

CIB FOUNDATION ACTIVITY REPORT | 2017 WE RISE BY LIFTING OTHERS



مؤسسة البنك التجاري الدولي
COMMERCIAL INTERNATIONAL BANK FOUNDATION
المشيرة برقم 588 لسنة 2010





WE RISE BY LIFTING OTHERS


MESSAGE FROM THE BOARD OF TRUSTEES

The Board of Trustees of the Commercial International Bank (CIB) Foundation is proud to present the CIB Foundation's 2017 Activities Report. This report highlights the Foundation's commitment to the Egyptian community through the programs and initiatives it has supported over the course of the year.

Established in March 2010 as a nonprofit organization, the CIB Foundation is dedicated to enhancing existing health services for underprivileged children with limited access to quality care.

Over the past year, the CIB Foundation has seen exponential geographical growth, supporting health initiatives in many new areas across Egypt. The Foundation has provided Children's Cancer Hospital 57357 with another PET CT scanner similar to the one donated by CIB Foundation in 2016. Having two PET-CT units will increase the efficiency and extend services provided to more patients on the waiting list as the highly specialized equipment will allow doctors and surgeons to identify

and plan for the removal of cancerous cells during the operations. Additionally, the 6/6 Eye Exam Caravans project targets Upper Egypt governorates to provide 158,400 students with free eye exams and care. Moreover, the Foundation established a Neonatal Intensive Care Unit and a Pediatric Intensive Care Unit at Raei Misr Hospital in the governorate of El Minya, and covered the costs of 543 complex eye surgeries and 61 pediatric open-heart surgeries. Furthermore, through fifteen blood drives, over 438 bags of blood were collected, potentially saving the lives of more than 1,314 people.



MISSION AND VISION OF THE FOUNDATION

At the CIB Foundation, we seek to ease the burden on families in need of affordable health care services. To do so, the CIB Foundation is committed to enhancing the quality of services in our partner institutions to provide the best possible care for our youngest citizens.

A productive community requires a healthy citizenry, and the CIB Foundation strives to ensure that Egyptian children are receiving the care they deserve to lead the healthiest lives possible.

Through extensive processes, we work with public health partners that have the widest community reach, targeting those most in need. We work hand-in-hand with these providers to ensure that the maximum value of our support is reached and that our donations provide positive, sustainable results.



AWARDS

Over the past years, the CIB Foundation was recognized for its work in the arena of corporate social responsibility. It has received multiple awards including EMEA Finance 2014 Pan-Africa for “Corporate Social Responsibility”, Banker Africa in 2015 for “Most Socially Responsible Bank in North Africa”, and African Banker in June 2016 for “Socially Responsible Bank of the Year”.

The results achieved over the past years would not have been possible without the support of CIB shareholders, stakeholders and valuable employees. Hand in hand, we are building a healthier and more prosperous future for our children.

For that, we extend our sincere appreciation and gratitude to our supporters, partners and advocates who continue to strengthen the CIB Foundation.

CIB Foundation
Board of Trustees



BOARD OF TRUSTEES

MR. HISHAM EZZ AL-ARAB (CHAIRMAN)

Hisham Ezz Al-Arab is the Chairman and Managing Director of the Commercial International Bank (Egypt) (CIB). Mr. Ezz Al-Arab has an extensive experience in global banking that spans over 40 years. He has held senior positions at JP Morgan, Merrill Lynch and Deutsche Bank in the United Kingdom and the United States.

Upon its establishment, Mr. Ezz Al-Arab assumed the position of Chairman of the Board of Trustees of CIB Foundation. Mr. Ezz Al-Arab is also a Director on the MasterCard Middle East & Africa Regional Advisory Board, and a principal member of the American Chamber of Commerce. For his distinguished work, he was elected as a member of the Board of Trustees of the American University in Cairo (AUC) in November 2012, and in March 2013, he was elected as Chairman of the Federation of Egyptian Banks. Mr. Ezz Al-Arab is also a member in the National Committee for the Development and Protection of Heritage Cairo since its formation in January 2017.

Under his leadership, CIB was named the “World’s Best Bank in the Emerging Markets” by Euromoney at the Global Awards for Excellence ceremony held in July 2017, thus becoming the first bank in Egypt, Africa and the Middle East to ever win this award.

It is worthy to mention that Mr. Ezz Al-Arab received the Euromoney’s Award for Excellence for his “Outstanding Contribution to Financial Services in the Middle East” in June 2016. Moreover, in January 2015, he was awarded EMEA Finance African Banking Award “Best CEO in Egypt and Africa Region for the year 2014” in recognition of the distinguished success of CIB in the banking sector under his leadership.

DR. NADIA MAKRAM EBEID (MEMBER)

Dr. Nadia Makram Ebeid is presently the Executive Director of the Centre for Environment and Development for the Arab Region and Europe (CEDARE), an international diplomatic position she acquired since January 2004.

