



بنك فلسطين
BANK OF PALESTINE



Corporate Social Responsibility

2018





Corporate Social Responsibility

Vision

We seek to achieve a thriving and sustainable society that promotes the spirit of giving and ethics in all sectors.

Goals

1. To contribute to the improvement of education at all levels.
2. To contribute to creating a healthy and disease-free society.
3. To promote the spirit of participation, giving and volunteering for all.
4. To promote the status of women and support their equality in terms of rights and duties.
5. To contribute to the development of a strong economy and a sustainable society.
6. To combat poverty and promote the values of work and productivity among youth.
7. To promote the role of youth creativity and innovation.



Chairman of the Board Speech

Ladies and Gentlemen,

I am delighted to present to you a copy of Bank of Palestine's activities in the corporate social responsibility field during 2018. This report reflects a promising aspect of the bank's contributions that support the local community, promote the concept of corporate social responsibility, contribute to the improvement of education and health services, promote culture, heritage and the arts, promote activities related to humanitarian endeavors, economic development and women empowerment, and contribute to responding to the needs of our community, apart from the banking services that we offer.

During the past few years, the Corporate Social Responsibility Department at Bank of Palestine was developed based on an important strategy that aims to serve our fellow Palestinians and develop our communities, whereby the bank allocated approximately 5% of its annual profits to community development. This percentage increased over the years, after the bank started to realize the increasing needs of society and the hard times confronted by the Palestinian people. The bank also focused on encouraging its employees to promote the culture of volunteerism through the many and different developmental projects and humanitarian endeavors implemented with partner organizations.

The year 2018 witnessed the implementation of several developmental projects, whereby the bank continued to support Wajd program, which was designed to assist orphans of the 2014 aggression on the Gaza Strip the fields of education, health and training. In the field of sports, the bank continued to sponsor women's football, and in the field of education, it continued to support Zamala Fellowship Program, which, by the end of 2018, benefited 181 multidisciplinary researchers and academicians from 14 Palestinian universities. Also in 2018, the bank launched two huge campaigns in support of health: the first was for decreasing cases of diabetes, while the second campaign was to spread awareness about the importance of early detection of breast cancer among women, which became an annual tradition that contributed to saving many women from this disease. Through sponsoring these projects and activities, the bank aimed to promote the concept of sustainability and encourage both the organizations and citizens to adopt methods that protect the environment and use sustainable tools while performing farming, agriculture and other activities.



The aforementioned activities that were implemented by the bank as part of its corporate social responsibility played an important role in promoting the trust of customers and citizens in the services provided by the bank.

We pledge to do our utmost best to serve our community in order to achieve a thriving nation and a bright future for our children and youth.

May God bless you.

Hashim Shawa

Bank of Palestine Group Chairman

Our Responsibility is to Serve our Community

Bank of Palestine continued to provide social contributions and support developmental projects within various sectors in Palestine and abroad, in line with several values and ethics adopted to promote financial inclusion and social responsibility. Taking into consideration the increasing needs of the society and the Bank's desire to support more developmental projects in Palestine, the Bank allocated approximately 5% of its annual profits to support corporate social responsibility projects in various fields.

The Bank focuses its contributions on various sectors, including education, youth empowerment, innovation, sports, health and environment, arts and culture, development, economic affairs and diaspora relations, humanitarian aid in addition to women empowerment. The Bank also encourages its employees to engage in voluntary work, through the developmental projects and humanitarian initiatives led by the Bank and its partners.

Education, Youth and Innovation

Education continues to represent the real wealth of the Palestinian people. The education, youth and innovation sector is among the major pillars that contribute to the development of countries and the promotion of their cultivated presence around the world. Bank of Palestine revealed noticeable interest in supporting youth and their innovations, so that they have the lion's share of contributions. It supported youth endeavors and encouraged them to innovate, develop, lead and increase their knowledge through information, as well as practice creative thinking and keep up with developments taking place in the world around them.

