



ICRA RATING AGENCY LIMITED



ESG Rating

 esg@icrallc.com

 www.icrallc.com





Bring Trust Worthiness Today to your ESG Journey.



Increase Organizational Reputation.



Better Lenders Confidence, into your Management of ESG risks.



Stay Ahead of the Changing ESG Guidelines.



WHAT IS ESG?



ESG are the starting three letters from **environment, social and governance.**



Together they are **important non-financial criteria** on which now a days **business** are expected to do well.



Also, they represent **material risk** to the **long-term company performance.**



ESG criteria are used by the **impact investors** to screen the **potential investments**



Globally and Locally various initiatives like **SDGs, UN-PRI** etc. are aligned with **ESG.**



ESG CRITERIA?



ESG criteria changes as per the country, sector and company.



Environment Criteria

Climate Strategy, Energy Consumptions, Waste Management, Environmental Policy



Social Criteria

Diversity and Inclusion, Employee Benefits, Corporate Social Responsibility, Stakeholder Engagements



Governance Criteria

Board Independence, Management Oversight, Cyber Security, Climate related risks

Contact our experts today to understand important ESG criteria for your company.



WHY ICRA CHOOSES AFRICA?



A comprehensive experience in the rating domain.



We understand Africa like no one else.



A trusted name and credibility.



Strong ethics and governance.

ICRA ESG RATINGS



A holistic process that brings stakeholder confidence to your the ESG efforts



Assurance to your ESG compliance, readiness and exposure.



Highlights management readiness to manage ESG risks



Evaluates the level of transparency a company has.



Specific to your sector and country

BENEFITS OF ESG RATING?



BETTER FIRM VALUE



BETTER COST OF THE DEBT



MORE BUSINESS OPPORTUNITIES



STAKEHOLDER SATISFACTION

WHAT WILL ESG RATING HELP YOU ACHIEVE?

BETTER FIRM VALUE



ESG can help the management reduce capital costs and improve firm's valuation.



The reason for this can be attributed to the fact that more investors look to put their money into companies with stronger ESG performance.



US and European Exchange Traded Funds and the ESG linked funds have performed better.



This shows a positive and significant association.



WHAT WILL ESG RATING HELP YOU ACHIEVE?

BETTER COST OF DEBT



ESG can help the firm gain access to sustainable finance.



Good ESG performance decreases entity credit spreads by decreasing corporate financial risk, enhancing corporate transparency, and decreasing debt agency costs.



Banks offer Sustainability-linked products where money is given to companies under a pre-determined condition for ESG performance.



The better the ESG score, the less the interest is to be paid on borrowed money from sustainability-linked products.



WHAT WILL ESG RATING HELP YOU ACHIEVE?

BUSINESS OPPORTUNITIES



ESG opens the opportunity for companies to contribute positively to the society and open up fresh revenue streams



ESG, sustainability, and climate solutions offer a framework for tapping into this potential.



Once you identify where the core business purpose meets evolving market needs, you can offer solutions that address the pain points



WHAT WILL ESG RATING HELP YOU ACHIEVE?

STAKEHOLDER SATISFACTION



ESG provides a structured approach for companies to share information about their environmental, social, and governance efforts.



More and more eco system provider will ask for ESG assessments, ESG score and ESG ratings.



By being proactive in the ESG domain, companies can provide satisfaction to their stakeholders.



