

Innovate4WASH Marketplace Forum 2025 – Malindi, Kenya



Catalytic funding & partnerships

A learning piece

POUL DUE JENSEN GRUNDFOS
FOUNDATION



Catalytic Funding and Partnerships - A Learning Piece

Executive Summary

Innovate4WASH Marketplace Forum 2025, themed ***Scaling Resilient WASH Solutions: Advancing Sustainable Market-Based Solutions for a Changing Climate in Kenya***, took place from Wednesday, 5th to Saturday, 8th November 2025 at the Diamond Conference Centre, Malindi, Kilifi County, Kenya. The forum opened on the morning of 5th November with registration and a warm welcome coffee, followed by an official opening ceremony graced by a foreword and welcome remarks from H.E. Gideon Maitha Mung'aro, OGW, Governor of Kilifi County. A message from Charles Kevin Kamau, Head of Strategic Partnerships, Private Sector & Development Partner Coordination at the County Government of Kilifi, set the tone for collaboration, while Nicolai Rottbøll, Founder and Chair of Quercus Group, delivered the founder's address, officially launching the 2025 edition.

Throughout the 3 days, the program combined high-level plenary sessions, thematic breakouts, marketplace exhibitions, investor matchmaking, and practical field exposure, enabling participants to move seamlessly between policy dialogue, innovation showcasing, partnership building, and real-world learning.

Day 1 (5th November) and Day 2 (6th November) featured a rich blend of keynote addresses, panel discussions, and parallel sessions that explored every dimension of resilient market-based WASH: climate-smart water supply systems, circular sanitation economies, hygiene product innovation, blended finance instruments, county-level investment planning, digital technologies, and private-sector-led service delivery models. Evenings offered structured networking receptions and a celebratory gala dinner that strengthened relationships across the ecosystem.

Day 3 (7th November) placed Kilifi County firmly in the spotlight through a dedicated county-led session titled *"The State of WASH in a Changing Climate - Case of Kilifi County"*, during which the county government presented its leadership, ongoing innovations, and strategic partnerships. Additional breakout sessions and marketplace activities continued throughout the day.

The forum closed on the evening of 7th November with final reflections, the adoption of the Malindi Declaration, leaving participants energized and equipped with new partnerships, investment leads, and actionable insights to scale resilient WASH solutions across Kenya and the wider East African region.

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Chapter 1: Financing the Future: Innovative Models for Sustainable and Inclusive WASH Markets

Introduction

Report insights from the I4WASH 2025 covers the panel discussion held on innovative financing in the Water, Sanitation, and Hygiene (WASH) sector, themed “Financing the Future: Innovative Models for Sustainable and Inclusive WASH Markets.” The discussion explored how blended finance, digital lending, and impact investment can drive sustainable growth in WASH enterprises and household markets. Convened among funders, private sector representatives, social enterprises, and financial institutions, the panel highlighted catalytic partnerships and funding mechanisms to address persistent challenges in scaling WASH initiatives. Drawing from a recorded transcript of the discussion and guided by a set of mandatory questions,



I4WASH 2025 Conference, Malindi, Kenya

this report structures key findings around these questions as sub-topics. It incorporates direct quotes from panelists and audience members to provide authentic voices, while offering comprehensive analysis tailored for WASH stakeholders, including policymakers, investors, NGOs, and enterprises. The aim is to foster actionable strategies for bridging funding gaps and enhancing impact in underserved communities.

The WASH sector faces significant financing hurdles, with billions needed globally to achieve Sustainable Development Goal 6: clean water and sanitation for all. In sub-Saharan Africa, where the panel was contextualized, innovative models like

blended finance—combining public, private, and philanthropic capital—and digital lending are emerging as vital tools to mobilize resources. This panel, moderated by Pamela Bundi from FINISH Mondial (an NGO), brought together diverse stakeholders to share experiences and solutions. The discussion emphasized collaboration across sectors to scale micro, small, and medium enterprises (MSMEs) in WASH, such as those providing affordable toilets, water treatment, and sanitation services.

