



Stanbic Foundation

— 2026 Q1 Newsletter



Impact beyond the numbers:

Driving meaningful change where it matters



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Mercy Githanji

Head, Stanbic Foundation

If I were to describe my journey, I would say it has been like a river. Not straight or predictable, but meandering, sometimes calm, sometimes forceful, but always moving forward.

My professional journey started in the banking corridors, in a space that was clear and structured, and that gave me a strong foundation. Over time, I felt a pull that led me into international development where I built partnerships and led programmes that made real impact in people's lives.

Along the way, I stepped into coaching and facilitation, helping people navigate change. This was born out of a deep understanding of transition management and a desire to offer support during difficult moments.

These experiences have shaped how I understand purpose: where intention meets impact. I believe purpose must be experienced and lived in ways that are real, tangible, and meaningful to the people we serve. This is something I carry with me every day and aspire to live out in my role.

I am excited to join and lead the Stanbic Foundation, an institution already delivering

Leading with Purpose, Grounded in People

meaningful change. Through strong programmes, committed teams, and purposeful partnerships, the Foundation is changing lives, and I look forward to working alongside our team and partners to amplify that work. In the past few months, I have had the opportunity to engage with some of our partners and beneficiaries. Some of my most memorable moments have come through interactions with women in our economic empowerment programmes. Hearing how affordable finance has reduced their exposure to exploitative debt and expanded their choices has reinforced my belief that impact goes far beyond the numbers.

As I step into my role as Head of the Stanbic Foundation, integrity remains the anchor of my leadership. Supported by dedicated colleagues and partners, I see opportunities for us to go deeper: to connect financial inclusion to real enterprise growth; to align education and digital skills with the future of work; and to strengthen climate resilience in communities that need it most.

This is a journey that cannot be done in isolation. It calls for individuals, partners, communities, and institutions to keep showing up, keep building, and keep delivering where it matters most.

I am proud of the work the Foundation continues to do, and I look forward to journeying with our partners, colleagues, and beneficiaries to deepen our impact in our communities.

Expanding Women Economic Empowerment through 'Dada Mashinani' Program

In December 2025, in partnership with our Dada Mashinani implementing partner, Gates Foundation, we held an engagement session that brought together beneficiaries of the program and county representatives from Kisumu and Kisii.

During the session, the women gave a view of how the program has positively impacted their life including getting a better understanding of stock planning, cash flow management and business growth. The women also affirmed how the program had built their confidence and outlook on life.

Separately, members of the County Government affirmed the importance of SME empowerment programs, while applauding the Foundation's efforts to drive meaningful growth for youth, women and MSMEs.

Part of the engagement included a visit to Gikomba market, one of Kenya's largest open-air market, during which our leadership and program partners engaged with several women traders.

Dada Mashinani, which was launched in 2024, is expected to reach 5 million underserved women over seven years, leveraging data-enabled credit scoring models to address the collateral challenges that have historically excluded women from formal financial systems.

Through the program, low-income micro and small-scale women entrepreneurs in groups and in trade can access concessional and commercial loans, financial literacy training, and capacity-building, helping them become more economically active and better positioned for long-term progress.





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The program is also aligned to the Bank's sustainability agenda, which aims to improve financial inclusion, job creation, and enterprise growth across Kenya.

Dada Mashinani Impact Numbers:



Program implemented across
8 counties



100,000+
women trained



15,000+
women accessing loans

KES 200 million disbursed is not just a figure. This figure represents businesses that stayed open. Shelves that were re-stocked. Smaller enterprises that kept going, even when things were uncertain

Building Climate Resilience

In line with our commitment to climate resilience, the conservation of Kenya's biodiversity and contribution toward Kenya's national goal of growing 15 billion trees by 2032, we continue to advance mangrove restoration activities in Kilifi County.

