Key challenges

Environment Deutsche Bank Africa Foundation is committed to long-term environmental conservation and strives to improve awareness and appreciation of issues impacting our heritage through its support of environmental education projects.

Education The objective is clear: “By 2015, all children of the world should be entitled to complete elementary education,” the United Nations stated in 2000 as one of its Millennium goals. Education is a primary focus, and Deutsche Bank Africa Foundation supported 18 programmes to improve educational opportunities for children and gave young people an education.

Social Investments Aid for the most vulnerable people and disadvantaged communities. There is no alternative to this obligation. We help in various ways, whether through personal commitment of our employees, the use of networks, or innovative finance models.

Art & Music Cultural diversity is a defining characteristic of humanity, according to Unesco. But only about 10 percent of all people have regular access to cultural institutions and opportunities. This gap needs to be closed.

Corporate Volunteering One in eight adults is a volunteer, according to the UN labour organisation ILO, which calls on citizens to become active – many people and corporations already have done so. Deutsche Bank’s corporate volunteering programmes maximise social returns by leveraging professional skills in long-term projects.

Cover: Celebrating the joy of soccer and the 2010 Fifa World Cup held in South Africa, a young boy shows off his skills in the township.
In 2010, Nurturing Orphans of Aids for Humanity (Noah) and the Deutsche Bank Africa Foundation celebrated the sixth year of a partnership that has brought support, strength and solidarity to over 100 communities devastated by Aids and poverty in South Africa. See p. 42

The Deutsche Bank Africa Foundation has been supporting Rural Education Access Programme (Reap) since 2004 in providing students who live in rural areas with access to tertiary education. This support has enabled 29 students to journey through their tertiary education and improve their career prospects. See p. 24

Melodi Music Trust (Melodi), is a classical music outreach programme that develops both musical skills and a love for classical music amongst previously disadvantaged children. See p. 50

The considerable housing backlog and desperate poverty in Orange Farm make it an ideal location for participation in a volunteer home building project. See p. 55

Kommetjie Environmental Awareness Group (Keag) in the Western Cape is one of the key recipients of funding that has focused on three different projects supporting Keag and Kelp crafters; infrastructure to relocate and the sponsorship of 500 underprivileged children. See p. 14
“Deutsche Bank’s motto is ‘Passion to Perform’. For us, performance includes demonstrating social responsibility. We view it as an integral part of our work.”

Dr. Josef Ackermann
Deutsche Bank regards corporate social responsibility (CSR) as an investment in society and in its own future. We consider our top most social responsibility to be internationally competitive, to earn commensurate profits, and to grow as a company. Our second priority as a good corporate citizen is to earn money in a manner that is both socially and ecologically responsible. The third and most visible part of CSR is our support for socially beneficial activities.

Commitment to society
Our educational programmes enable talent, our social investments create opportunities. Our involvement in art and music fosters creativity, and our commitment to sustainability ensures long-term viability. With their corporate volunteering activities, people at Deutsche Bank commit themselves personally. As a responsible corporate citizen, Deutsche’s objective is to build social capital.
Deutsche Bank Africa Foundation has allocated R70 million since inception which has enabled it to support over 100,000 vulnerable children, allocate 70 high school bursaries and 50 university bursaries and allowed multiple communities to benefit from micro lending, housing, greening and general educational support.

The motto of “Passion to Perform” which drives everything Deutsche Bank does is evident in the enthusiasm of its staff to get involved and make a difference.

The operations of Deutsche Bank Africa Foundation are steered by the elected foundation Trustees. The Trustees, in particular, have applied their minds and played an active role in shaping the effectiveness of Deutsche Bank Africa Foundation.

Deutsche Bank in South Africa is aligned with the ambitious goals of the wider group and is proud to be part of a global Deutsche Bank passion to take responsibility and play an active part in building a better society.

Yours sincerely,

Herman Bosman
Chief Executive Officer
Deutsche Bank South Africa
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### 02 Environment

- Kommetjie Environmental Awareness Group
- Daktari Bush School and Wildlife Orphanage
- The Cape Leopard Trust and the Landmark Foundation
- Gumbi Rhino Node

### 03 Education

- Sparrow Combined Vocational Skills
- Rural Education Access Programme (Reap)
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- Thandulwazi Maths and Science Academy
- Thuthuka
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### 04 Social Investments

- Nurturing Orphans of Aids for Humanity (Noah)
- Witkoppen Health and Welfare Centre
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### 05 Art & Music

- Melodi Music Trust
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### 06 Corporate Volunteering

- Deutsche Bank staff support
- Habitat for Humanity
- Mandela “Give 67 minutes” Day
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### 07 Supplementary Information

- Deutsche Bank’s CSR units and foundations
Corporate Social Responsibility Highlights 2010
01 Nurturing Orphans of AIDS for Humanity (Noah)
Strengthening a community response to the HIV pandemic
Noah and the Deutsche Bank Africa Foundation celebrated the sixth year of a partnership that has brought support, strength and solidarity to over 100 communities devastated by AIDS and poverty in South Africa.

02 Kommetjie Environmental Awareness Group (Keag)
Cleaning our environmental heritage
The Deutsche Bank Africa Foundation is committed to helping build an awareness and appreciation for South Africa’s rich environmental heritage. A number of sustainability projects have been at the heart of the Foundation’s focus on ensuring viability.

03 Witkoppen Health and Welfare Centre
Mothers and vulnerable children project 2010
The Deutsche Bank Africa Foundation, in partnership with Witkoppen Health and Welfare Centre, is playing a pivotal role in tackling the issues around mothers and vulnerable children.

04 Habitat for Humanity
Volunteer home building project
Staff members are given the opportunity to roll up their sleeves and provide ‘sweat equity’ to give a brand new home to a person who would not otherwise be able to afford one.

05 Refilwe
God Parents programme
The Refilwe God Parents programme model provides a secure and comprehensive support system for abandoned children in the Lanseria area outside Johannesburg.

06 Rural Education Access Programme (Reap)
Assisting youth in achieving their educational goals
Poverty is most evident in the rural areas of South Africa. The Deutsche Bank Africa Foundation has been supporting Reap since 2004 in providing students who live in rural areas with access to tertiary education.

07 Teach South Africa
Helping to eradicate educational inequality
Teach South Africa started in 2010 with 39 Teach Ambassadors signing up for the Teach Academy, which was housed at the South African Breweries Training Institute in Kyalami, Gauteng.

08 Black Like Us
Rewarding creative art partnerships
The Deutsche Bank Africa Foundation expanded its commitment to the Arts by sponsoring the Black Like Us art exhibition in conjunction with Black Like Me (a cosmetic company).

09 Melodi Music Trust
Creative expression through music
Melodi Music Trust (Melodi) is a classical music outreach programme that develops both musical skills and a love for classical music amongst previously disadvantaged children.

10 Little Artists
Fostering creativity and expanding imagination
The Little Artists is a project that teaches basic art to children from the inner city of Johannesburg.
Corporate Social Responsibility
Touching lives around the world 2010

200 underprivileged artists
in Johannesburg received career guidance and an opportunity to exhibit and sell their work.

3,600 new housing units
were generated for low-income households within Deutsche’s Community Development programme in the United States.

7,425 local businesses
in South Africa received micro-finance through Phakamani, co-sponsored by the Deutsche Bank Africa Foundation.

15,000 classical music lovers
from around the world experienced the opening season concert of the Berliner Philharmoniker – per live video stream in the Digital Concert Hall, enabled by Deutsche Bank.

1,700 children
of Chinese migrant workers benefited from mobile schools, which were established in Beijing with support from Deutsche Bank.

4,000 youths
were given training on good citizenship and how to make a change within their school environments throughout South Africa.

14,250 young people
participated in Playing Shakespeare with Deutsche Bank. This programme of the Shakespeare Globe Theatre introduces school students to the works of Shakespeare through specially conceived performances and workshops.

26,000 students and teachers
benefited from educational programmes supported by Deutsche Bank Africa Foundation.

