

# SUSTAINABILITY REVIEW



**COMMERCIAL  
CREDIT**

# SUSTAINABILITY REVIEW

CCFP firmly believes that staying true to our purpose and shared values is key to building a sustainable business model. Inspired by the philosophy of Stephen R. Covey's "7 Habits of Highly Effective People". We strive to embed a principle-centered approach into every aspect of our products, services, and daily work. By being proactive and focusing on what we can influence, we ensure that our actions align with our Principled Purpose. We begin with the end in mind, setting clear goals for our teams and initiatives, and making sure our efforts support both business growth and effective social impact. Through collaboration and valuing diverse perspectives, we seek win-win outcomes for our employees, customers, and the wider community. By continuously learning and encouraging personal development, we foster a culture where everyone is empowered to grow.

This alignment across all departments, guided by the Principled Culture, helps us build a resilient and responsible organisation, empowering every team member to work proactively, collaborate effectively, and remain adaptable as we face future challenges and opportunities together.

## MARKETING AND BRANDING OVERVIEW

CCFP's strong culture, rooted in its purpose and shared values, is consistently reflected in all our communications, whether through traditional channels or digital marketing platforms. Our marketing and branding efforts are designed mainly to highlight the importance of principle-centered living. By leveraging digital marketing, we extend our reach and ensure our message resonates with a broader audience, inspiring meaningful engagement.

This approach allows us to make a genuine impact on society, demonstrating how everyday actions can uplift lives and foster a sense of community. Alongside our promotional activities, we actively participate in community initiatives that align with our shared values, nurturing empathy and social responsibility within and beyond our organisation.

We recognize the significant influence our communications can have, so we take great care to ensure our messages inspire positive change among our staff, customers, and the broader community. Our commitment is to deliver exceptional service and authentic communications that reflect

our company's purpose and dedication to all stakeholders. We believe in inspiring others through our actions and words, staying true to our shared values rather than manipulating them.

## DELIVERING TECHNOLOGY-BACKED PRODUCTS AND SERVICES

### OVERVIEW

As we work toward a sustainable business model, we recognize the importance of building a strong infrastructure that benefits all our stakeholders, both inside and outside the organisation. To support this goal, CCFP has established the Information & Communication Technology (ICT) Department, which focuses on delivering advanced IT solutions across our operations. Our main aim is to equip our teams with modern ICT tools and responsive support, helping them carry out their daily responsibilities efficiently and effectively.

We are also committed to strengthening our infrastructure to support the company's ongoing digital transformation. This includes investing in scalable technologies and platforms that can adapt to changing business needs and customer expectations. By embracing digital innovation, we seek to streamline our processes, improve customer experiences, and drive long-term growth.





At the same time, we place strong emphasis on cybersecurity in today's digital environment. We have put in place a comprehensive Cyber Security Strategy to protect our digital assets, customer information, and organisational integrity. This includes regular risk assessments, employee training, and the use of advanced security protocols and tools. By prioritizing cybersecurity, we reduce risks and reinforce trust with our stakeholders.

Through these efforts, CCFP is dedicated to delivering technology-driven products and services that exceed client expectations while ensuring the security and resilience of our digital infrastructure.

### EMPLOYEES

We recognize that our true strength and distinctiveness stem from a purpose-driven culture built on principles and shared values. Nurtured with intentional focus and strengthened through thoughtful investment in people, our culture has become the company's most enduring source of strength.

At CCFP, our people are the driving force behind every achievement. We embrace the opportunity to empower our people to enrich their own lives, beginning with recruitment and extending through every stage of their journey with us. Our approach centers on encouragement, open communication, and support, nurturing an environment where each individual is inspired to grow and realize, and unleash their full potential while supporting others for the same. We are steadfast in fostering a workplace built on mutual trust, respect, and collaboration, where diverse perspectives are valued and everyone is empowered to contribute meaningfully. This commitment is especially reflected in our efforts to create a safe and inclusive environment for all, with particular attention given to supporting and elevating our female workforce through equitable opportunities and thoughtful policies.

By inculcating a culture where every person feels respected, valued, and empowered, we ensure that our employees are not

only able to thrive, but also become transition people for meaningful change within the organisation and on the broader community.

