

Shared Value network: Member COVID-19 relief work

Shared Value Africa Initiative

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1. Note from Tiekie Barnard

The Covid-19 pandemic has changed our world. The scale of the crisis and required national lockdowns could wipe out about a third of jobs across the continent, with the continent's GDP growth slowing dramatically and close to 27 million people pushed into extreme poverty.

As a result, how we do business has changed. Our Africa Shared Value Leadership eSummit, for example, went virtual from 2 – 5 June and brought business leaders and practitioners together virtually in our exploration of how Shared Value could help Africa recover from the current hardship and upheaval.

At the eSummit, we spoke about Shared Value becoming the business norm in a post-COVID-19 world. But many companies, members of the SVAI network, have for years understood the need to focus on “profit with purpose” as a means to improve their business resilience. These companies have shown the way by building operations that produce or provide products or services aimed at solving the social issues that threaten their ability to rely on sustainable future growth.

This approach, which links a company’s social impact and its own sustainability, is a far cry from that of corporate philanthropy in which “doing good” generally has no link with a company’s operations and core strategy.

With this context in mind, SVAI set out to research how Shared Value Africa Initiative member companies are responding to the COVID-19. We raised questions and thinking such as: Is there continuity between the company’s core focus or purpose, its business operations, and its response to the pandemic? And what do the findings imply about the resilience of Shared Value companies?

This Desktop research was conducted between 1 May 2020 and 30 May 2020 and reflects a view on the relief work of a company in its home country (with the exception of Enel where the research covers its global approach). The companies researched in this document each have a wide range of relief efforts around COVID-19. The intention is not so much to reflect each relief initiative but rather to create a view of the resilience of Shared Value companies through reflecting on COVID-19 relief efforts.

2. Executive summary

i. In the words of our members

“This is the one time when all businesses must discover the meaning of purpose; that we exist to place people before profit; that companies cannot thrive when the very communities we conduct business in are not thriving. Right now, the consumers of the goods and services we provide are facing an existential threat as we all are. It behooves us to stand with our communities in every way, big and small, if we are going to save our collective future.”

- Safaricom founder and Director Michael Joseph, 2 April 2020

<https://www.safaricom.co.ke/blog/why-businesses-must-stand-with-governments-and-citizens-to-battle-covid-19/>

“As Discovery, our core purpose of making people healthier and enhancing and protecting their lives is more important than ever. The COVID-19 pandemic is an unprecedented challenge, but one that also gives us a rare and unique opportunity to make a real impact and difference to our clients and South Africa as a whole. We are completely committed to this.”

- Discovery Ltd statement, March 2020

<https://www.discovery.co.za/corporate/covid19-discovery-servicing-channels>

As a responsible business, we take the health and wellbeing of all the people we deal with (our employees, customers and third parties) very seriously. We have made it a top priority to take steps to help contain the global spread of Covid-19. In this we are guided by governmental health departments and the World Health Organisation. We are following a robust and comprehensive Response Plan that is updated regularly as the situation changes. Our plan includes contingency measures to both limit direct exposure to the virus and to ensure that we honour our commitments to you.

- Old Mutual

<https://www.oldmutual.co.za/covid-19>

ii. Key take-outs of the research

The most striking take-out of the research is its highlighting of the ability of Shared Value companies to continue – and amplify – their existing social impact work during a crisis. For the companies assessed in this research, the pandemic (while devastating economically and socially) did not require a new approach. Each company that is part of the SVAI network has demonstrated during this period that its clear purpose, and existing social impact work, could simply be broadened in order to respond meaningfully to the crisis. The relief efforts discussed below are an extension of work already underway in the businesses. And almost all elements of the relief work discussed below are at once a meaningful and necessary response to the pandemic, and a significant means to improving company resilience.

A second key take-out of the research is the extent to which Shared Value companies have demonstrated during this period their willingness to collaborate in order to achieve social impact, forming through partnership across private, public and non-profit sectors an eco-system to tackle the pandemic’s social and economic devastation. During the pandemic, the degree to which African governments and businesses are working together is demonstrating the power of joining forces to create collective impact. In collaboration, businesses have taken rapid and significant steps to initiate community emergency relief efforts, simultaneously focusing on business continuity.