30,000 orphans and vulnerable children
received care through community projects supported by Deutsche Bank Africa Foundation.
## Corporate Social Responsibility

### Selected key facts 2010

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<th>Details</th>
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<td><strong>2010 Fifa World Cup</strong></td>
<td>Held in South Africa exposed visitors to a Deutsche Bank Africa Foundation supported project to make vuvuzelas.</td>
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<tr>
<td><strong>98.1 million euros</strong></td>
<td>Is the total investment that Deutsche Bank made in the area of corporate social responsibility – more than ever before.</td>
</tr>
<tr>
<td><strong>67 minutes on Mandela Day</strong></td>
<td>Saw staff giving of their time to offer career guidance to a group of youth attending the Deutsche Bank South Africa offices.</td>
</tr>
<tr>
<td><strong>3,200 volunteering projects</strong></td>
<td>Were supported by Deutsche Bank employees around the world.</td>
</tr>
<tr>
<td><strong>75 percent</strong></td>
<td>Of the Little Artists paintings were sold at an art exposition held for both client and staff at the Deutsche Bank South Africa offices.</td>
</tr>
<tr>
<td><strong>26 hours</strong></td>
<td>Was the duration of the longest flight of a solar airplane from July 7 to 8. The pilot, André Borschberg, completed the first-ever night flight of Solar Impulse, supported by Deutsche Bank.</td>
</tr>
<tr>
<td><strong>3,200</strong></td>
<td>Volunteering projects were supported by Deutsche Bank employees around the world.</td>
</tr>
<tr>
<td><strong>Over 35 projects</strong></td>
<td>Benefited from the Deutsche Bank Africa Foundation’s funding in 2010.</td>
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98.1 million euros is the total investment that Deutsche Bank made in the area of corporate social responsibility – more than ever before.
Environment
Environment: Ensuring viability

An integral part of all Deutsche Bank activities — in our core business and beyond — is being responsible to our shareholders, clients, employees, society and the environment. Deutsche Bank Africa Foundation is committed to long-term environmental conservation and strives to improve awareness and appreciation of issues impacting our heritage through its support of these projects.
Deutsche Bank Africa Foundation is committed to helping build an awareness and appreciation for South Africa’s rich environmental heritage. A number of environmental projects have been at the heart of the Foundation’s focus on ensuring viability.

Keag in the Western Cape is one of the key recipients of funding and has focused on three different projects.

— Witsands-Soetwater Coastal Conservancy work and the support of the Keag and Kelp crafters;
— The relocation and infrastructure work needed to relocate Keag to the Soetwater Enviro Centre; and
— Support for the Soetwater Enviro Centre, entailing the sponsorship of 500 underprivileged children, the upgrading and the marketing of the centre.

Conservancy work and the Keag and Kelp crafters
On average the Keag cleaning teams removed 400 bags of litter each month from the broader conservancy area. This comprised weekly patrols and clean ups of all the beaches and roads, as well as clearing illegal dump sites and litter at lay bys. On World Environmental Day they led the general Kommetjie community in planting trees, alien removal, litter picking and garden planting. In a mass clean up in Ocean View community members were given hot dogs for each bag of litter, and World Cup artwork was created from waste and plastic and put on display on the fence along the scenic drive. On Mandela Day another mass clean up was done on the periphery of Ocean View.

The environmental education is supported by a 350 page educational and reference manual to be published in 2010.

Relocation of Keag to Soetwater Enviro Centre
Deutsche Bank Africa Foundation has taken over the official sponsorship of the Soetwater Enviro Centre from Parmalat, thus enabling the centre to continue supplying ongoing environmental education to learners from underprivileged communities.

Deutsche funding enabled 500 underprivileged school children to visit the centre. Since taking over the centre, a number of gardens have been established and over 500 trees planted. A wetland in the premises has been upgraded and an indigenous plant nursery established.
Daktari’s mission is to educate underprivileged children to care for their environment through a wildlife orphanage.

Each week eight underprivileged children and one local volunteer are taken from their village in Metz and Bizmark, Sekororo region, to stay at Daktari for five days. During their stay they are given extensive education about the environment, using orphaned wild animals as a medium.

The week’s education also includes extra English, Maths and Biology lessons. In the evenings, the children take part in discussion groups about social issues such as substance abuse, respect and safe sex. After dinner they play educational games such as Bingo (where they must work out a maths question to get the answer), Trivial Pursuit (adjusted to their experience at Daktari) and Pictionary.

They are also given a lesson in basic first aid. International volunteers assist in teaching and mentoring the children during their stay.

The volunteers also play an important role in the sustainability plan of Daktari as the price of their stay for the experience helps to cover a part of the running cost of the project.

As the primary focus is on preservation of the environment, children are taken on bush walks and a game drive. They also visit Makalali Game Reserve where they are exposed to both the environment and economic benefit of game reserves.

They are encouraged to interview employees and build an understanding of work opportunities including security, reception, housekeeping, laundry, chefs, rangers, trackers, managers, maintenance, accounting, mechanics and other related employment.

At the end of each week the children decide what they can do to help South Africa. Each child is made aware that they have a role to play in making the future brighter. Together they brainstorm on what each of them can do to make South Africa a better place.

Before they leave each child receives a laminated certificate to remind them of what they have learned at Daktari and what they promise to do to make South Africa better; and the child who is selected as having excelled on the course is given a tree to plant at his/her school.

Daktari has been going for five years and has hosted over 900 children. It has made a significant impact on the children, community and the environment. Daktari is still in contact with some of their first hosted children, and some of them are now studying Nature Conservation.

Children are taught to care for vulnerable animals

The children assist in nurturing and rehabilitating vulnerable animals as part of their environmental education.
The Cape Leopard Trust and The Landmark Foundation
Promoting biodiversity through Leopard conservation

Deutsche Bank Africa Foundation supports the activities of two environmental organisations, the Cape Leopard Trust and the Landmark Foundation in their dedicated attempts to preserve the iconic, but vulnerable, Cape Leopard – thereby highlighting and promoting biodiversity, conservation and environmental education in their respective regions of the Western and Eastern Cape.
The Cape Leopard is a smaller cat, weighing roughly half the weight of its larger cousin, the bushveld-based African Leopard. Due to its determined survival instinct and stealthy, elusive behaviour, the Cape Leopard has managed to survive against the odds of a huge reduction in roaming habitat and robust predation control efforts – aimed primarily at lesser predators like the caracal, but especially the jackal, whose activities plague the lives and livelihoods of small stock farmers in the Cape.

Human – predator conflict on South African small-stock farms has reached crisis levels, with farmers employing vigorous control methods to protect their stock, but which have a direct impact on leopards as an incidental ‘by-catch’, killing many of them.

In their attempts to protect and preserve the remaining leopards in the Cape, the activities of the Cape Leopard Trust and the Landmark Foundation focus on the observation, tracking, capture, collaring and relocation of leopards in their respective regions.

They also spend considerable effort and time informing farmers of alternative, more humane/non-lethal methods of predator control and preventative measures like the introduction of Anatolian sheepdogs to protect their flocks.

Lastly, considerable time and effort is spent educating the general public on the threats to leopards and biodiversity in general, through advocacy, awareness and education programmes, aimed especially at schoolchildren. In addition to this, the Landmark Foundation is attempting to introduce environmentally friendly meat and animal fibre brands to consumers, along the lines of a ‘fair trade’ label.

The success of the Landmark Foundation and the Cape Leopard Trust is measured by the large number of leopards rescued, collared and being tracked, as well as the increased knowledge the public have of these beautiful animals.

Success is also reflected in the thousands of schoolchildren’s awareness of the plight of the leopard and the threats to biodiversity. Lastly their efforts have been rewarded by the regular attention they receive in the media – on TV, in newspapers and nature periodicals.

From January to June 2010, the Landmark Foundation had already successfully rescued six leopards and since 2004 has rescued 34 leopards in total, of which 17 have been GPS collared in the Eastern and Western Cape.
Gumbi Rhino Node
Involving youth through solution driven interaction

Through the expansion of Deutsche Bank Africa Foundation’s focus on environmental issues, the Gumbi Rhino Node has been added to the project list to increase youth awareness of preservation and appreciation of the environment.
The period spanning 2009 to 2010 has seen an active participatory effort from the schools in the Eco-School programme.

