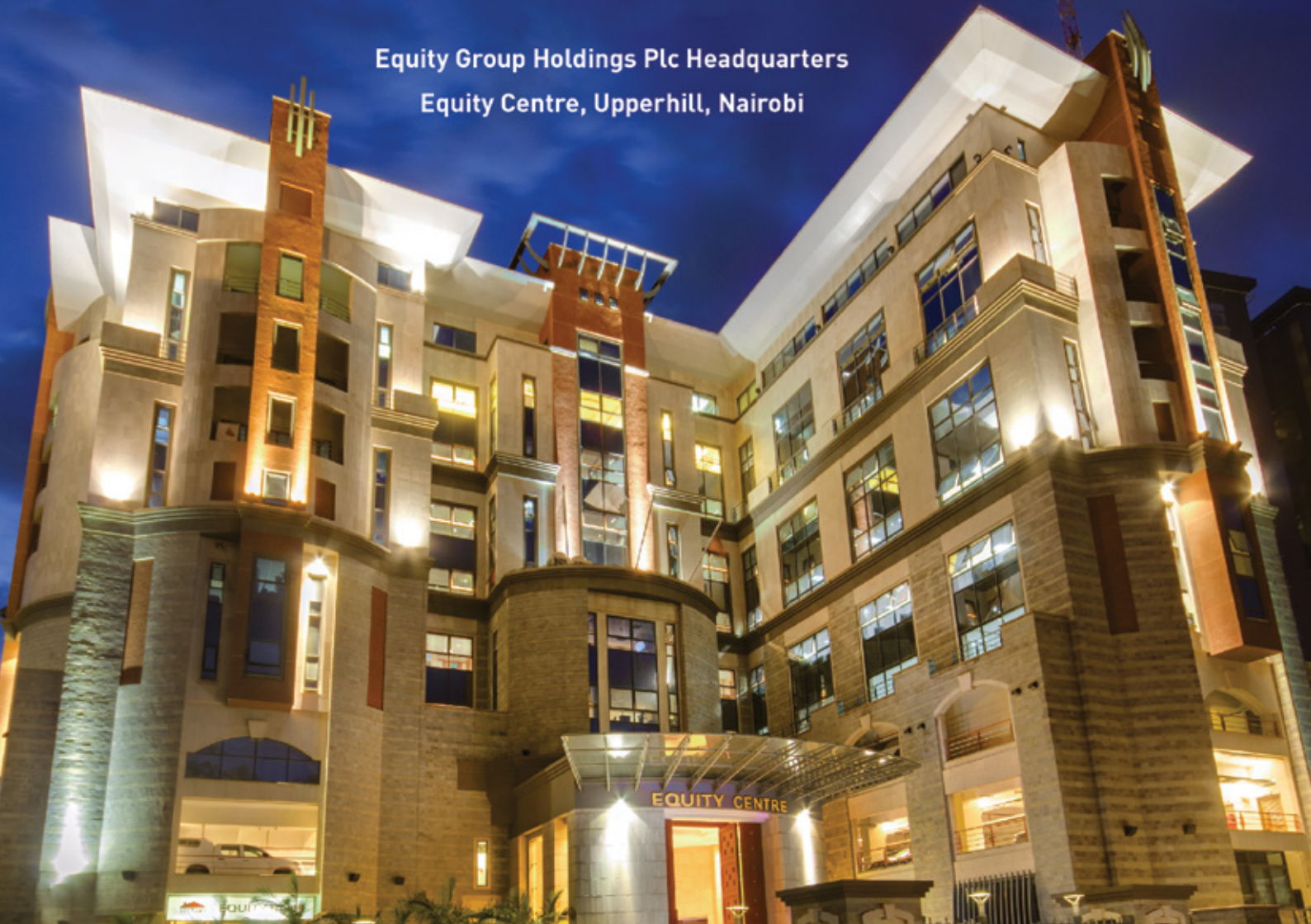


EQUITY GROUP FOUNDATION SOCIAL IMPACT INVESTMENTS



Equity Group Holdings Plc Headquarters
Equity Centre, Upperhill, Nairobi





Equity Group Holdings Limited (EGHL)

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

EGHL generates scalable and sustainable financial solutions to drive impact

Equity Group Foundation (EGF)