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This restoration work, which aligns with our broader efforts as a bank to support sustainable growth, is done in partnership with the County Government and local community. In addition to the restoration, we run digital skills and financial literacy sessions designed to support the people whose livelihoods depend on this coastline. This way, we not only support the preservation of our environment, but build the community's capacity to participate in the blue economy.

Driven by our focus on driving sustainable growth and long-term economic participation, we continue working with the Kilifi County Government to develop resilient ecosystems and sustainable coastal economies for current and future generations.





Connecting numbers to on ground impact

By Mary Runana, Stanbic Bank Eastern Region Head of Compliance

There is a difference between reading about impact and standing right in the middle of it. For a long time, like many of us in the bank, I had seen the work of the Stanbic Kenya Foundation through reports and updates presented during meetings in PowerPoint presentations. But being on the ground with beneficiaries changed something for me. The numbers became faces. The programmes became stories.

Supporting the Foundation has always felt natural to me. When I think about our purpose as Stanbic, that Kenya is our home and we drive her growth, I see the Foundation as one of the most meaningful ways we live that purpose. It allows us to reach people who may never walk into our banking halls, yet whose resilience and determination are remarkable.

One visit in particular has stayed with me. In a small market cubicle, I met a woman who runs a hair salon. She told us that for some time she had been unwell and had to close her business. By the time she recovered, she had no capital to restart. The tools were gone, the supplies finished, and the business she had built over the years had simply stopped.

Through the Dada Mashinani programme, she received KES 5,000. For many of us, KES 5,000 might feel like a very small amount, something easily spent without much thought. But standing there in her salon, I realised that this was all it took to jumpstart her life again. With that money she bought supplies, reopened her salon and slowly began serving customers again.

Today she is fully operational. She pays her rent, has steady clients and even brings someone in to help when business gets busy. What moved me most was the way her face lit up as she told us her

story. In that moment, it was clear that this was more than financial support. It was dignity restored. It was independence regained. It was a second chance.

Experiences like this reminded me why empowering women at the grassroots level matters so much. When women are supported economically, the impact extends far beyond the individual. They feed their families, educate their children and create stronger households and communities. Over time, that ripple effect strengthens the very foundation of our economy. My time on the ground also took me to the coast, where the Foundation is supporting mangrove restoration. I must admit that before visiting, I did not fully understand the importance of mangroves. I learned that they are among the most powerful carbon sinks in the world, playing a critical role in protecting our environment. At the same time, they support local livelihoods through fishing, beekeeping and other community activities.

What inspired me most was that these efforts are community-led. The people who live there understand their environment and its value. Our role as the Foundation is to support and strengthen what they are already leading. Because the ownership sits with the community, the impact will continue long after we leave.

Walking through these communities reminded me that the Foundation truly brings our purpose to life. While our commercial banking supports businesses and corporates, the Foundation allows us to reach thousands of people whose lives can be transformed through simple but meaningful support.

My hope is that more of us within the bank take the opportunity to experience this work on the ground. When you step out of the boardroom and into the communities where this impact is happening, your perspective changes. You begin to understand the real meaning behind the work we do.

And sometimes, it starts with something as small as KES 5,000 and the chance for someone to begin again.



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Beneficiary Perspective

Florida Chepkemai's Story.

We sat down with Florida Chepkemai in her space in Kericho, surrounded by sacks of cereals stacked carefully around her. As she spoke, she kept glancing at her stock, almost instinctively, as though every bag told part of her story.

She has been in this business since 2009. When she talks about those early days, she pauses slightly, then smiles, the kind of smile that carries both memory and relief.

"It was not easy," she says.

Like many small business owners, her journey was shaped by uncertainty. Prices would fluctuate. Some days brought in good money, others barely enough to keep things moving. Growth was never guaranteed, it depended on timing, on luck, or on what the market allowed.

To keep going, she relied on a merry-go-round with others in her community. They would contribute and take turns accessing the money. It helped, but only to a point. It was enough to survive, but not quite enough to move forward.

Then things began to shift.

