

Guaranty Trust Bank plc RC 152321





Corporate Social Responsibility 2015 REPORT

At Guaranty Trust Bank, we believe we can only grow and sustain the value of our business by what we give to our host communities. We also passionately believe that Corporate Social Responsibility (CSR) embodies our ardent commitment and social pact with all our stakeholders.

Widely recognized as a responsible Corporate Citizen, a pace setter and an industry leader; a significant part of the bank's annual earnings are committed towards supporting structures and initiatives across diverse areas of Community Development, Education, Environment and Art.

Our strategic focus on these four major pillars are guided by our belief that they are essential building blocks for the development of communities and prerequisites for economic growth.

Pillar	Percentage (%)
Education	57%
Community Development	35%
Arts	7%
Environment	2%

We recognize the importance of educating the people in our community and we have done this through series of programmes that are impactful and beneficial to their well-being, day to day activities and social interaction.

We are convinced that quality education is important and we aim to ensure that young people do not stop learning and make meaningful contributions to the society by; creating conducive learning environment, equipping teachers to engage their students through effective teaching practices and motivating/encouraging the students through scholarships and extra-curricular activities.

Beyond the benefits our core business brings to our host communities, we aim to encourage social and economic opportunities through community investment activities. We work in partnership with Non-Governmental and Charity Organizations that share our vision and values, to create societal awareness and acceptance of developmental disabilities, stimulate community investment activities in child healthcare and support victims of natural disasters and other humanitarian issues in the world.

We are a strong advocate of the Arts as a means of unlocking personal and professional innovation and creativity. We support Art in all forms including painting, drama, poetry and music. At its most basic level we buy art work from talented Nigerian artists and display them at our offices and branches to promote the works of indigenous artists.

Part of our Corporate Social Responsibility vision is to build environmental sustainability into each business function and processes. This is with the aim to better protect our planet while creating business value for our suppliers, our customers, and our bottom line.

Our products and services constantly create opportunities to help reduce carbon footprint i.e by reducing business travel through the use of videoconferencing, saving energy through the use of a building management system, reducing transportation emissions by using smart logistics and promoting the circular economy, as well as enabling others by offering new opportunities for our business to innovate and grow. EDUCATION



Adopt-a-School Programme:

The GTBank Adopt-a-School project is a child focused programme introduced by the Bank in 2004, to improve the quality of public education available to the Nigerian Child.

This programme is designed to support schools in high density areas across the nation. We have to date, fully adopted 6 schools and partially adopted / supported several other schools across the geo-political zones of the country.

A school is chosen and adopted (based on set out criteria). Once a school is adopted, we focus on 3 core elements to ensure consistency in set standards;

- Provision and/or upgrade of Infrastructure such as buildings, basic amenities, furniture and beautification of the environment – this ensures that there is a conducive learning environment.
- Capacity building for teachers through trainings this ensures capacity development is sustained and our children have access to quality education.
- Capacity building for students through scholarship programmes, coaching classes, provision of basic school materials and extra-curricular/physical education – this ensures healthy competition and physical development amongst students.

In 2015, we;

- Provided scholarships to 20 indigent students in Ogun State.
- Trained 200 secondary students in Ondo State on financial literacy
- Provided study materials for 2,500 students in preparation for the Joint Admission Matriculation Examination (JAMB).
- Supported inter-house sports competitions and other school activities for our adopted schools.
- Donated 12,000 books on Children's day
- Donations 1,350,000 optical marker exams sheets to 16 tertiary institutions for entrance examinations.

Staff Volunteer Coaching Programme:

This is a GTBank staff-led initiative introduced in 2012 to coach

students on weekends, in preparation for external / entrance examinations. 70 primary school pupils were coached by 13 members of staff in 2015.

Sports Education through Football Tournaments:

We are a major sponsor of sports education in Nigeria and our interest in supporting sport is borne out of our understanding that sport plays a major role in the development of life skills.

In 2009, we started sponsoring sports competitions that are aimed at actively engaging secondary school students, whilst promoting the values of excellence and fair play. Our football tournaments namely 'Principals Cup' and 'Masters Cup' provide platforms for grass root football development, identifying and nurturing talented players.

• The Principals Cup football tournament: The GTBank Principals Cup football tournament currently runs in Lagos and Ogun States and are in their 6th and 3rd seasons respectively.

The GTBank-Lagos State Principals Cup competition started in 2009/10 and has grown in the last six years from 296 schools in 2009 to 355 schools with 615 teams in 2015. Winners of the 2014/15 season are Ikotun Senior Secondary School, Ikotun and Birrel Avenue Senior High School, Sabo Yaba in the female and male categories respectively.

