



## GLOBAL SUSTAINABILITY & CSR

# FORUM

## 13<sup>TH</sup> CYCLE

**Sustainable Growth  
Orchestrating a Global Change**  
8<sup>th</sup> - 9<sup>th</sup> October 2025



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11<sup>th</sup> - 13<sup>th</sup> November



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## Note from the Founder & CEO

Dear members, partners, valued supporters and well-wishers,

The global sustainability agenda is entering a decisive and transformative phase. Across industries and nations, it has become increasingly clear that sustainability is no longer a choice—it is an imperative, driven by escalating climate risks, intensifying socio-economic pressures and the rapid pace of technological disruption. The world is shifting towards models that prioritise resilience, inclusivity and environmental stewardship. At the heart of this transition lies a defining truth: good governance underpins effective sustainability and CSR. Without the foundations of accountability, transparency, ethical leadership and robust systems, even the most ambitious initiatives risk being fragmented or superficial. Governance is what translates commitments into measurable results, ensures continuity across leadership cycles, and builds the trust that is essential for long-term impact.

This message could not be more relevant as we approach two of the region's most anticipated gatherings—the Arabia CSR & Sustainability Awards on 7<sup>th</sup> October and the Global Sustainability & CSR Forum on 8<sup>th</sup> – 9<sup>th</sup> October. These landmark events will celebrate organisational excellence and also provide a powerful platform to highlight how governance frameworks are shaping the sustainability strategies of governments, corporates and institutions across the region. The Forum, in particular, will convene distinguished leaders, policymakers and innovators from around the world to explore how governance and ESG practices can build resilience, inspire innovation and accelerate sustainable transformation. I warmly encourage all our stakeholders, partners and delegates to attend and contribute—your voice, expertise and active participation are essential to advancing meaningful dialogue and action.

The month of September was a vivid demonstration of how governance and sustainability intersect across multiple dimensions. On 3<sup>rd</sup> September, I had the privilege of attending and speaking at the Dubai Municipality Sustainability Forum 2025, where the conversation centred on the UAE's long-term vision for sustainable urban development. The discussions reinforced the role of collaborative governance—bringing together regulators, industry leaders and community stakeholders—in ensuring that cities evolve in a manner that is both inclusive and future-ready.

On 10<sup>th</sup> September, I was honoured to deliver the keynote address at the 6<sup>th</sup> Global Vertical Farming Conference, where our sister organisation, EEG, also served as a supporting partner. The event highlighted how innovation in food systems can only succeed if paired with effective governance frameworks that ensure vertical farming and agri-tech solutions are not just technologically advanced, but also sustainable, accessible and ethically managed.

On 11<sup>th</sup> September, ACSRN engaged in two critical platforms. First, the World Green Building Week Roundtable, which examined the new Federal Climate Change Law and its gov-

ernance implications for the built environment. Later that day, I participated in the DWTC Sustainability Dialogues, 2<sup>nd</sup> Edition, under the theme "Reporting, Reduction & the Role of Offsets". This session highlighted the critical importance of transparent reporting and credible offsetting mechanisms, emphasising how robust governance systems can ensure accountability, avoid greenwashing and provide organisations with the tools to achieve real, measurable reductions in emissions.

A deeply personal highlight came on 17<sup>th</sup> September, when I was recognised by Khaleej Times as one of the UAE's Most Influential Sustainability Leaders in 2025. This recognition reflects my journey and the collective efforts of the entities that I founded or co-founded, where governance-led approaches guide our environmental and social strategies. By embedding governance in everything we do—policies, oversight mechanisms and compliance frameworks—we ensure that our work remains impactful, credible and aligned with both national and global sustainability priorities.

ACSRN also maintained an active international presence throughout the month. On 18<sup>th</sup> September, we joined the briefing on the 2<sup>nd</sup> World Social Summit, where governance was again a key theme, particularly in aligning social development priorities with sustainable economic models. Governance was again at the forefront of the engagements on 25<sup>th</sup> September, including the MOCCA Preparatory Workshop on Climate Adaptation Financing and the ADSW 2026 Programme Unveiling. Both events made clear that financing adaptation and climate solutions require frameworks that are transparent, accountable and rooted in cross-sector collaboration. As we move into October, with the Arabia CSR & Sustainability Awards and the Global Sustainability & CSR Forum on the horizon, let us hold onto one key lesson: governance is not a back-office function. It is the cornerstone of sustainability. It ensures that commitments are credible, that transparency builds trust and that actions deliver measurable and lasting impact.

