

# TRAVEL

## WITH THE CIM TEAM

GET INSPIRED FOR  
AN AMAZING 2023

**HAPPY  
CHRISTMAS  
AND  
A WONDERFUL  
NEW YEAR!**

# INTRODUCTION

*"Nature is not a place to visit. It is home," some of you may remember this quote by Gary Snyder from last year's CIM book - with our favourite quotes. This simple truth is an excellent introduction to our Christmas & New Year's book of 2022. In this edition, we will explore the CIM team's favourite places. And yes, this is inspired by the relaxation of Covid measures - we can travel again!*

*From snowy mountain peaks to sun-soaked palm beaches and green valleys - our Planet is a beauty. A marvel that needs to be cherished and taken care of. When travelling, we see how the surroundings shape societies and how we humans have changed the environment. Only half a century ago, people full-heartedly believed they had conquered nature once and for all. And look where the desire to control and exploit our Planet has led us.*

*Travelling opens us up to a new way of living and being. For us, it is a chance to find a new way of interacting with nature - resonating rather than extracting. Humbled by Earth's majesty, mesmerized by its beauty, we learn to respect our shared home.*

*While travelling, we fall in love with places, and we want to share this feeling with you. And hopefully give you some helpful travel tips, although we do not plan to become a tour operator in 2023.*



*Best regards,  
on behalf of the Cordaid Investment Management team,*

*Hann Verheijen  
Managing Director*



# NORTH MACEDONIA

## ADAM BRAITHWAITE BUSINESS CONTROLLER

Having had more than its fair share of geopolitical tensions during its recent history, a conflict with Greece was resolved with the country officially being renamed in 2019 as the Republic of North Macedonia. The country is landlocked, and although there is no sea, there are numerous lakes, the most visited of which is Lake Ohrid – also one of the deepest lakes in the whole of Europe. There are many breathtaking views in this UNESCO World Heritage Site, with the Church of Saint John at Kaneo a particular highlight.

With a slightly spicy cuisine, typical Macedonian dishes are a treat to the taste buds!



### TRAVEL TIP:

Use public transportation to visit Bitola. Plan a hike or book a spot on a 4x4 trip through the Pelister National Park to reach an altitude of more than 2200 metres at Golemo Ezero (Big Lake). After returning to Bitola, relax with a tasty dessert at one of the excellent cafes, such as Restaurant Epinal.

### TRAVEL BUCKET LIST:

- Mali
- Japan
- Vietnam



# SIERRA LEONE

## ARCHIBALD SHODEKE INVESTMENT MANAGER

Visit “Sweet Salone,” as it is called in its local phalange, with rare and breathtaking nature scenes. View its profusion of wildlife ranging from chimpanzees, pigmy hippos, forest elephants, leopards, and monkeys, to exotic sea creatures, bountiful birds, and innumerable species of insects. For beach lovers and sunshine seekers, its white sandy beaches rival none in West Africa. Sparkled with hospitable people, the gorgeous and inspiring scenery of hills, forests, coastal waters, rivers, and estuaries, will leave an unforgettable impression. Be entertained by diverse cultural plays in villages, city nightclubs, and beach outings. Sierra Leone enjoys unity in diversity with over 13 tribes and languages.

CIM has been a partner investing in many MFIs and SMEs in Sierra Leone, thus providing jobs to many young people, including women.



### TRAVEL TIP:

- Be ready to use a motorbike (okada) and plan your transportation.
- Visit any of these parks/sanctuaries and enjoy wildlife; Tiwai Island Wildlife Sanctuary; Gola Forest reserves; Outamba-Kilimi National Park, Tacugama Chimpanzee Sanctuary.
- Get prepared to swim in Sierra Leone’s attractive beaches but beware of strong currents in some.