Those governments and businesses responding to the pandemic are leading the way in a broader shift to the very system on which our economies are constructed, a finding of common purpose towards which leaders of governments, corporates and civil societies are driving.

Most of the companies that are part of the Shared Value Africa Initiative(SVAI) network have looked outside of themselves and partnered with different entities and organisations to bring most effective relief, that is in line with their stated purposes and business strategies. This collaboration is noteworthy in three respects:

- As an effective means of bringing social relief during the pandemic
- As reflecting the ability of Shared Value companies to collaborate for both business and social gain
- As reflecting linkages that may continue post-COVID and could therefore bring future economic benefit to the companies.

A third take-out is that even in a crisis such as COVID-19, where businesses are reporting turnover below the normal range and where most have reported at least temporary closure or paused trading activity, the responses of the Shared Value companies mentioned below are a combination of social relief efforts and a clear initiative to focus on business continuity. Relief efforts preserve the existing customer base, support suppliers or safeguard the employees of the companies discussed. This is a definite positive in terms of the region's economic recovery and should be encouraged.

Lastly, it is important to note that Shared Value companies demonstrated during a crisis such as COVID-19 the ability to reflect in their responses the needs of each key stakeholder group. Relief efforts are aimed at stakeholders internal and external to the companies. In terms of the supply chain, entrepreneurs and SMEs are included within the relief efforts. This too reflects the resilience of the companies discussed below.

3. Research

Notes

- The findings below are taken from public statements from the companies that are members of the SVAI network about their extensive COVID-19 relief efforts. It is likely that some companies are undertaking activities also that are not mentioned publicly and may thus not be mentioned below.
- The research took place between 1 – 30 May 2020 and information added after that date is not included.
- Most of the research, excluding Enel, focuses on a company's activity in the country in which it is domiciled or in which most operations are situated.
- Given the Shared Value company focus on the stakeholders impacted by its operations (employees; customers; suppliers; regulators; etc), the research on each Shared Value company is presented in these categories for ease of review.
- Collaboration is a significant element of the Shared Value approach – between companies, as well as between the private, public and non-profit sectors. Significant among SVAI members has been the extent of the collaboration to bring relief to those affected by COVID-19. In the research, activities involving collaboration are underlined in the text.

Enel Green Power	
ORGANISATIONAL PURPOSE	COVID SUPPORT: INITIATIVES AND CATEGORIES
<p>Enel Group's mission is to supply essential services, provide electricity to every corner of the globe.</p> <p>The Group's vision is to open energy access:</p> <ol style="list-style-type: none"> 1. We are opening energy access to more people 2. We are opening the world of energy to new technologies 3. We are opening new ways for people to manage energy 4. We are opening new uses of energy 5. We are opening new partnerships 	<p>What has Enel done to provide COVID-19 support?</p> <p>In line with its purpose of opening access to all corners of the globe, Enel Group employees are focused on illuminating homes, hospitals and companies. It is acting at global and local levels to minimise the spread of infection among employees while ensuring the continuity services. To do this the Group has set up a Global Task Force to coordinate and direct the actions to be taken in the 32 countries of operation.</p> <p>Employees</p> <ul style="list-style-type: none"> • Has changed the way employees work in the plants to apply social distancing measures: reduced number of colleagues in the field, rescheduled shifts and remotely managed all the power stations' activities to protect employee health and to guarantee electricity to clients and stakeholders • Is activating teleworking (or telecommuting) for all its employees • Has an insurance policy to cover the Group's over 68,000 employees • Has carried out simulations, tests and verifications on its infrastructure, and has encountered no issues for its normal operations • Has cancelled all international travel <p>Customers</p> <ul style="list-style-type: none"> • Is ensuring that production of sustainable power does not stop and to guarantee the stability of the electric grid.

