

Equity Group Foundation

Social Impact Investments





EQUITY CENTRE



Equity Group Holdings Limited (EGHL)

We offer inclusive, customer-focused financial services that socially and economically empower our clients and other stakeholders.

EGHL generates scalable and sustainable financial solutions to drive impact

Equity Group Foundation (EGF)

We champion the transformation of lives and livelihoods through the design and implementation of innovative programs that leverage existing infrastructure and partnerships to create shared value for the people of Africa.

EGF leverages the Group's infrastructure and resources for development and implementation of innovative high-impact social programs.

IMPACT

VISION: "To be the champion of the socio-economic prosperity of the people of Africa"

EGF POSITIONING

EGF is in a unique position to shape social development & innovative philanthropy

The Foundation was created in 2008 to:

- Consolidate and scale CSR of the bank
- Provide operational and financial separation
- Harness technical and funding partnerships
- Leverage Bank resources for greater social good
- Soften the brand of the bank

We are **embedded within our communities** for the long haul

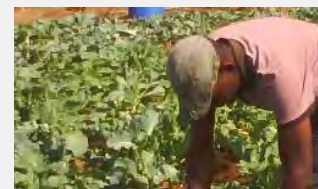
We have **authentic connection** to our communities and their needs

Unlike other non-profits, **we implement programs that align with our business and the needs** of our communities

Unlike other implementing organizations, we **partner with a broad base of funders** that include Equity Bank, traditional donors, private sector partners and investors

We **create business models that empower** beneficiaries, rather than creating dependency

We **implement fast and deliver maximum benefit** to the beneficiaries, not on our overheads





EGF PROGRAM GUIDING PRINCIPLES



Program Principles

- 1 Be scalable
- 2 Be sustainable
- 3 Be directly and/or indirectly aligned to the Group's business model
- 4 Mitigate operational, reputational and liability risks



Execution Principles

- 5 Leverage the Group's infrastructure and human capital
- 6 Foundation programs should remain within the capacity of the Bank

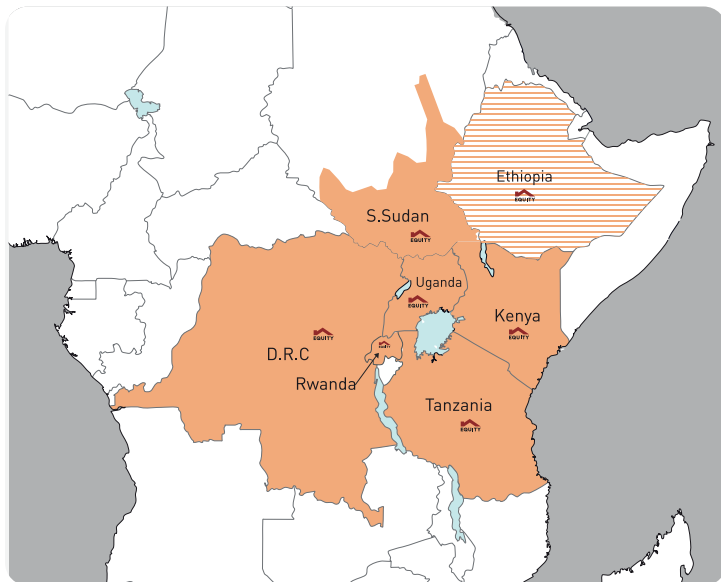


Partnership Principles

- 7 Funding based on seeding model to be used for developing economically sustainable and scalable ventures
- 8 Engage, involve, and inform customers, staff, public and external stake-holders in program activities and funding



IMPLEMENTATION RAILS - REGIONAL FOOTPRINT



TRANSFORMING LIVES IN AFRICA, ONE BRANCH AT A TIME

BRANCHES	358	CAPITAL CITY	134
Branches in Kenya	191	Nairobi	52
Branches in Uganda	50	Kampala	22
Branches in S. Sudan	5	Juba	4
Branches in Tanzania	15	Dar es Salaam	7
Branches in Rwanda	16	Kigali	9
Branches in DRC	81	Kinshasa	40

EQUITY BANK AGENTS	67,979
POINT OF SALES TERMINALS (POS)	42,304
ATM	683
EQUITY AFIA MEDICAL CENTRES	87

EGF PROGRAM PILLARS



Energy, Environment & Climate Change

Promote **conservation and smart use of natural resources**, Expanding forest cover, improving water security and **promoting the use of renewable energy and energy-efficient technologies**.



Food & Agriculture

Create jobs, improve market access, and **expand agricultural production** by working in partnership with small and medium-sized farmers **to increase their production capabilities, business acumen, and access to technology and financial services**.

