

CSR Report – Q3 2022

For: MANCO – 06/10/2022

Corporate Communications & CSR

Public



Activity: Wildlife Trekking - Fujairah

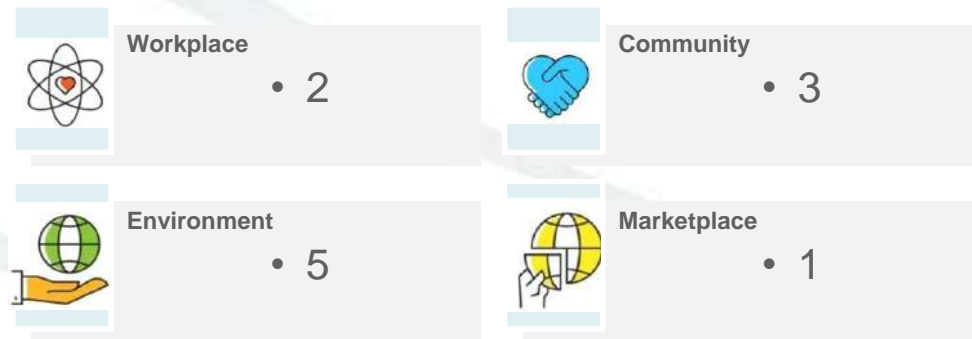
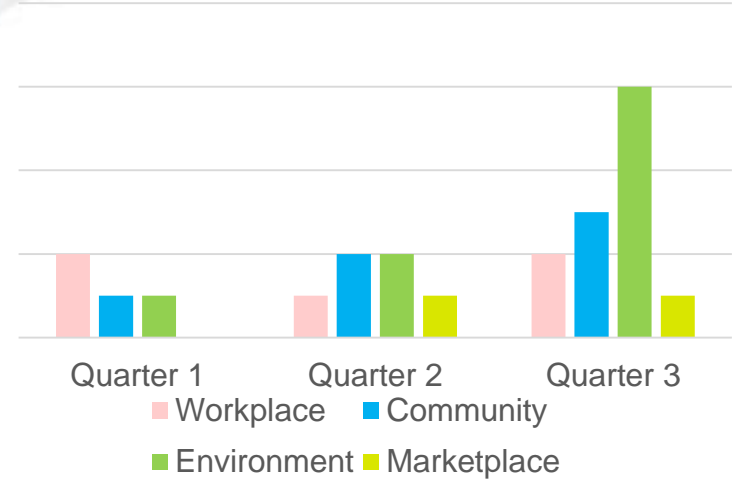
Executive Summary

