

CSR Report – Q4 2022

For: MANCO – 06/01/2023

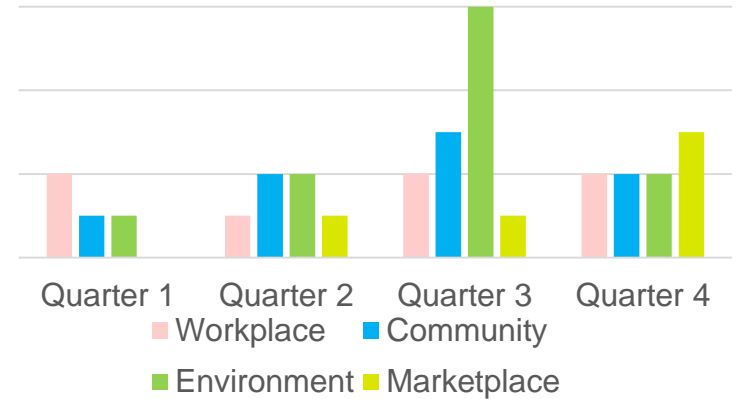
Corporate Communications & CSR

Public

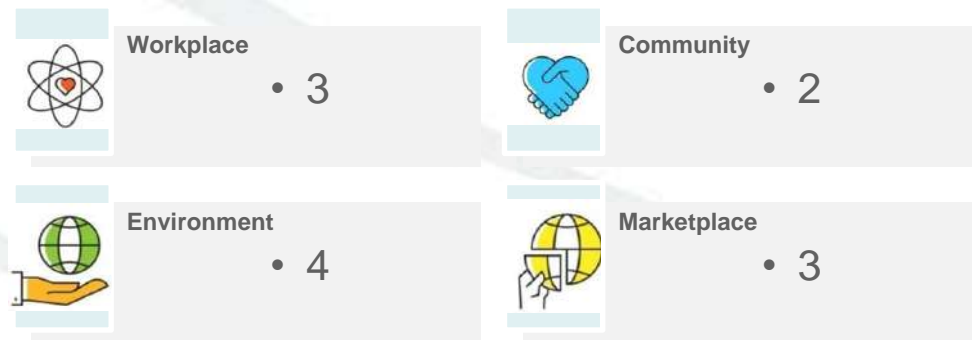
Executive Summary

- In Q4, we continued on the same momentum and our focus was on social contribution activities, and employee volunteering within the Environment category.
- Dubai Foundation for Women & Children, Emirates Nature, Al Jalila Foundation, Majlis Al Amal, sustainable bottles from the Green Ecostore, and Dubai 03 x 30 were our key initiatives

Quick glance: 2022



*Photo: Thomson Thomas
Activity: Nature at Night, Al Qudra*



2022 Highlights in Pictures



Umrah



Collecting data on litter in Mubazzara Al Ain and taking photos of native plants & animals for iNaturalist ap



