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THIS EDITION OF NEWS & TOPICS: AN OVERVIEW

Dear Readers,

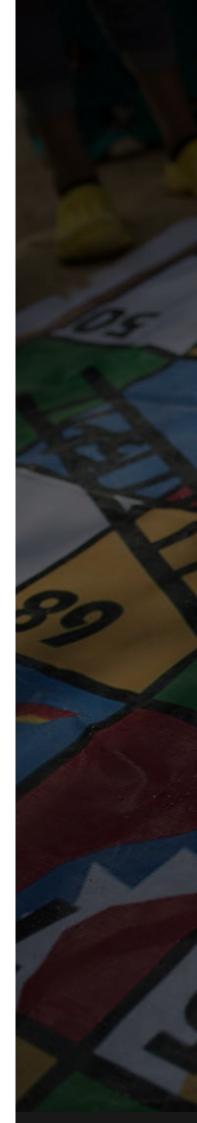
It is with great joy we introduce the third edition of ALEXBANK's very own **Sustainability News & Topics.** Over the past six months, ALEXBANK has been working towards building a solid foundation to further expand our social and environmental welfare efforts and create a culture surrounding sustainability that can withstand time.

As we enter the new year, we remain confident in our ability to create value that can be shared as we continue to establish meaningful connections. Our most diverse newsletter yet, we believe this edition is reflective of the multifaceted nature of projects, embracing technology for financial inclusion, aligning with global frameworks for sustainable development and investing in the wellbeing of Egyptians.

We would like to take this opportunity to thank our colleagues, partners and volunteers for being the driving force behind our successes. In 2020, we look forward to ensuring more Egyptians are financially secured, awareness on environmental issues is raised and social agendas are addressed and tackled.

Sincerely,

The CSR & Sustainable Development Office Team



"EL MASRYA" CATALOGUE:

EBDA3 MEN MASR WOMEN TAKING CENTER STAGE

<u>"El Masrya"</u> is an Egyptian catalogue that is published annually and aims to provide a platform for women contributing to the handicrafts community. As such, ALEXBANK, <u>Sawiris Foundation for Social Development</u> and <u>the National Council for Women</u>, collaborated to feature 25 women in the third edition of the catalogue, seven of whom belong to our Ebda3 men Masr network.

ALEXBANK is proud of its Ebda3 men Masr initiative, as well as its impact in providing over 4,000 Egyptian artisans with a platform to showcase their works across different mediums. Above all, for empowering women on their journey to entrepreneurial success, changing the field of artistry for the next generation of women.

Where women from across the country are consistently challenging boundaries and making great strides in the preservation of Egypt's rich heritage. Providing women in the field of handicrafts with a platform to showcase their entrepreneurial talents is crucial to advancing their successes.



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Novembers: Harneod promised that he would do his best to help her execute what she had in mind. Ever since the couple became a very unique duo in the an of ceram ics, she takes care of the painting, and he takes care of the material.

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Of the most beautiful moments of client appreciation

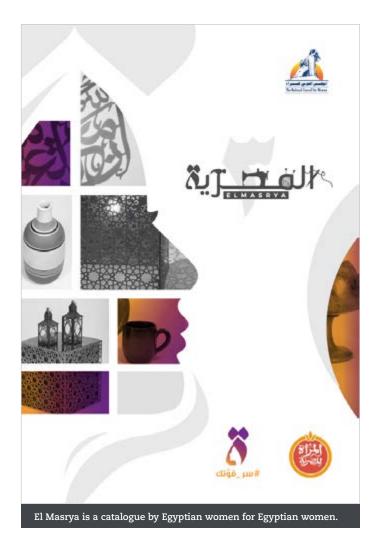
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Ebda3 men Masr partners Mai & Hameed.



An online version of the catalogue can be found on the National Council for Women's official website.







ABU TEEG'S CARPET INDUSTRY: A PATH TO ECONOMIC PROSPERITY







Strengthening the handicrafts community is crucial to promoting economic prosperity. As such, under flagship initiative "Ebda3 men Masr", ALEXBANK has partnered with the Sawiris Foundation for Social Development and the Egyptian Chamber of Handicrafts for a project seeking to enhance handmade carpet production in the village of Abu Teeg in the governorate of Assiut.

One of Ebda3 men Masr's most unique projects yet, carpet making proved to be a valuable tool through which to promote financial security and promote the advancement of gender equality in Assiut's workforce.

Thus far, three training centers have been inaugurated with the purpose of hosting carpet production workshops. The training center will assist 150 female artisans acquire technical skills to produce handmade carpets. Upon the completion of the first phase, 5% of revenues generated will be invested into training centers, providing similar opportunities to 75 new artisans annually while simultaneously enhancing the skills of existing trainees.

This project is made possible through the continuous development of the training center, as well as the opening of new establishments across Abu Teeg.







REVIVING THE ART OF CALLIGRAPHY IN EGYPT

Under the CSR & Sustainable Development Office initiative "Ebda3 men Masr", ALEXBANK collaborated with Al-Qalam Foundation, an organization working towards the preservation of Arabic literature, to promote a new form of artisan works within the handicraft community, diversifying craftsmanship and strengthening preservation of Egypt's history, culture and identity. "The Calligrapher" was designed to revive calligraphy, an art form that introduces visuals to writing by restoring public appeal towards it in Egypt.

The project took place from July 1st until December 2020. It was implemented in six successive phases, the first included trainings for 20 participants in calligraphy on leather, eleven kufi calligraphy sessions, khayameya sessions and calligraphy application workshops. All workshops and training sessions offered a greater understanding of the specifics of calligraphy, as well as to cover principles of business management skills to enhance artisans' ability to establish a solid entrepreneurial endeavor.

