

SEFIN s.p.a.

soluzioni
nell'informatica

Your System Coach

SEFIN SPA

2023 SOCIAL ESG REPORT

SOMMARIO

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LETTER TO THE STAKEHOLDERS

Dear Readers,

We are in the first edition of our Sustainability ESG Report with which we intend to identify the goals in terms of sustainability and responsible development of our business in the short and long term.

Despite the recently overcome epidemic and ongoing war crises, Sefin SpA, in the last fiscal year ended March 31st 2023, has achieved the best results ever in the company's now more than forty-year history. These results not only fill us with satisfaction but also motivate us to want to pursue important goals in terms of sustainability and the responsible development and growth of our business.

Creating value is a shared journey with all levels of the company, stakeholders, suppliers and our customers. We are committed to safeguarding the environment, reducing emissions and meeting the needs of our consumers with a footprint that we would like to take as green as possible. We will strive to raise awareness among our employees and customers about the importance of sustainability, promoting positive relationships and conveying a healthy, waste-reduction-oriented culture, and developing projects aimed at enhancing business ethics, diversity and inclusion. We embark on this project with great enthusiasm, aware that there will be a lot of work to do but that, if we all move in the same direction, results, including in the areas of sustainability and inclusion, will not be lacking, as has always been the case in our company's history.

President of the Board of Directors

Claudia Negri

PURPOSE OF THE SOCIAL REPORT

The purpose of the social report is to account for our commitment to the environment and communities, illustrating what we have done and why we have done it, as well as what we intend to do in the future to increase our commitment even further.

For this reason, although we are not obligated by law, we have decided to prepare the social report and make it public by publishing it on our company website.

The distribution of these reporting tools, and more generally of Corporate Social Responsibility, represents the future of local and international markets, and is an unprecedented opportunity to leave a better planet for the next generations, who will strongly claim it. In our own small way, we intend to participate in this revolution.

ABOUT US

Our Story

SEFIN S.p.A. was founded in 1981 by **Giorgio Negri**, who also served as CEO of the entire Sefin Group from 1978 to 2021. A pioneer in the computerization and digitalization of the finance world, he was constantly in search of advanced business strategies and ideas. Thanks to his entrepreneurial intuition and innovative drive, he guided the group's companies toward business diversification and expansion. With authority and competence combined with sensitivity and generosity, he has been able to create a united and devoted company that, with esteem, trust, and loyalty has followed him on this path of growth.

Sefin is considered the ideal partner for those who want specific software solutions and customized outsourcing services.

Created to meet the needs of companies in the financial and near-banking sector, we have developed software and services aimed at the management of Factoring, Leasing, Financing, Consumer Credit, Salary-backed Loans and Credit Management (NPL), specializing in the Regulatory world and in compliance with the Supervisory Authorities, consolidating specific expertise and offering our Clients the IT or consulting solutions, best suited to solve their specific needs.

Throughout our history, we have accompanied financial, industrial and commercial companies of all sizes located in all parts of Italy and Europe from their earliest beginnings onwards by providing tools and solutions.

Il nostro supporto outsourcing ha permesso a tali società di concentrarsi sul loro core business e competere in maniera più efficace.

Over the years, we have expanded our portfolio of solutions available to the financial and industrial worlds, and today there are many applications for connectivity, e-business, information security, and document management, all designed in partnership with our Clients, directly verified, and subjected to constant updates.



THE SEFIN GROUP

SEFIN Spa, Incorporated on 01/29/1981 and 54.5% owned by Claudia Negri and 45.5% by Paola Negri

SEGIN SRL, Incorporated on 12/13/2011 and 54.5% owned by Claudia Negri and 45.5% by Paola Negri

FORGROUP CONSULTING SRL, Incorporated on 11/23/2000 and wholly owned by Sefin



Segin s.r.l.

Immobiliare del Gruppo Sefin, gestisce gli immobili di proprietà e cura i servizi amministrativi del Gruppo.



Sefin S.p.A.

Progettazione, produzione e assistenza di soluzioni software e servizi consulenza ed erogazioni di servizi rivolti al settore creditizio e finanziario al supporto della gestione del credito e alle segnalazioni agli Organi di Vigilanza.

Erogazione di servizi per la gestione automatizzata e distribuzione multicanale dei documenti comprensivo servizio di conservazione digitale a norma e pubblicazione web.



Forgroup Consulting s.r.l.

ForGroup Consulting è una società di Milano che si occupa di Consulenza Direzionale, Pianificazione, Controllo di Gestione, Risk Management e Vigilanza Regolamentare. Nel 2019 è entrata a far parte del Gruppo Sefin.

Grazie a questa unione il Gruppo Sefin è in grado di completare il portfolio di offerta in ambito applicativo, formativo e consulenziale soprattutto per il settore finance.