I invite you all to join us at these flagship events in October—participate in the Awards, contribute to the Forum and help shape these vital conversations that will guide the next chapter of sustainability in our region. For more details, including programme highlights and registration, please see the relevant sections in the inside pages of this newsletter. I also encourage you to follow our updates on @arabiacsr, where you can engage, amplify and be part of this movement.

Together, through strong governance and shared responsibility, we can transform ambition into action and vision into impact—building a more sustainable, inclusive and resilient future for the UAE, the region and the world.



## ACSRN News

### RAK Radio Interview

On 1<sup>st</sup> September, Mrs. Habiba Al Mar'ashi, Founder & CEO of the Arabia CSR Network, was invited as a special guest on Ras Al Khaimah Radio for a live interview with Mr. Rashid Mohammed Al Ahmed.

During the engaging session, Mrs. Al Mar'ashi shared insights on the upcoming 13<sup>th</sup> Cycle of the Global Sustainability & CSR Forum, set to take place on 8<sup>th</sup> – 9<sup>th</sup> October 2025. She explained how this edition represents a landmark moment, building on the Forum's legacy since 2010 and marking its rebranding from the Arabia CSR & Sustainability Forum to the Global Sustainability & CSR Forum.

This transformation reflects its growing international recognition and its role as a pioneering global platform for dialogue, collaboration, and action on sustainability and corporate responsibility.

She emphasised that this year's Forum, held under the patronage of the Ministry of Economy and Tourism and carrying the theme of "Sustainable Growth: Orchestrating a Global Change", will move beyond concepts into actionable strategies.

The agenda will focus on critical themes such as the circular economy, green finance, resilient food systems, sustainable urban planning and climate adaptation. With diverse participation from governments, the private sector, academia, youth, civil society and international institutions, the Forum aims to foster inclusive dialogue and cross-sector collaboration to shape transformative solutions.

Mrs. Al Mar'ashi also highlighted the importance of strengthening public-private partnerships, supporting SMEs in driving sustainable growth and empowering women and youth as key actors in leading meaningful change. She underscored how innovation, technology and the adoption of circular economy models will play a central role in ensuring that sustainability becomes not just a vision but a practical, measurable reality.

The live interview further reflected on the UAE's achievements in advancing sustainability and the country's role as a regional and global leader.

Mrs. Al Mar'ashi concluded by inviting stakeholders from across sectors to actively engage in the Forum, stressing that the region has the capability and determination to be part of the global solution to pressing environmental and social challenges.

### Dubai Municipality's "Sustainability Pioneer of the UAE" Forum

On 3<sup>rd</sup> September, Dubai Municipality organised the 'Sustainability Forum 2025' under the theme "Sustainability Pioneer of the UAE" at Safari Dubai. The event brought together

thought leaders, sustainability advocates and community representatives to highlight the UAE's journey in advancing environmental stewardship and sustainable development.

Mrs. Habiba Al Mar'ashi, Founder & CEO of the Arabia CSR Network, was invited to a fireside chat to share her personal journey, achievements and perspectives on sustainability. In her address, she reflected on her early passion for the environment, which guided her to leave a secure government career in 2000s to dedicate her life to environmental advocacy.

She recounted how the Emirates Environmental Group, founded in 1991, began from humble beginnings in her flower shop in Al Bastakiya, eventually growing into one of the most respected environmental NGOs in the region and the first in the world to achieve ISO 14001 certification.

She highlighted the wide range of initiatives spearheaded through EEG and the Arabia CSR Network, including the Arabia CSR & Sustainability Awards and Forum. These initiatives have contributed significantly to raising awareness, building community engagement, and advancing sustainability across multiple sectors.

Mrs. Al Mar'ashi also discussed the challenges encountered in advancing environmental action, such as shifting societal behaviours, securing long-term funding and integrating sustainability across culturally diverse communities. She emphasised that these challenges have only strengthened innovation, collaboration and resilience in the sustainability movement.

