

# EQUITY NEWS

A QUARTERLY NEWS PUBLICATION OF EQUITY BANK



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NOT FOR SALE

Issue 12

## Wings to Fly Spirit Sweeps Across Kenya

Impact of the program has inspired other organizations and individuals to educate needy students

The *Wings to Fly* program is arguably the largest comprehensive secondary school scholarship and leadership program in the region. Its multiple impact is traced back to the introduction of Free Primary Education in 2002 that saw enrolment rise by 35% to 1.312 million pupils in 2003.

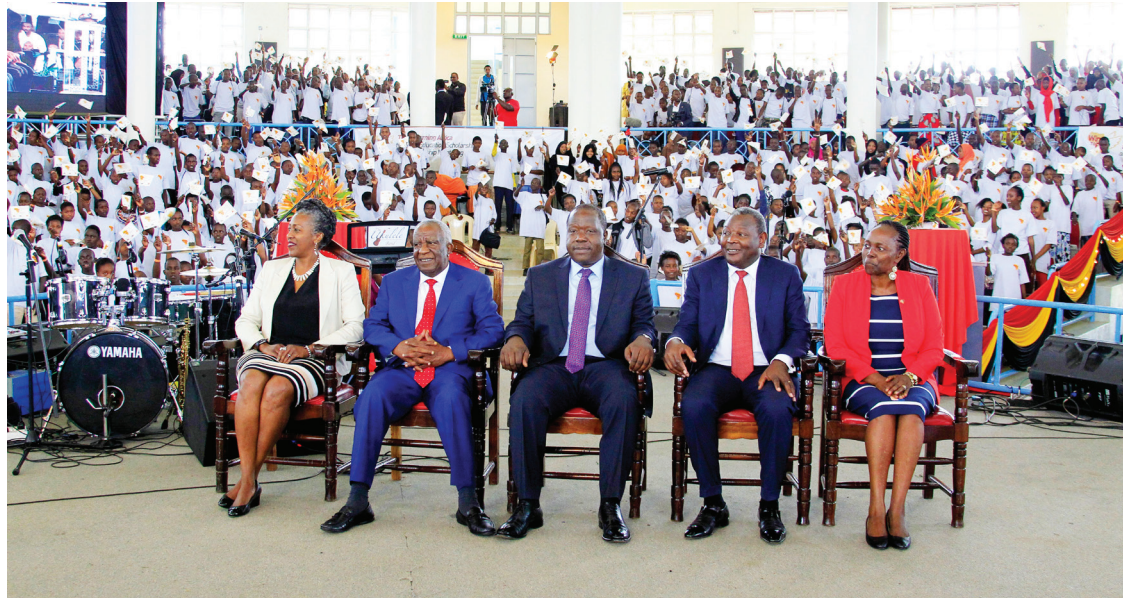
The increased enrolment rates meant more financially challenged children would complete primary school. *Wings to Fly* was to contribute in giving these children access to secondary school education.

The program offers comprehensive support for the scholars through provision of tuition, boarding fees, books, uniform, shopping, pocket money and transport to and from school during their four years of secondary education.

The *Wings to Fly* program is part of the bigger Equity Leaders Program, ELP, which gives bright students education and leadership exposure.

This year's intake brings the number of ELP scholars to 19,620, of

The 2018 *Wings to Fly* Commissioning ceremony at Kenyatta University. From left: Ivy Mwai, Senior Program Manager, Mastercard Foundation, Equity Group Chairman Dr. Peter Munga, Education Cabinet Secretary Dr. Fred Matiang'i, Equity Group CEO & Managing Director Dr. James Mwangi and Lucy Gichuhi, Senator for South Australia.



The *Wings to Fly* selection process has illustrated the power of communities to own and direct social structures. The Community Scholarship Selection Boards (CSSBs) play an important role in anchoring this program in the community through community participation, giving it integrity, transparency and community ownership.

But by far the greatest success of the program is that it has inspired compassion and a commitment by the Kenyan society to educate bright, needy children. This year, 587 scholars in the *Wings to Fly* shortlist received scholarships from public and private organizations as well as individuals.



whom 15,168 are *Wings to Fly* scholars. 8,144 have completed secondary school and 6,641 qualified for university. Further, 5,431 ELP scholars have joined Equity Bank's Paid Internship Program, 1,339 of them being *Wings to Fly* scholars. Additionally, 443 scholars have secured admission to top global universities.

Speaking at the commissioning of the 2018 cohort the Cabinet Secretary for Education Dr. Fred Matiang'i noted that the *Wings to Fly* program has continued to greatly impact bright students from disadvantaged backgrounds.

"I commend Equity Bank and Mastercard Foundation for giving young Kenyans an opportunity to shape their destiny. This program fits well within the Sustainable Development Goals, which are based on trying to offer long-term solutions to the problems that plague our society, including poverty, by the year 2030," he said.



