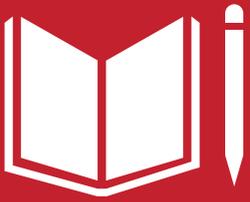


This is our Corporate Social  
Responsibility / Sustainability &  
CoP Report.



# Contents Page:

**4** QUALITY  
EDUCATION



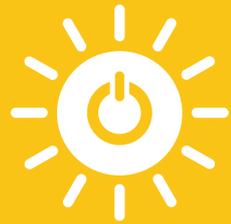
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**11** SUSTAINABLE CITIES  
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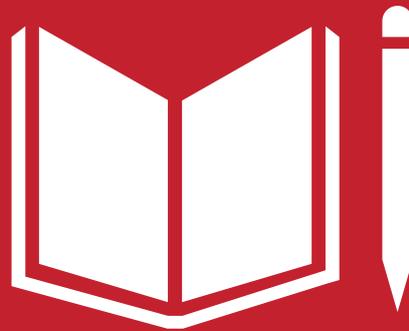


**PAGE 22**



To meet our management team Ms. Walaa El-Huseiny - Director of United Nations Global Compact - Egypt. She came to visit gig -Egypt management team recently and shared the principles of the UNGC and we committed our efforts in supporting her new mission in Egypt.

# 4 QUALITY EDUCATION



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

## gig — Egypt initiative making a Wish Come True

The children's cancer hospital Egypt 57357 is an incredible project that is a true example of the goodness of mankind and what can be achieved when people work together for a common goal.

Egyptians and people from all over the world and most particularly in the Arab world have contributed generously to the hospital in their wish to support change and improvement and also in their desire to contribute in any way for the future of our countries and our children, both the sick and healthy.

Hospital 57357 provides quality care and cure for all patients without discrimination for free. Am Cham member Mr. Ellis from gig - Egypt, had the idea to start "Make a wish" campaign. We took some of our HEROES (Cancer Children Hospital 57357) to ride horses as part of their new MAKE A WISH initiative. gig - Egypt would like to share the results, below of the Cancer Children in the hospital 57357: «Make a Wish».

This was a wish the cancer children has and we made it come true in December 2019.

### **We would like to thank...**

The Children of 57357 wanted to meet new friends and a new friend in EACH HORSE named (Warda, Tito, Rana and Shourouk). With special thanks to captain Ahmed El-Zekri, the horse trainer and the general captain Mohamed Akl & Omar Youssry from grand view club, horse stables of the central security club.

Mr. Mohamed El Hawary Family of the Hyper One supermarkets provided the lunches for the event. Last but not least, Mr. Alaa El Zohiery who provided the insurance coverage for this event.





## gig - Egypt Renewed KidZania Egypt sponsoring contract.

gig - Egypt renewed KidZania Egypt sponsoring contract as the company logo is placed on the park ambulance which is located inside and used to train kids on to work on it as a part of the park activities and also to increase the kids knowledge of insurance and how important it is.

KidZania is a city just for kids, giving them an all-day experience with working in 40 Egyptian businesses.








**مواعيد العمل**

الخميس - الجمعة: ٩ صباحاً - ١٠ مساءً  
السبت الى الأربعاء: ٩ صباحاً - ٧ مساءً

**إبدأ من الآن**  
**ومارس مهنتك المفضله!**

Get Ready for a Better World!®  [www.kidzania.com.eg](http://www.kidzania.com.eg)

 <https://ticket.kidzania.com.eg>        KidZaniaCairo

**Register @ our website fo free tickets**  
**[www.gig.com.eg](http://www.gig.com.eg)**

## gig - Egypt (Virus C campaign)

As a part of the company commitment towards employee's health and in solidarity with the president campaign (Egypt free of Virus C).

The company provided movable clinic with specialized doctors inside the company premises to make it easier for the employees to implement all the needed Virus C tests, Blood sugar percentage and pressure in addition to measuring the weight and length to ensure employees health and safety.

