

التجاري  
Al-Tijari



**SOCIAL  
RESPONSIBILITY**

**2021**





His Highness Sheikh  
**Nawaf Al Ahmad Al Jaber Al Sabah**  
Emir of the State of Kuwait



His Highness Sheikh  
**Mishaal Al Ahmad Al Jaber Al Sabah**  
Crown Prince of the State of Kuwait



**Sheikha / Nouf Salem Al Ali Al Sabah**

General Manager

Corporate Communications Division



## **Commercial Bank of Kuwait**

### **A Journey of Giving, Humanitarian and Social Endeavors....**

It gives me great pleasure to present to you the Corporate Social Responsibility Booklet of Commercial Bank of Kuwait for the Year 2021. The Booklet spotlights some of our key achievements, activities, events and campaigns that the Bank sponsored, supported and launched throughout 2021.

Despite the unprecedented challenges that the world faced during the past two years, Commercial Bank of Kuwait has been keen on continuing its comprehensive Social Responsibility Program intended for serving the society, promoting humanitarian and charity works, revival of the Kuwaiti heritage and preservation of Sea and Land environments. The Bank places social responsibility amongst its strategic priorities since the Bank's incorporation.

The Bank's social responsibility is demonstrated through its diligence to establish strong and successful relations with various civil society institutions and social work entities. The Bank strongly believes in the significance of concerted efforts to confront challenges and achieve sustainable development for the Country and all members of society.

Based on these principles, Al-Tijari, represented by the Corporate Communications Division "CCD", continues to play an effective role in providing support and sponsorship for educational, sports, health, cultural and humanitarian events and activities.

Physically challenged people come at the center point of the Bank's focus. The Bank sponsors competitions, events and activities for this segment of society that really deserves all care and attention. This stems out of the Bank's belief in the importance of helping them to overcome the difficulties they face with the objective of keeping this segment of society on equal footing with their physically fit peers.

Within the framework of its Social Responsibility Program, the Bank has given awareness tips to its employees on the importance of sports, health care and adoption of healthy lifestyles. The Bank, in coordination with the concerned authorities, has been keen on organizing various health events for early detection of some chronic diseases. The Bank urged employees to undergo the necessary medical tests and to know methods to prevent diseases out of the Bank's belief that "Prevention is better than cure". Due to "COVID- 19" Pandemic, Al-Tijari, in cooperation with the Vaccination Team of the Ministry of Health, has endeavored to get all employees vaccinated properly to protect both employees and society.

For the second year, Al-Tijari supports the "Let's Be Aware" campaign launched by the Central Bank of Kuwait in cooperation with Kuwait Banking Association in 2021 to spread banking and financial culture amongst various segments of society. The Bank uses its digital channels and accounts on social media networks to educate customers on the importance of protecting their banking information against fraud attempts and posts tips on various financial themes.

On another scene, Al-Tijari continues exerting efforts for the revival of the Kuwaiti heritage that represents a mirror reflecting the lives of our ancestors in old Kuwait. Old life and heritage are rich and full of traditions and noble values that should remain vivid in the minds of our younger generations. The Kuwaiti heritage is in fact a symbol of the national identity.

In conclusion, and through the consolidated efforts of the board of directors, CCD and all Bank staff members, Al-Tijari will continue its steady drive for serving all segments of Kuwait Society and institutions through innovative programs, activities and initiatives specifically tailored to enhance sustainable development efforts in our beloved Country.

**Sheikha / Nouf Salem Al Ali Al Sabah**  
General Manager - Corporate Communications Division

Al-Tijari



التجاري



وطنى الكويت  
سلامتكم بالخير



## Corporate Social Responsibility Activities for 2021

### Introduction

Commercial Bank of Kuwait believes that social responsibility is a corporate commitment and an integral part of the Bank's efforts towards promoting citizenship and sustainable development. Building on this, Al-Tijari has taken the lead since the sixtieths of the last century by integrating various social responsibility programs, events and activities within the Bank's strategic plans. The social responsibility and sustainability programs have been among the Bank's priorities over the years.

