

HAPPY INTERNATIONAL WOMEN'S DAY



#BREAKTHEBIAS

#BANKINGONWOMEN

Ndikukufunilani tsiku la bwino lokondwerera Amayi!

Today I celebrate with millions the power of women and more specifically women in Malawi. Our nation is blessed with strong, inspired and driven women who play an impactful role in our community.

At Standard Bank we are committed to promoting diversity, gender equality and championing the #HeForShe initiative that sees us not only supporting women with access to

financial solutions but deliberately supporting initiatives that uplift the lives of women in our community.

Amongst my colleagues are women of impact who in their respective roles make a difference in how we service our stakeholders. Below are just but a few examples of great women at Standard Bank.

Our role as a player in the financial

sector is to not only provide financial solutions but also empower members of our society. With this in mind we have taken up initiatives that have our women in mind where we provide them the necessary support to grow and build Malawi, a land we call home!

—
Phillip Madinga
Standard Bank Chief Executive

Women of impact WITHIN THE BANK



As the first female Board ChairPerson of the Standard Bank Plc, Dr. Kanyongolo has been instrumental in leading the Bank's Future Ready Transformation journey that has enabled us roll out platforms such as Unayo, as well the appointment of a local Chief Executive. We appreciate her leadership and oversight as the bank drives Malawi's growth agenda in the provision of locally relevant financial solutions.

Ruth Ngeyi Kanyongolo, PhD
BANK BOARD CHAIRPERSON



Charity drives Malawi's growth by leading a team of 384 passionate and committed staff members spread across 27 branches countrywide and in specialized units such as digital channels, main market, private and Executive banking servicing over 280,000 individual clients. We celebrate Charity for her commitment in serving Malawians and enabling access to financial solutions.

Charity Mughogho
HEAD, CONSUMER & HIGH NET WORTH CLIENTS



Passion and commitment for the people agenda is at the centre of everything Zandile and her team do. With oversight and management of over 800 staff members, she has been instrumental in motivating, empowering and equipping the work force with skills to deliver value to our stakeholders. She has helped build a continuous learning culture with 97% of our staff accessing certified digital courses that have enabled them to excel in their work and advance in their careers.

Zandile Phangaphanga
HEAD, PEOPLE AND CULTURE



As one of the few women in the architectural field, Anganile manages the bank's 90+ points of representation across Malawi these include branches, ATMs and offices. Her portfolio looks into identification, construction and maintenance of bank properties. She is passionate about girls education and is championing the construction of the twin hostels at Lilongwe Girls Secondary School that will accommodate 112 girls. We are proud to have Anganile as part of our team!

Anganile Gondwe
MANAGER GROUP REAL ESTATE SERVICES



Esnath is a Chinese speaking Malawian with a passion for growing the trade agenda for our nation. Her day comprises of engaging local business owners who seek to grow their business through international imports and exports with China. She also manages a portfolio of over 200 Chinese based companies in Malawi. We embrace the diversity Esnath brings as we drive Malawi's growth in regards to trade.

Esnath Ntaba
AFRICA CHINA RELATIONSHIP OFFICER



A young upcoming leader, Rita manages the Chichiri service centre in Blantyre. Her passion is to serve clients every single day and you will often find her engaging clients on their service queries and looking for solutions that enable them to bank seamlessly. In her tenure at the service center, the customer satisfaction score by end 2021 was 87.1%. We celebrate young minds like Rita who bring a different take in how we serve our clients and drive value every single day!

Rita Chimalizeni
HEAD, SERVICE CENTER

Women empowered BY THE BANK

EMPOWERING WOMEN IN MALAWI THROUGH CLIMATE SMART AGRICULTURE



In an effort to enhance the livelihood of women in rural Malawi and their households, Standard Bank in partnership with UN Women rolled out a three year project in 2019. The project focused on Gender Responsive Climate Smart Agriculture adoption through the groundnuts value chains and worked with women producers in over 80 farmer organizations (FOs) to increase the productivity and profitability of the groundnuts value chain.

