinary tax preparation and compliance work to providing the most appropriate tax solutions for your business, while always acting with the highest level of integrity and concern for your reputation. Through collaboration with tax professionals across all relevant jurisdictions, we are able to provide international tax services seamlessly.

Outsourcing

The need to focus on core issues rather than day-to-day financial and administrative issues is what most businesses face. We offer solutions for your accounting and bookkeeping functions, so you can get on with running your business.

THE POWER OF BEING UNDERSTOOD AUDIT | TAX | CONSULTING

Consulting

Choosing the right advisor to execute corporate finance assignments is key to your success. Our team experience combined with that of RSM empowers us with the skill set to provide a complete range of corporate finance services for business including transaction advisory, and management consulting.

Risk advisory

All businesses face increasingly harsh regulatory compliance requirements. This coupled with increasing fraud means that organisations must constantly revaluate their risk management procedures including anticipating risks, assessing effectiveness of internal controls to respond to such risks, and identifying weaknesses on a timely basis. The need for risk assurance services is also rising as companies realise that positive risk management can add value and help create a performance culture.

Transaction advisory & restructuring

We understand that a variety of factors and tensions come into play when dealing with complex transactions. Whether you're making an acquisition, forming a strategic alliance, raising or investing capital or releasing funds through a sale or restructuring, you need advice that is sound, practical and innovative. From pre-deal evaluation through to completion and post-deal integration or separation, we are here to help at every stage of your transaction.

Experience the power of being understood Experience RSM rsm.global/kenya





KENYA

Make sure you have a visa when you enter Kenya. This can be obtained before you travel or when you arrive at the airport.





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Getting here and advice about your stay

Entry requirements

Entry rules in response to coronavirus

Due to COVID-19, Kenya's entry requirements are constantly being changed and updated in order to be in line with the country's guidelines during the pandemic. For more information, see guidance from the FCDO at: https://www.gov.uk/foreign-travel-advice/kenya/entry-requirements, for up-to-date guidelines for entering Kenya.

The Kenyan authorities are responsible for setting and enforcing the country's rules for entry. You may contact the British High Commission Nairobi at: https://www.gov.uk/world/organisations/british-high-commission-nairobi#contact-us if you have any questions, or if you are unclear about the country's entry requirements.

Check with your travel provider or travel company that your passport and travel documents meet the required specifications.

Visas

Make sure you have a visa when you enter Kenya. This can be obtained before you travel or when you arrive at the airport. You can apply for a single entry visa or a transit visa through eVisa: http://evisa.go.ke/evisa.html, or at the Kenya High Commission in London: https://www.kenyahighcom.org.uk/visas.

You can buy different types of visas with cash payment on arrival by air. These include:

- single entry (US \$50)
- multiple entry (US \$100)
- transit (US \$20)

Make sure your passport is valid for a further three months from the last date of your visit.

[Source – FCDO Foreign travel advice: Kenya, DIT: Doing business in Kenya: Kenya trade and export quide]

Passport validity

Make sure you have two blank pages in your passport on arrival, and that it is valid for a minimum period of six months from the date of entry into Kenya.

UK Emergency Travel Documents

UK Emergency Travel Documents (ETDs) must be valid for six months and are accepted for entry, airside transit and exit from Kenya.

Prior to departing Kenya on an ETD, you must receive an exit stamp from Kenyan Immigration.

Yellow fever certificate requirements

Check the National Travel Health Network and Centre's TravelHealthPro website to see whether you require a yellow fever certificate: https://travelhealthpro.org.uk/country/117/kenya#Vaccine_recommendations.

Work permits

You must have a work permit before living and working in Kenya: it is illegal to work without a permit. Make sure you apply for a work permit before you arrive in Kenya. The permit also applies to those working voluntarily and those who are self-employed.

You can apply for a work permit at the Department of Immigration: https://fns.immigration.go.ke/.

The Kenyan Government has promised that immediate action will take place for those who are not carrying the correct permits and documentation, including deportation.

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You need a ships agent with experience, expertise & energy, that you can trust to ensure an efficient & speedy discharge of your cargo in Mombasa.

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The government is prioritising awarding high quality jobs to Kenyan nationals, therefore British nationals may not be granted a permit.

If your application is successful and you are already in Kenya, you will need to hand your passport over to immigration who will insert a permit stamp. Make sure that, during this time, you carry a certified copy of your passport for identification. You can obtain this from a local lawyer.

In April 2018, the Kenyan Government announced that all existing and future work permits will become e-permits.

[Source - FCDO Foreign travel advice: Kenya, gov.uk]

Money

The currency in Kenya is the Kenyan Shilling.

ATMs are available in most main towns and cities, including Nairobi. Credit cards are also widely accepted. Be aware that it may be difficult to exchange Scottish or Northern Irish banknotes.

[Source - FCDO Foreign travel advice: Kenya, gov.uk]

Local laws and customs

Kenya carries out a census every ten years, with the last taking place in August of 2019. Official census takers visited households across the country to collect information regarding family size, age, sex, religion and occupation. Some non-Kenyans were also asked to participate, including tourists in hotels. If you are unsure of the identity of the census takers, check with hotel staff, your tour operator or the local authorities. See the Kenya National Bureau of Statistics website: https://www.knbs.or.ke/ for more details.

Kenya's coastal areas are predominantly Muslim, make sure you dress conservatively during Ramadan and when you are away from tourist resorts and hotels, such as in religious areas and Mombasa town.

Make sure you only smoke in designated smoking areas as, in Kenya, it is prohibited in public places. Offenders can face fines or imprisonment.

The penalty for possessing illegal Class A drugs is 10 years in prison. Trafficking the drugs can lead to heavy fines and jail sentences.

Photographing Embassies and airports in Kenya is illegal and can lead to detention.

You must receive permission before bringing a firearm into Kenya.

For environmental reasons plastic bags can no longer be used.

It is illegal to destroy Kenyan currency.

Homosexuality in Kenya is illegal and any public display of affection can lead to imprisonment. See the FCDO's advice for the LGBT community when travelling: https://www.gov.uk/guidance/lesbian-gay-bisexual-and-transgender-foreign-travel-advice.

Make sure you carry ID with you at all times. A copy of your passport will usually suffice, although there have been recent cases of some police officers asking for the original documents.

Do not buy, sell or capture any protected wild animals or trade their parts without a licence as it is illegal. Kenya is a signatory to the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES). Under this convention there has been a ban on the international commercial trade of ivory. If you are caught, you will be prosecuted and receive a prison sentence and/or a fine.

[Source - FCDO Foreign travel advice: Kenya, gov.uk]

Safety and security

Crime

Bag snatching is a common occurrence in bus and railway stations, as well as in airports. In Nairobi, Mombasa and other large cities, significant crimes do regularly occur, such as muggings, armed robbery, kidnapping and car-jacking. Crime rates are higher in slum areas. Try to avoid these areas, and if unavoidable, remain vigilant and take extra care.

Make sure you listen to and comply with all safety advice given by your host or employer. Avoid walking around in isolated areas in the dark, such as beaches, and do not carry large amounts of cash or expensive jewellery.

Thieves may pose as police officers or private security guards, always check their identification.

Never accept food or drink from anyone you do not know, there have been cases of tourists being drugged.

Stay in tourist camps with good perimeter security. If in doubt, seek advice from your tour operator or the Kenya Tourism Federation, who can be reached at + 254 20 800100.

Insist on contacting the British High Commission Nairobi if you are involved in a security incident.

Local travel

The Foreign, Commonwealth and Development Office (FCDO) advises against all but essential

travel to within 60 km of the Kenyan-Somali border, the Garissa county; the Lamu county (excluding Lamu Island and Manda Island) and to areas of Tana River county north of the Tana River itself. They also advise against travel to within 15 km of the coast from the Tana River down to the Galana (Athi-Galana-Sahaki) River

Make sure you use the Mombasa road when travelling between Jomo Kenyatta International Airport (JKIA) and Nairobi, as there is a heightened risk of car-jacking on other roads.

If you travel to Lamu Island or Mandu Island, do so through Manda Airport.

The Mombasa road to the Jomo Kenyatta International Airport gets very busy during rush hour, check-in can take several hours and a vehicle security check is necessary. Make sure you allow plenty of time for your journey to the airport.

Visits to game reserves and tourist areas are mostly trouble-free. Use reputable tour operators when visiting reserves, and arrive during daylight hours. Do not buy safari tours from touts. Follow park regulations and wardens' advice

Be vigilant when viewing wildlife on foot or at close range. Do not bathe in rivers and lakes in national parks as it is forbidden. You should avoid doing so elsewhere also due to wildlife and water-borne diseases.

Take care in rural areas, especially in the north and northeast, as cattle rustling, banditry and ethnic clashes can occur.

In Laikipia county, pastoralist cattle herders invaded private ranches and conservancies in order to find pasture for their livestock. In some cases these clashes were violent and led to arson.

The situation has since calmed due to an increase in the enforcement of private property rights by Kenyan security forces. Some hotels and tourist lodges in the affected areas cancelled client bookings as a result.

Government intervention has decreased the number of disturbances. If visiting Laikipia, call ahead to get up-to-date information regarding the situation. It is advised to travel in convoy of at least two vehicles.

Monitor local media and take care in all remote areas.

The border with Somalia has been officially closed since 2007, crossings, however, do take place. Landmines have been used around Moyale, close to the main A2 road south. If crossing the Kenya-Ethiopia border, stay on the A2; do not take a break until you reach Marsabit Town.

There is a large security presence in the area of Mount Elgon in Western Kenya, near the Ugandan border.

Up-to-the-minute tourist advice and emergency help is provided by the Kenya Tourism Federation's Safety and Communication Centre. Contact them on +254 20 800100 or by e-mail at: operations@ktf.co.ke.

Road travel

In Kenya, you can drive for up to three months with a valid UK driving license or an International Driving Permit. If you intend to stay for longer than this, or if you live in Kenya, you will need to apply for a Kenyan driving licence.

Ensure that you check the requirements of hiring a car with the car-hire company before you travel and be confident the company you are hiring from is reputable.

Driving and road conditions can be lower than UK standards. Keep the windows closed and your car doors locked, and in more remote areas try and drive in convoy. If possible, avoid driving during the night. Ensure you thoroughly research the safety standards of a bus operator before boarding long-distance buses as there have been a number of accidents, and the vehicles can be poorly maintained.

Matabus (minibuses) may be cheap but are known to be poorly maintained, uninsured and can be driven dangerously. They are also targets for hijackers and robbers.

Although on-the-spot fines are commonly awarded, they are not legal. Ensure that you ask for due process to be followed correctly if you are stopped by a police officer. You should be issued with a 'receipt of cash bond' that tells you when and where you need to be in court.

Rail travel

If you intend to travel on the passenger trains that run between Nairobi and Mombasa, ensure your belongings are safe both on the train and at the stations. Take your valuables with you if you leave your compartment.

Air travel

The FCDO cannot provide information on the safety of individual airlines, but you can find a list of registered airlines that meet operational safety standards and recommended practices at the International Air Transport Association: https://www.iata.org/en/programs/safety/audit/iosa/registry/. This is not an exhaustive list, and if an airline is not on the list, it does not necessarily mean it is unsafe.

The International Civil Aviation Authority has audited the level of implementation of critical elements of safety oversight in Kenya.

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Employee Background Check (EBC) Service

Our Employee Background Check Service provides a swift and affordable way for companies to confirm the identity and background of their employees. Checks are conducted diligently and sensitively by our vetting team, to safeguard the confidentiality of individuals and companies.

We offer a Basic EBC which confirms the legitimacy of an employee's: identification documents, driving licence and education certificates. We also check whether they have a criminal record.

Our Comprehensive EBC includes further checks on: ethics and corruption issues, professional qualifications and references.

EBC's are processed quickly; in normal circumstances the turnaround time for a basic EBC is two working days.

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You can find a list of incidents and accidents in Kenya on the Aviation Safety Network website: http://aviation-safety.net/database/country/country.php?id=5Y.

The Kenyan Civil Aviation Authority (KCAA) is conducting an audit inspection of Silverstone Air Services in response to two recent incidents.

Operations of its Dash-8 fleet have been suspended until completion. As a result, Silverstone have suspended all scheduled services from 12th November 2019. For more information contact the airline directly, at: reservations@silverstoneair.co.ke or phone +254 709 685 000, +254 740 100 100 or +254 740 300 300.

Be vigilant when transiting airports, especially Wilson Airport in Nairobi, as there are concerns due to its lack of security.

Check with the company's Safety Pilot, if you plan to charter a plane, regarding the condition of the aircraft and the runway you are to use. Always use a company that has a Safety Pilot.

Photography is prohibited at airports and can lead to fines or imprisonment.

Sea travel

There is a significant threat from piracy related activities and armed robbery in the Gulf of Aden and Indian Ocean, off the Somali coast. Attacks on local fishing dhows do occur. All yachts sailing on their own passages must stay out of high-risk areas due to the threat assessment carried out by the international Naval Counter Piracy Forces. See the FCDO's Piracy and armed robbery page at: https://www.gov.uk/guidance/seariver-and-piracy-safety for more information.

Terrorism

There is a high risk of terrorist attacks in Kenya. Make sure you read the UK Counter Terrorism Policing's advice and information about how to stay safe abroad and what to do if an attack occurs: https://www.counterterrorism.police.uk/staysafe/. Also

see the UK Government's webpage on how to reduce your risk from terrorism while abroad: https://www.gov.uk/guidance/reduce-your-risk-from-terrorism-while-abroad. A higher level of vigilance has been adopted by the Kenyan Police after the attack on the DusitD2 hotel and commercial complex in January 2019. If you see any suspicious behaviour, you must report it to the police immediately.

There is a threat of kidnappings in Kenya and there is a heightened threat towards British nationals. Attacks have taken place in known tourist areas, such as hotels, bars, restaurants, sporting events, shopping areas, commercial buildings, beaches, government buildings, places of worship, airports, and public transport systems and hubs. Make sure you remain vigilant.

Be aware that the British Government will not make any substantive concessions to hostage takers as the government considers the paying of ransoms will cause an increase in further kidnappings. Under the Terrorism Act (2000), payments to terrorists are illegal.

The Somali militant group, Al Shabaab, is the main source of terrorism in Kenya, due to the country's military involvement in Somalia. Support for Daesh is also increasing within the country. Due to these attacks, Kenyan security forces have increased in areas of known terrorist threat, such as those close to the border.

The FCDO advise against all travel within 60 km of the Kenyan-Somali border.

Government buildings and law enforcement personnel and facilities have been the targets of attacks. If you plan to visit any of these areas, take extra safety precautions.

The Kenyan authorities have disrupted a number of attacks and made several arrests. Extra protection of the areas close to the Kenyan-Somali border have also been put into place.



Due to the conflict in Iraq and Syria, there is a heightened risk to UK interests and British nationals worldwide.