Eight schools in the Gumbi Rhino Node work towards whole school development by implementing environmental management decisions focusing on improving specific challenges identified at each school.

A coordinator assists each school with the seven-step process to becoming an Eco-School.

Directly linked to the curriculum and encouraging hands-on participation, the Eco-Schools programme focuses learners’ attention on finding solutions to the environmental challenges in and around their schools and communities.

Some of the schools in the Gumbi Rhino Node have been with the Eco-Schools programme for three years, one of them for six years.

The school will choose its teaching content from the five environmental themes:

- Resource use
- Nature and biodiversity
- Local and global issues
- Healthy living
- Community and heritage

Most schools in the rural area of the Gumbi Node maintain food garden projects as hands-on learning experiences to teach the Healthy Living theme.

These vegetable gardens supply the school kitchens which provide learners with what is in some cases, the only meal of the day.

The lessons of how to grow vegetables and the benefits of eating healthy food are taken home to their families, extending the knowledge base to their greater community.

The programme continually encourages community involvement, assisting with the necessary communication of environmental management to encourage care for our future environment.

Because of the location of the Gumbi Node, information and use of resources for these rural schools is a challenge all on its own. They rely heavily on the information and materials sourced by an Eco-Schools coordinator to help the educators to deliver well structured lesson plans and projects that link the environmental teachings of the Eco-Schools programme to the school curriculum.

Workshops are held to provide support and understanding for the school teachers and an interactive relationship is developed between the partners, through the funding from the Deutsche Bank Africa Foundation.
03

Education
Deutsche Bank Africa Foundation enables talent across all disciplines as one of the most important sources of growth and progress.

The objective is clear: “By 2015, all children of the world should be entitled to complete elementary education,” the United Nations stated in 2000 as one of its Millennium goals. Education is a primary focus, and Deutsche Bank Africa Foundation supported 18 programmes to improve educational opportunities for children and give young people an education.

The scope of educational projects in South Africa ranges from pre-primary school interventions through to tertiary education, and teacher development projects. The projects vary, linking into wider community initiatives, or individual bursaries.

Here employees show what passion to perform can achieve when it is passed on, through mentoring students, such as under the Student Sponsorship Programme, and through sharing their experience, through Career Guidance days and school programmes.

Altogether, the projects in 2010 supported 26,000 schoolchildren and teachers at a cost of 3.2 million rand.
Youth with learning challenges who cannot cope in mainstream academic environments can contribute positively to society when they find their niche performance area. It is important that they access the opportunities to be equipped with practical skills to ensure that they are employable.

Sparrow Combined Vocational Skills is an exceptional programme that helps youth with learning challenges acquire vocational skills to optimise their ability to function as responsible citizens.

Youth with learning challenges who cannot cope in mainstream academic environments can contribute positively to society when they find their niche performance area. It is important that they access the opportunities to be equipped with practical skills to ensure that they are employable.

Sparrow Combined is a purpose-built vocational training centre situated in Sophiatown, Johannesburg. Each year around 300 youth participate in Sparrow Schools’ comprehensive programme.

Youths aged 14 – 18 choose a vocational skill based on their interest and ability. Currently they have the following choices:

- Motor mechanics
- Welding; carpentry
- Hotel-keeping and hospitality
- Clothing production
- Creative design and technology
Accreditation of the vocational skills training programmes with the relevant Sector Education and Training Authorities is essential to enable learners to achieve nationally recognised qualifications in their chosen vocational skill.

Due to the learners’ intellectual challenges the programmes do not fit into the standard accreditation criteria. Immense commitment and time have been invested in charting a way forward.

As an institution, Sparrow Schools achieved accreditation with full compliance with Umalusi, an ETQA provider. As yet no organisation has been given full accreditation. As required by Umalusi, the programmes have been aligned to national curricula.

Learners spend 40 percent of their time on the theory and practical aspects of their chosen vocational skill and the remaining 60 percent on fundamentals, including adult basic education and training numeracy and literacy; computer training; business training; and life skills training.

This is supplemented by comprehensive learner support – remedial therapy; counselling; crisis intervention; and the opportunity to participate in cultural and sports activities.

Deutsche Bank Africa Foundation has been a long-term supporter of Sparrow, sponsoring numerous aspects of the programme which has played a strong role in its sustainability and effectiveness.
Poverty is most evident in the rural areas of South Africa. The Deutsche Bank Africa Foundation has been supporting Reap since 2004 in providing students who live in rural areas with access to tertiary education.

To date the donation has provided support to 29 students, enabling these students to journey through their tertiary education and improve their career prospects.

The Deutsche Bank Africa Foundation has a vision that is aligned with Reap, to address the legacy left by apartheid in terms of poor education for African youth in South Africa and thus provide an opportunity to improve on the quality of life of young people who have the determination, tenacity and potential to succeed at tertiary education.

Each of the students who have benefited from the Deutsche Bank Africa Foundation has a moving and powerful story to tell about their journey to an academic qualification.

Reap believes that it is “through tertiary education that young men and women can escape poverty, change their lives and uplift their families”. The testimonies of its graduates support this belief.

In its 2010 financial period, Reap received a total of R9.5 million from its donors towards supporting 360 students at universities across the country. These students will, on graduating, be part of a
productive labour pool and help improve the lives of their families and communities. Reap has an 82 percent pass rate and most of its graduates find jobs.

“We don’t just throw money at our students and hope that they will complete their degree within three to four years. We use the funds from donors effectively as we walk the journey with the students by providing complementary support such as counselling, life skills, career guidance, mentorship, etc.”

Learners from under resourced schools and communities with no family experience of tertiary education are very likely to drop out and experience failure without holistic support.

The financial support received from the Foundation enabled Reap staff to visit the students three times in 2009 to offer support and provide academic monitoring and counselling.

Students were able to communicate with Reap via the toll free student helpline and the 36 Reap mentors could provide ongoing support to the first year students from the rural areas.

The students participated in workshops on topics such as managing their time, study skills and exam preparation.

The support of the Deutsche Bank Africa Foundation has enabled Reap to prove that with the right kind of support these young people will make the best of an opportunity, succeed with their studies, join the economic mainstream and contribute to their communities.
The Outward Bound programme has proved to be an ideal vehicle to take young vulnerable people out their comfort zone for a week into an environment that encourages them to reflect on their circumstances and develop strategies and goals to enhance their lives and become masters of their own destiny.

The Outward Bound experience gives the children a renewed determination to face obstacles and overcome them. They felt they learnt a thing or two about courage when faced with hardship. They also learnt that they have capabilities, and leadership skills. The physical and mental challenge made each one appreciate their homes, and their care givers, with a new found respect of what their families do for them.

Outward Bound
Empowering young people to better lives

The main aim of the programme is to present a Personal Development course that helps develop the participants’ personal leadership skills and enables them to realise that they all have untapped potential.
Objective 1: Resilience and coping skills
These activities are designed to help the participants to understand the environment in which they were operating and to guide them towards working for a better solution to problems they face individually and as a group.

Objective 2: Problem solving
Here the participants are taught to identify problems and consider the options and consequences before deciding on a solution.

Objective 3: Capacity building
To give participants the opportunity to develop capacities of mind, body and spirit to better understand their responsibilities to themselves, others and the community.

The courses have had a very positive impact on the students and we expect this impact to be lasting.
Dominican School
Consistently ensuring excellent academic results

Deutsche Bank Africa Foundation has chosen Dominican School as a centre of excellence due to their successful academic track record and all round achievement.

Deutsche Bank Africa Foundation has allocated five bursaries to previously disadvantaged students to enable them to obtain a comprehensive education.

Founded in 1908, the Dominican Convent School has a long-standing tradition of excellence in Catholic education. Dominican has 680 boys and girls enrolled from Grade R – Grade 12.

Dominican does not just focus on developing young minds. The school’s unique afternoon programme, from 14h30 – 15h50, allows students to develop their creative and physical talents in a variety of extra-mural and sport activities.

Dominican also strives to instil strong moral values and self-discipline in its learners, emphasising their role as future leaders within South African society.

With space for 150 learners in its hostel facility, Dominican truly becomes a home away from home. Weekly boarders live at school from Sunday evening to Friday afternoon, while term boarders remain on campus until school holidays.

