



National Bank
of Ukraine

GUIDANCE NOTE

TO SUPPORT UKRAINIAN FINANCIAL
INSTITUTIONS (FIS) IN BECOMING
MORE INCLUSIVE, SAFER,
AND MORE ACCESSIBLE EMPLOYERS

with the support of



GUIDANCE NOTE

to support Ukrainian financial institutions (FIs) in becoming more inclusive, safer, and more accessible employers

Korn Ferry, in collaboration with the NBU and the EBRD, is working to enhance standards for inclusive measures and services, particularly to support war veterans in Ukraine. As part of these efforts and in accordance with [the Charter on Financial Inclusion and Reintegration of Veterans in Ukraine](#), Korn Ferry has developed a Guidance Note and an accompanying Toolkit. This document is designed to assist FIs in the reintegration and financial inclusion of veterans into the financial sector.

The Guidance Note contains methodological material for FIs in Ukraine aimed at setting the best standards for working with veterans not only as clients but also as employees, while ensuring the compliance with the Charter on Financial Inclusion and Reintegration of Veterans in Ukraine. This document outlines a comprehensive framework for FIs to enhance inclusion, improve access to financial services, and promote economic integration of demobilized workers.

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1. INTRODUCTION

Background

The European Bank for Reconstruction and Development (EBRD) is dedicated to fostering inclusive market economies by enhancing human capital. In Ukraine, the EBRD focuses on the financial and employment needs of those affected by the war and promotes the development of an inclusive market economy by improving the efficiency of human capital. To support veterans' reintegration into the financial sector, the EBRD is collaborating with Ukrainian financial institutions (FIs) and the National Bank of Ukraine (NBU). The initiative aims to improve employment opportunities for veterans.

The Guidance Note developed as a key part of this initiative, provides practical recommendations for FIs to enhance financial inclusion, ensure safety and accessibility of financial services, particularly for veterans and other Veteran-Related Audience. The document emphasizes the critical need for the implementation of veteran-friendly policies, such as flexible work arrangements, mental health support, and tailored onboarding processes, which are vital for the successful reintegration of veterans into the civilian workforce.

The key conclusions of the Guidance Note emphasize the importance of FIs' integration of veterans into their organizational culture and policies through systematic and ongoing efforts, including the implementation of a Veteran Support Policy, specialized training for managers and HR professionals, comprehensive health benefits, flexible work arrangements, educational programs, peer support, and employment assistance. Identifying the employee responsible for veteran-related programs, such as recruitment and career development, is also crucial. Collaboration with local and international partners will further enhance veteran support by utilizing external expertise and resources. Finally, continuous monitoring and evaluation of these initiatives, using clear indicators and feedback, will allow FIs to adapt and improve their programs to meet veterans' evolving needs.

Ukrainian FIs and stakeholders are encouraged to take proactive steps to implement the recommendations in this Guidance Note. The successful reintegration of veterans into the financial sector is both a social responsibility and a business imperative. By taking these actions, FIs can play a crucial role in the reintegration of veterans, contributing to the broader goals of economic recovery and social stability in Ukraine.

Regulatory framework and international standards

This Guidance Note aligns with national laws such as the Law of Ukraine [“On the Status of War Veterans and Guarantees of the Social Protection”](#), the Labor Code of Ukraine, and other laws and regulations of Ukraine on veterans’ rights and social protection.

FIs support the Veteran-Related Audience (VRA), which includes:

War veterans: Combatants, war-disabled, and participants in military operations, including those still in or returning to the active service.

Persons with a special status: Family members of veterans and deceased defenders, those with government awards for combat actions, and injured participants of the Revolution of Dignity.

The Guidance Note aligns with international standards, such as the [UN Convention on the Rights of Persons with Disabilities](#), ILO standards, ISO accessibility standards, and EU Directives. It incorporates best practices from countries like the UK, the USA, Canada, Australia, and Germany, focusing on workplace adaptations, flexible HR policies, psychosocial support, and training systems. For more details on international practices and initiatives, see Annex 1.

Importance of accessibility, non-discrimination and inclusivity in the financial sector

Financial institutions are well-positioned to develop support programs for veterans and war-affected individuals¹ and people with disabilities. These programs are an important part of an approach to accessibility², non-discrimination³, and inclusivity⁴, which are integral components of Diversity, Equity, and Inclusion (DEI) policies. These policies enhance business performance by fostering diverse teams that approach problems from multiple angles, leading to innovative solutions and better understanding of the market.

Financial institutions are particularly well-suited for the reintegration of veterans due to several key characteristics. Their highly regulated nature ensures the protection of rights and the stability needed to adopt inclusive programs like veteran support initiatives, which align with existing compliance frameworks. The sector's focus on security, both physical and digital, allows for the careful integration of these programs while maintaining robust risk management practices. Additionally, financial institutions do not typically require medical or psychological assessments for hiring, which reduces barriers for veterans transitioning into civilian roles. In addition, the sector's flexible working arrangements, including remote work and adaptable schedules, provide veterans with the necessary time for medical care and reintegration. Finally, the opportunities for skill development and structured career growth within financial institutions make them an ideal setting for long-term career advancement for veterans.

Inclusive cultures also improve risk management by incorporating diverse viewpoints, ensuring that all employees feel valued and safe. This creates a positive workplace culture and attracts top talent, especially among younger generations who prioritize diversity. By integrating veterans and war-affected individuals, financial institutions strengthen their workforce and contribute to the recovery and development of the Ukrainian economy.

¹At the national level, the term 'war-affected' has not yet been defined. Hereinafter, we will use this term to refer to relatives of the people who died, prisoners of war, people who suffered physical injuries, and those who lost their homes as a result of the Russian full-scale invasion of Ukraine after February 2022.

²Accessibility means ensuring equal access to the physical environment, transport, information and communication, information and communication technologies and systems, as well as other facilities and services for all population groups, both in urban and rural areas.

³Discrimination is a situation in which a person and/or a group of persons, on the basis of their race, skin color, political, religious and other beliefs, gender, age, disability, ethnic and social origin, citizenship, family and property status, place of residence, language or other characteristics that are and may be real or assumed (hereinafter referred to as certain characteristics), is subject to restrictions in the recognition, exercise or enjoyment of rights and freedoms in any form established by the Law, except when such a restriction has a legitimate, objectively justified purpose, the means of achieving which are appropriate and necessary.

⁴Inclusive financial services refer to a set of proactive measures and specific decisions by the institution designed to ensure that financial services are accessible to all consumers. This approach adheres to the principle of non-discrimination, regardless of age, disability, impaired functioning of organs and body systems, communication capabilities, or other circumstances, and aims to enhance the participation of all consumers in society.

Convention on the Rights of People with Disabilities, ratified by [Law No. 1767-VI of 16.12.2009](#).

Decree of the President of Ukraine [On Ensuring the Creation of Barrier-Free Space in Ukraine No. 533/202 of 03.12.2021](#)

2. NATIONAL SURVEY ON VETERAN SUPPORT PROGRAMS IN THE FINANCIAL SECTOR

Survey parameters

In July 2024, Korn Ferry conducted a survey on the existing practices for supporting veterans in the financial sector to better understand the current practices, as well as to gain deeper insights into veterans' needs within companies, how well these needs are understood and addressed by companies. For this purpose, in addition to a comprehensive online survey of more than 15 financial institutions, in-depth interviews were conducted with HR representatives, as well as with veterans who returned from their military service in the Armed Forces of Ukraine. The National Bank of Ukraine also participated in the survey as a respondent.

The following financial institutions took part in the survey:

Group 1: Large banks (with 1,000 to 20,000 employees), including Bank Pivdennyi, Credit Agricole Bank, OTP Bank, Piraeus Bank, PrivatBank, FUIB, Raiffeisen Bank Ukraine, Sense Bank, TASCOMBANK, Ukrgasbank, Ukrsibbank, Oschadbank.

Group 2: Small and Medium Financial Institutions (SMFIs) with 100 to 1,000 employees, including: ARX, Bank Lviv, Kredobank, Globus Bank, ComInBank, ING Bank Ukraine, TAS Life, UNIQA.

The number of mobilized employees in both survey groups amounts to 3–4% of the total staff, whereas the average in other business sectors is around 9–10%. This can be explained by the higher proportion of women in the financial sector, as well as the possibility of reserving employees as most large banks have the status of critical infrastructure. Consequently, large banks are less affected by mass mobilization, but risks are higher for traditionally “male” professions, such as cash collectors and security guards.

The survey findings are summarized below. Further survey details can be found [here](#).

Key findings

Financial institutions' Perspectives

FIs recognize the need to rethink the unique roles and responsibilities of veterans, prioritizing comprehensive social, medical, and psychological support. Family support and financial assistance for veterans are often crucial but depend on the company's strategy, business model, evolution, and financial capacity. Institutions also acknowledge the importance of helping veterans with psychological adaptation, social integration, and reskilling for civilian employment.

From the FIs' perspective, incorporating accessibility, non-discrimination, and inclusivity as components of DEI (Diversity, Equity, and Inclusion) policies is also important. It means creating an inclusive workplace culture that respects and celebrates differences, provides equal opportunities for career advancement, and implements mentorship programs to support veterans' professional growth. FIs are starting or continuing to actively work on eliminating biases in hiring and promotion processes, ensuring that all veterans, regardless of their background, have access to equal opportunities and resources.

Investing in reskilling programs that enable veterans to acquire new skills and adapt to the changing job market, ensuring a smooth transition to civilian roles, is also vital. However, currently, few FIs are focusing their attention on this. By supporting reskilling initiatives, FIs will not only promote the career growth of veterans but also benefit from a more skilled and versatile workforce. These investments ultimately strengthen the organization and contribute to its long-term success.

Currently, FIs face challenges in understanding the specific needs of veterans and providing timely support. Preparing teams for this new reality is critical, yet many companies often struggle with how best to train their employees and managers. Some companies still view supporting veterans as a project rather than an integral part of their present and future new reality.

