SOCIAL PROTECTION
Supporting the most vulnerable in society to thrive.
Fondation du Groupe Equity

Vision

“Être le champion de la prospérité socio-économique des peuples d’Afrique”

Equity Group Holdings Limited (EGHL)

Nous offrons des services financiers inclusifs, orientés vers la clientèle, qui rendent nos clients et autres partenaires socialement et économiquement autonomes.

EGHL génère des solutions financières évolutives et durables afin de stimuler l'impact.

Equity Group Foundation (EGF)

Nous nous faisons les champions de la transformation des vies et des moyens de subsistance par l’élaboration et la mise en œuvre de programmes innovants qui tirent parti des infrastructures existantes et relient les partenaires au bas de la pyramide.

La fondation Equity s’appuie sur l'infrastructure et les ressources du groupe pour développer et mettre en œuvre des programmes sociaux innovants à fort impact.
Our Corporate Philosophies

**PURPOSE**
Transforming lives, giving dignity and expanding opportunities for wealth creation.

**Our Vision**
To be the champion of the socio-economic prosperity of the people of Africa.

**Our Mission**
We offer integrated financial services that socially and economically empower consumers, businesses and communities.

**OUR CORE VALUES:**
- Integrity
- Teamwork
- Respect and Dignity for the Customer

**POSITIONING STATEMENT**
Equity provides inclusive financial services that transform livelihoods, give dignity and expand opportunities.
Pan-African Presence
Snapshot of Equity Bank Business Drivers

**Uganda**
- Branches: 43
- Agents: 4,739
- ATMs: 48
- Customers: 1,059,180

**Rwanda**
- Branches: 14
- Agents: 1,905
- ATMs: 24
- Customers: 843,956

**DRC**
- Branches: 70
- Agents: 3,289
- ATMs: 219
- Customers: 1,089,631

**South Sudan**
- Branches: 5
- Agents: 37
- ATMs: 18
- Customers: 166,395

**Kenya**
- Branches: 190
- Agents: 39,551
- ATMs: 393
- Customers: 10,835,101

**Ethiopia**
- Branches: 43
- Agents: 4,739
- ATMs: 48
- Customers: 1,059,180

**Tanzania**
- Branches: 14
- Agents: 3,279
- ATMs: 21
- Customers: 472,532
Develop the next generation of leaders through increased access to secondary and tertiary education.

Create jobs, improve market access, and expand agricultural production.

Increase access to affordable, high-quality, and standardized health services.

Reduce social and economic risk and vulnerability, and to alleviate extreme poverty and deprivation.

Stimulate job creation and economic growth to individuals and MSMEs.

Promote conservation and the use of renewable energy and energy-efficient technologies.

Foster innovation of new ideas, solutions and technologies to scale impact.

EGF Program Pillars

Enterprising Development and Financial Inclusion

Education and Leadership Development

Food and Agriculture

Monitoring, Evaluation, Reporting and Learning & Finance

Energy and Environment

Health

Innovation

Social Protection
Social Protection Objectives

- Offer Social Assistance to poor, vulnerable and marginalized populations through:
  - Cash Transfers
  - Fee Waivers
  - Subsidies
  - Social Pensions

- Connect social protection beneficiaries to capacity building trainings

- Foster responsiveness of financial systems to the needs of vulnerable populations

- Increase resilience of poor households through financial inclusion

- Transition beneficiaries from dependence on humanitarian aid to economic stability and self reliance

- Facilitate access to innovative & secure technology infrastructure for execution of cash transfer programs
Corporate Level
Credit, Trade Financing, Insurance, Asset Financing, ETC

Small & Medium Level
(MSME Credit, Over drafts, insurance, Asset Financing, LPO Financing ETC)

Micro Financing
(Micro Savings, Micro Credit, Micro Insurance)

Safety Net Level
Cash transfer, subsidies, Savings A/C, Financial Education

Poverty reduction
Economic reform
Human capital
Social cohesion
Livelihoods
Economic resilience
Risk management
Social protection
Why Cash?

- Align humanitarian systems better with what people need rather than what humanitarian organizations are mandated and equipped to provide
- Increase transparency and accountability of humanitarian aid
- Reduce costs of delivery
- Support local markets, jobs and incomes of local producers
- Increase speed and flexibility of humanitarian response
- Increase financial inclusion by linking beneficiaries with payment systems
- Foster dignity through choice, control and the ability to utilize cash independently
- Complementary financial literacy and entrepreneurship training
Social Protection Overview

**SECTORS**
- National Safety Nets
- Forceful Displacement
- Agriculture
- Food Security
- Education
- Health and Nutrition
- WASH

**GEOGRAPHICAL REACH**
- Kenya
- Rwanda
- Uganda
- South Sudan
- Tanzania

**Target Entries:**
- Democratic Republic of Congo

**IMPLEMENTATION MODEL**
- Bank Account
- Smart Debit or Prepaid Cards (Biometric & PIN enabled)
- Card and Mobile Wallets
- Branch Hubs
- Bank Agents
- Bio POS
- Financial Literacy Training

**IMPACT**
- **3.4 Million** beneficiaries reached
- **KES. 85.2 Billion (USD $852M)** disbursed

- Reduced poverty and vulnerability
- Increased food security
- Improved health and nutrition
- Increased school attainment
- Protecting Assets-Stable livelihoods
- Improved psychosocial well being
- Better coping mechanisms
Social Payments
Geographical Footprint in Africa

