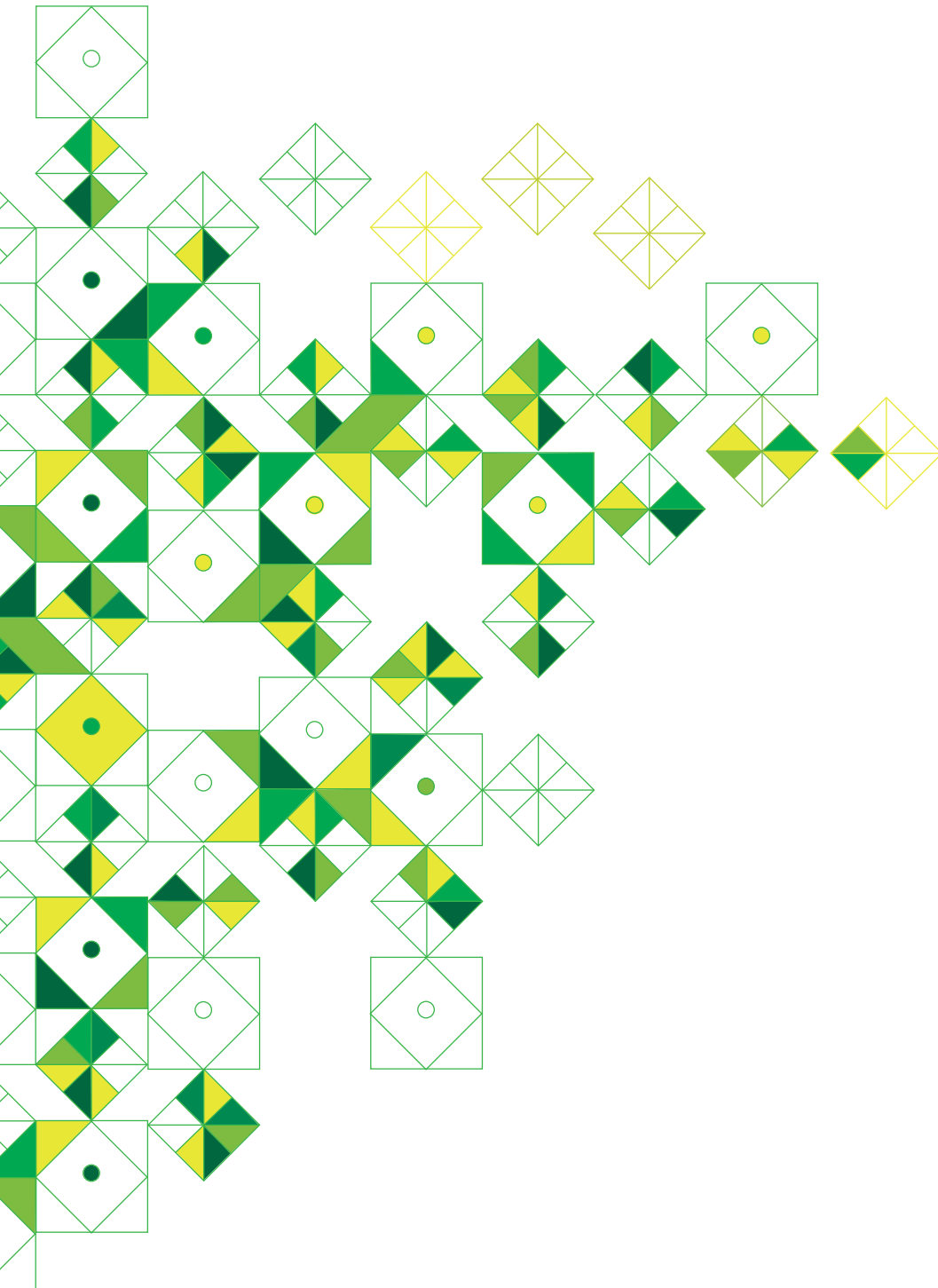




Kuwait Finance House (K.S.C.P) and Subsidiaries

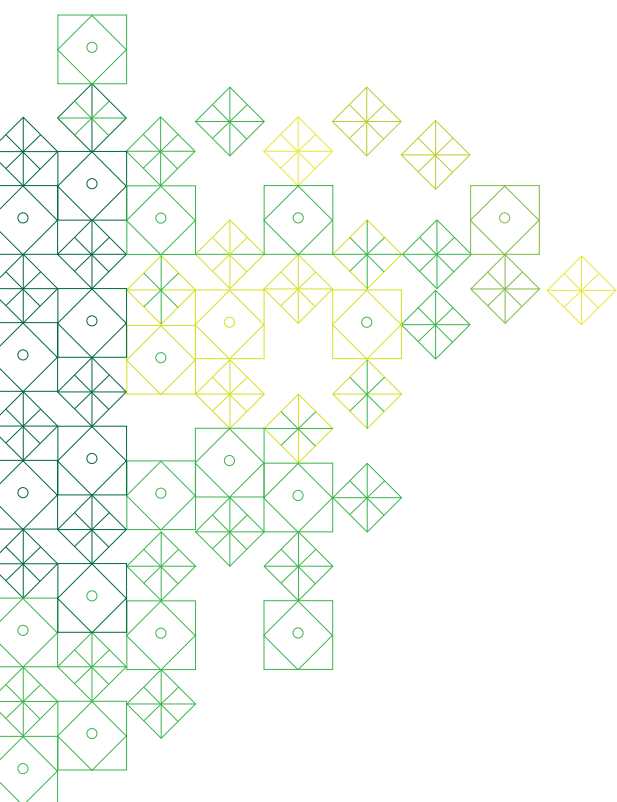
Sustainability Report 2016

Stimulating balanced sustainable growth





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About KFH

Vision

To lead the international development of Islamic financial services and become the most trusted and sustainably most profitable Shari'a – compliant bank in the world.

Mission

To deliver superior innovation and customer service excellence while protecting and enhancing the interests of all our stakeholders.

Values

Leadership and Innovation.

Partnership and Accountability.

Compliance to Islamic Shari'a.



CEO Message



The world is faced with unprecedented economic, oil and geopolitical developments during the second year of United Nations announcement of sustainable development goals. During 2016, these developments have influenced capital market performance, regional and global economic growth, reduced confidence in the European Union economy and slower growth of the Chinese economy. The Banking sector had to face these external challenges whereby KFH played an essential role of stabilizing the economy during these challenging times while continuing to contribute to the social and environmental developments.

KFH maintained the distinguished leading position in its operational and financial performance meanwhile continuing with its sustainability journey to provide positive contributions to its diverse stakeholder base of customers, investors, employees, suppliers, partners and society. I am glad to present the summary of this stakeholder driven sustainability journey of KFH for the year of 2016 in this report.

In line with global sustainable development agenda, Kuwait has defined its 2035 national development plan to ensure a sustainable growth of its economy leading to prosperous living conditions for its citizens. The Kuwait National Development Plan “is a unified direction intended to transform Kuwait into a financial, cultural and institutional leader in the region”. This national commitment to sustainable development is supported by regulatory requirements of corporate social responsibility and announcement by Boursa Kuwait joining sustainable stock exchange initiative to promote corporate transparency on environmental, social and governance aspects of business.

KFH group has maintained its commitment to international developments and national development plans on sustainable development through its business based on Shari’a Principles and sustained commitment towards corporate social responsibility. KFH Corporate Sustainability Strategy delivered through values, deeds, people, environment and customers support KFH vision of becoming “the most trusted and sustainably most profitable Shari’a-compliant bank in the world”.

