



SINGER FINANCE

ESG Roadmap 2030

**WHERE DREAMS
TAKE FLIGHT**

WHERE DREAMS TAKE FLIGHT

At Singer Finance, we believe every dream deserves the right environment to grow. Our ESG vision, guided by the theme “Where Dreams Take Flight,” reflects our unwavering commitment to creating a future that is both prosperous and sustainable.

This roadmap is more than a document. It is a promise to nurture opportunity, uplift communities, protect the environment, and uphold strong governance. Like a fledgling ready to soar, our journey begins from the nest of responsibility, rising steadily on the wings of purpose and progress.

With each decision we make, each initiative we launch, and each partnership we form, we aim to build a world where financial empowerment and environmental stewardship go hand in hand. Together, we are shaping a future where aspirations are supported, values are honoured, and sustainability becomes the wind beneath every dream.

Welcome to our journey toward 2030. Welcome to where dreams take flight.

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Foreword

REFLECTIONS FROM THE GROUP CHAIRMAN



It gives me great pleasure to extend my warm wishes on the launch of Singer Finance (Lanka) PLC's ESG Roadmap 2030, "Where Dreams Take Flight." This roadmap marks an important milestone in the Company's journey toward integrating Environmental, Social, and Governance (ESG) principles into every aspect of its operations, further strengthening the company's role as a responsible financial institution within the Hayleys Group.

As part of Sri Lanka's leading diversified conglomerate, Singer Finance's commitment to sustainability reflects the values and long-term vision embodied in the Hayleys Lifecode; our Group's comprehensive ESG framework. It is encouraging to see Singer Finance taking decisive steps to align with this vision by embedding responsible finance, ethical governance, and social inclusivity into its business model.

The nature of financial services places the Company in a position of great influence and responsibility. By advancing sustainable practices, promoting financial inclusion, and driving awareness on responsible consumption, the company is not only contributing to economic growth but also helping to shape a more equitable and environmentally conscious future. The introduction of this roadmap is therefore both timely and strategic, ensuring that the company's growth remains purposeful, resilient, and aligned with global sustainability expectations.

The Hayleys Group continues to extend its full support to the ESG endeavours of Singer Finance and remains committed to enabling the company's journey toward achieving its ESG goals and 2030 targets. I am confident that with the dedication of its Board of Directors, Chief Executive Officer, leadership team, and all employees, Singer Finance will continue to create long-term value for all its stakeholders while reinforcing its reputation as a trusted, forward-thinking financial partner.

I take this opportunity to congratulate the Singer Finance team on this significant achievement and wish them every success as they continue to lead by example; proving that true progress is not only measured by growth, but by the positive difference we create in the world around us.

Mohan Pandithage

Chairman
Hayleys Group

Foreword

A MESSAGE FROM THE CHAIRMAN



Guided by a legacy of trust and progress, Singer Finance continues to evolve with the changing world. Our journey has always extended beyond finance; it is about contributing meaningfully to Sri Lanka's development and resilience. Today, as sustainability becomes central to business success, we are integrating environmental and social responsibility into the heart of our strategy and decision-making.

This ESG Roadmap 2030, titled *Where Dreams Take Flight*, marks a defining moment in our journey. It is our pledge to rise to the challenges of our time with purpose, care, and responsibility. The theme captures our belief that sustainability is not a constraint but a catalyst—one that gives wings to the aspirations of our people, our customers, and the communities we serve. Through this roadmap, we also align with the broader sustainability aspirations of the Singer and Hayleys Group.

We recognise that as a licensed finance company, our actions carry significant influence. From responsible lending practices to community outreach, from climate-conscious decisions to the way we engage with our stakeholders, every move must be aligned with a long-term view of value creation and impact.

This roadmap is a structured, strategic path forward, built on transparency, accountability, and measurable outcomes. It clearly sets out our public commitments for responsible business, strategies and action plans. It defines who we are and who we aspire to be, an institution that uplifts, empowers, and grows in harmony with its ecosystem.

On behalf of the Board of Directors, I wish to express my deepest appreciation to all those who contributed to this vision, from our senior leadership to every team member driving change on the ground. I am confident that through this roadmap, Singer Finance will not only meet its ESG goals but become a benchmark for ethical, inclusive, and sustainable finance in Sri Lanka.

Let us take flight, together.

A handwritten signature in black ink, appearing to read 'Aravinda Perera'.

Aravinda Perera
Chairman

Singer Finance (Lanka) PLC



Foreword

A MESSAGE FROM THE GROUP MANAGING DIRECTOR



We believe that the future belongs to those who understand their responsibility to people and the planet, and act on it. The ESG Roadmap 2030 developed by Singer Finance, under the powerful theme *Where Dreams Take Flight*, is a proud extension of this belief. It reflects not only the sustainability aspirations of a financial institution, but the ethical foundation and visionary outlook of the Group as a whole.

Singer Finance's alignment with the Hayleys Lifecode is central to this roadmap. The Lifecode represents the Hayleys Group's overarching commitment to responsible and ethical business practices. It guides our leadership culture, our approach to sustainable innovation, and our accountability to society. When combined with the CBSL Roadmap for Sustainable Finance, it gives us both ethical and regulatory clarity on how to grow responsibly and serve meaningfully.

As a group, we understand that ESG is a long-term value driver. In financial services, this means creating access to finance without deepening inequality. It means offering products that address real social needs while maintaining strong governance and prudent risk practices. And most importantly, it means operating in a way that protects our natural environment for future generations.

Singer Finance's ESG roadmap is a strong signal of intent. We are not just preparing for a sustainable future, but actively shaping one. With measurable goals, real-time action plans, and stakeholder-centric thinking, this document lays the foundation for industry-leading ESG performance by 2030.

I commend the leadership and the teams who have brought this vision to life. Your work ensures that our organization continues to be a force for good, lifting dreams with the power of finance and the promise of sustainability.

A handwritten signature in black ink, appearing to read 'Mahesh Wijewardene', written over a thin horizontal line.

Mahesh Wijewardene
Group Managing Director

Singer Group

Foreword

A MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



The journey toward sustainability is no longer optional. It is essential. At Singer Finance, we recognise that the future of financial services lies in our ability to integrate environmental, social, and governance principles into the very fabric of how we operate and grow. This ESG Roadmap 2030, *Where Dreams Take Flight*, articulates our ambition to be a purpose-driven financial institution, one that drives sustainable prosperity for all. Our direction has been clearly shaped and strengthened by the Central Bank of Sri Lanka's Roadmap for Sustainable Finance, which sets the national vision for a green, inclusive, and resilient financial sector. As a regulated finance company, we consider it both our responsibility and our opportunity to act as a catalyst for change. Our roadmap outlines actionable strategies to reduce environmental impact, deepen social inclusion, and promote ethical governance. It reflects our commitment to finance products that support economic regeneration, empower underserved communities, and transition toward low-carbon futures.

This vision is further supported by the Hayleys Lifecode, our Group's deeply rooted ethical compass and value system. It reinforces our belief that sustainability is not a separate trajectory; rather, it is embedded in our decision-making, risk assessments, customer relationships, and innovations. That's why we have chosen to integrate ESG-centricity into every layer of our organization. From product development to branch operations, from employee training to credit risk evaluation, this roadmap is the blueprint guiding us to become more agile, responsible, and resilient.

To our stakeholders - customers, partners, regulators, and communities—we want to convey this message: our journey has begun, and we remain steadfast in our mission. We invite you to join us as we create a future where success is measured not just by numbers, but also by the values we uphold and the lives we impact. I would like to express my sincere gratitude to the Group ESG Unit, led by Mr. Milinda Hewagama, for their strategic support throughout this process. I also want to extend a special note of appreciation to Ms. Prashani Illangasekera for her continuous guidance and invaluable contributions in shaping this roadmap.

A handwritten signature in black ink, reading 'Thushan Amarasuriya'.

Thushan Amarasuriya
Chief Executive Officer

ABOUT THIS REPORT



The **Singer Finance ESG Roadmap 2030 – *Where Dreams Take Flight*** presents our long-term sustainability vision, strategic priorities, and measurable actions toward 2030. This document reflects our ongoing commitment to transparency, accountability, and alignment with both Group-level and national sustainability ambitions.

The Roadmap outlines the company’s Environmental, Social, and Governance (ESG) journey, defining policies, performance baselines, and targets that guide our path to responsible growth. It captures the initiatives already underway—spanning green financing, energy efficiency, human capital development, community empowerment, and strong governance—and translates them into measurable outcomes that will be monitored and reported annually.

Singer Finance’s ESG direction is **fully aligned with the Hayleys Group ESG Targets and the Singer Group ESG framework**, ensuring coherence across the wider Group’s sustainability agenda. This alignment reinforces our shared commitment to carbon reduction, resource efficiency, inclusive growth, and ethical governance, strengthening the collective impact of the Hayleys Group’s sustainability strategy across industries and geographies.

This report has been prepared with reference to leading international frameworks and national regulatory guidance to enhance credibility and comparability.

Alignment with Global and National Frameworks

Singer Finance’s ESG governance framework does not operate in isolation. It is intentionally aligned with both international standards and national regulatory requirements to ensure consistency, relevance, and comparability. In addition to the **Hayleys Lifecode** and the **Central Bank of Sri Lanka’s Sustainable Finance Roadmap**, we are progressively mapping our

disclosures and practices to:

- **Global Reporting Initiative (GRI) Standards**
- **United Nations Sustainable Development Goals (SDGs)**
- **Sustainability Disclosure Standards:**

SLFRS S 1 - General Requirements for Disclosure of Sustainability-related Financial Information

SLFRS S 2 - Climate-related Disclosures

These frameworks collectively ensure that Singer Finance’s ESG Roadmap contributes to **the broader Hayleys Group ESG Targets and the Singer Group’s sustainability commitments**, positioning the company as an active participant in advancing Sri Lanka’s sustainable finance ecosystem.



Introduction

Where Dreams Take Flight – Nurturing Sustainability for a Brighter Tomorrow

The world today stands at a pivotal crossroads. From intensifying climate challenges to widening social disparities and increasing expectations of ethical governance, the call for action has never been louder. For businesses, particularly in the financial services sector, the responsibility to respond has evolved beyond regulatory compliance or corporate philanthropy. It is now about embedding purpose into core business strategies and ensuring that every product, every process, and every decision contributes positively to the planet, to people, and to long-term prosperity.

At Singer Finance (Lanka) PLC, this realisation has been deeply internalised. As a licensed finance company with a proud legacy of enabling access, trust, and growth across Sri Lanka, we understand the influence we carry. Our operations touch thousands of lives across urban and rural landscapes. The choices we make — from the way we lend, to the technology we deploy, to the relationships we foster — have a direct bearing on the country's socio-economic wellbeing. In this context, the ESG Roadmap 2030 represents a landmark milestone in our journey of transformation.

Titled *Where Dreams Take Flight*, this roadmap is a reflection of our values, our commitments, and our long-term vision. It is the structured pathway through which we aim to integrate Environmental, Social, and Governance (ESG) considerations into every layer of our business, while contributing to a more inclusive and sustainable financial ecosystem. But more than that, it is a metaphorical journey — from nest to sky — symbolising the growth, empowerment, and upliftment that lies at the heart of our ESG philosophy.



From the Nest:

Laying the Foundations of Purpose

The nest symbolizes the starting point of every flight. It is where nurturing begins, protection is provided, and futures are shaped. For Singer Finance, the nest represents the institutional foundation of values we have cultivated over decades. Trust, stability, responsibility, and access to finance have defined our presence across generations. These values continue to be the core of our identity and the foundation from which our sustainability agenda develops.

