



Alfalah Investments

CSR Policy 2024



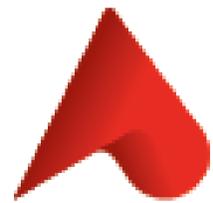
Our Positioning Statement

We are more than financial advisers; we're architects of financial success. With a strategic focus on optimising wealth, we go beyond conventional management, **elevating your wealth** to new heights.

Our commitment to '**nurturing futures**' ensures a holistic approach, securing legacies and fortifying the foundation for generations to come.

As your trusted ally, we offer personalised solutions and unwavering commitment, guiding you towards a future where wealth isn't just elevated but sustained - ensuring a prosperous legacy for you and your loved ones.

So...



Alfalah Investments
Elevating wealth, nurturing futures



Sustainability & Corporate Social Responsibility



We recognize our responsibility to contribute positively to society and the environment. Our Corporate Social Responsibility (CSR) policy reflects our commitment to ethical practices and sustainable initiatives. We prioritize social welfare, environmental conservation, and ethical business conduct in all aspects of our operations.

Through strategic partnerships and community engagement, we aim to support initiatives that promote **education, health, and socioeconomic development** in the regions we serve. We are dedicated to reducing our environmental footprint by implementing sustainable practices and minimizing waste generation.

By integrating CSR into our core values and operations, we strive to create long-term value for society, the environment, and our stakeholders while maintaining our commitment to excellence in the realm of asset management.

Adopting the UN's SDGs in our CSR Policy



1 NO POVERTY

Icon representing No Poverty: a family of four people (two adults and two children) standing together.

2 ZERO HUNGER

Icon representing Zero Hunger: a white bowl with three wavy lines above it representing steam or smoke.

3 GOOD HEALTH AND WELL-BEING

Icon representing Good Health and Well-being: a white heartbeat line with a heart symbol at the end.

4 QUALITY EDUCATION

Icon representing Quality Education: an open book with a pencil resting on it.

5 GENDER EQUALITY

Icon representing Gender Equality: a female symbol with an equals sign inside a circle.

6 CLEAN WATER AND SANITATION

Icon representing Clean Water and Sanitation: a white water tap with a single drop of water falling from it.

7 AFFORDABLE AND CLEAN ENERGY

Icon representing Affordable and Clean Energy: a white sun with a power button symbol in the center.

8 DECENT WORK AND ECONOMIC GROWTH

Icon representing Decent Work and Economic Growth: a white bar chart with an upward-pointing arrow.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Icon representing Industry, Innovation and Infrastructure: three white cubes stacked together.

10 REDUCED INEQUALITIES

Icon representing Reduced Inequalities: a white equals sign inside a circle.

11 SUSTAINABLE CITIES AND COMMUNITIES

Icon representing Sustainable Cities and Communities: white silhouettes of various buildings.

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Icon representing Responsible Consumption and Production: a white infinity symbol.

13 CLIMATE ACTION

Icon representing Climate Action: a white eye shape with a globe as the pupil.

14 LIFE BELOW WATER

Icon representing Life Below Water: white wavy lines representing water and a fish below them.

15 LIFE ON LAND

Icon representing Life on Land: a white tree with two birds flying above it.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Icon representing Peace, Justice and Strong Institutions: a white dove holding an olive branch and a gavel.

17 PARTNERSHIPS FOR THE GOALS

Icon representing Partnerships for the Goals: four white interlocking circles.

The logo for the Sustainable Development Goals, featuring the United Nations emblem at the top, the text "SUSTAINABLE DEVELOPMENT GOALS" in blue, and the colorful circular graphic from the "GOALS" wordmark.

