

# SME Finance Workshop

## Session 1: Global Perspective

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# OVERVIEW



- Mission: To champion socio-economic prosperity in Africa
- Established in 1984 as a mortgage provider; transformed into a microfinance, then a commercial bank later
- Operates in E. Africa: Kenya, Uganda, Rwanda, South Sudan, Tanzania
- Lending business: consumer, micro-credit, agriculture, SMEs, mortgage, asset finance, corporate
- *Fanikisha Loans* combines loans with non-financial services, e.g. capacity building and business advisory for women
- Provides delivery infrastructure for *Equity Group Foundation* to champion programs in: education and leadership development; financial literacy and access; entrepreneurship, agriculture, health, innovations and environment

# KEY FACTS<sup>1</sup>



- Total assets: US\$ 2.59B; total revenues: US\$ 207.5M
- The largest bank in terms of customer base in Africa
  - 7.8M customers, with 1.78M in mobile banking
  - accounts for 51% of Kenya's banked population
- 6,986 staff; 195 branches; 615 ATMs; 5,004 agents
- Small enterprise clients: 41% of loans(~US\$620.3M)
- Medium enterprise clients: 14% (~US\$211.8M)

<sup>1</sup>Data as of June 2012; Source: Equity Bank Group 30th July 2012 Investor Presentation [<http://equitybankgroup.com/index.php/investor-relations/financial-results>]

Exchange Rate: 1 USD = **84.81046** KES [Monday, September 24, 2012 3:56:04 PM, <http://themoneyconverter.com/USD/KES.aspx>]

# RECENT ACCOLADES



- Best managed company in Africa (*Euromoney Magazine, 2012*)
- Most innovative bank in Africa (*African Bankers Awards, 2012*)
- Best bank in Kenya (*Banking Awards, 2012, 2009, 2008*)
- Best initiative in support of SMEs and the Millennium Development Goals (*Africa Investor, 2011*)
- Recognized as one of the New Sustainability Champions (*World Economic Forum Report, 2011*)
- Recognized for revolutionizing banking in Kenya through financial inclusion (*2011 Clinton Global Initiative meeting*)