Our strengths

Customer Service and the lived experience together with all those who use our services allow us to say that only continuous interaction, only a relationship based on trust and listening could lead our solutions to be considered "Value Added".

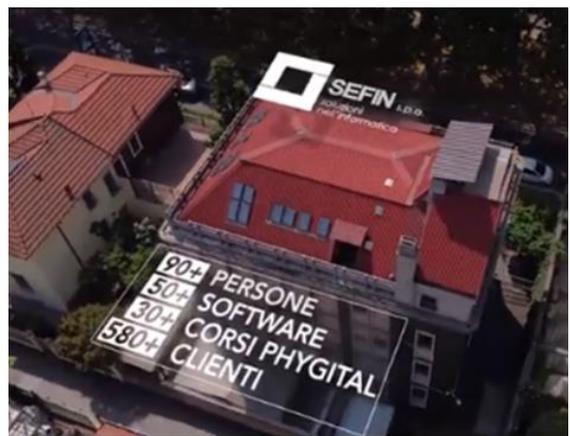
The department where our company's utmost attention is focused is the Consulting & Support Dept where we listen to our Clients' needs and turn them into solutions and where, in many cases, we help develop new business areas on which we are able to integrate our offerings while easing or eliminating the impact on our Clients' organization.

A team of more than 50 functional experts and regulatory consultants is ready to take over every Client's needs by proposing "compliant," innovative and effective solutions.

Our headquarters

The main headquarters is located at Viale Zara 10 in Milan, with an area of about 1050 square meters, of which about 600 are devoted to offices, about 150 to laboratories and 300 are occupied by the Data Processing Center.

The secondary office is located in Seregno in Via San Vitale, with an area of about 100 square meters used as offices.



Our competencies

Sefin develops customized and secure IT solutions for companies in the financial, banking and commercial sectors.

Engages in the design, production and support of software solutions, consulting and delivery of services aimed at the credit and financial sector in support of credit management and reporting to regulatory bodies.



Provides services for automated management and multichannel distribution of documents including standardized digital preservation and web publishing.

Sefin designs and delivers training activities for financial and credit intermediaries.

Services offered include:

Contract Management Systems: Services and specialized software for companies involved in Factoring, Leasing, Financing, Consumer Credit, Secured Loans, and Credit Management (NPL).



EBI Services: Services, Consulting and software to simplify the fulfillments required by the Bank of Italy, the Internal Revenue Service and other regulators, for companies in the banking, financial and insurance sectors.

MMS (Multimedia Management Service): The all-around document management service for printing, mailing, electronic storage, billing and collating.



Sefin Brands. Ideas and technologies to develop business with web marketing techniques, both for Business-To-Business and Business-To-Consumer companies.

Sefin Academy. SEFIN Academy was created with the aim of delivering highly qualified professional training to financial market operators, offering a wealth of skills and knowledge gained from more than 40 years of experience in the sector. Our training initiatives are also carried out with the collaboration of trade associations and experts who work closely with supervisory institutions in order to periodically address new and complex aspects of regulations and their operational implications, thus ensuring adequate preparation on compliance.



