

access >>>



ACCESS BANK
LEADING SUSTAINABLY

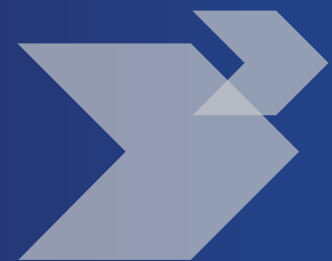
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BECOME A **SUSTAINABILITY CHAMPION**

If you score between 70% and 100%, you are a Green Champion.
If your points add up to between 50% and 69%, you can be referred
to as a Green Associate.



LEADING LIFE SUSTAINABLY...

This book is an exciting guide to the many easy ways you can make a big difference in keeping the environment clean and healthy whilst improving the quality of life for everyone in our community.

Virtually everything we use on a daily basis is made from raw materials that come from the environment. When things wear out and we don't want them any longer, we simply throw them away. Much of this trash ends up littering the environment where it has a significant negative impact on the sensitive ecosystems we should be protecting.

Hence the necessity for awakening the sustainability giant in you!

Access Bank Plc is a full service commercial bank, operating through a network of some 310 branches and service outlets located in major centers across Nigeria, Sub-Saharan Africa and the United Kingdom. Listed on the Nigerian Stock Exchange in 1998, the Bank serves its various markets through four business segments: Personal, Business, Commercial and Corporate & Investment banking.

We have well over 830,000 shareholders, including several Nigerian and international institutional investors and have enjoyed what is arguably Africa's most successful banking growth trajectory during the past ten years - ranking amongst Africa's top 20 banks by total assets and by capital in 2011.

As part of our continued growth strategy, our bank is focused on ensuring sustainable business practices in all our operations. We strive to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

Three simple (but BIG ideas) should guide all our daily activities to help us lead sustainable lives:



REDUCE. REUSE .RECYCLE

We can start by limiting and reducing the use of electricity, water, paper, plastics and petrol; reuse where possible paper and water and recycle materials that can be turned back into valuable resources such as glass, paper and food.







SUSTAINABILITY BEGINS IN MY HOME...

You'll agree that the home is one of the most important places in our lives. It is where love, family and good company are found. There are many things you can do in your home that will make an incredible difference in protecting the planet. Get started by rating yourself on a scale of 1- 5 (1 being the lowest and 5 being the highest). You are about to take your first steps towards sustainability...

3...2...1 launch!



LIGHTS

I use energy efficient light bulbs in my house

01 02 03 04 05

I always turn off the lights when I leave a room

01 02 03 04 05

I use natural light (sunlight) whenever and wherever possible in my house

01 02 03 04 05



HOME APPLIANCES



I use the cold water setting on my washing machine	01	02	03	04	05
I hang clothes on the line instead of using a dryer	01	02	03	04	05
I shut my fridge door tightly	01	02	03	04	05
I always turn off the television when not watching	01	02	03	04	05
I always turn off air conditioners when I go out	01	02	03	04	05
I open the windows and use a fan instead of an air conditioner	01	02	03	04	05
I have planted shade trees around my house	01	02	03	04	05



WATER

I turn off the tap while brushing my teeth	01	02	03	04	05
I turn down the tap while washing my hands	01	02	03	04	05
I check taps and pipes regularly for leaks and get them fixed	01	02	03	04	05
My toilet cisterns are equipped with a dual flush system	01	02	03	04	05
I have a tank that stores rain water	01	02	03	04	05
I use rain water to wash my car	01	02	03	04	05
TOTAL SCORE:					

NB: The quiz continues on page 11.



I PLEDGE TO THE PLANET. I SHALL...



THINK BEFORE I PRINT



USE LESS PAPER



TURN OFF THE TAP WHILE I BRUSH MY TEETH



TURN OFF THE LIGHTS WHILE I SLEEP



BUY ENERGY EFFICIENT APPLIANCES



USE LESS POWER BY TURNING OFF AIR CONDITIONERS WHEN NOT AT HOME



PLANT A TREE THIS YEAR

.....

SIGNATURE

.....

DATE



KNOWLEDGE HUB

How well do you know the eco-friendly symbols?



Energy Saving



Water Saving



Chemical Free



Natural



Sustainable



Fair Trade



Biodegradable



Recycled or Recycable

DID YOU KNOW?

If you keep the tap running while brushing your teeth, you waste some 10 litres of water. If you brush twice a day, you're wasting some 7,300 litres of water a year.

One tap left dripping, at one drop per second for one year, loses enough water for: 56 showers, 28 loads of washing, 700 toilet flushes, 28,000 glasses of water, and brushing your teeth 14,000 times. So kindly fix that dripping tap.

A 75 Watt light bulb uses 25% less power than a 100 Watt bulb, but produces only slightly less light in the room.

SUSTAINABILITY CHAMPIONS TEST

Answer these questions to test how much you've already learned from this brochure.

01 What are the three big "R's"? (3 points)

.....

02 What do some scientists think will happen if we keep creating more greenhouse gases? (3 points)

.....

03 Approximately how many litres of water are you wasting by not turning the tap off while brushing your teeth? (4 points)

.....

SUSTAINABILITY CHAMPIONS SCORE SHEET

Write your total score here

Remember:

If you scored between 1 and 49, you probably have to change some of your habits; reading through this brochure again for more ideas.

If you scored between 50 and 69, you are a proud member of the Associate Sustainability Champions Club!

If you scored between 70 and 100, you are officially a Fellow Sustainability Champion.

Congratulations!



CHAMPIONING SUSTAINABILITY IN MY OFFICE

Many people want to do their bit to protect the environment by reducing their carbon footprint, conserving resources, re-using and recycling more. Interestingly, the smart use of paper can help. By making small changes to the way you use paper at work, you can play your part in combatting carbon dioxide (CO₂) emissions.

The

HOW?

In spite of the evolution from quill to pen to printing press to desktop or nowadays 3-D printers, paper is still with us. Paper is the basis for learning. It is critical for workplace productivity. At one time, it was the world's only means of communication. However, with the information revolution, electronic devices are fast replacing paper usage the world over.

Paper is made from wood pulp, which comes from softwood trees. Every year, more trees are harvested than planted. Trees make it much easier to absorb carbon – they lock it into their roots and branches until they are saturated, at which point they become huge carbon stores. Essentially, the paper you use today stores carbon until it is recycled.

So, the next time you see, **"this organisation is environmentally friendly; please consider the environment before printing this mail"**, as is our practice at Access Bank, don't think twice. You may even need to think three times!

First, think to yourself: "If I use less paper, I will have saved some trees from being felled". Again, ask yourself, "Is the paper I want to use from sustainably managed forests that help fight climate change?" Remember, your plan is not to run stationery stores out of business, you simply want to make a positive impact on our world.





INDEED, PAPER COULD BE A **POWERFUL ALLY** IN **FIGHTING CLIMATE CHANGE**

Rate yourself on a scale of 1 – 5 (1 being the least and 5 being the highest score):

📄 PAPER					
I always print my documents on both sides of the paper	01	02	03	04	05
I would rather print documents than view them on an electronic device	01	02	03	04	05
I rely on paper to do most of my work	01	02	03	04	05
Call me old school if you like, but I don't think paper could ever be replaced by smart electronic devices	01	02	03	04	05
I prefer a paper calendar to a smart phone/device calendar	01	02	03	04	05
I'd rather scan my documents to my email than print them on paper	01	02	03	04	05
My organisation has an online system for archiving documents	01	02	03	04	05
On a daily average, I use about 50 sheets of paper for my work	01	02	03	04	05
I capture more moments on paper photos than on my smart phone	01	02	03	04	05
I would rather access my bank statement via internet banking than have it printed out	01	02	03	04	05



Of course, both paper and digital communication methods have their place in our working lives and must continue to co-exist peacefully. Paper contributes hugely to workplace productivity and effectiveness. Most companies are likely to grind to a halt without paper. However, digital is more sustainable; the more paper we use, the more trees are felled, the less forest there will be. Smart use of paper only makes common sense.

As a Sustainability Champion, you'll feel really good about it.



SUSTAINABLE LIFESTYLE...

Nature's gift to me...organic everything

Often, when people think of living a more responsible, organic lifestyle, they picture having to grow their own food, and raise their own animals for meat. But you really don't have to go that far to live a healthy, planet friendly lifestyle.

There are many reasons to make a decision for an organic lifestyle today. It is a given that organic living is healthier. Virtually every manufactured thing is loaded with chemicals or preservatives that can cause various health problems. A range of chemicals are found in the materials used to build homes, the food we eat and the clothes we wear. Chemicals are simply everywhere. By eliminating some of these chemicals, you'll improve your health and lower the risk of contracting a disease.

Some people choose to live more organically to support the environment, as many chemicals that make people sick also damage the environment.

Some people however choose to live more organically merely because they feel it is trendy. Whatever your reason for wanting to live more organically, doing so is good for your health and for the environment.

However, getting started on a more organic lifestyle can seem overwhelming, so here are some guidelines to help you get started on your new lifestyle without feeling stressed or getting into debt.



ORGANIC FOOD

Organic food may be a little more expensive. So why pay more? Because when food is grown without chemicals, we avoid all kinds of health hazards and on a larger scale, organic food doesn't cause harm to the environment.

ORGANIC IS **RIGHT FOR YOU...**

Fruits and vegetables are better than pre-packaged food. Fruits are cheaper, and save on some of the huge volume of plastic packaging we throw away every year.

When you eat organic foods, you give your body the necessary vitamins, minerals, filtered water, and much more. These provide you with the vital foundations for health. Most food sold in stores is grown with pesticides or other toxins. These chemicals are proven to adversely affect health. In some cases they may even cause death. They pollute the Earth and have been associated with mass animal deaths [1-4]. Your choices make a huge difference in the quality of your life. What you eat, builds and sustains your body. Also, supporting organics supports a healthy planet. You will be helping to improve the quality of water, soil, and air. Animals, plants, birds, worms, and other living beings will also benefit when you make the change to organic food.

