

# SOCIAL RESPONSIBILITY 2015

Commercial Bank Of Kuwait



**Al-Tijari**





His Highness Sheikh

**Sabah Al-Ahmad Al-Jaber Al-Sabah**

Amir of the State of Kuwait



His Highness Sheikh

**Nawaf Al-Ahmad Al-Jaber Al-Sabah**

Crown Prince



**Sheikha / Nouf Salem Al Ali Al Sabah**  
Head of Advertising & Public Relations Department

# Commercial Bank of Kuwait

## Rich Record of Social Responsibility

We firmly believe at Commercial Bank of Kuwait that corporate social responsibility is an ongoing social endeavors and efforts which is primarily focused on understanding the requirements and needs of the society in which the Bank operates along with sponsoring and supporting all societal activities so that the Bank becomes one of the leading banks among its peers in corporate social responsibility initiatives. From this standpoint, 2015 was another remarkable year for Commercial Bank of Kuwait and saw the Bank offering sponsorship to a number of social, philanthropic and humanitarian activities. The Bank's contributions to such activities reflect its commitment towards the society in which it is operating with a view to enhance and boost the value of cooperation with the diverse charitable and non-profit organizations.

The Bank's impressive contribution and significant role in social responsibility has been always proven and evident through the initiatives it has launched and which effectively contribute in supporting the social development drive in Kuwait and reflect positively on all the society segments particularly the physically challenged segment. This was clearly manifested by the Bank's support of social, philanthropic and humanitarian activities that further accentuated its social role and dedication to sponsor all social related events. The philanthropic and humanitarian voluntary initiatives launched by the Bank were hailed and significantly commended from social network users who much-admired such initiatives and this is seen as another success to be added to the Bank's rich record of social responsibility.

Finally, let me say that through the support offered by the Board of Directors and the consolidated efforts of Advertising & Public Relations Department and all staff members, the Bank will continue its drive for serving Kuwaiti society and its civil institutions through innovative social programs, activities and events especially tailored to support the efforts exerted for sustainable development in our beloved Home Country.

**Sheikha / Nouf Salem Al Ali Al Sabah**  
Head of Advertising & Public Relations Department

# Commercial Bank of Kuwait ....

## A Bank that Lives up to its Social Responsibility

Commercial Bank of Kuwait emphasizes every year, through its sponsorship of several societal activities, the corporate social responsibility in its overall meaning. This covers all aspects of support and sponsorship provided to society with its diverse segments. The Bank endeavors to firmly establish and demonstrate this concept by launching a number of philanthropic & humanitarian initiatives which serve its social commitment as an integral part of the society in which it operates. The year 2015 was another year of success and strong presence for Commercial Bank of Kuwait in all social responsibility programs and initiatives targeting most society segments.



Donating Electronic Devices to Motanabi School



Donation for Al Noor School

### Physically Challenged Segment, Patients Hospitalized in Hospitals and Care Home's residents are a Key Component of our CSR Programs

The Bank's support of the physically challenged segment and their related activities with the objective of helping this segment to proactively interact with the society is acquiring the lion's share of the societal events and activities patronized by the Bank. Drawing on this, the Bank continued its remarkable contribution in this respect by donating electronic educational devices and learning aids to some schools for the physically challenged students to facilitate and foster their learning and understanding. These schools include Al Noor School for Girls supervised by Special Education Schools Department and Mutanabi School - boys for slow learners. This support by the Bank came out of its belief in the importance of assisting students and motivating them to learn and enhance their self-confidence. Furthermore and within its efforts and endeavors to enhance the social ties with the society in which it operates, the Bank sponsored "Color & Light" Exhibition organized by the administration of Al Wafaa School for Girls with special needs.

The Bank also shared the kids of Kuwait Down Syndrome Society the joy of “Gergeaan” during the Holy Month of Ramadan out of its ongoing efforts to celebrate such traditional occasion with the kids and bring happiness to their hearts and draw a smile on their faces.



