FY24 SUSTAINABILITY IMPACT REPORT

CHU

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A message from the CEO

CHU is proud to present our FY24 Sustainability Impact Report, highlighting our continued commitment to sustainability and transparency. In 2023/24, we've made significant progress in our mission to lead the strata industry towards a more sustainable future. This progress was recognised at the ANZIIF 20th Australian Insurance Industry Awards, with CHU winning the award for Excellence in Environmental, Social and Governance Change.

In 2024, we established a Builders Panel, carefully selecting 40 builders from an extensive RFP process that assessed over 90 companies. This initiative has ensured that our panel builders share our commitment to sustainable practices, driving positive change across the strata industry. It's only the beginning, but a major step forward in reaching our full scope net zero target and puts us ahead of the timeline outlined in the Insurance Council of Australia's (ICA) Climate Change Roadmap.

Our Sustainability Charter, launched in 2023, outlines our alignment with the United Nations Sustainable Development Goals (SDGs). We continue to prioritise the eight SDGs most relevant goals for our business.

This report tracks our progress and highlights some of the milestones and achievements towards a greener and brighter future for everyone.

Our customers remain at the heart of every decision we make. We are focused on reducing our environmental impact, enhancing strata community resilience, and embracing diversity and inclusion.

Thank you for your continued trust and support as we strive to shape a sustainable future together.

Kimberley Jonsson
CEO, CHU

Award Winner for ANZIIF 2024
Excellence in Environmental, Social and Governance Change

CHU's sustainability charter

HOW WE REPORT

Following the launch of our Sustainability Charter in August 2023, CHU will produce an annual sustainability impact report that discloses sustainability policies, activities, targets, strategies and performance data for CHU Underwriting Agencies, subsidiary businesses and our downstream supply chain.

We will link our strategies and objectives to the UN Sustainability Development Goals, and report with reference to the Global Reporting Initiative (GRI) Standards.

Reporting Framework

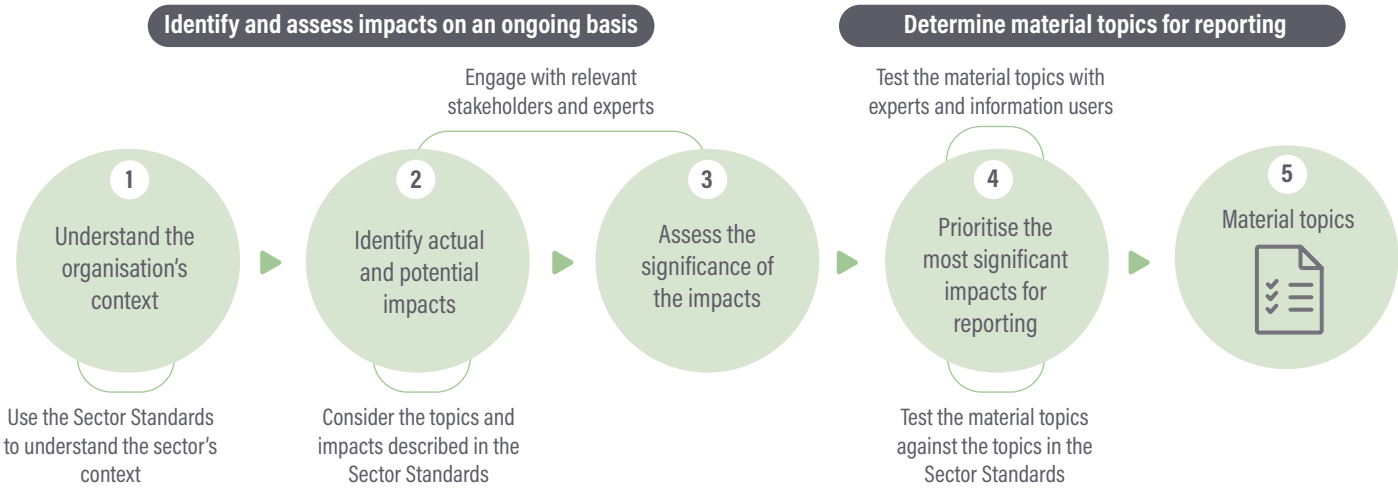
We are committed to providing all our stakeholders including customers, suppliers, employees and partners with comprehensive insights into CHU's environmental, social, and governance (ESG) performance when it comes to our triple bottom line.

Our commitment to clear and transparent reporting extends across a variety of channels to meet the diverse needs of our stakeholders.

As part of our Sustainability Charter published in August 2023, CHU commits to undertaking an annual reporting process.

This annual sustainability report serves as comprehensive documentation of our sustainability journey each year. It discloses pertinent information regarding our sustainability policies, activities, achievements, challenges, and future strategies.

We are committed to reporting annually referencing the Global Reporting Initiative (GRI) Framework to consistently compare and track our performance when it comes to sustainability.



Our commitment to reporting is aligned with Steadfast and QBE Insurance and with reference to GRI 308 – Supplier Environmental Assessment.

United Nations Sustainable Development Goals

As part of CHU's Sustainability commitment, CHU has adopted the United Nations Sustainability Development Goals (SDGs), a set of 17 global goals adopted by the UN General Assembly which aim to address the world's most pressing challenges.

CHU has prioritised 8 of these goals which we believe align with our guiding principles and that will have the greatest positive impact within our industry and the built environment we operate in.

Ensuring gender equality and equal opportunities for all.

Developing sustainable and resilient infrastructure, as well as promoting innovation for inclusive economic growth.

Reducing economic and social inequalities, and supporting underprivileged communities.

Promoting sustainable practices and reducing environmental impact.

Encouraging responsible consumption and production patterns.

Mitigating climate change and its impact.

Protecting and restoring ecosystems especially when it comes to natural disasters.

Continuing our partnerships and seeking new partnerships to achieve common goals toward sustainable development.

Stakeholder Engagement

CHU has begun the process of identifying and assessing the most important issues for our community and our business. To do this, we need to engage with stakeholders in a variety of ways to ensure our strategies are aligned to the right issues. The table reports on the stakeholder engagement in reporting with reference to GRI 2-29.

WHO WE ENGAGE	HOW WE ENGAGE	KEY TOPICS & CONCERNS DISCUSSED
EMPLOYEES Sustainability and unity are values at the centre of our organisation and we utilise our initiatives to guide our business through the changing perspectives of our team.	• Internal blog post engagement • Open dialog with Green Team • Employee engagement surveys • SDGAlign toolkit survey • HatCHUry innovation lab engagement • Learning and development platform	• Diversity and inclusion • Climate change • Carbon emissions • Employee health and wellbeing • CHUrity initiatives • Supply chain engagement
SUPPLY CHAIN An understanding of the priorities that our suppliers value assists in gaining a greater understanding of not only the service that we're providing our customers, but the ways in which our suppliers could see positive change.	• Sustainability surveys • SDGAlign toolkit survey and analysis • Supplier audits • Collaboration to create a shared vision	• Climate change • Carbon emissions • Material sourcing/lifecycle • Virgin materials alternatives • Modern slavery
CUSTOMERS Strong engagement with our customers enables us to understand the changing priorities of the communities we service. We want to be able to anticipate consumer demand and have time to put policy in place to adapt.	• Customer and industry conferences and events • Leverage our prioritisation of AI and technology to enhance insights into consumer trends • Direct customer feedback requests through Feefo and NPS surveys • Select SDGAlign Toolkit surveys	• Circular economy • Climate change • Business ethics/transparency • Environmental focuses • Responsible procurement • Human rights
LOCAL COMMUNITIES Our core business is insuring local strata communities. We intend to stay actively engaged with the changing priorities of not only people living in strata but the way in which society is adapting to changing global issues.	• Ongoing relationship with Strata Communities Australia • Educational webinars run in conjunction with SCA and other industry bodies • Two-way communication with strata management firms about strata environments	• Self-sustaining communities • Green initiatives and additions • Local community development • Biodiversity • Social wellbeing

Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Stakeholder engagement - **Employees**

CHU team members regularly come together to connect and build upon the strong inclusive culture that has been built over the years.

