

# Powering Africa's Opportunities

*Equity is at the heart of Africa's growth, bridging businesses, moving Africa forward*

**A**s global leaders, investors, policymakers, private sector executives, and players in the creative economy gather in Nairobi for the 2026 Africa Forward Summit themed *France Partnerships for Innovation and Growth*, Equity Group is leading the private sector at the forefront of Africa's socio-economic transformation through inclusive finance, entrepreneurship, regional trade, healthcare and strategic partnerships.

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## What French partnerships mean for Africa



**H.E. EMMANUEL MACRON**  
President of the French Republic

**S**ince 2017, we have been working on overhauling the Africa-France relationship. We wish to build partnerships on an equal footing, founded on shared interests and tangible results.

The Africa Forward Summit will be a significant milestone in that endeavour. For the first time, France and an English-speaking African country will co-chair this event, symbolizing an open and future-focused relationship.

This summit will bring together States, businesses, young people, artists and diasporas. Because the relationship between France and Africa cannot merely be declared, it must be built on the ground by innovators, entrepreneurs and creatives.

Our priority is clear: to step up investments and strengthen our cooperation programmes in healthcare, education, food, digital technology, energy and infrastructures. In Nairobi, some 1,500 economic stakeholders will be mobilized to transform ambitions into projects and projects into results.

We are making a strategic choice in ensuring the private sector is the driving force behind this new momentum.

But beyond the economy, there is an essential political message: Africa must be fully involved in global decisions. Peace, climate, technology and prosperity: none of these challenges can be addressed without it. That is why we are spearheading an ambitious reform of international governance, for a fairer, more representative and more effective multilateralism.

The Nairobi summit will be a moment of truth in the lead-up to the G7 Summit in Evian. A moment to welcome a renewed relationship between Africa and France, one that is clear, of a high standard and firmly action-oriented.

(Source: [africaforwardsummit.go.ke](http://africaforwardsummit.go.ke))

**Kenyan tea, coffee eyes global premium GI status**

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# French partnerships driving key sectors transforming Africa

Strategic partnerships between French institutions and African leading organizations are emerging as powerful catalysts for inclusive growth, climate resilience, entrepreneurship, and sustainable economic transformation across Africa. At the center of this collaboration is Equity Group, whose partnerships with French development and research institutions are helping unlock financing, innovation, and technical expertise for key sectors such as agriculture, MSME development, health, and sustainability.

## Proparco: catalyzing MSME growth and climate-smart financing

One of the most impactful collaborations is Equity Group's long-standing partnership with Proparco, the private sector financing arm of the French Development Agency (AFD Group). Over the years, the partnership has mobilized significant investments to strengthen micro, small,

and medium enterprises (MSMEs), particularly those operating within agriculture and other productive sectors. This includes a US\$100 million financing partnership signed in Paris in 2020 under the French government's "Choose Africa" initiative to support MSMEs, women entrepreneurs, and rural enterprises across Kenya and the wider region.

In 2021, Proparco further strengthened the partnership by extending guarantees worth €39 million to help Equity increase lending to job-creating MSMEs while also providing €550,000 in technical assistance to support Equity Group Foundation's healthcare initiatives through Equity Afya.

The collaboration has increasingly focused on climate resilience and sustainable agriculture. In March 2025, Proparco committed an additional €1 million technical assistance facility to Equity Group through the Equity Group Foundation to implement the "Climate Resilient Agri-Food Systems" (CRAFS) programme. The initiative seeks to support Kenyan smallholder farmers in transitioning to climate-smart agriculture, enabling them to improve productivity, strengthen resilience against climate shocks, and build sustainable livelihoods. The French Ambassador to Kenya, H.E. Arnaud Suquet, notes that the growing role of the Embassy of France in Kenya in advancing economic diplomacy and sustainable development partnerships in the region.

## CIRAD: Driving agricultural innovation and climate resilience through research

Beyond financing, French partnerships are also contributing scientific research and agricultural innovation expertise. CIRAD, the French Agricultural Research Centre for International Development, has been working closely with AFD Group and Proparco to advance sustainable agriculture, food security, biodiversity preservation, and agroecological transitions in developing countries. CIRAD's collaboration framework emphasizes combining science, innovation, technical expertise, and private sector investment to create resilient agricultural systems capable of addressing climate change and food insecurity across Africa.

## Palais des Thés: Promoting sustainable value chains and ethical sourcing

French private sector players are also increasingly engaging in Africa's sustainable agricultural value chains. Companies such as Palais des Thés, renowned globally for premium teas



(L-R) François-Xavier Delmas, Founder and CEO of Palais des Thés and French Ambassador to Kenya Arnaud Suquet during a tea tasting session.



(L-R) Proparco's Regional Director for East Africa Jean Guyonnet-Dupérat, French Ambassador to Kenya Arnaud Suquet and Equity Group Foundation Executive Chairman, Dr. James Mwangi after signing the documents of grant.

and ethical sourcing practices, reflect the growing interest among French enterprises in sustainable agricultural ecosystems, traceable supply chains, and partnerships that empower farmers while connecting African producers to global markets.

Collectively, the partnerships between Equity Group, French development institutions, research organizations, diplomatic missions, and private sector players demonstrate a shared commitment to building resilient economies, empowering entrepreneurs, supporting climate adaptation, and accelerating Africa's sustainable transformation agenda.

