FIDO

ENDLESS OPPORTUNITIES

FIDO ESG QUARTERLY REVIEW

Q2 2026

GRI STANDARDS ALIGNED

Quarter at a Glance

Environmental

100% Paperless Ops: Digitized lifecycle processes across all operational hubs.

Workplace Loop: Commenced circular sorting and recycling setup at Ghana HQ.

Social Impact

Access & Literacy: Expanded credit activations in Uganda paired with debt prevention education.

Kampala CSR: Funded critical facilities at local physically handicapped care school.

Ghana CSR: Supported

Governance

HBS Global Capstone: Initiated study mapping unbanked customer digital trust gaps.

Internal Mentorship: Session by ADL Founder (ex-Meta, Amazon) for local engineering teams.

This quarter's key material topics highlight significant progress. Notable advancements include the implementation of circular logistics at our Ghana headquarters, the execution of widespread financial literacy initiatives to combat predatory over-borrowing across East Africa, and the establishment of strategic partnerships with academic and industry leaders to expand our technical governance framework.

Integrated Strategy Map

Core Strategic Alignment

For digital-native fintech models operating across emerging markets, sustainability is not a cosmetic initiative—it is the baseline for consumer credibility and customer retention.

Fido's system design integrates resource efficiency, extreme inclusion safety, and global technical governance as foundational elements, a strategic approach that effectively lowers default rates while minimizing administrative overhead.

ESG Triple Bottom Line Matrix

Environmental: Decarbonized client acquisition through zero physical paper trails.

Social: Defending unbanked consumers from informal grey-market debt traps.

Governance: Building strict operational systems that inspire depository trust.

This layout outlines how our ESG strategy serves the broader company trajectory. Because we have zero branch structures, our carbon footprint remains incredibly slim. This efficiency is directly repurposed into building transparent, high-trust social relations with our consumer segment.