Looking ahead, she identified key sustainability trends, including the circular economy, green innovation, sustainable food systems and the rising importance of ESG and green finance.

The Forum provided a valuable platform to celebrate pioneers of sustainability in the UAE and inspire individuals and institutions alike to deepen their commitment towards a greener and more sustainable future.

### Global Vertical Farming Expo 2025

On 10<sup>th</sup> September, the Global Vertical Farming Expo 2025 took place at Festival Arena, Dubai, under the theme "Advancements in Agriculture: Stepping Towards Achieving Food Security in the Middle East." The Expo brought together leaders, innovators and sustainability advocates to explore solutions for food security and climate-resilient agriculture in the region.

Mrs. Habiba Al Mar'ashi, Founder & CEO of Arabia CSR Network, delivered the keynote address, sharing her vision on sustainable agriculture and the critical role of food security in the Middle East.

She highlighted that the region's challenge is not resource scarcity but mismanagement, emphasising that responsible stewardship, moderation and accountability are key to building resilient and equitable food systems.



Focusing on vertical farming, Mrs. Al Mar'ashi described it as a transformative solution that enables efficient use of water and land, reduces food waste and supports climate-smart agriculture.

She stressed that technology alone is insufficient; collaboration among governments, businesses and communities, combined with Corporate Social Responsibility, is essential to achieve meaningful sustainability outcomes. Drawing on Arabia CSR Network's work in environmental and community initiatives, she illustrated how actionable programmes can drive measurable impact.

She also highlighted the social benefits of vertical farming, including youth engagement and women's empowerment and called for it to be seen as a strategic approach to strengthening food sovereignty and building resilient local supply chains.

Mrs. Al Mar'ashi concluded by underlining that sustainable food security is both a moral and strategic imperative, achievable through innovation, partnership and responsible action.



## DWTC - Sustainability Dialogues, 2nd Edition

On 11<sup>th</sup> September, Mrs Habiba Al Mar'ashi, Founder & CEO of the Arabia CSR Network (ACSRN), joined the panel at the DWTC - Sustainability Dialogues, 2<sup>nd</sup> Edition, held at the Al Mullaqua Ballroom, Dubai World Trade Centre.

The discussion centred on the theme "Reporting, Reduction & the Role of Offsets", focusing on carbon and ESG reporting, strategies for emission reduction, and the appropriate use of offsets within the events ecosystem.

Mrs Al Mar'ashi emphasised that emission reduction must come first, with offsets reserved only for residual, hard-to-abate emissions.

She highlighted actionable measures including renewable energy adoption, sustainable logistics, waste minimisation, and hybrid participation models, alongside the importance of robust reporting frameworks such as ISO 20121 and the GHG Protocol.

Transparency, verification, and stakeholder engagement were underlined as essential to ensuring credibility and avoiding greenwashing.

The panel also explored the standardisation of reporting methodologies across events and the engagement of all stakeholders to create meaningful, measurable sustainability outcomes.

Drawing on her experience with EEG, Mrs Al Mar'ashi demonstrated how NGOs can foster collaboration across sectors, drive tangible results, and embed sustainability into the core of the events sector.

Through her participation, ACSRN continues to champion science-aligned, actionable ESG strategies that integrate environmental responsibility with operational practicality, nurturing a culture of transparency, innovation, and accountability across the UAE's events ecosystem.





## Climate Law Workshop for the Building Sector

On 11<sup>th</sup> September, the Arabia CSR Network (ACSRN) attended a workshop organised by the Emirates Green Building Council to examine the implications of Federal Decree-Law No. (11) of 2024 on the Reduction of Climate Change Effects for the UAE's building and construction sector.

The session convened industry stakeholders to discuss the law's potential impact, challenges in implementation, sector readiness and suitable incentives.

ACSRN's contributions highlighted the importance of compliance, investment in sustainable technologies and adoption of innovative construction practices.

Key mitigation strategies discussed included energy efficiency, clean energy adoption, circular economy practices and smart building technologies. While larger developers are generally prepared for climate-related risk assessments, SMEs may need additional support.

The workshop underscored the critical role of collaboration between government, industry and organisations like ACSRNs in promoting sustainable practices, climate resilience and long-term environmental responsibility in the built environment.

