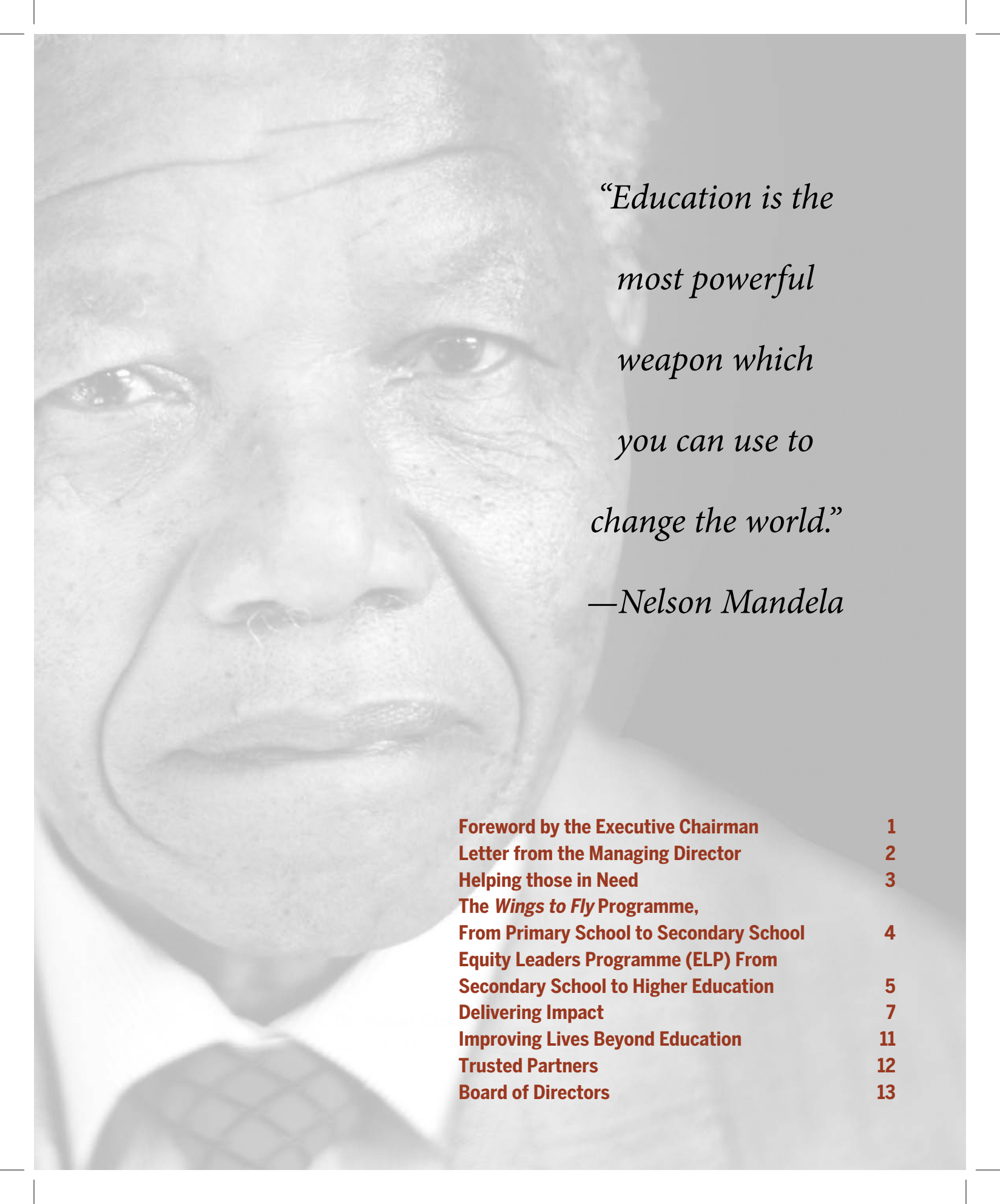




Education & Leadership Development Programme
— 2016 —



*“Education is the
most powerful
weapon which
you can use to
change the world.”*

—Nelson Mandela

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Foreword by the Executive Chairman

Thank you for your interest in Equity Group Foundation (EGF). EGF was founded in 2008 by Equity Bank, one of East Africa's largest banks. Equity Bank has been an industry leader in providing inclusive financial services to the poor and a corporate philanthropic leader by contributing 2% of its annual profit to EGF to fund development programmes. These programmes improve the lives of thousands of young people by increasing access to education and creating opportunities that empower Kenya's adolescents to chart brighter, more secure futures for themselves, their families, their communities and their countries.

