

parents

Caring for you and your family

**The
Protection
Issue...**

Securing
Today,
Thriving
Tomorrow

CHARLENE KIMARA: MAMA BIMA

Promised Harvard, She
Delivered an Insurance Empire

BOND OF LOVE

The love story of Anne
and Liam Mwangi

DR LINDA BIOMDO

The price of illness and the
doctor fighting to shield your
future

ALSO FEATURED:

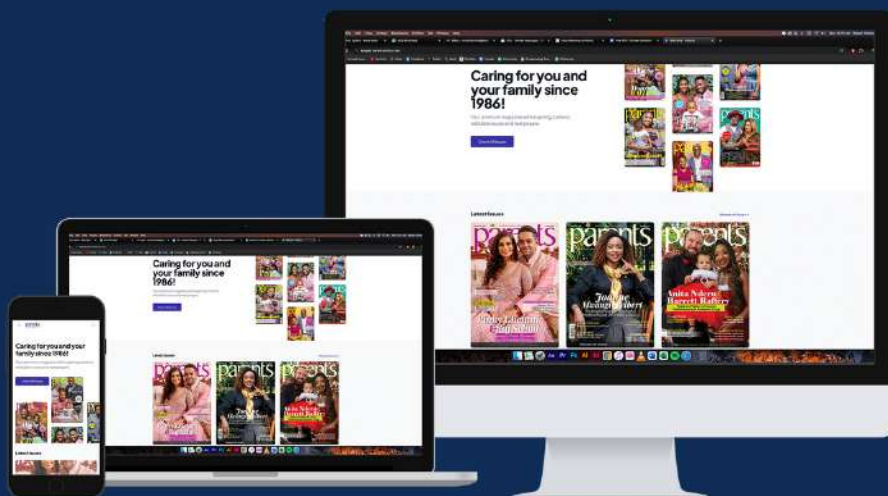
- * Who protects the policyholder?
- * Why Every Family Needs the Right Insurance
- * How Bancassurance Brings Financial Protection Home

Sex and Intimacy: Sex Therapy Can Help Couples



“

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PROTECT WHAT MATTERS MOST

There are some conversations we tend to postpone because they force us to think about things we would rather not imagine. What happens if I fall ill? What happens if I can no longer work? What happens to my family if I am no longer there to provide for them? What happens to everything I have worked so hard to build?

For many of us, insurance is one of those topics of conversation. We know we need it, but we often do not fully understand it. We insure our cars because the law requires it. We take medical cover because hospital bills can be overwhelming. Beyond that, many of us may not think much about the other risks we face every day. But working on this issue has made me reflect more deeply on what insurance really means.

It is not simply about paying a premium and waiting for something to go wrong. It is about protecting the people, assets and dreams that matter to us. As parents and caregivers, we spend so much of our lives building. We build careers. We build businesses. We buy homes. We educate our children. We save and invest. We make sacrifices today because we hope

to create a better tomorrow. But building is only one part of the journey. We must also ask ourselves: What happens to the things we have built if life takes an unexpected turn?

That question is especially important for families. A medical emergency can quickly drain years of savings. The loss of a breadwinner can affect a child's education and the family's ability to meet its everyday needs. An accident can affect a person's ability to work. A fire or theft can destroy assets that took years to acquire. We cannot always prevent these things from happening. But we can make decisions that reduce the financial impact when they do.

That is one of the biggest lessons I have taken away from putting this issue together. Insurance is not about expecting the worst. It is about acknowledging that life is unpredictable and choosing to prepare for the risks we can. Our needs also change as we move through life.

A young person starting their first job may need to consider medical cover, personal accident protection, and retirement planning. A young family may need to think about life insurance and protecting their children's future.

A business owner may need to protect their employees, property and income. There is no single insurance solution for everyone. The right cover depends on where you are in life, what you own, who depends on you and the risks you face.

What stood out to me most is that insurance is not only for the wealthy. Protection can begin at different levels and should reflect what you can realistically afford. You do not have to wait until you have built everything to start protecting what you have.

In fact, perhaps that is the point. We often tell ourselves that we will think about insurance later, when we earn more, when we have more assets, when we have a bigger family or when life becomes more stable. But life does not always wait for us to feel ready. As we bring you this issue on insurance and financial wellness, I hope it encourages you to have conversations you may have been postponing. Review your current covers. Ask questions. Understand what you are paying for and what it protects. Think about the people who depend on you. Consider your health, your income, your assets and your future.

Most importantly, start where you are. Financial security is not about having everything figured out. It is about making deliberate decisions with the resources you have today, while keeping the future in mind. At ParentsAfrica, we believe that informed families are stronger families. And financial wellness is not only about how much money we make.

It is also about how well we prepare, protect and plan. Life will always carry uncertainties. But as we build our families, careers, businesses and futures, may we also remember to protect what we are building.

Because everything we work so hard to create deserves the chance to endure. **PA**

Njambi Gaithe
Team Leader.

Secure Today, Thrive Tomorrow

When we think about safety for our families and homes, our minds naturally go to a hot meal, a cosy home, and quality education. Yet, true security extends far beyond the daily routine. It lies in our ability to weather life's unexpected storms without losing ground we have worked so hard to gain. That is why we dedicated this issue to an often misunderstood, yet vital, pillar of family stability: insurance.

Insurance is an act of love, foresight, and resilience. It is a safety net that ensures a sudden illness does not erase a family's savings, that a breadwinner's absence does not shatter a child's dreams, and that business owners can rebuild after a loss.

In a world of uncertainty, insurance gives us the freedom to plan, dream, and live without constant fear of the unknown.

To help our readers demystify this critical topic, we brought in the ultimate expert to anchor this special edition. Gracing our Cover is Charlene Kimara, affectionately known as *Mama Bima*. Serving as the matriarch of this issue, Charlene gives us a behind-the-scenes look at *Mama Bima*. Her passion for financial literacy

makes insurance accessible to every household, showing us that taking charge of our financial security is one of the most empowering choices we can make.

Complementing her wisdom, Dr Linda Biomdo takes us through an indispensable masterclass on risk management. She unpacks distinct things every family needs to know about insurance. Dr Biomdo cuts through the fine print, offering practical guidance to help you choose the right protection for your loved ones at every stage of life.

Of course, a strong family relies on more than just financial planning, and we haven't forgotten our regular, highly loved columns. In *Bond of Love*, we step into the heartwarming world of Anne and Liam Mwangi, who share their beautiful journey of romance, partnership, and building a life together. And because emotional connection thrives on closeness, our *Sex and Intimacy* column delivers raw, practical tips to keep the spark alive in your marriage, because after all, what is deep love without lasting intimacy?

This issue is a comprehensive guide to building a resilient, joyful, and well-rounded home. We urge you to dive into



these pages, absorb the knowledge, and share these lessons with your family. Flip through, enjoy the stories, and take the first step toward securing your tomorrow today.



Happy Reading
Samuel Owino
Issue Editor

EDITOR'S CHOICE

Association of Kenya Insurers (AKI) Is Your Trusted Guide



We are faced with countless choices when protecting our families. As financial peace is paramount, the Association of Kenya Insurers (AKI) advisory platform truly guides households.

Designed to demystify complex policies, build awareness, and foster true financial

literacy, it's the perfect, neutral partner for safeguarding our lives.

The body is about public education. About explaining coverage options and instilling confidence that you can make prudent choices. It is a powerful consumer resource through its "*Understand Insurance*" portal and member directory to spark clear, informed decisions without

sales pressure.

This body is about helping families research options safely and verify registered providers, forging a future that strengthens the household unit.

This isn't about selling direct covers or paying individual claims. When life's unexpected challenges arise, families learn to prepare, evaluate, and navigate forward together. Access the AKI online reliable educational guides and trusted industry directory to add to your total peace of mind.

Accessible to every household across Kenya, this resource is set to become your family's first and most trusted guide to financial protection. Get it today. 

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Meet the *Cover Models*

Special Thanks

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WINNING LETTER

Thank you, Parents Magazine, for highlighting this important story. I have learnt that, as parents, we need to listen to our children and never ignore subtle changes, such as suddenly refusing to go to school or sleeping more than usual.

Several years ago, I was visiting extended family during the holidays when one of my nephews kept falling asleep. One image when he suddenly fell asleep after just a few bites of a chapati he had been waiting for all day really stayed with me. I remember silently thinking, "Something is really wrong."

Two weeks later, he developed seizures and, in less than two months, passed away from a brain tumour.

My lesson as a parent is to become a student of those subtle changes that may indicate something is wrong. I will hold your family in my prayers. Our sovereign Lord is always in control.

And let's give credit to the interviewer. She did an amazing job of letting the conversation breathe rather than interrupting or firing off back-to-back questions. That's how a good interview should be conducted.

Cheptoo



Nanji Obwaka and Dr Emily Obwaka (mother-daughter conversation)



1. This was the sweetest video I almost cried! Thank you for encouraging us to be better people. [@mariefrancerv](#)

2. This is so beautiful to watch. I follow this whole family on social media and love them. I have especially great admiration for Dr Emily Obwaka, a phenomenal woman and also a wonderful woman of God. I have learnt so much from watching this sit down between mother and daughter. I plan to rewatch with my youngest daughter who is twenty six years old. [@donnamorris7234](#)

3. The best thing I have watched today. [@mercykanan141](#)

4. Wow. Love this conversation and your relationship. [@gracembatha2013](#)

5. Wow! This is beautiful. I hope to cultivate this relationship with my son. [@UnresolvedTomany](#)



Joyce Wanjiku can now read and understand the English language (Adult learners)

1. A girl levelling up and upgrading because age got nothing on her. [@NyawiraGidi](#)

2. So impressive; keep on going, mummie. [@Hadasar](#)

3. I love this; I like this kind of unstoppable spirit in this beautiful woman. [@Shikomyname](#)

4. God bless you. This is liberation in its true sense. Being able to do your own things without having to ask around means a lot. We take some things for granted. God bless you for the good work. [@JM](#)

5. Smart mama. I wish you had got the chance when you were young. You would be a Prof now. Kudos! [@RosemaryWanjiku](#)



UTMOST GOOD FAITH

Make *Uberrima Fides* Your Guide

Uberrima fides, a Latin phrase meaning "utmost good faith", is the foundational principle that governs insurance contracts. In simple terms, it means both parties must act with complete honesty, full disclosure, and pure intent, holding nothing back that could affect the agreement. Applied to your home, it is the invisible pillar that transforms a mere financial policy into true domestic security and peace of mind. We often discuss insurance in terms of premiums, deductibles, and policy clauses. Yet beneath the legal frameworks and financial calculations lies a deeply human agreement. Insurance is not merely a transaction; it is a covenant built on the living values of integrity and good faith. Without them, the entire architecture of risk-sharing collapses.

At its core, "utmost good faith" requires total honesty from both sides. When an applicant outlines their health history or business assets, they practice integrity by withholding nothing. Conversely, when an insurer accepts those terms, they make a moral commitment to honour their promise when crisis strikes. This mutual trust transforms a cold legal document into a genuine safety net.

Living with integrity means recognising that honesty is a proactive choice, not just a contractual obligation. For policyholders, it means filing accurate claims and taking reasonable care to prevent loss, treating the collective pool of resources with respect. For providers, it means transparent communication, clear terms, and fair, prompt claims resolution, ensuring that policyholders are treated with empathy when they are most vulnerable.

In a broader sense, living these values creates financial peace of mind. True security does not come solely from a bank balance or an insurance policy; it comes from knowing that the institutions and individuals we rely on act with honour. When integrity guides our financial choices, insurance fulfils its original purpose: a community pooling its strength to protect one another against life's uncertainties. By grounding our daily decisions in good faith, we build relationships and industries that stand resilient in the face of hardship. Integrity is not just a policy requirement, but also the ultimate foundation of trust.

Reflections:

"Real integrity is doing the right thing, knowing that nobody's going to know whether you did it or not."

Oprah Winfrey, American Media Mogul and Philanthropist

"Integrity is the bedrock of trust, and trust is essential to all human meaningful relationships."

Ruth Bader Ginsburg, Former American Associate Justice of the U.S. Supreme Court

"When you have peace of mind, you have the greatest freedom of all."

Prof. Wangari Maathai, Kenyan Environmentalist and Nobel Peace Prize Laureate

"To give real service, you must add something which cannot be bought or measured with money, and that is sincerity and integrity."

Donald A. Adams, Former President of Rotary International

"Trust is the glue of life. It's the most essential ingredient in effective communication. It's the foundational principle that holds all relationships."

Stephen Covey, American Educator and Author

My Thoughts:

"Hearing *uberrima fides*, I always thought it was church related, makes sense it is a Latin word. Seeing it as 'utmost good faith' makes me realise it's exactly what we need from suppliers."

Abigael Kitum, Procurement Officer. P

SECURE TODAY,THRIVE TOMORROW:

1.Life happens as the living live life
Even without care and planning it happens
Misfortunes are taken as part of life
Environment is nature's exercise of authority
Bliss found in ignorance to aid life
Securing today is managing life tomorrow.

2.Ancestors of a bygone era faced immediate,
and known risk
Lack of food,wild animals,tribal disputes,and
disease
Control immediate and predictable
Major misfortunes shared to minimum effect
Life gone never to return
Securing today is managing life tomorrow.

3.Stung by dint of circumstance and outrageous
misfortune
Modern living always throws risks as life occurs
The nature,speed,and effect unpredictable
Dispersal diverse,minimum morality, and
commercial greed
Complex technological progress to simplify risk
assessment
Securing today is managing life tomorrow

4.Life's necessities include health,security
Freedom to manage vital costs of life
Circumspect and careful today for tomorrow's
emergencies
Today's connected world enables reliable
information
Realistic outcomes with confidence
Securing today is managing life tomorrow.

5.Certainty and risk sit at opposite ends
What is certain is that life's a risk
Wisdom is to be where you'd have been without
tragedy
Wiser still to do something about it
Exercising control by know how
Securing today is managing life tomorrow.

6.Risk existed eons ago strangely,controlled
Many children at birth to allow for some who will
die
Overstocking to allow for loss
Acceptance of loss inherent in life
Knowledge breeds enlightenment
Securing today is managing life tomorrow.

7.Today success thrives on managing risk
Strive to minimise your risk profile
Manage key areas of health,personal journeys,
shun risky behaviour and social empathy
Horn civility and morality into character
Securing today is managing life tomorrow.

8.What you admire in others is within you
Just candid grit to curate your inner soul
Audacity sprinkled with good judgment,hope
Informed to maintain modern useful networks
Securing today is managing life tomorrow.

By Poet Squirrel

Chase those balls

If you love tennis, you will be pleased to know it can help you live longer, according to a study by Oxford University and researchers in Finland and Australia. The study followed more than 80,000 people for an average of nine years and found that people who played racquet sports regularly were the least likely to die over the study period, reducing the individual risk by 47 per cent compared with people who did no exercise.

“Combining physical activity with a sociable recreational activity is a concrete way to a healthy, long and happy life, and tennis, in particular, ticks these boxes,” according to the study conclusion.

Chew for Health

Are you tired of succumbing to every infection going around? The answer could be in your chewing habits, according to researchers at the University of Manchester in the UK. In a study published in the journal *Immunity*, scientists measured the immune cells of rats who'd been fed a diet of soft-textured food for 24 weeks and noticed a significant reduction in their number. After stimulating the effect of chewing by rubbing the oral cavity with a sterile applicator, the cells, known as T Helper 17 cells, increased. Their conclusion? Chewing your food properly may help protect you from illness. So don't just gobble your food down; chew slowly and purposely before swallowing

Lift to lose weight

Weight training is a fantastic way to improve confidence and boost fat loss, according to a University of Alabama, USA, study. The study found that people who lifted weights lost more deep belly fat than those who just did cardio. However, you need the correct technique to see results and avoid injury, so working with a fitness instructor is recommended.

“

Monthly Mantra

Yesterday is experience. Tomorrow is hope. Today is getting from one to the other as best as we can.

John M. Henry (1895-1981),
Journalist

”

Our Events



Sarah Kariuki, Secretary, Wolap Sacco,
awarding Jennifer Kaberi



Jennifer Kaberi, Keynote speaker
Founder & CEO, Mtoto News



Dr Margaret Lubaale
Panelist



Share the Love audience



Rev Eva CW
Founder, Wolap Sacco



Njambi Gaitho and Sarah Kariuki
Event MCs



Members of the congregation during
the welcoming address by Rev Eva.



