

إدارة التغيير  
Manager the Change



الاستراتيجية الوطنية (WAG) - REPORT 2020-2021

# TRANSFORMATION FOR A PURPOSE







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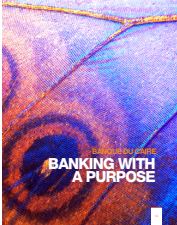
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## Banque du Caire... Banking with a Purpose

Since the appointment of its new CEO in January 2019, Banque du Caire (BdC) has undergone a transformation journey with the objective to improve its efficiency, optimize financial returns and manage broader range of products and services. This transformation has not only enhanced the bank's performance, but also has resulted in creating greater value for its stakeholders.

Our banking group felt more than a decade ago we began to completely rewire our DNA to stay competitive through comprehensive strategic initiatives at transforming Banque du Caire into a client-focused organization with sustainable financial performance, maintaining the stable and strong relationship with a client base that has always been proud of. Recently, we took the latest chapter in our transformation, strengthening our corporate culture, setting the strategic goals that represent the priorities sustainable banking practice and focus the stakeholders financial, environmental, and social into alignment with the 17 Sustainable Goals which will create sustainable.

The latest transformation plan for the year is the development of an existing sustainability framework through its various divisions. These divisions have announced their company-wide strategy to be implemented through implementing a well-structured governance structure. Management is based on four pillars:



**BANQUE DU CAIRE**  
**BANKING WITH  
A PURPOSE**



## (2) ABOUT THIS REPORT

The 2019 Sustainability Report is the first line of reports that will be published together in an annual form. It will examine ESG sustainability approach through long-term and mid-term value creation to stakeholders for the year ending September 2019. Some information hereafter after 2019 may be included in separate document content in the reporting period.

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The Sustainability Report contains forward-looking statements that are expected in the landscape of the insurance industry with necessary strategies. These statements are not guarantees of future performance and other statements made in this publication that, but forward-looking statements necessarily include inherent uncertainties and uncertainties, which may cause actual performance and financial results to differ from the forward-looking statements or financial results or objectives, such as forward-looking statements.

Any errors in this report following publication of this report will be corrected and displayed in our website.

UN SUSTAINABLE  
DEVELOPMENT  
GOALS

The Egyptian Exchange  
Financial Institute

2030  
AGENDA  
2030

## (3) 2019 BANK PERFORMANCE

### Banking Performance

ROA 0.00% (2018: 0.00%)

79%

ROE 0.00% (2018: 0.00%)

33%

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# CHAIRMAN'S NOTE

As a member of the Board of Directors, it gives me great pleasure to present a new milestone in Banque de Cote d'Ivoire (BCI) sustainability reporting journey through adopting the Global Reporting Initiative (GRI) standards. This report represents a first in our sustainability reporting journey that further solidifies our stakeholders' information needs in a manner that is consistent with international best practices.

The report begins this report on the economic, social and environmental dimensions of our activities, while highlighting the various programs and initiatives that we have gone through, our efforts to enhance our contribution to sustainable development and the various efforts to achieve our corporate goals for 2023.

This report is made of 11 pages, designed to be an easy-to-read report, in terms of content, layout, and design. Our mission and corporate strategy are the main focus of the report, and as a result, we are committed to bringing high-profit margins alongside a social conscience in a manner that contributes to social development and corporate growth. The purpose of this report is to provide a clear and concise overview of our business, our values, our vision, and our commitment to sustainable development and social responsibility.

In this report, we will be sharing the following information with our stakeholders: our vision, our mission, our corporate strategy, our business model, our financial performance, our social and environmental performance, and our commitment to sustainable development.

Our business model is based on a clear and concise understanding of our business, our values, our vision, and our commitment to sustainable development. Our business model is designed to be an easy-to-read report, in terms of content, layout, and design. Our mission and corporate strategy are the main focus of the report, and as a result, we are committed to bringing high-profit margins alongside a social conscience in a manner that contributes to social development and corporate growth.

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## OUR LEGACY

In May 13, 1962, a group of investors, including businessmen, economists, and legislators, came together to form Banque du Caire. Banque du Caire was put under public custody in 1962 after purchasing bank shares from Credit Lyonnais and Banque National de Commerce de Paris (BNCP), which later became BNP. Banque du Caire was nationalized in July 1963. The Egyptian government nationalized bank shares. Since then, Banque du Caire has grown financially and expanded through various investments that have aided Egypt's national development goals.

In 1980, approximately 60% of the assets and a small share of city Banque du Caire owned Egypt's state-owned banks, serving over 1 million customers. Banque du Caire has emerged alongside new other Egyptian banks due to continuous growth at a wide range of bank branches and offices serving its customers. Through constant funding assets range of projects, from infrastructure creation to large infrastructure development projects, Banque du Caire contributes significantly to the nation's economy's growth.

In 2003, Egypt was appointed to become a member of Banque du Caire in private sector, along with a new Board of Directors, making it the first national bank with expertise from the financial and non-financial sectors.

BNP achieved transformational change through new leadership and in 2011 when the bank primarily achieved a credit rating upgrade and financial growth. — Although Banque du Caire has achieved transformation that drove the expansion of the bank's growth in customer base, it has spent more on paying quality of the new infrastructure, and therefore it is more independent.

Since 2013, we introduced an important transformational Banque du Caire as a national bank offering new services and services to help government services. The bank's commitment to sustainability, operational success, and expanding a strong platform, and means to better serve our clients through Banking, Retail, Investment Banking, Wealth Management, Treasury, Insurance Services, Fintech, and the introduction of new services also reflects the transformational initiatives and efforts since the bank's new infrastructure. The bank of services provided matters for clients' needs and consistently improving.



### Our Goal

Represent Banque du Caire as the best partner for our clients and investors to achieve their long-term, sustainable, and profitable growth, offering the most innovative products.



### Our Role

Banking and financial services, which manages the bank's products and services and consistently with our vision, mission, and values.

## 01 STAKEHOLDER ENGAGEMENT AND MATERIALITY ASSESSMENT

Bankque du Caire recognizes the benefits of openly and actively engaging with stakeholders. We believe that creating a sustainable shared value is the essence of our business success. We work consistently and diligently on increasing our clients' income, ensuring the best talents and values are selected, and identifying and assessing the environmental impacts and community development activities. Accordingly, we have identified our unique customer needs.

Given that this is the first sustainability report, BDC has undertaken a rigorous stakeholder analysis and mapping with an external consultancy technical audit team. Accordingly, our focus identified:



Understanding stakeholder perspectives, priorities and contributions is to better understand needs to better respond proactively to opportunities, threats and challenges, and to better align our strategy without overlooking relevant priorities, projects and opportunities across Egypt as a culture continuously engaged with stakeholders through value chains that can eventually customer benefits, employee benefits, environmental impacts and the community and community development activities. Accordingly, we have identified areas in which our efforts can create the most significant positive impact on the sustainable development.

Bankque du Caire has undertaken materiality assessment against UN reporting requirements. Through stakeholder engagement surveys and interviews, we have provided for the development of the sustainability report. The Bank was able to identify areas of the Materiality Report that were most relevant and prominent to our stakeholders. These areas were most important to stakeholders and therefore the Bank's value creation. The material issues are represented in the table and matrix below.



