

A visionary leader

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Bader Nasser Al-Kharafi, who at the age of 43 has already established a reputation as one of his country's most successful and high-profile business personalities, is the founder and chairman of BNK Holding, a global family-owned business group based in Kuwait set up in 2016.

The recipient of numerous business awards, Mr Al-Kharafi is also CEO and Vice Chairman of Zain Group, the leading mobile voice, data and digital services operator, supplying some 50 million individual and business customers throughout the Middle East and named the second-most powerful brand in the Gulf, employing over 7,500 people.

At the same time, Mr Al-Kharafi holds several key positions in leading regional players: he is Chairman of Gulf Cables, as well as a board member at Gulf Bank, a board member of Foulath Holding B.S.C. a Bahraini steel production plant, and Vice Chairman of Diamond International Motors company in Egypt, the authorised distributor / agent for Mitsubishi. In 2019, BNK Automotive acquired the franchise rights for Volvo Cars in Kuwait, and the following year, BNK Motion acquired the franchise rights for Italian scooter maker Piaggio.

On top of this, Mr Al-Kharafi sits on the Board of Coutts, the wealth division of the Royal Bank of

Scotland, as well as holding a number of other positions on boards all over the world.

Nurturing Kuwait's young entrepreneurs

Mr Al-Kharafi's career has been characterised by a desire to give back to society and drive change, and his plans are closely connected with Kuwait's progress and ensuring success for coming generations.

As such, a core part of Zain's corporate strategy is to set in motion positive socio-economic impacts across the region, which begin within the company. Zain's sustainability efforts include contributing to the socio-economic development of the countries where it operates; aligning to climate change targets and developing its employees, all of which ultimately leads to a more successful and profitable organisation. Zain's diversity and inclusion initiatives have made it a pioneer in the region and are central to the company's development.

With around a quarter of Kuwait's population aged 15 or under, Mr Al-Kharafi wishes to ensure that the youth of his country are equipped with the skills they will need to drive growth and diversify the economy. Securing meaningful employment is one of the toughest challenges facing young people in the region. Around a third of under-25s, who make up 50

Mr Al-Kharafi's dynamism combined with his social conscience, has benefited in particular Kuwait's youth population



per cent of the population, are unemployed. “That’s around 2 million people who are unable to access the labour market, lead fulfilling lives, and drive economic prosperity,” points out Mr Al-Kharafi, explaining that while many factors contribute to the problem, it is clear that one major issue is the disconnect between the skills young people are taught at school and those required by the rapidly changing job market.

Determined to address the issue, in 2016 Mr Al-Kharafi oversaw the creation of Zain’s Generation Z programme – a youth empowerment initiative aimed at helping to develop the careers of entrepreneurially-minded young Kuwaitis, while at the same time injecting a youthful start-up mindset into Zain’s workforce.

Now, after five successful years, the company’s Generation Z graduate training programme has transformed into an initiative focused on developing cutting edge skills of future data analytics, behaviour change and leadership development.

The new programme, called CODE 7 targets Kuwaiti graduates who have majored in computer science-related subjects. Four dynamic young people were selected to participate in the inaugural year-long programme and will be guided through the year with the intention that they will then go on to support digitisation efforts within Zain in areas such as data analytics and data science.

Zain has further recognised the contribution younger employees can make by setting up a reverse mentoring programme. The initiative evolves the traditional mentorship experience, pairing a senior executive (mentee) with a youth employee (mentor) to discuss emerging trends such as AI, gamification, and

forward-thinking marketing strategies. However, it is a two-way exchange; the youth mentor will also be able to better understand roles, expand their networks and have greater access to management. A key goal of the programme is to foster a more diverse and inclusive work environment, as well as to empower potential future leaders of the organisation by understanding how to better attract and retain top talent.

Since 2017, Zainiac – Zain’s Internal Innovation Platform – has focused on equipping employees with the opportunity to transform their ideas into their own start-ups by testing their ideas, building prototypes, and pitching to a panel of judges. Through Zainiac, employees are able to explore new methods with building start-ups and collaborate with external stakeholders to achieve their goals. Innovation is driven from within.

In 2018, strengthening its commitment to helping Kuwait’s emerging generation of entrepreneurs, Mr Al-Kharafi launched the Zain Innovation Centre (ZINC). The co-working hub was the first of its kind in Kuwait provided by a corporate entity and aims to bolster youth entrepreneurship and the country’s start-up ecosystem.

Apart from the inspiring co-working hub facilities, ZINC will provide aspiring entrepreneurs and start-ups access to experts in various fields and advice from mentors from the region and across the globe, including from Zain senior personnel and associated technology partners.

