



Executive Summary - Disability Inclusion Programmes

Social Return on Investment 2017 - 2019

Introduction

In 2020, Emirates NBD in collaboration with an external partner agency - Sustainable Square, conducted an impact assessment on two of its disability inclusion programmes using the Social Return on Investment (SROI) framework. One of the studies was on Accessibility & Inclusivity for Emirates NBD branches, and the second one on the Careers Network programme.

The results of this study help to inform decisions such as which activities and outcomes produce the highest value, how to increase value and to guide decisions regarding future expansions and scalability.



Overview



Impact Created by Careers Network for People with Disabilities
AED 16,494,343



Impact Created by Accessible Branches for People with Disabilities
AED 1,507,533



Impact on People with Disabilities
AED 18,001,876

Total Social Value Created

AED 91,102,354

Total Invested*: AED 11,015,124



Money Invested by Emirates NBD Group
AED 8,194,404



Money - Salaries paid by Employers
AED 2,820,720



Time Invested by Emirates NBD
33,349 Hours

Overall SROI Ratio

1: 8.27

* Includes salaries



- The Social Return on Investment (SROI) ratio represents the value of the benefits created relative to the costs of achieving those benefits
- This means that for every **AED 1** invested in disability inclusion initiatives, there is a return of nearly **AED 8.27**

What are our disability inclusion initiatives?

The following two programmes were assessed using the SROI methodology as components of the **Disability Inclusion Initiatives** of Emirates NBD:

- **Careers Network** - this programme offers employment opportunities to People with Disabilities (PWD)
- **Accessible Branches** - transforming Emirates NBD branches into disability friendly branches (DFB)

Sensitivity Range



Careers Network

In partnership with Manzil and the Community Development Authority, Emirates NBD launched the #TogetherLimitless Careers Network in 2016 to connect work-ready individuals with disabilities to employers interested in bringing diversity into their workforces. As well as providing equal access to employment and career advancement, the scheme recognises the importance of having a diverse and skilled workforce and helps provide employees and employers with the right tools and skills to succeed.

Since its inception, the Careers Network has placed more than 70 people with disabilities in long-term employment across the UAE. The network provides an inclusive recruitment process, workplace accommodation, job coaching and support for both the employer and employee after onboarding.





Established in 2016 under the
#TogetherLimitless platform



Offers employment opportunities
to a community of people who **never
considered these possibilities as
being within their reach**



70 individuals with disabilities
placed in full-time jobs, an
increase of **204.3%** compared to
2017



