



Sustainability report **2024**

**Embracing Sustainability
for a Brighter Future**



About this report:

This report represents the second issuance of Contact Financial Holding's Sustainability Report, building on our commitment to transparency, accountability, and sustainable growth. Throughout this document, references to "Contact Holding and Sister Companies" or "We" denote Contact Financial Holding, an Egyptian joint-stock company established in 2001, operating under the provisions of Companies Law No. 96 of 1992.

Reporting Period

This report covers the fiscal year 2024 for the period from January 1, 2024, to December 31, 2024.

Publication & Environmental Considerations

In line with our sustainability principles, this report is published as a downloadable PDF on our website to reduce environmental impact.

Scope of the report:

As part of our commitment to annual sustainability reporting, this report reflects our progress in integrating environmental, social, and governance (ESG) principles into our business strategy. It highlights key developments across our three core sustainability pillars: Sustainable Finance, Operational Sustainability, and Corporate Social Responsibility.

Sustainability Report Disclaimer

This Sustainability Report by Contact Financial Holding is for informational purposes only. While we strive to ensure the accuracy and reliability of the information presented, we do not guarantee its completeness. The contents of this report are subject to change without notice, and any forward-looking statements involve inherent risks and uncertainties. This report does not constitute investment or professional advice. Readers are encouraged to seek independent professional guidance before making any decisions based on the information provided. Contact Financial Holding assumes no liability for any outcomes resulting from the use of this report.

Date of Previous sustainability Report:

First Issuance: 2023 Sustainability Report

Currency:

All financial data within this report is presented in Egyptian Pounds (EGP) unless stated otherwise.

For Further Information:

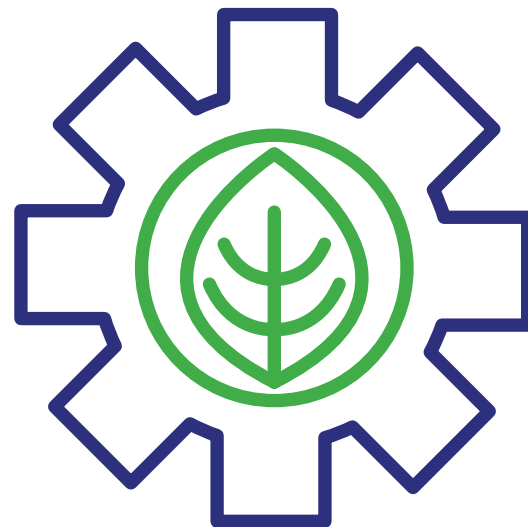
Ms. Ghada Tayel
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Ms. Menna Zaki
Sustainability and CSR Manager
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Preface

At Contact Financial Holding, sustainability is more than a commitment—it is a continuous journey of growth, innovation, and responsibility. As we present the second issuance of our Sustainability Report for 2024, we reaffirm our dedication to integrating environmental, social, and governance (ESG) principles into the heart of our operations.

Over the past year, we have deepened our impact, building on our sustainability framework to drive meaningful change. From advancing our environmental stewardship initiatives to strengthening social responsibility and ethical governance, we have taken deliberate steps to create long-term value for our stakeholders and the communities we serve. Our approach goes beyond compliance; we actively seek out new opportunities to lead with integrity, transparency, and innovation. This report reflects our continued progress, highlighting key achievements, challenges, and aspirations as we move forward. We recognize that sustainability is a shared endeavor, and we remain committed to collaborating with our partners, customers, and communities to shape a more inclusive and resilient future. We extend our heartfelt gratitude to our dedicated team and all those who support our mission. Together, we are not just adapting to change—we are driving it.



Message from our Chief Executive Officer and Managing Director

Dear Stakeholders,

As we step into another year of growth and transformation, I want to take a moment to reflect on what makes Contact Financial Holding more than just a financial institution—we are a force for progress, a bridge to opportunity, and a catalyst for sustainable change.

In 2024, we didn't just expand our business; we expanded possibilities. By embracing innovation and sustainability, we strengthened our commitment to financial inclusion, empowering individuals and businesses across Egypt. We introduced new solutions that don't just meet today's needs but anticipate tomorrow's challenges, ensuring that financial growth and social impact go hand in hand.

Our journey is deeply intertwined with Egypt's Vision 2030 and the global sustainability movement. We have amplified our efforts in responsible finance, digital transformation, and green investment, staying true to our mission of fostering economic prosperity while safeguarding our environment and communities. From championing the UN Global Compact's principles to driving initiatives that support women's empowerment and sustainable development, we remain dedicated to shaping a future that benefits all.

