

OUR COMMITMENT TO
**CORPORATE
SOCIAL
RESPONSIBILITY**

REPORT 2017



“SUSTAINING THE CONTINUOUS DEVELOPMENT OF THE COMMUNITY”



Recognizing the significance of the well-being of the community and the importance of sustaining its continuous development, Saradar Bank means to act for the benefit of society at large.

Engaging in and expanding corporate citizenship equally stems from the Bank's core values and from its interest in wider social issues.

Saradar Bank's efforts and initiatives can range from building the capacity of its own human resources, to supporting nonprofits; from unlocking business potentials and opportunities to implementing environmentally-friendly policies in the workplace, or to promoting arts and culture.



1. HUMAN CAPITAL

- 1.1. Team building activities
- 1.2. Integration of colleagues with disabilities in the group
- 1.3. Gender Equality in the workspace
- 1.4. Career Development

At Saradar Bank, we strongly value our human capital.

We believe that

OUR SUCCESS IS BASED ON BUILDING A HEALTHY WORKING ENVIRONMENT.

We promote

GENDER EQUALITY IN THE WORKSPACE AND SUPPORT THE INTEGRATION OF COLLEAGUES WITH DISABILITIES IN THE GROUP.

We provide

TRAININGS FOR CAREER DEVELOPMENT AND INTERNSHIPS TO YOUNG STUDENTS.

We organize

TEAM BUILDING ACTIVITIES TO ENHANCE COOPERATION AND TEAMWORK.

1.1. TEAM BUILDING ACTIVITIES

1.1.1. Saradar Rally Paper

17th of September 2017

The Saradar Rally Paper is a yearly event that it is long awaited by all the colleagues. This fun activity promotes interaction and cooperation among workmates. It helps creating successful team dynamics. The 2017 edition brought together over 60 participants who tested their knowledge and skills during a day full of challenges. The history of the rally papers goes back to the eighties, as Joe Saradar was the first in Lebanon to launch cultural and leisure activities, creating a conviviality culture and building strong solidarity bonds within the corporation.



1.1.2. Jabal Moussa Hike

30th of April 2017

A hike in Jabal Moussa Biosphere Reserve was organized to discover the Lebanese spring flora, over a distance of 7 Km. It was followed by a traditional Lebanese lunch. This outing promoted communication and motivation as workmates encouraged each other to complete the trek. It also provided colleagues with an opportunity to connect with nature and raise their awareness on the urgent necessity to preserve the environment.

1.2. INTEGRATION OF COLLEAGUES WITH DISABILITIES IN THE GROUP

The integration of people with disabilities is at the core of our corporate culture.

The working environment has been adapted to meet their needs within the group to ensure inclusion. Furniture and equipment have been rearranged to accommodate wheelchairs.

On the other hand, the new ATMs that are being installed by the Bank in the branches are designed to be accessible to people with physical disabilities.

1.3. GENDER EQUALITY IN THE WORKSPACE

We promote gender equality in the workspace.

NUMBER OF WOMEN: 224

NUMBER OF MEN: 188

TOTAL EMPLOYEES: 412

1.4. CAREER DEVELOPMENT

We provide trainings for career development and internships to young students.

During 2017, we provided:

26 INTERNSHIP PROGRAMS

91 EXTERNAL TRAININGS

13 INTERNAL TRAININGS



2. COMMUNITY ENGAGEMENT

- 2.1. Initiatives
- 2.2. Saradar Rally Paper
- 2.3. Solidarity Programs
- 2.4. Sponsorships and donations

**We are heavily involved
with our community
based on our strong
commitment to social
and human development.**

2.1. INITIATIVES

We support a wide range of initiatives through several community-based organizations and through Fondation Saradar's mobile schools. Seeing the need of making such initiatives more strategic, the "Mobile Learning Program[®]" launched nationwide, with the objective of ensuring the basic right to access education and information, is specifically supported by the Bank, thus highlighting the importance of engaging in strategic projects that have a long term lasting impact on the community.



