

## The Thinking

As a proudly African bank, we have a responsibility to leave things in a better position than we found them. Shared Growth is our way of positively impacting society by ensuring that the decisions we make create value for our continent, clients and communities. It is not the redistribution of wealth, but an expansion of the total pool of business that offers people the chance to prosper, to give and receive, harnessing a strengthened society of mutually beneficial relationships. We know that in sharing lies positive growth for all.

By creating product and service solutions that address the financial needs and challenges of our consumers, we are able to generate a win-win situation of economic success for both our business and the communities we serve. As we win, people win, as people win, we win.

## The Application

Shared Growth is not something we just talk about. It underlines the way in which we do business. Our key focus is to develop expressions of Shared Growth across Africa that clearly articulate our 3 pillars of Shared Growth.

**Education and skills** - providing skills development to support employability and entrepreneurship as well as facilitate access to quality education for the next generation. As part of this we are investing R1,4 billion over the next three years into education and skills initiatives.

**Enterprise development** - offering innovative financial solutions and support services to small and medium businesses to nurture the entrepreneurs of tomorrow.

**Financial inclusion** - enabling underserved customers wider and more convenient access to real banking and financial services through digital and non-digital platforms.

In line with this, we have initiated the following projects:

**ReadytoWork** - a programme developed to help prepare our younger generation for the critical transition from the world of education into the world of work by upscaling their practical work, people skills, financial literacy and entrepreneurial capabilities.



ReadytoWork music video featuring renowned SA musicians Nonku and Lebo Mochudi inspired the youth to upscale their work skills and become job-ready

**Rise** - a global FinTech innovation programme that offers our continent's forward-thinkers and start-ups the ability to collaborate, and scale together, to drive Shared Growth and social progress for all communities.

**MegaU** - a financial inclusion initiative that encourages responsible financial behaviour amongst the next generation by offering the youth a free account with added rewards for good monetary behaviour.

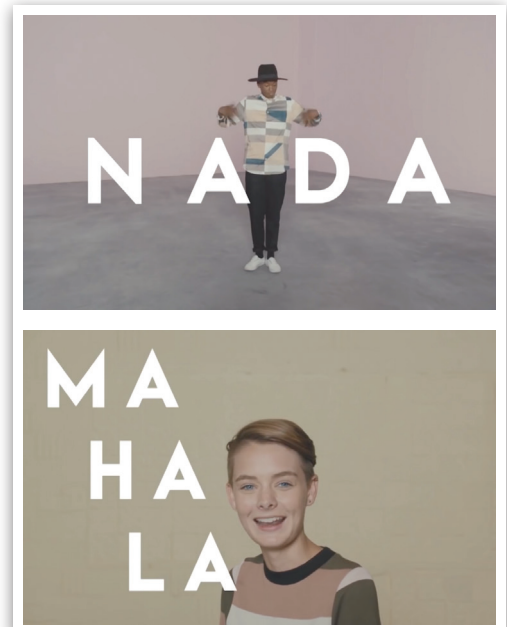
## The Impact

Whilst our Shared Growth initiative is still new, there is a strong sense that the bank has a renewed energy, and is making strides to become more relevant to its consumers.

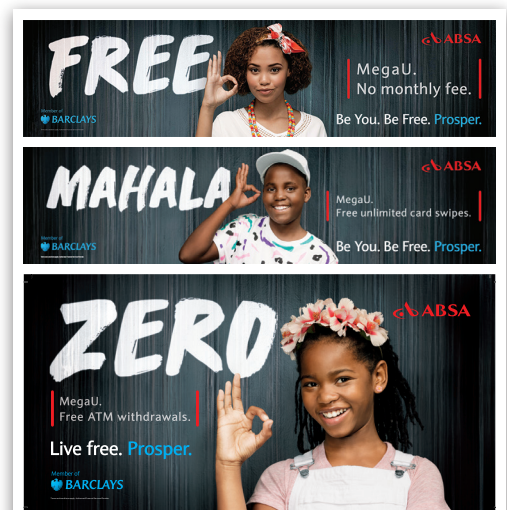
Our continued Shared Growth commitments to Africa focus on transforming Africa's young and growing workforce into an unparalleled asset for social and economic transformation.

## The Effect

As we breathe new life into our brand promise of Prosper, we will continue to live Shared Growth, not just as a philosophy, but as a methodology. While remaining locally relevant and competitive within the markets we operate, we will increase our brand accessibility across Africa, and help create strengthened societies who can enjoy an inclusive and sustainable future.



MegaU TV brings new meaning to the word "FREE" using the language of the youth



MegaU billboards