



## SEE IMPACT

We are committed to driving sustainable and inclusive economic growth across Africa. To achieve this, we must ensure that the clients we bank, and the projects, partnerships and infrastructural developments we finance, create net positive SEE impacts. These considerations are front and centre when we make business decisions.

### MEASURING OUR STRATEGIC PROGRESS

#### What guides our management of SEE impacts?

Our SEE management approach is guided by our purpose, our core business and the needs of African societies. It requires us to take a long-term view, and to assess the positive and negative impacts of our business decisions not just for the group, but for the communities in which we operate. SEE impact management is central to the commercial strategies of our business lines and legal entities. It shapes how we do business, how we generate our income, and the products and services we offer our clients. It also provides the opportunity to grow our business by providing innovative solutions that address societal, economic and environmental challenges in our markets.

#### What success looks like

Generating economic value in a way that produces value for society.

Understanding our direct and indirect impacts on the societies, economies and environments in which we operate, and making more informed, responsible decisions as a result.

#### How we measure progress

##### ESG and sustainability indices

We track our performance and inclusion in independent ESG and sustainability indices.

##### Principles for responsible banking



##### ESG rating

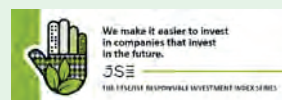
MSCI 

ESG RATING **AA**  
last update: June 29, 2018

##### Member sustainability indices

MSCI 

Emerging Markets ESG Index



## SEE IMPACT AREAS

We have identified seven areas in which we believe we can best achieve our purpose while making a substantial positive impact on society, the economy and the environment through our core business activities. Our impact areas are informed by the UN global SDGs and the African Union's Agenda 2063.

In 2018, we reported against six impact areas. In 2019, we reviewed our impact areas and made some changes to ensure that they accurately reflect the areas in which we make the greatest impact. The changes included merging education and skills development, and adding two new impact areas: climate change and sustainable finance, and health.

## Driving Africa's growth



### Financial inclusion

Enable access to financial solutions that support economic development and reduce inequality.



### Job creation and enterprise growth

Partner with clients, including SMEs, to deliver appropriate financial solutions.



### Infrastructure

Support infrastructure development for inclusive and sustainable industrialisation, partnering with clients to manage and minimise environmental and social risks.



### Africa trade and investment

Facilitate trade and investment flows between African countries, and with key global markets using innovative trade finance, cross-border payments and investment solutions.



### Climate change and sustainable finance

Partner with clients to develop solutions that mitigate and adapt to the effects of climate change and support the green economy and social development.



### Education

Support access to inclusive, quality education and lifelong learning opportunities, and help Africa harness the opportunities of the Fourth Industrial Revolution.



### Health

Support improved health and wellbeing through financing and business development support, and investing in our people's health, safety and wellbeing; and health-focused corporate social investment programmes.



#### TRADE-OFFS

- Implementing new solutions that improve access to finance for small businesses and entrepreneurs to enhance their growth and potential to create jobs, while managing the default risk which is generally high for these vulnerable clients.
- Balancing the challenges posed by climate change, and the need to facilitate access to affordable energy to support economic growth and poverty alleviation.
- Our decisions consider the most optimal strategies to mitigate environmental impacts and are always made on the strict proviso that human rights are upheld and applicable laws and regulations adhered to.
- Finding ways to restructure debt for sectors impacted by climate change in a way that maintains the integrity of our loan book and the viability of our clients' businesses.

#### RECOGNITION

Received the UN's Sustainable City and Human Settlements Award, together with our project partners, for the South Hills integrated housing project in South Africa. When complete, the development will comprise 5 845 residential units and 112 hectares of green recreational space. The project has been recognised as a global green model community with houses built to be energy and water efficient. Over 70% of the units fall within the Financial Sector Charter definition of affordable housing.

**RTS** A more detailed view of our contribution in each impact area can be found in our reporting to society suite, available online, which includes our report to society, ESG report and an update on our transformation progress in South Africa.



# PROGRESS MADE

## Our impact

We enable more people and businesses to access affordable financial products and services, enabling them to manage day-to-day transactions, save and plan for the future, deal with unexpected emergencies and, for entrepreneurs, to achieve business growth.



## FINANCIAL INCLUSION

- **Zimbabwe:** Launched BluEase, a low-cost transactional account for low-income earners (including university students and informal and sole traders). Clients receive a debit card and can access mobile banking, online banking and EcoCash to wallet transactions.

