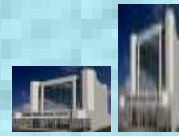




مصرف الإيداع والتنمية الإجتماعية  
**Savings & Social Development Bank**



**Bank's policy for The Year  
2014**

**Administrative decision No. ( 43/2013)**

**In the framework of the Savings and Social Development Bank's concern about the necessary policies to realize its objectives and mission, its high executive administration has formed a committee to lay down policies for the SSDB for the year 2014.**

**The said committee comprised of the following:**

<b>Dr. Fatima Khider Bashab</b>	<b>Chairperson</b>
<b>Gamila Abdalla Karar</b>	<b>Member</b>
<b>Nawal Magzoub Abdalla</b>	<b>Member</b>
<b>Baha Eldin Eltayeb</b>	<b>Member</b>
<b>Mohamed Zain Tayari</b>	<b>Member</b>
<b>Karar Isa Ali</b>	<b>Member &amp; Rapporteur</b>

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## **Introduction**

**Savings and Social Development Bank policy concerns with the package of procedures and arrangements that adopted by its management ; in order to rely on; as its guide to achieve its objectives and purposes which represented in conducting all banking operations and financial transactions at both internal and external levels; for the sake of supporting and strengthening its financial position in away that enables it to fulfil its basic role as well as its grand mission in improvement of economic and social conditions of targeted categories in the society ; this is happening through delivering of microfinance ,small finance and social dimension finance to all vulnerable categories who capable of production in the society ,but lack means of it .i.e. simplified conditions and easy collateral to realize principle of social justice.**

**The bank distinguished by providing other social services to targeted categories such as distribution of social support, delivery of student kafala ( student sponsorship), university students lending project , provision of gard al- hassan loan (benevolent loan) for the disabled and electronic enrollment .etc.The bank also operates as a mechanism to cooperate and coordinate the efforts of corporations and organizations operating in the field of poverty alleviation through institutionalised activities aiming to employ fund for purposes of the economic and social development according to the Sharia principles. Some of the bank key objectives which in need of highlighting are represented in the development of saving awareness , encouraging and linking savings to micrifinance, hence; it directs all its resources to the social development . To realize its development goals and spread the concept of social banking among rural areas, it continues in implementing its horizontal outreach policy so as to deliver microfinance services to whole targeted Sudanese society and motivating saving culture among the said categories . It is worth-mentioning that the concerned outreach is always submitted to an objective study aiming at selecting suitable areas .Thus, the SSDB is considered as one of the government aides which contribute in achieving sustainable development and socioeconomic growth via capitalizing on the available material and humanitarian resources to activate all economic sectors across the different Sudanese states.**

## **OBJECTIVES OF SSDB POLICY FOR THE YEAR 2014**

The SSDB policy for the year 2014 aims at the following :

- 1- Empowering the mission and objectives of the SSDB stated in its Act.
- 2- Disseminating of banking awareness and concept of social banking among the targeted communities via continuing in the necessary geographical outreach.
- 3- Concerning with corporate governance and empowering the bank to stand firmly against severe competition in the banking market.
- 4- Activating the role of banking marketing and press, in order to attract more resources.

**References of the SSDB policy for the year 2014:**

- 1- Act of the SSDB for the year 1996
- 2- Government overall economic policy
- 3- Central Bank of Sudan policy for the year 2014
- 4- Five year plan of the SSDB ( 2012-2016)
- 5- Work regulation of microfinance institutions for the year 2011
- 6- `Tripartite economic program (2012- 2014)
- 7- The SSDB policy for the year 2013

**Axes of the SSDB POLICY FOR THE YEAR 2014 :**

The policy includes the following axes:

- 1- Financial resources
- 2- Development of human resources and training
- 3- Technology and systems development
- 4- Corporate governance
- 5- Geographical outreach
- 6- Creating positive working environment
- 7- Banking marketing &press

**Firstly:**

**The axis of financial resources policy:**

- (1) Attraction and development of financial resources:

Methodology of the SSDB policy in the domain of developing and attracting financial resources represents in the following:

- 1- Seeking to increase and strengthen the SSDB capital to reach the optimum adequacy which leads to realization of the required financial solvency.

