

Thank you.. The annual report on the Environmental, Social And Governance Disclosures has been successfully registered and your registration code number is 35089. You are kindly requested to print the report and attach it to the annual report of the Board of Directors attached to the annual financial statements for the year 2023/2024.



الهيئة العامة للرقابة المالية
FINANCIAL REGULATORY AUTHORITY



Annual report for FY 2023/2024

on Environmental, Social and Governance Disclosures Related to Sustainability (ESG)

In implementation of the authority's Decrees no. (107) and (108) for the year 2021

First: Introduction

This report on the disclosure of Environmental, Social and Governance (ESG) reflects the strength of the company's management to implement the principles of sustainable development and integrate sustainability practices into the company's activities and operations, which generates confidence among investors that enables them to make informed investment decision, By identifying risks and opportunities that may not be monitored by traditional financial reports, especially in light of the increasing demand by investors for ESG Data and how companies integrate sustainability practices into the daily operations and activates in order manage the risks and opportunities associated with the various dimensions of sustainability, and thus enhance its financial position. Based on the FRA responsibility towards NBFi including listed Companies on the Egyptian Stock Exchange, and within the framework of assisting these companies to submit annual reports to disclose ESG sustainability standards in accordance with the FRA decisions No. 107 and 108 of 2021, and to facilitate them, the FRA has prepared this electronic form to companies to fulfill the KPIs for the disclosure of sustainability standards ESG.

Therefore, please be careful, accurate and transparent when filling out this form, and please attach the report form within the annual report prepared by the Board of Directors attached to the annual financial statements for the year 2023/2024 In case of any

inquiries related to this matter, you can contact sustainable development department via email

sustainable.development@fra.gov.eg

Second: Basic Data on The Status of Company

1. Select the company's name: S.A.E Contact Financial Holding
2. Select the company's sector: Non-bank financial services

Third: Basic Data of The Person Responsible for Completing The Report

1. Name : Sally Samir Ibrahim
2. Job Title: Sustainability and CSR Manager
3. Email: sally.samir@contact.eg

Fourth: Environmental KPIs

1. Environmental Operations & Oversight (E1)

1. Has the company developed any official Environmental and Social (E&S) or Sustainability policies?

Yes

The environmental and social sustainability policy was approved on February 14, 2023.

2. Is this policy originating from within the company or derived from global or national policies?

Yes



This policy was prepared within the company in accordance with its activity and internal rules and procedures, aligned with the sustainable development goals.

3. Does the company identify and assess the environmental and social risks arising from its economic activity?

Yes

In light of the company's activity, programs and products has been launched in order to support and encourage the preservation of climate change and reduce risks, such as: environmentally friendly projects, electric cars, and green products.

4. Does the company follow specific policies concerned with waste recycling, water consumption, or energy consumption?

Yes

The company applies guidelines/instructions on how to rationalise the consumption of internal resources/energy, The company adopts an approach to increasing and spreading awareness of the importance of waste recycling.

5. Does the company set any goals related to reducing greenhouse gas (GHG) emissions?

No

In light of the company's activity, the development of a policy and procedures that reduce greenhouse gas emissions is being studied.

6. Does the management have any system/certification regarding the company's environmental practices (ISO 14001 certification)?

Yes

The company is preparing the final procedures to obtain the ISO 14001:2015 environmental practices certificate during the first quarter of 2024.

2. Carbon Emissions / Greenhouse gases (GHG) (E2)

1. Does the company calculate the total amount of carbon emissions (Carbon Footprint) in metric tons?

No

In light of the company's activity, we are discussing how to study/prepare measurement indicators to calculate carbon emissions annually.

3. Energy sources usage and diversification (E3)

1. Does the company calculate the total amount of energy directly consumed?

Yes

The company prepares a statement of the amount of energy consumed periodically.

2. Does the company calculate the percentage of energy consumption according to the type of generation source?

Yes

The company prepares a statement of the amount of energy consumed periodically.

3. Does the company calculate the percentage of annual saved energy?

No

According to the indicators, a future savings plan is being prepared.

4. Water Usage (E4)

1. Does the company calculate the total amount of water annual consumed?

No

The company is preparing to measure the total amount of water consumed.

2. Does the company calculate the total amount of annual water recycled and treated?

No

not applicable

5.Waste Management (E5)

1. Does the company calculate the total amount of waste generated or recycled and that, which has been treated according to type and weight?

Yes

Report of waste generated and recycled is prepared.

Fifth: Social KPIs

1.Gender Diversity & Pay Ratio (S1)

1. Does the company disclose the number of male and female employees according to the type of employment (temporary or permanent)?

Yes

the company disclosed the number of male and female employees according to the type of employment (temporary or permanent), periodically.

