



Your guests and visitors don't have to leave Two Rivers International Financial Centre to get a good night's rest.

The International chain, Holiday Inn, a 4-Star Hotel (174 rooms and meeting facilities) is already operational within Two Rivers International Financial Centre and another 5-Star Hotel and Conference Dome is in the short term planned development pipeline.



# Hospitality That Caters To World Travelers.

# Conveniences For Today's Lifestyle.

Two Rivers International Financial Centre is walking distance to Two Rivers Mall, an operational 62,000sqm of retail space hosting over 200 stores, home to 28 international anchor Brands with a wide tenant mix offering including banks, financial services, cinema, casino, over 20 gastronomy options, health & wellness facilities, and conferencing facilities to address all the unique needs of its visitors.

WELCOME 💏 KARIBU

IC Wallsh





Grocery and all kinds of shopping, dining, entertainment, health and wellness facilities, conferencing and other services are all just steps away at Two Rivers International Financial Centre.

That includes state of the art indoor and outdoor entertainment facilities, outdoor grounds with 4,000 people capacity, riverfront aquapark with the largest Ferris wheel (Eye of Kenya) in the region, flume rides, water zorbing, bumper boats, dancing fountains and go-karting.

Next pipeline developments include a 2,500 sqm bowling indoor park, an enhanced kids indoor entertainment facility, food court, a food and deli market and a reinforced F&B proposition in terms of casual / business dining as well as bar and lounge options.















# Unique sense of Place with curated spaces for maximum enjoyment.

In addition to its office, housing, multiuse and public spaces, Two Rivers International Financial Centre features a pedestrian-friendly landscape that compliments its architecture.

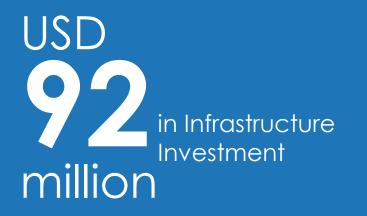
Its elaborate internal road network includes wide roads, jogging and cycling paths, and street furniture.

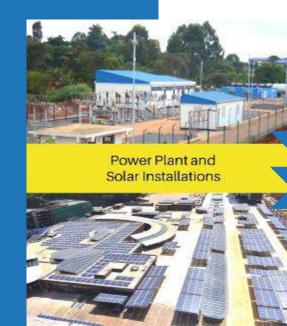
The Two Rivers International Financial Centre Masterplan has a provision of **30% green space** within its development.



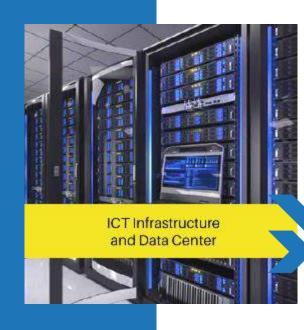


Two Rivers is a holistic, self-sustainable and SDG compliant ecosystem. It includes an investment of more than USD 90 million in infrastructure investment in place in terms of utilities, roads, security, ICT and data center able to fully cover existing and future development needs. All Two Rivers International Financial Centre buildings and plots are fully serviced.









## **Two Rivers Power Company.**

## The first destination in East and Central Africa designed as a smart city.

- infrastructure
- providers

• A 23 MVA in-house power substation with **two dedicated 66kv lines** thus limiting the number of brown outs

• A 7.5MW diesel generated power plant has also been installed

• Largest rooftop solar panel installations in Africa, with a capacity of 1.2MW

• 99% uptime, stable power provision

## Two Rivers Water and Sanitation Company.

• Includes the region's largest reverse osmosis water treatment plant with capacity to treat 2 million liters of water per day

• Reduces the daily raw water consumption by ~70%

• ~80% of gray water is **recycled** and treated to World Health Organization standards

