

SUCCESS BEYOND NUMBERS

Raoul Gufflet
Deputy Chief Executive, MCB Ltd

16 October 2019

MCB Group at a glance

~
USD
568 m

Turnover

~
USD
13.2
bn

Total assets

+3600

Employees

Over 1
million

Clients

Domestic market shares of MCB Ltd

38%

on retail loans

42%

on corporate loans

47%

on local currency deposits



Overseas subsidiaries/Rep. Offices



MCB Associates



Countries in which MCB is involved

Sustainability at the MCB – Our manifesto

3 Strategic Pillars for a more Prosperous Mauritius



A VIBRANT AND
SUSTAINABLE LOCAL
ECONOMY



OUR CULTURAL AND
ENVIRONMENTAL
HERITAGE



THE INDIVIDUAL
AND COLLECTIVE
WELL-BEING

LOKAL IS BEAUTIFUL

#LOKALISBEAUTIFUL

UNE ÉTUDE, TROIS PISTES

FUITES ÉCONOMIQUES ET RELOCALISATION :

UNE OPPORTUNITÉ DE PROSPÉRITÉ DURABLE POUR
MAURICE



Walk the talk

Pillar 1



- A country's economy behaves like a leaky bucket.
- Money comes in from abroad like water flowing into a bucket BUT the money also flows out.
- When rate of outflow is greater than inflow, income available to the country and its population gets reduced.
- **Total Int. income 2015 = 3,4 Bn USD**

Walk the talk

Pillar 1



- Aim is to keep the ball inside the longest time possible.
- At a country's economy level, aim is keep external income move as much as possible in the economy before it leaves (bucket analogy) to create maximum wealth.
- **Total national income 2015 = 10 Bn USD**
- **Local Multiplier effect of 2.86x**

3 models of development towards prosperity



Making Mauritius a “maker island” means increasing its ability to produce what it consumes using local resources (human, material, technical, natural).



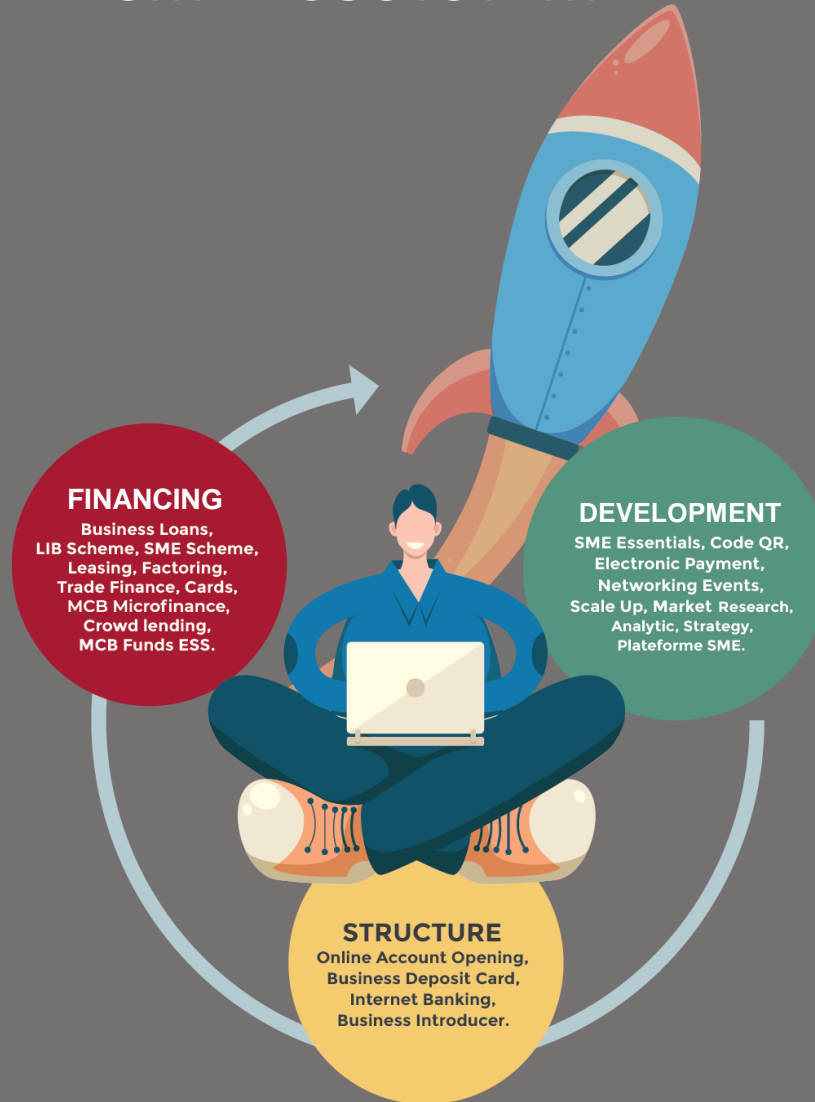
“Looping the loop” of local economic and material circuits to make Mauritius a “circular island” can be a powerful generator of wealth and innovation.



