

# CORPORATE SOCIAL RESPONSIBILITY 2015



# Corporate Social Responsibility Strategy

Through our subsidiaries in Colombia and Central America we develop the corporate social responsibility strategy which contemplates social value generation through three dimensions: Educational, Human and Social, and Environmental.

## Educational Dimension

- We seek to achieve a sustainable growth by promoting financial education

## Human and Social Dimension

- We want to improve the quality of life of the population. To achieve it we promote both the individual and collective development of our employees, suppliers and customers

## Environmental Dimension

- We focus on minimizing the environmental impact of our operations

# Grupo Aval's Social Responsibility Initiatives

## Corporación Microcrédito Aval



In 2015 through the Corporación Microcrédito Aval we contributed directly to the social and economical development of the Colombian microentrepreneurs. The corporation's strategic north is to further penetrate microcredit in Colombia, in an organized and responsible manner.

The Corporation has created a range of products and microfinance services designed to:

- Reduce poverty in Colombia
- Improve the quality of life and wellbeing of approximately 100,000 families

Since its foundation the Corporation has disbursed Ps 37,000 million to more than 30 thousand microentrepreneurs.

# Educational Dimension



## Financial Education for Life Programs:

### Financial coach

We made workshops and conferences involving youth and adults, in order to sensitize them on good financial management as a tool to achieve their goals and dreams. During 2015, 108 conferences were made, with a total of 3,492 people trained

### Mobile classroom training:

Through three mobile classrooms, training is given across the regions of Colombia, having the possibility to have entitled, complementary or virtual formation regarding financial education, banking and insurance.

### Saving month attendance (October)

Nearly 1,050 children actively assisted and learned why it is important to look after their money and how to generate savings habits to live a healthy and responsible financial life.

### Expo artesanías 2015 endorsement

A financial education training was conducted for artisans and micro entrepreneurs participants in the 2015 event

### Launching of a financial tool “Mi presupuesto virtual”

The objective is to offer a tool to manage and control personal finances under the following web page [www.mipresupuestovirtual.com.co](http://www.mipresupuestovirtual.com.co)

## Educational Dimension



### Financial education program – Basic Curriculum

In association with the Junior Achievement Colombia Foundation, its objective is to provide courses in basic economics and finance to low-income children nationwide. Since its inception in 2010 and through 2015, 1,015 employees of our Banks have participated as volunteers training 32,506 children in 49 schools in 28 cities of the country.

### Other programs

More than 8,513 people have benefited through programs such as: *Aceleración del Aprendizaje, Brújula, Resiliencia, Jornada Escolar Complementaria, Atención Integral a Familias, Acciones para la permanencia en la escuela, Saberes (Primera Infancia), Alianza Primera infancia – LIMMAT y FC, Proyecto palabrario y MAVALLE*

### Financial education website – 123 Cuenta

Through the website [www.123cuenta.com](http://www.123cuenta.com), the Education and Financial Health program, has established itself as a virtual, friendly and innovative alternative to learn and practice knowledge about personal finances

# Human and Social Dimension



**Tapas**  
para sanar

## Donations

In 2015, entities related to Grupo Aval donated more than Ps 9,700 million for programs aimed at promoting health, education, culture, religion, democracy exercise, sports, scientific and technological research, ecological and environmental protection, defense, protection and promotion of human rights, access to justice and social development.

## “Tapas para sanar”

Our Banks made an agreement with the *Fundación Sanar*, through which they have been collecting all kinds of plastic caps in boxes distributed nationwide. This material is delivered to the Foundation who then sells it and uses the funds to provide psychological and social support to children with cancer.

## Utopia program

In partnership with the La Salle College this program was launched specifically to train agricultural entrepreneurship in young people from poor rural families that were victims of violence. To date, Utopia has 220 youngsters in training and has won several awards for its positive contribution to build peace.



## Human and Social Dimension



### “Pies en la tierra”

In partnership with CEA Foundation, we seek to donate prosthesis to people who have lost some of their lower limbs. We are conducting a joint project to debug inactive file, reviewing and removing material from different areas and warehouses. This material is subsequently delivered to Kimberly Clark as raw material for their products. The money received, according to the weight of the material delivered from our institutions, is donated to the Foundation for the program implementation. In 2015, 46 prostheses were delivered to 44 people.

### Alliance with the Roosevelt Institute

We established an alliance with the Roosevelt Children's Orthopedic Institute to improve the quality of life of children with disabilities. Thanks to the voluntary contributions of more than 1,000 employees and sales of materials for recycling, Ps 84 million were collected. This were intended for the opening, on 20 November, of the physical therapy for rehabilitation of adults and children ward.

# Human and Social Dimension

## Bancarization

Our Microfinance model established himself as one of the main channels of bancarization, providing low-income microentrepreneurs the possibility to get financial products accordingly to their profile, with an unique value offer that accompanies them in their financial education process and ensures adequate inclusion into the banking system.

- We have presence in more than 650 municipalities in the country
- We have served about 83,000 families with more than 50% led by women
- We have disbursed more than Ps 409,000 million through more than 153,000 microcredits. Here 10.5% of microentrepreneurs accessed for the first time the financial system
- With our deposit account “Emprende Ahorro”, we have promoted a savings culture for more than 47,000 microentrepreneurs who have received exclusive benefits as it is unique product in the market

## Telethon

Thanks to the generosity of Colombians, Telethon exceeded the target of Ps 13 billion





## Environmental Dimension



### Environmental volunteer

In 2015, several days of environmental volunteering were held, in which employees nationwide could attend with their families. Throughout this initiative 7,700 trees were planted across the country with 700 volunteers. The sessions were held in Barranquilla, Bogota, Bucaramanga, Cali and Medellin

### Green Protocol

The objective of the program is to facilitate the convergence of efforts between the National Government and the Colombian financial sector to implement policies and practices for a sustainable development. The activities were:

- **Recycling in Banco de Occidente's General Office building** collecting cardboard, paper and plastic caps
- **Credit agreement "Línea Verde"** a contract with the Japan Bank of International Cooperation (JBIC) and Sumitomo Mitsui Banking Corporation (SMBC) was signed for US 100 million in order to finance projects that reduce the emission of greenhouse gases

## Environmental Dimension



### **Blue Planet National Ecology Award**

This award seeks to promote and recognize organizations, foundations, NGO's, business, SMEs, individual, communities and educational institutions that have distinguished themselves through direct actions aimed at the education, conservation and recovery of water.

### **Ecological Book**

Since 1984 we began publishing an annual book of high quality ecological content, contributing with the dissemination of natural resources in Colombia.

### **Saving for your future**

Since 2012, an environmental education and advisory website was launched, [www.ahorrandoparatufuturo.com](http://www.ahorrandoparatufuturo.com), in which a weekly illustrated, practical, easy to apply and related to environmental improvement and saving money advice is published.

Additionally, through the publication of books on financial education and environmental issues children are being included in the initiative. In 2015, it had 791 schools registered in Saving for your future, covering a total of 106,920 children positively influenced by this program.



# Highlights



### On-site financial education:

- 305,236 children and youngsters
- 179,112 adults
- 33,828 SMEs



7,700 planted trees in Colombia  
400,000 visits to the site



22,027 people registered  
112,939 visits  
47,000 Microentrepreneurs that accessed for the first time to the site



Donated Ps 9,700 million during 2015 to support social causes



791 registered schools  
106,920 children covered



700 employees and their families contributed volunteer hours