Governance and Other Bodies

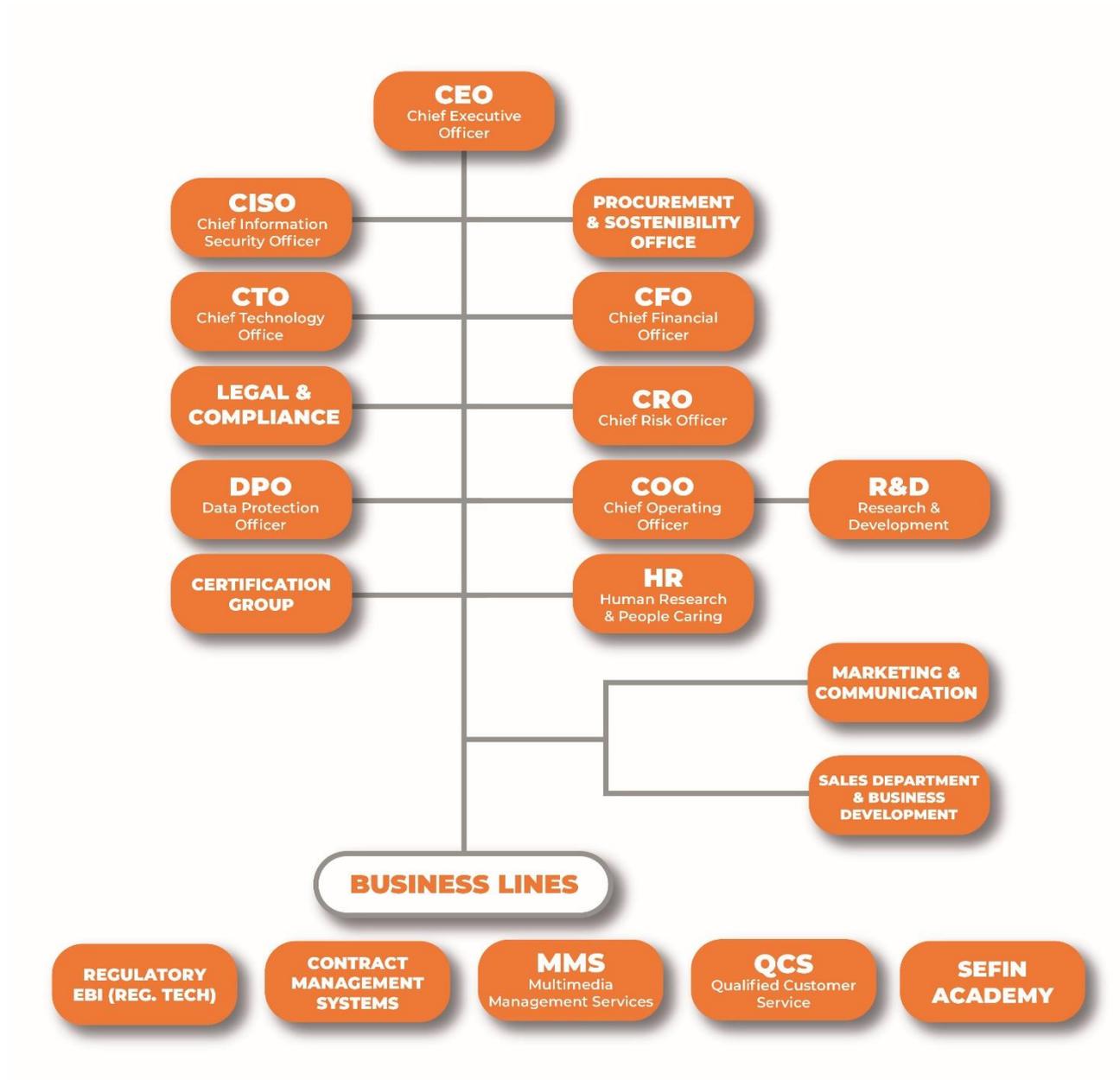
SEFIN is a joint stock company, with a share capital of € 450,000 I.V.

By establishing appropriate oversight bodies and division of labor, our *governance* model is based on a transparent and efficient system.

The company is managed by a Board of Directors, whose members are Claudia Negri and Paola Negri. The Chairwoman of the Board of Directors, Claudia Negri is also assigned the representation of the Company; both Board members have delegated powers that allow them to operate autonomously, obviously within the limits of the powers conferred on them.

The company has a Board of Statutory Auditors, which is also entrusted with auditing, appointed in accordance with current regulations, to verify compliance with the Law and the Articles of Association, as well as that the accounting and financial statements comply with national accounting standards.

The organizational structure



Workers: employees and collaborators

SEFIN employs more than 90 staff members, both employees and externals, with different and broad levels of experience. All resources have proven technical knowledge which has made SEFIN a market-recognized center of technological expertise. Sefin works with its employees by applying abundant ethics and attention to labor issues. We consider our human resources the greatest asset and consequently pay great attention to the development of their capabilities and potential.

That is why we started a column of face-to-face interviews done with our team.



Many colleagues have been with Sefin for a long time and have much to tell and teach; others have been with us for only a short time but have quickly settled in and are making their important contributions to the growth of the company.



Welfare & People Caring

Paying attention to people's needs and achieving a proper work-life balance is an important value for SEFIN. The possibility of remote "smart working" has been introduced, with a view to being a sustainable company, with benefits for the environment (reduction of CO2 and PM10 emissions, traffic, energy consumption, etc.) and with the aim of enabling a better life balance.



Sefin Welfare includes goods and services that Sefin makes available to its employees and their families in order to improve their private and working lives. The tools used consist of both benefits of a monetary nature and the provision of services, or a mix of the two.

We have combined experience gained over the years in both business and human resource management by putting two fundamental concepts at the center of our work: well-being and productivity.

For more information about our welfare plan, please see the link <https://www.sefin.it/sefin/welfare-e-people-caring>

Fun with Sefin is the new project created by Sefin to carry out team building activities. Team building in the corporate environment constitutes a set of

recreational, cultural and sports activities whose purpose is to make groups of people interact. Fun with Sefin activities offer all members of the organization an informal environment for socializing and networking. An example of team building activities organized by Sefin is **Dialogue in the Dark for Companies (Sensory Pathway)**. Participants are led into total darkness within the Dialogue in the Dark path. A guide who is blind or visually impaired takes the group on a rediscovery of the non-visual senses, through seeing made up of other senses. The tour ends with a tasting experience, sipping a drink in the bar environment. This is also a time for dialogue, to give space for feelings, reflections and curiosity.

