Corporate Social Responsibility
Unleashing potential

Beyond
A commitment that goes beyond business

Every day, around the world, we want to do things that have a positive impact on the communities we are part of. In India, one in three people live in poverty; without food and water, healthcare, equal rights and the chance of an education.

Deutsche Bank’s In the Community initiative helps tackle India’s chronic shortage of water, bringing access to water to more than 150,000 people.

Through the youth engagement programme Born to Be, we give young people the chance to make life choices based on their aspirations, not their circumstances. In the last year, we’ve helped over 120,000 children and youth access quality education and skills training, and made healthcare and quick treatment a reality for thousands.

Making a long-term difference is not just about donating funds, it’s about knowing how to use resources in a sustainable way. Through the Made for Good enterprise programme for social good, we give charities the know-how to grow their organisations and reach more people who need help.

Many employees join the Plus You volunteering and giving community, raising funds and contributing more than 2,500 hours in a single month last year.

“We will continue to ramp-up our efforts to create positive, sustainable change in the community. When we say we’re committed to giving our best to India, it’s a commitment that goes beyond business,” says Ravneet Gill, Chief Executive Officer, Deutsche Bank, India.

In the Community
From the ground up

Water works
Clean water saves lives

Highly contaminated ground-water used to be the only option for the thousands of people living in and around Jaipur. Unfit for consumption due to poisonous levels of fluoride and nitrates, drinking this water made people seriously ill.

The health of whole communities was affected. Children became sick and malnourished, and dropped out of school. Adults couldn’t work. Sometimes people died. Families who used this water for drinking and cooking often didn’t know how hazardous it was: it was so toxic, boiling it didn’t help.

But for 10,000 families previously trapped in this dire situation, life is now very different. Thanks to the work of the Naandi Foundation, Deutsche Bank has helped set up 55 community water centres in and around Jaipur. They supply safe, reliable and affordable drinking water to over 50,000 residents. In the long run, the programme will reach ten times that number of people.

Life changing
The water centres change lives. As well as supplying clean water to dramatically improve general health, programme workers go door-to-door educating families on why safe water is so important. Awareness and behaviours are changing.

Residents buy purified water for INR 0.20 or EUR 0.003 per litre, which is a fraction of the normal cost. They can collect up to 20 litres at a time, enough for a family for one day. Water is purified through a process of reverse osmosis and ultra violet filtration, using technology funded by Deutsche Bank.

The local municipality provides the land, electricity and raw water. Naandi manages the programme on the ground, working at the heart of communities to mobilise support. All of the centres are cash-less. Residents quickly dispense their water with a flash of their pre-paid, electronic card. They can check their balance, and dispense water, 24 hours a day. This system makes accessing clean water, quick and easy.

As general health improves, so does access to education and economic productivity. Children go to school. Students achieve more. Parents bring home an income. Each water centre employs a manager, usually a woman, from the local community. The knock-on effects are far-reaching.

naandi.org

Clean water
Over the next 10 years, 100,000 families will receive clean water through the programme

100,000

Clean benefit
In 2016, 151,050 people benefited from clean water projects and other watershed management projects.

151,050

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Deutsche Bank helps bring safe drinking water to the community
Photograph: Nitin Upadhye

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**Food for thought**

Hot, nutritious lunchtime meals give children energy to learn

The midday meal scheme keeps children in school, happy and healthy, and stimulates their curiosity to learn. Photograph: The Akshaya Patra Foundation

Education

**New possibilities**

Young people in India need access to the basic necessities for health, well-being and education

With the right support, and a strong start, anything is possible. But millions of young people in India are held back because they don’t have access to basics like the ability to see a doctor and be treated quickly, to eat regularly, or to live in a safe environment. That’s why in India, Deutsche Bank’s youth engagement programme Born to Be tackles more than just education. As well as providing necessities for health and well-being, we believe young people should receive quality education and skills training to match their ambition.

**Impact**

A multi-disciplinary approach helps children fight cancer

Education is free and compulsory for all children in India. But for many reasons, including socio-economic pressures, they don’t have access to the basics they need to succeed. Making quality meals on a large scale requires industrial, pharmacists and nurses. If diagnosed early and treated properly, more than 80% of children with cancer can be completely cured.
Enterprise
Enabling growth in high potential NGOs

Bigger, better, stronger
A strategy for growth

") joined Atma because I wanted to help people to help themselves," says Joycaiy Andrades, Atma Education’s Partnership Manager, “Organisations like Karunya Trust already do amazing work. We just help them reach their potential to make an even bigger impact.

Atma is a non-government organisation (NGO) providing consultancy to high-potential NGOs in the education sector through their Accelerator programme. As part of Deutsche Bank’s global enterprise initiative Made for Good, we support Atma’s partnership with Karunya, an education focused NGO working hands-on with over 500 children from Mumbai’s most marginalised communities.

Growth
Mary Ellen Matsui, Atma’s Executive Director, gives an example: “Karunya is a lifeline for children living at Deonar, Mumbai’s largest waste dumping ground. They’re on site providing holistic support in unimaginable conditions. This is intense work and just one of their projects. Naturally, there’s little time for organisational strategy.” Matsui explains: “Lack of strategy makes it harder to raise funds, to forge connections with other NGOs and the government, and to attract new volunteers. Ultimately it limits how much Karunya can grow and how many people they can help.”

Fit for future
With Atma’s support, the Karunya team will use new technology to track the well-being of those they support, instead of paper. “Monitoring and evaluating impact is really important. We’ve helped Karunya define what they want to track and create tools to capture quality data,” says Andrades.

Recalling the journey to implementation, Matsui commented, “Karunya were inspired to use technology to capture their impact after they saw it working at another organisation, as part of a visit we arranged.”

Going back further, Matsui says, “When Deutsche Bank first approached us to support Karunya, the information that we came across did not reflect how good their work was. Now, their data management, HR practices and reporting systems set them up for the future.”

atma.org.in
db.com/madeforgood

Plus You
Hearts and minds

Community spirit
In and out of the office

Through the Plus You programme, employees in India spend thousands of hours in the community, from rolling up their sleeves planting trees to teaching children about computers. In October 2016, over 500 colleagues in 15 cities left their day jobs behind to pour their energy into India Volunteering Week. In Pune, volunteers travelled three hours to teach young people financial literacy in rural Raigad. In Mumbai, they welcomed children into a branch to see how banks and ATM machines work.

Game on
The bank raises funds for worthy causes through Trade for a Cause. The rules are simple. Every time an employee joins Trade for a Cause, Deutsche Bank’s annual virtual trading game, they make a real, cash donation to charity. Players then receive an amount of virtual money to trade with on the platform. Using live feeds from international stock exchanges, they buy and sell for the biggest return. Whoever makes the most ‘money’, wins. But charities are the real winners.

Since the game was launched in 2011, employees have donated INR 6m (EUR 85,000) to worthwhile causes from their own pockets. Over 1,000 employees gave to clean water charities through the game in 2016. In previous years, Trade for a Cause has helped bring sustainable solar lighting to over 450 homes and sanitation facilities to rural schools.