

CORPORATE SOCIAL INVESTMENT AT SANTAM

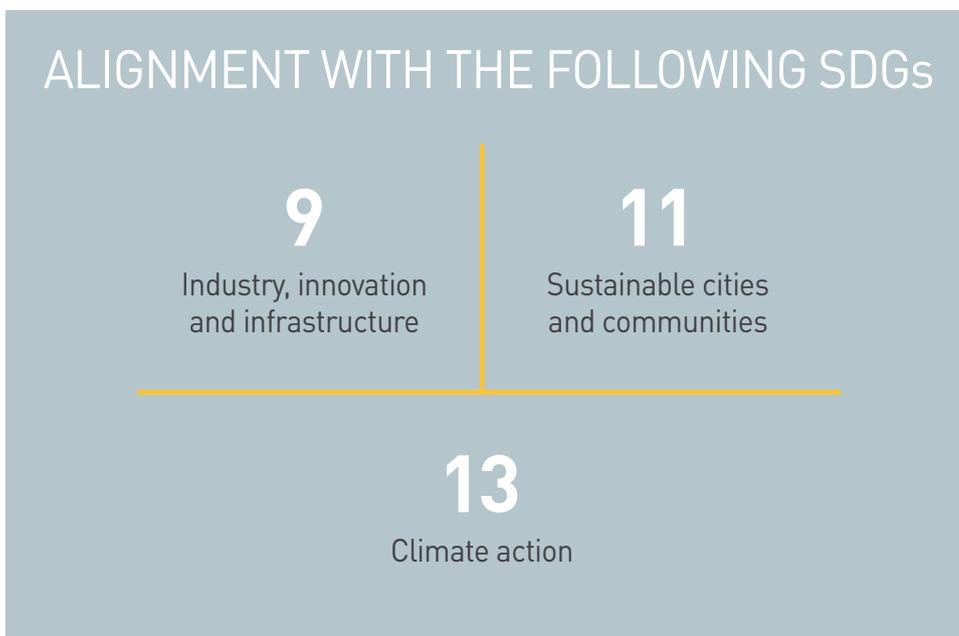
CONTEXT FOR CSI AT SANTAM

Good and impactful Corporate Social Investment (CSI) does not happen in isolation or without context. At Santam, we aim to deliver community-based solutions to support business while being aligned with international and national development priorities. Our view is one of integrated thinking and reporting and we believe our CSI strategy needs to reinforce Santam’s approach to sustainable business as well as adhere to national transformation agendas such as those encapsulated in the Broad-Based Black Economic Empowerment (B-BBEE) codes.

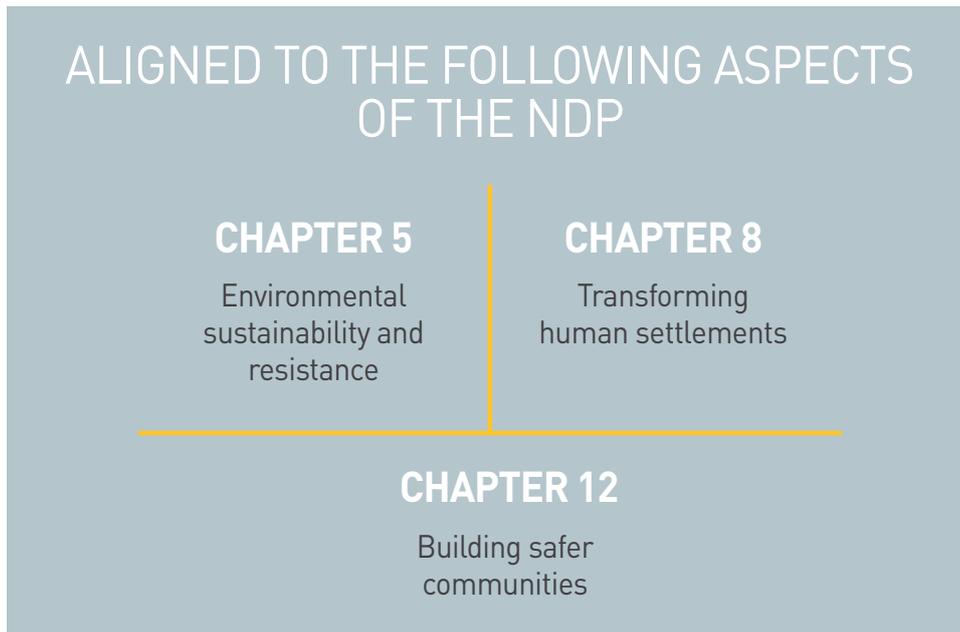
Santam understands that it is the collective impact of business that is significant, not just CSI, and alignment with international and national frameworks for developmental objectives is key. Frameworks such as the global Sustainable Development Goals (SDGs), which aim to secure a better long-term world future, and the South African National Development Plan (NDP), supported by local codes and standards, provide guidance for how business can and should play a positive role in advancing societal interests.