The GTBank-Ogun state Principals Cup has also grown in three years from 237 schools with 337 teams in 2012 to 242 schools with 344 teams in 2015. The winners of the 2014/15 season are Muslim High School, Isolu Abeokuta and Pakoto Senior High School, Ayede Ifo in the female and male categories respectively.

Cash prizes are also awarded to winners of the competition up to the 4th place, in the male and female categories. The cash prizes are N1,000,000.00, N750,000.00, N500,000.00 and N250,000.000 to the 1st, 2nd, 3rd and 4th place winners respectively. Since the competition started, a total of N45,000,000.00 has been awarded as cash prizes, two standard football pitches sport have been built in two secondary schools, 4,224 players have been provided with sport kits and 91 most valuable players from the last three seasons of the

PRINCIPALS CUP - LAGOS



PRINCIPALS CUP - OGUN





tournaments have been trained at the GTBank football camp to further enhance their football skills for professional opportunities.

- The Masters Cup football tournament: This tournament which was formerly known as the Heritage Cup tournament, was introduced in 2012 for non-Government managed schools which are under the Lagos State First Generation Colleges Association (LAFGECA). The competition is in its 4th season with 29 participating teams and the winners of the competition are Queens College, Yaba and St. Gregory's College, Obalende in the female and male categories respectively.
- The Super Cup: This is a competition to produce the 'champion of champions'. It is held between the winners of the three GTBank football tournaments to determine the ultimate champions in both the male and female categories.

The 2015 championship was determined between the two Principals Cup States i.e Lagos and Ogun State winners playing against each other. The winner of the Ogun State Principals Cup in the female category - Muslim High School, Isolu Abeokuta and the winner in the male category - Pakoto Senior High School, Ayede Ifo, emerged winners of the Super Cup 2015.

MASTERS CUP

SUPER CUP













GTBank

The

Guaranty Trust Bank plc RC 152321

isability is not a 'brave struggle' or 'courage in the face of adversity'; It is a celebration of the strength and enduring spirit of the human character.

Ribbon

The Orange Ribbon Initiative is borne out of our desire to raise awareness and draw attention to people & organizations making a difference in the lives of children with special needs & developmental disabilities.

Our desire for the Orange Ribbon Initiative is to provide a vehicle for the improved social awareness and acceptance of children with special needs & developmental disabilities.

Today, we encourage you to Stand Up for Children; today we ask you to become a "Voice for Children With Special Needs".

COMMUNITY DEVELOPMENT





In 2015, we invested in the following projects;

GTBank Orange Ribbon Initiative: The Guaranty Trust Bank Orange Ribbon Initiative commenced in 2009. It is an advocacy program designed to support children with developmental disabilities or special needs in Nigeria especially Autism Spectrum Disorders (ASD).

Autism Spectrum Disorder as with other developmental challenges arise from insufficient development of a child's physical, emotional or intellectual capacity. This Disorder which is largely misunderstood by society makes it difficult for affected children to cope with the everyday demands of their environment and may lead to varying stages of social stigmatization.

We are driven by the developmental challenges faced by children and have worked over the past 5 years to pro-actively meet the needs of these special children. The aim of the Orange Ribbon Initiative is to ensure that the society is aware of autism, advocate for the establishment of comprehensive and inclusive schools and integrated centers for children and adults living with Autism and, support research about Autism.

The 2015 Orange Ribbon Initiative programmes include;

- Autism Conference themed "Bridging the Gaps and Transforming Lives". This was held on 30th June and 1st July at MUSON Centre, Onikan Lagos and had over 1,500 people attend on each day. The conference featured plenary sessions and teaching on areas that affect care, education and access to services for Autism and related disorders, for parents, caregivers, practitioners, therapists and educationists.
- One-on-One Consultation / Child Assessment: This programme gives parents who have children living with Autism the opportunity to have one-on-one consultations with autism experts at no cost. The specialist services provided include speech pathology/communication intervention, audiology, behaviour analysis, psychiatry, general medicine and parent counselling. The consultation held from the 2nd to the 10th of July at the Sickle-Cell Centre, Lagos University Teaching Hospital (LUTH), Idi-Araba and, over 200 children were attended to over the 7-day period.
- Parent Support Group: We recognise that parents are the critical or primary caregivers for these special children and that care giving can take its toll on the body and mind. A support group was thus created to also provide support for parents whose children have varying degrees of developmental disabilities. The parent support group initiative has been well received and we will continue to build this network.
- Let's Talk Autism' Radio talk show: This is a live radio talk show, created to further enlighten the public on the management of and care for children living with autism.