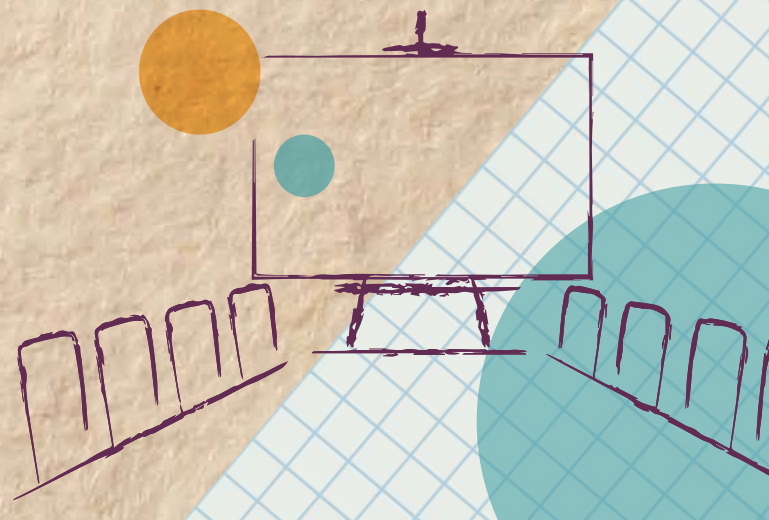
Dr. Ebeid was Egypt’s first Minister of the Environment and the first female minister to hold this position in the Arab World. Some of her most notable achievements were raising environmental awareness through mainstreaming environmental considerations into Egypt’s national development policies as well as declaring the River Nile free from polluted industrial wastewater discharge.

In addition to being a former member of CIB’s Board of Directors, Dr. Ebeid is also the chairperson and board member of various prestigious institutions, and the holder of more than fifty international and national awards.

MR. RAFIK MADKOUR (TREASURER)

Rafik Madkour is currently the Consultant to the CEO at CIB.

After graduating from the Faculty of Commerce at Cairo University, Mr. Madkour joined CIB in 1978, and has served in different departments of the Bank, including Book Keeping, Money Transfer, Treasury and the Dealing Room. He also served as Deputy CEO Institutional Banking and Group Treasurer.



BOARD OF TRUSTEES

MS. PAKINAM ESSAM EL DIN MAHMOUD (MEMBER)

Pakinam Essam serves as the Chief Risk Officer (CRO) at CIB, a position she was appointed to in January 2011. Since then, she commenced the Risk Transformation Process, and the CIB Risk Group evolved into a forward-looking, holistic organization with an integrated view of risks covering all areas of the bank, including emerging non-financial risks. Ms. Essam is championing the bank's Enterprise Risk Management framework with emphasis on infrastructure, process, environment and risk.

Under her Leadership, CIB has been granted six prestigious risk awards by Asian Banker Singapore for Middle East & Africa in the following categories: Enterprise Risk Management, Retail Risk, Liquidity Risk, and Operational Risk.

Ms. Essam joined CIB after graduating from the Faculty of Economics and Political Sciences, Cairo University. She has over 25 years of experience in banking and risk management.

MR. HOSSAM ABOU MOUSSA (MEMBER)

Hossam Abou Moussa is a partner at Actis since 2006, taking on the responsibility of originating, executing and managing investments in Egypt and the Financial Services sector across growth market.

Prior to Actis, Moussa worked at EFG-Hermes Private Equity. Over his 18 years of experience in private equity, he served as a Non-Executive Director on the Boards of a number of companies and institutions across growth markets.

As for his educational background, Moussa is a CFA Charter holder, and has an MBA from the University of Oxford and a BA in Business Administration and Finance from the American University in Cairo.

MS. MAHA EL-SHAHED (MEMBER)

Maha El-Shahed is the Office Manager to the Chairman and Managing Director of CIB since 2003, and has been assisting the Bank's senior management since 1984. She has also held the position of Secretary to the Board of Directors of CIB since mid-2007.

Ms. El-Shahed holds a degree in Business Administration from the American University in Cairo (AUC).

MS. NADIA MOUSTAFA HOSNY (SECRETARY GENERAL)

Nadia Hosny is the former Division Head of the Centralized Banking Services, Custody and Capital Markets at CIB.

Ms. Hosny graduated from the Faculty of Commerce at Cairo University before joining CIB in 1981. She has worked in different departments of the Bank, including the Money Transfer Department, Central Processing Unit (CPU), as well as the Custody Operations and Bookkeeping Department.

In addition, Ms. Hosny has been a CIB Sustainability Ambassador since 2013, and a member of the Social Development Committee in the Federation of Egyptian Banks since May 2014.



BUDGET AND FINANCING

Through the generous support of CIB shareholders, 1.5% of CIB's annual net profit was allocated to the CIB Foundation in 2017. It is with this funding that the CIB Foundation supports initiatives that allow Egypt's children to embark on healthy new beginnings.

