



SUSTAINABILITY POLICY

CENTURY
FINANCIAL

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Introduction

Century Financial Consultancy LLC (hereinafter referred to as the 'Company') as a pioneer of global financial markets in the region is committed to doing good business while also ensuring doing good for society. With care and innovation being elements of our core values, the Company endeavors to conduct its business in a socially responsible manner, creating long-term value for all stakeholders including the Government, employees, customers, and society at large. The Company strives to ensure that its business operations are consistent with the interests of society and in compliance with applicable laws and regulations.

For the Company, Sustainability is not just a part of our corporate agenda but is an integral part of our DNA. Thereby, with the philosophy to conduct its business in a socially responsible manner, the Company devised the Sustainability Policy (hereinafter referred to as the 'Policy'), which lays down guidelines and mechanisms for the Company to undertake socially useful programs and initiatives aimed at contributing to sustainable welfare and development of the community. The Policy has been prepared keeping in mind the principles of integrity and in compliance with the Cabinet Resolution no. 2/2018 of the Ministry of Economy concerning Sustainability in the UAE. All activities and contributions initiated under the Company's CSR & Sustainability regime shall be bound by the provisions of this Policy. Environmental, social and governance issues do not exist in a silo.

ESG is about bringing them together under one banner to demonstrate the positive impact our business is having on the world. This includes, but is not limited to reporting, disclosures (both material and non-material), business practices, policies, procedures, investments, board activities, stakeholder engagement, and investor relations. This policy includes all aspects relating to Corporate Social Responsibility (CSR), Environment, Social, and Governance (ESG) which are all part of our Sustainability framework.

Applicability

The Policy applies to the Company and all its shareholders, directors, and employees.



Message from the Chairman & CEO

Sustainability is a top priority for our company, and we are committed to making a positive impact on the environment, society, and the economy.

However, we know that we still have a long way to go. That is why I am calling on all of us to continue to work together to make Century Financial a more sustainable company.

I believe that we can make a real difference in the world by working together to build a more sustainable future. Thank you for your commitment to this important journey.



Bal Krishen

Chairman & CEO
Century Financial



Purpose of the Policy

To reduce our environmental impact

This can be done by reducing greenhouse gas emissions, conserving water and energy, and reducing waste.

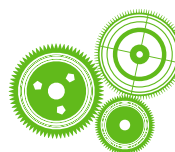


To improve our social impact

This can be done by creating a more ethical and responsible workplace, supporting local communities, and promoting diversity and inclusion.

To protect our reputation

A sustainability policy can help to improve the company's image and make it more attractive to customers, investors, and employees.



To comply with regulations

Many governments are now introducing regulations that require companies to report on their environmental and social performance. A sustainability policy can help the company to comply with these regulations.

To create a more sustainable future

By reducing its environmental impact and improving its social impact, a company can help to create a more sustainable future for everyone.





Message from the Director of Corporate Affairs & Sustainability

As you know, sustainability is a top priority for our company, and we are committed to making a positive impact on the environment, society, and the economy.

We believe that ESG and Sustainability are essential to our long-term success. That is why we have integrated ESG and Sustainability into all aspects of our business, from our investment strategy to our corporate governance.



Sameera Fernandes
Director of Corporate Affairs & Sustainability

Our approach to ESG and Sustainability is based on the following principles:

- 🌱 We believe that sustainability is a business imperative. We believe that companies that are committed to sustainability are better positioned to succeed in the long run.
- 🌱 We believe that ESG and Sustainability should be integrated into all aspects of our business. We believe that ESG and Sustainability should not be seen as a separate function, but rather as an integral part of our overall business strategy.
- 🌱 We believe in transparency and accountability. We believe that it is important to be transparent about our ESG and Sustainability performance, and to be accountable to our stakeholders.
- 🌱 We are proud of the progress we have made in recent years, and we are committed to continuing to improve our ESG and Sustainability performance. We believe that by working together, we can make a real difference in the world.

5 Small Acts with Big Impacts to Save Our Earth

01

REUSE
REDUCE
RECYCLE



Reduce, Reuse, Recycle

Cut down on what you throw away. Follow The Three Rs to conserve natural resources and landfill space.



03



Conserve Water

The less water you use, the less runoff and wastewater that eventually end up in the ocean.



02



Shop Wisely

Buy less plastics and bring reusable shopping bags.

04



Plant More Trees

Trees provide food and oxygen. They help save energy, clean the air, and help combat climate change.

05






Eco-friendly Travel

When travelling, are there more environmentally friendly options to take?

