



NUQUL GROUP

SINCE 1952

SUSTAINABILITY REPORT 2009





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About this Report:

In our first annual sustainability report, “Growing Together”, we will share our successes thus far as well as our challenges in pursuing excellence through sustainability management. We will set new targets and make commitments for the future as we strive for continuous improvement.

The Nuqul Group 2009 Sustainability Report covers the activities of Nuqul Group’s core operations which comprise approximately 90% of our revenues; however, reference is made to other Group companies where standards, regulations, and procedures apply to the entire Group. Further information on both the scope and data quality of this report is provided in the Report Parameters section.

We welcome your feedback on this report and all comments or suggestions can be sent to:

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CEO Message

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In 2007, we became signatories to the United Nations Global Compact (UNGC); a voluntary commitment to align our operations and strategies with ten universally accepted principles in the areas of human rights, labor, environment and anti-corruption. In 2009, we reported on our progress against our commitments in these areas in our Communication on Progress (COP) report. Building on the achievements we have made since then, this report also serves as a platform for continued communication on our progress against UNGC commitments. Throughout the report we have indicated where our actions align with the principles of the UNGC.

In preparing this report we have followed the Global Reporting Initiative’s G3 Guidelines, the leading international standard for sustainability reporting (www.globalreporting.org); and we self-declare this report to meet GRI Level B.

Nidal Eses and Salim Karadsheh
CEOs of Nuqul Group

About Nuqul Group

Elia Nuqul, the Chairman of the Board of Directors, founded Nuqul Brothers Company on January 1, 1952, as a trade and import company for foodstuff. This modest operation, with its headquarters in Amman, Jordan, has grown over the years and is characterized by industrial diversification, vertical integration, regional expansion and synergy. The Group has interests in a number of sectors in the Middle East region both as a manufacturer and a seller, with a diverse portfolio that includes: hygienic products, paper converting mills, construction, automotive retail, packaging and printing, stationary, and Fast Moving Consumer Goods (FMCG). As one of the leading manufacturers of FMCGs in the region, Nuqul Group has been distinguished for its forward-thinking approach and commitment to ethical business practices.

A Snapshot of Nuqul Group

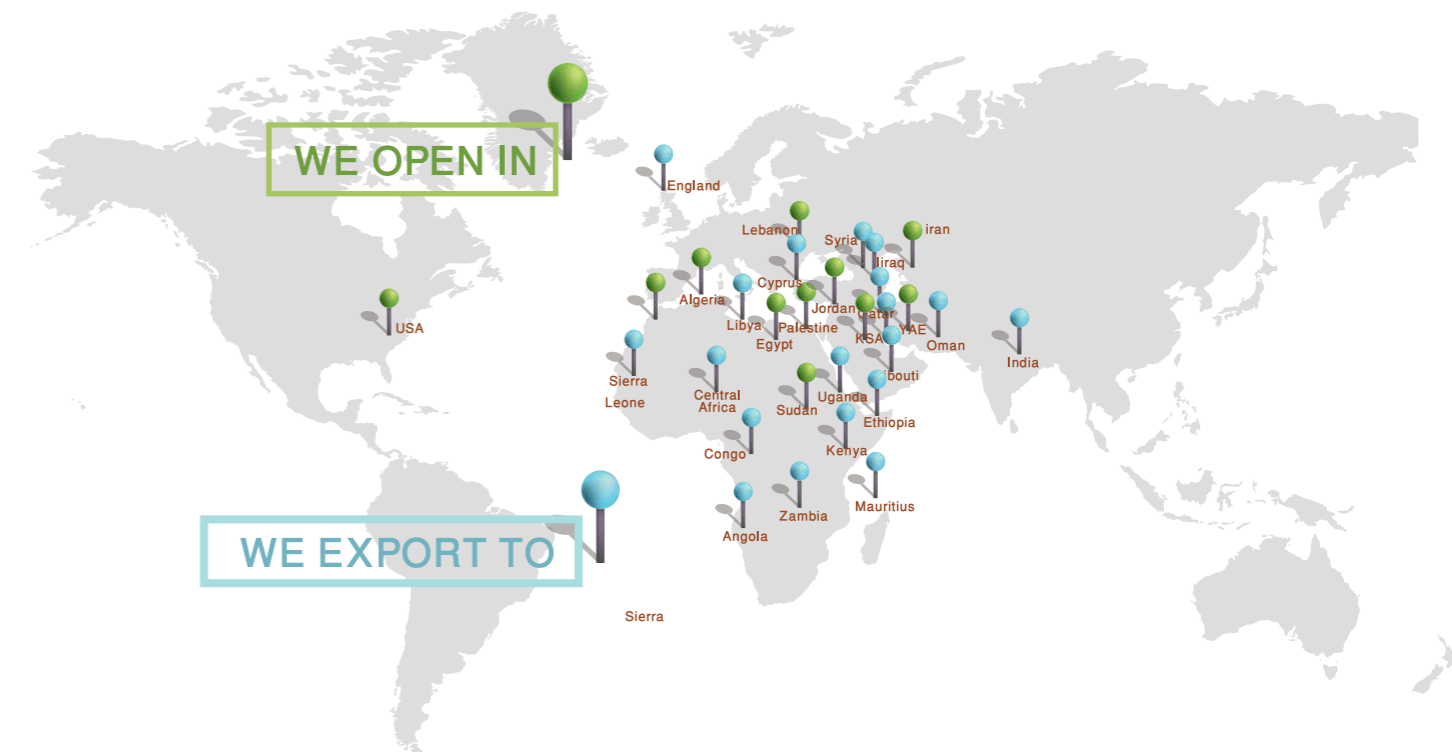
- 31 regional and global companies
- Exports to over 45 markets worldwide
- 10 sectors including: Paper Converting, Paper Mills, Construction, Automotive Retail, Packaging and Printing, Stationary, Other (Quality Food Company, Nuqul Leasing, Arab Foam Factories Co. Ltd, Specialized Industries Company)
- 5800 employees (with about 3000 employees in Jordan)
- Net sales: \$594m
- Ownership: Elia Nuqul Family 100%

Our Mission

Nuqul Group is a leading enterprise devoted to providing customers with the highest quality products and services. We strive to achieve success in our investment, always adhering to the strictest ethical and world class standards. We place high priority on investing in our human resources and in servicing our communities.

Our Core Values

- Viewing our People as our Capital
- Our Sense of Belonging to the Group
- Our Pursuit of Excellence
- Our confidence in our Winning style



Our Core Group Operations

This report covers the activities of our core operations only, which generate about 90% of revenues. Our core offerings consist of hygienic personal care and paper products primarily under the FINE brand. Our integrated core operations also include our raw material and paper converting Mill facilities in Jordan and Egypt.

Our customers comprise of wholesalers, traditional traders (groceries, Bakallah, minimarkets), modern traders (hypermarkets, supermarkets), restaurants, hotels, banks, companies and educational institutions. Nuqul Group products are distributed in over 45 countries; however, manufacturing facilities for our core products are found in the following countries:

Core Business Units	
Jordan: FINE Hygienic Paper Company, Al Keena Hygienic Paper Mill Company, and Al Snobar Hygienic Paper Mill Co.	Egypt: FINE Al Bardi, Al Sindian Paper Mill Company PM1, and Al Sindian Paper Mill Company PM3
United Arab Emirates (UAE): FINE Hygienic Paper F.Z.E	Sudan: Al Mutamaiza for Industrial Investments-FINE
Saudi Arabia: Hygienic Paper Company Limited	Kuwait: MEPPCO: Middle East Paper Products Co
Iran: Sarve Caspian Hygienic Paper Industries	Morocco: Moro Tissue SARL
Algeria: Tissus Doux SARL	

The Group also operates trading sites in Lebanon and Palestine and has a joint venture with Svenska Cellulosa Aktiebolaget (SCA) Group, a Swedish company specializing in personal care products, forest products, tissue, and packaging. The ownership form of the various entities that comprise Nuqul Group's core operations can be found in Appendix B.

Awards and Recognition of our Commitment to Excellence

Nuqul Group Companies have been the recipient of numerous awards. From 'Best Exporter' to 'Best Factory Scheme,' the awards given to Nuqul Group are testament to the Group's commitment to innovation, excellence, and quality in all facets of the business. Below are the most recent accolades, awarded to Nuqul Group's core operations.

Business Entity	Awards and Certifications
FINE Dubai	Superbrands Award (2007, 2008, 2009)
	OHSAS 18001:2007 Certification (2008)
	Hewitt Best Employer in the Middle East 2009
	Dubai Autism Centre – Appreciation Certificate
	ESMA Certification for Compliance with Gulf product standards for facial tissues (2007)
FINE Egypt	Superbrands Award (2007, 2008, and 2009)
Mills Jordan Mills Egypt	Social Security Corporation Award of Excellence in Safety and Occupational Health (2008)
	FSC Certificate (2008) by SGS
Mills Egypt	ISEGA Food Contact Certificate, for compliance with food packaging regulations of the European Parliament (2009)

SUSTAINABILITY AT NUQUL GROUP

Sustainability as the Evolution of Excellence

For over 50 years, the name Nuqul has been synonymous with quality, dependability, and integrity, all underlying elements of our core values. We have stayed true to these values through changing business climates by mitigating risks, identifying opportunities to enhance our product and service offerings, and by embracing best practices in management excellence.

Each year Nuqul Group undertakes assessments across our business units to enable us to be proactive regarding risks and opportunities facing our business. We have identified a wide range of threats from global issues such as the economic crises, availability of raw materials, and climate change, to more regional risks such as water scarcity and the competition for talent. At the same time, we have identified growing opportunities relating to consumer interest in sustainability, and growing demand for sustainability-oriented goods in many of our export markets. We recognized that the time had come for us to take an integrated approach to managing these risks and opportunities along with our social, environmental and economic impacts.

Sustainability management, defined as the integrated management of social, environmental and economic performance with the goal of optimizing benefits for both business and societies, allows us not only to reduce risk, but also to enhance our strategy for growth and development.

Our understanding of how the above-mentioned sustainability issues are impacting – and will impact - our business and society, has been evolving over time. This evolving understanding and our practical experiences has now culminated in a major shift from our exploration of sustainability possibilities, to deeply believing in the fundamental importance of adopting sustainability as a centering principle for the Group. Sustainability will reshape the way we understand our business –the products we create, our operations, our corporate culture, our relationship with customers and society, and our corporate legacy. It is an extension of our culture and what we believe in, and yet requires progressive innovations and advancements.

We are inspired by both the importance and the scale of the opportunity. By adopting sustainability management, we hope to mitigate the most pertinent risks to our business and continuous growth while achieving operational excellence and maintaining a competitive edge that adds value for our stakeholders.

What Sustainability means to us

“Growing Together” is about the sustainable growth of the Nuqul Group family, our markets, and our communities. At Nuqul Group we therefore seek to ensure that the functions and processes that support our growth are sustainable for the benefit of present and future generations.

Our growth strategy revolves around meeting the product and service needs of our markets while upholding social responsibility, reducing our ecological footprint, and holding ourselves not just to the minimum legal requirements, but setting the bar for product and service quality standards. This, we believe, will spawn innovation and growth while driving sustainability for us as a business.

The Group views “Growing Together” not only as a statement but a commitment to those around to enhance mutual understanding, trust and partnership

In this report, we have identified four key elements of our sustainable growth as:

- 1) The People who are affected directly or indirectly by our business,
- 2) The quality Products we manufacture and doing so responsibly,
- 3) Our expanding Presence and the consequent social, environmental and economic impacts, and
- 4) The Pursuit of Excellence, our commitment to internationally recognized standards and best practices in business. This element also supports all others and it is around this commitment that we have developed our core values, management approaches to key sustainability issues, and organizational strategy.

PURSUIT OF EXCELLENCE

- Governance at Nuqul Group
- Stakeholder Engagement
- Sustainable Growth: Our Key Sustainability Issues
- Inspired by Sustainability: Our Strategy Framework for Activating Sustainability

Governance at Nuqul Group

	In this section...	Key Performance Indicators
Governance	Governance Approach	
	Ensuring Integrity in Governance	Number of Independent Board Members
	Management Systems	
	Promoting Ethical Responsibility	- Breaches of code of conduct - New Indicator: Employees trained in anti-corruption and ethical conduct
	Listening to our stakeholders	

Mr. Elia Nuqul
Chairman of the Board

Mr. Ghassan Nuqul
Vice Chairman of the Board

Mr. Marwan Nuqul
Board Member
CEO, Nuqul Automotive

Mr. Salim Karadsheh
Board Member
CEO, Nuqul Group

Mr. Nidal Eses
Board Member
CEO, Nuqul Group

Mr. Bisher Jardaneh
Board Member
Executive Managing Director,
ArabTech Jardaneh

Mr. Jabra Ghandour
Board Member
General Manager, National
Bank of Kuwait, Jordan

Governance Approach

A winning growth strategy is sustained by good governance practices and systems. Corporate governance at Nuqul Group is built around adherence to laws, regulations and best practices that are consistent with core values and responsibility to effectively oversee the organization's vision, ensure the integrity of oversight functions, and strengthen the Group's position in the market. Our corporate governance practices are also designed to protect stakeholders' interests as well as the community at large.

The Board of Directors at Nuqul Group believes that effective corporate governance is key to the integrity of the corporation and central to its stability.

Ensuring Integrity in Governance

At the heart of our governance system is the integrity of our values, codes, and charter. The Nuqul Group Board Charter not only outlines the Board's mandate but sets selection criteria for determining the qualifications and expertise of the members guiding the Group's strategy and fulfilling that mandate. The Charter also provides guidance on avoiding conflicts of interest and ensuring a framework of prudent and effective controls is maintained.

We reinforce the values found in both our Code of Conduct and Mission Statement by various means such as awareness sessions, a web portal, emails, official circulars and regular department meetings. Our compliance with national and international laws, standards, and external commitments such as the UNGC are ensured through financial and business audits that are conducted periodically. As added assurance, Lloyd's of London conducts biannual audits of our systems and performance and Ernst and Young conducts financial audits.

2.1	Effective Leadership at Nuqul Group
	- Providing a framework of prudent and effective controls, which determines and manages risk
	- Adopting key elements of Corporate Governance such as a Board of Directors Manual, Audit Committee Charter, Management Development and Compensation Committee Charter, Core Values and Code of Conduct principles which embody equal opportunity, transparency and integrity
	- Setting the Group's values and standards and ensuring its obligations to stakeholders are met
	- Responsibly addressing the concerns of all stakeholders and related parties including employees, customers, suppliers, government institutions and the wider community
	- Assessing the performance of the Board and Management in implementing strategic business plans, meeting agreed upon goals and objectives, and monitoring the reporting of performance
	- Establishing committees to oversee the audit and compensation functions
	- Compensation in accordance with the Board Charter

Management Systems

Successfully nurturing the growth of Nuqul Group necessitates a robust approach to identifying and managing economic, social, and environmental risks and opportunities that can affect the business and its stakeholders. As such we have developed several management and audit systems to facilitate the implementation of our strategies, with oversight led by the Business Planning and Development Department.

An integral part of our management system is the Group Standard Manuals (GSM), a set of systematically developed manuals that cover all organizational functions and activities. It is considered the Groups' DNA as it clarifies the Group's identity, role in the community, quality of products, services, and processes by incorporating the best available techniques and practices.

As we enter a new era of change driven by sustainability management, we have adopted a methodology to enforce the implementation of the GSM in Nuqul Group Business Units. Based on a scoring mechanism, each Business Unit will compete for the highest score while guaranteeing the minimum acceptable score set by top management.

Promoting Ethical Responsibility

One of the Principles of the UNGC encourages businesses to work against corruption in all its forms, including extortion and bribery. Accordingly, Nuqul Group has well-defined ethical policies and guidelines that prohibit the payment of commission or gifts of any kind.

UNGC Principle 10
Businesses should work against corruption in all its forms, including extortion and bribery.