GROUP'S MEMBERSHIP AND CERTIFICATIONS



FREE INITIAL ASSESSMENT



FULL CONTROL OVER WHO SEES YOUR RATINGS



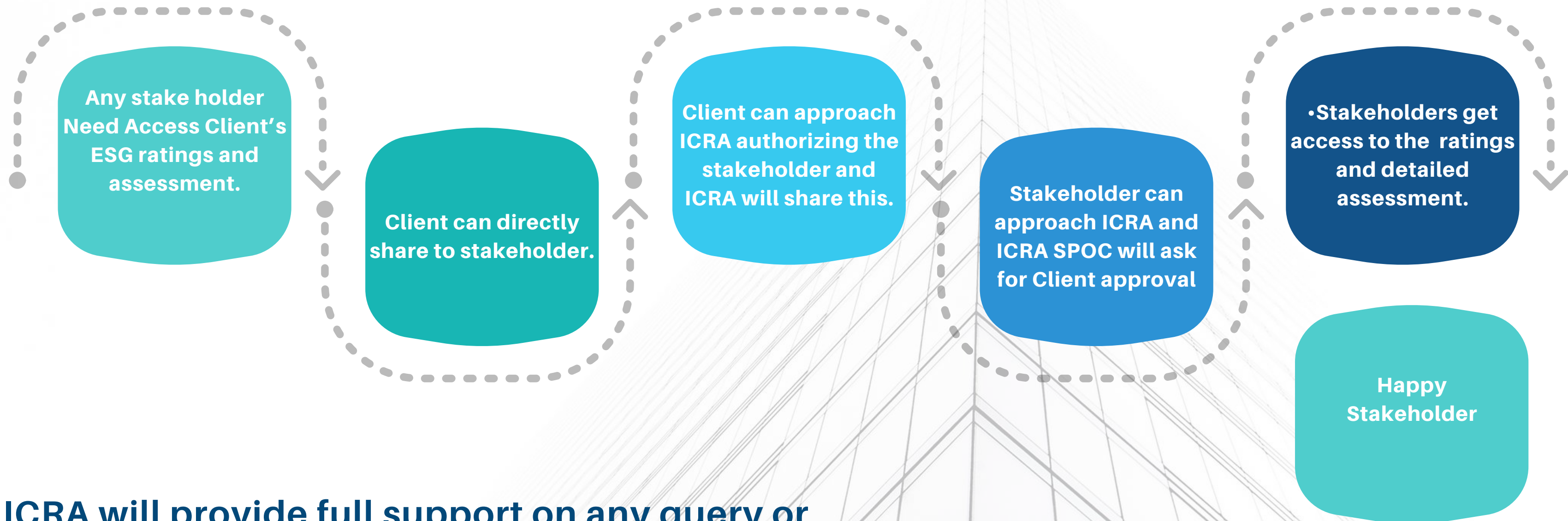
NO UNSOLICITED RATINGS



LIFE-TIME SUPPORT ON ANY QUERY ON RATING

BASED ON DETAILED ESG ASSESSMENT

WE SUPPORT ECOSYSTEM



ICRA will provide full support on any query or concerns your stakeholders have

ESG RATINGS METHODOLOGY.



Third Party Assessment for transparency.



Evidence Based.



Going into the details of the material topics for the company around ESG.



Engagement with the target company to bring their perspective.



Unified ESG framework linked with best-in-class assessment methodology and international standards.



Opportunity to review and clarify the ESG assessment and respective ratings.





THIRD PARTY INDEPENDENT ASSESSMENT



FAIRNESS TO ALL WITHOUT ANY BIAS.



ENHANCED CREDIBILITY FOR ALL THE STAKEHOLDER.