Wandiri Karimi performing on stage



Sanaa Obima
Panelist - Usikimye



Performance by African
Women Orchestra



Waruguru Kiai
Advocate of the High Court of Kenya



Mother's Day Celebration
Panel Session



MAMA BIMA:

Promised Harvard, She Delivered an Insurance Empire

By Samuel Owino

In the sleepy village of Kaburugi, tucked into the Maragua side of Murang'a County, there once lived a tiny girl the neighbours called *Shiko dogodogo*. She was small enough to earn the nickname twice over, *dogodogo* meaning tiny in Swahili slang, but there was nothing small about the dreams her father poured into her. He was a gifted storyteller, the kind of man who could turn an ordinary evening into an expedition, and he filled his last-born daughter's head with tales so vivid they hardened into ambition.

Before she could form a complete English sentence, if you asked little *Shiko* what she wanted to become, she would tell you, without blinking, that she was going to be a neurothoracic and cardiac surgeon. She would study at Radcliffe College, the women's college at Harvard University. Never mind that nobody in her family had ever set foot in an American lecture hall.

Her father, who had once had the chance to study abroad before circumstances pulled him back home to Nairobi and eventually to the village, had seen enough of the world to know it was bigger than Kaburugi, and he was determined his children would know it too.

That determination showed up in the smallest, most stubborn ways. While her peers attended the village primary school, her father insisted on ferrying his children to a better one in Thika town, a school called Gathumaini that in the 1990s was producing some of the best national exam results in the country. There was only one *matatu* that passed through Kaburugi each morning, and when it was missed, or when the rains came, or when the adults had already claimed the seats, the family simply walked. Four kilometres to the nearest stage at Kahaini, her father walking alongside them the whole way.

Neighbours clicked their tongues and gossiped that "Kimara loves to stress his

children," unable to see that he was really building exposure, discipline, and the conviction that education was the one door poverty could not lock.

That conviction was not misplaced. Today, the woman who was once tiny *Shiko* from Kaburugi is known across Kenya as *Mama Bima*, one of the country's most recognisable insurance agents, a two-time top performer at the industry's ACCI awards, and a Court of Table member of the Million Dollar Round Table, the exclusive global fraternity of the world's top financial advisors. As she heads to Malaysia for the MDRT annual conference, *ParentsAfrica* sat down with Charlene Kimara to trace the improbable, moving, occasionally hilarious road from a two-roomed house behind the village shops to a business that now insures the futures of families she has never met, in towns she has never visited.

A childhood built on love and lack...

Ask Charlene about her upbringing, and she will tell you, without hesitation, that it was full of love. She was the last of four children, a self-described daddy's girl who trailed her father everywhere, soaking up his stories and his belief that the family's circumstances did not have to define their ceiling. Her mother, a woman from Kiambu who had married into Murang'a, held the household together with equal devotion, even if it was her well-travelled father who first spoke of Harvard and BBC radio broadcasts and a world beyond the village fence.

But love did not erase lack. There were many days of what Charlene simply calls "L-A-C-K," spelling it out the way it must have felt as a child, one letter at a time. There was *githeri*, sometimes reheated so many times by Friday that the water had to be poured away and refilled just to kill the smell. And yet, curiously, she says it never quite felt like poverty while she lived inside it. She was, after all, an Alliance Girls bound, Harvard-bound,

thoroughly adored child. It was only later, in the corridors of one of Kenya's most prestigious high schools, that the gap between her family's reality and other families' abundance became impossible to ignore.

She had earned her place at Alliance Girls High School the way she brilliantly earned everything academically. In primary school, she was the girl who collected subject badges the way other children collected rocks, sometimes eight badges in a single term because she refused to settle for ninety eight percent when a hundred was possible. She was the girl who, recovering from a mango-induced skin infection during a week off school in Class Two, spent her sick days devouring the Kenyan classic *Luanda Magere* and came back to narrate the entire epic to her stunned classmates. Praise, she says now, became the fuel she ran on. Told again and again that she was clever, she leaned into it with everything she had.

Alliance, however, came with a price tag her family could not always meet. She made it through high school, she says candidly, largely by the mercy of a fellow student's parent who, behind the scenes, covered her fees. She was often the child sent home for money, the one standing in the welfare line for tissue and sanitary towels, watching classmates receive Nakumatt shopping bags stuffed with treats from visiting relatives. It was a humbling, occasionally painful education in its own right, one that taught her, long before she ever sold an insurance policy, just how quickly circumstance can strip away a family's sense of stability. It is a lesson that would later become the backbone of her entire career.

A detour nobody planned...

After high school, Charlene's path did not run in a straight line toward university, the way her father had once imagined for his brilliant last-born. There was a two-year gap, the kind many Kenyan families know too well, where a university admission



letter arrives but the fare to get there, let alone the fees to stay, simply is not available. She took merchandising jobs at a Nakumatt supermarket in Nairobi West, living with an aunt, watching her academic dream sit indefinitely on hold.

It was that same aunt, worried about a niece everyone still called "the smart baby of the family," who intervened. Through a personal connection with the academic registrar at the University of Nairobi, she secured Charlene an inter-university transfer. In September 2007, the lights, as Charlene describes it, came back on. She discovered HELB for the first time, an entire loan facility designed to ease the very burden that had stalled her for two years, information nobody in her family, the first to attend Alliance, the first to reach university, had ever had access to.

She learned to save. She practised her signature over and over until it stopped looking like a shaky set of initials.

At university she sampled political science, communication, and literature before settling into a double major in literature and communication. And once inside those lecture halls, the old hunger returned. She asked a classmate what it was called when a student performed at the very top of their class, and when she learned the phrase "first class honours," she set her mind on nothing less. She graduated at the top of her class, and the University of Nairobi rewarded her with a fully sponsored year-long exchange programme in Tokyo, Japan.

The girl who once sang village songs about needing a letter from an aeroplane just to dream of visiting Nairobi had boarded a plane herself and landed on another continent entirely.

Investment banking to *Mama Bima*...

Here is the twist in Charlene's story that even she still finds slightly unbelievable: none of it, not the literature degree, not the year in Tokyo, not the first-class honours, pointed toward insurance. Her early career sat comfortably in Kenya's formal corporate sector, moving through stockbroking, fund management, and investment banking. It was, by most measures, exactly the kind of career her younger self might have been proud of.

Then two things happened almost at once. She met and married an insurance agent, a man who kept talking, with conviction, about the untapped promise in the business. And not long after, in 2020, the world locked down for COVID-19. Corporate Kenya, as she puts it, no longer felt like a place where her dreams were valid anymore, so she decided to pivot into an entirely different field and see whether it might work out instead.

It was a leap made almost blind. Charlene admits she left formal employment without fully understanding what becoming a successful insurance agent actually required. The door-to-door hustle, the car park stakeouts, the constant self-introductions to strangers, all deeply uncomfortable territory for a woman who describes herself, somewhat surprisingly

given her public persona today, as fundamentally introverted. *Mama Bima*, she says, has become something of an alter ego, a version of Charlene who knows how to step onto a stage even when the quieter Charlene underneath would rather not.

With the pandemic making the old door-to-door playbook impossible, she improvised from her house in Kinoo, sending WhatsApp broadcasts to former schoolmates and colleagues, offering to compare motor insurance quotes at renewal time, promising a better deal. It was unglamorous, and it was small, but it was the literal birth of *Mama Bima*.

As Kenya reopened, she grew bolder, launching a Facebook page, then an Instagram account in September 2020. She remembers celebrating her first hundred followers, then two hundred, then three, with the same genuine excitement she still feels today, now that Instagram alone has just crossed fifty thousand followers, alongside more than twenty thousand on TikTok, another twenty thousand plus on Facebook, and close to six thousand on LinkedIn.

Charlene is quick to point out that the early content was rough. Blurry footage, no editing skill to speak of, nothing close to polished. But she showed up anyway, and kept showing up, refusing to be her harshest critic.

"I'm not a huge critic of myself," she says, adding, "I'm actually very proud of myself." That decision, to extend herself grace rather than perfectionism, turned

out to be the engine behind six years of consistent growth.

An agency, not just a following...

What sets *Mama Bima* apart from many of her peers in the insurance industry is not simply visibility, though there is plenty of that. It is the deliberate way Charlene chose to structure her business from the very beginning.

Insurance, by her own account, is traditionally a lone ranger's game. Even the most successful agents in the market often work without a single assistant, juggling sales, advisory work, and paperwork entirely alone. Charlene decided early that she did not want to run her business that way. She wanted a real team, and today she employs nine people, a fact that clearly brings her as much pride as any award on her shelf.

"What do you say?" she asks. "I am an employer in this economy," she answers herself.

That team exists because Charlene refuses to compromise on service, and service, to her, is the entire point of insurance.

"Insurance is a promise," she says. It is a promise that when a client is standing in a hospital corridor, frightened and waiting, the pre-authorisation for treatment will not take two agonising hours but closer to ten minutes once her office is notified.

It is a promise that shows up at midnight, when a client calls from an accident scene in Kisii, shaken and unsure what to do first, and Charlene walks them through it step by step: are you hurt, is the other party hurt, has anyone called the police. It is a promise that means spending two or three hours on the phone with a hospital in Thika, coordinating a client's care, simply because there is no relative nearby to do it in person.

None of this shows up in a follower count. It is the invisible labour behind every polished post, and Charlene is candid that the late nights and the four hours of sleep are as much a part of *Mama Bima's* story as the awards.

And the awards have come. In 2025, *Mama Bima* was ranked number one in medical insurance sales nationally, an improvement on second place the year before, and second and third respectively in two categories tied to life insurance business. Charlene describes the annual ACCI awards morning emotionally:



"Waking up to find my name in the newspaper, friends and clients messaging me congratulations before I even had coffee," and somewhere, she suspects, someone laminating that page the way people once laminated her own family's celebratory Daily Nation on the day her KCPE results came out.

Beyond the domestic accolades, *Mama Bima* has climbed to Court of Table status within the Million Dollar Round Table, a global benchmark reserved for the world's top financial advisors, and travelled to Malaysia to represent Kenya at the organisation's annual conference.

Insurance as a pillar of financial health...

Ask Charlene why any of these matters to an ordinary Kenyan family, and she returns, again and again, to the idea that insurance is not a luxury bolted onto wealth building; it is one of its essential pillars.

Kenyans, she observes, are increasingly enthusiastic about accumulating wealth, and rightly so, but that same energy rarely extends to protecting what has already been built. One serious illness, one critical diagnosis, can force a family to liquidate decades of careful saving and investment almost overnight.

"Insurance is a very critical component of your financial portfolio," she insists, and she means it as a plain, practical truth rather than a sales pitch.

To that end, *Mama Bima* has evolved well beyond social media broadcasts. Charlene now describes herself, half-jokingly, as wearing the hat of a 'techpreneur', having built out *mamabima.com* into a genuine

resource library where Kenyans can learn, at their own pace, what an endowment plan actually is, how whole life insurance differs from last expense cover, or what a standalone medical policy for a child looks like.

She is equally quick to point curious readers toward *Akinsure*, a public education platform run by the Association of Kenya Insurers, insisting that the goal is not merely to sell a policy but to help families find whichever solution genuinely fits their needs, even if that conversation starts somewhere other than her own desk.

For the late bloomers...

Charlene ends our conversation back in Kaburugi, remembering the village children singing songs about aeroplanes, imagining that a letter from the sky was required just to grant permission to visit Nairobi. That same girl, she reflects, could never have imagined she would one day be boarding actual flights for actual conferences, let alone sitting for a cover interview with a *ParentsAfrica* magazine in the year she turns forty.

Her closing words are for anyone who feels their timeline has stalled, anyone still waiting for their circumstances to catch up with their ambition. She describes herself, without shame, as a late bloomer, someone who spent years wondering whether her season would ever arrive. It did, she says, eventually, and fully.

Her advice is refreshingly unfashionable in an era obsessed with shortcuts: work smart, yes, but never abandon the hard work underneath it. Consistency, she insists, is what carried a village girl called *Shikodogodogo* from behind the shops in Kaburugi to the top table of one of Kenya's most demanding industries. **P**



DR LINDA BIOMDO

The price of illness and the doctor fighting to shield your future

In a candid conversation with NJAMBI GAITHO, doctor and financial advisor Dr Linda Biomdo shares how losing her mother and witnessing her uncle's disability shaped her mission to help families protect their health, income, and future.

When Dr Biomdo talks about insurance and financial preparedness, she is not speaking

from theory. She is speaking from lived experience.

In 2008, when she was only 10 years old, Linda lost her mother, a single mother who was the family's breadwinner. Before

that moment, life was stable. Her family was managing. But in a short period, everything changed.

"My mum was the breadwinner for our family. My uncle got sick, and within a span of a year, he lost his hearing and became blind. My mum had to take him in with his daughter. Everything was on my mum. Unfortunately, a few years later, my mum died," she recalls.

The responsibility shifted to her grandmother, while Dr Biomdo watched as one medical crisis created a ripple effect that affected an entire family.

That experience planted a question that would later shape her career: How can families protect themselves when life changes unexpectedly?

Today, Dr Biomdo wears several hats. She is a medical doctor, a certified insurance agent and financial advisor, while also working with the United Nations World Food Programme on country strategy planning.

Her journey into financial education was born from seeing how closely health and money are connected.

When illness becomes a financial crisis...

In her medical practice, especially while working in a public hospital, Dr Biomdo has seen health emergencies push countless families into financial distress. "Many Kenyans are one diagnosis away from complete financial ruin," she says.

She has witnessed patients diagnosed with serious illnesses who could not afford treatment. Some were lost to follow-up because medication was too expensive. Others returned months later with advanced disease when treatment options were limited.

"It is not just about the patient," she explains. "When someone gets critically ill, their ability to work is affected. Their spouse or adult children may have to stop working to become caregivers. Then school fees, rent, food and other household needs are affected," she adds.

A health crisis, she says, rarely affects one person. It affects an entire family system.

Cost of critical illness...

When people think about critical illness, they often think only about hospital bills. However, Dr Biomdo says the financial impact goes much deeper.

There are immediate medical costs, consultations, medication, procedures and hospitalisation. But there is also the loss of income.

“Most critical illnesses happen during the years when people are most productive, when they are working and supporting families,” she says, adding, “conditions such as cancer, stroke, diabetes complications and kidney disease can disrupt a person’s ability to earn, sometimes permanently.”

Even caregivers experience financial strain because they may need to step away from work to support their loved one. “That is why financial preparedness is not just about paying hospital bills. It is about protecting your ability to continue living and supporting your family,” Dr Biomdo asserts.

Health insurance versus critical illness cover...

Many people confuse health insurance with critical illness cover, but Dr Biomdo explains they serve different purposes. Health insurance primarily covers medical expenses. Depending on the policy, it can cover inpatient and outpatient treatment, but it often requires annual renewal and may have limitations, exclusions or waiting periods.

Critical illness cover works differently. “It is usually an additional benefit attached to a life insurance policy,” she explains and adds, “if someone is diagnosed with a listed critical illness, they receive a financial payout that they can use according to their needs.”

“The money does not have to only go to treatment. It can help pay school fees, rent, household expenses or support your family while you recover,” she says.

For example, someone diagnosed with a serious illness may need time away from work. A critical illness payout provides a financial cushion during that period.

Why starting early matters...

According to Dr Biomdo, one of the biggest misconceptions people have is believing that critical illnesses only happen when they are older. “People think, ‘I am young, cancer cannot happen to me.’ However, illness does not always follow age or family history. Environmental factors, lifestyle and unexpected medical conditions can affect anyone,” she says.

She advises families to start with the basics:



- Have a household budget.
 - Prioritise medical insurance.
 - Build an emergency fund.
 - Consider life insurance if others depend on your income.
 - Have a retirement plan.
 - Explore additional protection such as critical illness cover when financially possible.
- “The earlier you start, the better. Insurance is usually more affordable when you are younger,” she advises.

Break the mindset that ‘it won’t happen to me’...

Why do many people delay financial protection despite seeing heartbreaking stories every day? Dr Biomdo believes it comes down to several factors: optimism, lack of information and economic pressure.

“For many people, survival comes first. They are thinking about rent, food, electricity and school fees. Thinking about the future becomes difficult when today is already a struggle,” she says.

She also acknowledges that negative experiences and misconceptions around insurance have contributed to mistrust. However, she believes education is key. “People need to understand what products are available, what they cover and how they work,” she says.

Protecting the next generation...

For Dr Biomdo, financial preparedness is ultimately about protecting families from repeating cycles of hardship.

Her childhood experience showed her how quickly circumstances can change. Her medical career has shown her how many families face similar challenges every day. “We cannot predict everything that will happen in life, but we can prepare,” she says.

Health may be a personal matter, but protecting it requires a family approach, because when one person falls ill, the impact is often felt by everyone around them.

Financial planning is not about expecting the worst. It is about ensuring that when life happens, your family has a foundation to stand on.

