

CHPF is located near the blue balloon

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1. Introduction

Welcome to this special edition of the newsletter - a newsletter entirely dedicated to the "Student Educational Fund".

Since North Coast Medical Training College (North Coast MTC) opened its doors in September 2012 for the first batch of students, many individuals and several organizations ensured that, through loans and sponsoring, needy youngsters got the chance to undergo training in healthcare. Since November 2015 all these types of financial aid for students are consolidated in the Student Educational Fund (SEF) managed by Community Health Promotion Fund (CHPF). Through this fund, study loans are provided in collaboration with the Higher Education Loans Board (HELB). Also, for the poorest youngsters, a limited amount of funds is set aside to provide extra support in the form of bursaries.

The emphasis on student loans rather than bursaries appeared appropriate in view of sustainability and the almost guaranteed chance medical and nursing students have to obtain a job after completing their studies. The HELB reported last year that out of their supported students who completed health care training, 98% had a job within one month! This makes the burden of a study loan very tolerable.

The growth of the school, increases the need for support. In 2012, we managed to help six of the 19 students in the school; in 2016, we have so far supported 76 of the 280 students. Students are assisted with amounts ranging from 20,000 to 150,000 KES (\$ 200 to \$ 1,500) per student per year!

Through collaboration with various partners, we try to ensure that we contribute most effectively to education and health care while also to helping more and more students in a sustainable way. Therefore, we also started collaborating with the local counties. The county councils have a training budget. We strive to work with various counties through supporting students from specific counties with loans and bursaries with both parties bringing in 50% of the required support. Through such cooperation, we know better which students needs the most help and which health workers are needed most in the community or even commit the counties for job guarantees in the future.

To continue supporting students during their training and to give new students a chance to start an education in healthcare we are still vigorously looking for donations. It is only because of donations from many individuals and organizations like Diorapthe, Hanze University Foundation and Cordaid that we have been able to help the current students. Over time, it will be possible to issue more and more of the student loans from repayments (a start has been made this year) but we will need to build the capital over the coming years. In addition, there remains a certain need for scholarships in addition to the study loans to support the very poor.

2. Meet some students

Below we will introduce you to six young people who work hard to make something of life. They all have different backgrounds; stories which sound familiar in Kenya. But we think their stories are special and these youngsters, and many more, deserve the opportunity we can give them, thanks to your support, through the Student Educational Fund!

Meet Fiki Katana - just finished her final exam "Clinical Medicine" and waiting for her internships. Fiki was born in Dabaso village in Kilifi County where North Coast MTC is located. Fiki's parents divorced when she was still small. She is the last born in a family of five children. She does not remember her father, but her mother told her that her father passed away after they divorced. Her mother never went to school though she managed to ensure that all children at least completed primary school. However, only Fiki and one sister managed to attend secondary school. Her mother had a small business in fish and vegetables on the local market and used it to ensure that the girls could go to secondary. However, when Fiki had just started, that income fell away because her mother became blind. With the help of a sponsor, Fiki managed to complete high school. Once again there was no money and she taught for some years at primary and secondary schools. In 2013, she signed up at North Coast MTC. The church from her village held several fundraisers for her to pay part of the study and to help her to complete, we managed to help her through the Student Educational Fund. Fiki was motivated in several ways to train as a clinician. She is very motivated to make healthcare accessible to the people in rural areas, the more so as her mother's blindness was the consequences of living with an untreated chronic disease (high blood pressure) She also wants to be a role model for other girls among the Giriama, the largest tribe in the area. Overall, the level of education among the Giriama is very low which in many areas is reflected by low representation of this tribe in jobs and positions. In addition, the prevailing culture among the Giriama is that money spent on education of girls is money wasted. Fiki is busy proving them wrong!



Meet Leonard Atongo, a young intelligent student from western Kenya. His mother passed away when he was nine years old, leaving him with seven siblings. In 2012, Leonard scored an average grade of B-minus for his secondary school exam. This is a good score, but because of the situation at home, he went to work immediately after the exam as a security guard and later as a storekeeper. This latter position he held with a medical organization run by Dr Samira. The doctor saw Leonard's talent and gave him the opportunity to grow to an assistant in the operating theatre. Over the years, Leonard managed to save 90,000 Kenyan



shilling (approximately \$ 900) and used this to enrol at North Coast MTC in 2015 to train as a clinical officer. His previous boss was very happy and assisted him through contributing to his tuition fees. However, the destitute situation at home makes it impossible for Leonard to even pay for his learning materials and upkeep. His colleague students have assisted Leonard here and there with some food and pens and through lending him books. Since 2016 he has received support through the Student Educational Fund. A small contribution of only 30,000 KES (\$ 300) per year for upkeep and learning materials, but a huge difference to Leonard.