<p>https://www.enel.com/company/about-us/vision</p>	<ul style="list-style-type: none"> • <u>Has committed to support the main organisations that foster health and social security in the regions and communities where it works.</u> • Is monitoring COVID-19 information and taking preventive measures and all necessary actions in accordance with the recommendations of the World Health Organisation and national and local authorities. <p>Society</p> <ul style="list-style-type: none"> • Has enabled colleagues to reorganize their work lives and to concentrate on what matters most: health, safety and the continuity of the power supply for stakeholders
<h2>ABSA</h2>	
<p>ORGANISATIONAL PURPOSE</p>	<p>COVID SUPPORT: INITIATIVES AND CATEGORIES (South Africa)</p>
<p>Our purpose is bringing possibilities to life. Possibilities are abundant. Possibilities are generous. Possibilities connect those with the passion to create a shared future.</p> <p>https://www.absa.co.za/about-us/absa-bank/</p>	<p>What has Absa done to provide COVID-19 support?</p> <p>In line with its purpose, the Group has focused on enabling stakeholders to be sustainable during the lockdown period. This includes a relief plan that is focused on employees, customers (retail and corporate), SMEs and broader stakeholders. The principles applicable to this relief plan in South Africa are extended to Absa's other markets in Africa but will be implemented subject to the various conditions, laws and regulations applicable in each country.</p> <p><u>The plan is in line with the principles of an industry agreed approach</u> https://www.banking.org.za/news/banks-respond-to-covid-19/.</p> <p>Employees</p> <ul style="list-style-type: none"> • Is focused on the continued health and safety of employees • Is taking steps to enhance hygiene and cleanliness of all facilities • Has encouraged Absa staff members to work remotely to prevent the spread of infection • While focused on employees working remotely, is also based on the need for minimal disruption to business operations while balancing health and safety <p>Customers</p> <ul style="list-style-type: none"> • The Group has created an extensive payment relief plan to minimise the financial impact of the COVID-19 pandemic, applicable for customers financially impacted by

	<p>COVID-19. Plan applies to corporate, business and retail customers who have credit products. The plan is free to all qualifying customers.</p> <ul style="list-style-type: none"> • Plan applies to all Absa markets, subject to legislation, regulations and conditions applicable in each country • Retail customers: plan applies to credit products: Customers who qualify will get a 3-month non-payment period to help ease their financial burdens. Loan instalments, interest and fees will accrue monthly and be capitalised into loan accounts, but loan terms and repayments will be adjusted. • Corporate and business customers will receive tailored solutions specific to their individual circumstances. These solutions will apply to credit products including Loans, Mortgage-Backed Business Loans, Commercial Asset Finance products • Plan does not carry any extra fees or costs. <p>“Take up has been substantial, and to date we have provided R8 billion of payment relief over three months to 398,000 customers on 584,000 accounts, covering R146 billion of customer loans.”</p> <p>Entrepreneurs and SMEs</p> <ul style="list-style-type: none"> • Support to SME tenants on Absa campuses: In recognition of the role SME’s play in creating jobs and sustaining livelihoods, these businesses have been granted a rental holiday for three months. • <u>Administering loans to SMEs on behalf of The South African Future Trust (SAFT), set up by Nicky and Jonathan Oppenheimer as result of the COVID-19 pandemic:</u> The aim of SAFT is to provide interest-free loans to qualifying SMEs, to pay employees who will receive weekly payments of R750 per employee over 15 weeks. The full amount of the loan to an SME is a function of the number of permanent employees on the SME’s payroll. The loan has no minimum monthly payment requirements and no interest will be charged, it does however need to be settled in full with SAFT at the end of the term (31 December 2025). Employees carry no liability for the repayment of the loan.
Safaricom	
ORGANISATIONAL PURPOSE	COVID SUPPORT: INITIATIVES AND CATEGORIES (Kenya)
<p>We invest a unique way of doing business through our Purpose; to ‘Transform Lives’. We seek to create opportunities for Kenyans to be a part of our growth story by empowering them with</p>	<p>What has Safaricom done to provide COVID-19 support?</p> <p>In line with the Group’s purpose of transforming lives, Safaricom’s relief during COVID-19 is using its network, assets and products to respond to the pandemic.</p> <p>Employees</p> <ul style="list-style-type: none"> • Taking steps to safeguard the health and wellbeing of employees and customers as this remains its top priority

