

## **ADIB Corporate Social Responsibility (CSR)**

As a leading Islamic financial institution, the principle of pursuing mutual benefit comes naturally to us and we share the conviction that banking can be a force for good in the wider community.

2016 saw the development and implementation of a number of new initiatives and targets spanning areas such as business conduct, employee development, community outreach and those that revolve around the environment, all developed through sustained dialogue pursued with the utmost diligence by ADIB's corporate leadership and staff.

Key initiatives of the ADIB CSR programme in 2016 include:

### **1- Empowering consumers to make sound financial decisions**

ADIB is committed to helping people who face financial difficulties, and has developed a number of products and solutions designed to help control repayment demands and restore families to financial health.

- Al Khair is a consolidation programme that allows customers to consolidate multiple financing sources, from bank finance to cards, into a single bundle. Under the programme ADIB works closely with clients to establish a manageable budget and repayment plan that steadily reduces total obligations.
- Financial education : ADIB has been a long-time advocate of financial education through successful initiatives such as the Smartmoney campaign, which offers clients simple steps to improve budgeting and money management via a booklet, website and a free online financial health check, available on the ADIB website. In 2016, the bank took several additional steps that underlined its commitment to promoting financial literacy. Through its partnership with the UAE's Ministry of Social Affairs to "Tejoori" initiative , the bank trained around 2000 students on financial education and offered youth specially designed bank accounts and cash prizes that encourage them to build savings for the future. The bank also took financial education to universities by hosting road shows on financial responsibility at the various universities in the UAE which were attended and warmly received by hundreds of students.
- As part of its Smartmoney financial education campaign, ADIB has created a specialised unit to provide assistance to customers facing challenging financial situations. The unit works with these customers to develop customised debt management plans and offers them guidance on reducing debt and managing their financial obligations. ADIB also provides insights and tips on how to optimise monthly financing payments and other advice on money management.
- Sharing the desire of many of our customers to give back to society, ADIB has taken steps to allow customers to quickly and easily make donations to various important causes via ADIB ATMs.

### **2- Investing in employees**

ADIB continues to invest in its employees by consistently celebrating their achievements and providing them with a healthy work environment as well as provide them with opportunities for learning and career progression with a specific focus developing UAE nationals

- ADIB works closely with various universities and colleges to provide employment opportunities and skill development to new graduates and young Emirati talent.
  - In 2016, the bank was granted the Human Resources Development Award from the Emirates Institute of Banking and Financial Studies for the 4<sup>th</sup> time. The award recognised the bank's success in lifting the proportion of Emirati employees to nearly half of the total workforce – a rate unmatched in the local financial sector.
  - ADIB continues to participate in leading recruitment, training and education events
- ADIB regularly provides financial assistance for students to help groom professionals of the future and add to the local talent base.
  - The bank's pursuit of continuous improvement as an institution is reflected in ADIB's significant investments in staff training and certification programmes; both in-house and external. Training initiatives are tailored for maximum results and span all experience levels and aspects of the business from introduction to banking to specialised areas such as risk and compliance.
    - In 2016, ADIB was also recognized for the government initiative of 'filling 1,000 jobs in the financial sector in 100 days by Emiratis'. It was recognized for registering good results during the period of the initiative.

### 3- Minimising the environmental impact

ADIB has strong and growing commitment towards environmental responsibility in all areas of its operations, and shares the UAE's goal of reducing the country's carbon footprint.

- Understanding that the bank's operations have a direct impact on the environment, ADIB aims through its environmental policy to create a framework for understanding and managing these impacts, as well as associated risks and opportunities. This policy commits us to investing in energy efficient technologies and assessing environmental impacts throughout the supply chain. Under it, ADIB has pursued best practice principles in building design aimed at minimising both energy and water consumption and waste output and maximising recycling and environmental quality. The bank is pursuing further successful environmental initiatives focusing on systems for the reduction of paper usage, recycling and energy savings through better air conditioning and lighting management.

#### 4- Developing the banking and Islamic banking industry

ADIB strives to put ethics at the heart of its relationship with the customer and treating them as long-term partners. That means giving the right advice, helping individuals and companies solve financial problems, being straight forward, offering simplicity over complexity and being totally transparent on fees and charges.

In order to raise importance of these values in the banking industry, ADIB has pursued a number of initiatives to promote ethical finance and encourage the development of the banking industry which included launching an award for ethical finance and innovation, conducting insightful research, and participating in various industry events:

- Ethical Finance Innovation Challenge and Awards (EFICA) : ADIB has joined forces with Thomson Reuters, one of the world's leading providers of financial information, to stage EFICA. EFICA aims to showcase the financial industry as a force for good by celebrating innovative solutions that have a positive impact on society or the environment, as well as institutions and individuals that have made significant contributions to the ethical practice of financial services. The 2016 awards received a record number of entries from around the world, making for a highly competitive event and illustrating the large number of professionals working to harness finance for the benefit of their communities.

#### 5- Building community ties by supporting local culture, sports and charity initiatives

ADIB understands the importance of giving back to society – both as an institution, and individually as responsible citizens. ADIB is a committed partner of many governmental and non-governmental charity organisations in the UAE, and actively supports them through financial and other means with goals of community improvement, health promotion and poverty alleviation.

- The bank hosts blood donation campaigns for employees to encourage them to help save lives and give back to society in a meaningful way.
- ADIB employees also play a very active role in the community, especially during Ramadan. The bank encourages its employees to join its CSR initiatives, which include distributing Iftar food boxes to major mosques, orphanages and taxi companies across the UAE, as well as paying visits to homes for the elderly, and organisations that support people with special needs.
- ADIB has regularly engaged in the sponsorship of mass weddings for various groups within UAE society. The aim is to address some of the social and financial issues facing newlyweds and to promote positive social and environmental change by creating a platform to reduce the food wastage associated with wedding events.
- As part of its long tradition of raising awareness of Islamic arts and heritage, particularly during the holy Ramadan period, ADIB in 2016 organised an exhibition titled "Tolerance in Islam". The event was an ideal way to promote the principles of tolerance within Islamic culture to ADIB staff.
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## 1. Business Development Support

We donated to the 'Make A Wish foundation', which supports the needy and those with chronic diseases AED 100,000. The wish for Umrah

- EMPOWERING YOUTH
- As the official bank of the Arabian Gulf League (AGL), ADIB shares the passion of many of the UAE's young people for football, and in 2016 staged the sixth season of the national grassroots football programme, the ADIB Future Champions League. The programme aims to get more children nationwide playing competitive football and promote a healthy and active lifestyle. It enjoys the full support of the Pro League Committee, Dubai Sports Council and Abu Dhabi Sports Council. Since its launch the league has expanded nationwide, and now offers over 2,000 children annually the opportunity to join in a truly competitive tournament at professional-class venues. All participating children receive ADIB football kits, lunches and refreshments, as well as a toolkit that aims to boost their financial awareness and encourage them to save for the future. It includes a free ADIB account, Darhoom card and AED 50 bonus from ADIB when the account is opened.

This is a glimpse of the many CSR activities that took place in 2016, and we hope to continue to develop our own unique education, award and donation programs that contribute to society, because as we know, working together towards a better future is the foundation of all our success.