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ESG MATURITY ASSESSMENT

ABC Group Pty Ltd

Financials · Prepared 6 October 2026

CONTACT	INDUSTRY	ORGANISATION SIZE	COUNTRY
John	Consumer Finance	Medium (100–499 employees)	South Africa

OVERALL ESG MATURITY



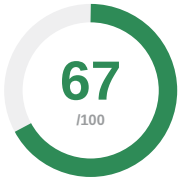
Compliant

ESG is embedded in strategy with measurable targets; disclosure and assurance are maturing toward leadership.



Reactive	Minimal	Compliant	Leader
0–25	26–50	51–75	76–100

E Environmental



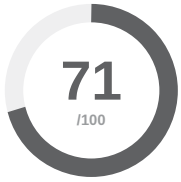
Emissions & Energy	67
Water Management	100
Waste & Circular Economy	0
Supply Chain	100

S Social



Human Rights & Labor	67
Diversity, Equity & Inclusion	100
Health, Safety & Wellbeing	0
Community Impact	100

G Governance



ESG Strategy & Oversight	67
Risk Management	50
Policies & Ethical Frameworks	100
Reporting & Transparency	67

Disclaimer. This ESG Maturity Report is based on limited self-reported information and does not constitute an audit, assurance engagement, or legal opinion. It provides only a high-level indication of areas that may require further attention. This report has been prepared exclusively for internal consideration and should not be used or relied upon by any other party or for any external purpose.

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PILLAR COMMENTARY

Environmental

ABC Group has solid foundations where it matters most in South Africa: water is monitored and governed by policy, and environmental risks in the supply chain are actively managed. The gap is waste. There is no formal policy and no tracking, which scores zero. Emissions and energy sit at a middling level and are the next area to strengthen. Closing the waste gap is quick work and would lift the whole pillar.

Social

The people side shows real strength in diversity, equity and inclusion, and in community impact, both of which score full marks. The concern is health, safety and wellbeing, which scores zero. There are no formal safety systems, no incident tracking and no wellbeing support. This is the most urgent finding in the report, because it is a risk to employees as well as a gap in reporting.

Governance

Governance is the strongest pillar. Policies and ethical frameworks are fully in place, and ESG strategy and reporting are developing well. The weak spot is risk management, which sits at 50. ESG and climate risks are not yet part of the company's main risk process. Lenders and investors increasingly expect that, so it's the logical next step.

Key strengths

- Water Stewardship — Monitoring and Policy in Place — Formal water monitoring and a management policy are established. In South Africa's water-stressed context, this reflects sound operational stewardship and demonstrates awareness of a material environmental risk before it becomes a regulatory or financial issue.
- ESG-Integrated Supply Chain Risk Management — Environmental risks in the supply chain are being assessed and suppliers are held to ESG standards. This reduces reputational and operational exposure from the value chain — a growing area of scrutiny from investors, customers, and regulators under emerging due diligence legislation.
- DEI Leadership — Policy and Board-Level Commitment — A formal DEI policy and Board-level diversity commitment are in place, demonstrating genuine leadership beyond tick-box compliance. This strengthens organisational culture, improves decision-making quality, and builds stakeholder trust — increasingly valued by investors and talent markets.

▲ Priority improvements

- Strengthen OHS Management Systems and Employee Well-Being Programmes — Develop formal OHS management systems with measurable safety targets and systematic risk assessments. Track workplace injuries, incidents, and near-misses. Implement a well-being programme including access to mental health and counselling support. Formalise OHS training and conduct regular audits against policy commitments.
- Develop a Formal Waste Management Policy and Reporting System — Formalise a waste management policy covering reduction, reuse, recycling, and responsible disposal of all waste streams. Implement waste volume tracking by category, set landfill diversion targets, and explore circular economy partnerships with certified waste management providers.
- Integrate ESG Risk into the Enterprise Risk Framework — Include climate and broader ESG risks in the corporate risk register and ERM framework. Conduct scenario analysis for physical climate risks (flooding, heat, water stress) and transition risks (policy, technology, market). This is required under TCFD and IFRS S2 and is increasingly demanded by lenders, insurers, and institutional investors.

KEY RECOMMENDATIONS

Ready to turn your ESG ambitions into meaningful action? Get in touch with us today!

Based on the selected sector, the applicable SASB Standards and key sustainability disclosure metrics are provided on the following page.

The SASB Standards are industry-specific sustainability disclosure standards, maintained by the International Sustainability Standards Board (ISSB). These standards help organisations identify and disclose the sustainability-related risks and opportunities most likely to affect financial performance.

Based on the selected sector, **Consumer Finance** (Financials) is associated with the following **4** disclosure topics and **12** key disclosure metrics:

Customer Privacy

1. Number of account holders whose information is used for secondary purposes
2. Total amount of monetary losses as a result of legal proceedings associated with customer privacy

Data Security

1. (1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected
2. Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud
3. Description of approach to identifying and addressing data security risks

Selling Practices

1. Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold
2. Approval rate for (1) credit and (2) pre-paid products for applicants
3. (1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products
4. (1) Number of customer complaints filed, (2) percentage with monetary or non-monetary relief
5. Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products

Activity Metrics

1. Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account
2. Number of (1) credit card accounts and (2) pre-paid debit card accounts

Next steps

For a complimentary consultation to discuss the next steps in closing the gap between your organisation’s current ESG maturity and future regulatory and stakeholder requirements, contact:

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