The *Wings to Fly* Programme was established to help bright students from poor backgrounds to realize their dreams by availing comprehensive high school scholarships. The programme was inspired by our shared vision and belief that the destiny of young people is not tied to the circumstances of their parents. Young people have the potential to break the cycle of poverty and change their destiny and that of their families and society if they are given access to education and leadership skills.

The programme was launched as a partnership between Equity Group Foundation (EGF), Equity Bank and The MasterCard Foundation in 2010 and has achieved great success due to the enormous and unwavering commitment of its partners. EGF is particularly indebted to The MasterCard Foundation for making the first significant anchor grant to support 5,000 scholarships, helping EGF to commence the programme and attract likeminded partners including USAID, KfW, DFID and others.

The *Wings to Fly* programme successfully completed the enrollment of the first six (6) year phase in January 2015. During this phase, the *Wings to Fly* scholarship programme supported over 10,377 bright young people from very poor backgrounds to access secondary school education, many of them orphans or from single parent homes. Over 98% are completing high school successfully and well over half are girls. 93% that have achieved university entry grade of which 79% have gone on to join universities.

Inspired by the impact we are witnessing, EGF decided to launch a second phase of *Wings to Fly* in 2016 to offer education opportunities to another 20,000 deserving students. The MasterCard Foundation has once again partnered with EGF to anchor this second phase of the programme with a new grant of 5,000 scholarships giving a vote of confidence to the programme.

Apart from the desire to attend university, the *Wings to Fly* scholars are also motivated by the promise of becoming eligible for the Equity Leaders Programme if they excel at their KCSE and meet the selection criteria for the Programme. Started in 1998, the Equity Leaders Programme is a rigorous internship and leadership development Programme for top-achieving Kenyan students. It rewards outstanding performance in the KCSE exam and gives hands-on industry training to the best performing boy and girl in KCSE from every sub-county in Kenya where Equity Bank has a branch. To date, the programme has benefited 3,405 secondary school graduates of which 962 were *Wings to Fly* Scholars. 329 of the scholars and alumni have been supported to join global universities including Harvard, Yale and others.

The *Wings to Fly* Programme and Equity Leaders Programme align with Kenya's Vision 2030 agenda which has the objective of investing in the young people of Kenya in order to improve the quality of life for all Kenyans and transform Kenya into a middle class economy. That is the legacy we wish to bequeath Kenya, that of creating a generation of world citizens with a mentality of abundance, bound together by national pride, determination to create a better world and maintain peaceful coexistence with all communities and people across all walks of life.

Dr. James Mwangi, CBS

Executive Chairman - Equity Group Foundation

Letter From the Managing Director

Education is a critical driver of transformation at the individual, community and national levels. However, many economically disadvantaged families struggle to provide their children with this basic opportunity. This results in the loss of many bright minds, to the detriment of Kenya's future. EGF places a high priority on education and is committed to facilitating increased access to quality formal education opportunities as well as to developing talent and the leadership abilities of Kenya's youth. EGF believes that helping Kenya's youth access education is more than a humanitarian response; it is a direct investment in Kenya's and Africa's future self-reliance, stability and growth.

EGF increases access to and transition through secondary and tertiary education providing comprehensive high school scholarships, leadership and career development in order to break the cycle of poverty and develop the next generation of leaders. Our programmes, *Wings to Fly* Programme and the Equity Leaders Programme (ELP) focus on secondary and tertiary education to fulfill a large and constantly growing unmet need for increased and more equitable access to education.

Both ELP and *Wings to Fly* Programme have national reach. The *Wings to Fly* programme identifies and selects high academic achievers at the end of primary school who would otherwise not attend high school without the gift of a scholarship. Scholars are selected from all 47 counties in Kenya. Selection is carried out by the Community Scholarship Selection Board (CSSB) helping to embed the programme and the scholars within the community.

