



Content

Cont	ent	3			
Intro	oduction	4			
1. En	vironmental and social commitments	g			
	ne economic performance in figures	10			
	Palm oil production	10			
2.	Natural rubber production	11			
	Seed production	11			
	Production and prospects	12			
	Prospects 2016 – 2017	12			
	esponsible governance	13			
	Policies & Charters	13			
	Compliance with legal requirements	14			
	Voluntary compliance with other standards	15			
	rong social commitment	17			
1.	The company's social engagement	17			
	Overall assessment of key social indicators	18			
3.	The social infrastructure in the villages	24			
4.	Security of people and property on estates	26			
5.	, , , , , , , , , , , , , , , , , , , ,	26			
6.	Supporting education and training for regional development	29			
	Micro-projects	31			
	suring employee safety	33			
	Policy on occupational health and safety	33			
		35			
	anagement of natural resources				
	Environmental management system	35			
	Status of certifications in progress Policies	36			
	entribution to local development	43			
	Local entrepreneurship	43			
2.	Smallholders	43			
3.	Neighbourly relations with surrounding communities	44			
	Partners in local development projects	46			
	Access to health and education for communities	48			
Key 1		50			
Glossary					
Partnerships					



The 2015 Sustainability Report of the Socfin Group

This is the Socfin Group's fourth Sustainability Report. Every year, the report contains more and more indicators and details of activities in relation to environmental protection, health, safety, social and community development for the workers and local communities of the concessions.

The Socfin Group has always, and since its creation in the early 20th century, acted as a responsible company towards its workers and the communities around its concessions. It applied the principles of sustainable development well before the concept was formulated. However, in today's world in which communication has taken centre stage, efforts must be better inventoried and documented. The burden of proof now lies with the Group and this report contributes to this, in a spirit of complete transparency.

This year was marked by negotiations with the World Bank to obtain a substantial loan. As a prerequisite for obtaining the loan, an environmental and social action plan has been established to formalise and document all its current actions and the new ones to be implemented.

Assessments of High Conservation Value areas, gap analysis to international standards, the formalisation and documentation of policies and strategies, the zerodeforestation commitment and other actions have all required a considerable effort from the Group's staff (and particularly the staff of its production sites, who produced a significant portion of the requested documents); however, they have also helped the Group to communicate its commitments to external interested parties more effectively and accelerate their implementation.

In 2015, the Socfin Group invested nearly **€26.5 million** in social infrastructure, social action, health and safety at work and the protection of the environment on its plantations located in developing countries (Africa and Asia).

The building of schools, clinics and dispensaries, the maintaining of roads, the provision of drinking water, the training of workers and so on is all done in full cooperation with the legitimate representatives of workers and local communities, with an objective of continuous and gradual improvement of the living conditions of the plantation's workers and its neighbours.

2015 was also characterised by numerous attacks on the Group's activities in Africa: NGOs accused us of child labour, land grabbing, environmental damage and other misdemeanours.

This report gives a clear and straightforward answer: the Socfin Group denies these false accusations.

Management organogram of the Group



Presence in the world

SIERRA LEONE

SAC

- Created by SOCFIN in 2010
- State-owned land with a lease
- Concession of 17 724 ha
- 12 557 ha of oil palm planted
- 1 palm oil mill planned
- Workforce 3 687

LIBERIA

SRC

- Acquired by SOCFIN in 2007
- State-owned land with a lease
- Concession of 8 000 ha
- 4 737 ha of rubber planted
- Workforce 963

T.AC

- Acquired by SOCFIN in 1997
- State-owned land with a lease
- Concession of 121 407 ha
- 13 789 ha of rubber planted
- 1 rubber factory
- 15 406 T of rubber produced
- Workforce 4 329

NIGERIA

окоми

- Acquired by SOCFIN 1990
- Extension acquired 2014
- Land is state-owned with a lease
- · Concession of 33 113 ha
- 7 836 ha of rubber planted
- 10 624 ha of oil palm planted
- 1 palm oil mill
- 1 palm kernel crushing plant
- 1 rubber factory
- 7 654 T of rubber produced
- 35 600 T of palm oil produced
- Workforce 3 015

IVORY COAST

SoGB

- Acquired by SOCFIN in 1994
- State-owned land with a lease
- Concession of 34 712 ha
- 15 919 ha of rubber planted
- 7 471 ha of oil palm planted
- 1 palm oil mill
- 1 palm kernel crushing plant
- 1 rubber factory
- 51 374 T of rubber produced
- 31 384 T of palm oil produced
- Workforce 8 897

SCC

- Created by SOCFIN in 2008
- 1 rubber factory
- 23 628 T of rubber produced
- Workforce 262

GHANA

PSG

- Acquired by SOCFIN in 2013
- State-owned land with a lease
- Concession of 18 880 ha
- 643 ha of rubber planted
- 4 747 ha of oil palm planted
- 1 palm oil mill planned
- Workforce 1 766

SAO TOMÉ

Agripalma

- Acquired by SOCFIN in 2013
- Concession of 4 917 ha
- 2 210 ha of oil palm planted
- 1 palm oil mill planned
- Workforce 721

CAMEROON

Safacam

- Acquired by Socfin in 2014
- · Concession of 15 528 ha
- 4 424 ha of rubber planted
- 5 365 ha of oil palm planted
- 1 palm oil mill
- 1 palm kernel crushing plant
- 1 rubber factory
- 5 753 T of rubber produced
- 14 139 T of oil palm produced
- Workforce 3 311

Socapalm

- Acquired by SOCFIN in 2000
- · Land is state-owned with a lease
- 6 sites
- · Concession of 58 063 ha
- 2 078 ha of rubber planted
- 32 991 hectares of oil palm planted
- 6 palm oil mills
- 860 T of rubber produced
- 103 728 T of palm oil produced
- Workforce 2 983

SPES

- Acquired by SOCFIN in 1999
- · No plantation
- 1 refinery
- 4 478 T of oleine produced
- Workforce 27

DEMOCRATIC REPUBLIC OF CONGO

Brabanta

- Acquired by Socfin in 2008
- Concession of 29 538 ha
- 6 169 ha of oil palm planted
- 1 palm oil mill
- 7 333 T of palm oil produced
- Workforce 3 151

CAMBODIA

Socfin KCD

- Acquired by SOCFIN in 2007
- · State-owned land with a lease
- Concession of 6 659 ha
- 1 rubber factory planned
- 3 887 ha of rubber planted
- Workforce 588

Coviphama

- Acquired by SOCFIN in 2013
- · State-owned land with a lease
- · Concession of 5 345 ha
- 3 300 ha of rubber planted
- Workforce 295

INDONESIA

Socfindo

- Created by Socfin in 1968
- State-owned land with a lease
- Concession of 49 340 ha
- 9 373 ha of rubber planted
- 38 645 ha of oil palm planted
- 9 palm oil mills
- 1 refinery
- 1 palm kernel crushing plant
- 2 rubber factories
- 12 892 T of rubber produced
- 202 768 T of palm oil produced
- 22 487 seeds produced
- Workforce 12 167

Key dates

1890: Adrien Hallet, the Group's founder, develops the methodical cultivation of rubber and oil palm in the Democratic Republic of Congo (DRC).

1909: A rubber company, la Société Financière des Caoutchoucs (Socfin S.A.), is founded.

1968: In Indonesia, Socfindo is born of a joint venture between Plantations Nord Sumatra and the Indonesian government.

1973: The Socfin Group is born. On behalf of its customers or on its own behalf, it designs, develops and manages agro-industrial complexes consisting of plantations and factories around the world, working closely with research organisations such as the 'Institut de Recherche pour les Huiles et Oleagineux' (IRHO) and the 'Institut de recherche sur le caoutchouc en Afrique' (IRCA).

1990: In Nigeria, in order to optimise the production of palm oil and meet domestic demand, the Okomu Oil Palm Company is privatised. At the request of the Nigerian State, Socfin becomes the majority shareholder.

1994: In Côte d'Ivoire, the privatisation of agroindustrial complexes takes place. In the context of a public call for tenders, the Socfin Group acquires a majority stake in the company Société des caoutchoucs de Grand-Béréby (SoGB).

1996: In Côte d'Ivoire, a large program of village plantations is launched in partnership with the Deutsche Investitions und Entwicklungsgesellschaft (DEG) (1996) to support the opening-up of the area. A second project with Swiss cooperation is then launched in 1997: 'Fonds Ivoiro-Suisse de Développement Economique et Social' (FISDES).

1997: In Liberia, after the civil war, two major donors (Société Financière Internationale and Proparco) ask the Socfin Group to help restore the country's agroindustrial complexes: modernisation of 'Liberia Agriculture Company' (LAC) and 'Salala Rubber Corporation' (SRC).

1999: In Cameroon, la Société Camerounaise de Plantations d'Hévéas (SIPH) Group sells a palm-growing company, la Société des Palmeraies de la Ferme Suisse (SPFS), to the Socfin Group.

2000: In Cameroon, la Société Camerounaise des Palmeraies (Socapalm) is acquired following a public call for tenders with a view to its privatisation.

2007: In Cambodia, two concessions are obtained and Socfin KCD is created.

2007: In Liberia, the Socfin Group, at the request of the Ministry of Agriculture, acquires the remaining shares in SRC.

2008: In Côte d'Ivoire, at the request of local authorities, a rubber processing plant is created in partnership with smallholders from the Aboisso region. 'Sud Comoe Caoutchouc' (SCC) is established.

2008: In the Democratic Republic of Congo, an abandoned oil palm plantation is rehabilitated in the Kasai Province: the re-emergence of the Brabanta plantation.

2009: In Sao Tomé, in order to generate employment and economic activity in the southern region of the country, an agreement is entered between the State and the Socfin Group, leading to the creation of Agripalma.

2010: In Sierra Leone, at the request of the State and in order to supply the local market, a modern oil palm plantation is developed in the southwest of the country. Creation of Socfin Agricultural Company (SAC).

2012: In Ghana, following a public tendering process, Plantation Socfinaf Ghana (PSG) is acquired.

2013: In Cambodia, a third concession, Coviphama, is obtained.

2013: In order to formalise and consolidate the Group's agricultural research work and its renewable energy activities, Socfin Research and Socfin Green Energy are created.

2014: In Cameroon, the Socfin Group takes over Safacam from the Bolloré Group.

End of 2014: In Sierra Leone, the district of Pujehun is declared to be the first Ebola-free district, thanks to the support of SAC.



environmental and social management systems are linked to international standards such as the Roundtable on Sustainable Palm Oil (RSPO), the International Finance Corporation (IFC) Performance Standards, ISO 9001 and 14001, and OHSAS 18001. We make use of the best available and relevant standards of practice and are inspired by other frameworks such as SA 8000, the International Labour Organisation (ILO) core labour conventions, the Universal Declaration of Human Rights and the Global Reporting Initiative guidelines. Especially ISO 9001 and ISO 14001 help us in providing a management structure, whereas the RSPO Principles and Criteria and the Sustainable Natural Rubber Initiatives (SNR-i) criteria help us in structuring our sustainability initiatives. As a responsible producer we also try to address other issues of concern to stakeholders. The Code of Conduct addresses business ethics and issues not currently addressed in the RSPO guidelines. In order to make sure all employees understand and comply with the new policy, workshops are organised explaining each policy to senior management and providing real-life examples and their appropriate solutions.

Socfin's stakeholder engagement is documented in local stakeholder engagement plans. Together with the local affected communities, Socfin identifies the issues that need to be tackled and the role that it can play in dealing with them. The Group primarily seeks for local stakeholders who can help to address these issues in the field, but collaborations are also made with international stakeholders such as the DEG, Elizabeth Glaser Paediatric

Foundation, the European Institute for Cooperation and Development (EICD), the Zoological Society of London (ZSL) and the World Wildlife Fund (WWF).

The estates conduct regular consultation rounds with their local stakeholders, such as civil society organisations and surrounding village heads, in which they identify priorities and joint initiatives as well as discuss concerns that may exist with respect to the Group's environmental, social and economic performance. Consultations in Cambodia and Cameroon are organised in the framework of tripartite committees, most of the time mediated by a neutral third party. These neutral third parties ensure the successful completion of the discussion and guarantee that the agreement is mutual and fair. Moreover, employees and other external stakeholders can make use of complaints and grievances procedures.

The Socfin Group realises that the seriousness of its commitment to their stakeholders depends on the willingness to be transparent and accountable for its activities. Great efforts have therefore been made to increase the amount of information that is made available to stakeholders on the website and in the Sustainability Report. In 2016 the new website will be online, and will meet all the stakeholders' requirements for transparency and information-sharing. The main goal for Socfin is to provide essential information on its environmental, social and business activities, impacts and performance, and in this way to meet the expectations of interested parties.

2. The economic performance in figures

In spite of a difficult economic context, the Socfin Group closed 2015 with a slightly higher turnover.

Agricultural, industrial and social investments amounted to $\\eqref{124}$ 208 227 in 2015. As a result of this constant investment policy, on 31 December 2015 the Socfin Group had 186 767 hectares under cultivation (120 780 hectares of oil palm trees and 65 987 hectares of rubber) out of an overall concession area of 400 000 hectares.