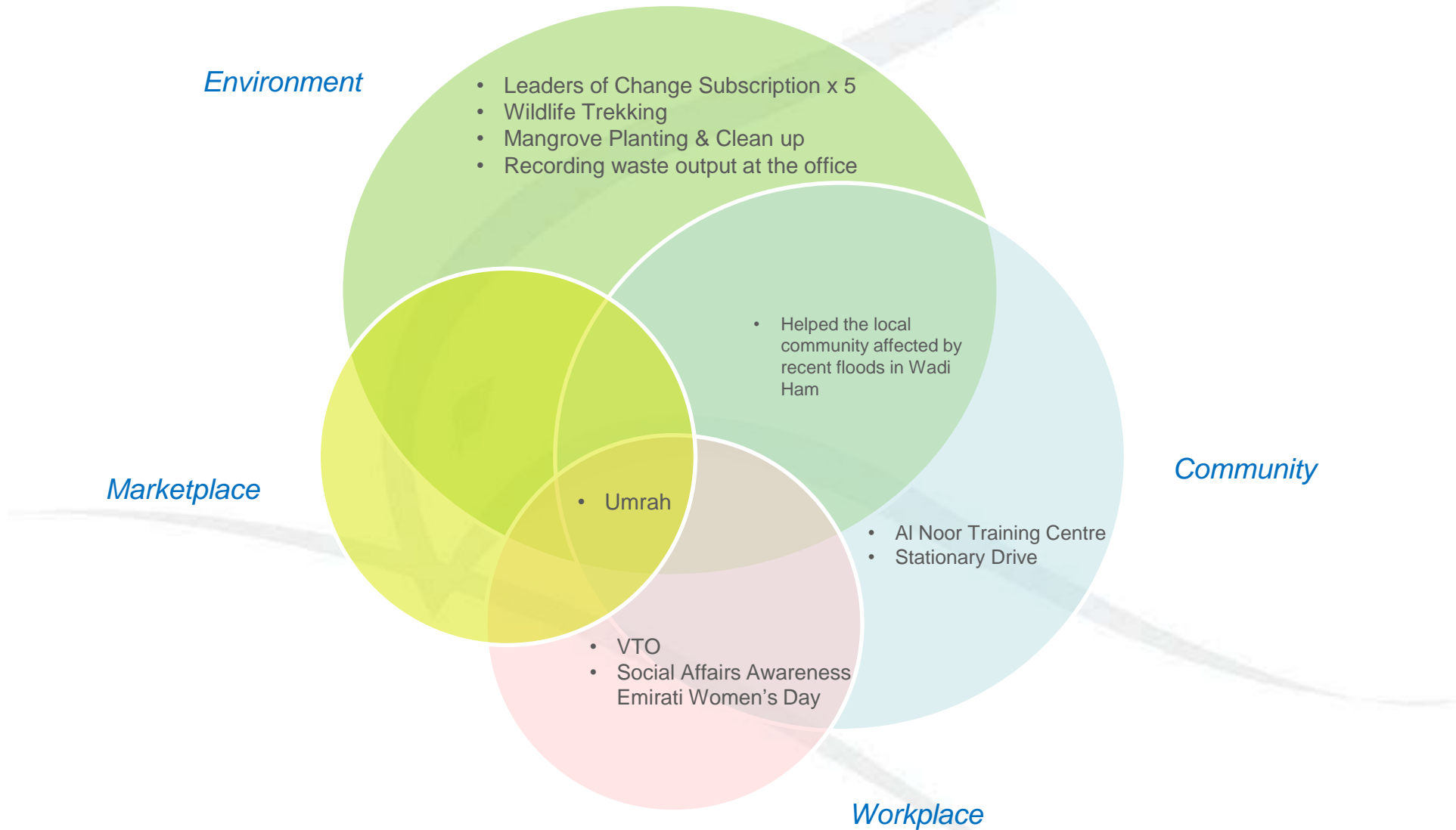
- In Q3-2022, a total of **10 initiatives** were completed – this includes employee volunteering
- A revised CSR Strategy and Plan that details activities was submitted and approved by the Board (Budget of AED 100,000).
- In Q3, our focus was on social contribution activities, and employee volunteering within the Environment category.
- Emirates Nature-WWF, Al Noor Training Center, Education4All are the three main stakeholders



