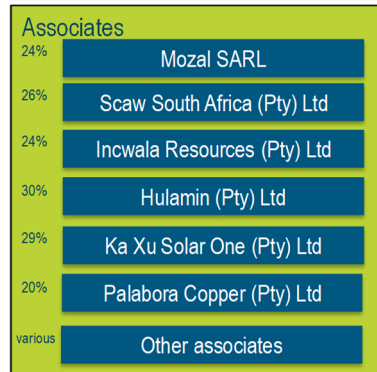
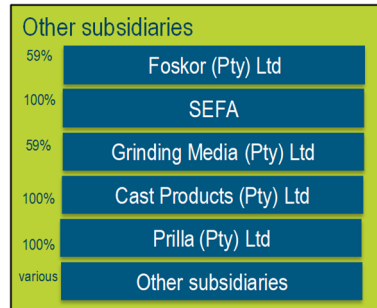
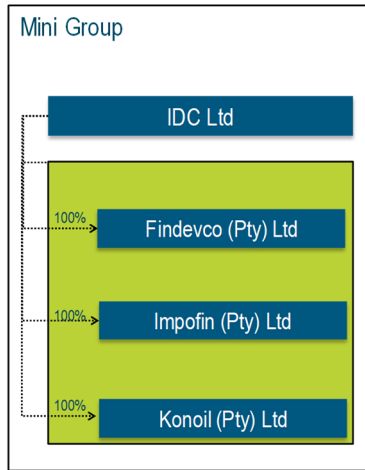


## ADDITIONAL ONLINE INFORMATION

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### Group Structure



## Significant Board Directorships

### Ms BA Mabuza

- Afgri Operations Limited
- Absa Financial Services
- Africa Business News (Pty) Ltd
- Tsogo Sun Holdings

### Ms LI Bethlehem

- City Power (Pty) Ltd (Chairperson of the Board)
- HCl Sun Energy (Pty) Ltd
- HCl Propco (Pty) Ltd
- Sedibelo Platinum Mines Limited

### Mr BA Dames

- African Rainbow Energy & Power (Pty) Ltd (CEO)
- Nedbank Limited
- Nedbank Group Limited

### Mr RM Godsell

- Polymetal International PIC (Chairman of the Board)
- Foskor (Pty) Ltd (Chairperson of the Board)

### Mr AT Kriel

- Southern African Clothing and Textile Workers' Union (General Secretary)

### Dr SM Magwentshu-Rensburg

- Rensiza Business Partners (Managing Director)
- Old Mutual Limited
- Ministerial Advisory Committee on SMEs

### Ms NP Mnxasana

- ArcelorMittal South Africa Limited
- Barloworld Limited

### Ms M More

- Public Investment Corporation SOC Limited (Chief Financial Officer)
- Independent Regulatory Board for Auditors

### Ms PM Mthethwa

- Group Five Limited

### Adv ND Orleyn

- Peotona Group Holdings (Pty) Ltd (Executive Director)
- Toyota SA (Pty) Limited
- Toyota SA Financial Services Limited
- Ceramic Industries (Pty) Ltd
- Lafarge Industries SA (Pty) Ltd
- BP SA (Pty) Ltd

### Dr NE Zalk

No other significant directorships

## Corporate Social Investment

### Key projects supported during the 2019 financial year

Initiative	Project	Prior to IDC involvement	CSI activity (spend or time)	After IDC involvement	Partners + funding/ resources leveraged
Nelson Mandela Centenary	Sterkfontein Psychiatric Hospital	The sporting facilities, occupational therapy centre and library existed but were in dire need of renovation. The outdated and dilapidated facilities and structures were unsafe and unusable.	We partnered with the SAME Foundation for the years' Nelson Mandela Centenary and took on a four-month project of renovations at the hospital. IDC employees were invited to volunteer their time by assisting with renovations throughout the month of July 2018.	The usable, safe, compliant and up-to-standard sporting facilities, library and occupational therapy workshop make better rehabilitation programmes and patient care possible.	IDC Employees: volunteering of time and resources
	Regional Offices – My community, my project	Lack of community involvement and a need for funding and philanthropic support in various areas.	Regional Offices selected initiatives of their choice in line with the needs within their areas. IDC regional offices participated by volunteering their time and resources towards worthy causes within their communities.	19 organisations were supported through this initiative, collectively reaching a total 1228 beneficiaries. The involvement of employees within their communities contributed towards improving the quality of the project beneficiaries and in turn also boosted employees' morale.	IDC Employees: volunteering of time and resources
	100 Blankets for Mandela	A shortage of blankets in orphanages – especially during the cold winter months.	IDC female employees volunteered their time to knit blankets to be donated to orphanages in need. Over 140 blankets were completed and donated to needy organisations alongside basic baby products (e.g. diapers, formula, clothes etc.).	4 Organisations in dire need of support benefitted from the donations. The organisations' beneficiaries were thus able to keep warm and have some additional clothes and food during the cold winter months.	IDC Employees: volunteering of time and resources
	Nelson Mandela Foundation's project	Dilapidated and unused residence of late President Nelson Mandela	R5mil in grant funding for the construction and renovation of the property.	Converting Nelson Mandela House into a Presidential Centre. The project is aimed at giving visitors additional insights into the Mandela heritage and leave with an intimate connection to the life and space of Madiba.	<ul style="list-style-type: none"> <li>Atlantic Philanthropies:</li> <li>Thebe Tourism:</li> </ul>
	Mandela	IDC-adopted schools didn't have libraries which means the learners had	IDC established a partnership with the Nelson Mandela	Fully fledged libraries can be used by the schools, giving learners	<ul style="list-style-type: none"> <li>Nelson Mandela Foundation</li> </ul>

Initiative	Project	Prior to IDC involvement	CSI activity (spend or time)	After IDC involvement	Partners + funding/ resources leveraged
	Centenary library at Zamokuhle Primary school in Matatiele, Eastern Cape	limited or no access to reading material. The lack of libraries resulted in a culture of non-reading and learners reportedly struggled to read.	Foundation (NMF) to provide adopted primary schools with libraries by renovating and furnishing old classrooms. These libraries are named 100 Nelson Mandela Centenary Libraries and were handed over to the Department of Basic Education post completion.	easy access to knowledge and ultimately encouraging a culture of reading amongst the learners.	<ul style="list-style-type: none"> <li>Donation of books to the libraries</li> </ul>
Education and Skills Development	Whole School Development – Primary School Programme	Underperforming primary school learners and lack of educator support for numeracy and literacy resulted in low pass rates of learners. This ultimately contributes towards low performance rates in higher grades (especially in secondary school level).	<ul style="list-style-type: none"> <li>Language and literacy educator development and classroom-based programme</li> <li>Mathematics educator development and classroom-based programme</li> </ul>	Improvement in numeracy and literacy within the IDC's primary schools which acts as feeder schools to the IDC's 20 adopted secondary schools.	Adopt-a-School Foundation
	Information Communication Technology (ICT) programme	Lack of ICT or functioning ICT equipment at IDC adopted schools. The schools also lacked a variety of skills, including productivity, communication, collaboration and integration of ICT in teaching and learning practice.	IDC partnered with Adopt-a-School Foundation to ensure that audits were conducted at each school. Identified spaces were renovated to ensure that it meets the requirements of a functional computer lab, namely adequate security, electrical infrastructure and furniture. IDC further provided training to ensure that the technology is properly integrated into learning and teaching in classrooms.	The project was rolled out in 8 new schools. A total of 14 of the IDC's adopted schools received fully-fledged ICT centres. This included training and facilitation of integrating ICT into the teaching and learning environment to enhance education outcomes.	<ul style="list-style-type: none"> <li>Adopt-a-School Foundation</li> <li>Wipro Technologies: Donation of all technology equipment (including computers) to the ICT centres established by the IDC</li> </ul>
	Infrastructure Development	Inadequate infrastructure for the school to function/ operate optimally.	In partnership with Adopt-a-School Foundation new structures were provided where needed and infrastructure that is unsafe, unusable, damaged and dilapidated were renovated. Science labs, classrooms,	69 new facilities have been built and 79 existing facilities renovated within the IDC's adopted schools since inception of the programme in 2013.	Adopt-a-School Foundation