Our commitment to ethical business practices and business integrity is implemented through our corporate governance practices and risk management processes complying with regulatory requirements taking into account stakeholder views and expectations in long term strategic planning and near term execution of strategic plans. We have implemented a set of initiatives to address the expectations of our stakeholders through our business.

We have successfully contributed to the economic development of the countries where we operate through various business activities such as supporting national economy through sovereign Sukuk subscription, syndicating financing for clean fuel project in Kuwait aimed at reducing pollution level of fossil fuel, investing in large eco-friendly real estate developments such as Bahrain Marasi and Deerat Al Oyoun providing a much needed infrastructure to the citizens of the countries in which we operate.

We take active interest in motivating younger generation through various programs including strategic partnerships with leading educational institutions. Our unique social media programs have attracted significant number of local talent through a collaborative arrangement with MGRP (Manpower in Government and Restructuring Program) and our programs to promote Islamic financing concepts and practices have generated keen interest from the students.

Considering the critical importance of citizen's health, we have contributed to enhancing citizen's awareness on important health issues that is prevalent in the region including diabetes, cancer and cardiac diseases. Our health awareness programs are focused on the younger generation aimed at generating awareness on the need for healthy living practices and safety principles leading to long-term positive impact on the health and safety of the citizens.

We would like to avail this opportunity to convey our sincere gratitude and appreciation to our stakeholders for their continuous and valuable engagement. We are confident by the Grace of Allah that we will continue to contribute to the sustainable development of the world and countries in which we operate. Also, I would like to avail this opportunity to convey sincere gratitude and appreciation to all our employees at the group levels, as well as, the members of the honorable Fatwa & Sharia Supervisory Board for their distinguished and outstanding efforts in contributing to the sustainability initiatives of KFH.

Finally, I would like to convey our sincere thanks, gratitude and appreciation to His Highness the Amir of Kuwait Sheikh Sabah Al-Ahmed Al-Jaber Al-Sabah, His Highness the Crown Prince Sheikh Nawaf Al-Ahmed Al-Jaber Al-Sabah and His Highness The Prime Minister Sheikh Jaber Al-Mubarak Al-Sabah, may Allah safeguard them. Our thanks and appreciation are also extended to His Excellency Dr. Mohammed Al-Hashel, Central Bank of Kuwait Governor and all regulatory authorities for their ongoing support to the banking sector in the State of Kuwait.