Restoring & cleaning up farms & falaj in Fujairah



Tracking terrestrial wildlife with cameras in Fujairah



Night-life in Al Qudra: Citizen Scientists

2022 Highlights in Pictures



Learn about mangrove ecosystems, collect and remove litter



Monetary Support for Cancer Charity Hospital – Al Jalila Foundation



In-kind support for victims of Human Trafficking and domestic violence: DFWAC



Eco-friendly sustainable water bottles for all employees

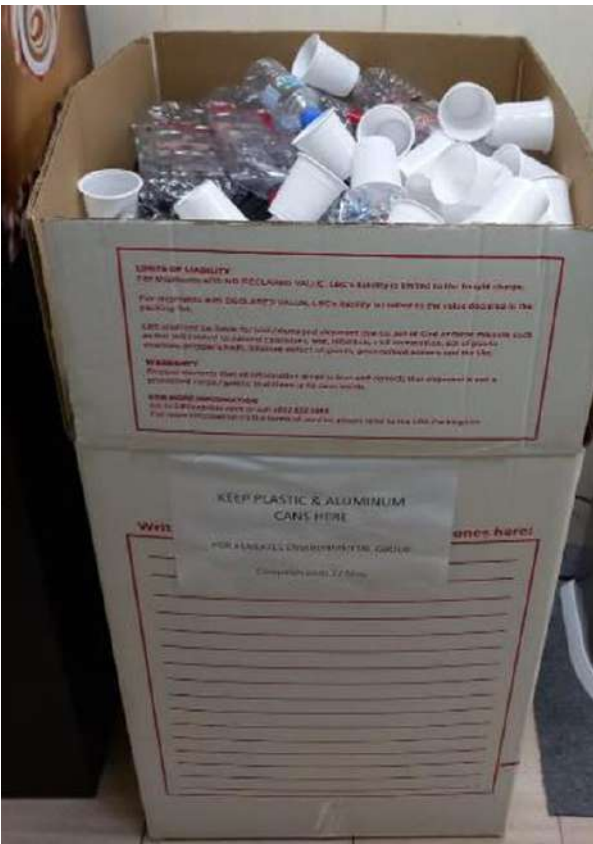


Stationary Drive for Emirates Red Crescent



Majlis Al Amal visit – support group for female cancer survivors & patients

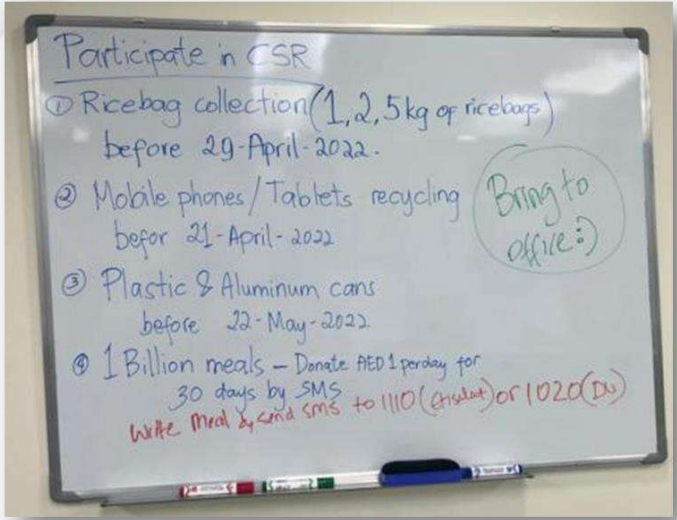
2022 Highlights in Pictures



Recycling Initiative for Emirates Environmental Group



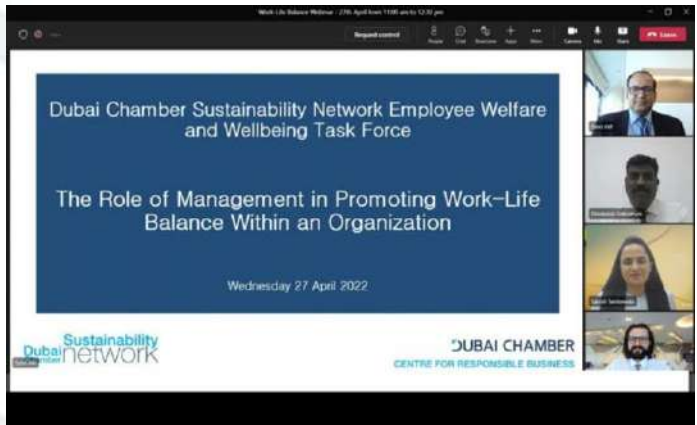
Rice bag Collection Drive for Emirates Red Crescent



Baked goods made by studentssupport Al Noor Centre for Special Needs Children



Sponsoring items for visually challenged students at Al Noor



Dubai Chamber Webinar – HOD-HR Speaker

2022 Highlights in Pictures

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 interchangeably with "charity", and usually entailed one-of 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.

In the Corporate Communications lead at Amlak Finance, where she sets the strategic direction 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.

