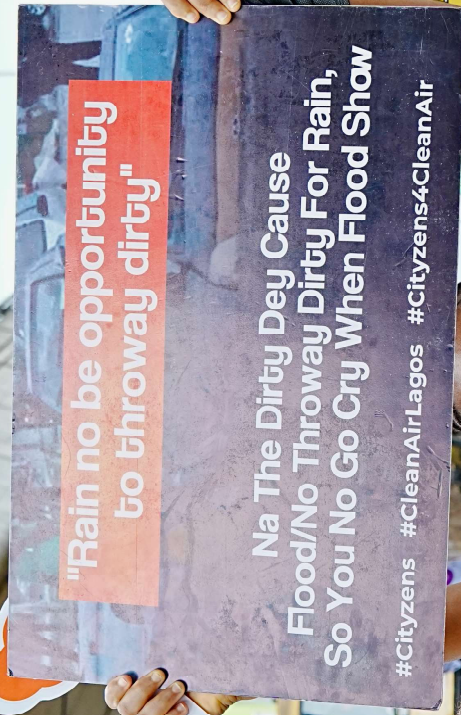




LEADWAY



SOCIAL IMPACT REPORT

2025



LEADWAY

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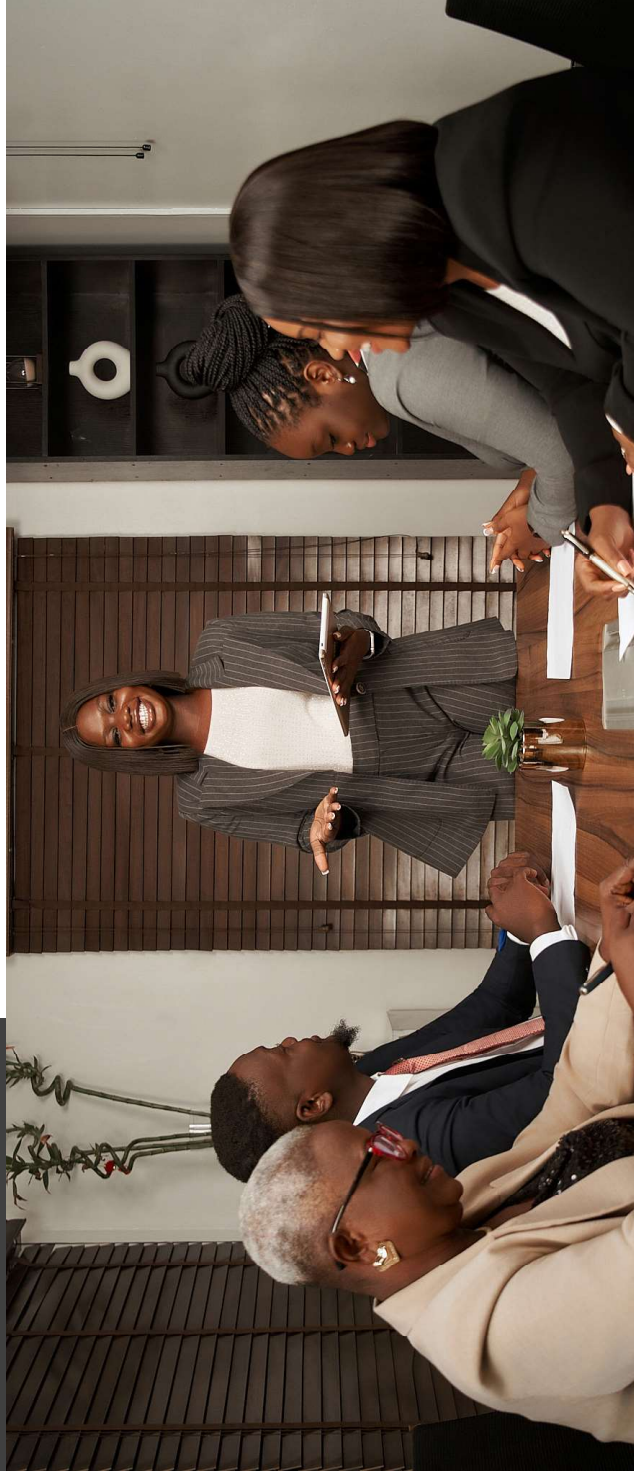
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Introduction

Message from the Group CEO

Dear Stakeholders,

Care has always defined how Leadway shows up for people. It shapes how we support individuals, families, and businesses through moments of uncertainty, and it guides how we engage with the communities around us. This 2025 Social Impact Report captures a year of deliberate action, reflection, and renewed commitment to ensuring that our presence creates value beyond financial protection and contributes meaningfully to societal wellbeing.

In 2025, as we marked our 55th anniversary, this belief took on deeper meaning. It offered a moment to reflect on the legacy we have built and to consider how our impact can continue to grow in relevance and reach. Over the years, our social responsibility efforts have spanned education, humanitarian support, road safety, youth development, and community welfare. These initiatives were never separate from our business; they are a natural expression of who we are.

This year, we took an important step forward with the launch of Leadway Cares, a focused platform designed to strengthen how we deliver social impact. Through Leadway Cares, we brought structure to our efforts and directed them toward areas where care can make a practical difference. From free eye tests and health screenings for commercial drivers, to environmental action through Project Clean Markets, our interventions were rooted in everyday realities and aimed at supporting safer, healthier communities.

