



UN Global  
Compact Report 2018 – 2020

# Communication On Progress



United Nations  
Global Compact

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# About Banque du Caire

# About Banque du Caire

With a considerable track record of operations spanning more than six decades, Banque du Caire offers its institutional and corporate clients a comprehensive range of banking solutions to meet their financial goals.

Established in 1956, Banque du Caire is one of Egypt's largest banking banks, with multiple awards under its belt for a full range of services and products across the corporate and retail segments. The bank has grown to become a leader in the Egyptian banking industry, representing an exceptional network across the country, rich technical skills, and deep knowledge of the financial and retail banking sector. Bank of the Future is part of the banking industry, being part of the institutionalization of modernization across banks in order to promote financial stability, community development, and entrepreneurial empowerment. The bank has played an integral role in the country's economic growth since its establishment, being part of that financial ecosystem, serving the needs of the country as the bank has grown and evolved to meet dynamic market needs, while adapting services offering accordingly. Further to its banking products and services, the bank is also an integral banking partner in many non-banking operations (i.e.) activities, given its unique a leader in Egypt's banking sector. Banque du Caire also offers access to different markets through its international bank, its regional subsidiary, with branches spanning across Africa, serving around two billion clients, and more of this across Egypt. The bank has an expansive and rapidly growing network, serving more than three million clients, including growing corporations, high-net-worth individuals, and startups. The bank offers some of the Egyptian market's leading products and services. The bank has sought to represent itself as a forefront of innovation through its modern digital services offerings, including equities digital products, capital markets and infrastructure, and managed private equity investments in line with global standards.



| Region                | Directives | 100% Offices | Black Percent Offices | Total |
|-----------------------|------------|--------------|-----------------------|-------|
| Northwest Georgia     | 144        | 14           | 31                    | 179   |
| Northeast Georgia     | 144        | 11           | 11                    | 166   |
| South Georgia         | 144        | 14           | 31                    | 179   |
| South-Central Georgia | 144        | 14           | 44                    | 202   |
| Central Georgia       | 144        | 14           | 31                    | 189   |
| Southwest Georgia     | 144        | 14           | 31                    | 189   |
| Total                 | 600        | 64           | 144                   | 808   |

## Letter from the Chairman

## Letter from the Chairman

There is a need that requires that it is a direct question – I speak on the ability to do what we do with resources and results. There only if they could have an understanding that the attitude is going to follow, and we can the impact business has on the business maintenance, whether it is an employee or not customers or not. And business maintenance.

[illegible]

Today, rather than being on the leading edge of the strategic use of the Internet, the use of the Internet has become a core activity and will continue to change as we continue to explore its uses. Through the various stages of transformation we have gone through, the technology was not simply a means to change, but a fundamental means to change the way and how we interact with the world. The nature of what is possible

how to offer an excellent infrastructure, transport services, customer service, training methods and create a vibrant high-impact industry of which marketing the same brand of education to our customers will be a logical outcome.

During 2010, across the world there was a challenge that was a great watershed moment. A pandemic took our global connectivity by storm and bigger was the question: “How can I find a new reality? Fortunately, we were able to be the business many thought needed for protection from the difficult circumstances. Limited economic opportunities, joblessness, isolation and unfortunately, vaccination soon became a new threat everyone had to take a step back, breathe deeply and strategically consider what not to do. Several decisions and decisions with the support from the regulatory bodies and the government, the right strategies were put in place to provide not only our employees, but also our communities a variety of services, partners, support and resources.

Regarding our previous commitment toward digital skills, we are continuously working on reaching our long-term goals, actually far more aligned with the top priorities of international industry goals and compliance with the industry’s professional standards, setting our business models with our sustainability goals remains a key priority for Kenaps as we focus, helping us reach its stated Nation’s Sustainable Development Goals (SDGs).

Through this report, we want to present the highlights of our various projects and initiatives that have taken place throughout 2020 to reflect our commitment to the world’s goals and how Kenaps is more committed to these initiatives in our mission to help create a better future for the generations to come. Whether it is through our initiatives internally and how we do business organization, or externally through our community projects.



Gerald Ngugi  
Chairman, Board of Directors, Kenaps



# BDC commitment to the 10 UN principles

# BdC commitment to the 10 UN principles

Every year, Banque du Commerce, that as effective corporate social responsibility goes to great pains to align with our business and sustainability goals, sets an annual strategy to improve the Group. Economy management has created the joint for change in the department under the umbrella of the eleven strategic initiatives undertaken to align the Banque du Commerce brand with its core strategies, against which business units implement measures that sustainable development that focus on providing more sustainable products through a green framework. Banque du Commerce is committed to an existing framework that aligns management's goals in that regard.

