

Madhvani Foundation receives prestigious award from H.E. President Museveni

Royal visit to Paraa Safari Lodge

Kakira Outgrowers: Their success stories

MADHVANI GROUP JANUARY 2013

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Editor's Note



Dear readers,

One of the late Muljibhai Madhvani's most quoted words are, "Your wealth is your people." And the people the patriarch of the Madhvani family referred to were not just the ones that work with Madhvani Group but all the communities that surround Madhvani Group businesses. This is why the Group takes giving back to these communities very seriously. In this issue we highlight the different projects that the Group is involved in and how the Group is changing the lives of people.

To understand why the Muljibhai Madhvani Foundation received the prestigious Patrice Lumumba Award from H.E. President Yoweri Kaguta Museveni in 2012, you only have to read about the meticulous process the Foundation goes through to choose beneficiaries and most importantly, the testimonies of some of the beneficiaries of the scholarship in this issue.

One of the highlights of the 2012 Madhvani Group calendar was the day Directors of our parent company, East African Holdings, Bermuda visited different companies of the Group. Check out the photos highlighting the places they visited.

2012 was a remarkable year around the Group. While we said farewell to some people (some of whom have worked with the Group for as many as 26 years), we welcome a group of people that we are eager to work with. New partnerships have been made, different units have expanded, new activities have been added to our Marasa Lodges' profiles and many targets have been met. Go on and read about all these.

This issue would not have been as great as it is without the invaluable help of Mrs Sheila Madhvani, Mr Maanan Madhvani, Ms Rukia Mwai and Mr P. Kumar. Thank you for your assistance and guidance. And to all the leaders in different units of the Group that helped with this, thank you for your co-operation.

We hope you, our dear readers, enjoy this issue and get to know more about what we do.

Have a fruitful 2013!

Hellen Nyana

Group Magazine Editor

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Madhvani Group: Giving Back To Society



In his book Tide Of Fortune, Manubhai Madhvani writes, "The Madhvanis have not always been wealthy. We were poor in 1893... A century later, give or take 20 years, our circumstances were reduced again. We lost everything when Amin threw us out of Uganda..."

For a family that knows what it means to have and lose everything, giving back to the community is one thing that they hold dear. Through philanthropic activities ranging from providing disaster relief, helping the underprivileged, preserving the environment and supporting education throughout Uganda, the tradition of giving back to the community has continued to this day.

Donations

Takira Sugar Limited (KSL), the flagship of the Madhvani Group, has held the values associated with corporate social responsibility, and invested in and aided communities. KSL takes special care and sponsors many orphanages and old people's homes in and around the country. On a monthly basis sugar, soap, sweets and rice are donated to Home of Hope - Bugembe, Destitute Home - Mpumudde, Mama Jane - Jinja, Amani Babies Cottage – Jinja, Nyenga Children's Home – Njeru, Iganga Babies Home - Iganga, Good Shepherds Fold - Lugazi, Noah's Ark Children's Home - Mukono and Family Care -Kampala. Annually, House No.8 - SOS Children's Village -Entebbe, receives Shs10m, 60kg sugar, seven boxes sweets and assorted Christmas gifts. In addition to this, KSL looks after the 12 members of this house.

At the Group level, KSL, with other Madhvani Group Companies, reaches out to communities that need help in case of a natural calamity. Just recently, the company reached out to the people of Bududa sacks of beans, maize flour and sugar after their livelihoods were devastated by landslides.

The company also gave the Gangaben Madhvani Memorial ward in Nsambya Hospital a facelift, donated mattresses and visited patients.

Healthcare

Healthcare also features in the numerous projects that KSL is involved in. A children's hospital in memory of Mukesh Madhvani was renovated and donated to the people of

KSL collaborated very closely with the Joint Clinical Research Centre in a venture with International Aids Vaccine Initiative (IAVI) to carry out an HIV/AIDS vaccine trial at Kakira.

This is in addition to a 100-bed Kakira Hospital at the factory, which caters for the health needs of the workers and their families, as well as the community, at a subsidised fee. The hospital built in the 1950s receives at least 300 outpatients daily and runs outreaches in the community, offering general medical services ranging from immunisation, dental care and antenatal care, provision of free Tuberculosis (TB) drugs, and ARVs to patients to safe male circumcision (SMC) services.



Education

In Jinja, KSL supports MM Wairaka College, PMM Girls' School, St Peters Secondary School as well as MM Wanyange Primary School, all founded by the Madhvani Group. At Kakira estate, KSL runs Kakira Secondary School which has 616 students, eight primary schools having a total of 3,400 pupils and four nursery schools with 380 pupils. KSL schools have produced some of the best performing students in Jinja in academics and co-curricular activities.

In addition, it built libraries at Busoga College Mwiri, Jinja SSS and Kakira High School and two classroom blocks at Lwanyama Primary School in Kamuli district. A library at Iganga SSS was renovated and staff quarters were built for St. Paul Day and Boarding school in Bugembe, Jinja. Budondo Primary School in Jinja was also renovated by KSL. Over the years, many other schools have also benefited from donations and physical help from KSL. On a regular basis, KSL continues to assist the schools with which they are involved.

At the Madhvani Group level, The Muljibhai Madhvani Foundation, a charitable trust whose primary objective is the encouragement and promotion of scientific and technical education for the people of Uganda, empowers Ugandans for a better future with scholarships worth over Shs600m annually. The scholarship programme is aimed at benefiting Ugandans pursuing either undergraduate or graduate studies at University level in Uganda and has been in operation since the 2003/04 academic year (after the repossession of the assets by the Foundation). In keeping with late Muljibhai P Madhvani's foresight, the Foundation looks for deserving graduates with vision; individuals who are able to perceive the path to Uganda's future and who not only want to travel the road but also actively participate in its development.





www.nobelity.org



www.packforapurpose.org

Mweya Safari Lodge, in partnership with USAID-STAR (Sustainable Tourism in the Albertine Rift) and the Pearls of Uganda Program are working with the community to support Kazinga Catholic Primary School, a local primary school, to accommodate the growing number of students. Today more than 120 students attend the primary school in Kazinga Community. Mweya has embarked on roofing the classroom block.

The Ark and the Aberdare

Country of are proud partners with the Nobility Project in assisting communities bordering the Aberdare National Park to support their growing schools. Both properties support construction of Mahiga Hope High School and are working with Amboni, Bondeni and Simbari Secondery on much needed improvements

Marasa Africa has also affiliated itself with an outstanding initiative called "Pack for a Purpose" for all its lodges. The idea behind this is that those fortunate to travel to other countries have the opportunity to make meaningful contributions to the communities they visit. We inform the guests that would like to make a small, easy, but meaningful contribution to the local community school projects that we support. Examples of supplies to pack are books, inflatable toys, crayons and other classroom materials.

Taking care of farmers



Currently there are over 8,600 registered farmers, who supply 65 per cent of the cane crushed at KSL. Kakira Sugar provides full assistance and support to independent out-grower farmers including supply of seed cane and agro-chemicals, advice on agricultural practices and techniques and use of Kakira Sugar's agricultural equipment where required. Kakira and the Busoga Sugar Cane Outgrowers Association (BSGA) have established the Kakira Out growers Rural Development Fund (KORD). Both the farmers and the company support the Fund through cash contributions in proportion to the volume of cane supplied. KORD identifies and implements several infrastructure projects in the four districts where farmers are geographically located. In addition to physical infrastructure like roads, schools, laboratories, health units, KORD attends to the social needs of orphans and vulnerable children.

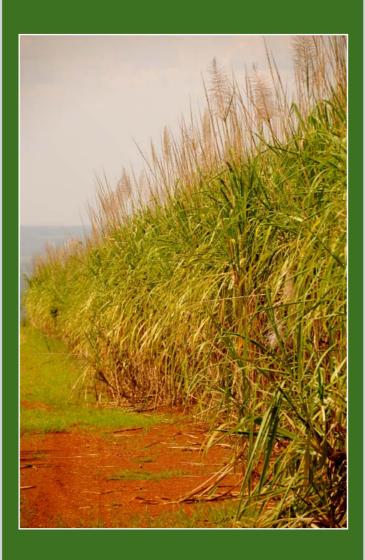
The KORD model of partnership promotes community development and accountability through the involvement of both KSL and the sugarcane farmers' financial contributions. It funds construction of infrastructure like roads, classrooms and laboratories in schools, health units in addition to assistance to orphans and other vulnerable children (OVCs). In 2008 KORD funded projects worth Shs600 million in the communities, which included construction of science laboratories at Busede College in Busede sub county and Buyengo Secondary School both located in Jinja district, with each lab costing Shs140 million. It also funded the construction of a five classroom block at Baitambogwe Secondary School in Mayuge district.

KORD also rehabilitated four roads covering 13.3 km in the sub-counties of Imanyiro and Baitambogwe (Mayuge), Mafubira (Jinja) and Wankole (Kamuli) at Shs130 million. To date, over 80 km of roads have been graded in the Outgrowers communities. It jointly funded a Shs98 million waste management project in 2008 in Kakira Town council in association with the French embassy.

For the environment

and environmentally sound basis. Concern is given to as a method of land preparation which offers minimum aggressive tillage practices is performed. Green manuring capacity of the soil.