The SDGs, a group of 17 global goals, were collaboratively designed by the United Nations (UN) as an outline for stakeholders to achieve a better and more sustainable future for all. The application of our integrated-thinking approach has seen Santam aligning with three of the 17 SDGs through our business strategy, which is supported by our CSI strategy:



Applying the same logic and integrated-thinking approach at a more localised level while seeking to support the South African government with its national development agenda, has seen Santam’s strategy aligning with three of the 15 chapters outlined in the NDP:



Adherence to shared-value principles

Santam’s business strategy, which applies an integrated-thinking approach, provides an internal framework for achieving shared value whereby long-term shareholder value is secured simultaneously with programmes that provide societal value. Santam’s Partnership for Risk and Resilience (P4RR) programme (include reference/link), which aims to increase collaboration between provincial and district disaster management centres and enhance the capacity of local government with fire and flood risk management, is a powerful example of how Santam is seeking and achieving shared value.

At Santam we believe that to enhance this shared-value agenda the bulk of our CSI efforts need to be aligned with the business and our CSI strategy is therefore strongly in support of the P4RR programme. Although some of our CSI initiatives fall outside of the P4RR focus areas, all of our initiatives seek to achieve both developmental outcomes and business benefits.

	DEVELOPMENTAL INTENT	BUSINESS INTEREST
Support for risk resilient communities ▶	Compliment the work of the P4RR programme by working in select communities to build networks for risk management and piloting risk resilience systems. To then apply experience and lessons to extend the influence and impact.	Advance relations with community stakeholders (while creating and enhancing a mindset of risk management) and enhance Santam’s brand image in those communities.
Staff volunteerism ▶	Utilise staff time, expertise and cash contributions to make a positive difference to multiple initiatives selected by staff members	Instil a sense of staff pride and loyalty by providing support to staff that are committed to making a positive societal contribution
Child art ▶	Create a love for art and an opportunity for children to express their thoughts and ideas creatively via the competition and informal art classes.	To retain reputational interest and brand value associated with Santam’s long standing support of this prestigious CSI initiative.

Trends in CSI and Santam's CSI Strategy

South African corporate social responsibility advisory firm, Trialogue, with input from an international peer group of companies ([CECP Global Exchange](#)), has outlined 10 future trends for CSI. Santam is cognisant of these and when mapped against these trends our CSI strategy is aligning well, as shown below. It is our intention to revisit these trends regularly when refining our programmes and activities to ensure we amplify the benefits that will flow from adopting such practices.

Increased integration	Sourcing of business expertise to provide expertise in risk management as part of the contribution
Increasing collaboration	Working with multi-stakeholder teams within municipalities to build capacity to manage and mitigate risk
More focused CSI	Increasing emphasis on risk orientated solutions that are aligned to business shared value interests
Applied measurement	Using risk profiling to initiate actions and solutions coupled with ongoing assessment of outcomes from existing pilot initiatives
Support for social justice	Advocating for broader involvement in community resilience
Innovative finance	No response as yet – but there is potential to explore alternative funding streams for community risk mitigation solutions
Greater employee engagement	Ongoing engagement via the Santam staff volunteer programmes
Application of technology and data	Opportunities to gather and apply data for risk mitigation
Increased stakeholder interaction	Extensive engagement with national, provincial and local government as well as municipal stakeholders in seeking and providing solutions
Increasing professionalism	A dedicated team to manage P4RR and CSI, supported by internal business structures

FUTURE FOCUS

The future direction of our Santam CSI strategy will build on the work done to date, by determining evidence-based outcomes, refining programmes and then extending our impact through replication and knowledge sharing.

The focus of our future effort will naturally fall on the 'Support for Risk-resilient Communities' strategic area, which will necessitate a reduced investment in the 'Child Art' strategic area. Part of this deeper focus on 'Support for Risk-resilient Communities' will see the team creating structured portfolios of interventions aimed at demonstrating effectiveness, which can then be provided to communities to improve their risk resilience.