*Photo: Thomson Thomas
Activity: Abu Dhabi Mangrove drive*

Quick glance: 2022



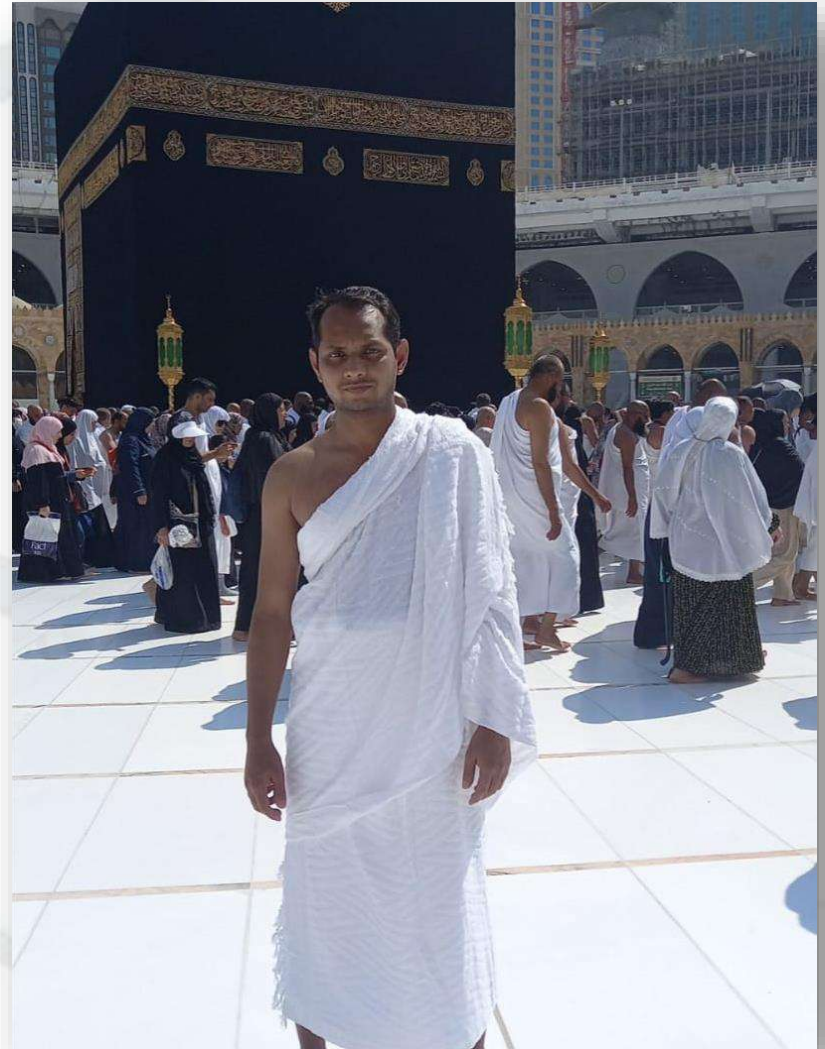


In Q3, Amlak sponsored the Umrah pilgrimages of a selected number of employees, as well as the junior staff of our long-standing vendors such as Emrill, and Back Office.

- Dipti Dhorda (Asset Management)
- Sadiq Abbas (Operations)
- Syed Sameer Ahmed (IT)
- Muhammad Salman Khan (Sales & Distribution)
- Hazem Meligy (PR Officer)
- Muhammad Sadaqat (Office Support)
- Faisal Hamza (Driver)
- Fousul Rahman (Courier Driver)

As part of this initiative, our colleagues flew out for their pilgrimage on Thurs 20th October to spend 3 nights in Makkah and two nights in Madina. The whole journey was arranged through a third-party at a total cost of AED 31,250/.

*Special mention to Admin & Vendor Management department (**Shaikh Ali Shahbaz**) who played the lead role in this initiative*



New type of leave - VTO

To enable employees to participate in volunteering activities with recognized charities and community organizations, the HR department has introduced time out for volunteering purposes that will not impact employee’s annual leaves (via business out form) for up to two business days in a year.



List of Places to Volunteer

Some places where employees may volunteer include:

- Ras Al Khaimah Animal Welfare Center
- Al Noor Training Center for Children with Special Needs
- Dubai Foundation for Women & Children
- Dubai Cares
- Mohammed bin Rashid Global Initiatives
- Emirates Nature

• *And other entities listed here:*

<https://services.iacad.gov.ae/SmartPortal/en/CharityOrganizations/Index>

Employees must inform HR at least 5 business days in advance: The selected place to volunteer, the activity that they will be conducting when there, the date and times, and provide evidence of volunteering once completed

Message from CEO – relaunch of CSR and introduction of VTO



From: Corporate Communications
Sent: Thursday, August 18, 2022 11:59 AM
To: Corporate Communications
Subject: Message from CEO: Re-launch of CSR at Amlak Finance

On behalf of the CEO

Dear Colleagues,

Over the past couple of years, we have remained committed to making positive contributions towards the communities in which we operate. Responsibility has always been a guiding principle at Amlak Finance and has been embedded as a regular part of our corporate culture. I strongly believe that as a business, we hold a particular responsibility towards our citizens, residents and the sustainability of the planet which we all share.

Therefore, as part of our ongoing efforts to align with new regulations, we have reviewed and revised our overall Corporate Social Strategy for 2022. I am pleased to announce that we will be officially re-launching our CSR activities for the year, which includes allocating budget for upcoming activities. These initiatives will be in line with the UAE government's priorities and the United Nation's Sustainable Development Goals.

I would like to express my sincere appreciation to our employees for their participation and contribution over the years which has resulted in gaining Amlak national recognition. Amlak has proudly been a recipient of the Dubai Chamber of Commerce and Industry's Corporate Social Responsibility Label for years 2015, 2016, 2017, 2018 and 2019.

I highly encourage all of you to volunteer in any of the upcoming activities planned for the year and actively participate in national CSR initiatives. You can contact our CSR Team for a list of approved organizations and places to volunteer. Additionally, we will be granting all employees up to two business days a year for volunteering purposes that will not impact annual leave allowances. For more information on this, please get in touch the HR department.

In summary, let us continue on the momentum we have built in making Amlak a CSR champion, in 2022 and in the years to come.