May Allah grant us the strength and allow us to continue serving our country and its citizens.

Organizational Profile

KFH Business

KFH group offers a wide range of Islamic finance products and services across several regions, with over 480 branches, more than 990 ATMs and approximately 15370 employees.

Kuwait Finance House (KFH) was the first Islamic Bank established in Kuwait in 1977. Today, KFH has become one of the leading Islamic Banking Institutions in the world, and one of the largest financiers in both the regional and local markets.

KFH's largest shareholders include: Kuwait Investment Authority (Direct), Kuwait Awqaf Public Foundation (Direct), Public Authority for Minors Affairs (Direct), Public Institution for Social Security (Indirect).

KFH is a publically listed company on Boursa Kuwait (Ticker "KFH").

Following are the key entities covered under this Sustainability Report.

Kuwait Finance House, Kuwait.
 Kuwait Finance House, Bahrain.
 Kuwait Finance House, Turkey.
 Kuwait Finance House, Malaysia.
 Al Salam International Hospital, Kuwait.
 International Turnkey Systems Group, Kuwait.

Report Profile

This report is for the period of January 2016 to December 2016. Most recent previous report was for the period January 2015 to December 2015. KFH Reports on sustainability on an annual basis.

If the readers have any questions regarding the report or its contents, please write to sustainability@kfh.com.

Strategy and Analysis



KFH Strategy

KFH strategy leading to its successful performance is attributed to the success of policies and plans adopted by KFH and applied by the executive management to establish certain pillars and foundations that would achieve growing ratios of sustainable revenues for KFH Group. These policies and plans are related to an integrated implementation, functioning and monitoring of a chain of activities focused on banking business, quality service, technology, customer and employee satisfaction, enhancement and encouragement of innovation and creativity, optimized spending, sound management of risk and governance and expansion of market share.

Significant outstanding integrity of group's functions contributed to the KFH cost structure successfully implementing a well-orchestrated strategy through coordinated and integrated effort from different functions and subsidiaries with active support from relevant stakeholders. This corporate strategy is supported by a sustainability strategy that gives high importance for the stakeholder expectations and concerns and enables a continuous engagement with the important stakeholders. Effective engagement with stakeholders contributed to the achievement of corporate governance role of preserving interests of shareholders, depositors, creditors, employees and other stakeholders and related parties. KFH Sustainability Strategy developed and implemented through previous years have given high importance to this stakeholder engagement resulting in enhanced stakeholder confidence and satisfaction.

KFH Sustainability Strategy

KFH sustainability strategy implementation is through initiatives that form elements of five pillars of KFH sustainability strategy viz: values, deeds, people, environment and customer. These five pillars and initiatives related to the pillars help KFH to make the right connection with the respective stakeholders while we conduct our business and enhance our positive impact on these stakeholders.

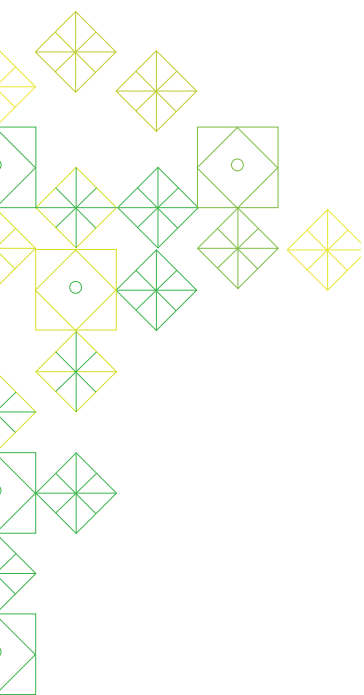
These connections are identified through structured stakeholder analysis and engagement done during the development of sustainability strategy. Effective stakeholder engagement practice has helped us to understand what each stakeholder is expecting from KFH in various contexts ensuring our responses are in line with the expectations of the stakeholders, while we conduct our business.

Discussion on how each pillar of our sustainability strategy contributes to the implementation of KFH strategy leading to successful conduct of business is given in following sections. Through these pillars, KFH aspires to address the Kuwait National Development plan founded on seven pillars of Global position, Human Capital, Health Care, Living Environment, Infrastructure, Economy and Public administration.

Governance

KFH fully meets its corporate governance obligations and implements all mandatory requirements imposed by the Central Bank of Kuwait as well as the instructions of Capital Markets Authority on corporate governance related to KFH subsidiaries, which are subject to Capital Markets Authority supervision. In this context, the Corporate Governance Manual of KFH and its subsidiaries has been prepared and published on KFH's web site and detailed report on Corporate Governance in KFH is covered in KFH Annual Report pages 38 to 48 which can be available at the link <http://www.kfh.com/en/home/personal/reports/reports-overview.html>

The publication of Sustainability report is managed by Investor Relations department under direct governance of Group Strategy & Corporate Affairs to ensure the sustainability initiatives are effectively integrated into various functions of KFH.



