



# Equity Group Holdings Ltd Investor Update

17<sup>th</sup> Sep 2015





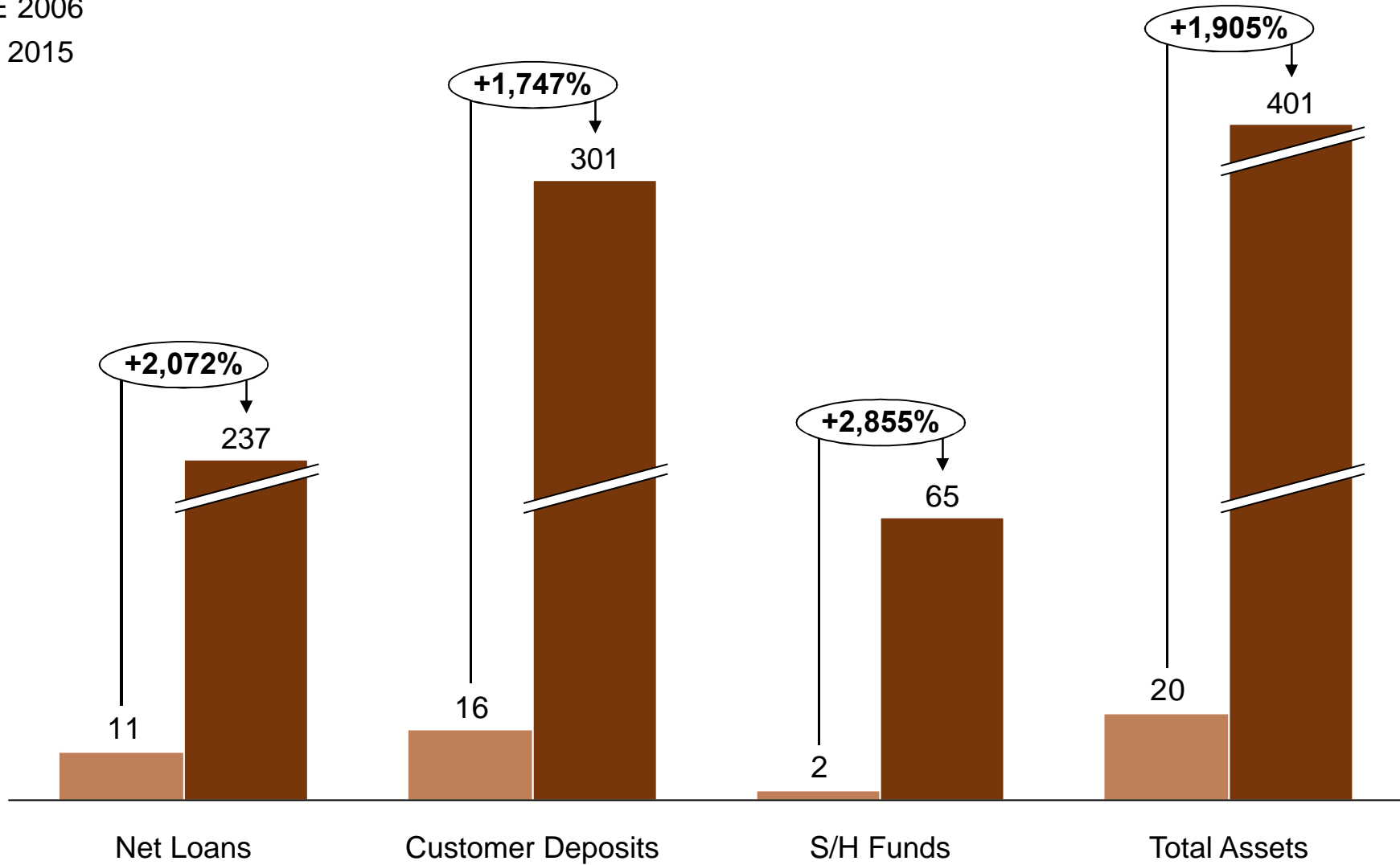
# Our Journey with Helios



# Balance Sheet – Summary Performance

In KES billions

■ Y/E 2006  
■ H1 2015



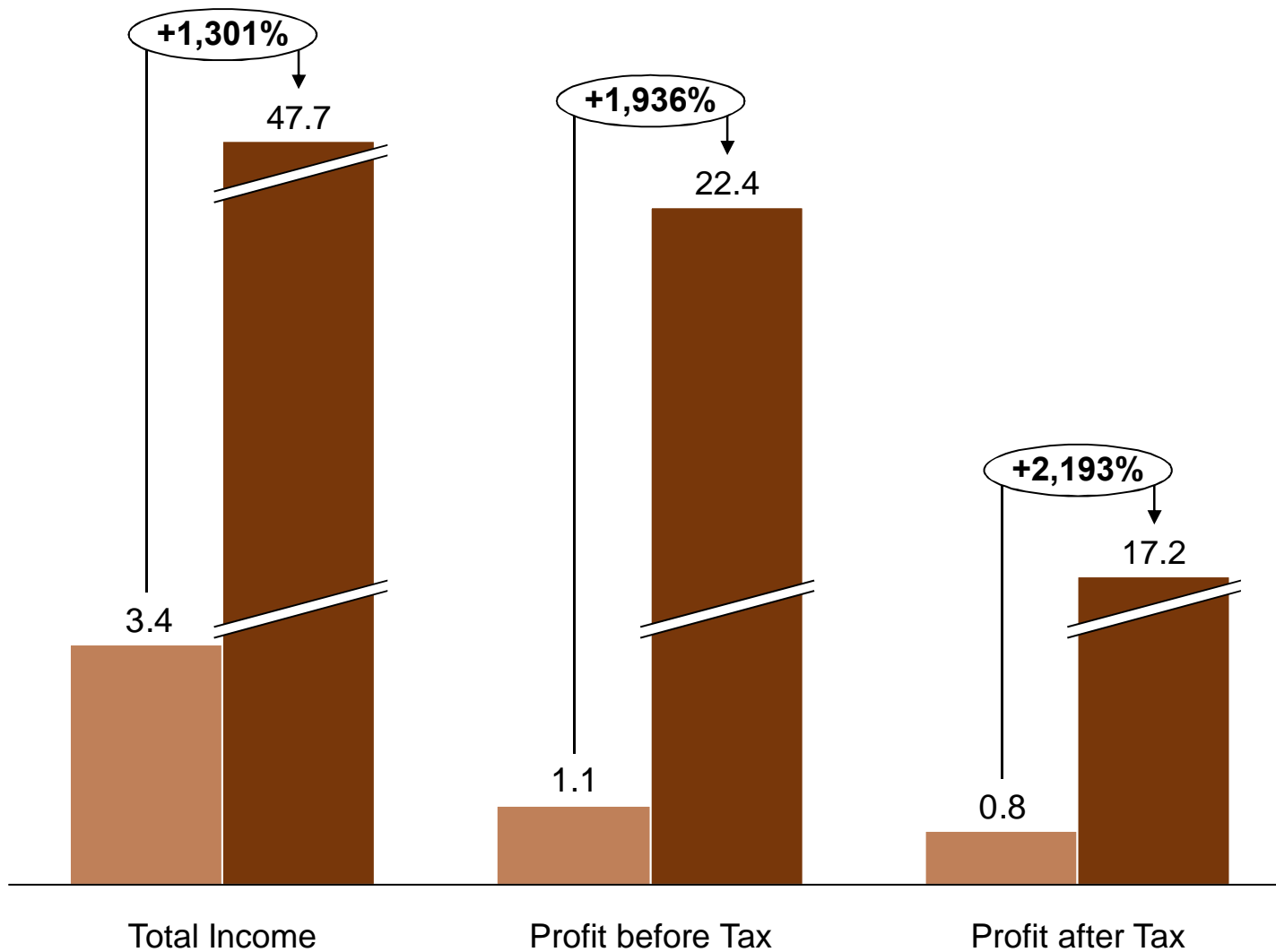


# P&L – Summary Performance



In KES billions

■ Y/E 2006  
■ Y/E 2014





# Update on Helios Exit



## NEW SHAREHOLDERS WHO GOT THE HELIOS STAKE



- “ Norfund & Norfinance - 12.223%  
(Norfund, Norwegian Private Investors)
- “ Genesis - 5.4%
- “ Investec
- “ NSSF Kenya
- “ African Alliance
- “ NSSF Uganda
- “ Renaissance Capital
- “ Others