In addition to the existing anti-corruption policies found in the Group's Code of Conduct, we are in the process of launching a Corporate Integrity Hot Line to provide the employees in the organization with a system to report unethical behavior. This initiative will be bolstered by an organization-wide employee training that will cover: identifying incidents of corruption, proper use of the Hot Line, methods of reporting, and the impact of such cooperation on the organization.

Over the last four years, approximately 12 fraud cases of low monetary value have been investigated and the appropriate measures were taken (ranging from administrative disciplinary action and employment termination to legal action). As a deterrent for the future we are holding awareness sessions and distributing informative brochures. It is our hope that the additional training and awareness will prevent any reoccurrences.

Listening to our stakeholders

At Nuqul Group we genuinely respect the views of our stakeholders and as such ensure that their interests are represented before the Board and Management. Engaging our stakeholders on their priority issues has been an important element of how we build effective and productive relationships. With the growing importance of measuring and reporting on sustainability performance, we intend to engage a broad range of our stakeholders on specific sustainability issues that are pertinent to our collective growth. Our stakeholder map outlines how we recognize our stakeholder's priorities.

Stakeholder Engagement

We take great care and pride in how we build long-term relationships with all stakeholders and respect the roles of employees, customers, suppliers, private and public sector agencies. At Nuqul Group we believe it is the only route to “Growing Together”.

Our Stakeholders	How we Engage	Our Understanding of Their Priority Issues	Our Response
Government (Jordan Institution for Standards and Metrology-JISM, Amman Chamber, Civil Defense, Ministry of Labor, etc.)	<ul style="list-style-type: none"> Meetings and seminars Regulatory inspections and audits Official letters/websites Regular inspections by civil defense. Memberships in government associations 	<ul style="list-style-type: none"> Compliance with government regulations regarding social, labor, environmental, and business practices Providing products and services according to health and hygiene standards 	<ul style="list-style-type: none"> Compliance with government regulations Membership in different committees issued by different governmental bodies related to Tissue specs, environmental standards and others Participate in conferences and workshops conducted by ministries and other governmental bodies. Support the governmental direction through competition in different national awards like King Abdullah Award for Excellence, Cleaner Production, Golden list of Customs Directory, safety related awards and others.
Employees Approximately 4,515 in 2009	<ul style="list-style-type: none"> Strategy & business planning process Management review meetings and retreats Team and company meetings Newsletters and bulletins Intranet/Portal Policies/Systems & Procedures Employee Performance Development Evaluation (PDR) Social activities and events. Contracts 	<ul style="list-style-type: none"> Clear directions and activation of true roles. Feedback and performance review Career growth and development. Motivation Knowledge and exposure to key activities and achievements Accessibility to Group systems and information Clear authorities and empowerment Work conditions and needs 	<ul style="list-style-type: none"> Complying to local labor law Continuous market surveys to update and upgrade the compensation and benefits. Development opportunities Motivation programs and awards (monetary and non- monetary) Clear authorities and responsibilities Collective bargaining agreements HR strategies for development, implementation, and improvement.
Supply Chain Our contractors, designers, suppliers, and business partners	<ul style="list-style-type: none"> Prequalification meetings Day to day liaison Regular performance review Continuous efforts for process/product improvement 	<ul style="list-style-type: none"> Fair engagement and contracts Timely payment Favorable working conditions Opportunities for growth 	<ul style="list-style-type: none"> Six Sigma projects with 3M (one of our major suppliers) to enhance our products and processes. Contracts including technical support terms to improve our products and reduce waste.
Customers (Approximately) • FINE Jordan: 8250 • FINE Egypt: 3500 • Mills Egypt: 70 customers in 24 countries • Mills Jordan: 48 • FINE Dubai: 1,500 • FINE KSA: 4,025	<ul style="list-style-type: none"> Events & tradeshows Promotional material Customer service centre Website 	<ul style="list-style-type: none"> Affordability Quality products and services Effective customer service 	<ul style="list-style-type: none"> Documented procedure for customer services and orders handling Regular and planned customer visits from both technical and sales team Customer survey, feedback and complaints handling system. Sustainability of products quality supported by effective quality control and monitoring systems. Offers of promotions and rebates

Community (particularly Al Koura District in the North of Jordan and other communities in which we operate)	<ul style="list-style-type: none"> Needs assessment report engaging representatives from the community and identifying needs. Continuous media involvement through news, exposure and interview opportunities. Direct campaigns organized by our employees interacting with the community. Workshops and events in the area: micro venture approach, launch of library among other projects 	<ul style="list-style-type: none"> Investing in addressing community issues such as youth education, employment, nutrition, skills development, literacy, among others. 	<ul style="list-style-type: none"> We tailor our projects to meet community needs and to be in line with our direction at the same time. Working with the youth in the area to create a network of graduates who are ready to enter the market. Equipping the community with the financial needs to establish micro ventures that will generate a positive impact and represent a direct response to their needs. Collaborating with local partners to ensure sustainable support of community specific projects.
Voiceless Environment, natural resources, and our future generations	<ul style="list-style-type: none"> Monitoring Protection Measurements Programs 	<ul style="list-style-type: none"> Protection of the environment Responsible resource consumption Regular measurements throughout the year on the significant environmental aspects by the RSS (Royal Scientific Society). Raising corrective and preventive actions in the case of any violations. Regular environmental programs throughout the year. 	<ul style="list-style-type: none"> Environmental management plans Compliance with existing regulation to protect environment and future generations, Improving the environment by implementing environmental programs regarding the noise, the illumination, and energy savings. Reduction of our solid waste. Re-engineering of products to improve the used raw material and its consumption, accordingly to improve the environmental parameters.

Our stakeholders also include the various organizations of which we are members.

Nuqul Group has membership in various associations such as :
INJAZ Association
Jordan Exporter Association (JEA)
Chamber of Industry
Design Jordan
Mr. Ghassan Nuqul, Vice Chairman of the Board, represents Nuqul Group in the following associations:
Member of the Advisory Board on Partnership between Private & Public Sector
Vice Chairman of the Jordan Investment Board
Member of the Board of Greater Amman Municipality
Member of the Arab Business Council
Member of the Board of Trustees of the Jordan University of Science & Technology
Member of the Technical and Vocational Education Council
Advisory Board Member of the UNDP/RBAS Higher Education Project
Member of the Board of Trustees of the Society of Friends of Scientific Research at Universities in Jordan
Member of the Board of Trustees of the Arab Federation for the Protection of Intellectual Property Rights
Member of the Board of the National Center for Culture & Performing Arts/ King Hussein Foundation
Member of the Board of Trustees of the Royal Health Awareness Society
Member of the Board of Trustees of the Jordanian Hashemite Fund for Human Development
Member of the Steering Committee of the Global Compact Network in Jordan

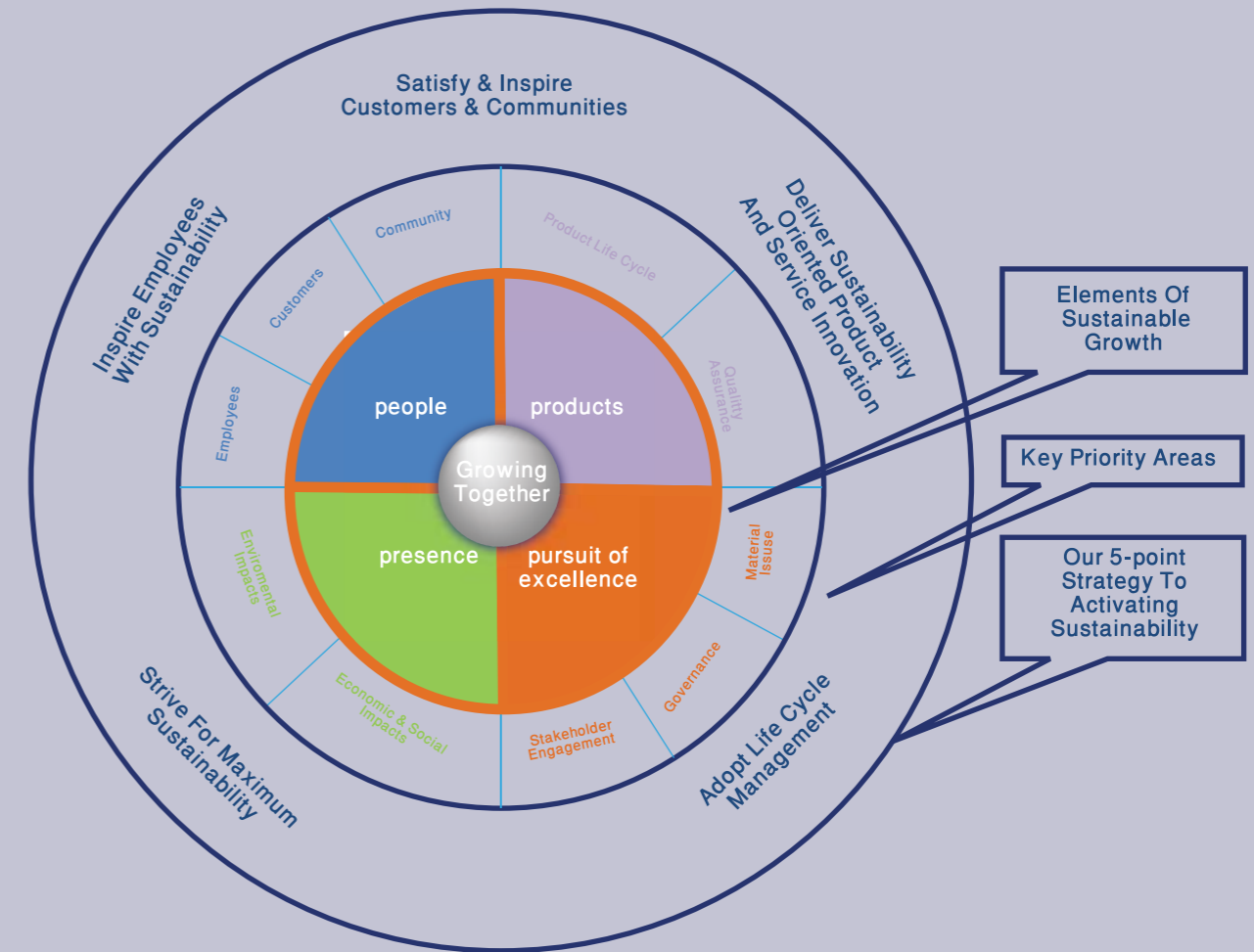
Stakeholder Engagement

We believe that sustainable growth requires keen awareness of the economic, social, and environmental impacts we have in the areas where we operate and managing those impacts as we create value for our stakeholders. Below we have prioritized key sustainability issues relevant to our stakeholders and our perspective on managing these issues.

	Priority	Key Issues	Our Perspective
Pursuit of Excellence	Governance	<ul style="list-style-type: none"> Integrity, accountability, and trust Risk management Avoidance of fraud and corruption Stakeholder engagement 	Nuqul Group believes that effective corporate governance is essential to the integrity and stability of the organization and it is our aim to lead by example. We do so by adopting proven best practice standards and implementing management systems to support our vision and values.
	Sustainable Growth	<ul style="list-style-type: none"> Sustainability targets and commitments 	Our commitment to sustainability reporting is a commitment to continuous assessment and improvement of our performance. In being transparent about our progress, and engaging stakeholders as part of the process, we are able to work together to create and identify opportunities for growth.
Presence	Presence Environmental Impact	<ul style="list-style-type: none"> Mitigating environmental impacts Best practices Managing our waste and pollutants Reducing emissions Conserving energy and water Internal environment 	Environmental responsibility is vital to sustainable growth, as resources become increasingly limited. It makes good business sense to use natural resources efficiently and minimize our negative impacts. We are also committed to leaving a cleaner environment for future generations.
	Economic and Social Impact	<ul style="list-style-type: none"> Financial performance Growth and profitability Generating economic value 	As we go through a period of economic recovery, it is now more important than ever to identify and leverage opportunities to reduce costs and capitalize on efficiency gains. As sustainability insights help us achieve this goal, the resulting increase in our profitability will generate greater economic opportunities in our local communities.
People	Our Family of Employees	<ul style="list-style-type: none"> Talent recruitment and retention Diversity Labor-management relations Training and development Health and safety Human rights Employee satisfaction 	<p>The competition for talent in the region is severe. We aim to remain an employer of choice by inspiring our workforce through our values and commitment to sustainability.</p> <p>We will continue to embrace diversity; and we will ensure the personal and professional growth of our employees, prioritize their well-being, and protect their human rights.</p>
	Valued Customers	<ul style="list-style-type: none"> Customer satisfaction An enhanced product and service experience 	Our customers are crucial to our continued success. Therefore, ensuring customer satisfaction and continually seeking ways to enhance the product and service experience is a top priority.
	Empowered Communities	<ul style="list-style-type: none"> Issues-based community projects Engaged employees Community investment 	Empowering our community has been a motivating value for us from the very beginning, emphasizing our philosophy of "Growing Together." Our model of community engagement ensures critical needs are met for maximum and sustained impact.
Products	Sustainable Product Lifecycle and Quality Assurance	<ul style="list-style-type: none"> Responsible sourcing Product lifecycle assessment Quality assurance and standards Product and service responsibility 	One of our approaches to activating sustainability in our organization is through life cycle management. This is the management of the full range of economic, environmental and social impacts of a product from the moment it is conceived to the very final use of the product, along with the impacts of all the processes associated with production.

Inspired by Sustainability: Our Strategy Framework for Activating Sustainability

Our Sustainability Framework captures the key elements of our sustainable growth as described earlier in the report, the priority areas we directly address through our various management systems and our 5-point strategy to activating sustainability in our organization. The 5-point strategy aims to capture this inspiration as well as the fundamental transformations required to accelerate the uptake of sustainability at Nuqul Group. These strategies apply not just to our core operations, but can apply across all Nuqul Group companies.



Strategy Point I: Inspire with Sustainability

Sustainability is a natural evolution of our corporate culture, rooted in ethical, high-integrity business practice, a winning style, a culture that believes in and supports its employees. We are a company that aims to earn its place in the community and to foster a sense of belonging.

We have already seen through our environmental enhancements, that our relatively young, highly educated workforce connects immediately with sustainability-related issues. When empowered to do so, they have demonstrated an ability to contribute to environmental improvements to business practices. An intensified sustainability focus can foster a fresh wave of product and operational related innovations to the benefit of customers.

Strategy Point II: Adopt Life Cycle Management Perspective

The concept of Life Cycle Management flows from nature, where ultimately nothing is wasted and every output becomes an input to another process, without any degradation to the overall health of the ecosystem. We will aggressively adopt a Life Cycle Management perspective, building on our previous efforts to reduce any undesired impacts, but with the added understanding that this management perspective may significantly alter and enhance our business over time. In the short term, we also expect to continue to be able to reduce costs while improving environmental performance.

Strategy Point III: Strive for Maximum Sustainability

As an extension of Life Cycle Management principles, we will strive to continuously reduce our net environmental impact towards zero over the long-term. At the same time, we will seek to continuously better understand our economic and social impacts and presence, and to systematically improve them accordingly.

