



Corporate Social Responsibility (CSR) Policy

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1.0 INTRODUCTION

Agricultural Development Bank Plc (ADB) seeks to be a good corporate citizen in all aspects of its operations and activities. This policy covers all areas of the Banks operations geared towards honoring its obligations and to share and care for the Communities in Ghana.

As a responsible indigenous Bank, ADB recognizes that its activities have a wider effect on, and contribute to the socioeconomic development of the country.

The Bank has to take appropriate actions that are within the legal requirements of the Republic of Ghana to give back, whenever it can, to support the very people who have contributed to the sustenance of the Bank.

At ADB, our Corporate Social Responsibility (CSR) is carried out by the Marketing and Communications Department with approval by the Managing Director, following prior budgetary approval by the Board. It should however be noted that the responsibility for the performance of the CSR rests with all employees of the Bank.

1.1 The benefits of this CSR policy includes:

- Improved internal and external relationship as a result of commitment to community service by employees of the bank
- Ensure effective and prudent use of funds as a result of the adherence to the policy
- Improved brand and image reputation as a result of synchronization in CSR activities;
- Facilitate maximization of shareholder value

1.2 The Bank's CSR are mainly in two forms:

- Activities initiated by the Bank
- Sponsorship requests brought by third party Organizations, Institutions or Individuals which are of interest to the Bank.

2.0 KEY AREAS

The Bank's reputation is an important asset. In addition, the Bank has public responsibilities and accountabilities, and must operate within its own legislation, policies and guidelines.

The key areas of concentration for the Bank's Corporate Social Responsibility activities are:

- Agribusiness/Agriculture
- Education
- Environment
- Health
- "Poverty Relief"
- Sports
- Culture
- Social/Humanitarian

The idea is to complement Government's efforts in the provision of social amenities and other related support in the areas specified above, but not to be seen as solely responsible for this.

KEY AREAS	AREAS OF SUPPORT
Agribusiness/Agriculture	Support research programs aimed at improving the agricultural value chain Workshop, Conferences, Fairs aimed at promoting agribusiness Ministry of Food & Agriculture organized programs such as National Farmers Day, Ministry of Trade and Industry Programs etc.
Environment	Afforestation activities such as tree planting programs with Schools Provision of boreholes for communities
Health	Medical Students of Public Medical Schools <ul style="list-style-type: none">- Health Training Institutions- Ghana Medical Association- Veterinary services- Disease Control Programs- Medical Foundations (Heart, Kidney etc.)

Poverty Relief	Physically challenged associations Children in Deprived Areas / Homes
Culture / Sports Support	Major festivals in locations where ADB has presence. Ministry of Youth and Sports programs Interbank sports activities
Social / Humanitarian	Emergency treatment support for the needy. - Support to the security services - NADMO related activities
Education	Educational programs aimed at institutions such as reading contest, essay writing, and choral competitions Award of educational workers who have excelled in their field Media programs on education Support for school infrastructure (minor projects)

3.0 PROTECTING THE BANKS REPUTATION

Protecting the Bank's reputation and its compliance role will be expressed as a term or terms in all agreements with third parties. The terms to be included depend on the nature and scope of the sponsorship. For example, the Bank shall where necessary, include terms to ensure that:

- Its logo is not used without its specific permission
- The sponsorship deal is not regarded as a general endorsement by the bank of the business activity of the other party
- The sponsorship deal will not fetter the Bank's ability to undertake its business mandate and compliance roles
- The Bank continues to own the intellectual property developed
- The bank's information obtained by the other party in the course of the CSR is kept confidential.

Where a third Party proposes to deal with the bank in any other capacity, the Managing Director will implement appropriate measures to deal with any actual or potential conflict.

4.0 REQUEST /SUPPORT REQUIREMENTS

- External parties requesting for support, funds or sponsorship for its initiatives, programs, activities and events should send a written proposal at least one month before the date of the event.
- The proposal must include the following:
- Name of the organization, location/ mailing address, telephone, email, website address (if any)
- Name and contact person or persons in the organization
- A brief description of the organizations, directors, social welfare department number, registrar general certificates, credential details or past initiatives of similar activities.
- Details of the initiatives to be supported funded or sponsored by ADB including the objectives, timeline, venue, targeted audience and beneficiaries.
- Provide reasons for requiring assistance
- Clarification of how the initiative is distinct from others and why ADB should offer support
- Information on the type and level of contribution sought, including a description of how the contribution would be used,
- Details of media exposure, media partners and other benefits
- Details of other individuals and organizations providing support both present and previous

5.0 CRITERIA FOR OFFERING SUPPORT

Upon satisfying all the requirements, the offer for support /sponsorship would be determined by the following criteria:

- Does the request being made fall into the CSR categories listed section 2.0
- Will the offer enhance ADB's Corporate Identity, Image and Reputation?
- Will the offer promote ADB's innovative and distinctive products and services?
- Is the recipient of the offer an existing ADB customer?
- Is the recipient a relation to an ADB employee?
- Will the offer boost ADB's business in one way or the other?
- What benefit will ADB derive from the offer?
- Any other relevant consideration as determined by the Managing Director.

6.0 WHAT ADB WILL NOT SUPPORT

ADB will not knowingly support, contribute or sponsor an initiative that:

- Does not correspond with its core Corporate Social Responsibility focus
- Goes against its Corporate Values
- Relates to or associated with political activities, such as campaigns, candidates and partisan activities
- Does not have a medium to long term plan or is unsustainable
- It is suspicious or dubious in nature.
- It is a banned religious group.
- Any other activities that would negatively affect the Bank.

All proposals should be addressed to:

The Managing Director

Agricultural Development Bank

Accra Financial Centre

P.O. Box 4191, Accra-Ghana

Email: customercare@agricbank.com

www.agricbank.com