

We are committed to effectively managing Multicap's financial risk so that the organisation is sustainable over the long term.

Multicap understands that careful financial management is essential to ensure the organisation can deliver quality services now and into the future. This Policy provides guidance to the Multicap Board, Management and all staff regarding financial decision making including the financing of operations, budgeting, cashflow and long-term financial planning.

Scope:

This Multicap Group Policy (and related document/s) applies to Multicap Limited and all subsidiary companies, related entities, and affiliates anywhere in Australia.

We will:

- ✓ plan, implement, review, and update our financial strategies to ensure we effectively manage Multicap's financial risks.
- ✓ manage our cash reserves, financial investments and working capital effectively whilst operating within our security arrangements and borrowing covenants.
- ✓ ensure that appropriate internal controls are in place to minimise the risk of financial losses due to issues including mismanagement, error, fraud, supplier failure, or unauthorised or inappropriate use of financial instruments and techniques.
- ✓ ensure strong governance is in place around treasury and finance functions including budgeting, forecasting, long term planning, vendor and creditor management, asset management and financial delegations.
- ✓ accurately measure and report regularly on our financial performance, supported by sustainability indicators and other insightful reporting metrics.

We recognise the importance of effective financial and treasury management which allows Multicap to deliver quality services and manage growth, taking into account external market and industry changes.

Our objective is to ensure long term financial sustainability is achieved which enables our customers to access quality services and our staff to retain employment.

Accountability resides with the Chief Executive Officer who is accountable to the Board for the development and implementation of treasury and financial sustainability plans and procedures. Management and control of the treasury and finance functions is vested with the Chief Commercial Officer.

We will comply with all relevant legislation, all relevant accounting standards and any ACNC and ASIC requirements.



Angela Tillmanns, Chair
April 2022



Joanne Jessop, CEO
April 2022