- 2- Developing of saving awareness via creating attractive means for savers as well as retaining the existing ones. Thus, saving deposits will become one of the basic components of resources.
- 3- Enhancing partnership with the Central Bank of Sudan and attracting foreign resources from foreign donors, in order to promote microfinance sector.
- 4- Enhancing work through the two outlets (investment & foreign relations) to maintain the existing customers and meet their demands. Beside; attracting and satisfying new customers needs.
- 5- Activating contracts & agreements signed with other institutions and continue the work with firms operating in the field of export so as to provide foreign currencies for the Bank which in turn used in importing goods to meet the customers needs.
- 6- Boosting & fostering relations between the Bank and different Sudanese states, in order to raise levels of the deposits growth in the Bank by transferring whole social security funds accounts into the SSDB branches.
- 7- Promoting & fostering cooperation with universities to attract more deposits
- 8- Attract more foreign currencies by the following procedures :
  - 1- Attract expatriates resources
  - 2- Activate non-petroleum exports through adopting policy based on competent exporters in the concerned field.
  - 3- Continue in adopting policies that prevent risks resulted from the foreign currency dealings.
  - 4- Participation in export portfolios

**(2) Liquidity management :**

Liquidity management is considered as one of the most important means of supporting continuation of the bank activities. It represents the bank ability towards meeting its commitments on time, through using its current resources without depending on any foreign funding.

**Objectives of the liquidity management:**

- 1- Exerting efforts to stabilize liquidity situation via linking applications (employments) with type of resources.
- 2- Retain the bank clients and provide their needs at suitable time.
- 3- Best exploitation of the bank resources

**Mechanisms of the execution of liquidity management:**

- 1- Exerting efforts to retain maximum limits of the approved liquidity ratios.

- 2- Supervision of liquidity risks in the bank
- 3- Setting out a competent system to report about the liquidity situation; including internal and external volume of cash flows and specify the gap, beside identifying sensitivity of sources and exploitations of bank resources according to the foreign changes.
- 4- Study of assets and liabilities compound and periods of their due dates
- 5- Conformity between liquidity and profitability
- 6- Setting out an emergency plan for the liquidity management over critical periods and identifying ways of dealing with short term crises.
- 7- Inserting new funding sources that capable of attracting cash flows.
- 8- Taking into consideration cash flows resulting from off- balance and emergency commitments.
- 9- Facilitating and guarding against exchange rates risks
- 10- Achieving the required provisions
- 11- Application of requirements of the supervisory bodies pertaining to financial issues.

**(3) Exploitation and employment of financial resources :**

The bank shall provide necessary finance for different economic sectors through the two integrating windows (out lets) that are:

- Window of the microfinance and social development:

It constitutes the hub of activities and mission of the bank. It services the targeted vulnerable groups of the poor and low-income individuals and others.

- Window of the commercial finance:

It realizes revenues that cover expenditure of the social and development funding; beside guaranteeing its continuation.

Review of exploitation of financial resources through the two windows as follow:

**(1) Window of the microfinance and social development :**

1- Direction of 60% of the bank portfolio towards micro and mini finance and 20% of it to the social dimension funding.

2- Targets 50000 households and directs finance towards the microfinance productive sectors such as graduates, rural women and small farmers.

3- Targets 40% of women from the total number of beneficiaries of the microfinance.