Our Progress:

Within this nest, we have made significant strides even before the formal articulation of ESG. Initiatives such as responsible lending frameworks, digital inclusion campaigns, employee engagement programs, and support for grassroots entrepreneurship have quietly contributed to long-term value. But today, the world requires greater intent, transparency, and structure. The time has come to spread our wings with a deliberate flight path guided by the principles of ESG.

Wings of Transformation:

ESG as a Strategic Imperative

*Taking flight demands courage, vision, and direction. ESG is the wind beneath our wings that propels us forward in this transformative journey. Guided by the **Central Bank of Sri Lanka's Roadmap** for Sustainable Finance, which outlines national priorities for a greener and more inclusive financial system, and grounded in the **Hayleys Lifecode**, our Group's unwavering ethical compass, Singer Finance's ESG journey is both nationally aligned and morally anchored.*

Our Commitment:

The roadmap is built around three integrated and strategic pillars:

Environmental Responsibility

where we commit to reducing emissions, minimizing resource use, and supporting green finance that funds sustainable business activity.

Social Empowerment

where we focus on inclusive financial services, women's economic participation, employee wellbeing, customer education, and upliftment of underserved communities.

Responsible Governance

where we strengthen transparency, embed ethical conduct, enhance board accountability, and promote long-term risk-aware decision-making.

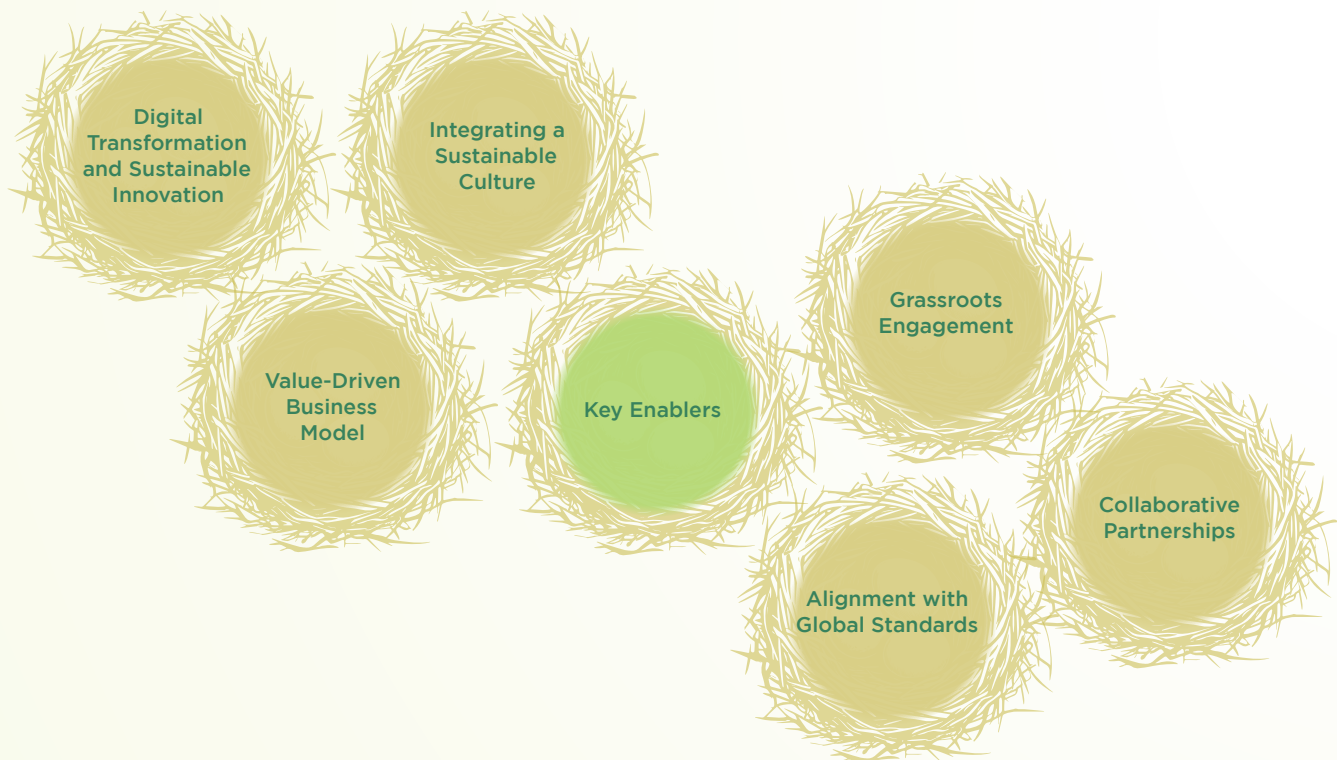
What differentiates this roadmap is its operational clarity. Each pillar is supported by clear goals, measurable key performance indicators, and defined projects that translate purpose into practice. The targets are ambitious, yet realistic. The vision is bold, yet grounded. The actions are not abstract — they are practical, impactful, and scalable across the organization and beyond.

A Landscape of Responsibility and Opportunity

The sustainability journey for Singer Finance unfolds across a diverse landscape. From digitizing our operations and reducing dependency on paper, to reimagining products that promote environmental conservation or women-led entrepreneurship, we are actively working to embed ESG thinking across our business processes. Our efforts are not limited to corporate declarations. They are evident in branch-level initiatives, staff engagement drives, community financial literacy programs, and our continuous push to be leaner, greener, and more inclusive.

This landscape is also enriched through partnerships. As part of the Hayleys Group, we are drawing from shared knowledge, innovation, and collaboration across sectors. We are also aligned with international frameworks such as the United Nations Sustainable Development Goals (SDGs), ensuring that our efforts contribute to global resilience and prosperity.

Importantly, we do not view ESG as a compliance mandate or reporting obligation. For us, it is a business enabler; one that enhances risk management, drives innovation, builds stakeholder trust, and ultimately strengthens our relevance in a future-focused economy.





Our ESG Approach and Focus Areas

At Singer Finance, sustainability is not treated as an isolated function but as a **strategic imperative woven into every aspect of our business**. We believe that our role as a non-bank financial institution extends beyond providing financial solutions — it is about enabling progress that is **inclusive, responsible, and resilient**.

Our ESG approach is guided by three principles:

1

Integration – ESG factors are embedded into decision-making, risk management, and product development.

2

Accountability – Clear governance structures, policies, and performance metrics ensure that our actions translate into measurable impact.

3

Collaboration – We work with stakeholders across communities, regulators, and partners to align with both national priorities and global frameworks such as the UN Sustainable Development Goals (SDGs), the Hayleys Lifecode, and the Central Bank of Sri Lanka's Roadmap for Sustainable Finance.

Through this approach, we have identified **three interdependent pillars** that define our ESG journey:

- **Environmental Responsibility – Reducing Our Footprint, Financing the Green Future**
Focused on minimizing our operational footprint while driving capital towards eco-conscious products, services, and entrepreneurs.
- **Social Empowerment – Serving with Inclusion, Uplifting with Purpose**
Dedicated to advancing financial inclusion, enhancing financial literacy, supporting employees, and empowering communities.
- **Responsible Governance – The Compass That Guides Our Flight**
Anchored in ethics, transparency, and accountability, ensuring ESG principles are fully integrated into governance, compliance, and risk frameworks.

These three pillars represent the **wings of our ESG journey**. Together, they enable us to rise above short-term pressures and chart a clear, sustainable path toward 2030.

Strategic Pillar 1

Environmental Responsibility:**Reducing Our Footprint, Financing the Green Future**

Climate change and environmental degradation are no longer distant threats — they are pressing realities. At Singer Finance, our responsibility is twofold: to reduce our own footprint and to enable greener choices for our customers.

We are transforming internally by making our branches energy-efficient, reducing paper through digital workflows, and embedding sustainability into procurement and facility management. Externally, we are expanding green financing options, supporting eco-conscious entrepreneurs, and incentivizing investments that drive positive environmental impact.

To ensure resilience, climate-related risk assessment is being built into credit evaluations, and our teams are being trained to integrate environmental data and transition risks into lending decisions. By aligning with Sri Lanka's national climate goals, we aim not to follow the movement but to lead as a financial catalyst for a greener future.

**Focus Areas:**

- **Internal Transformation** – Energy-efficient branches, reducing paper use through digital workflows, sustainable procurement and facility management
- **Green Financing & Products** – Expanding eco-friendly financing options, supporting eco-conscious entrepreneurs, incentivizing sustainable investments
- **Environmental Risk Integration** – Embedding climate-related risk assessment into credit and lending decisions
- **Capacity Building** – Equipping teams with skills to evaluate environmental and transition risks
- **Strategic Alignment** – Aligning environmental strategies with national climate goals



Strategic Pillar 2

Social Empowerment:

Serving with Inclusion, Uplifting with Purpose

Social empowerment is central to our identity. From inception, Singer Finance has been a partner to underserved communities — from small businesses and rural households to first-time borrowers. Today, this role is amplified through targeted product innovation, financial literacy programs, and mobile-led outreach.

We are committed to advancing gender equality through policies and products that support women's financial inclusion, while also investing in employee wellbeing, diversity, and professional growth. Our workplace culture emphasizes empathy, safety, and opportunity, ensuring that our people are not just productive but inspired.

By breaking barriers to access and embedding inclusivity into our services and operations, we strive to create a financial ecosystem where opportunity is shared and progress is collective.



Focus Areas:

- **Financial Inclusion** – Serving underserved segments (small business owners, informal workers, rural households, first-time borrowers)
- **Targeted Product Innovation** – Data-driven, mobile-led outreach and product development for diverse socio-economic groups
- **Financial Literacy & Empowerment** – Programs to educate and empower customers
- **Employee Wellbeing & Development** – Diversity, career growth, safe and respectful workplace
- **Inclusive Culture** – Empathy-driven, performance-focused, and learning-oriented workplace values

Strategic Pillar 3

Responsible Governance:

The Compass That Guides Our Flight

At Singer Finance, our commitment to responsible governance defines how we lead, allocate resources, respond to risks, and how we are held accountable.

Our governance framework is designed to ensure compliance with all regulatory requirements while aligning with global best practices, supporting transparency in decision-making, integrity in operations, and consistency in stakeholder engagement. Sustainability governance at Singer Finance is reinforced by board-level oversight of ESG performance, integration of ESG risk into enterprise risk management and streamlining reporting and disclosure mechanisms. Furthermore, we are building capacity among our leadership and staff to understand ESG risks and opportunities — ensuring that governance is not limited to policy, but is embedded in behaviour.

This pillar gives stability to our flight, just as a bird relies on balance and direction. It ensures that we rise with purpose and land with credibility.