Below is a table summarizing the panelists

Name of Panelist	Organization	Type of Stakeholder
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Mwanzia Kasalu	Cooperative Bank	Financial Institution
Edwin Ocharo	KWFT Bank	Financial Institution
Elizabeth Wambui	WASHVoice	NGO
Calvin Gachukia	Incofin	Blended Finance
Meltus Mugomi	Sanergy	Social Enterprise
David Kalama	YEHU Microfinance Services	Microfinance Institution
Robert Wafula	Blue Credit	Blended Finance
Pamela Bundi (Moderator)	FINISH Mondial	NGO

Table 2: The Panellists

The panel drew on real-world examples from Kenya and broader Africa, addressing how partnerships catalyse funding, the role of NGOs, and strategies to overcome investor hesitations. Insights are organized around six key questions, with analysis grounded in the transcript to ensure relevance and depth.



Panel discussion "Financing the Future: Innovative Models for Sustainable and Inclusive WASH Markets." Moderated by Pamela Bundi - FINISH Mondial Kenya

Partnerships That Scale Projects and Attract Funding

Partnerships emerged as a cornerstone for scaling WASH projects, with panellists highlighting collaborations that leverage diverse strengths to attract investments, such as Mwanzia Kasalu from Cooperative Bank, given the context of banking partnerships from an organization like Aqua for a blended entity, where he emphasized multi-stakeholder alliances. "We partnered with Aqua for All to roll out the WASH projects financing projects worth 2 billion Kenyan shillings to support MSMEs. It includes water, water, water... that was a very successful model," he noted, underscoring how such ties enabled large-scale financing for water and sanitation initiatives.

Calvin Gachukia from Incofin elaborated on blended finance partnerships, where philanthropic and public funds de-risk investments for private capital. He shared examples of quasi-equity instruments that appeal to MSMEs wary of traditional equity. "Our quasi-equity instruments are most suitable for the local sub-Saharan African

market... its patient capital provides a list of liquidity, and it's quite flexible," Gachukia explained. This approach has helped scale projects by attracting impact investors who might otherwise hesitate due to perceived risks.

Key features include:

- **Revenue-linked repayments:** Instalments scale with business revenue, providing "patient capital" that avoids default risks during lean periods—ideal for WASH firms dependent on household affordability and seasonal demand.
- **Conversion options:** Instruments can convert to equity at predefined milestones, aligning investor returns with long-term impact without immediate dilution of founder control.
- **Bundled technical assistance (TA):** Up to 10-15% of investment value is allocated to TA, covering governance, market expansion, and impact measurement, turning "promising" enterprises into scalable ones.
- **Blended elements:** First-loss tranches from donors absorb early risks, enabling commercial returns of 8-12% while targeting underserved markets that commercial banks find not bankable.
- **Fund vehicles:** Primarily through the Water Access Acceleration Fund (W2AF), a €100 million+ blended fund launched in 2023, which explicitly uses equity and quasi-equity for water value chain companies.

Quasi-equity + Technical Assistance packages are currently the most context-appropriate instrument for local WASH companies in Africa.

Audience members echoed this, with one from a community-based organization stating, "The community-based, local community based... we need to fit a plan to give the setup that we're building... fit empties, fit diggers." This highlights grassroots partnerships with microfinance institutions like YEHU, which provide technical support and subsidies, such as a 5% subsidy on loans for sanitation products. Meltus Mugomi from Sanergy added that partnerships with manufacturers ensure affordable, durable products, bridging supply chain gaps. Overall, these collaborations—spanning banks, NGOs, and enterprises—have not only scaled operations but also unlocked additional funding by demonstrating viability and impact.

In the Kenyan context, partnerships like those with the telecom sector for digital lending were praised. Robert Wafula

from Blue Credit noted, "We need to leverage on the financial sector and the telecom sector because we can't watch the... and I'm very happy that non-credit is already



Presentation of the Catalytic Funding and Partnership Report by Quercus Group - Collins Owino - Business Development and Research Expert

working in the likes of Samsung." Such integrations facilitate mobile-based loans, reducing barriers for MSMEs and attracting tech-savvy investors.