Reporting approach

Stakeholder Engagement

KFH has done a detailed stakeholder analysis and engagement during development of sustainability strategy to identify stakeholders, understand their expectations and priorities and to prioritize the stakeholders. Various functions of KFH who are in direct contact with respective stakeholders interact with the stakeholders and ensure their expectations are effectively addressed.

Identified Material Topics

KFH has done a detailed materiality analysis during sustainability strategy development and identified material topics. The identified material topics are listed in the GRI reference section at the end of this report.



Sustainability Pillars of KFH

Values

By following Shari'a principles, KFH envisages to achieve the vision statement of "To lead the international development of Islamic financial services and become the most trusted and sustainably most profitable Shari'a – compliant bank in the world".

Shari'a principles are aligned with the principles of sustainable financing objectives to ensure interests of all stakeholders are protected and are more concerned about success of end result. These Shari'a principles intend to insulate the financial system from undue leverage, speculation and uncertainty promoting financial stability and long-term sustainability.

KFH Corporate Governance system gives prime importance for Fatwa and Shari'a Supervisory Board to ensure full compliance with Islamic rules and regulations, banking laws and systems at the State of Kuwait.

Deeds

Our mission requires us to focus on protecting and enhancing interests of our stakeholders. We strive to create a positive impact to all stakeholders while we conduct business to protect and enhance stakeholder interest.

For customers, this entails superior customer service, innovative products and superior engagement. Developing a sense of responsibility while rewarding for better performance along with providing opportunities for innovation and growth energizes our employees resulting in superior performance.

Our community development activities, contribution to the Zakat funds and checks and balances done while developing and delivering of our products and services ensure KFH actively participate in the sustainable development of the countries in which we operate.

Our community development activities consider high priority areas of national development such as human capital, health and environment positively, impacting these critical elements through various programs.



G4 : EC7 Al Salam International Hospital			
Type of service	Target beneficiary	Topics focused / Services provided	Impact
School field trips and health checkups	School Children	Dental hygiene, Nutrition, Road Safety, Hand Hygiene, Growth Chart, Entertainment	Enhancement of awareness leading to healthy living.
National Awareness day celebrations	General Community	Prostate cancer, Breast cancer, Diabetes, Blood donation, World heart day, Health awareness	
CPR and First aid campaign	General Community	CPR and First aid	
Antenatal and Postnatal courses	Mothers	Child care during pregnancy and postnatal care	
Awareness programs	Professionals	Harmful smoking awareness, Nutrition sessions, Dental Hygiene	
Safety campaign	General Community	Hand sanitization, Safety week, Stop smoking campaign	
Disease prevention	General Community	Regular medical checkups, Lasik offer, Breast cancer offer, Prostate cancer offer	
Publication of SIH magazine	General Community	Various health care issues	
Visting doctor program	General Community	Various specializations	

G4 : EC7 International Turnkey Systems			
Type of service	Target beneficiary	Topics focused	Impact
Business awareness sessions	Students	Recent technologies and methodologies emerging in the market	Career awareness, technical skill development, awareness about job market needs, emphasizes the importance of soft skills
Internship programs	Students	Specific tasks and engagements for each student	Improving employability of students through practical experience.
Ramadan bags	General Community	Supply of bags for the needy	Providing support for the needy and enhanced employee morale through participation
Sponsorships and participation in conferences	Professionals	Technology trends, Skill requirement for IT industry, UX everywhere, is for people, is business, Introduction to software quality challenges, Turnover strategies and retention plans	Awareness on the topics for the professional community
Separating waste material for disposal	General Community	Environmental protection awareness	Reduce pollution and increase in use of recycled materials

G4 : EC7 Turkey			
Type of service	Target beneficiary	Topics focused / Services provided	Impact
Internship programs	Students	Specific tasks and engagements for each student regarding banking	Improving employability of students through practical experience.

People

KFH corporate responsibility initiatives touch many people elements including employees, customers, youth, sportsmen, students, physically challenged and voluntary activities.

KFH integrated human capital development program inspire our employees providing growth opportunities and suitably rewarding human performance. Enabling a motivated and energized team of KFH employees is critical to provide the superior customer service enhanced through adoption of latest digital technologies that provide a smooth customer experience at our customer interfaces.



G4: LA1					
		Kuwait	Malaysia	Turkey	Al Salam Hospital
Males under 30	Joined	166	16	559	45
	Left	94	2	455	0
Males 30 - 50	Joined	47	8	61	76
	Left	78	0	51	1
Males +50	Joined	4	3	0	8
	Left	28	1	0	0
Females under 30	Joined	54	8	101	67
	Left	55	1	16	3
Females 50 - 30	Joined	6	19	6	73
	Left	16	0	5	0
Females +50	Joined	0	0	0	3
	Left	0	0	0	0

G4: LA11				
Percentage of employees receiving regular performance and career development reviews				
	Kuwait	Turkey	Malaysia	Bahrain
Male	93.88%	91.7%	93.26%	98.57%
Female	90.61%	89.7%	95.39%	97.83%

KFH promoted health awareness programs and established partnerships with global health providers to address the priority health issues facing Kuwait such as diabetes, cancer and heart attacks. Al Salam hospital has taken important steps in promoting awareness among Kuwait society about the critical health issues faced.