One hundred percent of the Foundation's budget, as well as all donations made to the Foundation's dedicated account, are channeled toward the implementation of child development projects. Through the coordinated efforts of the Foundation's Board of Trustees, staff and CIB volunteers, the Foundation ensures its resources are spent efficiently to reach the greatest number of beneficiaries.

The table on the following pages outlines the CIB Foundation's expenditures on social development projects in 2017.



BUDGET AND FINANCING

RECIPIENT	PURPOSE	DONATION IN EGP	DATE
MOVE Foundation	Premises Renovation	163,237	2017
Yahiya Arafa Children's Charity Foundation	Renovation of the Pediatric Catheter Lab at Ain Shams University Hospital	6,000,000	2017
Magdi Yacoub Heart Foundation	Research Labs	6,203,422	2017
Rotary Club of Kasr El-Nile	543 Complex Eye Surgeries	1, 838, 399	2017
Children's Cancer Hospital 57357	Annual Operating Costs	3, 500, 000	January 2017
Yahiya Arafa Children's Charity Foundation	Operating costs of five Pediatric Units at Ain Shams University Hospital	2,000,000	January 2017
Sawiris Foundation for Social Development and Star Care for Helping Children	Implementing comprehensive community development projects in Sohag, Assiut and Qena	1, 312, 360	2017



BUDGET AND FINANCING

RECIPIENT	PURPOSE	DONATION IN EGP	DATE
Friends of Abu El Rish Children's Hospital Organization	Annual Operating Costs	2,000,000	February 2017
Magdi Yacoub Heart Foundation	50 Pediatric Open-Heart surgeries (Final installment)	2,250,000	March 2017
Gozour Foundation for Development	6/6 Eye Exam Caravans	20, 631, 588	2017
Children's Cancer Hospital 57357	PET CT Scanner	26, 925, 090	July 2017
New Children's Hospital - Ain Shams University Hospital	Purchasing necessary equipment and supplies for the Inpatient Unit	2, 935, 000	2017
Rotary Club of Zamalek	Maxillo-Facial Center Annual operating costs (Final Installment)	22,504	July 2017
Zewail University of Science and Technology	CIB Foundation Fellowship for Science and Technology	9,100,000	August 2017
Rotary Club of Zamalek	Purchasing an Outfitted Mobile Dental Caravan (Final installment)	480,000	September 2017



BUDGET AND FINANCING

RECIPIENT	PURPOSE	DONATION IN EGP	DATE
Raei Masr Hospital	Outfitting of the Neonatal Intensive Care Unit and the Pediatric Intensive Care	6,960, 180	October 2017
Mersal Foundation	100 Cochlear Implants Surgeries (First installment)	167,188	November 2017
Rotary Club of Giza Metropolitan	50 Pediatric Open-Heart surgeries (First installment)	333,090	December 2017
Blood Donation Campaigns	15 Blood Donation Campaigns (438 bags)	-	2017

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SAWIRIS FOUNDATION FOR SOCIAL DEVELOPMENT AND STAR CARE FOR HELPING CHILDREN