- 4- Increases microfinance resources by collaboration with the government and non-government partners through attracting not less than SDG 120 million and boosting partnership with the Central Bank of Sudan to support microfinance.**
- 5- Expands usage of non-traditional guarantees by not less than 40% of the total volume of guarantees applied in the bank.**
- 6- Maintains finance via a murabaha mode at a rate not to exceed 70% of the microfinance portfolio.**

**The bank categorises finance according to the following:**

**1- Mini finance :**

**It is the finance which granted to the clients of microfinance within limits of SDG 3000**

**2- Microfinance :**

**3- It is the finance which granted to the clients of microfinance within limits ranging from SDG ( 3000-20000)**

**The bank's microfinance policies focus on the following domains:**

**(1) Provision of funding service for both individuals and groups:**

- 1- Paying attention , motivating and following performance of microfinance intermediaries ; in order to contribute in disseminating the culture of microfinance**
- 2- Increasing volume of the finance directed to graduates in coordination with universities, research centers and private sector.**
- 3- Activating non-traditional guarantees and insert a comprehensive insurance policy for the microfinance and saving deposits security , in addition to other current guarantees**
- 4- Diversifying Islamic modes when granting microfinance (mugawala- Istisna-a- musharaka – restricted mudaraba), in addition to keeping murabaha mode at the rate not exceeding 70%.**
- 5- Applying profit margin to murabaha and mugawala modes within the limits of 15% as an indicator for the year for transactions of microfinance, where as the rest of modes shall be dealt with according to contracts signed between the branches and their clients.**
- 6- Collection of first instalment shall not be placed as a stipulation (condition) for microfinance clients.**

- 7- Increasing number of microfinance clients by funding through intermediaries.
  - 8- Coordinating and signing contracts of understandings with local, international and regional funding institutions and corporations that operate in the field of poverty alleviation
- (2) Sectors and targeted economic activities:
- 1- Directing microfinance to the agriculture sector in both its animal and vegetable sides which account for 40% - services account for 20% - artisan accounts for 15%- professional accounts for 15% - small industries account for 10%
  - 2- Directing finance according to the comparative advantage for each state through implementation of the initiative of (One village one product).
  - 3- Directing finance to rural areas in the framework of rural women national project.
- \* Provision of collective funding for microfinance institutions:
- 1- Boosting relations with microfinance institutions that authorized by the Central Bank of Sudan.
  - 2- Provision of the collective finance for institutions and links it with the SSDB to increase its outreach.
- \* Social and economic impact studies for the microfinance:
- Strengthen relations with research centers and universities to study the impact of microfinance on benefited categories.
- (2) Window of the commercial and investment finance:
- The commercial and investment policy aims at the following:
- 1- Strengthening the financial position of the SSDB to realize economic and social sustainable development
  - 2- Realizing banking excellence and working towards achieving pioneering in the banking market.
- Mechanisms of executing the policy of exploitation of resources of the commercial finance can be clarified in the following:
- 1- Attracting new resources for the Bank to guarantee continuation of finance for the clients.
  - 2- Funding traditional gold mining machines after feasibility studies being conducted by branches expected to finance such projects.
  - 3- Continuing in funding infrastructure projects in the states in term of services and development.

- 4- Focusing on non-petroleum exports; particularly goods related to the tripartite economic program such as substitution imports, wheat, sugar, cooking oil, medicines and products produced mainly for export like cotton, animal products, gum arabic, gold and other minerals
- 5- Continuing in funding Government and private universities projects along with their workers needs.
- 6- Continuing in participation in the most funding portfolios adopted by the central Bank of Sudan that aiming at funding projects related to the priority sectors.
- 7- Adopting a certain funding policy to control and organize the different Islamic modes funding transactions in branches and unify conceptions of the work within them.
- 8- Reducing the volume of using murabaha mode in the funding transactions; instead, expanding usage of other modes; such as musharaka, mudaraba, istisna'a etc.
- 9- Following tough arrangements to collect due debts and the defaulted ones.

**(3) Window of the foreign exchange :**

**Mechanisms of foreign exchange policy:**

One of most important priorities of the foreign exchange management is to upgrade skills of employees operating in the field of foreign exchange whether at head-quarter or branches via organizing training courses for them locally or externally.

**Activation of the correspondent's network:**

- Activating the existing correspondents network and add new ones.