1. Palm oil production

	Production in tons (2015)	
Estate palm oil	362 574	
Purchased palm oil from third parties	25 018	
Seeds (units)	22 487 000	

In 2015, gross palm oil production was 387 592 tons, up 3% from 2014. This represents a good increase, which directly benefits the countries where production takes place, by helping to provide for national needs. Most African countries still produce less than 50% of their national requirements.







2. Natural rubber production

	Production in tons (2015)	
Estate rubber	63 500	
Purchased rubber from third parties	58 500	

In 2015, rubber production amounted to 122 000 tons, up 14% from the previous year.

Rubber-tree cultivation is equivalent to the production of pure green energy: natural rubber replaces synthetic rubber (resulting from the distillation of fossil oil) and the trees themselves constitute a significant carbon sink.

3. Seed production

In 2015, 22 million units of seeds were produced, down 31% from 2014. This reduction was due to a decrease in global demand for oil palm seeds.



4. Production and prospects

A policy of harmonisation of agricultural techniques has been carried out and consolidated over the company's different plantations.

The pursued objective is of course not only to optimise production and reduce costs, but also to simplify the agricultural technicians' work by the introduction of best practices.

5. Prospects 2016 - 2017

The commodities markets have plunged, reflecting heavy falls on the financial market in China and throughout the world. The downward pressure on the price of natural rubber has been exacerbated by the drop in petrol prices.

The price of natural rubber in 2016 will fluctuate according to many factors, including supply and demand, the performance of the Chinese economy and petrol prices.

The expected slow-down in the production of palm oil, caused by the delayed effects of the drought experienced in 2015, was confirmed at the beginning of this year, entailing a slow-down in supply and a gradual rise in palm oil prices.

Although palm oil production has been increasing by 2 to 3 million tons per year, in the current climatic context, some experts expect production in 2016 to remain at the 2015 level.

Consequently, the world's supply of vegetable oils of every kind could be stable in 2016, whereas world demand should continue to grow.

The trend of prices in 2016 will also depend to a great extent on petrol prices.



1. Policies & Charters

Since its creation at the beginning of the 20th century, Socfin has always adopted a sound long-term approach, taking good business sense into consideration. Resource efficiency was a core value when the estates were developed. Nowadays this process is described as sustainability. Over the years, this approach has further embedded in the Group's business and it is now integrated in both everyday operations and long-term strategic decisions. The Sustainability Department's main objective is the coordination of the environmental and social management of Socfin's estates; it is dedicated to assisting all estates with health, safety, environmental and other sustainability-related issues. A significant part of this is the process of obtaining certification for all operations. Socfin is currently working with ISO 9001, ISO 14001, OHSAS 18001 and RSPO, and is making continuous progress towards implementing them, as relevant, on all Group estates. Each estate has an action plan for the continuous improvement of its performance. This is ensured by regular audits and technical support and documentation. Each estate also has a Health, Safety & Environment (HSE) Department, responsible for

training staff members on the company's Quality, Health, Safety & Environment policy, performing internal audits, following up on the action plans, taking corrective and preventive actions where necessary and reporting on a monthly basis to the Group's Sustainability Department.

The Board of Directors of Socfin is responsible for the general management and performance of the Group, approving transactions, developing business strategies and monitoring budgets. The Board takes an active role in guiding and formulating the sustainability strategy and recognises that it is essential to the overall success of the Group. The Group's senior management is convinced that the protection of the health and safety of its employees and other stakeholders, as well as the protection of natural resources and biodiversity, is of strategic importance to the successful development of the Group. The Board members come with a broad set of skills and knowledge and have diverse backgrounds, including tropical agriculture, finance, law, business and sustainability in developing countries.

2. Compliance with legal requirements

Right from the stage of prospecting for potential sites for new plantations, the Socfin Group is very careful to fully comply with the land laws of the host country. In order to avoid unnecessary and involuntary resettlement of local population, Socfin only looks at brownfield projects. These involve existing plantations which are available for lease; in some cases they have been abandoned and need to be rehabilitated.

Socfin never, directly or indirectly, owns concessions, but manages them as a lessee under leaseholds. These concessions, and forests that form part of them remain full State property. There is absolutely no land-grabbing during our operations: Socfin strictly complies with the IFC Performance Standard 5, *Land Acquisition and Involuntary Resettlement* and ensures the free, prior, and informed consent (FPIC) of the possible affected communities.

Nevertheless, land ownership, land tenure and customary rights are sometimes not very well documented where the estates are located; and despite taking precautions, sometimes, confrontations concerning competing claims for the same land are inevitable. Identifying the legitimate representation and determining the strongest claim can be quite challenging, especially in countries where the lack of established laws or weak law enforcement make the process complicated. When land conflicts or any other grievance occurs, the Group facilitates a transparent and open dialogue with the stakeholders involved.

More broadly, Socfin's sites have developed specific procedures for legal monitoring in order to stay informed about new national laws and regulations, and those under preparation. These procedures are also included in management systems such as ISO 14001, which allow for the anticipation of new regulations and to avoid legal non-conformities. Socfin ensures that these applicable legal requirements are taken into account in establishing, implementing and maintaining its management systems.

2.1. No child labour

The Socfin Group explicitly prohibits the use of forced or compulsory labour, including prison labour, indentured labour, bonded labour, slavery or servitude. Socfin does not employ or make any use of any individual below the minimum employment age set by national law or by the ILO conventions (international labour standards). This is clearly mentioned in the Group's Code of Conduct. We make great efforts to verify the ages of all employees, using documents such as birth certificates, school and church records, ID cards and driving licenses.

There are no exceptions to this policy; all our managers are well aware of this issue and are audited regularly by their line managers and by the local labour inspectors.

2.2. Compliance with labour laws (associations, unions)

All employees are fully informed about the conditions of service and the general regulations during the recruitment process and when they sign their contracts upon employment. Employees are free to terminate their employment contract if they give reasonable notice and can leave the work site after completing the standard working day. The retention of travel documents, identification papers or any other type of bond from any of our employees is strictly forbidden. Regular audits are conducted by the labour inspectorate to assess the compliance with labour laws. Also, only subcontractors that have been positively assessed by the labour inspectorate are hired.

3. Voluntary compliance with other standards



According to the Group's policies, all its plantations must gain certification for their management systems so that they are in compliance with national and international environmental and social performance requirements.

The certification ensures compliance with legal and policy requirements and the continuous improvement of the operations. The systems are locally managed and are not systematically audited by the head office, in order to give more responsibility to the local staff and managers. Third-party audits are conducted by certification bodies such as Bureau Veritas.

See page 36 for a list of certificates achieved and in progress (February 2016).

3.1. RSPO

Socfinco and Socfindo have been active members of the Roundtable on Sustainable Palm Oil since 7 December 2004. The RSPO is a private initiative which aims to promote the production and use of palm oil in accordance with sustainability criteria through cooperation and dialogue between all stakeholders in the supply chain, including environmental non-governmental organisations (NGOs).

The RSPO has developed a set of Principles and Criteria for sustainable production of palm oil and a third-party certification system has been implemented in order to certify that the member has complied with these.

These RSPO Principles and Criteria are an integral part of the environmental and social policy of the Socfin Group and its subsidiaries. All of the Group's Indonesian oil palm plantations are already RSPO-certified.

It has not been possible to apply the RSPO Principles and Criteria rapidly in Africa, because the national interpretations take a long time to be agreed between all stakeholders (at the time of writing, the only national interpretation endorsed by the RSPO secretariat is Ghana's) and, in addition, local legislative tools are incomplete and unable to ensure implementation.

The holding company Socfinaf, under which all African subsidiaries are grouped, filed its application for RSPO membership on 14 September 2015. A time-specific plan has been developed, under which all the Group's African plantations will be certified by 2020; the first to be certified will be Okomu in Nigeria, by the end of 2017.

3.2. IFC

In 2015, Socfin commissioned Environmental Resources Management (ERM) to conduct an assessment of its operations in Liberia, Côte d'Ivoire and Sierra Leone regarding the environmental and social performance requirements of the IFC, FSC and RSPO standards, with the aim of identifying areas of improvement. The goal was to survey the biodiversity and ecosystem services of the plantations and the socioeconomic conditions of the communities affected by them. The assessment was also intended to identify the shortfalls in compliance with the requirements of the RSPO, FSC and IFC Performance Standards (a gap analysis), so that an action plan could be developed to achieve these requirements. Socfin's operational teams in Nigeria, Cameroon, Sao Tome, Cambodia and Ghana performed this gap analysis with the help of ProForest.

Apart from Okomu's goal of being fully compliant with the regulations of the RSPO, most of the principles and criteria defined by the Forest Stewardship Council (FSC) are being complied with, while work is continuing on the others in order to ensure total compliance.

3.3. ISO 14001

Based on the concept Plan-Do-Check-Act (PDCA), ISO 14001 and OHSAS 18001 provide a very efficient framework for the Group's management systems, allowing for the continuous improvement of the environmental and health and safety operations.

Although these standards allow for a demonstration of conformity by means of self-determination and self-declaration, Socfin has decided to seek certification/registration of its management systems by an external organisation.

The ISO 14001 standard has been revised recently: ISO 14001: 2015 was published on 15 September 2015, and replaces ISO 14001: 2004. Of course, preparations are being made for this change and adaptions to the environmental management systems will be implemented to meet the new requirements. The Group's goal is to certify all operations according to these two standards.

3.4. SNR-I

Socfin is registered with the Sustainable Natural Rubber – Initiative project. It has completed the self-declaration stage within the global rubber value chain, which is moving forward positively with increasing momentum and support from industry value chain players.



1. The company's social engagement

Please note that this chapter is intended to describe the Group's social commitment to its employees. Please refer to Chapter 7 for engagement with local communities.

The Socfin Group believes that host societies and local communities should and must benefit from its presence and take advantage of the value created by its activities. This is set out in the Code of Conduct and company policies. The Group's approach to social matters derives from these documents and underlines its commitment to high ethical standards and compliance with applicable laws. The Socfin Group provides a wide range of systems and services to guarantee a good working and living environment for its workers and their families. The creation of long-term employment, with decent conditions and wages, is a significant contribution to the countries in which Socfin operates. The occupational health and safety system is based on OHSAS 18001, while the labour and human rights policies are based on the standards set out in SA 8000 guidelines, and RSPO and FSC Principles and Criteria. The requirements are based on the conventions and recommendations of the ILO and on the UN's Universal Declaration of Human Rights. The Group has strict commitments to freedom of association, non-discrimination and a ban on forced and child labour.

in addition to a focus on fair pay, decent housing and other welfare amenities for our staff.

In 2010, Socfin developed a set of principles in a Code of Conduct, outlining its commitment to international standards. This Code of Conduct has been implemented in all the Group's companies. All other social operational policies and standard operating procedures are specific to and under the responsibility of the senior management of each estate. They are assisted by the Group's Sustainability Department, which audits their policies to ensure that any gaps in compliance are identified and that the policies are aligned to the Group's commitments. Individual action plans are issued, determining priority areas and addressing issues of concern.

In 2016, the Group will continue to work on health, education and community relations. It will further strengthen its reporting mechanisms and implement a standardised system for the collection of data with regards to social, environmental and health performance using dedicated software. This will help both in the efforts to identify, prioritise and address problems and to improve transparency and reporting.



The Socfin Group is relentlessly striving to achieve a suitable quality of housing for all its employees. Currently, certain estates, especially the later acquisitions, are working hard to address inherited housing and overcrowding non-compliances. Most of the time, the inherited housing is below the Company's standards on decent housing.

Some estates have had to deal with the existence of resident populations within the concessions. To tackle these problems, which in many cases are long-standing and inherited from former operators, Socfin finds humanly acceptable solutions and encourages the employment of local residents in order to provide them with adequate resources, housing and services such as water and electricity supply, access to social infrastructure, school and medical services.

Socfin companies invested €6.4 million in the construction and renovation of houses inside the concessions in 2015.

2. Overall assessment of key social indicators

2.1. Staff

The Group's companies adhere to all local, national and international laws and regulations relevant to its sector concerning pay and employment conditions such as working hours, deductions, overtime, holiday entitlement, maternity leave, notice periods, wages and allowances, staff benefits, resignation, termination of contract and retirement. Records are kept on the number of direct, indirect and temporary staff, working hours, overtime and benefits.

All welfare amenities are based on national standards and in compliance with national and international laws and regulations.

All employees receive a wage that is considerably above the local minimum wage.

In December 2015, the Socfin Group had 46 135 employees (direct and indirect).



2.1.1. Total workforce by gender

Socfin is striving to create an equal and fair workplace with a diverse group of people, including both men and women in various positions. 16% of its permanent employees are female and they are represented in most areas of employment. Constant efforts are being made to increase the percentage of female employees and to

look further into how women can be included in the workforce (in administration departments for instance). However, this also depends on local customs.

SAC has the highest ratio, with 36% women, followed by Okomu and Socfin KCD with 33%.