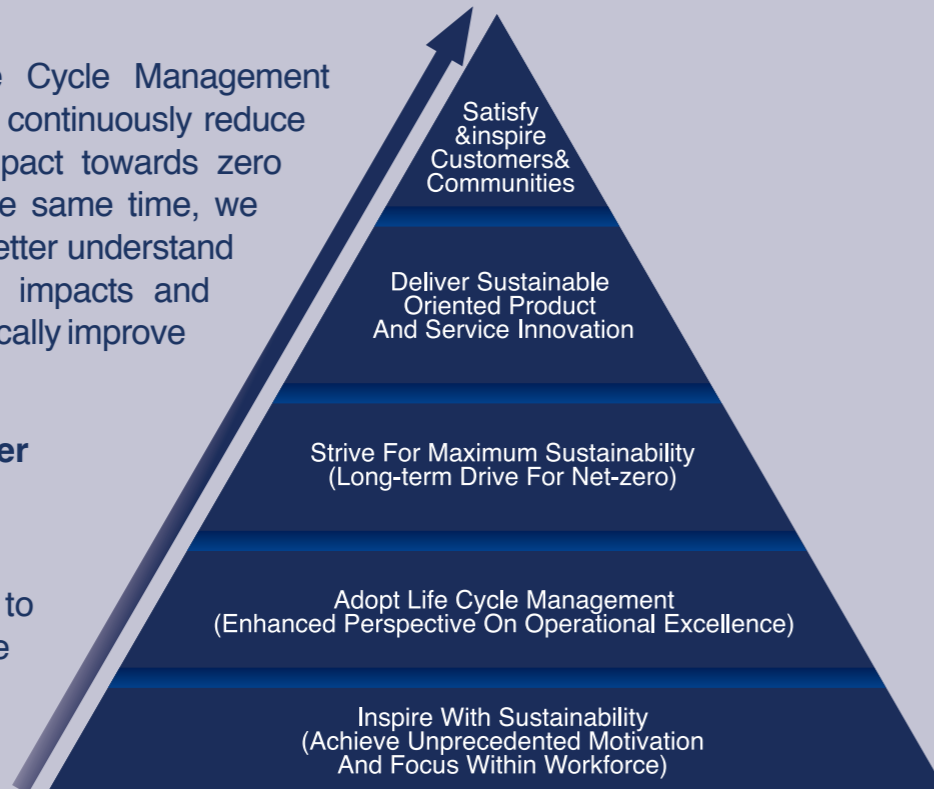
Strategy Point IV: Deliver Sustainability-Oriented Product Innovation

Sustainability extends to product and is one of the number one drivers of innovation in the global marketplace today.

We aim to generate a new wave of product innovation driven by sustainability insights. This includes escalation of our commitment to superior quality, alongside increasingly environmentally friendly, and even more exceptionally healthy, products.

Strategy Point V: Satisfy and Inspire Customers and Communities

Just as we have been inspired, we wish to inspire the broader take-up of sustainability in the Arab region. Millions of people use our products. If we can communicate our product innovations and demonstrate their added utility to the customer, we can both improve customer satisfaction, while increasing overall appreciation for sustainability and inspiring actions by others. Naturally, we hope that this in turn can translate into more loyalty and demand for our sustainability-oriented product innovations.



Our Presence: Accountability for our Environmental, Economic and Social Impacts



Our Environmental Impacts

	In this section...	Key Performance Indicators
Presence: Accountability for our Environmental, Economic and Social Impacts	Management Approach	
	<ul style="list-style-type: none"> - Mitigating our Environmental Impacts across Core Business Units - Best Practices in Environmental Management - Managing our Materials, Waste and Pollutants - Conserving Energy and Reducing Emissions - Conserving Water - Managing our Internal Environment 	- New Indicator: Percent of Business Units Incorporating Environmental Aspect into Performance Dashboards
	Our performance and targets	

Management Approach

At Nuqul Group, we recognize that our global expansion results in a greater impact on the environment and we have a responsibility to mitigate these impacts. Nuqul Group has been proactive in this regard, both in policy and in practice.

One aspect of “Growing together” means taking responsibility for using natural resources in the most effective way possible. This allows us to continue expanding in a safer, sustainable way.

Our approach to managing our environmental impacts is outlined in the Nuqul Group Standards Manual, which provides a detailed description of the Group’s Integrated Management System (IMS), performance in quality, environment and safety. Our policies ensure that we adhere to international standards related to environmental management (ISO14001, Montreal and Kyoto Protocols) and applicable local laws and regulations.

UNGC Principle 7
Businesses should support a precautionary approach to environmental challenges.

Areas which we address in our management systems to mitigate our environmental impacts include:

- materials consumption, waste, and pollutants
- energy use and emissions
- water usage and treatment
- and our internal environment

An Environmental Aspect Procedure, explained in our GSM, requires all Nuqul Group Companies to identify risks to the environment, ensuring proper controls are set, objectives are identified, and Company performance is monitored. Therefore each Company has its own customized Environmental Aspects and Action Plan to mitigate environmental impacts in accordance with ISO 14001 standards. Furthermore, a steering committee headed by the General Manager or Chief Area Officer at each Company monitors environmental performance through Management review meetings.

Ensuring Awareness and Compliance with our Environmental Vision

Each Nuqul Group Company is responsible for ensuring its employees are aware and trained to adhere to the IMS Policy. Training is done as a part of employee orientation and is reinforced through reminders in key locations throughout the workplace. Our standards and expectations are clearly communicated and available to the public through the website, brochures, and other platforms. Our commitment to environmental responsibility is shared throughout the company and any challenges are addressed at Management Review meetings, Strategy meetings, and monthly staff meetings. This ensures that relevant issues are integrated into decision making processes.

We guarantee compliance with the most current legislation by requiring each Nuqul Group Company to identify the legal and best standards that are applicable to the operation, and log the information accordingly. Companies must ensure that the log is periodically reviewed and updated to ensure compliance with the latest applicable legal and environmental requirements. Lastly, we ensure compliance by undergoing third party audits based on ISO 14001.

Mitigating our Environmental Impacts across our Core Business Units

Nuqul Group business units have developed systems and practices that are most relevant to their identified environmental impacts and below we highlight the actions and achievements.

UNGC Principle 8
Businesses should undertake initiatives to promote greater environmental responsibility.

In this section...	Best Practices in Environmental Management
FINE Dubai	• FINE Hygienic Paper FZE committed to adopting operational technologies which do not adversely pollute the environment, thus minimizing waste in their operations.
FINE Dubai	• In Dubai, FINE promotes environmental awareness of “greener” choices to the public by offering visitors orientation on environmental policies, highlighting the potential impact which may result for the duration of their stay.
Nuqul Group	• In our 2009 Communication on Progress for the UNGC, the Group committed to be free of the ozone depleting substances, chlorofluorocarbons (CFC) and Hydrochlorofluorocarbons (HCFC) before the end of December 31, 2009. We are happy to report we have achieved this target.
Our Mills	• We only import pulp sourced from renewable forests.
FINE KSA, UAE, Jordan, Egypt and Mills Companies	• All the business units have earned ISO 14001 certification, demonstrating our commitment to monitoring environmental impacts and challenges.
FINE Jordan	• We have continuously encouraged our employees to attend the environment friendly products seminars since 2004.
FINE Dubai	• In an effort to reduce the amount of carbon emissions, the Sales & Marketing Department has actively promoted carpooling efforts.
Targets and Commitments	

Some of our smaller business units (in countries such as Kuwait, Iran, Lebanon, Palestine, Algeria, Sudan, and Morocco) are relatively new and just starting to normalize their systems and policies; therefore they have not yet developed systems to capture their environmental performance. For 2010, we will ensure that all core business units have integrated performance dashboards to capture their environmental performance in the key areas we will highlight in the rest of this section.

3.1 No. of Business Units incorporating EHS Aspect into Performance Dashboards		
2007	2008	2009
New Indicator		8 core / 6 non-core

Managing our Materials, Waste and Pollutants

Waste, whether in material, resources, time or due to an injury or lost opportunity, costs money and is paid for by all stakeholders and negatively impacts the environment. Across our business units we have implemented management systems, new technologies, and re-engineered production processes to minimize our waste and pollutants and increase efficiency.

UNGC Principle 9

Business should encourage the development and diffusion of environmentally friendly technologies.

Business Unit	Action	Result
FINE Jordan	<ul style="list-style-type: none"> By adopting the six sigma methodology we improved the outcome of our processes, and reduced the solid waste produced by various machines. Reengineering the manufacturing of baby diapers to use less PE film reduced our solid waste. By minimizing the pulp quantities in diapers by 20% using a new 3D core technology, solid waste was reduced while increasing the diapers performance. 	<ul style="list-style-type: none"> 75% waste reduction from baseline measures 10% of reduction in solid waste by adopting new technologies
FINE KSA FINE Jordan	<ul style="list-style-type: none"> Adopting the latest technology in facial tissue machines (Bretting) has enabled us to lower waste, lower noise, and other pollutants. 	<ul style="list-style-type: none"> We achieved waste reduction of about 20% and noise reduction of about 14%.
FINE UAE	<ul style="list-style-type: none"> The waste generated during production is sold to recycling firms. 	<ul style="list-style-type: none"> In 2009, 32.36 tons of waste was diverted from the landfill
FINE Egypt	<ul style="list-style-type: none"> We worked from the product design stage to facilitate resource conservation and recycling. 	<ul style="list-style-type: none"> Most of our plastic packaging materials thickness has been reduced by 20%

Performance and Targets

Our Materials Consumption

As we grow our markets and products, we have naturally seen an increase in the amount of materials we use over the years. For example, at FINE Jordan, we started operating additional machines to meet the demand of our tissue and diaper markets. Table 3.2, which shows the annual quantities for major raw materials, represents about 80% of materials used at the paper mills and FINE Business Units over the last three years.

3.2 Materials used (Tons)	2007	2008	2009
Bale Pulp - Eucalyptus	45,852	47,750	52,750
Bale Pulp - Hardwood	20,900	18,700	19,164
Bale Pulp - Softwood	54,120	55,400	61,126
Fluff Pulp	32,300	35,418	37,420
Super Absorbent Polymer	5,658	7,123	9,550
Micro-Embossed Film	2,767	3,368	4,183
Hotmelt	1,261	1,440	1,182
Total	162,858	169,199	185,375

3.3 Total Waste from Paper and Diapers (Tons)	2008	2009
Paper - FINE facilities*	2611	2331
Diapers - FINE Facilities*	2393	2735
Jordan Mills**	899	956
Egypt Mills***	879	879
Total Waste (Tons)	6,782	6,901
Waste from Tanks at Mills ****	1,289	1,322

*FINE facilities include Jordan, UAE, KSA, and Egypt business units.
**Jordan Mills includes both Al-Keena and Al-Snobar
***Egypt Mills includes both Al Sindian PM1 and Al Sindian PM3
**** The number of empty plastic tanks after the chemicals inside them are used

Reducing Waste and Increasing Efficiency at Mills Egypt

We observed that the process of reeling manufactured tissue onto smaller rolls resulted in average waste of 10% of the tissue manufactured. After reviewing the causes, we have set a target to reduce the waste from the winder machine by 3%.

In order to assess our efficient use of these raw materials, we have been monitoring our waste. Table 3.3 summarizes the waste generated from FINE Business Units (which produce high-quality tissue paper and personal hygiene products) and Mills (which produce jumbo rolls for the paper products), representing approximately 90% of our core manufacturing facilities.

At our FINE facilities, much of our waste comes from the manufacturing of tissue paper and diapers, which constitutes an average of about 60% of waste at FINE business units (see appendix A for detailed breakdown). This waste is typically sold as third grade materials and includes products with defects that are still sellable in their current condition. (See appendix A for detailed breakdown)

3.4 Target Waste Reduction at our Facilities		
2010 Target: FINE	Paper	Diapers
Jordan	4%	6%
Egypt	10%	5%
UAE	4.3%	5%
KSA	3%	6%

*FINE Jordan has set various targets by machines and product line. Therefore the data shows the average target of improvement on waste generated.

Waste Reduction at FINE business Units

Across our business units, all instances of increasing waste are due to an increase in production to meet growing market demand. However, with improved efficiencies from Best Applicable Technologies (BAT), we are setting targets to improve our performance in this area (Table 3.4).

Optimizing Product Yield at Mills

At our mills, we noticed an increase in production of about 69,000 tons per year for both sites. Though our waste remained constant, we have still identified room for improvement.

Fiber is the critical material used at mills and the most important factor to consider when analyzing our waste is the yield, or the ratio of the raw material used to the finished good produced. The globally accepted limit is a yield of 1.06%. Al-Keena Mill (Jordan), which has a yield of 1.06%, has set a target to improve fiber yield to 1.055% and Al-Snobar business unit (Jordan) has set a target to sustain the current achieved yield of 1.055%. For 2010, Egypt mills aim to improve fiber yield from 1.077% to 1.06%.

3.5 2010 Target: Mills	Fiber Yield (%)
Jordan Mills	1.055
Egypt Mills	1.06

Conserving Energy and Reducing Emissions

Climate change, the result of increasing concentrations of greenhouse gases (GHG) emitted into the atmosphere, poses a significant global threat to physical and biological ecosystems and our way of life. The effect of climate change on sea level rise, fresh water sources, drought, and intensified heat waves are of particular relevance to the region.

Greenhouse gases can be emitted by the generation of electricity, physical or chemical processing, and the transportation of materials, products, and waste among many other factors. We recognize that our core business units leave an impact by use of our direct and indirect energy sources, and also the fuels used in our logistics. It is therefore vital that we do our part in minimizing our emissions and carbon footprint in our operations and daily lives.

	Action	Result
FINE Egypt	• Closed loop chillers are used in our plants and by doing so we recycle the condensed water of the air conditioners instead of losing it in the drainage system. We do not use ozone-depleting chlorofluorocarbons (CFCs).	• We saved 50 – 70 m3 of water per day in addition to financial savings and the time and money associated with blocked drainage systems
FINE KSA	• We reduced dust emissions through modifications on an Osprey (filter) room of diaper machines; whereas previously, a significant quantity of pulp and SAP was emitted outside due to poor filtration.	• Resulted in 15% lower emissions and lower costs of materials.
FINE Jordan	• We monitor and control the opacity generated from our forklifts, and have replaced all diesel powered forklifts with either Liquefied Petroleum Gas (LPG) units or electrically charged (battery) operated units.	• Minimized emissions from the forklift and improved our environment • The reduction percentage in 2009 was on average 15%.
FINE Egypt and Mills	• We established a cogeneration unit which runs on natural gas, the cleanest fossil fuel. This co-generation unit works by gas turbines and generates power by itself and the extra power can be returned to the general grid.	• Utility companies can lose up to 25% of their energy during the electrical delivery process. Onsite generation eliminates these losses and has proven energy efficiency exceeding 88%.

Performance and Targets

Our Indirect Energy Consumption

Over the last three years, our energy consumption across most of our business units has increased due to our addition of more machines and higher volumes of production, to meet our growing market demand and market expansion. In our Jordan mills for example, where we saw the highest increase in consumption (150% from the previous year), we had increased production in 2008 by 160% with the addition of our Al-Snoabar business unit. While in 2009 our production was increased by an additional 15%. A detailed breakdown of our electricity consumption across individual business units can be found in Appendix A.

	2007	2008	2009
Total Kwh	75,979,474	139,136,474	150,658,852

2010 Reduction Targets	
FINE KSA	1.3%
FINE UAE	2.0 %
FINE Jordan	<5% increase
FINE Egypt	15%
Egypt Mills	5.0%
Jordan Mills	4.0%

Our Direct Energy Consumption

Only about half of our business units use a direct source of energy, which we define as an energy that we purchase outside of a city's energy grid. These include kerosene, diesel, heavy fuel oil (HFO), and liquefied petroleum gas (LPG). Given the emissions generated from these non-renewable fossil fuels, we are transitioning to cleaner sources of energy for our business where possible.

At FINE and our Egypt mills, for example, we saw a marked increase in our consumption of cleaner burning natural gas. This is because between 2008 and 2009, we transitioned all our fuel-consuming equipment to natural gas, which is significantly more environmentally friendly than other forms of energy.

At our Jordan mills, we observed an increase in direct energy consumption due to significant increase in production as mentioned above. Our performance in other business units shows reductions in our consumption of direct energy sources. Details about specific consumption levels of our various direct energy sources can be found in Appendix A. Below we show the resulting Green House Gas emissions and our reduction targets.

Table 3.8 shows our 2010 targets for reducing direct energy consumption

2010 Reduction Targets	
FINE Egypt	We have set a target of 10% less consumption of natural gas.
Egypt Mills	We are maximizing our turbine efficiency to enable us be self-dependent in generating electrical power and not relying on the electrical authority
Jordan Mills	We have set a target of 10% less consumption of natural gas.

Green House Gas Emissions

Taking into account both our direct and indirect energy consumption, we have calculated our total emissions. A detailed breakdown of GHG emissions across each business unit can be found in Appendix A.

