



Corporate Social Responsibility (CSR) Policy

INTRODUCTION

Access Financial Services Limited (AFS) is committed to making a positive impact in the communities we serve while advancing our mission to offer exceptional value to stakeholders. As a company focused on providing financial services to micro-entrepreneurs and individuals underserved by traditional financial institutions, we recognize our responsibility to contribute meaningfully to social, environmental, and economic progress. This CSR policy outlines our approach to fostering positive change through our core values and business operations.

OUR MISSION AND VISION

Mission: To offer exceptional value to stakeholders by providing financial services to micro-entrepreneurs and individuals underserved by traditional providers, achieved through a customer-centric, highly competent, and committed team delivering superior services tailored to our customers' needs.

Vision: To be the leading financial services provider, a highly profitable employer of choice, serving exceptionally satisfied customers while being focused, innovative, and prudent.

CORE VALUES THAT GUIDE OUR CSR INITIATIVES

AFS's core values shape our CSR actions and determine the way we conduct business:

- **Customer First:** We put our customers at the center of everything we do, ensuring their needs and aspirations are met with integrity and respect.
- **Integrity:** We act with honesty and transparency in all our interactions, both within the company and with external stakeholders.
- **Accountability:** We take responsibility for our actions, ensuring that our decisions and practices benefit all stakeholders, especially the underserved communities we serve.
- **Respect:** We value the dignity, rights, and perspectives of everyone we engage with, creating an inclusive and equitable environment.
- **Caring Environment:** We foster a supportive and caring environment for our employees, customers, and communities.

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- **Continuous Improvement:** We strive for excellence and continuously enhance our services, processes, and impacts.

CSR OBJECTIVES

In alignment with our mission, vision, and core values, AFS's CSR objectives focus on:

- Empowering underserved communities through financial inclusion.
- Supporting small businesses and entrepreneurship.
- Promoting environmental sustainability.
- Enhancing the well-being of our employees.
- Fostering education and social development.

KEY AREAS OF FOCUS FOR CSR INITIATIVES

A. Empowering Underserved Communities

AFS is committed to offering financial services to micro-entrepreneurs and individuals who are traditionally underserved by banks. Through our products and services, we aim to:

- Provide affordable and accessible financing options that enable personal and business growth.
- Launch initiatives like the "Champion of Small Business" campaign, which offers marketing and business support to small business owners, enhancing their visibility and opportunities for growth.

These initiatives are designed to transform lives, provide new business opportunities, and increase financial literacy.

B. Supporting Small Businesses and Entrepreneurship

Recognizing the crucial role small businesses play in economic growth, AFS dedicates significant resources to supporting them. This includes:

- Sponsoring key events to provide our customers with exposure and marketing opportunities.
- Offering financial education and advisory services to small business owners to help them scale their operations.

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- Prioritizing women entrepreneurs through the Women in Business initiative, who make up the majority of our business loan customers, by offering tailored support and initiatives aimed at empowering them in their business endeavors.

C. Promoting Environmental Sustainability

AFS is committed to reducing its environmental footprint. We will focus on:

- Implementing eco-friendly office practices and reducing waste.
- Exploring sustainable investment and financing options for businesses and customers involved in green initiatives.
- Partnering with organizations and institutions focused on promoting environmental stewardship.

D. Enhancing Employee Well-being

AFS recognizes that our employees are our most valuable asset, and we are committed to fostering a caring and supportive environment. Our key employee-focused CSR initiatives include:

- **Employee Mental Wellness Programme (EMWP):** Providing free counseling services to employees through partnerships with professional wellness organizations.
- **Education Assistance Programme:** Offering financial awards and support for employees and their children pursuing education at the secondary and tertiary levels.
- **Awards and Recognition:** Celebrating employee achievements through annual awards ceremonies and team-building activities. These programs aim to improve employee satisfaction, productivity, and overall well-being, contributing to a positive corporate culture.

E. Promoting Education and Social Development

AFS is dedicated to supporting education and social development initiatives within the communities we serve. Our focus includes:

- Providing scholarships, grants, and awards to deserving individuals, particularly in underserved areas.
- Supporting educational programs that enhance financial literacy and entrepreneurship skills in local communities.

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- Fostering partnerships with schools and non-profit organizations to create opportunities for youth and adults to learn and grow.
- Digital Literacy: Provide or implement training initiatives aimed at improving digital skills among micro-entrepreneurs. This will ensure they fully benefit from digital financial services and can navigate the evolving financial ecosystem with confidence.

MEASURING AND REPORTING IMPACT

To ensure the effectiveness of our CSR initiatives, AFS will:

- Set clear objectives and measurable outcomes for each CSR project.
- Monitor and evaluate the impact of our initiatives regularly (where necessary).
- Report on CSR activities and outcomes annually, ensuring transparency and accountability to our stakeholders.

CONCLUSION

Access Financial Services is dedicated to improving the lives of those we serve through our financial products and services while contributing to the well-being of our employees, the environment, and society at large. By staying true to our mission and core values, we will continue to be a force for positive change in Jamaica and beyond.

This CSR Policy is designed to ensure that all AFS initiatives reflect our commitment to making a meaningful difference in the communities we serve while driving sustainable growth and creating value for all stakeholders.

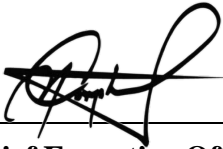
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CHANGES, ADDITIONS OR DELETIONS

Changes, additions or deletions to this document may only be made with written agreement by the Chief Executive Officer.

APPROVAL

Accepted and Approved by:



Chief Executive Officer

March 18, 2025

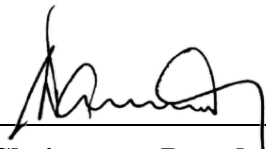
Date



Chairman – Audit & Risk
Management Committee

March 18, 2025

Date



Chairman – Board of Directors

March 18, 2025

Date