The presence of calligraphy in Egypt's history signifies the diversity of arts and literature that has existed for centuries. At ALEXBANK, we will be working diligently to support initiatives such as the Al Qalam Foundation that work towards the preservation of our culture for many years to come.

"Thanks to Ebda3 men Masr, Al Qalam was able to create valuable opportunities to display Islamic art within the artisan and heritage exhibitions organized or sponsored by ALEXBANK. We were also able to lend our support to a new generation of artists specialized in Islamic art through the program "The Calligrapher", which focuses on building the capabilities of young artists and training them to properly adapt Arabic calligraphy and Islamic decoration, studied in various materials with contemporary and innovative designs."

Mohamed Wahdan, Founder of the Al Qalam School for Arabic Calligraphy











EGYPT IS THE COUNTRY OF HONOR **IN L'ARTIGIANO IN FIERA 2019**

For the second year in a row, ALEXBANK supported the L'Artigiano In Fiera exhibition in Milan, Italy on November 30th until December 8th. The world-renowned exhibition is a celebration of the art being produced around the world and affords artists with a unique opportunity to showcase their work on an international scale. This year, the exhibition welcomed 1.3 million visitors to explore the works of artists from over 100 countries.

Under the auspices of the Ministry of Social Solidarity, and in collaboration with Banque Misr, and the Export Development Authority and the organizational help of the Italian Chamber of Commerce in Egypt and Expo-Link, 50 Egyptian artists were selected to take part in L'Artigiano In Fiera and designated a 500-meter Egyptian pavilion. Egyptian artists made equivalent to more than EGP 1.7 million. Care for artisans has always been rounded, with assistance extending financial support to incorporate valuable trainings in pavilion design, branding and marketing.

The opening ceremony took place on November 30th. Notably present, H.E. Egypt's Ambassador in Italy Hisham Badr, Ehab Abou Seree the General Consul of Milan Chairman Antonio Intigietta and Ge Fi S.P.A and the Head of Intesa Sanpaolo International Subsidiary Banks Division Mrs. Paola Angeletti.

ALEXBANK is proud to contribute to the international growth of Egypt's handicrafts community, recognizing the wealth of culture and history that is poured into the art being produced. We will continue in our efforts to empower Egyptian artists on a global scale, creating value that will undoubtedly be shared. Since launching ALEXBANK's initiative Ebda3 men Masr, we have chosen to embark on a strategic partnership with the Ministry of Social Solidarity to strengthen the field of handicrafts and the creative economy in Egypt.





"I would like to express my appreciation and gratitude to ALEXBANK for the support and assistance, in terms of organizing, support and advertisement, to all of us artisans at the L'Artgiano in Fiera exhibition in Milan. Thank you again."

Ragab Hassan, Owner of Alabaster Magic















QESETNA FI HERTFETNA: CELEBRATING CHRISTMAS INCLUSIVELY



ALEXBANK has been working towards strengthening the handicrafts community for years. However, in order to truly strengthen artisans in Egypt, it is necessary to promote the works of people with disabilities, paving the way for an inclusive field both at ALEXBANK and beyond.

Following the success of the first of Qesetna F Herfetna bazaar, an event that aims to celebrate People with Disabilities (PwD) in the field of handicrafts in Egypt, ALEXBANK and the Sawiris Foundation for Sustainable Development proudly introduced a second edition in December 2019. Qesetna F Herfetna is a Christmas Bazaar that aims to provide a platform for Egypt's artisans and handicrafts community. More importantly, in providing equal opportunities for people with disabilities preserving Egypt's heritage and strengthening the handicrafts community.

Under the auspices of the <u>Ministry of Social Solidarity</u> and our flagship initiative "Ebda3 men Masr", Qesetna Fi Herfetna aims to create an all-inclusive experience for exhibitors and attendees alike. **The event provided 40 artisans from across governorates Qena, Assuit, Aswan and Sohag** with the platform and exposure to showcase their work, paving the way for an inclusive handicrafts industry, celebrating multi-talented artisans from across the country.

"I am very happy that there is more interest in Disabled Persons and that in Qesetna Fi Herfetna I was able to display my talents and portraits. The support helped me progress and made me feel that what I do has a purpose and value. Now I want to give back and provide support and guidance to those in need like I was."

Christian Ananian "Kiko", Artist









YOM FI MASR: CELEBRATING THE ARTISANS PRESERVING EGYPT'S HERITAGE



<u>Torath's Yom Fi Masr</u> is an annual event that aims to showcase the incredible work being put forth by local artisans to preserve Egypt's heritage through handicrafts. In collaboration with Global Stars, the exhibition took place on December 7th at Merryland Park, Heliopolis.

This year, Yom Fi Masr welcomed 3000 visitors to celebrate the work of 250 exhibitors from multiple entities working to empower the handicrafts community in Egypt including startups, NGOs and independent artisans. Under ALEXBANK's flagship initiative Ebda3 men Masr, ALEXBANK dedicated 300 square meters for 62 exhibitors. The event provided exhibitors with a wider marketing and sales opportunity as well as public recognition, generating EGP 117,800 in revenues. To align with our efforts to promote financial inclusion, ALEXBANK provided multiple exhibitors with ALEXBANK PoS machines, ensuring higher sales and facilitating payments with ease.







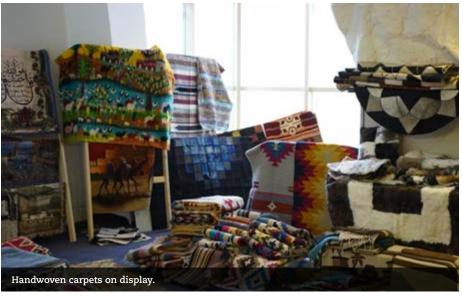
DIARNA: THE EXHIBITION FOR EVERY EGYPTIAN



In partnership with the <u>Ministry</u> of <u>Social Solidarity</u>, ALEXBANK hosted the exhibition Diarna.