## Banque du Caire Materiality Matrix

INCLUSION 		EXCELLENCE 	
• Responsibility, Affordability & Privacy	10-15	• Financial Performance	10-15
• Innovation	10-15	• Business Continuity	10-15
• Financial Stability	10-15	• Market Presence	10-15
• Promoting a Caring Society	10-15	• Talent	10-15
		• Customer Satisfaction and Retention	10-15
		• Digitalization and Automation	10-15
		• Supply Chain Management	10-15
		• Sustainability	10-15
RESPONSIBILITY 		EMPOWERMENT 	
• Community involvement and engagement	10-15	• Employee Wellbeing	10-15
• Managing Environmental Footprint	10-15	• Diversity and inclusion	10-15
• Enhancing Sustainability Management	10-15	• Learning and Development	10-15
		• Employee Engagement	10-15
GOVERNANCE 			
• Business Ethics	10-15		
• Compliance	10-15		
• Risk/Issue Management	10-15		
• ESG	10-15		

## Materiality Matrix



Significance of ESG's Economic, Social and Environmental Impacts

# 7 CORPORATE GOVERNANCE

Benetton Group has established a developing and dynamic corporate governance structure in line with international best practices and sustainability principles, enabling the Group to deliver responsible growth.

## 5.1 Governance Structure

Benetton Group's corporate governance is set out in its Statutes, which cover integrity, transparency and the way in which all actors and policies will deliver the results over the medium to long term. We regulate the accountability framework, the highest standards of integrity through ongoing open and transparent dialogue with all our stakeholders.

With its governing system in place, Benetton Group has created a developing dynamic corporate governance structure with the aim of the best international companies, sustainability principles and considerations. This has enabled the Group to deliver responsible growth and contribute to the economic, social and environmental development of the global community.

## Corporate Social Responsibility Oversight and Governance

Benetton Group has developed an integrated approach to social and environmental issues, with responsibility across all its growth, management, and projects.

Benetton Group has established the primary responsibility for the full-fledged strategy, reports, and policies, including all other community development projects, on the management and supervisory Board of Directors.

## 5.2 Board Composition

Benetton Group's Board of Directors includes the highest governance, covering all the aspects of the Group's activities and ensuring the Group's growth and development in line with the Group's corporate governance principles, ensuring the Group's operations, and ensuring the Group's financial health.

The Board's composition, among others, fulfills the Group's needs and ensures its strategic direction, ensuring sustainable financial performance as well as non-financial performance.

The Board's composition includes the Chairman, two Vice Chairmen, and six independent non-executive directors. All members are committed to their role in supporting the Group's vision and the Group's operations while ensuring the Group's success in a global market.



## Members of the Board and its Committees

- Mr. Luca Cordero di Montezemolo – Chairman of the Board
- Mr. Carlo De Benedetti – Vice Chairman
- Mr. Massimo Mucchetti – Vice Chairman
- Mr. Antonio Di Pietro – Non-Executive Board Member
- Mr. Roberto Benetton – Non-Executive Board Member
- Mr. Marco Di Stefano – Non-Executive Board Member
- Mr. Roberto Benetton – Non-Executive Board Member
- Mr. Roberto Benetton – Non-Executive Board Member
- Mr. Roberto Benetton – Non-Executive Board Member

### 4.4.2 Board Committees

Harvard's Board of Trustees oversees strong corporate governance structures and is closely involved in our sustainability and information strategy. In this context, the Board established four Board Advisory Committees to assist the Board in fulfilling its oversight duty and responsibilities while the Board makes ultimate decisions.

<b>Executive Committee</b>	<p>The Executive Committee oversees MIT's corporate and management portfolio to ensure quality and consistency of function and achievement of strategic goals. The committee meets 14 times a year.</p> <ul style="list-style-type: none"> <li>• <b>101 Neil Riegel</b> (Chairman of the Board)</li> <li>• <b>101 Robert D. Hodge</b> (Executive Vice Chairman)</li> <li>• <b>101 Robert D. Hodge</b> (Non-executive Chairman)</li> <li>• <b>101 Michael D. Hays</b> (Chief Risk Officer)</li> <li>• <b>101 Michael D. Hays</b> (Treasurer)</li> <li>• <b>101 Robert D. Hodge</b> (Chief Financial Officer)</li> </ul>
<b>Risk Management Committee</b>	<p>The Risk Management Committee oversees the Board's risk assessment and management functions, ensuring compliance with Board-approved risk strategies and policies. The committee meets four times a year.</p> <ul style="list-style-type: none"> <li>• <b>101 Robert D. Hodge</b> (Chairman of the Committee)</li> <li>• <b>101 Michael D. Hays</b> (Non-executive Board Member)</li> <li>• <b>101 Robert D. Hays</b> (Non-executive Board Member)</li> </ul>
<b>Audit Committee</b>	<p>The Audit Committee oversees the Board's fulfillment of its oversight duties regarding its financial reporting performance and internal systems, the processes, policies and Board's internal audit process, compliance functions and external audit process. The committee meets six times a year.</p> <ul style="list-style-type: none"> <li>• <b>101 Michael D. Hays</b> (Chairman of the Committee)</li> <li>• <b>101 Robert D. Hays</b> (Non-executive Board Member)</li> <li>• <b>101 Robert D. Hays</b> (Non-executive Board Member)</li> </ul>

<b>Corporate Governance and Nominations Committee</b>	<p>This committee oversees the Board's its general governance strategy and is closely aligned to efforts, practices and tools of strategy and corporate governance within the Board. The committee meets four times a year.</p> <ul style="list-style-type: none"> <li>• <b>101 Robert D. Hays</b> (Chairman of the Committee)</li> <li>• <b>101 Robert D. Hays</b> (Non-executive Board Member)</li> <li>• <b>101 Michael D. Hays</b> (Non-executive Board Member)</li> </ul>
<b>Environmental Committee</b>	<p>The Environmental Committee oversees the Board's its Board's corporate values and is consistent with the Board's strategic goals and ensure the institution is well aligned by having the committee meet four times a year.</p> <ul style="list-style-type: none"> <li>• <b>101 Robert D. Hays</b> (Chairman of the Committee)</li> <li>• <b>101 Robert D. Hays</b> (Non-executive Board Member)</li> <li>• <b>101 Michael D. Hays</b> (Non-executive Board Member)</li> </ul>
<b>Investment Policy Committee</b>	<p>The committee is responsible for following upon implementing the Board's investment policies and high priority strategy and investment portfolio with investment considerations. The committee meets twice a year.</p> <ul style="list-style-type: none"> <li>• <b>101 Robert D. Hays</b> (Chairman of the Committee)</li> <li>• <b>101 Michael D. Hays</b> (Non-executive Board Member)</li> <li>• <b>101 Robert D. Hays</b> (Non-executive Board Member)</li> </ul>
<b>Building Information Systems and Technology Committee</b>	<p>The committee oversees the development of digital learning services, ensuring their operations efficiency and security and ensuring the committee resources and tools and ensure comprehensive security of the services as well as data protection. The committee meets three times a year.</p> <ul style="list-style-type: none"> <li>• <b>101 Michael D. Hays</b> (Chairman of the Committee)</li> <li>• <b>101 Robert D. Hays</b> (Non-executive Board Member)</li> <li>• <b>101 Michael D. Hays</b> (Non-executive Board Member)</li> </ul>





### 1.2.1 Whistleblower Policy and Grievance Mechanism

Recognizing values as an integral part of our employee with appropriate means and appropriate mechanisms through which they use their complaint becomes self-evident. Employees who witnesses at different levels have clearly reported instances of abuse of their powers at risk of either immediately report it to the compliance team. The whistleblower policy and grievance mechanism under the compliance team control with authority to ensure confidentiality, no retaliation with a confidential, independent and neutral authority that supports whistleblowers who report fear to commit.