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Education Cabinet Secretary Dr. Fred Matiang'i

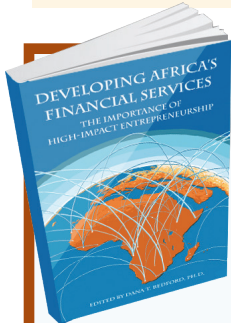
### Wings to Fly scholars in most prestigious schools

27 top schools have so far hosted at least 100 *Wings to Fly* students each. National schools account for 77% of schools that have hosted at least 100 students to date. This translates to two classrooms of 50 students per class each.

The biggest number has gone through the most prestigious national schools which are secondary schools classified under cluster three that is made up of the original top national schools in Kenya that have been in existence for more than 30 years.

These schools are considered to be the best endowed in terms of infrastructure and human resources. They include Alliance Girls High School (218), Alliance High School (204), Lenana School (189), Maseno School (149), Limuru Girls (149), Nakuru Boys (135), Nakuru Girls (129), Mang'u High School (128), Loreto Limuru (127), Kenya High (119) and Nairobi School (109).

<p><b>19,260</b> Equity Leaders Program scholars to date, of whom 15,168 are <i>Wings to Fly</i> beneficiaries</p>	<p><b>8,144</b> <i>Wings to Fly</i> scholars have completed KCSE</p>	<p><b>6,641</b> <i>Wings to Fly</i> scholars have qualified for university entry</p>	<p><b>5,431</b> have joined Equity Bank's paid internship program, including 1,339 <i>Wings to Fly</i> beneficiaries</p>	<p><b>443</b> ELP scholars have secured admissions to global universities</p>	<p><b>KShs10 billion</b> The value of Equity Global Scholars Airlift to date</p>
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## Equity lauded for supporting entrepreneurs

World Bank book names Equity Group among Arica's leading high-impact enterprises

Equity Bank has been recognized as a high-impact enterprise that has transformed the African financial services sector by creating extraordinary wealth and jobs.

"The cases presented in the book of high-impact entrepreneurship in the financial sector show us the opportunities that vibrant African societies present for risk takers," said Prof. Dana Redford, the book's editor.

Taking the spotlight alongside other remarkable African banks

such as the Banco Unico in Mozambique, Fidelity in Ghana and Banco Atlantico in Angola, Equity Bank has been termed a strong partner for aspiring entrepreneurs and a bank that promotes financial inclusion.

"As a bank, our partnership with entrepreneurs goes beyond money and building financial inclusion. It extends into training and mentoring to prepare them for success," said Dr. James Mwangi, Equity Group CEO & Managing Director.



Equity Bank CEO & MD Dr. James Mwangi (left) with the book editor, Prof. Dana Redford.

Equity Bank's turnaround from humble beginnings to market leader has been captured in a book sponsored by the World Bank and published by Emerald Publishing, a leading publisher of business and management books. *Developing Africa's Financial Services - The Importance of High-Impact Entrepreneurship* was launched in Nairobi recently.



# Setting scholars on the pathway to leadership



**Dr James Mwangi,**  
CBS - Equity Bank CEO & Managing Director.

As we celebrate the 2018 class of the *Wings to Fly* program, we can look back at the multiple impact of this program in our society with fulfilment and satisfaction.

This program was conceptualized along several philosophies;

That education is a sustainable tool for empowering individuals to transform themselves;

That children from financially challenged backgrounds who are academically gifted have an equal

chance to excel in their academics and leadership, given an equal opportunity;

That communities are willing to be architects of their own future given the opportunity and platform;

And that the signaling effect of a good idea has the potential to make it take root in a community, gain a life of its own and become a transformational phenomenon.

Eight years later, we have witnessed each of these ideas come to life. Quality education is #4 of the 17 UN Sustainable Development Goals.

It provides a sustainable solution to poverty alleviation and increased life expectancy and has become one of the key pillars of our social impact programs. Education should be of high quality, relevant, easily accessible and inclusive, where each child gets an equal opportunity based on merit.

The future of our society is as good as the quality of education we offer our children. A critical mass of visionary, ethical and transformative leaders will be required in order to achieve Vision 2030.

We need to use education to lay a

“The future of our society is as good as the quality of education we offer our children. A critical mass of visionary, ethical and transformative leaders will be required in order to achieve Vision 2030.”

Dr James Mwangi

strong foundation of honesty, hard work, integrity and inclusivity. We need an education system that is globally competitive and that focuses on nationhood; on issues and not personalities or tribes. As technology takes root, our future will depend on how well we embrace “future jobs”. The old conventional careers are good, but let us not be blind to how the world is evolving.

The World Economic Forum has noted that the world has now entered a fourth industrial revolution informed by developments in genetics, artificial intelligence, robotics and nanotechnology, 3D printing and biotechnology. These need to be taught at university and technical levels.

As Equity Group, we appreciate the kind gesture of the Government of Kenya for supporting *Wings to Fly* in the spirit of public private partnership for development. We look forward to a day when no child who has qualified to go to school will miss an opportunity.



