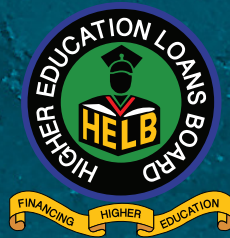




# A JOURNEY TOWARDS SELF RELIANCE

HELB External Resource  
Mobilization: 2014 – 2021





“Each corporate should ask themselves how can I give back? How can I serve the market because the more you serve the market, the better your environment becomes. We don’t need unemployment in Kenya, but the corporate world has to get involved for this to happen. Reach out and Get involved.”

**Mr. Adil Popat - Group Executive Chairman, Simba Corporation.**

“You cannot develop the Shipping and Maritime sector with over 87 activities in the blue economy without the human resource capacity.”

**Mrs. Nancy W. Karigithu, CBS - Principal Secretary, State Department for Shipping and Maritime.**

“It involves more than just being courteous, one has to put themselves in the student’s shoes.”

**Ms. Linda Kadenge - HELB Customer Service Representative, Kilifi Huduma Centre.**

“If more Counties and Constituencies set aside a small percentage of their students support financing budget towards health care training and partner with HELB in managing such funds, in the next couple of years, each County and Constituency will be able to handle its patients and reduce the strain on referral hospitals.”

**Mr. Peter Waithaka - Project Management Specialist, Human Resources for Health [USAID].**

“We are changing the stories of households, villages, Constituencies and Counties by educating one student who upon graduation has a skill that makes them competitive in the job market.”

**CPA Charles Ringera - Chief Executive Officer, HELB**

“Students who need funding should not be expelled from school and every student who wants to train in KMTCC should be able to access a fund to enable them go through the training.”

**Dr. Kelly Oluoch - Chief Executive Officer, Kenya Medical Training College.**

“If all counties, the 47, followed my example then obviously that gap would be bridged. If all counties were to put in Sh120million, that would be over Sh5billion, money that would bridge that funding gap,”

**Wycliffe Oparanya, Governor Kakamega Cpunt**

“With the support of the County and HELB, I will proceed to a Masters, and even more than a Masters,”

**Isaac Were - Final Year B.Ed. Science student, Masinde Muliro University of Science & Technology.**

“My greatest concern is what will happen to this youth bulge if they are not able to get into employment or gainful self-employment. What will happen to a country that has an educated population that has not been gainfully engaged?”

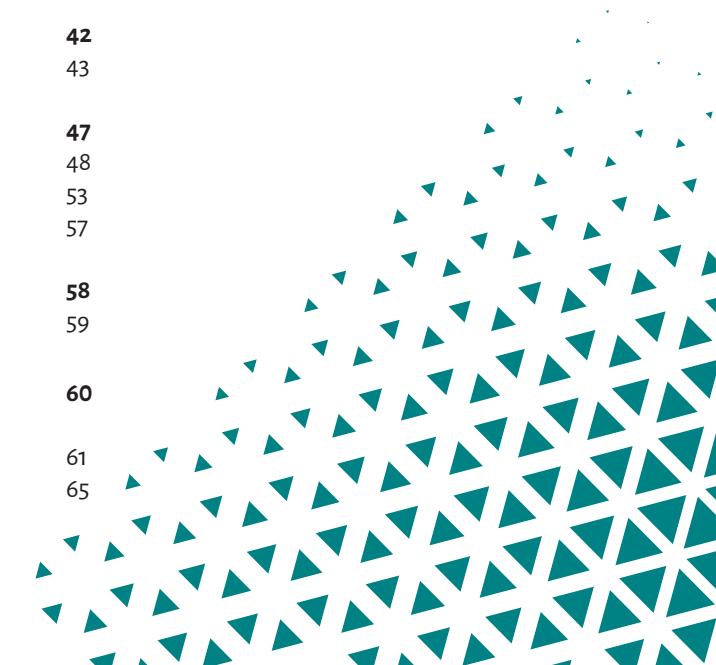
**Mrs. Jackline Mugo - Chief Executive Officer, Federation of Kenya Employers & Board Member, HELB.**

“I imagine a scenario where, in a few years’ time, we can have a Revolving Fund that is self-sufficient to fund and to empower the dreams of our youth in the universities and colleges so that we reduce even what we are getting from the Exchequer.”

**Hon. Ekwee Ethuro EGH, EBS - Chairman, HELB**

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## Forward by Chairman, Board of Directors

**HELB has a big vision to one day be able to provide universal financing for Kenyans pursuing higher education.** Each and every eligible Kenyan who has been admitted for higher education should be able to come to HELB and get assisted. However, you can appreciate the situation now, with 100% transition policy from Primary to Secondary School, this is going to be a challenge. That is why it pains us when we cannot be able to support all the students who apply for HELB loans.

Further, sustainability of the Fund is actually our mandate by law, HELB Act CAP 213A. Sustainability in this cases means we receive the funds, we disburse and then we recover the loans so as to create a revolving fund. Such that whatever we receive today can assist students in this generation, who will then repay, and we can be able to empower many more dreams in future generations.

We appreciate that the Government has identified education as a priority in this country and year on year gets the largest share of the National Budget, unfortunately these funds are still not adequate to meet the demands for basic education and higher education. For instance, for the Financial Year 2022/2023, HELB had requested Kshs 27Billion from the Exchequer out of which we would contribute Kshs. 5Billion through loan recoveries, which means the net amount we would have ideally wanted from Exchequer was about Kshs. 22Billion. However, the allocation to HELB from Treasury for Financial Year 2022/2023 is Kshs. 15.8Billion indicating a funding gap of about Kshs. 12Billion. So we keep asking ourselves, wo else can support this kind of mandate so that each and every Kenyan student can access higher education? External Resource Mobilization is therefore extremely important for us at HELB.

We embarked on this External resource mobilization journey in 2013 and by 2021 we had engaged 40 partners and mobilized Kshs. 1.6B. We appreciate the partners who have believed in us so far and we need to pick up pace and mobilize even more resources. We remain cognizant that the current macro-economic environment, especially following the effects of the Covid-19 pandemic, has reduced most organizations' incomes thereby affecting resources that would otherwise have been set aside to support social projects. Our message to them is, since most of them still have one form or another of bursary or scholarship program, why reinvent the wheel when there is already a state institution that can help you do the job better and run a sustainable revolving fund?

#UnganaNaHELB is an initiative by the Higher Education Loans Board to attract external funding from partners such as Corporates, multi-lateral development partners, government agencies, professional membership bodies, Trusts and Charities in order to empower the dreams of the ever-increasing number of deserving but needy students through their higher education. Partner with us today.

**Hon. Ekwee Ethuro**  
Chairman, HELB



# Preface by CEO

I Give Hope.

The HELB Corporate Culture is as captured in the current strategic plan, HELB Agenda 2019-2023 where we carefully shaped our ethos and what we stand for, including the behaviors that should define us. One of the behaviors in the HELB multi-purpose statement is, "I Give Hope." During the loan application process, we see several students who travel across the country from as far as Turkana, believing that by coming to our offices in Nairobi in person, they will be able to guarantee the loan facility. Sometimes, when they get to our offices in Nairobi, they find out that we are unable to finance them due to inadequate funding; some breakdown and even start crying. Many a time, staff have held mini-harambees [fundraisers] to raise Kshs. 1,000 [10 USD] right there in the office because such a student may be very needy and desperately require assistance to cover their cost of a meal and transport to go back home to Turkana. It is truly heartbreaking, and we truly empathize with them. We see this level of financial fragility regularly, and it has gotten noticeably worse with the impact of Covid-19 on the economy. It is to such needy students, that we seek to give hope.

"It takes a village to raise a child" is an African proverb that means an entire community of people must interact with children for those children to grow in a safe and healthy environment. Higher Education Financing is critical for Kenyan youth and this conversation can no longer be postponed or left to the Government alone. The Government is doing what it can with the limited resources that it has. However, the "village" [community] must also take up responsibility in supporting the Government to educate this child otherwise we risk exclusion of the very needy Kenyan youth who desperately need this funding.

Our mission is to provide sustainable finance to Kenyans pursuing Higher Education through mobilization and prudent management of resources. Our aim, therefore, is to reduce our heavy reliance on the Exchequer [The National Treasury] from the current 70% of our annual budget and run HELB as a sustainable revolving fund. This is where External Resource Mobilization from partners such as corporates, foundations, multi-lateral development partners, Government agencies, counties, constituencies, and even past beneficiaries comes in. And we are happy to hear past HELB beneficiaries say, "Even as I repay my loan, pick a dollar towards Resource Mobilization because if I never got the chance to stand on the shoulders of HELB, I would never have seen the world." Further, this is well aligned to SDG 17 as we seek to achieve sustainable and impactful relationships to enhance funding to youth for skills development. That is why throughout this publication and other platforms of communication, we champion #UnganaNaHELB [Partner with HELB] as a national, regional, and even global conversation for higher education financing.

In the Financial Year 2021/2022 the huge demand for loans translated to a funding gap of about Kshs. 4.8billion. The enrolment levels were at about 1 million students and in another 1 to 2 years' time, about 1.5 million to 1.8 million students expected in tertiary colleges and universities. One major impediment to the planned transition is the inability for the students to raise tuition fees and upkeep stipend. Over the years, HELB has come in to address this gap through provision of student financing in the form of loans, scholarships, and bursaries. In the event that there is no financial intervention to address the financing gap, in the Financial Year 2021/2022 alone, more than 75,000 students who had already applied are at risk of not being funded.

As you read this publication, you will see the impact of our External Resource Mobilization journey over the last 7 years, which has raised over Kshs. 1.6Billion and empowered the dreams of over 80,000 needy students. Slowly, we are changing the stories of households, villages, Constituencies and Counties by educating these very deserving but financially vulnerable students. Upon graduation, they will have attained skills that hopefully make them responsible citizens, who are competitive in the job market or adequately equipped for self-employment.

We therefore extend a passionate appeal to Corporates, Multi-Lateral Development Partners, Trusts, Foundations, Counties, Constituencies, Government Agencies and Training institutions to join us, so that together, we can pick up the pace and fund even more students; many who face the risk of deferring their studies or completely dropping out.

We hope that these stories from our current partners and beneficiaries will inspire you to join us in this noble initiative of empowering dreams.

For more information on how you can partner with us, get in touch through: [partnerships@helb.co.ke](mailto:partnerships@helb.co.ke).

#UnganaNaHELB



CPA Charles Ringera  
Chief Executive Officer, HELB



# ABOUT HELB



## What do the numbers say?

The Higher Education Loans Board [HELB], Kenya was established by an Act of Parliament CAP 213A of 1995. When it was established, it took over all the functions and the responsibilities of management of higher education financing which was by then being managed by the University Student Loans Scheme, a department in the Ministry of Education.

For the last 27 years, HELB has empowered dreams of more than **1.23 Million** students and disbursed over Kshs. 130.1 Billion. As of 31st December 2021, there were **644,361** mature loan accounts holding **Kshs. 80.9 Billion** out of which **254,135** beneficiaries [loanees] holding Kshs. **26 Billion** have completed their loan repayment and 283,015 loanees worth Kshs **44.3 Billion** repaying their loans. There were **594,006** loanee accounts not yet due for repayment as they were either still students or within the one-year grace period before repayment is due. Loanees in default were **107,211** holding **Kshs 10.6 Billion**. This translated to HELB Loan Book performance of **73%**.

## The Funding Gap: Why HELB needs to mobilize alternative resources

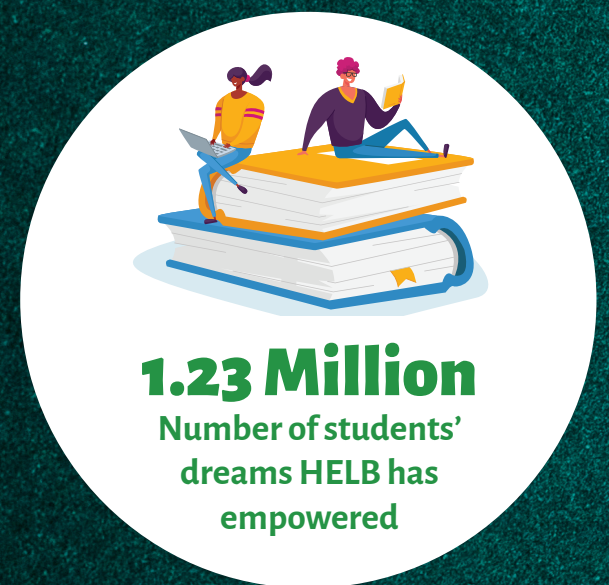
Kenya has now achieved an almost **100%** transition from Primary to Secondary schools. The Government is working hard to again achieve a higher post-secondary transition from the current **45%** to **53%** to around that of the Asian Tigers, which is about 78%. Between 2013 and 2021, over 150 TVET colleges have been constructed across the country, by the Ministry of Education. Similarly, universities have grown from 38 to the current 75 over the years. The infrastructure is there, what we need to do is to ensure these students join and stay throughout their college and university program and not defer their studies or drop out because of lack of funding.

The funds received from loan recoveries are insufficient to adequately meet the ever-increasing student financing demand bearing in mind that Government capitation is not expected to grow in tandem with the demand. In view of the exponential growth in loan applicants, it is projected that the funding gap at HELB will grow from Kshs. 4.8 Billion in 2021 to Kshs. 14 Billion in 2030. It is therefore imperative that alternative funding arrangements are pursued to bridge the gap to effectively support the Government's agenda as anticipated in the National Education Strategy [2018-2022].

As at 2021, the total funding gap for funding students in higher education in Kenya was estimated at Kshs. 4.8 Billion. Further, an estimated Kshs. 23 Billion is required to introduce laptops loans to 540,000 students in higher education, a much-needed gadget in a hybrid learning environment.



**26 Billion**  
have completed their loan repayment  
and 283,015 loanees worth Kshs  
44.3 Billion repaying their loans.