The company is already pursuing an elaborate afforestation pine trees have been planted. So far, 100 hectares have the lowlands are being planted with eucalyptus. Plans are underway to plant 30,000 seedlings per annum and to



Retirement of MR KGK Raju Lasting impressions



It's amazing that wherever Mr Raju goes, things change. Mr Raju is someone who is the foundation of the new Kakira. He was one of the first people whom we recruited to come here and help us when we returned in 1985. The others included Mr Somaiya, Mr Pacoto and Mr Moody and Mr Raju was one of those that worked really hard behind the scenes. When we arrived here we only had one car and three tractors and it seems like such a long time ago but I remember how Mr Raju handled the redevelopment of the estate. He worked with the people of Busoga, first telling them to grow their food crops and then encouraging them to grow cane which saved us a lot of money. He chose to stay with us at a time when all we had was our land and our dreams. And now we see the fruits of his work.

He is a very special person not only as a colleague but as someone who has touched the lives of many of us in one way or another. There was a time when he told me he wanted to leave and I thought, "My Goodness! One of our legs is being cut off."

I asked him to get us someone who would replace him and be as good as him and days later, he recommended Dr

Mr Raju and Somaiya with a team of others including Mr Pacoto set out on a journey all over Uganda to find out where we could set up another Kakira and that is how the idea of Amuru was born. And whenever we go o Amuru, we will think of Mr Raju. He has agreed to join us shortly whenever we consult him concerning Amuru and we could not be more grateful.

I thank Mrs Raju for the support she has given to her husband. I wish them both good luck and a healthy retirement.

Mayur Madhvani Joint Managing Director

Retiring too soon

I met Mr Raju a year ago and I was impressed by his enthusiastic, dynamic and professional approach. He is a very exemplary man! He is leaving a very large gap and we will miss him. Personally I think he is leaving too soon, perhaps 10 years too early. We wish you good health to you and your family and God bless you.

Christian Vincke General Manager

An inspiration to others

As HRM, I will always remember KGK as an executive who always cared for his subordinates and whose word was always dependable. I don't need to tell you that much of the success of the sugarcane growing and harvesting activities of this company has been due to KGK's energy and foresight and we, therefore, owe him a great deal.

Moreover he has been an inspiration to others, and many of us are only too glad that when difficulties have arisen, we have sought KGK's advice and have never regretted doing so. We will miss him and he carries with him our sincerest wishes for happiness in the days to come. May they be many and may they be pleasant.

Moses Thenge Human Resources Manager Determined and sincere

Mr Raju joined KSL in 1986 when the condition of the country was dire and it was difficult to work.

Due to his determination, sincerity and will to accomplish the assignment he had been tasked, the 10,000ha of land which was under a bush was turned into a modern fully developed estate.

He worked hard to train Ugandan professionals and enabled the estate to be managed by Ugandans successfully.

Dr Reddy Agricultural Manager

A shining example

I consider myself very fortunate and privileged to have met and worked with Mr Raju.

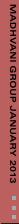
Mr Raju is a kind hearted person, wonderful, caring, helpful and very supportive.

I can't but just imagine the great vision, passion, focus, mammoth effort, hard work, sacrifice, devotion, commitment, perseverance, endurance, drive and energy, tenacity, determination and great team work that must have gone into converting and rehabilitating the forest in the mid 80's into what the sugar business is for our group

Mr Raju stands tall in our midst and is a shining example to emulate. Personally, I will miss him lots for sure.

My family joins me in praying for the happiness and wellbeing of Mr and Mrs Raju. We wish them a very healthy, long and happy retirement filled with great joy and peace.

W.R.Vasudevan **Executive Director** Madhvani Group





















Kakira Outgrowers Their success stories

Currently there are over 8,500 registered farmers, who supply 65 per cent of the cane crushed at KSL. Kakira Sugar provides full assistance and support to independent outgrower farmers including supply of seed cane and agrochemicals, advice on agricultural practices and techniques and use of KSL's agricultural equipment where required. In 1990, there were about 200 Outgrowers who supplied the factory with their cane. Over the years, the numbers have grown to over 8,500 households and so has the quantity of cane supplied. Kakira Sugar Limited, through the Outgrowers section ensures that outgrowers receive aid to grow their sugar cane, which they sell to Kakira Sugar Limited, which in turn is able to meet its crushing target in to meet the demand for sugar in the country.

When a farmer is registered as an out-grower, they are not only assured of a market for their cane but they are also assured of a fixed price at which to sell as KSL makes a commitment to the farmer to purchase the cane. Additionally, aided farmers have their land ploughed and furrowed and are provided with seed cane to plant. At the time of harvesting, the roads are graded to ease transport of cane to the mill or created in places as needed. The farmers are also given advice on good agricultural practices and techniques.....

Constantine Bakyabubi: Reaping from being an approved contractor

As a stationmaster at Uganda Railways in the 1970s, Constantine Bakyabubi (above) found it wise to engage in something else that could supplement his income. He looked for an activity that was simple and not labour intensive. He already had 20 acres of land and with Kakira Sugar Limited as an assured market, he chose sugar cane planting.

This came in handy when he retired in 1991 from Uganda Railways. With a steady income from his sugar farms, he embarked on expansion. He expanded 70 acres in various areas such as Kigalagala, Kasolo and part of Magamaga. He had a 10 year stint in politics as the Mayor of Iganga Town Council but even then, he carried on as a sugar cane farmer

"Knowing that there is market for my cane at Kakira Sugar Limited is the one thing that was most encouraging. I was able to supplement my income to educate my children and build myself a decent home," says Mr Bakyabubi.

Kakira Sugar Limited is also keen on engaging other farmers in developing their own areas however they can. Those that have lorries are encouraged to use them to transport cane for fellow farmers and sometimes they also contract Outgrowers to plough for fellow farmers. Mr Bakyabubi is one such approved contractor.

When he needed a loan of Shs15m to expand his shambas, Kakira Sugar Limited did not hesitate to back him so he could get his loan. Now with 120 acres under cane in various areas, Mr Bakyabubi was able to purchase a Mahindra 4-wheel tractor. This has enabled him to have yet another relationship with KSL as an approved contractor who ploughs land for fellow farmers and is paid by KSL.



Like father, like son: John Kawuuzi, Buyengo Zone, Musisi Village, Jinja District

At 15 years of age, John Kawuuzi watched his father would park and instead spend the night on the road. And and admired his jaggery business in Mukono. His father encouraged him and he set about trying to learn the business. In 1985 the return of Indians in Uganda after the Amin expulsion in 1972 was not only significant to the Indians but also such as Mr Kawuuzi.

With the return of the Madhvani family to Kakira people in the surrounding areas were encouraged to grow sugarcane and supply it to the factory. Mr Kawuuzi wasted no time in registering the two acres of land that he had already. "When I made some money, I rented 10 more acres of land, grew cane and sold to Kakira. With the profit I made I kept on renting more land and increasing my production because I was certain of the market." The company continued to plough his land but he would use his seed cane since he had been growing sugarcane for jaggeries before. "Transportation of Mr Kawuuzi also commends Kakira Sugar Limited for their cane to the factory was hard at that time so in 1999 I bought a lorry. I started helping other farmers to transport their cane but the roads were very bad at the time, sometimes we

then Kakira Outgrowers scheme started helping with the roads and that helped us a great deal," Mr Kawuuzi says.

Mr Kawuuzi continued to plough back the profit he made. In 2005 he bought another lorry to make transportation easier. He continues to provide transport for other sugar cane growers having sold off his older lorries, acquired a loan, which he fully paid, and bought a new lorry.

"I am certain that if I had not had any assistance from Kakira, I would not have gone far in the sugarcane growing business. I have bought more land, educated my children (I have two at university now), I provide for my family, I have built homes as well as buildings that I rent out in Buyengo," he says.

honesty. "The pricing is fair and they pay a farmer for exactly what they have taken which cannot be said of some other companies."

Blazing his own trail: Fred Lubega, Wandago



I began planting cane in 1994. I had moved to Wandago from my birth place in Najjembe, Mukono District (now Buikwe District). I attended Kakira Estate Primary School and later Kakira S.S but after some time I could not raise money for school fees. I started by trading in molasses and that was when I heard about Kakira Outgrowers scheme I already had four and a half acres of land so I asked for help and the supervisor visited and measured my land. I rented more land and Kakira Outgrowers scheme gave me a tractor that ploughed the land. They also gave me seed cane and I planted. After harvesting, I was really convinced that this was a business from which I could benefit.

I rented more land and I kept growing. Right now I own 150 acres of land of my own and I rent 170 acres all of which are under sugar cane. I was able to buy a tractor that I use to plough land as well as four lorries for transportation. I have also bought pick-up trucks that I use as well as plots of land. I have built a decent house for myself and I have started construction on my restaurant and lodge. Above all, I have been able to send my children to school, the eldest being in senior six now. All these I have managed to do because of Sugar care farming. I now employ about 30 people in transportation (drivers and turn-boys) and about 70 people in the fields that weed and till the land.

Of course all that has not been without challenges. There have been times when I wanted to expand but I have found the land too expensive. In such instances I have had to run to Kakira Outgrowers office and they have written a letter to the bank authorising me to get a loan. I always run to them when I get challenges. They have been a great help especially with grading our roads and helping us prepare the land.

