



Standard
Chartered

Standard Chartered Bank Kenya
Profile



Country Executive Committee

Managing Director and Chief Executive Officer	Lamin Manjang
Chief Finance Officer, Kenya & East Africa	Chemutai Murgor
Head of Corporate & Institutional Banking , Kenya & East Africa	Tejinder Singh
Head of Commercial Banking, Kenya & East Africa	Fred Michuki
Head of Retail Banking, Kenya & East Africa	David Idoru
Head of Wealth Management, Kenya & East Africa	Jane Kimemia
Head of Financial Markets, Kenya & East Africa	David Luusa
Head of Transaction Banking, Kenya& East Africa	Kennedy Mubita
Chief Information Officer, Kenya & East Africa	Peter Gitau
Country Chief Risk Officer, Kenya	George Akello
Head of Compliance, Kenya & East Africa	Rebecca Lwebuga-kaggwa
Head of Legal	Nancy Oginde
Head of Human Resources, Kenya & East Africa	Florence Nyokabi
Head of Corporate Affairs and Brand & Marketing Kenya & East Africa	Olga Arara-Kimani

Overview

Standard Chartered Bank Kenya Limited was established in 1911 with the first branch opened in Mombasa Treasury Square. The Bank was listed on the Nairobi Securities Exchange in 1989. The public shareholding is just over 25% (remainder held by Standard Chartered), and comprises about 30,000 shareholders. We have a total of 39 branches spread across the country, 98 ATMs and more than 1800 employees.

We offer a variety of local and foreign currency accounts, both deposit and loan, to our customers. We have a diversified portfolio cutting across select sectors that include business services, manufacturing, wholesale and retail trade, transport and communication, real estate, agriculture, energy and water. Our Target segments are mainly corporate clients, government and government agencies, commercial clients and high net worth individuals.

Standard Chartered Bank Kenya Limited hosts the regional Shared Service Centre hub supporting the Bank's technology operations in Uganda, Tanzania, Zambia, Botswana and South Africa on a real time basis.

Standard Chartered Bank Kenya has achieved a number of firsts in the Market: first bank in Kenya to be awarded the ISO 9002 certification in technology systems, first ATM Automated Banking Centre in Kenya and for 24-hour convenience, first to introduce unsecured Personal Loan, First to introduce Priority Banking facilities in Kenya for more affluent customers amongst others.

Driven by the refreshed strategy, which is highly focused on the three clients segments and supported by the five products groups, Standard Chartered Bank Kenya continues to perform strongly in its chosen niches.

Corporate and Institutional Banking

The Corporate and Institutional Banking (CIB) segment serves the Bank's global clients. CIB aims to serve as a Trusted Advisor to our global clients, supporting their cross-border transactional and investment needs across Africa, Asia and the Middle East.

To deliver this, CIB comprises of two client sub-segments:

- **Financial Institutions** which covers Banks, Broker Dealers, Investors & Insurance companies, Development Organisations and Public Sector clients
- **International Corporates** which focuses on provision of seamless coverage and solutions to the local subsidiaries of global Multi-National Corporations that operate in Kenya. In addition, the team covers government parastatals as well as large local and regional corporates with international aspirations that need sophisticated banking solutions.

To support these two sub-segments, CIB has three product groups that provide specialist knowledge and expertise to all client segments. These are:

- **Transaction Banking:** provides top-of-class Working Capital and Liquidity Management solutions to corporate clients via Standard Chartered's award-winning Straight 2 Bank electronic platform. Transaction Banking's capabilities include Cash Management, Trade, Securities Services and Correspondent Banking solutions designed to give our clients a competitive edge over their peers
- **Financial Markets:** offers a full suite of Foreign Exchange, Fixed Income, Commodities and Debt Capital Markets solutions to our corporate and commercial clients. Standard Chartered is the only bank in Kenya that has a structured sales desk dedicated to providing sophisticated Financial Markets solutions to Kenyan firms.
- **Corporate Finance:** provides customised and innovative corporate finance solutions to help Corporate and Commercial clients meet their strategic objectives. Through a hybrid onshore and offshore coverage model, Corporate Finance offers solutions in Structured Trade Finance, Mergers & Acquisitions Advisory, Project & Export Finance, Leveraged Finance, Structured Finance and Principal Finance.

Commercial Banking

The Commercial Banking segment was established in 2015 with a strong focus on supporting medium sized companies in our market and working with established entities that are in various stages of evolution, growth and expansion. CB has grown into a business of more than 800 relations.