[Source - FCDO Foreign travel advice: Kenya, gov.uk]

Natural disasters

Tremors occur from time to time in Kenya as the country lies on an active fault line. In 2007, the country was affected by a significant tremor with a magnitude of 5.2.

See the US Federal Emergency Management Agency's advice on what to do before, during and after an earthquake: https://www.ready.gov/earthquakes.

[Source - FCDO Foreign travel advice: Kenya, gov.uk]

■ Health

Check the National Travel Health Network and Centre's (NaTHNaC) advice on their TravelHealthPro website: https://travelhealthpro.org.uk/countries at least eight weeks before travelling to Kenya. See the NHS (Scotland)'s FitForTravel website: https://www.fitfortravel.nhs.uk/destinations.aspx and the NHS Choices' website at: https://www.nhs.uk/using-the-nhs/healthcare-abroad/ for further information.

You can find general information about travel vaccinations, as well as a travel health checklist on the NHS website. You may want to consider contacting a health advisor or pharmacy for further information regarding preventative measures or advice on how to manage pre-existing medical conditions.

Medicines that can be used in the UK may have a different legal status and regulations in Kenya. If you plan to travel with a prescription or over-the-counter medicine, the NaTHNaC has guidance on how to travel with medication: https://travelhealthpro.org.uk/factsheet/43/medicines-abroad.

You can also contact the British High Commission Nairobi to get advice on the legal status of certain medication: https://www.gov.uk/world/organisations/british-high-commission-nairobi#contact-us.

Although travel is enjoyable, it can be challenging, so ensure you look after both your mental and physical health when abroad. More information regarding travelling with mental health conditions is available on the FCDO travel and mental health guidance page at: https://www.gov.uk/guidance/foreign-travel-advice-for-people-withmental-health-issues or from the National Travel Health Network and Centre (NaTHNaC): https://travelhealthpro.org.uk/factsheet/85/travelling-with-mental-health-conditions

Ensure you have comprehensive health insurance and funds available to cover the cost of any medical treatment you may require whilst in Kenya, and possible repatriation.

Be aware that cholera, dengue fever, malaria and other insect-borne diseases are common in Kenya throughout the year. Make sure you take adequate precautions to prevent insect bites.

There have been instances of Ebola declared in the Democratic Republic of Congo and western Uganda. Keep up-to-date about outbreaks of Ebola as well as the screening measures that have been put in place at airports and border crossings by the Kenyan authorities on the WHO website: https://www.who.int/news-room/fact-sheets/detail/ebola-virus-disease

When in Kenya, consume only boiled or bottled water, and avoid drinks with ice in them. Ensure that the food you consume is prepared by a licensed vendor.

Should you require emergency medical assistance in Kenya, visit the nearest, largest Accident and Emergency Department. In Nairobi, this will be either Nairobi Hospital or the Aga Khan University Hospital.

COVID-19

Kenya is affected by the global outbreak of the coronavirus, COVID-19. Make sure you comply with all screening measures that local authorities have put into place, see: https://www.gov.uk/foreign-travel-advice/ kenya/coronavirus, for more information.

For more information when travelling during the coronavirus (COVID-19) pandemic, see the UK Government's advice at: https://www.gov.uk/guidance/travel-abroad-from-england-during-coronavirus-covid-19.

FCDO Foreign travel advice

If you are travelling to Kenya for business, the Foreign, Commonwealth and Development Office (FCDO) website has travel advice to help you prepare for your visit overseas and to stay safe and secure while you are there.

For up-to-the-minute advice please visit the FCDO Foreign travel advice pages on the gov.uk website: https://www.gov.uk/foreign-travel-advice/kenya.

Travel insurance

Make sure you have comprehensive travel and medical insurance before you travel, as well as accessible funds to cover the cost of any medical treatment abroad and repatriation.

[Source - FCDO Foreign travel advice: Kenya, gov.uk]

Everything you need to know about arranging your insurance in Kenya



With over 25 years' experience in the Kenyan insurance market, we feel we are ideally placed to offer our insights and expert tips for anyone new to Kenya.

General insurance – an overview

General insurance covers your main possessions, such as your home, car and business. Many general insurance policies are bought on price alone, but this can be a dangerous approach as the devil is nearly always in the detail.

The insurance products available in the Kenyan market are very different to those in the UK, and the policies you are used to dealing with in the UK will not be available for you to purchase from local insurers. In order to fill this void JW Seagon has developed a suite of insurance policies that are based on the wider UK policy wording, but are underwritten by local insurers. This way we combine our international expertise with our local knowledge.

General insurance - did you know?

- Motor Insurance be prepared to pay 3.5% on the value of a vehicle
- WIBA (Workers Compensation) The insurance is not compulsory, but the compensation is, therefore we highly recommend you buy the insurance cover otherwise you will be paying the compensation out of your own pocket
- Employers Liability Cover This is compulsory in the UK with limits of 10 Million Pounds. Local Kenyan policies have a limit of \$20,000 -\$80,000, which is inadequate
- Fidelity Guarantee (theft by staff) is prevalent in Kenya and JW Seagon deals with claims on a weekly basis, so it is essential to buy an insurance cover for this
- Products Liability is automatically included in Public liability policies in the UK but here in Kenya you need to buy it separately

Health insurance – an overview

Health insurance provides quick and easy access to medical treatment at a time and place that suits the policyholder. As experts in the area of Health Insurance and with strong links with leading insurers worldwide, we advise our customers to avoid any shortcuts when it comes to arranging medical cover.



For anyone looking to purchase health insurance, here are some things to keep an eye on:

- There is lots of choice available, so it's advisable to choose a reputable insurance broker
- Play close attention to the small print on local policies
- Make sure the underwriter is reputable and has a good track record
- Does the insurance provider offer?
 - Treatment abroad
 - Guaranteed renewal
 - A good outpatient network
 - Good claims and payment efficiency
 - App based services
 - Employee Wellness benefits
 - Access to evacuation services

 especially if you are working
 remotely
 - Wide choice of policies with different levels, as well as local options, that will meet all your needs.

Health Insurance – a quick case study

A UK national sets up company in Kenya, and soon after falls seriously ill.

Having purchased International Private Medical Insurance (IPMI) with JWS, we:

- use our expertise and experience to navigate the business owner through unfamiliar Kenyan health system/network
- facilitate prompt access to a quality provider in Kenya including initial consultation and diagnostic tests
- advise that as the required treatment isn't available in Kenya the insurance pays for travel back to the UK for treatment, as well as the treatment itself
- ensure all bills are settled directly with each medical provider and administration is kept to a minimum

As a result of having prompt access to quality healthcare the business owner was back to work in the shortest possible time. Purchasing reliable health insurance for your employees as well means that if they were to be in an accident or fall ill, they can get the best treatment and get back to work quickly.

Everything you need to know about arranging your insurance in Kenya



Mind the gap!

We've all heard the insurance horror stories and, in most cases, it relates to unpaid claims. By partnering with the world's most trusted providers and by scrutinising every single detail within the policy, JW Seagon prides itself on paying out when clients need us most.

Here are a few recent examples:

A very sad death of one of our client's Directors in a non-work-related incident and between the client and JWS, the option to take a WIBA 24-hour cover, meant the deceased's family received a lump sum of over KES 100m within a couple of weeks of the incident.

One of our commercial clients with a household name, discovered over KES 10m of their products was being stolen by their staff and called us to assist with claiming under their Fidelity Guarantee policy, even though it was prior to our appointment as their Broker. We assisted and agreed on the claim with the Insurers within days.

The meaning of Life

Life insurance is a vital product that can help you safeguard your family's financial future. To find out more how JWS can help, visit www.iwseagon.com/life





Latest developments within the Kenyan insurance market

With effect from 23rd July 2019, two major changes were made to the Kenyan Insurance Act, which affected JW Seagon and our clients.

Very simply, no cover can be 'assumed' by an Insurer in Kenya without premium payment up front, i.e. before cover incepts. Secondly, and something that affects Brokers more than customers, is that all payments must be payable to Insurers. Brokers are no longer allowed to handle client's money (premiums).

N.B. All our products are regulated and approved by the Insurance Regulatory Authority.



Medical Insurance Wealth & Investments Life Insurance

Travel Insurance Special Risks Insurance General Insurance

JW Seagon in numbers

10k+ clients worldwide



18
Operate in 18
countries in Africa
and worldwide



25+
years' experience
within the market



50+
employees in JWS
offices across 4
countries



KENYA

There are numerous opportunities for UK businesses across many sectors in Kenya, including agriculture, defence and security, energy, education and training, financial services, infrastructure and ICT.





Our Core Services Insurance Broking, Risk Management & Advisory Services

While many in the risk industry simply attempt to mitigate the downside, we believe that a holistic approach to people and risk unlocks potential for our clients. Powered by market analytics and behavioral insight, our integrated teams reveal hidden value within the critical intersections of our client organizations. We design and deliver solutions accordingly, aimed at protecting and strengthening institutions and individuals, across the following four facets of the corporate value chain:

Corporate Risk and Broking

We know how companies can unlock potential through effective risk management. Our clients rely on us to craft strategies to quantify, mitigate and transfer risk, taking advantage of our specialist industry experience and unparalleled market know-how. The result is a new way of embracing risk that drives superior results.

Exchange Solutions

A changing health care landscape creates new opportunities. With our combined understanding of regulation and risk, behavioral insights and technology platforms, we create innovative exchange- based services and solutions that enable people to navigate options with confidence, and give employers decision-making peace of mind.

Human Capital and Benefits

High-performing institutions cultivate and grow talent, carefully balancing costs and rewards. From employee benefits to executive compensation, we take a rounded perspective based on leading-edge thinking, data, analytics and software, unearthing new ways to motivate people, foster well-being and implement solutions that work.

Investment, Risk and Reinsurance

Our sophisticated approach to risk helps clients free up capital. We work in close concert with investors, reinsurers and insurers to manage the equation between risk and return. Blending advanced analytics with deep institutional knowledge, we reveal new opportunities to maximize performance.

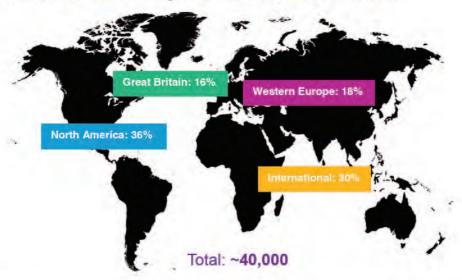
You see the future. We help you get there. Managing people, risk and capital to propel the world's leading businesses forward.



Global Network

In the risk advisory and insurance broking space, Willis Towers Watson boasts an international network that few, if any, of our competitors are able to match. Our international presence means that we are able to follow clients wherever they choose to go, with a consistently high level of service.

Willis Towers Watson colleagues can be found all around the world



Global Expertise and Knowledge

Our business model harnesses and combines our extensive global resources and knowledge into specific global industry and insurance product groups which we are able to access at a moment's notice. This means our clients benefit from global expertise regardless of location. We call this our "Glocal" approach.

"Glocal" means global experts, local delivery.



Corporate Risk and Broking

Our sophisticated approach to risk helps clients free up capital. We work in close concert with investors, reinsurers, and insurers to manage the equation between risk and return. Blending advanced analytics with deep institutional knowledge, we reveal new opportunities to maximize performance.

Our Services

- Risk management and loss control
- Financial risk analysis and retention services
- Full insurance broking services and related risk advisory services
- Analytical advisory services
- Insurance due diligence advisory services to Lenders
- Extensive risk management (risk engineering) expertise which consists of some of the most experienced practitioners in the industry. The work we are able to perform is split into two main activities namely;
 - Risk auditing
 - Underwriting surveys that are directly related to the insurance placement. These will comprise of a site visit and the issue of a report that will meet international standards as dictated by the major international insurers and reinsurers. It will include loss scenarios based on the principles of maximum possible losses and estimated maximum losses.

Human Capital and Benefits

High-performing institutions cultivate and grow talent, carefully balancing costs and rewards. From employee benefits to executive compensation, wellbeing to the future of work, we take a rounded perspective, based on leading-edge thinking, data, analytics and software. We partner with clients to unearth new ways to motivate people, manage resources and implement programs that give organizations a competitive edge.

Our Services

- Group health and benefits program design and placement
- Retirement program strategy, design and execution
- Talent and Rewards to create a culture that motivates talent



Why Gras Savoye Kenya, a Willis Towers Watson company

The Willis Towers Watson business model, culture and business practice is driven by our "One Flag" approach. This means that Willis Towers Watson operates as one global business i.e. we operate as a collective – people work together – it is a cooperative. This means we provide:

- Global expertise and knowledge
- Global country specific advice and risk applications
- Global benchmarking ability
- Global insurance market access

Our Experience

Clients depend on us for specialized industry experience. We work with clients from over 13 major industries

Aviation	Natural Resources
Construction	Professional Services Practice
Financial Institutions	Public Sector and Education
Healthcare	Real Estate
Insurance	Sports and Entertainment
Manufacturing	Technology, Media and Telecommunications
Marine	Transportation and Logistics

Our Value Proposition

- Unrivaled local knowledge of local market practice, benchmarks, social context, insurance regulation and environment as well as industry practices
- Local and global expertise to deploy both international and local insurance programs and pooling
- Capacity to successfully negotiate with the main insurance market players across the region and worldwide
- Data-driven insights powered by best-in-class analytical technology capabilities
- A daily monitoring of claims procedures by highly qualified and experienced claims services
- Our proposed service team has a proven track record servicing Corporate clients



Sector-specific opportunities

Opportunities in Kenya

There are numerous opportunities for UK businesses across many sectors in Kenya, including agriculture, defence and security, energy, education and training, financial services, infrastructure and ICT.

Contact the Department for International Trade (DIT) trade specialists to find local representatives for your products via: https://www.gov.uk/overseas-customers-export-opportunities.

From its worldwide network, DIT can provide international export sales leads. Find export opportunities in Kenya at: https://www.great.gov.uk/export-opportunities/.

For more information about opportunities and advice on doing business with Kenya contact DIT at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

Do not forget to check that your goods meet legal requirements for export at the UK Export Control Joint Unit (ECJU) (formerly known as the Export Control Organisation), at: https://www.gov.uk/government/organisations/export-control-organisation.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide, gov.uk, UKEF]

Government tenders

For more information regarding government tenders in Kenya, see the Kenyan Government's National Treasury website: http://www.treasury.go.ke/.

Partnering with a Kenyan firm may improve your chance of success if applying for a government tender. Check with the DIT team in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us for assistance and information about government tenders and use of third-party advisers.

[Source - DIT, The National Treasury]

Agriculture sector

Around 15-17% of Kenya's land is fertile and can be used for agricultural purposes. 26% of Kenya's GDP comes from its agriculture sector, and around 70% of its rural population work within this sector. The export of high quality goods, such as cut flowers, coffee and tea, account for 65% of the country's export earnings.

Due to the high population growth occurring in the African region, Kenya is looking towards foreign companies to invest in its farming sector in order to increase productivity both for export and to feed its growing population. This investment is also to help lift the country's rural population out of poverty.