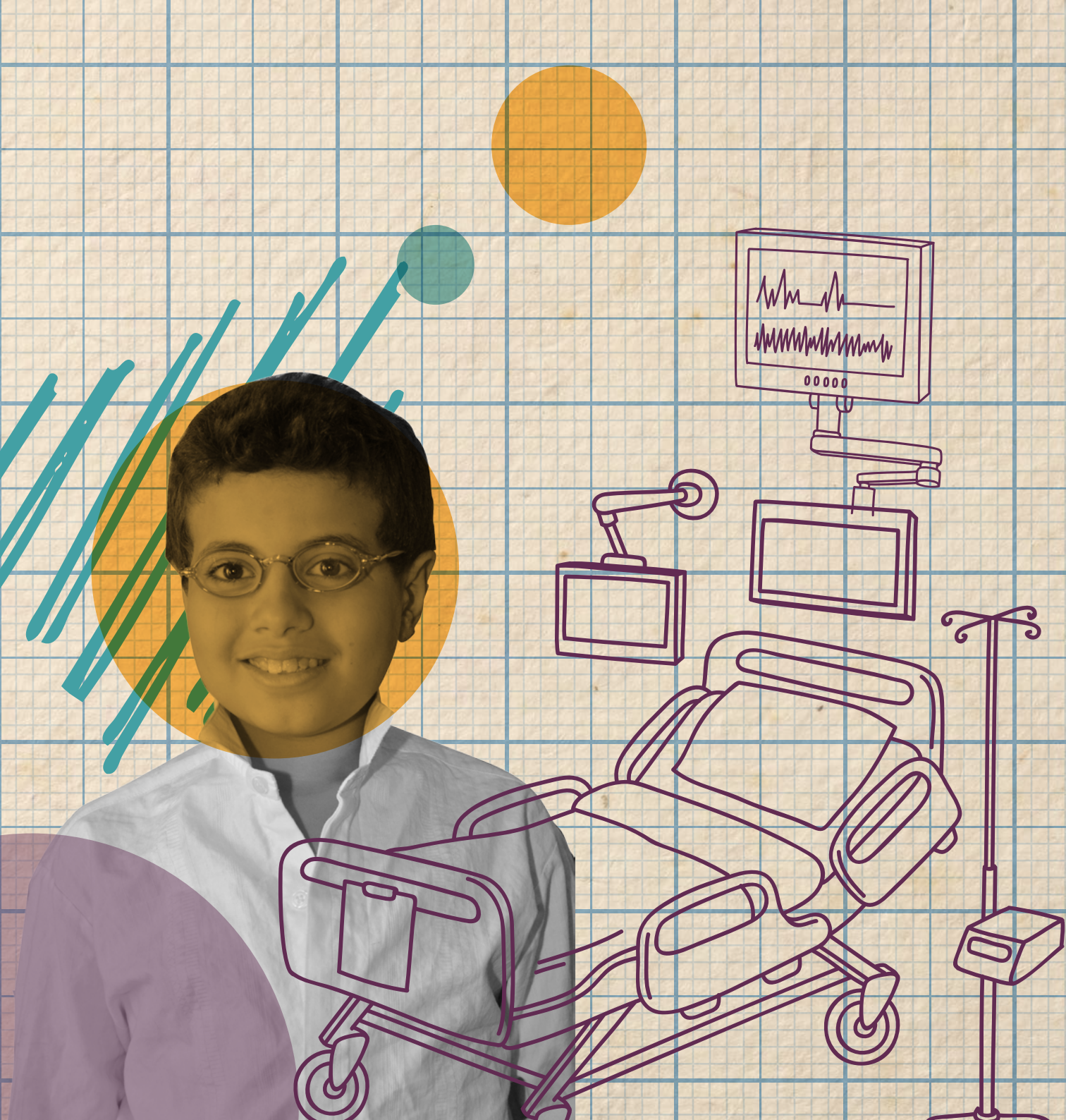
TOGETHER FOR CHANGE PROJECT

As part of the CIB Foundation’s commitment to supporting the health sector, in April 2016, the CIB Foundation’s Board of Trustees approved a new EGP 1.5 million partnership between the Sawiris Foundation for social development and Star Care Foundation to implement comprehensive community development projects in Sohag, Assiut and Qena, under the management of the Association of Businesswomen in Assiut.

The project includes the renovation and upgrade of community health centers, the training of doctors and nurses, organizing health awareness campaigns for locals, raising the skills of teachers in community schools, distributing in-kind support to students, offering regular sports, soft skills and recreational activities, as well as economic empowerment opportunities. The CIB Foundation is committed to supporting the health sector.

Over the course of 2017, the CIB Foundation donated over EGP 1.3 million for the project.





02 

RAEI MASR HOSPITAL

In December 2016, the CIB Foundation's Board of Trustees agreed to fund the outfitting of the Neonatal Intensive Care Unit and the Pediatric Intensive Care Unit at Raeli Misr Hospital in El Minya governorate for a total of EGP 6.96 million. The hospital is located on the main Cairo-Assiut Agricultural road and is expected to serve a vast number of patients from Upper Egypt including Assiut, Beni Suef, and El Minya.

The CIB Foundation fulfilled its commitment to this project in October 2017.

In line with its long-term partnership with Ain Shams University Hospital, the CIB Foundation's Board of Trustees agreed in June 2017 to fund the purchase of 40 monitors, 45 infusion pumps, and 25 syringe pumps for the Inpatient Unit. It is located on the fifth floor at the new Children's Hospital - Ain Shams University Hospital, and it amounted to EGP 3.53 million.

The hospital is expected to serve around 1,290 patients per month, with roughly 15,500 children set to benefit from the service of the new hospital annually. Over the course of 2017, the CIB Foundation donated over EGP 2.9 million to cover the first two installments for the project.

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NEW CHILDREN'S HOSPITAL – AIN SHAMS UNIVERSITY HOSPITAL

04 

MERSAL FOUNDATION

COCHLEAR IMPLANT SURGERIES

In March 2017, the CIB Foundation's Board of Trustees approved EGP 2.89 million to support cochlear implants surgeries for 100 unfortunate children with hearing disabilities. It is a two-part surgery that repairs damaged cells of the inner ear to avoid deafness, followed by a speech therapy program.

The CIB Foundation donated over EGP 167,000 in November 2017 to cover the first installment of the project.