Health

Expand **access to comprehensive health financing** and private sector-led, **affordable, high-quality, and standardized health services**.



Education & Leadership Development

Break the cycle of poverty and **develop the next generation of leaders** through **increased access to secondary and tertiary education**.



- **Monitoring, Evaluation, Research & Learning**
- **Finance & Programmes Office**
- **Innovation**



Enterprise Development & Financial Inclusion

Stimulate **job creation and economic growth** by providing MSMEs **advice, mentorship and entrepreneurship training**. **Improve financial capability & individual and household financial security** by connecting people at the Bottom of Pyramid to **expert financial education training**
Expand **access to financial services and products**.



Social Protection

Reduce social and economic risk and vulnerability
Alleviate extreme poverty and deprivation & dependency through cash transfer programs.

EDUCATION AND LEADERSHIP DEVELOPMENT

Breaking the cycle of poverty and develop the next generation of leaders through increased access to secondary and tertiary education





EDUCATION AND LEADERSHIP DEVELOPMENT



Scholarships

55,583

Bright but needy scholars
educated through Wings to
Fly and Elimu Programs

97%

Complete secondary school

82%

Attain university grade

86%

Take leadership roles



TVET

3,454

Wings to Fly Alumni
have accessed TVET
courses

Equity Leaders Program

18,735

University Scholars

8,337

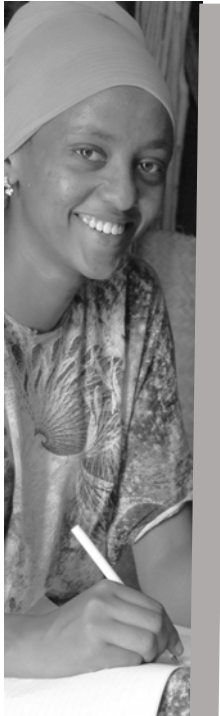
Paid Internships

857

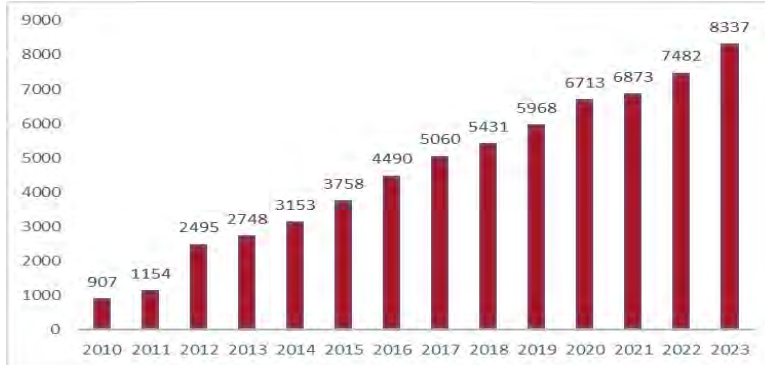
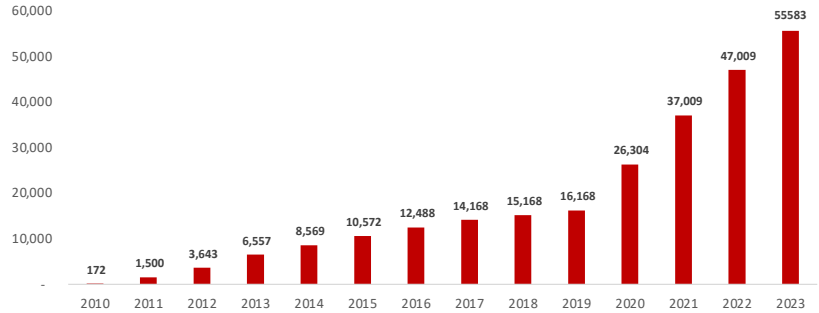
Global Scholarships



EDUCATION AND LEADERSHIP DEVELOPMENT



Cumulative Wings to Fly and Elimu Secondary School Scholarships



ENTERPRISE DEVELOPMENT AND FINANCIAL INCLUSION

Facilitating job creation and economic growth through providing micro and small entrepreneurs with advice, mentorship and entrepreneurship training





ENTERPRISE DEVELOPMENT & FINANCIAL INCLUSION



Equity stimulates job creation and economic growth by providing micro and small entrepreneurs with advice, mentorship and entrepreneurship training.

544,907

MSMEs mobilized either through loans or trainings exceed projected target.

140,407

MSMEs provided with Mentorship

Since 2011, Equity has trained

448,169

MSMEs throughout the country, averaging over two new jobs created per trainee.