The true dedication, professionalism, and enthusiasm of our employees have been key drivers of our company's continued growth and success. With the support of the Management, our Human Resources Development and Learning & Development teams carry out a pivotal role in fostering this environment, shaping leaders who make a meaningful difference both within the organisation and in the broader community. We remain committed to strengthening these functions, consistently refining our approaches and practices to ensure a supportive and collaborative workplace for all.

By focusing on nurturing our distinctive culture and investing in the development of our people, CCFP is well-equipped to preserve its unique identity and make an effective contribution in an ever-evolving business landscape.

### MAINTAINING COMPLIANCE

The company has established a robust framework of policies and procedures that guide all aspects of employee rights, responsibilities, and conduct. These guidelines are crafted to equip employees with clarity and confidence in their roles, empowering them to navigate both routine and unexpected situations with integrity and effectiveness. While fully aligned with the Shop and Office Employees Act No. 15 of 1954 and other related governance, our practices go beyond compliance, aiming to create a principled environment where individuals are equipped to grow and contribute meaningfully and ethically.

Beyond statutory requirements, we have developed and implemented an ethical conduct framework to align employee behavior with good governance principles and a set of internal policies and operational protocols that address key areas such as grievance resolution, attendance and leave management, disciplinary actions, performance assessment, recruitment,

onboarding, resignation and termination, retirement planning, staff benefits, and processes for transfers and promotions. These span the entire employee journey, from recruitment to retirement, ensuring that each process supports personal accountability, mutual respect, and continuous development.

Reflecting our commitment to a progressive and principled workplace, we have also introduced policies on anti-sexual harassment, whistleblowing, and ethical conduct. These initiatives are designed to foster an environment of respect, inclusivity, and personal accountability, empowering employees to act with integrity and contribute positively to our organisational culture.

### MAINTAINING EFFECTIVE INFRASTRUCTURE FOR PEOPLE

The Company is deeply committed to supporting the well-being of its employees and has taken meaningful steps to safeguard both their health and overall quality of life. Employees are provided with affordable access to the Fitness Center, encouraging them to prioritize physical wellness and embrace a healthy lifestyle. In addition, comprehensive medical and other life insurance coverages are extended to all employees and their families, ensuring their healthcare needs are met with care and attention.





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These initiatives reflect our ongoing commitment to nurturing an intentionally cultivated environment where the well-being of our team remains a core priority—empowering every individual to renew themselves continuously in Physical, Spiritual, Mental, and Emotional quadrants to become their better versions every day.

The Company fosters an inclusive and principle-centered environment through its intentionally practiced open-door culture, empowering every employee, regardless of position, to engage directly with the Chief Executive Officer, Executive Director, and other members of Management whenever needed. This approach has become part of our organisational culture, reflected in consistently high satisfaction scores from our biannual employee surveys. This environment of accessibility and genuine connection has encouraged deep commitment and inspiration across the team, driving meaningful impact. Additionally, by consciously moving away from conventional hierarchical titles, we have reinforced a culture rooted in shared values and mutual respect, promoting unity, humility, and collaboration irrespective of the designations we hold, which has resulted in CCFP having a flat organisational structure.

The creation of our CCFP academy represents a purposeful step in our enduring commitment to our purpose, nurturing the holistic growth of our people. With the Commercial Credit Academy being operational since February 2023, our team is already actively engaging in a broad spectrum of training programs that support continuous renewal. More than a learning center, the Academy stands as a safe-haven for transformation, empowering individuals to pursue excellence across all dimensions: Physical (PQ), Spiritual (SQ), Mental (IQ), and Emotional (EQ). By fostering an environment rooted in intentional growth and personal accountability, we enable our employees to adapt, innovate, and contribute meaningfully in every sphere of their lives. This initiative reflects our belief in the principle of continuous renewal, equipping our people to unleash their fullest potential while contributing to the effectiveness of the organisation.

With the establishment of the Academy, we aim to empower our employees to build strong character anchored in enduring principles, while equipping them with the insight, skills, and tools needed to thrive in their roles. Through a thoughtfully designed array of development programs, we encourage each team member to take ownership of their growth journey, pursuing renewal and excellence not just in their professional responsibilities but across all areas of life. This approach reflects our belief that principled living is the key to sustained success, both for the individual and the organisation.