In recent years, there has been an increase in foreign investment, proving that there are opportunities for UK companies to do business with Kenya, especially in crops, livestock, forestry, horticulture and irrigation.

Contact the Department for International Trade (DIT) team in Kenya for more information on the agriculture sector: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.



[Source – Food and Agriculture Organization of the United Nations, DIT, Department for International Development (DFID)]

[Source - DIT: Doing business in Kenya: Kenya trade and export guide]

■ Defence and security sector

Around £600 million, roughly 8% of Kenya's total budget, has been provided by the Kenyan Government in order to enhance its country's security.

Due to this investment, there has been an increase in the opportunities for foreign investors and those in the defence and security sector wishing to do business with Kenya. These include:

- surveillance equipment
- border control solutions
- · anti-poaching equipment
- training of security personnel
- forensics equipment
- procurement of police aircraft

The UK's Export Control Joint Unit (ECJU) can issue the licences needed for the export of strategic goods. See the ECJU website for more information: https://www.gov.uk/government/organisations/export-controlorganisation.

When exporting goods, make sure they meet the legal requirements for export.

Contact the Department for International Trade (DIT) team in Kenya for more information on the defence and security sector: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

Energy sector

The energy sector is one of the most important sectors in Kenya, with both renewable and non-renewable forms of energy production.

Due to recent discoveries in oil and gas, many opportunities for foreign investment have been created. In order to support these discoveries, new infrastructure projects will also create opportunities for companies, including those in the UK.

In December 2019, the 50 megawatt (MW) Garissa Solar plant has made plans to increase its share of renewable energy to the Kenyan power grid to 93%, with the intention of creating a rise in cheaper electricity to allow its growing population access to affordable electricity.

Due to frequent blackouts, the Kenyan Government is increasing its investment into the Kenyan power grid, creating opportunities for international companies with new ideas and technologies to continue to increase Kenya's energy production.

The majority of Kenya's electricity comes from renewable sources, with geothermal energy creating the highest percentage of the country's energy. Along with solar energy, hydro-electricity and wind power are among the top sources of energy production.

Since April 2019, renewable energy production has cut the prices of electricity by 7%, from 19%. Due to the recent ongoing rains in Kenya, hydroelectric energy sources have made a significant positive impact on the price of electricity.



Opportunities in this sector include:

- · education and training
- · supplying of equipment
- support services such as camping facilities and transport, etc.
- infrastructure

Contact the Department for International Trade (DIT) team in Kenya for more information on the energy sector: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source – DIT: Doing business in Kenya: Kenya trade and export guide, Kenya Investment Authority (KenInvest)]

Education and training sector

The Kenyan Ministry for Education's main focus is to provide high quality education and training to every Kenyan national. The Ministry's Department of Education and Department of Science and Technology provide, and enforce, higher education policies and strategies.

The Technical Vocational Education and Training (TVET) ensures that middle-level education and training are at advanced stages and are of a high quality. The Commission for University Education (CUE) ensures this high quality at university level.

The Basic Education Act of 2013 ensures that the National Education Board provides free and compulsory education. Free primary education and tuition-free secondary schooling programs have been implemented.

Government investment allocated to the improvement of the education and training sector has led to opportunities for UK companies, including:

- the development of digital content
- the supplying of computers, projectors, printers, etc.
- the construction and upgrading of new schools, colleges and universities
- training and mentoring experts for sectors such as energy, mining, science, etc.
- training in professional services such as finance, ICT, etc.
- partnerships with existing institutions
- the introduction of new courses to meet the changing global market

Contact the Department for International Trade (DIT) team in Kenya for more information on the education and training sector: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide, Open to Export, Parliament of Kenya]

■ Financial services sector

Kenya's financial services sector is the third largest in Sub-Saharan Africa. The sector creates a number of job opportunities and contributes significantly to the country's economic growth. In recent years, loans have amounted to around 30% of the GDP and the banking sector has been underdeveloped. Through 'Vision 2030', Kenya hopes to make its financial services sector vibrant and competitive.

'Vision 2030' has initiated numerous flagship projects to increase the sector's growth.

These include:

• enhancing the capital base to integrate the banking sector

- formalising the use of microfinance to increase financial access
- raising institutional capital and expanding bond and equity markets to deepen capital markets
- leverage long term capital inflows and remittance

UK companies can find opportunities to provide products and services from technical support to advisory and capacity building.

Extractives, energy and agriculture are the primary industries with financial service opportunities.

Contact the Department for International Trade (DIT) team in Kenya for more information on the financial services sector: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide, Kenya Vision 2030]

Information and communications technology (ICT) sector

Kenya is known as the 'Silicon Savannah'. Since 2016, the country's information and communications technology (ICT) sector has grown by an average of 10.8% each year. This sector has created a large number of jobs and has become a significant source of economic development.

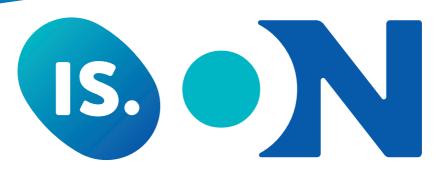
Other sectors within Kenya's economy have benefitted from the growth of the ICT sector as technology is needed for almost all other sectors within the economy.

However, currently only 44% of the urban population and 17% of the rural population have access to the internet.

Contact the Department for International Trade (DIT) team in Kenya for more information



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on the information and communications technology (ICT) sector: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide, World Bank]

■ Infrastructure sector

In recent years, the Kenyan Government has allocated millions of pounds towards constructing three new airports, upgrading two existing airports and replacing ferries.

The continuing development by the Kenya Airports Authority of the Jomo Kenyatta International Airport will see the production of a new commercial terminal, a shopping centre, hotel and business zone.

A large port in the Lamu area of the Indian Ocean is also under development. The port will serve northern Kenya, and landlocked South Sudan and Ethiopia. Further opportunities for UK companies include the construction of railways, roads, airports, housing and utilities infrastructure.

The Kenyan Government has allocated around £23 million towards establishing an urban commuter railway system and £132 million towards a standard gauge rail.

Contact the Department for International Trade (DIT) team in Kenya for more information on the infrastructure sector: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source – DIT: Doing business in Kenya: Kenya trade and export guide, Kenya Investment Authority (KenInvest)]







Case Study

Java House, commonly referred to as "Java", was founded in 1999 by visionaries with an aim of introducing gourmet coffee drinking culture in Kenya.

Java House promises to deliver excellent quality food and drinks in a warm and welcoming environment through our authentic African hospitality in all our restaurants.

With 20 years of nurturing business, Java House Group has one of the region's most valuable brand portfolio, leading value share positions across multiple categories in East Africa.

In a thriving industry with strong relative growth within the guest experience space, Java House Group is uniquely positioned for sustained growth.

We pioneered coffee culture first in Kenya and subsequently Uganda and Rwanda and popularized dining out as well. Java restaurants offer convenient, ambient, aesthetically pleasing spots with great coffee, good food and internet case for the upwardly mobile individual seeking a good hangout.

Our expertise

We hand-roast only the finest coffee beans from the best coffee growing regions in East Africa; ranging from Kenya AA, Ethiopian Yirgicheffe, and Rwanda Lake Kivu. Our finely trained baristas then brew the perfect cup to help brighten up your day.

Currently, we are serving up these cups of goodness in over 65 stores across 14 East African cities making an impact in the community.





Success stories

Java House recently brought home the prestigious "Brand of the year" award from the globally renowned World Branding Awards. The awards took place at Kensington Palace, London. The World Branding Awards is the premier awards of the world branding forum.

The Awards sees some of the world's best brands recognized for their work and achievements. With just 245 winners from over 3,000 nominated brands, winning the Awards is truly an impressive achievement. The Kenyan-born African business has now joined iconic Global brands such as Barclays and Heinz in winning this award.

Java also achieved the incredible Superbrands status following a strict selection process by the Superbrands Council and Consumers from Across East Africa. Superbrands uses consumer interviews as the methodology to determine top brands to give Kenyans a prominent role in deciding brands that resonate with them.

Being 20 years in the market, we are honored that our guests have crowned us this award. It is truly a testament to the fulfillment of the satisfaction we promise our guests. Java's ethos is in service. Everything we do revolves around making every guest feel at home. Our commitment to our guests is making each Java experience memorable.

KENYA

In order to fix your price, it is essential to fix your exchange rate. Before signing any contract, you need to consider whether the best option for you is to agree terms in Pounds Sterling (GBP), US Dollars (USD) or Kenyan Shilling (KES). ▶





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World Trade Matters brings together thought leadership and updates from across the world of international trade. This high quality journal sits on the coffee tables and desks of key decision makers in exporting businesses and governments around the world.



Conducting Analysis Business Impact Analysis:

- The Client: the Head Office of an international company growing agricultural produce in Uganda.
- Project context: in-line with their global corporate policy, the client required the Ugandan country operation to complete BIAs and BCPs for their operational and back office support departments covering respective activities.
- Project framework: the project required our consultant to work on-site in Kampala to:
- (1) develop the organisation's understanding of BCM and, in particular, the BIA process;

- (2) facilitate the completion of BIAs by all Departments, and;
- (3) ensure BIAs were written up accurately so that they would be fit-for-purpose and inform the development of the Business Continuity Plans (BCPs).

Project outcome: the project took 4 x days and was delivered by means of a series of carefully crafted workshops that led the Departmental teams through a step-by-step process.

The Country Executive Management Team supported the project throughout and attended regular briefing sessions to check assumptions and to approve the proposed work-around solutions. The final output was a set of high-quality, comprehensive BIAs that were then used to populate the BCPs.

Developing Plans

Business Continuity Planning:

- The Client: the Democratic Republic of the Congo (DRC) country office of an international company manufacturing and selling products through out the country, including in Eastern DRC.
- Project context: the client required the DRC country operation to complete BIAs and BCPs for the operational and back office support departments and their respective activities.
- Project framework: working on-site in Kinshasa, our consultants:
- built the organisation's understanding of BCM from scratch on a 3 x day course for senior managers;
- (2) introduced the concept and facilitated the production BIAs for all the departments;
- (3) drafted templates and mentored departments as they completed their BCPs, and;
- (4) supported the Marketing Department in drawing-up a Secondary Supply Chain BCP covering all of DRC.

Project outcome: the project was delivered in the form of a series of workshops that led small teams of departmental experts through the process of BIA and then BCP authorship. The Country Executive Management Team supported the project throughout and attended regular briefing sessions to approve the assumptions made during the BIA and the proposed work-around solutions and to encourage the teams to complete their BCPs. The final output was a set of comprehensive, high quality and user-friendly BCPs.

Building Resilience

Crisis Management Workshop:

- The Client: a company with a Head
 Office in Nairobi with a mature BCM
 system in-place required crisis
 management training for all senior
 staff who might be required to
 participate as members of the tactical
 level crisis management team (CMT)
 should it be required to operate
 during a turbulent election cycle.
- Project context: although BCM was well understood by some in the senior management team, there had been recent staff turbulence and turn over resulting in a degradation of understanding and ability to deal effectively with disruptions. There was also some uncertainty that critical third-party suppliers had the necessary resilience measures in place thereby affecting confidence in the business's ability to deal with the anticipated disruptions.



 Project framework: 36 x senior staff attended the one-day crisis management workshop that provided a shared awareness of the comprehensive contingency planning already in-place and the client's crisis management toolkit. Attendees also included key third party providers and logistics providers who were essential to the just-in-time operating model of the main business. The day concluded with a desktop exercise involving all delegates and was based on a previous civil disorder realistic scenario.

Project outcome: this approach proved a winner as it not only built business cohesion between the main business and its key third-party suppliers, it also built an understanding of, and a consensus around, the BCP that was already in place. When civil disorder did break out, our client was able to maintain their operations unhindered.



Dealing with Disruptions Contingency Planning:

 The Client: an international grower and major exporter of high-value agricultural products based in a politically volatile part of Kenya.

- Project context: the client operates a number of agricultural estates in an area of the country where political tensions run notoriously high. These tensions are exacerbated during Kenya's hotly contested, winnertakes-all national election cycle. In order to ensure the safety and security of their people, assets, and premises as well as the continuity of their operations during the forthcoming election cycle, senior management required a Contingency Plan be drawn up and rehearsals undertaken.
- Project framework: working in both Head Office in Nairobi and at the disbursed sites, our consultants:
- met with, discussed and drew up plans for the design of a Contingency Plan to cover civil disorder during an election period;
- (2) conducted extensive on-site recces and comprehensive meetings with senior managers, site managers and community leaders;
- (3) designed and drew up comprehensive Contingency Plans that were then rehearsed involving staff at the most vulnerable sites.

Project outcome: as the client was highly dependent on workers from outside the area, we designed the project so that it generated confidence in all staff that the company had their best interests at heart and that they would be safe and secure during the anticipated high-threat period. The CP allowed the company to continue its growing, picking and exporting operations in spite of country-wide disruptions which impacted its less resilient and less well-prepared competitors.







Preparing to export

■ Consultation and bespoke research

A range of information for exporters can be found online, including advice and guidance on how to research overseas markets thoroughly. For more information visit: https://www.great.gov.uk/.

Researching the Kenyan market

Make regular visits to Kenya, and make contact with others in your industry/sector that are already in Kenya. This will keep you updated on all advice and information, and can give you a new understanding of the country. At the very least, this can help you form the foundation for further research.

For more information and guidance on how to develop your marketing strategy, competitor and SWOT analyses and customer/market segmentation, visit: https://www.great.gov.uk. The IOE&IT can also help with this: https://www.export.org.uk/.

You need to make sure that there is a market for your product/service, if your pricing is competitive, whether you will need to change your product in terms of its packaging or marketing, and whether you need to adapt your business model.

The questions listed here should help to focus your thoughts. Your answers to them will highlight areas for further research and also suggest a way forward that is right for your company. You may then want to use this as a basis for developing a formal strategy, although this may not be necessary or appropriate for all companies:

Your aims:

- Do you wish to buy from Kenya, sell to Kenya or both?
- Do you wish to establish your own company presence in Kenya, or consider for example direct sales, licensing or franchising?
- Do you need to be involved in Kenya at all?
- Do you see Kenya as part of a wider plan including e.g. other African markets, now or in the future?

Your company:

- Can you carry out a detailed SWOT analysis of your company?
- Are your competitors already in Kenya?
 If so, what are they doing?
- Can you carry out a detailed SWOT analysis of your competitors?
- What are the Unique Selling Points (USPs) of your product or service?
- Do you know if there is a market for your product or service in Kenya?
- Do you know if you can be competitive in Kenva?
- Do you have the time and resources to handle e.g. the demands of communication, travel, product delivery and after-sales service?

Your knowledge:

 Do you know how to secure payment for your products or service?



- Do you know how to locate and screen potential partners, agents or distributors?
- Have you carried out any Kenya-specific customer segmentation, and do you know how to best reach potential customers in-market?

