



impacto

# THE COOLER EARTH

Sustainability Summit

1-2 OCTOBER 2019

## CONSENSUS **REPORT**



### Statement of Purpose

The Cooler Earth is our mission to encourage people and organisations to embrace sustainability and take action towards shaping a more responsible society and a thriving planet.

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# FOREWORD

**Our objective is to make The Cooler Earth a fertile ground for a robust multi-stakeholder dialogue, and to catalyse action by key stakeholders to embed Economic, Environmental and Social (EES) considerations in their strategies.**

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Dear Stakeholders,

Thank you for your active participation in **The Cooler Earth Sustainability Summit**, held from 1-2 October 2019 at Kuala Lumpur Convention Centre.

The idea of The Cooler Earth Sustainability Summit took shape on the back of our commitment to embed principles of sustainability into our business model. **As we embarked on our Forward23 strategy (2019 – 2023), sustainability has been identified as one of the five strategic pivots for CIMB to drive financial and non-financial performance.** In keeping with our efforts, we recognise the need to mobilise our networks and raise sustainability awareness amongst our stakeholders, including industry peers, policy makers and investors. Through this strategic platform, we aim to encourage dialogue for action, and go beyond sharing best practices to forge purposeful partnerships. **Our key message to the industry through The Cooler Earth Sustainability Summit is to do the right thing towards shaping a better future and most importantly, collaborate and cooperate for definitive action.**

With **more than 1,200 participants from across industries**, including business leaders, civil society, sustainability practitioners and experts, policy makers and government, the summit was a success. We accomplished our main intent, which was to **bring together industry stalwarts, thought leaders, shapers and movers** to dialogue for definitive action on sustainability.

554 corporates and organisations, 35 representatives from regulatory authorities, including 148 government officials joined us over two days to **deliberate on some of the sustainability adoption and implementation challenges** faced by businesses. Rich insights and potential opportunities for partnership and long-term value creation emerged from the conversations. One key outcome was the institutionalisation of an action network of **CEOs and Directors from key industries** which will take shape over the next few months. The network will endeavour **to influence policy, mobilise support, inspire action, and deliver positive impact** across the board.

The event had **a good mix of established and credible sustainability champions** such as Sarawak Energy, Unilever, and Body Shop, including **promising pioneers** such as SolarVest and Tanamera. The summit made inroads through the creation of a meaningful and high-profile **action-oriented platform for the less visible actors** of the industry. These players can be **instrumental in facilitating knowledge, skills, and a cooperative regime** that will help build a larger pool of sustainable businesses.

Among the highlights, CIMB Group launched the **RM100 million Renewable Energy Financing for SMEs** and its **US\$680 million Formosa & Reg S Sustainable Development Goals (SDG) bond**, which is the first-ever released by a Malaysian and ASEAN issuer. Under our CIMB Foundation umbrella, we also committed to explore **partnerships with less well-funded environmental and social NGOs** for implementation of high-impact conservation and community projects.

My sincerest gratitude to the contribution of all subject matter experts and renowned speakers, who have helped raise awareness and trigger new ideas for action and impact. I also wish to take this opportunity to thank #teamCIMB, as well as our knowledge partners, WWF and Impacto for their tireless efforts in organising such a successful summit.

Following the positive feedback from the inaugural summit, we are now **institutionalising The Cooler Earth Sustainability Summit** as an annual event. We are also committed to continue the **dialogue for action in Malaysia and beyond**. I welcome partners who wish to be part of **our mission to make businesses a force for good**, and to shape a better tomorrow.



**Tengku Dato' Sri Zafrul Aziz**  
Group CEO, CIMB Group

# ABOUT

## THE COOLER EARTH Sustainability Summit

Population and urbanisation continue to rise, and with that, production and consumption are increasing exponentially. Industrial and human activities continue to contribute to global warming and unprecedented environmental degradation. Human rights, health and productivity are at risk of being compromised. Many parts of the civilised world face a future of literally sinking beneath the waves in the not-so-distant future. Nature, biodiversity, and the functioning of the planet – life itself – are threatened. **There is no longer any doubt that humanity is at risk.**

All of these factors, coupled with governance, political and socioeconomic shifts, are creating an urgent need for all parties – businesses, customers, investors, employees, governments and the *rakyat* – to start contributing positively to improving environmental and social well-being, towards creating a better future. Rapid technological changes are also forcing leaders to reinvent their business models and future-proof. In short, **business as usual is no longer an option.**

As the world around us changes, **all businesses, including financiers and investors, as well as the individuals who are involved in these businesses, have a responsibility** to change their ways and manage economic, environmental and social risks through long-term strategies that will create net positive impact, while remaining relevant and profitable.

## THE COOLER EARTH is a mission.

**The Cooler Earth is CIMB's inaugural platform to inspire business leaders, financiers, investors, policy and decision-makers to change the paradigm of business and finance, and our way of life.** Our goal is also to encourage participants to embrace sustainability and take action towards shaping a more responsible society and mitigating global warming (hence "Cooler").

### **The Cooler Earth motif has adapted its colours from the Climate Stripes**

([showyourstripes.info](http://showyourstripes.info)), a visualisation of rising global temperatures from cool (blue) to warm (red), reflecting how climate change threatens ecosystems, including our social and economic fabric. In our motif, the red stripes, reflecting the current scenario, slowly transform back to blue, which visually represents what should be the collective goal of humankind.

Through the Cooler Earth, global experts and local champions aim to not only dialogue, but motivate and inspire collective and collaborative action, mobilisation of resources, finance, and the political will to counter environmental degradation, social inequity, and economic pressures.

In keeping with its objectives, The Cooler Earth Summit 2019 was a single-use, carbon-neutral event with a reduced-meat menu. From digitising all conference communications through the website and mobile app to offsetting delegates' carbon emissions, we aim to minimise the event's environmental footprint. Leftover food was redistributed to underprivileged groups to prevent food waste, and single-use disposables were avoided by sourcing and choosing reusable materials.

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**The Cooler Earth 2019 was organised by CIMB Group, in partnership with WWF and Impacto, to stimulate dialogue and action on Changing Finance for a Better Tomorrow.**

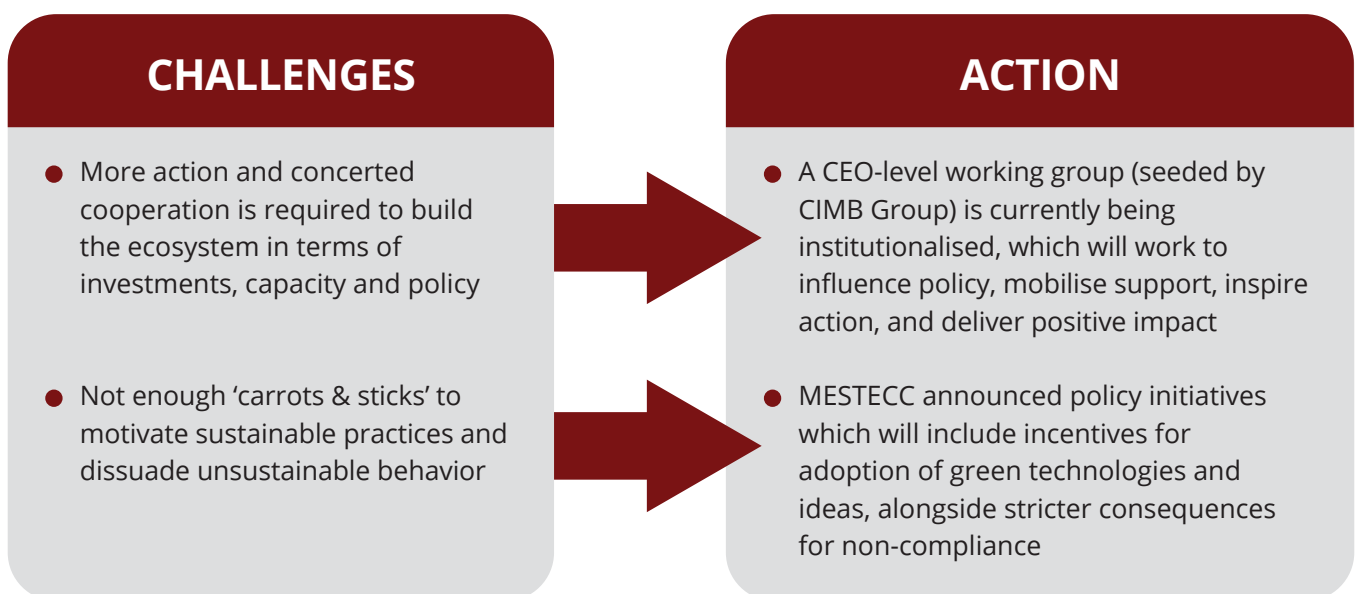


# KEY AREAS OF DISCUSSION

## Sustainability Leadership

The business case for sustainability was reinforced and restated by leading champions such as Unilever, Body Shop, BNP Paribas, Société Générale, BSR, City Developments Ltd, Olam International and CIMB Group. Many case studies and **clear linkages between sustainable practices and financial performance** were presented by the speakers. The conversations around “Profits with a Purpose” led to compelling arguments on the survival and competitiveness of responsible businesses in a world facing social inequalities and environmental degradation.

