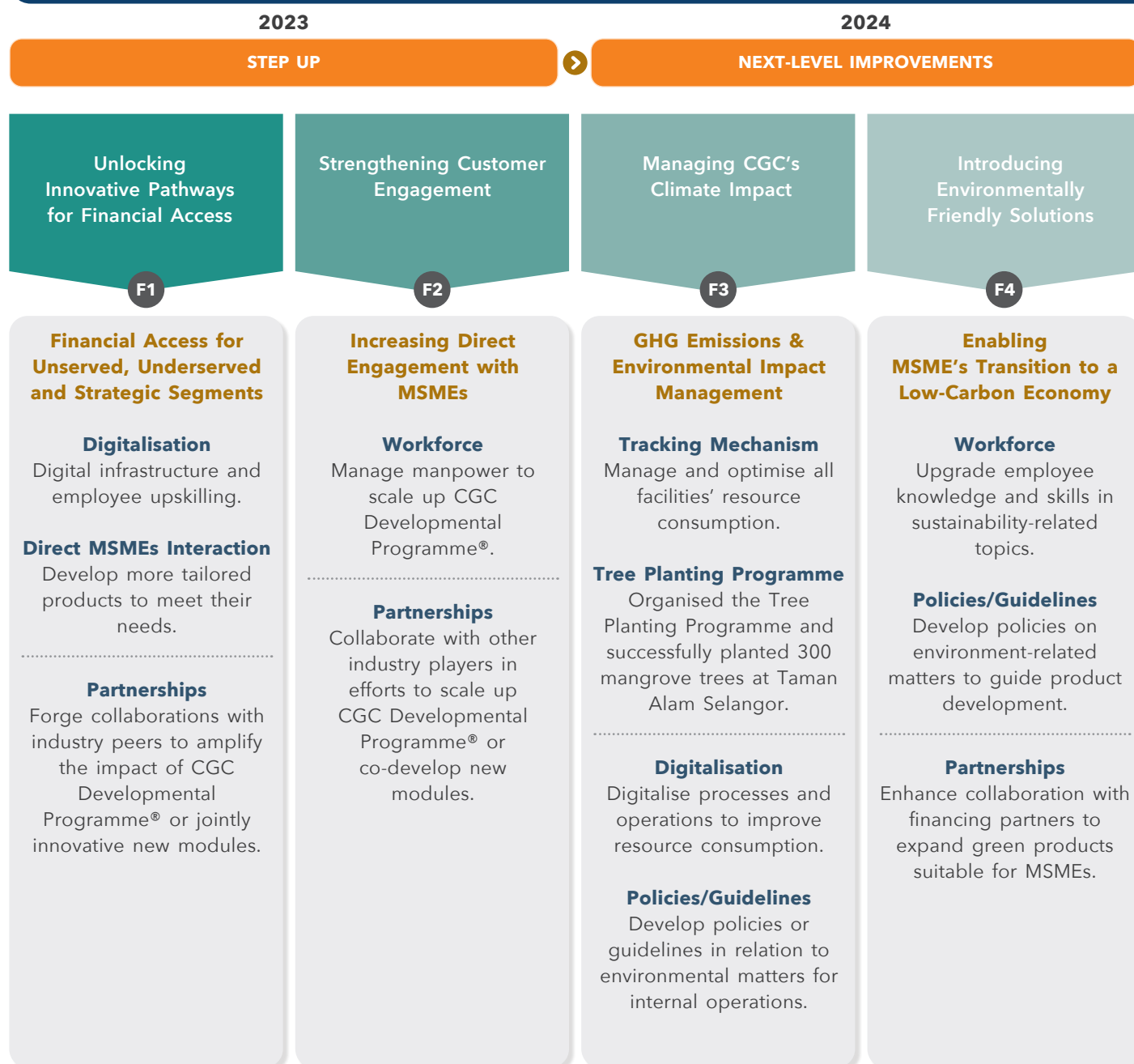


## KEY SUSTAINABILITY MILESTONES

We recognise that the sustainability of our business and that of the MSME ecosystem are deeply interconnected. By proactively addressing ESG issues and integrating sustainable practices into our core strategy, we strengthen our own foundation and are better positioned to support MSMEs on their sustainability journey. In 2024, we intensified our sustainability journey, undertaking strategies and initiatives guided by our eight focus areas to drive progress towards our ambitions.

### CGC Sustainability Journey



2025



## MOVE THE NEEDLE

Empowering MSMEs  
to Drive Growth

F5

**Enhancing Sustainability  
Capabilities of  
Enterprises**

**Workforce**

Train and upskill advisory team and branch employees on sustainability-related topics.

**Digitalisation**

Undertake digital initiatives to integrate CGC and financing partners' platforms to strengthen collaboration.

**Partnerships**

Enhance strategic partnerships to provide more financial and non-financial services to MSMEs.

Supporting Local  
Socio-economic  
Development

F6

**Empowering Sustainable  
Entrepreneurs**

**Financial Investment**

Invest funds for CGC100 Programme's graduates.

**Partnerships**

Leverage strategic partnerships to enhance access to financing and capacity-building programmes.

Enhancing Workforce  
Readiness

F7

**Empowering Our  
Workforce**

**Workforce**

Continuous upskilling and reskilling of employees through training programmes.

**Policies and Culture**

Strengthen company policies and practices to promote a culture of diversity and inclusion.

Upholding Responsible  
Business Practices

F8

**Integrating Sustainability  
Considerations  
throughout CGC**

**Policies**

Develop or enhance internal policies to integrate sustainability considerations.

**Reporting**

Require periodic internal reporting to enhance accountability.