

COUNCIL FOR LEGAL EDUCATION BAR EXAMINATIONS LOAN FUND FY 2022/2023 QUARTER 4 REPORT

1.0 Introduction

The scheme was established in June 2019 between HELB and Council for Legal Education (CLE). This was cemented by the signing of the service contract **27th June 2019**. The main mandate of the scheme is to provide financial support in the form of low interest loans to cater for students sitting for the first sitting of the Bar Examinations administered by CLE to identified candidates. While CLE is to offer capitation and oversight for the scheme, HELB's role is to administer the loans and recover mature funds.

2.0 Fund Disbursement

The council for Legal Education has to date injected **Kshs.119,000,000.00** towards this scheme in four tranches (**Table 4**). As of **30th June 2023**, **Kshs. 44,307,000.00** inclusive of administrative fee had been disbursed to Nine Hundred and Eighty (**980**). Bar examination candidates.

2.1 Funds Disbursement by Employment Status

The loan was allocated and disbursed to both salaried and non-salaried students. Out of the total Nine Hundred and Eighty (**980**) beneficiaries, ten (**10**) were salaried while Nine Hundred and Seventy (**970**) were non-salaried students representing a percentage of **1%** and **99%** respectively.

Product	No. of Beneficiaries	Total Amount utilized(Kshs.)
BAR EXAMINATION LOAN	970	43,867,000.00
BAR EXAMINATION LOAN-SALARIED	10	440,000.00
Grand Total	980	44,307,000.00

Table 1: Distribution by employer status

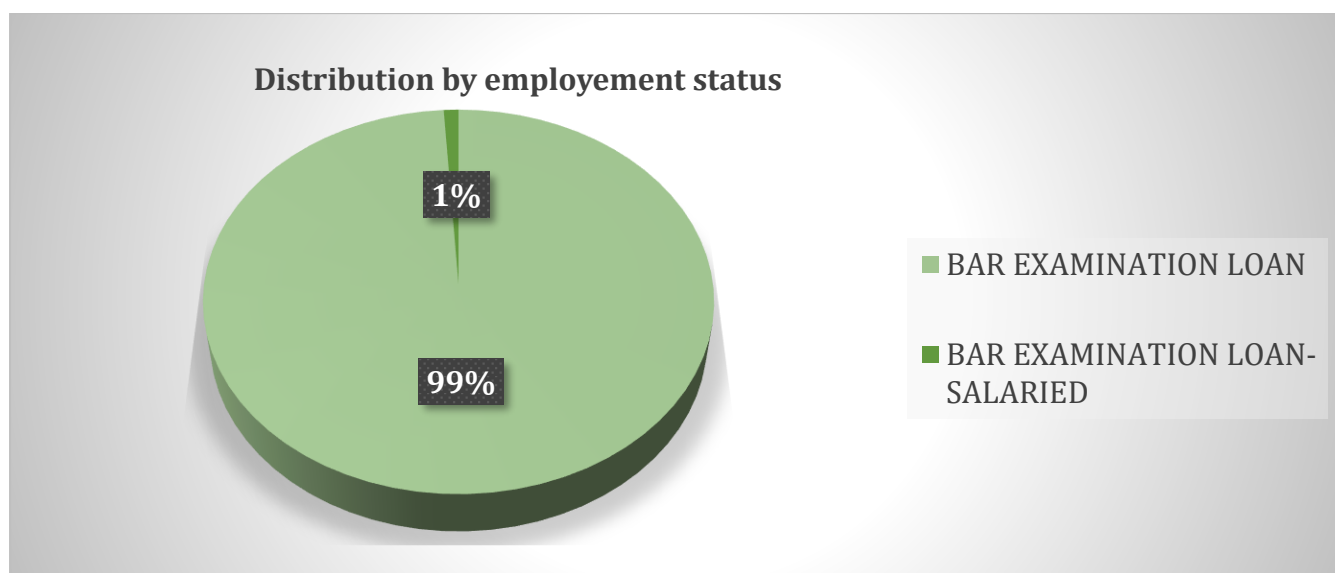


Figure 1: A representation of the fund utilization per product

2.2 Fund Disbursement by gender

The scheme benefited Four Hundred and Ten (**410**) female and Five Hundred and Seventy (**570**) male students. This is illustrated in the table below.