Global sustainability leader Unilever shared insights and set the context for businesses on how **brands with purpose grow; companies with purpose last; and people with purpose thrive**. CIMB Group led conversations on responsible growth and the role of financial institutions in a sustainable future. The ASEAN banking group also announced that Sustainability is a key pillar in its mid-term (5-year) Forward23 strategy. The Group’s Sustainability Policy and Sustainable Financing Policy guide decisions on operations and lending, towards creating a net positive impact on the environment, society and the economy.



### Did you know?

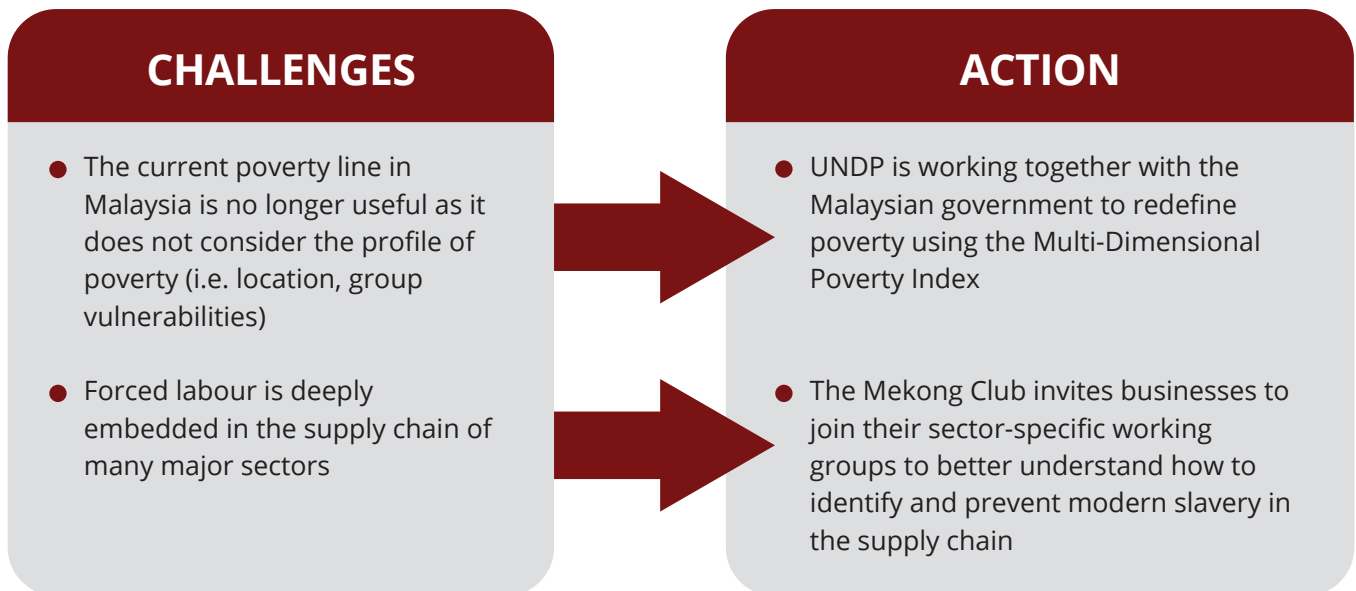
Companies with good Environmental and Social (E&S) performance outperform those with worse environmental and social performance by 210 basis points (bps) on return on equity (ROE) and by 110 bps on return on assets (ROA). Companies with high E&S scores outperformed by 130 bps on the MSCI Emerging Market Index.

(Source: MSCI)

# Human Value

The social risks associated with businesses and their supply chains can harm their reputation as well as compromise the productivity and the overall performance of the business. **Modern slavery emerged as a sensitive, and critical issue facing today's leaders**, with nearly 40 million people living in slavery as of 2019. The discussion emphasised the need to get a better understanding of the human element in business sustainability risk, with significant issues linked to labour especially migrants working in various levels of the supply chain. Experts also showed the **clear linkages between sustainable development and the collective prosperity of people, social inclusion, and the welfare and well-being of communities**.

Subject matter experts such as BSR and The Mekong Club shared industry best practices that can help address inequalities and social injustice. The Masterclass on 'Building the Business Case for Sustainability' shared statistics on how **sustainable practices can improve employee morale, their productivity and performance, as well as the community's pride in association with business in driving development**. Human value and social impact were also discussed in the context of **Human Rights and Climate Change** – from affecting people's ability to grow enough food and access clean water to deteriorating health, displacements and forced migration. Representatives from **indigenous communities** spoke about land rights and cultural identity through arts and activism.



## Did you know?

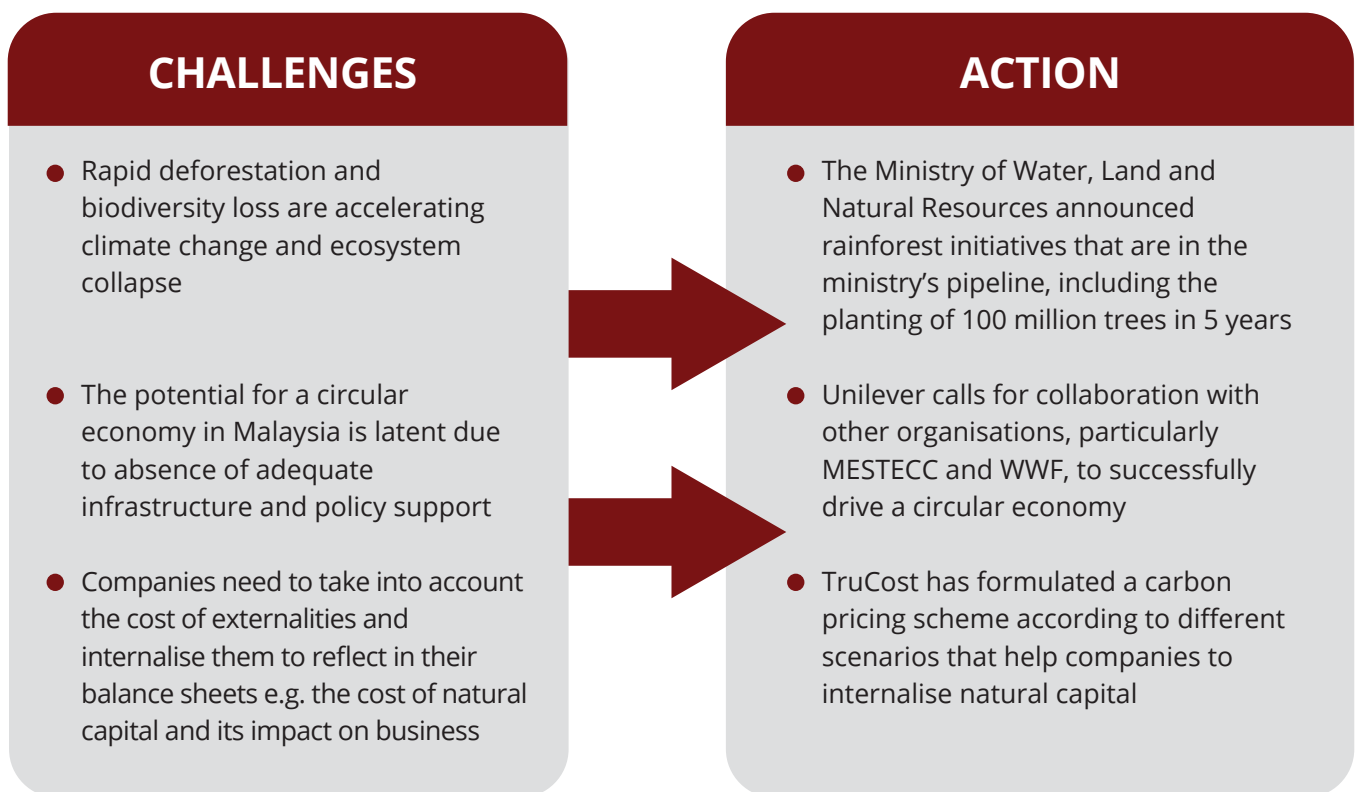
According to a study by the Harvard Business Review, employee morale was 55% better in companies with strong sustainability programmes. This translates into reduced absenteeism and improved productivity. Firms with strong environmental standards have productivity rates 16% higher than firms that did not adopt sustainability practices.