Focus Areas:

- **Strong Governance Framework** – High corporate governance standards with board-level ESG oversight
- **Transparency & Integrity** – Clear decision-making, ethical operations, consistent stakeholder engagement
- **Risk & Compliance Integration** – ESG risk embedded into enterprise risk management, strengthened audit and compliance functions
- **Accountability & Disclosure** – Enhanced reporting and disclosure mechanisms
- **Leadership & Staff Capacity Building** – Training to embed ESG governance in daily behavior



The Measures of our Success

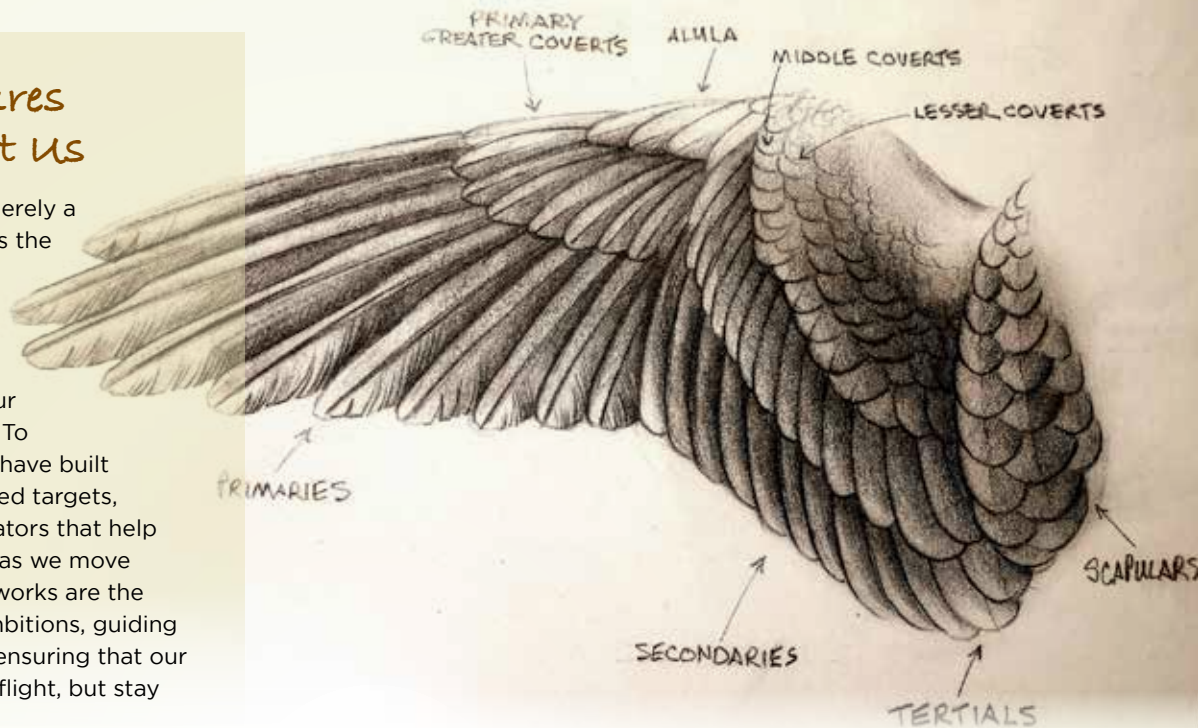
Once fully fledged, the bird takes wing. Its ability to soar is how we measure its success, and here at Singer Finance, we too have established targets and metrics to ensure we can monitor our journey across the skies.

Taking Flight with Accountability

As we look forward to 2030, our commitment must be visible in both intention and impact. That is why we have aligned our ESG roadmap with measurable targets, timelines, and key performance indicators which are monitored rigorously across our operations. Internally, we will invest in training, systems, and change management to ensure ESG becomes a shared language across teams. Externally, we will engage customers, regulators, communities, and partners in open dialogue about how we can improve.

The Structures that Support Us

A bird's flight is not merely a moment of motion; it's the result of preparation, strength, and direction. At Singer Finance, we believe the same is true for our sustainability journey. To rise with purpose, we have built clear structures, defined targets, and measurable indicators that help us track our progress as we move forward. These frameworks are the wings beneath our ambitions, guiding us, balancing us, and ensuring that our dreams not only take flight, but stay the course.



ESG Governance and Accountability

Building the Framework for Sustainable Flight

For any flight to take off and navigate the skies with purpose, a strong structure must lie beneath. In the same way, our ESG journey at Singer Finance (Lanka) PLC is grounded in robust governance, supported by systems, accountability, and strategic alignment at every level of the organization. Our governance structures define responsibility, drives consistency, ensures transparency, and embeds ESG thinking into the day-to-day decisions that shape our business.

A Strong Foundation for Sustainability

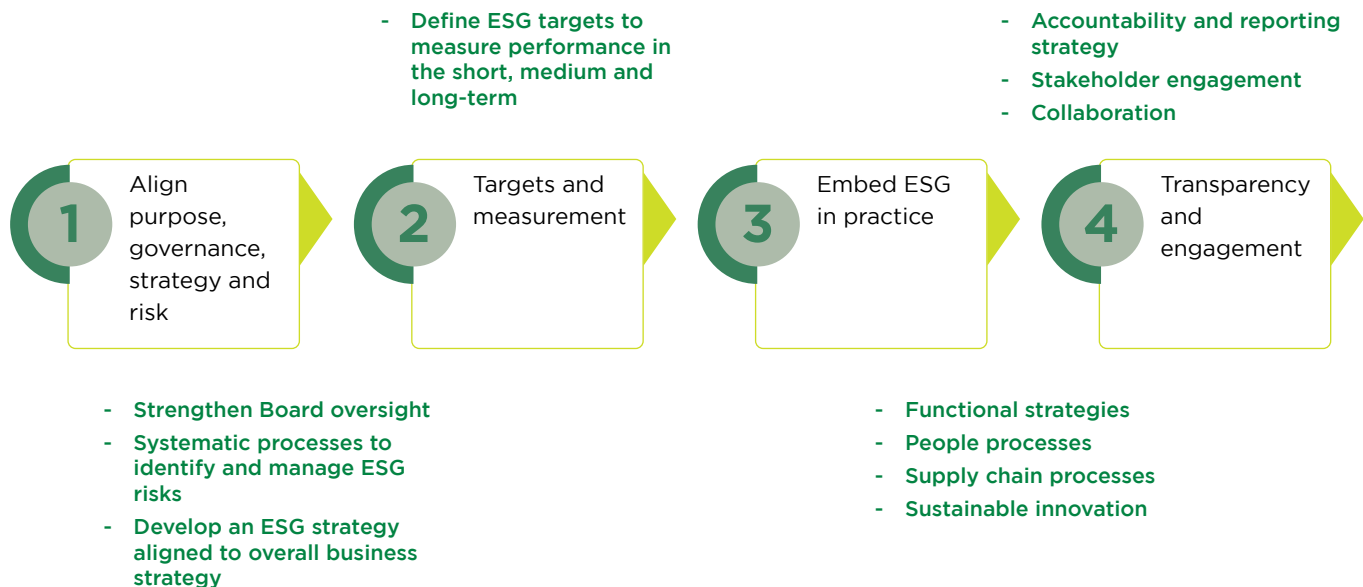
Our sustainability journey is guided by a multi-layered governance structure that combines group-level leadership with business-level execution. This approach ensures coherence with Hayleys Group's overarching ESG strategy, while also enabling Singer Finance to design and implement solutions that reflect our specific business model, industry sensitivities, customer base, and regulatory context.

Each element of this governance model plays a distinct yet interdependent role:



Alignment to Hayleys PLC and Singer (Sri Lanka) PLC

Our approach to ESG integration is aligned to that of the parent entity and encompasses integration to governance, risk management, strategy and reporting mechanisms as graphically illustrated below. In line with Group-wide governance and reporting requirements, Singer Finance has also established governance committees and defined specific reporting lines, ensuring relevant information is tracked, monitored and reported on an ongoing basis.



Structure and Oversight

Our Board of Directors plays a critical role in the ESG governance model by providing strategic direction and ultimate accountability. ESG is treated as a board-level responsibility and is integrated into corporate strategy, risk management, and stakeholder engagement discussions. The Board's involvement ensures that ESG remains a central theme in our long-term business model and that our commitments are monitored at the highest level of leadership.

Hayleys Group ESG Steering Committee

At the highest level, our sustainability direction is informed by the **Group ESG Committee**, which provides strategic oversight and vision. This committee is tasked with setting long-term sustainability goals, monitoring performance across all subsidiaries, and ensuring that ESG remains a Group-wide priority. It functions as a thought leadership forum where risks, trends, and innovations in ESG are actively discussed and disseminated.

Singer ESG Steering Committee

The Singer ESG Steering Committee is responsible for developing and reviewing the company's internal ESG policies and strategies, while ensuring the effective implementation of this Framework across all functions. This Committee ensures that our roadmap remains aligned with the Hayleys Group ESG principles and that Singer Finance's unique contributions to sustainability are clearly defined and measurable. The Chief Executive Officer of Singer Finance is an active member of this Committee and plays a pivotal role in shaping the company's ESG direction—translating strategic vision into actionable outcomes that drive meaningful impact.

Singer ESG Working Committee

At the operational level, the ESG Working Committee translates strategy into action. Headed by the Singer Group Finance Director, this team oversees the implementation of sustainability initiatives across departments, supports ESG reporting functions, and drives organization-wide engagement in sustainability. The Committee serves as the bridge between high-level policy and on-the-ground execution, ensuring that ESG is not confined to boardrooms but embedded as a shared cultural value throughout the company. The Chief Financial Officer, Accountant, and Sustainability Champion of Singer Finance are active members of this Committee, contributing their expertise to align strategic direction with measurable outcomes.

Singer Finance ESG Working Committee

Supporting this operational model is the **Sustainability Committee** of the Company, **chaired by the Chief Operating Officer (COO)**, with the **Sustainability Champion**, appointed by the Hayleys Group for Singer Finance, serving as the Committee Secretary. The Committee plays a focused and hands-on role in:

- Periodically assessing ESG performance and emerging sustainability matters
- Integrating sustainability metrics into strategic business planning and decision-making
- Overseeing the implementation of key sustainability projects, including the solar energy transition, branch-level resource efficiency initiatives, and the expansion of green lending

The Committee meets regularly, and **quarterly sustainability performance updates** are presented to management for review and strategic guidance. This governance mechanism enables timely course corrections, alignment with Group targets, and transparent reporting to both internal and external stakeholders. The **Sustainability Champion** leads the implementation of approved actions and reports progress to the Committee, ensuring that sustainability remains embedded in day-to-day operations.



Policy Anchors: Translating Vision into Frameworks

Governance of the ESG Roadmap is underpinned by a formal policy framework that articulates our sustainability priorities, defines our standards, and guides our actions. The Hayleys Lifecode includes a suite of ESG policies which apply as a minimum standard for all entities within the Group, with Sectors/ entities which have more stringent requirements and industry specific issues encourages to formulate their own policies. Policies are reviewed at least biennially or when significant changes occur in the relevant environmental, social and governance factors requiring a revision of the policy.

The ESG Policy Framework

Our sustainability strategy is guided by four key references*	
The Hayleys Lifecode , which represents our Group's ethical and operational foundation	The Sustainable Finance Roadmap of the Central Bank of Sri Lanka (CBSL) , which outlines national vision for climate-resilient, inclusive, and sustainable finance
Emerging risks and opportunities	Corporate strategy and stakeholder expectations

The policies included in the Hayleys Lifecode are summarised below:

Environment	Social		Governance
- Material and waste management policy - Energy and emissions management policy - Water management policy - Chemical management policy	Human Capital	- Industrial relations policy - Disciplinary policy - Grievance handling policy - Recruitment policy - Learning & development policy - Talent management and Succession planning policy - Performance management policy - Human rights policy - Whistleblower policy - Anti-Sexual harassment policy - Health and safety policy	- Board Charter - Board Committee Charters - Stakeholder Engagement - Information disclosure policies - IT policy - Intellectual capital policy - Information security policy - Business data back-up policy - Bribery and anti-corruption policy
	Social & Relationship Capital	- Customer management policy - Procurement policy - Community development policy	

In line with these references, Singer Finance formally drafted and adopted its **ESG Policy**, which has been reviewed and approved by the Board of Directors. Demonstrating our commitment to transparency, this policy is publicly available in the **Corporate Policies section of the Colombo Stock Exchange (CSE)**.

This policy is structured around three core pillars:

Environmental Responsibility

We commit to minimizing our environmental footprint across all operations. This includes reducing energy consumption, promoting green financing solutions, shifting toward paperless and digital services, and championing resource conservation. We also recognize the importance of climate risk in financial decision-making and are working to integrate climate impact assessments into our credit and operational risk models.