There is a growing trend among FIs to offer psychological support services. Informing employees about the availability of psychological support services and fostering a culture of psychological well-being is crucial for building effective interactions not only with veterans but also with all employees exhausted by the constant terrorist aggression. Ethical engagement with the families of veterans and fallen employees, as well as understanding their needs, is an area companies identify as high-risk and one they wish to better understand how to manage.

Veterans' Perspectives

Veterans face significant challenges when returning to civilian work, including psychological adaptation and physical readiness. They highly value company support systems that provide assistance to families, colleagues' help, and psychological support, addressing specific needs such as rehabilitation and additional time for adaptation. Veterans often encounter difficulties in being accepted and integrated into civilian teams, feeling alienated from colleagues who have not shared their experiences. Effective communication and understanding from employers regarding their unique experiences and needs are crucial for successful reintegration.

When a veteran returns, building trust-based relationships becomes paramount. This process is actively supported by maintaining communication with the veteran and their family during service, providing financial and material support, and retaining salary and fixed payments during their service. It is essential to understand that employees often return to civilian life with different perspectives on trust and values, which may affect their integration into the workplace. Many veterans express a strong demand for fairness in treatment, sincerity and openness in communication, and the importance of transparent discussions and swift decisions. To reduce potential tension in communication, it is necessary to foster a culture of respect within the team and create effective psychological support programs. Regular training for all employees on interaction during wartime can help prevent conflicts and promote better understanding.

The transition to a sedentary office environment is also challenging for veterans, indicating the need for creating or adapting flexible working conditions. At the same time, veterans themselves recommend combining remote and office work to facilitate better socialization and adaptation. Additionally, support programs for veterans' families, including recreational activities, medical assistance, and psychological support, have been noted as extremely important for retention and for fostering a sense of care and concern from the company.

Suggestions for further development

For further exploration of veterans' needs in FIs and effective response to these needs, companies are recommended to develop the following key areas:

HR-Related Matters

- **Establishing Clear Job Profiles:** Identifying and approving specific requirements and responsibilities of each position, taking into account the specific experience of veterans. This includes creating or modifying job descriptions that take into account their skills, knowledge, and needs to facilitate a smooth transition to civilian roles, aiding both recruitment and employee reintegration.
- **Developing Communication Channels:** Creating and maintaining reliable communication channels between veterans and HR teams (or other responsible departments) to ensure mutual understanding of expectations, needs, and feedback.
- **Specialized Training:** Providing training for HR professionals and hiring managers to better understand and support the unique needs and challenges of veterans and mobilized employees.

Integrated Support Programs

- **Creating Comprehensive Support Programs:** Including psychological counseling (mental health support, including PTSD therapy), medical services, legal assistance, and career development tailored specifically for veterans.
- **Continuous Monitoring and Evaluation:** Regular assessment and adaptation of support programs to meet changing needs and enhance effectiveness.

Support for Veteran and Service Member Families

- **Developing Family Support Programs:** Offering material and non-material support to families of veterans/service members, including assistance for children, support for spouses, family recreation, and help in difficult situations.

- **Providing Support for Employees:** Developing measures to support employees whose spouses, children, or parents are serving, have been killed or seriously injured or disabled as a result of war. The aim of these measures is to help employees maintain psychological stability and work-life balance by providing them with access to psychological support, flexible schedules, leave to care for family members with disabilities, and financial or legal assistance if needed.

Infrastructure and Flexible Work Arrangements

- **Developing Hybrid Working Arrangements:** Catering to veterans' specific needs with flexible working options and necessary tools and skills training.
- **Creating a Barrier-Free Environment:** Ensuring physical and digital accessibility for all employees, including veterans with disabilities, and clients at branches.

NGO Partnerships and Networking

- **Engaging with NGOs:** Collaborating with NGOs, veteran communities, and other organizations to build a supportive ecosystem for veterans.
- **Facilitating Networking:** Enhancing veterans' reintegration into society and the workforce by facilitating connections and networks beyond the company.

By implementing these actions, FIs can leverage veterans' skills and experiences, fostering a more inclusive and supportive workplace that benefits both veterans and the organization.

3. PRACTICAL GUIDANCE FOR FIs

Veteran-friendly measures

Financial institutions play an important role in the reintegration of veterans into civilian life. Like other employers, they can implement veteran-friendly policies and practices and improve infrastructure to enhance accessibility for people with disabilities (hereinafter referred to as the “Veteran-Friendly Measures” or “VFM”).

The VFMs implemented by the FI in accordance with this Guidance Note shall be approved by the FI’s management in the form of an Order as shown in Exhibit 1. By this Order, the FI confirms its intention to implement the VFMs and shall send the signed Order to the NBU as a responsible party, which has created the Charter on Financial Inclusion and Reintegration of Veterans in Ukraine (hereinafter referred to as the “Charter”) in cooperation with the EBRD.

Veteran-friendly measures recommended for implementation by FIs

Measures	Description	Verification	Implementation
Organizational Support	Obtaining formal commitment from senior executives to actively support veteran initiatives, ensuring that these efforts are integrated into the organization's culture and policies.	Commitment of the management to support, implement, and find resources to develop the program of VRA support in form of an executed Order (Exhibit 1 of the Toolkit)	<input type="checkbox"/>
Veteran Support Policy (Plan/ Program)	Veteran Support Policy (VSP) based on templates provided with input from veteran employees and stakeholders and integrating it into the existing processes and policies. Ensuring regular revision and integration of the VSP into onboarding sessions and internal communications.	Veteran Support Policy (can be named differently) is a comprehensive policy (plan/program) covering support mechanisms for veterans, including their families (both employees and clients of FIs), which is implemented, signed by senior management, and regularly reviewed (Exhibit 2 of the Toolkit). The information about the VSP and related presentation materials (Exhibit 9) are sent to all company existing employees and are part of the onboarding process provided to all new hires.	<input type="checkbox"/>
Veteran Affairs Officer	Establishing a dedicated role or department to manage veteran programs, including recruitment, onboarding, and career development (the Veteran Affairs Officer/Coordinator).	Decision is taken by the FI top management regarding the establishment of the new role or the presence of such a role in the company (Exhibit 1), the responsibilities of this position are approved in the job description (Exhibit 4).	<input type="checkbox"/>

Veteran-friendly measures recommended for implementation by FIs

Measures	Description	Verification	Implementation
Inclusive Hiring Practices	Developing internal targets for hiring veterans, creating/adapting, where necessary, veteran-inclusive job descriptions, and partnering with veteran organizations for recruitment. Providing tools for HR teams to translate military skills into civilian roles.	Guidelines and targets for recruiting veterans are developed by HR, with job descriptions adapted for military experience and promoting career opportunities for VRA (statements examples are provided in Exhibit 5)	<input type="checkbox"/>
Onboarding and Adaptation Programs	Developing tailored onboarding programs for veterans, including mentoring (when possible) and ongoing support during the first year of employment.	A structured Veteran Onboarding Program (Exhibit 6) with tailored training materials for veterans is created and implemented in the company.	<input type="checkbox"/>
Monitoring and Informing	Maintaining management reports with key performance indicators (KPIs) of veterans initiatives that are being/have been implemented at the FI for internal control by the FI management.	A management report on veterans support programs, based on internal information on the progress of veterans support initiatives, including KPIs, shall be submitted to the FI management on a regular basis (Exhibit 7).	<input type="checkbox"/>

Veteran support policy

The Veteran Support Policy (VSP) should be a comprehensive framework that guides financial institutions in their efforts to support veterans and their families. The policy must include various components that address the unique challenges veterans face in the workplace and as clients. First and foremost, the policy should clearly state the institution's commitment to supporting veterans, including those currently serving, those who have served, and their families. This commitment should be reflected in specific measures such as targeted recruitment initiatives, tailored onboarding processes, and ongoing career development opportunities. An example of a VSP can be found in Exhibit 2. This template provides a basic structure that institutions can adapt to their specific needs and circumstances and supplement with practices outlined in Exhibit 3.

The policy should also include provisions for mental health support, recognizing the potential psychological impacts of military service. This can involve access to counselling services, peer support groups, and training for managers and HR personnel on how to support employees with post-traumatic stress disorder (PTSD) or other service-related mental health issues.

Another key element of the VSP should be the creation of a flexible work environment. This can include options for remote work, flexible hours, or part-time roles in accordance with Article 56 of the Labor Code of Ukraine that accommodate veterans' needs, such as medical appointments or rehabilitation sessions. Additionally, the policy should promote the integration of veterans into the workplace through mentorship programs, where veterans are paired with more experienced employees (with proper veteran-related training) to help them transition into their civilian roles.

Furthermore, the policy can extend to veterans as clients. Financial institutions should ensure that their services are accessible to veterans and their families, providing specialized financial products or services that cater to their unique needs, such as loans for veterans starting their own businesses or financial planning services tailored to those transitioning out of military service. In larger institutions, a separate and dedicated framework could be developed to specifically cater to the unique needs of VRA as clients.

The tables in Exhibit 3 list the basic VSP components that are easily implementable for all FIs and the entire banking sector, and the advanced VSP components that are relevant for two target audiences/impacted groups of veterans: VRA employees of FIs and VRA clients. By integrating these elements and utilizing the resources provided in exhibits, financial institutions can create a robust and effective VSP that meets the needs of veterans and their families, while also aligning with the institution's broader goals and values.

Veterans' Affairs Officer

Assigning of responsibility for veteran affairs to a special unit or the Veteran Affairs Officer (hereinafter referred to as the “VAO” or the “Coordinator”) is crucial for the successful implementation of veteran support initiatives. The VAO will serve as the primary contact person for veteran employees and clients, overseeing all aspects of the institution’s veteran programs. This role should be filled by a person with a deep understanding of the challenges faced by veterans/service members/their family members, ideally with a background in military service or veteran support.