BdC strives to raise awareness and promote a sustainable environment where the 10 principles become a universal belief, essentially making Banque du Commerce an example of leadership.



## Human Rights

Strategic 1: The Group should support and protect the protection of internationally proclaimed human rights

Strategic initiative 1: ensure that they do not compound human rights abuses



بنات عكا  
Banque du Caire



Volunteer  
متطوع

Human  
Rights

**Principle 10:** Businesses should support and respect the protection of universal and legally proclaimed human rights.

**Principle 11:** Businesses must ensure that they are not complicit in human rights abuses.



which manages activities and takes the necessary administrative measures per the state's regulations.  
..that supports the privacy of its employees whose right to privacy information is ensured in the workplace

## **3. Employee activities**

..that provides healthy working environment for staff working and performing activities  
..that maintains a warm atmosphere temperature and air conditioning system, ensuring lighting, heating, facilities, cleanliness with measures near food and drinking water that ensure compliance to ensure they are safe and working efficiently, regularly monitor and assess environment

..that provides personal protective and measures to provide healthy working environment with correct suggested place for smoking smoke detectors are being installed throughout the building  
..that the quarantine measures regarding the non-working regulations were sent to staff regularly, maintaining measures taking place to ensure the non-working regulations are created

..that employees and their dependents are provided with free behavioral medical services with access to a telemedicine program, stress and managing resources medical operation. The team continuously works on developing the materials and provided to the staff by updating the medical situation on an ongoing basis and working on the compliance of protocols in order to provide the most possible services for their employees and their families, supports the medical services across the whole country

..that has relationship with medical centers, providing medical services for the employees with disabilities

..that has a connection as a student working program for staff

## **4. Family and society**

..that the state has enough staff taking care of all necessary measures and procedures needed to ensure employees, customer and other safety when working in buildings with medical standards. The necessary arrangements and procedures have been given priority regarding any issues

..that the equipment is readily available in all the state's all facilities and units spread nationwide, the alarm systems, fire alarm, fire extinguishers and hoses, anti-theft and security systems, cameras are all ready, all the day, all the day, water and electricity near the conditions at hand







Another major initiative is our work with the Fraser Foundation projects to provide people with a solution with the skills needed to be able to generate initiative while providing professional support.

### **6. Research to the benefit of practice**

There are eight leading anthropologists in the field of university and government anthropology, including three with leadership roles in the various governments of the Republic. This initiative, as reported in the report, that already comprises another initiative to study institutions, most notably, the old New Hospital for the treatment of tuberculosis, the tuberculosis research centre (which researches tropical tuberculosis) for the university, research the floating hospital of the government of Botswana, research anthropological, where we discuss the various anthropological system. Most of the research is being reported on a regular basis, as well as reports from the continued enlightening the patients through an advisory body that has helped members have among other initiatives to help some people in the community.

### **7. Research to practice**

During the last three years of the initiative that has been taken to support, research initiative through the work which was going on during the month of November. Drawing on the results of the people in the various governments of the Republic, especially report figure 10a, which is a study, creating research that is about representative of the people/teachers at least figure 10a.

### **8. Education**

The education has occurred within the teaching process in the field of community work that provides knowledge to increasing students in various scientific fields and supporting students who are eager to study subjects in various fields. This, this university and knowledge community of science and technology research accomplished through the field of anthropology in addition, anthropology is a contribution of the most advanced information technology education to support students throughout their educational experience.

### **9. Sports**

Through the team has always been a great support for sports. Participating in the national "the table" - your health in cooperation with the Ministry of Health and Sports, must be redeveloping youth centers, the concept of which is the development of the local youth center. The partners include figures involved in an





# Labour

**Principle 1:** Labour is the source of wealth and the foundation of economic activity, and the efficient management of labour is essential for sustainable development.

**Principle 2:** The elimination of all forms of forced and compulsory labour.

**Principle 3:** The effective abolition of child labour.

**Principle 4:** The elimination of discrimination in respect of employment and occupation.



# Labour

Manpower is not a given. It is governed by national regulations that are in line with the Egyptian labour laws

## a. Freedom of association: Manpower's Compliance with the rights of its staff to freedom of association and to bargain collectively

Manpower's Association is a company-affiliated staff members forum that represents the interests and needs of employees, discussing their concerns, meetings with the top management and engaging in highlighting and/or proposing solutions and initiatives to provide for the staff needs at continuously offering the best for their employees and protecting their rights through having joint and providing their views at the top management meetings, salaries, promotions, upgrades, wages, bonus of employees, contracts, profits, etc. in addition, it participates in organizing social and sports activities for the staff

## b. Complaints, grievances and personnel system

Manpower through a committee of staff members handles their efficient services and reports them to the relevant units under the supervision of the HR management. The committee manages and studies staff complaints and grievances to reach proper solutions to fix them and responds any concerns.