“I am a witness that education scholarships are transformative. I got a scholarship at a tender age and that is what made me. We started education intervention

in 1992 and we have through the years seen that education is transformative to the beneficiaries and the society.” - Dr. Peter Munga, Chairman, Equity Group.



“The *Wings to Fly* scholarships given to the students allow them to become global citizens, able to go anywhere in the world and be the best they can be.” - Eugene

Wamalwa, Cabinet Secretary, Water & Irrigation.



“The secret of education is applying the knowledge you get. Balance your life. Think about your life from the emotional, spiritual, mental, physical and social aspects. Also take leadership roles in your school, local church and even your county. Know who makes the decisions that affect your life.” - Lucy Gichuhi, Senator for South Australia.

“*Wings to Fly* has helped bright but poor children from the region develop ambition. Those children who have received sponsorship in the past are in various high schools and are doing well.” - Ahmed Set, Muslim community representative, Isiolo CSSB

“From an education perspective the *Wings to Fly* program has had a tremendous impact on children who would never have made it to secondary school as it is touching the lives of the very needy cases.” - Rachel Wanjala, Chief Education Officer, Voi Sub-County and Chairperson, Voi CSSB.

“*Wings to Fly* has helped the Nyamira community because it is helping village children who would never have gone to school, and lifting families out of poverty.” - Beatrice Mongare, Social Worker, Nyamira County.

“There are many children in the country who are needy and would not have had an opportunity to go to secondary school and beyond. It is because of this program that we have many who have excelled and are making a positive contribution to the society.” - Rev. Father Timothy Kiplagat - Priest in charge of the Sacred Heart of Jesus Cathedral, Eldoret.



The number of scholars supported by Wings to Fly programme partners, corporates and individuals to access secondary school education as per the breakdown below:



## ‘You are leaders at a milestone in your journey’

Congratulations to the new *Wings to Fly* scholars. When I look at you, I see young leaders at a milestone in your journey. *Wings to Fly* is also at a milestone. What started out as a dream to educate a few hundred Kenyans is now educating thousands.

I am proud of what we have achieved together. Thank you to the Equity Group Foundation and the *Wings to Fly* partners, and thank you to the Government of Kenya for your support. The success of *Wings to Fly* would not have happened without a shared belief in Kenya’s young people. We are a nation united behind education. The future is bright for Kenya and for Africa. Even in today’s complex world, all of you have an opportunity to use your education to make it more inclusive, just and sustainable.

I know this because like many of you I completed my education thanks to hard work and the power of scholarships. Throughout my life many people have taught, inspired and challenged me. They still do. They have helped me become the leader I am today.

I want to share three lessons I have learned:

First, living with purpose. Start thinking about your purpose. Your life’s purpose will guide your choices and enable you to be successful and fulfilled. Think about what you want to achieve; what you will tell your grandchildren about when you are older.

Second, in order to define your purpose, know your values. Know what you will stand for. Think



Reeta Roy, President and CEO, Mastercard Foundation.

of these values as the roots of a tree. They will keep you grounded in what is important. The strength of these values determine the health of the tree that is you. The health of the tree will determine the health of the forest – your families and communities and all of those around you whose lives are affected by how you live yours.

My third lesson is this: be curious about the world. Be open to new opportunities. There are big challenges in Kenya and across Africa that you can use your education to address, like housing, food security, health and climate change. We live in a time when we have the capacity to improve the lives of millions of people; to do good for humanity at a scale previously unimaginable. Through your education, you all have the skills and knowledge to do just that.

Scholars, you are here because of your hard work, but remember we never travel alone on our journey. You are here, also, because of the support of others – family, friends, members of your community, people who have sacrificed for you. Appreciate them.

I wish you all the best as you begin your secondary education.

“We live in a time when we have the capacity to improve the lives of millions of people; to do good for humanity at a scale previously unimaginable. Through your education, you all have the skills and knowledge to do just that.” Reeta Roy, President and CEO, Mastercard

### How Wings to Fly beneficiaries are selected

**STEP 1** Announcements in media, churches, mosques, schools and chiefs’ offices calling for applications

**STEP 2** Constitute Community Selection Board (CSSB) and train the members

**STEP 3** Applications done online or using physical application forms available at branches and agent locations

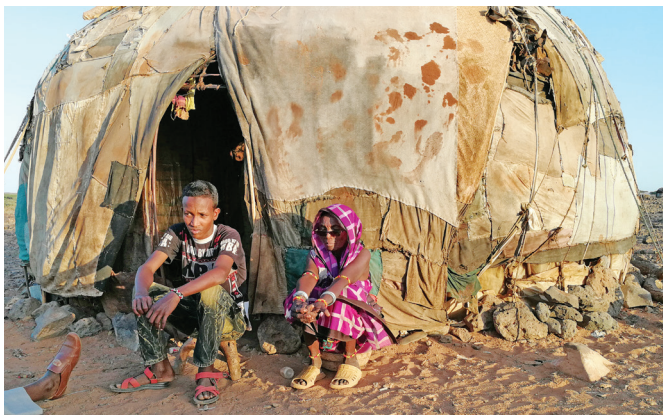
**STEP 4** The CSSB vets and shortlists the applicants. Shortlisted candidates are called to attend interviews

