

Sustainability 2012

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What is sustainability?

- An approach to doing business that delivers long-term shareholder value and contributes to the success of the countries where we operate.
- By doing things the right way we can have a positive social and economic impact on the markets where we operate.
- Sustainability is more than community investment. It encompasses our entire approach to doing business.

Our Approach : Sustainability is integrated into how we do business

- Enabling the real economy to achieve sustainable growth by providing access to financial services, selling and marketing responsibly and tackling financial crime
- Promoting sustainable finance by encouraging environmental and social best practices for doing business
- Leading by example, through managing our impact on the environment, being a great place to work for our employees and using our skills and capital to help tackle issues facing our markets(community investment)



Access to financial services

- Standard Chartered has been offering dedicated financial services to SMEs across Asia, Africa and the Middle East for more than a decade. We continue to demonstrate our long-term commitment to this segment by increasing our lending to **SMEs**.
- The Bank plans to launch this strengthened value propositions to more markets such as Jordan in 2013.

Tackling financial crime

To guard against the risk of financial crime within our business, we focus on training our employees, strengthening our screening systems and ensuring that our policies and procedures are effective and up to date. All Jordan staff completed our **anti-bribery e-Learning** during 2011

Responsible selling and marketing

- Our **Customer Charter** regulates our relations with our customers.
- We aim to treat our customers fairly at all times, providing them with solutions that meet their needs.

- The decisions we make as to who and what we finance have a potential impact on people and the environment.
- We have embedded sustainability deeply into our business practices – our 14 position statements set out the environmental and social standards we expect.
- Our approach is to work with our clients to ensure that the business we support is sustainable.

Key commitments

The Equator Principles

A framework to help banks manage the impacts on society and the environment.

The Climate Principles

Actively managing climate change across a full range of financial products and services.

14 Position Statements

1. Climate change
2. Oil and gas
3. Ship breaking
4. Mining and metals
5. Forestry and palm oil
6. Biofuels
7. Nuclear power generations
8. Gaming and Gambling
9. Transportation of hazardous materials
10. Tobacco
11. Fossil-fueled power generation
12. Child labour
13. Dams
14. Water

Great place to work

- Our working environment respects our employees, offering ample opportunity for both **personal and professional development**.
- We are committed to **attracting the highest calibre people**, ensuring they are rewarded competitively for their achievements .
- Each year, we ask every employee to complete an engagement survey to measure our progress in **creating a great place to work where people are motivated to give their best**.

Protecting Environment

- As part of our robust Governance structure to manage the impacts of our Bank, we have launched **an internal paper recycling project**. The Bank's consumption of **water and energy** are also monitored .

Community Investment

- Our community investment strategy locally **prioritizes health , youth and education**.
- Our global and regional programmes include Seeing is Believing, Living with HIV, Goal and employee volunteering

What is Seeing is Believing?



■ Health

- Seeing is Believing is a **global initiative** to tackle **avoidable blindness and visual impairment**
- It **raises funds** for projects that develop **sustainable eye-care services** for populations in **areas of high need** across the Bank's markets
- It is a **collaboration** between Standard Chartered, International Agency for the Prevention of Blindness (IAPB) and leading eye-care organisations
- **All donations are matched** by the Bank.



In its efforts to support the concerned sectors in the prevention and treatment of blindness diseases, and through its initiative "Seeing is Believing", the Bank, on 24th September, donated a fully equipped **Mobile Eye Clinic** to the Royal Medical Services (RMS).

Diabetic Retinopathy in North Jordan



- It's estimated that 16% of Jordan's adult population have diabetes which significantly increases their risk of developing **Diabetic Retinopathy** (DR), a disease that leads to blindness..
- The project aims to reduce the number of people visually impaired or blinded by DR in this region by at least 30% in the next 4 years. It will educate 110,000 diabetics on how they can prevent DR. It will also educate a further 400,000 adults on how diabetes can be prevented through the media and educational programmes in hospitals.

Since its launch in January 2011 Goal has reached for more than 3000 girls in Jordan



Goal is our global programme which uses sport and life skills to transform the lives of adolescent girls.

- We cover four core content areas - communication skills, health and hygiene, rights and resources, and financial literacy - that are delivered along with sport training by non-governmental organisation (NGO) partners, each with deep local knowledge of their communities.
- We provide opportunities and role models to help girls achieve their full potential
- We empower women to improve social and economic development in our markets
- We offer disadvantaged girls economic development, knowledge and a safe place to play

Employee Volunteering



We are committed to fostering a **volunteer-friendly environment**, sharing the skills of our global workforce with their local communities.

Our volunteering programme provides staff with the flexibility to contribute to a range of local initiatives, including those aligned to our community investment strategy.

For each day volunteered we grant a paid volunteer day up to three days per year per member of staff.

Our Priorities for Community Investment



KING HUSSEIN CANCER FOUNDATION
KING HUSSEIN CANCER CENTER

We sponsor Stars programme to raise funds for enlarging the Cancer Center



SOS CHILDREN'S
VILLAGES
INTERNATIONAL

We sponsor a house at Irbid SOS village



We sponsor 20 students each year to continue their university education



We sponsor distribution of iftar meals in Ramadan



We sponsored the Company Programme at Royal Academy for the Blind

Finally :Why do you think sustainability matters?

- Strengthens relationships with communities.
- Supports clients in meeting strong environmental, social and governance standards.
- Responsive to changing trends, opportunities and challenges across our markets.
- Demonstrates our Here for good brand promise.