

# Contributing to environmental resilience

## Water scarcity is one of the greatest risks to the global economy.

Since 2007, Sanlam has collaborated with World Wildlife Fund – South Africa (WWF-SA) to create awareness of water-related issues and strengthen water security in South Africa.

The Water Balance Programme in particular aims to rehabilitate critical water catchment areas to improve the healthy functioning of rivers and ecosystems across the country.

Since 2014, **700 hectares of land have been cleared of alien plants**, with 880 hectares under management.

**This has created 20 000 days of employment**, and released an estimated 1 billion litres of water back into the rivers and aquifers of affected areas.

In 2016, Sanlam and WWF-SA launched the Water Risk Filter – a free online tool to address elements of water risk relevant to South African businesses. Designed for non-water experts, this tool is significant in helping businesses develop resilient water stewardship strategies.

The Journey of Water Campaign also forms part of our innovative partnership with WWF-SA. This three-day walk connects urban water users to their water sources, which are often remote. In this way, the campaign helps to raise awareness around responsible and sustainable water stewardship.



Together investing in the future of South Africa's freshwater ecosystems



# Creating resilience for another 100 years

## How did a business founded in 1918 make it to 2018?

At Sanlam, we've spent the past 100 years building financial futures and lasting legacies.

We're responsible for building a world others will inherit by finding sustainable solutions to our unique challenges and creating lasting value that protects our environment, uplifts communities and empowers individuals to live their best lives possible.

This is the essence of our purpose, which has remained unchanged since 1918: to build a world of Wealthsmiths™, supporting people in living their best possible lives through financial resilience and prosperity at the individual, organisational and societal levels.

## How do we build a world of Wealthsmiths™?

As Wealthsmiths™, we believe that Every One Counts. We believe a single rand is as important as every large multiple of it. Equally, we believe every drop counts when it comes to saving water, and every bit matters when it comes to reducing waste-to-landfill.

## How do we build resilience and prosperity?

We believe financial literacy and education projects can ensure a better future for all. That's why we're committed to educating South Africans and empowering them to deal with life's unexpected shocks. This includes financial crises and events such as hailstorms, floods and fires.

We recognise that climate change is an important business and global risk that could impact the stability and quality of society. We therefore acknowledge our responsibility to ensure that Sanlam, our solutions, support structures and business practices incorporate responsible environmental principles.

It's taken 100 years of hard work and perseverance over many generations to get us this far. Together, we can make a difference – for now and for generations to come.



Read more at [www.forgenerationstocome.co.za](http://www.forgenerationstocome.co.za).



## ADDING VALUE THROUGH INNOVATION

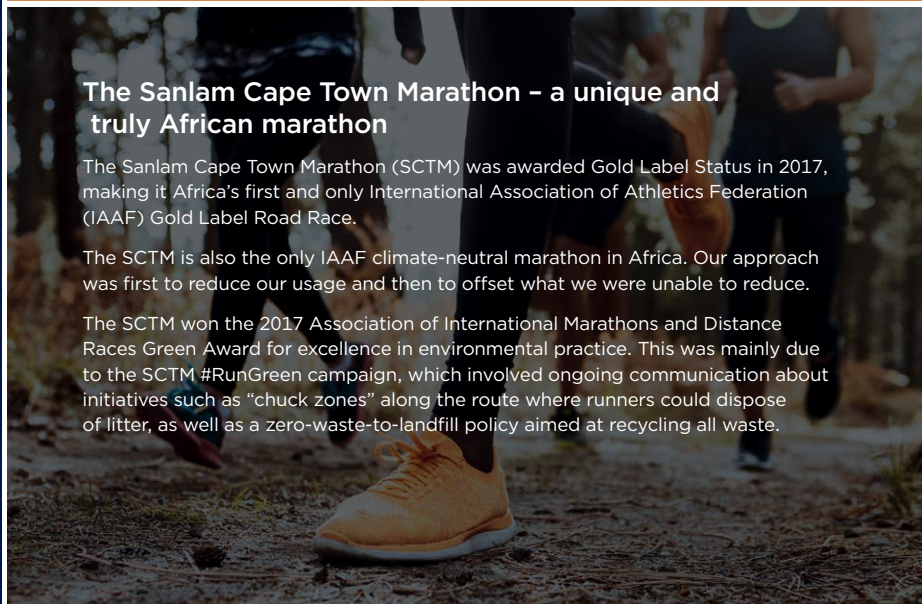
In 2017, Sanlam Investments created a global climate fund asset manager, Climate Fund Manager, in partnership with the Development Bank of the Netherlands, FMO, and Phoenix InfraWorks. This initiative culminated in the launch of a global climate fund, Climate Investor One, with R5,7 billion in capital raised in 2017. This capital will be deployed to combat the detrimental effects of unmitigated climate change by facilitating developments in renewable energy projects in emerging markets.

## The Sanlam Cape Town Marathon – a unique and truly African marathon

The Sanlam Cape Town Marathon (SCTM) was awarded Gold Label Status in 2017, making it Africa's first and only International Association of Athletics Federation (IAAF) Gold Label Road Race.

The SCTM is also the only IAAF climate-neutral marathon in Africa. Our approach was first to reduce our usage and then to offset what we were unable to reduce.