١٠٠ مليون  
صحة 

مبادرة رئيس الجمهورية  
للقضاء على فيروس سي  
و الكشف عن الأمراض غير السارية



### **Education Reform One Year at a Time**

The education system in Egypt is a “complicated story,” the Minister of Education, Tarek Shawki, began his speech at AmCham’s Annual General Meeting and Iftar event, held on the May 29th at the Four Seasons Cairo Hotel at Nile Plaza. “But it is a very exciting story,” he continued, “because I think we have reached a point of no return and we have a strong political will to reform the system.”

The current reform plan has been in place since the end of 2014. “What we are working on right now has been thoroughly discussed and developed over the past few years,” said Shawki.

The current guidelines to improve education are based on the constitution, which prioritize the need to “build the character” of Egyptian children, develop their scientific and critical thinking skills, enhance their values, instill a feeling of citizenship and develop tolerance.

“All this needs to be benchmarked against international standards,” he stressed. Furthermore, the constitution decrees that schools and universities need to offer courses in vocational training, religion, history, Arabic, human rights, literacy, math, ethics, and values, explained Shawki highlighting the lack of some of these aspects in the current curriculum. “Our plan is to meet these constitutional needs by 2030,” he said adding that the ministry began by training 17,000 teachers to be “our ambassadors of change.”



## Education Reform One Year at a Time

The opportunity for UK universities to establish international branch campuses in Egypt will support Egypt's internationalization ambitions and labor market demands.

We are excited to see how international branch campuses will contribute to the fabric of Egypt's higher education landscape and be catalysts for broader international partnerships between the UK and Egypt in research, innovation and mobility.

The new branch campuses will support Egypt's 2030 economic strategy by growing capacity within its higher education sector, while increasing research collaborations and opportunities for student and staff mobility. The UK already has a strong track record of delivering higher education overseas,

Egypt is the top host country in the MENA region for UK transitional education and the 5th in the world, with nearly 20,000 students studying for UK degrees through joint programs in 2016-2015. The quantity and depth of UK-Egypt partnerships has been growing steadily over recent years and there is clear demand to expand this further.



## WHAT IS TVET EGYPT?

The Technical and Vocational Education and Training Reform Programme (TVET Egypt) is a nationwide initiative co-funded by the Government of Egypt (GoE) and the European Union (EU). Operating across Egypt's 27 governorates, the programmes' mandate is to enhance Egypt's socio-economic environment through the reform and development of Egypt's most valuable resource-human capital.

TARGETING TVET STUDENTS AND GRADUATES TO RAISE THEIR CAPACITY AND ENHANCE THEIR MARKET READINESS THROUGH ESTABLISHING A SUPPORT NETWORK FOR EGYPTIAN INDUSTRIES AND THE PRIVATE SECTOR.

EGYPT'S SUSTAINABLE DEVELOPMENT STRATEGY Egypt Vision 2030 is built on several pillars. TVET Egypt serves a pivotal role in four core pillars, through strengthening the sector's human capital, enhancing the quality of technical education and training and bridging the gap between labor market needs and technical students and graduates.

EDUCATION & TRAINING - ECONOMIC DEVELOPMENT - KNOWLEDGE, INNOVATION & SCIENTIFIC RESEARCH - TRANSPARENCY & GOVERNMENT EFFICIENCY



## شهادة تقدير

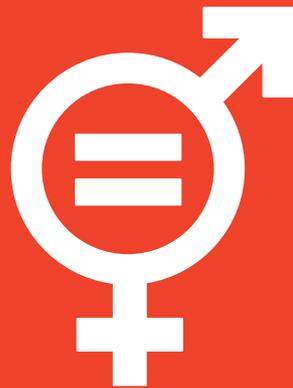
للمشاركة في مسابقة  
تفصيلة التفاصيل

## Students in Each Governance of Egypt

هذه المسابقة تم تنفيذها بتمويل من برنامج دعم  
وتطوير التعليم الفني والتدريب المهني  
(مصر TVET)  
برعاية جي اي جي للتأمين - مصر



**5** GENDER  
EQUALITY



Achieve gender equality and empower all women and girls.

