

# 15 years of Empowering Dreams



Dignitaries led by Governor of Nairobi County, H.E. Hon. Johnson Sakaja (5<sup>th</sup> right), Director of Projects Coordination at the State Department of Basic Education Mr. Elijah Mungai (3<sup>rd</sup> right) and Equity Group Foundation Executive Chairman Dr. James Mwangi (4<sup>th</sup> right), together with beneficiaries of the 2024 Wings to Fly scholarship program during the commissioning event at Pangani Girls High School.

**T**his year, 1,000 top performers in the 2023 Kenya Certificate of Primary Education (KCPE) from across the country who are academically gifted but financially challenged have been awarded comprehensive four-year secondary school scholarships under Equity Group Foundation's (EGF) Wings to Fly program.

These high-achieving scholars have been commissioned following an intensive 2-day induction and training program held at Pangani Girls' High School in Nairobi. During the induction, the scholars were informed on what to expect in high school. They were also taken through an in-depth orientation of Equity Group's Academic Policy and Code of Conduct.

This latest cohort brings the total number of beneficiaries from EGF and its partners to 60,009

secondary school scholarships to date. The Wings to Fly program boasts a remarkable track record, with an average secondary school completion rate of 97% since inception.

Approximately 82% of graduating students achieve university entry grades, demonstrating the program's commitment to academic excellence.

## 60,009

The number of scholarships issued through Equity since inception

The Wings to Fly program was established by Equity Group Foundation in partnership with Mastercard Foundation and with support from the German

Government through KfW, USAID, UKAID, alongside other partners including individual benefactors.

The program provides comprehensive secondary school scholarships to academically gifted yet economically disadvantaged and vulnerable students from all over Kenya.

### Holistic approach

In addition to the scholarships, the beneficiaries also receive revision books, school uniforms, transportation to their respective schools, pocket money, and scheduled mentorship and leadership training sessions.

This holistic approach ensures that the scholars are well-equipped for academic success and develop into well-rounded individuals.

Speaking at the commissioning event, Education Cabinet Secretary Hon. Ezekiel Machogu represented by Elijah Mungai, Director of Projects Coordination, State Department of Basic Education said, "This initiative is proof that well-

structured public - private partnerships can make significant contribution to Kenya's social and economic agenda. I call upon other corporates of goodwill to step up to the challenge of helping the country address its socio-economic limitations and bring us closer to achieving the ideals crafted under vision 2030".

Addressing the new cohort of scholars, EGF Executive Chairman Dr. James Mwangi said: "This scholarship is not just a ticket to academic excellence but a gateway to your dreams. This program is about giving you an opportunity to change your circumstances. The comprehensive scholarship will take care of all that you will need to succeed in the next four years of your secondary school education."

### Wonderful examples

H.E. Hon. Johnson Sakaja, Governor of Nairobi County further added: "This program has transformed the lives and prospects of thousands of young Kenyans from

## Equity Rwanda admits third cohort in Leaders Program



Equity Group Foundation Executive Chairman Dr. James Mwangi (2<sup>nd</sup> left), together with some of the scholars who were commissioned into the 3<sup>rd</sup> cohort of the Equity Leaders Program (ELP) in Kigali, Rwanda.

**E**quity Bank Rwanda recently inducted 36 top-performing students into the third cohort of its Equity Leaders Program (ELP).

The scholars, selected from the best performers in the 2023 Rwanda National Secondary Leaving Exams, underwent a comprehensive week-long induction and training program. The ELP, an initiative under Equity Group Foundation's Education and Leadership Development pillar, runs in Rwanda, Kenya, Uganda, and DRC. It aims to empower gifted scholars through mentorship and leadership development.

During their induction, the scholars engaged with leaders from various industries and received insights on securing local and international scholarships, including the prestigious Mastercard Foundation university scholarships. They also received guidance on preparing for university studies abroad.

The ELP, founded in 1998, seeks to cultivate transformative servant leaders contributing to sustainable economic growth and social progress in Africa. The newly inducted scholars will embark on a three-month paid internship at Equity Bank Rwanda, gaining hands-on experience across various departments.

Since its inception, the ELP has facilitated the entry of 18,735 scholars into university, with 8,337 benefiting from paid internships at Equity Bank. A notable 890 ELP scholars have secured fully funded

scholarships at leading global universities across 36 countries, including Ivy League institutions.

Speaking during the commissioning, Dr. James Mwangi, CEO of Equity Group Holdings, highlighted the program's impact, stating that many ELP alumni have secured prominent positions in top firms after completing their studies at renowned universities worldwide.

Hannington Namara, Equity Bank Rwanda Managing Director, echoed these sentiments, emphasizing the program's role in promoting innovation and entrepreneurship among young scholars.

"I commended Equity Bank for its dedication to nurturing leaders and shaping a brighter future for Rwanda."

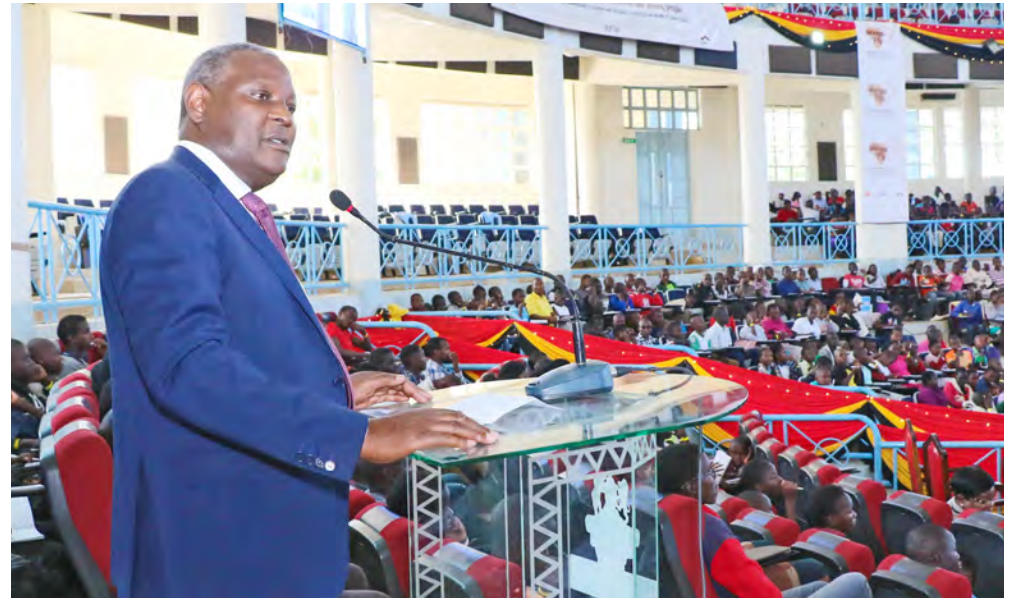
**Dr. Utumatwishima Jean Nepo Abdallah**  
Rwanda Minister of Youth



Dr. Utumatwishima Jean Nepo Abdallah, Minister of Youth in the Government of Rwanda, commended Equity Bank for its dedication to nurturing leaders and shaping a brighter future for Rwanda. Since its roll-out in Rwanda in 2021, the ELP has positively impacted over 102 students, many of whom have transitioned to esteemed local and international universities.