Governance & Compliance



Who is Responsible for this Policy

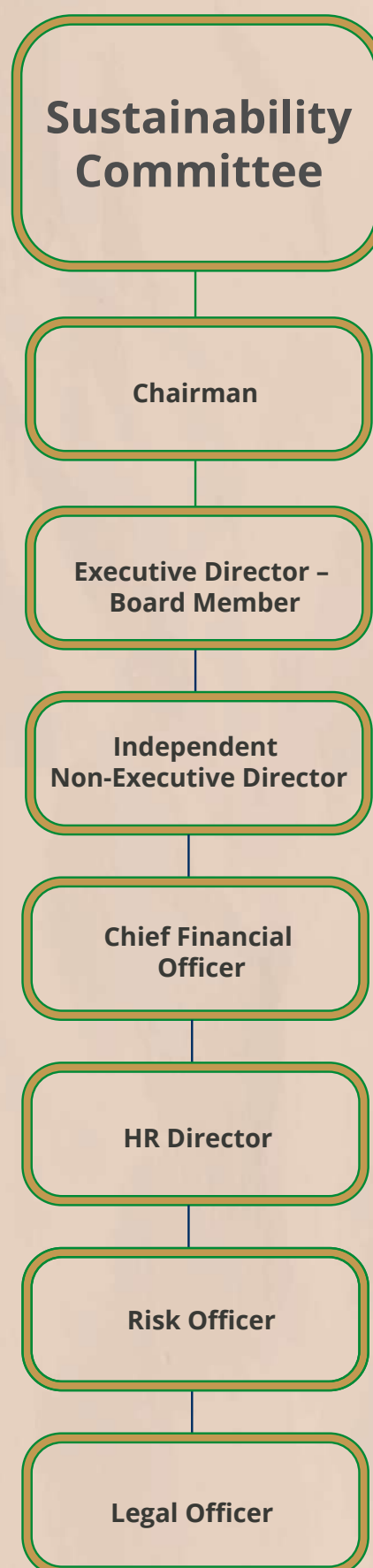
-  The Department of Corporate Affairs & Sustainability has overall responsibility for the effective operation of this policy.
-  Line managers have day-to-day responsibility for this policy, and you should refer any questions about this policy to them in the first instance.
-  This policy is reviewed annually by the Board at Century Financial Consultancy. Changes may be made at any time as government guidance develops.





Our Sustainability Committee

To effectively carry out CSR & Sustainability initiatives and the general framework of action under this Policy, the Company has constituted the Sustainability Committee (hereinafter referred to as the 'Committee'). The Board Members and Senior Management of Century Financial Consultancy are ex-officio members.



Our Commitment to Sustainable Excellence: ESG Recommendation



Reduced environmental impact:

Century Financial could measure its environmental impact by tracking its emissions, water usage, and waste production. It could also track its investments in clean energy and other sustainable technologies.