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

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

IMPACT

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

EGF Positioning

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

The Foundation was created in 2008 to:

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

We are embedded within our communities for the long haul

We have authentic connection to our communities and their needs

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

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

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

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



EGF PROGRAM GUIDING PRINCIPLES



Program Principles

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



Execution Principles

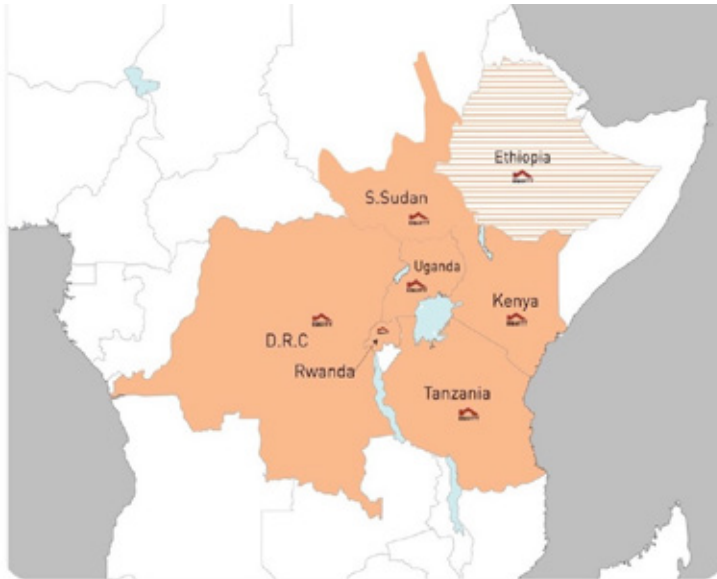
- 5 Leverage the Group's infrastructure and human capital
- 6 Foundation programs should remain within the capacity of the Bank



Partnership Principles

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

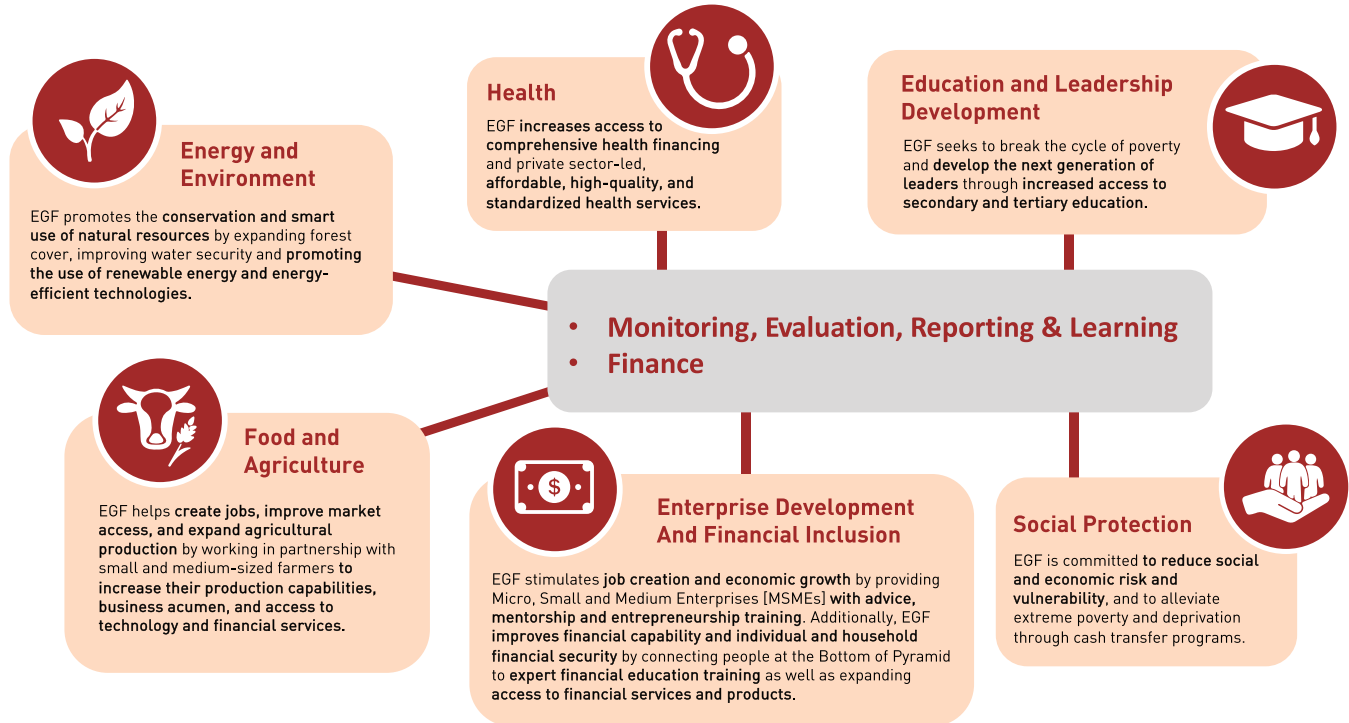
Implementation Rails: - REGIONAL FOOTPRINT