Initiative	Project	Prior to IDC involvement	CSI activity (spend or time)	After IDC involvement	Partners + funding/ resources leveraged
			ablution facilities, feeding scheme kitchens and administration blocks were prioritised.		
	Ingwe TVET Colleges – Experiential learning simulation room	No simulation room existed for the facilitation of experiential learning through integrating theoretical and practical learning.	IDC contributed towards the construction of a simulation room at College’s Maluti Campus.	Through the construction of the simulation room the College will be able to focus on the principle of student centred learning; improving both teaching and learning efficiency.	N/A
	Taletso TVET College - Chicken broiler house project	No existing chicken broiler house existed at the College for the agricultural students’s practical and experiential learning. The students have been struggling with practical lessons due to the lack of appropriate training facilities required to host these workshops.	IDC contributed towards the construction of a Chicken broiler house.	Relevant experience and workplace-training for students can now be provided, improving the sustainability and impact of the College’s courses.	N/A
	Department of Basic Education (DBE) Digitisation of Government Textbooks	There was no sponsor for the chosen subjects prior to IDC’s involvement.	IDC sponsored the development and digitisation of Government textbooks for Life Sciences for learners and workbooks for educators. The targeted grades were grade 11&12.	Development and digitisation of life science textbooks and educator workbooks for grade 11 and 12.	Department of Basic Education
CSI Systems and Procedures	Review of CSI Systems and Procedures	CSI systems & Procedures did not cater for the donation of assets and management of the I Do Care Fund.	Review and update of the CSI Systems and Procedures.	Approval of new CSI Systems & Procedures in March 2019.	N/A
Entrepreneurship Development	Mentec Foundation: Exit Strategy Skills and Enterprise Development Project	A job-readiness programme for youth comprising of continuous learning, enterprise development and placement.	The IDC strengthened the project further with the objective to create jobs and enterprise development opportunities for youth in the following fields: ICT, Waste Management and Renewable energy	70 New jobs were created for youth and women in the Northern Cape and Free State areas through the project.	MQA, Accenture, Mentec Group, BIH Municipalities
	Buhle Farmers Academy	The purpose of the Academy is to support emergent farmers to develop viable, bankable, sustainable farming business. Farmers require support to scale, and	The IDC, in partnership with Land Bank, funded the training programme in 2017 for 200 aspirant farmers, to be	A national programme supporting 10 farming enterprises, creating 14 permanent jobs and 31 temporary and seasonal jobs on scale for youth and women.	<ul style="list-style-type: none"> <li>Land Bank</li> <li>NYDA: Farmers who quality for support will receive additional funding</li> </ul>

Initiative	Project	Prior to IDC involvement	CSI activity (spend or time)	After IDC involvement	Partners + funding/ resources leveraged
		access markets and opportunities for their businesses.	developed beyond subsistence farming. Continuous CSI funding and support plays a role in preparing farmers to get to level where they can access loan funding.	Positioning farmers within the Agri- sector network.	support through the youth programme. <ul style="list-style-type: none"> <li>• MOUs with sector to be leveraged</li> </ul>
	Global Leading Light Initiative - Leading Light Tech Academy	No funding was available to develop apprenticeships, business incubation and support for the establishment of youth-owned IT repair businesses.	IDC contributed towards the programme to train 5 unemployed youth.	Training of 5- unemployed youth on repairing IT gadgets and support towards opening their own IT repair businesses where they are each able to employ an addition 3 people.	N/A
	Mogalakwena - Groenfontein Training Farm and Training Centre	There was a need to expand the project's training farm to: <ul style="list-style-type: none"> <li>• make optimal use of Groenfontein Farm's certified Pack House</li> <li>• create financial sustainability for the incubator</li> <li>• create local businesses and jobs and to bring about a positive economic benefit to the communities surrounding Mogalakwena Mine.</li> </ul>	Partnership and funding support towards the Groenfontein Training Farm and Training Centre.	Expansion of the farm and training centre with an additional 50 hectare (ha) open land drip irrigation and the establishment of 10 black owned farming businesses each consisting of 5ha as the operating companies, creating 302 new jobs.	<ul style="list-style-type: none"> <li>• Mogalakwena Incubator NPC: access to land and route to markets.</li> <li>• NYDA: working capital for farmers.</li> </ul>

## Customer Relationship Management

### Our annual customer satisfaction survey

Customer service is the life blood of every organisation. Understanding our customers' needs is part of our customer experience strategy and works as a yard stick to measure and improve our service levels. In this regard, we conduct customer satisfaction surveys to measure the satisfaction levels of our clients at every interaction and use the feedback to address service issues, including implementing remedial actions.

The Annual Customer Satisfaction Survey serves as a tool to measure the service levels as perceived by existing clients (clients who have gone through the entire IDC application process, including disbursement of funding). The survey excludes clients who are in Legal and Workout & Restructuring.

The study is conducted by an independent research agency, which uses a 10-point scale where a score of 7/10 is considered good, 8-9/10 as very good and 10 as excellent.

The Corporation scored 7.9 for the overall service experience in 2019. A total of 253 respondents, contacted randomly, participated in the survey with a representative sample across the various Strategic Business Units.

### Summary of the key research findings

Overall, clients are satisfied with the areas of concern being turnaround, long and stringent application process, communication and red tape which slows down decision making

#### *Key strengths*

- Satisfactory service levels
- A supportive and reputable business partner and funder
- High level of professionalism and ethical in business dealings
- Availability of applicable solutions/products that meet the clients' requirement
- Staff being efficient and thorough

#### *Suggestions for improvements*

- Turnaround time
- Improve communication
- Improve internal processes
- Simplify rigid/not flexible contracts
- Streamline the application process

### Benefits

Ongoing customer feedback enables the IDC to have a full view and understanding of the customer experience through the applicant's perspective from application to after care. This has equipped the corporation to implement remedial actions to meet and exceed the clients' expectations.