Our work in 2025 reaffirmed a truth we have long held: that meaningful impact is built through consistency, partnership, and respect for the people we seek to serve. Collaborations with environmental organisations, medical stakeholders, and community groups played a vital role in helping us reach more people and deliver interventions responsibly. I am grateful to our partners, employees, and volunteers who gave their time, expertise, and energy to these efforts.

Looking ahead, our focus is steady and intentional. We will continue to approach social impact with the same sense of responsibility that underpins our business, guided by integrity, service, and a long-term view. Our aim is to go beyond short-term responses, supporting communities in ways that help them navigate risk, recover from disruption, and build confidence in the opportunities ahead.

Thank you for your continued trust and partnership as we work together to build a stronger, more inclusive society.

Tunde Hassan-Odukale
Group Chief Executive Officer, Leadway

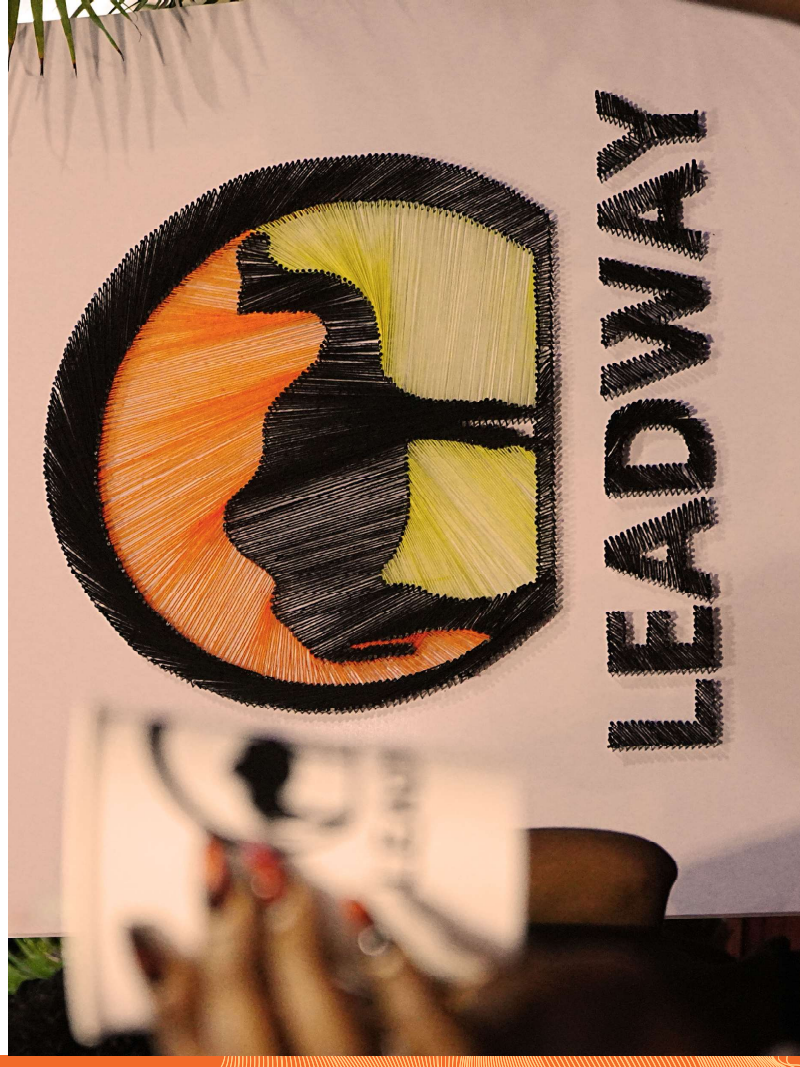
Our Commitment to Purpose-Led Impact

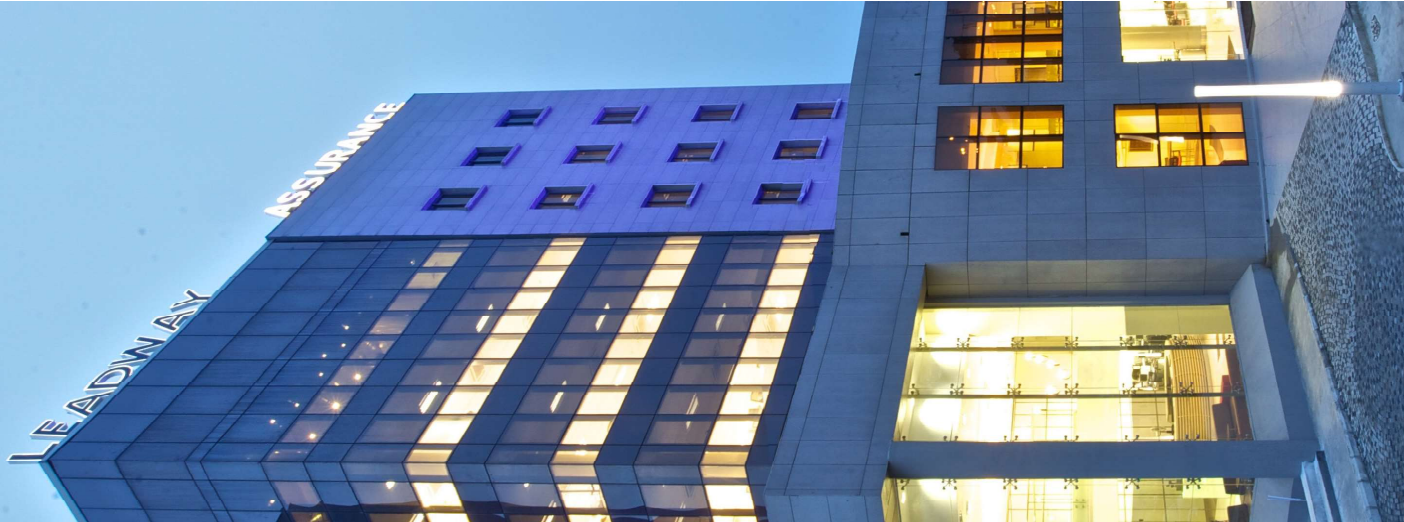
In 2025, this commitment was expressed through a more deliberate impact framework, clearer focus areas, and stronger alignment with global development priorities. Health, environmental sustainability, education and financial literacy, and community welfare were prioritised as interconnected parts of a broader social ecosystem. Our commitment is also shaped by longevity. We recognise that lasting impact is built through steady engagement rather than isolated activity. As such, Leadway continues to invest in programmes that can grow, adapt, and endure across communities and generations.

Ultimately, purpose-led impact is about accountability. It is about ensuring that our presence in society contributes positively, that our actions are guided by care, and that the trust placed in us is honoured through meaningful contribution. This commitment will continue to guide Leadway's journey in the years ahead.

Leadway's approach to social impact is grounded in purpose. From inception, the company has understood insurance as a promise to stand with people when life takes an unexpected turn. This understanding shapes how we operate, how we engage with communities, and how we define success.

Purpose-led impact means aligning social responsibility with our identity as a trusted financial partner. It requires that our interventions respond to real needs, reflect our values, and remain relevant to the environments in which we operate. In practice, this means focusing on areas where our presence can reduce vulnerability and support wellbeing over time.





Who We Are

2.1 The Leadway Identity

For over five decades, Leadway started off as one of Nigeria's most trusted insurers before expanding its offerings to other financial frontiers. We are a brand grounded in integrity and inspired by a deep sense of responsibility to the people and communities we serve. Our story is inseparable from our heritage as a company built on the vision of our founder, Sir Hassan Olusola Odukale, whose generosity and unwavering belief in human potential continue to define who we are today.