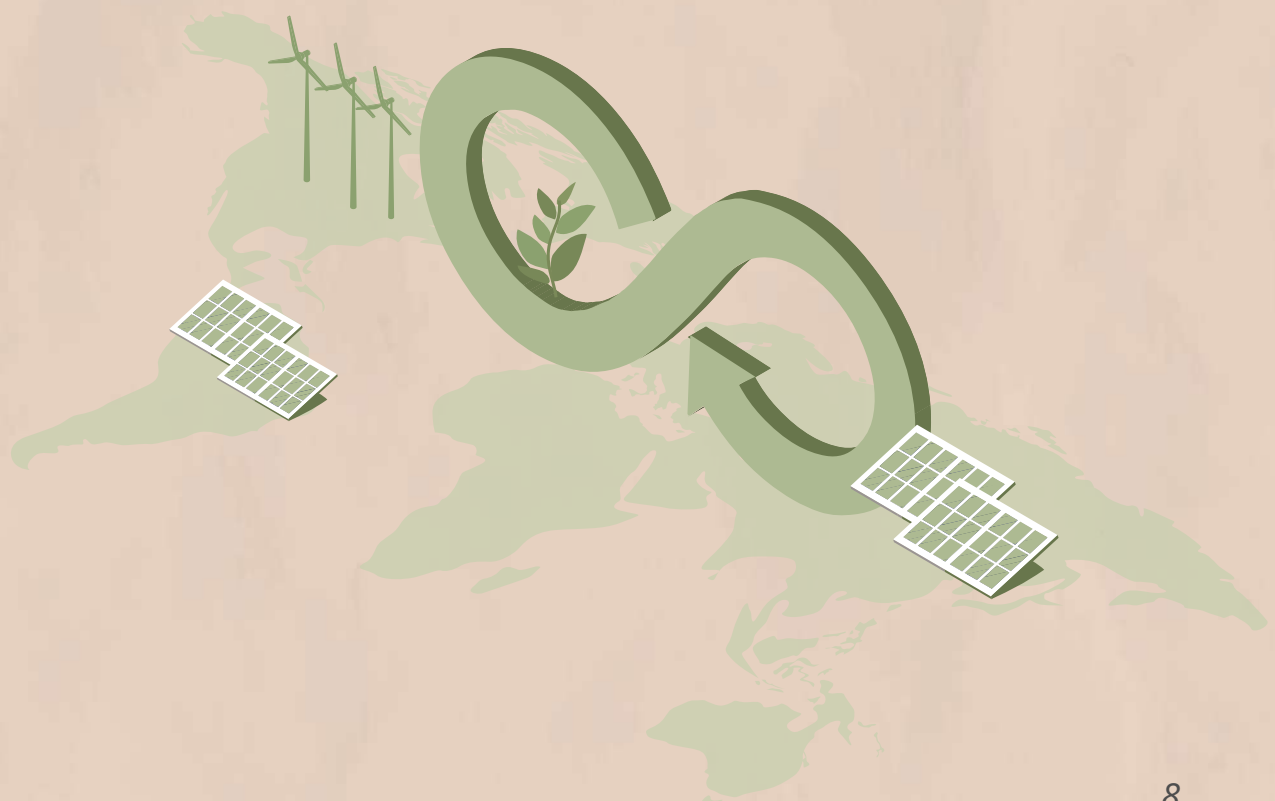
Promoted social responsibility:

Century Financial could measure its social responsibility by tracking its investments in companies that have good labor practices, that are committed to diversity and inclusion, and that are working to address social challenges. It could also track its engagement with investee companies on social issues.



Improved governance:

Century Financial could measure its governance by tracking its investments in companies that have strong corporate governance practices, such as independent boards of directors and robust risk management systems. It could also track its engagement with investee companies on governance issues.









Roles & Responsibilities of the Committee

Our Sustainability committee sits directly beneath our board in terms of seniority. The purpose of the committee is to gather and review data from broad parts of the business, then filter and summarise it upwards to the board.

The aim of the committee is to establish a unified view of Sustainability, increasing understanding of all three aspects, environmental, social and governance, and to promote robust standards of corporate governance.

Roles

-  Emphasise the importance of environmental measures, sustainability goals and performance, at all levels of the business.
-  Provide best practice on the structure, policies and regulations that impact the business.
-  Increase understanding and awareness of corporate governance and social aspects that impact the industry.
-  Implement and promote common and workable standards of corporate governance for the business.



Responsibilities

- 🌱 Formulate and update the Policy in accordance with the latest developments and applicable laws and regulations.
- 🌱 Identify, select, plan and execute various programs and initiatives to be undertaken by the Company as part of its Sustainability activities.
- 🌱 Structure guidelines and framework for monitoring the implementation of various Sustainability projects and initiatives undertaken by the Company.
- 🌱 Formulate a plan of action that outlines the annual allocation and spending of the Company's Sustainability funds.
- 🌱 Prepare an annual Sustainability report and additionally, recommend Sustainability disclosures as part of the Company's annual report.
- 🌱 Strategize and form synergies to collaborate with the Government, NGOs, or other organizations focused on contributing to the progress and development of society.



Our Guiding Principles

The policy is created on the core values and principles of the Company, which include:



Integrity

This principle ensures that the sustainability policy is based on sound ethical principles and that it is implemented in a fair and transparent manner.



Risk management

This principle ensures that the company identifies and manages the risks associated with its sustainability activities.



Transparency & Accountability

This principle ensures that the company is transparent about its sustainability performance and that it is accountable to its stakeholders.



Stakeholder Engagement

This principle ensures that the company engages with its stakeholders in a meaningful way to understand their needs and concerns.

Sustainable Development



This principle ensures that the company's sustainability activities contribute to the long-term well-being of the environment and society.



Legal & Regulatory Compliance

This principle ensures that the company complies with all applicable laws and regulations related to sustainability.







Governance Structure

At Century Financial, we have implemented a comprehensive governance structure to support the effective implementation of our sustainability policy. This structure involves key roles such as the Chairman & CEO, Sustainability Director, Sustainability Department, Steering Committee, and Sustainability Ambassadors.