What if the island’s economic intelligence consisted in creating value rather than products?

Our SME offering

SME ECOSYSTEM



mcb.mu/en/sme/



LOKAL IS BEAUTIFUL SCHEME

Are you a 'lokally' positive entrepreneur?

Developed for you as responsible entrepreneurs, this scheme will help you start or grow your sustainable business

Does your business fit the following industries?

Manufacturing / Bio Farming / Agriculture

Waste Management / Recycling

Services / Technology

Let's talk

mcb.mu/sme

T: 202 5757

Face to Face meetings

What's in it?

Low Interest Rate
Up to MCB PLR + 2% compared to normal rate of MCB PLR + 3.75%

Convenient disbursements and repayment plan

Moratorium on Capital repayment for the first year

Reduced disbursement fees
[0.5% of financed amount, Min Mur 1k]

Is your business

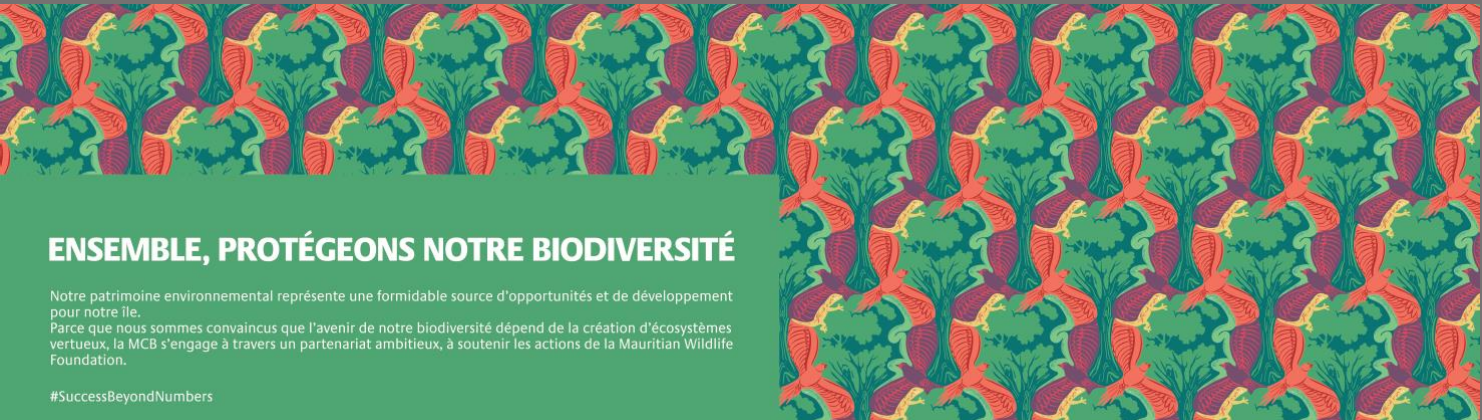
Involved in the processing of raw materials into value-added products → at least 80% of goods/output should be produced in Mauritius

Involved in value creation through digital, peer to peer platforms, block chain, Artificial Intelligence → the company must employ at least 75% of Mauritian citizens

Compliant with Environmental, Social and Governance standards

SMALL.MEDIUM.POSITIVE.

Other initiatives launched



ENSEMBLE, PROTÉGEONS NOTRE BIODIVERSITÉ

Notre patrimoine environnemental représente une formidable source d'opportunités et de développement pour notre île. Parce que nous sommes convaincus que l'avenir de notre biodiversité dépend de la création d'écosystèmes vertueux, la MCB s'engage à travers un partenariat ambitieux, à soutenir les actions de la Mauritian Wildlife Foundation.

#SuccessBeyondNumbers



MCB
PROUD PARTNERS



MCB | MAURITIAN WILDLIFE FOUNDATION




UNEP
FINANCE
INITIATIVE

**PRINCIPLES FOR
RESPONSIBLE
BANKING**

Founding Signatory of:

UNEP
FINANCE
INITIATIVE

**PRINCIPLES FOR
RESPONSIBLE
BANKING**



- Devising a Climate strategy
 - ✓ Reduction of our own emissions
 - ✓ Responsible lending
 - ✓ Compensation of residual CO2 emissions
 - ✓ Green fund
- Gender equality programme
 - ✓ Coaching and mentoring
 - ✓ Networking
 - ✓ Promotion of women entrepreneurs





#successbeyondnumbers

Thank you