Celebration of Kuwait National Day



Gergeaan for Kuwait Down Syndrome Society

Within its endeavors to share various society segments their celebration of Kuwait National Day, The Advertising and PR Team participated in the celebration of Kuwait’s National Day organized by Physical Medicine & Rehabilitation Hospital’s Pediatric Department for the patients and their families at Al Fahd Center. The Bank, further, sponsored the celebration of the National Day which was organized by Al Rajaa Elementary School – Boys supervised by Special Education Schools Department. These initiatives came out of the Bank’s commitment towards the society and to share the children residing in care homes and hospitalized in hospitals their celebrations of such national occasion.



Visit to Ibn Sina Hospital



Gergeaan Gifts for Hospitalized Children

The care and support the Bank has offered during 2015 was not confined to the physically challenged segment but it was extended to cover other segments of the society where the Bank always endeavors to participate in the social and humanitarian activities that benefit all society segments. From this standpoint, and on occasion of “Gergeaan”, The Advertising & PR Team visited the children hospitalized in Al Babtain Center for Burns & Ibn Sina Hospital, the patients residing in palliative Care Center and other patients hospitalized in hospitals in order to draw a smile on their faces and bring happiness to their hearts.

## Backing Societal Activities



- Supporting Civil Society's Activities
- Lending Support to Different Philanthropic & Humanitarian Activities during Occasions
  - "Hawwen Alaihom" Campaign

## Supporting Civil Society's Activities

Within the Bank's ongoing efforts to effectively contribute to all social related activities that aim at developing the society in which it operates through coordination with other social institutions in Kuwait, the Bank organized a training session in cooperation with LOYAC Center for some of the students having educational degree related to the banking business such as finance,



Training Session for LOYAC Center's Students

accounting, economy and marketing. This training session was meant to provide the students enrolled in LOYAC programs with a chance to get involved in the business environment by dealing with the customers and to develop and enhance their practical skills by acquiring new experiences. The Bank, further, continued its sponsorship of Radisson Blu's 20<sup>th</sup> Annual Art Competition which saw participation by male and female students aged 10 to 18 years old from numerous schools in Kuwait. The competition theme for this year was "Save Energy & Water". My First Account's customers also participated and competed with the private schools' students and the physically challenged children. This competition aimed at encouraging students from different schools in Kuwait to develop their artistic talents and creativity.



Radisson Blu's Annual Art Competition

Within its endeavors to boost and strengthen cooperation with the diverse civil community institutions, the Bank sponsored the 9th annual honoring party held by the Public Authority for Industry for its pensioners. This sponsorship came out of the Bank's belief in the importance of supporting and backing civil community institutions.



Financial Contribution for Kuwait Blind Association



Public Authority for Industry Honors the Bank

### Lending Support to Different Philanthropic & Humanitarian Activities during Occasions

In celebration of the advent of the Holy Month of Ramadan, the Bank launched, in cooperation with Kuwait Blind Association, a campaign under the caption, “Contribute in Printing a Copy of the Qur’an for Each Blind” with the objective of printing the Holy Qur’an using the Braille method. Donations for this campaign were made by deducting an amount for each transaction processed through the Bank’s ATMs, then the final proceeds were donated for Kuwait Blind Association without any additional charges incurred by the customers. This positive initiative taken by the Bank for the second year reflects its belief in the importance of supporting Kuwait Blind Association by contributing in printing a Copy of the Qur’an for each blind and the visually impaired segment.



Visit to the Injured of Al-Imam Al-Sadiq Mosque

Within its broadly adopted social responsibility concept as an integral part of Kuwaiti society, The Advertising and Public Relations Department in cooperation with The Retail Banking Division organized a visit to the injured of Al-Imam Al-Sadiq Mosque who were laying in the Ministry of Health hospitals. The visit came to relieve their worries & fears and support them in such a difficult time along with wishing them a quick recovery and extending condolence to the families of the martyrs killed in this terrible terrorist attack.