To inspire the youth and promote the spirit of achievement, KFH honored those who achieved in the world arena including Olympics, World motor cross, World Jet ski and International inventors such as Essa Al Jimaz who invented suction process of exhaust carbon dioxide into plastic. ITS conducted programs for youth to improve their understanding on emerging job market needs.



Environment

Our business has multifaceted impact on the environment. We actively promote environmental awareness and have programs to reduce the impact of our business focused on the environment. During the year, some of our business focused on projects that reduce environmental impact. KFH has arranged a syndicated Islamic finance transaction amounting to KD 490 Million out of a Total Project value of KD 1.2 Billion in favor of Kuwait National Petroleum Company to finance clean fuel project. KFH Bahrain succeeded in financing the construction of three thousand residential units in Deerat Al Oyoun project addressing an important need for the population.



Customers

KFH considers customers as the prime pillar of its success and has adopted various measures to improve customer satisfaction addressing key concerns of security and ease of doing business. Implementation of advanced technologies to improve the access and security to KFH products and services, development of new products to address specific customer segments, creating cross-selling opportunities through an integrated view of customer etc has contributed to an improved customer experience resulting revenue growth and profitability.



Caring for the economy

KFH conducts business in a manner that takes care of the stability and growth of the economy. KFH actively supports Kuwait Governments development plan's economic pillar, "Develop a prosperous and diversified economy to reduce the country's dependence on oil export revenues". KFH had actively contributed to achieving this national objective through various products and services developed and delivered during the year.

While supporting national development agenda, KFH continued to give innovative Shari'a compliant solutions to do business and ensured alignment of products and services to the national development agenda. Our systematic improvement in internal operations ensured that profitability is sustained in an increasingly competitive scenario.

Shari'a Compliance and Sustainability

Shari'a principles and values on which the KFH business is built upon promote the practice of conducting banking business considering balanced interests of its stakeholders. This practice prevents the business from enriching itself at the expense of the loss of its stakeholders. Shari'a also discourages any practice of profiting from uncertainty and speculation, paving the way to sustainable banking practices with its customers. Design of products and services backed by real assets supports the practice of Islamic finance ensuring legitimacy of transactions. KFH through a robust governance system of Shari'a review and endorsement ensures that policies, products, services and activities are in compliance with Shari'a principles.

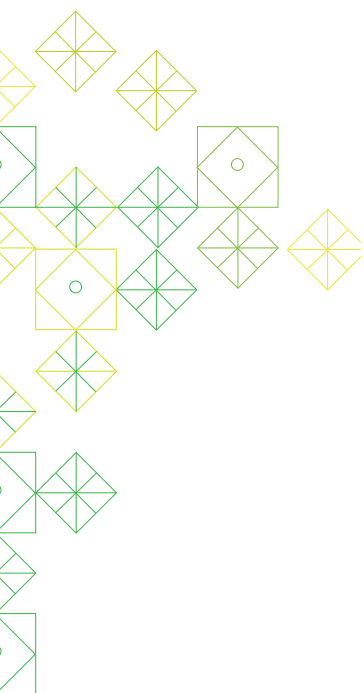
Products and Services

During the year KFH has given high focus to the economic and social development of the countries in which it operates and had developed products and services that are directly contributing to the economic and social development of the countries.

During the year KFH Kuwait had streamlined and improved credit processes addressing the small and medium sector and as a part of the state plan to support SME sector, KFH had devised Shari'a compliant instruments and contracts. This initiative actively supports the development of small and medium sector in Kuwait supporting the governmental plan to stimulate non-oil export revenues in Kuwait by diversifying the economy.

KFH enhanced its support to national economic and social development by introducing marriage finance and residential finance products in Turkey, new investment accounts in Malaysia and trade finance for import of products and services in Germany and offered Agency investment account in Bahrain.

"Campus at Bank" programs in Turkey had provided opportunity and coaching for a number of students to orient their career and contribute to the development of economy.





Internal Improvement

Process and performance improvements to enhance the efficiency, effectiveness and cost of operations have resulted in improved stakeholder confidence. From a customer perspective, KFH has taken up a program to improve service quality level by spreading quality awareness among customer service employees, by establishing performance improvement programs, by identifying customer satisfaction levels through customer satisfaction surveys and improving work environment using advanced technologies.

By providing improvement opportunities and encouraging our employees through creativity and innovation programs, KFH has facilitated employment motivation, the essential element of superior customer service.

In alignment with KFH commitment to reduce its environmental impact and enhancing its contribution to the performance, KFH has continued its energy, water and waste monitoring and improvement programs.