From the beginning, Leadway was conceived as a partner in life - a burden-carrier for individuals, families, and businesses navigating uncertain paths. This identity is symbolised by our iconic camel, resilient and dependable even in the most challenging terrains. It reflects our promise to show up whenever we are needed.

Over the years, our identity has evolved, but our foundation has remained constant. We combine our rich legacy with a forward-looking spirit. Today, Leadway is more than a financial institution. We are a catalyst for progress, a bridge between stability and opportunity, and a brand committed to the collective well-being of the society in which we operate.

Our identity is deeply interconnected with our social mission. We believe that the true measure of success goes beyond transactions and profitability. It lies in the impact we create, the voices we raise, the lives we uplift, and the communities we empower. At Leadway, our heritage of service and culture of care drive everything we do. We remain dedicated to securing brighter futures for generations to come.

Our Mission and Core Values

Our Mission

To be a service provider of choice, bringing insurance as a risk management tool to the consciousness of all, and efficiently and reliably adding value to our clients and other stakeholders.

Core Values

iSCORE is the acronym of our core values

- . Integrity
- . Service
- . Customer Focus
- . Openness
- . Respect for the individual
- . Excellence



Our Business Lines & footprint

2.3 Our Business Lines

The Leadway Group delivers integrated financial protection, health, and investment solutions through a diverse portfolio of subsidiaries and associate companies, each contributing to long-term economic resilience and sustainable development:

1. **Leadway Assurance Company Limited**

The Group's flagship business, providing a comprehensive range of general and life insurance solutions. Its offerings span motor, property, marine, aviation, travel, and savings and investment products, serving both individual and corporate clients across Nigeria.

2. **Leadway Pensure PFA Limited**

One of Nigeria's most capitalised Pension Fund Administrators, entrusted with the management of pension assets for individuals and organisations. The recent acquisition of full ownership of Pensions Alliance Limited (PAL Pensions) strengthens the Group's presence and capacity within the pension industry.

3. **Leadway Health Limited**

A licensed Health Maintenance Organisation (HMO) delivering accessible and quality healthcare financing solutions. The company offers a range of health plans for individuals and groups, supported by a nationwide network of over 2,500 accredited healthcare providers.

4. **Leadway Asset Management**

Provides investment management and advisory services, including mutual funds, portfolio management, and tailored investment solutions for individual and institutional investors.

5. **Leadway Trustees**

Specialises in trust and fiduciary services, including wills, estate planning, and trusteeship, alongside the provision of short-term financing solutions.