The responsibilities of the VAO shall include developing and implementing the VSP, coordinating with HR department to ensure that veteran-friendly hiring practices are in place, and managing onboarding and training programs tailored to veterans. The VAO should also work closely with external veteran organizations and government agencies to stay informed about available resources and to ensure that the institution’s policies align with national standards and best practices. Furthermore, the VAO will be responsible for monitoring the effectiveness of veteran support initiatives, gathering feedback from mobilized/demobilized employees/family members and clients, and making necessary adjustments to improve these programs. This role is not only about supporting veterans but also about fostering a culture of respect and understanding within the institution, ensuring that all employees are aware of and sensitive to the unique experiences of their veteran colleagues.

In smaller companies, where it may not be practical to designate a separate individual specifically for this role (for example, when the company has fewer than 100 mobilized employees), the responsibilities of the VAO can be assigned to an HR staff member or another employee within the organization. In any case, the VAO or Veteran Coordinator should have sufficient level of authority to be able to promote and implement the VSP, and influence cultural change within the organization, as needed.

For FIs with more than 1000 employees, it is recommended to create a separate unit (division/sector/group) for veteran affairs headed by a person with sufficient authority to effectively promote and implement the Veteran Support Policy, collaborate with HR department and other units, build partnerships with external veteran organizations and monitor/report on the implementation of the veteran support programs, ensuring their lasting impact within the organization.

For a detailed example of the VAO role description and their key activities, please refer to Exhibit 4. This example provides a comprehensive list of specific tasks and responsibilities that the VAO should undertake at each stage of the veteran employee’s journey within the company.

To help your team members effectively interact with people affected by war, including veterans and their families, please refer to the list of resources provided [here](#) (not for advertising purposes).

Engagement with local partners, NGOs and veterans associations. Contribution of international organizations

Engaging with local partners, NGOs, international organizations, and veterans associations can significantly aid financial institutions in implementing inclusivity and accessibility policies. These organizations often bring specialized knowledge and resources, helping to design effective inclusive programs tailored to the needs of veterans and war-affected individuals. Additionally, local partners and NGOs have established trust within communities, enhancing the credibility and acceptance of DEI initiatives. This collaboration facilitates better outreach and support for diverse groups. International organizations contribute by focusing on capacity building, training staff, and developing inclusive policies. Aligning inclusivity and non-discrimination goals with broader social objectives through these partnerships leads to more comprehensive and impactful strategies. Continuous collaboration ensures that DEI policies remain relevant and effective, adapting to changing needs. By leveraging the strengths and expertise of these organizations, financial institutions can create a more equitable and supportive environment for all employees and clients.

A list of some NGOs and communities (which needs to be updated regularly) can be found in open sources (for example [here](#), not for advertising purposes).

International organizations also assist in the implementation of veterans' reintegration programs through consultations and grants.

After the full-scale invasion of Ukraine in February 2022, Ukrainian companies, organizations, and government authorities have increasingly joined efforts in supporting, developing, and implementing veteran initiatives in public life. We can already observe socially responsible [businesses that have programs](#) to support people liable for military service at the stage of enlistment, as well as practices to accompany and support people both during their military service and during the period of reintegration and adaptation (not for advertising purposes).

4. MONITORING AND EVALUATION

Key metrics and indicators

To identify strengths and areas for improvement, FIs should:

- establish key success metrics, such as the number of veterans hired, veteran employee retention rates, and career development
- track the provision of mental health support services, flexible work schedules, and mentorship programs
- gather feedback through surveys or focus groups, which will allow for regular monitoring and effective adjustments.

By monitoring these areas, Ukrainian FIs can gain insights into the effectiveness of their veteran support initiatives and identify areas for improvement.

The example of metrics, categorized into several key areas (Employment and Retention, Engagement and Satisfaction, Utilization of Support Services, and Client Experience) can be found in Exhibit 8.

Regular reporting and feedback mechanisms

To ensure transparency and enhance veteran support, financial institutions should implement annual reports detailing the progress and outcomes of their veteran support programs. These reports should be shared with senior management, the NBU (upon request), and other stakeholders, and made public where appropriate. They should highlight achievements, challenges, and plans for the future. Additionally, continuous feedback mechanisms are essential for adapting programs based on real-time input from veterans and their families. For more details on the Annual Report, see Exhibit 7.

Feedback Channels

To effectively gather feedback from veteran employees and clients, financial institutions need to implement several key channels. Regular surveys conducted quarterly or biannually can gauge satisfaction with the support provided and identify emerging needs. These surveys should cover a wide range of topics, including workplace environment, mental health support services, legal support, and financial products. In addition to surveys, establishing physical and digital suggestion boxes allows veterans to anonymously submit their feedback, concerns, or suggestions at any time. This ensures continuous and open communication.

Organizing focus groups with veteran employees and clients can facilitate in-depth discussions about their experiences and ways in which institutions can better support them. These sessions provide valuable qualitative insights that might not be captured in surveys, offering a more comprehensive understanding of veterans' needs and challenges. An FI may also consider instituting an annual Veteran's Day within organization that can include presentations, panel discussions, and other interactions with veteran employees to focus the staff's and management's attention to veteran related issues.

Implementing these feedback channels will help FIs review their policies and procedures, creating a supportive and responsive environment for veterans and ensuring their needs are met effectively.

Review and Action:

The feedback collected through these channels should be regularly reviewed by the VAO and other relevant parties, including the HR department and senior management. This review process helps identify trends, common concerns, and areas where the institution's programs may need adjustments. Based on the feedback received, action plans should be developed and implemented to ensure that veterans' needs are continuously met and that the institution's support programs remain relevant and effective.

Reporting on Feedback:

To ensure transparency and continuous improvement, FIs should include a summary of the feedback received and the actions taken in the annual report. Key findings from feedback mechanisms should be shared with the NBU (upon request) and other stakeholders as part of the ongoing communication process. Additionally, FIs should provide updates to veteran employees and clients on how their feedback has been used to enhance programs, reinforcing the institution's commitment to listening and responding to their needs.

ANNEX 1. Ukrainian and international initiatives and practices

To enhance inclusivity and accessibility for veterans and other war-affected groups, financial institutions in Ukraine should also align with international guidelines and best practices.

Key international frameworks:

1. United Nations Convention on the Rights of Persons with Disabilities (CRPD):

- **Accessibility and Reasonable Accommodation:** The CRPD emphasizes the need for environments that are accessible to all individuals, including those with disabilities. This involves making necessary adjustments in workplaces to accommodate the needs of employees with disabilities, including veterans with service-related injuries. This means implementing physical modifications to the workspace, providing assistive technologies, and ensuring that information and communication are accessible.

- **Non-Discrimination:** The CRPD prohibits discrimination based on disability, including any form of discrimination in employment. Financial institutions must ensure that veterans are given equal opportunities and fair treatment in all aspects of employment, including recruitment, retention, and advancement.

2. International Labor Organization (ILO) Standards:

- **Inclusive Employment Practices:** ILO standards advocate for the inclusion of persons with disabilities in the labor market. They recommend practices such as the development of inclusive job descriptions, targeted recruitment efforts, and training for staff on disability inclusion.

- **Occupational Safety and Health:** The ILO provides guidelines for creating safe and healthy work environments that consider the needs of all employees, including those with disabilities. This includes ensuring that workplaces are free from hazards and that any risks are minimized through appropriate adjustments.

3. ISO Standards for Accessibility:

[ISO 21542:2011](#) - Accessibility of the Built Environment: This standard outlines the requirements for the design and construction of accessible buildings and facilities. For financial institutions, this includes making physical spaces accessible to individuals with mobility impairments, ensuring that entrances, restrooms, and workstations are designed to accommodate the needs of all employees and customers.

[ISO 9241-171](#) - Ergonomics of Human-System Interaction: This standard focuses on the accessibility of interactive systems, providing guidelines for designing user interfaces that are accessible to people with disabilities. This includes ensuring that digital platforms and tools used by financial institutions are accessible to veterans with visual or other impairments.

4. European Union Directives:

Employment Equality Directive [2000/78/EC](#): This directive prohibits discrimination based on disability and requires member states to ensure that workplaces are inclusive. It mandates that employers make reasonable accommodations for employees with disabilities and provides guidelines for ensuring equal treatment in recruitment, career development, working conditions.

[Directive 2016/2102](#) of the European Parliament and of the Council of 26 October 2016 on the accessibility of the websites and mobile applications of public sector bodies: This directive requires public sector websites and mobile applications to be accessible to people with disabilities. While focused on public sector services, it sets a precedent for best practices in digital accessibility that can be applied by financial institutions to ensure their digital platforms are usable by all, including veterans.

5. Global Compact Principles:

Human Rights and Fair Labor Practices: [The UN Global Compact's principles](#) include commitments to respect human rights and promote fair labor practices. This involves ensuring that financial institutions create inclusive work environments where veterans are treated with dignity and provided with equal opportunities. It also involves addressing any potential barriers to employment and career progression for veterans.

Case studies of successful inclusion policies from other countries

International experience demonstrates that successful reintegration of veterans and other war-affected individuals into the financial sector requires comprehensive approaches, including workplace adaptations, flexible HR policies, psychosocial support, and training systems. Implementing these best practices in Ukraine will enhance the inclusivity and accessibility of financial institutions, thereby fostering a supportive environment for all employees.