She tells us about the moment they were introduced to Stanbic through the Dada Mashinani programme, supported in partnership with the Gates Foundation. As she speaks about that first interaction, her tone changes, more certain now.

"There is a lady that came to us and trained us. She explained how it works," she says. "And she told us something we were not used to hearing... even without a title deed, you can still get a loan." That stayed with her.

She opened an account and started small. Her first loan was KES 4,000. She used it, repaid, and took another. Then another. Each time, she added a little more stock, kept her business running, and slowly built consistency.

"At first, I could sell and feel like everything is finished at once," she explains, shaking her head slightly. "Now, I can plan more consistently."

The difference shows in the way she speaks. There is less hesitation now and more clarity.

The loans did not just support her business; they supported her life. She uses the money to restock her cereals, pay school fees for her children, and take care of everyday needs at home, the kind that often go unnoticed until they are missing. And then she said something that stayed with us. "I told myself... this Stanbic will take me somewhere."

She doesn't say it dramatically. But with a finality in her expression. Like a conclusion she has already reached.

Today, she is still building and growing. Her goal is simple, to increase her stock, to move into a bigger space and to keep expanding what she has started by employing more women in her community.

As we leave, she turns back to her business, adjusting a sack slightly, checking her space, already thinking ahead. And that's what has changed. Not just the business.

But the ability to look forward and know that there is a better future.

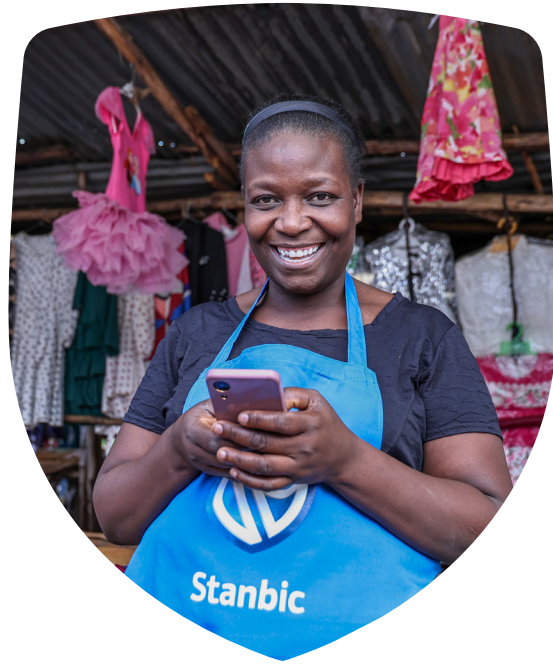


Fridah Kanga's Story:

Since 2010, 47-year-old Fridah has supported her boutique through family and chama funds, all while watching women around her fall into the hands of loan sharks.

When she received her first KES 20,000 catalytic loan, she felt the weight lift: "I have witnessed women in the marketplace harassed by shylocks... I like the transparency and flexibility that the facility promises."

With fresh stock and new energy, she now dreams of moving into a permanent structure that protects her inventory and elevates her brand. "This is a bank that evidently cares for women," she says, grateful and determined.



TEAM PERSPECTIVE

Why I Support Women's Economic Empowerment

"Supporting women entrepreneurs in Africa is critical for unlocking the continent's full economic potential. Kenya offers a strong example of why this matters. Women-owned businesses make up a significant share of small and medium enterprises, driving job creation, community development, and innovation. Yet, many women still face barriers such as limited access to financing, cultural constraints, and unequal access to markets and training. Strengthening support systems through inclusive financial products, financial literacy, and mentorship opportunities not only empowers women, but also boosts household welfare and accelerates national growth. When women entrepreneurs thrive, local economies become more resilient, families benefit from improved livelihoods, and we move closer to achieving sustainable and inclusive development."