<p>the right tools for economic growth.</p> <p>https://www.safaricom.co.ke/</p>	<ul style="list-style-type: none"> • Monitoring stores and closing shops and customer facing facilities regularly to allow for cleaning, fumigation and sanitisation. Customers can continue accessing services from nearby shops. <p>Customers</p> <ul style="list-style-type: none"> • Reduced the cost of moving money, waiving fees on mobile-money-transfer transactions for amounts of 1,000 shillings and below • Doubled, at no cost, the fiber-to-home capacity to support those working or studying from home or using the internet at home • <u>Partnered with KCB Group</u> to announce a Ksh30 billion stimulus package that will go to supporting individuals and SMEs who draw a financial lifeline from KCB-MPESA <p>Society</p> <ul style="list-style-type: none"> • Committed Sh200 million to provide food and nutrition to Kenyans in need as part of its contributions to the Covid-19 emergency fund. This brings its total contributions in kind and cash to date to Sh5.7 billion • <u>In partnership with Kenyan government</u>, provided a Call Center and toll-free line with the National Emergency Response Committee on Coronavirus to support Kenyans in understanding how to prevent and manage suspected cases • Interconnected other networks to ensure that their subscribers can access the Call Centre • <u>Donated thermal cameras worth Sh10 Million to the Ministry of Health</u> installed that are in various entry points to the country • Rolled out an initiative, called Bonga For Good, to enable Kenyans to use points earned from using Safaricom products to pay for essentials or to donate them to the most vulnerable in the society, in response to the reduced income to the majority of Kenyans as a result of the COVID-19 pandemic.
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Discovery

<p>ORGANISATIONAL PURPOSE</p>	<p>COVID SUPPORT: INITIATIVES AND CATEGORIES (South Africa)</p>
<p>Discovery is a shared value insurance company whose purpose and ambition are achieved through a pioneering business model that incentivises people to be healthier and enhances and protects their lives.</p> <p>Our shared value insurance model delivers better health</p>	<p>What has Discovery done to provide COVID-19 support?</p> <p>Facing the COVID-19 pandemic, and in line with its purpose of enhancing and protecting lives, Discovery is working to make a real impact on clients and broader stakeholders while protecting employees.</p> <p>Employees</p> <p>As a business, the steps we've taken to date</p>

<p>and value for clients, superior actuarial dynamics for the insurer, and a healthier society.</p> <p>https://www.discovery.co.za/</p>	<ul style="list-style-type: none"> • Operating fully, while having shifted over 8,000 employees on a work-from-home basis • Protected employees by shifting appointments to telephonic and closing walk-in client centres <p>Customers</p> <ul style="list-style-type: none"> • Funding the costs of tests and treatment for its members who contract the coronavirus. • <u>Working with the Council for Medical Schemes</u> to quickly change Discovery Health's rules to make COVID-19-related benefits available to all the scheme's members on all benefit options. • Enhanced the DrConnect platform to provide clients with access to online GP consultations. In partnership with Vodacom, set up ability for customers to book a virtual medical assessment with a medical doctor. • Launched new Covid-19 risk assessment tool, available on the Discovery app, helping people to understand their risk for Covid-19 and access testing and health monitoring for those at a high risk for complications. • Call centres remain open and available. • Added information on healthcare cover for COVID-19 to website. • Added educational content, ie health and exercise information with Vitality onto website. Ensured the website has comprehensive COVID-19 resources. <p>Society</p> <ul style="list-style-type: none"> • As government started rolling out mass testing, <u>Discovery and Vodacom</u> joined these efforts by jointly creating a fund to pay doctors for 100 000 consultations, and any South African can access book these consultations for free. Only consultations related to Covid-19 will be funded. • Extended hours in many instances • In line with best practice on social distancing, closed all walk-in-service client centres and Discovery Stores for the duration of the lockdown.
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Old Mutual

ORGANISATIONAL PURPOSE

Our **purpose** is to help our customers thrive by enabling them to achieve their lifetime financial goals, while investing their funds in ways that will create a positive future for them, their

COVID SUPPORT: INITIATIVES AND CATEGORIES (South Africa)

What has Old Mutual done to provide COVID-19 support?

In line with Old Mutual's purpose of helping customers to achieve goals and within its core business, creating a positive future for customers and their families, the Group has put together a comprehensive plan to support these stakeholders through the lockdown and the months to follow.

families, their communities
and broader society.