Social Responsibility

We place people at the center of our sustainability strategy. Our focus areas include expanding financial inclusion, improving access for underserved communities, investing in employee health and development, and promoting diversity, equity, and inclusion in the workplace. We believe that our responsibility extends beyond our customers to the wider communities in which we operate.

Responsible Governance

Good governance is the cornerstone of trust. We hold ourselves to the highest standards of transparency, regulatory compliance, and ethical conduct. Our ESG governance policies are designed to protect all stakeholders — from shareholders and regulators to customers and employees — while fostering a corporate culture rooted in integrity and accountability.



Stakeholder Engagement

The Company's stakeholder engagement is guided by the Hayleys Group's systematic approach to stakeholder engagement, which as illustrated below, involves prioritisation, engagement and identification of stakeholder needs.

Approach to Stakeholder Engagement



Stakeholder Mapping

In the identification stage, all parties who currently have an interest in the Group's business or are likely to have an interest in the future should be considered. The selected stakeholders do not remain static over time but evolve with changes in the internal and external operating environments. Prioritisation of stakeholders will be based on the following factors:

- **Influence:** The level of influence the stakeholder has over the organisation directly or through other stakeholders
- **Vulnerability:** The degree to which the stakeholder will be impacted by the Group's activities
- **Expertise:** The expertise, level of information and guidance that can be given by the stakeholder
- **Orientation:** The nature of the relationship (i.e collaborative or combative)

Determine Engagement Approach and Mechanism

The strategy for engagement based on the level of interest and potential influence of stakeholders is set out alongside:



Looking Ahead: Governance That Enables Flight

As we move toward our 2030 vision, our governance model will continue to evolve. We are committed to enhancing our reporting, improving board-level ESG dashboards, expanding policy coverage, and ensuring deeper integration of ESG in credit risk management and product innovation.

Just as a bird requires both wings and balance to fly, our sustainability journey requires both ambition and governance. The governance structure we have built serves as our balance — keeping us steady, strategic, and accountable as we take flight toward a more sustainable future.

Conducting Engagement

When planning and conducting engagement due consideration should be given to the platform, formality, expected level of participation and atmosphere. Roles and responsibilities should be defined, providing adequate time for participants to prepare, develop agendas and set rules of engagement. Employee and customer satisfaction surveys should be conducted at least annually.

Communication and Collaboration

Much like birds are attuned to the needs of their young, our focus lies in listening to and meeting our stakeholders' needs. Our ability to anticipate and deliver stakeholder value is driven by time-tested knowledge, reinforced by a spirit of collaboration and teamwork that enables to nurture and enrich those around us.



Strategic ESG Pillars and 2030 Roadmap

The Strategic ESG Pillars and 2030 Roadmap chapter articulates Singer Finance (Lanka) PLC's comprehensive approach to embedding environmental, social, and governance (ESG) principles into its core operations. This chapter outlines the strategic framework, actionable targets, and detailed roadmaps to achieve sustainability objectives by 2030. The Environmental Pillar, as the cornerstone of this strategy, addresses critical global challenges such as climate change, resource depletion, and biodiversity loss. By integrating robust policies, innovative practices, and measurable targets, Singer Finance aims to minimize its environmental footprint, promote sustainable practices, and contribute to a greener future. This chapter provides an in-depth exploration of the Environmental Pillar, detailing its policies, targets, and implementation mechanisms, ensuring alignment with global standards and national priorities.

Policy



Scope



Commitment



Targets



Action Plans
and KPIs

Environmental Pillar



Environmental Pillar

The Environmental Pillar of Singer Finance's ESG strategy focuses on mitigating the company's impact on the natural environment through responsible resource management, energy efficiency, emissions reduction, and sustainable financing. Recognizing the escalating environmental crises facing the planet, including climate change and resource scarcity, Singer Finance has prioritized environmental stewardship as a core business imperative. The pillar is structured around four key policies: Energy and Emission Management, Water Management, Material and Waste Management, and Green Finance. Each policy is supported by specific objectives, targets, and action plans, with progress tracked against baseline performance and aligned with the United Nations Sustainable Development Goals (SDGs) and Global Reporting Initiative (GRI) standards. The following sections provide a detailed examination of each policy, including strategic targets, baseline performance, and the 2030 roadmap.





Energy and Emission Management

This applies to all operations of Singer Finance (Lanka) PLC, encompassing the head office, branches, and business activities. It provides a comprehensive framework for optimizing energy consumption, enhancing efficiency, promoting renewable energy, and reducing greenhouse gas (GHG) emissions across Scope 1, Scope 2, and Scope 3.

Commitment

Singer Finance is committed to using energy in an economical, ecological, and efficient manner. Energy conservation is a top priority, reflecting the company's recognition of energy as a precious resource.

Energy Efficiency and Intensity

To enhance energy efficiency, Singer Finance follows a comprehensive, organization-wide approach that combines technology, process optimization, and people engagement. Regular equipment upgrades ensure that outdated systems are replaced with modern, energy-efficient alternatives. Operational improvements help streamline workflows and reduce unnecessary consumption, while dedicated employee training and awareness programs cultivate a workplace culture that values energy conservation and continuous improvement.

Energy Efficiency Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Improve overall energy efficiency across all operations	60% of appliances are energy-efficient	100% adoption of energy-efficient appliances and practices	1. Replace outdated appliances with energy-efficient models (including 100% inverter AC adoption) 2. Install sensor lights and LED lighting 3. Regular servicing and maintenance of equipment 4. Employee awareness and training on energy-saving practices	Monitor progress toward 100% energy-efficient appliance adoption by 2030	  GRI 302 Energy GRI 305 Emissions
Reduce energy intensity by 30% through operational efficiencies (aligned to Hayleys Lifecode)	1,390 kWh/Employee (2024/25) Energy consumption: 1,371,909 kWh % increase: +20.7% vs 2023/24	973 kWh/Employee by 2030 (30% reduction from 2024/25 baseline)	1. Implement LED lighting 2. Conduct regular energy audits	Achieve 5% annual reduction in energy intensity	

Renewable Energy Usage

Singer Finance is committed to increasing renewable energy adoption, with a focus on solar power and partnerships with green energy providers. By installing solar panels at feasible branches and implementing energy-efficient lighting, the company aims to reduce its reliance on non-renewable sources.

Renewable Energy Targets and Roadmap					
Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Achieve 30% usage of renewable energy sources (including solar)	10% renewable energy usage	30% renewable energy	1. Install solar panels in all feasible branches 2. Implement energy-efficient lighting systems 3. Partner with renewable energy providers	Increase renewable energy usage by 5% annually	 GRI 302 Energy GRI 305 Emissions

Emission Reduction

Singer Finance is dedicated to reducing GHG emissions across all scopes through systematic tracking, target setting, and continuous improvement. By implementing energy management systems and transitioning to low-carbon technologies, the company aims to align with global climate goals.



Emission Reduction Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Reduce Scope 1 & 2 GHG emissions by 15% within current operational boundary	Scope 1: 0.27 tCO ₂ e Scope 2: 586.90 tCO ₂ e Total Scope 1 & 2: 587.17 tCO₂e	499.10 tCO ₂ e (15% reduction from baseline)	1. Transition to renewable energy sources (solar adoption, energy-efficient equipment) 2. Implement energy management systems 3. Optimize branch-level energy consumption 4. Employee awareness on responsible energy use 5. Offset with Carbon Credits	Achieve ~3% annual reduction in Scope 1 & 2 emissions	  GRI 302 Energy GRI 305 Emissions
Track and reduce Scope 3 GHG emissions (progressive integration)	452.44 tCO ₂ e (partial coverage: commuting, T&D losses)	Establish complete Scope 3 inventory by FY 2026/27 (Reduction target to be set post-inventory)	1. Develop systems to capture Scope 3 data across suppliers, financed emissions, and commuting 2. Introduce policies for green commuting options 3. Collaborate with suppliers to improve upstream reporting	Annual tracking & reporting of Scope 3 emissions Gradual inclusion of new categories	  GRI 305 Emissions
Reduce GHG Intensity (tCO ₂ e/Employee) by 20%	1.05 tCO ₂ e per employee (987 employees, 1039.61 tCO ₂ e total)	0.84 tCO ₂ e per employee	1. Improve operational efficiency per employee 2. Expand renewable energy adoption 3. Encourage digital processes to reduce carbon footprint per unit of output	~3% annual reduction in GHG Intensity	  GRI 201 Economic Performance GRI 305 Emissions

Water Management

Commitment

Singer Finance recognizes water as a critical and finite resource. Our approach is focused on **reducing water intensity** across operations through efficiency improvements, adoption of the 4R concept (Reduce, Recycle, Recover, Reuse), and stakeholder awareness.

Water Intensity Targets and Roadmap					
Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Reduce overall water intensity by 30%	Water Consumption: 11,347 m ³ Employees: 987 Water Intensity: 11.49 m ² /employee	8.04 m ² /employee	1. Implement water-efficient fixtures in all branches 2. Adopt 4R approach for water use (Reduce, Recycle, Recover, Reuse) 3. Promote employee awareness and behavioral changes	Achieve ~5% annual reduction in water intensity	 SDG 6: Clean Water and Sanitation  SDG 12: Responsible Consumption and Production GRI 303 Water and Effluents GRI 306 Effluents and Waste

Material and Waste Management

Scope

This applies to all Singer Finance operations, focusing on sustainable material sourcing, waste minimization, recycling, and responsible disposal.

Commitment

Singer Finance is committed to reducing the environmental impact of its operations by minimizing waste, promoting recycling, and ensuring sustainable material sourcing. The policy enhances material efficiency across the supply chain.

Recycling and Reuse

The company promotes paper recycling, material reuse, and partnerships with local recycling services to enhance waste management.



Recycling and Reuse Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Recycle 75% of paper used	1,983 kgs of waste paper recycled	3200 kgs of paper recycling	1. Install recycling bins 2. Promote digital alternatives 3. Partner with recycling services	Increase paper recycling to 15%	  GRI 301 Materials GRI 306 Effluents and Waste

Biodiversity and Reforestation

Scope

This policy applies to all reforestation and biodiversity enhancement initiatives undertaken by Singer Finance across Sri Lanka. It focuses on offsetting the environmental impact of lending operations—particularly through vehicle financing—by contributing to reforestation, carbon sequestration, and ecosystem restoration.

Commitment

Singer Finance recognizes the vital role of biodiversity in maintaining ecological balance and combating climate change. Through the flagship “**Tree for Every Tuk-Tuk**” initiative, the company commits to planting one tree for every three-wheeler financed under its portfolio. This long-term program supports national reforestation goals, helps absorb carbon emissions from financed vehicles, and promotes environmental stewardship in the communities we serve.

Biodiversity Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Plant and maintain trees under the “Tree for Every Tuk-Tuk” initiative to enhance biodiversity and carbon absorption	5,000 trees planted under the program	35,000 trees planted and sustained by 2030 (progressive scale-up from 7,500 trees per year)	1. Partner with schools, forestry department for verified reforestation projects 2. Integrate tree-planting pledges into vehicle loan disbursements 3. Engage customers and communities in annual tree-planting campaigns	Achieve progressive increase in tree planting: 7,500 in 2025 → 35,000 by 2030	  GRI 304 Biodiversity GRI 305 Emissions

Green Finance

Scope

This covers Singer Finance’s green lending portfolio and financial operations, integrating environmental sustainability into credit frameworks. Aligned with the Central Bank of Sri Lanka’s (CBSL) Sustainable Finance Roadmap and Taxonomy, it applies to the identification, evaluation, financing, and monitoring of green projects.

