PARTNERNERSHIP: Edwin Gitau (left), the Managing Director of Njata TV and FM stations and David Chesoni (right), the Managing Director of Car & General Trading Limited sign a Memorandum of Understanding (MOU) to promote TVS motorcycles.



FAMILY FUN DAY: Kwame Gyan Tawia(left), the Cummin MD for Africa and Middle East and Paul Asikovo (right), the Dealer Development Manager for CC&G enjoy a good time with children of the Company's employees during the Family Fun Day held at the Steadmark Gardens to celebrate 100 years of Cummins.



**EXECUTIVE TOUR:** Tagawa, Tractor Sales Manager Kubota corporation Japan, Makoto Ooka , Kubota Country Office Kenya and Naomi Karagu, Kubota Sales Engineer Car & General, during a tour at Car & General facilities on Lusaka Road Industrial area.



TVS DEALER LAUNCH: Gurmmet Singh (right), the TVS Motors General Manager in India shows the new TVS HLX 150X model to Eric Omondi (left), who was the MC during the Car & General launch for dealers.



CUSTOMER SATISFACTION: Mike James (centre) and Joan Grace(right), the Key Accounts Manager, Toyota Forklifts of Car and General explains to Joel Okenywa, (left) a forklift operator of Bollore Logistics how the carriage of a forklift determines the lifting capabilities of the machine during a visit to industrial users to strengthen customer satisfaction.



NEW PREMISES: Faith Wambui (left), the Lead Supply Chain of Cummins C&G and Fathima Gany (right), the Executive Finance Director of Cummins Africa Middle East join Kwame Gyan Tawia (centre), Cummins Managing Director for Africa and Middle East to cut a ribbon to officially open the Company's new offices. In 2017 Cummins entered into a joint venture with Car and General for the distribution and support of its products in the greater East Africa region.

A Quarterly Newsletter for the Car & General Group

# CARGENVOICE

Volume 22, Issue 3 July - September 2019

Power for better living

Our Vision

To make customers smile in every street, every town

**Our Mission** 

To achieve leadership position in all our primary markets - power generation automotive and enginerelated products in East Africa.

THE FIRST LINE

Welcome to this issue of Cargen Voice. Effective communication is very important to organization. Open and transparent communication is one of our key strategic disciplines at Car & General. We strive to keep clear, consistent and timely channels of information flow in order to institutionalize our corporate culture - the Cargen Way! Going forward, we encourage all members to feel free to share any suggestions and concerns that will improve the Group standing. We will be conducting a staff survey this September through which your voice will be heard. Your feedback will help make Car & General a good place to work.

Makina Customers Smile Quality Integrity

**Innovation** 

**Empowerment** 

CEO MESSAGE

STAFF BRIEFS

CARGEN IN SOCIETY

CARGEN NEWS

STAFF TALK

PICTORIAL

Editor

Raphael Atanda

The Editorial Team wishes to encourage members of Car &General to send in their contributions for publication in the Cargen Voice. Make your voice heard!

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### ... IN THIS ISSUE Striving for Growth in Challenging Times

The year to June end (Q3) has been challenging indeed. Turnover at Kenya Trading has increased 9.2% year on year. Turnover for the Group has increased 18.6% year on year driven by Tanzania, Uganda and Kibo all of which have registered growth above 20%. This trend has continued into July with Kenya Trading registering single digit growth. Tanzania delivered record performance crossing 600 three wheelers and 1800 two wheelers. Uganda also delivered record top line on a normalized basis.

In Kenya, the key remains increasing market share across all product lines i.e achieving monthly sales of 5000 two wheelers, 400 three wheelers and crossing Kshs 100m in the TVS and Piaggio aftermarket. The opportunity exists! We have the team in place – we can do this!

In terms of profitability, the biggest issue has been the demurrage and storage charges (hitherto Kshs 150m). This has had a huge negative impact. Secondly, the increase in paid up stocks (Kshs 370m) has resulted in higher than anticipated funding costs. This has also resulted in tight cash-flows as we have obviously had to pay for these stocks. We have seen a positive contribution from Watu Credit that has grown significantly.

August and September are critical months leading into the end of the financial year. We must cross turnover of Kshs 700m per month in Kenya. This will come from growth across all product lines. Uganda, Tanzania, Kibo, Cummins C&G and Watu will continue the growth momentum. In addition, we must liquidate the surplus stocks and debtors to become cash efficient.