# ACHIEVEMENT



- “ Seamless Exit without overhang
- “ Resetting balance of power between foreign and local investors
- “ New track record on exit on Sub-Sahara Africa . US\$500 million
- “ Demonstration of liquidity in NSE
- “ Vote of confidence in Equity Stock
- “ Long term confident . Long-term investors
- “ Diversification of shareholding widening, deepening and diversification of ownership
- “ Deep pocket shareholders with ability to take up additional capital
- “ Willingness to pay a 10% share premium



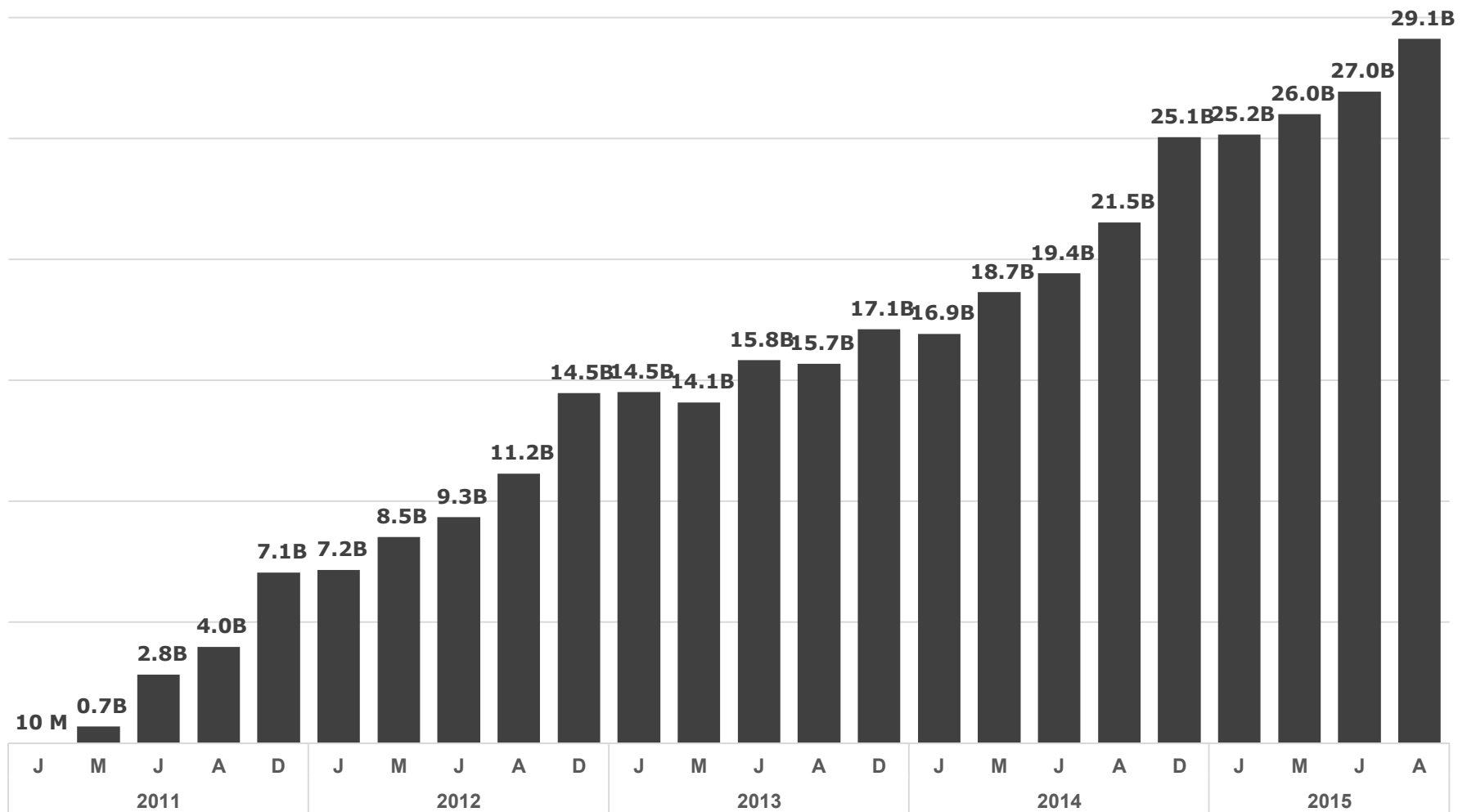
# Agency Banking





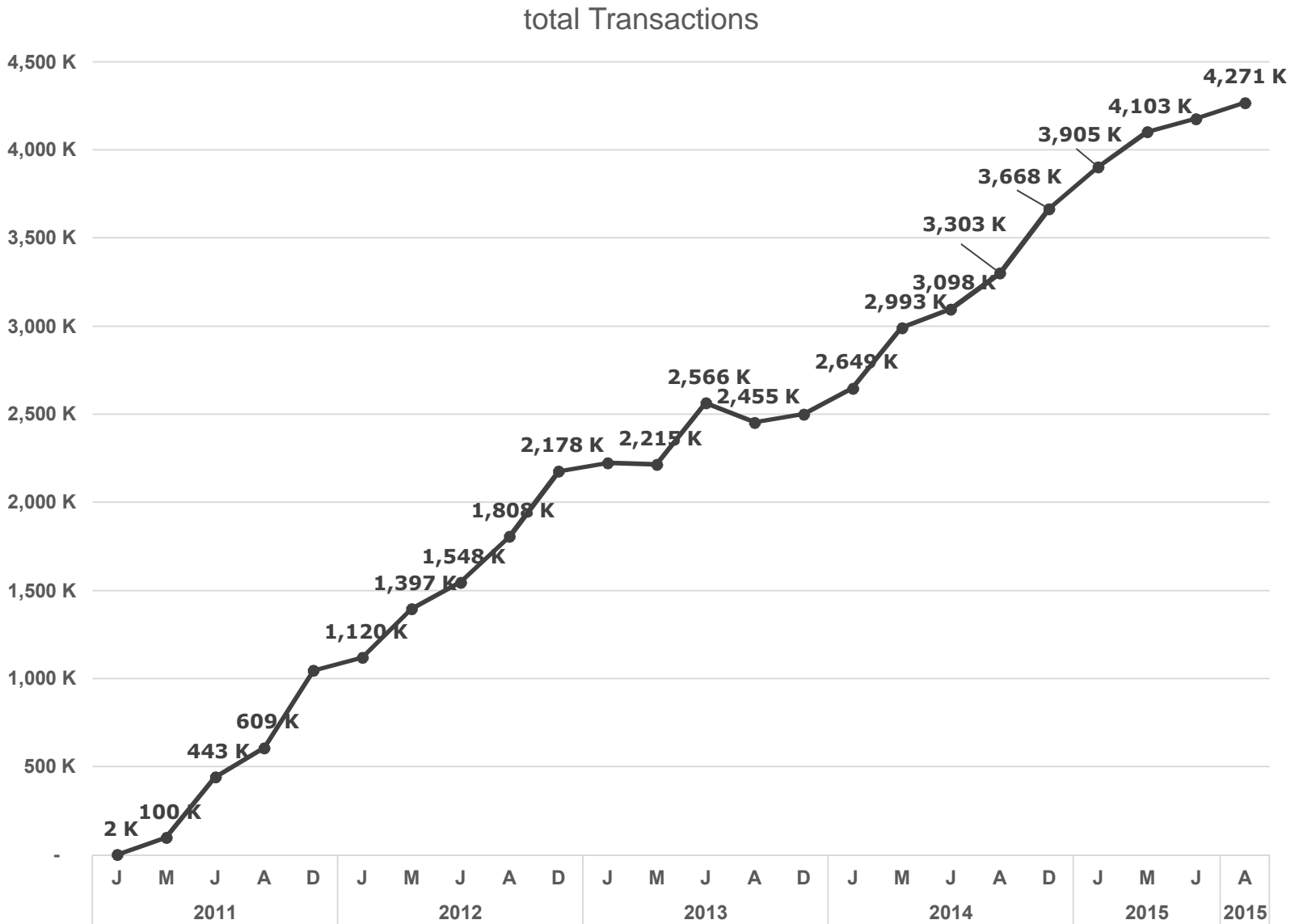
# Agency Banking Transactions Value

Monthly Value Of Transactions



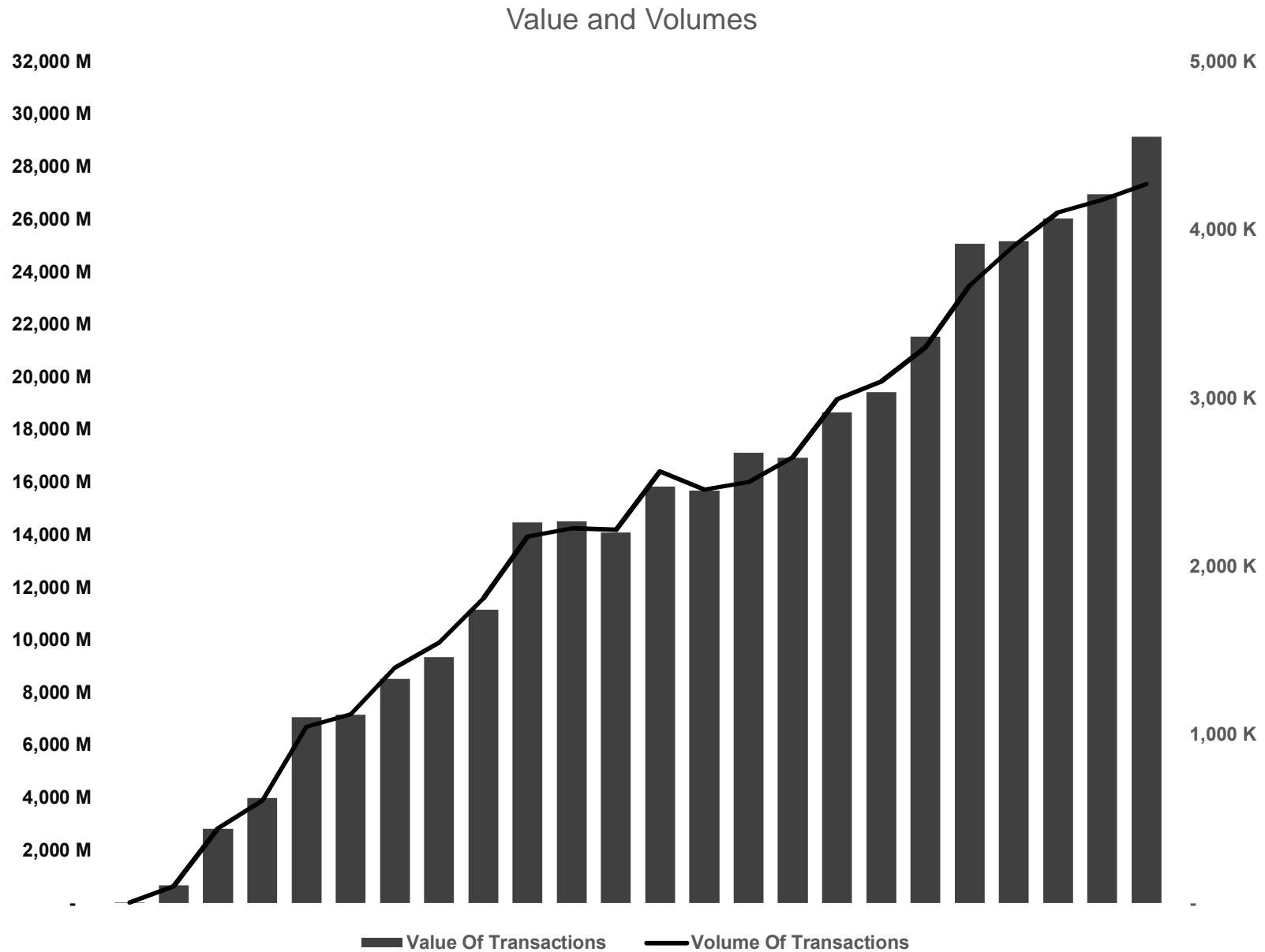