**1.23 Million**  
Number of students'  
dreams HELB has  
empowered

**14 Billion**  
HELB will grow from  
Kshs. 4.8 Billion  
in 2021 to Kshs. 14  
Billion in 2030

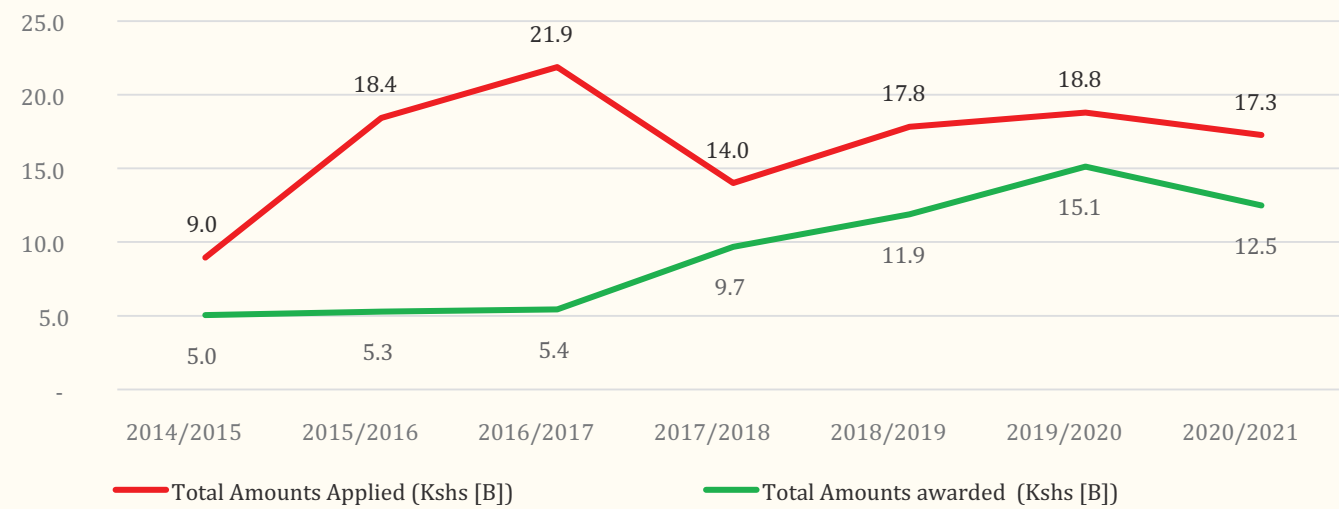


# The Funding Gap Analysis

A detailed breakdown of the Funding Gap from 2014 to 2021 is as indicated below:

## A. APPLIED VS. AWARDED AMOUNTS

**Funding Gap**  
Applied Vs Awarded [Demand Vs Supply]



**316,126**  
Number of students who were awarded HELB Loan  
2018/2019

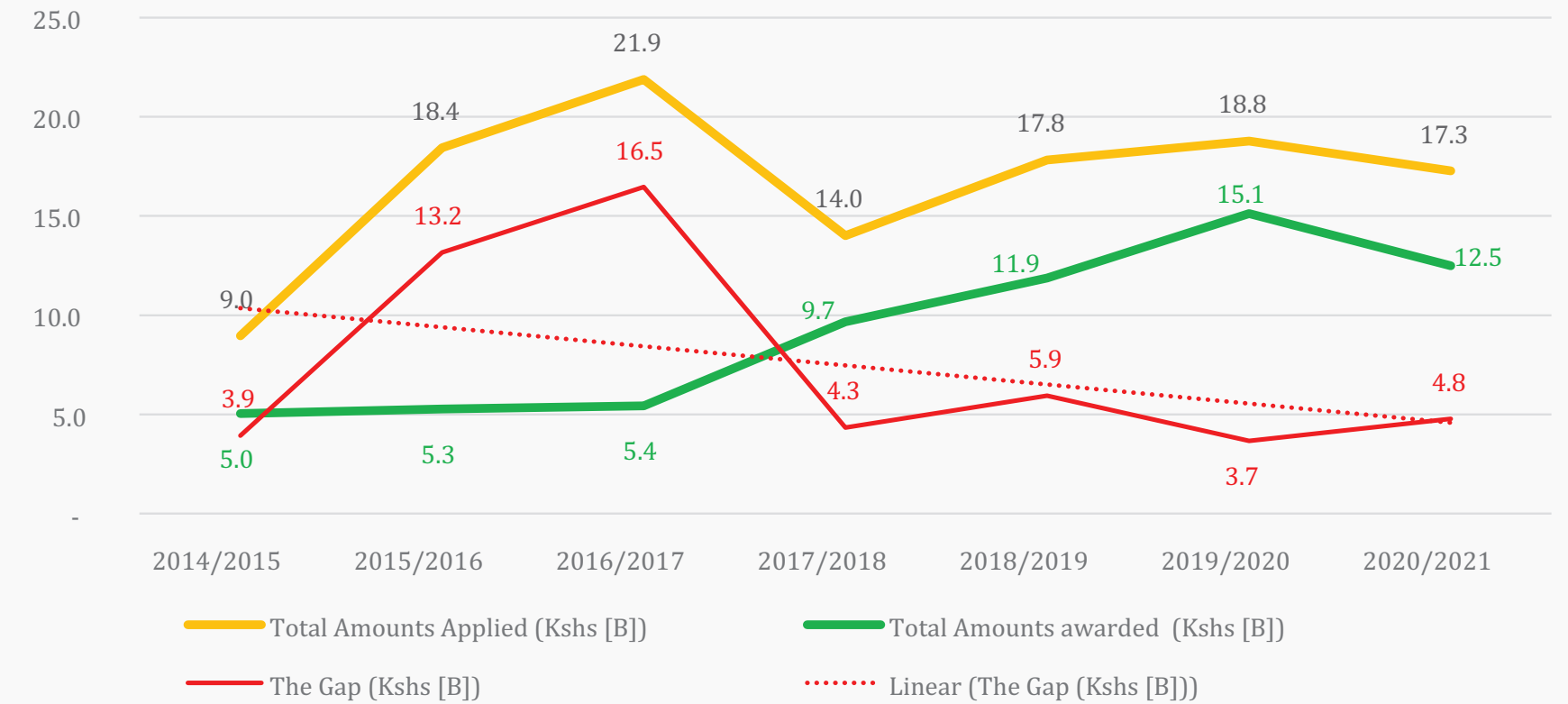
**347,384**  
Number of students who were awarded HELB Loan  
2019/2020

**297,305**  
Number of students who were awarded HELB Loan  
2020/2021

Academic Year / Financial Year	Number of students who applied for HELB loan	Number of students who were awarded HELB Loan	Loan Applications Amounts (Kshs)	-Awarded Loans Amounts (Kshs)
2014/2015	208,280	137,800	8,956,040,000	5,034,039,000
2015/2016	449,633	228,821	18,434,953,000	5,273,391,000
2016/2017	533,832	246,421	21,887,112,000	5,432,094,000
2017/2018	359,417	280,230	14,017,263,000	9,674,720,450
2018/2019	424,455	316,126	17,827,110,000	11,878,902,216
2019/2020	417,353	347,384	18,780,885,000	15,119,544,584
2020/2021	379,542	297,305	17,269,161,000	12,489,077,539

## B. THE FUNDING GAP AMOUNTS BETWEEN APPLIED AND AWARDED

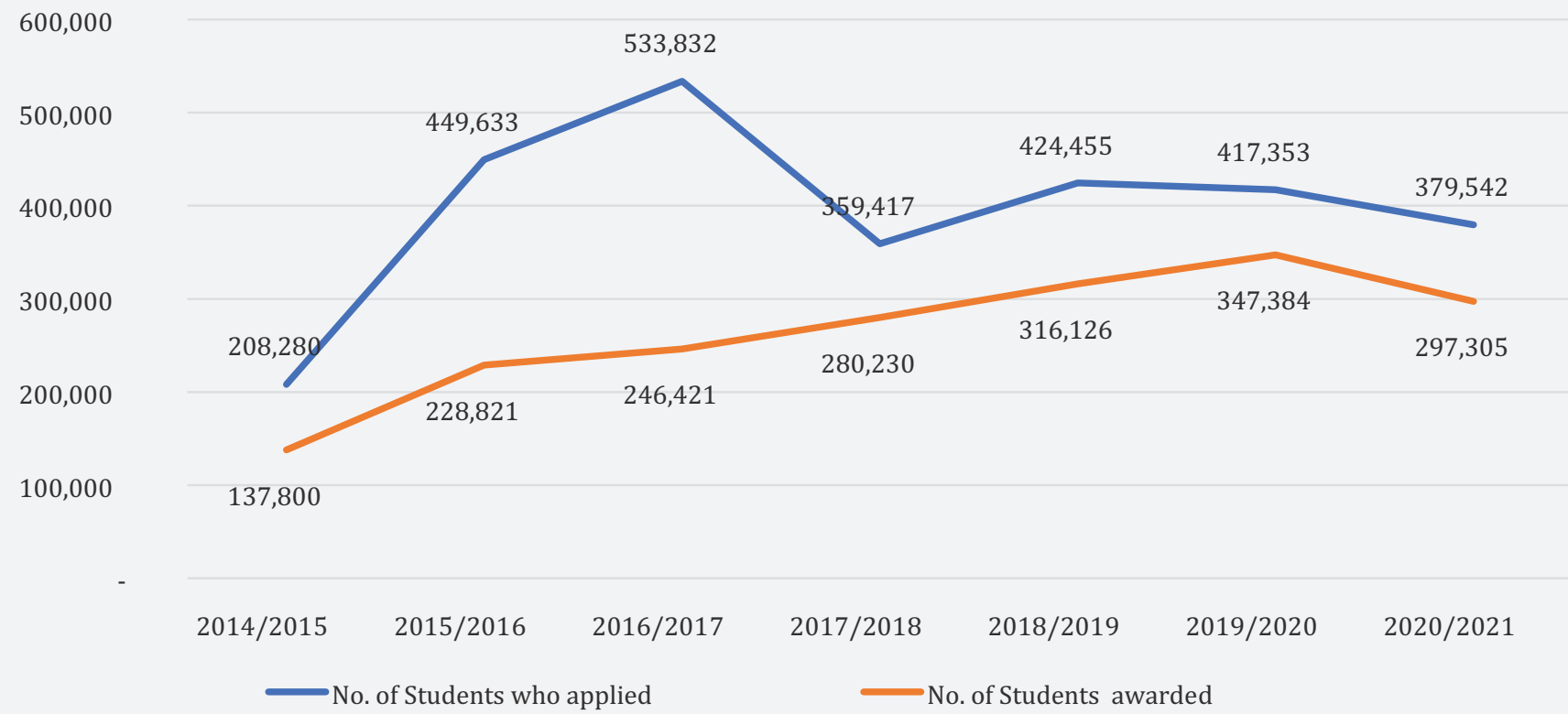
**Funding Gap**  
Amounts Applied Vs Awarded [Demand Vs Supply]



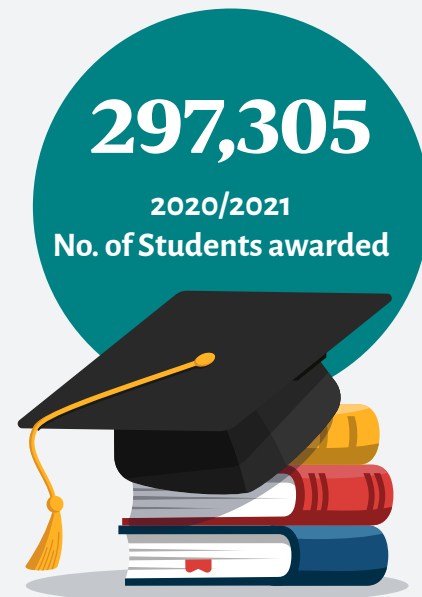
Academic Year /Financial Year	Loan Applications Amounts (Kshs [B])	Awarded Loans Amounts (Kshs [B])	The Gap (Kshs [B])
2014/2015	9.0	5.0	3.9
2015/2016	18.4	5.3	13.2
2016/2017	21.9	5.4	16.5
2017/2018	14.0	9.7	4.3
2018/2019	17.8	11.9	5.9
2019/2020	18.8	15.1	3.7
2020/2021	17.3	12.5	4.8

### C. NUMBER OF STUDENTS APPLIED VS. AWARDED

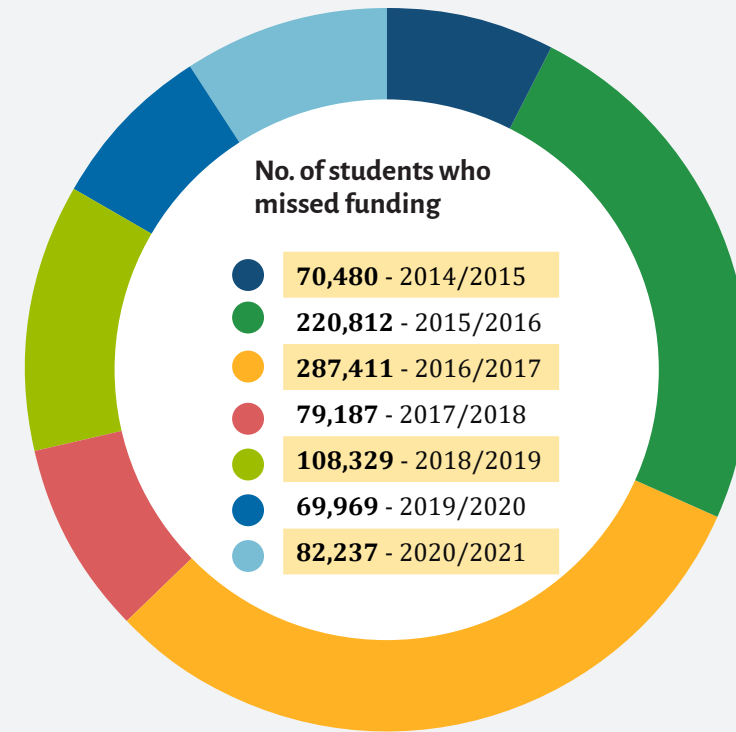
**Funding Gap**  
No. of Applicants Vs No. Awarded



Academic Year	No. of Students who applied	No. of Students awarded
2014/2015	208,280	137,800
2015/2016	449,633	228,821
2016/2017	533,832	246,421
2017/2018	359,417	280,230
2018/2019	424,455	316,126
2019/2020	417,353	347,384
2020/2021	379,542	297,305