### Improved convenience

- **South Africa:**
  - Over 37 000 clients have digitised their cards using Samsung Pay, enabling them to transact securely with their phones and other digital devices at contactless-enabled merchants and traditional POS devices. Samsung Pay uses technology that mimics the magnetic stripe on a bank card. Almost 500 000 transactions have been concluded since the product launch late in 2018.
  - Partnered with iiDENTIFii, enabling safe and secure remote account opening in under 60 seconds using biometric digital identity verification. iiDENTIFii matches the data from a selfie and the client's identity document with a facial biometric at an issuing authority or government department.
- **Various countries:** Launched digital lending, reducing the application process for new loans from five days to less than a minute, significantly reducing costs.

## Highlights

### Low-cost digital solutions

- **Nigeria:** Launched the @ease wallet, which provides a range of financial services (including interbank transfers, debit card issuance and cardless withdrawals from ATMs or the agent network) to the informally served, under-banked and unbanked markets on various structured platforms using a phone number.
- **South Africa:**
  - Introduced MyMo, a digital transactional account that enables clients to do their most frequent banking transactions at a low cost. Clients also get free airtime or data every month.
  - Grew our mobile phone-based money transfer service, Instant Money, with transaction volumes growing 18% year-on-year. Businesses use the service to reduce payment costs and speed up turnaround times, with Instant Money for Businesses showing annual growth of over 100%. Recipients do not need a bank account and can collect their funds at a date and time of their convenience.

### LINK TO SDGs



Financial inclusion has been identified as an enabler for seven of the 17 SDGs, including reduced inequality.

### Consumer education to support responsible and effective decision-making

- **South Africa:**
  - Invested R52 million in consumer education, through our Walletwise programme reaching around 514 500 people through direct educational interventions and 235 000 people through our website and social media, as well as the millions of people reached through our television and radio campaigns. Our programme explains financial products and services and how to use financial services and digital platforms effectively and affordably.

The programme targets the youth, small enterprises and people without formal bank accounts, with a focus on rural and non-metro areas. R3.5 million of our WalletWise spend reached 120 entrepreneurs and small business owners. In a separate initiative, the Wealth business hosted 22 financial literacy sessions for our employees.

- Launched the My360 app, which provides clients with a consolidated view of their net worth across different financial service organisations and geographies, and helps them better understand financial terminology and key concepts. The app will be rolled out to Africa Regions in 2020.
- The MiScore app helps clients understand their financial behaviours, improve their creditworthiness and avoid financial distress.
- **Various countries:** Delivered Financial Fitness Academies for the employees of our corporate clients. In Kenya, for example, we hosted 29 Financial Fitness Academies, reaching over 2 300 people. We also ran financial literacy campaigns, including in Botswana, Ghana and Nigeria, targeting the youth and general public. Our Wealth and Investment business hosted 142 online share trading education sessions with around 15 640 registered participants and 36 YouTube videos with approximately 5 700 views.

### Encouraging savings and effective future planning

- **South Africa:**
  - Launched Invest, a specialist index tracking fund manager that provides a comprehensive product range of 28 unit trusts and exchange traded funds with around R12 billion of assets under management across multiple asset classes and geographies. The product helps clients invest simply, transparently and cost-effectively.

- To date, our clients have invested over R550 million in 63 000 tax free investment accounts, and over R440 million in 13 000 auto-share investment accounts (which enable new investors to access a range of JSE shares at a reduced cost).
- **Nigeria:** Support over 1.7 million retirement savings account holders with over R112 billion in assets under management. We also held a campaign to encourage informal sector workers, who are not covered by the current Contributory Pension Scheme, to take up our micro-pension product.

### Enabling home ownership

- **South Africa:** Holding 34% of the home loan market share, during the year we:
  - Affordable housing**
    - Held an affordable housing loan book valued at around R26 billion, with almost 99 500 clients, and 27% market share.
    - Registered 5 667 new affordable home loans in 2019.
    - 1 037 of our affordable housing loan clients participated in our home loan consumer education programme.
    - Restructured 2 861 home loans to keep families in their homes; however, regrettably we had to enter legal processes with 1.6% of our clients who were in default after all alternative arrangements had been exhausted.

### Home services

- Launched our sectional title index which provides clients with the necessary information to aid decision-making when purchasing a sectional title property.
- Launched LookSee, an online property valuation guide, to provide information to home buyers and sellers.