The Director of Sustainability is responsible for leading the company's sustainability efforts which includes setting the company's sustainability strategy and ensuring that it is implemented effectively.



Key areas include:

-  Regular meetings to review the company's sustainability performance and plan future programs.
-  To ensure that sustainability is integrated into all aspects of the company's operations.
-  To develop and manage the company's sustainability policies and procedures, as well as for conducting research and providing guidance on sustainability issues.
-  To provide a framework for setting and measuring sustainability goals.
-  To help identify and manage sustainability risks.
-  To promote transparency and accountability.
-  To attract and retain investors and customers who are committed to sustainability.

The sustainability governance structure at Century Financial is designed to ensure that sustainability is a top priority for the company. The Board of Directors, Senior Management, and the Sustainability Team all play a critical role in ensuring that the company is meeting its sustainability goals.

Century Financial is committed to making a positive impact on the environment, society, and the economy. Our sustainability governance structure is designed to help us achieve its sustainability goals and make a real difference in the world.

Measuring Success in our Policy Implementation

By tracking our progress against a set of clear and measurable metrics, we ensure that we make progress towards our sustainability goals.



REDUCED ENVIRONMENTAL IMPACT

We measure our environmental impact by tracking emissions, water usage, and waste production. We also track our investments in clean energy and other sustainable technologies.

PROMOTING SOCIAL RESPONSIBILITY

We measure our social responsibility by tracking our investments in companies that have good labor practices, that are committed to diversity and inclusion, and that are working to address social challenges. We also track our engagement with investee companies on social issues.



IMPROVED GOVERNANCE

We measure our governance by tracking our investments in companies that have strong corporate governance practices, such as independent boards of directors and robust risk management systems. We also track our engagement with investee companies on governance issues.

Sustainability Initiatives

The Committee is empowered to recommend activities and programs that support the Company in aligning its efforts with the UN SDGs (United Nations Sustainable Development Goals).



The scope of the activities may be altered at the discretion of the Company on the recommendation of the Committee.

Sustainability Performance Measurement

Sustainability measurements play a crucial part in reducing risks associated with climate change, employee welfare, and governance. Through informed regulations and policies, Century can develop strategies to mitigate these risks in the long run to ensure improved, sustainable performance.

Key Performance Indicators (KPIs)

We have established measurable KPIs to track our sustainability progress across different dimensions, such as energy consumption, waste reduction, carbon emissions, social impact, and responsible governance. These KPIs will serve as benchmarks for our performance evaluations and reporting.

Monitoring and Evaluation

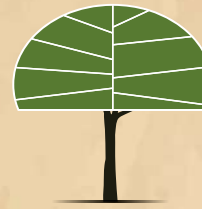
- 🌱 **Regular Evaluation:** We conduct periodic and comprehensive evaluations of our sustainability performance, ensuring that all aspects of our business align with sustainable practices. These evaluations will assess our environmental impact, social responsibility, and economic viability, enabling us to identify areas for improvement and set ambitious sustainability targets.
- 🌱 **The Committee shall meet at least twice a year or as often as may be necessary.** During the periodic meetings, the Committee shall review and discuss the scope of the Sustainability programs and initiatives undertaken by the Company. On an annual basis, the Committee shall prepare the Sustainability report and present it to the Board. Thereafter, upon approval by the Board, the Company may release the Sustainability report in the public domain.



ESG Targets & Objectives

Carbon Neutrality

We set a target to achieve carbon neutrality by 2030, implementing measures such as energy efficiency improvements, renewable energy sourcing etc.



Sustainable Investment Portfolio

Aligning our offerings with sustainable investment strategies, centered around Socially Responsible Investing, ESG Investing and Impact Investing.

ESG Integration

Integrate ESG factors into investment decision-making processes and actively engage with companies to encourage sustainable practices etc.

Continuous Improvement

Continuously evaluate and improve sustainability and ESG practices within the firm, using feedback, benchmarking and innovation.

Employee Engagement

Foster a culture of sustainability within the organization by providing training and education on sustainability and ESG topics.

Stakeholder Engagement

Develop a comprehensive stakeholder engagement strategy that includes regular communication and promotes sustainable investment practices.

Ethical Sourcing & Supply Chain

Implement policies to ensure that the firm's operations and supply chain adhere to ethical standards, including fair labor practices etc.

Sustainability Budget

The Committee recommends annual budgeted expenditures for Sustainability activities, approved by the Board. Surplus amounts are directed back to projects or transferred to the Company's Sustainability Fund account, within six months of financial year end.

