



Guaranty Trust Bank plc  
RC 152321

# 2019 CSR REPORT



*Enriching lives  
since 1990*

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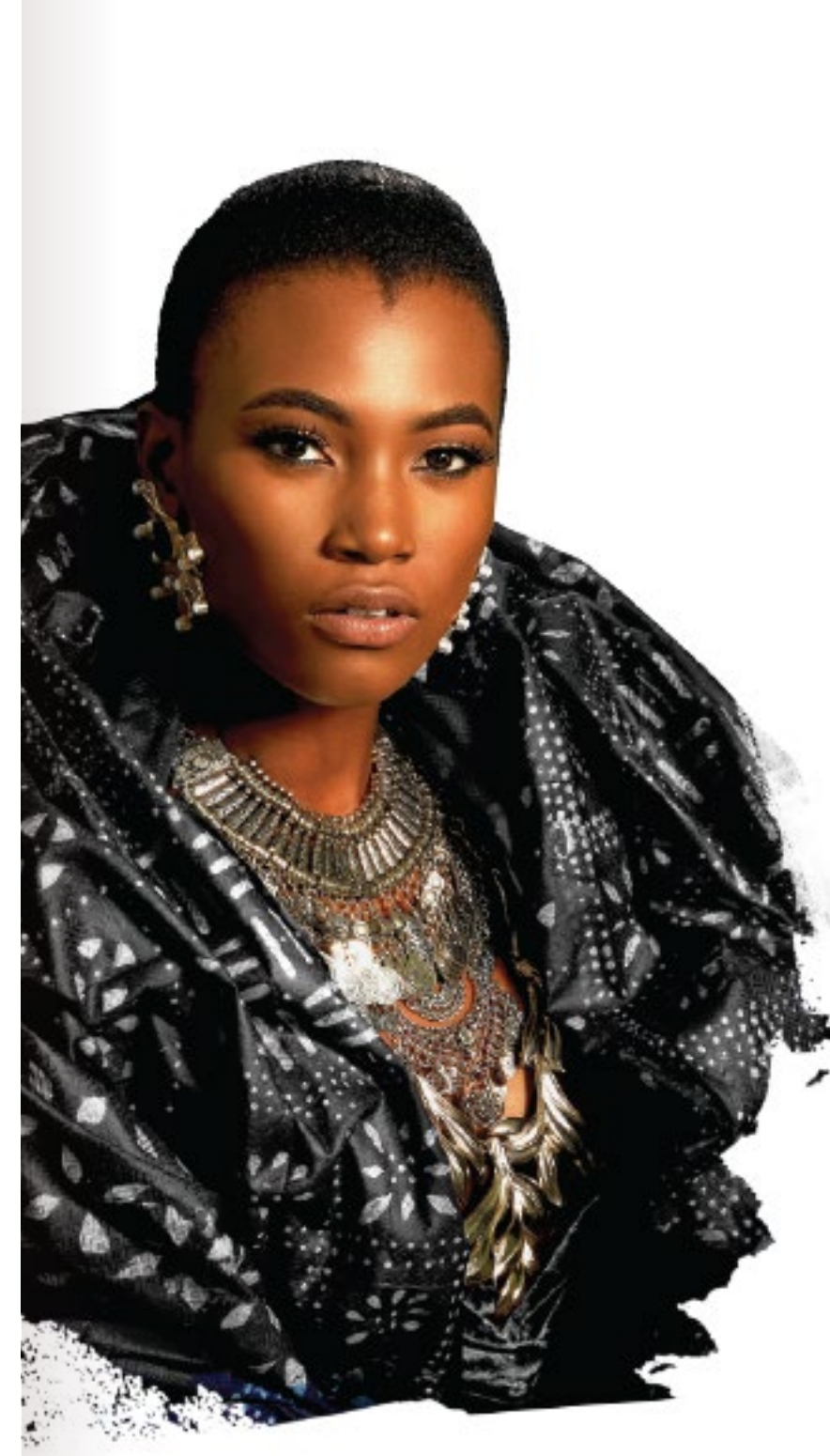
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Promoting Enterprise



## ■ Our Journey to Progress

At Guaranty Trust Bank, our journey to progress is an unending one, where success is determined not only by the value we create through our core business but by the lives we touch, the people we empower and how we uplift society towards a better and brighter future.



