

CSR POLICY

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Profitability is the goal of every successful company. For responsible organizations who can envisage their future as belonging to the broader community, this can not be the only goal. Therefore, we strive to achieve a positive impact on society through a series of socially responsible activities. Thus we create better living and business conditions for all involved parties. When we aim for something more and see beyond the profit margin, we change the present, but also the future of the environment in which we work and in which we achieve our results.

Responsible business has always been the basis of corporate values in Saga. This is a priority that we believe is essential for creating the right values.

We believe that a commitment to the principles of corporate social responsibility (CSR) not only makes good business sense but also complements our core business strategy and corporate values. Our policy is based on the following principles:

- To minimise the impact and maximise the benefits that our work has on the environment and people around us.
- To integrate our CSR considerations into all our business decisions.
- To comply with all applicable legislation, regulations and codes of good practice.
- To continually strive to improve our CSR performance.

In developing our strategy and setting out our policy for the first time we aim to deliver gradual but continuous improvements in our performance every year. As a result, our approach continues to evolve as we learn lessons along the way. To help define our policy we have divided it into four key areas:

- 1. **Environmental Management** we strive to manage our impact on the environment in a responsible and ethical way
- 2. **People** we strive to ensure all employees enjoy their work and have opportunities to make a progress in knowledge and education
- 3. Community We recognise our importance in local communities and we aim to support them to become a better places to live. We encourage our employees to use their skills and get involved with our local communities and help where is possible. Also, we recognized the importance of using Company resources and donate funds to relevant causes.
- 4. **Responsible trading** building and maintaining the higest standards with our suppliers

 Saga acknowledges the importance of this policy implementation therefore all employees are obliged to read this policy and act in accordance with it.

Saga Group CEO Radenko Radan

Approved by: CEO

Radenko Radan

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