### **“Hawwen Alaihom” Campaign**

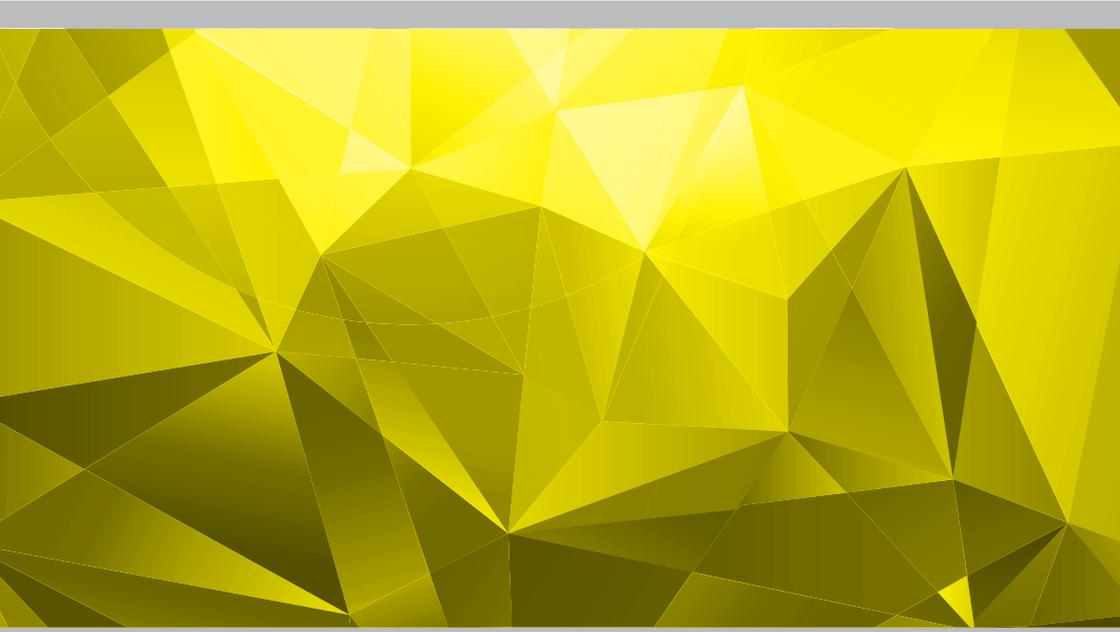
For the fourth year in row, the Bank continued its Campaign “Hawwen Alaihom” or “Be a Source of Relief for them” where The Advertising & Public Relations Team and a number of the Bank’s voluntary staff distributed gifts to road cleaners and construction workers in their locations in addition to dust protection face masks, hand sanitizers and water which were distributed to this segment in summer and winter. Furthermore and within the Campaign activities, the Bank distributed “Eid New Clothes” to road cleaners & construction workers during the Holy Month of Ramadan and celebrated Eid Al Adha with this segment by distributing gifts that suit their needs on this occasion. The Bank’s continued efforts for organizing this remarkable campaign comes out of its belief in the importance of the role

of this segment in preserving and conserving the environment and keeping it clean at all times.



**“Hawwen Alaihom” Campaign**

## Cultural & Heritage Activities



- Revival of Kuwaiti Heritage and Old Kuwaiti Traditions
- “Ya Zeen Turathna” Campaign for the Fourth Consecutive Year

## The Revival of Kuwaiti Heritage and Old Kuwaiti Traditions

Over long years, the Bank continued issuing its annual calendar which contains pieces of art that authenticate and convey meanings from the old Kuwaiti heritage and reflect vivid scenes thereof. Al-Tijari Calendar for 2015 highlighted and demonstrated some scenes from markets & yards and the old customs and traditions of the ancestors and forefathers in Kuwait which illustrate the extent to which our forefathers and ancestors were in harmony and satisfaction with their simple and tough lives. The importance of Al-Tijari Calendar lies in its role as a point of connection between the past and the present generation.



## “Ya Zeen Turathna” Campaign for the Fourth Consecutive Year

Within the Bank’s continued efforts to revive the old Kuwaiti heritage and get the present and future generation familiarized and reminded of the old traditions and customs as well as the life patterns of the forefathers and which all represented common features of Kuwaiti heritage that depicted and mirrored the Bedouin and urban lifestyles in Kuwait over the past years, the Bank launched “Ya Zeen Turathna” Campaign for the fourth year in row.