Making a commitment to healthy eating is a big step towards a healthier life. Besides eating more fruit, vegetables, whole grains, and good fats, there is the question of food safety, nutrition, and sustainability. How foods are grown or raised can impact both your health and the environment. This raises the questions: What is the difference between organic foods and conventionally grown foods? Is "organic" always best?

The term "organic" refers to the way agricultural products are grown and processed. Specific requirements must be met and maintained in order for products to be labeled as "organic."



ORGANIC CROPS

Organic crops must be grown in safe soil, have no modifications, and must remain separate from conventional products. Farmers are not allowed to use synthetic pesticides, bioengineered genes, and petroleum-based fertilizers.

Organic livestock must have access to the outdoors and be given organic feed. Organically raised animals are NOT given antibiotics, growth hormones, or fed animal byproducts. The use of antibiotics in conventional meat production helps create antibiotic-resistant strains of bacteria. This means that when someone gets sick from these strains, they will be less responsive to antibiotic treatment. It has been found that by not feeding animal byproducts to other animals effectively reduces the risk of mad cow disease. In addition, the animals are given more space to move around and access to the outdoors, both of which help to keep the animals healthy. Now that is really what "organic" is. It is the extra effort to produce, eat and live in a more healthy manner.

Organic foods provide a variety of benefits. Some studies show that organic foods have more beneficial nutrients, such as antioxidants, than their conventionally grown counterparts. In addition, people with allergies to foods, chemicals, or preservatives often find their symptoms lessen or go away when they eat only organic foods. In addition:

Organic food is usually fresher. Fresh food tastes better. Organic food is usually fresher because it doesn't contain preservatives that give it a longer shelf life.

Organic produce is often (but not always, so be aware of where it comes from) produced on smaller farms near to where it is sold.

NOW LET'S SEE HOW WELL YOU'RE ALREADY DOING TO STAY ORGANIC:

My main source of weekly food is:

- Supermarket
- Open market
- Farm
- Internet

PAPER

I only buy organic food from my main source of food supply	01	02	03	04	05
Organic food is too expensive so I would rather buy non-organic food	01	02	03	04	05
Buying organic means I am providing healthier food for me and my family	01	02	03	04	05
I want to support local farmers and improve the environment	01	02	03	04	05
There's no difference between organic and non-organic food	01	02	03	04	05



Regular Exercise keeps you Fit & Healthy...



“WHEN LIFE GETS REALLY BUSY, PAY ATTENTION TO YOUR HEALTH.

When life gets really busy, or all your energy is focused on work, children, family or a special project, it's all too easy to find yourself off balance and not paying enough attention to the really important areas of your life. While you need to be active and alert and remain focused to get things done, taking this too far can lead to frustration and health issues.

Chances are you're reading this brochure seated in a chair. And, if you're like most computer users, you've probably been there for quite a while. Consider how much you sit in a day: driving during your morning commute to work, and then unwinding on the couch in front of the television at night. What's more, do you depend on email, and online shopping to accomplish tasks that 10 or 20 years ago would have required you to get up and run errands?

If your answers to the above is **“yes”**, my friend, you may already be suffering from **“sitting disease,”** a sedentary lifestyle that might be putting your health at risk.



You must move... no more sedentary lifestyle



It's unnatural for you to spend all day scrunched up in a chair. Get up and go! Stretch your entire body, all those muscles that are cramped. If you do this five or six times a day, you'll start to notice a difference in your body and health.

Think beyond the lunch period at work. Getting one hour of exercise at the start of the day or after work is better than doing nothing at all. You'll need a whole-day approach to physical activity. Go for frequent short walks instead of lounging in your chair and gossiping to free your mind.

Try using the stairs instead of the elevator. Pretend it's 1960 when there were no elevators in your building. What about the idea of an email-free workday? How does that sound to you? Tell yourself, "Today, I would go to Mr A's cubicle rather than send him an email". This will certainly get you out of the chair often! Also, move the trashcan far from your cubicle so you can walk a little stretch to throw garbage or shred paper. Good idea, isn't it? I hope you are ready...

PRETEND IT'S **1960**
WHEN THERE WERE **NO**
ELEVATORS IN YOUR **BUILDING.**
USE THE **STAIRS TODAY.**





COMMUNITY IS FAMILY!

ALL ABOUT **IMPACT**

You live in a community and your community needs you. Have you ever looked through the window and wondered what life is like on the other side of your world? Many people still live in poverty, disease and insecurity. These people, though they do not know you, hope that one day you will read this book and be convinced to help improve their quality of life.

Volunteering is not just something nice you can do if you feel like it, or a once-off activity/event in your organisation's calendar; think about the great feeling you get knowing that you've made a difference in the lives of others. You can have an enormous impact on the health and well-being of communities all over the world. There are so many ways you can make a difference today:

- Deliver critical services: You could contribute your time, skills, money to rescue missions, delivering food to people in slums, or put an orphan through school
- Clean the neighbourhoods, sweep the streets, and possibly provide clean water for people,
- Teach, mentor, coach and support young people with your skills – mathematics, essay writing, personal development
- Educate the public through social media campaigns on identified causes such as health, safety, girl child empowerment, etc.
- Repair infrastructure for the community or help build a classroom block.





THINKING OF **BECOMING** **A VOLUNTEER?**

DON'T DALLY!

Your commitment will help provide an invaluable community service that money can't buy. You'll also be amazed at how many hidden talents you'll discover when you volunteer. You have a chance to give back, and make a difference today.

Most volunteers testify that it is a fulfilling experience. If there is no existing opportunity available in your organisation, consider talking with your human resources or community relations unit, to discuss the benefits of launching an employee volunteering scheme.

However, if this does not seem feasible, you can enquire about volunteering clubs or organisations in your locality, sign up with one, and then use your time, money, skills and resources to touch lives by doing good. This is the extra effort it will take you on your journey towards becoming a **Sustainability Champion!**



ALL ABOUT **IMPACT**



ACCESS BANK & SUSTAINABILITY...

WHAT'S IN IT FOR US?

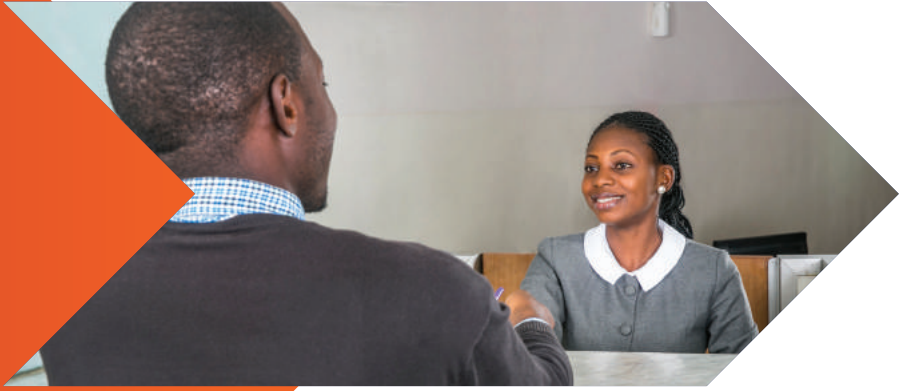
I am sure the question has **lingered in your mind** for quite some time.

You may also be wondering what we want to achieve as a bank by preaching the gospel of sustainability so strongly. Trust us, that question is not out of place.

In 2008, Access Bank established a dedicated unit focused on embedding sustainability in the bank's business. This is in line with our commitment and vision of becoming the world's most respected African Bank. By leveraging sustainability, we are able to build value for all our stakeholders – making profits sustainably, reducing the impact of our business operations on the environment, and developing our local communities.

Through the years, we have shown an unwavering commitment to sustainability. Indeed, we are walking the talk. We initiated discussions which have led to the development of the Nigerian Sustainable Banking Principles – a set of nine principles by which all banks in Nigeria are encouraged to live the sustainability ethos. We are determined to make a meaningful impact around the world and to increase awareness within our industry of how best to implement the strategic sustainability agenda.

We hope that through the highlights of our Bank's activities in this brochure, you will begin to make positive and sustainable changes within your home and organisation.



THE CULTURE OF SUSTAINABILITY

No one wants to be in a place where they're not valued. It's likely to be extremely boring and all you do is sit and wait for payday!

One of the core values of our bank is "empowered employees". We take steps each day to ensure we enhance the skills of our staff members, thereby improving the quality of their output. This has been the foundation of our success with the vibrant culture of employee-centricity forming the durable building blocks for our growth.

We believe that we can best achieve our objectives by retaining and empowering the best people. The Access Bank School of Banking Excellence, our learning and development division, is recognised as the industry standard for employee capacity building. Recently, our learning and development intervention has enabled several employees to attend the prestigious leadership development and strategic thinking master classes at Wharton Business School, University of Pennsylvania. More than 80% of our security personnel have received training in frontline customer care and human relations, transforming our guards into courteous and friendly points of contact for all our customers.

Sincere thanks never grows old. Hence, the bank instituted the CEO Awards to recognize and reward work and behaviours that further the vision, mission, and core values of Access Bank. We also organize town hall meetings to engage our employees, and seek input on the company's goals. These activities help develop a culture of openness and belonging amongst our employees.





SUSTAINABLE FINANCE...

THERE'S A **MONSTER IN OUR WORLD** TODAY WHICH **JUST WON'T GO AWAY**

It's a terrifying problem that has taken its toll on much of our natural resources: fresh water, clean air and arable land. It's probably worse than World War II, and most likely to endanger our health, the future of our unborn children and the planet earth: environmental degradation!

At Access Bank, we understand this challenge, and even though we're in business to show a profit, we refuse to make a profit at the expense of our people and our planet. Because we have a responsibility to future generation, we will continually strive to be a force for good in all that we do, seeking ways to reduce our environmental impact and encouraging our industry peers to join us on the sustainability journey.

At Access Bank, we understand that the projects and deals we finance could have significant negative impacts on our local communities. Our activities impact people's livelihoods, the rivers, the soil, farmlands and even air quality. In response, we wholeheartedly adopted the Equator Principles for Project Finance. The Principles guide the bank in identifying and managing environmental and social risks associated with the projects that we finance. This means that a pre-condition to the Bank's involvement in any major developmental and infrastructure projects is that an adequate Environmental Impact Assessment (EIA) must first be conducted, with recommendations on how to manage the project's environmental challenges.