*(Source: Harvard Business Review)*

# Environmental Stewardship

850 million global citizens are already vulnerable to climate change impacts such as floods, heat waves, extreme weather events and rising sea levels. Global warming and the climate emergency are real, and mainly the result of human activity. The next decade will see more tipping points – climate chaos, ecosystem collapse and mass extinction, including the Arctic Death Spiral – taking us past the point of no return. Environmental issues cannot be looked at in isolation. **Environmental, social and economic issues are all interconnected in our global ecosystems. Entire communities and future generations will face the consequences of the collective action (and inaction) of this current generation.**

Ecologists and conservation experts described the clear connection between the climate crisis and the functioning of the biosphere. The dependencies of people and the economy on the natural world were also discussed, as **climate issues lead to economic and social problems, including famine, refugees and war. Business leaders can no longer exploit the planet's resources without considering future needs and risks. Instead, they must incorporate the means to fully manage, safeguard and invest in natural capital in a way that secures the future of humanity.**



## Did you know?

Top companies face US\$1 trillion in potential costs related to climate change in the decades ahead (with the majority of financial risks materialising over the next 5 years) unless they take proactive steps to prepare.

*(Source: Carbon Disclosure Project)*

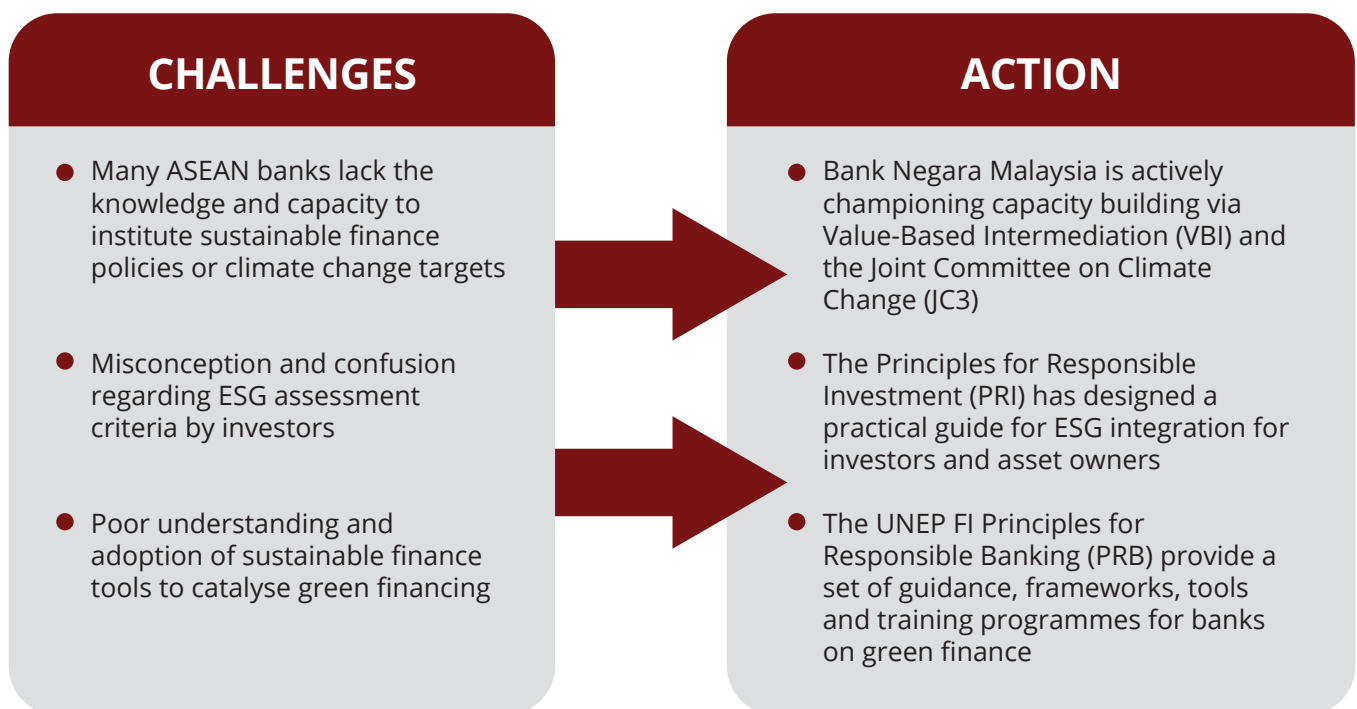


# Sustainable Finance

Investors and banks are increasingly prioritising sustainability in their decisions. Sustainable finance is rapidly growing, and the finance sector will play a critical role in the transition to a low-carbon economy. **Banks and investors understand that ESG integration decreases long-term risks, both for the investee company / borrower and the financial institution, thereby increasing portfolio returns.** This was reiterated by leading financial bodies, including Bank Negara Malaysia, CIMB, KWAP, UNEP-FI, The World Bank, DBS and Robeco.

**Businesses will therefore face mounting pressure from investors to perform better on ESG issues, and to report their performance with quality disclosures. Eventually, businesses will have to meet sustainability requirements to be eligible for funding, and those who do not will fall behind in terms of access to financing and investors.**

There must be a high degree of caution against greenwashing. The Oxford Sustainable Finance Programme warns that if green financing is not properly tracked and monitored, the money may be channelled towards 'greenwashing' projects instead. The economic benefits of sustainable finance must be supported by transparency and peer-to-peer support.



## Did you know?

In the past two years, global socially responsible investments grew by 34% to \$30.7 trillion. Money managers around the globe said that climate change was a leading issue for investors in 2019.

*(Source: Global Sustainable Investment Alliance)*

# PROGRAMME HIGHLIGHTS

Over two days, The Cooler Earth participants heard rich insights from speakers that represent a cross-section of society. Leaders agreed that sustainability is now business-critical and that it is incumbent on them to drive change within their respective organisations, and that **collaboration with partners and others within the ecosystem are key**.

There was a convergence in the **potential focus areas for individual and collective action**. This includes the need to change a company's culture to take a holistic approach to sustainability and for better communication with stakeholders on the business case for ESG. It was also agreed that continued dialogue is critical for actionable ideas to emerge and gain traction. This is particularly important in building a coalition which can collectively drive systemic change.

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## Top 3 Takeaways:

1. Businesses can expect rapid introduction of new regulations, incentives, policies and national programmes to promote the sustainability agenda.
2. Investors and financial institutions are beginning to integrate ESG factors into their investment and lending decisions.
3. Investments from the private sector, including the financial sector, would be key to build ecosystems and shape a sustainable economy. Public-Private Partnerships (PPP) are critical to progress on sustainable development goals and achieve significant impact.

## Welcoming Remarks

### ● Thinking Triple Bottom Line: How Future-Proof is Your Business?

*Tengku Dato' Sri Zafrul Aziz, Group CEO, CIMB Group*

Thinking beyond profits, we can no longer afford to ignore our impacts on people and planet. How will the changing economic, regulatory, social and environmental landscape impact businesses, and how can businesses respond? Business as usual is not an option. Changing the mindset and the fundamentals of how we work are key to getting started.

- Businesses have a responsibility to consider people and planet, in addition to profits.
- The world is changing fast, and businesses can no longer ignore this to be well-positioned for the future.
- CIMB is an example of how investors and banks are changing in response to this.

**"Knowledge shared is knowledge multiplied. Join us on this journey. Together, we can leverage on our resources and network to catalyse real, lasting change for Malaysia, and for the world."**

*Tengku Dato' Sri Zafrul Aziz,  
Group CEO, CIMB Group*



## Opening Address

### ● Creating the Ecosystem: How Will the Changing Regulatory Landscape Impact Business?

*YB Yeo Bee Yin, Minister of Energy, Science, Technology, Environment and Climate Change (MESTECC)*

Malaysia is committed to inclusive development, and to transition to a low-carbon economy. The government is in the process of creating an ecosystem where businesses, civil society, ministries, policy-makers, and the *rakyat* can work together to create solutions that will assure sustainable development.

- The government is taking sustainable development seriously, and there will be mechanisms put in place (e.g., regulations, incentives, targets, etc.) to ensure meaningful progress.
- Businesses will benefit from these incentives in a win-win situation.
- We want to make sure that positive changes are structural and last beyond any ministers' term.

**"What we need is government regulation, private financing, people and talent, and technology to create an ecosystem that is beyond any government term... Whatever we have must be institutionalised so that it will last."**

*YB Yeo Bee Yin,  
Minister of Energy, Science, Technology,  
Environment and Climate Change*



## Keynote 1 ●

## A Critical Connection: Why Can't We Separate Nature From the Economy?

*Maureen DeRooij, CEO, WWF-Singapore*

Without natural capital, there will be no economy, and no business to speak of. At the current rate of environmental degradation and consumption, we are hurtling toward the point of no return. What does this mean for business, and how can businesses and finance drive change?