**STEP 5** Interviewing of the shortlisted candidates

**STEP 6** CSSB conducts verification by visiting the homes of the candidates

**STEP 7** Communicate to the successful and non-successful applicants and make public announcement of the outcome





**Isacko Ruchi Boru (left) lives with his partially blind mother in Bubisa, North Horr. The aspiring mechanical engineer scored 378 marks at Bubisa Primary School and has been admitted to Kakamega High School. His dream is to solve the water shortage problems of Marsabit County. "Thanks to Wings to Fly I will go to the school of my dreams and get a good education," he says.**

## Boy beats odds to excel

Kiamwangi village in Thika is home to 13 year old Jesse Wahiu (below). Jesse was born physically challenged but that did not deter him from attaining 363 marks at Mwea Primary School, which saw him get admission to Thika High School.

The first born in a family of three, Jesse has been raised by a single mother after his father abandoned the challenged family. Jesse's sister is deaf-mute and also has autism. Jesse's mother, a casual labourer, can hardly put a meal on the table let alone cater for her children's medical expenses.

Jesse uses a special shoe that costs KShs15,000. His mother cannot afford a new shoe yet the old one has become so heavy from repairs that he can no longer lug it around. "I want to be a neurosurgeon so that I can take care of my mother, treat my sister and also support myself in the future," he says.



## Wings to Fly alumna wins President's scholarship

A *Wings to Fly* alumna, Dorris Nduku Waeni (pictured below) has received the Kenyan President's UK Scholarship Award to study at Bradford University in West Yorkshire, England.

scholarship to study a double major in Pharmacy and to undertake a one year internship in the UK. The award is given annually to an intellectually gifted Kenyan student from a humble background to pursue studies at a leading UK university.

It is supported by members of the Northern Consortium UK (NCUK), Brookhouse International School in Kenya and British Airways.

Dorris received the five-year



## Nine Wings to Fly scholars score A in 2017 KCSE



**Dr. James Mwangi (seated) with the nine Wings to Fly Scholars who scored A in the 2017 KCSE.**

Nine *Wings to Fly* beneficiaries scored A while 107 scored A-(minus) in the 2017 Kenya Certificate of Secondary Education examination (KCSE).

The nine were among 1,309 *Wings to Fly* scholars who qualified for university with an entry grade of C+(plus) and above. 68.9% of the 1,899 who sat the exam qualified to join university

**"You are distinguished because you have demonstrated your commitment, strength, and determination to move forward."**  
- Dr. James Mwangi.

compared to the national qualifying rate of 11.5%.

The nine, together with the other 133 who scored A nationally plus the 107 *Wings to Fly* scholars who scored A-(minus) joined the Equity Bank paid internship program alongside the top boy and girl with a minimum grade of A-(minus) from each sub-county where Equity Bank has a branch.

## 2018 KCSE WINGS TO FLY SCORE CARD

**1,309**

*Wings to Fly* scholars who qualified for university entry grade C+(plus) and above in 2017 KCSE out of the 1,899 who sat the exam

**69% 11.5%**

Proportion of *Wings to Fly* scholars who qualified for university entry

Proportion of students, nationally, who qualified for university entry



**Daniel Sabali Misango**  
Friends School, Kamusinga

*"No one can stop someone who knows where he is going. Have a dream and a clear goal. You can make it even if you come from a poor background."*



**Maxwell Ojiambo Ojiambo**  
Kanga High School

*"Poverty is not an excuse. I grew up in Dandora and we often went hungry. I'm grateful that the Wings to Fly program has changed my future."*



**Phyllis Adhiambo**  
Karima Girls High School

*"I see a changed Kenya because, if we put into practice the lessons taught to us at the Wings to Fly annual congresses it will have a huge impact."*



**Dalmas Noel Oduoy**  
Kapsabet High School

*"You need to have a mentor. If you have someone who knows the way, you will reach where you're going faster."*



**Lillian Chepkoech**  
Mary Mount Girls High School

*"This is an opportunity given to a few. I felt privileged and wanted to do my best. I knew that despite my family background, I have something in me."*



**Francis Edmond Otieno**  
Maranda High School

*"I believe that I have to change my life and transform the society positively. I'm thankful for the skills I gained through the Wings to Fly program."*



**Rose Wairimu**  
Kenya High School

*"The mentorship I have received from the program has enabled me to deal with family conflicts. It has really built my leadership skills."*



**Charity Undisa**  
Bunyore Girls High School

*"When I got the scholarship, it changed the life of my mother who had suffered from mental illness after my dad was killed during 2007 post-election violence."*



**Osuka Savin**  
Friends School, Kamusinga

*"It was in Form Four that I became a top-ten student and I attribute this to the mentorship sessions during the annual Wings to Fly congresses."*

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# 371 top KCSE scholars now paid Equity interns



The top KCSE scholars pose for a photo with Equity Bank top management during their induction into the Equity Bank Paid Internship Program.