FINANCE HAS THE POWER TO CHANGE LIVES AND ADDRESS THE THREATS TO OUR NATION'S DEVELOPMENT.

A NIGERIA HEALTH INNOVATION MARKETPLACE FUND TO REWARD PROMISING INNOVATIONS WITH THE POTENTIAL TO SAVE THE LIVES OF NIGERIAN MOTHERS AND CHILDREN

Access Bank constantly makes use of all aspects of financing to drive innovative actions and partnerships at every level – from the community to the global – in the interest of creating a healthier world. Working with technical partners such as the Private Sector Health Alliance of Nigeria and the GBCHealth, Access Bank provides African leadership and support in securing better health for all affected people.

Recently, the bank launched the Malaria Elimination Trust, a vehicle through which funds will be raised for the elimination of malaria in Nigeria. Our vision is for a world where anyone in Africa enjoys the same opportunities in life as any person anywhere else in the world.

In December 2014, Private Sector Health Alliance of Nigeria in partnership with Access Bank, unveiled the Nigeria Health Innovation Marketplace Fund to reward promising innovations with the potential to save the lives of Nigerian mothers and children.

As a result, over 1000 healthcare innovators from Nigeria and globally, have registered their healthcare innovations – from mobile phone applications for healthcare workers to locally produced therapeutic food and unique ways of selling diagnostic equipment. This is indeed a huge step in our quest to accelerate health outcomes for Nigeria.

A photograph of several small green seedlings growing in biodegradable, fibrous pots. The pots are arranged in a grid, and the soil is dark and rich. The background is slightly blurred, showing more of the same setup. In the top right corner, there is a graphic element consisting of overlapping blue and orange shapes, resembling a stylized arrow or a corner design.

CARING FOR THE ENVIRONMENT...

At Access Bank, we have embarked on several initiatives to manage and reduce our environmental footprint. These include the introduction of paperless work processes, reduction in paper usage through mandating double-sided printing, and reductions in our energy and fuel usage through our power shutdown policy. Our installation and use of video conferencing in our key offices and at Head Office has also helped manage emissions from air and road travel.

IMPACTING THE COMMUNITIES

Access Bank is firmly committed to employee volunteering. We believe that our employees do make time to contribute to societal development. To support these personal initiatives, we instituted the Access Bank Employee Volunteering Scheme to encourage participation in projects with real social relevance.

Today, over 70%

of our employees **actively contribute** their **time, money** and **skills** to tackle social issues in our host communities.

Our volunteers' impactful initiatives include:

- Mentoring sessions for boys at the Lagos Correctional Centre
- Motivational sessions for students of Olomu Primary School
- Sponsorship of correctional surgery for two kids living with congenital heart disease
- Bake sales to raise funds for Down Syndrome Foundation of Nigeria



LEADERSHIP FOR **IMPACT**

Over the years, Access Bank has developed strong alliances and partnerships with various leading organisations in the field of sustainability. These include multilateral organisations such as the Nigerian Business Coalition for Sustainable Development, United Nations Environment Programme, UN Principles for Responsible Investment, Global Business Coalition on Health, to name a few.

Recently, Access Bank was appointed as co-chair, Africa and Middle East Task Force of the United Nations Environment Programme (UNEP) and Board member, Global Steering Committee, United Nations Environment Programme and Finance Initiative (UNEP-FI). The appointment is in recognition of the bank's focus on sustainability which has resulted in its leadership role in Nigeria and the continent.

Access Bank also serves as co-chair of the United Nations Global Compact (UNGC), Local Network Nigeria providing strategic guidance on sustainability issues across a cross-industry platform. The bank has consistently outperformed industry its peers and was rewarded by being elected as a founding Board member of the Nigerian Business Coalition for Sustainable Development (NBCSD), a CEO-led network of organisations united for the purpose of fostering sustainable development.





OUR JOURNEY IS JUST STARTING...

The road is long. But by working together, we will create a sustainability movement that history will judge as having contributed to saving the planet, and improving the lives of people through innovation, and ethical financial and strategic partnerships.

We believe that sustainability must be embedded in the fabric of any business for it to be successful in the long term. We are therefore committed to improving our approach to sustainability by using the power of business, our people and partnerships to fight diseases in the society, champion innovative initiatives, reduce environmental impacts and develop local communities, now and in the years ahead.

This book aims to provide you with a wide range of activities you can apply to lead your life in a sustainable way. We don't have another planet to run to, therefore each one of us must do all we can to save the earth from degradation by making the small changes recommended here. We also should go beyond these recommendations because even though we can bail out financial crisis, we cannot bail out a dead planet.

Now is the time to develop your green to-do checklist using this book as a guide. Be determined to make a difference in a sustainable way today. Choose from the simple tasks and exercises in the surveys. You can start your baby steps by implementing one each month or even challenge yourself to do as many as possible every month. Very soon, it becomes a lifestyle and you can improve further.

THE ULTIMATE SUSTAINABILITY HERO!





OUR COMMITMENT TO DOING WELL

At Access Bank, we are committed to improving the quality of life for people in our host communities and making positive impacts on our environment. Our company-wide vision is to be The World's Most Respected African Bank, and there is no doubt that we are walking the talk. We are driven by our sustainability vision of becoming the most sustainable and respected bank in Africa, financing - facilitating a brighter future for all our stakeholders through innovative services and best-in-class operations.

We will not pursue profit at any costs, we seek to do good on all fronts. That is why we are determined to make a meaningful impact around the world and increase awareness within our industry of how well we are implementing our strategic sustainability agenda. We believe that sustainable development must be woven into any business that intends to contribute to economic development whilst achieving long-term success.

In line with our vision, we aspire to be the embodiment of sustainable business practices which have tangible benefits, not just for us, but also for our host communities, our employees, our customers and the general public. While offering financial services to our many customers, we're also committed to ensuring that only positive outcomes impact the environment and society as a whole. This includes creating an enabling environment where our employees can thrive, by treating customers fairly, by investing in communities, and delivering best-in-class products and services in a responsible and ethical manner.

As we strive to implement our ideals, we're confident we'll tell a story of continued sustainable growth and excellence while consciously managing the social and environmental impact of our business operations and activities. This is what sustainability

means to us - a commitment to sustainable banking. We have taken several steps, and broken new ground in several ways to ensure the profitable growth of our business while contributing positively to the society. This publication highlights our journey so far, under the following four focus areas:

- Our People
- Environmental Stewardship
- Community Impact
- Sustainability Leadership

Each focus area contains a number of sustainability elements, and each item consists of four parts. These include Cool Facts, At Access Bank, Points to Ponder, and 'Take a Step'. The At Access Bank element tells you what we've been doing at Access Bank under that sustainability item. Under Points to Ponder, a few questions are posed to trigger reflections within you, and in Take a Step, we offer you some quick, simple tips on how to grab the shovel and dig into taking meaningful action for a more sustainable world. **Enjoy the read.**





OUR PEOPLE

Imagine what life would be like, working in a place where you are not treasured as an employee; a place where there is hardly anything exciting about the company's culture- except of course, waiting for the monthly paycheck. We know – it could be really tough and boring.

At Access Bank, people are the core of our business. The way we do business is designed to recognise the needs of each individual employee, encourage a sense of ownership in all aspects of our business and develop the requisite professional standards. As a bank, we're raising a new crop of leaders who can consistently deliver superior client service, practice financial discipline and work hard and smart.

We take steps each day to ensure that the morale and productivity of our employees remains high. Our employees are the foundation of our success; and our commitment to their development inspires them to grow as professionals. And in turn, our customers appreciate that we treat everyone with respect and consideration. It's our vibrant corporate culture that has kept us going. It's the Access Bank way. It's a culture comprising a fine blend of rewarding merit, non-discrimination, ethical business practices, and health and safety. Read on, and you will learn more about each of these exciting themes.



ACCESS PEOPLE



COOL FACTS:

“What can be worse than training your workers and then losing them? Not training them and keeping them.” – Zig Ziglar



Did you know that companies reap a host of benefits by investing in employee training? More than a decade ago, the American Society for Training and Development (ASTD) established that companies that spent more dollars per employee outpaced those that spent less by as much as 57% higher sales per employee and 37% higher gross profit per employee.

AT ACCESS BANK:

We believe that we can best achieve our objectives by retaining and empowering the best people. To achieve this, we use a variety of learning interventions to build the skills, knowledge and capacities of our staff. Some of our learning and development interventions have included leadership development programmes with teachers from world-class institutions such as the Access Middle Management Programme of Wharton Executive Education, Sustainability 101 Training, and anti-money laundering training for thousands of our employees. More recently, over 85% of our security personnel were trained in front-line customer care and human relations. This has transformed our security guards from ordinary guards to courteous, empathetic and mindful service touch points for all our customers. In appreciation of hard work, Access Bank recognises and rewards employees that make a significant contribution to the success of the bank. For this purpose, we annually host the CEO Awards, an event dedicated to honouring the bank’s employees for outstanding achievements.



POINTS TO PONDER:

Is your organisation committed to training its employees and building their capacity? Is a periodic training calendar in place? Do training programs cover the majority of your workforce or just a select few (a.k.a. VIPs)?



TAKE A STEP:

A first step would be to invest on overall workplace learning; training your employees each year, and more importantly, leveraging technology (internet, webinars and computer-based training) to complement classroom sessions, thereby cutting costs and leading sustainably.



NON-DISCRIMINATION AND HUMAN RIGHTS

COOL FACTS:

In the United States, deliberate workplace discrimination, based on a worker's HIV-positive status, is a daily issue for the more than 1.1 million people living with HIV in the United States. A similar situation may be true in emerging economies in Africa.



Did you know that there are different kinds of discrimination against people living with HIV/AIDS? One is direct discrimination (e.g. when an employer treats an HIV-positive employee less favorable than others). Another is indirect discrimination (e.g. when conditions or rules in the workplace disadvantage HIV-positive employees). A third is associative discrimination (e.g. when a person suffers discrimination because of their association with a person suffering from HIV/AIDS). Another is harassment (e.g. offensive or intimidating behaviour intended to make a person's existence in the workplace difficult or untenable). And finally, there is victimisation (e.g. unfair treatment of an HIV-positive employee who has made a complaint about harassment in the workplace).

