

Business

Gulf Bank 2020: Swift response to unprecedented challenges

Bank is unwavering in its commitment to sustainability efforts

KUWAIT: Gulf Bank is proud to mark 2020 as a year of historic transformation and swift, effective responses to unprecedented challenges. From the start of the pandemic until the present, Gulf Bank has been at the forefront of these response efforts, mobilizing rapidly to improve conditions for our employees, extend a variety of innovative banking services to the public, and provide the highest level of service for our beloved Kuwait.

Throughout the year, Gulf Bank has remained committed to maintaining a robust sustainability program at the community, economic, and environmental levels through sustainability initiatives that were strategically selected to benefit both the country and the Bank. In 2020, Gulf Bank's social responsibility initiatives also went hand in hand with international efforts, aligning with the United Nations' 17 Sustainable Development Goals (SDGs). Also known as the Global Goals, the SDGs were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by 2030.

The Assistant General Manager of Corporate Communications at Gulf Bank, Ahmad Al Amir, commented: "Social responsibility has always been among the major pillars through which Gulf Bank has contributed in service of our country, in the interest of the sustainability of its material and human resources. In holding steadfast to our commitment to our communities, especially during exceptional health and economic conditions, Gulf Bank is proud to have succeeded across its sustainability efforts, both through personal presence or virtual participation throughout the year. We are extremely proud to have witnessed our employees' collaborative spirits and volunteering efforts first-hand, and will remain forever thankful and appreciative of their efforts."

Al Amir continued: "There is no doubt that 2020 was a unique year that was truly unlike any other. As we reflect on a year that presented the world with completely new challenges, we are very proud of what Gulf Bank has been able to achieve, especially in light of the difficult circumstances the country was facing. At Gulf Bank, our primary goal has always been to maintain an innovative communication approach with our followers, and we pride ourselves on being at the forefront of national efforts to provide positive public content and a line of continuous communication throughout the various stages of the pandemic. We are happy to wrap up 2020 in good health and with memories that will last a lifetime, and look forward to engaging with our local community with more innovative, exciting and entertaining content to come!"

Now more than ever, Gulf Bank is uniquely equipped to lead sustainability efforts in an innovative and effective manner, especially during these unprecedented times. Throughout the year, Gulf Bank's sustainability program focused on sustainability initiatives at the community, economic, and environmental levels.

Community sustainability Post-COVID response

As national efforts to curb the spread of the pandemic launched into action, Gulf Bank was not only aware of its role, but proud to take it on. At the start of the pandemic, Gulf Bank was quick to contribute to the Central Bank of Kuwait's KD 10 million fund designed to allow local banks to support national efforts in combating the spread of the novel coronavirus.

During the first stages of returning to normal life, Gulf Bank has been keen on applying all the necessary precautionary measures to ensure the regular sterilization of its locations. These measures include taking customers' temperatures at the entrance, maintaining physical distance, and ensuring both customers and staff are wearing gloves and masks at all times. Gulf Bank is committed to applying the best preventive health measure to ensure the safety of both its clients and staff.

This initiative came as part of a wider set of initiatives pioneered by Gulf Bank, as the Bank launched several community sustainability campaigns commensurate with the conditions the country was undergoing, including the lockdown and curfew periods. These initiatives included a physical health and at-home exercise campaign, a home decor and lifestyle campaign, and a financial and economic awareness initiative.

This year, Gulf Bank also launched "Visit Gulf Bank," a mobile application allowing customers to book appointments

to visit their nearest branch. The app aims to reduce wait times and make the process of visiting a branch more convenient, especially in light of the current restrictions imposed by the coronavirus pandemic.

In appreciation and recognition of the Ministry of Health's continuous efforts throughout the year, Gulf Bank's sustainability team also assisted at the Coronavirus Rapid Screening Center in Sabhan. Employees distributed preventive materials to all visitors as part of the Bank's unwavering commitment to social responsibility, and as part of its community sustainability efforts in raising awareness about the virus and its prevention.