Dorine Nalo
Head, Programmes



"I am deeply inspired by the potential, resilience, and untold stories of women. When given access to opportunity, women don't just participate in the economy; they transform it. Supporting this work allows me to be part of amplifying their voices and creating pathways for lasting impact. When you empower her economically, you don't just change her story, you change the story of a family, a community, and ultimately a nation."brand. "This is a bank that evidently cares for women," she says, grateful and determined.

Faith Mwaura
Business Coordinator



"I support women's economic empowerment through access to finance, markets, and skills. I have seen firsthand the power of women who have moved from uncertainty to independence. When women are empowered, businesses grow, communities thrive, and economies become more resilient."

Victoria Mwanzia
Brand and Marketing
Manager



"Low-income and financially excluded women deserve a fair chance, a chance to build financial literacy and access financial services that have long remained a preserve of the privileged few. Driving this change and seeing the hope from the perspective of the beneficiaries, is the most fulfilling part of my work at Stanbic Kenya Foundation."

Henry Kianduma
Product Manager



Enhancing Access to Education



Since 2009, we have partnered with Palm House Foundation to sponsor students from needy backgrounds to get high school education. Currently, we are sponsoring 16 students (8 boys and 8 girls) through high school.

This partnership has seen the students get access to quality education and essential life skills. In addition to the sponsorship, the Foundation participates in mentorship days that equip the students with real time solutions and advice from experienced professionals.

We remain committed to advancing access to quality education through financing and knowledge sharing.



Enhancing participation of women in the green economy

In February 2026, we began working with over 300 SMEs under the Women in Green Program. Implemented in partnership with the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), participants are drawn from sustainable industries such as renewable energy, waste management, aquaculture, eco-tourism, and sustainable agriculture, all of which are tied to the green economy.

According to the United Nations Environment Programme (UNEP), Africa's green economy has the potential to create millions of jobs by 2030. The International Labour Organization (ILO) also estimates that green transformation could generate over 24 million new jobs globally by 2030 if the right policies are put in place. In this regard, the Women in Green Program is preserving the environment, while creating decent jobs, empowering entrepreneurs, and driving inclusive economic growth.



Putting Things Into Perspective

What Real Impact Looks Like Today

We have become very good at counting impact, but not always at understanding it.

For a long time, impact has been measured by scale. How many people reached. How much funding deployed. How many programmes delivered. And while those numbers matter, they are no longer enough.

Across the world, there is a growing shift in how impact is understood. The focus is moving from access to outcomes, and from activity to real change in people's lives.

Take financial inclusion as an example. In Sub-Saharan Africa, account ownership has more than doubled over the past decade, rising from 23% in 2011 to over 55% in 2021.

But access alone does not guarantee progress. A bank account does not automatically mean a business will grow. A loan does not always translate into stability. The gap between access and meaningful use is where the real work now lies.

At the same time, the context in which impact happens is becoming more complex. Climate change is affecting livelihoods. Technology is reshaping how people work and earn. And many communities continue to navigate multiple challenges at once.

This is why impact can no longer be approached in silos. Financial access, digital skills, education, and climate resilience are increasingly connected. A young person gaining digital skills is not just learning, they are stepping into new economic opportunities. A community restoring ecosystems is not just protecting the environment, they are strengthening how they sustain themselves.

What is emerging is a shift towards more connected, ecosystem-based approaches. Solutions that recognise that real lives are not lived in segments, and that meaningful change requires different pieces to work together.

There is also a growing emphasis on community ownership. When people are part of shaping solutions, those solutions are more relevant, more trusted, and more likely to last.

All of this points to a simple but important shift: impact is becoming less about what is delivered, and more about what endures.

Because in the end, the true measure of impact is not how many people we reach. It is whether lives are more stable, whether opportunities are more accessible, and whether communities are more resilient.

It is this thinking that continues to shape how the Stanbic Foundation approaches its work, focusing not only on reach, but on the depth and long-term value of the impact being created.

Closing

At Stanbic Foundation, we remain committed to driving impact that goes beyond the numbers, creating meaningful change where it matters most.





Stanbic Bank

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