

United Nations Global Compact Communication on Progress 2015













PEOPLE DEVELOPMENT FOUNDATION

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MESSAGE FROM THE CEO

As a human capital enhancement company, TMA aims to provide qualified professional trainings and ability development services to different stakeholders to improve their capacities. We are committed to the development of human resources, by providing our clients with the tools, state-of-the-arts information technology, ideas and initiatives to deliver sustained step change business performance enhancement. Based on that, we desire to deliver a positive impact for Egyptian society.

Moreover, TMA believes that the private sector also needs to support and take part in solving problems related to human rights, corruption and women. As an SME dedicated to human resources enhancement, TMA focuses on the global compact principles for its CSR, continues its support for the People Development Foundation (PDF) and collaborates with many NGOs on cross governmental to enhance the building of the Egyptian human capital and particularly its youth.



The last three years were dedicated to anti-corruption and we decided to maintain the same focus this year and to couple it with human rights issues and particularly youth. I am proud to say that TMA's 2015 was a year full of success and achievement furthering our leadership in the business community and our pledge to the principles of the Global Compact.

In striving towards a more sustainable world, strong responsibilities are placed on the business community. It is crucial that business leaders today develop greater awareness of these responsibilities and take appropriate measures to resolve these challenges together. At TMA we are committed to the ten principles of the United Nations Global Compact (UNGC) and we understand that it is our responsibility to respect those principles but also to apply and implement them, as well as convey the message of those ten principles to our society. We commit to submit an annual Communication on Progress (CoP) report to publish our growth and operations throughout the years with our stakeholders and larger communities.

Last but not least, understanding that no enterprise can operate locally without adopting the international standards and recognized assessment entities, we are proud to renew our integrated ISO certification for the second cycle and the fifth year in a row... We appreciate the successful and long term partnerships we have with all our partners but above all we are very proud of our team and staff without whom nothing would have been possible.

I am truly blessed with you all...

Thank you!

EXECUTIVE SUMMARY

TMA is a limited education company that provides professional skills enhancement and capacity building services to different stakeholders along integrated education management services to its partners. Our vision is to ensure sustainable economic development in Egypt and the MENA (Middle East & North Africa) region via education and human capital enhancement and the fostering of self-reliance and security among youth.

Our core education services are mainly integrated management and education consulting services to the higher education system institutions in Egypt and more recently to K1-12 schools as well. Our flagship project is the management of the High Institute for Specific Studies HISS, a four year bachelor granting institution with around 15000 students. Our services cover the full range of services starting from initial market survey and location and building specifications, permits, and integrated management including; technical, operational, legal and accounting services of educational institutions.

Our training services are mainly targeted towards three stakeholder groups: the industrial and trading sector, the government, and recent graduates from all levels of education. We offer three tracks in our professional training and capacity building program to suit varying demands:

- The executive education track;
- The middle management soft-skill enhancement track;
- The vocational training track.

Maintaining our vision, we are dedicated to delivering a positive impact on society by enhancing our network of partners. Our major partners include the National Management Institute, The High Institute for Specific Studies (HISS), The Egyptian Junior Business Association (EJB), The Middle East Partnership Initiative (MEPI) and the TADE Group LLC.

At TMA, we uphold a strong commitment to corporate social responsibility and sustainable development. Over the past many years, we have undertaken numerous projects in the field of social, environmental, and anti-corruption advocacy.

In joining the United Nations Global Compact, we wish to present to you, in this following report— TMA's fourth Communication on Progress COP - our activities in advocating, protecting, and advancing the Ten Principles of the United Nations Global Compact on human rights and labour, the environment and anti-corruption.

OUR CSR VISION

For us at TMA, corporate social responsibility (CSR) is not a matter of profits; it is a matter of our existence. As a company, we must act in a socially responsible manner to promote our aim, and to build trust and a sense of belonging. Our core business is focused on training individuals to seek out more enriching and productive lives. It is equally important for us to find additional channels to assist

those who may lack the means (financial or otherwise) to achieve the same.

"For us, CSR is not a social liability; it is an existential issue."

Networking, teamwork, and cooperation are the most valuable principles on which we base all our work values. In this regard, we have found the United Nations Global Compact of tremendous value in helping us to build new processes of collaboration based on a mutual understanding of responsible corporations.



The main vehicle of our CSR work, the **People's Development Foundation** (PDF), was created as a result of joining UNGC. While the foundation is mainly funded by TMA, it has also received donations from other companies and individuals. Through the networks offered by UNGC, we sought to enhance and capitalize the importance of partnerships and cooperation with the aim of building a foundation where different actors can work together to create a more sustainable Egypt.

"The general aim of our CSR work is to create a positive social impact on human security."

CSR OVERVIEW

As a company, we recognize that TMA has the opportunity to make a positive and enduring impact on society. However, corporate social responsibility should not be simply an internal matter. We wish to demonstrate to the public what we, as a company, are doing to help those around us. For this reason, we believe publications such as this report, are tremendously helpful in displaying and promoting transparency to the public and to our stakeholders.