### TRAVEL BUCKET LIST:

- Mauritius
- Vietnam
- Singapore



# POLAND

## BRENT DE BRUIJN FUND & INFORMATION OFFICER

The people are very friendly, and the country is filled with beautiful nature, from the seaside to mountain ranges and everything in between. Poland has some fantastic cities, like Krakow (with a perfectly preserved Old Town), Gdansk (a charming historic port on the Baltic coast), Warsaw, Poznan, and Wroclaw. Not to forget, the food & beer is excellent and in VERY large quantities. The country boasts 20 national parks with serene landscapes where one can hike through woods, alpine meadows, and blue mountain lakes.



### TRAVEL TIP:

- Take a traditional boat ride on the river Dunajec in Pieniny, South of Krakow.
- Or a bicycle ride along the coast of Gdansk, Sopot, and Gdynia.

### TRAVEL BUCKET LIST:

- (South) Africa
- Morocco
- India



# SRI LANKA

## CHRISTINE MARTIN HARTWIG LEGAL AND COMPLIANCE OFFICER

Sri Lanka is known as the Pearl of the Indian Ocean, probably due to its incredible natural beauty, extraordinary biodiversity, and precious gemstones (fun fact, Diana's famous blue sapphire engagement ring is from Sri Lanka).

Planning the trip to Sri Lanka this year was quite nerve-racking since the social riots had just taken place to change the government, and we were not convinced if it would be safe or make our trip difficult, but we decided to go anyway... it was the best decision of our lives! It is a country with a great culture, fantastic food, and a notoriously friendly population.

We stayed on incredible pristine beaches, went on a safari to see elephants and leopards, and visited the famous Ceylon tea plantations and ancient cities.

Go, visit Sri Lanka, and enjoy it! Even when the news is not the most encouraging and the people are not having a good time, they need tourism support more than ever, so I know they will make your adventure unforgettable!



### TRAVEL TIP:

- Go to Polonnaruwa ancient city on a bike tour. The sensation of riding among the ruins is lovely.
- Visit a tea factory and ask about the tea leaves collection process and how much the people who work in the field earn. It will make you appreciate your morning tea differently.
- It is ideal for all types of tourists (and budget); also, I can recommend it for families with small children or adolescents.

### TRAVEL BUCKET LIST:

- Tanzania
- Guatemala
- Japan



# FRENCH POLYNESIA

## DANIELA LUPPI MANAGER FINANCE AND RISK

Palm-lined beaches and turquoise lagoons multiplied by 121 islands and atolls – this beach paradise is called French Polynesia. It is beautiful wherever you look. And it is much more than a honeymoon destination. The experience doesn't end with lavish overwater bungalows, beachfront villas, and exclusive restaurants of Bora Bora.

French Polynesia is also one of the biggest aquatic wildlife sanctuaries in the world, protecting marine biodiversity – whales, sea turtles, sharks, and stingrays. Plenty of sustainable tour agencies donate part of their profit to protect the fragile marine environment and let you enjoy its sight with no harm done.



### TRAVEL TIP:

- Avoid all-inclusive resorts – otherwise, you risk missing local culture and flavours.
- Hop from island to island using cargo vessels – many take passengers on board.

### TRAVEL BUCKET LIST:

- Hawaii
- India
- Canada



# ECUADOR

## GAUKE ANDRIESSE SENIOR INVESTMENT MANAGER

I have lived there in the nineties for almost nine years.

It is a relatively small country, which, however, has a wide variety of natural landscapes and ecological zones.

The coast with its beaches, fishing villages, and banana plantations. The Andean highlands with its snow-capped volcanoes, the highest being the Chimborazo, with 5.300 meters. And lying on the east of the mountains, the amazon rainforest, with its rich abundance of fauna and flora. In addition to that, one can fly to the Galapagos Islands, which are unique in the world.

I have developed a great love for the Andes and its indigenous, rural communities. Fortunately, we can support quite a number of MFIs in Ecuador, among others, the Savings and Credit Cooperative Vencedores.



### TRAVEL TIP:

In the village of Guamote, close to the city of Riobamba, on Thursdays, one can find one of the most impressive markets where Indians from all around come together, among others, to sell their crops and cattle.

### TRAVEL BUCKET LIST:

- Japan
- Patagonia (the south of Chile and Argentina)
- Iceland





**CHAD**

## **GÜNTER JANSEN RISK AND RESTRUCTURING MANAGER**

Definitely not a country for a nice and fun family vacation. But surely, the country in which I lived through most of my adventures in life.