Going forward, we must run a more streamlined operation in terms turnover, margin protection, costs and logistics to ensure a solid, sustainable business.

**Chief Executive Officer** 

CORNEROFFICE









**STAFFBRIEFS STAFFNEWS** 

#### **PIAGGIO** MECHANICS TRAINING

Self-employed mechanics and those working in Nairobi area garages received specialized training on servicing, diagnosing faults and repairs for the upgraded BS III 435cc engine which develops 7.5 horsepower now fitted to Piaggio tuk tuks.

The course was a mix of classroom and practical sessions on dismantling and assembling both tuk tuk diesel and petrol engines. After completing the course, the trainees received certificates to register them as qualified mechanics for Piaggio tuk

This was one of a series of country wide complimentary training courses run by Car and General to improve customer service. "So far we have trained more than 500 technicians and our aim is to help more in all areas of Kenya," said Vincent Njoroge, the National Piaggio Aftermarket Manager.

To help reduce fuel consumption and improve efficiency, the trainees covered the timing, ignition and charging systems of tuk tuks. "I now have the knowledge and skill to correctly service and repair Piaggio engines thanks to Car and General's training," said Peter Maina, one of the participants.

#### **Cummins Opens New Offices**

Engineering Company Cummins has strengthen customer service by moving in to a new and larger office space at the Car and General premises on Lusaka Road.

Surajit Choudhury, the General Manager Cummins Car and General commented, "Due to the growth of the business and enhancement of client services we needed bigger space in order to serve our customers more efficiently and effectively. A company's workplace greatly influences staff productivity and also has an impact on customers when they visit either to look for, or purchase something".

Cummins Inc., entered into a joint venture with Car and General in 2017 for the distribution and support of its products in the greater East Africa region covering 11 countries. The Company features in the Fortune 150 list, employs 60,000 people worldwide and serves customers in nearly every country across the globe and is celebrating its 100th year as a company throughout 2019 .

Cummins products range from diesel and natural gas engines to hybrid and electric platforms, as well as related technologies, including battery systems, fuel systems, controls, air handling, filtration, emission solutions and electrical power generation systems.



ACE GRADER HANDOVER: Srinivas Sevarakonda (center), the Car and General Mombasa Branch Manager and technician Steven Mutua [right] deliver an ACE wheeler loader and grader to Evans Ondieki [left], the CEO of Mombasa based Evanson Carriers Limited.





INDUSTRY 4.0 SKILLS: During the Strathmore Career Fair, Saumil Vyas [right] the Center Head of NIIT explains the digital skills required for Industry 4.0 technologies which are offered by NIIT to Strathmore University students Gabriel Mbuqua [ second right], Marvin Matata [second left] and Naomi Mwangi (left).

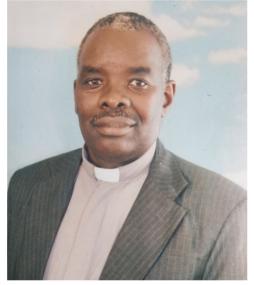
#### Ace Back Hoe Loader for C&G

A new ACE backhoe loader has been added to the range of Car and General construction equipment. This heavy machine has a four cylinder, turbo charged, water cooled diesel engine churning out 96 horsepower. It can be used with a variety of attachments including a ripper, fire extinguisher and rock breaker.

The compact size of the new ACE makes it ideal for construction projects which have limited space. The operator has the choice of using two, or four wheel drive depending on the conditions and the work load. The two wheel drive option is ideal for light tasks like transporting materials and has the benefit of saving fuel.

Car and General Trading Limited is the leading supplier of generators, motorbikes, three wheelers, lawn mowers, construction equipment, power generation and engineering products backed by reliable service and repairs

#### FARE THEE WELL, ANTHONY



This is a tribute to of Rev. Canon Anthony Munene Nyaga who we lost after a short illness mid this year. Nyaga was a friend to

He fought a good fight, he finished the race, and kept the faith.

Rest in peace Anthony Munene Nyaga.

#### BREAKING . . .

The Nairobi Mega along Mombasa Road development is at an advanced stage. The 170,000 square feet mall will have some of the key tenants in Nairobi, with Carrefour as the anchor tenant, and Safaricom, LC Waikiki and Optica among others. The Nairobi Mega, which is set to enhance shopping experience, will open its doors in January 2020. Watch this

#### Learning from Football . . .

What do you do when a team is not getting results? See what this guy has done!