<https://www.oldmutual.co.za/>

Employees

- Taking every precaution to ensure the safety of our people and our customers.
- Limiting visitors to offices or branches, and also arranging for many employees to work from home where possible.
- Old Mutual employees will be able to contribute to relief efforts through the Staff Volunteer programme in South Africa

Customers

- Putting measures in place to minimise disruptions and ensure business continuity.
- Reassuring customers that Old Mutual will weather this crisis.
- Has advisors providing information and advice to make financial decisions.
- No exclusions on Old Mutual life and funeral policies regarding COVID-19.
- Customer service teams focused on giving you the attention you need.
- Where we believe there is an unacceptable risk, we will temporarily close branches as a precaution.
- Limiting visitors to offices or branches.
- Interacting with stakeholders through technology.

Supply chain/suppliers

- Suppliers and service providers experiencing difficulties over this time will be assisted to sustain operations
- Old Mutual Insure has set aside R10 million so that business partners who are unable to operate will be directly supported to survive the impact of the COVID-19 disruption.
- For example, all micro-enterprises supplying or servicing Old Mutual Insure, like canteens, cleaning services and car wash teams, will be supported with provisional funding during the lockdown and in the weeks that follow.

Entrepreneurs and SMEs

- R50 million to assist SME customers and service providers
- Old Mutual Insure has set aside R40 million to assist qualifying SME, to remain solvent

Society

Old Mutual will continue working with all stakeholders to support the economy and assist the vulnerable. The Group pledged R50-million toward a comprehensive COVID-19 response, in partnership with government, business, labour and civil society

- Primarily channeled towards educational initiatives that address needs across the sector, brought about by the impact of COVID-19
- Engaged with partners via the Business Unity South Africa (BUSA) channels to ensure that the delivery of relief efforts is aligned and effective

	<ul style="list-style-type: none"> • Mix of monetary donations, service and distribution capabilities as well as project management resources to support national, regional and local relief efforts <p>Funding to be used for initiatives including:</p> <ul style="list-style-type: none"> • An initiative to provide nutrition to children unable to access school feeding schemes during the lockdown <u>in partnership with The National Department of Basic Education, in support of The Department's National School Nutrition Programme, together with international and local NGOs</u> • The provision of hygiene awareness, e-learning etc to support continued learning during school closures • The provision of financial education with a specific focus on managing the impact of COVID-19, across different platforms including digital and radio in all languages
<h2>Vodacom</h2>	
<p>ORGANISATIONAL PURPOSE</p>	<p>COVID SUPPORT: INITIATIVES AND CATEGORIES (South Africa)</p>
<p>Vodacom's Vision 2020 is to be a leading digital company that empowers a connected society, delivering on our core purpose of <i>'we connect for a better future.'</i></p> <p>We have committed to connecting the next 100 million customers whilst also reducing our environmental impact by 2025 through three main focus areas: Digital Society, Inclusion for All and Planet.</p>	<p>What has Vodacom done to provide COVID-19 support?</p> <p>In line with its purpose, Vodacom is implementing initiatives across its operations to support African governments in combating the spread of the virus.</p> <p>Employees</p> <ul style="list-style-type: none"> • Servicing many customers using various independent retail outlets • The safety and protection of employees is of utmost importance • All stores follow strict hygiene and social distancing practices • All necessary PPE available for staff • Comply with government directives <p>Customers</p> <p><i>Maintaining network service quality: 'we connect for a better future'</i></p> <ul style="list-style-type: none"> • In light of significant growth in network traffic, taken measures to ensure that our network quality will not be compromised • In South Africa, added network capacity during the lockdown period <p>Entrepreneurs and SMEs</p> <ul style="list-style-type: none"> • In South Africa, extending loans to SMEs to assist with cash flow challenges <p>Society</p>