Aligning our CSR Policy with the UN's SDGs

- **Philanthropy and Community Engagement:** Support local communities through philanthropic initiatives, such as donating to education programs, healthcare facilities, or environmental conservation projects.
- **Financial Inclusion:** Promote financial inclusion by offering products and services that cater to underserved communities, including microfinance, affordable housing financing, and small business loans.
- **Partnerships for the Goals:** Collaborate with other businesses, nonprofits, government agencies, and academia to address complex social and environmental challenges and contribute to the achievement of the SDGs.
- **Disaster Relief and Resilience:** Provide financial support and resources to communities affected by natural disasters or humanitarian crises, contributing to disaster relief efforts and building resilience to future disasters.
- **Technology for Social Welfare:** Invest in innovative technologies and startups focused on addressing social and environmental challenges, such as healthcare innovation, education technology, or sustainable infrastructure solutions.
- **Sustainable Agriculture:** Support sustainable agriculture practices and initiatives that promote food security, biodiversity conservation, and rural livelihoods.

Adopting the UN's SDGs within our Company

- **Promote Gender Equality:** Implement policies and programs to ensure gender equality within the company, including equal pay, leadership opportunities for women, and support for work-life balance.
- **Sustainable Investment Practices:** Integrate environmental, social, and governance (ESG) criteria into investment decision-making processes, promoting sustainable and responsible investment practices.
- **Education and Training:** Offer educational and training opportunities for employees, focusing on areas such as sustainability, diversity and inclusion, and ethical business practices.
- **Climate Action:** Reduce the company's carbon footprint by implementing energy-efficient practices, promoting recycling and waste reduction, and investing in renewable energy sources.
- **Responsible Consumption and Production:** Encourage responsible consumption and production practices within the organization, such as reducing paper usage, minimizing waste, and sourcing sustainable products and services.
- **Health and Well-being:** Support employee health and well-being through wellness programs, mental health resources, and access to healthcare benefits.

Our Process

In determining which initiatives to support, our CSR policy outlines a systematic approach that aligns with our company values and objectives. We prioritize initiatives that address pressing **social or environmental issues, have a measurable impact, and resonate with the interests and needs of our stakeholders**. We tentatively propose 3% of our PAT for CSR initiatives, but depending upon the approved budget and initiative in question, we can re-evaluate this number.

Our selection process involves the following steps:

1. Thorough research of the organization or initiative in question by the Marketing Department.
 2. Evaluation of proposal by the CSR Committee, which includes assessment of the potential outcomes, risks, and benefits of each initiative to ensure alignment with our CSR goals and the overall mission of our organization.
 3. Proposal with comments/recommendations is sent to the CEO for the final decision.
 4. In the case of approval, the matter is taken up by the Finance and Marketing teams accordingly for execution.
-

Our Process

Additionally, we consider the scalability and sustainability of the initiatives, aiming to support projects that have the potential for long-term positive change and broader societal impact. Collaboration with reputable nonprofit organizations, government agencies, and other stakeholders is also key to maximizing the effectiveness of our CSR efforts.

Ultimately, our goal is to make informed decisions that create meaningful and lasting value for society, the environment, and our business, while upholding the highest standards of integrity and accountability.



2023's CSR initiatives

- ▶ Conducted Breast Cancer Awareness Sessions with Shaukat Khanum Memorial Cancer Hospital.
- ▶ Sponsored the Karachi Down Syndrome Program (KDSP) Golf Fundraiser to enhance the lives of individuals with Down syndrome
- ▶ Sponsored the LRBT Golf Tournament to contribute to the treatment of eye ailments among those who cannot afford quality eye care.
- ▶ Corporate donor for The Kidney Centre Brunch, organized by the Kidney Centre Youth Initiative to support the hospital's care for kidney patients.
- ▶ Sponsored the Deaf Reach Charity Golf Tournament, supporting Deaf Reach schools, training centers, and college.

Alfalah Investments CSR Committee

The committee comprises of the CSO, CFO and CIO and is presided by the CEO.



Chief Executive Officer
Khaldoon Bin Latif



Chief Strategy Officer
Saad Haseeb Qureshi



Chief Financial Officer
Faisal Ali Khan



Chief Investment Officer
Muhammad Ayub Khuhro



**THANK
YOU!**