

Sustaining growth

# Corporate Social Responsibility Report 2010



# بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Custodian of the Two Holy Mosques

**King Abdullah Bin Abdulaziz Al-Saud**

**HRH Prince Sultan Bin Abdulaziz Al-Saud**

Crown Prince, Deputy Prime Minister, Minister of Defense and Aviation and Inspector General

**HRH Prince Naif Bin Abdulaziz Al-Saud**

Second Deputy Prime Minister and Minister of the Interior



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## 2010 Achievements

In a new strategic initiative, NCB partnered with the King Khalid Foundation and INTRAC to focus on capacity building, training, and technical assistance for charities. HRH Princess Albandary Bint Abdul-Rahman Al-Faisal, Director General of the King Khalid Foundation, praised NCB's role in supporting the Saudi philanthropic sector, highlighting the importance of strengthening its performance and capacity to meet the needs of different communities.

### Creating job opportunities

Within the AlAhli Productive Families program, the handcraft training project attracted 1,469 participants; the micro loans project made 50 loans during the year; and seven organizations benefited from the charity stabilization project.

### Supporting the education sector

In 2010, 314 students were trained as part of the Needy Families project to help them achieve their goals, plan for the future, and motivate them to continue studies after high school, with the cooperation of 18 charity organizations in five cities across the Kingdom. This covers work ethics, computer skills and English language.

### Supporting the charitable sector

In 2010 NCB provided financial support to 412 charities in 161 cities and towns across the Kingdom. In all, around 32,735 people benefited from the financial support project.

### Adopting various social initiatives to help the needy

In 2010 NCB's total social contribution rose to SR 72.8 million, a 35 percent increase over 2009. As a percentage of net income, the Bank's contribution increased from 1.30 percent to 1.54 percent in 2010. This included an 85 percent increase in sponsorships and donations, which rose from SR 18.3 million in 2009 to SR 33.9 million in 2010.



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The Bank plays a meaningful  
and multi-dimensional role  
in the Saudi community.

**By Abdulkareem A. Abu Alnaser**  
Chief Executive Officer

At NCB we have always recognized and understood the profound relationship that exists between society's development and the success of its institutions. Social progress contributes to sustainable business growth, which in turn creates reciprocal and accumulative benefits.

The Bank plays a meaningful and multi-dimensional role in the Saudi community. As a leading business contributor throughout the Kingdom, we conduct well-planned and structured programs that support numerous charities and humanitarian activities at a grass roots level.

But we also aim to have an impact at the strategic level. In 2010 an example was the *Developing Charity Sector Employees Program*, where NCB partnered with two leading organizations – the King Khalid Foundation and INTRAC – in a new effort focused on building capacity, training, and technical assistance for Saudi charities and people working in the philanthropic sector.

The program's first module was a weeklong workshop: 'Planning, Monitoring, and Assessment of Projects and Programs.' It aimed to identify specific mechanisms to assess development initiatives and capacity building, helping charity workers to plan for urgent developmental projects. This was followed by two months of intensive practical training, examining case studies, and building sustainable projects, using what had been learned in the first week. Finally, participants returned for another weeklong module to review, present, assess, and modify their projects.

This strategic initiative will be expanded during 2011. It has already been described as a turning point in scientific planning for community service in the Kingdom.

Serving society is a vital strand in NCB's corporate philosophy. Our motivation stems from sincere loyalty and pride in our nation, which is derived from our faith and the abiding belief in our moral responsibility to our fellow man, that is a basic requirement for social cohesion.

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## Vision

For NCB to be the leading joint stock company in the field of corporate social responsibility.

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## Mission

To provide creative, innovative, and non-profit CSR programs that contribute to the country's development, and to continue with NCB's CSR initiative.

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## Objectives

- Contributing to the reduction of the unemployment rate by creating job opportunities
- Supporting the educational sector
- Supporting the health sector
- Adopting various social initiatives to help the needy while promoting the concept of volunteerism in the community

A person wearing a white lab coat is shown from the chest down, pouring a bright orange molten metal from a red rectangular mold into a larger, grey, rectangular mold. The person's hands are visible, and they are using a small black tool to guide the metal. The background is a plain, light-colored wall.