• Tap water drinkable quality

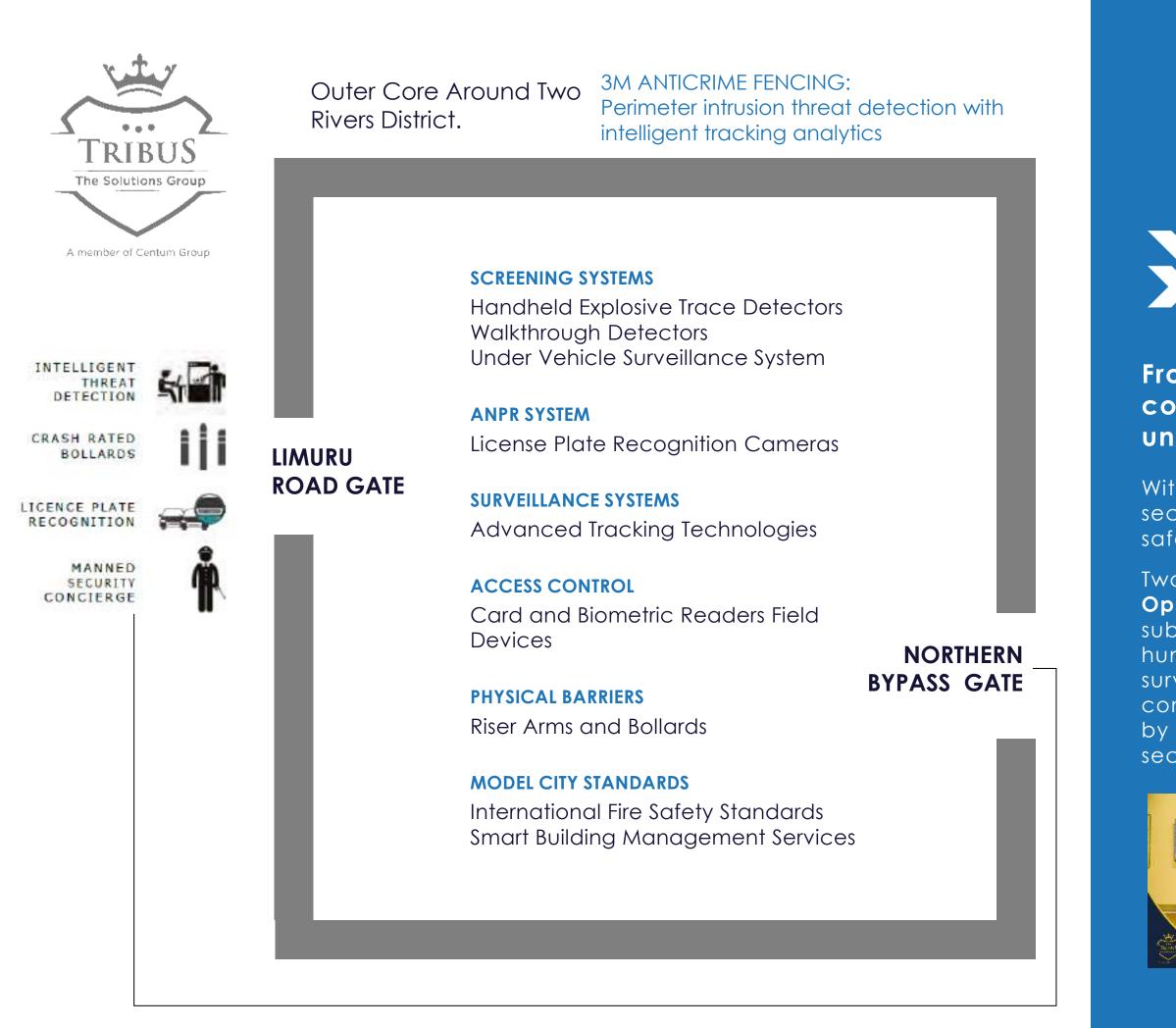
• Tier 4 ready data center offering community cloud and data hosting

• GPON ring delivering over 20Gbps bandwidth speeds within the

• Triple play connection running over single broadband to deliver internet, IPTV and Fixed telephony to tenants and residents

• **5G Hotspot**: Improved LTE network offering (4G/5G) from all service

• Disaster recovery services set up via Tier Data (present on the ground) in corporation with Safaricom and other providers whenever necessary utilizing also facility space outside from Two Rivers



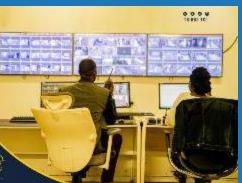


# Top Grade Security.

From your point of entry to Two Rivers, to the concierge desk of your office or residential unit, security is of the highest global standard.

With **24-hour controlled access at all levels**, manned security and CCTV surveillance, Two Rivers is extremely safe and secure.

Two Rivers' security solution employs **IBM's Intelligent Operation Centre (IOC)** at its core that ties all of the other sub systems together; allows the effortless unification of hundreds of independent systems for access control, surveillance, threat detection, screening alerts and communications into a single virtual system all managed by our **Security member company** whose commercial security services remain unmatched worldwide.



