#### REVITALIZING SOLIDARITY PARTNERSHIPS:

# DEVELOPMENT CHAMPIONS OF EGYPT

VOLUME T





IN COOPERATION WITH:





Foreword, Mohamed El Sweedy Chairman – Federation of Egyptian Industries

Corporate Social Responsibility (CSR) in Egypt has become a familiar metric of how well a business interacts with stakeholders and communities. Supporting the common social good has become just as important goal as delivering shareholder value and profitability for organizations for all sizes, even up to enterprise level, across every business vertical imaginable.

The current COVID 19 crisis has left challenges and opportunities that can be addressed using such values of CSR as communicating empathy, understanding and support, both moral and financial, for those who need it most. To acknowledge the role of "Champions of Development" from private businesses in Egypt to deal with such challenges and opportunities, FEI compiled different CSR implemented models in this publication. This comes as the first edition, which will be followed by updated versions aiming at exchanging knowledge, best practices and types of new partnership schemes that were innovated with complementarity between government and business efforts.

We are very proud of Development Champions from Egyptian enterprises and banks who have aligned with the government of Egypt to minimize the socio economic effects resulting from the pandemic hoping that the second edition of this publication can reflect new modalities more CSR champions. Appreciation is forwarded to all partners and what we can say at the end is that together we can.

Mohamed El Sweedy
Chairman,
Federation of Egyptian Industries



#### **ABOUT THE PUBLICATION**

In March 2020, the world health organization characterized Covid-19 as a pandemic. Since then and earlier, the number of infections increases on a daily basis around the globe and no country could be exempted from it. Governments around the world have taken preventive measures to combat and eliminate infections such as closing borders, banning travel and forcing lockdowns. Most businesses were also obliged to let their employees work remotely. The world has turned upside down due to other socio-economic consequences mostly affecting the poor and the vulnerable.

Since the private sector became aware of the common social good, and has engaged in many initiatives to support the government and help the most vulnerable people as a part of their social responsibility, it is encouraging in the meantime to see corporates and banks acting conjointly with the government to minimize the effects on public health and limiting the economic disruptions resulting from the pandemic, by providing direct donations, in kind support and using their whole resources to meet the negative impacts of the pandemic.

This Publication main aim is to praise and acknowledge the role of the private sector who contributed in reducing the burden of losses on the economy and the society jointly with the government. The Publication will be disseminated throughout the wide local, regional and international networks of the Federation of Egyptian Industries. The first volume of this publication will be launched early September 2020.

# CHAMPIONS OF DEVELOPMENT OF EGYPT, IN ALPHABETICAL ORDER:

XX-

Wadi Group

I-	ABB
II-	ADIB
III-	Al Ahram Beverages Company
IV-	ALEXBANK
V-	Apache
VI-	Attijariwafa Bank
VII-	AXA
VIII-	Blom Bank
IX-	Crédit Agricole Bank
Χ-	ElAraby Group
XI-	Emirates NBD
XII-	Etisalat Misr
XIII-	Export Development Bank of Egypt
XIV-	Giza Systems
XV-	Housing & Development Bank
XVI-	MISR ITALIA Properties
XVII-	Rashideen Egypt For Trade Company
XVIII-	Suez Canal Bank
XIX-	Tatweer Misr

#### **ACKNOWLEDGMENTS**

The first volume of "Development Champions of Egypt" series is dedicated to honor the significant role of the private sector during the current global health crisis.

The FEI CSR team was keen, during the drafting process of this publication, to reflect a realistic review of CSR initiatives and programs implemented by the private sector to mitigate the socio-economic challenges of COVID-19.

This went all under the guidance and supervision of Dr. Khaled Abd el Azim, Executive director of the FEI, Dr. El Sayed Torky, Senior advisor & Head of CSR unit and the dedicating efforts of May Sherif, Junior CSR officer at FEI.

FEI appreciates the generous funding offered by ALEXBANK and the support showed by the active team of the bank led by Laila Hosni, Head of CSR & Sustainable Development Office, Mariam Nashaat, Head of CSR & Shared Value Unit, and Jala Sadek, CSV officer.

Special recognition is due to our selected "Development Champions of Egypt" for their valuable effort and time. This publication came into light through their continuous cooperation and their dedication to share their initiatives and policies adopted amid COVID-19 which has facilitated the evolution of this publication and ensuring realistic portrayal of their CSR activities.



"Covid19- is causing enormous human suffering and economic hardship around the world. We need much stronger unity and solidarity if we are to get through this pandemic together and build a safer, more suitable future. This is, above all, a human crisis that calls for solidarity."

ANTONIO GUETERRES,
Secretary General of the United Nations



"Pandemic is not a word to use lightly or carelessly. It is a word that, if misused, can cause unreasonable fear, or unjustified acceptance that the fight is over, leading to unnecessary suffering and death."

DR. TEDROS ADHANOM,
WHO director general



"Workers and businesses are facing catastrophe, in both developed and developing economies. We have to move fast, decisively, and together. The right, urgent, measures, could make the difference between survival and collapse."

GUY RYDER, ILO Director-General



#### IBM

"When we look at the usage of Al and cloud, I think it is especially going to accelerate also not just us, but how our clients are going to go on their digital transformations. And I believe this crisis is only going to accelerate that as we go over the next few months."

ARVIND KRISHNA CEO of IBM







"Governments have a unique chance for a green and inclusive recovery that they must seize- a recovery that not only provides income and jobs, but also has a broader goals, integrates strong climate and biodiversity action, and builds resilience."

ANGEL GURRÍA, OECD Secretary-General



"We have a formidable opportunity to demonstrate that responsible banking can be much more than a slogan. We can make it a reality."

FRÉDÉRIC OUDÉA, CEO, Societe Generale



#### Google

"Through close cooperation and collaboration with developers, governments, and public health providers, we hope to harness the power of technology to help countries around the world slow the spread of COVID 19 and accelerate the return of everyday life."

TIM COOK AND SUNDAR PINCHAI CEOs of Apple and Google, respectively



# WOMEN ET

"COVID19- provides us with an opportunity for radical, positive action to redress long-standing inequalities in multiple areas of women's lives. There is scope for not just endurance, but recovery and growth. I ask governments and all other service providers including the private sector to take this opportunity to plan their response to COVID19- as they have never done before, and fully take a gender perspective into account, proactively building gender expertise into response teams and embedding gender dimensions within response plans."

#### PHUMZILE MLAMBO-NGCUKA,

UN Under-Secretary-General and UN Women Executive Director



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#### **About ABB**

ABB is a leading global technology company that energizes the transformation of society and industry to achieve a more productive, sustainable future. By connecting software to its electrification, robotics, automation and motion portfolio, ABB pushes the boundaries of technology to drive performance to new levels. With a history of excellence stretching back more than 130 years, ABB's success is driven by 110,000 talented employees in over 100 countries.

#### Corporate Social Responsibility

ABB initiative to support frontline health workers and national public health entities and impacted families:



- Food Bank: Contribution to support jobless families in need during the COVID crisis.
- 10<sup>th</sup> of Ramadan Medical Center (Ministry of Health): Supplied medical furniture & basic medical equipment of 15 rooms to accommodate COVID 19 patients.



#### How ABB reacted to COVID-19

In each country, ABB has specific Country Task Forces, which include representatives from the local businesses, who are responsible for keeping the Group informed of the situation in their countries, and for implementing and communicating the Group health and safety measures. They also ensure that the laws and regulations of their respective governments and authorities are adhered to. Additionally, ABB installed a Group Steering Committee to adequately manage the crisis and limit the risks for employees, customers, other stakeholders and the company.

ABB 10<sup>th</sup> of Ramadan factory has been recognized by the Egyptian Industrial Development Authority after showing a great performance of the strict implementation of COVID-19 related measures. The next part will show in detail how ABB Egypt reacted towards COVID-19.



#### Measures implemented

- ABB is constantly monitoring the situation around COVID-19.
- The company has adopted all measures indicated by the local authorities, as well as additional precautionary measures and preventive actions aimed at minimizing risks related to COVID-19.
- ABB promotes to follow social distancing guidelines and other precautionary measures: E.g. factory workers and other personnel are required to maintain distances (>2 meters) between working stations and other persons, including during sales interactions, service activities, shift changes and breaks, as well as in meetings and training sessions, both internal and external.
- All employees with critical chronic diseases were asked to stay home to avoid getting impacted by COVID-19.
- All places with big gatherings have been closed i.e. mosques, cafeteria.
- Continuous monitoring of number of factory facilities attendees to the minimum capacity without affecting productivity.
- Body temperature is measured at all facilities entrance gates, random checks are conducted during the day to capture any potential fever.
- Created various digital channels of communications to convey messages quickly and efficiently.
- Workplaces are isolated and it is prohibited to move between areas or from building to another.
- Face masks and alcohol-based hand sanitizers are mandatory to be used at all facilities to avoid any potential internal infections.
- Full disinfection of all facilities done on a weekly basis to reduce the probability of virus spread.
- ABB employees and families supported with the provision of face masks and hand sanitizers (pocket size) to encourage keeping hands frequently sanitized and clean.

#### Physical distancing



#### Commuting

- All transportation buses have been adjusted so only 50% of the seats are occupied
- Buses are disinfected twice per day.
- Mandatory wearing of masks inside all buses.
- Ensuring that adequate ventilation is in place.









#### **Internal Communications Activities**

As the health and safety of all employees and their families' remains among the highest priorities for ADIB-Egypt's senior management, we were quick to establish consolidated and efficient processes to allow continual assessment of the situation. Since the beginning of the crisis, the bank's management has taken several steps to ensure the safety of all our employees putting strenuous rules and regulations in place to prevent the spread of COVID-19 within our bank's locations.



#### As part of this initiative the following steps were taken:

- 1) A committee composed of the banks senior management has been formed and works around the clock to monitor the health of our employees and take the necessary measures in the event that any employee shows symptoms of COVID19-.
- 2) In the case of employee infection, the bank provides all the required medical care and follow-up necessary to support the patient until they are cured.
- 3) Reducing the risk of employee exposure by reducing bank workspaces capacity and allowing as large a number of people as possible to work from home, with first priority given to those with chronic disease and mothers, to enable them to care for their children in light of the closure of schools.
- 4) Reducing employee movement between departments as much as possible and relying instead on the phone and e-mail to conduct business. Additionally, for those required to work from the bank, we introduced increased safety measures.
- 5) Contracting with specialized doctors to provide a -24hour response service to staff inquiries regarding the Coronavirus, including advice and guidance to concerned employees in addition to following up on the medical cases of employees who test positive.
- 6) Development of "The Ultimate Health & Fitness Guide" during the lockdown to support the physical and emotional well-being of employees working from home during the lockdown. In addition to providing home workouts and nutritional advice to keep employees in good health and boost their immunity a second guide "Passion Projects" also offered advice on the best ways to achieve personal development and a positive outlook, during the difficult situation. The guide included an extensive list of websites and books on topics including self-development, arts and culture and sports and food to allow employees to explore the hobbies or interests that they were most passionate about.

