

# HIGHER EDUCATION LOANS BOARD



The 26<sup>th</sup>

## Economic Symposium

*Financing Higher Education to Spur Economic Growth*



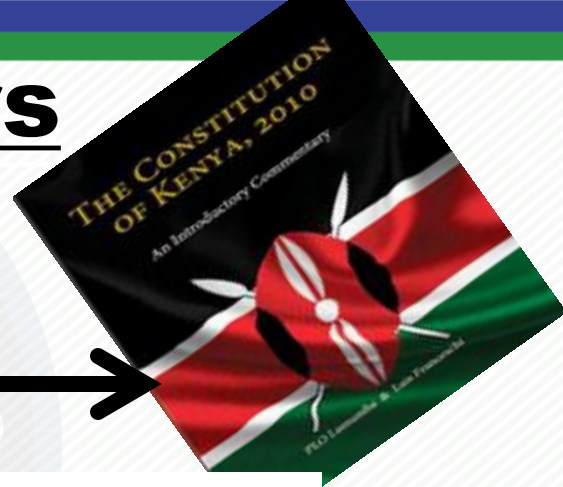
# Education Reform Drivers

## 1. Locally



KENYA

VISION 2030



## 2.



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SUSTAINABLE DEVELOPMENT GOALS  
More at [sustainabledevelopment.un.org/sdgsproposal](http://sustainabledevelopment.un.org/sdgsproposal)

**Vision**

**Strategy**

**Plans & Implementation**

## Overarching Vision

A globally competitive and prosperous nation with a high quality of life by 2030

### Economic

To maintain a sustained economic growth of 10% p.a. for most of the next 20 years

### Social

A just and cohesive society enjoying equitable social development in a clean and secure environment

### Political

An issue-based, people-centered, result-oriented, and accountable democratic political system

### Enablers and Macro - Foundations

Cross cutting infrastructural development, STI, Public Sector Reforms and Macroeconomic stability

## National Value System





## NESP Objectives

- **Become a Knowledge-Led Economy**; -Industrialized middle income country, Supported by "Globally Competitive Quality Education, Training and Research for Sustainable development"

**Quality Education for Kenya's Sustainable Development**; Enhance Governance and management structure to ensure Efficiency; Equity of access & quality; Evidence-based quality assurance learning ;Quality delivery of a basic competency based education curriculum with learning pathways; Flexible tertiary education with multiple academic, professional and technical pathways

## New legislative and policy framework

### Governance

- Efficiency
- Q-A & Evaluation
- Evidence Based Policy Formulation & Implementation
- Institutional Strengthening

### Access & Equity

- Completion
- Transition
- Marginalized areas and groups

### Quality & Relevance

- Quality inputs & processes
- 21<sup>st</sup> century comp. & skills
- LM oriented tech. & profess. skills

### Equity

- Marginal groups access
- Marginal groups quality
- Gender parity

## Strategic Priorities



## THE CONSTITUTION OF KENYA, 2010

*An Introductory Commentary*



PLD Liumba & Lian Francisco

# THE GOALS OF EDUCATION

- Foster nationalism, patriotism and promote national unity.
- Promote the socio-economic, technological and industrial skills for the country's development.
- Promote individual development and self-fulfilment.
- Promote sound moral, religious and national values.
- Promote social equality and responsibility.
- Promote respect for and development of Kenya's rich and varied cultures.
- Promote international consciousness and foster positive attitudes towards other nations.
- Promote positive attitudes towards good health and environmental protection.

REAMS



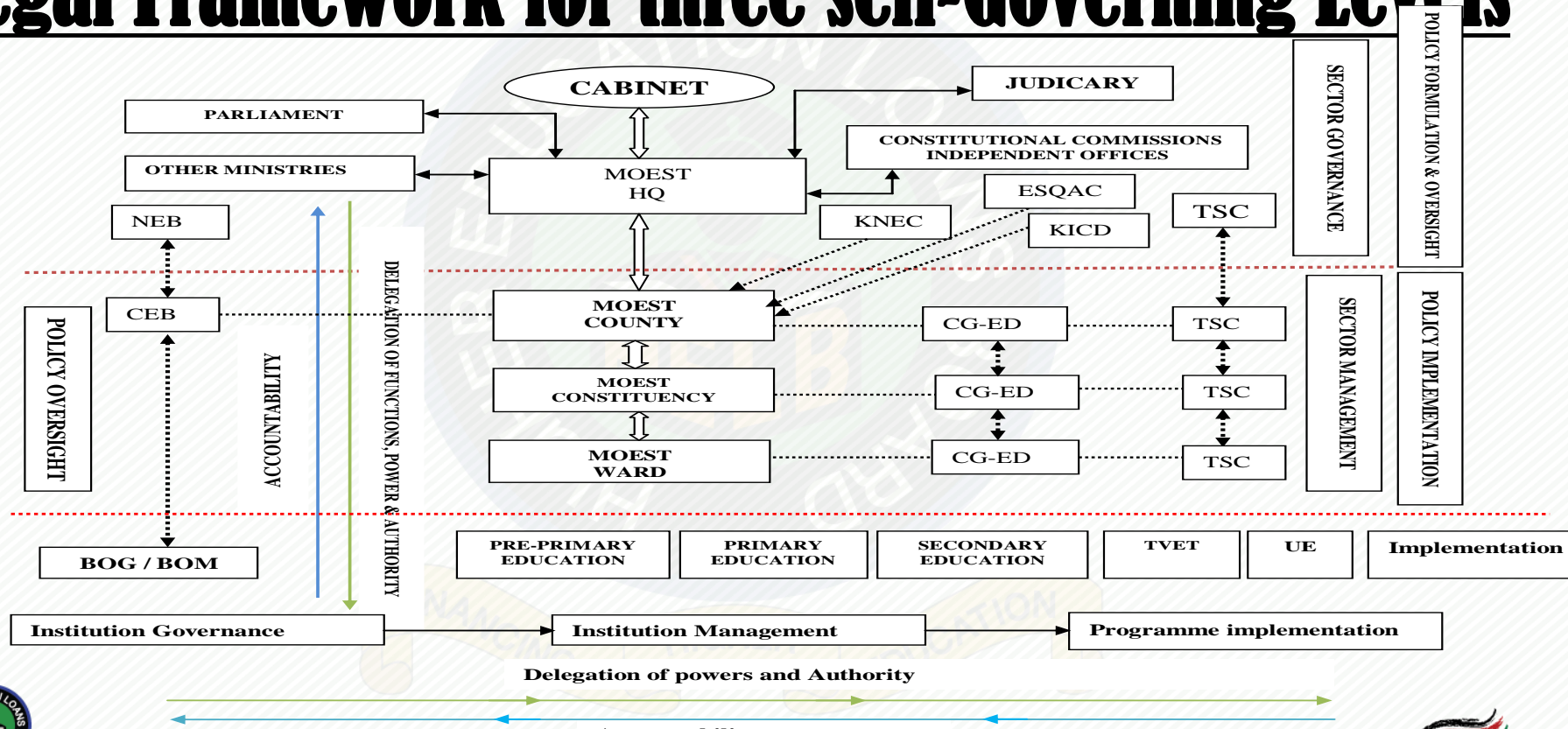
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# Legal Framework for three self-Governing Levels



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FIGURE 1: PROPOSED SECTOR INSTITUTIONAL GOVERNANCE AND MANAGEMENT FRAMEWORK



Accountability

[www.nepn.co.ke](http://www.nepn.co.ke)

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KENYA



# Or Simply put

Education & Training Level and Legal Framework	Curriculum Development	Curriculum Evaluation & Certification	Quality Assurance & Standards	Staffing	Financing
<b>Basic Education</b> ( <i>Basic Edu. Act, 2012</i> )	KICD	KNEC	ESQAC	TSC	Exchequer
<b>University Education</b> ( <i>Universities Act, 2012</i> )	Senates	Senates	CUE	Councils	University Funding Board <b>HELB – Students Placement – KUPPCS</b>
<b>Technical and Vocational Education and Training (TVET)</b> ( <i>TVET Act 2013</i> )	TVET CDACC	TVET CDACC	TVET Authority	Councils (NPs)/ BoGs(TVCs)	TVET Funding Board <b>HELB – Students Placement – KUPPCS</b>



# KEY LEGAL & POLICY REFORMS



MINISTRY OF EDUCATION



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# Executive Order No.1/2016

Cabinet Secretary  
Education



PS University  
Education



PS Basic  
Education



PS TVET



# ***Under Formation***

**Cabinet Secretary Education**



**PS University  
Education & Research**



**PS Early Learning  
& Basic Education**



**PS TVET**



**PS Training & Skills  
Development**



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# Development of Education Policy

- **The Ominde Report, 1964.** It sought to reform the colonial education system and make it more responsive to the needs of independent Kenya.
- **The Gachathi Report, 1976.** It Resulted in Government support for Harambee schools and the establishment of the National Centre for Childhood Education (NACECE). Proposed 2 years of Junior secondary which was piloted
- **The Mackay Report, 1981.** Recommended the establishment of 8.4.4 system of education and the Commission of Higher Education (CHE); led to the removal of Advanced (A) level of Secondary education; and the establishment of a university of technology - Moi University
- **The Kamunge Report, 1988.** It focused on improving education financing, quality and relevance. It led to the policy of cost sharing.
- **The Koech Report, 2000.** It recommended Totally Integrated Quality Education and Training (TIQET).
- **Odhiambo and Some Reports, 2012-13.** Align to vision 2030 and Kenya Constitution 2010



Alignment of Higher Education, Science and Technology (TAHEST) to the Kenyan Constitution produced bills which led to enactment of the Acts of Parliament for the wider education sector legal reforms in 2012 to 2014. The Universities Act, 2012 has had far reaching consequences on the higher education landscape in Kenya.

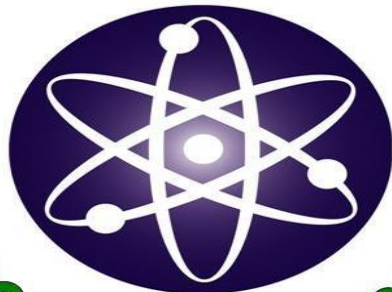




- **Level playing ground-** both public and private universities now established through Charters. (Previously, private universities were established by Charters; public universities by own Acts of parliament)
- Re-named Commission for University Education **Strengthened and empowered.** (Mandate to accredit and quality assure all universities)
- Currently, 31 public universities exist while and 7 university colleges were either existing or were in the process of being established, all in 31/47 counties (On 7th October, 2016, further establishment suspended).

## Two agencies established





Science and Technology

REFORMS



MINISTRY  
OF EDUCATION



National Commission for Science,  
Technology and Innovation

Republic of Kenya



**KENYA NATIONAL  
INNOVATION AGENCY**



*To regulate and assure quality in ST&I*

*To develop and manage the  
innovation systems*

*To facilitate research for the  
advancement of ST&I*



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VISION **2030**



# Summary Specific Reforms in the Priority Areas of Higher Education



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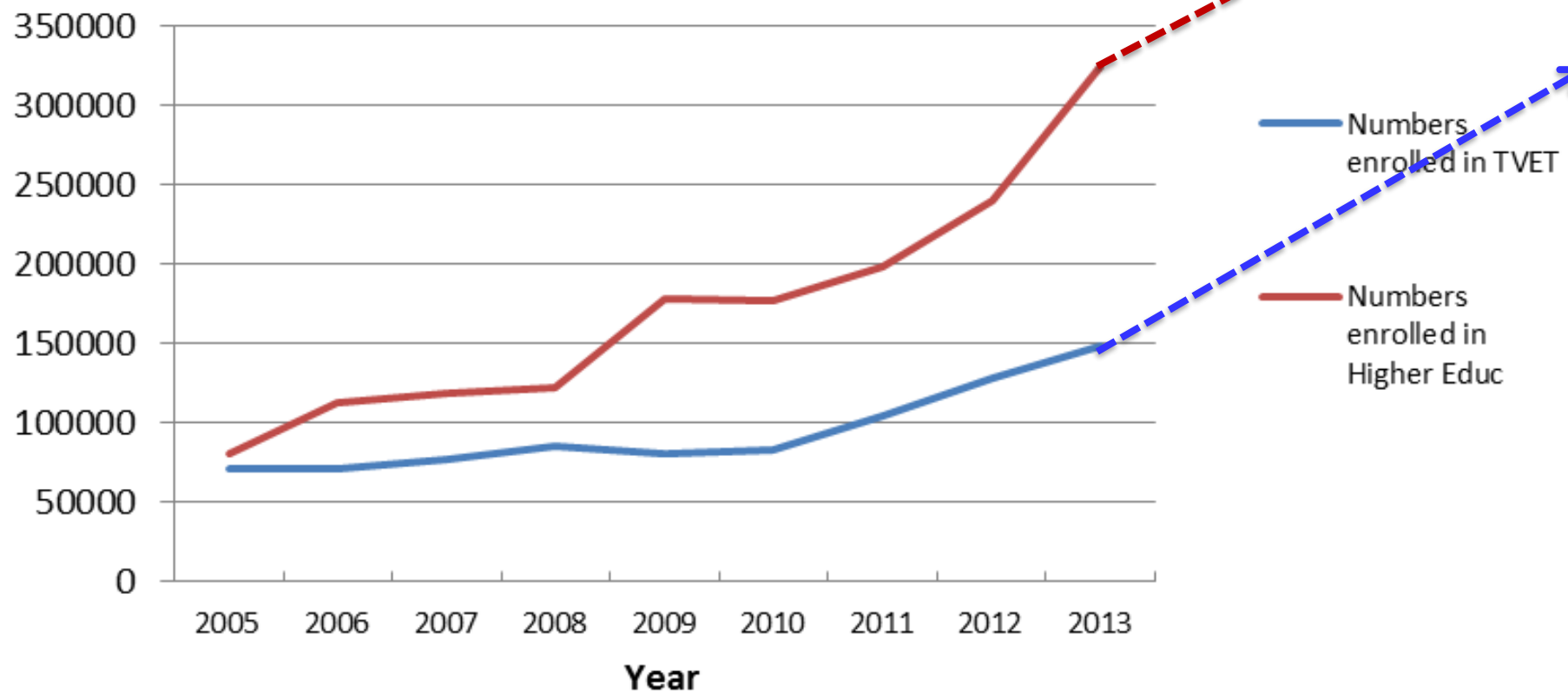
# Macro Education Achievements