# Empowering dreams with 15 years of *Wings to Fly*

**DR. JAMES MWANGI, CBS**  
Equity Group Foundation  
Executive Chairman



Dr. James Mwangi addresses scholars at a past annual Education and Leadership Congress

**W**ings to Fly was initiated 15 years ago to level the playing field for academically gifted but economically disadvantaged students so that they can have a decent shot at rewriting their destiny.

This program was the result of the realization that many of these students were unable to transition from primary to secondary schools, where paid education commenced. The first *Wings to Fly* cohort comprised only 152 scholars, but we were astonished by the challenges that existed in the country and were inspired to do more.

**Valuable partnerships**  
Under the stewardship of the Equity Group Foundation (EGF), Equity Group's social impact investment vehicle, we have managed to scale our comprehensive secondary school scholarships to 60,009 beneficiaries to date.

This has only been made possible through valuable partnerships with organizations like Equity Bank Kenya,

Mastercard Foundation, The German Corporation (KfW), USAID, UKAid DFID, and other corporate and individual benefactors.

We believe in creating opportunities for all to give our youth the best chance to succeed and that is why our *Wings to Fly* scholarship selection process is both rigorous and transparent, involving community-based verification and monitoring. The Community Scholarship Selection Boards (CSSBs) across the country meticulously review applications, conduct

face-to-face interviews, and make home visits.

The *Wings to Fly* program has had a profound impact, primarily benefiting children who are orphans, come from single-parent families, or have parents facing chronic illnesses or various forms of disabilities.

**Leadership training**  
In addition to the scholarships, the beneficiaries also receive revision books, school uniforms, transportation to their respective schools, pocket money, and scheduled mentorship and

leadership training sessions.

Moreover, *Wings to Fly* boasts a remarkable track record, with an average secondary school completion rate of 97% since inception with 82% of graduating students achieving university entry grades, demonstrating the program's commitment to academic excellence.

The *Wings to Fly* Scholarship is not the end goal. After four years of secondary education, scholars have the opportunity to transition into the Equity Leaders Program (ELP). This

program aims to empower scholars by facilitating their access to local public and top global universities while nurturing their leadership skills.

Since its inception, the ELP has facilitated university entry for 18,735 scholars, with 8,337 benefiting from paid internships at Equity Bank. A notable 890 ELP scholars have secured fully funded scholarships at 201 leading global universities across 36 countries, including Ivy League institutions such as Harvard, Yale, Princeton, Columbia, and Cornell Universities in the USA.

**Education as a passport**  
Furthermore, ELP Scholars pursuing medicine have been supported by EGF to establish Equity Afia Medical centers, expanding access to affordable, quality healthcare. To date, Equity Afia has successfully launched 102 facilities nationwide and is expanding the franchise in the Democratic Republic of Congo.

We view education as a passport to a future filled with limitless opportunities and we inspire our scholars to become leaders and catalysts for change within their communities.

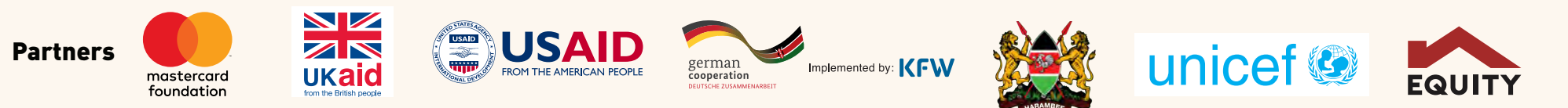
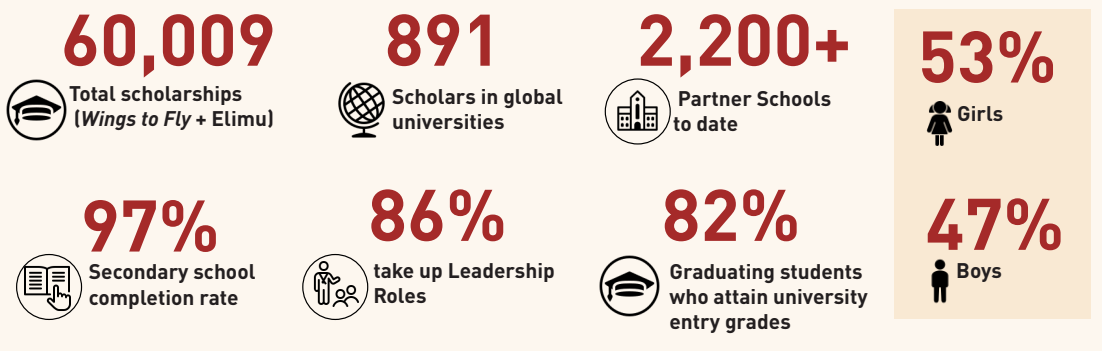
In 2022, Equity Group unveiled the "Africa Recovery and Resilience Plan," a transformative initiative aimed at contributing to global progress through private sector-

“Going beyond academics, we instill the right values, cultivate resilience, and inspire confidence to confront life's challenges.

led efforts in East and Central Africa. This pioneering plan leverages the private sector's resources to address global challenges, drive Africa's economic recovery, create employment opportunities for the youth, and facilitate market access for local producers. Our investment in scholarships is a deliberate effort towards developing human capital that will be needed to steer the continent's socio-economic transformation under this plan.



Established in 2010 to support secondary education for top performing children from financially challenged backgrounds, the *Wings to Fly* programme offers comprehensive scholarships through provision of tuition fees, accommodation, books, uniform, shopping, pocket money and transport during their 4 years of secondary education.



**DR. JOANNE KORIR**  
Equity Group Foundation,  
Director Operations

## Cultivating visionary leaders for tomorrow

**D**edicated to igniting the pursuit of knowledge that empowers youth to emerge as thought leaders, we implement the following initiatives through the Equity Leaders Program:

- Internship Program:** Allows scholars at local universities to return for internships, gaining professional experience while saving for their university education.
- Global Summer Internship Program:** Permits scholars studying at international universities to intern

- with Equity and its partners during summer holidays, building professional networks on the continent.
- College Counselling Program:** Supports Equity scholars in gaining admission and scholarships to leading global universities, including Ivy League schools in the US.
- Annual Leadership Congress:**

- Provides scholars with a platform to form a strong community, learn leadership and employability skills, and interact with successful leaders from various industries.
- Innovators Program:** Trains and develops scholars in innovation and entrepreneurship skills, enabling them to write business plans and pitch ideas

- for seed funding.
- Centre of Excellence Program:** Engages scholars in providing residential mentorship to various secondary schools.
- University Chapters:** Establishes platforms for interaction, networking, and activities for scholars at campuses in local markets and abroad during their university sessions.

Ultimately, our combined efforts in education over the last 15 years have been motivated by one thing we all know: our children have the potential to build a brighter future for us all, and we must give them that opportunity.

Our children have the potential to build a brighter future for us all, and we must give them that opportunity.

