



# Tackling COVID-19 Together

## JORDAN'S PRIVATE SECTOR STEPPING UP

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# Highlighting Jordanian Private Sector Response to COVID-19

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### Ahli Bank and its employees make several donations and support those in need

-  Donated JOD 1,000,000 to national efforts fund “Himmit Watan”.
-  Donated JOD 50,000 worth of respirators and medical supplies to hospitals through Naua platform.
-  To support daily workers, Ahli Bank & the employees of the bank contributed JOD 35,000 to the "يوميتهم علينا" initiative by Naua platform and opened up channels for donations to the initiative which assisted in the distribution of parcels containing a supply of food to families who are in need for a month.

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البنك العربي  
ARAB BANK



### Arab Bank supports the government, citizens and its customers

- 🌐 The bank donated a total of JOD 15 million to the national efforts fund “Himmat Watan”, including JOD 3 million to the Ministry of Health.
- 🌐 Arab Bank’s management and employees also donated JOD 1.25 million to “Himmat Watan” Fund.
- 🌐 A group of Arab Bank Board Members donated JOD 150,000 to “Himmat Watan” Fund.
- 🌐 The bank offered its customers a 50% cash back on COVID-19 tests when paying via “Arabi MobiCash” payment application.
- 🌐 The bank enabled its customers to donate towards supporting national efforts fund “Himmat Watan” and other official government accounts related to COVID-19 efforts. To date, customers’ donations exceeded JOD 1 million.
- 🌐 As part of the national program launched by the Central Bank of Jordan, the bank provided preferential loan facilities to its SMEs clients to support them in coping with the operational stress caused by COVID-19 crisis. The bank also automatically postponed the repayment of all loan installments for individual customers for three months, and reduced their interest rates by at least 1.5%, in addition to deferring credit cards installments.

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## طقس العرب ArabiWeather

**Arabia Weather uses its technology expertise to develop an online directory for grocery shopping during lockdown**

In collaboration with the government, and on a pro-bono basis, ArabiWeather developed “**mouneh.jo**”. The platform lists mobile applications and online stores that provide home delivery services for orders coming in online or via phone, as well as a directory of all mini-supermarkets and grocery stores that offer home delivery services within their neighborhoods across all Jordan’s governates.

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**Bilforon**  
**بالفرن**

**Bilforon pivoted its business offering to accommodate for current needs during lockdown**

Bilforon, a mobile application for ordering food from women who make home-cooked meals and sell them on the app, has changed its business model allowing users to order groceries from specialized stores during lockdown.

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# capital

b a n k

## Capital Bank supports healthcare sector and its customers

-  Donated JOD 1,000,000 to the Ministry of Health.
-  The bank's board members and employees donated JOD 1 million to national efforts fund "Himmit Watan".
-  As per the recommendation of the Central Bank, all individual loan payments (personal, residential and cars) have been postponed for April, May and June and interest rates reduced.

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## Central Electricity Generating Company supports national efforts and the underprivileged

Central Electricity Generating Company (CEGCO) donated JOD 180,000 to the national efforts fund “Himmit Watan”, and JOD 20,000 for the aid of underprivileged families residing in the areas surrounding CEGCO’s power plants.

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دَرَسَك

## The Ministry of Education and the Ministry of Digital Economy and Entrepreneurship collaborate with startups to launch remote learning platform Darsak

Darsak platform provides educational video content for all basic subjects for students from grade one to twelve. In collaboration with the Ministry of Digital Economy and Entrepreneurship, **Mawdoo3** developed the platform in record time. Content is provided by **Edraak**, **Abwaab**, and **Jo Academy** in line with the Ministry of Education curriculum.

مَوْذُوع  
www.mawdoo3.com

إِدْرَاك  
EDRAAK  
An Initiative of Queen Rania Foundation

abwaab  
ابواب

JO | ACADEMY.com

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### Bank al Etihad supports government efforts, businesses and the underprivileged