AlAhli Job Opportunity  
programs

A close-up shot of a hand using a computer mouse. The mouse is yellow and orange. The hand is positioned over the mouse, with the index finger resting on the left button. The background is a light blue-grey color.

AlAhli Education  
programs



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## AlAhli Health programs



## AlAhli Social programs

## AlAhli Job Opportunity programs

NCB supports the nation's youth and women in finding suitable job opportunities, or develop their knowledge and skills to start up and manage their own small business. These programs also provide low-income families with vocational skills that enable them to secure a steady source of income.



### AlAhli Small Business program

This program conducts training courses for men and women: 'How to Start Your Small Business', 'How to Start Your Own Home Business', and 'How to Develop Your Small Business.' In 2010, a total of 705 trainees successfully completed these three courses.

To stimulate small business development, NCB introduced the 'Start-Up Award', which attracted 31 nominations and was won by Rumman Company.

In addition, a new website to promote Entrepreneurs was launched in December, which already had 80 participants by the year-end.

### AlAhli Productive Families program

This program aims to support low-income families by assisting families to be in a better position to secure a steady source of income. The handcraft training project attracted 1,469 participants; the micro loans project met target in making 50 loans; and seven organizations benefited from the charity stabilization project.

### AlAhli Employment program

In an effort to reduce unemployment among young Saudis, this program recruits unemployed men and women in the private sector. In 2010, 75 placements were achieved in Riyadh, Jeddah and Al-Khobar.

## AlAhli Education programs

Two specifically themed programs – AlAhli Computer Training programs and AlAhli Education Development programs – support and enhance the education sector in Saudi Arabia by providing the most up-to-date and best practice methodologies and tools, while enriching knowledge and eliminating PC illiteracy.

### AlAhli Computer Training programs

#### University PC Labs projects

This program is designed to assist in reducing computer illiteracy by setting up computer laboratories in government universities. In 2010, a total of three labs were installed in Dahrn, Jeddah and Maddina. The strategic partner for this program is the Ministry of Higher Education.

### AlAhli Education Development programs

#### Training members of Needy Families project

This program seeks to develop the working skills of members of needy families to help them achieve their goals, plan for the future, and motivate them to continue studies after high school. In 2010, 314 students were trained in five towns and cities, with the cooperation of 18 charity organizations. This covers work ethics, computer skills and English language.

#### Establishing specialized Education Centers projects

Specialized education centers provide evaluation, treatment, and training programs for students who have speech, hearing, and learning difficulties. In collaboration with the Ministry of Education, 20 centers in 15 towns and cities have been approved for installation, against an initial target of nine for the year.

#### The INJAZ-Saudi Arabia Initiative

This program is based on the US Junior Achievement initiative, which started in 1919 and was adopted in the Arab world in 2004. Today, the program is implemented in several Arab countries under the INJAZ Al Arab program. Realizing the significance of the initiative, NCB took responsibility for bringing the program to Saudi Arabia. In 2008 INJAZ was trialed in Jeddah, where a number of programs were conducted including the Company program, the Leadership program, and the Entrepreneurial Master Class program. In 2010 the program was extended, with 1,480 students in 15 schools in Jeddah, with the support of NCB.



## AlAhli Health programs

The Bank aims to support and enhance the health sector in the Kingdom, by providing the required medical equipment or units to increase the capacity of government hospitals and raising health awareness among Saudi citizens.



### AlAhli Medical Equipment program

This program supports non-profit health organizations in extending their services to the largest number of patients by helping to improve their capabilities and supplying new equipment. The program has supplied a number of government hospitals and health centers with new renal dialysis units. NCB established 53 units at 7 government hospitals in 2010. NCB's strategic partners in this project across seven cities were the Ministry of Health and the Prince Fahad Bin Salman Charity Association for Renal Failure Care.

### AlAhli Medical Units program

Non-profit health institutions were supported by providing five infant incubator units for installation at Wadi Al Dawaser hospitals, in collaboration with the Ministry of Health.

