



# SDB Strategy Overview: Strategic Objectives

Strategic Objectives

## Human-Focused Offerings

Strategic Pillars

<p><b>P1 Enabling Financial Protection</b></p> <ul style="list-style-type: none"> <li>I Provide targeted social lending</li> <li>II Promote savings directly and through partnerships</li> <li>III Enable philanthropists to unlock social responsibility investments/financing efforts</li> </ul>	<p><b>P2 Promoting Financial Independence</b></p> <ul style="list-style-type: none"> <li>I Grow HBBs by optimizing impact of financial and non-financial services through NGOs</li> <li>II Establish SDB at the forefront of developing Freelance in the Kingdom</li> <li>III Introduce Guarantee Program to maximize lending impact</li> </ul>	<p><b>P3 Enabling Productivity</b></p> <ul style="list-style-type: none"> <li>I Incubate underserved micro &amp; small enterprises (MSE)</li> <li>II Develop alternative funding solutions in partnership with private sector</li> <li>III Deepen impact of non-profit sector</li> </ul>
<p><b>P4 Building Internal Capabilities</b></p> <ul style="list-style-type: none"> <li>I Establish a culture that positions SDB as the 'Employer of Choice'</li> <li>II Enhance digital capabilities and operational excellence</li> <li>III Enhance impact tracking and reporting</li> <li>IV Enhance SDB's outreach and brand visibility</li> </ul>		
<p><b>P5 Achieving Financial Sustainability</b></p> <ul style="list-style-type: none"> <li>I Maximize revenues through monetizing existing products and new revenue streams</li> <li>II Rationalize operational costs along cost drivers</li> <li>III Develop and implement an enhanced risk management framework to reduce NPLs</li> </ul>		