### D. NUMBER OF STUDENTS WHO MISSED FUNDING



**82,237** No. of students who missed funding 2020/2021 at a cost of  
**4,780,083,461**

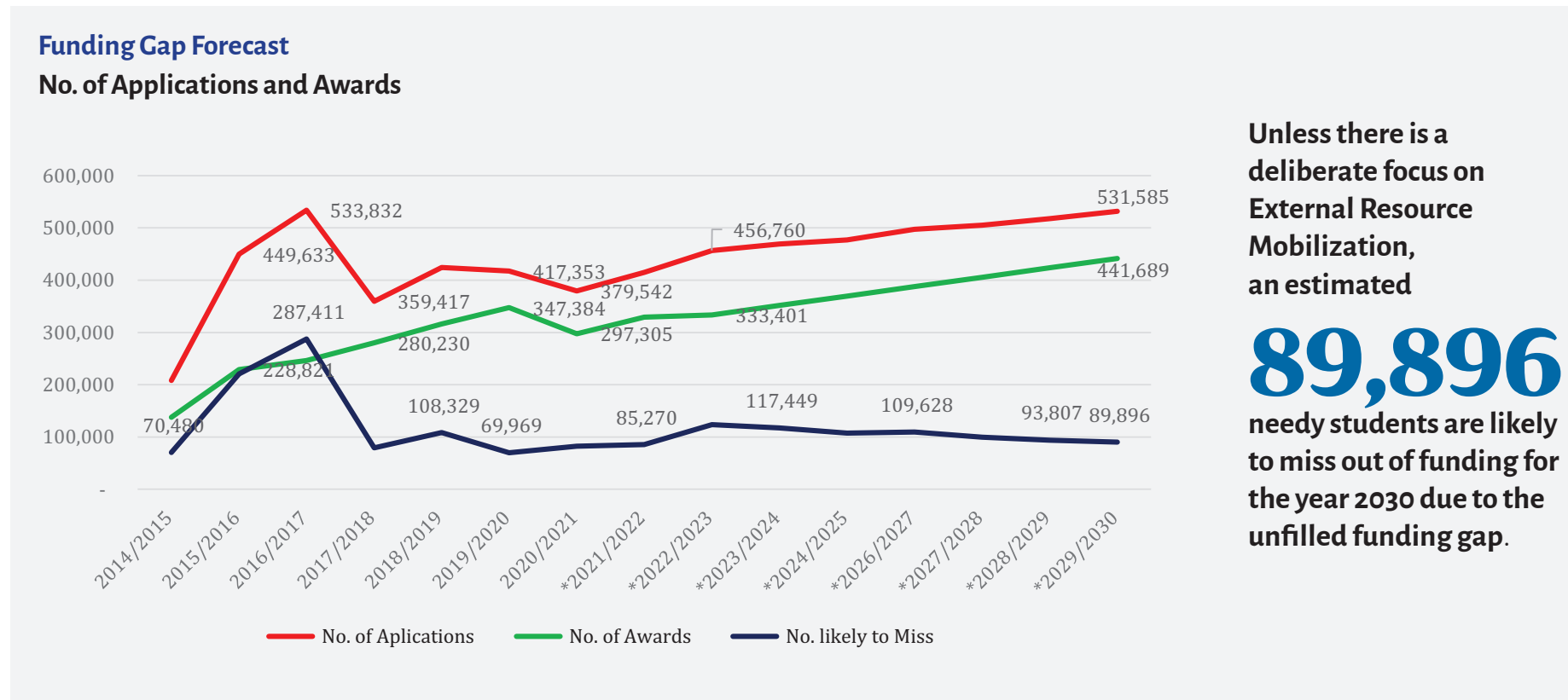
Academic Year	No. of students who missed funding	Amount (Kshs.)
2014/2015	70,480	3,922,001,000
2015/2016	220,812	13,161,562,000
2016/2017	287,411	16,455,018,000
2017/2018	79,187	4,342,542,550
2018/2019	108,329	5,948,207,784
2019/2020	69,969	3,661,340,416
2020/2021	82,237	4,780,083,461

### E. PROJECTION ON FUNDING GAP FOR 2022 - 2030

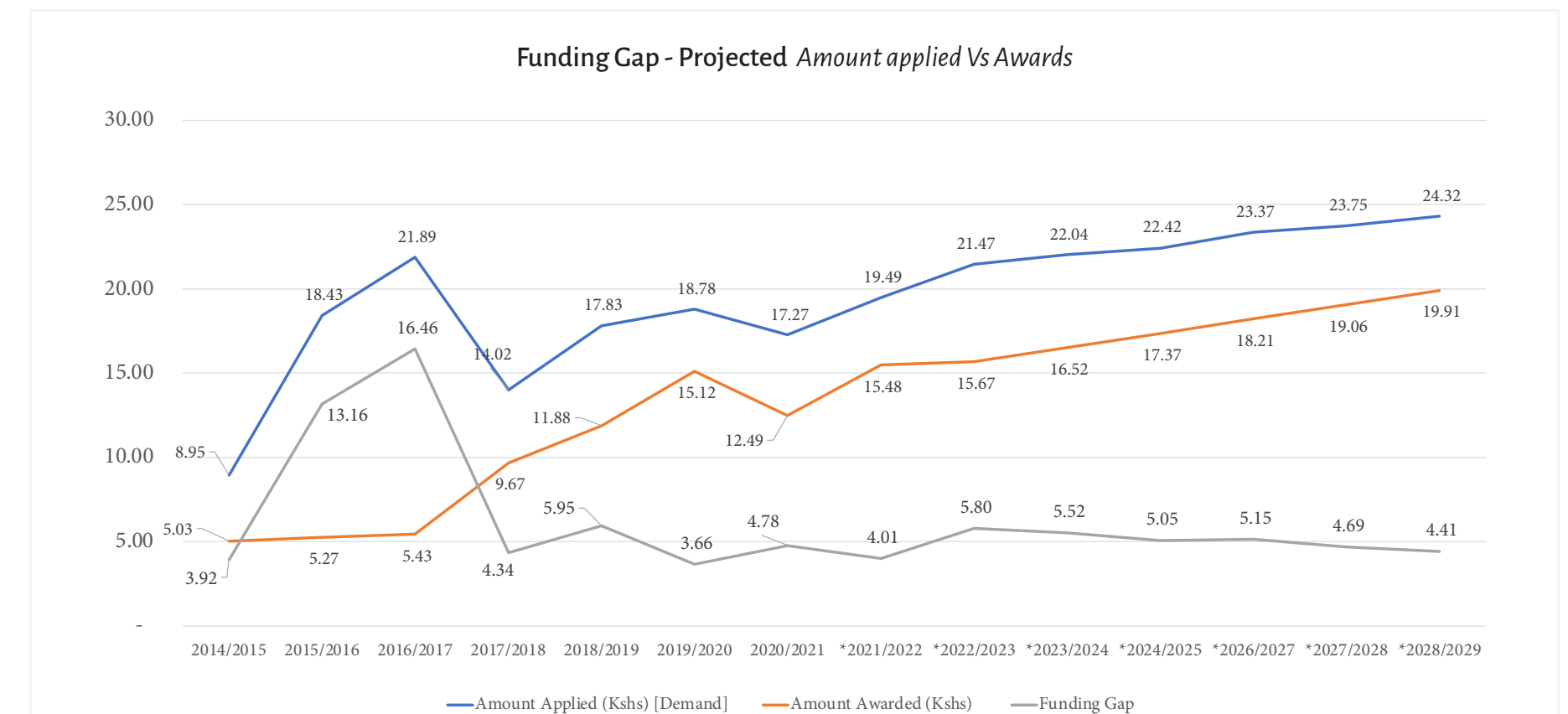
Academic Year	No. of Applications	No. of Awards	Amount Applied (Kshs) [Demand]	Amount Awarded (Kshs)	Funding Gap (Kshs)
2014/2015	208,280	137,800	8,956,040,000	5,034,039,000	3,922,001,000
2015/2016	449,633	228,821	18,434,953,000	5,273,391,000	13,161,562,000
2016/2017	533,832	246,421	21,887,112,000	5,432,094,000	16,455,018,000
2017/2018	359,417	280,230	14,017,263,000	9,674,720,450	4,342,542,550
2018/2019	424,455	316,126	17,827,110,000	11,878,902,216	5,948,207,784
2019/2020	417,353	347,384	18,780,885,000	15,119,544,584	3,661,340,416
2020/2021	379,542	297,305	17,269,161,000	12,489,077,539	4,780,083,461
*2021/2022	414,623	329,353	19,487,281,000	15,479,591,000	4,007,690,000
*2022/2023	456,760	333,401	21,467,720,000	15,669,847,000	5,797,873,000
*2023/2024	468,898	351,449	22,038,206,000	16,518,103,000	5,520,103,000
*2024/2025	477,035	369,497	22,420,645,000	17,366,359,000	5,054,286,000
*2026/2027	497,173	387,545	23,367,131,000	18,214,615,000	5,152,516,000
*2027/2028	505,310	405,593	23,749,570,000	19,062,871,000	4,686,699,000
*2028/2029	517,448	423,641	24,320,056,000	19,911,127,000	4,408,929,000
*2029/2030	531,585	441,689	24,984,495,000	20,759,383,000	4,225,112,000

\*Projected Figures

**a. Number of students likely to miss out on funding.**



**Funding Gap: Projected**  
**Amount to be Applied Vs Awards**



**b. Funding Gap Amount**

Academic Year	Amount Applied (Kshs) [Demand]	Amount Awarded (Kshs)	Funding Gap (Kshs)
2014/2015	8.95	5.03	3.92
2015/2016	18.43	5.27	13.16
2016/2017	21.89	5.43	16.46
2017/2018	14.02	9.67	4.34
2018/2019	17.83	11.88	5.95
2019/2020	18.78	15.12	3.66
2020/2021	17.27	12.49	4.78
*2021/2022	19.49	15.48	4.01
*2022/2023	21.47	15.67	5.80
*2023/2024	22.04	16.52	5.52
*2024/2025	22.42	17.37	5.05
*2026/2027	23.37	18.21	5.15
*2027/2028	23.75	19.06	4.69
*2028/2029	24.32	19.91	4.41
*2029/2030	24.98	20.76	4.23

\*Projected Figures

If all factors were held constant, the amount of student funding deficit is estimated to be about **4.41b** Kshs. for the year 2030.

**105,628** Number of needy students at an average of Kshs. 40,000 per student per year. The number is likely to go higher if additional resources are not mobilized to lessen the over reliance on the Exchequer



# HELB EXTERNAL RESOURCE MOBILIZATION

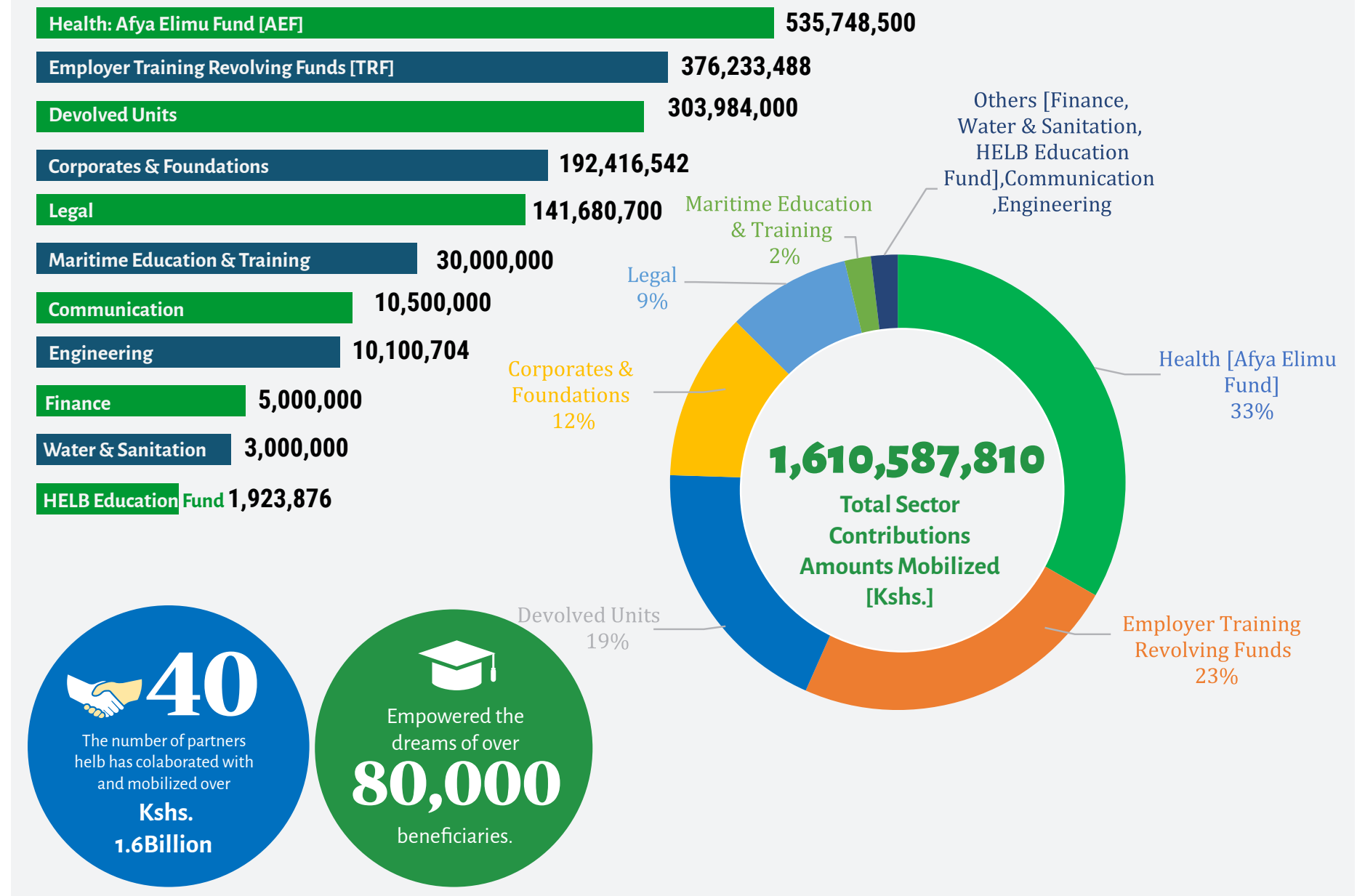


## What has been accomplished so far

The External Resource Mobilization journey began in 2014 when HELB signed the very first partner fund Memorandum of Understanding with the USAID Human Resource for Health Program through its implementing partner Funzo Kenya and later Intra Health to finance middle level health care workers, mainly nurses and clinical officers, studying at the Kenya Medical Training College [KMTCC]. From 2014 until 2021, HELB has collaborated with **40 partners** with and mobilized over **Kshs. 1.6Billion** and empowered the dreams of **over 80,000 beneficiaries**.