Kshs

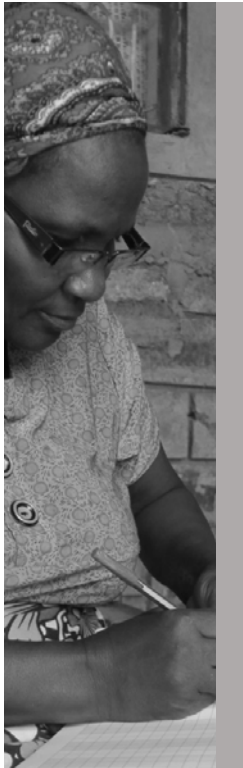
248.3 Billion

Disbursed to **269,018** MSMEs under the Young Africa Works Program

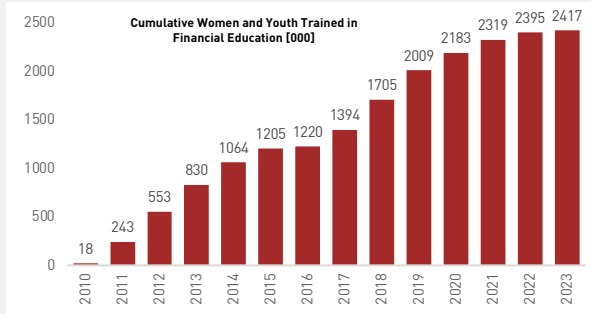
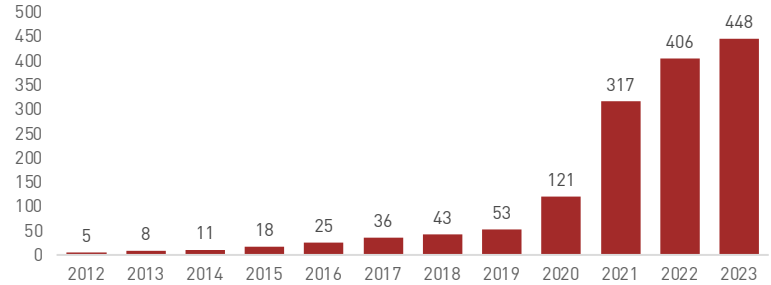
1.27 Million

Jobs created thus far

ENTERPRISE DEVELOPMENT & FINANCIAL INCLUSION



Cumulative MSME Trained in Enterpenuership [000]



ENTERPRISE DEVELOPMENT & FINANCIAL INCLUSION



Equity improves financial capability and individual and household financial security by connecting over **2.41 million** women, youth and communities to expert financial education training as well as expanding access to financial services to the bottom of the pyramid.

Launched **Financial Knowledge for Africa (FiKA)**, in partnership with Mastercard Foundation, Equity delivers quality financial literacy training covering budgeting, savings, debt management and financial services and products.



FOOD AND AGRICULTURE

Expanding agricultural production to facilitate economic growth



AGRICULTURE

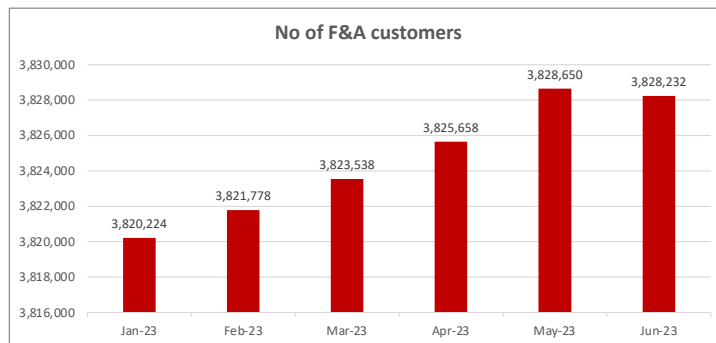


This pillar aims to accelerate growth by **commercializing agriculture** to help create jobs, improve market access, and expand agricultural production by **working in partnership with farmers** and other strategic players to:

- Increase Productivity through training on Good Agriculture Practice
- Improve Access to Quality and Affordable inputs
- Improve Market Access & Post-Harvest Management through Value Addition
- Increase Access to Finance
- Enhance Agribusiness Management Capacity



Number of Food and Agriculture Customers



AGRICULTURE

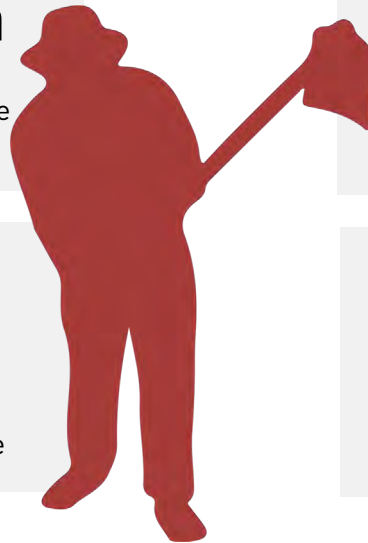


3.83 Million

Farmers supported to access Agricultural finance

288,797

Small and medium scale farmers supported to access Agricultural finance



**Kshs
76.2 Billion**

loans disbursed to farmers and other value chain players



Strategic partnerships with Governments, development agencies and private players