- **Zambia:** Dedicated a third of our corporate social investment budget (1% of Stanbic Zambia's annual profit) to the Buy-A-Brick campaign, which assists low-income households access decent housing. Our Buy-A-Brick account allows businesses and the general public to make donations towards the purchase of building materials.

### Cross-border banking services

Partnered with Rewire, an international FinTech, to offer cross-border banking services to migrant workers from across our 20 African countries of operation. The service enables migrant workers to deposit money into a digital account and transfer the funds home.

### Insurance

Launched an app for vehicle and home insurance in South Africa, designed specifically for millennials. The app rates clients on their driving ability and those who pass the digital driver test receive a discount on their insurance (valid for 12 months).

# 5 667

NEW AFFORDABLE HOME  
LOANS REGISTERED



## Our impact

We work with our clients to understand their challenges and priorities, to provide them with appropriate financial solutions to support their growth and expansion into new markets, and deliver digital solutions to meet their unique needs. We also provide targeted support to our SME clients, to help them develop their businesses, grow their skills, manage cash flow and access new business opportunities.



## JOB CREATION AND ENTERPRISE GROWTH

### Partnering with Africa's FinTechs

- **Kenya, Ghana, Nigeria and Uganda:** Selected the first five businesses for investment as part of our partnership with Founders Factory Africa, which aims to build and grow over 100 disruptive tech startups across Africa over five years. Founders Factory Africa will provide specialised tailored support, including product design, tech engineering, data science, branding, capital raising, and financial and operational readiness.
- **South Africa:** Provided business development support to seven technology businesses, including the winner of our Women in ICT competition.

### Services for small businesses

- **South Africa:** Established SimplyBlu, a payment solution for small businesses wanting to trade their products online. Using a mobile app, entrepreneurs can set up their online store, issue e-invoices and securely accept digital payments. The app is safe, secure and cost effective, and no coding skills are required.
- **Zambia:** Secured a USD15 million facility from the International Finance Corporation to expand SME lending, with at least 25% of the loan earmarked for women-owned businesses.

### Enterprise development support services

Delivered business development training programmes and bootcamps to over 2 100 SME owners across seven countries.

- **South Africa:** In addition to our WalletWise programme for SMEs, provided ten business practice seminars for 219 medical professionals on running a financially sound practice.

## Highlights

### Innovative credit solutions

- **Across Africa:** Invested USD4 million (R61 million) in Nomanini, enhancing our ability to extend credit to small shop owners and other informal retailers across Africa. Nomanini uses electronic wallet technology to connect informal merchants with distributors. Using this data we are able to build financial and risk profiles for traders, which supports our ability to make lending decisions.
- **eSwatini, Lesotho and Zambia:** Launched the Trader Platform Solution, enabling informal sector retail traders to apply for stock advance loans. Applications are assessed using trading data obtained from the Nomanini platform and loans are provided quickly and digitally. The solution will be made available in several other African countries in 2020.
- **South Africa:** Continued to facilitate lending to small businesses through our stake in Merchant Capital, a FinTech that offers collateral-free working capital loans. There are no fixed payment terms, and using software embedded in the client's point-of-sale machine, 10% of each sale is used to repay the loan, in addition to any monthly loan repayments. Access to sales information enables us to pre-empt any repayment challenges and provide advice and support. Merchant Capital has successfully concluded deals worth R200 million, with a default rate of only 2% – 3% of the book.

### LINK TO SDGs





## INCUBATOR PROGRAMMES

**Expanded our network of incubators in Africa, launching new incubators in Botswana and Zimbabwe.** Our incubators – also located in Ghana, Mozambique, Uganda and an entrepreneurship centre in Nigeria – provide small businesses with capacity building and business development support services, access to mentoring and coaching, access to market opportunities in our value chain and the value chains of our clients, and access to finance. In addition, businesses have free access to working space, Wi-Fi and meeting rooms. We also provide financial support for SME and entrepreneur development programmes in Angola, Lesotho and eSwatini. Together our activities directly benefitted approximately 5 000 SMEs in 2019.

