

Commencement date: 2021.03.01.

Version and approval date: 2021.03.01.

Document developer: management board

AS "DelfinGroup"

Community investment policy 12PL11-1

1. Preamble

AS DelfinGroup believes that DelfinGroup values and vision are crucial for the company's sustainability and value creation. At the heart of DelfinGroup sustainability is, in addition to financial performance, a responsibility to social and financial inclusion in society and to environmental protection.

2. Framework

DelfinGroup is aware that there are a very large number of people in Latvia who are at risk of poverty and social exclusion¹, who do not have a competitive education and who face problems caused by health, good nutrition and a polluted environment on a daily basis. These people lack knowledge of their rights and opportunities, as well as valid skills, thus depriving them of the opportunity to fully integrate and build a sustainable society.

People need support to reduce the negative effects of long-term and unfair or ill-considered social support policies against certain groups of people in certain situations.

3. Objective

To play an active role in building a sustainable society, empowering people and promoting inclusion, diversity, equality and prosperity.

4. Form of support

- 4.1. Donations to public benefit organisations;
- 4.2. Support for public benefit projects;
- 4.3. Support for scholarship funds;
- 4.4. Individual material support with precise and long-term benefits;
- 4.5. Implementation of public benefit projects with full or partial use of DelfinGroup resources;
- 4.6. Application of DelfinGroup products and more favorable conditions for specific target groups.

5. Eligibility criteria

- 5.1. Compliance with the vision of AS DelfinGroup "Building a sustainable society by empowering people and promoting financial inclusion";
- 5.2. Compliance with the values of AS DelfinGroup: simplicity, accessibility, respect, progress, mastery, ambition, focus on the customer (in this context - on the person receiving support);
- 5.3. Compliance with the UN Sustainable Development Goals².

¹ 27.3% - 2018 CSB data.

² <https://sdgs.un.org/goals>

6. Priority categories to be supported

- 6.1. Education. *Activities should focus on acquiring skills that are useful today to reduce the risk of social exclusion and promote people's competitiveness in the labour market, opportunities to earn additional income, as well as to develop financial literacy.*
- 6.2. Medicine. *Activities should focus on raising public awareness of one's own and peers' health, as well as improving access to health care, in order to reduce mortality and increase life expectancy.*
- 6.3. Environment. *Activities must focus on mitigating the negative effects of climate change and promoting biodiversity in order to build a better future for our children and grandchildren.*

7. Specially supported society groups

- 7.1. Residents in the regions of Latvia (on the border, far from cities of national importance);
- 7.2. Seniors (especially lonely seniors);
- 7.3. Children;
- 7.4. Needy families;
- 7.5. People suffering from the negative effects of ecology;
- 7.6. NEET youth³;
- 7.7. Other groups in society that are most vulnerable and have limited opportunities to assert their rights.

8. Aid area

Republic of Latvia.

Date of entry into force:

Document approved by: supervisory board

³ Youth not in employment, education or training

Policy History

Version date	Version number	Amendments