Team members utilise these Connection Days to provide updates, training and education on various topics including environment, social and governance. The **Green Team**, a dedicated group of team members who are passionate about sustainability provide ongoing education and updates on the various sustainability initiatives. These include office-wide waste reduction and recycling programs, carbon emission reduction progress and updates on how we are tracking against our sustainability goals.

CHU's commitment to **Environmental, Social, and Governance (ESG)** principles is also reflected in its approach to volunteering and community involvement. CHUrity is CHU's Charity initiative which supports and fundraises for various charity organisations throughout the year including our three nominated Charity partners – OzHarvest, Starlight Foundation and GO Foundation.

Team members are given volunteer leave to participate in community projects, such as planting trees, working with underprivileged communities, and supporting mental health initiatives.

CHU's Learning and Development team have prioritised mental health first aid training along with ongoing compliance and governance training.

CHUrity

Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Stakeholder engagement – **Supply Chain**

In conjunction with SDG Align, CHU conducted an initial materiality analysis in 2023 with employees to assess their key motivations for driving sustainability. In 2023/24 we expanded this to include our supply chain. The analysis identified material issues from the supply chain and included supplier engagement, which helped inform our supply chain sustainability strategy.

This process identified and prioritised the most significant sustainability issues that resonate with our supply chain. From this data we were able to understand the motivations of our builders and repairers which will assist in developing a robust plan to reduce and offset Scope 3 emissions. This materiality assessment serves as a baseline for how we're performing in relation to sustainability and helps us to identify areas that need focus.

KEY MOTIVATIONS FOR BUILDERS AND ENACTING BEHAVIOURAL CHANGE

Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement) and GRI 3-1 (General Disclosures, Approach to Determine Material Topics)

Stakeholder engagement – Customers & Communities

CHU plan to engage our customers and community to understand the key motivations when it comes to sustainability in Strata. It is our objective to survey our customers and strata property owners by the end of 2025.

Our customers include brokers, strata managers and strata property owners and occupiers, We actively support the industry with education and training events throughout the year. Some of the engagement opportunities in 23/24 included:

- Sponsorship of Industry Events – NIBA Mentor Program with active participation by our people as mentors.
- Sponsorship of the ANZIIF Diversity and Inclusion Seminar.
- Contribute a positive impact on our community through raising funds, volunteering, and supporting charities and community associations.
- Educate and inform lot owners and strata managers on sustainable living in strata.
- Support communities in education on implementing sustainable alternatives such as energy saving, waste reduction and green living.

Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Our Impact July 2023 to June 2024

PLANET

40
builders vetted and selected with shared sustainability goals.

85%
of our fleet are hybrid vehicles with a target of 100% by 2025.

7,000
trees planted via Fork Tree Project since our partnership commenced in 2019.

PEOPLE

191
employees accessed CHU's flexible leave entitlements including parental leave, carers leave and working adventure program.

Top 5%
in industry for Employee NPS via PEAKON survey.

Recognised by the Diversity Council of Australia as an Inclusive Employer for 2023-24.

PROSPERITY

$75K
fundraised for a range of charity partners.

191
hours volunteered by CHU team members.

11,439
meals have been provided to individuals in need across Australia via OzHarvest.

PARTNERSHIP

Sustainability Partnership SDG ALIGN

Carbon Offset Partnership THE FORKTREE PROJECT

RAP consultation YARNNUP

Finalised supply chain sustainability audit

PLANET

Environmental Stewardship and Sustainability

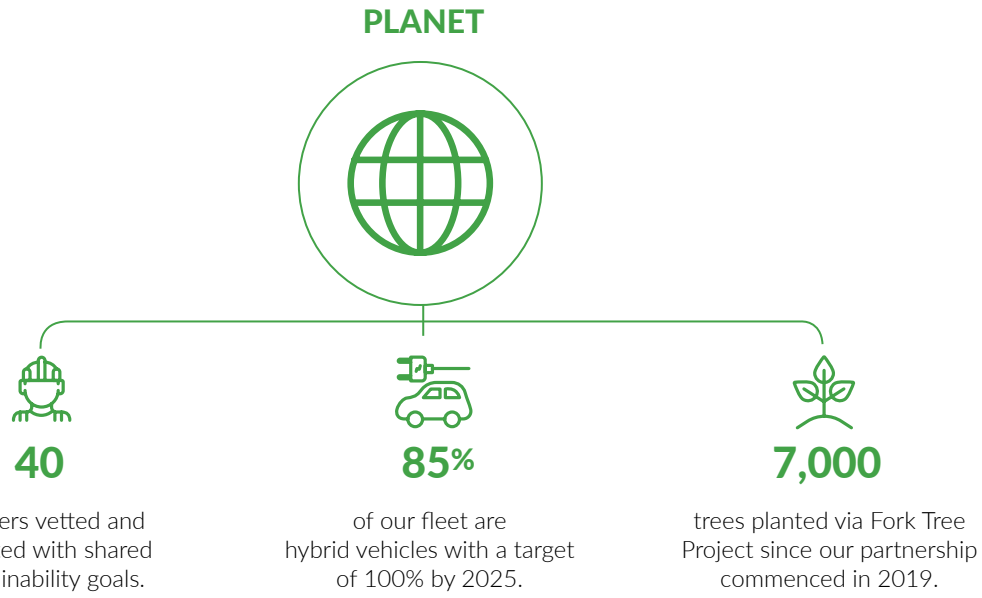
In 2023/24, CHU made a significant step towards its goal of achieving full carbon neutrality across Scope 1, 2, and 3 emissions.

Having achieved Scope 1 and 2 carbon neutrality, we've continued our reduction initiatives such as transitioning to hybrid vehicles. Additionally, we've invested in offset initiatives including forest revitalisation with the Fork Tree Project.

In 2023, we undertook an extensive RFI process to vet and select a panel of 40 builders who have a shared commitment to sustainability.

We've commenced working with these suppliers to investigate Scope 3 supply chain carbon emissions. The first step is to better understand the emissions within our supply chain and how to measure and track these emissions.

CHU remains dedicated to driving meaningful environmental change and setting new standards for sustainability in the strata insurance industry.