Best regards,

Arif Alharmi Albastaki

Social Affairs Awareness Email - Emirati Women's Day

Online services for women

- [Family Consultation](#) - Ministry of Community Development
- [Request for Financial Assistance](#) - Ministry of Community Development
- [Book a taxi for women](#) - RTA Sharjah
- [Helpline service by Dubai Foundation for Women and Children](#)
- [Report trafficking against Women and Children](#) - Ewaa
- [Health Cards](#) - Ministry of Health and Prevention
- [Family Consultation](#) - Community Development Authority
- [Anonymous Human Rights Complaints](#) - Community Development Authority
- [Temporary Housing Benefit](#) - Community Development Authority
- [Cancer screening recommendations](#) - Department of Health - Abu Dhabi



Useful Information and links:

- Monthly assistance for Emirati widows, abandoned women, UAE national women married to expatriate men who cannot earn a living for reasons beyond their control.
- [Sheikh Zayed Housing Programme](#) (provides housing for single Emirati women)
- National Strategy for Empowerment of Emirati women – in particular healthcare

Information about the day:

- When it began
- The 2022 theme
- Education
- Socio-economic environment of Emirati women
- UAE Women in the workforce
- Women in the UAE government

Volunteering Initiative with Emirates Nature – Wadi Ham, Fujairah



We would like to thank our colleague Ramil Asombrado, who went to Fujairah on Saturday, August 20th to volunteer in the “Together, Hand in Hand”, an initiative by H.H. Sheikh Mohammed bin Hamad bin Mohammed Al Sharqi, Crown Prince Of Fujairah to help restore the flooded areas on the eastern coast.

He represented Amlak amongst the group of volunteers from Emirates Nature and helped the local community affected by recent floods, by restoring and cleaning up farms and falaj.



Support to Al Noor Training Centre for Children with Special Needs

Community Initiative



Amlak supported **Al Noor Training Centre for Children with Special Needs** through sponsoring most-needed items from its wish-list:

Item	Category	Description	Number of Children benefitted
CVI Resources (From Braille)	Assistive Technologies	To aid students with low vision and cortical visual impairment to focus better in the environment and eventually integrate their vision in all daily functions through training	30
Look to learn software and Look to read software	Assistive Technologies	<ul style="list-style-type: none"> To improve access and choice making for students using eye gaze To enable children with special needs to experience and enjoy books independently 	30
TASP: Test of Aided Communication Symbol Performance	CLAS (Culturally and Linguistically Appropriate Services)	For students training in communication ability	All students who do not verbally speak
Sili Shapes Alphabets and Sili Shapes Numbers	Assistive Technologies	Aids visually impaired students for literacy training	30
Sparnod Fitness Automatic Treadmill	Physical Therapy	To be used for students to improve their walking pattern, improving walking distance and improving fitness	20



From Al Noor website

About Al Noor Training Centre



Al Noor Training Centre, a Not-for-Profit Organization registered with the Dubai Chamber, provides a special curriculum aligned to the U.N. Conventions on Rights for Persons that places great emphasis on the use of technology to maximize students' potentials.

HH Sheikh Mansoor bin Mohammed bin Rashid Al Maktoum, Chairman of the Higher Committee for the Protection of the Rights of Persons with Disabilities, is the honorary patron of Al Noor.



We have had a longstanding association with Al Noor - 2019



Amlak took part in a Stationary Drive organized by Education for All, an organization registered with the Dubai Chamber of Commerce & Industry, and part of Engage Dubai. The contributions will greatly benefit those who struggle to afford necessary stationary items required for their children's education needs.

A donation box was placed in the Kitchen Pantry. Employees donating stationary items and Amlak sponsored AED 500 worth of notebooks, erasers, drawing books, pens, pencils, colour pencils, crayons, rulers, calculators, pencil cases, school bags, water bottles, etc.

All items were donated to Emirates Red Crescent end of October 2022.



Let's Participate in "Joyful Giving"

Education4all.info is organizing **Stationery Collection Drive**

To support education of underprivileged children

Donate New Stationery
Notebooks, Paper, Drawing books, Pencils, Eraser, Color Pencils, Crayon, Sharpener, Glue, Scissors, Calculators, School Bags, Water Bottles etc.