Our products include:

- **Cash Management:** Our team of liquidity management specialists provide consultation services and customised solutions for clients based on their objectives, geographies and operation, whilst factoring in tax and regulatory considerations to ensure viability and optimal benefit.
- **Trade Finance:** Our first-in-class Working Capital solutions enable our clients to manage their cash conversion cycles efficiently.

- **Electronic/Mobile Banking:** The Straight2Bank platform provides a single, one-stop portal for all cash, trade, custody and foreign exchange requirements across multiple markets and currencies. These provides our clients with greater productivity and transparency, reducing working capital cycles and integrating the physical and financial supply chains
- **Long and Short-term Lending:** We provide a comprehensive range of short term and long term financing solutions to meet the needs of our clients with focus on growing their business and building long term relationships.
- **Foreign Exchange:** We have a team of dedicated Treasury Sales and Trading experts who provide tailor-made solutions for clients dealing in foreign currency.

Retail Banking

The Retail Banking segment in Kenya is the leading business in the Africa region. The segment serves a diversified pool of clientele ranging from personal clients to the affluent clients comprising of the Priority Clients and Business Clients.

The Retail Banking segment has a well balanced portfolio of secured and unsecured lending together with our deposits propositions. We offer a wide range of products to our clients. These include: 1). Credit Cards – Gold Card and Platinum Card. 2). Mortgages - We offer construction and purchase mortgages at the most competitive pricing in the market. 3). Auto Loans – for motor purchase. 4) Personal 5) Current accounts – We offer a variety of current accounts ranging from Pay-As-You-Go accounts to fixed tariff accounts. 6. Savings accounts. 7) Term deposits – We offer an avenue through which our clients can earn high interest on their deposits for monies fixed over a period of time. 8) Wealth Management Products - We offer tailor made financial solutions based on the customer's risk profile and appetite. These short term and long term solutions vary from property investments, saving for university fees for children, generational wealth transfer and retirement. We help you build a suitable profile that maximizes returns.

The Retail Banking segment is growing at a rapid pace with technology being the key to access customer segments that were once too costly to serve. Our Retail Banking business is heavily investing in this channel to make up for our strategic branch network.

Investing in the community

The Bank's Sustainability approach to business ensures that it contributes towards economic development, remains a responsible company and invests in the communities where our staff live and work. Sustainability is integrated into how we do business. It guides everything we do, from the services we provide, to the way we run our Bank and support our communities.

Our approach focuses on getting the basics of banking right, making sure that we are financially stable with strong governance and good sources of capital and liquidity, so that we can create value for our shareholders and society over the long run.



Seeing is Believing

In Kenya, our flagship community initiative is seeing is Believing, whose aim is to eradicate avoidable blindness. Through the Bank's largest sponsorship in Africa, the Standard Chartered Nairobi International Marathon, to date we have raised over Kshs 150 million with kshs.39 million raised in 2015.

Through the proceeds of the Nairobi Marathon and in partnership with Christian Blind Mission, CBM, we sponsored cataract, glaucoma and trauma related surgeries for needy children under the age of nine at five hospitals country wide. The initiative has helped restore sight to over 10,000 children in Kenya through the hospitals.

The Bank committed a further US\$5 million towards child eye care in East Africa, covering Kenya, Uganda and Tanzania. The program that runs from 2013 to 2017 is in partnership with the ministries of health and education in the three countries, the East Africa College for Ophthalmology together with two competent NGO consortiums led by Christian Blind Mission and Brien Holden Vision Institute.

The programme which targets children aged 0 to 15 years, takes a holistic view of child eye health looking at the whole child's needs: from building awareness and education of child eye health among families and communities; building the referral networks to identify and correctly diagnose children for problems (including within schools); to ensuring the clinical infrastructure and human resources are in place to treat children with blindness and visual impairment; and ensuring that children who cannot be medically or surgically treated are given support and educational opportunities.



Living with HIV

We run a robust Living with HIV program which for the last 15 years has been at the forefront in raising awareness among our employees, customers and in the community. We have since expanded the initiative to include people with disabilities out of the realization that they are routinely left out of HIV & AIDS prevention efforts and service delivery systems. Since the inception of the Bank's 'Living with HIV' initiative in 2006, in Kenya over 17,880 people have benefited through training including customers, their staff, Standard Chartered Bank staff and students.

Financial Education

Being a responsible company is a key element of Standard Chartered's approach to sustainability. The Bank demonstrates this by conducting Financial Education programmes for youth and SMEs with the aim of promoting financial inclusion and enterprise development across the markets where the Bank operates.

Standard Chartered's financial education programmes target two demographics: youth and SMEs. The Bank views these two segments as having the largest return on investment.