As we look ahead, one thing is clear—our greatest achievements lie not just in numbers, but in the lives, we touch and the opportunities we create. Contact Financial Holding will continue to push boundaries, challenge conventions, and redefine what it means to be a leader in the financial sector.

To our stakeholders, partners, and customers—you are the heart of our journey. Thank you for your trust, your support, and your shared belief in a better, more sustainable future. The best is yet to come.

Sincerely,
Said Zaatar
CEO of Contact Financial Holding





Message from Group Head of Sustainability & CSR

Dear Stakeholders,

At Contact Financial Holding, corporate social responsibility is not a side initiative—it's an essential part of how we do business. Every decision we make considers its impact on people, communities, and the environment.

In 2024, we are focusing on tangible, results-driven initiatives. We are expanding our green finance programs, supporting financial literacy efforts, and strengthening partnerships that drive real social and environmental progress. Our goal is to create meaningful opportunities that improve lives while ensuring sustainable business growth.

We recognize that responsibility goes beyond meeting standards about setting them. By integrating sustainability into our operations and engaging with the communities we serve, we are building long-term value that benefits everyone involved.

As we move forward, we remain committed to transparency, accountability, and action. Real change happens when businesses and communities work together, and we invite you to be part of this journey.

Sincerely,
Ghada Tayel
Group Head of Sustainability & CSR

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Who we are:

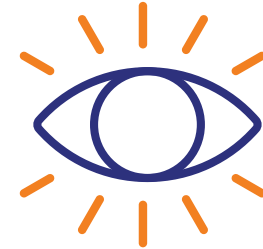
Contact Financial Holding is Egypt's leading provider of innovative finance solutions, offering a diverse range of services, including auto credit, insurance, consumer and corporate finance. As the largest player in Egypt's evolving debt capital markets, we help business's structure, arrange, and underwrite debt transactions—empowering them to fund growth, manage risk, enhance financial standing, and raise liquidity.

At Contact, we specialize in unlocking financial potential. We leverage our expertise in fund deployment and liquidity generation to create tailored financial solutions, bridging gaps in underdeveloped market segments and driving financial inclusion across Egypt. Through our trusted brands, we provide both consumer- and corporate-focused products, as well as white-labeled solutions for major corporations.



Vision

Our vision is to be the most innovative financial services provider of choice. We provide our customers with access to the latest fintech, products and services. Our goal is to make sure that everyone can take advantage of our innovative solutions and maximize their financial potential. We strive for excellence in everything we do and are committed to providing a first-class customer experience.



Mission

We provide innovative digital financial services through a customer-centric approach, capitalizing on our strong relationship and commitment with our customers. Through our highly skilled experts, we offer a one-stop-shop customer experience by adopting the latest top-notch technologies and providing exceptional customer service. Our high-end programs not only serve individuals but also corporates, aiming to fulfill all their financial goals.



Our Values:

Customer Satisfaction: Our long-term customer relationship is where our core values lie. An approach that ensures outstanding customer experience through a smooth customer journey.

Integrity: We conduct ourselves with uncompromising integrity and honesty as individuals, teams, and Companies. We strive to earn enduring credibility with others, which we believe is essential to long term personnel and business relationships.