Visit to Al Najah School



Visit to Al Asmaa Secondary School

It is known that the name of this campaign of “Ya Zeen Turathna” is closely correlated with the Bank and it aims at reviving the Kuwaiti heritage and old popular traditions and customs and getting the simple life and the handicrafts of the ancestors and forefathers memorized by the future and present generation and this, in turn, contributes positively in making all generations take pride of the noble Kuwaiti heritage with a view to preserve it to remain remembered in minds.



Visit to Al Amal School

During year 2015, and within the activities of “Ya Zeen Turathna” Campaign, the Bank organized visits to the Ministry of Education’s schools in all areas and governorates in addition to the visit made to Al-Amal School for the Deaf – Boys supervised by Special Education Schools Department to familiarize schools’ students with the activities of the Campaign, most important of which was the educational film the Bank presented to educate and familiarize



Visit to Juwayriyya Bint Al Harith School - Girls

students with the features and essence of life in the past and morality and popular traditions and customs of the forefathers and ancestors. At the end of such visits, the Bank distributed commemorative gifts to the students in addition to a copy of “Kuwaiti Dialect Encyclopedia” dedicated to every school as well as a set of the Calendars previously issued by the Bank and booklets containing information about the Kuwaiti heritage.



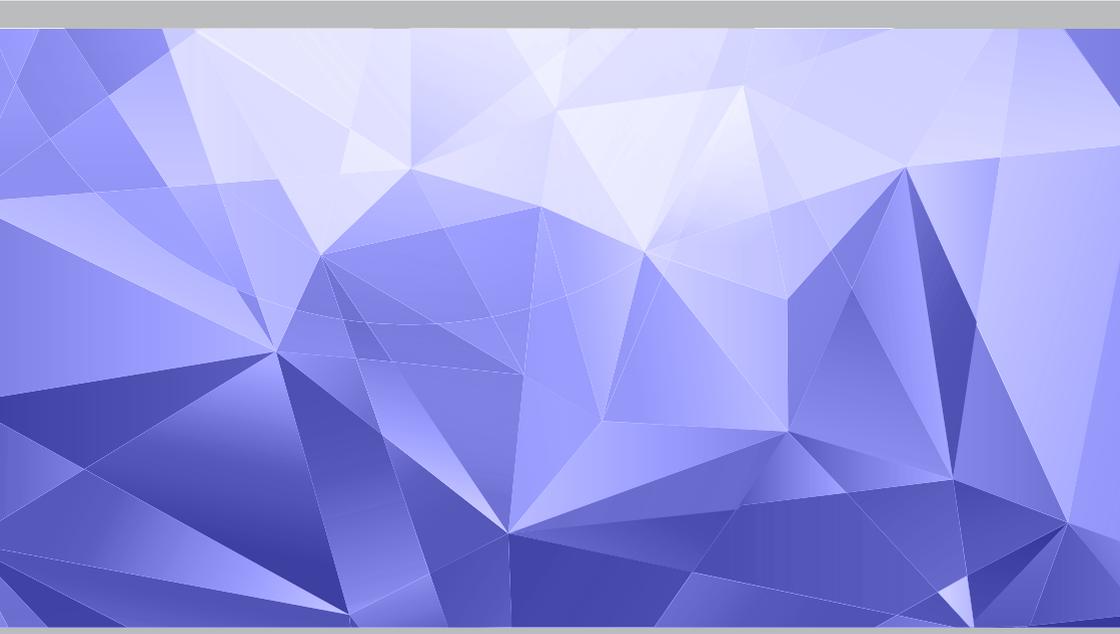
Gifts for Female Students



Gifts for male Students

For more than 25 years now, the Bank continued its endeavors to revive Kuwaiti heritage through its significant events and activities. These endeavors come within the Bank’s extensive and innovative social responsibility programs that contributed in establishing new concepts for social responsibility through campaigns and programs that reflect the Bank’s communication with all the society segments.

