

# Rabobank: CSR Strategy

## Problems

5 GENDER EQUALITY



Rabobank has a score of **1.5** out of **6.0** on its policies and practices on gender towards clients.

Rabobank has a lot of clients that **don't** have policies that address gender-issues

Inequality is growing for more than **70%** of the global population

Longterm social and economic development and progress in other critical areas is being **held back** due to inequality based on income, sex, age, religion etc. Rabobank does not actively contribute to this SDG,

10 REDUCED INEQUALITIES



8 DECENT WORK AND ECONOMIC GROWTH



Rabobank needs a sustainable growing economy to thrive. **One in five** countries were already likely to see income per capita stagnate or decline before covid-19, which has derailed the already slow economic growth

Nearly **half a billion** people can't find decent work

**99%** of people that live in cities breathe polluted air

Rabobank has been operating **100%** climate neutral since 2007 but compensate their investments

11 SUSTAINABLE CITIES AND COMMUNITIES



13 CLIMATE ACTION



A lot of housing is still being built **unsustainably**

Rabobank invests **too much** of their portfolio into polluting companies such as farms

More than **100,000** people have lost money to phishing

Rabobank received again a penalty, last year of **500,000 euros** because it did not yet comply with the rules of DNB

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



Rabobank is a cooperative bank and currently operates at level 2, reactive. This is because at some points they do great but at others they are not yet active. If the new strategy is implemented, Rabobank will be more responsible for solving a wicked problem. Furthermore, Rabobank can make more profit in a prosperous society. The strategy also contributes to a good reputation, which will ultimately lead to more clients.

## What to do?

- Rabobank should require their clients to have an explicit gender-sensitive zero tolerance policy towards gender-discrimination.

- Set up an online volunteers platform which gives out free advice to start-ups in developing countries, par example of CreditSuisse and possibly in collaboration.

- Use audience reach to promote and invest in safe migration for the people who have left their country due to inequality

- Educate these people in order for them to have a fair chance in finding a new job and integrate in their new environment.

- Collaborate with schiphol airport by supporting their action plan called "Actieplan ultra fijnstof".

- Set up a separate loan category with lower interest for project developers and people looking to buy a sustainable house via a bank loan to stimulate this type of housing.

- Keep communicating to the customers that they should always verify if messages are real and check if they come from the official account

- Make sure to at least follow the regulation of DNB and after that look at extra options.

## (new)Partnerships



Effect of the new strategies on all the sdg's	1 POVERTY	2 ZERO HUNGER	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	6 CLEAN WATER AND SANITATION	7 AFFORDABLE AND CLEAN ENERGY	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
SDG 5					++				
SDG 11									
SDG 8		+	+					++	
SDG 13								+	
SDG 10		+			+			+	
SDG 16									

Effect of the new strategies on all the sdg's	10 AFFORDABLE AND CLEAN ENERGY	11 SUSTAINABLE CITIES AND COMMUNITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	13 CLIMATE ACTION	14 LIFE BELOW WATER	15 LIFE ON LAND	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	17 PARTNERSHIPS FOR GOALS
SDG 5	+							
SDG 11		++	+					+
SDG 8		+						+
SDG 13		+	+	++				
SDG 10	++							
SDG 16							++	