These partnerships align closely with Equity Group's Africa Recovery and Resilience Plan (ARRP), which aims to catalyze private sector-led growth, food security, manufacturing, social protection, and environmental sustainability across the continent. Through strategic syndication and partnerships, Equity has positioned itself to mobilize up to US\$4 billion toward transformative enterprises across multiple sectors.

In the Democratic Republic of Congo, the impact of these partnerships is already visible through enterprises such as Jambo Farming Company, which cultivates maize on 4,500 hectares and is expanding wheat farming on an additional 500 hectares. Supported through Equity's financing ecosystem, the company is contributing to food security, employment creation, and local economic development while demonstrating the transformative power of blended finance, research, and enterprise collaboration.

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The partnerships between Equity Group, French development institutions, research organizations, diplomatic missions, and private sector players demonstrate a shared commitment to building resilient economies.”

H.E. Arnaud Suquet,  
French Ambassador to Kenya

# Equity Group driving growth and transformation

## Continued from Page 1

With growing momentum around trade expansion, investment mobilisation, and inclusive economic growth across the continent, institutions capable of connecting capital, enterprise, and people across borders are becoming increasingly critical. Equity Group has emerged as a leading Pan-African platform advancing economic transformation through financial inclusion, enterprise development, regional integration, and strategic collaboration.

With banking subsidiaries in Kenya, the DRC, Rwanda, Uganda, Tanzania, and South Sudan, alongside a representative office in Ethiopia, Equity serves 22.4 million customers through 409 branches, 87,688 agents, and more than 1.4 million Pay with Equity merchants. This extensive footprint enables the Group to extend financial services beyond urban centres to underserved communities and businesses across the region.

Equity continues to empower SMEs, entrepreneurs, and cross-border trade through transaction banking and trade finance solutions that strengthen



Equity Centre, Equity Group Head Office in Upperhill, Nairobi.

regional value chains and economic integration. Through its digital banking ecosystem, the Group is also expanding access to secure, efficient, and affordable financial services for individuals and enterprises.

Strategic partnerships with governments, development finance institutions, investors, and private sector players continue to strengthen Equity's role in crowding in investment, de-risking key growth sectors, and creating sustainable economic opportunities across Africa.

# A shared vision to power Africa's opportunities

**DR. JAMES MWANGI, CBS**  
Group Managing Director & CEO,  
Equity Group Holdings Plc

As Africa stands at a rare convergence of forces, it is positioning itself to deliver one of the most significant economic transformations of our time. A young, connected, and entrepreneurial continent is integrating its markets, while its partnerships, both within Africa and with global allies, are maturing from aid-based projects into investment-driven platforms.

This is why Africa's moment is now: not as a slogan, but as a practical agenda for action.

Over the next decade, a profound demographic shift will see 1.2 billion young people in emerging markets enter working age, while projections show only 420 million jobs being created. This global challenge presents Africa with a unique opportunity. With strategic investment, enabling policies, and robust partnerships, our continent can become a global hub for talent, production, and innovation.

#### Matching aspirations

The defining question before us, therefore, is not whether Africa can grow, but whether we can ensure that growth is inclusive, sustainable, and rapid enough to match the aspirations of our people.

The Africa Forward Summit recognizes that transformation is built on partnerships delivering outcomes: jobs, stronger value chains, connected markets, and resilience. This requires partnerships that mobilise long-term capital, share risk intelligently, and build local capability.

Policymakers must create environments where enterprise can thrive through predictable regulation, fair competition, and trade-enabling infrastructure. DFIs and investors must scale instruments that crowd in private capital for SMEs, climate resilience, agriculture, and regional trade corridors. The private sector's role is to innovate, invest, and build businesses that are both profitable and purposeful.

#### Innovation as the new infrastructure

Africa's growth will be determined by how well we adopt innovation as infrastructure: digital identity, payments, data-enabled credit,



**Africa's growth will be determined by how well we adopt innovation as infrastructure."**

interoperable trade systems, and modern logistics. Technology reduces the cost of inclusion. It widens reach beyond the limits of bricks and mortar. It enables transparency and efficiency, strengthening trust in markets and institutions.

#### Inclusive growth

At Equity, we have seen digitization transform lives by enabling customers to save, borrow, insure, transact and invest with greater convenience and control. But innovation must not deepen divides. It must expand participation, bringing informal businesses into formal value chains,

enabling women and youth to access finance, and connecting producers to markets.

Africa's development will be won or lost on the success of its SMEs.

While these engines of jobs and innovation are vital, they are often constrained by limited access to finance, markets, and skills. Closing this gap requires an ecosystem approach that goes beyond lending to include capacity building and market linkages.

This is the intent of

Equity's Africa Recovery and Resilience Plan (ARRP), a private sector-led framework designed to catalyze, capacitate, connect, and finance enterprises and households. Our ambition is to help build viable businesses and support large-scale job creation by providing customers with the tools, skills, and networks they need to compete, trade, and grow.

Africa's opportunity multiplies when borders become bridges. Intra-African trade is key to scaling enterprise and building resilience. Financial services enable this integration, providing the trade finance and cross-border payments needed to connect Africa's markets.