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Emirates Environmental Group



UAE National Day Celebration

2022 Highlights in Pictures



UAE National Day Celebration

2022 Highlights in Pictures



UAE Flag Day Celebration



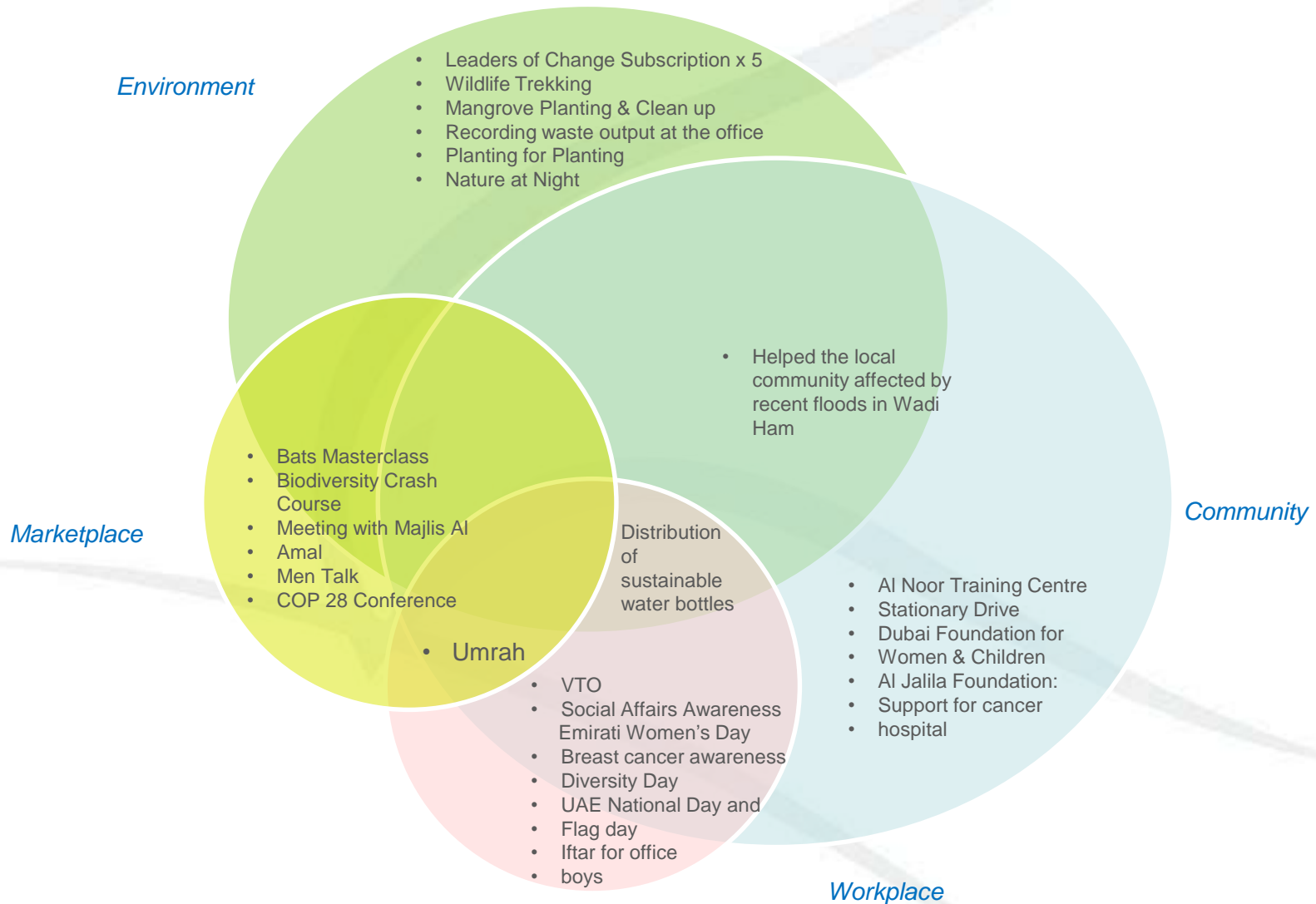
Diversity Day at the office



Dubai Fitness Challenge Walk on Kite Beach (left)

Iftar for Office boys & support staff (right)





Winners of Dubai Fitness Challenge 30 x 30 (Amlak)

Workplace Initiative



Amlak' Finance participated in Dubai Fitness Challenge 30 x 30. It was a very tough competition. First Place: Sabir Hussain from Finance
Second place: Ronny Varghese from Operations and Syed Yasir Baqir from Finance. Our top 3 champions all got MAF gift cards.



As part of our commitment to contribute towards the community we serve in, Amlak Finance supported **Dubai Foundation for Women & Children (DFWAC)** with AED 25,000+ in MAF Gift cards.