Our own direct operations have a huge impact on the environment and the society. It is the contribution we make to and through our clients in educating them, enhancing not only their technical knowhow but also making them aware of the environmental and social issues surrounding their communities. We endeavor for our clients to use their acquired knowledge in all aspects of their activities. By reaching as many clients as possible, we contribute via our core business to a more sustainable society.

Our reason for submitting this report is, first and foremost, to demonstrate the work we are doing so that other companies are inspired to do the same and that we may garner support for our goals. Second, we want to show and emphasize the importance of collaboration and partnerships, which furthers the foundation for our work.

HUMAN RIGHTS & LABOUR

OUR COMMITMENTS

TMA considers itself as a responsible and forward-looking business and takes its responsibility in the field of human rights and labor very seriously. We pledge to respect them in every business transaction, whether it is with internal stakeholders such as employees, or with external stakeholders such as suppliers, customers, partners, and the civil society.

We have chosen to address human rights and labor in the same section because of the strong connection and overlap between the two areas. It is our point of view that the steps undertaken to respect and protect human and labor rights within our workforce can be addressed with similar actions. In order to avoid duplicating information, we believe that combining the two topics together in this report is the most effective way of presenting to you how TMA addresses these concepts.

As a member of the United Nations Global Compact Initiative, TMA is committed to the following six principles on human rights and labor:

UNGC PRINCIPLES ON HUMAN RIGHTS

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and

Principle 2: Make sure that they are not complicit in human rights abuses.

UNGC PRINCIPLES ON LABOUR

- **Principle 3**: Businesses should uphold the freedom of association and the effective recognition of the right of collective bargaining;
- Principle 4: The elimination of all forms of forced and compulsory labour;
- Principle 5: The effective abolition of child labour; and
- Principle 6: The elimination of discrimination in respect of employment and occupation.

SYSTEM OF IMPLEMENTATION

We have used the following guidelines to help us achieve the UNGC principles on human and labor rights:

- [1] The United Nations Universal Declaration of Human Rights and the two covenants that together form the Bill of Human Rights;
- [2] The Core Conventions of the International Labor Organization;
- [3] United Nations Global Compact; and
- [4] The Global Strategy for women and children's health.

From an internal perspective, we wish to reference TMA's own **Human Rights Policy Statement** relating to its employees. In this statement, we express our commitment to respect the international labor rights of our employees, and to promote international human rights when interacting with business partners and local communities.

TMA's conviction of the importance of human rights led to the decision of taking the respect for human rights a step further to enlarge the concept of "respecting" to "protecting". In addition to our responsibility to "not violate" human rights, TMA, as a socially responsible enterprise, endeavors to contribute further by helping to ensure that others do not violate these same rights. This is done through careful selection of our partners and suppliers, evaluating them not only on their financials, but also on their commitment towards sustainability.

Our commitment to these guidelines helps us assess what entails good, internal management practices. For externally based CSR initiatives, TMA has founded the People's Development Foundation (PDF), which serves as the company's CSR arm. In addition to its core functions, PDF also provides the opportunity to network with likeminded organizations with similar motivations. In the field of CSR, the value of networking and coordination cannot be understated. Through PDF, we see the means to enhance the long-term sustainability of our society via partnerships and cooperation between businesses, NGOs, and governmental agencies.

ACTIVITIES & OUTCOMES – INTERNAL

As an expected outcome of implementing the UNGC principles on Human and Labor Rights, we can state that; the policies we are committed to are integrated throughout all layers of our operation.

TMA's sustainable impact, as expressed previously, is mainly delivered to and through to the educational services we provide to our clients. This is the reason why TMA endeavors to use its educational expertise to create awareness, promote leadership among business leaders, and propose successful business applications and best case practices. We also seek to embed the respect for human and labor rights and the integration of CSR into the trainings and solutions we offer to our clients. We endeavor to be an active player in creating awareness and providing practical business solutions and applications on the subject. In the trainings TMA provides to its clients and integrates the attention to human rights and labor as an indissoluble part. In addition to the Health and Safety Program which focuses exclusively on this subject, we also outline the need for access to safety equipment and the formulation of safety measures as an integral part of our operations.

In collaboration with others in the business community, TMA continues to organize and sponsor two yearly events aimed at developing sustainable leadership. The first of the two events is the **Global Entrepreneurship Week (GEW) for the High Institute for Specific Study (HISS)**, an annual event aimed at fostering social and business entrepreneurship. The second event is the **Enhancement of Skills for SME Development Program**, conducted in collaboration with Cairo University and the Social Fund of Development as a series of courses on how to develop and manage a SME. In these courses, the subject of sustainability and how to implement it in SMEs account for an integral part of the teaching materials.

In the trainings TMA provides to its clients, we integrate the attention to human rights and labor as an indissoluble part."