It is unlikely that you will have the answers to all these questions at the outset and these 'knowledge gaps' could form the basis for further research and investigation. Some of these questions will require quantitative research in your sector, while others involve more contextual and cultural considerations.

Talking to other people in your industry and regularly visiting Kenya will give you access to the most current advice and such experience can often lead to new insights and form the basis for further research.

Export plan

You will need to create an export plan after you have carried out your initial research, which will identify your best route into the Kenyan market. Guidance on developing an export plan, including marketing strategy, customer segmentation, competitor and SWOT analyses, etc. is available on the https://www.great.gov.uk/advice/create-an-export-plan/how-to-create-an-export-plan/site, and also on the Institute of Export's Open to Export site at: https://opentoexport.com/info/export-action-plan/.

Trade shows held in Kenya each year are a way for you to test whether your product/ service would be viable in the Kenyan market. The UK's Department for International Trade (DIT) provides funding in the form of grants via the Tradeshow Access Programme that allows eligible businesses to attend overseas trade shows.

This funding helps businesses to gain the most out of overseas trade shows, including market knowledge, experience and advice from trade experts. Visit: https://www.gov.uk/guidance/tradeshow-access-programme for more information.

For information on future events and trade missions in Kenya, visit the DIT events portal at: https://www.events.great.gov.uk/ehome/index.php?eventid=2001830296.

For company launches and events held at British High Commission locations, contact the Department for International Trade (DIT) in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source - DIT, gov.uk]

Start-up considerations

Setting up a company or office in Kenya

UK companies can enter the Kenyan market by the following entry strategies:

- licensing
- · joint ventures
- wholly owned subsidiary
- franchising
- direct or indirect export
- set up an agency or an appointed distributor
- acquisition
- foreign direct investment (FDI) set up an entire operation



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It is recommended, especially to companies new to the market that have a limited knowledge of their target customers, to have a local representative on a commercial basis or as an importer/distributor.

Many foreign companies choose joint venture partnerships and acquisition options. Success depends on the nature of the product/service and the domestic competition level. These options are ideal for companies with advanced knowledge of the market, who wish to seek further control of local business.

The Companies Act (CAP 486) regulates companies that are registered as limited liability companies, such as registered companies and branch offices

The principal types of business enterprises in Kenya are:

- registered companies (private and public)
- branch offices (of companies registered outside Kenya)
- partnerships
- sole proprietorships
- co-operatives

Seek legal advice as tax and legal obligations regarding each business structure differ: https://www.gov.uk/government/publications/kenya-list-of-lawyers.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide]

Direct sales in Kenya using local representation

Make sure you carry out due diligence when choosing an agent or distributor, in regards to their:

- local business reputation
- financial resources
- regional coverage
- marketing ability

Distributorship agreement

Rather than export directly, it may be easier to work with a Kenyan partner or advisor. They will be more familiar with the business environment in Kenya and should be able to help with:

- keeping in contact with customers
- seeking new business
- getting information on the latest market trends

Before choosing an agent or distributor, research several potential associates, visit the market numerous times and make sure you are positive you have made the best choice for your company. Make sure you check their reputation, marketing ability and resources. Be aware of those who promote similar or the same products/services as you.

The Department for International Trade (DIT) team in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us can assist you in locating and meeting potential agents and distributors for your products in Kenya.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide, gov.uk]



Direct exports and sales

When you directly export, you must take care of the logistics of marketing, selling and sending your products or services overseas, and getting paid. If you plan to sell your goods/services online to potential Kenyan purchasers, or you are responding to enquiries, this may be the most viable option.

Further information on selling directly overseas can be found at: https://www.great.gov.uk/advice/define-route-to-market/direct-sales/.

Online selling

DIT can help to find suitable online marketplaces for your product/service. They can also help to access preferential government deals.

The Department for International Trade (DIT) can help you export your goods to Kenya through the E-Exporting Programme. Find out more at: https://www.gov.uk/guidance/selling-online-overseas-with-the-digital-exporting-programme.

DIT has also negotiated listings at better-than-commercial rates. See online marketplaces in Kenya at: https://www.great.gov.uk/selling-online-overseas/.

Franchising

Joint ventures with local partners through franchising is growing in popularity in Kenya. Franchises in Kenya are due to foreign franchisors selling brand licences to franchisees. This means that these franchisees can operate under a franchise's brand name.

For more information on franchising, visit the international section of the British Franchise Association at: http://www.thebfa.org/international.

[Source - British Franchise Association]

Merger or acquisition in Kenya

A merger is an acquisition of a business, shares or other resources inside or out of Kenya. This will change who takes control, either partially or completely, of a business and/or its assets.

The Mergers and Acquisitions Department of the Competition Authority of Kenya investigates all mergers, which are then approved or rejected. Those that have been carried out without approval are checked and recommendations are made.

[Source - Competition Authority of Kenya]

Consumer protection

If you are selling to consumers (rather than businesses), you should ensure that you comply with relevant consumer protection laws which guarantee consumer rights when buying goods and services.

The Competition Authority of Kenya's Consumer Protection Department's main focus is to investigate any complaints regarding misleading representations and unsafe and unsuitable goods and services.

Your goods must comply with the Kenyan Consumer Product Safety Standards and failure to do so can lead to legal action.

For more information visit the Competition Authority of Kenya's website at: http://www.cak.go.ke/.

[Source – Competition Authority of Kenya, DIT: Doing business in Kenya: Kenya trade and export guide]



Seamless Connectivity

Bringing financial supply chain solutions into SAP Ariba



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Professional indemnity insurance

You may require professional indemnity insurance if you provide a service and need to protect yourself against negligence claims from clients or third parties in Kenya.

See the Association of British Insurers (ABI) website at: https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/ business-insurance/liability-insurance/ professional-indemnity-insurance/ for further information, or alternatively, contact the DIT team in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us for further advice, and for contacts of local insurers or specialist brokers if appropriate.

[Source - DIT: Doing business in Kenya: Kenya trade and export quide, qov.uk]

Financial considerations

Getting finance to fulfil an export contract

Globally, Kenya ranks 4th out of 190 economies for ease of 'Getting Credit', in the World Bank's Doing Business report 2020. See: https://www.doingbusiness.org/en/data/exploreeconomies/kenya.

There are schemes available for UK companies that wish to sell their products/services to Kenya. These schemes are to help simplify the growth of your business and can also help you to fulfil an export contract. For up-to-date information regarding current schemes, contact your bank or financial adviser.

Payment risks

UKEF can help UK companies to get paid for the products and services they export by insuring against buyer default. Before exporting, make sure you are confident you will be paid as you may face difficulty when accessing foreign exchange. Contact one of UKEF's export finance advisers at: https://www.gov.uk/government/publications/find-an-export-finance-manager for free and impartial advice on your insurance options, or contact one of UKEF's approved export insurance brokers at: https://www.gov.uk/government/publications/uk-export-finance-insurance-list-of-approved-brokers/export-insurance-approved-brokers.

Currency risks when exporting to Kenya

In order to fix your price, it is essential to fix your exchange rate. Before signing any contract, you need to consider whether the best option for you is to agree terms in Pounds Sterling (GBP), US Dollars (USD) or Kenyan Shilling (KES). It may also be advisable to seek expert financial advice on exchange rates (FX)

[Source - DIT: Doing business in Kenya: Kenya trade and export quide, gov.uk, UKEF]









GENERAL INFORMATION ABOUT INVESTING IN KENYA

GATEWAY TO EAST AFRICA

Kenya is well placed to be the financial, sea and air transport hub of the region, making the country an ideal investment destination for investors targeting regional markets. The country's strategic location provides easy access to the EAC and COMESA markets.

ACCESS TO LARGE POOL OF SKILLED WORKERS

Kenya prides itself in its large pool of professional workers, trained both within the country and in institutions in Europe, North America, Australia and other parts of the world. For years, Kenya has produced well-educated professionals, fluent in English and highly trained in various fields. Kenya holds the distinction of having the highest number of universities and colleges educating English speaking professionals in East Africa. Monthly diaspora remittances from Kenyans living abroad averaged \$240 million in 2019 so far.

FULLY LIBERALISED ECONOMY

Kenya has now fully liberalised its economy by removing all obstacles that previously hampered the free flow of trade and foreign private investment.

MONEY TRANSFERS OUTSIDE KENYA

There are no exchange controls in Kenya after the Exchange Control Act was repealed in 1995.

WELL ESTABLISHED LOCAL AND FOREIGN PRIVATE SECTOR

By African standards, Kenya has a very substantial private sector, including a significant number of foreign investors and is touted as one of the most resilient economies amongst the emerging economies.

TYPES OF BUSINESS ENTITIES AND THEIR FORMATION PROCEDURES

In Kenya, an investor may establish or participate in a business venture in a number of ways. The principal types of business enterprises in Kenya are:

- Registered companies (private and public);
- Branch offices of companies registered outside Kenya;
- Partnerships;
- Sole proprietorships; and
- Societies.

FOREIGN PERSONNEL

PERMITS AND PASSES

Permits are issued to any non-Kenyans wishing to engage in employment in Kenya. The general requirements for obtaining a permit are a duly filled and signed requisite application form (Form 3), a covering letter from employer, self or organisation depending on the class (as applicable), copies of the applicant's National Passport and two coloured passport size photographs of the applicant. Permits issued by the Immigration Department are classified from A to M inclusive. Passes are issued to non-Kenyans who wish to stay temporarily in Kenya for reasons specified in such passes; student pass and dependant pass.

DUAL CITIZENSHIP AND PERMANENT RESIDENCE

The Kenya Citizenship and Immigration Act 2011, allows a citizen of Kenya by birth who acquires citizenship of another country to retain the citizenship of Kenya. Every dual citizen must disclose his or her other citizenship within three months of becoming a dual citizen. A dual citizen who holds a Kenyan passport and a passport of any other country is entitled to use any of the passports held for entry into or exit from Kenya.



Under the Kenya Citizenship and Immigration Act 2011, persons who were citizens by birth but have since renounced or otherwise lost their citizenship status and are precluded by the laws of the countries of their acquired domicile from holding dual citizenship, persons who have held work permits for at least seven years and have been continuously resident in Kenya for the three years immediately preceding the making of the application, children of citizens who are born outside Kenya and have acquired citizenship of the domicile and the spouses of Kenyan citizens married for at least three years are eligible to be issued with a permanent residence certificate.

A permanent resident has the right to enter and remain in Kenya, to be employed in Kenya, to attend educational facilities and the right to own property in Kenya.

TAX RATES IN KENYA

CORPORATE TAX

BASIS OF TAXATION AND TAX RATES

Taxation of profits made by corporate bodies has its legal basis in the Income Tax Act. Kenyan income tax is payable at the corporation rate of tax by companies and unincorporated organisations and associations (excluding partnerships, sole proprietorships, and interest or dividend paid by a designated co-operative society) that have taxable income. The income of a partnership or a sole proprietorship is taxed on the individual partner or the proprietor. Each partner of a partnership and a sole proprietor is therefore required to declare his business and professional income as part of his personal income and pay tax according to his respective personal tax bracket.

Exemptions from corporation tax, on the application to the Commissioner, may be granted to entities of public character established solely for the relief of poverty or distress of the public, or for the advancement of religion or education. Such exemption is subject to renewal every 5 years. The tax rates are outlined in the table below.

	% rate		
Resident company	30%		
Developers constructing at least 400 residential units annually	15%		
Unincorporated entity with a turnover of up to Shs 5 million p.a. (excluding rental, management, professional and training income) - on gross turnover	3%		
Permanent establishment of a non-resident company (a branch under a Certificate of Compliance)	37.5%		
Residential rental income between Shs 144,001 and Shs 10 million – payable on gross monthly rental by 20 th of the following month (election can be made to pay tax on net rental profit at the individual/corporation tax rates)	10%		
Local assembler of motor vehicles			
First 5 years	15%		
 Next 5 years (subject to conditions) 	15%		
Export Processing Zone enterprises not engaging in commercial activity			
First 10 years	Nil		
Next 10 years	25%		
Special Economic Zone enterprises, developer or operator			
First 10 years	10%		
Next 10 years	15%		
Newly listed companies following year of listing			
List at least 20% of its shares	27% for 3 yrs		
List at least 30% of its shares	25% for 5 yrs		
List at least 40% of its shares	20% for 5 yrs		
 Introduction of shares through listing or any securities exchange via introduction 	25% for 5 yrs		
Income of a registered Unit Trust, Collective Investment Scheme and Real Estate Investment Trusts	Exempt		



TAX-RELATED INCENTIVES FOR INVESTING IN KENYA

TAX TREATIES AND INVESTMENT PROMOTION

Kenya has a number of tax treaties and investment promotion and protection agreements. Exports from Kenya enjoy preferential access to world markets under a number of special access and duty reduction programmes. Kenya is signatory to various agreements aimed at enhancing trade amongst member states.

DOUBLE TAXATION TREATIES

Kenyahas entered into double taxation treaties which mitigate the tax chargeable on the income of persons derived from a country other than the country in which they are resident. Countries with which Kenyahas such treaties are Canada, Denmark, France, Norway, Sweden, India, Zambia, South Africa, the United Kingdom and Germany.

- Treaties with UAE and Mauritius have been ratified but are not yet in force as the required notices between the states have not been exchanged.
- Treaties with EAC partner states, Seychelles, Iran and Kuwait have been negotiated and concluded but are yet to be ratified.