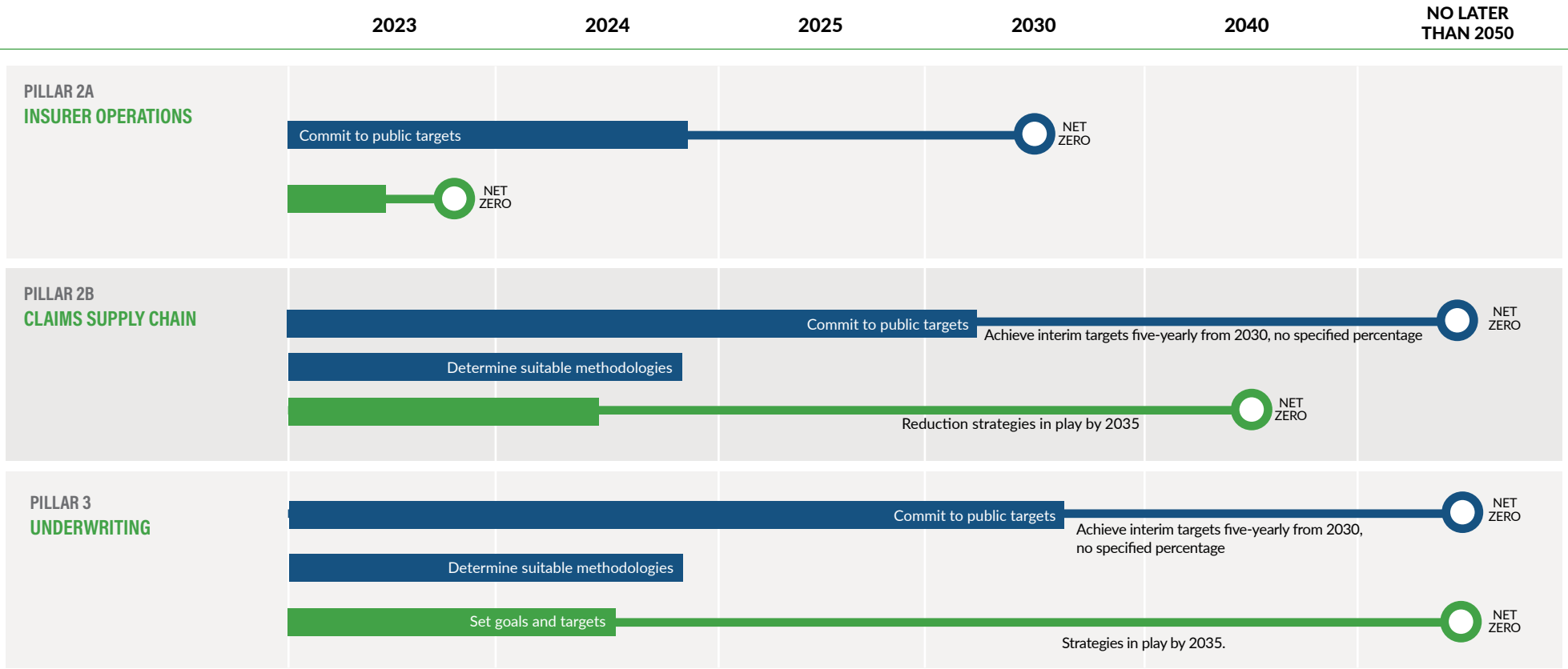


CHU's Environmental Social and Governance Strategy

CHU's ESG strategy reflects the Insurance Council of Australia's (ICA) Climate Change Roadmap.

This roadmap provides a framework for the insurance industry to reduce emissions, build climate resilience, and support the transition to the ultimate net zero and circular economy goals. This aligns with CHU's efforts within the strata sector.

CHU have already achieved carbon neutrality for Scope 1 and 2 emissions, covering direct emissions from office operations and company vehicles. Our focus is now on our supply chain and Scope 3 emissions. We are working closely with suppliers to encourage sustainable practices, explore ways to measure, track and report on current emissions and then focus on reducing and offsetting these emissions.

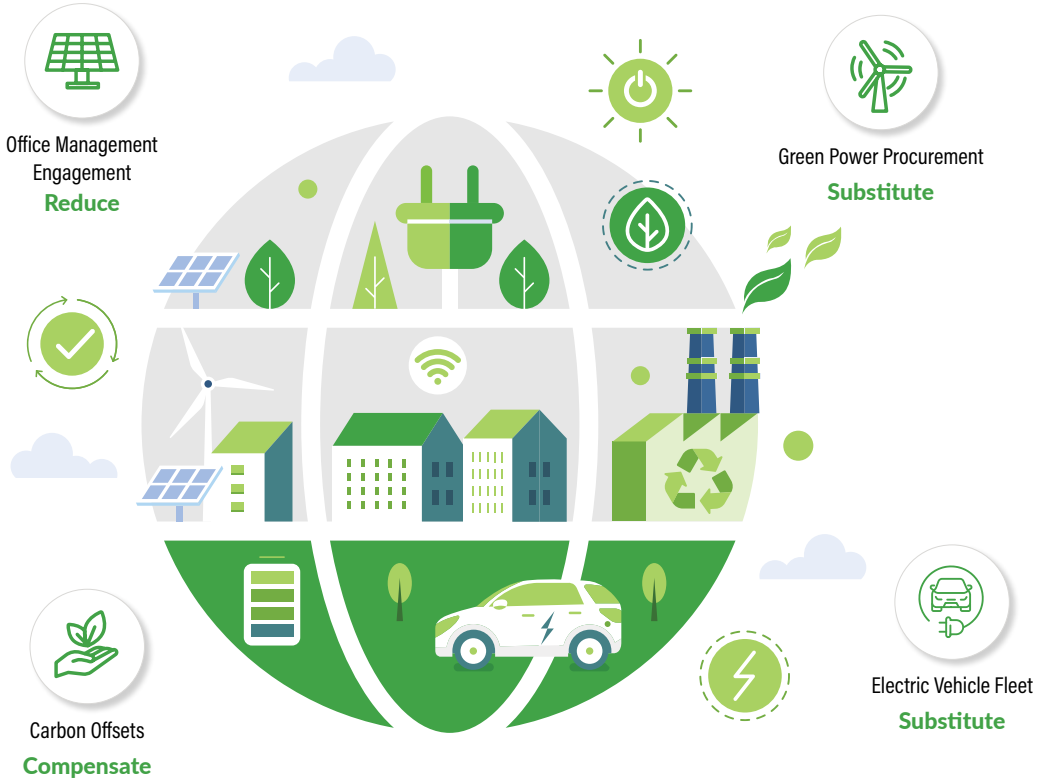


Source: Source: ICA Climate Change Roadmap

Carbon Neutrality – Scope 1 & 2

As CHU is primarily a service-based business we have a relatively small environmental footprint. CHU has been Scope 1 & 2 carbon neutral for the past few years and continues to find ways to reduce and offset our emissions.

CHU recognises the importance of reducing our total effect on the environment and strives to take meaningful action in our communities for the benefit of future generations. With that in mind, we have turned our focus to Scope 3 and working with our supply chain to reduce and offset these emissions.



Scope 1

Emissions that CHU controls and is directly responsible for. For example, the fuel burned by company vehicles and the business travel undertaken by our employees.

Scope 2

Emissions that are not directly produced by CHU but are created by the production of energy that the organisation uses. For example, the electricity that our offices consume.

In line with Steadfast's Carbon Neutral Transition Plan we commit to pursuing a reduction in absolute terms of our operating emissions (Scope 1, 2, and 3), with a target to be carbon neutral by 2040.

Our commitment to reporting is in line with GRI 305-1 (Emissions, Direct) and GRI 305-2 (Emissions, Indirect)

Carbon Neutrality – Scope 3

CHU is taking a proactive approach to supply chain sustainability by understanding the best-in-class practices of each builder and establishing a way to measure and report on impact.

We've identified four key areas of focus for Supply Chain sustainability and our priority is to understand how we can influence and report on these areas for each of our panel builders.

Scope 3

Emissions that are not directly produced by CHU and are not the result of activities owned or controlled by us, but by those we're indirectly responsible for up and down our supply chain. For example, when we buy, use and dispose of products from a builder we've contracted to rectify damage.

WASTE MANAGEMENT

ENERGY USE

FLEET VEHICLE EMISSIONS

MATERIAL USE

We will report on these emissions and the activities of our supply chain with reference to GRI 305-3 (Emissions, Other Indirect Emissions) and GRI 203-1 (Infrastructure Impacts)

Scope 3 Carbon Neutrality - Builder Panel Review

In 2023, CHU completed an extensive RFI process which involved vetting and interviewing over 90 builders and repairers. A Builders Panel was then selected with 40 builders and repairers to facilitate claims repairs for CHU across Australia.