ESG activities

There are many best practices that Sefin has implemented to minimize the impact of processes and activities on climate and the territory:

- in place of plastic bottles, drinking water dispensers have been installed on the floors
- instead of plastic cups, plates, cutlery everything is purchased in recycled paper
- each employee has been provided with a personal water bottle
- among the welfare options is the option to purchase public transport passes in order to reduce CO2 emissions.
- the use of bicycles is supported by creating protected bicycle shelter spaces within the courtyard of the building

Training

Training occupies a central and strategic role in Sefin's growth. Training employees and delivering courses to stay continuously updated is a great strength from the perspective of talent *acquisition* and *retention*.

It is believed that adequate preparation and training of its employees is a key element in guaranteeing the quality of the products and services offered and ensuring customer satisfaction.

The company will continue to allocate significant resources for the training and professional development of its colleagues to ensure qualitatively excellent service standards.

In particular, the following contents were offered:

- Business English Course
- E-learning training thanks to the "SefinAcademy" Platform
- Training for members of Development teams on technological languages thanks to the "DEVAcademy" Platform
- Training for Networking and Systems team members on IT topics, Security and operating systems thanks to the "Udemy" Platform
- Specific training for regulatory topics
- ICT & Security / Risk Management / Blockchain / Big Data A.I.
- The New ISO 27001

In addition to in-house consultants, our initiatives are carried out with the cooperation of trade associations and experts who work closely with Supervisory Institutions in order to periodically address new and complex aspects of the regulations and related operational implications.

Our training courses are also organized for our client companies, through SEFIN ACADEMY, according to specific requirements and needs of the requesting companies.

Since April 2020, wEBInars have been active: training sessions created to meet the needs of individuals and companies, ensuring their need for regular training on regulations and compliance, including online!

Also active on this site is the new e-learning platform to take our training courses also in "on-demand" mode and complete with self-learning tests, with regular certificate issued.

<https://ebi.sefin.it/piattaforma-e-learning-ebi/>

You can also read more about us in our training brochure or in the calendar of courses already scheduled.

<https://ebi.sefin.it/formazione/>

Community

Sefin believes that a business, in order to grow, must operate in a healthy environment and community, benefiting both people and the economy. Therefore, Sefin is actively committed to generating a positive impact for the Community in which it operates and in this regard supports:

- **Lifability Competition** - Lifability is the longest-running Lions competition to support young people with digital business ideas with high social impact, and it has been supported by the Multiple District again for 2022. On the occasion of the 12th edition of LIFEBILITY on June 15, 2022, in the beautiful setting of the Milan Chamber of Commerce, the award ceremony was held for the winners of the Innovative Health Category named after Lions Giorgio Negri, founder of Lions Milano Ai Cenacoli.
- **A.la.t.ha Onlus** - Alatha is a non-profit social cooperative that has been working since 1995 to make life easier for the disabled or elderly person.
- **Opera of San Francesco** - Opera San Francesco per i Poveri, OSF, is the reality founded by the Capuchin Friars of Viale Piave in Milan, which since 1959 has been committed to providing the poor with free assistance and welcome
- **Pane Quotidiano (Daily Bread) Onlus** - It was founded in Milan in 1898. Its goal is to ensure basic groceries for those in need; every day, free of charge.

- **Ali Di Scorta (Spare Wings) Onlus** - The "Ali di Scorta" association was founded in 1999 on the initiative of some parents of children with cancer and some volunteers, in collaboration with doctors from the departments of Pediatric Oncology and Children's Neurosurgery at the "Agostino Gemelli" polyclinic in Rome. Its purpose is material and psychological assistance to parents of children with oncological diseases.
- **- School-Work Alternation Projects:** reception of upper fourth grade students for the planned internship period.
- **Lions club Milan at the Cenacoli:** voluntary association that addresses the needs of the local area and community.
- **Milan Teuliè Association:** Military School with the task of fostering the education of young students by contributing to the formation of knowledgeable citizens with a sense of honor and a willingness to work for peace.
- **Brera Academy of Fine Arts:** collaborations with the Academy in order to support the restoration of works of art

QUALITY POLICY

Sefin SpA wants to ensure the achievement of corporate objectives through full adherence to the principles identified in the Management System for Quality and Information Security, of the requirements recalled by UNI CEI EN ISO/IEC 27001:2022, UNI EN ISO 9001:2015.

Our quality policy can be reached at the following link:

<https://www.sefin.it/sefin/qualita-e-certificazioni/1681-politica-della-qualita-e-della-sicurezza-delle-informazioni>

Sefin is committed to maintaining the organization, responsibilities and standard of all activities to ensure its Customers that each business process is always carried out better and more effectively.