To mitigate the risk of volatile pricing and supply of fuel, energy and non-availability of natural gas, in Jordan we are researching renewable energy solutions (solar, wind, etc.) and seeking ways to apply Best Applicable Technologies (BAT) while offering all stakeholders superior value.

Emissions from Transportation

Transporting our goods is an important element of our product lifecycle and our impacts. Our various modes of transportation utilize fuels such as diesel, gasoline, LPG, and Compressed Natural Gas (CNG). To reduce our carbon footprint we have started a transition process of replacing diesel vehicles to those that use cleaner burning natural gas.

In 2003, Jordan mills replaced all diesel forklifts with forklifts that use more environmentally friendly LPG. Then in 2008 two electrical forklifts were added to the fleet, further minimizing emissions. A breakdown of our fleet by business unit, fuel type, and consumption levels can be found in Appendix A. Although the number of vehicles has increased over time, our transition to cleaner burning fuels has resulted in lower GHG emissions.

Total GHG emissions	2007	2008	2009
	135,300.70	207,571.77	201,939.11

* The business units above generate approximately 90% of our revenues

Total GHG Emissions (tons)	2007	2008	2009
	2,460,402	2,514,375	2,116,914
No. of vehicles	348*	489	490

*The diesel consumption of 97 vehicles in FINE Egypt was not captured for this year, therefore this has not been included in GHG calculations or total number of vehicles.

Conserving Water

We operate in some of the most water scarce countries in the world. With water efficiency being a particularly hot topic in our home country of Jordan, we seek to find more efficient ways of using and conserving this precious resource.

Business Unit	Action	Result
Mills Egypt	<ul style="list-style-type: none"> Using Six Sigma management system, we reviewed all inputs affecting water consumption. We identified and addressed the top 20% of problems that cause 80% of inefficient water consumption, including leakages, overflows, and the time frame for repairing water-related problems. 	<ul style="list-style-type: none"> We greatly reduced mills' water intake from 10-15 m3 per one ton of paper production to 6-6.5m3/ton
FINE Jordan	<ul style="list-style-type: none"> Nuqul Group launched the Energy and Water Optimization Program aimed at reducing total water and energy bills by implementing soft housekeeping measures and increasing employee awareness (through training sessions for Energy Champions) 	<ul style="list-style-type: none"> The program is a strategic plan to be implemented over the next three years. Since it was launched in 2009, quantifiable results will be provided in our next report.

Making Every Drop Count

Nuqul Group's Al Keena Hygienic Paper Mill has been operational since 1996 and consumed nearly 800 m3 a day – enough to fill an Olympic-size swimming pool every three days. But today, Al Keena has managed to reduce its water consumption by 43%. Al Keena reduced its water intake to 6.0-6.6 m3 per ton of paper produced, significantly less than the typical consumption of 10-15 m3 per one ton. To accomplish this feat, we went through a check list of interventions:

- Reducing water depletion to support socio-economic development
- Reducing water consumption to the minimum limits possible in our industry
- Preventing environmental pollution resulting from waste water
- Reducing production cost as a result of lower consumption

However, the most important intervention was taking a step by step approach with continuous monitoring and improvement where and when required.

We are sustaining this change by conducting awareness programs for staff, getting them involved rather than spectating. As a result we exceeded our goal of 30% reduction and achieved 43%.

The Cost: JD 40,000 were spent during the project life [of one year]. However, yearly savings are JD 50,000; therefore, payback was realized in just less than one year. Each year henceforth, we save an additional JD 50,000.

Additional Benefits/Value: The treated waste water from Al Kenna was put to good use as irrigation for a farm located next to the factory. In addition, two other Nuqul Group companies located in the same industrial complex as Al Keena combined their waste water with Al Keena's treated water to provide irrigation water in a water scarce area.

Al Keena has gone on to be a producer of 1,200 kg of olive oil a year and 14 tons of animal feed. They have also transformed the once arid land around the area into a green environment.

Performance and Targets

Only our mills, representing 28% of core business units, have significant water withdrawal and discharge. The source of our fresh water in Egypt is the national grid. Waste water is discharged through a treatment unit and into the general sewage of the industrial city. However in Jordan we source water from an artificial well and effluent water is treated to be reused for irrigation purposes.

3.11 Total Water Consumption (m ³ /year)						
Source	Jordan Mills				Egypt Mills	
	AL Snobar*		AL Keena**		Al Sindian PM1 and PM3	
	Fresh Water	Discharge	Fresh Water	Discharge	Utilities	Discharge
2007	N/A*	N/A*	122,532	159,351	815,917	203,979
2008	290,992	88,254	134,710	27,387	695,924	173,981
2009	325,298	17227	183,119	N/A***	695,924	139,184
Total	616,290	105,481	440,361	186,738	2,207,765	517,144

* Al-Snobar started manufacturing operations at the end of 2007

** During 2008 we stopped Al-Keena water treatment unit because Al Snobar was designed to cover both Mills.

*** The value of Al-Snobar discharge of 2009 includes both Al-Keena and Al-Snobar.

Conserving Water

We operate in some of the most water scarce countries in the world. With water efficiency being a particularly hot topic in our home country of Jordan, we seek to find more efficient ways of using and conserving this precious resource.

Business Unit	Action	Result
FINE Jordan	<ul style="list-style-type: none"> We adopted a lean management system (5S) within company premises and applied it to the management of offices, meeting rooms, machinery, archiving, ware houses, etc. We achieved reduction in noise levels by adopting engineering programs at the machines. Monitoring and controlling the temperature and the humidity at different working areas. 	<ul style="list-style-type: none"> Increased efficiency and productivity in daily work, reduced lead times, machine downtime, and waste. Overall performance from the implementation of 5S was improved by about 38%. We achieved an estimated noise reduction of 8%. Meeting the legal requirements and improving the working environment consequently improved productivity.

Targets and Commitments

Business Unit	Improvement Productivity and the Work Environment	2010 Commitments
FINE UAE	<ul style="list-style-type: none"> Our business unit has committed to adopting 5S management for its stores and will implement an award scheme for the best performers. 	
FINE KSA	<ul style="list-style-type: none"> We will implement Self-Managed Work Teams (SMWT) for increased efficiency. We will offer internal workshops that will streamline working practices to ensure tasks are done in the most efficient way. We will implement a Six Sigma project on diaper lines to reduce change-over time. 	<ul style="list-style-type: none"> We will install dust collectors on our machines to keep the working environment healthier. We will control humidity and temperature within standard limits for working environment.

Our Economic and Social Impact

Presence: Accountability for our Environmental, Economic and Social Impacts	In this section...	Key Performance Indicators
	Management Approach	
	Financial Performance	Direct Economic Value Generated and Distributed Total revenues and taxes
	Generating Economic Value	Community Investment
	Opportunities for Local Suppliers	Local Supplier spending out of total supplier spending

Management Approach

Our market presence in communities where we operate generates significant social and economic opportunities for workers, suppliers, and the community in general, through our Corporate Social Responsibility (CSR) initiatives. Prudent financial management of our revenues and resources is critical to ensuring we remain profitable and that our socio-economic impacts continue to be effective and sustainable.

Over the last few years, we have seen continuous improvement in our cost management and controls, working capital management, and profitability analysis, which enables us to focus on creating quality products, enhancing the customer's experience, while maintaining profitability. It is this profitability that is translated, through our Enterprise Resource Planning (ERP) system, into direct and indirect socio-economic impacts. This section focuses on our financial performance and how it translates into direct and indirect economic impacts; while further details about how we empower our communities are discussed in the following section about Our People.

Financial Performance

At Nuqul Group, we maintain the highest financial standards in preparing our Group financial statements and adhere to International Financial Reporting Standards (IFRS). Group financial statements are audited by external auditors who produce an annual audit report on each business unit, though we do not publically release these statements.

In the last 5 years, Nuqul Group grew by an average of 21% in revenue and 5% in net profit annually. Our economic growth has allowed us to continue to make positive impacts in our communities, by generating economic opportunities for our suppliers and communities where we operate. Below we illustrate how our economic value is distributed amongst our major stakeholders.

3.12 Direct Economic Value Generated (USD)	2007	2008	2009
Total revenues	505m	590m	594m
Payment to government: Gross taxes	2.4m	2.1m	3.7m

“We strive to achieve success in our investment, always adhering to the strictest ethical and world class standards.”

Generating Economic Value for our Stakeholders

Competitive Wages

Our most direct economic impact is through the wages we pay our employees; and at Nuqul Group we have designed our compensation and salary scale to be competitive in our various operating countries. We regularly review and update our salary scales based on market survey results to maintain our competitive position and to satisfy any regulations related to minimum wage pay. Our entry level minimum wages are always above the associated country minimum wages across all companies within the Group.

Local Hiring

We understand that hiring workers that are local to our facilities not only benefits the individual, but also the local community. Although we do not have a formalized policy in regards to local hiring, in principle we usually hire people who are local to the city of operations. In areas of highly skewed labor demographics, such as the Gulf Cooperation Council (GCC) states where a high percentage of expatriate employees dominate the labor market, local hiring sometimes poses a challenge. In FINE KSA, for example, local employees comprise just 16.2% of the business unit's workforce; however, plans to increase this percentage are in progress as with our UAE and Kuwaiti operations.

To tackle this issue, in Saudi Arabia we have launched an initiative to train 48 local interns, preparing them for full time jobs after the internship period. The local interns' compensation packages are subsidized between FINE KSA and the Saudi government. We will always strive to meet or exceed the nationalization percentages mandated by government.

Opportunities for Local Suppliers

Local suppliers are one of our key stakeholders that benefit from our growing market presence. Although we have no formalized policy statement

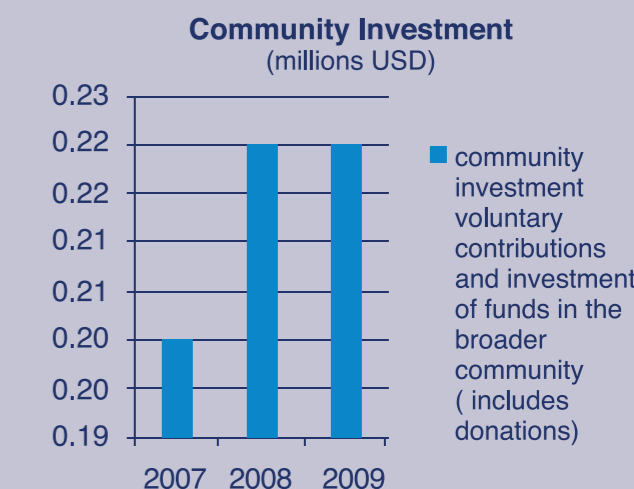
3.13 Local Supplier Spending out of Total Supplier Spending	2007	2008	2009
	30%	31%	32%

regarding patronage of local suppliers, a significant portion of our revenue goes to locally sourced materials and services. This has continuously increased over the last three years.

Suppliers are also a crucial element of our lifecycle management and part of our impact is the influence we have on the performance of local suppliers. By working with suppliers to improve lead times, supply continuity, offer better variability, lower inventory levels and lower transportation costs (financial and environmental) we aim to inspire local suppliers to offer a more sustainable supply chain, while improving their competitiveness in quality and service provision.

Community Investment

Outside of our workforce Nuqul Group also makes direct investments into the communities where we operate. The Group has sought to leverage the economic benefits of its presence in the community by establishing industrial complexes and employing our workers from these communities. The workers are encouraged to “give back” by delivering various services to the communities. More on our efforts to empower our communities can be found in the following sections.





AT THE HEART OF OUR GROWTH

- Family of Employees
- Valued Customers
- Empowered Communities

Our Family of Employees

	In this section...	Key Performance Indicators	
Our Family of Employees	Management Approach		
	A Profile of our Work Force	Total Workforce	
	Attracting and Retaining Talent		
	Embracing Diversity	Percentage Women Employees Percentage Women in Management	
	Labor-Management Relations		
	Training and Development	Average Training Hours per Employee	
	Employee Health, Safety, and Well-being		Accident Frequency Ratio (AFR)
			Accident Severity Ratios (ASR)
			Fatalities
			Absenteeism Rate (%)
Respecting Human Rights in our Organization	Incidents of Human Rights Abuses or Discrimination		
Maintaining a Happy Family: Employee Satisfaction	Turnover		

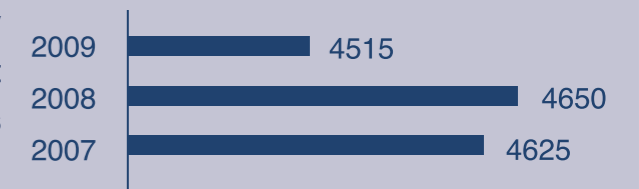
Management Approach

Our foundation as a family-owned operation is apparent in how we regard our employees – as family members. We aim to attract the best and brightest talent and cultivate mutually beneficial relationships that ensure the wellbeing, personal and professional growth of our employees.

Our Head Office and a Human Resource (HR) Department, which is found in every business unit, are responsible for managing labor-related processes such as: organizational design, hiring, training and development, performance management, compensation and benefits, and career and succession planning amongst other activities. We have a designated safety department that is responsible for developing and implementing Health & Safety policies for our employees.

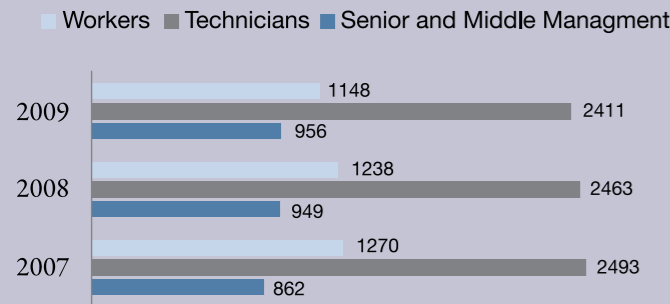
At Nuqul Group we fully abide by the laws and regulations governing employment procedures and labor-management relations in the related country of operations.

Total Work Force



A Profile of Our Work Force

Employment by Professional Level



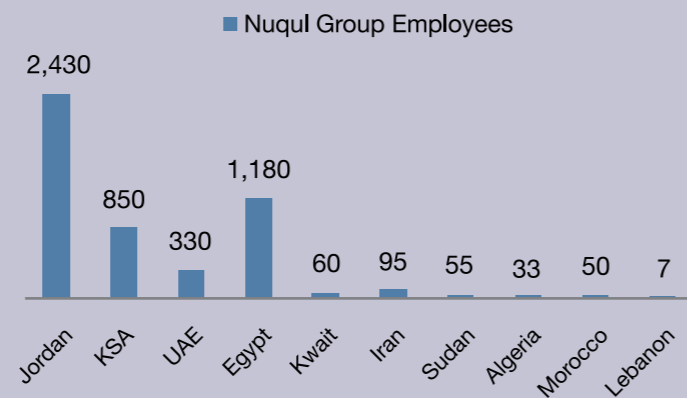
Nuqul Group Employees Core Operations 2009



Workforce by Gender



Nuqul Group Employees Core Operations est. 2010



Attracting and Retaining Talent

Nuqul Group seeks to recruit high caliber candidates who meet the organization's needs and embrace its core values. The Group has merit-based standards and procedures to recruit and select candidates that are the best fit for the organization; and our equal opportunity stance ensures a fair and adequate range of candidates are considered for advertised positions.

In order to position ourselves as an employer of choice, we apply clear and objective criteria to all aspects of recruitment and employment. We use the internationally recognized Hay Job Evaluation system as a framework to analyze organizational structures, evaluate employees and their roles, define career progression, develop reward programs and manage human resources effectively.

“We appreciate the value of diversity and therefore operate in a heterogeneous environment. We grant equal opportunity in all aspects of employment to all qualified persons with an obligation towards staff who seek growth to fulfill their aspirations and goals”

At Nuqul Group we strive to meet and exceed local standards of compensation and benefits to ensure our attractive position in the labour market. We recognize merit and performance when considering promotions and offer salary increases to all employees on an annual basis as part of the overall compensation package. Our individual performance development system helps to ensure each employee is supported in his/her personal and professional growth with the Nuqul family.