Farewell to Richard Orr

In July 2012, Kakira Sugar Limited bid farewell to the beloved Richard Orr and his wife, Claire. Richard Orr worked at KSL as General Manager from 1999 till his retirement in 2011. Colleagues spoke highly of his work ethic, ability to look for the best in others, his fear of grasshoppers and of course, his love for golf.

| | | 1999 | 2010/2011 | |
|---------------------------|---|---------------|-----------------------|--|
| General Manager Position | KSL | Joined | Retired | |
| Chairmanship | USCTA | Vice-Chairman | (since 2003) Chairman | |
| Outgrowers Farmers | Number | 1,783 | 8,600 | |
| Production by Outgrowers | Tonnes of Cane | 231,000 | 1,171,000 | |
| KORD* Turnover | UGX Million | 13,619 | 313,156 | |
| Cane Value for Outgrowers | UGX Billion | 5.5 | 73.8 | |
| Factory Production | Tonnes of Sugar | 59,598 | 158,731 | |
| Corporate Member | Institute of Corporate Governance of Uganda (ICGU) | | | |
| Board Member | Founder Board Member for KORD* (KSL Representative) | | | |
| Member | Jinja Golf Club | | | |











Mahmood Awan receives Queen's Diamond Jubilee Medal

Kerry-Lynne Findaly, Canadian MP for Delta-Richmond East and Parliamentary Secretary to the Minister of Justice, presented The Queen Elizabeth II Diamond Jubilee medal to 28 deserving individuals at a special ceremony in Richmond, British Columbia, Canada.

"The award of the Queen's Jubilee Medal honours Her Majesty for her 60 years of duty and service to Canada as our Queen by recognizing the selfless contributions of these community leaders in Delta-Richmond East who each represent the highest ideals of community service," said Findlay.

Held at the Richmond Golf & Country Club the ceremony was attended by the recipients, as well as proud family and friends. The presentations highlighted the contributions the recipients have made to their respective communities. Among the recipients was Mahmood Awan. Mahmood has been a long-time resident of Richmond and steadfast volunteer for over 40 years.

Mahmood was born and raised in Kakira. He worked in car garage and specialized in Mercedes Benz. He is the son of Gulamdin. Mahmood came from extremely simple and humble beginnings in Uganda. As an only child and having lost his father at the age of 14 he worked and

After getting married and having children, he brought his family to Canada in the early seventies. Shortly thereafter, he started his own business and has diligently served the Muslim, Pakistani, and Canadian communities since then.

He was honoured for his service on many community committees such Touchstone Family Association and the Muslim Canadian Federation to name a few. He is known as a leader in the community with respect to multiculturalism and diversity. "It's a great pleasure to receive this honour. I am blessed with a wonderful wife and family and would like to thank them for supporting me through the years," said Awan.

Queen's Diamond Jubilee Medals are being presented to 60,000 deserving Canadians across Canada.



















In November 2012, Directors Mr Michael James McCabe, Mr Peter Appleby Scott Pearman, Mr Thomas William Tucker Hall and Mr Christopher Charles Morris with their families, visited Madhvani Group.

They were accompanied by Mr Paul Lee Ridges (Manager HSBC Private Banking Ltd), Mr Edgar J Wadley (Group Advisor), Mr Andrew Philip Grout (Group Advisor) and Mr Mansukhlal Dayalal Radia (Group Senior Executive) with their families.

They visited Marasa Lodges, Kakira Sugar Limited, Kakira Sweets and Confectioneries, schools, Kakira Hospital, the dairy farm in Kakira, Makepasi Match Ltd, Steel Corporation of East Africa Limited and East Africa Packaging Solutions.



Kabuye Sugar Works' Upland sugarcane growing scheme

Rwanda is not called the country of 1000 hills for nothing. Most of its land is undulated. Traditionally sugarcane is grown in the narrow valleys of the Nyabugogo, Nyaborongo and Akagera river swamps in Rwanda. During the rainy season, all the rivers overflow and there is continuous silting of the river bed. All the crops including sugarcane get submerged in water for more than a month resulting in total crop destruction which has resulted in decline of the crop productivity as well as the quantity of cane crushed since 2006.

In view of the above, Kabuye Sugar Works has taken an initiative to promote sugarcane planting in uplands through Outgrowers to sustain and increase cane area and cane supply. The productivity of the upland sugarcane is better compared to that of the swamp cane in the Outgrowers' fields of Rulindo District and can be harvested at 18 and 16 months for the plant and ration crop respectively compared to that of 21 and 18 months of swamp cane.

Early this year, KGK Raju, Jim Kabeho and Samuel Jayakumar made a presentation to the Ministry of Agriculture, Government of Rwanda and got permission to promote the sugarcane in uplands. Eight demonstration plots have since been laid out in three districts and field visits have been organised for 150 Outgrowers from seven districts

to demonstrate the concept which has been in practice by Rulindo District Outgrowers since 2006.

Outgrowers meetings have been conducted in all the eight districts and results are encouraging. Cane planting targets of 3500 hectares have been set for a period of five years and for the first year i.e. 2012, 500 hectares has been set as a target. During the first rainy season between March and April 2012, 130 hectares were achieved in Uplands and 220 hectares are expected to be achieved during September, October and November 2012.

For the Outgrowers, Kabuye Sugar Works provides free seed cane and harvested cane is transported to the factory free of charge however, the company is arranging for availability of tractors for preparation of land at a cost. This Outgrowers' scheme is picking up very fast with 55 per cent area under cane. Outgrowers are being trained in fertiliser application to improve the yield per hectare from the present level of 72 tonnes /Ha to 100 tonnes / Ha.

Kabuye Sugar Works was established during 1969 by the Chinese. It was acquired by Madhvani Group in 1998. The company employs over 3550 persons engaged daily in different activities.

Kabuye Sugar's New GM

Thiru Navukkarasu joined the Group as the General Manager, Kabuye Sugar on August 27 this year.

Mr Navukkarasu has a degree in Agriculture with a specialisation diploma in sugarcane production. For the past 29 years, he worked in M/S Thiru Arooran Sugars



group (Tamil Nadu) India having started as a trainee till the time he left when he was a General Manager.

"My vision for Kabuye is to produce quality sugar that meets Rwanda's needs in a clean, green environment," he

Liberty Life Assurance Uganda: Helping you predict your family's financial well-being after

you are gone

Liberty Life is a progressive South African services group, offering a comprehensive range of long term insurance products and services to both individuals and corporate markets.

Over the last 50 years Liberty has become one of South Africa's leading insurance and investment groups handling nearly 2 million individual policy holders, more than 9000 pension funds and 6,800 shareholders. Through its

association with the Standard Bank Group, Liberty has a footprint in 17 other African countries including Botswana, Ghana, Kenya, Lesotho, Mauritius, Mozambique, Tanzania & Zambia offering a comprehensive range of life and pension services. In Uganda, Madhvani Group is one of its shareholders.

Liberty Life Assurance Uganda is a specialist life insurance company and Uganda's largest life insurer. LLAU is a subsidiary of Liberty Holdings Limited with 49% local shareholding. The Directors of the company include: S.B. Rutega (Chairman), B., Katompa, Rex Tomilson, Kamlesh Madhvani, Mayur Madhvani, B . Cambridge, P. Odera, Anthony Katamba and Charles Muyodi, I. Mamoojee and P. Hodgkinson as alternate Directors and KP Eswar (Company Secretary).

The Company is a specialist insurance business directed at meeting the specific needs of clients with appropriate products, service and support as well as the unequivocal financial guarantee provided to purchasers by the Liberty

The products suite of Liberty Life Uganda includes: group life assurance, retirement benefits and Bancassurance products (for financial institutions). Liberty Life's range of products include mortgage protection, vehicle and assets finance, credit life assurance, saving account protection, key man, credit card protection and intermediated products.

Benefits Offered are:

• Death

In the event of death of principal the outstanding full loan amount is paid, the purpose being to protect the debtor in terms of any financial agreement.

• Total and Permanent Disability Benefit

In event of total and permanent disability the full amount outstanding under the credit agreement is paid, the benefit being treated as an acceleration of death benefit.

Funeral Cover

The Funeral cover will pay out a lump sum in the event of the death of the principal borrower, spouse or children whilst a borrower with the institution to assist with the funeral costs Additional benefits are also provided are ascendance, fraud/forgery, retrenchment/Termination and legal fees.