Meet Paul Mole, a student of our first group that started in 2012. Paul is the eldest of two children of a poor family in Malindi, North of Kilifi. Paul's father tried as a day labourer to bring in enough money for his children to grow up and to go to school. However, this was very difficult; they needed support from friends and family. The more so because Paul's mother could not contribute at all to the household because she suffers from severe mental problems and barely gets out of bed. With several fundraisers family and friends ensured that Paul was able to start training in clinical medicine. However, whatever these fundraisers yielded was not enough. Over the course of three years, Paul has therefore been supported on several occasions by the fund. He is now doing his internship at Kilifi hospital, after he finished his education at North Coast MTC, and in addition to attending to his daily clinical duties there, he is also an active mentor for his younger students! In January 2017 he will have finished his internship and he will be ready to start working and pay the loans he received. Paul now is the caretaker of his younger brother, because unfortunately his father passed away during the last year of his study.



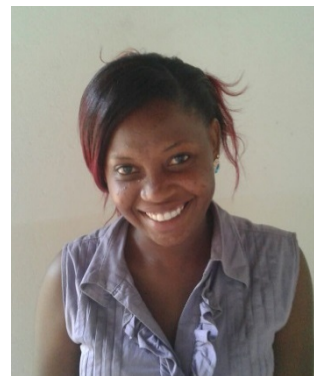
Meet Penina Manase, born and raised in "Tana River," an extremely poor area on the Kenyan coast. Penina is the eldest daughter of a family of six children. Her parents have never had a paid job, but live from what their farmland produces. Her parents believe education is very important, and tried desperately to ensure that the children at least were able to complete secondary school. But there was no money for Penina to continue studying. Penina soon married and delivered a severely handicapped daughter in 2007. The care of her daughter made life difficult for Penina and her husband. Her husband tries and works hard to generate



income for the special care of the daughter and to pay for daily costs. Through the business network of her husband, they heard about North Coast MTC. Her husband shared this immediately with Penina as she was very keen to study nutrition. To meet such a mutually supportive couple which is so committed to their handicapped child is very special. Penina is a smart woman who scored well in Secondary School exams; far above the average in the Tana River area. A family member not far from North Coast MTC is now taking care of their daughter. The husband is able to support with around 20,000 Kenyan shilling (\$ 200) every term for the school fees. This, however, is not sufficient for all the costs, that's why Penina started receiving support

from the Student Educational Fund this year. Penina joined North Coast MTC in 2015 and will complete her study in 2018!

Meet Ester Uchi Tsuma from Kilifi! She is the lastborn in a family of five children. Both her parents passed away when she was very young. After their death, the five siblings lived some time with an uncle, but soon enough they were send away to stay on their own. Esther is now 23 years old and succeeding in completing secondary school in 2012. Two of the elder sisters are married and have their own worries to survive and have no opportunities to contribute anything for their youngest sister. Only one elder brother sometimes cares for her, but he also has his own family and his own concerns. Ester engaged in some other small jobs and business over time (selling ice cream, water, newspapers) and in addition she wrote to all possible authorities to help her with her education. The support she found enabled her to complete secondary education and to start with the study nutrition in 2015. Now (2016), she knocked on the door of CHPF to ask for help from the Student Educational Fund which she was given. She sees the future in a positive way now and has a lot of fun in her studies.



Lastly, meet Elijah Mwangambo. He is now 20 years old and comes from the area around the school. His father died when he was still very young and ever since his mother took full care of him and his five siblings. His mother has always worked very hard so she was able to send all children to school. She is convinced school is very important; she never had the opportunity to go to school and cannot read or write. She is already old and her health is no longer optimal. Fortunately there are some older brothers who help Elijah



with school fees, but they also have their own families to maintain. It always has been Elijah's dream to become a nurse. In his village, access to quality care is limited and he wants to help his village with first aid and preventive care; he knows where and what help is needed in his home environment. He registered to train as a nurse in 2015 but was not able to raise the school fees. He has some help from another older brother and he was able to save up some money by working in an internet café. However, most of that money was needed to help to pay the costs for the care of his mother. So with the support he has received from the Student Educational Fund in September 2016, he has now started his training as a nurse!

