

## ENVIRONMENTAL MANAGEMENT

### Environmental risk management (identification)

Findeter has the Environmental Management System - SGA, meeting the standards defined in the ISO 14001:2015, in which, among many aspects, all those environmental risks associated with the Entity's activities are identified. These risks are centralized in the Wynyard Risk Management – WRM tool where they are managed through the process leaders. Additionally, there is a matrix of environmental legal requirements and a matrix for the identification of aspects and assessment of environmental impacts in which the regulations applicable to the Entity are consolidated, as well as the control measures and programs for the mitigation and reduction of the probability of materialization of risks.

The environmental risks identified by Findeter and which are controlled and mitigated through the WRM application are listed below:

Risk	Inherent risk level	Residual risk level
Inefficient use of water consumption due to consumption habits	High	Medium
Inefficient use of water consumption due to inadequate equipment	Medium	Medium
Pollution of the environment due to waste management	High	Unusual
Inefficient use of paper consumption due to consumption habits	High	Medium
Inefficient use of electrical energy due to consumption habits	Medium	Low
Impossibility of access to the Entity's facilities	High	Unusual
Increase in carbon footprint	Medium	Low
Processes that do not meet legal requirements	Medium	Medium
Affectation to the Facilities due to Fire, Flood, hailstorm, electrical storm, leak of fuel or chemical products	Extreme	Unusual
Inefficient use of electrical energy due to inadequate equipment	Low	Unusual
Chemical leaks or spills	Low	Unusual
Contamination of facilities from COVID-19 - pandemic	Medium	Medium

## Environmental Incident Report

Findeter, through the WRM tool, centralizes the reports of Operational Risk Events, among which are those of the environmental aspect. It is highlighted that to date no reported incidents, fines or sanctions have been identified for environmental concepts.

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## Environmental compensations (commitment and report)

Findeter, within the framework of its Sustainable Practices Program, annually measures its corporate carbon footprint and offsets 100% of the quantified greenhouse gas emissions.

## Management of physical and transition risks in the face of climatic phenomena (identification and evaluation)

Information on identification and evaluation available at:

[Plan de Emergencias y Contingencias](#)

In addition to the above, it should be noted that the Entity has identified and assessed the following risks, which fall into the category of physical and transition risks:

- Affection to the facilities due to fire, flood, hailstorm, electrical storm, leak of fuel or chemical products. This risk has an inherent risk level of extreme and a residual risk level of unusual.
- Increase in the carbon footprint. This risk has a medium inherent risk level and a low residual risk level.
- Inefficient use of electrical energy due to inadequate equipment. This risk has a low inherent risk level and an unusual residual risk level.
- Inefficient use of water consumption due to inadequate equipment. This risk has a medium inherent risk level and a medium residual risk level.

## Management of physical and transition risks in the face of climatic phenomena (mitigation)

Mitigation information available in the following documentation:

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[Documento Plan de Emergencias y Contingencias.](#)  
[Management and Sustainability Report 6.4 Risk Management](#)

Additionally, there is a matrix of environmental legal requirements and a matrix for the identification of aspects and assessment of environmental impacts in which the regulations applicable to the Entity are consolidated, as well as the control measures and programs for the mitigation and reduction of the probability of materialization of risks. These risks are centralized in the Wynyard Risk Management – WRM tool where they are managed through the process leaders.

### **Management of opportunities in the face of climatic phenomena (identification and evaluation)**

Information available in the following documentation:

[Documento Plan de Emergencias y Contingencias.](#)  
[Risk Management](#)  
[Management and Sustainability Report 6.4 Risk Management](#)

In the entity's risk matrix, risks associated with climatic phenomena are identified, which have their respective controls for their mitigation in case of materialization. In this line, FINDETER defined a sustainable practices program that promotes the reduction of gases greenhouse effect through the provision of bicycles as part of the sustainable transportation, as well as the planting of trees in the Amazon to reduce carbon footprint.

As preventive measures, there is an emergency plan where different scenarios are proposed and drills are carried out. Likewise, inspections are carried out to strengthen these control measures to manage risks in the entity.

### **Management of opportunities in the face of climatic phenomena (implementation)**

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### **Policy on incentives related to environmental management, including climate**

Culture and awareness are fundamental aspects in the Entity's environmental performance; therefore, they must be reinforced with frequent education campaigns. For this reason, for those campaigns that seek to make employees aware of the importance of adopting good

environmental practices in their activities, there is the support of the *Findeter Miles program*, with which employees who demonstrate willingness and interest in adopting these practices and aligning them with the activities they carry out daily in the Entity. In recent years, campaigns such as the following stand out:

- "Recycle to Win" Challenges
- Trivia about the Entity's environmental management
- Didactic challenges of waste separation

Which were awarded with this incentive, giving the winners the possibility of obtaining benefits such as days off, vouchers for movies and food, among others.

### **Life Cycle Assessment (definition)**

The analysis of the life cycle of a product or service is a powerful environmental management tool that can be very useful to help in decision-making by those who are in charge of the destinations of the organization, whether it is used alone or together with other tools such as risk assessment and environmental impact assessment.

FINDETER, despite being a company that performs financial and technical assistance tasks, has an impact on the environment in each of the processes it carries out to provide its services, through the LCA it was possible to demonstrate each impact associated with the processes that are carried out in the operation.

The information obtained from the Entity's Life Cycle Analysis is taken as a planning tool and is considered for the realization, review and update of the matrix for the identification of aspects and evaluation of environmental impacts and the definition of controls and required programs.

### **Life Cycle Analysis (next goals)**

The information obtained from the analysis of the Entity's life cycle is taken as a planning tool and is taken into account for the realization, review and update of the matrix for the identification of aspects and evaluation of environmental impacts and the definition of controls and required programs. From this arises the goal or objective of establishing and strengthening controls for the mitigation or prevention of those impacts duly identified in the matrix for the identification and assessment of environmental aspects and impacts. Thanks to tools like these, FINDETER has a minimal amount of significant environmental impacts.

### **Conservation activities**

Findeter has developed activities tending to the conservation of natural resources. Among them stands out:

- Carbon footprint compensation through forestry projects in the Amazon and Cundinamarca (year 2018 – 2021).

- Compensation of carbon footprint by the acquisition of carbon certificates (year 2022).
- Better by Bike Program
- Environmental and Social Risk Management System - SARAS
- Recycling campaigns/reuse of waste
- Among others...

Extended information in:

[Management and Sustainability Report](#): 3.2 Positive impact (processes) - 3.2.1. Environmental Management

### Forest certifications

- Alliance with Saving The Amazon for the creation of three Findeter forests in the Amazon (2018 – 2020)
- Sowing Report in the Department of Cundinamarca in the year 2021.
- Carbon certificates obtained in 2022.

Extended information in:

[Management and Sustainability Report](#): 3.2 Positive impact (processes)