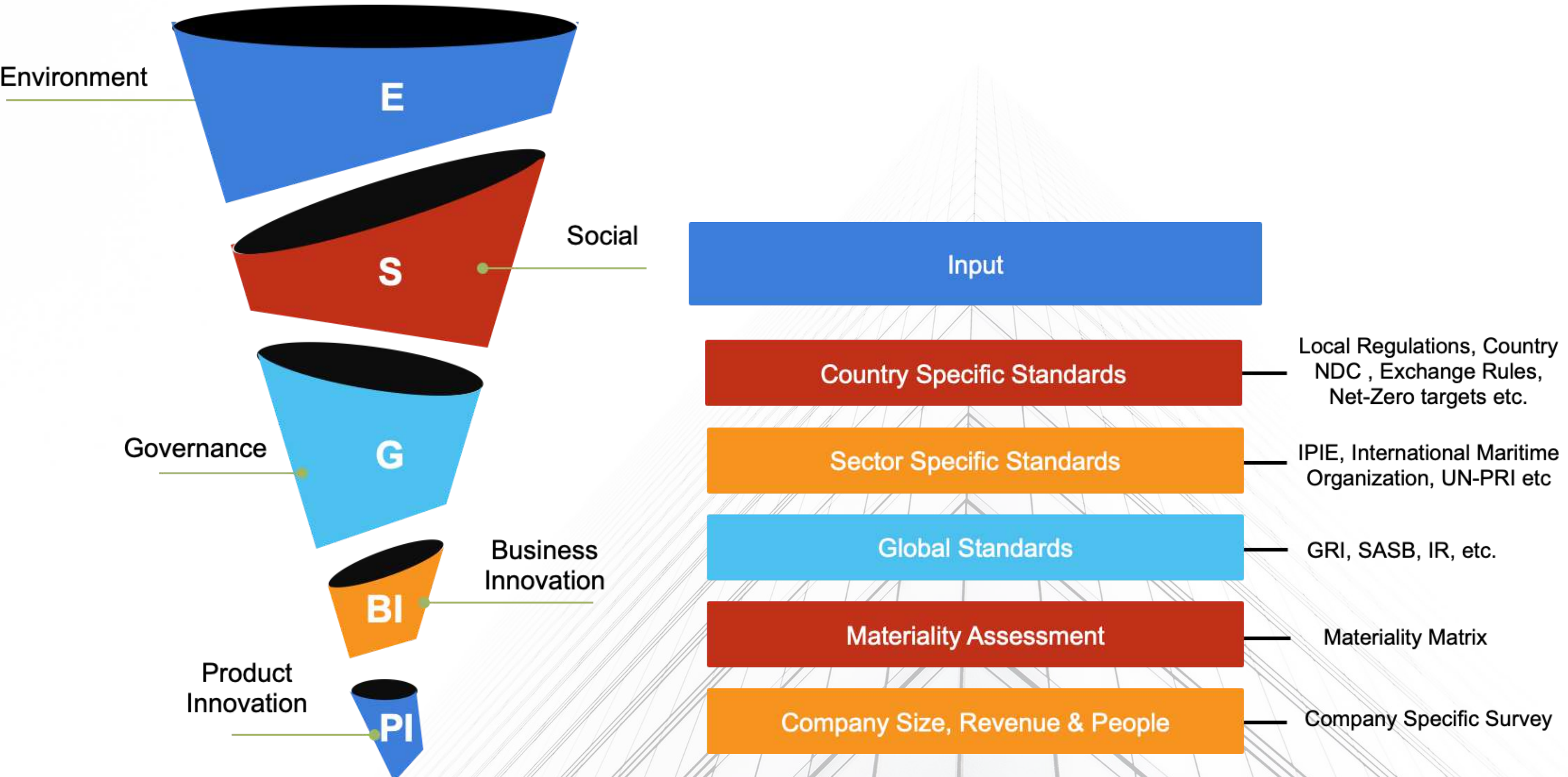


REMOVES ANY CONFLICTS IN THE PROCESS.

