
Sustainability Summary 2014

Driving investment, trade and the creation
of wealth across Asia, Africa and the Middle East





Oil on canvas by Majid (41.5 x 36 inches) placed at Standard Chartered Hyderi Branch, North Nazimabad, Karachi.

Standard Chartered recognises Pakistan's rich and diverse cultural heritage. A testament to this recognition is the Bank's collection of Pakistani Art. The Bank's unique art collection has been amassed over a period of years. With a presence in 17 cities, the Bank's premises host beautiful paintings, each telling its own story.

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Chief Executive Officer's message

We believe that to create long term value for our shareholders, we must help address some of the critical environmental and social issues that affect the communities where we live and work. We are proud of the associations we have built and the improvements we have brought about through our consistent efforts. Our fourth edition of this report showcases some of our work in 2014.

Sustainability is integrated into how we do business. It guides everything we do, from the services we provide to our clients, to the way we run our bank and support the local communities in which we live and work. Our approach focuses on three areas:

1. **Contributing to sustainable economic growth** - supporting our clients through our core business of banking
2. **Being a responsible company** - managing our business and operations to deliver long-term value for our shareholders and society
3. **Investing in communities** - working with our local communities to promote social and economic development

With a presence of over 150 years in leading markets around the world, we have been working with communities to deliver programmes that promote social and economic development focusing on health and education with the youth as a key demographic.

Some highlights of our work in Pakistan are:

- In 2014, we spent approximately PKR26mn on health and education initiatives
- Over 11.5 million people have been reached through our local initiatives in the area of avoidable blindness
- Through the efforts of our partners, we are attributed to a 20 per cent reduction in cataract blindness in Pakistan and are the only corporate partner of the Government of Pakistan on eye health
- Over 12,500 employee volunteering days have been conducted since 2009. In 2014, over approximately 3,700 employee volunteering days were logged in Pakistan
- HIV and AIDS awareness training was delivered across our local footprint to 1,000 outsourced staff members

As the oldest and leading international bank in the country, with a presence dating back to 1863, we are an integral part of the country's social and economic fabric. We have built valuable partnerships in the community and as we look to the future, we invite you to join us in delivering our brand promise, Here for good, by making a meaningful difference in the community.

Best regards,



Shazad Dada

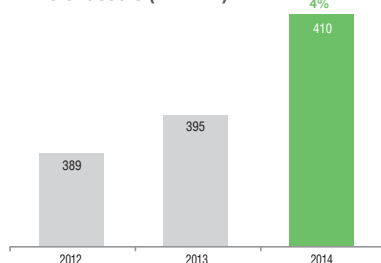
Chief Executive Officer

Standard Chartered Bank (Pakistan) Limited

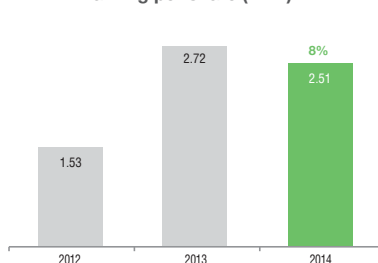
Performance highlights

Executing our refreshed strategy

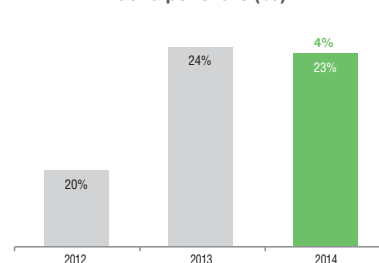
Total assets (PKR Bn)



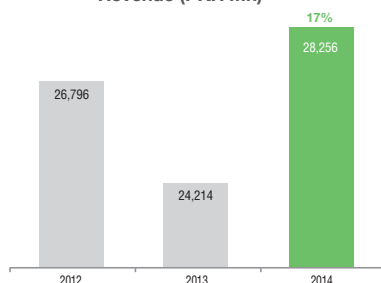
Earning per share (PKR)



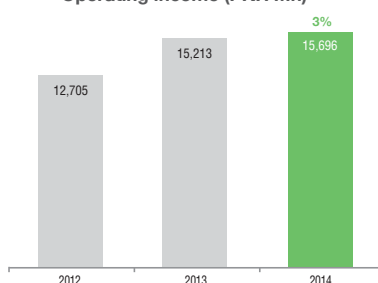
Dividend per share (%)



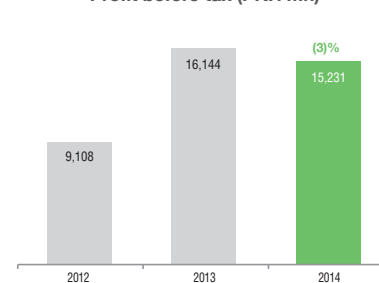
Revenue (PKR Mn)



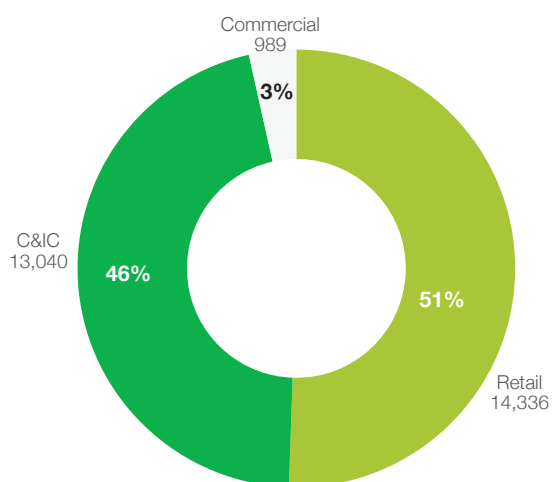
Operating income (PKR Mn)



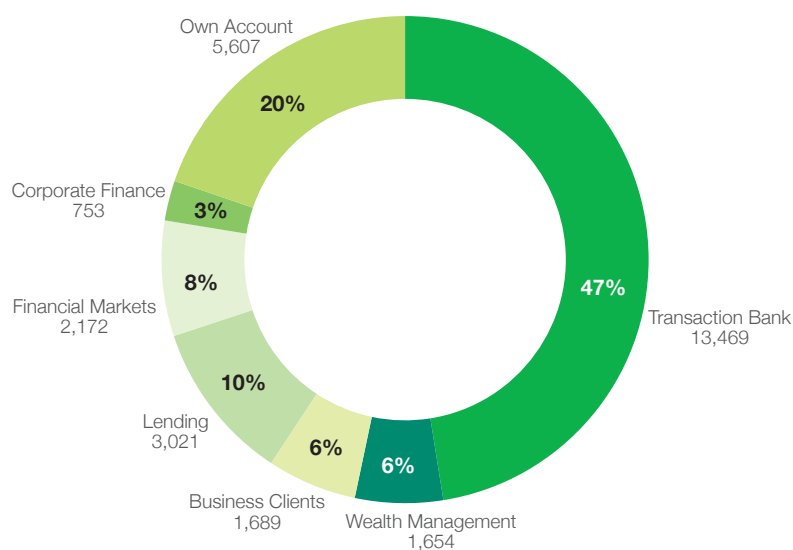
Profit before tax (PKR Mn)