# 1,000 scholarships for gifted, financially challenged students

From... Page 1

across the country. The scholars ...being commissioned today have shown that they can make use of the talents they received. They have seen wonderful examples from scholars who went before them, and it is now up to them to ensure that their future is not determined by their backgrounds.”

He further added: “I would like to appreciate the vision and diligence of Equity Bank in creating a scholarship program that targets bright children from financially challenging backgrounds. This vision to take scholars from across the country and support them through education is transformative.”

Mr. Oskar von Maltzan the KfW Development Bank Country Director, also acknowledged the impact of *Wings to Fly* program, stating: “We are proud to be associated with this program, and it is great to see the successes that have come over the years.”

## Have a future

KfW has financed about 5,000 *Wings to Fly* scholarships for secondary schools and vocational training, to a tune of KES. 4 billion of grant funds from Germany Government. We are not doing this alone; we are working with the Ministry of Education and Government of Kenya and happy that in Equity Group Foundation we have found a partner who puts to use well these funds in promoting young people who are academically gifted but from financially challenged background to move ahead and have a future.”

The selection process for the *Wings to Fly* scholarships is both rigorous and transparent, involving community-based verification and monitoring. Members of the Community



42<sup>nd</sup> President of the United States President Bill Clinton receives a commemorative memento from *Wings to Fly* scholars attending the 6th Annual Education and Leadership Congress at Moi Sports Centre, Kasarani. Looking on is his daughter Chelsea Clinton.

Scholarship Selection Boards (CSSBs) across the country diligently review applications, conduct face-to-face interviews, and make home visits. This

thorough process ensures that scholarships are awarded to the most deserving scholars, thereby maintaining the integrity and effectiveness of the program.

The *Wings to Fly* scholarship program offers top performers a pathway into the prestigious Equity Leaders Program (ELP). Upon completing high school, these scholars transition into the ELP. Since its inception, the program has facilitated 18,735 scholars’ entry into university, with 8,337 benefiting from paid internships at Equity Bank.

## Fully funded scholarships

Additionally, 3,454 have enrolled in Technical and Vocational Education and Training (TVET) colleges. A notable 890 ELP scholars have secured fully funded scholarships at 201 leading global universities across 36 countries, including Ivy League institutions such as Harvard, Yale, Princeton, Columbia, and Cornell Universities in the USA.

Equity Afia has successfully launched 102 facilities nationwide and is rolling the franchise in the Democratic Republic of Congo

The Equity Leaders Program is designed to empower academically gifted scholars by facilitating their access to education in public universities both locally and globally, while also nurturing their leadership skills.

## Provide solutions.

ELP Scholars who pursued medicine and gained the necessary experience have been supported by EGF to establish Equity Afia Medical centers, expanding access to affordable, quality healthcare. To date, Equity Afia has successfully launched 102 facilities nationwide and is rolling the franchise in the Democratic Republic of Congo.

To further promote enterprise and provide solutions to various socio-economic challenges facing the continent, EGF has also created a network for ELP alumni in the enterprise and innovations space and has been supporting them to set-up and grow their businesses.

For instance, Eliud Njogu, who founded E&M Technology an ELP alumni from the class of 2001. E&M Technology is a software development company that innovates for the financial industry.

Eliud’s drive to innovate, start a business and provide employment opportunities is evidence of how an opportunity in education is a chance to transform the country, the continent & the world for the better.

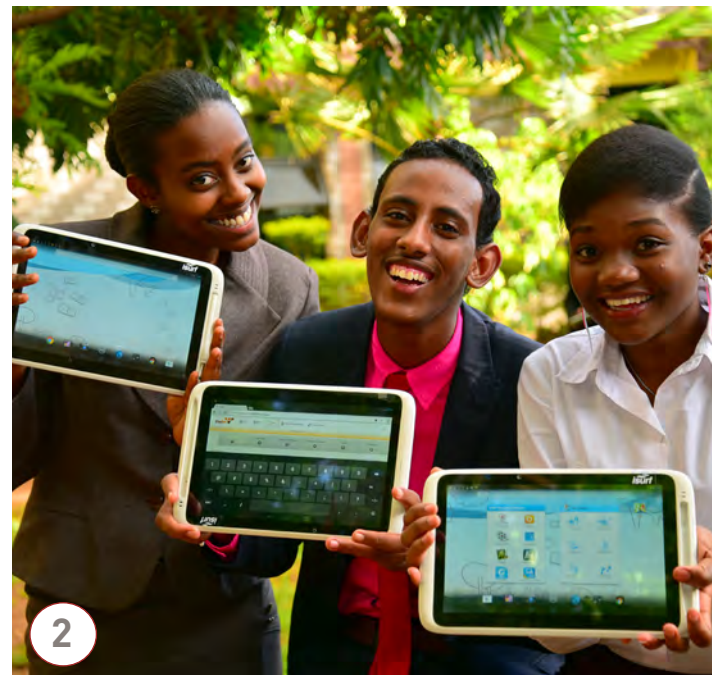
Paul Kimani, who’s also an ELP alumni class of 2007, leads Workpay a pan African technology company that builds payroll management software for companies across the continent. These success stories reflect EGF’s commitment to fostering a new generation of African entrepreneurs and innovators, proving that investment in education is a powerful tool for continental and global betterment.

(More scholars stories on pages 6-7)

## 2023 WINGS TO FLY KCSE PERFORMANCE

	Count	Percent	Cumulative %
<b>A</b>	13	1.2%	1.2%
<b>A-</b>	89	8.1%	9.2%
<b>B+</b>	188	17.0%	26.3%
<b>B</b>	228	20.7%	46.9%
<b>B-</b>	233	21.1%	68.0%
<b>C+</b>	189	17.1%	85.1%
<b>C</b>	100	9.1%	94.2%
<b>C-</b>	39	3.5%	97.7%
<b>D+</b>	14	1.3%	99.0%
<b>D</b>	5	0.5%	99.5%
<b>D-</b>	1	0.1%	99.5%
<b>E</b>		0.0%	99.5%

# IGNITING AFRICA'S FUTURE,



# ONE SCHOLARSHIP AT A TIME



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1. *Wings to Fly Scholars at the 2024 Commissioning Ceremony*
2. *Equity Leadership Programme Scholars during a training before they start their paid internship in 2015.*
3. *Reeta Roy, President & CEO of The Mastercard Foundation, addressing Scholars at the 2019 annual Education and Leadership Congress where they receive mentorship.*
4. *Left: The Mastercard Foundation board members, Former President of Botswana, Festus Mogae and Jendayi Frazer, former U.S. Assistant Secretary of State for African Affairs, accompanied by Equity Group Foundation Executive Chairman Dr. James Mwangi (2<sup>nd</sup> right) visit a scholar in Samburu during the 2015 selection process.*
5. *His Excellency, the late Mwai Kibaki, 3<sup>rd</sup> President of the Republic of Kenya, accompanied by Equity Group Foundation Executive Chairman Dr. James Mwangi officially launches the Wings to Fly Program in January 2011.*
6. *Governor of Nairobi County, H.E. Hon. Johnson Sakaja (left) hands over an award letter to Brian Mbuvi (right), one of the beneficiaries of the 2024 Wings to Fly scholarships from Kitui County, during the commissioning event at Pangani Girls High School.*
7. *His Excellency Uhuru Kenyatta, 4<sup>th</sup> President of the Republic of Kenya issues scholarship letter to a 2015 beneficiary.*
8. *His Excellency President Dr. William Ruto, addresses scholars at a congress in 2013.*



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# Pioneer scholar now accountant at Arizona University

From aspiring doctor to esteemed accountant, David Okinyi's journey is a testament to the transformative power of education and perseverance. Fifteen years ago, his dreams seemed anchored in Medicine, yet destiny had other plans, unfurling a path of academic brilliance and civic leadership.