### I. THE HELB RESOURCE MOBILIZATION SECTOR OUTLOOK

The sector outlook for the funds mobilized as at December, 2021 is as follows:



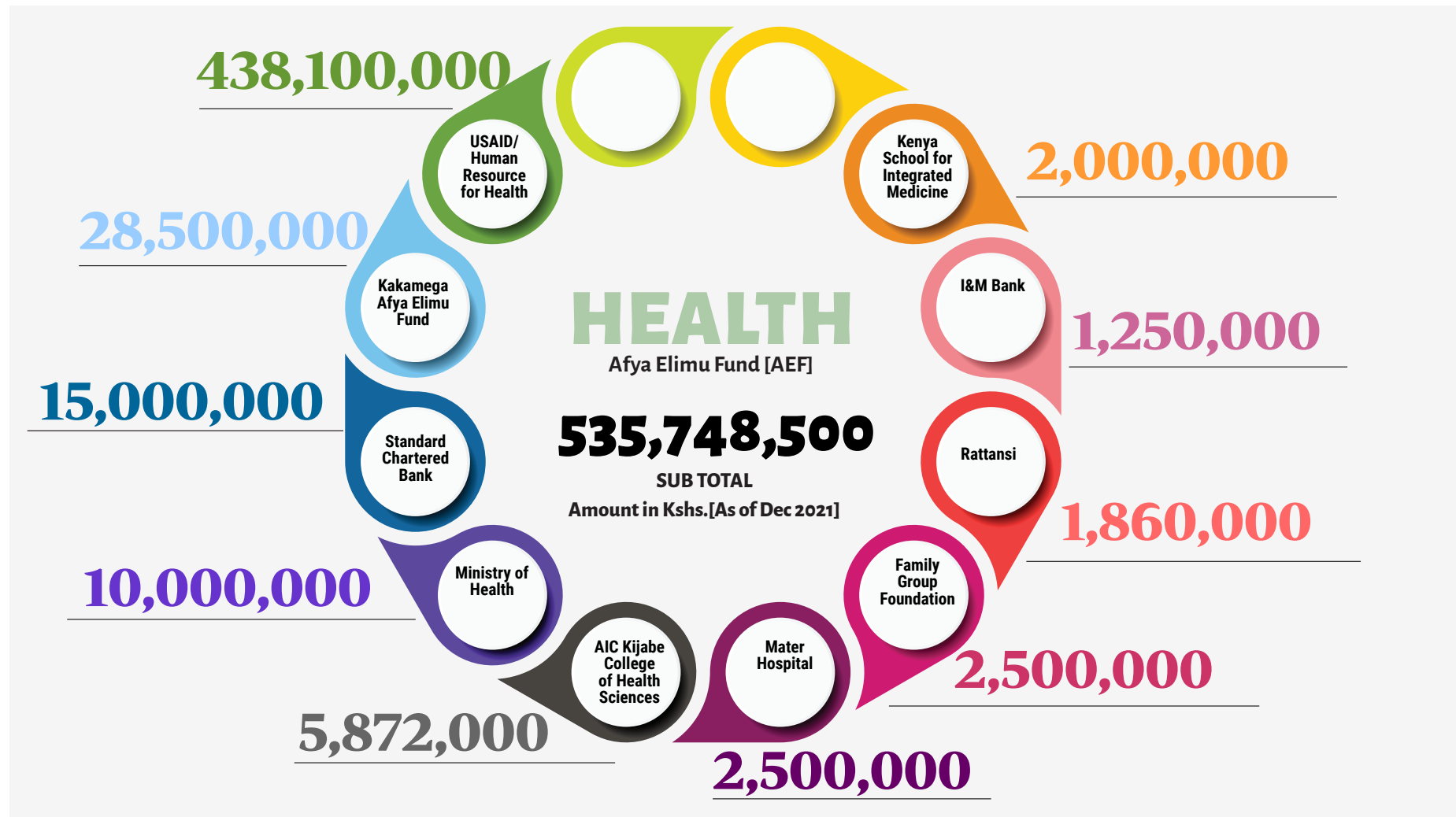
## II. THE HELB RESOURCE MOBILIZATION PORTFOLIO

### A. HEALTH (AFYA ELIMU FUND)

The Afya Elimu Fund [AEF] was established in 2013 and officially launched in 2016, under a Public- Private Partnership [PPP] initiative comprising USAID/HRH Kenya Mechanism and the Government of Kenya through the Ministry of Health & HELB. The innovative AEF started simply as a scholarship and transitioned into a revolving fund by providing low interest loans at 4% to needy students pursuing pre-service medical training at mid-level colleges at certificate and diploma levels only. The Fund focuses on middle level cadres such as nursing, laboratory technologists, clinical officers among others who form the bulk of the country's health workforce. At the close of the 5-year funding cycle in 2020, on 19th May 2021, the USAID/HRH Kenya Mechanism officially fully handed over the management of AEF to HELB.

*In 2013, the contribution from USAID, and GOK being on 1:1 ratio and with a target of training 12,500 students in five years. The funds from GOK through HELB grew tremendously and tilted in favor of GOK at 1:4 ratio. The beneficiaries also increased threefold for the initial target of 12,500 to 48,188 students studying at Kenya Medical Training College [KMTC] having benefited.*

AEF, being the pioneer partner fund at HELB, has been a great learning experience and has over time expanded and on-boarded other partners with the vision to sustainably support needy students training at mid-level colleges and help close the acute health workers shortage gap in Kenya. Between 2013 and 2021, the fund has mobilized Kshs. 535.7 Million excluding the HELB contribution.



### B. EMPLOYER TRAINING REVOLVING FUNDS [TRF]

The Employer Training Revolving Funds currently comprise the Civil Servants Training Revolving Fund worth Kshs. 351.2 Million and the KRA Staff Training Revolving Fund worth Kshs. 25 Million.

The Civil Servants Training Revolving Fund is funded by the Ministry of Public Service. The loans are specifically for eligible Civil Servants in National Government, County Governments, and the National Police Service at a competitive low interest rate of 4% per year. The courses covered include examinable short courses of at least three [3] months and Postgraduate studies [Masters and PhD]. The loan is used to finance Tuition, Library, Computer and Research and Examination fee.

On the other hand, the KRA Staff Training Revolving Fund provides for loans specifically for eligible KRA employees pursuing Certificate, Diploma, Undergraduate or Postgraduate studies at Kenya School of Revenue Administration [KESRA] or a recognized Kenyan University also at a competitive low interest rate of 4% per year.

Sector	Partner	Amount in Kshs. [As of Dec 2021]
Employer Training Revolving Funds [TRF]	Ministry of Public Service	351,233,488
	Kenya Revenue Authority	25,000,000
	<b>SUB TOTAL</b>	<b>376,233,488</b>

# 4%p.a

Interest rate for the TRF specifically for eligible Civil Servants in National Government, County Governments, and the National Police Service

# 376.2 M

The Employer Training Revolving Funds currently comprise the Civil Servants Training Revolving Fund worth

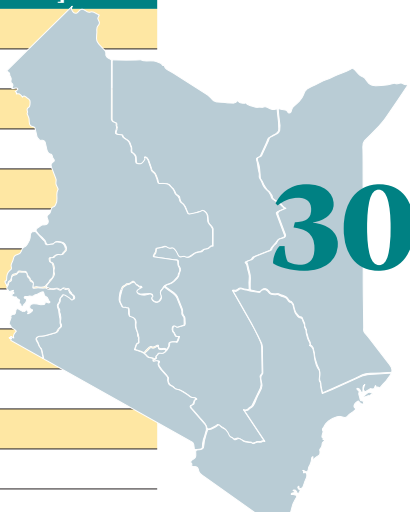
### C. DEVOLVED UNITS [COUNTIES & CONSTITUENCIES]

The devolved funds also ensure capacity building and development of human capital for the Counties and Constituencies. The devolved units, while awarding bursaries to their students in higher education, have historically faced challenges of visibility of other sources of funding that the beneficiaries' access. This presents the risk of over funding of students some of whom benefit from counties, constituency bursary schemes as well as the HELB national kitty while others completely miss out. Some of the Counties and Constituencies have therefore opted to establish revolving funds at HELB to ensure that their funds are optimally utilized and only the most deserving students benefit. Further, by establishing revolving funds, they ensure that present beneficiaries continue supporting students in future when they repay their loans. Notably, through HELB transparent and accountable systems, counties and constituencies avoid integrity challenges that have bedeviled many counties and constituencies funds. The devolved units comprising four [4] counties and seven [7] constituencies have since set up revolving funds worth a combined Kshs. 303.9 Million

Sector	Partner	Amount in Kshs. [As of Dec 2021]
Devolved Units [Counties & Constituencies]	Kakamega County Fund	120,000,000
	Busia County Fund	55,000,000
	Taita Taveta County Fund	52,000,000
	Bomet County Fund	38,800,000
	Karachuonyo Education Fund	10,800,000
	Igembe North Education Fund	9,000,000
	Tharaka Constituency Fund	6,384,000
	Chuka Igamba Ng'ombe Constituency Fund	4,700,000
	Tigania West Fund	2,800,000
	Awendo Education Fund	2,500,000
Tinderet Education Fund	2,000,000	
<b>SUB TOTAL</b>	<b>303,984,000</b>	

# 303.9M

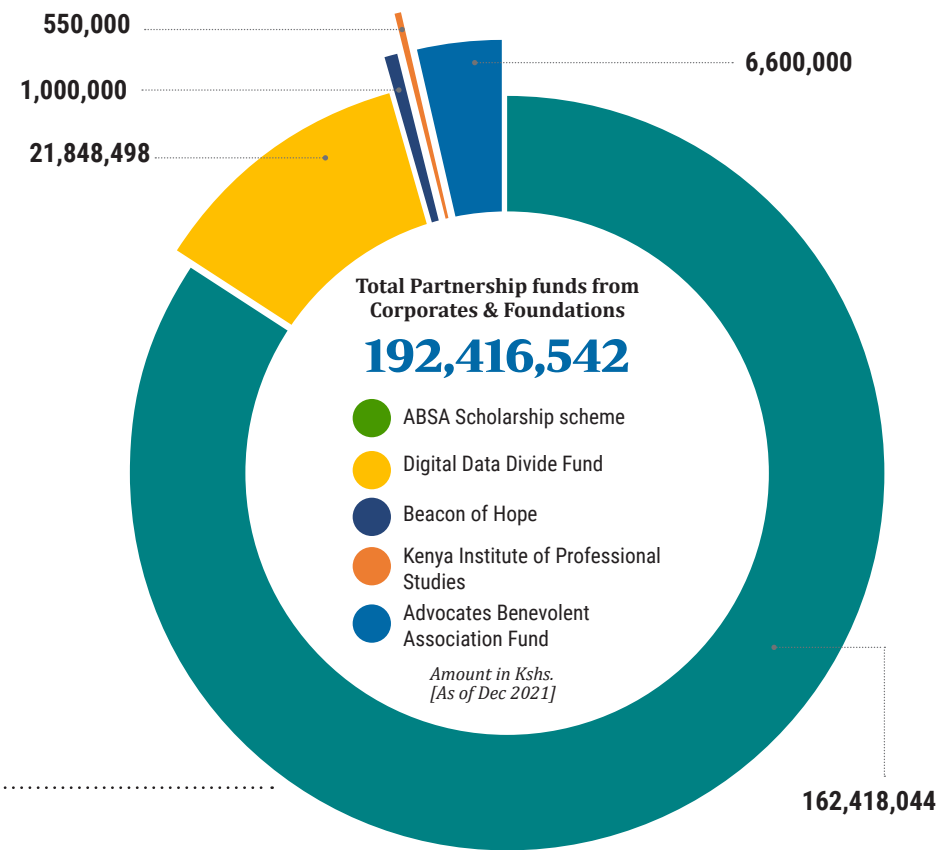
Mobilised from Ddevolved Units



## D. CORPORATES & FOUNDATIONS

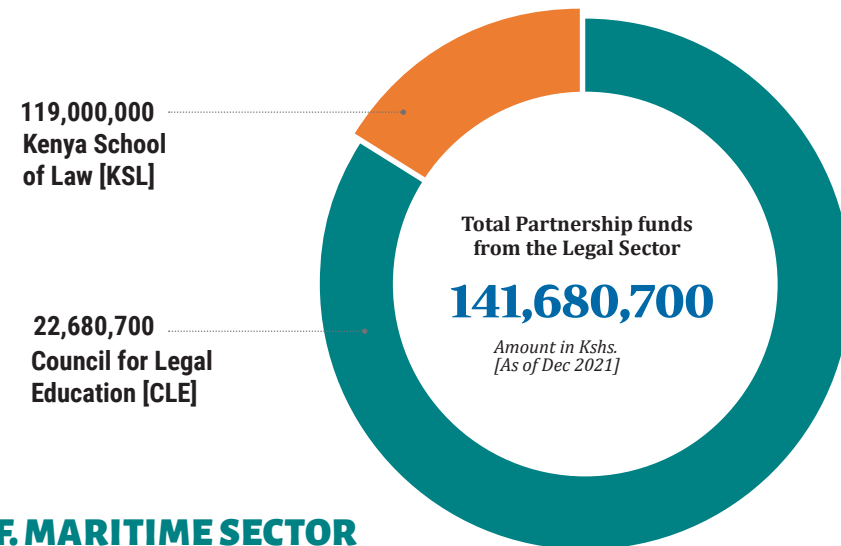
HELB has been identified by Corporates and Foundations as a viable funding partner through which they can implement their Corporate Social Responsibility agenda. The funding model varies depending on the Funders' goals and can range from scholarship, laptop funding, to revolving funds. These institutions have established funds amounting to Kshs. 192.4 Million.