Existing clients are MTN, Bank of Uganda, Stanbic Bank, Bank of Baroda, Fina Bank Uganda, Tropical Bank, East African Underwriters, Basic Needs UK, Finca Uganda Limited, Post Bank, Cairo Bank, Bank of Africa, ACTV, Uganda Cooperative Alliance, DHL, Alexander Forbes, Credit Reference Bureau, VECO, Housing Finance Bank, Infocom, Eskom, National Bank of Commerce, Wipro, Centenary Rural Development Bank and Tullow Oil

Tel: +256 (0) 414 233 794/+256 (0) 312 233 794















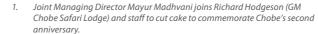












- Kamlesh Madhvani, JMD Madhvani Group and Christian Vincke GM Kakira Sugar Limited hand over a Shs40m cheque to Andrew Kasigwa, Chairman Jinja Golf Club for the Kakira Golf Open. Looking on are Jim Kabeho, Director Madhvani Group and P. Kumar.
- Peter Kivumbi, Tradeshow Coordinator, hands over a package to the State Minister for Trade and Technology, Hon Dr James Shinyabulo Mutende at the Mbarara Tradeshow.
- Madhvani Foundation Alumni listen attentively to trainers at The Madhvani Alumni training. About 77 Alumni were in attendance from as far as Zombo, Apac, Bushenyi and Lira districts.
- V.V Rao with V.S Somaiya and Jim Kabeho take the Minister of Agriculture on a tour around Kabuye Sugar Works Factory.
- V.G Modi, Mayur Madhvani, Pratap Madhvani (Director), Rickin Madhvani, Christian Vincke (GM Kakira), Farhan Nakhooda (Projects Director, Madhvani Group), and Tanya and Priya Madhvani welcome Luigi Pigorini, Citi Bank's Chief Executive of Europe, Middle East and Africa.
- Employees of Kabuye Sugar Works bid farewell to former GM, Mr Gohil who served at Kabuye Sugar for two years from July 2010 to July 2012.
- 8. Charles Aboku, a Laundry Supervisor and Charles Aharizira, a Linen Keeper at Mweya Safari Lodge, shake hands with Mweya Safari Lodge General Manager Mr. Fredick Andimilleh Makumbi after receiving a long service award (bicycle) for their 10 years of exemplary service to Mweya Safari Lodge. With them are their departmental colleagues who were present to witness this achievement.
- B.V Sudra visited Kakira Sugar Limited with his sons, their wives and his grandchildren. Mr Sudra used to work as an electrician in Kakira before he left the county in 1971.
- Mayur Madhvani gives baseball a try at the launch of baseball at the Kakira Stadium.
- Mr Zacky Erico, Chief Education Officer, Kakira, presents the Kakira Sugar Limited under 12 Netball team that took 1st position in National Primary Schools Ball Games to Mayur and Pratap Madhvani and other officials in Kakira. Kakira's under 12 Football team came second.
- Jim Kabeho, R. Sareen (Corporate Marketing Manager) Christian Vincke and Kenneth Barungi receive an award from Minister of Trade, Industry and Cooperatives, Hon Amelia Kyambadde. KSL was awarded for being among the top 50 brands in Uganda.
- V.S. Somaiya, V.V Rao (Chief Engineer, Kabuye Sugar) and Jim Kabeho (Director Madhvani Group) display the ward won by Madhvani Group for the 4the best foreign exhibitor at the Rwanda Trade fair.
- 14. Kamlesh Madhvani launches SAP Go Live at Kakira Sugar Limited. The software incorporates the key business functions of an organisation.
- Jim Kabeho, Director Madhvani Group with the Madhvani team after being declared the overall winners for both local and international exhibitors at the recently concluded trade fair at Lugogo.
- Mr Jim Kabeho receives the award for overall winner for both local and international exhibitors.
- Obeti (KSL's Chief Training Manager) receives soldiers from Uganda Senior Command and Staff College, Kimaka during their visit to Kakira.













Anil Ghei

Anil Ghei joined Madhvani Group in April 2012 as the new Director of Operations, Marasa. In this interview, he tells us a bit about himself, the vision he has for Marasa and why you must stay at a Marasa Lodge.

How long have you worked in the hospitality business?

It has been over two decades in various parts of the world namely India, Nepal, Australia, Pacific Islands and the Middle East.

What is the best thing about working in this business?

The best thing is getting to know people from various backgrounds and countries and developing an affinity with them. You also grow to be more sensitive to their needs and feel a thrill when you can make them comfortable and happy. And every day is a new day that brings a new experience.

What attracted you to it?

The hospitality industry pushes one to one's limits and one can find fulfilment by giving only the best. One develops connections thus leading to global exposure and widening of horizons. One also learns to respect other traditions and cultures and to adapt as one goes along.

What are some of the things you have learnt from working in this industry so far?

The lessons I have learnt are many and are both professional and personal. Adaptability, the ability to get along with people of various nationalities and with people from all strata of society and to be able to anticipate their needs and meet them. The ability to make the best of every situation and turn it around to deliver customer delight. To work as one team and to able to recognise individual talent and nurture and mentor staff and motivate them to perform to their best ability. Those are some of the things I have learnt along the way.

When did you assume the position of Director of Tourism? How have you found it so far?

I formally took over towards the end of May and since then



Africa

Marasa Africa, where the unforgettable happens



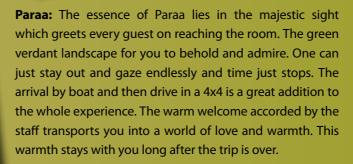
I have been visiting all the lodges and carrying out quality audits, meeting and getting to know all our team members. The experience so far has been enlightening and challenging as well as rewarding.

What vision do you have for Marasa and how do you hope to achieve it?

We have a very unique portfolio of boutique properties, each with its own character and unique selling proposition. They are all well managed and well-kept and offer the best of services and food to international standards. I hope to be part of Marasa Africa's continued expansion and wish to see the organisation attain greater excellence.

What do you like most about each of the Marasa Lodges?

Mweya: Its magnificent location overlooking the Kazinga Channel and beauty of Queen Elizabeth National Park. Taking a cruise down the Channel on our boat takes you close to crocodiles and hippos and an amazing variety of bird life.



Chobe: Location is superb with the fast flowing Nile in the vicinity. Luxury beckons you at Chobe.

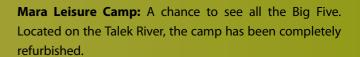
Silverback: A comfortable and cosy lodge, commanding the best view of the Bwindi forest.

The Ark: A very unique experience where the wildlife comes so close to you and you can admire the animals at your own pace.

Aberdare Country Club: It is a beautiful, well landscaped country club at a vantage point which affords you a view which is incredible and makes you hold your breath for a while. You are affected by its vastness and tranquillity. Peacocks strutting about while you have your tea is unique. Various plants and flowers of all hues and colours add to the essence of the place.

Personalised service of the staff, their concern for your wellbeing, their warmth makes for a great experience not to forget the fireplace they light up in the rooms and the warm bottle of water they slide in the beds to keep you warm. Also, the artistic presentation of the food by the Chef is so good that my daughter took a picture of it before she ate it.

The game drives bring you face-to-face with all the big five. The guides are knowledgeable and helpful and the nature walk takes you right into the home of the animals.



A lot of Ugandans do not seem to value the tourism potential it has and have no idea how beautiful our country is. Is there anything you tell such people to help them better appreciate Uganda? What discovery have you made about Uganda that fascinates you?

I do tell them that they are not aware of the great tourism potential Uganda has. It is pristine and its beauty is comparable to Switzerland. It is a treasure trove of nature waiting to be discovered. Its verdant green landscape is a wealth which many countries cannot boast off. What fascinates me about Uganda is its peace, tranquillity and the friendly people. The air is so fresh. There is no stress and people are so simple. It is like paradise with a pleasant climate all year round. I am lucky to experience nature at close hand; the wild life, the exotic birds and the magnificent Lake Victoria and other attractions.

Lastly, I am a tourist excited about coming to East Africa for an amazing tourism experience; tell me why I must choose a Marasa property...

At any Marasa lodge, the guest is assured of excellent service and food along with a high standard of accommodation. The guest will find staff attentive and always ready to assist. All our lodges have unique locations and provide the best of services any international traveller looks for.



MARASA AFRICA partners with USAGA to launch incentive program for Guides

While celebrating the International Tourist Guide's Day in May 2012, My Marasa Rewards for Guiding Incentive Scheme was officially launched.

In attendance from Marasa Africa were Mani Khan, Anil Ghei, Maureen Kukunda and Rukia Mwai.

My Marasa Rewards for Guiding Incentive Scheme is about recognising and rewarding guides that bring the most visitors to Marasa properties. It was proposed after engaging with the stakeholder group by listening to their needs through their association USAGA (Uganda Safari Guides Association).

This is how the scheme works: for every 10 visitor nights by guests at any Marasa Africa property that a registered USAGA guide member (who has and is carrying the Scheme passport) brings, he will be entitled to one free night on Full Board basis at our guide accommodation facility at that Marasa property. At the end of every year, Marasa Africa will reward the top USAGA members with prizes of a high perceived value and ideal tools for aiding the guides during the course of their work.

To implement and administer the mechanics of the scheme, Marasa has designed a "passport" which will be carried by the USAGA member to register the guest nights spent at any of the four Marasa properties by that particular member when he brings visitors. This incentive scheme, being the first of its kind in the industry, was received with excitement.

USAGA has 225 signed up members to date and 102 USAGA members were given their passports on the day. USAGA thanked Marasa Africa as a whole for maintaining first class standards and serving as a positive bench mark in the tourism industry. USAGA management also announced to the guides, Marasa Africa's generous contribution of Shs500,000/- towards the day's celebration.

This scheme and the design of the passport itself have been extensively discussed with the respective General Managers at all stages. At each lodge the General Managers will endorse and validate every stay registered in the passport and ensure that it is stamped in the passport and internal records. It was suggested the lodge keeps a logbook with all details pertaining to the incentive scheme. Company stamps that will be used for endorsement in the passport have been designed and will be dispatched as soon as possible to the respective lodges.



