

SEE IMPACT AREAS



FINANCIAL INCLUSION

- Improving access and affordability – convenient digital products and services, accessible even without a bank account
- Rethinking security/collateral requirements for loans
- Providing consumer education to enable people to manage their finances more effectively
- Helping our customers save, invest and plan for the future, according to their individual needs



JOB CREATION AND ENTERPRISE DEVELOPMENT

- Helping Africa's small businesses access the tools and resources they need to become viable and sustainable
- Providing financial products designed to meet the needs of SMEs and entrepreneurs



INFRASTRUCTURE

Working with African governments and development institutions to structure appropriate funding instruments and mobilise funding for crucial developmental infrastructure:

- Energy
- Water
- Transport (roads and railways, ports and harbours)
- Telecoms

STANDARD BANK'S MATERIAL ISSUES

Deepen financial inclusion across Africa with appropriate digital offerings

Work with our customers to mitigate overindebtedness (including sales-in-execution)

Contribute to job creation and enterprise development in countries of operation

Deepen financial inclusion across Africa with appropriate digital offerings

Balancing Africa's power and energy needs with the negative impact of climate change

Adaptation to and mitigation of climate change, especially in relation to water in key sectors and markets

ALIGNMENT TO SUSTAINABLE DEVELOPMENT GOALS



SDG 8.10 – Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all



SDG 9.3 – Increase the access of small enterprises to financial services, including affordable credit, and their integration into value chains and markets



SDG 7 – Access to affordable, reliable, sustainable and modern energy for all



SDG 9 – Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation

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AFRICA TRADE AND INVESTMENT

- Enabling businesses to grow and expand into new markets, invest in innovation and improve productivity and create jobs
- Facilitating African trade and investment, particularly in the Africa-China corridor in conjunction with ICBC

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EDUCATION AND SKILLS DEVELOPMENT

- Supporting early childhood development
- Supporting improved access to education and improved educational outcomes
- Improving access to student finance (including Feenix)
- Supporting access to work opportunities and skills development

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EMPLOYEE DEVELOPMENT AND TRAINING

- Building and retaining local skills in our countries of operation
- Helping school leavers and graduates access the workplace

STANDARD BANK'S MATERIAL ISSUES

Contribute to job creation and enterprise development in countries of operation

Contribute to job creation and enterprise development in countries of operation

Impact of digitisation and automation on workforce requirements

Build and retain local skills and capabilities in countries of operation

ALIGNMENT TO SUSTAINABLE DEVELOPMENT GOALS



SDG 8 – Promotion of sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all



SDG 4 – Inclusive and equitable quality education and the promotion of lifelong learning opportunities for all



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