



**ACCESS to FINANCE for BIODIVERSITY CONSERVATION PROJECTS**  
**Multi-stakeholder Platform for Protecting Biodiversity**  
**Beirut July 2023**

Presented by Dr Dalia A. Kader  
Chief Sustainability Officer  
CIB



REGIONAL & GLOBAL SCENE:

*The Core Crisis*

POWER OF FINANCE & SYSTEM TRANSFORMATION

*A Trajectory for Growth*

CIB Brain Trust – Innovative Business Model

*A New Role for Financial Institutions*



# GLOBAL SYSTEM CRISIS

## NEW CONCEPTS

### ON

# FLAWED FOUNDATION



Dr. Dalia AbdelKader  
Chief Sustainability Officer, CIB Egypt



# MOBILIZING PRIVATE FINANCE IS IMPERTIVE

THE SUPPLY urges the development of the Demand: Investable Projects

**Global Financial**  
assets including  
cash, bank  
deposits, bonds,  
stocks, etc



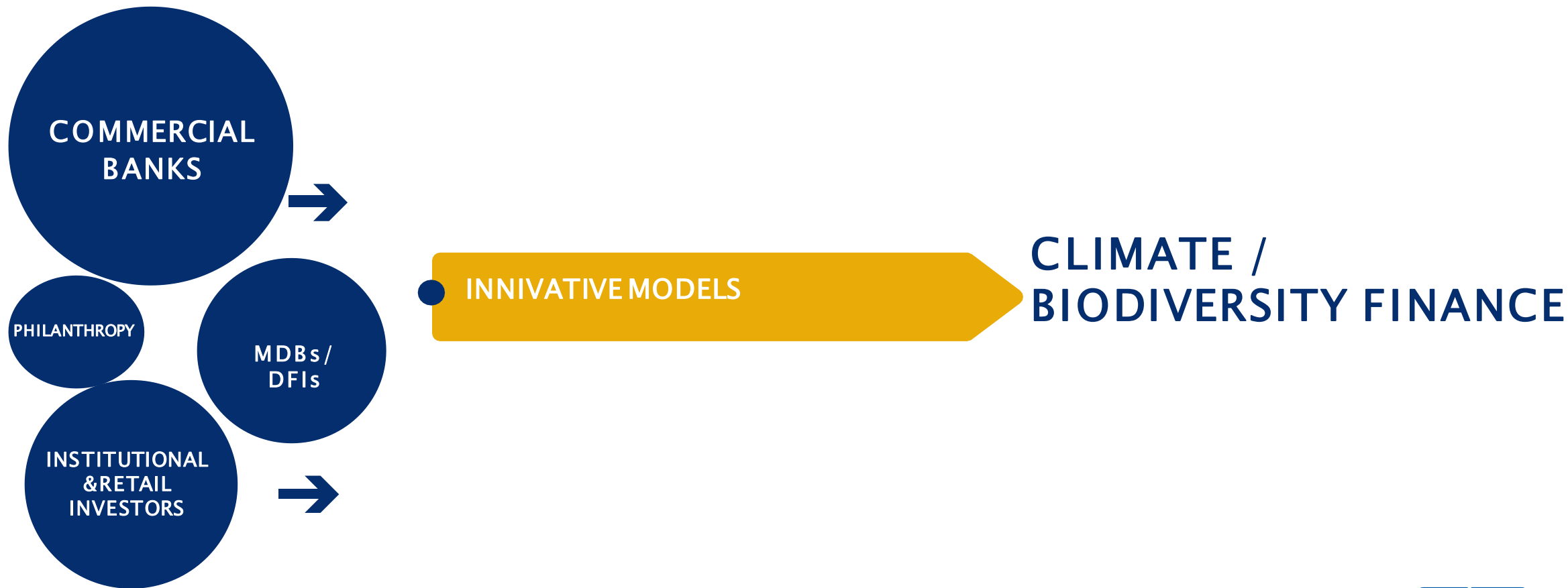
**1%**

of **total AUM**  
needed to fill the  
SDG financing gap



# THE POWER OF COMMERCIAL BANKS

## THE NEED TO INNOVATE NEW MODELS TO MOBILIZE PRIVATE FINANCE



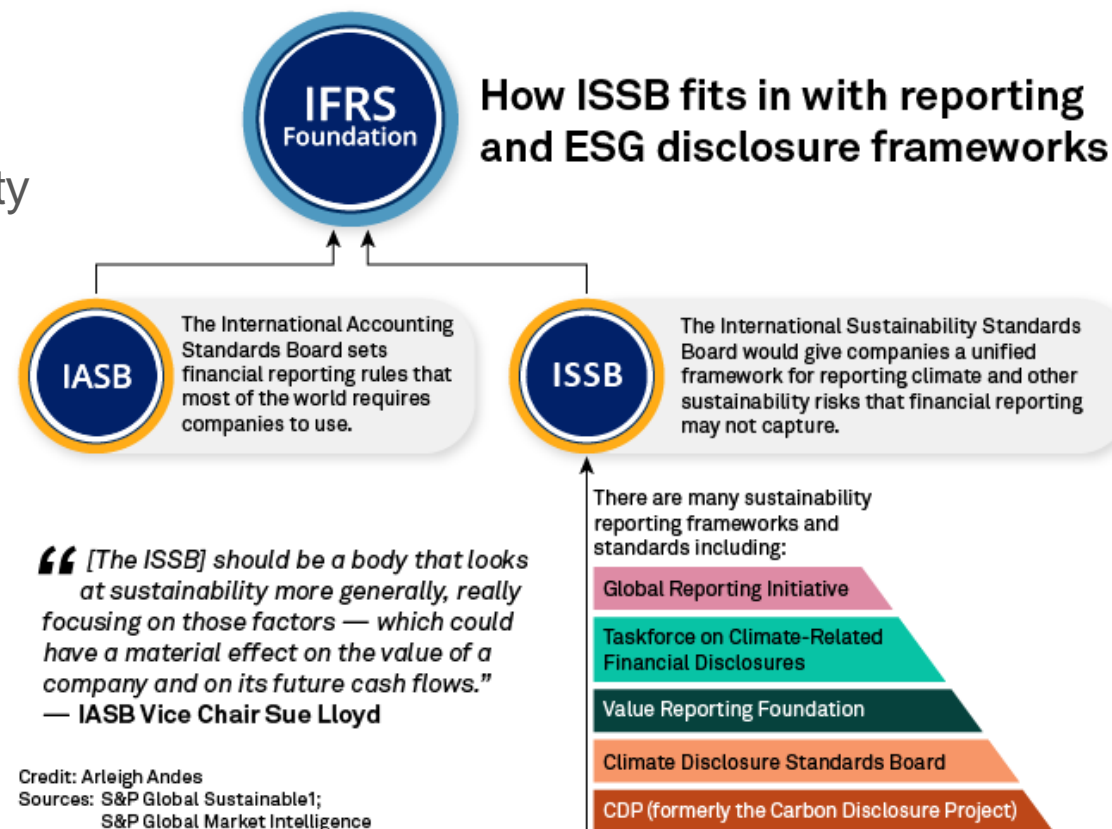


# NEW FINANCIAL STATEMENTS INCLUDE SUSTAINABILITY DISCLOSURES

## IFRS / ISSB Integrates International Sustainability Standards Board

As announced on 26 June 2023, the International Sustainability Standards Board issued:

- **IFRS S1 *General Requirements for Disclosure of Sustainability-related Financial Information*** and IFRS
- **IFRS S2 *Climate-Related Disclosures***