## AlAhli Social programs

NCB aims to enhance its active role and contribution to humanitarian work by designing and adopting innovative programs to support charity organizations in meeting the needs of the community, responding to emergencies or calamities, and supporting orphans and the disabled.

### AlAhli Charity Organization program

Charities in the Kingdom face increasing challenges that stretch their resources. NCB believes that such organizations play a vital social role, and so it has strived to support a wide range of charities in achieving their objectives.

Specifically, in 2010 the Bank provided financial support to 412 charities in 161 cities and towns across the Kingdom. In all, some 32,735 people benefited from this support. We also collaborated with the King Khalid Foundation to provide training courses to 90 managers and administrators from 27 charity organizations.

### AlAhli Orphans program

NCB provides support and sponsorship for orphans through well-designed programs, addressing material needs such as school bags with its complete accessories. Before the start of the 2010 school year, 26,897 school bags were distributed to orphans in all school grades. This program benefited orphans in 21 cities and towns across the Kingdom.

### AlAhli Voluntary Work program

This program offers NCB staff the opportunity to volunteer their time, experience, and skills to help the needy. During 2010, 33 people joined the program, bringing the total members to 228. 77 opportunities were offered to participate in six voluntary schemes including cleaning the South Corniche, helping with the INJAZ-Saudi Program, filling food baskets during Ramadan, Besat Al Reah Festival, the AlAhli Employee Hajj project, and a mentoring program.

### AlAhli Disabled program

This program aims to help people overcome the difficulties associated with their disabilities. In 2010, 174 people were assisted with 288 items of equipment, in collaboration with the Disabled Children's Association and Jeddah Institute for Speech and Hearing (JISH).



## AlAhli Sponsorship and Donations programs

NCB has been a financial contributor to numerous community activities and events. These range from sponsorships in key areas of focus, to responding to various special appeals and requests.

- Global Competitiveness Forum – Riyadh
- Jeddah Economic Forum
- Al Janadryah Festival – Riyadh
- Okaz Market Festival – Taif
- Abha Summer Festival – Abha
- Productive Families Week entitled ‘We are all Producers’ – Al-Ahssa
- Hirfa Charity Organization for Female Handcrafts – Al-Qassim
- Sleysla Center for Craft and Modern Arts Exhibition – Kuwait
- Chocolate and Flowers Exhibition ‘Choco Flora’ – Riyadh
- Market Your Small Project Exhibition, King Saud University – Riyadh
- International Conference on Oral and Maxillofacial Surgery – Jeddah
- Taybah Bazaar Festival – Jeddah
- Bisat Al Reeh Festival – Jeddah
- Arabian Corporate Social Responsibility Forum – Riyadh
- Womex Exhibition – Riyadh
- Corporate Social Responsibility Forum for the International Education Sector – Jeddah
- NCB campaign to help Pakistan flood victims
- The International Gulf Environment and Sustainable Development Exhibition – Jeddah
- Human Resources Development Conference – Abha
- Euromoney’s Saudi Arabia Conference – Riyadh
- Islamic Financial Certificate Summit – Jeddah
- Arabian Forum for Consumer Protection – Riyadh
- Industrial Projects Funding in the Gulf Countries Conference – Eastern Region
- Small & Medium Enterprises Summit – Riyadh
- Conference for Business Men & Arab Investors – Damascus
- Islamic Funding Conference – Madrid
- Arabian Turkish Economic Forum – Istanbul
- Annual Conference of the Union of Arab Stock Exchanges – Istanbul
- Kuwait Financial Conference
- Global Islamic Banking Conference – Bahrain
- Annual Arabian Banking Conference – Beirut
- Annual Conference of Banking & Islamic Banking – Bahrain



جائزة الملك خالد  
للتنافسية المسؤولة ٢٠١٠

King Khalid Award for  
Responsible Competitiveness 2010



جائزة الشرف الكبرى ضمن جائزة  
الدكتور عصام قدس للإعاقة البصرية

Doctor Issam Qads Honor Award  
for Visual Disability