# Agency Banking Transactions Volume





# Agency Banking Transactions Value & Volumes

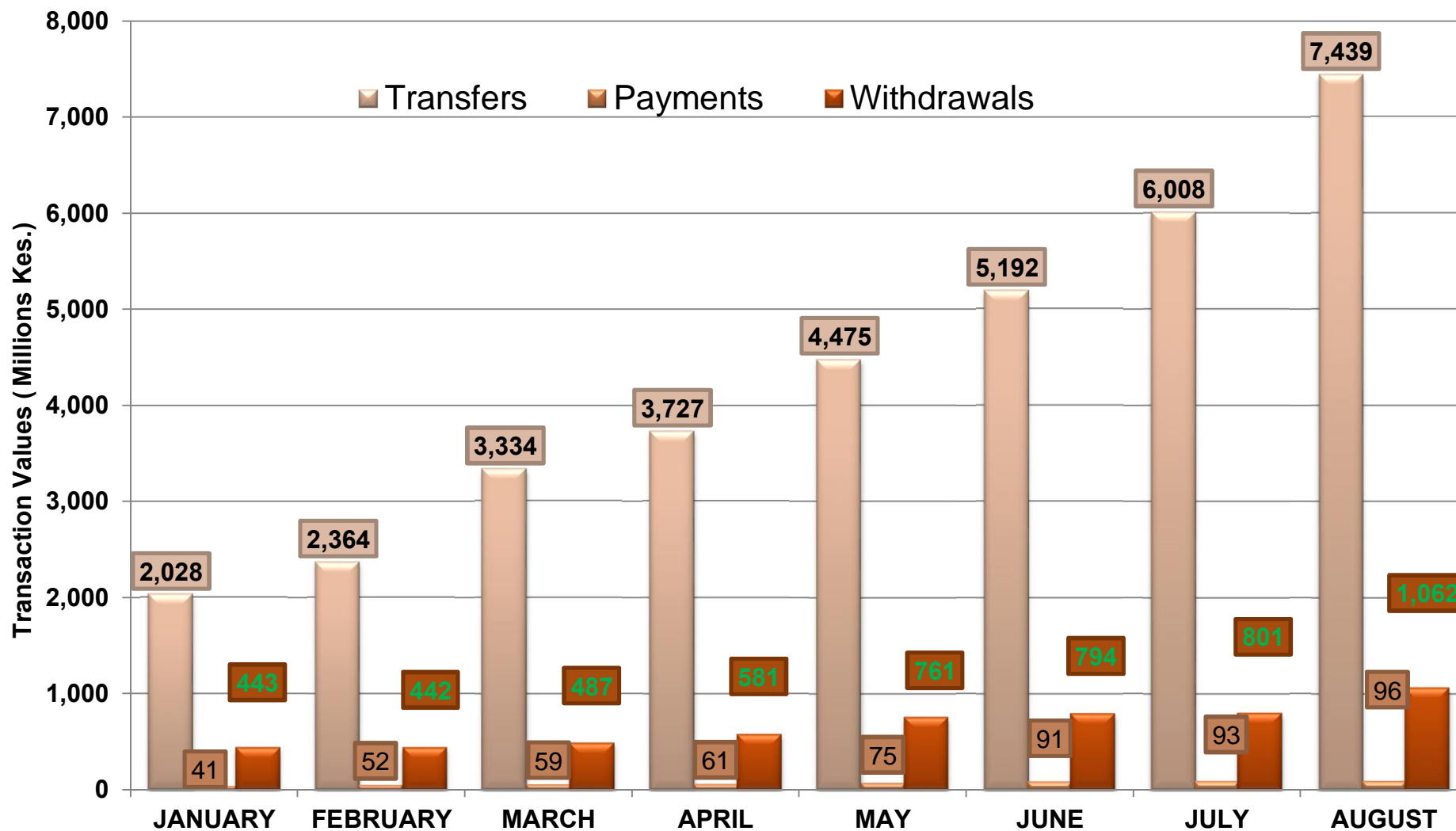




# Equitel

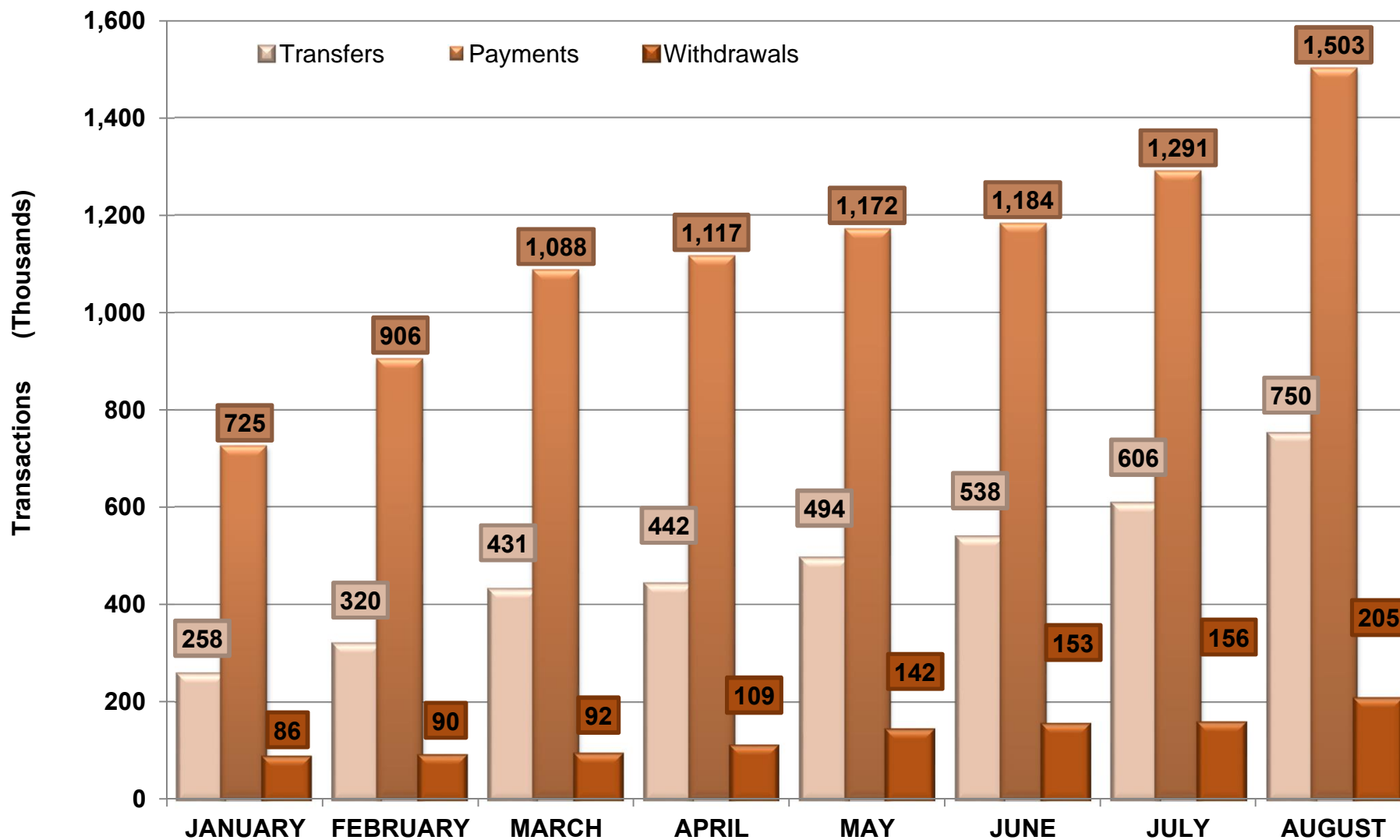


# Transactions Value





# Transaction Volumes

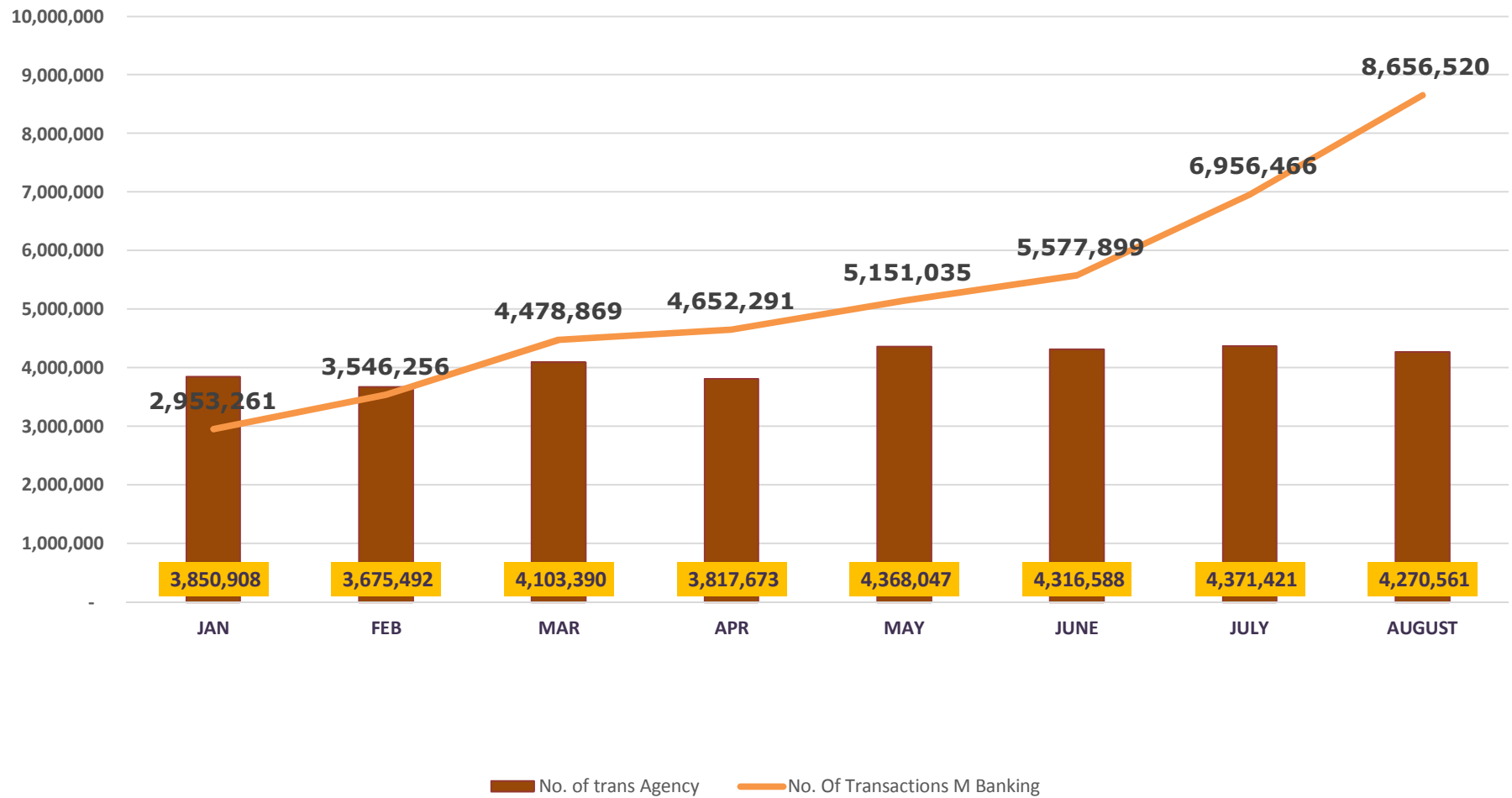




# M-banking Vs Agency Banking Transaction Trend Analysis



Mobile Banking Transactions Vs Agency banking Transactions (Jan-Jun 2015)