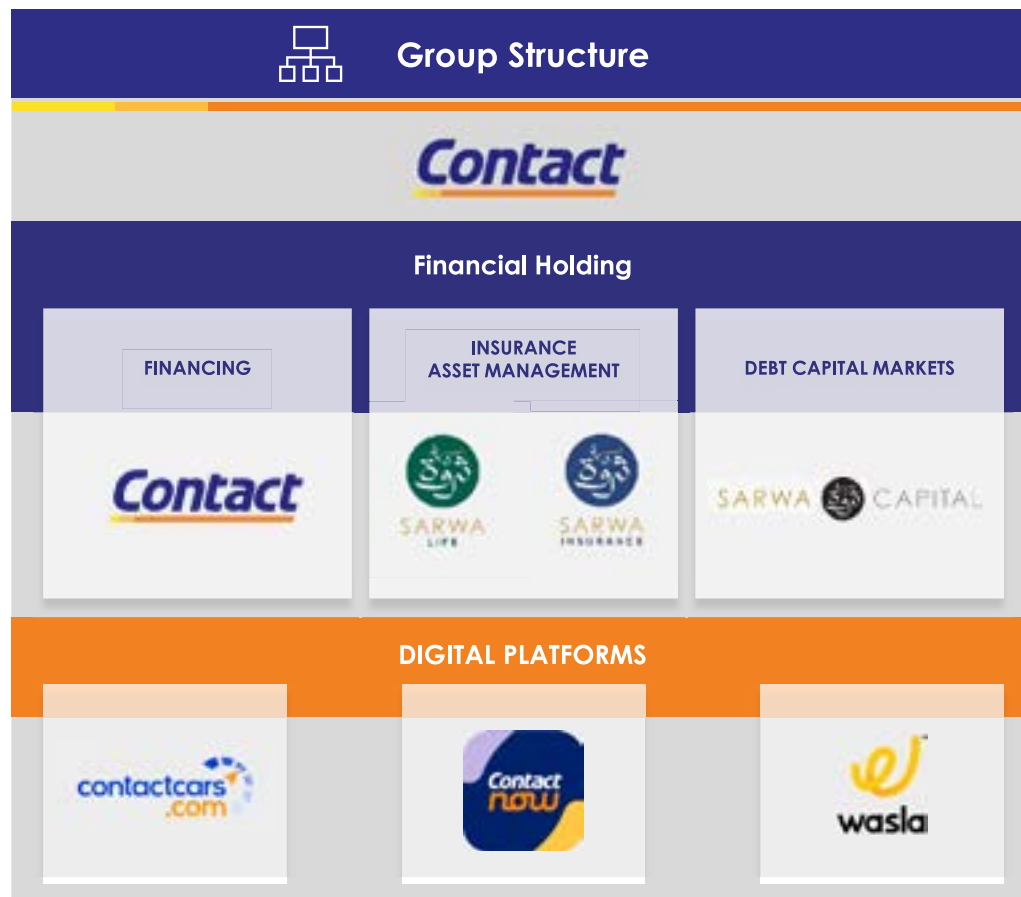
Loyalty: The turnover rate is largely due to the group members' feeling of belonging to a work team that values humans among individuals. In addition to continuous professional support, we do everything possible to help and support each other on a personal & professional level, and our feeling of belonging to the group is reflected in the consolidation of loyalty among our customers.

Empowering Dreams: We inspire our employees and customers to dream and mobilize themselves towards those dreams, to be able to develop themselves and change the world.

Accountability: We believe that everybody is accountable for their own welfare and that of others, and for resources.



Egypt's leading non-bank financial services provider



1st

Consumer Finance License in Egypt with +20yrs and Largest Consumer Finance Player in the Market Offering Innovative Financial Services

EGP 66.3 bn

Total Financing
Since inception (June 2024)

EGX

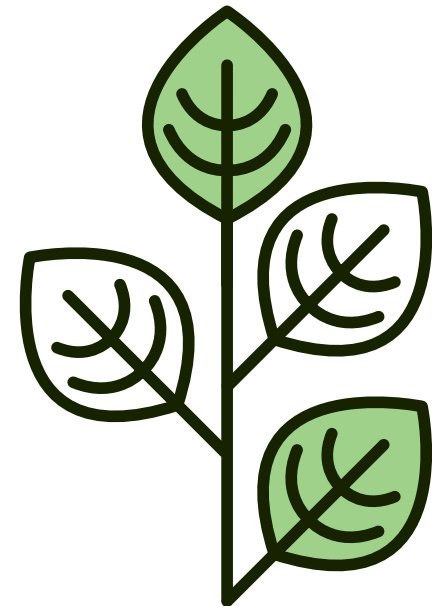
Listed Since 2018 Under the Ticker CNFN.CA

EGP 5.6 bn

Gross Written & Generated Premiums
Since inception (June 2024)