- Primary GER of 103.5% , NER 88.2% in 2014.
- Access rate to std.6 reached the EFA objective (100.2% in 2014)
- Primary to Secondary Transition rate of 79.6% in 2014
- 74% of the population has at least primary education according to the 2009 census.
- Secondary GER of 58.2% and NER of 47.4%

**Expansion of enrolment opportunities:  
*Basic, TVET and University***



## Enrolment in TVET and Universities in Kenya







# TECHNICAL & VOCATIONAL TRAINING

*Linking academia with industry*



**Vocational training for social economic growth**

Type of Institution	2013	June 2016	Increase
National Polytechnics	2	10	8
TVCs	41	64	23
VTCs	701	816	115

**Institutions equipped with facilities for workshops through economic stimulus=13**  
**those under construction**

(i) Phase 1 =60

(ii) Phase 2= 70

**Institutions in other line Ministries =34**

**Private Technical and Vocational Colleges =545**



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# Open university will allow more to access education



There is a need to think about more innovative ways of delivering quality education services that are affordable. The best bet for Kenya is the speedy establishment of the National Open University of Kenya (NOKU).



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# Equity

## Distribution of public universities



Population concentrated within the arable land of the country



4/30/2014

31 out of 47 have a  
Public University or  
Constituent College



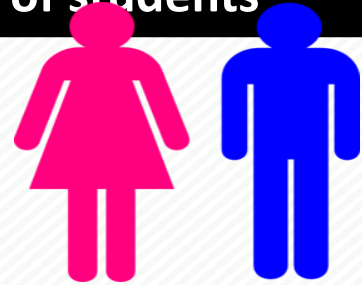
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## Affirmative action in the placement of students

2 points  
lower than  
male  
candidates



**Marginalized**

**5 points lower**



Maximum of  
three points  
lower







# Relevance



**Involvement** of the professional bodies, regulatory agencies and the productive sector in curriculum development and review

**Accreditation of engineering programmes in six universities**

**Programme accreditation consultative committee (PACC)**

**Public – Private partnerships (PPP)**

**Linkage of Industry with Academia (LIWA)**



# Quality



To actively play the role of an external quality assurance. Mandated to advise government on Higher education policy, undertake accreditation inspections, monitor and evaluate HLIs and ensure compliance with set standards.

# So What is HELB doing to Transform Student Financing?

EDUCATION  
+  
FINANCE  
= OPPORTUNITIES

Help Educate Tomorrow,  
Pay your HELB Loan Today!

**THE PERFECT  
BALANCE**



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# ACADEMIC REGISTRATION

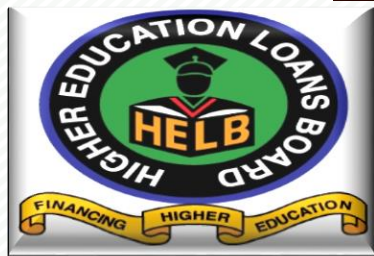
Bsc

Bcom

B.Ed

PROCUREMENT  
& SUPPLY

DEVOLUTION  
INSPIRED ME.  
YOU?



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# The 5Ps of SDGs – HELB's *Strategic Posture*







Sustainable Development Goal number 4 could not have come at a better time than 2015 for the Business that is HELB. It introduces fundamental view of higher education learning that Governments must undertake to *Ensure Inclusive and Equitable Quality Lifelong Learning Opportunities for all.*

On Behalf of the Government of Kenya HELB is well to help



Since 1952

# HELB Act 213A1995 – Loan Fund only

2011 = 3 Funds

All through State Capitation

- Simple deposit of titles
- Minimal recovery – “MAY BE”
- HELB formed with Recovery as main effort – 21<sup>st</sup> July 1995

- **Loan**
- **Bursary**
- **Scholarships**



www.shutterstock.com · 189034133

## HIGHER LEARNING | DAILY NATION | 23<sup>rd</sup> JULY, 2008, PAGE 25 **Plan to convert Helb into bank**

Bill expected to enhance recovery of cash from beneficiaries and attract non-State financing

BY KITANI MUTUA  
mbk@dailynation.co.ke

The Higher Education Loans Board could soon be converted into a bank-like institution, if a proposed Bill sails through Parliament.

### FINANCING UNIVERSITY EDUCATION **Strategic plan**

Education ministry is working on measures to transform Helb into a bank to make it more effective with a bill to be introduced in Parliament to help recover loans from defaulters.

Prof Kaimowitz (above) said university students will in future be required to provide collaterals for loans in a bid to reduce the high default rate.

According to the strategic plan for 2003-2008, the board is seeking to change at least a pc on at least to undergraduate students from June next year.

The credit line is among the avenues being considered to improve Helb's financial position. The board can substantially increase interest payable on various loans, especially for postgraduate students.

According to the strategic plan, the board is seeking to create other loan products beyond the state annual allocations and recoveries.

- **Donors, Foundations, Trusts**
- **Individual and Corporate Funds**
- **County/Constituency Funds**
- **Education Savings products**
- **Capital Markets**



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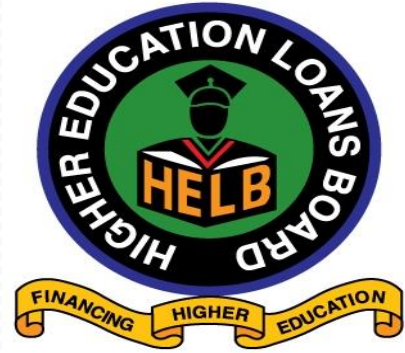


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# Analyzing Institutional & Sector Challenges



Kenya



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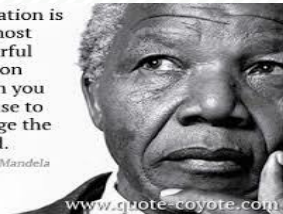
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# The Gap Between the Rich & Poor

Education is the most powerful weapon which you can use to change the world.

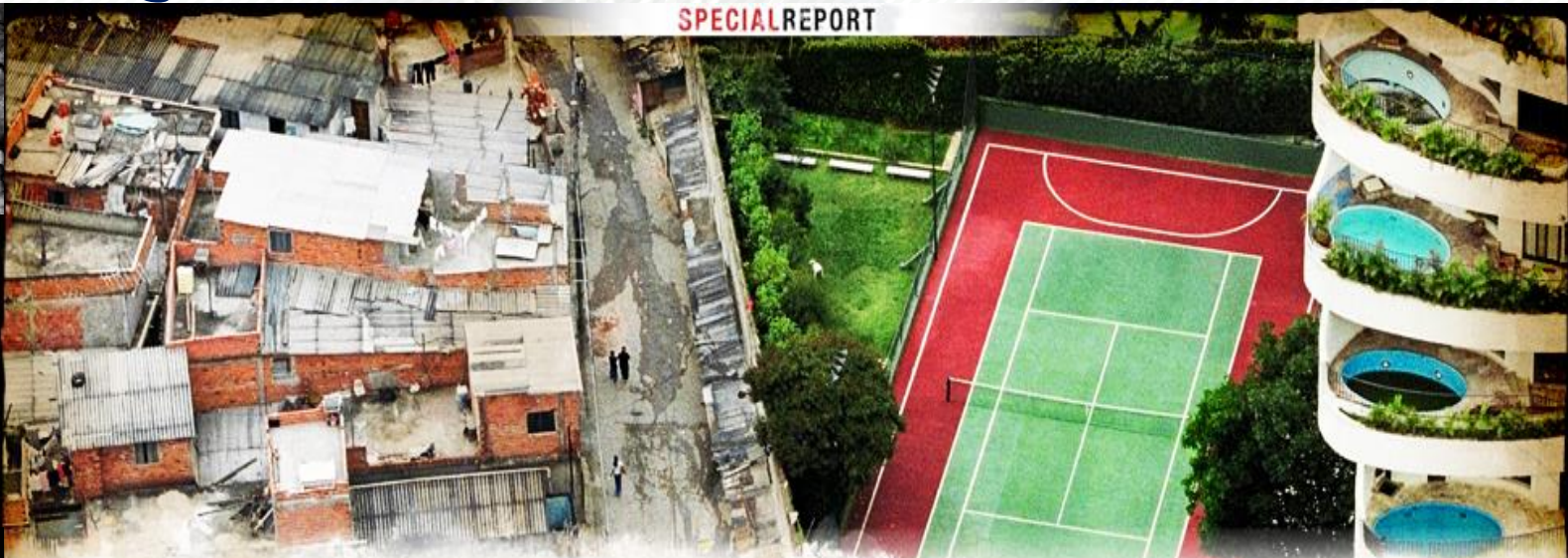
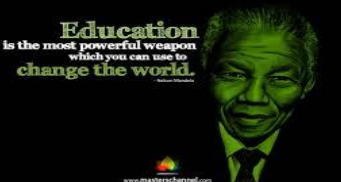
Nelson Mandela



SPECIAL REPORT



Education is the most powerful weapon which you can use to change the world.



## THE GREAT DIVIDE

global income inequality and its cost



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# THE RISK OF UNLEARNED IDLE YOUTH!!!