Despite the tough circumstances Kuwait and the entire World have been undergoing due to the outbreak of the Novel Corona Virus Pandemic (COVID-19) lasting for the second year, the Bank went on the way towards enhancing its footprint as a socially responsible Bank and continued to sponsor and participate in the various social, humanitarian and charitable events and activities. These activities have really contributed to demonstrating the Bank's sustainability programs in 2021 as well as its corporate social responsibility endeavors towards the society.

The Bank, backed by the coordinated efforts of all divisions and departments, has continued its professional approach in dealing with the pandemic throughout the year. It has persistently been stressing to all staff the significance of full compliance with the precautionary measures issued by the Ministry of Health. The Bank organized several activities, programs and initiatives with view to raise employees' awareness and to ensure having safe environment that caters for the highest health and safety standards. The Bank has also given training and awareness tips to its employees on the "CBK's Return-to-Work Protocol: Post Covid-19 Pandemic". In coordination and cooperation with the Ministry of Health, the Bank organized a "Vaccination Day" at the Head Office for all the Bank's employees for ensuring the safety and well-being of all employees.

In light of the exceptional circumstances that the country has undergone due to the outbreak of COVID-19 Pandemic, the Bank succeeded in handling these conditions throughout the year by commitment to its Corporate Social Responsibility programs that covered various social activities strategically designated for the benefit of the society. This reaffirms the Bank's commitment to the social values it has deeply upheld since long time ago.

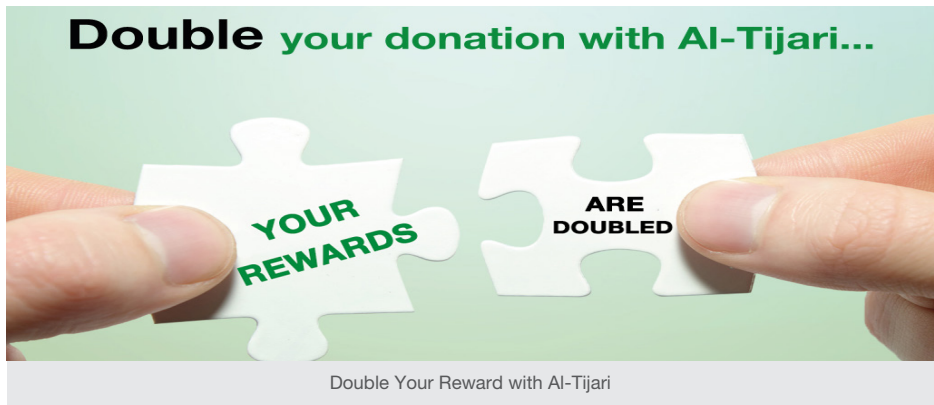


## The Social Role of the Bank

- Double Your Reward with Al-Tijari Campaign
  - Disabilities-Challenging People at the Center of the Bank's Attention
  - Celebrating National and Liberation Days
  - Participation in the Awareness Campaigns for Environment Conservation and Protection
  - "Hawwen Alihom" Campaign
  - Supporting Governorates Activities
- 

## Double Your Reward with Al-Tijari Campaign

Al-Tijari has always taken the lead in launching innovative charity and humanitarian award winning campaigns and achieving prominent social and humanitarian goals in the Bank's proven record of giving.



Within the framework of consolidating the values of corporate social responsibility, the Bank launched the "Double Your Reward with Al-Tijari" Campaign approved by the Ministry of Social Affairs and Labor. This Campaign is meant to boost social solidarity through the Bank's donation of an amount equal to the one donated by any customer in favor of charity societies & organizations participating in the Campaign through their accounts at the Bank. The Campaign has achieved the intended targets and is still contributing to realizing social solidarity and motivating donors to give more to the various charity causes.

## Disabilities-Challenging People at the Center of the Bank's Attention

The Bank always endeavors to participate in the diverse events & activities in favor of all society, particularly the physically challenged segment. As such, CCD, sponsored the Paralympic Swimming Competition for Disabilities-Challenging People with the participation of their physically normal peers, organized by the Cancer Awareness National Campaign "CAN" under the slogan "Sport is Protection". This sponsorship embodies the Bank's social responsibility towards various society segments and complements the Bank's leading role in supporting the various activities of the disabilities-challenging people.