**THE POWER OF SUSTAINABLE FINANCE  
TO DRIVE SYSTEM TRANSFORMATION**

**THE NEW ROLE OF FINANCIAL  
INSTITUTIONS IN THE ARAB REGION**

**CIB's GREEN BOND EXPERIENCE**





# ESTABLISHING SUSTAINABILITY SYSTEMS

Sustainability Governance

Sustainability Policy

Sustainability Strategy





# SUSTAINABLE FINANCE FRAMEWORKS ARCHITECTURE



European Bank  
for Reconstruction and Development



EQUATOR  
PRINCIPLES



TASK FORCE ON  
CLIMATE-RELATED  
FINANCIAL  
DISCLOSURES

Risk/ ESRMS



Net-Zero  
Banking Alliance

Portfolio Assessment



EESG Reporting



FTSE4Good

REFINITIV



ESG Indices



**CIB's Environmental and Social Risk Management System (ESRMS) has been introduced in 2017 and is based on IFC Performance Standards**

**ESRMS : The foundation step for integrating sustainability in banks**



**European Bank**  
for Reconstruction and Development  
**EBRD Performance Standards**



**IFC** International  
Finance  
Corporation  
WORLD BANK GROUP

**IFC Performance Standards**



**EQUATOR  
PRINCIPLES**

**Equator Principles**



# CIB / IFC: THE FIRST BANK IN EGYPT to issue a GREEN BOND in 2021

## THE BUSINESS CASE OF SUSTAINABLE FINANCE

### US\$ 100 million Green Bond issued in collaboration with the IFC

Revising the role of MDBS in coordinating with the Financial Sector to  
drive a Real Economy Transition

The Green Bond focuses on the following SDGs:







# SUSTAINABLE FINANCE PRODUCTS/PROGRAMS



**Renewable Energy & Energy Efficiency**



**Sustainable transportation**



**Sustainable water and waste use**



**Pollution prevention and control**



**Green building**



**Low pollution energy**



**Sustainable Agriculture**



**ECO Cities**



**Climate Change Adaptation**



**Circular Economy**

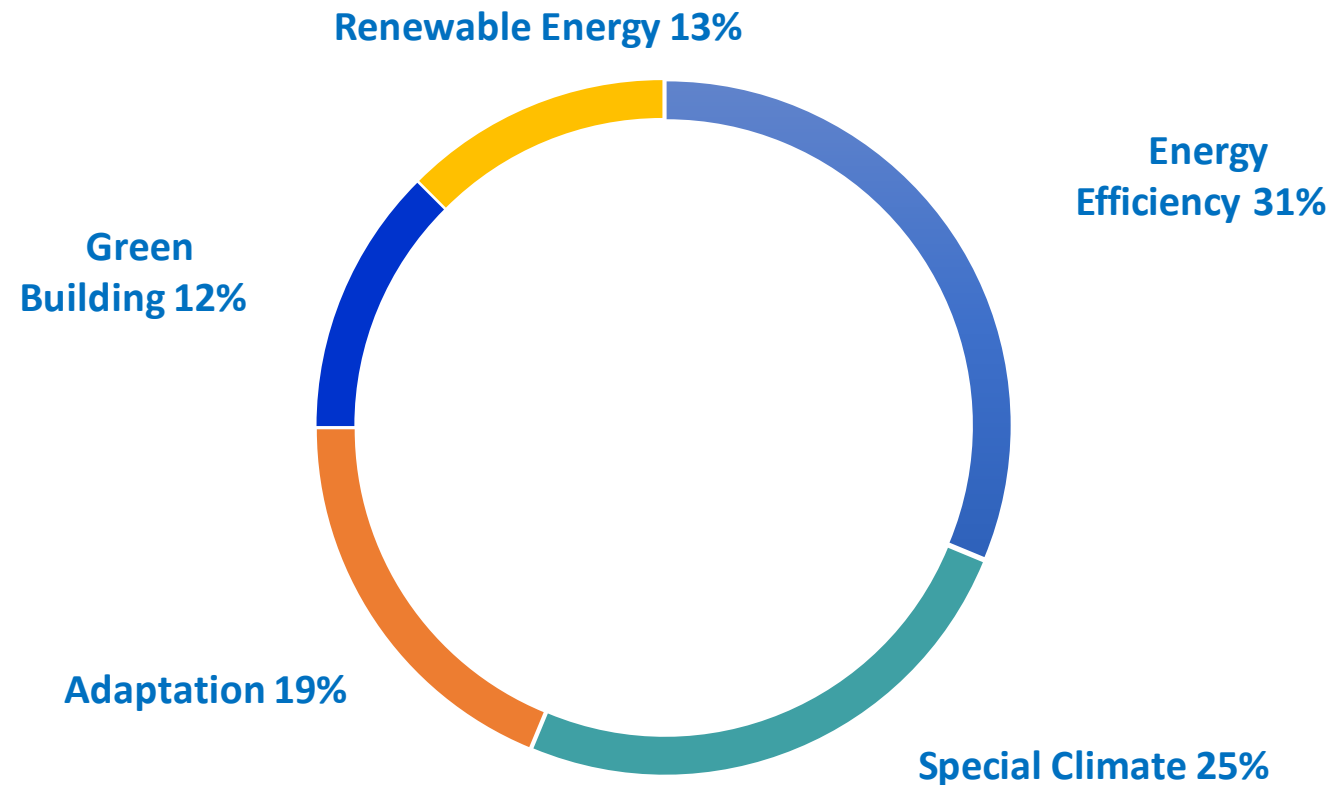






# GREEN BOND INTO A PORTFOLIO OF CLIMATE FINANCE PRODUCTS

Our clients benefit from increased energy performance, reduced environmental impact, and technical support in technology selection and project assessment



# DEMONSTRATING THE BUSINESS CASE OF ADAPTATION FINANCE



## Monetizing the Environmental & Social Impact

REDRESS CHRONIC SYSTEM FAILURE THAT FAILED TO  
PRICE EXTERNALITIES

NOW WE MOVE FROM  
PROFIT MAKING TO VALUE CREATION



# CIB GREEN BOND PROJECTS ENVIRONMENTAL IMPACT 2021–2022

## Estimated Annual Impact of the Use of Proceeds



**2,884**

tons CO<sub>2</sub>eq/yr  
GHG emissions  
reduction



**7,519,548**

kWhe/yr  
Energy savings



**12,775,000**

m<sup>3</sup>/yr  
Treated Water



**5,943**

m<sup>3</sup>/yr  
Water Savings

# FIs DRIVING “SUSTAINABLE SYSTEM TRANSFORMATION” REAL ECONOMY TRANSITION

Desalination	Water and Wastewater Treatment
≈7.3 Mn m <sup>3</sup> /yr	≈12.7 Mn m <sup>3</sup> /yr
Estimated Desalinated Water	Estimated Treated Wastewater
EGP 45 Mn	EGP 106.8 Mn
Financed Amount	Financed Amount
1 Project	2 Projects
Located in Ras Sidr	Located in Cairo & Suez
Equivalent of ≈EGP 1.1Bn avoidance in fresh water consumption cost	Equivalent of EGP 58.1 Mn Cost Savings/year
Equivalent to meeting the daily water needs of 80,000 capita for a whole year	-