Approx. 15 million Kenyans are below 15 years

By 2013, there will be 17 million youths between 18 and 35 years and by 2017, they will be 24 million





# We have to do something to engage the Youth...

The Alternative (RISK) is too Bleak to consider





**In January 2008, we saw their negative energy demonstrated – Kshs. 200B up in flames!**







**Our children  
will not have  
fun**

**It's very frightening**



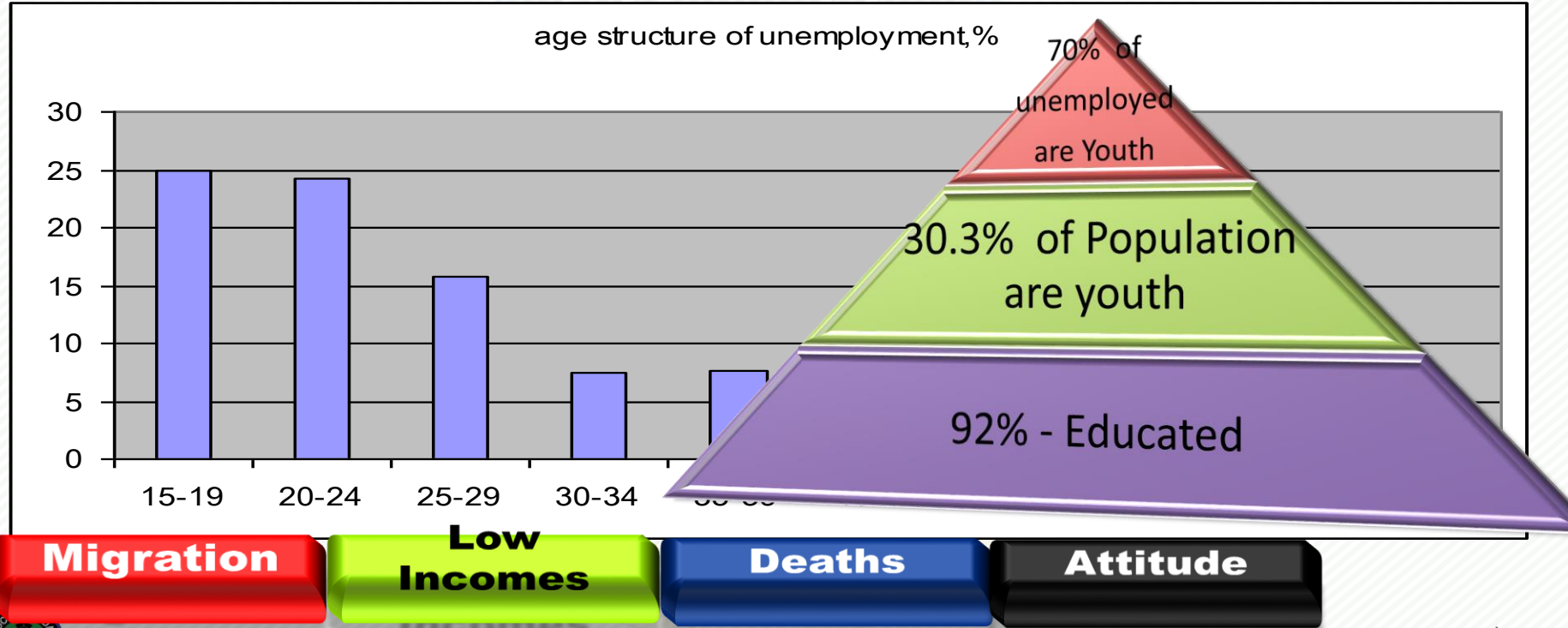
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# The Real challenge is lack of skills & Youth Unemployment

## Unemployment is a youth problem



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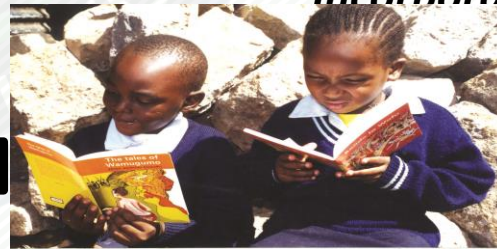
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# Youth unemployment: Primarily a skills problem



Year	2014		2018		2021		2024		2030	
	No	AMT KES	No	AMT KES	No	AMT KES	No	AMT KES	No	AMT KES
Undergraduates	151,312	14.3B	478,949	68B	892,256	122.8B	1.5M	225B	2M	360B
TVET	100,000	2.0B	146,410	2.9B	214,359	4.3B	360,000	7BB	630,000	12BB
Total	251,312	16.3B	625,359	70.9B	1.1M	127B	1.86M	232B	2.63M	372B



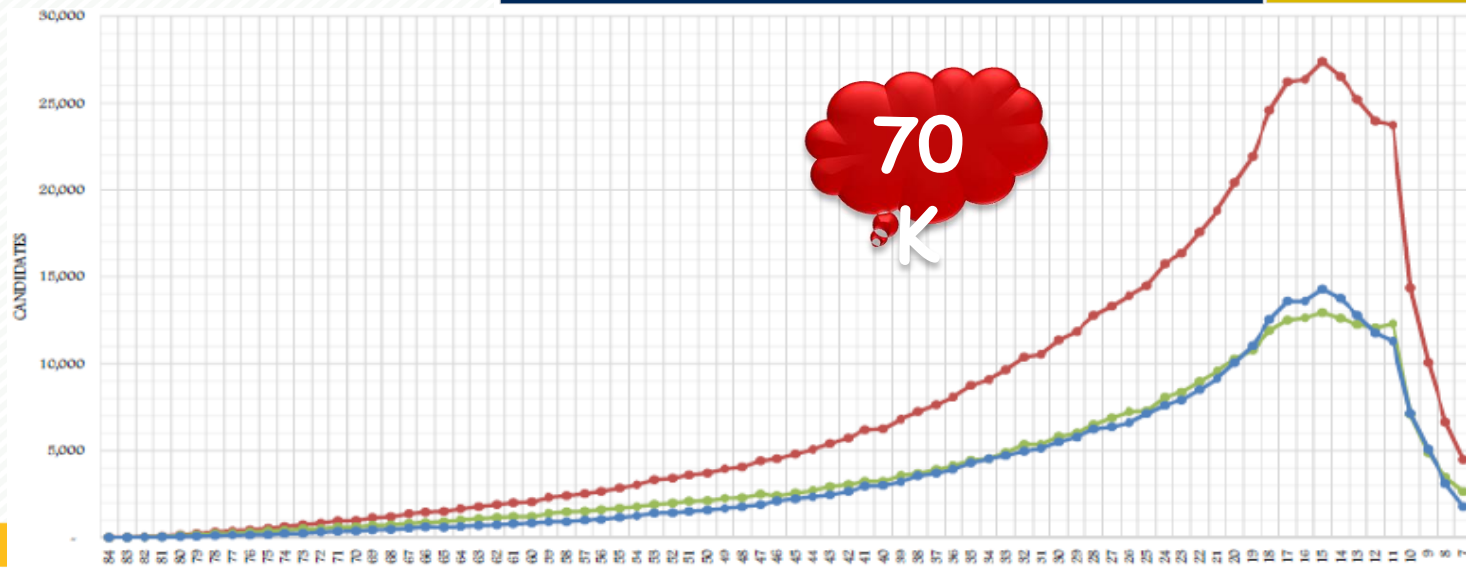
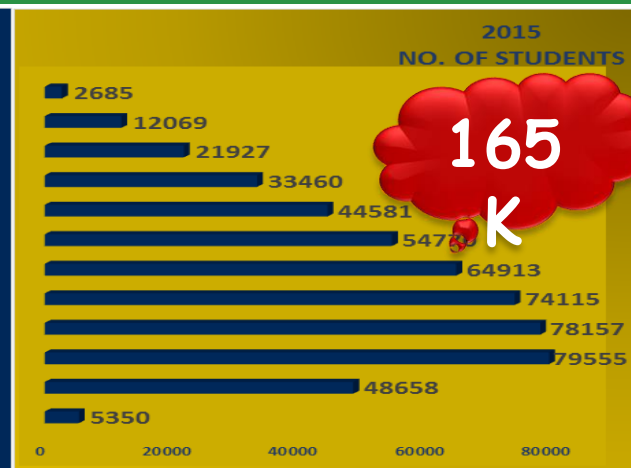
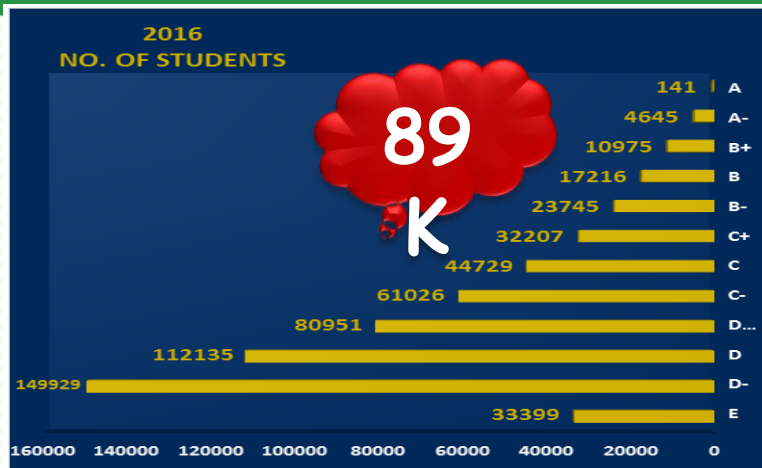
Incorporating DUC Model



**Pressure is building from all corners**



The Mitiangi Effect





# Helb needs Sh2.5 billion for loans

BY HENRY WANYAMA

THE Parliamentary Committee on Education has asked the National Treasury to release Sh2.5 billion for university students' loans.

Committee vice-chairman Julius Melly yesterday said the government should release the cash to the Higher Education Loans Board to avert possible strikes.

"I have personally talked to university student leaders not to cause any mayhem over the delay," Melly told the Star.

He said it is wrong for government to delay the cash, yet universities have resumed and students need the money to pay tuition.

Kenya University Students Organisation chairman Babu Owino said no money has been released since September.

**FOR THE  
RECORD**



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**WANTED**  
**DEAD OR ALIVE**



Dangerous robber  
**REWARD ksh 50**



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## Students threaten demo over Helb cash

BY AUGUSTINE ODUOR

University students have threatened to disrupt learning next week if the National Treasury fails to release Sh2.5 billion to the Higher Education Loans Board (Helb).

Kenya Universities Students Organisation (Kuso) Chairman Babu Owino yesterday said all first-year students are yet to receive their allocations weeks after reporting.

"We have given them the benefit of doubt at least for this week. Starting next week we shall not wait any longer," he said.

## Helb sets loans ceiling at Sh50,000 for varsity freshmen

*Business Daily Thursday 27/01/15*

**SHORTFALL** The most needy will now be allocated Sh50,000 down from Sh60,000 *Pg. 2.*

# Reforming HELB



Professionalism | Integrity | Courtesy | Equity (PICE)



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# Credibility Statement

## Our People & Channels

- 113 P&P
- 132 Contracts
- 30 Interns



23



Branches

## Our Key Stakeholders

- 71 Kenyan Universities – Public & Private
- 5 EAC Universities
- 203 TVETs, 85 MTC

## Policy Direction



Ministry of Education

## Funding Partners



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our  
governance

**Independent Chairman**



**Independent Rep**



**Independent Rep**

**Rep. Public Universities**

**KBA Rep**



**PS The National Treasury**



**PS Education**



**CEO/Board Secretary**



**FKE Rep**



**CEO - CUE**



**Rep. Private Universities**



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# The Journey

**2006**



Capitation – 1.02B  
Loan Recovery – 0.881B  
Disbursements – 1.68B  
Student Number – 90K



**2008**

Capitation – 1.026B  
Loan Recovery – 1.34B  
Disbursements – 1.82B  
Student Number – 112K

**2010**



Capitation – 1.526B  
Loan Recovery – 1.93B  
Disbursements – 2.97B  
Student Number – 175K



**2015**

Capitation – 4.8894B  
Loan Recovery – 3.4B  
Disbursements – 8.4B  
Student Number – 520K



**2014**

Capitation – 3.34B  
Loan Recovery – 3.2B  
Disbursements – 6.9B  
Student Number – 325K



**2012**

Capitation – 2.492B  
Loan Recovery – 2.52B  
Disbursements – 4.6B  
Student Number – 200K



**2016**

Capitation – 6.5334B  
Loan Recovery – 3.99B  
Disbursements – 10.3B  
Student Number – 600K

**2018**

Capitation – 7.6334B  
Loan Recovery – 4.5B  
Disbursements – 13.2B  
Student Number – 700K