Contact: Sustainability Progress – Year Two

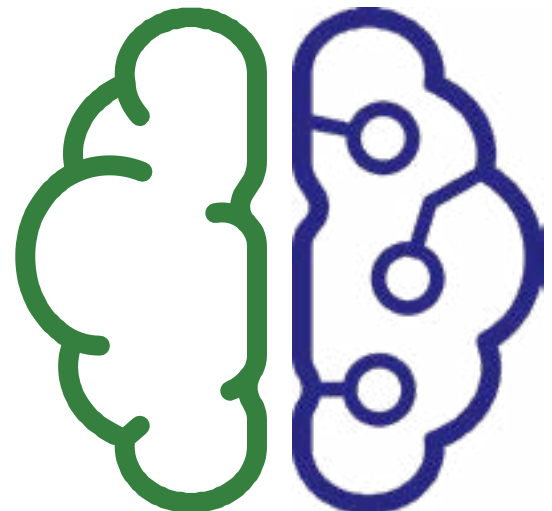
At Contact, our commitment to sustainability continues to evolve and deepen. Over the past year, we have taken significant strides in allocating resources towards environmental protection, sustainable development, and social cohesion. Sustainability remains at the core of our mission, not just as an obligation but as a fundamental responsibility to our community and the global environment. Building on our foundational efforts, we have expanded our initiatives to drive impactful change. This year, we strengthened our support for marginalized communities, launched new empowerment programs for women, and enhanced accessibility for individuals with disabilities. By fostering inclusive opportunities, we are ensuring that sustainability is not only about the environment but also about creating equitable social and economic growth. Our holistic approach to sustainability extends beyond compliance—it is a guiding principle in our business strategy. We have introduced innovative financial and insurance solutions that empower our clients to integrate sustainability into their personal and professional journeys. Through tailored advisory services and flexible financing options, we are enabling businesses and individuals to adopt more sustainable practices. Governance and transparency remain pivotal in our sustainability strategy. We have reinforced our internal policies to ensure ethical business conduct, enhance corporate governance, and maintain accountability across all operations. By embedding environmental, social, and governance (ESG) principles into our framework, we are aligning our objectives with global sustainability standards. Looking ahead, Contact remains steadfast in its vision to drive positive change in Egypt and beyond. By continuously refining our initiatives, collaborating with stakeholders, and innovating sustainable financial solutions, we are committed to leaving a lasting impact. Our journey towards sustainability is ongoing, and we invite our clients, partners, and communities to join us in shaping a better, more sustainable future.



Our Commitment to Sustainability

At Contact, we believe that financial growth and sustainability go hand in hand. Our commitment to environmental, social, and governance (ESG) principles drives us to create long-term value for our clients, partners, and communities.

- **Green Financing Initiatives:** We actively support sustainable projects, offering financing solutions for eco-friendly vehicles, energy-efficient home upgrades, and renewable energy investments.
- **Financial Inclusion:** By developing accessible financial products, we empower underbanked individuals and small businesses, fostering economic resilience and inclusivity.
- **Responsible Investing:** Our structured finance solutions prioritize businesses with sustainable and ethical practices, ensuring that investments align with ESG best practices.
- **Reducing Our Footprint:** We integrate digital solutions to minimize paper usage, promote energy efficiency across our offices, and encourage responsible resource management.



Our Commitment to Sustainability

Powered by People

Our success is driven by a dedicated team of over 2,500 professionals. We believe that investing in our people fuels our growth, ensuring we remain at the forefront of industry. We foster a culture of continuous development, innovation, and social responsibility, reinforcing our role as a key player in Egypt's financial ecosystem.

A Nationwide Presence

Operating through a collaborative business model, we partner with key stakeholders at various levels to deliver market-leading products and services. Our commitment to excellence makes financing seamless, efficient, and results-driven. With 76 locations nationwide and an extensive network of over 10,000 points of sale—including car dealerships, consumer durables merchants, and sporting clubs—we are always within reach, helping individuals and businesses achieve their financial goals.

At Contact, we don't just offer financing—we create opportunities for a sustainable future.



2023-2025 Action Plan and SDG Alignment: Second-Year Progress Report

At Contact Financial Holding, sustainability is at the heart of our long-term strategy. Guided by the United Nations Sustainable Development Goals (SDGs), we have made significant strides in integrating sustainability into our business operations, ensuring that our efforts have meaningful impact. Over the past year, we have strengthened our initiatives, expanded partnerships, and introduced new programs to advance financial inclusion, economic growth, climate action, and social equity.

This report highlights our key achievements and ongoing efforts across the SDGs we are committed to.



Goal 3: Good Health and Well-Being

- Expanded employee wellness programs, offering new mental health resources, fitness initiatives, and workplace safety enhancements.
- Increased coverage of comprehensive health insurance for employees and their families.
- Strengthened financial literacy and inclusion programs, benefiting over 50,000 individuals from low-income communities.
- Partnered with health organizations and NGOs to support community health campaigns, including early detection programs for chronic diseases.



Goal 4: Quality Education

- Launched Contact Academy providing specialized training for employees, with over 5,000 training hours delivered in the past year.
- Extended our financial education outreach, reaching over 30,000 young people through workshops and digital learning platforms.
- Our scholarship and mentorship programs expanded, benefiting students from underserved communities.
- Partnered with universities to integrate financial literacy into academic curricula, preparing students for real-world financial decision-making.