Security Operations Center



# Sustainability Focus.

Sustainability is at the core of how we deliver at Two Rivers International Financial Centre and the brand's foundation strategy pillars are in alignment with all 17 UN SDGs.

Best-in-Class			Innovation		Sustainability					
	SDG Goals	Knowledge Based	Safe Zone	Tech Ready	Entrepreneurial	Sector Centric	Innovative	Environmental Friendly	Good Place to Work	Socially Responsible
1	No Poverty				✓					✓
2	Zero Hunger									✓
3	Good Health and Wellbeing	$\checkmark$							$\checkmark$	~
4	Quality Education	$\checkmark$	$\checkmark$			$\checkmark$	$\checkmark$		$\checkmark$	
5	Gender Equality								$\checkmark$	
6	Clean Water & Sanitation							✓		$\checkmark$
7	Affordable & Clean Energy						$\checkmark$	✓		
8	Decent Work & Economic Growth				~	$\checkmark$			$\checkmark$	
9	Industry, Innovation & Infrastructure			$\checkmark$	~	~	$\checkmark$			
10	Reduced Inequalities								$\checkmark$	~
11	Sustainable Cities & Communities		$\checkmark$					~		$\checkmark$
12	Responsible Consumption & Production	$\checkmark$			~	$\checkmark$				$\checkmark$
13	Climate Action	$\checkmark$	$\checkmark$					✓		
14	Life Below Water						$\checkmark$	$\checkmark$		
15	Life on Land						$\checkmark$	✓		
16	Pease, Justice & Strong Institutions	$\checkmark$							$\checkmark$	✓
17	Partnership for the Goals	$\checkmark$			✓					





Two Rivers under the umbrella of **Centum Foundation** is always looking to establish and build upon formal programs to support the realization of SDG in Sub-Saharan Africa.

As a result, Two Rivers not only facilitates its corporate tenant needs for ESG compliance but also reinforces their ESG strategy implementation.



# **Residents & Employee Wellness.**

The social infrastructure at Two Rivers allows for easy access to healthcare services and introduction of wellness programs at a walking distance from the office that includes gym and yoga facilities.

# **Environment and Sustainable Infrastructure.**

- Green Energy: the current day time self sufficiency of green power and that we intend to expand this to almost 100%. The use of solar power reduces the amount of carbon dioxide emissions by 534.84 tons per annum.
- Water Management: we treat and recycle 100% of the waster water and re-use it within the development for irrigation.
- Green Spaces: 30% of the development has been set aside for green areas, parks and recreational areas.

## Community.

- Githogoro Water Project: We supply over 10,000 families in Githogoro which is an informal settlement that neighbors Two Rivers with tap clean drinking water which has replaced the need to purchase water from middlemen who have supplied the settlement with water for over 50 years.
- Youth Employment: We have partnered with the National Youth Service and TSG to provide employment opportunities to graduates of NYS within the development.
- Mathare School: We built, equipped and continue to support Mathare Primary school which supports 2,000 children in informal settlements.











## AFRICA'S GATEWAY TO THE WORLD

Two Rivers International Financial Centre is the ideal place to work, grow, collaborate, connect, live and enjoy.





04 Competitive Benefits

**Two Rivers International Financial Centre** versus other destinations – a comparative framework.



AFRICA'S GATEWAY TO THE WORLD

Two Rivers International Financial Centre as a Kenya SEZ presents a favourable tax environment and allows for more competitive cost structures resulting in potentially higher return on investment and operational activities.

	Two Rivers International Financial Centre	DIFC	Mauritius	
Corporate Tax10%for the first ten years, 15% for the next ten years, and 30% thereafter.		9% Published on March 10th, 2022. The United Arab Emirates is set to introduce a federal corporate tax on business profits at a rate of 9%, effective for financial years starting on or after 1 June 2023.	Mauritius resident companies are subject to tax on worldwide income. Non-resident corporations are liable to tax on Mauritius-sourced income subject to treaty provisions. Current corporation tax rate is 15% for Mauritius Global Business Licence (GBL) companies.	
Value Added Tax (VAT)	0% Exempt under FB2023	DIFC is not specifically listed as a VAT designated zone and as such, the supply of services would be subject to the domestic VAT provisions. VAT in the UAE applies differently depending on the rules within or outside a free zone.	15% on local inputs 0% on exports	
Withholding Taxes (WTH) Dividends Royalties Interest Management Fees Any Other Unspecified	0% 5% 5% 10%	No withholding taxes.	0% 15% 10% 15%	
Commercial Space & Cost of Living	Affordable	High Cost of living in Dubai is 95% more expensive than Nairobi; Grade A office rents in DIFC 4-6 times more expensive than TRBP	High	



Special Economic Zone Framework: Comparative Analysis -Kenya versus Select Offshore Jurisdictions.