					Socf	in workt	orce dis	tributior	by gen	der (201	5)				
	SAC	SRC	TAC	SoGB	SCC	PSG	Okomu	Safacam	Socapalm	Brabanta	Agripalma	Socfin KCD	Coviphama	Socfindo	TOTAL
М	64%	87%	94%	93%	83%	87%	67%	72%	82%	82%	69%	67%	90%	85%	84%
F	36%	13%	6%	7%	17%	13%	33%	28%	18%	18%	31%	33%	10%	15%	16%

2.1.2. Permanent and seasonal workforce

		Socfin workforce (201	5)	
Estate	Permanent employees	Daily workers	Contractors	All categories
SAC	1 120	2 567	-	3 687
SRC	653	-	310	963
LAC	1 724	-	2 605	4 329
SoGB	5 789	3 108	-	8 897
SCC	262	-	-	262
PSG	456	1 310	-	1 766
OKOMU	552	1 545	918	3 015
SAFACAM	2 100	1 211	-	3 311
SOCAPALM	2 193	305	485	2 983
BRABANTA	3 092	58	1	3 151
AGRIPALMA	146	575	-	721
SOCFIN KCD	298	290	-	588
COVIPHAMA	88	207	-	295
SOCFINDO	11 111	-	1 056	12 167
TOTAL	29 584	11 176	5 375	46 135

Due to the nature of the plantation industry, the amount of work varies during the year and according to the maturity of the crops on the plantation. To be able to manage the fluctuation of required labour, the Socfin Group works with permanent employees, daily workers and contractors, all of whom have a contract and whose rights are taken into consideration.

2.1.3. Workforce by category

A similar trend regarding the distribution of staff within the departments is observed on all of the plantations. The rubber and oil palm fields require the largest workforce (72%), since there is little mechanisation for harvesting. This unequalled employment opportunity is seen very positively in these isolated rural areas.

Socfin workforce distri	bution by estate (2015)
Estate	Ratio
SAC	8.0%
SRC	2.1%
LAC	9.4%
SoGB	19.3%
SCC	0.6%
PSG	3.8%
Okomu	6.5%
Safacam	7.2%
Socapalm	6.5%
Brabanta	6.8%
Agripalma	1.6%
Socfin KCD	1.3%
Coviphama	0.6%
Socfindo	26.4%
Total	100%



2.1.4. Integration of young people into the working world

Some of the plantations put in extra efforts to ensure that the local youth get a chance to work and receive training.

In 2015, young people, aged between 18 and 40 years, represented 54% of total employees.

LAC provides four-to-six-month internships to students from vocational institutions on a yearly basis, to give them practical training in various disciplines. Students who have performed especially well during their internship are usually offered an employment opportunity at the company.

LAC also has an annual vacation job program for students from the LAC school system and other educational institutions around the plantation and the country, offering them great work experience. These students are also paid an allowance by the company.

Socfin KCD and Coviphama have a similar process. Every year, they recruit apprentices in order to provide young people with a complete, methodical and professional training. At the end of this apprenticeship most of the students get a permanent contract within the company. In 2015, 16 apprentices were registered in Socfin KCD and 8 in Coviphama.



Regular internships are also provided to students, especially in the agriculture department, which has a long-standing partnership with the Royal University of Agriculture (Cambodia).

The majority of internship and job requests have been found to come from young people living on the estates. Priority is given to people from communities around the sites, with or without any previous professional experience.

2.2. Protection of employees

Socfin remains committed to protecting its employees from workplace violence and harassment. All employees are under an obligation to raise concerns and report any incidence of such behaviour. Currently, the rates of reported incidents are low. However, when harassment or violence occurs, appropriate disciplinary action is immediately taken, including dismissal. Harassment does not appear to be a widespread problem, but we recognise that this may not reflect reality, as many cases are not recorded due to unwillingness or fear to report incidents, despite the fact that every employee has the right to report a concern or make a complaint in good faith, without reprisal or threat of reprisal.





2.3. Management of internal complaints

Socfin pursues a constructive social dialogue with its employees and their legitimate representatives. Currently, all the estates have written procedures for Communication & Negotiation and Complaints & Grievances. These procedures are described in the company's official documents and communicated to the staff by their representatives, but also through notice boards, newsletters and radio jingles. Following the complaints and grievance procedure in force, employees can write down their complaints in a register that is kept at each site. During periodic meetings between management and staff representatives, these complaints are discussed and a formal reply or solution is prepared. Employees are represented by their union representatives and are covered by a collective bargaining agreement (CBA).

2.4. Meeting the financial needs of employees

In 2015, out of concern for the well-being of its workers, the Socfin Group granted €550 000 of interest-free loans to its workers to enable them to acquire means of transportation (bicycles, motorcycles, etc.) to deal with personal matters such as deaths, or weddings.

However, the Group also seeks to facilitate its workers' access to the traditional banking system, encouraging the major banks to set up branches on its plantations, promoting payment transfers for remuneration and defining conditions governing loans to its workers. By doing so, the Group safeguards its personnel and their assets by protecting them against over-indebtedness.



 ${}^*\!Picture: tapping school. Please note that the apprentices don't wear goggles because the trunks are dead and dry.$

2.5. Training

Attracting and retaining the best workers require investments in employees and the creation of a positive working environment with opportunities. To this end, Socfin has a broad training program in place for its employees' professional development. Most employees attend professional training every year.

For manual workers, there are health and safety courses, whereas for other staff, a wide range of in-house and external courses are available relating to both continuing training and personal development. In 2015, a total of 1 887 training sessions, induction programs and toolbox meetings were organised at the different companies.

2.6. Committees: occupational health and safety committees and unions

Socfin believes that it is responsible for ensuring good labour conditions and unreservedly upholds the right of all personnel to form and join trade unions of their choice and the right to collective bargaining. All employees are informed about their right to join an organisation of their choice and there are collective bargaining agreements in place at each estate. Employee union membership is estimated at around 85%. Union representatives are chosen during union elections, which are organised independently from the company. The elected delegates represent the employees at meetings with the General Management, where they discuss productivity, workers' welfare and other relevant issues. All meeting reports are available locally for consultation by our stakeholders. Socfin enjoys good labour relations in general and there has been no incident where the right to exercise freedom of association or collective bargaining has come under threat.







3. The social infrastructure in the villages

3.1. Employees' personal infrastructure

Most of the time, at the time of acquisition, the inherited housing is below the company's standards on decent accommodation. This issue has been especially significant for Socapalm and Brabanta. Managers have had to work hard to renovate dwellings in a state of disrepair fast enough to meet the legitimate expectations of workers.

In 2015, substantial investments were made within the plantation villages in order to accommodate the evergrowing number of plantation employees.

More than 1 600 dwellings were built to house newly engaged employees, or to re-house workers with a view to the destruction of older dwellings.

Another objective of the current massive construction programme is to offer the employees new accommodation in a village closer to their workplace in order to facilitate their daily commuting. Latrines and kitchens are also being built in the vicinity of each dwelling, so that each house has its own personal sanitation and cooking facilities.

Infrastructure construction and renovation costs (2015)						
	Houses	Latrines	Kitchens			
2015	€6 445 674	€632 311	€124 381			

3.2. Utilities

Each village has one or more wells, depending on its size, in order to provide for its inhabitants' water requirements. Regular analyses are performed in order to ensure consistent water quality for the employees.

In Cambodia 21 boreholes were constructed this year, while SAC in Sierra Leone built 8.

All plantations maintain the roads built within their estate, and often also maintain the national roads and tracks around the estates. The road networks in these remote areas are generally in poor condition and lack maintenance due to the shortage of means available to the local authorities. Wherever possible, plantations will provide support (logistics, equipment and/or finance) to maintain the local national network in good condition in order to make the movement of people and goods in these remote areas and villages possible.



Utilities invested within the plantations (2015)						
Total	Roads	Electrification	Boreholes	Water distribution system	Protected springs	Free energy supply
€8 151 425	€5 336 361	€151 502	€536 124	€51 048	€49 791	€2 026 599

The electrification of remote areas is another challenge. Often, electrification is limited to African capitals and major cities. It is therefore often a complicated matter for agricultural areas to be connected to the national electricity network. In 2015, the Socfin Group invested more than $\[\in \]$ 150 000 in connecting plantations and employees' houses to the national grid.

The villages that are the furthest away from the plantations' hospitals or medical centres are equipped with an emergency post to provide 24/7 emergency care for workers and their families.

Safacam in Cameroon, for example, has nine emergency posts for its remote villages. A nurse is assigned to each post and an ambulance takes care of the transport of the patients and the supply of medication and materials. (See the Medical section of this report).

There are also some primary schools in the villages, distributed in order to accommodate the children of the smaller villages in the vicinity. (See the Education section of this report).

Leisure infrastructure construction costs (2015)					
Green spaces	Trees planted	Sports fields	Club houses		
€736 722	€25 205	€23 100	€103 000		

3.3. Leisure infrastructure

In 2015, 48 sports grounds were constructed within the plantations to enable their inhabitants to enjoy a common passion, and a particularly widespread one in Africa - football!

In order to create a pleasant environment within the plantations' villages and schools, more than 12 000 trees were planted during the year – tropical species appreciated for their shade or their fruit.

Market places have also been constructed in villages to promote trade and exchange of local products and those imported from the large cities.

Finally, clubs and bars are usually located in each village, made available by management to local entrepreneurs. They offer people the opportunity to follow their favourite football teams and other international sporting competitions on TV.

Leisure infrastructure available (2015)					
Market place	Club houses	Sports fields			
65	20	252			



3.4. Mobility

Where needed, specially converted vehicles are used to transport workers inside the concession from their homes to their workplaces and back. Certain workers are also equipped with motor bikes and bicycles, thus making them independent.

4. Security of people and property on estates

Socfin is committed to ensuring the security of employees and their families, as well as the security of its property. To achieve this, a security team is in place on each estate to safeguard the workers and premises. There is a systematic security check at the site entrance and guards patrol some estates. Where necessary, the security team seeks to resolve security issues and is allowed to search persons, vehicles and property on the premises in accordance with local laws and authorities. All security managers of the group have also taken an RSPO training course in security in Accra, in 2015.

In 2015 SAC and Brabanta improved their security systems.

SAC already had a security team (Expired Sharp Security Services) operating around the plantation, but in 2015 it created a Security Department run by a security manager and four supervisors who regulate the activities of the security team. Farm guards selected by the community are also posted to report fires and fruit theft around the plantation.

Due to the vastness of the plantation in Brabanta, the company has deployed over 195 security agents to protect its workers and property and the environment. In order to improve the security services still further, the chief security officer has taken training to become an officer of the judicial police, while the HSE manager has attended an IFC Performance Standard 4 (Community Health, Safety and Security) training course in Accra, Ghana.



Prospects 2016 - 2017

The Socfin Group is a major private-sector actor in most of the countries where it operates, and is known to offer stable employment with decent conditions and prospects for long-term development within the company. Currently the Group provides employment for more than 46 000 people, almost 100% of who are local. The Group's policy will remain that, as far as possible, minorities and people from the local communities should be employed, in order to ensure that its operations benefit the local host communities.

5. Health: first steps in development

5.1. Health policy

The primary objective of the Socfin medical department is to organise and provide quality medical care, both preventive and curative, to employees of the plantations and their direct dependants (spouses, children), in the most cost-efficient way for both patient and company.

On the plantation, care is provided free of charge, and 50% - 75% of the cost of care given by external health care providers is covered.

As a secondary objective, the medical department provides quality medical care, both preventive and curative, at an affordable cost, to the local population living in the immediate proximity of the plantation, but not employed by it, for whom the medical department of the plantation is the nearest point for medical care. Special attention is given to occupational health issues, both in terms of prevention and treatment, in line with local, national and international laws and standards.

Employees are informed about clear rules regarding the prevention of work-related accidents and the necessary protection equipment is made available, including 'Personal Protective Equipment' (PPE). The medical





department, together with the plantation management, is responsible for the correct medical intervention in case of an accident.

This is especially important on certain estates (Socapalm or Brabanta) where State dispensaries and outposts are either in remote locations or insufficiently equipped or staffed. Local communities are highly reliant on the health facilities of the plantations, and the Group is happy to compensate for the deficiencies in terms of infrastructure, human resources and awareness in the areas where they have operations.

5.2. Staff and infrastructure

In total, the Group has three full-size hospitals (DRC, Côte d'Ivoire, Liberia), and 79 dispensaries/clinics, with a medical staff including 458 people.

Socfin health infrastructure (2015)					
Hospital	3 (DRC, Côte d'Ivoire, Liberia)				
Dispensaries /clinics	79				
Health Staff	458				

The dispensaries are within the catchment area of local public hospitals, with which the plantations have an agreement to take care of patients who need hospitalisation. All plantations are very active in the prevention and early treatment of malaria, which is the most prevalent infection contributing heavily to

morbidity and mortality, especially in the younger population. HIV testing is done across all plantations, and seropositive patients are taken care of in accordance with local national guidelines.

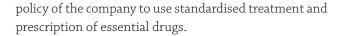
Another important theme in the prevention activities of the Socfin Group is family planning. Currently, 11 plantations provide family planning services. In some plantations, this is done in collaboration with national or international NGOs (e.g. Cameroon, DR Congo). Recent World Bank figures show fertility rates (number of children per woman) ranging from 4.2 in Ghana to as high as 6.0 in DR Congo. With the family planning program, Socfin aims to reduce high-risk pregnancies, to prolong the time between births and to reduce the number of births.