### Managing complaints

107 complaints were received in the year under review. The mostly cited categories of complaints were:

- Turnaround time
- Challenging the rejection of the application
- Lack of communication

51% of the complaints were resolved in less than 10 days

49% of the complaints were resolved in more than 10 days

### Plans for the 2020 financial year

Going forward the key focus is to enhance customer centricity through meeting the needs of our clients. We are on a mission to intensify the current activities towards reinforcing our customer service culture to improve on service delivery, placing our customers at the centre of our activities.

## Human Capital

### Staff numbers per region excluding head office employees

Regional Office	Number of staff 2019	Number of staff 2018	Number of staff 2017
Eastern Cape	13	13	11
Free State	7	5	5
KwaZulu-Natal	9	10	10
Limpopo	7	7	6
Mpumalanga	7	7	5
North West	6	7	8
Northern Cape	7	8	7
Western Cape	9	9	7
<b>Total</b>	<b>65</b>	<b>66</b>	<b>59</b>

### Staff movement for the period 2015 to 2019

Staff actuals	2019	2018	2017	2016	2015
Employees as at 1st April	849	839	848	825	828
Added through recruitment	58	79	54	76	86
Lost through resignation	41	52	51	47	(75)
Lost through death	0	2	3	3	(1)
Lost through retirement	14	10	5	3	(2)
Lost through dismissal	3	4	1	0	(9)
Lost through ill-health	3	0	0	0	(2)
Lost through contract expiry	0	0	1	0	0
Lost through other reasons, (i.e. subsidiary deployment)	0	1	2	0	0
<b>Total employees at end of period</b>	<b>846</b>	<b>849</b>	<b>839</b>	<b>848</b>	<b>825</b>

### Talent attraction and retention rates

Staff category	2019	2018	2017 (%)	2016 (%)	2015 (%)
Overall staff turnover	7.2	8.1	7.5	5.6	10.7
Turnover of female employees	6.5%	7.5	6.2	5.2	9.6
Turnover of male employees	8.0	8.7	8.9	7.6	12.1
Employee turnover younger than 29	2.7	5	8.1	1.0	9.7
Employee turnover between 30 and 50	6.3	8.4	8.8	8.0	11.9
Employee turnover over the age of 50	12.3	8	2.0	3.7	5.7
Turnover in specialist/expertise, management and executive roles	9.8	7.6	6.7	7.7	9.7
Female new employees	56.9	53.8	51.9	44.7	61
New employees in provincial offices	3.5	11.8	5.5	11.8	12.4
New employees from designated groups	98	96.2	96.3	90.8	98
New employees younger than 29	19.0	32.8	33.3	30.3	51
New employees between 30 and 50	74.1	64.4	66.7	6.7	49



New employees over the age of 50	6.9	2.8	0	2.6	0
Permanent employees younger than 29	8.4	9.4	9.6	11.3	12
Permanent employees between 30 and 50	70.9	71.0	71.4	71.8	72
Permanent employees over the age of 50	20.7	19.6	19.0	16.9	16

## Procurement

The IDC is committed to promoting economic growth through the advancement of preferential procurement and the promotion of local production. Spend with local suppliers refers to all discretionary procurement spend facilitated through the IDC Procurement department with suppliers of materials, products and services trading from premises which are physically located within the borders of South Africa.

The IDC spent more than 90% of its total discretionary procurement spend with locally-based suppliers.

The IDC is a Level 4 BEE Contributor based on an independent review undertaken by a SANAS (South African National Accreditation System) accredited rating agency as assessed under the Amended Financial Sector B-BBEE Codes that came into effect in December 2017.

During the year under review, the IDC in consultation with other State Owned DFIs, participated in the review process of the Financial Sector Codes as coordinated by the Financial Sector Transformation Council (FSTC). The main objective of the review was to recommend enhancements to the current codes to ensure meaningful empowerment initiatives and to accelerate transformation objectives in the Financial Sector.

The IDC also continued its Supplier Development (SD) Program which aims to accelerate sustainable development of small and emerging black-owned suppliers of the IDC. Beneficiaries of the SD Program were assisted with essential business support interventions which included business skills training, mentoring, coaching and the supply of essential business tools. To that end, the SD Program generally supported SD Beneficiary companies to be better equipped to access new business opportunities.

Through its commitment to Government's national broad-based black economic empowerment ("B-BBEE") and transformation goals, the IDC is playing an important role in supporting Government's initiatives towards a sustainable economy and people who actively participate in it.

## Carbon Footprint

Improving climate performance has been an integral part of IDC's climate change mainstream strategy. This critical bold step has been demonstrated in the past years by tracking and monitoring of climate related assets in terms of GHG emissions disclosure.

The intention being to commit to climate change, drive investment in projects that promotes the transition to low carbon economy, account for climate change actions, support the government emission reduction target and demonstrates corporate environmental stewardship.

For the period under review (FY 2018/19), the focus was on updating the IDC's carbon footprint. This excluded the business entities resulting from unbundling of Scaw Metals. However, Scaw Metals as a business entity (IDC shareholding reduced) reported in the previous financial year (2017/19) has been included.

It must be noted that in the unforeseeable future, whenever the need arises, the acquisition or disposal of any of the business entities included in the boundary condition (see figure 1) will not prompt the recalculation of the IDC baseline carbon footprint as this business partners report their carbon footprint separately.

### Approach

The IDC has a longstanding commitment to reporting progress on its carbon emissions and its material subsidiaries over the past seven consecutive years.

The calculation of emission data was guided by the Green House Gas (GHG) Protocol guidelines, ISO 14064<sup>1</sup>, under financial control<sup>2</sup> approach with the aim of providing a realistic and credible carbon footprint report.

The IDC continued to report its consolidated GHG data under financial control approach, and hence will include GHG emissions from material subsidiaries. Only data from the source (scope 1 only) that is of material proportion to the total emissions (i.e. >5 %), then it will be included in the emissions inventory.

Equity holding (> 50%), operational and energy consumption (> 10 MW) have been considered for preliminary screening test to determine materiality (GHG Protocol guidelines, G4) and reporting boundaries conditions.

The calculation of a carbon footprint is based on the boundaries conditions as set in Figure 1. The operational boundaries are shown in Table 2. These boundaries are important as they identify the material GHG sources (activities that emit GHGs) and sinks (activities that absorb GHGs) that are included in the footprint calculation. The boundary conditions are reviewed each year to the aligned with the integrated report requirements.