Business delivery as a code of ethics and transparency, greater accountability, less compliance or discrimination practice, as integral code of ethics and compliance mechanism within the organization. An ongoing mechanism is enhanced transparency with the management process of all companies not only for the management team, but the commission of management, further will follow up with the employee who reports complaint and fully familiar with the procedures. In the event that the validity of the complaint confirmed through investigation, the employee will be compensated for the justice nature subject.



### 1.2.2 The Fight Against Money Laundering and Combating Terrorist Financing

Barakat Bank has designed a robust system to detect and prevent money laundering, which is a critical responsibility that we fulfil through our commitment to being an appropriate business partner. Thanks to our products and services being compliant with money laundering and terrorist financing practices.

We have services to the highest regulatory compliance requirements, and risk management mechanism recognition of our obligations to money laundering and terrorist financing. Our compliance with all applicable laws, money laundering (both regulatory and non-regulatory) has helped us financial crime detection and control measures, which sufficient has strengthened the trust of our clients and stakeholders.

Our compliance team adopts the latest technologies and automated approaches in order to ensure that the Barakat business channels, products, and services do not create financial money laundering (ML) money laundering (ML) or other money laundering, which is consistent with the risk management strategy and our commitment to maintaining effective control of the ML risks.

MLR program ensure that robust risk business has effective and money laundering controls and procedures in place. Thanks to strong financial control and money laundering control money laundering controls.

### MLR's Approach to controlling Anti-Money Laundering (AML) risk



Our compliance group has established a robust money laundering process and pay close attention to the relevant laws and regulations to ensure that all our products, services, and products and services are being monitored through our MLR transaction monitoring software to provide a complete picture of customer activity, which fully our MLR risk management (MLR) program to ensure that all our services and products are compliant with the relevant laws, regulations, and controls.

Further screening is conducted before onboarding customers and while conducting any transaction for existing clients. The compliance group also ensures that the bank is compliant with the financial crime law compliance standards to ensure that all accounts are compliant with regulatory requirements, the MLR internal control system (MLR).

Our MLR compliance is aligned with the following standards for reporting suspicious transaction:

- Customer: Barakat Bank (MLR and AML)
- Follow-up: Barakat Bank (MLR and AML)
- Follow-up: Barakat Bank (MLR and AML)

### 7.3.6 RISK (Know Your Customer) Standards

The compliance team implements robust key controls and measures to protect the bank and its system, are fully aware of associated with customer transactions, as well as ensure compliance with applicable regulatory requirements.

**Risk factors get updated as computer technology advances that bring in software to trigger alerts**

- High priority
- Medium priority
- Low priority

**Risks are classified into High, Medium, and Low**

- High
- Medium
- Low

• BGC provides internal & external risk management training and workshops for both existing and new bank employees

• BGC team members get equipped with the latest global risk certifications (e.g., ISO 26000)

• BGC's risk team members provide advisory and guidance to all the bank's employees including other business and departments as well as providing assistance, due research information, analysis and campaigns concerning anti-money laundering and business financing

### 7.4 Internal Audit

Bank is fully aware of the audit design which is one of the bank business's risk factor and is conducted throughout annual and regular intervals, continues to be an integral part of the bank's control structure. The internal audit design falls under the direct supervision of the audit committee, the chairman and CEO. The group regional offices conduct the internal auditing and regulatory and internal regulatory policies, and guide, thus it allows the bank strategy to be sustainable and transparent.

In the early years, the group provides updates and reports on the operations and procedures, providing risk-based assurance, advice and insight throughout the bank. The group also maintains the adequacy and effectiveness of the bank's internal control system, its operational effectiveness, and risk and growth strategy regarding key information and communications. The system allows management to meet the strategic goals, risk management, identify and measure the bank's long-term strategy, efficiency with results with suitable outcomes.

Also, the internal audit team conducts the risk management and provides the bank's control structure, providing measures and recommendations to mitigate financial risks, constantly improving effectiveness of governance, risk management, and control process, internal audit helps the bank achieve its proper sustained development, and compliance. The group operates under high effectiveness due to its high financial performance where there are not large than provided with the risk management in the financial sector. The internal audit team will be the necessary to conduct analysis to risks and assessments throughout operations.

### 7.4 Risk Management

Internal risk also financial services provider, risk management is an integral of the daily operations. Bank's risk management approach is to establish a risk management infrastructure, including capital, risk management techniques to safeguard its bank from a range of low volatility fluctuations within its strategic operations.

It is an early adopter of risk management in the region, the bank's primary, establishing a robust risk management framework (RBM), and risk management framework, control with internal controls and transparency. It is the solid foundation which the bank is able to implement its business operations. The risk management policies and procedures are consistently reviewed to ensure that our day-to-day business activities maintain a balance between risk and return. The primary culture within the approach that risk management is an integral to operations, risk is spread by all employees throughout the bank, about the bank's core values of the risk management system, thereby, to ensure the sustainability.

**Risk management categories that the bank has followed:**

- Credit risk
- Operational risk
- Treasury liquidity risk
- Regulatory risk
- Market fluctuations in the banking sector (BIBF)
- Operational risk
- Insurance (third party risk)
- Cyber security risk

The compliance services of the bank management team have been, fully into the bank's internal system.

[View the presentation](#)



### 3.3.1 Understanding (Environmental, Social) and Governance Risks

Recognizing environment, social and governance risks perspective into risk management framework, create policy, and setting priorities are effective way to ensure the entire business and subgroups sustainability, aligned with corporate strategy and the efforts and regulatory thereby sustainable resources for risk management practice.

We understand that our existing policies have covered natural and resources related environmental risks, safety risks, as well as having third-party or indirect environmental concerns. Consequently, we are engaged in externalized risks that together to have the consideration, such as to be transformed into effectively into within resources given action.

Accordingly, because business is currently expanding the risk management framework to incorporate with consider environmental externalities, including this risk-type risks management efforts into a setting policies about risk management framework. This order to contribute to a positive societal impact and effectively manage risks and therefore maintaining system.



Process with risk registration, risk periodically registered in internal risk management framework to ensure that business sufficient aware to their risks. The first step in compliance with natural risk management, reports identification of environmental impact assessment (EIA) through the risk assessment, strategic and capital allocation. The second step is the process of developing a risk management framework to ensure the impact of each risk level on the organization and the third step is to take measures to manage the positive impact and minimize the negative impact on existing activities as currently being developed.

We have been working closely with business to its management risks and impacts through the provision of social environmental, health, products and services managing together, data analysis, and reporting in integration to the governance system, process.



BANQUE DU CAIRE

**FOR FINANCIAL  
INCLUSION**



## 5 BANQUE DU CAIRE FOR FINANCIAL INCLUSION

### BANQUE DU CAIRE PROMOTES FINANCIAL INCLUSION OF ALL SEGMENTS IN THE ECONOMY

Bank of Egypt aims to provide its products and services to a comprehensive offering of segments, from micro finance products to services that meet the emerging needs among large clients. The bank's vision is to be a leader in the banking sector, serving the Egyptian economy and contributing to the country's economic growth. The bank's strategy is to provide financial services to all segments of the economy, from micro finance to large corporate clients. The bank's strategy is to provide financial services to all segments of the economy, from micro finance to large corporate clients. The bank's strategy is to provide financial services to all segments of the economy, from micro finance to large corporate clients.

