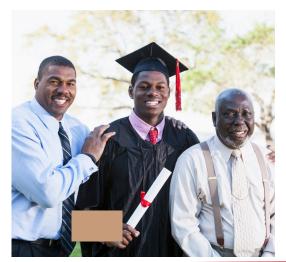


"Kukula Limodzi"

SELECT FINANCIAL SERVICES, MAKING A POSITIVE IMPACT IN MALAWI.

Select Financial Services has embraced the principles of good corporate citizenship by spearheading a series of initiatives that span various sectors of society. Let's take a closer look at some of the feats accomplished by Select Financial Services.



Disaster Relief Efforts.

Select Financial Services has made a substantial donation of MKW 20 million to the Red Cross for use in Tropical Cyclone Freddie's flood relief efforts. This contribution demonstrates their commitment to supporting communities during their times of need.

Unchanged interest rate in 2023.

In the face of three bank rate increases totaling 6% this year alone, Select Financial Services has made the conscious decision to absorb these increases rather than pass them on to its clients. This showcases Select Financial Services dedication to standing by their customers and alleviating potential financial burdens.

Client-Centric Bonus Distribution.

Select Financial Services disbursed an impressive MKW196 million in cash bonuses to their clients over the course of 2023. This move not only rewards their customers' loyalty but also demonstrates a genuine commitment to sharing the company's successes with those who have contributed to it.

Tax contribution.

Select Financial Services contributed over MKW1.6 billion in taxes over the past two years. This tax contribution translates to invaluable support for various public services and national development initiatives in Malawi.

Empowering communities through loans.

One of the most impactful ways to foster growth and development is by extending financial support to individuals striving to improve their lives. Select Financial Services has disbursed over MKW14 billion in loans to Malawians, aiding them in endeavors such as building houses, funding education, and enhancing agricultural productivity.

Select Financial Services has emerged as a shining example of what good corporate citizenship can achieve. Their diverse range of initiatives, spanning disaster relief, financial empathy, community empowerment and substantial tax contributions, underscores a commitment to making a lasting and positive imprint on the lives of the people in Malawi.