# A. Tax Comparators

	Kenya	United Kingdom (UK)	United Arab Emirates (UAE) - Dubai International Financial Centre (DIFC)	Mauritius
Corporate Tax	10% for the first ten years from date of first operation, 15% for the next ten years, and 30% thereafter	19% for the year beginning 2020. Other specific corporation tax rates are applicable to certain cases such as 10% on exploitation of patents. Certain tax treatments and reliefs for the oil and gas, life insurance, ships and the banking sectors.	50-year guarantee (and renewable) of zero taxes on corporate income and profits. Based on the OECD BEPS project set of rules on world income UAE will introduce a corporate tax rate of 9% on income above AED 375,000 as from June 2023.	Mauritius resident companies are subject to tax on worldwide income. Non-resident corporations are liable to tax on Mauritius- sourced income subject to treaty provisions. Current corporation tax rate is 15% for Mauritius Global Business Licence (GBL) companies.
Value Added Tax (VAT)	0% on supply of goods or services to an SEZ enterprise In case of services provided by the SEZ enterprise to a resident person, the resident person would be required to account for reverse VAT at the standard rate of 16% Taxable goods brought into the customs territory from an SEZ are considered imports and VAT at 16% on imports applies	20% applies to most goods and services (taxable turnover exceeds the registration threshold of £85,000), with the exception of domestic fuel and power and certain other reduced-rate supplies, which are subject to VAT at 5%. Exports and certain essential goods and services are zero-rated. Exempt supplies include those with respect to the grant of certain interests in land, insurance, financial services and education.	DIFC is not specifically listed as a VAT designated zone and as such, the supply of services would be subject to the domestic VAT provisions. VAT in the UAE applies differently depending on the rules within or outside a free zone.	VAT is charged by VAT registered entities at the standard rate of 15%, zero (0%) or exempt as specifically provided for. An entity is required to register for VAT if the turnover exceeds MUR 10million.
Withholding Taxes (WTH)	<ul> <li>Payments to non-resident persons are subject to WHT at the following reduced rates:</li> <li>Management, professional or training fees - 5%,</li> <li>Royalty fees - 5%,</li> <li>Dividends - 0%,</li> <li>Interest - 5%,</li> <li>Any other payments not specified - 10%.</li> </ul> Dividends received by licensed SEZ enterprises, developers and operators are also exempt from WHT. Payments to residents will be subject to ordinary resident rates.	The UK does not generally levy withholding tax on dividend payments to non-residents. Interest paid by a UK company to UK or non-UK residents is subject to a 20% withholding tax (for non-residents, subject to reduction by applicable Double Tax Treaties).	No withholding taxes.	None on payment of dividends. None on payment of interest to a Mauritius resident person; 15% if paid to a non- resident. 10% on royalties paid to residents 15% if paid to non-residents.





## A. Tax Comparators - continued

	Kenya	United Kingdom (UK)	United Arab Emirates (UAE) - Dubai International Financial Centre (DIFC)	Mauritius
Stamp Duty	Exemption from payment of stamp duty on the execution of any instrument relating to the business activities of SEZ enterprises, developers and operators.	Stamp Duty is chargeable at the rate of 0.5% on instruments affecting share transfers. Acquisition of non-residential or mixed land and buildings is chargeable to stamp duty at rates of up to 5%, while acquisition of residential property by companies and non-natural persons are charged at rates of up to 15%.	None on share transfers.	Applicable to alienation of land.
Import Declaration Fee (IDF)	Exemption from payment of IDF upon importation of goods into an SEZ.	In country levy.	In country levy.	In country levy.
Export Levy	Exemption from payment of export levy upon exportation of goods to an SEZ.	In country levy.	In country levy.	In country levy.
Investment deduction	100% where a person has incurred investment in an SEZ.	Country specific.	Country specific.	Country specific.
Railway Development Fee	Unlike IDF, there is no express exemption in the Miscellaneous Fees and Levies Act. However, RDL will be exempt on the premise that an SEZ is considered outside the customs area. Upon entry of goods for home use, RDL will apply.	In country levy.	In country levy.	In country levy.
Customs Duty	The SEZ Act provides for customs exemptions for SEZs. However, the primary Act on customs, the EACCMA, has not yet been amended to capture SEZs.	Goods imported into the UK from outside the European Union are subject to custom duties at the rates provided for in the EU Common Customs Tariff, which start at 2.5%.	100% custom duty exemption – on all products and goods imported by Centre Bodies for the purpose of their works in the DIFC, unless these are imported for trade.	Applicable at rates of between 10% and 30%.