Words of Encouragement

When you recover or discover something that nourishes your soul and brings joy, care enough about yourself to make room for it in your life.

Jean Shinoda Bolen, Psychiatrist and author



How Bancassurance Brings Financial Protection Home

For many Kenyans, insurance is often something they think about only when faced with a crisis, a medical emergency, an accident, the loss of a loved one or damage to an asset.

Yet financial protection is most effective when it is planned before an unexpected event occurs. One of the ways insurance has become more accessible to consumers is through bancassurance, a model that brings insurance services closer to people through their banking relationships.

What is bancassurance?

Bancassurance is a partnership between a bank and an insurance company that allows insurance products to be distributed through the bank or its bancassurance intermediary. Instead of having to approach an insurance company directly, customers can access information about different insurance products through their bank.

Depending on the institution and its insurance partners, bancassurance can

provide access to products covering areas such as life, health, motor, property, personal accident, education and other financial protection needs.

The model provides convenience while also allowing consumers to discuss their protection needs within an environment where they already manage their finances. However, consumers still need to understand the policy they are purchasing, including its benefits, exclusions, limits, premiums and claims requirements.

Who offers bancassurance in Kenya?

Bancassurance is available through several banks and financial institutions in Kenya that operate licensed bancassurance intermediaries. These include institutions such as Absa, Co-operative Bank, Equity Bank, Family Bank, I&M Bank, KCB, NCBA, National Bank of Kenya, Prime Bank, Stanbic Bank, Standard Chartered Bank and Sidian Bank, among others. The specific insurance products available vary from one institution to another, depending on the insurance companies and products they work with.

This makes it important for consumers to look beyond simply having an insurance policy and consider whether the cover actually meets their needs.

A policy may exist, but gaps can still arise when the level of protection is inadequate, beneficiaries are not updated, or consumers do not fully understand exclusions and claims conditions.

Talk to your bank for more information on their bancassurance product and how you can benefit.^P

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Thought of the Month
**Nothing will ever be attempted
if all possible objections must
first be overcome.**
Dr Samuel Johnson (1709-1784),
English writer
”



JOIN THE INSURANCE FAIR...

Moving the insurance conversation beyond crisis

The ParentsAfrica Insurance & Family Protection Fair 2026 seeks to encourage a broader conversation about how insurance coverage can protect families. Scheduled for Saturday, September 26, 2026, at the Junction Mall from 9.30 am to 6.30 pm, the fair is part of the “Secure Today, Thrive Tomorrow” campaign by ParentsAfrica Integrated Media. It is designed to make insurance and financial protection easier to understand, more relevant to everyday family life and more actionable for Kenyan consumers.

The Fair recognises that protection extends beyond a single insurance product. Families may need to consider health and medical expenses, life and family protection, children's education, final expenses, income, property, motor vehicles, business continuity, and estate planning.

The objective is therefore not simply to promote insurance, but to help consumers identify potential protection gaps and make more informed financial decisions.

The fair will provide an environment where visitors can ask questions, explore protection options and engage directly with participating organisations.

Bringing consumers and protection providers together

A key feature of the Fair will be its interactive exhibition. Participating organisations will be aligned with different insurance and protection categories, allowing consumers to connect their specific concerns with relevant information and solutions.

The Fair's participation model includes areas such as health and medical protection, life and family protection, education and future planning, last expenses, income protection, motor and property, business and enterprise protection, estate and legacy planning, as well as consumer protection and claims education.

Visitors will also have opportunities for one-on-one conversations, policy-review discussions, practical demonstrations and product and service information.

The fair is designed for families and parents, professionals, homeowners and aspiring homeowners, entrepreneurs and side-hustle owners, women-led households and consumers seeking to better understand their existing policies.

Ultimately, the conversation is about changing how people think about insurance. Protection should not begin when a crisis happens. It should be part of how individuals and families plan for their future, protect what they have built and prepare for the unexpected.

Through the “Secure Today, Thrive Tomorrow” campaign, the ParentsAfrica Insurance & Family Protection Fair aims to give consumers a place to ask better questions, understand their options and take practical steps towards stronger financial protection.

How to be part of it

Entry to the ParentsAfrica Insurance & Family Protection Fair is free. Consumers can register ahead of time for the full stage programme, including the keynote address and the two industry panels, or simply walk into the exhibition at The Courtyard, Junction Mall, on the day. Because the fair is positioned within the mall, Saturday shoppers passing through Junction Mall will also have direct access to the exhibition centre and participating organisations throughout the event.

Organisations interested in exhibiting, owning a protection category, joining a panel or taking a partner spotlight slot can reach Hellen Wamuyu, mobile +254 704 249138/Email: hellen.wamuyu@parents.co.ke or Njambi Gaitho, mobile +254 795 344686/Email: njambigaitho@parents.co.ke to discuss participation. **P**



Who Protects the Family when the Family Provider Needs Protecting?

The Most Valuable Asset Many Families Never Insure

By Julia Shisia, Head of Bancassurance, Absa Bank Kenya

Most parents can tell you, almost to the shilling, what it costs to run their household every month. There is rent or a mortgage, school fees, groceries, transport, medical expenses, electricity, internet and perhaps support for ageing parents. Then there are the quieter ambitions built into the family budget: a better school for the children, a home ownership dream, university education, retirement, or simply giving the next generation opportunities they did not have.

What we rarely calculate, however, is how much of that life depends on someone waking up tomorrow and being able to earn an income.

We often think of financial security in terms of what we own: a home, a car, land, investments or savings. Yet for many households, the asset funding almost everything else is future income.

And income is vulnerable. An illness can interrupt it. An accident can reduce it. Disability can change it permanently. Death can stop it altogether. Yet the family's financial obligations do not automatically stop when income does. School fees still fall due, the mortgage still needs servicing, and the family still requires housing, food and healthcare.

Protecting the dream, not just the emergency...

This is where the conversation about insurance needs to change. Insurance should not simply be viewed as something we buy because something might go wrong. Rather, it is one of the tools that helps ensure the plans we have made for our families can survive when life does not go according to plan.

Consider a couple raising two children. They may be diligently saving for secondary school and university, calculating future education costs and investing towards them. That is good financial planning.

But there is another important question: What happens to that plan if one parent's income disappears?

Protection and investment work best together. An education policy, for example, can help families build systematically towards future school costs while providing additional safeguards around that goal.

Absa Bancassurance offers education solutions designed to help customers build a fund for a child's education, with maturity benefits and options for annual or lump-sum payouts.

The broader principle is that a child's future should not depend entirely on everything going according to plan.

Looking beyond education...

The same thinking applies to healthcare. A serious medical event can quickly consume savings accumulated over many years. Medical insurance helps protect households from having to derail long-term financial goals to manage healthcare costs.

Absa's Bancassurance proposition includes family and individual medical solutions covering inpatient and outpatient

treatment, dental, optical and maternity care.

Protection, therefore, is not pessimism. It is planning.

Questions every family should ask...

One useful exercise for every household is to identify the financial commitments that would need to continue if something happened to an income earner.

Rather than thinking, "*Do we have insurance?*", you should think:

- Could the household continue meeting its monthly expenses?
- Could the children remain in school?
- Could the mortgage, rent or other major commitments still be paid?
- Would the family have adequate medical protection?
- What would happen if an income earner suffered a serious illness or permanent disability?
- Is retirement adequately provided for?
- Would the family have to sell assets or borrow to meet immediate expenses after a death?

These questions often reveal that family protection is about building a protection strategy around a family's specific risks and responsibilities rather than a single insurance solution.

Building protection around real-life risks...

Absa's Ultimate Protector Solution, for instance, brings together protection against events such as natural and accidental death, permanent disability, critical illness and accidental hospitalisation. Its last-expense cover is designed to provide financial relief towards funeral expenses following a death in the family.

The objective is not for every family to purchase every available cover. Rather, it is to understand the risks that matter most and protect against them appropriately. Equally important, families should not postpone financial protection until they feel they have "made it". Protection works best when it grows alongside the family itself.

Why protection should evolve with life...

Financial needs change over time. The start of a career creates one set of priorities. Marriage introduces new responsibilities. Children add others. A mortgage, business commitments, ageing parents and eventually retirement create additional layers of financial complexity.



For this reason, protection should be reviewed regularly as life circumstances change, rather than treated as a once-off purchase.

Starting early also gives families more time to build investments for long-term goals instead of rushing to meet major expenses shortly before they arise.

Protecting progress is part of creating it...

There is an important shift in mindset here. Insurance is not separate from wealth creation. Protecting progress is part of creating progress.

The same income paying today's school fees may be funding tomorrow's home. The same savings earmarked for university can quickly disappear because of an unexpected medical emergency. The same parent building a retirement fund may also be supporting children and ageing parents.

That interconnected reality lies at the heart of Absa's Bancassurance approach, which aims to make financial protection simpler and more accessible while helping customers safeguard what they have worked hard to build.

At Absa Bancassurance Intermediary Limited, this approach extends across life, medical, property, motor and other protection solutions, supported through partnerships with insurance providers and insurance specialists across the Absa branch network.

Protect the life you are building...

Perhaps the most important conversation families can have is not about which insurance policy to buy first. It is about the life they are trying to protect.

Put the entire picture on the table. Put income, children, education, healthcare, property, debt, investments, retirement plans and the people who financially depend on you. Then ask what happens to each of those things when life changes unexpectedly.

A good plan should emerge from that conversation. We cannot predict every turn life will take. But we can prepare for uncertainty in a way that helps preserve what matters most.

And perhaps that is one of the most meaningful forms of financial planning a parent can undertake. Simply building a better future for their family by helping ensure they can continue living it.

(Julia Shisia is the Head of Bancassurance at Absa Bank Kenya PLC, overseeing insurance solutions provided through Absa Bancassurance Intermediary Limited.) 





A Woman with Many Hats

A Guide to Getting Your Insurance Right

You are a mother. A wife. A daughter. A sibling. A friend. A professional. An entrepreneur. An investor. Often, you are several of these at once, carrying the ambitions, responsibilities and expectations that come with every role.

For many women between 25 and 45, life is a constant balancing act. Each hat represents something you are building, nurturing and determined to protect.

Yet with so much competing for your attention, safeguarding it all can feel overwhelming. Financial independence sits at the heart of this reality, but it is about more than earning, saving and investing. It is also about protecting and preserving.

So where do we start?

We begin with the plans we often make. We make plans for the best scenarios, but we know that life comes with surprises and shocks, both good and bad.

So let us look at those plans and examine what risks could disrupt your life most. Sickness, business incidences, being laid off, accidents, you name it. Ask yourself what you stand to lose should the risks happen, then start seeking solutions to help manage those risks.

With so much to think about, insurance can easily fall to the bottom of the list. It can also seem complicated, full of unfamiliar terms and policies that nobody wants to read.

But insurance does not have to be complicated.

At its simplest, insurance is a *financial safety net*. You pay a relatively small amount, known as a premium, to protect yourself against potentially large financial losses.

The trick is knowing what you need.

1. Start with yourself...

As women, we are guilty of thinking of everyone else before thinking about ourselves.

But if your income disappeared tomorrow, what would happen to your family? If you are employed, self-employed or running a business, your ability to earn is probably one of your biggest financial assets.

Consider *life insurance* if people depend on your income. A life policy can provide financial support to your dependents if you die, helping with expenses such as school fees, household costs, loans and other financial commitments.

If you are considering a policy, don't simply ask, "*How much can I afford to pay?*" Also ask, "*How much would my family need if my income was no longer available?*"

2. Don't underestimate health insurance...

A medical emergency can quickly turn a carefully planned household budget upside down.

Medical insurance helps you manage the cost of healthcare, from hospitalisation and surgery to other covered medical expenses, depending on the policy. When choosing cover, look beyond the premium amount. The needs of a family with small children and one with older children is different, if one is single the requirements are also different. Ensure the cover you select meets your needs.

Check what is actually covered, the limits, exclusions, waiting periods, hospitals available on the network and whether dependants are included.

3. Your home has more than bricks and walls...

For many women, building a home is one of the biggest financial milestones. Home insurance can protect your building and/or household contents against specified risks, depending on the policy.

What would it cost to replace your furniture, electronics, appliances, clothes and other belongings after a major loss?

And if you work from home, or are a freelancer consider whether your business equipment requires additional protection.

Always keep an inventory of your valuable possessions including photographs and receipts.

4. Separate business risk from personal risk...

Running a business comes with risks that can affect more than your profits.

Imagine you run a small bakery. A fire damages your equipment and stock, a customer suffers an injury on your premises or a key piece of equipment breaks down.

Depending on the nature of your business, different types of insurance may help protect against these and other risks.

Business insurance can include covers for property, liability, business interruption, employees, vehicles, equipment and other risks.

The important thing is not to buy insurance simply because another business owner has it. Think of: What would seriously disrupt my business? What would it cost me to recover? Which of these risks can I transfer through insurance?

5. Protect your investments...

As your wealth grows, so does the need to protect it.

Perhaps you have bought land, a rental property or equipment for your business. Perhaps you have built an investment portfolio.

Insurance and investments serve different purposes, but they can work together as part of your broader financial plan.

For example, property insurance can protect an income-generating property against specified risks. Life insurance can provide financial protection for dependants while you build wealth.

The goal is to ensure that one unexpected event does not force you to sell an important asset or derail years of financial planning.

6. Plan your retirement...

At 25, retirement can feel like something that belongs to another lifetime. At 35, you may be thinking about school fees, a mortgage and growing your business or career. At 45, retirement suddenly feels much closer.

The earlier you start, the more time your money has to grow. This is where **pensions, retirement savings and long-term investments** become important. If you are employed, understand how your employer's retirement scheme works and what you are contributing. If you are self-employed or running a business, don't assume that your business is your retirement plan. Your business may be valuable, but its future value is not guaranteed. Consider building a dedicated retirement fund alongside your other investments.

You may retire, but your bills do not retire and as we get older healthcare needs



increase. Retirement planning ensures that your future self can maintain a reasonable standard of living when your regular income reduces or stops.

So, while today you are busy building, don't forget to send some money and attention to future you.

7. Read the fine print...

We often buy insurance and only think about the policy when something goes wrong.

That is when discovering an exclusion or limitation can become particularly painful.

Before buying a policy, look at: What you are covered for? What you are not covered for? What the limits are, What you need to do when making a claim? Are there deductibles or excesses?

If you don't understand something, ask your insurer, agent or broker to explain it.

There is no prize for pretending you understand insurance jargon.

8. Review your insurance...

Insurance should evolve with you. The cover you needed at 25 may not be enough at 35. Marriage, children, a new job, a new business, buying property, taking a loan or becoming responsible for ageing parents can all change your insurance needs.

Make it a habit to review your insurance at least once a year — perhaps around your birthday or when you do your annual financial planning.

Your insurance checklist

Before you tick insurance off your financial to-do list, ask yourself:

- Do I have adequate health insurance?
- If someone depends on my income, do I have appropriate life cover?
- Is my home and/or its contents protected?
- Have I identified the biggest risks facing my business?
- Are my major assets adequately protected?
- Am I saving and investing specifically for retirement?
- Do I understand the exclusions and limits of my policies?
- Have my insurance needs changed since I last reviewed my cover?

Being a woman who wears many hats means you have a lot to protect. Understand your risks, ask questions, compare your options and choose cover that fits your circumstances.

Visit www.understandinsurance.co.ke to learn more!





ROLE OF THE INSURANCE BROKER

In Safeguarding Your Insurance Interests

By Wanjiru Gathuo

Navigating the insurance market can feel overwhelming. Policies differ widely in scope, exclusions, premiums and claims-handling standards, and the consequences of choosing unsuitable cover often only become apparent once a claim arises.

One professional stands ready to simplify this process and safeguard the client's interests: The insurance broker.

An insurance broker is a licensed intermediary who acts primarily on behalf of the client rather than any single insurer. Under the Insurance Act (Cap. 487 of the Laws of Kenya), a broker is defined as an intermediary involved in placing insurance business with an insurer or reinsurer in

expectation of brokerage commission, acting for or on behalf of a policyholder or proposer.

Unlike an insurance agent, who is appointed by one or more specific insurers and represents those companies, a broker owes a fiduciary duty to the client and is free to approach the wider market.

Brokers are strictly regulated by the Insurance Regulatory Authority (IRA). Licensing requirements include a minimum paid-up share capital, a bank guarantee of KES 3 million (or equivalent government bond), professional indemnity insurance of at least KES 10 million, and a principal officer who holds a recognised diploma or degree in insurance together with substantial industry experience.