In line with its long-term partnership with the Children's Cancer Hospital 57357, the CIB Foundation provided the hospital with another PET CT scanner similar to the one donated by CIB Foundation in 2016 at a cost of EGP 26.9 million. Having two PET-CT units will increase the efficiency and extend services provided to more patients on the waiting list. Moreover, the highly specialized equipment will allow doctors to identify cancerous cells and plan for removal during operations. The CIB Foundation fulfilled its commitment to the project in July 2017.

As another demonstration of the Foundation's commitment to the hospital, EGP 3.5 million was donated in January 2017 to fund patient care in both Cairo and Tanta branches of the hospital.

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CHILDREN'S CANCER HOSPITAL 57357

- PET CT SCANNER
- ANNUAL OPERATING COSTS



GOZOUR FOUNDATION FOR DEVELOPMENT

EYE EXAM CARAVANS

In July 2016, the CIB Foundation reaffirmed its long-standing partnership with Gozour Foundation for Development to fund 264 eye exam caravans to provide 158,400 disadvantaged public school students, in poor rural and urban areas across Egypt, with free eye examination. The CIB foundation dedicated EGP 51 million over a three-year period for the 6/6 eye exam caravans in the governorates of Sohag, Qena, Luxor and Aswan.

Through a partnership with Al-Noor Magrabi Foundation and Dar El Oyoun, the caravans were designed to provide students with free ophthalmic exams, eye medication and referrals to private hospitals for complex cases. Each caravan included 25-30 doctors, nurses and coordinators, fully equipped with advanced medical tools, pharmacy medication and eyeglasses.

Each caravan targeted 600 children daily, and the CIB Foundation donated over EGP 20.6 million in 2017 to cover the second and third tranche of the project.

CIB staff members contributed to this project by volunteering in the caravans and providing the children with eyeglasses and medication. They also led awareness sessions on healthy eye practices for the student beneficiaries of the program. Such events provide the CIB staff with opportunities to learn more about the Foundation's activities and the different ways to give back to the community.





In March 2017, the CIB Foundation allocated EGP 1.75 million to cover the costs associated with 50 pediatric open-heart surgeries at El Kasr El Eini Hospital, under the management of the Rotary Club of Giza Metropolitan. The initiative was taken to help with the drastic wait-list of children in need of an open-heart surgery. The CIB Foundation has donated over EGP 333,000 and covered the surgery costs of 11 underprivileged children suffering from congenital heart diseases.

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ROTARY CLUB OF GIZA METROPOLITAN

50 OPEN HEART SURGERIES

08 

ROTARY CLUB OF KASR EL-NILE

CHILDREN'S RIGHT
TO SIGHT PROGRAM

In June 2017, the CIB Foundation's Board of Trustees approved supporting the fourth phase of the Children's Right to Sight program at a cost of EGP 2 million over one year, under the management of the Rotary Club of Kasr El-Nile. The aim was to fund around 500 critical eye surgeries to underprivileged children to help eradicate blindness amongst children and infants.

Over the course of 2017, the CIB Foundation donated over EGP 1.8 million to cover 543 surgeries.

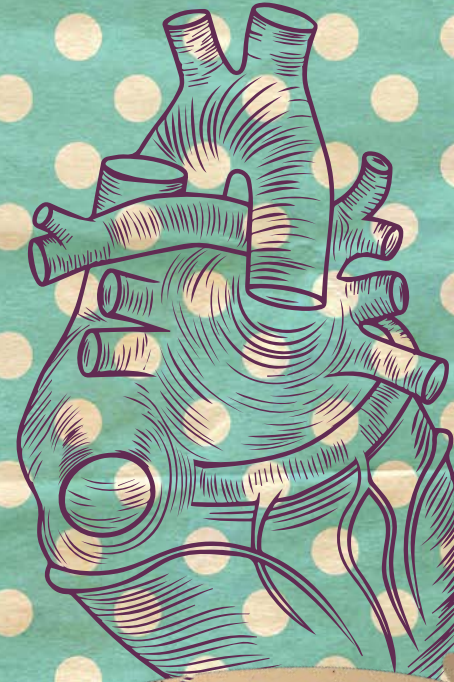
MAGDI YACOUB HEART FOUNDATION

- RESEARCH LABS
- 50 OPEN-HEART SURGERIES

In April 2015, the CIB Foundation's Board of Trustees approved the complete financing of two research labs in Magdi Yacoub Heart Foundation's Aswan Heart Center. The EGP 15 million project will be funded over three years. The center hopes the research labs will deepen the understanding of various heart diseases and shed light on possible therapeutic strategies. This program serves as an excellent platform from which young Egyptian scientists and researchers can contribute to the advancement of world-class research, without having to leave the country.

Over the course of 2017, the CIB Foundation donated over EGP 6.2 million to cover the outfitting costs of the research labs.