These contributions managed to bear fruits, open new horizons, and promote the educational path of Palestinian youth at all levels so that they could work effectively, be able to take on responsibility, and have considerable positive impact on our societies on the economic, social, cultural and artistic levels.

Following are some of the most important educational projects supported by the bank during 2018:





4.Support for the Gaza Sky Geeks, which is a leading incubator and co-working space, a startup accelerator, and technology education hub that prepares developers and entrepreneurs in Gaza to compete on an international level.

5. The Faisal Hussein Foundation- With contribution from Bank of Palestine, the Faisal Hussein Foundation continued to implement the Comprehensive Development in 15 schools Program in Jerusalem. The program aims to secure quality education for East Jerusalemites and create youth who are able to contribute to a democratic society that supports diversity, equality, gender and human rights, and youth who are able to build on scientific research, compete internationally in the fields of arts and sciences and use and develop modern technology. Activities implemented included a computer training for a number of teachers in the partner Jerusalem-based schools, in addition to a celebration that involved the participation of about 400 students to announce the program achievements during the first year.

6. The Bank continued to support Injaz Palestine, which is an organization that aims to promote economic opportunities for Palestinian youth by providing a series of educational training programs in the field of economics taught by female and male volunteers from the private sector. These trainings are provided at school and universities in all geographic areas.

7. The bank supported several ceremonies for the recognition of accomplished high school and university students from the different governorates, stemming from its belief in the importance of investing in youth considering them the wealth of Palestine and its future.

8. Bank of Palestine sponsored the Sixth Palestinian Conference in Modern Trends in Mathematics and Physics, which was organized by the Palestine Technical University – Khadoori. The conference featured vast local and international participation, including 125 scientific contributions from experts, researchers, and higher education students from Palestinian, Arab and international universities. The main aim of the conference was to create a space for interaction and experience exchange between academics from Palestinian universities and their international counterparts, encourage scientific research in the fields of physics and mathematics, and increase students' interest in pursuing their graduate studies in these fields.

Among our partners in the Education, Youth Empowerment and innovation sector:

Injaz Palestine

INJAZ Palestine is part of the global organization Junior Achievement Worldwide, which aims to promote economic opportunities for Palestinian youth through the provision of a series of economic training programs of a professional nature, implemented in schools and universities by female and male volunteers from the private sector. Every year, approximately 30,000 students in 171 schools across Palestine receive training. The program targets 29 universities and colleges and 25 youth centers, with the assistance of 600 volunteers from the private sector.



Birzeit University Friends Association

The association was established in Ramallah in 1993 as a supporting and funding source for Birzeit University and its students morally, financially and educationally. It is an association of a select group of business people, economists, academics, managers and professionals from the Palestinian local community who were handpicked by the association's board of trustees and directors.



Sports

Sports contribute tremendously to the promotion of Palestinian civilization in various countries around the world considering it a common language between people. Along these lines, Bank of Palestine provided its support and sponsorship for this rather important sector, , which includes sports clubs, championships and tournaments between Palestinian teams and international teams.

Following are some of the most important sports projects supported by the bank during 2018:





Women's Football

Bank of Palestine granted its sponsorship for the women's football team, among which was a sponsorship for Palestinian Women's Football, and support for the Girl's national team in the West Asian Football Championship held in the United Arab Emirates, and sponsorship for the national women's team in the women's friendly championship in Algeria. These initiatives stem from the bank's strategy to promote the participation of Palestinian women and support them in all fields of life.