The panel were selected via an extensive interview and assessment process that evaluated the builders on the following criteria:

- High-Quality Repair Services: CHU prioritised builders and repairers with a reputation for quality workmanship, ensuring that every repair exceeds industry standards.
- Positive Customer Outcomes: CHU was focused on builders with a shared focus on providing proactive, customer-centric services, ensuring a seamless experience for clients.
- Environmental, Social, and Governance (ESG) Practices: Sustainability is a core value at CHU. The builders were evaluated based on their commitment to environmental responsibility, social impact, and adherence to governance regulations.
- Fair and Competitive Pricing: CHU selected providers who offered industry-competitive rates, ensuring that clients receive optimal value without compromising on quality.

$300 million+
spent on claims annually.

90+
builders vetted for sustainability credentials.

40
builders selected who have committed to supply chain sustainability targets.

This is a major step forward and will have a significant impact towards achieving our supply chain net zero target.

We will report on these emissions and the activities of our supply chain with reference to GRI 305-3 (Emissions, Other Indirect Emissions), GRI 306-4 (Waste, Waste Diverted from Disposal) and GRI 203-1 (Infrastructure Impacts)

We report on these practices with reference to GRI 308-1 (Supplier Environmental Assessment)

Full Scope Net Zero Roadmap - Supply Chain Sustainability

BIG Goal of Full Scope Net Zero

Collaborative Approach

Assess - Educate – Track - Report – Reduce – Offset

2023

- RFI
- Selection of new builder panel
- Sustainability survey

2024

- Survey of builders on sustainability intentions
- Informal meeting with 5 key suppliers
- Data collection research
- Investigate tech solutions to track and report
- Initiate strata supply chain sustainability accountability sessions (with sdg align)

2025

- Sustainability Action Plan Tracking Across the 4 key areas (Waste/Electricy/ Vehicle/Material and STRATA GREEN POINTS to score and evaluate progress.

- Information collected as part the sourcing initiatives is now utilised to evaluate suppliers on their sustainability credentials.
- Introduction of supplier sustainability scoring evaluations (Strata Green Rating).
- The rating is incorporated into supplier scoring and selection process.

We report on these activities and emissions with reference to GRI 308-1 (Supplier Environmental Assessment)

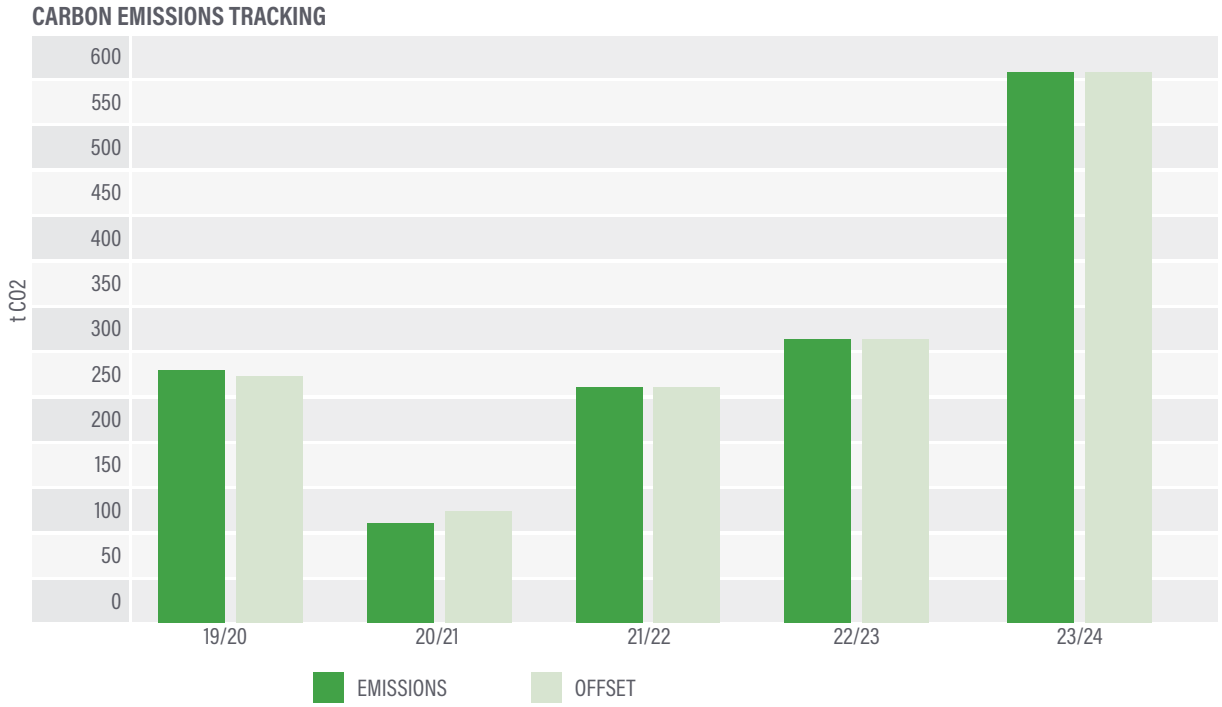
Emissions and Offset – Scope 1 & 2

For the past 4 years, CHU has been offsetting our scope 1 & 2 emissions through our partnership with the Fork Tree Project and their revitalisation efforts in the Fleurieu Peninsula.

In line with COVID recovery, the return to in-person events and office usage has resulted in increased emissions compared to previous years.

Despite the increased emmissions we can report that CHU proudly remains Scope-1 carbon neutral since FY19 (see Figure 1).

Figure 1: Scope-1 Carbon Emissions Tracking



We report on these emissions in line with GRI 305-1 (Emissions, Direct)

Scope 1

Flights
412 tCO2e

Taxi:
10 tCO2e

Cars - Hybrid:
104 tCO2e

Cars = Petrol:
23 tCO2e

Scope 2

Electricity
34 tCO2e

Energy Usage

In the 2022/23 financial year, CHU analysed office energy consumption and identified an opportunity to relocate the Adelaide office to a NABERS-rated premises, which had a significant impact on usage and carbon emissions. As shown in Figure 2 and Firgure 3, CHU reduced office location energy usage by 31% from 2022 to 2023, from 75,092kWh to 51,474kWh and has maintained similar levels in the 2023/2024 financial year.

Figure 2: Electricity usage at CHU office locations, FY23

	NORTH SYDNEY, 101 Miller St		BRISBANE, 260 Queen St (Jan 2022)		PERTH, 55 St Georges Terrace		ADELAIDE, 431 King St (Sep/Oct 2022)	
	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)
Jul 22	2,260.99	$720.87	906.00	$261.55	745.00	$256.99		
Aug 22	2,227.90	$725.70	944.00	$292.33	724.00	$251.27	3,034.00	$1,263.60
Sep 22	2,299.51	$714.23	880.00	$272.74	750.00	$256.60		
Oct 22	2,190.80	$676.70	694.00	$222.41	796.00	$269.12	291.00	$141.00
Nov 22	2,294.73	$738.45	936.00	$288.85	775.00	$265.15	294.00	$145.37
Dec 22	2,389.32	$755.16	869.00	$268.48	612.00	$220.79	637.00	$354.61
Jan 23	2,207.04	$706.36	710.00	$234.82	752.00	$260.64	276.00	$140.82
Feb 23	2,136.43	$687.88	557.00	$186.33	862.00	$288.83	273.00	$135.37
Mar 23	2,330.84	$754.79	750.00	$238.51	1,047.00	$332.19	276.00	$136.49
Apr 23	2,105.71	$649.89	622.00	$202.07	1,013.00	$328.18	180.00	$97.43
May 23	2,431.20	$765.83	863.00	$271.00	900.00	$300.93	216.00	$111.94
Jun 23	2,431.20	$765.83	716.00	$229.55	900.00	$300.93	266.00	$134.92

