

ESG & Sustainability reporting services

GEMM BUSINESS CONSULTANTS LIMITED

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ESG – The focus point

ESG – The focus point



George M.
Ioannides
Founder & CEO

The 2008 economic crisis, the Covid-19 pandemic, the Russian-Ukrainian war and the recent Israel & Palestine conflict, they all painfully represent our vulnerability to global shocks. Managing all stakeholders has been the biggest challenge for businesses in this ongoing time of uncertainty which is proof that economic health cannot be built in isolation. Society and environment are equally important for businesses to flourish and going ahead all the ESG risks will have to be managed to build resilience into the system. No sector is better placed to drive this transition to a sustainable economy and a stable future than the financial sector itself.

To design resilient economies of the future, we need systemic changes in the finance system which better accounts for all the risks—reputational as well as transition risks—which will lead us to the economy that we are headed to, i.e., net zero by 2050. Integrating ESG into the financial sector will pave a path for all stakeholders being considered in the decision-making process, which will result in real world impact benefiting everyone.

There has never been a better time for the financial sector to focus on ESG to build a resilient and circular economy and create impact that benefits everyone, thus creating long-term value for all stakeholders.

E



S



G



Decoding ESG

Decoding ESG

The hallmark of sustainable finance is the integration of ESG factors in the fabric of a financial institution, from strategy to investments, credit offerings to risk mitigation and finally to external communication and reporting. ESG risks cover a wide range of issues ranging from a company’s response to climate change, to the promotion of ethical labour practices, to issues around data privacy and governance. The number of investors, both institutional and retail and in developed and emerging markets alike, who consider ESG risks as a screening test for their portfolio companies, have been on the rise.

Many issues fall within the ESG categories, and these can be classified in a variety of ways depending on the rating body, perceived material relevance and the disclosure framework used for reporting.

Environmental (E)



Climate change



Natural Resource Scarcity



Pollution & waste

Social (S)



Human Capital Management



Product / Service Safety



Diversity, Equity & Inclusion ('DEI')

Governance (G)



Board quality



Reporting, Transparency, Ethics



Supply chain management

The value & role of an ESG consultant

The value & role of an ESG consultant

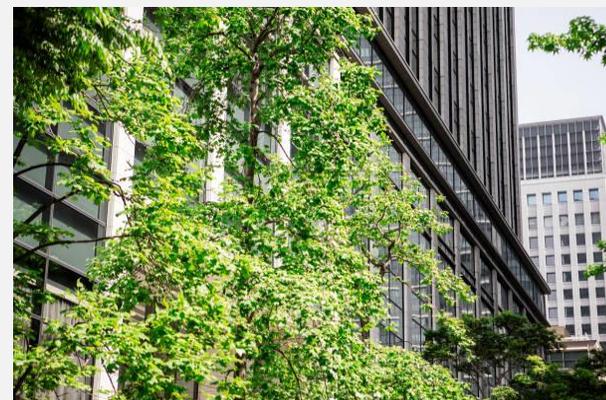
ESG consultant value

The value of the ESG advisor is derived from the following characteristics

- Is a professional and an honest intermediary
- Is independent, unbiased and possesses financial, commercial and technical experience and expertise
- Possesses the appropriate resources and relevant knowledge
- Takes into consideration the interests of all stakeholders
- Clarify the internal ESG vision, mission statement, and priorities, giving support to the board and senior leadership team to be able to implement them.
- Define ESG Key Performance Indicators (KPIs) to measure the ESG performance across the business, supporting the team leaders in achieving them.

GEMM's ESG consultant role

- GEMM's consulting ESG & Sustainability team provides extensive support to companies and advisors navigating today's evolving and rapidly shifting, ESG-driven demands.
- GEMM's sustainability advisory understands the emerging trends driving corporate strategy and provides an integrated approach to identify risks, develop a roadmap forward, and seize opportunities for leadership.
- GEMM's ESG role is to develop ESG programs, sustainability reports in accordance with the GRI standards and ISO 14001 Environmental Management Systems, that deliver tailored solutions to help a company become more sustainable and provide assurance to stakeholders that it consistently manages risks and opportunities.
- At GEMM we incorporate material ESG factors ('**ESG Integration**' process) into financial models to adjust forecasts or valuations based on how well a company is (or is not) addressing material ESG issues in the business model. When we are dealing with the investment community (i.e., buy-side portfolio managers and/or other asset management firms) we are incorporating a level of consideration around ESG issues ('**ESG Investing**' process) to structure/satisfy unique investment mandates.