- 7) All necessary precautions have and will continue to be implemented until the pandemic ends including the provision of masks, gloves, sterilization materials, disseminating educational materials that spread awareness on how to stay safe, and by ensuring safe social space.
- 8) Focusing on an internal communications strategy that stresses that success in limiting the spread of this virus will depend primarily on the behavior of workers and their eagerness to apply guidelines related to safe social spacing and cleanliness, both inside and outside the bank's headquarters. In addition to stressing on the need to inform the direct manager and the human resources department in the event that an employee starts to experience



- any of the symptoms associated with the virus and reassuring employees that they will receive our full support throughout their journey to recover from the virus.
- 9) There are strict precautions in place to handle situations of suspected cases of infection, including immediately contacting the necessary medical authorities accredited to evaluate the case and conduct the necessary medical examinations, and in the event that positive cases are found, the treatment procedures will be implemented in accordance with the appropriate medical protocol. Where cases are positive, all necessary follow-up and analysis will be taken to ensure the speedy recovery of our employees. Additionally where these employees have come into contact with their colleagues or the bank, we also temporarily close this workspace or branch as soon as we are informed, for sterilization.

#### **External Communications Activities**

1) Banks Federation Initiative: As part of our ongoing commitment to the Egyptian community, ADIB-Egypt joined 22 banks to contribute to the Banks Federation Initiative, designed to support Egyptians most impacted by the coronavirus. The initiative, which aimed to collect EGP 660 million, was collected over the course of three months with ADIB-Egypt contributing EGP 20 million, to the cause. The fund will provide support for Egypt's neediest with support being



- provided across April, May, and June to ensure that those most affected by COVID19-, are given the support needed.
- 2) Stay at Home Campaign: Part of a larger initiative to support Egypt's communities at large, during the pandemic, ADIB-Egypt produced and aired an emotional television advert to encourage Egyptians to stay at home. Emphasizing the overall well-being of the whole family, the advert brought into focus the need to stay safe and be cautious in order to protect family and friends. The advert aired across a variety of media channels, targeting a variety of Egyptian audiences.
- Online Banking Campaign: To support a reduction in onsite bank traffic to protect the welfare of both our staff and customers, we launched an extensive educational campaign on our online banking portfolio. The campaign which featured educational materials and in-bank marketing collateral, highlighted the various ways customers could bank whilst staying home, including use of the e-banking website and wallet, and also ATM's for deposits and withdrawals without visiting the bank branch, as well as debit and credit card cash back on purchase.





### ABC'S actions for employees to mitigate impacts of COVID-19

As ABC's first priority is employees' health and safety, and in line with the Government's latest announcements regarding COVID-19, ABC has implemented some precautionary measures across the Company to limit the spread of the virus while maintaining operations to continue serving their customers.

#### Work from Home Policy:

We have implemented 'work from home' policy, were each functional head liaised with his/her function to minimize the number of employees in the function and to limit interactions and ensure employees' safety as well as the business continuity.



#### Health & Safety:

Temperature testing to employees upon arrival to any of our premises.

Employees are urged to abide by the two meter safe distance in their daily interactions. Employees are asked to self-isolate for 14 days if they are experiencing any flu-like symptoms and to visit the nearest doctor or local health clinic.

All contact details of hospitals treating COVID-19 were communicated to employees and a dedicated hotline was set for COVID-19 related consultations

#### Workplace Hygiene:

- ABC ensured ongoing cleaning and sanitization of all premises during the day and the availability of sanitizers across all locations
- All company buses are cleaned and sanitized daily and driver's temperatures are checked daily.

#### **Workplace Guidelines:**

- All meetings are held based on 'mandatory to attend' basis with a maximum number of employees per meeting room set according to the meeting room capacity and abiding by the social distancing guidelines. All other meetings are held virtually.
- All employees who utilize the changing rooms located in plants, should avoid enter in small groups of employees and abide with social distancing guidelines where possible.
- Masks are mandatory across all company premises.
- No visitors are allowed in any of ABC premises. This includes but is not limited to suppliers, contractors, courier and delivery services.
- On premises cafeterias are suspended and employees are asked to bring their own food if they will be coming to work.















#ABC\_KEEPSAFE

**#ABC\_CARES** 

#### Travel:

All international travel from/to Egypt is on hold. All domestic travels are business essential only and after director's approval.

#### **Events:**

All team buildings, events, employees' gatherings are cancelled. Trainings and developments are conducted online.

#### **Internal Communication and Awareness:**

Through our communication channels, we are building awareness on Covid-19 symptoms and preventions, to keep our employees and families safe.

Aside from health and safety signage across all locations, clear safe distance marks and daily tips, the company also launched a family awareness campaign. ABC distributed among all employees a hygiene kit with masks, alcohol sanitizer, educational videos and a children colouring book on COVID-19







#### **ABC Supports the Egyptian Communities:**

Al Ahram Beverages is always striving for a better, safer and cleaner environment, and as a socially responsible company, ABC is committed to support the communities in which we operate and especially during hardships.

Since the outburst of COVID-19, ABC contributed 5.6 million EGP in several CSR projects to support Egypt in combating COVID-19 as well as support those negatively impacted within the communities.

ABC donated 260,000 liters of ethylic alcohol of 96% concentration to the "Consolidated Purchase Authority" to be used in producing and distributing sanitizers for medical and hygiene purposes to Egyptian Health Authorities.

ABC also donated 4,000 hygiene kits containing disinfectant soap and awareness flyers among the families of Gianaclis, Sharkeya and around Obour plant. In addition to awareness posters hung all around villages in public areas to raise community awareness about the virus and mitigating it.





As customary, during Ramadan 4,000 bags with basic food supplies were also distributed among the communities in partnership with Orman Association.

Finally, ABC had donated medical supplies to the Abu Hammmad Hospital in Sharkeya to also help supporting the community there.

#### منك الإسكندرية | ALEXBANK

#### Ebda3 men Masr goes Digital!

Craftsmen and women have suffered great economic losses since the beginning of the official lockdown and are expected to face further decline as their primary sources of income, which are bazaars and marketplaces traditionally linked with the holy month of Ramadan, have been canceled due to the persisting ramifications of the COVID-19 pandemic.

In an effort to find adequate and fast solutions to their worsening cashflow situation and significant drop in liquidity, ALEXBANK developed a full-fledged assistance and capacity building program named "Ebda3 men Masr Goes Digital" to exclusively tailor to the needs of the handicrafts community of Egypt and support local artisans, providing them with a solid digital selling proposition and direct sales opportunities. This is in addition to the development of a wider customer base and sustainable training opportunities to this sector.

# Shop handmade products online with "Ebda3 Men Masr" store on Jumia in cooperation with Sawiris Foundation for Social Development.

The creative economy and handicraft sector have been one of the sectors in Egypt heavily impacted by the COVID-19 pandemic, with an estimated 70% drop in sales revenues. Consequently, ALEXBANK, SFSD, and Jumia, officially announce a strategic partnership to launch the 'Ebda3 Men Masr' brand store on Jumia. com and Jumia's mobile app. This dedicated brand store, aimed at promoting truly Egyptian handicrafts, will allow consumers to browse a rich products catalogue and purchase beautiful local handcrafted creations, bringing this Egypt's creative economy to ride the wave of e-commerce.





This first phase of the initiative, is supported by Yadaweya and Fair Trade Egypt for the products' development and sourcing, offering various 'Ebda3 Men Masr' artisans an exclusive space on Jumia's platform where 400+ different products are now available for purchase, already connecting more than 3,700 artisans - of which

over 80% women - and include 15 groups of artisans with disabilities coming from 22 different. To shop the 100% authentic Egyptian treasures; <a href="https://www.jumia.com.eg/ebda3-men-masr/">https://www.jumia.com.eg/ebda3-men-masr/</a>

#### Alleviating pressure on National Hospitals: Equipping The "Umberto I" Italian Hospital

In alignment with the Health and Wellbeing pillar of ALEXBANK's CSR and Sustainable Development Office Strategy, and in response to the national state of emergency emanating from the sudden and rapid spread of COVID19, ALEXBANK has collaborated with Umberto I Italian Hospital, donatina to equip the medical institution with six ICU ventilators. ALEXBANK's donation is designed to give support to an important initiative aimed at increasing the availability of Intensive Care Units in Cairo which are scarce in comparison to the population, eventually contributing to the containment of the global pandemic at national level. In addition, the project may be complemented with a follow-up phase, designed to equip multi-function emergency rooms in the newly-established department of the hospital, Crisis-Management and technical training to all medical staff, across all hierarchy levels, potential additional applicable facilities that may arise from quarantine standard and Serving an estimated 200 beneficiaries on a monthly basis.







#### The Doing Good Challenge-Ta7addy El-Kheir

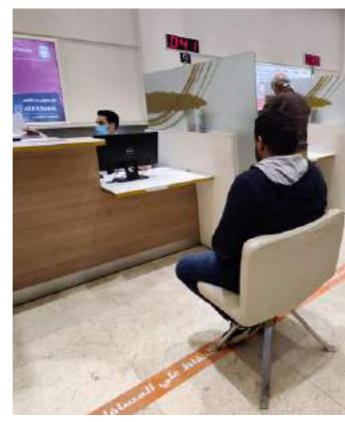
ALEXBANK has been challenged by Nestlé Egypt to donate food boxes for those who lost their daily income because of the current crises as part of a viral online campaign launched by the Egyptian Food Bank to support Egypt's daily labor in light of the current crisis. ALEXBANK provided 10,000 families (each averaging to a total of five members) for a month with food supplies, with an average of 40,000 direct beneficiaries In turn ALEXBANK has challenged Kiri Egypt (Le Groupe Bel) and the Sawiris Foundation for Social Development to take part in the challenge.

Following the overwhelming success of the initiative, the CSR & Sustainable Development Office and People Management and Development Office introduced an employee edition of the challenge "Ta7ady ElKheir" ("Doing Good Challenge") in April 2020. The campaign, which is executed via daily announcements, enables all employees to safely contribute to the cause using ALEXBANK's Ma7fazty and online banks applications. Thus far, the employee campaign has supported 6364 families, with 400 food boxes directly allocated to support the Banati Foundation empowering girls in Egypt's informal communities.



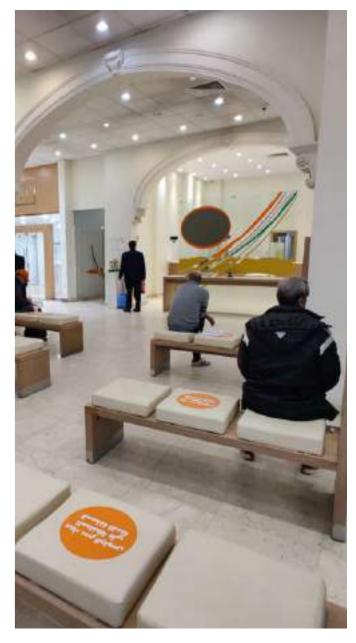
#### **ALEXBANK COVID-19 Safety Measures**

ALEXBANK always confirms that health and safety of its employees and customers come on top of its priority list, hence, the bank was amongst the first banking institutions to actively take all preventive measures, in a proactive manner, as per global guidelines of WHO and the Egyptian Ministry of Health whether internally and externally. ALEXBANK precautionary measures included outdoor waiting areas abiding by social distance regulations, providing sanitizers and face masks for clients, allocating seats with safe distance and floor branding while organizing traffic outside the branches limiting crowding in the waiting areas and around ATMs, while maintaining a reduced number of clients inside branches to guarantee the safety of everyone. The bank also displayed door stickers containing correct sanitizing steps, health and safety information and useful medical tips. All these information and tips were also continuously showcased across all ATMs screens for its client, reminding them to always stay safe.