The withholding tax rates for countries with which Kenya has Double Tax Taxation Agreements (DTA's) are:

Payment in respect of:	DTAR	DTARATES											
	UK.	Germany	Canada	Denmark, Norway, Sweden & Zambia	India (revised rates)	France	South Africa	UAE	Mauritius (Suspended Rates)	iran	South Korea	Qatar	Seychelle
Management / professional fees	12.5	15	15	20	10	0.	0	D	0	0	0	Ū	0
Royalty	15	15	15	20	10	10	10	10	10	10	10	10	10
Rent from immovable property	30	30	30	30	30	30	30	30	30	30	30	30	30
Rent from movable property	15	15	15	15	15	15	15	15	15	15	15	15	15
Dividend	10	10	10	10	10.	10	10	5	10	5	84	5	5
Interest (including from a Government bond of at least 2 years maturity)	15	15	15	15	10	12	10	10	10	10	12	10	10
Pension	5	5	5	5	5	5	5	5	5	5	5	5	5
Entertainment and sporting events	20	20	20	20	20	20	20	20	20	20	20	20	20
Ship operators	Exempt	Exempt	6	5	5	5	5	5	5	5	5	5	5

- * 0% rate for individuals, 20% when paid to companies the exemption is conditional. The provider of the service may be taxed in Kenyalf he has a
 fixed place of doing business in Kenyalin this case the resident rate of 5% applies) or if an individual stays in Kenyalor 183 days or more (in this case,
 the resident rate of 5% applies, but the individual's fully taxable on his income in Kenyal.
- For a person to enjoy the benefits of any DTA in relation to income accrued in Kenya, more than 50% of the underlying ownership of that person must be held by a resident person(s) of the other contracting state.
- 5° is the rate charged on gross amount of dividends if the beneficial owner is a company (other than a partnership) which holds directly at least 10 per cent of the capital of the company paying the dividends.
- 8* is the rate charged on gross amount of dividends if the beneficial owner is a company (other than a partnership) which holds directly at least
 25 per cent of the capital of the company paying the dividends



INVESTMENT ALLOWANCES

The capital allowance and other incentives, including Export Processing Zones, available to investors are covered below:

Nature Rate	
Industrial building allowance (calculated on cost, net of investment deduction, on a straight-line basis):	
industrial building including staff welfare buildings, but excluding office buildings, retail shops and dwelling houses except prescribed dwelling housese.g. quarters for employees. Where the disallowed proportion is less than 10% of the total cost, the entire cost qualifies. Land does not qualify.	10%
Hotel including any building directly related to the operations and contained within the grounds of the hotel complex (including staff quarters, kitchens, and entertainment and sporting facilities)	10%
Hostel, an educational building or a building used for training, certified by the Commissioner	50%
Abuilding used for training filmproducers, actors or crew, certified by the Commissioner	100%
Rental residential building in a planned development area approved by the Cabinet Secretary responsible for Housing; and with stipulated infrastructure provided by the developer	5% 25%
Commercial building with stipulated infrastructure provided by the developer	25%
Farm works allowance on structures excluding machinery necessary for proper operation of a farm including farm buildings, fences, dips, drains, water and electricity works, windbreaks and farmhouses (only one third of the cost of farmhouse may be claimed)	100%
Investment deduction on eligible cost of building and machinery used for manufacturing (including manufacturing under bond), workshop machinery used for factory maintenance, hotel buildings, filming equipment, and electricity generation for national grid. Buildings used for design, storage, showrooms, transport or administration do not qualify unless their cost does not exceed 10% of the total cost. Land does not qualify.	100%
Investment deduction on construction of buildings or purchase and installation of machinery exceeding Shs 200 million outside Nairobi, Mombasa or Kisumu	150%
Shipping investment deduction on purchase of a new unused, or the purchase and re-fitting of a used, power-driven ship of more than 125 tonnes	100%
Mining and Petroleum Operations: on plant and machinery employed extractionanddevelopmentexpenditure	100%

CAPITAL GAINS

Capital gains are subject to capital gains tax effective 1st January 2015. Capital gains refers the whole of a gain which accrues to a company or an individual on the transfer of property situated in Kenya. Property is defined in the Eighth Schedule to the Income Tax Act to include land, buildings and marketable securities. The rate of tax is 5% (which is a final tax) of the net gain. There are also several exemptions to this tax and they include gains realised on transfer of shares listed in the NSE, transfer of property between spouses or former spouses, trust related transfers, etc.

RECEIVED DIVIDENDS

Dividends distributed to residents (including citizens of East African Partner States) and non-residents are subjected to a final withholding tax at the rate of 5% and 10% respectively. The 5% tax is applicable to all countries under the East African Community. Dividends received by a resident holding company with a beneficial shareholding of more than 12.5% are exempt from taxation.

How to do business with Kenya

Legal considerations

The legal system in Kenya is based on English law and practice and so should be familiar to UK companies. However, UK companies intending to enter into agreements in Kenya should still seek professional advice: https://www.gov.uk/government/publications/kenya-list-of-lawyers.

[Source - DIT: Doing business in Kenya: Kenya trade and export quide]

Standards and technical regulations

The preparation, adoption and application of standards of products imported into Kenya, or those that are domestically manufactured, are the responsibility of the Kenyan Bureau of Standards (KEBS). It is necessary that all products imported into Kenya have a test certificate provided by an ISO/IEC 17025 accredited laboratory.

The Kenyan Bureau of Standards aims to ensure that only high quality goods enter Kenya in order to protect the health and safety of the consumer, as well as to promote fair trade practices.

[Source - Kenyan Bureau of Standards (KEBS)]

Labelling your products

Requirements for labelling and packaging in Kenya are regulated by the Kenyan Bureau of Standards (KEBS).

Contact the Department for International Trade (DIT) team in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us for further detailed information and advice on labelling requirements.

You may choose to work with a Kenya customs agent. Contact the DIT team in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us for further advice and lists of agents.

[Source - DIT, Kenyan Bureau of Standards (KEBS)]

Product liability insurance

Product liability insurance covers the cost of compensation for anyone injured by a faulty product. If you design, manufacture or supply a physical product that is sold or given away for free, you should consider taking out product liability insurance.

See the Association of British Insurers (ABI) website at: https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/ business-insurance/liability-insurance/product-liability-insurance/ for further information, or alternatively, contact the DIT team in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya# contact-us for contacts of local insurers or specialist brokers.

[Source – DIT: Doing business in Kenya: Kenya trade and export guide, gov.uk]

Taxation

In Kenya, there are the following direct and indirect taxes:

- corporate tax
- · customs and excise duties
- income tax
- personal income tax



- value added tax (VAT)
- withholding tax

Individual income tax

In Kenya, individuals and businesses are charged an individual income tax every year. This tax is taken in regards to the income made in or from Kenya, whether you are a resident of Kenya or not.

Pay as you earn (PAYE)

PAYE is a taxing system, whereby tax is taken from an employee as they gain their monthly pay. Employers must register for this, in order for employees to have PAYE payments deducted from their wages or salaries.

Installment tax

Similar to PAYE, installment tax is paid in four separate payments throughout the year, in April, June, September and December. Each of these payments is worth 25% of the overall total tax value.

For those in the agriculture sector, only two payments are made. 75% is paid in September and the other 25% is paid in December.

Value added tax (VAT)

Taxable goods and services that are imported into and exported out of Kenya are subject to value added tax.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide, gov.uk, Kenya Revenue Authority]

You can find more information regarding taxes by contacting the Department for International Trade (DIT) Kenya: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide]

Customs and documentation

Complying with HMRC regulations to export

To export your goods to Kenya you must make export declarations to HMRC through the National Export System (NES). Visit: https://www.gov.uk/guidance/export-declarations-and-the-national-export-system-export-procedures for further details.

You can find out how to declare your exports to Kenya through the NES at: https://www.gov.uk/guidance/export-declarations-and-the-national-export-system-export-procedures.

You must classify your goods as part of the declaration, including a commodity code and a customs procedure code (CPC).

Commodity codes and other details applying to exports in the UK Trade Tariff can be found at: https://www.gov.uk/trade-tariff.

Contact the HMRC Tariff Classification Service at: https://www.gov.uk/guidance/finding-commodity-codes-for-imports-or-exports# list-of-useful-contacts for more help.

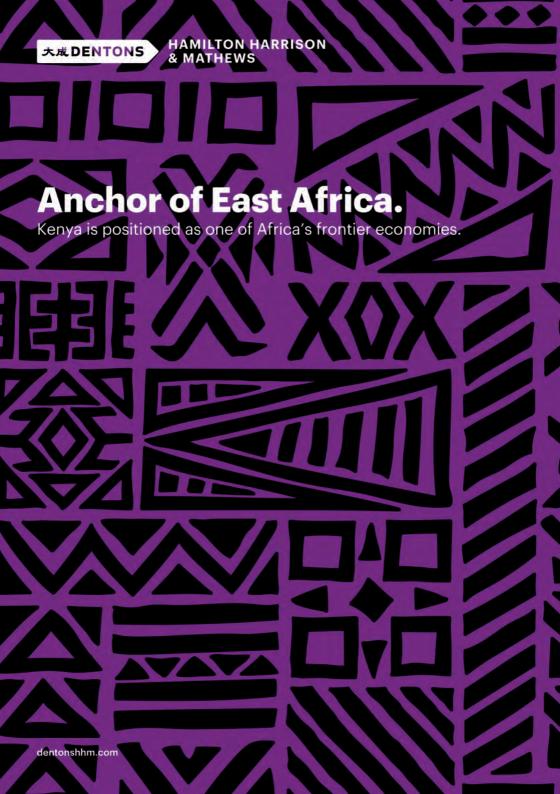
Access2Markets, has more information regarding import tariffs, see: https://trade.ec europa.eu/access-to-markets/en/content/welcome-access2markets-market-access-database-users.

You must declare any goods that you take with you in your luggage to sell outside the EU. See: https://www.gov.uk/take-goods-sell-abroad for further information.

[Source - gov.uk]

Temporary export of goods

Kenya does not recognise the ATA (Admission Temporaire/Temporary Admission) Carnet



system. You therefore need to use a duplicate list to temporarily export goods to Kenya. As with an ATA Carnet, you do not have to pay customs duty or tax. There is no fee. See: https://www.gov.uk/taking-goods-out-uk-temporarily/duplicate-list.

Before you export the goods, prepare a list on company stationery, including:

- a description of the goods
- how many there are
- serial numbers, if the goods have them
- value of the goods

At customs you will need to provide:

- two copies of the list
- a completed HMRC form C&E 1246. See: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/ 374161/ce1246.pdf (PDF, 638 KB)

Contact the HMRC Imports and Exports Helpline in advance to make the arrangements:

- Telephone: 0300 200 3700
- Textphone: 0300 200 3719
- Outside the UK: +44 29 2050 1261
- Monday to Friday, 8am to 6pm

Visit: https://www.gov.uk/taking-goods-out-uk-temporarily for further information.

To apply for a temporary export licence, you will need to use the SPIRE system at: https://www.spire.trade.gov.uk/spire/fox/espire/LOGIN/login.

[Source - gov.uk]

Customs

The customs value of goods brought into Kenya affect the customs duty to be paid. The rate of the tax is valued in accordance with the East African Community Customs Management Act EACCMA (2004), the VAT Act (2013), the Excise Act (2015) and legislation imposed by the Kenyan Government.

For more information visit the Kenya Revenue Authority website at: https://www.kra.go.ke/en/.

Access2Markets, has more information regarding import tariffs, see: https://trade.ec. europa.eu/access-to-markets/en/content/welcome-access2markets-market-access-database-users.

[Source - DIT: Doing business in Kenya: Kenya trade and export guide, gov.uk, Kenya Revenue Authority]

Documentation

There are a number of documents that are needed to set up a business in Kenya, these include:

- certificate of registration
- company PIN number
- VAT number
- name reservation letter
- · certificate of incorporation
- list of shareholders and directors
- employer's code
- unified business permit

The Department for International Trade (DIT) in Kenya can give you further advice on the documents listed. See: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.



Don't let your goods be mishandled! Contact us for professional project cargo management services.



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www.nisomar.co.ke









Make sure you obtain and issue receipts and invoices whenever you make a transaction in order to avoid any potential disputes.

[Source - DIT: Doing business in Kenya: Kenya trade and export quide, eRegulations Kenya]

Shipping your goods

You can use a freight forwarder to move your goods if you are not knowledgeable about international shipping procedures. A freight forwarder will have vast expertise and familiarity with local documentation requirements, regulations, transportation costs and banking practices in Kenya.

The British International Freight Association (BIFA) at: http://www.bifa.org/home and Logistics UK at: https://logistics.org.uk/can assist in locating freight forwarders to transport your goods to Kenya.

Posting goods

For information about sending goods by post to Kenya, visit Royal Mail at: https://www.royalmail.com/kenya.

[Source - Royal Mail]

Documentation

You should have a clear written contract in all international commercial transactions to minimise any risk of misunderstanding.

Incoterms are a series of widely-used commercial terms for international trade in goods, which clarify for example:

· where the goods will be delivered

- who arranges transport
- who handles customs procedures
- who is responsible for insuring the goods, and who pays for insurance
- who pays any duties and taxes

Incoterms do not apply to the delivery of services. Contracts for the international delivery of services should include a Service Level Agreement (SLA), focusing on desired outcomes such as what the service should achieve.

International trade rules changed in September 2019, so you should check with the International Chamber of Commerce (ICC), which publishes Incoterm rules, at: https://iccwbo.org/resources-for-business/incoterms-rules, for details of the new rules, and also with the UK Government for further general advice and details about current Incoterms at: https://www.gov.uk/topic/business-tax/import-export#international-trade-contracts-and-incotermss.

UK Export Finance

The UK Government's credit agency, UKEF, wins export contracts by providing attractive financing terms to their buyers. They can help you:

- fulfil orders by supporting working capital loans
- get paid by insuring against buyer default

You can find out more about UKEF's services and products at: https://www.gov.uk/government/collections/our-products.

CASTOR VALI

Experts in Global Security and Risk Management



Incident Preparedness Training (IPT)

Castor Vali have extensive counterterrorism experience and a long track record of delivering high quality training. This has allowed us to design a bespoke training course called Incident Preparedness Training.

IPT is:

- Non-threatening, accessible training to give staff the knowledge and confidence to escape a terrorist attack at their place of work
- Training for small, medium and large businesses and organisations
- Designed for ALL staff, regardless of their background or experience
- 2 x three-hour training sessions (maximum 30 participants per session) delivered in one day at the client's site
- Led by an international counter-terrorism expert and supported by experienced Kenyan security advisors and medics
- Training will be recognised with an attendance certificate

To find out more about Castor Vali and how we can help you contact us today

UK Office: +44 (0) 118 900 1406 Kenya Office: +254 (0) 20 440 9614

Email: info@castorvali.com



www.castorvali.com

For new business enquiries, email UKEF at: customer.service@ukexportfinance.gov.uk or telephone: 020 7271 8010 between 9am and 5pm.

For up-to-date country-specific information on the support available see UKEF's cover policy and indicators for Kenya at: https://www.gov.uk/guidance/country-cover-policy-and-indicators#kenya.

[Source – ICC, UKEF, gov.uk, DIT: Doing business in Kenya: Kenya trade and export guide]









ABOUT REGUS GLOBAL

Regus is the world's largest provider of flexible workspace solutions, with customers including some of the most successful entrepreneurs, individuals and multi-billion dollar corporations.

Our network includes almost 3500 business centres, spanning almost 900 cities across 120 countries. Through our range of office formats, as well as our growing mobile, virtual office, and workplace recovery businesses, we enable people and businesses in Kenya and all over the world to work where they want, when they want, how they want, and at a range of price points.

Founded in Brussels, Belgium, in 1989, Regus is based in Luxembourg and listed on the London Stock Exchange.

KENYA

Since 2007, we have provided co-working and meeting spaces to meet the increasing demand for flexible, technologically advanced, professional work areas.

Businesses, corporates and individuals use our services on a monthly membership basis for work, interviews, meetings, training, and as office space for local and international companies. Foreign entities also use the business centres to establish a local presence in the capital.

The speed at which technology has evolved means that not only are business people able to take their work around the city as they move from meeting to meeting, but they are also able to



carry out these tasks and stay cost-effectively connected with their team or their management thanks to solutions that have made even telephoning seem cumbersome and old-fashioned.