The Role of NGOs in Scaling WASH MSMEs and Accessing Funding

NGOs play a pivotal role as intermediaries by helping WASH MSMEs scale and access funding, providing technical assistance, capacity building, and risk mitigation. Elizabeth Wambui from WASHVoice stressed this, saying, "As an organization, we are providing a bridge between the customers and small business support initiatives." NGOs like WASHVoice conduct market research, verify projects, and connect enterprises to funders, addressing gaps in financial literacy.

Pamela Bundi, the moderator from FINISH Mondial, posed questions that revealed NGOs' catalytic function that brought responses to the audience's concerns about



Stakeholders at the I4WASH 2025 Conference

grassroots financing: "We really need to start a process of financial literacy... that's why we have a bridge financial institution that we have." This refers to NGO-led programs that train MSMEs on proposal writing and financial management, enabling them to attract investments.

Calvin Gachukia highlighted technical assistance (TA) as key: "Technical assistance is one of the key drivers for elevating a business from promising to a financially sustainable business... TA is equal to addressing those pain points." Incofin's partnerships with NGOs provide TA alongside funding, helping MSMEs prepare for impact investments. An audience member from a county government added, "We've been able to link with our team partners just to make sure that

we have these affordable and durable sanitation products... but the problem now is who will sell it. So as a county, we managed to have some reputation. We bought some items."

NGOs also advocate for policy changes, as seen in collaborations with governments to subsidize sanitation products. David Kalama from YEHU noted entitlements like technical support from NGO consultants, emphasizing how these build MSME resilience. In summary, NGOs demystify funding processes, foster trust, and amplify impact, making them indispensable for MSME growth in WASH.

Blended Financiers as a Bridge to Impact Investment for MSMEs

Blended financiers bridge MSMEs to impact investment by de-risking opportunities and offering flexible instruments. Robert Wafula from Blue Credit described this: "We can perform a check, close the box, and bring in public. And we say, we are here with the Liberty Watcher, and this is the capital that we're joining." Blended models combine concessional funds with commercial capital, making investments attractive.

Calvin Gachukia elaborated: "Founders are apprehensive over pure equity needs... there's this perception of fear that they may lose control... our quasi-equity instruments are most suitable." This patient capital allows MSMEs to retain influence while accessing larger funds. Panelists noted that blended approaches address liquidity



Blended financing and impact investment as the cornerstone driving innovative financing, and sustainable partnerships

needs, with Gachukia adding, "It provides a list of liquidity. And number three, it's quite flexible and suitable for the business's needs."

Edwin Ocharo from KWFT Bank shared digital lending examples, where blended finance integrates with mobile platforms to reach underserved MSMEs. "We plan to do some research on the project, the location, and the cost," he said,

highlighting due diligence that reassures impact investors. An audience member lamented traditional banking's rigidity: "Financing in Kenya needs to be very innovative... not informative at all. It is just very basic." Blended financiers counter this by offering tailored solutions, unlocking investments for innovative WASH products like affordable toilets. In practice, blended models have scaled enterprises like Sanergy, where Mugomi discussed continuous project development to motivate technical applications and empower the social enterprises to realize their growth potential in the sector. By mitigating risks, blended financiers pave the way for MSMEs to graduate to full impact investments, fostering inclusive markets.

Catalytic Projects and Funding

Panelists provided compelling examples of catalytic impacts, where initial funding exponentially increased reach or unlocked new resources. Juan Tria cited the OPA projects: "We partnered with Aqua for All to roll out the OPA projects... worth 2 billion... that was a very successful model." This initiative catalyzed further investments in water and sanitation, targeting various products and leading to a new program on energy transition and sanitation.

Meltus Mugomi from Sanergy shared: "We are catalytic," illustrating how Sanergy's model leverages small investments to mobilize millions, scaling operations, and attracting donors. Calvin Gachukia described Incofin's role: "Being able to provide innovative financing, think cuts across very many sectors... technical assistance... can be applied to different sectors to be able to scale and grow whatever enterprise you're in." One example involved quasi-equity that helped an MSME raise additional impact funds, exponentially increasing sanitation access.