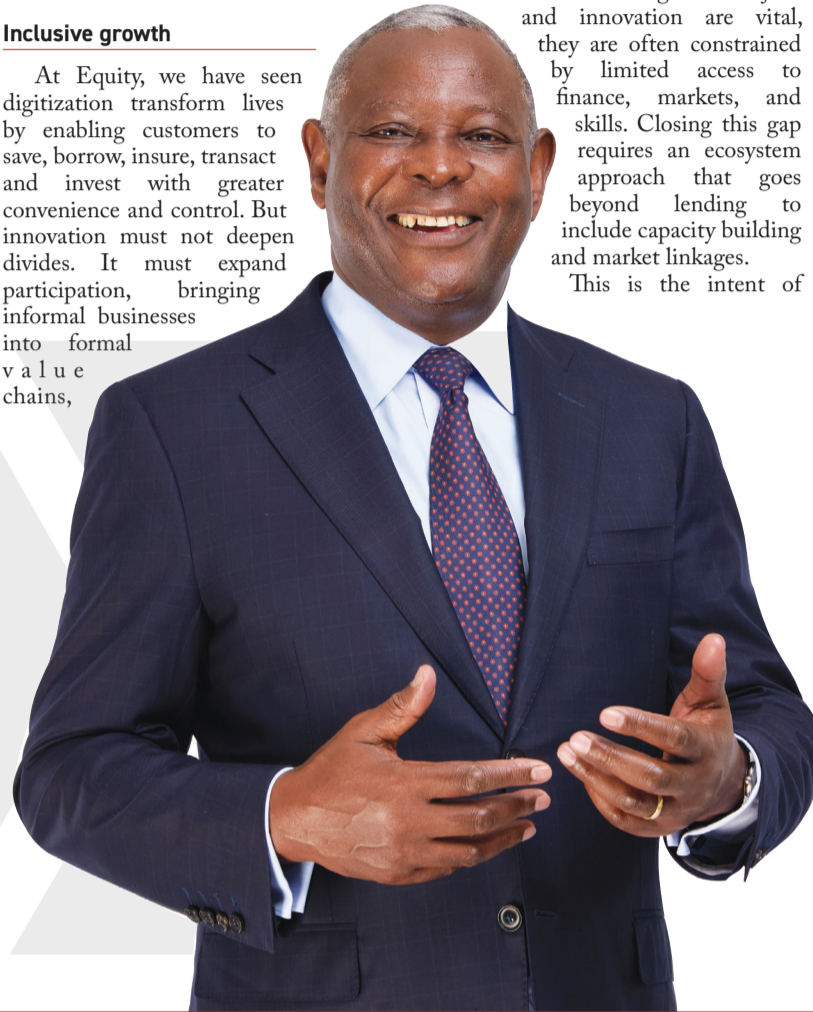
#### A common agenda

Africa's moment will be delivered not by a single institution, but by a coalition of committed actors, from governments and DFIs to investors and entrepreneurs all aligned behind a common agenda.

This agenda must move us from potential to performance. It means building platforms over pilots, connecting markets to empower entrepreneurs, and financing outcomes, not just intentions.

Crucially, it demands we embed sustainability into every investment decision. With climate and nature risks already shaping our economies, affecting everything from agriculture to infrastructure, this is not a "nice-to-have." It is essential for protecting livelihoods, securing future productivity, and creating new jobs.

Africa's moment is now. The work is ours to do; together.