Socapalm and Safacam health awareness planning (2015)				
Month	Theme			
January - February	Hygiene			
March - April	Respiratory infections			
May - June	Malaria			
July - August	Nutrition			
September - October	Diarrhoea			
November - December	HIV			

Major efforts are made at both central and local level to guarantee quality of care, with reference to both international and national standards. It is the official







The manuals for clinical guidelines and essential drugs issued by Doctors Without Borders have been distributed widely across the medical facilities of several plantations.

The roll-out of this program is still ongoing. Medical education is provided to both medical staff and patients to reduce the number of unnecessary or doubtful drug prescriptions and to enhance treatment adherence. In addition, and equally important, the medical staff are strongly encouraged to take measures to prevent diseases and work-related accidents. Each plantation has a prevention program with a diverse list of health topics, and regular talks are arranged at both clinic and village level. First aid training for supervisors has successfully kicked off in three plantations (LAC, SAC and Brabanta) and will be further rolled out to other plantations in the course of 2016. These three plantations have also set up various first aid posts where employees can go when they need help.

Socfin provides medical care to over **230 000 people**, including its employees, their family members and locals who live near the plantations. Over **335 000 consultations** were performed and approximately 12



000 patients were hospitalised in the Group's health facilities in 2015. In total, the company invested **€6 211 287** in its health departments in 2015.

Socfindo has just built a new dispensary to replace an older one.

Besides continuing to focus on prevention and treatment of diseases, the health departments will also be implementing a new data collection system in 2016, which will provide the company with more data of a higher quality, and allow the medical team to make better decisions in the future.

5.3. The Ebola outbreak

The Ebola outbreak, which had a disastrous effect at country level in Guinea, Sierra Leone and Liberia, was also felt at the plantations in SAC, LAC and SRC.

From the very beginning of the epidemic in early 2014, all three plantations put in extra efforts to prevent the disease from spreading within the plantation and the neighbouring communities.

Extra awareness campaigns were organised in close collaboration with local and national government bodies to raise the awareness of all the employees and the local population about Ebola. This included information on how to prevent infection, how to recognise symptoms,



what to do to avoid exposure, and recommended practices for funeral rites. Medical staff were trained to ensure their own safety whilst practicing their jobs, and to know exactly what to do if they needed to give medical care to an Ebola patient.

Extra material was acquired to prevent infection (PPE, Veronica buckets, extra soap, hand gel and chlorine), while new standard operating procedures were implemented to increase the safety of everyone on the plantations. To make it easier to detect people with a possible Ebola infection, extra triage processes were introduced in every patient care area. Thanks to these effective measures put in place by both management and the medical departments, the number of Ebola cases was kept to a minimum.

Besides the plantations in countries affected by the Ebola outbreak, plantations in neighbouring countries (PSG, Okomu, SRC and SoGB) also made an extra effort to ensure that they would be ready if the outbreak reached them. In Brabanta, where Ebola and other haemorrhagic fevers are a constant threat, a new quarantine zone has been built in the hospital and the placement of Veronica buckets is ongoing.

6. Supporting education and training for regional development

6.1. Education policy

For Socfin, children's education is of the highest importance, and it is dedicated to improving the availability and quality of the schools wherever its operations are. Socfin has built and furnished schools on most estates. If there are government schools available, the estates help to refurbish the buildings, build new classrooms and sometimes entire new schools, provide furniture, white boards and school material, supplement teachers' salaries or, if there are too few teachers, hire additional staff.

In some locations (SRC, LAC, SoGB, Socapalm, Okomu), school buses are provided to ensure that children are able to attend school.

Socfin also provides scholarships to enable motivated students to continue their studies. The schools on the estates, which are all owned and managed by Socfin, are open for the children of employees and children of temporary workers, contractors and neighbouring communities. Schools are also provided with water and sanitary facilities.



Since 2009, SCC has supported the crèche in Adaou, where more than 50 children between one and three years old from disadvantaged families are looked after. Last year, new buildings were provided for the crèche by SCC.

In 2015, SAC supplied furniture for one school while it built a new staff quarter in another school. PSG renovated its junior high school building, including repainting it, installing ceiling fans and pavement blocks and providing new white boards.

In Cambodia two new classrooms were built this year, and Socfin continues its collaboration with the Royal Government of Cambodia to provide quality education in the region.

LAC has a school system that operates 21 schools: three high schools, six primary schools and nine nurseries all offering free places for employees' dependants. The company high school also has a well-furnished library with space for up to 32 students and in 2013 a computer lab was set up. The elementary schools spread throughout the plantation serve as feeder schools to the junior and senior high schools. Over the past eight years, the LAC School System has performed excellently in the Senior High School Examinations administered by the West African Examination Council (WAEC). In 2015, the LAC School System obtained a 100% pass rate in the WAEC Examina-

tions, with one candidate obtaining Division One and 27 candidates obtaining Division Two passes. Furthermore, to encourage high academic achievement and good moral conduct, LAC's management has established a Scholarship Fund for the seven most successful candidates in the WAEC Examinations for Tertiary Education in any recognised university in Liberia.

In total the Socfin Group supports and provides the opportunity to receive quality education to nearly **52 000 children** in ten countries.

6.2. Financial support and donations (kits)

In 2015, the Socfin Group supported the schools on its plantations with various donations.

Approximately €425 000 was spent on school equipment to improve the standard of education.

Parents who are employees within the plantations have the possibility of taking zero-rate loans around the start of the school year to enable them to afford their children's supplies and the registration fees; a total of \leq 395 000 was lent in 2015.

School support (2015)					
Furniture	Loans	Transport			
€125 000	€395 000	€300 000			



6.3. Infrastructure, staff and pupils

There are 273 schools on all of the plantations: 76 kindergartens, 152 primary schools and 45 secondary schools. In 2015 there were 2 292 teachers and 51 861 pupils, of whom 49% were girls and 51% boys.

Education (2015)					
Infrastructure					
Kindergarten	76				
Primary schools	152				
Secondary schools	45				
Pupils					
Students	51 861				
Boys	51%				
Girls	49%				
Staff					
Teachers	2 292				
Students per teacher	23				

7. Micro-projects

Social projects launched with and for the local population: literacy, clean villages, sports, entertainment, competitions etc.

Various micro-projects were organised over all plantations.

PSG gave financial assistance to the Simple Winners Football Club so it could buy two sets of jerseys for the upcoming season, while a set of jerseys was donated to the Adansi Youth Team, so that it could participate in the inter-community football tournament.

In 2012, LAC's management launched a social work project within the plantation. In order to continue this project in 2015, LAC has employed two social workers to organise an event for the young people and women living in the various camps on the plantation. The goal of the event was to teach children and women new skills they can use to improve their livelihood. Among other things, they were taught how to use local resources to create products through activities such as tailoring, soap-making, basketweaving, tie-dyeing and gardening; they also learned the importance of keeping the environment clean, and how they could actively contribute to this by sorting trash and planting flowers around their camp. At the end of the event, several materials were donated by the management team (including agricultural tools, sewing machines, seedlings, and a set of jerseys and footballs).

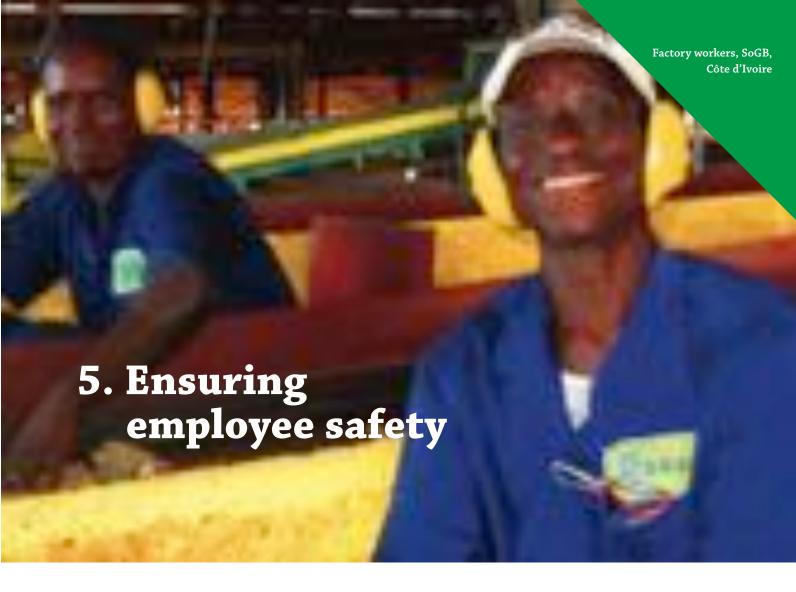


LAC also organises an Adult Education Program where motivated adults can go and learn about various topics. One of the recent topics was the 'Effects of Drug Abuse and Gender-Based Violence'.

In SoGB, Safacam and Socapalm, the successful annual tradition of the 'Cleanest Village Competition' was continued. This project aims to educate people to respect the environment by participating in waste collection and growing flowers and trees, as well as having a health goal: 'a healthy habitat for a healthy life'. In Safacam and Socapalm, efforts to win the cleanest village award have increased: in 2015 the villages started to organise a cleaning action on the last Thursday of each month called 'Clean Thursday', led by the sub-prefect and supervised by village chiefs, and involving cleaning and weeding houses and public places such as markets, fountains and entertainment facilities. These actions are also a major focus in the schools, since the young people will need to continue this tradition in the future.

Safacam and Socapalm launched an adult literacy project in 2012, giving adults the chance to improve their writing and reading skills during the school holidays. In view of the programme's success and thanks to increased financial and organisational support from the company, this project will be present throughout the whole year starting from 2016.





1. Policy on occupational health and safety

The health and safety of the employees is a top priority at all plantations, mills and factories. The company is constantly striving to reduce the number of accidents. Monitoring systems and reporting mechanisms have been put in place and employees receive continuous training in health and safety. After five years of applying these policies worldwide, the effects are clearly visible. One of the top performers in this area is Socfindo in Indonesia. Due to good management and strict evaluation over the years, Socfindo has received a Zero Accident Certificate for some of its estates.

The companies of the Socfin Group achieved an average injury rate of 8.58 injuries/200 000 hours (or 100 employees) during 2015.

Committees have been established on each site to advise on the prevention and safety regulations imposed by the management. Part of their task is to organise regular training sessions to make sure that everyone in their respective departments is on the same wave length. The training programmes are adapted to the requirements of the different departments. Basically this means that a laboratory will mainly be advised on lab safety whereas the sessions for the production department will be mainly focused on safety on an industrial level.

Reporting systems have been put into place. These systems are organised to alert the local management to any safety problems. The objective behind this procedure is to try to achieve a zero incident rate. In some areas this has been effective, while in others it has led to an awareness of impending problems. While the majority of worker accidents on the estates are minor, work-related fatalities do sometimes occur. Every incident is treated with the utmost care and are followed up with a thorough review of the cause and what actions are needed to avoid a recurrence.

One of the main daily problems remains road safety. In recent years' special attention has been given to reducing speeding and ensuring safety in and around villages. This includes training drivers, installing tracking devices for better follow up, telling drivers to slow down, reducing dust by planting grass, and installing speed bumps and road signs.





Notice board, SoGB, Côte d'Ivoire

As mentioned previously, in 2015 a program was started to teach first aid to supervisors. This program will allow minor medical problems to be treated on site, and will also help with more serious medical problems, as a trained first-aider can assist before the patient goes to the plantation's medical facilities. This program is set to be rolled out in more plantations in 2016.

To improve the comfort of the plantation workers, Socfin has taken into account that the journey to and from some public health services can be long and difficult. In response to this, health care facilities have been built in remote locations. These facilities are accessible to all employees and their families. Contractors and nearby communities are also at liberty to use these conveniences for a small fee.



6. Management of natural resources

1. Environmental management system

Having managed estates that are now in their fourth rotation – each rotation is 25 years – Socfin is well aware that in order to have long-term successful operations, it is imperative to minimise and mitigate the impact on the environment it works in.

Planters must always bear in mind that the soil is their main capital, that biodiversity is going to help them in fighting pests, and that saving water, materials and power will contribute to their profitability. Protection of the environment must definitely be one of the main objectives of Socfin.

Successful estates are dependent on good seedlings, well-managed soils, regular access to water, biodiversity and other ecosystem services. How this goal is achieved is reflected in the Group's environmental management systems, its agricultural practices and the company policies. The Group's approach to managing environmental aspects is laid down in these documents, underlining its commitment to high standards and compliance with applicable laws. This commitment drives Socfin to improve its operations continuously and to safeguard its surrounding environment.

The environmental management approaches and systems for managing biodiversity, energy and water

consumption, emissions, effluents and waste are the same in all Socfin's estates. All quantitative and qualitative impacts on the environment are identified as well as an inventory of all relevant legal requirements. Based on this, an environmental action plan is set up yearly for each site, with clear objectives, deadlines, and means for achieving the targets. All potential environmental risks and accidents are identified and the action plan describes how to mitigate these potential risks and how to deal with environmental incidents. The implementation of the action plan consists of the development and improvement of standard operational procedures, the training of employees and transparent communication of progress to all relevant stakeholders.

New employees receive an HSE induction and each employee involved in activities with a potential environmental impact receives further training. After analysis of the company's environmental performance, the needs for specific training in certain areas are assessed and implemented, and operational procedures are developed for all environmental aspects (biodiversity, water consumption and quality, energy consumption, waste management, etc.) in order to avoid any divergence from the environmental policy implemented and its objectives.