## UAE's Most Influential Sustainability Leaders

The Arabia CSR Network (ACSRN) is proud to share that our Founder & CEO, Mrs. Habiba Al Mar'ashi, has been recognised by Khaleej Times as one of the UAE's Most Influential Sustainability Leaders 2025.

This honour highlights visionary individuals whose dedication and achievements are advancing the sustainability landscape of the country.

Mrs. Al Mar'ashi's selection followed a careful evaluation by the Khaleej Times editorial panel, acknowledging her long-standing commitment to integrating sustainability into corporate strategy and fostering cross-sector collaboration.

The accolade was revealed on 17<sup>th</sup> September at the 'Journey to Net Zero Conference', hosted by KT Events at the Kempinski Central Avenue Hotel, Downtown Dubai and simultaneously featured across Khaleej Times' digital, print and social channels.

For nearly twenty years, ACSRN has championed the CSR and sustainability agenda in the Arab world, working closely with businesses to build a culture of responsibility and innovation.

This recognition reflects Mrs. Al Mar'ashi's personal leadership and also reinforces ACSRN's role as a regional pioneer in promoting meaningful, science-based and impactful sustainability practices.

## UN DESA Briefing on the 2<sup>nd</sup> World Social Summit

The Arabia CSR Network (ACSRN) is pleased to share its participation in a virtual briefing organised by UN DESA on 18<sup>th</sup> September, held in preparation for the 2<sup>nd</sup> World Social Summit, scheduled for 4–6 November 2025 at the Qatar National Convention Centre, Doha.

The session, co-hosted by the United Nations Department of Economic and Social Affairs (UN DESA), the UN Global Compact and the International Organisation of Employers (IOE),

provided an overview of the Summit agenda and the critical role of private sector stakeholders. Particular emphasis was given to the Private Sector Forum on 5<sup>th</sup> November, which will serve as a platform for businesses to engage with governments, civil society and the UN in shaping inclusive and sustainable social development pathways. By taking part in this preparatory briefing, ACSRN reinforces its ongoing mission to champion responsible business practices, foster cross-sectoral collaboration and contribute to advancing a fair, inclusive and sustainable future across the region and beyond.

## ADSW 2026 Advisory Session: The Nexus of Next – All Systems Go

In her role as an Advisory Committee Member, Mrs. Habiba Al Mar'ashi, Founder & CEO of ACSRN participated virtually on 25<sup>th</sup> September in a dedicated session presenting the programmes planned for Abu Dhabi Sustainability Week (ADSW) 2026.

The session brought together advisory committee members, partners and stakeholders to exchange insights and provide guidance on the direction of ADSW 2026 initiatives. Mrs. Al Mar'ashi continues to champion sustainability, foster cross-sector collaboration and support impactful ESG practices across the UAE. As global energy demands rise, technology rapidly evolves and economic landscapes shift, resilience and adaptability have become essential for long-term sustainability. ADSW 2026, scheduled from 11–17 January 2026, will highlight practical solutions from the UAE and internationally, helping governments, industries and communities drive a more inclusive, resilient, and sustainable future.

Under the theme "The Nexus of Next: All Systems Go", the week-long event will bring together leaders, innovators and policymakers to exchange ideas, forge strategic partnerships and translate plans into measurable action, reinforcing the UAE's role as a hub for sustainable transformation.



## Preparatory Workshop on Climate Adaptation Financing

On 25<sup>th</sup> September, Mrs. Habiba Al Mar'ashi, participated in the Preparatory Workshop on Assessing Financial Capacities for Climate Adaptation, hosted by the Ministry of Climate Change and Environment (MOCCA) at the Ministry's Auditorium in Dubai. The workshop, part of the UAE's efforts to strengthen climate resilience under the National Adaptation Plan (NAP), focused on evaluating financial capacities for climate adap-



tation and discussing strategies for effective responses to climate challenges. Mrs. Al Mar'ashi shared her insights on sustainability, ESG practices and cross-sector collaboration, highlighting how organisations can support national climate initiatives. Her participation reinforces ACSRN's ongoing commitment to fostering responsible corporate action, strategic partnerships and impactful solutions for climate resilience across the UAE.