AT ACCESS BANK:

We do not discriminate. And we mean just that, literally. This ensures that all our staff are treated fairly and in accordance with the highest ethical standards. And do you know why? Because we remain committed, both now and in the future, to upholding and protecting the fundamental rights of all our people as a non-discriminatory company.

In our workplaces, we organize company-wide health and wellness programmes and deal positively with HIV/AIDS or similar issues of stigma or terminal diseases. And guess what? Access Bank was the first indigenous bank in Nigeria to have a fully operational workplace policy on HIV/AIDS. We pioneered the HIV/AIDS Workplace Policy Programme across all our subsidiaries. Since then, we have continued to implement the policy through a robust Peer Educators Scheme network.

In commemoration of the 2015 World AIDS Day, we implemented voluntary counselling and testing programmes for over 3,000 youths in Nigeria.



POINTS TO PONDER:

Have you shown public commitment to, and support for initiatives promoting non-discrimination against people living with HIV/AIDs, or against any other form of discrimination in your workplace or community? Do you care?



TAKE A STEP:

You can take a step today by doing one of the following:

1. Launch a small anti-discrimination group in your organization or unit (be sure to seek management support),
2. Voluntarily participate in a sponsored campaign against workplace discrimination or
3. Make donations to organisations committed to ending workplace discrimination.
4. Align your organisation with an international organisation advocating non-discrimination.



COMMITMENT TO ETHICAL PRACTICES

COOL FACTS:

In South Africa, economic crime is known to be a serious challenge to business leaders, government officials and private individuals. Over a period of 24 months, about 69% (i.e. over two-thirds) of this group experienced some form of economic crime.

Did you know that organisations with fraud 'hotlines' in place, cut their fraud losses by approximately 50% per fraud scheme?



AT ACCESS BANK:

We demonstrate our continuous commitment to ethical practices by working with leading agencies to build capacity for ethical behaviour. Over 97% of our staff have received training in anti-money laundering and combating the financing of terrorism.

Since 2012, we have deployed a more robust whistle-blower system, outsourced to the KPMG Ethics Line. This system enables our staff to report unethical any activities affecting Access Bank, so that the bank can take measures to address them before they escalate into future liabilities and losses. Commendably, this has increased the confidence of our staff and other stakeholders in reporting suspicious activities or misconduct that could damage the bank's operations or reputation. It has also discouraged work place fraud and strengthened the integrity and discipline of our staff. As a result, we continue to instill the highest ethical and legal standards in our people, thus, building a legacy of ethical banking which will continue to thrive in the years to come.



POINTS TO PONDER:

Corruption is prevalent in many modern societies. Have you witnessed first-hand any corrupt corporate practice? Ask yourself: What specific steps did I take (or not take) at the time to address the situation?



TAKE A STEP:

Make a personal commitment today, to disclose and report all forms of unethical practices. Positively mentor junior colleagues to shun corrupt practices. Of course, this means leading by example.



GENDER EMPOWERMENT IN THE WORKPLACE

COOL FACTS:

Did you know that in equal level jobs, full-time working women earn just 77 cents (about N154) for every dollar (N200) a man earns?

Did you also know that in the Nigerian Federal Civil Service, the country's largest employer of labour, 76% of civil servants are men, and 24% are women? In fact, women hold less than 14% of the total management level positions in the Nigerian public sector. Even in Lagos, Nigeria's largest commercial hub, private sector involvement of women as directors and top management executives has always been lower than male participation. This still holds true today. Did you know that in the seven largest economies of Africa, the average participation of women in the labor force just about 32.7%? Did you know that, on the average, firms with more women on their boards of directors have the potential to turn out better financial performances? This has been proven by studies on the effects of diversity on the business performance of management teams.



AT ACCESS BANK:

We don't only believe in the extension of funds and financial services to women, we see it as our responsibility to truly empower women and promote gender equality within our organisation. As a bank of best practice, we embody the qualities of a men-and-women-friendly institution in line with our belief that investing in women, just like we do to men, can and does yield great dividends. We strongly believe that women hold a very significant potential towards the sustainable development of our country, both now and in the future.

In line with our beliefs, we have signed onto the United Nations Global Compact's Women's Empowerment Principles (WEP) in 2010. We empower our female employees by helping them build their leadership competencies so that they can assume future leadership roles within the organisation. To this end, we founded The Access Women Network (AWN) in 2011. AWN provides a platform for our female employees to accelerate their professional and personal development through interactive learning and development workshops and training. As a result, between 2012 and 2013, the number of women on our board has increased significantly especially with the bank's first female chairperson, Mrs Mosunmola Belo-Olusoga.



POINTS TO PONDER:

What are your opinions concerning the provision of equal opportunities to suitably-qualified men and women in the workplace? Do you think that certain positions, jobs and workplace privileges should be reserved only for certain demographic groups, despite equal qualifications?



TAKE A STEP

Make positions, jobs and privileges which are traditionally for men, available to women also. Always shun and discourage negative sentiments towards women



HEALTH AND SAFETY IN THE WORKPLACE

COOL FACTS:

A 2011 survey in Ibadan, one of West Africa's largest cities, revealed that about 63% of workers have been prevented from doing their work as a result of occupational injuries and illness which leads to loss of otherwise productive work time. It is very likely, that this is also true in many other parts of the country.



AT ACCESS BANK:

We recognise that a healthy workforce is the foundation of a prosperous organisation. For this reason, we are committed to maintaining the good health of our employees. In 2009, we initiated the Access Care Programme. Some 160 employees (called Access Carers) were trained in first aid administration and emergency response to provide complementary healthcare services to fellow workers. The initiative included the provision of first aid kits. In addition, the Access Carers were certified by the International Red Cross. (Photo on p. 33 - 34, sus doc).

In 2012, we launched the second phase of the Access Care programme with training sessions in Lagos, Abuja and Port Harcourt. Training activities covered occupational health and safety, basic life support and cardio-pulmonary resuscitation (CPR). This equipped staff with a basic knowledge of what to do in an emergency or injury, how to preserve life, promote recovery and prevent workplace injuries from becoming worse. The second phase included replenishment of existing first aid equipment and providing new ones across our branches and business units. By the end of the programme, 600 Access Bank employees across all our branches and business units had participated in the health training.



POINTS TO PONDER:

Is a documented health and safety policy in place in your organisation? Is there a designated officer or unit that oversees issues relating to workers' health and workplace safety?



TAKE A STEP:

If such an officer is not available, we urgently suggest the appointment of a Health and Safety Officer in your organisation. Also lobby for the establishment of a health and safety policy, as well as subsequent implementation of the policy through provision and maintenance of the necessary equipment (such as fire extinguishers, first aid boxes, amongst others). Where appropriate, suitable individuals should be trained to carry out specific safety procedures.



WORK-LIFE BALANCE

COOL FACTS:

In Britain, about two thirds of people feel that they are working harder than they really should, and wished that their lives were simpler.

Did you know that there is a general lack of awareness of work-life balance policies amongst employees of the Nigerian banking sector? Did you know that the Department of Trade and Industry established that the cost of poor work-life balance to business is a reality and includes poor performance, absenteeism and sick leave, increased staff turnover, greater recruitment and training costs?

AT ACCESS BANK:

Our employees are our greatest assets. We understand and acknowledge that work-life balance is important to our employees. We believe that promoting work-life balance is important for employee productivity and output. That's why we built the Access Recreation Centre – be certain to check it out.

Unlike the busy and bustling city of Lagos within which it is located, our state-of-the-art Access Recreation Centre, situated opposite the bank's headquarters, is characterised by a tranquil, serene and pleasant atmosphere sure to relieve staff of the pressures of work. The three storey building boasts facilities designed to make life so more pleasant for the bank's staff. Facilities include a cafeteria, gymnasium, aerobics centre, sports lounge and a crèche for staff's children. These amenities are in place to promote a culture of wellness and healthy living among our employees as well as catering for the needs of their children.



POINTS TO PONDER:

Do you believe the concept of work-life balance? Is your organisation committed to providing employees with adequate leave, reasonable overtime, fair working hours per week and other related policies as required by law?



TAKE A STEP:

Get familiar with all relevant national labour laws relating to employee management and work-life balance. Take note of areas of non-compliance in your organisation, and make recommendations to your organisation's Human Resources/ Personnel Management unit to make necessary amendments. Do try to be sensible and courteous when you do this. In case you get fired for making rash comments, remember the bank won't accept liability for your loss.

STAKEHOLDER ENGAGEMENT

(RESPONSIVENESS TO THE CONCERNS OF OUR CUSTOMERS)



COOL FACTS:

Ombudsman! Sounds like a label for a male attendant who helps you find your way around whilst on board a ship. But it's not.

Did you know that the word "Ombudsman" is Swedish and loosely translated means "grievance person"? It was first used in its modern sense in 1809 when the Swedish Parliament established the office of Justitie ombudsman, who was to look after citizens' interests in their dealings with the government.

AT ACCESS BANK:

There's great value in having continuous dialogue with our stakeholders. At Access Bank, we are fully aware of this. Our stakeholders, including our employees, shareholders, customers, regulators, the media and the general public, are very important to us. Since the beginning, we have continued to interact with our stakeholders on a formal and informal basis to strengthen relationships and improve our business performance.

As standard practice, we also make a point of responding to the concerns and grievances of our stakeholders, particularly our customers. We happen to be the first Nigerian Bank to establish a Customer Ombudsman department (remember the word Ombudsman?). This was in 2009. Since that time, our Customer Ombudsman has continued to facilitate timely resolution of all customer complaints, while ensuring confidentiality, and building trust with our stakeholders.



OUR STAKEHOLDERS, ARE VERY IMPORTANT TO US.



POINTS TO PONDER:

Does your organisation make deliberate efforts to engage with its stakeholders? Does it have any established procedures for identifying and responding to the concerns and grievances of its stakeholders, particularly customers and clients?