- There is a clear connection between the climate crisis, the functioning of the biosphere and the economy.
- The climate emergency is real, and it will affect all businesses and people.
- Leaders can turn the planetary crisis into opportunities. The future of business must incorporate the means to fully manage, safeguard and invest in natural capital; and not simply exploit it.

## Keynote 2 ●

## Sustainable Development Goals: Why Business Should Get Involved

*Stefan Priesner, Resident Coordinator for Malaysia, United Nations Development Programme (UNDP)*

The two underlying principles of sustainable development are justice and ecology. A green society which is unjust may not be able to sustain itself. On the other hand, a just society that is creating imbalance through environmental harm defeats the very concept of sustainable development. Humankind, supported by business, have a responsibility to make a deliberate transition to a just and sustainable global society.

- Sustainable development and SDGs are a business opportunity.
- Trillions worth of business in renewable energy, sustainable farming, clean transport. Financing can be redirected towards these sustainable
- Compliance may take time, but acting now will put you ahead of the game.

## Panel Discussion ●

## Sustainable Finance: What Are the Regulators' Expectations and Financial Sector Initiatives Towards Advancing Sustainable Finance?

*Jeanne Stampe, Head, Asia Sustainable Finance, WWF (moderator)*

- *Tengku Dato' Sri Zafrul Aziz, Group CEO, CIMB Group Holdings Berhad*
- *Yuki Yasui, Asia Pacific Region Co-ordination Manager, UNEP Finance Initiative (UNEP FI)*
- *Pierre Rousseau, Strategic Advisor for Sustainable Business, BNP Paribas*
- *Dr Hamim Syahrul Ahmad Mokhtar, Deputy Director, Islamic Banking and Takaful Department, Bank Negara Malaysia*

The sustainable finance landscape is evolving quickly, with increasing expectations and requirements for banks, investors, corporates and regulators to monitor and manage their E&S risks and impacts, as well as to disclose these efforts. The financial sector and regulators play a critical role in addressing E&S challenges, and can significantly benefit from supporting corporates in the transition to a more sustainable economy.

- Financiers and investors play a pivotal and influential role in safeguarding the future of humanity.
- Financial Institutions are putting increasing emphasis on ESG factors in their decision-making processes, and this is set to accelerate.
- Businesses need to be cognizant of this, and need to plan for this.

**“The Principles for Responsible Banking are to ensure that banks are not future takers but future makers.”**

*Yuki Yasui, Asia Pacific Region  
Co-ordination Manager, UNEP Finance  
Initiative (UNEP FI) at the panel discussion  
on sustainable finance*



## Expert Insights

### Knowing Our Limits: The Planet Will Survive Global Heating... But Will Humankind?

*Dr. Julian Caldecott, World-Renowned Ecologist and Conservationist*

We need to remind ourselves of the presence and value of the one planet that sustains life. It is our responsibility to not exploit resources, but to put them to use in a way that secures our future.

- The planet has limits in what it can provide, and we have breached many of these limits.
- We have reached the tipping point with unparalleled ecological impact.
- Environmental and social risks pose a threat to business and finance.

### Bridging the Gap: What is the Role of Finance in Saving the World?

*Mohamed Rozani Osman, Senior Financial Sector Specialist, World Bank*

There is a huge gap between awareness and action, in the context of individuals, business, responsible finance and investment, and sustainable development. The market is nascent, but over the next five years, it will mature and it will be inevitable for financial institutions to take serious action.

- Sustainable finance isn't just about renewable energy and green buildings.
- There are opportunities to profit from sustainability (e.g. iPhone manufacturing was funded through green bonds).
- The market for green bonds has been growing exponentially.

## Creating Value: How Do We Translate Planet Targets to Business Targets?

*Marie Morice, Sustainable Finance Senior Adviser, UN Global Compact*

Sustainable business can be strategically planned and implemented to create value for financiers, investors, shareholders and other stakeholders. By fundamentally changing the way we do business, we can potentially resolve the world's most critical systemic issues, while also making our business relevant into the future.

- Increasing numbers of investment managers are using the SDGs as a framework for making investments.
- There is a \$2.5 trillion annual funding gap for the SDGs.
- It's up to business leaders to take responsibility for climate change and turn goals into concrete targets and actions.

### Panel Discussion

## Understanding Externalities: What Are the Hidden Costs of Doing Business, and How Do They Affect Performance and Profits?

*Carole Ferguson, Head of Investment Research, CDP (moderator)*

- **Michele Leung**, Director, Financial Institutions Business, TruCost
- **Esther An**, Chief Sustainability Officer, City Developments Limited
- **Pascal Lambert**, Group Country Head for Singapore and Head of South East Asia and India, Société Générale

The hidden and mostly ignored costs of doing business are known as externalities. Many see sustainable practices as costly, but fail to realise the greater costs of unsustainable practices, as a result of externalities. There is growing societal, legal and regulatory pressure for businesses to be more accountable for their negative impacts.

- The way companies measure performance today does not take into account environment and social costs to other parties.
- If not properly managed, these risks and costs can come back to severely impact the business.
- Businesses, including banks, need to assess and report risks and do stress testing according to TCFD.

**"We should all look at the triple bottom line again. Without a planet, there will be no people, and without people there will be no profits to think about."**

*Esther An, Chief Sustainability Officer,  
City Developments Limited*





## Special Feature

### ● Laugh, But Act

*Rod Quantock, Climate Change Activist (and Comedian)*

Climate change is real and imminent, but there are people who are still saying ridiculous things to justify why they should not / don't need to change.

- Carbon dioxide levels in the atmosphere are reaching catastrophic levels – we are all going to die. At this stage, there are not enough renewables to build a renewable future.
- The people in power running the largest economies are doing a terrible job of recognising and fighting climate change.
- Climate denialism is ridiculous.

## Closing Remarks

### ● YAM Tengku Datin Paduka Setia Zatashah binti Sultan Sharafuddin Idris Shah

*Founder/Advocate, #sayno2plastic and #zerofoodwastage*

- Environmental and social issues are real and urgent; we can no longer choose to ignore them.
- There is an urgent need for collaborative action.
- While regulators will facilitate, businesses (including financial institutions) and individuals must champion sustainability in their own spaces.

**"We do not need to wait for laws and legislation to do the right things."**

*YAM Tengku Datin Paduka Setia  
Zatashah binti Sultan Sharafuddin Idris  
Shah, Founder/Advocate, #sayno2plastic  
and #zerofoodwastage*



## DAY 2

### Welcoming Remarks

## Taking Action: Who, What and How?

*Luanne Sieh, Head of Group Sustainability, CIMB Group*

We need to take urgent action to save humankind by not doing harm, and preserving the environment while ensuring social well-being. Businesses can champion sustainability efforts, but will need to work with policy-makers, suppliers, customers, financiers and other industry stakeholders. The need of the hour is to find collaborative solutions today to sustain the planet and its people for generations to come.

- There is an urgent need for bold action to manage environmental and social risks.
- Drastic changes are needed; business as usual is not an option.
- Collaboration is welcome from all parties to work together to win the war against climate change and social injustice.

**"It's only if we're in this together, that we can win the war against Climate Change and Social Injustice. Together, let's reflect and really think about how we can take action towards a more sustainable Earth – a world where it is cool to be kind to people and nature. The Cooler Earth."**

*Luanne Sieh,  
Head of Group Sustainability, CIMB Group*



### Opening Address

## Making A Choice: Sustainability Is the World's Greatest Existential Challenge. We Should All Be Part of The Solution.

*Datuk Dr. Richard Leete, Trustee of CIMB Foundation and former UNDP resident representative for Malaysia, Singapore and Brunei*

- In terms of contribution to the SDGs, Malaysia is not doing very well on climate change, but our human development index is reasonably high.
- CIMB Foundation runs many initiatives that enable communities to make progress with measurable outcomes.
- Youth activists are fighting harder and are more concerned for the climate compared to the older generations – they may be the final catalyst for politicians to act on the greatest existential crisis that humankind has ever faced.

### Practical Insights

## Championing Social Sustainability and Creating Human Value: Unilever's Commitment to Make Sustainable Living Commonplace

*Annemarieke de Haan, Managing Director, Unilever Malaysia & Singapore*

Together we can change the way the world does business. The Unilever Sustainable Living Plan sets out to decouple growth from environmental

footprint, while increasing positive social impact. Unilever is looking into the circular economy through partnerships but the challenge is that there are not enough recyclables to use in their products.