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INTERNAL MANAGEMENT: GOOD PRACTICES TOWARDS OUR EMPLOYEES

INTEGRATED MANAGEMENT SYSTEM

Moreover, TMA is the first education company to be awarded the full ISO integrated management system in Egypt counting with ISO 9001:2000 certification, ISO 14001:2004 certification and OHSAS 18001:2007 certification. This year, TMA was assessed and achieved the renewal for all our quality certifications for next three years. In addition to it, TMA also acts as a UNESCO approved testing center for information technology and is also qualified to provide ICDL (International Computer Driving License)





RECRUITMENT

We consider some fundamental rights to our workforce. In TMA, our workforce consists of more than 315 part-time trainers, 25 full-time employees, and 4 full-time interns. Among our full-time employees, 45% are women, and 55% are men. Among our part-time trainers, 13% are women and 87% are men. We take pride in our objective and impartial recruitment process. Our employees come from all levels of the social stratum. TMA does not stipulate any special hiring requirements for its employees beyond the qualifications expected of the task to be performed. In accordance with **Principle 6** of the UNGC, we uphold the elimination of discrimination in respect of employment and occupation.

SAFE ENVIRONMENT

TMA is committed to providing a safe and healthy workplace for our employees. We have undertaken all necessary steps to prevent the occurrence of accidents during the course of business activities. Implementing **Principle 3 of the UNGC**, as provisioned in TMA's **Human Rights Policy Statement**, all TMA employees have the right to form, join, and/or organize an association of their choice that gives them the possibility to bargain collectively on their behalf. TMA complies with the national law on reasonable working hours and remuneration to ensure the basic needs of our personnel

are met. Full-time employees are entitled to a 7% increase in salary every year and full vacation rights after their first full year of work according to their age and status.

In accordance with **Principles 4 and 5 of the UNGC**, TMA upholds the elimination of all forms of child labor, compulsory and forced labor, and any form of discrimination based on race, national or social origin, cast, birth, religion, disability, gender, sexual orientation, family responsibilities, marital status, union membership, political opinions, or age. TMA does not permit any forms of harassment at its workplace.

INTERNAL LABOUR POLICY

The standard of acceptable practices pertaining to our human resource management is stipulated in TMA's **Human Rights Policy Statement**. This document includes all legal and practical information relating to our internal policies and management systems. We believe in the importance of establishing a clear and consistent policy at the company-level that addresses all facets relating to our workforce, including matters such as labor legislation, rights and responsibilities, social services, emergency procedures, holidays, employee evaluation, and salaries.

With this document, we hope to achieve greater transparency and trust within the company. We



recognize the need for documentation on sound management practices so that new employees who come to work at TMA will receive consistent instructions and clear standards to follow.

We follow very specific employment contracts for both fulltime and part-time employees. Employee evaluations are

conducted every three months. Recently, we have taken the initiative to incorporate a segment on employee satisfaction into our quarterly evaluation. We hope to demonstrate, through these actions, our openness and commitment towards upholding labor rights. As an SME, our relations with our employees are very close-knit. We wish to emphasize the spirit of the family and maintain an atmosphere of tolerance. We strive to treat every employee and potential employee with dignity and fairness, and similarly, we ask that our employees treat each other with the same degree of kindness and respect.

AIESEC

A notable aspect of our human resource strategy is our relation with AIESEC, the world largest student network and youth development platform. This year, we have 20 interns from different

international backgrounds through AIESEC, representing countries such as India, Mexico, Romania, China and Italy. We believe this is an effective way to increase TMA's human resource capacity with educated, passionate, and motivated individuals. In addition, this year we have included Arabic courses for our international interns so that they can have a better experience and understanding of our culture. In turn, we believe these cultural exchanges also serve to broaden the international perspective of Egypt. As an organization we aim to provide our interns with a real life working experience and to enhance their personal and professional development. Cooperation with international organizations such as AIESEC has served to increase TMA's networking scope as well as CSR awareness in Egypt and globally.

INTERNAL COMMUNICATION

The communication process within TMA is characterized by simplicity and accessibility. We have two primary methods of communication: emails, and the internal board for distribution general information. Internal committees may be set up when faced with larger and more complex decisions. An integral part of our communication strategy is to offer regular feedback to our employees on a quarterly basis. Through these actions, it is our aim to establish an open and transparent space for discussion on matters such as work conditions, employee satisfaction, and community initiatives. Many of our employees are actively involved in our CSR projects. We see this as a positive sign indicative of the commitment of the whole of TMA to our CSR goal.

FUTURE CHALLENGES

The biggest challenge we face, heading into the future, is to improve upon TMA's communication strategy, both internally to our staff and externally to our stakeholders. Our use of social networking tools can be enhanced for both effectiveness and efficiency. As always, we hope and look forward to seeking out new ways to share our message with a broader audience.