Events attended by gig – Egypt to support women empowerment and gender equality.







gig - Egypt has designed and received approval from the regulator for insurance products to meet the needs in the following areas:

### **Agriculture and Food Security**

USAID helps Egypt increase its agricultural productivity and raise farmers' incomes to become more self-reliant. USAID has provided more than 1.4\$ billion to the agriculture sector in Egypt since 1978. USAID's legacy has enabled farmers to purchase land, improved farm management techniques and access to financial services, and liberalized input markets for fertilizers and seeds. Through Feed the Future, the U.S. Government's global hunger and food security initiative, USAID's approach encourages free market competition and helps match farmers with local and international buyers to meet market needs and consumer demands.

Agriculture is a major component of the Egyptian economy, contributing 14.5 percent of the country's gross domestic product. The agricultural sector accounts for 28 percent of all jobs, and over 55 percent of employment in Upper Egypt is agriculture-related. Egypt's agriculture sector is dominated by small farms using traditional practices that do not meet international standards.

USAID's program components complement each other by enhancing the productivity of the entire agriculture value chain, from farm to table. Working with local associations and cooperatives, USAID helps Egyptian small-scale farmers be more responsive to global market needs. Through training, farmers are able to achieve international quality standards certification, which helps them gain exporters' confidence in their products. USAID incorporates innovative technologies in cold storage infrastructure and irrigation, and works with farmers on production, post-harvest processes, and marketing so that farmers can deliver high quality produce at higher prices.

Workforce development and women's empowerment are essential to ensure the sustainability of these efforts. Agriculture employs almost 45 percent of women in the workforce. Through work with agricultural technical schools, universities, and research institutions, USAID strengthens the quality of education and creates jobs and internships for students at commercial farms and factories.

310

Total number of employees

19%

Total number of women as a percent of total employees

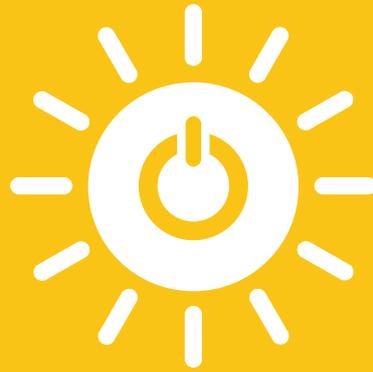
18

Total number of Dept. Head – Woman

7

Total number of Branch Managers – Woman

7 AFFORDABLE AND  
CLEAN ENERGY



Ensure access to affordable, reliable, sustainable and modern energy for all.



### **gig - Egypt | The final stage of finishing works for gig - Egypt and gig - Egypt life companies headquarter.**

Final stage of finishing works has been reached for Non-life and life companies headquarter which is planned to officially open in the current year and from the company commitment to use affordable and clean energy we installed the below systems in our new building:

We are using high energy saving led panels as a building lighting system. We expect to move into our new HQ in 2020.

We are using double-glazed glass panels to mitigate heat transfer inside the building which is minimizing air conditioning system consumption.

The building is totally controlled by Building management system (BMS) which is minimizing all electrical equipment energy consumption.

**An occupational accident is a sudden and unexpected accident caused by external factors due to which the employee suffers injuries. As an occupational accident is considered an accident occurring in the work place premises or, on the way home from work or vice versa or while the employee is away on a business trip or running an errand ordered by the employer.**

**sustainability of these efforts. Agriculture employs almost 45 percent of women in the workforce. Through work with agricultural technical schools, universities, and research institutions, USAID strengthens the quality of education and creates jobs and internships for students at commercial farms and factories.**





8

DECENT WORK AND  
ECONOMIC GROWTH



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

gig – Egypt | John Ellis visits UNGC headquarters to review the 17 SDGs with UNGC staff