The 2018 Equity Leaders Program (ELP) cohort has been commissioned after going through a two-week induction that prepares the students to join Equity's Paid Internship Program. The commissioning released them to start their nine-month internship program in Equity Bank branches across the country.

The group of 371 students in the 2018 intake will see the number of ELP scholars rise to 5,431. The current cohort consists of 115 *Wings to Fly* scholars as well as A students nationally and the top boy and girl with a minimum grade of A-minus from each sub-county where Equity Bank has a branch.

Welcoming them into ELP, Equity Group CEO and Managing Director Dr. James Mwangi congratulated the students, assuring them that they are cut out for success.

"You are a group of gifted and intelligent people and we want to put you on a program that will enable you to make your talent significant in society," said Dr. Mwangi.

Nairobi Senator Johnson Sakaja committed his support towards mentoring the young leaders.

"This is the beginning of the rest of your lives. You have clay in your hands to mould your future to be what you want to be," said Sakaja.

ELP develops academically bright students across five dimensions: values, skills, education, work experience and global networks. It starts as a paid internship in the interface period between high school and university.

The students build professional skills while earning enough money to put them through their first year of university.



ELP scholar Qabale Qampicha from Pangani Girls High School receives her posting letter from Nairobi Senator Johnson Sakaja.

"I thank Equity Bank for taking you through this program immediately after your exams. You will leave here grounded and focused."

Nairobi Senator Johnson Sakaja

## Opportunity to study at the world's top varsities

Every year, Equity Leaders Program (ELP) scholars are invited to send applications to study abroad.

They are taken through a rigorous college counselling programme in readiness for submitting applications to top global universities.

These scholars have proceeded to study in Ivy League institutions in the USA as well as top universities in Canada, UK, China, Spain, Turkey, France, South Korea, South Africa, Ghana and Rwanda.

# 443

The number of Equity Leaders Program scholars who have secured admission to global universities.

## Thirty-five ELP scholars receive early admissions to global varsities in 2018

ELP Scholar	Admitted to	High School Attended
1 Haya Naphtal Obillo	Harvard University	Alliance High School
2 Stephan Njumbi	M.I.T	Starehe Boys Center
3 Veronica Wairimu Muriga	M.I.T	Kenya High School
4 Mwangi Wanjiku Lorna	Yale University	Precious Blood Riruta
5 Kenneth Kiprotich	Columbia University	Alliance High School
6 Ronnie Kaiqua Kihonge	Princeton University	Alliance High School
7 Nduhiu Linda Wanjiru	Cornell University	The Kenya High School
8 Collins Kiprotich Too	Cornell University	Litein High School
9 Parit Jackson Tupana	Cornell University	Alliance High School
10 Gitahi Jeff Maina	Dartmouth College	Utumishi Boys Academy
11 Douglas Gichohi Maina	Duke University	Alliance High School
12 Elizabeth Ndinda Musanga	University of Edinburgh	Moi Girls Nairobi
13 Gabriel Ohawa	University of Edinburgh	Africa Leadership Academy
14 Grace Nkatha Kiruja	University of Edinburgh	Karima Girls High School
15 Kayeyia Roshelle Gakii	University of Pennsylvania	Precious Blood Riruta
16 Naomi Maranga	University of Pennsylvania	Kenya High School
17 Mirriam Chemutai	University of Pennsylvania	Alliance Girls High School
18 Percy Chelangat Mibei	Ecole Centrale De Nantes	Kaplong Girls High School
19 Odhiambo Moses Ojwang	Ecole Centrale De Nantes	Alliance High School
20 Joyce Chepngeno Bor	Bowdoin College	Moi Tea Girls Secondary
21 Phoebe Chepkemei Lokwee	Brown University	Alliance Girls High School
22 Daniel Ngoria	IFY - Brookhouse	Alliance High School
23 Collins Kibet	Colby College	Alliance High School
24 Fabian Francis Mkocheke	Middlebury College	Nairobi School
25 Wainaina Grace Wanjiku	Northwestern University	Moi Girls School Nairobi
26 John Faith Kasasi	Northwestern University	Alliance Girls High School
27 Lesly Chepchirchir Kemboi	Smith College	Moi Girls High School Eldoret
28 Abdikadir Omar Abdulle	Tufts College	Nairobi School
29 Cassandra Dacha	University of Cape Town	Moi Girls Nairobi
30 Vallary Muhambe Muhalia	University of Chicago	Alliance Girls High School
31 Maronga Rhoda Kendi	University of Rochester	The Kenya High School
32 Dokata Kosi	University of Rochester	Africa Leadership Academy
33 Kariuki Joyce Muthoni	Vanderbilt	Kabare Girls
34 Walter Githaiga Mwaniki	Vassar College	Thika High School
35 Matano Mohammed Telengo	Yalova University	Sheikh Khalifa Bin Zayed

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# Dandora kid shaping future of bio-tech

In my freshman year at Michigan State University (MSU) I experienced culture shock. A common challenge is being judged based on my accent. This is sheer ignorance and I really dislike it when that happens. Then there is the food. I was used to eating *ugali* frequently in Kenya. How I miss it!