Our vision is to see families and children with autism feel valued, strong, confident and able to make the decisions that are right for them. We are proud of the way we work and our partnerships with ASD professionals from Blazing Trails International, Texas, USA; Patrick Speech & Languages Centre and the College of Medicine, University of Lagos, helps to strengthen our programs and produce independent research, thereby advancing our commitment to maximum impact for our communities.

Staff Charity Initiative: This is a fund raising effort to help disadvantaged people or communities. Every year, our staff make voluntary contributions and the money raised is used to support persons or communities that desperately need our support. In 2015, the money raised from this initiative was used to support 47 young adults with sickle cell, by providing annual health insurance.

Maternal and Child health Initiative: This project targets the Millennium Development Goals 4 (reducing child mortality), 5 (improving maternal health) and 6 (combating HIV, malaria and other diseases).

During the period under review, we;

- Donated the sum of N40,000,000.00 towards support for Ebola intervention in Africa
- Partnered with Special Olympics to support 42 children that are intellectually and physically challenged to participate in Special Olympics world games in Los Angeles.
- Supported special persons activities in Nigeria
- Supported cardiovascular health programme in 4 secondary schools in Lagos State

Swiss Red Cross Partnership: We have over the past 5 years partnered with Swiss Red Cross Geneva, to support the victims of forgotten disaster around the world. This project provides an avenue to raise funds for several welfare initiatives. In 2015, we contributed 100,000.00 CHF towards the provision of water to communities where there is shortage, pollution and limited access to clean water.





Female Entrepreneur Development: Small businesses act as vital engines that drive economic development of a nation, however, many of the entrepreneurs lack access to the resources required to grow and manage successful businesses.

We recognize that entrepreneurs need access to fund, investors, training and other opportunities and we partnered with She Leads Africa, a social enterprise that serves as a resource for young female African entrepreneurs and professionals, to help them build and grow entrepreneurial capabilities. The target group of women in this programme is age 18 – 34 and the program helps to train, mentor, provide funding, working space and resources that will help them build and expand their businesses. In 2015, we trained 150 female entrepreneurs and awarded a cash prize of \$10,000 to the winner of a business pitch competition.







ARTS | ENVIRONMENT



GTBank-Tate Partnership: The GTBank and Tate partnership started in 2011 and is focused on promoting the value of African Art by bringing these works, and the creativity they inspire, to a wider audience both in Africa and the international market, through project-lead initiatives.

The partnership with Tate presents an unprecedented opportunity to examine Africa's role at the heart of global artistic developments and involves:

- The creation of a dedicated curatorial post at Tate Modern to focus on African art, as well as exploring contemporary practice in the region, the Curator helps to deepen knowledge and understanding of the impact of art from Africa.
- An acquisition fund to enable the Tate to enhance its holdings of work by African artists.
- Projects that enable continuous exchanges between young artists, curators, collectors and cultural institutions in Africa and across the globe.

Our 2015 project focused on Angola, Mozambique and South Africa. We engaged African artists such as Edson Chagas, Kiluanji Kia Henda, Iris Buchholz Chocolate, Ndilo Mutima, Rui Sergio Afonso, Van, Kapela, and other contemporary art collectors in Angola;

We contributed to the facilitation of Art School residency and portfolio review programme for emerging African artists in Mozambique and Art Fair and in-conversation with artists in South Africa.

Our two most important environment-related issues are energy consumption/greenhouse gas emissions (GHG) and product end of life. We continue to address this issues through our efforts in;

i. Beautification and conservation: We have adopted 3 major public areas in Lagos, Kano and Sokoto for beautification and environment enhancement.

ii. Greenhouse gas emission reduction: From our operations, we ensure the reduction of gas emission by installation of solar powered automated teller machines and shutting down the use of generators early.

iii. Encouraging remote collaboration i.e bringing people together remotely and reducing business travel and the use of cloud data / server resources to minimize energy consumption.

iv. Creating system for our products that enable efficient power consumption and encouraging paperless operation across a broad range of operating conditions.



Guaranty Trust Bank plc RC 152321

01160

20

00

You 💶

Proudly African Truly International

Guaranty Trust Bank plc

LISTED ON THE LONDON STOCK EXCHANGE

Retail Banking | Corporate Banking | Private Banking Investment Banking | Treasury Services

Wouldn't you rather bank with us?

www.gtbank.com





Published in April 2015 by the Communications and External Affairs Group Guaranty Trust Bank plc