In implementation of the quality policy,

- In March 2022, Sefin was awarded the **CRIBIS Prime Company** recognition of highest commercial reliability
- Has obtained the **UNI EN ISO 9001:2015** certification for the entire production process



- has achieved the prestigious **UNI CEI ISO/IEC 27001** certification. Please refer to the privacy section for more details



- has been awarded the **Synesgy Certification** through the **ESG Performance Assessment**



PRIVACY

Sefin manages and protects data in accordance with the requirements outlined in the EU 2016/679 EUROPEAN REGULATION FOR THE PROTECTION OF PERSONAL DATA (so-called GDPR - General Data Protection Regulation).

But Sefin wanted to go further; we have achieved the prestigious UNI CEI ISO/IEC 27001 certification, obtained on the basis of a voluntary international standard regarding the security of information handled by the organization whether in digital form, hard copy, or any other format. With this advanced standard, SEFIN guarantees its customers, suppliers, collaborators the existence of a security management system for the information circulating within our company, ensuring compliance with the highest security in this regard.

The ISO 27001 standard is an advanced standard of absolute excellence, used by major international players in the most sensitive sectors (e.g., banking, finance, healthcare, ICT, etc...), and also extended to the management of organizational and operational aspects regarding security. It covers aspects such as management of physical, logical access, application security, backup, disaster recovery & business continuity, and more. It assumes at its base a fairly structured risk assessment that allows the company to monitor its aspects.



CODE OF ETHICS

Sefin has equipped itself with a code of ethics with the aim of defining and disseminating the ethical principles, values, moral standards and rules of conduct by which the Sefin Group is inspired in the management of its activities and in its relations with Collaborators, Clients, the Public Administration and Suppliers, also with a view to preventing the crimes referred to in Legislative Decree No. 231 of June 8, 2001, and to comply with the provisions of the United Nations "Global Compact".



The code of ethics is the first foundation for preserving and enhancing the company's reputation and trustworthiness by ethically directing the company's actions at every level of the organization: governance, employees, collaborators, external consultants, suppliers, and in general any person acting on behalf of the company.

The code of ethics is therefore made known to all recipients, who are required to learn its contents and abide by its principles.

The document is divided into 3 components:

- Charter of Values
- Code of conduct
- Methods of implementation and control

For the full version of the code of ethics, please refer to the following link:

<https://www.sefin.it/sefin/codice-etico>

MISSION

To be a reference company on the Italian and foreign markets in the IT and consulting field for the banking and near-banking sector, offering highly specialized services and expertise, proposing technologically advanced solutions and involving internal staff and our clients by promoting training opportunities for constant, systematic and continuous skills growth.

VISION

Knowing how to understand and satisfy both the manifest needs and implicit expectations of the customer, consolidating and expanding its market position with new services or new areas to be satisfied, generating and monitoring a constant balance between quality, price and performance, with a constant focus on improving internal corporate welfare by increasing awareness of the importance of the role of each individual employee in the pursuit and achievement of objectives.

IMPACT MEASUREMENT

METHODOLOGY NOTE

For measuring the Sefin's impact, we chose to use the survey method developed by Ecomate.



It is a sustainability algorithm designed from European and Italian regulations, in line with major international standards, tailored for small and medium-sized enterprises, and validated by a decentralized scientific committee.

The chosen model is based on the goals and guidelines of the EU 2030 and 2050 Agenda Strategies and includes more than 300 national and international frameworks, more than 900 different industry sectors, and more than 400 sustainability KPIs. In this way, the algorithm provides accurate and comprehensive feedback on the company's sustainability and its level of alignment with the most market-demanding *compliance*.

The methodology adopted provides both a snapshot of current sustainability within the company and the company's resilience to the economic-political scenario in the coming years; it also provides a comparison with competitors using benchmarks both at the industry level and by company size.

The entire process is governed by a transparent architecture, validated by a technical-scientific committee in which various experts can offer their contributions to the development of the logic and content of the rating, thus ensuring transparency, objectivity and impartiality.

INNOVATION



Innovazione

Il modulo valuta l'approccio dell'azienda all'innovazione, considerando diversi aspetti: digitalizzazione, flessibilità, capacità di cogliere nuove opportunità, open innovation, trasformazione digitale, sicurezza informatica, IP protection.