Revenue by Client Segment (PKR Mn)



Revenue by Product Group (PKR Mn)



Facts

- Standard Chartered is proud to be operating in Pakistan as the largest and oldest international bank since 1863, marking more than 150 years of presence in the country
- Our franchise in Pakistan comprises 108 branches in 17 cities with over 3,000 staff
- Pakistan has the second largest distribution network in the Group. The Bank is sixth largest in terms of profitability and eighth largest in terms of assets
- We are well positioned in the local market with global capabilities and a market leader in many areas
- Appointed as Primary Dealer and Authorised Derivative Dealer by State Bank of Pakistan
- Credit Ratings of AAA / A1+ (long term and short term ratings respectively)
- In 2004, we were the first international bank in Pakistan to get an Islamic Banking license and to open the first Islamic Banking branch
- More recently, we were also recognised by The Banker (an affiliate of Financial Times) as the Islamic Bank of the Year in 2013. Our Islamic Banking innovation capability is reflected by being the first and only bank to launch and offer a Shariah Compliant Credit Card in the country. We are the only international bank in Pakistan to be structuring advisor to the Government on the local Ijara Sukuk programme attributed recently for the largest emerging market sovereign Sukuk issue amounting to USD1bn
- Independent validation of our business strategies is evident by awards and recognition. Recently, we won Islamic Finance News (IFN) Pakistan Deal of the Year award for Saadiq's USD1bn Sukuk issue, Best Bank in Pakistan (for three consecutive years) from The Asset Triple A Awards for 2013 and Islamic Bank of the Year by The Banker Award for 2013 (affiliate of Financial Times) amongst other awards

Financial highlights 2014

- We continue to build on the business momentum, despite challenging economic and external environment
- We have a more than 150 year old history in the region and continue to pursue the strategy of focused growth, improved cost discipline and prudent credit expansion
- We have delivered strong operating financial performance with a growth in revenue of 17 per cent to PKR28.3bn
- Profit before tax (excluding the one-off reversal in executive and general administrative expenses last year) increased by 16 per cent to PKR15.2bn resulting in earnings per share of PKR2.51
- Tight discipline on administrative costs and excluding one-off reversal last year, the overall costs increased by 4 per cent despite inflation and continuous investments
- Due to strong risk management and prudent credit expansion, loan impairments remained low. We continue to maintain high provision coverage of over 90 per cent against non-performing loans
- The deposit momentum continues with a growth of around 3 per cent since the start of the year with current and savings accounts now comprising of 92 per cent of our deposit base. This resulted in us having one of the lowest costs of deposits in the industry
- We continue to be disciplined and proactive in our approach to risk management and will appropriately account for any impairment in past dues on a timely basis
- Against the backdrop of economic challenges and our 150 year presence in Pakistan, we believe in sustained growth by continuing to focus on our clients with a prudent approach to building the balance sheet
- Our overall deposits increased by 3 per cent to PKR304.5bn from PKR296.5bn in December 2014, while advances (net of provisions) decreased by 5 per cent to PKR128.5bn from PKR135.5bn in December 2014

Our business model

How we create value

Banks play a crucial role in economies by facilitating payments and converting short-term deposits into long-term financing. Through these activities we take on and manage risk.

As an international banking group focused on Asia, Africa and the Middle East, we serve a wide range of clients from individuals and small and mid-sized businesses to large companies and financial institutions, helping them to build, grow and protect their wealth.

We have a clear strategy and in 2014 reorganised our business to help us better support our clients and meet our aspirations.

Our business model is focused on sustainable value creation



Our approach to sustainability

Promoting sustainable economic and social development

Sustainability at Standard Chartered

A force for good, promoting sustainable economic and social development



Sustainability and our business

Using our position as a leading financial institution, we are committed to promoting positive social and economic development in the countries where we operate.

Sustainability to us is not just about using less energy, or raising money for good causes, although we are proud of our efforts in both. Sustainability is embedded in our brand promise, Here for good, and affects every single thing we do: the way we make decisions, the contribution we make to local economies and the impact that we have when we bank the people and companies driving investment, trade and the creation of wealth across Asia, Africa and the Middle East.

Our ambition is to be the world's best international bank. This means getting the basics right: being financially stable, continuously improving our governance and seizing the opportunities presented by our markets to provide and promote sustainable economic growth.

Our approach continues to focus on three key priorities: contributing to sustainable economic growth, being a responsible company and investing in communities.

Establishment of sustainability forums

In 2014, we established Sustainability Forums in the areas of Diversity and Inclusion (D&I), Employee Volunteering (EV), Eco-Efficiency, Living with HIV (LwHIV) and Seeing is Believing (SiB). Each forum is chaired by a senior leader and serves to further the agenda set by their team and endorsed by the Pakistan Executive Committee at the onset of the year.

During 2014, the forums' members' were able to drive a number of initiatives across the Bank's network for internal and external stakeholders. These included the following :

- D&I secured one additional holiday for all minorities to be taken on any religious occasion
- EV drives engagement across all our locations in a structured and inspiring way. Over 3,656 volunteering days were delivered in 2014
- The Eco-Efficiency forum led a nationwide environment clean up activity with the support of the EV forum in December. The environment remains a focus for us and the forum looks at continuous improvements in the areas of energy and resource savings
- HIV and Aids awareness training was delivered across our local footprint to 1,000 outsourced staff members
- SiB achieved monumental success in 2014. Looking after the Bank's most visible community investment programme globally, the team raised USD252,000 for SiB, which is the highest in the region

Contributing to sustainable economic growth

Whether it is helping businesses to grow, supporting people to buy their own homes or providing clients with a full range of products to facilitate global trade and investment, we use our core business of banking to fuel economic activity in our markets.

In 2014, we provided USD289bn worldwide in lending to our clients. This funding enables businesses to diversify or expand and gives individuals the opportunity to invest and provide stability for future generations. By doing all of this responsibly and efficiently, we can have a positive effect on sustainable development in our markets, contributing to economic growth in the long term and enabling communities, businesses and people to thrive.



Peter Sands, our Group CEO hosted Mian Muhammad Nawaz Sharif, Prime Minister of Pakistan, Senator Ishaq Dar, Finance Minister for Pakistan and other senior ministers and advisers for lunch with clients and investors during the Prime Minister's trip to the United Kingdom. They reflected positively on Pakistan's progress and shared critical business and investment insights.

Access to financial services

As a bank, we are committed to providing products and services to individuals and companies driving local, regional and global economic development and job creation. We support trade, infrastructure and other key sectors of the economy that create the foundation for long-term sustainable growth. We actively share our expertise with clients, governments, regulators and communities to help deepen financial markets and strengthen the financial sector.

The markets where we operate continue to undergo rapid change, creating new opportunities for economic growth. We are helping countries realise these opportunities by providing dedicated financial services to the local entrepreneurs and businesses that are leading innovation and employment generation. In 2014, we provided USD15bn of funding globally to our Commercial Clients who are predominately local and regional mid-sized companies.