Other contributions in the sports sector include the following:

1. AlHilal Club in Jerusalem, which is considered among the most prestigious sports clubs in Palestine. AlHilal was established in 1972 with an aim to develop, train and rehabilitate youth in Jerusalem.
2. The Sixth Palestine Marathon a large and central marathon that is held annually, and in 2018 involved the participation of nearly 7,000 Palestinian and international athletes and runners from 32 countries.
3. The bank sponsored the Fifth Jerusalem Championship that was organized by the Palestinian Talent Sport Academy. This sponsorship stems from the bank's efforts to implement several projects that enable youth to realize their goals and respond to their ambitions. It also stems from the bank's belief in investing in Palestinian youth and enabling them to build, work and become future leaders, as well as developing their creativity and innovation and promoting Palestine in all international arenas.
4. A sailing training course on the shores of Gaza, organized by the Palestinian Society for Hunting & Marine Sports. The training course was conducted on the shores of Gaza, and followed by a sailboat race that involved the participation of several trained youth. The bank is the first Palestinian institution to sponsor such sports and training courses in Palestine.
5. The participation of Al-Azhar University team in Gaza in the 14th Arab Football Championship for the Arab League, which was held in Egypt.

Among our partners in the sports sector:

The Palestinian Football Association

The Palestinian Football Association is the governing body for football in the State of Palestine. It was first founded in 1928, and in 1998, when the Palestinian Authority was established, the football association managed to revive its activities and join the Asian Football Cup. The association works on developing the performance of persons working in the sports sector, as well as their administrative and technical capacities at all levels. It also strives to achieve qualitative change in the reality of Palestinian football and find grounds to benefit from the efforts conducted by the Ministry of Education in the field of school sports, and also achieve qualitative transformation in the level of results achieved by Palestinian teams at the Arab World level and internationally.



Health and Environment

During 2018, Bank of Palestine continued to strongly contribute to the health sector and the protection of the environment, considering them to be two important sectors that sustain the lives of citizens and the community's ability to maintain a healthy and disease-free society through healthy practices. The bank's contribution to these rather important fields has long term benefits on a national level.

Following are some of the most important health projects supported by the bank during 2018:



Healthy and Environmentally Friendly Schools Program

The Bank has supported the Healthy and Environmentally Friendly Schools Program for the 2017-2018 academic year, which is being implemented by the Ramallah Municipality in collaboration with the Education Directorate. The program aims at honoring schools in Ramallah city, which are taking steps to promote environmental health and awareness, support the effective management of various environmental resources, and support and encourage outstanding and pioneering contributions to the environment.

The Bank's sponsorship of a healthy and environmentally friendly school program is aimed at enhancing the environmental and health awareness of students in the city's schools and is part of the creation of a new generation for a motivating environment for young entrepreneurs.



Other contributions in the Health and Environment sector include the following:

1. Launching an awareness campaign entitled “Life is Sweet, Diabetes is Bitter” about the importance of prevention from diabetes, in cooperation with Juzoor for Health and Social Development and the Augusta Victoria Hospital. The campaign aims to contribute to the development of special tools for health awareness on a national scale, especially since it was discovered that diabetes is widespread in Palestinian society, and is considered the fourth cause of death among Palestinians after heart and cardiovascular diseases, cancer and cerebrovascular diseases.

2. Support for the fourth conference on endocrinology and diabetes, which was held in Jerusalem and organized by the Palestinian Society for Endocrinology and Diabetes and the Augusta Victoria Hospital. The conference aimed to discuss the most recent breakthroughs in medicine with regards to the treatment of endocrine diseases and diabetes and observing the expertise of physicians from all over the world in keeping up with the latest developments in medicine in order to promote the professional level of Palestinian medical teams. The conference also featured presentations and discussions for healthcare providers on new relevant developments.

3. Donation for Baytuna Center – part of the Patinet's Friends Society - Jerusalem, , which included the sponsorship of several activities and events, including bazaars, medical field days and conference on cancer and palliative care.

4. Donation for Khalid Al Hasan and Bone Marrow Transplant Center.

5.Sponsorship for the bicycle race event, in partnership with Medical Aid for Palestinians. The race involved the participation of 29 British bikers and continued over a period of six days during which bikers passed through several Palestinian cities and were introduced to Palestinian life.