Chobe Safari Lodge launches first Walking Safaris in Murchison Falls National Park

Chobe Safari Lodge, a Marasa Africa luxury property, announces the first Walking Safaris in Murchison Falls National Park. The Walking Safaris were developed in tandem with Uganda Wildlife Authority (UWA), which will provide an armed UWA Ranger to accompany the safaris. "We worked with the UWA to build a watering hole and natural salt lick around which the nature walks could take place," said Richard Hodgson, the Chobe Safari Lodge General Manager.

Experiencing a walking safari is entirely different than viewing the bush or plains from a four-wheel-drive vehicle. Safari-goers can sense the pulse of Africa, listen to its silence and its sounds, and feel the thrill of being a heartbeat away from danger. The Chobe Safari Lodge nature walk takes about an hour and a half. Likely sightings include elephants, giraffes, buffalos, herds of Uganda kob, wart hogs and such birds as Martial Eagle, Woodland Kingfisher, African Marsh Harrier, Lizard Buzzard, African Harrier Hawk, Yellow Mantled Widow bird, African Paradise Flycatcher, the rare Fox Kestrel and many more. Also to be seen are crocodiles and hippo in the River Nile that forms part of the Walking Safari.

Being around trees and grassy areas lowers brain stress level and is good for mental health, according to findings just released by Glasgow University from a Scottish Health Survey. Walking, like other exercise, can help you achieve a number of important health benefits such as lower your blood and pressure, reduce risk of or manage type 2 diabetes, manage your weight, improve your mood and stay strong and fit. So, the Chobe Walking Safaris are not only exciting and pleasurable, but are bound to have a calming effect on the brain.

At 1480 square miles, Murchison Falls National Park in northwestern Uganda is the country's largest national park and the location of famous Murchison Falls, where the River Nile is forced through a narrow gorge to plunge 140 feet to a frothing pool below. The Park is home to four of the Big Five – buffalo, elephant, lion and leopard (the fifth, the rhino, can now be seen at Ziwa Rhino Sanctuary, just 40 miles to the south). It is home, too, to the Rothschild giraffe, tallest animal on earth, whose distinguishing feature is its white "socks" – no patterning from the knees down. There is also an amazing array of birds, many with spectacular plumage and implausibly-wide wingspans.

Mweya's new General Manager





Meet Fredrick Andimilleh Makumbi (known to us as Fred) who runs the show at Mweya Safari Lodge.

Fred is the new General Manager in charge of Mweya Safari Lodge and Silverback Lodge. Fred joined Marasa Africa on April 30, 2012 replacing Mr. Renier Botes.

Fred holds numerous qualifications in Hotel Operations and Management from reputable hotel schools namely; UTALII College in Nairobi, Kenya, Hilton Training School in Cairo, Egypt, Cambridge College in Jersey, England and Cornell University in New York, USA.

Fred brings with him a wealth of experience acquired from Egypt's Cairo Hilton, Nigeria's Nicon-Noga Hilton and Kenya's Nairobi Hilton, Taita Hills Hilton Safari Lodge, Saltlick Hilton Safari Lodge and Sun 'N' Sand Beach Resort.

He looks forward to welcoming you at Mweya with his entire team.

Karibu to the home of Africa's warmest hospitality!

Mweya's multi-tasking coxswain



One of our staff members who regularly contributes to the Mweya Safari Lodge Facebook page by taking photos is Sunday Robert.

Robert has been with us at Mweya Safari Lodge for over 8 years and is a resident of Kasese District, close to Mweya.

Robert started his career with us as a waiter in 2004 and

upon acquisition of cruise boats by Mweya Safari Lodge, he was amongst the few members of staff who were selected for coxswain-ship training which he finished successfully. Soon afterwards he was offered an opportunity to attend an intensive two-week tour-guiding course which he also passed with flying colours.

Robert is currently a full time coxswain/ tour guide. He attended another tour guiding course in October 2012 for two weeks. The course was organised by Uganda Safari Guides Association and it is enriched with lessons on birding, wildlife guiding, plants, history of Uganda, how to brief and deal with customers, tourist driving techniques, tour guiding geography, customer care, vehicle maintenance and the general code of tour guiding practice in Uganda.







He also has a special interest in photography which he carries out whenever he is out with the boat on the famous Kazinga Channel cruises. Given the opportunity, Robert wishes to further his studies in marketing, filming and photography.

He is a happily married and is a father to one daughter.







Mweya Safari Lodge launches a Honeymooners' tree planting program

As a strategy to build on customer loyalty while contributing towards conservation of our environment, the management of Mweya Safari Lodge has launched a tree planting program for all those who celebrate their honeymoon at Mweya Safari Lodge.

Upon arrival, the couple will be received by the General Manager himself who will personally brief them about the lodge and with his customer relations officer, walk them to their up-graded room, nicely decorated and supplied with fruits, flowers and a bottle of wine.

Later during time for dinner, the customer relations officer will receive them in the lobby and walk them to the dining room where the Food and Beverage Manager will meet them and show them to their reserved table within the dining room or, weather permitting, to an out-door observatory deck where an a la carte candle-lit dinner will be served by a designated private waiter.

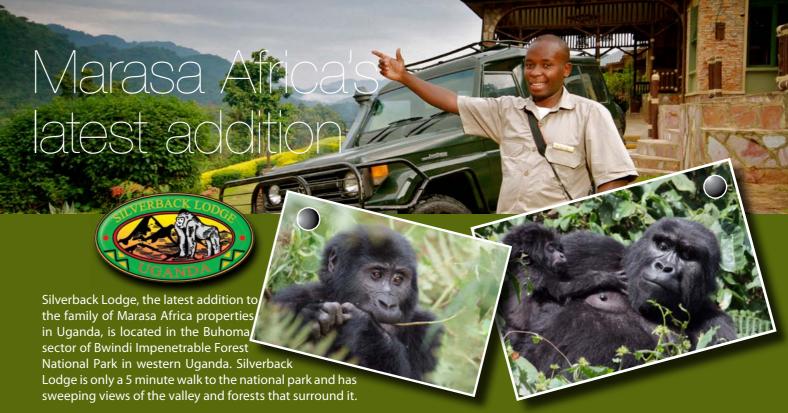


During the desert service, the entire Food and Beverage brigade will escort one of the hostesses carrying a complimentary "Happy Honeymoon" cake and serve it to them while singing to them.

After dinner, the couple's designated private waiter will take their breakfast order and serve it to them in the room at the time that they wish to have it served.

After breakfast, the General Manager will meet and brief the couple about the tree planting and request them to follow him. He will take them to the nearby venue for the tree planting ceremony where all management team will be ready to receive and applaud the couple while they plant their tree. The General Manager, as master of ceremony, will give the botanical name of the tree and soon after planting the tree will name it after the couple.

After their departure, management ensures that the trees are looked after and photographs are taken and sent to their respective owners with managements' messages of "happy anniversary" with reminders for them to visit Mweya Safari Lodge and water their trees.



The lodge has sweeping views of Bwindi Impenetrable National Park - a 124 square-mile UNESCO site, home to approximately 350 mountain gorillas (half of the world's remaining population), non-habituated chimpanzees, more than 100 other species of mammals, 346 species of birds and 163 species of trees.

Silverback Lodge is perched on top of the valley overlooking beautiful flora and fauna. From the Summit Bar, you can enjoy après-trekking cocktails with friends and family. Bird watching and primate viewing are possible right from the front door of your room.

With 12 rooms, we are the largest lodge in the area and will remain one of the best value properties in the region, whilst keeping the Marasa Africa standards of comfort and hospitality.

Of the 12 rooms, one is a single room, four are double rooms and seven are twin rooms. These were built and designed using local materials, such as forest vines, sisal rope and purple slate stone. Each room has an en-suite bathroom (with hot water showers) and comfortable chairs on the veranda for viewing the flora and fauna that make up the surroundings in the valley.

The restaurant has unique and creative menus that are prepared by the chef with dishes varying from local to international. The lodge has beautiful gardens perfect for relaxing and enjoying the magnificent landscape of the Bwindi forest after a long day's hike. A barbecue under the night skies can also be arranged upon request and a bonfire is the perfect place to warm up on those cooler evenings.

Activities

Gorilla Tracking: Bwindi Impenetrable Forest is Uganda's most popular and one of the most visited national parks and is home to more than half of the remaining mountain gorillas in the world. Through the undergrowth and thick creepers of the dense Bwindi rain forest, track the famous gorillas. Being in company with the most peaceful, rarest

and endangered of all the apes is a fascinating experience.

The Popular Waterfall Trail: This provides on attractive features of the forest, with a profusion of tree ferns, orchids, epiphytic ferns and Bwindi's colourful array of butterflies. The trail leads to 3 delightful crystal clear waterfalls, which typifies your impression of a tropical rain forest.

Nature Walks: There are 4 fantastic hiking trails where you will have an opportunity to see primates, species of birds, butterflies, trees and other organisms. This usually starts at 9:00am in the morning after breakfast and at 2:15pm in the afternoon after lunch.

