

# MURABAHA CAPITAL LTD



## Communication On Progress COP

# MURABAHA CAPITAL

**MURABAHA is a member of UN Global Compact since 2011. MURABAHA is an association of several companies and institutions including Qualitas Business Academy UK, Smart Business Academy, Arab Quality Makers and others. It focuses on sustainable projects that support environment, governance, transparency, and that are characterized by quality and accuracy. It is owned and managed by a group of highly qualified professionals with excellent track record in Corporate Finance and Asset Management.**



# MURABAHA CAPITAL



It depends on a sustainable policy of business context according to the principles of UN Global Compact and the standards of international sustainability.





# MURABAHA CAPITAL

Murabaha Capital ultimately depends on maintaining long term client relationships through these 4 key values that act in a continuous circle. It operates on a regional basis through a network of sister companies located in the following important locations: Damascus, Cairo, Doha, London, Riyadh, Dammam and Dubai.

## Member of Murabaha Capital



مراجعة كابيتال  
Murabaha Capital



Murabaha Capital  
For Investment & Development  
Ltd., Sudan



Murabaha Capital  
M.E.



B.V.I Registered



Qualitas International  
Certification Ltd. UK



صناع الجودة العرب



مؤسسة  
زكي أسعد رحيمي  
التدريب  
للجودة و التميز و المهارة



السماة الذهبية  
تعليم - تدريب - استشارات  
(أحدى شركات المجموعة الوطنية القابضة)

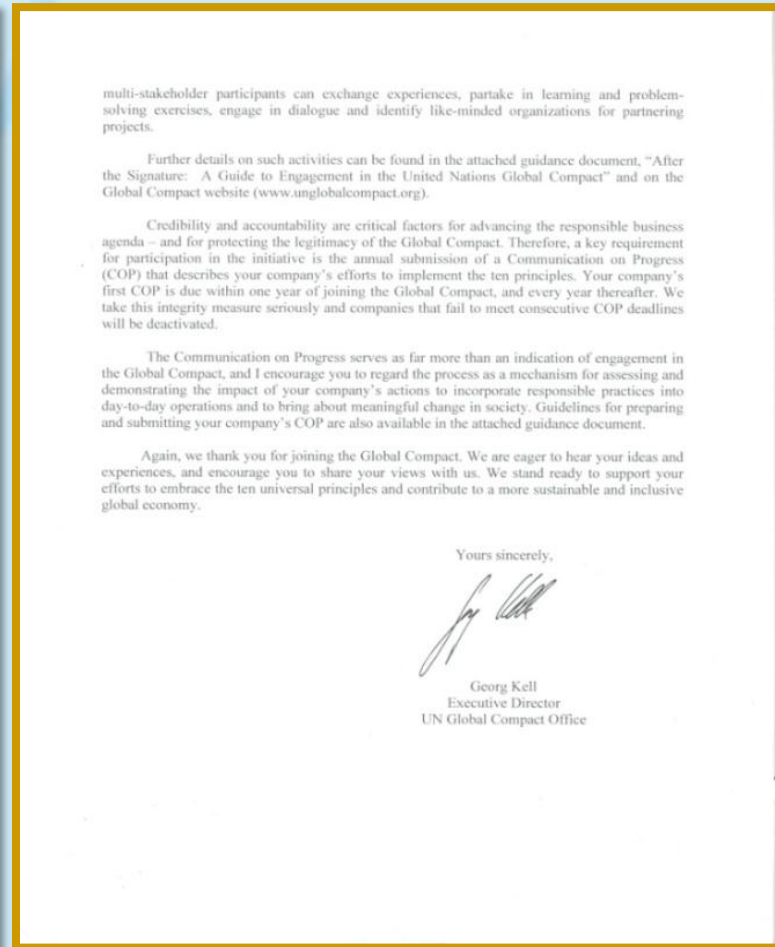


[www.murabahacapital.com](http://www.murabahacapital.com)

# GEOGRAPHICAL LOCATIONS OF MURABAHA CAPITAL LTD



# MURABAHA CAPITAL MEMBERSHIP IN UN GLOBAL COMPACT SINCE 2011





## **MISSION OF MURABAHA CAPITAL LTD**

- **Providing excellent specialized consulting, financial, and investment services.**
- **Commitment and focusing on sustainable projects that support environment, governance, transparency, and that are characterized by quality and accuracy.**
- **Exceeding our customers' expectations in Syria and Middle East.**