EGF has worked with the Government to help place the *Wings to Fly* scholars in high performing national and regional public schools to ensure strong academic support. The comprehensive support has also included coaching, mentoring and exposure to role models and leaders. Where students have experienced academic challenge, EGF has developed supplementary support using mobile and digital tools. Together these have led to high academic achievement and personal growth. The scholars have performed exceedingly well with a 98% transition rate. 94% have attained a university entry grade (C+ and above), 59%, a B+ and above, while 36% have attained an A grade. The *Wings to Fly* scholars hold great leadership promise for our country. Through their stellar performance and discipline, they are already inspiring primary school students in their communities, taking on formal leadership positions and changing cultures in their schools.

These last few years, our journey with *Wings to Fly* these last few years has been both inspiring and educating. Our interactions with them has taught us a great deal about the human spirit, the strength and determination that very young people from disadvantaged families can have in pursuing education, and what a motivating force it can be to achieving success. The scholars have demonstrated that retaining hope against all odds can change one's destiny.

EGF has been able to implement high-impact social programmes by leveraging Equity Group's infrastructure and resources. Our symbiotic relationship ensures that we are been able to keep overhead costs low while effectively and efficiently scaling these programmes. As a result, EGF offers funding partners a particularly good value for programme execution. With the continued support of our partners, we will continue to help shape a more prosperous and equitable future for our country through these life-changing investments in education. We thank Equity Bank, The MasterCard Foundation, USAID, UKAid, KfW and each of you for playing a part in this amazing journey. We invite you to join us in this important effort and support Kenya and Africa in general, to realize social and economic development.

Dr. Helen Gichohi

Managing Director, Equity Group Foundation

Helping Those in Need

Education is universally recognized as one of the single most important factors contributing to poverty alleviation, economic growth, competitiveness, health and stability for individuals, families and entire nations. UNESCO estimates that every \$1 spent on a person's education yields \$10 to \$15 in economic benefit over his or her working lifetime. Nevertheless, many families in Kenya and throughout Africa are unable to access education for their children because they cannot afford it.

In 2003, the Kenyan government declared free primary education (FPE). This resulted in a 15% increase in enrollment the following year. Nevertheless, the cost of secondary school remains, on average, 12 to 20 times the monthly income of the rural and urban poor in Kenya. The distance between homes and high school is usually far apart, increasing costs and making boarding a necessity. Consequently, thousands of young Kenyans terminate their education prematurely at eighth grade. Of Kenya's 10 million primary school students, only 20% will enter

secondary school, and of these, only 3% will make it to university.

History shows that it is more expensive over time to not educate children. An uneducated adult will have more trouble finding work, earning a living wage, being financially self-reliant and investing resources in healthcare and children's education. Thus, in addition to squandered human potential, there is a striking economic cost to communities and nations when we fail to ensure that youth have access to quality basic education at the primary and secondary school levels.

EGF Education and Leadership Pillar has two distinct but complementary programmes. The flagship Wings to Fly Programme and the Equity Leaders Programme (ELP). Both programmes focus on the brightest the Wings to Fly scholars focusing on providing education opportunities to the poor therefore designed for poverty disruption and the ELP focusing on merit alone.



Kenya's President, Uhuru Kenyatta, congratulates a scholar at a Wings to Fly commissioning ceremony.

The *Wings to Fly* Programme, From Primary School to Secondary School

By investing in *Wings to Fly*, EGF is committed to closing Africa's access gap to secondary school and developing the continent's next generation of leaders. *Wings to Fly* removes the hurdle of cost to low-income students by offering comprehensive scholarships that cover tuition, room and board, uniforms, books, transportation, incidental costs and support services.

Eligibility

Annually, students apply for *Wings to Fly* scholarships based on academic performance and financial need. Applicants must score in the top 20% on the national Kenya Certificate of Primary Education exam in their home districts to be eligible. Financial need is determined based on economic status and vulnerability, including the loss of one or both parents, parental illness or disability, or displacement due to civil conflict.

Application

Wings to Fly applications are available at the end of the year at local schools, churches, mosques, community institutions and Equity Bank branches nationwide. The scholarships are advertised in print, online, radio, churches, mosques and through direct marketing in all 47 counties in Kenya.

Selection

An array of community leaders, including Equity Bank staff, together form a Community Scholarship Selection Boards (CSSBs), which vet and select scholarship recipients in each district. Selection boards use defined criteria to score applications and perform home visits for finalists, which allow them to confirm financial need. Currently there are 115 boards which select and vet scholars admission to *Wings to fly*. They also serve as local mentors for the scholars throughout their time in high school.