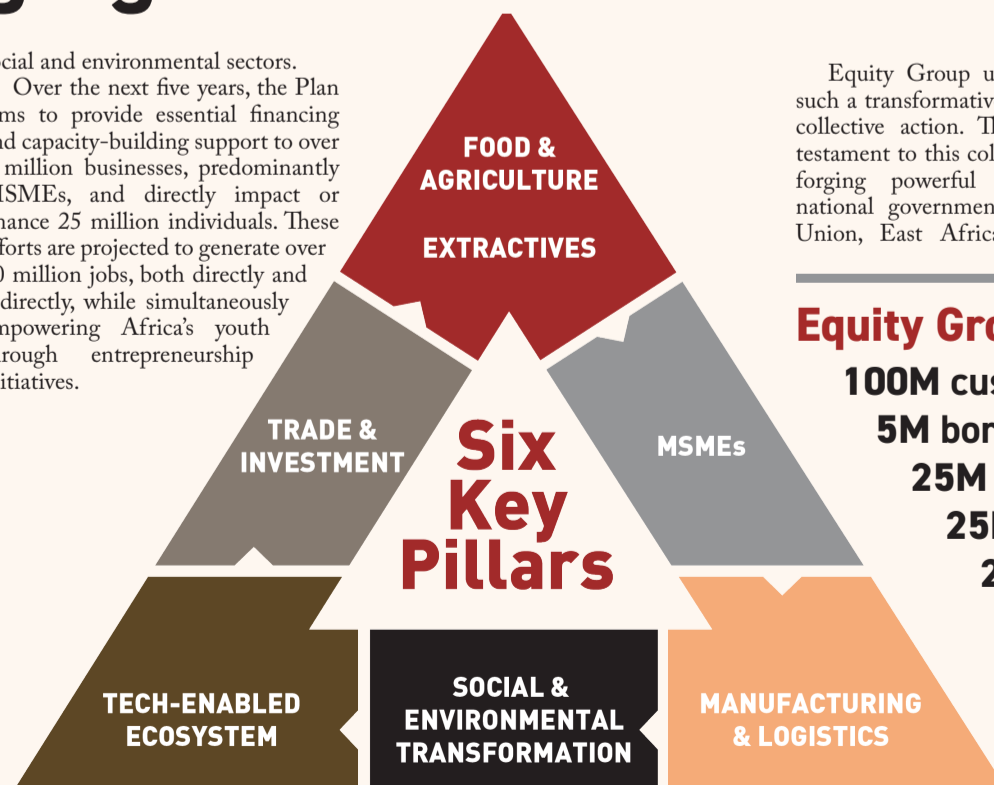
## Africa forging its own resilience

In an era defined by unprecedented global shifts and mounting economic pressures, Africa is stepping forward with renewed clarity, ambition, and urgency. At the center of this momentum is the Africa Recovery and Resilience Plan (ARRP), a private sector-led initiative designed not only to respond to immediate disruptions, but to accelerate the continent's path toward long-term prosperity, integration, and self-determined growth.

With a substantial USD 7 billion stimulus package, the ARRP blueprint which is championed by Equity Group, is a strategic framework aimed at propelling the private sector resurgence across Africa. This comprehensive plan seeks to foster economic recovery, resilience, and sustainability by focusing on critical sectors that form the backbone of the continent's growth. These include food and agriculture, manufacturing and logistics, trade and investment, technology, micro, small, and medium enterprises (MSMEs), and the vital

social and environmental sectors.

Over the next five years, the Plan aims to provide essential financing and capacity-building support to over 5 million businesses, predominantly MSMEs, and directly impact or finance 25 million individuals. These efforts are projected to generate over 50 million jobs, both directly and indirectly, while simultaneously empowering Africa's youth through entrepreneurship initiatives.



Equity Group understands that such a transformative vision requires collective action. The ARRP is a testament to this collaborative spirit, forging powerful alliances with national governments, the African Union, East African Community

(EAC), development banks, and key global partners including the United Nations, European Union and the Commonwealth. This broad coalition underscores a shared commitment to driving growth and stability across the continent.

### Equity Group 2030 Strategy

**100M customers**

**5M borrowing businesses**

**25M borrowing consumers**

**25M direct jobs**

**25M indirect jobs**

Scan QR Code to read about ARRP in action



# CONNECTING AFRICAN MARKETS



## Bridging businesses and trade opportunities

Connecting Africa to global and regional markets through trade missions to unlock potential

As Africa accelerates efforts to deepen regional integration under the African Continental Free Trade Area (AfCFTA), trade missions are increasingly emerging as powerful tools for unlocking investment, expanding market access, and strengthening cross-border commercial partnerships.

By bringing together businesses, investors, policymakers, and financial institutions, these engagements are helping translate trade agreements into practical business opportunities while opening new pathways for accelerating regional commerce and investment flows, industrial growth, regional value chains, and intra-African commerce.

Equity is increasingly positioning itself beyond traditional banking as a strategic facilitator of trade and investment across East and Central Africa.

Through its International Trade Relations function, the Group is strengthening commercial linkages across key sectors including tea, coffee, leather, manufacturing, logistics, and mining. The bank works closely with chambers of commerce, bilateral institutions, investment promotion agencies, and ministries of trade to attract investment into Kenya while supporting local enterprises expanding into regional and global markets.

Recent business engagements across Kenya, Uganda, Tanzania, Rwanda,



Delegates led by Equity Group Chairman Prof. Isaac Macharia arrive in DRC for one of the 25 past Trade and Investment missions.

and the Democratic Republic of Congo (DRC) have brought together investors, financial institutions, policymakers, and enterprises from multiple African countries, generating opportunities in logistics, healthcare supplies, warehousing, food systems, energy, and industrial value chains.

Equity Group Managing Director and CEO Dr. James Mwangi said the missions are playing a critical role in advancing regional integration and economic growth.

“By connecting businesses across borders, we are forging partnerships that unlock potential, drive shared prosperity, and enable enterprises to thrive with the tools, networks,

# 25

The number of inbound and outbound trade and investment missions conducted by Equity Group over the past four years.

and financial solutions they need to succeed,” he said.

“Through our Africa Recovery and Resilience Plan (ARRP), we

are championing investments that promote sustainable growth, build resilience, and accelerate economic recovery across the continent.”

Over the past four years, the Group has conducted more than 25 inbound and outbound trade and investment missions, reinforcing its commitment to connecting businesses with new markets and investment opportunities across Africa.

According to Equity Group Director for International Trade Relations, AQ Hamza, the bank is actively building systems that enable businesses to move seamlessly across borders.

“The bank supports such ventures

by linking businesses to credible local partners and providing tailored financial solutions that enable successful market entry,” he said.

Hamza added that Equity’s Global Partner Program has become a critical platform for attracting foreign investment into the region. The initiative brings together international chambers of commerce, embassies, and high commissions based in Nairobi to facilitate structured partnerships with African businesses and investors.

Building on this momentum, the Group plans to expand collaboration with Kenyan diplomatic missions abroad while rolling out additional trade missions this year targeting Tanzania, Uganda, and Rwanda, alongside a major investor-focused forum in Nairobi.