Total Target 3000 Kg of New Stationery Items
Collection Drive starting 26th Sept till 7th Oct

Donation Delivery- Day, Time & Location
Thursday, 7th October 10:00 AM To 2:00 PM at Emirates Red Crescent office, Garhoud Street, Garhoud, Dubai

For registration and more details please contact
050 6568548, email id: venkatca@education4all.info

This Collection is undertaken under the umbrella of
Emirates Red Crescent - License No 4171 of Islamic Affairs & Charity Department

PERMIT NO: 4572
دائرة الشؤون الإسلامية والعمل الخيري
Islamic Affairs & Charitable Activities Department

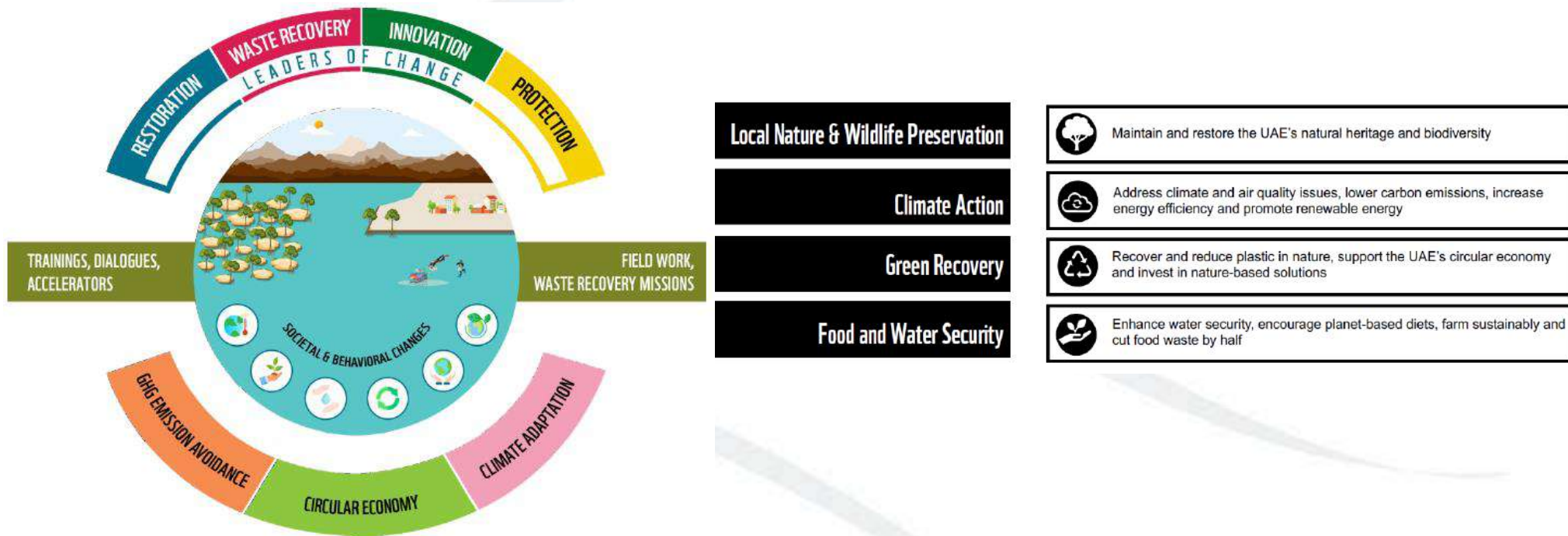




Managed by Noor Bawazir, the admin department has started monitoring & recording our waste output on a weekly basis so we can keep a record of our carbon footprint, as well as information for recycling purposes.

Date	Glass	Paper	Plastic	General Waste (Morning)	General Waste (Afternoon)
19 Aug 2022	2.00	1.00	1.00	4.30	4.75
26 Aug 2022	3.00	2.00	1.50	6.00	4.75
2 Sep 2022	3.50	2.00	2.00	6.22	5.20
9 Sep 2022	4.00	2.30	3.00	5.30	4.52
16 Sep 2022	1.50	1.00	1.65	3.75	4.25
23 Sep 2022	1.00	2.00	1.30	4.00	5.00
30 Sep 2022	4.25	2.75	1.30	4.30	
Total in Kg	19.25	13.05	11.75	33.87	28.47

- An initiative by Emirates Nature WWF that activates volunteers across the UAE to create change on the ground through training & development, incubation programs and exciting volunteering environmental excursions and activities to achieve the UAE's global sustainability and environmental goals.
- It is an annual membership program where individuals pledge AED 895 and contribute towards projects on field leading up to COP 28 and UAE's Net Zero & Nature Positive Agenda.
- Every activity in this program contributes directly to environmental conservation in the UAE.