### Limitation

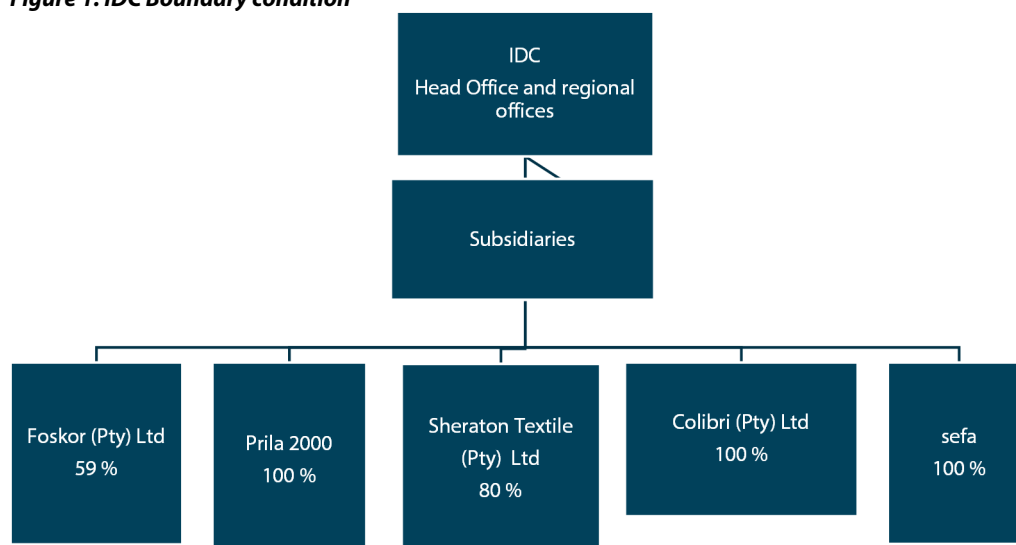
The report is limited to scope 1 and scope 2 GHG emissions. Individual subsidiaries report separately their Carbon Footprint.

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<sup>1</sup> 'Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals'

<sup>2</sup> The company has financial control over the operation, if it has the ability to direct the financial and operating policies with a view to gain economic benefits from such activities.

**Figure 1: IDC Boundary condition**



### GHG emissions data

The IDC alone shows a marginally stable GHG inventory of **5 025 tCO<sub>2</sub>e** translating into an emission intensity of **6.46** and emission per m<sup>2</sup> of **0.2**. This emission intensity enables the IDC to meaningfully compare its GHG emissions over time, and can also be used as a basis to set and track progress towards a reduction (see Table 2).

**Table 1: GHG Emission Data**

Scope 1 and 2 emissions (tCO <sub>2</sub> e)	2019	2018	2017	2013 Baseline
The IDC offices	5 025	6 503	5 638	6 220
IDC energy intensity	6.46	7.66	6.64	7.79
Major subsidiaries <sup>1</sup> total	707 984	1 439 150	1 220 663	1 798 586
Total IDC and subsidiaries	713 009 <sup>2</sup>	1 445 653	1 226 301	1 804 806

<sup>1</sup> Major subsidiaries in 2019 include Prilla, Colibri, Sheraton Textiles, Foskor, and sefa. Previous years also included Scaw.

<sup>2</sup> Excluding Scaw

**Table 2: Energy Consumption Data**

Activity energy data	Energy used (GJ)	Energy Intensity	
		Per area	per employee
Diesel	651	0.03	0.84 (0.66)
Petrol	629	0.02	0.81 (0.78)
Stationary Fuel	5 544	0.13	6.72 (0.42)
Electricity	16 960	0.67	21.80 (25.30)
IDC and Material BP energy data			
IDC only	23 785	< 1 %	EI
Foskor Energy Used**	1 923 112	58 %	1.0

### Observations

1. The GHG emissions by IDC and its material subsidiaries have remained consistent at prior year levels, with marginal percentage increase.
2. The total consolidated IDC (including subsidiaries) GHG emissions (based on scope 1 & 2) is 1 237 650 tCO<sub>2</sub>e compared to the baseline of 1 804 806 tCO<sub>2</sub>e in FY ending March 2013/14 (see Table 2).
3. The GHG emissions (in 3.2) exceeds **0.1Mt** CO<sub>2</sub>e threshold limit as prescribed in the Air Quality Act of 2004 as amended in which companies exceeding such threshold limit are expected to annually report on their carbon

management plan. However only Foskor and Scaw metal<sup>3</sup> (shareholding reduced to 26%) i.e. material business partners GHG emissions is < **0.1 Mt CO<sub>2</sub>e**.

4. The associated cost of carbon tax impact to the IDC and its business partners (based on stationary fuel in scope 1 emissions) has been reported separately.
5. The IDCs energy consumption amount to less than 1 % of the total energy contribution by material business partners. The consumption of energy (GJ) by material business partners amount to 3 353 906 GJ. Scaw Metals showed energy consumption of 1 424 766 GJ and contributes to the bulk of the consumption (42 %) with an intensity of 4 suggesting a relatively energy intensive. Its GHG emissions (including scope 1) is 524 641 tCO<sub>2</sub>e (< 0.1 Mt DEA threshold).
6. Foskor showed an energy consumption of 1 923 112 GJ (58 %) at an intensity of 1.0 which translates into a GHG emission (scope1 included) of 663 414 tCO<sub>2</sub>e (< 0.1 Mt DEA threshold). This energy consumption efficiency reflects the nature of the individual operation in which the energy consumption drives the production (see table 1).

## Special Funding Schemes

Fund	Purpose	Fund Size	Financial Instrument	Fund Inception	Amount approved since inception of Fund until 31 March 2019	
<b>Cross Sectoral</b>						
1	Gro-E Youth	Assist youth owned companies that create jobs at a cost per job of less than or equal to R750 000 per job.	R950m	Loan/Equity	2013/01/04	R602m
2	Youth Pipeline Development Programme	Assist youth applicants with a wide-ranging set of non-financial support at pre-investment and post investment stages.	R50m	Loans/Grants	2016/03/31	R2.6m
3	UIF2	Assist companies that save or create jobs at a cost per job of less than or equal to R600 000 per job	R5b	Loans	2017/03/31	R1.2b
4	EIB SME Midcap Fund	Assisting SMEs and MIDCAP companies to access loan financing for CAPEX, medium and long-term working capital	ca R750m (variable - exchange rate dependent)	Loans	2015/11/23	R655m
5	Technology Venture Capital	Commercialisation of innovative products, processes and technologies	R165m	Loan/Equity/Quasi-Equity	2012/04/01	R154m
6	Manufacturing Competitiveness Enhancement Program	To assist manufacturers under SIC 3 to access more affordable working capital and plant and equipment facilities	R1.8bn	Loan	2012/01/09	R2.2bn
7	Sunref 2 (AFD Fund)	Stimulate small scale Power Purchase Agreement based renewable energy and greenfield energy efficiency investments in commercial and industrial sectors.	R790m (\$66,6m)	Loan	2012//06/27	R213m
<b>Industry Sector Specific</b>						
8	Pro-Forestry Scheme	Support new afforestation and transformation projects in the Forestry sector	R200m	Loan/Equity	2008/07/01	R 136.7m
9	Agro-Processing Competitiveness Fund	Facilitate increased competition, growth and development in agro-processing sector; through provision of finance to non-dominant players	R250m	Loan/Equity	2012/01/07	R286.2m
10	Clothing, Textiles, Leather And Footwear Scheme	To fund local players to upgrade their P/E to become globally competitive	R750m	Loan	2008/09/08	R747.4m
11	Clothing And Textiles Competitiveness Programme (CTCP)	To improve the overall competitiveness of the local Clothing, Textiles, Footwear, Leather and Leather goods manufacturing industries	R6.83bn			R7.62bn
11.a	Competitiveness Improvement Programme (CIP)	Improve product, processes and people on a cluster basis	R1.031bn	Grant	2009/01/04	R1.020bn
11.b	Production Incentive Programme (Pip)	funding provided to individual companies for plant and equipment upgrade as well as improvement of product, processes and people	R5.8bn	Grant	2010/01/04	R6.6bn
12	Emerging Black Filmmaker's Fund (2)	The EBFTF is envisaged to provide opportunities to SA Black Filmmakers, who are black directors directing films where the majority of the film rights are owned by Black Filmmakers to	R27m	Equity/Loan	2018/08/01	R3.7m