HELB has also partnered with Government agencies to establish sector specific funds to support needy students to access specialized and critical courses. These include the Council for Legal Education [CLE] and Kenya School of Law [KSL] for the Legal Sector; Kenya Maritime Authority [KMA] for the Maritime Sector; Kenya Institute of Mass Communication [KIMC] for the Communication Sector; Kasneb Foundation for the Finance Sector; and Kenya Water Institute [KEWI] for the Water and Sanitation Sector.



## E. LEGAL SECTOR

This Fund was established to address completion rates for law students to become advocates of the High Court. The law students, some of whom had been funded for their undergraduate degrees by HELB were struggling to complete their Advocate Training Program at the Kenya School of Law [KSL] and sit for their exams with the Council for Legal Education [CLE] due to lack of financing. The fund is now collectively worth Kshs. 141.6 Million



## F. MARITIME SECTOR

Kenya has a lot of under explored opportunities in the Blue Economy sector. As a signatory to the International Convention on the Standards for Training, Certification and Watchkeeping for Seafarers, [STCW 95], Kenya is listed on the IMO Whitelist of countries implementing the Convention and is geared up to contribute to the global shortage of seafarers. While the Bandari Maritime Academy in Kenya serves as a Centre of Excellence for the Region in maritime education and training, skills development, research, and innovation; the high costs for the courses were prohibitive. In 2020, the State Department for Shipping and Maritime signed a Memorandum of Understanding with HELB for the establishment and operationalization of the Maritime Education and Training Support Framework to promote access to training and employment opportunities to Kenyan youth by providing financial support for maritime education and training and the employment of Kenyan seafarers. The Fund is currently worth Kshs. 30 Million

Sector	Partner	Amount in Kshs. [As of Dec 2021]
Maritime Education & Training Scheme	Kenya Maritime Authority [KMA]	30,000,000
	<b>SUB TOTAL</b>	<b>30,000,000</b>

## G. COMMUNICATION

This is a sector specific fund for the Communication sector currently funded by the Kenya Institute for Kenya Institute of Mass Communication [KIMC]. This fund currently worth Kshs. 10.5 Million, caters tuition for students studying mass communication at KIMC.

Sector	Partner	Amount in Kshs. [As of Dec 2021]
Communication	Kenya Institute of Mass Communication	10,500,000
	<b>SUB TOTAL</b>	<b>10,500,000</b>

## H. FINANCE

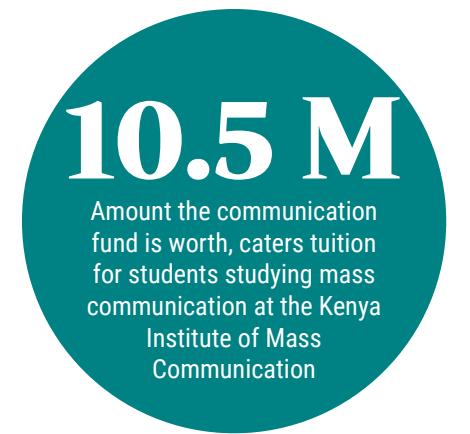
This is a fund, worth Kshs 5Million, caters for tuition and exam fees for students studying accounting related courses and is currently funded by the kasneb Foundation.

Sector	Partner	Amount in Kshs. [As of Dec 2021]
Finance	Kasneb Foundation	5,000,000
	<b>SUB TOTAL</b>	<b>5,000,000</b>

## I. WATER & SANITATION

This is a sector specific fund currently worth Kshs 3Million, catering for tuition for students studying water & sanitation related courses such as Plumbing at the Kenya Water Institute [KEWI].

Water & Sanitation	Kenya Water Institute	3,000,000
	<b>SUB TOTAL</b>	<b>3,000,000</b>



**5Million**

The amount KASNEB Foundationis worth

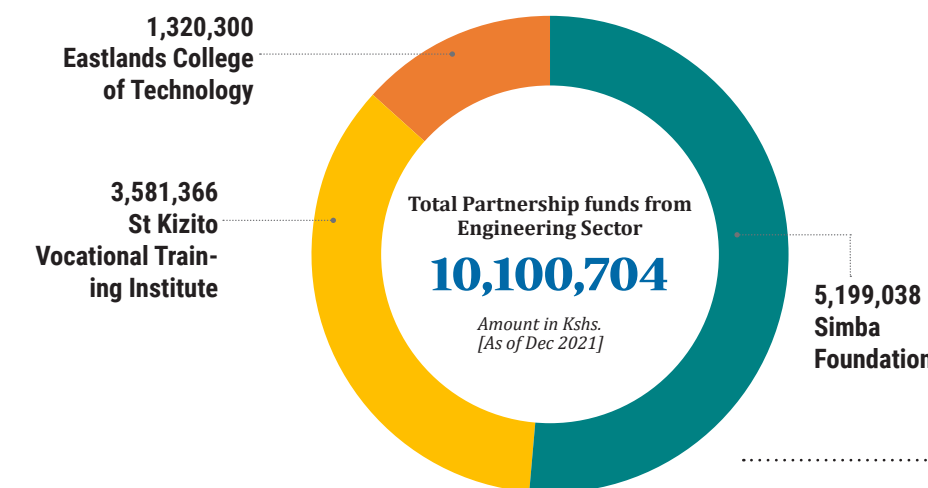
**3Million**

A sector specific fund for KEWI students catering for tuition



## J. ENGINEERING

This is a fund specifically targeting Engineering at the TVET level. Some of the institutions that have partnered with HELB had previously set up scholarship schemes to support needy students. However, with the realization that funds disbursed as scholarships are sinking funds with no sustainability, these institutions have opted to partner with HELB to convert the scholarships into revolving funds.



## K. INDIVIDUAL DONATION FUND

Individual loanees [beneficiaries] are in their own small way also encouraged to donate towards the Revolving Fund even as the repay their HELB Loans. Through these donations, HELB has been able to mobilize Kshs. 1.9Million

No.	Sector	Partner	Amount in Kshs. [As of Dec 2021]
11.	HELB Education Fund	Individual Donations	1,923,876
		<b>SUB TOTAL</b>	<b>1,923,876</b>



# WHY PARTNER WITH HELB? PIONEERING A RISK PROOF PARTNERSHIP MODEL

## I. The benefits of partnering with HELB

The advantages for HELB partners include;



**DATA SHARING:** HELB is in possession of extensive historic and current data of students in higher education, at university level and other cadres such as TVET, middle level medical courses, legal and maritime. Funders with an interest in supporting needy students therefore have an easy way to access their cadres of interest. This data can be delineated in terms of gender, disability, region, orphans, single parents etc.



**TRANSPARENT ONLINE APPLICATION:**

The students apply online and can therefore access the form remotely from any part of the country with internet access. The online application ensures a detailed extraction of information from prospective applicants. This can be amended to suit the funders' needs.



**STUDENT FINANCIAL LITERACY PROGRAM:**

HELB has put in place strengthened systems to ensure that funding goes directly to the deserving students. Students are also sensitized through a financial literacy program on what receiving a repayable loan entails. Since Financial 2015/2016 a student is not able to apply for a HELB facility unless they go through the Financial Literacy program which is accessible on the Student Portal in both video and PDF format. This is important as these are young people who have recently completed high school. They are complete rookies, and for most of them, this is the first time they have a significant amount of money to manage for themselves. This customer education is key to be able to support us through the journey of transparency.



**AUTOMATED SELECTION CRITERIA:**

HELB information systems allow for Mean Testing Instruments suited to the specific needs of the funders. The automated scoring system ensures automated and transparent award of loans to large numbers of applicants efficiently and cost effectively. Funders further have the option of identifying intended beneficiaries and submitting the same to HELB under fund management arrangements.



**SUPERIOR RECOVERY MECHANISM:**

With 27 years of experience in debt management, HELB has the requisite systems to ensure effective recovery and sustainability of funds. HELB recovery mechanism is backed by law and terms HELB loan repayment as statutory payments. This therefore compels all employers in Kenya to comply to deduction and remittance of loan deductions. HELB further works with strategic partners such as KRA, NHIF, NSSF to trace loan beneficiaries and ensure optimal recoveries. Fund partners therefore leverage on HELB's debt management capabilities and relationships to secure sustainability of their funds.



**BRANCH NETWORK AND CONTACT CENTRE:**

HELB is present in 28 Huduma Centers spread around different parts of the country. This helps in availing HELB services at the grass root level. Fund partners can therefore leverage on this network to expand their reach across the country. HELB also has a fully-fledged Contact Centre handling calls, social media, and email correspondence. This ensures that customer queries are well addressed and provides a value add that prospective fund partners can ride on in rolling out their products.



**HELB LOANS PORTFOLIO PROTECTION:**

HELB has an inhouse student loans self-protection scheme that provides credit life insurance for all disbursed loans including partner funds. This further serves to enhance the sustainability of any funds disbursed by HELB mitigating risks on partner funds.



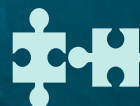
**FUND GOVERNANCE STRUCTURES:**

A Technical Working Group (TWG) comprising of representation from the fund partner and HELB is involved in the appraisal and approval of the target beneficiaries. The TWG makes critical decisions pertaining to the opening of the loan applications, setting the award criteria, approving disbursements, and providing key decisions relating to debt management. This provides proper visibility for partners on the fund operations. Further, HELB provides detailed reports and holds meetings at least every quarter to ensure accountability of the fund.



**INFORMATION SHARING:**

HELB participates in information sharing with partners that encompasses transfer of knowledge, expertise, data to ensure value adding partnerships.



**JOINT RESOURCE MOBILIZATION:**

With the extensive experience in resource mobilization, HELB works with fund partners to raise additional funds for their kitties to meet any growing demand from their target beneficiaries. HELB works with fund partners to develop proposals, engage in donor mapping, and also participate in fund raising activities to boost the capital bases of these funds. This helps to lessen the funding burden on HELB fund partners.

## II. How to partner with HELB

### A. THE HELB PARTNERSHIP MODEL:

To ensure that the students do not get bogged down and miss out on enrollment due to administrative delays, HELB has established a process for a new partner fund that is flexible depending on a fund partners' specific needs and objectives. For example, partners may opt to establish scholarship schemes, a revolving fund or a hybrid of a scholarship and a loan.

### B. ONBOARDING & ENGAGEMENT:

HELB has a robust Engagement and Onboarding process for Partners that is not only flexible, but also tried and tested.

#### 1. PROPOSAL EVALUATION AND PRELIMINARY MEETING



HELB sends out proposals to prospective partners on the potential ways that they can develop partner funds and also receives proposals from potential partners. Meetings are then held with the partners to evaluate the funding intent and ensure that expectations on both parties are clarified. During these meetings, the partners explore ways through which HELB can offer value through its extensive database and fund administration approach.

#### 2. SERVICE CONTRACT DEVELOPMENT



HELB and the fund partner jointly prepare a draft service contract that outlines roles and responsibilities of each party, and the fees applicable for administering of the fund, target beneficiaries and other matters pertaining to the fund. Once a service contract is agreed upon, it is duly signed, and product is launched.

#### 3. FORMATION OF A TECHNICAL WORKING GROUP [TWG]



A Technical Working Group is formed with representation from the partner and HELB to operationalize the scheme. Formal appointment letters are issued by HELB and the funder on appointments to the TWG. The role of the TWG is to develop a road map and work on the activities to ensure operationalization of the fund. The TWG also ensures proper governance, accountability, transparency of funds, and ensures the partner is well involved in the management of funds. The partner nominates the chair of the TWG while HELB nominates the secretary.

#### 4. TRANSFER OF FUNDS



- HELB shares official communication on their bank details for transfer of funds
- Funds are transferred to HELB.
- An account for the partner is opened in the HELB system and the funds transferred are allocated to the partner
- The product is also set up in the HELB system as per the agreed terms on service contract.
- Transfer of funds to support the fund continues for the agreed partnership period or until the fund is self-sustaining from recoveries.

### 5. LOAN CYCLE



The HELB Loan Cycle is as follows:

**i. Application:** The application process is automated and will involve the following:

- Develop and agree on the design of on-line application form and get approval from the funder.
- Agree with the funder on opening dates and closing dates of the application form. Application dates opening may be based on funding cycles, student intakes etc.
- Agree with funder the deadline of submission of application forms by applicants.
- Agree with funder on selection criteria of students, maximum and minimum loan amounts, courses to be financed, and get approval from the funder
- The agreed parameters are set up in the HELB system.
- HELB uploads the application form on the HELB portal and invites applications.
- HELB monitors the application process and gives regular updates to the partner.

**ii. Verification:** HELB receives applications and vetting of the applications is done throughout the application period. Applicants who have not provided all requisite details are notified and the list of successful applicants is generated.

**iii. Award and Disbursement:** Based on the available funding and number of successful applications received, and the agreed-on selection criteria simulations are done and shared with the partner for approval and recommendation. The Loan amount is disbursed to the learning institutions as per partners approval. Institutions are expected to file annual returns to HELB accounting for the monies they have received from HELB and any unutilized amounts or unallocated amounts are refunded to HELB to reduce the loan obligation of the student.

**iv. Debt Management:** HELB is mandated by the law through the HELB Act to recover loans from beneficiaries.

- If employed, the loanee's employer commences deduction through the payroll. HELB enlists the support of strategic partners such as KRA, NHIF & NSSF to locate beneficiaries' employers.
- If unemployed or in the informal sector, the loanee is advised to commence flexible loan repayments directly through flexible payment channels such as MPESA.
- If in the diaspora the beneficiary is provided with relevant payment channels.
- In the event of default, HELB institutes levying of penalties, CRB listing, enlists debt collector services & guarantor notifications.
- In the event of death, the loans are offset through insurance schemes or the inhouse student loans self-protection scheme

**v. Communication and Awareness Creation:** HELB creates awareness through SMS, emails, HELB social media pages, website, and advertisement in the newspapers for the target students. Loan applicants receive SMS notifications through the numbers they have provided throughout the loan cycle, from loan verification, allocation to successful award and disbursement of their loans. Loan applicants are also able to self-serve and check the status of their loans through the student portal accessible via the HELB website, HELB app available on the Google playstore and USSD platform \*642#.