## Sporting Activities



- Backing Sporting Activities

## Backing Sporting Activities

In consistency with the Bank's strategy targeting support & sponsorship of the activities arranged by the civil society institutions and the diverse entities in Kuwait, and within its constant communication with all society segments, the Bank held a dinner banquet in Sahara Kuwait Resort, in the presence of a number of the officials and top-executives at the Authority and the Bank, for honoring the Public Authority for Industry's football team for winning the league shield for ministries 2014 – 2015.



Public Authority for Industry Honors the Chairman

Furthermore, the Bank patronized the football tournament of the Deceased Jassim Al Sharhan that was organized during the Holy Month of Ramadan. However, and for the second year in row, the Bank offered sponsorship to Ramadan Football Tournament for the Ministry of Finance Labor Union. Within its endeavors to support the distinct entertainment sporting activities which benefits the youth and helps them to optimally use their potentials in useful activities that enhance their self-confidence and capability to take responsibility for their own performance, the Bank sponsored the first Karting Race for the youth in Kuwait that was organized by a group of secondary school students aging 14 – 18 years old and which was held in Sirbb Circuit in Shuwaikh Industrial Area.



Honoring the Public Authority for Industry's Football Team

Moreover, the Bank contributed in sponsoring sportswear for American University of Kuwait's sporting teams for the season 2015/2016 where it was directed to soccer, basketball, volleyball, tennis and table tennis teams. This sponsorship came within the Bank's endeavors to support the youth and their sporting activities and out of its belief that young people are the driving force of progress and development in Kuwait. Additionally, the Bank contributed in sponsoring the activities of Pro-Sport Football Academy with a view to assist the Academy to achieve the highest performance levels among its peers.



Sponsoring the First Karting Race



Sponsoring Golf Championship

Believing that sport is important for all society segments, the Bank sponsored the sporting and social walkathon “Human Walkathon” organized by the Kuwaiti youth voluntary team in participation with non-profit organizations and a number of societies that support and care for the physically challenged people to shed light on the importance of positive interaction in the community between the physically challenged people and their peers who are not suffering from any disability. However, and for the second year, the Bank sponsored Golf championship organized by Sahara Resort and which saw strong competition and enthusiasm among the players. This sponsorship came out of the Bank’s belief in its responsibility towards the community and the young people in particular and its patronage of sporting activities in which several segments of society participate.



“Human Walkathon”

## Social Communication



- Communicating with Staff as One Family
- Communication via Social Media Networks



Al-Tijari Hobbyist Exhibition

### Communicating with Staff as One Family

The Bank enhanced its role towards its employees for supporting their art talents by organizing the annual “Al-Tijari 12<sup>th</sup> Hobbyist” Exhibition which is a distinctive occasion where all the Bank staff meet away from the working environment to display their art talents and this further emphasizes the Bank’s concept of corporate social responsibility towards all segments of society and its employees.



Participation of the Physically Challenged People



Opening of Al-Tijari Hobbyist Exhibition

In celebration of the 54<sup>th</sup> National Day and the 24<sup>th</sup> Liberation Day and in a true manifestation of joy and happiness of both auspicious occasions, the Bank’s Chairman Mr. Ali Al Mousa and the CEO Ms. Elham Mahfouz shared the Bank staff members their celebration of this occasion by launching white pigeons and Kuwait flag flying kites and balloons that reflected overwhelming feelings of joy and happiness seen in Kuwait in February every year.



The Bank Staff Members Celebrating Kuwait National Day

Within its social responsibility towards its staff members, the Bank honored the staff member Mr. Sulaiman Al Qassar as he was ranked first in the 8<sup>th</sup> Shooting Championship organized by Kuwait Banks Club for the banking sector's employees.



Chairman Honors The Staff Member Sulaiman Al Qassar

The Bank celebrated the graduation of a new group of its employees who successfully passed the professional programs accredited by Institute of Financial Studies, Britain in conjunction with Institute of Banking Studies, Kuwait. In addition, the Bank celebrated the graduation of its employees who obtained professional certificates on «Credit Management», «Certified Branch Manager» and «Certified Branch Assistant Manager».