In terms of services, ALEXBANK went into a full digital transformation process, easing all obstacles and making services easily accessible and user friendly to its clients simplifying their lives while helping them to finalize all their required banking needs safely and remotely. The bank also updated the official website by creating a complete guide for all necessary information, updates and new regulations set by CBE, compiling all products updates and focusing on how customers can stay safe.





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# Apache

During these extraordinary times, Apache Corporation is committed to protecting the health, safety and well-being of our employees, contractors and communities while we continue to safely produce energy to meet the world's needs.

We acted quickly in response to the COVID-19 pandemic and closed our offices in Egypt and implemented workfrom-home-processes where possible. We have sent health awareness materials related to COVID-19 to our employees and provided an Apache medical hotline to answer any health-related questions or to help if they were showing any symptoms related to COVID-19. For our personnel working remotely, we provided online learning modules to help them adapt.

To protect our teams in the field, we've introduced stringent operational protocols including temperature screenings and health checkups throughout our operations, provided masks, expanded assessment of companies and vendors coming onsite to locations, and increased cleaning and disinfection measures.

Apache also remains committed to supporting the communities where we live and work. In coordination with the Egyptian Ministry of Health and Population, we purchased medical personal protective equipment (PPE) to issue to hospitals dedicated to responding to COVID-19 to help protect health care workers, our first line of defense. A team of Apache personnel worked diligently to procure and quality test 164,400 surgical face masks, 328,800 latex

EGYPT





1,000
plastic transparent
face shields



328,800 latex gloves

gloves and 1,000 plastic transparent face shields. Apache has a long-term relationship and contributions to the Egyptian health sector through donating medical equipment and consumables to local hospitals and clinics adjacent to our operations areas in Matrouh and Beni Suef.



In coordination with the American Chamber of Commerce Foundation in Egypt and UNICEF, Apache also supported the private sector's alliance that is working to purchase medical supplies including ventilators and PPE for 300 hospitals, 1,000 primary health care units and 50 quarantine and fever hospitals across the country.

Apache has also helped raise awareness of COVID-19 and personal protection amongst teachers at the 201 Springboard community schools in three governorates Giza, Fayoum, and Minya that provide educational opportunities to underserved populations. Although the schools are closed, the teachers pass these messages to the enrolled girls in their same neighborhood. Using language provided by the Ministry of Health and Population, text messages have been sent to share the symptoms of COVID-19 how to prevent the spread of COVID-19 and the Ministry of Health and Population hotlines.

In Nena Village in Beni Suef adjacent to Apache's operations area, Apache worked with Life Vision for Development, an NGO, to develop posters illustrating ways to protect yourself and supported a health awareness campaign for community members to learn about COVID-19, among other activities delivered earlier in Nena Village that included five health awareness sessions, seven medical outreach caravans and 80 water connections installed in 80 houses.

Apache works to build lasting relationships in the communities where we operate. We are thankful for our long-term partnership with Egypt and Egyptians, and look forward to the possibilities ahead.







التحاري وفا بنك Attijariwafa bank









#### **Dealing With COVID-19**

Attijariwafa bank Egypt has reacted timely to the situation of the public health crisis of Covid-19 by taking early precautionary measures that started by raising awareness of our employees through ongoing communication, videos and other collaterals.

Since the beginning of March, and as the outbreak started to cross borders the bank started to take the measures up to a higher level from daily sanitization of all premises to daily meetings of our Crisis Leadership Team who convened daily in order to assess and closely monitor the situation in all cities where the bank operates and to outline all scenarios of the operating model in case of any business disruption.

These measures equipped the bank with the right tools to instantly and correctly react to the Egyptian Government's measures staring from the curfew to regulations set thereafter by the Central Bank of reducing working hours amongst others. All this happened and is still taking place while keeping the bank's business operational and customer service at highest possible levels.

As for customers, the bank has been promoting for its e-banking solutions for payments and banking transactions along with Health & Safety Awareness Messages across our Head office, Branches and ATMs to encourage cards payments instead of cash and to avoid high traffic inside the Head office, Branches and ATMs. At the appearance of the first COVID-19 case among one of the bank's staff (March 2020), the bank released a media statement to explain the steps undertaken towards the safety of the staff and customers.

#### **AWB Egypt: COVID-19 Precautionary Measures**

Stemming from the bank's eagerness to ensure applying the maximum safety practices and maintain the highest prevention measures against the spreading of Coronavirus allover the bank, we have taken crucial precautions, such as:

- Installing sanitizers in the Head Office and all the branches
- Distributing hand sanitizers amongst all the staff
- Displaying awareness videos in the breakout areas and lobby screen
- Decreasing the working capacity up to 50% in the Head Office on alternating basis
- Applying the procedures of maintaining social distance in the branches
- Deep cleaning and sanitizing all the offices 3 times per day.
- Distributed masks and gloves amongst the branches,
- Installed walkthrough sanitizing gates at the Head Office entrance
- Limiting the elevators' capacity to 4 persons only.

#### **ATM Screens**



### Coronavirus Prevention Campaign in Branches and Head office (From March 2020 and present)



#### **CSR** efforts during Covid-19 pandemic

With the break of Covid-19 pandemic and loss of income leading vulnerable segments of societies and families to fall below poverty line, the bank directed its Corporate Social Responsibility and community efforts towards supporting unprivileged families and workers during the crisis with a number of initiatives jointly with Egyptian Food Bank and Masr El Kheir Foundation.

We managed to support 12,500 beneficiaries during Covid-19 pandemic with food boxes to cover them for 1 month under donations



#### Hicham Seffa - Managing Director of Attijariwafa bank Egypt: CBE Initiatives

Mr. Hicham Seffa, in his interview with "The CEO Magazine" in last March, revealed that the bank has taken part in Central bank of Egypt's initiatives post Covid-19. Stating "As part of its endeavors to support the local economy during the current public health crisis, the bank has taken part in the initiatives set forth by the Central Bank in support of the industrial and agricultural sectors that offers reduced interest rates of eight percent to companies of these vital sectors. The bank has also deferred payments of all its cards and loans customers for six months in line with the exceptional measures set by the CBE and had reacted timely to the situation by taking early precautionary measures with all its staff and customers across the Head Office, branches and ATMs. Promoting electronic and cards payment to avoid branch visits and the use of cash were amongst many endeavors the bank had embarked on since the outbreak".





# AXA Egypt offers customer-centric services and transformative initiatives in response to COVID-19

A few months back, the world had no expectation that it is about to forever change and since the outbreak of the pandemic globally and locally, companies are facing unprecedented challenges to maintain their operations while putting the safety of employees as a priority during this unsettling experience. Insurance has played an instrumental role amid Covid19 crisis to support all stakeholders as one of the fields where prevention and planning for unexpected risks rest at the heart of its mission.

AXA, who has been working with innovative insurance solutions and aiming at serving millions of customers in Egypt for the past 4 years, manifested its partnership with its employees and customers while acting as a responsible member of society by supporting them all against their fight with Covid 19 by providing protection and presenting convenience through exceptional services.

Guided by one of its core values, "Customer First", AXA quickly acted to implement safety measures to protect their employees early in February. AXA started by canceling its annual big events, scheduling daily sanitization to all its premises, offering awareness sessions on Covid19 by medical experts and then facilitating the work from home option for all the staff. Being awarded a Top Employer for the second year in a row, AXA Egypt was ready to extend offerings to families of employees through discount cards providing access to its vast medical network. And with strong financials and planning, AXA Egypt was able to deliver on its promise of financial security to employees without the need to reduce the number of employees despite the tough times many employers are facing. As most of AXA Egypt's team are now fully operational from home, the company managed to ensure that members are connected and engaged through activities while staying at home. It held several employee surveys to check on their mood, with the objective of supporting employees who are facing challenges while being at home.



Focused on their ultimate mission to support customers in the face of the Covid19 crisis, AXA Egypt leveraged its experience on the innovation side by developing exceptional services to stand by their customers in this difficult situation under the umbrella of "Your Health means the world, stay at home" campaign, whereby it proactively provided the entire customer base with free teleconsultation services available around the clock via the hotline (16363). In addition to the teleconsultation service, all AXA health customers are tech-enabled with a dedicated application "MyAXA" which gives the option to video-call a doctor or conduct a tele-consultation over the phone, receive prescriptions online and have the medicine delivered; all within the app from the comfort of their homes. With the increase of Covid19 cases and following the government's stringent instructions to stay at home, AXA Egypt leveraged its wide medical network and is offering home tests and lab work services for its customers in collaboration with its medical providers. Finally, in partnership with AXA OneHealth, AXA Egypt customers have access to home visits from specialized doctors covering multiple specialties in Cairo, Giza & Sahel and have access to a symptom checker provided by ada where customers can take a detailed test to identify whether their symptoms are related to the COVID-19 or not.



AXA played a vital role as a responsible member of the society by focusing on community related initiatives and actively participating in supporting the government in its efforts to fight the pandemic where it donated ventilators to Egyptian quarantine hospitals. And in partnership with Uber, has jointly provided 20,000 free meals and rides for healthcare workers in Egypt in 4 hospitals across Cairo and Alexandria, supporting their needs in these exceptional times while they daily sacrifice their lives to counter Covid19. Besides, AXA staff also participated in the AXA solidarity challenge, where they shared thank you posts on social media to the healthcare workers using the hashtag #AXASolidarityResponse.

AXA continues uninterrupted operations ensuring that customers have the protection they can count on, with even more accessibility. The AXA call center remains accessible 24/7, complemented by digital channels on Instagram, Facebook and an official website under the name of AXA Egypt. As a reliable partner to employees, customers and the community at large, AXA teams work tirelessly with the belief that people's health means the world, motivated to provide more offerings and services accessible from home so customers can stay safe.

#### **About AXA Egypt:**

AXA has been present in Egypt since February 2015, operating with a one-stop-shop strategy to provide customers with a full suite of products; General, Life & Savings, Life protection, Health and Micro-insurance plans. With an entrepreneurial mindset, a dedicated innovative team of more than 700 employees and a multiline of products, services and experiences tailored for each customer, AXA Egypt offers protection to over 1 million customers nationwide.

AXA Group demonstrates the trust of more than 105 million customers in 61 countries and the commitment of 171,000 employees all around the world.









BLOM Bank Egypt implemented immediate precautionary measures in line Ministry of Health and the Egyptian government guidelines for protection against COVID – 19, along with internal and external plan to ensure that employees and customers are safe and that ensures business operations are ongoing.

A crisis committee composed of the banks senior management has been formed to monitor the situation closely and to monitor the implementation of the precautionary measures and the execution of the business continuity plan.