TAKE A STEP:

Consider discussing with your organisation's Public Relations Officer (or the equivalent individual) the dangers of inadequate engagement with stakeholders, or not engaging with them at all. Suggest the establishment and documentation of stakeholder/customer engagement procedures, and ensure that these procedures are implemented and communicated to all stakeholders.



CHECKS ON **VENDORS AND SUPPLIERS**



COOL FACTS:

Compared to those who don't, companies pursuing supplier assessment generally see a greater than 20% improvement in supplier performance metrics, including on-time delivery, and improved quality and cost control.

AT ACCESS BANK:

Right from the beginning, we've taken the trouble to assess our prospective suppliers and vendors. In 2011, we established a new supplier assessment process which is regularly reviewed and updated. This was to ensure a more robust system of assessment of our vendors. Alongside other traditional criteria such as track record, geographical coverage, ethical standards, price, and authorized dealership, we introduced corporate responsibility and sustainability issues into our supplier assessment framework to include checks on child labour, forced labour, business ethics, use and delivery of eco-friendly equipment, as well as the supplier's corporate social responsibility (CSR) activities. For all our outsourced functions, we ensure that the outsourcing companies concerned comply with our policies on zero-tolerance for child labour and forced labour.



POINTS TO PONDER:

Are you aware of any checks that your organisation conducts on potential vendors and suppliers? How robust and fair do you think these checks are? Are these checks conducted always, or are some sacred-cow vendors routinely excluded?



TAKE A STEP:

Take a look at your organisation's supplier assessment process, if there is any. Check if the assessment process and criteria are fair and robust enough. If not, suggest that the assessment criteria be expanded, particularly to include elements on societal and environmental impacts as well as responsible business practices of the vendor. You can have this dialogue with someone in your Procurement/Purchasing unit.



ENVIRONMENTAL STEWARDSHIP

THERE'S A **MONSTER IN OUR WORLD** TODAY WHICH **JUST WON'T GO AWAY**

It's a terrifying problem that has taken its toll on much of our supplies of natural resources, our waters, our clean air and our arable land. It's probably worse than World War II, and it's likely to endanger our health, the future of our unborn children and could possibly be a huge threat to our survival on planet earth: environmental degradation, pollution, and resource wastage.

At **Access Bank**, we understand this challenge, even though we are determined to drive profitable and ethical economic growth. Nevertheless, we believe that profits and growth must be environmentally responsible. This is our take on environmental stewardship, and we owe this responsibility to future generations. As such, we continually strive to be a force for good in all that we do, trying diligently to avoid, as much as possible, all forms of environmental degradation in the conduct of our business activities. Here's how we do it ...



ENVIRONMENTAL CONSIDERATIONS IN PROJECT FINANCE

COOL FACTS:

A United Nations supported report has revealed that the environmental cost of global human activity, particularly of economic activities, equates to an estimated US\$ 6.6 trillion – 11 percent of global GDP – in 2008.



In fact, several studies have shown that green companies, that is, those that include environmental concerns in their business practices, perform better than those who don't, and the evidence is increasing year-on-year. A Harvard Business School and London Business School study concluded that corporations which have voluntarily embraced a sustainable business culture over many years "significantly outperform their counterparts over the long-term, both in terms of stock market and accounting performance."

Banks that include environmental considerations such as pollution prevention, habitat conservation and resource efficiency into the project finance process, can also outperform those that do not. They do so by avoiding risks of credit default, reputational damage, and legal liability.

AT ACCESS BANK:

We understand that the projects and deals we finance may have nasty impacts on local communities. These impacts may be felt in their water, rivers, soil, farmlands and even their air quality (remember the Niger Delta in Southern Nigeria?). As such, we adopted the Equator Principles for Project Finance in 2009. (These Principles help financial institutions to identify and manage environmental and social risks associated with projects to be financed). Since then, we have continued to adhere to the principles for our project finance. What this means is that a pre-condition to the bank's involvement in any major developmental and infrastructure projects is that an adequate Environmental Impact Assessment (EIA) first has to be conducted, with recommendations on how to manage the project's environmental impacts.

To demonstrate our commitment to environmental considerations in project finance, we are also the first financial institution in Nigeria to deploy a customised Sustainable Finance toolkit that helps us screen projects and identify potential environmental consequences. We have also made efforts to expand our Environmental and Social Risk Management (ESRM) system. As such, we continue to set standards for the banking industry in Nigeria by applying our environmental focus on every lending process of the Bank.

TO DEMONSTRATE **OUR COMMITMENT TO ENVIRONMENTAL CONSIDERATIONS** IN PROJECT FINANCE, WE ARE ALSO THE FIRST FINANCIAL INSTITUTION IN NIGERIA TO **DEPLOY A CUSTOMISED SUSTAINABLE FINANCE TOOLKIT.**



POINTS TO PONDER:

Do you think that projects to be financed should ever be assessed based on their environmental impact? Do you think that financial institutions, when making lending decisions, should only care about the financial return on investment, not minding the environmental consequences of such deals?



TAKE A STEP:

Consider learning a little more about the environmental impacts of business decisions, investments and developmental projects. Endeavour to identify the business risks that can be avoided if environmental issues are considered while making investment and finance decisions. Try speaking to, and then hopefully convincing, your business associates to consider the potential environmental impact of their business decisions. As far as possible, ask them to seek professional advice from environmental consultants.





ENERGY EFFICIENCY

COOL FACTS:

Did you know that approximately 30% of energy used in buildings is used either inefficiently or is unnecessary?

IEA data for 2009 indicates that electrification rates for Nigeria were 50 percent for the country as a whole – leaving approximately 76 million people without access to electricity in Nigeria.

Other estimates place the countrywide electrification rate as low as 45 percent. The situation hasn't changed much since then. Energy is as precious as gold, and perhaps, more precious. Many don't have it, and when we do have it, we shouldn't afford to waste it.

AT ACCESS BANK:

We're making energy efficiency part of our operating strategy and this approach has come to stay since the world realized that our global energy reserves are shrinking. In 2010, we saved about 32 million kWh of power! Can you guess how we achieved this? It was through our bank-wide shutdown policy; we stopped the use of diesel-powered generators beyond 9pm at the Head Office and 6pm for all branch offices.

Even our procurement policy reflects our commitment to conserving nature's resources through energy efficiency. For example, we only purchase eco-friendly air conditioners and cooling systems for our offices. We only buy energy-saving bulbs for lighting to reduce energy consumption and heat emissions to the environment. Since 2010 until now, we've saved an average of 5 to 6 million kWh yearly both through our generator shut-down policy and our consumption of energy from the grid.

In fact, in 2012, we significantly reduced our energy consumption despite the increased number of branches and service outlets following our merger with Intercontinental Bank in that year. We are confident that our growing and evolving approach to energy saving and conservation will help us to secure a future of sustainable banking which is both energy efficient and reliable.





POINTS TO PONDER:

Whether at home or at work, do you take conscious steps to save energy?



TAKE A STEP:

Here's a quick list of things you can do (but it's not exhaustive!): Retrofit your spaces with environmentally-friendly lighting by replacing incandescent bulbs with energy-efficient lighting. Ensure that all activities scheduled for overtime hours during periods of generator use are well planned to ensure that energy and fuel used in diesel generators is optimized. Ensure that your office or home air conditioner is properly sized and installed correctly for optimal energy efficiency and comfort. Also note that air conditioners can run at a higher warmer temperature and still keep people in the room comfortable; a good combination of appropriate clothing and the use of windows and air vents, can save a lot of energy. Lastly, you might consider hiring a professional to conduct an energy audit of your facility. This will help to identify areas that are not energy efficient, therefore making it easy to uncover areas of improvement.



CARBON DIOXIDE (CO₂) IS A MAJOR GREENHOUSE GAS

COOL FACTS:

Carbon dioxide (CO₂) is a major greenhouse gas.

Greenhouse gases are the culprits of global warming and changing climates around the world. During the last 100 years, CO₂ levels in the atmosphere have risen faster than in the previous 400,000 years. These man-made releases of carbon dioxide into the atmosphere are primarily from burning fossil fuels such as diesel, gasoline, coal and natural gas. In addition, deforestation is further making things worse by taking away trees which serve as sinks (or absorbers) of carbon dioxide.



AT ACCESS BANK:

We've embarked on several initiatives to manage and reduce our environmental footprint. These include the introduction of paperless work processes, reduction in paper usage through mandating double-sided printing, and reductions in our energy and fuel usage. In our efforts to neutralize our carbon emissions (experts call this "carbon neutrality"), we also embark on tree planting projects around the country. We have planted over 2800 trees through our employee volunteering scheme.

And that's not all. Our installation and use of video conferencing in our key offices and head office has greatly reduced our CO₂ emissions by reducing travelling. Be assured, we will continue to take even more steps to reduce our greenhouse emissions and help fight climate change.



POINTS TO PONDER:

Are you aware of global warming and climate change? What personal steps are you taking to help combat global warming? What is your organisation doing to minimize its emissions of greenhouse gases like CO₂?



TAKE A STEP:

First, you should aim to become more energy efficient; this should include optimizing your consumption of products with high emissions profile. These include paper, plastics, purified water and processed foods. This is only a starting point however. You can also engage in tree planting initiatives to offset your organisation's carbon emissions. Endeavor to look up more interesting and impactful ways to cut down your organisation's greenhouse emissions (the internet surely helps!). Or better still, seek professional advice.

**“CO₂ LEVELS IN THE ATMOSPHERE
HAVE RISEN FASTER THAN IN THE
PREVIOUS 400,000 YEARS.”**



MINIMIZING WASTE TO ACHIEVE RESOURCE EFFICIENCY

COOL FACTS:

The waste generated by an average Nigerian is about 0.75 kg per person per day. For the entire country, the waste generated in one year, if measured in weight, would be as heavy as at least 20 million (20,000,000) minibuses.