Audience insights included a county official: "We managed to have some reputation. We bought some items... these groups now need to be built up with proper financing." NGO-supported pilots catalyzed community investments, unlocking new donors. These cases demonstrate how catalytic funding creates ripple effects, enhancing sustainability in WASH.



Key Stakeholders presenting WASH solutions at I4WASH 2025 Conference

Primary Concerns of Funders and Innovative Mechanisms to Overcome Them

Funders express concerns about risks, lack of financial literacy, and project viability in WASH investments. A panelist noted, "The spore is that the estate is not a stable one... which means equal and equal to future." This reflects hesitations over political and economic instability.

Calvin Gachukia elaborated: "Founders are apprehensive... they may lose control... external equity investor." Funders worry about MSME readiness, with gaps in data and preparation. An audience member added, "Without that funding, I won't be done by the university... so this is a challenge to all of us."

To overcome these, innovative mechanisms like quasi-equity and digital lending are adopted. Gachukia said, "Patient capital... provides a list of liquidity." Blended finance de-risks through subsidies, as in YEHU's 5% subsidy model. Robert Wafula advocated leveraging telecoms: "We need to leverage on the financial sector and the telecom sector." Financial literacy programs address gaps, with Elizabeth Wambui noting, "We really need to start a process of financial literacy." Emerging tools include impact bonds and guarantees, exploring ways to bridge funding shortfalls in volatile contexts.

Systematic Identification, Evaluation, and Selection of High-Potential Projects

Amid growing project volumes, investors use systematic processes to select high-impact WASH initiatives. Robert Wafula explained: "For new projects, funding from the organizations must be well prepared... we have to have data."

Calvin Gachukia described evaluation: "Continuous benefit of the project development... if we assess it and we feel like this thing might flop, we are not in." Criteria include scalability, impact metrics, and financial sustainability.

Panelists emphasized due diligence: "We plan to do some research on the project, the location, and the cost." Tools like scorecards assess risks, with blended financiers prioritizing TA-prepared projects. An audience highlighted challenges for startups: "For someone who is starting, it's very hard... financial interests in this country are high, I think, that is the gap that we need to address." Investors counter this by focusing on track records, as in Sanergy's mass production examples. Systematic approaches involve multi-stage evaluations, from initial screening to impact modeling, ensuring capital targets transformative projects.

Conclusion

The panel discussion underscores the transformative potential of innovative financing in WASH, with partnerships, NGOs, and blended models as key enablers. By addressing risks through patient capital and technical support, stakeholders can scale inclusive markets. Quotes from the discussion reveal a call to action: "I am a leader. If you learn, you will be able to finance... it means we have to take the risk." Moving forward, WASH actors must prioritize collaboration to close funding gaps, ensuring sustainable access for all. This report serves as a learning piece, urging replication of successful models across Africa. Case Report: Innovative and Catalytic Financing for WASH in Kenya

Lessons from the I4WASH@Malindi 2025 Conference

Case Study - (ICN-WASPA Innovation Challenge Session, November 2025)

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- Eddah Wambui – WASPA Kenya

1. Introduction

The closing session of the I4WASH conference in Malindi highlighted that the biggest bottleneck in scaling WASH solutions in Kenya is no longer technology but access to patient, flexible, and catalytic financing combined with strong partnerships.

The International Cleantech Network (ICN) and the Water & Sanitation Providers Association (WASPA) jointly launched the “ICN Challenge: A call for bold, practical WASH solutions” that directly links Kenyan water utilities’ real needs with global cleantech innovators.

Key takeaways on catalytic financing and partnerships:

- Traditional bank lending is too rigid and risk-averse for early-stage or innovative WASH projects.
- Quasi-equity, revenue-share models, results-based financing, and blended finance are far more suitable for the Kenyan/sub-Saharan context.
- Technical assistance (TA) is as important as money – many promising enterprises fail because of weak business models, not a lack of technology.
- Water Service Providers (WASPs), counties, micro-finance institutions, impact funds, and international clusters must co-design financing vehicles together.
- Catalytic capital (concessional, patient, risk-tolerant) is needed to de-risk the sector and crowd in commercial capital.