Induction

Annually, each new class of *Wings to Fly* scholars travels to Nairobi for a weeklong induction. For some children, this is their first visit to their country's capital. During the week, scholars prepare for their transition into secondary school. They undergo medical check-ups, outfitted with uniforms and receive stationery and pocket money to start high school education on equal footing with their peers.

Commissioning

At the end of their induction week, new *Wings to Fly* scholars are officially commissioned in a ceremony typically presided over by the President of Kenya. The ceremony also features motivational speeches by honoured guests which instills a sense of pride and promise in scholars and fuels their determination to seize this once-in-a-lifetime opportunity and succeed in their studies.

Education and Leadership Congress

Annually, scholars participate in a one to two-week Education and Leadership Congress focused on specific leadership development themes. At the congresses, scholars interact with local and international leaders from the private and public sectors and learn about their life and leadership journeys. Scholars frequently credit congresses for broadening their worldview, exploring them to the world of possibility and sparking a stronger interest in leadership.

Mentoring

Wings to Fly works to build a support network for each scholar by mobilizing community members, exemplary university students, caring teachers, Equity Bank staff and volunteers from industries to serve as mentors. Mentors play an invaluable role in helping to ensure that students feel supported and encouraged, both academically and emotionally during the school year and during breaks, when many young people return to their home villages and often feel as if they are spanning two very different worlds.

Technology

In 2014, *Wings to Fly* launched curated, electronic content to support secondary school-level learning by *Wings to Fly* scholars and the general public in Kenya. Content is aligned with and supplements Kenya's curriculum and is specifically designed to offer engaging, relevant learning opportunities for students, teachers and informal learners via mobile phones, the internet and flash drives.

Equity Leaders Programme (ELP) From Secondary School to Higher Education

The Equity Leaders Programme works to equip academically gifted secondary school graduates from across Kenya with the professional and leadership skills they need to succeed in an increasingly competitive global marketplace. It also cultivates a community of ethical leaders who work together across disciplines and sectors to transform the lives of their families, communities, country and the world at large.

Equity Bank has been providing paid professional internships to university students studying various courses. The programme began with one student in 1998 and expanded in 2010 to cover the top KCSE male and female students in each district in the country where Equity Bank has a branch. In 2014 the first group of *Wings to Fly* graduates was also admitted growing the programme in size as well as the addition of the college counselling programme component.

To date, the programme has benefited 3,405 of the most academically gifted secondary school graduates across Kenya, including 962 *Wings to Fly* high school scholarship recipients. A total of 312 scholars and alumni have qualified and been supported to study at global universities including Harvard, Yale, Stanford, Amherst, among others. The programme is centered on a rigorous paid internship experience that allows scholars to intern at Equity Bank branches around the country before they join university.

Over this time, the internship model has also developed into a fully-fledged leadership development programme covering four thematic areas of scholar growth.

The Leadership Development Model

ELP is centered on a rigorous internship that allows scholars to work at Equity Bank branches around the country before they join university. The internships give scholars real world professional experience and includes a college savings scheme, which allows scholars to use

their internship stipends to fund their university education in Kenya. In addition to the pre-university internship experience, ELP provides internships and leadership development experiences to scholars throughout their time in university and beyond.

The ELP leadership development model seeks to develop scholars across four programme areas:

1. Personal and Professional Development to enable scholars to identify their unique talents and strengths and to match their individual interests with meaningful career opportunities. This includes both experiential and taught learning opportunities, such as internships, professional development seminars and workshops and an Annual Leadership Congress to inspire and motivate scholars to excel in their chosen field. The goal is to prepare scholars to set ambitious goals for their future and to provide them with the 21st century skills they may not learn in the classroom that will be required to succeed in the workplace.

2. Global Exposure to encourage scholars to expand their horizons and become world-class leaders who can compete and succeed in a global marketplace. The key investment is the college counseling programme, which supports scholars to earn scholarships to some of the world's best universities, as well as scholar development awards for scholars attending local universities to attend conferences, classes or trainings in global destinations. The goal is to allow scholars to think globally and look at the best practices in their field through an international lens, an increasing necessity in today's global marketplace.

There are currently 312 scholars enrolled in universities globally. Global scholars return to Kenya each summer to support a new class through college counselling.