#### Internal Promotions: Leadership for the Future C&G FARM IN KILIFI



CAROL OMANJO (above) has been promoted to Deputy Chief Operating Officer (COO). Carol joined C&G in 1996 as an accounts assistant and has since held positions as Head of Treasury and recently Head of HR.

She exemplifies our core values of empowerment (taking responsibility), integrity and making internal customers smile. She will now be responsible for HR, Administration, Treasury Logistics, Real estate management and other admin functions. More focus in these areas will certainly strengthen the back end of our business which is now becoming increasingly important given growing volumes.

SAM NJENGA has been promoted to Deputy Chief Financial Officer (CFO). Sam joined C&G in 2008 as an internal auditor and rose to become Head of Internal Audit, Risk and Compliance. He has also exemplified our values of empowerment, integrity and making internal customers smile.

Financial management of Car & General is crucial and Sam will be tasked to assist in producing timely, accurate accounts with zero loose ends in addition to managing risk and compliance. There is no question that we must run a tighter business going forward given the expensive experiences in the past.

BHAVIN PARMAR promoted to Finance Director C&G Trading, Tanzania. Bhavin joined C&G in 1996 as the accountant. He has seen C&G develop from zero into a Kshs 3.5 billion business.

He has set an example in terms of financial management - his accounts are always out on time, always accurate and everything halances.

He has always been a pleasure to work with and demonstrates the highest level of integrity and efficiency at all times. Tanzania is now growing to the next level and warrants a person of Bhavin's capability in this position.

The CEO, Vijay Gidoomal, while congratulating the three on their promotions to staff in a communique said, "They have demonstrated a relentless commitment to our corporate philosophies and core values we are creating the management backbone of the future! The Group places a high premium on developing strong, broad based management talent and will always give equal opportunity to staff to compete for internal opportunities and to grow within the Group. I hope these promotions will inspire you to do your very best to rise to the top as we continue to build the managers of the next decade".

Congratulation all!

Perennial lack of rain has made the Bamba residents in Kilifi move from one area to another in search of water and pasture for their livestock. They face unpredictable weather patterns and prolonged drought which have persisted in the area. In these severe conditions the local people needed Government and humanitarian organizations to intervene with food materials which is now changing.

Through the construction of water pans to collect water, the residents are seeing a balance between pastoralism and irrigated agriculture that improves their lifestyle. The residents of Chapungu area are now engaging in growing fast maturing vegetables including tomatoes, kales, eggplants and water melons on a twelve acre piece of land. Thanks to partnership between Car and General and the County Agricultural Office which has been providing expertise on best farming practices.

The farmers had their first harvest this year in February and have injected the profits back as capital for the next crops and to improve the yield through modern technology. This will be a transformative move expected to raise profitability and the living standards of the community in this hot and dry

The company has partnered with residents living around the water pans and helped with tilling, seedlings, water tanks and piping and agrochemicals. The inhabitants provide manual labour and mind the farm.

'This project has been an eye opener for the locals and the County Government to engage in profitable farming through irrigation that is a way of alleviating poverty", said Wallace Chege, Car and General Mombasa Branch Assistant Manager.

The Kilifi County Government has chipped in by providing extra water tanks, irrigation pipes and pumps through the County Water Board. As a result of this support, the farmers are playing their part in the project and are expecting a bountiful harvest this

#### **THE** CARGEN PREMIER

The race for the 2019 Cargen Premier League is hotting up and the Car & General Kitengela Sub-branch is not letting go! As at end of Quarter 3, Kitengela was at 88 points followed by Bungoma at 77 points - the two businesses scored green as at Quarter 3, 2019. Kitale was yellow with 67 and Malindi 57. It was, however, disappointing that all other businesses scored red! Nanyuki, being a new busines was not rated.

The target is for all businesses to hit 75 points. The results reveal that we have a very long way to go.

88	
77	
67	
57	
50	
46	
45	
43	
N/A	
	57 50 46 45

At Car & General, our tradition is to conduct business reviews every month, and this will be communicated by the CEO in his monthly communique. The objective is to have a close look at the health of our various businesses. Equally, the Cargen League table will be announced quarterly and the overall winners recognized at the end of the fiscal year.

rganization	% (	ode
ational Aftermarket	46	
&G Mombasa	45	
/S Distribution	44	
&G Nakuru	44	
&G Kisumu	42	
oyota Kubota	42	
&G Nairobi	36	
oosan	36	

Congratulations Kitengela team!