# HELB Revolving Fund

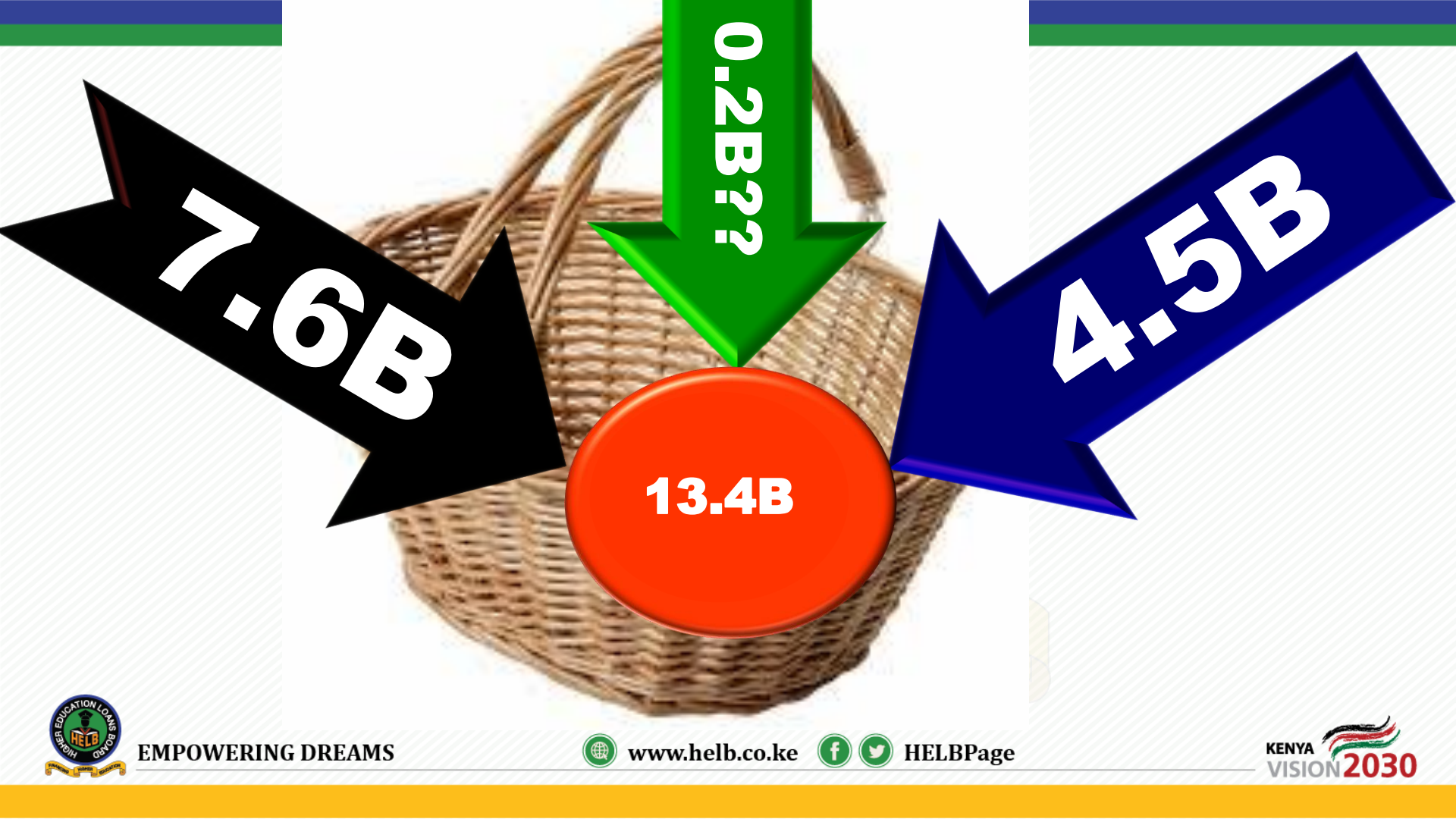


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**HELB Entry**



# Products Transforming Lives



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# Products



**Undergraduate – 4%**



**Postgraduate – 12%**

**TVET Reloaded – 4%**



**USAID**  
FROM THE AMERICAN PEOPLE

**FUNZO Kenya**  
TRANSFORMING HEALTH WORKFORCE TRAINING



**FORD FOUNDATION**



## Practicum

## Eligibility

- Kenya National
- GoK/SSP Students - Undergraduate
- Student in private chartered universities – C+
- Student in EA equated (CUE) universities
- TVET Students – C- and Above
- TVETA Recognized TVETs



Office of the Prime Minister

**MINISTRY OF STATE FOR PUBLIC SERVICE**



**KENYA REVENUE  
AUTHORITY**  
Training Revolving Loan  
Fund



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Email: [info@helb.co.ke](mailto:info@helb.co.ke)

## APPLICATION FOR STUDENT LOAN BY THE UNDERGRADUATE DIRECT ENTRY STUDENTS SECOND & SUBSEQUENT TIME LOAN APPLICATIONS

FINANCIAL YEAR: 2014-2015

Higher Education Loans Board invites applications for the 2014-2015 Second & Subsequent Time Undergraduate Loan from Kenyans admitted in Government or Sponsored Programs in Public or Private Universities in Kenya and the East African Community that are recognized by the Commission for University Education (CUE).

able students:

Government-Sponsored and Self-Sponsored Students wishing to apply for loan for third and/or Subsequent Time.

to Apply:

2014-2015 Second & Subsequent Time Undergraduate Loan Application Forms (C) can now be accessed, filled and printed from our website [www.helb.co.ke](http://www.helb.co.ke). Please send two (2) copies of the Loan Application Form (LAF) and present one copy of the duly signed and stamped copy to the Board before or on the deadline of the applications i.e. 31. 03. 2014.

Further information contact:

CEO / Board Secretary  
Higher Education Loans Board  
[info@helb.co.ke](mailto:info@helb.co.ke)



tel: 071662000, 071662251  
2222230  
http://www.helb.co.ke  
10th Floor, Anniversary Towers



University Way  
P.O. Box 69489 - 00400, Nairobi  
Email: [postgraduate@helb.co.ke](mailto:postgraduate@helb.co.ke)

## HIGHER EDUCATION LOANS BOARD (HELB) APPLICATIONS FOR POSTGRADUATE AND UNDERGRADUATE CONTINUING EDUCATION LOANS (2013/2014)

Higher Education Loans Board wishes to invite applications for PhD, Masters and Undergraduate loans for the financial year 2013/2014 from salaried students enrolled in Public or Private Universities in Kenya recognized by the Commission for University Education (CUE).

Ability

Applicants who are beneficiaries of HELB loans should be repaying or have repaid their previous undergraduate or postgraduate loans.

Ability to service the loan while studying based on the one third rule of basic salary as stipulated in the Employment Act.

Applicants must meet all the requirements as indicated in the online application form.

Application Forms are available on our website <http://www.helb.co.ke>.

Please fill the form online, save, print and submit to HELB offices on 13<sup>th</sup> Floor Anniversary Towers together with necessary attachments.

Enquiries should be addressed to:

The Board Secretary/CEO  
Higher Education Loans Board  
P.O. Box 69489 - 00400, NAIROBI

Kenya Vision 2030



## OSHWAL AID/ HELB SCHOLARSHIP 2013/2014

OSHWAL AID  
The Act, a welfare arm of the Oshwal Education and Relief Board (OERB), in association with Higher Education Loans Board (HELB) wish to make eligible university students to apply for Scholarship. Application forms may be downloaded from the HELB website [www.helb.co.ke](http://www.helb.co.ke).

### VISION:

Aid envisages healthy communities, progressing in harmony with natural environment and in which people are inspired to raise the quality of their own and those of others.

### MISSION:

Aid aims to contribute towards the development of the country through the provision of financial aid to deserving students who are unable to continue their education due to financial constraints.

Scholarship will fund 30 students for the total costs of study for an undergraduate degree programme. The fund supports students in local universities to a maximum of Kshs.100,000.00 per annum.

Scholarship will finance the following course of study:

- |                                    |                         |
|------------------------------------|-------------------------|
| Business Studies and Management    | • Environmental Studies |
| The Arts                           | • Agriculture           |
| Medical Science                    | • Economics             |
| Education                          | • Pharmacy              |
| Architecture                       | • Nursing               |
| Information systems and technology | • Engineering           |

### Eligibility

Applicant must:  
• be a Kenyan citizen with a residential status in Kenya;  
• be at least 18 years of age or equivalent level not more than one year prior to the application;  
• have obtained a mean grade of B or above, with at least B plus in English and Mathematics;  
• be recommended for financial aid;  
• possess leadership qualities, community service spirit, concern for others, talent, concern about the environment and social responsibility;  
• hold a valid national identity card and a valid passport photograph; and  
• hold a valid written parental statement of at least 300 words giving reasons why you deserve the scholarship.

### Conditions of the Scholarship

Applicant must:  
• be placed at a university where the scholarship is awarded;  
• submit academic progress reports and attendance letters from the university on a yearly basis to maintain funding for the next period of study; Oshwal Aid and Higher Education Loans Board reserves the right to discontinue the scholarship for students who fail to obtain the required grades for progression in the course of study, or are not able to obtain satisfactory grades later from the university; beneficiaries will undertake to provide academic transcripts to HELB at the end of each semester/academic year.

Application forms may be downloaded from the HELB website ([www.helb.co.ke](http://www.helb.co.ke)).

For the submission of the application is 20th January 2014. Applications should be submitted to:

The Chief Executive Officer/Board Secretary  
Higher Education Loans Board  
P.O. Box 69489 - 00400, NAIROBI

DAILY NATION



collaboration with the Ministry of Health has designed a loan programme for health workers who are supported by the United States Agency for International Development (USAID) as part of the USAID/ Kenya project and target bright and needy students who aspire to become health workers who would like to further their studies.

to meet the overall demand for more health workers and ensure that the skills and knowledge needed to meet the Government's overall health strategy to improve health outcomes of the Kenyan people towards 2030.

for the 2013/2014 admissions in health programmes that are relevant to the health sector. Students who are seeking to study in cadetships or as students from remote, resource poor and marginalized areas (for the cadetship courses).

2013/2014 FUNZOKENYA Application Form from the

have signed and stamped

Necessary documents to be submitted to the Board:



## APPLICATION FOR LOANS & BURSARIES FOR TECHNICAL, VOCATIONAL & ENTREPRENEURSHIP TRAINING (TVET)

FIRST TIME TVET LOAN & BURSARY APPLICATION  
FINANCIAL YEAR: 2013-2014

Higher Education Loans Board invites applications for the 2013-2014 Technical, Vocational & Entrepreneurship Training (TVET) Loans and Bursaries from eligible applicants in Technical, Vocational and Entrepreneurship Training (TVET) institutions affiliated with the Ministry of Education, Science and Technology (MoEST).

Applicants must be enrolled in Approved Courses in TVET colleges applying for TVET Loan and Bursary for the First Time.

How to Apply:  
Applicants should access and fill the 2013-2014 TVET Loan and Bursary Application Form (LAF) from the HELB website [www.helb.co.ke](http://www.helb.co.ke).

Print TWO copies of the LAF.

Sign the form and attach all the necessary documents, as indicated on the checklist on the last page of the LAF.

Have the form properly filled, signed and stamped by the relevant authorities.

Present the two copies of the LAF to your Institutional Bursaries Allocation Committee for verification and certification of your application details.

Leave one copy of the LAF and all the attached support documents with the Dean of the TVET institution for free delivery to the Board.

Retain one copy of the duly filled LAF.

The Board will use the email and mobile contact information provided on the form to communicate with you on the progress of your loan application.

Ensure that you read and understand the instructions provided on the online TVET Loans and Bursaries Allocation Form before you commence the application process.

Deadline for the loan application process is 31<sup>st</sup> March 2014.

Further information contact:

Board Secretary/CEO  
Higher Education Loans Board  
P.O. Box 69489 - 00400, NAIROBI



# Sharia-compliant Helb loans plan for Muslim students

» **EDUCATION** Funds do not have interest rate but repayment to match other learners'



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# Loan Conditions

- Loans are for;

## Tuition



## Books and stationery



## Accommodation & subsistence



- **Repayment** starts within 1 year after completion of studies or within such a period as the Board may decide
- **Interest** is charged from when you receive first payment
- **Annual ledger** fees is once a year in July



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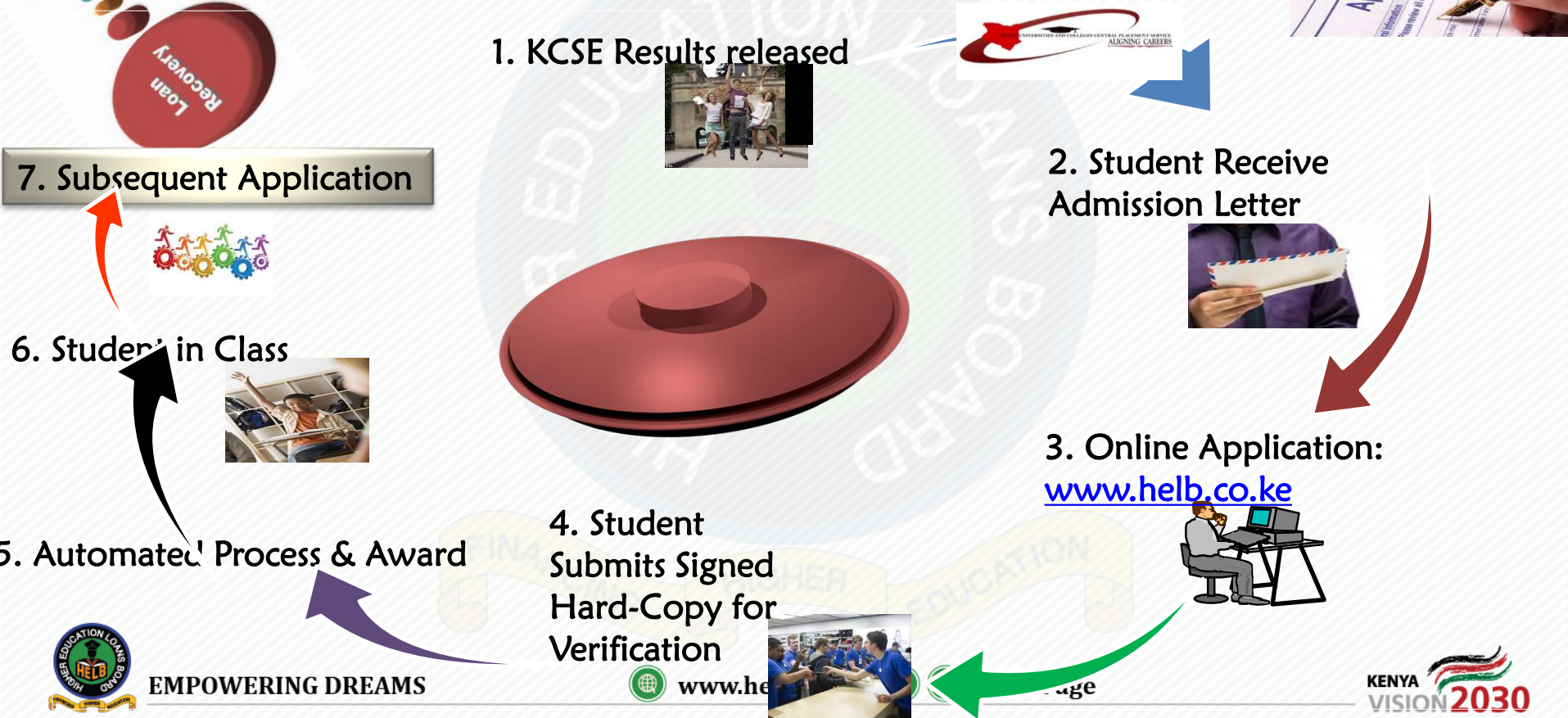
[www.helb.co.ke](http://www.helb.co.ke)



