

Sustainability Report 2024

For the year ended 30 June 2024
Jumbo Interactive Limited
ABN 66 009 189 128

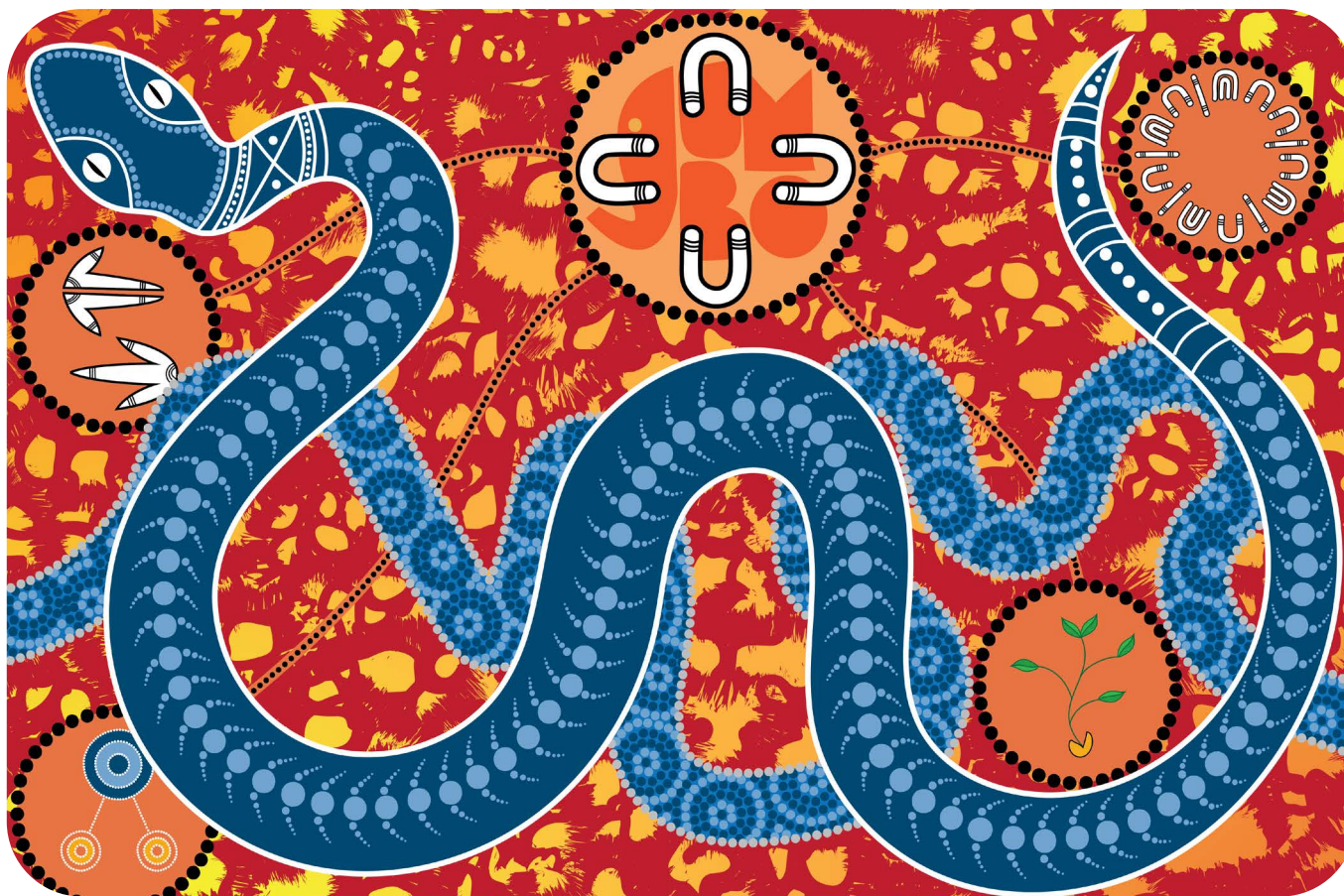


JUMBO

Acknowledgement of Country

Jumbo Interactive Limited (Jumbo) and its subsidiaries (Group) would like to acknowledge the Turrbal and Yuggera People, the traditional custodians of the land on which our global business was founded. We pay our respects to Elders past and present, the keepers and storytellers of First Nations customs and culture. We would also like to extend our respect to any Aboriginal or Torres Strait Islander people engaging with this report.

Across the seas, we would also like to acknowledge the Blackfoot Confederacy, including the Siksika, Piikani and Kainai Nations; the Stoney-Nakoda Nation; and the Tsuut'ina Nation, upon whose land our subsidiary, Stride, operates.