#### **MOU** with Musoni for Microfinance

Car & General has signed a deal with Musoni Microfinance for potential motorcycle and three-wheeler buyers to access asset financing. Through the agreement, customers will get 80 percent financing of the product purchase price with an interest rate of 20 percent. The deal targets youth who acquire TVS motorcycles, Piaggio tuk-tuks and other company equipment worth up to 300,000 shillings with options of daily, weekly or monthly repayment terms.

"We want to reach out to more youngsters into venture in the growing motorcycle transport business and be self-employed through a lend to own facility. We also guide them nurture a good saving culture", said Stanley Munyao, the Musoni Chief Executive officer.

Car & General will help buyers acquire safe driving skills through its regular road shows and clinics around the country. "This partnership will help address the unemployment crisis in the county," said David Chesoni, the Managing Director

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STAFFTALK STAFFTALK

#### CORE VALUE: MAKE CUSTOMERS SMILE BY TAMARA ASONGA

We are living in a society where customers have easy, ready and unlimited access to all kinds of information about existing products and services, thanks to digital technology. The consumer is more expressive and passes on information about their experiences very fast, thanks to social media.

Competitors are working day and night, getting more innovative and efficient, all in a bid to curve a niche for themselves, so that they standout. There is continued focus on the customers' experience, and it's no longer just about satisfaction. The idea is to have a glee effect on the customer, whenever they think of you and your product or service as a solution to their need. There are a number of way with which organizations can enhance customer experience.

Know your product or service - you need to know what you're selling, inside and out, and know how they work. Be aware the most common questions customers ask, and know how to articulate satisfactory answers.

**Be friendly** - Customer service starts with a smile. When you are in a face-to-face situation, a warm greeting should be the first thing your customers see and hear when they ask for help. Even when handling customer service requests via telephone, a smile can come through in your voice, so make sure you are ready to be friendly.

Say thank you - Gratitude is memorable, and it can remind your customers why they shopped at your store or hired your company. Regardless of the type of business you are in, saying thank you after every transaction is one of the easiest ways to start a habit of good customer service.

**Show respect** - Customer service can often involve emotions, so it is important to make sure people handling customer service tasks are always courteous and respectful. Never let your own emotions overtake your desire to see your customer walk away happy.

**Listen** - Listening is one of the simplest secrets of customer service. Listening means hearing and understanding what your customers are saying out loud, as well as what they are communicating non-verbally. Watch for signs that they are displaying, while listening to what they say to you directly.

Be responsive - There may be nothing worse than non-responsiveness to a customer who is trying to get help, resolve an issue, or find out more about what you are selling. It is important to respond quickly to all inquiries, even if it is only to say you are looking into the issue and will get in touch. Some response is always better than none so the customer does not feel ignored.

Ask for feedback - You may be surprised what you learn about your customers and their needs when you ask them what they think of your business, products, and services. You can use customer surveys, feedback forms and questionnaires, but you can also make it a common practice to ask customers first-hand for feedback when they are completing their orders.

Use feedback you receive - You need to do something with the feedback you receive from customers in order to make it useful in your customer service process. Take time to regularly review feedback, identify areas for improvement, and make specific changes in your business.

Excellent customer service often comes down to consistently checking in with your customers and making sure they are happy with not only the products and services you're selling, but also the process of purchasing, ordering, working with you, etc. If you do that successfully, you are on your way to becoming known for providing excellent customer service.

Train your staff - It's important to make sure all of your employees, not just your customer service representatives, understand the way they should talk to, interact with, and problem-solve for customers. Provide employee training that gives your staff the tools they need to carry good customer service through the entire customer experience. Your smile will give you a positive countenance that will make

people feel comfortable around you. -Les Brown

NIIT MOU WITH RIARA

Riara University has signed a Memorandum of Understanding with NIIT, a leading skills and talents corporation, to offer future ready programs in digital marketing and big data analysis to the Kenyan market. The two courses are set to commence in September 2019 and will run at the University Mbagathi Way Campus.

NIIT has an initiative called the "NIIT inside Campus Model", which empowers youth by integrating different curricula running in various universities to help improve with new-age digital skills suitable for the current industry market. This method has been successful in India, China and in several African countries.

"Riara has already built a strong brand in Kenya and we are excited to be associated with this greatness. Tremendous strides are made by collaborating with such organizations that are keen on impacting positively on people's lives," echoed Vijay Gidoomal, the CEO of Car & General.