As a pioneer scholar in the Wings to Fly program among a dozen scholars interviewed in Migori, Okinyi's potential caught the eye of none other than Reeta Roy, President of the Mastercard Foundation.

In addition to the questionnaire by the Community Scholars Selection Board, (CSSB), Reeta asked Okinyi what he hoped to become in the future. Like most scholars who come from challenging backgrounds such as poverty, illness, single spouse led families, Okinyi said he wanted to be a doctor. Despite initial aspirations for medicine, Okinyi's trajectory veered towards economics and global politics, culminating in a Master of Science in Finance from Arizona State University.

Beyond the classroom, Okinyi's influence rippled through student governance, representing thousands, and advocating for international camaraderie, representing over 25,000 scholars in the student government. He further served on the presidential council representing 13,000



David Okinyi (2nd right) with (L-R) Equity Group Foundation Executive Chairman Dr. James Mwangi, former Chief Justice and President of the Supreme Court of Kenya David Maraga, and former ICT Cabinet Secretary Joe Mucheru.

international students and soon was elected as the Vice President of the African student Association, with his roles including organizing outreach to students and other people interested in African Culture and development issues.

His passion for community service ignited the creation of Give A-Hand, together with six other Mastercard Foundation Scholars (Peter Obila, Sharon Ndinda, Diana Acheing, Teresiah John, Purity Birir, Selina Alulu): a beacon of hope for underprivileged students from high school navigating the turbulent waters of academia, by providing them with education

fees, upkeep, and mentorship.

So far, the Give A-Hand foundation has supported 4 students transitioning from high school to college. The students are Meshack now in TVET, Jacinta Mugatsia in Mount Kenya University fourth year pursuing bachelor's in commerce; Mary Ngota at Kisii University, and Valary Anyango at Moi University.

"There is no greater happiness more than the happiness received when we give others a hand. I loved mentoring students during my one-year work at Equity Bank. It helped me relate my challenges in life with theirs' and

get to know the void to fill," he said. "The experience inspired me and other scholars to form Give-A-Hand to educate and mentor needy students," he added.

Okinyi's leadership skills were also honed at McCain Institute in Washington. With each success, Okinyi's commitment to lifting others echoes loudly, a symphony of altruism fuelled by his own trials and triumphs. From the hallowed halls of academia to the corridors of leadership institutes, his journey embodies the adage: "The greatest joy lies in giving a helping hand."

# Against all odds: Finance and health trailblazer advocating for inclusivity in his community

From adversity to the pinnacles of success, John Ndolo's journey is nothing short of remarkable.

Bereft of parental guidance and born into modest circumstances, he found solace in the embrace of his great-grandmother and the promise of education after scoring 375 marks in KCPE.

This positioned him among the top performers in Kagundo Constituency, earning him a *Wings to Fly* scholarship. Undeterred by life's challenges, he continued to excel, securing an impressive A-grade in the KCSE at Kangundo Boys' High School.

In 2015, after embarking on the path of leadership through the Equity Leaders Program, this paved the way for his academic pursuits, culminating in a First-Class Honours degree in Actuarial Science from JKUAT.

This propelled him to pursue not one but two international master's degrees, enriching his expertise at the University of Toronto and the African Institute of Mathematical Sciences.

With unwavering determination, he has carved a path as a trailblazer in Africa's financial and healthcare sectors, advocating for inclusivity and driving meaningful change in his community. He is currently working as a Data Scientist at Roche Kenya Limited.



# Kenyan now offering global nutrition solutions



Born from humble beginnings, Monica Marika's journey embodies the triumph of perseverance and the power of education. From the fields tended by her peasant parents to the forefront of a food sector revolution, her path is a testament to unwavering determination.

Marika's fate changed after she became a beneficiary of the *Wings to Fly* program. Armed with an A- grade from Karima Girls High School, she joined the Equity Leaders Program (ELP), laying the foundation for her future endeavours.

With an insatiable thirst for knowledge, Marika pursued Food Science at the prestigious University

of Pretoria in South Africa.

While at the institution, she crystallized her vision with a focus on developing nutrient-rich food products tailored for vulnerable communities in South Africa, Jamaica, and the USA. She has continued to offer tangible solutions to nutritional challenges with interest in research.

Marika's journey proves that from humble roots, one can cultivate profound change and become part of revolutionaries in a sector.

She now has doctoral position in Nutrition Sciences with the Deutsche Forschungsgemeinschaft (German Research Foundation) at Fulda University of Applied Science.

## SCHOLARS AT GLOBAL UNIVERSITIES

### TOTAL SCHOLARS

Female	406
Male	485
<b>Total</b>	<b>891</b>

### BY CONTINENT

North America	591
Africa	155
Europe	73
Asia	35
Middle East	30
South America	6
Australia	1
<b>Total</b>	<b>891</b>

### SCHOLARS AT IVY LEAGUE INSTITUTIONS

Harvard University	41
University of Pennsylvania	35
Yale University	28
Cornell University	25
Dartmouth College	19
Princeton University	19
Brown University	17
Columbia University	15
<b>Total</b>	<b>199</b>

## Kelvin's journey to American varsity



Kelvin Mungai's story exemplifies the importance of hardwork and determination.

From assisting his cobbler father at his shop and his mother at her poultry farm, Mungai's remained focused and steadfast.

In 2017, he got a chance to join the *Wings to Fly* program, which offered him a lifeline through a comprehensive secondary school scholarship.

At Friends School, Kamusinga, Mungai honed his leadership skills and intellect, laying the ground for a promising future.

In 2022 he joined New York University - Abu Dhabi, where he is pursuing a course in Political Science for his undergraduate studies.

Mungai's story is a clear indication of how far the transformative power of education can take a scholar.

## Kaelo Village to Wall Street, NY

Pius Mithika alias *Msaidizi's* story is that of a simple village boy who dared to work hard and dream big. Despite a torturous childhood, Mithika is now an investment banker in New York City. His parents separated and his mother left him when he was only 4 months old. His grandmother took him in. His father died when he was only 6 years old. He delayed to enrol in school because he didn't have someone to enrol him. While aged 7, Mithika was expelled from home by his stepmother and was forced to carve his own path. He later reconnected with his grandma who could not enrol him to school due to lack of necessities.