## B. Non-Tax Comparators

	Kenya	United Kingdom (UK)	United Arab Emirates (UAE)	Mauritius
Eligible Activities, Legal and Regulatory Framework	The SEZ framework provides for both single and multi-sectoral zones. It also permits all forms of activities provided that they are not expressly prohibited by legislation. This increases the competitiveness of the zones in Kenya. Conducive legal and regulatory framework.	The UK does not operate special regimes. It permits all forms of activities provided that they are not expressly prohibited by legislation. Conducive legal and regulatory framework.	Foreign businesses can establish a presence in the UAE by setting up a branch or forming a company. However, there is a requirement that foreigners can only own less than 50% of a company. Within free zones, foreign nationals can own 100% of a free zone entity. Conducive legal and regulatory framework.	In its endeavour to become an international business hub par excellence, Mauritius pursues a liberal investment policy and actively encourages foreign direct investment in all sectors of its economy. In this regard, Mauritius provides various incentives specifically targeting financial services. Conducive legal and regulatory framework.
Commercial Space	Commercial spaces are readily available and affordable.	Commercial spaces are readily available but expensive.	Commercial spaces are readily available but expensive.	Commercial spaces are readily available but expensive.
Access to a well educated and affordable work force	Vast pool of qualified resourcing available at affordable rates.	Vast pool of qualified resourcing available but expensive.	Vast pool of qualified resourcing available but expensive.	Vast pool of qualified resourcing available but expensive.
Cost of Living	The cost of living is affordable when compared to UK, UAE, and Mauritius as the other comparable jurisdictions in this summary.	The cost of living is high.	The cost of living is high.	The cost of living is high.





## B. Non-Tax Comparators - continued

	Kenya	United Kingdom (UK)	United Arab Emirates (UAE)	Mauritius
Ease of Investment and Opening Bank Account		No restrictions. Opening a bank account has become difficult for foreigners.	No restrictions with respect to the free zones. Opening a bank account has become difficult for foreigners.	No restrictions. Opening a bank account is relatively easy.
Ease of Profit Repatriation	SEZ enterprises can fully repatriate all capital and profits without any foreign exchange impediments. No exchange control restrictions.	Easy to repatriate. No exchange control restrictions.	Easy to repatriate. No exchange control restrictions.	Easy to repatriate. No exchange control restrictions.
Climate patterns	The climate in Kenya is conducive.	Not conducive.	Not conducive.	Conducive.
Culture	The culture in Kenya is liberal and diverse.	The culture in the UK is liberal and diverse.	The culture in the UAE is conservative.	The culture in Mauritius is liberal and diverse.





05 Brand Equity and Capacity

Team Credentials.



International Financial Centre

# AFRICA'S GATEWAY TO THE WORLD



### AFRICA'S GATEWAY TO THE WORLD

# Initiative Sponsors.

# Brand Equity, Proven Capacity and Credentials.

Two Rivers Brand is a well established Brand in Kenya and is a Kenya Vision 2030 flagship project.

Two Rivers International Financial Centre has strong Shareholder credentials and proven capacity in terms of large scale real estate development, commercialization as well as professional zone management services and is sponsored by the highest government institutions.



Ministry of Investments.

Trade & Industry



MITI oversees the States Departments for:

- Investments Promotion
- Trade
- Industry

www.industrialization.go.ke



Kenya Development Corporation Ltd (KDC) is a Development Finance Institution established in 2020 with a mandated to play a catalytic role in Kenya's socio-economic development by providing long-term financing and other financial, investment and business advisory services.

www.kdc.go.ke

# CENTUM tangible wealth

### Our traction and co allows us to deliver.

Centum Investment Company Plc. is East Africa's leading investment company listed on the Nairobi Securities Exchange and Uganda Securities Exchange providing investors with access to a portfolio of inaccessible, quality and diversified investments.