This was just a small number of the stories we hear regularly in Kenya. Sad stories, but also inspiring stories. If you feel inspired, please help us and send your donation through the Wanawa Foundation (Stichting Wanawa) in Netherlands or directly to Community Health Promotion Fund in Kenya.

3. Student Educational Fund and Cordaid

CHPF has partnered with the Wanawa Foundation and Cordaid in Nederland. On behalf of CHPF, the Wanawa Foundation has committed itself to raise funds in the Netherlands for the Student Educational Fund. The Wanawa Foundation is a small foundation of volunteers, which was started by Jane Sijl in 2005. The mission of the foundation is to bring positive changes in the areas of education, health and employment in Kenya. Wanawa wants to achieve this through collaboration with local projects in Kenya. CHPF and Wanawa requested support from Cordaid for the Student Educational Fund.

Cordaid believes that no one should be excluded from safety, basic services like healthcare and opportunities. Cordaid has a strong focus on entrepreneurs and youth, as they believe they are key change agents in establishing peace and prosperity. Cordaid has assisted in building government systems that are sustainable and responsive to community needs. They launched Results-Based Financing (RBF) for healthcare and expanded RBF to education, and security and justice programs. The Student Educational Fund is also a result-based financing system. With the knowledge of HELB, as we mentioned in our introduction, we know the student educational fund can work very well as a revolving fund. Money will go out as loans, but will return in some years, to be able to help others again. Thanks to Cordaid we will receive 25% on top of all donation received through the Wanawa Foundation in the Netherlands!

In short, CHPF and the Wanawa Foundation have the following plans for the coming years:

- Kenya has a severe shortage of health workers and high-quality medical education. North Coast MTC was founded in a rural, disadvantaged area, where it helps to reduce this shortage and shortfall. To provide a sustainable solution, the school fees are affordable for the middle class in Kenya and running costs of the school can be met from the fees. For young people who cannot afford the school fees, CHPF established the Student Educational Fund. From this fund student loans (revolving fund) and bursaries are offered. To increase the revolving fund and to support students with loans, our goal is to raise 6.5 million KES (\$ 65,000) in the next six months. In the short term (2016/2017) we will be able to assist 100 students to start with a health care study and to escape from the cycle of poverty and find jobs after completion of their studies. In the longer term (2020), this leads to a fund that continuously is able in a sustainable way (of repayments) to support many cash-strapped students and therefore each year we will provide the health sector employees, especially in the disadvantaged rural areas.
- After achieving our first goal - \$ 65,000 and 100 students receiving support - our dream and target is to have a revolving fund for student loans to the tune of 20 million KES (\$ 200,000) per year to enable about 300 poor bright youth in Kenya to train in the health care sector per year! If you support our dream and want to help us change health training and health care in Kenya, please make a donation. If you have any questions, feel free to contact us at: pm@chpfund.org, jane@wanawa.nl, marianne@chpfund.org.

Donations are welcome via Foundation Wanawa: GB24 RABO 011 04 55 657 quoting: CHPF or if you are based in Kenya directly to Community Health Promotion Fund, Commercial Bank of Africa, Nyali Centre, Links Road, Mombasa. P.O Box 90681-80100 GPO, Mombasa. Account number: 7676210018, Swift/Bic code CBAFKENX, Kenyan shilling account.

Note: if you are not based in Kenya, we request if you can support through Wanawa Foundation as that way, Cordaid will top up 25% of every amount donated.

4. Newspaper article: “*HELB’s new strategy to raise more loanable funds*”

Below is the article that recently appeared in the newspaper in Kenya; Business Daily 1st September 2016!

HEL B's new strategy to raise more loanable funds

By EVANS ONGWAE >>> eongwae@ke.nationmedia.com

The Higher Education Loans Board (HEL B) is altering the narrative of missed opportunities and broken dreams that dogs many youths from poor backgrounds.

It is exploring alternative avenues for raising funds to support thousands of young people who attain university admission grades but miss this opportunity because they lack funds.

Currently, HEL B is capable of sponsoring a third of students who qualify to join local universities and need funding. HEL B now invites existing scholarship programmes and all Kenyans to pool resources in a common revolving fund – as opposed to a sinking one – and help educate many more young people.