In order to be able to demonstrate effectiveness and refine interventions, emphasis will be placed on building monitoring and evaluation (M&E) processes into the various interventions. The intention here will be to not only track implementation but also to establish a body of evidence of outcomes as well, to determine what works and what doesn't so that projects and programmes can be refined accordingly. It is our intention to be able to document our learnings and then identify the most impactful platforms on which to share this knowledge.

It is our hope that our interventions continue to create increased collaboration at a multi-stakeholder level and within communities while growing the sectoral and community resource pool.

SANTAM'S CSI STRATEGY

The objective of our CSI strategy is to provide positive developmental outcomes while demonstrating good corporate citizenship and advancing stakeholder relations. To achieve this objective, the CSI strategy is focused on three areas, namely child art, support for risk-resilient communities, and staff volunteerism.

Support for Risk Resilient Communities

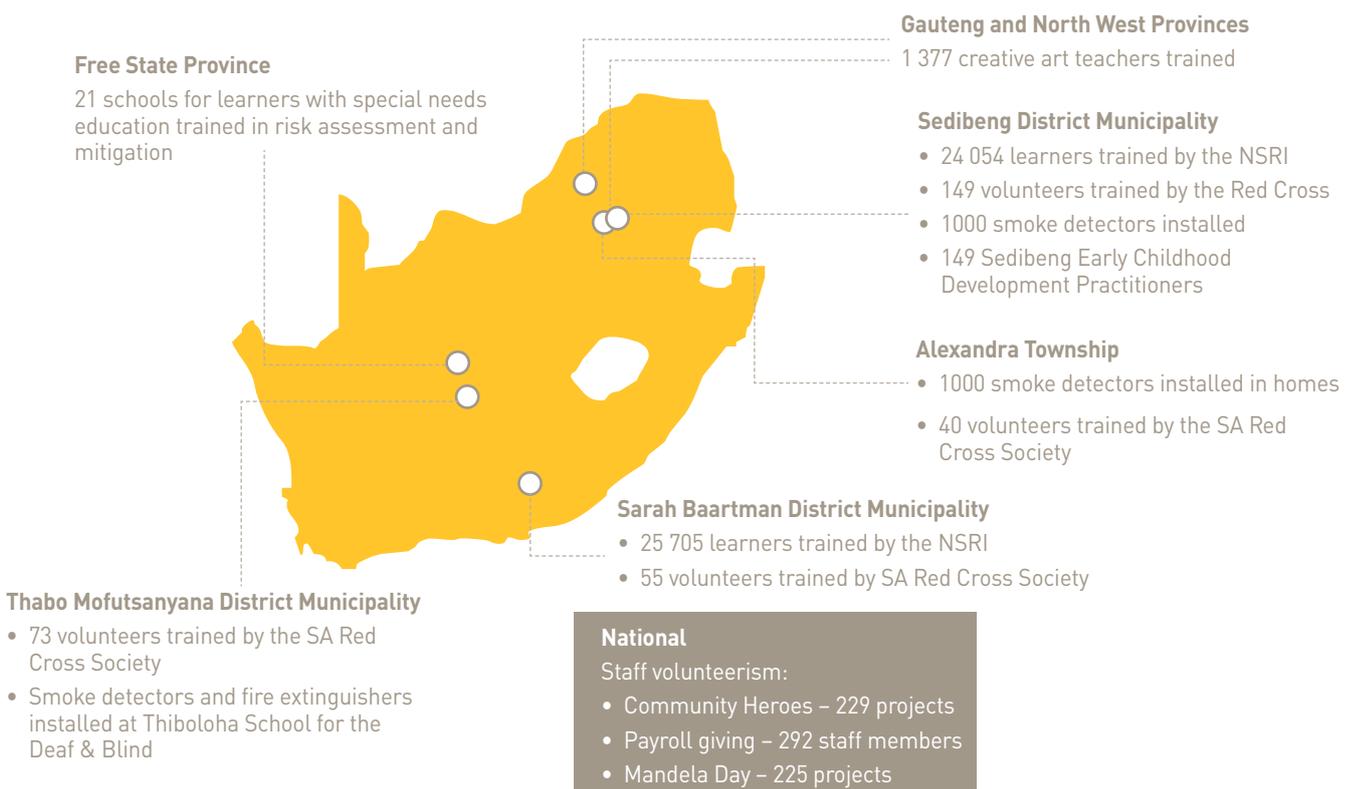
The objective of this focus area is to support community-led disaster prevention and management. By reducing chronic disaster vulnerability and minimising the catastrophic impacts of disasters, Santam aims to create empowered, self-reliant communities and a stable and resilient society. A key effort of this focus area is on training and awareness programmes and a priority in all of the initiatives is an inclusive, multi-stakeholder, community-driven process.