6. **Leadway Properties & Investments / Leadway Hotels Limited**

Manages the Group's interests in real estate and hospitality, with premium developments and hotel operations under the Leola Hotel brand in Lagos and Abuja.

Together, these business lines enable Leadway to deliver holistic financial security solutions while supporting economic growth, well-being, and long-term value creation for various stakeholders.

Our Impact Framework

3.1 How We Define Social Impact

Social impact, for us, begins with a simple conviction. We believe every organisation has a responsibility to leave people better than it found them. This responsibility sits at the heart of how we operate and how we show up in communities across Nigeria.

We view social impact as the practical expression of our values. It is the work we do to improve well-being and support those who are most vulnerable and the society at large. As a leading non-banking financial group, we exist to help people navigate uncertainty, and that purpose shapes everything we do including our community interventions.

We also define impact by the longevity of the change we create. It is not enough to carry out activities; what matters is whether those activities help people stand stronger long after our teams have packed up their materials and returned to the office.

True impact, to us, must meet three tests:

- It must be authentic, reflecting our culture of care and responsibility.
- It must be relevant, responding to issues we are uniquely positioned to influence.
- It must be sustainable, creating value that lasts beyond the moment of intervention.

Above all, social impact at Leadway is an ongoing commitment. It is the way we translate our heritage of service into action and ensure that our presence in society contributes to progress and shared hope.



3.2 Focus Areas

At Leadway, our social impact priorities are shaped by the realities of the communities we serve and the values that define us. Over the years, these priorities have grown into clear focus areas that reflect who we are as a responsible insurer and partner to society. Each area represents a commitment to stand with people in moments that matter and to build resilience in ways that are meaningful.



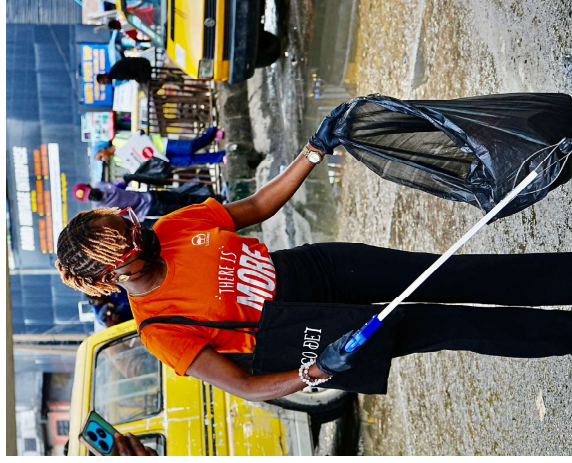
3.2.1 Health & Well-being

Health sits at the centre of human dignity. But access to quality healthcare is not evenly distributed. Distance, affordability, and systemic gaps leave entire communities vulnerable to preventable diseases and untreated conditions. Through our community medical outreaches, we aim to make quality care more accessible to people who would otherwise struggle to reach it and to groups that are often overlooked.



3.2.2 Environmental Sustainability.

A cleaner, safer environment is a shared responsibility. We continue to see and feel the devastating impact of climate change and the negative actions done to the environment. Therefore, we understand the urgency of acting now, through partnerships, awareness campaigns and sustainability focused projects. We support projects that reduce waste and promote climate-conscious behaviours. Our goal is to promote a safe and clean environment and inspire collective action toward a more sustainable future.



3.2.3 Education & Financial Literacy

Knowledge gives people the confidence to take control of their future. That's why education sits at the heart of our social mission. We support learning at multiple levels, from literacy initiatives that build foundational skills to financial education programmes that help people understand money, risk, and protection. We are very focused on investing in young innovators, creating pathways for the next generation to develop solutions that matter while being financially aware. When people have access to this kind of knowledge, they make better decisions and build stronger futures.



3.2.4 Caregiving & Community Welfare

Every community has people who give so much of themselves - teachers, caregivers, volunteers, first responders. These are the people who hold communities together, often at great personal cost. Our caregiving initiatives are built around supporting them and the vulnerable families they serve. We provide relief in difficult times, create programmes that ease their burden, and find ways to recognise those who pour compassion into others, often without acknowledgment.



Leadway's Alignment With The Sustainable Development Goals

Our social impact priorities draw directly from the roles we play as a financial wellbeing partner and a brand that shows up for people in vulnerable moments. The UN Sustainable Development Goals offer a global language for the issues we care about most, and they help us frame our work in a way that is measurable, impactful and future-focused. For us, six SDGs stand out as natural anchors for our commitments. They reflect the areas where our expertise, our values, and the needs of our communities meet.



4.1 SDG 3: Good Health and Well-being

Health and well-being remain a critical focus area for us because they align directly with our purpose as an insurer, helping people recover, rebuild, and thrive when life takes an unexpected turn. By supporting initiatives that strengthen access to essential health services and enhance community resilience, we reaffirm our commitment to SDG 3 and create shared value for both society and our business. Healthier communities experience fewer severe losses, and our insurance solutions deliver greater impact when overall population health improves. Investing in health and well-being is therefore both a social responsibility and a strategic business imperative for us.