We continue to develop and expand our dedicated Islamic banking brand, Standard Chartered Saadiq. In 2014, we provided USD16bn in Islamic financing. We acted as financial advisor and lead manager for Hong Kong's inaugural Sukuk (Shariah compliant Islamic Bonds) issuance, the first dollar-denominated AAA-rated Government Sukuk.

We allocate capital to key sectors in the economy including agriculture, trade and infrastructure. In 2014, we financed USD30.9bn through our Commodity Traders and Agribusiness portfolio. We supported Vietnam's agriculture sector by signing a USD70mn financing agreement with An Giang Plant Protection Joint Stock Company to fund a rice paddy field model that aims to provide a higher-quality product and financial security for farmers.

We retained our position as a leading trade bank. We supported the development of the China-UK trade corridor by becoming one of the first market-makers for direct trading between the renminbi (RMB) and the GBP on the interbank foreign exchange market in the China Foreign Exchange Trade System.

Many of our markets are hampered by unreliable infrastructure, which can impede economic growth. We have made a USD5bn commitment to support Power Africa – a five-year multi-stakeholder partnership to help bolster investment in power generation across Sub-Saharan Africa – from 2013 to 2018. We are providing advisory, financing, debt-structuring services and policy framework development. Our efforts in 2013 and 2014 are expected to culminate in the creation of over 900 megawatts of additional generation capacity in Africa. Across our markets, we support the renewable energy and clean technology sector. We provided and supported financing of USD798.6mn to the sector in 2014.

We share our expertise to help countries raise funding, deepen capital markets and attract investment. In 2014, we continued our role as sovereign ratings advisor to ten governments, supporting their economic development goals through enhanced credit positioning, investor relations and capital-raising strategies. For example, in 2014, we co-arranged the UK government's landmark RMB bond issuance and Vietnam's first bond issuance in the international capital market since 2010.

We provide financial products and tools to help our clients reach individuals who lack access to banking services. In 2014, we rolled out capabilities to transact with mobile wallets in four markets. This technology allows clients such as non-governmental organisations to help pay their staff and other beneficiaries through mobile phones in areas with limited access to banking facilities. In addition, we provided USD318mn to 23 MFIs. We continue to promote transparency in the sector and conducted an independent review of the social performance of 28 of our MFI partners.

The national debt conference

A 'national debt conference' organised jointly by the Policy Research Institute of Market Economy (PRIME), an economic policy think tank and Business Recorder, the leading business daily of Pakistan, supported by the Friedrich Naumann Foundation for Freedom (a German political think tank) was held on 25 October 2014 in Islamabad. The purpose of the conference was to raise awareness about the rationality and consequence of the increase in public debt and its structure for our economic freedom. This conference provided an excellent opportunity for all stakeholders to share their thoughts on the vital subject of managing national debt.

At the conference, Shazad Dada, CEO Standard Chartered Bank (Pakistan) Ltd., shared his thoughts on the prevailing restrictions in developing the public (non-bank) markets for debt from a private bank's perspective. He focused on:

- Rationalisation of National Savings Scheme
- Improving management of public funds
- Encouraging mutual funds industry



Top economists, policy makers and heads of commercial banks including Dr. Ashfaq Hussain, Dr. Kaiser Bengali, Salim Raza, Arshad Zuberi, Sakib Sherani and Nadeem Naqvi were speakers at the conference.

Environmental and social risk management

To achieve long-term sustainable development, we must responsibly manage environmental and social risks. We have well-established Position Statements that set out the standards we expect of clients and ourselves, including application of the Equator Principles.

In 2014, we revised our environmental and social risk assessment procedures and underlying templates. These procedures assess alignment with our Position Statements and are completed as part of our credit approval process for all clients and certain transactions. Potential issues are identified and referred to a specialist team for a more in-depth review. In 2014, over 350 client relationships and transactions were referred for further review. For all identified risks, we seek to develop effective mitigating measures. Where this is not possible, transactions have been, and will continue to be, turned down.

Being a responsible company

Our commitment to sustainability is about more than the economic activity we finance for our clients. It is also about how we develop our people and manage our business to create long-term value for our stakeholders and deliver on our brand promise, Here for good. In 2014, we continued to strengthen our corporate governance framework, made a significant investment in our financial crime remediation programmes and moved forward with additional external disclosure on country-by-country tax payments as set out in the European Union requirements.

Governance

Robust governance is the foundation for establishing trust and promoting engagement between a company and its stakeholders. We see governance as critical to our commitment to being a responsible company and continuously look for ways to strengthen our approach.

In 2014, the Brand and Values Committee, which oversees our sustainability agenda, was renamed the Brand, Values and Conduct Committee, to more accurately reflect the committee's focus on different aspects of conduct. The Brand, Values and Conduct Committee works to ensure that the right culture, values and behaviour are actively adopted and promoted at all levels within the organisation.

The Board Financial Crime Risk Committee became effective on 1 January 2015. Its role is to provide additional focus and oversight of all financial crime compliance matters.



Stakeholder engagement

We maintain ongoing dialogue with stakeholders and draw upon their feedback to develop our business strategy, identify new opportunities and manage risks.

Clients: we engage with our clients to ensure that the products and services we offer meet their personal and business needs. We seek to provide the highest levels of service and actively work to identify and resolve complaints. In 2014, we moved towards an online sampling method to assess client satisfaction.

Employees: we have continual dialogue with our employees for feedback on our role as an employer. In 2014, we launched My Voice, our new employee engagement survey, with participation from over 85 per cent of employees.

Communities: we work with local and international non-governmental organisations to understand the social, economic and environmental concerns of the communities where we operate and to deliver our community investment programmes. In 2014, we partnered with the Queen Elizabeth Diamond Jubilee Trust on four projects to help eliminate blinding trachoma in Africa.

Investors: we engage with investors and analysts through one-to-one meetings, round tables and surveys on how to further integrate sustainability into our business. In 2014, we participated in the leading sustainability indices including the Dow Jones Sustainability Index, FTSE4Good and the Carbon Disclosure Project.

Regulators, governments and industry bodies: we take part in initiatives that engage regulators, governments and financial institutions to address sustainability issues in our markets. In 2014, we participated in industry discussions on financial inclusion through our membership of the World Economic Forum Financial Inclusion Steering Committee and Working Group. We also joined the Green Bond Principles and Climate Bonds Initiative to promote the green bond market.

+ For more information on how we engage stakeholders on material issues, please refer to sc.com/SustainabilityStakeholders

Introducing the new WorldMiles Card



In line with our focus on the evolving needs of our clients, an innovative card was launched in October 2014.

Recognising the rising travel trend amongst Pakistanis, we unveiled a new credit card offering - Standard Chartered WorldMiles Card. The new credit card is targeted at frequent travellers and travel enthusiasts alike.