Buhoma Village Walk: The village walk is managed by the local community and takes up to three hours. This walk introduces you to different interesting sites such a typical rural homestead, then a visit to the local traditional healer, banana beer brewing demonstrations site and much more. There will be a traditional performance in the evening, which is presented by women and orphan groups. Proceeds from these performances go directly towards the welfare of the families around the park.

Bird Watching: Bwindi impenetrable forest holds over 346 species of birds and contains 90% of all Albertine Rift endemics, difficult or impossible to see in any part of East Africa. For the adept bird watcher, close to 100 bird species can be identified in a day. You can visit Buhoma and Ruhija for this dream. Bird species include; the African green broad bill (psedocalptomena graveri); dwarf honey guide (indicator pumilio), kivu ground thrush (zoothera a Tanganjicak), Lagden's bush shrike (Mahaconotus legdeni), Chaplin's flycatcher (musticapa lend), Oberhander's ground thrush, yellow eyed flycatchers, Montane double-collared sunbird (Nectarinia ludoviencis), and dusky twinspot.

The Munyaga River Trail: The trail provides short walks for the tourists with very little time to spare. It gives you an opportunity to see birds and primates of the forest edge.

The River Ivi Trail: This trail is the longest in the park and will occupy you for a full day. It is highly recommended for those with a soft spot for bird watching. The 5.2Km Muzabajiro Loop Trail offers breath-taking views of Bwindi Forest, Western Rift valley and the Virungas. On the way, you witness hundreds of pre-historic tree ferns. The top of this trail is a great place for a picnic lunch.

The Rushora Trail: The trail commands expansive views across the western park Nationale des Virungas, provides a spectacular backup and on clear days, Lake Edward and the Rwenzori Mountains are visible.

Community Hospital Visit: Visit the Bwindi Hospital, a wonderful facility that provides access to medical care for the impoverished groups near the park, with special emphasis on the Batwa. Donations are encouraged as they go straight to the communities who in turn appreciate the value of Gorilla tourism in Bwindi.

Mountain Bike Rides: "Ride 4 a Woman" Guided Mountain Bike Rides that supports the "Ride 4 a Woman" women's group and in turn their families. You will have escorted rides around the forest and villages on well-maintained bikes for up to 3 hours or less.

The Bwindi Batwa Trail: A new project that helps to support the local Pygmy Batwa community. Tourist activities of the Bwindi Batwa Trail include:

Hike through the forest past stunning vistas and the serenity of this ancient rain forest. Along the way, you will watch demonstrations of how the Batwa used to live in the forest, how they use medicinal plants, and how they hunt and gather. You will also find out about the delicate fare on offer in the forest, including wild honey, yams and mushrooms.

Visit traditional dwellings and trying out a spot of dancing! Also buy crafts and souvenirs from the locally made crafts shop, owned by the Batwa community. Enjoy coffee at the Batwa Community's own coffee shop. Finally, why not try shooting with a bow and arrow and joining a mock hunting party?

"This hands-on experience will open your eyes to another world of Uganda's longest forest surviving tribes. It will also show you what other wonders Bwindi Impenetrable Forest has to offer in the heart of gorilla land. Batwa elders aged about 70 and 80 years lead all the tours" says Osano Mudkayo

Osano joined as the new General Manager at Silverback Lodge, the home of Uganda's famous gorillas. Osano brings a wealth of past experience from managing hotels and lodges in Kenya and Uganda and looks forward to welcoming guests at the quaint property with truly spectacular views.





New Sales & Marketing Head for Marasa Kenya

Kandarp Amin joined as Head of Sales & Marketing of Marasa Kenya in October 2012. Kandarp is one of the best DMC operators in the business and brings to Marasa Africa over 12 years of tourism experience in lodges. Kandarp played a pivotal role at Vintage Africa Ltd Kenya & Tanzania (Division of Tourvest – South Africa) since 2007. He worked for various other companies including Micato Safaris Kenya as Deputy General Manager.

"We are the custodians of the experiences of people visiting our fascinating, incredible, exciting and magical continent, Africa. Clients who are visiting our properties have chosen us to give them the experience of a life time and to make their dreams come true. We are their dream-makers," says Kandarp.



Kandarp seen with Jane Behrand of Emerging Destinations, Marasa Africa's USA representative, at the Aberdare Country Club's wildlife sanctuary.





Madhvani Foundation receives prestigious award from H.E. President Museveni



On 2nd November, 2012, Muljibhai Madhvani Foundation received the prestigious Patrice Lumumba Award. Mr Henry Kyemba, the chairman of the Foundation received the award from H.E. the President, Yoweri Kaguta Museveni at the event that was held at UMA Conference Hall in Kampala.

The award by the Uganda Universities' Union of Guild Parliaments, was in recognition of the immense contribution by the Madhvani Foundation towards educating Ugandan University students.

The function, presided over by the President, a recipient of one of the prestigious Awards himself, also recognized other individuals that included the Chief Justice, Benjamin Odoki, Hon. Gen. Ely Tumwine and the Inspector General of Police, General Kale Kayihura.





Madhvani Foundation Beatrice Apoto, the Administrator Q&A



Every year, the Muljibhai Madhvani Foundation gives scholarships worth Shs600m to Ugandan students that are exceptional but deprived. Beatrice Apoto has been with Madhvani Group for six years. She tells us about her work and how the Foundation is changing

About how many people apply every year?

About 1,800 people and the Foundation usually takes on about 150 students.

What criteria do the panellists use to choose who is eligible for the scholarship?

We have standard guidelines that people must use while applying. After receiving the application forms, we send them for data entry. There they indicate the details of each applicant including how old they are and their background. From there we can tell who is from a humble background and is in need of the scholarship.

What are the standard guidelines?

The scholarship is for undergraduate and post graduate students who study in Ugandan Universities and are Ugandan. The student must be in need of financial assistance in order for us to help them. We also look at the age of the applicants with special emphasis on the undergraduate students. A 30 year old for example is most likely to have a diploma and that makes him less needy than someone who is just starting out and they are having financial difficulty.

Once you follow the guidelines and your data is collected, the successful applicants face a panel for another interview. The oral interviews actually help a lot because we get to know the people personally. Also, the main reason for the interview is to verify the information the students give because there have been instances where students have lied. Some say their parents died and during the interview you catch some of these lies.

Sometimes we end up with more people than we can sponsor so we do background checks in their former schools and from people who know them to establish who needs more help than the other.

Who sits on the panel?

Henry Kyemba (Chairman Scholarship committee and patron Madhvani Alumni Association), S.K. Iyengar (Company secretary), Anne Magona, Stephen Kateega and we were recently joined by Eldred Muzoora Kyomuhangi.

| BATCH 2012-13 | UNDER | POST | TOTAL |
|---------------------------------------|-------------|-------------|-------------|
| | GRADUATES | GRADUATES | |
| TOTAL APPLICATIONS RE- CEIVED | 1454 | 177 | 1,631 |
| APPLICATIONS REJECTED | 938 | 38 | 976 |
| APPLICANTS ELIGIBLE FOR SCHOLARSHIP | 516 | 139 | 655 |
| APPLICANTS SHORTLISTED FOR | 230 | 70 | 300 |
| INTERVIEW | | | |
| APPLICANTS WHO ATTENDED THE INTERVIEW | 211 | 66 | 277 |
| APPLICANTS ABSENT | 19 | 4 | 23 |
| APPLICANTS RECOMMENDED | 136 | 21 | 157 |
| FUNDS APPROVED | 500,000,000 | 100,000,000 | 600,000,000 |
| FUNDS UTILIZED | 524,221,818 | 99,205,900 | 623,427,718 |

From working closely with the Foundation, in what ways have you seen these scholarships change people's lives?

Most of the students that get the scholarships are usually considering dropping out of school or applying for dead years and not just because they hate school but because they cannot afford it. A lot of times when I call them to tell them that have got the scholarship, they scream and even forget that I am on the other end of the line. Some others breakdown and cry and others write to us and tell us their story and how they are benefitting from the scholarship.

Is there anything expected of the beneficiaries after they have been granted the scholarship?

They are expected to work hard in school of course and not to abuse the scholarship. In fact after two retakes for undergrad students and one for post grad, without a good reason, the scholarship is withdrawn.

In terms of whether there are any ties to the scholar, there are none. However beneficiaries are encouraged to give back to the foundation for the benefit of other people but even that is voluntary.

How do you keep track of the students?

We are mostly interested in their academic life and how well they are faring. We care about their mental wellbeing in case it could affect their scholarships. So we get their results before we pay the tuition.

We also keep track of them through their alumni association where they carry out their activities.

www.madhvanifoundation.com

A word of appreciation from a scholarship beneficiary

From village kid to an empowered man



I was born and grew up in a very poor family; in fact we were so poor that even the poor neighbours used to call us poor! My parents supported me up to primary six when they plunged into serious financial and marital challenges which saw them flee home. They left me and my little sister at the mercy of whoever wished to care. Our land and wood and wattle structures which were attached to creditors were also later sold off. As mis¬fortunes never come singly, our grandmother in whom we had found solace and comfort during these trying times passed on the following year. My sister went on to live with our mother's family while I stayed in a makeshift shelter I had made in one of the bushy areas where I stayed for six

A concerned citizen then offered to pay all my school fees from S1 to S4. I used to walk for 25 kilometres to and from school daily, living in no home and having no meals at school. I could not support myself after S.4, however I proceeded to A' level all by myself. I would sell some sugar-canes I had grown in one of the valleys and I would also ride a borrowed bicycle for 80 kilometres to a town where my father had sought refuge to ask him for some money but he had no job and was desperate.