Al-Tijari Team with Disabilities-Challenging People at the Paralympic Swimming Competition



## Celebrating National and Liberation Days

For celebrating the National Day and the Liberation Day, the Bank decorated and illuminated its headquarters, as an annual practice the Bank is keen to keep, expressing the spirit of belonging and loyalty to Kuwait. CCD has also organized a special visit to the Operations Affairs Sector at the Central General Operations Directorate - Ministry of Interior, to share the staff of Central Operations Affairs (112) the joy of the national holidays, in appreciation of their ongoing efforts, particularly during the COVID-19 crisis.



Bank team giving presents to staff of the Central Operations Affairs (112) - Ministry of Interior



Sharing workers the joy of the National Days

The Bank also organized an event to celebrate the National and Liberation Days with its employees by establishing a miniature heritage booth at the Bank's headquarters, taking into account applying all health requirements and social distancing measures for protecting the health and safety of all employees. The booth was attended by the Bank's Chairman of the Board of Directors, Sheikh / Ahmad Duaij Al-Sabah, the Chief Executive Officer, Ms. Elham Mahfouz, and members of the Executive Management. This high-level presence, in fact, reflects the Bank's Senior Management keenness on sharing the joy of the national holidays with the Bank's employees.



Chairman of the Board of Directors, Sheikh / Ahmad Duaij Al-Sabah sharing National Days celebrations with Bank employees

In another context, CCD participated the joy of the National and Liberation Days with construction and road cleaning workers at their work sites by distributing souvenirs and Kuwait flags to them in celebration of the occasion. This came as part of the activities of the "Hawwen Alihom" Campaign, which aims to pay attention to the construction and road cleaning workers to bring them joy and happiness. CCD Team has taken into consideration all health and social distancing requirements when distributing the gifts to workers in response to the current circumstances and to protect against the spread of COVID- 19.



Chief Executive Officer, Ms. Elham Mahfouz, with the Corporate Communications Team

## Participation in the Awareness Campaigns for Environment Conservation and Protection

In light of the international attention to environment and environment preservation issues due to the major impact on the health and safety of all societies and for clean, green and pollution- free environment for all people, Al-Tijari went on its diverse campaigns aiming at environment preservation and protection.

For Al-Tijari strong belief that environment conservation is a key pillar of its Corporate Social Responsibility Program and sustainable development, the Bank supported the Environmental Awareness Campaign for planting spring camps in the southern region of Al-Ahmadi, specifically in Al-Julai'a Desert area organized by Al-Ahmadi Governorate under the slogan "Camping & Planting". The campaign aimed at encouraging and motivating people and campers to preserve land environment during the Camping Season.

The Bank also organized a tree planting and greening campaign under the title "Al-Tasamoh Garden" in Andalus area, Farwaniya Governorate in cooperation with the Green Hands Environmental Team. This campaign aimed to plant about one thousand sustainable seedlings such as Sidr, Willow and Arak in Andalus Park.

In the same context, the Bank supported the Environmental Awareness Campaign for the development of Umm Al-Maradim Island. The Campaign was organized by Ahmadi Governorate, with the participation of the General Directorate of the Coast Guard - Ministry of Interior, the Public Authority for Agriculture Affairs & Fish Resources and the Environment Public Authority.

As part of its efforts to preserve the environment, optimize the use of resources and enhance sustainability, the Bank, through the General Services Division, makes necessary changes and installs devices and tools to rationalize water and electricity consumption to maintain energy resources sustainability.

For waste recycling and preserving the environment, the Bank has provided waste bins allocated for plastic, general waste and paper waste. The Bank adopts the "GO GREEN" approach to preserve the environment. This includes efforts to avoid printing papers as much as possible to save natural resources such as papers, inks, printers and electricity.



Ahmadi Governor Sheikh / Fawaz Al-Sabah with a representative of the Commercial Bank



## “Hawwen Alihom” Campaign ... the Bank’s Care & Consideration for Road Cleaning and Construction Workers

The Bank continued its humanitarian activities “Hawwen Alihom” Campaign targeting road cleaning and construction workers that the Bank has launched over 10 years back. Hawwen Alihom Campaign won the GCC-CSR leading Project Award. The Bank arranged visits on several occasions to work sites of the road cleaning and construction workers for distributing gifts, presents and clothes to them in recognition of their efforts towards keeping Kuwait environment safe and clean.