HELBPage



# HELB LOAN APPLICATION PROCESS



# Financial Strength

2299100



Market Share

	<u>No. of Accounts</u>	<u>Value</u>
<u>HELB Loan Accounts</u>	260,000	58B
<u>Total Kenya Loan accounts</u>	6,000,000	2.5T
	4%	2%



EMI





# Balance Sheet as at Dec 2017

ASSETS	Amount	FUNDS & LIABILITIES	Amount
Property, Plant & Equipment	936,257,118	Short Term Creditors	86,144,430
		Bursaries Payable	34,819,000
Un-matured Student Loan	30,528,732,543	Loans Payable	5,962,174,774
		Scholarships Payable	14,600,000
Matured Student Loans	28,800,032,624	Capitation Students Loans	44,089,566,280
Staff Loans	173,368,340	Funding Partnerships	2,221,833,095
		Revaluation Reserve	710,260,880
Current assets	4,268,579,257	Accumulated Fund	11,587,571,423
Total assets	<u>64,706,969,882</u>	Total funds & liabilities	<u>64,706,969,774</u>

# Fund Performance



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# Portfolio Segmentation



**>640,446  
Graduates**

**@ Kshs.  
72.3B**



**139,203**

**=**

**Kshs.  
21.2B**



**245,229**

**=**

**Kshs.  
29.2B**



**171,005**

**Kshs.  
13.7B**

Understanding  
**Pain**

**85,099**

**=**

**Kshs. 8.2B**



**EMPOWERING DREAMS**



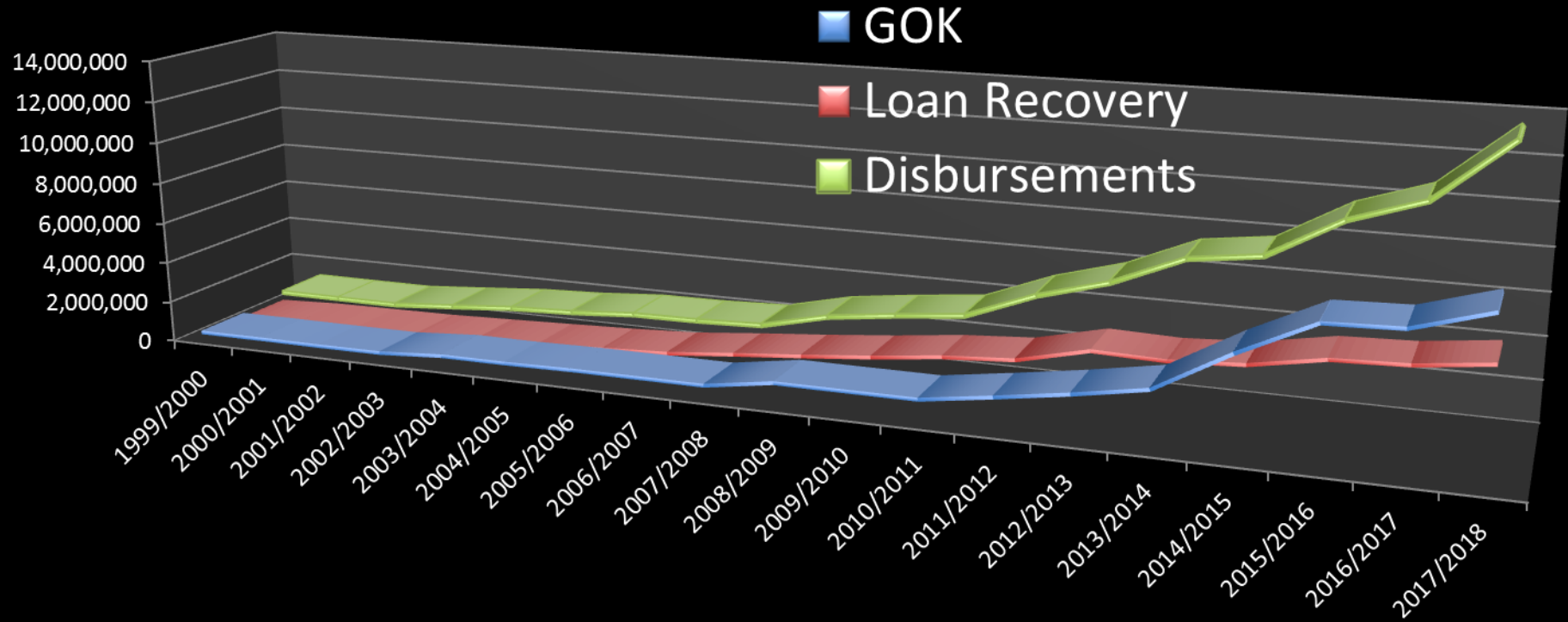
[www.helb.co.ke](http://www.helb.co.ke)



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**KENYA  
VISION 2030**





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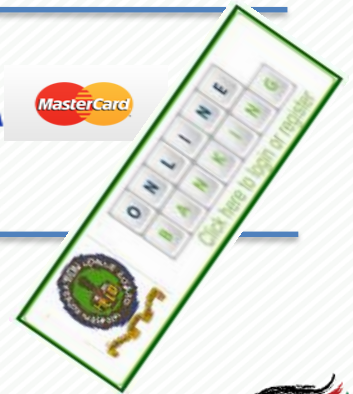
# Loan Repayment Channels

Cheques, TRF, SO, FET, Cash

Banks



Your money wherever you need it, whenever you need it.



Plastic money



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[www.helb.co.ke](http://www.helb.co.ke)



HELBPage



Pay by



1

# Expanding Loan Repayment Channels



2



eCitizen  
Fast.Secure.Convenient

3



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# Recovering Debt through Social Media

Establish social media account and contacts

Subject HELB difficult account to the various social media addresses registered with us or mined, in particular LinkedIn

Trace if they relate to other Social media accounts of the person, establish location and economic engagement

Contact client with high positive correlation

Understanding Pain

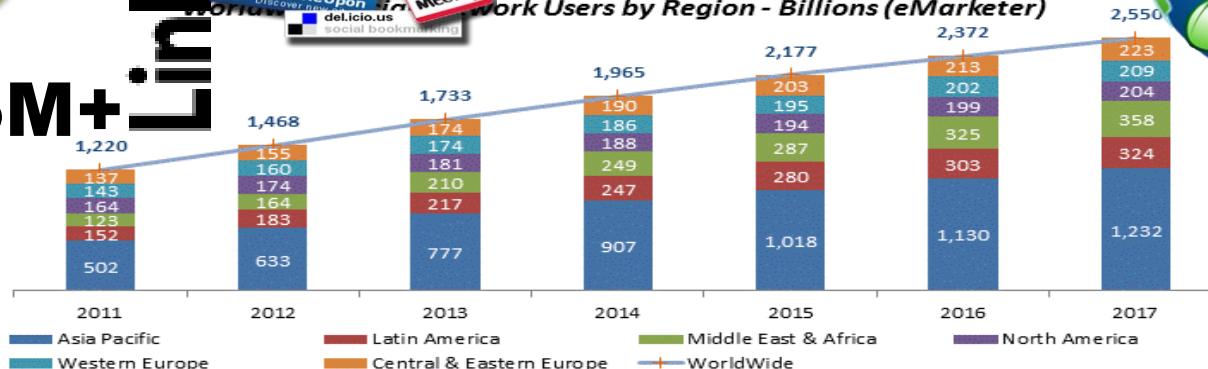
81,422= Kshs. 9.56B

225M+

LinkedIn



CONNECT



EMPO

KENYA VISION 2030



# Social Media Debt Recovery



## Tonny K. Omwansa, PhD

Financial Inclusion-MIT/MCF; ICT Consultant; Head-C4DLab; Senior Lecturer-UoN, Researcher, Author.  
GoK Digital Inclusion  
Kenya | Information Technology and Services

**Current** Nairobi Innovation Week, Legatum Center, MIT, GOVERNMENT OF KENYA  
**Previous** Strathmore University, Wichita State University  
**Education** University of Nairobi

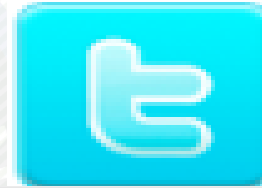
### Education

**University of Nairobi**  
PhD, Information System  
2009 – 2012  
Adoption of Mobile Money

**University of Nairobi**  
PhD, Information Systems (Mobile Money Innovations)  
2009 – 2012

**Wichita State University**  
MSc, Computer Science  
2003 – 2005

**University of Nairobi**  
BSc, Computer Science  
1997 – 2001



Nairobi Innovation Week shared Tonny Omwansa's post.  
19 hrs · 🌐  
#Engageomwansa - Nairobi Innovation Week #NIW2016



TWEETS 2,961 FOLLOWING 204 FOLLOWERS 1,760 LIKES 8

Tweets Tweets & replies Media

### Pinned Tweet



Tonny Omwansa (PhD) @tomwansa · Jul 27

Over 20 CEOs confirmed #Nairobi  
#Innovation wk @InnovWkNairobi  
@C4DLab @uonbi innovationweek.co.ke  
@mucheru @FredMatiangi



helb.co.ke



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KE  
V





# Other Innovations to Improve Recovery

## Diaspora Proposition

**NOTICE TO ALL UNIVERSITY LOANEEES**

**PENALTY AMNESTY**

**EXTENDED to 7<sup>th</sup> July 2013**

Now partnering with Financial Institutions for loanees to access Penalty Amnesty Loans

Terms and conditions for each financial institution will apply

The Board would like to state that in accordance with the HELB ACT 1995, SECTION 15 (1) and (2) a penalty of Kshs.5,000/= has been levied for each month or part of the month that has remained unpaid since maturity of the loan. Accounts that are currently not active regardless of previous partial payments also attract the penalty.

This is to notify the general public and in particular all University Loanees that;

1. The Board shall waive all penalties for any individual loanee who will pay his/her outstanding loan in lump sum.
2. The amnesty shall run from **7<sup>th</sup> July 2013**.
3. The amnesty is aimed at giving University Loanees an opportunity to pay any outstanding loan balances due to the Board.
4. Loanees may check their outstanding balances via our website: [www.helb.co.ke](http://www.helb.co.ke)

The Board wishes to request the Loanees to take advantage of the extended amnesty period and partnership with the Financial Institutions.

A certificate of clearance will be issued the

**For repayment get in touch with us on:**

**To Achieve**

**2B in 60 days**

**Kenya Vision 2030 HELB recover past loans**

**Kenya HELB**

**PENALTY AMNESTY**

**NOTICE TO ALL UNIVERSITY LOANEEES**

Pursuant to HELB ACT 1995, SECTION 15 (1) and (2) a penalty of Kshs.5,000/= has been levied for each month or part of the month that has remained unpaid since maturity of the loan. Accounts that are currently not active regardless of previous partial payments also attract the penalty.