Diarna is an annual exhibition that aims to uplift the handicrafts community in Egypt, celebrating the diverse artistry that each governorate puts forth. This year, Diarna celebrated its 60th edition from the 24th of December until the 15th of January at the Micro, Small, and Medium Enterprises Hall in Cairo. It hosted 400+ exhibitors from across the country, showcasing the unique talents of a multitude of communities in their many forms.

In light of promoting diversity in Egypt's handicrafts community, Diarna celebrated artists with disabilities who defied all obstacles to produce their beautiful artwork



and products. Moreover, the recognition will pave the way for inclusivity in Egypt's creative fields.

The CSR & Sustainable Development Office has been working towards start implementing accessible features across all branches in order to foster an all-inclusive environment and we look forward to lending our support to exhibitions that contribute to the strengthening of an inclusive society.







ALEXBANK PARTNERS WITH "STAR CARE EGYPT" TO LAUNCH NEW TAWASOL COMMUNITY SCHOOL



In September 2019, ALEXBANK embarked on a two-year partnership with "Star Care Egypt", a foundation working towards promoting child welfare through education and health initiatives to support Tawasol NGO in their efforts to develop the community of Istabl Antar. Since 2008, working towards revitalizing informal areas, providing Egyptian youth with an opportunity to foster their talents through free education programs.

The new community school will provide students with diverse opportunities to foster their talents. Moreover, it will equip them with the necessary skills to secure employment opportunities in Egypt's diverse handicrafts community, preserving Egypt's heritage as well.

It is set to welcome 500 community members and provide a safe and nurturing hub for students ages 8-16 by providing a well-rounded, government accredited education that places emphasis on the arts and handicrafts. The school is expected to provide students with a multi-disciplinary experience spanning across three main categories: education, vocational training, and performing arts. Additionally, health services that include free weekly checkups and funding assistance for operations will be provided to the students and community members.

ALEXBANK's initial contribution of EGP 500,000 will be supporting the construction of one floor, constituting a space in which students will be introduced to handicrafts. The workshops will focus on crochet, embroidery, carpentry, sewing, khayameya, leather design and more. Fully committed to advancing this partnership and project, Star Care Egypt will be supporting the program's vocational training.

"Tawasol has taken the initiative to offer children, and especially dropout students, an escape from a dreadful future if left without adequate guidance. We are proud of our partnership with ALEXBANK who shares the same interest to provide marginalized children access to education, health and shelter. Private sector and NGOs are the driving force behind a comprehensive development agenda and are the robust foundation that makes societies and economies thrive."

Yasmina Abou Youssef, Founder of Tawasol for Developing Istabl Antar











THE CHAMPIONS TEACHERS PROGRAM - EMPOWERING EGYPT'S EDUCATORS

Education is crucial to ensuring Egypt's future generations are provided with a framework that will enable sustainable development. Since 2016, ALEXBANK and the Educate Me Foundation for Cultural & Educational Development have been working towards improving the conditions of primary students and teachers alike in the public sector.

This year, ALEXBANK will be renewing its partnership with Educate Me to introduce the "Champions Teachers Program". This program aims to improve the experiences of Egyptian teachers by enhancing teaching facilities, making resources such as technology, stationary and international training materials accessible as well as empowering teachers through holistic training programs. The training programs aim to promote their professional development by building their capacity to meet challenges, plan and implement trainings that include advanced interventions (learning circles and peer-to-peer coaching) as well as provide the teachers with a platform to share knowledge and successful practice methods.







ALEXBANK is committed to enhancing the learning experience for both students and teachers. We look forward to contributing to initiatives that will engage Egyptian youth and empower educators to change the trajectory of many generations moving forward.

The "Champions Teachers Program" launched in 2019, lending its support to 65 public school teachers. Over the next two years, the program will benefit 150 teachers annually, with the objective of enhancing the capacities of public sector educators. To extend the benefits of this program across the country, we will be implementing the program in the governorates of Cairo, Fayoum, Luxor, Sohag and Beni Sueif.





EL TAREEK: PAVING THE WAY FOR A BETTER SIWA



Community development is a key pillar of our CSR & Sustainable Development Strategy (2018 – 2021). In partnership with the <u>Sawiris Foundation</u> for <u>Social Development</u>, <u>Shorouk Misr Foundation</u> and <u>ABC</u>, ALEXBANK embarked on a mission to provide a holistic development framework in Siwa Oasis through the "El Tareek Project".

The "El Tareek Project" aims to develop the community of Siwa Oasis, while preserving the environment, improving the standard of living, promoting poverty reduction and diversifying employment opportunities. This is achieved through 14 training programs that include kilim, sewing, yogurt and jam manufacturing as well as equipping hospitals with the necessary resources to detect and treat sickle cell anemia cases. The project will provide more than 8,000 families with information pertaining to disease prevention methods and will impact the lives of over 23,000 people.

Thus far, ALEXBANK is proud to confirm that in November alone, eight women have been trained to enhance their skills as nurses and raise awareness at home and twelve public awareness sessions were held for 296 individuals to raise awareness on anemia. Moreover, 891 families were covered through house visits, providing 1979 adults and 2296 children with the necessary information to prevent the disease. Beyond physical health, the project also tackles





environmental health through the training of 19 men in the water management sector to secure efficient management of the scarce resources and provide access to safe drinking water for surrounding communities. Moreover, 15 men will be trained on the installation and maintenance of solar units to promote sustainable energy alternatives in the governorate.