Distributing winter clothes to workers

Hawwen Alihom Campaign is attracting growing momentum over time in the Bank’s agenda of corporate social responsibility. The Bank saves no effort to devise new ways for providing more support and care to all segments covered by this Campaign. Within the framework of this innovative campaign, the Bank distributed Iftar meals to road cleaning and construction workers throughout the Holy Month of Ramadan.

## Supporting Governorates Activities

Accentuating its support to the civil society institutions and in particular Kuwait Six Governorates being a key pillar of the Bank's social strategic initiatives that aim to establish a new concept of corporate social responsibility, the Bank provided support and care to Kuwait Governorates in 2021. The Bank's contributions were in the form of a financial donation to each governorate to be spent on the various social, cultural, educational, sports and environmental activities organized by Kuwait governorates. These endeavors came on the back of the Bank's strong belief that its success is nevertheless an integral part of the overall success of the Kuwaiti society.



Amani Al-Wara'a and the Medical Staff in Jahra Governorate during the Honoring Ceremony



Amani Al-Wara'a and Firefighters in Jahra Governorate during the Honoring Ceremony

Within the framework of the social awareness programs, Al-Tijari has supported and sponsored the activities of the First Cultural Forum held over three days by Al-Ahmadi Governorate via the Zoom platform.

Within the framework of the Bank's program for supporting health and awareness activities organized by Kuwait governorates, the Bank sponsored the Awareness Campaign organized by Al-Ahmadi Governorate to spotlight the significance of getting the vaccines against COVID-19. The Bank's sponsorship of this Campaign affirms its corporate social responsibility and care for cooperation with all State authorities to leverage country wise community immunity with the aim of getting life back to normal after vaccinating the biggest number of Kuwait population against COVID-19 with the approved vaccines.

Within the framework of cooperation between Commercial Bank of Kuwait and Kuwait Governorates and the Bank's support of social and educational events and activities, the Bank offered coupons from Jarir Bookstore to a number of primary stage students from several Government schools and Schools for Students with Special Needs in Hawalli Governorate. The Campaign aimed to enable students get the needed school supplies and to make things easier for their parents as well as to encourage students to strive and exert more efforts in their studies.



Amani Al-Wara'a and Hawalli Governorate staff surrounded by school students

Within the framework of the previous arrangements with Jahra Governorate, the Bank sponsored the honoring ceremony of several entities organized by Jahra Governorate in recognition of their vital role during the COVID-19 Pandemic. Those include Jahra Hospital medical staff, Fire Service, Jahra Municipality, Emergency Division- Electricity Distribution Networks Directorate and the Public Authority for Food and Nutrition.



Honoring employees from Electricity Distribution Networks Directorate and the Public Authority for Food and Nutrition in Al-Jahra Governorate



The Bank contributed to sponsoring the event held for honoring outstanding secondary school students in Mubarak Al-Kabeer Governorate in recognition of their endeavors and patience studying throughout the school year despite COVID-19 Pandemic. The Bank aimed to encourage students to continue their academic excellence. The Bank's participation and support in the social activities and events are in line with the Bank's Corporate Social Responsibility mission and its endeavors to interact effectively with society events.



Honoring outstanding students from schools in Mubarak Al-Kabeer Governorate

The Bank sponsored the Capital Governorate ceremony held for honoring representatives from the Ministry of Public Works, Ministry of Electricity & Water and Kuwait Municipality. This came in appreciation of their remarkable role in society service. The Bank's sponsorship of this event came in continuation of the arrangements that had been previously made with the governorates of Kuwait, including the Capital Governorate, with the aim of providing all means of support and assistance to the social activities, held by the Governorate, all of which serving the whole society and citizens.



Honoring Capital Governorate representatives from the Ministry of Public Works, Ministry of Electricity & Water and Kuwait Municipality




Honoring the outstanding students at the level of Hawalli Governorate schools



During the distribution of coupons to school students



## Social Communication with Staff

- Social Communication with Staff
  - Al-Tijari Welcomes “Solutions by STC” Team
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## Social Communication with Staff

The Bank, represented by CDD, is keen to maintain effective communication with employees through all means of communication, such as e-mails, social media networks, virtual meetings, training courses and voluntary activities and various occasions. This aims at providing awareness and enhancing communication channels with employees, and offering valuable benefits to them and their families.