Our office space in Kenya, is well-equipped to meet your organisation's needs in 10 convenient locations.

Our serviced offices feature high-speed Internet and business grade facilities, so you can transition into the space easily. With a staffed reception, short and long-term agreements and additional facilities available, our offices in Kenya provide solutions for businesses of any size.



HOW WE CAN HELP YOUR BUSINESS

1. INDIVIDUALS

We've helped thousands of sole traders, entrepreneurs and small businesses.

We can help you to...

Feel included -> By joining a business community, sharing ideas and creating new opportunities.

Stay productive -> By giving you the freedom to work wherever you need, through our co-working and business lounges designed to help you focus.

Look professional -> By giving you meeting space, a dedicated place to work, an affordable professional address and business phone number.



2. LARGE COMPANIES

We've helped thousands of large companies on a national and global scale, be it setting up international branches or remote teams.

We can help you to...

Reduce costs -> Only pay for the space you need and receive volume discounts on large purchases.

Keep your people productive -> Saving time on travel and working in an inspiring place attracts the best people and keeps them productive.

Easy to manage -> With one contract, simple reporting, a dedicated account manager and 24/7 customer service

3. SMALL BUSINESSES

We've helped thousands of fast growing businesses both large and small.

We can help you to...

Grow without restriction -> By giving you space that can be changed as your business grows.

Keep your people happy -> With an enjoyable way of working that attracts the best people and keeps them productive.

Reduce your costs -> Only pay for the space you use with everything you need included in one price.

TESTIMONIAL

One of our clients, architect Fredrick Ochieng says: "The flexible workspace layout encourages social interaction and communication and the fact that we don't have to worry about copiers and coffee machines and networks, means we are more productive and can focus on the business of helping people build homes. Using the Regus network of flexible workspaces also makes it easier to expand into other countries."

Speak to one of our team to find out what option would work best for your business



CALL US NOW ON:

+254 20 5154400

Or find out more at www.regus.co.ke

Business etiquette, language & culture

Language

The official languages of Kenya are Swahili and English. Within the country there is a very high standard of both written and spoken English. Children are taught English in schools from primary school upwards.

There are around 60 languages spoken in Kenya, including Bantu, Nilotic and Cushitic African languages. Middle Eastern and Asian languages are also common.

In business, meetings will generally be held in English; however, it may be suitable to hire an interpreter. Make sure you choose your interpreter carefully as they will become one of your key assets.

Always use a professional interpreter for negotiations in order to remove any possibility of misunderstanding. Avoid using electronic translation as mistakes can be made.

Lists of potential interpreters and translators in Kenya can be found at: https://www.gov.uk/government/publications/kenya-list-of-lawyers.

Alternatively, you can check with the DIT team in Kenya at: https://www.gov.uk/world/organisations/department-for-international-trade-kenya#contact-us.

[Source - DIT]

Religion

Christianity is the most followed religion in Kenya, with the majority of the population being either Protestant or Catholic. There is also a high percentage of the population that follows Islam. Therefore, Kenya celebrates both Christian and Muslim national holidays, such as Christmas and Ramadan.

[Source - DIT]

Hierarchy and titles

In Kenya you should address everyone by their full name or their academic, professional or honorific title followed by their surname. Only call them by their first name when you know them better or have been asked to do so.

Make sure you use the correct title when addressing your business associates, and be aware of their position within the business. Kenya's business structure works as a hierarchy and business decisions are made by those in high positions, such as management.

Make sure, when conducting business in Kenya, you approach the person who has the authority to make decisions for their company. Once a decision has been made, you will be passed down to the department/person you will be liaising with further.

ISource - DITI



Meetings and greetings

At the start of any meeting you should shake hands with everyone in the room; ideally, you should start with whoever holds the most senior position. Business cards should also be exchanged, and you should receive any card given to you with both hands. Initial meetings can be formal; however, as your Kenyan associates get to know you, these will become more relaxed.

You may be greeted with the word 'Jambo', which is the most common way of saying hello. They may follow this with 'Habari gani?', which means 'How are you?'. You should reply saying 'nzuri', pronounced 'En-zur-ee', which means 'I'm fine' or 'Good'. Make sure you ask about your colleague's health, family or business

Kenyans wish to be accommodating. Therefore, always be polite and mild-mannered during meetings. The concept of time can be neglected in Kenya; however, it is important that you are on time to meetings as these will usually begin on time, especially those in cities with large companies, although they may end later than planned.

ISource - DITI

Attire

For both men and women, business attire should be formal. Men should wear suits and ties and women either trousers/long skirt and a blouse or a dress that falls past the knees. Women should also make sure that they cover their shoulders.

[Source - DIT]



> Clear, consistent content is vital to making your business understood overseas. So don't leave it to chance.

- > Well-known companies we already work with include: Serco, Experian, Intertek, IKEA and Caterpillar
- > For a structured approach to translation, please read the article that follows



If you're reading this guide, the chances are you're either a seasoned exporter, or you're committed to investigating new export opportunities for your business. Whichever category you fall into, you'll have a good idea of the huge investment in time, effort and resources which is required for export success.

Your priority will be to get your product or service to market, and it's a fact of life that procurement of peripheral resources such as translation is often left to the last minute. In this article we'd like to demonstrate to you how building translation into the early planning stages of your export campaigns can pay dividends.

The internet, mobile connectivity and social media mean that now more than ever before customers, be they B2B or B2C, are buying goods and services within the context of a connected world of instant communication.

Buying decisions carried out in isolation of wider and constantly changing sector, economic or social contexts are a thing of the past. This means that increasingly any product or service has to be supported with professional technical, marketing or other contextual content.

As examples of this, exporters need their technical documentation to be easily assimilated, their marketing content to be compelling, and their website to be informative and memorable. Human resources departments on the other hand need sensitive localisation of policies & procedures in line with local legislation, corporate guidelines and house style.

After all an international expansion strategy or company restructuring could easily be undermined by insensitive internal communication.

In non English-speaking markets, all of the above can be achieved by working with a reliable and professional translation partner.

So how can really good translation help build your export success:

- clear and accurate foreignlanguage branding and content will motivate foreign customers to buy from you
- consistent and harmonised messaging helps to convey and reinforce your company's values and ethos
- corporate and operational risk through poor quality communication and misunderstanding is eliminated
- overall brand integrity and reputation are enhanced

The following components are key to a successful translation project, and show how AST can make the process of internationalising outward-facing and internal communications simpler, more professional and more cost-effective:

Rigorous selection of translators

AST's ISO9001 certified and ISO17100 compliant processes mean that the company has approved sector-specialist translators whatever the language and deadline requirements, with experienced proofreaders to give the text precision and professionalism to really focus the reader's attention.

Translation memory technology

Client-facing documents produced periodically often contain sections which stay the same and sections which need updating. Similarly company websites and technical data or manuals can contain identical paragraphs and sections. Translation Memory technology is used in this situation to identify duplicate and legacy text. The duplicates are logged and reused – leading to reduced turnaround times and resulting

cost savings – with company wordings for products, processes, titles and descriptions translated consistently.

Terminology management

The key words used to describe your company's products, services and processes support your brand and identity. This is equally true in your foreign language communications. Unfortunately, once translated it is often easy to lose control of key terms, leading to uncertainty as to whether the translations are having the desired impact. AST's terminology management prevents this. Glossaries are maintained in multiple languages and client terminology is checked in each language by industry sector experts. As the glossary grows it can be reused with each new project, so client content is always on-message and brand integrity consistent.

So there's really no need for you to leave the "softer" aspects of your export campaign to chance. Using a professional translation company like AST provides a guarantee that your international content will be clear, consistent and effective. Whatever the language.

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The Kenya National Bureau of Statistics estimated that Kenya's internet penetration is currently over 50%, and over 10% of all mobile-money transactions globally happen in Kenya. ▶





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What are the challenges?

Challenges when doing business with Kenya

There are a number of challenges when doing business with Kenya. These include:

- strong competition from the east, mostly in regards to price
- · threats to security
- · limitations on infrastructure
- taxes creating high costs for business
- bureaucracy
- counterfeiting
- Kenya is 128th out of 180 in Transparency International's latest 2021 Corruption Perceptions Index (announced January 2022): https://www.transparency.org/en/ countries/kenya
- Kenya ranks 56th out of 190 in the World Bank's 2020 Ease of Doing Business Index: https://www.doingbusiness.org/ en/data/exploreeconomies/kenya

[Source – DIT: Doing business in Kenya: Kenya trade and export guide]

Intellectual Property (IP)

Kenya is a member of the World Intellectual Property Organization, the Paris Convention for the Protection of Industrial Property and the Patent Co-operation Treaty.

The national IP legislation framework is divided into copyright law, trademark law,

industrial property law and anti-counterfeiting law. Kenya has been a target for counterfeit goods, especially from China, although it has an effective legal framework and dedicated IP protection and counter infringement agencies.

Difficulties surrounding enforcement of IP protection arise from challenges such as porous borders and a lack of resources.

Common counterfeit goods include medicines, automotive parts, electronics, alcoholic beverages, cigarettes, music, videos and fast-moving consumer goods (FMCG).

The Anti-Counterfeit Agency has received additional funding to enhance its technical capacity to combat illicit trade. In 2015, an Enforcement Manual To Combat Illicit Trade In Kenya was launched to guide those within the enforcement chain.

[Source - FCDO Overseas Business Risk: Kenya]

Bribery and corruption

According to the UK Bribery Act (2010), it is an offence for British nationals or someone who is ordinarily resident in the UK, a body incorporated in the UK or a Scottish partnership to bribe anywhere in the world. In addition, a commercial organisation carrying on a business in the UK can be liable for the conduct of a person who is neither a UK national or resident in the UK or a body incorporated or formed in the UK. In this case, it does not matter whether the acts or omissions which form part of the offence take place in the UK or elsewhere. The UK has successfully prosecuted companies involved in corrupt practices overseas, and places the responsibility upon firms to ensure they have taken relevant anti-corruption measures. For more information, visit: www.gov.uk/anti-bribery-policy.

Bribery is illegal in Kenya, which, in 2016, enacted its own Bribery Act. In Transparency International's latest 2021 Corruption Perceptions Index (announced January 2022) Kenya is ranked 128th out of 180 countries (the UK ranks 11th). In 2016, the country dropped down the index by six places despite market reforms, and surveys reveal that business-government corruption remains widespread.

Companies often encounter requests for bribes and informal payments in exchange for 'getting things done' in Kenya. Foreign companies can find the level of corruption challenging at the market-entry and business start-up stages.

In Kenya, the public procurement sector suffers from corruption amongst officials, with a number of high profile corruption cases involving government figures widely reported in the media. The UK works alongside Kenya to prosecute cases of corruption relating to UK entities.

Kenya's president advocates for tackling the country's problems with corruption. The necessary legal framework is now in place but the pace of change is slow among the political elite.

Visit the anti-corruption portal, at: https://www.gov.uk/international/anti-corruption and the Kenya Country Profile page: https://www.ganintegrity.com/portal/country-profiles/kenya/ for more advice and guidance regarding corruption in Kenya as well as some basic procedures you can carry out in order to protect your company.

[Source - FCDO Overseas Business Risk: Kenya]

Cyber security

The Kenya National Bureau of Statistics estimated that Kenya's internet penetration is currently over 50%, and over 10% of all mobile-money transactions globally happen in Kenya.

The Kenyan Government has developed a National Cyber Security Strategy, supported by its evolving national Cyber Security Master Plan as its ICT sector has grown and risk has increased. This plan has a guide that tells the government and private sector how to deal with cyber security issues. The country also works alongside regional and international cyber security bodies and forums, such as International Telecommunications Union (ITU) and the East Africa Communications Organization (EACO).

The 'State of Cyber Security in Kenya' report on the annual cost of cybercrime to Kenyan companies estimated it to be KES 15 billion (US \$146 million) and around 80% of Kenyans connected to the internet are vulnerable to cybercriminal attacks. Experts claim that Kenya does not have the established mechanisms to track and calculate the losses made by cyber crimes towards public sector organisations, which makes them more susceptible to crimes.

[Source - FCDO Overseas Business Risk: Kenya]

Commercial disputes

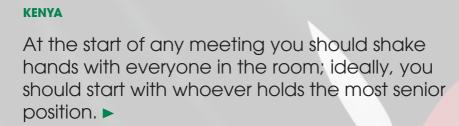
In Kenya, legal recourse can be expensive and slow. There is some doubt surrounding the objectivity of certain executive and judicial branch decisions. There have recently been major reforms in the Kenyan judicial system that aim to address these challenges. There are also dedicated commercial courts of the status of High Courts.

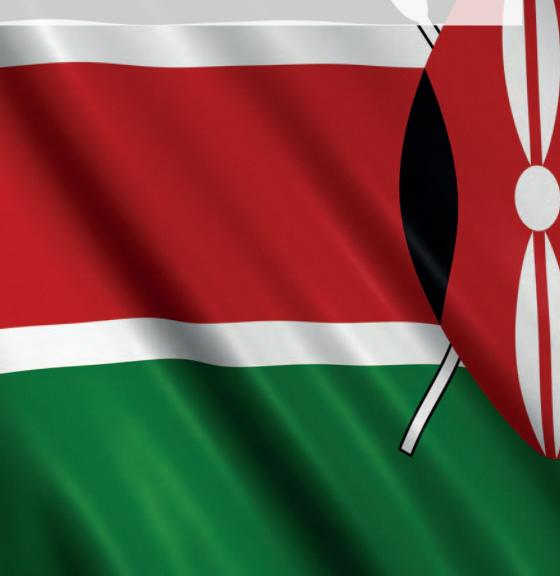
Land purchases and large government contracts have particular problems. In 2010, all 999 year leases for land were converted to 99 year leases. The national government maintains that this conversion began in 2010, while some county governments deem that the 99 years began when the leases were signed, which in most cases was in 1914, meaning that many should now have expired. This creates uncertainty for investors. The Ministry of Lands believes that the law on this is clear and is working to provide greater clarity on land leases by creating regulations for the Land Amendment Law and the Community Act. The National Lands Commission is helping to resolve cases where numerous title deeds were issued for the same parcels of land.