### WorldGBC Governance & Nominations Committee Meeting

On 30<sup>th</sup> September, Mrs. Habiba Al Mar'ashi participated virtually in the World Green Building Council (WorldGBC) Governance & Nominations Committee Meeting, in her capacity as a Board Director of WorldGBC.

The meeting focused on key governance discussions, board nominations and strategic oversight to strengthen WorldGBC's role in promoting sustainable building practices worldwide. She contributed her insights on effective governance, sustainability leadership and the integration of ESG principles into global green building strategies.

Her participation highlights ACSRN's continued commitment to supporting international sustainability initiatives and fostering collaboration to drive meaningful impact in the built environment sector.

### Member News

#### Tristar's Fuel Hydrant at Entebbe International Airport Now Fully Operational

We are proud to share that Tristar, a valued member of the Arabia CSR Network, has successfully commissioned its fuel hydrant at the passenger terminal of Entebbe International Airport, marking full coverage of the airport as an open-access fuel farm operator for all Oil Marketing Companies (OMCs).

This milestone follows the earlier commencement of operations at the cargo terminal earlier this year, under a 25-year Built-Operate-Transfer (BOT) agreement with the Uganda Civil Aviation Authority (UCAA).

The Tristar facility is built to the highest international standards, including JIG, EI and IATA, with a current storage capacity of 12 million liters, soon to expand to 16 million liters.

Equipped with 24/7 SCADA-operated control systems and a Leak Detection System for the fuel hydrant, the facility ensures safe, efficient and reliable fuel delivery for airlines.

Anil Parri, GM for Fuel at Tristar, highlighted:

"We are happy that the project is now fully completed and operational for all OMCs at the airport. With more operational fuel hydrant stands, aircraft turnaround will be faster and safer, while reducing fuel bowser congestion on the tarmac. Our trained and dedicated team is committed to delivering

quality fuel safely and efficiently to all stakeholder airlines." Eugene Mayne, CEO of Tristar Group, added: "A red-letter day for Tristar, further consolidating our position as a partner of choice in Africa's aviation sector. We aim to continue expanding fuel infrastructure across the continent, driving economic activity and ensuring speedy, safe and efficient movement of goods and services."

Tristar's achievement demonstrates its commitment to innovation, operational excellence and responsible business practices, reinforcing its leadership in Africa's aviation fuel sector.



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### Upcoming

#### Upcoming Training Opportunities

##### 1-CSR Strategy & Leadership

13<sup>th</sup> - 15<sup>th</sup> October

This three-day intensive programme is designed to help participants build the skills and insights necessary to develop CSR strategies that drive both business value and societal impact. Through case studies, practical exercises and interactive discussions, you will:

Understand how to align CSR with corporate objectives and stakeholder priorities

Explore leadership approaches that inspire teams and embed CSR into organisational culture

Learn how to measure, evaluate and report the impact of CSR strategies

Gain exposure to global best practices and innovative CSR models

This training is ideal for senior managers, CSR practitioners and strategy leaders; it will equip you to lead with purpose and position your organisation at the forefront of responsible business.





## 2 – Fundamentals of CSR & Sustainability

3<sup>rd</sup> – 4<sup>th</sup> November

A solid introduction to the essential concepts, frameworks and practices of CSR and sustainability. Across two days, participants will:

- Learn the fundamentals of CSR and its evolution into modern sustainability strategies
- Understand key global frameworks, standards and principles that guide responsible business
- Explore how organisations can address environmental, social and governance (ESG) issues
- Gain practical tools for embedding sustainability into operations and strategy.

Tailored for newcomers, junior professionals or those seeking a structured foundation, this training offers a comprehensive overview that will enable you to contribute meaningfully to your organisation's CSR and sustainability journey.

## 3 – CSR Advanced Training

11<sup>th</sup> – 13<sup>th</sup> November

A three-day advanced course tailored for professionals ready to take their CSR expertise to the next level. This programme dives deeper into complex challenges and practical solutions, with a focus on:

- Designing and managing CSR projects with measurable outcomes
- Advanced tools for impact assessment and sustainability performance evaluation
- Stakeholder mapping, engagement strategies and partnership building
- Integrating CSR into governance and long-term decision-making
- Exploring case studies of successful global and regional CSR initiatives.

Designed for experienced CSR managers, sustainability officers and professionals responsible for reporting and strategy, this training ensures you can move beyond compliance to create innovative, impactful CSR programmes that contribute to sustainable growth.