	<ul style="list-style-type: none"> • Seeing dramatically increased registrations on Vodacom e-School, a free curriculum-aligned service • Providing special bundles to universities so that students can access e-learning platforms • Expanding zero-rated offering to specific public schools, universities and T-Vet colleges • In places, providing free internet for certain education facilities <u>in partnership with relevant ministry</u> • COVID-19 Online Doctor: <u>partnered with Discovery Group</u> to help citizens book virtual medical assessment with a medical doctor <p><u>Government</u></p> <ul style="list-style-type: none"> • Donation of smartphones and data to Department of Health to collect and transmit data for resource planning purposes • <u>In partnership with Discovery Health</u>, offering free virtual consultations with doctors to the public to alleviate pressure on the healthcare system by assisting in diagnosing COVID-19 • Zero rated critical websites through the ConnectU platform • <u>In partnership with the National Department of Health</u>, sent out text messages to customer base to raise awareness • <u>Supporting government</u> in helping to prevent the spread of Coronavirus through providing population movement insights
<h2>Nedbank</h2>	
<p>ORGANISATIONAL PURPOSE</p>	<p>COVID SUPPORT: INITIATIVES AND CATEGORIES (South Africa)</p>
<p>To use our financial expertise to do good for individuals, families, businesses and society.</p> <p>https://www.nedbank.co.za/</p>	<p>What has Nedbank done to provide COVID-19 support?</p> <p>In line with the Group's purpose of using its financial expertise to do good for stakeholders, Nedbank is providing financial and general emergency support to employees, clients, SMEs and other stakeholders.</p> <p>Employees</p> <ul style="list-style-type: none"> • Staff work remotely where possible • Introduced in-bank hygiene and safety measures • Cleaning and sanitation measures in branches • Rigorous cleaning regimes to ensure the safety of staff and clients, eg biometric devices cleaned after every use, UV lights used to clean bank notes at tellers, increased sanitation of ATMs <p>Customers</p>

	<ul style="list-style-type: none"> • Payment holidays where required, for a limited period, and for those in good standing based on individual circumstances • In-bank hygiene and safety measures to ensure safety • Cleaning and sanitation measures in branches • Recommending moving to our digital app and Online Banking and card payment solutions as a safer alternative <p>Entrepreneurs and SMEs</p> <ul style="list-style-type: none"> • Support through COVID-19 with 3 months payment holidays on Home loans, Vehicle finance, Personal loan, Credit cards, Student loans • <u>Supporting the SAFT loan scheme initiative by handling loans on behalf of SAFT: Initiative by government, in partnership with banks, to support the SME sector impacted by Covid-19.</u> Fund provides relief to SME sector in the form of 5-year, interest-free loans to qualifying businesses, for the purpose of maintaining minimum weekly payments to those employees who are at risk of losing their jobs or suffer loss of income. Nedbank is supporting the initiative by handling loans on behalf of SAFT for SMEs banked by Nedbank. <p>Society</p> <ul style="list-style-type: none"> • Helping to alleviate hunger and provide emergency relief to the most vulnerable South African communities during the current Coronavirus (Covid-19) pandemic • Pledged R12 million in aid of hunger relief efforts, and to train and equip volunteers to drive awareness across the country • Using Nedbank’s demographic data to identify communities which have the biggest need • <u>Working with the Department of Health and local health departments</u> to provide aid to vulnerable areas • Comprehensive Risk Communication and Community Engagement including hygiene promotion, as well as information dissemination and awareness.
KCB Group	
ORGANISATIONAL PURPOSE	COVID SUPPORT: INITIATIVES AND CATEGORIES (Kenya)
	<p>What has KCB Group done to provide COVID-19 support?</p> <p>In line with its purpose, KCB’s priority is ensuring that employees, customers, business partners and society remain safe. Seeing its role as supporting the economy and stimulating growth, KCB is providing additional lending and taking a range of measures to reduce the reliance of people on physical cash, transitioning them to digital payment channels in order to reduce transmission of the virus.</p>

Employees

- To ensure business continuity and guarantee staff safety, some staff are working at home while others have taken leave.
- To ensure adherence to Social Distancing, we have put in measures to at branches.
- Advised customers to use digital channels to reduce the risk of transmitting the virus through cash handling
- Waived charges for bank to mobile money transfers.
- In the office settings, no meetings of more than 10 people are allowed. In meetings, staff must exercise social distancing.
- Reviewed working hours to allow staff to travel to and from work on time in line with the Government curfew restrictions

Customers

- Rolled out initiatives to support customers, in partnership with governments and industry players
- Providing relief to borrowers on their personal loans based on their individual circumstances arising from the pandemic
- Reviewing requests for extension of personal loans
- For commercial and residential mortgages, SMEs and corporate borrowers: assessment and restructuring of loans based on their circumstances arising from the pandemic
- Set aside US\$300M in a stimulus fund for onward lending to KCB M-PESA customers for 90 days, in partnership with Safaricom
- Waived charges for balance inquiry and cash transfer on mobile
- Enabled customers listed with credit reference bureaus over mobile loans to access loans
- Suspended listing of customers in distress with the credit reference bureaus from April 1

Entrepreneurs and SMEs

- Rolled out initiatives to support customers, in partnership with governments and industry players
- Providing relief to borrowers on their personal loans based on their individual circumstances arising from the pandemic
- For SMEs and corporate borrowers: assessment and restructuring of loans based on their circumstances arising from the pandemic

Society

- Contributed to a cash contribution of KShs. 150 million to the COVID-19 Emergency Response Fund in Kenya, the Kenyan government emergency response to contain the spread and impact of the pandemic across East Africa.