CCFP introduced its in-house management trainee program (STF Program) in 2018, with the intention of nurturing future leaders of the company from within. This program features a thoughtful and collaborative selection process, where Management and respective supervisors identify individuals who are continuously making an effort to develop themselves in character and competence, and also who have the potential to uplift and inspire others. Once selected, these STF candidates undergo an extensive training program in character development and enhancing competencies related to products and services, preparing them for future leadership roles within the Company. Through this initiative, we are intentionally building a culture where emerging leaders are empowered to grow, adapt, and contribute meaningfully, ensuring our leadership pipeline remains aligned with our shared values and equipped to sustain long-term success.

Recognizing the need to elevate female leadership and engagement, both within Sri Lanka and in our organisation, we are committed to empowering women through focused development and learning opportunities. These initiatives are thoughtfully designed to help women rise above limiting cultural norms and realize their inherent potential, while also encouraging all employees to embrace more progressive, inclusive mindsets.

We are encouraged by the progress achieved so far; the proportion of female staff has increased from 19% in 2023/2024

to 24% in 2024/2025. This reflects our continued focus on cultivating an inclusive and diversified workplace. To further support this journey, we have introduced a confident network offering mentorship, ongoing learning, and a safe space for open dialogue. Rooted in respect and shared growth, this platform aims to build a culture where every individual, regardless of gender, feels supported, valued, and empowered to contribute fully and confidently.

### MANAGING AND ASSESSING EMPLOYEE SATISFACTION

The Company places great importance on cultivating a fulfilled and engaged workforce, recognizing the far-reaching benefits it brings. When individuals find meaning and satisfaction in their roles, they are more energized, committed, and effective, creating positive momentum for the entire organisation. To nurture such an environment, our Human Resources Department takes proactive and thoughtful steps to ensure every employee experiences a workplace that is supportive, enriching, and aligned with their potential to perform and grow at their best.

Conducting regular employee satisfaction surveys is a vital part of our approach, allowing us to engage in empathic listening and gain authentic insights into how our team members experience their work. These surveys help us identify areas that need care and attention, while also revealing what truly inspires our people. The feedback we receive becomes a guiding force in shaping meaningful growth opportunities and forward-thinking initiatives. By placing genuine engagement at the center, we foster a culture, strengthen productivity, and build the foundation for lasting, shared success.

We employ two key surveys, the On-Board Satisfaction Survey and the Employee Satisfaction Survey, to gain meaningful insight into employee experiences at different stages of their journey. The On-Board Satisfaction Survey, conducted at the completion of the fifth month, focuses on new hires during their probationary period. It thoughtfully explores areas such



as working conditions, relationships with colleagues and supervisors, alignment with company culture, and the overall learning environment, helping us understand how well we are supporting early growth and integration.

The General Employee Satisfaction Survey is administered to employees who have been with the company for more than six months, twice a year, in June and December. With 15 thoughtfully designed questions, the survey invites employees to share honest reflections on their workplace experiences. These insights provide a valuable foundation for understanding collective needs and perspectives, enabling us to respond with clarity and purpose as we work to enhance the overall environment for everyone.

In addition, our 360-Degree Appraisal system serves as a holistic evaluation tool, inviting feedback from superiors, peers, and subordinates alike. This inclusive process cultivates mutual respect and accountability while empowering individuals at every level to contribute meaningfully. By integrating these perspectives with our broader appraisal and feedback mechanisms, we affirm our commitment to truly listening, responding with empathy, and fostering a culture of continuous growth and shared success.

To cultivate an environment where employees can fully engage in learning while nurturing meaningful family bonds, CCFP extends special privileges that allow staff to bring their families to the Academy during training sessions at discounted rates. Employees may also reserve the facility for personal events at nominal costs, encouraging a healthy integration of work and personal life. Understanding the unique challenges faced by mothers, especially those with young children, we offer added support by allowing them to bring their children along with a caretaker, often free of charge or at reduced rates. These thoughtful initiatives reflect our commitment to removing obstacles to growth, fostering inclusion, and supporting the well-being of the whole person, professionally and personally.

## LEARNING AND DEVELOPMENT

At CCFP, we believe that true employee growth is rooted in a clear sense of Principle-Centered purpose and a strong foundation of shared values. That growth could come to life only through a culture of continuous learning and development, which impacts employees both professionally and personally. Throughout the year, we have delivered a wide array of training programs and workshops across all locations, each designed to reinforce a principles-driven culture. A guiding inspiration behind these efforts has been the timeless philosophy of The 7 Habits of Highly Effective People. By focusing on developing a principle-based character, this framework empowers our employees to take initiative, align daily actions with the Company's purpose, prioritize what matters most, collaborate effectively, and engage in continuous renewal. This commitment to holistic growth equips individuals to be effective in their roles while leading lives of greater meaning, balance, and contribution.