Each Gift card was pre-loaded with AED 500, and will be used to provide immediate and direct support to victims of human trafficking, domestic violence and child abuse who are under the care of the shelter. These cards can be used at any MAF malls, and be used to purchase medicine, children's clothes, blankets, food items, etc.

DFWAC Services

- Provide shelter service and social and counselling care for women and children exposed to all kinds of violence and different types of abuse (physical, neglect, financial, emotional, verbal, and others)
- Provide shelter, support and care for rescued victims of human trafficking – adults and minors with help from Dubai Police
- Legal, Sheltering, Educational, Medical, Recreational, Immigration and Helpline services
- Promote social awareness through education and outreach
- Secondary services include recreational activities, physical fitness, children education, empowerment and skills training.

Helpline

800111

What you can do if you face any type of abuse

- Develop a safety plan discuss with your children. Call the helpline.
- Make sure you take your money, car keys, passport, important documents, and clothes for you and your children
- Call the police if you are in danger and get a medical report in case of any type of physical abuse.



November is Men's Health Awareness Month and the HR team attended a hosting a panel discussion '**Real Men, Real Talk: cancer happens, what's next?**' on Wednesday, 23 November 2022 at 5pm at Al Jalila Foundation.

- Encourage men to start talking
- Encourage men to check up the instant they get signals
- Exercise
- Good appetite
- Work life balance
- Live the moment



As part of our commitment to serving the community, Amlak Finance made a contribution of AED 10,000 to Al Jalila Foundation.

This will be used in support of the UAE's first cancer charity hospital, Hamdan Bin Rashid Cancer Charity Hospital slated to open doors in 2024.

The 250-bed hospital, equipped with cutting-edge technology will have the capacity to treat 30,000 patients a year, offering comprehensive services ranging from prevention, diagnosis, treatment and palliative care for those who cannot afford treatment.

As a token of their appreciation, our company name was engraved on a special donor's wall – Bassmat Rashid Bin Saeed - at Al Jalila Foundation.

The Corporate Communications team along with HR paid a visit to Al Jalila Foundation to attend the engraving, meet with staff and learn more about the good work being done at Al Jalila Foundation.



We recently paid a visit to **Majlis Al Amal**, a cancer support drop-in centre for women to discuss potential collaboration in 2023.

This is a first of its kind community support centre dedicated to female cancer patients, cancer survivors and their emotional well-being as they navigate the disease and its challenges. Family members and friends are welcome to attend too.

Located on the ground floor of Al Jalila Foundation, people may visit at any time for information, a chat over tea, coffee, use the in-house library, take part in recreational activities and classes such as pilates or attend educational sessions by cancer experts. The objective is to provide a nurturing and supportive environment, and courage for the cancer journey.

All services are free of charge. The centre is run by volunteers and there are many opportunities to donate your time to support cancer patients and cancer survivors.

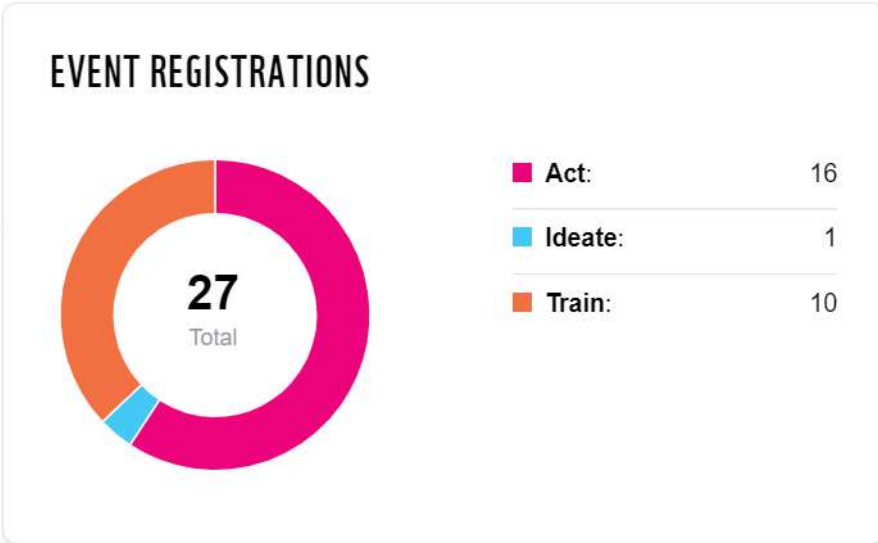




- Local Nature & Wildlife Preservation
- Climate Action
- Green Recovery
- Food and Water Security