**vi. Insurance:** All loans are insured against death and the cost of insurance is expensed to the student

**vii. Accountability and Reports:** HELB prepares detailed accountability reports to the funder every quarter or as agreed. Monitoring & evaluation as well as workshops may be scheduled periodically, subject to availability of funds. Partners are also provided with the option of auditing their partner fund to ensure compliance to laid down terms in the agreed service contracts.

# SUCCESS STORIES & TESTIMONIALS



# AT THE FRONTLINE OF A HEALTH NATION



**3** GOOD HEALTH  
AND WELL-BEING



## Strengthening the Health Sector one nurse at a time

The United States Agency for International Development [USAID] has partnered with the Kenyan Government in building capacity of the health sector for over 60 years. The USAID/HRH and HELB partnership through the Afya Elimu Fund [AEF] is a trailblazer that has empowered the dreams of the next generation of middle level healthcare workers.

**PETER WAITHAKA- PROJECT MANAGEMENT  
SPECIALIST HUMAN RESOURCES FOR HEALTH,  
USAID**

I remember vividly when the Cabinet Secretary for Health announced the first case of Covid-19 in Kenya. Everyone in the office was concerned about the surge capacity of healthcare workers to rise to the challenge. Scenarios were done and the projections from a full capacity perspective were not that good. Thankfully, we had trained a sizeable pool of over 30,000 middle level health workers, some of whom had already graduated through our partnership with HELB in the now famous Afya Elimu Fund. This kind of funding to bright but very needy students ensures that health workers are available even in the most remote areas. Indeed, it is some of these frontline healthcare workers who ended up being sent to most remote areas as a first line of defense for the Covid-19 Pandemic.

I wish to challenge potential donors and private sector firms. When you look at Kenya's regional position, it is clear that we are leading but how are we going to sustain our position? We need to go beyond the rhetoric of expecting Government to do everything and say, what can I also chip in to make a difference? I urge you to partner with HELB in the Afya Elimu Fund [AEF] to ensure that we have an adequate pool of health workers. We need more health workers acquiring higher education and become specialists who can handle various diseases across all parts of the country.

If more counties and constituencies set aside a small percentage towards the HELB AEF, in the next couple of years, each county and constituency will be able to handle its patients and reduce the strain on referral hospitals. This will allow national referral hospitals to handle the neediest cases and even support patients from other countries.



## Empowering my community through sensitization on nutrition

**Binti Nasser Mwasabuni - Community Co-ordinator, North Coast Medical Training Community College**

I come from Matuga constituency in Kwale County. I had the desire to go for a course in nutrition because back in my community, we have many cases of non-communicable diseases that are as a result of poor nutrition and lifestyle.

I joined North Coast Medical College in 2015. Getting this Diploma was a challenge because I am from a humble background, and I was joining a private institution. My parents are small scale farmers and were also supporting my younger sister in Dar-es-Salam at the University where she was lucky to get a scholarship. I am grateful that with the help of HELB through their partnership with Community Health Promotion Fund, I applied for a loan in 2016. At the time of application, I had a fee balance and

was in danger of not sitting my exams. It came right on time, and I was able to sit the exams and went on to clear the course and graduate in 2018 with a Diploma in Nutrition and Dietetics.

Without HELB, I can't even start to imagine how things would have turned out. I now have a job and I am in a position to repay the loan. I feel that I have to pay because the same way it has helped me, there are so many Kenyans who need to be helped.

I thank God that now I am able to use my knowledge to help my family. Sadly, I lost my aunt to hypertension before I could put this knowledge into use. Maybe it was not meant to help her, but my community is now benefiting from me.



## Powering Universal Health Coverage

For Dr. Kelly Oluoch, the Government's commitment towards Universal Health Coverage is hinged on human resource is the main pillar that enables the health care to operate. This is one of the key factors when it comes to addressing emerging issues in health care and ensuring that the country is steered on the centerline of ensuring a healthy population.

KMTC is a key partner in the Afya Elimu Fund [AEF], and we are acutely aware the value that partnership with HELB has brought. Afya Elimu funds over 6,000 students while Kenya Medical Training Centre (KMTC) has close to 17,000 students who are HELB Loan Beneficiaries. Around 16% of these beneficiaries are clinical officers. A good number of them have now graduated and contributing to the human resource pool in the country contributing towards Universal Health Coverage.

Partnering with HELB has made it so easy for us to identify needy and vulnerable students who have a passion to pursue medical education. The selection is fair and there is gender balance as well as consideration for students with disabilities.

In a bid to increase available funding for needy students, I call upon more organizations to partner with HELB AEF so that together we can increase the number of trained personnel under specialized services, like emergency care, provided at higher diploma level and are very much in demand.

**Dr. Kelly Oluoch - CEO, Kenya Medical College [KMTC]**



## When tenacity, grit, and a partnership for health training meet

**Boaz Indongole - Nursing Officer Kijabe AIC Hospital & Beneficiary of HELB AEF**

I wished to pursue a nursing course at AIC Kijabe College of Health Sciences, but I knew my parents would never be able to raise Kshs. 263,800 so I opted to work as a guard at the Kijabe AIC Hospital where I was getting a salary of Kshs. 12,000 and started saving towards his education fund. After about a year and a half of saving, I had Kshs. 100,000 which was still not enough for the college fees and wondered where I would get the balance. Just when I was almost giving up, I found out about the HELB AEF which enabled me top up my college fees. I supplemented what I was getting from HELB with income from the locum jobs at Kijabe Hospital and managed to complete my studies.

I am now able to live a dignified life by earning a decent income and by extension helping my parents and siblings. I am also repaying the loan through deductions from my salary. I encourage other beneficiaries to repay back the loan because they may need the same loan in future to further their studies and it can also be used to assist other needy students.

## THE TECHNICAL PUNCH



**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE





## A motor vehicle assembly that assembles hope and opportunity for fresh graduates

While so many funding schemes exist, HELB partnership model offers so many incentives anchored on its commitment to be a risk intelligent organization.

**Mr. Adil Popat - Group Executive Chairman, Simba Corporation**

While technical education is increasing through the TVET colleges, there is a gap in proper industrial exposure and internship. So first, we designed an 18-month programme through the Simba Foundation that could offer an internship scheme to young people to become technically efficient. And in this way by giving them a skill and exposure in a practical setting, they can go out and earn a living.

Secondly, we realized that an internship programme at our assembly plant is not going to absorb all the potential students. So we had to extend it and attract new partner. This is where we realized the underrated potential that the Higher Education Loans Board has. To be honest, we did not know initially that besides offering loans to the under privileged and most deserving students, HELB has put in place proper systems of financial management, disbursement, and loan recovery. This greatly reduced our headache literally in trying to think through how we can administer our programme in a sustainable manner. Through the partnership with HELB, we have so far, a total of 210 graduates who have gone through our programme.

HELB identifies the students through their expansive database, disburses the money they need to go through the programme and offers us accountability reports for the entire programme at a click of a button. Now this is a major relief to any donor out there because you do not need to start your own system to manage such a programme.

## The untapped potential in technical and vocational training

The initial focus of universities as the be all and end all of higher education discouraged many students who lacked finances. Technical colleges across the country have provided hope and steppingstone to many young people who are now able to learn a skill, get in the job market and even bridge to undergraduate studies.

**Mr. Austine Omeno, Principal of Eastlands College of Technology**

With the dual training system, we have about 60% of the students getting employed directly in the course they had studied. Another 20% indirectly because they have a skill here and there while the remaining 20% start small businesses. They engage in welding, fabrication, automotive repairs, and body works. The youth love cars so when they are able to pimp up a car, they are very happy with that. They also engage in electrical installation.

When Simba Corporation and Foundation came on board we thought it was best for them to partner with HELB who have in place structures that follow up the repayments because that helps the students to be responsible. Through this partnership about 2,000 students have had their lives dramatically changed by accessing these loans. He applauds HELB for having a revolving fund rather than just giving bursaries because it makes the students responsible, and it reduces the headache of looking for money and chasing the money for repayments.





## An Empowering life transformation

**I applied for the HELB loan because I had no money. Just imagine being paid Kshs. 300 a day... and that is where you eat. That is no money!**

**Nicholas Mulwa Kimeu, a beneficiary of Eastlands College of Technology & HELB Loan**

I had been forced by circumstances to work while in high school after one of my parents passed on and I had challenges even completing Form Four. Before I joined Eastlands College of Technology, I was working in the construction industry as a helper where you work with other people and are paid peanuts. At the end of the day you do not have a skill, so you are just a wasted person. And when you come down to a human level, you realize you need something more to do. So that was what pushed me to join the college.

The HELB loan transformed my life tremendously. Currently, I'm doing contracting and that means you are able to get a project, do the costing, installation, and testing. So with the help I got from HELB I transformed myself and I can now call myself a contractor and perform those tasks, which I could not before. I am due to start repaying the loan from May 2022. My paying back will enable another needy student to get the skills and be able to upgrade themselves like I did.

# TAPPING INTO THE BLUE ECONOMY SECTOR



14 LIFE BELOW WATER



# Maritime education and training as a strategic lever of Kenya's Blue Economy

Mrs. Nancy W. Karigithu, CBS - Principal Secretary, State Department for Shipping and Maritime.



**Shipping & maritime transport has not been traditionally looked at, but maritime education and training plays a pivotal role into anchoring the economic growth.**

The partnership between the State Department for Shipping and Maritime and HELB is important because as a country, the Government policy is now to leverage on the blue economy sector in order to grow the economy. While careers in the sector are very marketable, they are also life long, sustainable, and developmental; they also very expensive to achieve and attain.

Having previously worked at the Kenya Maritime Authority [KMA] as a Director General, I can attest to the fact that there were indeed gaps as well as the need for a more structured way for funds to be put towards training so as to make these opportunities more accessible for Kenyan Youth. Picking it at two levels, one is equipping the training institutions with the space to be able to put up the equipment needed for the trainee, which has to be fit for purpose depending on the work environment they will eventually be deployed to. This also meant addressing the capacity of schools for training which is what led to the policy decision to start the Bandari College as it was called then and eventually give it a stand-alone status into Bandari Maritime Academy [BMA] as we know it as today.

The second gap identified was affordability of that training because the investment is capital intensive and highly specialized. Further, every five years an external audit on Standards for Training, Certification and Watchkeeping for Seafarers [STCW], ensures the training in terms of equipment, facilities, delivery in terms of the trainers is up to par.

Having HELB as a partner therefore helps to materialize the aspiration of maritime education and training so as to empower the youth to move from the floor level to better paying jobs in the Maritime Sector. A ship captain earns on average \$10,000 and remember this is a job with all expenses paid and great saving potential since there is nowhere to spend the salary while at sea. The Maritime Sector therefore provides immense opportunities for us as a country to invest in and develop our nation.



# A partnership in the deep, blue ocean

Our potential to grow our economy exponentially is in the waters. If we are to create jobs for the youth and if we are to create industrial products for our youth, that frontier is in the blue economy.

**Mr. Robert Njue - Director General, Kenya Maritime Authority**

As a country, we must gear towards the waters where there are resources and job opportunities. Our economic growth will be enhanced by unlocking the potential within the Blue Economy. To unlock that potential, we need human capital that is well skilled.

The focus therefore is to grow a Maritime Education and Training Scheme which will finally grow into a revolving fund to ensure we have funds available for Kenyans seeking to train in the Maritime Sector.

KMA has committed to contribute Kshs. 100Million towards this Fund over the next couple of years.

Our anticipation is that other partners in this sector whether in the public or private sector will join us to finance that scheme and provided the much-needed funding because Maritime Courses are very expensive.



## Sailing to a Brighter Future

Elizabeth Mwakima's dream of pursuing a course in nautical science, came to full bloom after following the exploits of Elizabeth Mwarambi, the first female ship captain in Kenya, on social media and even befriending her.

**Elizabeth Mwakima - a student at KMA and a beneficiary of the Maritime Education & Training Scheme**

Despite the potential in the Blue Economy Sector, seafaring courses continue to attract very little interest, and even less from female students, more so from my home county of Kilifi. To make matters worse, the Coast region is also ravaged by the scourge of drug abuse among the youth.

I started my journey at the Bandari Maritime Academy in 2019 where I came face-to-face with several challenges. The journey into the world of seafaring would not have been able without the enabling hand from HELB, which has reduced the financial burden on her parents.

I used to love making paper boats when I was young, and I am happy to be here at Academy. A course like nautical Science requires a lot of hands-on training and I enjoy going for practicals.



# EMPOWERING THE NEXT COHORT OF LEGAL AND JUSTICE DEFENDERS

For most graduate law students, after going through their undergraduate studies, some courtesy of HELB, the next challenge is usually how to go through the Advocate Training Programme at the Kenya School of Law and enroll for the examinations offered by Council for Legal Examination. However, partnership between HELB, Kenya School of Law and the Council for Legal Education is making the dreams of these students to approach the Bench with loci standi.



## Approaching the bench through the HELB legal sector funding scheme

**Ms. Mary Mutugi - Ag. Director, Council for Legal Education**

The partnership between the Council for Legal Education [CLE] and HELB is very valuable because students may apply for loans to enable them pay for their professional exams. It also ensures we execute our role and mandate to ensure that we are providing the market with trained lawyers to be admitted as advocates in Kenya. The funding has so far benefited about 390 students.

The fact that HELB is anchored by Law and has a track record of administering the funds for years is invaluable as this guarantees the sustainability of a Revolving Fund. Beneficiaries who have benefited from the funding should therefore ensure to pay back the loan so as to ensure continuity of the fund for those who come after them. Corporate organizations, law firms, and institutions that would want to support legal education and training should partner with HELB because they have, without a doubt, the knowhow of administering the fund.



**Dr. Henry Mutai - CEO,  
Kenya School of Law**

The KSL partnership with HELB, commenced in 2021 and has seen 163 students benefitting from the loans. The revolving fund model is efficient in terms of sustainability as other needy students can continue to draw from that fund when repayments are done. I endorse the position taken by HELB in driving external resource mobilization so that any student who needs funding is fully funded.



## A ray of hope for Rayner Mong'ina

**Rayner Teresia Mongina - a student and  
beneficiary of the HELB KSL & CLE Funds**

The biggest challenge that I faced was paying both the tuition fee at KSL and the exam fee at CLE because my parents could not meet the high cost. My siblings and I solely depend on my father since my mother is a stroke survivor and cannot work.