Monitoring and control of environmental performance, conformity with procedures in place and achievement of set objectives are guaranteed by internal and external audits, monthly monitoring by the HSE correspondent and data measurements and registration.

2015 was marked by progress towards certification: five of Socfindo's palm oil operations achieved RSPO and ISPO (Indonesian Sustainable Palm Oil) certification which covers quality and environmental management systems. In addition, all of them hold SMK3 (Indonesian Occupational Health & Safety Management System) certificates.

All of Socapalm's production sites in Cameroon and the Nigerian subsidiary Okomu have obtained ISO 14001 certification; SCC, SRC, SAC and SoGB will obtain their certification in 2016.

Four Group companies – SAFACAM, SRC, LAC and Okomu – hold ISO 9001 certification for their factories.

2015 was also marked by particularly violent attacks from NGOs and journalists on the environmental

impacts of Socfin's operations in Africa. In particular, Socfin was accused by Greenpeace of being a threat to African tropical rainforests. These accusations were particularly unfair and show a profound misunderstanding of the actions in the field. Socfin's operations mainly consist of replanting old plantations; moreover, it protects and voluntarily monitors several thousand hectares of natural forests within its concessions in Liberia (LAC), DRC (Brabanta), Côte d'Ivoire (SoGB), Cameroon (Socapalm), Sao Tome e Principe (Agripalma) and other countries.

However, during 2016 Socfin will continue its current efforts, but also embark on making all its operations compliant with the IFC Performance Standards and all its African palm oil operations compliant with the RSPO Principles and Criteria. In addition, the rubber operations will follow the relevant FSC and SNR-i criteria. The Group is strongly committed to managing and minimising the impact of its activities on the environment and will continue to develop robust environmental and social management systems, improve and standardise its procedures and reporting and encourage and support its local HSE correspondents in achieving the Socfin Group's goals.

2. Status of certifications in progress

Standard	Company / estate	Status	Date
RSPO	Socfindo	Achieved	2011 - 2015
	African oil palm estates	In progress	
ISO 9001	Socfindo	Achieved	Covered in the RSPO
	Sogescol (trading)	Achieved	2015
	Okomu	Achieved	2015
	Safacam (rubber factory)	Achieved	2015
	SCC	Achieved	2014
	SRC	On hold	Achieved in 2011 – on hold since the factory is closed
	LAC	Achieved	Since 2009
	SoGB	In progress	Expected 2016Q3
ISO 14001	Socfindo	Achieved	Covered in the RSPO
	Socapalm	Achieved	2014 - 2015
	Okomu	Achieved	2014
	SCC	In progress	Expected 2016Q2
	SRC	In progress	Expected 2016Q1
	SAC	In progress	Expected 2016Q4
	SoGB	In progress	Expected 2016Q3
OHSAS 18001	Socfindo	Achieved	Change to SMK3
	Okomu	In progress	Expected 2016Q4

^{*} Certificates can be provided on request



3. Policies

3.1. Water

Water is a valuable asset, and its quality is a measure of how well Socfin is managing its estates. We take great care to minimise water consumption, maintain its purity and safeguard water sources. Water is used in all the palm oil mills and rubber factories, for irrigation in the nurseries and in the employees' households. Irrigation in the nurseries is need-based drip irrigation. This is more efficient because of its relatively low water requirement and homogeneous water coverage.

Water consumption is monitored at factory level so that appropriate actions can be taken to further reduce total consumption.

Currently the average water consumption for all palm oil mills in the Socfin Group is $1.15 \, m^3$ / ton FFB (fresh fruit bunch) processed and $19.95 \, m^3$ / ton dry rubber.

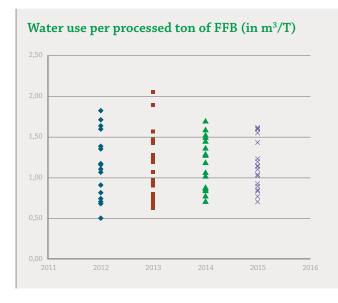
The use of water per processed ton of FFB or dry rubber has remained quite stable; however it is worth noting that the variation around the mean has decreased, meaning better procedures and better management of our water resources by our factory managers.

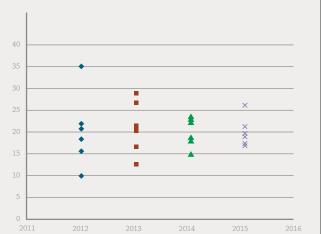
The estates provide drinkable water to the resident population through boreholes, water pumps and, in Brabanta, through protected springs. The pumps are continuously being upgraded and more boreholes are being drilled for communities.

The estates have invested \in 915 000 in the construction and the maintenance of this infrastructure inside and outside their concessions.

The quality of the water is tested regularly according to the parameters issued by World Health Organisation and the local regulations. Samples are taken in line with legal requirements at the various boreholes and water pumps and samples are analysed in registered laboratories.

Water use per processed ton of dry rubber (in m³/T)







Riparian zones are maintained or created where they do not already exist to prevent seepage into waterways and lakes. Cover crops are systematically used to reduce the use of fertilisers and reduce soil erosion and agrochemical leakage. All mills and factories have water treatment facilities in the form of ponds. These systems ensure that no water can be discharged directly from a mill or factory without treatment. The discharge water from the ponds is regularly measured to ensure that the values for biochemical oxygen demand (BOD) and chemical oxygen demand (COD), are within permitted levels (according to the local regulations or to the IFC standards).

3.2. Waste management

Solid biodegradable waste is mainly reused on the estates, although some is sold on the open market (Socfindo sells palm kernel shells on the open market). Empty Fruit Bunches (EFBs) are re-used on site as organic fertiliser; fibres and shells are used as biofuel for the boilers in the palm oil mills. When replanting, the trunks of the old trees and the tree stumps are left in windrows in order to decay on site. The windrows, in combination with cover crops, help prevent soil erosion and the nutrients return to the soil gradually over a number of years, contributing organic matter to the soil. This reduces the need for chemical fertilisers. At Bangun Bandar, Socfindo has invested in a composting facility. The input consists of crushed EFBs, solid ex-decanter, boiler ashes and Palm Oil Mill Effluent (POME) from the palm oil mill, and is regularly turned. The system is quite advanced and costly in comparison to normal open-air composting, but it has

both reduced the volume of POME discharged in open ponds by 60% – which reduces methane emissions – as well as having very good nutrient levels in comparison to open-air composing systems. The use of compost can reduce the need for chemical fertiliser by up to 70%.

Each estate follows the Group procedure for waste management, which ensures compliance with general policy, best practice and current national legislation.

All waste management operations must be thought through in relation to the hierarchy below, giving priority to the higher levels:

Priority of waste management operations (2015)								
	Prevention	8						
	Reuse	7						
Waste	Material or organic recycling (composting)	6						
Recovery	Energy or biomethanisation waste recovery	5						
	Incineration without energy recovery (for sanitary purposes)	4						
Disposal	Engineered landfill or lagoon	3						
	Non-engineered landfill, discharge in aquatic environment, biodegradation in the ground	2						
	Concentration	1						

Collection, transport, recovery and disposal of both industrial and domestic waste are controlled. For the collection and handling of waste, HSE guidelines are followed to ensure that Personal Protective Equipment



(PPE) is used and the waste is stored in an appropriate manner. Hazardous waste is collected by registered companies. In addition to procedures and ensuring waste bins are in place, the estates work on raising awareness about waste management in the communities. Competitions such as the 'cleanest village' are frequently held in order to educate and encourage cleanliness and hygiene. It is a challenging long-term task, since neither awareness about waste nor the systems to properly manage it are in place in the countries of operation.

The management of waste is improving continuously and we have seen yet another sharp increase in 2015 for the waste that is recycled, sold or collected.

- More than 210 T of waste was sold (revenues: €81 013)
- 391 312 T of waste was collected for recycling and composting
- 108 552 T of waste was used for energy production.

3.3. Protection and enhancement of biodiversity

It is Socfin's responsibility to ensure that our operations do not threaten vulnerable species or areas. When expanding, the lands that are developed are already existing estates, grasslands, previously developed agricultural areas or severely degraded secondary forests. No developing takes place on primary forests, peatlands, good quality secondary forests, any other high conservation value areas such as riparian zones, sacred groves, traditional lands, protected areas, or any other area deemed unsuitable for cultivation.

Wetlands, micro habitats such as steep terrain, low-lying terrain and rocky hills as well as ecologically and culturally sensitive areas are preserved. Planting is only done on soils that are suitable for oil palm and rubber cultivation. In accordance with national law, FSC and RSPO Principles and Criteria, environmental and social impact assessments are performed prior to any new development and the principle of free, prior and informed consent is implemented.

All this has been formulated and framed in the Group's Biodiversity Conservation Policy and Strategy, published in October 2015.

Rare and endemic rodents, bats, birds and mammals inhabit the regions in and around the concessions. Employees and surrounding communities are educated about their existence and uniqueness and work jointly to protect their habitats.

In accordance with the results of the environmental impact assessments conducted on all the estates, each estate has areas that are set off for conservation. The HCV areas within the concession are now identified, managed and monitored. In 2015, High Conservation Value (HCV) area assessments were conducted for the new developments in Okomu (replanting in Extension 1 and planting in Extension 2) in order to comply with the RSPO New Planting Procedure. In the estates established in the early 20th century, the riparian zones are being recreated and indigenous tree species are being replanted along the rivers.

- At SoGB, five rangers trained in HCV monitoring are surveying an area of 1 614 ha which has been converted into a voluntary nature reserve.
- At LAC, 3 100 ha have been set off as a nature reserve; the rest of the concession will not be developed, but will be preserved and available to the local communities in order to comply with the requirements of our sustainability policy and our zero deforestation commitment.
- Socfin KCD and Coviphama have preserved 4 000 ha of forest, including the riparian zones next to the streams passing through the concessions, as well as the sacred forest areas for the local minority population.
- Okomu has over 1 000 ha of forest still intact within its borders and is actively collaborating with the neighbouring Okomu National Park and supporting it with infrastructure to improve its eco-tourism.
- At Brabanta 13 000 ha of forest is preserved. This is a significant area, although not primary forest, which potentially contains a large number of protected species. Brabanta will start raising the awareness of local communities in 2016 to prevent slash and burn agriculture and illegal logging in order to decrease the pressure on this area.
- Adjacent to PSG's concession and partly encircled by it, is a Globally Significant Biodiversity Area (GSBA). Although it is not within the concession, PSG has agreed to support the Forestry Service Department (FSD) in preserving the GSBA from further deforestation and forest degradation. PSG also adopted a Land Clearing Policy in 2015, detailing the areas where no harvesting is allowed, such as riparian buffer zones, slopes and hilltops, protected areas such as sacred groves and swamps. It is obvious that the forest reserve has suffered greatly over the past three decades, due to intensive logging and illegal cutting. One of the key strategies for restoring degraded forests is enrichment planting. In September 2015, PSG, together with the Forestry Commission, started to demarcate the logged areas of the GSBA in order to quantify the spots where enrichment planting is necessary, and will start planting in 2016 at a rate of 50 ha per month. Besides enrichment planting, mechanisms are being put in place to eliminate the causes of deforestation and forest degradation as much as possible.
- At the time of acquisition, the SAC concession was particularly damaged by shifting agriculture and slash-and-burn agriculture. On those highly degraded forests and depleted and erodible soils, a high-yielding plantation can free areas that can be reforested or afforested. SAC therefore started a reforestation program in 2015. In collaboration with the Ministry of Agriculture,



Forestry and Food Security, about 41 ha of the concession has been reforested with Acacia, Afzelia, Cashew nut, Ceiba pentandra, Coconut, Tectonagrandis and Terminalia ivorensis. SAC is expanding this project for 2016 with its own forest nursery of around 18 000 seedlings. These reforestation projects have several objectives, including the provision of timber for repairing houses, the reforestation of the previous nursery and the protection of endangered species for sustainable development.

- Socapalm and Safacam have a similar project which started in 2014. Together with the National Agency for Support to Forestry Development (ANAFOR) they are continuing work on the reforestation of plantation areas, villages and schools. The aim of the project is to reforest areas that require diverse vegetation, create recreational areas in villages and schools, establish a real culture of environmental responsibility within families, enhance local living conditions and preserve the environment.
- Safacam is working with ZSL to mitigate historical environmental impacts in Cameroon's Lac Ossa Reserve and work together for its protection in the long term.

Furthermore, areas of shallows and rocky outcrops, where one can expect greater biodiversity, are preserved to create biodiversity conservation plots. The commissioning of the lagoons allows for the preservation of surface water and the regeneration of aquatic and riparian vegetation.

3.4. Zero deforestation policy

On 30 October 2015, the Socfin Group publicly committed to a zero deforestation policy.

In fact, in its Sustainability Policy, the Group had already publicly committed to:



- Refraining from any development in primary forests;
- Refraining from any development in HCV areas, including HCV forests;
- Refraining from any development in critical habitats (natural or modified);
- Respecting the rights of indigenous and local communities, including their right to give or withhold their free, prior and informed consent.