At the beginning I was shy and self-conscious. But I have made new friends and interacted with professionals in my field of study through conferences, career fairs and graduate school preparation seminars. Work study has also given me work experience in my field of interest, which will be a plus when applying for jobs after graduation.

I have grown to critically distinguish between what I agree with and what I don't and be assertive in my opinions. I can now look at different perspectives and ideologies and I'm able to tolerate those who disagree with me. I am a Biochemistry & Molecular Biology/ Biotechnology major. My dream is to use research to save the world. I intend to specialize in drug production, understanding cancer metabolomics, which is chemical analysis, and figuring out retroviruses. I'll be at the forefront of discoveries that will save



**Equity Leaders Program (ELP) scholar Expery Omollo, now a Biotechnology student at Michigan State University in the US. He attended Ofafa Jericho High School as a Wings to Fly Scholar.**

**I would advise students who come from a disadvantaged background not to focus on where they come from but where they are going. Your future is fully in your hands.**

mankind from the complex epidemics we face today.

I would advise students who come from a disadvantaged background to focus not on where they come from but where they are going. Your future is fully in your hands. I am grateful for the opportunities I have received to pursue my education and career. I believe those opportunities weren't in vain and I promised myself that at some point, I will make sure that talented students in the villages who are disadvantaged complete their education and achieve their goals.

# I'll help those with autism like my sister



**Equity Leaders Program (ELP) Melisa Kimwere, now a student at the University of British Columbia in Canada.**

I was admitted to Moi Girls High School Nairobi after doing my KCPE at Dayspring Primary School in Kariobangi South, where I scored 402 marks.

My dad died suddenly in 2009 when I was in Class Six. When I finished primary school, mum was told by a friend about the *Wings to Fly* scholarships and that's how I applied and got picked.

After high school when I scored A, Equity took me into the paid internship program. I

**When I finished primary school, mum organized a harambee but people did not turn up. Then she was told by a friend about the *Wings to Fly* scholarships. We went and took the forms and we prayed.**

applied and got admission into the University of British Columbia (UBC) in Canada and also joined the Mastercard community. We have access to counsellors, academic advisors, meal plans, career guidance and a stipend.

At UBC, I have met people from all over the world and I enjoy the diversity. It is also challenging because only the best study at UBC, so I know I must work hard.

I came here intending to do Biochemistry but I'm now interested in Psychology or Cognitive Systems. Unlike in Kenyan universities, here I must choose the units that lead to my major. My goal is to help children with autism as this is close to my heart because of my sister Njeri.

# From the slums to Michigan State University

Before I was invited to join the prestigious Mastercard community at Michigan State University in the US, I had an obscure view of life. I was a regular youth living in a small single-room house in Majengo slums in Nairobi, which I shared with my mother and sister.

Despite all the struggles, I maintained excellent academic performance throughout my primary school. I was lucky to get Equity Bank's *Wings to Fly* sponsorship, which not only catered for my high school education, but also mentored me to grow as a holistic and all-rounded student leader.

Life in the USA has been interesting, thanks to the new

friends I met on campus, who made the transition smooth. I am currently focusing on being admitted to the prestigious Eli Broad Business College, which takes in only the top students. I will major in Finance and possibly minor in Political Economics.

I serve as the Treasurer to the Association of Kenyans in Lansing and a Student Supervisor in the school cafeteria. I am also part of the Mastercard Gumbo dance.

**I was a regular youth living in a small single-room house in Majengo slums in Nairobi, which I shared with my mother and sister.**

**Equity Leaders Program (ELP) Benjamin Eshiwani at Michigan State University. Inset: Eshiwani carting off rubbish in Gikomba for a fee during high school term breaks.**



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# Blue-collar work offers crucial career lifeline to students

Annastacia Wambuli could not join the university after Form Four because she got a C+. The *Wings to Fly* alumna thought that was the end of the road for her because she had failed. She thought she had let down all the people who believed in her and supported her.



Annastacia Wambuli

"I felt doomed at first. It was difficult to deal with it and I felt I had lost

hope," she says.

But Annastacia now looks forward to a bright future after joining the Kenya Coast National Polytechnic, a Technical and Vocational Education and Training (TVET) institution to study laundry, food production and hotel management. The opportunity has given her hope by equipping her with employability skills.

Equity Group Foundation (EGF) in conjunction with its partners; the German Government through its implementing agency KfW, Equity Bank and the Ministry of Education, Science and Technology (MoEST) launched a youth empowerment programme that saw 3,316 *Wings to Fly* graduate scholars who sat for their 2016 Kenya



TVET scholar Irene Njambi practises photography at Kenya Coast National Polytechnic, Mombasa. Inset: Magdaline Lapit works on the hair of a dummy.



# 3,316

The number of *Wings to Fly* scholars who sat KCSE examinations and have transitioned into TVET institutions countrywide

Certificate of Secondary Education (KCSE) Examinations transition into TVET institutions countrywide.