Resilience is the capacity to recover quickly from setbacks. As a leading insurer, resilience is at the core of Santam's business, enabling clients to bounce back from physical and environmental adversity. Resilience runs through our Shared Value partnership with government, civil society and other corporates, and it continues across our CSI initiatives, which promote social resilience.

Social resilience is the ability of communities to cope with threats, crises and emergencies and, wherever possible, to prevent them from happening in the first place. Santam invests in CSI initiatives that promote social resilience in some of South Africa's most vulnerable communities.

The following initiatives have been implemented to date:

- A partnership with the Red Cross to provide training to volunteers and communities in first aid and basic disaster management.
- A partnership with the National Sea Rescue Institute (NSRI) to provide training to school communities (teachers and learners) in drowning prevention and basic CPR.
- Workshops with school communities (leadership, governing bodies, teachers and learners) to increase their knowledge regarding risk identification and mitigation.
- Installation of smoke detectors and fire extinguishers in vulnerable homes and institutions (township homes, homes for the elderly, homes and schools for children with special needs).



Risk management, disaster management and risk awareness are an integral part of Santam's capabilities. Applying what we do well in areas beyond our core insurance business enables us to build resilience among the underinsured and uninsured, and in this way help to build a more resilient South Africa.

Child Art

The objective of this focus area is to nurture a love for art in children and create an opportunity for them to express their thoughts and ideas creatively. Art is a valuable but often neglected aspect of human development and can enable especially young people to express their thoughts and ideas. Established in 1963, the Santam Child Art project has been adapted over the decades to fulfil a stronger development role and is particularly inclusive of disadvantaged schools in vulnerable communities.

Santam Child Art consists of a national art competition for school-going children, an online exhibition of selected artworks, an art calendar, and after-school activities for children through informal art centres at schools.

Santam supports the following projects to achieve this objective:

- The Santam Child Art project, which is a recognised and well-established national competition that aims to promote the love of art among children in South Africa and Namibia. It offers a platform for children to express and present their thoughts and ideas in a creative manner. In total, 4 325 entries were received for the competition in 2019.
- Through a partnership with the Ibhathane Project at the Peter Clarke Art School and the National Department of Education, Santam has improved the knowledge and skill of creative art teachers through implementing teacher-training programmes across several provinces.



>90 000
LEARNERS
REACHED

Through the Santam Child Art competition since **2006**.



9507 TEACHERS
TRAINED

Through the creative arts teacher training programme in the **Western Cape, Eastern Cape, Limpopo, KwaZulu-Natal, Free State, Mpumalanga, Northern Cape, North West** and **Gauteng** provinces.



2012 AWARD

The creative arts teacher programme won **the BASA / Financial Award** for youth development and was a runner-up in the **Mail & Guardian Investing in the Future Awards**.

Staff volunteerism

The objective of this focus area is to enable Santam staff to live the Santam values of integrity, humanity, passion, excellence and innovation by getting more involved in their communities through three channels:

- **Santam Community Heroes:** Santam employees nominate a project of their choice and if the application is successful against a list of criteria, the project is awarded funding to conduct the activities stated in the application. The employee monitors and reports on the spending and the CSI department oversees governance in terms of Broad-Based Black Economic Empowerment and the Department of Trade and Industry Codes.
- **Mandela Day:** Mandela Day is a day of volunteering, but it is also an opportunity for employee engagement, team building and collaboration between teams and departments. In May each year, entries are solicited from Santam teams, departments and business units that identify organisations of their choice and apply for funding. The CSI department assesses all applications against set criteria, and those that qualify are awarded funding to assist with their planned activities on 18 July.
- **Payroll Giving:** Santam offers all employees the opportunity to make financial contributions from their monthly salaries, from as little as R10, to a cause they identify with. Funds are transferred to The Giving Organisation, an independent trust that administers the funds. The Giving Organisation represents ten non-profit organisations (NPO) from a variety of sectors and employees can choose which initiative they wish to support.
- In addition, Santam staff can respond to the real-time needs for disaster relief as part of helping communities bounce back when disaster strikes. (Santam activates this support by issuing a call for volunteering support to employees when the need arises.