#### C&G LAUNCHES TVS 150X, 100+



The TVS HLX150X and HLX 100 Plus bikes were officially launched at the Tamarind Hotel on July 26, 2019. Equipped with a strong 150cc Eco thrust engine, the new TVS HLX 150X four stroke motorcycle churns out 8.9KW at 7500rpm. The motorcycle is fuel efficient and delivers on performance and comes with the latest Internal Oil Cooling [IOC] technology promising high durability and long engine life. It is a powerful well-built machine that comes with a raised mud quard designed for Kenya roads and tracks.

The upgraded TVS is strong and has a high load capability suitable for transporting both passengers and cargo. The motorcycle comes with an enhanced suspension and strong Duragrip tyres which make for comfortable ride. This is a versatile motorcycle with state-of-the-art features including designer alloy rims, gear position indicator, fuel gauge, charging port, superior shock absorbers and pillion foot plates.

### Promoting our Core Values and Living Them on a Personal Level

WHERE DID WALLACE BEGIN?

I joined this great organization Car & General in September 2009 as a management trainee attached to Piaggio business. I was transferred to Kitengela in September 2010 where I served in the pioneer sub-branch till December 2011. In January 2012, I was transferred to Mombasa branch as a Sales Manager, a position I served till March 2016. Since then, I am now serving a higher calling that is leading a young, ambitious and very dedicated team in the Coast region as the Business Leader.

What does your position entail?

Ensuring that all our 3 entities achieve their financial objectives (top and bottom line) and promoting our core values and living up to them at a personal level, that's the only way you can influence others to embrace them. Since our shared services are centralized at the head office, I equally have to do partial human resource, security and counseling responsibilities that arise like in any other business or organization.

#### What are the challenges of the iob?

The unpredictable county government policies which have a great negative effect in our business but has since remained stable for a while now, cost of doing business is increasingly growing making it quite an uphill task to register a decent profit as a business.

What are your accomplishments? Well, there are several and this has been achieved through team effort, one, becoming an excess of

Wallace Chege Business Leader, Mombasa a billion-shilling business turnover per year is our capital accomplishment, growing the two-wheeler business to a triple digit performance per month in the region and maintaining a strong lead as the number one three wheeler player in the region is equally something we are proud of as a team. This inspires me as it demonstrates that the XY generation born in the late 80's can be trusted and deliver in leadership, the bad perception associated with this age set notwithstanding.

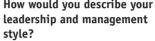
## How would you describe your

customers and transactions.

What are some strategies you have implemented in Mombasa and in what ways have they been effective in the company's growth?

Bottom - top strategy, most

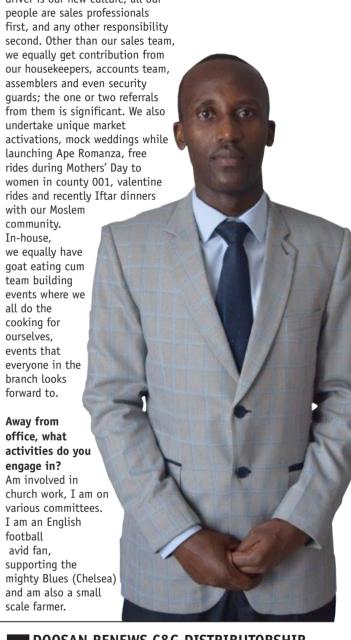
effective ideas have come from the junior members who have really taught me the virtue of enhancing our dealership engagements. Earlier on we had dealers selling one product line, today majority of our dealers are retailing more than two product lines, consequently growing our sales. Another key driver is our new culture, all our



(Laughs). A difficult question indeed, I would be fair to describe it situational style of leadership, there are occasions when duty calls, I will switch to either authoritative approach or inspirational style of management, to sum it up, I can confirm that whatever style I apply, its intended to get the best from the team. It may not always turn out to be so, but my intention is very clear, everyone in the team has something great to deliver, and it's my responsibility to mine it out. It starts out guite uncomfortably at times, but we all smile at the results, I deeply immerse myself on day to day running of the business and I can tell you a thing or two of 90% of our

engage in? Am involved in church work, I am on various committees. I am an English football avid fan, supporting the mighty Blues (Chelsea)





#### DOOSAN RENEWS C&G DISTRIBUTORSHIP

In a move that shows its confidence in Car & General as the distributor of Doosan products in East Africa, Doosan Infracore Co. Ltd has renewed its distributorship agreement for Kenya and Uganda territory.