- Maintain and restore the UAE's natural heritage and biodiversity
- Address climate and air quality issues, lower carbon emissions, increase energy efficiency and promote renewable energy
- Recover and reduce plastic in nature, support the UAE's circular economy and invest in nature-based solutions
- Enhance water security, encourage planet-based diets, farm sustainably and cut food waste by half

5 Members representing Amlak Finance – AED 895 pledged per member



The program will allow the country to showcase and announce its achievements in the UAE on a global platform

Ramil A. - Mangrove Planting in Kalba – Sharjah

Activity: The “Restoring mangrove ecosystems of the UAE –an ecosystem-based approach” project is run through the “Priceless Planet Coalition” which aims to plant 100 million trees by 2025 to restore global forest ecosystems. Contributes to the UAE’s pledge to plant 100 million mangroves by 2030 and support national climate change mitigation and adaptation goals.

Volunteers will assist the team of scientists to plant mangroves and monitor the restoration of the site. If there is time, volunteers may also help to monitor the biodiversity and record wild plants in the area, count crabs and their burrows, the number of snails in a sample area, the number of species of birds seen throughout the day, signs of insect pollinators and pests.





Ramil A. - Hike & N Seek – Al Ain

Activity: Collecting information about plants and natural habitats help understand how best to protect these natural wonders. During this activity, volunteers explore a region on foot, and snap photos of animals and plants as they hike across the UAE. Supports the activity to

- Protect 30% of the UAE’s wild areas by 2030.
- Make 5,000 new research grade observations on iNaturalist– that’s 30% more data than we currently have for the UAE on the iNaturalist app.



Thomson Thomas – Nature at Night Al Qudra

Activity: Volunteers set out to discover nature after sunset, explore surroundings, and help us map our biodiversity by spotting some of UAE's natural nocturnal inhabitants. The data collected will support the expansion of conservation efforts and can feed into the National Plans of Action for the conservation of these species and support red listing efforts. Help change people's attitudes and behaviours towards bats, scorpions and geckos. Protect 30% of the UAE's wild areas by 2030.



We distributed eco-friendly and sustainable water bottles for all staff to use to try to reduce our waste output (plastic cups or plastic water bottles).

By EarthLust from The Green Eco-store, these bottles are made from high quality food-grade steel and BPA-free polypropylene and will help to reduce our carbon footprint by keeping plastic out of landfills.



PANEL: READYING FOR COP 28

PANELISTS



Sabrin Rahman
Director of Domestic Engagements
COP 28 UAE Presidency



Yasmine Berber
Head of Sustainability
Nestlé Middle East FZC



Florence Balle
Chief Sustainability Officer
Cadhogan Group



Raj Mathur
Chief Sustainability Officer
Aucor

MODERATOR



Dr. Kamel Mellahi
Senior Manager
Dubai Chamber of Commerce –
Centre for Responsible Business
Dubai Chambers



Key Summary: COP 28



COP28 will be the most important event hosted by the nation in 2023.

This is where countries come together to take action towards achieving the world's collective climate goals as agreed under the Paris Agreement & the Convention.



H.E. Majid Al Suwaidi
Director General
COP 28 UAE Presidency



Sabrin Rahman
Director of Domestic Engagements
COP 28 UAE Presidency

The UAE will use this platform to educate the world about its actions, initiatives, real-world policies that are happening to address climate change. At the climate front, the UAE is taking not just steps forward but are world leading. They include policies, initiatives and directives from the leadership that isn't happening in any other place in the world.

All eyes will be on the UAE and its climate and sustainability credentials, so support from the UAE Business Community will be vital. It should not just be showcasing, but it should be backed with credibility.

Engagement through a well designed mechanism for the business community and private sector is currently being designed, and how COP can be used to innovate and have innovative deals, B2B discussions, deal-making etc.

Blue Zone

Formal governmental negotiations happen. This where the UN governmental process and negotiations are hosted which have legal requirements and ramifications, and are a part of the UN process. Limited influence here and we are defined by that negotiating process.