At least 60 per cent of the shares in a brokerage firm must be held by Kenyan citizens. The IRA publishes annual lists of licensed brokers, enabling members of the public to verify credentials easily. Many brokers also belong to the Association of Insurance Brokers of Kenya (AIBK), the industry body that promotes professional standards and consumer protection. Because brokers are independent, they are not restricted to the products of a single insurer. This independence is the foundation of the value they provide.

How a broker helps you make the right choices...

The broker's assistance typically follows a structured process that begins long before a policy is purchased and continues after it is in force.

1. A competent broker conducts a thorough needs assessment

They take time to understand the client's personal or business circumstances, assets, liabilities, risk tolerance and budget. For a motorist, this might involve examining vehicle usage, location and previous claims history. For a small business owner, it could include reviewing premises, employee numbers, stock values and contractual liabilities such as those arising under the Work Injury Benefits Act (WIBA).

By identifying the true risks that need to be transferred, the broker prevents both under-insurance and the purchase of unnecessary add-ons.

2. The broker researches and compares options across the market

Because they maintain relationships with numerous licensed insurers, they can obtain quotations from a range of underwriters and present a clear comparison of premiums, coverage limits, excesses, exclusions and additional benefits.

This market-wide view is difficult for an individual to achieve alone and is rarely available from a tied agent. The broker explains the practical implications of each option in plain language, highlighting, for example, whether a cheaper motor vehicle policy excludes certain types of accident or imposes higher excesses that could prove costly later.

3. Brokers negotiate terms on their client's behalf

Insurers are often more willing to improve wording, reduce premiums or add benefits when dealing with a broker who places regular business with them. The broker's knowledge of market conditions and insurer appetites enables them to secure more favourable conditions than a private individual might obtain.

4. Once a suitable policy is selected, the broker handles the administrative process

This includes and not limited to, completing proposal forms accurately, ensuring all material facts are disclosed, arranging surveys or medical examinations if required, and securing the policy documents or certificates promptly. Accurate placement reduces the risk of later disputes over non-disclosure or incorrect details.

5. The relationship does not end at inception. A good broker provides ongoing service

They issue reminders for renewals, review cover periodically as circumstances change (for instance, when a business expands or a family acquires additional assets), and assist with claims. When a claim arises, the broker can guide the client through notification procedures, liaise with loss adjusters and follow up with the insurer, easing a process that many policyholders find stressful.

In addition to transactional support, many brokers offer risk-management advice. They may recommend loss-prevention



measures, such as improved security systems or health-and-safety protocols, that not only reduce the likelihood of claims but can also lead to lower premiums over time.

For example, a young family is seeking medical cover. A broker will compare inpatient and outpatient limits, maternity benefits, chronic-conditions, waiting periods and network hospital lists across several insurers, explaining the real-world impact of each difference.

For a transport company needing commercial vehicles and goods-in-transit insurance, the broker assesses fleet size, routes and cargo values, then sources tailored packages that balance cost with adequate protection. In both cases, the broker's independence and expertise reduce the chance of costly gaps or expensive overlaps.

Choosing and working with a broker...

Not every intermediary is equal. Clients should verify that the broker appears on the current IRA list of licensed entities, check membership of the AIBK where relevant, and enquire about experience in the specific class of insurance required. Clear communication of needs and full disclosure of material facts remain the client's responsibility; a broker can only work with accurate information.

It is worth noting that brokers are generally remunerated by commission paid by the insurer, so their services do not usually involve a direct fee to the

client. Transparency about remuneration is nevertheless good practice.

An insurance broker is far more than a salesperson. As an independent, regulated professional whose primary duty is to the client, the broker brings market knowledge, comparative analysis, negotiation skills and ongoing support to the task of selecting cover.

In a market characterised by product complexity and varying insurer service standards, this assistance helps individuals and businesses secure protection that genuinely matches their risks and circumstances. Before purchasing any significant policy, consulting a licensed insurance broker is one of the most effective steps a consumer can take to make the right choice. 

“ Bible Guide to Happiness

Love never ends. The gift of speaking words from God will end. The gift of speaking in different tongues or languages will stop. The gift of knowing many things will end. Now we know only a little, and we can speak only a little of God's words. But when everything becomes perfect, that part will come to an end.

1 Corinthians 13:8-18 ”

Where to Turn When Your Insurance Policy Lets You Down

By Wanjiru Gathuo

Insurance should offer peace of mind, yet many Kenyans find themselves frustrated by delayed claims refunds, disputed settlements, rejected payouts or unclear policy terms. Knowing the correct channels for complaints is essential. This article outlines the structured pathway available under Kenyan law, beginning with the insurer and progressing through the regulator and specialised bodies.

The advice draws on official guidance from the Insurance Regulatory Authority (IRA) and related institutions.

1. Start with your insurer

The first and most important step is always to raise the matter formally with the insurance company itself. Most licensed insurers maintain internal complaints-handling procedures. Submit a written complaint by letter, email or through the company's designated portal, setting out the facts clearly. Include your policy number, claim reference (if any), a concise description of the problem, the outcome you seek, and copies of all supporting documents such as the policy schedule, claim forms, medical reports, police abstracts, photographs and previous correspondence.

Allow a reasonable period for a response, typically 14 to 30 days depending on the company's published timelines or the policy wording. Keep dated copies of everything you send and receive. This internal step is usually a prerequisite before the regulator intervenes.

Example: A motorist whose comprehensive claim for a written-off vehicle remains unsettled for several months, despite submission of all required documents, should first write to the insurer's claims or grievance officer requesting a firm timeline and full settlement. Only if the response is inadequate or absent should the matter be escalated.

2. Escalate to the Insurance Regulatory Authority

If the insurer fails to resolve the issue satisfactorily, the primary external avenue is the Insurance Regulatory Authority. Established under the Insurance Act (Cap. 487), the IRA is mandated to protect the interests of policyholders and to address complaints involving unsound practices that cause injustice. These commonly include disagreements over liability, the quantum of settlement, or undue delay in paying a valid claim.

Complaints may be lodged by policyholders, beneficiaries or, in certain circumstances, brokers or agents acting on a client's behalf. The process is free of charge. Download the official complaints form from the IRA website, complete it fully, attach supporting evidence (including proof that the matter was first raised with the insurer), and submit it by email to complaints@ira.go.ke, via the online portal, by post or in person.

3. Policyholders Compensation Fund

Should the insurer be placed under statutory management, have its licence cancelled or become insolvent, ordinary recovery routes may be blocked. In such cases, the Policyholders Compensation Fund (PCF), a state corporation established under the Insurance Act, provides a safety net for eligible claims arising from policies generally issued after January 2005

Compensation is subject to limits determined by the Fund's Board. Claims must usually be submitted within two years of the relevant public notification and are processed through the online portal at cms.pcf.go.ke.

Required documents typically include identification, the policy, proof of claim and, where applicable, court judgments or letters of administration.

Public notices periodically invite claimants of specific failed insurers to

apply, underscoring the importance of acting promptly.

4. Further options: Tribunal, Courts and Consumer Bodies

A person aggrieved by a decision of the IRA Commissioner may appeal to the Insurance Appeals Tribunal within one month (Insurance Act, Cap. 487). The Tribunal's decision is generally final except on points of law, which may be taken to the High Court.

For claims of modest value (up to KES 1 million), the Small Claims Court offers a relatively swift and accessible forum that permits self-representation. Larger or more complex disputes may proceed in the High Court Commercial Division. Many policies also contain mediation or arbitration clauses; alternative dispute resolution can be quicker and less costly than full litigation.

Broader consumer-protection concerns may be directed to the Competition Authority of Kenya. Advocacy support is available from bodies such as the Association of Insurance Consumers of Kenya.

5. Practical advice for a stronger case

Document every interaction meticulously. Observe any notification or limitation periods contained in the policy. Remain factual and concise in correspondence. Understand the precise wording of exclusions and conditions; ambiguous terms are often construed against the insurer under established principles of interpretation.

By following this sequence, starting with the insurer, then the IRA, the PCF where applicable, and the Tribunal or courts as a last resort, policyholders can assert their rights effectively.

The regulatory framework exists to promote fairness and confidence in the sector.²





PROTECT WHAT MATTERS:

Why Every Family Needs the Right Insurance

By Patricia Mukele

Life rarely goes exactly as planned. A medical emergency, road accident, house fire, theft, loss of income or sudden death can put a family under enormous financial pressure. While we cannot predict when these events will happen, we can prepare for their financial impact. One way families can do this is through insurance.

Insurance provides a financial safety net by transferring certain risks to an insurer in exchange for a premium. Instead of carrying the entire cost of an unexpected event alone, a family can rely on an insurance policy to provide financial support when a covered loss occurs.

Why insurance matters...

For many families, insurance can feel like an expense they can postpone. However, waiting until something goes wrong can leave a household struggling to recover. Consider a parent who suddenly needs expensive medical treatment. Without adequate medical cover, the family may have to use its savings or borrow money to pay the bills. Similarly, the death of a breadwinner can leave dependents struggling to meet everyday expenses, school fees and other financial commitments.

Insurance helps families prepare for these challenges. It can protect the things they have worked hard to build while giving them greater financial confidence.

Protecting the family beyond medical cover...

Health insurance remains one of the most important forms of family protection because medical expenses can quickly drain household savings. Different insurers offer medical plans with varying benefits, limits, hospital networks, exclusions and waiting periods. Families should compare these details before choosing a plan.

Life insurance provides another layer of protection. It can provide financial support to beneficiaries after the death of the

insured person, depending on the policy terms. For parents and guardians, this can help protect dependents from losing their financial stability when an income earner dies.

Education insurance can also help parents prepare for future school and university expenses. Some education policies combine structured savings with insurance protection, allowing parents to plan for their children's education while also protecting the plan against certain unforeseen circumstances.

Protecting your home and property...

A family home often represents years of saving and investment. Losing it or its contents through a covered event can therefore have serious financial consequences.

Home and property insurance can protect buildings and household contents against specified risks such as fire, theft and other covered events. Families should understand exactly what the policy covers, including any limits, exclusions and conditions.

The same principle applies to valuable possessions. Instead of assuming that replacing everything after a major loss will be affordable, families can explore appropriate property protection.

Protecting the Family car...

For families that own vehicles, motor insurance protects against certain financial losses arising from accidents, theft, fire and third-party liabilities, depending on the type of cover selected.

Third-party insurance protects against liabilities to other people, while **comprehensive insurance** can provide broader protection for the insured vehicle and may cover additional risks. Families should consider how they use their vehicles and choose a cover that matches their needs rather than simply selecting a policy because it is the cheapest option.

How to choose the right cover...

The first step is to identify the risks that could seriously affect your household. Ask yourself what would happen if the main income earner could no longer work. Could the family afford a large medical bill? What would happen if the home suffered major damage? Could you replace your vehicle after a serious accident? If you depend on farming, what will happen if your crops or livestock suffer a covered loss?

Once you identify these risks, compare the insurance products available to you. Families should look at the premium, benefits, limits, exclusions, waiting periods, deductibles and claims process. They should also check whether the insurer is licensed and understand the policy document before signing.

It is important not to buy insurance simply because someone recommends it. Your income, dependents, assets, occupation and financial goals should determine the type and amount of cover you need.

Review your insurance as life changes... Insurance needs do not remain the same forever. A family may need different protection after getting married, having children, buying a home, purchasing a vehicle or experiencing a change in income.

Reviewing your policies regularly allows you to identify gaps in your protection and adjust when necessary. Keep your policy documents accessible and make sure beneficiaries and other important details remain up to date.

Financial planning...

Insurance does not replace saving, budgeting or investing. Instead, it works alongside these strategies.

Savings can help a family handle planned expenses and smaller emergencies, while insurance can provide protection against larger financial risks that could overwhelm those savings.

Ultimately, insurance is about preparing for the unexpected. Families cannot control every event that happens to them, but they can control how prepared they are to respond.

The right insurance cover can protect a family's health, home, education plans, vehicle, livelihood and income. More importantly, it can give families the confidence that one unexpected event does not have to undo everything they have spent years building. **P**



Association of Kenya Insurers (AKI). They are both important, but they are not the same thing. At its simplest, IRA regulates the industry, while AKI represents it. Understanding that difference matters.

IRA: The regulator behind the industry

IRA is a statutory government agency established under the Insurance Act, Cap 487, and mandated to regulate, supervise and promote the industry. Importantly, to protect the interests of policyholders and beneficiaries.

Insurance is different from buying an ordinary product: you pay today for a promise that may only be tested years later, so the industry needs regulation. IRA licenses insurers and intermediaries, sets and enforces standards of conduct, and supervises the industry. It is not there to sell you insurance; it is there to oversee the people and companies that do.

When an insurer fails a customer...

This is where regulation becomes real. Imagine paying your motor premium faithfully for a year, only for your car to be in an accident; you submit your documents, then wait, only to find the claim "still being assessed," disputed in amount, or rejected outright. What can you do?

IRA runs a formal consumer complaints and dispute-resolution function, covering disputed liability, disagreement over settlement amounts, and delays in paying valid claims. Consumers are expected to first raise the issue with the insurer and, if unresolved, escalate to IRA, a service provided without charge. That doesn't mean IRA automatically pays every disputed claim; its role is regulatory, not that of an insurer. But it gives consumers a real avenue beyond simply accepting a company's decision.

Protection starts before the claim...

It's not enough to ask what happens when a claim is rejected; we also need to ask what happened when the policy was sold. Did the customer understand what they were buying, and were exclusions and limits explained clearly?

IRA's Treating Customers Fairly framework is built on the idea that customers deserve fair treatment throughout their relationship with an insurer. Covering information, product suitability, advice and complaints handling. For consumers, that translates into one principle: don't wait until you

WHO PROTECTS THE POLICYHOLDER?

The Bodies Behind Kenya's Insurance Industry

When Kenyans buy insurance, they are buying a promise. But who ensures a properly regulated industry backs that promise? Where does a consumer turn when that promise appears to fail?

By Njambi Gaitho

For many Kenyans, insurance is something we buy because we know we should have it, rather than something we fully understand. We insure our cars because the law requires it, buy medical cover because healthcare is expensive, and take out life insurance to protect our families. But there is usually

a gap between buying insurance and understanding the system behind it: who ensures a company is legitimate, who deals with complaints when a claim is delayed, and what happens if the company you trusted runs into financial trouble?

Two institutions frequently come up in these conversations: the Insurance Regulatory Authority (IRA) and the



have a claim to discover what your policy actually covers. Before paying, ask what's covered, what's excluded, and what happens if the insurer says no. The cheapest policy can become the most expensive one if it doesn't protect you the way you thought it would.

Then there is AKI

If IRA is the regulator, what is AKI? Established in 1987, it describes itself as an independent, non-profit consultative and advisory body, promoting cooperation among members, protecting their common interests, and raising public awareness. It does not regulate insurers the way IRA does; instead, it brings players in the industry together around shared interests. Think of it this way: IRA is the referee; AKI is the players' association.

AKI's membership consists of licensed insurers plus associate members from the wider sector, currently 55 members and four associates, according to its website, though the figure shifts as new companies join. For a consumer, the more useful question isn't who belongs to AKI, but what it actually does.

Because AKI represents insurers, its consumer-protection role looks different from IRA's. It doesn't replace the regulator or carry out statutory enforcement. But an industry association's work can still matter, particularly through public awareness: by promoting understanding of unfamiliar terminology, AKI helps people question unexplained exclusions, compare products, and spot suspicious offers.

One example is its work against fraudulent motor insurance certificates: in 2026, AKI reported collaborating with insurers, Traffic Police, IRA and the Insurance Fraud Investigation Unit to tackle fakes, and has promoted verification through *352# and the Bima Yangu App, since a motorist who unknowingly buys a fake certificate may believe they're covered when they aren't. It has also highlighted a Service Charter Framework, developed with member companies, setting common expectations around accessibility and fair claims handling.

What if the insurer itself collapses?

There's another mechanism worth knowing: the Policyholders' Compensation Fund. Even a careful consumer can be vulnerable to problems within the company they trusted. Imagine discovering the insurer has been placed under statutory management or had its licence cancelled. The Fund exists to compensate eligible claimants in such circumstances, as provided under the law.

It is an important safety net, but not a blanket guarantee that every policyholder gets the full value of every claim; eligibility and limits are governed by the relevant law. The bigger lesson is that the insurance protection isn't only about the policy you buy; it's also about the health of the institution selling it.

So, who protects the Kenyan consumer?

The answer isn't one institution; it's

an ecosystem. IRA provides statutory regulation, supervision, licensing and consumer-protection mechanisms; AKI brings insurers together and promotes industry development and awareness; the Policyholders' Compensation Fund adds a further layer of protection when an insurer fails.