#### **COVID-19 Precautionary Measures:**

- Workplace Hygiene
  - o Ensure the ongoing cleaning and sanitization of the Head Office and the branches
  - o Ensure the availability of sanitizers in all premises
- Workplace Guidelines
  - o Ensure that all employees wear face masks during working hours
  - o Reduce workspace capacity by 50% on rotational basis
  - o Reduce employee movement between departments and floors
  - o Ensure that employees are abiding to the two-meter safe distance in their daily interactions
- Employees Health & Safety
  - o In case of an employee infection, the bank provides all of the needed medical support until full recovery
  - o Employees are asked to self-isolate for 14 days if they are experiencing any symptom
  - o Employees are asked to immediately report if they have been in contact with a positive Covid 19 case

## Internal and External awareness campaign on how to fight COVID 19

BLOM BANK Egypt launched an internal communication campaign to raise awareness among their staff on how to protect themselves, their families and their clients during the outbreak, through informing them on best hygiene practices, ways of keeping social distance and other safety related issues.

On the other hand, an external social media campaign was



launched to create awareness on safety measurements and actions related to COVID-19 prevention, to raise people awareness on how to protect themselves from COVID-19 infection.

To reduce the spread of the virus and ensure the safety of employees and customers, all customers are obliged to wear masks and gloves while visiting BLOM BANK Egypt branches or using ATMs.

#### **CSR Activities:**

Aligning with BLOM BOKRA program the CSR arm of BLOM BANK Egypt key pillars "Social Solidarity, Health and Community development" BLOM BANK Egypt supported several initiatives to ensure the protection of those affected the most by the pandemic.



#### Collaboration with the Egyptian food bank in the 'Doing good' initiative

BLOM Bank Egypt partnered with the Egyptian Food bank to support 5,000 Families who have been affected by the corona virus outbreak, through providing 5,000 boxes full of food essentials.

#### Collaboration with Children's Cancer Hospital to overcome the crisis

BLOM BANK Egypt has collaborated with Children's Cancer Hospital Foundation 57357, by sponsoring the supply of needed medicine and equipment to help the cancer patients in overcoming the epidemic ordeal the country is going through.

#### **CBE Initiatives:**

#### Postponing instalments following the CBE initiative

BLOM BANK Egypt has postponed credit cards and loans instalments for individuals and companies starting from March 2020 and until 6 months, without adding any extra fees or applying late charges on them, following the CBE initiative that aim at reducing the economic negative impacts of Covid-19 on the banks customers.

#### Offering BLOM Wallet Banking Service free of charge:

Following the CBE guidance to encourage customers to use digital banking services to help them stay safe at their homes while being accessible to their accounts and banking services, the Bank offered BLOM Wallet Banking services free of charge and facilitated subscription via the call center without the need to visit BLOM Bank Egypt branches.

#### Waiving the issuance fees of Meeza Card:

Following the CBE guidance jointly with the government's efforts to support financial inclusion, the transition to a cashless society and the movement towards a digital transformation. BLOM BANK Egypt offered a prepaid card; Meeza Card free of issuance fees, which allows users to practice the following:

- Governmental payments
- Purchases from merchants
- Cash withdrawal transactions through ATMs

#### Waiving BLOM BANK Egypt's debit and credit cards cash withdrawal fees on:

In line with the CBE directions to curb the spread of COVID-19, BLOM BANK Egypt waived the cash withdrawal fees on all of its cards range from any ATM in Egypt to limit the customer needs to use only the Bank's ATMs for cash withdrawals.

#### Amending Cash Withdrawal, POS, E-Commerce daily limits:

To conform with CBE's efforts and guidance to support and encourage the use of different banking services and channels, BLOM BANK Egypt amended the cash withdrawal/ POS & E-commerce daily limits on all of its cards to better respond to customers' needs during the current unusual circumstances and to limit their visit to BLOM Bank Egypt Branches.











#### 1) For our customers

Alignment with CBE measures to fight the virus socio-economic impacts

Credit Agricole Egypt has acted in full alignment with the Central Bank of Egypt's measures and has mobilized its forces to pursue its operations and services across all its channels aiming to be closer to its customers and safeguard their safety during this critical time. Thus, in order to alleviate the impact of the crisis, the bank has implemented waivers of certain fees and granted a moratorium of credit facilities including loans and credit cards to its corporate and individual customers, upon their requests.

 'Thank you' initiative in recognition of the major role played by medical sector workers

"0" fees: loans, cards and accounts

Crédit Agricole Egypt has announced the launch of its new "Shorkan" (Thank You) initiative, to support and appreciate the efforts of all health sector employees who are currently on the frontlines in the coronavirus battle. The initiative forms part of the Central Bank of Egypt (CBE) and the government efforts to fight the coronavirus and the consequent economic impact. The bank has exempted healthcare workers from administrative fees on loans, credit cards and accounts, whilst also giving them priority in service inside branches to save their time.



Bankers cash loan as a part of 'Thank you' initiative

Exclusively for all Bankers, Credit Agricole Egypt is proud to offer a personal loan with "0" fees and a very competitive interest rate starting 14% in addition to unique privileges, in appreciation of the banker's exceptional role to support bankers and acknowledge their efforts during this period, with the following benefits:

"0" administrative fees-Amount up to EGP 750,000-Competitive interest rate-Loan tenor up to 84 months-Free life insurance-Eligibility to buyout other banks facilities.



 10% cashback on credit card utilization for customers and gears 1% to medics' protection

On the occasion of Ramadan and to cater customers' needs, 10% cashback is offered on purchases using CAE visa credit cards. 9% of the cashback will be delivered to customers and 1% will be donated to the community in order to purchase medical gears for doctors in quarantine hospitals who are fighting against COVID-19.



• CA Egypt donates EGP 1 per each electronic donation

CA Egypt donates EGP 1 per each banking transaction carried out electronically in order to support daily-wage workers who have been severely impacted by COVID19. This initiative is in collaboration with Egyptian food bank organization.

 Awareness campaign to invite customers to use digital channels for their safety

To ensure their safety at home and reduce the spread of the virus, Credit Agricole has launched an awareness campaign to invite customers to increase their usage of their cards and the bank's different digital services available for both corporate and individuals.

Through these services, customers can:

Monitor their accounts balance, inquire about their last transactions, transfer funds inside Credit Agricole and to other banks with no fees for 3 months, pay bills and Credit Cards-Activate and block cards, request cheque book.



#### Applying precautionary measures in Branches and locations

Hammering on Crédit Agricole Egypt's staff and customers wellbeing, several precautionary measures were taken since the very stage of the pandemic:

- Increase customers' awareness towards the risks of using cash and being present in crowds and encourage them to use their cards and digital services
- Ensuring sanitization and apply all good practices and securing proper hygienic workplace through intensive regular cleaning with a minimum 3 times a day.
- Distributing masks and gloves on staff
- Maintaining social distance and placing signs for social distancing everywhere needed
- Security guards check staff temperature using non-contact thermometers everyday



#### 2) For Staff:

Availing smart working to CA Egypt staff and applying all safety measures across all premises

In order to ensure the safety of staff who are working at head office buildings and avoid congestion, a smart working solution was implemented and staff started working remotely.

• Staff fundraising campaign

The bank's staff got their share in giving back to their community through a staff fundraising campaign that aimed to purchase full medical protection kits for the medical teams in quarantine hospitals and safeguard them against COVID-19. In return, CA Egypt has doubled every EGP donated. By the end of the campaign, CA Egypt staff and the bank were able to provide healthcare workers with 1,500 medical protection kits for fundraising campaigns.

#### 3) For community:

Collaboration with foundations taking action against COVID-19 most impacted population

Credit Agricole Egypt Foundation for development joined 'Kheir Wa Baraka' foundation in its initiative 'supporting daily workers' to support thousands of families severely impacted due to COVID-19. This comes within confirming the bank's solidarity for working all together for the welfare of the community. Also in the light of supporting daily workers, Credit Agricole Egypt in cooperation with the Egyptian food bank, will donate one EGP for each online transaction a customer does through 'Banki' mobile application in Ramadan, to support the daily workers most affected by the crisis and need to be fed in Ramadan.

Crédit Agricole Egypt announced that its "Crédit Agricole foundation for development' has signed a cooperation protocol with 'AHL MISR Development Foundation' to participate in 'The Egyptian people are up to the responsibilty' initiative by providing medical supplies and ventilators to treat people infected by Covid-19 to support the health sector and doctors. Credit Agricole has provided ventilators, intensive care unit and other medical supplies to 'Derb negm Al markazy' hospital in Al Sharqia Governorate. Adding to personal protection equipment, ventilators, intensive care units and ultrasound devices to the 'general hospital' and 'Alsadr hospital' in Damietta governorate and to 'Al Minya University hospital'.



# ELARABY صناع الثقة



# External CSR activities Supporting the health sector by donating needed medical equipment to isolation hospitals

ElAraby Group is donating ventilators to isolation hospitals, through ElAraby foundation for social development, and in collaboration with the government efforts to combat the coronavirus and to fulfill hospital needs

- Providing 4 intensive care beds and two ventilators to Ashmoun fever Hospital in Menoufia, at a cost of EGP 958,000
- Providing medical supplies for people with chronic diseases at a cost of EGP 885,000 pounds
- Providing 10 Monitors for intensive care rooms in the isolation hospitals, at a cost of EGP 100,000.
- providing 3 screens for AL Abbasia fever hospital at a cost of EGP 20,000.
- providing 520 air conditions for 38 governmental hospitals, since 2018, at a cost of EGP 600,000.
- providing medical supplies to 'Beni Swef' aovernorate Hospital at a cost of EGP 1000,000.
- Providing 140 beds for the medical isolation hospitals.
- Donating EGP 300,000 to the Egyptian Services and Disasters Fund.
- Donating EGP 1500,000 to 'Tahya Misr Fund/ تحیا
   with the aim of buying ventilators.



#### Covering up the needs of 30,000 suffering families from daily wage workers

ElAraby foundation for social development, as the CSR arm of ElAraby group, is covering the needs of 30,000 families from the most affected by the current situation who lost their daily source of income. ElAraby group is supporting them with food essentials and through providing certain amount of finances.

#### Confirming the health and safety of ElAraby employees

- ElAraby Group has formed a crisis management committee led by doctors from ElAraby Hospital, and sub-committees were formed from all the company sites.
- Implementing daily disinfection and sterilization in all the company's branches, buildings and exhibitions.
- Providing alcohol, disinfection and sterilization tools in the workplace.
- Sterilization of transport vehicles back and forth, while reducing the density of workers inside each vehicle.
- Creating portals for complete disinfection and sterilization of workers at the entrance to each plant.
- Manufacturing of devices for fast hand sanitizing with alcohol for workers, and placing them at the entrance of factories and premises.
- Providing masks and gloves to all employees in factories.
- Keeping social distance between all working employees in factories by setting boundaries.
- Raising awareness between employees to keep social distancing, practice hand washing and other hygiene practices.
- Granting exceptional paid leave to pregnant women and those with chronic and immunodeficiency diseases, until the end of the crisis.
- Allowing employees to work from home, if their existence in ElAraby premises is not appropriate and the nature of their work can be done remotely.
- Adoption of the rest period (prayer and lunch) at the workplace, while converting hot meals with packaged ones to keep social distance.
- Increasing employees rest time.
- Providing 2 weeks of paid leave to all workers at the beginning of the crisis.
- Conducting a medical questionnaire system answered electronically by employees on a daily basis, to check and reassure on their health status, and this procedure is considered one of the most important precautionary and proactive measures for rapid intervention in the case of presence of any infected
- Increasing the number of medical clinics in the company's sites.
- Raising the degree of readiness to the maximum degree for the medical sector to work 24 hours.
- Supporting employees who got diagnosed with COVID-19 in different health isolation places (hospitals / university cities / home isolation) by providing them the required healthy food and the adequate medical treatment according to the protocol of the Ministry of Health.
- Providing isolation areas and beds in several places specified for ElAraby employees, who got infected and in-need of medical care to recover
  - o Al-Shorouk Hospital, in Quesna, with a capacity of 40 beds.
  - o ElAraby office in Abu Raqba, with capacity for 60 beds.
  - o An area has been prepared in the Arab School of Applied Technology in the industrial zone of Quesna, with a capacity of 40 beds





During these difficult times, Emirates NBD-Egypt is supporting the government in the fight against COVID-19 through various measures that ensure the safety of their clients and employees, to guarantee to its clients the availability of all of the bank's wide array of services with no delay or complications.