As an investment in the future of our employees, we have Group retirement plans or funds which vary by country of operations. In countries where it is required by law, we maintain reserve funds that are sufficient to cover our obligations. In other countries, however, employees may be enrolled into social security governmental programs or end of service special provisions in compliance with the law.

4.1 Benefits of Working with Nuqul Group	
- Medical Insurance	- Club Membership
- Children Education	- Maternity Leaves
- Special Vacation Entitlement	- Housing Loans
- Bonus /Profit Sharing/ Production Incentives/ Sales Commissions	- Company Cars

Embracing Diversity

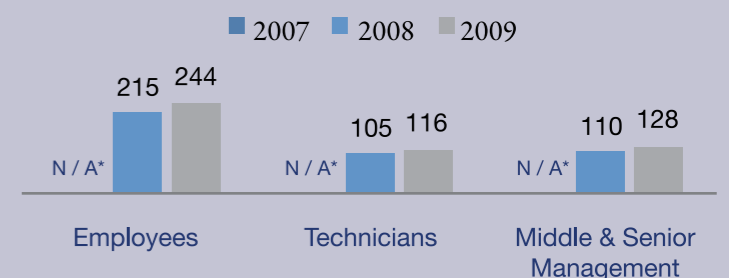
Our core values encourage diversity and inclusion and reject any form of discrimination amongst staff, business partners and in employment practices. Furthermore, our Code of Conduct stipulates that all employees respect the dignity and worth of people, culture, traditions of each country, individuals' differences including those based on age, gender, ethnicity, culture, national origin, religion, and language.

We recognize that we have room for improvement in achieving a more gender balanced workforce across the Group. Currently 35% of our Group Head Office is female, and we are aiming to increase that percentage to 45% over the next three years.

In line with our beliefs in diversity and gender equality, Nuqul Group is a key partner in the Engendering the Public Sphere Project (EPSP) with the Jordanian National Commission for Women (JNCW), Ministry of Labor, Ministry of Planning, the Department of Statistics, and the Danish Center for Information on Women & Gender (KVINFO).

UNGC Principle 6
Businesses should support the elimination of discrimination in respect of employment and occupation.

Female Participation in the Workplace and Management



Initiatives in Engendering the Public Sphere

Our Engendering the Public Sphere Project has generated ideas to support the growth and development of women in the workforce.

- Our new code of conduct system will allow the designated committee to take immediate actions against employees who are involved in sexual harassment incidents including termination.
- To attract more women to employment with Nuqul, two of our companies (Fine Amman & Quality Printing Press) have identified a production line for female workers that would not require night shifts nor would they be physically demanding
- We have collaborated with Novo Nordisk / Denmark where we were introduced to their HR related systems and best practices specifically in the areas of gender and inclusion.

We have scheduled three awareness and training sessions for the Business Women and HR Managers in the private sector in coordination with a Diversity expert from Novo Nordisk and JNCW (Jordanian National Commission for Women) focusing on Diversity and Inclusion which were successful based on the positive feedback that we have received from the participants.

Our values in promoting diversity are reinforced in our recruitment and selection process, and in training and development. Employees may report any incidents of discrimination through the Corporate Integrity Hotline and we are pleased to report that to date no cases have been reported. In addition, the Business Units undergo regular audits to ensure our work environment is free of discrimination.

Labor-Management Relations

As a growing family, it is important to maintain clear and effective communication channels between employees and management, ensuring that each party's interests and concerns are addressed effectively. Along these lines, Nuqul Group recognizes its employees' rights to participate in Unions and to negotiate their conditions with management where applicable by law or regulation. In Jordan, for example, 60% of employees are covered by collective bargaining agreements and 100% are covered in Egypt.

In order to facilitate communication within our family of employees, we hold periodic team and company meetings where we discuss Group matters and assess our Key Performance Indicators (KPIs). The Group also communicates its achievements and ongoing activities through the quarterly Nuqul Group Newsletter, HR Newsletter, official bulletins, and the intranet/web portal. In the event of any major structural or operational changes in the organization, we follow the minimum notice period stipulated by law or bargaining agreement in informing employees of any such changes.

35% of Group Head Office is female
Zero Discrimination complaints

UNGC Principle 3
Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.

Training and Development

At Nuqul Group we believe the development of our employees is critical to our continued success. All of our permanent staff are evaluated according to our Performance Development Review (PDR) system. Customized in-house training programs are then planned and delivered according to employee needs.

4.2 Average Hours of Training per Year per Employee

	2007*	2008	2009
Senior Management	NA	17.43	63.78
Middle Management	NA	36.37	24.38
Officers/Supervisors/Section Heads	NA	25.58	23.7
Frontline	NA	16.87	15.97

*In 2007 we had not begun capturing this data by employee level. However, the overall average hours of training for that year were 18.97 hours for each employee.

Due to the recent financial crunch, we limited our training budget, thus training man days decreased. However, we never ceased to develop our employees cost effectively.

4.3 Types of In-House Training Offered at Nuqul

- Talent Management	- Strategic Sales Management
- Six Sigma	- Manpower Planning
- Finance for Non-Financials	- Supply Chain Management
- Certified in Production and Inventory Management (CPIM)	- Reward Management - Advanced Compensation and Benefits
- Storewars - Sales & Marketing Focus	- Balanced Scorecards

For the future we will use sustainability principles to foster an unprecedented wave of inspiration and focus within our workforce through training, embedding sustainability criteria in performance reviews, open communication, and our regard for our employee's priorities. We believe this will translate into benefits for our customers and their families, our corporate customers, our business partners, the environment, community and society.

Employee Health, Safety, and Well-being

The well-being of our workers and employees is a top priority for Nuqul Group. Each Group Company is required to identify relevant hazards, risks, and controls to mitigate them by setting Occupational Health and Safety (OHS) SMART objectives, in accordance with the international standard, OHSAS 18001. A Safety Committee meets monthly to review and address health and safety related incidents (Incident Investigation), compliance violations, and preventative measures.

Safety First: Health and Safety Training and Awareness at Nuqul

- OHS Policies
- Emergency Preparedness and Response Plans
- Occupational Health Programs (hazards from toxic substances, radiation, noise, fatigue, stress)
- Incident Investigation Techniques
- Ergonomics at the Workplace
- First-aid and CPR Training
- Patient Assessment
- Treatment and Transport of Injured Persons

Mitigating Health and Safety Risks

We believe that in mitigating health and safety risks, awareness is key to prevention. As such no employee can start working unless s/he has been well oriented on the necessary safety precautions, measures and regulations undertaken at the Company. Likewise, no worker or operator shall start working on any machine unless s/he has been fully instructed on the dangers that can arise from operating the machine and the necessary precautions that must be taken.

In addition to continuous training programs, the Maintenance Department along with the Safety Department have developed clear and simple safety and operating instructions for workers, based on each machine/equipment manuals. For non-workers visiting operating sites (including suppliers, subcontractors, and other visitors), we ensure the proper selection and use of Personal Protective Equipment (PPE) for their safety.

Safety at FINE KSA

Putting the health and safety of our family first, we are committed in 2010 to achieving the following:

- Our Riyadh plant will achieve OHSAS 18001 certification
- We will carry out daily and weekly Safety Talks
- We will carry out a company-wide Hazard Identification and Risk Assessments
- We will construct web-based Safety Monitoring System including Environmental and Health Parameters

Ensuring Safe Working Conditions

In order to achieve ideal health and safety conditions in our work areas each business unit periodically undergoes testing of workplace environmental parameters such as light, noise, temperature, humidity, and other factors that are relevant to the business. Our Safety Committee ensures that results are within permissible limits, in accordance with local laws and standards. We also carry out annual health checkups for early detection of any health issues, enabling us to promote prevention and control measures as necessary.

Safety at FINE UAE

This year we are implementing night audits to monitor safety performance during the night shifts

Monitoring Our Health and Safety Performance

In 2008 we developed an Occupational Health and Safety Dashboard to monitor our performance across the Group; and in 2009 we were able to capture our performance in the eight business units, representing almost 90% of our core business units. Our other business units in Algeria, Iran, Sudan, Kuwait, and Morocco are relatively new operations and will be developing their performance dashboards in the near future.

4.4 Health and Safety Key Performance Indicators: 2009 Performance at Our Core Operations

Business Unit	Total Work Hours	No. Incidents	Lost Hours	Lost Days	Absenteeism Rate (%)	AFR*	ASR**
FINE Jordan	2,711,885	15	4,344	181	0.00160	1.33	16.02
FINE KSA	2,774,009	5	1,872	78	0.00067	0.43	6.75
FINE Egypt	2,452,226	9	9,960	415	0.00406	0.88	40.62
FINE UAE	787,483	3	840	35	0.00107	0.91	10.67
Mills: Al-Keena	355,564	9	1,224	51	0.00344	6.07	34.42
Mills: Al-Snobar	206,358	9	2,904	121	0.01407	10.47	140.73
Mills: Al-Sindian – PM1	290,936	0	0	0	0.00000	-	-
Mills: Al-Sindian – PM3	293,384	3	4,128	172	0.01407	2.45	140.70

* Accidents Frequency Ratio: the rate of accidents per 100 employees per year based on yearly 2400 work hours per employee.

** Accidents Severity Ratio: the rate of lost work days because of accidents per 100 employees per year based on yearly 2400 work hours per employee.

For 2010, our target across the business units is to reduce the Accident Frequency Ratio (AFR) and Accident Severity Ratio (ASR) by 25% and we will also strive to ensure that we have zero incidents. We will accomplish this by increased safety talks and training in various business units.

Respecting Human Rights in our Organization

As a signatory to the UN Global Compact, Nuqul Group is committed to maintaining a work environment that is free of human right violations, including child labor and all forms of forced or compulsory labor. Our position on the issue is embedded in our daily practices across all countries of operations.

Nuqul Group operates in countries supporting the International Labor Organization (ILO) and stands committed to achieving the goals of ILO's article CO29 which addresses the concerns of all forms of forced or compulsory labor. We abide by local labor laws and regulations with regards to forced or compulsory labor and we can confirm that all our operations are 100% free of any such violations.

Lastly, we have developed internal systems for hiring that are based on laws and regulations in our countries of operation, and are approved by Ministry of Labor in the related country and as applicable. These systems, along with our Code of Conduct and Core Values ensure that our operations are 100% free of forced labor or child labor.

UNGC Principle 1

Businesses should support and respect the protection of internationally proclaimed human rights

UNGC Principle 2

Businesses should make sure that they are not complicit in human rights abuses.

UNGC Principle 4

Businesses should support the elimination of all forms of forced and compulsory labor

UNGC Principle 5

Businesses should support the effective abolition of child labor

Maintaining a Happy Family: Employee Satisfaction

At Nuqul, we understand that a happy family is a productive family; hence we strive to ensure employee satisfaction across our business units. As part of enhancing social vibrance in the work place, we have established a social committee at the Head Office, comprised of enthusiastic employee members, who organize social events such as annual breakfast gatherings, staff events on public holidays, sporting events, and annual company parties.

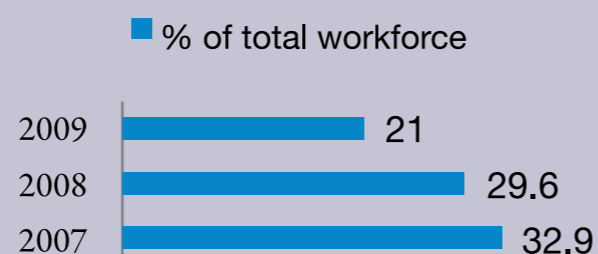
We believe that creating such opportunities to interact beyond work duties boosts employee morale as well as our retention rate. Our turnover has consistently decreased over the last three years. For 2010, an employee satisfaction survey will be conducted on the Group level in the third quarter of the year 2010 to give employees a chance to voice their opinions on how we can further enhance their experience with Nuqul Group.

Communication

We believe that every member of our family should have opportunities to be heard. We have a formalized suggestion system that allows employees throughout the organization and at all levels the opportunity for their ideas or concerns to be addressed. A formal Grievance & Appeal System has been established to facilitate a fair and speedy resolution to disputes.

Even at the highest levels we support our employees and their concerns. The Board of Directors is informed of employee issues and concerns through reporting and meetings with CEO's. We have also established a Hotline Mechanism as an independent and anonymous system whereby employees can report unethical business behavior, which does not comply with Nuqul Group Code of Conduct, directly to the Board. While employees are encouraged to report compliance issues directly to the immediate supervisor, Nuqul Group recognizes that this may not always be an option and has made available the Hotline for this reason. We will continue to listen and respond to our employee needs, provide relevant and up-to-date training, competitive salaries, and a safe and healthy environment that nurtures their professional aspirations and personal growth.

Percent Turnover Total Workforce



Appreciating our Employees at FINE UAE

At FINE UAE we issue Smiley cards to acknowledge employees' positive behavior and exemplary performance. Employees can earn up to 5 Smiley Cards within a year. Such Smiley Cards, if accumulated over time (minimum of 5 cards) will be rewarded with Appreciation Certificate plus Non-Monetary Rewards during Company Annual Party.

Valued Customers

	In this section...	Key Performance Indicators
Valued Customers	- Management Approach	
	- Ensuring Customer Satisfaction	- Number of customer complaints
	- Enhancing Product and Service Experience	- New Indicator: Customer Satisfaction Surveya

Management Approach

Nuqul Group core operations have a customer base of over 17,000 customers (FINE Jordan, UAE, KSA, Egypt, and Mills Jordan and Egypt) and we are committed to ensuring that our customers' expectations of quality products and services are met. Our FINE brand, in particular, has earned a reputation as the beloved brand of choice for our customers and consumers across the region; and we strive to honor that trust in every product we offer. We make every effort to understand our customers' needs through regular and planned visits from our technical and sales teams, customer surveys, our quality control and monitoring systems.

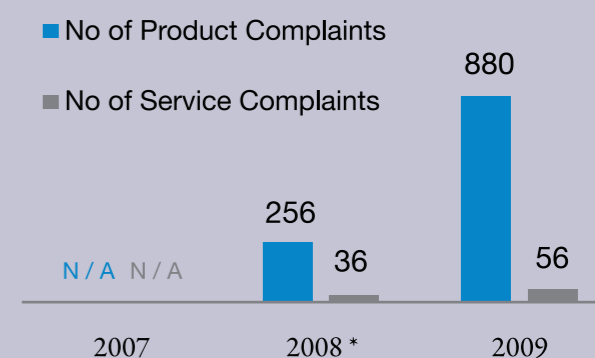
All core operations are ISO 9001 certified which ensures proper quality management of our customers' requirements, adhering to regulatory requirements in our relationships and communication, ensuring customer satisfaction, health and safety, and continual improvement of our performance in pursuit of these objectives.

In mid-2008 our Total Quality Management (TQM) Department established a "Customer Complaint System" as an automated mechanism for effective benchmarking and transparent monitoring of the complaints across the Group, in breach of any of the above mentioned areas. Accordingly, the TQM Department analyzes and benchmarks Group performance on a monthly basis by implementing Quality Tools to measure the root causes. They then implement corrective and preventive actions to upgrade the customer satisfaction level.

Ensuring Customer Satisfaction

Customer satisfaction is crucial to maintaining continuous growth of our customer base. We therefore employ various mechanisms via the Customer Service Section of Nuqul Group to ensure that customers are satisfied. This includes our free call center to address any issues or feedback, regular hospital visits to better understand customer needs from our hygienic products, and the FINE website, which provides product information and serves as a platform for us to interact.

Customer Satisfaction



*In mid-2008, the TQM Department launched the Customer Complaint System and data for that year covers from September to December only. This accounts for what looks like an increase in complaints in 2009.