Providing a truly inclusive developmental framework that will influence the education, health and environment of a resilient community welcoming change, the "El Tareek Project" has the potential to create a better Siwa for its residents.







ONE DREAM: EMPOWERING EGYPT'S "ZABALEEN"



"One Dream" is a community development project seeking to improve the living conditions of garbage collectors in Mansheyet Nasser and communities involved in garbage recycling in the Tora area.

In partnership with the Sawiris Foundation for Social Development, Shorouk Misr Foundation and Star Care Egypt, the Bank will support Association for the <u>Protection of the Environment (A.P.E.)</u> over two years. This initiative will provide continuous support to the members of the Association of the Environment for the Protection (A.P.E.) with emphasis on education, health and capacity building projects. The project is set to benefit a total of 35,000 individuals providing a holistic approach that will enable the social and economic development of one of Egypt's most valued communities through completion of Virus C screenings and treatments, early detection of diabetes, newborn and premature care, addiction treatment, combatting anemia project as well as literacy and adult education services.

Thus far, six classrooms have been built for pre-nursery and kindergarten classes hosting 200 children. Educational services were also extended to adults with the introduction of ten literacy classes with the purpose of equipping them with the resources to achieve social mobility. As for health services, 3,000 individuals underwent medical screening and additional 1,000 were offered medication to address the needs of the local community: combatting anemia, Virus C and diabetes.















MEETING SIR MAGDI YACOUB TO COMMEMORATE PARTNERSHIP WITH MAGDI YACOUB HEART FOUNDATION



In our efforts to promote the welfare of communities in Egypt, ALEXBANK has embarked on a three-year partnership with the <u>Magdi Yacoub Heart Foundation</u>, an organization providing free medical services to those in need, by supporting the creation of an "Echocardiography Room" set to benefit 12,000 patients in the New Aswan Heart Centre.

On October 1st, ALEXBANK CEO and Managing Director Dante Campioni, Head of CSR & Sustainable Development Office Laila Hosny and Head of Public Relations and Media Relations Office Nermine Hassouba took an exploratory trip to Aswan to meet Sir Magdi Yacoub, as well as celebrate the contributions of his Aswan Heart Center. The Aswan Heart Center has aided thousands of Egyptians since its inception, consistently evolving to provide patients with the highest level of care. The Magdi Yacoub Heart Foundation has been providing Egyptians with access to crucial health services.

Sir Magdi Yacoub's New Heart Centre in Cairo is set to accommodate 80,000 patients, enabling the CSR & Sustainable Development Office's efforts to create value that will be shared.

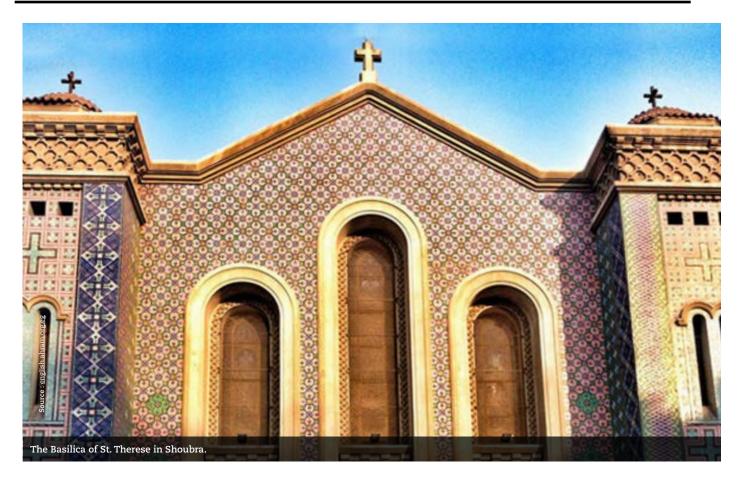








SUPPORTING SHOUBRA'S BASILICA OF ST. THERESE HOSPITAL



In July of 2019, ALEXBANK joined the initiative of the Italian Ambassador launched on the occasion of the Italian National Day to support the Basilica St. Therese Hospital in Shoubra, providing thousands of Egyptians with free healthcare services, ensuring marginalized communities have access to safe medical support.

Aligned with the CSR & Sustainable Development Office's efforts to promote healthcare services in Egypt, ALEXBANK contributed EGP 300,000 towards the renewal of biomedical equipment across the hospital's units and outpatient clinics. This includes surgical lights for the hospital's operation rooms, upper and lower gastrointestinal endoscopy equipment, anesthesia instruments, developing a dental examination and treatment unit, as well as 3D ultra-sonography and echocardiography instruments.



The hospital provides 12,000 patients with support on a monthly basis, serving over 200,000 individuals annually. We look forward to supporting institutions that are working towards ensuring healthcare services are accessible to all.



INTRODUCING EGYPT'S FIRST HANDICRAFTS MICROLOAN: THE EBDA3 MEN MASR PROPOSITION

Ebda3 men Masr is an initiative aiming to preserve Egypt's heritage by empowering the handicrafts community. This initiative connects craftsmen, particularly women and youth to entrepreneurial opportunities in order to gain access to capacity building, vocational training, employability skills and fair-trade opportunities.

In the final quarter of 2019, ALEXBANK launched Egypt's first handicrafts microloan to strengthen its financial inclusion activities. The Ebda3 men Masr proposition comprises a financial and nonfinancial component that enables craftsmen to receive a holistic framework of support.

The financial component includes a microloan, a micro saving account, a wallet, and a debit card. It is expected to create sustainable shared value by serving underbanked handcrafters (both men and women aged 21 - 65) under the Ebda3 men Masr flagship initiative. More importantly, the microloan will aid in the purchase of raw materials and fixed assets, establishing a sustainable source of income.