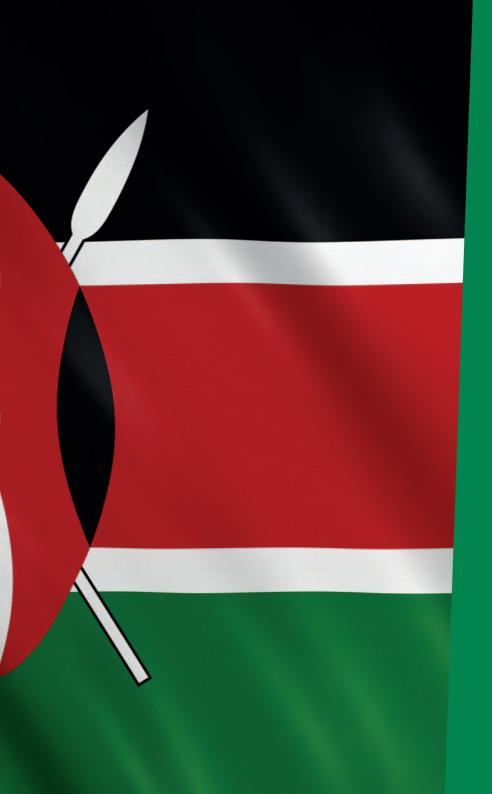
Alternative methods of dispute resolution, such as arbitration and mediation, have arisen due to the delays and legal costs involved in the more traditional routes. Kenya is a signatory to the 1958 New York Convention as well as having adopted the UNCITRAL model of arbitration. The country also has an active chapter of the Chartered Institute of Arbitrators. The Law Society in Kenya has also set up the Nairobi Centre for International Arbitration.

|Source - FCDO Overseas Business Risk: Kenyal









Africa – amazing doesn't cover

It's no coincidence that Kenya is often singled out as the most mesmerising and magical country in Africa. From its cultural diversity and engaging people to the breathtaking landscapes and astonishing wildlife, it's full of sights and sounds that are likely to stay in your memory forever.

Of course, like any modern country, it also comes with its own set of unique risks. So, whether you're visiting Kenya on business or pleasure, it makes sense to plan ahead, consider your options and have the necessary insurance in place to protect you against every eventuality.

Multiple insurance solutions. One insurance broker.

At JW Seagon, we're here to help. As one of East Africa's leading independent Insurance Brokers, we can save you time, effort and money on every type of insurance imaginable – from health, wealth and travel cover to personal protection and commercial insurance. We can also protect you against risks that you might not have considered, such as cyber threats, industrial espionage and kidnap.

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Local knowledge. Global experience.

With over 25 years' broking experience, we know every inch of the Kenyan market and have a great deal of in-house expertise. Plus, we operate in over 18 countries worldwide, which means we're comfortable sourcing both local and international plans.

Ultimately, it's about finding a solution that's right for you. But what sets us apart from our competitors is that we care about every last detail. So, any time you need help, support or advice, there's always someone available to answer your questions and offer a helping hand.

Contact us today on:

Tel: + 254 (0) 709 455 000

Email: talk2us@jwseagon.com www.jwseagon.com





What does membership of the Institute of Export & International Trade mean?

To most the Institute of Export & International Trade simply plods away providing much needed qualifications to professionalise the industry however, did you realise that our helpline is one of the busiest and best in the industry? It's all part of membership and, if you need more than a phone call, we can put together a project to fulfil your needs. 2015 saw the launch of our Technical Help for Exporters that recognises the volume of legislation and regulation that covers our industry and gives you the comfort of knowing that if you don't know, you know someone who does!









Innovation is key to the success of the Institute and new ideas include our New Exporter package. This allows a business to enter a new market secure in the knowledge that they have an understanding of how they will operate and comply with any specific regulations and standards. Practical help and assistance is always available from the Institute so any additional training can be tailored to the business and the team that needs the knowledge.

The work of the IOE&IT also extends to representing membership views. Knowledge gained from our members' feedback, those who get involved with

the forums and Special Interest Groups, and those who attend our training courses or study with us, enables us to represent the industry at government levels in both the process and delivery of policy for international trade. These views also help us to ensure that the training programmes are effective and pertinent to the industry needs. Our Diploma in World Customs Compliance and Regulation is testament to the way we listen to our members' needs. This was driven by Nissan, Adidas, John Lewis and many others and will neatly dovetail into any AEO work ensuring that quality standards are met at manager and junior staffing levels.

Starting in 1935, the Institute committed itself to building competence and growing confidence for businesses trading in goods and services, which at the time, was a far reaching remit. Over the years this remit has seen us develop from simply providing training in short course format over a day, or perhaps two, into a fully-fledged Ofqual Awarding Organisation that operates specifically to deliver international trade education.

our young people at an earlier stage. We need to engage the next generation in thinking about how world trade works and how it will be great for British businesses. They need to know how items arrive in the shops which, in turn, will begin to spark ideas. As these young people join companies they will bring a fresh outlook that all things are possible especially if you operate globally.



This status allows our individual members and corporates alike to be sure that they are part of a quality organisation with plans for growth integrated with a sustainable future for the global prosperity of UKPIc.

Part of our work includes mapping existing qualifications to roles and producing training needs analyses to ensure staffing progression and continuity. The need to upskill our workforce to match those of our competitors is a key element vital for growth. Our focus is on recognising that International trade needs specific knowledge, coupled with a strong belief that we must start to talk to





Why not call us and get involved? It has never been more important that we act as an industry to help – we need experts and commitment to professionalising international trade from businesses large and small – help your institute to stay ahead of the curve.

Institute of Export & International Trade

Export House Minerva Business Park, Lynch Wood, Peterborough, Cambridgeshire.

PE2 6FT, UK

Telephone: +44(0)1733 - 404400 Fax: +44(0)1733 - 404444



www.export.org.uk @ioexport

Choosing a great export training partner can really help your company take off in the export trade! We can help develop new ideas and find ways to drive down costs and produce sustainable improvements in your export business. **Join us today**



Membership: Training: Qualifications: Advice

Call: +44 (0) 1733 404 400: email: institute@export.org.uk

IOE&IT Qualifications in brief

www.export.org.uk/page/qualifications

- Level 1 Young International Trader (Available electronically)
- Level 2 International Trade Logistic Operations*
- Level 3 Certificate of International Trade
 Level 3 Customs Practitioner Award
 Certificate in Customs Legislation
 and Procedures (Delivered by
 KGH Customs)
 Certificate in Customs Duty
 Calculation (Delivered by KGH
 Customs)
- Level 4 Diploma in International Trade
 Customs Practitioner Award
- Level 5 Diploma in International Trade
 Diploma in World Customs
 Compliance and Regulations
 Foundation Degree jointly delivered
 with the University of Plymouth
- Level 7 MSc International Trade, Strategy and Operations with Warwick University

Specialist Courses

- Award in International Transport and Documentation
- International Marketing Specialist
- Finance of International Trade Specialist
- Selling Services, Software and Skills Overseas

Apprenticeships

Working in conjunction with employers and Universities, the Institute has access to qualifications which are available now and funded through the apprenticeship levy, these apply for professional and degree qualifications, including Bachelors and Masters Degrees.

- International Freight Forwarding Specialist Apprenticeship (Level 3)
- Chartered Manager Degree Apprenticeship (BSc Professional Management Practice) with the University of Plymouth
- Supply Chain Leadership Degree
 Apprenticeship (BSc Professional
 Practice in Supply Chain Leadership)
 with CP Training Services

Using our 4 Pillars of Learning, the IOE&IT qualifications offer students the opportunity to apply their learning to their current employer, or a business that they know well:

Learning Pillar 1:

World Business Environment

Learning Pillar 2:

Market Research & marketing / selling in a different culture

Learning Pillar 3:

Finance of international trade, getting paid and how foreign exchange works

Learning Pillar 4:

Compliance, regulations and logistics OR Selling services overseas

As part of IOE&IT qualifications, students will plan, research and implement a work-based project that will act as a useful strategic management tool in each of the main topics they study. Each paper will produce a useful piece of work based on the company's own product or offering which allows the student to gain new knowledge to be useful in the business. This style of work-based projects ensures that all study is relevant to the student's business context. Working on these projects using the organisation's structure provides excellent opportunities for the student to apply theoretical ideas in real world contexts.

The employee will essentially become a practitioner-researcher to undertake each project, producing pieces of work with the potential to yield tangible benefits for the sponsor business – a benefit for both the student who qualifies and the employer who has a set of reports specifically about exporting and their own business.

^{*}International Trade Logistic Operations is delivered through our approved centres



British High Commission Nairobi

The British High Commission Nairobi maintains and develops relations between the UK and Kenya.

Find out more on their UK and Kenya news page here: https://www.gov.uk/world/kenya /news. The British High Commission Nairobi provides services to British nationals living in and visiting Kenya. You can access UK Government services while in Kenya here: https://www.gov.uk/world/kenya.

Urgent assistance

If you are in Kenya and you need urgent help (for example, you have been attacked, arrested or someone has died), call +44 (0) 20 7008 1500. If you are in the UK and worried about a British national in Kenya, call 020 7008 1500.

Get an emergency travel document

You can apply for an emergency travel document if you are abroad and your passport has been lost or stolen, damaged or expired, and you cannot get a new or replacement passport in time to travel, here: https://www.gov.uk/emergency-travel-document.

If the person needing the emergency travel document is under 16, a parent or guardian should apply on their behalf.

If you are travelling in more than three weeks, check if you can get a new or replacement passport in time to travel, here: https://www.gov.uk/renew-adult-passport.

If you are not a British citizen or have not had a British passport before

If you are not sure, check if you are a British citizen here: https://www.gov.uk/ check-british-citizenship.

If you are not a British citizen but think you may be eligible, contact the British High Commission Nairobi to apply for an emergency travel document here: https://www.gov.uk/world/organisations/british-high-commission-nairobi#contact-

Other consular services

Notarial and documentary services

For legal reasons, the British High Commission Nairobi is unable to carry out notarial acts in Commonwealth countries. This includes certifying documents as true copies of originals, administering oaths or taking affidavits.

For these or other notarial acts, you should contact a local notary here: https://www.gov.uk/government/publications/kenya-list-of-lawyers.

A standard letter is available to confirm they do not offer these services in Kenya.

The British High Commission Nairobi offers a limited range of documentary services, including administering oaths for UK Visa and Immigration nationality applications, letter of no objection for those adopting from overseas, and making a search in the naturalisation, registration or renunciation records held by a consular officer. See the list of documentary services they provide here: https://www.gov.uk/guidance/notarial-and-documentary-services-guide-for-kenya.

Consular fees

The British High Commission Nairobi charge fees for some of their services. See the full list of consular fees in Kenya here: https://www.gov.uk/government/publications/kenya-consular-fees.

They accept payment by Master/Visa Card, which will be deducted in GBP on the day of the appointment. As card payments are quicker, efficient, and more secure, with immediate effect they no longer accept cash payments.

Contact details

British High Commission Nairobi

Upper Hill Road P.O. Box 30465-00100, Nairobi Nairobi Kenya

Telephone:

- +254 (0)20 287 3000/ +254 (0)20 2844 000
- **Opening Hours:**

Monday to Thursday: 7am to 4pm Friday: 7am to 1pm

Consular Appointment times:

Monday to Thursday: 8am to 12pm

Use our contact form for consular enquiries:

https://www.contact-embassy.service. gov.uk/?country=Kenya&post=British% 20High%20Commission%20Nairobi

For Passport enquiries:

Email correspondence should be submitted via the online enquiry form at the following web address: www.gov.uk/passport-advice-line

For Visa Enquiries

Contact: https://www.gov.uk/contact-ukvi-inside-outside-uk

For general enquiries

Contact: Nairobi.Enquiries@fcdo.gov.uk



A truly compelling combination

Following the acquisition by Willis of the remaining shares of Gras Savoye France it did not own on 29 December, 2015, and the merger of Willis and Towers Watson on 5 January 2016, Gras Savoye Kenya Insurance Brokers Ltd. (GSK) is now a vital part of Willis Towers Watson.

With roots dating to 1828, Willis Towers Watson is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth.

We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals.

Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance.

Together, we unlock potential.

Willis Towers Watson is uniquely positioned to leverage the connections between talent, assets and ideas, and harness them to deliver strong performance for our clients.

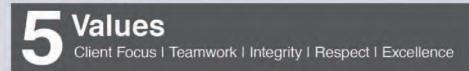


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Being an organization that is customer centric, we deliver performance through 5 values that forms the basis of our foundation to propel us to being the leading global advisory, broking and solutions company.



The Institute of Export & International Trade



The Institute of Export & International Trade

Export House Minerva Business Park Lynch Wood Peterborough PE2 6FT, UK

T: +44 (0) 1733 404400 www.export.org.uk

Department for International Trade (DIT)



Department for International Trade (DIT)

If you have a specific enquiry about the Kenyan market which is not addressed by the information in this guide, you may contact:

E: enquiries@trade.gov.uk T: +44 (0)20 7215 5000

Otherwise contact DIT at the British High Commission Nairobi directly, for more information and advice on opportunities for doing business with Kenya:

UK Department for International Trade Kenya

British High Commission

P.O Box 30465 Nairobi 00100 Kenya

E: DIT.Africa@fcdo.gov.uk T: +254 20 2844214

UK Export Finance



UK Export Finance is the UK's export credit agency. UKEF's mission is to ensure that no viable UK export fails for lack of finance or insurance from the private sector, while operating at no net cost to the taxpayer.

We help UK companies of all sizes and in all sectors win, fulfil and get paid for export contracts. We provide insurance to exporters and guarantees to banks to share the risks of providing export finance. In addition, we can make loans to overseas buyers of goods and services from the UK.

As the world's first export credit agency, established in 1919, we've been innovating since day one.

- Last year, we provided £2.5 billion of support for UK exports, helping 191 companies sell to 75 markets ground the world.
- 77% of all companies we supported were small to medium-sized businesses.
- We also lent £666 million directly to overseas buyers to help them buy from the UK more than double the amount for 2016 to 2017.

New business enquiries: To check your eligibility for trade finance and insurance: Visit: www.great.gov.uk/get-finance

T: +44 (0) 20 7271 8010 E: customer.service@ukexport finance.gov.uk

British Chamber of Commerce Kenya (BCCK)



British Chamber of Commerce Kenya (BCCK)

British High Commission Nairobi Upper Hill Road P.O. Box 30465-00100 Nairobi Kenya

www.bcckenya.org

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International Market Advisor



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- Identifies vulnerabilities and makes easy-to-follow recommendations for improvement
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Terrorist attacks are not frequent, but the threat will endure. The best defence is to ensure that your site is not an attractive target to terrorists.