ENERGY, ENVIRONMENT AND CLIMATE CHANGE

Employing revolutionary alternative energy solutions
to create wealth and conserve the environment



ENERGY, ENVIRONMENT AND CLIMATE CHANGE



Equity supports programs focused on climate change mitigation & adaption by increasing adoption and usage of clean energy technologies & fuels for households, institutions and industries.

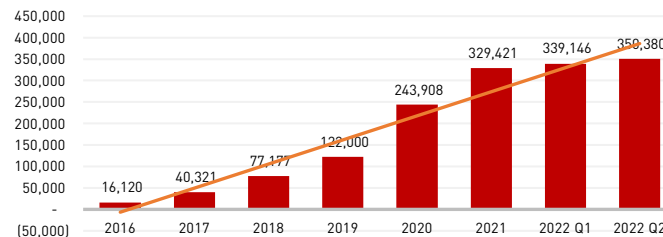
Household level:

- Solar Home Systems, LPG, Water Tanks, Improved biomass stoves
- Solar Water heaters

Institutional Energy:

- Clean cooking in institutions like schools, hospitals, TVETs & Universities
- Solar Power
- Water storage

Cummulative Households Reached



Climate Smart Agriculture & Tree Planting:

- Increasing production in a sustainable manner
- Increasing climate adaptation capacity for farmers

Commercial & Industrial (C&I)

- Solar & biomass energy
- Energy Efficiency

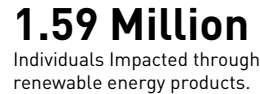
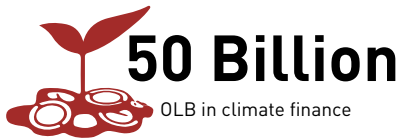
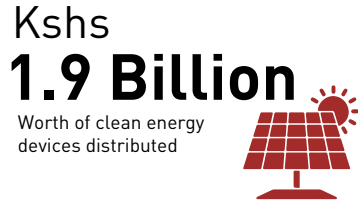
Off-Grid Energy:

- Solar Mini grids and Mini hydro Plants



ENERGY, ENVIRONMENT AND CLIMATE CHANGE

KEY ACHIEVEMENTS



HEALTH

Availing affordable and high-quality healthcare for all





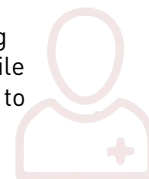
EGF has developed an integrated, scalable, and sustainable healthcare delivery model which focuses on prevention and general health. Strategies include:



Insurance Reform: Provider and patient informed comprehensive health insurance schemes are being developed using capitation payment models for outpatient services and bundled care payment models for inpatient services, instead of the prevailing, unsustainable fee-for-service model.

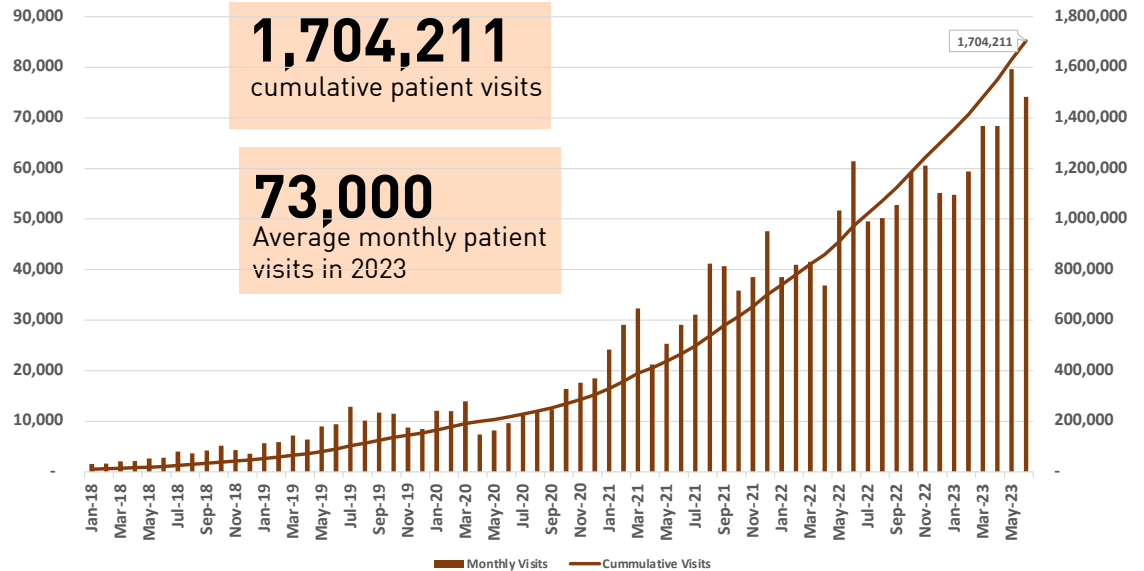
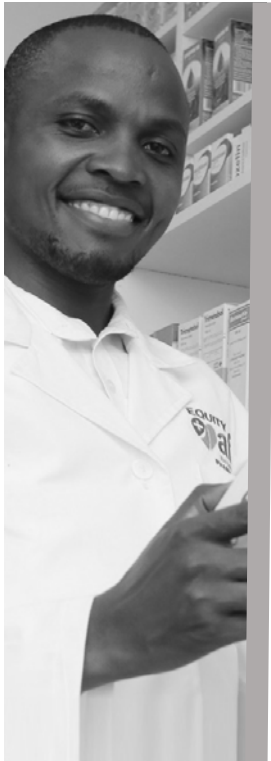