"Orange the World" initiative

This year, Gulf Bank also participated in "Orange the World," a global initiative launched by the United Nations to eliminate violence against women. The event took place on 25 November 2020, the International Day for the Elimination of Violence against Women, and kicked off 16 days of activism that concluded on International Human Rights Day. Throughout the campaign, Gulf Bank illuminated its main building in orange in support of efforts to eliminate violence against women and champion broader human rights efforts. Gulf Bank's participation in the United Nations' campaign is a tribute to women's rights achievements in Kuwait, and comes in light of national progress in achieving the fifth goal of the United Nations' Sustainable Development Goals 2030 agenda (part of the national development plan, Kuwait Vision 2035).

World Diabetes Day

As part of the Bank's community sustainability program, Gulf Bank directed its participation to raising awareness about diabetes prevention and awareness. In honor of World Diabetes Day, Gulf Bank broadcast a video of Durra Alsumaiti, Senior Clinical Dietitian at Dasman Diabetes Institute, in which the dietitian shared advice with the Bank's followers on diabetes prevention.

Breast cancer awareness

Every year, Gulf Bank aims to increase awareness for the early detection and treatment of breast cancer. Throughout October, Gulf Bank spearheaded several initiatives to raise awareness for breast cancer in an effort to encourage the local community to get themselves checked, including by lighting up its head office branch in Kuwait City in pink. The initiative educated the community on the importance of early detection and regular screening.

Qout market

As part of its ongoing efforts to support the creative local community in Kuwait, Gulf Bank also participated in this year's Qout Market, which took place at Abraj Park in Adailiya. As part of several entertainment activities at the market, Gulf Bank distributed coloring books for children with drawings that celebrated the National Day holidays. Throughout the day, visitors enjoyed taking instant photos at Gulf Bank's booth next to models of famous Kuwaiti landmarks, including the Kuwait Towers, Liberation Tower, Al-Hamra Tower, Chamber of Commerce and Industry, and the Gulf Bank Head Office in Kuwait City. Gulf Bank also entertained visitors with several activities celebrating Kuwait's heritage. As part of its entertainment activities, Gulf Bank also hosted several live cooking sessions in collaboration with local talented Kuwaiti chefs: Abdulrazzaq Al-Sayed, Sami Al-Sheredah, and Wafa Al-Kandari. Gulf Bank hosted live cooking sessions for a total of 48 participants, who learned to cook several dishes from a variety of international cuisines.

Kuwait Tech expo

Gulf Bank was also this year's diamond sponsor of Kuwait Tech Expo 2020, the biggest technology and telecommunications event of its kind in Kuwait. The sponsorship was one of several initiatives that reflected Gulf Bank's efforts in advancing the national economy and achieving the development



Ahmad Al Amir



Speakers at the Tenders Forum for Small & Medium-Sized Enterprises

goals of the country, in line with Kuwait Vision 2035 "New Kuwait." Speakers at the event offered solutions that encompassed all attendees with the aim of serving the community's needs on both local and international levels. Gulf Bank's participation reflected its commitment to technological growth and advancement, as the Bank works to elevate its banking experience to better serve clients.

Weekly social media initiatives

This year, Gulf Bank also launched several weekly social media campaigns, including: "Save the Environment" Sundays, in which Gulf Bank focuses on recycling initiatives and encourages followers to reduce their plastic use; Motivational Mondays, in which the Bank posts inspirational messages and influential content; Tech Tuesdays, in which Gulf Bank highlights a weekly technological tip; and Wellness Wednesdays, in which the Bank presents health advice for increased mental and physical wellness. The weekly campaigns, which have quickly become a few of the Bank's most anticipated digital segments, aim to deliver quick and beneficial tips for users in an effort to promote environmental awareness, lifestyle wellness, and financial literacy.

Environmental sustainability World Cleanup Day

In celebration of World Cleanup Day and in collaboration with non-profit initiative Ahowair, Gulf Bank employees participated in the largest campaign in Kuwait to clean public places as part of the Bank's various efforts to preserve environmental sustainability. By participating in World Cleanup Day, Gulf Bank employees had the chance to organize the largest daily gathering of waste in Kuwait's history and collectively engage in positive social behavior towards the environment.

