

Corporate Social Responsibility (CSR) - Policy Overview

TradeBridge believe that the availability of working capital is key to establishing a flourishing economic environment and the benefits that this brings to the wider society in which we all live. By using our technology, creativity, and capital to fund ambitious companies around the world, we free them to embrace opportunity.

We are a family owned business and the values we were brought up with, translate into the values of our business. It is of vital importance to us that we conduct our business in a manner which achieves sustainable outcomes for ourselves and the wider society in which we live, and every day we choose to make decisions that re-enforce this. Our responsibility encompasses:

- Our people
- Our environment
- Our sector
- Our extended community

Where possible, these key factors are measured and reported to the board and stakeholders, in order that we can continually benchmark, evaluate and improve our CSR performance.

Our People and Culture

Our business culture and philosophy can be best demonstrated by the following statement from our risk policy:

"The open and honest exchange of information and experience between all members of our stakeholder community, together with effective stakeholder engagement through the risk mitigation process, is a cornerstone of our risk management approach. Tradebridge actively solicits input from all stakeholders in compiling risk assessments and both encourages and demands the open communication of business risks, issues, opportunities and threats. An open 'whistleblowing' concept exists, with any individual able to communicate privately with the MD, any director or an independent third party."

This philosophy, which allows us to manage the risk inherent in lending money, also helps drive our behaviour through the wider business:

Open exchange of information and **dialogue** is expected, solicited, and encouraged from our employees and stakeholders. We believe that worthy ideas should be informed by considered thought and tested in open debate.

Trust is a fundamental quality of our employee profile. We trust our staff to make the right choices – from support of our diversity, equality and inclusion policies when hiring, through making environmentally friendly choices when travelling, to putting rubbish in the correct recycling bin.

Our teams deliver **transparency** to our clients through their day to day processes and similarly, the management team at TradeBridge ensure honest, clear, regular staff communication both as planned via the internal communication schedule, and ad hoc as necessary.



We see business as a fundamentally **creative** endeavour and strive to recruit employees who reflect this value. Staff are encouraged contribute their own original thinking. We run regular Ideas Labs, research the latest in technology and pilot projects across all departments of the business to foster creative new ways of working.

TradeBridge is committed to promoting equal opportunities in employment and actively seeks to build a team with diverse characteristics and life experiences. All job applicants receive equal treatment regardless of age, disability, gender reassignment, marital or civil partner status, pregnancy or maternity, race, colour, nationality, ethnic or national origin, religion or belief, sex or sexual orientation.

Our environment

We are committed to providing an environment for our employees that is **safe** and healthy - both physically and mentally. Employees have access to ergonomically sound work-stations, quiet places and enough flexibility in work practices to support an equitable work/life balance.

To encourage employees to meet our ethical and commercial objectives, we have created an employee incentive scheme which **rewards** both high performance and the behaviour that reflects our culture to ensure the correct outcomes.

The office and our office services, maintain an **environmentally sound** approach to re-cycling and waste, minimising consumption of resources.

Our sector

Where TradeBridge is required to be regulated for the purposes of its current product portfolio, we actively ensure that we act in compliance with the relevant financial regulatory requirements. Wherever practical, we also choose to adopt these requirements into our overall company policies and practices to ensure a consistent "best practice" approach across all the jurisdictions we operate in.

We take all anti-bribery and corruption measures possible, including yearly training and information sessions on Anti Money Laundering, corruption, fraud, and regulatory changes.

TradeBridge is a fintech led business and to avoid unconscious bias within our approval process, we use objective algorithms to help assess potential and current clients.

Our extended community

We commit to purchase responsibly and locally wherever possible.

TradeBridge uses all suitable opportunities to encourage our employees, clients, partners and suppliers to improve their own environmental performance.

TradeBridge will not fund businesses that we do not consider are in line with our core brand values and culture. There are businesses that we will **not** fund including: armaments, tobacco, pornography, thermal coal, palm oil or those where there is a likelihood of human rights abuses inherent in the supply chain.



We are also committed to ensuring there is transparency in our own business and in our approach to tackling modern slavery throughout our supply chain, consistent with our disclosure obligations under the Modern Slavery Act 2015. We expect the same high standards from all of our contractors, suppliers and other business partners, and as part of our contracting processes, we include specific prohibitions against the use of forced, compulsory or trafficked labour, or anyone held in slavery or servitude, whether adults or children. We expect that our clients and suppliers will hold their own suppliers to the same high standards.

How this works in practice:

Employees benefit from regular sports and social club activities including a squash league and an annual, fully funded over-night cycling trip.

Employees are encouraged to walk, use public transport or cycle (we are members of Cyclescheme) to attend the office. The same is the case for off-site meetings apart from in exceptional circumstances where the alternatives are impractical and/or cost prohibitive.

We avoid physically travelling to meetings where online alternatives are available and practical. Salespeoples' diaries are considered, allocated regionally and timing meetings to avoid multiple trips. We believe these options are also often more efficient, while not sacrificing the benefits of regular contact with clients and partners.

TradeBridge minimises the use of air travel and, when travelling to the French office and other European destinations, actively encourages the use of trains.

We actively recycle all paper waste, bottles, cans, and cardboard via office services.

Employees minimise our use of paper and other office consumables, for example printers are set to double-sided use and any print waste is recycled.

We reduce the energy consumption of office equipment by purchasing energy efficient equipment and good housekeeping.

Our Risk Management team assesses every potential client for both financial performance and ethical integrity.

Employees are encouraged to support charitable work in their local community and are provided with time off once a quarter to volunteer.

For further information on TradeBridge CSR policy please contact mark@tradebridge.com