Doosan Infracore, with its offices in Korea, is the official manufacturer of construction equipment. Car & General is the exclusive distributor for construction products including mini excavators, crawler excavators, wheel excavators, wheel loaders, articulated dump trucks ans related spare parts and attachments.

The agreement was signed by our Chief Executive Officer, Vijay Gidoomal and Jimmy Lee, the Emerging Sales Africa Manager for Doosan Infracore on July 7, 2019.

cargen**voice** 



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CARGENIN**SOCIETY** CARGENIN**SOCIETY** 

### Car & General Invests in Employee Wellness



#### **GYM IN** THE OFFICE

Recognizing that healthy employees are good for business, Car & General continually investing in wellness programmes for our employees all geared towards cultivating a healthy lifestyle. Together with the medical check-ups, we have opened a gym within our premises where staff can exercise three days a week. This is supervised by a qualified trainer from South Fitness gym.

It is widely recognized that many long-term health problems including heart disease, diabetes, obesity, certain cancers, depression and muscle and joint problems are partially associated with sedentary work and lifestyles.

When Car & General makes it easier for staff to exercise regularly, have medical checkups and adapt healthy habits, it helps to prevent, or manage lifestyle-related diseases, enjoy more energy and clearer thinking.



#### KAMILI FAMILY CHALLENGE '19

Above, driver Derek Steel, driver of Team The Mighty Minions and Erick Masabule of Car and General, during The Kamili Family Challenge, a fund raiser event for the Kamili Organization in support of mental health in Kenya.

The event was held between September 7th and 8th at the Sanctuary Farm in Naivasha.

#### **DONATION TO PUT** A SMILE ON TREESIDE FACES



Cummins C&G Ltd donated 56 double decker beds, 112 bed sheets, 112 blackets and several book shelves to Kasarani Treeside Secondary School for the Deaf. Cummins C&G technicians installed electricity in the dormitory and classrooms.

Treeside Secondary School is a mixed public boarding institution for learners with hearing impairment and has 45 students, eight teachers and five non-teaching staff. The school is facing numerous challenges including lack of enough classrooms, dormitories and a kitchen. It also needs a perimeter wall.

Surajit Choundury, General Manager of Cummins C&G said that the company will continue to help to ensure that the school's vision is achieved.

On September 13, 2019, the company's members donated various items (including clothing, electronics, books, furniture, utensils). Corporate social responsibility translates to happier staff and better team productivity.

#### CARGEN EMPLOYEE MEDICAL CAMP

At Car & General and Cummins C&G, we believe that having healthy employees is the key to healthy performance, leading to overall organizational success. It is with this in mind that the management organized a medical camp at our Nairobi office with Scion Hospital and the Lions FirstEye Hospital for employees check up on July 26, 2019.

The services offered included blood pressure and hypertension, body mass indexing, sugar level and diabetes, nutrition consultation and eye testing.

As we promise to continue availing such services to our members, we urge all of you to provide feedback that will help us improve our services to employees.



#### CUMMINS 100 YEARS KOROGA

The winning team comprising of Cummins C&G employees , Cummins Inc. and customers celebrate during a Koroga event in Nairobi. The event was part of the ongoing Cummins' 100th anniversary

Cummins C&G hosted a Koroga for its key customers at the Azelea Caribea restaurant in Kilimani. The aim of the event was for Cummins staff and clients to interact and engage in a cooking competition. The event was also graced by Cummins Africa and Middle East top management.



#### CARGEN EYE CLINICS WITH THE LIONS FIRSTEYE HOSPITAL



At Car & General, we believe that eyesight is one the most important gifts to humanity and we want to protect them. In conjunction with the Lions FirstEye Hospital, we organize quarterly camps in different areas of the country. at a cost of Kshs 1.5 m per year. The camps are used to provide necessary surgery to people with cataract, which is the main cause of blindness, and those in rural areas are more vulnerable due to unawareness and poverty.

Social and financial hardships associated with blindness are overwhelming and affect many families
We use the camps to educate the community on eye health.

Free eye camps are a good step in preventing blindness and restoring vision. We work with Lions prevent blindness and restore vision. Our sponsorship subsidizes the cost of glasses and medicines.

This year, our camps have reached people in Kakamega and Kisii areas. Our next camp is scheduled for end of November in Eldoret area.

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