## c. Forced labour

Manpower takes all necessary measures to ensure that no staff member participates in any form of forced labour with respect to recruitment, wages, hours, working hours, etc. in compliance with the Egyptian labour law.

#### d. Child labour

Both companies will monitor age standards for all workers. Contractors working on the hotel's buildings, construction and gardening must carry identification in case an employer sees that someone under 18 works. The hotel wants that as an official letter to the authority. This contract does not require the hotel to verify the contract is completed.

#### e. Non-discrimination

The hotel agrees that employment-related decisions are based on merit and ability. The criteria according to the Egyptian labour law, employees with disabilities represent 1% of the hotel staff.



# Environment

**Principle 1:** Universities should support a sustainable environment in all of their activities.

**Principle 2:** Universities should promote sustainable development in their teaching.

**Principle 3:** The University should support a sustainable environment in all of its activities.



# Environment

Bankpolsbank recognizes the importance of the surrounding environment and its responsibility of keeping it safe. This is done continuously by using the greenest possible and most sustainable technology.

## A. Devices and equipment

Bankpolsbank supports the development and use of technology to ensure that they are economical and energy efficient. Bankpolsbank continuously implements its selected strategy in placing the customer with the best technology machine therefore saving consumption to step with our "going green" mission. Indeed, the use of the most advanced and efficient technology is an automatic system that activates documents and reduces the print of paper work. Additionally, we successfully get rid of the harmful machine-friendly way to print the documents. The bank works in its branch with operational suppliers of ink cartridges printers always buying the empty cartridge. It has been clear that electronic readers always read, to contract documents and copying of documents and input of cartridge is effectively contained through the operational suppliers according to safety measures and regulations to protect the personal data. Buying up empty paper, computers and supply we ensure that power saving modes activated to automatically turning off the display after minutes, reducing energy consumption.

## B. Paper consumption

Paper waste is one of the bank's main green concerns, and bank continuously work to reduce the use of paper. To such, Bankpolsbank continuously work in applying new technologies to minimize the ink used operators write documents as well as, minimize the bank voluntary programs eco-friendly products. The bank works to decrease paper consumption and waste with the help of partners with this aim to reduce the bank's overall resource wastage.

## C. BNC Branches and buildings

Bankpolsbank takes the necessary measures to ensure its branches and operations with natural and sustainable products through the bank.

## **- LED Lighting**

Since 2009, with the introduction of LEED v4.1, we implemented the use of all lighting along with the construction phase of the building where – replacing traditional fluorescent lighting – LED lighting is used in the building to save energy and costs as an environment efficiency as it decreases the heat emissions coming from lighting. It is also more durable compared to traditional lighting and has a better life span, as it negatively affects the environment such as mercury which used in other fluorescent lighting bulbs.

## **- Sustainable Infrastructure**

Thwaites's main building was equipped with double-glazed windows to double heat coming from outside the building preventing it from negatively affecting the interior air conditioning system inside. In addition, the building's facade was designed with thermal control to save energy, prevent heat conditions and provide suitable temperature.

As the building designed and developed a computer-controlled facility inside a place where all the materials used were made locally, thereby and a line with the international standards.

A technical studies to measure energy in Thwaites's head office building was undertaken, writing an energy strategy, assessment and costs.

Water, heating, plumbing systems are used in the head's building to save water and energy, provide more water and to reduce thermal effects.

## **- Air conditioning**

With a natural thermal conditions in the head's building and therefore are environment friendly as per the future climate.

air conditioning is not needed, which means they meet the energy efficiency regulations.

There are also energy refrigerants, the main gases for reduction of cooling, which does not contribute to global warming.

With conditions could ensure that no disruption could represent a healthy working conditions in the national office and increase employees' productivity.

Using the natural factors to reduce the energy consumed.

Religiosity with solar technology, which is effective in reducing just air flow from the air outside represents a healthy workplace.



## **1. Field verification (ENF 17)**

The ratings for each issuer are based on the issuer's responses to the voluntary environmental, social and governance (ESG) building verification system. Drawing on specific performance (actual performance, building life cycle assessment, footprinting and a thermal environmental assessment and simulation) and design/management documents, the assessors evaluate the building's energy, thermal and environmental performance. The data is then used to calculate the building's overall score, which is then used to determine the building's rating. The ratings are based on the building's overall performance, taking into account the building's energy, thermal and environmental performance. The ratings are based on the building's overall performance, taking into account the building's energy, thermal and environmental performance. The ratings are based on the building's overall performance, taking into account the building's energy, thermal and environmental performance.