TRANSFORMING LIVES IN AFRICA, ONE BRANCH AT A TIME

BRANCHES	396	CAPITAL CITY	143
Branches in Kenya	200	Nairobi	53
Branches in Uganda	45	Kampala	21
Branches in S. Sudan	15	Juba	4
Branches in Tanzania	14	Dar es Salaam	7
Branches in Rwanda	46	Kigali	20
Branches in DRC	76	Kinshasa	38
AGENTS	61,061		
POINT OF SALES TERMINALS (POS) ATM	36,133		
Equity Afia Medical Centres	696		
		98	

EGF Program Pillars



EDUCATION AND LEADERSHIP DEVELOPMENT

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



EDUCATION AND LEADERSHIP DEVELOPMENT



Scholarships

60,009

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

97%

Complete secondary school

82%

Attain university grades

86%

Take leadership roles



TVET

3,471

Wings to Fly Alumni
have accessed TVET
courses

Equity Leaders Program

23,825

University Scholars

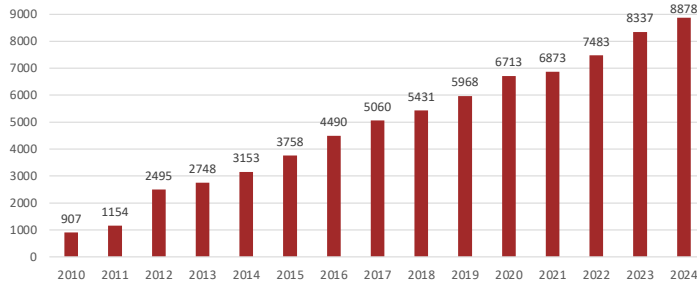
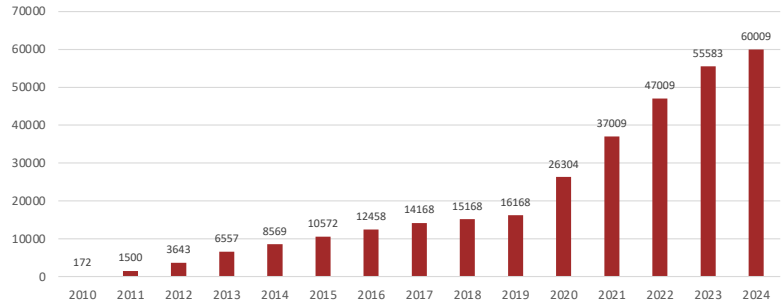
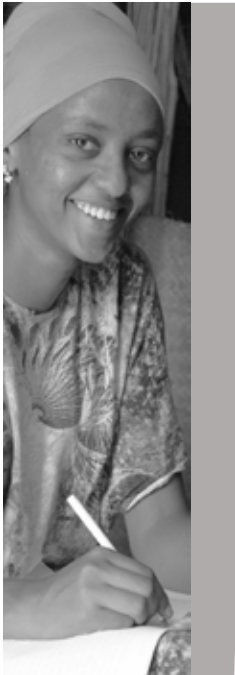
8,878

Paid Internships

891

Global Scholarships

EDUCATION AND LEADERSHIP DEVELOPMENT (continued)



ENTERPRISE DEVELOPMENT AND FINANCIAL INCLUSION

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



ENTERPRISE DEVELOPMENT & FINANCIAL INCLUSION



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

609,655

MSMEs mobilized either through loans or trainings exceed projected target.