6. Contribution to the Kidney Department at the Palestine Medical Complex. Bank of Palestine provided a donation for the construction of the new building for kidney dialysis at the Palestine Medical Complex in Ramallah. This donation stems from the bank's community contribution and its efforts to develop the health sector and improve health services in Palestine, in addition to facilitating the mobility of kidney failure patients from one city to another and decreasing medical bills for special social cases.

7. Sponsorship for a medical delegation consisting of 10 doctors who came from the United States to perform voluntary surgeries in Palestinian hospitals and medical centers. The doctors also participated in medical meetings and a conference alongside their Palestinian counterparts with an aim to exchange information and experiences, activate relations, build bridges of communication and cooperation, and conduct field visits to several medical centers and hospitals in Palestine. The delegation also provided educational tools to spread awareness among Palestinian doctors about the latest developments and advancements in modern medicine.

Arts and Culture

Banks of Palestine sought to promote and support cultural activities and the cultural movement in Palestine through the sponsorship of many cultural events that promote the concepts of identity and memory, and honor creative talents in Palestine.

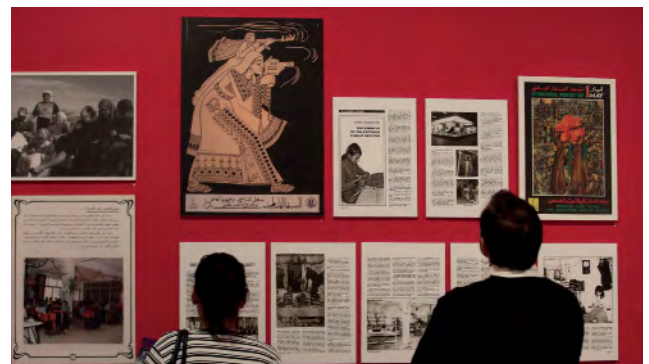
Following are some of the most important cultural projects supported by the bank during 2018:





Support for the Palestinian Museum

As part of its partnership with the Palestinian Museum, Bank of Palestine supported an exhibition entitled “Labour of Love: New Approaches to Palestinian Embroidery,” which provided a comprehensive image of Palestine’s tangible history through a series of traditional dresses, historic jewelry, paintings, archive photos, songs, literature and videos. The exhibition also incorporated interactive tours with the curator, as well as discussion sessions, lectures, seminars, exploration of exhibition pieces, stories, school visits, noncurricular seminars with Palestinian universities, a summer camp, workshops and family meetings.



Other contributions in the arts and culture sector include the following

1. Support for the Edward Said National Conservatory of Music- the bank continued to support the conservatory by supporting several cultural and musical concerts, among which is a musical narrative presented by the conservatory's orchestra entitled "the Dragon of Bethlehem," which is based on a story of the same name authored by author Huda Shawa, composed by Faraj Suleiman and narrated by Fida' Zeidan. This new experience involved the participation of students from the Edward Said National Conservatory of Music who won the concerto competition, joined by music students from the Music Conservatory of Geneva.
2. Bank of Palestine continued to support the Yabous Cultural Center, aims to develop art in harmony with national aspirations and human values, promote social, cultural, moral and humanitarian achievements based on the concepts of pluralism and respect for the other, and build and deeply root the Palestinian national identity in the heart of Jerusalem, to promote and engrain the level of Arab cultural presence in the city. Yabous implemented several cultural events and activities including the Jerusalem Stories Festival and the Turab Festival.
3. The bank provided its sponsorship for El Funoun Palestinian Popular Dance Troupe, which was established in 1979 to revive human artistic heritage in general and Arab Palestinian heritage in particular. The troupe implements song and dance performances by mixing the past with the present with an aim to develop performance art in Palestine, contribute to the development of the Palestinian cultural identity, and create change among people and society through art.