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Email: info@castorvali.com



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Security/Risk Management Services



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Regional African Office: Castor Vali Africa Nairobi, Kenya T: +254 (0) 20 440 9614 E: info@castorvali.com

Castor Vali Group Port Louis, Mauritius

Castor Vali Services Nigeria Lagos, Nigeria

Castor Vali South Africa Cape Town, RSA

Castor Vali Tanzania Dar es Salaam, Tanzania

Castor Vali Landmark Accra, Ghana

Castor Vali Mozambique Maputo, Mozambique

All enquiries for other offices should be directed to E: info@castorvali.com

www.castorvali.com

Law



Dentons Hamilton Harrison & Mathews

1st Floor, Delta Office Suites Waiyaki Way P.O. Box 30333-00100 Nairobi, Kenya

T:+254 20 3258000 F: 254 20 3258222

Banking/Financial Services



Ecobank Kenya Limited

Muthangari Drive off Waiyaki Way, Westlands

T: +254 020 288 300 +254 719 098 100 Toll Free: 0800 221 2218

E: Kenya@ecobank.com www.ecobank.com

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Insurance Broker



Gras Savoye Kenya Insurance Brokers Limited

Gras Savoye Kenya Office Locations Nairobi 197 Lenana Place, Floor 2, Lenana Road, Nairobi 00100

T: +254 (0) 20 296 7000 T: +254 (0) 733 555 552

Mombasa Nyali Centre, South Wing Floor 1, Office no.105 Mombasa

T: +254 (0) 725 552 607 E: info@ke.grassavoye.com www.willistowerswatson.com

ICT/Telecommunications



Internet Solutions Kenva

Purshottam Place, 3rd, 4th & 6th Floor, Westlands Road. Westlands, Nairobi

Postal Address: P.O Box 43588, Nairobi, 00100

T: +254 20 360 00 00 www.is.co.ke

Insurance



JW Seagon & Company

1st Floor, Oilibya Plaza, Muthaiga PO Box: 16658 00620, Nairobi, Kenya

T: +254 (0) 709 455 000 M: +254 (0) 722 205 705 +254 (0) 734 205 705

E: talk2us@jwseagon.com

Case Study



Java House Africa

ABC Place Waiyaki Way Westlands, Nairobi

www.javahouseafrica.com

E: marketing@javahouseafrica.com

Shipping & Logistics



Nisomar Limited

3rd floor, Imaara Plaza, Dedan Kimathi Ave, P. O. Box: 84689 -80100 Mombasa, Kenya

T: +254 41 222 2713/8 +254 700 074 048

E: info@nisomar.co.ke www.nisomar.co.ke

Instagram: Nisomar_Ltd LinkedIn: Nisomar Ltd Facebook: Nisomar Ltd

Office Solutions



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Website: regus.co.ke Tel: +254 205154400

Company location: choose from over 10 locations in Nairobi.

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www.rsm.global/kenya

MOMBASA

T: +254 41 2311778/2312640 M: +254 707 613329 E: infomsa@ke.rsm-ea.com

www.rsm.global/kenya

Business Continuity/Management Consultancy Services



Russell Philips Limited

Physical address: Russell Philips Limited 2nd Floor, Eaton Place United Nations Crescent, Gigiri

Postal Address: Russell Philips Limited Eaton Place, P.O. Box 63946-00619 NAIROBI, Kenya

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T: +254 730 886 000

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If an enterprise invests in its resilience and puts in place the structures, plans and processes to withstand disruptions and manage incidents before they become a crisis, it will be best-placed to both manage the unexpected and to seize commercial opportunities should they arise.

Operating almost exclusively in Africa since 2014, Russell Philips Limited has been successfully delivering Business Continuity Management (BCM) consultancy services to a wide variety of clients in a number of diverse sectors. We assist our clients in developing, writing and testing their plans so that they are correctly orientated and ready to deal with operational disruptions as and when they occur.

By improving their resilience, our clients not only gain a competitive advantage, but they are also better able to protect their People, Premises, Assets, Operations and Reputations from the negative impacts of disruptive events.

Being locally based, we bring a considerable knowledge and understanding of the risks and potential disruptions that businesses face in Kenya. By applying

best-practice Business Continuity methodology, we ensure that our clients not only continue to deliver their goods and services but they are also able to protect their reputations and their bottom lines

With our Branch Office in Nairobi, we are located at the heart of East Africa's strongest economy with access to the rest of the Continent through its major hub

Be they long-established in Kenya or relative newcomers, we deliver the full range of BCM services to our clients, including:

- Risk Analysis;
- Business Impact Analysis (BIA);
- Business Continuity Plans (BCPs);
- Crisis Management Plans (CMPs), including training and audit;
- Contingency Plans for high impact risks such as threats to staff and disruptions to operations arising from, among other things, natural disasters, political uncertainty, civil disorder and pandemics.

We develop our clients' in-house collective and individual competencies to enable them to take control of their own BCM programmes including Crisis Response. To that end, we work with them to ensure that their businesses and staff are correctly orientated, well trained and well prepared to deal with disruptions as and when they occur.

Our Senior Consultant, Colin Danvers MA, is a Certified member of the Business Continuity Institute (CBCI) and is professionally qualified in BCM by training and examination. He was born in Kenya and, since 2011, he has worked in Nairobi as a soldier, as a diplomat, and

as a business continuity professional. He has extensive expertise in crisis management and contingency planning honed during his 35 years as a senior officer in the British Army. He holds a Master of Arts from Westminster University and has a First Class Diploma in French from the UK's Defence School of Languages. Colin's unique ability is to plan strategically whilst delivering operational certainty and he is much in demand in the business continuity space.

Let us build your resilience so that you can ride the waves of opportunity in Kenya; but remember: failing to plan is preparing to fail...







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■ Trade shows

A trade show is a method of promoting a business through the exhibition of goods and services, an organised exhibition of products, based on a central theme, where manufacturers meet to show their products to potential buyers.

Taking part in overseas exhibitions is an effective way for you to test markets, attract customers, appoint agents or distributors and make sales. DIT's Tradeshow Access Programme (TAP) provides grant support for eligible SME firms to attend trade shows overseas.

Participation is usually as part of a group, a great advantage for inexperienced businesses, and is usually led by one of DIT's Accredited Trade Associations (ATOs). ATOs work with DIT to raise the profile of UK groups and sectors at key exhibitions.

For more information visit: https://www.gov.uk/guidance/tradeshow-access-programme.

IOE&IT's events:

www.export.org.uk/events/event_list.asp

10 Times

(formerly BizTradeShows.com): https://10times.com/kenya

British Expertise Events:

https://www.britishexpertise.org/events/

EventsEye.com online database:

www.eventseye.com

DIT online events search facility:

https://www.events.great.gov.uk/ehome/index.php?eventid=200183029&



Useful Links

■ Country information:

BBC Website:

http://news.bbc.co.uk/1/hi/country_profiles/default.stm

FCDO Country Profile:

https://www.gov.uk/foreign-traveladvice/kenya

Culture & communications:

ICC: The international language association:

http://www.icc-languages.eu/

■ Customs & regulations:

HM Revenue & Customs:

https://www.gov.uk/government/ organisations/hm-revenue-customs

■ Economic information:

The Economist:

https://www.economist.com/search

Trading Economics:

www.tradingeconomics.com

Export control:

Export Control Joint Unit:

https://www.gov.uk/guidance/beginners-guide-to-export-controls

■ Export finance & insurance:

British Insurance Brokers Association (BIBA): www.biba.org.uk

UK Export Finance (formerly ECGD): www.gov.uk/government/organisations /uk-export-finance

■ Intellectual Property:

Intellectual Property Office:

https://www.gov.uk/government/ organisations/intellectual-property-office

World Intellectual Property Organization (WIPO):

https://wipolex.wipo.int/en/text/288514

■ Standards & technical regulations:

British Standards Institution (BSI):

https://www.bsigroup.com/en-GB/industries-and-sectors/import-export/

Export Control Joint Unit (ECJU):

https://www.gov.uk/government/ organisations/export-control-organisation

Intellectual Property Office:

https://www.gov.uk/government/ organisations/intellectual-property-office

National Physical Laboratory:

http://www.npl.co.uk/

■ Trade statistics:

HM Revenue and Customs (HMRC): https://www.uktradeinfo.com/tradedata/

National Statistics Information:

https://www.gov.uk/search/researchand-statistics?content_store_document type=upcoming statistics

Office for National Statistics: http://www.ons.gov.uk/

■ Trade shows:

British Expertise Events:

https://www.britishexpertise.org/events/

EventsEye.com online database: www.eventseve.com

DIT Events Portal:

https://www.events.great.gov.uk/ehome/index.php?eventid=200183029&

■ Travel advice:

FCDO Travel:

www.gov.uk/browse/abroad

FCDO Foreign Travel Insurance:

https://www.gov.uk/guidance/foreign-travel-insurance

■ Healthcare abroad:

Travel Health:

www.travelhealth.co.uk

TravelHealthPro:

https://travelhealthpro.org.uk/countries

NHS (Scotland):

http://www.fitfortravel.nhs.uk/destinations.aspx

NHS Choices:

https://www.nhs.uk/using-the-nhs/health care-abroad/

■ International trade:

British Chambers of Commerce (BCC): www.britishchambers.org.uk

British Council:

www.britishcouncil.org

British Expertise:

www.britishexpertise.org

British Franchise Association:

http://www.thebfa.org/international

Centre for the Protection of National Infrastructure (CPNI):

http://www.cpni.gov.uk/

Confederation of British Industry (CBI):

www.cbi.org.uk

Department for Business, Energy & Industrial Strategy (BEIS):

https://www.gov.uk/government/ organisations/department-for-businessenergy-and-industrial-strategy

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Department for International Trade (DIT): https://www.gov.uk/government/organisations/department-for-international-trade

DIT E-Exporting Programme:

https://www.gov.uk/guidance/selling-online-overseas-with-the-digital-exportingprogramme

Exporting is GREAT:

https://www.great.gov.uk/

Foreign, Commonwealth and Development Office (FCDO):

https://www.gov.uk/government/ organisations/foreign-commonwealthdevelopment-office

Heritage Foundation Index of Economic Freedom:

https://www.heritage.org/index/ranking

Institute of Directors (IoD): www.iod.com

Institute of Export & International Trade (IOE&IT):

www.export.org.uk

International Monetary Fund (IMF): https://www.imf.org/en/home

Open to Export:

http://opentoexport.com/

Organisation for Economic Co-operation and Development (OECD): http://www.oecd.org/

Overseas Business Risk:

https://www.gov.uk/government/collections/overseas-business-risk

Transparency International:

http://www.transparency.org/

UK Trade Tariff:

https://www.gov.uk/trade-tariff

UK Visas:

https://www.gov.uk/government/ organisations/uk-visas-and-immigration

World Bank Group economy rankings: http://www.doingbusiness.org/en/rankings

World Economic Forum Global Competitiveness Report:

http://reports.weforum.org/globalcompetitiveness-report-2019/

■ Kenya websites:

Anti-Counterfeit Agency (ACA): https://www.aca.go.ke/

British Chamber of Commerce Kenya (BCCK):

https://www.bcckenya.org/

Competition Authority Of Kenya: https://www.cak.go.ke/

Department of Immigration Services: https://fns.immigration.go.ke/

eRegulations Kenya:

https://eregulations.invest.go.ke/







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http://evisa.go.ke/evisa.html

Jomo Kenyatta International Airport: https://www.kaa.go.ke/airports/our-airports/jomo-kenyatta-international/

Kenya Airports Authority:

https://www.kaa.go.ke/

Kenya Investment Authority (KenInvest):

http://www.invest.go.ke/

Kenya National Bureau of Statistics:

https://www.knbs.or.ke/

Kenyan Civil Aviation Authority (KCAA): https://www.kcaa.or.ke/

Kenva Police Service:

http://www.kenyapolice.go.ke/

Kenya Revenue Authority:

http://www.kra.go.ke/

Kenva Tourism Federation:

http://ktf.co.ke/

Kenya Vision 2030:

https://vision2030.go.ke/

Ministry of Agriculture, Livestock, Fisheries and Irrigation:

http://www.kilimo.go.ke/

Ministry of Defence - Kenya:

http://www.mod.go.ke/

Ministry of Education:

http://www.education.go.ke/

Ministry of Energy:

https://energy.go.ke/

Ministry of Foreign Affairs:

http://www.mfa.go.ke/

Ministry of Health:

http://www.health.go.ke/

Ministry of Industry, Trade and Enterprise Development:

http://www.industrialization.go.ke/

Ministry of ICT, Innovation and Youth Affairs:

http://www.ict.go.ke/

Ministry of Labour and Social Protection:

http://labour.go.ke/

Ministry of Lands and Physical Planning:

https://lands.go.ke/

Ministry of Petroleum and Mining:

http://www.petroleumandmining.go.ke/

Ministry of Transport, Infrastructure, Housing, Urban Development and Public

Works:

http://www.transport.go.ke/

Ministry of Tourism and Wildlife:

http://www.tourism.go.ke/

Ministry of Water and Sanitation:

https://water.go.ke/







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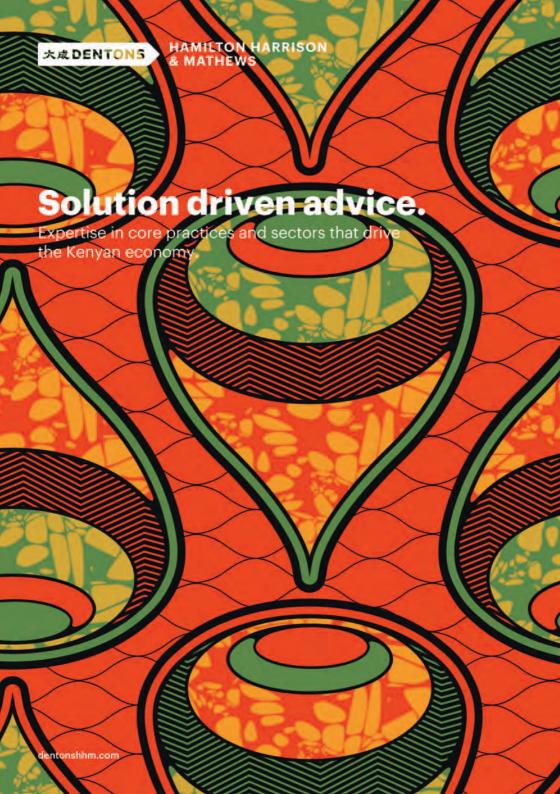
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Quick facts

 Location: Eastern Africa, bordering the Indian Ocean, between Somalia and Tanzania

Area: 582,650 km²

■ Population: 48.69 million

■ Urban population: 28%

Capital city: Nairobi

■ GDP per capita: US \$2,103.6

 Languages: English (official), Kiswahili (official), numerous indigenous languages

 Religion: Christian 83% (Protestant 47.7%, Catholic 23.4%, other Christian 11.9%), Muslim 11.2%,
 Traditionalists 1.7%, other 1.6%, none 2.4%, unspecified 0.2% (2009 est.)

■ Government: presidential republic

 Legal system: mixed legal system of English common law, Islamic law, and customary law; judicial review in the new Supreme Court established by the new constitution

Currency: Kenyan Shilling

 Climate: varies from tropical along coast to arid in interior

 Natural resources: limestone, soda ash, salt, gemstones, fluorspar, zinc, diatomite, gypsum, wildlife, hydropower

 Natural hazards: recurring drought; flooding during rainy seasons; volcanism: limited volcanic activity; the Barrier (1,032 m) last erupted in 1921; South Island is the only other historically active volcano

■ Time difference: UTC+3

Internet country code: .ke

■ National holidays: Jamhuri Day (Independence Day), 12th December (1963); Madaraka Day, 1st June (1963) marks the day Kenya attained internal self-rule

 National symbols: lion; national colours: black, red, green, white

[Source - FCDO Economics Unit, CIA World Factbook (December 2021)]





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