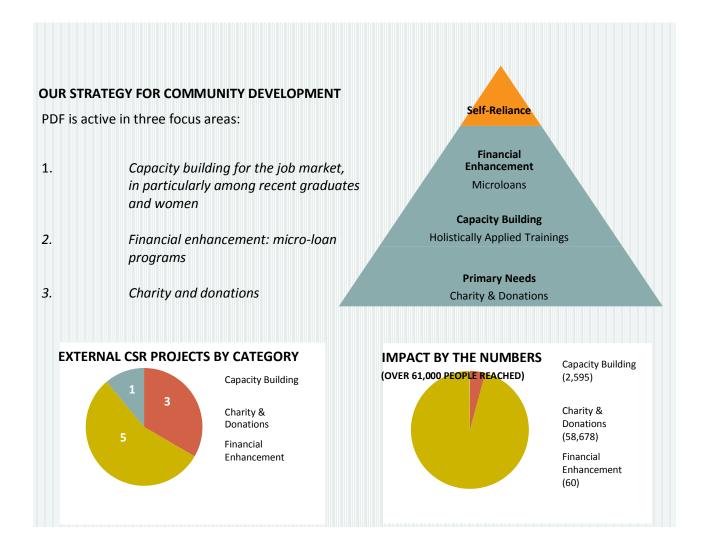
We also face several challenges pertaining to our human resources policy. In certain areas of our business, we have experienced seasonal issues with understaffing which has reduced the efficiency of our work. We believe that these problems can be solved with better internal organization and better communication between our company and outside entities. It is crucial that we make our position in the business world more accessible and reachable to others.

ACTIVITIES & OUTCOMES – EXTERNAL

In addition to working sustainably in the field of our core business, we also act as a socially responsible actor in the communities we operate.

With this goal in mind, TMA created the "**People Development Foundation**" (PDF) in February 2009 as TMA's CSR function in terms of community engagement. The foundation's mission is to give something back to society by empowering and educating young Egyptians to become valuable workers for the local, regional, and global job market, through free of charge capacity building and enhancement programs. In this way, TMA endeavors to align its community investment with its core business, maximizing thus the efficiency of TMA's sustainable efforts.

In regions or situations where capacity building is not possible because of the absence of primary necessities, PDF intercedes by providing the community with the necessary resources to build up a dignified life with a program called "Community Involvement" programs. Once these basic requirements are fulfilled, PDF moves into the second phase of establishing capacity building programs to make the community more sustainable.



COMMUNITY INVOLVEMENT

At TMA, we are proud of our active involvement at the community level. Currently, in many areas in Egypt, improvements to basic living conditions pose some of the most urgent challenges. Only when these needs are satisfied, we can move forward to pursue sustainability targets. Charity for us does not mean simply creating a bearable situation; it is our desire to deliver fundamental change to communities across Egypt.

By taking preventative action and targeting the source of the problem, we hope to achieve lasting result and change. As a forward-looking organization, we take a long-term focus on the challenges ahead. We choose, where possible, lasting community development programs over short-term programs. We further undertake regular charity work in accordance with the seasonal needs of the local community. We also act in response to rapid changes in society, such as the Egyptian Revolution of January 25th, so as to be ready whenever the community needs us.

TOTAL COMMUNITY DEVELOPMENT - BENI SUEF

"The ultimate objective of the project is to completely transform Beni Suef into a self-reliant community."

In 2012, PDF launched a new total community development program in the adjacent village of Beni Suef. The majority of the village's population consists of widows and children living in substandard housing, many of them unable to work. Many of the houses in the village lack proper roofing and drainage system, the absence of which causes excessive humidity indoors, and leads to illnesses such as rheumatism and joint pains. Unhygienic cooking and sanitation standards are also rampant in the village. Based on these observations, an urgent need to intervene and drastically change the life of the citizens in this town.

After completing the funding phrase in 2012, during 2013, we have executed the construction for houses in the region. The Beni Suef program has provided a better living condition for the 88 families.



At the end, TMA has fulfilled its objective and transformed this town into a self – reliant community. Our sustainable relationship with the people of Beni Suef is still ongoing.

Our motivation for undertaking this project rests with our commitment to **Principle 1 of the UNGC on Human Rights**. We strongly believe, in accordance with **Article 25 of the Universal Declaration of Human Rights**, that everyone has the right to a standard of living adequate for the health and well-being

of the individual and his/her family. We hope this project will help to achieve that for the people of Beni Suef.

REGULAR CHARITABLE DONATION PROGRAMS

Daily Food

We distribute well-balanced meals to less fortunate individuals on a daily basis. We started the program in 2008 in response to the increase of food prices. We started with 1000 up to 3000 meals per month, with 6 L.E worth per meal. To- date, we have delivered 14,000 food boxes.

Ramadan Food Boxes

Since 1998, TMA has been distributing food boxes all around the year to family with low income and especially during Ramadan. The distributions cover different areas in Egypt.

