دار التمويل
FINANCE HOUSE
P.J.S.C - ش.م.ع

ESG SUSTAINABILTY REPORT

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ENVIRONMENT, SOCIAL AND GOVERNANCE

ESG REPORT 2022

APPROACH TO SUSTAINABILITY

Sustainability is integral to Finance House corporate strategy and vision of creating value for its stakeholders.

Finance House' sustainability agenda is in line with the UAE's Vision, which is about diversifying its income resources, and cease the reliance on oil.
His Highness Sheikh Mohammed bin Zayed Al Nahyan, has launched the Green Economy initiative in January 2012 under the slogan: A green economy for sustainable development. One of the pillars of this campaign includes government policies aimed to encourage investments in green economy and to facilitate the production, import, export and re-export of green products and technologies.

Aside from enhancing the country's competitiveness and sustainability, the UAE aims to become a global hub for green economy. By launching this initiative, the UAE hopes to become a global leader in many fields, including Finance, to support long-term economic growth in investments.

Additionally, and in November 2022, His Highness Sheikh Khaled Bin Mohamed Bin Zayed Al Nahyan, and during the Abu Dhabi Finance Week, unveiled the Falcon Economy sculpture which symbolises the UAE's growth as a leading global economy and Abu Dhabi's rise as an international centre of finance.

From that stand point, we at Finance House believe that it is our responsibility to support the country's sustainability objectives, and therefore, we have developed bespoke financial products that aim to support SMEs growth within the UAE.

Finance House is also proud to have entered into parterships with leading government entities such as the ADDED and Khalifa Fund to support UAE nationals' businesses, and be a reliable source for financing at competitve rates.

FH ESG ISSUES

The ESG team considers feedback from the internal and external stakeholders, employees, customers, and regulators.

In 2022, the ESG team identified the below matters as key drivers of our growth while continuing to operate in a sustainable manner:

CODE OF CONDUCT	PREVENTING BRIBERY AND CORRUPTION	ANTI-MONEY LAUNDERING AND COUNTER TERRORIST FINANCING	DATA LEAKAGE PREVENTION - CYBERSECURITY PREPAREDNESS
PREVENTING FRAUD	EMPLOYEE ENGAGEMENT	RELATIONSHIPS WITH CUSTOMERS	DIVERSITY AND INCLUSION
EMPLOYEE TURNOVER	TRAINING AND DEVELOPMENT	EMIRATISATION	WORKPLACE SAFETY
CORPORATE GOVERNANCE	RISK MANAGEMENT	BOARD STRATEGY	DIGITALIZATION
CLIMATE ENGAGEMENTS	PAPER USAGE	ENERGY AND EMISSIONS	THE CARBON FOOTPRINT OF OUR INVESTMENT PORTFOLIO

Finance House addresses the sustainability challenges through different initiatives that focus on the following streams:

ACHIEVEMENTS IN 2022

Finance House contributed majorly to "c**ampaign for inmates' products**" which was launched by Dubai Police. The contribution was effected through purchasing the inmates' high-quality products, and turned them into a corporate giveaway to its VIP clients. By that, Finance House was able to raise awareness about these particular artisans, and induce community engagement and support. The purchases of these products supported the rehabilitation of inmates and enabled them to support themselves and their families at the same time, while they are inside. https://www.matjery.ae

Finance House launched Impact Graduate Program to attract Emirati graduates with 3.0 and above GPA to work at Finance House. The objective is to train and develop UAE National graduates through "on the job trainings" and various learning and development initiatives, under close supervision of senior managers.

Finance House intends to strategically increase the number of UAE National employees over time through The Impact Program to make sure that it is positively affecting and contributing to the community.

Finance House launched its yearly Student Internship Program whereby undergraduate university students could meet several Finance House employees from different departments, sit with them, and acquire valuable information and training concerning the business and finance world. This program offers the youth of our nation a chance to explore their career path, network with professionals in the field, and gain the required insights and confidence that will help them transition into their Career journey after graduation.