- Unilever's Sustainable Living Plan is an example of how businesses can enhance people's lives through their business and products.
- Sustainability is good for business.
- Unilever believes profitable growth should also be responsible growth, because brands with purpose grow, companies with purpose last, and people with purpose thrive.

## Practical Insights 2

### **Championing Social Sustainability and Human Value: Educating and Empowering Supply Chains to Manage Impact and Deliver Business Value**

*Jeremy Prepscius, Vice President, BSR Asia-Pacific*

Organisations have an opportunity to strengthen their licence to operate and increase credibility through improved stakeholder and supplier relationships. Supply chain innovation and sustainability starts with understanding the critical risks and opportunities, integrating responsible supply chain practices, and aligning existing processes with business strategies.

- Sustainability drives value, and lowers cost of capital and business risks.
- Engagement and collaboration are key to motivating suppliers to take ownership of working conditions and environmental performance in their respective workplaces.
- A sustainable supply chain not only empowers communities and stakeholders, but also strengthens organisational resilience, preventing risks and creating business opportunities.

## Practical Insights 3

### **Championing Social Sustainability and Human Value: Modern Slavery and its Potential Negative Impacts on Business Performance**

*Mark Devadason, Board Member, The Mekong Club*

Seven out of ten victims of modern slavery are directly related to the private sector and therefore, it is critical for businesses to understand the risks of modern slavery, and strategise a response and action to end all forms of human exploitation. Annual profits from modern-day slavery are estimated to be US\$150 billion.

- Doing good is good business; the current model of capitalism is failing.
- Modern-day slavery is real and the situation is completely unacceptable.
- Slavery profits from crime i.e. laundered money. Basically, banks could be financing slavery if they are not vigilant.

## Practical Insights 4

### Championing Social Sustainability and Human Value: Tools to Embed Social Sustainability into the Brand DNA

*Datin Mina Cheah-Foong, Managing Director, The Body Shop Malaysia*

It is time for businesses to think differently, to break the mould and be brave. Dedicate resources and investment to community and people development initiatives, including education, health and empowerment projects. Body Shop is working with four NGOs to build wildlife bridges to facilitate animal migration. They have also introduced many initiatives such as Kick the Bag Habit and sustainable products that prove that innovation and sustainability are profitable.

- Organisations must strive for diversity of people, adopt fair remuneration and price policies, and help employees grow as people.
- Business should be about enriching lives, far from all forms of exploitation. Business should create human value.
- Individuals can act within their capacity to effect change.

## Panel Discussion

### Addressing Boardroom Dilemmas: Sustainable Business Does Not Mean Compromising on Performance or Profitability

*Dr. Simon Lord, Chief Sustainability Officer, Sime Darby Plantation (moderator)*

- **Robert Coombe**, Sustainability Sponsor on Board, CIMB Group
- **Faisal Fadzil**, Managing Director, Tanamera
- **Aditya Renjen**, Senior Vice President, Treasury & Investor Relations, Olam International

CEOs and Senior Leadership continue to face challenges when making the business case for sustainability with Board members and shareholders. It would take compelling case studies and proven value creation by implementing sustainability policies and programmes. Boards must understand the value in balancing financial profits for shareholders with responsible business practices for other stakeholders.

- A long-term view can help reduce risk exposure, inspire innovative ideas and enhance financial performance, as well as stakeholder value.
- Proper ESG risk management can help to protect your business from legal repercussions.
- Whether or not there are trade-offs to sustainability, it is only secondary to doing the right thing and living by your brand philosophy.

**"There are some things you can do that don't cost a lot of money but there are some big decisions you may be forced to make in the short term. This is where leadership comes in and you have to get their support – it's short-term pain but long-term gain."**

*Robert Coombe, Sustainability Sponsor on Board, CIMB Group at the panel discussion on Boardroom Dilemmas*



## An Appeal ●

## Defending Our Natural Resources: How Businesses Can Influence Policies and Programmes that Protect Our Natural Capital

*Sophine Tann, Vice President, Pertubuhan Pelindung Khazanah Alam Malaysia (PEKA)*

Businesses can play a key role in influencing and mobilising action by lending their voice and resources towards environmental protection. Businesses can help shape policies and launch programmes that could mitigate serious environmental degradation.

- Our nation's natural capital is in crisis.
- Indiscriminate development is degrading environments.
- Individuals can take action through the two I's – Information and Interest.

## Panel Discussion ●

## Communicating Beyond Words: Raising Awareness on Sustainability Issues Through Art

*Freda Liu, Broadcaster and Author (Moderator)*

- **Pangrok Sulap**, Sabah-based art collective giving voice to local people through their art.
- **Shahar Koyok**, Contemporary Artist from the indigenous Temuan tribe whose art reflects his people and the rainforest where he grew up.
- **Nadiah Bamadhaj**, Visual Artist whose practice is informed by an interest in regional human rights, political events and social phenomena.

Looking at sustainability issues through the lens of artists – from deforestation to land rights; from social justice to gender equity; from grassroots democracy to citizen activism. Art and art forms can raise awareness and motivate meaningful action on sustainability issues that matter.

- Environmental and social issues facing the artists' communities include indigenous rights and unsustainable development.
- These artists have used art as a means to express the reality of their situations, using communal methods and traditional/nature-based materials.
- We can all engage with sustainability in our own capacity, whether we are individuals, financiers, regulators, businesses, or civil society.

## Lunch Special Feature ●

## Solutions for a Living, Thriving Planet: What Businesses Can Do

*Dr. Keith Lee, Senior Manager, Asia Sustainable Finance, WWF*

Our Planet: Our Business is a film inspired by Netflix's ground-breaking Our Planet series, where Sir David Attenborough's simple yet compelling narrative describes how humans can take charge of our future and save our planet. Created for WWF by Silverback Films, the film is tailored to the business audience, and shows the immense value of nature to our economy, the scale of challenges that we are facing, and the critical role that businesses can play in creating solutions at scale.

- Economic stability depends on nature's stability – we can't have one without the other.
- The planet is afflicted with many severe issues, many of which require urgent action to prevent irreversible damages.
- Change and action are still possible – and businesses play a fundamental role in being part of the solution.

## Panel Discussion

### Integrating Sustainability for Responsible Business: The Integration of Sustainability Factors into Investment Processes and How This Will Impact Businesses

**Sophie Robinson-Tillett**, Deputy Editor, Responsible Investor (moderator)

- **Justin Sloggett**, Head of ESG Investment Research, PRI
- **Ismail bin Zakaria**, Director of Corporate Strategy & Performance, KWAP
- **Ronnie Lim**, Senior Engagement Specialist, Robeco

There is a visible and growing shift towards responsible investments, and it is important to understand what local, regional and international investors are looking for in their investment assessments. There is a need to appreciate the expectations of investors and financiers, who are increasingly looking at environmental and social risks of businesses in their investment portfolios.

- Environmental and social risks are starting to influence mainstream investing decisions.
- ESG integration helps to make better investment decisions, lowering risks and increasing returns.
- Businesses should focus on material issues and what they can do, as well as collaborate and engage with shareholders and investors.

## Panel Discussion

### Integrating Sustainability for Responsible Business: The Integration of Sustainability Factors into Financing Processes and How This Will Impact Businesses

**Yuki Yasui**, Asia Pacific Region Co-ordination Manager of UNEP FI (moderator)

- **Roger Charles**, Executive Director, Environmental and Social Risk Management, Standard Chartered PLC.
- **Tan Chee Wee**, Head of Sustainability Reporting, DBS Bank
- **Gurdip Singh Sidhu**, Group Chief Strategy and Design Officer, CIMB Group

Many global and local banks are planning and implementing their transition towards sustainable business models, with a sound strategy behind sustainable finance frameworks and mechanisms. There are valuable lessons on how banks across the world are integrating sustainability into their expectations, which are in line with the Principles for Responsible Banking.

- Environmental and social risks are starting to influence mainstream lending decisions.
- Responsible banking looks at both managing risks, as well as creating positive impact and tapping into new opportunities.
- The involvement of business, government and individuals are critical to improve environmental and societal outcomes.



**"This is really a game where we don't need one or two heroes. We need the whole country and corporate sector to up their game."**

*Gurdip Singh Sidhu, Group Chief Strategy and Design Officer, CIMB Group at the panel discussion on Responsible Banking*



## Panel Discussion

### Accelerating Climate Action: What it Would Take to Move Towards a Low-Carbon Economy

**Andrew Chan**, Partner, Sustainability and Climate Change Leader, PwC's South East Asia Consulting Services (moderator)

- **Dr. Ben Caldecott**, Founding Director, Oxford Sustainable Finance Programme
- **Paul Milon**, ESG Specialist, BNP Paribas Asset Management, Hong Kong
- **Cedric Rimaud**, CFA, ASEAN Programme Manager, Climate Bonds Initiative

There are real business risks associated with the climate emergency and implications of the Paris Agreement. Policy-makers, businesses and financiers are already working to address climate-related risks, including some of the key common challenges in managing these risks.