The opportunity to break a poverty cycle for ever is a rare one, yet after ten years the very real success that the school sees from its matriculants has proved it is doing just that.

Children who would otherwise probably not have gone to school at all, let alone finish and graduate from tertiary study, are now the first adults in their family to have a real chance at a sustained and meaningful career.

They return to their communities bringing to their families a sense of hope and the support that means the next generation will have the confidence and capacity to reach for something better too.

It is in this context that Deutsche Bank has supported young people at Dominican Convent School who show the potential to be achievers and leaders.

They have been given the chance to write the IEB matric exams amid an expectation of hard work and ultimately tertiary success.

With the first ‘Deutsche learner’ (as they are affectionately known!) having matriculated in 2008 and now in second year BCom studies, assisting youngsters to experience the Dominican educational difference means that the bank is laying the foundation for others to be successful too.

The school’s educational model is unusual in a South African context. It takes equal numbers of wealthy and poor children (in a socio-economic sense) and allows them to grow up together in a nurturing environment.

This teaches both ends of the spectrum, and all those in between, that with privilege stripped away, the hopes and dreams of all youngsters are similar.

An aspirational model that builds mutual understanding and ingrains an empathy in every child at the exact time when life views are being formed is critical to South Africa.

As such, the Deutsche Bank contribution reaches well beyond the specific children being sponsored to ensuring a sustainable school where life’s important lessons are being learned by South Africa’s future leaders.
Dominican learners have achieved a 100 percent Matric pass rate since the high school opened.
The KiDS Foundation has been running for 16 years and has never lost sight of its mission and vision. By the end of 2009 they had provided a total of 1,356 years of education to 277 scholars and students. In 2010 they had enrolled 23 new scholars, amounting to the provision of 1,486 years of education to 300 KiDS Foundation scholars. It is most rewarding to realise that they had been able to touch the lives of 300 South African children for the better.

With Deutsche Bank Africa Foundation’s support, five high school scholars are being educated at five different, quality high schools in the Western Cape where their parents/guardians are unable to afford the fees.

All five scholars thoroughly enjoyed the fun and festivities of the 2010 World Cup in June and one of them was privileged to attend one of the games.

One of the scholars attended a rigorous and intensive Outward Bound Leadership Training Course during the June holidays where she felt that she developed skills that will help her withstand anything that comes her way in life. The participants hiked and camped in rain, hail and snow, which she says toughened her up and made her appreciate her home more than ever. All five scholars are also managing to maintain a balance between sporting and academic activities. The KiDS Foundation conducts ongoing intensive performance reviews with the KiDS.

Scholar A: “Wow – Grade 11 is flying by. I am making the most of it and know I can achieve more. I have set realistic goals so that I can be proud at the end of the day.”

Scholar S: “I have really settled down to hard work with determination this year. I am pleased to see my effort show in my results. I love my activities like debating and drama but know I must focus more on my studies.”

Scholar F: “I improved in all my subjects and am getting a lot of benefit from extra Maths lessons. I have enjoyed playing rugby this year but am looking forward to the next cricket season soon.”

Scholar L: “I am trying to focus more on my academics and achieve the goals I have set. Learning is hard – but so is life if you want to be successful.”

Committed to developing life long skills the KiDS Foundation, with the support of Deutsche Bank, has produced an impressive set of outcomes.
Scholar I: “I am learning that I have abilities I never dreamed I had. There are times I want to give up and say ‘enough’ but then I find all this hidden strength inside and I know I can go on and be a success one day.”

Key project activities include the continuing care and mentoring of the five learners.

Performance reviews were held with each scholar based on their December 2009 results. Where necessary intervention strategies were implemented and the scholars were praised and encouraged for achievements and improvements. Reinforcement was provided in the form of newsletters sent to each scholar in the first and second term 2010, highlighting news, events and achievements and encouraging them in their efforts.

Forty two scholars were enabled to attend a five or seven day Outward Bound Training Course in the June holidays, through the generosity of the Deutsche Bank Foundation; and activities arranged for the scholars included a hike in the second term and many informal meetings and outings in small groups between January and June. These outings serve many purposes – solving practical problems that have arisen, goal setting and mentoring, career guidance and the purchase of necessities such as uniforms and sports equipment.

A career guidance and tertiary funding workshop will be held in August for all matric KiDS scholars, with the possible inclusion of all Grade 11s as well.
The Incubator plays an integral role in addressing rural development educational challenges. Bulungula operates on the conviction that all people should be able to live with dignity, and with the possibility of future advancement.

The vision of the organisation is to be a catalyst for the creation of vibrant and sustainable rural communities. Their approach is to bridge traditional rural African lifestyle and culture with external technologies and innovations in order to address rural development challenges.

Deutsche Bank Africa Foundation funding in 2009 enabled them to significantly strengthen their core functions. In particular, this funding made it possible for them to strengthen community involvement in all their projects; to put in place the necessary infrastructure and technology; to institute sound and efficient administrative, financial and human resource management systems; and to strengthen communications with target groups through regular blog updates, a quarterly e-newsletter and an annual report.

Among the projects that were initiated or expanded in 2009/2010 were an education centre, offering a preschool, library, after school programme and school mentorship project. Food gardens were established and nutrition programmes initiated, while various agri-businesses and micro-enterprises were also given support. Boreholes, water tanks and spring water systems were among the measures taken in the effort to address the water crisis.

These core systems enabled the rapid expansion of projects and their staff complement. Over the past 12 months the staff complement has grown from a single employee in early 2009 to a dynamic team of 20 individuals in 2010, most of whom are from the local community.

Funding from Deutsche Bank has helped transform the Bulungula Incubator into a more professional organisation with greater capacity for impact and scale – through direct service delivery, and through policy reform and advocacy.
Deutsche Bank and Ma Afrika Tikkun
A journey from youth dialogues to youth action

Big Talk, Big Action. Deutsche Bank and Ma Afrika Tikkun collaborate to take the programme from identifying problems to implementing actions towards solutions.

In 2008 Ma Afrika Tikkun’s Western Cape team planned a youth dialogue called The Big Talk, which needed a sponsor. Deutsche Bank came on board and the event was a resounding success.

The following year, the same event took place in Cape Town and was also duplicated in Johannesburg. This event was called The Big Talk, Big Action because Deutsche Bank felt strongly that although the youth could identify the problems they faced, and discuss possible solutions, they needed to start implementing these actions after the event.

The major shift from talk to action started in 2009, when Ma Afrika Tikkun’s Youth Programme consultant, Dr Trish Watson, helped to design The Youth Citizen’s Action Programme (Y-CAP) in consultation with Deutsche Bank.

The programme uses the Heartlines booklet as a toolkit to help youth to project plan their own initiatives to bring about changes in values in their schools.

This programme expanded to include the National Education department as implementer, and four of the nine provinces participate in this annual event – Gauteng, Western Cape, Eastern Cape and KwaZulu Natal.

The winners from each provincial competition convened at Deutsche Bank on 16 September 2010 for the National Championships, where the winner received a monetary prize from Deutsche Bank to further expand their projects.

The topics this year included teenage pregnancy, substance abuse and improvement of the school environment, and the quality has been astounding for a project that is only in its pilot phase.

The winners of the KwaZulu Natal competition, Lincoln Heights Secondary, have changed their school culture from one where vandals and arsonists reigned, to one which embraces the values of caring for their school and keeping it clean and functional.
There has been steady growth in the School Leadership workshops (for heads of schools and people in managerial roles), and two groups of about 20 each are currently in operation.

The Saturday School for Grade 10, 11 and 12 learners has also proved successful. More than 2,000 learners have registered and high levels of attendance in the first half of the year led to additional increased teacher and tutor resources being added.

Thandulwazi understand that they are not able to fix the education and unemployment problems of South Africa but believe that they, along with the Deutsche Bank Africa Foundation, will continue to play a significant role in assisting with teacher development, which is an important part of the longer-term solution to improving education within our community.

In 2009/2010 Deutsche Bank Africa Foundation continued their support for the Thandulwazi Teacher Development Programme.

This funding was instrumental in the success of the Teacher Development Programme and enabled them to build on the successes of the previous years.