Within this frame, CCD continued its efforts to provide Al-Tijari employees with the best discounts at several entertainment venues and for shopping at many stores. CCD continued to keep employees updated electronically with the exclusive promotions offered to them by many stores and outlets.



Distributing Presents to Female Employees on Mother's Day



In recognition of woman's great role and position in society being a mother, sister, wife and daughter, the Bank celebrated the International Mother's Day by distributing special gifts to the Bank's she-staff. This gesture stressed the Bank's endeavors to proactively communicate with staff and reflected the Bank's firm belief in the importance of its corporate social responsibility role in fostering the "One Team Spirit" amongst all staff members.



## Al-Tijari Welcomes “Solutions by STC” Team

Commercial Bank of Kuwait received a sales team from “Solutions by STC” at the Bank’s Head Office. The Team presented their exclusive offers to the Bank’s employees on call and internet packages for smartphones or home use.

The visit of the team from Solutions by STC was highly welcomed by the employees who came up to get exclusive offers from “Solutions by STC” Team.




“Solutions by STC” Team with the Bank employees





## Supporting Health Awareness Programs

- Al-Tijari Organizes a Health Awareness Campaign for its Staff
  - Supporting Health Awareness Programs
  - The Bank Organizes a Blood Donation Campaign
  - Al-Tijari Visits Kuwait Vaccination Center
  - Al-Tijari Organizes COVID- 19 Vaccination Campaign for Bank Staff
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## Al-Tijari Organizes a Health Awareness Campaign for its Staff

Commercial Bank of Kuwait hosted a work team from Safwan General Trading and Contracting Company, in cooperation with Ali Abdulwahab Al-Mutawa Company, to conduct medical check-ups such as measuring blood pressure and diabetes, and to give advice, solutions and to spread awareness of prevailing diseases and how to protect against their risks by applying medical guidance and practices.

The Bank organized this event for encouraging employees to adopt a healthy lifestyle and suitable diet. This came on the back of the Bank's belief in the significance of providing health care to its employees. The Bank has taken into account all health requirements and precautionary social distancing measures in order to ensure the health, safety and wellbeing of all employees.



Al-Tijari Chairman, Sheikh / Ahmad Al-Sabah with Bank's employees and the Medical Team



## Supporting Health Awareness Programs

Under its ongoing efforts in raising awareness for fighting cancer and maintaining public health and coinciding with the "Breast Cancer Awareness Month" in October and Prostate Cancer Awareness Month in November every year, CCD has arranged an internal competition for the Bank employees on the Instagram Staff Account. To encourage staff participation, the Bank, in cooperation with "LUVF" Company for Healthy Diets, rewarded two winning employees with a subscription for each winner.

In addition, the Bank, in cooperation with the New Mowasat Hospital, offered some discounts on medical check-ups related to cancer disease and urged employees to undergo the necessary medical tests to diagnose and better protect themselves. These efforts reflect the Bank's view that "Prevention is Better than Cure".



Prostate Cancer Awareness Campaign



Breast Cancer Awareness Campaign

## The Bank Organizes a Blood Donation Campaign

Within the framework of its humanitarian activities and enhancing the concept of voluntary social work, the Bank organized a Blood Donation Campaign with the participation of its employees at Kuwait Blood Bank Headquarters. The Campaign witnessed a high turnout by the Bank employees across all management levels who enthusiastically participated out of their lofty sympathy towards this humanitarian duty.



Al-Tijari Team with the Blood Bank Team

## Al-Tijari Visits Kuwait Vaccination Center

CCD team arranged a visit to the Vaccination Center - Ministry of Health in the Fairgrounds to encourage citizens and expatriates alike to get vaccines against the COVID-19. During the visit, the CCD team members made sure to apply all health requirements and social distancing measures to ensure the safety and well-being of everyone.



Commercial Bank employees during a visit to the Kuwait Vaccination Center

This visit reflects the Bank's strong belief in the importance of contribution to the Ministry of Health's endeavors aimed at encouraging all people to get the Covid-19 vaccines in order to protect the health of everyone and to speed up the process of getting back to normal life and overcoming the Pandemic.