I eventually dropped out of school at the end of S5 and went to Mbarara Town for a hotel job earning Shs15,000 per month subject to cost of plates, cups and other utensils that I would accidentally break in the course of my work during the month. I remember one month the cost of break¬ages was Shs25,000 implying that the due salary for that month was negative (-)

In 2002, I was admitted to a Primary Teachers' College since it was the only institution I could af-ford and with the help of the then Bushenyi District Chairperson Mr Longino Ndyanabo, I was offered a place. I graduated in 2004 among the top students countrywide. Shortly after, I got a scholarship to study at Kabale Nursing School but that was far from my passion. I decided to seek a university degree, so I started reading A' Level books and notes which I borrowed from a friend of mine who had completed his education.

In 2005, I registered for HED/G exams which I sat for in November. I scored 3ACCD(18 Points) and was admitted to Makerere University for a Bachelors of Laws degree under private sponsorship but still I could not make it due to my financial position at that time. I opted to go to Mbarara University for a Bachelors of Business Administration degree. Even though tuition was equally high, I preferred Mbarara University because the admission terms were more negotiable than at Makerere University and there were opportunities for odd jobs and teaching in the nearby primary schools. Entering the gate of the university was in itself an achievement.

I started studying by blind faith and before I knew it, through the odd jobs, I acquired small loans and financial assistance and paid the tuition for the first semester which I passed with good grades. I lost the jobs at the beginning of the second semester but I won some money from a game on radio to cater to part of my second semester dues. And that is when God sent me the Madhvani Foundation scholarship. I saw an advert in the newspapers and did the needful and shoved off all the discouraging words including "it is not genuine", "they offer the scholarships to people they know", "you must be introduced by a powerful person" etc.

I was short listed and expected to go to Makerere University to face the panel of in-terviewers. I admit it was not easy during the inter-views but I was prepared and confident. The results were released through the press and I saw name! My life changed since then and I have never looked back.

MMF made me rich academically, financially, emo¬tionally and spiritually because I started believing God more than anything and devoted more time to serving him. I successfully completed and graduated on January 20 2010. Before my final exams in May 2009, I applied for a job in Compassion Inter-national. I didn't have what they needed but the scholarship achievement had boosted my faith. I had applied for a junior post but upon excel-ling, they asked me to apply for any of the senior jobs they had advertised. I applied for the post of Project Director and was subsequently hired to my disbelief.

Since then I have gone on to seek more profes-sional development from The Institute of Certified Public Accountants of Uganda. I did postgraduates in project planning and management, public administration and management from Makerere University and a certificate in administrative law from the Law Development Centre. I was recommended and recruited as an accountant for the East African Business Week. Today, I am studying for my CPA papers as well as a Bachelors degree of Laws at Makerere University Law School.

I can hardly express the fulfilment the Muljhibhai Madhvani Foundation gave me. I am very proud of my background because I believe that my ultimate measure is not where I stand in moments of comfort and convenience, but where I stand at times of challenge and controversy. I am immeasurably in-debted to MMF, for changing my life. Today, I look after an orphan from my village and it is a very fulfilling experience to touch someone else's life the way mine was.

Franco Tumuhimbise

I am Daniel Oyite and I was a student pursuing a Bachelor of Information and Communications Technology at Gulu University till May 2012 when I finished the course. While at the university I was offered a scholarship by Madhvani Foundation from my first semester in second year till I finished the course.

I would like to extend my sincere recognition and happiness to the whole Scholarship awarding committee who came to my rescue at the time when I was financially unhinged to continue pursuing my degree course. I am deeply exultant that you took it upon yourself as your obligation to finance me efficiently and effectively throughout the course. I am gratified.

Daniel Oyite



For your software solutions

Software Applications (U) Ltd is a Joint Venture between Madhvani Group and SAL (K) and was incorporated in 1996 as a closely held, limited liability company in Uganda. SAL (Uganda) started its operations in 1996, representing Systems Union, UK for their Financial and Business Management Software – SunSystems along with a Payroll Solution from Unique, with a mandate to consult, market, implement, support and train its customers.

For most part of its existence, SAL (U) was a single solution company, as the payroll solution of Unique was dropped in 2002, as it could not meet the changing needs of the market. However, the JV partner, came up with an Integrated HRMS solution in 2006, and has been able to cater to the market demands and has been part of SAL portfolio since then.

In the same year, Systems Union, UK was acquired by Infor Global Solutions, the third largest ERP provider and Sunsystems was renamed as Infor 10 FMS and also brought in a host of ERP solutions along with the latest Web Based Infor 10 Financials Business (SunSystems), along with Infor 10 ERP LN, Infor 10 ION (a unifying platform for connecting Infor Solutions with third party applications/solutions), Infor 10 CPM, Infor 10 Q&A etc. All these solutions became part of SAL (U) offerings to its customers.

In order to ensure that these offerings can be implemented and supported at client sites, SAL staff were trained and certified in 2011 for Infor 10 ION, Infor 10 Financials Business at Dubai, Bangkok and Hong Kong.

Along with these, Software Applications also tied up with Professional Advantage, UK for iPOS, Cash Desk, Receipting and our staffs were trained on these in January, 2012, at our training facility in Kampala.

Also, in 2011-12, SAL tied up for Fleet Management Solutions, Oracle, Hospital Management Solutions, Electronic Document Management solution and has been developing a University / School Management software, which is currently being tested for production environment.

"From a single product offering, SAL currently boasts of a wide range of solutions from multiple solution developers and hopes to consolidate its position in the software industry in East Africa in the coming years. SAL is also exploring avenues to provide Software as a Service (SaaS) to a number of prospects and clients, as this will reduce the infrastructure requirements of the client organization," says Mohan Thirumalai, General Manager Software Applications, Uganda.



20 years on and Excel Construction still excels



The construction industry in Uganda and the East African region is booming and Excel Construction is intent on providing services with strict adherence to timely performance, uncompromised quality, a safe and friendly working environment and total client satisfaction like it has done for the past 20 years.

Since inception of the company in 1992, the turnover has increased. This has been possible mainly due to the good working relationship the company has with its clients and banks.

In order to meet with the growing client demands in the construction industry both in Uganda and within the region, the company underwent ISO training and achieved ISO 9001:2008 certification in March 2011. This way, the company can implement comprehensive systems both on project sites and in their offices in order to monitor projects efficiently.

The company is also accredited with the Institute of Safety and Health (IOSH- UK). They have set standards for health and safety of all the employees and ensure that every project manager or site engineer has a copy of our Health, Safety and Environmental policy which they have to strictly follow.

"The company's performance can further be measured by the ability to carry out works of extremely complex nature e.g. construction of the Uganda Malting Plant and Effluent Treatment Plant at Nile Breweries Limited and delivering the project on time thereby giving the client more than just value for money" says Managing Director Malkit Singh





Excel Construction is not only in the business of construction but also in the building of communities around them. The company supplied school furniture to Kagoma Secondary School in Kamuli district and also built speed humps and put up road signs to reduce road accidents. They have also installed boreholes for local communities in many rural areas across the country.

With such a good record in Uganda, the company hopes to penetrate new markets in Rwanda, Southern Sudan and Kenya.

Examples of Excel Construction's work includes:

-University buildings such as Makerere University: Forestry Department, Academic Registrar's Department and the Institute of Computer Science, Gulu University Lecture block -Industrial clients such as MTN Uganda (station buildings and communication towers), Heritage Oil and Gas (Western Uganda), Nile Breweries Ltd (extension of brew house, construction of Uganda malting plant, treatment plant and of new packaging hall)

- -Water works: construction of Bombo Town water supply system for Ministry of Water
- -Schools, libraries and laboratories: Library block for Ntare
- -Hospitals and health centres for Ministry of Health
- -Office blocks, including an office block on Buganda Road pictured above.
- -Banks such as Tropical Africa Bank, Kakira Branch and Stanbic Branch, 5th Street, Industrial area







EAPSL gets Certification

East African Packaging Solutions (EAPSL) was granted the ISO 9001:2008 certificate in July this year. The certification audit performed in the company was approved by Nemko AS and a certificate was granted.

IQNet and Nemko AS certified the organisation for the following field of activities: manufacturing and sales of 2ply, 3ply and 5ply corrugated cartons in brown and white top kraft liner in multicolour flexo prints. This is to show that EAPSL has implemented and maintains a Quality Management System which fulfils the requirements of the ISO 9001:2008 standard.

About EAPSL

East African Packaging Solutions (EAPSL) started the production of high quality cardboard packaging in February 2009. The main raw material for the product, paper, is sourced from reputable suppliers worldwide to take advantage of the best prices.

The production equipment includes a fully automatic state of the art 5 ply corrugated line with PLC and computerised controls, a four-coloured flexographic printer with die cutter and in line folder gluer and high speed stitching, gluing machine and punching machines.

The company is currently producing and selling 700 tonnes of corrugated boxes monthly. EAPSL also exports corrugated boxes to Rwanda, Burundi, D.R Congo, Tanzania and Southern Sudan.