### Technological solutions for small-scale farmers

- **Uganda:** Piloting the OneFarm Agri Platform, working with five co-operatives, 350 farmers, a maize aggregator and a local tech startup. We trained local agents to profile farmers, manage input distribution and provide support. We have provided financing for seed, fertiliser and access to tractors, and the farmers are receiving training from an agronomist. Dashboards use satellite data to monitor each farm and identify potential risks early. The platform has helped farmers increase their capacity significantly.
- **Zambia:** Provided farmers with an app, Contour, enabling them to access satellite data, crop growth models, soil analysis mapping, fertiliser recommendations and weather data, supporting informed decision-making, planning and responsiveness that in turn helps them save costs and improve yields.

### Improving farmer resilience to climate change

- **Malawi, Nigeria, South Africa and Uganda:** Working with UN Women to address gender gaps in the agriculture sector and improve their resilience to climate change. The initiative aims to reach over 50 000 women in three years, providing them with entrepreneurial and financial capabilities, and use of affordable technology to increase access to markets and finance. Our projects are supporting women farmers in fish farming, aquaculture and the cultivation of nuts, rice, beans and vegetables.

## Our impact

We work with governments, development finance institutions and other commercial banks to finance large-scale infrastructure projects, addressing Africa's infrastructure gaps and enabling inclusive and sustainable industrialisation. We partner with our clients to ensure environmental and social risks are appropriately managed and minimised.



## INFRASTRUCTURE

### Highlights

#### Energy

- **Ghana:** Part of a consortium that provided independent power producer, Genser Energy, with a USD265 million term loan facility for debt financing and further expansion, including increasing the total capacity of its plants in Ghana from 107 megawatts (MW) to 200 MW, and building an additional 255 kilometres of onshore natural gas pipeline, increasing the country's gas pipeline infrastructure by nearly 160%.
- **Namibia:** Sole commercial lender in partnership with the African Development Bank to the government's national fuel storage facility project at Walvis Bay, increasing Namibia's fuel reserves by an additional 30 days of supply and enhancing the country's ability to manage fuel supply interruptions.
- **South Africa:** Financed Globelec's acquisition of five renewable energy generation plants. The international power company aims to improve operations, as well as the social and economic development programmes linked to the plants, which were developed under the renewable energy independent power producer procurement programme.
- **Uganda:** Arranger and lender in a syndicated loan of USD70 million to Umeme Limited, Uganda's largest energy distributor, to upgrade the country's electricity network and distribution system, and accelerate pre-paid metering.

#### Transport

**Mozambique:** Co-arranged and participated in two funding facilities totalling USD140 million to support the ongoing expansion and improvement of the Port of Maputo, enabling it to receive higher capacity vessels and improving its competitiveness.

#### Telecommunications

**South Africa:** Together with ICBC, provided Telkom with a funding solution that includes a R2 billion buyer's credit policy from Sinosure, enabling Telkom to purchase Huawei equipment that will support the expansion of its mobile phone business.

#### Schools

**Uganda:** Partnered with M-Kopa to provide 22 primary schools with solar-powered electricity for classrooms and administration blocks, encouraging better attendance by teachers and students, and enabling candidates to study after hours. 105 teachers and 5 300 students have benefitted from the project, including 450 final year students.

### LINK TO SDGs



The African Union Commission reports that every year around 73 million people must be connected to electricity to achieve the goal of affordable and sustainable energy for every African by 2030.



## Our impact

We facilitate trade and investment flows between African countries, and between African countries and key global markets, including China, through the provision of innovative trade finance solutions and cross-border payment and investment solutions.



## AFRICA TRADE AND INVESTMENT

### Highlights

#### Facilitating investment in Africa

- Provided CMA CGM, a leading global transport and logistics group, with a USD75 million (R1 billion) three-year loan facility to fund their working capital needs in sub-Saharan Africa, and a EUR20 million (R320 million) five-year loan facility to acquire and develop an inland container platform in Côte d'Ivoire, which will progress the company's intermodal logistics strategy in West Africa. Both deals will support growth in African trade.
- Provided Majid Al Futtaim – Dubai's leading shopping mall, retail and leisure group – with a KES3 billion (R430 million) loan to expand its retail presence in Kenya.
- Assisted Neumann Coffee Group coordinate its banking activities across Kenya, Uganda and Tanzania. The company supplies 10% of the world's green coffee demand and sources its product from small-scale farming cooperatives.