Goal 5: Gender Equality

- Increased female representation in leadership roles by 20%, with more women in executive and managerial positions.
- Strengthened mentorship and leadership development programs for female employees.
- Introduced family-friendly policies, including extended parental leave and flexible work arrangements.
- Partnered with women-led businesses and organizations to promote financial empowerment.



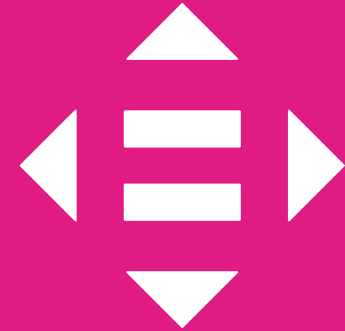
Goal 8: Decent Work and Economic Growth

- Created over 500 new jobs and enhanced career development opportunities through structured learning programs.
- Strengthened our SME financing initiatives, providing E£1.5 billion in funding to support small and medium enterprises.
- Enhanced workplace diversity and inclusion, ensuring fair employment practices and equal pay policies.
- Boosted employee engagement and productivity through digital transformation and upskilling programs.



Goal 10: Reduced Inequalities

- Provided tailored financial solutions for underprivileged communities, reaching over 100,000 individuals with accessible financing options.
- Introduced new inclusive financial products catering to individuals with disabilities and marginalized groups.
- Expanded financial education initiatives to underserved communities, empowering people with knowledge and tools for financial stability.
- Strengthened partnerships with NGOs and government entities to promote economic equity and financial access.



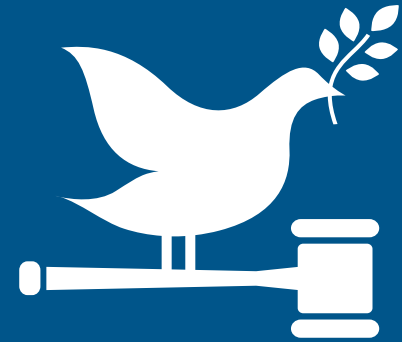
Goal 13: Climate Action

- Issued E£500 million in green bonds, supporting renewable energy projects, energy efficiency, and sustainable transportation.
- Increased financing for electric and hybrid vehicles, with a 25% rise in eco-friendly auto loans.
- Transitioned 60% of company operations to paperless workflows, significantly reducing waste.
- Implemented energy-efficient solutions in our offices, leading to a 15% reduction in energy consumption.



Goal 16: Peace, Justice, and Strong Institutions

- Strengthening corporate governance by enhancing transparency and launching an employee ethics and compliance training program.
- Updated our Code of Business Conduct (COBC) to align with evolving regulatory requirements and the industry's best practices.
- Increased efforts to prevent financial fraud and cyber risks, adopting advanced security measures and fraud detection systems.
- Actively engaged in public-private dialogues to support stronger financial regulations and ethical governance.



Goal 17: Partnerships for the Goals

- Expanded strategic partnerships with government bodies, financial institutions, and sustainability-focused organizations to drive impact.
- Actively participated in global and regional forums to share best practices and collaborate on sustainable finance solutions.
- Strengthened our engagement with academia and research institutions, supporting studies on financial inclusion and sustainable development.
- Fostered corporate collaborations, launching joint sustainability initiatives with key industry players.



Our Green Products:

At Contact Financial Holding Group, we recognize the critical role of green finance projects in promoting sustainability and combating climate change. Green product financing is central to our commitment to environmental stewardship and supporting initiatives that contribute to a more sustainable economy. Green product financing involves providing financial support for the development, production, and distribution of environmentally friendly goods and services. Our goal is to incentivize businesses and individuals to invest in sustainable practices by offering tailored funding options for green initiatives. These options can include loans, grants, subsidies, and investment opportunities, all geared towards fostering sustainable development.

One of our key areas of focus is agricultural investment, as we believe that agriculture is fundamental to economic growth, food security, and a prosperous future. Contact is dedicated to financing agriculture investments that prioritize environmental sustainability, ensuring that our support aligns with the principles of responsible farming and resource management.



177,224,325

EGP

179

Contract

Our green finance projects encompass a wide range of initiatives, including:

- Financing electric cars to promote clean transportation solutions.
- Providing financial support for solar energy units to harness renewable energy sources.
- Financing and developing irrigation systems to optimize water usage in agriculture.
- Supporting the development and equipment of agricultural greenhouse projects for efficient crop cultivation.
- Financing fish ponds and equipment to sustainably manage aquatic resources.
- Supporting the construction and equipment of poultry and livestock houses for responsible animal husbandry.
- Providing financing for agricultural equipment and machinery to enhance productivity and sustainability in farming practices.
- By offering these green financing options, Contact aims to empower businesses and individuals to embrace sustainable practices while contributing to the global effort to mitigate climate change and preserve our natural resources for future generations.



