

ADVANCED NURSES EDUCATION LOAN REPORT

AS AT

18th May 2023

1.0 Introduction

AMREF Health Africa (AHA) with funding from Johnson and Johnson Foundation partnered with HELB to implement a sustainable education financing program in Kenya targeting nursing students as part of

a Global Nurse Education Finance Initiative. This aims to advance their education by removing economical barriers and contribute to the reduction of nurse shortage in Kenya.

The contract for the partnership was signed on **24th July 2020** between HELB and AHA. The fund has two products: The Advanced Nursing Education loan for salaried applicants and Advanced Nursing Education for non-salaried applicants. AHA transferred **Kshs. 58.75 M** to HELB towards the funding of students with **90.47%** of funds allocated towards salaried beneficiaries and **9.53%** towards non-salaried beneficiaries. As at 18th May 2023, **88** students have benefitted from the fund utilizing a total of Kshs. **12,684,355.62**, this is inclusive of administrative fees and insurance charges. The list of students awarded is as shown in **Appendix 1**.

2.0 Application

The HELB application portal was opened for students to apply on **1st September 2022** and is scheduled to run throughout the year subject to availability of funding. Students submitted the requisite documents for the loan, with **88** beneficiaries applying for both the **J&J Foundation Advanced Nursing Education Fund- salaried** and **J&J Foundation Advanced Nursing Education Fund- non-salaried products**. The following table shows the number of beneficiaries for each of the two products:

Product	No. of Beneficiaries	Total Amount
J&J Foundation Advanced Nursing Education Fund_ Salaried	68	11,475,595.62
J&J Foundation Advanced Nursing Education Fund-Non - salaried	20	1,208,760.00
Grand Total	88	12,684,355.62

3.0 Scheme Disbursement

3.1 Distribution per gender

The Gender distribution per product is as shown below.

Gender	No. of Beneficiaries(salaried)	Total Amount	No. of Beneficiaries (Non-salaried)	Total Amount
Female	38	7,035,983.82	10	604,380.00
Male	30	4,439,611.80	10	604,380.00
Total	68	11,475,595.62	20	1,208,760.00

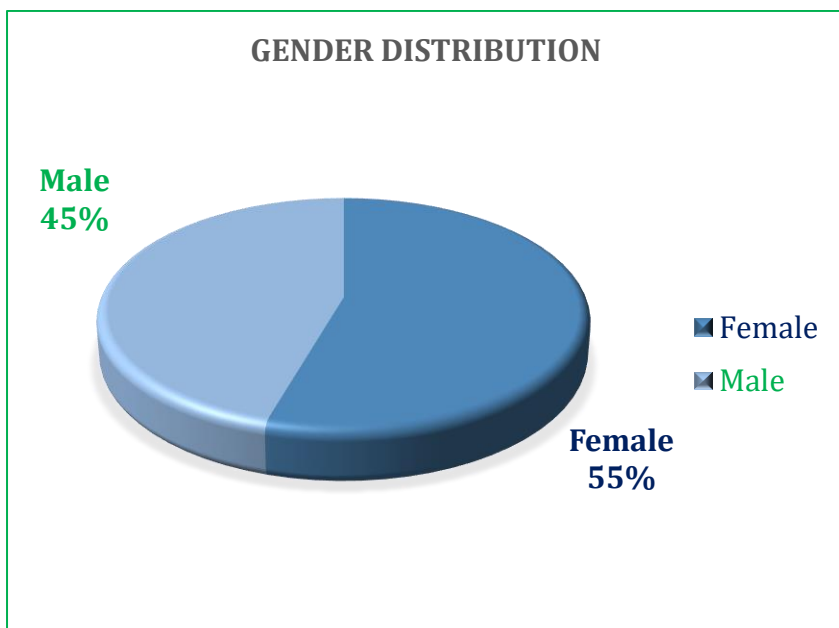
3.2 Combined Gender Distribution of the two products.

Out of the **88** beneficiaries, **48** were female representing **55%** of the students while their male counterparts were **40** representing **45%**.