**Building Peace and Prosperity:**  
What Business Can Do



**UNITED NATIONS**  
PRIVATE SECTOR FORUM 2018  
24 September UN Headquarters, New York



**BUILDING AND INVESTING IN PEACE FOR ALL**

**John Ellis**  
AMIG /gig- Arab MISR  
Insurance Group  
Egypt



**UN GLOBAL COMPACT**  
LEADERS SUMMIT 2018





## **gig - Egypt is a market leader in developing and identifying micro-insurance needs.**

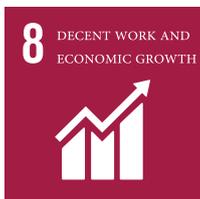
### **Commitment to developing micro insurance products for upper Egypt**

“Since the beginning of 2018, micro insurance policies have grown to about 1 million, half of which cover microloans. There are about 3 million microfinance loans in Egypt, meaning micro insurance covers about %5 1 of the microfinance market. «We are working to make this a 1:1 ratio” El-Zoheiry says. Also in the pipeline is the FRA’s Insurance Act, which has been in the works since October 2017. To reduce risk and raise consumer confidence in insurance policies, the impending legislation creates an industry bailout fund to pay off policyholders in the event the underwriter defaults. SMEs will also be granted incentives such as lower fees to lure them into the market.

«The most important feature of the law was the mandate of making more than 20 insurance products compulsory, including professional liability insurance for liability-prone professions such as doctors, architects, lawyers and external auditors, as well as public liability venue coverage,” El-Zoheiry says. «These mandates are part of regional and developed Insurance markets in Europe and the U.S. and are integral to raising consumer awareness and growing the sector.”

The final draft of the law, which is currently being reviewed by Cabinet, also raises minimum capital requirements for insurance companies in the life and property sectors by %150 to EGP 150 million (USD 8.8 million) and doubles the ceiling for life insurance payouts to EGP 80,000. While a number of industry stakeholders claim the requirement is harmful for the industry, El-Zoheiry says it still falls short of regional and developed markets. «Postfloat, the current minimum capital of EGP 60 million shrank to less than USD 5 million, which is very deterrent to consumer confidence as well as companies’ investment position,» he explains. «Overseas, insurance companies have a paid-in capital of up to USD 100 million.» According to Moody’s, the proposed increases in capital requirements will give insurance companies a better credit profile and support «the absorption of both underwriting and investment risk.” Higher paid-in capital puts companies in a better financial position, especially in the insurance business, which largely relies on reinsurance. Higher capital requirements will enable insurers to pay more claims out of their own pockets, retain more risk and become insurance companies rather than only brokers.

According to Basel El Him, MIHCs chairman and managing director, the industry’s biggest challenge is stagnation caused by limited consumer awareness. «People have no concept of how important insurance is as mode of saving,» El Hini told business news portal Enterprise in February 2019.



**Micro insurance for sustainable business in the Women Market  
Insurance products to meet the business needs of small business owners. These products raise the standard of living for personal, political or business risks...  
For the 32.5% of the low income population.**

As a result, «the market for insurance isn't [exponentially] growing. All of the players, public and private alike, are fighting for market share in a market that is constrained in size.»

«Lack of consumer awareness is a showstopper for the business because consumers still don't see the true value of insurance policies in raising their standards of living and helping them mitigate personal, political or business risks,» elaborates El-Zoheiry, «Insurance can protect a family when its breadwinner passes away and a claim is distributed as part of the deceased's policy benefits, helping the family pay for education and its other financial commitments. Equally, when a factory owner buys insurance coverage against fire, flooding and/or other physical damages to assets, the insurance claim can help restart factory operations at minimal business losses.»

Low income levels may also be depressing demand for insurance. According to state statistics agency CAPMAS, Egypt's average annual household income is just shy of EGP 60,000 (USD 5 3,61), with %32.5 of the population living below the monthly poverty line of EGP 735.5 (USD 44.28). And while insurance is predominantly beneficial for lower-income earners, insurance more accessible to income-constrained households. In 2018, the two organizations launched small salaries coupled with insurance illiteracy drives families to allocate their spending elsewhere.