Every young Kenyan's dream is valid – at least until the pursuit of higher education is thwarted, often by lack of funding. And for a country envisioning itself as a veritable paradise in this region come 2030, every youth's dream deserves support.

Only then can the nation realise its collective dream

“Currently, HEL B is capable of sponsoring a third of students who qualify to join local universities and need funding.”



HEL B CEO Mr Charles Ringera (third right) with AIC Kijabe Hospital Executive Director Dr Mary Muchendu. The Hospital committed its Ksh3m Fund to HEL B, to cover five years (Ksh600,000 annually) to support students at AIC Kijabe School of Health Sciences.

of enabling every Kenyan to enjoy a high quality of life.

Whether the individual's dream is to become a business magnate, an architect, an engineer, a doctor, a cleric, the country's chief executive, a nurse, an accountant, a marketer, an IT guru, a fine artist among other possibilities, access to higher education is the key to a modern Canaan.

Mr Charles Ringera, the HEL B chief executive, paints a bright picture of youths' pursuit of higher education when he says the Board is building a mammoth pot where all well-wishers can drop their contributions.

Mr Ringera says the power to make the dreams of thousands of Kenyan youths real is in the hands of many. Individuals, as well as institutions can contribute towards HEL B's revolving fund.

For starters, HEL B alumni can make a positive difference in two ways: repay their loans in time and donate to the kitty.

The power to change the fate of thousands of Kenyan youths who need sponsorship to access higher education is also in the hands of institutions that run scholarship programmes and those that intend to.

This power further extends to the hands

of non-governmental organisations as well as aid agencies that support education.

Counties and constituencies, too, can help script a better future for many youths.

As Mr Ringera notes, ensuring every youth knows how to read and write is important. However, for Kenya to move to the next level in this fast moving global economy, it has to invest in post-secondary education.

Government is consciously expanding higher education. The recent pronouncement by President Uhuru Kenyatta that government targets to offer free secondary education from 2019 means that even more students will transit from secondary education to universities and colleges – and many of them will need financial support.

Presently, the increased demand for higher education has unfortunately not been equally matched with availability of resources from the national government. This funding gap has compelled HEL B to source for funds outside The National Treasury, as well as seek partnerships that will ensure sustainability for these alternative sources of funds for financing higher education.

To source and manage these alternative funds and partnerships, HEL B has set up a Fund Management unit solely dedicated for these functions. This is to ensure that the funds are managed as segregated funds and not mixed with the national HEL B Fund.

More partners needed to help grow HEL B's alternative funds account

The Higher Education Loans Board (HEL B) is making steady progress in bringing on board various partners to boost its revolving fund kitty. Of its Sh49 billion balance sheet, alternative sources of funding account for only Sh1b. It is this latter figure that the Board would like to improve remarkably.

HEL B has therefore been calling on all corporate organisations, institutions, devolved governments and individuals to partner with it in this journey.

Under the UN Sustainable Development Goals (SDGs), SDG-Four introduces the fundamental view of higher education learning that governments must undertake to ensure inclusive and equitable quality lifelong learning opportunities for all.

One of the flourishing partnership is between HEL B and several county governments as well as Constituency Development Funds (CDFs).

With the devolved system of governance, HEL B realised



Taita Taveta County Governor H.E John Mruttu commits the county's Education Fund of Ksh250m covering 10 years, to HEL B through CEO Mr Charles Ringera.

there were opportunities it could explore to address funding gaps and also give counties and constituencies a platform for managing their bursary schemes in a sustainable way.

After all, HEL B has more than 20 years' experience in administering scholarships and loans to government-sponsored students.

From the onset of devolution in 2013, county governments have channelled a decent

share of their budgets towards supporting the education of needy students. This has been in the form of bursaries and scholarships at all levels of education.

Bursaries are sunk costs. Once awarded, they are not refundable. However, a survey has revealed that many of these county bursary funds have been mismanaged, with some needy students missing out in favour of those whose parents

or guardians are capable of paying school fees.

To address this debacle, some counties, such as Busia, Taita Taveta, Kakamega, Embu, Nyamira, Meru, Kericho, Uasin Gishu and many others, have entered into partnerships with HEL B in managing their higher education financing schemes.

So far, over Ksh500 million from these counties has gone into supporting more than 3,000 students.