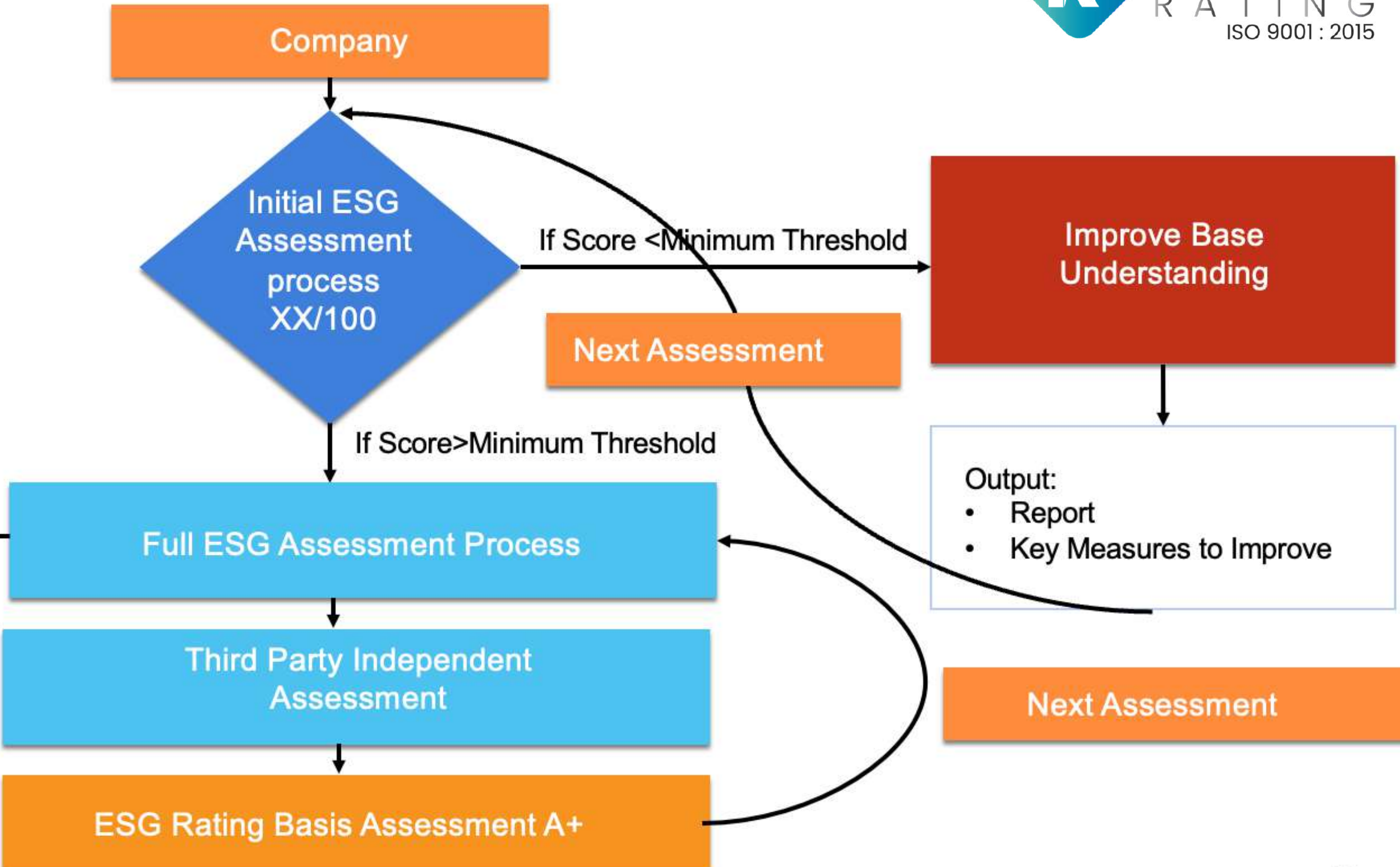


PROTECTS INTEGRITY OF THE PROCESS.

WHAT GOES IN OUR ESG ASSESSMENTS ?



ESG RATING PROCESS FLOW



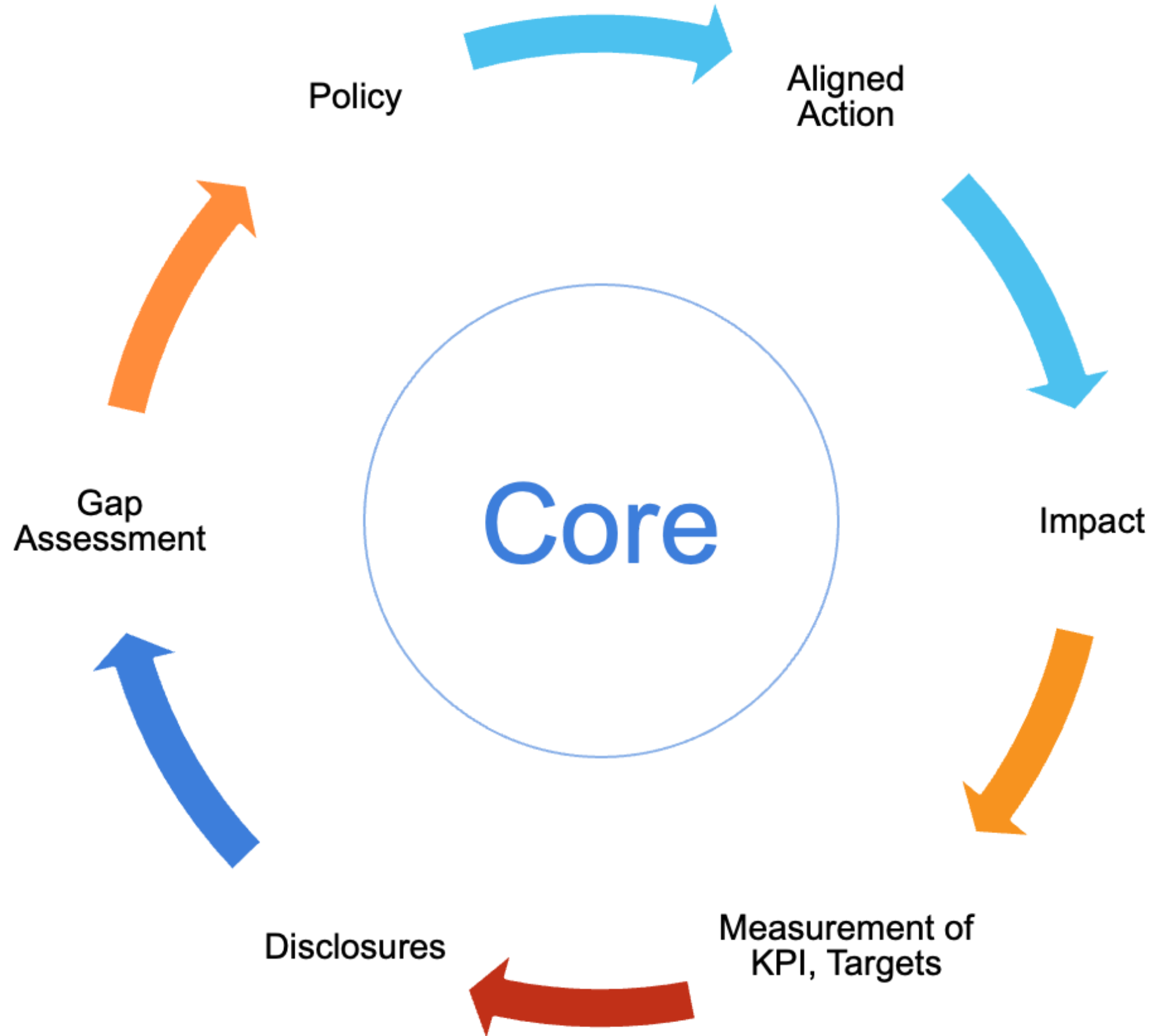
Output:
• Report
• Key Measures to Improve

