

The Observer

From shacks to the City of London

By Brian Oliver, Sunday Observer (UK), June 6, 2010

Moses Mutuli, soon to become one of a very small number of Kenyans who have qualified as an actuary, says football changed his life.

His football dreams died early, but his involvement in the game has helped former goalkeeper Moses Mutuli to make the most of his gifts in other fields. While others who played in the same leagues in the Nairobi slums have gone on to fame and fortune in European football, Mutuli is about to join a very select group of financial risk experts.

Later this year a great deal will be written about his homeland when two Kenyans take part in the Champions League. McDonald Mariga, who won a medal when Inter beat Bayern Munich in last month's final, will be joined by Dennis Oliech of Auxerre. Never before has Kenya or any other country in East Africa had two men at such an exalted level.

There will be no fanfare for Mutuli when, by the end of the year, he qualifies as an actuary at Deloitte, for whom he works in London. It might not quite match the Champions League players' achievements but it is not bad, for the total number of Kenyans who qualified as actuaries is, depending on whose figure you take, either two or four. Ever. There are, says Mutuli, who will return to Africa when he qualifies, "3,000 to 4,000 working in the UK".

It has been quite a route for Mutuli, 33. From his early days in Mathare, one of the biggest and most deprived slums in Africa, via Oxford University, to the City. He owes much of his success to the Mathare Youth Sports Association (MYSA), a remarkable organisation that has been so successful since its inception 23 years ago that it has twice been nominated for the Nobel Peace Prize, in 2003 and 2004.

According to MYSA, the largest self-help youth sports and community organisation in Africa, the slum area in which Moses grew up is home to more than half a million people. More than 350,000 of them are hardworking mothers and their

children whose husbands and fathers died or abandoned them. They live in overcrowded shacks made of mud, sticks, cardboard and flattened tins. Mathare's makeshift homes lack water, electricity, toilets, rubbish collection and sewerage. Local residents say: "When it rains the shacks leak, and water carries rubbish and human waste through our homes. Many kids get sick and die. Aids is also a serious threat."

"People I was friends with at school have died, been shot by police, turned to crime," says Mutuli, whose father died when he was 11, leaving behind a family of five boys and two girls. "It was very hard for my mother. There was a lack of food, materials for study, electricity, water. Life was just about survival. There was a very big problem with self-esteem."

Which is where football made such a difference. Mutuli remembers his first meeting with Bob Munro, the Canadian who was an environmental policy adviser for the United Nations before founding MYSA in 1987. "We were playing footy when he came to watch us. We used a ball made from paperbacks – tear out the pages and make them into a ball – and Bob had a real Adidas football. That was memorable."

Mutuli, who was 10 at the time, became involved with MYSA and captained his team. In MYSA's many leagues – they now have 25,000 boys and girls playing in 16 separate competitions – teams are awarded points not just for winning, but for completing clean-up projects and other community work.

Every team is a mobilised youth group, run by their own elected leaders. Tasks include persuading children to attend school; working to combat drug abuse and disease, and especially the spread of Aids; encouraging artistic talent; helping jailed children who have to survive



appalling conditions; and much more.

"Being captain of my team, Huruma Flats, in the MYSA League, gave me confidence and self-esteem I wouldn't otherwise have had," says Mutuli. "It was very important when I was interviewed for a Rhodes Scholarship. The interviewers kept on and on about Mathare and what I'd got from football. That was a career-changing factor for me. I learned my life skills from football."

He learned how to cope with failure. "I wanted to be a big success at football and my chance came in 1992, when MYSA sent teams to Brazil, where we would meet Pelé at an environmental summit, and Norway for sponsored international tours. There were three goalkeepers and I didn't make it for the Brazil trip, so I knew I'd be going to Norway instead.

But I wasn't picked for that either, and I cried and cried. I had been rejected. But I had a long talk with my mother, she said maybe there were other means of travel (I'd never been on a plane or been anywhere) by studying. That was important to me, so I concentrated on maths. I was much better at it than others."

He excelled at high school and university, worked for a Kenyan insurance company, then got the scholarship to Oxford and the job with Deloitte.

"I gained the confidence to do it from football. Football has definitely changed my life."

Global Matters Newsletter of the Global AIS Practice Actuarial and Insurance Solutions Issue No 14, August 2010

A Message from our Global AIS Leader, Mike McLaughlin

Welcome to this new edition of "Global Matters." In this issue, we take a look at our continuing success in the Solvency II arena ...

Also in this issue, we read about the inspiring life story of Moses Mutuli from Deloitte's London Life Insurance practice. Moses had a difficult start to life, growing up in the dangerous slums in the suburbs of Nairobi, Kenya.

Through involvement in a charitable football organisation, his dedication and exceptional ability at school and university in Africa and a Rhodes Scholarship to Oxford, Moses has played to his strengths to get to where he is today, developing his professional career as an actuary.

Success through Failure By Moses Mutuli

I was born in Huruma, an estate located within the Mathare area of Nairobi in Kenya. Mathare houses one of the largest and most dangerous slums in Africa.

For 25 years I lived in Huruma where life was extremely tough, a daily struggle trying to survive. The major problem we had as kids growing up in the Mathare environs was self-esteem. It was difficult for us to have belief in our potential.

Football and MYSA

Some of my friends and I opted to participate in other creative activities to forget about our problems. When I was ten, a charitable organisation called Mathare Youth Sports Association (MYSA) was formed by a Canadian, Bob Munro, who was working for the United Nations in Nairobi.

MYSA cleverly uses sports as an entry point to community development. I was captain and goalkeeper of Huruma Flats football team, a team that participated in the MYSA league.

This was one of the activities that helped me build self-confidence as those I captained looked up to me for guidance. MYSA was twice nominated for the Nobel Peace Prize.

I wanted to make it big in sports through Mathare

United, MYSA's all-star team. However, I was twice left out of the Mathare United team to Norway and that's when I started to re-assess my other life priorities. I knew that I had failed in football.

Education

My strong participation in football didn't come without a price. I failed my primary school exams but was very lucky to get a place at a good school, Eastleigh High School, located within the Mathare environs.

I later joined University of Nairobi for a degree in mathematics. This was after I failed to get to my desired courses, Engineering, due to my low marks in the cluster subjects.

Through self-determination, I came top at the university and was presented, among other awards, with the prestigious Gold Medal Award for being the best student in the entire university with the highest proficiency in both academic and extra-curricular activities.

Actuarial Science and Rhodes Scholarship

After graduation, I joined Jubilee Insurance as an actuarial trainee before winning the Rhodes Scholarship for a 2-year study at Oxford.

This scholarship is awarded to two Kenyans each year. The scholarship expects its recipients to use their talents to the full and be leaders in their respective fields and participate in community development.

At Oxford, I obtained two masters degrees, an MSc in Applied Statistics and also an MBA in Finance. I later worked for Munich Re in London before joining Deloitte.

I hope to qualify as an actuary this year. But, like the whole story of my life, it has not been an easy ride to qualification. I have always known my strengths and have tried to play by them.

But the actuarial exams are famous for exposing one to their own weaknesses which eventually drills you into becoming a true professional.

It is through failure and struggle in life that I have devised ways to fight back and overcome many obstacles in life. Bob Munro recently quipped that "Moses is probably MYSA's most successful failure!"