To further ease market entry for international investors, Equity has also established dedicated trade desks in Nairobi targeting businesses from Europe, China, and Southeast Asia.

Staffed by professionals from those regions, the desks are designed to provide language and cultural alignment while offering foreign businesses a smoother entry point into African markets.

As regional trade integration gathers pace under the African Continental Free Trade Area (AfCFTA), institutions that can connect capital, markets, and enterprises are increasingly expected to play a central role in shaping the next phase of Africa’s economic growth.

# BANKING WITHOUT BORDERS



1. President of Tanzania H.E.Samia Suluhu receives delegates who participated in the 2025 Tanzania - Uganda Trade and Investment roadshow.
2. Equity Group Managing Director and CEO Dr. James Mwangi (second from left) alongside other dignitaries including Kenya's Prime Cabinet Secretary and Foreign Affairs cabinet secretary Hon. Musalia Mudavadi during a sideline event of the 39<sup>th</sup> AU Summit, in Addis Ababa, Ethiopia. Equity is the key private sector partner providing structured finance, transaction banking capabilities, and a strong regional footprint to accelerate Africa's cross-border trade superhighway.
3. Delegates visit Brother Mining Company located south of Kolwezi during the 2025 DRC Trade and Investment roadshow.
4. Equity Bank Kenya Managing Director, Moses Nyabanda, addresses Delegates during the 2025 Kenya Trade & Investment Roadshow.
5. Equity Bank Rwanda Managing Director, Hannington Namara (C) and Equity Group Director for International Trade Relations, AQ Hamza (R), pictured with one of the delegates during the 2025 Rwanda Trade and Investment roadshow.
6. Part of the Equity Group and Equity Bank Uganda leadership team led by Equity Bank Uganda Managing Director, Gift Shoko (front 5<sup>th</sup> Left) and Equity Group Director International Trade Relations, AQ Hamza (front 4<sup>th</sup> Left), together with delegates who participated in the 2025 Tanzania - Uganda Trade and Investment roadshow.



## Building linkages for East, Central Africa

Trade among Kenya and its regional neighbours is growing steadily, but East and Central Africa are still operating below their full economic potential due to challenges in cross-border trade infrastructure and limited access to efficient trade finance.

While demand for regional commerce continues to rise under frameworks such as the African Continental Free Trade Area (AfCFTA), businesses across the region continue to grapple with slow payment systems, fragmented compliance requirements, and unpredictable transport corridors that raise the cost of doing business.

Industry experts argue that the biggest barrier to scaling intra-African trade is no longer market opportunity, but the lack of efficient "trade rails"- the systems that move

money, data, goods, and financing seamlessly across borders.

Cross-border payments remain one of the biggest pain points for small and medium-sized enterprises (SMEs) trading within Africa.

According to World Bank remittance price data, average cross-border payment costs across African corridors remain between 6 and 8 percent, significantly above global averages. For SMEs using traditional channels, costs can exceed 10 percent, while payments can take several days to clear.

Industry players are increasingly advocating for interoperable payment systems that enable businesses to settle transactions directly in local currencies across banks, mobile wallets, and card networks.

Equity has positioned itself as a strategic

facilitator of regional commerce by connecting businesses across borders and supporting intra-African trade flows aligned with AfCFTA objectives. Through its integrated banking network, Equity is increasingly enabling faster settlements, regional payments, and access to financing for businesses operating across multiple markets.

Sub-Saharan Africa remains a global leader in mobile money adoption, while regulators continue to support wallet-to-wallet interoperability and instant payment systems aimed at reducing friction in regional trade.

Beyond payments, access to affordable and flexible trade finance remains a major challenge for SMEs participating in cross-border commerce.

Financial institutions are therefore

increasingly being urged to redesign trade finance models to better align with the realities of modern African commerce.

The International Finance Corporation estimates that Sub-Saharan Africa's MSME financing gap still exceeds USD 300 billion annually.

Equity Group has continued to expand its trade finance offerings to support businesses

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Equity is strategic facilitator of regional commerce by connecting businesses across borders and supporting intra-African trade flows”

operating within regional value chains, particularly in sectors such as manufacturing, agro-processing, healthcare supplies, logistics, and energy.

The bank's regional presence, combined with its focus on MSME financing, places it in a strategic position to support traders seeking to capitalize on growing demand within East and Central Africa.

Economists say East and Central Africa are gradually transitioning from raw commodity-export economies toward regional manufacturing and value-addition ecosystems.

That transition will depend heavily on efficient payment systems, reliable logistics, trusted digital infrastructure, and scalable trade finance solutions.