TMA prepared cooked food for families in the nearby community of Giza and food boxes were sent to families in the regions of Menia, Beni Suef and Fayoum. Each food box weighted 13 kilograms and it was contemplated to provide enough food for families of 4 to 6 members for a period of up to 10 days. This project has been taking place every year since 1998 and by now we have distributed approximately 35,000 food boxes to families in underprivileged areas.



Medical Program

TMA provides regular medical support to the ICU (Intensive Care Unit) for young children in the Aboul Resch Hospital. We also operate medical camps twice a week for 105 individuals with bone

diseases, which are very common in the area, and supply them with medication. Doctors visit the clinic twice a week and give medication to those in need. Patients with more serious cases are transferred to hospitals.



Marriage Enhancement Program for Girls

Our foundation also provides young girls with appliances and home necessities they need for their marriage. To-date, 53 young girls have been helped.

Blanket Program

Since 1998, we have also been distributing blankets to individuals in need, cumulating to a total of 65,000 blankets.



CAPACITY BUILDING

RECENT GRADUATES

The **Graduates' Skills Enhancement & Employability (GSEE) Initiative** organized by PDF is an initiative aimed at strategically deploying philanthropic and CSR contributions to train and match new graduates' qualifications to specific demands in the job market. The aim is to ultimately ensure a sustainable growth impact and human business climate enhancement on economic development in Egypt. The program offers a wide range of courses that train recent graduates in areas where there is a current labor shortage. During the first eight months, 1235 graduates were trained, interviewed, and employed. The job focus areas include tourism, social, and service sectors. The following year, we helped 1100 graduates achieve employment. In particular, the social module that trains graduates in becoming shadow teachers for autistic children was an unprecedented success, achieving a 100% employment rate. We place emphasis on educating youths and graduates because they are the most important building blocks for a sustainable Egyptian society. In accordance with **Article 23 of the Universal Declaration of Human Rights**, we believe everyone has the right to work, to free choice of employment, and we strive to better the employment prospects of youths and recent graduates and offer them a safety net from unemployment.

One more achievement of TMA in capacity building objective for recent graduates is sending a team of



students to attend the Fifth Arab Youth Conference that was organized under patronage of his Royal Highness Prince Hassan Bin Talal of Jordan.

The students are from HISS (the Higher Institute for Specific Study) that is the parent institute of TMA as well as the biggest university in Cairo – Cairo University. The team consists of five boys and two girls who have done a great presentation about the topic covered in the conference about Egypt and the institutions they are studying. In the presentation, tolerance and understanding are emphasized as the main drivers for security on our region.

Our students also had a chance to conduct a personal interview with his Royal Highness Prince Hassan Bin Talal of Jordan that is an honor. The interview has helped them to open their minds and acquire a lot of information to enhance their capacity building in the future.

PROJECT HOPE

As part of PDF's initiative to promote entrepreneurship and innovation amongst youths, Project Hope was launched in November 2011 as a series of youth to youth workshops targeted towards university students. These workshops range in subject from leadership development to presentation and problem-solving skills. The aim of Project Hope is multifaceted. The long-term impact of this project seeks to provide youths with practical interpersonal skills that will enhance employment prospects and foster a culture of entrepreneurship and innovation within Egypt's new generation. Concurrently, Project Hope also promotes intercultural tolerance and respect, business networking, early literacy, and international competence. This is in alignment with TMA's mission of developing skill-drive and globally-competitive individuals, as well as our commitment towards ensuring the long-term sustainability of our society via education and development.

In recognition that sustainability is not an isolated concept, Project Hope was carried out in partnership with several organizations that operate on both local and international stages. Notably, they include AIESEC, the world's largest student-run organization, and EJB/KEY, collectively responsible for putting together a diverse team of facilitators from local and abroad to coordinate and deliver the workshops.

Additional resources, guidance, and expertise were provided by the Supreme Council of Universities (SCU), an authorized autonomous public body responsible for the management of higher education, and the Global Entrepreneurship Program (GEP), a US governmental effort which aids growth in developing countries through fostering entrepreneurial activities. Organizations from the private sector, such as Microsoft and Orange, were also instrumental in facilitating several of the workshops on innovation and entrepreneurship.

The impact of Project Hope was far-reaching, connecting local students, entrepreneurs, and NGOs with global businesses, student organizations, and initiatives. Over the duration of two months, Project Hope provided workshops and training sessions to many students and youth entrepreneurs across Egypt. This is the fourth year in which Project Hope takes place with successful results. In alignment with TMA's commitment to the **Universal Declaration of Human Rights**, which notes that all individuals are entitled to economic, social and cultural rights indispensable for his dignity and the free development of his personality, we hope this project has served to provide Egyptian youths with practical skills that will help them to reach their full potential.