Gender	No of Beneficiaries	Total Amount Utilized (Kshs.)	%Amount
Female	410	1,8456,500.00	42%
Male	570	25,850,500.00	58%
Grand Total	980	44,307,000.00	100%

Table 2: Distribution by employer gender

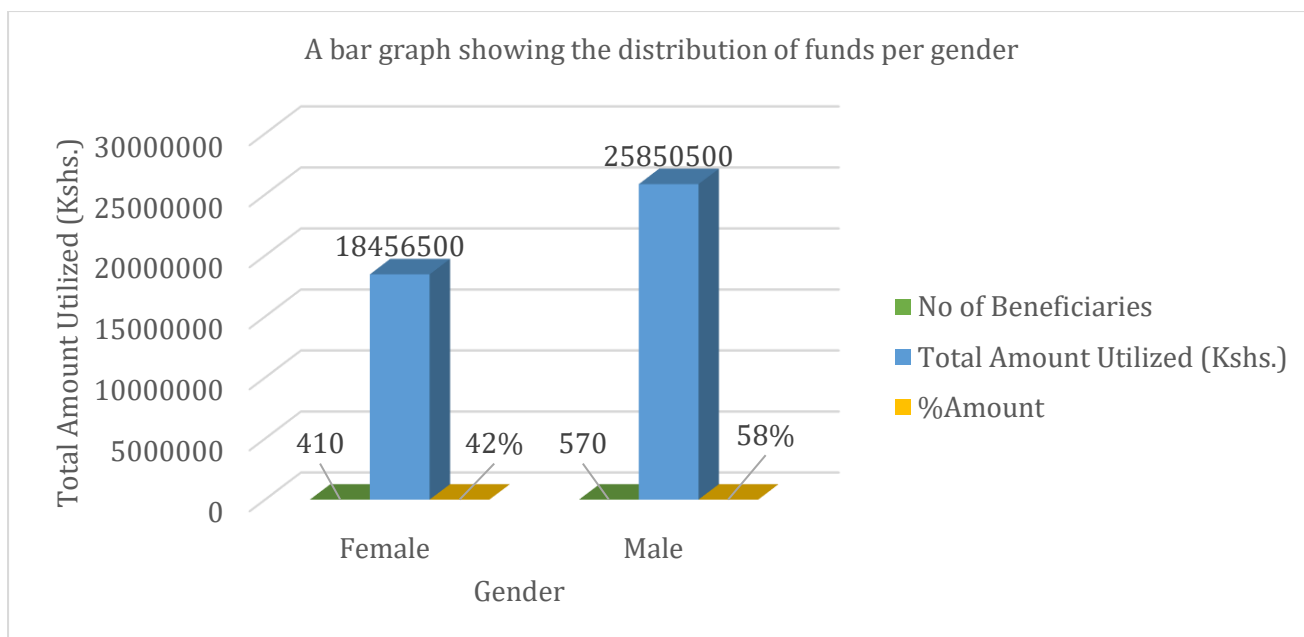


Figure 2: A representation of the fund utilization per product

2.3 Funds Disbursement per Financial Year.

The first disbursement was made in financial year 2019/2020 when one hundred and forty-eight (**148**) students benefited from the scheme. In the financial year **2020/2021**, the number of beneficiaries went up to Two Hundred and Forty-Eight (**248**) students while in **2021/2022** it went even further to Three Hundred and Thirty-Four (**334**). In the financial year 2022/2023, the disbursement is Two Hundred and Fifty (**250**).

Academic Year	No. of Disbursements	Total Amount utilized
2019/2020	148	6,640,000.00
2020/2021	248	11,255,000.00
2021/2022	334	15,067,000.00
2022/2023	250	11,345,000.00
Grand Total	980	44,307,000.00