The Bank Celebrates the Graduation of its Employees



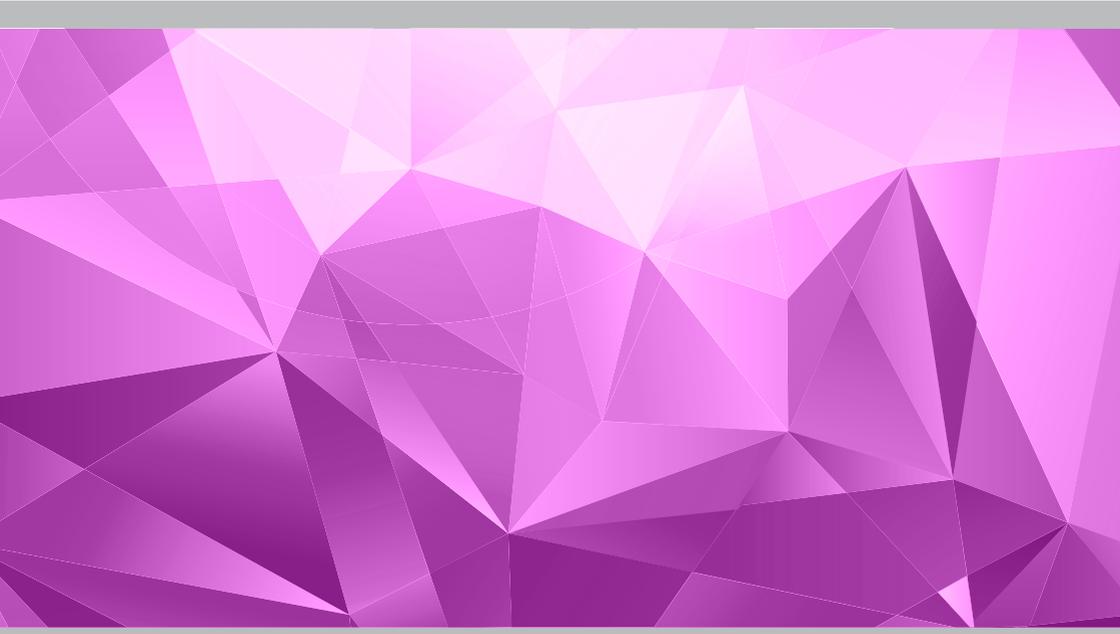
The Bank Celebrates Its New Recruits

The Bank, further, participated in the Executive Development Program launched by Harvard Business School (Executive Education) in collaboration with Institute of Banking Studies. This program was meant to enhance business skills and leadership capabilities of top-executives at Kuwaiti banks for preparing bankers possessing the modern strategy management skills. The Bank also celebrated the graduation of two groups of the new recruits enrolled in «The New Recruits Program» which aimed to help the new recruits to acquire banking business skills and enhance their performance to maintain a high level of customer service for satisfying customers' needs and requirements.

### Communication via Social Media Networks

Commercial Bank of Kuwait constantly endeavors to activate all means of communication with its employees, customers and the public via social media networks (Instagram, Facebook, Twitter) which became of high interest to the youth. However, and through the various social media networks, the Bank launches health awareness campaigns to its employees and on other events such as (Breast Cancer Awareness, World Diabetes Day and World Disabled Day).

## Educational Activities



- Providing Support & Sponsorship to Educational Activities

## Providing Support & Sponsorship to Educational Activities

The Bank places high importance to education in Kuwait by offering its annual contribution to support the activities of Kuwait Foundation for Advancement of Science. Emphasizing its commitment to support education in Kuwait, the Bank participated in the 17<sup>th</sup> Job Opportunities Fair organized by Gulf University for Sciences & Technology and the 20<sup>th</sup> "Economy Maker & Employment Opportunities" Exhibition organized by the Office of Students Training & Alumni - College of Business Administration.