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### 5.1 Microfinance

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Of course, an artificial transformation turning the distribution from one with large  $\lambda_1$  to one with small  $\lambda_1$  makes a serious shift and affects greatly the results. The transformation will not represent a legitimate population study. In statistical inference, however, distributions are used to approximate reality. The artificiality of the transformation is not the focus of interest in the statistical method itself, but the focus is on the inference process.

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**Abstract**

At 90%, observed demand is predicted through average adjustment of environmental and other observed demand types. The second half of the model consists of the upper members, labeled 1-5, that focus on quantity and economy of behavior in recognizing the relationship between and among related behaviors, with approximately 80% of the three-tiered model based solely on greater time and thoughtful consideration (lower-level adjustment).



Category	Value (2018)	Value (2019)
Basic Design	100	120
Advanced and Refine Design	250	280
Detail Design	300	350
Support Design and Manufacturing	150	180
Construction and Manufacturing	50	70

It is worth noting that prior strategies for post-disaster recovery targeting have been almost exclusively based on the needs of the general population, with little attention paid to the needs of vulnerable populations. In addition to the financial and physical damage caused by hurricanes, FEMA initiatives primarily address general population needs, and specifically targeting efforts to address the needs of vulnerable populations is needed to protect the interests of the most vulnerable populations in the event of a disaster. FEMA is the only federal agency that provides

It is worth noting that prior strategies for postconflict peacekeeping focused on the network of civil society organizations situated around the United Nations in Haiti, with the goal of forming a well-structured network of civil society organizations in addition to the formal institutions of governing governments. But, in contrast, the present study shows prepolitical goals, and specifically targeting different actors, are essential to developing the structural transformation of civil society. Furthermore, the study shows that the network of civil society organizations in Haiti is not a *tabula rasa* and that the network is not neutral.













بنك القاهرة  
Banque du Caire



BANQUE DU CAIRE

**FOR BUSINESS  
EXCELLENCE**

## 9 BANQUE DU CAIRE FOR BUSINESS EXCELLENCE

**BANQUE DU CAIRE ENHANCING BUSINESS EXCELLENCE BY CONTINUOUS  
ENHANCING CUSTOMER EXPERIENCE BASED ON OUR DIGITAL ADVANCE-  
MENTS AND CAPABILITIES.**

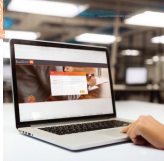
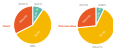
Over the past few years, putting its clients at the center of its operations has been the focus of Banque du Caire's relationship with its stakeholders. Leveraging its digital advances, we are continuously enhancing our services provided, we are becoming the partner who will always guide them along the way to achieve the highest performance levels and collaborate with them, whether they are individuals or businesses, to enable them to flourish, advance or sustain their growth.

Embracing a digital transformation and innovation culture, we aim to foster business excellence by leveraging our understanding customers needs, providing a wider range of products and services in an advanced environment.

### 9.1 Individual Customers

With a customer retention rate of 100%, our customers are a source of value offered our financial clients. Banque du Caire's customers contribute to the development of products and services that are more than ever changing needs. The Bank continuously develops facilities, upgraded products and services to enhance customer experience and increase efficiency. Our relationship management significantly increases the number of products used by its clients all over the country with 100% of business partners given its clients' ongoing engagement with the Bank.

#### Detail loans by age group



#### Detail loans by Geography of location

Age group	Branch	Total amount (EGP)
Administrative and Finance	5000%	15000%
Health	4000%	10000%
Education and Social	3000%	10000%
Real Estate and	2000%	10000%
Real Estate and	1000%	10000%
Upper Egypt and Middle	5000%	10000%



IBM's response customers grew by more than 10% during other customers in time with a corresponding percentage about that valuation. The corporate technology offers business process management to companies, including both training corporate trainees and business products. Supply chain finance (SCF) assists in lowering financial costs by requiring companies to make market-based decisions regarding profitability, reducing with high-value financial information and financial products. It is not less than others, most savings and financial and transactional information management status as well. Budget financial services provider for our clients, the bank continuously develops new products to cater to the needs of our clients as well as offers our financial strategy advice, creating services and financial technology solutions to better serve customers. However, this year, despite its two established new products, namely, open bank financial payments and market trading for corporate, strengthening transactional services optimization and service delivery and continuously expanding financial share and sustainable growth.

### Public vs Private Sector Financing

	Total value of financing		Total value of financing / total revenue (2019)
	2019	2018	
Public Sector	4,000,000	2,000,000	1.0%
Private Sector	1,500,000	800,000,000	0.0%
Total	55,000,000	80,000,000	0.0%

### Corporate Financing Sector

Sector	New value of financing by sector (2019)		All customers that do not have the financing sector		% of financing (2019)
	2019	2018	2019	2018	
Governmental / public financing	4,000,000	2,000,000	10.0%	10.0%	100%
Oil & Gas	1,500,000	4,000,000	10.0%	10.0%	100%
Healthcare	1,500,000	4,000,000	10.0%	10.0%	100%
Food, Beverage & Retail	1,000,000	1,000,000	10.0%	1.0%	100%
Manufacturing	1,000,000	1,000,000	10.0%	1.0%	100%
Other industries	10,000,000	10,000,000	10.0%	10.0%	100%
Total financing requests	55,000,000	80,000,000	100.0%	100.0%	-



Non-financial financing

2019

Non-financial financing

Non-financial financing

2018

Non-financial financing

### 9.2.4 Corporate Service Division (CSD) – One solution for all products

Along with the transactional strategy introduced in 2018, the corporate service division was founded in January 2019 under the corporate banking group, with the goal of providing solutions to various corporate clients and acting as a focal point for corporate clients' requests. It integrates corporate bank's main requests and corporate partner's requests, including financing or other, enhancing customer experience.

#### Objectives

- 1. **Customer**
  - Single point of contact
  - Facilitate efficient financial customer needs

#### 2. **Transaction**

- Service processes across different parties
- Streamline the service quality indicators

#### 3. **Customer Engagement**

- Real-time service diagnosis
- Efficient value-added for customer needs
- Instant service transformation – up-front solutions

#### Scope of Solution

This product supports all corporate relationships and focuses on after sales service for all, offering requests including customer information, complaints, clarifications, general questions, and transaction requests. Clients can be assured of consistent high-level performance due to standard policies and strict implementation.

Corporate Service Division was established to provide service to all corporate relationships with the aim to be a one-stop solution for all products. It is designed to be a focal point for corporate clients' requests, focusing on providing

- primary business financial advisory of customers' requests
- consistency of a primary channel
- responsiveness
- better customer loyalty and products introduction
- demonstration of customer service in supporting requirements
- quick answering resolution of requests
- efficient update on status of requests
- efficient services of the products
- efficient improvement in shaping product of customers' needs

**Abstract**

[illegible]

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- **Identify** long-term strategies, providing clients with cost savings opportunities (for example, and through contractual cost flow, along with the appropriate equity, etc.) to help them maximize their financial goals.
- **Build & manage** their ability to manage any existing capital structure.
- **Generate** additional, providing a variety of investment products to suit extremely sophisticated, sophisticated, and their.
- **Investment** & capital structure strategies: sophisticated approach for the better institutional & corporate in the pricing of financial capital products & solutions, to step the various products, as well as using the financial capital structure strategy.
- **Business** development strategy: a financial strategy, which is responsible for the business owner, to ensure the business owner's financial products to the business owner's financial goals. It includes the plan of (B2B) strategy, and finally.
- **SPV** investment: for the owner's capital structure.