The only aspect not covered by the Sustainability Policy was the possibility of deforestation of natural, degraded or regenerating forests which are neither primary, nor HCV, nor covered by legal, customary or traditional rights.

The Socfin Group's commitment to zero deforestation therefore applies in particular to these ecosystems.

With this policy, the Socfin Group is committed to making every effort to avoid deforestation of any forests which are neither primary, nor HCV, nor covered by legal, customary or traditional rights.

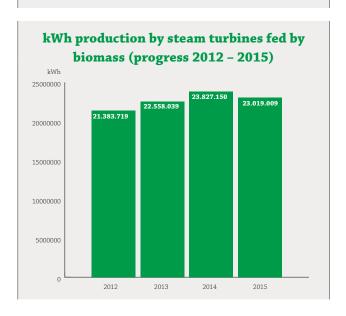
If an estate cannot avoid deforestation for operational reasons, compensatory measures will be implemented (reforestation or afforestation, as defined by the Food and Agriculture Organization of the United Nations (FAO)); the compensatory measures will not only compensate the carbon stock, but will lead to a better use of land resources and an enhancement of the biodiversity *in situ*.

In terms of monitoring, we will calculate the forest area and estimate the canopy coverage every year: the total must at least remain the same, year after year (at Group level).

3.5. Energy

Reducing energy consumption goes hand in hand with reducing greenhouse gas (GHG) emissions as well as reducing the cost of production. Regular and preventive maintenance of our equipment and installations is a key activity in ensuring full functionality and efficiency. All consumption of fuel and electricity is monitored and followed up, in order to reduce usage. The palm oil mills and increasingly the rubber factories are almost entirely energy self-sufficient. They use these empty fruit bunches, kernel shells and rubber wood to fuel the boilers, which produce steam and energy not only for the factories but also to a certain extent for the offices, hospitals and the employees' living quarters.

In 2015, more than 23 000 000 kWh was produced by the steam turbines fuelled with locally available biomass on our sites.





In addition to maintaining the highest standards at each production unit, the Group has invested significantly in renewable energy sources and energy production. The benefits are manifold. Renewable energy reduces fuel transport and costs as well as GHG emissions. It also minimises dependency on the unreliable electricity grids in the areas where we are operating.

In 2013, LAC started the construction of an 'in the run of the river' hydropower plant, which will be operational in 2016. The plant is located at the River Slo waterfall and will generate an estimated annual power supply of 4 476 MWh, saving about 1.3 million litres of fossil fuel annually, which represents a significant reduction in GHG emissions.

An estimated 3 600 tons of carbon credits per year will be certified according to the VCS (Verified Carbon Standard). The VCS program ensures all carbon credits are real, measurable, additional, permanent, independently verified, unique and traceable.

Safacam installed a biomass boiler for the CTC factory which will lead to a reduction in the use of fossil fuel for the CTC dryer, saving 200 000 litres of kerosene per year. Brabanta began studies to use locally produced palm oil as biofuel in its gensets in order to end its dependency on imported fossil fuels. Power gensets will be able to use up to 90% palm oil and will save more than EUR 20 000 per month.

3.6. Materials

In line with the Group's RSPO commitments, Socfin is continuously striving to reduce its application of chemicals or inorganic fertilisers. This is achieved through an

integrated pest management (IPM) system, which tries to minimise and replace synthetic chemicals throughout its operations by opting for natural pest control methods. The objective is to keep pests below harmful levels rather than pest eradication. The system includes the encouragement of birds as predators of pests and biological and other non-chemical control measures whenever available and practicable. Using the strict minimum of chemicals reduces the exposure to the operators and other potential impacts and costs.

Small amounts of chemicals that are classified 1B by the World Health Organization (WHO) are still used in our oil palm plantations: pesticides, fertilisers, fuel and other chemicals used in our factory, workshop or garage. All chemicals are accompanied by their Material Data Safety Sheet (MSDS). Paraquat is only used in Indonesia and has been minimised, according to the relevant RSPO Criterion. Managers are actively seeking alternative and less harmful chemicals with the same efficiency against insects.

In 2015, the use of Aldicarb (class 1A) was definitely stopped and the consumption of Paraquat and Carbofuran was reduced by 20.58% and 16.60% respectively. Likewise, 391 302 T of organic fertiliser was used (mainly empty fruit bunches, PK fibres and sludge), an increase of 20.82% compared to 2013.

Pesticides	unit	2014	2015	Diff
Use of Aldicarb	Kg	505	0	-100%
Use of Paraquat (Indonesia only)	L	15 571	12 367	-20%
Use of Carbofuran	Kg	36 208	30 197	-16%
Total		52 284	42 564	-18%



The long-term success of Socfin is dependent on healthy partnerships and collaboration with the communities in and around our estates. It is essential that the local communities benefit from its presence and share the opportunity and capacity to grow over time. Socfin is convinced that the cultivation of rubber and oil palm is an effective way to alleviate poverty through job creation. Socfin recognises that it is dependent on the acceptance and approval of local communities. It engages with the elders and traditional and elected leaders continuously to ensure that land rights and community needs are respected and addressed.

In 2015, each estate drew up its own 'stakeholder plan' and 'community engagement plan' to ensure the effectiveness of its projects.

1. Local entrepreneurship

Socfin has a real policy of using local suppliers, shopkeepers and tradesmen. Although there is a firm commitment to engaging direct employees as much as possible, possibilities are also offered to local contractors. This stimulates local entrepreneurship. The situation in each country is different, and in Liberia and Cameroon in particular the system backed by the government is geared

towards the hiring of contractors. This has brought its own challenges, specifically in Cameroon. Due to this a decision has been made to gradually move from a majority of contractors to a majority of permanent employees. The plantations will, however, always work with contractors to a certain degree. The contractors and suppliers must comply with the companies rules and they are requested to sign our environmental and social policies. They are regularly audited by the staff in the framework of the management systems in order to ensure that their operations are the Group's environmental and social objectives. Training is provided if necessary.

2. Smallholders

Each estate in the Socfin Group is unique and works under its own specific conditions. This also applies to the relation that the estates have with smallholders in their respective regions. Many of the estates source from independent smallholders and some estates have smallholder programs aimed at providing good quality palm and rubber seedlings and good agricultural practices.



Socfindo in Indonesia has enabled some independent smallholders to attend smallholder certification training conducted by RSPO in Jakarta.

LAC in Liberia has a Smallholder Technical Assistance Program (STA) that provides technical and material assistance to smallholder farmers. New tappers and budders are given training by LAC to ensure the use of good agricultural practices. Small growers are supplied with rubber stumps at a subsidised rate to encourage rubber farming. STA also assists growers with new farm layout, new nursery layout, of the supply of farm materials at cost price, and the supply of quality bud wood free of charge to nursery owners. Currently 682 farmers are registered and receive advice on rubber cultivation, and LAC has also started issuing ID cards to the farmers to further improve this good relationship.

The largest programs are in Côte d'Ivoire. The SCC rubber factory is entirely dependent on smallholders and is actively engaged in creating smallholder groups and providing technical assistance. SCC purchased 40 463 tons of cup lumps from smallholders in 2015, generating an income of $\[\in \]$ 17.2 million for these farmers and their families. The groups were also given a bonus of more than $\[\in \]$ 188 000, which the farmers used to improve their infrastructure.

In SoGB, multiple smallholder programs have been initiated since 1983, benefiting almost 20 000 local farmers to date. The smallholders are monitored and trained by the Socfin team. The scheme has been extremely successful, and in 2015 33 000 tons of rubber was delivered to the SoGB industrial unit.



In some West African countries, national plans structure and develop the agricultural sectors, in partnership with established private players. These plans cover the supply of planting materials, the dissemination of agricultural techniques, training and follow-up, etc.

Côte d'Ivoire is a good example of this:

The SoGB's support for small growers consists of: creation and maintenance of plots of land, visits to young plantations, training in tapping processes, awareness-raising meetings (about environmental and other subjects), leadership meetings of the popularisation groups, detection and treatment of diseases, identification and geolocation of plots of land.

3. Neighbourly relations with surrounding communities

Land ownership, land tenure and customary rights are sometimes not very well documented where the estates are located; and despite taking precautions, sometimes, confrontations concerning competing claims for the same land are inevitable. Identifying the legitimate representation and determining the strongest claim can be quite challenging, especially when the lack of established laws or law enforcement makes the process complicated. When land conflicts or any other grievance occur, the Group facilitates a transparent and open dialogue with the stakeholders involved. All complaints are registered and documented, and as much as possible is done to settle all grievances in an amicable and timely manner. Socfin supports and promotes responsible and peaceful resolution of any conflicts involving the estates that Socfin owns, manages or invests in. It also works with the relevant stakeholders to ensure that conflicts are resolved through a process that is agreed upon by all appropriate parties involved.



As Socfin continues to expand some of its operations it ensures that there is **free**, **prior** and **informed** consent from the communities in the area. Socfin complies with local and legal requirements and respects the rights and wishes of the local communities. Socfin does not force any community or person to leave their land.

In Mondulkiri, Socfin KCD aims to play a key role in protecting and promoting the culture and habits of the local Phnong community as well as in enhancing dialogue between the community members and various local stakeholders. In particular, much care is given to the livelihood of the already present local community, largely consisting of the indigenous Phnong population. Seven different villages exist in the Bousra commune. Integral to the traditional Phnong way of life are their sacred forests and cemeteries. These places are scattered within the concessions and several measures have been undertaken to identify and preserve these culturally important sites in full cooperation between the Phnong administration of the company and local representatives. Today the company is protecting over 300 ha of land for these sacred places.

In an effort to engage in discussion with the local population more formally and more effectively, Socfin KCD has reactivated the tripartite committee in Cambodia, composed of newly re-elected representatives of the population of five villages, local authorities and representatives from the company. Socfin is working closely and in full transparency with the United Nations Office of the High Commissioner for Human Rights (UNOHCR) to set up this committee as an example, and a multi-stakeholder meeting was organised on 22 December 2015 to introduce this concept to other companies and organisations settled in the region.



In Cameroon, neighbourly relations have existed with local traditional authorities and representatives of the surrounding populations for many years, and collaborative planting with very small, small and medium enterprises has been fostered. Formal platforms are also being set up. The tripartite dialogue platform of Dizangue (Mbongo, Mbambou, and Edea) was launched in September 2015 and has scheduled regular meetings for next year. The other two platforms (Kienke and Dibombari) are expected to emerge during the year 2016 by prefectural decree.

In order to resolve conflicts as soon as they occur, liaisons are made on a regular basis with the surrounding communities to understand and respond to their concerns.

The estates also support local communities with awareness-raising activities, as well as contributing to community projects such as building places of worship, opening banks (Sierra Leone) and drilling boreholes for potable water.

For example:

From the creation of the SoGB plantation by the government of Côte d'Ivoire in the seventies until its privatisation in 1994, relations between SoGB and the neighbouring populations were tricky.

SoGB learnt that in order to ensure lasting peace, it had to take certain concerns of the residents into account (arising from past actions by the State).

A discussion platform was therefore created in 2009, in order to encourage a close partnership between the SoGB and its neighbouring populations. This long-term



partnership was then formalised by the signing of an agreement between the parties (the neighbouring villages and the SoGB), chaired by the Sub-Prefect of Grand-Béréby. Thus the Association des Villages Déplacés (AVD) was born: an association of the delegates of each elected village, forming an executive committee with the role of monitoring the various commitments contained in the Memorandum of Understanding. The AVD also has the task of monitoring and supervising the implementation of approved SoGB projects as well as analysing the various grievances between the two parties. In 2015, more than FCFA 90 million was allocated to the AVD for the implementation of community projects in the neighbouring villages.

In Ghana, PSG has signed two social responsibility agreements with Manso and Daboase communities, specifying the support that will be provided by PSG to the communities concerned.

All estates in all the countries of operation repair and build roads and bridges which facilitate access to schools, workplaces, markets, towns, hospitals and neighbouring communities.

Costs of Social Actions to Surrounding Comm	unities (2015)
Maintenance of roads and tracks (outside concession)	€847 390
Construction and maintenance of boreholes, wells and protected springs	€278 191
Free energy supply	€11 106
Donation of school furniture	€45 351
Donation of buildings	€302 424
Support to local festivals	€300 223



4. Partners in local development projects

The companies concern is not confined to its employees and their families. It also engages with the wider rural communities to improve their social well-being. In order to increase the impact and success of the social activities, collaborations are sought after as much as possible with local and national governments as well as NGOs. Building the capacity of community-based representatives is imperative to the success of all local projects and engagement with the communities on a regular basis.

Socfin's approach involves setting up development projects which are integrated in the plantations' strategy and production operations, and forging a link between the planta-



tion's economic performance and the success of a project. All Group companies set up community projects on a regular basis. Socfin primarily focuses on four areas: health, education, poverty reduction and environmental protection. One example of a successful large-scale Group project is the HIV project in collaboration with DEG.

The project took place from 2008 to 2013, had a total budget of €3.5 million and included eight of the Group's plantation companies. The improvement of the health and educational facilities that was enabled by DEG and Socfin continues to benefit the communities with improved awareness of HIV/AIDS and access to high-quality treatment in the areas where we operate.