Being visually impaired, it is challenging trying to research and be aware of such funds but I came to learn about the funding scheme from a friend. Thankfully, the funding has given me hope without which I would not have sat for my exams thus killing my dream of to become an advocate.

# Not another deferment

**PETER OCHIENG OTIENO – STUDENT AT THE KENYA SCHOOL OF LAW [KSL]**

In 2020, I decided to write a letter to KSL for deferral; I deferred by a year hoping things would change and luckily, KSL got into an agreement with HELB. I was home in Siaya when I learned about the HELB funding from a friend through an advertisement in the newspaper which stated that it would offer loans to students in the Kenya School of Law to facilitate their tuition fee

I am excited to be among the first beneficiaries of this partnership between HELB and KSL. Even if it is a loan, it has given me a chance to continue with my education and not defer for the second time. I am happy since now my dream of become an Advocate of the High Court is slowly coming to fruition and I can't wait for the time I will join the bar!



## OUR DEVOLVED UNITS IMPACT





# OUR JOURNEY TOWARDS 0.5BILLION EDUCATION REVOLVING FUND

As one of the architects of Vision 2030 and having been Minister of State for Planning and National Development, Kakamega Governor Wycliffe Oparanya appreciates the critical role education plays in sustaining the country economically. He also knows that providing funds towards fulfilling this role comes with its fair share of challenges due to budgetary constraints and multiple priority areas.

“When I became Governor of Kakamega county, the first thing I did was set up an education taskforce just to see how Kakamega as a county was doing education-wise, having had my experience as Minister at the national level,” he recalls.

The Taskforce was headed by Prof Laban Ayiro, career educationist and current Vice Chancellor of Daystar University. In its report back to the governor the Taskforce identified gaps including a funding one between the funds availed by HELB nationally and the needs of students in the county, having approached education as youth-empowerment measure and a concurrent function of his then-fledgling county government.

With this novel idea, the governor had to build consensus within his Executive as well as with the County Assembly. Public participation was encouraged to raise awareness and find ways to address the gap identified by the Taskforce Report, which necessitated the need to create a Fund.

“I then had to convince members of the County Assembly, based on facts, that here is a Report put forward by the experts and obviously they approved this Fund,” he says, acknowledging that his experience as a legislator representing Butere constituency has made it easier for him to approach and work with the MCAs.

In 2016, with the backing of his MCAs, the Kakamega County Education Fund was introduced.

Through legislation, the Fund is protected from the political turbulence that comes with changes in county governments and the county government has agreed to set aside Sh20million per year towards the Fund.

“We want this Fund to grow up to Sh500million. I’m assuming that the incoming government will respect the legislation that is there. If this Fund can reach Sh500million, plus the HELB support, I am very optimistic that every student from Kakamega county will have no problem,” the Governor, a certified public accountant and expert in finance management and business consultancy, notes.

Before the Fund was created, the county government simply provided money in the Budget and applicants would approach the County Department of Education, a model that according to the governor was wrought with political interference. This created too much pressure on the governor and the Department of Education. By creating the Fund and letting it be managed by HELB, an independent arbiter, the Fund was insulated and free from political interference. So far the county has put in Sh120million towards the Kakamega County Education Fund.

“If all counties, the 47, followed my example then obviously that gap would be bridged. If all counties were to put in Sh120million, that would be over Sh5billion, money that would bridge that funding gap,” he asserts his view that if every county had such a Fund then all students would access education and that Kakamega should be a benchmark on how to set up an Education Fund, for both continuing and incoming county government bosses.

Currently the Kakamega County Education has helped over 10,000 students in universities, over 2,500 pursuing courses in medical colleges as well as others in fields such as teacher training. This achievement is a source of joy for the outgoing governor and he acknowledges the key role HELB plays in collecting repayments that are then rolled back to fund even more students.

“I want to thank those students that have finished university, have realised the importance of the Fund and are paying back for the benefit of other needy students. This is a Fund for posterity, a Fund that is protected under County Assembly legislation and it can only be stopped if that legislation is repealed by the same County Assembly,” he says of one of his legacy projects.



**H.E FCPA WYCLIFFE OPARANYA,  
GOVERNOR KAKAMENGA COUNTY**



## A timely intervention: Taita Taveta County

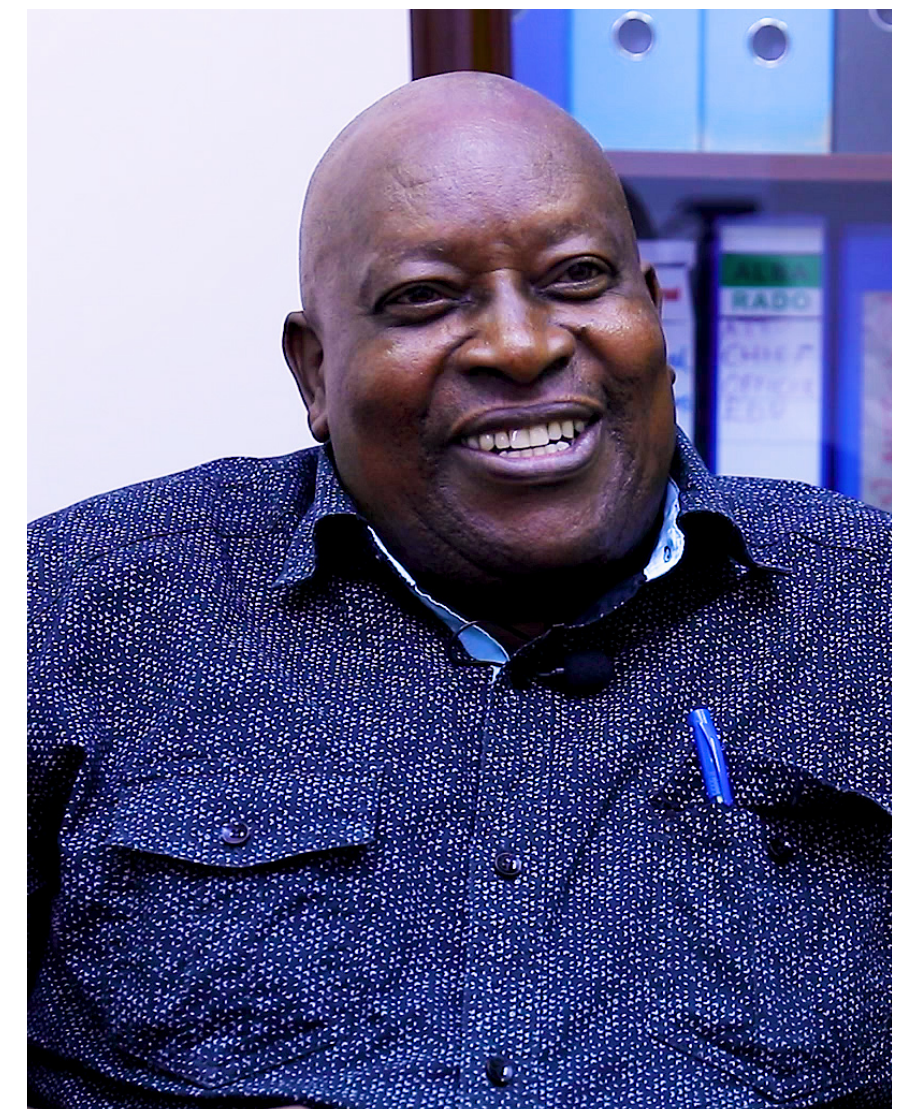
**Phillip Mwangale - Secretary & CEO,  
Taita Taveta County Education Funds Board.**

In May 2016, the County Government of Taita Taveta got into a Service Contract with HELB to help in managing its funds for higher education loans. This is because as an institution, HELB has the infrastructure for disbursing as well as recovery of loans. It is a partnership that continues to thrive and change lives. I want to personally thank HELB for their commitment to help us in disbursing and recovery of education loans. Especially the loans that this county had disbursed before we entered into Service Contract. HELB has been able to recover loans we issued manually by ourselves. We provided them with data and to date they have been able to recover over Kshs. 3Million which is a step in the right direction.



**Mrs. Dephence Manga Mwandoe - CEC for Education, Libraries  
and Vocational Training Colleges**

As a career educator and a former headmistress, I appreciate how much education can change the fortunes of my home county. You find sometimes these children are very bright, its only that they are missing support. Once they are assisted from the primary level until they join the secondary level and up to where now we can offer bursaries, scholarships, and loans, then these children will go far. We are going to have great leaders from Taita Taveta county



**Mr. Granton Mwaliko - Member,  
Taita Taveta County Education Funds Board**

As a community elder and a former teacher, I would compare a person from Taita getting access to higher education until completion, to the way trees need water to grow. If one person from that poor family who is qualified to join a tertiary college or university gets that chance and comes out qualified, he will uplift the standard of living of that family. If they were living in a hut, they will build a better house; if they did not have access to tapped water they can put tapped water and the other siblings can also go to school. That is the far-reaching impact higher education funding can have. For many residents in this county, this fund is a game changer and only respite out of a cycle of penury.



## The greatest enabler and equalizer is education

Growing up, Moses Mulomi would not have imagined any other life awaits him than what he saw around his village. The despondency, the normalization of poverty and the fact that so many homesteads were struggling to have a day's meal. His constant desire for an alternative was fueled by his mother who encouraged him to work hard in school as education is the greatest enabler. Now as the deputy governor of Busia County and acting County Executive Chief for Health and Sanitation, he made sure that Busia County will empower the dreams of many students who faced similar fate like he did growing up.

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### H.E. Moses Mulomi, Deputy Governor, Busia County & Ag. County Executive Chief for Health and Sanitation

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I went to university just when HELB was initiated and I got what we used to call 'Boom' when I was in second year, a loan that I have since repaid.

As a county we realized that whereas our students get the opportunity to go to university, not all of them have the resources. Busia also has the challenge of high poverty levels, so you find that many families are struggling to make ends meet and therefore they may not prioritize certain things like long-term training over putting food on the table.

Thankfully, HELB has endeavored to support students who have qualified for college and universities despite the challenges of inadequate funding as a result of these challenges, some students get inadequate allocation compared to their needs. So, we thought, if we could top up as a county through a programme with HELB, we can be able to enhance the available loan. HELB is already a specialized in education financing, which is a unique field. We therefore felt that working with them would be the best way to enhance our activities and grow a revolving fund. We have two programmes; the Revolving Fund that is direct university or college entry plan and the Afya Elimu Fund, which specifically targets medical trainees.

Our County Government put up a medical training college because we understood the challenges in terms of the demand for medical personnel. We had to deal with cases where the medical field is infiltrated by people who are not qualified. You find someone called 'Doctor' who only has a white jacket. At the moment the Afya Elimu programme is supporting about 75 ongoing students. The college has grown from less than 60 students some three years ago to nearly 500 students, which means we are well on our way to achieve the objective of training middle level health care workers



## A campaign pledge then a legacy

In the run-up to the last Election, college and university students from across Bomet County came together and, under the auspices of the Bomet County College Universities Students Association (BOCCUSA), lobbied the gubernatorial candidates to give a commitment towards establishing a revolving fund to finance education.

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### Dr. Hillary Barchok, Governor Bomet County

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**Mr. Peter Lang'at**  
Member of the Board, representing student interests.

It was an idea borne out of years of frustration with the situation amongst the students, some of whom dropped out or resorted to several 'Comrade 4 Comrade' initiatives to pay for their fees. Peter Lang'at, a fresh Economics graduate, was its founder and patron, having learned how students from other countries lobby as he pursued his postgraduate degree with the University of Pretoria, South Africa. The students believed the best way was to have a future county Government come on board through the establishment of a revolving fund.

As a result of their intense lobbying, the students managed to secure the commitment of one of the candidates, Joyce Laboso, who included it in her campaign manifesto and would eventually emerge victorious at the ballot. Passionate about the idea herself, Governor Joyce Laboso gave a commitment to set aside Kshs. 100Million in the course of her first term. The commitment to have a revolving fund, instead of giving scholarships, was also clear and a Board was formed.



**Julianna Yegon**  
CEC Education, Bomet County

We had a discussion with other counties, and we learned about the Revolving Fund with HELB. We also learned about counties that tried to do it on their own, to give scholarships as a Government and they were not successful. We wanted something that, in future, will exist even when this Government is not there, so we went for a revolving fund and not scholarships. The County Assembly came on board with the Governor's vision and put in place the relevant legislation to set up the Board smoothly, to make it perpetual policy of the county Government and thus sustainable. They also partnered with HELB in order to tap into the institution's working systems and perhaps cautious of the two cases they saw where counties tried to go it alone and failed.

Sadly, Governor Joyce Laboso passed on in July 2019, leaving the baton to current Governor, Prof Hillary Barchok. Governor Barchok has kept the partnership alive and acknowledges its importance since most counties lack the capacity especially in assessing the needs that they have within their communities.

## Towards being the county with the highest graduates: Kakamega County

When the first County Government of Kakamega came into office in March 2013, they had a clear vision with regards to their agenda on education. A taskforce was set up to collect view across the county and made a raft of recommendations. The state of education was low, and the taskforce also observed that many students were dropping out at the university level because they lacked the financial support.

**H.E. Prof Philip Kutima**  
Deputy Governor, Kakamega County

We realized that if we wanted to do anything, we had to train our own people, so we set up 25 Centres of excellence, two for each of the 12 sub-counties, except for one that was so direly disadvantaged it got three. As a result of these Centres, the levels of education started improving and students started performing well, which brought in the next question; how do you sustain these scholars at the university?

We approached HELB so that in addition to the undergraduate loans these students could access, the County Government would also ensure higher education completion by setting aside Sh20million every year into a Revolving Fund. This Fund would also avail County Loans to those students who were not getting undergraduate loans. With the Centres of excellence churning out students and the loans supporting them at the tertiary level, the number of undergraduates tripled. The vision to improve the education standards was bearing fruits within years.



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**Dr George Lutomia - CEC Education,  
Kakamega County**

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Kakamega also partnered with MMUST by facilitating them to put up a medical school, further enhancing the pool of medical staff that will populate the county in the near future and provide vital services. A similar programme with JKUAT is ongoing, with the county Government having availed land for the construction of a technical tertiary institution.

