What Covid-19 has brought about

• Humanitarian Challenges

• Changed ways of thinking
  • Changed how we run our businesses

• Tested our Agility
  • Made us a more clearer Society

Repercussions

• 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

How Agile is your Business to respond to these changing moments?
Interventions

- 100% tax relief for persons earning below USD 275 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
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.

Topics discussed during Webinar
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

26%
No of loans offered to women entrepreneurs

5,259
Loan Nos.

1.7%
NPL

90,591
New Accounts

9.84B
Deposits in new accounts

42%
NPS

WE MAKE IT OUR BUSINESS TO GROW WOMEN IN BUSINESS

Contact us today on xxxxxxxxxxxxxxxxx
#KCBWomenInBusiness