62/100

Qualora siate una realtà di recente costituzione, fare riferimento alle vostre intenzioni / obiettivi futuri.

| | | | |
|--------------|--------------|-------------|----------------|
| Categoria: G | Tematiche: 8 | Domande: 25 | Compliance: 39 |
|--------------|--------------|-------------|----------------|

Risultati medi delle altre imprese che hanno compilato il questionario

| | |
|-------------|--------|
| Europa | 35/100 |
| Italia | 34/100 |
| Classe | 38/100 |
| Settore | 34/100 |
| Concorrenti | 43/100 |

Il tuo punteggio nel tempo

05/05/2023 13:13:33

62/100

Criteria satisfied

On the subject of innovation, we note that our company manages company documentation through both a digital and hard copy archive, and for the past 3 years, has provided training courses in information technology for all employees.

The main source of innovation for our company comes from the needs of our customers, analysis of market needs and our partners, analysis for internal use, data from social media, customer service, direct feedback, customer profiling.

In particular, making use of Digital Marketing, we have defined a precise strategy that we implement through various activities, e.g., email, social media, SEO: all of which allows us to develop new products/services with a frequency that anticipates the times required by the market.

Aspects for improvement

Having not yet developed an innovation management system and since less than 5% of our revenues come from digital channels, we are developing a system that allows employees to report ideas to their line managers so that they can propose improvements on a regular basis without waiting for specific internal or market needs and giving customers the opportunity to test new products and services.

TRANSPARENCY



Trasparenza

Il modulo valuta il grado di trasparenza dell'azienda nei confronti dei portatori d'interesse, analizzando il livello di accessibilità delle informazioni al pubblico e la protezione di eventuali dati sensibili.

63/100

| | | | |
|--------------|--------------|-------------|-----------------|
| Categoria: G | Tematiche: 7 | Domande: 22 | Compliance: 100 |
|--------------|--------------|-------------|-----------------|

Risultati medi delle altre imprese che hanno compilato il questionario

| | |
|-------------|--------|
| Europa | 28/100 |
| Italia | 27/100 |
| Classe | 34/100 |
| Settore | 22/100 |
| Concorrenti | 43/100 |

Il tuo punteggio nel tempo

05/05/2023 12:16:58

63/100

Criteria satisfied

In addition to having already obtained the legality rating, our company does not do business with governments, entities or persons sanctioned or domiciled in the countries listed in the "EU sanction map" for which restrictive measures established by the policies of the European Union are in force

Furthermore, communicating our values (mission/vision, corporate culture) as well as corporate modus operandi allows us to be transparent with customers, employees, associates, and partners, as well as being a valuable vehicle for spreading awareness of environmental sustainability and social responsibility

Aspects for improvement

Our company has not yet adopted the 231 Model (Organization, Management and Control Model), however, in the second part of 2023, it has set up a whistleblowing system

ECONOMY



Economia

Il modulo valuta la gestione delle principali attività finanziarie, strategiche ed organizzative con particolare attenzione alla sostenibilità economica del modello di business.

59/100

| | | | |
|--------------|--------------|-------------|----------------|
| Categoria: G | Tematiche: 4 | Domande: 18 | Compliance: 38 |
|--------------|--------------|-------------|----------------|

Risultati medi delle altre imprese che hanno compilato il questionario

| | |
|-------------|--------|
| Europa | 35/100 |
| Italia | 35/100 |
| Classe | 37/100 |
| Settore | 31/100 |
| Concorrenti | 43/100 |

Il tuo punteggio nel tempo

05/05/2023 13:07:42

59/100

Criteria satisfied

The company has a comprehensive and detailed *business plan*, conducts analysis or market research each year, and uses the data collected to support its decisions

It is also equipped with a monitoring and control system of a financial nature that makes it possible to foresee possible financial problems, which at the moment are only theoretical since the company does not resort to bank financing in any way but uses only its own resources.

All processes in our company have been mapped and are monitored at least on an annual basis, including producing KPIs

Aspects for improvement

Although significant investments have been made in recent years, our company is investing less than 2% of its turnover in research and development, a figure that is, moreover, in line with the average investment of Italian companies: therefore, in view also of the available liquidity, we are planning to increase the volume of such investments in the future.

PROFESSIONAL ETHICS



Etica professionale

Il modulo valuta quali aspetti etici sono rispettati nei confronti di vari portatori d'interesse, dai lavoratori ai consumatori. Vengono considerati diversi ambiti, dalla tutela dei diritti umani a forme di sostegno e facilitazioni aggiuntive volontarie.

44/100

Per la compilazione di questo modulo tenere in considerazione che, qualora l'azienda non avesse dipendenti, si deve fare riferimento ai propri lavoratori.

| | | | |
|--------------|--------------|-------------|-----------------|
| Categoria: S | Tematiche: 7 | Domande: 24 | Compliance: 115 |
|--------------|--------------|-------------|-----------------|

Risultati medi delle altre imprese che hanno compilato il questionario

| | |
|-------------|--------|
| Europa | 33/100 |
| Italia | 33/100 |
| Classe | 38/100 |
| Settore | 31/100 |
| Concorrenti | 35/100 |

Il tuo punteggio nel tempo

05/05/2023 13:05:44 44/100

Criteria satisfied

The company applies the principle of equal pay and makes a structured distribution of benefits to the generality of its workers who participate in refresher and/or training courses, in addition to those required by any standard regulations/contract, for more than 8 hours per year.