2.2. SARADAR RALLY PAPER

17th of September 2017

The Saradar Rally Paper, organized on September of each year is CSR-oriented.

During the 2016 edition, colleagues gathered used clothes and books to donate them to charity organizations.

This year, more than 30 toy boxes were collected and distributed to “Bon Pasteur, Sœurs de Charité” orphanage, based in Ain Saadeh.

Also collected, provisions (basic dry food bags) delivered to Sin el Fil based charity organization “Restos du Cœur Liban”, helping elderly people in need.



2.3. SOLIDARITY PROGRAMS

“Donate Your Running Shoes (DYRS)”

Supported by Saradar Bank, this program organized by the Beirut Marathon Association aims at providing running shoes to underprivileged people, mainly children. The shoes are collected, cleaned, sorted and distributed according to size. The children will get the chance to participate in races thanks to the “DYRS” initiative.

2.4. SPONSORSHIPS AND DONATIONS

Committed to giving back to the community, we support non-profit civil society associations by participating to the sponsorship of their fundraising events and by supporting their projects through charitable donations, some on a yearly basis. These NGOs mainly work in the fields of health, culture, education and environment.



3. WELL-BEING AND SPORTS

- 3.1. Sports Activities
- 3.2. Let'S run
- 3.3. Supporting Lebanese Athletes

We have confidence in the power of sports and its positive effect on society.

3.1. SPORTS ACTIVITIES

We encourage the colleagues of Saradar Bank to engage in different sports activities. We plan outdoor excursions, and participate in major sports events such as the Beirut Marathon, the Beirut Marathon Women’s Race and Myschoolpulse Pulse 5K.



3.1.1. Saradar Bank Women’s Race 21st of May 2017

The main goal of this race organized by the Beirut Marathon Association was to engage women in competitive sports through running, to empower them and create a platform for all women’s causes.

Endorsing this particular marathon dedicated to women expresses the Bank’s deep commitment towards consolidating the status of women, reflects as well its strong belief in women’s positive and active role in building a safer, more prosperous society (ref. section 1.3). Women took to the streets of Jounieh, supported by men and children who stood on the sidewalks and cheered for their moms, sisters, wives, loved ones, and friends. More than 60 women of the group participated in this event, backed by the Bank. The course was flat, fast, festive and loved by all the runners who enjoyed every kilometer crossed.

3.1.2. Myschoolpulse Pulse 5K 30th of July 2017

Myschoolpulse is a non-profit organization, bringing school to hospitals in Lebanon. From inception in 2010, they have catered to the education of 402 children suffering from a life-threatening illness, enabling them to continue their education during their long treatment away from school and friends.

58 persons from the group, supported by the Bank, ran during the 8th edition of “Myschoolpulse Pulse 5K” that took place in Faqra Club.



3.2. LET'S RUN

Our commitment to sports and to running in particular is so strong and sustained that we have also launched “let’S run”, a non-profit, friendly community based and professional Track and Field & Road Running Club in Lebanon whose aim is to:

- 1.** help and encourage all club members to reach and exceed their potential, no matter what their targets may be
- 2.** create an inclusive community for dedicated athletes to train, compete and cultivate long lasting friendships
- 3.** grow, manage and promote the running community in Lebanon
- 4.** be actively present in Lebanon’s official and fun athletics activities
- 5.** attract, motivate and support Lebanese talented athletes to grow and reach international level



3.3. SUPPORTING LEBANESE ATHLETES

In parallel, we support young Lebanese athletes such as the outstanding young horseback rider Yasmina Bocti, as well as competitive runners Lea Iskandar, Pia Nehmé and Nader Jaber, through Fondation Saradar. We nurture and follow closely these promising talents across various disciplines.



4. ARTS AND CULTURE

- 4.1. Saradar Collection
- 4.2. Fondation Saradar Learning Programs

We are committed to promoting arts and culture.