Centum's mission is to create real, tangible wealth by providing the channel through which investors access and build extraordinary enterprises in Africa.

Its wholly owned subsidiary, Centum Real Estate Limited responsible for development is the region's leading real estate developer, with a focus on master-planned large mixed-use developments and with a long track record of successfully identifying, de-risking, developing, attracting and selling real estate projects at scale.

The Group adheres to strong corporate governance standards.

www.centum.co.ke





Market Capitalisation <sup>(1)</sup>

Net Asset

Value<sup>(2)</sup>

5.7 billion

KES **39.8** billion translates to KES60 NAV per share

10X

20%

**38%** an improvement from 39% in FY2022

0%



<sup>(1)</sup> Share price as of 18 November 2022 <sup>(2)</sup> As at 30 September 2022

<sup>(3)</sup> Rating accorded by Global Credit Ratings (GCR) in October 2022

Our traction and combined team experience



Shareholders Equity Value Growth (since 2009)



Annualized Return on Shareholders' Equity (Mar 2009 - Sep 2022)



Cost-to-Income Ratio (period to Sep 2022)



Long Term Gearing<sup>(2)</sup>



National scale Long and Short-term ratings affirmed on account of strong financial profile<sup>(3)</sup>

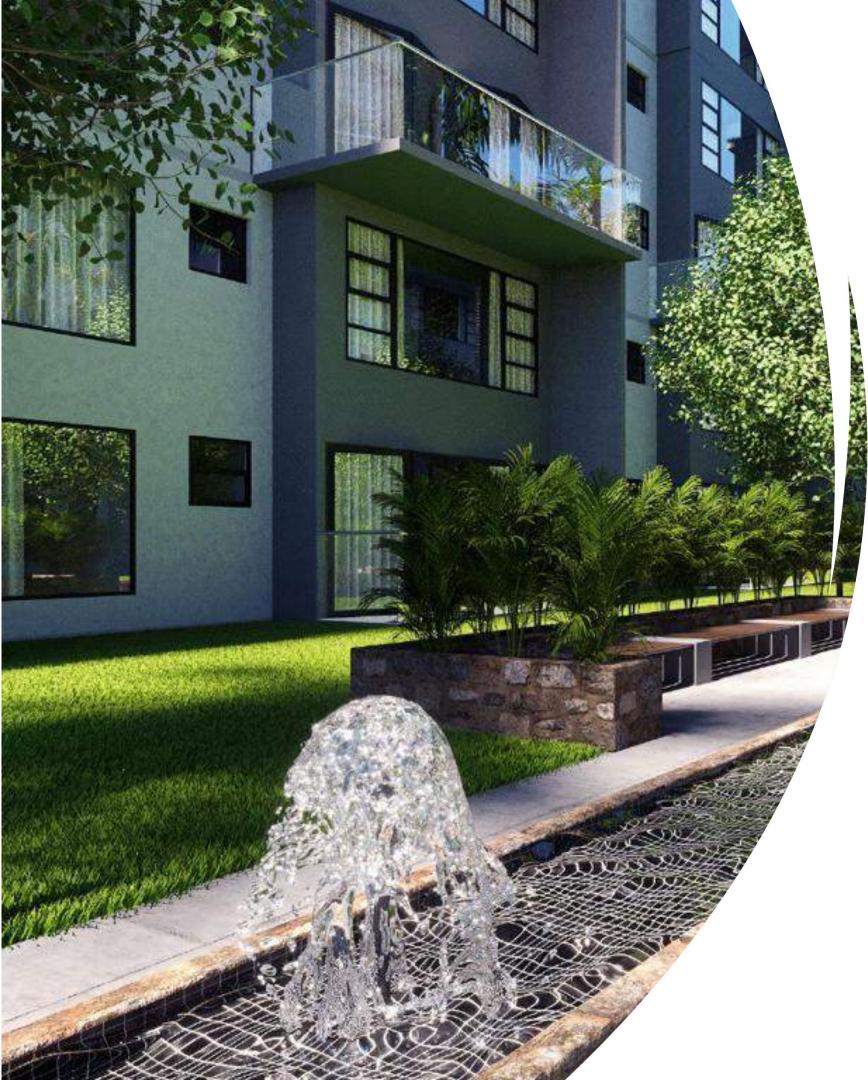


06 Application Process

Requirements and process to join the Two **Rivers International Financial Centre** opportunity.