4.2 SDG 4: Quality Education

Quality education is a vital focus area of our social impact because education strengthens long-term economic opportunity and financial resilience. By supporting SDG 4 (Quality Education), Leadway advances its Education & Financial Literacy pillar, helping people build the knowledge and skills that reduce vulnerability in the face of life's uncertainties. Promoting learning, insurance literacy, and vocational training also develops the human capital that drives stronger communities. For us, investing in education is both a meaningful social contribution and a strategic way to nurture future clients, employees and partners, creating a more informed and resilient society.



4.3 SDG 6: Clean Water and Sanitation

Access to safe water and effective sanitation shapes health, livelihoods and the ability of communities to recover after shocks. SDG 6 complements our Caregiving & Community Welfare and Environmental Sustainability pillars by addressing basic conditions that determine vulnerability to disease and disaster. Improving water and sanitation in target communities reduces exposure to preventable risks, a practical extension of our remit to protect lives and livelihoods.



4.4 SDG 8: Decent Work and Economic Growth

Economic inclusion and decent employment broaden the base for societal resilience. SDG 8 aligns with our Education & Financial Literacy pillar through programmes that improve employability and financial capability. By supporting entrepreneurship and skills development, Leadway contributes to sustainable livelihoods, which in turn expands the market for financial protection and reduces systemic risk.



4.5 SDG 12: Responsible Consumption and Production

Reducing waste and promoting sustainable resource use tie directly into environmental stewardship and long-term community health. SDG 12 supports our Environmental Sustainability pillar by encouraging practices that limit pollution and extend the useful life of shared assets. For Leadway, these efforts reduce environmental liabilities and support the resilience of the ecosystems on which policyholders depend.

4.6 SDG 13: Climate Action

Climate change alters risk patterns and therefore sits at the intersection of business continuity and social protection. SDG 13 is essential to our Environmental Sustainability pillar because climate action reduces long-term costs to communities and insurers alike. Engaging on climate is not an abstract commitment; it is a core risk-management approach that preserves people's homes, livelihoods and the insurability of vulnerable places.

4.7 SDG 17: Partnerships for the Goals

Complex social and environmental challenges cannot be solved in isolation. SDG 17 validates our approach of partnering with NGOs, government agencies, and community groups to scale interventions and ensure sustainability. This SDG underpins every pillar; it is how health programmes, education initiatives and environmental actions gain traction and how Leadway multiplies impact while remaining accountable.

Each SDG above strengthens the pillars that guide our social investment agenda and supports the work we do to improve health, protect the environment, expand access to knowledge and promote community care. This approach is also consistent with our mission to deliver support that helps people live with confidence and recover from life's uncertainties. The SDG lens gives structure to our choices, encourages measurable outcomes and provides a clear direction for building meaningful partnerships and improving the quality of impact over time.

Our Impact Story

5.1 A Year Defined by Care

Care has always been at the heart of Leadway's journey. For over five decades, it has shaped how the company shows up for individuals, businesses, and communities across Nigeria and West Africa. It is a quiet consistency that has endured through changing times, growing needs, and new generations.

As Leadway marked its 55th anniversary in 2025, this legacy of care came into sharper focus. Over the years, it has been expressed through education initiatives such as Pages to Places, humanitarian support for displaced communities, partnerships that promote road safety, and youth engagement through Leadway Campus Connect. These efforts are part of a long-standing commitment to contributing meaningfully to society.

This milestone year offered an opportunity to ponder on a simple but important question: how can this commitment reach further and do more? The answer led to the launch of a renewed social impact platform designed to deepen engagement and extend care to more communities.

5.2 The Launch of Leadway Cares

In September 2025, we formally launched Leadway Cares, an initiative that brings structure and focus to the company's social impact efforts. Built on years of service, Leadway Cares is designed to respond to real needs, strengthen community wellbeing, and support safer, healthier environments.

The initiative reflects our belief that care is most meaningful when it meets people where they are. Rather than approaching social impact as a one-off activity, Leadway Cares provides a platform for sustained engagement across health, environmental sustainability, and community welfare.

The launch marked a renewed determination to amplify impact, expand partnerships, and ensure that care remains visible, practical, and responsive in moments that truly matter.



5.3 Community Health and Road Safety Interventions

Health and safety sit at the heart of everyday mobility and economic activity. In 2025, Leadway's social impact efforts recognised that protecting lives goes beyond insurance cover; it begins with preventive care and practical support for those who keep communities moving.

Through Leadway Cares, free eye tests and basic medical screenings were delivered to commercial drivers and their families across key transport hubs. In Kaduna, the initiative reached drivers at Mando Bus Park, where eye tests helped identify vision challenges that often go unnoticed but have serious implications for road safety. In Lagos, similar interventions took place at Ojota New Garage, with drivers receiving health checks that included eye examinations and blood pressure screenings.

These engagements acknowledged the responsibility borne daily by commercial drivers and the direct link between their wellbeing and public safety. Supporting their health was a deliberate step toward safer roads, fewer preventable accidents, and stronger community confidence in shared transport systems.

Alongside these external interventions, Leadway hosted a blood donation drive that mobilised employees to support local blood banks. This internal reflected the company's belief that social impact also begins within the organisation, through shared responsibility and collective action.

5.4 Environmental Action Through Project Clean Markets

Environmental sustainability remained a core part of Leadway's social impact agenda in 2025. This commitment found clear expression through Project Clean Markets, an initiative designed to improve sanitation in some of the most active public spaces across Nigeria.