**(2) Attraction of foreign exchange resources:**

- Devotes efforts to back the bank with the foreign exchange currencies from the window of Central Bank of Sudan.

- Attracts more clients for export

- Attracts import clients; particularly in the domain of strategic goods which subsidized by the Central Bank of Sudan.

**(3) Retaining hajj services:**

One of most important policies of the SSDB is to retain whole hajj remittances within the bank through the following steps:

- Coordinates and arranges with the general directorate of hajj and umra for the year 1435A.H.

- Facilitates smooth flowing relations between the general directorate of hajj and the SSDB and links them with a network.
- Coordinates with the institutions sector for the year 1435 A.H.
- Coordinates with the hajj and umra – Khartoum state for the year 1435A.H.

**Secondly: Axis of development policy for human resources and training:**

The SSDB's management pays certain concerns towards creating a positive environment for employees and upgrading their skills and abilities in away that encourages and motivates them to double their efforts.

**Mechanisms of the development policy for human resources and training:**

- 1- Determining of the SSDB needs interm of manpower that should include different specializations and conform to the mission and objectives of the SSDB according to the approved organizational structure
- 2- Conducting transfers in the framework of rotating positions, acquiring and exchanging experience between high and middle class leaders in accordance with the bank interest.
- 3- Provision of an effective and flexible integrated technical program for human resources.
- 4- Inserting of an electronic archive system into the administration
- 5- Relocation of employees according to their job grades, expertise and qualifications in line with what have been stated in the organizational structure.
- 6- Eastablishment of a section concerning with the manpower planning , so as to help the bank to develop and gain more skilled and qualified employees who in turn will enable it to realize its mission and objectives.

**Mechanisms of training and gualificatin policy:**

- The training administration concerns with the upgrading and development of human capital , in order to enhance performance along with modern job specifications .Thus, the training motto for the year 2014 comes under the title of (Total

quality in all banking spheres) and this can be carried out according to the following :

1- Development of technical and artisan training at internal and external levels in all banking scopes and microfinance activities; since the bank is considered as the top banking institution in the Sudan

2- Motivation of employees to gain more advanced scientific qualifications (Artisan, academic and postgraduate certificates) in the different specialized banking areas.

Activities of executing the training policy:

(1) Internal training:

- Training of 120 credit officers as well as organising a number of training courses in all banking domains.
- Training with specialized and well-known bodies within and outside the institution.
- Encouraging employees who hold only the Sudanese certificates to promote themselves by gaining bachelors, artisan and vocational ones in the different banking and financial scopes.
- Encouraging laborers to gain Sudanese certificates
- Training of beneficiaries of microfinance

Abroad training:

- Participation in seminars, symposiums and foreign conferences

Thirdly: The Pivot of banking and technical policy and systems development:

Modern banking technology is the key pillar to provide more developed services ; in order to meet both current and future needs of the bank a long with policies of the Central Bank of Sudan , and to respond to its ambitions by providing services that satisfying customer demands at lower cost and short means through the developed programs and local (LAN) and broad ( WAN) networks . Furthermore, to follow all devices of security and capitalizing on systems to realize the bank objectives by following the coming directives:

1- Applying Bank of Sudan requirements which represented in the following:

- Centralization of banking system which includes the following:

- \* National swift services which represented in linking ATMs with points of sale, besides benefiting from the associated services.
- \* Electronic check clearance system and linking it with the universal banker system.
- \* Central reports (returns) and electronic inquiry
- \* Swift international system

**Implementation of outreach policy through the coming mechanisms:**

- Implementation of electronic units
- Mobile payment
- Electronic saving portfolio
- Promotion of the SSDB's internal systems through the following mechanisms:

**(a) Programs:**

- 1- Development of the universal banking system and activation of associated systems, centralization and implementation of supported programs for administrations.
- 2- Development of the supported systems for the universal banking system such as email, Portal, website and video conferences.