Rules Governing the Policy

The activities carried out by the Company as part of its Sustainability contributions shall be separate from the activities undertaken in pursuance of the normal course of business.

The Sustainability activities of the Company shall be aimed at contributing to society at large.

Under no circumstances should the surplus from Sustainability activities be accounted for as business profits.

Contributions made towards or in favor of a political party, shall not be categorized under the Company's Sustainability activities.



Our Commitment to Sustainability

We recognise that our day-to-day practices can have an adverse effect on the environment. Our sustainability policy is aimed at minimising our negative environmental impacts.

Century Financial commits to implement this policy throughout the organisation by:

- 🌱 Maximising emission savings of our activities.
- 🌱 Minimising consumption of resources and waste arising.
- 🌱 Complying with all relevant environmental legislation.
- 🌱 Training staff on our sustainability objectives.
- 🌱 Communicating and reporting progress, both internally and externally.
- 🌱 Operating in a socially and ethically responsible manner.
- 🌱 Using all suitable opportunities to influence our partners, suppliers and sub contractors to improve their own environmental performance.



Our Statements

1. Climate Change and the Environment

We are committed to driving down our energy and carbon impacts, as we believe that climate change is one of the greatest risks to our world. Our sustainability program is committed to environmentally sustainable initiatives that deliver near-term efficiency, value, and health for our business, our people, and the wider community.

We encourage our customers to reduce their impact on the environment by recommending the use of more sustainable materials. We actively promote a paper-free office. We regularly support our clients to avoid printing and we will make all endeavours to be a digital-first business.

We support the recommendations of the Taskforce on Climate-related Disclosure (TCFD) and engage with our stakeholders and encourage enhanced disclosure on climate change, biodiversity, and the SDGs, including efforts to advance the underlying goals, such as those of the Paris Agreement.



2. Social Responsibility



Our focus is to deepen relationships with our key stakeholders by investing in our employees and partnering with our customers, communities, investors and suppliers. We are committed to engage with our employees to provide a challenging, dynamic, inclusive and diverse work environment that supports their professional development, as well as promoting a good work-life balance that prioritizes their overall health and wellness.

We will support initiatives that benefit the environment, human welfare and education. This includes skills training that advance workforce talent pipelines for our customers and economic development in the communities in which we operate.

We will engage suppliers, customers and employees around safety, health, and wellness. We will preserve and promote the protection of human rights and welfare within our own business activities, as well as those of our supply chain, in accordance with our Human Rights Policy, Code of Ethics and Business Conduct and Supplier Code of Conduct.



3. Ethical Governance

Our focus is to promote strong oversight, transparency and risk management at all levels of our organisation, ensuring the resilience and long-term preservation of value for our business.

We will maintain strong corporate governance practices through exemplary board stewardship, management accountability, and proactive risk management.

We will mitigate risk exposure and build the resilience of our business to climate change, earthquakes, and other catastrophic events through smart design and sighting.



We are committed to high ethical standards through a strong Code of Ethics and Business Conduct, ongoing ethics training, and executive leadership that promotes a culture of integrity.

We cultivate strong stakeholder relationships through transparency, open communications, and responding to stakeholder input.

4. ESG and our Reputation



ESG is fundamental to our reputation as a business. Reputation is built through frequent and repeated interactions with stakeholders. When those interactions are positive, our business, and our reputation, can thrive. In an uncertain economic climate, positive reputation is one of the key drivers to long term success.

We want all our stakeholders, from customers to investors to our people, to be proud to be a part of our business. Part of that pride is understanding how our business makes a positive contribution to the world.

5. Our Responsibility to our Customers

We have an obligation to our customers to offer them the best service. Customers are at the heart of our business, and without these partnerships our business wouldn't exist. Part of that commitment to customers is about responding to their needs, hearing their concerns and committing ourselves to customer satisfaction.

The best customers are those who see us as partners in their own enterprise. In turn, those customers reward us with their continued business, and building and maintaining our world-class reputation.

ESG priorities are drawn not only from investor concerns but customer needs. Customers are asking how we are improving the world around us. How are we protecting our shared natural heritage, investing in our communities and being good corporate citizens? It is imperative on us as a business that all of our interactions with customers are reflective of who they expect us to be. And that is a partner in their own enterprise. A company they are proud to work with and recommend.

That is why it is important for you to understand ESG, its impact and what it means for our company. We want you to feel proud of being part of our business and the positive impact we have on the world, so that our customers will feel the same.