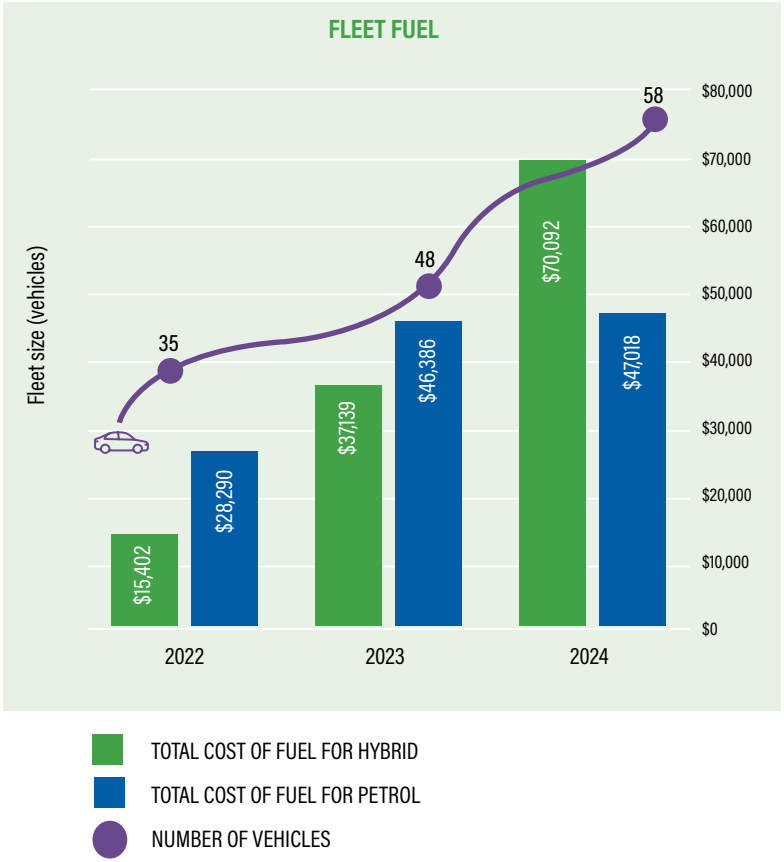
Figure 3: Electricity usage at CHU office locations, FY24

	NORTH SYDNEY, 101 Miller St		BRISBANE, 260 Queen St (Jan 2022)		PERTH, 55 St Georges Terrace		ADELAIDE, 431 King St (Sep/Oct 2022)	
	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)
Jul 23	2,386.00	$1,035.43	635.00	$230.07	1,110.00	$363.45	257.00	$155.41
Aug 23	2,349.00	$1,028.70	759.00	$295.62	1,221.00	$398.00	282.00	$174.15
Sep 23	2,282.00	$933.37	866.00	$328.93	1,083.00	$354.12	295.00	$178.11
Oct 23			826.00	$315.91	1,294.00	$420.16	305.00	$186.53
Nov 23	4,678.00	$2,036.97	692.00	$272.27	1,162.00	$376.16	289.00	$176.37
Dec 23	2,339.00	$1,018.49	882.00	$364.22	1,161.00	$379.46	289.00	$176.37
Jan 24	2,210.00	$953.61	882.00	$331.11	1,161.00	$379.46	239.00	$147.27
Feb 24	2,316.00	$1,005.55	869.00	$331.43	1,249.00	$404.01	266.00	$169.93
Mar 24	2,271.00	$985.39	789.00	$299.32	1,226.00	$395.81	234.00	$150.77
Apr 24	2,347.00	$1,019.45	1,080.00	$403.15	1,108.00	$362.89	228.00	$144.29
May 24	2,388.00	$1,134.51	857.00	$322.96	1,216.00	$396.61	284.00	$176.31
Jun 24	2,391.00	$1,041.55	853.00	$323.18	1,109.00	$361.38	297.00	$182.64
Total	**27,957.00**	**$12,193.02**	**9,990.00**	**$3,818.17**	**14,100.00**	**$4,591.51**	**3,265.00**	**$2,018.15**

In reference to GRI-302 we will report on our year-on-year energy usage as well as our strategies to improve.

Our Fleet

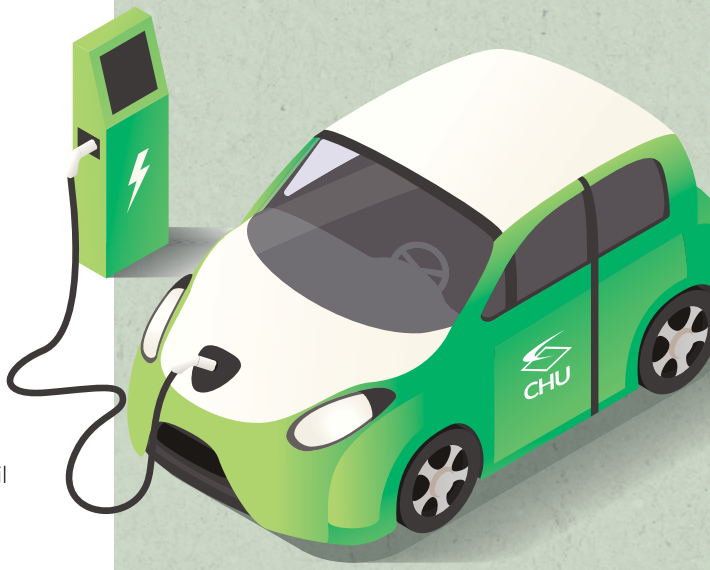
The CHU fleet of vehicles has been steadily expanding as we hire more team members for CHU Services. While the overall number of company vehicles has increased, the data indicates a notable growth in our hybrid fleet.



Hybrid vehicles are better for the environment for several key reasons:

- Reduced Emissions: They emit less greenhouse gas compared to traditional cars, helping to combat climate change.
- Improved Fuel Efficiency: Hybrids use less fuel, resulting in a smaller carbon footprint.
- Regenerative Braking: This technology captures energy during braking to recharge the battery, enhancing efficiency.
- Less Fossil Fuel Dependence: By combining electric and gasoline power, hybrids reduce reliance on fossil fuels.
- Lower Noise Pollution: Electric motors operate quietly, contributing to a better urban environment.
- Longer Lifespan: Hybrids often last longer, generating less waste over time.
- Support for Renewables: Many can be charged with renewable energy, further minimizing their environmental impact.

Overall, hybrids offer a more sustainable transportation option that promotes cleaner air and reduced environmental harm. Our goal for FY25 is for our fleet to be 100% hybrid vehicles.



We report on these emissions in line with GRI 305-1 (Emissions, Direct)

2023

1 JUL **Commence Sustainable Procurement**
Making a commitment to commence tracking the percentage of marketing material sustainably sourced.

1 JUL **Review current procurement strategy**
Ensure CHU aligns procurement of merchandise, gifts and marketing materials with our sustainability goals.

2024

1 FEB **Merchandise Sustainability Guidelines**
Implementation of sustainability guidelines to ensure our merchandise procurement is aligned with products that are recycled or reusable or from local communities.

1 JUN **Internal Sustainable Procurement**
Execute an internal procedure of sustainable procurement for office equipment and items e.g. items used for decoration and celebration.

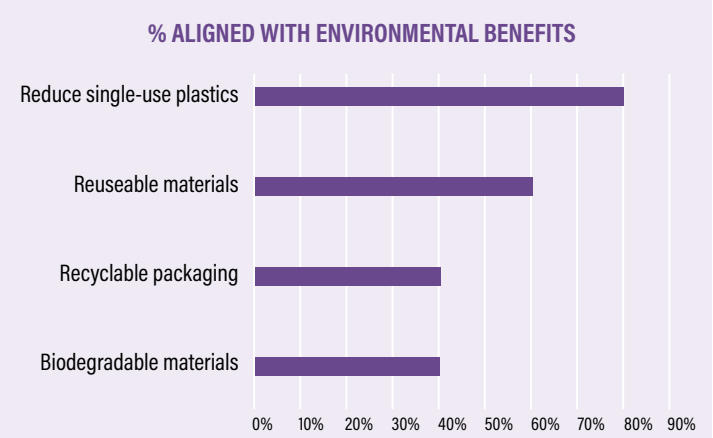
1 JUL **100% Sustainably & Ethically Sourced Procurement**
Continue the journey of ensuring we reach our 2030 goal of 100% sustainably and ethically sourced procurement.