## **THE STRATEGY OF MURABAHA CAPITAL LTD**

**The strategy of MURABAHA Capital Ltd is based on building long-term relationships with its customers and society. Murabaha Capital Ltd has abided by its programme for society service CSR for 20 years through its policy that involves service commitment to continually protect society all the time.**



# CHAIRMAN'S STATEMENT TO CONTINUE COMMITMENT



**We are committed to sustainable development to create sustainable communities where people prefer to live in and work. MURABAHA CAPITAL continues its support to the United Nations Ten Principles so that we regard social, educational, healthy development and environmental responsibility as a complementary factors to an echo of economic development. In addition, MURABAHA CAPITAL focus its activities on our country Syria by supporting all needed services in the present situation of Syrian's crisis and continue our initiatives to help and take care of people who are affected.**

**We want to enhance the value of MURABABAH CAPITAL in various aspects of Syrians' life in the long run. Therefore, we view creation in holistic manner because we believe that economics, environmental, and social responsibility go hand in hand.**

**We confirm commitment in order to give an overview of who really are and productive relationships with all our stakeholders.**

**Regards**

**Hassan Hamwi  
Chairman**



# **WE ARE COMMITTED TO GLOBAL COMPACT**



**The strategy of MURABAHA CAPITAL is driven by a commitment to do the right thing in our own business and to be a catalyst for change in the world around us.**

**Doing the right thing means playing our part in responsible business issues that are central to our businesses – from the quality of services and the diversity of our people, to our engagement with communities and our environmental footprint.**

**Being a catalyst for change means that we use our skills, voice, and relationships to work with others and influence activities that make a difference, create change and have a lasting impact on the world around us.**

# WE ARE COMMITTED TO GLOBAL COMPACT



**We have four focus areas to bring this strategic intent to life locally: Responsible business, Diversity and inclusion, Community engagement, and Environmental management. We describe our work in each of these areas within this report. The overlaps and intersections of these four areas with the UNGC four areas of Human Rights, Labour Rights, Environment and Anti-Corruption, should become apparent throughout.**





# **THE SIGNIFICANCE OF MURABAHA CAPITAL INCORPORATION IN GLOBAL COMPACT**

- **MURABAHA tries to fulfill our social responsibilities in the most favorable conscious manner.**
- **MURABAHA aims to achieve a more powerful organisational structure.**
- **MURABAHA intends to be a part of a freshly blooming culture in the international business platform.**
- **MURABAHA seeks to become a business partner preferred by multinational business platform.**
- **MURABAHA undertakes risk management by means of being proactive against risks.**

**MURABAHA ACTIVITIES AND  
PROGRAMMES SOCIETY SERVICE  
IN 2016-2017**



## **MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017**



- **Training over 450 collage students freely in many Syrian cities to help them figure out their abilities and to improve theirs skills and learn more especially in topics related to Quality Science & systems.**
- **Lunching free E-Learning programmes in various educational and occupational fields.**
- **Providing all kinds of means including spiritual and materialistic support to all young people who have desire to work in MURABAHA CAPITAL whether they are inside or outside Syria.**
- **Forming a specialized team whose mission is to find out the students' needs in all their collage phases.**

# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



- Providing free training courses of consultations, investments, financial services according to requirements of labour market.
- Continuing MURABAHA CAPITAL'S initiative of taking care of Syrian Arab Army martyrs' families. This initiative has started in 2014 by supporting 25 martyrs' families. MURABAHA CAPITAL **plans to increase** the number of families to 50.
- Providing job opportunities to Syrian people who emigrated to Sweden and helping them to integrate with society.
- Giving materialistic aids to some of those affected by Syrian conflict through some charity associations as a contribution to decrease their sufferings.

# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



## MURABAHA CAPITAL'S scholarships include:

- **Quality Management Systems, Quality Basics in Educations, and Academic Accreditation For graduates of Educational Diploma in Hama University.**





# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



- **Quality Management Systems and ISO 9001:2015 For both Syrian & Iraqi students.**
- **Quality Management Systems, ISO 22000 and HACCP for Syrian chiefs who are inside or outside Syria.**
- **Healthy Quality Diploma For Veterinary students in Hama University.**



# MURABAHA ACTIVITIES AND PROGRAMMES

## SOCIETY SERVICE IN 2016-2017



- Activities of MURABAHA CAPITAL's Institutions include:

Holding a workshop titled (Modern Teaching Methods) in association with Directorate of Culture & the Directorate of Education to acknowledge schools with the benefits of teaching quality concepts and to help them comply with Quality Standards.





## MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017

**Supporting the committee of Hama University's friends to discuss university strategies and work plans to implement them.**



# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



**Participating in Quality conferences at AL-Kalamoun University & AL-Bath University to spread the culture of quality.**



# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



- Activities of MURABAHA CAPITAL Institutions, Qualitas International Certification & Arab Quality Makers, to achieve safety food:

**Developing services of Hotels and food in Aleppo by launching a programme to achieve that.**





## MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017

- Supporting Conference of safety food in Hama
- Supporting the efforts of Ministry of Tourism in Aleppo to improve the touring services and products.



# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



- **MURABAHA launches programmes to help disabled people to live a better life as ordinary people, Some programmes, like Smart assist Qualified Assistant Training, are for assistants to get skills and training.**
- **MURABAHA has the ambition to gentrify the assistant profession and to take the lead in order to create the absolute best Assistant Crops on the market.**



# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



- **MURABAHA** believes that life activities are necessary for those who protect our country Syria, so that it supports Arabic Syrian Army soldiers who like sport.
- **MURABAHA** honours those who play boxing sports to encourage them.







# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017

- **Mustafa AL-Hamwi, a coach in MURAPAHA, published MASTERS OF SUCCESS Book and makes it available for all. Also, there is digital copy on the internet**



creative lab invites you to attend our workshop

**DISCOVER YOUR CREATIVE  
PASSION AND ACHIEVE  
YOUR GOALS IN 2017!**

Are you ready to kick-start 2017 and make it the year you find your passion and purpose? Then book your seat at what is definitely going to be one of the biggest and most inspiring talks of the year.

Join **Moustafa Hamwi**, the world's leading expert on the topic of passion as he guides you on how to discover your calling and live the most fulfilling life possible.

Ranked as one of the top management thinkers in the world, Moustafa's talks are highly energetic and inspiring, so this is definitely not one to miss! There will also be a chance for attendees to win free seats to his online coaching program, 'The Passion Journey' and a signed copy of his award winning book 'Masters of Success'.

**Our Speaker**



**Moustafa Hamwi**

Passionpreneur  
Award winning Author & Speaker

# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



- MURABAHA provides Quality Management Systems plans, quality certificates, auditing and training courses to several companies in Syria, Sudan, Saudi Arabia, and Lebanon.



# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



**Qualitas International Certification, one of MURABAHA' s institutions cooperates with the National Council for Traffic Safety in Lebanon to save people on roads and to implement ISO 39001:2012 (Road Traffic Safety Management System).**

**This cooperation comes after the death of Syrian boy because of falling off a school bus in Lebanon.**

# MURABAHA ACTIVITIES AND PROGRAMMES SOCIETY SERVICE IN 2016-2017



Accordingly, Lebanon has made a progress towards achieving the goal of reducing road accidents and has joined the plan of the united Nations' goal of reducing road accidents internationally 50% by the year 2030.





# HUMAN RIGHTS



- **MURABAHA believes that it is inherently important to reach a high level of integrity towards human right issues so that it supports the related polices, takes actions with no prejudice in the workplace or against anyone because of their religion, gender or political view, therefore, it follows suitable procedures to boost Human Rights.**
- **MURABAHA always aims to provide a suitable work environment to its team due to its belief in the significance of human resources.**
- **MURABAHA seeks to attract and develop qualified manpower through focusing on the following aspects:**

# HUMAN RIGHTS



## I- Scientific and intellectual:

- **MURABAHA has a yearly plan to train its team members according to their specializations, qualifications, and tasks. It encourages technical and professional training; helps its team to acquire management skills; and provides several types of courses such as: archiving and record control. MURABAHA has achieved 80% of its plan this year.**
- **MURABAHA believes in self-development and team learning, so its team members cooperate together to transfer their experiences and knowledge to one another.**
- **MURABAHA encourages its team to read. Consequently, it provides a library that contains more than 1185 books in various specializations: management, computer, Internet, economics, business, quality, health, and occupational safety.**