Commitment

Singer Finance is dedicated to fostering sustainability through financial services, supporting green projects, reducing carbon emissions, and aligning with national sustainability goals as outlined by the CBSL.

Green Financing Products

Singer Finance is dedicated to fostering sustainability through financial services, supporting green projects, reducing carbon emissions, and aligning with national sustainability goals as outlined by the CBSL.

Green Financing Targets and Roadmap					
Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Scale EV Vehicle Financing to 8% of lending portfolio	0.5% portfolio allocation	8% portfolio allocation	1. Develop EV loan products with preferential rates 2. Partner with EV distributors to expand reach 3. Provide awareness campaigns for customers on EV benefits 4. Establish monitoring systems to track EV loan share	Achieve 1.5% portfolio allocation annually	   GRI 201 Economic Performance GRI 302 Energy GRI 305 Emissions
Expand Solar Lending Portfolio	Rs. 66 Mn solar loans disbursed	Ra.700 Mn Solar Lending	1. Identify eligible solar projects (home, commercial, community) 2. Offer reduced interest rates and longer tenors 3. Market solar financing aggressively through branch & digital channels 4. Partner with certified solar solution providers for bundled financing solutions	Achieve Rs. 150 Mn in solar lending disbursement	   GRI 201 Economic Performance GRI 302 Energy GRI 305 Emissions

Sustainable Investment and E&S Integration

Commitment

Singer Finance integrates **Environmental and Social (E&S) criteria** into its credit evaluation and investment decision-making processes. By embedding ESG due diligence, we aim to reduce exposure to climate and social risks while channeling capital toward projects that contribute positively to society and the environment. This also includes building **strategic collaborations with environmental organizations** to strengthen co-financing opportunities and technical expertise.



Sustainable Investments and E&S Credit Evaluation Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Integrate E&S risk assessment into 100% of credit decisions	Currently qualitative checks, not systematized	100% of lending and investment decisions screened with E&S criteria	1. Develop E&S assessment framework in line with CBSL Sustainable Finance Roadmap 2. Train credit officers and investment teams on E&S due diligence 3. Include E&S scoring in credit approval process	Annual review of credit decisions for E&S compliance	   GRI 201 Economic Performance GRI 302 Energy GRI 305 Emissions GRI 419 Socioeconomic Compliance

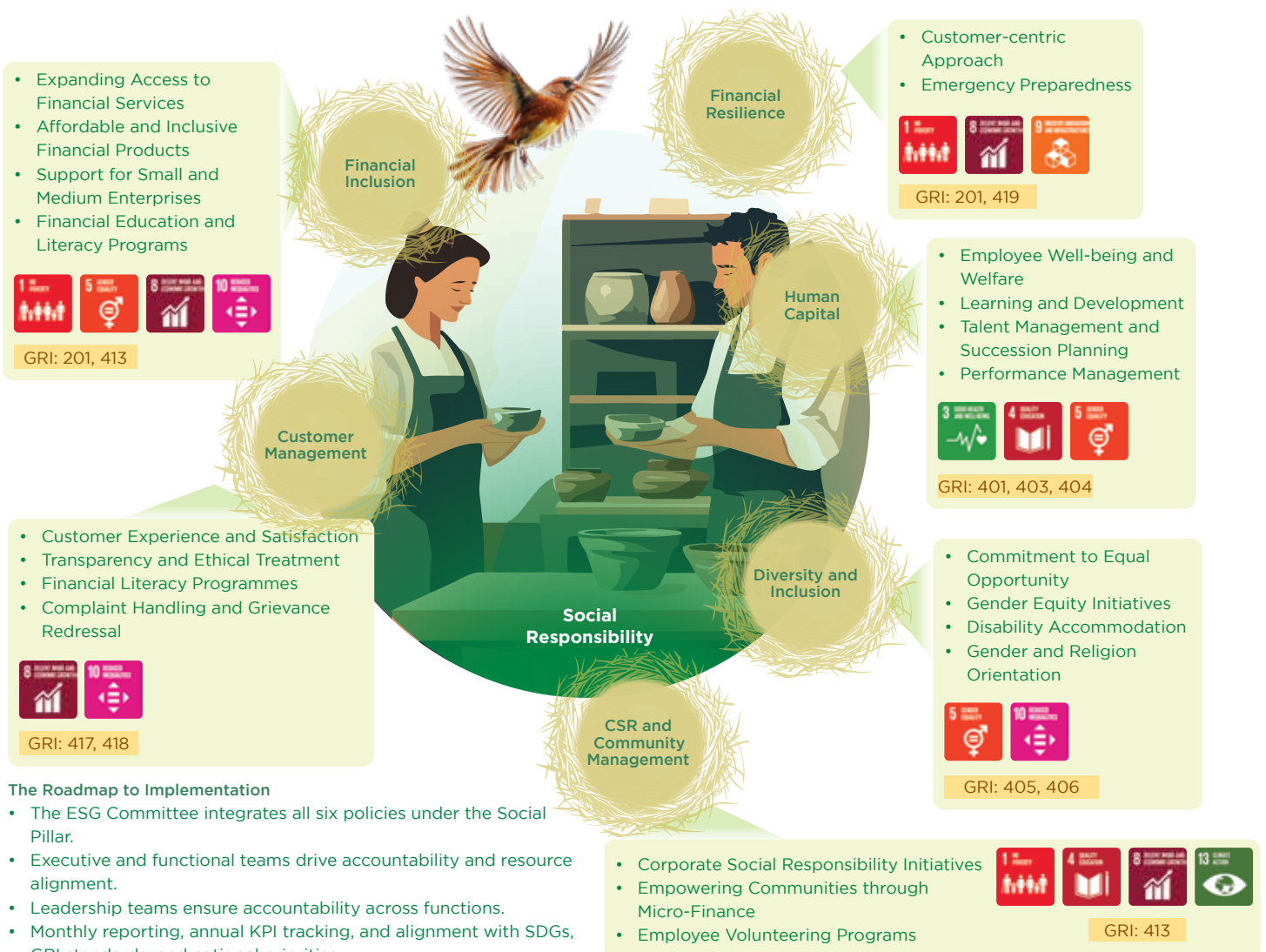
Social Pillar





Social Pillar

The Social Pillar of Singer Finance's ESG strategy focuses on enhancing the well-being, empowerment, and inclusion of its stakeholders, including employees, customers, communities, and partners. Recognizing the interconnectedness of social impact and business success, Singer Finance has developed comprehensive mechanisms to address human capital management, diversity and inclusion, Corporate Social Responsibility (CSR), customer management, financial inclusion, and financial resilience. These policies are designed to create a positive social impact, promote equity, and foster sustainable economic growth. Each pillar is supported by specific targets, baseline performance metrics, and action plans, with progress tracked against Key Performance Indicators (KPIs) and aligned with the United Nations Sustainable Development Goals (SDGs) and Global Reporting Initiative (GRI) standards. The following sections provide a detailed examination of each component within the Social Pillar.



Human Capital Related Goals

Scope

At Singer Finance, our human capital strategy is built on the belief that people are the foundation of sustainable success. Our targets reflect a deep commitment to nurturing a resilient, inclusive, and future-ready workforce. These priorities span the full employee lifecycle — from ethical recruitment and diversity-driven leadership pipelines to learning and development, employee well-being, and performance management. We aim to foster a culture where every individual feels valued, supported, and empowered to grow. Aligned with our ESG vision, our targets also extend to accessibility, employee safety, volunteerism, and workforce digitization — ensuring that our people strategy not only supports business continuity, but also contributes to the communities we serve and the planet we protect.

Human Capital Related Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Employee Well-being & Engagement: Foster a healthy, engaged, and safe workforce	67% retention rate	92% retention rate	1. Introduce holistic wellness framework (physical, mental, financial) 2. Conduct annual engagement survey 3. Implement employee assistance & stress management programs	Employee engagement score improvement by 10%	  GRI 401 GRI 403
Learning & Development: Build a learning organization through continuous upskilling	20 hours per employee per year	25 hours per employee per year	1. Implement digital learning academy 2. Introduce leadership & future skills programs 3. Track participation via HRIS	Minimum 5 hours of training per employee annually	  GRI 404
Talent Management & Succession: Strengthen leadership and succession depth across all key functions	Having identified succession plans	90% key positions with identified successors	1. Maintain talent inventory 2. Develop leadership programs 3. Establish structured succession plans	100% annual talent review completion	  GRI 404
Employee Retention & Culture: Create a strong employer brand and reduce voluntary turnover	23% turnover rate	≤15% turnover rate	1. Launch career progression framework 2. Strengthen recognition & reward programs 3. Promote internal mobility	Maintain ≤15% turnover rate	 GRI 401



Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Diversity, Equity & Inclusion (DEI): Build a diverse, equitable, and inclusive workplace	10% DEI Training	10% of the promotions to be from underrepresented ethnic groups. Conduct DEI training for 100% of employees	1. Conduct DEI training 2. Review gender balance in leadership 3. Ensure inclusive recruitment practices	Conduct DEI training for 100% of employees.	  GRI 405 GRI 406
Accessibility & Disability Inclusion: Create an accessible and inclusive environment for differently-abled employees	Providing equal work opportunities for differently-abled employees	100% compliance by 2030	1. Upgrade facilities for accessibility 2. Provide sensitization training 3. Recruit differently-abled individuals	Ensure 100% compliance with accessibility standards	 GRI 405
Digital Transformation of HR: Implement data-driven, sustainable HR operations	Initiated the processes towards Digital Transformation.	100% core HR functions digitalized	1. Automate HR processes via HRIS 2. Use analytics for workforce planning & diversity tracking	100% HR analytics dashboard functional by 2028	  GRI 401
Ethical Leadership & Governance: Embed ethical conduct and compliance across all people practices	100% Compliance	100% employee adherence	1. Conduct ethics and compliance training annually 2. Strengthen whistleblowing and grievance mechanisms	100% staff trained on ethics annually	 GRI 205 GRI 406
Community & Employee Volunteering: Enhance employee participation in community-based CSR initiatives	5% Employees participating	25% employees participating annually	1. Launch company-wide volunteering framework 2. Recognize volunteering contributions	5% Annual Increment in employee volunteering	  GRI 413
Green Workplace & Employee Sustainability Awareness: Build a sustainable workplace culture by embedding environmental responsibility into employee practices	25% employees trained on green practices	100% employees trained on green practices	1. Conduct annual sustainability awareness training 2. Introduce 'Green Office' guidelines (energy, waste, digital usage) 3. Launch 'Green Champion' employee program	Conduct at least one sustainability awareness program per quarter every year	  GRI 302 GRI 308
Employee Safety & Occupational Health: Maintain zero workplace fatalities and minimize work-related injuries	Zero fatalities	Zero fatalities and reduce LTIR (Lost Time Injury Rate) by 50%	1. Strengthen OHS policy and training 2. Conduct quarterly safety audits 3. Introduce health and safety reporting dashboard	Maintain LTIR ≤1 per 100 employees	  GRI 403

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Future of Work & Workforce Agility: Prepare workforce for digital transformation and future business models	Initiated the processes towards Digital Transformation.	100% of employees equipped with digital skills training	1. Develop 'Future Skills 2030' program 2. Train employees in digital tools and automation 3. Integrate change management and agile leadership modules	Train at least 30% of workforce annually on digital readiness	  GRI 404
Ethical Recruitment & Fair Labor Practices: Ensure transparent, ethical, and merit-based recruitment across all levels	100% recruitment aligned with ethical guidelines	100% recruitment aligned with ethical guidelines	1. Implement recruitment audits 2. Introduce bias-free hiring tools 3. Publish annual workforce diversity reports	100% compliance with ethical recruitment standards	  GRI 401 GRI 405
Employee Voice & Grievance Handling: Strengthen employee voice mechanisms to ensure trust, inclusion, and transparency	100% employees aware of grievance mechanisms	100% employees aware of grievance mechanisms	1. Conduct awareness sessions on whistleblowing and grievance systems 2. Introduce anonymous digital reporting tools 3. Publish annual grievance summary	100% employees trained on grievance reporting	 GRI 406

Empowering Communities through Micro-Finance

The company empowers underserved communities, particularly in Sri Lanka's North and East, through micro-finance, capacity building, and financial literacy programs.