This engagement is two-fold:

Preserving, studying, and sharing modern and contemporary art from Lebanon through Saradar Collection.

Disseminating knowledge for the understanding and appreciation of Lebanese art, through various artistic events, but mainly through an outreach awareness program focusing on art education, initiated by Fondation Saradar.

4.1. SARADAR COLLECTION

Saradar Collection is an initiative built around a private collection with a public mission to preserve, study, and share modern and contemporary art from Lebanon.

To date, the collection contains over 200 artworks by more than 40 artists dating from 1917 until today and includes a range of mediums such as work on paper, painting, photography, video, installation and sculpture. Artworks in the collection are primarily by Lebanese artists, but the collection also includes regional and international artists with ties to Lebanon.

Saradar Collection continues to grow, while simultaneously encouraging and developing critical thinking and knowledge around it. Saradar Collection has been developing programming using the collection as a starting point. This includes commissioning essays, developing publications, and organizing public events. Artworks from the collection are also loaned to museums and other exhibition spaces.

4.2. FONDATION SARADAR LEARNING PROGRAMS

Fondation Saradar is a registered non-profit organization, recognized as an association of public utility. Since its establishment in 2000 by the Saradar family, it aims at promoting culture, art, education and sports, through tailored projects. Its activities seek to respond to the needs of a society continuously confronted with new social, economic challenges, as well as cultural and technological changes.

The main goal behind its learning programs remains the dissemination of knowledge and information, as they represent essential components to build skills and unlock creativity, which in turn, contribute to ensure personal well-being, improve social cohesion, generate economic growth, leading to a more resilient and stable society.

Faithful to our commitment to the values of solidarity and human development, we strongly support Fondation Saradar's new outreach program, focusing on art initiation to be delivered in schools. It will be catered by the foundation's Mobile School, a self-contained mobile art classroom, equipped and accessible to disabled people.





5. MICROFINANCE

5.1. Vitas



5.1. VITAS

We have joined Vitas s.a.l as partner. This pioneering microcredit institution believes that people with a desire and capacity to improve their lives should have access to the financial services they need to help them realize their potential and become full social and economic actors in their communities.

This venture is in line with Saradar Bank's commitment to growth and development, contributing to economic integration and social cohesion.

Since inception 17 years ago, Vitas has disbursed more than 200,000 microloans amounting to USD350mn.



6. ENVIRONMENT

- 6.1. Recycling
- 6.2. Advocacy & Communication

Going green to protect the environment is a major target for Saradar Bank.

6.1. RECYCLING

We have set the basis for a comprehensive approach to effectively engage in the application of green concept and measures.

We encourage reducing of waste and have equipped the head office building and cafeteria with recycling bins. This process is achieved through the non-governmental organization 'Arc en ciel'. To consolidate even further this effort, tailored lunch trays promoting the 3 R's (Recycling, Reducing & Reusing) are available at the cafeteria to motivate colleagues to adopt a greener behavior at the work place.

Electronic recycling is another corporate policy to address this important issue within the Bank. Computers, laptops or printers are channeled to Fondation Saradar which makes good use of the refurbished equipment in its educational and cultural projects or dispatches the electronic devices to a number of grass-root associations or municipal libraries. Also, various accessories, items or goods, such as Christmas trees and decorations of the different branches of the Bank, are donated to families in need.

6.2. ADVOCACY & COMMUNICATION

We accompany the implementation of these initiatives with regular internal publications to draw attention to the challenges facing our society, hence, to raise awareness about the importance of engaging in strategic activities that have a significant and lasting impact on the community and the company itself.

“Flash News”, our internal digital communication network and “let’S talk”, our Internal Newsletter represent privileged means to promote CSR-oriented behavior and actions; motivating colleagues and stakeholders alike to become socially responsible and active have become an essential part of our corporate culture.



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