This is to notify Kenyans in United Kingdom and in particular all University Loanees that;

1. The Board shall waive penalties for any individual loanee who will pay his/her outstanding loan in lump sum.
2. The amnesty shall run between **5<sup>th</sup> February to 5<sup>th</sup> March 2014**.
3. The amnesty is aimed at giving Kenyan University Loanees living in the UK an opportunity to pay any outstanding loan balances due to the Board so that they are compliant to various National laws and regulations.
4. Loanees may check their outstanding balances via our website: [www.helb.co.ke](http://www.helb.co.ke)
5. The Board wishes to request the Loanees in UK to take advantage of this amnesty period.
6. The CEO HELB will be at the Kenyan Embassy in London on **6<sup>th</sup> to 7<sup>th</sup>** & in Coventry on **8<sup>th</sup> February 2014** for a *one to one* discussion about your loan account status.

**Take the Opportunity NOW!!!!!!!!!!!!!!**

**Terms and conditions will apply**

**For repayment details get in touch with us on:**

**Email: [billing@helb.co.ke](mailto:billing@helb.co.ke)**

**or Tel: +254711052000/259/270/315**

**To Achieve**

**Kenya Vision 2030 HELB recover past loans**

**Are you still stuck with your University loan debt?**

**DEADLINE EXTENDED TO 30<sup>th</sup> JUNE 2014**

**Kenya Vision 2030 HELB recover past loans**

**Contact HELB and get up to 80% waiver on the penalties accrued!**

Visit our website today: [www.helb.co.ke](http://www.helb.co.ke)  
or email us at [recovery@helb.co.ke](mailto:recovery@helb.co.ke) for more information.

**To achieve Vision 2030 HELB HELB to recover past loans**  
Higher Education Loans Board (HELB) 18th Floor, Anniversary Towers, University Way,  
P.O. Box 69489-00400 NAIROBI. Cell: 0711 052 000 • Tel: +254 20 2278 000





**Data Sharing Regulator**



**CENTRAL BANK OF KENYA**



**Compliance**



**Pensions  
Dept**

**Professionals**



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## AMINIKANA LANDLORD WAKO

Crystobol is an innovative solution that enables you to register directly with Metropol CRB (MCRB) and access a range of services via convenience of your mobile phone including:

- Listing status
- Metro score
- Credit Report
- Certificate of clearance
- Who has listed me
- Borrow money

SIGN UP TO SEE WHAT LENDERS SEE ABOUT YOU

SIGN UP DIAL \*433#



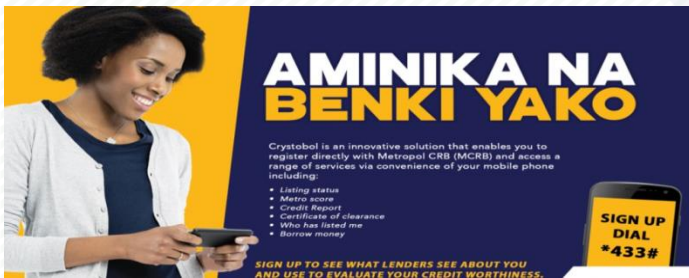
## AMINIKANA SUPPLIER WAKO

Crystobol is an innovative solution that enables you to register directly with Metropol CRB (MCRB) and access a range of services via convenience of your mobile phone including:

- Listing status
- Metro score
- Credit Report
- Certificate of clearance
- Who has listed me
- Borrow money

SIGN UP TO SEE WHAT LENDERS SEE ABOUT YOU

SIGN UP DIAL \*433#



## AMINIKANA BENKI YAKO

Crystobol is an innovative solution that enables you to register directly with Metropol CRB (MCRB) and access a range of services via convenience of your mobile phone including:

- Listing status
- Metro score
- Credit Report
- Certificate of clearance
- Who has listed me
- Borrow money

SIGN UP TO SEE WHAT LENDERS SEE ABOUT YOU AND USE TO EVALUATE YOUR CREDIT WORTHINESS

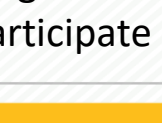
SIGN UP DIAL \*433#



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158. **Mr. Speaker**, The Credit Information Sharing (CIS) framework in Kenya has continued to develop and increase its coverage as a result of facilitative reforms that we have put in place over the years. Indeed, the expansion of the CIS framework was one of the key factors behind the improvement in Kenya's ranking in the World Bank Ease of Doing Business indicators this year. Apart from the obvious benefits to the borrowers who maintain good credit history and to lenders who are able to get information on potential borrowers, the CIS regime is important to the economy as a whole in terms of increasing access to credit, reducing transaction costs, enhancing efficiency in financial intermediation and fostering financial sector stability through reduction in non-performing loans. To maximize on these benefits, I am today proposing additional amendments to the Banking Act as well as the Sacco Societies Act to facilitate cross border information sharing and to allow Saccos and Utility Companies to more effectively participate in the CIS framework.







STION  
Saturday Nation, Saturday July 23<sup>rd</sup> 2016  
National News | 11

# You may soon need Helb nod to tie the knot

BY STANLEY KIMUGE  
AND BRIAN ADERO

It might soon be a requirement to produce a loans board compliance certificate before one can tie the knot.

The proposal is one of new interventions the Higher Education Loans Board (Helb) is exploring to catch defaulting former students, according

to Chief Executive Charles Ringera.

He said the idea would be presented to the youth and if they approve, the board would adopt it.

Mr Ringera said they were looking at other ways such as disconnecting water and power for defaulters.

"If you are looking for a job or claiming your pension, you

are required to have a clearance certificate from us," said Mr Ringera.

He was speaking on Thursday during the signing of an agreement between Helb and the Uasin Gishu County Government that will see the lender assist the county recover money lent to students who studied at technical colleges in the region.



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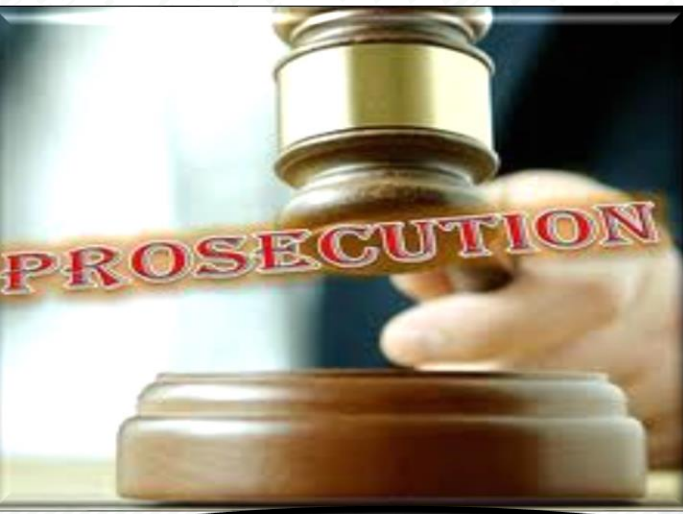


HELBPage

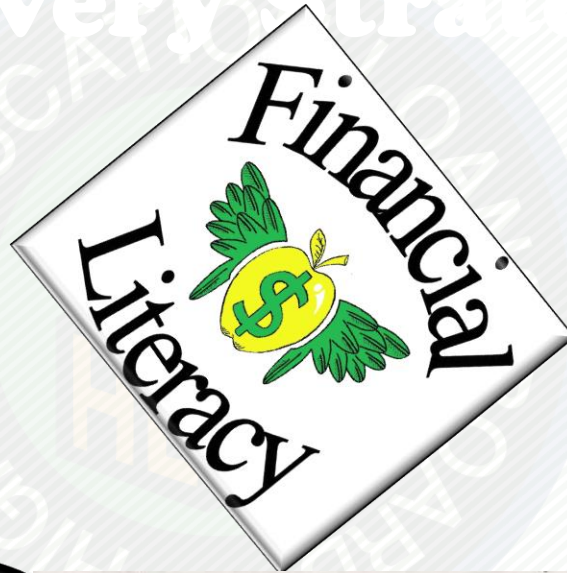
KENYA  
VISION 2030



# Medium Recovery Strategies



**Market Intelligence**



Help to recover debts from Kenyans abroad



**Private**  
INVESTIGATIONS

**11**  
**Firms=**  
**212M**

VISION 2030



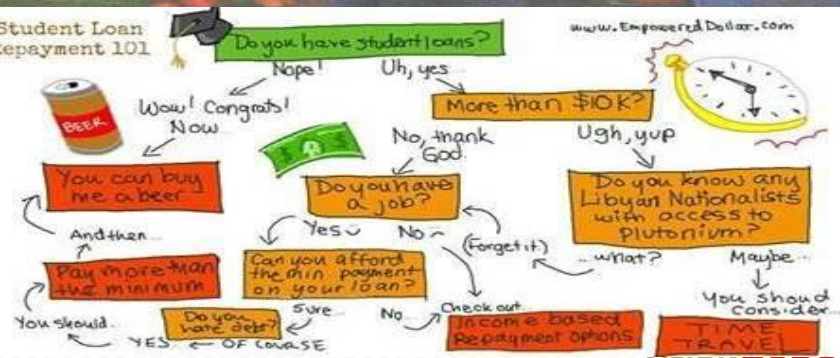
e-learning matters



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WWW.MES.CO.KE

### Student Loan Repayment 101





# Diaspora Proposition

- 3M + Kenyans in Diaspora
- 2016 Remittance = **Kes 180B**



ssadors

**CAN YOU BECOME OUR  
BRAND AMBASSADOR  
IN THE DIASPORA?**



## Description

The Board is currently seeking a highly driven, professional part time HELB Brand Ambassador who will be responsible for driving brand awareness, recovery and advocacy by working closely with our clients on our products and services. The Ambassadors will tell the story of HELB while also encouraging colleagues not repaying loans to start repayments. The effort will complement our services due to the increasing number of loanees migrating to the Diaspora.

## Job Profile

HELB ambassadors will ensure dissemination of our role and answer questions for the purpose of generating public interest in our services. They will implement Loan Repayment and Recovery campaigns and provide feedback on opportunities in the Diaspora. Generate a buzz through passion and engagement.

## Work Environment

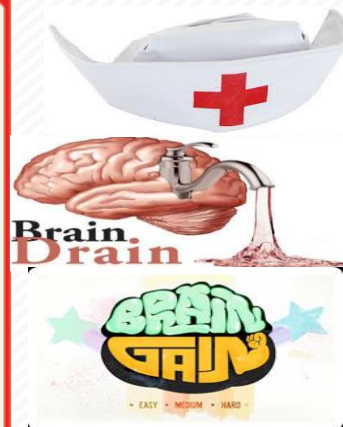
The ambassadors will build strong professional relationships at Diaspora events, conferences, conventions and trade shows e.t.c. They will provide loanee statements, request for any penalty waivers as per policy and on-site assistance on how payments are made to the Board. Provide detailed feedback on attendee interactions and comments.

## Education and Other Qualifications

The ambassadors will be required to be University graduates preferably those who benefited from the University Loan Scheme and have cleared the loan. They should be energetic, articulate, engaging and tremendous interpersonal communication skills. Enthusiastically create memorable brand experiences for our clients.

## Compensation

A favorable commission will be agreed between successful applicants and the Board. If you are passionate about changing people's lives by changing through education, apply to join our team today!



**APPLY NOW & JOIN OUR TEAM TODAY!**



Linkedin

**To achieve Vision 2030 HELP HELB to recover past loans**

Higher Education Loans Board (HELB) 18th Floor, Anniversary Towers, University Way,  
P.O. Box 69489-00400 NAIROBI. Tel: +254 20 2278 000 • Cell 0711 052 000

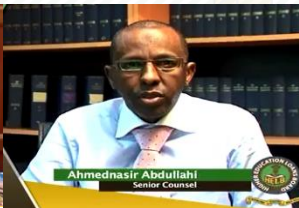


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**Emotional Connections  
Build Strong Brands**



# Helb now goes after guarantors in new quest to recover bad loans

Agency says decision meant to increase rate of recovery as Treasury financing falls below target

BY ANNIE NAKAMA

The Higher Education Loans Board (Helb) has begun making guarantors of its loans to recover bad loans. The higher education loans board has begun making guarantors of its loans to recover bad loans. The higher education loans board has begun making guarantors of its loans to recover bad loans.

## ECONOMY & POLITICS

### House team wants Helb to pursue defaulters in Jua Kali sector

Edwin Mutai  
emutai@nationmedia.com

Parliament has directed the Higher Education Loans Board (Helb) to pursue beneficiaries employed in the Jua Kali sector and private businesses in order to recover part of the Sh24.6 billion in matured loans that remained uncollected as at end of June 2015.

Public Investment Committee (PIC) wants Helb to put measures in place to recover funds from graduates in the diaspora by working closely with the Ministry of Foreign Affairs and the Department of Immigration in order to enforce repayment of loans.