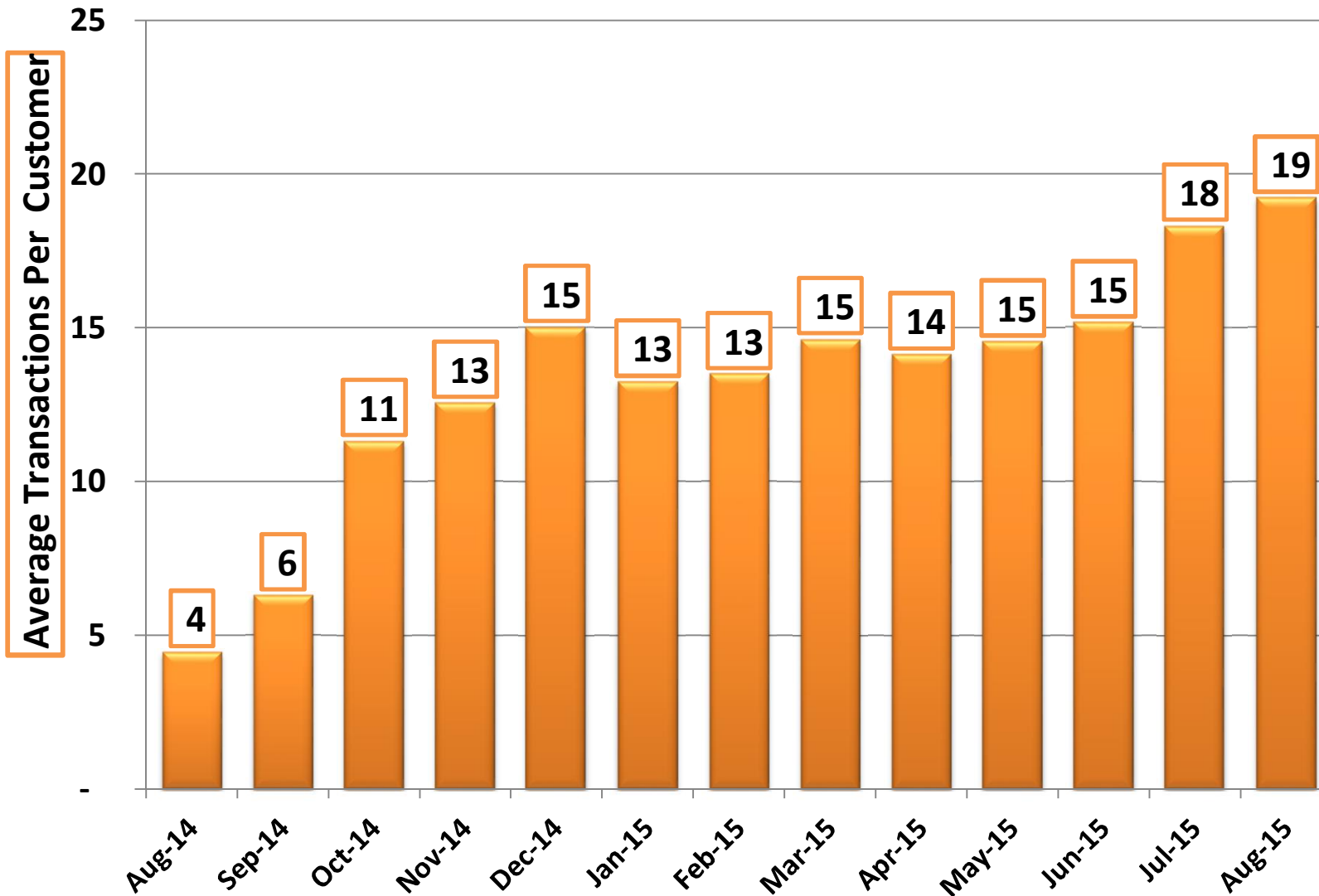




# Equitel M-Banking transactions per customer

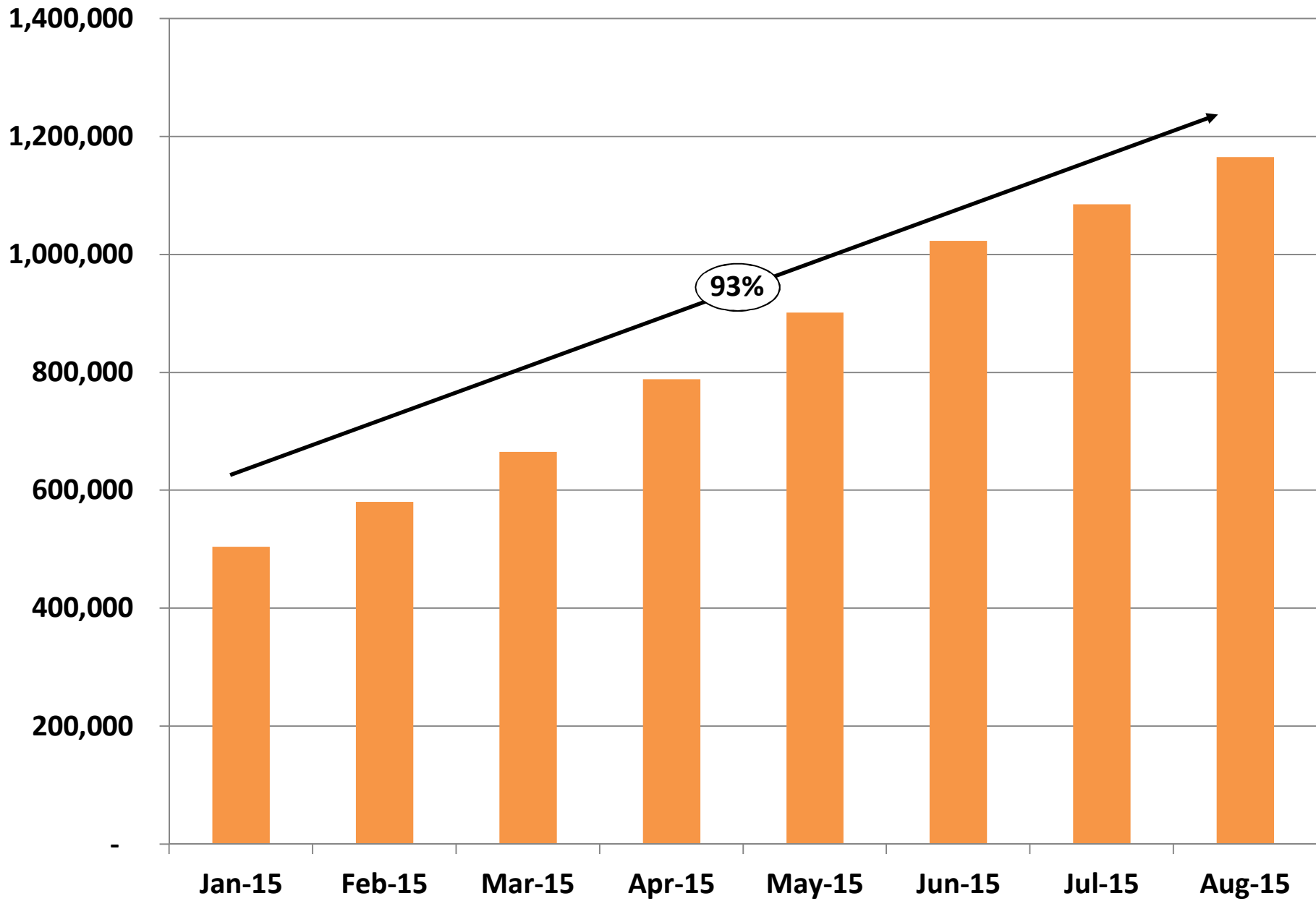


Equitel M-Banking transactions per customer