In addition to the financial component, ALEXBANK partnered with a number of organizations to offer a package of non-financial services for Ebda3 men Masr partners. The package includes legal advisory services by the Legal Clinic, business skills training by the Egyptian Banking Institute, marketing and digital services by Edex Business Solutions as well as direct sales opportunities by Business Boomers and ABn'G stores. The non-financial services component is designed to enhance their abilities and to further grow their businesses successfully. This will allow us to eventually achieve the objective of shared value, business for ALEXBANK and social value for the handicrafts, while further fostering Egyptian heritage.

To date, Ebda3 men Masr has worked with 5,000 craftsmen across all governorates, 90% of which are women, resulting in over EGP 23 million generated direct sales. The CSR & Sustainable Development Strategy (2018 – 2021) remains committed to proving Egypt's craftsmen with the necessary tools to thrive and looks forward to introducing new services that cater to the preservation of Egypt's rich heritage for years to come.







For more information, please reach out to us via email at ebda3menmasr@alexbank.com or call us on 19033.



HADY BADY'S SECOND NATIONAL ROLL OUT

Financial literacy is crucial to achieving financial inclusion. As such, ALEXBANK launched "Hady Bady", a financial literacy game tailored for children ages 7-10 in early 2019. Aligned with the Central Bank of Egypt, the game introduces the fundamentals of finance such as saving, donating and spending thus providing students across the country with an alternative approach to sustaining their financial security.

Following the success of "Hady Bady's" first national roll out, ALEXBANK collaborated with the Ministry of Education to launch a second national roll out of Hady Bady in October 2019. Coinciding with World Savings Day, the game was introduced to more than 8,000 students in 20 schools across five governorates in the Delta area: Alexandria, Port Said, Gharbeya, Suez and Ismailia, reaching more than 8,000 students in 20 schools.





Students who played "Hady Bady" were provided with clay piggy banks created by Egyptian artisans from local organization <u>Yadaweya</u> to colour.

Financial inclusion is a key pillar of the CSR & Sustainable Development Strategy (2018 – 2021) and "Hady Bady" has proven to be an inclusive tool through which to gage the interest and development of Egyptian youth. We look forward to developing our financial literacy activities further and promoting the future wellbeing of Egyptian youth.

You can watch the video of "Hady Bady's" second national roll out here:











DEVELOPMENT IN LIGHT OF DIGITALIZATION: PIONEERING THE LAUNCH OF THE "NATIONAL DIGITAL SAVINGS GROUPS"

In July 2019, the "National Digital Savings Groups" project was led by the Central Bank of Egypt. In partnership with ALEXBANK, National Council for Women (NCW), CARE International, a foundation working towards implementing development and human aid, as well as Vodafone Egypt to enable the financial inclusion of women in marginalized communities.

Influenced by CARE International's Saving Groups model, since July 2019 ALEXBANK has been working to advance this method for poverty alleviation by encouraging savings and lending as investment into income generating activities. Saving Groups are considered a framework to access financial and non-financial services based on the traditional rotational savings systems (known in Egypt as El Gam'eya). Women in target areas, who suffer disproportionately from poor access to financial services, are allowed to create strong social capital through weekly savings meetings while having access to an extra pool of cash for their families or business endeavors.

In the second phase, ALEXBANK will provide these young groups with the opportunity to obtain microcredit. The project also includes training on financial literacy, entrepreneurship and social skills, while engaging men and boys to ensure the meaningful implementation and success of the project.

The National Digital Savings Groups project further affirms ALEXBANK's efforts to economically and socially empower 10,000 women over a twoyear period, starting in the governorates of Beni Suef and Assiut. This project is considered the initial step of partial digitalization, aiming to act as an enhancement over the traditional method allowing for safer transactions while paving the way for the development of the project giving way for a nationwide roll out as planned by the Central Bank of Egypt, ultimately creating an environment that promotes sustainable financial inclusion of women.













FINANCIAL INCLUSION FOR ALL

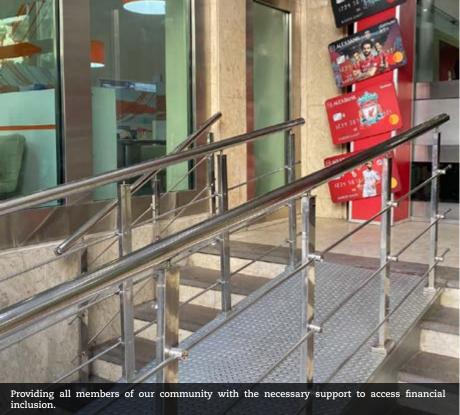
Fully aligned with the CSR & Sustainable Development Strategy (2018 – 2021), financial inclusion is a key priority for ALEXBANK. In order to be truly inclusive, we recognize the importance of incorporating accessible features to our branches and ensuring all members of our community have access to our support and services.

In light of 2018 being the "Year of Disabled People", ALEXBANK embarked on a partnership with social enterprise Helm Consulting to promote branch wide accessibility and create an environment that is more inclusive to People with Disabilities according to international standards and best practices.

Our approach in this project is to enable access to people living with disabilities in two contexts: one as a regular client who can access all services offered in our branches and the other as an employee, providing people with disabilities an equal opportunity to contribute to the banking industry.

In 2018 and 2019, ALEXBANK has made 23 branches accessible, with plans to further increase and expand our accessible branches network in the near future. Moreover, we are also working on a policy to guarantee all future branches are physically accessible. This accessibility initiative ensures that more segments of the Egyptian population have access to financial services as well as opportunities towards financial inclusion in addition to positioning ALEXBANK as an inclusive and responsible employer.