We believe that the consistent practice of principle-based habits is essential for embedding our Company's shared values at a personal and lasting level. To support this journey of internalization and growth, our Mentors, together with Location Heads, facilitate monthly Value Hours at each branch. These dedicated sessions create a safe and structured space for employees to engage in open dialogue about real-life challenges they encounter while living out our OS Shared values. Through this reflective practice, employees are encouraged to pause, recalibrate, and align their daily actions with what matters most—cultivating self-awareness, mutual understanding, and a more profound sense of purpose. By nurturing this habit of regular reflection and principle-centered discussion, we are not only reinforcing our culture but

also empowering individuals to grow in character to become truly effective people.

In parallel with our efforts to cultivate a principle-centered culture, we are committed to developing our employees' skills and competencies through a wide array of training programs. These sessions are delivered in both virtual and in-person methods, with a strong emphasis on leveraging the expertise within our organisation. By tapping into the knowledge and experience of our own employees being trainers for most of these training programs, combined with external specialists who bring insights into character development and industry best practices, we create a well-rounded approach to our employees' personal and professional growth.

A key feature of our training offerings is the distinctive five-day Induction Program, which provides new CCFP team members with an introduction to what CCFP is and what we value the most, giving the most knowledge of how a new employee could live according to our principle-centered culture. The first four days are dedicated to in-person physical training at our own CCFP Academy, where new members learn about our OS shared values, Introduction and concepts of the 7 Habits philosophy, Key behavioural Guidelines in major roles of life, and participate in scenario-based discussions. They also get the opportunity to hear the importance of becoming a Principle-centered Leader, which CCFP drives through the Company's purpose, directly from our CEO, ED, and DCEO through their speeches. The final day is a virtual session that reinforces these foundational lessons while also familiarizing them with our products and services. This cultural engagement represents 60% of the program, emphasizing the importance of aligning personal growth with shared values and principles, preparing new employees to be truly effective in their day-to-day roles.



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### SHARED VALUES

#### THE LAUNCH OF OUR SHARED VALUES

CCFP's Shared Values were officially introduced at the Value Day event on March 4, 2012, held at the BMICH, with the active participation of the entire workforce.

This occasion marked the beginning of a deeply purposeful journey to build a principle-centered culture. The event featured the launch of the Value Policy, the Company's trilingual Theme Song, the Value Oath, and Value Badges, each thoughtfully crafted to symbolize our enduring commitment to a value-driven organisation. Since then, we have remained proactive in embedding these shared values into our daily operations through consistent practices such as daily singing of the Theme Song across all CCFP locations, wearing Value Badges with purpose, and participating in ongoing training programs to develop our character and competencies.

These Shared Values serve not only as reminders but also as reinforcements of who we are and who we aspire to become, both as individuals and as a collective. By nurturing a sense of identity, belonging, and personal responsibility, these initiatives align with our belief that lasting success is rooted in character and shared purpose. They support continuous growth, encourage employees to lead with integrity, and create an environment where everyone is inspired to become their best versions. Ultimately, our Shared Values have become more than symbols. They are the compass that keeps us united and moving forward with clarity and conviction.

#### INSTILLING OUR SHARED VALUES

To deeply root our Shared Values within the CCFP team, particularly as new members join, we have launched a series of purpose-driven initiatives throughout the year. While some programs build upon our existing cultural foundations, others are newly introduced to enhance our capacity for values-based development. A notable initiative is the Mentor Network: a collective of nominated employees from all Locations, who proactively serve as cultural stewards, modeling our purpose and guiding others

with the continuous knowledge they get from Mentor Culture Development programs on principle-centered leadership.

At the heart of this effort are monthly Value Hour discussions, conducted at every location and department. These sessions provide a consistent and trusted space for employees to pause, reflect, and engage in meaningful dialogue around our values. They not only encourage their fellow CCFP Members for collective ownership of living with shared values but also promote synergy, foster mutual learning, and contribute to the ongoing renewal of everyone. Through these efforts, we try to cultivate a synergistic environment where everyone is inspired to lead with a developed character and collaborate toward meaningful, lasting success.