In the same context and in cooperation with the New Mowasat Hospital, the Bank has arranged a health awareness campaign on the occasion of the World Diabetes Day held at Kuwait University in Al-Shadadiyah area. This Initiative reaffirms the Bank's corporate social responsibility towards all segments of society, including University students. The Campaign helped students to check blood sugar as well as their health in general where a team from Al-Mowasat Hospital conducted initial medical examinations for Kuwait University students.

## COVID - 19 Vaccination Campaign for Bank Staff

Al-Tijari, in cooperation with Kuwait Vaccination Center, organized an extensive vaccination campaign for all Bank staff against the Corona Virus "COVID-19". The Corona Virus Vaccination Team of the Ministry of Health has been hosted at the Bank's Head Office to vaccinate the Bank's staff who have already registered through the MoH Website. The Bank has made this initiative to encourage the employees to get the vaccine for their own wellbeing and to contribute to the efforts for leveraging country wise community immunity against COVID-19.



Chairman of the Board of Directors Sheikh / Ahmad Duaij Al-Sabah with the Bank's employees and the vaccination team of the Ministry of Health



## Training Courses and Programs for Students and Staff

- Honoring the Employees; Graduates of the Executive Leadership Development Program in Cooperation with Harvard Business School and the “Risk Management Leaders” Program
  - Thaber E-Learning Application on Mobile Phones
  - Celebrating the Graduation of the First Group of Kuwaiti Trainees of "Rowad" Program
  - Winning the “Most Distinctive Learning & Development Strategy” Award for the Dedicated Efforts in the Training and Development
  - Supporting Job fairs
  - Honoring the First Group of Kuwaiti Trainees, Joining "Mobaderoon" Program
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## Honoring Employees; Graduates of the Executive Leadership Development Program in Cooperation with Harvard Business School and the “Risk Management Leaders” Program

Sheikh/ Ahmad Duajj Al-Sabah, Chairman of the Board of Directors and Ms. Elham Yousry Mahfouz, Chief Executive Officer of the Bank honored a number of the Bank's executives who attended and successfully completed the training programs held in cooperation with Harvard Business School. They also honored employees participating in the “Risk Management Leaders” Program that aims to develop and qualify national calibers working in the field of Risk Management.

The “Risk Management Leaders” is a program offered by "Kafa'a" Initiative launched by the Central Bank of Kuwait in cooperation with Kuwaiti banks and the Institute of Banking Studies. The Bank is keen to engage its employees in such leading and target-driven programs with focus on investing in human capital, develop and enhance employees skills and abilities to confront present and future challenges.



Sheikh / Ahmad Al-Sabah and Ms. Elham Mahfouz honoring the Bank's Executives Participating in the Program

## Thaber E-Learning Application on Mobile Phones

The Bank continues providing training and learning programs as part of its ongoing commitment of professionally developing its employees. The Bank avails the latest digital capabilities for training such as "THABER Mobile App" which is an e-learning application on smartphones. Employees can easily access to the training platform and digital resources to undergo training sessions while at the same time maintaining social distancing for their safety and wellbeing given the tough circumstances of the COVID-19 Pandemic. Employees have completed mandatory courses such as Anti-Money Laundering, Customer Protection, Information Security Awareness, Data Protection & Anti-Fraud in addition to many other courses recommended by the Bank to each of its staff as per the nature of their duties and training needs. As such, the Bank could train its staff while maintaining social distancing for ensuring their safety and wellbeing.



## Celebrating the Graduation of the First Group of Kuwaiti Trainees of "Rowad" Program

In presence of Ms. Elham Mahfouz, the Bank's Chief Executive Officer and Mr. Sadeq Abdullah, General Manager-Human Resources Division, the Bank celebrated the graduation of the first group of talented Kuwaiti trainees of "Rowad" Program. The Program was designed for attracting fresh Kuwaiti graduates with view to train, develop, enhance their skills and qualify them for work across the Bank's various divisions and departments. The Bank has conducted training for a group of students from Kuwait Technical College in cooperation with the Bank's Information Technology Division and the Training & Development Department by designing a special program for students that suits their majors. The field training involved students' onsite visits to various departments of the Information Technology Division.



