

**We are committed to effectively managing our financial risk so that the Multicap Group of entities are sustainable over the long term.**

We understand that careful financial management is essential across Multicap and all its subsidiaries to ensure the organisation can deliver quality services now and into the future. This Policy provides guidance to the Multicap Board, all subsidiary boards, 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 safeguard the Multicap Group assets by managing the group'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 the Multicap Group to deliver quality services and manage growth, taking into account external market and industry changes.

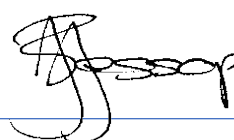
**Our objective** is to ensure long term financial sustainability is achieved which enables our customers to access quality services and our staff to retain employment.

**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 Financial Officer.

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



Angela Tillmanns, Chair  
August 2022



Joanne Jessop, CEO  
August 2022