The initiative provides *Wings to Fly* alumni with life and employability exposure and skills. While some of them enrolled for three-month certificate courses, others were admitted to longer-term diploma courses with a scholarship covering their first six months, and thereafter to apply to the Higher Education Loans Board (HELB) to finance the rest of their education.

## Equity scholars join German Academy



German Minister for Economic Cooperation and Development, Gerd Muller (left) issues a letter of admission to a TVET scholar at the Krones Academy Africa in Ruiru.

The scholar is among six *Wings to Fly* alumni who received partial scholarships to enroll in a diploma course in mechatronics at the institute.

Presenting the letters the Minister told the trainees to always engage the mind, heart and hands to secure their livelihood: "Vocation education and training brings together the practical and theoretical aspects to work for a country."

A board member of Krones AG in Germany Markus Tischer said the Ruiru centre is a Public Private Programme established initiated by Germany's, KfW, KfW and DEG.

"We built this training centre of excellence for food and beverages industry to focus on service and build technical skills," said Tischer.

The Krones Academy focuses on upskilling for service operators, technicians, field engineers and trainers.

"Our training focuses on the practical skills lacking in the market," said Nicho Wolmarans, MD of Krones.

# ELP student who started scholarship foundation

He cuts the image of a confident and quick-witted man, but Moses Mungai (right), 22, has lived the proverbial nine lives. Most of these have been dreadful and wrought with poverty but his unstoppable spirit and the impact of *Wings to Fly* and ELP have ensured that his future is tinged with promise. And not just his own future, but that of many other less fortunate children.



Mungai is the Founder and Chairman of Nyandarua High School Support Foundation (NHSSF) which has to date supported 40 needy students in his former high school. He did not wait to have money; he founded it in 2015 when he was in Form Three after watching his friend Paul drop out of school for lack of fees. To date, the Foundation has raised KShs600,000 and is run by students and teachers with the principal as the patron.

The son of a single mother who suffered a debilitating heart condition, Mungai lived with his grandfather in Ndaragwa in his early years. When he was in Class Five, his mother got married to a father of five, but their newfound bliss was interrupted by the man's unexplained departure. As his mother's health deteriorated, young Mungai found himself having to do menial jobs like weeding farms, washing clothes and pruning trees

to fend for the family of seven. His grandfather died as did the aunt he lived with. But despite his woes, Mungai managed to score 401 marks in KCPE and get admission to Nyandarua High School.

By good fortune he landed in the *Wings to Fly* program, but his mother was later to die.

"With my mother gone, I started taking refuge in school. 7am would find me at the school gate on opening day," he says. During holidays, Mungai worked in a quarry.

He got A-minus in KCSE, securing admission to University of Nairobi's Law School. He credits

the *Wings to Fly* program for his resilience and success. "I have learned to give back. Society gave me a loan and I intend to repay it with interest."

# 40

The number of needy students that *Wings to Fly* beneficiary Moses Mungai has supported through his foundation



Moses Mungai (seated 4<sup>th</sup> left) with some of the beneficiaries of the foundation.

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## Farmers to get state guaranteed credit

The Government of Kenya, through the Ministry of Agriculture, Livestock and Fisheries has signed an agreement of KShs300m with Equity Bank to support farmers for the second phase of the Agricultural Credit Guarantee Scheme (ACGS).

ACGS Phase 1 started in 2011.

This Public Private Partnership is a risk sharing arrangement where Government provides a guarantee fund to cushion the Participating Financial Institutions (PFIs) for any proven credit loss of the outstanding credit amount in default. It will facilitate access to affordable financial services for the small holder farmers.



Equity Bank staff display some of the trophies won at the 2017 Inter-bank Games.

## Equity teams top sports leagues

The Equity Bank chess and football teams are the champions of their respective leagues after staving off tough teams in a year-long grueling season.

These victories come hot on the heels of a triumphant stint at the Kenya Institute of Bankers (KIB) Interbank Games where Equity Bank emerged 1<sup>st</sup> runner up.

The Equity Bank Chess team dethroned KCB Chess Club in the Kenya National Chess League to scoop the coveted trophy, with Equity player Steve Ouma voted most valuable player of the league.

In addition, the Equity

Football Team won Nairobi Regional League cup to be promoted to the Football Kenya Federation Division 2 League next season.

Meanwhile, the ladies basketball team, Equity Hawks, continue to dominate the sports scene as they defend the league cup in the ongoing Women' Kenya Basketball Federation league.

The team also represented Kenya in the FIBA Africa Zone V Championships in Uganda as well as the FIBA Africa Championship's Cup in Luanda, Angola.

# Geopoll: Equity is the most preferred bank

A survey by mobile research firm Geopoll has found Kenyans are more likely to consider Equity Bank their primary account over all other lenders in the country. 95% of the respondents from Kenya said they would recommend their current primary bank to friends or family.