Practice	International Experience
Human Capital	
Veteran Recruitment Policies	In the US, programs provide tax incentives and recruitment support to encourage companies to hire veterans.
Flexible Work Schedules	In the US and Canada, flexible work arrangements such as part-time work, remote work, and adjusted working hours are offered to employees returning from military service.
Employer Agreements	In the UK, around 3,000 private sector employers have signed the Armed Forces Covenant, committing to support veterans as a key part of their obligations ⁵ .
Career Development Partnerships	The UK has partnerships like the Career Development Partnership that connect private sector employers with service members transitioning from military to civilian roles.
Recognition Programs	The UK Ministry of Defense, through its Defense Relationship Management, operates employer recognition programs to acknowledge and promote support for veterans among businesses.
Recognition Programs	<p>U.S. Disability Compensation program covers both physical conditions (like a chronic illness or injury) and mental health conditions (like PTSD) that developed before, during, or after service. The compensation is also extended to certain family members if the veteran is “insured”, meaning they worked long enough and recently enough, and paid Social Security taxes on their earnings.</p> <p>Salary Reimbursement: The Special Employer Incentive (SEI) program is another VA benefit that reimburses employers for hiring veterans who meet certain requirements.</p>

⁵[Home - Armed Forces Covenant](#)

Practice	International Experience
Institutional	
Chief Veterans Officer	In the US and UK, companies appoint a Chief Veterans Officer to develop and oversee policies supporting veterans.
Veterans' Gateway	The Veterans' Gateway in the UK serves as a primary contact point for all veterans, offering a range of support services and connecting them with appropriate resources ⁶ .
Data Collection	Large companies in the US and Europe use data collection and systems analysis to monitor and evaluate the effectiveness of their programs.
Public and Non-Governmental Organizations	The UK has a network of public and non-governmental organizations providing services such as psychological support, rehabilitation, physical health, and prosthetics, often complementing or filling gaps in government services.
Physical and Environmental	
Physical Modifications	In the UK and Australia, physical modifications are made to workplaces, including ramps and adjustable desks, and providing adapted equipment to accommodate employees with disabilities.
Safe Spaces	In Canada and Israel, quiet rooms and trigger-free zones are created to support employees with PTSD.

⁶[Advice and support for veterans & ex-forces | Veterans' Gateway \(veteransgateway.org.uk\)](https://www.veteransgateway.org.uk)

Practice	International Experience
Support and Training	
Professional Rehabilitation and Training	In Germany and Sweden, programs are in place for professional rehabilitation and training to help veterans adapt to civilian life and secure new employment.
Inclusive Education Principles	In Canada and Germany, inclusive education principles are integrated into employee development programs to foster a supportive environment.
Healthcare and Psychological Support	
Psychosocial Support	Veteran organizations in the US and EU provide psychosocial support, including counselling, support groups, and mental health services.
Disability and Trauma Training	In the US and EU, companies conduct training on disability and trauma awareness, such as Mental Health First Aid programs in the UK.
Financial and Entrepreneurial	
Veteran Entrepreneurship Incentives	In the US, programs and grants, such as the “Veteran Entrepreneur Portal,” support veterans who want to start their own businesses.

TOOLKIT for a GUIDANCE NOTE

to support Ukrainian financial institutions (FIs) in becoming more inclusive, safer, and more accessible employers

This toolkit is a part of the Guidance Note to support Ukrainian financial institutions (FIs) and provides a comprehensive framework and practical resources for developing and implementing measures that create a supportive environment for VRA.

It includes templates, policy examples, and guidelines that FIs can adapt to their specific needs. The toolkit is structured to help organizations enhance their HR practices, improve accessibility, and foster a culture of respect and inclusion.

The exhibits contain templates and examples of policies, role descriptions, and materials designed to support companies in implementing and measuring effective veteran support initiatives and programs:

Exhibit 1: Order Regarding Implementation of VFM (template)

Exhibit 2: Veteran Support Policy (template)

Exhibit 3: Support Practices to be covered by the companies

Exhibit 4: Veteran Affairs Officer Role Description (Example)

Exhibit 5: Statements for Job Postings (Examples)

Exhibit 6: Veterans Onboarding Program (Example)

Exhibit 7: Veteran Support Monitoring Report

Exhibit 8: Key Metrics and Indicators to Measure the Success of Veteran Support Initiatives (Examples)

Exhibit 9: Presentation Materials for the Employees

EXHIBIT 1.

Order Regarding Implementation of VFM

[Company Letterhead]

[Company name]

ORDER

[Kyiv]

No. _____

*On Implementing Measures to Develop
Veteran-Friendly Practices
and Appointing a Responsible Person*

To ensure the effective implementation of infrastructure and practices to support veterans and to foster a culture of interaction and respect for veteran employees and other war-affected individuals, the following directives are hereby established:

1. **To designate** [specify position] as the official responsible for HR support and any issues related to the employment, recruitment, onboarding, career development, training and development, (re)integration of veterans, war-affected persons and people with disabilities caused by war.
2. **To develop and implement measures:** The designated responsible official shall ensure the development and implementation of the following measures:
 - a. Preparation or update of a comprehensive Veteran Support Policy as a key document that will define the principles and standards of behavior aimed at supporting veterans and their family members who are employees of the company with input from veteran employees (if any) and stakeholders. Ensuring integration of this policy into existing processes and its regular updates.
 - b. Development of educational materials outlining the principles and practices of supporting veterans for all employees and ensure the dissemination of this information across the organization. Veteran Support Policy should be communicated to all employees and included in the onboarding sessions for new hires.

c.: Internal targets for hiring veterans and veteran-inclusive job descriptions, as well as partnering with veteran organizations for recruitment. Providing tools where possible for HR teams to translate military skills into civilian roles and ensuring job descriptions are adapted for military experience.

d. Ensuring every new employee is informed about the principles of supporting veterans. Development of tailored onboarding programs for veterans, including mentoring (where possible and necessary) and ongoing support during the first year of employment. Implementation of a structured onboarding program with tailored materials for veterans.

e. Development of a policy for remote or hybrid work arrangements for veterans and persons with disabilities, where possible, and implement the necessary digital infrastructure and technologies in the workplace. Working independently or with other functions to analyze the accessibility of workplaces for people with disabilities and prepare a comprehensive plan to address any gaps.

g. Implementation of a monitoring framework with key performance indicators (KPIs) to track the effectiveness of veteran initiatives and report progress annually to the company leadership.

3. To control implementation: Control over the implementation of this Order shall be entrusted to _____.

Director

ACKNOWLEDGED:

HR Manager

Financial Director

Head of the Legal Department

EXHIBIT 2.

Template of Veteran Support Policy

[Company Letterhead]

Veteran Support Policy at [Company Name]

Date: *[xx.xx.xxxx]*

1. General provisions

1.1. The Veteran Support Policy was developed in accordance with the Law of Ukraine “On the Status of War Veterans and Guarantees of Their Social Protection” regarding guarantees of employment for war veterans” [\(No. 10261 of 14.11.2023\)](#) and the company’s policies and procedures.

1.2. The creation and adoption of the Policy is a necessary condition for supporting veterans and their families, as well as part of the company’s corporate social responsibility strategy.

2. Goals and objectives

2.1. Ensure effective support for war veterans, their integration into the work environment and increase their social protection.

2.2. Creating favorable conditions for employment and professional development of war veterans.

2.3 Implementation of the principles of equal opportunities, fair treatment, non-discrimination and diversity.

2.4. Monitoring and summarizing information on the implementation of the Policy. Studying the best veteran practices in the labor market and improving the existing Policy.

3. Terms and definitions

3.1. **War veteran** means a person who meets the criteria of a veteran in accordance with Law of Ukraine No. 3551-X11 (1993) “On the Status of War Veterans and Guarantees of Their Social Protection” (hereinafter referred to as a veteran). Veterans include combatants (persons who participated in the defense of the Motherland or in military operations in the territory of other states), persons with disabilities caused by war, and war veterans. Hereinafter, the term veteran will include individuals of both sexes (male and female veterans).

3.2. **Reintegration** means the process of granting civilian status to former combatants and ensuring their sustainable employment and income. It is essentially a social and economic process with an open time frame, primarily taking place in communities at the local level. It is a part of the broader development of the country and the state’s responsibility, often requiring long-term external assistance. (as defined in the note by the Secretary-General to the General Assembly, A/C.5/59/31, May 2005).

4. Responsibility for support and assistance to veterans

4.1 An employee of the company (hereinafter referred to as the “Coordinator”) shall be designated as responsible for supporting veterans and managing all issues related to the employment of veterans in the company. The Coordinator will perform the assigned duties (primary or additional) to provide advice and support to veterans in employment and adaptation in the company, monitor the implementation of the Veteran Support Policy, and ensure equal opportunities for veterans (for further details, see Exhibit 4).

4.2 The scope of the primary tasks of supporting a veteran assigned to the Coordinator does not reduce the personal responsibility and involvement of the veteran’s manager and their colleagues.

4.3. The company’s management undertakes to support initiatives to support veterans, initiate and develop support programs, ensure compliance with all provisions of the Veteran Support Policy and provide the necessary resources for its implementation within the approved budget.

5. Components of the Veteran Support Policy and its implementation

5.1. **Hiring veterans.** The company openly informs about its readiness and openness to hire veterans and people with disabilities. When recruiting personnel, the company undertakes to adhere to the principles of equal opportunities, fair treatment, non-discrimination, diversity and inclusion. When communicating information about available vacancies, the company indicates this in the form of a short statement (example in Exhibit 5).

5.2. Onboarding **newly recruited employees** with combat experience is based on the onboarding recommendations provided in the example of the adaptation procedure for new employees – Exhibit 6.

5.3. **Supporting the employee during their service and maintaining constant contact** facilitates their return to the team and allows the employer to plan organizational measures in advance, preventing any issues. Therefore, the process of **preparing for the reintegration of a veteran** into the team begins before their mobilization. Below are the main stages of a company employee's journey from the moment they start military service (main actions of the Coordinator at each of these stages are described in Exhibit 4):

Mobilization > Service > Return from service > Continuation of work in the company or Dismissal

5.4. The company **shows understanding and recognition** by honoring the veteran's achievements, regular short meetings with management, informing the team about the awards received, etc.

5.5. The company **honors the memory of those who died** as a result of the military invasion and creates traditions of honoring the memory of fallen heroes in the company (assistance to the families of the fallen, celebration of the National Remembrance Day, implementation of minutes of silence, memorial places, etc.).

5.6. The company **develops support programs** for mobilized/demobilized employees and their families in the areas of psychological, medical, legal, and informational assistance, ensuring the creation of a flexible work environment during the transition period (providing opportunities for remote work, flexible work schedules, or part-time work in accordance with Article 56 of the Labor Code of Ukraine). It also facilitates the integration of veterans into the work environment through mentorship programs or training/retraining opportunities.