"Save the Planet" Sundays

As part of Gulf Bank's ongoing efforts to increase environmental awareness, the Bank also launched a series of weekly social media posts offering followers quick and easy ways to protect the environment and preserve our world. The weekly posts, which are posted on Gulf Bank's Instagram Story, highlight various crucial topics including: the effects of global warming, the positive impact of organic agriculture on our environment, the importance of environmental volunteering, and more. The weekly initiative also includes a series of timely posts related to Kuwait's seasonal traditions, with tips on how to clean up after outdoor gatherings during "kashtha" season, and encourages followers year-round to reduce their waste emission and plastic use.

Recycling with Omniya & United Waste Management Company

In 2020, Gulf Bank also partnered with United Waste Management Company to recycle paper as part of its commitment to recycling more materials. Throughout the year, the Bank also deepened its partnership with Omniya, a nation-

wide recycling initiative founded in 2015 by young Kuwaitis aiming to raise awareness for waste recycling. Through this partnership, the Bank is committed to recycling paper and plastic waste, with a series of strategically distributed recycling receptacles located in front of Gulf Bank's Head Office. By having recycling receptacles in one of the most visible locations in the heart of Kuwait City, Gulf Bank is raising awareness for recycling not only with its employees, but also with members of the local community.

Economic sustainability INJAZ & community outreach

As part of its commitment to empowering long-standing partnerships, Gulf Bank extended its support to INJAZ Kuwait, a non-profit, non-governmental organization for education and training in workforce readiness, financial literacy and entrepreneurship. As part of their ongoing strategic partnership with INJAZ, Gulf Bank sponsored INJAZ Kuwait's annual "Company Program" competition in which students pitched their business ideas to a panel of judges. In light of this year's circumstances, this year's competition was held virtually, with each of the winners taking home valuable prizes sponsored by Gulf Bank. During the pandemic, Gulf Bank participated in three INJAZ Al-Arab programs: Job Shadow, Steer Your Career and Head Start.

Let's talk business

Gulf Bank also launched "Let's Talk Business," a series of interviews with local entrepreneurs designed to stimulate an entrepreneurial culture in Kuwait. The entrepreneurs are interviewed by Tareq Al-Saleh, Deputy General Manager of the Economic Research Unit at Gulf Bank, who discusses various business-related topics with guests including Chef Ahmed Al-Bader, Abdulaziz B. Al-Loughani, Talal Al-Nafisi, Abdullah Al-Essa. The business leaders discuss the keys to success for small businesses, how to conduct businesses during times of crisis, how to successfully diversify and expand a business, and more. The segments aired across Gulf Bank's various social media channels and on the AlRai-AQabas TV channel.

Tenders forum

As part of its continuous efforts to support small and medium-sized enterprises (SMEs), Gulf Bank participated as a main sponsor of the Central Agency for Public Tenders Forum for small and medium-sized enterprises. Among the main objectives of the forum was to raise awareness about recent legal amendments on public tenders, highlighting the rights of SME owners. Speakers at the forum also discussed ways to create opportunities for owners of SMEs to take part in governmental tenders in an effort to consolidate relations and open doors for collaboration between governmental agencies and smaller companies. Gulf Bank, which views growing companies as a vital pillar for successful economies, continues to provide SMEs with an integrated set of services designed around the needs of growing companies.



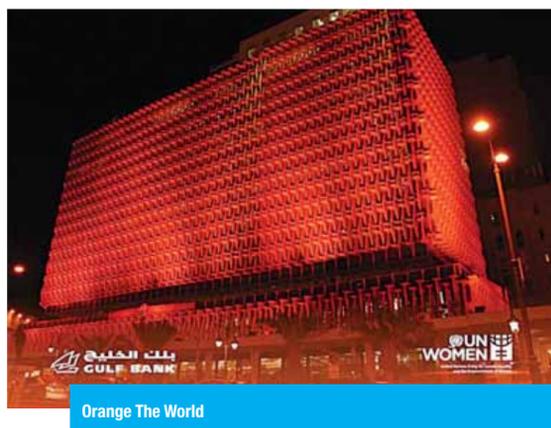
Gulf Bank with the doctors at the Coronavirus Rapid Screening Center in Sabhan



Gulf Bank's team on site



From Injaz's virtual competition



Orange The World



The judging panel at Injaz's company competition 2020



World Cleanup Day