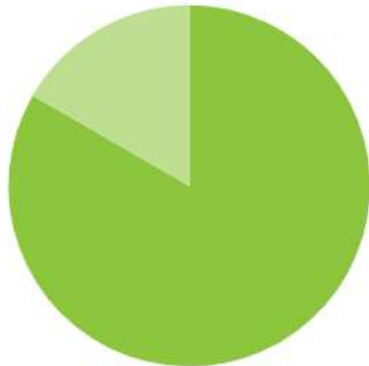


The program will allow the country to showcase and announce its achievements in the UAE on a global platform by 2050, COP 28 and post Nature Positive 2020.



- We have 5 Leaders of Change from Amlak Finance: Komal Naqvi, Rama Naidu, Hassan Dahir, Thomson Thomas and Ramil Asombrado on the platinum 12 month package at a total cost of AED 4,475
- This package allows access to unlimited number of field volunteering, training modules, majlis & talks for the next 12 months, a certificate of achievement based on volunteer hierarchy and platinum LinkedIn badge

VOLUNTEER HOURS



Total:	18 Hours
Act:	15 Hours
Ideate:	0 Hours
Train:	3 Hours

A total number of 6 activities have been completed from 12 Sept to 7 October. Field activities take place on weekends.



Mangrove planting in Abu Dhabi. Photo: Thomson Thomas

Thomson Thomas - Kayak for Conversation – Abu Dhabi

Activity: Learn about mangrove ecosystems, collect and remove litter, and geo-tag data around litter to inform national policies on single-use plastic.



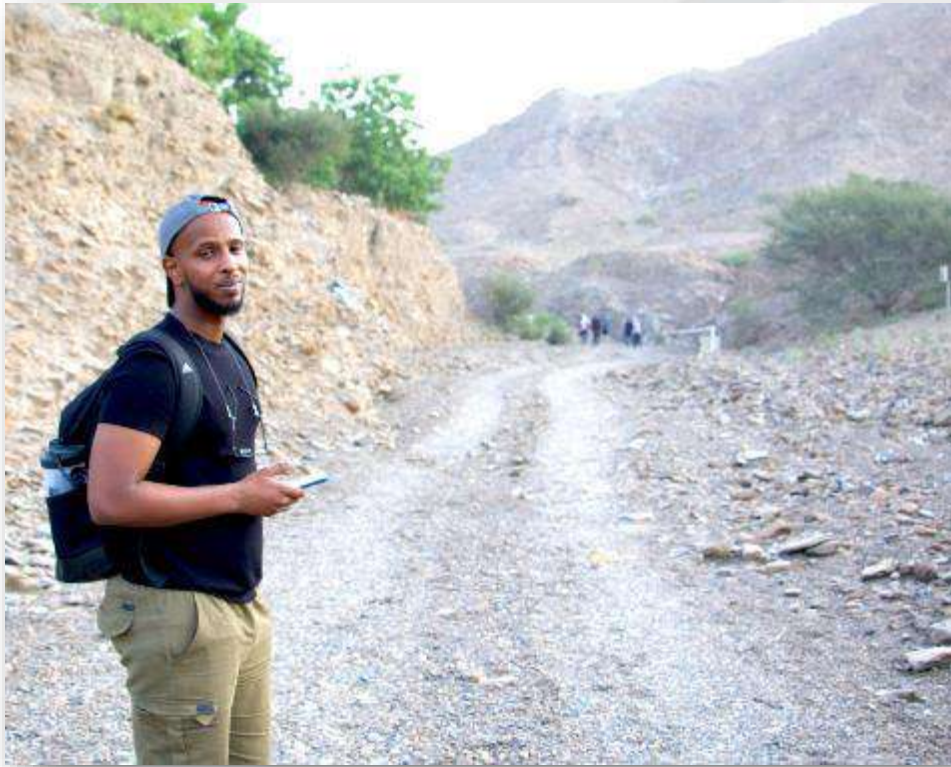
Rama Naidu - Track Terrestrial Wildlife with Cameras– *Al Bithnah, Fujairah*