In July 2016, the CIB Foundation allocated EGP 4.5 million to Magdi Yacoub Heart Foundation to cover the costs associated with 50 pediatric open-heart surgeries. Through its ongoing donations, the CIB Foundation supports Magdi Yacoub Foundation's efforts to drastically minimize the number of children on the open-heart surgery waiting list. In March 2017, the CIB Foundation donated EGP 2.25 million, covering the final tranche of the project.



10 

NATIONAL HEPATOLOGY & TROPICAL MEDICINE RESEARCH INSTITUTE

In November 2017, the CIB Foundation's Board of Trustees approved funding the treatment of 400 children infected with hepatitis C, under the management of the National Hepatology & Tropical Medicine Research Institute (NHTMRI) at a cost of EGP 4.1 million.

NHTMRI was established in 1932 as an institute for medical research on endemic diseases in Egypt with an initial focus on schistosomiasis. It is the first center to treat hepatitis C patients and accept referral cases.

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EGYPTIAN LIVER CARE SOCIETY CHILDREN WITHOUT VIRUS C PROGRAM

The CIB Foundation dedicated over EGP 5.5 million to fund the Egyptian Liver Care Society's Children without Virus C (C-Free Child) program. The Egyptian Liver Care Society was established in 2008 with the aim to cure hepatitis patients. In this regard, it invested in training the medical staff to acquire the skills needed to treat the patients, and provided financial support to the hepatitis patients, which covered treatments including liver transplants. Further, the foundation also invested in increasing the number and quality of hepatitis treatment centers in Egypt. The C-Free Child program is the only program in Egypt covering the screening and treatment of children for free.



12 

**ROTARY CLUB OF
ZAMALEK**

MAXILLO-FACIAL CENTER ANNUAL OPERATING COSTS

In September 2015, the CIB Foundation's Board of Trustees approved the funding of the annual operating costs of the CIB Foundation-funded Maxillo-Facial Center at Cairo University's Faculty of Dentistry, with a total amount of EGP 45,100. The center was inaugurated in April 2014 and is one of the sole providers of highly specialized treatment for oral and nasal cavity deformities, congenital deformities in newborns and facial deformities caused by cancer.

In July 2017, the CIB Foundation donated EGP 22,504 to cover the final installment of the operating costs.

MOBILE DENTAL CARAVAN

In September 2016, the CIB Foundation Board of Trustees approved funding the purchase of an outfitted mobile dental caravan for the Faculty of Oral & Dental Medicine at Cairo University, under the management of the Rotary Club of Zamalek, with a total cost of EGP 640,000. In September 2017, the CIB Foundation donated EGP 480,000 to cover the final installment for the project.

The dental caravan will be used by the Faculty of Oral & Dental Medicine to perform necessary dental treatment (free of charge) to public school students in remote areas of Cairo and Giza.



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YAHYA ARAFA CHILDREN'S CHARITY FOUNDATION

- PEDIATRIC CATHETER LAB
- ANNUAL OPERATING COSTS

Yahiya Arafa Children's Charity Foundation is a long-standing partner of the CIB Foundation. In September 2015, the CIB Foundation's Board of Trustees approved the complete funding of a pediatric catheter lab dedicated to children at Ain Shams University Hospital, under the supervision and management of the Yahiya Arafa Foundation. The roughly EGP 8 million project will enable the hospital to conduct 100 procedures a month and reduce the waitlist by 90%.

Over the course of 2017, the CIB Foundation donated EGP 6 million to cover the final installments for the project.

Additionally, in January 2017, the CIB Foundation fulfilled its commitment to support the annual operating costs of five pediatric units at Ain Shams University Hospital through Yahiya Arafa Children's Charity Foundation at a total cost of EGP 2 million.

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FRIENDS OF ABU EL RISH CHILDREN'S HOSPITALS ORGANIZATION

PEDIATRIC INTENSIVE CARE UNIT

In February 2017, the CIB Foundation fulfilled its commitment to fund the annual operating costs of the CIB Foundation previously funded Intensive Care Unit (ICU) at Abou El Reesh El Mounira Children's Hospital, in collaboration with Friends of Abu El Rish Children's Hospitals Organization, at a cost of EGP 2 million. This project falls in line with the Foundation's commitment to sustainability and ongoing quality service provision.

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ZEWAIL UNIVERSITY OF SCIENCE & TECHNOLOGY

CIB FOUNDATION FELLOWSHIP FOR SCIENCE AND TECHNOLOGY

In line with its commitment to quality education, the CIB Foundation allocated EGP 9.1 million during the third year (2015-2016) and the fifth year (2017-2018), to cover the tuition fees of 50 CIB Foundation fellows.

The fellowship supported 50 public school students, pursuing a five-year academic degree in the advanced sciences or engineering at the Zewail University of Science and Technology.