For the year 2021, the project facilitated skills development of women in farming systems through the extension systems; access and use of weather and market information; seed systems and contract farming arrangements with established market off-takers. The program further supported Institutional capacity development for Agricultural Cooperatives.

During the year, 55 on-farm demonstrations were conducted in 34 field days as a complimentary knowledge transfer platform to catalyse adoption and uptake of improved production systems for groundnuts. Through these demonstrations, 6284 women and 332 youth were engaged on extension messages in regard to seed system, good agricultural practices and markets. Contract farming with market off-takers has commenced on a positive note with 251 farmers (174 women and 77 men) from 5 Farmers' Organizations in Mzimba and Mchinji signing contracts which included provision of basic inputs.

The project has surpassed its target of 10,000 women by 400 in three years and we do believe this is just but a start for small scale farmers of groundnuts in Malawi. We are proud to have supported all 10,400 women and made a difference in their lives.

INVESTING IN OUR NATION BY CREATING BETTER LIVELIHOODS THROUGH EDUCATION.



The education agenda for our country is to ensure that a majority of our citizens access formal education. This will not only provide them avenues for bettering themselves as individuals and households but driving the growth agenda for Malawi. With this in mind, in 2021 the bank partnered up with Press Trust to build a twin hostel block at Lilongwe Girls Secondary School.

The hostel which is near completion will house 112 girls and we do believe this will go a long way in enabling the

school comfortably accommodate more girls. Over and above this project, the bank has sustained the merit based secondary school scholarship valued at MK120 Million in 4 years. A total of 74 secondary school going children have been beneficiaries of this program and are selected from across Malawi.

At Standard Bank we champion the transformation of lives and livelihoods for girls and children across Malawi thorough access to education!

ADVANCING SELF EMPLOYMENT THROUGH VOCATIONAL TRAINING



The area of vocational and tertiary education is one in which the bank has and continues to contribute to directly through partnerships. DAPP is one such partner who has worked with the bank for over 10 years and facilitated the delivery of vocational courses and skill. In 2020 the bank donated MK12.5 Million to help in the refurbishment of Dowa and Blantyre Teachers Training Colleges. This year, the bank deepened the partnership by donating MK52.4 Million towards the institution with Mk 21.7 Million set aside for training of 30 young women. The women will be trained on tailoring and

fashion design with an aim of economically empowering them to be self-reliant. In a country with one of the highest unemployment rates in Africa, we as a bank believe the best job security one could hope for is the attainment of technical skills to become self-reliant both as an entrepreneur and employer. Through this year's donation we aim to transform 30 women who will impact themselves, their households and the community in which they operate! We are proud to play our part in driving growth in a land we call home.

WOMEN ON THE RISE WINNER

Towera Jalakasi is a woman on the rise embracing the entrepreneurship journey with her business Naturals Limited. On her frequent visits to her farm in Neno, she noticed the baobab trees and the rotting of baobab fruit along the roads and farm. Tapping into her nutritional background, she started creating recipes for baobab juice and started a business.

Towera gradually improved her production capability, increased her distribution and built her business. In 2021, she participated in Standard Bank's 1 month women capacity building and mentorship programme that touched on issues of leadership, financing and personal growth.

"My main take-away from the mentorship programme was the usefulness of record-keeping and understanding numbers. The practical sessions provided us with templates to use for our business financial management. I also enjoyed the leadership sessions that helped build my confidence." – Towera Jalakasi, Managing Director Naturals Limited.

Through the mentorship programme, she won MK10 Million worth of asset financing from Standard Bank which she used to import a 15 tonne van that improved her distribution capacity and significantly decreased her business cost. She now distributes to 19 districts across Malawi, the famously known malambe juice trading as "Khathi Khathi."



Towera has big plans for her business. With assistance from the bank's Africa China Relationship Officer, she secured an asset loan from Standard Bank that has financed the purchase of production equipment that will nearly triple their output capacity from 210,000L to 480,000L annually. She now supports 1,080 contract suppliers in Neno, Mangochi, Salima and Dedza districts.

Standard Bank has walked the journey with Towera Jalakasi and embraces her passion for entrepreneurship. The bank continues to create avenues for women to access financing to grow their business and contribute to the economic development of Malawi.