Provider Reform: EGF is developing a network of 1,000 health franchises over the next 5 years to provide affordable, high quality, and standardized health services across Kenya using a hub-and-spoke model. By Q2 2023, **87 operational clinics had recorded 1,704,211 client visits** under the **Equity Afia** franchise.



Client Reform: Social marketing campaigns, technology and mobile phone applications are deployed to increase healthcare and health insurance literacy across Kenya.

Additionally, we work with our partners to train healthcare entrepreneurs in order to equip them with necessary **business skills and resources** to set up medical facilities in may have otherwise been isolated.



SOCIAL PROTECTION

Supporting the most vulnerable in society to thrive



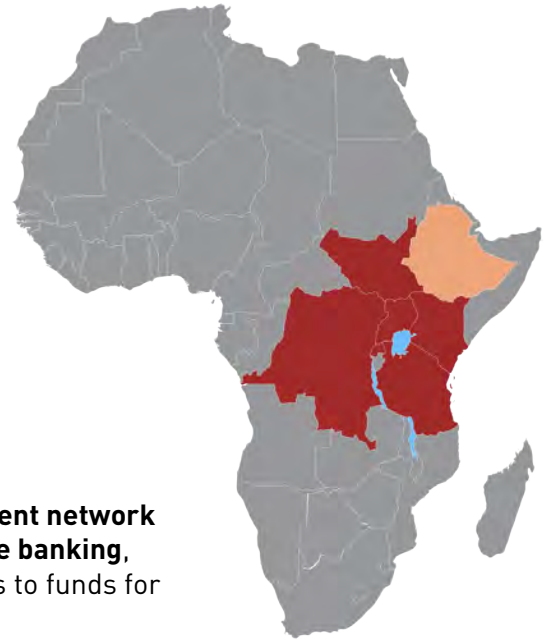
SOCIAL PROTECTION



Equity provides **inclusive financial services to thousands of marginalized and vulnerable households** living in Kenya, Uganda, Rwanda and South Sudan through Cash Transfer Programs.

Social payments have demonstrated a cost-effective way of transferring cash to the most vulnerable and exposed demographics, promoted socio-economic integration and increased self-reliance.

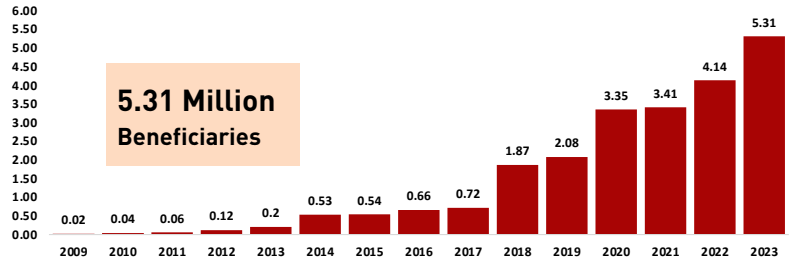
With our regional reach of **358 Branches, agent network – 67,979 Agents, merchant locations, mobile banking,** the Equity offers convenient means of access to funds for registered beneficiaries.