Micro-Finance Targets and Roadmap					
Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Conduct vocational training programs for unemployed youth, targeting 20 participants annually	Programs being developed and discussions ongoing.	20 participants annually	1. Develop vocational training programs 2. Collaborate with vocational centers 3. Monitor participant progress	Gradually increase beneficiaries	   GRI 404 Training and Education GRI 413 Local Communities



Customer Management

Scope

This ensures customer-centricity across all Singer Finance operations, applying to employees, agents, and representatives involved in customer interactions. It covers customer experience, transparency, financial literacy, and complaint handling. Singer Finance prioritizes exceptional customer experiences through proactive engagement, tailored solutions, and feedback mechanisms to build trust and loyalty.

Customer Satisfaction Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Maintain a customer satisfaction rate of 95% or higher	80% satisfaction rate	95% satisfaction rate	1. Implement regular surveys and feedback mechanisms 2. Develop action plans to address customer concerns 3. Monitor customer satisfaction metrics	Achieve a satisfaction rate of 95%	  GRI 417 Marketing & Labeling GRI 418 Customer Privacy

Financial Literacy Programs

Singer Finance empowers customers through workshops, resource materials, and tailored financial literacy programs.

Financial Literacy Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Provide financial literacy resources and workshops to 500 customers annually	100 customers educated	500 customers annually	1. Organize financial literacy workshops 2. Provide resources such as videos and brochures 3. Monitor participation and feedback	Educate 250 customers	   GRI 404 Training & Education GRI 413 Local Communities

Complaint Handling and Grievance Redressal

The company implements a structured complaint handling mechanism to ensure prompt and fair resolution of customer issues.

Complaint Handling Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Resolve 100% of customer complaints within 7 business days	100% resolved within 7 days	Resolving 100% within 7 days	1. Train employees on effective complaint handling 2. Monitor resolution timelines 3. Report on complaint handling performance	Resolve 100% of complaints within 7 business days	  GRI 417 Marketing & Labeling GRI 418 Customer Privacy

Financial Inclusion

Scope

Financial Inclusion applies to all Singer Finance operations, focusing on extending financial services to underserved and marginalized communities in Sri Lanka, particularly in rural and underbanked regions.

Expanding Access to Financial Services

Singer Finance promotes financial inclusion through branch expansion, digital accessibility, and community engagement to reach unbanked populations.

Financial Access Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Reach and serve at least 20,000 unbanked and underbanked individuals and small businesses	2,000 served	Serving 20,000	1. Establish new branches in underserved areas 2. Develop targeted marketing campaigns 3. Offer tailored financial products	Serve 5,000 individuals and small businesses	   GRI 201 Economic Performance GRI 203 Indirect Economic Impacts

Support for Small and Medium Enterprises

Singer Finance supports SMEs through access to capital, business development services, and digital solutions.



SME Support Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Provide access to credit for SMEs and support business development	1.5% SME lending growth	10% SME lending growth	1. Offer customized loans for SMEs 2. Partner with organizations to provide mentorship 3. Track SME growth and development	Increase SME lending by 2%	   GRI 201 Economic Performance GRI 203 Indirect Economic Impacts

Financial Education and Literacy Programs

The company conducts financial literacy workshops, targeting schools, youth, and underserved communities, to promote informed financial decisions.

Financial Literacy Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Conduct financial literacy workshops for AL students and underserved communities	500 beneficiaries	2500 beneficiaries	1. Organize workshops with schools and communities 2. Provide financial education materials 3. Track participation and impact	Reach 1000 beneficiaries	   GRI 404 Training & Education GRI 413 Local Communities

Financial Resilience

Scope

This initiative focuses on strengthening customer financial literacy, awareness, and decision-making through digital education and social media engagement. Recognizing that true financial resilience begins with informed customers, Singer Finance aims to use short-form video content, digital storytelling, and interactive platforms such as TikTok, Instagram, and Facebook to educate customers on responsible financing, savings, and debt management.

Customer Financial Wellness Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Develop and publish financial literacy content through social media and TikTok platforms	Limited digital content	100 financial literacy videos published across TikTok and other platforms by 2030	1. Launch Finance Literacy video series on TikTok and Instagram 2. Partner with influencers and content creators for wider reach 3. Feature real customer stories on savings, leasing, and gold loans	Publish at least 15 new videos annually	   GRI 417 Marketing & Labeling

Emergency Preparedness

The company enhances preparedness through contingency planning, emergency drills, and continuous improvement of resilience strategies.

Emergency Preparedness Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Enhance emergency preparedness by developing and testing contingency plans	1 annual drill conducted (fire)	Two drills conducted annually at all major locations (Fire and First Aid)	1. Schedule annual fire and first-aid drills with professional trainers 2. Assign safety officers at each branch 3. Record outcomes and corrective actions for continual improvement	Conduct and document two drills annually (Fire and First Aid)	  GRI 403 Occupational Health & Safety

Governance Pillar



Responsible Governance Pillar

The Responsible Governance Pillar of Singer Finance's ESG strategy is designed to uphold the highest standards of corporate governance, ensuring that all business activities are conducted with integrity, transparency, and accountability. This pillar integrates ESG considerations into decision-making processes, fostering a culture of ethical conduct and compliance while safeguarding the company's long-term sustainability. The governance framework is structured around board oversight, risk management, ethical conduct, compliance, and robust governance policies. Each component is supported by specific objectives, targets, and action plans, with progress tracked against baseline performance and aligned with the United Nations Sustainable Development Goals (SDGs) and Global Reporting Initiative (GRI) standards. The following sections provide a detailed examination of the Responsible Governance Pillar, outlining its strategic components and 2030 roadmap.





Objective

The objective of the Responsible Governance Pillar is to establish a robust governance framework that integrates ESG considerations into all facets of Singer Finance’s operations. This framework aims to ensure transparency, accountability, and ethical conduct, fostering sustainable growth and building trust with stakeholders. By embedding ESG principles into strategic decision-making, Singer Finance seeks to enhance operational resilience, comply with regulatory requirements, and contribute positively to the communities it serves.

Board Oversight

The Board of Directors at Singer Finance (Lanka) PLC plays a pivotal role in overseeing ESG-related matters, ensuring their integration into the company’s strategic objectives. The board’s oversight is structured to provide strategic direction, monitor performance, and ensure accountability across all governance activities.

Board Training

To maintain informed and effective oversight, Singer Finance conducts regular training for board members on emerging ESG issues, regulations, and best practices. These training sessions cover topics such as climate risk, social impact, and governance trends, equipping directors with the knowledge to make informed decisions that advance the company’s sustainability agenda.

Quarterly Reporting

Singer Finance implements a rigorous quarterly reporting process, as mandated by the Hayleys Group, to ensure that ESG risks and non-financial performance are regularly reviewed at the highest governance level. ESG risk assessments and performance reports are tabled at quarterly audit committee meetings, providing a platform for strategic discussions and proactive management of ESG-related issues.

Board Oversight

Oversight: Board of Directors with ESG Committee; quarterly reporting via audit committee.

Responsibilities: Board ensures ESG integration, ESG Committee reviews policies, performance, and provides recommendations.

Strategy for Implementation: Annual ESG training for directors, quarterly ESG risk and performance reviews, structured reporting protocols.

Board Oversight Targets and Roadmap					
Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Ensure 100% of board members receive annual ESG training	100% of board members trained	Training 100% of board members	1. Develop and deliver ESG training programs 2. Schedule annual training sessions 3. Monitor training completion	Achieve 100% training completion for board members	 GRI 102 Governance GRI 413 Training & Education
Conduct quarterly ESG risk assessments and performance reviews	2 quarterly reviews conducted	4 quarterly reviews annually	1. Establish quarterly reporting protocols 2. Table ESG assessments at audit committee meetings 3. Monitor and report on ESG performance	Conduct and report 4 ESG assessments annually	 GRI 102 Governance GRI 201 Economic Performance GRI 307 Environmental Compliance

Risk Management

Singer Finance implements a comprehensive risk management framework to identify, assess, and mitigate ESG-related risks, ensuring resilience and safeguarding business continuity. This framework is integral to the company's ability to navigate financial, operational, and environmental challenges.

Regular Risk Assessments

The company conducts regular ESG risk assessments to identify potential risks, including climate-related risks, social impacts, and governance vulnerabilities. These assessments are reviewed during IRMC meetings, ensuring proactive identification and management of risks.

Mitigation Strategies

Based on risk assessment findings, Singer Finance develops and implements robust mitigation strategies. These strategies include contingency planning, process improvements, and investments in resilience-building measures to address identified risks effectively.

Continuous Monitoring

Risk indicators and trends are continuously monitored to ensure that the company's risk management strategies remain effective and responsive to emerging threats. This includes real-time tracking of key risk metrics and periodic reviews to update mitigation plans.

Risk Management

Oversight: Risk Management Team with ESG Committee; reviewed in audit committee meetings.

Responsibilities: Senior management and Risk Team ensure compliance, allocate resources, and deliver risk mitigation.

Strategy for Implementation: Regular ESG risk assessments, contingency planning, resilience measures, and continuous monitoring of risk indicators.

Risk Management Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Strengthen risk management practices through regular assessments and mitigation	2 ESG risk assessments conducted annually	Conducting 4 ESG risk assessments annually	1. Conduct periodic ESG risk assessments 2. Implement risk mitigation strategies 3. Table assessments at quarterly audit committee meetings	Ensure all ESG risk assessments are conducted and reported quarterly	 GRI 102 Governance GRI 201 Economic Performance GRI 307 Environmental Compliance

Ethical Conduct

Upholding ethical standards is a cornerstone of Singer Finance's governance framework. The company is committed to promoting integrity, transparency, and accountability across all operations, fostering a culture of ethical behavior.



Code of Conduct

Singer Finance has established a comprehensive Code of Conduct that outlines the standards of behavior expected from all employees, agents, and representatives. The code covers areas such as conflicts of interest, confidentiality, and fair dealing, ensuring alignment with ethical business practices.

Whistleblower Protection

The company has implemented a whistleblower mechanism that encourages employees to report unethical behavior without fear of retaliation. This ensures confidentiality, provides secure reporting channels, and protects whistleblowers, promoting a culture of transparency and accountability.

Regular Audits

Singer Finance conducts regular internal audits and compliance checks to ensure adherence to ethical standards. These audits identify potential areas of improvement, verify compliance with the Code of Conduct, and maintain accountability across the organization.

Ethical Conduct

Oversight: Compliance Department with ESG Committee; regular audit reviews.

Responsibilities: Senior management and department heads ensure adherence to Code of Conduct and whistleblower policy.

Strategy for Implementation: Code of Conduct training, internal audits, whistleblower protection mechanisms, and resolution tracking.