4. In partnership with Dar Al -Kalima College for Arts and Culture, Bank of Palestine supported Ismail Shammout Award in Fine Arts and the Karima Abboud Award for Photography. Moreover, Dar Al Kalima University College for Arts and Culture is considered the first Palestinian higher education institution to offer specializations in performance and visual arts, Palestinian cultural heritage and design. The college offers a bachelor of arts degree in interior design, cultural and sustainable tourism, performance arts in music and theater, graphic design, modern arts and film production, and diplomas in documentary film production, drama, theater, contemporary plastic arts, glass and ceramics, art education, music performance, tour guiding, culinary arts, and hospitality, and also develops the skills and talents of its students to enable them to become ambassadors for their nation, culture and civilization.

5. Support for the Mobile Library, in partnership with Abdel Mohsin Al Qattan Foundation. This initiative contributes to the expansion of cultural, artistic and creative talents of children living in marginalized areas by promoting their reading and self-learning skills, increasing their awareness about art and art appreciation, and providing an interactive educational environment that contributes to their growth and development.

6. The bank supported the Palestinian International Book Fair, organized by the Palestinian Ministry of Culture. The fair features the participation of more than 500 Palestinian, Arab and international publishing houses. This sponsorship stems from the bank's belief in encouraging citizens to read educate themselves and continuously develop their knowledge.

Among our Partners in the arts and culture sector:

El Funoun Palestinian Popular Dance Troupe

El Funoun Palestinian Popular Dance Troupe was established in 1979. It is an art group that derives its inspiration from human artistic heritage in general and Arab Palestinian heritage in particular, to build music and dance works that bring together authenticity and modernity through which performing arts develop in Palestine, and contribute to developing the Palestinian cultural identity and create change among people and society through beautiful art performances.



Yabous Cultural Center

The Yabous Cultural Center seeks to develop arts that are in harmony with national aspirations and human values, develop and create a better social, cultural, moral and human environment that is based on diversity and mutual respect, and that encourages investment in humankind, confirms the Palestinian national identity in Palestine and the city of Jerusalem, and creates opportunities for work and modernization while mainly focusing on youth and children.



Development, Economic Affairs and Diaspora Relations

Development is practiced on many levels in Palestine, and branched to establish plans for projects that aim to promote growth and decrease the level of unemployment. Outside Palestine, the bank managed to reach out to the Diaspora communities and provide support for activities that attract Palestinians in the Diaspora, as well as investors from the Arab World in order to achieve a qualitative transformation at the level of developing the economy and other projects.

Following are some of the most important development, economic affairs and diaspora community projects supported by the bank during 2018:



Al Bayyara Project

Bank of Palestine continued to implement Al Bayyara Parks project in all cities within the Palestinian governorates, to provide a safe place for children that responds to their entertainment needs and physical health. The project is implemented with contribution from several organizations in Palestine and abroad, among them the Welfare Association, the Muna and Bassem Hishmeh Foundation, and the United Holy Land Fund (UHLF). A total of 31 parks were established in 11 Palestinian governorates, and several entertainment activities under the title “Let’s go to the Bayyara” were implemented in many of these parks.

البيرة
AL BAYYARA



Among our partners in the development, economic affairs and diaspora relations sector include the following:

The Welfare Association

The Welfare Association was established in Geneva in 1983 as a nonprofit civil society organization during difficult times confronted by Palestinians in Palestine and in the Diaspora as a result of the occupation. The aim of the association is to support and promote the resistance of the Palestinian people. Its work is focused on the empowerment of Palestinian individuals, the promotion of the concept of identity, freedom, democracy and all human values, the preservation of heritage its unique status, and the launch of creativities among youth, women and children, while providing equal opportunities to all sectors of Palestinian society to activate these capacities in a distinguished and innovative manner, and overcomes obstacles imposed by the occupation on all aspects of Palestinian life.



The Palestine Economic Policy Research Center – MAS

MAS was established in May 1994 as an independent non-profit national Palestinian organization for applied research in the field of economic issues and policies and their social dimension. What makes MAS special is that since its establishment, it managed to publish over 290 studies, and that it is committed to independence, academic life and diligence in producing quality research and economic analysis, and the rising role it plays in economic development in Palestine.