Egypt's insurance industry may see a notable change of pace as market dynamics evolve and pending legislation moves forward. The FRA and the Insurance Federation of Egypt have worked in tandem to improve consumer awareness and make a three-month media campaign with promotional videos designed to attract C- and D-class consumers to the market. An integral part of the campaign involved raising awareness about micro insurance, which operates jointly with microfinance and can provide policyholders with coverage of up to EGP 50,000. «The campaign worked very well,» El-Zoheiry explains. «To date, EGP 1.3 billion [USD 76.5 million] was injected into micro insurance certificates from a presidential initiative that grants holders EGP 50 in insurance for every EGP 500 they deposit into [designated savings] certificates.»

Another presidential initiative, called «Aman,»<sup>1</sup> was rolled out in Q2018 1 as a partnership between MLIC and local banks to offer micro insurance to casual laborers, farmers and working single mothers. One certificate is worth EGP 500 and individuals can buy up to five certificates. Depending on the number of certificates held, beneficiaries receive up to EGP 50,000 in the event of the policyholder's death or up to EGP 250,000 in the event of an accident. The payout can be taken as a lump sum or as a monthly pension of EGP -1,000 3,000 for up to 10 years.



**gig - Egypt managing director Alaa El-Zoheiry has been elected to a four-year term as president of the Insurance Federation of Egypt, an industry body whose membership includes all 34 insurance companies operating in the country. The winner joins the federation's Board of Directors, which consist of 13 members including the Chairman and Vice.**

**One of the areas which we are focusing is the awareness for insurance products for the public, that result in raising their standard of living.**

11 SUSTAINABLE CITIES  
AND COMMUNITIES



Make cities inclusive, safe, resilient  
and sustainable.