Ethical Conduct Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Achieve 100% employee compliance with the Code of Conduct	100% compliance rate	100% compliance rate	1. Conduct regular Code of Conduct training 2. Perform internal audits and compliance checks 3. Promote whistleblower policy awareness	Achieve 100% compliance through training and audits	 GRI 205 Anti-Corruption GRI 406 Non-Discrimination GRI 419 - Socioeconomic Compliance
Ensure 100% of whistleblower reports are investigated and resolved	100% of reports resolved	Resolving 100% of reports	1. Maintain secure whistleblower reporting channels 2. Investigate all reports promptly 3. Report resolution outcomes to the ESG Committee	Investigate and resolve 100% of whistleblower reports	 GRI 102 Governance GRI 205 - Anti-Corruption GRI 406 - Non-Discrimination

Compliance

Compliance with all relevant laws, regulations, and international standards is a fundamental aspect of Singer Finance’s governance practices. The company ensures that its operations align with legal and regulatory requirements, fostering trust and credibility.

Regulatory Compliance

Singer Finance continuously reviews and updates its policies to reflect changes in the legal and regulatory environment. This includes compliance with ESG-related regulations, financial reporting standards, and industry-specific requirements.

Engagement with Regulatory Bodies

The company actively engages with regulatory authorities and industry groups to stay informed about emerging regulations, best practices, and industry standards. This engagement ensures that Singer Finance remains proactive in addressing regulatory changes.

Policy Updates

Singer Finance ensures that its governance and ESG-related policies are regularly updated to align with regulatory changes and best practices. This includes periodic reviews of existing policies and the development of new policies as needed.

Compliance Targets and Roadmap					
Target	Baseline Performance (2024/25)	2030 Target	Action Plan		& GRI Standards
Achieve 100% compliance with all relevant ESG and regulatory requirements	100% compliance rate	100% compliance rate	1. Conduct regular policy reviews and updates 2. Engage with regulatory bodies 3. Perform compliance audits	Achieve 100% compliance through audits and policy updates	 GRI 307 - Environmental Compliance GRI 419 - Socioeconomic Compliance

Compliance

Oversight: Compliance Department with ESG Committee and Board.

Responsibilities: Senior management ensures regulatory compliance and resource allocation.

Strategy for Implementation: Policy reviews and updates, compliance audits, and active engagement with regulators.

Policy Adherence

Singer Finance maintains a robust set of governance policies to guide its operations and ensure adherence to high governance standards. These policies provide a framework for operational efficiency, stakeholder engagement, and risk management.

Board and Board Committee Charter

The Board and Board Committee Charter outlines the responsibilities, structure, and operational guidelines for the board and its committees, ensuring effective governance and decision-making.

Stakeholder Engagement Policy

The Stakeholder Engagement Policy provides guidelines for transparent and effective engagement with key stakeholders, including shareholders, employees, customers, and communities, fostering trust and collaboration.

Information Technology Policy

The Information Technology Policy ensures the security, efficiency, and reliability of the company’s IT resources, supporting operational continuity and data protection.

Governance Policies

Oversight: Governance Team with ESG Committee oversight.

Responsibilities: Senior management and department heads ensure adherence to governance policies.

Strategy for Implementation: Regular policy training, compliance audits, and updates for board charters, stakeholder engagement, IT, intellectual capital, cyber security, and whistleblower protocols.



Intellectual Capital Policy

The Intellectual Capital Policy protects and manages the company's intellectual assets, fostering innovation and safeguarding proprietary information.

Cyber Security Policy

The Cyber Security Policy establishes protocols to protect the company from digital threats, ensuring the integrity and confidentiality of sensitive data.

Governance Policies Targets and Roadmap

Target	Baseline Performance (2024/25)	2030 Target	Action Plan	Annual KPI	Relevant SDGs & GRI Standards
Ensure 100% adherence to all governance policies	100% policy adherence	100% policy adherence	1. Conduct regular policy training 2. Perform compliance audits 3. Update policies as needed	Achieve 100% policy adherence through training and audits	   GRI 102 - Governance GRI 419 - Socioeconomic Compliance

Strategic Roadmap to 2030

The Responsible Governance Pillar's 2030 roadmap integrates its components into a cohesive strategy, with clear milestones and accountability mechanisms. By 2030, Singer Finance aims to achieve:

- **100% adherence to all governance policies**, ensured through training, audits, and policy updates.



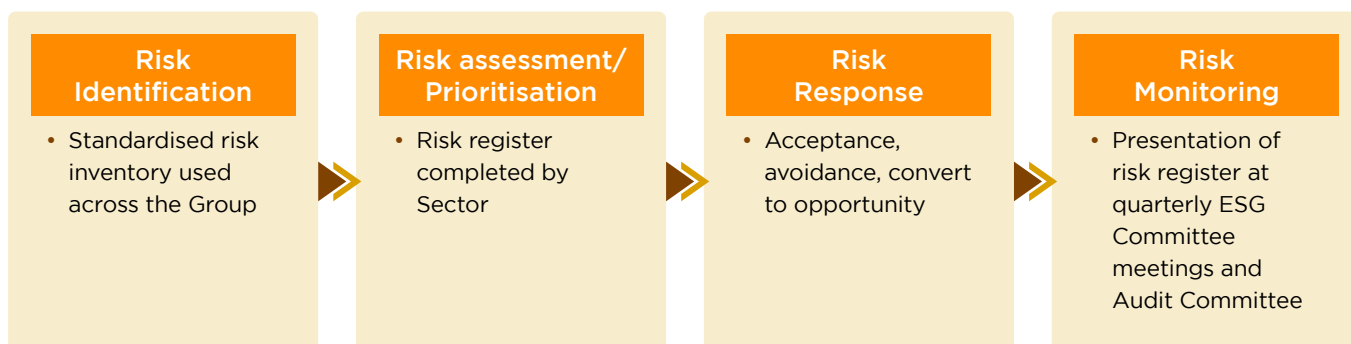
The roadmap is supported by quarterly reporting, annual KPI tracking, and regular ESG Committee and board reviews. By aligning with UN SDGs, GRI standards, and national regulations, Singer Finance ensures its governance strategy contributes to global and local sustainability goals, fostering trust and long-term value creation for all stakeholders.

ESG Risk Management

Given increasingly interconnected and complex global ESG risk landscapes, the Hayleys Group (together with all business sectors) have sought to embed ESG risk assessments to its overall enterprise risk management framework. As the apex governing body, the Board holds ultimate responsibility for risk management across the Group, supported by Group and Sector level Audit Committees and ESG Steering Committees as well as the Management Systems Audit and Review Department (MSARD) of the parent company.

Approach to ESG Risk Management

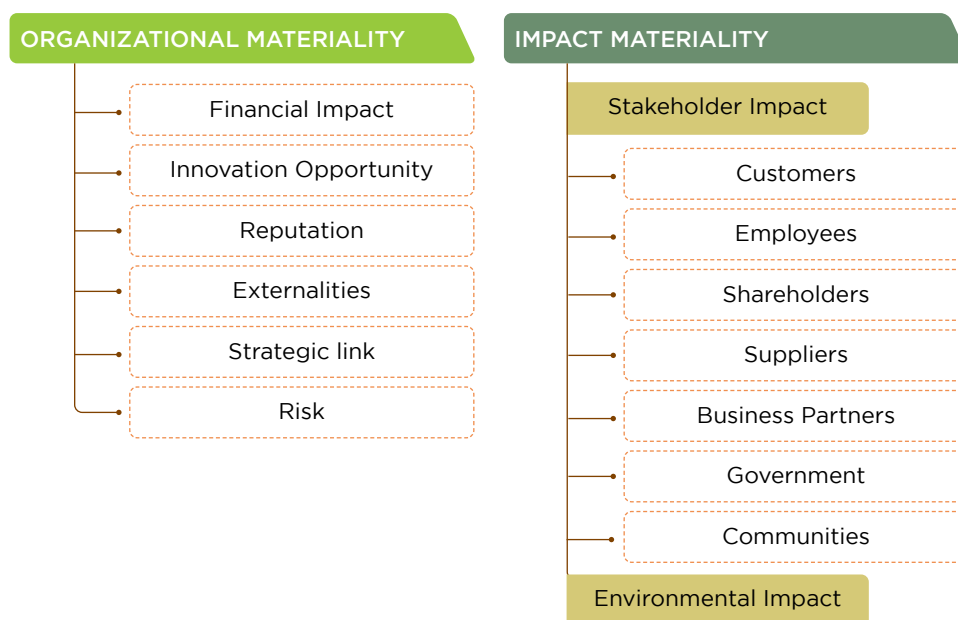
In line with the guidelines provided by Hayleys PLC, ESG risks are assessed on a quarterly basis, under the purview of the Sector ESG Steering Committee. The process is coordinated by the Sustainability Department with all operational heads being responsible for identifying risks relevant to their own areas. The completed ESG risk register is integrated with the Sector-level business risk registers and tabled to the Sector Audit Committee on a quarterly basis. Sustainability-related risks and opportunities are also tabled to the Board of Directors at the quarterly board meeting.



Materiality

Determination of material ESG topics follows a systematic materiality assessment which is aligned to the methodology defined by the Hayleys PLC. The materiality assessment is conducted at an aggregated level at Hayleys Agriculture level. The Sector ESG Committee has oversight responsibility for ensuring that the materiality assessment is carried out appropriately and diligently, in line with the guidelines set out by Hayleys PLC.

environmental impacts. Identification of material topics primarily follows qualitative assessment of factors; Sectors will assess the impact of the material topics by scoring each factor from 1 (low impact) to 3 (high impact).



Filtering and Scoring

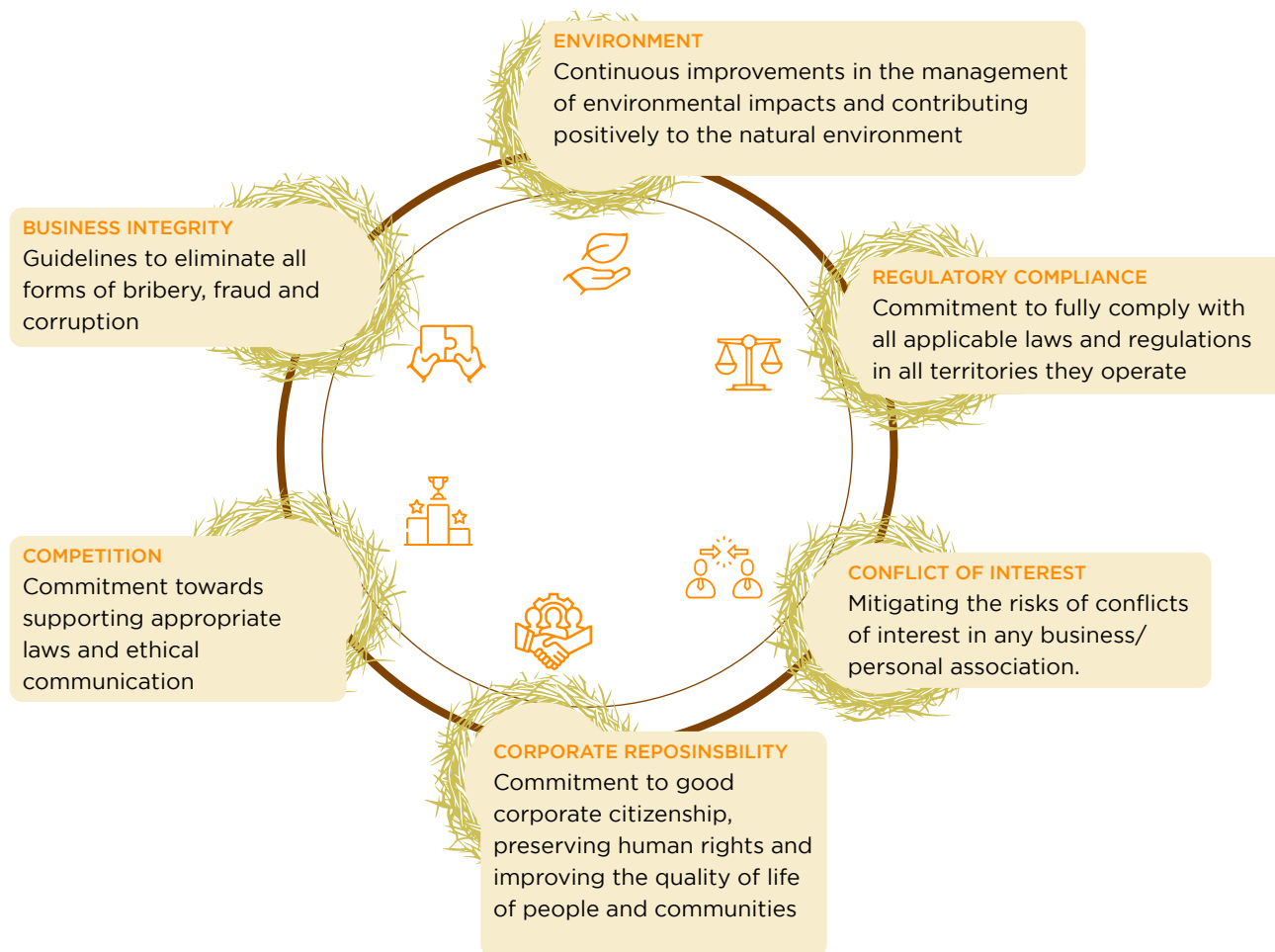
The Group adopts a double materiality lens in determining material topics considering the impact on the organization as well as on economic, social and