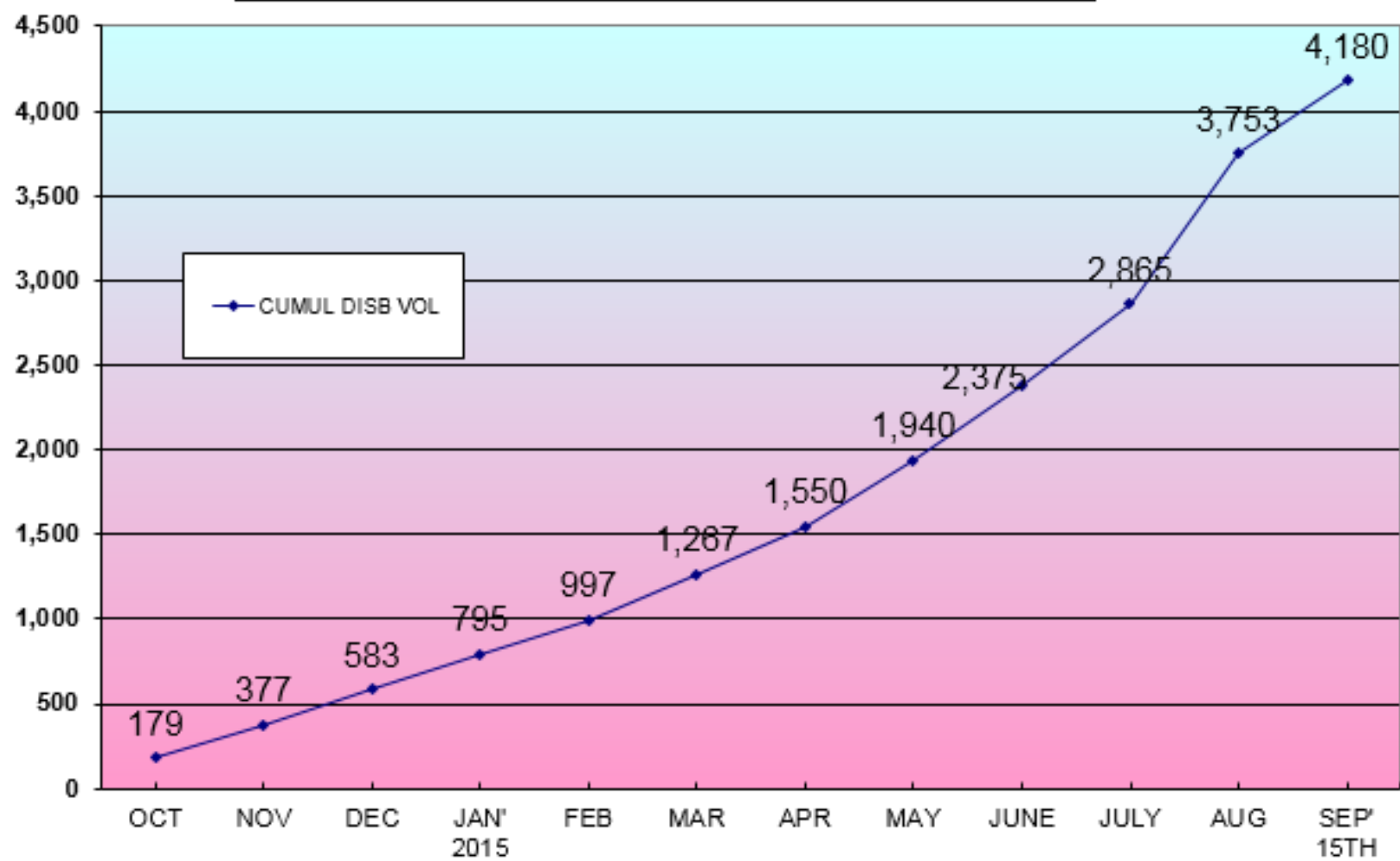
## Equitel Sim Uptake





Millions

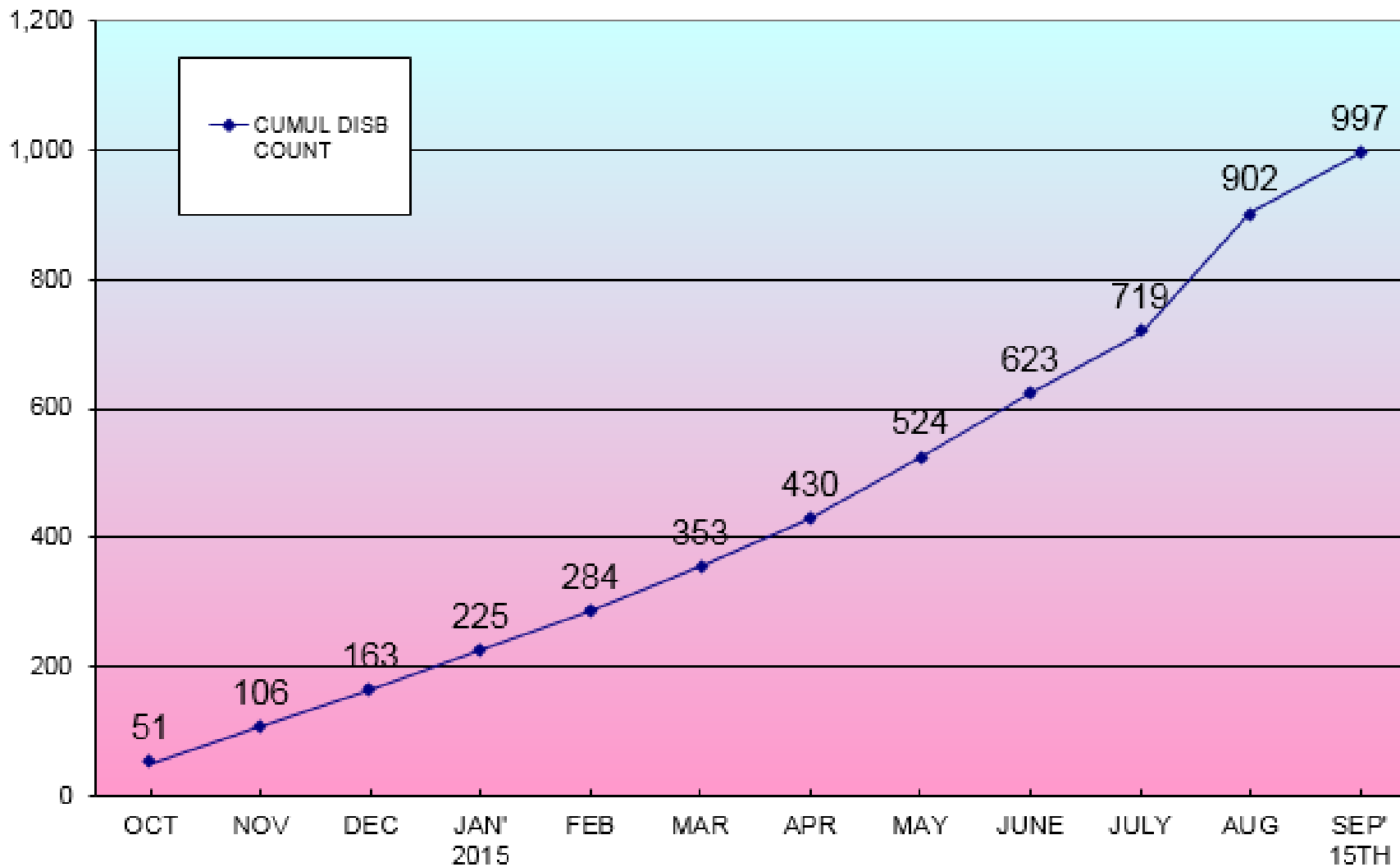
### EAZZY LOAN CUMUL. DISBURSEMENT VOL. TREND