The project covered all **7
Emirates**

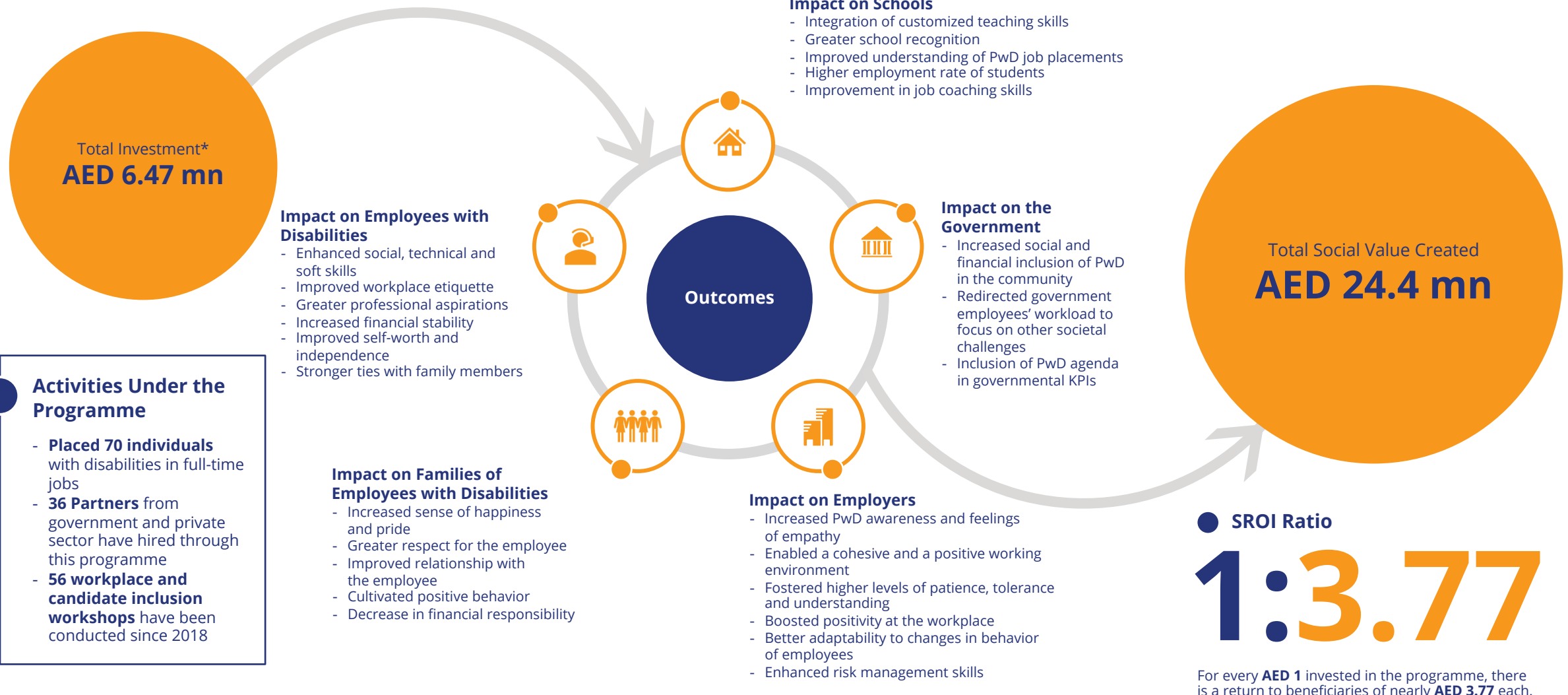


36 Partners from government and
private sector have hired through this
programme



**56 workplace and candidate
inclusion workshops** have been
conducted since 2018

Careers Network Executive Summary



Total Investment*
AED 6.47 mn

Impact on Employees with Disabilities

- Enhanced social, technical and soft skills
- Improved workplace etiquette
- Greater professional aspirations
- Increased financial stability
- Improved self-worth and independence
- Stronger ties with family members

Impact on Schools

- Integration of customized teaching skills
- Greater school recognition
- Improved understanding of PwD job placements
- Higher employment rate of students
- Improvement in job coaching skills

Outcomes

Impact on the Government

- Increased social and financial inclusion of PwD in the community
- Redirected government employees' workload to focus on other societal challenges
- Inclusion of PwD agenda in governmental KPIs

Total Social Value Created
AED 24.4 mn

Activities Under the Programme

- **Placed 70 individuals** with disabilities in full-time jobs
- **36 Partners** from government and private sector have hired through this programme
- **56 workplace and candidate inclusion workshops** have been conducted since 2018

Impact on Families of Employees with Disabilities

- Increased sense of happiness and pride
- Greater respect for the employee
- Improved relationship with the employee
- Cultivated positive behavior
- Decrease in financial responsibility

Impact on Employers

- Increased PwD awareness and feelings of empathy
- Enabled a cohesive and a positive working environment
- Fostered higher levels of patience, tolerance and understanding
- Boosted positivity at the workplace
- Better adaptability to changes in behavior of employees
- Enhanced risk management skills

SROI Ratio

1:3.77

For every **AED 1** invested in the programme, there is a return to beneficiaries of nearly **AED 3.77** each.

* Includes Emirates NBD employees salaries

Accessible Branches

Emirates NBD Disability Friendly Branches (DFB) aim to facilitate the financial inclusion of people with disabilities. Emirates NBD is transforming its branches to create a more accessible environment and offering customers with disabilities an inclusive banking experience, in alignment with the Dubai Universal Design Code, which enables the easy transformation of branches.

The DFB project was implemented in 2016 to facilitate and ease the banking experience for our customers with disabilities. Emirates NBD has successfully transformed more than half of its branches into Disability Friendly Branches. The three-phase transformation integrates infrastructure, technology and services with accessibility features in their design.



Accessible Branches
Project Background



Established in 2016 under the
#TogetherLimitless platform



Commitment to transforming
branches in **2017** under the
#TogetherLimitless platform



1500+ staff trained on **Disability
Etiquette** and **American Sign
Language**



47 Branches made disability
friendly with **20** additional
disability friendly branch elements



18 Disability friendly branches
equipped with **assistive technology**



Serving **75** customers with disabilities
and **700,000** customers without
disabilities

Accessible Branches Executive Summary



Total Investment*
AED 4.54 mn

Impact on Customers with Disabilities

- Increased access and eligibility to financial products & services
- Improved financial literacy
- Better physical accessibility in branches
- Increase in financial empowerment
- Increased trust and confidence in the bank

Activities Under the Programme

- **1500+ staff trained** on Disability Etiquette and American Sign Language
- **47 Branches** made disability friendly with **20 additional disability friendly branch elements**
- **18 disability friendly branches** equipped with assistive technology



Impact on Emirates NBD Branch Staff

- Improved disability etiquette
- Increased positivity in the workplace
- Proud to be able to serve customers with disabilities
- Enhanced personalization and communication with PwDs
- Increased sense of pride and loyalty with the bank



Outcomes



Impact on Vendors

- Larger contribution towards building a humane and healthy society
- More pride in the workplace having participated in the bank's inclusion projects
- Greater awareness of disabilities
- Increased sense of accomplishment



Impact on Tanfeeth Staff

- Improved accessibility accommodations at the workplace
- Increased positivity and inclusion at the workplace
- Greater awareness about PwD etiquette
- Enhanced respect and appreciation from business partners and society
- Better career aspirations
- Nurtured feelings of pride working for an inclusive organization

Total Social Value Created
AED 66.68 mn

SROI Ratio

1:14.7

This means that for every **AED 1** invested in the programme, there is a return to beneficiary individuals of nearly **AED 14.76** each.

* Includes Emirates NBD employees salaries

Thank You