"Economy Maker & Employment Opportunities" Exhibition



Embassy of the Kingdom of Bahrain's Ceremony

Moreover, the Bank participated in Job Opportunities Fair organized by American University of the Middle East with the intention of attracting fresh graduates seeking distinct job opportunities to achieve a prosperous career path by working in banking and financial sector. The Bank also participated in the "Kuwaiti Dinar" Job Fair. This participation came out of the Bank's endeavors to continuously participate in the events and activities that aim at supporting young Kuwaitis, particularly those events that focus on providing job opportunities to the youth to reduce unemployment rates in Kuwait. Within its corporate social responsibility efforts

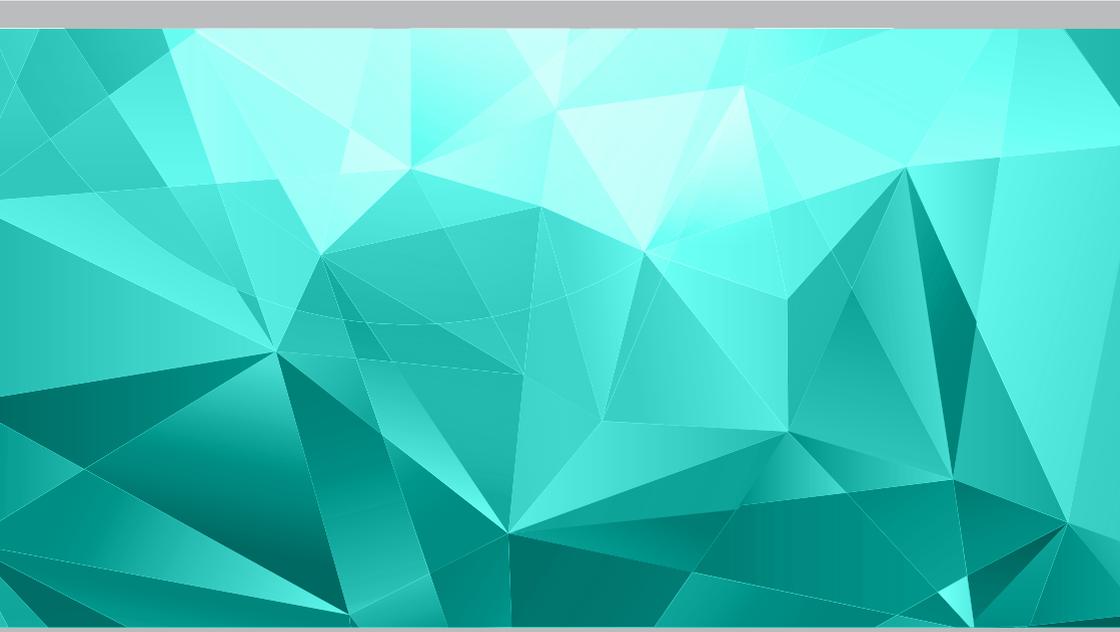


AUM Job Opportunities Fair

and sponsorship of social and educational activities, the Bank patronized the honoring party for Bahraini top-performing graduates which was held by the cultural attaché at the Embassy of the Kingdom of Bahrain on the occasion of Bahrain National Day. The Bank's endeavors to sponsor and support the diverse educational and academic activities in Kuwait reflect its belief in its significant role in the community and its firm conviction that investing in young people is the best way to

build a better future. The Bank, further, launched an initiative represented in scholarships program for the Kuwaiti graduates for studying abroad and obtaining a Master's degree in finance, economy, accounting and business administration from the best and most competitive universities according to academic ranking of world universities in these fields.

## Conferences & Exhibitions



- Supporting Conferences & Exhibitions
- Supporting Ambitious Young Kuwaitis

## Supporting Conferences & Exhibitions

Emphasizing its commitment in supporting the economic activities and forums and conferences and exhibitions and other events related to students, the Bank participated in Small & Micro Enterprises in Arab Countries: Reality and Aspirations' Conference organized by the Arab Open University (AOU). The Bank's Chairman attended the Conference and headed one of the main sessions held within the activities of the Conference under the title "Supporting Small Enterprises at Regional and Local Levels – Case Studies". The Bank laid great emphasis for supporting small and micro enterprises sector in view of the international and regional approach which seeks to find proper strategies to support and finance such type of enterprises since they became the starting point for creating large economic blocs.