Project Clean Markets was delivered in partnership with ClimeWithMe, an environmental organisation known for its hands-on approach to community engagement and environmental advocacy. The partnership brought together Leadway's commitment to social responsibility and ClimeWithMe's on-ground expertise.

The initiative commenced at Ojuelegba Under Bridge in Lagos, a major transport hub that serves thousands of people daily. Volunteers worked alongside community members to clean the surrounding area and raise awareness around environmental responsibility. From Lagos, the project moved to Ibadan, before extending to markets in Abia State.

Markets and transport hubs were deliberately chosen for this initiative. These spaces are central to daily economic activity and community interaction, yet they are often under pressure from poor waste management and overcrowding. Addressing sanitation in these areas helped improve immediate environmental conditions while drawing attention to the direct link between clean surroundings, public health, and economic dignity.

Project Clean Markets highlighted that environmental action does not have to be distant or abstract. When care is applied to the places people rely on every day, it becomes visible and sustainable.



5.5 Partnerships That Deepen Impact

Partnerships were central to the delivery and credibility of Leadway's 2025 social impact efforts. Rather than working in isolation, the company collaborated with organisations that brought local knowledge, technical expertise, and strong community relationships to each intervention.

A key example was the partnership with ClimeWithMe, an environmental organisation actively engaged in grassroots sustainability work. Through this collaboration, Project Clean Markets was implemented across Lagos, Ibadan, and Abia with a clear understanding of local conditions, waste challenges, and community dynamics. ClimeWithMe's on-ground experience ensured that clean-up activities were well-coordinated and also aligned with broader environmental awareness goals within each location.

Similarly, engagements with medical stakeholders and community-based groups supported the rollout of health-focused initiatives, including free eye tests, medical screenings, and blood donation drives. These partners helped bridge trust gaps, mobilise participation, and ensure that services reached the people who needed them most.

These collaborations were guided by shared values rather than short-term objectives. Working with partners who are deeply rooted in the communities they serve allowed us to deliver interventions that were practical and responsive to real needs.



5.6 Expanding Access to Education Through Strategic Scholarships

Education remains a critical pathway to long-term growth and economic stability. As part of our commitment to supporting future talent, we provided scholarship sponsorships to students at the Nigerian University of Technology and Management (NUTM), covering tuition and academic support throughout their undergraduate years.

The scholarships, valued at over 60 million, were awarded to a select group of students, easing the financial burden associated with higher education and allowing them to focus fully on their academic development. This initiative reflects a deliberate investment in the next generation of innovators, problem-solvers, and leaders.

By supporting students at a forward-looking institution such as NUTM, we contribute to the development of skills and knowledge essential to national growth. This approach aligns with our broader belief that education strengthens individual potential and builds more capable, resilient societies over time.

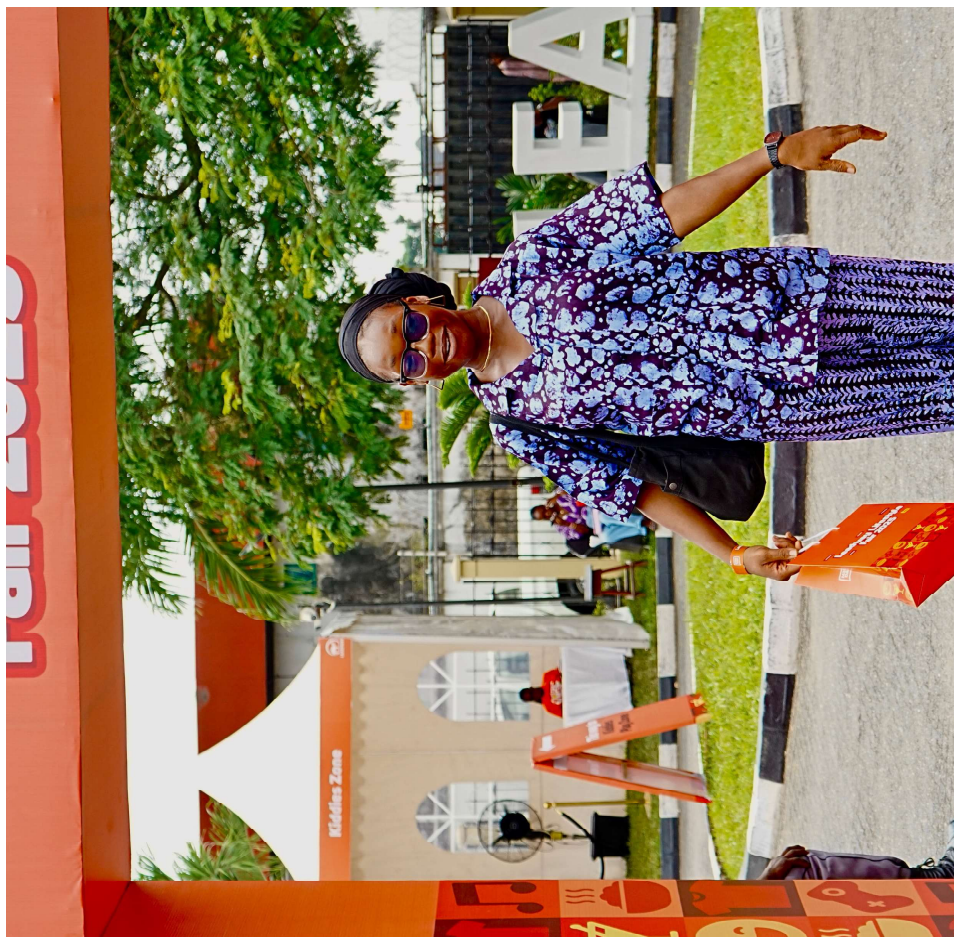
5.7 Supporting Small Businesses Through the Leadway Lifestyle Fair