### EAZZY LOAN CUMUL. DISB TREND (COUNT)

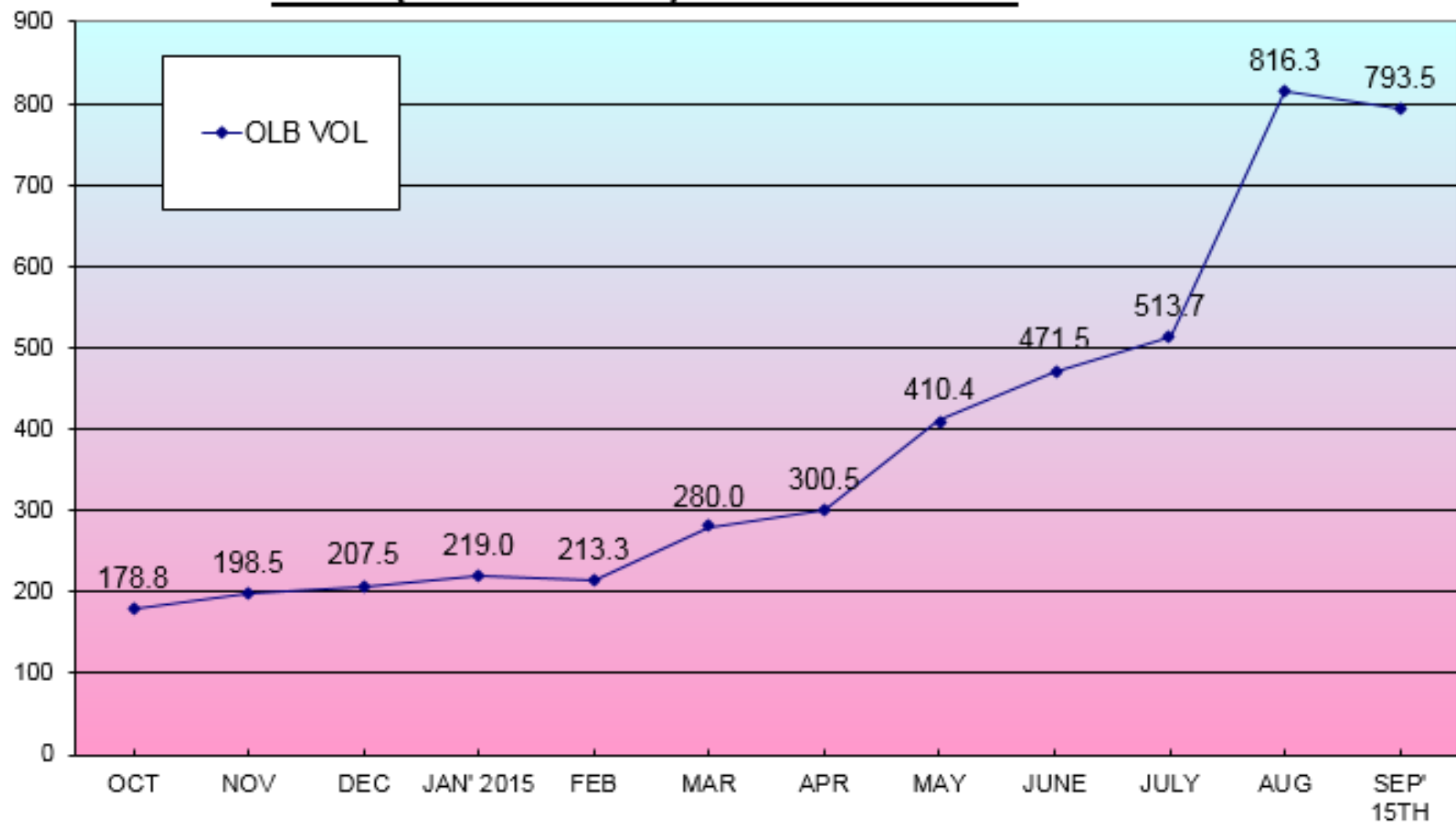
Thousands





Millions

## LA527(EAZZY LOAN) VOLUME TREND

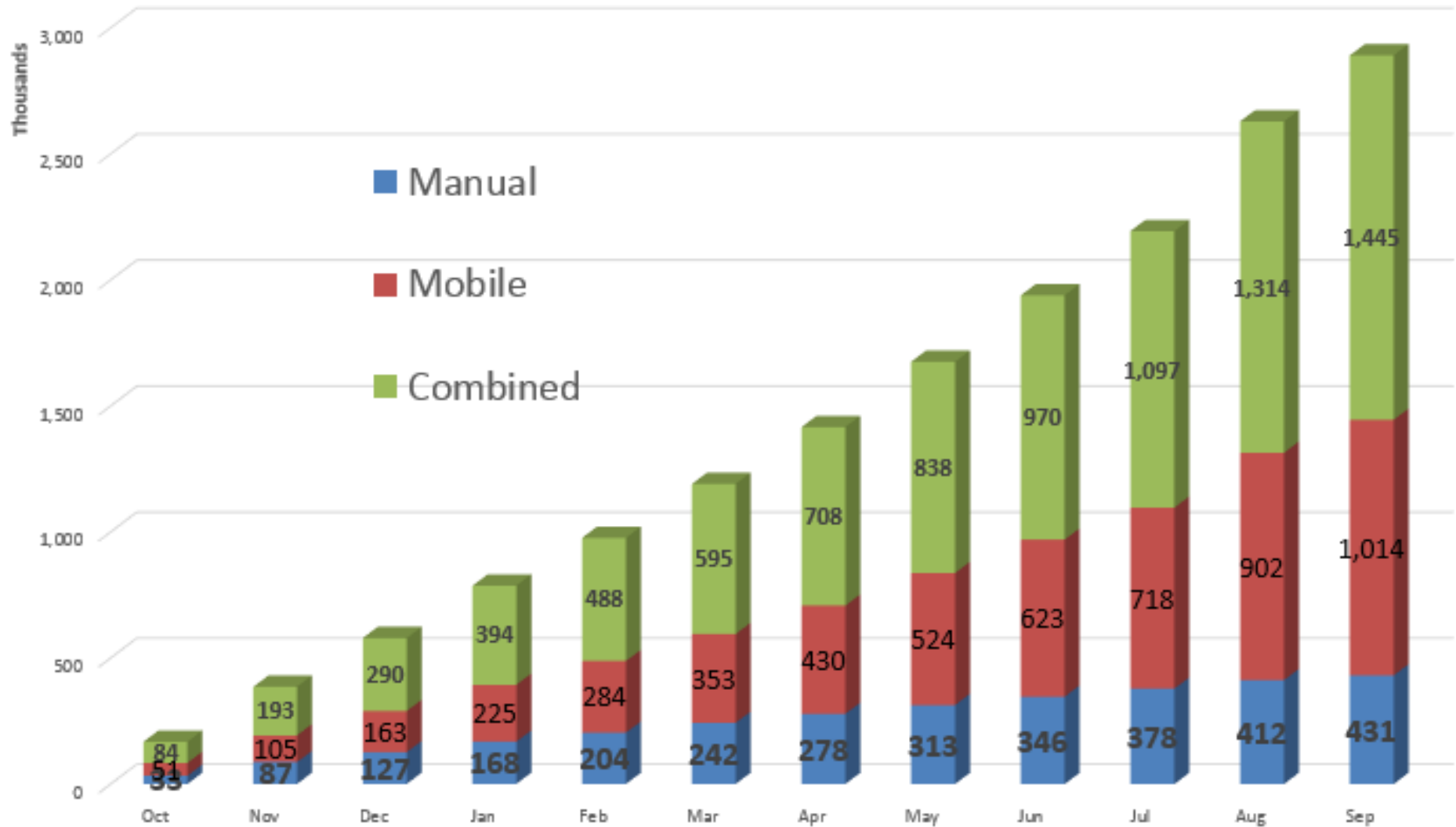




# Disbursement by count by channel

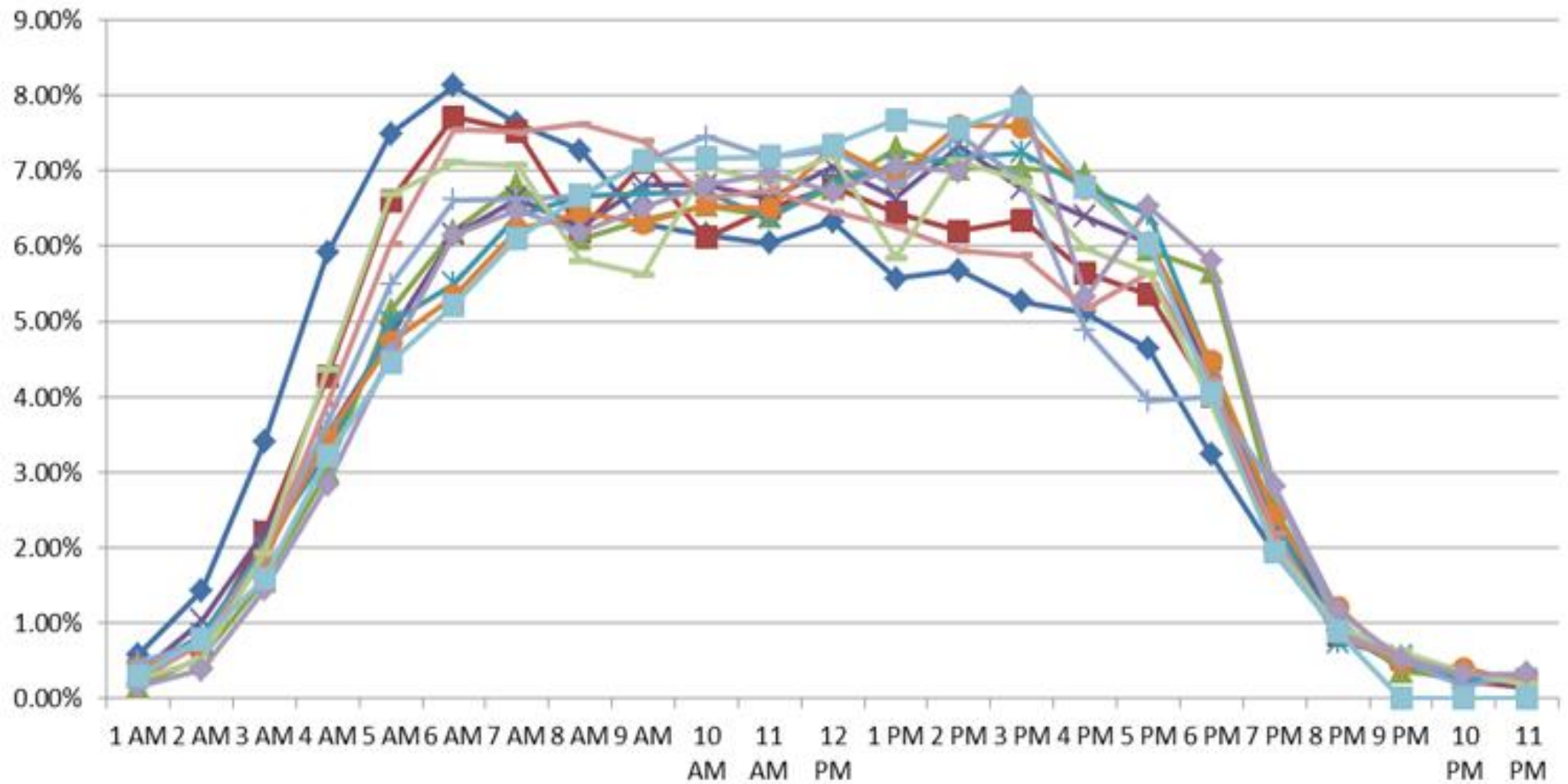


**ANALYSIS OF CUMM COUNT (000) OF DISBURSEMENTS BRANCH VS MOBILE**





# APPLICATION DISTRIBUTION BY TIME IN DAY





EQUITY CENTRE

## Equitel Products & Services Offering



# Our future is here

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We deserve even more freedom, choice, and control to manage our businesses, our money, and our lives with ease.