Humanitarian Aid

The bank continued to make humanitarian contributions within and outside Palestine. It adopted several programs and projects, established partnerships with charitable organizations and community organizations that care for orphans, children and persons with disabilities, and provided assistance to social cases.

Following are some of the most important humanitarian aid projects supported by the bank during 2018:



Sponsorship for the WAJD program for children orphaned during the last aggression on Gaza

The bank provided its sponsorship for the Wajd program, which was designed to assist orphans of the 2014 aggression on the Gaza Strip. The program aims to provide comprehensive and sustainable care to approximately 2,070 children (from 644 families) who either lost one parent or their entire family as a result of the latest aggression. Several projects are implemented through the program covering the fields of education, health, youth empowerment, empowerment for mothers, and follow up on children sheltered by Al- Amal Orphanage and the SOS Village. Program activities were implemented in several community centers within the governorates of the Gaza Strip. The Welfare Association implements this program with support from the Qatar Development Fund, Bank of Palestine and Hashim Ata Shawa Charitable Fund.



Other contributions in the humanitarian aid sector:

1. During the month of Ramadan, Bank of Palestine contributed to the support of families in need within the Gaza Strip, in partnership with Give Palestine Association and the Welfare Association. The bank contributed to the Ramadan Campaign that was launched by the Welfare Association at the beginning of the Holy Month entitled "From Small Farmers to Needy Families," to provide fresh food baskets of vegetables, fruits, chicken and eggs during the month of Ramadan. So far, the campaign managed to support over 3,000 needy families by providing them thousands of fresh food baskets.

Through Give Palestine Association, the bank participated in the implementation of another campaign entitled “Ramadan brings us together by love and giving”, for the 16th consecutive year. Through its Gaza branch, Give Palestine Association distributed several Ramadan food baskets on the most needy families living in the Gaza Strip.

Among our partners in the humanitarian aid sector include the following:

Give Palestine Association

Give Palestine is a nonprofit organization that implements aid and cultural programs. With help from a group of volunteers, the organization managed to create a voluntary civil society organization that gives and mobilizes a large number of volunteers to perform a large chunk of services provided by the aid society.



جمعية عطاء فلسطين الخيرية
GIVE PALESTINE ASSOCIATION

Women Empowerment

Bank of Palestine grants special attention to women and implements projects that encourage them to actively participate in social and economic life. In addition to launching banking and financial programs that assist women to access the economy, the bank also implemented awareness campaigns in the cultural, health, social and other fields, which reflect positively on all sectors of society. The bank believes that the development of communities is achieved through the empowerment of women and allowing them to play a bigger role in social and economic life.

Following are some of the most important women empowerment projects supported by the bank during 2018:



Launching the Mobile Pink Clinic for the Early Detection of Breast Cancer

Through its Felestineya Program, Bank of Palestine launched the first Mobile Pink Clinic for the early detection of breast cancer. The clinic was launched in cooperation with the Dunya Women's Cancer Center, part of the Health Work Committees, following the implementation of the first musical marathon in Palestine in partnership with the Trio Jubran. The clinic features awareness lectures about the importance of the early detection of breast cancer, and conducts free mammograms for women over 40 years old living in Ramallah and Al Bireh.

Within the framework of the Felestineya Program, Bank of Palestine, in cooperation with its partners (the Health Work Committees, the Dunya Center for Women's Cancer in the West Bank, and the Aid and Hope Center for cancer patients in the Gaza Strip), launched the October Campaign to spread awareness about the early detection of breast cancer.

In the Gaza Strip, in partnership with the Aid and Hope Center, the bank organized a huge festival that features several awareness events.



Other contributions in the women empowerment sector include the following

Bank of Palestine and SOS Children's Villages Palestine signed a cooperation agreement to support women beneficiaries of the Family Empowerment Program implemented by SOS Palestine. It is important to mention that the SOS Children's Villages Palestine is part of SOS International that operates in 135 countries worldwide.