These programmes became very popular in the county, thanks to HELB's good systems in creating awareness and opening up their portal for access by the county. Last year the county maintained their funding and had 6,180 applicants from Kakamega, many more than they could afford to finance. Having HELB on board has helped tremendously because they work closely to find a way of securing those who have started working and the repayments have significantly improved, despite the challenge of job scarcity in the face of a pandemic.

As more beneficiaries secure jobs and repay, the county is also building more health facilities that will in turn require more manpower, thus create employment.



## From a series of misfortunes to a revolving fund beneficiary

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**Mr. Isaac Were - Final year B.Ed. Science student, Masinde Muliro University Science & Technology majoring in Mathematics and Chemistry.**

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I am 45 years old, a father of 10 and a resident of Navakholo sub-county in Kakamega county. I had long yearned to pursue an education beyond primary school where I dropped out after my father died. When the Government announced the advent of Free Secondary Education in 2008, it was a dream come true for me. Through many challenges I finished form four, age notwithstanding.

In the 2016/2017 academic year I finally joined Masinde Muliro University Science & Technology as a self-sponsored student. This presented a new challenge for someone like me, who was eking out a living from tailoring and the occasional casual jobs. Luckily I got this information through media where HELB were talking about helping needy students. In 2017, I managed to approach the HELB officers at the Kakamega Huduma Centre, and they advised me appropriately, so I applied and got the Kakamega County HELB Loan.

I am now looking forward to my graduation, a proud reference point for my children and a firm believer that with a good education, I will be able to participate in the economic development of the country. I believe that I am destined to change lives, be more independent and maintain my family better. With the support of the County and HELB, I hope to proceed to a Masters, and maybe even more than a Masters.



# THE ABSA RHYTHM OF HOPE AND EMPOWERMENT



1 NO POVERTY



## When life withdraws from one hand, another hand is extended to you

Wekesa Simiyu, an orphan was admitted at Kenyatta University, his future was uncertain as he could not raise the required fees to see him through his studies. He thought of deferring my studies because all possible options of help were unfruitful. As admission fast approached he had not even registered. One day he looked up and heaven was covered with brass. His prayers were desperate. His voice shaking. With all the effort he could muster, he wrote a long passionate email to Mr. Charles Ringera and then travelled from Kitale to Anniversary Towers with his Uncle to plead for his case not knowing this act of faith and determination would open doors for him.

In 2017, I tried to apply for a loan from HELB, but I did not qualify because I was underage and did not have my ID. That was when they recommended me to the Kenyatta University as an Orphan & Vulnerable student and somehow, with well-wishers, I survived my first semester as I waited for my ID. When I went back with my ID to apply for a loan in 2018, HELB recommended me for the ABSA Scholarship. ABSA fully funded my fees tuition and living expenses and even gave me a laptop for my research, which I could not have afforded.

Through the HELB and ABSA Partnership, I never missed my classes, and I was able to focus on my education without worrying about school fees. Had it not been for this divine intervention by HELB, I would have not been able to see the university doors or pursue my studies and realize my ambition to be a teacher. Through this support, I graduated with a First-Class Degree in Education majoring in Mathematics and Physics. ABSA still keeps tabs with me and every so often they check on his progress as well as inviting him for training modules like ready to work services which have been very helpful.

I advise other needy students to keep on checking the HELB website because even if HELB is not always finance you directly, they may be in a position to recommend you to other sponsorships as it did for me.

**Calistus Simiyu Wekesa,**  
ABSA Scholarship Fund beneficiary

## THE HELB PERSPECTIVE



## Burning the midnight oil to ensure that no deserving student is out of class due to lack of funding

For Hon. Ekwee Ethuro, higher education has been a game changer in many respects and now as the Chairman of the HELB Board of Directors, his prayer is that no student should miss out on higher education.

I was probably the fourth graduate from my own community and at the time we played a big role in the sense that we gave hope to the other generations. I can also bear witness that without the kind of financial support I received from HELB, I would not have accessed a university education. You can multiply that by thousands of Kenyans coming from the marginal fringes of our society. Even the average working Kenyan cannot be able to afford, you know our family sizes are also large.

It is because of that higher education that I was able to have a real impact in all the sectors I have worked for. I think what is in the public domain is Parliament, from the tenth Parliament to when I scaled the heights. The ultimate goal of any parliamentarian is to be the Speaker, to be the Leader of the House. So, I feel accomplished.

When I reflect on my own journey, I am inspired to support Kenyan Youth seeking financing for their own higher education journey. The funding challenges are a big worry for us at the board because we should be able to develop our youth and give them hope.



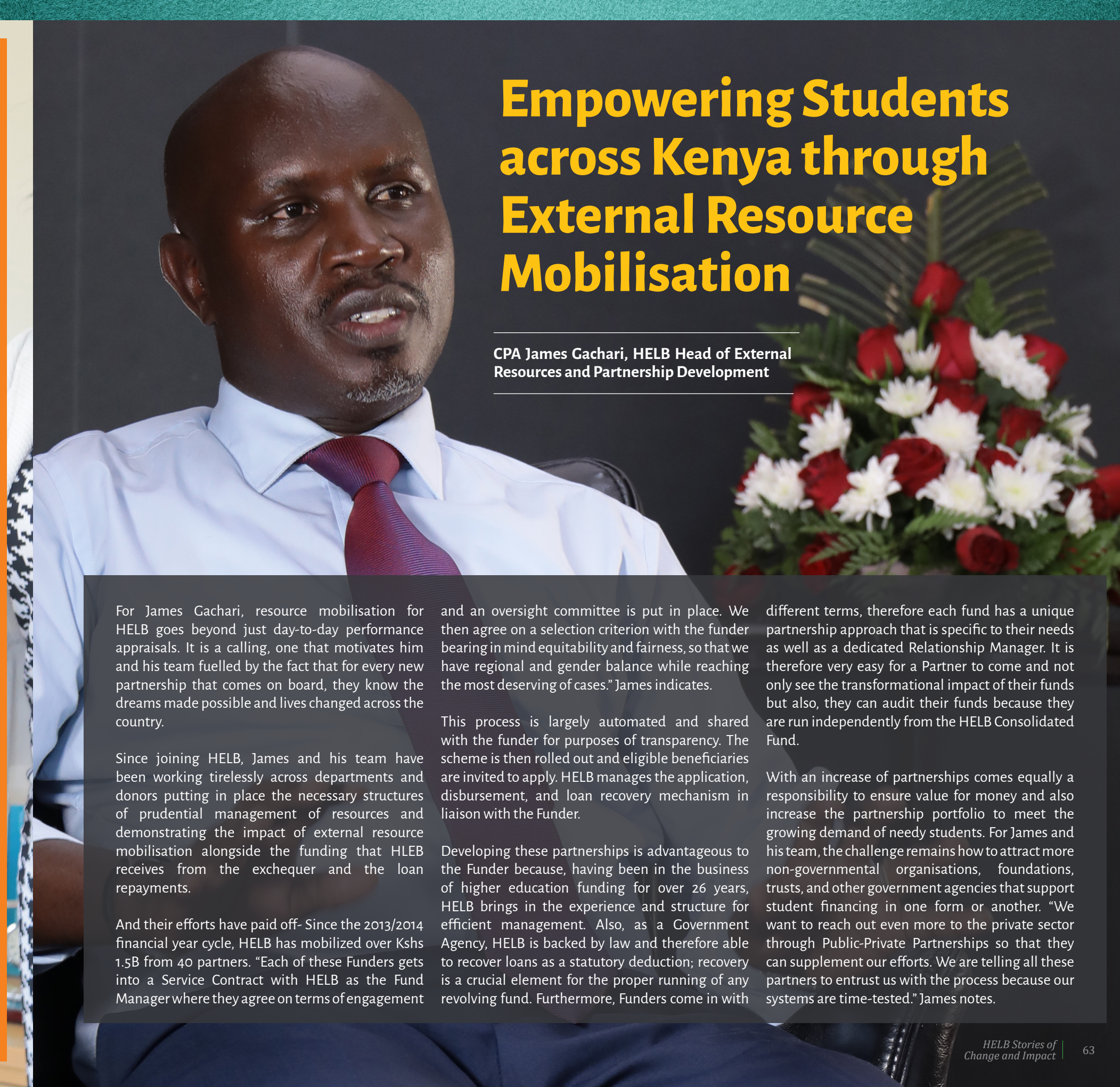
## The undisputable case for higher education qualifications in the 21st century workplace

Mrs. Jackline Mugo has become synonymous with employment as some people even refer to her as Mama Ajira loosely translated as the employment guru. As the Chief Executive Officer of the Federation of Kenya Employers, she has firsthand experience of how the Kenyan employment seen has evolved over the years and why despite entry challenges, a higher education qualification sets one apart. As a long serving Board Member at HELB, Mrs. Mugo is therefore not just speaking from the fence but making change where it is most needed.

Investing in higher education is very important and that is why HELB supports higher education through student financing. Over the years, inadequate funding has remained a constant challenge for HELB, with a Government that is stretched in terms of funding other national development plans. We, however, keep engaging Parliament, the Ministry of Education and The National Treasury to see if we can consistently increase the allocation to HELB so that we can support more young people.

HELB's vision is to be able to finance everyone that is seeking a loan to advance themselves by way of higher education and to the extent that we are not able to meet that it becomes a matter of great concern for us, and we are consistently looking for ways to see how we can raise more money. My greatest concern is what will happen to this youth bulge if we are not able to get into employment or gainful self-employment. What will happen to a country that has an educated population that has not been gainfully engaged whether in employment or self-employment?

We are grateful for the partners that have given money to be able to finance but we do not enough resources and that is a reality and the challenge that is facing us at the moment. Partnership Development and External Resource Mobilization, therefore, is increasingly an area of focus for HELB. The private sector can play a strong role in increasing the HELB resource latitude. Professional societies can partner with HELB and increase the number of future professionals in their areas of expertise.



## Empowering Students across Kenya through External Resource Mobilisation

CPA James Gachari, HELB Head of External Resources and Partnership Development

For James Gachari, resource mobilisation for HELB goes beyond just day-to-day performance appraisals. It is a calling, one that motivates him and his team fuelled by the fact that for every new partnership that comes on board, they know the dreams made possible and lives changed across the country.

Since joining HELB, James and his team have been working tirelessly across departments and donors putting in place the necessary structures of prudential management of resources and demonstrating the impact of external resource mobilisation alongside the funding that HELB receives from the exchequer and the loan repayments.

And their efforts have paid off- Since the 2013/2014 financial year cycle, HELB has mobilized over Kshs 1.5B from 40 partners. "Each of these Funders gets into a Service Contract with HELB as the Fund Manager where they agree on terms of engagement

and an oversight committee is put in place. We then agree on a selection criterion with the funder bearing in mind equitability and fairness, so that we have regional and gender balance while reaching the most deserving of cases." James indicates.

This process is largely automated and shared with the funder for purposes of transparency. The scheme is then rolled out and eligible beneficiaries are invited to apply. HELB manages the application, disbursement, and loan recovery mechanism in liaison with the Funder.

Developing these partnerships is advantageous to the Funder because, having been in the business of higher education funding for over 26 years, HELB brings in the experience and structure for efficient management. Also, as a Government Agency, HELB is backed by law and therefore able to recover loans as a statutory deduction; recovery is a crucial element for the proper running of any revolving fund. Furthermore, Funders come in with

different terms, therefore each fund has a unique partnership approach that is specific to their needs as well as a dedicated Relationship Manager. It is therefore very easy for a Partner to come and not only see the transformational impact of their funds but also, they can audit their funds because they are run independently from the HELB Consolidated Fund.

With an increase of partnerships comes equally a responsibility to ensure value for money and also increase the partnership portfolio to meet the growing demand of needy students. For James and his team, the challenge remains how to attract more non-governmental organisations, foundations, trusts, and other government agencies that support student financing in one form or another. "We want to reach out even more to the private sector through Public-Private Partnerships so that they can supplement our efforts. We are telling all these partners to entrust us with the process because our systems are time-tested." James notes.





## When employment becomes an opportunity to touch lives and change fortunes

**For Linda Kadenge, applying to join the Higher Education Loans Board as a staff was just another opportunity to change jobs only to get through the induction and realize that there is a bigger cause she is going to be part of. The relief she sees with students going through the process, and eventually graduating is palpable and more than what she thought employment would offer.**

For five years, I have been the Customer Service Representative at the Kilifi Huduma Centre, Higher Education Loans Board desk. To borrow a popular Kenyanese phrase, I have been “on the ground.” Customers had to previously go to Nairobi to seek our services, but I am here now and through 27 similar desks across Huduma centres in the country, the HELB Customer Experience team is bringing services closer to students, parents and partners who support our cause of empowering the dreams of the under privileged students.

My job entails assisting students to apply for loans, receiving loan application forms, answering customer queries, and where need be, following up with Head Office to expedite and ensure resolution. I also maintain customer records by

regularly updating the information as well as support loan repayment and recovery.

When I first started doing mashinani sensitisation campaigns in schools, colleges and universities, it was evident that many students were not aware of HELB partner fund products such as Afya Elimu Fund. With this awareness, more students were able to benefit. Whenever we can support these students to go through their higher education, we have bridged a gap in a family that would otherwise have been confined in poverty. This and the simple joys of a customer who comes back, just to let her know that an application went through makes me love my job.



## Empowering Dreams

In trying to understand what makes the HELB stand out, the Chief Executive Officer, CPA Charles Ringera explains why HELB is not just a loan disbursement scheme but an agency for transformation.

Many a times, I have had a conversation with my former colleagues in the banking sector on why I would leave a well-capitalized financial institution, serving millions of customers with huge sums of money, to take a job like this one.

My answer is simple. When we avail those finances for higher education and the beneficiaries come out with a skill that life is really transformed. Out of that one person, an entire family is uplifted, and the ripple effect is felt in that village. That inspiration, to wake up every morning and change lives, is what keeps me charged and knocking on more doors to mobilize the much-needed resources to empower the dreams of Kenyan Youth pursuing Higher Education.



Ungana Na HELB is an initiative by the Higher Education Loans Board to mobilise external funding from partners- Corporate firms, development agencies, professional membership bodies, Trusts and Charities in order to educate more deserving but needy students through higher education. For further contact, prospective partners may reach out to the HELB Partnership Development & Resource Mobilisation team through [Partnerships@helb.co.ke](mailto:Partnerships@helb.co.ke).

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## EMPOWERING DREAMS

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