It took the intervention of a good samaritan who enrolled Mithika to class 2, skipping nursery school and class 1 due to his sharp intellect and cognitive abilities. His unmatched resilience, determination and academic excellence saw him get enrolled in the *Wings to Fly* program that saw him through high school.

While at Ikuu High School in Tharaka Nithi County, Mithika scored an A-. Through Equity Leaders Program, Mithika got an opportunity to do his Bachelor of Arts degree in Finance at Michigan State University. He also holds a degree in Master of Science in Finance from the same university. As he focuses on his work in New York, Mithika founded Msaidizi Empowerment Initiatives, a nonprofit organization based in Kenya. The organization focuses on youth empowerment, education and mentorship. Mithika's remarkable journey has been immortalized in his book, "*The Boy Who Believed*," a narrative that traces his evolution from the dusty paths of Kaelo village in Meru to the New York City.



## Overcoming odds to emerge an automotive expert

Christine Atieno Mboya's journey commenced with the *Wings to Fly* School program, a lifeline that granted her a studying opportunity at Lwak Girls High School. It was here that she first experienced the boundless possibilities that education could offer, igniting a spark of ambition within her.

Fuelled by determination and unwavering resolve, Christine embarked on a path less travelled; delving into the realms of Automotive Mechanical Engineering at Kisumu National Polytechnic through the Equity Leaders Program. She is now a passionate and skilled technician at Isuzu East Africa.

With a heart imbued with empathy and compassion, she dreams of establishing her own garage, where she can pave the way for others to follow in her footsteps.



## Scholar now a fin-tech guru with 420 employees in five countries

In the ever-evolving landscape of entrepreneurship, Eliud Njogu stands as a beacon of innovation and success. As an esteemed alumnus of the Equity Leaders Program (ELP) from the class of 2001, Eliud's journey has been marked by a relentless pursuit of excellence and a commitment to transformative change.

At the helm of E&M Technology, Eliud has orchestrated a symphony of ingenuity, crafting innovative solutions that redefine the boundaries of the financial industry. With a team of over 420 employees spanning continents, his leadership transcends borders, creating a ripple effect of opportunity and prosperity.

Eliud's story is a testament to the transformative power of educational opportunities. From humble beginnings, he has harnessed the tools of knowledge and



Eliud Njogu (Right) with (R-L) Equity Group Foundation Executive Chairman Dr. James Mwangi and French Ambassador to Kenya H.E. Arnaud Suquet.

empowerment to forge a path of success.

Eliud stands among a cadre of innovators poised to revolutionize diverse sectors, from technology and healthcare to finance and fashion.

## Wajir to the World

Ahmed Salat was born and raised in Wajir County in a very humble family. After excelling at Gembus Primary School, he attended Alliance High School through Equity Group Foundation's *Wings to Fly* program. He scored an A of 84 points.

He further benefited from Equity Leaders Program and later secured a scholarship to study Public Policy and Economics at Duke University. Salat graduated in 2021 and went on to pursue a master's degree in Education at Harvard Graduate School of Education.

While at Duke University, he pursued several enriching opportunities including internships at the United Nations High Commissioner for Refugees (UNHCR) and Office of the United Nations High Commissioner for Human Rights (OHCHR) in Geneva and Al Gore's Climate Reality in DC.

In addition, he traveled to Jordan to research the impact of displacement on the lives of Syrian, Iraqi and Palestinian refugees, and studied abroad in Morocco. "In an effort to give back to my community, I founded Kaah Education and Social Development Association (KESDA), an NGO that has been carrying out projects in my home county to improve access to quality education and employment opportunities for the youth," said Salat. "I'm very grateful to Equity and their engaging programs which saw me tour the world in pursuit of education to impact my community," he added.



## Giving back through mentorship

Josiah Muriuki founded BETA Mentor Africa movement and dedicated it to nurturing the next generation of leaders.

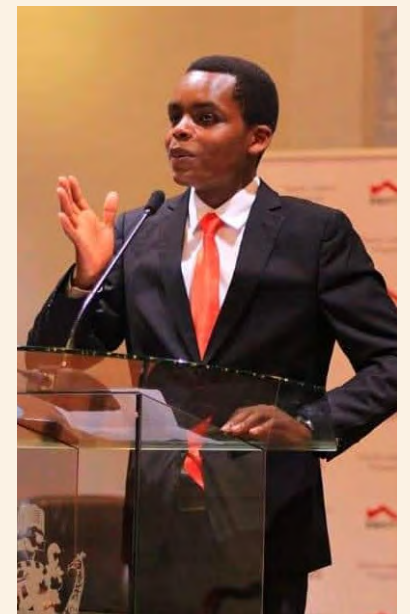
Through this initiative, he seeks to provide mentorship, guidance, and access to international opportunities, empowering young minds to chart their paths to success.

From his humble beginnings at Kianyaga High School, he journeyed to the University of Nairobi, where he graduated with an undergraduate degree in Industrial Chemistry.

His thirst for knowledge and ambition further led him to the University of Pretoria in South Africa, where he is pursuing further studies on a prestigious Mastercard Foundation scholarship.

"To whom much is given, much is expected," Muriuki affirms, encapsulating his philosophy of service and giving back to the community.

Through BETA Mentor Africa, he is not only providing young minds with the tools they need to succeed but also instilling in them the values of leadership, resilience, and ambition.





## Dreams validated

Judy Kemunto's journey exemplifies the sheer power of education and determination. Selected as part of the esteemed 2011 cohort of the *Wings to Fly* program, she excelled at Maryhill Girls High School and passed with flying colours. Kemunto later enrolled for a Bachelor of Commerce degree at the University of Nairobi. She is currently pursuing a master's degree in Business Administration at the same university.

"The program has taught me that whatever your dream is, it is within your reach," Judy affirms. "All you need is to put in the work, have faith, and you will get it."

Her words resonate as a beacon of hope for aspiring minds, a testament to the limitless potential that resides within each of us.

## Success in spite of life challenges

Nyujini Karisa hails from Mzaheni, a semi-arid area of Magarini at the coast of Kenya where her family ekes a living from cultivating maize. In most seasons the harvest is poor. Cassava crop is the key source of food for Kahendi's family of 12 siblings and her parents.

Growing up was a challenge for Nyujini. The challenges motivated her to work hard at Chasimba Primary so as to change her fortunes and that of her family. When she sat for her KCPE in 2023, she attained 402 marks out of a possible 500, gaining admission to Pangani Girls High School in Nairobi.



"I was happy to get the good marks and even more delighted on getting the scholarship to continue with my studies at a national school in Nairobi," she says, adding that the prospect of being admitted to the *Wings to Fly* program was an incentive to pass her exams.

Nyujini applied for the *Wings to Fly* program confident that if it is good marks that

count, she had the capability to work hard and get at least 350 marks.

"I was determined and worked hard to one day become someone important in society. I persevered knowing patience pays," says Nyujini, who hopes to study medicine in the future.

## Scholar who dared to dream now a thriving businessman

James Wanyoike rose from his humble beginnings, characterised by hopelessness, to establishing Juja Nails and Salon. His path is paved with resilience, mentorship and the unwavering support of the *Wings to Fly* program.