# Children Cancer Hospital - Egypt Knowledge into Action

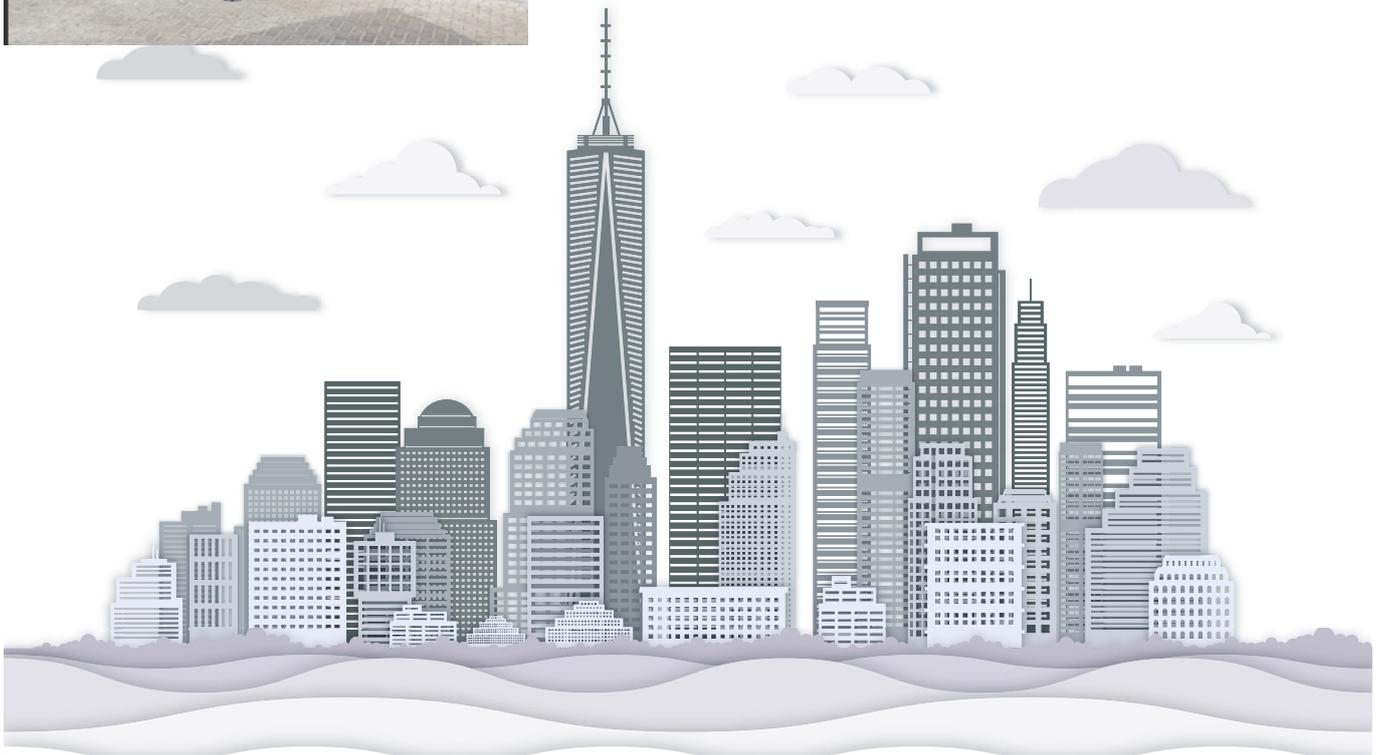


## EGYPT AND THE UNITED STATES – A SHARED FUTURE

U.S. Companies Making a Difference in Egypt



**We continue to contribute in  
the area of health, medical and  
education over the past years.**





The Business for Peace annual event serves as the main convening platform for the business and peace movement. Over the years, the Business for Peace annual event has convened more than 1,000 stakeholders in Istanbul, New York, Dubai and Colombia. Building on this momentum, the 2018 Annual Event will be hosted by the Global Compact Local Network in Egypt and bring together over 300 leaders from businesses, the investment industry, civil society, Governments, the United Nations and Global Compact Local Networks.

The Sustainable Development Goals (SDGs) are mutually reinforcing with peace, as the Global Goals are both precursors to and a result of peace. Societies with inclusive, transparent, effective and accountable institutions, low levels of corruption, peace and stability, and the rule of law provide an enabling environment for economic and social progress. According to UN Office for the Coordination of Humanitarian Affairs (OCHA), 80 per cent of humanitarian needs are now linked to violent conflict, and more than 80 percent of the extreme poor will be living in settings affected by violence, conflict or fragility in 2030 if current trends continue.

While Governments hold the primary responsibility for promoting peaceful, just and inclusive societies, the private sector possess the potential to play a key role by investing in, contributing to, and partnering for sustainable development. Objectives  
Scale-up private sector contributions and partnerships for the achievement of the SDGs and sustaining peace.

Delve into the role of the private sector in humanitarian crises and complex emergencies, focusing on people affected by conflict  
Motivate and expand the Business for Peace community by sharing experiences, emerging practices and learning, with an emphasis on moving beyond anecdotal examples to systemic solutions



### **Financial Services gig - Egypt is part of the financial regulatory authority FRA of Egypt**

The financial services roundtable discussion was moderated by Helmy Ghazi, Managing Director - Head of Global Banking, HSBC Bank Egypt and the panelists were HE. Dr. Mohamed Maait, Minister of Finance, Egypt, Mohamed Farid, Chairman, Egyptian Exchange (EGX) and Karim Helal, Managing Director Corporate Finance, Carbon Holdings.

HE Mohamed Maait gave a power point presentation on Egypt's Economic Reform Program and Recent Developments: From Stabilization to Growth.