- Financial Education for Youth: the programme targets young people aged 12 years and upwards. The Bank believes by providing financial knowledge early in life, we can help prepare the next generation before they formally take part in the economy.
- Education for Entrepreneurs: small businesses are critical for economic and social development of emerging markets. They are a primary driver in creating jobs and contributing to an economy's GDP; they foster economic growth, social stability and contribute to the development of a dynamic private sector. In recognition of their vital role in economies and societies, the Bank made a 2013 Clinton Global Initiative Commitment to increase both our financing and education of the sector. As part of this commitment the Bank has developed a rigorous toolkit to help non-client micro and small businesses grow their capacity and businesses.
- 2015 Highlights
 - More than 7800 high school students trained on financial education;
 - 117 SME customers trained



Goal

The Goal Project was launched in Kenya in June 2015 and targets to reach out to 2000 under privileged girls equipping them with knowledge on HIV/AIDS, Financial literacy and mentorship. The Kenya Chapter of the Goal project is being implemented by Vijana Amani Pamoja, an NGO operating in the eastern part of the city. Five schools have been selected to take part in the first phase which will train 300 girls. These are Mcedo Beijing Primary and Mercy Care from Mathare, Nazareth from Mukuru and Ngei Primary and Secondary from Huruma. We believe investing in women has a multiplier effect on the society. Adolescent girls have the potential to be the most significant agents of change in the community and to a larger extent the economy. The program will give the girls the tools to shape their own future thus contributing immensely to their empowerment

Employee Volunteering

We support our local communities by volunteering our time and seek to maximise our impact by encouraging skills based volunteering. All of our employees are entitled to take up to three days paid leave per year for volunteering.

In 2015, our employees contributed a total of 1924 days volunteering in various projects across the country. During this period our staff undertook self-funded projects that included financial literacy and HIV training for various groups; construction of refuse chambers; tree planting; construction of a computer lab; donation of computers, sanitary towels, knitting and sewing machines.

Global Give Back Circle

The 'Global Give Back Circle' (GGBC) seeks to "complete" the educational process of the world's disadvantaged girls, so they gain employable skills and become contributing members of society. It accomplishes this through a transitioning model that recognizes an impoverished girl needs mentoring empowerment and financial enablement to step-change her accessibility to 'Life's Chances'.

The Bank **funds the secondary education of bright under-privileged girls at the Starehe Girls School**. In 2014, we renewed our engagement with GGBC picking a new set of five students who will be sponsored through to their university education. Through the GGBC program the girls undergo mentorship and are also accorded internship opportunities so that they gain employable skills and become competitive in the job market.

Awards in Excellence

Global/ Africa Awards

- Best Consumer Digital Bank- Global Finance Awards.
- Best Mobile Banking- Global Finance Awards.
- Best bank Liquidity Management by Global Finance – 2006 to 2011, 2015
- Best Bank Risk Management by Global Finance - 2015
- Best Custody Specialist by The Asset – 2014
- Best Sub-Custodian Bank by Global Finance – 2010 to 2011
- Best Bank in Africa by Global Finance – 2011
- Best syndicated loan house by EMEA Finance – 2011
- Best Trade Finance Bank in Africa by Global Finance - 2010
- Best Foreign Exchange Provider by Global Finance – 2010

Kenya Awards

- Best Bank in Customer Satisfaction- Kenya Banking Awards 2015
 - E-Commerce Warrior Award- Visa 2015
 - Efficiency Award- Visa 2015
 - Winner Banks category –FiRe Awards 2015
 - Second runners up Environmental & Social Reporting- FiRe Awards 2015
 - 1st Runners up Champion of Governance Award- Institute of Certified Public Secretaries of Kenya (ICPSK);
 - 1st Runners up Financial and Investment Sector, Corporate Governance Award - Institute of Certified Public Secretaries of Kenya (ICPSK)
 - Overall winner Banks category Excellence in Financial Reporting (FiRe) Award- Institute of Public Accountants in Kenya, Capital Markets Authority & Nairobi Securities Exchange.
 - Overall winner ICPSK Champions of Governance Award 2014.
 - Best Foreign Bank in Kenya – EMEA Awards – 2013 to 2014;
 - Best Subcustodian Bank by Global Finance – 2014;
 - Best Consumer Internet Bank by Global Finance - 2013;
 - Best Foreign Exchange Bank by Global Finance – 2013;
 - Overall winner Corporate Governance by Excellence in Financial Reporting (FiRe) Awards - 2013
 - Green Building Recognition Award - 2012
 - Second position Best Bank by Think Business Banking Awards - 2012
 - Financial Reporting Excellence Award - 2012
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