This has resulted in a negative employee turnover rate of less than 15% over the years.

Between 40% and 50% of our employees are female, as is the entire board of directors: the percentage of pink quotas in our company is in line with, if not higher than, national targets.

As part of work-life balance and equal opportunity protection initiatives not provided for in national contracts, we introduced initiatives regarding flexible work.

Finally, since our company has less than 15 percent of employees under the age of 35, a gradual rejuvenation of the company is underway as a result of retirements and their replacement by younger personnel, along with the hiring of foreign nationals: all

with a view to fostering innovation by taking advantage of modern educational paths also conducted abroad.

Aspects for improvement

While much has been done in this area, in order to be able to further improve the situation of the company's workers, as well as to encourage initiatives for aggregation and socialization among employees, both a meritocratic pay system and the provision of career paths within the company are being explored.

HEALTH & SAFETY



Salute e sicurezza

Il modulo copre aspetti legati a diversi adempimenti gestionali in materia di salute e sicurezza.

38/100

| | | | |
|--------------|--------------|-------------|----------------|
| Categoria: S | Tematiche: 5 | Domande: 16 | Compliance: 65 |
|--------------|--------------|-------------|----------------|

Risultati medi delle altre imprese che hanno compilato il questionario

| | |
|-------------|--------|
| Europa | 34/100 |
| Italia | 34/100 |
| Classe | 36/100 |
| Settore | 28/100 |
| Concorrenti | 35/100 |

Il tuo punteggio nel tempo

05/05/2023 13:09:12 38/100

Criteria satisfied

Our company regularly and continuously checks for discrimination, bullying, mobbing or other physical and/or verbal aggression among its employees, informing them about discrimination issues and providing a channel/procedure to collect any reports.

Compared to total annual working hours, the percentage of overtime hours is less than 5% of total hours, so you are limiting the use of overtime with excellent results.

The company complies with the requirements of Legislative Decree 81/2008: it has appointed and trained all required figures and completed risk assessment.

Aspects for improvement

The company intends to submit a questionnaire on work-related stress to its employees in order, among other things, to promote the maintenance of a healthy lifestyle among its workers: in fact, through information, small actions such as making healthier food available or promoting physical activity, and/or offering health-promoting company benefits, excellent results could be achieved in this regard.

MOBILITY



Mobilità

Il modulo valuta l'impegno dell'azienda nel favorire la mobilità sostenibile dei propri dipendenti e calcola inoltre una stima della relativa Carbon Footprint.

32/100

| | | | |
|--------------|--------------|-------------|----------------|
| Categoria: E | Tematiche: 5 | Domande: 14 | Compliance: 53 |
|--------------|--------------|-------------|----------------|

Risultati medi delle altre imprese che hanno compilato il questionario

| | |
|-------------|--------|
| Europa | 33/100 |
| Italia | 33/100 |
| Classe | 36/100 |
| Settore | 34/100 |
| Concorrenti | 43/100 |

Il tuo punteggio nel tempo

05/05/2023 13:01:15

32/100

Criteria satisfied

Our company has contractually regulated working from home (smartworking) to facilitate work-life balance for its employees, who can independently plan smart-working days up to a maximum of 8 days per month.

Aspects for improvement

Our company, to date, has never carried out a survey of employees' home-to-work mobility, including verifying the type of vehicle that is used: to this end, we are considering formulating a company questionnaire

Since, at the same time, we are adopting specific sustainable mobility policies through benefits and/or providing organizational tools and/or means of transportation, the results of this questionnaire could be used to optimize said sustainable mobility policies.

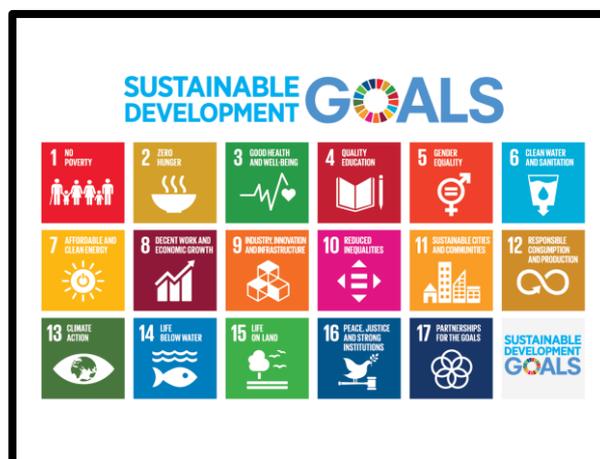
2022 STRATEGIC SUSTAINABILITY PLAN

With the aim of developing an increasingly structured and long-term approach to managing sustainability issues, the goal of establishing a Strategic Sustainability Plan continued during 2022.