The SCTM won the 2017 Association of International Marathons and Distance Races Green Award for excellence in environmental practice. This was mainly due to the SCTM #RunGreen campaign, which involved ongoing communication about initiatives such as "chuck zones" along the route where runners could dispose of litter, as well as a zero-waste-to-landfill policy aimed at recycling all waste.



# Education is the best investment we can make

“In the end we will conserve only what we love; we will love only what we understand; and we will understand only what we have been taught.”

- Baba Dioum, a Senegalese environmentalist and founding member of the International Union for Conservation of Nature (IUCN)



## As Wealthsmiths™, we believe that Every One Counts.

This belief is what drives us to help South Africans improve their financial wellbeing, live better lives and secure the future for the next generation. Key to this is our Blue Ladder Schools project.

### What we do

We partner with schools, educators and communities across the country to improve the teaching and learning of maths, upgrade key facilities, support leadership development, and find sustainable solutions to address nutrition challenges.



### Why we do it

Every child educated has a compound effect on the environment and economy for generations to come.



### Who benefits

The learners and educators, their communities and South Africa's environment and economy.



The first phase of the project has been rolled out across 75 schools in Gauteng, KwaZulu-Natal and the Western Cape.



## WE DO IT FOR GOOD

We're proud of our heritage as a South African company. That is why we encourage our employees to get involved in transforming our society. As part of our Blue Ladder Schools project, we created the opportunity for employees to provide skills-based volunteering to address the needs identified by schools. We also launched an online one-stop-shop - the Shop for Good - which is open to anyone who wants to get involved in this pioneering initiative.



Find out more at [shopforgood.co.za](http://shopforgood.co.za).

## SHOP FOR GOOD



Snap here to donate



## We're committed to ensuring each school is a place where children are well looked after and supported on their learning journey.

We know that developing vital life and numeracy skills in our children will kick-start a positive cycle of learning, earning and saving.

## But this is not just a social issue.

A well-supported education has considerable power to instil values and shift attitudes among our children. This includes fostering environmental awareness to protect our natural resources.

Every child educated and every school changed will therefore have a lasting, positive effect on our country today, and for generations to come.



# Under Santam's yellow umbrella

At Santam, we understand that *Insurance good and proper* is about people.

**That is why Santam did more than that. We asked ourselves: "What can we learn so that this kind of destruction can be avoided or mitigated in future?"**

As part of the Sanlam Group, we understand that clients' homes are more than brick and mortar – they are earned through hard work and carry a lifetime of memories. This is what makes events such as the Knysna fire especially devastating. And when people have lost everything, paying their claims is small consolation.

When natural disasters strike they can overwhelm large, interconnected systems: social, economic and ecological. Santam realised that we have to think "for the whole system" – this means getting together with people to forge partnerships that can re-shape systems.

That is why we initiated the Partnerships for Risk and Resilience Programme.

We have partnered with the Eden District Municipality (of which Knysna is a part) to conduct research that can help communities become more resilient.

In 2016, we installed smoke alarms in vulnerable communities in the Sedibeng, Sarah Baartman and Ehlanzeni Districts in South Africa – the result has been a significant reduction in loss of life due to fires.

This programme has been expanded to assist a total of 53 municipalities over the next five years. This will positively impact the lives of five million people between now and 2020.

**Because that is what *Insurance good and proper* does: it brings a sense of certainty in uncertain times.**



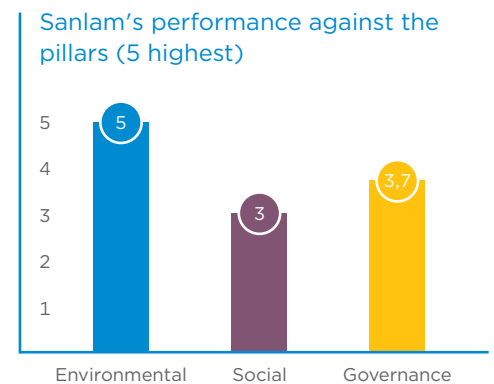
Read more in Santam's 2017 integrated report.

Santam is a subsidiary of Sanlam.

# A snapshot of Sanlam's performance

For us at Sanlam, sustainable business practice means recognising our broader responsibilities as an organisation in society.

## The FTSE/JSE Responsible Investment Index



## The Carbon Disclosure Project (CDP)

Sanlam has been a signatory of the CDP since 2007. This year we achieved a score of B – indicating that we implement actions to manage climate change in our own operations and beyond.

## The Sustainable Development Goals (SDGs)

We integrated the SDGs into our strategy and Sustainability Management Framework, and are committed to the goals material to our business.

## The Dow Jones Sustainability Index

We use this index to improve our sustainability processes and benchmark ourselves against our peers. We were once again included in the Dow Jones Sustainability Index – achieving an index score of 54 out of 100. We are also the only South African insurer included in the Dow Jones Emerging Market Index.

## We are on target to achieve zero-waste-to-landfill

Our goal to achieve zero-waste-to-landfill was initially set in 2014, and related only to Head Office as this was where the majority of our employees were situated. As we are on track to achieve our 2020 target, we will stretch our new waste target to include other significant buildings.