The findings indicate that a majority of Kenyans prefer a bank that gives them convenience and customer service first, followed by products and services, branding, stability, efficiency and favourable transaction fees.

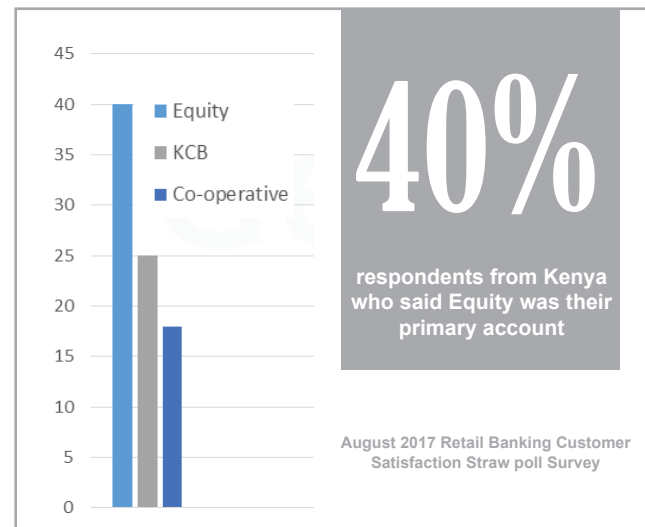
Transaction fees, lack of good loan facilities and complicated loan processes are the main reasons they were unhappy with their banks.

There is a digital transformation in the African banking industry that has led

to changing trends as customers embrace self-service technology platforms that give them freedom, choice and control.

Equity Bank's digital banking products on the mobile

(Equitel) and online (Eazzy Banking) platforms offer clients a convenient lifestyle while transacting both in the country and abroad.



## ELP doctor injects hope into low-cost healthcare

Every time Dr. Benson Chuma sees a patient at his Equity Afia Ongata Rongai clinic, he is grateful for the opportunity to serve. I was working as a paid intern at Equity Bank's Nyeri Branch in 2002 that sparked this fire which not even the allure of a lucrative job in the medical field can snuff out.

Dr. Chuma, then an ELP scholar, learnt from the Bank how a business can help people while still being profitable. An A student from Nyeri High School, Dr. Chuma joined medical school at the University of Nairobi in 2003 after his 18-month internship.

"Dr. Mwangi told us to follow our passion. He said 'if you want to be a doctor, pursue Medicine. One day Equity might need doctors,'" he recalls.

In 2010, two years after completing medical school, Dr.

Chuma joined Equity Group Foundation to explore how Equity Bank's high volumes, low margins model can be implemented in the health sector.

Still driven by his interest in high-impact entrepreneurship, Dr. Chuma went to University of Cape Town, South Africa in 2013 to pursue an MPH Masters in Public Health, where he specialized in Health Economics.

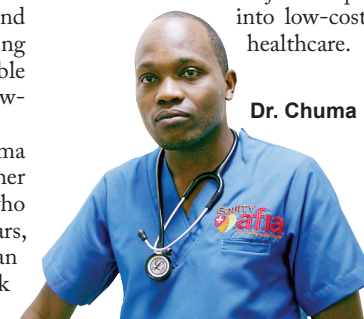
He came back in 2014 and worked as a health financing expert exploring affordable medical insurance for low-income populations.

In March 2016, Dr. Chuma took the plunge and together with three other doctors who were also former ELP scholars, became a franchisee of an Equity Afia clinic. He took the Ongata Rongai clinic

situated at The Siron Plaza.

While offering the full range of services, the clinic focuses on preventive healthcare, offering free lifestyle and nutrition talks as well as tests on chronic diseases such as diabetes and hypertension.

Dr. Chuma wishes to see more doctors own hospitals, to wrest the medical field from profiteers. At only 33, he undoubtedly has the time and the drive to inject hope into low-cost healthcare.



Dr. Chuma

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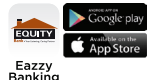
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## Equitel to insure hospitalised subscribers

Equitel subscribers will now have access to a mobile-based insurance product called Riziki Cover, which will ease the financial burden associated with lost daily income from one's employment or personal business in case they are admitted in hospital.

Equitel and Equity Insurance Agency have partnered with leading insurer Britam as well as technical service provider, Inclusivity Solutions to introduce the Riziki Cover. It is accessible to Equitel subscribers who use KShs100 airtime or more,

or make mobile banking transactions worth Kshs1,000 or more, per month.

The cash payout will double to KShs800 if a subscriber uses their Equitel line for both.

To activate Riziki Cover, dial \*745#. In case of hospital

**\*745#**  
The number to dial from your Equitel line to activate Riziki

admission of three consecutive nights or more, the subscriber will receive a payout of KShs400 for every night spent in a hospital.

Two premium covers, 'Riziki Plus Personal Cover' and 'Riziki Plus Family Cover' can be accessed by paying monthly premiums of KShs140 and KShs620 per month respectively. This ensures a cash payout of KShs2,500 per night for hospitalization of three consecutive nights and an equal cash payout of KShs2,500 per night for dependants.





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