Below are the awards based on gender:

Gender	No. of Beneficiaries	Total Amount	% Amount
Female	48	7,640,363.82	60.23%

Male	40	5,043,991.8	39.77%
Grand Total	88	12,684,355.62	100.00%



3.3 Disbursement to institutions

The breakdown of the amounts disbursed per institution is as below:

S/No	Institution	Total Amount
1	Kenyatta National Hospital School of Nursing	1,501,997.40
2	Cicely McDonnell School of Nursing- The Nairobi	1,382,644.50
3	Masinde Muliro University of Science and Technology	1,037,622.00
4	Kenya Methodist University	877,949.10
5	Catherine McCauley School of Nursing & Midwifery-Mater Hospital	803,900.20
6	Amref Virtual School	771,769.14
7	Moi Teaching and Referral Hospital	756,527.40
8	Mount Kenya University	717,772.50
9	AMREF INTERNATIONAL UNIVERSITY	656,321.10
10	Pwani University	612,700.68
11	KMTC - NAIROBI	555,058.40
12	KMTC - KISUMU	402,960.00
13	Dedan Kimathi University of Technology	384,323.10
14	Aic Kijabe	292,643.70
15	Chuka University	252,353.70
16	GERTRUDE'S INSTITUTE OF CHILD HEALTH AND RESEARCH	252,353.70
17	KMTC - THIKA	243,790.80
18	KMTC - KISII	242,279.70
19	KMTC-EMBU	222,635.40
20	Consolata School Of Nursing - Nyeri	221,628.00
21	Kenyatta University	141,539.70

22	KMTC - MOMBASA	121,391.70
23	Outspan Medical College	120,876.00
24	University of Nairobi	111,317.70
	Grand Total	12,684,355.62

3.4 Allocations per course of study

S/No.	Course	No. of Students	Total Amount
1	BACHELOR OF SCIENCE IN NURSING	27	4,398,006.18
2	HIGHER DIPLOMA IN ACCIDENT & EMERGENCY NURSING	1	60,438.00
3	HIGHER DIPLOMA IN FAMILY HEALTH NURSING	2	243,790.80
4	HIGHER DIPLOMA IN KENYA REGISTERED CRITICAL CARE NURSING	26	3,388,929.34
5	HIGHER DIPLOMA IN KENYA REGISTERED NURSE-ANAESTHESIA	10	1,059,275.10
6	HIGHER DIPLOMA IN NEONATAL NURSING	3	514,775.40
7	HIGHER DIPLOMA IN NEPHROLOGY NURSING	8	1,162,023.90
8	HIGHER DIPLOMA IN ONCOLOGY NURSING	1	60,438.00
9	HIGHER DIPLOMA IN OPHTHALMIC NURSING	1	201,983.70
10	HIGHER DIPLOMA IN ORTHOPAEDIC AND TRAUMA MEDICINE	1	60,438.00
11	HIGHER DIPLOMA IN PEDIATRIC CRITICAL CARE NURSING	1	252,353.70
12	HIGHER DIPLOMA IN PERIOPERATIVE NURSING	2	130,949.00
13	HIGHER DIPLOMA IN TRAUMA AND EMERGENCY NURSING	3	757,061.10
14	MSC IN NURSING	2	393,893.40
	Grand Total	88	12,684,355.62

3.5 Allocations per County

Out of the **47 Counties**, and based on the successful applicants, there was representation from **32 counties** with **Kakamega** having the highest number of beneficiaries, while **Tharaka-Nithi, Nyamira** and **Kisumu** were among the counties with the lowest number of beneficiaries.

S/No.	County	No. of Students	Total Amount
1	KAKAMEGA	7	1,269,922.44
2	MOMBASA	5	968,111.40
3	MACHAKOS	5	757,049.10
4	TRANS NZOIA	5	737,410.80
5	KISII	6	725,825.70
6	BUNGOMA	4	585,293.40
7	NAIROBI	3	565,145.40
8	VIHIGA	3	548,227.08
9	KIAMBU	4	525,354.10
10	MAKUENI	5	524,837.40
11	UASIN GISHU	3	479,018.70

12	MERU	4	444,257.40
13	KILIFI	3	433,685.70
14	NYERI	3	414,041.40
15	BARINGO	3	373,738.40
16	MURANG'A	2	312,791.70
17	BOMET	3	282,563.70
18	NAKURU	2	282,066.00
19	KAJIADO	1	252,353.70
20	SIAYA	1	252,353.70
21	KIRINYAGA	1	252,353.70
22	NYANDARUA	2	222,635.40
23	KERICHO	3	222,119.70
24	ELGEYO/MARAKWET	2	203,488.80
25	TURKANA	1	178,813.50
26	MIGORI	1	176,798.70
27	NANDI	1	151,110.00
28	HOMA BAY	1	137,510.10
29	BUSIA	1	122,399.10
30	THARAKA - NITHI	1	121,391.70
31	NYAMIRA	1	100,740.00
32	KISUMU	1	60,947.70
	Grand Total	88	12,684,355.62

4.0 Statement of Utilization of Funds

Out of a total of Kshs. **58.75** M received, **Kshs.12,684,355.62** including the Administration fee has been disbursed to students.