193,611

MSMEs provided with Mentorship

Since 2011, Equity has trained

517,247

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

Kshs

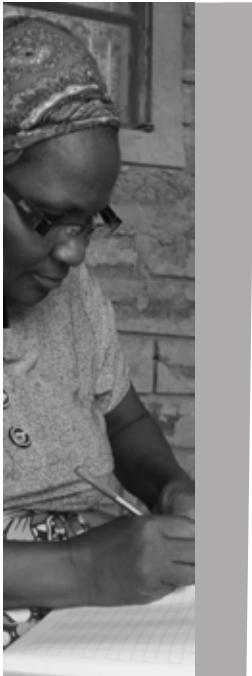
275.29 Billion

Disbursed to 290,713 MSMEs under the Young Africa Works Program

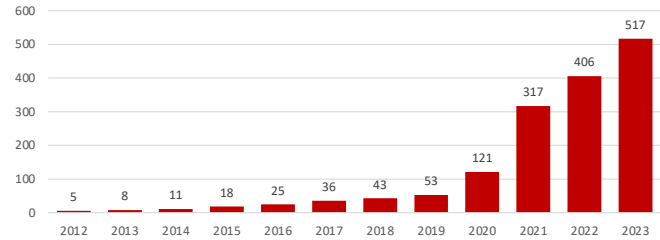
1.27 million

Jobs created thus far

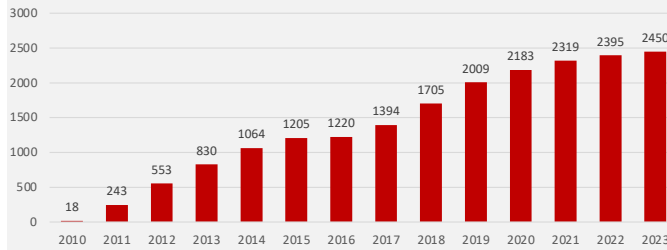
ENTERPRISE DEVELOPMENT & FINANCIAL INCLUSION (continued)



Cumulative MSME Trained in Entrepreneurship [000]



Cumulative Women and Youth Trained in Financial Education [000]



ENTERPRISE DEVELOPMENT & FINANCIAL INCLUSION (continued)



Equity improves financial capability and individual and household financial security by connecting over 2.45 million women, youth and communities to expert financial education training as well as expanding access to financial services to the bottom of the pyramid.

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

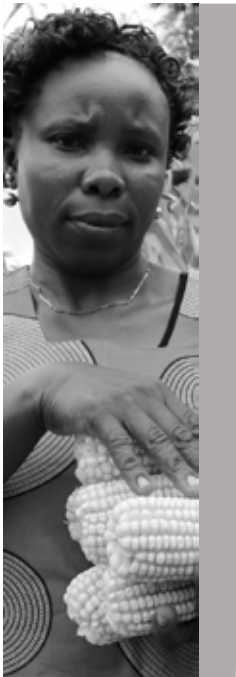


FOOD AND AGRICULTURE

Expanding agricultural production to facilitate economic growth

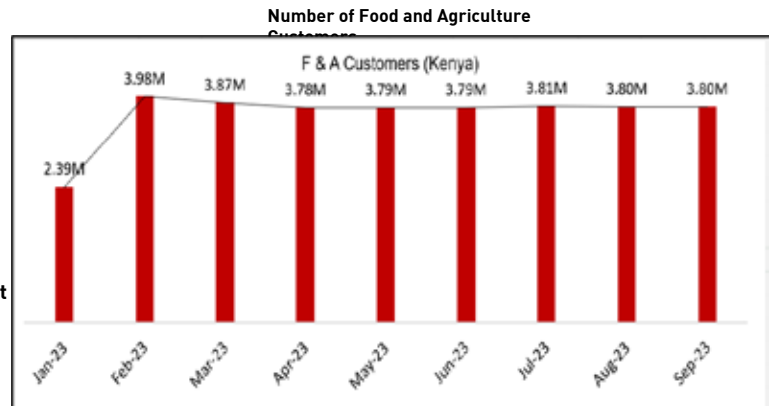


AGRICULTURE



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

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



AGRICULTURE (continued)