G4 : LA09 -Al Salam International Hospital				
Gender	Employee Category	No of Employees	Hours of training	
Females	Doctor	41	328	8
	Staff Nurse	429	3432	8
	Technicians	2	10	8
	Other staff	10	80	8
Males	Doctor	120	960	8
	Staff Nurse	21	168	8
	Technicians	4	20	5
	Other staff	36	36	6
Total		663	5034	7

G4: LA09 - KFH Kuwait				
			Hours of training	
Gender	Employee Category	No of Employees	Total	Per employee
Females	SK2	2	276	138
	SK1	57	3421	60
	DP2	139	8208	59
	DP1	86	2068	24
	P2	80	2390	30
	P1	76	2824	37
	AM	34	1309	39
	SM2	27	1334	49
	SM1	1	14	14
	EM2	4	36	9
	EM1	1	9	9
	DGM	1	14	14
Males	SS1	1	3	3
	SK2	21	2338	111
	SK1	113	9973	88
	DP2	285	25481	89
	DP1	287	11930	42
	P2	294	11335.5	39
	P1	287	12744	44
	AM	199	7346	31
	SM2	181	7902	44
	SM1	71	3269	46
	EM2	44	2133	48
	EM1	14	434	31
	DGM	12	780	65
	GM	4	250	63
	GM RB	1	24	24
	CX	11	408	37.09
	CEO	1	42	42
Total		2334	118295.5	51

Caring for the environment

Our commitment to the sustainability of environment continues through various internal and external measures adopted by KFH during 2016. KFH programs to measure, monitor and reduce resource usage continued during the year with all our entities measuring, monitoring and reducing energy and paper usage. Our investment and contribution to projects that reduce environmental pollution was significant during the year. Our efforts in generating awareness of the common public to reduce resource usage also contributed to the indirect positive impacts those campaigns made.

Reducing Resource Usage

KFH consumes electricity and paper for conducting business and these two resources are under regular monitoring by KFH. During the low oil price situation, charges for electricity is being increased in Kuwait to reduce government subsidy on electricity and efforts to reduce consumption of electricity is aimed at reducing the impact of this potential volatility of electricity price and at the same time reducing the greenhouse gas emissions originating from the fossil fuel burned for producing electricity.

KFH is proud to be the first Kuwaiti bank to adopt the bright idea presented by a group of Kuwaiti youth to spread and strengthen the concept of recycling plastic containers in Kuwait. KFH supports the environment project (OMNIYA) for the collection and recycling of plastic containers in a proper and civilized manner.

KFH endeavors, in cooperation with OMNIYA project, to provide collection points of plastic containers in various Kuwait governorates. The project aims to spread awareness in regard to recycling process by disposing used plastic containers or any containers carrying the recycling mark via three stages. The first stage is to spread awareness and assort garbage from source by visiting schools, universities and other collection points. The second is to collect used water containers through the distribution of carton recycling boxes to all project supporters at homes, offices, schools, universities, malls, hotels, hospitals and others and collection of full cartons by the work team. The third stage comprises the recycling of used plastic containers with the aid of the concerned industrial authorities for the production of tranches and granules used in manufacturing new water containers or new wrapping materials.



Impacting Investments

KFH investments, products and services contributed positively to the development of the economy of the countries in which it operates and reduction of environment impact of fuel products produced from Kuwait during the year.

Kuwait National Petroleum Company has availed financing syndicated by Kuwait Finance House to the tune of KD 490 Million to finance the clean fuel project valuing at KD 1.2 Billion. This project is aimed at increasing the refining capacity of KNPC refineries, integrating two refineries to enhance flexibility of operations to meet international market needs and to improve the fuel quality requirements of its products. KFH also has participated in the refinance of the syndicated take over transaction in favor of EQUATE Petrochemicals Company with a total value of US\$ 5 Billion.

Both these transactions are of significant importance to the economic growth of Kuwait by diversifying the economy through global investments in petrochemicals and reducing the environmental impact the fuel products from Kuwait, thereby ensuring the acceptability of the products in European and US markets meeting stringent environmental requirements.

KFH believes in the importance of environment and the need to protect it against dangers and threats. Accordingly, KFH has concluded a high-level strategic partnership contract with the Voluntary Environment Charity represented by Kuwait Scuba Diving Team.

KFH endeavors to reinforce and enhance the concepts of environment and greenery awareness. These elements are considered as main motivators of sustainable growth in society.

KFH has presented several modern boats to the Kuwait Scuba Diving Team and participated in beach cleaning campaigns with several schools under the supervision of the Ministry of Education. This comes as part of its endeavor to spread environment awareness and encourage voluntary work to reserve nature and all natural resources.

KFH has also participated in the inauguration of Edailiya Towers Park after renovation.

Caring for the Human Capital

Employees

Kuwait development plan's human capital pillar intends to prepare youth to become competitive and productive members of the workforce. KFH Talent management strategy and plan is aimed at supporting this important pillar of economic development. Giving cardinal importance to human resources ensuring diversity and equality will help KFH attract and retain the much-required talent for sustainable profitable growth. Initiatives during the year focused on people are multifaceted and are detailed below.