## ■ Our Story

From our earliest days, Guaranty Trust Bank has always been about enriching lives. We strongly believe that success is not just about creating value through our business, but also doing everything we can to bring about a better world. That is why, as an organisation, we take it as our corporate responsibility to identify pressing challenges in the communities where we operate, and working with people and organizations who share our values, provide lasting solutions to them.

Over the years, we have made strategic investments in Community Development, Education, Arts and Environment, four areas we believe are fundamental pillars in building a strong and sustainable

society. Through these investments, we are helping millions of people reach their full potential, supporting communities around the world where they need help the most and lending our networks, expertise and resources to promote enterprise in sectors where we can help small businesses thrive.

In 2019, we deepened and expanded our CSR efforts, leveraging partnerships and collaborations and innovating how we help in order to ensure that we continue to touch lives in underserved communities and across the world. Our efforts largely focused on improving educational outcomes for young people, especially those in rural areas, intervening in healthcare, particularly around often-overlooked health challenges such as Autism Spectrum Disorders and Sickle Cell Anaemia, and empowering small business owners by promoting enterprise in sectors where we can unlock growth opportunities for them.



## ■ We the People

Our people are embodiments of our commitment to giving back. Throughout the year, they volunteered time and resources to champion social causes and engage in community development initiatives, further deepening the reach and impact of our CSR efforts. Together with our people and partners, we are building a better world, where everyone gets the support they need in times of need and to reach their full potential.

# Creating a Healthier World

Building a better world begins with ensuring greater health outcomes, especially for the most vulnerable. That is why, more than 20 years ago, we adopted the Massey Street Children's Hospital and have ever since been a patron of the hospital and friend to the children admitted there.

Over the years, we continue to invest in the overall maintenance and operation

of the hospital to ensure that it provides the best care to sick children. We do this knowing that for a nation to be successful, its future leaders must first, be healthy.

Beyond these investments, our staff have also made it their tradition to celebrate every Christmas at Massey Children Hospital, bringing the cheer and laughter of the holiday season to people who need it most.







## ■ Sickle Strong

As embodiments of the Bank's values, our members of staff always come together to make a positive impact in the communities where they live and work through our Orange Heart Staff Charity Initiative. In 2019, our staff continued their long-held commitment to people living with Sickle Cell, raising funds throughout the year to cover the cost of healthcare for sickle cell patients. They also actively participated in our Staff Responsibility Challenge wherein, coming together in groups, they undertook dozens of social projects across the communities where our branches are located.

## ■ Creating a More Inclusive and Diverse Space



At Guaranty Trust Bank, we don't just believe in a more inclusive world, we live it. We actively break down social barriers and promote a culture of inclusiveness where everyone has the opportunity and support to reach their full potential, irrespective of their gender, belief system or socio-economic background. On International Women's Day, we celebrated our women, who are an integral part of our organisation, reiterating our commitment to creating an environment that empowers all.



# Be a Voice, Stop the Stigma

For more than 9 years, we have made it our priority to raise awareness for children and adults living with Autism. In Nigeria, the condition is hardly diagnosed, rarely understood and children with ASD often suffer stigmatisation. In response to these challenges, GTBank launched the Orange Ribbon Initiative to support children and adults living with Autism and other developmental disabilities.

Through this initiative, we have brought together thousands of globally renowned medical specialists, parents, caregivers, health practitioners and concerned members of the public to share ideas on how to support

children and adults living with Autism. We have also offered more than 20,000 people free training on how to manage ASD, provided free one-on-one consultation services to over 4,200 children and led a sustained campaign to tackle the stigma facing people living with Autism.

In 2019, we renewed our commitment to support people living with autism by organising the 9th Annual Autism Conference. Themed, "Autism: Transitions, Vocational skills and The Role of Technology," the Annual Autism Conference brought to the fore the challenges facing children living with Autism as they grow into adulthood.

*As we gear up for the 10th edition of the Annual Autism Conference, we are reminded that being a voice for people is a lifelong commitment.*







# Teaching Life Long Lessons

Whether it is teaching children the skills and knowledge on how to handle money, or imbuing them with the culture of savings, some lessons are vital in sharpening how they see the world.