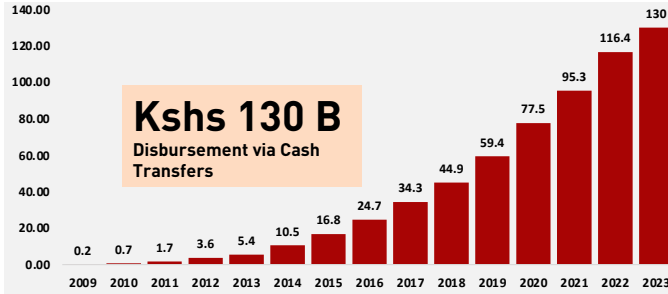
SOCIAL PROTECTION



Cumulative Beneficiaries Reached with Social Protection [Millions]



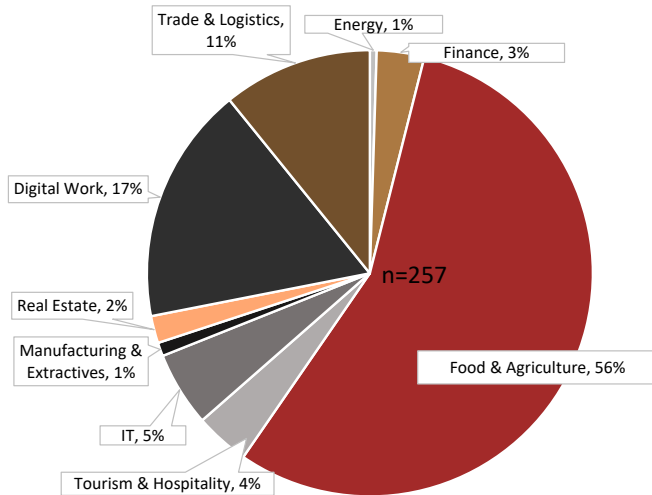
Cumulative Social Protection Disbursements [Kshs Bn']



Innovation - Leveraging ELP Ventures as Ecosystem Anchors

ELP Ventures are critical ecosystem anchors across different sectors that can bring new business opportunities, market insights, technologies, and innovative approaches to the Group.

ELP Entrepreneurs by Sector



ELP Tech Ventures Portfolio

Education



Agriculture



Healthcare



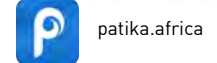
Social Network



Fashion



Finance

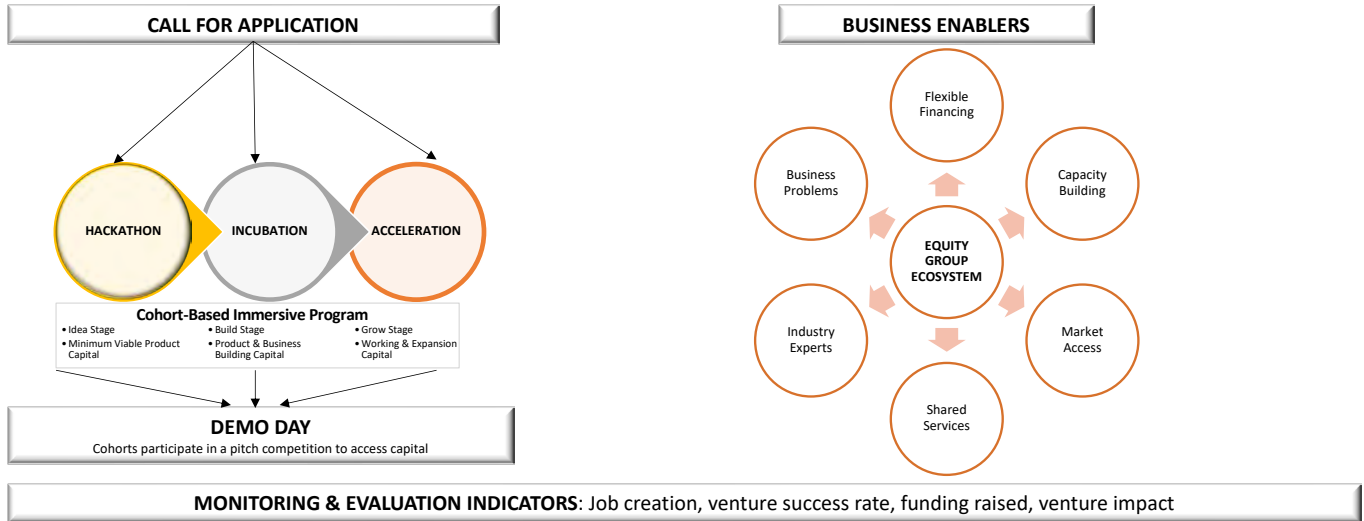


IT



Equity as a Launchpad for ELP Innovators

ELP entrepreneurs can solve for the Group's business problems and access its vast ecosystem to scale their businesses. Equity as a Launchpad will nurture ELP innovation, accelerate venture development, and enable sustainable growth by linking ELP entrepreneurs with funding and wrap around services.