3.8 million

Small scale & peasant farmers supported to access Agricultural finance

292,362

Agricultural finance loans disbursed to Small and medium scale agripreneur



**Kshs
76.925 Billion**

loans disbursed to farmers and other value chain players



Strategic partnerships with Governments, development agencies and Private players

ENERGY, ENVIRONMENT AND CLIMATE CHANGE

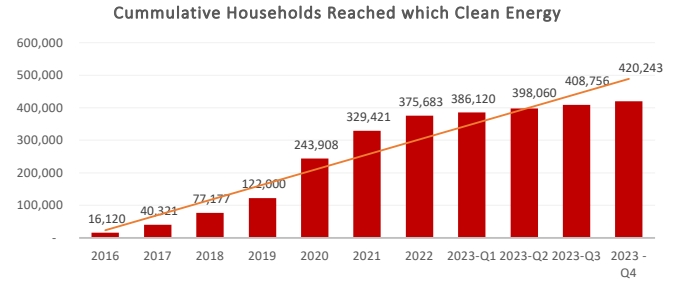
Employing revolutionary alternative energy solutions
to create wealth and conserve the environment.



ENERGY, ENVIRONMENT AND CLIMATE CHANGE



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



Household level:

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

Institutional Energy:

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

Climate Smart Agriculture & Tree Planting:

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

Commercial & Industrial (C&I)

- Solar & biomass energy
- Energy Efficiency

Off-Grid Energy:

- Solar Mini grids and Mini hydro Plants


ENERGY, ENVIRONMENT AND CLIMATE CHANGE (continued)




KEY ACHIEVEMENTS

 **25.2 Million**
Trees planted and 659,000 trees saved

Kshs 3.36 Billion
Worth of clean energy devices distributed





 **56 Billion**
Green finance


420,243
Households reached with renewable energy products.

1.68 Million
Individuals Impacted through renewable energy products.

 **Kshs 6.8 Billion**
Worth of charcoal and kerosene saved through clean cook stoves and solar home systems

513,086 
Metrics tons of CO₂ reduced

Kshs 6.8 Billion 
Household savings by switching to clean energy

HEALTH

Availing affordable and high-quality healthcare for all.



HEALTH



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



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



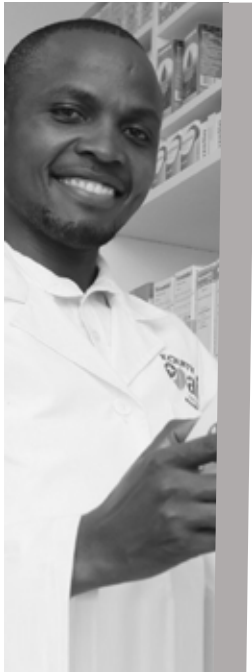
Provider Reform: EGF is developing a network of 1,000 health franchises over the next 5 years to provide affordable, high quality, and standardized health services across Kenya using a hub-and-spoke model. By Q4 2023, **98 operational clinics had recorded 2,143,344 client visits** under the **Equity Afia** franchise.