AFRICA'S GATEWAY TO THE WORLD



# **Requirements for Enterprises setting up in Two Rivers International Financial Centre (SEZ)**.

- Must be a company incorporated in Kenya
- Must have the financial capacity and technical expertise to carry out the SEZ proposed operations
- operations
- The company's operations must create employment opportunities to the local residents
- The operations of the company should not have negative impact on the environment or engage in activities that are a threat to national security

SEZ: Special Economic Zone



International Financial Centre

The enterprise applicant must meet the following requirements:

• Must own or lease land or premise within an SEZ to set up its

# Process for applying for a SEZ Enterprise Licence within Two Rivers International Financial Centre.

## **STEP 1:** Submission of Letter of Interest & filling of Application Form

- Fill in and submit an SEZ Investment Project Proposal Form attaching the reference documents such as a project concept note, and a business plan to show that the proposed business is viable. The form can be obtained from Two Rivers International Centre (TRIFC) or from the SEZ Authority.
- Fill in the formal Application Form, attaching all relevant supporting documents and submit to TRIFC for review and submission to the Authority for approval consideration.

## **STEP 2:** Issuance of an Approval in Principle Letter.

If the application is approved, the Authority will issue an Approval in Principle Letter guiding on conditions to be fulfilled in order to sanction the issuance of an SEZ License. The conditions may include the following:

- a) Incorporation of an SEZ Company and submission of an Incorporation Certificate, CR 12 Form and KRA PIN of the newly incorporated SEZ company.
- b) Submission of a NEMA Permit supported by a Report, where applicable.
- c) Application for land allocation and obtaining a lease, or a Lease agreement for a building or part of a building within TRIFC.
- d) Fulfilling any other registration conditions given at this stage relating to business activity e.g regulatory licenses for regulated businesses.
- e) Payment of SEZA license fees (annual license fee at USD 1,000).



International Financial Centre

# **STEP 3:** Incorporation of New SEZ entity.

SEZ Authority will Issue a letter of No Objection to the Business Registration Service (BRS) to enable the investor to incorporate an SEZ company in Kenya.

# **STEP 4:** Submit the Completed Formal Application

**Letter** together with the newly incorporated company incorporation documents to SEZA together with payment receipt for application fees of USD 1,000.

**STEP 5:** SEZ Authority reviews and approves the application and issues **SEZ Enterprise License**.



07 Living in Kenya

When Business is over it is time to experience an authentic life time adventure.



International Financial Centre

## AFRICA'S GATEWAY TO THE WORLD

Karibu is the Swahili word for "welcome" and the word "safari" was created in Kenya and it means journey - and such is an authentic Kenyan Journey.

No other country on earth can offer visitors as much to see and do. Within the borders of a single country, you will find savannahs rich with big game, timeless cultures unchanged by the modern world, pristine beaches and coral reef, equatorial forests and mighty snow-capped mountains, searing deserts and cool highland retreats and endless opportunities for adventure, discovery and relaxation - more than you would ever expect...

Kenya definitely offers an epic journey filled with life-changing encounters.





Kenya's Culture and Diversity will captivate you.

Kenya is home to over 40 distinct ethnic communities speaking close to 80 different languages. From the hunter-gatherers, whose lives have changed little in the last thousand years, to the fashionable residents of Nairobi.

# Kenya is a cultural microcosm of Africa.

Meet the north's nomadic Samburu, the camel-herding Somali and Rendille and the age-old community of the Turkana.

Race with the world-famous Kalenjin runners.

Discover the keen ways of Lake Victoria's Luo and Luhya, the skilled wood-carving of the Akamba and the beautiful soapstone sculptures of the Kisii.

Walk alongside the Kikuyu, on Mount Kenya, and the Maasai, on the sweeping plains.

Fish the Indian Ocean among the nine tribes of the Mijikenda and the Swahili people, who embody a fascinating blend of African, Arab and Portuguese influences.





International Financial Centre

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# When Business is over it is time to experience an authentic life time adventure.

From horseback and quad biking in Loisaba Conservancy to whitewater rafting in the Tana and cycling alongside zebra in Hells Gate National Park, Kenya offers an array of experiences to explore its breathtaking beauty.