"The committee recommends that the board pursues its beneficiaries who are employed

in the informal sector such as Jua Kali and private business in order to increase funding of the revolving funds to the ever increasing number of needy students," Aden Keynan, who chairs PIC, says in the 21st report on the audited accounts of

PIC also wants Helb to recover funds from graduates in the diaspora

State corporations.

PIC said despite Helb making significant achievement in the recovery of outstanding loans from former students during the period under review compared to the previous years after putting in place measures to recover the loans, the amount repaid is still inadequate.

"The amount recovered still appears inadequate compared to the total matured loan portfolio

amounting to Sh24,613,622,148 as at June 30, 2015.

"The committee recommends that the chief executive officer of the board (Charles Ringera) undertakes a loan analysis exercise including age analysis for each of the loans and recommend the necessary measures to recover the outstanding loans," Mr Keynan said.

## 2017/18 – First Time Applications – Big Data Analysis

Categorization	Parents	Guarantors	Total Records
All applicants	131,811	154,923	286,734
All Loanees	2,069	11,259	13,328
Cleared their Loans	1,331	4,023	
Paying	233	4,421	
Not Paying	505	2,815	



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# The Youth Challenges



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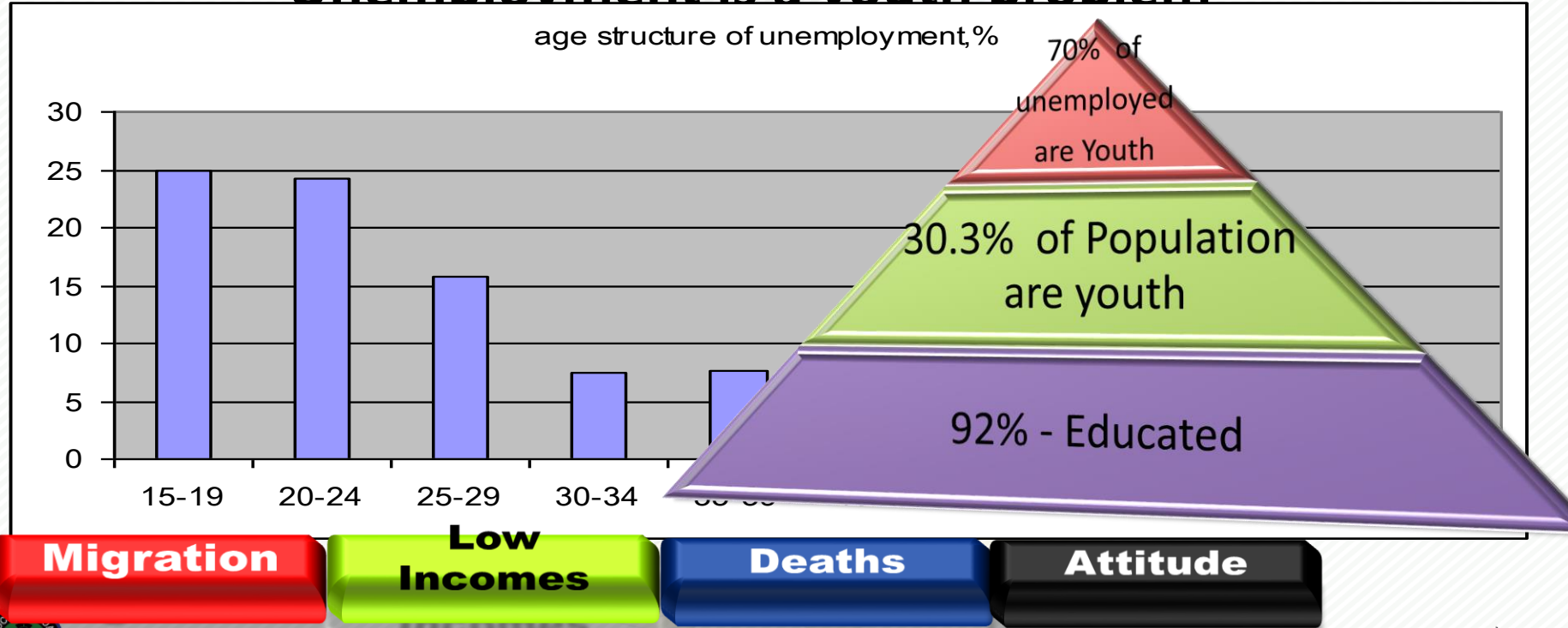
# THE RISK OF UNLEARNED IDLE YOUTH!!!

Approx. 15 million Kenyans are below 15 years

By 2013, there will be 17 million youths between 18 and 35 years and by 2017, they will be 24 million



# Real challenge is lack of skills & Youth Unemployment: Unemployment is a youth problem



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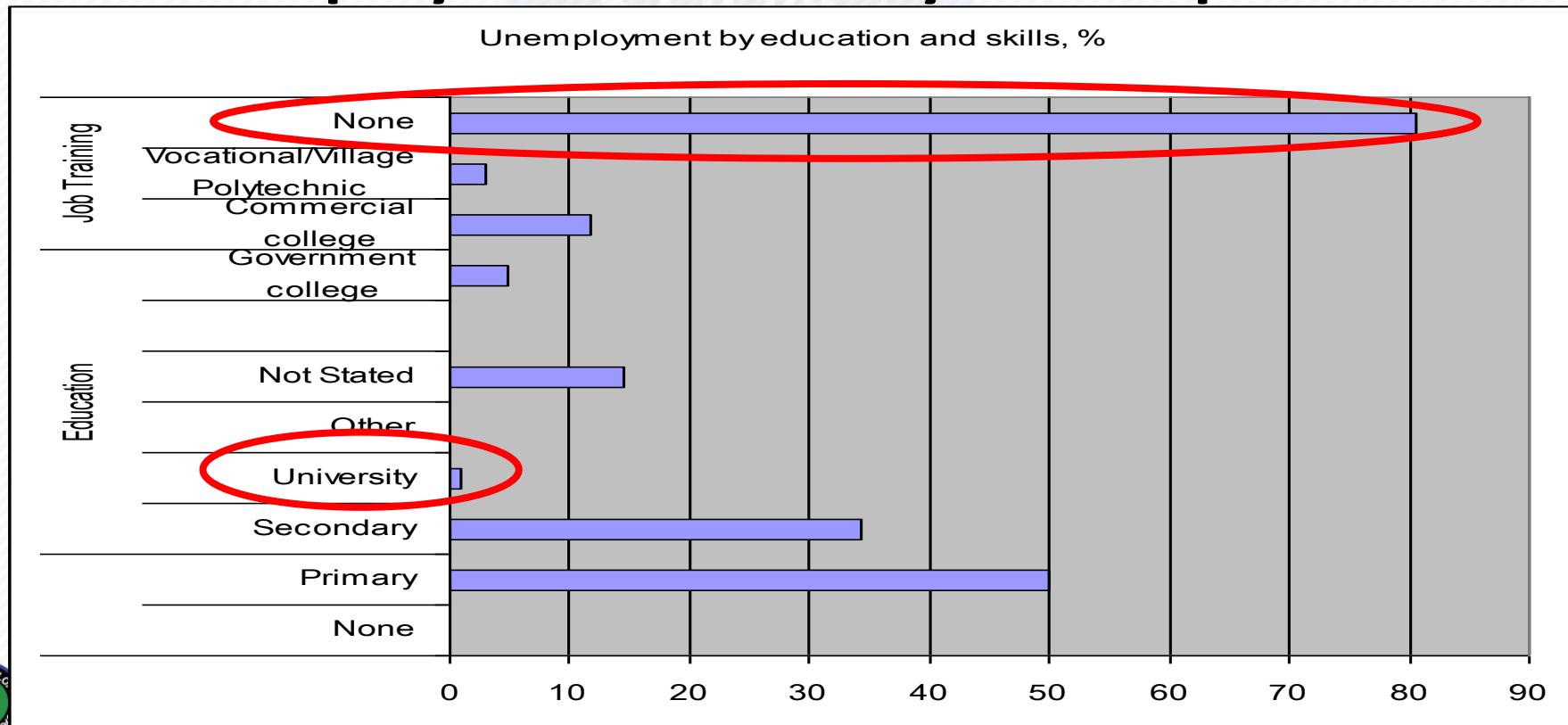
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# Youth unemployment: Primarily a skills problem





# The Youth Agenda



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# Big 4' budget

ending tailored to focus on manufacturing, food security and nutrition, universal health care and affordable housing >> pg 17

## Education

**Sh428b**

Expand industry-led technical with skills required to drive the industrialisation agenda

## Public Administration and International Relations

**Sh274b**

Increase Kenya's diplomatic representation and footprint

## National Security

**Sh126b**

Scale-up investment in security systems; establishment of specialised crime fighting units

## Health

**Sh70b**

Key projects will include improving universal health coverage initiatives such as Linda Mama programme

## Agriculture, Rural and Urban Development

**Sh39b**

Focus will be on redesigning subsidies to food yields and production quality

Revenue projections are underpinned by ongoing reforms in tax policy and revenue administration.

- Treasury CS  
Henry Rotich

## Energy, Infrastructure, ICT

**Sh405b**

Connect more Kenyans to the national power grid and implement key infrastructure projects

## Governance and Justice

**Sh196b**

Build police and prisons officers houses; install national surveillance and control system; modernisation of the criminal justice system

## Water And Natural Resources

**Sh78b**

Strengthen early warning systems to enable farmers make appropriate decisions

## Culture and Recreation

**Sh53b**

Diversification of tourism products with key focus being on niche tourism such as ecotourism, conferences and exhibitions

## Commerce Facilitation

**Sh21b**

Target will be to create an enabling environment to facilitate industrial development through value addition and investment



REPUBLIC OF KENYA  
THE NATIONAL TREASURY

MEDIUM TERM

## 2018 BUDGET POLICY STATEMENT

CREATING JOBS, TRANSFORMING LIVES - "THE  
BIG FOUR" PLAN

Annex Table 4: Summary of Expenditure by Programmes, 2018/19 - 2020/21 (Ksh Million) ..Contd

Sector/ Vote/Programme Details	2018/19 Ceiling			2019/20 Projection			2020/21 Projection		
	Current	Capital	Total	Current	Capital	Total	Current	Capital	Total
1065 State Department for University Education	90,350.7	12,782.1	103,132.7	95,350.8	13,350.1	108,700.8	96,996.0	13,588.2	110,584.2
0504000 University Education	87,355.6	12,487.6	99,843.2	91,660.8	13,038.5	104,699.4	93,516.5	13,269.6	106,786.1
0506000 Research, Science, Technology & Innovation	2,634.3	294.4	2,928.7	3,207.7	311.5	3,519.2	3,282.8	318.7	3,601.5
0508000 General Admin, Planning & Support Services	360.7	.	360.7	482.2	.	482.2	196.6	.	196.6



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KENYA  
VISION 2030



# How else can we Fund Higher Education

**Sharia-compliant  
Helb loans plan for  
Muslim students**

**EDUCATION** Funds do not have interest rate but repayment to match other learners'

I wanted to attend in person to get briefed on fund decision to give hatcheries as part of its corporate social responsibility programme which I thought was part of the affirmative answer in the affirmative. The former, which has since interviewed a number of key individuals

## Helb mulls a sacco type education fund

BY OUMA WANZALA

Parents will soon be able to save with the Higher Education Loans Board (Helb) towards meeting the cost of their children's university education. Helb Chief Executive Officer Charles Ringera (right) said the initiative will run like a savings and credit cooperative society. "If by the time your child is joining our university, you have saved with us Sh300,000, we will multiply that by three and give you a loan for the amount, on top of an interview with the Daily Nation.



Saying education savings products are all geared towards increasing the revolving fund kitty, Mr. Ringera cited Helb as part of its five-year strategic plan. He said the board will ensure no student drops out of school due to lack of funding. "We want to rebalance our balance sheet, which is now 60:40 loan recoveries, repayments, he said. The CEO disclosed that this year the board will close with Sh300 million from counties and constituencies. He praised donors, citing

USAID's Sh300 million for health workers training. He added: "We want to serve our clientele more digitally so that services are pillar on business process re-engineering which is heavily investing in technology." To address the myriad challenges, the board wants a review of the law that will allow it to access or tracing of loans. "We are sharing data with KRA, NHIF, NSSF, NTSA, Immigration, etc and we want this anchored in law."

Recently, Helb sought the services of more credit reference bureaus in tracking loan defaulters. Locally, 70,000 past beneficiaries owe Helb Sh11 billion while Sh2.5 billion is held up in the diaspora.

## Insurance Policy



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# Transforming Disbursement



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# DAILY NATION

Wednesday  
June 12, 201

## Helb thinks smart in managing student loan usage



**KENYA METHODIST UNIVERSITY**



# HELB as a Single Distribution Point



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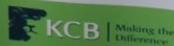


# The KCB HELB Student Smartcard.

Access funds the smart way.