Fund	Purpose	Fund Size	Financial Instrument	Fund Inception	Amount approved since inception of Fund until 31 March 2019	
		gain experience, to build a track record and to establish a brand.				
13	Downstream Steel Industry Competitiveness Fund	To assist qualifying enterprises in the downstream steel sectors to improve their competitiveness, as well as companies in distress with bankable turnaround strategies in order to survive the current downturn.	R95m	Loans/Quasi Equity	2017/07/07	R12.3m
14	Scheme for Sustainable Plastics	To support the re-industrialisation of the downstream plastics industry through: (i) the incorporation of the aspects of the circular economy; (ii) sector and product diversification/ improvement; and (iii) competitiveness improvements.	R500m	Loans/Quasi Equity	2018/11/26	R15m
15	GTIP	To encouraging privately-owned tourism enterprises to implement responsible tourism practices utilising cleaner and renewable energy sources and the efficient utilisation of water.	R142.5m	Grant	2017/02/01	R5.3 million
16	Orchards 111 Scheme	To finance long term horticulture at a RATIRR of 6%	R500m	Quasi/Equity	2018/08/01	R40m
17	Tiriano Construction Fund	To promote the development and enhancement of the Construction Industry and, in particular, transformation objectives in the Construction Industry, including promoting social infrastructure.	R1.5bn	Grants/Loans/Quasi Equity/Equity	2018/03/31	R74.1m

\*EMERGING BLACK FILMMAKERS FUND (1) expired and was replaced with EMERGING BLACK FILMMAKERS FUND (2)

## Memberships

Company Details	Benefits to the IDC
World Economic Forum -Regional Partnership	Opportunity to register five (5) Executives and one (1) admin staff of the partner company to attend a Regional Forum meeting; Executive members have the opportunity to speak at these Regional meetings; Provide input to the programme and influence the agenda of the Regional Forum; Access to Forum Affiliates' networks; and Participate in regional projects and initiatives.
Association of African Development Finance Institutions (AADFI)	This platform does not only profile the IDC but also enables information sharing of best practices in development finance; Participating in workshops and conferences; Participating in study tours organised by AADFI; and Take part in the peer review exercises.
African Project Access (APA)	Visibility and networking of the IDC.
Business Women's Association	Networking opportunities.
Association of Black Securities Investment Professional (ABSIP)	The IDC leadership gets to share their experiences with prospective professionals and impart skills. At the same time, the members get to know about the important role that the IDC plays in shaping South Africa's economy; This approach lends itself to business development through promoting IDC products and services to ABSIP members; IDC professionals also get to attend conferences/seminars that are organised by ABSIP on pertinent issues that face the financial services sector;
Eastern Cape Forestry Development Forum	Opportunities to profile IDC; Networking opportunities; and Project pipeline and deal generation.
Agricultural Business Chamber (ABC)	To communicate the important role that the IDC plays in shaping South Africa's economy; For IDC leadership to share its plans for the agricultural sector with members of the chamber ; Business development through promoting IDC products and services to ABC members; To source opportunities to fund businesses; and Attendance of conferences/seminars – includes speaking opportunities.
Black Management Forum (BMF)	Profiling the IDC through speaking opportunities at BMF seminars, conferences and workshops.
AHI Bloemfontein Business Chamber	<ul style="list-style-type: none"> <li>• Networking with various industries that are members of the chamber;</li> <li>• Speaking at seminars, conferences and workshops; and</li> <li>• Profiling the IDC.</li> </ul>
Border Kei Chamber of Commerce - East London	Corporate branding on chamber promotional brochures & catalogues; <ul style="list-style-type: none"> <li>• Branding /sponsorship of events;</li> <li>• Branding on electronic media (website, e-mail, newsletters);</li> </ul> Advertising in The Business Hi- Lite magazine; and <ul style="list-style-type: none"> <li>• Complimentary places chamber dinners or breakfasts for IDC staff.</li> </ul>
Durban Chamber of Commerce and Industry	<ul style="list-style-type: none"> <li>• Networking opportunities;</li> <li>• Marketing - dissemination of information to members of the chamber; and</li> <li>• Business referrals via the chamber.</li> </ul>
Cape Regional Chamber	<ul style="list-style-type: none"> <li>• Access to corporate members for potential funding;</li> <li>• Speaking opportunities; and</li> <li>• Stakeholder relations.</li> </ul>
Lowveld Chamber of Business and Tourism	<ul style="list-style-type: none"> <li>• Networking opportunities;</li> <li>• IDC is featured in the Lowveld Business and Investment Guide.</li> </ul>
MCCI (Business Chamber)	<ul style="list-style-type: none"> <li>• Networking with Industries;</li> <li>• Speaking at seminars, conferences and workshop; and</li> <li>• Profiling the IDC.</li> </ul>