GEMM ESG & Sustainability framework

ESG & Sustainability Framework

1. Identify

Identify the current implemented ESG processes, metrics, reporting and control activities and determine the key stakeholder groups.

2. Co-ordinate

Co-ordinate with Management and staff to identify which ESG factors are most material (materiality assessment) to the business and select reporting framework for developing the ESG strategy and benchmarks.

3. Prioritize

Prioritize the tasks to remediate the gaps between currently implemented ESG reporting and future state ESG goals/milestones based on the selected ESG framework.



6. Optimise

Optimise the performance of the implemented ESG processes and evaluate opportunities for additional returns on investment ('ROI') and financial incentives.

5. Develop

Develop a plan & sustainability report in accordance with the GRI standards to ensure that the newly implemented metrics are compliant with regulatory requirements.

4. Assist

Assist the company with the design and implementation of controls, metrics measurement and reporting for the gaps identified during the initial stages.

GEMM ESG & Sustainability services



ESG strategy & financing services

GEMM ESG & Sustainability team can support an organisation in designing a strategic plan that incorporates risks, opportunities and stakeholder expectations. GEMM's ESG role is to develop ESG programs that deliver tailored solutions to help a company become more sustainable and provide assurance to stakeholders that it consistently manages risks and opportunities.

Environmental (E)

Climate change strategy

Assess climate change risks and develop strategies to protect and enhance enterprise value. Assess market opportunities offered by the transition to a low-carbon, climate resilient and circular economy.

Sustainable finance

Advise clients in re-orienting investment towards more sustainable technologies and businesses, with investments aligned to nationally and globally recognised frameworks and classifications. Perform ESG Due diligence & assist clients incorporate and consider ESG risks in their financing & investment projects.

Quantification & materiality assessment

Quantify current and anticipated financial, environmental (GHS emissions) and social impacts of business operations across a range of scenarios. Stress testing by designing and quantifying ESG events (incl. climate change) on organisation's capital and/or liquidity position.

Social (S)

Diversity, Equity, Inclusion (DEI)

Build awareness, knowledge and strategies to create a diverse and inclusive workplace.

Community engagement

Create a communications/outreach strategy to engage members of the community and strengthen its social license to operate.

Emerging Societal issues

Support companies navigating emerging societal issues and the rapidly-evolving expectations of both internal and external stakeholders.

Governance (G)

Culture transformation

Assist in the formulation of a sustainability culture transformation program plan which will include recommendations on existing plans & procedures and advise on changes that could be adopted by an organisation.

Operating models and organic restructurings

Design operating models and update organisational structures. Advise on the role of the Chief Sustainability officer.

Policies & Procedures

Establish and/or update codes of conduct, policies and procedures.