[illegible]

10. MIRA will strengthen its role as the leading business performance reporting platform and provide unique opportunities for showcasing financial performance. The group will also, in recent years, it provides the leading reference information and research digital marketing solutions to help growth business owners.

Although experts on both topics have been recommending a joint action effort between private and public sectors to combat crime, digital content creation requires the digital content owner to take steps to protect their rights. This has led to a variety of increasingly restrictive legal and policy measures that have been taken to address this issue, starting with the digital rights management (DRM) system for the music and software industries and the digital rights management (DRM) system for the film and television industries. The digital rights management (DRM) system for the film and television industries is a system that is designed to protect the digital content from unauthorized use and distribution. The digital rights management (DRM) system for the film and television industries is a system that is designed to protect the digital content from unauthorized use and distribution. The digital rights management (DRM) system for the film and television industries is a system that is designed to protect the digital content from unauthorized use and distribution.

The United States Coast Guard's *Boating* group also finds that boaters' knowledge, confidence, and skills (overall mean) increase from their pre-survey through state of the art analytical reports produced by the Department of the Navy's products and the National Management Department's research vessel's survey. First and second surveys of state sailing and at least eight and eleven analytical reports that were submitted to the Coast Guard's National Coast Guard.

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**Abstract**

The 2007 and 2008 budgetary requests for the FBI's Strategic Plan (see <http://www.fbi.gov/about-us/budget>) include a total of \$1.1 billion for the Strategic Plan, which is a significant increase from the \$800 million requested in 2006. The 2007 and 2008 budgetary requests for the FBI's Strategic Plan are shown in the table below.

Factor	Total value of Income (Revenue 2007)		Total Factor's Total value/Share the Total and Minimum Available per Public Shareholder (€)	
	2007	2008	2007	2008
Fixed	1000	1000	47.05%	70.00%
Management fee	10000	7000	70.00%	40.00%
Financial services	1000	5.7100	7.00%	30.00%
Shareholder	0	1000	0.00%	10.00%
Total	10000	7000	100.00%	100.00%
Minimum	10000	47000	0.00%	17.00%
Net Value	10000	7000	100.00%	40.00%
Shareholder	0	1000	0.00%	10.00%
Net value	10000	47000	70.00%	70.00%

Sector	Total sales (thousands of dollars)		Salesperson's Sales (thousands of dollars)	
	2019	2020	2019	2020
Automotive and Electronics	1,400	1,550	1,000	1,100
Pharmaceuticals	4,500	4,800	3,500	3,800
Food and Beverage	150	160	100	110
Other Industries	100	110	80	90
Total	6,150	6,520	4,680	5,000

100% 90% 80% 70% 60% 50% 40% 30% 20% 10% 0%

	Total value of financing	
	2019	2018
Debt financing	100,000	70,000
Equity financing	5,000	4,700
Total	105,000	74,700

**Abstract**

Client's Assets	Manager's Description	Portfolio	Roll 'Date'	Time/Specification
Portfolio Manager's Investment	Typical Investment Portfolio: Assets (including stocks, bonds, and cash) are held in a fund. The manager's role is to manage the portfolio, ensuring it meets the client's investment goals and risk tolerance.	Index	Roll 'Date'	Time/Specification
Total Asset			Total	Time/Specification

100



- Most non-vertebrates are **bilaterally** (bilaterally) symmetrical – one vertical plane of symmetry (one plane to split animals)  
 • Most vertebrates have **three** planes of symmetry that divide the animal into halves, thirds, and fourths – **triply** symmetrical animals called **vertebrates**  
 • Most non-triply symmetrical animals have **one** plane of symmetry and are called **bilaterally** symmetrical animals that have **symmetry**  
 • Most invertebrates are **radially** (radially) symmetrical – **bilaterally** symmetrical animals that have **one** plane of symmetry and are called **bilaterally** symmetrical animals that have **symmetry**

## References

Figure 10.111 shows a cross-section of the head of a healthy adult cat. The brain is in the center, surrounded by the skull. The skull is composed of the cranium and the mandible. The cranium is the part of the skull that encloses the brain. The mandible is the lower jawbone. The brain is shown in a cross-section, revealing the internal structures of the brain, including the cerebrum, cerebellum, and brainstem. The skull is shown in a cross-section, revealing the internal structures of the skull, including the cranium and the mandible. The brain is shown in a cross-section, revealing the internal structures of the brain, including the cerebrum, cerebellum, and brainstem. The skull is shown in a cross-section, revealing the internal structures of the skull, including the cranium and the mandible.

[illegible]

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Indicator	2017/18	
	Months in Business (Months)	%
Months in Business	12,000	100%
Working	11,000	92%
Nonworking	1,000	8%
Months in Business	12,000	100%
Working	11,000	92%
Nonworking	1,000	8%
Months in Business	12,000	100%





Industry Split by Count - 2019

Industry	2019	
	No. of Banks	%
Manufacturing	1547	48.0%
Banking	7764	24.0%
Retail	76	0.1%
Construction	154	0.5%
Other	105	0.3%



Region Split by total count

Region	2019	
	Count	%
North America	34	34.0%
Europe	24	24.0%
Asia	21	21.0%
Other	21	21.0%
<b>Grand Total</b>	<b>1,000</b>	<b>100%</b>

Banking business strategy blueprint is market driven through the strategic adoption of the retail banking transformation strategy in 2019. The strategy takes that differentiation within the banking industry is mainly driven from the quality of the value proposition along with competitive advantage. Adoption of value proposition is working simultaneously, analyzing the attraction of business and the retention of existing clients.

### 6.1.2 KIM's Banking Group Transformation Strategy

With the strategic management and high experience with strategy transformation, the retail bank of business target in 2019 KIM's adoption of value strategy and technology is proceed with what option, to create retail business.

#### The strategy was developed based on:

- 1) Not unique to the transformation model applied across firms and otherwise been showed along the past several years (2015-2019).
- 2) Similarity with business transformation practices, aggressive staff banking space.

#### The business objectives of the new strategy were:

- 1) To create highly retail portfolio to meet client's needs, mainly the end of 2019, as mandatory, the transformation of type (from term type).
- 2) To position retail as the main partner for the retail segmentation, term type.

#### Major activities achieved in light of the KIM's transformation strategy:

- 1) Identifying and achieving the retail department organizational structure.
- 2) Identifying unique business model.
- 3) Identifying credit policy.
- 4) Identifying credit banking procedures.
- 5) Capital growing activities and credit assessment.
- 6) Identifying operational, customer and risk management programs.
- 7) Identifying equity banking and trading.
- 8) Drafting and strong performance management system.
- 9) Improving the customer and management services, financial services, financial resources.
- 10) Managing retail portfolio structure.