Ethics and Culture

All Hayleys Group employees are bound by the Hayleys Way, which serves as the Code of Conduct and Ethical Road Map for all employees. This code of conduct clearly sets out the expectations of all employees, which is reinforced through the orientation, training and ongoing awareness sessions.

Key aspects of the Hayleys Way are summarised below:



Anti- Corruption and Bribery

The Sector is guided by the Hayleys Group's Bribery and Anti-Corruption policy, which explicitly commits to a zero-tolerance approach to bribery and corruption. The policy is applicable to the Board of Directors and all employees and includes guidelines on gifts, hospitality and promotional expenses, facilitating payments, political contributions and donations, charitable donations, commission payments to third parties and partner due diligence among others.

Sustainable Finance

Financing a Greener Tomorrow

At Singer Finance, we believe finance can do more than facilitate transactions—it can transform lives and protect our planet. As part of our ESG Roadmap 2030, sustainable finance becomes a strategic lever in aligning our purpose with action, our ambition with impact, and our growth with responsibility. This chapter outlines how we bring this vision to life through green finance products, national alignment, and a forward-looking agenda.

Sustainable finance is not a distant ideal. It is a powerful and practical pathway through which we serve communities, strengthen resilience, and support a cleaner, more inclusive economy. It is how we nurture dreams and empower flight, all while protecting the landscapes that support our shared future.

Aligning with the Sri Lanka Green Finance Taxonomy

In 2022, the Central Bank of Sri Lanka introduced the **Sri Lanka Green Finance Taxonomy (SLGFT)**—a pivotal step toward standardizing sustainable finance in the country. The taxonomy provides a classification system to define what constitutes a “green” activity. By doing so, it enables financial institutions to credibly direct funds to projects that contribute to environmental objectives such as climate mitigation, climate adaptation, and pollution reduction.

Sustainable Finance - Looking Ahead: Our Future-Focused Agenda

As part of our ESG Roadmap 2030, we will deepen our commitment to sustainable finance by broadening our portfolio, refining our impact measurement systems, and strengthening our alignment with national and global climate goals.

Expanding Green Lending

We plan to gradually increase the share of green finance in our overall lending portfolio, targeting a minimum of 8% of total disbursements by 2030. This includes scaling up existing products and introducing new ones that support clean energy, water efficiency, and climate-resilient infrastructure.

Launching Sustainable SME Loans

Future product development will explore sustainable loans for green-certified homes and energy-efficient buildings, as well as SME lending programs for businesses engaged in environmentally positive activities.

Embedding Impact Measurement

We are investing in digital platforms and analytical tools to track and report on environmental impact—such as the estimated kilowatts of clean energy generated, emissions avoided, or fuel costs saved through EV loans. These metrics will be key to enhancing our disclosures and communicating tangible value to stakeholders.

Financing Innovation

We aim to explore innovative sustainable finance mechanisms such as green bonds, sustainability-linked loans, and blended finance structures. These instruments will diversify funding sources and attract impact-aligned investors to fuel our green ambitions.

Building Capacity and Awareness

We recognize that scaling sustainable finance also requires empowering people. Training programs for credit officers, product managers, and risk assessors will ensure that sustainability is embedded in our underwriting decisions. In parallel, we will increase customer awareness on the benefits of green products through strategic partnerships and outreach campaigns.



Challenges and Considerations

We are mindful that the road ahead is not without hurdles. Challenges such as the high upfront cost of green technologies, limited customer awareness, and lack of clear environmental data can slow adoption. However, by designing customer-centric solutions, offering favorable financing terms, and working closely with stakeholders, we are turning these challenges into opportunities for innovation and impact.

A Sustainable Finance Ethos

Sustainable finance at Singer Finance is more than a set of products. It is a reflection of who we are becoming—a financial institution that stands for prosperity with purpose, progress with principles. It is how we turn our values into vehicles of change, and how we make sure that dreams are not only imagined, but also sustained.

In empowering customers to access clean energy and green mobility, we are enabling more than just affordability—we are shaping a collective future that is cleaner, safer, and more inclusive. That is the power of finance when it aligns with sustainability. That is how dreams truly take flight.

Looking Ahead — From Vision to Impact
Charting the Flight Path to 2030 and Beyond

As we approach the horizon of 2030, Singer Finance (Lanka) PLC reaffirms its unwavering commitment to embedding sustainability at the heart of our business. Where Dreams Take Flight is more than the title of this roadmap — it is our promise. A promise to transform ESG from a framework into a force; from a vision into real, measurable impact.

This roadmap has laid out our strategic ESG Pillars, articulated our sustainable finance journey, showcased our community engagement, and defined how we hold ourselves accountable. But sustainability is not a finish line — it is a dynamic process of growth, adaptation, and innovation. As such, our true work begins now, as we translate this vision into integrated practice across every touchpoint of our business.

ESG as a Driver of Strategic Growth We envision a future where ESG is not a compliance burden, but a competitive advantage. By aligning our business model with global ESG standards, national regulations, and the evolving expectations of stakeholders, we aim to unlock:	Access to green and sustainable capital	In doing so, we will not only future-proof our operations but also inspire our industry peers to rise to the challenge of sustainable transformation.
	Enhanced brand equity and customer trust	
	Operational efficiencies through resource optimization	
	Resilience in the face of regulatory and climate risk	
	Employee engagement driven by purpose and shared values	

Deepening ESG Integration Across the Business From governance to ground-level operations, we will institutionalize ESG into every facet of Singer Finance:	Credit Risk Assessment: Incorporate ESG risk scores and environmental criteria into lending evaluations	True sustainability is achieved when ESG is no longer seen as a separate function, but as the very lens through which we define success, measure performance, and deliver value — from the boardroom to the front line.
	Product Development: Ensure all new financial products are screened for sustainability and social impact potential	
	Procurement: Adopt responsible sourcing policies, ensuring ethical and environmentally sound supply chains	
	Branch Operations: Improve resource efficiency in our facilities with solar energy, e-waste management, and energy-saving technologies	
	Training & Culture: Continue staff development programs to build ESG literacy, ethical awareness, and customer engagement capabilities	
Scaling Green Financing and Impact Products We will continue to grow our sustainable finance portfolio, with ambitious targets such as:	Expanding GreenFin Solar and EV Financing to all regions	Our goal is to ensure that by 2030, a significant portion of our lending directly contributes to environmental and social progress.
	Introducing green SME loans, affordable green mortgages, and climate adaptation credit lines	
	Piloting green bonds or sustainability-linked financial instruments in partnership with development finance institutions	
	Leveraging the Sri Lanka Green Finance Taxonomy to assess, label, and disclose impact consistently	
Evolving ESG Measurement and Reporting To maintain trust and transparency, we will advance how we measure and communicate our sustainability performance. Our future focus includes:	Publishing annual ESG Impact Updates with key metrics, targets, and case studies	As expectations around transparency rise, we commit to evolving our ESG disclosures beyond compliance — ensuring our impact is not only measured, but meaningfully communicated to build lasting trust and accountability.
	Using digital platforms to track KPIs such as carbon savings, water efficiency, loan inclusion, and SDG contribution	
	Participating in national and international ESG benchmarking platforms to stay competitive and accountable	



Nurturing Strategic Partnerships and Policy Alignment We cannot go far alone. Collaborations with public, private, and civil society partners will be essential. Singer Finance will:	Work with the Central Bank of Sri Lanka, CSE , and regulatory bodies to shape responsible financial policy	Like every nest built twig by twig, meaningful transformation is shaped by strong alliances. By aligning with policy frameworks and partnering across sectors, we multiply our ability to create lasting, system-wide impact.
	Partner with schools, universities , and youth organizations to mainstream sustainability education	
	Join hands with NGOs, municipal councils , and community groups to deliver grassroots impact programs	
	Align our actions with the Hayleys Lifecode , ensuring ethical clarity and corporate purpose guide every relationship	
Leaving a Lasting Legacy Ultimately, our ESG journey is about more than metrics. It is about meaning. Our goal is to leave behind:	A cleaner environment where biodiversity is protected and emissions are reduced	We are not just reporting progress. We are rewriting what progress looks like — through the lens of sustainability, stewardship, and shared prosperity.
	A stronger society where financial inclusion, human rights, and dignity are upheld	
	A trusted institution that balances profit with purpose, agility with accountability, and leadership with humility	

Conclusion: This is Our Flight Plan

Singer Finance's journey toward ESG excellence is now guided by a clear flight plan. Every initiative taken, every loan disbursed, every policy created — will now be anchored in the foundational belief that **sustainability powers growth** and **values shape legacy**.

As we look ahead to 2030 and beyond, we do so with conviction, clarity, and compassion. The sky is no longer the limit — it is our launchpad. And from here, together, **we take flight**.

Where Dreams Continue to Take Flight

In every chapter of this roadmap, we have reaffirmed a truth that defines Singer Finance: sustainable progress begins by creating the right conditions for growth.

Just as a nest provides warmth, safety, and preparation before a fledgling takes flight, our organization has built a foundation rooted in values, responsibility, and resilience. We have nurtured initiatives with care, grounded strategies in integrity, and placed sustainability at the heart of every decision. These efforts form the nest from which our dreams—those of our customers, our communities, and our country—take flight.

This roadmap is more than a guide. It is a declaration of who we are and what we aspire to become. It reflects a journey

where financial inclusion meets environmental stewardship, and corporate performance rises in harmony with social equity. It outlines the strategic pillars that will carry us forward, but also the stories, partnerships, and ambitions that give those pillars life.

Looking ahead, our role as a financial institution extends beyond providing access to capital. We are responsible for shaping a future that is just, inclusive, and regenerative. Whether through green lending, sustainable education, ethical governance, or community action, we remain committed to building a financial ecosystem where prosperity is shared and progress is sustained.

We know the landscape will evolve. The winds will shift. Yet, like every fledgling that leaves the nest, we rise with purpose—shaped by preparation, strengthened by vision, and carried by values that keep us grounded even as we soar.

The dreams we nurture today will define the world we inherit tomorrow.

And as we move forward, we do so with clarity of direction and confidence in our flightpath.

Where dreams take flight. This is where we begin.





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