For 2010, it is our goal to reduce the number of repeated root cause product complaints for the Hygienic Absorbents' Products by 20%, the product segment for which we receive the most feedback. We will also set targets for the timeframe in which we resolve customer complaints. The average lead time in 2009 was around 33 days; but for 2010 our target is to reduce the lead time by 20%. In 2010 we will also carry out a customer satisfaction survey to help us better understand our customers' needs and how we can respond accordingly.

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Nuqul Tissue Family Day: Getting to Know Our Family

In May 2009, Nuqul Tissue hosted a memorable two-day gathering that brought world-wide clientele to Egypt. The event provided guests with an opportunity to see Egypt and get to know more about Nuqul Tissue.

Activities included visits to the world-renowned Egyptian Museum, the Pyramids, and the Light and Sound show, where Egyptian history was brought to life.

Guests also became familiar with Nuqul Tissue as the leader in the MENA region for tissue manufacturing, and as the umbrella for Nuqul Group's four Paper Mills in Egypt and Jordan. We hope to bring the Nuqul Family together again in similar events, with the next one anticipated to take place in Jordan.

Enhancing Product and Service Experience

For over 50 years, Nuqul Group has demonstrated a commitment to providing customers with the highest quality products and services and seeks to continuously improve the product and service experience for customers. This has resulted in an inward search for the best ideas from within the Group.

In 2004, Nuqul Group initiated the Quality Day Awards, an event aimed at enhancing the competitiveness of the Group companies by promoting quality awareness and performance excellence. This is achieved by recognizing and publicizing Group members' successful operational strategies that have resulted in an enhanced product or service experience, and sharing them with the Group sister companies. Quality Day Awards initiatives have resulted in ideas such as

- "Customer Delight": In 2008, FINE Jordan's implementation of an "Out of Stock" tracking and reduction system to ensure that our products are always available to our customers and without delay, was recognized as the best initiative that contributes to Customer Delight.

- "Service for Growth": In 2009, FINE Dubai won highest recognition for implementing the "Quality Function Deployment" on FINE Toilet Roll. This effective methodology facilitates communication, planning, and decision-making within a product development team, which allows the team to directly address customer issues.

For 2011, the Quality Day Award theme, "Going Green", will be based around growing a more sustainable business, requiring Group companies to address pressing environmental, social, and economic challenges that present a risk for our markets. In our next report, we will highlight the winning idea from this event.

Customer Health and Safety

At Nuqul Group we prioritize the health and safety of our customers and consumers as we do our family of employees. Consumers trust that safety is an intrinsic part of our products' quality and value. We are also aware that consumers of our products include vulnerable groups such as babies, the elderly, and hospital workers and patients. We therefore take great care to produce products that not only meet every health and safety standard set by the relevant country's authorities, but products that give our customers and consumers an added sense of security and comfort.

In our FINE line, for example we are the only manufacturer in the Middle East region to use a unique sterilization process which ensures every tissue is 100% sterilized and eliminated from germs before packing. In 2011 we will introduce FINE Diapers with Lotion to decrease the skin irritation and rashes.

At Nuqul Group, health and safety considerations begin with the inputs we use in manufacturing our products. In FINE Egypt, for example, we used to apply an adhesive glue to the outside lining of diapers to facilitate easy fastening. However, we have reduced the quantity of glue used by 40% with the introduction of our Sure Wrap units to aid in fastening the diaper. Our Signature units reduce the accumulation of adhesive on specific parts of the diaper. Lastly, to further minimize the glue used in our diapers we introduced Ultrasonic units in constructing the leg cuffs on the diaper, thus completely eliminating the use of glue in this area.

Empowered Communities

	In this section...
Empowered Communities	Management Approach
	Our Corporate Social Responsibility: Project Highlights
	Engaging Employees in Community Service

Corporate social responsibility is a major focus for Nuqul Group. Empowering communities has been a motivating value for us from the very beginning, rooted in our philosophy of “Growing Together.” Earlier in the report we showed the financial impact we have by our investments in the community.

Here we highlight our Issues-Based approach to empowering communities where we have a presence. We take a methodological approach to identifying and addressing a wide range of community needs. Our major areas of focus can be seen in the diagram below.



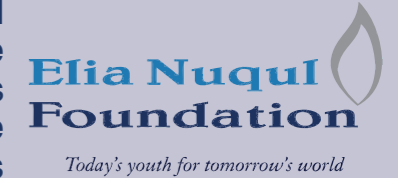
The work we do with our adopted communities is made all the more impactful because of our collaborations with local partners and NGOs. Lending their local insights to our projects, they also represent the Group in the communities we work with and they directly interact with the community members to get their feedback. Through the work we do with communities and partnerships, Nuqul Group hopes to create a successful CSR model to be emulated in other areas across the region.

Nuqul Group in the Community

- In 2009 employees participated in INJAZ teaching sessions for 660 students, equipping the youth with leadership, business entrepreneurial, economics, problem-solving, communication, and soft skills
- In a campaign to raise awareness about the prevention and treatment of the H1N1 virus, FINE Jordan in cooperation with the Ministry of Health and the Ministry of Education reached 5,000 schools and 1.5 million students.
- In support of the plight of Palestinians in Gaza, Nuqul employees donated blood, portions of their salary, and other necessary supplies.
- Since 2007, Nuqul has participated in the Goodwill Campaign to support the poor during the Ramadan period by distributing different products to the people.
- In 2009, FINE employees visited White Beds, a center for the elderly, with donations of needed products and to spend 3 hours with the residents.
- FINE makes annual donations to churches during the Christmas season in support of charity events
- In 2009, FINE celebrated Ramadan with two associations for the deaf (Deir Alaa and Urjan), inviting children to join the FINE family for Iftar

Elia Nuqul Foundation

The Elia Nuqul Foundation (ENF) was established in 2008 as the Nuqul Family’s philanthropic entity focusing on social and economic development initiatives benefitting individuals and local communities within the Hashemite Kingdom of Jordan. The Foundation is governed by a 9 to 12-member Board of Trustees that is comprised of individuals with expertise from the private and civic sectors so they may assist in guiding the Foundation’s operational and technical activities in a strategic, sound and transparent manner.



The Foundation operates through two streams of interventions – the Elia Nuqul Scholarship Fund and the Social Entrepreneurship Program.

1. The Elia Nuqul Scholarship Fund aims to encourage the development of youth in Jordan, through access to higher education at universities, community colleges or vocational training centers.

2. The Elia Nuqul Foundation is also an advocate for the development of a sound social entrepreneurship sector in Jordan. ENF creates opportunities for scholars who are interested in transitioning from university life to becoming social entrepreneurs within their designated communities.

Nuqul Group Sponsorships

At Nuqul Group we are proud sponsors of the following events:

- Ultra Marathon – Dead Sea, International Marathon De Sable
- Anti-tobacco kids festival, where our marketing team participated in activities and distributed information on smoking
- Operation Smile, treating children with facial deformities
- BabyWise program at Farah Hospital (Jordan), educating new mothers about infant health care
- Hayatee Ahla National Family Planning Campaign and the first International Conference for Pediatrics Doctors.
- Good Will campaign that aims to help families below the poverty line and aid them to start their own income-generating projects.

Our Corporate Social Responsibility: Project Highlights

Hunger Relief Initiative: Tkiyet Um Ali

In 2006 we launched a school feeding program through Tkiyet Um Ali (TUA), a hunger relief initiative. The campaign targeted school children in impoverished areas of Jordan, under the supervision and guidance of the Ministry of Education. As a patron, Nuqul Group called for the participation of the private sector and as a result 26 companies joined the initiative.

Community Adoption Initiative

In 2007, we launched the Community Adoption initiative. The objective was to equip beneficiaries with the resources for long-term and sustainable transformations through mentorships, training on soft and life skills, supporting microfinance projects, and the creation of employment opportunities.

Adopting Al Koura District

The Al Koura district in the North of Jordan is one of the poorest poverty pockets, with a total population of 120,000. When we adopted the community we took a three-pronged approach to engagement:

- Needs Assessment
- Campaigns and Community Involvement
- Partnerships and projects with local NGOs and youth networks

Having identified nutrition as a challenge in the area, Nuqul Group started its community development efforts by the adoption of Al Samt School through the school feeding program reaching 220 students on a daily basis. The program provided families with food packages on a monthly basis.

Through its partnership with TUA, the Group facilitated the empowerment of individuals by training them as part of Tkiyet Um Ali's "Midyaf and Mashaweer programs". The programs empower participants with basic catering, hospitality and delivery skills and accordingly provide a job for the trainees.

Al Koura Community Library

In 2009 Nuqul Group inaugurated a community library in Kufr Awan, to serve as a welcoming space to enhance community offerings for children and their families in literacy, knowledge improvement and activities. This library will later become a community base for individuals and Nuqul Group will design activities according to community needs. A playground has also been built on the premises to facilitate social interaction in the community

Al Koura Shabakat Nuqul Group Micro Venture Fund

Three hundred community members participated in this venture development project, with a short listing procedure that identified 60 prospective projects to be supported. The program includes:

- Comprehensive training providing skills to properly present and plan micro venture ideas.
- Winning projects will undergo a special preparation of prototypes of all products and services in line with the approved business plans.
- Trainers will help candidates to develop marketing and sales capacity and provide them with the technical assistance

Engaging Employees in Community Service

Our CSR culture is strongly embedded in our employees and they have been active in participating in or spearheading various campaigns at Al Koura District, reinforcing our presence and commitment to the community. Campaigns that Nuqul Group employees have actively participated in include:

We place high priority on investing in our human resources and in servicing our communities.

- Back to school campaigns where students received bags with stationery supplies and celebrate the beginning of the scholastic year with Nuqul Group employees.
- Al Fitr (Ramadan) Campaign - Employees celebrated this festive season with the community and distributed food packages to their homes. More than 200 families with an average of 7 members per each family were beneficiaries of this campaign.
- Winter Campaign where our adopted families received blankets and heaters.
- For our Gift from the Heart Campaign, employees gathered gift items from their homes and distributed the packages of toys, clothes among other items to the community.

Shabakat Shabab Nuqul Group

In partnership with Shabakat Al Ordon, Nuqul Group established a network in Al Koura to implement a program that aims to enable youth to embrace their responsibility to make their communities better places for themselves and their families. The program comprised of comprehensive training of 275 participants, 452 community service projects, with 2, 752 beneficiaries.

Nuqul employees have had an active role in facilitating the training sessions and supporting the projects. Our target in 2010 is to engage all of our employees in Jordan through communication and actual visits to our adopted districts. We will also be announcing the winners of our micro venture initiative, 23 of which Nuqul Group will finance. We look forward to celebrating success stories and award winning projects.



PRODUCTS: SUSTAINABLE PRODUCT LIFECYCLE AND QUALITY ASSURANCE



	In this section...
Products: Sustainable Product Lifecycle and Quality Assurance	- Management Approach
	- Responsible Sourcing
	- Creating a more Sustainable Product: Product Lifecycle Assessment
	- Quality Assurance and Standards
	- Product and Service Responsibility

Management Approach

At Nuqul Group, we pride ourselves on delivering quality products at world-class standards to our growing markets. The Nuqul Group Environment, Safety and Health Policy guides our approach to risk assessment, sourcing supplies, supplier relationships, resource conservation, product development, and product stewardship. We are also guided by international standards and procedures and endeavor to adopt the best practices available. We recognize that our products, from sourcing to consumption make an impact throughout their life cycle. For this reason, we undertake risk assessments in advance to determine the potential impacts of our products on the environment and on the health and safety of both our employees and consumers and mitigate these risks with innovation or heightened

“Nuqul Group is a leading enterprise devoted to providing customers with the highest quality products and services.”

Responsible Sourcing

About 80% of the world’s forest has been cleared or compromised by human activity. We recognize that the nature of our business exacerbates this issue; which is why the Group is committed to using the Forest Stewardship Council (FSC) and the Program for the Endorsement of Forest Certification (PEFC) in support of responsible forestry management. An essential component of these certifications is the Chain of Custody (CoC) certificates. CoC ensures that FSC and PEFC certified materials are tracked through the production process - from the forest to the consumer, including all successive stages of processing, transformation, manufacturing and distribution. This provides a credible guarantee to our customers that our FSC/PEFC certified products are originating from suppliers that promote sustainable forest management.

5.1 FSC or PEFC Certified Wood/Pulp		2008		2009	
Business Unit	Certification	Tons	Percent	Tons	Percent
Jordan Mills	FSC	5,054	20%	7979	20%
Egypt Mills	FSC	6500	11.8%	5245	9.5%
	PEFC	2657	4.8%	9986	18.1%

Nuqul Group Assurance

Wood/Pulp products are not being illegally harvested and are not sourced from:

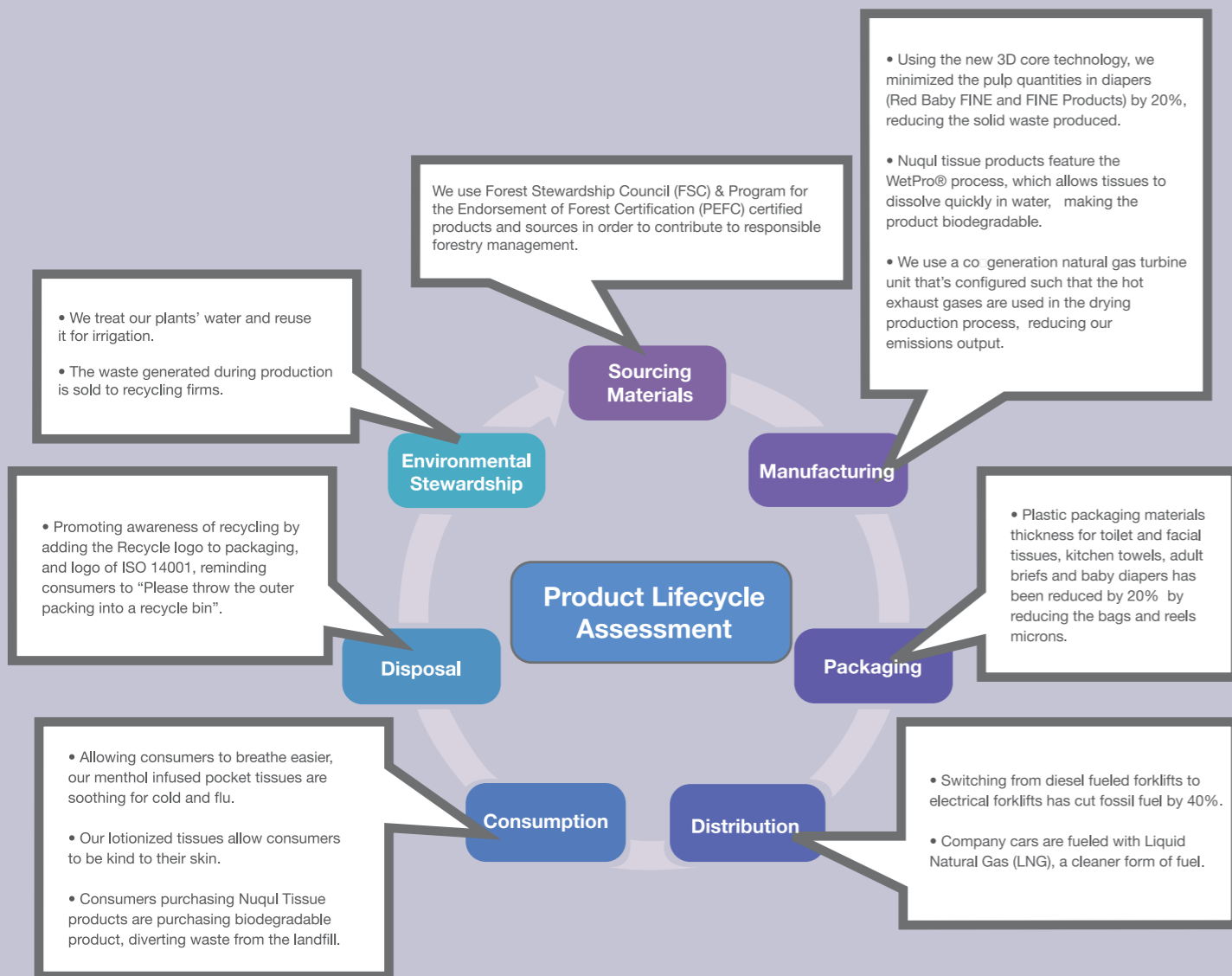
- Areas being converted for other land uses;
- Genetically modified trees;
- Areas where there is a clear demonstration of traditional or civil rights violations; or the dispute among the indigenous population;
- Uncertified, high conservation-valued forests.