# Kenya's highland tea, coffee eyes global premium status

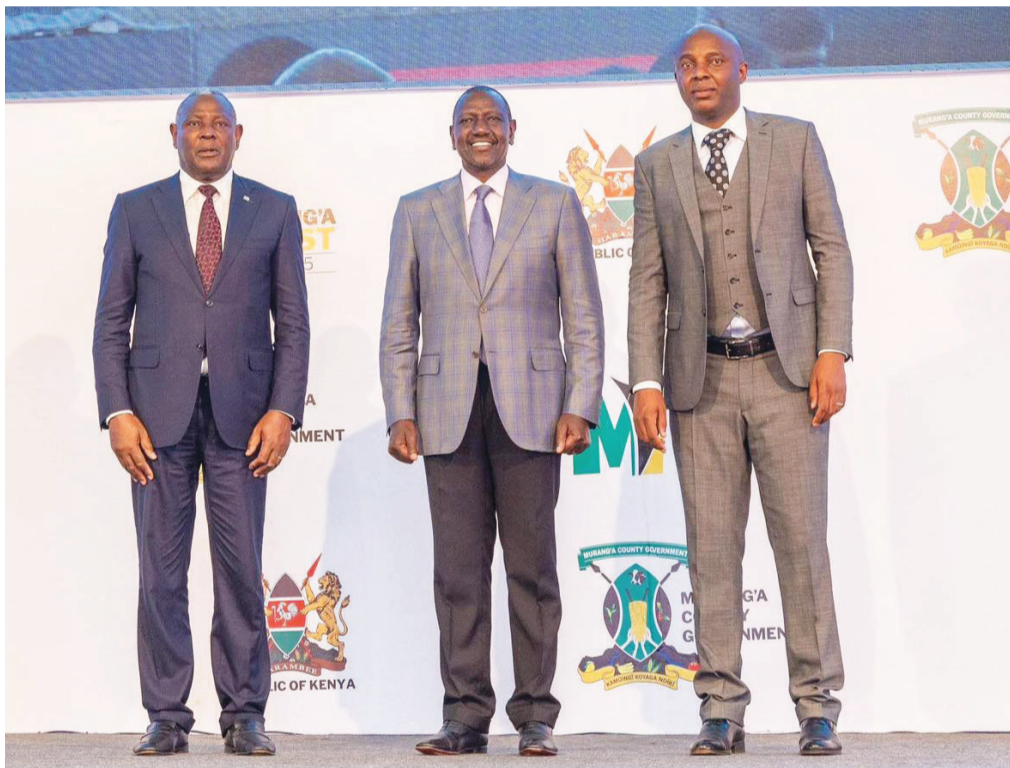
From the mist-covered highlands of Kenya, a transformative partnership is taking shape to reposition Africa's most iconic agricultural exports from globally traded commodities into protected premium products with distinctive global identity.

Kenyan tea and coffee are at the center of a landmark collaboration advancing a Geographical Indication (GI) journey, aimed at strengthening their identities, global competitiveness, and long-term value as premium origin products.

At the centre of the initiative are Kenya's smallholder tea farmers whose generations of expertise have sustained the country's position as one of the world's leading tea and coffee producers. For many farmers, the GI journey represents more than branding; it is about ownership, recognition, and economic empowerment.

The initiative, involving the Governments of Kenya and France, including their key development agencies like Proparco and Cirad as well as Equity Group, tea and coffee sector stakeholders, development partners, and farming communities, reflects a broader continental opportunity. It envisages protecting African products through origin-based branding while unlocking greater value for farmers, enhancing export competitiveness, and positioning Africa more strategically within global value chains. The initiative also aligns with Kenya's county-driven industrialization agenda, with President William Ruto backing Dr. James Mwangi to lead agro-processing, value addition and industrialization efforts tied to the tea sector and broader agricultural value chains.

Dr. James Mwangi, Equity Group Managing Director and CEO, says the initiative has the potential to fundamentally boost farmers' incomes



Kenya President H.E. Dr. William Ruto (middle) with Equity Group Managing Director and CEO Dr. James Mwangi (left) and Murang'a County Governor Dr. Irung'u Kang'ata (right) at the Murang'a Investment Conference.

## GI to elevate African brands globally

As African nations increasingly seek to move beyond raw commodity exports towards value-driven trade, Kenya's Geographical Indication (GI) journey will provide a powerful model for protecting African cash crops and products globally while creating more inclusive and sustainable economic growth.

GI — a label used for products that originate from a specific geographical area and possess qualities, reputation, or characteristics intrinsically linked to that location — will reposition Kenyan tea and coffee from generic exports to distinct origin assets, deliberately placed alongside protected, premium products such as Champagne and Colombian coffee.

Kenya's highland tea



and coffee is internationally recognized for its bright colour, rich flavour, and quality attributes shaped by high altitudes, volcanic soils, and favourable climatic conditions. Yet despite its global reputation, much of the tea has historically been traded as a bulk commodity, limiting opportunities for value retention at source.

The GI framework seeks to change this by linking Kenyan tea and coffee directly to its origin, heritage, and quality standards, similar to globally protected products. This will create stronger product differentiation, premium market positioning, and long-term protection against imitation in international markets. The initiative also aligns with growing global demand for sustainable, traceable, and ethically produced agricultural products.



(L-R) French Ambassador to Kenya Arnaud Suquet, Equity Group Managing Director and CEO Dr. James Mwangi and Nduiti Tea Factory Manager Erastus Ndumia holds green tea leaves.

and shift how they participate in global markets.

"At the moment, farmers lose their brand the moment they deliver their tea to the factory. We want to reverse that," he says. "Imagine seeing your product labelled with your region's name on a shelf in Paris, New York, or London. That pride of ownership is powerful when the consumer can trace it back to Kenya, to a factory in the village, and ultimately to the farmer. If we get it right, we can significantly increase the value of our tea."