Small and medium-sized enterprises play a vital role in driving economic activity and supporting livelihoods. Recognising this, Leadway created a platform to support and showcase local businesses through the Leadway Lifestyle Fair.

The fair provided selected SMEs with free exhibition booths, offering them visibility, access to new customers, and an opportunity to grow their brands in a supportive environment. For many participants, this removed a key barrier to market entry and allowed them to focus on engaging directly with consumers.

The impact was immediate and measurable. Over 15 million in sales was recorded on-site by the 20 participating businesses, highlighting the value of creating structured opportunities for small enterprises to thrive.

Beyond sales figures, the initiative showed the importance of access, exposure, and community support in sustaining small businesses.





Our People

The impact we deliver externally is sustained by the culture we build internally. Leadway's commitment to care does not stop at the communities we serve; it is evident in how our people engage, contribute, and support one another. Our employees play a direct role in advancing our social impact agenda, while benefiting from structured wellbeing programmes designed to support their growth, balance, and long-term engagement.

6.1 Employee Volunteering Culture

Employee participation was a defining feature of our 2025 social impact activities. Across environmental clean-ups, health interventions, and internal donation drives, staff members volunteered their time with enthusiasm and a strong sense of ownership.

During Project Clean Markets employees worked alongside environmental partners and local communities in Lagos, Ibadan, and Abia. Their presence went beyond representation. They actively participated in clean-up activities, engaged community members, and demonstrated that environmental responsibility is shared. By stepping into public spaces and contributing directly, they strengthened the credibility and authenticity of our initiatives.

Health-focused interventions also benefited from internal support. Staff members participated in the blood donation drive and supported outreach logistics where required.

This volunteering culture has strengthened internal cohesion and cross-team collaboration. It has also deepened employee pride in the organisation. Rather than viewing social impact as an external programme, our people increasingly see it as part of what it means to work at Leadway.



6.2 Staff Well-being Initiatives

Caring for communities begins with caring for our people, and this is why we approach employee wellbeing as an ongoing commitment rather than a collection of policies. We recognise that when our people are supported physically, emotionally, and socially, they are better equipped to serve clients and contribute meaningfully to the wider community.

To create a supportive work environment, we invest in practical initiatives that touch everyday life. Some of these include:

Gym Membership Support

Leadway provides gym membership subscriptions to employees, encouraging consistent physical activity despite demanding schedules. We believe that making wellness more accessible helps support healthier routines that strengthen energy, focus, and long-term wellbeing.

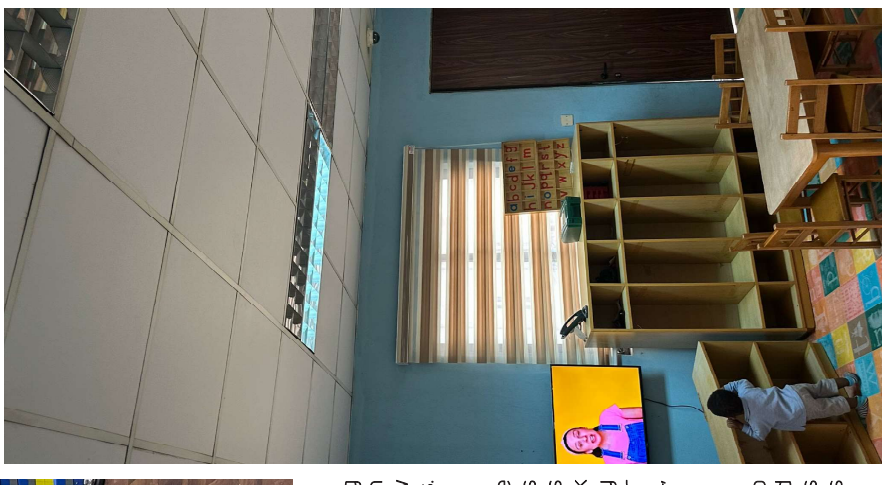
On-Site Crèche Facilities

For working parents, access to a secure and convenient crèche within the workplace offers reassurance and stability. Knowing that their children are cared for nearby reduces stress and allows employees to engage fully in their responsibilities while maintaining a close connection to family life.



Inclusive Recognition and Dialogue
We annually observe International Women's Day and International Men's Day because they are authentic opportunities to create space for reflection and appreciation; moments to reinforce inclusion and the leadway culture that acknowledges and values diverse experiences.

These investments are not peripheral benefits; they are part of how Leadway sustains long-term performance. When employees are supported in practical, meaningful ways, they are better positioned to exercise sound judgement, serve clients with empathy, and contribute consistently to the organisation's goals. A workplace that functions well internally strengthens the impact we deliver externally.