INTRODUCING AZM: ALEXBANK'S FIRST **INCLUSIVE HIRING FORUM**

Azm (which literally translates to "determination") is ALEXBANK's first inclusive employment forum seeking to serve persons with disabilities by introducing opportunities to penetrate the labor market. It was held under the auspices of the Ministry of Social Solidarity with the support of Helm Consulting, and Shaghalni with employment opportunities.

Azm was held on July 20th at the Greek Campus. 1,200 persons with disabilities were exposed to a wide range of activities including but not limited to expert talks and employer booths. Attended by employers and people seeking employment, this forum provided a platform for discourse surrounding challenge of people with disabilities in the workplace and opportunities to mitigate challenges via ethical business practices and interview techniques. While the event was an ALEXBANK initiative, all banks operating in Egypt were invited to participate in Azm.

ALEXBANK plans on hosting the forum annually and looks forward to encouraging other businesses to do the same.





"It was a pleasure collaborating with ALEXBANK in organizing Azm Inclusive Career Day for jobseekers with disabilities. We work to provide equal opportunities to everyone on the job market and could not find a better partner towards this end. ALEXBANK took this initiative and acted to advance the cause, and we at Shaghalni are proud to collaboratively take part in Azm's Success." Omar Khalifa, Founder and CEO of Shaghalni















ALEXBANK'S FORSA BAZAAR: THE CHANCE EVERYONE DESERVES

Forsa (which literally translates to "Chance") is a monthly bazaar that takes place for ALEXBANK staff in the Kasr El Nil branch. Each edition of the bazaar aligns with a theme that we aim to raise the awareness of our employees on, environmental and social issues. To date, ALEXBANK has held 16 editions of Forsa Bazaar, of which twelve took place in 2019 alone. Among the bazaars that took place are:



Summer Pop Up Shop

Summer Pop Up Shop welcomed twelve exhibitors offering a variety of seasonal leisure that is homegrown, including fashion clothing from Kai Swimwear, beauty products from Black Lotus as well as refreshing food and drink options from Lyfe Eatery & Juice Bar. To align with the objectives of the day, employees were provided with an opportunity to donate to Ahl Masr Foundation, the first and largest burn-related charitable medical complex in Egypt established to provide free treatment and comprehensive care to burn survivors all over Egypt.



Back to School

One of our biggest Forsa editions thus far, employees were able to shop from 17 exhibitors. The "Back to School" edition of Forsa took place on August 25th, providing parents with an opportunity to prepare for the start of the school year. Employees enjoyed shopping for school related items ranging from The Doodle Factory stationary or sweet treats for school lunches from Beity Bakes. Moreover, a donation booth was set up for Tawasol, an NGO that aims to empower Egyptian youth through educational services providing employees to contribute to the Bank's efforts to advance holistic learning opportunities for Egyptian youth and sustainable community development activities.



From Waste to Wonder

To celebrate World Cleanup Day in September, a "From Waste to Wonder" themed Forsa Bazaar was organized in September. Twelve organizations working to transform Egypt's waste into efficient everyday items were present. Employees were greeted with a display of sculptures made entirely of old ships and car parts. To accompany the environmentally conscious products, members of Enactus Egypt an Egyptian entity that primarily focuses on addressing Egypt's rising e-waste problem were present at the bazaar. E-waste is a major concern for workplaces across the country, as electronics remain the most popular tool to perform everyday tasks.



Positively Pink!

A "Positively Pink!" themed Forsa Bazaar was organized to raise awareness on breast cancer and show solidarity with everyone affected by it. ALEXBANK employees were met with a giant balloon sculpture of a pink ribbon, the symbol of the disease at the entrance before exploring the impressive displays put forth by ten exhibitors such as Hany Kashef and Rania Helal. Notably present, representatives from Baheya Hospital - the leading charitable organization providing free health services to Egyptian women were providing employees with insight on breast cancer. The bazaar raised a large amount of donations, further solidifying the ALEXBANK community's social solidarity.



Share the Warmth

As with every Forsa Bazaar, employees enjoyed a diverse shopping experience in our November aimed at strengthening edition. Egyptian businesses. ENID and Fair Trade Egypt were just two of 15 exhibitors who were showcasing their crafts and products. However, the main purpose of this edition was to connect employees with The Littlest Lamb, an orphanage providing orphans with holistic care system, which the orphanage achieves through the introduction of initiatives that challenge the stigma of orphans in Egypt and additional health and wellbeing services. Employees donated to raise the necessary funds for blankets and better prepare "The Littlest Lamb" for winter.



Frosted Festival

In December, employees enjoyed a "Frosted Festival" themed edition of Forsa Bazaar to celebrate Christmas and welcome the New Year. 15 exhibitors were present to sell their winter products and seasonal treats. To align with the theme of International Day of Persons with Disabilities that takes place every December, all exhibitors were members of people with disabilities community. Moreover, the Move Foundation team were present to raise awareness on cerebral palsy among employees.

















ALEXBANK EMPLOYEES VISIT TAWASOL'S **NEW COMMUNITY SCHOOL**

At ALEXBANK, we believe in celebrating the Bank's successes only makes sense shared with the ALEXBANK community. As such, it was only fitting to invite members of staff to attend the signing of the Memorandum of Understanding between ALEXBANK, Star Care Egypt and Tawasol NGO to inaugurate the new floor dedicated to handicrafts workshops.

Employees were provided with an opportunity to visit the new community school and witness a performance of a lifetime celebrating Egyptian heritage by Tawasol's youngest talents. Following the show, employees joined in the children in the classroom to play games.

