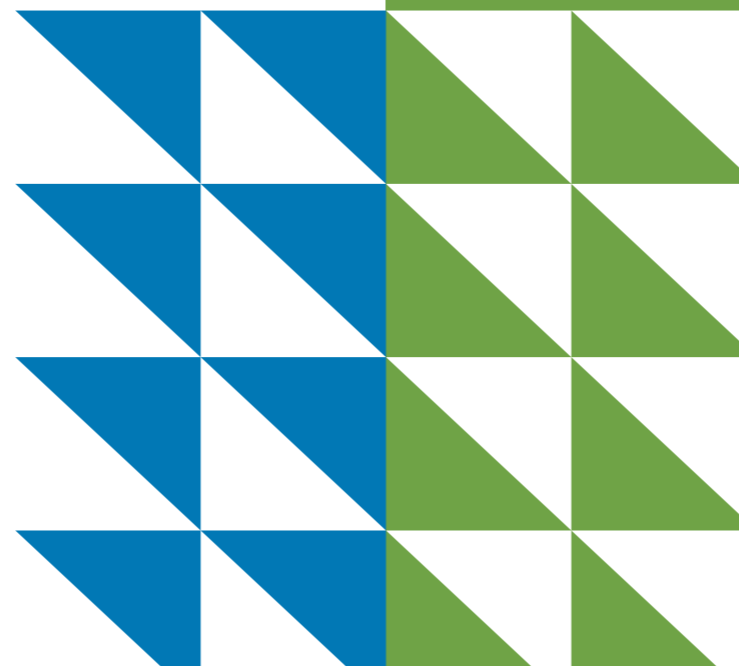


Our key

RELATIONSHIPS

As a business that has been embedded in the Mauritian landscape since the late 1890s, Currimjee Group is deeply connected to the environment in which we operate, and to the communities that form part of it. Our stakeholders are critical to our success, and fostering and maintaining strong relationships with them is instrumental to our ability to create value over the long term. We are proud of the rapports we have built with our different stakeholder groups over the years, and we strive to continue communicating with them transparently and sincerely so we can better understand their concerns and create outcomes that benefit all our stakeholders – from our businesses, to the environment and society at large – equally.









OUR KEY RELATIONSHIPS

Our employees, management team, executive team and Board members




Our employees, and their individual and collective skills, play an instrumental role in ensuring we grow our brands, achieve operational excellence and execute our strategy. We engage with them formally and informally, through our policies/procedures, training programmes, performance appraisals, internal platforms like CJ News and Together Currimjee, virtual apps, focus groups and ad hoc meetings when needed.


Our shareholders and debt providers

Our providers of capital give us the necessary financial resources to grow our businesses and deliver long-term growth. We ensure to keep them informed of material developments that could impact our Group and future prospects, engaging with them through the Annual Shareholders Meeting, quarterly Board meetings and presentations, our website, the Board Charter, our Integrated Report and frequent meetings.

Their interests and expectations	Material matters addressed in 2022	Capitals impacted
<ul style="list-style-type: none"> Job security and fair remuneration, especially in light of a higher cost of living Skills development, career planning and advancement opportunities A diverse, inclusive and empowering work environment, supported by flexible work arrangements Effective performance management and recognition Employee health, safety and wellbeing Adherence to Workers' Rights Act, Group Code of Conduct and other HR-related legislations/policies 	<ul style="list-style-type: none"> Safeguarded 100% jobs (excluding attrition) and competitive salaries/benefits Provided financial support to employees An employee value proposition rooted in wellness, flexible work, equitable policies, inclusivity and the development of skills Creation of a Sales Academy Clearly articulated job descriptions and performance metrics Implementation of Parental Benefits programme Carried out annual engagement survey to gauge satisfaction and address areas of concern 	     

 *Human capital report p 39-42*

Their interests and expectations	Material matters addressed in 2022	Capitals impacted
<ul style="list-style-type: none"> Sustainable growth, liquidity, strong balance sheet and steady financial returns Efficient execution of our strategy Responsible management of capital expenditure Transparent disclosure and reporting on performance so they can make informed assessments Compliance with financial regulations/frameworks A clear ESG strategy, with a focus on ethical stewardship and experienced leadership team 	<ul style="list-style-type: none"> Ongoing execution of 2022-2024 strategic plan Improved financial performance and increased dividends to shareholders Diversification of portfolio Establishment of specialised committees Creation of a new Governance, Nomination and Remuneration Committee Adherence to the Code of Corporate Governance and other regulations Succession plans in place for key positions The Board evaluation is carried out internally on an annual basis through the circulation of a questionnaire. 360-degree evaluation of Board members carried out every two years Introduction of a risk appetite statement Adoption of a Group Sustainability Charter 	  






 *Performance report p 54-97*
Corporate governance report p 130-156
Our Group's financial performance and position (p 202-299)



OUR KEY RELATIONSHIPS






Our customers


Our customers form the bedrock of our activities. As the users of our products/services, their needs determine the evolution of our value propositions across activities. We engage with them to gain a deep understanding of their present and future needs, engaging with them through regular surveys, social media platforms, our website, loyalty programmes, our call centres and informal meetings.