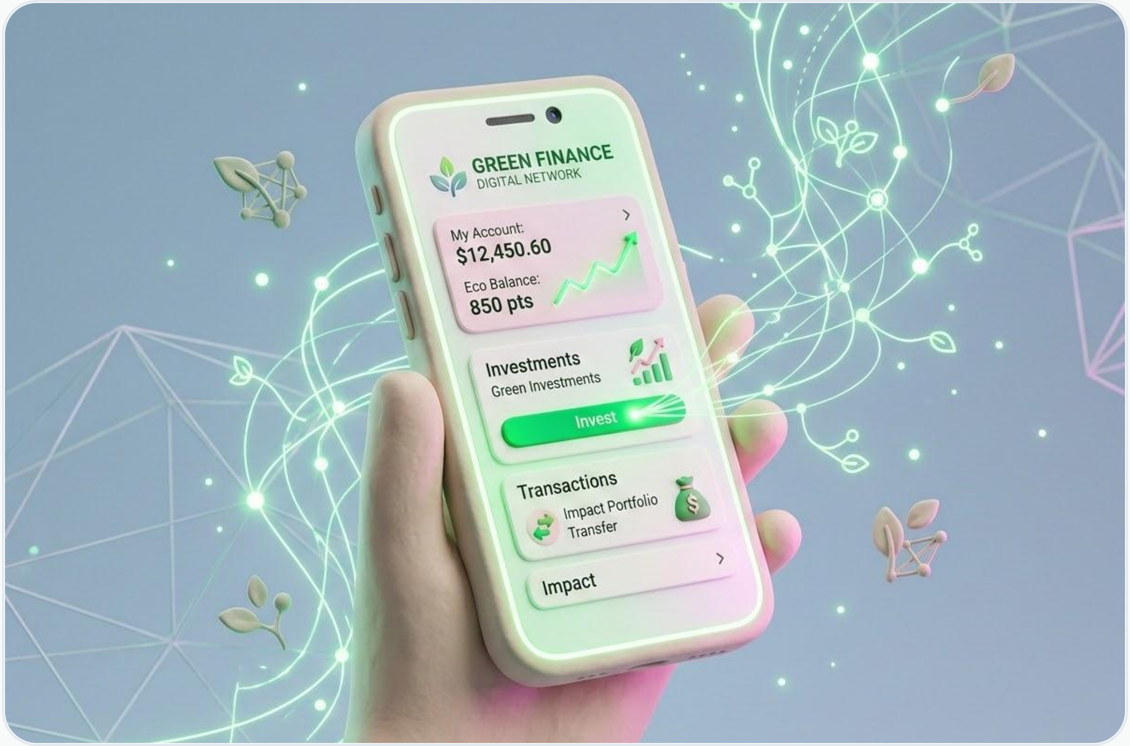
Low-Footprint Ecosystem

GRI 306-2 Aligned

Decarbonisation Through Pure Digital Delivery

By operating on a 100% digital architecture, Fido eliminates the massive resource footprints typical of brick-and-mortar microfinance networks.

We eliminate dependency on physical documents, driving down regional paper consumption and preventing the recurring fleet logistics emissions linked to paperwork transit across rural territories.



Under our environmental material topic, we avoid thousands of daily sheets of physical contract documents. Our API-first onboarding enables users to interact instantly with our scoring engine, mitigating the environmental degradation associated with paper mills and logistics networks.

Pure Digital Customer Journey

1

Statement Access

Customer pulls direct e-statements via Mobile Money integrations.

2

Digital Ingestion

Encrypted data uploads directly through the Fido app interface.

3

Instant Scoring

Fido AI scoring calculates risk matrices without manual file review.

4

Capital Transfer

Electronic signatures deploy capital instantly with zero paper trails.

Operational Outcome: 100% Digital Traceability & Zero Solid Waste Generation

This flowchart visually charts the lifecycle of Fido's paperless operation. By pulling mobile statement data directly via MTN and Airtel integrations, the system executes real-time validation. It creates a robust, secure, and environmentally sustainable system design.

GRI 306-3 Aligned

Circular Workplaces

Establishing Waste Controls at Ghana HQ

During Q2 2026, we launched our flagship corporate waste sorting initiative to align our administrative footprint with circular economy principles.

Our designated three-tier separation infrastructure segregates operational waste streams directly at source, preventing landfill contamination:

Organic Waste Food waste and biodegradable materials

Paper Waste Paper, and standard office materials

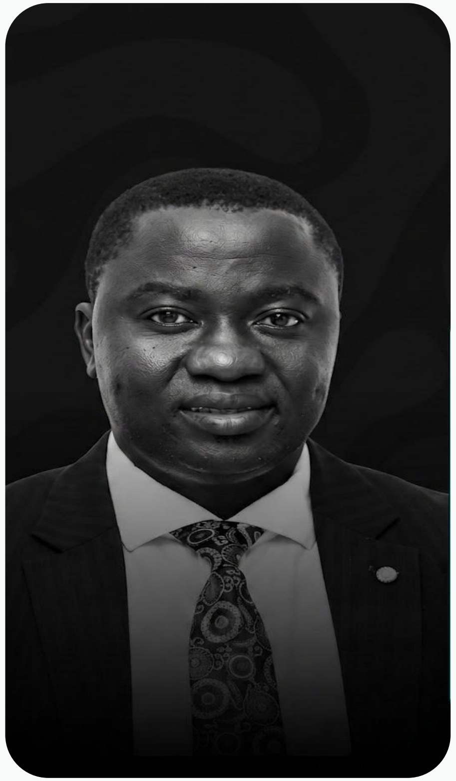
Plastic Waste plastic waste

General Waste all non recyclable waste

Our office recycling program in Accra, Ghana, addresses downstream waste. We designed a localized classification framework to separate standard office materials, organic compostables, and hardware-level e-waste, which are securely integrated with municipal recovery pathways.

GRI 403-6 Aligned

Mental Health Talk



Improving mental well-being to boost productivity

Prof. Collins Badu Agyemang

Industrial & Organizational Psychologist and former President of the Ghana Psychological Association.

Fido organized a company-wide Mental Health Awareness Session aimed at promoting psychological well-being, equipping employees with practical strategies for managing stress, and encouraging the use of available support resources.