Areas where in the dry season, one drives easily through a valley become flooded like a lake, allowing my team to cross only by tying empty barrels to our car and making it float to the other side. Surprises like a promised hotel room with its own bathroom turning out to be one equipped with a bucket of cold water only rounded up a lifetime's experience.

I cannot wait, though for the moment, that CIM will be able to start financing projects in Chad to see how things have developed since.



### **TRAVEL TIP:**

Visiting Chad is not a holiday but an expedition. If you decide to visit, read security and safety advice, as the situation is constantly changing.

### **TRAVEL BUCKET LIST:**

- Argentina
- DRC
- Singapore



# DENMARK

## HANN VERHEIJEN MANAGING DIRECTOR

Now that our children have grown up, my wife and I have picked up our old habit of spending our holidays cycling, which also contributes to our ambition to lower our ecological footprint. This summer, we enjoyed a superb two-week cycling trip to Copenhagen, Denmark. After a day of cycling while enjoying a good meal, we love to plan for the next day's tour and look for another lovely hotel to stay in. Denmark's diverse and vast landscape is just the thing for any cyclist. Odense and Copenhagen are magnificent places to stay for those passionate about modern design and tasteful food.



### TRAVEL TIP:

The Trapholt Museum of Modern Art is a hidden treasure, with its stunning collection, the fantastic restaurant and beautiful gardens high above Kolding Fjord. (<https://trapholt.dk/>)

### TRAVEL BUCKET LIST:

- Swimming in the Biarritz waves
- Cycling from home to Rome
- Walking in the Moroccan Atlas mountains



# GREECE

## HANNAH SANCHEZ IMPACT OFFICER

Greece is an incredible country to visit. Aside from the perfect weather and probably one of the best cuisines in Europe (and dare say the world), its rich history and friendly people make the experience of staying in Greece one to remember. Additionally, Greece is so geographically diverse that even a 2 hour from anywhere will lead you to a change in scenery – easily accommodating those who want to see a bit of everything.

While most people think about going to the islands like Santorini or Mykonos, the place I find most special is the city of Thessaloniki in the North. It is one of those places that is a melting pot of cultures due to its historical link to Byzantine and, later on, the Ottoman Empire, meaning that its atmosphere, food, and overall vibe in the city are unique.



### TRAVEL TIP:

- Cretan food is really special, if you see a good restaurant that serves Cretan food – go for it!
- Speaking of food – when finding a place to eat: the further away from any tourist attraction, the better and more local experience you will have.
- Island recommendation: visit Hydra, one of the famous Saronic islands!

### TRAVEL BUCKET LIST:

- Japan
- Tierra del Fuego, Argentina/Chile
- Egypt



# TIMOR LESTE

## JAN POSTMUS SENIOR INVESTMENT MANAGER

Timor Leste is one of the newest countries on the block. It gained independence only on May 20th, 2002! And did you know that in the local Tetum language, Timor means East? So it is actually called East East. Despite the small size of the country – its length is 265 km and width is 100km – it has a varied landscape. Timor Leste is rugged with a mountainous backbone rising to over 2.000m (almost half of the land area has a slope of >40 degrees!). These mountains offer fine sceneries, while both the southern coastal flat lands and the northern rocky coasts offer silky white sand beaches with stunning views. Timor Leste offers excellent snorkelling and diving opportunities in its pristine waters. Tourism is nascent and, therefore, unspoiled: it is a hidden gem in the Far East.



### TRAVEL TIP:

- Christo Rei, a 27.0-metre-high colossal statue of Jesus Christ overseeing the bay towards Dili, the capital of Timor Leste.
- Atauro, an island north of Dili which has the highest diversity of reef fish and coral species of anywhere on earth. Perfect for diving and snorkeling.
- Tatamailau, enjoy stunning views after a climb to the highest peak of East Timor with an altitude of 2.963m.
- Jaco-island. By locals often referred to as the best place to go to. Not only the destination, also the travel to Jaco-island from Dili is great.