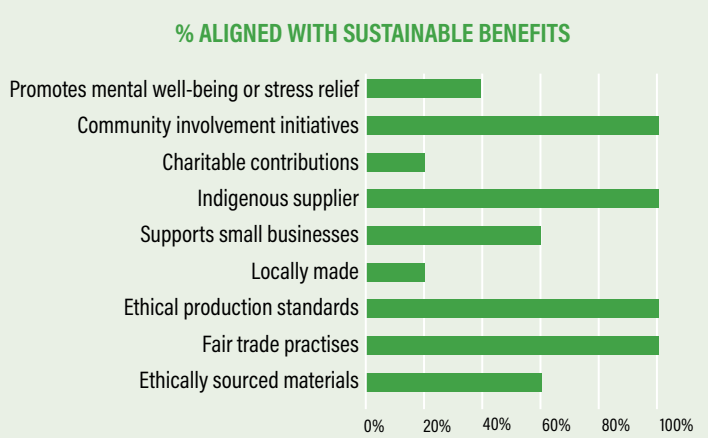
2025

Sustainable Procurement

Our sustainable procurement policy ensures that we source goods and services from suppliers who adhere to environmental best practices.

We've set guidelines relating to merchandise purchased for industry events, staff welcome packs, and office supplies. CHU have engaged Supply Nation who connect us with certified Indigenous-owned enterprises, fostering economic growth and social empowerment within Aboriginal and Torres Strait Islander communities. Through this collaboration, CHU are demonstrating our dedication to fostering more equitable and inclusive business partnerships.





We have found it essential to consider the life cycle of the products, from sourcing and production to disposal, ensuring that each item adheres to sustainability principles. These figures are reflective of our procurement since February 2024.

Our goal for FY24 is to commence tracking the percentage of marketing material sustainably sourced. This is to ensure we reach our 2030 goal of 100% sustainably and ethically sourced procurement in in reference to GRI-204.

We report on this data in line with GRI 204 (Procurement Practices)

Green Business Travel

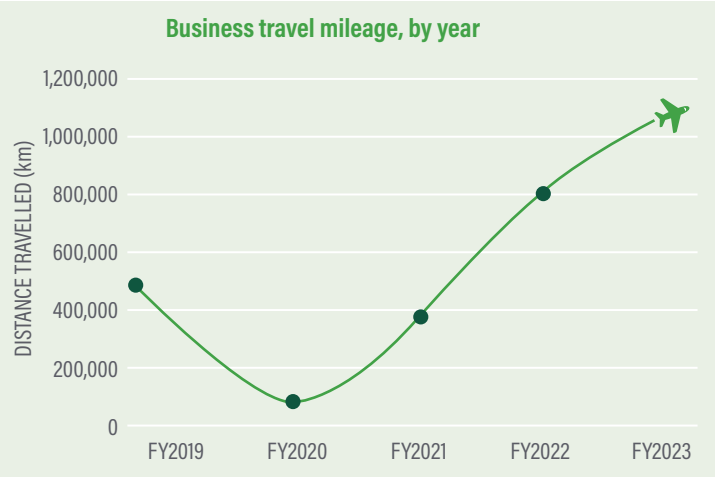
In line with our commitment to incorporate environmental metrics into our internal travel reporting, CHU has adopted Corporate Traveller as our centralised travel management solution. This partnership offers several key benefits:

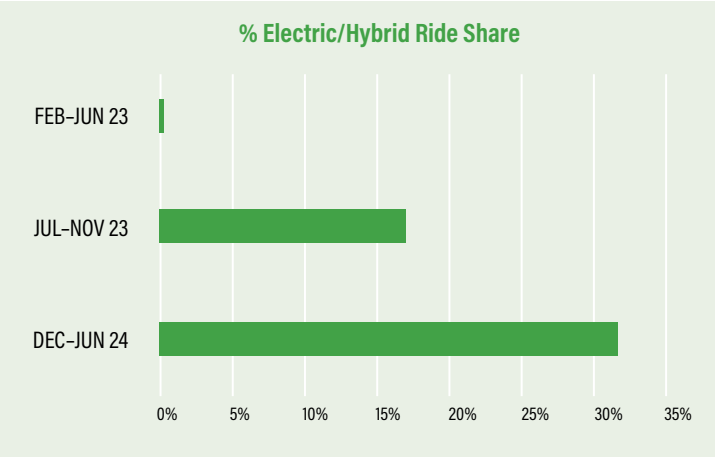
- Centralised Reporting: We can track both financial expenditures and carbon output, enhancing our environmental accountability.
- Official Travel Policy: We have established a formal travel policy that is seamlessly integrated into our booking process.
- Efficient Booking: Our bespoke booking platform and dedicated travel consultants provide quick and easy booking options, eliminating long wait times with travel providers.
- Comprehensive Oversight: We can manage and monitor all company travel bookings easily through the portal or app, ensuring full visibility and control.

The uptake of electric/hybrid rideshares has seen a significant increase over recent periods.

CHU has seen an increase in emissions for travel due to a combination of factors. Firstly, there has been a move back to in-person post COVID. Secondly, CHU has opened an office in Manila which has led to overseas travel becoming more frequent. CHU has also established a working relationship with Lloyd's of London which has meant business travel by CHU to establish this relationship.

From February to June 2023, the adoption rate of electric/hybrid rideshares was just 0.21%. This figure rose to 17.20% from July to November 2023. Most notably, from December 2023 to June 2024, the uptake further increased to 30.80%, reflecting a growing commitment to sustainable transportation options among users. This trend indicates a positive shift towards eco-friendly practices in our travel choices.





We report on these emissions in line with GRI 305-1 (Emissions, Direct)

Our goal is to be utilising 50% Electric/Hybrid by FY24/25.

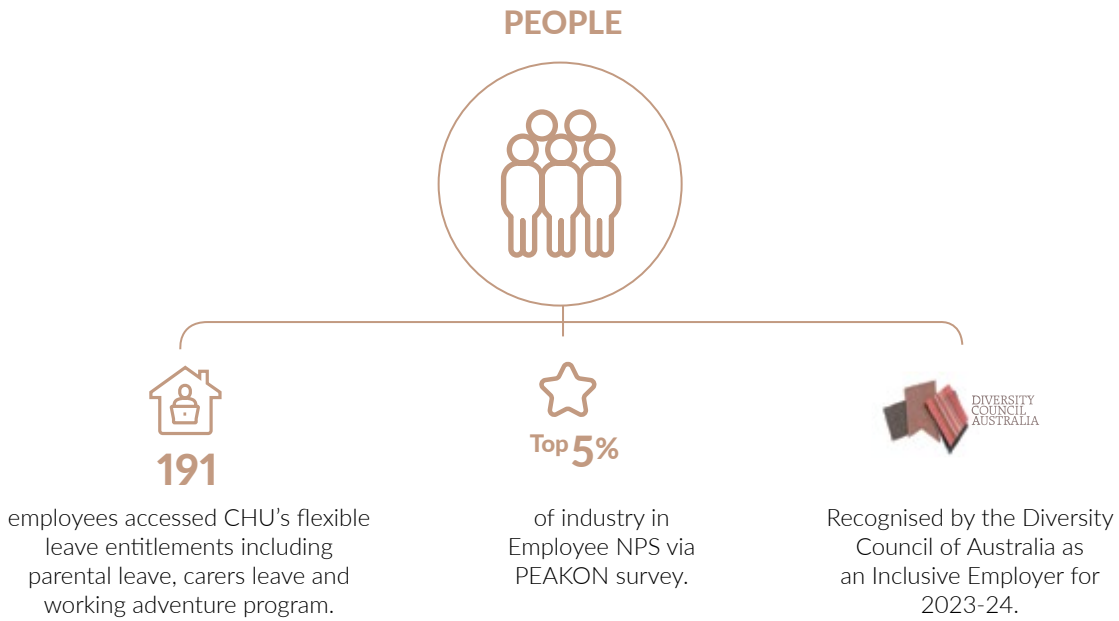
People – Diversity and Inclusion

CHU remains committed to cultivating a diverse and inclusive workplace. Through a range of employee initiatives, we continue to have excellent employee retention rates and employee satisfaction, with our PEAKON NPS ranking us in the Top 5% of our industry.