AT ACCESS BANK:

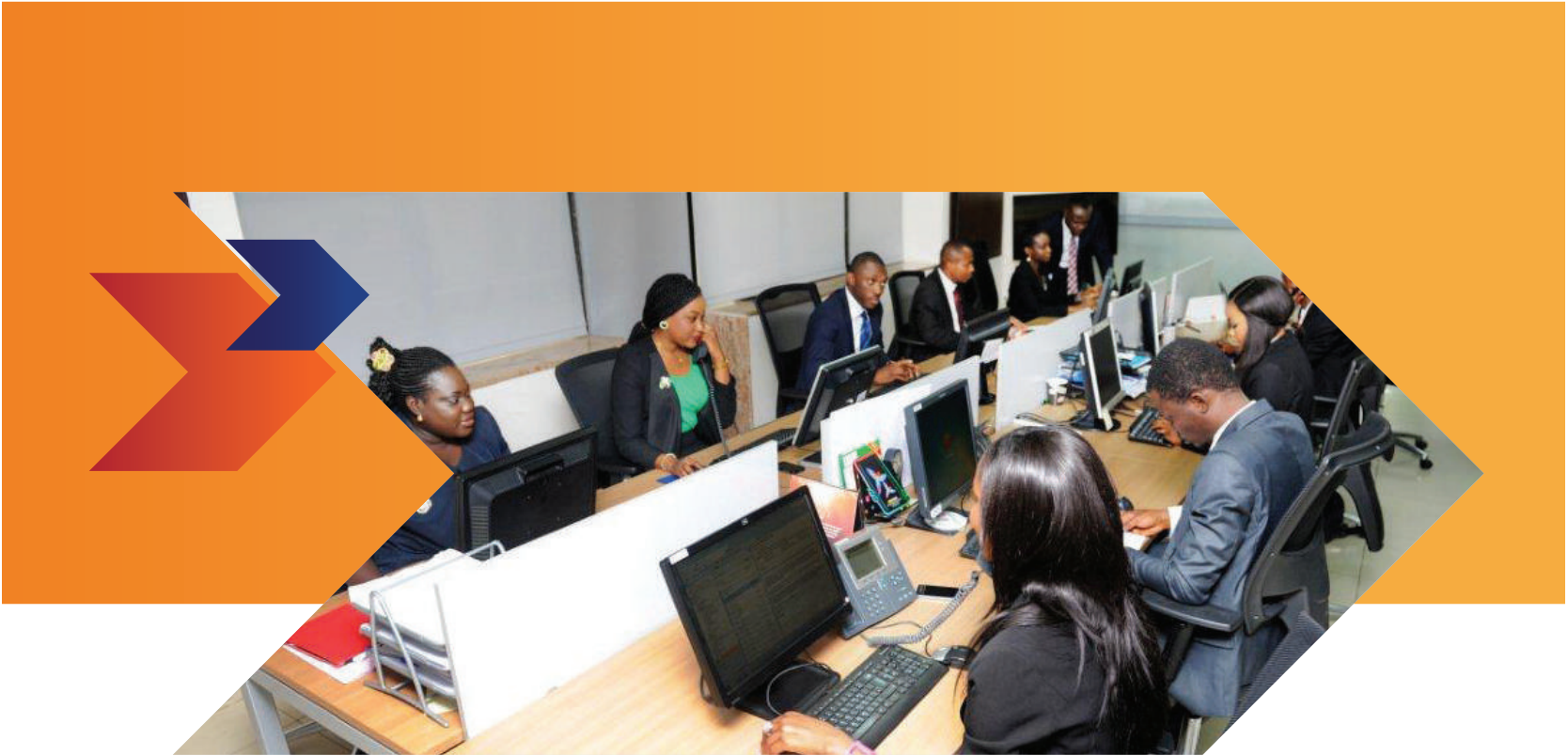
We understand that wasting resources is not sustainable. That is why we've initiated a mandatory paper-and-print saving initiative across all our offices to cut printing and paper use by 50%. As for all our paper-generating processes (call them paper-wasting processes if you like), we are also in the process of migrating them to e-platforms. For example, we are currently exploring cutting the volume of printed hard copy displays and related marketing material.

Apart from reducing our paper use, we are also embedding water conservation in all our operations. We continuously make concerted efforts towards the optimal use of water throughout all our branches. This includes the reuse and recycling of water. To date, about 10% of the total volume of water we consume annually is reused or recycled. At the Head Office, this can be easily observed from the type of cisterns used in the rest rooms. These ensure optimal use of water and minimise waste.



POINTS TO PONDER:

Do you have any personal convictions that the world's resources are finite - limited? Are you aware that, if we all continue to increase our resource consumption, we will one day get to a tipping point of resource scarcity and inadequacy? What measures are in place in your home or organisation to minimize the waste of natural and manufactured resources? Do you keep to these measures?



TAKE A STEP:

Personally take conscious steps to reduce, reuse and recycle products. For example, to reduce paper use, you can avoid unnecessary printing by sharing soft copy documents (e.g. through email). When printing is inevitable, consider doing double-sided printing, where appropriate. Apart from reducing paper use, plastic/polythene bags can be reused. Also, personal mugs (which can be reused) should be encouraged, instead of disposable cups. As you take these steps, endeavor to share them with others in your organisation. You might also consider setting up a 'green club' in your organisation with a commitment to reducing the volume of waste generated.



WE ARE COMMITTED TO REDUCE THE USE OF PAPER





IMPACTING THE COMMUNITY

PARADISE ON EARTH?

Yes, we truly believe that this is possible. We believe that businesses can work with communities to build pleasant and peaceful societies, where all things can be alright (or at least, close to being alright), and where ill-health, poverty and illiteracy are almost unheard of. At Access Bank, that's what we're doing.

It's part of our sustainability agenda. We aim to impact people's lives positively and responsibly in all the communities where we serve. Thus, we continue to contribute to the socio-economic development of these communities, and help to achieve the Millennium Development Goals (MDGs). Since 2008, hundreds of primary and secondary schools have benefitted from Access Bank's community investment in education in Nigeria. Other areas of contribution to the MDGs have included women empowerment, health, arts and sport. Check us out as you read on.



**YES, WE TRULY
BELIEVE THAT
THIS IS POSSIBLE**



EMPOWERING WOMEN TO SUCCEED

COOL FACT:

Did you know that about 50% of Nigerians are female?

Did you know that these women are the driving force for local economic activities and that they can help to ease economic pressures on families by allowing for two bread winners as against one as is traditionally the case?

Did you know that in traditional African societies, women are generally subjected to more threatening, vulnerable conditions, and are less likely to get fair treatment or access to equal opportunities compared to men? Did you know that women are also poorly represented in the political arena, exposed to violence, and have limited access to finance for business and trade?

Did you know that Nigerian girls have significantly worse chances in life than men and their sisters in comparable societies?



AT ACCESS BANK:

We are committed to promoting and developing the capacity of girls and women as part of our community development mandate. Our approach to women empowerment will continue to expand level-playing fields and equal opportunities for females. As far back as 2008, we obtained US\$15 million (\$15,000,000) from the International Finance Corporation (IFC) specifically aimed at providing access to finance for female entrepreneurs. In partnership with IFC, we have also subsidized the cost associated with providing technical and financial support to female entrepreneurs in Nigeria.

Our partnership with IFC has resulted in the creation of new business opportunities for female entrepreneurs in Nigeria through our Gender Empowerment Program (GEM). Through the GEM and with the support of IFC, we continue to support women-owned and women-run businesses in the country and provide ongoing guidance to aspiring female entrepreneurs.

We are also committed to promoting diversity in financial inclusion, particularly regarding gender, and we have shown and demonstrated leadership on the continent. In 2012, we launched a Women's Banking Division. Through the Division we will continue to promote the economic empowerment of women amongst our customers and the general public. Today, women represent over 40% of Access Bank's account holders. Our Women's Banking Division continues to play a leading role of profitably and sustainably serving women as individual customers and as business owners, through products and services specifically tailored to women.



POINTS TO PONDER:

What are your thoughts about girls and women in our country? Do you think that it is okay to be disadvantaged due to one's gender? In what ways can we ensure that our society develops sustainably, in a way that does not elude women, alongside the children, households and communities that they support?



TAKE A STEP:

As a business owner or senior executive, you can decrease women's reliance on informal employment, narrow and even close gender gaps in earnings, and reducing occupational segregation. As a voter, you can vote capable women to seats in local government and the national parliaments. Above all, positively inspire and support females to achieve their career and professional goals.



ACCESS BANK IS COMMITTED TO PROMOTING AND DEVELOPING THE CAPACITY OF GIRLS AND WOMEN





HEALTH AWARENESS PROGRAMS

COOL FACTS:

Similar to the rest of the African continent, Nigeria is a country rich in culture and tradition.

In the area of health, many of these cultural practices include the use of dubious traditional medicines and so-called therapies which have helped to perpetuate and increase the prevalence of certain diseases and health problems in Nigeria. Most of these negative practices are due to ignorance and non-availability of better alternatives. However, about 4 out of every 5 cases of recurring illnesses have been traced back to ignorance of proper health management.



AT ACCESS BANK:

In 2010, we initiated training for 250 Small and Medium Scale Enterprises (SMEs) to develop HIV/AIDS, tuberculosis and malaria workplace policies and programmes. We did this in partnership with Friends of the Global Fund Africa (Friends Africa), a pan-African nongovernmental organisation working to mobilise strategic political and financial support for the fight against AIDS and other diseases. Access Bank has enjoyed a strategic partnership with Friends Africa for many years, and together, we have implemented a variety of programmes to engage the African private sector in creating greater health awareness regarding these dread diseases.

Our work with the SME Workplace Policies Development Programme has strengthened our previous efforts to address the scourge of HIV/AIDS, tuberculosis and malaria. In 2012, we focus on technology, thereby moving the capacity workshop online. And guess what? We succeeded in reaching over 2,700 SMEs across Africa. Some of our other noteworthy initiatives in promoting health awareness have included a cervical cancer awareness programme, which was rolled out to many hundreds of Nigerian women in 2010. Also, given our commitment to support health awareness initiatives and the fight against the spread of HIV/AIDS, we partnered with Friends Africa in late 2013, to host the Superstars Play for Life anti-stigma and discrimination campaign on the second edition of the World AIDS Day: we sponsored a novelty football match designed to create awareness about HIV/AIDS in Lagos, Nigeria. This was one way in which we showed our genuine desire to continue to raise awareness about health issues in the communities we serve.