Creating a More Sustainable Product: Product Lifecycle Assessment

Our approach to lifecycle management has been to minimize our impacts at each stage of developing a product and bringing it to market. We begin with responsible sourcing and apply interventions to mitigate our impacts throughout manufacturing, packaging, distribution, consumption, and disposal processes. We also practice environmental stewardship where possible, converting any potentially harmful outputs into useful solutions. The diagram below shows examples of the sustainability interventions we have implemented as we create a more sustainable product.



Product Lifecycle



Quality Assurance and Standards

When a consumer purchases a FINE product they can be confident that the product has undergone the most rigorous quality checks available. In addition to our internationally recognized ISO 19001 certification which ensures a quality product for the customer, the Group also adheres to the technical specifications set by the Jordan Institution for Standards and Metrology (JISM), and internally developed quality standards. Beyond compliance, we engage with JISM and other business leaders to influence standards and create awareness of best practice for other organizations.

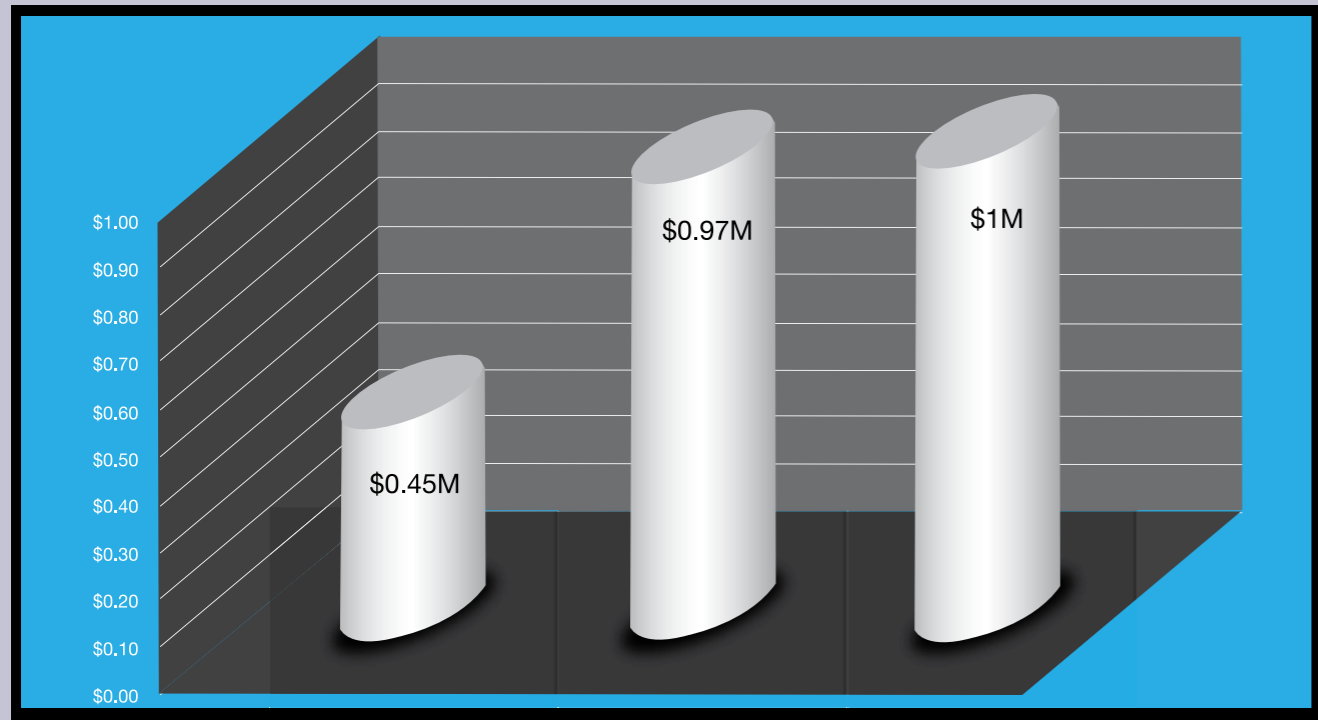
In Jordan and Egypt, Nuqul has adopted the Six Sigma methodology for quality management. This approach, which is based on improving process outputs by identifying and removing errors and inefficiencies, allows us to also systematically think about and embed sustainability in areas such as Safety, Maintenance, Production, Quality, Warehousing, Sales, Purchasing, and other aspects of the product lifecycle. Approximately 80% of employees in the business units have been trained to use Six-Sigma improvement and control tools, ensuring an aligned vision and clear communication of a common end goal – a more sustainable product that meets or exceeds customer expectations, achieved in a sustainable way.

Applying Six-Sigma to Our Product Lifecycle

FINE Jordan adopted the six-sigma approach to quality management in 2009. The results have been impressive across our operations. We observed:

- **In Manufacturing**
 - o Reduction of downtime at diaper machine D3 from an average 217hr/month to an average 167hr/month.
 - o Improved the manufacturing productivity for tissues on the machines (DCM 8 & DCM 14) from 130 ton/month to 230 ton/month.
 - o Reduced the raw materials waste from 15% to 6% on diaper machines
- **In Distribution**
 - o Reduction of distribution cost and head count reduction from 10 to 8 without affecting the distribution processes.
- **In Efficiency Gains**
 - o Improved warehouse efficiency from 60 box/labor hr to 71 box/labor hr.
 - o Reduced the sales order cycle time from an average of 5.2 days to an average of 2.2 days
- **In Customer Satisfaction**
 - o Increase the customer satisfaction of FINE Diapers by increasing the market share in Amman from 7.4% to 10.4 %, and in the North from 2.3% to 3.3%
 - o Increase the product Fluffy 250 market share from 11.4 % to 15.2%.

Financial Savings from implementing Six-Sigma as our management approach are as follows:



Product and Service Responsibility

We have the utmost regard for our customer's privacy in our marketing and sales approach, communications, and promotions. Our GSM guidelines address the appropriate manner we engage in advertising and media, sales promotions, and public relations. To date, all our companies, with the exception of FINE Jordan in 2007*, have not been fined for any violations in regards to product responsibility.

Future Targets and Commitments

Throughout the report we have set targets and made commitments to promote continuous improvement and in line with our pursuit of excellence. During the course of the year we will design and implement mechanisms in our efforts to meet these targets and commitments. We will continue to report on our sustainability journey, sharing both our successes and challenges with our stakeholders, as we achieve sustainable growth. Below is a summary of our short term targets and commitments.

*In 2007, FINE Jordan was Fined JD 128, 969 for non-conformance with specific procedures for the shipping of goods. To prevent reoccurrence of this incident, the responsible parties were financially penalized, and the case was publicized within our Levant business units as a learning point and deterrent.

	Topic	Targets and Commitments																								
People Presence	Management Approach	We will ensure that all core business units have integrated performance dashboards to capture their environmental performance																								
	Environmental Impact	<table border="1"> <thead> <tr> <th colspan="3">3.4 Target Waste Reduction at our Facilities</th> </tr> <tr> <th>2010 Targets: FINE</th> <th>Paper</th> <th>Diapers</th> </tr> </thead> <tbody> <tr> <td>Jordan</td> <td>4%</td> <td>6%</td> </tr> <tr> <td>Egypt</td> <td>10%</td> <td>5%</td> </tr> <tr> <td>UAE</td> <td>4.3%</td> <td>5%</td> </tr> <tr> <td>KSA</td> <td>3%</td> <td>6%</td> </tr> </tbody> </table> <p>*FINE Jordan has set various targets by machines and product line. Therefore the data shows the average target of improvement on waste generated.</p> <table border="1"> <thead> <tr> <th>2010 Target: Mills</th> <th>Fiber Yield (%)</th> </tr> </thead> <tbody> <tr> <td>Jordan Mills</td> <td>1.055</td> </tr> <tr> <td>Egypt Mills</td> <td>1.06</td> </tr> </tbody> </table>	3.4 Target Waste Reduction at our Facilities			2010 Targets: FINE	Paper	Diapers	Jordan	4%	6%	Egypt	10%	5%	UAE	4.3%	5%	KSA	3%	6%	2010 Target: Mills	Fiber Yield (%)	Jordan Mills	1.055	Egypt Mills	1.06
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2010 Reduction Target: Direct Energy Consumption																										
FINE Egypt (natural gas)	10%																									
Egypt Mills	Independence from grid																									
Jordan Mills	2.5%																									
People	Our Family of Employees	<ul style="list-style-type: none"> - We will reduce the Accident Frequency Ratio (AFR) and Accident Severity Ratio (ASR) by 25% - We will increase the percentage of females at our head office to 45% in the next three years. - We will conduct an employee satisfaction survey on the group level 																								
	Valued Customers	<ul style="list-style-type: none"> - We will reduce the number of repeated root cause product complaints for the Hygienic Absorbents' Products by 20% - We will reduce the lead time in which we resolve customer complaints by 20% - We will carry out a customer satisfaction survey 																								



Material Issues	Key Performance Indicators	2007	2008	2009
Pursuit of Excellence				
Governance	Number of Independent Board Members	2	2	2
Promoting Ethical Responsibility	Employees trained in anti-corruption and ethical conduct			
Our Presence: Accountability for our Environmental, Economic and Social Impacts				
Mitigating our Environmental Impacts across Core Operations	No. of Business Units incorporating EHS aspect into performance dashboards	N/A	N/A	8 core / 6 non-core
Energy Consumption	Total indirect energy consumption (electricity). (Kw/Hr)	75,979,474	139,136,474	150,658,852
Waste Management	Total waste from paper and diaper manufacturing (tons)	N/A	6,782	6,901
Emissions Management	Total direct and indirect greenhouse gas emissions by weight (not including transportation)	135,300.70	207,571.77	201,939.11
	Total greenhouse gas emissions from transportation	2,460,402	2,514,375	2,116,914
Direct Economic Value Generated and Distributed	Total revenues (USD)	505m	590m	594m
	Payment to government: gross taxes (USD)	2.4m	2.1m	3.7m
	Local supplier spending out of total supplier spending.	30%	31%	32%
	Community investment (USD)	.20m	.22m	.22m
People: At the Heart of Our Growth				
Workforce	Total employees	4625	4650	4515
	Percentage women employees	N/A	5%	5%
	Percentage women in management	N/A	12%	13.4%
	Turnover (% of total workforce)	32.9%	29.6%	21%
Employee Wellbeing	Employee satisfaction (%)	New Indicator		
	Average training hours per employee (frontline staff)	N/A	16.87	15.97
	Average cost of training per individual (USD)	247	263	221
	Absenteeism Rate (%)	N/A	N/A	0%
	Accident Frequency Ratio (AFR)	N/A	N/A	3.22
	Accident Severity Ratios (ASR)	N/A	N/A	55.70
	Incidents of human rights abuses or discrimination	0	0	0
Customers	Customer satisfaction survey	New Indicator		
	Number of customer complaints	N/A	292*	936
	Lead time for resolving customer complaints (days)			33
Products: Sustainable Product Lifecycle and Quality Assurance				
Responsible Sourcing	Percent of wood/pulp products that is FSC and PFEC (certified) sourced (average)	N/A	12%	16%
	Percent of recyclable products or packaging (Percent of product with recyclable content)			
Product and Service Responsibility	Fines for noncompliance with social, environmental, business practice regulations	1	0	0

* In mid-2008, the TQM Department launched the Customer Complaint System and data for that year covers from September to December only.

Appendices

Appendix A: Environmental Impacts and Performance

Waste Generated at FINE and Mills Manufacturing Facilities

Total Waste	Paper (tons)		Diapers (tons)		Total Waste Mills	2008		2009	
	2008	2009	2008	2009		Egypt	Jordan	Egypt	Jordan
FINE Business Units									
Jordan	829	696	1050	1225	Fiber (tons)	650	653	650	695
Egypt	860	760	500	900	Iron (tons)	220	226	220	240
UAE	113	83	74	58	Tanks (number)	772	517	772	550
KSA	809	792	769	552	Waste Oil (tons)	2	2	2	2
Total (tons)	2611	2331	2393	2735	Wooden Pallets (tons)	5	14	5	15
					Solid Industrial Waste (tons)	2	4	2	4
					Total (tons)	879	899	879	956

Diaper/Paper Waste as a Percent of Total Waste at our Facilities		
2010 Target: FINE	Paper	Diapers
Jordan	29%	16%
Egypt	40%	20%
UAE	10%	61%
KSA	30.5%	43.7%
Total Average	27.4%	35.2%

Indirect Energy Consumption across our Manufacturing Facilities

Our Indirect Energy Consumption

In our Jordan Mills, where we saw the highest increase in consumption (of 150% from the previous year), we had increased production in 2008 by 160% with the addition of the Al-Snobar business unit.

	Indirect Energy Consumption (Electricity – kWh)				
	2007	2008	% Change	2009	% Change
FINE KSA	11,018,501	14,332,800	30.08%	14,601,000	2.9%
FINE UAE	3,416,490	3,294,092	-3.58%	3,156,083	-4%
FINE Jordan	9,702,691	14,085,551	45.17%	16,473,302	17%
FINE Egypt	7,910,300	8,476,552	7.16%	10,236,947	21%
Egypt Mills	13,039,000	21,689,000	66.34%	24,291,000	12%
Jordan Mills	30,892,492	77,258,479	150.09%	81,900,520	6%
Total kWh	75,979,474	139,136,474		150,658,852	

Direct Energy Consumption across our Manufacturing Facilities

Direct Energy Consumption in Tons (Fuels)						
Business Unit	Source	2007	2008	% Change	2009	% Change
Jordan Mills	Kerosene (L)	2,975,980	1,782,033	-40.12%	2,644,666	48.41%
	Diesel (L)	0	495,274	N/A	0	-
	HFO (Kg)	2,940,728	2,599,566	-11.60%	6,154,992	136.77%
	LPG (Kg)	0	8,624,589	N/A	4,924,850	-42.90%
Egypt Mills	Natural Gas (m ³)	36,296,666	35,584,963	-1.96%	29,705,974	-16.52%
FINE Egypt	Natural Gas (m ³)	N/A*	28,766	N/A	280,132	873.83%
FINE UAE	Diesel (L)	121,159	164,270	35.58%	119,349	-27.35%

* At this business unit natural gas started being used to power air conditioners only in 2008. Since then other machinery have been transitioned to use natural gas.

Green House Gas Emissions from Direct and Indirect Energy Source

Green House Gas Emissions for Direct and Indirect Energy Consumption (tons)				
Business Unit	GHG Source	2007	2008	2009
Jordan Mills	Direct	9,407.80	36,799.77	35,154.57
	Indirect	24037.7	60,115.40	63,727.40
Egypt Mills	Direct	73,193.60	71,758.50	59,903.24
	Indirect	5,695.90	9,474.50	10,611.20
FINE Egypt	Direct	--	58.00	564.90
	Indirect	3,455.50	3,702.90	4,471.80
FINE UAE	Direct	347.8	471.6	342.6
	Indirect	2,598.80	2,505.70	2,400.70
FINE KSA	Direct	0.00	0.00	0.00
	Indirect	9,013.90	11,725.30	11,944.70
FINE Jordan	Direct	0.00	0.00	0.00
	Indirect	7,549.70	10,960.10	12,818.00
Total GHG emissions		135,300.70	207,571.77	201,939.11

*The business units above generate approximately 90% of our business revenue.