In the past year the majority of the 350 teachers who attend the teacher development workshops were Foundation Phase teachers (Grades 1 to 3) and the focus continues to be on numeracy and literacy.

For the Intermediate and Senior Phase teacher groups, subject-specific workshops are offered in Mathematics, Natural Science and Technology.

Non-subject-specific teacher development workshops are provided in the following areas:

— Information and communication technology
— Assessment
— Lesson planning
— Classroom management
— Creating and sourcing resources
— Inclusion and differentiation

Deutsche Bank Africa Foundation and Thandulwazi play a meaningful role in helping members of the community in and around Gauteng, particularly those who wish to help themselves.

Thandulwazi Maths and Science Academy
Teaching the teacher programme
Thuthuka
Promoting a sustainable base of career accounting skills

Thuthuka is an initiative supported by Deutsche Bank Africa Foundation that promotes chartered accountancy as a career amongst individuals from previously disadvantaged backgrounds.

To create a sufficient and sustainable base of appropriate and representative skills will take an enormous effort from all. While not exclusively the solution, large scale skills development initiatives are required to tackle the challenges at each level and between levels of a candidate’s progress.

In order to drive this process and to manage and account for the external funding needed to initiate such large scale skills development programmes properly, two separate entities were established, namely: the Thuthuka Education Upliftment Fund and the Thuthuka Bursary Fund.

Since its inception in 2002, Thuthuka has grown from one provincially-based project to over 20 projects across South Africa. The number of potential candidates reached is significant, and the results of the programmes are providing indications of the impact to be made. This has been achieved through Thuthuka’s ability to identify the salient barriers and to devise and implement programmes that address these barriers effectively.

While growth in projects is imperative, increasing impact, achieving sustainable funding and nationwide expansion remain critical objectives of Thuthuka in order to consolidate, strategise and drive the growth and transformation efforts of the profession.

Thuthuka Projects are supported by the Department of Labour’s National Skills Fund, Fasset, the Department of Science and Technology, Department of Education along with numerous other private partners and SETAs, particularly Fasset.

“Thuthuka” is a Zulu verb, meaning “to develop”, indicating the action-based perspective with which transformation in South Africa is being driven.
In 2009 Shine entered into a partnership with Deutsche Bank Africa Foundation to support one of the newly established Shine literacy centres in the city of Cape Town.

Shine fosters reconciliation through the contact between its volunteers and the learners, as well as between the learners who participate in the programme.

Prestwich Primary School is an inner-city school with 650 young black learners who get up early each morning to catch transport from their homes in the townships to the city centre.

Their parents or guardians pay, on average, a third of their monthly salary to ensure that their children receive the best education their money can buy. Most of this is spent on transport alone!

Prestwich Shine Centre is one of the largest Shine centres. Funding from the Deutsche Bank Africa Foundation ensures that each Prestwich learner is individually assessed and tracked and that a centre manager is employed to manage the centre and facilitate the Shine programme, which is run twice a day, five days a week.

A team of 83 trained volunteers from the surrounding community partner with 83 Grade Two and Three learners who need support in literacy.

In just six months a marked improvement has been noted with 47 out of 56 Grade Two’s moving up a level and 18 out of 20 learners moving out of the ‘at risk’ category.

This early intervention programme has seen remarkable results at Observatory Junior School (where Shine has been operating since 2000) with the Grade 6 literacy results rising from 48 percent in 2005 to 84.4 percent in 2009.

In December 2009, the Institute of Justice and Reconciliation awarded Shine the 2008 Reconciliation Award, the motivation for the award being as follows:

“Most immediately, Shine fosters reconciliation through the contact between its volunteers and the learners, as well as between the learners who participate in the programme. In the longer term it highlights education as an important means to overcome structural inequality and build a more inclusive society, as well as the leading role that community-based initiatives will have to play in this regard.”
Discover Your Career
Enhancing career development and choice

The Discover Your Career programme has enabled students to make informed career and subject choices, become motivated to perform at school in order to pursue their chosen career and focus on a positive goal and career path.

In allocating bursaries to disadvantaged students, it became increasingly clear that children, particularly from vulnerable communities, have very limited insight into the concept of career development and choice.

Vulnerable children also possess limited self insight into their natural skills and abilities. This meant that subject choices were often incorrect and learners would find out too late that they could not qualify for further education due to poor subject choices.

Working with an expert psychologist, Deutsche Bank Africa Foundation facilitated the development of two ground breaking career books that could be used to build a clear insight into the career direction of the children.

The first book ‘Discover Your Career’ takes students through a structured introduction to career fields and self interest/insight exercises. The second book ‘Launch Your Career’ leads students through the practical steps of exploring educational options and how to obtain bursaries and other related topics.

In the past two years, more than 20,000 children have been through these programmes, which are aligned with the Department of Education school curriculum.
Teach South Africa
Helping to eradicate educational inequality

Teach South Africa started in 2010 with 39 Teach Ambassadors signing up for the Teach Academy, which was housed at the South African Breweries Training Institute in Kyalami, Gauteng.

At Teach South Africa, young graduates were brought together for two weeks’ residential training while the last two weeks’ training was decentralised to take place regionally.

The second cohort of Teach Ambassadors are placed in 10 additional schools in Ekurhuleni South District, five schools in the Western Cape, one school in Limpopo and one school in the Eastern Cape.

The involvement of Teach Ambassadors at various functions such as career exhibitions remains an integral part of the programme.

During the selection sessions held in August 2009, the Teach Ambassadors assisted in answering questions and concerns from interviewees on selection days.

While current Teach Ambassadors did not sugarcoat the challenges they face, not a single one felt that they could not rise above these challenges. They saw themselves as change agents who are part of the solution.

A few of the 2009 cohort of Teach Ambassadors assisted during the first week of the 2010 Teach Academy and interacted with the incoming Teach Ambassadors.

As far as the retention rate after two years is concerned, Teach South Africa is comparable with similar older international programmes. At least 16 Teach Ambassadors (of the first 24) have indicated that they would like to remain in the teaching profession after the initial two years they signed up for.

The international average retention rate after two years is 57 percent and Teach is proud to be at 67 percent with its first cohort. This is very much in line with Deutsche Bank’s long-term objective of retaining as many educators as possible in order to bring about systemic changes that are informed by research and practical experience.

In 2009 Teach South Africa recorded 1,826 user registrations for the intake of the 2010 cohort, with 595 of these completing the application form in full. As noted previously, the total number registrations were three times that of the 2008 year. A total of 215 graduates were interviewed for the Teach South Africa 2010 programme, with 40 being sent acceptance letters and 39 accepting.

Those new recruits joined the Training Academy on 3 January 2010. Of the 39 selected, 16 are teaching Mathematics, 11 Physical Science and 12 English First Additional Language.

These Teach Ambassadors are placed across four of the nine provinces in South Africa, namely, twenty three in Gauteng, eight in the Western Cape, and four at the Leap Maths and Science Schools and four at schools from the Historic Schools Restoration Project located in the Limpopo and Eastern Cape provinces. Teach South Africa remains focused on quality rather than quantity.

Teach South Africa will continue to be an effective initiative that has a holistic positive effect on the learners and other stakeholders that it reaches.

In terms of the number of direct and indirect beneficiaries of Teach South Africa, this initiative is impacting on more than 30,000 learners and more than 1,100 educators in South Africa.
Formalised at the end of 2006, TSiBA's Entrepreneurship Centre identified two major factors inhibiting the growth of SMEs, namely a lack of resources and insufficient managerial talent.

TSiBA also became more aware that other centres were not willing to deliver on the level of detail that a true grass roots entrepreneur needs in terms of education and assistance.

The TSiBA Entrepreneurship Centre has been set up to address these issues head on. Its initial focus is on assessing and carefully selecting entrepreneurs with the potential to start and successfully run a business. Once identified, the budding entrepreneurs are trained to build these enterprises. They are given assistance in planning their ventures and nurtured in the critical start-up or early phase.

As the business is grown, the focus shifts to honing their managerial skills, and they are finally weaned to independence as they reach the critical mass necessary to succeed in the marketplace.