**Dr. Moudi Al Humoud Honors Mr. Ali Al Mousa in Small Enterprises Conference**

In addition, the Bank offered silver sponsorship to the annual "Tamweel Club Week" which was organized by the College of Business Administration – Kuwait University. This week was a series of various activities and events that targeted the widening of the administrative, financial and commercial scope of participating students and which benefit them in their future pre-graduation and after graduation life.



**Sponsoring The Annual Conference for the National Union of Kuwaiti Students**

Within its endeavors to activate communication with Kuwaiti students studying abroad and who are considered as ambassadors of Kuwait abroad, the Bank participated in sponsoring the 32<sup>nd</sup> annual Conference for the National Union of Kuwaiti Students - U.S.A. This sponsorship came out of the Bank's focus on supporting the educational activities in the Country by sponsoring the events & activities that benefit Kuwaiti youth inside and outside Kuwait. The Bank also participated in the 11<sup>th</sup> Kuwait Projects Conference Organized by MEED by offering the silver sponsorship to the Conference held under the title "Kuwait Projects and Stimulating Growth". This Conference mainly aimed at presenting the major infrastructure projects intended to be implemented by the State under its development plan. Furthermore, the Bank patronized the 2<sup>nd</sup> Kuwait Oil & Gas Show and Conference. However, and through



**"MEED" Exhibition**

its sponsorship of this event, the bank reaffirmed its commitment to social responsibility program and its endeavors to support Kuwaiti institutions.

### **Supporting Ambitious Young Kuwaitis**

Within its initiatives aiming to support the activities & events that benefit youth, the Bank sponsored the music party "The Concert" held at Al Shaheed Park and which was organized by a group of the talented young Kuwaiti musicians. The party has seen distinct melodies with a combination of eastern and western music. During the party, the attendants also listened to fascinating melodies performed by the promising Kuwaiti musicians and which were a clear manifestation of real Kuwaiti talents.

In addition, the Bank supported Alnowair Carnival which aims, through various programs and independent initiatives, at preparing a generation of creative youths who are able to serve their society.



The Music Party "The Concert"



Business Owners Exhibition - Mayor of Yarmouk Area

Within its constant sponsorship and support of the youth and the projects they implement, the Bank offered sponsorship to Small & Medium Business Owners Exhibition in cooperation with the Mayor of Yarmouk Area and Kuwait's Manpower & Government Restructuring Program. This sponsorship came within its efforts & endeavors to support the small and medium enterprises sector and to enhance the role of this important sector towards the comprehensive community development. In

this context, the Bank sponsored Bogsha Expo organized by a number of Kuwaiti ambitious young women with the aim to support small projects for young Kuwaitis who seek to be self employed. The Bank's sponsorship for this event comes within its endeavors to support the young Kuwaiti talents and contribute in preparing a new generation of creative youth in the area of self-employment and to back and develop their innovative potentials related to manual works and traditional handicrafts which reflect the Bank's focus on the Kuwaiti heritage and its endeavors to demonstrate all its features.

# Health Awareness Campaigns



- Health Awareness Visits



Emphasizing its social responsibility mission aiming at activating and supporting the diverse health awareness programs & campaigns, the Bank organized, in cooperation with Diet Center specialized in healthy nutrition, a weekly competition throughout the Holy Month of Ramadan via “Instagram”. This competition reflected the Bank’s endeavors to enhance communication with the public and customers by all available means.



Within the Bank’s comprehensive social responsibility and its efforts to strengthen its communication with all staff members and offer them the necessary health service and tips, the Bank received the medical and health check-up team of Royal Hayat Hospital with the intention of offering the necessary medical checkups for staff members and recommend the required medical advice along with the medical guidelines for the optimal weight where the staff members got the required responses on the queries they have raised to the medical team of the hospital.



**Al-Tijari**

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