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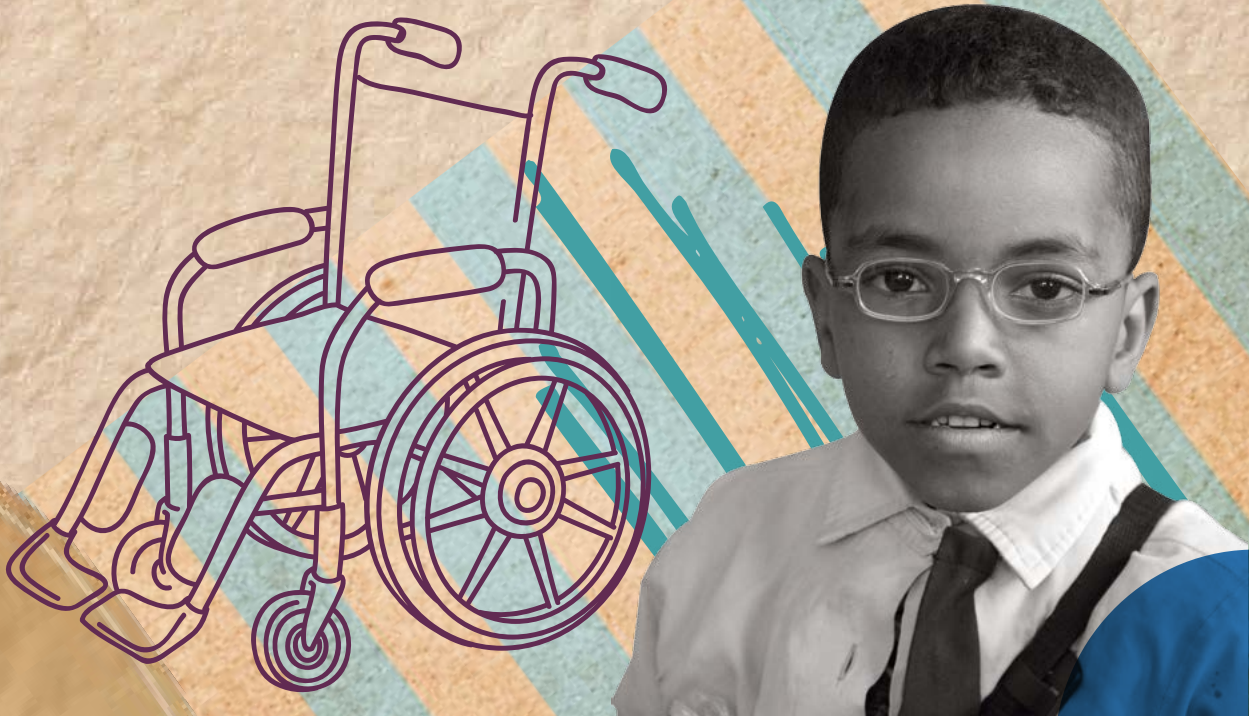
MOVE FOUNDATION FOR CHILDREN WITH CEREBRAL PALSY

PREMISES RENOVATION

In June 2015, the CIB Foundation committed EGP 2 million to the MOVE Foundation for Children with cerebral palsy to renovate their premises and expand their operations. The MOVE Foundation was established in 2004 with the mission to positively affect the lives of the estimated 250,000 children living with the disability. It aims to enroll the children into the public school system to allow them to become healthier and more productive members of the society.

While cerebral palsy cannot be cured, it can be managed successfully with early intervention.

Over the course of 2017, the CIB Foundation donated over EGP 163,000 to cover the complete renovation of the premises.



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SQUASH FOR EVERYONE

In 2017, the CIB Foundation organized multiple sports days for 11 children from the Egyptian Red Crescent, during which they practiced squash. The events signaled the launch of the second phase of “Squash for Everyone” initiative sponsored by CIB in partnership with Egyptian Squash professional Amr Shabana, with the aim of offering an equal opportunity to underprivileged children to explore and develop their athletic capabilities.

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KIDZANIA CAIRO

Through CIB’s long-term corporate sponsorship of KidZania Cairo, the CIB Foundation allocated 50 tickets to KidZania each quarter to underprivileged children. Throughout 2017, the CIB Foundation organized multiple visits to the edutainment city through its partner organizations, where children were provided the opportunity to experience adult professions on a child-friendly scale. By performing sector-specific jobs, children spend the Kidzos, the official currency of KidZania that they earned on games and other entertaining activities. The CIB Foundation awarded this opportunity to