Another key initiative is the 360-Degree Value Appraisal System, introduced in 2012 and closely aligned with our Shared Values and Purpose of developing leaders who uplift people's lives through simple acts of love. This system plays a vital role in shaping a principle-centered culture by recognizing employees who consistently try to develop their character and live aligned with the company's shared values. Conducted quarterly evaluations through our HRIS platform, the 360-Degree Appraisal invites holistic feedback from peers, subordinates, and superiors, fostering a culture of mutual respect, self-awareness, and continuous personal growth. As a value-driven organisation, we consider this process essential, not only to celebrate excellence but also to reinforce the need for continuous improvement to become better persons who can make a lasting and meaningful impact on everyone we interact with.

#### THEME SONG AND VALUE BADGES

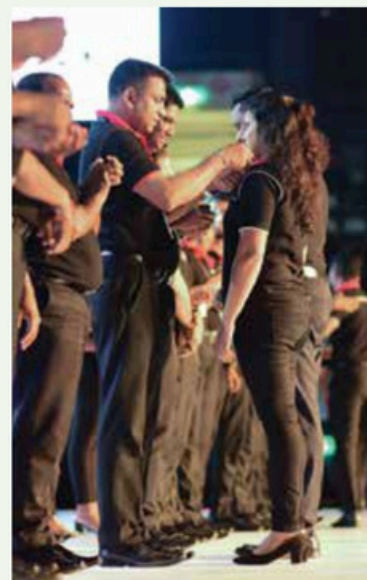
Each morning at 8:25 a.m., the Company's trilingual Theme Song is played across all offices and featured at major events, serving as a daily reminder of company's purpose and shared values, which bring out self-reflection and encourage every employee to do better every day. Further, employees are encouraged to wear the heart-shaped Value Badge, beginning

with the bronze level, as an initial symbol of commitment towards principle-centred living. As individuals consistently align their behaviors with the Company's shared values, they may progress through silver, gold, and ultimately platinum badges. This visible progression not only celebrates personal growth but also fosters a sense of purpose, belonging, and shared achievement throughout the organisation.

### VALUE DAY

Every three to four years, the Company hosts a special event called Value Day - a meaningful celebration that honours employees who consistently live out our five Shared Values. More than just a recognition event, Value Day serves as a platform to uplift those who lead by example, demonstrating principle-centred behavior and inspiring others to do the same.

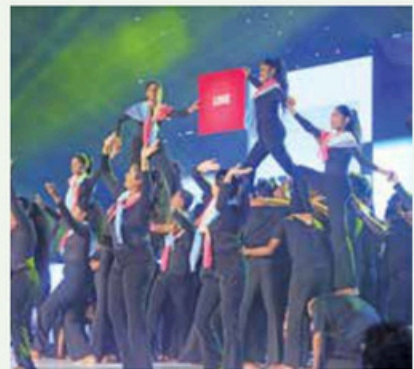
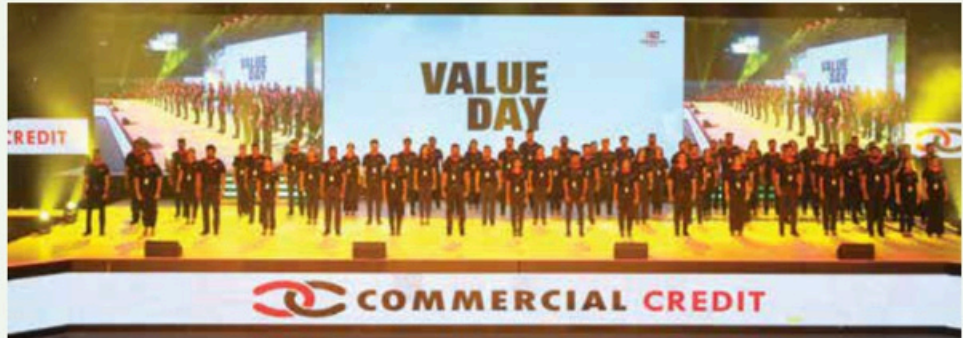
The selection process reflects a spirit of collaboration and mutual respect, with peers nominating colleagues for Value Badge upgrades based on consistent character and contribution. These nominations, together with results from the 360 Degree Value Appraisal, are carefully considered to recognize individuals who exemplify





excellence. Deserving individuals are then advanced through the Value Badge levels from bronze to silver, gold, and ultimately platinum, affirming their commitment to personal growth and service to others, which drives all of us forward.