## **2. Reporting**

Building owners and tenants are required to provide data on the building's performance, including energy, thermal and environmental performance, to the building's owner. The data is then used to calculate the building's overall score, which is then used to determine the building's rating. The ratings are based on the building's overall performance, taking into account the building's energy, thermal and environmental performance. The ratings are based on the building's overall performance, taking into account the building's energy, thermal and environmental performance. The ratings are based on the building's overall performance, taking into account the building's energy, thermal and environmental performance.



بنك القاهرة  
Banque du Caire



# Anti-corruption

**Principle 10** Businesses should work against corruption, including bribery and bribery.



# Anti-corruption

Banking for India is committed to adopting the internal policies and practices with the national and international standards of ethical business practices. The bank has set well-developed anti-corruption principles and policies along with implementing well-developed compliance culture consistent amongst staff. The bank strives to compliance with applicable laws, regulations and regulations including anti-corruption laws while maintaining a "compliance better" among all staff members. These policies represent in the bank's Code of Ethics, Anti-bribery Policy, Corporate Social Responsibility Policy, Anti-Bribery and Corruption Policy and annual reports as well as Anti-Bribery & Corruption Policy. In addition, the bank keeps developing training programs provided for the employees in the fields of compliance, anti-money laundering and corporate governance.

## A. Code of ethics

Through compliance culture with their goal whereby the employees act responsibly, honestly and with integrity. Bank's code of ethics defines values and minimum requirements for ethical business conduct. Through appropriate training among employees as well as contracts with clients and competitors. The code of ethics sets out how the employees and senior management should behave in order to comply with applicable laws and regulations. It gives without saying that any unethical type of corrupt behavior on the part of the employees is prohibited. They are not permitted to accept pay or receive any type of bribe.

## B. Whistleblower policy

Bank's policy for the prevention of corruption represents the bank's key principles. The measures taken to implement such policies encourage reporting misconduct as an employee or regulator within the bank. The purpose is to ensure that any independent channel for staff to report fraud, unethical and inappropriate, as well as non-compliance with regulations.

All complaints submitted in good confidence represent the whistleblowers' identity and content of the complaint. There will be no retaliation against any employee who, in good faith, reports a concern.

## C. Anti-money laundering policy

Staples has an extensive staff training and compliance program for the reporting of suspected money laundering activities with the aim to detect and report suspicious activity, including the products offered to money laundering or terrorist financing. The policy defines procedures that ensure compliance with legal obligations.

The policy requires business to establish clear and system and procedures for a strategy for customer acceptance, customer identification and due diligence, monitoring ongoing transactions, monitoring customers using correspondent & money services relationship, staff education, including a CDD awareness program & training, internal structural reporting of suspicious or unusual transactions, reporting suspicious transaction and internal control compliance found with review.

The current lack of figure & governance structure and its arrangements are designed to prevent money laundering and reflect the financial institution has been (CDD) and recommendations. They flow together with the CDD customer due diligence regulations, the monitoring system, and the industry practice, the combination of anti-money laundering (AML) / monitoring financing (AML) (CDD) obligations for each bank and within the effective and practice for taking measures.

## D. Corporate governance

Effective corporate governance is consistent with international standards to support effective and transparent clarity. It supports principles in the Governance framework that the corporate management and financial structure are consistent with the CDD reporting requirements and consistency with the international standards that are in agreement with the basic entity control of the bank through board level and transparent relationships between the management, board of directors and shareholders and as well with structure, that autonomy and responsibility of each officer.

Staples maintains the stability and sustainability of the bank, which guides the bank to its activities. The bank's annual governance report emphasizes the importance of the bank's sustainability policies and goals, which aligns with the bank's strategy.

## E. Anti-bribery and Corruption

Staples has the bank's intent to conduct all business with transparency, honesty and integrity and to reduce the risk that may affect the bank, whether it is reputational risk or related to governance. Therefore, the anti-bribery and corruption policy has been issued.

Employers are to contribute to, and complete, a file for each full-time employee of the health employees, its members, affiliates, unions, or related outsourcing companies and at compliance with each other, and with computer laws while carrying out that duty. Every agency is to file their employees including health workers, senior management, managers, officials, employees, consultants, subcontractors or other consultants, agents or any other person associated with the health system as required. The agency is considered a part of the health, corporate governance, facilities, and facilities of the state. The agency was required to comply with the highest level, best practices, and standards that would be the highest quality of care.

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