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Kuwait Food Bank continues the country’s proud tradition of generosity to the less fortunate with the motto ‘the world without hunger from the country of humanity’

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with the ability to identify market opportunities and translate them into successful commercial operations," says Mr Al-Kharafi, adding: "During the course of the programme participants will be helped to cultivate ideas in ways that are customer-centric and relevant. They may have an idea that needs some additional work or are looking to bounce the idea off new colleagues. Zain offers ways to push that thinking further."

Similarly, as Chairman of INJAZ-Kuwait – a non-profit organisation that inspires entrepreneurship, financial literacy and work readiness – Mr Al-Kharafi is offering support and guiding change by sharing his own experience of business, planning further investment into schools, education initiatives and curriculums.

"It's amazing to look back at the networks we've developed, the number of young people we've reached and the partnerships we've built since 2004," explains Mr Al-Kharafi. INJAZ now operates in 13 countries and has grown to more than 88,000 volunteers, from more than 4,000 schools, 346 universities, and 13 ministries of education, making it the largest non-profit organisation dedicated to overcoming unemployment in the region. It now has more than 3.7 million students.

"Working under three main pillars: workforce readiness, financial literacy and entrepreneurship, we strive to bridge the gap between education and the requirements of the labour market through hands-on, highly relevant training and mentoring programmes delivered by volunteer business leaders and entrepreneurs," explains Mr Al-Kharafi.

Zain is also now included in The Valuable 500, an international initiative striving to put disability on the leadership agenda within corporates, making Zain the first corporation from the GCC to join, along with 500 leading global organisations. Zain already has a well-defined and proactive diversity and inclusion programme, WE ABLE, aimed at integrating people with disabilities within the company as well as improving their business social and economic prospects. The company's participation in The Valuable 500 will further amplify its efforts.

Central to empowering Kuwait's young people is improving gender diversity. This led to the recent launch of the Zain Women's Empowerment Programme, which focuses on bringing gender diversity to the workplace and encouraging female entrepreneurs. "The talent, creativity, and passion women bring to their roles is undeniable, and I believe developing a programme to initiate and measure actual progress achieved in this respect over time will reap benefits not just for women within Zain, but for the organisation as a whole," says Mr Al-Kharafi.

Since 2017, Zain Group's WE Program has grown in activity and impact, with numerous impressive

achievements having been chronicled in this period to date, including: female leadership at Zain Group risen from 14.5 per cent to represent 15.6 per cent; senior female leadership roles have increased 100 per cent from 6 to 12 chief of department roles. Overall, female middle management has seen a 40 per cent increase. At the same time, the company has embedded Women Empowerment into the board of director's agenda. The company has also signed the UN Women Empowerment Principles.

In March 2020, Zain announced its latest Thought Leadership Report, The Circular Economy: Embedding Sustainable Solutions in a Bid to Save the Planet, which explains how the circular economy fits into helping address some of the devastating impacts of climate change based on the principles of designing out waste and pollution, keeping products and materials in use and regenerating natural systems.

Most recently, Zain has been leading initiatives to combat the impact of Covid in Kuwait and the wider region. Working with the Ministry of Health and the Central Agency for Information Technology (CAIT) Zain last year created the Shlonik app to monitor self-quarantine directives.

The company has also thrown its weight behind the National Counselling Program for COVID-19 (Corona Care Kw), a volunteer scheme that offers a free online interactive platform for mental health support to the Kuwaiti community. Zain also supports the programme by posting the programme's goals on the company's official social media channels to reach a wider audience and contributes help to the mental wellbeing of the community as much as possible.

Zain also created Be Well, a new mental health strategy for employees with the aim of creating a more inclusive organization that supports its employees. It was launched in May 2021 after rising work pressures in modern commercial environments and the escalation in COVID-19 related stress, burnout and isolation having wrought havoc on working norms. Given the pandemic, stress and burnout have seriously impacted many employees' well-being. The heavy reliance on remote working, also resulted in a sense of isolation for many others.

Last but not least, for over four years Mr Al-Kharafi has been supporting the Kuwait Food Bank, an initiative of his, that aims to increase awareness in the community about reducing wastage of food and provide assistance to less fortunate families.

Looking to the future, Mr Al-Kharafi says he believes initiatives such as Generation Z, Zainiac and the Women Empowerment Network will have a domino effect and inspire other organisations to experiment with similar initiatives by showcasing the benefits of progressive policies in paving the way to a brighter future. **F**