

# About this report

## INTRODUCING OUR INTEGRATED REPORT

Welcome to the fourth Integrated Report of Currimjee Jeewanjee and Company Limited (“CJ”), which describes how the Group navigated an uncertain and volatile operating landscape and transformed disruption into opportunities.

## REPORTING PERIOD

This report covers the Group’s performance over the financial period 1 January 2021 to 31 December 2021. Material events after this date, and up to the Board approval date of the consolidated financial statements in April 2022, have also been included.

## REPORTING BOUNDARY AND SCOPE

This report provides a transparent overview of the Group’s financial and non-financial performance over the year: the uncertain environment we operated in (p 36-38); our strategy (p 40-41) and business model (p 16-17); engagement with key stakeholder groups that influence our ability to create and sustain value (p 24-27); the principal risks and opportunities (p 48-71); our operational performance and plans to position the business for the future (p 74-115); our environmental and social performance (p 118-133); our governance practices (p 142-179); and our Group’s financial performance and position (p 182-270).

As a business dedicated to stakeholder inclusiveness, our report addresses the information needs of our providers of capital, customers, employees, suppliers, regulators and community members. It focuses on the matters considered most material, defined as those matters that could substantively affect our ability to create value for our stakeholders over the short, medium and long term.

The information contained in this report focuses exclusively on information about CJ, its subsidiaries and associates (collectively referred to as “CJ”, “CJ Group” or “the Group”). It excludes the subsidiaries operated by Currimjee Industries Limited and does not provide detailed operational information on the companies in the Commerce & Financial Services cluster or the Energy cluster.

## REPORTING PROCESS DRIVEN BY INTEGRATED THINKING

Value creation does not happen in isolation. This report is therefore the outcome of a Group-wide integrated reporting process, assured by collaboration and coordination between our various clusters, departments and teams. Embedding Integrated thinking in our organisation is a continuous process, one that is integral to our strategy.

## REPORTING FRAMEWORKS AND COMPLIANCE

This report was prepared in accordance with applicable legislative reporting requirements, including the International Financial Reporting Standards (IFRS), the National Code of Corporate Governance 2016, the Committee of Sponsoring Organizations (COSO) framework for Enterprise Risk Management (ERM) and the Companies Act of 2001. It was also guided by the principles of the International Integrated Reporting Council (IIRC)’s Integrated Reporting Framework and the GRI Standards.

## FORWARD-LOOKING STATEMENTS

This report contains forward-looking statements that reflect the Group’s expectations and judgment at the time of preparing this report. Actual results may differ materially from these expectations as several emerging risks and uncertainties could adversely affect our performance. Accordingly, readers are cautioned to not place undue reliance on them.

## GO GREEN

By opting to receive this report electronically, you are choosing to protect the environment. The online version is available on our website [www.currimjee.com](http://www.currimjee.com) or can be sent directly to your inbox by contacting us on [contact@currimjee.com](mailto:contact@currimjee.com).

## WE WELCOME YOUR FEEDBACK

We strive to improve our reporting practices and welcome any feedback or input you may have that will help us do so. Please email us on [contact@currimjee.com](mailto:contact@currimjee.com)