2. Context – Why “Business-as-Usual” Financing Fails WASH in Kenya

Panelists and audience repeatedly stressed the following pain points:

- Commercial banks demand land titles, 3 years of audited accounts, and high interest rates (14-20 %) impossible for start-ups, small manufacturers, or community-based sanitation entrepreneurs.
- Even when a product is proven (e.g., affordable sanitation products, smart meters, solar pumping), scaling capital is blocked because cash flows are long-term and lumpy.
- Non-Revenue Water (NRW) in many Kenyan utilities is >40 %, making them “unbankable” in the eyes of traditional lenders despite huge improvement potential.
- Investors perceive political, regulatory, and currency risk as too high for pure equity deals in early-stage WASH enterprises.

From WASPA, a massive financing gap is estimated at a billion Kenyan Shillings for the coming 5-10 years.

3. Emerging Catalytic Financing Models Showcased

The conference highlighted several models that are already working or are being piloted in Kenya and the wider region:

Model	Instrument	Key Features	Example / Speaker
Open to Bound (Kenya)	Results-Based Financing + Subsidy	5 % interest subsidy, technical assistance, and partnership with manufacturers	Juan Tria – Open to Bound
Chambilis T.F. + Bank	Output-Based Aid (OBA/OPA)	US\$20 m portfolio, blended with commercial bank debt, targeting water & sanitation projects	Mentioned by Open to Bound
Quasi-Equity / Revenue-Share	Patient capital, no loss of control, flexible repayment linked to cash flow	Preferred model across sub-Saharan Africa (speaker from impact fund)	
Challenge Funds & Innovation Procurement	City/County posts a specific need, innovators pitch, winner gets pilot contract + grant/loan.	ICN Challenge, Blue-Ark Challenge (Switzerland example shared)	
Blended Finance + Guarantees	First-loss capital or guarantees from donors/DFIs de-risk commercial loans	Ongoing discussions with AfDB, Green Climate Fund, and county governments	
Lease-to-Own / PAYG models for hardware	Smart meters, solar pumps, toilet products – utility or household pays over 3-7 years.	EWASCO–Safaricom–Upepo pilot, Kikuyu Water solarisation	

Key insight from an impact investor on the panel:

“Founders in sub-Saharan Africa are afraid of pure equity because they fear losing control. Quasi-equity/revenue-based instruments are patient, flexible, provide liquidity when needed, and align incentives.”

4. The Power of Partnerships & Technical Assistance (TA)

Money alone is not enough. Every successful case presented combined financing with deep TA and multi-stakeholder partnerships:

- Open to Bound partners with manufacturers, consultants, and banks to offer end-to-end support (design - subsidy - installation - monitoring).
- WASPA acts as the bridge between 80+ regulated utilities and innovators-aggregated demand and credit enhancement.
- ICN brings 22 cleantech clusters (7,000+ SMEs) from Europe, North America, Latin America, and Africa - global solutions can be adapted and piloted fast in Kenya.
- Counties (e.g., Kisumu, Kiambu, Embu) are willing to co-finance or provide land/revenue off-take if the risk is shared.
- Micro-finance institutions and SACCOs are increasingly interested in whether they receive guarantees or TA to understand WASH cash flows.

Quote from Kenyan sanitation manufacturer (audience intervention):

“We can make a toilet pan for KSh3000 that lasts 10 years, but banks still ask for collateral worth 10× the loan. We need someone who understands the sector to bridge that gap.”

5. The ICN-WASPA Catalytic Mechanism Launched at I4WASH 2025

The conference closed with the official launch of the ICN Challenge, focused on three prioritised needs:

1. Smart Water Meters (real-time monitoring, leak detection, NRW reduction)
2. Digital & Portable Water Quality Testing Kits
3. Decentralised Wastewater Recycling & Circular Economy Solutions (sludge-to-energy, greywater reuse)

How it works – catalytic in design:

- WASPA aggregates demand from its members (credible off-takers).
- ICN screens global cleantech solutions (7,000+ companies).
- Shortlisted innovators receive matchmaking, technical assistance, and introduction to blended finance vehicles (quasi-equity funds, results-based grants, county PPPs).
- Winning solutions get a pilot contract with a Kenyan utility or county + concessional financing package.
- Goal: 4–6 bankable, replicable projects within 12–18 months that can attract commercial follow-on capital.