Material and Priority ESG topics:

Category	Material Topics
Governance	<ul style="list-style-type: none">- ESG-related management & integration practices- Adhering to and partnering with international institutions- Robust Internal Policies and procedures and governance structures- Regulatory Reporting and Transparency
Social	<ul style="list-style-type: none">- Women empowerment. And Gender Equality at the workplace.- Health and Education to support community development.- Inclusion and access to finance.- Social and economic development of local communities.
Environmental	<ul style="list-style-type: none">- Developing Green financial products.- Introducing climate Resilient practices.- Promoting Environmental and green awareness through community engagement.



Category	Material Topics	SDG Alignment
Governance	ESG-related management & integration practices	Goal 8: Decent Work and Economic Growth Goal 13: Climate Action Goal 16: Peace, Justice, and Strong Institutions
	Adhering to and partnering with international institutions	Goal 16: Peace, Justice, and Strong Institutions Goal 17: Partnerships for Goals
	Robust Internal Policies and procedures and governance structures	Goal 16: Peace, Justice, and Strong Institutions
	Regulatory Reporting and Transparency	Goal 16: Peace, Justice, and Strong Institutions Goal 17: Partnerships for Goals
Social	Women empowerment and Gender Equality at the workplace	Goal 5: Gender Equality Goal 10: Reduced inequalities
	Gender equality at workplace	Goal 5: Gender Equality
	Health and Education to support community development	Goal 3: Good Health and Well-being Goal 4: Quality Education Goal 10: Reduced Inequalities
	Inclusion and access to finance	Goal 5: Gender Equality and Goal 10: Reduced Inequalities
	Social and economic development of local communities	Goal 8: Decent Work and Economic Growth Goal 10: Reduced Inequalities
Environmental	Developing Green financial products	Goal 9 Industry Innovation and Infrastructure Goal 13: Climate Action
	Introducing climate Resilient practices	Goal 9 Industry Innovation and Infrastructure Goal 13: Climate Action
	Promoting Environmental and green awareness through community engagement	Goal 13: Climate Action

Empowering Communities for a Sustainable Future:

8,600++

Beneficiaries

9+

Partners in Impact

7+

Events for employees

30+

Outreach Impact Events and Programs



Sustainability report 2023

Looking Ahead

As we enter the final year of our 2023-2025 Action Plan, we remain committed to deepening our impact, driving innovation, and ensuring sustainable growth. Our focus for the upcoming year includes:

- Expanding green financing solutions, with a goal of E£1 billion in sustainable investments.
- Further increasing female leadership representation and diversity across all levels.
- Enhancing financial literacy initiatives to reach 200,000 individuals by 2025.
- Strengthening climate risk management in our investment and lending practices.

**At Contact Financial Holding, sustainability
is not just a commitment it's our way of
driving meaningful change.**





Contact

Sustainability Events
2024



Carerha Summit.



Contact Hosts High Level Iraqi Financial Delegation to Strengthen Regional Cooperation and Exchange Expertise.



Contact and Women's Economic and Social Empowerment Program (WESEP) Sign Cooperation Agreement to Empower Women in Egypt.



ESLSCA Executive Education Summit 23-24.



Driving Change: Contact's Support for Clean Energy Transition and Sustainability.



**Forbes
Sustainability
Summit 24**



Contact takes a pioneering step towards sustainability by obtaining ISO certifications in governance and environment, and launches its first sustainability report.



Ramadan Food Box in Collaboration with Masr El khair Association



Cooperation agreement with Powergreen for Renewable Energy Solutions.



Participating in the Sahara International Agricultural Exhibition



Students Summer Internships 24



Sponsoring Wadi El Forsya - International Show Jumping Competition 24



Women's Empowerment Principles Workshops



**Providing medical equipment to Ebshwai
Central Hospital in cooperation with Abwab
El Kheir Organization.**



UN Women in partnership with the General Authority for Investment and Free Zones (GAFI)



Cooperation agreement: Hand in Hand



Cooperation agreement: Hospice - JOSAAB



Cooperation agreement: مؤسسة أبواب الخير





Thank **You**

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Sustainability report 2024