Value Day is more than just an event—it's a unique opportunity for departments and employees to come together, blending their talents, ideas, and energy into a wonderful end result created through synergy. Everyone united with great enthusiasm, inspiring creativity at every step of this event makes it a memorable event we all accomplish together.



### VALUE POLICY

The commitment of Commercial Credit to its Purpose and Shared Values is embodied in the Value Policy, which serves as a comprehensive guide for promoting a principled, purpose-driven culture across the organisation. This policy outlines clear guidelines, procedures, and a framework to ensure that employees consistently align their actions and decisions with the company's shared values. It applies to all employees and extends to every activity carried out in any form, strengthening a harmonious and ethical standard of conduct. For the policy to be effective, all team members are continuously making aware of its contents and adhere to them diligently. By doing so, CCFP tries to cultivate an environment rooted in principles, ensuring that our shared values are not only upheld but also lived throughout every aspect of our operations.

### VALUE REGISTER

The Value Register is a living record that captures exceptional behaviors and actions reflecting our Shared Values, both in the workplace and beyond. When an employee witnesses a meaningful act by a colleague, it is noted in the Value Register, creating space for recognition and authentic appreciation across the organisation. This practice not only reinforces a culture of mutual respect and encouragement but also inspires others to act with purpose and integrity. With the option to commend peers anonymously, the Value Register functions as a collaborative platform for positive reinforcement. Over time, each employee develops a unique Value profile based on the acknowledgments received, showcasing their ongoing commitment to our shared values and their role in fostering a high-trust, values-driven culture.





## SUSTAINABILITY REVIEW

### LEADING WITH PURPOSE: OUR SUSTAINABILITY MILESTONES

At Commercial Credit & Finance PLC (CCFP), sustainability is embedded at the heart of our business strategy. We view it not just as a corporate obligation, but as a driver of long-term resilience and value creation for all stakeholders. Our approach is anchored on three pillars: Environmental Responsibility, Social Impact, and Strong Governance, aligning closely with Sri Lanka's National Sustainable Development Vision and the United Nations Sustainable Development Goals (SDGs).



### SUSTAINABILITY GOALS AND STRATEGY

Our sustainability goals guide every aspect of our operations, from expanding financial inclusion to supporting climate action and promoting responsible business practices. These goals are practical, integrated into our business model, and serve as a compass for our long-term strategy and stakeholder engagement.

■ **Enhancing Financial Inclusion:** We prioritize access to finance for under-served groups, including women, rural communities, and small entrepreneurs, supporting SDGs 1, 5, and 8.



■ **Supporting Climate Action:** Through green lending and reducing our own carbon footprint, we directly contribute to SDGs 7 and 13.



■ **Promoting Responsible Practices:** We uphold transparency and ethical governance, reinforcing trust and long-term value (SDGs 16 and 17).



■ **Empowering Communities:** Our community engagement and education programs foster inclusive economic participation (SDGs 4).



### ENVIRONMENTAL RESPONSIBILITY

Environmental stewardship remains a strategic and operational cornerstone at CCFP. We continue to integrate sustainability into our lending, internal operations, and long-term vision to mitigate environmental impact and foster sustainable growth.

#### GREEN FINANCING INITIATIVES:

In FY 2024/25, we strengthened our focus on sustainable mobility and energy. Our Credit Department has partnered with Sri Lanka's top five electric bike companies, positioning us as their official finance partner for the next three years.

Over 30% of our unregistered motorbike financing portfolio now comprises electric vehicles (EVs), with a strategic target to surpass 50% within the next three years.

Looking ahead, we aim to capture at least 50% of the projected EV market by 2029 estimated at 10,000 units monthly aligning closely with our environmental and business objectives.

These efforts are underpinned by our commitment to the **Green Leasing concept**, contributing to emissions reduction and long-term environmental conservation.

**SDG Alignment:** SDG 7 (Affordable and Clean Energy), SDG 13 (Climate Action)

#### GREENING OPERATIONS:

We are transitioning our branch networks to renewable energy by installing solar panels, with a target of implementing solar-powered branches by 2027.

Concurrently, we aim to cut our overall energy consumption, leveraging

technology and optimized resource management.

**SDG Connections: SDG 7 (Affordable and Clean Energy):** Promoting clean energy in our operations supports broader energy sustainability.