3. Creativity and Innovation to empower scholars to think creatively about providing solutions to the challenges and opportunities facing communities around the world. This includes an ELP Journals online platform for scholars to share their creative writings and artwork, as well as an innovators programme that awards seed funding to promising scholar business plans. The aim of this pillar is for scholars to think outside the box in coming up with the innovations that will transform their communities and Africa as a whole.

4. Community Engagement to inspire scholars to use their abilities for good and to make a positive impact on society. This includes a Centers of Excellence programme which provides residential mentorship in three high schools across Kenya, as well as a *Wings to Fly* mentorship programme which allows ELP scholars to mentor

beneficiaries of the *Wings to Fly* programme. The goal is to develop ethical, values-based leaders who are deeply concerned about the needs of society.

While developing individual scholars across these four thematic areas, the programme also endeavors to create a strong network of scholars who work together across disciplines and sectors to transform their communities, their country and the world at large.



Equity Leaders Programme Induction Ceremony presided by Her Excellency, The First Lady, Margaret Kenyatta.

Delivering Impact

Since 2010, *Wings to Fly* has supported 12,377 students with four-year scholarships, mentoring and leadership development. Over half of all scholars are girls and 86% are orphaned by one or both parents.

Over **93%** of *Wings to Fly*'s first two graduating classes have qualified for university admission, compared with 27% nationally.

79% of scholars assumed one or more leadership positions in their schools, including as elected members of student councils and as club leaders.

Over **60%** of *Wings to Fly* scholars maintain a B grade average or better.

To date **962** *Wings to Fly* scholars have been accepted into the Equity Leaders Programme, a professional paid internship and college readiness programme that helps students finance their studies at local universities and earn admission to global universities.

Over **98%** of *Wings to Fly* scholars complete high school.

3,405 ELP scholars have benefitted since 1998.

312 scholars admitted to top global universities, receiving more than \$45 million in scholarships from universities including Harvard, Yale, Stanford, Amherst, and others.

99% of ELP Scholars transitioned from high school to university, enabled by the internship programme and college savings scheme.

Over **1,000** internships provided across Equity Group annually, making ELP the largest corporate internship programme in Africa.

Over **600** ELP Scholars currently in university serve as mentors to *Wings to Fly* scholars each term at their respective high schools.



Felicity Akiru

Wings to Fly scholars who have completed secondary school are already making a difference in their communities. Felicity Akiru and her younger brother grew up with their grandmother in a grass-thatched homestead in Turkana County following the death of their parents. Without the support of *Wings to Fly*, secondary school would have been

unattainable and Felicity believes she would have been married off by age 16. Instead, Felicity earned A grades at Turkana Girls Secondary School and is now pursuing a degree in medicine at the University of Nairobi. By participating in vacation internships, Felicity has also earned enough money to pay for her brother's secondary school fees.

Josphat Loukot Lowoi

One of nine children, Josphat left school after first grade to help his single mother feed their family, working as a milk carrier, restaurant water boy and collecting firewood. When his older sibling became a teacher, Josphat was able to return to school. Despite having missed two years, Josphat finished at the top of his class, a spot he retained through eighth grade.



At his cohort's commissioning en route to Lenana Secondary School, Josphat remembers, "I met children who had experienced some of the same challenges and some who had stories that were even sadder than my own. I also met people who had struggled in life, but had succeeded and become stars. It gave me hope that even though I had a challenging past, I could still have a brighter future."



Antony Muchina

After his mother died, Antony Muchina went to live with his grandmother in a farming village in Central Kenya. With the support of *Wings to Fly*, he joined Maseno High School, which is considered among the top schools in Kenya. He flourished intellectually and in his senior year, he developed a biogas digester to convert kitchen and human waste into biogas to be used as cooking fuel. His innovation was voted the most viable idea in a Rockefeller Foundation-funded competition, out of over 4,000 entries. After scoring an A on his secondary school exam, Antony was selected to join the Equity Leaders Programme and was accepted to the University of Toronto, where he will study computer engineering.