### TRAVEL BUCKET LIST:

- Irian Jaya
- Georgia
- Canada



# SCOTLAND

## JOËLLE DUFF INVESTMENT ANALYST

Years ago, I travelled around Scotland with my father. It was a beautiful trip, we saw lochs and castles, hiked through hills and heather, and stayed at traditional Bed & Breakfasts (before the days of Airbnb). We travelled for almost two weeks, starting in the Lake District (England) and driving north towards Loch Lomond, Glencoe, Fort William, and Glenfinnan. We then took a boat to the Isle of Skye, which I remember to be undisturbed and barely populated, except for the many sheep. From Skye, we moved across to Plockton, which has a special micro-climate and palm trees along Loch Ness and up to Inverness. Finally, we visited Duftown – which I found particularly entertaining. This holiday still remains one of my favourites – I hope to visit Scotland again one day and recommend it to anyone who likes wild nature and doesn't mind a bit of rain.



### TRAVEL TIP:

- Drive through Glen Coe.
- Visit the Isle of Skye.

### TRAVEL BUCKET LIST:

- Norway
- Japan
- New Zealand

# BRAZIL

## JULIE NZAMBI FINANCIAL AND LEGAL ASSISTANT

Brazil is a beautiful country to visit, powerful history and diverse cultures. The country offers plenty of places for visitors to be amazed and fall in love with it. Its landscape ranges from beautiful beaches to mesmerizing mountains and forests. Each Brazilian city has its beautiful story attached to it and sometimes a waterfall to visit. The language spoken is Portuguese; however, each city speaks it with a different accent and different pronunciation, which makes the country diverse. The most well-known Brazilian food is particularly delicious, and it's called feijoada.

### TRAVEL TIP:

I will recommend travelling between September to November to avoid carnival related activities.

### TRAVEL BUCKET LIST:

- Egypt
- Jamaica
- Cuba



# THE NETHERLANDS

## LORISA CANILLAS SENIOR INVESTMENT MANAGER

Since 2015, I have visited the Netherlands almost every year, but I know I have yet to see much of the country so far. Being an amateur but avid gardener, the flower power of Keukenhof was my first stop, and I visited it a few times again. The Van Gogh Museum cannot be missed as well. Van Gogh's work and persona are very relatable. That is how tortured we can be by our own thoughts and yet still be productive and highly creative. Overall, what I love about this country is how it embraces in a major way and all at the same time - history, modernity, prosperity, wellness, diversity and inclusion, and sustainability. I have seen these characteristics in Amsterdam, The Hague, Rotterdam, Delft, and Leiden. Thanks to colleagues (past and present) who have shown me these places and even invited me to their homes to sleep and eat (and cooked for me!). By the latter, you can tell how kind the Dutch are. The Netherlands truly has admirable character.



### TRAVEL TIP:

Van Gogh museum tickets are only available online and it can be fully booked ahead of time. Therefore, plan and book as early as you can.

### TRAVEL BUCKET LIST:

- Portugal
- Vietnam
- Any where I can see the Aurora Borealis




# MALI

## MARIAM NIANGADO INVESTMENT MANAGER

Massive in size – about twice the size of France – Mali offers travellers endless wild landscapes, where the Niger River, the desert and its dunes, and traditional villages, isolated in the bush, meet. An adventure! From Bamako to Timbuktu, you must take the sandy tracks to explore this country and discover all its riches. So why go to Mali? Lively markets, extraordinary landscapes, and a sense of hospitality from Malians!

### TRAVEL TIP:

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- If you are passionate about the ethnic groups of the desert and their way of life, visit Timbuktu.
  - Go to Djenne with its unique architecture included in UNESCO World Heritage.
  - Visit protected forest in Sicasso, populated by a particularly rich fauna.
  - See the fascinating art of Koutiala.