Taking part in supporting UAE national students at Zayed University, Human Capital Department at Finance House participated as a mentor in the "**Partner Challenges**" at the university, wherein we mentored a group of UAE national youth for 3 months while they were tasked by the university to deliver a project related to Human Resources.

Other community initiatives that Finance house is particularly proud of, is supporting National talents and "Made in UAE" only corporate giveaway gifts. This strategy is adopted to support products made in the UAE, as well as to support homegrown businesses. Finance House allocates an annual budget for occasional giveaways made by UAE hands only, such as https://blossomhoney.co/ where we collaborated with them for hundreds of honey bottles as employee and corporate giveaway gifts.

Finance House participated in the "**Employer Talk**" program at the Abu Dhabi University. This participation aimed at sharing practical knowledge and information with UAE national students regarding workplace skills and competencies requirements for 2022 and beyond.

In 2022, as every year, Finance House joined the worldwide efforts in standing up against nature loss and climate change by participating in Earth Hour and inviting all employees to switch off their lights for an hour on Saturday March 27 at 8:30 pm.

Finance House launched a LinkedIn Learning Competition amongst the Group's employees, whereby it invited all its employees to invest in their career growth and complete as much training hours as possible on LinkedIn Learning platform. The top 3 learners of this enriching experience were recognized for their accomplishments at the end of each month.

During the Holy month of Ramadan in 2022, the “**30 Days of Kindness**” campaign was launched on Finance House’s Instagram account, whereby every day an Instagram Story was posted with simple reminders of small acts of kindness that anyone could carry out to spread thoughtfulness and help others.

Finance House announced the launch of “**Al Rabeh Business**” to support local businesses / SMEs, by offering a suite of products to simplify financial services and provide enhanced earnings, ease of use, and lighting speed turnaround times. These products include Al Rabeh Guarantee, Al Rabeh Deposit, and Al Rabeh WPS.

Finance House and Khalifa Fund for Enterprise Development’ partnered to facilitate access to financing services for SMEs owned by UAE nationals and encourage entrepreneurship in the UAE. The agreement will also position Khalifa Fund and Finance House as significant contributors to Abu Dhabi's SME Development Vision.

After its success with individuals' financing, the SME Gold Loan product was launched, as in Loans Against Gold product, as a part of Finance House' objective to cater SMEs with a novel way of financing.

This unique product will enable the prospective clients to make use of their gold/gold jewlery to avail facilities. The gold will effectively be the collateral of this transaction.

The **Ghaf Tree** Initiative marked an exceptional corporate giveaway in the UAE National Day and throughout the month of December. Ghaf Tree is a symbol of stability and peace in the UAE, since it stands tall and green in the desert. This thoughtful giveaway generated a positive feedback from the receivers, and encouraged them to consider planting greeneries.

Sulfah for UAE nationals is a product that is gaining increasing momentum as more individuals opt to apply for Sulfah Loan. Moreover, SME Finance for UAE National Companies is a tailor made product for UAE nationals owned companies, wherein special rates and processes apply for facilities granted to these SMEs. These two products have been successful in attracting the attention of UAE nationals in a positive manner.

SULFAH

As part of Finance House strategy to cater to borrowers' needs by providing a wide range of products, Finance House is launching a "**Oanek**", which is a Medium-risk lending product that would allow us to contribute back to the community by providing solutions to UAE nationals who are in distress and require financial support to fulfil their obligations towards some burdensome and unforeseen expenses such as Traffic fines, Education fees, and Medical treatment.

As part of its community and employee engagement, Finance House and on the occasion of the UAE National Day hosted a traditional celebration wherein Emirati Razifah performed the traditional dance, as well as setting up tents in which Emirati traditional food such as "Reqaq" and "Luqeimat" were served. Local businesses were also able to participate in the event and showcase their products. The set-up and the event organization has been conducted by an Emirati event management entrepruener.

"**Winter Bazaar**" is another event that Finance House hosted to support small local businesses and artists who shared their products including home-made pickles, macrames, candles, and digital paintings to employees. These businesses gained exposure and came back to us with positive and encouraging feedback.

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