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

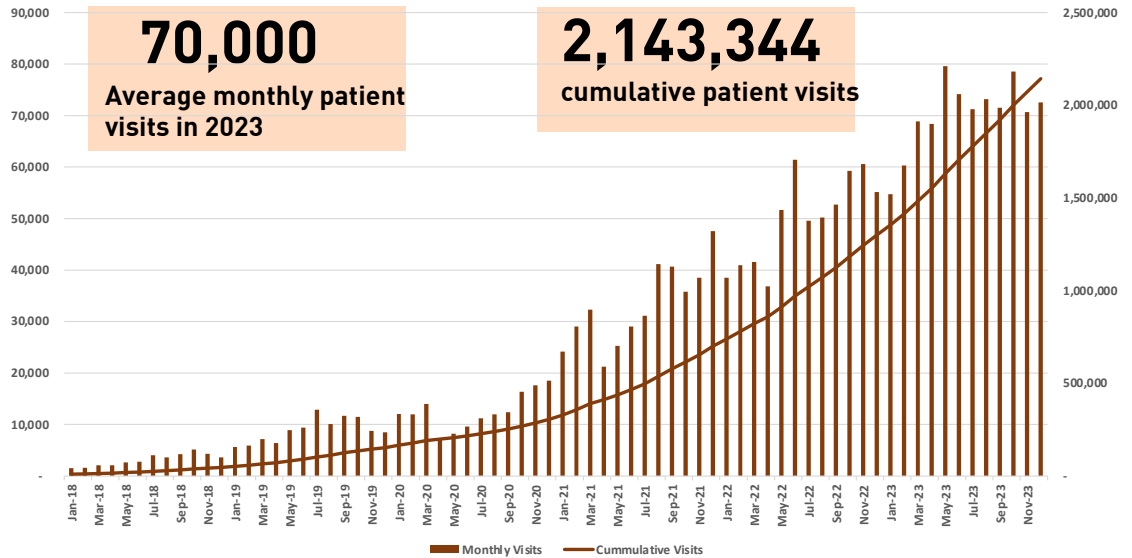


Client Reform: Social marketing campaigns, technology and mobile phone applications are deployed to increase healthcare and health insurance literacy across Kenya.

HEALTH (continued)



PATIENT VISITS



SOCIAL PROTECTION

Supporting the most vulnerable in society to thrive.



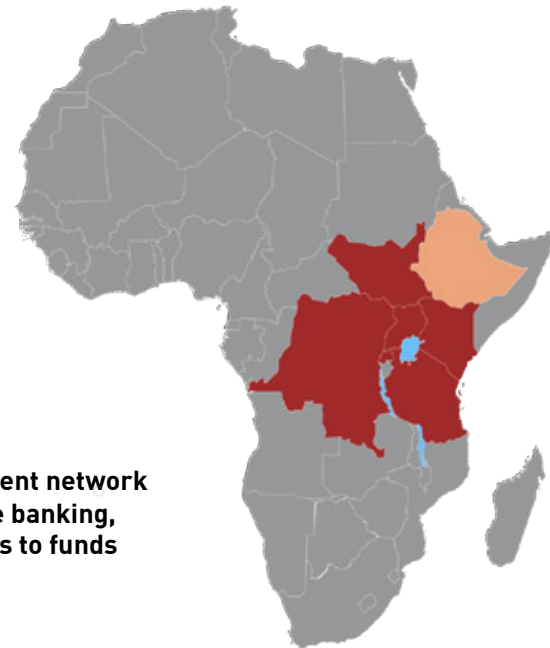
SOCIAL PROTECTION



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

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

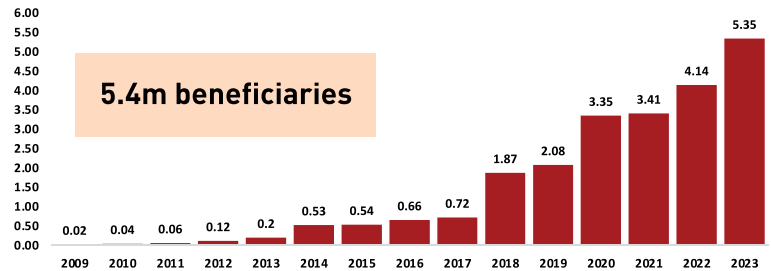
With our regional reach of 396 Branches, agent network – 61,061 Agents, merchant locations, mobile banking, the Equity offers convenient means of access to funds for registered beneficiaries.



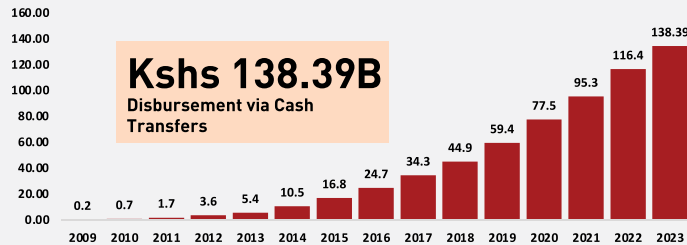
SOCIAL PROTECTION (continued)