POINTS TO PONDER:

Have you ever supported or participated in a health awareness campaign? In your opinion, what are the benefits of such health awareness initiatives, both to the campaigner and the audience?



TAKE A STEP:

Everyone must understand that improved national health awareness begins with self-education. Everyone must be well-informed about preventive measures for common health ailments. As an individual, you should take steps to discourage acquaintances from self-medication. Lastly, make inquiries about health awareness campaigns near you, and endeavour to sign up for a forthcoming event.



WE SUCCEEDED IN REACHING OVER
2,700 SMEs ACROSS AFRICA



WE ARE COMMITTED TO SUPPORTING THE HEALTH & WELLBEING OF PEOPLE...



PROVISION OF HEALTH AND MEDICAL SERVICES TO COMMUNITY, AND ASSOCIATED FUNDS

COOL FACTS:

Did you know that life expectancy at birth, that is, the number of years a baby is expected to live for, in Nigeria is between 51 and 53 years?



As of 2012, the World Health Organisation found that besides lower respiratory tract illnesses, the top diseases causing death among Nigerians are HIV/AIDS and malaria.

Nigeria is one of the biggest health-staff-exporting countries in Africa. Each year hundreds of nurses legally emigrate to work in developed world countries such as Britain, yet there is inadequate provision of good health services to Nigerians.

AT ACCESS BANK:

We believe in supporting the health and wellbeing of people living in the communities around us. We are convinced that healthy communities produce healthy customers, who are in turn able to bank with us. Therefore, Access Bank donated US\$1 million to fund Global Fund's Gift From Africa project in 2010. This is currently being used to implement various strategic projects to combat HIV/AIDS, tuberculosis and malaria across Nigeria and the rest of Africa.

Resulting from our convictions about supporting the health of the communities we serve, we have launched several health missions and support initiatives since 2010. For example, in 2012, we launched the Reality Vision free eye surgery project. Through this project, we sponsored 25 eye surgeries for cataract patients in South Eastern Nigeria in partnership with Tulusi Chanrai Foundation. As part of this project, 238 people were examined during the free eye checks, and over 90% of those diagnosed with cataracts were provided with treatment.

Also, in 2013, we inaugurated the Access Bank Charity Walkathon. It was a community investment initiative aimed at reaching out to society to raise funds for worthy causes. The inaugural walkathon raised funds for charities dealing with special needs children, people living with HIV/AIDS and communities battling diseases such as tuberculosis and malaria.



POINTS TO PONDER:

In your organisation, how much value is placed on the health and wellbeing of locals in the communities within which you operate? Is your organisation committed to promoting the health and wellbeing of the people in communities within which it operates?



TAKE A STEP:

Where a health support initiative is not yet in place in your organisation, engage senior management or other trusted key individuals to consider supporting the provision of health support services within the immediate local community. This would involve researching the health needs of such communities and devising an appropriate approach to meet those needs.





EMPLOYEE VOLUNTEERING

COOL FACTS:

Did you know that volunteers have a better chance of finding a job after being out of work than non-volunteers?

Did you also know that volunteering leads to better health and that older volunteers are the most likely to receive physical and mental health benefits from their volunteer activities?

Did you also know that volunteering leads to significantly greater employee engagement, promotes job satisfaction and could enhance greater sense of fulfilment and reduced work tension among employees?



AT ACCESS BANK:

We are firmly committed to employee volunteering. We believe that employees make their own quotas when contributing to societal development; we also know that our employees are passionate not only about work, but also about giving back to the society. As such, we openly encourage participation in impactful projects to address social concerns. We are committed to developing and maintaining an organisation in which employees can contribute their ideas, skills and resources to make our society a better place for individuals and businesses to operate. In order to deliver more impactful volunteering activities which provide lasting value for our beneficiaries and the business, we regularly evaluate and monitor progress through our Employee Volunteering Scheme (EVS).

Over 50,000 young and old Nigerians benefitted from a range of Access Bank employee volunteering activities. Some of the beneficiaries included the Red Cross, Kuje Prisons, Modupe Cole Memorial Home, Old People's Homes, Heritage Orphanage and Motherless Babies Home. We enlarged our EVS to capture education and capacity initiatives. Many of our business units embarked on various projects including the Adopt a School project mentoring initiatives for the Girl Child, infrastructural projects for communities in dire need of educational facilities, bake sales, Arts exhibitions for people living with Autism, correctional heart surgeries for children living with a congenital heart disease amongst others.

Notable investment projects included the following. The delivery of an ultra-modern Home Economics Laboratory to Oduduwa Senior Secondary School, Lagos; the renovation of Bonny Camp Primary School, Victoria Island, Lagos, in furtherance of our Adopt a School project; and an Empowerment session and donation of key facilities to Lagos State Correctional Boys Centre. We also provided financial support for the Fate Foundation Business Plan Competition and an Arts & Crafts Exhibition and Documentary for Children living with Down Syndrome, Autism, cerebral palsy and the effects of polio.

Other notable EVS projects included the empowerment of Akodo-Ise community in Ibeju-Lekki area of Lagos through sight restoration and skills acquisition programmes. In this case our employees ran free eyes-and-body medical examinations, skills acquisition training, sporting activities and quiz competitions in the community. More than 500 people benefited from



the free eye test and treatment. Beyond the eye care treatment, the locals were trained in basic entrepreneurial skills. In addition to these, more than 5,000 primary school students benefited from our de-worming project at Ikaté-Elegushi Community, while about six (6) orphanages in rural Abuja were involved in an Access Bank-sponsored football competition, which ran in conjunction with the Peter Utaka Foundation. Approximately 80% of all our employees actively participated in the bank's volunteering scheme. Total hours in company time volunteered by our employees were estimated to be about 380,000 hours, and over 50,000 Nigerians benefitted from the initiatives. These beneficiaries included primary school children, secondary school students, teachers, NYSC (youth corps) members, civil servants, community heads, orphanages, widows, hospitalized children, pre-teens and adolescents, and indigent street boys.



POINTS TO PONDER:

As an employee, how many volunteering events have you participated in within the last two to three years? What benefits, whether tangible or intangible, did you reap from the experience(s)? Is volunteering an established culture in your organisation?



TAKE A STEP:

Most volunteers testify that volunteering is a truly fulfilling experience. If there is no such initiative in your organisation, you might consider discussing the benefits of launching an employee volunteering scheme (having previously armed yourself with information about its corporate benefits) with your human resource or community relations unit.. However, if this does not seem feasible, you can enquire about volunteering clubs or organisations in your locality, sign up with one, and then you can use your "free" time to touch lives by doing good.



“WE MAKE A LIVING BY WHAT WE GET. BUT WE MAKE A LIFE BY WHAT WE GIVE.”

Winston S. Churchill

CHARITABLE DONATIONS

COOL FACTS:

Did you know that around the world, local social services, religious organisations and health charities are the top three beneficiaries of charitable donations?



AT ACCESS BANK:

We appreciate the value in giving, and we believe that life is not just about what we get, but also about what we give. Primarily, our donations focus on the following core areas: health, education, sport, the environment and the arts. Nevertheless, we also address requests for corporate support for the achievement of noble objectives that may not necessarily fall under our current focus areas.





POINTS TO PONDER:

What does giving mean to you? To what extent should individuals and corporations sacrifice some of their hard-earned financial resources as donations to charity?



TAKE A STEP:

During his lifetime, Winston S. Churchill said, "We make a living by what we get. But we make a life by what we give." It's pretty simple. Everyone is passionate about something. Make a deliberate effort to donate money today to one good cause about which you are passionate. But make sure to check that the charity brand to which you are donating is a legitimate one. Also recognise that donating to charity is not only about money. Other important things you can give might include your time and physical presence, your efforts, and of course your voice.





SUSTAINABLE LEADERSHIP

Show us that guy (or girl) who doesn't ever want to stand out of the pack, and we'll show you an individual who is content to tidy his mum's closet for the rest of his/her life. At Access Bank, we don't just want to play the game of doing good, we clearly want to stand out from others, lead the way, and positively influence others to join the sustainable train.

For this reason, we apply international best practices, pioneer new standards, break new ground, cross new frontiers, challenge the status quo, and persuade our banking colleagues to do also. By so doing, our goal is to secure the future by building a sustainable business that brings prosperity to all our stakeholders and, somehow, the entire African continent. Follow the story, as we walk you through how we champion new sustainability standards, engage in impactful partnerships and get recognised for what we're doing.





CHAMPIONING THE **DEVELOPMENT AND ADOPTION OF SUSTAINABILITY STANDARDS**

COOL FACTS:

Did you know that differences in product specifications (such as size, length, weight) in the 19th century led to the establishment of The Engineering Standards Committee, the world's first national standards body, in London in 1901?



After its establishment, many other national bodies were established around the world to set standards for various processes, products and systems. Today, there are several hundred international organisations creating standards and principles for all imaginable fields of human endeavor. Perhaps the most famous of them all is the International Organization for Standardization (ISO).

AT ACCESS BANK:

When it comes to sustainability standards and principles, we lead and champion efforts to develop and adopt best practices. In Nigeria, we're the first bank to adopt the Equator Principles for Project Finance, and to also sign on to the United Nations Principle for Responsible Investment (UNPRI). We were also the first Nigerian Bank to become an organizational stakeholder of the Global Reporting Initiative (GRI), a leading organization that promotes the use of sustainability reporting as a way for organizations to become more sustainable and contribute to sustainable development. In 2009, Access Bank Plc became a signatory to the United Nations Environment Programme Finance Initiative (UNEP-FI), an arm of the UNEP devoted to ensuring that environmental, social and governance factors (or ESG) are incorporated into risk analyses in the financial sector. In September 2011, we initiated the pioneering Nigeria Sustainable Finance Week. This initiative concluded with a CEO Roundtable. At the Roundtable, the Strategic Sustainability Working Group (SSWG) was constituted, and Access Bank became the Working Group's Secretariat. As the Secretariat of the SSWG, we provided leadership in the development of the Nigeria Sustainable Banking Principles (NSBPs). Having initiated the process, Access Bank has not only served as the secretariat to the Strategic Sustainability Working Group (SSWG), which was responsible for drafting the NSBPs, we also contributed to the entire process. In fact, we bankrolled all the meetings of the All Bank Sustainability Network Champions and coordinated all SSWG meetings in 2012. As a bank of best practice, which seeks to help the entire Nigerian banking sector grow, we organised a capacity building workshop for the industry in conjunction with Sustainable Finance Advisory, Dutch Development Bank (FMO) and United Nations Environmental Protection and Finance Initiative (UNEP-FI) in 2012. That same year, we also served as Technical Partner in the Nigeria Adoption Process of the ISO 26000 Guidance Standard on Social Responsibility (ISO 26000: NAP). This process required us to work with other technical partners to negotiate appropriate standards and systems that hold the banks and other businesses accountable to best practices and sustainable development in Nigeria, thereby promoting socially responsible practices in the country.