#### Helping African governments and businesses access capital

Raised approximately USD15 billion (R217 billion) on international markets for our clients, including almost USD10 billion in total for the governments of Ghana, Kenya and South Africa. This includes equity of over USD1 billion in initial public offerings (IPOs) on the London Stock Exchange (LSE) for African companies. We facilitated the largest IPO to close on the LSE in the second half of 2019 for Helios Towers, a leading sub-Saharan telecom towers company which enhances digital infrastructure and social connectivity across Brazzaville, Congo, the DRC, Ghana, Tanzania and South Africa.

#### Connecting China and Africa

- The ICBC partnership has jointly facilitated deals in Africa valued at USD3.6 billion, with a particular focus on infrastructure and energy.
- Partnered with ICBC to help African importers and exporters build direct relationships with buyers and suppliers in China through our Africa China Agent Proposition (assists African importers source and validate quality goods, safely and efficiently) and our Africa China Export Proposition (connects our African clients with suitable Chinese importers from the ICBC client base).
- Launched ICBC's 'I Go Global' credit card reward scheme in Tanzania and Zambia. The reward scheme, now available in five African countries, provides seamless transacting for Africans travelling in China and Chinese citizens travelling in Africa.

#### LINK TO SDGs



## TAKING THE FRICTION OUT OF TRADE FINANCE

### TradeSuite

TradeSuite is an end-to-end trade finance service that uses technology to improve supply chain reliability by providing:

- A single point of contact for all import needs from order to delivery, including liaison with logistics service providers, goods tracking and timeous customs clearing.
- Cover for currency fluctuations in line with clients' hedging strategies.
- Access to TradeCloud, a cloud-hosted business-to-business import trade management platform for corporates and SMEs. The intelligent integrated platform costs an entire shipment of goods across the value chain, including logistics rates, customs duties, finance rates and insurance costs, ensuring accurate pricing.
- Access to the Trade Club, comprising of more than 15 000 trusted businesses from around the world ready to trade with Africa. The club leverages our African footprint, ICBC partnership and participation in the International Trade Alliance (an alliance of 16 banks globally which enhances the connection of buyers and sellers in the pre-execution phase of trade finance).

### My Imports

My Imports is an end-to-end import management solution that uses a digitised, modularised platform. It tackles a number of challenges faced by importers, including managing supplier delivery, the tracking of goods, availability of adequate facilities, adequate foreign exchange cover and the costing and management of banks, clearers and forwarders.

## Our impact

We work with our clients to develop appropriate solutions to mitigate and adapt to the effects of climate change, including the development of innovative financial products and services that support the green economy.



# CLIMATE CHANGE AND SUSTAINABLE FINANCE

## Highlights

- Began work on a groupwide climate related risk strategy framework, including a review of our client portfolio to identify high risk exposures, and started enhancing our data gathering to ultimately align with the reporting requirements of the TFCF.
- Established Africa's first dedicated sustainable finance team, which develops bespoke solutions to assist clients achieve their social and environmental goals. Deals concluded during the year include:
  - **Africa's first ESG-linked funding arrangement:** A R500 million five-year loan to South Africa's Curro schools.
  - **East Africa's first green bond:** A R611 million bond for Nairobi-based property developer, Acorn Group, to develop green-certified student accommodation.
- Began developing a Sustainable Bond Framework to guide the issuance of sustainable, green and social bonds for projects that mitigate environmental impact and reduce economic and social inequality.
- Continued to work with the International Chamber of Commerce Banking Commission, co-leading a working group tasked with encouraging banks to employ sustainable finance trade practices.
- Became a founding signatory of the United Nations Principles for Responsible Banking, a global benchmark that recognises that a bank's indicators of impact and success must be broader than its financial results. More than 100 banks from five continents launched the Principles at the annual UN General Assembly in September 2019.
- **South Africa:** Provided asset finance for 103 small-scale solar photovoltaic projects, totalling 9.5 MW, and helped our clients reduce their carbon footprints by using the ECO<sub>2</sub>Fleet web-based data monitoring and reporting tool to better manage their fleets.

ESG Read more [online](#).

## LINK TO SDGs



**Africa is among the most vulnerable continents to climate change, with major implications for agricultural production, food security, access to water, health and livelihoods.**





## Our impact

We support access to inclusive, quality education, promote lifelong learning opportunities and enable Africa to harness the opportunities associated with the Fourth Industrial Revolution.