- Donated JOD 1,000,000 to the national efforts fund "Himmit Watan".
- Donated JOD 100,000 to the Ministry of Health and launched a campaign encouraging clients and employees to donate through its mobile app and matched the clients' and employees' total donations, contributing an additional 50,000 to MOH's efforts.
- Launched online dialogue sessions in partnership with Better Business to support SMEs during the crisis by hosting experts in different fields.
- In partnership with Hello World Kids, Bank al Etihad are funding 100 scholarships to government and UNRWA schools to teach children programming from home.
- To support daily workers, Bank al Etihad donated JOD 26,000 to the "يوميتهم علينا" initiative by Naua platform and opened channels for donations to the initiative.
- As per the recommendation of the Central Bank of Jordan, Bank al Etihad offered its clients the option to postpone credit card payments as well as corporate loan payments and individual loan payments (personal, mortgage and auto) for three months (April, May and June) while offering financial advice and guidance on managing cash-flow to SMEs and corporate clients. The bank is also actively promoting CBJ's soft financing program with the Jordan Loan Guarantee Corporation, providing financing to cover operational working capital and fixed assets at 2% interest rate for its SME clients.

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fine  
hygienic  
holding

### **Fine Hygienic Holding supplies the government with personal protective equipment**

Fine Hygienic Holding donated hygienic tissues and face masks worth USD 100,000 to government institutions and security agencies. The company is also providing them with a discount valued at USD 1 million on all of its hygienic and sterilized products and solutions.

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## Private Sector companies fund the educational startup Hello World Kids to teach vulnerable students how to code from home

With the backing of **Hikma Pharmaceuticals**, **Orange**, and **Etihad Bank**, **Hello World Kids** extends 500 scholarships to UNRWA and public school students to learn coding remotely on its **Hello Code** platform.

**hikma.**



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# hikma.

## **Hikma donates medicine and financially backs the launch of a dedicated support hotline**

Hikma Pharmaceuticals donated two million Jordanian Dinars worth of drugs to the Ministry of Health. The company is also the first private company to sponsor the COVID-19 hotline (111) that was developed by **Altibbi** in coordination with Jordan's Ministry of Health.

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### The Housing Bank supports government's efforts, its clients and the underprivileged

- Donated JOD 3,000,000 to national efforts fund "Himmit Watan".
- Donated JOD 100,000 to the Ministry of Health.
- Housing Bank employees donated JOD 500,000 "Himmit Watan".
- To support daily workers, Housing Bank Social Committee donated JOD 16,600 to the "يوميتهم علينا" initiative by Naua platform and opened channels for donations to the initiative.
- As per the recommendation of the Central Bank of Jordan, all individual loan payments (personal, residential and cars), corporate loan payments, and credit card payment have been postponed for March and April and interest rates reduced. The Bank also took part of CBJ's soft financing program with the Jordan Loan Guarantee Corporation, by providing financing program to its SME's clients at 2% interest.

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البنك التجاري الأردني  
Jordan Commercial Bank 

### Jordan Commercial Bank donates to the national efforts fund and opens channels for donations to the Ministry of Health

-  Donated JOD 400,000 to national efforts fund "Himmit Watan".
-  The bank employees donated JOD 250,000 to the national efforts fund "Himmit Watan".
-  Opened channels for its customer's donations to the benefit of the Ministry of Health. The bank's customers donated a total of JOD 20,000.
-  As per the recommendation of the Central Bank, all individual loan payments (personal and housing) have been deferred for March and April, and interest rates were reduced.

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### **JETT supports the national efforts fund and utilizes its vehicles to help transport Palestinians back home**

JETT donated JOD 100,000 to national efforts fund “Himmit Watan” and in coordination with the Jordanian armed forces, transported Palestinians that completed the 14 days in isolation in the Dead Sea back to their homes in Palestine.

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### Jordan Kuwait Bank donates to Himmet Watan & MOH and helps alleviate financial burdens on stakeholders

- Donated JOD 2,000,000 to the national efforts fund “Himmit Watan”.
- A total of JOD 105,000 was donated by the bank’s executive management to “Himmit Watan”.
- Jordan Kuwait Bank donated JOD 50,000 and employees donated JOD 10,000 to the Ministry of Health.
- The bank launched a special 0% installment program when using credit cards at hospitals, pharmacies and grocery stores.
- As the owner of Al-Baraka Mall, Jordan Kuwait Bank exempted all tenants of rent charges for the duration of the lockdown.
- As per the recommendation of the Central Bank, all individual loan payments (personal, housing and cars) have been postponed for March and April and interest rates reduced. Jordan Kuwait Bank also launched a program that facilitates financing towards professionals, private business owners and small and medium enterprises at favorable terms and costs in response to the Central Bank loan guarantee program.