Socfin is continuing its collaboration with DEG, but the focus is now on the fight against Ebola. The Ebola virus has occupied a lot of attention on the estates in Liberia and Sierra Leone but also, from the preventive viewpoint, in Côte d'Ivoire, Nigeria, DR Congo, Cameroon and Ghana, where the frequency of awareness and public education programs relating to health and hygiene issues in estates, schools and villages has increased. Through these measures the estates in the affected areas been almost entirely free of the Ebola virus and have also seen an improvement of the general health thanks to generally improved hygiene.

In Côte d'Ivoire, the emphasis is on the fight against HIV:

SCC has a partnership with the NGO 'Agence Ivoirienne de Marketing Social' (AIMAS) in connection with the fight against HIV. Public awareness campaigns and the distribution of condoms take place, in particular at the time of World AIDS Day on 1 December.

SoGB has also forged a partnership in order to fight HIV more effectively by providing medical training and equipment. Its partner is the Elizabeth Glaser Paediatric AIDS foundation.

SAC benefits from strategic partnerships with communities, the government, NGOs and other stakeholders, involving joint activities and collaborative efforts based on a common interest.

Together with the Ministry of Health and Sanitation, SAC organises environmental awareness campaigns in primary and secondary schools in Malen Chiefdom. SAC also shares common objectives with the Ministry of Agriculture, Forest and Food Security, with which it collaborates on the development of rice cultivation, protected forest and reforestation projects, and has formed a partnership with Pujehun District Council



involving the provision of financial support or in-kind resources to ensure ongoing health care for the Malen Chiefdom.

Safacam has formed a partnership with two NGOs:

Safacam works with two local groups, ZSL and the Community of Dizangue, with the common aim of improving the preservation and protection of Lake Ossa.

Since 2013, Socapalm and Safacam have formed a partnership with the EICD to setup two 'Ecoles Familiales Agricoles': these train young people in rural occupations and promote entrepreneurship.

In Bangun Bandar (Indonesia), Socfindo has provided ten biogas installations in the surrounding communities. The biogas will be generated from cow manure which is produced locally in the beneficiary communities. These installations will replace expensive fossil fuel gas, save the communities' money and resources and create short supply chains.

Those win-win partnerships harness synergies between different competences for a common development goal.

Socfin will continue to identify new partnerships that can strengthen and increase the success and long-term impact of our social and environmental projects.

5. Access to health and education for communities

Mainly located in isolated areas, the plantations' neighbouring communities usually only have very basic public infrastructure.

The monitoring, maintenance and development of the existing infrastructure are often meagre and irregular.

The proximity of the plantation draws the attention of the health and educational authorities to the urgent needs of these communities and, in collaboration or with the logistical and financial support of the plantations, infrastructure is created and donations made for the benefit of the communities.

Donations to communities (2015)						
Water distribution systems	€278 191					
Medical centres	€2 144 590					
Medical equipment	€267 251					
Schooling equipment	€45 351					
Sports grounds & market places	€30 062					

The Socfin Group's healthcare facilities are open to surrounding communities: the estate clinics are usually the nearest, cheapest and best facilities.

In Congo for instance, people coming from 100 km around Mapangu to receive healthcare, including maternity care, surgery and X-rays.

With regard to education, schools are set up on the plantations and made available to children from surrounding communities. If public schools are short-staffed, the estates provide additional teachers in order to improve the quality of education.

In Liberia, scholarships are granted to the 'most deserving'.

In isolated areas, getting around can be difficult, as public transport is non-existent and dirt roads are rarely if ever maintained.

In 2015, the Socfin Group ensured the maintenance of 10 120 km of tracks for the benefit of the communities neighbouring its plantations.

The national telecommunication networks are usually unavailable in these isolated areas. This is another challenge the plantations have to deal with. They have to prove the interest of an investment in their specific region to the local operator.

Finally, the distance of certain villages from the main urban centres deprives them of any connection to the domestic electricity grids. Where possible, the plantations pay for nearby isolated villages to be connected to the national grid.





Data

Key environmental and social data

	Unit 1	Targets	SAC	SRC	LAC	SoGB
Financial data (expenditures)						
Infrastructures	EUR		557 676	1 170 532	1 081 724	948 855
Social actions	EUR		102 351	228 269	307 470	256 766
Health expenditures	EUR		63 289	177 642	711 608	1 105 588
Safety and Environment	EUR		603 065	75 932	157 885	129 898
Waste sold (revenues)	EUR		2 523	N/A	N/A	N/A
Total expenditures and investments (revenues)	EUR		1 323 858	1 652 375	2 258 686	2 441 108
Workforce						
Permanent employees	nb		1 120	653	1 724	5 789
Daily workers	nb		2 567	0	0	3 108
Contractors	nb		0	310	2 605	0
Total workforce	nb		3 687	963	4 329	8 897
Health and Safety						
Working accidents	nb		710	62	N/A	1 623
Work-related fatalities	nb		2	0	N/A	0
Work-related injuries	nb		708	62	N/A	1 623
Injury rate (IR)	nb/100 empl		15.15	6.84	0.60	15.60
Lost Day Rate (LDR)	nb/100 empl		45.53	11.15	1.30	84.42
Training sessions	nb		668	58	20	2
Trained workers	nb		22 145	840	1 147	60

scc	PSG	Okomu	Socapalm	Safacam	Agripalma	Brabanta	Socfin Cambodia	Socfindo	TOTAL
0	242 080	1 999 954	2 978 578	234 398	21 537	1 071 919	2 228 153	2 538 666	15 074 071
37 288	97 994	83 333	720 249	151 862	10 815	237 806	15 943	155 643	2 405 789
45 931	145 144	278 615	969 997	513 673	2 139	412 932	27 224	1 757 506	6 211 287
14 530	185 648	388 044	307 804	136 714	80 658	465 669	130 685	171 531	2 848 063
N/A	41 719	19 141	14 048	4 483	0	N/A	0	N/A	81 913
97 749	629 148	2 730 806	4 962 579	1 032 164	115 149	2 188 325	2 402 005	4 623 345	26 457 297
262	456	552	2 100	2 193	146	3 092	386	11 111	29 584
0	1 310	1 545	1 211	305	575	58	497	0	11 176
0	0	918		485	-	1	0	1 056	5 375
262	1 766	3 015	3 311	2 983	721	3 151	883	12 167	46 135
6	563	114	609	47	N/A	1 201	9	94	5 038
0	0	0	0	0	N/A	1	0	2	5
6	563	114	609	47	N/A	1 200	9	92	5 033
2.83	0.51	3.21	13.65	2.26	N/A	28.80	3.30	10.19	8.58
N/A	2.49	1.04	61.48	42.99	N/A	83.50	N/A	91.95	42.58
222	36	92	470	114	N/A	55	N/A	150	1 887
676	845	4 681	12 379	358	N/A	1388	N/A	5 822	50 341

	Unit	Targets	SAC	SRC	LAC	SoGB
Consumption indicators						
Factories			_			
Fuel use per processed ton of FFB	I/T FFB		0.52	N/R	N/R	0.08
Water use per processed ton of FFB	m3/T FFB	0.60	1.43	N/R	N/R	1.03
Electricity use per processed ton of FFB	kWh/T FFB	17	29.19	N/R	N/R	14.66
Fuel use per processed ton of dry rubber	I/T dry	35	N/R	Factory closed	35.89	39.99
Water use per processed ton of dry rubber	m3/T dry	20	N/R	Factory closed	26.13	18.88
Electricity use per processed ton of dry rubber	kWh/T dry	180	N/R	Factory closed	190.60	201.03
Workshops and garage						
Average fuel consumption - light vehicles	l/100 km	12.50	10.20	15.20	13.50	11.30
Average fuel consumption - trucks	l/100 km	37	41.60	36.70	32.40	20.50
Average fuel consumption - gensets	l/kWh	0.30	0.56	0.38	0.25	0.38
Renewable energy production						
Steam turbines fed by biomass	kWh		43 424	N/R	N/R	1 559 198
Hydroelectricity	kWh		N/R	N/R	start 2016	N/R
Rubber driers fed by biomass	kWh		N/R	N/R	N/A	N/R
Quality indicators						
Palm Oil Mill Effluents						
рН		6-9	N/A	N/R	N/R	9.30
BOD5	mg O2/I	50	N/A	N/R	N/R	137
COD	mg O2/I	250	N/A	N/R	N/R	472
Rubber Factory Effluents						
рН		6-9	N/R	N/R	N/A	7.50
BOD5	mg O2/I	50	N/R	N/R	N/A	35.4
COD	mg O2/I	250	N/R	N/R	N/A	122
Waste Management						
Household and common industrial waste generation						
External management						
Waste sold	Ton		22	7	4.18	N/A
Waste disposed of in a municipal landfill	Ton		0	0.11	0	0
Waste collected by a registered dealer	Ton		597.80	38	N/A	157.34
Internal management						
Waste disposed of in the company landfill (non engineerd)	Ton		0	0	0	0.00
Waste disposed of in the company landfill (engineerd)	Ton		696.63	0.075	33	N/A
Liquid waste disposed of in the lagoons	m^3		3 404.46	663	402 655	N/A
Waste incinerated (without energy recovery)	Ton		N/A	0.056	0	N/A
Waste recovered (energy recovery)	Ton		0	0.0231	N/A	N/A
Waste recovered (organic recycling / composting)	Ton		138	0	0	N/A
Waste recovered (material recycling)	Ton		N/A	0	N/A	N/A
Special industrial waste (SIW) generation						
SIW collected by a registered dealer	Ton		0	N/A	N/A	32.51
SIW managed according to other best practices (MSDS §13)	Kg		3 808	0	N/A	0

	scc	PSG	Okomu	Socapalm	Safacam	Agripalma	Brabanta	Socfin Cambodia	Socfindo	TOTAL
	N/R	N/R	0.004	0.46	0.24	No Mill	0.49	N/R	0.01 - 0.22	0.01 - 0.52
	N/R	N/R	1.10	1.41	1.55	No Mill	1.13	N/R	0.93	1.15
	N/R	N/R	16.40	19.00	14.17	No Mill	13.64	N/R	15.92	17.41
	36.38	N/R	34.37	N/R	35.48	N/R	N/R	N/R	44.20 - 45.20	38.78
	19.57	N/R	21.28	N/R	16.78	N/R	N/R	N/R	17.30 - 19.70	19.95
	185.98	N/R	177.02	N/R	204.66	N/R	N/R	N/R	127.80 - 148.10	127.80 - 204.70
		10.10	10.10	10.50						0.50 44.00
	9.50	12.40	13.60	12.50	11.90	9.50	16.80	13.30	N/A	9.50 - 16.80
	31.70	41.10	34.40	38.10	39.70	36.10	58.70	34.80	N/A	20.50 - 58.70
_	0.53	0.41	0.30	0.37	0.32	N/A	0.37	0.52	0.26	0.25 - 0.56
	N/R	N/R	2 014 110	7 512 720	762 898	N/R	N/A	N/R	11 126 658	23 019 009
	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	
	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	
	N/R	N/R	6.80 - 7.70	5.10	N/A	N/R	N/A	N/R	8.18	5.10 - 9.30
	N/R	N/R	462 => 49.80	188	N/A	N/R	N/A	N/R	91.49	49.80 - 188
	N/R	N/R	774 => 81.20	764	N/A	N/R	N/A	N/R	215.49	81.20 - 764
	6.20 - 7.40	N/R	6 - 6.60	N/R	N/R	N/R	N/R	N/R	7.18	6 - 7 5
	60 => 46.90	N/R	1468 => 24	N/R	N/R	N/R	N/R	N/R	41.66	24 - 46.90
	130 - 161	N/R	1650 => 39.80	N/R	N/R	N/R	N/R	N/R	79.96	39.80 - 161
	44.80	N/A	41.38	46	44.50	0	N/A	0	N/A	210
	N/A	All	0	120	0	N/A	0.00	N/A	23 481	23 601
	N/A	8	N/A	6	N/A	0	0.00	0	N/A	807
	0	0	0	0	0	0	0.69	0	0	1
	303.52	N/R	N/A	183	N/A	N/A	N/A	N/A	1 383	2 599
	N/A	N/R	135 850	281 522	99 535.40	N/R	6 480.77	N/R	547 588	1 477 699
	15.99	N/A	N/A	0	1.04	N/A	N/A	15.60	N/A	33
	N/R	N/R	N/A	91452	N/A	N/R	17 100.02		N/A	108 552
	0	0	40 085.03	127 779	8 881.88	0	17 305.50		197 113	391 302
	N/A	N/A	N/A	0	N/A	N/A	N/A	10.40	N/A	10
				-						
	0	N/A	N/A	247	N/A	N/A	1.59	N/A	N/A	281
	0	0	0	327	0	0	0	0	0	4 135