WOMEN EMPOWERMENT



PDF offers several development programs specifically set up to empower women to become competent and self-reliant individuals. PDF has conducted seminars to train women in producing canned pickles and tomato paste. This program demonstrates what TMA strives to do in its daily business activities-starting from given facts, the excess of

tomatoes and the substantial demand for pickles, turning them into employment opportunities for women, and delivering valuable products out of simple demand and supply logic.

Health and safety guidelines were also integrated into the course. The female cooperative of 30 women produced within a month 3 tons of canned products that were sold for 10 L.E. each. The 30,000 L.E. of revenue was then reinvested to build 3 reproduction lines of pickles, which helped to build a business around the local NGO, Dendera Cultural Center. The production line is now worth 120,000 L.E each.

This empowerment program not only managed to enhance the women's professional skills, but also increased their health and safety awareness. It has turned these women into independent and sustainable citizens able of making valuable contributions to Egyptian society. In fulfillment of **Principle 1 of the UNGC on Human Rights**, we believe this program has served to further the rights of women by giving them the means to provide for themselves and the ability to ensure for herself and her family a livelihood worthy of human dignity.

AGRICULTURAL MACHINERY PROGRAM

In addition to our capacity building programs in Cairo, TMA has also provided substantial training resources and equipment to people in Upper Egypt. In response to the need for agricultural skills in the area, we trained 30 trainees in the area of agricultural machinery maintenance. Workshops were offered to trainee groups in the cultural centers, along with feedback sessions. This program greatly improved the trainees' employment and income prospects. Many of them even started their own business with the support of microloans from TMA. We also made several donations in kind (machinery) to the workshop.

THE MAZZICA PROJECT

This year, TMA started the Mazika Project. The project is about educating underprivileged children in the art of music aiming to promote positive social change through the classical music

ensemble. We hope to inspire youth to develop artistic skills and to teach them the importance of harmony and teamwork.

Our purpose is not only to teach children music, but to educate them to become better citizens and factors of positive change in their communities.



The initiator of this project is Maestro Selim Sahab who was inspired by the Sistema project in Brazil and Argentina and joined forces with TMA and its parent institution HISS to make a difference in our community through music. Maestro Sahab is one of the most admired and recognized musicians in the region. He holds a diploma in orchestral conducting from the Tchaikovsky Moscow Conservatory and he conducted the orchestra of Om Kolthoum. Maestro Selim Sahab is the founder of The National Arab Music Ensemble in Cairo that obtained, two months after its foundation, a Golden Medal in Babel Festival (Iraq).

For this project TMA is collaborating with 9 orphanages in the region of Giza. Amal Village Association is the one with most children involved in the project, 52, followed by River of Giving with 42 children. There are 15 children coming from Ibnaty, 14 from Hana Homes, 13 from Rawada, 11 from Conscious Mind and 10 from Ahalina Home. Last but not least, there are 5

children in this project coming from Rahiua Home and 4 from Fostat.

The project was developed successfully this year and we intend to continue it in the coming years expecting increasingly better results and a wider impact in our community.



THE TEACHER ETHICS PROJECT

The Teacher Ethics project was initiated by TMA with the aim to empower teachers to become better human beings and in consequence better educators. It consists of a 5-day self-development course that takes place in several localities of Egypt, such as Giza, Haranaya, Kerdessa and Embaba. This project has been developed in collaboration with the Ministry of Education and the Governorate of Giza.

KARDESSA POLICE ACADEMY PROJECT

This project was initiated in response to the massacre that took place at Kerdessa Police Station in august 2013. This massacre was one of the many violent confrontations between police and Islamists in Egypt. TMA organized a day for 65 children from Kerdessa primary school at the police academy. The aim of this project was to enhance the relationship between children and youths and the police officers.

The students spent the entire day learning about the importance of the work the police officers do, their training process and the sacrifices they make in order to protect and guarantee social order. This way TMA helped to promote the respect and love for the police and its authority, as well as the work and the important role police officers play in society.

THE DANDARA PROJECT

This project began in 2010 in partnership with Dandara Society and Dev Association to help families in the Kena Governorate and Esna and Keft regions to become more economically sustainable. This project amounts to a total of half a million Egyptian pounds to finance microbusinesses. So far, 277 families with around 1000 people have been granted a loan varying from 100 to 500 US dollars via 25 rounds of financing. From recent researches it emerged that each family has an average of 5 members and 85% of the entrepreneurs applying for a microloan are women. The return rate of this microfinance program is 98.4% and small payments are requested weekly to



that have been financed are diverse ranging from restaurants, bakeries, milk shops, coffee



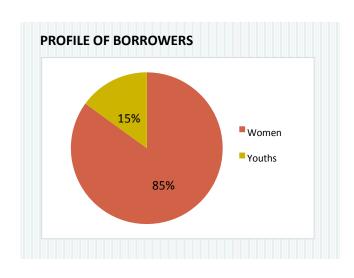
maintain a constant cash flow for microbusinesses. The projects

shops to mechanical workshops, mobile accessory shops and pottery shops.