Wanyoike pursued Cosmetology at Nyeri Polytechnic, honing his craft at one of the country's leading TVET institutions.

Additionally, he furthered his entrepreneurial acumen with specialized training at Jomo Kenyatta University, ensuring

he was well-equipped for the challenges of business ownership.

Reflecting on his journey, James attributes his success to the education and training he received from the Equity Group Foundation.

"They equipped me with the necessary knowledge and skills to run a successful business," he said.

He also added: "They also instilled in me core values such as discipline and community service. I continue to —uphold these important principles."



# Eyeing Medicine: The power of academic mentorship



Gideon Katoo Yimpat's journey is proof of transformative power of education and mentorship. He attributed his academic triumph to the invaluable mentorship he received through the *Wings to Fly* and Elimu Scholarship programs as well as Equity Ground Foundation's gender mainstreaming forum; Best Me Club (BMC).

These opportunities sharpened his intellect and also honed his leadership skills, offering invaluable guidance and expanding his network of peers and role models.

Engaging in BMC peer mentorship program at school proved to be a defining experience for him. His dedication and hard work resulted in an A (plain) with 80 points in his KCSE at Meru High School.

"My dream is to enrol at Harvard University and pursue a bachelor's degree in Medicine and Surgery," he declares with unwavering determination.

The Elimu Scholarship has not only transformed his life but also broadened his perspective of life. He dreams of becoming an inspiration for generations to come.

## A leap of Faith

Thanks to the *Wings to Fly* program, Faith Cheronon got an opportunity to enroll at Moi Siongiroi Girls, a school she had been dreaming about.

The scholarship provided her a lifeline, covering every aspect of her education journey.

Through one of Equity Group Foundation's gender mainstreaming programs in secondary schools --Best Me Club-- Faith honed her leadership skills and went on to score an A-.

“

I am immensely grateful to be a part of the Equity Leaders Program, which has not only made me optimistic about life but also transformed me from a class leader to a potential world leader”

The Best Me Club mentorship not only fosters academic excellence but also provided avenues for collaboration and skill exchange among scholars from diverse backgrounds.

Currently, Cheronon stands at the threshold of a new chapter in her journey. She dreams of getting an opportunity to join the esteemed University of Toronto in Canada, where she plans to pursue Medicine.

"I am immensely grateful to be a part of the Equity Leaders Program," Cheronon shares, with her voice brimming with optimism and gratitude. "It has not only made me optimistic about life but also transformed me from a class leader to a potential world leader."



## Defying odds: Girl's dream of advocating for women health

Despite the hardships that led her older siblings into early marriages, Zawadi Mercyline Charo remained steadfast in her pursuit of education.

Her determination bore fruit, scoring 370 marks in her KCPE exams.

It was her headteacher's guiding hand that led her to the *Wings to Fly* scholarship program.

Selected as a beneficiary, she embarked on a transformative journey at Makueni Girls High School, where she not only excelled academically but also acquired leadership skills.

Charo dreams of becoming a Gynaecologist and advocate for women's health.

Her aspirations extend beyond the confines of her own success.

She envisions joining Oxford University through the Equity Leaders Program, where she hopes to empower girls in her community and fight against harmful cultural practices like early marriages.

Grateful for the life-changing opportunity provided by the *Wings to Fly* program, Charo is committed to transforming not only her life but also the lives of other needy children.

Through her unwavering determination and boundless compassion, she exemplifies the transformative power of equal opportunity and the resilience of the human spirit.



## Eyes on the prize



Faced with financial challenges, Sheldon Odhiambo Mwamba turned to the Elimu Scholarship Program.

His exceptional performance in the KCPE examinations at Emagombe Primary School became his ticket to Maranda High School. This was a pivotal moment that served as a catalyst for Mwamba to strive for excellence.

In 2023, Mwamba's perseverance and hard work saw him score an A of 84 points in KCSE.

"My ultimate goal is to bring joy to my family in the best possible way," Mwamba said. "Propelled by my ambition of becoming a Neurosurgeon, I am driven to make a meaningful impact in the world," he added.



## Lifeline for bright refugee keen on becoming Surgeon

Aguer Bior, from South Sudan, is a beneficiary of over 2,500 Elimu scholarships that were disbursed in January 2024. The government of Kenya-sponsored scholarships are administered by Equity Group Foundation (EGF), alongside the *Wings to Fly* program.

Bior painfully recalled the aftermath of civil strife in his country, and the desperation to continue with education. All this despite the harsh environment in makeshift schools within refugee camps. From improvised classrooms to cramped living quarters, the struggles were obvious. But Bior remained determined and with an unyielding spirit to overcome their past.

"Amidst the trials of displacement and the lingering echoes of conflict, my family

sought refuge in Kenya, a sanctuary where my education could bloom without the looming threats of war," said Bior, whose desire is to become a Surgeon in future.

"When we reached Kenya, we went through the refugee registration process in this country and were allocated to Kakuma. This became our settlement home," said Bior, thanking Equity Group and the government of Kenya for the scholarship.

Bior is among more than 2,500 scholars from Kakuma and Kalobeyei refugee camps who received the scholarships for their secondary education in January 2024. The cut-off score is 280 marks for Kenyan underprivileged scholars, 250 marks for refugee boys and 240 marks for refugee girls.

Scan QR Code to watch videos of *Wings to Fly* scholars' testimonials




## The rigorous, transparent selection process

The selection process for the *Wings to Fly* scholarships is both rigorous and transparent, involving community-based verification and monitoring. Members of the Community Scholarship Selection Boards (CSSBs) across the country diligently review applications, conduct face-to-face interviews, and make home visits. This thorough process ensures that scholarships are awarded to the most deserving scholars, thereby maintaining the integrity and effectiveness of the program.



"The *Wings to Fly* program has a far-reaching impact that spans several areas. It primarily benefits children who are orphans, hail from single-parent families, or have parents grappling with chronic illnesses or various forms of disabilities. The scholarship lifts a significant burden, enabling the children to focus on their studies rather than being preoccupied with the financial challenges they face at home"

**Rosemary Wambui**  
CSSB Member, Kibra Branch



"In the over 10 years that I have been part of the *Wings to Fly* selection process, I have been able to witness the transformative power of the program. It has had great impact in our community here in Limuru and in the country at large as it allows us to give academically gifted yet vulnerable students in our community a shot at success in life.

**Grace Ngingi,**  
CSSB Member, Limuru Branch



"The Equity *Wings to Fly* program has been vital in Bungoma county. We've been able to get students pursuing courses that they would not have been able to pursue if they were not given opportunities to school and get an environment sufficient for them to pursue."

**Eunice Imbweya**  
CSSB Member, Bungoma Branch



"Many families are happy with the Equity scholarships because it is a full scholarship that also provides uniform, shopping and pocket money. *Wings to Fly* has already made a difference and we expect more impact"

**Sheikh Mohammed Abdulkadir**  
CSSB Member, Lamu Branch

"As a teacher who has been very keen with *Wings to Fly* program, I can attest that the impact is so huge. So many bright but needy students have been handed a lifeline by Equity through this initiative. We have many cases where beneficiaries of the program have graduated, gotten employment and changed the fortunes of their families. For that, we thank Equity."