This “Challenge Pilot - Scale with blended finance” model has already delivered concrete wins for ICN members (InfoTiles in Switzerland, KleenHub at Maracanã Stadium in Brazil).

6. Recommendations & Call to Action

To close the WASH financing gap in Kenya, stakeholders should:

1. Shift from traditional debt to quasi-equity, revenue-share, and results-based instruments.
2. Bundle every financial product with technical assistance and performance monitoring.

3. Use challenge/innovation procurement mechanisms led by utilities and counties to create a pipeline of bankable projects.
4. Strengthen WASPA and county governments as aggregators of demand and credit enhancers.
5. Bring in international cluster networks (ICN, Africa, Clean_Tech Network, etc.) to transfer proven solutions and patient capital.
6. Lobby for a national WASH Catalytic Fund (blending AfDB, GCF, EU, and Kenyan treasury resources) that provides first-loss guarantees and subsidies.

The I4WASH 2025 conference made it clear: the technology exists, the political will exists, and the demand from utilities and counties is massive. What is still missing is the catalytic financing layer and the structured partnerships that turn good ideas into thousands of toilets, millions of smart meters, and resilient water systems across Kenya. The ICN-WASPA Challenge is the first concrete vehicle to deliver exactly that combination.

Appendix 1

I4WASH Program Section – Catalytic Funding and Partnerships

Program section - Sustainable funding for WASH infrastructure

Time	Duration	Sustainable funding for WASH infrastructure	Presenter
11.00am – 11.10am	10mns	Water Access Acceleration Fund (W2AF)	Clement Wandera, INCOFIN
11.10am – 11.20am	10mns	Driving Social Impact Through WASH financing	Juliana Wanjiru, KWFT
11.20am – 11.30am	10mns	Credit Rotation Fund (CRF) for FI with WASH products	AMFI, Susan Njeri
11.30am – 11.40am	10mns	SANIFUND: Sanitation Investment Fund for Kenya Deploying Pooled, Blended Capital	Elizabeth Wambui, WASH voice
11.40am – 11.50am	10mns	Realising Carbon Revenues for Sanitation: The current and future potential - A case of the Sanergy collaborative	Meltus Mugomi, Sanergy
11.50am – 12.10pm	10mns	Data Driven Decision Making – Leveraging AI, GIS, Remoting sensing and management information system for precision, targeting and progress tracking.	Arnold Alukwe, Blue Credit

12.10pm – 12.30pm	20mns	Catalytic funding models - Learning piece	Collins Owino, Quercus Group
12.30pm – 12.50 pm	20mns	Panel Discussion “Financing the Future: Innovative Models for Sustainable and Inclusive WASH Markets: <i>How blended finance, digital lending, and impact investment can unlock sustainable growth in WASH enterprises and household markets.</i> ”	Moderated by Pamela Bundi, FINISH Ink Discussants <ul style="list-style-type: none"> • Cooperative Bank • KWFT • AMFI • WASHVoice • Incofin • Sanergy • Quercus Group
12.50pm - 1.00pm	20mns	Q&A	
1.00 pm – 2.00 pm		Lunch and networking in the Dining Room	
2.00pm – 3.00pm	30mns	ICN Challenge: International Cleantech Network (ICN) and WASPA invite innovators to a Challenge Pitch spotlighting Kenya’s key WASH needs and launching a call for bold, practical solutions. International Cleantech Network (ICN) is the leading network of 23 cleantech clusters across four continents, aiming to generate new business opportunities, enhance competitive advantages, and create value for companies, knowledge institutions, and local authorities across the globe. During the session, you will learn about the International Cleantech Network, some emerging issues and innovation needs from WASPA, and how to get involved in solving these.	Scott Grønnegaard Allison Cleantech: The Danish Water & Environmental Cluster Eddah Wambui - WASPA
3.00 pm – 3.30 pm	30mns	Q&A	