Payment Date	Details	Debit (Kshs.)	Credit (Kshs.)	No. of Beneficiaries
01 Aug 2022	J&J Foundation 2551-000006432	58,750,0000.00		
23 Sep 2022	Disbursement Batch-4376		100,740.00	1
04 Oct 2022	Disbursement Batch-4402		604,440.00	5
25 Oct 2022	Disbursement Batch-4456		374,752.80	3
10 Nov 2022	Disbursement Batch-4504		201,480.00	1
23 Nov 2022	Disbursement Batch-4525		221,628.00	1
02 Dec 2022	Disbursement Batch-4596		252,353.70	1
11 Jan 2023	Disbursement Batch-4655		303,227.40	2
16 Jan 2023	Disbursement Batch-4662		233,716.80	2
18 Jan 2023	Disbursement Batch-4683		504,707.40	2
27 Jan 2023	Disbursement Batch-4706		262,931.40	2
31 Jan 2023	Disbursement Batch-4711		262,931.40	2
06 Feb 2023	Disbursement Batch-4718		469,045.44	2
14 Feb 2023	Disbursement Batch-4741		222,635.40	2
16 Feb 2023	Disbursement Batch-4746		737,416.80	4

20 Feb 2023	Disbursement Batch-4753		602,425.20	4
23 Feb 2023	Disbursement Batch-4762		340,501.20	2
01 Mar 2023	Disbursement Batch-4767		981,711.30	5
02 Mar 2023	Disbursement Batch-4771		454,337.40	2
07 Mar 2023	Disbursement Batch-4776		273,005.40	2
08 Mar 2023	Disbursement Batch-4778		725,256.00	12
13 Mar 2023	Disbursement Batch-4785		555,581.10	3
14 Mar 2023	Disbursement Batch-4788		403,967.40	2
15 Mar 2023	Disbursement Batch-4789		181,314.00	3
16 Mar 2023	Disbursement Batch-4796		252,353.70	1
20 Mar 2023	Disbursement Batch-4799		712,231.80	4
24 Mar 2023	Disbursement Batch-4803		592,351.20	3
27 Mar 2023	Disbursement Batch-4812		1,027,044.30	7
30 Mar 2023	Disbursement Batch-4815		528,079.08	3
30 Mar 2023	Disbursement Batch-4817		302,190.00	5
	Total	58,750,000.00	12,684,355.62	88
	Principal Recoveries	185,438.85		
	Fund Balance	46,251,083.23		

5.0 The Loan Recovery Report

Through the HELB's recovery mechanisms, **18** beneficiaries have commenced loan repayments. Below is the summary of students who are repaying the loan amounting **Kshs. 185,438.85** in principal amount. As stipulated in the Service Contract, the principal loan repayments will be ploughed back to the scheme to benefit other needy students.

5.1 J&J Foundation Account Status

Out of Kshs. **58.75 M** transferred to HELB for funding the students, **Kshs. 12,684,355.62** including the administration fee has so far been distributed to the students. The available account fund balance stood at **Kshs. 46,251,083.23** as of **18th May 2023**. The summary of the account status is as shown below:

Description	Amount (KSH)
Funds Transferred to HELB	58,750,000.00
Funds Distributed to Students	12,684,355.62
Principal Recoveries	185,438.85
Fund Balance	46,251,083.23

Conclusion

We would like to thank the J&J Foundation and Amref East Africa for partnering with the Higher Education Loans Board to finance medical students. This partnership has had a significant impact on the lives of aspiring healthcare professionals, providing them with the financial support they need to complete their studies and pursue careers in medicine. The investment has helped to ensure that these

students are able to access the education they need to become skilled medical practitioners. We hope that this partnership will continue to provide financing to medical students and support the next generation of healthcare professionals.

Name	Signature	Date
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Approved by: Jemimah Swanya		18 th May 202