Company Details	Benefits to the IDC
South African Chamber of Commerce and Industries (SACCI)	<p>Through its membership, the IDC is able to participate in issues that affect the business environment and in the national economy;</p> <p>The IDC to help shape and formulate policy positions on business issues of national importance;</p> <p>The IDC gets to showcase its position as a leading development finance institution, in line with its Leadership in Development strategy; and</p> <p>A by-product of this is that the business community gets exposed to the IDC's product offerings and creates a better understanding of its leadership role; and</p> <p>SACCI's various seminars and presentations where top speakers share important business insights.</p>
Polokwane Chamber of Commerce	IDC has access to members from different subsectors thus providing investment opportunities for the corporation.
Pietermaritzburg Chamber of business	<ul style="list-style-type: none"> <li>• Networking opportunities;</li> <li>• Marketing by dissemination of information to members of the chamber; and</li> <li>• Business referrals via the chamber.</li> </ul>
Nelson Mandela Bay Chamber	<ul style="list-style-type: none"> <li>• Branding opportunity on the business chamber website;</li> <li>• Branding on the business chamber's newsletter; and</li> <li>• Advertising in their magazine.</li> </ul>
Corporate Executive Board (CEB)	<ul style="list-style-type: none"> <li>• Adoption and utilisation of best practice information, benchmarking information, and people practice trends and analyses in the new world of work, understanding of lessons learnt and implementation advice, risks and considerations;</li> <li>• The membership affords the organisation opportunities to engage with specialist Human Capital advisers as and when required;</li> <li>• Guidance on where best practice information can be sourced; and</li> <li>• Opportunities for IDC to engage and network with other entities on people-related issues.</li> </ul>
Forest Sector BBBEE Charter Council	Networking and profiling IDC (through Forestry and Wood Products SBU) Information sharing within the sector.
Exporters Club (Port Elizabeth)	<ul style="list-style-type: none"> <li>• Networking opportunities at its events;</li> <li>• Opportunity to gain information on export related matters;</li> <li>• Strengthening the bonds between members with interests similar to those of the IDC;</li> <li>• Opportunities for open debate on subjects of general interest to the export fraternity; and</li> <li>• Marketing exposure through the awards.</li> </ul>
Proudly South African	<ul style="list-style-type: none"> <li>• The main benefit is that the IDC is at the forefront of efforts to turn around South Africa's economy for sustainable economic development;</li> <li>• To position the IDC as a home-grown, patriotic development finance institution in South Africa and the continent;</li> <li>• The showcase the corporation's efforts to fund and promote local manufacturing through local business that have been funded by the corporation, and thus lead by example; and</li> <li>• The corporation is able to promote its products and services amongst businesses that have similar localisation objectives.</li> </ul>
KZN Growth Coalition	<ul style="list-style-type: none"> <li>• Public private partnership networking opportunities; and</li> <li>• Dissemination of information between IDC and members of this organisation.</li> </ul>
South African Development Community-Development Finance Resource Centre(SADC-DFRC)	<p>Institutional support, including capacity building;</p> <ul style="list-style-type: none"> <li>• Infrastructure and public private partnerships delivery;</li> </ul> <p>Through its work in capacity building, research and contribution to policy formulation, the IDC has an opportunity to exchange information with fellow SADC development finance institutions and thereby contribute to SADC's goals of economic growth and sustainable development;</p> <p>For the IDC to work closely with the SADC-DFRC to build capacity and develop strategies to strengthen the development finance sector;</p> <p>The IDC also benefits from the SADC Region's goal of regional integration, as spearheaded by the DFRC; and</p> <p>Belonging to the network ensures that the IDC is at the forefront, keeping up with developments in the DFI space.</p>
Southern Biogas Industry Association (SABIA)	<ul style="list-style-type: none"> <li>• Profile IDC as a funder of green (Biogas) projects;</li> <li>• Share IDC requirements for financing green projects; and</li> <li>• Networking opportunities with the industry.</li> </ul>
South African Independent Power Producers Association (SAIPPA)	<p>Networking with the renewable energy industry; and</p> <ul style="list-style-type: none"> <li>• IDC is updated on regulatory matters that are relevant to the industry.</li> </ul>

Company Details	Benefits to the IDC
SAPVIA	The association is devoted to promoting the growth of the country's solar photovoltaic (PV) electricity market, and aims to contribute to the country's renewable energy roll-out.
South African Venture Capital and Private Equity Association (SAVCA)	<p>IDC get to participate in the SAVCA Venture Capital subcommittee;</p> <p>IDC also benefits from venture capital-specific research conducted by SAVCA on behalf of its members;</p> <p>Benefits from the research and lobbying done by SAVCA on behalf of all its members (including both Private Equity and Venture Capital participants);</p> <p>To stimulate the growth of the SA Venture Capital Industry by playing a part in strengthening the overall SA venture capital ecosystem through collaboration with other venture capital funders and investors; and</p> <p>Gain insight into the funding mandates, focus areas, and approach to new and follow-on investments of other venture capital funders.</p>
South African Savings Institute(SASI)	<p>The Institute is committed to playing a meaningful role in securing sustained growth in the national savings rate to enhance the financial health of the nation and the well-being of its citizens; and</p> <p>The institute foster a culture of savings through initiatives that: raise levels of awareness, cause debate and develop savings outlook that will influence decision-making by public and private sector institutions and consumers.</p>
United Nations Environment Program Financial Initiative (UNEPFI)	<p>This membership positions the IDC as an environmentally responsible DFI; and</p> <p>Membership provides the IDC with an opportunity to participate in the formulation of UPEPFI guidelines</p> <p>Networking, and knowledge sharing.</p>
Chamber of Commerce and Industry – Johannesburg (JCCI)	<p>This membership assist the IDC to engaging with a key player in the promotion and facilitation of international trade;</p> <p>The membership also promote enterprise development, skills development training and business advisory services; and</p> <p>Networking, participate in the chambers programmes.</p>
Black Business Council BBC	<p>Complimentary participation in the workshops organised by the chamber;</p> <p>Contribution in the formulating policies; and</p> <p>Participation in special Investment meetings with chamber board.</p>
African Women Chartered Accountants(AWCA)	<ul style="list-style-type: none"> <li>• The IDC gets the advantage of sourcing talent directly from a pool of highly qualified professionals seeking quality advancement in the financial services sector;</li> <li>• Access to groomed and fully vetted AWCA bursary recipients for possible training contracts.</li> <li>• Inclusion on AWCA's CSI initiatives;</li> <li>• Three complementary individual memberships,</li> <li>• Recognition and profiling of the organisation and its selected employees at AWCA events throughout the year;</li> <li>• An opportunity to further demonstrate a commitment to transformation policies in the corporate environment and alignment with the progressive AWCA brand;</li> <li>• Standing invitation to regular events held i.e. Power Tea, Out to Lunch, Roundtable Discussion, and Celebrate Success;</li> <li>• Preferential rates for staff on AWCA endorsed training and development programmes such as the Duke Women Leading Africa programme and the Fordham University- Emerging markets and Country Risk courses programme; and</li> <li>• Tailor-made collaborative initiatives, focusing on each individual corporate sponsor's current vision.</li> </ul>

## King IV Checklist

Application of the King IV principles is aimed towards the achievement of the following governance outcomes:

- Ethical culture
- Good performance
- Effective control
- Legitimacy.