Uganda
- No. of HHs: **75,782**
- Social Agents: **68**

Rwanda
- No. of HHs: **33,500**
- Social Agents: **78**

DRC
- Refugee Banking

South Sudan
- No. of HHs: **55,000**
- Social Agents: **34**

Kenya
- No. of HHs: **2,535,718**
- Social Agents: **7,971**

Tanzania
- Target HHs: **700,000**

- No. of HHs: **75,782**
- Social Agents: **68**
Partnerships in Social Payments
Some programmes supported
**Description:** Inua Jamii is the Government of Kenya’s (GoK’s) flagship National Safety Net Program (NSNP)

**Objective:** To uplift the lives of poor and vulnerable citizens of Kenya through regular and reliable bi-monthly cash transfers

**Amount disbursed to date:** USD 601 Million

---

**Orphans and Vulnerable Children (OVC)**

**Persons with Severe Disabilities (PWSD)**

**Older Persons (OP)**

**Hunger Safety Net Programme (HSNP)**
KCEP CRAL (Kenya Cereal Enhancement Program)

- **E-Voucher** - Real time settlement
- **72,000 Farmers & 374 Agro dealers** enrolled
- Farm Inputs worth over **Kshs 1B** accessed through the platform
- Program delivery through Agency Model - **Shared Prosperity**
- **Capacity Building** – Financial Literacy and Entrepreneurship Training
## Spotlight on Refugee Based Interventions in East Africa

<table>
<thead>
<tr>
<th>Attributes</th>
<th>Kenya</th>
<th>Uganda</th>
<th>Rwanda</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partners</td>
<td>14</td>
<td>3</td>
<td>7</td>
<td>24</td>
</tr>
<tr>
<td>Total Refugee Population</td>
<td>494,585</td>
<td>1,423,37</td>
<td>148,268</td>
<td>2,066,230</td>
</tr>
<tr>
<td>Equity Bank Agents in Refugee Camps</td>
<td>60</td>
<td>83</td>
<td>78</td>
<td>221</td>
</tr>
<tr>
<td>Accounts Opened</td>
<td>31,200</td>
<td>46,166</td>
<td>33,500</td>
<td>110,866</td>
</tr>
</tbody>
</table>
1. **Unconditional cash transfers** - *Direct grants with no conditions or work requirements, refugees are entitled to use the money however they wish.*

2. **Conditional cash transfers** - *A direct grant with conditions on use*
   i. Food Items
   ii. Core Relief Items (Non-food items such as toiletries, kitchenware, clothing among others)
   iii. Permanent Shelter
   iv. Construction of pit latrines
   v. Fees payment for refugee girls
   vi. Repatriation allowance
   vii. Payment incentives for refugee & host community workers

3. **Facilitating access to loan facilities by refugees** (Group & direct lending models)
## Financial Inclusion in DRC

<table>
<thead>
<tr>
<th>Domain</th>
<th>Realization</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Training (Business Development Services)</strong></td>
<td>73 actors from farmers' groups trained in project planning, accounting, marketing and sales. Partners: Kinshasa Management School, REFA Fund, Minister of Agriculture (Kinshasa)  Training on the use of agency banking services and on financial education, banking and issuance of bank cards for 500 small coffee producers in South Kivu. Partner: ELAN DRC</td>
</tr>
<tr>
<td><strong>Financial education</strong></td>
<td>Banking of 58 agricultural cooperatives</td>
</tr>
<tr>
<td><strong>Structuring of cooperatives and groups</strong></td>
<td>Support for the creation of Economic Interest Groups (EIG) with banking of their activities: 17 formalized EIGs. Partner: Minister of Agriculture  Impact: 20 GIE (approx. 1,300 actors); 58 banked cooperatives (12,600 actors and about 63,000 members of agricultural households)</td>
</tr>
</tbody>
</table>
Implementation Approach
Payment Rationale

1. Minimising delivery costs
2. Eliminating losses and leakages
3. Minimising access costs to recipients
4. Re-using financial infrastructure to deliver other complimentary interventions
5. Extending financial and economic inclusion
Customer Journey

Partner uploads enrollment file on a secure portal

Equity downloads the file and validates through IPRS, Sanctions List & Internal Systems

Active Accounts are assigned to beneficiaries

Unsuccessful records are returned to the partner successful records pushed to enrolment kits

Enrollment Center

- KYC Documents are scanned
- Biometric information is captured
- Card is printed

Data Transmission

- Data Transmission to Partner on a secure, central Database

KYC & Card Printing

- Received data is validated
- Accounts are activated
- Return File is shared with Partner

Back Office
Portable Workstation for Field On-Boarding

Printer

Tablet

Payment – Simplicity by use of Biometrics
Implementation Approach
Multi-Partitioned, Multi-Partner Card

- **Card Features**
  - Bio data storage
  - Multi wallet capability
  - Access through Point of Sale, ATMs, Mobile
  - Reuse across different partners
  - Reuse across different programs functions
  - EMV compliant

**Card Features**

- **Bio Data**
- **Bank Account**
- **Health Care**
- **Food Ration**
- **Water**
- **Education**
- **Seeds/Fertilizer**
- **Nutrition**
THANK YOU
For your attention