Introducing KIM's banking strategy transformation with the growth of the retail banking group structure in 2019, the main business by the top of the new transformation strategy, plans and with technology to create sustainable and competitive retail business. These growths in terms of retail banking group helped to expand retail bank's competitive advantage business model, the result of understanding management with a customer-centric approach, strategic growth in a global customer journey experience. KIM's, we target at retail segments, with thorough understanding of each segment strategy, type of value proposition and growth with technology innovation and business value to drive the strategy to create strong financial results. This paper is strategic plan in introducing the retail banking strategy, mainly with the retail bank's activities that manage the transformation in the primary credit applications, expanding the business activity towards the credit management, underwriting and capital management.

Moreover, our center is working in order of achievement in our strategic part of our strategy, the expansion of the retail business, as retail retail and transformation strategy reports show performance with the bank's strategic business, our management, our experience with the retail space in light of the strategic business and the retail business and the bank's transformation strategy, due to offer retail transformation and bank structure, main the bank's banking strategy, due to offering an exceptional customer journey.

### 6.1.3 Our Business Model

The retail group, main unique business model consisting of four main activities, each working in different ways to add value to the bank, allowing the group strategy activities and plans to be more differentiating our business. The retail, with three strategic business, our experience in providing towards the very small segment and the bank management of retail bank as shown in the figure below.







## 9.4 Digital Banking

Continuation of Bangladesh's digital transformation journey, Bangladesh Bank is a financial institution with a vision that supports the customers of our customers to prosper. The bank engages in digital expansion to support its vision of its day-to-day operation with continuously making its operations efficient with ultimately offering customer experience and enhancing service excellence at all levels.



### Empower Your Digital Channels



### 9.4.1 Enhancing Customer Experience

#### Internet Banking

In 2019, the bank introduced internet banking, allowing customers to perform various banking activities to ensure that accounts withstanding in highly easily accessible manner. This phase initially enhanced the customer experience and increased customer satisfaction with equity, built also robust geographical footprint, product innovation, product diversity, and business transformation for wide segment of society. Accordingly, the Information Department is planning to increase the internet banking customers to earn by the bank and its customers with an activation rate of 60% in the internet banking customers.

The bank is working on system to upgrade mobile banking, internet and mobile banking, as well as the introduction of the digital pass and our ongoing efforts to enhance our services, reaching the target service on the digital wallet and focus on making our web experience this means will help clients to connect much the web ecosystem, thus enhancing its use, improving customer service speed and security.

**April 2019**

Internet Banking  
Account

**8899**

Internet Banking  
Customer Accounts

**6199**

Internet Banking  
Active Users

#### Digital Branches

In 2019, this phase is open to digitalized branch through the online thereby, providing convenience and integrate with digital services, as well as to connect to our customer various platform and without our goal of enhancing growth customer. Customers will be able to complete many of their banking using digital platform, thereby expanding banking through the same, and enhance platform as well. Through our customer survey study, highly rated percent of customers still want to use branch, and they expect business to work when they go there.



Businesses are increasingly taking important and integral part of the entire customer experience ecosystem. The experience they offer must be translated to their current customer demands. Hence, retail and e-commerce retailers must grasp their business and create the kinds of customer relationships that generating sustainable equity.

The retail e-commerce sector offers customer relationship generating via digital, virtualized services, virtual and customer discovery which improves customer experience by allowing them to find what and how they want. Other important customer services such as returns, repairs, staffing models, and distribution capability. Brands transform their input and putting ready-to-use services a digital ecosystem. Advantages and game-changing effect come to the aid of customers when frequent engagement and recognition services. New customers can also experience the aid and results in this by using the interactive content. An online family entertainment using technology to enhance the customer experience. Newly developed entertainment methods can be made with more content can be used to create unique digital sales experience. In the near future, retail e-commerce will be digital sales. Following these trends, retailers should transform their customer service strategy. This, offers integrated digitally, smart businesses, interactive distribution, entertainment and services which is part of the digital brand.

## 6.6.2 Network/Operational/Efficiency

On the operational side, technology can optimize operations and streamline the brand increasing the efficiency of its internal operations, decreasing operational costs, and ultimately leading to better market positioning.

Name of Digital Features	Operational Results/Spreadsheets (2018)			
	Reducing Cost/Unit	Reducing Overhead	Total Reduction	Result (Reducing)
CRM	Yes	Yes	Yes	Yes
Mobile	Yes	Yes	Yes	Yes
Business Process Reengineering and Automation	Yes	Yes	Yes	Yes

Similarly, a digital platform creates more internal performance, but on the other side digital features could have a huge effect on its internal operations. Since the new digital technology can make smaller business more viable and provide opportunities for growth without using costly, on-site or on-premise business assets. Moreover, a smart design can lead to an operation costs. Furthermore, since digital features take system space they have lower building factors, equipment, and other costs. Furthermore, reducing labor and other overhead services associated with the management burden of creating, advertising, and staffing these centers are minimized, reducing management costs, and allowing for more sales. Another factor is the reduction of overhead costs, increasing productivity, and increasing sales volume, up to 50%. In this way, it is increasing the brand visibility while increasing operational space efficiency. Digital features can also serve as a service for the customer with a highly, security, integrity, features, and cost saving.

## 6.6 Suppliers

Businesses are increasingly taking important and integral part of the entire customer experience ecosystem. The experience they offer must be translated to their current customer demands. Hence, retail and e-commerce retailers must grasp their business and create the kinds of customer relationships that generating sustainable equity.

Businesses are increasingly taking important and integral part of the entire customer experience ecosystem. The experience they offer must be translated to their current customer demands. Hence, retail and e-commerce retailers must grasp their business and create the kinds of customer relationships that generating sustainable equity.

**90%** offer suppliers services

**100%** offer digital strategies and services

## 9.6 Remittances

Remittances represent one of the largest sources of foreign currency for the agents with significant income in the sector. Income in Egypt belongs to two categories. Remittances represent the earnings of workers who work in other countries and return to Egypt. Income in growth with the change that workers spend independently. The payments to the workers depend on the sector remittance policy.



In highly competitive market change in the exchange rate between the domestic currency and the foreign currency affects the exchange rate through a multipoint relationship that includes the role of the payment processor for the remittance companies. The exchange rate is affected by the exchange rate, the exchange rate, the exchange rate, the exchange rate, and the exchange rate. The exchange rate is affected by the exchange rate, the exchange rate, the exchange rate, the exchange rate, and the exchange rate.

Customers can perform their transfers through various digital channels such as corporate credit card banking and mobile money when customers do not want to visit a branch. Another option is to use a remittance company as an application for receiving and sending electronic payments from various companies across the world. Through the application, customers can perform their transactions. Currently, the bank has fully automated the process, using digital channels and applications as follows:

### Application

is one of the electronic payments services for receiving and sending electronic payments without creating files. It is used with the company of Egyptian Bank Company (EBC).

### Mobile Money

- is a payment application for managing payments flow between mobile money & bank services.
- is an application for managing payments flow between mobile money & bank services.
- is an application for managing payments flow between mobile money & bank services.
- is an application for managing payments flow between mobile money & bank services.
- is an application for managing payments flow between mobile money & bank services.

### Application

- is an application used for managing payments flow between mobile money & bank services.
- is an application used for managing payments flow between mobile money & bank services.
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### Mobile Money

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- is an application used for managing payments flow between mobile money & bank services.

### Mobile Money

- is an application used for managing payments flow between mobile money & bank services.
- is an application used for managing payments flow between mobile money & bank services.
- is an application used for managing payments flow between mobile money & bank services.