5.7. The company commits to maintaining, when possible, the pay of mobilized employees at the level of their average monthly salary and **strives to provide financial and material support** to mobilized employees and their families, including financial assistance in case of injury or the need for expensive treatment or rehabilitation, as well as support for the family in the event of the employee's death. Initiatives for fundraising at the organizational level are supported, and the possibility of creating a fund to provide emergency financial assistance to veterans and their families in crisis situations, such as serious illnesses or unforeseen circumstances, is considered.

5.8. The company regularly assesses **physical spaces and workplaces to ensure their accessibility**, implements necessary modifications (such as ramps, handrails, and ergonomic furniture), and provides ongoing maintenance. Investments are made in technological infrastructure that supports accessibility, including the installation of screen-reading systems, voice systems, and other assistive devices, as well as training staff on how to use and maintain these technologies.

5.9. The company ensures the **accessibility of its services** to military personnel, veterans, and their families by developing specialized financial products and services and promoting them, as well as implementing loyalty programs for veterans and their families.

5.10. The company **supports veterans who start their own businesses** by providing specialized financial products and services, as well as organizing preferential conditions for partnerships with veteran-owned businesses (e.g., through procurement) and offering other benefits.

5.11. The company provides **specialized training** for employees working with clients to address the needs of veterans with disabilities, as well as introduces feedback mechanisms where veterans can provide reviews of service quality. Additionally, the company implements training and awareness programs for all employees regarding the needs of veterans, creating a supportive and understanding environment.

5.12. The company develops partner relationships with veteran organizations, government bodies, and non-governmental organizations to share experiences, resources, and best practices, and engages external experts to conduct training, consultations, and evaluations of the effectiveness of veteran support programs.

6. Communication and information transparency

6.1. The company maintains regular and ethical communication about its policy to all staff using available channels and methods (internal resources, groups, external social media, etc.) and organizes regular meetings or online sessions to discuss the progress of the Policy's implementation, gather feedback from employees, particularly veterans, and make adjustments based on the outcomes of these discussions.

6.2. The company uses the Veteran Support Policy and accompanying presentation materials in the onboarding process of new employees, ensuring these materials are available in various formats (e.g., audio, video, text), taking into account the needs of employees with disabilities.

6.3. Provides open access for veteran candidates to all corporate vacancies posted on open job search platforms and on the company's website.

7. Expected results of the Policy implementation

7.1. The implementation of policy measures will contribute to:

- Increasing the inclusivity and efficiency of work in the field of human resources management
- Improving the quality and variety of professional services (benefits) provided to employees
- Strengthening the company's brand as an employer
- Increasing the level of employees' trust and transparency of the employment process
- Implementation of the Labor Code of Ukraine and the Law of Ukraine "On the Status of War Veterans and Guarantees of Their Social Protection" regarding employment guarantees for war veterans.

8. Monitoring and reporting

8.1. Continuously monitoring the implementation of the Veteran Support Policy and providing evidence of its implementation on a regular basis to the company's management by the Coordinator (at least once a year). Regular surveys of employees, including veterans, to assess the effectiveness of the Policy and gather suggestions for its improvement.

8.2. Monthly/quarterly/semi-annual management reporting on the number of employed veterans, their adaptation and professional development.

8.3. If the company has an internal audit function, the company shall ensure that regular (at least once a year) internal audits are conducted to verify the company's compliance with the Veteran Support Policy.

9. Final provisions

9.1. Veteran Support Policy comes into force from the date of its adoption.

9.2. All employees of the Company have the opportunity to read this Policy (in the public domain) and are informed of its provisions and any changes made to it from time to time.

9.3. Changes to the Veteran Support Policy may be made by the decision of the Company's management. The Policy is reviewed every two years to evaluate its relevance and ensure alignment with changes in legislation and best practices

Signature:

[Name Surname, Position]

[Company name]

Date: [xx.xx.xxxx]

EXHIBIT 3.

Support practices that can be included in the Policy

Support practices that can be included in the Policy			
Support Component	Description	Basic	Advanced
<p>Physical Modifications and Trigger-Free Workspaces</p>	<p><i>Making facilities accessible to people with disabilities (ramps, ergonomic furniture, designated parking spaces, quiet zones for veterans with PTSD), and adapted workstations to minimize triggers that could exacerbate conditions.</i></p>	<p>Accessibility Audits: Regular audit and modification of physical spaces for accessibility. Evaluating potential triggers like loud noises, bright lights, or crowded spaces.</p> <p>Workplace Changes: Implementing changes such as soundproofing, adjustable lighting, quiet zones (to retreat during stressful situations).</p> <p>Ongoing Maintenance: Ensuring continuous upkeep of modifications.</p> <p>Education: Training employees to provide PTSD support. Regular updates to the design and policies regarding tolerant attitudes towards PTSD.</p> <p>Use Guidelines: Compliance with state standards of the inclusive buildings and constructions.</p>	<p>Physical workspace modification, including adjustable desks, accessible restrooms, and quiet areas for people with special needs (as well as reconstruction or replacement of elements/furniture).</p> <p>Regular assessment and updates of the work environment to create favorable conditions for veterans, monitoring of triggers, incorporating feedback from veteran employees.</p>
<p>Assistive Software and IT Technologies</p>	<p><i>Introducing technologies to support people with disabilities (screen readers, voice-activated systems, speech-to-text software).</i></p>	<p>Accessible Tech: Installing screen readers, voice-activated systems, and other assistive devices.</p> <p>Staff Training: Regularly training staff on using these technologies.</p> <p>Compatibility: Ensuring that all software and digital platforms are compatible with assistive technologies.</p> <p>Feedback: Gathering feedback from veterans and responding to it.</p>	<p>Assistive Tech: Implementing speech-to-text software, ergonomic tools, and customized peripherals.</p> <p>Tech Partnerships: Partnering with tech companies to pilot and integrating new assistive technologies</p>

FOR EMPLOYEES OF FINANCIAL INSTITUTIONS

Support Component	Description	Basic	Advanced
Informational Support	<i>Providing information about available veteran support programs, rehabilitation, and treatment; creating a database of available programs and benefits on the corporate portals.</i>	<p>Communication: Creating a dedicated channel for mobilized employees and families, with regular updates and support.</p> <p>Information: Special sections on corporate portals where veterans can find information about available government and non-government programs (rehabilitation, prosthetics, treatment, etc.).</p> <p>Updating information through corporate messengers, internal newsletters, info boards and other communication channels.</p>	<p>Hotlines: 24/7 access for mobilized employees and families.</p> <p>Communication: Developing communication protocols and appointing a dedicated coordinator to maintain contact.</p> <p>Materials: Distribution of useful information leaflets in bank offices and branches.</p>
Legal Support	<i>Legal Support during conscription, active duty, demobilization, consultations on legal issues, assistance with obtaining benefits in case of injury and other difficult situations.</i>	<p>Partnerships with legal firms specializing in veteran affairs.</p> <p>In-House: Legal consultations with the company's lawyer.</p> <p>Events: Webinars and workshops on veterans' legal rights and benefits.</p>	<p>Assistance: Ongoing support for veterans and families, especially for injury, benefits, and post-service challenges.</p> <p>Consultations: Available via hotlines and corporate portals.</p>
Financial Support	<i>Assistance during mobilization for protective gear and family support, especially in cases of death or severe injury.</i>	<p>Provide financial and material support to mobilized employees.</p> <p>Assistance for injury, treatment, rehabilitation, prosthetics.</p> <p>Family support in the event of death, burial (if the local community does not assume such responsibilities), and emergencies.</p> <p>Support fundraising initiatives.</p>	<p>Financial Fund: For mobilized and demobilized employees and families.</p> <p>Protective Gear: Support upon request.</p> <p>Family Support: For the families of deceased service members (parents, spouses, children).</p> <p>Additional Support: Funding for medical treatments and rehabilitation beyond insurance.</p>

FOR EMPLOYEES OF FINANCIAL INSTITUTIONS

Support Component	Description	Basic	Advanced
Flexible Working Conditions	<i>Additional paid leave for veterans to recover and resolve personal issues. Phased returns, remote work, and part-time roles for transitioning veterans.</i>	<p>Paid Leave: Additional 5-10 days (and longer, up to 1 month) due to the need to resolve medical, administrative, or personal challenges in the first-year post-service (in addition to the 14 days of leave provided by law).</p> <p>Flexible Work: Remote options, phased returns, and part-time roles for veterans who are in a transitional phase.</p>	<p>Vacation & Leave: Offer all veterans additional days and a flexible leave policy (e.g., for attending the funerals of comrades).</p> <p>Work Plans: Develop individualized work plans that take into account the veteran’s healthcare needs, including the necessity of attending medical appointments, therapy sessions, or periods of rest.</p> <p>Support: Provide continuous support and regularly offer to check the veteran’s health to adjust to adjust working conditions as needed.</p>
Medical Support, Mental Health and Psychological Support	<i>Medical support beyond the standard insurance program, including assistance with chronic illnesses and recovery after service. Individual psychological services for veterans, including access to consultations with psychologists and psychotherapists regarding PTSD and other mental health issues.</i>	<p>Health Insurance: Extending insurance programs for veterans and their families (or offer discounts on services from partners). Providing access to specialized healthcare services and partnerships with medical and rehabilitation centers. Company-covered costs for scheduled medical check-ups.</p> <p>Resources for counseling and mental health support for veterans: crisis intervention, long-term counseling, and more.</p> <p>Stigma Prevention: Psychoeducational programs for employees and veterans.</p> <p>Partnership with organizations specializing in veteran mental health; ensuring confidentiality.</p>	<p>Extended Medical Services: treatment of chronic conditions, surgical interventions, life insurance, and support for family members (first line or, if possible, extended).</p> <p>Sanatorium Treatment: Paid sanatorium and resort packages for demobilized employees and their families.</p> <p>Medical Exams: Coverage for unscheduled exams for veterans and their families.</p> <p>Psychological Support: Regular support for combatants, 24/7 hotline, internal counseling, seminars, individual and group therapy.</p>