Sustainability reporting services

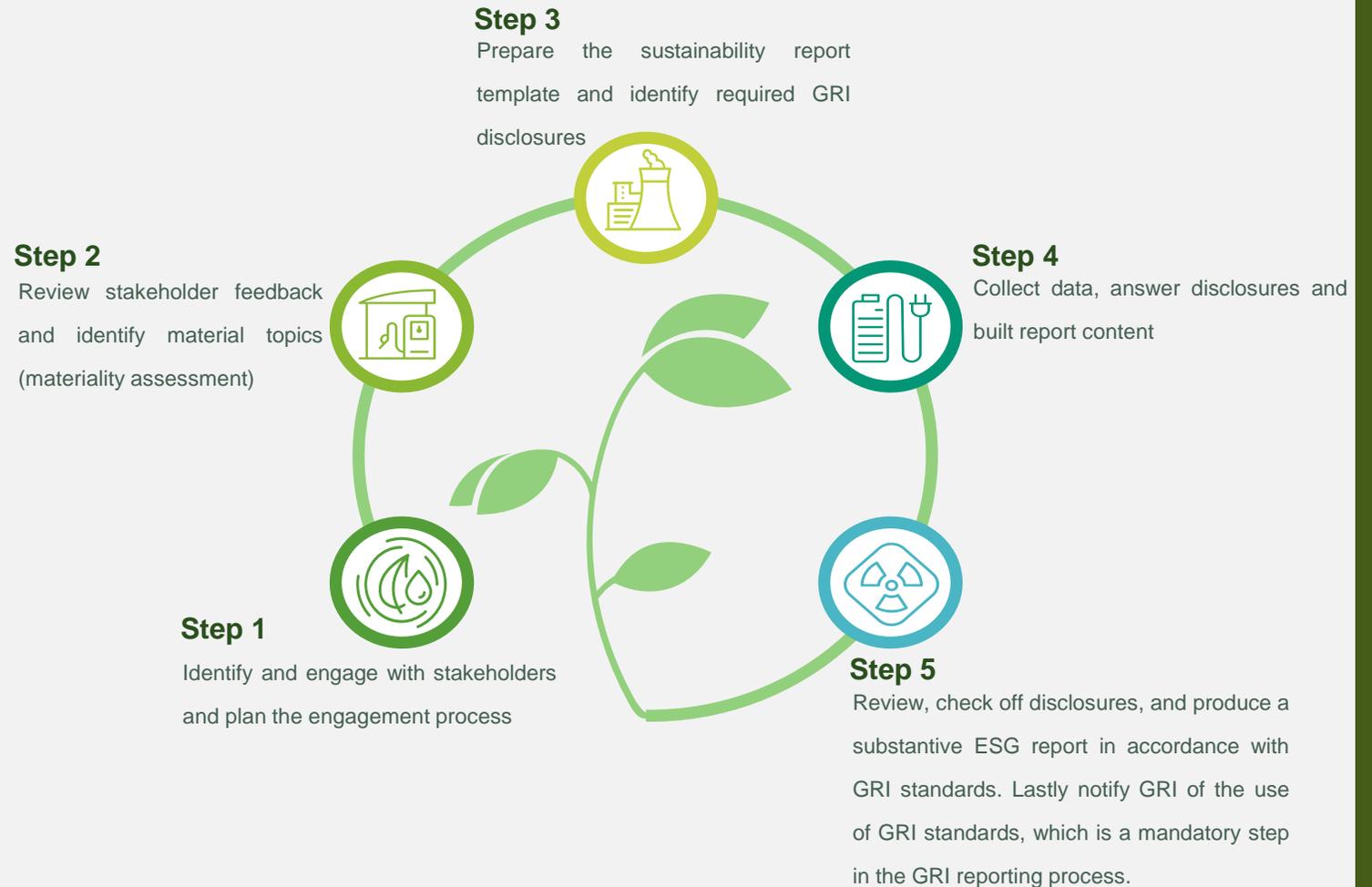
Corporate Social Responsibility and Sustainability reporting are becoming common place for businesses world-wide. In some jurisdictions, sustainability reporting is driven by regulation, or required to meet financial disclosure obligations and contracts with governmental organizations. Consumers, investors and other stakeholders are demanding that corporate sustainability programs and policies are in place, or that suppliers are selected that can demonstrate corporate sustainability reporting through the supply chain. Annual reports and marketing now include reference to key corporate sustainability initiatives and achievements.

Sustainability metrics reporting standards are becoming increasingly prevalent among leading companies to communicate their environmental, social and governance (ESG) activities.

Reporting on sustainability efforts in accordance with the Global Reporting Initiative (GRI) guidelines offers one of the most trusted, globally recognized ways to communicate relevant environmental, social and governance (ESG) data to investors and other stakeholders.

GEMM's sustainability experts guide you through the process of creating sustainability and ESG reports based on the GRI standards. Whether your organization is just beginning this journey, or you are already an advanced practitioner, we can help you create the sustainability report that best showcases your company's ESG performance.

GEMM GRI reporting process is illustrated in the process graph to the right:



Environmental Management Systems

ISO 14001:2015

ISO 14001 is an internationally agreed Standard that sets out the requirements for establishing, implementing and maintaining an Environmental Management System (EMS) within your organisation. An EMS can assist you to improve your environmental performance, demonstrate compliance and improve efficiency to cut the costs of running your business.

All ISO Standards are regularly reviewed and revised to ensure they remain relevant and up to date with changing trends and practices. ISO 14001 has been recently revised with the publication of ISO 14001:2015 which reflects the changes in modern environmental management.

The ISO 14001:2015 standard is used to help organisations to integrate an Environmental Management System (EMS) within their business processes and operations. The standard applies to organisations of all sizes and sectors as it is bespoke to each individual organisation. The ISO 14001 standard was updated in 2015 to include a greater focus on leadership, business risks, opportunities and lifecycle analysis. There is a three-year transition period for organisations with an existing certified system to ISO 14001:2004 to enable upgrade to the new standard.