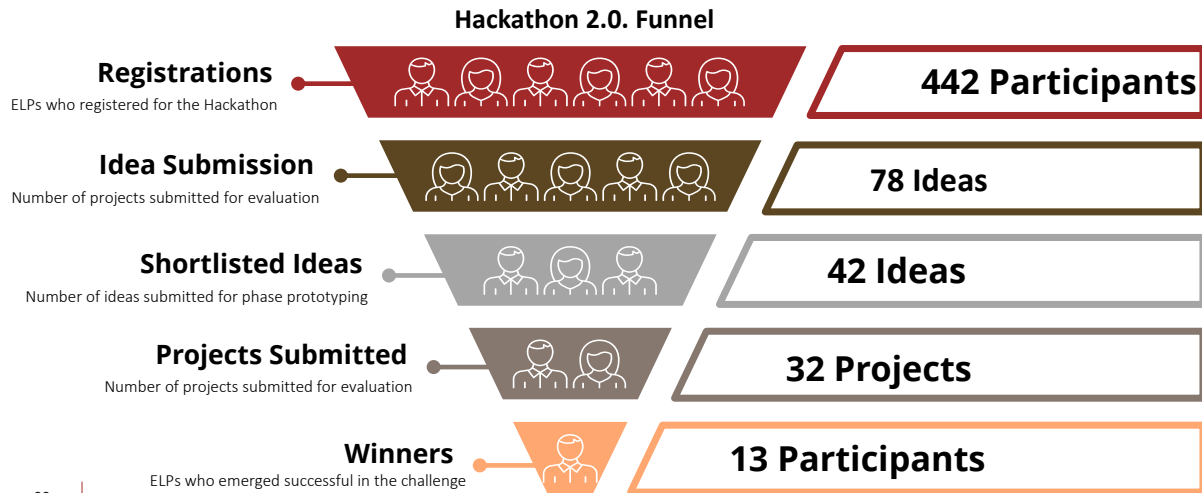


BEYOND LAUNCHPAD: Connecting to Young, Africa Works, angel & institutional investors

Equity Hackathon 2.0

EGF collaborated with the Innovation & Research team to crowd-source solutions for the 2nd Hackathon from ELP scholars. Multiple Equity teams were engaged and three problem statements identified to be solved by ELP scholars in the hackathon:

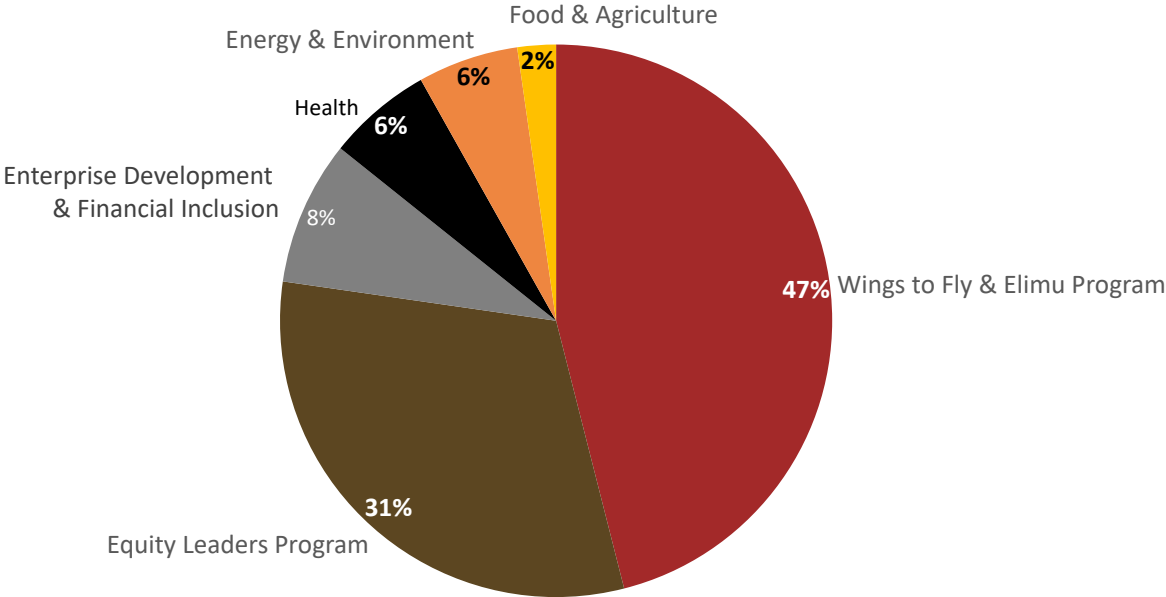
- 1) Fraud Prevention – Social engineering/ customer compromise;
- 2) Social Outcomes – ELP alumni community engagement;
- 3) Business Efficiency – Equity Afia’s process automation tool.