Register now to secure your place in these highly interactive and practice-driven trainings.

[Register Now](#)



## We Are Just a Few Days Away: 13<sup>th</sup> Cycle of the Global Sustainability & CSR Forum

We are only a few days away from one of the year's most influential gatherings in sustainability and CSR – the 13<sup>th</sup> Cycle of the Global Sustainability & CSR Forum, taking place 8<sup>th</sup> – 9<sup>th</sup> October 2025 at University of Dubai, under the patronage of the UAE Ministry of Economy and Tourism.

This year's Forum will convene under the theme: "Sustainable Growth: Orchestrating a Global Change."

Over two transformative days, you will:

- Hear inspiring keynotes from global sustainability pioneers
- Join engaging panel discussions addressing today's most urgent environmental and social challenges
- Learn from compelling case presentations by leading organisations driving real impact.

Over two transformative days, you will hear inspiring keynotes from global sustainability pioneers, join engaging panel discussions addressing today's most urgent environmental and social challenges, and learn from compelling case presentations by leading organisations driving real impact.

These sessions are designed to inform and inspire, offering participants the chance to immerse themselves in powerful narratives of change, cutting-edge strategies, and actionable solutions. By attending, you will have the opportunity to engage with the diverse voices of thought leaders and innovators, explore pressing issues through collaborative dialogue, and gain exposure to practical examples of initiatives that are already creating measurable outcomes in communities and industries around the world.

The Forum is carefully curated to empower you with the tools, ideas and connections that can help shape your sustainability journey. It promises to be more than an event—it is a catalyst for collective action and meaningful progress.

This is your opportunity to connect with global leaders, innovators and peers, exchange ideas and gain actionable insights that can help you advance sustainability initiatives in your organisation and community. Don't miss the chance to be part of a platform where your voice and ideas can actively shape the future of sustainable growth in the UAE and beyond.



[Register Now](#)



## Feature Article

### Corporate Sustainability Is in Crisis. What Should Companies Do Now?

Excerpt from Georg Kell, Martin Reeves and Helena Fox

After much progress over the last two decades, corporate sustainability is at a crossroads. A shifting political landscape—intensifying rivalry between nations, increasing social polarisation, and a populist backlash against sustainability efforts—is radically redefining the conditions under which corporations must survive and thrive.

Some prominent companies have quietly watered down their ambitions while others are already back-pedaling. The U.S. government is swiftly unwinding sustainability commitments and there is pushback against new European reporting requirements.

This begs the question: Has the corporate sustainability movement become unsustainable in its current form?

As sustainability and business strategy practitioners, we offer our perspective on this existential question for the movement.

#### Why Planet Will Eventually Trump Politics

While in the short term, it seems reasonable to expect a further unravelling of the corporate sustainability agenda, all may not be lost.

There are reasons to believe that several countervailing forces will eventually overturn this clear regression and lead to a renewed emphasis on sustainability, albeit after a messy interregnum which could last several years.

#### 1. Enormous progress has been made on renewable energy.

This was in no small part shaped by China, which was responsible for 40% of the world's renewable energy capacity expansion between 2019 and 2024. Renewable energy has become not only economically viable, it's even an object of geopolitical competition.

Of course, decades of global investment and capital expenditure ensured such leaps forward were possible. In the last decade alone, \$300–400 billion per year has been invested into power grids around the world enabling widespread electrification.

These investments secure infrastructure that lowers the marginal cost of renewables and makes rolling back progress harder. In 2023, renewable energy represented nearly a quarter of the EU's final energy use.

#### 2. Planetary realities will shape politics.

While politics may trump other considerations in the short term, in the last 50 years the number of disasters due to climate change and changing weather has already increased by a factor of five.

Of the nine dimensions assessed under the planetary boundaries framework, a method for determining the risks of dis-

turbing critical Earth systems, six had already been breached by 2023, increasing the risk of irreversible environmental damage.

A failure to contain carbon emissions and a deteriorating climate situation, revealed through increasingly dramatic events like the recent Los Angeles fires, will eventually mobilise popular opinion and reshape politics.

Ironically a deterioration of climatic conditions may even enhance the probability and intensity of a bounce back.