EAPSL employs a dedicated team of professionals whose focus is on efficient running of the plant and total customer satisfaction. A proper system is in place to deal with any customer related issues.

Earlier this year, EAPSL installed and commissioned a biomass fuel boiler in order to save on fuel costs. The new boiler is operated on rice husks, coffee husks and groundnut shells. By using biomass fuel, cost saving is 70% compared to using an oil furnace boiler.



INDUSTRIAL SECURITY SERVICES Your safety comes first



16 years ago, Industrial Security Services Ltd (ISS) was formed as a security company predominantly offering guard services. Currently, ISS also has a canine section that works mainly on the Kakira Estate.

The guards are recruited from all parts of the country and once recruited, undergo five weeks training to prepare them for their job as guards for corporate organisations as well as homes. They train at the ISS Kimaka Training Wing in Jinja and the training covers different facets in terms of weapon training, drills and interpersonal relationships, law amongst others. There are bench marks that guide the recruiting process but ISS is sometimes flexible depending on how the new recruits behave during training.

ISS has over 1000 personnel and besides Madhvani Group Companies, there are other companies such as Nile Breweries, Nile Resort Hotel that they do business with.

ISS' main businesses are in Kampala, Kakira, Jinja and Tororo but there are a number of satellite locations like Mbarara, Pakwach and others where guards are currently deployed.

To ensure that clients are satisfied with their work, there is a Customer Liaison Officer who goes to the clients and gets feedback on the services offered. For example the client could complain about the time guards report for work or any other behaviour that they are unhappy with and the unit tries to deal with the problem within the next 48 hours. Fortunately so far most of the feedback has been positive and the amount of complaints has reduced.



"The biggest challenge we have is recruitment of man power," says David Quilliam, the General Manager of ISS.

He adds, "In future we hope to offer security surveys where we can advise potential clients on what type of security they need, how many guards they require, whether they need an alarm system among others. We may not offer the services we recommend but we would guide them on what is suitable for them."

ISS also hopes to get more equipment to ease the work the guards do. They will look at the electronic market like alarms to complement what the guards do.

"We are also getting more involved in counter terrorism awareness because of what is happening nationally and internationally and pass our knowledge onto our clients," Mr Quilliam concludes.

Canine Section

The canine section has over 20 German Shepherd dogs. ISS recruits the guards some of whom the Canine Section chooses to train as dog handlers.

The dogs undergo obedience training, attack, tracking, sniffing and one dog, Hector, has been trained to identify explosives.

When the handlers are selected, they are first taught to bond with the dogs after which they go through the same training as the dogs. They are also trained in dog grooming and health.

The guard dogs are deployed in sensitive corners of the Kakira Estate and are effective as a very deterrent to wrong doers



Cornelius Schalkwyk (or call him Corne for short) joined Premier Safaris in November, 2012 replacing Jeremy Otter as the General Manager, Premier Safaris.

Corne will continue Jeremy's work and see Premier Safaris develop and grow into the best ground handling operator in Uganda.

Corne brings a wealth of experience from the tourism industry and will actively be involved in Marasa Reservations, Sales and Marketing.





Charles Mathenge (above seen at The Aberdare Country Club's 1,300 acre animal sanctuary) and Nahason Muiruri are both our hosts and guides for visitors at The Ark. Recently as part of the social media strategy both Charles and Nahason have done a great job in capturing and contributing to The Ark's Facebook page.

Do have a look and check out what is happening there on a daily basis.



Mara Leisure Camp's new General Manager

Florence-Ann Cronje is the new General Manager – Mara Leisure Camp (MLC), a position she has held since November 1, 2012. Florence was born and raised in Zimbabwe in a farming community and grew up with a passion for the bush and has since luckily made her passion her career..

Florence has worked in West Africa, Zimbabwe and several top companies and lodges in Southern Africa, such as: Xudum Okavango Delta, Botswana, Selati Lodge, South Africa and Simbambili Game Lodge, South Africa.

"I have always wanted to work in the Maasai Mara, and this honestly is a dream come true. The best thing about working at MLC is that I honestly have the most amazing staff and love and appreciate the smiles, dedication, support and loyalty of every one," she says.





Bernard Naurori (left) Mara Leisure Camp's resident Naturalist, and Peter Naurori (right) one of our Driver Guides. Both are brothers and hail from the local community, here seen in the traditional Masai attire

The Duke of Kent visits Paraa Safari Lodge

50 years ago, he was in Uganda to hand over the instruments of power to the then Prime Minister of Uganda, Milton Obote during Uganda's independence celebrations. 50 years later, His Royal Highness, the Duke of Kent, Prince Edward, returned to celebrate Uganda's jubilee and Paraa Safari Lodge was his abode of choice.

His Royal Highness was welcomed at Paraa Safari Lodge on October 5, 2012 by Mr Anil Ghei, Marasa's Director of Operations (Tourism), as well as Paraa Safari Lodge staff team led by the General Manager, Crispus Mwamidi for his two day visit. Several officials accompanied him from the British High Commission in

Rekindling memories of his last visit 50 years ago, His Royal Highness was delighted to be back at Paraa Safari Lodge and was very happy to see a lot of progress in terms of hospitality and tourism development in Uganda.

As a keen bird-watcher, he took an evening walk around Paraa Safari Lodge, a boat trip to the bottom of the Murchison Falls, a







safari drive, a visit to the top of Murchison Falls, and lastly, experienced the Paraa Safari Lodge Bush Breakfast at the Nile Delta together with his entourage. He particularly liked the new exotic "Jinia iam" that Paraa Safari Lodge uses.

Find his letter below to see in his own words, the memory of his visit.



Excel Construction constructs second brewery for Nile Breweries in Mbarara, Western Uganda.



When Nile Breweries, part of the global SABMiller, decided on building a second brewery in Western Uganda Excel Construction was one of the top contenders to carry out the civil works for the project valued to date at over USD \$ 19 million.

Excel Construction has had a long term relationship with Nile Breweries from the time the brewery was part of the Madhvani Group and indeed subsequently when it was acquired by SABMiller over a decade ago. Excel has carried out much of the civil works related to the Jinja brewery expansion over this period and went on to build a greenfield brewery for SABMiller in Juba, South Sudan.



"We are extremely pleased to have been selected for this new brewery project," says Malkit Singh Saini, the Managing Director of Excel Construction. "It has been a great achievement to be ahead of schedule and in fact recently one of the senior SABMiller officials commended

On site Excel's Project Manager is Carl Winberg who was born in Tanzania and has spent over 16 years of his life in East Africa. Carl worked in Sweden with heavy construction work mainly with bridges, as a surveyor, supervisor and manager between 2000 and 2008. In 2008 he moved to Tanzania and worked for Noremco AB, managing

us for the progress to date," says Malkit.



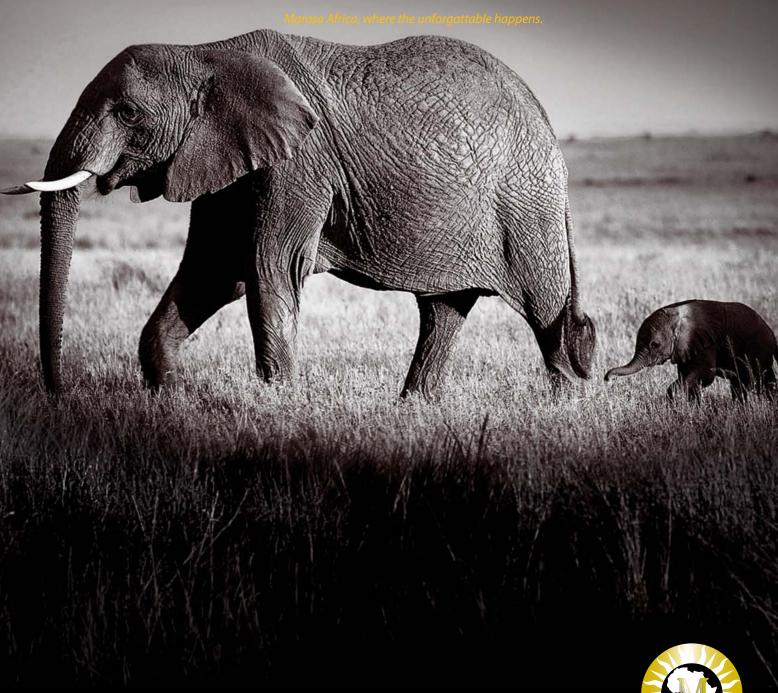
the construction of Mbeya Brewery for SABMiller.

"The Mbarara Brewery is the biggest project I have been in charge of, so I still have a lot to learn," says Carl and he recognises that the achievement to date with this project lies not just due to him but his entire site team, the head office backup and Excel's procurement department and many others.



An epic journey starts here...

It's a wild wild world and it's waiting for you to take an exploration into the vast reaches of the grassland and across the breathtaking Rift Valley, where the whirlwind romance with nature never ends. At Marasa Africa its always an affair to remember.



Uganda:

Chobe Safari Lodge | Paraa Safari Lodge Silverback Lodge | Mweya Safari Lodge

Kenya:

The Ark | The Aberdare Country Club Mara Leisure Club



www.marasa.net