Ms. Elham Mahfouz, the Bank's CEO, and the Bank Executives with some trainees of "Rowad" Program

## Winning the "Most Distinctive Learning & Development Strategy" Award for the Dedicated Efforts in the Training and Development

The Bank won the "Most Distinctive Learning and Development Strategy" Award in the 9th Annual GOV HR Summit – the Region's Biggest Public Sector HR Platform sponsored by Dubai Government Human Resources (DGHR) Department- United Arab Emirates. The Training Strategy adopted by Commercial Bank of Kuwait was selected as the winning amongst many strategies submitted by other institutions competing for this prestigious award. Mr. Sadeq Abdullah –General Manager, Human Resources Division participated as the Bank's representative and as HR professional & speaker in the Summit where over 100 government and private entities from all over the region took part.



Sadeq Abdullah receiving the Award for the Bank

Mr. Sadeq received the Award on behalf of the Bank.

Al-Tijari is the only corporate in Kuwait to receive this award in recognition of its distinctive efforts in the field of training and development of its employees to enhance their banking and personal skills and for introducing cutting-edge technologies in the learning and development programs.

## Supporting Job fairs

Within its corporate social responsibility towards fresh graduates and ongoing endeavors to accentuate its social role and support to the educational process, the Bank participated in several virtual career fairs organized by a number of private universities and civil society institutions in the State of Kuwait. Examples include the Career fair organized by Gulf University for Science and Technology via “Khibra” Platform. The Bank also sponsored the virtual career fair arranged by the American College of the Middle East “ACM” and the American University of the Middle East “AUM”.



Career Fair at the American College of the Middle East



The Bank's contribution as constant participant in job fairs and career forums comes out of its concept of corporate social responsibility as a financial institution that aims at showcasing job opportunities for Kuwaiti youth pursuing jobs in the banking sector. The Bank encourages students to join the labor market, attract fresh graduates to build up their career paths and enhancing their skills and competencies thus, contributing in the job nationalization process and eradicating unemployment.

## Honoring the First Group of Kuwaiti Trainees, Joining "Mobaderoon" Program

In presence of Sheikh/ Ahmad Duaij Al-Sabah the Chairman of the Board of Directors, Ms. Elham Mahfouz the Chief Executive Officer and Mr. Sadeq Abdullah General Manager- Human Resources Division, the Bank has honored the first group of young entrepreneurs who joined "Mobaderoon" Program, launched in January 2021. The Program was designed for motivating skilled entrepreneurs having efficient small and medium size enterprises to face the challenges and risks to their business activities due to the forced lockdown as a result of the outbreak of COVID-19 Pandemic. The honoring ceremony was held while taking into account all health requirements and social distancing measures.



Sheikh / Ahmad Duaij Al-Sabah, Elham Mahfouz and Sadeq Abdullah with Mobaderoon Entrepreneurs



## **Bank's Support to Several Activities**

- Sponsoring Sport Activities
  - Sponsoring “Kuwait Street Food Festival”
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## Sponsoring Sport Activities

The Bank continued to sponsor sport activities in 2021. It sponsored the Football Team of the Public Authority for Industry. Al-Tijari sponsorship of the team has been a translation of the Bank's recognition of the importance of backing sport events organized by public institutions and agencies in Kuwait for their staff and accentuating the Bank's support to industrial institutions that strive for developing the national industry. The Bank's endeavors in this regard reaffirms the pivotal role it plays in the field of corporate social responsibility and support to civil society institutions for realizing social sustainable development.



Delivering the Contribution Cheque

## Sponsoring "Kuwait Street Food Festival" for Youth Support

The Bank offered gold sponsorship to "Kuwait Street Food Festival". The Festival, lasting for three days and the largest for restaurants and cafes in Kuwait, took place in the Courtyard of Safir Hotel - Bneid Al-Gar, Arabian Gulf Street. Al-Tijari participation and sponsorship of the event came within the framework of its program aimed at supporting youth talents, skills and innovative ideas of Kuwaiti youth working in the private business.