Ask questions before signing, read the policy, verify the provider, keep records, and know where to raise an issue when something goes wrong. Financial and insurance literacy are themselves forms of protection.

Insurance is a promise

At its heart, insurance is about trust. A parent trusting their family will be provided for, a motorist trusting their cover will respond after an accident. So the question shouldn't only be how many people have insurance, but how well they understand what they have, and how confident they are that the system will protect them when they need it.

That is where IRA and AKI matter. IRA ensures the industry operates within the law and consumers have avenues for redress, while AKI brings the industry together and encourages better practice. Neither replaces the other, and neither removes the consumer's responsibility to understand what they're buying. Because when you buy insurance, you're not simply buying a document. You are buying a promise, and you deserve to know who stands behind it. **P**



SHA, SHIF AND YOU:

What Every Kenyan Family Needs to Know

By Patricia Mukele

For years, many Kenyan families used the term NHIF whenever they talked about health insurance. That changed on 1 October 2024, when the Social Health Authority (SHA) replaced the National Hospital Insurance Fund (NHIF) under the Social Health Insurance Act, 2023.

Yet, almost two years later, confusion still surrounds what SHA covers, what families must contribute and whether private medical insurance is still necessary. The answer starts with understanding that SHA is not simply “the new NHIF.” It operates through different funds designed to meet different healthcare needs.

Understanding the three funds

The Primary Healthcare Fund (PHC Fund) focuses on preventive and primary healthcare. It supports services at dispensaries and health centres,

particularly Level 2 and 3 facilities, without requiring an individual contribution specifically for those services. Then there is the Social Health Insurance Fund (SHIF), which forms the core contributory component. It supports outpatient and inpatient healthcare at accredited facilities.

The third component is the Emergency, Chronic and Critical Illness Fund, which is designed to support emergency treatment and costly or long-term conditions such as dialysis and cancer care.

This three-part structure matters because many families still assume that one contribution automatically means every medical expense will be fully covered.

So, how much do families pay?

For formally employed Kenyans, the contribution is set at 2.75 per cent of gross monthly salary, deducted through the employer. Self-employed and

informal-sector members fall under different contribution arrangements.

The important point is that registration with SHA is mandatory for eligible members. Families therefore need to understand not only how much they contribute, but also what benefits they can actually access when they need treatment.

According to Dr Mercy Mwangangi, CEO of the Social Health Authority, the new system has already collected significant contributions across its different funds. Speaking during an interview in September 2025, Mwangangi said the authority had collected KSh70 billion since its inception, including KSh54 billion for the Social Health Insurance Fund, KSh8 billion for primary healthcare and KSh5.9 billion for the emergency and chronic illness fund.

How to register

To register with Kenya's Social Health Authority (SHA) using the official USSD code, dial *147# on any phone (works on Safaricom, Airtel, and Telkom without requiring internet access).

Step-by-step registration guide

Dial *147# on your phone dialer.

- **Select citizenship:** Choose Option 1 for Kenyan Citizen (or the resident/foreign

option if registering with an Alien ID).

- **Enter national ID:** Type in your National ID Number accurately.
- **Enter first name:** Input your first name exactly as it appears on your National ID.
- **Accept terms & conditions:** Select Option 1 to accept the terms.
- **Set up a PIN:**
 - Create a secure 4-digit PIN.
 - Re-enter the 4-digit PIN to confirm.
- **Provide Background Information:**
 - Select your employment status (Formally Employed, Self-Employed, Unemployed, Student, or Retired).
 - Select your civil/marital status.
- **Confirmation:** You will receive a system prompt and an SMS confirming your successful registration.

Important things to keep in mind

While basic registration works via USSD, adding dependents (spouse or children) requires updating details via the online portal (afyayangu.go.ke) or visiting a Huduma Centre with birth certificates or marriage documents.

Once registered, self-employed/unemployed individuals can make payments using M-Pesa Paybill 200222 (Account Number = Your National ID). If you run into system timeouts or ID mismatch errors, try again after a few minutes or dial the toll-free helpline at 0800 720 601.

A SHA or Afya Yangu representative can also clarify current registration procedures and explain how members can access services through the system. Registration and contribution information should always be confirmed through official SHA channels before publication because requirements and procedures can change.

Is SHA enough?

This is where private medical insurance enters the conversation.

SHA provides an important healthcare foundation, but it does not necessarily eliminate every gap a family may face.

Private medical insurance can provide additional options depending on the policy, including wider hospital networks, different limits and additional benefits. Think of SHA as your floor; private cover can become your ceiling.

A family might choose private cover because it wants access to a broader selection of hospitals, additional outpatient benefits, dental or optical services, maternity benefits or greater flexibility in healthcare choices.



However, families should not buy a policy simply because an insurer promises “more cover.” They need to understand exactly what they are paying for.

Teresa Bonareri Orwenyo, Director of Race Course Hospital, said SHA is changing how healthcare providers receive payments. In an interview with the Kenya News Agency, Orwenyo said direct payments to accredited facilities had enabled hospitals to settle patient claims and invest in better healthcare services. She also described the system as more accessible because patients can register and begin accessing services immediately.

SHA top-up plans

Private insurers have increasingly positioned affordable or entry-level products as a way for SHA members to supplement their existing healthcare protection.

Companies such as Jubilee Health Insurance, AAR Insurance, Britam, APA Insurance, CIC Insurance, Madison Insurance, Old Mutual/UAP, Resolution Insurance, GA Insurance and Sanlam Allianz offer various health insurance options. However, product names, prices, benefits and eligibility should be confirmed directly with each insurer before publication or purchase.

Some products are marketed through convenient channels such as WhatsApp and USSD, making private top-up cover more accessible to families who want additional protection without immediately committing to an expensive comprehensive policy.

What should families do?

The first step is to simply stop thinking about healthcare cover as a choice between SHA or private insurance.

Instead, families should understand what SHA provides and identify the gaps that matter to them.

A parent who has experienced an unexpected hospital bill may view additional insurance differently from someone who has never made a major claim.

Ultimately, health insurance works best when families understand it before an emergency occurs. Knowing your contribution, checking accredited facilities, understanding exclusions and comparing additional cover can prevent unpleasant surprises when illness strikes.

SHA has changed the language of healthcare financing in Kenya. Now, families need to change the way they understand their cover too. **P**



AM I COVERED?

What Every Commuter Should Know Before Boarding

By Joyous Wanjiru

For many Kenyans, hopping into a *matatu*, ordering an Uber or climbing onto a boda boda is part of everyday life. Yet one question rarely crosses the commuter's mind before the journey begins: Am I actually insured if something goes wrong?

Insurance may not be the first thing commuters think about when choosing a mode of transport, but it can make a significant difference after an accident. Understanding what is covered and what is not can help passengers know their rights and take the right steps when an accident occurs.

Start by checking the insurance certificate

Every motor vehicle operating on Kenyan roads is required to have third-party insurance. The law also requires the insurance certificate to be displayed on the vehicle. For most vehicles, it should be visible through the windscreen, while motorcycle certificates should be appropriately displayed on the motorcycle.

This means commuters do not have to feel uncomfortable asking to see the certificate. Before boarding a *matatu* or taxi, take a moment to check whether the vehicle has a valid insurance certificate. For a *boda boda*, a passenger can ask the rider about the motorcycle's insurance cover.

The distinction between simply having insurance and having the right type of insurance is particularly important.

Not all insurance covers the same thing

A *matatu* operating as a Public Service Vehicle (PSV) should have insurance appropriate for carrying fare-paying passengers. This is important because ordinary private motor insurance is not

necessarily designed to cover a vehicle being used commercially.

The same principle applies to ride-hailing vehicles. An Uber or other ride-hailing vehicle is being used to transport passengers for payment, meaning the owner needs appropriate commercial cover. A private-use policy may not provide the expected protection when a vehicle is used for paid passenger transport.

For *boda bodas*, third-party insurance is the legal minimum. Importantly, regulations were amended to clarify that motorcycles and three-wheelers carrying fare-paying passengers must have third-party insurance and display the relevant certificate. The Insurance Regulatory Authority says the change was intended to ensure that passengers using commercial *boda bodas* and *tuk-tuks* are covered in the event of an accident.

However, third-party insurance should not be confused with personal accident cover. Personal accident insurance can provide additional protection for the rider or driver, while third-party insurance is primarily concerned with liability to other people.

What happens after an accident?

Knowing what to do immediately after an accident can make the claims process easier.

First, seek medical attention, particularly if you are injured. If possible, take photographs of the accident scene and the vehicle involved. Record the registration number and obtain a police abstract. You

should also ask for the vehicle's insurance details and certificate information.

The Insurance (Motor Vehicle Third Party Risks) Act provides for insurance covering liability arising from death or bodily injury caused by the use of a vehicle on the road. It also requires a certificate of insurance to be carried and displayed.

Do not assume that the driver, rider or vehicle owner will automatically handle everything for you. Keep copies of relevant documents, medical records and any evidence connected to the accident.

A simple check before you board

Commuters can make insurance awareness part of their travel routine. Before boarding a *matatu* or taxi, check the insurance certificate. For a *boda boda*, ask the rider whether the motorcycle has valid third-party insurance. When using a ride-hailing app, keep a record of the trip and driver or vehicle details displayed in the app.

Most importantly, remember that being a passenger does not mean you should be in the dark about your protection. A few seconds spent checking the vehicle's insurance details could become invaluable if an ordinary journey takes an unexpected turn. 

“ Words of Wisdom
If old age means a crown of thorns, the trick is to wear it jauntily.
Clare Booth Luce, American writer and politician ”

MORE THAN SKIN DEEP:

Psychology behind Your Daily Style

By Patricia Mukele



For many of us, the morning routine is on autopilot. After a shower, we open the closet, choose an outfit, style our hair, and apply makeup without much thought. In a world that often rewards hyper-productivity, it is easy to dismiss these daily choices as superficial trends, empty vanity, or forced compliance with societal standards.

However, psychologists, sociologists, and neuroscientists see something much deeper happening in front of the vanity mirror. Far from being an obsession with appearances, makeup and fashion are powerful tools for identity construction, emotional regulation, and self-actualisation. They form a vital psychological mechanism for navigating mental health, reclaiming personal agency, and controlling how we connect with the world around us.

Clothes as cognition...

If you have ever felt an immediate surge of authority after putting on a structured blazer or experienced a lighter, more carefree mood when wearing a vibrant, flowing dress, you have felt the psychological power of fashion firsthand. This is not just a placebo effect; it is a recognised behavioural phenomenon known as *encllothed cognition*.

Coined by researchers Hajo Adam and Adam Galinsky, *encllothed cognition* describes the systematic influence that clothes have on the wearer's psychological processes. It relies on two distinct factors: the symbolic meaning we attribute to the clothes and the physical experience of actually wearing them.

When we put on specific garments, our brains subconsciously absorb the traits associated with those items. A well-tailored coat can sharpen focus

and trigger feelings of professional competence, while casual loungewear signals to the nervous system that it's safe to relax. In this way, fashion acts as a form of psychological armour.

When life feels chaotic and unpredictable, you cannot always control your workload, the economy, or the behaviour of others. However, you can control your aesthetic presentation. Selecting a specific outfit provides a reliable, predictable sense of agency and personal order before you ever set foot outside.

Makeup for emotional regulation...

Similarly, the act of applying cosmetics goes far beyond matching shades to skin tones or concealing imperfections. For many, the makeup table functions as a daily sanctuary of mindfulness.

The physical process of applying makeup requires deep focus, forcing you entirely into the present moment. The sensory experiences involve the sweeping motion of a soft blending brush, the cool touch of liquid foundation on the skin, and the steady hand required for a sharp sweep of eyeliner, which acts as a tactile form of meditation.

In a world that demands our digital attention, this analogue pocket of time allows the mind to slow down, lowering cortisol levels before the day truly begins. Furthermore, cosmetics serve as a powerful anchor for our self-concept, the internal blueprint of how we view and value ourselves. Behavioural studies have demonstrated that everyday grooming practices, including makeup application, can significantly alter a person's subjective body image.

It bridges the psychological gap between the internal self and the external persona. Whether it is a subtle enhancement to

feel put-together for an interview or bold, colourful experimentation that treats the face as a canvas, makeup allows individuals to sculpt their identity. It is an act of creative autonomy, allowing the wearer to project their internal mood outward on their own terms.

Aesthetics...

Beyond the internal benefits, makeup and fashion serve as our most immediate form of non-verbal communication. Long before we speak to someone, our style choices have already introduced us. Historically, human beings have used body paint, textiles, and adornments to signal tribal belonging, status, and personal values.

In contemporary culture, this favouritism persists. The subcultures we align with, the trends we adopt, and even the deliberate rejection of trends are all statements of who we are and where we fit in the social ecosystem. When we dress in a way that feels authentic to our identity, we send a beacon to like-minded individuals, fostering a sense of community and shared understanding.

Reclaim your routine...

The next time you stand in front of the mirror or browse through your wardrobe, try to reframe those choices. Selecting an outfit and putting on makeup are not mindless chores, nor are they a surrender to superficial beauty standards. They are fundamental, time-tested human practices of self-preservation and creative expression.

By intentionally slowing down and treating your style routine as an act of self-care and self-respect, you transform a mundane habit into an essential ritual. In doing so, you give your mind the internal space, emotional stability, and baseline confidence it needs to tackle the world. **P**



FLAVIAN WANDERA

RECLAIMING HIS LIFE AFTER A DEVASTATING ACCIDENT

At 22, Flavian Wandera survived a devastating road accident that claimed his left leg and threatened to steal his future. Nearly a decade later, he is an award-winning playwright, a passionate teacher, and a devoted father. He is also a living reminder that true survival is not measured by what life takes from us, but by what we choose to become afterwards. He shares his experience with
JESSICA OKETCH,

There is something remarkably ordinary about the way Flavian Wandera begins his mornings. He walks into school carrying lesson notes tucked under one arm, exchanges greetings with colleagues, and pauses to ask his students about their day before the first lesson begins. Within minutes, laughter spills out of his classroom as he effortlessly transforms English grammar and French vocabulary into stories that capture young imaginations.

To many of his students, he is simply Mr Wandera, the teacher who believes every

learner has a voice worth discovering. Few of them realise that every confident step he takes is the result of a battle that began almost nine years ago, when a single road accident changed the course of his life forever.

Yet if you ask Flavian about that day, he does not begin with the accident. He begins with gratitude. "I've learnt that life can change in a second," he says. "The question is not whether difficult things will happen to us. The question is what we choose to do afterwards," he adds.

His beginnings...

Long before life tested him in

unimaginable ways, Flavian was an energetic boy growing up in Huruma in Nairobi. His childhood unfolded in an era when communities raised children together. Parents disciplined not only their own sons and daughters but also those of their neighbours. Elderly residents watched over children playing in the streets, while older youths naturally became mentors to those following behind them.

"It wasn't just my parents raising me," Flavian recalls, adding, "The whole neighbourhood played a role."

As a child, however, his dreams were much simpler. He loved words. While some of his classmates gravitated towards mathematics or science, Flavian found himself fascinated by language. His passion only deepened during secondary school when one French teacher changed the direction of his life.

She entered every classroom with infectious enthusiasm, turning lessons into conversations rather than lectures. Instead of making students fear making mistakes, she encouraged them to speak confidently, laugh often and enjoy the process of learning.

His talent for scriptwriting steadily grew until one of his plays earned top honours at the Kenya National Drama and Film Festival in the high school category, a milestone he still considers one of the proudest moments of his professional journey. At the time, Flavian believed he was preparing to spend his life telling other people's stories and had no idea that his own story would one day inspire countless others.

The morning everything changed...

Friday, 26 May 2017, began like any other day. At 22 years of age, Flavian was a student at Kagumo Teachers Training College, balancing academic work with his commitment to the institution's music group. That morning, he had been entrusted with organising transport for the concert.

As one of his colleagues prepared to climb aboard, Flavian instinctively stopped him. "I told him not to get into the bus," he remembers. His friend looked confused. Then Flavian uttered words that still astonish him today. "I told him that if the bus got into an accident, he wouldn't survive because he wasn't the kind of person who could handle such a misfortune," he recalls.

Moments later, the bus pulled away, and without warning, the bus lost control. Panic swept through the vehicle. Some passengers screamed as the driver struggled to regain control. Within seconds, the bus overturned, landing on Flavian's side.

The impact threw another passenger against him, forcing his left leg through the shattered window before it became trapped between the weight of the bus and the unforgiving tarmac, skidding along the road for several terrifying metres.

Unlike many survivors of traumatic accidents, Flavian remained conscious throughout. He remembers every sound, every scream and every second.

"The pain was beyond anything I can describe," he says quietly.