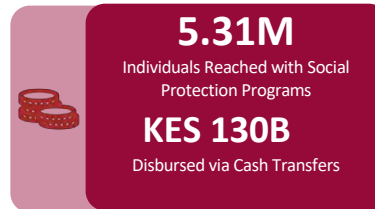
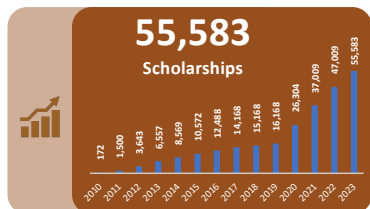


Impact & Social Investment Programs

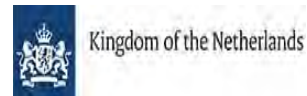
USD 623 M in Social Investment Programs



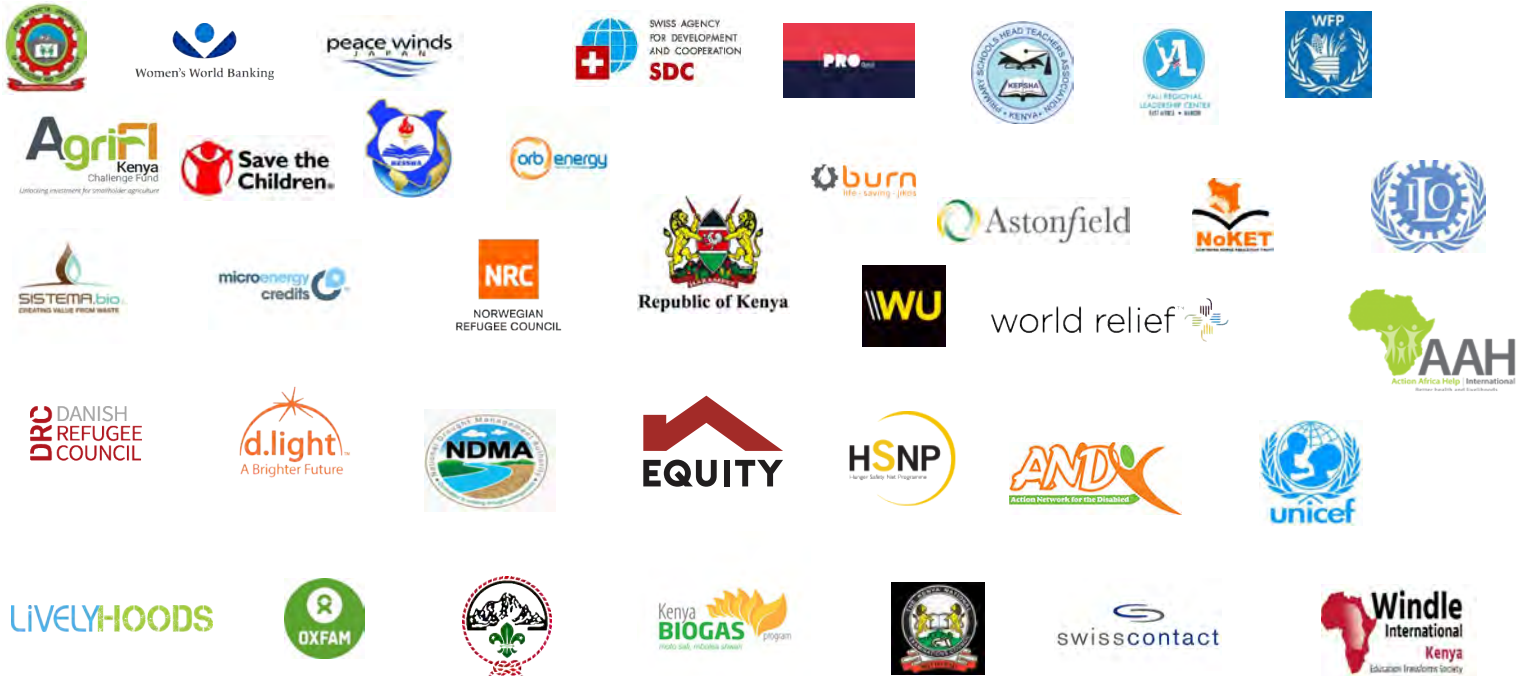
Shared Prosperity Business Model and its Social Impact



EGF Funding Partners



EGF Implementing Partners



EGF Implementing Partners





**Growing the Foundation
to Impact**

100 Million

People by 2025



Equity Group Foundation

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Equity Group Holdings PLC is regulated by the Central Bank of Kenya