In 2019, we carried out a nationwide sensitisation campaign in designated secondary schools to raise awareness for financial literacy and Savings. These various campaigns could not be timelier, as they catch students in their formative years - right before they become responsible for their financial decisions.

*We are happy to report our impact in numbers*

### World Savings Day:

**6**

STATES

**31**

SCHOOLS

**3,000**

STUDENTS

### Financial Literacy Day:

**6**

STATES

**OVER 2,000**

STUDENTS





# 90 Minutes and A Lifetime

Football is a game of passion and every day around Nigeria, millions of fans prove this as they support their teams both at home and abroad. At GTBank, we are also passionate about football and believe in its capacity to not only bring people together, but teach young

people important life lessons; like discipline, resilience, persistence, that will help them thrive.

In 2019, we continued to demonstrate our passion for football and sports in general by

deepening our sponsorship for grassroots football tournaments like the Masters Cup, with the aim of actively engaging young people through the 90 minutes on pitch and teaching them the values of excellence and fair play for a successful life off the pitch.

**Stats for Masters Cup 2019:**  
Categories: 2(MALE AND FEMALE):

**870**

MALE PLAYER

**600**

FEMALE PLAYER

**104**

MATCHES PLAYED

**179**

GOALS

**60**

MOST VALUABLE PLAYERS





# ■ Beat the Distance

One of the prerequisites to beating poverty is by getting an education, unfortunately, for millions of Nigerian children, primarily in rural areas, distance stands in their way of getting to school and back each day. In rural Nigeria, millions of children walk for as long as 10 kilometres just to get to school. This challenge of covering such distance twice every day on foot, coupled with the responsibility of doing physically exhausting chores in the morning, significantly curtails school attendance rate, increases the chances of students dropping out, and hampers academic performance.

In 2019, we unveiled a nationwide initiative tagged, #BeatTheDistance, to improve educational outcomes for children in rural

communities by easing the difficulties children face with mobility to school and back. By providing them with bicycles, we empowered the children most affected by these challenges to not only beat the distance to school, but bridge the gap between their present realities and immense potential.

Since inception, #BeatTheDistance has set its wheels on many communities located in Enugu, Taraba, Ondo, and Sokoto, and has transformed the lives of hundreds of children who are now allowed to dream of a better future. Through this gift of mobility, more children stand a better chance at beating the cycle of poverty and bridge the class gap.



# Reading Your Way To Possible



*When I look back, I am so impressed again with the life-giving power of literature. If I were a young person today, trying to gain a sense of myself in the world, I would do that again by reading, just as I did when I was young.*



The internet has changed the world. It has changed the way we communicate, the way we do business, and the way we receive and disseminate information. The internet has also had a massive effect on people's reading habits, as it has reduced our attention spans and caused many to stop reading books entirely. YouRead initiative by GTBank was created in 2017 to rekindle the culture of reading among the youths and help them see how important reading is in seeing the world through a different lens, and becoming better than they were yesterday.

In 2019, we broadened the scope of You Read by holding more exciting book readings at the You Read Library, Yaba Lagos. Some of the headliners of the Book Readings were Oyinkan

Braithwaite, author of critically acclaimed book, My Sister, the Serial Killer and nominee of the coveted Booker Prize award; Bisi Adjapon, author of bestseller Of Women and Frogs, and nominee for the Caine Prize.

By studying the impact of the You Read initiative, we realized that there was more to be done. It wasn't just about encouraging people to read, it was also about solving the problem of access to books - one of the biggest barriers youths face. A solution to this was PAGES by GTBank, an online book club hosted on our social media platform. With PAGES, we have engaged hundreds of readers with our monthly reads and delivered free books to hundreds of doorsteps.





# Building a Smarter World

The world is changing and almost every aspect of our lives are computerised. At GTBank, we are riding this new digital wave in building exciting learning experiences for children that go beyond the classroom.