The accident happened not far from the college, spreading the news quickly to the school, where the dean of studies quickly arrived and rushed him to hospital, leaving her car soaked in blood.

Before surgery, he was administered close to 26 injections to stabilise him and manage the immense trauma his body had experienced. Shortly before midday, he was wheeled into the theatre for the seven-hour surgery.

Learning to live again...

After surgery, he knew his life had been saved, but the physical recovery was gruelling. Multiple surgeries followed as doctors battled a severe infection that ultimately made further amputation unavoidable.

Yet, as difficult as the physical healing was, the emotional adjustment proved even harder. "There are things people never think about until they can no longer do them without help," Flavian reflects.

Simple routines like getting dressed, taking a shower or climbing a flight of stairs became daily reminders that life changed. Independence, something he had always taken for granted, suddenly felt fragile.

His family refused to let hopelessness settle in. Friends continued to visit, laugh with him and speak about the future instead of dwelling on what had happened. They did not lower their expectations



of him, nor did they allow him to define himself by loss.

That belief slowly transformed into acceptance. Acceptance did not mean forgetting the accident or pretending it never changed his life. It meant recognising that while he could not alter the past, he still had complete ownership of his future.

Determined not to become dependent on those around him, Flavian gradually reclaimed his independence. He learned new ways of completing everyday tasks and challenged himself to step beyond the comfort of constant assistance. Eventually, he moved away from Nairobi to prove not only to his family, but also to himself, that he could build a fulfilling life on his own.

A life defined by purpose...

If the accident taught Flavian about resilience, fatherhood taught him about purpose. Today, he speaks about his sons with unmistakable pride. Their laughter fills his home, and their curiosity reminds him daily that children learn as much from watching as they do from listening.

Back in the classroom, Flavian has become more than an English and French teacher. He is a living lesson in perseverance. Students inevitably ask about his leg, and he answers with honesty. He does not hide the truth, but neither does he dwell on it. Instead, he uses humour to ease their curiosity before gently guiding the conversation towards something deeper.

Beyond survival...

Flavian's scar is immediately visible, yet he is quick to remind others that every person is fighting a battle of some kind. His advice is never dramatic but practical.

"Accept what you cannot change, lean on the people who love you, give yourself time to heal and keep moving. Don't allow one difficult chapter to become your whole story; life still has more pages to write," he advises.

As our conversation drew to a close, it became clear that the most remarkable thing about Flavian Wanda is not that he survived a catastrophic road accident, not that he learned to walk again and not that he returned to teaching, wrote award-winning plays or built a loving family.

What makes his story extraordinary is the deliberate choices he continues to make every day. The choice to greet life with gratitude instead of resentment. To embrace possibility instead of limitation. To meet hardship with humour rather than despair.

In a world that often celebrates dramatic victories, Flavian reminds us that true resilience is usually found in ordinary moments: a teacher standing before a classroom, a father cheering on his children, a writer putting pen to paper and a man choosing, every single morning, to move forward.

He may have lost a leg on a Friday morning in May 2017, but he never lost his compassion, dreams and sight of the purpose that continues to shape the lives of everyone fortunate enough to know him.

That, perhaps, is the true meaning of survival, not simply enduring what life places in our path, but finding the courage to keep walking towards hope, even when the journey looks very different from the one we first imagined. **P**



NYAMBURA KOGI:

Turning Darkness into a Movement

"Faith cannot pay your bills. The government does not recognise faith. Your creditors don't recognise faith. And the landlord is not going to be paid by faith," Nyambura Kogi. When Nyambura Kogi says these words, they are not spoken from cynicism. They are spoken from experience. Today, the 33-year-old is the chairperson of the Women Commercial Drivers Association of Kenya (WCDAK), an organisation dedicated to supporting women in commercial transport and survivors of gender-based violence. But behind the titles is a story of loss, abuse, debt, depression and a suicide attempt that nearly ended her life. Her journey is one of survival and of choosing purpose after unimaginable pain, as narrated to NJAMBI GAITHO

When everything fell apart...

A few years ago, Nyambura appeared to have everything going well for her. She held a managerial position at a Kenyan social enterprise, managed communications and monitoring and

evaluation, freelanced as a writer for an American game show, ran a food products business selling homemade sauces and honey and supported a family construction project.

"I was doing everything I could to build my future," she recalls, but in January 2021, everything changed.

Her employment contract was not renewed. At the same time, she had taken business loans with repayment terms tied to the US dollar, causing her debt to spiral as the exchange rate moved against her. As financial pressure mounted, so did emotional turmoil. A long-term relationship ended, and in anger, she entered another relationship that soon became abusive.

"The violence was verbal and physical. All the bad words this person spoke to me wrapped themselves around me until I started believing them," she says, adding that those words changed how she saw herself. "I got to a point where I developed body dysmorphia."

'I saw death as the only way out'...

With no stable income, mounting debts, strained family relationships and an

abusive partner controlling her life, Nyambura says hopelessness consumed her.

"I got suicidal. At one point I took all the painkillers that were in the house, a concoction of all those drugs, because I saw death was the only way out, but she survived.

Determined to understand why she no longer wanted to live, she sought help at Mathari National Teaching and Referral Hospital. "I knew I was someone who loved life. I kept asking myself, 'Why do I suddenly want to die?'" she recalls.

During her psychiatric assessment, she was asked what she planned to do after leaving the hospital. Her answer prompted immediate intervention. "I told them that once I left this facility, I would step on the vehicle's accelerator, look for the most strategic trailer and run into it because I just wanted to die," she recalls.

Her medical file was marked 'Suicide Watch' in red, and she was admitted for seven days.

Inside the psychiatric ward, she met people living with schizophrenia, bipolar disorder, postpartum depression and substance addiction.

Writing became her therapy. "I carried a small notebook and wrote about their stories and my own. Writing helped me process everything," she says.

Finding refuge behind the wheel...

After leaving hospital, Nyambura struggled to rebuild her life. She had earned a PSV licence and decided to venture into the ride-hailing taxi business.

"Driving was initially about survival. I wanted to reduce my debt, make a living and restart my life," she says, adding that it also became an escape from the abuse and emotional pain waiting at home.

"I would drive for the maximum number of hours possible. The car became my escape," she recalls, adding that during long shifts, exhaustion often caught up with her. One of the few places she found peace was surprising.

"The most comfortable place to sleep was the Hindu crematorium in Lang'ata. It was quiet, green and airy. Looking back today, she laughs gently. Whenever I pass there

now, I remember those days, and I smile," she says.

Building hope from pain...

While working as a taxi driver, Nyambura met labour organisers advocating for transport workers. At the same time, she was consulting on gender equality, disability and social inclusion projects.

She began speaking publicly about gender-based violence, workplace discrimination and the unique realities women face in commercial driving. Those conversations eventually led to the formation of the Women Commercial Drivers Association of Kenya.

Today, the association seeks to connect women working in an industry where they remain vastly underrepresented. "If we're being generous, women make up only about two per cent of the commercial driving workforce in Kenya. Unlike traditional taxi operators who gathered at taxi ranks, app-based drivers often work in isolation. Your taxi rank is now your phone," she explains.

The association creates spaces where women can meet, train, save together through chamas and discuss the challenges unique to their profession.

More than driving...

Nyambura says many people assume ride-hailing offers quick money. The reality, she argues, is very different. "A lot of people want to join because they think there's instant money. They don't know the realities of the business. It is not sustainable," she says.

Drivers shoulder numerous expenses before making any profit. "You're paying for fuel, parking, data, airtime, vehicle maintenance, commissions to the platform and your own security," she says.

Sometimes, after working an entire day, she says drivers return home with less fuel than they started with. "You may spend your whole day working and still go home with absolutely nothing or even in debt," she adds.

Her frustration extends to the broader system. "The government's first instinct whenever it wants quick money is to increase fuel prices, yet drivers bear the cost," she argues.

The hidden risks women face...

For women drivers, financial pressure is

only part of the story. Nyambura describes navigating harassment, unwanted advances and constant safety concerns. She recalls passengers questioning why a woman would drive at night, while others assumed she was looking for relationships rather than work.

One incident remains especially disturbing. "A passenger grabbed me and started kissing my neck while paying. I found it disgusting," she recalls.

In another frightening encounter, instinct may have saved her life. After receiving a ride request near Pangani from a foreign number she couldn't reach, she suddenly felt compelled to leave before collecting the passenger.

"I stepped on the accelerator and drove back to the highway," she says, adding that moments later, she heard three gunshots. "I still believe instinct saved me," she says.

To stay safe, she regularly shares her live location with trusted family members and friends and has familiarised herself with nearby police stations.

Beyond supporting women drivers, Nyambura is advocating for reforms within Kenya's growing gig economy. She believes platform drivers deserve the same protections as workers in traditional employment.

"We need recognition that these are workers," she says, adding that she is calling for fair wages, maternity leave, pensions, rest periods and stronger labour protections for thousands of Kenyans earning a living through digital platforms.

Choosing life...

Today, Nyambura speaks openly about depression, suicide and abuse, not because the memories have disappeared, but because she hopes someone else will choose to seek help before it is too late.

Her story is proof that survival is rarely neat. It is messy. It is painful. And sometimes it begins with simply deciding to ask for help. Looking back on the season when everything seemed lost, she knows one thing for certain: the woman who once believed death was her only escape now spends her life creating hope for others. Because sometimes the road back to yourself begins with surviving one more day. 



WACEKE NDUATI:

SHAPING GENERATIONS, ONE FINANCIAL CONVERSATION AT A TIME

*Every generation leaves an inheritance. For some, it is land. For others, it is wealth. Yet perhaps the greatest inheritance is the wisdom to steward both. For WACEKE NDUATI, financial literacy has never been about creating richer people; it has been about equipping families to make better decisions, build stronger foundations and leave future generations better prepared. The conversations that shape generations rarely happen in boardrooms. More often they begin around the family table, where values are formed, habits are learned, and futures are imagined. She shares her views on financial literacy with **MUINDE BRIAN**.*

Waceke Nduati returns to purpose, values and family long before she ever mentions income or investment. Even after years of leading conversations around financial literacy, she remains convinced that money is rarely the real issue.

Waceke is not driven by numbers as much as she is by people. She speaks about wealth in the same breath she speaks about relationships, purpose and legacy. It is an

approach that has made her one of Africa's most respected financial educators.

Instead, she asks a different question. "What do you, as a family, want money to ultimately do for you?" It is a deceptively simple question, yet one that has quietly shaped nearly two decades of her work.

Today, Waceke is recognised as a leader in financial literacy, entrepreneurship and wealth creation. As the Founder and visionary behind Centonomy, she has helped build one of Africa's leading

financial literacy and entrepreneurship institutions, empowering thousands of individuals, families and organisations to develop practical pathways to financial wellbeing and wealth creation. Beyond Centonomy, she serves on the Board of Old Mutual Investment Group and is the Learning Chair of the Stanford Seed Transformation Network Kenya. Her work has resulted in collaboration and teaching opportunities with institutions including Harvard University, Babson College and Strathmore University. Her impact in contributing to financial empowerment and entrepreneurship has earned her recognition, including the Builders of Africa Award (2021) and inclusion among Africapitol's 50 Most Influential Women in Africa (2024).

In many ways, her story began long before boardrooms, keynote addresses and international recognition. It began with a quiet child who preferred listening to speaking.

"I was a quiet child," she says with a smile. "I listened more than I spoke," she adds. She remembers growing up as an observer. While others rushed into conversations, she was content to sit back, watch and absorb. Books became companions. Journals became a place to collect thoughts. Looking back, those habits seem almost prophetic. The woman who now spends her days helping people examine their relationship with money first spent years learning how to pay attention to people.

Her earliest lessons about money did not come from textbooks or business school. They came from home. She recalls accompanying her mother to the market and watching her negotiate every purchase with confidence. At the time, it felt ordinary. Years later, she realises she had been witnessing stewardship in practice.

"My parents taught us that resources are to be stewarded well, not because we had a lot, but because whatever you have should always be used wisely." Those moments planted a philosophy that still shapes her life today.

Listening to Waceke, you quickly realise that financial literacy, in her world, is about becoming intentional. Ask her what financial security looks like, and she doesn't begin with income, investment portfolios or retirement plans. She begins with purpose.

So, she asks again, "What do you want money to ultimately do for you?"

The question shifts the conversation entirely. For many families, financial discussions revolve around surviving another month, paying school fees, servicing loans or meeting immediate obligations. Rarely do they pause to ask what they are actually trying to build together.

Do you and your spouse know what you want your money to do for you?

Waceke did not begin her career intending to teach financial literacy. She started in advisory, helping businesses raise capital before moving into investments at African Alliance. Later, at CFC (which later became Stanbic), she worked closely with clients making financial decisions and noticed something curious. People were willing to entrust professionals with their money, yet very few understood the behaviours driving those decisions. When she eventually left banking to start her own share-trading business, she assumed her clients would naturally follow. Many didn't.

"I realised I had spent years helping people invest, but I hadn't fully applied those lessons to my own life," she recalls. That awakening changed the direction of her career. Rather than managing people's money, she wanted to help them understand it. But that was only the spark.

A conversation about different "money personalities" quickly evolved into a passionate discussion about spending habits, beliefs and the emotional relationship people have with money. Waceke left that meeting convinced that what excited her was no longer investment products; it was helping people understand themselves.

After closing her share-trading business to focus on one-on-one conversations, she realised that nearly 80 per cent of questions were remarkably similar. Those conversations eventually became the first Centonomy 101 programme, laying the foundation for what would grow into one of Africa's leading financial literacy and entrepreneurship institutions.

Knowledge alone, she believes, changes very little. Behaviour changes everything. "We often think money problems are solved by earning more; in reality, many are solved by thinking differently. Money simply magnifies who you already are," she says.

Lottery winners who lose fortunes within a few years, professionals who earn more only to spend more, and families trapped in debt despite rising incomes all point to the same truth. "Money is an expression of identity first," Waceke says.

"Until you change your thinking and your behaviour, changing your income alone rarely changes your life," she asserts.

She has witnessed this transformation countless times. One dentist who completed Centonomy's entrepreneurship programme went on to employ seven people before establishing a Foundation that has since helped more than one hundred fellow dentists acquire dental chairs and build their own practices.

More often than not, the difference lies in habits, conversations and shared values. That is why Waceke speaks as comfortably about behaviour as she does about finance. For her, the two cannot be separated. Children learn about money long before they understand budgeting.

They learn by watching. They watch how their parents spend. How do they save? How they argue about money. How they celebrate success. How they respond to financial setbacks. Whether parents realise it or not, they are always teaching.

She believes financial education should begin almost as soon as children can count. Give them a piggy bank connected to chores. Let them save towards something they genuinely want. Take them grocery shopping so they understand what everyday necessities cost.

"If we protect them from the realities of earning and budgeting, we also protect them from learning responsibility," she advises.

It is an observation that resonates deeply in an age where financial success is increasingly measured by appearances. Social media rewards lifestyles. Waceke encourages stewardship. Consumer culture celebrates accumulation. She speaks about intentionality. The difference may seem subtle, but its impact extends across generations.

Perhaps this is why her influence has grown far beyond financial education. Today, Centonomy serves people across every stage of life, from teenagers learning their first lessons about money and university students preparing for independence to young professionals,

entrepreneurs and families planning for the future. Its work has attracted international recognition, including selection by Harvard Business School as a project partner.

Sometimes the impact is less visible but equally profound. Waceke smiles as she recalls couples telling her they stopped arguing about money after watching her YouTube conversations together. (*Do you and your partner argue about money often?*)

What gives her hope? She speaks about families. She speaks about young parents becoming more intentional about couples beginning to have honest conversations around money. She encourages couples to think in terms of "mine, yours and ours": allowing each partner financial independence while intentionally building shared goals that strengthen the family.

She speaks about children growing up understanding that wealth is not measured only by what you own, but by the choices you are able to make because you planned wisely.

Listening to her, it becomes clear that she is building something far greater than a financial education institute. She is helping shape a different mindset.

One family at a time.

One conversation at a time.

One generation at a time.

It is this quiet, enduring influence that makes Waceke Nduati our hero. Not because she has built a successful institution. But because she continues to dedicate her life to helping others build lives that are financially resilient.

As our conversation draws to a close, she returns once more to the question that has echoed throughout her life's work.

"What do you, as a family, want money to ultimately do for you?"

Then she leaves one final thought. "You are the CEO of your money. Give it a job description, or it will end up working for everyone else." The answer, she suggests, has never really been about money.