Output:
• Report
• Key Measures to Improve

ESG RATING



ESG RATING FLOW



S.No		List of the documents
1	Genral	Publicly shared Annual reports
2		ESG Report
3		Corporate Governance Report
4		Business Ethics & Code of Conduct Policy/policies
		Sustainability/ESG Policies
		Customer Satisfaction Management - Policy programs
5		
6	Environment Policies	Environment Management Systems and Policies including ESIA
7		Details on the EMS certification, audit and verification including breaches
8		Carbon Emission Declaration
9		Consumption Data on Energy Water & Waste
10		Low carbon Products and Innovations
11		Climate Scenario Analysis if any
		Environmental Objectives and targets like Net Zero, Paris-aligned etc.
12	Social	
13		Social Audit if any
14		HR Policy and Procedures
15		OHS policy and Programs
16		Labor Law Compliance
17		Procurement Policy including contract workers
18		CSR Policy
		Stakeholder engagement Policy Programs
		Leave & Compensation Policy
1	Governance	Privacy, communication and disclosure Policies
2		Policies associated with Good Governance / Board Process
3		Business Continuity Policy
4		Risk Management Policy and Governance
5		Internal audit and compliance policy and Process
6		IT and cyber security Policy

ICRA ESG RATINGS ELEMENTS



PUBLIC DISCLOSURE

Public disclosure enables companies to openly share their commitments, policies, performance and procedures with the general public.

Public disclosure and transparency goes hand-in-hand

Public disclosure is essential in the process of ESG rating as it provides all the stakeholders with the information necessary to evaluate the company's commitment towards sustainability



TRANSPARENCY

Being transparent is to be open and accountable. Companies that exercise transparency has the benefits like enhanced credibility, investor confidence, better risk management, regulatory compliance and long-term value creation.

Companies that prioritize transparency in their ESG practices are more likely to be recognized positively in the growing ESG-conscious market.

ICRA ESG RATINGS ELEMENTS



CERTIFICATIONS

Certifications help companies gain investor confidence, an increased brand value and reputation, better access to capital and showcase themselves as a resilient company.

ESG certifications provides a robust framework for assessing a company's sustainability practices, enhanced credibility and aligns with the growing demand for responsible and ethical business conduct.



MANAGEMENT READINESS

Being transparent is to be open and accountable. Companies that exercise transparency has the benefits like enhanced credibility, investor confidence, better risk management, regulatory compliance and long-term value creation.

Companies that prioritize transparency in their ESG practices are more likely to be recognized positively in the growing ESG-conscious market.

ICRA ESG RATINGS ELEMENTS



ENVIRONMENTAL CRISIS

Understanding environmental crisis and risks associated with environment is important. Environmental risks for a company can be high, medium or low depending on the industry and economy they operate in. It is important to factor in this risk while rating the company. It will help to assess the company's ESG performance



COUNTRY READINESS

Country readiness assess the readiness and willingness of the country to show its commitment in sustainability. It provides a holistic view on how well a country is positioned to navigate and thrive in diverse regulatory social, and economic landscapes across different countries.