Trek Mount Kenya to point Lenana or hike the hills of Laikipia Plateau with Maasai warriors. Or sleep under the stars with the lullaby of the wild.

Take a hot air balloon ride over the Maasai Mara Game Reserve and see what's impossible to see from a vehicle: the size, the distance, the majesty, and the sheer numbers of wildlife. The Kenyan coast offers a plethora of equally thrilling activities, from wreck diving and kite-surfing to fresh water and deep-sea fishing, sky diving and glassbottom-boat safaris. The Indian Ocean boasts colorful coral reefs teeming with tropical fish, dolphins and humpback whales you can see gliding and leaping offshore.



Spend a day exploring the coast on a traditional dhow or relaxing on a palm-fringed sugar-white beach. Sea-kayak, waterski, or windsurf the glistening waters.

# Key Facts About Living in Kenya.



### **Official Name**

The Republic of Kenya. Kenya is named after Mount Kenya or Kirinyaga, the Mountain of Whiteness

### **Capital City**

Nairobi (Nyrobi meaning "the place of cool waters in Maa"). The highest city in East Africa 5,672 feet (1,729 m), modern and fast growing, Nairobi has over four million inhabitants.

### Main Cities

Mombasa is the coastal capital and the largest port on the East African coast. Other major cities include Kisumu, Eldoret and Nakuru

### **Borders**

Kenya is bordered by Ethiopia, Sudan, Somalia, Uganda and Tanzania.

### Religion

Christianity, Islam, Hinduism, Sikhism and indigenous religions.

### Language

English is the official and Kiswahili the national. In addition, there are over 40 different Kenyan tribes speaking over 80 different dialects.

### Government

Kenya is an independent republic with a democratically elected parliament. The President is the head of government.

### Time

GMT +3 all year round. Kenya maintains an almost constant 12 hours of daylight. Sunrise is typically at 6:30am and sunset at 6:45pm.

### Climate

Located on the equator, the weather in Kenya can vary dramatically depending on the region. Generally, the coastal areas are hot and humid, the inland cities are temperate, and the northern parts are very dry.

### Electricity

Kenya regions are supplied with 220-240 volts AC, with standard 13 amp three square pin plugs.

### Water

Most hotels and lodges serve filtered water and bottled water is readily available throughout the country.

### Internet

Kenya offers many reliable internet service providers and Internet service is readily available in remote areas. Many hotels and lodges offer email and internet services and most towns offer private business centers and cybercafes with email and internet access.

### **Cell Phones**

There is good mobile phone coverage country wide including remote areas. Check with your mobile service provider for roaming capabilities and costs. When calling Kenya the international dialing code is 254.

week.

wide. Credit Cards

### Driving

Driving in Kenya Kenyan motorists drive on the left and overtake on the right and general European styled traffic regulations apply. A current driving license with photograph is accepted for up to three months stay.



International **Financial** Centre

### Shopping and business hours

8:00am to 6:00pm Monday through Saturday and shops are generally closed on Sunday. The malls remain open from 9:00 am- 9:00pm 7 days a

### **Banking Hours**

Banks in Nairobi and other large towns open from 9:00am-4:00pm Monday to Friday and 9:00am-12:00pm on Saturdays. 24-hour access to accounts can be facilitated by ATMs country

All major international credit cards are accepted by many hotels, travel agencies, safari companies, and restaurants throughout the country.

### **Currency and Currency Exchange**

The official currency is the Kenya Shilling; slang "bob." The written abbreviation is KSh. Foreign currency can be changed at banks, foreign exchange kiosks, hotels and airports.

### Hospitals and Doctors

A broad selection of highly qualified doctors, surgeons, and dentists are available in both Nairobi and Mombasa. Most lodges and hotels offer resident medical staff and maintain radio or telephone contact with the Flying Doctor Service, which specializes in air evacuations and emergency treatment in East Africa.

### Air Travel

Frequent flights operate from Nairobi's Wilson Airport and from Jomo Kenyatta International Airport to many of the main towns and national parks throughout the country. Excellent air charter services can be arranged by travel providers to any destination within Kenya.



AFRICA'S GATEWAY TO THE WORLD

Join now a future focused growth platform and be part of Africa's new Gateway to the World.

9th Floor, South Tower Two Rivers Mall P.O Box 10518-00100, Nairobi, Kenya www.centum.co.ke