**Kibibi Khamisi**  
CSSB Member, Changamwe Branch



"The catchment area I represent is home to Nairobi's most impoverished urban population. For these families, putting even a single meal on the table can be a daily struggle, let alone paying for secondary education. But over my 12 years of service in the CSSB, I have witnessed firsthand the incredible transformation that can occur when we invest in these students' futures. Many have gone on to become beneficiaries of the Equity Leaders Program (ELP), securing paid internships at Equity Bank and college placements both locally and abroad. Others have been able to lift their families out of poverty or support younger siblings' education. Knowing that our work has such a profound impact on these children's lives brings me immense satisfaction."

**Philip Omondi,**  
CSSB Member, Kibra Branch

# Stakeholders and dignitaries hail the education scholarships



“We are happy that in Equity Group Foundation we have found a partner who puts these funds to well-use in promoting young people from financially challenged background to move ahead and have a future.”

**Mr. Oskar von Maltzan,**  
KfW Development Bank  
Country Director



All young people deserve an opportunity to learn and prosper and this partnership is transforming the lives of thousands of young people and those of future generations.”

**Reeta Roy,**  
President & CEO of The  
Mastercard Foundation



This is a very successful initiative. One outstanding aspect about this *Wings to Fly* program is that it has 97 percent high school completion rate. This is remarkable. Also, the fact that 88 percent of those who complete the program attain university cut off mark, says a lot about the efficiency of the program. All I can say is a big congratulations to Equity Group and those who support the initiative.”

**Michael Derus**  
Former German  
Ambassador, 2019



“One of our goals is to make *Wings To Fly* scholars pioneers of transformation in society. Dr. Mwangi has worked to promote the inspiration of youths so as to develop them.”

**Karen Freeman**  
Former USAID Kenya  
Mission Director, 2012



“We acknowledge Government efforts in resolving various inequalities in matters to do with education. Financial constraints remain the main challenge prohibiting transition of students from primary to secondary school. We are, however, confident that the Elimu Scholarship Programme will play a part in addressing these challenges.”

**Ruth Charo**  
World Bank Senior  
Education Specialist



“Education is fundamental to economic growth as it brings benefits to individuals and the society. I am confident that the *Wings to Fly* program will meet and surpass its target of 10,000 scholarships and I look forward to being part of that.”

**Dr. Christian Turner**  
Former British High  
Commissioner, 2013

## Importance of Congresses - holistic nature of education programmes including mentorship and coaching



**DR. BETH WAWERU**  
Equity Group Foundation,  
Associate Director  
Education & Leadership  
Development

communities. The program encourages them to unlock their inherent potential for flexibility and resilience while honing their problem-solving skills. This empowerment allows them to comprehend that their future quality of life is sculpted by the daily decisions they make.

Beyond academics, these congresses underscore the importance of mentorship and coaching. Our scholars receive invaluable guidance from seasoned professionals, arming them with the knowledge and life skills required to identify issues and formulate effective solutions with limited resources. This holistic approach ensures that the scholars evolve into not just academically accomplished individuals, but also socially responsible and resilient contributors to society.

In line with this ethos of social responsibility, the congresses instill in the scholars the spirit of community service. A testament to this is the annual tree-planting initiative, where scholars from each of the 16 regions plant 2,000 trees, contributing to Equity’s goal of helping increase the country’s forest cover.

The Equity Group Foundation’s annual Education and Leadership Congresses are a cornerstone in the comprehensive development of our scholars. For over 13 years, these congresses have transcended beyond conventional educational forums, providing an interactive platform for more than 60,000 scholars across 16 regions. Here, they engage with esteemed corporate and government officials, religious leaders, educators, and their peers.

These congresses are meticulously designed to provoke creativity and innovation among the scholars, inspiring them to become catalysts for change within their homes, schools, and wider



Scholars and speakers at a past ongress pose for a group photo after a mentorship session



“I am inspired by the genuine display of selflessness, care, and commitment to inclusivity. These qualities are a testament to the values of Equity through *Wings to Fly*. Considering the ripple effect of the program, it’s clear that we have the potential to significantly improve our country and indeed, the world.

**Prof. Mary Ndung’u,**  
Vice Chancellor, Kirinyaga University



“When I look at the number of students who have been given a chance through the *Wings to Fly* program, my heart fills with an overwhelming sense of joy. My prayer is for these students to not only succeed in their studies but also to thrive in life.”

**Henry Mwenda Ruteere**  
Principal, Meru High School



"The *Wings to Fly* programme has given thousands of young Kenyans an opportunity to acquire education and that's something that we are very proud of."

**H.E. Dr William Ruto,**  
President of the Republic of Kenya

"I thank Equity for believing in the possibility of nurturing needy scholars. A graduation rate of well over 90% is a feat some developed countries in terms of income can't begin to match."

**Bill Clinton,**  
42<sup>nd</sup> President of the United States of America



"This is a culmination of the education policy, when you President Kibaki came to power you made primary education free and compulsory. That allowed the Master card Foundation and Equity Foundation to select the number of Primary school graduates from challenging backgrounds. There cannot be better empowerment than education."

**President Festus Mogae**  
Former Botswana President

We thank Equity Group Foundation for partnering with the Government to transform the education sector. We are forging a pathway towards eradication of poverty and alignment with sustainable development goals. "This initiative is proof that well-structured public - private partnerships can make significant contribution to Kenya's social and economic agenda."

**Ezekiel Machogu**  
Education CS



"Maximize the opportunity given to you by the *Wings to Fly* program to improve your lives. Time is here for us to develop very strong value systems."

**Fred Matiang'i**  
Former Education CS

"I direct the Ministry of education, science and technology to establish a board of trustees that will be charged with the responsibility of coordinating sponsors, philanthropists for the better and effective management of bursaries and scholarships across the country. I ask all the beneficiaries of this remarkable generosity to make maximum use of the support and I urge you to commit yourself to the highest of standards."

**Uhuru Kenyatta**  
4<sup>th</sup> President of the Republic of Kenya



"This scholarship program has changed the lives of tens of thousands of Kenyan youths and has experienced impressive growth over the years. I commend all the institutions and individuals who have supported this scholarship scheme to encourage others to follow their example."

**Mwai Kibaki (Late)**  
3<sup>rd</sup> President of the Republic of Kenya



"By empowering these young minds, the program is creating new possibilities for them and their families by giving them the power to shape their own destiny. Indeed, the *Wings to Fly* program goes beyond paying school fees. It is accompanied by meticulous follow up and mentorship which is proving to be directly related to the performance of the scholars."

This program is critical in supplementing governments efforts to ensure the 100 percent transition and we are therefore grateful to the Equity Group Foundation and other *Wings to Fly* partners for consistently mounting it."