#### **Branches**

Since Covid-19 has been recorded in Egypt in the second half of February, the bank has adopted many precautionary and preventive policies beginning with the reduction of working hours at all their branches; accordingly operating from 09:30 AM to 01:30 PM to limit the time of exposure.

The bank has adopted strict guidelines at all branches including equipping each with the necessary social distancing methods by putting social distancing signs at all branches and all ATMs, and the continuous disinfection and sanitization of high-touch areas such as ATMs and tellers' desks.



Emirates NBD-Egypt has made it a priority that all its employees are well informed about the virus through MetLife specialists who have briefed them about the proper protocols and guidelines outlined by both the government and international health organizations guidelines, thus, ensuring diminishing the probability of contracting the virus.

#### **Digital Banking**

Many services have been made available through Emirates NBD-Egypt's Digital Banking platforms to save its customers the visit to the branch; making banking from home easy and convenient, all main banking services can be done through the bank's digital platforms. Any client looking to register for the Digital Banking services can now easily do that through their website (www.emiratesnbd.com.eg). The SmartBUSINESS application is now and for 6 months made free of charge.

While other services, such as money transfer in Egyptian Pounds are made without any fees. Additionally, the money transfers limit has been increased from EGP 150,000 to EGP 500,000.

#### **Social Responsibility**

In light of Emirates NBD-Egypt's social responsibility culture, ensuring the protection of those affected most by the pandemic, Emirates NBD-Egypt donates EGP 20M to support the new initiative launched by the Federation of Egyptian Banks in coordination with the Central Bank of Egypt to support people affected by COVID-19. In recognition of the noble and heroic efforts of healthcare workers, Doctors and Nurses, those working in such professions can now skip the queues in branches to save their valuable time on saving lives. Also, Doctors are given access to free lifestyle services to suit their needs so they can give their attention to what is most important.

#### **Internal Policies**

Internally, the bank has adopted strict guidelines for its employees, like daily sanitization, temperature detectors, close monitoring of employee's health situation and providing immediate PCR tests if necessary, also allowing many employees to work from home.

The bank is eliminating any unnecessary hard copy communications and any personal meetings that can be undergone virtually, and similarly, all offers and medical checkups are shared via email instead of physical documents. The bank's HR department is now conducting job interviews through MS Teams, and conducting final interviews at the relevant branches instead of the head office.

The acknowledgement and appreciation of the bank's high-performers and those employees who have shown dedication during this pandemic to boost their morale. The bank has also made available to its employees items such as disposable gloves, medical face masks and alcohol sprays since the early beginning of this pandemic.

The bank has frozen all classroom training, where online learning and development programs are now endorsed to limit any unnecessary encounters, and also provided an HR Helpdesk to assist Employees working from home.

Furthermore, the bank has stopped all travel, both locally and internationally, while shuttle buses transporting employees to and from work are sanitized twice a day. More measures include splitting Staff to work from BCP, Head Office or Home with the mandate that no staff is allowed to change their work locations without HR and Operational risk approval.



#### Continuance

The bank is keen to remain an active member of society and to aid the government's efforts in confronting the pandemic by protecting its clients as well as its employees. The bank's board has made the safety of both its number one priority and is vigorously enacting and undergoing all proposed measures possible.

Many of Emirates NBD-Egypt's clients have expressed their concern of the gradual removal of precautionary measures, however, and as they have always ensured, Emirates NBD-Egypt will not be decreasing any of the aforementioned measures, for the bank believe that it is their responsibility to always offer all services safely, timely and flawlessly.

Stay safe everyone. Wishing everybody good health.





#### "ETAMEN 3ALEEHOM" CONNECTS & PROTECTS PATIENTS!

#### In partnership with Ahl Misr Foundation & Baheya Foundation

**#Etamen\_3aleehom** campaign was initiated and led by Etisalat Misr to provide connectivity and technological solutions to hospitals across Egypt, as well as give access and better serve the patients and medical staff in terms of connectivity in their fight against Covid-19.

Amidst COVID-19 outbreak and through utilizing Etisalat technologies, Etisalat Misr, in partnership with Ahl Misr Foundation, has covered the connectivity of two isolation hospitals. Etisalat Misr has effectively used its technology to provide effective means of communication for the medical staff & patients with their families outside the isolation hospitals.

Etisalat connectivity is currently serving more than **350 patients** in **Cairo**, as the first hospital covers an average of 200 patients, & the second covers an average of 150. The connectivity will cover patients for one year, and has started on **May 2020** until **May 2021**.

With a focus on the health of women across Egypt, Etisalat Misr has provided Baheya Foundation with technological solutions & equipment for its hospital. With an aim to protect the data of women warriors fighting breast cancer, Etisalat Misr offered Baheya solutions to support the infrastructure of the foundation.





#### Hacking COVID-19 with youthful bright minds!

#### In partnership with the American University in Cairo

To support the community during COVID-19 outbreak, Etisalat Misr participated as the platinum sponsor for AUC COVID-19 Online Regional Hackathon. With a belief that supporting youth & their ideas is a great investment, Etisalat Misr partnered with The American University in Cairo, School of Business, Center for Entrepreneurship and Innovation (CEI) together with Entrepreneur Society (ES) and The Student Union Real Life (SU), to launch Hack-19 online regional hackathon.

Based on the "Responsible Employee" pillar, and with the guidance and mentorship of subject matter experts and coaches from Etisalat employees - along with experts from the region - more than 134 teams from students across university students from across the MENA region came together and participated to the Hack-19.



#### "Carte Elkheir" supports families & COVID-19 patients throughout Ramadan

## In partnership with Egyptian Food Bank & Egyptian Cure Bank

Etisalat Misr supported the community through two essentials pillar: Nutrition & Medicine; and this to impact and ease lives during the outbreak of COVID -19 & the holy month of Ramadan. The campaign reached more than 25,000 families across Egypt along with isolation hospitals. In addition, and through Etisalat Cash (Etisalat Wallet), Etisalat Misr contributed with the same amount of money donated by its customers to more than nine (9) NGOs during the month of Ramadan 2020.



#### Etisalat Misr & its employees lead Challenge Elkheir

#### In partnership with the Egyptian Food Bank

Etisalat Misr started the Challenge ElKheir amongst the private sector and participated on social media to pass the challenge to other prominent corporates and banks. In partnership with the Egyptian Food Bank, Etisalat Misr secured 10,000 Food boxes that were delivered to families in need. This initiative was in alignment with supporting in-need daily labor; who were economically affected by COVID-19 measures. In addition, the employees followed on the company's steps, took the challenge to another level, and donated 250 food boxes to the daily labor as well.



#### Etisalat Misr Awareness Campaigns amidst COVID-19

#### In partnership with Ministry of Health & Population and Emergency & Relief Foundation

Etisalat Misr sent the first of its five (5) bulk Awareness Messages to its active base - Reaching 40M SMSs across Egypt. Throughout this campaign, segmented SMSs to the most vulnerable & affected areas in Egypt as per Ministry of Health & Population have also been sent.

In addition, under the auspices of the Ministry of Health & Population & in partnership with the Emergency & Relief Foundation, Etisalat Misr launched its awareness campaign on COVID-19 on its social media platforms using infographics.





#### Equiping Isolation Hospitals & supporting the Medical Staff

#### In partnership with the American Chamber & UNICEF

As Etisalat Misr always pays special attention to sustainable development by participating in a large number of community initiatives, especially in the health sector. Etisalat Misr, along with several entities from the private sector have launched an initiative to provide the health sector and isolation hospitals with protective gears (PPEs) and medical equipment. The initiative aims to support the state's effort in fighting the coronavirus pandemic and meeting the healthcare sector's needs.

The supplies provided include preventive clothing, medical masks, face and head shields, medical gloves and other necessary supplies. This initiative comes within the framework of the Minister of Communications and Information Technology Amr Talaat's directives pertaining to supporting the state's comprehensive plan for overcoming Coronavirus Disease (COVID-19) and making available the necessary supplies, to enable the health sector to provide healthcare services, in light of COVID-19 repercussions and the pursuit of curbing its spread





According to EBE strategy and out of its belief in its vital role towards the community and among its CSR activities, the Bank participated with EGP 20 million in the initiative by the Federation of Egyptian Banks (FEB) to support the impermanent workers/employees affected by Covid-19 crisis, this is in support to the whole community.

Additionally, the Bank contributed in an awareness campaign against Covid-19 conducted by Ibrahim Badran Foundation, where awareness sessions were held in some of the poor villages in different governorates and were provided to the residents about how to protect themselves from the virus in order to prevent infection, also boxes that contains sanitizers (70% alcohol), facial masks, gloves and vitamin C...etc. were distributed.













EBE and Ibrahim A. Badran Foundation believe in the paramount importance of providing healthcare services to people and their right to access proper healthcare to achieve growth on a solid and sustainable basis. Due to the pandemic of COVID-19 in Egypt, underprivileged people's household incomes have been affected while being exposed to a pandemic which requires adding to the cost of their livelihood. The Awareness campaign is working on raising awareness about COVID-19 and providing basic information for families which need it most while practicing proper infection control procedures.

The funding is covering expenses of awareness campaigns for 2 months for 1000 families (approximately 5000 beneficiaries), such as:

- Families of the poorest classes and most in need in secluded and underprivileged areas in the governorates of Fayoum, Giza, Ismailia, Behera, Menoufeya, Sharkia, and Beni Sweif.
- An estimated 5000 individuals and 1000 families are benefiting from this project through raising their awareness and receiving sanitation bags to protect themselves and people around them from Covid-19.
- After 2 months of conducting awareness campaigns, we were able to raise the awareness of the families about Covid-19 from an average of 19% to 90% in the areas visited.
- About 10 awareness doctors are working on this project, 20 staff members and 20 volunteers who are responsible for personal care in order to increase awareness and correct misinformation related to proper personal healthcare.

On the other hand, EBE produced an awareness short animated video about the ways of protection against the virus, which was published on the social media platform of the Bank as well as on the LCD screens in all branches, for the customers and employees.

The Bank also conducted a heavy campaign which was published on its social media platform encouraging customers to use more all the electronic services provided



by the Bank such as internet banking, mobile banking, ATMs and the e-wallet (Gebe), instead of visiting the branches to avoid the risk of interaction with others.

Moreover and among its awareness campaign against the virus, the Bank posted different posters in all branches and premises giving tips of awareness against the virus, safety measures, social distancing and the ways of protection from any infections. Besides, signs of distancing and shields were also installed in branches and premises.

