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

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

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 Invested*: AED 11,015,124

Total Social Value Created
AED 91,102,354

Overall SROI Ratio
1: 8.27

* Includes salaries
Overview

- 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)

* Includes salaries
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
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

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

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

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

Outcomes

Total Investment*
AED 6.47 mn

Impact on Employees with Disabilities

Total Social Value Created
AED 24.4 mn

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

Careers Network
Executive Summary
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

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 pride and 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

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

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

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

Total Investment*
AED 4.54 mn

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