# HUMAN RIGHTS

## II- Health:

- **MURABAHA provides health care for its team by participating in health insurance and health awareness programmes, and by granting health service and medical care.**
- **MURABAHA has offered guiding and warning bulletins about environment, health, and occupational safety.**





# HUMAN RIGHTS

## III- Social:

- **MURABAHA still provide social services to its team members, so it gives them subsidies (subventions) and incentives periodically.**
- **MURABAHA encourages invention and creation, so it urges its team to be creative and original.**
- **MURABAHA takes the necessary procedures and arrangements to enable women to have their rights. So, it employs women and appoint them in leadership positions. (Females constitute 90% of the total number of team members).**

# HUMAN RIGHTS



## IV- Administrative and regulatory:

- MURABAHA develops the basics of work ethic continually, applies work laws, seeks to achieve equality in salaries and rewards for all team members, and pays the fair fee according to effort. Moreover, it takes urgent emergencies of some members into consideration.
- MURABAHA grants suitable healthy environment for its team, for example, it allows its team to have one hour break.
- MURABAHA applies elastic policy in work, so it gives its members the choice to have a full-time or partial-time job. Also, it permits them to choose their work days. Accordingly, 30% of team members have partial-time jobs in agreed-upon days according to their own preferences.



## HUMAN RIGHTS

- **MURABAHA is committed to ethical conduct, truthfulness and justice in its dealings with its team and stakeholders.**
- **MURABAHA respects the rights of its team members regarding their occupational safety, and it offers them rewards and incentives according to their performance.**
- **The relationships of MURABAHA's board of directors and all team members are familial. There is no mistreatment for any party. They all cooperate and collabourate in a harmonious group.**

# HUMAN RIGHTS



- **MURABAHA evaluates its team members to measure their performance and to recognize the necessary training needs. Consequently, it trains them continually and provides equal opportunities for all of them to develop their work.**
- **MURABAHA is concerned in following up its programme of social responsibility as a main component of its yearly plan.**
- **MURABAHA highly estimates gender equality in work between male and female members of its team.**

# LABOUR





## LABOUR

- **MURABAHA follows Syrian labour laws.**
- **It respects the right of negotiation, including guild admission.**
- **MURABAHA encourages team members to participate in decision making because of its belief in their effective role in development and improvement. It is convinced that development starts at the bottom of work hierarchy. Therefore, it holds consecutive meetings to discuss difficulties, obstacles and problems in order to find suitable solutions. It motivates its team members to communicate with their directors about all work issues especially social responsibility.**



## LABOUR

- **MURABAHA has an administrative system that defines the relationship between it and its team members. Both parties sign a contract that identifies items of agreement including: type of work, office-hours, workdays, and vacations according to the members' own circumstances.**
- **MURABAHA gives fair salaries to its team members to grant them the minimum level to their living. It asks them if their salaries are not adequate. It provides them with necessary facilities (work-hours, leaving permissions, vacations...).**
- **MURABAHA abides by labour laws that prohibit work under 18 years old.**

# LABOUR



**MURABAHA follows the policy of indiscrimination with its team members by:**

- ✓ **Enhancing workforce in selecting team members according to their specializations and scientific capabilities without discrimination in any of: race, gender, religion, nationality, or handicapping.**
- ✓ **Providing equal opportunities to all team members in occupational training and developing, paying the fee suitable to effort, and granting rewards, incentives, vacations, and health care.**
- ✓ **Enabling women to work and to obtain their right in having high positions.**



# ENVIRONMENT





## ENVIRONMENT

- **MURABAHA assures environment protection in its activities and services, through enhancing team awareness about the significance of environment protection from all types of pollution (noise, visual pollution...).**
- **It acknowledges its team about energy, water resources and renewable energy.**
- **It automatizes all its works, mails and correspondences to decrease paperwork. Also, it does not employ smokers.**



# ENVIRONMENT

**MURABAHA helps Misrabi Company for water treatment in Syria to implement ISO 9001:2015 by providing; initial inventories, practical courses, certificates of ISO management supervised by Syrian Arabic Standards and Measurements Organisation.**





## ENVIRONMENT

**MURABAHA enhances the culture of environmental protection inside and outside its locations, through organizing free courses. It has conducted 16 courses about: medical wastes, the effects of war on environment, protecting environment from fires and bombs.**

- **MURABAHA takes the necessary procedures to protect energy.**
- **MURABAHA has joined the Syrian association for environment in 2002 and participated in its activities.**
- **MURABAHA is the leader of Arabic Center for environment management systems.**
- **MURABAHA helps many companies to implement ISO 14001, the International Environmental Management Standard.**