The WorldMiles proposition offers cardholders the exciting possibility of redeeming reward points for airline tickets to a destination of their choice on any airline. It is the only card in Pakistan that offers a universal menu of destinations and airlines coupled with additional travel related benefits and privileges. Powered by leading travel partners and alliances it offers a complete travel solution for the avid traveller.



Saving lives through Sukuks

In 2014, Standard Chartered Pakistan leveraged its expertise to help organisations and governments issue Sukuks (Shariah-compliant Islamic Bonds). Most notable was the Sukuk arranged for the International Finance Facility for Immunisation Company (IFFIm).

The IFFIm is a multilateral institution created to accelerate the availability of predictable, long-term funds for health and immunisation programmes. The three-year, USD500mn Sukuk was the IFFIm's first, with the proceeds set to fund immunisation programmes and health-system strengthening initiatives for children in some of the world's poorest countries, many of which are in our footprint.

As well as being the largest inaugural Sukuk issue from a supranational, this was also the first ever socially responsible Sukuk with funds to be utilised for vaccinations.

Acting as Sole Global Coordinator and Joint Lead Manager for this landmark transaction, we increased the deal size from USD300mn to USD500mn. Over 85 per cent of the order book comprised new, primarily Islamic, investors. This highlights investor confidence in the deal and our ability to access unique pools of liquidity for our clients.

The Sukuk gave investors the opportunity to help protect tens of millions of children from preventable diseases, and enabled us to use our expertise to demonstrate our commitment to being Here for good.

Pakistan perspective

- Our brand promise, Here for good, promotes integrity, encourages good relationships with our clients and embodies the highest standards of conduct
- Our Group Code of Conduct, which all employees are required to re-commit to annually outlines the principles and behaviours that our employees are expected to uphold
 - In 2014, 99 per cent of our employees endorsed and recommitted to the Group Code of Conduct
 - Additionally, 98 per cent of new joiners attended the Right Start Induction Programme
- Employees across the Bank also participated in training sessions – 98 per cent completed the Group Code of Conduct e-learning to gain practical insight on how it applies to their day-to-day business activities
- In 2014, 5,158 staff members attended 1,228 classroom trainings and up-skilling sessions amounting to 15,748 learner days
- Being firm advocates of gender diversity at the workplace and understanding its invaluable contribution to the organisation, our focus remains on maximising the personal and professional growth of our female employees. Our gender diversity ratio currently stands at 22 per cent and we aim to increase this to 30 per cent in the near future. In 2014, we organised multiple networking and engagement sessions to nurture female talent at the Bank under the ambit of the Women's Development Programme and Women's Leadership Programme
- Attracting and retaining young talent at the workplace constitutes one of our key priorities. Presently, Gen-Y comprises 67 per cent of our total population

People and values

As part of our one-bank approach, we continue to embed our culture and values throughout the Group. We invest in our people through learning and development programmes with 94 per cent of employees receiving training in 2014. To further understand the views of our employees, in 2014 we launched a new employee engagement survey, My Voice, with over 85 per cent of employees participating.

We respect human rights across our business. This includes our human resources policies and our procurement decisions as set out in our Supplier Charter. We consider human rights in our financing decisions, guided by our Position Statements, which address the rights of children, workers and communities in relation to specific industry-sector risks.

Bring your child, niece, nephew to work

The Standard Chartered Women's Network in Pakistan celebrated International Women's Day with an inclusive activity that enabled staff to bring their child, niece or nephew to work. More than 100 young visitors were hosted at our head office and various offices across our network. The activity provided parents and guardians an opportunity to show their children their workplace, enabling them to understand what they do at work. Our volunteers and staff interacted with the children and explained the role of banks and what banks do.

Mehergarh award for 'Leaders of Change'

On the occasion of National Women Working Day on 22 December 2014, Standard Chartered Bank won the Mehergarh Award for 'Leaders of Change'. These awards are given each year to organisations that take extraordinary measures to make the workplace more dignified and gender equitable.

Qasim Abbas, Employee Relations Head Pakistan and Hafsa Abbasy, HR Head, Retail attended the ceremony held at The Auditorium of Pakistan National Council of Arts Islamabad and received the award on behalf of the Bank.



Substantial work has been done to implement and embed anti-sexual harassment legislation in the Bank. Apart from taking several steps mandatorily required by the State Bank of Pakistan, the Bank also conducted awareness and education workshops for employees across different cities on the subject.

Micro marketing forum for Priority Banking clients

Responding to the changing needs of clients, the Bank arranges forums where clients and staff interact with a view to create and deliver value added solutions.

Seen below is a forum on 'Economic outlook and FX movement' held in Islamabad for Priority clients at the Awan Arcade branch.

Wealth Management teams engaged with Islamabad's high net worth Priority clients and their families. Through the event, our clients were able to get an insight and enhance their understanding of the future outlook of the Pakistan economy.



Financial crime prevention

Financial crime hinders economic progress and harms individuals and communities. We strive to have the most effective financial crime compliance programmes in order to protect our clients, employees and the places where we do business. Our goal is to prove that we are leading the way in combating financial crime, while providing a quality service for our clients. Over the past two years, the Group has dedicated substantial leadership attention, investment and training to financial crime compliance. In 2014, we more than doubled the staff working in Financial Crime Compliance and hired industry leaders into the function. Each year more than 80,000 employees complete training to prevent bribery, corruption and money laundering. While we have made progress, we still have more to do to ensure our own behaviours and processes are operating above regulatory standards. Our commitment to this work is absolute.

Responsible selling and marketing

Supporting the needs of our clients and delivering a high-quality client experience is a priority across the business. We focus on treating clients fairly and work closely with them to deliver appropriate and suitable products. We have robust global policies and procedures in place to make sure that complaints are identified and resolved quickly. To support our continual focus on conduct, in 2014 we exited our engagement of third-party vendors as representatives of the Group for the sale of our retail products.¹

The largest emerging market sovereign Sukuk issue to date

Standard Chartered Bank successfully priced a USD1bn five-year Reg S/144A issuance of Trust Certificates ('Sukuk') for Pakistan. The deal marked Pakistan's return to the international debt capital markets following a USD2bn five-year and ten-year bond offering in April 2014 and achieved a number of key milestones.

- (i) Largest Emerging Market Sovereign Sukuk issuance in 2014**
- (ii) First Sukuk issuance from the Republic since 2005**
- (iii) Well diversified orderbook with strong participation from Middle East accounts**
- (iv) Orderbook 2.3 times oversubscribed with over 160 investors**
- (v) Priced 50bps inside of recent conventional bond with no new issue premium**

The transaction was Standard Chartered's first international capital markets deal for Pakistan and the Republic's 12th international public offering, having accessed the market through conventional bond deals in 1994, 1996, 1997(2), 1999, 2004, 2006(2), 2007, 2014(2) and one Sukuk issuance in 2005. This is a clear reflection of Pakistan's position as a regular issuer in the international bond/Sukuk markets.