Talent Management and Career Development

In alignment with the objective of government KFH supported talent management and career development initiatives through various programs. KFH has a strong internal talent management and career development program to develop its human capital. In addition to these internal programs, KFH supported external programs for students of various universities to promote awareness and development of students.

KFH supported visits made by College of Business Administration- Kuwait University Finance Club to Britain for professional and educational purposes. The journey covered the students visit to Kuwait Investment Authority office, BBC building, London Exchange and several universities and financial institutions. The journey included various workshops, seminars and academic lecture.



Caring for the community

Promoting Youth and Education

KFH gives priority attention to the development of the youth by promoting appropriate guidance and inputs so that they become a productive element of country economic development.



ITS identified availability of IT skills a key business sustainability issue and had developed career guidance and skill development initiatives in Kuwait and Egypt.

Some of these programs are aimed to providing early inputs to students during business awareness sessions. These awareness sessions cover topics such as career awareness, upcoming technical skills requirement, emerging job market scenario and importance of soft skill development to develop practical awareness for students.

ITS also provide internships to students to have a practical exposure to an information technology business environment. During these internships programs students get opportunity to work on specific technology platforms in real project environment. Students who take up internships with ITS are rewarded through financial compensation at the end of the internship periods.

This program is supporting local government plans to improve employability of the students by exposing them to real world business scenarios. ITS is benefitted through exposure to the available technical skills and this visibility enhances the skill availability for ITS through skill enhancement and relationship building making this a mutually beneficial talent development initiative.

KFH has placed youth on top of its priorities. The bank is considered as the main supporter of youth on all educational, sporting and academic aspects including talents and innovation. During the year, KFH established several strategic partnerships with a group of initiators, talented youth and innovators in various fields.

KFH continued its strategic partnership with the Youth Empowerment symposium, which promoted global pioneers to exhibit their experience to Kuwaiti youth in a forum. This event has been attended by a significant number of people.

KFH has sponsored and supported a number of pioneers and honored those who won Olympic medals in global sport competitions and made the Nation of Kuwait proud in the international sports arena.

KFH held a seminar at the College of Business Administration, comprising a group of Kuwaiti citizens. The seminar was entitled “Kuwait’s Sun Shines the World”. This seminar reinforced the commitment of KFH in the enhancement of national talents. KFH aims to highlight, accentuate and appreciate national talents accomplishments and to illustrate their views and experiences to students.

KFH, in cooperation with “Al-Nuwair Initiative” participated in the “Positivity” Conference aimed at developing positive attitude among youth. It participated in the conference actively and hosted several experts who presented their distinguished experiences to the attendants. These initiatives helped motivate youth to be positive at the time of adversities.

KFH has honored the Kuwaiti inventor Hawraa Al-Qalaaf who won the International Science Award “Intel” for her invention “Alarm bracelet for deaf and mute parents”.

Also, KFH has honored the blind Kuwaiti student / Joori Al-Aazmi for occupying the first position in the local “Reading Challenge” com.

KFH honored the Kuwaiti inventor Essa Al-Jimaz, winner of a silver medal at Geneva International Inventions Exhibition in the field of environment. He was honored for inventing the suction process of exhaust carbon dioxide and turning it into plastic.

Moreover, KFH honored the champion Ahmad Naqa Al- Mutairi with 2 KG gold award in recognition of his triumph in capturing the gold medal in the wheel-chair competition at the Rio 2016 Paralympics.



Enhancing Health and Health Awareness

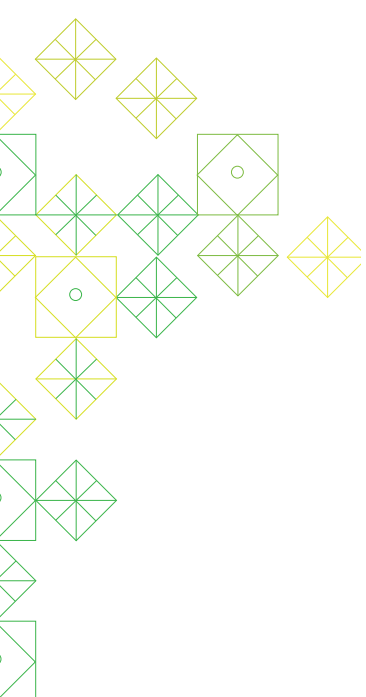
Health care pillar of Kuwait development plan intends to “improve service quality in the public healthcare system and develop national capabilities at a reasonable cost”. Al Salam hospital community development programs supports this overall objective by enhancing health and health awareness among society.

Al Salam hospital updated slogan “ Trust Us” give the direction for its customer focus by raising the expectations of health care “above and beyond” the limits in the community. To achieve this trust of customers, stakeholders and the community as a whole, Al Salam hospital has carried out initiatives to increase patient awareness on health and disease, enhance safety and security knowledge in the community, while providing the best customer service to Al Salam customers.