### TRAVEL BUCKET LIST:

- South Africa
- Brazil
- Indonesia





**VIETNAM**

## **MARINA MANCHKHASHVILI MARKETING & COMMUNICATIONS OFFICER**

Ho Chi Minh City is pure movement and energy. Everything is happening on the street: tireless Vietnamese women cooking on the sidewalks, the elderly exercising in the parks, fashionable youth racing each other on the motorbikes. And if you want peace and quiet for a while, in no time, you can reach mangrove forests and golden sand beaches or take a tour around the Mekong delta with floating markets, temples, and dragon fruit gardens.

Not to mention the best spicy soups, everything mango, coconut water, and Vietnamese iced coffee with a ridiculous amount of sweet milk.



### **TRAVEL TIP:**

I went to Ho Chi Minh City for a dental visit. I lived in Cambodia then, and Google suggested I have better chances of affordable quality dentistry in this buzzing metropolis.

Google was right! The best dental clinic I have ever been to, plus, for the price that makes one smile.

### **TRAVEL BUCKET LIST:**

- Mexico
- Japan
- Ecuador



# GRAN CANARIA

## MURIËLLE VAN LEEUWEN EXECUTIVE ASSISTANT

For me, Gran Canaria was, at first instance, only a sunny destination in the winter time, but the island surprised me in many different ways: beautiful nature (volcanic rocks, high cliffs, forest, sand dunes), special culture in the various little villages and towns over the island and nice people. The south of the island is very touristic, but within a few kilometres into the mountains, you find yourself in a different world in the little mountain villages, where you can still sense how resilient these people must have been to survive on a volcanic island and where you can touch upon cultural and religious heritage and be in contact with friendly local people. Although I do not speak Spanish (and most of the local people do not speak English), it is funny to discover how communication with hands and feet can work well!

These opposite sites of Gran Canaria are fascinating to me.



### TRAVEL TIP:

Visit towns of Arucas  
and Firgas

### TRAVEL BUCKET LIST:

- Patagonia
- Alaska
- New Zealand



## KENYA

### **PRISCILLA SMIT** **SENIOR INVESTMENT MANAGER**

Kenya is a beautiful country with a great diversity in landscapes: from savannas, tropical rain forests, water-gouged gorges, mountains, and lakes to white beaches. Also, the wildlife is impressive where among others, the Big Five (lion, leopard, rhino, elephant, and African buffalo) can be spotted next to, e.g. snakes, giraffes, hippos, monkeys, wildebeests, and zebras. The country has many different tribes and cultures. The food is excellent, and the fruits are super sweet and delicious. I lived for 8-9 months in Kenya with a host family, and their chapati (flat bread) and githeri dish (corn and bean one pot meal that they combined with other veggies and coriander) was excellent!

CIM has a portfolio in Kenya for many years with an impressive outreach to women clients, in rural areas and the agricultural sector.



#### **TRAVEL TIP:**

Game drive through the Masai Mara: see the wildebeest migration, Big Five, and all the other impressive animals and enjoy the landscape!

#### **TRAVEL BUCKET LIST:**

- USA (the west)
- Croatia (Plitvice lakes)
- Brazil (Fernando de Noronha)



# NIGERIA

## **SANNE STEEMERS** **CHAIR OF WABFF INVESTMENT COMMITTEE**

Lagos is the world's best-kept secret. For most people, Nigeria is a country to avoid, and it's almost as if Nigerians make every effort to keep their vibrant and colourful culture a secret from the rest of the world. Find the hidden gems where live music is performed! Truth Village in buzzing Surulere is a stage where a new musical genre is invented by lead trumpeter Etuk Ubong. Stadium Hotel, also in Surulere, has laidback highlife vibes that have survived many decades (and apparently, so have the performing musicians). Several beach venues around Oniru host young popular afrobeat performers and craft brewery Bature has weekly live music to go with your local beer.

Nigeria is defined by its 200 million people. A very diverse country built on a strong cultural legacy. The country is never predictable, expected the unexpected. Let Nigerians guide you through their country, and you will likely have friends for life.



### **TRAVEL TIP:**

Truth Village, Akerele Rd, Surulere. Check for performance dates on Instagram, and make sure you have your transportation waiting for you while there. Have some juicy and spicy beef suya at the Suya Spot in the same street.