The French Ambassador to Kenya Arnaud Suquet notes that Geographical Indications have successfully transformed rural economies in Europe by protecting authenticity while increasing product value globally.

"In France, we have done this with products such as wine, champagne, and specialty foods," says Suquet. "With GI, you do not just sell a product; you sell a story, a place, and a people. Through partnerships, we can exchange technical expertise, strengthen capacity, and ensure producers receive greater value from what they grow."

The partnership aims to strengthen technical capacity, improve quality standards, support traceability systems, and expand access to premium global markets. It also seeks to support investments in value addition, product development, branding, and international market access.

For Kenya's tea sector, the vision is clear: to ensure that when consumers anywhere in the world buy Kenyan highland tea, they are not only purchasing a beverage, but experiencing the heritage, quality, and identity of the communities that produce it.

Scan QR Code to watch Securing Kenyan Tea Global Identity



## CIRAD spearheading GI Journey



CIRAD, the French agricultural research and cooperation organization, is playing a central role as Kenya and France deepen collaboration to reposition Kenyan tea and coffee as premium global brands through Geographical Indication (GI) certification. The initiative is expected to boost farmers' incomes while strengthening Kenya's competitiveness in international markets through value addition and origin branding.

CIRAD is providing technical expertise on the legal, institutional, and operational frameworks required for successful GI implementation. The organization is supporting

the development of traceability systems, governance structures, and the establishment of a Collective Management Organization (CMO) that will safeguard and manage the integrity of Kenyan tea and coffee brands globally.

According to Eglantne Fauvelle (pictured), Project Manager at CIRAD and a G.I. expert, the GI certification process is progressing steadily, with key legislation, registration of the CMO, and branding strategies for market-ready tea and coffee profiles all on course. She noted that the ongoing collaboration and stakeholder commitment continue to build momentum towards achieving the initiative's objectives.

The initiative aligns with Kenya's Economic Partnership Agreement with the European Union and is expected to unlock access to premium international markets. Equity Group Holdings will support the initiative by financing input supply chains, facilitating factory upgrades, and convening sector stakeholders through webinars aimed at accelerating adoption and strengthening collaboration across the tea and coffee value chains.

# Sustainability at the core of Equity's growth agenda



Equity Staff and local community plant mangrove trees at the Kenyan coast.

As climate change, energy transition, and sustainable development increasingly shape global economic priorities, African institutions are delivering solutions that balance growth, environmental stewardship, and social resilience. Across the continent, the conversation is shifting from climate ambition to implementation, mobilising capital, strengthening resilience, supporting green enterprises, and ensuring communities are not left behind in the transition to sustainable economies.

Equity Group is positioning sustainability at the centre of this transformation through an integrated Environmental, Social and Governance (ESG) agenda focused on climate financing, renewable energy, environmental conservation, sustainable agriculture, financial inclusion, and social impact investments.

The Group's sustainability strategy reflects a broader recognition that inclusive economic growth and climate resilience are deeply interconnected. Through strategic partnerships

with governments, development finance institutions, investors, and local communities, Equity continues to support practical solutions that strengthen livelihoods while advancing Africa's green growth agenda.

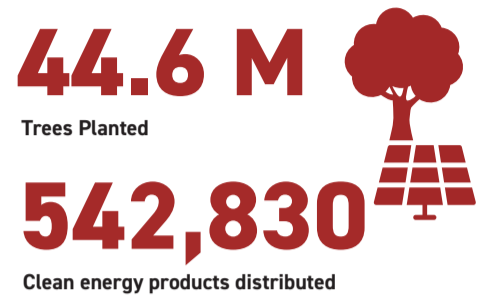
A major pillar of this commitment is climate and environmental action. Equity has planted more than 44.6 million trees across Kenya, Uganda, Tanzania, Rwanda, the Democratic Republic of Congo, and South Sudan as part of large-scale afforestation and landscape restoration initiatives aimed at protecting watersheds, restoring degraded ecosystems, conserving biodiversity, and supporting sustainable livelihoods.

"The distribution of trees planted across subsidiaries reflects a coordinated and localized approach aligned to ecological priorities, community needs, and national climate goals," says Julius Kamau, Associate Director for Energy, Environment and Climate Change at Equity Group Foundation.

Beyond afforestation, Equity is increasingly championing clean energy transition across East and Central Africa through financing and access to sustainable energy solutions. By fiscal year 2025, the Group had cumulatively invested approximately Kshs 99.5 billion (USD 771 million) in social impact and sustainability initiatives spanning education, MSME financing, climate action, and community empowerment.

The Group has also facilitated the distribution

of more than 542,830 clean energy products, helping households, schools, and businesses transition to cleaner cooking and renewable energy technologies. The initiative is contributing



to reduced dependence on traditional fuels, lower carbon emissions, improved health outcomes, and increased access to affordable and environmentally sustainable energy solutions.

Equity's sustainability agenda further extends to green financing initiatives supporting renewable energy adoption, climate-smart agriculture, water conservation, and environmentally sustainable enterprises. These investments are helping farmers, SMEs, and local businesses build resilience while contributing to low-carbon and sustainable economic growth.