Pakistan is a core part of Standard Chartered's Middle East, North Africa and Pakistan (MENAP) Region's operation. This important transaction further cements the Bank's relationship with the Pakistan government and highlights its superior standing in the MENAP capital markets space.

¹ Except for the Philippines which is currently under view



Liverpool frenzy - making our goals count

Standard Chartered proudly sponsors Liverpool Football Club (LFC). As part of this, the Bank has been organising the Standard Chartered Trophy since 2012. Pakistan participated in this Trophy for the first time in 2014. More than 30 staff, client and community football teams from across the country competed for a chance to represent Pakistan at the Standard Chartered Trophy 2014 in Anfield, UK.

Karachi United, a community football team, comprising of the Bank's clients, won the final match against the Islamabad staff team with a score of 3-2. Karachi United went on to represent Pakistan in the finals and play 13 teams from across the Bank's footprint in Asia, Africa and the Middle East. Winning teams from the various regions attended an English Premier League match at Anfield, received professional training session from Liverpool Football Club legends and coaches to help them prepare for the final tournament.

An amazing season for The Reds – and we were there to cheer them all the way!

The Standard Chartered Trophy country finalist team, staff and media reporters from Pakistan rejoiced as they reached Anfield to witness The Reds win their last match of the Premier League season.

Ahead of the finals of the Standard Chartered Trophy at Anfield, the country teams spent time at the final 2013/2014 season game of LFC, meeting with players, coaches and their official physician - Dr. Zafar from Pakistan.

The 2013/2014 English premier league season ended, with Manchester City being crowned champions. Despite this, it was viewed as an incredible season for all concerned.

Environment

We seek to minimise the impact of our operations on the environment. In 2014, we reduced our energy use intensity by 4 per cent, our water use intensity by 3 per cent and our office paper use by 6 per cent per full-time employee. We remain broadly on track to meet our respective committed targets.

To manage energy and water use across our properties, in 2014 we collaborated with landlords to make sure that 34 per cent of our new and renewed leases are green.

In 2015, we will work with our new property management partner, Johnson Controls Inc, to accelerate energy and water savings across our property footprint.

The Bank seeks to minimise the environmental impact of its operations and has targets in place to reduce energy consumption. Across Pakistan, the Bank successfully achieved the following:

In 2014

- Carbon emissions from Diesel Gensets were reduced by 18.6 per cent / 261kg
- A renewable energy project was implemented in the Allama Iqbal town branch
- New air conditioners procured have environmental friendly refrigerants - R407
- Environmental friendly materials such as recyclable carpets and wooden flooring were adopted at the time of refurbishment

The MENAP region won the annual internal Green Star Award through the vital contribution of 14 per cent energy reduction in 2014

On an annual basis, our Corporate Real Estate Services department (CRES) presents an award to an individual or team generating the best environmental performance, helping deliver and support our Here for good brand promise.

The work done by the MENAP region to develop and then implement an action plan set a fantastic example to the rest of the network around the world.

The team used an iPhone App to identify various green initiatives including improvements to the efficiency of the air conditioning system in Bahrain and the installation of the LED lights in Pakistan. As a result, energy use in MENAP reduced by 14 per cent in 2014 - the highest reduction of any region in the group and a vital contribution towards meeting the Bank's 2019 focus on environment.

Notably, the UAE, delivered a 19 per cent reduction in energy use, equivalent to USD157,000 of utility cost savings against 2013.

Investing in communities

Promoting the social and economic development of communities is fundamental to our strategy supporting sustainable economic growth in our markets. In 2014, we invested USD64.2mn, or the equivalent of 1.06 per cent of our 2013 operating profit, in community programmes. Our programmes focus on health and education, with youth as a target demographic. We support emergency response efforts across our markets.

In 2014, funding was dispersed for four water filtration plants to be set up with The Citizens Foundation aiming to benefit over 14,000 students and their families in flood affected districts spread across our footprint



Tharparkar drought relief

In 2014, Pakistan was impacted by a severe drought in Tharparkar. In line with our commitment to support the communities in which we operate, more than 800 staff from Karachi, Lahore and Islamabad participated in packing food hampers to help drought affected victims in Tharparkar.

The volunteering activity consisted of a phased volunteering plan. Communications were sent out bankwide to create awareness with regards to the severe food scarcity situation in Tharparkar.

A needs based analysis of the goods required in the drought affected region was carried out, to determine food items required. Staff then rallied to work over the weekend in Karachi, Lahore and Islamabad to pack the items. A live score board was maintained at the venues to show the progress of the drive and to encourage staff. The packed goods were then delivered to Tharparkar with the assistance of the Army and the Air Force.

Community programmes

Our contribution to the Millenium Development Goals (MDGs)

Over the past 15 years, we have worked to ensure that our community investment priorities support the MDGs. As the Sustainable Development Goals (SDGs) are finalised in 2015, we will continue to collaborate with governments, other private sector companies and our community partners to advance the SDGs.

| Goal 6 | Combat HIV and AIDS, malaria and other diseases | |
|---|---|--|
| Target | Have halted by 2015 and begun to reverse the spread of HIV and AIDS. | |
| Standard Chartered Commitment and Progress | Continue to educate our staff and external partners across our footprint through our Living with HIV (LwHIV) programme. | <p>In 2014, our LwHIV programme marked 15 years of providing education on HIV and AIDS.</p> <p>Our employees delivered over 5,000 volunteering days for LwHIV in 2014, an increase of 15 per cent over 2013.</p> <p>In 2014, we established a partnership with the MTV Staying Alive Foundation to provide funding to organisations delivering local education and awareness programmes in several of our markets.</p> |
| | Raise USD100mn from 2003 to 2020 to provide sustainable eye-care services through Seeing is Believing (SiB). | <p>Through fundraising and bank matching, we raised USD10mn for SiB in 2014, with a cumulative total of more than USD79.4mn raised and 65.8mn people reached since 2003.</p> <p>In 2014, we awarded nine grants from the SiB Innovation Fund to promote and develop pioneering solutions to tackle blindness around the world.</p> |

Our public commitments and progress

| Theme | Commitment | Target | Timeline | Progress as at 31 December 2014 |
|---|---|---|-------------|---|
| Contributing to sustainable economic growth | Bolster investment in power generation across Sub-Saharan Africa through Power Africa | USD5bn expected to add up to 7,500 megawatts of generation capacity | 2013 – 2018 | 900 megawatts |
| | | | | |
| Being a responsible company | Increase women on our Board | 25 per cent women | 2013 – 2017 | 11 per cent women |
| | Reduce energy use intensity | 35 per cent in tropical locations 20 per cent in temperate locations | 2008 – 2019 | Reduced by 9 per cent tropical 22 per cent temperate locations |
| | Reduce water use intensity | 71 per cent | 2008 – 2019 | 44 per cent |
| | Reduce office paper use | 10 kg per full-time employee (FTE) | 2012 – 2020 | 19.3 kg per FTE |
| Investing in communities | Invest in our local communities | 0.75 per cent of prior year operating profit (PYOP) | Annual | 1.06 per cent |
| | Raise funds to tackle avoidable blindness | USD100mn | 2003 – 2020 | <USD79.4mn |
| | Empower girls through education and sport | 600,000 girls | 2006 – 2018 | >146,000 girls |
| | Educate micro and small businesses | 5,000 micro and small businesses, with 20 per cent women - owned or led | 2013 – 2018 | 1,400 entrepreneurs, including approximately 36 per cent women |

Seeing is Believing (SiB)

The economic prosperity of a community depends on a healthy and productive population. Seeing is Believing (SiB), our flagship community programme, provides funding to address avoidable blindness and promote quality eye health. Through fundraising and bank matching, we raised USD10mn in 2014. From 2003 to 2014, we raised more than USD79.4mn and reached 65.8mn people. In 2014, we awarded nine grants from the SiB Innovation Fund to promote and develop pioneering solutions to tackle blindness around the world.