Bernard Wesonga

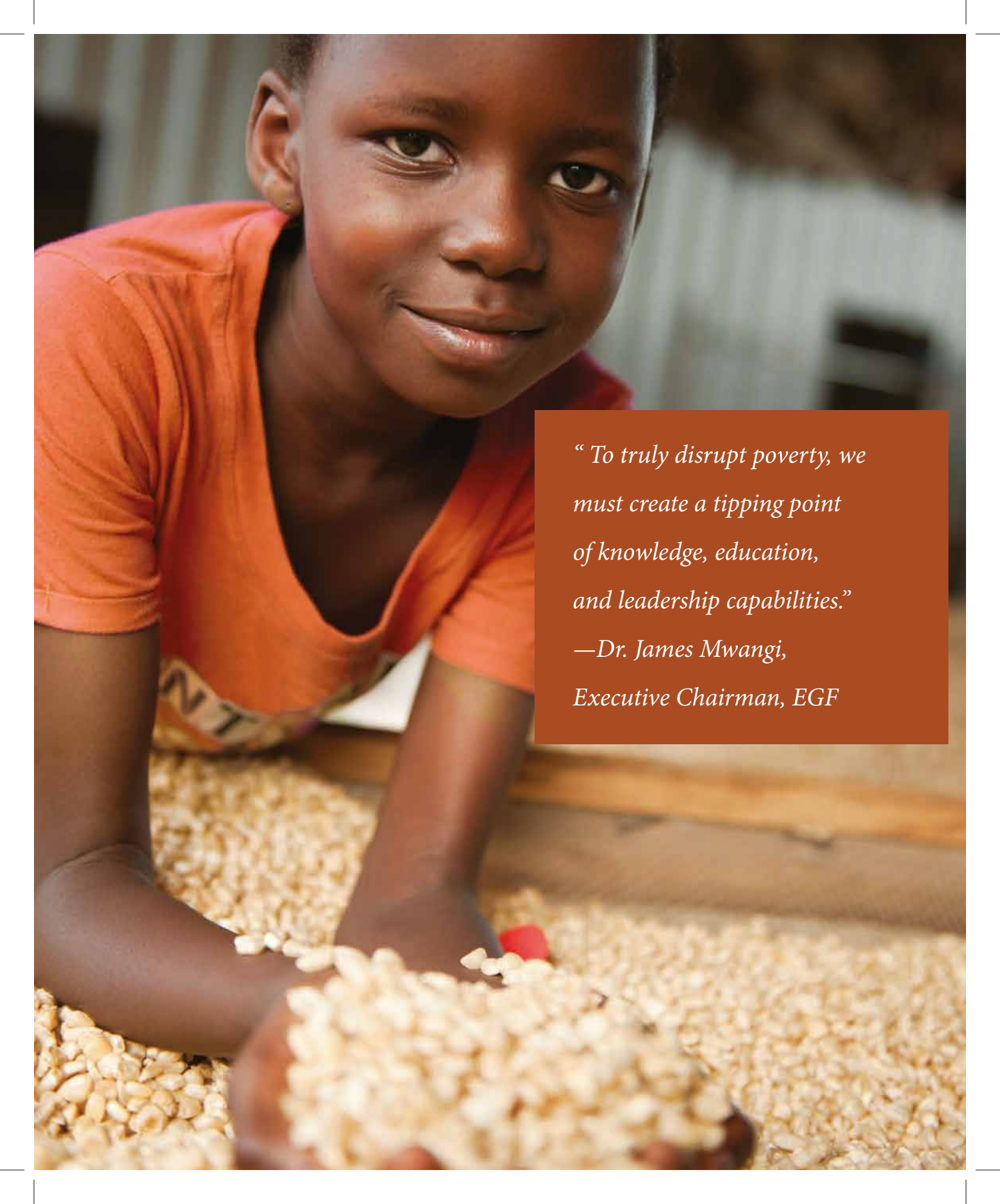
Bernard's parents separated when he was very young. He was raised by his grandmother for three years before his father, an electrician with a corrugated iron sheets company in Mombasa, remarried and took him in. Although reunited with his father and new family, life for Bernard did not turn out as pleasantly as he had hoped. Realizing that education was the key to the independence he longed for, he worked hard at St. Mary's Primary School in Mombasa's poorest slum, Bangladesh, and later in high school at Shimo La Tewa School. Bernard's effort, hard work and self-initiative led him to become the top male student in his district in the 2012 KCSE examination, allowing him to join ELP. Bernard now holds several leadership roles at ELP and in campus. He is the representative of the Department of Statistics and Actuarial Science in Jomo Kenyatta University Students Association. He is also the chairperson of the Bachelor of Actuarial Science Committee, a student body that helps students access information about the course and corporate requirements of actuaries, since information available in the university about the course is limited. Bernard is also an active member of the Debating Society of JKUAT and was a semi-finalist in the Amnesty International Human Rights competition held in 2014. He is also a member of Rotaract Club in JKUAT, a subsidiary club of Rotary Club of Thika. The club is currently involved in building bodaboda sheds for motorists. Bernard also has a great passion for peer counseling, entrepreneurship and community service.