	Unit	Targets	SAC	SRC	LAC	SoGB	
Agric data							
Toxic products used							
Use of Aldicarbe	Kg		N/R	N/R	N/R	N/R	
Use of Paraquat	L		N/R	N/R	N/R	N/R	
Use of Carbofuran	Kg		15 100	N/R	N/R	365	
Organic Fertilizer used							
Empty Fruit Bunches	Т		138			N/A	
Cacao hulls	Т						
PK Fibers	Т						
Other solids	Т						
Sludge	Т						
Medical Data							
Population Served by the Medical Department	nb		19 375	13 020	25 000	27 500	
Clinic and Health Centers	nb		5	1	5	19	
Health Staff	nb		20	22	72	80	
Consultations	nb		N/A	12 659	32 382	113 152	
Hospitalisations	nb		445	1 982	3 702	1 679	
Inpatient Days	nb		N/A	N/A	13 824	4 231	
Child Births	nb		N/A	211	293	724	
Condoms Distributed	nb		7 200	1 032	N/A	N/A	
Women Receiving Contraceptives	nb		N/A	639	N/A	N/A	
Malaria Bednets Distributed	nb		0	N/A	N/A	N/A	
New Malaria Cases	nb		N/A	3 616	9 722	25 338	
Educational statistics							
Nursery schools	nb		0	1	9	1	
Primary schools	nb		19	3	9	10	
Secondary schools	nb		1	2	3	0	
Teachers	nb		87	50	76	72	
Students	nb		4 012	2 298	6 207	4 380	
Ratio Students/Teacher	nb		46.11	45.96	81.67	60.83	

N/A Not Available
N/R Not Relevant

scc	PSG	Okomu	Socapalm	Safacam	Agripalma	Brabanta	Socfin Cambodia	Socfindo	TOTAL
N/R	N/R	N/R	0	N/R	N/R	N/R	N/R	N/R	0
N/R	N/R	N/R	0	N/R	N/R	N/R	N/R	12367	12 367
N/R	2 547	5 780	5 405	250	N/R	750.00	N/R	N/R	30 197
		37 946	123 470	8 881		10 880		197 113	378 430
		-	0			-			0
		2 138.76	0			6 425.50			8 564
									0.00
			4 308.00						4 308
N/R	3 908	5 000	9 130	10 500	1 600	83 743	386	31 448	230 610
N/R	1	3	6	1	(1)	6	2	33	82
N/R	9	30	52	34	(3)	30	2	107	458
N/R	4 296	26 203	45 662	23 472	N/A	16 734	2 436	58 915	325 911
N/R	38	966	416	992	N/A	1 759	0	N/A	11 984
N/R	89	1 178	N/A	N/A	N/A	8 398	0	N/A	27 720
N/R	N/A	N/A	138	87	N/A	788	N/R	N/A	2 241
N/R	0	6 520	269	5 153	N/A	18 760	N/A	N/A	38 934
N/R	N/A	0	214	86	N/A	634	0	N/A	1 573
N/R	0	0	161	76	N/A	870	0	0	1 107
N/R	1 361	8 203	5 361	440	N/A	2 958	8	0	57 007
				Public Service	Public service				
N/R	4	4	13	6	5	1	0	32	76
N/R	3	3	29	11	3	7	3	52	152
N/R	4	0	8	3	0	6	1	17	45
N/R	97	32	360	124	35	169	41	1 149	2 292
N/R	2 249	891	8 453	3 562	707	3 367	1 085	14 650	51 861
N/R	23.19	27.84	23.48	28.73	20.20	19.92	26.46	12.75	22.63



Glossary

ACMS	Association Camerounaise pour le Marketing Social
ADRA	The Adventist Development and Relief Agency
AVD	Association des Villages Déplacés
AIDS	Acquired Immune Deficiency Syndrome
AIMAS	Agence Ivoirienne de Marketing Social
ANAFOR	National Agency for Support to Forestry Development
ANAPI	Agence Nation de Promotion à l'Investissement
BIODIVERSITY	The diversity (number and variety of species) of plant and animal life within a region
BOD	Biological Oxygen Demand is the amount of oxygen used when organic matter undergoes decomposition by micro-organisms. Testing for BOD is done to assess the amount of organic matter in water
СВА	Collective Bargaining Agreement
CIRAD	Centre de coopération internationale en recherche agronomique pour le développement
COD	Chemical oxygen demand (COD) is a measure of the capacity of water to consume oxygen during the decomposition of organic matter and the oxidation of inorganic chemicals such as ammonia and nitrite
DEG	Deutsche Investitions und Entwicklungsgesellschaft
DRC – DR CONGO	Democratic Republic of Congo
EFB	Empty Fruit Bunch
EFFLUENTS	Water discharged from one source into a separate body of water, such as mill process water
EHELD	Excellence in Higher Education for Liberian Development
EICD	European Institute for Cooperation and Development
ERM	Environmental Resources Management
ESIA	Environmental and Social Impact Assessments include the process of analysing, monitoring and managing the intended and unintended environmental and social consequences, both positive and negative, of planned interventions (policies, programs, plans, projects) and any social change processes invoked by those interventions. Its primary purpose is to bring about a more sustainable and equitable biophysical and human environment

FAO	Food & Agriculture Organisation
FFB	Fresh Fruit Bunch
FISDES	Fonds Ivoiro-Suisse de Développement Economique et Social
FPIC	Free, Prior, and Informed Consent
FSC	Forest Stewardship Council
FSD	Forestry Service Department
GEEC	Groupe d'Etudes Environnementales du Congo
GHG	Greenhouses gases are gases in an atmosphere that absorb and emit radiation within the thermal infrared range. This process is the fundamental cause of the greenhouse effect. The primary greenhouse gases in the Earth's atmosphere are water vapor, carbon dioxide, methane, nitrous oxide, and ozone.
GSBA	Globally Significant Biodiversity Area
GTZ	German Technical Cooperation Agency
HCV	High Conservation Values and the concept of HCV forests (HCVF) was first developed by the Forest Stewardship Council in 1999 as their 9th principle. The FSC defined HCVF as forests of outstanding and critical importance due to their environmental, socio-economic, cultural, biodiversity and landscape value
HIV	Human Immunodeficiency Virus
HSE	Health, Safety & Environment
IFC	International Finance Corporation
ILO	International Labour Organization (ILO) is a tripartite world body representative of labour, management and government and is an agency of the United Nations. It disseminates labour information and sets minimum international labour standards called "conventions", offered to member nations for adoption
IPM	Integrated Pest Management is a pest control strategy that uses an array of complementary methods: mechanical devices, physical devices, genetic, biological, legal, cultural management, and chemical management. These methods are done in three stages: prevention, observation, and intervention. It is an ecological approach with a main goal of significantly reducing or eliminating the use of pesticides
IRCA	Institut de Recherche sur le Caoutchouc en Afrique
IRHO	Institut de Recherche pour les Huiles et Oléagineux
ISCC	International Sustainability and Carbon Certification is a certification system for sustainability and greenhouse gas emissions. It can also be used to demonstrate compliance with the EU Renewable Energy Directive's (RED) requirements
ISO 9001	Sets out the criteria for Quality Management System. It is developed by ISO and is a globally recognized standard that can be certified
ISO 14001	Sets out the criteria for a certifiable Environmental Management System which allows the organisation to follow a framework for measuring and improving its environmental performance

ISPO	The Indonesian Sustainable Palm Oil system is a policy adopted by the Government of Indonesia with the aim to improve the competitiveness of the Indonesian palm oil on the global market and contribute to the objective to reduce greenhouse gases emissions and draw attention to environmental issues
LAC	Liberia Agriculture Company
MSDS	Material Data Safety Sheet
NAFCOA	National Action for control of AIDS
NGO	Non-governmental Organisation refers to independent organisations focusing on environmental or social issues
OHSAS 18001	An international certifiable occupational health and safety management system intended to support the organisation to manage and minimise risk at the workplace
PDCA	Plan-Do-Check-Act
PEAT	Is an accumulation of partially decayed vegetation matter. Peat forms in wetlands or peat lands, variously called bogs, moors, mires, and peat swamp forests
POME	Palm oil mill effluent
PPE	Personal Protective Equipment
PSG	Plantation Socfinaf Ghana
PSI	Population Services International
RSPO	Roundtable on Sustainable Palm Oil is a multi-stakeholder organisation based in Kuala Lumpur, Malaysia. The organisation has developed a certification scheme for sustainable palm oil
SAC	Socfin Agricultural Company
SCC	Sud Comoe Caoutchouc
SIPH	Société International de Plantations d'Hévéas
SMK3	Indonesian Occupational Health & Safety Management System
SNR-I	Sustainable Natural Rubber – Initiative
SOCAPALM	Société Camerounaise des Palmeraies
SOCFIN S.A.	Société Financière des Caoutchoucs
SoGB	Société des caoutchoucs de Grand-Béréby
SPFS	Société des Palmeraies de la Ferme Suisse
SRC	Salala Rubber Corporation
STA	Smallholder Technical Assistance Program
STAKEHOLDERS	Any group or individual who are affected by or can affect the company's operations
SUSTAINABILITY	Long-term balance between social, economic and environmental objectives. Often linked to Sustainable Development which is defined as "Development that meets the need of current generations without compromising the needs of future generations"

UN	United Nations
UNOHCR	United Nations Office of the High Commissioner for Human Rights
VCS	Verified Carbon Standard
WAEC	West African Examination Council
WHO	World Health Organization
WWF	World Wildlife Fund
ZSL	Zoological Society of London



Partnerships

Theme	Stakeholder groups	Structured and regular dialogue
Environmental responsbility	Government	
	Universities	
	Private	
	NGO	
Health, education & partnerships with communties	NGO	

	Partnerships and memberships	Plantations Involved
	GEEC	Brabanta
	National Environmental Protection Agency	Socfin Group
	Department of Agriculture and Forestry of São Tomé – plantation development following good practices	Agripalma
	FSD Ghana	PSG
	Federal Ministry of Agriculture	Okomu
	College of Agriculture	Okomu
	Ministry of Environment, Department of Ecology and Environmental Protection – classification of protected area and training of park guards	SoGB
	University of Cape Coast, Department of Forestry	PSG
	CIRAD - agronomic research	Socfin Group
	PalmElit – Planting material solutions for the tropics	Socfin Group
	Proforest	Okomu; Safacam; Socapalm; Agripalma; Socfin-KCD; PSG
	ZSL	Safacam
	WWF	Socfin Cambodia
	ACMS	Safacam; Socapalm
	EICD	Safacam; Socapalm
	EHELD	LAC
	AIMAS – awareness raising about HIV and sexually transmitted diseases	SCC
	NAFCOA	Okomu
	Leigos Para o Desenvolvimento – community organisation	Agripalma
	ADRA – educational support	Agripalma
	TESE, Engineers Without Borders – waste management	Agripalma
	ANJIMUALA – smallholders project	Agripalma
	World Vision, health and safety projects	SAC
	Peace Corps – environmental sensitisation of secondary schools in the chiefdom	SAC
	Elisabeth Glaser Paediatric AIDS Foundation / Ariel Glaser – prevention and treatment of HIV/AIDS	SoGB
	PSI – Malaria studies and prevention	Socfin-KCD

Theme	Stakeholder groups	Structured and regular dialogue
	Universities	
	Government	
Health, education & partnerships with communities	Intergovern- mental organi- sations	
	Private sector	
	Employees	LAWU, Liberian Agricultural Workers Union GAAWUL, General Agricultural and Allied Workers Union of Liberia LAC Staff Association
	Cooperatives/ Associations/ Smallholders/l ocal communities	
	Multistakeholer organisations	
Corporate and product integrity	National Assoc ations	

Partnerships and memberships	Plantations Involved
University of Michigan, USA	LAC
Njala University - internships for practical learning	SAC
Royal University of Agriculture – trainee exchange, Socfin-KCD guest speaker at the University	Socfin-KCD
ANAFOR	Safacam; Socapalm
Grand Bassa Community College	LAC
DEGEbola prevention in Sierra Leone, Liberia and Côte d'Ivoire and other welfare activities	Socfin Group
Centre de la Petite Enfance de la Sous-Préfecture d'Adaou	SCC
Government of Ghana, National Service Work graduates	PSG
ANAPI	Brabanta
GTZ, The German Agency for Technical Cooperation, banking facilities and financial services	SAC
Ministry of Health – accreditation of the hospital laboratory	SoGB
IFC	Socfin Group
Human Rights Commission of Sierra Leone – land issues with local communities	SAC
The World Bank, general policy	Socfin Group
Safmarine – construction of primary schools	LAC
ERM	LAC; SRC; SoGB; SCC; SAC

Rubber Planters Cooperatives – training, support and purchase of rubber	SoGB; SCC
La Caisse Mutuelle d'épargne et de crédit d'Aboisso	SCC
AVD	SoGB
Stanbic IBTC – pension fund	Okomu
Dialogue and collaboration with the Phnong minority	Socfin-KCD
Family Rubber Plantation project – Supporting Phnong minority to improve their rubber cultivation	Socfin-KCD
RSPO	Socfin Group
FSC	Socfin Group
Indonesian Palm Oil Association (GAPKI)	Socfindo
Rubber Association of Indonesia (GAPKINDO)	Socfindo
BKSPPS	Socfindo
Liberian Agricultural Concessions Association	LAC
Rubber Planters Association of Liberia – supply farming material	LAC
National Rubber Association of Nigeria	Okomu
Manufacturers Association of Nigeria	Okomu
Plantation Owner Farmers of Nigeria	Okomu
University of Benin, Research organisation	Okomu
Rubber Research Institution of Nigeria	Okomu
Nigerian Institution for Oil Palm Research	Okomu
Fond de Développement de L'Hévéa en Côte d'Ivoire – supports smallholders with good quality planting material and guidance	SoGB



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