Their interests and expectations	Material matters addressed in 2022	Capitals impacted
<ul style="list-style-type: none"> Affordable and accessible products/services in view of the higher cost of living Access to products/services through various distribution channels Omnichannel customer service excellence Quick resolution of complaints Digital solutions Environmentally and socially responsible practices 	<ul style="list-style-type: none"> Development of accessible products/services in response to reduced purchasing power Integration of customer feedback in the development of products Digitalisation of processes to improve customer experience Introduction of a revolutionary payment mobile app, blink Frequent and transparent communication Alignment of approach to customer feedback system across Group Companies 	    

Our business partners and suppliers

Our suppliers provide us with the vital inputs (raw materials, products and services) we need to carry out our activities and deliver on our value proposition, while our partners play an important role in enabling us to meet our commitments to customers. We therefore ensure to build long-term, trusting relationships with them through regular engagement via our supplier code of conduct, procurement practices and frequent meetings.

Their interests and expectations	Material matters addressed in 2022	Capitals impacted
<ul style="list-style-type: none"> Fair engagement terms of payment Timely settlement of payment Fair selection processes and ethical business dealings Opportunities for local procurement, as far as possible Ongoing communication to align service levels Adoption of environmentally and socially responsible practices along the supply chain 	<ul style="list-style-type: none"> Ongoing sustainable relationships with long-term partners whose values and practices align with ours Establishment of clear Service Level Agreements (SLAs) to ensure mutually beneficial relationships Digitalisation of the procurement process to ease interaction with suppliers 	    

 [Our Group's financial performance and position \(p 202-299\)](#)





OUR KEY RELATIONSHIPS




Registered NGOs, our communities and society at large

Our communities drive our social license to operate, and are impacted by our business activities. Their development, resilience and wellbeing are therefore intrinsically linked to our own. We engage with them through the Currimjee Foundation, the ESG section of our Integrated Report, our website, community events, active volunteering, Trampoline (our social accelerator) and frequent meetings/gatherings.


The government, regulatory bodies and authorities

Regulators develop and implement the authorisations, licenses and frameworks that can enable us or prevent us from carrying out our activities. We communicate with them on an ongoing basis through our regulatory submissions, website, Integrated Report, regular formal and informal meetings and active participation in industry working groups.

Their interests and expectations	Material matters addressed in 2022	Capitals impacted
<ul style="list-style-type: none"> Contribution to socioeconomic development Employment opportunities Support in times of need Participation in broad national initiatives Positive impact on the community Positive impact on the environment Transparency 	<ul style="list-style-type: none"> Adoption of a new Social Inclusion programme that tackles three underlying challenges facing the Mauritian society: poverty alleviation, quality education and quality health Establishment of a Group Sustainability Charter to align all subsidiaries around common objectives Creation of new purpose-driven businesses through Trampoline Leading the way in a national e-waste campaign Continuous efforts to improve resource efficiency Carried out carbon footprint assessment to gauge our level of emissions and identify priority areas 	 

Their interests and expectations	Material matters addressed in 2022	Capitals impacted
<ul style="list-style-type: none"> Compliance with all legal and regulatory requirements Being a responsible taxpayer and corporate citizen Timely and transparent disclosures Ethical business practices Participation in discussions relating to our industries Contribution to the country's socio economic development Strong ESG practices Expect sound proposals on improvement of existing regulation 	<ul style="list-style-type: none"> Compliance with all relevant local and international regulations Held numerous interaction with the authority on matters relating to our businesses Strengthened governance framework in line with the National Code of Corporate Governance Clear Sustainability philosophy, aiming to reduce carbon emissions across our value chain Contribution to the uplifting of communities through the Currimjee Foundation Encouragement of social entrepreneurship through Trampoline Close collaboration with NGOs to alleviate poverty 	  

 Environmental and Sustainability report p 100-113

 Environmental and Sustainability report p 100-113
Corporate governance report p 130-156