Effective leadership is pivotal in this model, as our leaders are trained to foster an inclusive and results-oriented environment.

CHU introduced a range of initiatives in 2023/24 to support employees including mental health first aid training, support via a domestic violence policy enabling 10 additional paid leave days on top of the government paid leave days.

Our dedication to fostering a healthy and thriving workforce was evident in the strategic expansion of health and wellbeing and work-life balance programs.



We report on this data in line with GRI 401 (Employment), GRI 405 (Diversity and Equal Opportunity)

Family Friendly & Flexible Workplace

CHU continues to support employees through a variety of flexible leave options, promoting a healthy work-life balance. These include:

- A market leading parental leave policy of 18 weeks flexible paid parental leave, regardless of gender, after a successful probation period. This signifies our dedication to equal opportunity and shared responsibilities in parenting. This comprehensive policy supports all paths to parenthood, including adoption, surrogacy, fostering, stillbirth, or infant loss, within the first 24 months of the child's arrival.
- Working on closing the gap for retirement funds by offering extended superannuation payments and personal leave accruals within the first 12 months, along with additional flexible leave days. In 2023-24, CHU's policy was amended to allow employees to take successive periods of parental leave without the need to return to work and eligibility criteria are met.

Two new initiatives our team were able to take advantage of this year include:

Public Holiday Substitution

We believe flexibility is the key to creating work/life balance and supporting the diverse cultures that exist at CHU. To assist with this, each team member is given the option to substitute public holidays for other days that either have significant meaning to them or to create further work/life balance.

Working Adventure program

CHU's remote working program Working Advent CHU enables our people to work in another state or country for up to 6 months. We've had several team members utilise this benefit to spend time with family overseas.

15 employees embarked on a Working AdvenCHUre in 2023/24, with an average duration of 9.5 weeks.

Gender split: 5 males, 10 females.

Most popular destination: India.

We report on this data in line with GRI 405 (Diversity and Equal Opportunity) and GRI 406 (Non-discrimination). Our parental leave policy is in reference to GRI 401-3 (Parental Leave Reporting Standards).

CHU cares

CARERS FRAMEWORK

Carers Framework

In 2023/24, we launched CHU Cares, our new Carers Framework, as part of our commitment to evolving how we support team members with caring responsibilities.

The concept of who is a carer is no longer limited to traditional roles such as a parent staying home with a sick child. A carer now includes individuals who provide care and support to family and friends facing challenges such as sickness, disability, mental illness, chronic or terminal conditions, frailty, drug and alcohol issues, or domestic violence.

The framework simplifies access to information about leave and flexible options for carers, offering a dedicated intranet page consolidating key information. CHU team members can easily find details on leave support, how to discuss caring responsibilities with people leaders, and resources available in different regions.

New initiatives include:

- 5 days unpaid leave for cultural and ceremonial leave,
- The expansion of CHU Flexible leave to include Grandparents leave.

CHU COMMITMENT AND SUPPORT

- Certified Family Friendly Workplace
- Hybrid Working Model allowing flexibility in days/ hours worked
- Work From Home or Office Hub
- Reasonable adjustments to your employment arrangements
- Annual office closure over Christmas/New Year period

LEAVE OPTIONS

- Cultural and Ceremonial leave options including up to 5 unpaid leave days per year
- Career breaks
- Ability to purchase up to 4 weeks additional leave per year
- Ability to work anywhere in Australia or abroad away from Office Hubs for up to 180 consecutive days
- 18 weeks paid parental leave which can be taken by either parent, and flexibility within first 24 months
- Informal fostering and kinship care of 2 days per occasion up to 8 days per year
- 2 additional days of paid personal/ carers leave per year after 2 years of service (on top of standard 10 days)
- Up to 20 days paid Domestic, Family, Sexual Violence leave per year (Special leave)
- Long Service leave
- Compassionate leave (2 days, and up to 5 days if overseas travel is required)
- Up to an additional 4 days per year of CHU Flexible leave
- Public Holiday substitution
- Leave without pay

HEALTH AND WELLBEING

- Employee Assistance Program (EAP)
- Mental Health First Aid Officer training
- Ability to provide anonymous feedback through our monthly engagement surveys, if other communication channels aren't an option
- Adjustments to team tasks so to accommodate work not requiring customer contact outside of standard business hours
- Consideration for time in lieu
- Professional advice on legal or financial matters administered by coaches with experience in these areas (via EAP).
- Breastfeeding, parent friendly, multipurpose rooms located in all Office Hubs

Respectful and Safe Workplace

Our people are the heart and soul of the business and we continue to work on initiatives to make CHU the best place to work.

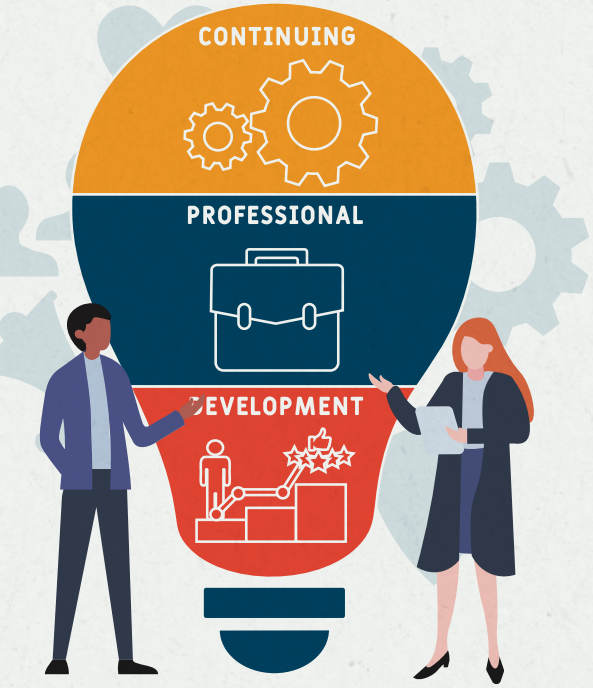
In 2023 we participated in our first "Inclusion at Work Index" survey facilitated by The Diversity Council of Australia. Based on the survey results, CHU was recognised as an inclusive employer for 2023-2024.

Through a partnership with Challenge DV, we developed our first Sexual, Family and Domestic Violence policy and support framework. This framework enables our team members to access a suite of financial and non-financial support measures including accessing up to 4 weeks of paid family and domestic violence leave.

We report on this data in line with GRI 403 (Occupational Health and Safety)

> So much positive progress has been gained in recent years in making people and organisations recognise bias. However, we must persist to break the remaining biases and create an equal future for all. CHU is commited to breaking these barriers.

Kimberley Jonsson
CHU CEO



Ongoing Learning and Development

In 2023/24, CHU launched a number of new learning and development initiatives to further strengthen our offering.