Among our partners in the women empowerment sector include the following:-

The Aid and Hope Program for cancer patients

This is a Palestinian nonprofit health social organization that was established in Gaza nine years ago. It provides assistance to all types of patients, especially women suffering from breast cancer. The organization is the first of its kind in Palestine and works on improving the quality of life of women cancer patients. It provides services to over 3,500 women through a mental and social support program and the provision of palliative care, in addition to the implementation of awareness programs that address the importance of the early detection of breast cancer, the provision of alternative industrial supplies and certain types of special medications.

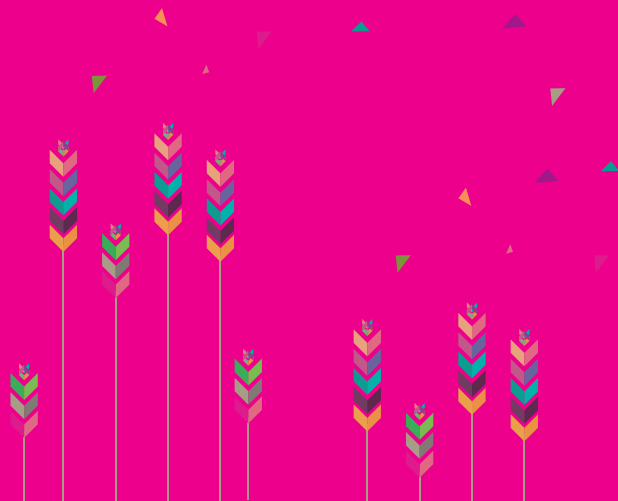


The Dunya Women's Cancer Center

This center is a subsidiary of the Health Works Committee. It provides diagnostic services, unique in Palestine, that assist in the early detection of tumors, hence increase the chances of recovery. The center conducts several examinations including taking a biopsy with the assistance of an ultrasound, identifying the tumor area to assist the surgeon in locating the tumor prior to the operation, marking the tumor area prior to chemotherapy, conducting a pap smear and taking a biopsy from the cervix.



Flagship Projects in Numbers





31

bayyaras inaugurated to date
26 West Bank, 6 Gaza Strip



11

Governorates



14

Bayyaras underwent maintenance



32

partner organizations
(community institutions,
municipalities, village councils)



1400

job opportunities
created



5600

children beneficiaries from
the “let’s go to the Bayyara”
activities



10

activities implemented in the West Bank

12

activities implemented in the Gaza Strip



Mobile Clinic (Health Work Committees)

Annual Projection:

Mammogram for
over **2,500** women

Organizing awareness workshops for
over **5,000** women

The Mobile Clinic from August until October 2018:



Visits to **10** areas

(Qutna, the Eastern Farm, Al Maghyar, Turmusaiya, Deir Abu Mishal, Abu Falah, Birzeit Refugee Camp, Kufur Malek, Deir Jareer, Ramon)

865 mammograms

- **3** cases in need of biopsies
- diagnosis of **110** women with nonmalignant tumors
- **3** cases of breast cancer



66
awareness lectures



1,197
participants



275
individual education
through house visits



Trainees 1,429

training venues 33

The Comprehensive School Upgrading program

239 activities implemented

Promoting several values:

- *Democracy and pluralism
- *Gender equality
- *Respect for children's rights
- *Inclusive education
- *Scientific research
- *Technology

15

Jerusalem-based schools

4400

students

aged **6-16** years

290

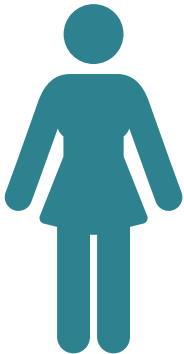
teachers



9 startups incubated

Target groups: youth from various academic backgrounds
(engineering, information technology, business)

8,031
beneficiaries



Women training and guidance:

5 startups run by women

4 business accelerators run by women

52% of the Programming Academy graduates are females

3 cohorts graduated from the Programming Academy

