

# KEY SUSTAINABILITY MILESTONES

To foster sustainable MSMEs, CGC must prioritise its own sustainability by addressing ESG issues and integrating sustainability into its core. This dual approach simultaneously strengthens both CGC and MSMEs, establishing a lasting partnership. Our sustainability journey intensified in 2023, guided by pillars shaping our strategies and initiatives, to steer our business activities and operations towards achieving our sustainability aspirations.

## CGC Sustainability Journey

2023

2024

2025

STEP UP



NEXT-LEVEL IMPROVEMENTS



MOVE THE NEEDLE

Unlocking Innovative Pathways for Financial Access

F1

### Financial Access for Unserved and Underserved and Strategic Segments

#### Digitalisation

Digital infrastructure and employee upskilling.

#### Direct MSMEs Interaction

CGC will develop more tailored products to meet their needs.

#### Partnerships

Forge collaborations with industry peers to amplify the impact of CGC Developmental Programme® or jointly innovative new modules.

#### Product Portfolio

Expand product portfolio.

Strengthening Customer Engagement

F2

### Increasing Direct Engagement with MSMEs

#### Workforce

Manage manpower to scale up CGC Developmental Programme®.

#### Partnerships

Collaborate with other industry players on effort to scale up on CGC Developmental Programme® or to co-develop new modules.

Managing CGC's Climate Impact

F3

### GHG Emissions & Environmental Impact Management

#### Tracking Mechanism

Manage and optimise all facilities' resource consumption.

#### Digitalisation

Digitalise processes and operations to improve resource consumption.

#### Policies/guidelines

Develop policies/guidelines in relation to environmental matters for internal operations.