Constituencies such as Karachuonyo, Igembe North, Awendo, Tigania West, Tinderet, Naivasha and many others have also put in an upward of Sh50 million, which has supported over 500 students in the form of loans.

The main aim of these funds is to sustainably support financially vulnerable students who either miss out on the HEL B national kitty or are pursuing their training and education in institutions not currently funded by the HEL B national kitty.

Digital Divide Data



Kakamega County Education Fund



Busia County Education Fund



Karachuonyo Constituency Education Fund



Igembe North Constituency Education Fund



Awendo Constituency Education Fund



The Family Group Foundation



KRA Training Revolving Fund



Public Service Training Revolving Fund



Rattansi Education Trust



Visa Oshwal Scholarship program



USAid through FUNZOKenya Project For the Afya Elimu Fund



I & M Bank



Education & Training Revolving Funds provides an opportunity for sustainable students financing and capacity building

By EVANS ONGWAE >>> eongwae@ke.nationmedia.com

Kenyans who have benefited from HELB funding can help others gain higher education by repaying their loans. HELB has created many avenues for former beneficiaries to clear their dues.

The loan given to direct entry university students attracts interest of four per cent per annum, and the students are required to repay their loans on completion of their studies. Undergraduate loan repayment starts after one year of completion of studies.

"We are refining and digitising our processes to do intermediation to more students," explains Mr Charles Ringera, HELB chief executive officer. "We hope to set up kiosks at universities to offer services to them. They can



HEL B CEO Mr Charles Ringera with North Coast Medical Training College Director CHPF Dr. Marianne Darwinkel, when the college signed an Education Fund agreement worth Ksh15m to cover five years (Ksh3m annually).

access our technology platform directly from their phones and find appetising channels for them to repay online. This is in addition to other convenient repayment modes available to them."

He adds: "We have built resilience in customer service. We are strengthening institutional capacity and corporate governance as we move towards a development finance

institution (DFI) status. Our processes were in the past not aligned to this status. We lacked capacity."

HEL B's two main sources of funding are government capitation and loan recoveries.

Government funding for HEL B has grown year on year. From Ksh700 million in the 1999/2000 financial year, it rose to Ksh4.9 billion in the 2015/2016 financial year. This is in addition to significant

growth in loan recoveries from Ksh391.9 million in 1999/2000 to the current Ksh3.99 billion during the 2015/2016 financial year.

Still, this growth does not match the rise in loan demand, presenting a crisis.

Considering that more than 67,750 students joined university in 2015/2016 up from about 57,000 in 2014/2015 and another 35,000 joined Technical and Vocational Education

and Training (TVET) institutions, the demand for loans is on an exponential trajectory.

In 2015/2016 alone, HEL B received 72,800 applications. This cost Ksh2.4 billion, assuming a success rate of slightly above 86 per cent.

HEL B projects that over the next three years, the population of students seeking its help will nearly double from 19 per cent currently to 36 per cent by 2018. Effectively, the financing budget is projected to increase threefold from Ksh5.4 billion in 2013 to Ksh15 billion by 2018.

HEL B's loan recovery has been on the rise over the last five years. While the Board collected Ksh1.6 billion in 2011, in 2013, following a huge amnesty offered to alumni, it recovered Ksh1.2 billion in only three months, and hit Ksh2.6 billion at the end of that year.

Recovery climbed to Ksh3.3 billion in 2014/25. The Board closed the 2015/2016 financial year having collected Ksh3.9 billion from former beneficiaries.

According to Mr Ringera, HEL B has set itself a target of Ksh4.2 billion in 2017 and Ksh5.5 billion in 2018 when its current strategic plan comes to an end.

He explains that it has been a long walk for the Board because at one time, 60 per cent of the loan portfolio was at risk of not being paid. "These days, the risk stands at 31 per cent in a country with a 54 per cent youth unemployment rate. So, we are doing well," says Ringera.

“ There is now a general appreciation of the revolving fund concept as opposed to just grants and bursaries that are sunk costs.”

Do you support training? Here's how HEL B can help

Philanthropic private firms and individuals can ensure their gift gives and gives by partnering with the Higher Education Loans Board (HEL B). The Board's revolving fund guarantees sustainability compared to the sinking funds most philanthropists run.

Mr Charles Ringera, HEL B chief executive, points out that free bursaries are prone to abuse where even able students benefit, since its free money. With a revolving fund concept in form of loans, such situations will be deterred, he argues.