- Our SiB Phase V project focusing on Diabetic Retinopathy was launched in May 2014. This project aims to reach beneficiaries in three districts in Pakistan in the cities of Lahore, Karachi and Rawalpindi
- In 2014, we launched our first Locally Developed Project (LDP) with our partner Layton Rehmatulla Benevolent Trust. This project has a focus on female cataract blindness and aims to save over 3,100 eye sights by April 2015
- As part of our SiB Phase IV project in Pakistan, an initiative called Pakistan Urban Paediatric Eye Care Programme was conceived and rolled out. Under it, the Bank committed to screen an estimated 1.7mn less privileged children in five major cities of Pakistan for visual impairments. To date, we have screened over 1.3mn children
- In 2014, Pakistan raised USD252,000 for Seeing is Believing before matching
- We employ 24 visually impaired individuals in our telesales unit. This is a 50 per cent increase to the commitment made to our Chairman, Sir John Peace during his visit to commemorate 150 years of our presence in Pakistan
- Through our local efforts in Pakistan, together with our partners, we contributed to 20 per cent reduction in cataract blindness in the country. In recognition of our efforts, the Government of Pakistan has made Standard Chartered its official and only corporate partner
- Over the years, we have funded over 566,000 sight restoring surgeries across five cities through our local programme
- Our contribution has also helped train over 60,000 lady health workers

Living with HIV (LwHIV)



Our Living with HIV (LwHIV) programme marked 15 years of providing education on HIV and AIDS to our staff and communities in 2014. We focused on 'Positive Living' initiatives across our markets encouraging colleagues to get involved in reducing the fear and stigma associated with HIV and AIDS. Globally, our employees delivered over 5,000 volunteering days for LwHIV in 2014, an increase of 15 per cent over 2013. We established a partnership with the MTV Staying Alive Foundation to provide funding to organisations delivering local education and awareness programmes on HIV and AIDS in several of our markets.

CRES Follow the Sun EV

HIV and AIDS awareness training was delivered across our local footprint to 1,000 outsourced staff members. Our collateral was translated into Urdu for this initiative. Wellness sessions were held by HIV champions to remove common misconceptions and talk about safety from common transmission modes.



Positive Living

Under the global CRES Follow the Sun EV initiative, CRES led the Positive Living campaign in Pakistan by holding LwHIV awareness sessions for all outsourced staff nationwide.

The drive started in Karachi in October 2014. Senior leaders including Scott Barras, Regional Head, CRES, UAE MENAP, M Usmani, Head, CRES, Pakistan and Najam Siddiqi, CFO and Executive Committee champion for Living with HIV participated in the employee volunteering session.

Positive Living is a campaign developed under our global community programme, LwHIV. As part of the 15th year anniversary our Living with HIV statement Campaign 'Positive Living' aims to fight stigma, complacency and fear: dispelling the myths that surround these stereo-types and changing perspective.



CRES volunteers were up-skilled on HIV awareness by LwHIV champions, Marium Soomro and Khadija Hashimi, who trained them on basic HIV and AIDS facts and shared popular ice breakers to use during the EV the next day.

Each volunteer then engaged with their groups and initiated a conversation about what HIV and AIDS was, how it was transmitted and common myths surrounding it.

This then flowed into a more formal awareness talk delivered with the support of doctors. At the end of the talk, the doctors took questions from the crowd on HIV and AIDS, desks were also set up where participants could speak to the doctors in privacy and get more details on specific they were keen to learn about. It is estimated that 1,000 people were given HIV and AIDS awareness in the three sessions held in Karachi, Lahore and Islamabad.

"HIV doesn't discriminate, people do. Let's change the way we see it."

Meet our Red Ribbon winners

Standard Chartered ran a global staff competition to award funding for projects in the area of HIV and AIDS. Eight countries successfully won the 2014 Red Ribbon Awards, namely Cote d'Ivoire, Indonesia, Pakistan, Singapore, South Korea, Zambia, Zimbabwe and the UK. Their creative and engaging ideas to raise awareness of HIV and AIDS in their local communities, and change people's perceptions about what it really means to live with HIV stood out from more than 50 global entries.

- **Cote d'Ivoire** will work with local schools to set up active committees who will take responsibility for educating up to 5,500 students on the prevention of HIV
- **Pakistan** will hold interactive awareness sessions for up to 1,000 colleagues
- **Singapore** is running a mobile HIV testing van to offer free testing, education and condom distribution to the local community, and Employee Volunteering opportunities with HIV-positive patients
- **South Korea** is using social media, in-house events and Employee Volunteering activities to boost awareness
- **Indonesia** is partnering with local NGOs to educate youth on HIV and AIDS within schools, universities and the local community
- **The UK** is holding an HIV education event which uses football coaching to promote awareness among 16-35 year olds
- **Zambia** held a special community event with a youth soccer tournament, education sessions and live entertainment. Over 50 members of our Zambian team got involved
- **Zimbabwe** is training and recruiting Red Ribbon Ambassadors in universities and colleges in five major cities to help educate their peers about HIV and AIDS



Education

Education provides opportunities for individuals and communities. Goal, our leading education programme, combines sports with life-skills training to empower girls with the confidence, knowledge and skills they need to be integral economic leaders in their families and communities. We reached more than 50,000 girls across 24 markets in 2014. From 2006 to 2014, we empowered nearly 146,000 girls. In 2014, we expanded the employability component of the programme through a partnership with the International Youth Foundation to help prepare girls to enter the workforce.

- Our education programme has extended more than 3,600 scholarships to deserving students across Pakistan and supports institutions for both vocational and higher learning
- Over USD80,000 has been used to award scholarships to deserving students across Pakistan in 2014

Our global Financial Education for Youth programme trained over 13,100 young people across 15 markets in 2014. Alongside this, we expanded our Education for Entrepreneurs training programme by developing a training toolkit enabling staff volunteers to deliver sessions on financial management to micro and small businesses in our communities. In 2014, the programme ran in eight markets and reached 835 entrepreneurs.