Furthermore, awareness email shots are regularly sent to all employees about the safety and protection measures against the virus.

It is worth mentioning that all premises, branches and offices are regularly disinfected and sterilized, and sanitizing gates were also installed at the entrances. Moreover, the Bank does not allow any of the staff members, customers or visitors to enter nor walk around any of its premises unless wearing a mask, where body temperature are also checked at their entrance, and staff members are not allowed to remove their masks while being in any of the Bank's premises.

And due to covid-19 crisis which caused the cancellation of the annual big event "Iftar Ramadan", which is usually awaited by all EBE staff in different sectors, departments and branches from different governorates, to meet, mingle and socialize in a friendly environment. The Bank instead distributed boxes that contains a couple of games and giveaways, as well as the Eid cookies and biscuits (kahk el-eid) to all staff, this is out of changing the mood, making them happy and loyal to the Bank.

The Bank is applying the 50% capacity employees, allowing 50% to work from home or from other premises switching with each other, to allow distancing and prevent any infections. EBE also allowed women with young children to work from home.

Out of caring about its employees which is considered the human capital of the Bank, EBE allowed 205 employees out of 1350 EBE total staff who suffers from chronic diseases and critical illness such as "hypertension, diabetes, cancers, chronic kidney and liver diseases, chronic lung or blood diseases, etc.." as well as pregnant women, to take exceptional paid leaves (not considered as annual or sick leave and not deducted from the annual balance) till further notice, as these categories are of high risk to Corona Virus infection.

Furthermore, the Bank's medical system is covering any Covid-19 case of its employees, spouse and children".







#### **Standing Together Against COVID-19**

In efforts to support employees, partners, clients and community at large, and contribute in these uncertain times, Giza Systems launched a number of measures, activities, and initiatives to address COVID-19 preparedness and reduce the socio-economic negative impact across its various countries of operation.

Giza Systems initiated their response, both internally and externally, by issuing a statement to its communities to highlight their safety and protection were the top priority. Through the various communications channels and awareness campaigns, Giza Systems highlighted to its various stakeholders that well-being and safety were core, driving all efforts during this challenging time.

Throughout the pandemic, Giza Systems has ensured full and transparent communication to all teams and stakeholders related to the latest measures and developments within the Giza Systems Group.

Guided by the various national and international health agencies, Giza Systems immediately instituted its emergency preparedness plan covering health and safety precautionary measures in its offices and on-sites, stakeholders support and communication channels, and work-from-home policies.

The precautionary measures tackled the various health, safety and environment directives to ensure that the highest standards were being implemented during these unprecedented times. Giza Systems communicated precautions, made them available to all stakeholders, increased sanitization of workspaces and intensified housekeeping efforts to frequently disinfect its offices and most commonly used areas and surfaces.

In addition to the rigorous sterilization efforts, Giza Systems used thermal imaging cameras to screen temperatures for anyone entering its premises as was mentioned by various international agencies, and required all employees and visitors to wear protective face masks.

These precautionary measures were rolled out to all teams on-site as well, before lockdowns, to ensure the safety of the teams, partners and clients.

To support employees, Giza Systems implemented a number of activities to ensure their well-being on various fronts – physical, financial and psychological. With the ongoing awareness messages and sessions conducted by medical professionals, employees were informed of the latest recommendations.

With the shutdown of schools, work-from-home was launched to support parents and households. Subsequently, to help prevent the spread of the virus and support the government in the fight against COVID-19, work-from-home policies were instituted across its offices to allow for only skeleton crews in the building and on-site to ensure business continuity, while adhering to social distancing and other precautionary measures.

On the financial front, Giza Systems advanced employees' salaries to ensure that all employees could prepare their households and mitigate against any arising issues in the beginning of the pandemic with the anticipated increase in precautionary and safety needs.

Repatriation efforts were also carried out to ensure the safe return of Giza Systems employees working in various countries on projects to rejoin their families.

Additionally, a number of employee engagement activities, online sessions and courses were developed to motivate employees and avoid negative anxiety and isolation impact from COVID-19.

On the business front, Giza Systems moved its day-to-day operations online and went full force with its digital transformation solutions - from IoT and remote site monitoring to automation and RPA - to ensure business continuity and meet client needs. Thanks to the amazing dedication and ownership of the Giza Systems teams, various projects have been completed and implementation of projects is advancing as much as possible in light of the various national and international directives set by countries and clients.

Moreover, Giza Systems and some of its worldwide leading partners are launching webinar series, sessions and online forums to tackle a number of relevant worldwide topics and business concerns. There are also online series in the pipeline dedicated to youth and job seekers.

**Through its CSR arm**, Giza Systems Education Foundation (GSEF) launched a new tremendous initiative to support doctors and hospitals in their preparedness and responsiveness to COVID-19. Utilizing digital fabrication technology the initiative worked on providing doctors and hospitals with free personal protective tools to support their preparedness and responsiveness to COVID-19.



GSEF made a call out to the community to come together and unite in hope and action over fear. The call was to promote collaboration with other entities and teams to achieve greater impact in the efforts to protect front-liners in their fight against COVID-19.

Thanks to the overwhelming response and willingness to collaborate on this initiative, GSEF partnered with Modern Plast to increase production



capacity of face shields; Ahl Masr for financial support and distribution of face shields; Bosta in the distribution of face shields across Egypt; Enactus AAST Sheraton team in packing the shields for delivery; and AYB student organization in reaching out to underprivileged women to support in the production of elastic bands needed for the face shields.

With the invaluable contribution of its partners, GSEF was able to reach doctors and hospitals across the various platforms to deliver more than 40,000 face shields across Egypt.





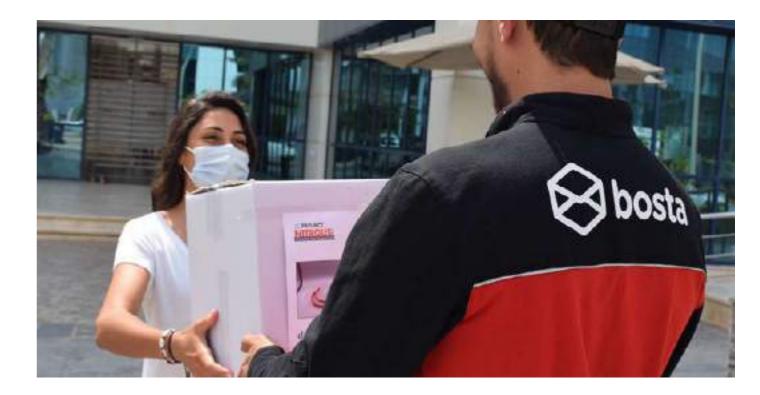








Another activity was launched by Project Nitrous, GSEF's project that aims to provide assistive tools for people with disabilities- made possible by the Drosos Foundation. Project Nitrous partnered with Zain to hold the first virtual hackathon. The virtual hackathon brought together Zain employees from Kuwait, Jordan, Sudan, Iraq and other countries to generate new ideas and solutions for assistive tools. Adopting design thinking, the hackathon worked on transforming the participants' ideas into real, viable prototypes and products to assist PwDs in their everyday lives. Out of the 85 solutions generated, 4 winners emerged with unique solutions to cater to PwDs needs.



Additionally, other internal CSR activities were carried out in the fight against COVID-19 with the expectation of increased poverty and inequalities on a globe scale. Employees donated to various local and international initiatives and entities to support underprivileged families. Giza Systems Kenya also launched the "Adopt a Family" Initiative in April to cover basic food and hygiene items for families in Nairobi slums for a month.

The hope is that by partnering up and collaborating on various initiatives, we can come together to mitigate against the socio-economic negative impact of COVID-19. Companies and individuals must stand together to support national efforts and work on lessening the deepening of the divides that risks communities falling more behind into poverty and illiteracy.





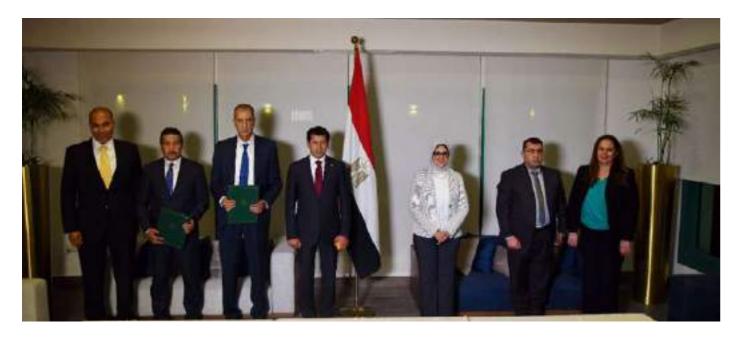




At the Housing and Development Bank, we are taking drastic steps to help both our immediate and extended community since the announcement of the COVID-19 pandemic. Not only are we proud to have spearheaded the incubation hospital initiative in partnership with the Ministry of Health and Population, and the Gezira Sporting Club. But we have also implemented a strong protocol for our internal community to keep them safe and healthy during these hard times.

Internally with our employees, we have created a crisis committee to respond to the ongoing consequences of the COVID-19 pandemic. We have diminished employee presence in all locations to less than 50% and are working towards automating many of our internal processes to help in moving towards digitalization. We have also created a 50% rotational employee system to limit a full-fledged infectious spread if COVID-19 cases arise. To ensure that employees and customers limit contact at the bank branches, we have implemented paperless communication as well as adding shields between them in the bank branches and physical distance signs.





Our new internal protocol further includes isolation of each floor, removal of fingerprint attendance for employees to eliminate touching surfaces, and a consistent open-door policy as to limit spread through surfaces. We also have in-house medical care to support our external healthcare partners. Prioritizing our employees' health and safety was our motivating factor in creating and implementing these measures. Transparency is key to the coordination of this protocol and we are constantly communicating with our employees through daily announcements. In turn, we are complying with all CBE regulations and initiatives in relation to the Bank.

As for Housing and Development Bank support to the community at large, the Corporate Social Responsibility department ideated the incubation hospital initiative at the beginning of the COVID-19 pandemic. Understanding the wide impact of this highly contagious virus and the need for immediate action, the Housing and Development Bank developed a plan of action to help house non-critical COVID-19 patients in their recovery.



This initiative took a month to fully launch, from committing our partners to installing the final hospital bed. Our allocated funding totaled around EGP 5 MN and included all medical furnishings and equipment, electrical appliances, medical and sanitary products, medical staff and assistance, housing furnishings, and installing extra bathrooms to cover the number of patients and Health care staff. This incubation hospital hosts 400 beds and is located in the secure facility of the Gezira Sporting Club's Sheikh Zayed location.

Our partners have showcased a strong-willed commitment to our initiative. The Gezira Sporting Club has provided the facility and facility management for the incubation hospital. In turn, the Ministry of Health and Population has been the leading actor in all medical care, sanitation, and overall healthcare management. Through our incubation hospital, we have been able so far to treat about 1600 patients and we are still serving COVID-19 cases till the end of the crisis.



It's in times of hardship when Housing and Development Bank steps in to practice one of our fundamental values by extending our assistance to our community and delivering what we promise. We look forward to continuing our mission of CSR and our core promise of always being there for our community under any circumstances.