Keeping the goal of “involving community, through interactive methods, with our workforce to achieve greater health awareness, which in turn will raise the health standards of our society”, in alignment with the Health Care pillar of Kuwait development plan, Al Salam hospital has initiated and completed following activities during 2016.

Using field trips to schools as an effective vehicle for improving awareness of students on Dental Health, Nutrition, Road and Child passenger safety, hand hygiene sessions, Growth chart, Al Salam hospital has visited schools in Kuwait. These visits and field trips has helped us to improve the awareness among students about these critical elements of health issues and provided us with the opportunity to have a firsthand interaction with the future generation and obtaining valuable insights into the problems and issues faced by them.

Aiming to improve awareness on critical illnesses such as Prostrate Cancer, Breast Cancer, Diabetes etc, Al Salam hospital has observed specific days earmarked for each diseases. These awareness sessions has improved the awareness that is required for early detection, which is a critical element in effective and successful treatment of such disease.



Al Salam hospital has also observed the Blood Donation day, World Heart Day, Health Awareness day etc to promote required awareness and to propagate healthy living habits that can support such initiatives. These campaigns were done using Newspaper advertisements, SMS, Screen Advertisements, Application notifications, Social media tools etc.



Caring for the Less Fortunate

KFH participates in all efforts aiming to promote and develop the disabled and special needs skills and to inspire them to build strong and cohesive society and help open new vistas of performance for them to achieve success. Scuba diver/ Faisal Al-Mowsawi achieved, under the patronage and sponsorship of KFH, a record achievement in Guinness Record; transforming his disability into astonishing ability. KFH participated with the disabled and special needs in celebrating the national day by exhibiting their projects, showing their hobbies and supporting their talents.

KFH organized certain events on the occasion of the International Awareness Day of Autism in cooperation with Kuwait Autism Center. KFH participates also in the ceremonies, parents meetings and the Kuwait Down Syndrome Society.

Furthermore, KFH has supported the Kuwaiti young inventor Shiekha Al-Majed who was given KFH invention award for inventing a special writing pen for the blind, thus expressing KFH appreciation and acknowledgment of Kuwaiti youth talents and inventions to serve the human kind.

In crowning of its achievements KFH has won the first position prize for its creativity and innovation in the field of social responsibility at the Arab Media Forum held under the patronage of his Excellency the Minister of Information and Minister of State for Youth Affairs.

KFH has launched a unique service for the first time in Kuwait in cooperation with Zakat House. The service comprises donations for "Iftaar" and "Eid Al-Fitr" Zakat through ATM during Ramadan in an easy and swift manner. This step comes as part of KFH endeavor to provide the best electronic customer services.

Several KFH employees have volunteered to serve all worshippers and visitors at the Grand Mosque and Bilal Bin Rabah Mosque during the wholly month of Ramadan and to continue the annual Iftaar campaign carried out by KFH voluntary team. KFH continued its support as a humane partner with the Kuwait Red Crescent and presented its initiative to provide winter clothes to the needy and distribute frozen items at the beginning of summer season.

KFH continued its efforts as a humane partner in supporting the Red Crescent Society. KFH had breakfast feast (Iftar) with the officials and operatives who have duties to serve the country and the people during breakfast time.

KFH received several appreciations and recognitions for its patronage and participation during various national events including participation in the Flag Raising Ceremony to mark the beginning of national day and liberation day festivals. KFH has organized a campaign “This is Kuwait – See it through our eyes”. KFH has also participated in several other national events.



Caring for our Heritage

KFH donated intelligent digital screens to the grand mosque. KFH honored grand mosque Imams, Orators and workers at the end of Ramadan. KFH has highly significant qualities emanating from its dependence on Islamic economy i.e. Zakat, Charity and Awkaf which all contribute to the mitigation of poverty and obliteration of hunger and achievement of sustainable growth. KFH has a strong and strategic partnership with Zakat House (a Kuwaiti Governmental entity) which aims to help the needy inside and outside Kuwait. These efforts and activities are evident at various levels. KFH has presented KD 7.5 Million to Zakat House this year.



GRI Reference statement

This report contains standard disclosures from GRI sustainability reporting guidelines and is prepared using guidance from following sections of GRI G4.

G4-1 (Pages 6,7,9,10), G4-3 (Page 8), G4-4 (Page 8), G4-5 (Page 8), G4-6 (Page 8), G4-7 (Page 8), G4-8 (Page 8), G4-9 (Page 23), G4-18 (Page 11), G4-24 (Page 11 and throughout the report), G4-29 (Page 8), G4-30 (Page 8), G4-31 (Page 8), G4-33 (Page 10), G4-48 (Page 10), G4-DMA (Throughout the report), G4-EC7 (Page 13), G4-LA1 (Page 14), G4-LA09 (Page 19,20), G4-LA11 (Page 14).