TSiBA Entrepreneurs expressly goes beyond the classic role of business incubator, and co-assumes operational responsibility in key aspects of the evolution of the enterprise into maturity.

It builds on the core values of TSiBA Education and, in particular, targets entrepreneurs from the economically marginalised communities they serve, TSiBA Education students and graduates, other private sectors and start-up companies that fit the TSiBA philosophy.
Social Investments
Social Investments: Creating opportunity

Aid for the most vulnerable people and disadvantaged communities. There is no alternative to this obligation. We help in various ways, whether through personal commitment of our employees, the use of networks, or innovative finance models.

Deutsche Bank Africa Foundation’s key area of focus under Social Development is to support initiatives that follow community-based models to care for the orphaned and vulnerable children of South Africa. According to the 2007 General Household Report, there are 3.7 million orphans in South Africa, which translates into 20 percent of all children.

The reason for this is the increasing HIV/AIDS infection rate, which is somewhere in the region of 5.7 million people (figures released by National Department of Health in 2007), with approximately 1,000 people dying per day. As a result, children’s rights to family life and alternative care, adequate standards of living, social security, life, education, play and recreation, to name a few, are being severely violated (the United Nations Convention on the Rights of a Child).

Deutsche Bank Africa Foundation helps by supporting institutions that improve the situation for these, and all children in South Africa, to become mature adults, who in turn, can nurture and give effect to their children’s rights.
Nurturing Orphans of Aids for Humanity (Noah)
Strengthening a community response to the HIV pandemic

Together Noah and Deutsche Bank Africa Foundation are helping communities by empowering them to develop coping strategies for supporting orphaned and vulnerable children. The partnership is based on a common belief in community development, child protection and family support.

In 2010, Noah and the Deutsche Bank Africa Foundation celebrated the sixth year of a partnership that has brought support, strength and solidarity to over 100 communities devastated by Aids and poverty in South Africa.

In turn more than 25,000 orphaned and vulnerable children have been given hope and an opportunity to dream.

Unicef reports that there are more children orphaned or left vulnerable (OVC) by Aids in South Africa than anywhere else in the world. Children are among the worst affected by HIV, even though they may not themselves be infected with the virus. After illness and death, the harshest impact on children is the death of one or more parents, and the resulting loss of affection, support and protection.

The vulnerability of these children represents part of a vicious cycle: their circumstances put them at high risk for exploitation and abuse, and therefore exposure to HIV; and lack of access to health care, education and social support perpetuates the conditions of poverty.

Noah and the Deutsche Bank Africa Foundation are breaking this cycle by sponsoring a community response to the plight of orphaned and vulnerable children. This community response is underpinned by the mobilisation of a network of care that includes dedicated and passionate leaders, local stakeholders and international partners. Noah works to reduce the burden of care on communities with the strategies, skills, networks and self-confidence to care for these children.

Building a nation of leaders
Children represent our future business and political leaders, and will determine the path of our country and our continent. Through interventions sponsored by Deutsche Bank Africa Foundation, Noah is ensuring that these children are cared for within their communities, taught values of ubuntu and provided with emotional, physical and psychological support.

Sharing burdens to reduce the load
Nobantu first came to Noah an angry and confused child, having lost her mother in 2007 at the age of only three years. Noah bereavement counsellors worked tirelessly with her; using toys and play therapy to coax her to address some of her fears. From toys they moved to clay and finally to body sketches where she could map her journey and explore her feelings.

Over time small improvements could be seen. Nobantu would smile and interact with her classmates. She would respond to the staff at the Ark. Eventually she needed less and less counselling and it became hard to distinguish her from the other children.

In 2010, Nobantu started school for the first time. Waving to her from the school gates were her grandmother, the counsellors from Noah and the child activity coordinators from the Ark. They represented her safety net, her new family. Each of these people had played a part in turning this angry and lost little girl into a confident six year old, proud of her new school bag and her shiny school shoes.
Sarina uses the performing arts as a tool to enrich the lives of orphaned and vulnerable children and create healthy, safe and educated communities in which children can feel secure, empowered and appreciated.

The Big Little Caravan of Joy’s values reflect the best practices of compassion and loving kindness while integrating social and cultural relevant issues through its programme. The programme includes a training workshop for staff from 10 Arks, four five-day performing arts camps at Arks and a debrief workshop at the conclusion of the programme to share lessons learned.

In 2011 Noah hopes to expand the training workshop to include every single Ark manager and child care worker at Noah in a two day conference aimed at celebrating their role in the lives of orphaned and vulnerable children and teaching them techniques and tools for better child care.

This will be followed by 12 performing arts camps. The escalation of this programme will result in sustainable and systemic improvement in the way Noah approaches after care programmes for vulnerable children.

This is one of Noah’s many exciting programmes aimed at ensuring that children who have been affected by the HIV pandemic have a chance to grow up into emotionally, physically and psychologically healthy adults.

The Big Little Caravan of Joy
Acclaimed theatre director and performing artist, Sarina Condello, once again brought performing arts camps for orphaned and vulnerable children to Noah in 2010.

This year she worked with over 1,000 children in Shongweni, Umlazi and Kwa Mashu. This followed on the successful launch of this empowering camp for more than 750 children at Ikhaya like Baba, Shakashead, Hlangabuzu and Sithokozise in 2009. Sarina puts together a team of drummers, jugglers, dancers and artists who use their everyday skills to bring about change in the lives of vulnerable children.

Working with some of South Africa’s top performing artists, the Big Little Caravan of Joy brings laughter, joy and love to children in a winter holiday programme that teaches them performing arts skills, karate and lessons around child protection and bullying.

The Big Little Caravan of Joy
This is one of Noah’s many exciting programmes aimed at ensuring that children who have been affected by the HIV pandemic have a chance to grow up into emotionally, physically and psychologically healthy adults.

Little miracles making big differences
Tebogo is a child in Gauteng who lost her parents at the age of nine. She lives in Ivory Park, a sprawling and dusty township in Midrand between Johannesburg and Pretoria. She first came to the Ark in Ivory Park, a shy and frightened girl, afraid of telling people her parents were dead, afraid of sharing her story, afraid of being alone.

At Noah she found a group of friends who listened, understood and most of all could relate to her situation.

For the first time Tebogo did not feel alone. She smiled, she laughed, she ran and played. In other words, she was allowed to be a child; a carefree and happy child.

This had been denied to her through the trauma of losing her family to Aids but with the help of her ‘family’ at Noah she found peace and reconnected with her childhood.

1 Not her real name
Witkoppen Health and Welfare Centre
Impacting positively on the lives of over 600 vulnerable children

Deutsche Bank Africa Foundation, in partnership with Witkoppen Health and Welfare Centre, is playing a pivotal role in tackling the issues around mothers and vulnerable children.

This support has impacted positively on the lives of over 600 orphans and vulnerable children and 400 mothers/caregivers this year in the areas of Diepsloot, Kya Sands and Thabo Mbeki informal settlements in the northern areas of Johannesburg.

It is widely recognised that empowered women/mothers are the prerequisite for social cohesion and the proper development of a nation’s children. To achieve maximal impact it is a given that basic needs must be met, such as access to food, water, housing and a minimum income.

At Witkoppen Health and Welfare Centre’s ‘Mothers and Vulnerable Children Project’ core activities include identifying vulnerable children within the community, supporting these children through regular home visits during the week, ensuring food security and nourishment, overseeing homework, providing clothing and basic necessities to ensure that mothers/women and the children in their care benefit optimally from a holistic package of interventions.

Vulnerable children within the community are identified by community field workers and clinicians and are then visited at home at least three times a week. Food security is ensured and the children are monitored to ensure that they are well nourished and in good health. Where necessary they are referred or taken to the clinic. School homework is overseen and the children are given further stimulation in the form of Saturday supervised dance and art classes. Clothing and basic necessities such as soap and candles are provided and the children’s mothers/caregivers are mentored and supported.

Caregivers/mothers are given access to support systems such as counselling services, parenting skills workshops and health education, as well as the provision of antiretroviral treatment.
Refilwe
Caring and nurturing vulnerable children through the God Parents programme

Caring for vulnerable children is a strong focus area for Deutsche Bank Africa Foundation. The Refilwe God Parents programme model provides a secure and comprehensive support system for abandoned children in the Lanseria area outside Johannesburg. The aim of the project is to provide a safe and secure environment for orphaned children to grow up as part of a loving family.