#### Misr Italia Properties

# Raising awareness through 'A Message of Hope'

In such hard times, Misr Italia Properties is sending 'A Message of Hope' to everyone through its social media platforms. The main objective of the campaign is showing solidarity with the community and spreading positivity for a better tomorrow, in its ongoing battle against the pandemic. The real estate company is promising people a better future with their loved ones, while drawing attention to sectors and people that have been most affected by the pandemic. The initiative targets the medical and caregiving sector, including orphanages and nursing homes, as well as supporting workers with irregular employment.



#### Equipping 'Al Abbaseya Fever' hospital with ICU monitors

In light of supporting the health sector, the company provided ICU monitors to Al Abasseya Fever Hospital in the fight against the spread of Covid-19 and to help in the recovery of people infected, in partnership with Al Orman Association.



#### Sending 'A Message of Hope' for Nursing Homes in collaboration with the Egyptian Red Crescent

The company has partnered with the Egyptian Red Crescent to send 'A Message of Hope' for nursing homes and to support elders across Greater Cairo. With the elderly being the most vulnerable to this pandemic, MIP was keen to provide support to Nursing Homes granting them Medical Check-ups, awareness sessions, medications for residents and caregivers covering at least 2 months, sanitization of the facilities, and personal hygiene kits in addition to cleaning materials for later use.

# Sending out "Box of Hope" to support day labor and those in need

For the third year, Misr Italia Properties has sent out Boxes of Hope to underprivileged families around Egypt. This year it has engaged its community and employees as well to give back and support daylabor affected by COVID-19. In Partnership with Al Orman Association, 1,700 boxes were distributed in Matrouh governorate.



## Sending Eid "Gifts of Hope" to Orphanages and the less fortunate

With the Eid coming in such a hard time, and with high financial uncertainty and constraints due to the virus spread, many people were unable to buy new clothes or toys to celebrate this Eid. Misr Italia Properties has urged its community and employees to donate all clothes and toys they can spare to draw big smiles on the faces of the less fortunate. The company joined forces with the Egyptian Clothing bank and Al Orman Association to take all the donations and deliver them to orphanages and those who need support the most. In such times Misr Italia properties has sent Gifts of Hope everywhere.



#### Taking precautionary steps to ensure the health and safety of all stakeholders

Misr Italia Properties affirms it is following the precautionary measures and guidelines announced by the government and the World Health Organization (WHO) and has started to take action since the start of the pandemic.

The precautions included "work from home" policy by permitting 50% of its workforce to work from home, including all female employees, who are pregnant or caring for children under the age of 12; in addition to all employees suffering from chronic diseases.

Misr Italia Properties has limited attendance at its premises as much as possible, mainly based on the critical business need for everyone's safety. Internal communication with all employees has been established for continuous update on all the safety steps. The company has launched an internal awareness campaign providing employees with tips and guidelines on how to deal with the pandemic and has provided them with gloves, masks, hand sanitizers at all company premises, as well as stopping food delivery to avoid contamination risks. In addition, all external visitors are asked to wear masks to be able to enter the company facility and digital thermometers are used to check everyone entering from employees and visitors.

The Egyptian developer has also limited all its on-ground meetings and encouraged online meetings instead, while stopping all business travel outside of Egypt. For urgent meetings, all meeting rooms' capacities have been cut by 50% to allow for proper social distancing.

As for the Misr Italia Properties communities, the company has deployed special teams for the sterilization and vaporization of all units and facility buildings exteriors across its projects. The same service was offered free of charge to all its residents, who wish to sanitize their homes.



شركة راشدين إيچيبت للتجارة (د.م.م)

Rashideen Egypt For Trade Co. (L.L.C)



Rashideen Egypt Group (REG) is part of the Rashideen Group, which is a UAE based investment group of companies, with diversified activities in the Tobacco, FMCG, Real Estate, and several other Industries. With operations throughout the Gulf, Middle East, North Africa, & Sub-Saharan Africa, Rashideen Group has its H.O. in UAE and branches in each of Yemen, Jordan, Lebanon, Egypt, Morocco, Algeria, as well as in numerous other countries.

Rashideen Egypt Group (REG) is the pioneer and leading provider of sales and distribution services for FMCG products in Egypt. Through the group, sales and distribution services are currently being provided for multinational companies such as Mondelez, Reckitt Benckiser, Fromagerie Bel, Shell, & Philip Morris, primarily on a nationwide and exclusive basis. REG also provides manufacturing services for its partner Philip Morris in the manufacturing of tobacco products at the facilities of Eastern Company for Tobacco. REG employs around 4600 employees in Egypt and has over 45 branches and distribution centers spread throughout Egypt.

# At the very early stages of the onset of Corona pandemic, REG was fully committed to the following three parameters:

- 1. Continuing its long history of Corporate Social Responsibility and working hand in hand with the Egyptian Government to pass this turbulent phase.
- 2. Maintaining its ongoing commitment to the health and safety of its employees and their job security, as well as the health and safety of our commercial partners.
- 3. Maintaining our commitment of continued services to our customers and consumers

#### **CSR** activities of REG

Rashideen Egypt Group has always been committed to having an effective role in the societies they serve and one of its main values and mission is to pay back to our communities by taking our CSR role seriously and promptly. In this respect, REG made the



following contributions, early on in the pandemic:

- A donation of 25 million EGP to the "Tahya Misr" Account.
- A donation of 25 Million EGP to The Ministry of Health.
- A donation of 15 million EGP to Wadi El Nil Hospital.
- A donation of 1.5 million EGP to Ahl Misr foundation.

# REG commitment to its employees and commercial partners

REG believes that its most valuable asset are its employees, as well as their commercial partners. In this respect, REG addressed this commitment in the following manner:

 While many companies started downsizing employees during the pandemic, REG not only maintained all its employees but also continued to hire and increase its employees throughout the past few turbulent months of the pandemic.

- Cutting wages of our employees was never an option for us. On the contrary, in recognition of the dedication and resilience of our employees in the face of the challenges of the pandemic, and in recognition of their role is sharing with us the corporate responsibility to continue making our products available to the communities we serve, REG granted its employees a generous exceptional bonus as a thank you note for their incredible energy & enthusiasm.
- At the same time, REG maintained all its contracts with the various subcontractors that were providing us with services such as security, cleaning, facility management, and factory operations, so that these sub-contractors could also maintain their employment levels without reduction.
- In order to be able to continue our operations, we had to implement strict health and safety procedures to keep our team safe and confident in every step they take, whether they are on premises, at their offices, or out in the market. Ensuring the safety of 4600 Employees in 45 branches is clearly a challenge that we accepted. Here is how we are keeping our work environment safe:
  - Our Health & safety teams have worked on raising awareness amongst all employees & implementing all the safety measures published by the Egyptian Ministry of Health and other reliable sources. In addition to reinforcing these measures, they were constantly keeping employees up to date with every new health and safety measure that was announced and published.
- Our journey starts with how to ensure the safety of our employee from the moment he leaves home, catches the company's bus or private or public transportation, and continues throughout their working day



and then reaching their home safely again. Clear procedures and guidelines were put in place on how to interact with the surroundings, whether they were working tools, surfaces & furniture, as well as how to deal with one's colleagues and customers or outside visitors

- o Each & every employee was provided with needed gear such as masks, gloves & portable hand sanitizer. All managers and supervisors were responsible to give their teams an induction on the importance of this gear, as it was their number one defense line against the virus, and how to properly use it to get maximum protection out of it. The correct use of protective gear was repeatedly highlighted and strictly monitored by all supervisory levels to ensure the maximum protection for our teams.
- O As another proactive procedure to help us to limit the spread of any contagious viruses, branches or sites would be fully locked down, when needed, in order for the premises, offices, and vehicles to be sterilized through an ISO certified company. This was complemented by giving all our employees sterilizing sprayers to use over each on every surface they come in contact with, and these sprayers are constantly replenished.
- O Keeping social distance was one of the most important safety measures we put in place and hence we immediately canceled all our planned out of office activities and events and travel, as well as restricted business meetings involving more than two employees to be conducted through virtual online meetings. At the same time, keeping the distance of a minimum of 2 meters between each person at break areas and areas of interaction became mandatory and was strictly supervised and monitored.



- O As a further precautionary measure, we strictly limited outside visitors to only mandatory visitors such as job applicants for critical positions or customers picking up their products from our branches. Any visitor was forced to abide by our safety measures, such as keeping the social distance, wearing a proper mask & sanitizing their hands.
- O Despite all the precautionary and preemptive measures, we were aware that we would still be expecting to face cases of covid19- infection or suspicion amongst our employees, sooner or later. Accordingly we contracted with a few class A doctors and medical representatives to guide us the handling of positive or suspected Covid 19 cases, as follows:
- Our medical consultants, along with our HR teams, identify & handle suspected cases immediately
  by sending the suspected case for needed medical tests, and, in parallel, give the suspected case
  an induction on how to deal with the situation on all aspects, such quarantine do's & don'ts, correct
  medical protocol they should follow, as well support and walk with them through the smallest day to
  day details. Our medical consultants remain in contact with both the suspected case and REG's HR
  teams until full recovery and safe return to work.
- In critical cases that need to be hospitalized, REG spares no effort and no cost in finding them the needed hospital beds until their full recovery.
- All costs for the diagnosis, treatment, medical supplies, and hospitalization when needed, is fully covered by REG for all its employees, at all levels.

#### **REG** Commitment to its customers and consumers

Through adopting the above procedures that provided its employees with the needed protection and treatment, REG was able to continue its full operations running throughout the past few months of the pandemic, with virtually no interruption. Accordingly, REG managed to keep all vital products on the shelfs of retail outlets, with no out of stock, and thus fulfilling its commitment to servicing the needs of its customers and consumers.





Suez Canal Bank activated new internal activities programs to communicate with employees as a part of its efforts to develop and support young employees and to promote cooperation and team spirit, the bank launched many communication activities such as organizing football matches between employees of the bank during the Holy Month of Ramadan last year.

The bank also launched the "Support Egypt" initiative during Egypt's organization of the African Nations Cup last year in which employees and media professionals were provided with branded T-shirts with the slogan of "Support Egypt" and Egypt flags to wear while attending the matches in the stadium.

The bank also announced the Ideal Mother award this year and launched the "Share Mom Picture" Campaign to recognize all mothers' efforts.

Health and Safety Programs were launched to raise the employees awareness in various health issues for a better life, such as Nutrition sessions, Medical checkup in the "World Diabetes Day" that took place in November 2019, In addition to Breast Cancer awareness session and self check up methods for women working at Suez Canal Bank in cooperation with the Egyptian Foundation of Breast Cancer which coincided with the "international month for Breast Cancer" awareness in October 2019.

Suez Canal Bank seeks to adopt effective community service programs taking into consideration the basic needs facing society such as health, education, special needs, youth and entrepreneurship as well as providing decent life and a good living environment, supporting the most needy villages and thus raising human capabilities and society.