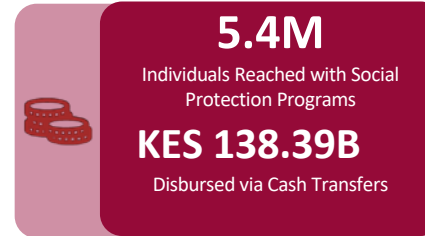
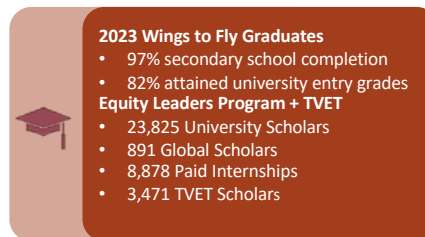
Cumulative Beneficiaries Reached with Social Protection [Millions]



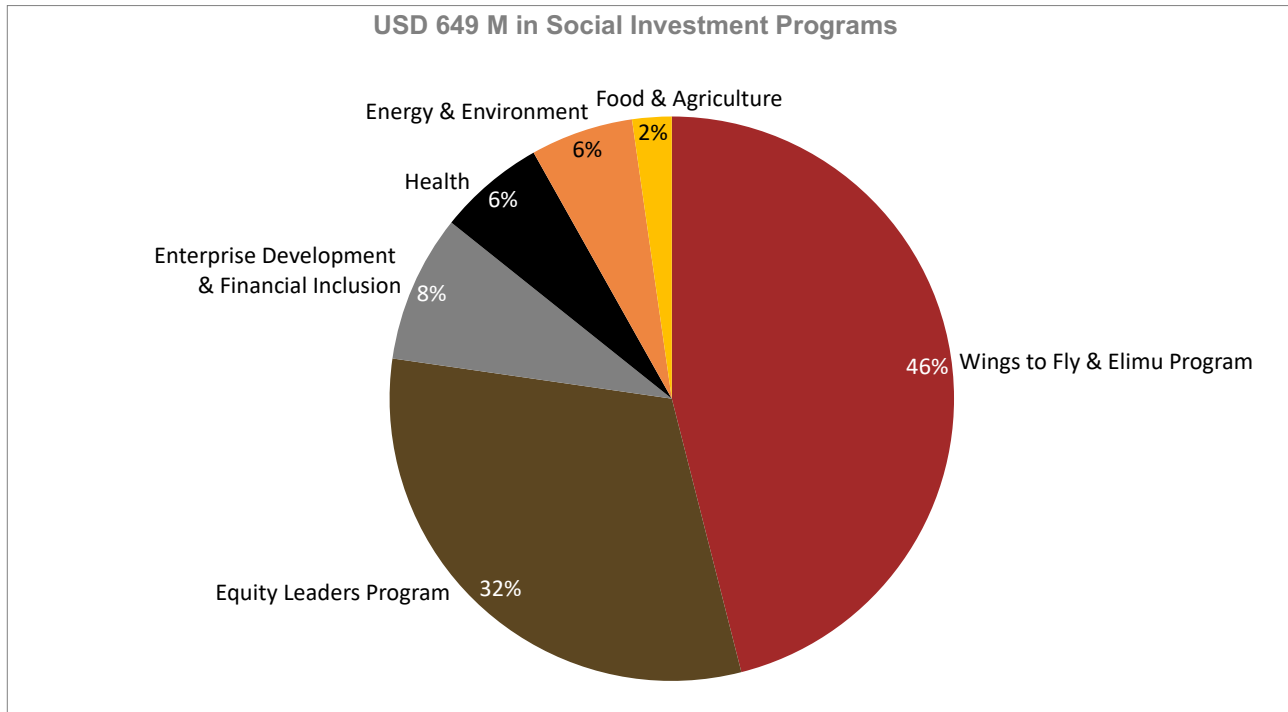
Cumulative Social Protection Disbursements [Kshs Bn']



Shared Prosperity Business Model and its Social Impact as at 31 December 2023



Impact & Social Investment Programs as at 31 December 2023



EGF Funding Partners



Kingdom of the Netherlands



BILL & MELINDA GATES Foundation



EGF Implementing Partners



Women's World Banking



EGF Implementing Partners (continued)



2030 TARGET: THE ROAD AHEAD



**Growing the Foundation
to Impact**

100 Million

People by 2030





Notes

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www.equitygroupfoundation.com

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