Leadership, ethics and corporate citizenship			Pages
Leadership	Principle 1	The board should lead ethically and effectively	6-7, 55-59
Organisational ethics	Principle 2	The board should govern the ethics of the company in a way that supports the establishment of an ethical culture	55,60-61
Responsible corporate citizenship	Principle 3	The board should ensure that the company is and is seen to be a responsible corporate citizen	66-68
Strategy, performance and reporting			
Strategy and performance	Principle 4	The board should appreciate that the company's core purpose, its risks and opportunities, strategy, business model, performance and sustainable development are all inseparable elements of the value creation process	8, 10-11, 14-16, 18-19, 22-23, 30-50
Reporting	Principle 5	The board should ensure that reports issued by the company enable stakeholders to make informed assessments of the company's performance, and its short, medium and long term prospects	66-72, 74-81
Governing structures and delegation			
Primary role and responsibilities of the board	Principle 6	The board should serve as the focal point and custodian of corporate governance in the company	55-57
Composition of the board	Principle 7	The board should compromise the appropriate balance of knowledge, skills, expertise, diversity and independence for it to discharge its governance role and responsibilities objectively and effectively	24-25, 56
Committees of the board	Principle 8	The board should ensure that its arrangements for delegation within its own structures promote independent judgment and assist with balance of power and the effective discharge of its duties	57-60
Evaluations of the performance of the governing body	Principle 9	The board should ensure that the evaluation of its own performance and that of committees, its chair and its individual members, support continued improvement in its performance and effectiveness	58-59
Appointment and delegation to management	Principle 10	The board should ensure that the appointment of, and delegation to, management contribute to role clarity and the effective exercise of authority and responsibilities	20, 26-29, 55-59
Governance of functional areas			
Risk governance	Principle 11	The board should govern risk in a way that supports the company in setting and achieving its strategic objectives	15, 69-72

Technology and information governance	Principle 12	The board should govern technology and information in a way that supports the company setting and achieving its strategic objectives	68
Compliance governance	Principle 13	The board should govern compliance with applicable laws and adopted, non-binding rules, codes and standards in a way that supports the company being ethical and a good corporate citizen	72
Remuneration governance	Principle 14	The board should ensure that the company remunerates fairly, responsibly and transparently so as to promote the achievement of strategic objectives and positive outcomes in the short, medium and long term	63-65
Assurance	Principle 15	The board should ensure that assurance services and functions enable an effective control environment and that these support the integrity of information for internal decision-making and of the company's external reports	69, 73, 88-90
Stakeholders	Principle 16	The execution of its governance role and responsibilities, the Board should adopt a stakeholder-inclusive approach that balances the needs, interest and expectations of material stakeholders in the best interest of the company over time	12-13, 30-54
Institutional investor	Principle 17	The governing body of an institutional investor organisation should ensure that responsible investment is practiced by the organisation to promote good governance and the creation of value by the companies in which it invests.	68

## GRI Standards Index

IDC's Integrated Report has been prepared in reference to the Global Reporting Initiative's (GRI) Sustainability Standards 2016. This index shows where IDC references the GRI Standards.

Key: Y=Aligned, P= Partially Aligned, N=Not Aligned

GRI 102: General Standards		Alignment	Section Reference	Page Number (s)
102-1	Name of the organization	Y	Company Overview, Administration	8, 92
102-2	Activities, brands, products, and services	Y	Business Model	10-11
102-3	Location of headquarters	Y	Regional Footprint, Contact Information	9, 90-91
102-4	Location of operations	Y	Regional Footprint, Contact Information	9, 90-91
102-5	Ownership and legal form	Y	Company Overview	8
102-6	Markets served	Y	Company Overview	8
102-7	Scale of the organization	Y	Operational Structure, Investing in Human Capital	20, 63
102-8	Information on employees and other workers	Y	Investing in Human Capital	62-63
102-9	Supply chain	P	An Ethical Culture	61
102-10	Significant changes to the organization and its supply chain	N		
102-11	Precautionary Principle or approach	P	Responsible Investment	68
102-12	External initiatives	Y	About This Report	2
102-13	Membership of associations	Y	Online Section	
102-14	Statement from senior decision-maker	Y	Minister's Foreword, Chairperson's Statement, CEO Statement	4-7, 26-27
102-15	Key impacts, risks and opportunities	Y	Business model, Strategic business risks	10-11, 15
102-16	Values, principles, standards, and norms of behavior	Y	An ethical culture, Company overview	61, 8
102-17	Mechanisms for advice and concerns about ethics	Y	An ethical culture	61
102-18	Governance structure	Y	Governing Principles and Standards	3
102-19	Delegating authority	Y	Committed to good governance	59-60
102-20	Executive-level responsibility for economic, environmental, and social topics	P	Environmental and Social Governance	66
102-21	Consulting stakeholders on economic, environmental, and social topics	Y	Key stakeholders	12-13
102-22	Composition of the highest governance body and its committees	Y	Our Board of Directors, Committed to good governance	24-25, 55
102-23	Chair of the highest governance body	Y	Chairperson's Statement, Our Board of Directors	26-27, 24-25
102-24	Nominating and selecting the highest governance body	Y	Committed to good governance	55
102-25	Conflicts of interest	Y	Board Social and Ethics Committee (BSEC), Committed to good governance	79, 58
102-26	Role of highest governance body in setting purpose, values, and strategy	Y	Our strategy , Committed to Good Governance	18, 55
102-27	Collective knowledge of highest governance body	Y	Our Board of Directors	24-25
102-28	Evaluating the highest governance body's performance	P	Committed to good governance	56 - 59
102-29	Identifying and managing economic, environmental, and social impacts	P	Minister's Foreword, Chairperson's Statement, CEO Statement	4-7
102-30	Effectiveness of risk management processes	Y	Combined assurance	69-73
102-31	Review of economic, environmental, and social topics	Y	Combined assurance, Environmental and social governance	69-73, 66
102-32	Highest governance body's role in sustainability reporting	P	Board Social and Ethics Committee (BSEC)	79

102-33	Communicating critical concerns	P	Minister's Foreword	4-5
102-35	Remuneration policies	Y	Investing in Human Capital	63
102-36	Process for determining remuneration	Y	Investing in Human Capital	63
102-40	List of stakeholder groups	Y	Key Stakeholders	12
102-42	Identifying and selecting stakeholders	P	Key stakeholders	12-13
102-43	Approach to stakeholder engagement	P	Key stakeholders	12-13
102-44	Key topics and concerns raised	Y	Key stakeholders	12-13
102-45	Entities included in the consolidated financial statements	P	About Us	3
102-46	Defining report content and topic Boundaries	Y	Scope and Boundary of Reporting	3
102-47	List of material topics	Y	Material Matters and Materiality	17
102-48	Restatements of information	P	Scope and Boundary of Reporting	3
102-49	Changes in reporting	P	Scope and Boundary of Reporting	3
102-50	Reporting period	Y	Scope and Boundary of Reporting	3
102-52	Reporting cycle	Y	Scope and Boundary of Reporting	3
102-53	Contact point for questions regarding the report	Y	Administration, Forward looking statement	92, 3
102-54	Claims of reporting in accordance with the GRI Standards	P	Not applicable / About this report p2 and on-line	
102-55	GRI content index	Y	Online Section	
102-56	External assurance	Y	Reporting Principles, Assurance and Approval, Combined Assurance	3, 69

MATERIAL TOPICS

**ECONOMIC**

**GRI 103: Management Approach**

103-1	Explanation of the material topic and its Boundary	Y	Material matters and materiality	17
103-2	The management approach and its components	Y	Minister's Foreword, Chairperson's Statement, CEO Statement, Business model, Making trade-offs, Strategic business risks, Combined assurance	4-7, 10-11, 14-15, 69-73
103-3	Evaluation of the management approach	P	Minister's Foreword, Chairperson's Statement, CEO Statement, Combined assurance	4-7