Rest and Recovery Spaces

We provide our staff with designated sleeping pods that acknowledge the importance of rest in sustaining performance. These quiet spaces allow employees to recharge during intense work periods.

Structured Desk Exercise Sessions

Every Tuesday and Thursday, employees participate in coordinated ten-minute virtual exercise sessions led by fitness professionals. These guided stretches and movement routines counter sedentary work patterns and relieve physical strain. The simplicity and consistency of these sessions reflect a broader belief that wellbeing is strengthened through small, regular habits.

Paternity Leave Support

Leadway provides seven days of paternity leave to enable fathers to support new mothers and bond with their newborns during a critical period. This policy recognises shared caregiving responsibilities and affirms the importance of family stability.





Performance Highlights



2025 Impact Snapshot

100+

Number of communities reached across Lagos, Ibadan, Abia, and Kaduna

Number of initiatives delivered under Leadway Cares

200+

Number of employee volunteers engaged

1000+

Total campaign duration

Beneficiary Statistics



200+

Commercial drivers and families reached through health screenings



150+

Community members engaged through market and street cleanups



67,000+

Blood units donated through employee-led drives (measured in ml)



Environmental Footprint Metrics

3

Number of markets and
transport hubs cleaned

50kg+

Volume or estimated
weight of waste removed

5

Number of cleanup days
delivered across states

150+

Community volunteers engaged
during Project Clean Markets



Visibility, Recognition & Public Engagement

300k+ 60k+

Media mentions and social
engagement highlights

Any recognitions linked to
CSR, sustainability, or
community service

Employee Engagement & Internal Impact



150+

Number of employees
who volunteered during
CSR Week



1000+

Total volunteer hours
contributed



150+

Employee
participation in
blood donation
initiatives



Looking Ahead



Leadway's approach to social impact is built on continuity, not cycles. The work carried out in 2025 provides a strong foundation for deeper engagement, clearer focus, and more sustained outcomes in the years ahead. As the company looks to 2026 and beyond, its priority remains the same: to care in ways that are meaningful, relevant, and closely aligned with its purpose as a trusted insurer.



8.2 Strengthening Partnerships
Partnerships will remain central to how Leadway delivers social impact. Experience from 2025 emphasised the value of working with organisations that bring local knowledge and strong community trust.

In the year ahead, we will focus on nurturing fewer but deeper partnerships with organisations whose missions align closely with ours. This includes environmental groups, health institutions, community-based organisations, and relevant public agencies.

8.3 Innovation Opportunities

As social needs shift and communities change, the methods used to create impact must evolve as well. Innovation in social impact, for us, is about finding better ways to learn from experience and make each intervention more effective than the last.

There is growing opportunity to use data more deliberately across social programmes. Clearer tracking of participation, reach, and outcomes will help refine future initiatives and guide decision-making. Over time, this will allow us to identify what works best in different contexts and allocate resources where they can achieve the strongest results.

Digital tools also offer room to improve coordination and continuity, and we hope to leverage them extensively in the coming year. From planning and logistics to post-activity follow-up, technology can help connect teams across locations and ensure that lessons learned in one community inform work in another.

Innovation extends to people as well. There is untapped potential in drawing more intentionally on employee skills to shape programmes. Involving employees, not only as volunteers but also as contributors to design and problem-solving, means that social impact becomes more integrated into the organisation's culture and capabilities.

In exploring new approaches, Leadway remains guided by its values and purpose. Innovation will be applied thoughtfully, with a focus on effectiveness and long-term learning.

8.1 Our 2026 Social Impact Goals

In 2026, we will build on the momentum of Leadway Cares by strengthening initiatives that sit at the intersection of health, safety, environmental responsibility, and community welfare. The focus will shift from one-off interventions to programmes that can be repeated, scaled, and sustained across multiple locations.

Priority will be given to deepening health-focused interventions for groups whose wellbeing has broader social implications, including commercial drivers, caregivers, and underserved families. Environmental

Environmental action will continue to focus on shared public spaces that form the backbone of daily economic life. Markets, transport corridors, and densely populated areas will remain central, with a stronger emphasis on community ownership. We will continue to encourage habits and attitudes that support cleaner surroundings over time, supported by collaboration with environmental partners and local stakeholders.

Education and financial literacy initiatives will also be refined to better support long-term economic confidence, particularly among young people and informal sector participants.

In all, we will strive to deliver impact that is rooted in everyday realities. The aim is not scale for its own sake, but progress that can be seen, felt, and sustained within the communities we serve.



8.4 Leadway's Long-Term Sustainability Outlook

Our long-term outlook is shaped by a clear understanding of our role in society. As an insurer, we exist to protect people, support recovery, and reduce exposure to risk. Our social impact work extends this mandate beyond policies and products into the communities we serve.

Looking ahead, sustainability for Leadway means making deliberate choices about where to focus effort, how to measure progress, and how to remain accountable to stakeholders. It means embedding care into business decisions, not as an add-on, but as part of the company's identity.

With a legacy spanning over five decades, Leadway remains committed to contributing to a healthier, safer, and more inclusive society, today and in the years to come.