138 employees participating

The initiative forms part of the company's commitment to promoting worker health and fostering a healthy workplace, in line with GRI 403-6.

Responsible Capital Deployment

Overcoming Asset Barriers

Commercial banking networks in Sub-Saharan Africa require high-value collateral (vehicle titles, land plots), which structurally restricts lower-income market segments.

Fido addresses these barriers by deploying unsecured, non-collateralized loans, offering underbanked populations a stable, formal entry point into the financial system.

Active Territory Mapping

Ghana Framework: Expanding standardized lending networks to power independent micro-merchants and gig-economy workers.

Uganda Footprint: Providing direct financial avenues for agricultural workers and small business owners, bridging systemic credit shortfalls sustainably.

Under our social pillar, Fido's non-collateralized loan access is a powerful vehicle for broad financial empowerment. We serve as a safe alternate route away from unregulated, predatory street lenders who exploit vulnerable unbanked communities.

Active Borrower Education

- **Responsible Borrowing Frameworks:** Direct customer mentoring on interest rates, repayment schedules, and personal asset development.
- **Mitigating Loan Stacking:** Providing explicit, rigorous warnings and educational materials on the compounding risks of juggling multiple overlapping micro-loans.
- **Tech-Savviness & Digital Literacy:** Enhancing general customer digital security practices, mobile wallet safety, and secure transaction workflows.

"Financial inclusion requires both access and structured customer education."

A key focus of our social activations is protecting our consumer base from over-leverage. This slide highlights our structured training programs. Educating customers about the risks of loan stacking helps protect household balance sheets and maintains Fido's excellent asset quality.

Scaling Financial Literacy

Radio Invasions

Fido field leads broadcasted basic budgeting guidelines to deep rural audiences with limited mobile data connectivity.

Television Panels

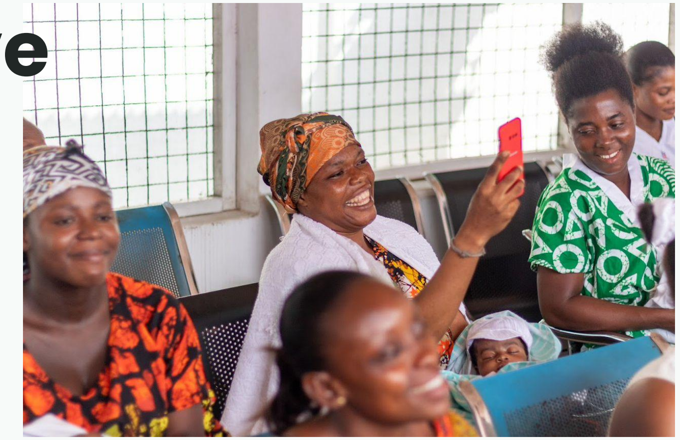
Regional media interviews highlighted legal consumer rights and protected users against deceptive digital loan operators.

In-App Messaging

Leveraging continuous customized messaging and educational resources straight to the user's handset screen.

To reach individuals outside our direct smartphone network, we deployed a highly effective multi-channel media advocacy campaign. This allowed us to scale basic financial guidance and budgeting concepts to millions of offline residents across both operational markets.

The "Do Good" CSR Initiative



GRI 413-1 Aligned

Supporting Kampala School Operations

Under our signature "Do Good" CSR framework, Fido Uganda executed an immersive community outreach campaign at the **Kampala School for the Physically Handicapped**.

Fido volunteers provided hands-on support, spending quality time with the children, and funded essential material resources, adaptive machinery, and everyday therapeutic aids to improve their quality of life.

This slide documents our direct community investment in Kampala. This program went beyond financial donations; our local teams physically volunteered to help set up developmental tools and assist with the daily operations of this specialized educational center.

The "Do Good" CSR Initiative

GRI 413-1 Aligned

Community Support Initiative: Osu Maternity Clinic

As part of Fido's commitment to supporting the communities in which it operates, employees of Fido Ghana organized a "Do Good" initiative in support of mothers and newborns at the Osu Maternity Clinic.

Through voluntary employee contributions, the team donated 30 maternity care packages filled with essential items for new mothers and infants.