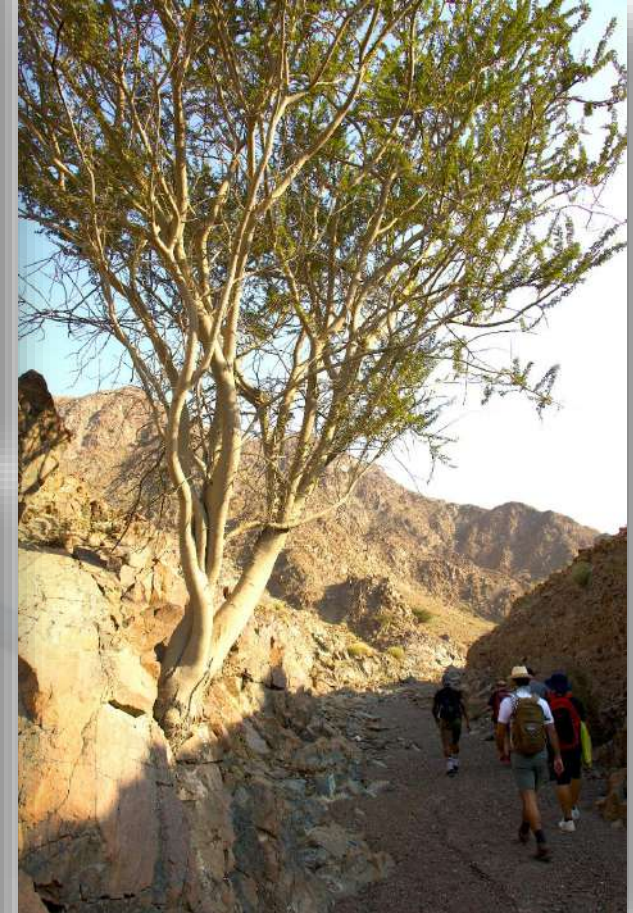
Activity: 4 hour hike into the UAE mountains alongside Emirates Nature-WWF conservationists to help install and check on the technology used to monitor terrestrial wildlife – species like birds, bats and animals that live on land



Hassan Dahir- Track Terrestrial Wildlife with Cameras– *Al Bithnah, Fujairah*

Activity: 4 hour hike into the UAE mountains alongside Emirates Nature-WWF conservationists to help install and check on the technology used to monitor terrestrial wildlife – species like birds, bats and animals that live on land





Ramil Asombrado- Survive the Wild – *Wadi Shawkah, RAK*

Activity: learn the skills needed to survive harsh environmental conditions and emergency situations from starting a fire to finding and purifying water that you can drink



Article in Dubai Chamber's Publication 30 July 2022

- Dubai Chamber of Commerce reached out to the CorpComm & CSR department to write a feature article for their external digital publication – **CSR AI Youm** which they issue to their business network
- This is a strong endorsement of Amlak's CSR efforts to the wider business community
- The 3 page article was published after the Q2-2022 MANCO report was issued



Rallying Employees around your Company's Corporate Giving Goals

By Komal Zehra Naqvi, Corporate Communications lead at Amlak Finance

It is safe to say the corporate spirit has undergone a complete metamorphosis when it comes to CSR and sustainability - and it is here to stay. As little as a decade or so ago, the understanding of corporate social responsibility in our region was very limited - often interchanged with "charity", and usually entailed one-off activities such as donating large sums of money to non-profit organizations. This has often blurred the lines between responsible corporate citizenship and a good PR stunt. Although there's nothing wrong with publicizing these initiatives, corporations sometimes fall victim to glossing over the true essence of corporate citizenship - affecting real change that is felt by communities and leaving a lasting impact in making the world a better place. The new global consciousness around ESG (environmental, social and governance) principles has ushered in a new era of corporate responsibility - having it permeate critical business processes, strategies, and even decision-making. There is also, of course, an increasing amount of legal, market and non-market pressures for companies to be socially responsible and to disclose their CSR activities to the public. The growing importance of corporate citizenship requires firms to harness the full power of their workforce, inspiring all employees to rally behind such goals - and rightly so. Social responsibility is only sustainable when it empowers people to do good - may it be under a structured initiative or beyond the four corners of their offices. Amlak Finance had first-hand experience of this. The company started winning the prestigious Dubai Chamber CSR Label from 2015 - but never met the industry average score. Despite this, Amlak Finance steadily gained recognition as a CSR conscientious business entity, and by revitalizing its approach, surpassed the industry average for two consecutive years when it last participated. Here are a few tips that can help you engage your employees in the initiatives that aim to give back to the community.



