

Risk Management

Crisis management strategy (plan or policy)

Findeter has policies, procedures and protocols documented in the Integrated Management System - IMS, detailing the actions and those responsible for crisis management.

Section “2. Crisis management phase” of the Business Continuity Plan outlines the activities that the company will carry out in the event of declaring a crisis:

- Preparation to handle the crisis
- Recognize and contain a crisis before it spreads further
- Resolve a crisis in the most effective way possible
- Learn from past crises.

These phases will be carried out by the crisis management group.

Findeter has protocols for crisis communication in case a risk is identified in the reputation, good name, and operational continuity of the company. The document defines the communication channels to react and, if necessary, provide clear and exact information to the different audiences of interests of the company.

Strategic risk management (definition, identification and reputational risks)

Findeter has policies and procedures for the management of strategic risks, which are documented in the manual of the Integrated Risk Management System - SIAR, through which the identification, measurement, control and monitoring of all those risks that arise from the corporate strategic planning.

This methodology is documented in the company’s Integrated Management System – IMS and is based on good market practices, which is why internal and external risks can be identified, classified as emerging and key, that may affect some of the Defined spheres of impact: economic, legal, reputational, operational, people, environmental and quality.

The result of the implementation of the methodology is monitored by the Board of Directors and Senior Management through periodic reports detailing the inherent and net risk behavior of the company.

Environmental risk management (identification))

Findeter has the Environmental Management System - SGA, meeting the standards defined in ISO 14001, in which all those environmental risks associated with the entity's activities are identified. These risks are centralized in the entity's risk management tool, where they are managed through the process leaders.

Additionally, there is a matrix of environmental requirements and environmental aspects and impacts in which the legal requirements that the entity must meet are consolidated, as well as the control measures and programs to mitigate these.

Report of environmental incidents and environmental fines

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

Management of risks and opportunities in the face of climatic phenomena (identification)

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, the entity defines a sustainable practices program that promotes the reduction of greenhouse gases effect through the provision of bicycles as part of a sustainable means of 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.

Water risk management (value chain)

Findeter in its matrix of risks, environmental aspects and impacts includes water-related risks, which are measured, controlled, and monitored according to the established methodology, thereby obtaining residual risk levels adjusted to the company's risk profile.