Additionally, Fido installed two air conditioning units and OPD glasses at the local maternity clinic to improve the environment for patients, newborns, and staff.

This initiative reflects Fido's commitment to community well-being and demonstrates how employee-led volunteerism can create meaningful social impact by supporting maternal and newborn healthcare.

Workforce Technical Mentorship

GRI 404-2 Aligned

Rachael Tachie-Menson

Founder & Managing Partner, Author Digital Labs (ADL)

On May 29, 2026, we hosted a specialized after-hours mentorship workshop to strengthen our internal engineering, data science, and product design teams.

> "Scaling tech infrastructure across Africa requires hard-coded data security, robust data privacy governance, and deep client empathy."

Under GRI Standard 404, we are committed to professional capacity building. Hosting Rachael Tachie-Menson—who has led key product initiatives at Meta, Amazon, WeWork, and LinkedIn—provided our engineering teams with elite technical mentorship to prepare them for global operations.

Harvard Business School Capstone

Strategic Challenge

Target Group: Unbanked and underbanked Ghanaian operators.

Core Objective: Fido has established absolute credibility as an efficient lender, but scaling savings and POS products requires a deeper level of systemic consumer trust.

The core objective is to position Fido as a comprehensive, high-security, full-service digital financial partner.

Design Assignment

In Q2 2026, we launched the **FIELD Global Capstone** in collaboration with Harvard Business School.

Strategic Mandate: Designing customer-centric service offerings and app experiences that naturally convey structural trust, drive savings activation, and boost POS integration across Fido's growing product ecosystem.

Our collaboration with HBS FIELD Capstone represents critical governance and economic innovation under GRI 203. A dedicated student cohort is currently working on our savings onboarding flow, directly designing solutions to build consumer trust, lower user anxiety, and scale formal deposits.

Q2 2026 Performance Matrix

ESG Pillar	KPI Metric Target Area	Q2 2026 Actual Status	Performance Trend
Environmental	Paperless Client Onboarding	100% Digital Flow Maintenance	**Optimal**
Environmental	Ghana HQ Circular Sorting Setup	Successfully Launched and Monitored	**Initiated**
Social	Targeted Credit Literacy Activations	On-ground campaigns + Media Outreach completed	**On Target**
Social	Internal Workforce Technical Capacity	Ex-Meta Executive Session Delivered	**Completed**
Governance	FIELD Academic Collaboration	HBS Capstone Onboarded & Active	**Progressing**
Social	Employee Well-Being	Professional Mental Health Training Delivered	**Completed**
Social	Corporate Social Responsibility	Women and Handicap Empowerment Delivered	**Completed**

This master matrix summarizes our material sustainability disclosures for the second quarter of 2026. Every planned environmental, social, and product governance milestone has met or exceeded our strategic expectations, creating a solid foundation for our annual ESG disclosure.

Looking Ahead

Environmental

Quantify direct greenhouse gas (GHG) offsets from our 100% paperless mobile money transaction architecture.
Expand local recycling waste sorting protocols to our regional branch hubs.

Social Impact

Launch targeted budgeting education modules directly into the Fido application interface.

Introduce new mobile money wallet safety campaigns to combat digital social engineering risks.

Governance

Incorporate the FIELD Capstone's trust-building recommendations into our savings and merchant POS launch workflows.
Scale verified deposits safely while maintaining strict compliance protocols.

"Fido remains committed to creating sustainable financial access while generating measurable environmental, social, and economic impact across Africa."

In conclusion, Fido's commitment to creating sustainable financial access remains absolute. Over the next quarter, we will actively translate the HBS design recommendations into live product updates to drive savings adoption. Thank you, and I look forward to your questions.

Thank You

This presentation contains proprietary and confidential information intended solely for the use of the recipient. Unauthorized disclosure, duplication, distribution, or use of the information contained herein is strictly prohibited. Any personal data or insights presented are in compliance with applicable data protection laws and are anonymized where required. Please ensure that this information is handled responsibly and in accordance with privacy guidelines. For further inquiries regarding data usage or this presentation, please contact FIDO's privacy or legal department.