It is about the life you hope to create. The values you hope to pass on. It is the wisdom to build with purpose, steward with integrity and leave the next generation better prepared than the last. **P**



The love story of Anne and Liam Mwangi

After seasons of heartbreak, prayer and personal growth, an unexpected declaration at a church camp changed the course of their lives. What began as a friendship built on trust became a whirlwind courtship, a heartfelt proposal, traditional rites, and finally a wedding. Together, they now embark on married life, united by their love for God, music and one another. This is the story of Anne and Liam Mwangi as narrated to NJAMBI GAITHO.

For more than a decade, Anne and Peter William "Liam" Mwangi shared a friendship rooted in faith, music and ministry. They met when Anne was still a young girl learning to sing in church while Liam, a worship leader and mentor, encouraged her growth.

For Anne, marriage was the furthest thing from her mind when Liam expressed his intentions.

"I had told God that year that I was not dating anyone. I had been frustrated by previous relationships, and I just wanted to serve Him. I was focused on ministry and healing," she recalls.

The pair had known each other for over ten years through church and music ministry. Liam had watched Anne grow from a young girl who admired his singing into a confident worship leader in her own right.

"She was a teenager when I first knew her. At some point, I was even one of the youth leaders in church. I had known her family and watched her grow," Liam says.

Despite their long friendship, neither had considered the possibility of a romantic relationship.

That changed during a church youth camp in Nakuru on 23 April 2024.

"We were seated during a conference, and she was leading worship," Liam remembers.

"Suddenly, I heard a voice say, 'Here comes your bride.' I smiled because I knew it was God speaking. When she sat next to me, I looked at her and said, 'You are my wife, and I will marry you,' he recalls how it all started.

Anne was convinced he was joking. "I laughed and told him he was crazy. I respected him like an older brother. Anytime I had questions about music, he was the first person I would ask. Marriage had never crossed my mind," says Anne.

But Liam remained unwavering. "I was very intentional from the beginning. I didn't hold back. I knew what I wanted, and I knew what God had told me," he explains.

What surprised Anne most was not his persistence but the confirmation she began receiving through prayer. During a season

of seeking God, she experienced a series of visions she did not fully understand at the time.

"I kept seeing a tall, brown man ministering at an altar. I didn't know who he was. I would write everything down in a notebook after prayer. Later, when Liam came into my life in that way, I realised God had been preparing me," she recalls

Even so, saying yes did not come easily. "I didn't love him at first. I trusted him because I knew him and I knew he was a good person. But love came later," Anne admits with a laugh

What eventually won her over was Liam's consistency. "He was the first person who checked on me every day. Good morning. Have a good day. How are you this evening? Those things may seem small, but they matter. I started falling in love with the way he cared," she says,

For Liam, her vibrant personality was impossible to ignore. "She is my opposite. I'm quiet and reserved. She lights up every room she walks into. She is joyful, warm and easy to be around," he says.

Their relationship developed largely through long-distance communication, with Anne in Eldoret and Liam in Nakuru and Nairobi at different times.

"It was not easy. Many conversations happened over the phone. Long-distance relationships can be challenging because things are often misunderstood. But we were committed to making it work," Liam says.

Only four months after declaring his intentions, Liam planned a surprise proposal. On 22 August 2025, during a worship event he was hosting, he secretly arranged for family members, church leaders and close friends to be present. Anne believed she was simply attending another ministry event.

"I had no idea what he was planning. I thought it was just a normal worship gathering," she says,

As the event drew to a close, Liam invited Anne on stage under the pretence of singing together. Moments later, he dropped to one knee.

"I turned around and saw him kneeling. Everything stopped. I laughed, cried, laughed again and cried some more. It took time for it to sink in," Anne remembers.

Liam smiles as he recalls the moment. "She took forever to answer. I was just there, kneeling and waiting," he jokes.

Eventually, Anne said yes. "At that point, I couldn't imagine walking away. I had seen his character, his consistency and his love. I knew I wanted to build a future with him," she says,

Just a week later, their families met for formal introductions, followed by traditional marriage negotiations on 7 February 2026. Two months later, surrounded by family, friends and their church community, they exchanged vows on 18 April 2026 in Eldoret.

For Anne, one of the most memorable parts of the wedding was finding her dream gown. I had always admired gowns. I wanted a dress that made me feel like a princess. When I finally found it, I was so happy," she says.

Liam laughs as he remembers navigating the enormous dress throughout the day. "It was beautiful, but it was also everywhere. I had to keep helping her move around," he recalls.

Today, just months into married life, the couple are still learning from each other and discovering what marriage looks like day by day.

"We are very different people, but we are learning where we meet in the middle," Liam says.

At the centre of their marriage is a shared commitment to faith. "We want our home to be defined by love, prayer and obedience to God. If God leads us, we follow. If He tells us not to do something, we don't do it," Liam says.

Anne agrees. "My prayer has always been that whoever I marry would help me serve God better. I thank God because I found someone who shares that same desire," she says.

As they begin this new chapter together, Anne and Liam hope their story encourages others to trust the process, remain patient and allow love to unfold in its own time.

"People are not perfect. You don't find a perfect person. You find someone, and together you build something beautiful," Liam reflects on the journey they have started. **P**



SEX THERAPY

Can Help Couples Rebuild Intimacy and Connection

By Adoyo Immaculate

For many people, conversations around sex and intimacy remain uncomfortable, often surrounded by silence, cultural expectations, and misconceptions. In many African households, discussions about sexuality are rarely approached openly, yet they play a significant role in shaping relationships and marriages.

This is where sex therapy comes in, providing a space where couples can seek guidance, better understand their experiences, and address concerns affecting their intimate lives.

Nicoleta Mungai, a licensed counsellor and marriage and family therapist with over a decade of experience in clinical, corporate, and school-based counselling, works with individuals, couples, and families navigating a range of relationship

challenges. Her passion for this area grew from observing the gaps around conversations on sexuality, especially among couples seeking support.

According to Mungai, sex therapy is often misunderstood, with many people assuming it is only for couples experiencing sexual difficulties. However, she explains that it goes beyond physical intimacy. Through this process, couples can address concerns affecting their intimate relationships, including communication challenges, emotional disconnection, and other factors that may influence their connection.

She explains that couples often seek therapy because of underlying issues such as poor communication, unresolved conflicts, emotional distance, trauma, or loss of connection. The sexual challenge may reflect a deeper concern within the relationship.

One of the biggest challenges Mungai highlights is the lack of honest conversations around intimacy. She notes that many couples enter marriage with expectations shaped during courtship, but sometimes lose emotional connection once responsibilities such as parenting, finances, and daily routines take over.

“When we are dating, we present ourselves differently. We put effort into how we show up for each other, but when it comes to marriage, people sometimes relax and stop nurturing that connection,” she explains.

For couples experiencing changes in intimacy after major life transitions, such as childbirth, Mungai emphasises the importance of understanding each other’s experiences rather than placing demands on one another. She explains that emotional support during such seasons can determine whether partners grow closer or become disconnected.

A major misconception around sex therapy is the belief that seeking help means something is wrong with a person or their relationship. Mungai says many people delay seeking support because of fear, embarrassment, or denial.

“Sex therapy is not about teaching people how to have sex. People seek support because they feel their intimate lives are not where they desire them to be. They want to understand how to improve that experience,” she says, adding that therapy creates a safe space where individuals can address vulnerabilities, including sexual performance concerns, past experiences, trauma, and insecurities, without judgment.

At the centre of building intimacy, Mungai emphasises the importance of communication and emotional connection in creating a healthy intimate relationship. She explains that intimacy grows when partners feel safe expressing their thoughts, feelings, and needs without fear of judgment or misunderstanding.

When communication breaks down, she notes, intimacy can gradually become more routine than meaningful. Couples may remain physically present in each other’s lives while experiencing emotional distance, making it important for partners to intentionally nurture openness, understanding, and connection.

To rebuild the connection, Mungai encourages couples to intentionally rediscover each other. She describes this as widening their “love map” by understanding their partner’s fears, dreams, interests, and emotional needs.

“Do you know what your partner loves most? Do you know their greatest fears? Do you know their hopes?” she asks, while encouraging couples to “turn towards each other” by being present,

listening, and responding to each other’s emotions instead of withdrawing. She explains that continuously understanding and engaging with each other helps build emotional connection and strengthen intimacy.

Mungai likens marriage to an emotional bank account, noting that couples must intentionally invest in their relationship through kindness, appreciation, and consistent efforts to nurture their bond over time.

While sex therapy is often viewed as a last resort, Mungai believes it can also be beneficial as a proactive step for couples who want to strengthen their relationship, explore concerns, and better prepare for different seasons of life.

She further notes that unresolved childhood experiences and how individuals were introduced to conversations around sexuality can influence how they approach intimacy later in life. According to her, healthy relationships require individuals to understand themselves before expecting their partners to meet their needs.

In her message to couples experiencing challenges with intimacy, Mungai encourages them to view seeking support as a step towards strengthening their relationship rather than a sign of failure. “When you hear sex therapy, know that you will not be alone. Other people have gone through the same phase, but they chose to become bold and seek help,” she says.

For Mungai, building a stronger relationship begins with vulnerability, openness, communication and the willingness to reconnect. Intimacy, she explains, is not only found in moments of passion but is also nurtured through the everyday choices couples make to understand, support, and continue choosing each other. **P**

“

Share a Joke

Some people do nothing and give it their personal attention.

”



MOSES MUTIE

Turning Talent into Hope in Mathare Slums

Every child deserves a place where they can dream without fear, discover who they are and believe that their future can stretch far beyond the boundaries of their neighbourhood. Yet for many young people growing up in Nairobi's informal settlements, such spaces are few and far between. Talent often goes unnoticed; opportunities remain out of reach and idleness can easily give way to destructive influences. But tucked away in the heart of Mathare slums is a vibrant space proving that a different story is possible.

By Adoyo Immaculate

On a quiet Sunday afternoon, the Young Teens in Talent (Young TIT) studios are anything but quiet. Music echoes through

the compound as a dance session gets underway. Bright murals breathe life into walls that once enclosed an abandoned warehouse. Paintings created by young artists line the studio; trophies proudly tell stories of hard-earned victories,

while a flourishing kitchen garden offers yet another lesson in creativity and responsibility. Before settling down for our conversation, founder Moses Musingila Mutie insists on taking me through every corner of the space. With every step, it becomes increasingly clear that this is far more than a talent Centre. It is a place Moses considers his first home, long before the one he returns to at the end of the day.

Affectionately known as Mose or Mosechu, the 29-year-old Creative Director and CEO of Young TIT speaks about the organisation with the conviction of someone who has poured every part of himself into its growth. Raised in Huruma, Mathare, Moses describes his childhood as one filled with both joy and hardship. Moving through different schools while navigating difficult family experiences shaped his desire to create the one thing he never truly had growing up: a safe place to belong.

"I wanted somewhere people could be free, loved and accepted. A place where they could share their experiences without being judged," he says.

In 2015, that longing became the foundation of Young TIT. Guided by its powerful slogan, "From the slums to the world," the organisation has grown into a space where talent is nurtured, confidence is built, and young people are encouraged to believe that their circumstances need not define their future.

Fresh out of high school and passionate about dance, Moses struggled to find a dance group where he genuinely felt accepted. Rather than waiting for that opportunity, he decided to create it himself. What started with one child named Michael in a church corridor at Outreach Hope Church has today grown into a thriving community of 114 children and young people.

"We started from a Sunday school room. Pastor Fanuel believed in us and gave us space to begin. Looking back, I am proud of how far we have come," he reflects.

The journey has demanded extraordinary sacrifice.

When Moses landed his first job as a dance teacher in 2023, he channelled his entire first salary into developing the current studio instead of spending it on himself. Together with friends, supporters and community members who believed in the vision, they transformed an abandoned warehouse into the colourful creative hub it is today.



Today, Young TIT offers six programmes: modern dance, traditional African dance, modelling, poetry, art and football. Members, aged between eight and 22, dedicate themselves to one discipline, allowing them to build both confidence and professional-level skills. Former participants who have successfully transitioned into employment often return as facilitators, creating a cycle where yesterday's learners become today's mentors.

For Moses, however, the programmes are only part of the story.

"I describe Young TIT as a safe space. Children come here to express themselves, discover their talents and simply enjoy being children," he explains.

That philosophy extends well beyond the studio walls. The organisation monitors members' academic progress, conducts home visits to better understand their backgrounds and works closely with parents throughout the year. It has also developed its own training curriculum to nurture talent professionally while partnering with mental health practitioners and child protection organisations to ensure members receive holistic support.

The impact is already visible. Nine former members have gone on to pursue full-time careers in the professional dance industry, while countless others have discovered abilities they may never have realised they possessed. Parents now call the

organisation whenever their children miss training, recognising the positive influence the space has on their lives.

Building that impact has not been easy

Without major funding, Young TIT has relied largely on small contributions, fundraising initiatives and partnerships with organisations and individuals who share its vision. Income earned through performances and competitions is carefully reinvested, ensuring rent, operations and future programmes remain sustainable.

"There are moments when I feel like giving up. Sometimes a child comes to me needing something that I cannot provide immediately. Those moments challenge me, but they also push me to keep working harder," Moses admits.

The organisation's reach continues to extend beyond talent development. Through community clean-up exercises, food drives, mentorship programmes, exchange visits and partnerships with local and international organisations, Young TIT is steadily becoming an anchor within the wider Mathare community. Just days before our interview, the team distributed food supplies to 200 residents through one of its outreach initiatives.

This journey has been built not on abundant resources, but on consistency, sacrifice and a community of people who chose to believe in one vision.

For Moses, however, the work is far

from over. His dream is to see Young TIT expand beyond Mathare, creating more safe spaces where young people can discover themselves, develop their talents and access opportunities regardless of where they come from. Guided by the organisation's slogan, "From the slums to the world," he hopes many more communities will one day experience what has been built in Mathare.

His message to young people who dream of creating change is simply, "Do not give up. Believe in yourself. Keep learning and keep knocking on every door you come across. Everything that is happening has a reason. Breathe, trust the process and love what you do."

Perhaps that is the greatest lesson from Moses Mutie's journey. Lasting change does not always begin with grand resources or perfect conditions. Sometimes, it begins with one person who chooses to create the space they once needed, and in doing so, opens the door for countless others to dream beyond their circumstances. **12**

Quotable Quote

Our greatest glory is not in never failing, but in rising every time we fall.

Confucius (551-479 BC), Chinese philosopher



Good Nutrition Is a Parent's Ultimate Insurance

By Caren Chelangat

Most parents think about their children's future, and they often focus on quality education. They look for good schools, extracurricular activities and financial security. Yet, one of the most powerful investments begins much earlier. It costs far less than many imagine. It starts right on the family dining table.

Nutrition shapes a child's growth long before report cards and career choices matter. From the first years of life through adolescence, food influences everything. It affects how the brain develops and how well children concentrate in school. It also dictates how often they fall ill and impacts their emotional well-being. Every balanced meal lays another brick in the foundation of a healthier future.

The challenge of family life...

Unfortunately, modern family life makes healthy eating difficult. Busy schedules, long commutes and convenience foods create obstacles. Many households now rely on quick meals. These options are often high in sugar, salt and unhealthy fats. Sadly, they are low in essential nutrients. Children also grow up surrounded by aggressive marketing. They constantly see advertisements for sugary drinks, snacks and fast food. This environment makes choosing healthy options harder than ever.

Affordable, locally available solutions...

The good news is that improving nutrition does not require expensive superfoods. You do not need complicated meal plans. In many Kenyan homes, some of the healthiest ingredients are already available.

Traditional foods are excellent, rich sources of nutrients. Consider incorporating these local favourites:

- Legumes: Beans and green grams.
- Starches: Sweet potatoes and arrowroots.
- Grains: Millet and sorghum.
- Fresh produce: Indigenous vegetables and fresh fruits.

When you combine these with eggs, fish, lean meat, or dairy, you create balanced meals. These foods perfectly nourish growing bodies.

Building healthy relationships with food...

Parents play a powerful role beyond a plate. Children learn eating habits by watching the adults around them. Families should try to share meals. Introduce a variety of foods early. Avoid using sweets as rewards. These habits help raise children who develop healthier relationships with food. Mealtimes then become opportunities for connection, not just nourishment.

Hydration also deserves equal attention. Many children consume more sugary beverages than water. This increases their risk of obesity and tooth decay. Encourage water as the first drink of choice. Limiting sugary juices and soft drinks makes a meaningful difference to long-term health.

Navigating the teenage years...

Nutrition remains equally important for teenagers. Their rapid growth demands increased amounts of protein, calcium, and iron. Yet, adolescence is often when healthy habits slip. Many teens begin skipping breakfast or experimenting with restrictive diets. Others rely heavily on convenience foods.

Parents can help by keeping healthy snacks readily available. Involving teenagers in meal planning also helps establish lifelong habits.