2. Does the company disclose the percentage of total employees who are male and female?

the company disclosed the percentage of total employees who are male and female, periodically.

3. Does the company disclose the percentage of positions held by males and females (specifically for entry-level and mid-level jobs)

the company disclosed the percentage of positions held by males and females (specifically for entry-level and mid-level jobs)

4. Does the company disclose the percentage of positions held by males and females (specifically for senior-level and executive positions)?

the company disclosed the percentage of positions held by males and females (specifically for senior-level and executive positions).

5. Does the company disclose the average pay ratio for females compared to the males?

the company disclose the average pay ratio for females compared to the males.

2.Employee Turnover rate (S2)

1. Does the company disclose the annual percentage rate of turnover for full-time employees?

the company disclose the annual percentage rate of turnover for full-time employees

2. Does the company disclose the annual percentage rate of turnover for part-time employees?

the company disclose the annual percentage rate of turnover for part-time employees

3. Does the company disclose the annual percentage rate of turnover for contract employees and consultants?

the company disclose the annual percentage rate of turnover for contract employees and consultants

3.Non-Discrimination (S3)

1. Does the company follow a policy condemning sexual harassment and a non-discrimination policy based on any racial, religious, or gender basis?

the company implementing sexual harassment and non-discrimination policy based on any racial, religious, or gender basis.

4.Global Health & Safety Standards (S4)

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1. Does the company follow an occupational health and safety (OHS) policy and/or a policy related to global health and safety standards (for example ILO's International Labor Standards on Occupational Safety and Health)?

through company code of business conduct the company has a policy related to HSE.

2. What is the number of occupational accidents if any?

no accidents.

3. Does the company offer trainings related to environmental, social AND Occupational Health and safety (OHS) issues for employees. If the answer is yes, please disclose the number of trainings hours?

average training time is 60 hours covering social and environmental aspects.

5.Children & Forced Labor (S5)

1. Does the company follow a policy prohibiting child labor and forced labor?

the Egyptian law forbidden child labour, and the company following the law addition to highlighted in company code of conduct and the whistle blow process.

2. Does that policy apply to the suppliers and vendors dealing with the company?

on progress to be implemented.

6.Labor Rights (S6)

1. In addition to the requirements of Egyptian Labor Law, does the company follow the laws and standards of the International Labor Organization or any other international framework, standards, or laws related to labor's rights?

the company studying the collaboration with International labour organisation.

2. Does that policy include the suppliers and vendors dealing with the company?

the company working to create a due diligence with supplier and vendors as well.

1.Board Diversity (G1)

1. Does the company disclose the number and percentage of the board of directors occupied by males and females?

Yes

the company disclosed the number and percentage of the board of directors occupied by males and females

2. Does the company disclose the number and percentage of committee chairs occupied by males and females?

Yes

the company disclosed the number and percentage of committee chairs occupied by males and females

2.Bribery / Anti-corruption (G2)

1. Does the company issue any decisions related to combating bribery / corruption and follow them?

Yes

the company policy consist combating bribery / corruption, according to decision 2/2021.

3.Ethics and Code of Conduct (G3)

1. Does the company issue code of conduct / Ethic and follow them?

Yes

the company has been updated code of conduct/ethics in 2023.

4.Data Privacy (G4)

1. In addition to the requirements of the Egyptian data protection law, does the company follow any other international frameworks, rules, or recommendations regarding data privacy?

Yes

the company follows data protection, consumer clients data protection policy.

5.Sustainability Reporting & Disclosure (G5)

1. Does the company issue sustainability report according to GRI, CDP, SASB, IIRC, UNGC, or any other type of sustainability reports frameworks?

Yes

The company will issue sustainability report on April 2024 under our collaboration with UNGC.

2. Is the company striving to achieve specific goals from the United Nations Sustainable Development Goals?

Yes

the company has been adopted to achieve a specific goals according to strategy plan 2023-2025.

3. Does the company identify these goals and report on the progress made within the framework of the United Nations Sustainable Development Goals (SDGs)?

Yes

the company believes that SDGs framework is guidance for implementing sustainability pillars.

4. Has the company clearly declared its commitment towards corporate social responsibility standards?

Yes

the company has a strategy plan related to Corporate Social Responsibility.

5. Does the company follow a clear and explicit policy / principle regarding community investments?

Yes

the strategy include governmental initiative considering the no poverty, women empowerment and economic growth.

6. Does the company participate in public or private sector initiatives concerned with community development?

Yes

the company participates in public or private sector initiatives concerned with community development.

6.External Assurance (G6)

1. Are the company's ESG disclosures assured by an independent third party?

No

the company discuss the ESG external auditor in future.

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