We provide emergency response and support reconstruction efforts across our markets. In 2014, we contributed more than USD700,000 to relief efforts focusing on flood recovery in several countries in Asia and the Ebola Virus Disease (EVD) in West Africa. To support the local and international EVD response, we are utilising our local banking network to open accounts for aid organisations and to process payments for health workers. We also joined together with other private sector companies and signed the UN Business Action Pledge on Ebola Elimination.



Employee volunteering (EV)

Our staff are highly engaged in employee volunteering. Every employee is entitled to three days of paid volunteering leave annually. We integrate volunteering into our community programmes and encourage skills-based volunteering. In 2014, we contributed over 86,900 volunteering days across our markets worldwide.

In Pakistan, staff volunteered over 3,656 days across our cities on volunteering efforts that included working with students, financial education and eye screening.

Environment assurance

PwC is our independent third-party assurance provider for Greenhouse Gas (GHG) emissions. In 2014, our measured Scope 3 emissions were included as part of our assurance along with our measured Scope 1 and Scope 2 emissions to enhance the credibility of our GHG reporting.



Seeing is Believing - Fundraising success

Seeing is Believing Pakistan Fund Raising Infographic



SiB Trek

The SiB Mountain Trek Challenge was the Bank's boldest and definitely coldest fundraising and awareness endeavour for Seeing is Believing. The trekking challenge attracted 225 staff registrations across Pakistan and raised over USD11,000 for SiB. 69 staff members participated in the challenge and reached the Paye Peak and more than half of the participants attempted to trek the Makra (Spider) Peak at an elevation of 13,000 feet in the Hazara region of the Himalayas in Northern Pakistan.

The SiB Mountain Trek Challenge (supported by the SiB forum) aimed to raise awareness and funds for SiB, whilst providing a unique opportunity to staff to challenge them to overcome obstacles. Staff participating in the trek conquered fear of extreme heights and endured tough mental and physical challenges. The trek became a stark reminder that every five seconds, someone, somewhere in the world goes blind. What more inspiration did the team need?



The Artists' Vision: Seeing is Believing

Building on our brand promise of Here for good, an art exhibition, titled The Artists' Vision: Seeing is Believing was held at M.M. Alam Road Branch, Lahore. The inspiration for this show was Standard Chartered Bank's global initiative, Seeing is Believing. Set in the unconventional setting of the Bank, the exhibition featured works of established and emerging Pakistani artists and showcased diverse disciplines of Pakistani Art: drawing, painting, photography, sculpture, ceramics and music.

The exhibition provided clients with a memorable experience of celebrating Pakistani Art while contributing towards a noble cause. A portion of the sales proceeds was donated to our local community investment partner, The Layton Rahmatullah Benevolent Trust. Moreover, Standard Chartered matched the amount doubling the impact of everyone's generosity.



SiB Cricket Cup and Carnival

As part of the drive to break fundraising records the SiB forum and the Bank's staff organised a cricket cup and carnival. With parallel themes of employee engagement and fundraising for SiB, the event saw huge success. Over 83 teams and 1,500 employees came together in this fun-filled sporting event.

The Grand Finale took place at the lush green Khayaban-e-Amin Ground, Lahore with a carnival and kids' activity area in the background. After a friendly match between the SiB cup committee members, the semi final play offs began. The final was played between BCOT Legends and SC Warriors. Sohail Afzal, from the Islamabad team, was declared best bowler of the tournament. SC Warriors, a staff team from North emerged victorious as the SiB Cup Champions, taking home the big trophy.



Ramadan Campaign

In the spirit of the holy month of Ramadan a number of initiatives were undertaken across the Bank. These included the following:

- The Saadiq Islamic Banking team hosted a wellness session for less privileged children from SOS village in Karachi. Our volunteers facilitated learning sessions and subsequently accompanied the young enthusiasts on a shopping spree that enabled them to get new Eid clothes from a local departmental store
- A team of volunteers came together to donate, pack and distribute over 1,000 food hampers to needy staff across three cities
- More than 1,200 less privileged students from Hope School enthusiastically celebrated Ramadan festivities with our staff volunteers in Karachi. Staff entertained the children with games and arts and craft activities, distributed Eid clothes, gifts and served Iftaar to the young guests
- The CRES & Security team organised an Iftaar for outsourced staff across several branches and office buildings in Karachi

SiB - Working with policy makers

National Committee for Eye Health (NCEH) announces the launch of SiB Phase V project

As a member of the National Committee for Eye Health (NCEH), the Bank's effort and contribution towards preventable blindness was recognised at a launch ceremony for Seeing is Believing Phase V by the NCEH.

The event was held in collaboration with SightSavers UK and other international eye NGOs to announce the roll out of three eye health care projects in presence of Saira Tarrar, Minister of State for Health, National Health Services, Regulation and Coordination Division.

The event was also attended by Dr Imam Yar Baig, Country Director, Sightsavers Pakistan and Prof. Dr Asad Aslam Khan (Sitara-i-Imtiaz), Pro / Vice Chancellor King Edward Medical University, National Coordinator NCEH and WHO collaborative programme for Prevention of Blindness. Top tier digital and print media covered the event.

The forum enabled us to showcase our sustainability agenda with particular focus on our SiB initiative to key government functionaries and media. The Bank's employee volunteering efforts and hiring of visually impaired staff were highly appreciated, reflecting inclusiveness in the workforce.

It also allowed the Bank to build on its position as the only corporate member of the committee.

Contributing to policy making at the national level

The National Eye Health Council (NCEH) held its annual meeting in Lahore in October 2014. Standard Chartered participated in the policy making session as a core member.

Through our SiB programme in Pakistan, with the help of our partners, we are attributed towards reducing cataract blindness by 20 per cent in the country. In recognition of the Bank's overall efforts, Standard Chartered is the only corporate partner of Government of Pakistan on avoidable blindness eradication and the only corporate member of the National Committee for Eye Health (NCEH).

All leading international eye NGO, representatives from the main ophthalmologic hospitals and government representatives attend the meeting that provides an invaluable forum to network with key players in the eye healthcare space.

This year's singular agenda of the meeting was to formulate the Global Action Plan 2014-2019 for submission to the Government of Pakistan. The plan is to run in parallel with Vision 2020 and aimed at supporting the goals aligned to it.

At the conference, it was proposed that a task force on Inclusion for Visually Impaired individuals (VI) should be set up by the NCEH. The objective of this task force will be to propagate methods for the inclusion of VI persons and to enable them using a rights based approach. Standard Chartered has been nominated to be a part of this task force based on our work in this area.

Celebrating Standard Chartered heritage in Pakistan

The Bank partnered with the British Deputy High Commission for a volunteering engagement to commemorate Pakistan's Independence Day.



Over 100 children from Edhi Foundation were hosted for a fun filled evening at the British Deputy High Commission in Karachi. As part of our global 'Seeing is Believing' initiative, our staff screened children for eyesight related ailments. The children were also engaged in a financial education session where they were taught basic money management skills. Our involvement at the event reflected that banks have an essential and valuable role in society.

The event concluded with a cake cutting ceremony as the national anthem of Pakistan played to mark the important occasion.