Regulated by the Central Bank of Kenya



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# DAILY NATION

Wednesday  
June 12, 2013

## Helb thinks smart in managing student loan usage

• Tuition

• Books & Stationery

• Accommodation  
Subsistence







# Investing on Technology



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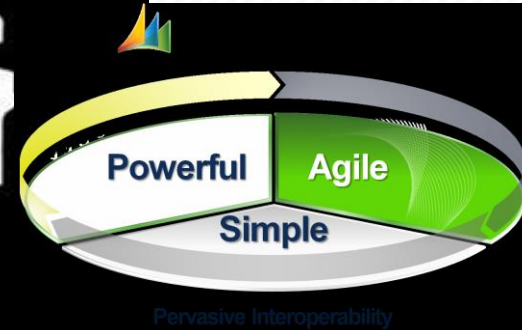
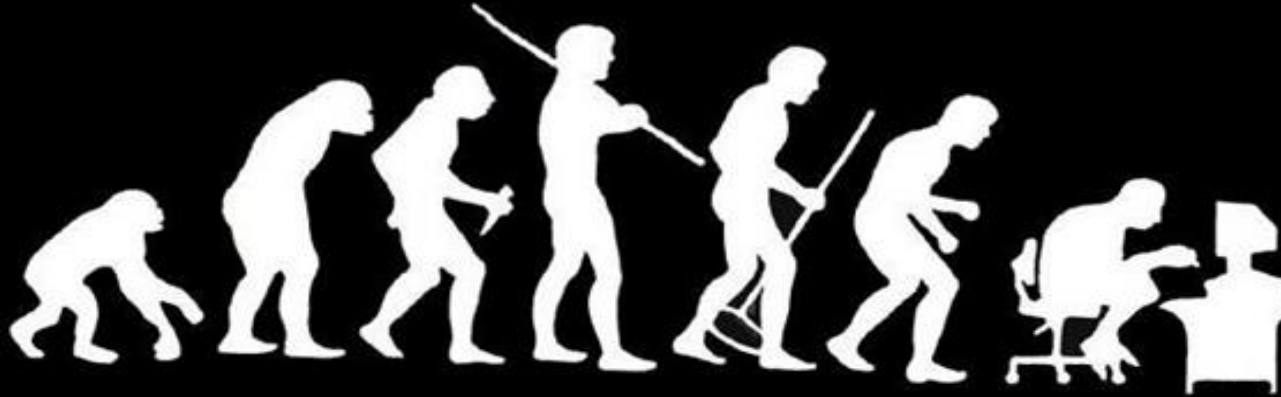
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# Digital Darwinism: survival of the fittest



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# So Mo Clo



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# Digital Service Delivery



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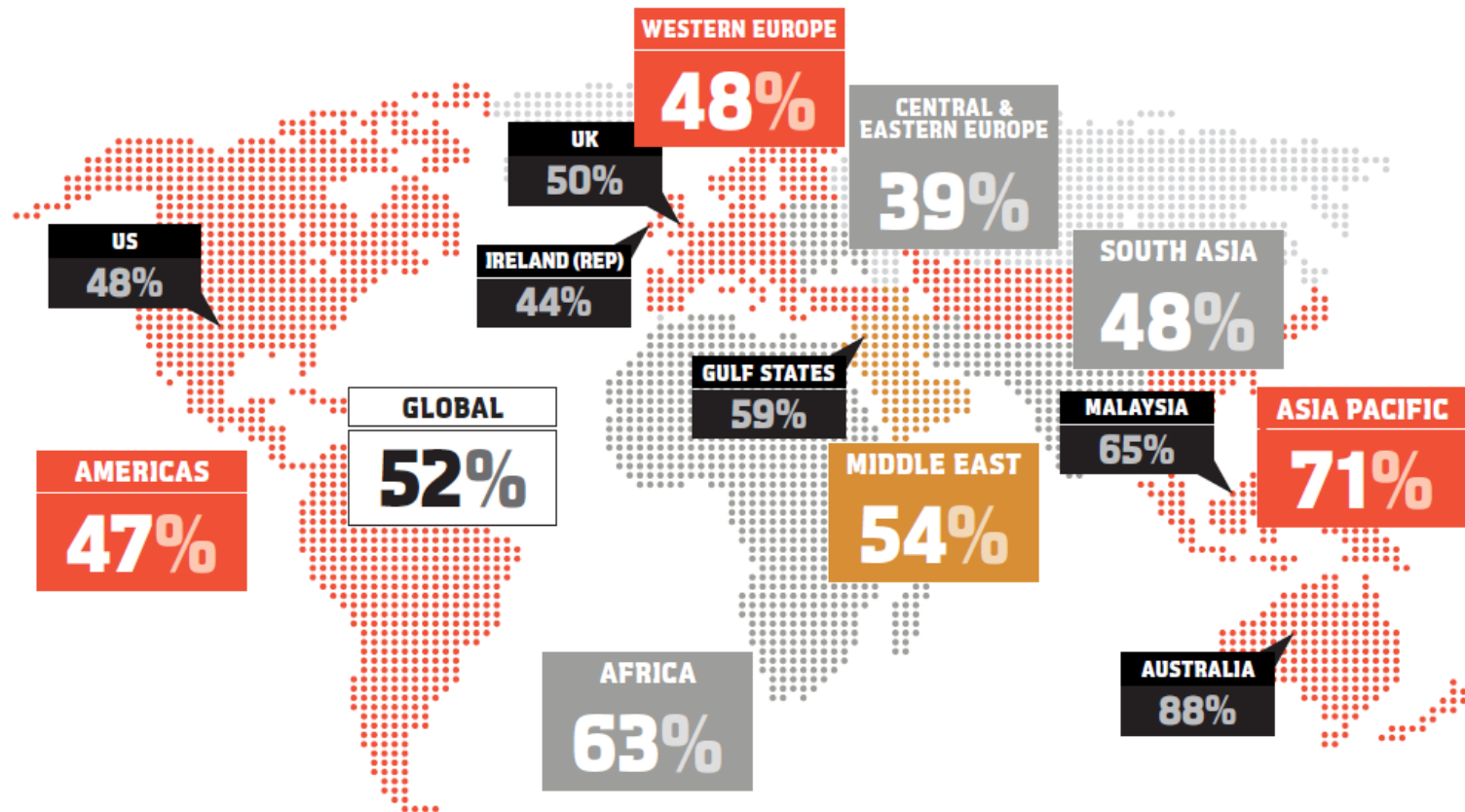


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# Impact of digital service delivery on business in the years ahead



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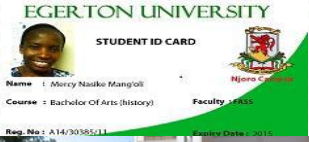
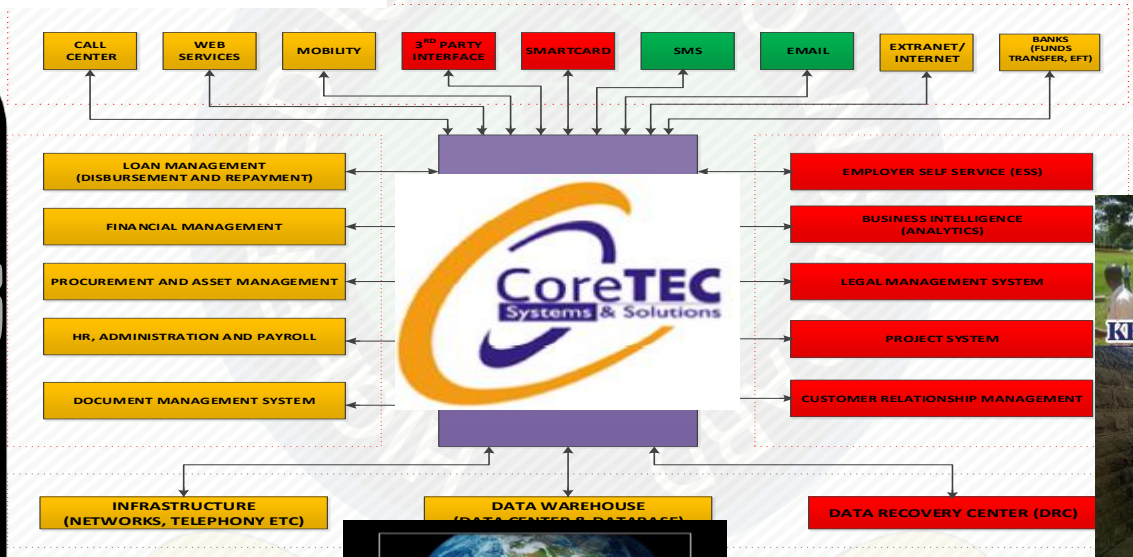


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## ICT ARCHITECTURAL MAP



Internal Processes  
Re-engineering

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# Reaching out to Mwananchi



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TOP NEWS

Page 2 Business Daily Tuesday August 11 2015

# Kenyans in Uganda set to get Huduma Centre State services

► **EFFICIENCY** Move meant to offer services to Kenyan students studying in the country

BY OKUTTAH MARK

The government plans to set up Huduma Centres (one-stop shops for select State services) in Uganda to offer government services electronically to the large population of Kenyan students studying in the country.

The centres will provide services offered by institutions such as the Higher Education Loans Board (HELB), the National Health Insurance Fund (NHIF) and also host an emergency fund targeting destitute Kenyans living in the neighbouring country.

Uganda has for decades been an education hub for Kenyan students. More than 40,000 Kenyans are currently studying in Uganda.



President Uhuru Kenyatta (left) accompanied by his host Yoweri Museveni when he arrived at Uganda's Parliament in Kampala yesterday. FILE







# RESOURCE Mobilization Implementation Kit



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# Now we know, *People Give People*

*So who do you know....?*



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Page



# Education Financing

Counties & Constituencies

2.5B

Universities

Corporates & Donors

Individuals

Multilateral



TECHNICAL UNIVERSITY OF KENYA  
Education and Training for the Real World



**FUNZOKenya**  
TRANSFORMING HEALTH WORKPLACE TRAINING



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**LATIMER EDUCATION**  
PRESERVING HISTORY. MAKING HISTORY.

Philanthropy boosts university growth in Kenya



Equity Bank CEO donates Sh100m to Meru varsity



2030

## Helb rolls out new scholarships plan for counties

Business Daily, Thursday September 5, 2013 Page 2

The Higher Education Loans Board (Helb) has started a programme that will involve counties in financing university education for needy students.

Under the programme county governments will budget for scholarships for needy students from their own to be administered by Helb.

The higher education financier has started off with a pilot involving Meru County, which will be replicated in the other 47 counties.

The unique collaboration with Meru County brings together institutional organs with a desire for accelerating Kenya's development agenda.

Beneficiaries of the revolving fund to be set up by each county will be expected to pay back the loan at an interest rate of five per cent. There will be a grace period of one year after the completion of the course.

Helb is looking to liaise with county education oversight committees in selecting students to benefit from the funds.



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**Kakamega County Education Fund**

Ksh200m in 10 years @ 20m annually

**KRA Training Revolving Fund**

Ksh20m

**Public Service**



**kasneb**

**Training Revolving Fund**



**Constituency Education Fund**

Ksh25m in 5 years

**Small Grants FUNZOKenya Project For the Afya Elimu Fund**

Ksh200m over the last 4 years

**The Family Group Foundation**

Ksh12.5m in 10 years @ 1.25m annually

**I & M Bank**

Ksh3.125m in 5 years @ Ksh625,000 annually





# review



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COMPOSITION**



**MWONGOZO**  
The Code of Governance for State Corporations

**%Kshs.2.1 t**



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# Who is our customer

# Who is our Employee



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# MULTIPLE GENERATIONS @ WORK

## Five Generations Working Side by Side in 2020

				
<b>TRADITIONALISTS</b> Born 1900-1945	<b>BOOMERS</b> Born 1946-1964	<b>GEN X</b> Born 1965-1976	<b>MILLENNIAL</b> Born 1977-1997	<b>GEN 2020</b> After 1997
Great Depression World War II Disciplined Workplace Loyalty Move to the 'Burbs Vaccines	Vietnam, Moon Landing Civil/Women's Rights Experimental Innovators Hard Working Personal Computer	Fall of Berlin Wall Gulf War Independent Free Agents Internet, MTV, AIDS Mobile Phone	9/11 Attacks Community Service Immediacy Confident, Diversity Social Everything Google, Facebook	Age 15 and Younger Optimistic High Expectations Apps Social Games Tablet Devices



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***Yes we Can***