FOR EMPLOYEES OF FINANCIAL INSTITUTIONS

Support Component	Description	Basic	Advanced
Diversity and Inclusion Awareness and Culture Building	<i>Promoting a culture of understanding and respect for veterans through regular awareness campaigns and training.</i>	<p>Training & Webinars: For all employees, managers, and HR on veterans’ needs, military culture, PTSD, and communication.</p> <p>Memos on how to interact with people in different states. Posting the guidelines on internal portals for easy access. Developing separate e-learning courses to master the necessary materials and assess the retention of knowledge and practices.</p>	<p>Training: Offline with experts, online courses for employees and managers.</p> <p>Manager Training: For knowledge transfer and preparing teams for returning colleagues.</p> <p>Events: Raise awareness about veterans’ challenges and their inclusion in the workplace.</p>
Career Development and Reskilling	<i>Supporting veterans in transitioning to new career paths through mentorship and career counseling, ensuring the opportunity to apply their skills in the civilian sector. Creating opportunities for obtaining new qualifications or professions. Assisting with retraining or finding new roles if they cannot stay within the company.</i>	<p>Career Paths: Establishing clear career pathways and advancement opportunities specifically designed for veterans, taking into account their unique skills and experience.</p> <p>Development: Providing eased opportunities for internal career growth, assistance with reskilling if necessary.</p> <p>Transition (out-boarding): Job search assistance, entrepreneurship resources, retraining programs, and agreed dismissal terms for smooth transitions.</p>	<p>Career Services: Providing career-counseling services upon return (career interviews). Conducting coaching sessions and mentorship programs tailored to the needs of veterans.</p> <p>Training: Assigning a mentor (buddy) to guide the career path. Facilitating access to external training and certification programs that align with veterans’ career goals and industry needs. Allocating a dedicated budget for veteran training programs (both hard and soft skills). Adapting existing competency matrices within companies and tailoring soft-skills training to the veteran profile.</p> <p>Transition: Financial assistance, help with CV writing, career coaching, employment consultations, and partnerships with local businesses for job opportunities (if they cannot stay within the company).</p>

FOR EMPLOYEES OF FINANCIAL INSTITUTIONS

Support Component	Description	Basic	Advanced
Honoring the Achievements of Service Members and the memory of the fallen	<p><i>Programs to honor the achievements of service members, and to remember the fallen within the company.</i></p>	<p>Recognition Programs: Implementing programs that recognize and celebrate the contributions of veterans, which may feature awards, public recognition, and integration into company communications.</p> <p>Stories: Publishing the stories of service members and demobilized or fallen soldiers on corporate platforms with their consent (or with the consent of their families).</p> <p>Board of Honor: Creating a ‘board of honor’ online or physically in consultation with the service members (with their awards and achievements).</p>	<p>Defenders’ Day: Commemorating on Defenders’ Day or other holidays (e.g., additional payment, extra day off, letter from leadership).</p> <p>Honoring Fallen Heroes: Programs to honor the memory of fallen heroes and others who have passed: memorial events, creation of a memory lane, support for the families of fallen heroes (financial/household assistance).</p> <p>Employee’s Death: Honoring the employee on the anniversary of their death (organizing a moment of silence at the start of the workday and lowering national flags).</p>
Support of the Families	<p><i>Financial, informational, legal, and emotional support for the families of veterans and mobilized employees</i></p>	<p>Family Support Programs: Implementing family support programs, which may include: scholarships or financial assistance for veterans’ children, recreational activities (including summer camps for children, family picnics, or cultural excursions), health and wellness programs (fitness programs, nutrition consultations, preventive medical check-ups, etc.), community building initiatives.</p> <p>Information Support: Providing informational support for families (in the form of consultations, guides, online courses, information about NGOs, support groups, government programs, etc.).</p>	<p>Creating an emergency fund for families of veterans.</p> <p>Providing additional leave for employees in case of death of a mobilized relative.</p> <p>Creating dedicated portals or hotlines that provide information about available benefits, services, and programs addressing the needs of veterans’ families.</p>

FOR VRA CLIENTS

Support Component	Description	Basic	Advanced
Tailored Financial Products	<i>Flexible credit conditions, grace periods, and lower interest rates for veterans. Savings accounts with no minimum balance requirements and reduced fees.</i>	Dedicated Team: Establishing a specialized team focused on developing products for veterans. Product Assessment: Regularly assessing and adapting products based on veterans' feedback. Collaboration with veteran-focused financial advisors.	Development of financial literacy programs to help veterans effectively manage their finances during and after their service Implementation of savings accounts with no minimum balance requirements and reduced fees .
Simplified Access Requirements	<i>Reducing documentation requirements and administrative barriers by simplifying processes, offering digital onboarding, and simplifying creditworthiness assessments.</i>	Digital onboarding systems. Partnerships with organizations providing alternative credit data that takes into account non-conventional data sources. Training for the staff on the use of various creditworthiness assessment tools.	Creation of a joint platform to simplify creditworthiness assessments for veterans, using collective data to improve accessibility and approval rates.
Financial Education Programs	<i>Creating financial literacy programs for veterans, covering budgeting, debt management, financial products, and planning for long-term financial stability. Incorporating entrepreneurship components for veterans interested in starting their own businesses.</i>	Creation and delivery of regular financial education seminars , online courses, and other training events for veterans. Development of a mentorship program that pairs veterans with financial advisors who have military experience.	Collaboration with educational platforms to offer free or subsidized courses for veterans on financial literacy and entrepreneurship.

FOR VRA CLIENTS

Support Component	Description	Basic	Advanced
Accessible Customer Service	<p><i>Customer service staff is trained to meet the needs of veterans with disabilities, and feedback systems to ensure continuous improvement are established.</i></p>	<p>Training Module: Developing specialized training for customer service staff on serving clients with disabilities, including tailored approaches for veterans (e.g., PTSD). Feedback Loop: Implementing a system for veterans to provide insights on their customer service experiences. Monitoring System: Establishing a monitoring system to ensure continuous improvement in services for veterans (e.g., online or offline surveys). Dedicated Representatives: Ensure veterans have assistance from specialists in addressing sensitive issues (e.g., if a person has vision impairment or to create more comfortable working conditions).</p>	<p>Continuous Learning: Implement ongoing training for customer service teams to understand the specific needs and service requirements of veterans.. Certification Program: Certification for employees who excel in providing services to individuals with disabilities. Internal Documents (Procedures, Protocols etc.): Standardizing customer service protocols to provide consistent and high-quality service for people with disabilities in financial institutions.</p>

EXHIBIT 4.

VETERAN AFFAIRS OFFICER ROLE DESCRIPTION

The **Veteran Affairs Officer** (further – **Coordinator**) is responsible for developing, implementing, and continuously improving plans, policies, and programs that affect the organization’s relationship with mobilized employees, veterans, and their families. The key responsibilities include researching current and potential issues, assessing their impact, and developing solutions and preventive measures. This role involves providing consultations and recommendations on working with veterans, coordinating and maintaining relationships with them, informing about available support opportunities within and outside the organization, and advising management and staff on addressing specific problems or situations.

Note: It is highly preferable that this role be filled by a veteran, as they possess firsthand experience and understanding of the unique challenges and needs faced by those transitioning from military to civilian life. A veteran in this role can foster stronger connections, trust, and empathy with other veterans and their families, thereby enhancing the effectiveness of the support provided.

Primary Responsibilities:

1. Interaction with Mobilized Employees, Veterans, and Their Families (~45-50% of the time):

- Maintaining regular communication with mobilized and demobilized personnel and their families in the designated manner and with specified frequency.
- Provide support during recruitment, mobilization, service, dismissal from service, and reintegration into the company.
- Ensuring veterans have access to necessary information and resources, including for their social, material, and financial needs.
- Organizing training and development programs for veterans to enhance their skills and facilitate their adaptation and reintegration into

the work environment.

- Monitoring and evaluating professional needs and job satisfaction, providing support and advice in challenging situations.
- Offer consultations and support in difficult situations.

2. Interaction with the managers of mobilized employees/veterans and their teams (~10-12% of the time):

- Interacting regularly with the leadership of mobilized employees/veterans and their teams to monitor their status, needs, and opportunities for support.
- Maintaining involvement in resolving challenging situations, collecting feedback to improve adaptation programs.

3. Interaction with Internal Company Functions Providing Support (~10-12% of the time):

- Collaborating with HR, medical institutions, legal department, and other functions to provide comprehensive support (medical, psychological, legal, social, and administrative assistance).

4. Collaboration with External Organizations, NGOs, and Service Providers (~10-12% of the time):

- Establishing and maintaining relationships with institutions and organizations that provide support to veterans, including negotiating contracts and ensuring quality medical and psychological care.
- Working with external service providers to support veterans’ reintegration, including job placement, psychological services, and legal assistance.

5. Other responsibilities (~20-22% of the time):

- Organizing events for military personnel, veterans, and their families, including training sessions, seminars, sports, and other activities to support the physical and mental health of veterans and their families.
- Collaborating with veteran support organizations to find suitable candidates and train recruiters to evaluate skills acquired in the military.
- Developing programs and assigning mentors to support the integration of newly hired veterans (involving other specialists such as psychologists or veteran organization experts if necessary).
- Developing and implementing individual adaptation plans for new veterans, tracking and assessing the outcomes of adaptation programs, and managing data analytics.
- Organizing training sessions and seminars to raise awareness about the program and facilitate veteran adaptation in the workplace.
- Monitoring external sources for improvements in support procedures and adaptation programs, and collecting feedback from veterans and colleagues.
- Ensuring compliance with the company's Veteran Support Policy and maintaining awareness of current legislation.
- Regularly reviewing and improving the veteran adaptation program based on feedback from veterans, colleagues, and best practices.
- Promoting a culture of respect, inclusion, and mutual support within the company.

Skills and Competencies:

- **Communication Skills:** Ability to effectively communicate with veterans, their families, external organizations, and government agencies. Fluent in Ukrainian and capable of resolving conflict situations.
- **Empathy and Ethics:** High level of empathy and ethical standards, with respect for the unique needs of veterans.
- **Organizational Skills:** Strong coordination and time management skills to handle various resources effectively.
- **Understanding of Veterans' Needs:** Awareness of psychological, social, and medical aspects unique to veterans.