Mental Health First Aid

The MHFA workshop is designed to equip participants, such as our Strata managers and brokers, with the skills to recognise and respond to mental health concerns in the workplace. It also focuses on creating a supportive environment and reducing stigma. CHU introduced this program in 2024 for internal staff and our first client session was conducted in August 2024.

So far, the program has received positive feedback on the program's relevance and applicability to the workplace.

CHU intention to offer the program regularly will further increase the accreditation of participants in our industry, ensuring long-term impact.

Respect at Work

In response to the Respect at Work Amendment Act (2021), CHU has strengthened its commitment to creating a safe and inclusive workplace, adopting a zero-tolerance policy for sexual harassment and discrimination.

CHU's new policies and mandatory Respectful Workplace training offers support and options for those impacted, with a focus on empowerment and choice in reporting.

We report on this data in line with GRI 404 (Training and Education) and GRI 416 (Customer Health and Safety)

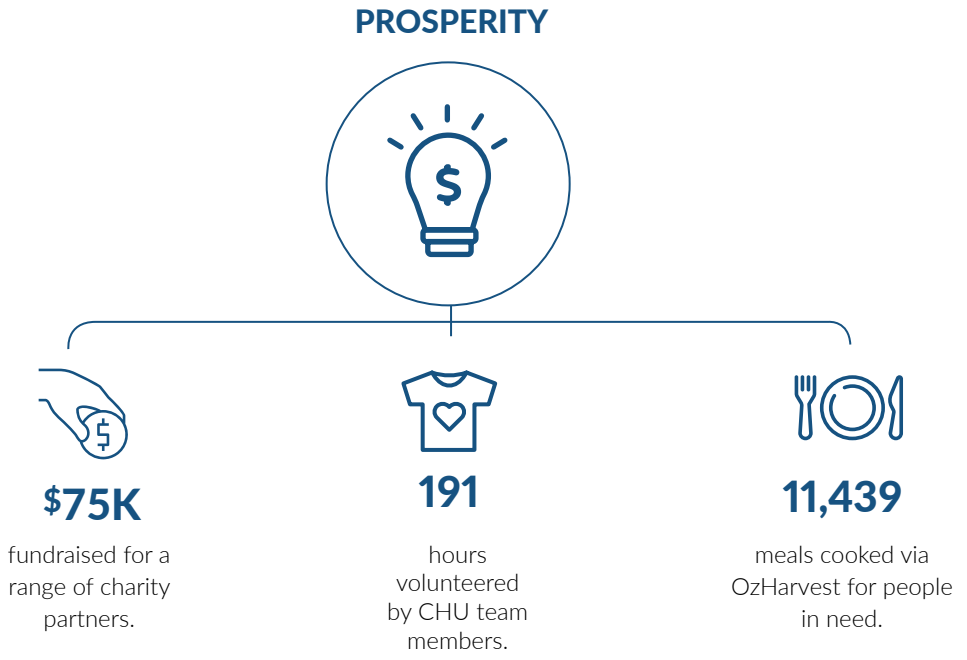
Prosperity - Giving Back

CHUrity Partners

CHU is committed to supporting the community. We do this via fundraising for charity and volunteering our time. Each team member is provided with a day of volunteering leave and many participate in charity and fundraising events throughout the year. We have a dedicated team who meet regularly to organise various events to support the community.

In 2023-24 CHU focused our fundraising support on our three charity partners – Starlight Foundation, OZHarvest and The GO Foundation along with important funds raised at other events we've attended with clients and partners.

In 2023, CHU celebrated its 45th anniversary and we utilised this special occasion to raise money for the GO Foundation with a charity auction held during an event in each state.



We report on this data in line with GRI 404 (Training and Education) and GRI 416 (Customer Health and Safety)

CHU Supporting the Community

In 2023/24 financial year we've achieved the following results:

DONATIONS FY23/24

Charity	Total Raised
Go Foundation	$23,386
Starlight Foundation	$17,221
National Breast Cancer Council of Australia	$10,155
Oz Harvest	$5,719
Orange Sky Australia	$5,000
MGA-Whittles Community Foundation Ltd	$2,500
HammondCare Foundation	$2,500
Dare to Cure	$2,040
Cure EB Foundation	$1,248
The Kindness Factory	$1,000
Mater Foundation	$760
Foodbank	$569
Very Special Kids	$528
Vinnies CEO Sleepout	$525
Children's Cancer Institute	$501
Act for Kids	$500
Mito Foundation	$451
Epilepsy Foundation	$250
Leukaemia Foundation Fundraiser	$168
TIACS Foundation	$100
Wesley Mission	$100
The Kids' Cancer Project	$100
The Push For Better Foundation	$69
Uniting WA	$67
	$75,457

CHU Supporting the Community

EMPLOYEE VOLUNTEERING DAYS

2022-23	26 volunteers
2023-24	30 volunteers

Our Goal for 24-25 is for

100

volunteers.

Our goal for 2025 goal is for 100 team members to undertake a volunteering initiative to support a chosen charity. We've recognised that CHU team members are eager to volunteer, however organising a volunteer day on their own has proven to be difficult. So, for 2024-25 we are looking to organise special volunteer day initiatives in each state where staff can participate with fellow colleagues..

We report on this data in line with GRI 413 (Local Communities)

Starlight Children's Foundation

$17,221
funds raised by CHU

178kms
swum by CHU team members for Starlight SuperSwim

441
gifts donated, wrapped and delivered to Starlight for sick kids in hospital

OzHarvest

$5,719
funds raised by CHU

11,439
meals delivered for people in need

4,658kgs
of food saved from landfill

GO Foundation

$23,386
funds raised by CHU

40
students supported in education

1
GO Scholar engaged by CHU to create for CHU's 45th Anniversary Artwork

Positive Partnerships

Forging strategic partnerships with like-minded organisations has significantly amplified CHU's impact. Our partnership with SDG Align has assisted CHU in defining our sustainability goals and strategies, fine tuning our approach to sustainability and alignment our goals with the UN SDGs.

Partnership will be a driving force of our future projects, working collaboratively on common goals with our supply chain, our partners, clients and customers to address pressing environmental and social challenges.

Strengthening our ties with local communities remained a cornerstone of our corporate social responsibility efforts. Continuing our fundraising and local charity initiatives where everyone can be involved. Our goal is to be an active participant in the well-being and development of the communities where we operate.

SDG ALIGN
Tools for Sustainable development

THE FORKTREE PROJECT

YARNNUP

strata community association

PROUD MEMBER
www.dca.org.au

Family Inclusive Workplace™
CERTIFIED 2022/202

GRI Index Table

SDG	SDG5	SDG9	SDG10	SDG11	SDG12	SDG13	SDG15	SDG17
Policy link/Notes	Gender Equality Policy Parental Leave Policy		Domestic Family and Sexual Violence Policy Carers Policy			Steadfast Carbon Neutral Transition Plan CHU Sustainability Charter		Training and Education Policy
Impact Report Page Numbers	Page No: 25,26, 30	Page No: 15, 17	Page No: 24, 26, 27, 28, 29	Page No: 16, 17, 18, 31, 32	Page No: 22, 23	Page No: 14, 15, 18, 19, 20, 24	Page No: 15, 17	Page No: 15, 17, 37
GRI	**GRI** GRI 405	**GRI** GRI 203-1	**GRI** GRI 401 GRI 403 GRI 404 GRI 405 GRI 406 GRI 416	**GRI** GRI 203-1 GRI 306-4 GRI 308 -1 GRI 413	**GRI** GRI 204	**GRI** GRI 305-1 GRI 305-2 GRI 305-3	**GRI** GRI 306-4	**GRI** GRI 308-1

CHU

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