An EMS provides a structured approach to managing environmental performance and planning to reduce your organisations impacts on the environment.

How can you benefit?

ISO Management Systems and ESG Management Systems can result in both business and environmental, health and safety, and sustainable development benefits. Maintaining an Environmental or ESG Management System can help your organization achieve the following results:

- Improve environmental, health, and safety performance
- Enhance compliance
- Prevent pollution and conserve resources
- Reduce/mitigate risks
- Attract new customers and markets (or at least retain access to your customers and markets that have EHS-MS requirements)
- Increase efficiency
- Reduce costs
- Enhance employee morale and enhance recruitment of new employees
- Enhance image with the public, regulators, lenders, and investors

EMS process-based approach

The EMS is designed to sit within the organisation business processes with input from all levels of management. The identified environmental objectives and targets for the business need to be integrated into normal business operations.

An EMS is a process-based approach looking at inputs, processes and outputs for the organisation.

It will look at what your business needs to operate, what the business activities/operations are and what your final products and/or services are.

How can GEMM ISO management system professionals can assist you?

Our ISO management system professionals can help you in the following ways:

- Development & Implementation of the Management System.
- ESG & Sustainability reporting training.
- Assist you during your certification process through a certification body accredited by UKAS. Once certified your organisation can display the certificate and logo on marketing materials to demonstrate your commitment to environmental management to customers and other interested stakeholders.



Our Leadership



Our Leadership



Name	<ul style="list-style-type: none"> George M. Ioannides
Position	<ul style="list-style-type: none"> Founder & CEO
Qualifications	<ul style="list-style-type: none"> BA Accounting and Economics, University of ESSEX Msc in Shipping Trade and Finance, City University of London CFIA (Corporate Finance Institute Analyst), Corporate Finance Institute FMVA (Financial modelling and valuation analyst), Corporate Finance Institute ACFE associated member (Certified Fraud Examiner), Association of Certified Fraud Examiners CYSEC Advanced Certification – CN7409, Cyprus Securities and Exchange Commission Member of the Blockchain Council (CN 54603953) Certified Blockchain Expert (CN 54702342), Blockchain Council Certified Circular Economy Professional (CCEP), Circular Economy Alliance & Ecole des Pont business school Environmental Social & Governance (ESG) Specialisation Certificate, Corporate Finance Institute Financial Planning & Wealth Management (FPWM) Certification, Corporate Finance Institute Capital Markets & Securities Analyst (CMSA), Corporate Finance Institute Commercial Real Estate Finance (CREF) Specialisation Certificate, Corporate Finance Institute Corporate Leadership Certified (CLC), Management and Strategy Institute Certified Anti-Money Laundering Professional (CAMP), Financial Crime Academy Certified Audit and Investigations Professional (CAIP), Financial Crime Academy Certified Anti-Financial Crime Professional (CFCP), Financial Crime Academy Certificate in Sustainability of Finance (Cert SF), ACCA Climate Finance Certification, ACCA & CFA GRI Certified Sustainability Professional (GCSP), GRI ISO 14001 Lead Implementer Certification Chartered ESG Investment Manager (CEIM), Chartered Institute of Professional Certifications Certified Carbon Management Leader (CCML), Chartered Institute of Professional Certifications
Background	<ul style="list-style-type: none"> George has over 20 years of Corporate finance and transaction deals and leads GEMM boutique advisory limited liability company. He started his career in shipping managing the operations of companies owning tanker and bulk carrier ocean going vessels. During his career in shipping George has dealt with complicated transactions including but not limited to raising of funds, acquisition of vessels and closing deals with charterers and trading houses. Following his shipping career, George moved to KPMG Larnaca as a senior manager in the deal advisory department. He has completed numerous engagements with clients ranging from small family-owned businesses to big public companies and government organizations. He has expertise in various industry sectors including financial services, retail, tourism & leisure, shipping, real estate and more. George is the CEO and lead advisor of GEMM specialising in Corporate Finance and Transaction Services typically advising clients before and during the execution of a transaction, financing of new projects, equity issues and IPOs, preparation of business plans, equity valuations and reorganisations. He has worked on numerous advisory engagements with from different industry and sizes.

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