To ensure that these children break the cycle of poverty, Refilwe sees that they receive the required love, care and nurturing in a safe family environment. The God Parents have dedicated their lives to making a difference to these children by providing a loving home.

The children become part of a family unit and will remain as part of the family as long as they wish. No child is forced to leave when they turn 18.

Education is key, and the children who are part of the God Parents programme and Refilwe attend schools in the area and are assisted with homework and extra tuition if needed.

Refilwe is based on an 18 hectare farm-like property which provides an excellent environment for children to grow up in and live a quality life outside the dangers and squalor of informal settlements.

and ongoing follow up to ensure adherence to treatment. Training, advice and support groups are available on family planning and other related women health services.

The capacity of caregivers/mothers to become financially independent is enhanced through facilitation of all processes to access government grants (child care support, foster care and disability); skills development (knitting, beading); and food self sustainability through vegetable gardens.
Phakamani Foundation
Small business support

Deutsche Bank Africa Foundation provides the Phakamani Foundation with loan finance to fund their micro lending book.

Phakamani Foundation (Phakamani) is a section 21 non-profit Development Micro-Finance Institution which provides loans and on-going support to the poor to start their own small businesses. The demand for the services that Phakamani offers is substantial.

Poverty statistics in South Africa indicate that 47 percent of the population lives in poverty; this figure is substantially higher, and often greater than 70 percent, in the rural areas in which Phakamani operates.

Phakamani’s goal is to develop and implement a scalable model. Between 2010 and the end of 2013, Phakamani plans to increase its client base from 1,300 to 32,000 clients.

To achieve this, the organisation needs to raise a total of R38.8 million in loans and R5.9 million in operational donations/grants. Over the same period, the operational self-sustainability of the foundation will rise from 50 percent (2010) to +100 percent (2013).

Phakamani’s solution to the problem is to provide capital and guidance to poor people who have sustainable sound business ideas and the energy to carry them out.

Phakamani has been established on the premise that extreme poverty in under-developed rural areas can be largely eliminated.

Entrenched, systemic poverty is not a creation of the poor themselves, but a result of numerous factors outside their control. Issues like proximity to markets, terrain, climate, lack of natural resources, government policies, cultural factors, training, lack of access to capital, are highly relevant to the poor and, if not addressed, will keep poor people poor for generations to come.

The business model that Phakamani has chosen is based closely on the Grameen Bank system of solidarity lending.

This model is in operation in most developing countries and has proven to be a successful strategy when lending money for business start-ups to the poor in rural communities.

The biggest difference between Phakamani’s model in South Africa, and that which is used elsewhere in the world, is that Phakamani is not allowed to take deposits from its clients.

This makes Phakamani more dependent on donors and institutions that will lend money to Phakamani for its loan book.

Phakamani is a non-profit organisation that plans to become operationally self sufficient within five years. It provides loans for the micro-business initiatives of the poor, which are repayable fortnightly over a period of eight fortnights.

First loans are between R500 and R1,200 per client depending on the strength of the business plan, the experience of the client and the nature of the client’s business. Subsequent loans may be increased by up to 40 percent of the previous loan, conditional on the client’s business growth, level of savings, no arrears and attendance at centre meetings and the maximum loan at Phakamani is R10,000. After three successive loans, successful clients will qualify to move to a monthly payment schedule where loans will be payable over a period of four months at the same interest rate.

Phakamani will continue to enhance its loan product offering as the need arises. It is expected that between 70 and 75 percent of Phakamani’s clients will advance to progressively larger loans before the business becomes self sustaining or the client is sufficiently experienced to approach a commercial bank or lending institution for a further loan. It is Phakamani’s goal to wean clients from its system once they get past this point.
The aim of the Phakamani Foundation is to nurture the entrepreneurial spirit of the poor.
Art & Music: Fostering creativity

We believe that creativity and inspiration open minds to innovative solutions.

That is why we support art, music and young aspiring artists.

Deutsche Bank Africa Foundation supports the promotion of musical and artistic talents of underprivileged youths. With the support of the Foundation, the Melodi Music Trust was able to send 25 aspiring musicians overseas to perform over 22 concerts. The art programmes were further expanded to include the Black like Us Art Exhibition bringing together artists, exhibitors and discerning audiences to promote local talent. Yet again the Little Artists, a long-standing programme supported by the Foundation, produced outstanding art and Deutsche Bank was honoured by Business and Arts South Africa for their long-term support of this project.
Melodi Music Trust
Creative expression through music

The Deutsche Bank Africa Foundation shows its commitment to art and music through promoting and supporting young artistic talent with exhibitions, awards and scholarships.

Melodi Music Trust (Melodi) is a classical music outreach programme that develops both musical skills and a love for classical music amongst previously disadvantaged children.

The word ‘Melodi’ is Setswana for ‘whistling’.

Founded by Nimrod Moloto in April 2002, Melodi aims to teach children how to read and perform music and in so doing bring joy into their own lives and those of others.

Melodi gives them the opportunity to express themselves through music. The Trust also mentors and encourages children to reach their maximum potential, identifies talented students and develops them into internationally acclaimed artists.

In an effort to extend its reach beyond its training location in Soweto, it has now expanded to 11 primary schools in Soweto, one of the townships near Johannesburg. As a result, the Trust is currently able to reach out to over 1,530 pupils, aged between 8 and 20. The Trust’s holistic music programme has been welcomed by learners and teachers and is strongly supported by the principals of the schools it is involved with. The Trust has a waiting list of principals that have asked for Melodi’s music programme to be brought to their schools.

By learning music, and working in groups, orchestra members develop their social skills, teamwork abilities and interpersonal relationships. The experience of performing also teaches children to develop individual responsibility and professional standards which equip them for success in whatever they do.

Many alumni of the ensemble have gone on to achieve great things, with some currently studying medicine, engineering and psychology.

In December 2009, Deutsche Bank sponsored Melodi to send 25 students to perform in the UK and Europe. They performed over 22 concerts in 28 days and made numerous contacts that could possibly assist in the future. The highlight was a visit to hear the Berliner Philharmoniker perform.
The Little Artists is a project that teaches basic art to children from the inner city of Johannesburg. Over time, the participants have earned a reputation for producing amazing artwork. In 2009, the Deutsche Bank Africa Foundation arranged permanent teaching facilities for them at Barnato Park High School. The project has gone from strength to strength, and last year, Deutsche Bank was honoured by Business and Arts South Africa for their long-term support of this project.

At an in-house exhibition and auction of their artwork held at the Deutsche Bank premises, the majority of paintings were sold to staff and all the funds raised went directly to the artists who participated. The auction was followed by an awards ceremony where various artists were rewarded for their efforts and achievements during the year.

Deutsche Bank Africa Foundation expanded its commitment to the Arts by sponsoring the Black Like Us art exhibition in conjunction with Black Like Me (a cosmetic company). The exhibition is a must attend for art lovers in Johannesburg, and provides a platform for up and coming black artists to exhibit their works to a discerning audience.

Over time, struggling artists wanting to enter the mainstream of South African art have been able to become sought after and household names due to the exposure they’ve received. During the exhibition, paintings are sold for R500,000 and the proceeds go directly to the artists. In addition, prizes are awarded for the best artwork in a number of categories.

Deutsche Bank believes that supporting art projects develops talents and opens minds to inspired possibilities.

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06 Corporate Volunteering
Corporate Volunteering: Committing ourselves

A growing number of Deutsche Bank employees are committed to civic leadership and responsibility — with the support and encouragement of Deutsche Bank.