## **FEED THE FUTURE EGYPT RURAL AGRIBUSINESS STRENGTHENING - ONE OF OUR NEW INITIATIVES IS TO ENSURE THE SAMLL FARMERS WITH 1-10 COW HERDS**

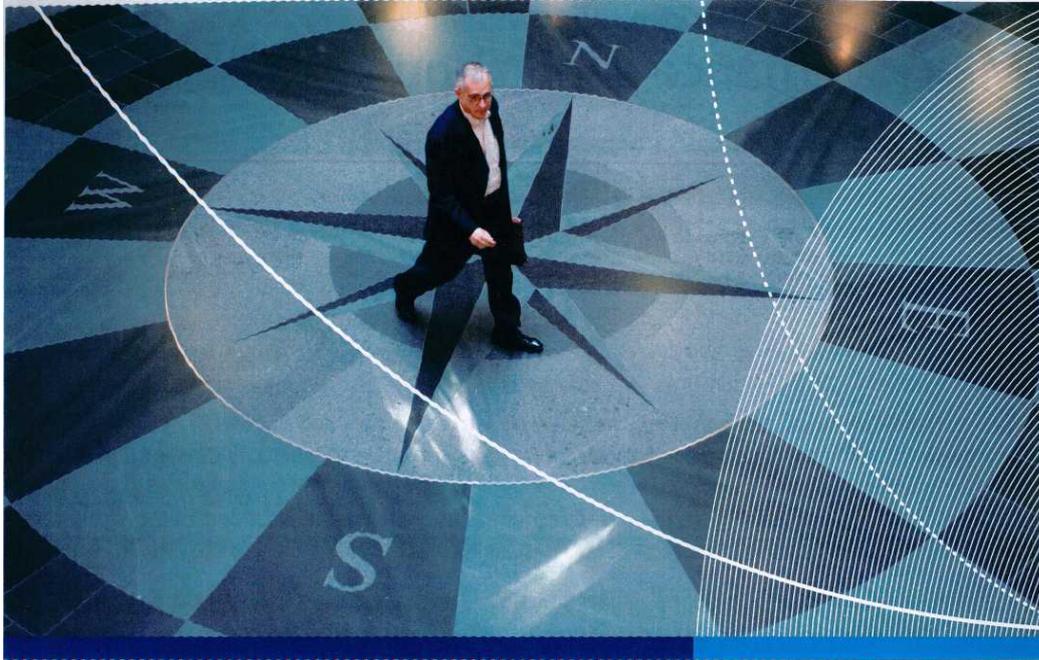
Through the Feed the Future Egypt Rural Agribusiness Strengthening activity, USAID helps farmers in Upper Egypt and the Delta become more self-reliant and grow marketable crops that meet international standards for export. Under the U.S. Government's global hunger and food security initiative, Feed the Future, Egyptian farmers and food processors are establishing connections to domestic and international markets, gaining access to finance, and increasing their adherence to food and safety practices. Additionally, the activity is assisting Egyptian agribusinesses in modernizing their food technology and delivery systems by upgrading processing facilities, refrigeration trucks, and water-efficient irrigation systems. This activity builds on USAID's previous investments in Egypt's agricultural sector including in irrigation infrastructure, establishment of agricultural associations, and training programs to help farmers transition from traditional staple crops to high-value horticulture.

Implementing Partner: ABT Associates; Life of Project: August 2018 - December 2023; Total Estimated Cost: 36.3\$ million; Governorates: Alexandria, Assiut, Aswan, Beheira, Beni Suef, Cairo, Dakahlia, Giza, Gharbia, Ismailia, Luxor Menoufia, Minya, Qalyoubia, Qena, Sharkia, and Sohag

### **Main Activities**

Promote rural agribusiness development in Egypt by strengthening market linkages.  
 Improve the value chain of Egyptian horticulture through improved post harvest handling and food storage.  
 Increase the productivity of Egyptian smallholder farmers and food processors.  
 Improve the quality of agricultural exports from Egypt.