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### **JoPACC collaborated with public and private partners to facilitate donations, salary payments, and different types of aid**

-  Donated JOD 100,000 to national efforts fund “Himmit Watan”.
-  Collaborated with MadfoatCom to connect government entities to a donations channel through JoPACC’s platform eFAWATEERcom.
-  To facilitate receiving salaries and different types of aid, JoPACC collaborated with the government to remove restrictions on e-wallet self registration, technically integrated with various public and private parties, and launched a portal for all mobile wallets to enable easier access to registration and wallet inquiry.
-  Launched a donations campaign that targets the underprivileged with the goal of raising awareness within that segment on the benefits and use of e-wallets.

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### Little Thinking Minds supports the Ministry of Education as well as private schools and teachers in distance learning

- Offers a 3-month free trial to private schools.
- Hosts webinars for teachers on how to employ distance learning in classrooms and provides techniques for teaching Arabic remotely.
- Provides week by week lesson plans and resources for teachers.
- Transformed “Let’s Live in Harmony” digital library of 120 books to the Ministry of Education online portal “Nour Space” which reaches all students in the Ministry’s database to support its efforts in distance learning for early grades. This was done in partnership with Integrated International.

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## Luminus Education

### **Luminus Education rapidly shifts to seamless delivery of online education**

-  Provided 6,000 of its students with 100 GB high speed internet bundles.
-  500 teachers and admin staff were given internet routers.
-  Over 300 laptops were distributed to students and teachers.
-  Protecting their most vulnerable students, Luminus has been delivering food parcels to those needing additional support.

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### MadfoocatCom creates donation channels for government entities in record time

- Integrated the Ministry of Health, the Ministry of Social Development and the national efforts fund "Himmit Watan" on eFAWATEERcom platform in less than a day. More than JOD 5 million have been donated through the site to date.
- Added more than 60 new billers to eFAWATEERcom during the last few weeks to help them collect payments online (private schools, insurance companies, online stores..).
- Added self-meter reading for electricity companies in Jordan through eFAWATEERcom free of charge to help issue electricity bills remotely (and will soon add water meters reading).

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### Maqsam uses its cloud telephony to connect citizens with services during current crisis

- Launched “Hello Pharmacist” in collaboration with Jordan Pharmacist Association, on a pro-bono basis, to connect citizens to the nearest of Jordan's 3,500 pharmacies over the phone for deliveries.
- Built on a pro-bono basis, a 200 person call center for home delivery services for groceries with Yellow Cabs and Taxi Moumayaz.
- Collaborated with Altibbi to power the infrastructure for the "111" National Corona Hotline.
- In association with Crystel Call, Maqsam powers the call and support center for Darsak, the online learning platform.

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المركزية



**TOYOTA**

*Let's Go Places*

## Markazia Toyota extends support to Jordan's healthcare sector and citizens

Markazia Toyota donated JOD 1 million to the national fund "Himmit Watan" and JOD 100,000 to Jordan's Ministry of Health. Additionally, Markazia Toyota and its sister company Budget Rent a Car dedicated a fleet of 100 cars to transport bakery owners and municipality workers to deliver bread to citizens in Jerash and Ajloun during the early days of complete lockdown.

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### **Mecca Mall takes action to alleviate some of the financial pressure on its tenants**

Mecca Mall waived rents due on retailers throughout the lockdown period in order to reduce the damaging implications to the commercial sector and not to impose additional burdens on the tenants.

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### **Middle East Payment Services (MEPS) supports the Jordanian Armed Forces**

Middle East Payment Services (MEPS) donated JOD 100,000 to the Jordanian Armed Forces to cover the cost of medical supplies and equipment.

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# *MS*pharma

## **MS Pharma donates drugs to the Ministry of Health**

MS Pharma donated JOD 500,000 worth of products used in the treatment of cardiovascular, central nervous system, respiratory and oncology diseases, as well as medicines used in the treatment of COVID-19, to the Ministry of Health.

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# "يوميتهم علينا"



## Private sector companies fund the "يوميتهم علينا" initiative launched by Naua platform to support families of daily wage workers

The "يوميتهم علينا" initiative collects donations to deliver food parcels to families of daily wage workers affected by the lockdown. The parcels will include basic food supplies for a whole month. A total of JOD 221,000 has been donated to date to feed 7,893 families. **Housing Bank, Etihad Bank, Orange, Ahli Bank, and Markazia Toyota** donated a total of JOD 99,600, in addition to contributions made by individual donors.