Transportation

Fuel Consumption of Transportation				GHG Emissions of Transportation (tons)			
FINE UAE	2007	2008	2009	FINE UAE	2007	2008	2009
Number of Gasoline vehicles	4	3	3	Number of Gasoline vehicles	4	3	3
Gasoline consumption (L)	237,010	321,344	233,471	Gasoline consumption	586.49	795.18	577.73
Number of Diesel vehicles	13	13	12	Number of Diesel vehicles	13	13	12
Diesel consumption (L)	121,159	164,270	119,349	Diesel consumption	348	471.6	343
FINE Jordan				FINE Jordan			
Number of Diesel vehicles	97	97	97	Number of Diesel vehicles	97	97	97
Diesel consumption (L)	N/A	430,691	407,370	Diesel consumption	N/A	1236.46	1169.51
FINE KSA				FINE KSA			
Number of Gasoline vehicles	92	108	116	Number of Gasoline vehicles	92	108	116
Gasoline consumption (m ³)	294.54	426.09	439.09	Gasoline consumption	728.85	1054.38	1086.55
Number of Diesel vehicles	92	122	103	Number of Diesel vehicles	92	122	103
Diesel consumption (m ³)	573.27	783.49	637.73	Diesel consumption	1645.79	2249.31	1830.85
FINE Egypt				FINE Egypt			
Number of Diesel vehicles	112	112	125	Number of Diesel vehicles	112	112	125
Diesel consumption (L)	856,193	874,337	736,182	Diesel consumption	2,458,032	2,510,121	2,113,494
Mills Jordan (Al-Keena and Al-Snobar)				Mills Jordan (Al-Keena and Al-Snobar)			
Number of LPG Forklifts	13	12	12	Number of LPG Forklifts	13	12	12
LPG Consumption, Forklifts (Kg)	25179	87960	83930	LPG Consumption, Forklifts	79.06	276.19	263.54
Number of Diesel Forklifts	2	2	2	Number of Diesel Forklifts	2	2	2
Diesel Forklifts consumption (L)	32850	32850	32850	Diesel Forklifts consumption	94.31	94.31	94.31
Number of Diesel vehicles	4	4	4	Number of Diesel vehicles	4	4	4
Diesel vehicles consumption (L)	62624	35338	30322	Diesel vehicles consumption	179.79	101.45	87.05
Mills Egypt (Al-Sindian PM1 & PM3)				Mills Egypt (Al-Sindian PM1 & PM3)			
Number of Gasoline vehicles	3	3	3	Number of Gasoline vehicles	3	3	3
Gasoline consumption (m ³)	12	12	12	Gasoline consumption	29.69	29.69	29.69
Natural gas vehicles	8	8	8	Natural gas vehicles	8	8	8
Natural gas (m ³)	54000	54000	54000	Natural gas	108.89	108.89	108.89
Number of Diesel vehicles	5	5	5	Number of Diesel vehicles	5	5	5
Diesel consumption (m ³)	28	28	28	Diesel consumption	80.38	80.38	80.38
Total No. of Vehicles	348	489	490	Total GHG Emissions	2,461,913	2,516,619	2,119,165

*The business units above generate approximately 90% of our business revenue.

Appendix B: Report Parameters

Process for Defining Report Content

Determining our Priority Issues: We have undertaken a systematic process for identifying the company's priority sustainability issues. We have applied each of the principles for defining report content.

Materiality: We considered and believe we have covered all topics (and included associated indicators) that reflect the organization's significant economic, environmental, and social impacts, or that would substantively influence the assessments and decisions of stakeholders. This includes main issues raised by stakeholders, issues reported on by our peers, standards and guidelines including the GRI G3 Reporting Guidelines

Stakeholder inclusiveness: We considered and believe we have identified all of our key stakeholders and have outlined how we engage them, our understanding of their interests and expectations, and how we have responded.

Sustainability context: We considered our sustainability context, taking into account global trends towards sustainability but also considering regional and local contexts in which we operate. In some cases we point out the different priorities among these contexts, and how we try to best address these issues from multiple perspectives

Ensuring Quality in our Sustainability Reporting

Balance: We believe this report presents both the positive aspects of our performance, as well as areas requiring significant improvement.

Comparability: Wherever possible we have provided year on year data, and have attempted wherever possible to follow the GRI Indicator Protocols in order to facilitate comparison of our report against industry peers and other companies practicing sustainability.

Accuracy: We have aimed for maximum accuracy. Where estimations or other limitations to the data are involved, this is identified.

Clarity: Sustainability is a relatively new concept in our region and we have made an effort to provide introductory information where useful to facilitate reader understanding of the report content.

Assurance: This report will not be assured by a third party.

Reporting Boundaries

Data measurement techniques: Where data had gaps, this report did not generally accept estimates and noted the information was unavailable or not applicable. Any exceptions or extrapolations of data are noted within the relevant data table.

Limitations: The Nuqul Group 2009 sustainability report is a baseline report, covering the activities of Nuqul Group’s core operations (see below for a summary) which generate almost 90% of the Group’s revenue. Other business units including Kuwait, Sudan, and Iran, Lebanon, Palestine, Algeria, and Morocco do not yet have the systems and dashboards in place to monitor the indicators covered in the report, so data from these countries was not available. Furthermore, due to the fact that the business units are decentralized they may monitor varying indicators, the activities and targets of business units may be reported on a case by case manner. Data in this report covers the period from 2007 to 2009.

Nuqul Group Core Entities and Ownership Structure:

Nuqul Group Core Companies				
Country	Paper Converting	Ownership Structure	Paper Mills	Ownership Structure
Jordan	FINE Hygienic Paper Company	Ltd liability	Al Keena Hygienic Paper Mill Company Limited	Ltd liability
			Al Snobar Hygienic Paper Mill Co. Ltd	Ltd liability
Egypt	FINE Al Bardi	Private shareholding	Al Sindian Paper Mill Company (PM1)	Private shareholding
			Al Sindian Paper Mill Company (PM3)	Private shareholding
Saudi Arabia (KSA)	Hygienic Paper Company Limited	Ltd liability		
Iran	Sarve Caspian Hygienic Paper Industries	Private Joint Stock Company		
Morocco*	Moro Tissue SARL	Ltd liability		
UAE	FINE Hygienic Paper F.Z.E	Free Zone Establishment		
Algeria*	Tissus Doux SARL	Ltd liability		
Kuwait*	Middle East Paper Products Company (MEPPCO)	Ltd liability		
Sudan	Al Mutamaiza for Industrial Investments-FINE	Ltd liability		
Palestine*	FINE Hygienic Paper Company/Nuqul Bros. Ltd.	Ltd liability		
Lebanon*	Nuqul Brothers Company Limited	Ltd liability		

* Not considered as Productive Operating Sites, they are trading sites only

UN Global Compact Communication on Progress				
	Commitment	Systems	Actions	Performance
Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights.	Page 36	Page 30, 36 - 37	Page 36	Page 36
Principle 2: Businesses should make sure that they are not complicit in human rights abuses.	Page 36	Page 30, 36 - 37	Page 36	Page 36
	Commitment	Systems	Actions	Performance
Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Page 33	Page 30, 33	Page 33 - 34	Page 33
Principle 4: Businesses should support the elimination of all forms of forced and compulsory labor.	Page 36	Page 30, 36 - 37	Page 36	Page 36
Principle 5: Businesses should support the effective abolition of child labor.	Page 36	Page 30, 36 - 37	Page 36	Page 37
Principle 6: Businesses should support the elimination of discrimination in respect of employment and occupation.	Page 32	Page 30 - 32	Page 32 - 33	Page 33
	Commitment	Systems	Actions	Performance
Principle 7: Businesses should support a precautionary approach to environmental challenges.	Page 17 - 25	Page 17	Page 18 - 25	Page 18 - 25
Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility.	Page 18 - 19	Page 17 - 18	Page 18 - 25	Page 18 - 25
Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies.	Page 17, 21	Page 17 - 18	Page 19	Page 19
	Commitment	Systems	Actions	Performance
Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.	Page 10	Page 9	Page 10	Page 10
Definitions				
Commitment – A statement of specific commitments.				
Systems – A description of policies, programs and management systems used to address each principle.				
Actions – A description of practical actions taken during the reporting period.				
Performance – A description of the impact of systems and tangible outcomes of actions.				

Appendix D: GRI Index

GRI	Page(s)	GRI	Page(s)	GRI	Page(s)
Standard Disclosures		Overall Management Approach Disclosure – Economic page 26		Overall Management Approach Disclosure – Human Rights page 36	
1.1	2	EC1	26 (partial)	HR1	
1.2	2, 9, 13, 14, 50	EC2	23	HR2	
		EC3	32	HR3	
		EC4		HR4	Zero
2.1	3	EC5	27	HR5	Zero (see page 33)
2.2	3, 4	EC6	27	HR6	Zero (see page 36,37)
2.3	3	EC7	27	HR7	Zero (see page 36,37)
2.4	3	EC8	28	HR8	
2.5	3	EC9	26, 28, 41	HR9	N/A
2.6	56	Overall Management Approach Disclosure – Society page 41		Overall Management Approach Disclosure – Product Responsibility page 36	
2.7	3	SO1	41 - 42	PR1	40, 47
2.8	3	SO2	100%	PR2	Zero
2.9	None	SO3	10 (Partial)	PR3	
2.1	12	SO4	10	PR4	
		SO5	32, 48	PR5	38 – 40
		SO6		PR6	49
3.1	55	SO7		PR7	Zero
3.2	N/A	SO8	49	PR8	Zero
3.3	1			PR9	49
3.4	1	Overall Management Approach Disclosure – Environment page 17		Overall Management Approach Disclosure – Labour page 30	
3.5	55	EN1	20	LA1	31
3.6	55	EN2		LA2	37 (Partial)
3.7	55	EN3	22, 52	LA3	32
3.8	55	EN4	22, 52	LA4	33
3.9	55	EN5	22	LA5	34
3.1	55	EN6	23 (Partial)	LA6	
3.11	55	EN7	22 (Partial)	LA7	36
3.12	58	EN8	25	LA8	35
3.13	N/A	EN9	24	LA9	
		EN10	24	LA10	34
		EN11		LA11	35
4.1	8	EN12		LA12	100%
4.2	8	EN13		LA13	31
4.3	8	EN14		LA14	
4.4	37	EN15			
4.5	9	EN16	23, 53		
4.6	8	EN17	23, 53 - 54		
4.7	8	EN18			
4.8	3, 8	EN19			
4.9	8, 9	EN20			
4.1	8	EN21	24 - 25		
4.11	2	EN22	20, 52		
4.12	2, 36	EN23	N/A		
4.13	12	EN24			
4.14	12	EN25	N/A		
4.15	12	EN26	19, 21, 24, 46 - 47		
4.16	12	EN27			
4.17	12	EN28	49		
		EN29	23, 53 - 54		
		EN30			

Appendix E: Acronyms

AFR	Accident Frequency Ratio	Middle East Paper Products Company
ASR	Accident Severity Ratio	Occupational Health and Safety
CFC	Chlorofluorocarbons	Occupational Health & Safety Advisory Services
CNG	Compressed Natural Gas	Performance Development Review
COP	Communication on Progress	Program for the Endorsement of Forest
CPR	Cardiopulmonary Resuscitation	Certification
EPSP	Engendering the Public Sphere Project	Svenska Cellulosa Aktiebolaget
ERP	Enterprise Resource Planning	Specific Measurable Attainable Relevant Time-
FMCG	Fast Moving Consumer Goods	bound
FSC	Forest Stewardship Council	Self-Managed Work Teams
GCC	Gulf Cooperation Council	Total Quality Management
GHG	Greenhouse Gas	United Arab Emirates
GSM	Group Standards Manual	United Nations Global Compact
HCFC	Hydrochlorofluorocarbons	
HFO	Heavy Fuel Oil	
HR	(Human Resource(s	
IFRS	International Financial Reporting Standards	
ILO	International Labour Organization	
IMS	Integrated Management System	
ISEGA	Industrie, Studien, und Entwicklungsgesellschaft	
ISO	International Organization for Standardization	
JISM	Jordan Institution for Standards and Metrology	
JNCW	Jordanian National Commission for Women	
KSA	Kingdom of Saudi Arabia	
KVINFO	Danish Center for Information on Women & Gender	
LPG	Liquid Petroleum Gas	

Appendix F: Glossary

5S	5S is a term that refers to a workplace organization methodology that comprises five phases including sorting, straightening, systematic cleaning, standardizing, and sustaining.
Accidents Frequency Ratio (AFR)	The rate of accidents per 100 employees per year based on yearly 2400 work hours per employee, and is calculated as follows: $AFR = \frac{\text{No. of accidents} \times 240,000}{\text{Total working hours (No. of employees} \times \text{No. of working days} \times \text{No. of daily working hours} + \text{over time hours} - \text{off hours})}$
Accidents Severity Ratio (ASR)	The rate of lost work days because of accidents per 100 employees per year based on yearly 2400 work hours per employee and is calculated as follows: $ASR = \frac{\text{No. of lost work days} \times 240,000}{\text{Total working hours (No. of employees} \times \text{No. of working days} \times \text{No. of daily working hours} + \text{over time hours} - \text{off hours})}$
Chlorofluorocarbon (CFC)	Commonly known as Freon, CFC's are ozone depleting substances used as refrigerants. The Montreal Protocol calls for the phasing out of all CFCs.
Compressed Natural Gas (CNG)	A fossil fuel substitute for gasoline (petrol), diesel, or propane fuel that is a more environmentally clean alternative to those fuels.
Danish Center for Information on Women and Gender (KVINFO)	The center primary aim is to provide the general public with information about the results of women's studies and gender research undertaken in Denmark and internationally.
Engendering the Public Sphere Project (EPSP)	The Danish-Jordanian joint project that supports women's participation in Jordan's labour market, ultimately aiding directly Jordan's on-going economic growth.
Forest Stewardship Council (FSC)	An international non-profit, multi-stakeholder organization established in 1993 to promote responsible management of the world's forests. Its main tools for achieving this are standard setting, independent certification and labeling of forest products.
Heavy Fuel Oil (HFO)	Pure or nearly pure residual oil obtained from petroleum distillation.
INJAZ	INJAZ is a non-profit organization that seeks to educate and inspire young people to succeed in a global economy.
International Labor Organization (ILO)	The UN specialized agency which seeks the promotion of social justice and internationally recognized human and labour rights.
ISO 14001	The ISO 14000 family addresses "Environmental management" and what an organization does to: minimize harmful effects on the environment caused by its activities, and to achieve continual improvement of its environmental performance.
ISO 9001	The ISO 9000 family addresses "Quality management" and what an organization does to fulfill: <ul style="list-style-type: none"> * the customer's quality requirements, and * applicable regulatory requirements, while aiming to * enhance customer satisfaction, and * achieve continual improvement of its performance in pursuit of these objectives.
Jordan Institution for Standards and Metrology	JISM is responsible for the development of Jordanian Standards and technical regulations and ensuring conformity with the technical regulations.
Jordanian National Commission for Women (JNCW)	The highest policy-making forum in Jordan on women's issues and rights, both at the governmental and non-governmental level.
Liquefied Natural Gas (LNG)	Natural gas (predominantly methane, CH ₄) that has been converted temporarily to liquid form for ease of storage or transport.
OHSAS 18001	An Occupation Health and Safety Assessment Series for health and safety management systems intended to help organizations to control occupational health and safety risks.
Programme for the Endorsement of Forest Certification (PEFC)	An independent, non-profit, non-governmental organization which promotes sustainably managed forests through independent third party certification. PEFC International is the only international forest certification scheme that bases its criteria on internationally accepted intergovernmental conventions and guidelines, thereby linking its sustainability benchmark criteria with existing governmental processes.
Pulp	A dry fibrous material prepared by chemically or mechanically separating fibres from wood, fibre crops or waste paper, and the most common material used to make paper.
Six Sigma	Six Sigma seeks to improve the quality of process outputs by identifying and removing the causes of defects (errors) and minimizing variability in manufacturing and business processes. It uses a set of quality management methods, including statistical methods, and creates a special infrastructure of people within the organization ("Black Belts", "Green Belts", etc.) who are experts in these methods.
Sustainable Development	Development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