POINTS TO PONDER:

What standards, codes or principles of practice are relevant to your job? Are you aware of any international or local standards that your organisation subscribes to? Are any of these standards related to promoting environmental and social sustainability?



TAKE A STEP

There are several sustainability standards out there, established by a variety of reputable organisations and businesses from around the world which aim to ensure the promotion of social justice and environmental protection while doing business. Undertake a search of local and international sustainability standards related to your company's sector (again, the internet helps), or seek insights from sustainability professionals. Find out what is currently being implemented in your organization. Also find out which standards could add value to your organisation's business. Consider speaking to your company's management about this.



ACCESS BANK HAS DEVELOPED STRONG ALLIANCES AND PARTNERSHIPS WITH MANY LEADING ORGANISATIONS IN THE FIELD OF SUSTAINABILITY



COLLABORATIVE PARTNERSHIPS AND LEADERSHIP POSITIONS OF SUSTAINABILITY-RELATED ORGANISATIONS

COOL FACTS:

Did you know that one of the most significant factors affecting the success of collaborative activities is a company's corporate culture?

Companies (or sectors) characterised by unhealthy competition, or tense political environments are unlikely to benefit from collaboration initiatives. And of course, it is true that an organisation's willingness to collaborate and partner with others is indicative of a strong and positive corporate culture.



AT ACCESS BANK:

Over the years, Access Bank has developed strong alliances and partnerships with many leading organisations in the field of sustainability. These include multilateral organisations such as the International Finance Corporation (IFC), the Netherlands Development Finance Company (FMO), the European Investment Bank (EIB), African Development Bank ("AfDB"), German Investment and Development Company ("DEG"), Belgian Investment Company for Development ("BIO"), Finnish Fund for Industrial Co-operation, (FINNFUND), Export-Import Bank of United States ("Ex-ImBank") and the African Export Import Bank ("Afrexim Bank"). We maintain these partnerships with a view to supporting Nigeria's economic development through access to finance which promotes on-lending to small and medium scale enterprises conducting business in priority sectors of Nigeria. This has had far-reaching developmental impacts on the Nigerian economy.

In 2011, Access Bank was appointed Co-Chair of the GBCHHealth Board, a coalition of more than 230 companies working to improve the health of their workforces and communities around the world. In 2012, we became part of the Leadership Group of the Women's Empowerment Principles (WEPs LG) set up by UN Women and the UN Global Compact. We are also part of a host of other impactful global groups working to make our world a better place in their own ways.

These include Clinton Global Initiative (CGI), London Benchmarking Group (LBG), Friends of the Global Funds Africa (Friends Africa), Nigerian Conservation Foundation (NCF), Nigerian Business Council for Sustainable Development (NBCSD), Corporate Alliance on Malaria in Africa (CAMA), Private Sector Health Alliance of Nigeria (PSHAN), Convention on Business Integrity (CBi), to mention a few. This is not because we are beady-eyed number crunchers, it's because we don't ever want to miss out on making a positive societal impact, both now and in the future.



POINTS TO PONDER:

Is your organisation part of one or more coalition or collaborative partnerships? If so, in what ways have these partnerships contributed to the society? And in what ways have they contributed to the success of your company?



TAKE A STEP:

Find out about corporate coalition or groups working to promote sustainable development. Do a cost-benefit analysis of what it would mean should your organisation join one or more of these coalitions. Encourage management to consider joining one of these coalitions, or better still, find out if there is a unique sustainable development challenge your company is attempting to solve. You might consider launching a platform to tackle the challenge in partnership with other like-minded organisations.





AWARDS AND RECOGNITIONS

COOL FACTS:

George W. Bush, the 43rd president of the United States once said to a group of graduating students at Yale University, "To those of you who received honours, awards and distinctions, I say well-done. And to the 'C' students, I say ,you, too, can be president of the United States." You know what that means right? No credit gained is ever too small! It's all about potential.



AT ACCESS BANK:

Our desire is to see ongoing progress in the developmental landscape of Nigeria and Africa. It is this desire that has driven our many initiatives and collaborative efforts to foster economically, environmentally and socially sustainable development in Nigeria and Africa. As we do so, the world watches, which is why we are often recognized and rewarded by those stakeholders who truly appreciate the value of our efforts.

In 2008, we were awarded Brand of the Year by This Day. We won the Best Gender Responsive Bank at the Nigerian Bankers' Awards, and also emerged as the winner of the International Finance Corporation's (IFC) Award for the Best Global Trade Finance Bank. Other awards we won in 2008 included the Auto Finance Bank of the Year 2007 at the third Nigeria Auto Awards; Best Telecoms Financing Bank of the Year; Nigerian Telecoms Award 2008 and the Most Innovative Bank Award at the Global Banking Alliance for women summit in London.

In 2009, we received Management Review Limited's Award for Enterprise Transformation in recognition of our management's ability to resuscitate a near-collapsed institution and grow it into a high-flying bank. That year, we also received commendation from the Economic and Financial Crimes Commission (EFCC) for pioneering and developing the Anti-Money Laundering (AML) Solution. We were also nominated for the Financial Times Sustainable Banking Awards, in the Emerging Markets Sustainable Bank of the Year category. Our entry was selected from a total of 165 entries received from 117 institutions across 42 countries.

In 2010, we were awarded the Big Tick award for our work in local communities. We also received the prestigious Financial Times/International Finance Corporation's Sustainable Bank of the Year Award for the entire Africa and Middle East region.

In May 2011, at the 4th International Finance Corporation's Global Trade Finance Program (GTFP) Bank Partners meeting held in Istanbul, Turkey, we won (for the fourth consecutive time) the Issuing Bank Award under the Global Trade Finance Program and a second award as the Most Active GTFP Issuing Bank in Africa. Also in 2011, we received the Lagos State Corporate Social Responsibility Gold Award for our contribution to economic development and social transformation of Lagos State in the areas of HIV/AIDS, social development and education. We also won the World Finance Environmental and Social Governance (ESG) Award as the 2011 Best ESG Asset Manager in Nigeria, as well as the Ecofest Green Initiative Award in recognition of our



innovative community initiatives and thought leadership in business sustainability and community support.

In 2012, we were awarded the "Best Bank in West Africa" by African Banker Awards. Other recognitions we received in 2012 included the IFC's "Most Active Issuing Bank in sub-Saharan Africa"; Business in the Community (BITC) "Big Tick Award"; the Nigeria SERAs (Social Enterprise Report and Awards) for the Most Socially Responsible Company and for Fair Operating Practices, and the "Honorary Award for Championing the Nigerian Sustainable Banking Principles".

Between 2013 and 2014, we also received a number of awards and recognitions. The GMD/CEO, Aigboje Aig-Imoukhuede was awarded the African Banker of the Year by the African Banker Awards in 2013. In April 2014, we were adjudged the best Nigerian company in Corporate Citizenship in the first ever competitive index on corporate social responsibility in Nigeria by CSR-in-Action. In May 2014, we were recognized as a Gold Category Winner in Corporate Identity by the The Communicator Awards. We also received the Business Day Socially Responsible Lender of the Year 2014, as the most socially responsible bank in Nigeria.

In 2015, we have been adjudged "Header in Sustainability" by the Global Business Coalition on Health. Our efforts on sustainability have also been rewarded by Intercontinental Finance UK as the Bank recently emerged winner of the most sustainable bank, Nigeria."



POINTS TO PONDER:

To you, is "doing good" only about receiving accolades? Why? Why not?



TAKE A STEP:

Although not denying that awards are really cool, doing positive things should not necessarily be about receiving accolades. At Access Bank, we challenge all individuals and corporations, to persist in being vessels for positive societal impact. Keep on doing this, and the accolades will surely be chasing after you – night and day!



FINANCING THE FUTURE

We believe that **sustainability** must be **embedded into the fabric of any business** that intends **contributing to economic development** whilst also achieving long-term success. **Our approach to sustainability continues to grow stronger** as we employ the power of business, investments, partnerships and corporate giving to fight disease in society, champion innovative health initiatives, promote environmental protection and combat social inequality.







**THIS BOOK HAS BEEN PRODUCED USING
ONLY SUSTAINABLE SOURCES.
IT BELONGS TO**

*We hereby certify that the above named
person is a **Sustainability Champion!***

To qualify as an Access Bank Sustainability Champion, first read this brochure carefully.

Then, simply tick the things you're currently doing to help save our planet and improve the environment – and remember to answer the questions honestly.

Total the points and record your score on each page. When you've finished, add up your total score to discover if you too are an Access Bank Sustainability Champion.

If you score between 70% and 100%, write your name in the space above with the post nominal letters FeS – Fellow Sustainability Champion; if your points add up to between 50% and 69%, write your name followed by ASc – Associate Sustainability Champion.

Oops! If you didn't achieve a score of 50%, all you have to do is follow all the suggestions in this brochure and make them part of your lifestyle today -then you'll be a Fellow in no time at all! But make sure to change some of your habits and never give up because this book is especially for you. Keep learning and try again until you're also an Access Bank Sustainability Champion.

Cheers!





As we continue to take more sustainable steps, we invite you to walk the walk with us, at home, at work, and in your business.

TOGETHER, LET'S BUILD A SUSTAINABLE WORLD