	<p>Other KCB subsidiaries are making donations in their respective countries. The funding will provide vulnerable individuals with their needs including food.</p> <ul style="list-style-type: none"> • <u>Working with the Government to offer communication</u> to support public health messaging, having donated 80% of its media spend for three months to the government • <u>In partnership with the Kenya Bankers Association, rolling out a communication campaign to sensitize the public & staff on how to prevent the spread of the pandemic</u> • Participating in the cash transfer for vulnerable members of the society US\$ 100M. • Group CEO and MD Joshua Oigara appointed by President of Kenya to committee running Emergency Fund on Coronavirus • Donated Leadership Center in Nairobi as an isolation center to aid government initiatives
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JCDecaux Africa

ORGANISATIONAL PURPOSE	COVID SUPPORT: INITIATIVES AND CATEGORIES (Africa, focused on South Africa)
<p>Our entrepreneurial spirit is driven by one purpose: making the city, transport systems, and shopping centres ever more attractive while meeting the challenges of the 21st century such as urbanisation and digitalisation.</p> <p>This purpose feeds our passions: looking for new solutions, working toward the harmonious integration of our street furniture, rigorous upkeep, and the ongoing benchmarking of new requirements and practices.</p> <p>https://www.jcdecauxafrica.com/</p>	<p>What has JCDecaux done to provide COVID-19 support?</p> <p>The safety of our employees, community, and customers are our primary concern. In line with its purpose, JCDecaux has taken note that the world is sharing the same messaging during this crisis, and getting companies and brands to come together in Unity with positive messaging</p> <p>Employees</p> <ul style="list-style-type: none"> • All employees are working remotely <p>Customers</p> <ul style="list-style-type: none"> • Committed to keeping our services up and running • Fully operational and available to assist <p>Society</p> <ul style="list-style-type: none"> • Delivering messages of hope during the time of the coronavirus pandemic has been a feature of the sector's commitment to citizens and brands. JCDecaux Africa is playing out a #UNITY campaign in South Africa, that was "inspired by work done by a host of international brands who adapted their logos to promote social distancing, and these progressive campaigns featured internationally via the JCDecaux network" • Even during an international pandemic, brands and companies want to be part of an initiative to unify, showing that we are all in this together

	<ul style="list-style-type: none"> • Encouraging brands to share positive messaging and give consumers optimism.
Siyakha Consulting	
ORGANISATIONAL PURPOSE	COVID SUPPORT: INITIATIVES AND CATEGORIES (South Africa)
<p>Not provided</p> <p>https://siyakha.co.za/</p>	<p>What has Siyakha done to provide COVID-19 support?</p> <p>Siyakha is hosting training webinars on various topics related to COVID-19:</p> <ul style="list-style-type: none"> • Good Governance and King IV regarding COVID-19 and returning to work: The COVID-19 pandemic forces us to reflect on the nature and effectiveness of governance of health systems, societies, etc. Join a webinar on good governance relating to King IV, COVID-19 and the return to work, and what this means for your organisation. • COVID-19 Crisis Funding. Share information on opportunities to access funding, generally or specific to the effects of the pandemic. For those wanting to reposition businesses for the future, a webinar to learn how to access funding by taking advantage of the COVID 19 Crisis Relief Funding measures put in place to assist you survive and thrive, post the lockdown. • COVID-19 – Survival Strategies For SME's: SMMEs find themselves in tough business conditions, made worse by the lockdown. How can SMMEs navigate this challenging environment? What survival strategies are at their disposal? • Human Resources – Navigating COVID-19 A webinar on Human Resources: how do you navigate the COVID-19 lockdown and its after-effects, from an HR perspective?