That's why in 2019, in the face of new technology and fast paced innovation, we launched the first digital playground in Africa called the GTBank PlayCentre. The PlayCentre was inspired by our passion to deliver children with an enabling learning environment, powered by new and emerging digital technologies. This we believe, will directly impact their cognitive and intellectual development and help them build better communication and problem-solving skills

The PlayCentre is equipped with a wide range of interactive games that will give kids a fun and immersive digital experience whilst aiding their mental and intellectual development. Some of the features of the PlayCentre include the Sketch Town, where kids can design cars, launch rockets, and bring their sketches to life. At the playground, children can also use the wide range of bricks available to build whatever excites their curiosity and also express themselves creatively by scribbling, writing and drawing on a digital chalkboard.

By remaining committed to investment in how and where children play, we believe that kids will be better equipped to excel in all their endeavours.





## ■ Caring for the Elderly

As a proudly African institution, we have a moral obligation to ensure that our elders, who have given so much to us and our world, live out their lives in comfort, security and dignity. That is why we leveraged our decade long partnership with the Swiss Red Cross Ball for another year, to lend our support to people who once cared for us.

At the 2019 Swiss Red Cross ball, we raised 100,000 CHFs to provide homes, healthcare facilities and critical support that will enable the elderly to live with greater comfort. Our donation will not only give succour to the elderly, but help reshape the perception of elderly care as our collective responsibility rather than the sole duty of the immediate family.

At the home front, we are integrating elderly care into our business operations by offering everyone above the age of 65 access to all our banking services, free of charge. It is also the reason we are passionate about working with those who share our values to bring about a world of support for old people here, and everywhere.

**100,000 CHFs**

TOTAL DONATION

**11 YEARS**

OF ENRICHING LIVES WITH  
SWISS RED CROSS

Save For Your Child In

# Multiple Currencies



## Making the World Better for All

To ensure that all Nigerians benefit from our various CSR initiatives, we focus on the key stages of their lives, from birth to adulthood in order to provide solutions to their most pressing needs.

**Birth**



Promote healthy pregnancies and successful delivery by donating a water treatment plant to St Kizito Clinic for pregnant women to access clean water and maintain high hygiene during pregnancy

**Childhood**



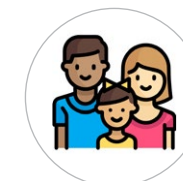
Open the first digital playground in Africa to aid their mental and intellectual development amongst children in Nigeria

**Teenage Years**



Launch #beatTheDistance to provide students in remote parts of the country with bicycles to reduce the time and energy they expend in getting to school whilst helping to boost their attendance and focus on academics.

**Youth**



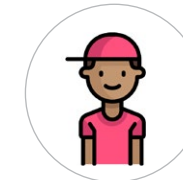
Encourage reading culture among the youth leveraging on Pages, our online club, and YouRead, our initiative

**Old Age**



Caring for the elderly amongst us by partnering with Swiss Red Cross to build a comprehensive elderly care service in Armenia, is a great example of how we build a world of support for our senior citizens

**Lifetime**



Stop the stigma facing children living with Autism and Sickle and help improve the quality of their lives with Autism Conference and Orange ribbon initiative



# Promoting Enterprise

At our core, we have always been committed to creating platforms that empower people and industries across Africa. One way we have done this is through our consumer-focused events. With these events, we have set Africa on a path to progress by promoting enterprise - the most passionate and talented entrepreneurs in key sectors; food and fashion.

Created in 2016, the GTBank Food and Drink Festival has become the premier culinary event in Africa, bringing together more than 600,000 people from across the continent and beyond to support and celebrate Nigeria's

vibrant and burgeoning small businesses in the food retail sector. In 2019, we organised the biggest festival yet by extending the festival to an extra day. We accommodated over 300 small businesses, more than double the number from the previous year and tens of thousands of people to support and celebrate these vibrant and burgeoning small businesses.

In November, we organised the 4th edition of the GTBank Fashion Weekend. At the heart of the event, our goal was the same as always - to not only showcase the wealth of talent, innovation and enterprise that abound

in Africa's fashion space, but to also grow the continent's contribution to the global fashion industry by empowering budding entrepreneurs at home with everything they need to thrive on the world stage.

By the end of the both events, we had not only put together Africa's biggest showcase of Food and Fashion, but had also given hundreds of thousands of people the exposure, networks and inspiration to build the successful businesses that will power Africa's economic transformation.