The Strategic Sustainability Plan identifies, over a medium- to long-term time horizon, all the objectives and actions to be implemented, associating with them the resources and targets to be achieved. In addition, through the assignment of responsibilities for each identified action, it will be possible to ensure constant monitoring of the plan, providing periodic feedback on the achievement of the set objectives, within the Impact Report.

All objectives are positioned around 5 key concepts:

- *People*: eliminate hunger and poverty in all forms and ensure dignity and equality;
- *Prosperity*: ensure prosperous and full lives in harmony with nature;
- *Peace*: promote peaceful, just and inclusive societies;
- *Partnership*: implement the agenda through strong partnerships;
- *Planet*: protect our planet's natural resources and climate for future generations.



2023/2024 OBJECTIVES

In order to give substance to the goals set forth in the strategic sustainability plan, the Company will commit to implementing the following actions for the year 2023/2024:

Third sector:

We will also support the following initiatives for 2023/23:

- **Lifability Competition** - Lifability is the longest-running Lions competition to support young people with digital business ideas with high social impact, and it has been supported by the Multiple District again for 2022. On the occasion of the 12th edition of LIFEABILITY on June 15, 2022, in the beautiful setting of the Milan Chamber of Commerce, the award ceremony was held for the winners of the Innovative Health Category named after Lions Giorgio Negri, founder of Lions Milano Ai Cenacoli.
- **A.l.a.t.h.a Onlus** - Alatha is a non-profit social cooperative that has been working since 1995 to make life easier for the disabled or elderly person.
- **Opera of San Francesco** - Opera San Francesco per i Poveri, OSF, is the reality founded by the Capuchin Friars of Viale Piave in Milan, which since 1959 has been committed to providing the poor with free assistance and welcome
- **Pane Quotidiano (Daily Bread) Onlus** - founded in Milan in 1898. Its goal is to ensure basic groceries for those in need; every day, free of charge.
- **Ali Di Scorta Onlus** - The "Ali di Scorta" association was founded in 1999 on the initiative of some parents of children with cancer and some volunteers, in collaboration with doctors from the departments of Pediatric Oncology and Children's Neurosurgery at the "Agostino Gemelli" polyclinic in Rome. Its

purpose is material and psychological assistance to parents of children with oncological diseases.

- **School-Work Alternation Projects:** reception of upper fourth grade students for the planned internship period.
- **Lions club Milano ai Cenacoli:** voluntary association that addresses the needs of the local area and community.
- **Milan Teuliè Association:** Military School with the task of fostering the education of young students by contributing to the formation of knowledgeable citizens with a sense of honor and a willingness to work for peace.
- **Brera Academy of Fine Arts:** collaborations with the Academy in order to support the restoration of works of art

and in addition

- **- Institute for the Blind of Milan** – through the company's participation in the Dialogue in the Dark exhibition/pathway, which is an invitation to experience, in the absence of light, new ways of communicating and perceiving reality. It differs from a traditional exhibition in that there is a total absence of light and visitors must rely solely on their senses of touch, hearing, smell, taste to explore the environments.

EMPLOYEE INCENTIVE PLANS

The Welfare Plan defined in the 2022/2023 fiscal year is confirmed for the year 2023/2024 as well, within which is the reimbursement of public transportation subscriptions in order to promote environmentally sustainable mobility.

WHISTLEBLOWING

In ANAC Resolution No. 311 of July 12, 2023 (full document), the Authority published the "Guidelines on the Protection of Persons Reporting Violations of Union Law and the Protection of Persons Reporting Violations of National Regulations. Procedures for the submission and handling of external reports."

Sefin, as a private sector entity that employed an average number of employees (permanent or fixed-term employment contracts) of up to 249 in the last year, will be subject from December 17, 2023 to the new regulations of Legislative Decree 24/2023 and will have to issue procedures and processes for compliance.

CERTIFICATIONS

Sefin has defined the ESG objectives to be achieved through the certifications listed below:

- UNI 125:2022 Gender Equality Certification
- ISO14001 Environmental Certification
- Legality Rating

INNOVATION START-UP PROJECT

SEFIN also intends to grow through acquisitions or through the creation of subsidiary companies, even in the form of an innovative startup.

A new project by an innovative start-up focused on software development and IT infrastructure management, which aims to rationalize the use of resources at 360°: from mips, to energy consumption, to attention to resources and development of their abilities and potential, accompanying them with training and a good life balance according to ethical work standards.