#### PAPERLESS AND ECO-EFFICIENT PRACTICES:

We are expanding digital workflows and green procurement initiatives to further minimize paper use and operational waste reducing our ecological footprint while promoting sustainability best practices across the industry.

### SOCIAL IMPACT AND FINANCIAL INCLUSION

At CCFP, we view financial services as a vehicle for social empowerment. Our mission continues to focus on inclusive



growth and addressing socio-economic disparities through sustainable financial solutions.

- **INCLUSIVE FINANCIAL SERVICES:**

We have empowered so many underserved individuals, particularly rural micro-entrepreneurs, and notably, **100% of our microfinance customers are women**. This reflects our deep-rooted commitment to gender equity and grassroots economic resilience.

**SDG Alignment:** *SDG 1 (No Poverty), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth)*

- **CAPACITY BUILDING AND FINANCIAL LITERACY:**

During FY 2024/25, we conducted **505 training programs**, amounting to over **256,000 training hours**. These extended beyond internal audiences, reaching community groups and external stakeholders reinforcing our role in promoting inclusive financial literacy.

**SDG Alignment:** *SDG 4 (Quality Education)*

- **CCFP ACADEMY:**

Our in-house CCFP Academy serves as a platform for holistic development focusing on **physical, mental, spiritual, and social wellbeing**. Through structured modules, wellness programs, and values-driven learning, we foster ethical leadership and community responsibility, building both personal and professional capacity.

- **EMPOWERING WOMEN:**

Gender inclusion is embedded into our talent strategy. We aim for **at least 50% female representation across all organisational levels**, with a strong focus on enhancing leadership roles for women in traditionally male-dominated functions like credit, lending, and recovery.

Our initiatives span from equitable recruitment to mentorship, career progression, and family-friendly policies creating an inclusive, performance-driven culture that mirrors the diversity of the communities we serve.

### GOVERNANCE, RISK, AND STAKEHOLDER ENGAGEMENT

We continue to embed sustainability into our governance framework, ensuring strong oversight, risk responsiveness, and stakeholder inclusivity.

- **SUSTAINABILITY GOVERNANCE:**

Our **Sustainability Risk Management Committee (SRMC)** ensures strategic ESG oversight. Plans are underway to establish a **Board-level ESG sub-committee** to further integrate sustainability into corporate governance.

**SDG Alignment:** *SDG 16 (Peace, Justice and Strong Institutions)*

- **ESG RISK MANAGEMENT:**

Sustainability-related risks are now fully embedded in our enterprise risk management framework, with new environmental and social indicators designed for proactive monitoring and mitigation.

- **STAKEHOLDER ENGAGEMENT:**

We maintain open, ongoing dialogue with regulators, employees, customers, and civil society. Our reporting aligns with **Colombo Stock Exchange (CSE)** standards and international best practices. We are also working toward TCFD-aligned climate risk disclosures by FY 2026.

**SDG Alignment:** *SDG 17 (Partnerships for the Goals)*

### FUTURE OUTLOOK

Our sustainability journey is one of innovation, accountability, and resilience. As we progress into FY 2025/26, our key priorities include:

- **SUSTAINABILITY-LINKED FINANCIAL PRODUCTS:**

We are in the process of launching credit offerings tied to ESG performance metrics, incentivizing positive environmental and social outcomes.

- **ESG CAPACITY BUILDING:**

ESG-focused training will be expanded across all employee levels to foster a culture of sustainability-first thinking.

- **SUSTAINABLE PROCUREMENT POLICY:**

We will introduce a procurement framework that embeds sustainability into supplier evaluation and purchasing decisions.

- **STANDALONE SUSTAINABILITY REPORT:**

We plan to publish our **first GRI-aligned Sustainability Report**, reflecting our dedication to transparency, stakeholder communication, and accountability.

**SDG Alignment:** *SDG 4 (Quality Education), SDG 12 (Responsible Consumption and Production), SDG 17 (Partnerships for the Goals)*

Our forward strategy remains tightly aligned with SDGs 4, 7, 12, 13, 16, and 17 positioning us to drive lasting impact across education, clean energy, governance, climate action, and partnerships.

As we advance, CCFP remains steadfast in aligning commercial objectives with sustainable development, generating lasting value for our stakeholders, communities, and environment. Our commitment strengthens our resilience, unlocks new growth opportunities, and solidifies our role as a responsible corporate citizen.