Tawasol NGO has set an exemplary model in community development with its school. Currently, 170 teenage boys and girls are enrolled learn handcrafts that will enable them to grow more confident, diversify their capabilities and maintain a sustainable source of income to secure their future. This was evident in the handmade fridge magnet gifts employees were thrilled to receive from Tawasol's students.

The CSR & Sustainable Development Office is excited to be embarking on this project, recognizing the impact of providing Egyptian youth with ways of self-expression that have the potential to be revenue generating as well. Moving forward, we are excited to be expanding our efforts to empower youth and equipping Egypt's future generations with the tools to move forward sustainably and creatively.













SPREADING CHRISTMAS CHEER AT THE 57357 CHILDREN'S CANCER HOSPITAL



The <u>57357 Children's Cancer Hospital</u> has been providing Egyptians with access to vital healthcare services. As such, for the second Christmas in a row, ALEXBANK organized an employee visit on the 21st of December.

We had the opportunity to witness firsthand the incredible work being undertaken at the hospital, learn more about the disease and its treatments as well as the internal processes being undertaken to provide patients with the highest level of care. Most importantly, we spread Christmas cheer by playing games with the children and decorating the center where they receive treatment. The atmosphere in the hospital was overtaken with joy, as the Christmas tree came together, with the sound of laughter echoing in the hallways.

We look forward to shedding light on the advancements being made in the field of medicine, as well as lending support to empower a healthier, resilient generation of Egyptians.





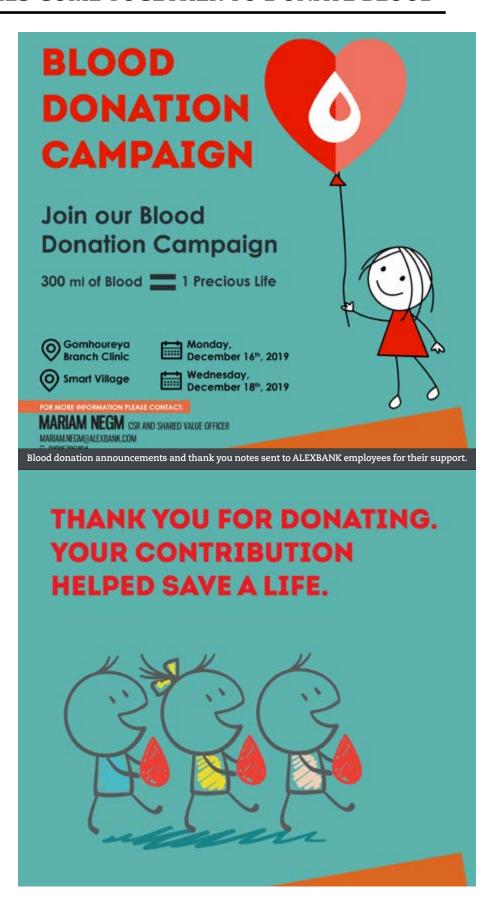


ALEXBANK EMPLOYEES COME TOGETHER TO DONATE BLOOD

In 2019, ALEXBANK organized four blood donation campaigns across head offices. Aligned with our four-year CSR & Sustainable Development Strategy (2018 – 2021), the blood donation booths aimed to raise employee awareness on multiple illnesses and provide them with an opportunity to engage with the cause by lending their support. We are proud to report 70 employees took part in our campaign.

In August, the National Cancer **Institute** was present at the Kasr El Nil and Gomhoreya branches to set up an emergency blood donation booth for burn victims, to which 38 generous employees attended. Following the positive reception of the first campaign, ALEXBANK relaunched a second campaign in December. Staff members were provided with two opportunities to support the 57357 Children's Cancer Hospital and 32 employees donated blood to support children in need, solidifying their commitment to empowering Egyptian youth.

To reward employees who engage with our activities, all members of our community who took part in our campaigns received a handmade coaster by **Jozour**, an entity that transforms palm wood into everyday items to reduce their waste.









CELEBRATING OUR VOLUNTEERS THIS INTERNATIONAL VOLUNTEER DAY

International Volunteer Day is an annual event that aims to shed light on the incredible contributions being made by volunteers worldwide to aid societies. Over the past year, the CSR & Sustainable Development Office has been fortunate enough to receive support from its community, significantly contributing in ALEX-BANK's efforts to promote social and environmental welfare.

As such, ALEXBANK surprised employees who volunteered to bring the Bank's initiatives to life with unique, sustainable presents. In line with our efforts to promote local businesses with a sustainable purpose, 85 employees were gifted a card made of repurposed food packaging and a pin in the shape of various marine animals, made of recycled plastic by Egyptian initiative Kefaya Plastic. To accompany the pin and note, employees also received notebooks made of upcycled plastic bags from Up-fuse, an Egyptian initiative seeking to turn Egypt's plastic into everyday items.

On behalf of everyone at the CSR & Sustainable Development Office, we would like to thank all members of our community for remaining engaged and committed to so many vital causes, creating value that will be shared.



















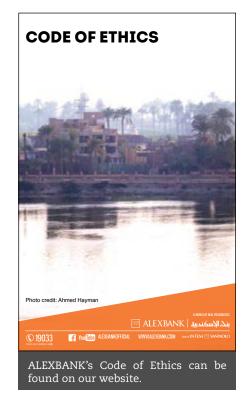


INTRODUCING 'PRINCIPLES ON HUMAN RIGHTS' – ALEXBANK'S COMMITMENT TO PROMOTING WELFARE FOR ALL

ALEXBANK is consistently reiterating its commitment to further strengthen its responsibility across all business operations. As such, the Bank places a great emphasis on Human Rights and is aware of the direct and indirect impacts on the Egyptian population generated by its activities.