**GRI 201: Economic Performance**

201-1	Direct economic value generated and distributed	Y	Industries that we fund, Performance overview, Value added statement	Inside cover, 1, 87
201-2	Financial implications and other risks and opportunities due to climate change	P	Environmental and social governance, Agro processing and agriculture value chain	66, 36, 34
201-3	Defined benefit plan obligations and other retirement plans	Y	Investment in Human Capital	64
201-4	Financial assistance received from government	N		

**GRI 203: Indirect Economic Impacts**

203-1	Infrastructure investment and services supported	Y	Addressing the marginalised	52-53
203-2	Significant indirect economic impacts	P	Minister's Foreword, Chairperson's Statement, CEO Statement	4-7

**GRI 202: Market Presence**

202-1	Ratios of standard level entry wage compared to local minimum wage	N		
202-2	Proportion of senior management hired from the local community	N		

**GRI 204: Procurement Practices**

204-1	Proportion of spending on local suppliers	N		
<b>GRI 205: Anti-Corruption</b>				
205-1	Operations assessed for risks related to corruption	N		
205-2	Communication and training about anti-corruption policies and procedures	N		
205-3	Confirmed incidents of corruption and actions taken	P	An ethical culture	61
<b>GRI 206: Anti-Competitive Behaviour</b>				
206-1	Legal Actions for anti-competitive behaviour, anti-trust and monopoly practices	N		
<b>ENVIRONMENTAL</b>				
<b>GRI 103: Management Approach</b>				
103-1	Explanation of the material topic and its Boundary	Y	Material matters and materiality	17
103-2	The management approach and its components	Y	Minister's Foreword, Chairperson's Statement, CEO Statement, Business model, Making trade-offs, Strategic business risks, Combined assurance	4-7, 10-11, 14-15, 69-73
103-3	Evaluation of the management approach	P	Minister's Foreword, Chairperson's Statement, CEO Statement, Combined assurance	4-7
<b>GRI 302: Energy</b>				
302-1	Energy consumption within the organisation	P	Environmental and Social Governance	66
302-2	Energy consumption outside the organisation	P	Environmental and Social Governance	66
302-3	Energy intensity	Y	Environmental and Social Governance	66
302-4	Reduction of energy consumption	Y	Environmental and Social Governance	66
302-5	Reductions in energy requirements of products and services	N		
<b>GRI 303: Water</b>				
303-1	Water withdrawal by source	N		
303-2	Water sources significantly affected by withdrawal of water	N		
303-3	Water recycled and reused	N		
<b>GRI 305: Emissions</b>				
305-1	Direct (Scope 1) GHG emissions	Y	Environmental and Social Governance	66
305-2	Energy indirect (Scope 2) GHG emissions	Y	Environmental and Social Governance	66
305-3	Other indirect (Scope 3) GHG emissions	N		
305-4	GHG emissions intensity	N		
305-5	Reductions of GHG emissions	Y	Environmental and Social Governance	66
305-6	Emissions of ozone-depleting substances (ODS)	N		
305-7	Nitrogen oxides, sulfur oxides, and other significant air emissions	N		
<b>GRI 307: Environmental Compliance</b>				
307-1	Non-compliance with environmental laws and regulations	Y	Environmental and Social Governance	66
<b>GRI 308: Supplier Environmental Assessment</b>				
308-1	New suppliers that were screened using environmental criteria	P	Environmental and Social Governance	66-67
308-2	Negative environmental impacts in the supply chain and actions taken	Y	Environmental and Social Governance	66-67
<b>SOCIAL</b>				

<b>GRI 103: Management Approach</b>				
103-1	Explanation of the material topic and its Boundary	Y	Material matters and materiality	17
103-2	The management approach and its components	Y	Minister's Foreword, Chairperson's Statement, CEO Statement, Business model, Making trade-offs, Strategic business risks, Combined assurance	4-7, 10-11, 14-15, 69-73
103-3	Evaluation of the management approach	P	Minister's Foreword, Chairperson's Statement, CEO Statement, Combined assurance	4-7
<b>GRI 401: Employment</b>				
401-1	New employee hires and employee turnover	Y	Investing in Human Capital	62
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	N		
401-3	Parental leave	N		
<b>GRI 402: Labour/Management Relations</b>				
402-1	Minimum notice periods regarding operational changes	N		
<b>GRI 403: Occupational Health and Safety</b>				
403-1	Workers representation in formal joint management-worker health and safety committees	N		
403-2	Types of injury and rates of injury, occupational diseases, lost days and absenteeism, and number of work related fatalities	Y	Environmental and Social Governance	67
403-3	Workers with high incidences or high risk of diseases related to their occupation	N		
403-4	Health and safety topics covered in formal agreements with trade unions	N		
<b>GRI 404: Training and Education</b>				
404-1	Average hours of training per year per employee	Y	Investing in Human Capital	64-65
404-2	Programs for upgrading employee skills and transition assistance programs	Y	Investing in Human Capital	64-65
404-3	Percentage of employees receiving regular performance and career development reviews	N		
<b>GRI 405: Diversity and Equal Opportunity</b>				
405-1	Diversity of governance bodies and employees	P	Investing in Human Capital	65
405-2	Ratio of basic salary and remuneration of women to men	N		
<b>GRI 406: Non-Discrimination</b>				
406-1	Incidents of discrimination and corrective actions taken	N		
<b>GRI 407: Freedom of Association and Collective Bargaining</b>				
407-1	Operations and suppliers in which the rights to freedom of association and collective bargaining might be at risk	N		
<b>GRI 412: Human Rights Assessment</b>				
412-1	Operations that have been subject to human rights reviews or impact assessments	N		
412-2	Employee training on human rights policies or procedures	N		
412-3	Significant investments agreements and contracts that include human rights clauses or that underwent human rights screening	N		
<b>GRI 413: Local Communities</b>				



413-1	Operations with local community engagement, impact assessments, and development programs	Y	Environmental and Social Governance, Addressing the marginalised	67, 52-53
413-2	Operations with significant actual and potential negative impacts on local communities	Y	Environmental and Social Governance, Addressing the marginalised	67, 52-53
<b>GRI 414: Supplier Social Assessment</b>				
414-1	New suppliers that were screened using social criteria	N		
414-2	Negative social impacts in the supply chain and actions taken	N		
<b>GRI 415: Public Policy</b>				
415-1	Political contributions	N		
<b>GRI 416: Customer Health and Safety</b>				
416-1	Assessment of the health and safety impacts of product and service categories	P	Addressing the marginalised	53
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	N		
<b>GRI 417: Marketing and Labelling</b>				
417-1	Requirements for products and service information and labelling	N		
417-2	Incidents of non-compliance concerning products and service information and labelling	N		
417-3	Incidents of non-compliance concerning marketing communications	N		
<b>GRI 418: Customer Privacy</b>				
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	N		
<b>GRI 419: Socioeconomic Compliance</b>				
419-1	Non-compliance with laws and regulations in the social and economic area	Y	Responsible Investment	68