ICRA ESG RATINGS ELEMENTS



SIZE OF COUNTRY

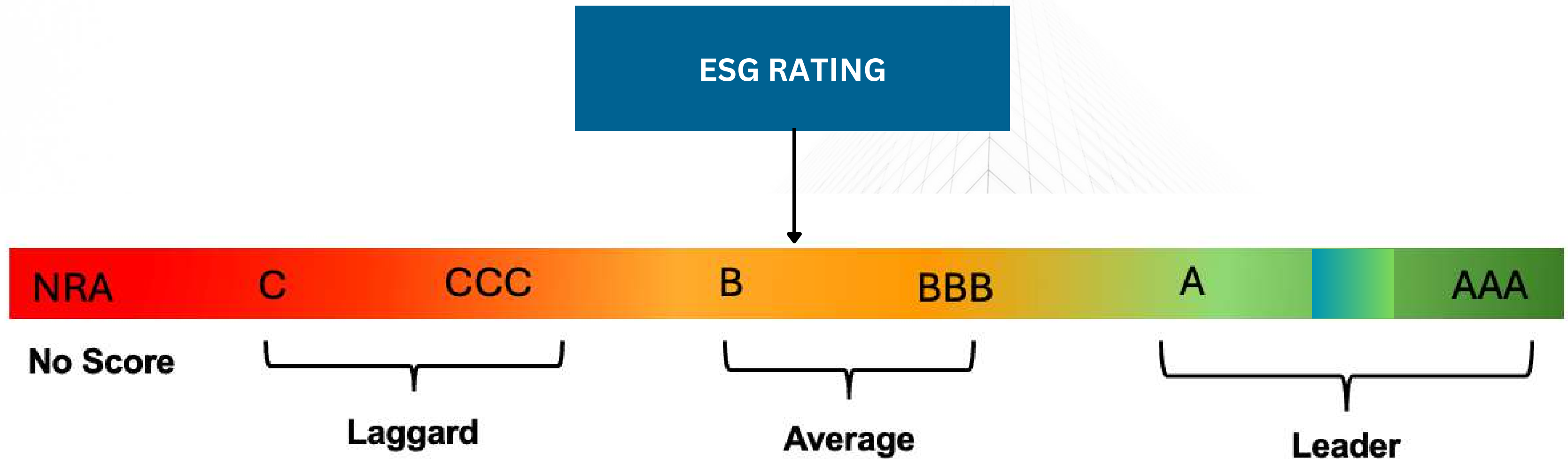
Size of the country refers to the economic state of the country. Countries are broadly placed into three categories; developed, developing and under-developed. A country's commitment and stand on ESG as well as guidelines and provisions for sustainability is linked with its size. Under-developed countries would not have a concrete structure as a developed country has.



SIZE OF COMPANY

The size of the company is also important. Companies can be Small, Medium or Large depending on the revenue earned by them, their scale of operations and the number of employees. The risks faced and their commitment to sustainability also varies with the size of the organization.

READING ICRA ESG RATINGS





GLOBAL PRESENCE



ICRA CREDIT RATING AGENCY LIMITED

UNITED ARAB EMIRATES

DUBAI

UGANDA

KAMPALA

ZAMBIA

LUSAKA

TANZANIA

DAR ES SALAAM

ZIMBABWE

HARARE

UNITED KINGDOM

LONDON

PAKISTAN

ISLAMABAD

SPAIN

GRAN CANARIA

OUR TEAM

THE MANAGEMENT



Sahil Bansal
Director / CEO



Vipul Chadha
Director



Sanjeev Chadha
Chairman



Mohit Chadha
Director



Javela Macalalad
Director / COO

GLOBAL OPERATIONS



Zeeshan Khan
Global Gen Manager



Sahil Bansal
Director /CEO



Javela Macalalad
Director / COO



Hassan Mansur
Director



Laban Mazungi
Business Development
Head



Alfred Ibanez
UK Head Operations



Erla Quibuyen
Manager Institutional
Relationship



Dushan Perrera
Head of Credit and Risk



Imran Jahangir
Head of Credit and Risk



Ravini Bandara
Credit and Risk



Jeremiah Karugaba
Account Manager



Angeleda William
Account Manager



Victoria Katenga
Account Manager



Kamille Aguas
Account Manager



GET YOUR ESG RATING TODAY

CONTACT US FOR MORE DETAILS



ESG@ICRALLC.COM
WWW.ICRALLCCOM
+971 52 887 7403
+971 56 851 3000



SUITE 2803, 28TH FLOOR, THE PRISM TOWER,
BUSINESS BAY AREA, DUBAI, UNITED ARAB EMIRATES