**(b) Development of machines and networks:**

- 1- Selection of computer machines and accessories according to the specifications and capabilities that facilitate the understanding and operation of the programs at high quality.
- 2- Connecting branches with the headquarter by local network (LAN) and the wide one (WAN) according to the well-known international specifications as well as determining suitable sizes that help in easing work-flow for all systems at the level of SSDB and the Central Bank of Sudan .

**C - Security by application of protection systems:**

- \* Anti- virus (Firewall)
- \* Disaster recovery

**(d) Other:**

- \* Accomplishment of printing and distribution of the SSDB new authorized signature booklet.
- \* Applying a new banking tariff for the year 2014.
- \* Initiation of delivery of the students's kafala (bursary) through the banking card.

**Fourthly: Axis of control and evaluation policy:**

**Control and evaluation policy aims at realization of high effectiveness and efficiency while achieving the bank objectives within the alleviated risks that resulted from contraventions such as abuse of authority ,defalcation , fraud, theft and neglection of work , all the above mentioned can be controlled within the public framework of supervision which could lead to the control over the risks at its reasonable limits and assessment and improvement of the efficiency of operations in the term of :**

- Risk prevention**
- Supervision**
- Orientation**

**Control and assessment of policies include the following:**

- 1- Corporate governance**
- 2- Risk prevention**
- 3- Internal control (Inspection internal audit)**

**(a) Corporate governance policy:**

**The SSDB commits to follow the corporate governance policy which represented in the following:**

- 1- Activation of a mechanism to ensure and verify to what extent the bank and its employees are committed to the anti- money laundry and terrorism-combat procedures.**
- 2- Maintaining close supervision to ensure to what extent the bank commits to the regulations and sound banking procedures**
- 3- Development of procedures and patterns of banking operations in away causing them to be compatible with the rule of Know your customer (KYC).**
- 4- Resting disclosure of financial statements on the bases stated in the standard of supply and general disclosure no. (1) And the Central Bank of Sudan circular which concerns with disclosure.**
- 5- Full commitment with Islamic financing modes.**
- 6- Restricting by standards of accounting, auditing and control of the Islamic financial institutions.**
- 7- Abiding by the accountant and auditors ethics of conduct for the Islamic financial institutions.**

**Mechanism of execution of the corporate governance policy:**

- 1- Continuous reviewing of defined banking policies and procedures, beside checking its updating and compatibility with what existing in the banking market.
- 2- Development of computerization programs to facilitate the process of following up banking operations rendered to the customers.
- 3- Following up reports of banking violations (contraventions) , in order to assess and set out regulations which prevent or reduce them.
- 4- Following basics of the coming aggregating review :
  - Provisions of funding which incurred by the income statement.
  - Debts and reserves provisions
  - Provisions of price -drops
- 5- Revision of the bank work guide (Directory)
- 6- Adopting a fair system to connect motivation and promotion policy with performance.
- 7- The board of directors report which yearly attached with the final annual accounts should include general disclosure about the formation of board of directors ,executive administration , organizational structure and nature of any transactions of the bank , beside affiliated companies and other bodies related to it as well as the level of its performance .

**(b) Risk prevention policy:**

The bank maintains the following policies, in order to mitigate or prevent risks:

- 1- Implementation of reasonable banking policies capable of realizing profitability, continuation and growth in away that supports the bank against any banking competition.
- 2- Maintaining a good bank image in the market as well as retaining confidence of clients.
- 3- Devoting efforts to alleviate credit, operation, market and other banking risks.
- 4- Contributing in provision of an eligible platform for the sound application of Bazei 111 international banking standards and the Islamic Financial Services Board.

**Risk preventing mechanism:**

- 1 - Preparation of special technical studies concerning with the reasonable limits of different risks that should be adhered to.