World Sight Day

Pakistani media views ongoing achievements of Seeing is Believing positively

On the occasion of World Sight Day, leading Urdu and English newspapers announced our achievement of screening 1.2mn children. Azhar Aslam, Head of Islamic Banking and Khadija Hashimi, Head of Corporate Affairs also spoke on live radio shows to share the Bank's contribution towards eradication of avoidable blindness in Pakistan.

Walking the talk on World Sight Day

In his first week in office, CEO Shazad Dada joined the volunteering team for a World Sight Day engagement that hosted more than 50 less privileged students from TCF school at the Bank's Karachi Head Office.

Used eye glass collection drive for SiB

Branches across Pakistan responded to the call of donating used eye glasses by collecting over 1,300 frames. Collection kiosks were placed in flagship branches across Pakistan to create awareness about SiB. Friends and families across our branches came together to support SiB by donating spare eye glasses.



Our visually impaired team sets apart our outbound phone banking

Standard Chartered took the lead in the industry to hire visually impaired staff in 2007 to serve our community while being inclusive. Today, there are 24 visually impaired team members. Hiring was done via IDA-RIEU through Corporate Affairs where visually impaired staff was selected for the positions on merit basis. IDA RIEU is a symbolic institute for turning disability into ability and is a milestone in the field of Special Education in Country. Through the institute the Bank hired four staff members in Lahore and 12 staff members in Karachi.



Our visually impaired staff are trained through a software named JAWS - Job Access with Speech which is a computer screen reader programme for Microsoft Windows, that allows visually impaired to have a text-to-speech output option. Data required for their daily use is converted into software format and enables them to work efficiently.

During their tenure there is not a single complaint against our differently-abled team members.

Our visually impaired staff in Karachi met with our Chairman, Sir John Peace in 2013 where he awarded the team Spot Awards and announced a 50 per cent increase in hiring of visually challenged staff. In Lahore, individual efforts of visually impaired staff were recognised through special awards in conjunction with International Women's Day and five year service recognition awards.

This revolutionary step of hiring visually impaired workforce set a unique benchmark in the industry which is now being followed by other organisations in Pakistan.

Urban paediatric eye care programme, Pakistan



Asia was three years old when her left eye was damaged due to an accident with a knife while playing with her brother. Coming from a humble background, Asia's father supported his family on his earnings as a small vendor at a local fruits and vegetables shop. At that time she received a treatment for red eye by a general practitioner.

Financial stress caused delays in getting treatment

As Asia was growing up, her parents noticed that her vision had deteriorated. She was also having trouble in school as she was experiencing difficulty in reading, seeing the blackboard and she often made mistakes in her homework.

When Asia's parents took her to a private hospital, she was diagnosed with cataract and surgery was going to cost USD400. Due to financial stress, Asia's parents decided to opt out of the surgery.

Being screened by the LRBT team

Asia was seven years old when she was screened through the Urban Paediatric Eye Care Programme team from LRBT, a project led by Sightsavers and funded by Seeing is Believing. After being referred to an ophthalmologist at LRBT, Asia received free cataract surgery and has since received numerous post-operative follow-up visits.

"We are very happy as her sight has been restored. She is very confident and now actively plays with her siblings," beamed Asia's parents.

Global priorities in 2015

- Progress our Power Africa commitment to bolster investment in power generation
- Continue to train our staff on our environmental and social risk procedures
- Continue to engage staff on our conduct agenda
- Promote our targets to improve energy efficiency across our properties
- Encourage skills-based volunteering to support the needs of local communities

Pakistan House & Deal Awards

Islamic Finance News (IFN) Awards for 2015

- Pakistan Deal of the year award for Standard Chartered Saadiq's USD 1bn Sukuk issue



The Banker (affiliate of Financial Times) Award for 2013

- Islamic Bank of the Year

CFA Pakistan Excellence Awards 2013

- Best Corporate Finance House of the Year 2012 – Fixed Income

Finance Asia Country Awards 2012

- Best Foreign Commercial Bank in Pakistan (second consecutive year)



Retail Client

- Third Best Bank in Bill Payment by 1-Link

Global Finance Awards 2015

- Pakistan - Best Emerging Market Bank In Asia Pacific 2014
- Best Consumer Internet Bank in 11 markets, (third consecutive year)



The Asset Triple A Awards for 2014

- Best in Treasury and Working Capital SMEs 2014
- Best service provider for Cash Management (second consecutive year) 2014
- Best service provider for Trade Finance (second consecutive year) 2014
- Best Bank in Pakistan (third consecutive year) 2013
- Best Debt House in Pakistan in 2013
- Best Islamic Deal in Pakistan 2012: Appointed by Pakistan International Airlines (PIA) as the sole arranger and structuring bank for a USD35mn 1 year structured Islamic finance facility
- Best Deal in Pakistan 2013:Tameer Micro Finance Bank PKR1bn retail bond (term finance certificates)
- Won The Asset Triple A Awards for 2014 for our Trade capabilities

Sustainability indices

Our performance

Dow Jones Sustainability Index

We were included in the Dow Jones Sustainability Index (DJSI) World Index and Europe Index. We were noted for our strong performance in risk and crisis management, brand management, corporate citizenship, stakeholder engagement and financial inclusion.

FTSE4Good

We were listed in the FTSE4Good Index. The FTSE4Good measures the performance of companies that meet globally recognised corporate responsibility standards.

Carbon Disclosure Project

We were selected for the UK FTSE Carbon Disclosure Leadership Index and were included for the first time on the A List: The Carbon Disclosure Project (CDP) Climate Performance Leadership Index.

Our Partners



Sightsavers

Sightsavers is working with partners in developing countries to eliminate avoidable blindness and promote equality of opportunities for persons with disabilities.



Layton Rahmatulla Benevolent Trust (LRBT)

LRBT Is committed to creating a better Pakistan by preventing the suffering caused by blindness and other eye ailments. It provides comprehensive state-of-the-art free eye care to needy patients.



College of Ophthalmology and Allied Vision Sciences Lahore (COAVS)

COAVS is a public sector organisation working under the Health Department, Government of Punjab. It is struggling hard to eliminate the avoidable blindness from Pakistan, in general and Punjab in specific, through its Eye Care Programmes, Human Resource Development and Advocacy & Awareness.



IBA

The Institute of Business Administration (IBA) is the oldest business school in the country. The institute aims to provide world-class professional managers and entrepreneurs for the business and industry in Pakistan.



LUMS

One of the largest universities of Pakistan, LUMS is a world class academic institution which aims towards excellence in education, and civic engagement to serve the critical needs of the society.



THE CITIZENS FOUNDATION

The Citizens Foundation (TCF)

The Citizens Foundation is Pakistan's leading organisation in the field of formal education. It has established 1,000 purpose built school units nationwide with an enrolment of 102,000 less privileged children.



AMANTECH

AMANTECH addresses the growing issue of unemployment within Pakistan by targeting those segments of the society that lack access to high quality education/ professional training opportunities.