Eufrazia Mero

Eufrazia is the eldest of five children born to unemployed parents in Kiamweri village, Meru County. Growing up, the only secure source of income for her family was the two-acre plot of land on which they grew tea. She did her best to help till the crops as often as she could during the school holidays. When she was in high school, a visit by an EGF mentor introduced her to ELP, after which she promised to work hard in order to gain entry into the competitive programme. Even though she was not the best performing girl in her school at the time, she set her mind to it and was undeterred. She earned an A in the KCSE examination and joined ELP in 2012. She is currently pursuing a dental surgery degree at the University of Nairobi, where she is already demonstrating leadership as the class representative of the Dental Surgery class of 2017 and editor general of Scope, a university publication from the department of Dental Surgery. In this role, she has led the editorial team of the magazine to organize free medical camps in Kibera slum, Machakos and Starehe Girls' High School. Eufrazia is also an active member of the ELP Honor Council, a committee of Equity Scholars established to set high standards for professionalism, integrity and leadership among the ELP scholars. The ELP Honor Council is also responsible for vetting top performing scholars for Scholar Excellence Awards offered by EGF.





“To truly disrupt poverty, we must create a tipping point of knowledge, education, and leadership capabilities.”

*—Dr. James Mwangi,
Executive Chairman, EGF*

Improving Lives Beyond Education

EGF understands that increasing access to education is one piece of the very large puzzle to create a more sustainable, prosperous and secure Africa. With this in mind, EGF and its implementing partners also work to create change through:



Agriculture: EGF works with small and medium-sized farmers to increase their production capabilities, business acumen and access to technology, financial services and markets. In doing so, EGF is helping to increase farm incomes, create jobs and contribute to sustained growth in the sector.

Environment: EGF promotes the conservation and smart use of natural resources by expanding forest cover, improving water security and promoting the use of renewable energy and energy-efficient technologies.

Financial Literacy and Inclusion: EGF improves individual and household financial capability and security by connecting women, youth and communities to expert financial literacy training and banking services.

Health: EGF leads a pioneering effort to increase access to affordable, high quality and standardized health services for poor and middle income families and to increase the uptake of comprehensive health insurance.

Entrepreneurship: EGF stimulates job creation and economic growth by providing micro and small entrepreneurs with advisory services, mentoring and business development training.

Innovation: EGF promotes new ideas, experimentation and solutions that promise to increase our impact and scale.

EGF was founded by Equity Bank, now Equity Group Holdings, one of Africa's largest banks by customer volume, and is rooted in its longstanding corporate social responsibility ethic. Equity Group Holdings has been a worldwide leader in developing inclusive financial services for the poor, but understands that financial services alone are insufficient to help Africa's poor truly transform their lives. Equity Group Holdings founded EGF in 2008 to champion widespread economic and social development for the poor and together they encouraged the launch of EGF as a registered nonprofit organization in the United States in 2014 to build international support for EGF's life-changing programmes in Africa.