- **Knowledge of Legislation:** Understanding of laws and regulations governing veterans' rights and issues.

Education and Experience:

- **Education:** Higher education is preferred in fields such as psychology, social work, human resources management, law, or other humanities.
- **Experience:**
 - a) Experience in volunteer work, administration, or project management, as well as human relations and communication management.
 - b) Experience working with veterans or other vulnerable groups, direct veteran experience, or being a family member of a veteran is an advantage.
 - c) Experience working within the company is also considered beneficial.

Behavioral Competencies:

- **Effective Communication:** Develops clear and consistent communications tailored to different audiences. Actively listens, provides timely updates, and conveys information clearly in both written and verbal forms.
- **Managing Complexity:** Analyses complex information effectively to solve problems. Approaches issues from multiple perspectives, identifies root causes, and makes sound decisions.
- **Accountability:** Takes responsibility for fulfilling commitments and ensures that others do the same.
- **Decision Quality:** Makes informed and timely decisions, balancing inputs, decision-making criteria, and organizational needs.
- **Organizational Awareness:** Navigates organizational dynamics skillfully, understanding culture, politics, and key stakeholders.
- **Conflict Management:** Resolves conflicts effectively while maintaining openness and avoiding polarized decisions.

Character Traits and Motivations:

- Character Traits:

Organized, persistent, reliable, influential, trustworthy, optimistic, open to diversity.

- Motivations:

Balance, challenge, collaboration, independence, power, and structure.

Subordination:

Human Resources Management (recommended) or Corporate and Social Responsibility or Occupational Health & Safety / Communications.

Workload:

Coordination of 150-200 mobilized employees and up to 50 demobilized employees.

Important! The Coordinator is a frontline support employee and must possess skills in psychological recovery and stress management. It is crucial to provide regular psychological support to these employees to improve their mental health and resilience, prevent burnout, and avoid emotional overload.

KEY ACTIVITIES ON THE EMPLOYEE'S PATH

The actions of the Coordinator are described in the context of the employee's path from the moment of military service to their dismissal from the company:

Mobilization > Service > Return from service > Continuation of Employment or Dismissal

The responsibilities assigned to the Coordinator in the search, selection and hiring of veterans are described separately.

1) MOBILISATION

- Preparation of the necessary documents (e.g., a dismissal order).
- The immediate supervisor of the dismissed employee should designate a responsible person to communicate with the employee or (if necessary) their family members (e.g., a colleague or the employee's supervisor) and determine the ways and frequency of future communication, as well as the necessary contact details.
- Establish separate communication channels for mobilized employees and colleagues (if necessary) to provide information on legal, medical, psychological and general support services available to employees.
- Organizing a lecture for employees on PTSD⁷ and training in the skills of interaction with a person experiencing trauma. To raise awareness and improve social integration. Organizing online training (courses in open platforms) for all employees of the company.

2) MILITARY SERVICE

- Ensure the frequency of communications through a responsible person (if different from the Coordinator) - as agreed when leaving for military service (channel and form of communication, frequency, contact person if needed).
- If the information about the employee's injury is confirmed, collect primary data on the incident, establish an up-to-date telephone number for communication (personal or contact person), and, if possible, offer additional assistance to the injured employee or their family, including assistance with rehabilitation.
- If the Coordinator becomes aware and confirms the information that a company employee is MIA⁸ or captured, pass the relevant

documents to the accounting department. At this stage, the Coordinator should also establish contact with relatives, find out their needs (material, psychological, etc.) and consider possible ways to provide the necessary assistance.

3) RETURN FROM SERVICE:

- Preparing documents confirming that the employee has taken up their position after completing service in the Armed Forces of Ukraine.
- Finding out the employee's willingness to return to their workplace and the timeframe for returning.
- Determining the need for leave (additional leave, leave for combatants, etc.) and, if possible, providing additional paid leave days.
- Determining the need for a flexible schedule, remote work and workplace adaptation.
- Adapting the workplace to new needs (if possible).
- Informing about the possibility and channels of obtaining the necessary assistance (psychological, legal, etc.).
- Familiarizing with the available benefits and support programs available within the company and guaranteed by the state.

The reasons for dismissal from military service are defined by the Law of Ukraine "On Military Duty and Civil Service".

⁷Post-traumatic stress disorder

⁸Missing in action

4) CONTINUED EMPLOYMENT IN THE COMPANY

- Preparation of the necessary regulatory documents (for example, medical examination referrals).
- Training the team on tolerant communication, correct use of words, etc.
- Establishing cooperation with external (or internal) providers of psychological, medical and/or legal support services to inform veterans about available opportunities. Conclude contracts for services (for example, a military psychologist from the psychological support centers for veterans, a state medical center).
- If it is impossible to return to the previous workplace, offer a position in accordance with the veteran's request and physical capabilities (if available).
- If necessary and possible, adapt the new workplace to meet special needs.
- Establishing cooperation with external (or internal) providers of training and development of personal and professional skills for the veteran to provide additional training or education.
- Ensure equal salaries for employees in the same positions, regardless of status or disabilities.
- Providing digital infrastructure for remote or hybrid work and necessary facilities in office premises for veterans with disabilities.

5) DISMISSAL

- Informing the veteran that dismissal is possible not only at their own will or by agreement of the parties, but also on other reasons (for example, a veteran with a disability can resign due to retirement on disability).
- If, due to health reasons, the veteran is unable to continue working at the previous job and the company cannot offer an alternative, assistance will be provided in finding a job among partner companies/suppliers, or possibly concluding an agreement with the local Employment Service to assist in finding a job.
- Depending on the reasons and circumstances for leaving the company, maintain periodic contact with the veteran to find out if he or she wants to return to work.

6) HIRING VETERANS

- Vacancies with the possibility of attracting veterans and holding relevant information sessions.
- Collaboration with veteran organizations - working with veteran support organizations to help find the right candidates.
- CVs and interviews: training recruiters or conducting interviews yourself to recognize and assess skills acquired in the army and adapt them to civilian positions.
- Training of recruiters, or conducting interviews by themselves in accordance with the recommendations of veterans' organizations (in particular, those specified [here](#)).
- Developing adaptation programs that take into account the specifics of the transition from military to civilian service.
- Where feasible, appoint mentors for newly recruited veterans from among employees (with their consent) who have experience of service or understand the needs of veterans (preferably veterans themselves) to help them integrate into the company's work culture.
- Provide career development and planning advice.
- Training and certification support: funding or providing opportunities for additional training or professional certifications.
- Career development opportunities: creating clear pathways for veterans to advance in the company.
- Providing digital infrastructure for remote or hybrid work and necessary facilities in office premises for veterans with disabilities.

EXHIBIT 5.

STATEMENTS FOR JOB POSTINGS (Examples)

Examples of statements⁹ that can be included in the company's job descriptions when they are published on external and internal resources:

- We actively support diversity and inclusion in our company and are open to hiring veterans and people with disabilities. We are committed to the principles of equal opportunities, fair treatment and non-discrimination. If you require special arrangements to participate in the recruitment process, please let us know.

- Our company is committed to creating an inclusive environment for all employees. We encourage veterans and people with disabilities to apply for our vacancies. Our hiring process is designed to ensure fairness and equality for all candidates.

- Our company is committed to the principles of equality and inclusion. We welcome veterans and people with disabilities to our team and look forward to seeing you in our office.

- We are committed to equal employment opportunity regardless of national origin, color, religion, sexual orientation, age, marital status, disability, gender identity or veteran status. We encourage all qualified candidates to apply for our vacancies, regardless of the above factors.

- The company supports equal opportunity, fair treatment, non-discrimination and diversity. We encourage veterans to apply for our open positions.

EXHIBIT 6.

VETERANS ONBOARDING PROGRAM (Example)

The purpose of onboarding is to ensure that new employees are quickly integrated into the company's working environment, increase their productivity and job satisfaction, and create comfortable conditions for them to realize their professional potential.

1. The importance of veterans' support

Supporting veterans is an important aspect of a company's social responsibility. Veterans have unique skills and experience that can significantly strengthen a team. Ensuring proper support during adaptation helps veterans successfully transition to civilian life, reduces stress and promotes their professional fulfillment. This procedure will help ensure that newly hired veteran employees are successfully adapted and integrated into the company's work environment.

2. Key responsible parties

Coordinator for support of mobilized and demobilized employees: primarily responsible for the development, implementation, and improvement of adaptation plans, communication with veterans and their families, and cooperation with internal and external organizations.

HR Department: provides support in the hiring process, document management, training organization, and progress assessment.

Direct Supervisor: responsible for familiarizing the veteran with work processes, regularly evaluating their performance, and facilitating their integration into the team.

Mentor: provides daily support, assists with current issues, and helps the veteran adapt to the new work environment.

These roles within the company may be consolidated among fewer individuals.

3. Adaptation and onboarding stages

3.1. Preparation

Responsible: Coordinator for Support of Mobilized and Demobilized Employees, HR Specialist/Department (if available)

- **Information Gathering:** The Coordinator collects information about the veteran, including their military experience, specialization, needs, and potential limitations.

- **Adaptation plan:** The Coordinator, together with the HR department, develops an individual adaptation plan, if necessary, arranges training/retraining/upskilling, taking into account the specific needs of the veteran.

- **Staff training:** Holding information sessions for the staff to remind (or explain) the specifics of working with veterans and prepare employees for cooperation. Providing brochures, booklets, or access to online resources that contain information about veteran-friendly principles.

3.2. First Day at Work

Responsible: Coordinator, HR Specialist/Department, Direct Supervisor

- **Meeting and Orientation:** The Coordinator and HR Department greet the veteran, conduct a tour of the office, and introduce them to the team. In the case of remote work, daily video meetings are held during the first days of employment with the company.

- **Document Completion:** Assistance with filling out necessary forms and documents.

- **Mentor Introduction:** Assigning a mentor who will support the veteran during the first few months of work.