#### 3. New business models are transforming sustainability into a source of profit and competitive advantage.

The ever-increasing stock of sustainable business model innovations seems set to transform sustainability from an expensive if necessary inconvenience to a self-sustaining source of profit and advantage.

For example, Maersk has invested heavily into low-carbon fuels and electrification of port operations. In doing so, the company has differentiated itself as an attractive lower emissions supply-chain partner.

Car-sharing platforms, recharging networks, co-working spaces, and home solar systems are just some of the many sustainable business models which are already commercially viable.

And markets are already responding to climate impacts, as is evident with rising insurance costs and price increases of agricultural products, creating an incentive for further business model innovation.



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## Best Practice

### Jordan Ahli Bank Financial Services Category

Winner Arabia

Arabia CSR Awards 2023

#### A Brief about the Organisation

Jordan Ahli Bank, established in 1955 and serving as a cornerstone of financial stability in Jordan, has distinguished itself as a vanguard in the arena of corporate sustainability within the Middle Eastern context.

This institution evolved from its modest beginnings with a capital of JD 350,000 to a regional powerhouse, with expansive operations in Lebanon, Palestine and Cyprus.

Embracing a "Shared Prosperity" strategy, the bank embodies a corporate ethos that intertwines community investment with economic growth, underpinning its operational philosophy.

This forward-looking approach has enabled Jordan Ahli Bank to forge a robust corporate structure anchored in sustainability, harmonising with global trends while maintaining a steadfast commitment to its roots.

Amidst its financial offerings, a notable 12-13% of its portfolio is allocated to SME lending, reflecting its strategic commitment to nurturing economic diversification and empowerment.

This strategy extends beyond mere financial support, encapsulating a holistic view of stakeholder value creation-spanning regulators, employees, clients, suppliers, shareholders, the environment and the public at large.

#### Lessons Learnt and Conclusion

1. Energy efficiency as a business case: The 30% energy intensity reduction at Jordan Ahli Bank serves as a case study for the business benefits of energy conservation. Yet, such measures require ongoing investment in innovative energy solutions to maintain momentum and address incremental environmental benefits.
2. Fintech as a sustainability vehicle: Ahli Fintech demonstrates how financial institutions can use digital innovation to support sustainability. It underscores the bank's role in the economic sustainability of the region, though balancing fintech growth with responsible financial practices remains a complex, ongoing task.
3. Digital transformation: Jordan Ahli Bank's investment in digital infrastructure indicates the role of digital transformation in enhancing service delivery while promoting sustainability. The bank needs to ensure that digital adoption does not exacerbate the digital divide or lead to e-waste.
4. Promoting social goals through financial products: The QAWN app initiative represents a tangible commitment to financial inclusion and underscores the potential of targeted financial products in addressing social challenges.
5. Balancing profitability with sustainability in lending: Innovations in green lending and investment in renewable energy

showcase the bank's commitment to sustainable economic growth.

Nevertheless, the bank needs ensure that its lending practices do not inadvertently fund greenwashed projects.

Jordan Ahli Bank's journey in embedding sustainable practices showcases a strategic interplay between environmental stewardship, economic foresight and social responsibility.

The bank's achievement in reducing energy intensity by 30% in 2022, relative to the previous year, is a testament to the effectiveness of its environmental strategy.

Ahli Fintech emerges as a pivotal element in the bank's approach to economic sustainability. It stands as a beacon of innovation, steering the bank toward a future where digital transformation enhances financial performance and regional economic development.

However, the challenge lies in ensuring that this digital leap contributes to broader economic stability and inclusiveness.

On the social front, the bank's initiatives align closely with the Sustainable Development Goals (SDGs), particularly in advancing financial inclusion and supporting community development.

Programmes like the QAWN app exemplify the bank's efforts to bridge the gap between technology and accessibility, yet the ongoing challenge remains in ensuring these digital solutions reach and benefit the wider community, including the unbanked and underbanked populations.

The architectural ingenuity in the construction of the bank's LEED Gold-certified headquarters is not merely a physical manifestation of its sustainability commitment but also a strategic move towards creating a healthier, more productive workspace.

As the bank progresses, it faces the continual task of ensuring that its sustainability journey remains dynamic, responsive and impactful in an ever-evolving global landscape.