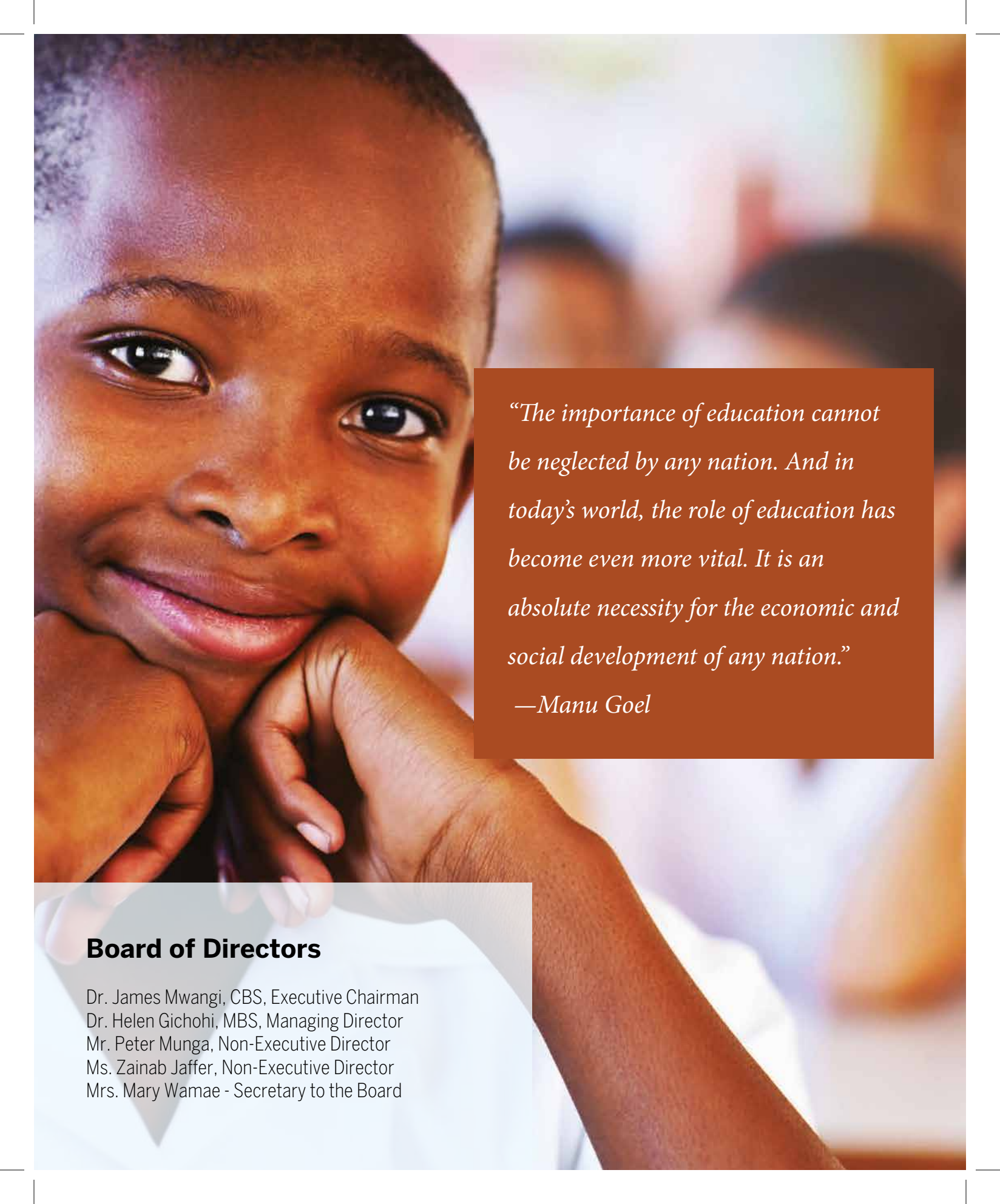
EGF has enjoyed the support of trusted partners since the Education Programme was launched in 2010. Our key partners include The MasterCard Foundation, an anchor partner to the *Wings to Fly* Programme. Their support and partnership has helped attract USAID, DFID, KfW, small foundations and individuals, all of whom have contributed to the immense success of the *Wings to Fly* Programme.



President of The MasterCard Foundation, Reeta Roy, joined Dr. James Mwangi on a site visit to a scholar's home in Lodwar during the scholar selection process.

We are working to leverage these attributes to grow and build our network of supporters and partners worldwide so that we can reach more young people in need and quite literally change the course of their and Africa's future.

In 2015, EGF set an ambitious goal of awarding an additional 20,000 *Wings to Fly* scholarships to deserving young people over the next 10 years. EGF is grateful that The MasterCard Foundation, a founding programme partner, has made a generous commitment of 5,000 scholarships to kick off this phase. We hope you will consider joining us to grant the opportunity of education to more young people in need.



“The importance of education cannot be neglected by any nation. And in today’s world, the role of education has become even more vital. It is an absolute necessity for the economic and social development of any nation.”

—Manu Goel

Board of Directors

Dr. James Mwangi, CBS, Executive Chairman
Dr. Helen Gichohi, MBS, Managing Director
Mr. Peter Munga, Non-Executive Director
Ms. Zainab Jaffer, Non-Executive Director
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