**HOW TO GOVERN YOUR BUSINESS EFFECTIVELY BASED ON INTERNATIONAL BEST PRACTICES**

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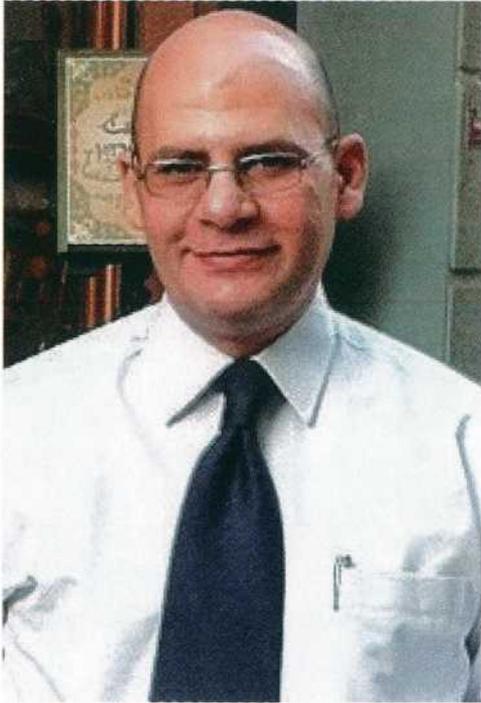


IFC International Finance Corporation WORLD BANK GROUP  
 Creating Markets, Creating Opportunities

Japan's Ministry of Finance

**IFC SME Governance Workshop**  
**April 7-8, 2019**

**GIG**



**Micro Insurance Policy with Makeen Lotfy  
General Manager, Business and Products Development  
What was the motivation behind the micro insurance expansion?**

Makeen: Egyptian insurance penetration is scarce. A population of 100 million; there is an insurance penetration in Egypt of less than 2% of the population. Micro-insurance is a tool that provides middle to lower class Egyptians with affordable insurance covers at affordable prices to reach the mass.

**How do you consider the social impact of micro insurance ?**

Makeen: Our business model is not only supporting our business expansion and the growth of our insurance premiums , but also has direct social/financial impact as an effective tool to enhance the lives of millions of people in the Egyptian villages .. This is totally matching the vision of gig's entire management about the intersection between social justice and insurance. Of how a vision from the top about innovation can be driven to the villages of Egypt which total population exceeds 45 million people, mostly illiterate and unserved.



## FEED THE FUTURE EGYPT RURAL AGRIBUSINESS STRENGTHENING

gig - Egypt has developed a milk policy for farmers with cow, buffalo herds. We will continue working with the NGUs to strengthen the agricultural businesses.

Through the Feed the Future Egypt Rural Agribusiness Strengthening activity, USAID helps farmers in Upper Egypt and the Delta become more self-reliant and grow marketable crops that meet international standards for export. Under the U.S. Government's global hunger and food security initiative, Feed the Future, Egyptian farmers and food processors are establishing connections to domestic and international markets, gaining access to finance, and increasing their adherence to food and safety practices. Additionally, the activity is assisting Egyptian agribusinesses in modernizing their food technology and delivery systems by upgrading processing facilities, refrigeration trucks, and water-efficient irrigation systems. This activity builds on USAID's previous investments in Egypt's agricultural sector, including in irrigation infrastructure, establishment of agricultural associations, and training programs to help farmers transition from traditional staple crops to high-value horticulture. Implementing Partner: ABT Associates; Life of Project: August 2018 - December 2023; Total Estimated Cost: 36.3\$ million; Governorates: Alexandria, Assiut, Aswan, Beheira, Beni Suef, Cairo, Dakahlia, Giza, Gharbia, Ismailia, Luxor, Menoufia, Minya, Qalyoubia, Qena, Sharkia, and Sohag

### **MAIN ACTIVITIES**

Promote rural agribusiness development in Egypt by strengthening market linkages. Improve the value chain of Egyptian horticulture through improved post-harvest handling and food storage.

Increase the productivity of Egyptian smallholder farmers and food processors.

Improve the quality of agricultural exports from Egypt.

Expand access to healthy food options to improve nutrition for women and children in

gig - Egypt participates in the United Nations Global Compact and further development in 5 of the Sustainable Development Goals (SDGs) initiatives

#4 Quality Education, #5 Gender Equality, #7 Affordable and Clean Energy, #8 Decent Work and Economic Growth, #11 Sustainable Cities and Communities.

Our overall goal is to have and make an improvement on the world around us. As our motto states: From Origin to Excellence, as we live our corporate responsibility.