## ENVIRONMENT

- **MURABAHA protects environment from pollution as it provides a suitable context without noise.**
- **MURABAHA has contributed in supporting Syrian Inventors' Association to invent new technologies to protect environment and to participate in training courses and seminars about protecting environment.**

# ANTI-CORRUPTION



# ANTI-CORRUPTION



- **MURABAHA fights all kinds of corruption inside & outside the company, especially with those whom it deals with because it considers them as partners in its businesses.**
- **MURABAHA has never been involved in bribes. It never follows any kinds of extortion.**





# SUSTAINABLE DEVELOPMENT GOALS





# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS

## SDG 1



### **NO POVERTY:**

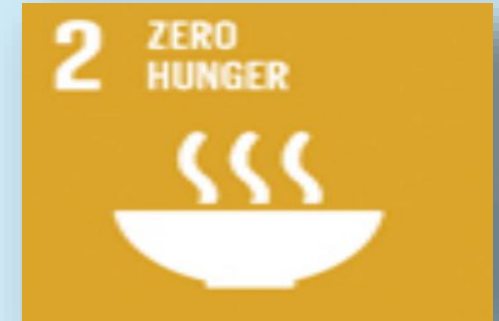
- **MURABAHA cares about its poor employees and always provides them with financial aids.**
- **MURABAHA helps the families of Syrian Arab Army Martyrs to achieve its faith on sustainable development seeking better life for them.**

# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS

## SDG 2

### ZERO HUNGER

- **MURABAHA tries to end hunger by providing some free meals in Ramadan.**



# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS

## SDG 3



## GOOD HEALTH AND WELL-BEING

- MURABAHA cares about its employees' health by providing health insurance and health awareness programmes, and sick leave.
- MURABAHA puts hygiene & health care criteria, improves its services continually, and distributes it to all health institutions & programmes in accordance with the international associations requirements of health care quality to help them understand that and to be implemented

# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS

## SDG 4



## QUALITY EDUCATION:

- **MURABAHA is interested in Quality Education, it ensures quality education for all and promotes lifelong learning.**
- **MURABAHA participates in a lot of conformances to achieve high level in education through its activities in 2016-2017.**
- **MURABAHA cooperates with Curriculum Development Center in the Ministry of Education in Syria.**

# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS



## SDG 5

### GENDER EQUALITY

- **MURABAHA increases the number of women at the Board and at senior management levels. The proportion of working women at the company reaches 90% of employees.**
- **MURABAHA never differentiates between women and man in terms of treatment, remuneration, salaries and facilities.**

# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS



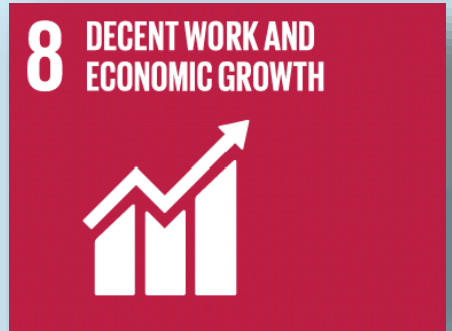
## SDG 6

### **CLEAN WATER AND SANITATION**

**MURABAHA cooperates with some water companies to help them provide pure water for their customers.**

# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS

## SDG 8



## DECENT WORK & ECONOMIC GROWTH

- **MURABAHA achieves that when it helps companies to implement ISO.**

# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS

## SDG 10

### REDUCED INEQUALITIES

- **MURABAHAA achieves this goal by applying business etiquette conduct, allows women to accomplish the right of working, and protects children's' rights at the company**





# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS

## SDG 12



## RESPONSIBLE CONSUMPTION & PRODUCTION

**MURABAHA cooperates with a lot of ministries and companies to help them reduce energy consumption and to produce good products.**

# TAKING ACTIONS TO SUPPORT THE SUSTAINABLE DEVELOPMENT GOALS



## SDG 17

### PARTNERSHIPS FOR THE GOALS

- **MURABAHA makes partnership in local, Arabic and international regions with governmental, private, social and public sectors in Syria in order to strengthen the UN principles.**



This is our **Communication on Progress** in implementing the principles of the **United Nations Global Compact**.

We welcome feedback on its contents.

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