Komal Zehra Naqvi

1. Align your company's CSR strategy with local and global goals and strategies

Your company's goals need to be aligned with local and global CSR goals and strategies, such as the International Sustainable Development Goals (SDGs). Also, consider acquiring global standards as this will allow your company to undergo audits and measure compliance, address gaps, and identify room for improvement. Along with a platform for employees, you need a systematic approach to CSR - aligning company-wide goals with national and international priorities. In 2018, Amlak Finance completely upended the way it does CSR. Strategic goals were introduced, and activities were organized in line with the 17 SDGs. Amlak Finance linked its initiatives to national goals, such as the UAE National Agenda 2021, Dubai Plan 2021 as well as the ISO 26000. Efforts weren't isolated within Amlak - it launched "CSR Dialogue," a forum where other companies are able to engage with Amlak Finance in developing and fine-tuning their own strategies.

is the Corporate Communications lead at Amlak Finance, where she acts as the strategic director of the company's internal and external communications, including its approach to corporate social responsibility. Komal is a specialist in Communication Strategy, and is adept at formulating Strategic brand Communication, Change Communication, as well as Crisis Communication strategies. A graduate of media studies from Murdoch University in Australia, Komal's recognized academic achievement translates to her work in corporate communications - hitting significant milestones such as leading Amlak's renewed CSR approach, which was recognized by the Dubai Chamber of Commerce, and navigating an ambitious ongoing culture change communications strategy.

2. Identify and select the right community partners

It is important to identify the correct community needs and engage your employees in those needs. This can be properly done by working with the right community partners who are practiced in this field who are recognized/registered with local authorities. Amlak Finance introduced formalized guidelines for selecting community partners and identifying the needs of the community. The company has clearly laid out its list of obligations to both internal and external stakeholders, looking down targets for achievement and improvement.

3. Form internal committees to further engage your employees

Committees that involve employees play an important role in engaging and motivating those employees in giving back to the community. Once you engage them in decision-making through internal committees, you find them more motivated to support the local community. In Amlak Finance, the Amlak Sustainability Team was formed, a voluntary body where there was a representation of employees from various departments, across different positions in the organizational hierarchy:

from administrative support to leads of departments. Through this, Amlak's people had more opportunities of supporting the social responsibility function. The company deliberately worked on communication infusion: employee messaging and engagement with CSR. It worked. Amlak's activities increased more than threefold and it was able to support some of the key community partners with greater impact, and a whole lot more purpose and meaning. From a corporate perspective, this has shown tangible results. For the first time in Amlak's history, the company did not just

match the industry score, but exceeded it for two consecutive years in 2018 and 2019 by 4.3% and 4.8% respectively - a significant milestone that represents the company's navigational commitment to making an impact. These achievements have helped Amlak enhance its reputation for socially responsible action, openness, integrity and accountability, which strengthened stakeholder trust and fostered employee pride. The active involvement of employees, along with the endorsement and full support from Amlak's CEO, Araf Al-Bastak, has helped its CSR function to thrive through to 2022.

4. Involve the top management

The top management's involvement can be the biggest motivator for employees to get engaged and actively participate in their company's initiatives that support the local community.

Amlak's CEO, with his progressive views on corporate citizenship, has inspired one that empowers employees to engage in impactful activities, fostering within them a sophisticated level of understanding around real social impact.

5. Establish the culture of giving within the company to engage employees

Rallying employees towards these socially responsible goals is a simple formula. Start by engaging and involving. Inspire an open and transparent culture. Establish a dedicated body where people who wish to participate and get involved have the opportunity and the platform to do so. There should be no hierarchical boundaries within the Sustainability Team: try to get on board people from all levels. In addition, some of the best assets you might have are your company's office assistants and janitors. They will provide you with the best recycling support - so rally them and involve them as equals.

An important note to add here is about "formalizing" culture: include CSR in your company's organizational values and encourage employees to become your company's advocates through demonstrating those values. This is a crucial conversation that line managers can have with their teams during performance reviews.

6. Facilitate, not hinder Employee Volunteering

When companies set out to enhance employee engagement and in parallel, strengthen ties with the communities in which they serve, it is of essential importance that they facilitate employee volunteering; what this means is allowing employees to take part in volunteering activities with recognized charities and community partners even if it means taking time off without impacting their annual leaves. Allowing employees just two business days of volunteering leave sends out a powerful message of support. You can also introduce a rewards and recognition system in place for your CSR champions.

Thank You

- Annual CSR Reports will be available on Amlak website in the CSR Library Section
- The link can be accessed here:
<https://www.amlakfinance.com/csr-library/>
- CSR Reports will also be shared with all employees considering it is their generous and enthusiastic participation that greatly helps to continue CSR's successful run at Amlak
- For any questions, please contact Komal Naqvi on
knaqvi@amlakfinance.com



Al Bithna, Fujairah