Balance over perfection...

According to Susan Waweru, a registered nutritionist and dietitian at the Kenya Nutritionists and Dietitians Institute (KNDI), good nutrition is not a luxury. "Healthy eating is not about buying expensive foods," Waweru explains, "It is about making balanced choices using locally available foods. A child's nutrition today determines physical growth, cognitive development, immunity, and lifelong health."

Her advice echoes growing evidence. Consistent healthy habits have a greater impact than occasional perfect meals. Families should aim for balance rather than perfection. Small daily choices accumulate over time.

Parents should also resist comparing their children's eating habits with those of others. Every child develops differently. Forcing children to finish meals can create negative associations. Using food as punishment does the same.

Instead, experts encourage repeatedly offering nutritious foods. Let children become familiar with different tastes and textures without pressure.

A shared responsibility...

Schools also have an important role to play. Healthy school meals and nutrition education support the home environment. Restrictions on unhealthy snacks within schools reinforce these lessons. When schools and families work together, children thrive.

Ultimately, nutrition is about far more than preventing hunger. It supports learning and strengthens immunity. It fuels play and improves mental well-being. Most importantly, it gives children the energy to explore the world with confidence.

Every fruit packed into a lunchbox matters. Every vegetable served at dinner makes a difference. Every family meal shared around the table is an investment. Parents cannot control every challenge their children will face. However, they can influence what goes onto their plates. In doing so, they provide a foundation for a healthier, happier life, a gift that lasts far beyond childhood. 

Spanish Omelette for a Wholesome Breakfast

By Chef Sharlyn Jeptoo

One-pan meals are a lifesaver on busy mornings, and this Spanish omelette is comfort in every bite. It's soft, golden, and packed with potatoes and eggs. Best part? It takes under 20 minutes from pan to plate and uses ingredients you likely already have at home.

Ingredients:

2 medium potatoes, peeled and thinly sliced
1 small onion, thinly sliced
3 large eggs
1/3 cup cooking oil
1 teaspoon salt
1/4 teaspoon black pepper



Directions:

- Heat oil in a non-stick pan over medium heat. Add potatoes and onion with a pinch of salt. Cook gently until soft but not browned, about 8-10 minutes. Drain excess oil.
- In a bowl, whisk eggs with salt and pepper. Add the warm potato and onion mixture and let it sit for 2 minutes.
- Add 1 teaspoon oil and pour in the egg mixture. Cook on low heat until the edges are set, about 5-6 minutes.
- Place a plate over the pan and flip the omelette. Slide it back into the pan and cook the other side for 3-4 minutes until golden.
- Transfer to a serving plate, garnish with parsley or dhania, and serve warm or at room temperature.

Chef's Note:

I found this recipe when I was looking for a different way to have omelettes other than just the normal way. The potatoes added to the texture of the meal, and the onions gave the meal the aroma and taste, making it such a magical meal.

Serving Suggestion:

Serve with a side of fresh kachumbari, a cup of milk, or tea.

It's also delicious at room temperature, thus suitable for picnics.

Kitchen Tip:

For an extra creamy centre, remove the omelette from the heat when the middle still looks slightly wet. It will finish cooking as it rests. You can also add spring onions when mixing the eggs with the fried potatoes. This will give it a really good aroma. Be careful when flipping the omelette as the pan and oil will be hot. Use a large, flat plate and hold it firmly to avoid spills or burns. 



Honour God's Blessings with Faithful Stewardship

By Muinde Brian

There is an interesting pattern throughout Scripture. God rarely prepares His people at the moment they need strength. He prepares them long before they realise why they need it.

When Joseph interpreted Pharaoh's dream in Genesis 41, the message wasn't simply that famine was coming. It was that abundance had a purpose. Seven years of extraordinary harvest would be followed by seven years of severe famine. The years of plenty were not an invitation to consume everything. They were an opportunity to prepare.

Joseph understood something that is still difficult for many of us today. Blessing is not only about enjoying what God has given us. It is also about stewarding it wisely.

As parents, husbands and wives, we naturally pray for increase. We ask God to bless our businesses, open doors for our careers, provide school fees, enlarge our opportunities and help us build better lives for our families. But somewhere along the journey, we can begin to mistake blessing for permanence.

A promotion arrives, and we assume the income will always be there. Business is doing well, so we believe the good season will continue indefinitely. The children are healthy. We are healthy. Life feels predictable.

Yet Scripture gently reminds us that life unfolds in seasons. As Ecclesiastes 3:1 says, *"There is a time for everything, and a season for every activity under the heavens."* Seasons change. Circumstances change. Economies change. Health changes. None of these realities should lead us into fear, but neither should they lead us into complacency.

Joseph did not prepare because he lacked faith. He prepared because he trusted the God who had revealed what was coming. Sometimes we misunderstand faith as believing that difficult days will never arrive. Every family experiences seasons of abundance and seasons of uncertainty. Some seasons bring promotions, thriving businesses and unexpected opportunities. Others bring medical bills, job losses, economic hardship or responsibilities we never anticipated.

The question is not whether seasons will change.

The question is whether we have been faithful stewards during the seasons when we had more than enough. This is where stewardship becomes deeply spiritual. Too often, we reduce stewardship to giving in church or managing ministry resources well. Yet stewardship touches every part of life.

It shapes how we spend. How we save. How we borrow. How we prepare. How we think about the people God has entrusted to our care. When you become

a parent, stewardship takes on an even deeper meaning. Your children depend on decisions they have no part in making. They trust you to think beyond today, to build wisely.

Perhaps this is why Proverbs 21:5 tells us, *"The plans of the diligent lead to profit as surely as haste leads to poverty."* Scripture consistently presents wisdom as patient, intentional and forward-looking. It resists the temptation to consume everything today because it understands that tomorrow matters too.

That preparation is not fear. It is faith expressed through responsibility. There is a beautiful balance in the Christian life. We trust God completely. And because we trust Him, we take responsibility seriously. Faith has never been passive. It has always been active.

James reminds us, *"Faith by itself, if it is not accompanied by action, is dead"* (James 2:17). In much the same way, trust without stewardship becomes little more than wishful thinking. One of the greatest acts of love you can offer your family is to make decisions today that they may never have to think about tomorrow. To build resilience. To create stability. To prepare for life's uncertainties without becoming consumed by them. Perhaps that is the invitation God places before every family. Not simply to ask for His blessing. But to honour that blessing by stewarding it faithfully.

As Jesus taught in Luke 16:10, *"Whoever can be trusted with very little can also be trusted with much."* Stewardship has never been measured by how much we possess, but by how faithfully we manage what God has already placed in our hands. Because when God gives us plenty, He is often doing more than meeting today's needs.

He is entrusting us with tomorrow. And perhaps the most faithful response we can offer is not merely gratitude for what we have received, but wisdom in how we prepare our families for whatever season comes next. **P**

Building a Life and a Future Together

By Muinde Brian

If you're anything like most young fathers, your life probably feels like one long construction project. You're building a career or building a business, perhaps. Saving for a plot. Paying off a car loan. Looking for a better school. Planning the next promotion. Hoping that, in a few years, you'll finally have enough breathing room to slow down.

It's a season of building. And because there's always something demanding your attention today, it's easy to believe tomorrow can wait.

It usually starts with the small promises we make ourselves.

"I'll start saving properly once my salary increases."

"We'll think about insurance after we've finished paying this loan."

"I'll write a will when I'm older."

"We're still young. There's time."

Those thoughts feel reasonable because they come from optimism. We expect life to keep moving in the same direction it has always moved. We expect another payday, another promotion, another year. Until life reminds us that it doesn't always ask for permission before it changes.

The uncomfortable truth is that most young families are not vulnerable because they lack love or ambition. They are vulnerable because everything depends on one thing continuing exactly as it is. Your income.

For many young couples, the monthly budget only works because you wake up every morning and go to work. School fees are paid because your business is running. Rent is covered because your salary arrives on time. You are not just earning an income.

You have become the plan.

That is a heavy responsibility, but it is also an opportunity to ask yourself a different question. If your income stopped tomorrow, how long would your family's life continue without falling apart? Not because you've died. Life is rarely that dramatic.

What if you became seriously ill?

What if your company restructured?

What if an accident kept you away from

work for several months?

What if your business experienced a difficult season?

These are not unlikely scenarios. They are simply part of life. The mistake many young families make is believing that preparation belongs to the future. In reality, preparation belongs to the present.

The best time to strengthen a roof is not when the rain has already started. The best time to plant a tree was years ago. The second-best time is today.

The same is true for your family.

One of the greatest gifts you can give your spouse is not a bigger television, a newer car or even a larger house. It is peace of mind. It is knowing that if life changes unexpectedly, your family will have options instead of panic.

That kind of security isn't built in one grand decision. It grows through ordinary habits repeated consistently. It grows when you begin setting money aside before there is an emergency. It grows when you have honest conversations with your spouse about your finances instead of assuming everything will somehow work itself out.

It grows when both of you understand where your money is, what you owe, what you own and what your plans are. It grows when you stop seeing protection as an expense and begin seeing it as part of loving your family well.

Many couples spend months planning a wedding, but only a few minutes talking about financial resilience. We discuss birthday parties more comfortably than emergency funds.

We postpone conversations about what would happen if one income disappeared, and understandably, it is a scary thought. But an important thought.

Yet these are the conversations that quietly determine whether a family bends or breaks when life becomes difficult. Building a future isn't about expecting the worst. It is about respecting the fact that life is unpredictable. The families who recover most quickly from hardship are rarely the luckiest. More often, they are the ones who made small decisions long before they needed them.

Not simply providing for today but preparing for tomorrow. Your children may never know the sacrifices behind those decisions. They may never realise that the reason home remained stable during a difficult season was that you and your spouse chose to prepare while life was still comfortable. And that's perfectly fine. The strongest foundations are rarely noticed. They simply do their job.

As a young husband or father, you're already building something every day. You're building trust. You're building memories. You're building a home. The question is whether you're also building resilience.

Because one day, your children won't remember the salary you earned in 2025 or the promotion you celebrated in 2027. They'll remember that, even when life became uncertain, home still felt secure. That is the quiet legacy of a provider. Not simply earning enough for today.

But having the wisdom to protect tomorrow while you still have the chance.

P



A Healthy Brain is Key to Peace of Mind

This is a special protection issue. It's about financial planning – protecting your wealth, your family, and your future. It boldly addresses different insurance policies that can protect you and your family and give you peace of mind. But is it possible to have peace of mind if your brain is not healthy? The answer is no.

Your brain is key to both your mental and physical health, yet it's often overlooked. Protecting and expanding your mind is key to a happy life and helps you make good decisions for yourself and your family. An ever-increasing body of scientific research suggests it's now possible to improve and protect your brain power in ways that were previously unimaginable. Central to these is the idea of neuroplasticity: the brain's ability to adapt physically, forming new neural pathways, as we learn something new.

Keeping your brain healthy is the same as improving the health of the rest of your body. Adopting these simple techniques given in this column will give you a super brain that makes the best decisions for your family's protection.

1. Mind workout

By giving your brain a regular workout, you can hone it into shape and perhaps become smarter, more focused and quicker to learn. From supplements to computer games, there's a mind-boggling wealth of brain improving products and training methods out there, but the jury is still out on their success levels. While plasticity of the brain is amazing, researchers say many of the claims made about brain training are not based on solid scientific work. Researchers add that if you choose to do crosswords, your brain will improve at doing crosswords, and if you choose computer games, it will improve at that particular game. But to suggest that they can boost brain health in general may be misleading.

2. Keep your body moving

Researchers say physical exercise has proven to be the best thing anyone can do for their brain. It not only improves blood flow, which brings the fuel and oxygen

the brain needs, but also triggers the release of factors that promote new neuron growth and lower the threshold for the brain to form new connections. This suggests that regular exercise makes it more likely that whatever you learn will stick.

It doesn't matter what type of exercise you do; researchers analysed the effect of regular exercise on several people and saw an improvement in visual-spatial processing, overall attention levels and the ability to concentrate. Taking your workout outdoors may also offer extra brain-building benefits. Just five minutes of outdoor exercise is enough to significantly lift your mood, according to a study published in the American Chemical Society Environmental Science and Technology journal.

3. Be mindful

Good old meditation remains one of the most effective ways to improve your mind, because it helps get rid of mental clutter that stops the important stuff from getting into your brain and sticking. The easiest way to boost brain power is to get rid of anxiety. Meditating for about 40 minutes once a week and 10 minutes every other day, or engaging in moving exercises such as yoga, swimming, or walking, will do the trick. According to a study by the University of Adelaide in Australia, both yoga and meditation are more effective than memory exercises, such as crosswords and computer games, at combating mental decline.

4. Change your filters

Along with meditation, cognitive bias modification helps to reduce anxiety. It trains your brain to focus your attention on life's positives rather than the negatives.

When you do this, you become less anxious and free up that all-important brain space. Try focusing on the things you have achieved each day and don't dwell on the things you didn't get round to.



5. Feed your brain

A good balanced diet is essential for optimum brain health. You should be eating foods containing B vitamins, long-chain omega-3 fatty acids and antioxidants to boost brain health by lowering inflammation, improving the firing of neurons, supporting energy release, repairing DNA and encouraging normal cell turnover. This translates into several vital food groups: eggs, nuts and poultry for B vitamins; oily fish such as salmon or fresh tuna for omega-3s; colourful fruits and vegetables for antioxidants. Lack of iron, which is found in red meat, beans and leafy greens, can adversely affect concentration and mental agility.

Avoid a high-sugar diet as it triggers changes to the hippocampus – the area of the brain associated with spatial navigation - and can be as damaging to brain health as stress. Stick to whole-grain bread, pasta and rice, and keep sugary drinks and foods to a minimum.

6. Use your brain

The best way to build a strong brain is to keep it fed with the things you want rather than relying on others or technology. A lot comes down to confidence; if you are convinced you are bad at remembering names, at numbers or memorising verses, you may shy away from such activities, but unless you have a go, how will you ever learn or improve? There is no better way to improve any skill than practice, practice and more practice. **P**



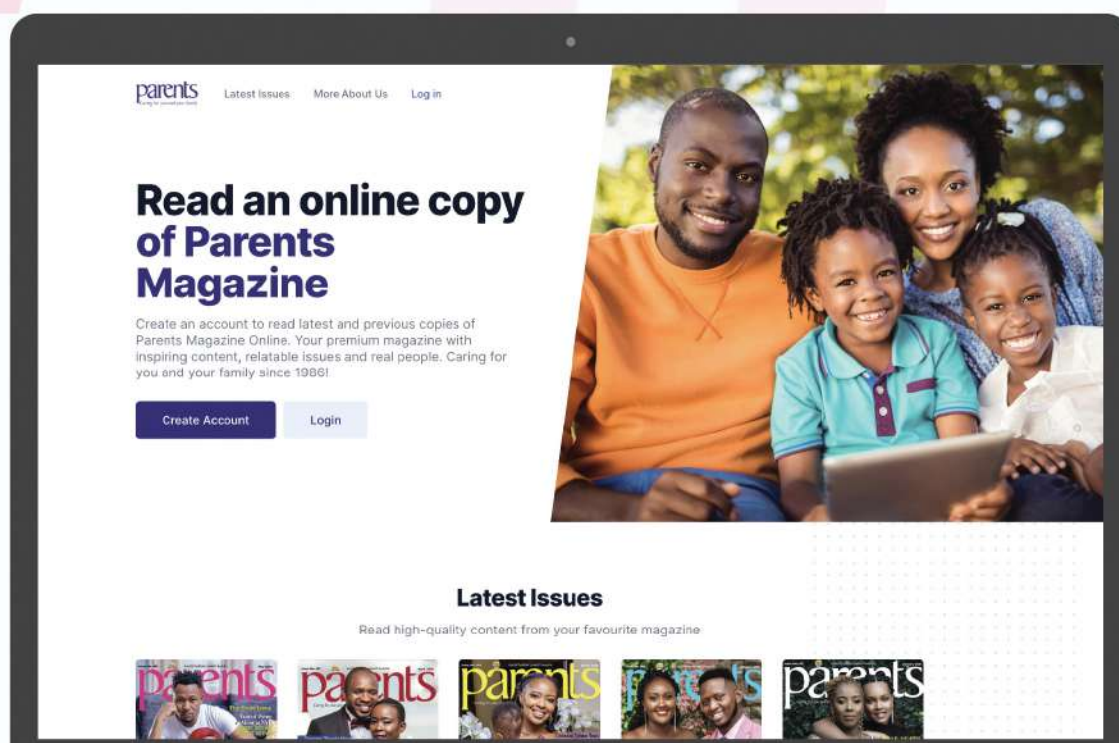
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