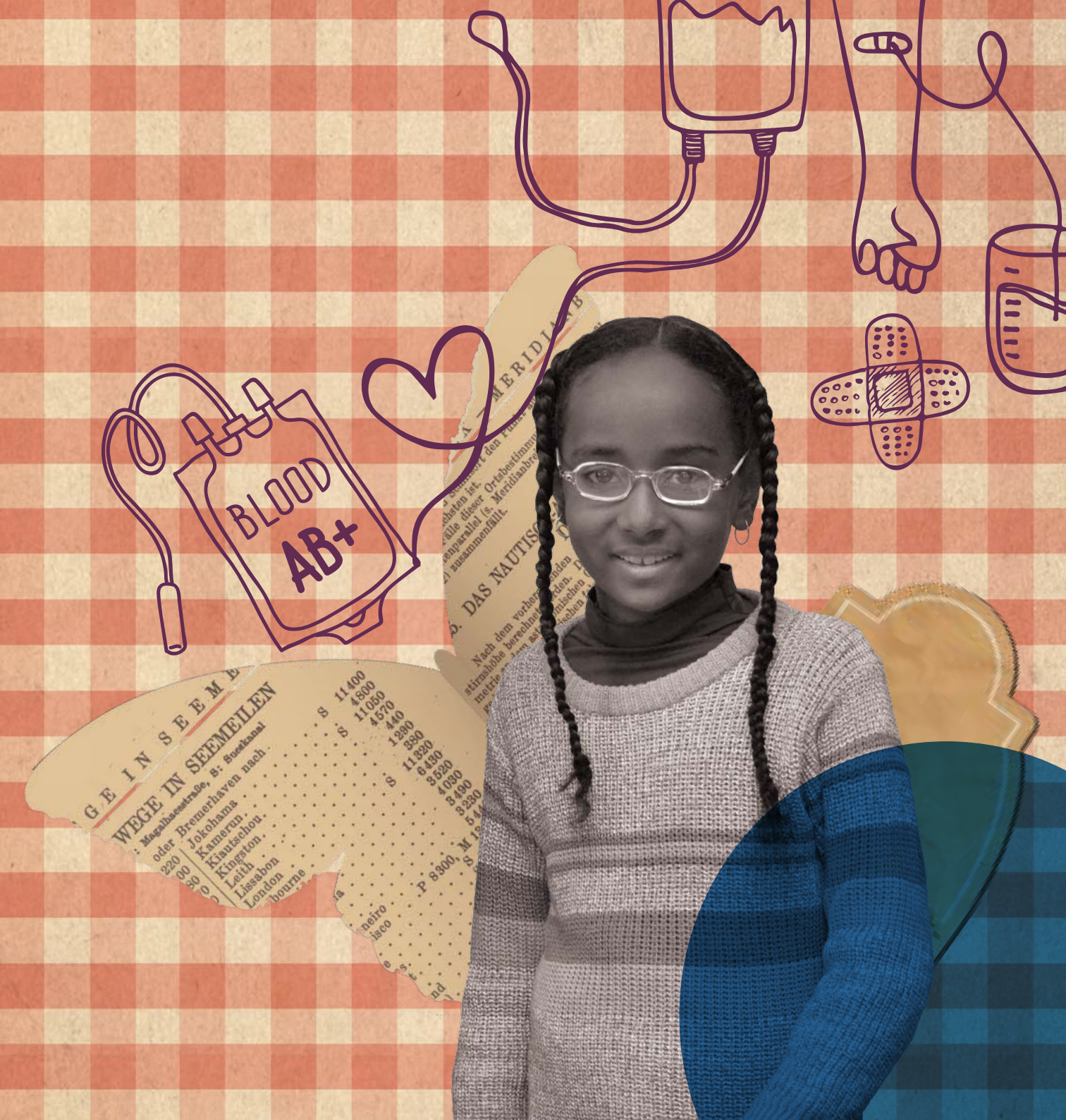
underprivileged children, children with physical and mental disabilities, orphans and cancer patients. Through these events, children from marginalized groups of society were given the chance to experience activities that would have previously been unavailable to them.

BLOOD DONATION CAMPAIGNS

THE TRIPLE EFFECT

Over the course of 2017, the CIB Foundation hosted 15 blood donation campaigns across its corporate offices. The campaign aims to encourage CIB staff and customers to positively and effectively participate in an activity that can save the lives of thousands of patients across the country. 438 bags of blood were collected in 2017, potentially saving the lives of 1,314 people.

The Foundation was honored at the World Blood Donation Day celebration at the League of Arab States for its efforts in organizing campaigns.





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6/6 EYE EXAM CARAVAN PROGRAM – CIB FAMILY BAG PACKING EVENT

The CIB Foundation hosted a bag packing event in CIB's Smart Village office in February 2017, where CIB colleagues were invited to bring their families to participate in the packing of roughly 5,000 health and hygiene school bags for the students targeted during the 6/6 Eye Exam Caravan program. The events were highly successful with great feedback from participants requesting more events to bring their children.

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CHILDREN'S CANCER HOSPITAL 57357 - RAMADAN DECORATION DAY

Spreading happiness is one of our main pillars when giving back to our community. In May 2017, the Foundation organized a day at the Children's Cancer Hospital 57357, where CIB staff volunteers joined forces to decorate the hospital to bring in the Ramadan spirit to the patients and their families.