Alignment with Global Framework & Initiatives

The Company aligns its efforts with the global agenda on sustainable development and as a measure of response to this objective, it recently launched the 'Sustainability & U' initiative. The initiative serves as a call for action to encourage collaborations that support sustainable development and ethical business conduct across the Company's ecosystem.

This Policy has been devised in tandem with the targets and indicators prescribed under the UN SDGs. Additionally, as a Company operating in the MENA region, we strive to support the UAE Government on various initiatives including the UAE Vision 2030, the Green Economy Initiative, and the Sustainability Strategic Plan 2025.



Practical Steps

01

Recycling

We actively recycle all paper waste, bottles, cans, cardboard, printing consumables and batteries via the services of professional recycling service companies.

02

Energy Efficiency

We minimise our use of paper, energy and other office consumables, for example by double-siding all paper used, and identifying opportunities to reduce waste and energy consumption.

03

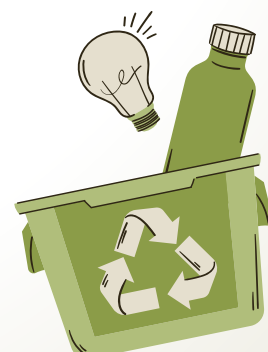
Renewable Energy

Where possible purchase electricity from a supplier committed to renewable energy. Seek to maximise the proportion from renewable energy sources, whilst also supporting investment in new renewable energy schemes.

04

Online Technology

We use technology to support you in facilitating smooth meetings. Teleconferencing, video conferencing or webcams are more time efficient, while not sacrificing the benefits of regular contact with clients and partners.



Key Strategic Initiatives



Sustainability & U

Century Financial launched the "Sustainability & U" initiative, aligned with the UN Sustainable Development Goals 2030. The initiative calls for real action through collaborations, from preparing stakeholders to embrace governance.



Health, Wealth & Happiness

Health, Wealth & Happiness (HWH) aims to support the community holistically through various campaigns with the aim to promote happiness. One highlight is offering the HWH kit to frontline workers. The initiative also offers support to employees through various engagement campaigns.



She Matters

Women Empowerment is also an important area of focus for Century Financial. Various awareness campaigns are held throughout the year such as the Breast Cancer Awareness Month, Diabetes Campaign and more. Health talk series, checkups and activities are organised.



Educate Now

The initiative aims to promote finance literacy across the community which includes frontline workers, women, and youth. The initiative aligns with the fourth SDG, which aims to achieve accessible, high-quality education for all people.

Summary

Review and Revision Process

At Century Financial, we recognize the importance of continuous improvement in our sustainability efforts. To ensure the ongoing effectiveness of our sustainability policy, we have established a robust review and revision process. This process involves regular assessments of our sustainability practices, performance metrics, and targets. Through systematic evaluations, we identify areas for enhancement and align our strategies with emerging sustainability trends and best practices.

Acknowledgment of Stakeholders

At Century Financial, we deeply value the perspectives and contributions of our stakeholders in shaping our sustainability journey. We recognize the importance of engaging and acknowledging the needs and expectations of our clients, employees, investors, regulatory bodies, and local communities. We are committed to actively involving our stakeholders in our sustainability initiatives through ongoing dialogue, feedback mechanisms, and collaboration opportunities.

Statement of Commitment

Century Financial is unwavering in its commitment to sustainability. We understand that sustainable practices are essential for the long-term success and resilience of our business, as well as the well-being of society and the environment. We are dedicated to integrating sustainability principles into all aspects of our operations, from investment strategies to internal processes. Through our sustainability policy, we pledge to uphold the highest standards of environmental stewardship, social responsibility, and governance.



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This Environmental, Social, and Governance (ESG) policy of CFC is provided for informational purposes and to outline our commitment to conduct our business in a socially responsible manner, creating long-term value for all stakeholders including the government, employees, customers, and society at large. CFC strives to ensure that its business operations are consistent with the interests of society and in compliance with applicable laws and regulations. Before using or relying on the information and data provided under the ESG Policy of CFC, please read this disclaimer carefully.

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CFC reserves the right to modify, update, or revise this ESG policy at any time without prior notice. Changes may be made to reflect evolving ESG goals, industry best practices, or regulatory requirements.

While we are committed to integrating ESG considerations into our operations, there can be no assurance that our ESG efforts will achieve specific financial or ESG-related results. The actual impact of our initiatives may vary based on market conditions and unforeseen challenges.

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