- Climate action needs to be better understood and championed to take advantage of the significant opportunities that are already emerging for businesses, but more importantly, to prevent irreversible damages.
- Green bonds are a key accelerator towards a low-carbon economy.
- Climate risk disclosures (even if they are not TCFD) give investors something to chew on; it doesn't have to be too complicated at the beginning.

**"Malaysia has an opportunity to be a leader in the region. Despite the small size, you have an active financial market. If you are inclusive, we can work on solutions that can deliver change."**

*Cedric Rimaud, ASEAN Programme Manager, Climate Bonds Initiative at the panel discussion on Accelerating Climate Action on Responsible Banking*



## Burning Platform

### Facing Reality: Don't Just Stand By and Watch!

*Cory Richards, National Geographic Photographer and Adventurer*

A picture can speak a thousand words. Cory Richards talks about his experience traveling the world through the lens of his photography and what the view is like from the peak. See with your own eyes what's at stake for the human planet.

- We stand to lose incredible natural and cultural beauty from humankind's economic activities.
- Build inclusivity, not exclusivity.
- We have a responsibility as privileged people who hold a lot of 'power' to move industries and economies, and we only have one planet to be responsible for.

"If that tiny little dot [Earth] floating in space is what we're responsible for, that it's all we have to do, then I believe we have what it takes to take care of it."

*Cory Richards, National Geographic Photographer and Adventurer*



## Conference Closing

### YB Dr. Xavier Jayakumar

*Minister of Water, Land and Natural Resources (KATS)*

Malaysia's growth story is not just about GDP, but also about stronger governance, social equality and equity, and environmental stewardship. It is about efficient and responsible use of our natural resources, equitable opportunities and improving quality of life. All these will be critical to build a sustainable and carbon-neutral economy.

- Malaysia's natural resources are abundant, but we are facing issues such as water shortages, yearly haze pollution, etc.
- Suggestions are to plant two trees for every one tree felled, to start a green tax, and to engage with people on the fringes who are affected by deforestation.
- Besides the government, the private sector plays a major role in achieving environmental targets.

"You are welcome to join us on this journey to make Malaysia greener, better, healthier... We have enough resources, but we have to put the resources in the right place in order to make it happen."

*YB Dr. Xavier Jayakumar, Minister of Water, Land and Natural Resources (KATS), Malaysia*



## MASTERCLASSES



Understanding, Navigating,  
And Adopting The Right Standards And Benchmarks  
PricewaterhouseCoopers Malaysia

Building A Business Case & Planning Your  
Sustainability Journey  
Impacto Sdn Bhd

Embarking On Sustainable Finance:  
A Practical Briefing  
Ibis Consulting

Sustainability Tools & Resources For Environmental  
And Social Risk Management  
WWF

Operationalising Sustainability:  
From The What To The How  
ERM

## POLICY RECOMMENDATIONS

Based on the conversations, debates, and discussions over the 2-day summit, CIMB Group would like to highlight critical areas which require urgent policy deliberation and action. There are also areas where public-private consultations are needed, with recommendations from civil society and industry practitioners. The proposed CEO network will continue engaging with government, regulatory authorities and key influencers to progress on one or more of the following recommendations. The objective is to create an ecosystem where sustainable organisations accelerate into the future as responsible businesses and as a force for good for the planet and its people.

### GOVERNMENT AND REGULATORS

- MESTECC to consider more effective 'carrots and sticks' in the near future to encourage sustainable business practices, above and beyond compliance.
- Government and key regulatory bodies to invite the private sector and civil society to frame 'Sector Guidance' to address environmental and social issues faced by high-priority economic sectors.
- Lead government agencies to consider consulting the private sector and civil society to understand and document the cost implications and benefits of implementing new standards and principles under the proposed Environmental Act and Energy Efficiency & Conservation Act.

### PRIVATE SECTOR

- Businesses to designate a champion to drive sustainability from a top-down level. Company policies are essential to cascade real change throughout all levels of organisation.
- To consider sustainability- related risks and opportunities in risk management approaches and identify and monitor hidden issues within the supply chain.

### FINANCIAL INSTITUTIONS

- Banks to start integrating ESG risks into credit decisions, and to stress test physical and transition risks at a portfolio level.
- Investors to set a portfolio allocation target for ESG investments.

# IMPACT METRICS

## Awareness

### Top 5 Popular Conversations

Business-As-Usual is Not an Option

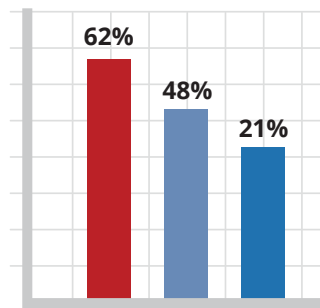
Climate-Change Induced Threats to Business

Modern Slavery is Rampant in Business

Bottom Line Impact of Unsustainable Activities

Adoption of SDGs to meet Global Agenda and for Local Impact

## Delegates' Level of Sustainability Awareness



- Disassociate from brands with negative ESG impact
- Recently initiated efforts to manage ESG impact / performance
- Have well-established ESG processes, with room for improvement

## Participation & Engagement



**1,244**

Delegates from 554 organisations

### ■ 30 Priority Sectors

(including Energy, FMCG, Agriculture, Banking & Finance, Telecommunications, Manufacturing, Automotive, Aviation, Real Estate & Construction, Retail, F&B, Hospitality & Tourism, IT, Civil Society, NGOs, Infrastructure, Logistics, Education, Gaming, Health, Insurance, Legal, Media, Oil & Gas, Publishing, Regulators, Textile, Tobacco, Transportation, Utilities, Professional Services)

### ■ 41 NGOs supporting and championing various social and environmental causes

(including Wildlife Conservation; Women's Rights and Protection; Waste Management; Refugee Rights, Education and Health; Entrepreneurship & Social Innovation)

■ **10%** From **competing banks**

■ **40 Speakers** and **experts**

■ **169 Top management** and **Board members**

■ **148 Representatives** from the **Government**

■ **35 Representatives** from **industry regulators**

■ **28 Influencers** from Top Listed Companies Commit to a CEO Network to inspire **sustainability leadership**

■ **6 Top foundations** and **funders** engaged

■ **12 Less mainstream NGOs** supporting **high-impact sustainability causes**

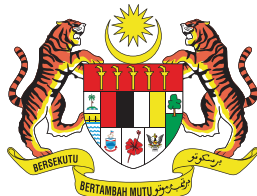
## Deliberations with Key Regulators & Industry Bodies



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA



**Suruhanjaya Sekuriti**  
Securities Commission  
Malaysia



**KEMENTERIAN TENAGA, SAINS, TEKNOLOGI,  
ALAM SEKITAR DAN PERUBAHAN IKLIM**  
MINISTRY OF ENERGY, SCIENCE, TECHNOLOGY, ENVIRONMENT & CLIMATE CHANGE



**KEMENTERIAN AIR, TANAH  
DAN SUMBER ASLI**



# REACH

## LinkedIn Performance



Total Estimated Reach

**23,600**



Impressions

**190,243**



Clicks

**9,281**



Total views for videos

**7,893**



Reactions

**1,451**



Mentions

**162**



Shares

**79**



Comments

**29**

## Media Coverage

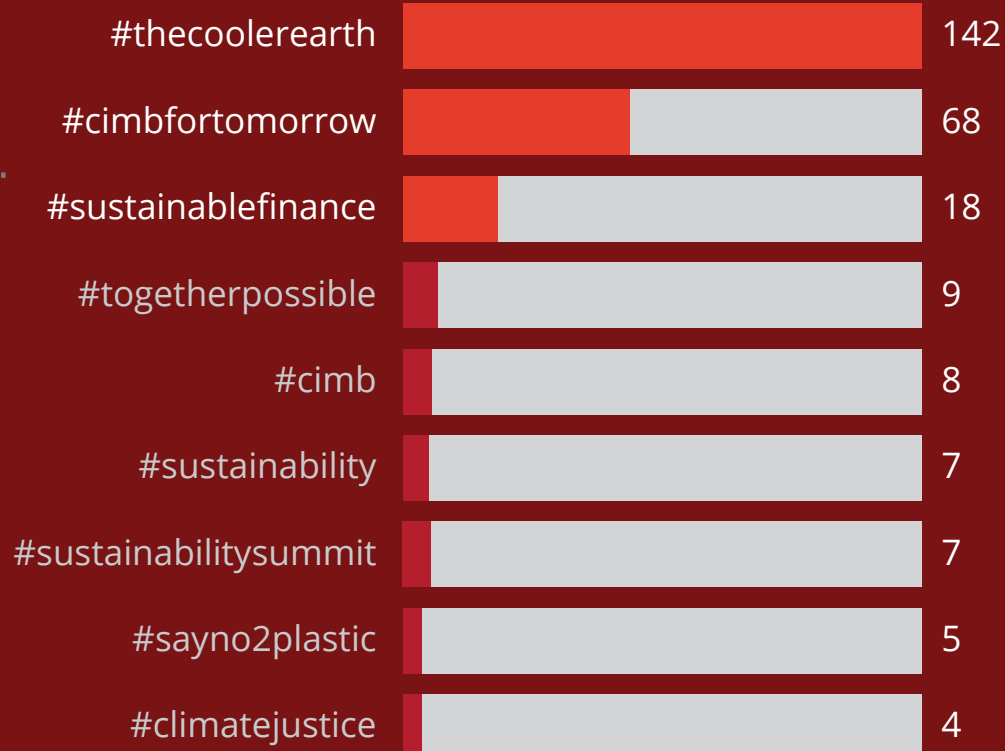
- Total PR Value (print and online): **RM1,914,018.90**
- Online coverage by country/region:

Country	No. of Online Articles
Malaysia	41
Thailand	10
North America	2



## Top Hashtags

.....  
About TheCoolerEarth between  
Oct 1, 2019 and Oct 2, 2019



## ACTION

- **Offset 1,007 tCO<sub>2</sub>e of carbon, more than 5 times the emissions from the conference** (200 tCO<sub>2</sub>e)  
Carbon Offset Target (100% Carbon Positive Event)
- **RM100 million**  
Launch of CIMB's allocation for SME Renewable Energy Financing.
- **USD680 million**  
Value of CIMB's SDG bond issued
- **RM15 billion**  
SME financing committed for 2019-2020
- **>21**  
Participating organisations planning to adopt ESG principles and practices
- **Preliminary expressions of interest** for 8 potential funding relationships to support select environmental and social causes

# Sustainable event features at The Cooler Earth



## FOOD

The menu was a reduced-meat menu, and ingredients were locally sourced wherever possible. Excess food was donated to a soup kitchen using biodegradable containers.



## PLASTIC & PAPER

No single-use plastic (e.g. plastic bottles) were provided during the event. No paper flyers, brochures, tickets, etc. were produced for the conference, as everything was available on the mobile app.



## BUNTINGS & BILLBOARDS

The door gifts for guests were laptop sleeves made from recycled buntings. A majority of the buntings used were CIMB buntings.



## WRIST BANDS

Guests were asked to return the wrist bands at the end of the conference for future events.



## BOOTHS & PHOTO-WALLS

The photo-walls, as well as display panels used in the booths can be reused for future events. The plant photo-wall was dismantled and plants given away to conference attendees.



## TRANSPORTATION

Conference attendees were encouraged to take public transport to and from the event.



## CARBON OFFSETS

The carbon footprint of the event was carefully tracked, and participants were encouraged to offset their own carbon contributions to the footprint. The total carbon footprint was estimated to be equivalent to around 200 tonnes of carbon dioxide (tCO<sub>2</sub>e), and the total carbon offsets purchased was 1,007 tCO<sub>2</sub>e, just over five times of the carbon emitted. Carbon offsets were applied towards the Bukit Tagar Sanitary Landfill for its waste-to-energy project.

## EMPOWERMENT



**325** practitioners across **15** major industries attended masterclasses on

- Understanding, Navigating, and Adopting the Right Sustainability Standards and Benchmarks
- Building a Business Case and Planning Your Sustainability Journey
- Practical Briefing on Sustainable Finance
- Sustainability Tools and Resources for Environmental and Social Risk Management
- Operationalising Sustainability: From the What to the How

# SUMMIT PARTNERS



## Charmaine Chee

Sustainable Banking Engagement  
Senior Manager, WWF Malaysia  
[cpcli@wwf.panda.org](mailto:cpcli@wwf.panda.org)

**WWF-Malaysia** (World Wide Fund for Nature-Malaysia) was established in Malaysia in 1972. It currently runs more than 90 projects covering a diverse range of environmental conservation and protection work, from saving endangered species such as tigers and turtles, to protecting our highland forests, rivers and seas. WWF-Malaysia also undertakes environmental education and advocacy work to achieve its conservation goals.

Globally, WWF partners and works with corporations, financial institutions, governments, local communities, and NGOs on these focus areas: #Forests, #Oceans, #Wildlife, #Food, #Climate & Energy and #Freshwater. Its mission is to stop the degradation of the earth's natural environment and to build a future in which humans live in harmony with #nature, by conserving the nation's biological diversity, ensuring that the use of renewable natural resources is sustainable, and promoting the reduction of pollution and wasteful consumption.



## Kishore Ravuri

Chief Impact Officer, Impacto Sdn Bhd  
[kish@impacto.my](mailto:kish@impacto.my)

Impacto is committed to inspire sustainability leadership by creating greater environmental and social consciousness. In the process, it bridges meaningful relationships between corporate citizens, governments, civil society, and beneficiary communities.

Impacto believes that the world of business has much more to offer when businesses put on their sustainability lens. Businesses (supported by their ideas and influence to effect change) can be a powerful force, with both will and wisdom to create positive economic, environmental and social impact.

Impacto's singular objective is to catalyse such impact, which can be both measured and valued by all stakeholders and shareholders to business, shaping a better future and a better planet.



**Sarawak Energy Berhad** is an energy development company and a vertically integrated power utility with a vision to achieve sustainable growth and prosperity for Sarawak by meeting the region's need for reliable and renewable energy—providing electricity to 2.8 million Sarawakians in urban and rural areas.

Built on a foundation of almost 100 years of experience, our role is to provide reliable, safe, and competitively-priced power. Our energy predominantly comes from Sarawak's rich hydropower resources, making our energy supply environmentally friendly and sustainable. We are the primary electricity provider in Sarawak, with an expanding consumer base of more than 680,000 account holders throughout Sarawak and a growing multidisciplinary workforce of 5,000. Sarawak Energy is the largest employer of professional Sarawak talent.

We are now taking bold steps to support Sarawak's goal of achieving developed status by 2030. In advancing the agenda of sustainable and continuous growth, a strategy roadmap is designed to consolidate, protect and optimise the value created from the transformation of a traditional utility into a corporate power house and digital utility of the future by focusing on excellence in operation and Health Safety and Environment (HSE), project delivery and talent management enabled by a high performance organisational culture.

For more information, please visit [sarawakenergy.com](http://sarawakenergy.com)

# SUMMIT PARTNERS



FOUR SEASONS

We have chosen to specialise within the hospitality industry by offering only experiences of exceptional quality. Our objective is to be recognized as the company that manages the finest hotels, resorts and residence clubs wherever we locate. We create properties of enduring value using superior design and finishes, and support them with a deeply instilled ethic of personal service. Doing so allows Four Seasons to satisfy the needs and tastes of our discerning customers, and to maintain our position as the world's premier luxury hospitality company. Four Seasons supports sustainability through practices that conserve natural resources and reduce environmental impact, supporting sustainable tourism and community development, and raises funds for cancer research.

For more information, please visit [fourseasons.com/kualalumpur](http://fourseasons.com/kualalumpur)



a bit less  
bulk store

A Bit Less Bulk Store is a zero waste groceries store that carries packageless staple food, vegetables and lifestyle products. Our aim is to eliminate single-use plastic packaging and create a community that shops with minimum impact on the environment. The name of A Bit Less serves as a reminder for us to use a bit less single use plastic every time and create a bit less waste. A little bit less at a time. We believe when everyone in the world starts to produce a bit less waste, we can have a better future.

For more information, please visit [facebook.com/abitlessbulkstore](https://facebook.com/abitlessbulkstore)



CIMB Foundation was launched in 2007 as the corporate responsibility and philanthropic arm of CIMB Malaysia. The Foundation supports the development and empowerment of communities and is committed to improving the quality of life of communities and promoting sustainable development. The Foundation by itself, and its strategic partnerships, aims to improve the lives of communities and individuals by responding to the needs and opportunities in the areas of Community Development, Sports and Education.

For more information, please visit [cimbfoundation.com](http://cimbfoundation.com)



iCYCLE® is a solutions provider in waste separation and recycling. We provide a platform for eco-friendly communities; from individuals, and organisations to government agencies. Our platform is able to help our communities access real time data in order to monitor and track the performance of our recycling activities. Therefore, by using our recycling contract, communities will enjoy the value of living in a sustainable environment by reducing, reusing and recycling, in short living an eco-friendly lifestyle.