Our pledge to maintain ethical practice predates the introduction of our new <u>Human Rights policy</u> and is reflected in our growing ISO 26000 score in 2018, the international guidance on corporate social responsibility. The guideline aides ALEXBANK in its efforts to understand and bolster sound CSR principles within its business operations and decision-making process.

In this respect, ALEXBANK's Board of Directors approved in July 2019 the localized version of the Group's Principles on Human Rights, which was previously acknowledged by our Board of Directors in March 2018. By adopting the Principles, ALEXBANK affirms its commitment to respecting human rights in line with the CSR & Sustainable Development Strategy (2018-2021), in addition to identify, mitigate and where possible prevent, potential violations of human rights linked to its own activities.



The Principles are in conjunction with the United Nations guiding principles, international best practices and Egypt's rules and regulations. The principles assure reinforced implementation of the <u>Bank's Code of Ethics</u> which defines areas of responsibility towards each stakeholder, from employees, customers, suppliers, environment to the community.

All our policies can be found on our website.

As a further safeguard measure for all stakeholders, our email CSR@alexbank.com is available, to which anyone can report cases of non - compliance, covered by confidentiality and protected from any form of retaliation, discrimination or penalization.



ALEXBANK BECOMES FOUNDING SIGNATORY OF THE PRINCIPLES FOR RESPONSIBLE BANKING



We are proud to be one of the first banks in Egypt to become a Founding Signatory of the Principles for Responsible Banking, committing to strategically align its business with the Sustainable Development Goals under the <u>United Nations Environment Programme Finance Initiative (UNEP FI)</u>, and the Paris Agreement on Climate Change.

By signing the Principles for Responsible Banking, ALEXBANK joins an alliance of 130 banks worldwide, representing over USD 47 trillion in assets, committing to taking on a crucial role in helping to achieve a sustainable future. Moreover, Signatory Banks will be well positioned in order to maintain competitiveness, while contributing to achieve the global goals set by society. This is a big step in ALEXBANK's journey, which remains in line with Egypt's 2030 Vision, Intesa Sanpaolo Business Plan (2018-2021) and the Bank's corresponding CSR & Sustainable Development Strategy (2018 – 2021).

UNEP FI's Principles for Responsible Banking define today's sustainable banking industry, which aims to support banks in their efforts to meet customer needs and hold new business opportunities with the evolution of the sustainable development economy. The Six Principles for Responsible Banking are: Alignment; Impact & Target Setting; Clients & Customers; Stakeholders; Governance & Culture; and Transparency & Accountability.

Along with signing the Principles, ALEXBANK is joining UNEP FI as a member. This will allow the Bank to be part of leadership in sustainable finance and a global community working to upgrade ways of doing finance for an inclusive, resilient future.







RAISING ENVIRONMENTAL AWARENESS: LINKING HABITS TO SUSTAINABLE IMPACT



Following the overwhelmingly positive response we received on our World Environment Day Indoor Air Pollution Post on <u>LinkedIn</u>, **ALEXBANK** chose to extend its digital environmental awareness campaign to shed light on harmful human behavior impacting our planet and promote sustainable practice.

LinkedIn is one of ALEXBANK's most influential online platforms, boasting nearly 200,000 followers. As such, we chose to specifically cater to this platform to environmental issues that impact Egyptians on a daily basis. Thus far, we have addressed issues that range from e-waste, alternatives to single use materials and carpooling to work.

Our followers are largely composed of youth, eager to learn and ready to challenge traditional perceptions on environmental welfare in Egypt. Beyond ensuring our environmental posts are made as accessible as possible, LinkedIn is a platform for job seekers. At ALEXBANK, we believe in employing individuals who hold the same sustainable values we implement in our daily business operations.

The infographic posts are curated to highlight how convenient and manageable adopting sustainable habits by providing brief tips on waste management, connecting our followers to local environmental entities and empowering individuals to recognize the power they yield in making a positive global impact. We encourage our community to connect with local heroes in the environmental protection and sustainability sphere to learn more about adopting sustainable habits.

As we move forward with this digital environmental awareness campaign, we look forward to growing our business in a sustainable direction and welcoming individuals who will expand our efforts to promote social and environmental welfare.

ALEXBANK'S 3RD SUSTAINABILITY REPORT: ESTABLISHING CONNECTIONS TO EMPOWER YOUTH

It is with great pleasure we announce our plans to move forward with ALEXBANK's third Sustainability Report "Establishing Connections to Empower Youth" that sheds light on our efforts to embrace diverse means to promote social and environmental welfare for Egypt's future generations.

Our Sustainability Report is a body of work that takes over one thousand hours to prepare. It is only made possible with the guidance of hundreds of individuals representing Egypt's diverse backgrounds who contribute to ensuring our report is as holistic as it is impactful.

This year, we would like to recognize the trailblazers enacting major social change in Egypt and pioneering the field of development nationwide: the volunteers behind our most successful projects. Our volunteers have proven how passion, resilience and dedication can influence major reformations. More importantly, they have been able to eloquently instill a key message: creativity is a powerful approach to building unbreakable connections.

Over the coming months, we will be interviewing our partners and stakeholders, who include some of Egypt's rising philanthropists, developers and educators to learn more about the stories behind their dedication to alleviating Egypt of its social and environmental issues. We will also be engaging with our internal partners to get a glimpse on their year in review, understand how they experience the year and learn more about ALEXBANK's plans for the future.

We remain committed to promoting transparency among all our stakeholders. As such, this report will be made available on all of our online platforms. You can find our 2017 Sustainability Report and 2018 Sustainability Reports on our website.