Remittance Receipt	Remittance Receipt	Remittance Receipt
Remittance Receipt	Remittance Receipt	Remittance Receipt



Remittance Award	Remittance Award	Remittance Award
Remittance Award	Remittance Award	Remittance Award

Remittance Award	Remittance Award
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Remittance Award	Remittance Award





BANQUE DU CAIRE

**FOR  
ENVIRONMENTAL  
AND SOCIAL  
RESPONSIBILITY**

## 10 | BANQUE DU CAIRE FOR ENVIRONMENTAL AND SOCIAL RESPONSIBILITY

### Banque Du Cairo introduces its RESPONSIBILITY TOWARDS THE COMMUNITY AND THE ENVIRONMENT

#### 10.1.1 Our Corporate Social Responsibility

As part of its sustainability approach, Banque Du Cairo is strongly committed to spreading its positive impacts, achieving sustainable social development for the future and strongly integrating the three pillars of Sustainability. It focuses commitment to develop positively and ethically, morally responsible practices while creating growth and added value for our stakeholders and beneficiaries.

To achieve its strategic sustainable responsible corporate practices and sustainability programs, Banque Du Cairo implements a variety of initiatives aligned with its business profile. Banque Du Cairo studies each business-related or development project with its social, health, and ethical dimensions through its ESG.

Our framework aligns with our vision and corporate strategy. Focusing on our three pillars, these plans are continuously updated to ensure our total agreement and better target needed needs.

- 1. Health
- 2. Education
- 3. Housing
- 4. Economic well-being (Poverty)
- 5. Sustainable cities
- 6. Sustainable development



Area	Goal	2020	
		Number of projects	Total beneficiaries
Health	Healthcare projects	10	10,000,000
	Healthcare management plans		
	Healthcare facilities and equipment		
Education	Quality of education	10	10,000,000
	Good job opportunities		
	Water financing		
Housing	Access to quality housing projects	5	10,000
Economic well-being	Quality	5	10,000,000
	Project life cycle		
	Business		
Sustainable cities	Water management	5	10,000,000
	Greening initiatives		
Sustainable development	Gender equality	10	10,000,000
	Accountability		

#### 10.1.2 Community Projects

One of the most interesting initiatives that Banque Du Cairo plays is strong positive impacts, empowering communities, improving literacy, providing necessary and developmental support for the needy, the vulnerable through together communities through efforts in social development, healthcare, education, poverty alleviation, and infrastructure improvement. In 2020, 10,000,000 beneficiaries were engaged through various projects to support the needy and needed.

#### Empower Village

The comprehensive community development program in Empower Village, under the patronage of Banque Du Cairo, aims to help the government support village or bring the village to government support, provide necessary infrastructure and housing programs and a variety of education, healthcare, and livelihoods.



properties people to provide the creation of sustainable conditions in partnership with the  
 Foundations. The project supports activities of the players, strengthening their health, safety,  
 and the environment.

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Reduce the energy demands of heating, ventilation, lighting, and air conditioning by using energy-efficient equipment. It is recommended that paper products be constructed to produce less wastewater to allow sufficient time for the wastewater to be treated before it enters the sewer.



Methods: In this study, 10 students in college mathematics spent approximately two weeks with their groups, participating in individual, practical, and theoretical work. Students were provided with the relevant mathematics, and practical examples of the mathematics, and were provided with the relevant mathematics, and practical examples of the mathematics, and were provided with the relevant mathematics, and practical examples of the mathematics.

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The library partnership also covered a complete renovation of Springfield Library School. New classrooms, lab, playground, and a large gymnasium were all supplied. Bill, Mark, and Margaret traveled to the site to see the new building with all the teachers and students. It showed that it was a great success.

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As the team has been growing, having to cover 100 pages, with three editors, I ended up at the top of the list, as a sign of respect with the sub-teams they had formed. But one day, when I attended the call, I was surprised the editorially thing, the process of finding the stuff to write about, through a relatively casual conversation.



1. **Introduction**  
 2. **Methodology**  
 3. **Results**  
 4. **Conclusion**

In 1979, Bangladesh's first national environmental policy was adopted as a comprehensive framework to protect and improve the environment through the creation of a national environmental conservation fund and a national environmental council.



**Abstract**

Participants have been asked to identify/reflect on their agency with respect to their role in facilitating the practice of ethical behavior of highest priority at their company. The three statements were given below, and the more agree/affirmed and the stronger, alternate statements, the better the contribution to business success and a sustainable future.

Barbapapale, India supported farmer movements and movements of marginalised women in order to bring them back into agriculture. 2010 witnessed a resurgence of focus on indigenous agriculture when organisations like Shree Siddhanta and Government of Tamil Nadu. These focus continues in the renewed commitment of the state.

**Abstract**

Based on results of the present research, we suggest

Many people, young and old alike, struggle to find meaningful education for themselves. Fortunately, it can now be earned at their own pace and convenience. At their own pace, students can take as long or short as they need to complete each course. And at their own convenience, students can study from anywhere, anytime.



Age Group	Percentage
18-24	18%
25-34	22%
35-44	15%
45-54	12%
55-64	10%
65-74	8%
75-84	5%
85+	3%

For the first time, a major goal in the early months of disaster relief was to help water users, their families and communities improve water security, quantity and distribution in order to support economic activity in 2010 with the active participation of UN Women's strategic management. Thanks to their practical contribution to the implementation of the project, the organization has been able to identify the main needs of the community and to develop a plan of action.



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[illegible]

100

[illegible]

The latest confidentially shared research finding indicates that among all respondents, 70% are planning to spend more time working from home than before the pandemic.



### Foodbank Initiative

In line with our strategic intent, Tampus has been empowered to develop social projects of the society by investing in a variety of projects and initiatives that target social ills to improve their socioeconomic status.

Tampus has been leading the foodbank initiative a program addressing together with its business partners various social training programs in the area and the funds also fund training for people who

want to start their projects, addressing more people by providing technical assistance, professional support in the form of grants assistance.

Through this, Tampus has been furthering its role of social understanding and sharing the partnership with and providing them with additional exposure. Through this, we provide them with resources which increase their market visibility and increase their sales, as well as social training programs that help their sales.

### Small Project

In order to help our women entrepreneur, Tampus has been leading the Small Project (Project Ring) which encourages women to start and sustain their business enterprises. The project provides small amounts of loans and microfinance to young women that help them to provide for their families while also contributing to the betterment of their communities.



Furthermore, Tampus has been partnered with the local business community to support technical training and social generating programs in support of its social work activities.

## 12.2 Preserving the Environment

Tampus is also committed to the important role that business plays in environmental preservation. In recognition of the global focus on environmental protection, the local business community is improving its environmental responsibility initiatives during the year.



### Paper Recycling

Tampus has been committed to recycle materials to preserve and produce value, adhering to environmentally sustainable practices as part of our going green initiative. Green engagement, consumption, and waste management have been identified as critical areas, joining as part of our paper recycling goal.



### Energy Saving

In terms of energy consumption, the firm has been taking energy saving as a business activity and a responsibility to support its



### Wastewater Management

Wastewater management is critical to water safety in addition, the firm employs waste tracking/tracking facility which leads to water conservation.

### Material Selection

Tampus has been taking to reduce the use of non-environmentally friendly materials in their products and services.





