

Group Sustainability Strategy: Actionable Approaches

Translating Policy into Implementation

For Censof Group of Companies

1. Environmental Sustainability Strategies

1.1 Digitalization & Paper Reduction

- Implement a group-wide “Paperless Operations” initiative with clear KPIs (e.g. 80% reduction in paper use by 2027).
- Transition all customer touchpoints to digital platforms (e-statements, e-invoicing, online support).
- Mandate digital document management systems across all subsidiaries.
- Transition to cloud-based platforms and e-signatures to minimize paper use.

1.2 Energy Efficiency

- Conduct periodic energy audits across office premises to identify and track reduction opportunities.
- Replace outdated appliances with energy-efficient equipment such as LED lighting, inverter air-conditioning, and certified low-energy devices.
- Implement an internal “Earth Hour” by switching off all lights and air-conditioning during any break, and ensure electrical equipment is turned off when not in use.

1.3 Green Procurement

- Revise procurement practices to prefer vendors with environmental certifications (e.g., ISO 14001), where feasible, without restricting smaller local suppliers.
- Use recycled and biodegradable materials for office supplies, packaging, event planning and any office activities.
- Include ESG scoring in vendor selection criteria.

1.4 Emissions Monitoring & Reduction

- Establish a baseline emissions report focusing on electricity usage and business travel.
- Prioritize reduction measures such as energy-efficient appliances, hybrid work models, and sustainable commuting options.
- Consider carbon offset programs (e.g. tree planting, renewable energy credits) once meaningful reduction initiatives are in place.

2. Social Sustainability Strategies

2.1 Financial Inclusion & Digital Access

- Partner with NGOs and education institutions to provide financial literacy and digital skills programs as part of CSR.

2.2 Employee Welfare & Inclusion

- Implement a Group Diversity, Equity & Inclusion (DEI) Policy with annual progress reporting.
- Set gender balance targets for total employees.
- Maintain safe and healthy workplaces in compliance with Occupational Safety & Health (OSH) standards.
- Strengthen employee engagement through continuous learning, recognition programs, and participation in sustainability initiatives.

2.3 Data Privacy & Cybersecurity

- Uphold strict data protection policies in line with relevant regulatory requirements (e.g., PDPA, GDPR).
- Conduct regular cybersecurity audits and penetration tests to identify and address risks.
- Provide ongoing staff training on phishing awareness, secure data handling, and cybersecurity best practices.
- Maintain transparent client communication on data security measures and incident response protocols

2.4 Community Engagement

- Allocate a budget annually to community-focused CSR initiatives.
- Launch “Volunteer 4” program: encourage employees to contribute 4 hours/year in community service.
- Publish annual impact report detailing CSR outcomes and social return on investment (SROI).

3. Governance & Ethical Sustainability Strategies

3.1 ESG Governance Structure

- Assign a Chairman of Sustainability Committee reporting directly to the Group Board Risk Management & Sustainability Committee.
- Sustainability Committee to meet quarterly and provide updates to the Board Risk Management & Sustainability Committee.
- Integrate ESG performance into leadership KPIs and performance bonuses.
- Whistleblowing and anti-corruption measures will be regularly reviewed to maintain compliance with internal and legal standards.

3.2 ESG Risk Integration

- Embed ESG screening into lending and investment approval processes.
- Develop sector-specific ESG risk matrices for Tech industry (e.g.:

ESG Category	Risk	Likelihood	Impact	Priority Level
Environmental	High energy use from servers & office systems	Medium	Medium	Moderate
Social	Loss of employee talent due to weak engagement	High	High	Critical
Governance	Cybersecurity breach / data leak	Medium	Very High	Critical
Governance	Non-compliance with PDPA / GDPR	Low	High	High

3.3 Policy and Compliance

- Revise Code of Ethics to include clear ESG responsibilities.
- Mandate anti-corruption and AML refresher training every 18 months.
- Implement whistleblower protection enhancements aligned with international standards.

3.4 Transparency and Disclosure

- Adopt Global Reporting Initiative (GRI) and/or SASB frameworks for public ESG reporting.
- Disclose ESG targets and progress on company website and investor communications.
- Begin alignment with Task Force on Climate-related Financial Disclosures (TCFD) by 2027.

4. Monitoring and Continuous Improvement

- Sustainability Dashboard: Develop a real-time ESG performance dashboard accessible to Group executives.
- Annual Review Cycle: Conduct formal annual review of ESG strategy with stakeholder input.
- Third-Party Assurance: Engage independent auditors for ESG data verification when it became mandatory by the Bursa Malaysia.
- Materiality Review: Reassess ESG material topics every two years to stay aligned with stakeholder priorities.

Endorsed by:

Sustainability Committee &

Risk Management & Sustainability Committee

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