Part of the Activities at the Festival



## Cultural and Heritage

- Al-Tijari Calendar
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## Al-Tijari Calendar

With the advent of every year, CCD issues Al-Tijari Annual Calendar that usually contains paintings embodying Kuwaiti heritage that represents a mirror reflecting the lives of our ancestors in old Kuwait. Al-Tijari has long taken the lead for the revival of Kuwaiti heritage that is full of values and decent principles that should remain vivid in the minds of our younger generations. Al-Tijari 2021 Calendar depicted a historical era of traditional Kuwaiti art that relied on a number of musical instruments, genuine folklore art, popular festivals and celebrations in Kuwaiti society. Kuwaiti people intrinsically realizes the significance of preserving the cultural heritage as a symbol of the national identity. The Bank has been keen on distributing the calendar to its employees and the public.



Paintings from 2021 Calendar



## Ongoing Communication across Social Media Networks

- Let's be Aware Campaign
- Social Activities for Celebrating Occasions
- Part of “Hawwen Alihom” Campaign in Ramadan



## Ongoing Communication across Social Media Networks

The Bank, through CCD, has activated all means of communication with the Bank's customers and the public via social media networks (Instagram, Facebook, Twitter, Snapchat, LinkedIn and YouTube). Through social media networks, the Bank initiated health awareness tips for protection and fighting against diseases in addition to launching the media campaign "Ya Zeen Turathna". The Bank also organized competitions for the followers of its social media accounts.

Day after day, Al-Tijari affirms its leadership in corporate social work being a reputable financial institution that strives to establish successful partnerships with various sectors for serving the country, the citizen, social work agencies and civil society institutions. All these efforts stem from the Bank's firm belief in the importance of concerted endeavors to achieve sustainable development by consolidating corporate social responsibility concept in a way that serves all society segments.



## Let's Be Aware Campaign

As part of our Corporate Social Responsibility, the Bank supported The 'Let's Be Aware' "Diraya" Campaign' launched by the Central Bank of Kuwait and Kuwait Banking Association. The Bank has been spreading awareness messages among its customers and the public by posting banking and financial information, tips and warning messages against fraud through its website, mobile App, branches, social media platforms and the Frequently Asked Questions (FAQs) Section on the Bank's Portal.

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## Social Activities for Celebrating Occasions

With the advent of the Holy Month of Ramadan, Commercial Bank of Kuwait initiated its Ramadan Corporate Social Responsibility Program with the aim of highlighting the spirit of social solidarity and strong ties amongst all society segments. Despite the exceptional circumstances that the world has been undergoing due to the outbreak of COVID-19 Pandemic, the Bank continued rendering assistance to needy segments and extending support to several events and activities, while remaining fully committed with all health measures and requirements to preserve the safety and wellbeing of the public as well as the Bank's staff.



Al-Tijari at Ibn Sina Hospital in Ramadan

The Bank commenced its Ramadan activities by visiting inpatients in the Department of Neurosurgery at Ibn Sina Hospital to congratulate them on the Holy Month of Ramadan. Further, in continuation of the “Hawwen Alihom” Campaign, the Bank distributed Iftar meals to construction and road cleaning workers throughout Ramadan. These activities have been in continuation of the “Hawwen Alihom” Campaign.



Distributing Gergea'an Giveaways



Part of “Hawwen Alihom” Campaign in Ramadan



Distributing Eid clothing to Construction and Road Cleaning Workers



Distributing Iftar Meals to Construction and Road Cleaning Workers

In celebration of Al-Gergeaan, the Bank visited children at the Integrated Care Association for Special Needs affiliated to the Public Authority of the Disabled as well as children at the Physical Medicine and Rehabilitation Hospital to share with them the joy of Al-Gergeaan, a Kuwaiti deeply rooted habit, during the Holy Month of Ramadan every year.



Visiting Children at the Physical Medicine and Rehabilitation Hospital






On celebrations of Eid Al Fitr, CCD Team paid a special visit to Mishref Fire Station staff to congratulate them on Eid Al Fitr in recognition of their efforts in protecting both the Country and its people. The Bank distributed Eid clothing to cleaning and construction workers within the framework of the “Hawwen Alihom” Campaign. Social media platforms have recorded remarkable presence and extensive usage in all corporate social activities of the Bank. In cooperation with Al-Mowasat Hospital and Spartan Kuwait Club, the Bank has launched a series of health, sport and awareness tips. During Ramadan, the Bank launched as well several competitions with cash prizes for followers and fans of its social media platforms.



Visiting Mishref Fire Station on Eid Al Fitr

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