BANQUE DU CAIRE

EMPLOYEE  
EMPOWERMENT

## 011 BANQUE DU CAIRE FOR EMPLOYEE EMPOWERMENT

### BANQUE DU CAIRE UPHOLD ITS RESPONSIBILITY TOWARDS THE COMMUNITY AND THE ENVIRONMENT

#### 11.1 Our Employees... Our Strengths

At Banque du Caire, we embrace the importance of building an empowering and diverse workplace where women and young people are empowered and supported to grow their skills. Our HR team is constantly working on building a healthy and inclusive culture through human capital practices.

**8,647**

Female Employees  
of 86,994

At Banque du Caire, we understand the importance of building an empowering and diverse workplace where women and young people are empowered and supported to grow their skills. Our HR team is constantly working on building a healthy and inclusive culture through human capital practices.

In 2023, the number of female employees reached 11%, while the number of young employees under 30 years old reached 10%.

**22.3%**

Younger than  
25 years old

**33.3%**

Mid-career women  
30-40 years old

**44.4%**

Senior HR Professionals  
40+

**18%**

HR Professionals who  
work in HR

**82%**

All our HR  
professionals are  
women

#### 11.1.1 Including Hiring Women & Youth Employment

Banque du Caire understands the importance of young professionals joining our team and ensuring a continuous flow of innovation and creativity that will drive employee growth to ensure more women and young graduates joining their organizations and our workforce. In 2023, the Bank welcomed new employees, almost 60% of our new hires were under 30 and 40% were women.

**611**

New Hires  
2023

**62%**

Mid-career women  
30-40

**80%**

All our HR Professionals  
are women

**21%**

All our HR Professionals  
are women



For the reporting year, during the reporting period, the rate for employees aged 18 years and over was 0.000000, the accident rate for 18 years and over was 0.000000, the lost time rate for 18 years and over was 0.000000.



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Harbort & Korte also always have their eye on other important strategies for the future and continue to improve their business model. We believe that the progress made by Harbort & Korte in terms of competitiveness and financial performance is convincing, especially regarding how they have been able to deal with the little thing at the end of the last's transformation business strategy, as indicated in a letter with significant motivating effects on the transformation (Börsennotizen).

The International Journal of Strategic Management has been updated and extended to cover the new strategic issues. The new expansion and team management framework supports new operational goals and targets and driving factors across an individual's business activities.

**Abstract**

World Health Organization (WHO) estimates that tobacco is the leading cause of preventable death and disability worldwide. In 2004, tobacco was responsible for 5.4 million deaths, or 10% of all deaths globally. In the United States, tobacco is the leading preventable cause of death, responsible for 443,000 deaths in 2004. In 2004, tobacco was responsible for 15.6% of all deaths in the United States, or 1 in 6 deaths. In 2004, tobacco was responsible for 15.6% of all deaths in the United States, or 1 in 6 deaths.

The standard translation of this is "full employment of 'employment'" as the primary, but not privileged, employees with the best terms, benefits, and compensation will experience.

© 2009, was awarded the following award presented by the  
 organization of the new development opportunities of the company  
 and by other organizations of the other company. The award is  
 presented.

1540  
Positions

**Abstract**

100

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Therefore, we developed a computerized performance management system, primarily designed to help a representative, non-financial market and financial representative market manager gain the system. It includes a performance-based evaluation framework for financial representatives, and

The program has a number of other features: other than temporary loans, which are not the subject of a loan contract, a company will not be required to provide a pledge or assign its receivables to the bank.

[illegible]

Regard the hierarchical nature of every expert state with its associated information strategy. The effect of this hierarchical nature is to "segment" the hierarchical nature of strategy for matching to the "partial" hierarchical information system" to expose the quality of the information provided to the computer and increase the value of the information.

100% 100% 100%

[illegible]

- 1 Ensuring the Services Reach Those
- 2 Building Stronger Families & Communities
- 3 Supporting Youth & Women Employment
- 4 Promoting Diversity & Equal Opportunities
- 5 Offering Comprehensive Health Packages
- 6 Providing High-Quality Medical Services to Our People & Their Families
- 7 Training & Development Opportunities

The model is designed to create value for our people through leading multiple customer-facing programs in all the business units. It promotes ongoing innovation, growth, and strong group, separately, and joint, results. It is based on talent and employment. It also shares offering and sales across our organizations and creates leadership strategies to build stronger customer relationships. Managing the investment in a program, and then having it add to the greater benefit without competing resources, is our mission.

Superiority that dominates, partly, a general, long-run people's sense of the economic situation, strategy, the economic perspective about the economic importance of our country's economic development.

Stories of Egypt's rugged landscape attracted, just like the desert, visitors from as far afield as Britain, and the Egyptian tourism industry is betting the sustainability of its economy lies in keeping that they had to be continuously a knowledge and the desert with the most attractive natural sites, perhaps to attract that quality tourists, the desert.







## (12) COVID-19 RESPONSE



During this period of uncertainty, Banque du Laos remains focused on what matters most – the safety and wellbeing of our people.

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**Abstract**

Source: The author's research based on a telephone interview strategy on 100 telephone interviews.  
 Based on the author's research and analysis from 2010 to 2015.

*Diary of a Day in the Life of a Teacher* by the author of *The Teacher's Survival Guide* offers a practical guide to managing the classroom and the school. The author, a veteran teacher, shares her experiences and insights into the challenges of teaching and offers strategies for overcoming them. The book is a must-read for any teacher who wants to improve their classroom management and teaching skills.

\* Actual vs. estimated mg serving. † Changes in food from breakfasts up with food and variety significantly. Reported. ©2008 National Diet and Nutrition Survey.

100

- During an *Adaptive* protocol, nodes with 100 bits of information within aggregation window/interval/facility will not impact negatively on the result.

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- [illegible]

- [illegible]

- *Chlorobacterium* supports growth in a stable aqueous solution. It, and other the majority of the bacteria listed in Appendix B, require a culture has participated, atmospheric laboratory of Appendix B, to support and produce cellular. It occurs in the natural among prokaryotic forms.

100

Thanks to the various activities regarding social responsibility at Montepapere, the business is increasingly able to help attenuate some of the negative impacts that otherwise might occur and that belong to the business sector.

The New River Comprehensive Watershed Agreement focuses on the growth of the New River watershed with the following objectives: enhance protection, management, and restoration to protect the health of the watershed and its people; the United States, with the support of the Mississippi River, has been able to develop a water management plan to better the growth of the New River watershed. Information is available at the United and New River Watershed website.

During this year, we provided all our facilities with the highest level of service we have ever provided. To ensure we were able to do this, we had to make the most of our resources.

**Abstract**

THE FIRM SUPPORTS THE PROGRAMS AND ACTIVITIES OF THE UNIVERSITY OF CALIFORNIA TO ADVANCE THE FRONTIERS OF KNOWLEDGE AND TO PROMOTE THE WELL-BEING OF THE COMMUNITY.

The *International Journal of Nursing Studies* is an international journal for the advancement of knowledge and the development of nursing practice. The journal is required reading for all nurses and nursing researchers. The journal is required reading for all nurses and nursing researchers. The journal is required reading for all nurses and nursing researchers.







بنك القاهرة  
Banque du Caire



# TRANSFORMATION FOR A PURPOSE

REPORT ON CLIMATE RISK  
2022-2023