**INNOVATE NEW BUSINESS MODELS:**

**“BRAIN TRUST”**

**THE BUSINESS CASE OF ADAPTATION FINANCE**

**GOVERNANCE MECHANISM + INTEGRATED MECHANISM =**

**ADJUSTED RISK / RETURN FORMULA**

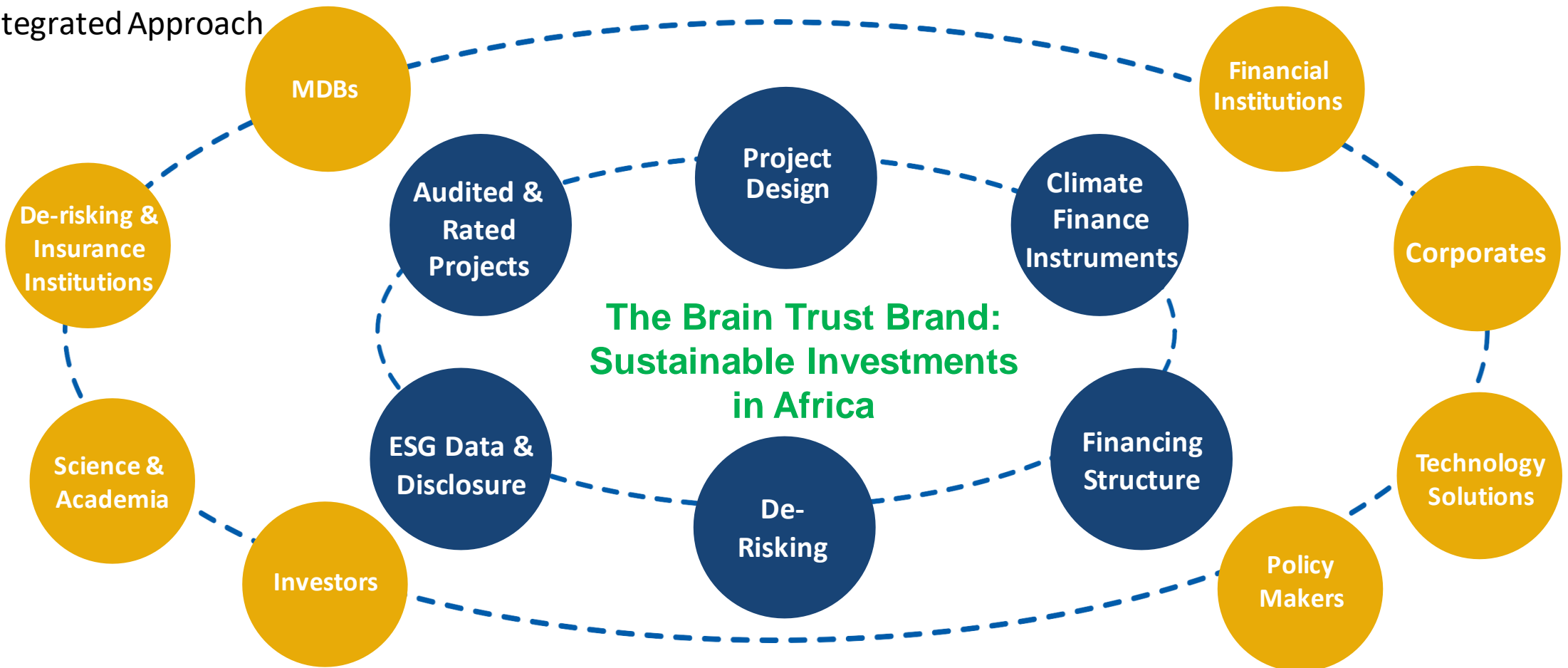


# “BRAIN TRUST”

## THE BUSINESS CASE OF ADAPTATION FINANCE (BIODIVERSITY)

 Governance

 Integrated Approach



The background of the slide features a dark blue, semi-transparent overlay. Within this overlay, there is a faint image of the Great Pyramids of Giza on the left and right sides. In the center, there is a field of wind turbines, and several birds are depicted in flight against a lighter blue sky.

# THANK YOU