3.3. First Week

Responsible: Coordinator, Direct Supervisor, Mentor

- **Introduction to Work:** Acquainting the veteran with their duties, work processes, and tools.
- **Training Sessions:** Conducting introductory trainings and educational sessions necessary for performing job tasks.
- **Continuous Feedback:** Daily (at the request of the veteran, it may be less frequent) meetings with the mentor and regular meetings with the Coordinator to discuss progress and resolve potential issues.
- **Psychological Support if Needed:** Providing an option to use therapist consultation services (providing information about the service).
- **Familiarization with Necessary Documents:** Terms of employment, work schedule, Veteran Support Policy. Explanation of key provisions and answering questions. Providing access to printed or electronic materials describing company policies.

3.4. First Month

Responsible: Coordinator, Direct Supervisor, Mentor, HR Specialist/Department

- **Ongoing Support:** Regular meetings with the mentor and Coordinator to assess the veteran's adaptation.
- **Skill Development:** Additional training and educational programs to develop necessary professional skills.

3.5. First Three Months

Responsible: Coordinator, Direct Supervisor, HR Specialist/Department

- **Progress Assessment:** Regular meetings with the supervisor to evaluate the veteran's productivity and progress.
- **Adaptation Plan and Policy Adjustments:** Making changes to the adaptation plan based on feedback about the process and feedback on the clarity and quality of services provided by the Veteran Support Policy, adjusting the policy if necessary.
- **Team Integration:** Organizing team events and activities to facilitate the veteran's integration into the team.

3.6. After Six Months

Responsible: Coordinator, Direct Supervisor, HR Specialist/Department

- **Long-Term Planning:** Developing a career development plan for the veteran, including annual goals and opportunities for professional growth.
- **Ongoing Monitoring:** Regular meetings with the Coordinator to monitor job satisfaction and resolve potential issues.
- **Adaptation Evaluation:** Final evaluation of the adaptation process, collecting feedback from the veteran and the supervisor.

4. Monitoring of Adaptation Process

Responsible Persons: Coordinator, Direct Supervisor, HR Department

- **Regular Meetings with Mentor and Coordinator:** Regular meetings with the mentor and Coordinator to discuss adaptation progress and address potential issues.
- **Surveys:** Conducting regular surveys to assess the veteran's satisfaction with working conditions and the adaptation process.
- **Policy Adjustments:** Making changes to the Veteran Support Policy based on received feedback.

5. Recommendations for Onboarding

- **Individual Approach:** Consider the unique needs and experiences of each veteran.
- **Clear Communication:** Regular and open communication with the veteran regarding their expectations and challenges. Emphasize honesty and fairness in communications.
- **Mentorship Support:** Appointing an experienced employee as a mentor to provide ongoing support. It is beneficial if this mentor is a veteran who already works in the company.
- **Psychological Support:** Providing access to psychological consultations and resources (through medical insurance programs, partnerships, including free options).
- **Flexibility:** Consider potential needs for flexible schedules or working conditions for the veteran. Plan in advance for possible workplace adjustments based on changes in schedule or work conditions
- **Informational Support:** Regular updates on available support options within and outside the company. Make information accessible, transparent, with easy access and understandable procedures for accessing services.

EXHIBIT 7.

Veteran Support Monitoring Report

[Financial Institution Name]

Annual Report on Veteran Support Initiatives Reporting Period: *[Year]*

1. Executive Summary

Overview of Veteran Support Programs

Provide a brief summary of the veteran support programs implemented during the year. Highlight the primary objectives of these programs and their alignment with the institution's overall goals.

Key Achievements and Milestones

Summarize the major successes achieved in veteran support during the reporting period, including any recognition or awards received.

Summary of Feedback Received and Actions Taken

Outline the key feedback received from veterans and their families through surveys, focus groups, and other feedback mechanisms. Describe the actions taken in response to this feedback.

2. Key Metrics and Outcomes (more details in Exhibit 8)

Employment and Retention

- **Total Number of Veterans Employed by the Company:** [Number of veterans employed]
- **Veteran Hiring Rate:** [Percentage]
- **Retention Rate of Veteran Employees:** [Percentage]
- **Promotion and Career Advancement:** [Number of veterans/VRA promoted or advanced into leadership roles]
- **Hiring for Leadership Positions:** [Number of veterans hired for leadership positions].

Engagement and Satisfaction

- **VRA Employee Satisfaction Surveys:** [Summary of survey results]
- **Veteran Participation in Mentorship Programs⁹:** [Percentage]

- **Feedback on Onboarding Processes¹⁰** : [Summary of feedback]

Utilization of Support Services by the Veteran-Related Audience (VRA)

- **Mental Health Service Utilization:** [Number of employees using mental health services]
- **Use of Medical Support:** [Number of persons accessing extended health services and counselling], [Number of persons using extended health services and counselling]
- **Legal Support Utilization:** [Number of targeted employees requesting legal support services.]
- **Flexibility in Work Arrangements:** [Number of veterans using flexible work options.]
- **Participation in Training and Development Programs:** [Percentage of VRA participating in professional development programs]
- **Availability and Use of Informational Resources:** [Tracking the number of veterans using the dedicated communication channels and informational portals.]
- **Utilization of Additional Vacation Days:** [Number of veterans taking additional vacation days and utilizing flexible leave policies.]
- **Veteran Participation in Reskilling Programs:** [Number of veterans engaging in reskilling or upskilling programs.]
- **Recognition Programs Implementation (Honoring):** [Number and types of recognition programs implemented for veterans and fallen employees]¹¹.

Client Experience

- **Veteran Client Satisfaction:** [Summary of survey results]
- **Adoption of Tailored Financial Products:** [Number of veterans utilizing specially designed loan products and financial services]
- **Implementation of Assistive Technologies:** [Progress on integrating and using assistive technologies for veterans in the workplace.]

3. Challenges and Areas for Improvement

Identified Gaps in Current Support Programs

Describe any gaps identified in the support programs, such as unmet needs or areas where current efforts are insufficient.

Feedback from Veterans and Their Families

Summarize the key concerns or suggestions raised by veterans and their families, highlighting any recurring themes.

Lessons Learned

Detail the lessons learned during the year, including any unexpected challenges and how they were addressed.

4. Future Plans and Initiatives

Planned Enhancements to Veteran Support Programs

Outline the specific improvements or new programs planned for the next reporting period.

Strategies for Addressing Identified Challenges

Describe the strategies that will be implemented to address the challenges and gaps identified in the previous section.

Goals/Commitments for the Next Reporting Period

Set measurable goals for the upcoming year, focusing on both the continuation of successful initiatives and the introduction of new ones.

5. Conclusion

Summary of Key Points

Recap the most significant findings, achievements, and plans from the report.

Attachments:

- [Attach any relevant supporting documents, such as detailed Veteran Support Policy, survey results, action plans, or additional data tables.]

Submitted by:

[Name]

[Title]

[Date]

⁹This participation should be initiated by the veteran and is not mandatory. Additionally, the financial institution should clearly understand the expectations for the veteran as a mentor and ensure the veteran is informed about them.

¹⁰The onboarding process for veterans may not differ from that of other new hires, but it is important to gather feedback regarding the quality and satisfaction with this process.

¹¹With the consent of families, information about fallen employees can be publicly shared and included as part of the company's external communications in support of veterans.

EXHIBIT 8.

Key metrics and indicators to measure the success of veteran support initiatives (examples)

Category	Metric	Description	Tracking Frequency
Employment and Retention	Veteran Hiring Rate	Percentage of new hires that are veterans.	Biannually
	Retention Rate of Veteran Employees	Comparison of veteran and non-veteran employee retention rates.	Annually
	Promotion and Career Advancement	Number of veterans/VRA promoted or in leadership roles.	Annually
Engagement and Satisfaction	Employee Satisfaction Surveys	Survey results on veteran employee satisfaction.	Annually
	Veteran Participation in Mentorship Programs	Percentage of VRA in mentorship programs.	Annually
	Feedback on Onboarding Processes	Qualitative feedback from VRA on their onboarding experience.	After onboarding (within 3 months)
Utilization of Support Services	Mental Health Service Utilization	Number of VRA using mental health services.	Biannually
	Use of Medical and Psychological Support	Number of VRA accessing extended health services and counselling.	Biannually
	Legal Support Utilization	Number of VRA accessing legal support services.	Biannually
	Flexibility in Work Arrangements	Number of VRA using flexible work options.	Biannually
	Participation in Training and Development Programs	Percentage of VRA in professional development programs.	Biannually

Category	Metric	Description	Tracking Frequency
	Availability and Use of Informational Resources	Tracking the number of VRA using the dedicated communication channels and informational portals.	Biannually
	Utilization of Additional Vacation Days	Number of veterans taking additional vacation days and utilizing flexible leave policies.	Biannually
	Veteran Participation in Reskilling Programs	Number of veterans engaging in reskilling or upskilling programs.	Annually
Client Experience	Veteran Client Satisfaction	Survey results on veteran client satisfaction with services.	Annually
	Adoption of Tailored Financial Products	Number of veterans utilizing specially designed loan products and financial services (disaggregated by industries, client types (MSME, mid-caps, large corporate etc.) and products (investment loans, working capital lines, unfunded instruments etc.).	Annually
	Implementation of Assistive Technologies	Progress on integrating and using assistive technologies for veterans in the workplace.	Annually
	Recognition Programs Implementation (Honoring)	Number and types of recognition programs implemented for veterans.	Annually

EXHIBIT 9.

Presentation materials for the employees

Companies seeking to ensure effective interaction with veterans and support their integration into the workplace can use a variety of resources to prepare presentation materials. These materials can be tailored for the entire team or specific departments, such as HR, recruitment, or communications specialists.

Presentation materials may include:

- Guidelines for appropriate communication with veterans and their families.
 - Courses and training for employees to help them understand the specific needs of veterans and adapt work processes accordingly.
- For more information about organizations that support veterans and resources that may be useful for veterans and their families, please see [here](#).

An example of a presentation you can see [here](#).