"Our microloan project seeks to enhance sustainable development by offering financial assistance to members of society who are not eligible for conventional financing methods.

FINANCIAL ENHANCEMENT – BALADNA PROGRAMS

Capacity building on its own is not always sufficient to transform a person into a self-reliant individual. Since PDF endeavors to bring substantial, lifelong, and sustainable impact to the community, we have launched a microfinance program that offers individuals in need the start-up capital to become self-reliant. Our microloan project seeks to enhance sustainable development by offering financial assistance to members of society who are not eligible for conventional financing methods. Our foundation provides microloans to single mothers, large families, and recent graduatesto assist them in the primary phase of starting up their businesses.



PDF's BALADNA microloan project was launched on January 14th 2011, with an original 28 borrowers. With sustainable management, this number was doubled to 60 within six months (85% of the borrowers are women and 15% are youths). This is the fifth year we grant these types of loans to encourage people to start their own businesses become economically and independent.

This is in alignment with our goal of empowering individuals within these demographic segments. The loan's 12% interest rate is among the lowest in the market, with a constant rate of return and scheduled payment on a weekly basis. At this time, a few thousand loans have been deployed with over 6000 peoples lives touched and around 30 loans are re-deployed monthly.

We recognize one of the key aspects of social development rests with the empowerment of women. To build a more fair and stable society, it is necessary to ensure the inclusion of women in business enterprise. In this regard, our microloan project seeks to advance and promote the seven **Women's Empowerment Principles** set out by the Global Compact and the National Development Fund for Women (UNIFEM); notably, to implement enterprise development that empowers women, to advocate equality through community initiatives, and to promote education, training, and professional development for women.

ENVIRONMENT

OUR COMMITMENTS

TMA takes care of the environment in every aspect when delivering its services. We stick to our commitment to the UN Global Compact by implementing the three principles on environment, in all our activities. The principles are:

Principle 7: Businesses should support a precautionary approach to environmental challenges;Principle 8: Businesses are asked to undertake initiatives to promote greater environmental responsibility;

Principle 9: Businesses are asked to encourage the development and diffusion of environmentally friendly technologies.

TMA sustains the **Rio Declaration on Environment and Development** from 1992. One fundamental and overarching principle of the UNGC on the environment is the precautionary principle. The precautionary approach is applied to minimize the environmental impact of our everyday activities. It also seeks to reduce future impact through the spreading of knowledge via our sphere of influence. We are deeply committed to this principle.

SYSTEM OF IMPLEMENTATION

At TMA, we have many management systems and strategies to help us address and achieve our commitment to environmental sustainability. The most important framework that directs our work and thinking is our slogan, "**Together towards a Green Future**". With this slogan, we wish to reinforce our commitment to the environment by taking it into serious consideration in all our activities. We further aspire to invite the Egyptian population to contribute to green and sustainable development. We believe adopting a green way of thinking at the company level is one of the best ways to spread green consciousness within our sphere of influence.

Our commitment to the environment is also demonstrated in our engagement to the **ISO 14000** families of standards concerned with environment management. These standards consist of a framework of polices and strategic approaches that advise organizations on how to improve their environmental performance continuously and how to minimize the harmful environmental effects of their activities.

As a responsible follower of the ISO, we undertake an environmental evaluation once a year and an official audit in environmental protection once every three years. At TMA, we consider it as one of our goals to enhance the environmental sustainability of our company in the years to come. By adopting these standards, our company intends to identify and minimize the negative environmental impact of its activities and services, and demonstrate new methods of raising environmental awareness.

When it comes to the environmental management of our business activities, our goals are to:

- [1] Raise environmental awareness among youths and other stakeholders through educational material, seminars, and workshops;
- [2] Organize campaigns and conferences on the subject of environmental management to actors within our sphere of influence;
- [3] Emphasize, through education, the importance of recycling and alternative methods of saving energy.

ACTIVITIES & OUTCOMES

In line with our slogan, "Together towards a Green Future", last year we made considerable changes to our facilities to ensure our equipment and appliances are eco-friendly. These environmental initiatives include:

- [1] Using notebooks made from recycled paper;
- [2] Efficient disposal of garbage;
- [3] Avoiding needless use of water and energy;
- [4] Avoiding use of chemicals and substances detrimental to the environment.

These environmental initiatives have been maintained this year as well, along with our goals.

Given the nature of TMA's business activities, our impact on the environment is fairly light. However, we do want to take our commitment to the next level by raising environmental awareness and spreading knowledge about alternative methods of protecting the environment. Examples of TMA's environmental initiatives include projects such as the **Spirit of Youth** and our first **International Conference for Green and Sustainable Tourism.** Both initiatives seek to further **Principles 8 and 9 of the UNGC** in promoting greater environmental responsibility and encouraging the development and use of environmentally friendly technologies.