There will be several items that we will be mandated to deliver since the Paris agreement.

Global Stock take: Report card – takes stock of the implementation of the Paris Agreement with the aim to assess progress towards achieving the purpose of the agreement and its long-term goals.

Green Zone

For all non-state actors, non-governmental organizations to participate. Here is where the country can be much more creative, and it allows the UAE to showcase the country, the business, civil society, NGOs, everybody else who has a stake in this process.

2022 Special Mentions – for those who donated in rice bags, 1 billion meals, electronics recycling, stationary drive, plastic collection, etc

- Nawaz Ibrahim
- Ibtisame Lagraa
- Hiba Farhat
- Shashidhar Taduka
- Shaikh Ali Shahbaz
- Omar Kassar
- Himel Fernando
- Raafat El Jamal
- Sabir Hussain
- Abdul Rahman
- Shekinah Cudia
- Sheila Dado

+ Many other employees who donated but preferred anonymity

CSR Spending

Initiatives	Area of Impact	Description	Amount
Leaders of Change Program	Environment	<p>We have secured five slots for Amlak Finance employees to partake in activities, missions, and more that are centered around three pillars:</p> <p>Train: Cultivate your skills with expert-lead training courses & certification</p> <p>Ideate: Collaborate and grow with a community of change-makers</p> <p>Act: Give back to people and nature through unique volunteer opportunities</p> <p>The types of Activities</p> <p>Some types of activities include:</p> <ul style="list-style-type: none"> • Coastal clean-up day by kayaking through mangrove tress and clean up the surrounding trash • Track terrestrial wildlife (with cameras) – Hike into the mountains to review hidden camera footage of UAE wildlife • Field work in Ajman - Mangrove planting session • Masterclass – discover the fascinating history (and future) of the traditional Falaj • Workshops & trainings, and self-lead learning on environment & climate related issues and topics (Budget AED 5000). 	4,475.00
Stationary Drive	Community	<p>As part of our CSR Community initiatives, 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.</p> <p>We encouraged staff to participate in this initiative by donating notebooks, erasers, drawing books, pens, pencils colour pencils, crayons, rulers, calculators, pencil cases, school bags, water bottles, etc.</p> <p>All items were donated to Emirates Red Crescent by 7th October 2022.</p> <p>The contribution will greatly benefit those who struggle to afford necessary stationary items required for their children's education needs.</p>	500.00
Al Noor Training Center - Inkind Support	Community	<p>Amlak Finance supported Al Noor Training Centre for Children with Special Needs through sponsoring most-needed items from its wish-list. 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</p> <p>Look to learn software and Look to read software Assistive Technologies • To improve access and choice making for students using eye gaze</p> <ul style="list-style-type: none"> • To enable children with special needs to experience and enjoy books independently 30 <p>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</p> <p>Sili Shapes Alphabets and Sili Shapes Numbers Assistive Technologies Aids visually impaired students for literacy training 30</p> <p>Spamod Fitness Automatic Treadmill Physical Therapy To be used for students to improve their walking pattern, improving walking distance and improving fitness 20</p>	16,389.45
Umrah	Workplace	<p>As part of this initiative, 8 of our junior colleagues will fly out for their pilgrimage in mid-October, and will spend 3 nights in Makkah and two nights in Madina. Amlak is sponsoring their return flights, hotel stay, visa costs, and internal transport in Saudi Arabia. These arrangements will be handled through a third-party Umrah travel agency.</p>	31,250.00
Al Jaillah Foundation - Bassmat Program	Community	<p>Contribution of AED 10,000 towards Cancer Charity hospital opening in UAE in 2023.</p>	10,000.00
Dubai Foundation for Women and Children	Community	<p>Purchase of MAF Gift cards with AED 500 loaded to</p>	25,500.00
Eco-friendly Procurement		<p>Eco-friendly, environmentally safe water bottles for all employees to try to reduce plastic consumption at the office</p>	5,495.00
Dubai Fitness Challenge 30 x 30	Workplace	<p>a) AED 1407 to use STEPPI app for 20 employees during the DFC challenge. AED 800 for MVP, AED 400 for runner up and AED 200 for third place.</p>	2,897.00
Total: 96,506.45			

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

