CORPORATE SOCIAL RESPONSIBILITY

Commitment to Ethical Business and Sustainable Development

At United Finance PLC, corporate social responsibility (CSR) is a fundamental pillar of our business philosophy. We are dedicated to conducting business ethically, promoting sustainable development, and fostering positive social impact. Our CSR strategy is designed to integrate environmental responsibility, financial inclusion, and community empowerment, ensuring that our operations create long-term value for all stakeholders.

As a responsible corporate entity, we recognize that our success is not solely measured by financial performance but also by the contributions we make to the betterment of society. Through our CSR initiatives, we strive to enhance the well-being of our communities by investing in education, healthcare, environmental sustainability, and disaster relief efforts. These programs reflect our commitment to building a resilient and equitable future.

Strategic Focus Areas

a) Education: Investing in Knowledge and Financial Literacy

(30% of total CSR expenditure | 2,493 beneficiaries)

Education is the foundation of progress and empowerment. United Finance allocates a significant portion of its CSR budget to initiatives that promote financial literacy, scholarships, and academic resource development. Our goal is to ensure that individuals, regardless of socio-economic status, have access to quality education and the necessary financial knowledge to make informed decisions.

Our **Financial Literacy Program** equips students, women entrepreneurs, CMSME entrepreneurs and low-income marginal groups with practical financial management skills, fostering economic self-sufficiency. By providing targeted financial education, we aim to promote responsible financial habits, facilitate access to banking services, and encourage sustainable economic growth. Whether it's teaching students the fundamentals of money management, guiding micro-entrepreneurs on cash flow strategies, or equipping women with the knowledge to become financially independent, these programs are laying the foundation for a more financially literate and resilient society. Women have been a prime focus of these initiatives, as we believe that empowering women with financial knowledge leads to stronger families and more resilient communities. By providing women with the tools to manage their finances effectively, we aim to enhance their economic independence and long-term financial security.

Additionally, our partnership with **Baatighar** has facilitated book donations to underprivileged schools, enhancing access to academic materials and fostering a culture of learning.

Furthermore, our contribution to the **Prime Minister's Education Assistance Trust (PMEAT)** has provided financial aid to students from economically disadvantaged backgrounds, reducing dropout rates and supporting educational continuity. We firmly believe that investing in education today ensures a more prosperous society tomorrow.

b) Healthcare: Enhancing Access to Medical Support

(30% of total CSR expenditure | 106 beneficiaries)

Access to healthcare is a fundamental right, and United Finance remains committed to supporting individuals in need of critical medical care. Our healthcare initiatives focus on providing financial assistance for life-threatening conditions such as cancer and cardiovascular diseases, ensuring that patients receive timely and necessary treatments.

Through our **Medical Assistance Program**, we have supported accident victims, patients undergoing complex surgeries, and individuals diagnosed with chronic illnesses. By mitigating financial barriers to essential healthcare, we help improve survival rates and recovery outcomes for underprivileged patients.

In addition to direct medical aid, our **Community Health & Eye Care Program** has facilitated health camp focused on cataract surgeries for elderly individuals in Jashore, in collaboration with the Rural Reconstruction Foundation. These interventions contribute to improved healthcare accessibility and enhanced quality of life for the beneficiaries.

c) Climate Action: Promoting Environmental Sustainability

(20% of total CSR expenditure | 16,570 beneficiaries)

Sustainability is at the core of United Finance's CSR vision. Our environmental initiatives focus on promoting responsible resource management and improving access to clean water in educational institutions. Through our **Water Filtration Project**, we have installed filtration systems in 15 schools across Dhaka, Barisal, Rajshahi, Chittagong, and Mymensingh, directly benefiting over 16,570 students.

Ensuring access to safe drinking water is essential to reducing health risks associated with waterborne diseases. This initiative not only safeguards student health but also instills awareness about environmental responsibility and sustainable water consumption.

By reducing reliance on single-use plastics and promoting clean water practices, we are fostering an environmentally conscious mind-set among young learners, ensuring a greener future for generations to come.

d) Social Welfare & Disaster Relief: Supporting Communities in Need

(20% of total CSR expenditure | 700 beneficiaries)

United Finance understands that corporate responsibility extends beyond business operations to actively supporting communities in times of crisis. Our social welfare and disaster relief programs aim to provide critical assistance to vulnerable populations facing adversities such as extreme weather conditions and natural disasters.

- **Winter Relief Program:** We distributed blankets to 700 underprivileged individuals in Dhaka, providing warmth and protection during the harsh winter months.

- **Flood Relief Contributions:** United Finance contributed to the **Chief Advisor's Relief & Welfare Fund** and the **Bangladesh Navy Welfare Fund** to support national disaster response initiatives. These contributions facilitated emergency assistance, including food supplies, clean drinking water, medical aid, and temporary shelter for flood-affected families. By working closely with government agencies and humanitarian organizations, we contributed to relief efforts, ensuring that essential aid reached those in need. While the affected communities have shown remarkable resilience in overcoming these challenges, we remain committed to supporting their recovery through meaningful and timely assistance.

Sustaining Impact through Ethical Leadership

United Finance's approach to corporate social responsibility extends beyond compliance. Our CSR initiatives are deeply embedded in our corporate ethos, reflecting our unwavering commitment to integrity, sustainability, and community development.
We actively seek opportunities to collaborate with stakeholders, non-governmental organizations, and government agencies to drive meaningful and lasting impact. By aligning our corporate goals with national and global sustainability objectives, we continue to create value that goes beyond financial performance.

As we move forward, United Finance remains dedicated to enhancing the quality of life for individuals, fostering inclusive economic growth, and ensuring that our CSR efforts contribute to a better, more equitable future.

United Finance PLC remains steadfast in its vision of being a responsible corporate entity, leveraging its financial strength to drive social progress and environmental sustainability.

Glimpse of Corporate Social Responsibility 2024

Prime Minister's Education Assistance Trust and Financial Literacy training

Education library Project at Khulna 2024

Healthcare: Enhancing Access to Medical Support 2024

CSR Activity– Water Filter Establishment (Climate) 2024


Other Disaster Management Blanket_2024