#### Repercussions

Humanitarian Challenges

Changed ways of thinking

 Changed how we run our businesses

Tested our Agility

Made us a more clearer Society

• Economic slow down

Reduced movement of people and goods

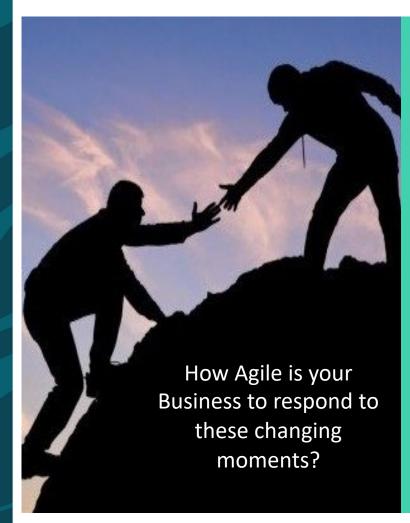
shutdown and lockdown to access essential services and goods

Increased travel costs due to strained means

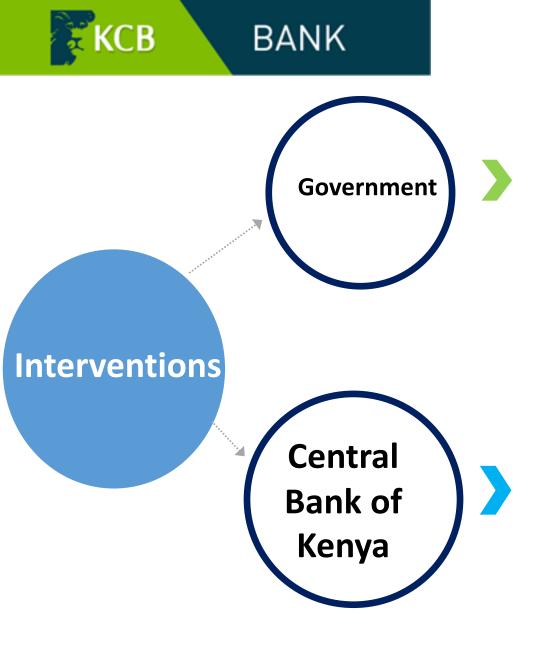
 Women have less accessible work force dependable to leave their Children with

> Renewed obligations on ability to pay and spend

# The Big Question







- 100% tax relief for persons earning below UDS275 per month
- Reduction of the top band tax rate from 30% to 25%
- Reduction of Corporate tax from 30% to 25%
- Reduction of turnover tax from 3% to 1%
- Reduction of VAT from 16% to 14%
  - Reduction of CRR from 5.25% to 4.25%
- Reduction of CBR from 7.75% to 7%
- Zero rating of fee on transfer of money to mobile wallets



KCB Interventions

**Loan restructuring** 

**Waiver of restructuring costs** 

**Reduced and zero rate Transactions costs** 

**Suspended listing of customers with CRB** 

Migration of customers to digital platforms

- Growth in Mobile Banking Usage 68.3%
- Growth in iBank Usage 89%

Activate and sustain demand by buying from our customers

Constant assurance to the customer of the banks support and engagement while sharing tips on what can be done to survive





# Topics discussed during Webinar





Building resilience and re-inventing your business



Building survival skills amid Covid-19 Crisis.



Accelerating financial support & non financial support



Surviving today to thrive tomorrow



Adjusting your business plans during crisis.

## **Key Milestones**

- Proposition rolled out in 104 Branches by 2019
- Implementation of new credit methodology (Cash flow Methodology in 104 branches)
- Credit panels constituted in the 104 branches.
- Trained 533 staff on:-
  - Relationship Management,
  - Gender Intelligence
  - Credit methodology
- 24 staff underwent Training of Trainers
- 33 staff trained as coaches.
- Rollout of proposition to remaining 102 branches in 2020

#### **Customer Capacity Building**

- Facilitated 66 women workshops across the regions
- Total no. of women trained 2,564
- Piloted a 6 months Grow Your Business training program for entrepreneurs with blended learning
- 50 customers trained on blended learning approach



### **Outcomes**



13.71B

**Total Value of Loans disbursed YTD** 

5,259

Loan Nos.

90,591

**New Accounts** 

26%

No of loans offered to women entrepreneurs

1.7%

**NPL** 

9.84B

**Deposits in new accounts** 

42%

**NPS**