**Prof. George Magoha (Late)**  
Former Education CS



## MENTORS SPEAK



**Caroline Mutoko,**  
Celebrated Media Personality

"It is important to believe in yourself and stand for what is right. It is important to reflect and continue to work on what is important because these are what you are much more yours as much as they don't look urgent because they will pay off later in life. Moreover, having a mentor will enable you to do things better and bring out the best version of you."



**Samuel Kirubi,**  
Chief Operating Officer, Equity Group

"As a proud alumnus of the Equity Leaders Program (ELP), I am humbled to now serve as a mentor for the next generation of scholars through the *Wings to Fly* program. Each time I meet with these bright young minds, I am reminded of my own journey and the transformative power of education. It is an honor to share my experiences and insights with these students, who often come from underprivileged backgrounds and have few role models to guide



**Julie Gichuru,**  
Celebrated Media Personality

"Success is relative and depends on who you are, we go through life listening to what parents, teachers and other people say and we don't take the time to stop the noise and find out what our souls are saying to us. You only find your purpose after knowing who you are. There is no greater wealth in your life than education, because with education you are ready to position yourself where you need to be where you want to go. Without education, life is a real struggle."



**Dr. Helen Gichohi**  
Equity Group Board Member

"I urge you to be persistent and tenacious, and not to be persuaded that your dreams are not valid. Remain focused and pursue your dream with dedication. People will always notice persistence and will be inclined to give you an opportunity to prove yourself."



**Gerald Warui**  
Managing Director, Equity Bank Kenya

"To actualize your aspirations, you have to engrain integrity and dedication in your day-to-day life. There are many other traits like honesty, I encourage you to engrain in your personality. Let go of your past and re-energize your life. Don't go for instant gratification. Instead, practice patience. Resist the temptation to give in to short cuts when the deal is too good."



**Dr. Patrick Njoroge,**  
Former Governor, Central Bank of Kenya

"It is important to believe in yourself and stand for what is right. It is important to reflect and continue to work on what is important because these are what you are much more yours as much as they don't look urgent because they will pay off later in life. Moreover, having a mentor will enable you to do things better and bring out the best version of you."

DRC

## “You are bearers of the torch for the future of this country and Africa at large,” H.E. Eve Bazaida

In 2022, 32 top-performing boys and girls in the different districts where EquityBCDC has a branch presence were selected to join the Equity Leaders Program (ELP). The selection was based on the Senior 6 National Leaving Examination results obtained from the National examination and Schools Inspection Authority (NESA). This was the first cohort of ELP beneficiaries in DRC.

Speaking about the Program on behalf of the President of the Republic of DRC, H.E. Eve Bazaiba, DRC Vice-Prime Minister and Minister of Environment, said “I would like to congratulate you for emerging amongst the top and for being selected to form the inaugural class of the Equity Leaders Programme in DRC. You are all bearers of the torch for the future of this country and Africa at large. EquityBCDC has given you the ability to take charge of yourselves and purpose in life”

Equity Group Managing Director and CEO, Dr. James Mwangi said: “The youth hold great potential and are the future of our region. The Equity Leaders Program, which has been in existence since 1998 is scaling its operations to



**ELP Scholars pose for a photo with DRC Vice-Prime Minister and Minister of Environment H.E. Eve Bazaiba (3<sup>rd</sup> Left, Front row) alongside Equity Group and EquityBCDC Board Members.**

give an opportunity to the young people in Congo to explore their potential, enjoy a unique experience of getting on the job training even before joining University and enjoy access to a regional network of professionals.”

Celestine Mukeba, Managing Director EquityBCDC said: “EquityBCDC vision is to transform lives through the implementation of innovative programs in several areas including education and leadership. We equip and prepare young Congolese seeking growth opportunities

by improving access to secondary and higher education.”

More than 200 laureates have benefitted from the paid internship within EquityBCDC branches, followed by leadership-by-leadership capacity building.

Betina Mbelu Albertine, a beneficiary of the program said: “I am one of the beneficiaries of the ELP Program. Through this program, I will have additional experience and knowledge in leadership development.”



Above: Equity Afia Lodwar Insert: Dr. Janerose Lokomol Equity Afia Medical Doctor

## Mission to support Lodwar access quality healthcare

Dr. Janerose Lokomol Ikwel, a native of Turkana County, has long harbored a dream to revolutionize healthcare delivery in marginalized communities. After completing her primary and secondary education in her home county, she joined the Equity Leaders Program, setting her on a path to realize this dream.

A medical graduate from Moi University, Dr. Ikwel returned to her roots to establish the first Equity Afia clinic in Lodwar town. This facility supplements existing government services by providing affordable, high-

quality, and accessible healthcare to the community. In addition to running the clinic, she serves as the Vice Chairperson for the northern Kenya chapter of KMPDU, overseeing ten counties.

“The Equity Leaders Program inspired me to look beyond personal success,” says Dr. Ikwel. “It taught me to leverage my gifts and talents for societal benefit. Championing the provision of quality, affordable medical services within marginalized communities is a challenge that brings me immense fulfillment.”

UGANDA

## Opportunity to learn and rub shoulders with top executives

In April 2023, Equity Bank Uganda commissioned 102 top-performing scholars into the second cohort of beneficiaries under the Equity Leaders Program (ELP). The beneficiaries came from 50 Districts across Uganda.

The scholars were selected based on the 2022 Senior 6 Uganda Advanced Certificate of Education (UACE) results released by the Uganda National Examination Board. The beneficiaries would join the bank for 3-6 months paid internship program where each scholar got a monthly stipend and experienced on-the-job training and mentorship within various departments.

Speaking during the Commissioning, Equity Group Chief Operation Officer Samuel Kirubi said: “As an alumnus of the Equity Leaders Program, it brings me great joy to witness the progress and impact the program is having. What started out as a simple mentorship and leadership program has contributed significantly to my success today. Equity Group is excited to continue impacting lives and livelihoods by empowering the top performing boy and

girl from every District by giving them an opportunity to discover their potential and explore.”

Equity Bank Uganda Managing Director Anthony Kituuka said: “I am excited to see the program in its second year in Uganda. Through ELP, the Bank is empowering the youth by giving them an opportunity to experience the corporate world and rub shoulders with executives and senior managers who will not only positively influence them into leadership roles but who have also dedicated a significant amount of their time to train and guide them.”

He further added: “These scholars will get exposure to the corporate world even before joining university to pursue their higher education and dream careers. By taking part in the paid internship program, scholars will get exposure at a young age and will also learn multiple life skills including personal branding and presentation, saving and investment, leadership and a culture of giving back to the community. The stipend they earn will also play a significant role in uplifting their economic status (pay fees).”



ELP Scholars pose for a photo with Equity Bank Uganda Managing Director Anthony Kituuka.



## The account provides teens with an avenue to save their money

### Benefits:

- Account opened in the child's name (13 -17yrs)
- Low account opening balance of KShs 200
- No account maintenance fees
- Equity Card i.e., prepaid or debit card issued instantly
- Free e-statements
- Two free withdrawals annually
- Access the account through Equitel, Equity Mobile App, \*247#, agents, ATM and branches countrywide

Visit any Equity branch today as a parent/guardian to open the account.