The partners will thus be creating sustainable funds that will assist other needy students in the long run. Beneficiaries will repay the loans so that their brothers and sisters can also benefit in future.

HEL B is a state body established by an Act of Parliament (CAP 213A) in 1995 to provide loans, bursaries and scholarships to Kenyans pursuing higher education in recognised Kenyan universities and colleges, and to recover the same after completion of studies. The Board thus manages a revolving fund.

The HEL B Act Cap (213A) mandates the Board to finance all students admitted to institutions of higher learning, without discrimination. Therefore, HEL B is not only required to finance university students as it has traditionally done, but also mandated to finance students admitted to specified middle level colleges

recognised by the government, such as TVET institutions.

Financing of middle level college students is geared towards bridging the skills gap in technical areas.

A survey conducted in 2014 among Kenyan private firms and supported by USAID, reported that some critical skills were in short supply in the country. These include manpower for highly skilled IT companies; engineers to operate some machines, such as coffee and tea processing plants; technicians who can repair and service equipment; food technologists, such as in cheese making; skilled welders; and electrical technicians.

Over time, players in health, construction, oil and gas, among other sectors, have been issuing scholarships in an effort to build capacity. HEL B, asserts Mr Ringera, offers a better solution by creating a platform where various stakeholders in certain critical cadres can come together and set up sustainable training funds.

For example, in the health sector, USAID, through FUNZOKenya project, together with HEL B, the Ministry of Health and other players in the health sector, set up the Afya Elimu Fund. This Fund aims at increasing the number of health workers in Kenya, especially nurses, clinical officers and lab technicians, among other middle level cadres in the sector. The Fund has so far mobilised over Ksh530 million that has supported more than 9,000 trainees in various training



Uasin Gishu County Governor H.E Jackson Mandago, commits an Education Fund of Ksh500m spread over 10 years (Ksh50m annually)

institutions in the country.

HEL B is also working closely with stakeholders in the oil and gas sector to set up a training revolving fund to boost capacity in the sector. According to players in the oil and gas sector, there is high shortage of skilled workforce in the field.

A survey of the construction industry revealed a dire shortage of skilled masons, plumbers and welders, which then presents the need for such training. A training revolving fund in this sector will increase the number of qualified fundis. As such HEL B has begun discussions with some of the industry players with the aim of setting up a training revolving fund for the sector.

HEL B has partnered with institutions like Tenwek School of Health Sciences, North Coast Medical School, Daystar University, Kenyatta University and Strathmore University to create and

manage their revolving funds.

Other training institutions have been grappling with high tuition fees balances, and have been forced to hold back certificates of their graduates. HEL B offers a solution of converting such fees balances into HEL B loans and following up on their behalf. From these partnerships, HEL B has realised over Ksh20 million that has gone into supporting over 500 students.

Many corporates have been running in-house training loan schemes by giving their staff loans to pursue further education and training. Managing such funds can be a challenge in the face of job mobility. Some of these organisations, among them Kenya Revenue Authority and Digital Divide Data, have partnered with HEL B to manage the schemes by ensuring such loans are awarded though HEL B and recovered on behalf of these organisations.

There are several Kenyans from all walks of life who have come to HEL B with genuine gratefulness, to thank HEL B for having been there for them when they needed funding for higher education. They have gone ahead to make personal donations ranging from Ksh500 to Ksh1 million.

Recently an ordinary Kenyan who sought anonymity donated Ksh1 million and noted that was it not for HEL B support, he would not be who he was today.

Highlights

- Many organisations and institutions have been offering bursaries and scholarships. HEL B is providing an avenue of converting such student support mechanisms into sustainable revolving funds.
- HEL B is in discussions with the National Construction Authority, with an aim of unlocking a Ksh100m fund for training onsite construction workers.
- HEL B is in discussions with the Ministry of Energy and Petroleum through Petroleum Institute of East Africa, with an aim setting up a revolving fund for training in the Oil & Gas sector.
- HEL B is in the process of setting up a *Sharia* compliant students financing product for our Muslim brothers and sisters.
- HEL B is in discussions with KCAA with an aim of setting up a revolving fund for training in the Aviation Sector.
- USAID through FUNZOKenya Project in partnership with HEL B, put in Ksh200m to support training of health workers at middle level colleges in the last three years.

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