## Innovation & digital transformation powering inclusion across Africa

As Africa advances toward a digitally connected future, technology is increasingly becoming a key driver of financial inclusion, economic resilience, and sustainable growth. Financial institutions are now expected not only to modernize banking services, but also to expand access to opportunities for underserved individuals, businesses, and communities.

Equity Group is at the forefront of this transformation through a digital banking ecosystem designed to connect millions of Africans to accessible, secure, and inclusive financial services. Through strategic investments in cloud computing, artificial intelligence, cybersecurity, data analytics, and digital banking platforms such as Equity Mobile App, Equity Online for Individuals and for Business, Eazzy FX, the Group is enhancing customer experience, strengthening operational efficiency, and supporting enterprise growth across the continent.

At the core of Equity's transformation agenda is the belief that digital finance should enable broader participation in the economy. Integrated mobile and online banking platforms are helping reduce traditional barriers to banking by allowing customers to access services anytime and anywhere. This has expanded formal

financial access to underserved populations, including rural communities, SMEs, entrepreneurs, and cross-border traders.

Equity's innovation journey is also anchored on responsible and sustainable digital transformation. The Group continues to strengthen fraud management systems, data governance, cybersecurity frameworks, and service reliability to protect customer information and maintain trust in an increasingly digital financial environment.

These efforts have earned international recognition, including the CIO100 Award 2025 in the PlusOne Awards Banking Sector Category, alongside ISO 27001:2023 certification for Information Security Management and ISO 20000-1:2018 certification for Service Management. The recognitions affirm Equity's commitment to globally benchmarked standards in information security, service excellence, and technology leadership.

As leaders gather at the Africa-France Summit in Nairobi, Equity's digital transformation journey demonstrates how African-led innovation can drive inclusion, strengthen resilience, and unlock sustainable economic opportunities across the continent.



(L-R) Eliud Njogu of E&M Technology, French Ambassador to Kenya H.E. Arnaud Suquet and Equity Group Foundation Executive Chairman Dr. James Mwangi listening to young innovators at Tatu City tech hub, Nairobi.

## Empowering Africa's next generation through healthcare

Across Africa, a new model of healthcare transformation is emerging, one that combines leadership development, entrepreneurship, inclusive finance, and technology to expand access to affordable, quality healthcare services while empowering the continent's next generation of medical leaders.

The Equity Afya integrated healthcare model established by Equity Group Foundation is strengthening healthcare systems through a rapidly expanding network of more than 150 franchised outpatient medical centres across Kenya and the Democratic Republic of Congo (DRC). According to Dr. Joanne Korir, Director of Operations at Equity Group Foundation, the ambition is even greater. "The Foundation plans to scale to 1,000 outpatient medical centres across East and Central Africa in the coming years, further deepening access to quality healthcare services for millions of Africans" she says.

Built on the principles of standardization, accessibility, and affordability, the model equips and supports medical entrepreneurs to deliver consistent, high-quality care within their communities,

while creating sustainable opportunities for young healthcare professionals to become entrepreneurs and drivers of social impact.

At the heart of the model is the Equity Leaders Program (ELP), an Equity Group's flagship leadership and mentorship initiative that nurtures academically gifted young Africans from disadvantaged backgrounds. Through scholarships, mentorship, internships, and global exposure opportunities, the program equips scholars with the skills, networks, and confidence to become transformative leaders across sectors, including healthcare.

Many of the doctors leading Equity Afya clinics are alumni of the ELP program. After completing their medical training, they are empowered through access to financing to establish and equip modern outpatient facilities within their communities. The model enables young professionals not only to practice medicine, but also to become entrepreneurs and employers, creating sustainable enterprises that respond directly to local healthcare needs.

The initiative reflects Equity Group's broader commitment to sustainably empower Africa's next generation by investing in human capital, enterprise creation, and community-centered solutions. Several doctors have successfully expanded to operate multiple clinics, demonstrating the scalability and sustainability of the model. At the same time, Equity Afya centres continue to generate employment opportunities for nurses, pharmacists, laboratory technologists, administrators, and other healthcare professionals, contributing to local economic growth and stronger health systems.



A sample of the over 150 Equity Afya Clinics spread across Kenya and DRC.



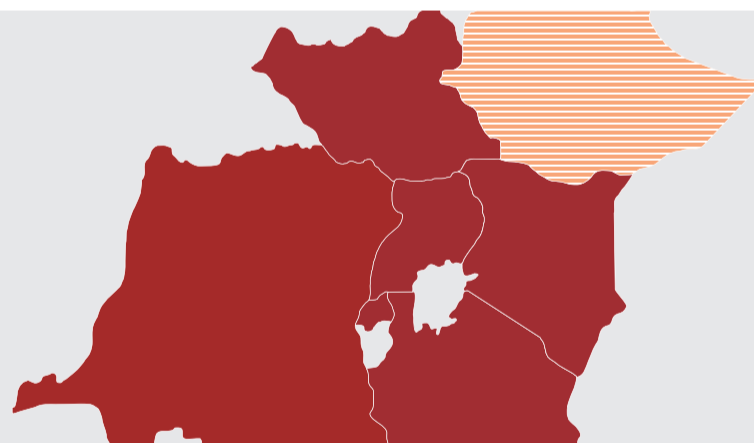
Equity Afya clinics across Kenya and DRC

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