For more information, please visit [icycle-global.com](http://icycle-global.com)



Bukit Tagar Sanitary Landfill (BTSL) is the premier sanitary landfill in Malaysia, developed to provide a long-term solid waste management solution for Kuala Lumpur and Selangor with its fully engineered facility employing modern technology and international best practices. BTSL is classified as a Level 4 landfill under the Technical Guideline for Sanitary Landfill, Design and Operation published by the Ministry of Urban Wellbeing, Housing and Local Government and sets the benchmark for solid waste management in the country.

For more information, please visit [kbenviro.com.my](http://kbenviro.com.my)

# SUMMIT PARTNERS



Lang Tengah Turtle Watch (LTTW) was founded as a conservation organisation in 2013, with the aim to help save endangered sea turtles from extinction. From the initial project site on Lang Tengah island in Terengganu, the project expanded to Tanjong Jara Resort in 2016 and to date has saved over 60,000 sea turtle eggs from being sold to the market for consumption across both sites.

Outreach work also forms an essential part of the conservation work being done. The LEAP Together programme run in collaboration with CIMB Foundation in 2015/2016, engaged over 250 local school children with nature and conservation. In 2018 LTTW ran a similar outreach programme on a larger scale - focusing on marine pollution - with the British High Commission, where over 5,500 local school students were involved.

LTTW also seeks to support and foster ethical business initiatives and is working to try and encourage greater sustainability and environmental responsibility within the tourism sector in Terengganu. Through this, LTTW endeavours to realise the vision that both businesses and wildlife can not only benefit one another, but can prosper together long into the future.

For more information, please visit [langtengahturtlewatch.org](http://langtengahturtlewatch.org)



MATTAN is a consultant and system integrator with experience in designing and managing multi-disciplinary Renewable Energy (RE) projects i.e. Solar, Biogas.

MATTAN offers a holistic one-stop solution i.e. Engineering, Procurement, Construction and Commissioning (EPCC) including financial feasibility study for RE projects.

For more information, please visit [mattan.com.my](http://mattan.com.my)



Established in 2010, Pertubuhan Pelindung Khazanah Alam Malaysia (better known as PEKA Malaysia) was formed with the vision to save the oldest rainforest with all its biodiversity from extinction, as part of the total living environment for people. Its mission is to be the force in ensuring the protection and conservation of the natural environment. PEKA Malaysia is a non-paying volunteer environmental NGO and we aspire to be the voice of the natural environment, to defend its rights as well as protect, conserve and preserve it for the future of all living species. One of our main aims is to raise awareness of the present plight of the natural environment and to encourage creation of a sustainable future in line with our motto "SEE NATURE, SEE LIFE".

Founded by Puan Sri To' Puan Datuk Shariffa Sabrina for her love of nature and belief in preserving the natural heritage, PEKA has strictly been run by volunteers since its inception. PEKA Malaysia has been the recipient of numerous awards and recognitions on both the national and international level, including the Europa Sustainability Award 2012, among the Top 30 Green Catalysts 2014 in Malaysia for Green Tech Awards, and Eco-Champion of the Year for Pangkor Dialogue Awards 2016.

For more information, please visit [pekamalaysia.org/v2](http://pekamalaysia.org/v2)



Because we NEED a jungle out there.

Rimba, which means 'jungle' in Malay, is a Malaysian non-profit research group focused on conducting conservation science. We use the results of our studies to engage constructively with policy-makers and natural resource managers to help improve the protection and management of Peninsular Malaysia's biodiversity. We take a collaborative and inclusive approach to our work, and function as a virtual lab to connect like-minded people.

For more information, please visit [rimbaresearch.org](http://rimbaresearch.org)

# SUMMIT PARTNERS



Solarvest is the preferred and trusted solar energy solutions partner in Malaysia and South East Asia. We are specialised in providing our clients a solid financial return with our expertise in Engineering, Procurement, Construction and Commissioning (EPCC) in solar technology. With our extensive portfolio from small-medium, listed and global companies to utility scale solar farm, we are uniquely positioned to deliver durable and high-performance solar systems. In driving the global green movement, Solarvest is proud to be part of the journey of the government force towards Malaysia's sustainable future and global mission on carbon emission reduction and combating climate change.

For more information, please visit [solarvest.my](http://solarvest.my)



Tanamera means Red Earth in the Malay language; a fitting name for our range of products that are carefully made from raw materials sourced from rich and luscious tropical rainforests. This product range is created based on Asian tropical spa treatments and is conveniently packaged to be used at home, while travelling, or for use in professional spas.

Tanamera's logo also personifies everything we represent – natural remedies, eco-friendly products and packaging, traditional Asian treatments and the healing power of tropical herbs and essences.

For more information, please visit [tanamera.com.my](http://tanamera.com.my)



Rampai-Niaga Sdn Bhd is the sole franchisee for The Body Shop business in West Malaysia and Sabah. Helmed by Managing Director, Datin Mina Cheah-Foong, and Executive Director, Dato' Simon Foong, the first shop was opened in Plaza Yow Chuan in December 1984, and has since then rapidly evolved into a wide network of 90 over stores, the majority of which are located strategically in leading shopping centres within urban centres throughout West Malaysia and Sabah.

The Body Shop is a values-driven, high-quality skin and body care retailer famous for creating a niche market sector for naturally inspired products that are 100% vegetarian and currently with many other products that are also 100% vegan. The Body Shop has introduced a generation of consumers to the benefits of a wide range of bestsellers from Vitamin E Moisture Cream to the Tea Tree Oil range and Japanese Cherry Blossom Eau De Toilette (EDT).

For more information, please visit [thebodyshop.com.my](http://thebodyshop.com.my)



t.o.t.d. fabricates new products out of industry excess materials using upcycling processes. In order to discover materials in need of rescue, we find and source the excess materials from local textile manufacturers, pre-consumer materials which have yet to reach consumers.

At t.o.t.d we reject the "make it cheap, make it disposable" mode of thinking and have a deep commitment to upcycling. We believe a product is truly sustainable when it is made so well, it doesn't need to be replaced frequently. The longer a product lasts, the less waste we see in the long run.

Environmental protection isn't merely a slogan, it's a life attitude in a new era.

For more information, please visit [facebook.com/totdvogue](https://facebook.com/totdvogue)



# CARBON OFFSET CONTRIBUTIONS

Thank you to the following participants and organisations for contributing towards offsetting the carbon footprint of The Cooler Earth.

**A Mei Ling Sieh**

**Alvin Yu**

**Anita Hashim**

**Ashraf Ali**

**AYER Holdings Berhad**

**Azita Baizura,**  
Principal Asset Management

**Aznita Pharmy**

**Azrina Baizura**

**CapitaLand Malaysia Mall Trust**

**CDH Software & Services ;**  
**CDH Trading & Marketing ;**  
**S/E™ Digital Marketing Div ;**  
**Sandwich Enterprise**

**Cheryl Tan**

**Christine Ong Mei Yi,**  
CIMB Malaysia

**Dawn Foo (Robeco)**

**Denise Fong,**  
Public Bank Berhad

**Dorea Kuek**

**Elena Almeida**

**Eng Hoo Chang**

**Fauziah Harun**

**Fook Hing Chong**

**Gadang Holdings Berhad**

**George Koshy**

**Hetty Marini Syed Ahmad**

**ICMR**

**Ivy Wong**

**Jasmin Abu Bakar**

**Kasturi Subramaniam**

**Kenneth Lee**

**Kwan Keen Yew**

**Lee Phing Tan**

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Timberland Berhad

**Leng Kuang Sum**

**Leong Wen Yee,**  
Public Bank Berhad

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CIMB

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**Mohammad Taufik Azami**

**Molly Chong**

**Ng Seiw Kuan,**  
Public Bank Berhad

**Nik Haryati Nik Mohamad**

**Nikki Lai**

**Nor Azim Hakim Bin Norazmi**

**Noor Emeera Hashim**

**Noor Suhaila Saad**

**Norzilah Abdul Rahman**

**Poh Ean Ong**

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**Rosmala Nasir**

**Ruiming Liew**

**Shik Heng Tay**

**Soraya Barakbah**

**Sow Fong Leong**

**Su Yin Teoh**

**Sui Lian Lim**

**Sukanta Dutt**

**Syakirah Mazrah**

**Wai Ching Tang**

**WWF**

**Yang Wai Chin,**  
Ecobuddy

**Yessika Anggraika**

**Yoke Wah Lee**

**Yvonne Tan**

# ORGANISING COMMITTEE

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Group Events, CIMB

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Kamarulzaman Mohd Nor

Mohd Noor Adnan

Mohd Rijal Mohd Derus

Sharil Amin Abdul Rahim



**FORWARD**  **Sustainability**

Our mission to bridge banking and social & environmental responsibility. Learn why we're doing it [here](#).