## During Covid19 the bank was keen on the safety and health of employee and took several measures as follows:

- o Displayed awareness video on COVID 19 protection procedures on all screens in branches and head office.
- o Displayed World health organization protection procedures posters at the bank in different locations.
- o Displayed protection procedures in all computers screensavers.
- Utilization of video conference , emails and electronic tools of communication to reduce physical contacts
- o Provided laptop, WI-FI and VPN access to employees to facilitate working from home and easy access.
- o Enforced that all employees are required to wear masks at all times and distributed masks to front line customer services.
- o Permitted working from home policy for employees on rotation basis with priority to pregnant women, women with children under 12 years old and employees who have chronic diseases to work from home.
- o Daily sterilization of head office, branches and buses
- o Daily temperature measurement with digital thermometer for all employees and visitors.
- o Sterilization devices installed in all bank locations, attendance switched with cards replacing fingerprint signature devices.
- o Provided disposable paper cups and their own kettle to each department for water and coffee.
- o Daily Random health checkup for employees.

#### Social Solidarity

The bank contributed in the field of social solidarity, by participating in the federation of Egyptian Banks initiative regarding the development of slums and participating with NGOS in installation of water pumps for more than 330 beneficiaries in Beni Suef Governorate as well as supporting those affected by Coronavirus epidemic in the emergency and crisis account with 10 million pounds, the bank also provided 4500 food packages in cooperation with Orman association during the holy Month of Ramadan 2018, 2019 & 2020 in the most needy villages in Fayoum and Beni Suef Governorate and participated also with AL Tadamun MicroFinance foundation by distributing food packages during the holy Month of Ramadan as well as employees participated in social responsibility campaigns and distributing Ramadan food packages.

The bank participated with the Egyptian Food Bank in the charity challenge initiative and supported 7500 daily workers affected by Coronavirus epidemic.

#### Health

In the Health Sector, the bank through its Dokki Branch for Islamic transactions provide support for more than 30 hospitals & 80 NGOS to assist many individuals and families with low income in the cost of treatment for diseases .

The bank has also contributed in providing health care for children with congenital heart defects at Al Nas hospital and cooperated with Ahl Masr foundation to support the incident victims who were injured by the violent that took place in Ramses Cairo Railway Station. The bank also contributed to the support of Ministry of Health and Population initiative for the elimination of patient waiting lists and also participated in the initiative that was contributed by a number of institutions and individuals donating to National Cancer Institution for the reconstruction after the huge explosion, which resulted in a major fire that affected parts of the nearby cancer institute, as a kind of community participation by the bank towards its national responsibility.





Tatweer Misr, the leading real estate developer, is taking an active role to shoulder its corporate social responsibilities and employs all around measures to support the government in light of the current local and global situation. In this fight, Tatweer Misr is standing with other entities and authorities to face the challenge together. The company has contributed EGP 5 million to support the civil community through its initiative, "Benebny Hayah/Building life" which aims to reduce the impact of the pandemic on both the government and community alike.

In line with WHO guidelines and with the announced restrictions from the Egyptian government, Tatweer Misr implemented internal and external strategies to mitigate the impact of the virus and its disruptions. The internal actions aimed for keeping their employees safe while ensuring ongoing business operations, so the steps were manifested in reducing the workforce by 50% in all of its construction sites, supplying their sites with all sanitary measures, medical units and doctors to ensure regular checkups for workers and offering remote working options for office based employees to reduce the risk of infection.



In support of external parties, and through "Benebny Hayah", the company collaborated with several NGOs and organizations of the civil society to maximize the number of beneficiaries, to prevent and fight the spread of Covid-19.



#### **Preventing:**

#### Collaboration with 'Al Orman Association'

The Egyptian developer joined forces with Al Orman Association to fight the Coronavirus aftermath on villages in Upper Egypt.

Through this collaboration, Tatweer Misr will reconstruct and provide utilities needed for deteriorated houses in 'Kafr Abdel Khalek' village in 'Minya'. By holding construction works, Tatweer Misr is able to supply houses in the village with water systems as well as electricity enabling them to abide by the WHO's safety measures of staying home, maintaining social distancing and washing hands regularly. Moreover, the company is supporting families, who lived off daily income by providing families of the village with food products throughout Ramadan.

#### Fighting:

#### Supporting the health care system through partnerships with NGOs & Civil Society

The coronavirus outbreak is first and foremost a human tragedy, affecting millions of people globally. With several healthcare systems collapsing, the company acknowledged its responsibility towards its community.

#### Al Qasr Al Ainy Hospital

Being one of the hospitals receiving Covid-19 patients, Tatweer Misr, through partnership with **Ahl Misr Foundation**, provided medical equipment including ventilators, monitors, syringe pumps and PPEs. In an attempt to reduce the burden on the hospital, the developer provided meals for HCPs, staff and families of patients throughout the holy month of Ramadan. For this to happen, Tatweer Misr collaborated with an entrepreneurial business (restaurant) established by a young entrepreneur to supply the hospital with the Iftar meals.

#### **UNICEF & AmCham**

Through partnership with UNICEF, **Amcham** and a number of NGOs, Tatweer Misr supplied isolation hospitals with ventilators to ensure they are available when needed by patients.

#### Supporting Daily Income Earners in Marsa Matrouh and Wadi Al Natroun

Tatweer Misr supplied daily income to Wadi Al Natroun residents with basic food commodities. Additionally, to ensure the safety of Marsa Matrouh's residents, the company donated to the governorate, to provide residents with food commodities, sterilizing materials, and monetary amounts, to support daily income earners who were affected by safety measures imposed.

#### The Power of Unity

The efforts were not only restricted to the support of the company solely, rather, the company encourages its employees to contribute as well. Tatweer Misr's employees joined forces to donate to daily income earners who lost their jobs as a result of the partial lockdown. In partnership with Misr El Kheir Foundation, Tatweer Misr's employees were able to fund 250 families throughout Ramadan by supplying food commodities and monetary amounts needed in case of emergencies.

Since its establishment, Tatweer Misr believed in the importance of unity and partnerships to reach a greater good. Through this strategy, the company was able to establish leading projects and was able to apply this same, to fight the current circumstances.

Tatweer Misr is committed to continuous business operations to reduce the economic burden on the government and encourages the private sector to commit to an ongoing business process while placing employees' safety as a top priority.

# V/A/A/GROUP



#### **Company Overview**

Wadi Group enjoys the heritage and expertise of more than half a century in the agribusiness industry throughout the MENA region. Launched in Egypt in 1984 with a small scale poultry operation, today Wadi Group operates in 12 subsidiaries with ten brands over three distinct sectors: Dawagen, Sina'at and Mazareh.

The Dawagen Sector includes Group's core business operation: large-scale poultry integrations, spanning from grandparents (GP) to parents, to day-old-chick (DOCs) production, under the brand Katkoot el Wadi that produces layer DOCs, broiler PS DOCs and broiler DOCs with a consolidated market share in all sectors of 19%.

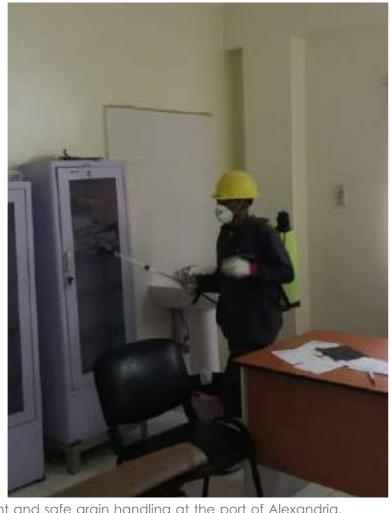
Also under Dawagen is Inmaa, the sole GP operator in Sudan, with 50% market share. Capitalizing on the achievements in both Egypt and Sudan, Wadi Group aspires to move down the Nile River to other African countries further developing the poultry sectors in Africa, with the vision of "Chickenizing Africa".

Under Sina'at, Wadi Group operates industries across the value chain including large scale poultry feed plants under the brand name A'laf Al Wadi, while also producing feed additives such as soya meal and mono-calcium phosphate through ldafat.

The Group operates a logistics arm focusing on efficient and safe grain handling at the port of Alexandria, managing 2 million tons of grain a year through NSSC, as well as ground transportation with Tawseel. The cutting-edge industrial cooling cell pads manufactured by Tabreed, was another step in providing the poultry sector with an integrated solution for poultry breeding. The cell pads are used for poultry wards, greenhouses and other industrial uses. Specific to poultry, Tabreed helps provide poultry farmers with the best environment to maximize their flocks' genetic potential for peak performance.

Initially, Mazareh was developed to cultivate the land between Wadi Group's poultry sites as required for biosecurity. Wadi Food's olive groves became the first biosecurity line of defense since olives are a bitter crop that does not attract birds or insects that carry viruses. Today, they are one of the Group's most important crops and produce internationally award-winning olive oils. Under the Mazareh Sector, Wadi Group operates large-scale agriculture under the brand name of Rula for Land Reclamation.

Wadi Group has continuously succeeded in bringing positive change to the businesses in which they operate. They deliver what they promise as a testimony to their slogan: "To achieve. To lead".



#### Wadi Group actions responding to COVID-19

The global situation regarding COVID-19 is evolving quickly. At WADI GROUP, we are taking as many precautions as we can in order to reduce transmission of this virus and protect our staff.

We also have the responsibility of ensuring that the health and safety of our employees and partners are not compromised. We have continued to monitor the situation closely and are adjusting our internal policies to respond to this rapidly evolving situation.

Following advice from the World Health Organization, nearly 75% of our HQ employees are working from home till further notice, and who is coming to office the social distance rule is implemented,

Working hours have been reduced as well. Working from home can be a challenging transition, so we've provided a variety of resource guides and tools to help our employees continue to get the job done.



- All mothers with kids aged between 0-12 years old or employees above 50 years were requested not to attend and to work from home.
- All face-to-face training has been canceled until further notice, focusing on virtual training for all employees on different topics.
- Strict travel restrictions inside or outside Egypt are in place.
- Employees who returned back from infected areas were requested to work from home for at least 14 days from their arrival date, also the unwell employees or employees who live in quarantined areas were requested to work from home for 14 days.
- All of the key protection and hygiene measures have been applied by our facility team to minimize the spread of infection, such as providing hands disinfectants in all our premises in HQ & Sites, deep daily cleaning and disinfecting and sanitizing all spaces.

- All the health and safety procedures are monitored and followed up on all our premises, in addition to providing all necessary safety tools such as gloves and masks.
- Temperature checks have been implemented before employees are permitted to enter our different premises and locations.
- All our meeting rooms have been closed, all meetings are conducted virtual through Zoom and Skype for Business.

Also, Wadi Group transformed the hiring and onboarding experience to 100% virtual. All assessments, interviews, and onboarding became online.

One of our important precautions is banning the food delivery service and banning visitors as well.





In an effort to ensure a safe environment and reduce the spread of the virus, visitors and customers have been banned from entering the Head Quarter Building.

Even lately when we took a decision to have a maximum of 50% of personnel on a daily basis, ensuring all functions are represented and operation, we add additional precautions to all the above such as:

- The safe distance must be kept between employees at least 2 meters.
- Employees must safely wear any type of masks continuously.
- Maximum number of the employees at each elevator is two while keeping a safe distance.
- Switch the ventilation at least 2 hours before and after building usage time and ensure regular airing with windows as well.



Our responsibility for ensuring that the health and safety of our employees are not compromised leads to continuous monitoring of the situation closely and adjusting our internal policies to respond to this rapidly evolving situation.

We're proud of the early action we took to protect the health of our employees and our communities. That will remain our top priority as we work through the unknowns of the coming months Together we will get through this.

Wadi Group.















صحتك تهمنا طرق انتشار فيروس كورونا