**2- Setting out regulations and limits concerned with the supervision and evaluation of all operations (Funding, liquidity.etc.).**

**3- Adoption of necessary guiding principles to determine, measure, monitors and controls the diversified risks through out the bank.**

**4- Preparation of indicators and financial analysis for any cost, revenue and verify that to what extent the objectives being executed.**

**5- Preparation of necessary data for management of assets and liabilities and maintains a balanced funding structure to realize harmonization between liquidity and profitability.**

**6- Preparation and following- up the indicators being used in measuring soundness of the bank performance; by concentrating on the indicators of the protective supervision which concerned with the early response that known as ( CAEL standard) .**

**7- Submitting periodical reports which concerned with the bank risks to the top management and putting suitable suggestions to hedge against these risks.**

**8- Suggestion of alternatives to diversify sources of requirements, in order to gain resources that help in provision of liquidity.**

**9- Preparation of financial patterns to analyse sensitivity of price fluctuatins.**

**10- Updating and development of services provided by the bank as well as presenting the opinion and advices related to the commitment towards regulations and monitoring orders; in case of proposing new products.**

**11- Continuous coordination with the monitoring authorities regarding orders, regulations, legislations and laws aiming at following- up to what extent the different administrations of the bank are committed to the above mentioned monitoring orders.**

**(C) Internal control policy (inspection &internal auditing)**

**The internal control policy is based on fundamental pivots; the most important of which are:**

**1- : procedures and integrated systems:**

**Aim at controlling performance at quantitative and qualitative levels; through the division of authorities and responsibilities vertically and horizontally in away that guarantees the existing of internal control over operations.**

**2- Accounting and information systems:**

**They characterized by the accuracy and comprehensiveness and aiming at providing financial information to supply the administration at all levels with reasonable reports at assigned times , in order to have a control over performance and risks .**

**3- Internal auditing:**

**It practises all the internal control procedures which include the following:**

**(a) Financial auditing**

**(b) Administrative auditing**

**(c) Revision of the electronic processed data**

**The main objective of auditing operations and internal control in the bank is to assess risks through the following:**

**1- Acting as a Checking and assessing mechanism for all risks facing the bank. In addition to evaluation of the adopted means of accepting and managing risks.**

**2- Acting as a mechanism to evaluate to what extent the concerned personnel are efficiently committed to the means of internal control and policies.**

**3- Set out a suitable mechanism to verify and ensure the execution of recommendations included in the auditing reports.**

**4- Reviewing and evaluating effectiveness and efficiency of the internal auditing system of the bank and select reasonable standards to keep pace with development in the bank work systems.**

**5- Activate the work of units which established in the administration , particularly those related to verifying to what extent the relevant bodies are adhered to the directives of inspection and internal and external auditing teams ( Bank of Sudan and National Auditing Chamber)**

**6- Close surveillance over bank performance to prevent the intended and not- intended mistakes and take precautionary steps to guard against them .**

**Fifthly:**

**Axis of geographical outreach policy:**

The bank strategy aims to outreach across the Sudanese states. Thus, its policy targets to realize number of objectives represented in the following:

- 1- Delivering microfinance services to all Sudanese categories
- 2- Boosting saving culture among targeted categories in the Sudanese society
- 3- Dissemination of banking awareness in urban and rural areas

The bank achieves its horizontal outreach via the following mechanisms:

- 1- It adopted that there should be one branch at least in each state.
- 2- Outreach in the least developed areas, in order to deliver microfinance services and boost banking and saving awareness
- 3- Outreach in universities to deliver its services and spread banking culture among the university community.
- 4- Outreach in the states border areas communities (areas which connect one a state community with another )
- 5- Continuation in opening more sub-branches, units and ATMs at the student's complexes and in the society.

Activities facilitate execution of the outreach policy for the year 2014 represented in the following:

(a) Accomplishment of the following projects:

- Opening Souk Libya branch
- Opening Zalingei branch
- Opening Addien branch

(b) Preparation of procedures for opening the following branches:

- Opening branch of Wadi Halfa
- Opening Al obeidia sub-branch
- Upgrading Al nilain sub branch into full branch

Sixly:

**Axis of creating a positive work environment:**

- Adopting a following-up process with related bodies to achieve the bank plan in term of horizontal level.
- Renewal of contracts of the bank buildings rented by outsiders and Vis versa.