The following are a number of projects generously supported by willing Deutsche Bank South Africa members of staff:

- Alexandra Children’s Haven
- Alexandra Education Committee
- Beeld Kinderfonds
- Botshabelo
- Bridgeman Development Programme
- Children of the Wilderness
- Diepsloot School Library
- Ikgeng Itireleng
- Ikhaya Lethemba
- Jeppe Foundation
- Johannesburg Hospital School
- Just One Child
- New Jerusalem
- Rand Athletic Club
- Randburg Campus
- Refilwe
- Sandton SPCA
- Siyanqoba Service Foundation Centre
- Starfish Foundation
- Student Sponsorship Programme
- The Love of Christ Ministries
- Tlhabologang Knit-n-Stitch School
- TransRockies MTN Bike Challenge
- West Rand Christian Centre
- Wildlands Conservation Trust
- Witkoppen Health and Welfare Centre
- Woodside Special Care

Deutsche Bank’s corporate volunteering strategy takes a three-tier approach:

**Tier 1: Offer practical, hands-on support**
Examples include short-term projects in non-profit organisations and social institutions. Deutsche Bank’s corporate volunteering programmes maximise social returns by leveraging professional skills in long-term projects.

**Tier 2: Impart knowledge and experience**
Examples include mentoring students and schoolchildren as well as job coaching and peer consulting, for example, Deutsche Bank colleagues advise managers in the non-profit sector.

**Tier 3: Apply management and leadership skills or offer project-related consulting**
The flagship programme of Deutsche Bank in this area is the Corporate Community Partnership (CCP), where colleagues take paid leave to support microfinance institutions in emerging markets.

[Deutsche Bank South Africa currently focuses on tiers 1 and 2.]
Corporate volunteering has become part of the way we work at Deutsche Bank. Every year, Deutsche Bank staff collectively support the Habitat programme by building homes. Photographed above, from left, Kerry-Lee Bayne, Greig Rodgers and Beverley Seethal working passionately together in taking on this task.

“Money isn’t everything. Everyone can help if you’re willing to get your hands a little dirty. It could mean the difference between bricks and water, and a home.”
During the week of 22 – 26 November 2010, 41 Deutsche Bank staff participated in the Habitat for Humanity Volunteer Build, helping to build a house in Orange Farm, an informal settlement about 45 kilometres outside Johannesburg.

Staff members are given the opportunity to roll up their sleeves and provide ‘sweat equity’ to give a brand new home to a person who would not otherwise be able to afford one.

The considerable housing backlog and desperate poverty in Orange Farm make it an ideal location for participation in a volunteer home building project.
Mandela “Give 67 minutes” Day
Volunteering time

Nelson Mandela Day is a day of public service where individuals are encouraged to contribute at least 67 minutes of their time doing any form of community service for the benefit of others.

Deutsche Bank staff honour the birthday of Nelson Mandela by donating 67 minutes of their time or resources in recognition of the 67 years Mr Mandela spent making the world a better place.

Nelson Mandela turned 91 on 18 July and the call went out for people everywhere to celebrate his birthday and the global launch of Mandela Day by acting on the idea that each person has the power to change the world.

Deutsche Bank invited staff to contribute 67 minutes towards speaking to learners or donating R67 towards the purchase of blankets for homeless people in Johannesburg.

Ten staff members volunteered and 21 learners from disadvantaged schools were counselled on career opportunities in the bank. Over 300 blankets were collected for distribution to shelters for the homeless.

Students visited Deutsche Bank for the day and received valuable career guidance from staff members.

Volunteers assist at a soup kitchen set up for the many homeless in and around Johannesburg.
The Take ACT-ion foundation was established by an experienced group of martial artists and security professionals with the aim of making a difference in the lives of South Africans exposed to violence and crime. The project was sponsored and championed by Dave Needham, a Director in Global Markets in the South African business.

The Deutsche Bank Africa Foundation sponsored the programme under the banner of education, and has been the anchor sponsor since inception. The safety, education and wellbeing of disadvantaged children is an ongoing problem that needs to be addressed.

It is the responsibility of all South Africans not only to protect our own children but also to see to the safety of all children in South Africa. One of the ways this can be achieved is to train children to have a basic understanding of self protection and crime avoidance.

The programme has trained up to 300 caregivers and children from Alexandra Township, where it enjoyed so much support that other communities have approached ACT to roll out similar initiatives in their area.

This has led to a second initiative where candidates have been carefully selected to be trained as instructors to enable them to spread this initiative to a wider constituency. The feedback from the attendees has been overwhelmingly positive.

The physical potential of some of the children has been impressive and the instructors, all experienced professionals, were amazed by the improvement in skill levels as the children went through the programme.

The instructors reported that “you only had to see the excitement and enthusiasm that was generated to know that we made a difference”.

This project is a true example of corporate South Africa making a difference to the lives of disadvantaged children.
Corporate Social Responsibility
Deutsche Bank South Africa Investments

2010 Key Figures

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<thead>
<tr>
<th>Support</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Investments (see p. 40)</td>
<td>R4,535,486</td>
<td>38%</td>
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<tr>
<td>Noah</td>
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<td>Phakamani</td>
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<td>Other</td>
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<tr>
<td>Education (see p. 20)</td>
<td>R3,713,814</td>
<td>31%</td>
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<tr>
<td>Corporate Volunteering (see p. 52)</td>
<td>R1,162,769</td>
<td>10%</td>
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<td>Art &amp; Music (see p. 48)</td>
<td>R780,000</td>
<td>7%</td>
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<tr>
<td>Sustainability (see p. 12)</td>
<td>R1,734,000</td>
<td>14%</td>
</tr>
<tr>
<td>Total CSR investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total (in Rm)</td>
<td>R11,926,069</td>
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</tbody>
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2010 Deutsche Bank South Africa spend

- Social Investments: 38%
- Sustainability: 14%
- Art & Music: 7%
- Corporate Volunteering: 10%
- Education: 31%
Global Social Responsibility Investments

With a total investment of nearly 132 million dollars (nearly 100 million euros) in 2010 – more than ever before – Deutsche Bank and its foundations were again among the world’s most active corporate citizens.

Focus on sustainability

Climate change is undoubtedly one of the greatest challenges of our time. Deutsche Bank faces up to this issue at all levels – by acting as a climate ambassador, by implementing environmental protection measures within its own company or by supporting and financing sustainable projects. In addition, the sustainability commitment of Deutsche Bank is characterised by numerous additional aspects – for example its responsibility as an employer or responsible corporate governance.

Alfred Herrhausen Society

The non-profit Alfred Herrhausen Society is the international forum of Deutsche Bank. Its work focuses on new forms of governance as a response to the challenges of the 21st century. The Alfred Herrhausen Society seeks traces of the future in the present, and conceptualises relevant themes for analysis and debate. It works with international partners across a range of fields – including politics, academia, and business – to organise forums for discussion worldwide.

The most prominent project of AHS is Urban Age, the series of international conferences that began in New York in 2005 and has since been held in Mexico City, London, Shanghai, Johannesburg, Berlin, Mumbai, São Paulo and Istanbul. The conference series is organised by the AHS together with the London School of Economics and Political Science and since 2007 has awarded the 100,000 US dollars Deutsche Bank Urban Age Award.

Deutsche’s partnership with the Berliner Philharmoniker

The passion for music connects people – and is at the heart of the education programme of the Berliner Philharmoniker that Deutsche Bank has supported from its very beginning in 2002. But the cooperation with this outstanding orchestra goes well beyond this programme. In 2010, the focus of the cooperation was the Digital Concert Hall, which ended its first season in the middle of the year. Worldwide, more than 15,000 people experienced the 2010 season opening concert live – 4,000 on the Deutsche Bank homepage alone.

Art works

Art builds. Art questions. Art transcends borders. Art works. This is why Deutsche Bank has supported contemporary art for more than 30 years to encourage and engage people. Around 1,500 artworks of 100 artists from more than 40 countries are on display at Deutsche’s Group Head Office in Frankfurt am Main. They invite viewers to embark on a journey of discovery to the global art scene, which can be continued in over 900 Deutsche Bank locations, as well as in exhibitions and art fairs around the world.
Our mission
We compete to be the leading global provider of financial solutions, creating lasting value for our clients, our shareholders, our people, and the communities in which we operate.

Our promise
– Excellence
– Relevant client solutions
– Responsibility

Our brand
Deutsche is clear: we are here to perform – in business and beyond. We do this with a unique mix of passion and precision. This measured approach gives us the confidence to enable agile minds to look beyond the obvious, gaining advantage for everyone we work with.

Passion to Perform