Since 2009, TMA conducted the "**Spirit of Youth**" workshops focusing on recycling, separating garbage, and identifying different types of waste. The workshop's purpose was to raise environmental awareness and demonstrate to participants ways of reducing their daily environmental impact. These workshops serve as a way of implementing the seventh UNGC principle to promote greater responsibility and concern for the environment among youths, who will shape Egypt's future.

Our efforts yielded tangible results and we aspire to greater success in the years to come. The campaign organized by Spirit of Youth was delivered in four sessions, with 70 participants attending each session. In total, we were able to deliver our message on environmental sustainability to 280 youths and students.

TMA also organized the first "International Conference for Green and Sustainable Tourism". The conference was carried out under the optimistic realization that Egypt is moving towards a greener path of tourism. This is of considerable significance as the tourism industry accounts for one of the most crucial and profitable sectors in the Egyptian economy. The conference's purpose was to raise environmental awareness and promote greater responsibility on the part of tourist facilities (such as hotels) to improve their energy efficiency.

We demonstrated to participants' best-case practices and application on how to provide their clients with a "greener" stay. Methods of saving energy and resources were presented at the conference, such as how to use water efficiently, and the importance of placing garbage bins in rooms to decrease pollution within their facilities. This conference was carried out in collaboration with the Ministry of Tourism, the Ministry of State and Environmental Affairs, the Ministry of High Education, the Giza Governorate, embassies from Sweden, Korea, Italy, and others.

Plans are currently underway to prepare the **Second Conference for Green and Sustainable Business**. As the tourism industry is highly interrelated with other industries, we consider it our duty to demonstrate to the private sector that going green is a one-way road for Egyptian businesses to enhance sustainability and become internationally competitive.

ANTI-CORRUPTION

OUR COMMITMENTS

TMA is deeply committed to the 10th principle of United Nations Global Compact, stating that businesses should work against corruption in all its forms, including extortion and bribery. We believe it is fundamental to sound management to adopt openness and transparency. We will not condone any violation of the law, dishonesty, or unethical business transactions by any employee or partner. TMA has a zero tolerance policy towards bribery and corruption in all TMA's business.

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery dealings and transactions in all countries in which it or its subsidiaries and associates operate.

It is the fact that corruption prohibits the sound and stable development society. The smaller the company, the more susceptible it is to corruption. As an SME, TMA is committed to the idea that it is every company's responsibility to maintain an honest way of conducting business. With this principle in mind, we will not support, maintain, or accept any unethical business acts. TMA also commits to providing clear and transparent governance, and well-stated processes in all aspects of its business.

According to the strategy of the Management Board, 2013 was decided to be the year of anticorruption in TMA, which means throughout the company, from the employees to the highest level management were committed to create an anti-corruption working and business environment. This year we have decided to continue our emphasis on anti-corruption to strengthen our commitment to create an honest business environment.

In addition, the commitment of TMA with anti-corruption process is also formalized and written down clearly in the internal Anti- Corruption Policy.

SYSTEM OF IMPLEMENTATION

To obtain the anti-corruption goal, in addition to the TMA's internal Human Policy Statement that indicates clearly that TMA pursue transparency in all levels of our business, an external Business Anti-Corruption Portal is also used.

We pursue transparency in all levels of our business...

As social awareness about anti-corruption is increased, there are a lot of different tools for companies to establish, manage and implement anti-corruption risks and comply with internal anti-corruption legislation. The system chosen by TMA management board is the Portal developed by Global Advice Network, which is referred tool by many major international organizations, for examples: OECD, the UN, the World Bank, the IFC and Transparency International. It is introduced for UN Global Compact to implement the 10th Principle on Corruption.

ACTIVITIES & OUTCOMES

Following the procedures from last year, this year, we have developed fully package of anti- corruption conduct with accompanying procedures, reporting systems and anti-corruption training for implementation within the company.

We believe that not only the top management needs to understand and commit to this objective but it required the participation of employees from all levels of the company. Thus, a Code of Conduct has been introduced to convey the policy to all staffs. In this, the responsibility of employees and the owners of TMA are clarified. Moreover, to ensure a thoroughly understanding among TMA employees about corruption, definitions of corruption and different types of business payments that can leads to bribery are mentioned. In addition, due to the nature of its business, TMA has many business relationships. Thus, guidelines to avoid corruption while dealing with external partners have been included into the Code of Conducts as well. Last but not least, information about communication and training, accompanying procedures and sanctions are also mentioned. Understanding that different countries with different business cultures can arise some risks for our TMA's anti-corruption policy, TMA has also developed a general risk assessment with clear instruction of how to execute and report at the end. Corruption risks are categorized both based on geographic and market sectors and products. The purpose of this is to identify the risks and based on that, to develop strategies and establish priorities for the expansion and development of TMA in new industries or new markets. To ensure the transparency of information inside the company, a guideline of report and control has also been created. This is the key mechanism in the anticorruption program to monitor how it works and capture the experiences employees of well as provide data for improvements in the futur as

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