- Following- up completion of construction of the bank branches building plan for the year 2013 (Al fashir branch, reconstruction of Barber branch and constructin of stores)
- Purchase new cars according to the plan and dispose of old ones.
- Carrying out operation budget gradually; and owing to the exact needs for equipment. Computer machines ,assets and furniture, etc.
- Execution of headquarter archive
- Adoption of a program for assets, stock and electronic archive in partnership with the computer mangement
- Link at least twenty branches with an electronic control system (spy camera) which included in the SSDB budget for the year 2014.

**Seventhly:**

**Axis of banking marketing and press policy:**

**Banking marketing is considered as one of the most important mechanisms to attract and develop financial resources according to the following:**

- 1- Studying of banking market and determine both current and future clients needs, beside designing and delivering their demanded services.
- 2- Keeping in touch with other banks activities, in order to cope with the banking competition changes.
- 3- Taking part in banking promotion and development on one hand, and launching new banking services and creating new markets on the other hand.
- 4- Adopting promotion and advertisement means towards services delivered by the bank.
- 5- Retaining clients by the provision of packages of distinguished services such as simplification of procedures, free of charge services, providing them with technical periodical statements. Preparation of suitable and interesting client seats, etc.
- 6- Activate the role of customer complaints boxes both at the headquarters and branches and respond promptly to their questions.

- 7- Spread the role of electronic deposit service, saving and investment deposits and the electronic collection -box in the society.
- 8- Maintaining periodical revision about product price and banking services, because the price is deemed as one of the most significant competition tools.
- 9- Reviewing the bank's branches and sub- branches status in term of availability of bill-boards and sign-boards to facilitate linkage between the bank and its clients.
- 10- Capitalizing on personal, Board of trustees and board of directors relations to attract more deposits.
- 11- The bank should sign memorandums of association between targeted institutions and high executive management within the visits usually organized by the marketing and public relation management.

**Means of executing marketing policy:**

- 1- Provide marketing management with a package of facilities to attract more clients.
- 2- Attract employees from different institutions through the trade- unions , in order to deliver them microfinance services by the guarantee of their salaries
- 3- Meeting administrations of the targeted institutions and sign memorandums of understanding with them.
- 4- Establishment of little sunshades at public locations i.e. transports stations.
- 5- Making billboards at main streets, bridges in the capital and other cities in the states.
- 6- Provie football stadiums with the bank emblem.
- 7- Promotion via audible, televised and readable media
- 8- Signing memorandums of association with Blue Nile Television to cover certain bank activities ( News-interviews )
- 9- Establishment of call center (customer service center)

**(b) Bank press policy:**

**The bank press policy represented in the following:**

- 1. High light the role played by the bank in the domain of micrifiinance as it considered as number one banking institution in the Sudan in this respect, besides fostering its mission, vision and emblem among the public.**
- 2. Dissemination of microfinance and saving culture and employ it to attract micro savings and microfinance industry.**
- 3. Informing the public about non-traditional services provided by the bank such as distribution of the social support, kafala (sponsorship), students lending, infrastructure and social dimension projects.**

**Mechanisms of executing the bank press policy:**

- \* Documentation of administrative and social activities and use them thereafter, as references; particularly in the field of funding graduates and small projects.**
- \* Documentation and reflection of the bank practices**
- \* Preparation of an annual press plan based on the readable, audible and televised media to focus on the bank activities.**
- \* Promotion and advertisement about products and srvcies delivered by the bank.**
- \* Re-presentation of Al hassala (money box) program at the Sudanese sport radio, because it became most popular and audible, the thing which enables the bank to advertise its products and services within it.**
- \* The bank should sign contracts with Khartoum and Omdurman channels, inorder to promote its products and services across the country.**
- \* It should also launch a campaign to target officials, public, contributors (shareholders), and potential customers to build up confidence and create positive image about itself.**