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### Orange extends support to the healthcare sector, vulnerable groups, and its customers

- 🌐 Donated USD 50,000 to the Ministry of Health and USD 50,000 by matching the same amount donated by the company's employees and subscribers.
- 🌐 In collaboration with the Higher Council for the Rights of Persons with Disabilities and the startup Sign Book, Orange launched an emergency line to support people with disabilities in case of an emergency, regardless of their telecom network.
- 🌐 To support daily workers, Orange donated JD 20,000 to the "يوميتهم علينا" initiative launched by Naua platform.
- 🌐 Provided subscribers with emergency credit.
- 🌐 In a solidarity step taken by the telecom sector, Orange provides free internet to browse the Ministry of Education's platform, "Darsak". Other forms of support include giving free internet bundles to subscribers across the Kingdom and keeping lines active for customers with unpaid bills.

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## **Petra Engineering and Maani Ventures collaborate to create a disinfecting device**

Petra Engineering in collaboration with Maani Ventures designed and manufactured a disinfecting device for individuals, and donated ten units of the device to the government.

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Jordan Phosphate Mines  
Company (PLC)

## **Jordan Phosphate Mines lends support to Ministry of Health and government**

Jordan Phosphate Mines donated a total of JOD 6 million to the national efforts fund “Himmit Watan” and the Ministry of Health. The company has also put its medical and paramedical staff in its different locations as well as its transportation fleet at the Ministry of Health’s disposal.

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### **ProgressSoft Corporation contributes to the shift towards contactless interactions**

ProgressSoft donates over 1,000 smartphone devices to Jordan's Government in support of its efforts to issue electronic permits for those authorized to move around during lockdown. The smartphone devices are allocated to police checkpoints across the country and are used to verify and authenticate electronic permits.

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البوتاس العربية  
Arab Potash



### **Arab Potash Company (APC) provides donations to support government's efforts and citizens**

The Arab Potash Company (APC) donated a total of JOD 25 million to Jordan's Ministry of Health, the national efforts fund "Himmit Watan", "يوميتهم علينا" initiative launched by Naua platform, and other initiatives.

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# shopgo▶

**Shopgo encourages merchants to transition to online selling through extending its services for free**

The tech startup Shopgo is offering free subscription packages that allow merchants to create online shops completely free of charge. The online shops are integrated with delivery service providers and payment solutions. Shopgo also started hosting a webinar series to help merchants succeed in managing and boosting their online sales.

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### Umniah takes action to support healthcare sector and spread awareness

- Donated USD 50,000 to the Ministry of Health to cover the cost of artificial respiration machines.
- Umniah customers donated JOD 30,000 through “umnicoïn” loyalty program to the Ministry of Health, doubled by Umniah to reach a total of JOD 60,000.
- The Tank by Umniah is hosting online sessions to help entrepreneurs overcome current challenges.
- Umniah’s “The8log” blog is publishing articles on the implications of COVID-19 and how to stay safe.
- In a collaborative step by the telecom sector, Umniah is providing free internet to access the MoE Darsak platform. Other forms of support include doubling internet bundles to its mobile subscribers, and keeping lines active for customers with unpaid bills.

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### Zain takes multiple actions to support Jordan's health care sector and community

- With a donation of JOD136,000 to the "Himmitna" initiative, Zain supported the set up and equipping of the isolation unit at King Hussein Medical Centre.
- Provided 24 hospital beds to the King Abdullah University Hospital, worth USD50,000.
- Relocated its mobile clinic to the Dead Sea during the quarantine period.
- Provided a bus to transport cancer patients to and from the King Hussein Cancer Center.
- An amount of JOD20,000 was donated by Zain and its employees to the "Al Khair Fund" to support daily wage workers and provide food parcels to underprivileged families, in cooperation with the Ministry of Interior.
- Zain Innovation Campus is hosting an online series on business survival to support startups.
- In a collaborative step by the telecom sector, Zain is providing free internet to access the MoE Darsak platform.

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This is not an exhaustive list of all the companies that have stepped up to support during the pandemic. Some of the featured companies have made further contributions since we posted about them.

In order to address the recovery in the near term and the longer-term rebuild of our economy, the public and private sector will have to continue to work hand-in-hand so that we can build a more resilient Jordan, able to withstand not only this crisis but any future crisis as well.

Thank you to all those who stepped up and continue to do so.

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