The freedom and control to plan, budget, save and borrow loans to fund our dreams. The choice to stay in touch with those we love and those we relate with.



# Bank on your hand

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- “ Open an Equity account instantly, *hapo hapo*, by dialing \*247#.
- “ Check your bank balance
- “ Transfer money, send and receive money, withdraw cash, apply for a loan, repay your loan, request for a statement, save, budget & fund specific goals.



# Bank on your hand

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## Send and receive cash

- “ Sending money to other Equitel members is **FREE!**
- “ Send money to other mobile money networks (M-PESA, Airtel Money, and Orange Money)
- “ Send money to banks, global credit and debit cards.

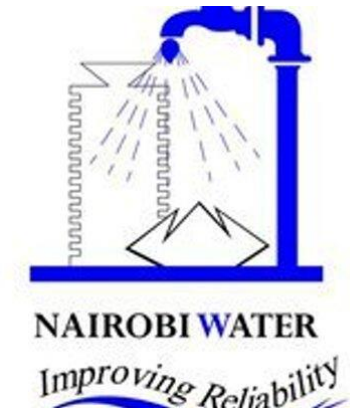


# Pay your bills

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You can pay KPLC, Water bills,  
DSTV,  
Startimes and many more, right on  
your phone.

**GOtv**



# Apply for loans



## Apply and get a loan

You don't have to fill in any forms. Just go to the Eazzy loan menu and follow the simple steps. It's easy.



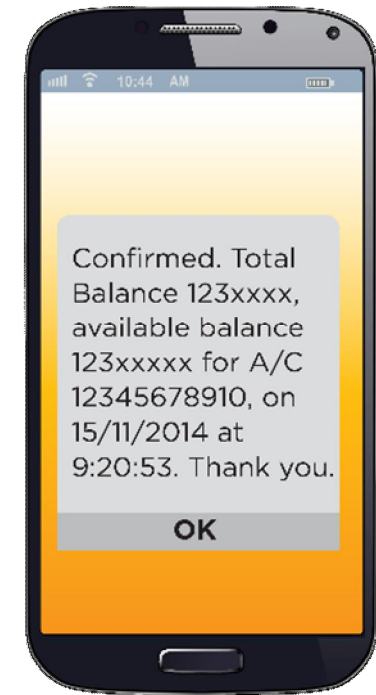
# Access & Control

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Check your balance any time of day or night.

Once you know how much you have, you can plan, budget and fund your goals.



# Easy shopping

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You don't need cash to go shopping. You can pay for goods directly from your phone.



# Card less Banking

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You don't need your ATM card to bank. Use your phone to withdraw money straight from any Equity Bank ATM or Equity Agent.



# Manage your Chama

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Keep track of your Chama payments, investments and loan disbursements through reminders and notifications.





In our Harambee spirit, we support one another because it's part of our culture. You can now fundraise virtually, without a physical meeting.



# Stay in touch

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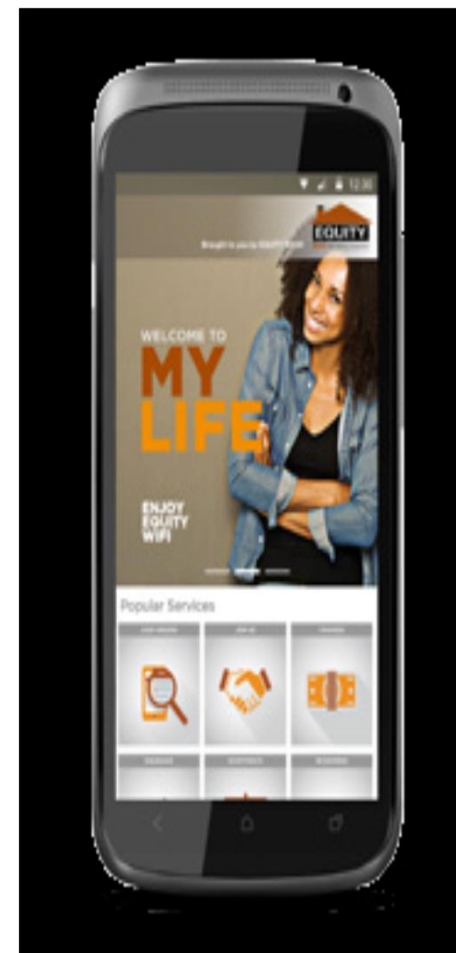
- “ Make calls, send messages, and access the internet at any time of day or night at affordable rates.
- “ Whenever your airtime is about to run out, we will send you a free reminder to top up,
- “ Set up a top-up standing order.
- “ Buy airtime from Equity Agents.



# Access information and knowledge



Access useful and exciting information on your phone. Click on %My Life+and enjoy a variety of topics including maternal health, financial planning and budgeting, agriculture, education, financial literacy, entrepreneurship and Wikipedia.



# Insurance & Hospital Cash



Top up your Equitel line with KShs 250 every month. Then, in case you are admitted in hospital for 2 nights or more, we will support you with KShs. 5,000 to help pay your bills.



And it's Free!



# Grow Your wealth

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Buy and sell shares,  
government bonds and unit  
trust at the convenience of  
your phone. It is easy.





# Equitel Products Offering



EQUITEL	PRODUCT	Description
<b>MY MONEY</b>	Buy Airtime & Data Bundle	Buy airtime for all telcos Equitel only
	Send/Pay	Funds transfers within equity bank Send money to any bank in Kenya Send to Mobile money ( M-PESA, Airtel Money , Orange Money) Send to Any phone Number Paybill - KPLC ( Postpaid & Prepaid) ,Dstv,Gotv,HELB,Startimes,Brookside, KRA
	Loans	Loan Request Loan Repayment Loan Balance Enquiry Loan Limit Enquiries
	Withdrawal Money	Agent withdraw ATM Withdrawal
	Bank Balances	Balance Enquiry Ministatement Full statement
	Goals	Special pockets of money used for setting money aside for later use
	Others	Self Service Pin Reset Stop cheque & card Request
	EazzyPay (STK ) & Eazzy Pay Online	Retail payments solution
	Chamasoft	A web & mobile solution that enables investment groups to effectively manage group activities (i.e. contributions, invoicing, payment reminders and reporting).
	M-changa	A solution that offers:Tracking for community payments Safe and transparent mobile accounting space for life's most critical causes
	Group link solution	Solution for group transactions
	Prepaid card & Credit Card mobile interface	Self service via STK
	E-Ticketing	Air ticketing via Equity agents
	M-Akiba	Government Bond trading on your Equitel line
	Hospital Cash	A free insurance cover on cash back basis for using Equitel services



# Equitel Products Offering



ITEM	PRODUCT	Short Description
<b>My Phone</b>	Prepaid	Buy Airtime and use your Equitel Line to SMS, Data and Calls as you please
	Prepaid Roaming	Make calls with your Airtime while visiting various countries
	MNP	Migrate from other Networks to Equitel without changing your Mobile Number
	Gawa Credo	Share your airtime with friends and family
	ILD	Make international calls with your Equitel line
	333	Report Fraud SMS by forwarding it to 333 for action by Security
	Bulk Notifications	Used to Notify customers when their financial transactions fail
	Buy Phones at the SIS	Get Affordable handsets at a branch near you
	Smartphone Loan	Walk into Equity branch and get a Smartphone on loan
	Premium Services	Access services over and above your standard telephony service e.g your KCSE result
	Jiokoe	Get Airtime on Credit and continue enjoying Equitel services
	Gawa Data	Share your Data bundles with friends and family

<b>My Life</b>	Financial Literacy	Meant to help Bottom of Pyramid ordinary mwananchi skills like : budgeting, saving, good record keeping, where and how to invest etc. Basically good money management skills
	MAMA	Offers maternal health advice to pregnant or newly expectant mothers. Especially 1st time mothers will know what to expect in their pregnancy and how to handle a new born.
	Wimings to Fly Learning	Meant to help disadvantaged children who cannot afford tuition/ supplementary material have access to revision material for FREE....e.g. the Wing to Fly Scholars
	Wikipedia	Allows you to access wiki without the internet. Via USSD/SMS and for free. More like the internet for the poor
	Facebook	Allows you to access Facebook without the internet. Via USSD/SMS



# THANK YOU

Dr James Mwangi, CBS

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