## EDUCATION

### • Uganda:

- Held the National School Championship, which equips children with business and enterprise skills. The initiative reached 72 schools and approximately 21 600 students, 432 business plans were received and 288 participants took part in a boot camp which taught personal, business and life skills. The winning school received cash and a fully installed solar system and the three contestants and their teacher received iPads and an educational trip to South Africa.
- Through our partnership with the Léo Africa Institute, 30 fellows received business leadership training designed to support self-advancement, integrity, social responsibility and socioeconomic transformation. Participants are selected based on their efforts to address poverty, climate change and unemployment, and support social justice.
- Partnered with USAID and RTI International to improve literacy in primary schools, providing reading cards to 60 schools across the country.

## Highlights

### Corporate social investment

Invested over R92 million in education-focused corporate social investment programmes across our countries of operation.

- **Angola:** Elected Chair of the RARSE Board, the country's corporate social responsibility network, which acts as a national platform, connecting public and private entities as well as non-governmental organisations. We achieved this position based on our education and health-related corporate social investment interventions.
- **South Africa:** Refreshed our corporate social investment strategy, focusing on ECD and foundation phase education to prepare these children for jobs that do not yet exist. Our partnerships support the development of foundation phase teachers and ECD practitioners, and the development and delivery of future skills curricula.

### Access to student finance

- **Across Africa:** Our bursary programmes support our efforts to achieve positive social and economic impacts in the areas of education, learning and development, employment, and African economic development. We are committed to facilitating access to higher education to provide opportunities for young people. This ongoing investment enables our recipients to become economically active citizens of Africa and, to the extent possible, start their careers with the group. We provide support to 163 tertiary students (141 of whom are medical students) from households that earn up to R600 000 per year as part of the Ikusasa Student Financial Aid Programme in South Africa.
- **South Africa:** Raised R35 million through the Feenix crowd-funding online platform for over 1 000 tertiary education students since June 2017, helping them to complete their studies. 75% of the fund is allocated to black, coloured and indian recipients and 50% to women. We have extended our sponsorship of Feenix beyond the original three years committed.

### LINK TO SDGs



**Sub-Saharan Africa has the highest global rate of education exclusion, with only 77% of children enrolled in primary school.**

## Our impact

We support better health outcomes for Africa's people by financing healthcare providers, infrastructure and equipment, providing business development support to healthcare practitioners, investing in the health, safety and wellbeing of our people and supporting healthcare-related corporate social investment initiatives.



# HEALTH



## Highlights

### Healthcare funding

- **Ghana:** Provided a donation from our corporate social investment budget to Amiah Hospital to construct a three-storey building able to serve around 5 000 patients. We also financed the construction of a first aid training room and resource centre for the Red Cross.
- **Kenya:** Working with General Electric Healthcare to improve access to quality and affordable healthcare. During the year, this partnership provided finance to Metrocare Imaging Limited, enabling it to install a CT scanner in a remote village.
- **Zimbabwe:** Working in collaboration with local and international partners, providing funds from our corporate social investment budget and mobilising crowd funding, raised R1.8 million to refurbish a halfway house for cancer patients undergoing treatment in Harare and to furnish a home for expectant mothers in Mutoko, enabling them to be nearer to a hospital two weeks prior to their due date.

### Corporate and social investment

- **Botswana, Mauritius, Mozambique, South Africa and Zimbabwe:** Provided funding of over R1.2 million to assist those impacted by Cyclone Idai, enabling them to access free healthcare, as well as critical supplies.
- **Angola:** Sponsored free medical consultations for 25 communities in poor and difficult to access areas, reaching almost 27 000 people.
- **Lesotho:** Invested R60 000, benefitting over 1 000 patients, in a collaboration with the Basotho Medical Students Association, where student doctors provide basic health services (including screening for HIV, diabetes and tuberculosis) in rural areas.
- **Nigeria:**
  - Invested R224 000 in preventative vaccinations, medical treatment for adults and children with malaria and high quality, long-lasting insecticide-treated nets for 3 000 vulnerable children, pregnant women and families across three states.

- In partnership with Together4 A Limb, we support indigent children who have lost limbs. We sponsor their prostheses and medical assessments until they are 18-years old, and finance their schooling. Ten children joined the programme in 2019, bringing the total number of children supported to 30 since inception five years ago.
- **Uganda:** Contributed UXG250 million (R985 000) to sponsor the MTN Kampala Marathon, with all funds raised directed toward improving maternal health in the country.

### LINK TO SDGs



**The World Health Organization aims to reduce malaria cases and deaths by 90% by 2030.**