### **TRAVEL BUCKET LIST:**

- Cape Verde
- Mozambique
- Japan



# SWEDEN

## **SJOERD MELSERT** **SENIOR INVESTMENT MANAGER**

Sweden is my second home. For many years already I have been spending my holidays in Sweden, mostly in summer but also winter is great. I enjoy the beautiful nature and, above all, the tranquillity. The best places to experience this remoteness and be close to nature are more than 12,000 islands outside Stockholm. From the centre of Stockholm (one of the most beautiful towns in the world due to its location on many islands), it takes approximately 1½ hours by boat to get there. Coming from the Netherlands, where there is absolutely NO remote place, it is heaven on earth. The boat trip is an unforgettable experience. My favourite island is Uto because it is large enough to hike for a couple of hours, you can find different places to stay, make a bike tour to the southern tip of the island, have a swim, and treat yourself to lunch or dinner at Batshaket. Most likely an experience you will never forget.



### **TRAVEL TIP:**

If you want a challenge, hike part of the northern Kungsleden trail. It is over 400 km long, and you will be really off the beaten track for the real die-hards.

### **TRAVEL BUCKET LIST:**

- Norway, hiking the Lofoten area
- Cape Verde (hiking Santo Antão)
- Uganda, the pearl of Africa



# GUINEA

## **THIERNO SADOU DIALLO** **WABFF INVESTMENT COMMITTEE MEMBER**

Fouta Djallon, the stunning highlands of Guinea, and the water tower of West Africa. The region is home to mountains, canyons, caves, beautiful waterfalls, and rapids. I love the area for its fantastic hiking trails, a natural viewpoint overlooking rivers and pastures, and natural pools in rivers for swimming. Fouta Djallon is upstream to all the largest rivers of West Africa with an important solar irradiance. Therefore, it is strategic for sustainable water and energy with a power generation capacity estimated at six thousand megawatts.

The WABFF targets Guinea, and CIM is working to originate promising projects in the country. I enjoy travelling in these cosy lands, especially in Labè, the regional capital, where the spontaneous hospitality of the Fula people welcomes visitors.



### **TRAVEL TIP:**

- Book a hiking/trekking trip with the local tour "Fouta Trekking Aventure."
- Visit the Saala waterfall and its rapids and natural pool (30km from Labè).
- Enjoy beautiful landscapes by traveling from Labè to Lelouma and Maali Yemberin.

### **TRAVEL BUCKET LIST:**

- Zanzibar
- Australia
- Cuba

# RESPONSIBLE TRAVEL WITH FAIR CLIMATE FUND

Travelling for us is a chance to admire the beauty and diversity of our home, planet Earth. It is also a reminder of our shared responsibility to protect it.

Global tourism accounts for about 8% of carbon emissions – so we need to make tourism far more sustainable. We are adopting sustainable travel habits (going on a cycling holiday like Hann), but sometimes CO<sub>2</sub> emissions are challenging to avoid.

With Cordaid's [FairClimateFund](#), we are moving to a fair net zero. While reducing our CO<sub>2</sub> footprint, we contribute to impactful climate projects from FairClimateFund. In doing so, we invest in CO<sub>2</sub> reductions and removals and sustainable livelihoods of populations least contributing but most affected by climate change.

FairClimateFund has a wide range of sustainably certified climate projects, such as introducing cleaner cooking appliances and forest projects across the globe. These projects in countries like Burkina Faso, India, and Peru target vulnerable populations, strongly deliver on social impact and safeguard our planet.



WE WISH YOU  
**A HAPPY  
CHRISTMAS AND  
A WONDERFUL  
NEW YEAR!**

Cordaid Investment Management is a pioneer impact investor committed to bringing positive social change in the world's most fragile countries. For 25 years, we contribute to many Sustainable Development Goals, such as decent work and economic growth, ending poverty, and achieving gender equality.

If you want to know more about our work, visit us at [cordaidinvestment.com](https://cordaidinvestment.com).

Sincerely yours,  
The team of Cordaid Investment Management



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