Table 3: Distribution of funds per financial year

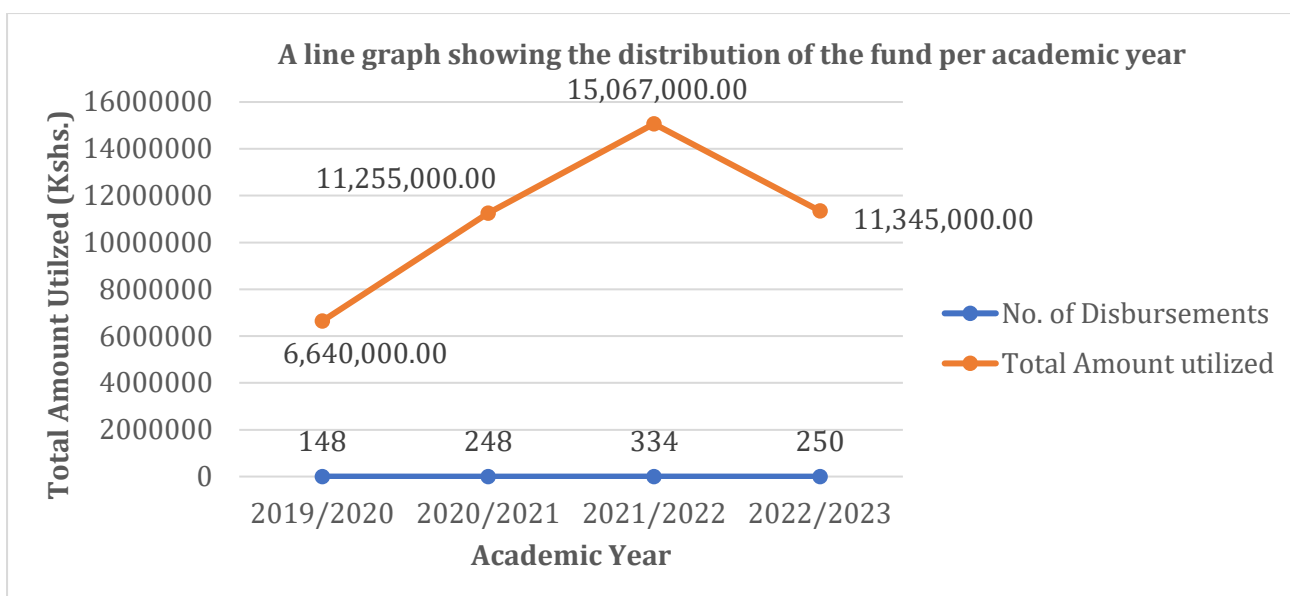


Figure 3: A representation of the fund utilization per academic year

3.0 Loan Recovery Status

Seventy- four (75) students have started repaying their loans and a total of **Kshs. 629,717.66** in principal amount has been recovered to date. This principal amount which will be revolved back to the scheme and distributed as loans to other students. **(Appendix 2: List of recoveries)** HELB is utilizing strategic partnerships such as with KRA, NHIF and NSSF to ensure that any beneficiaries getting into gainful employment commences the loan repayments.

Date Processed	Batch No.	Debit(Kshs.)	Credit (Kshs.)	No. of Disbursements
28- Jun-2019	CLE Capitation	40,000,000.00		
22 Oct 2019	Disbursement - 002570		167,000.00	4
23 Oct 2019	Disbursement - 002616		6,473,000.00	144
Jun- 20	CLE Capitation	40,000,000.00		
10 Mar 2021	Disbursement - 003291		8,196,000.00	183
15 Mar 2021	Disbursement - 003295		1,527,000.00	34
19 Mar 2021	Disbursement - 003306		849,500.00	19
29 Mar 2021	Disbursement - 003321		409,500.00	9
08 Apr 2021	Disbursement - 003344		136,500.00	3
07-Jul-2023	CLE Capitation	20,000,000.00		

19 Oct 2021	Disbursement - 003727		182,000.00	4
19 Oct 2021	Disbursement - 003729		45,500.00	1
25 Feb 2022	Disbursement - 003946		955,500.00	21
24 Feb 2022	Disbursement - 003947		45,500.00	1
02 Feb 2022	Disbursement - 003950		3,291,500.00	73
04-Feb-2022	CLE Capitation	19,000,000.00		
23 Feb 2022	Disbursement - 003951		1,653,500.00	37
21 Feb 2022	Disbursement - 003963		4,798,000.00	106
28 Feb 2022	Disbursement - 003971		1,107,500.00	25
02 Mar 2022	Disbursement - 003993		273,000.00	6
18 Mar 2022	Disbursement - 004026		273,000.00	6
24 Mar 2022	Disbursement - 004048		91,000.00	2
26 Jul 2022	Disbursement - 004230		2,487,500.00	55
25 Oct 2022	Disbursement - 004458		1,683,500.00	37
16 Nov 2022	Disbursement - 004511		45,500.00	1
13 Dec 2022	Disbursement - 004611		4,550,000.00	100
09 Jan 2023	Disbursement - 004650		1,451,000.00	32
16 Jan 2023	Disbursement - 004669		682,500.00	15
27 Jan 2023	Disbursement - 004689		1,941,500.00	43
06 Mar 2023	Disbursement - 004768		45,500.00	1
15 Jun 2023	Disbursement - 004935		945,500.00	21
	Grand Total	119,000,000.00	44,307,000.00	983
30 Jun-2023	Principal Recoveries	629,717.66		
	Available fund Balance	75,322,717.66		

Table 4: Loan Recovery status



4.0 Conclusion

The scheme also had a profound effect on Nine Hundred and Eighty (**980**) students from needy backgrounds who may have been forced to defer their exams due to lack of finances. The scheme has mainly faced the challenge of absorption to fully utilize the funds available.

HELB has taken steps to increase absorption of the funds through strategies such as advertisement of the scheme in the print media and social media sites, through placement of marketing teams at the Kenya School of Law. HELB is also reaching out to law students in universities offering law studies and those who have graduated over the last 3 years to sensitize them on the existence of the scheme.

The Cabinet Memo approving the liberalization and devolution of ATP studies to different legal education players is anticipated to increase the number of students undertaking ATP exams. It is expected that with the effects of the COVID-19 pandemic, and the loss of jobs and businesses experienced in the country, the number of students in need of support from the scheme is likely to further increase.

HELB wishes to congratulate the Council for Legal Education for having empowered dreams of Nine Hundred and Eighty-Three (983) students and we look forward to forging a stronger and impactful partnership in the financial year 2022-2023.

	Name	Signature	Date
Prepared by	Misheck Mwangi		30 th June 2023
Verified by	Moses Wanyingi		30 th June 2023