Above: Chad Briggs, local Yugambeh artist partnered with Jumbo in creating this symbolic artwork that talks to Jumbo's origin story. Depicted in the art, you can see the Rainbow Serpent across the page representative of life and creation. Visible beneath is the Brisbane river, paying homage to our beginnings in Brisbane. Clockwise, starting on the bottom left, Bora's (circle images) depict threads of Jumbo's history. Our Australian region in blue, with trails connecting to our growing businesses in the UK and Canada; the kangaroo and emu, always moving forward; all of our people at Jumbo, in the centred Bora; our stakeholders and the lives of each person we impact through our services; and, an image of a green shoot, symbolic of our reconciliation journey.

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About this report

The 2024 Sustainability Report for Jumbo explains our approach and progress towards creating a socially and environmentally responsible and sustainable business with effective governance that positively impacts our people, customers and communities, while delivering long-term value for shareholders. We published this report on 23 August 2024 as part of our annual reporting suite of documents. It covers the period 1 July 2023 to 30 June 2024 and is focused on Jumbo's Australian business operations, unless otherwise stated. In determining content for inclusion, notably the material topics facing Jumbo, we referenced the Sustainable Accounting Standards Board (SASB) Foundation, UN Sustainable Development Goals (SDGs) and industry specific standards. All dollar values are in Australian dollars (A\$) and years referenced pertains to year 1 July to 30 June, unless otherwise stated. The information enclosed in this report has not been subject to review by our external auditor. Please direct any questions on this report or topics related to sustainability to sustainability@jumbointeractive.com.

Corresponding documents

To understand the Group's total performance, this report can be read alongside the reports referred to in the below table. These documents can be viewed on our website (see Directory on page 43 for details).

Key area	Annual Report	Corporate Governance Statement	Modern Slavery Statement	Sustainability Report
Governance	✓	✓	✓	✓
Risk	✓	✓	✓	✓
Strategy	✓			✓
Financial Performance	✓			
Sustainability	✓			✓

Letter from our Chair and CEO

This year we have reduced our carbon emissions, strengthened corporate governance and mitigated against privacy and cyber risks.

Welcome to the third edition of our Sustainability Report. Jumbo is a socially responsible and sustainable business, with effective governance, that positively impacts our people, customers and communities, and delivers long-term value to our shareholders.

Our mission is to create positive social impact by making lotteries easier and we have made steady progress again this year. We have also had a few lessons along the way and these are shared throughout the report.

Our highlights

It is very pleasing to report that our significant progress with our sustainability program this year was made alongside double-digit growth across key metrics in our business. This was also achieved amid a backdrop of increasing threats to data protection, privacy and cybersecurity.

Highlights of the year include:

- ✓ We are pleased to report that we achieved Climate Active carbon neutral certification for our FY2022 emissions in our Australian operations, advised this year. We have also retained Climate Active carbon neutral certification for our FY2023 emissions and have reduced our total absolute emissions in FY2023 by 17.7%.
- ✓ Jumbo University (JU), our market-leading learning platform has proven to be a great success in driving a culture of continuous learning this year. This has promoted knowledge sharing across our Group, driving engagement and developing new skills for our people. Importantly, it has ensured our compliance training is consistent across the Group.
- ✓ This year, we brought our refreshed diversity, equity, inclusion and belonging (DEIB) commitment to life.

Our targeted actions have helped foster an inclusive and psychologically safe work environment where our people have an equal voice and opportunity to thrive. Pleasingly, our Australian and UK operations continue to be certified as a Great Place to Work, highlighting our commitment to our people.

- ✓ Jumbo continued to work with our communities to create positive social impact. We invested over \$150,000 in sponsorships and donations that align with our overarching sustainability goals and values. In FY2025, we will seek additional sponsorship opportunities to expand our social impact.
- ✓ Responsible procurement is maturing within our business. In FY2024, we enhanced our supplier protocol to ensure we are screening suppliers for ESG risks, including modern slavery. We also introduced compulsory modern slavery awareness training to all employees.
- ✓ The Board and executive leadership have worked with our experts this year to discharge our enormous responsibilities for data protection, privacy and cybersecurity. Where required, we have engaged independent subject matter experts. Given our online products and services, we recognise that making sure that our data is safe and secure to protect our players is imperative.
- ✓ We have continued to integrate AI across various facets of our business, leveraging its capabilities to enhance customer support, marketing, development, and other business operations.
- ✓ Looking forward, we will begin to prepare our sustainability program to align with the mandatory climate-related reporting under the Australian Government's planned legislation. This legislation closely aligns with the International Sustainability Standards Board (ISSB) sustainability and climate-related disclosures.

As our world changes and stakeholder expectations develop, we are refining our approach to sustainability. We engage with our internal and external stakeholders to understand what material issues are relevant to our business, and how we may have a positive impact on them.

Our ongoing journey

It is an exciting time in our group's history as we continue to grow. Having delivered our most successful year to date, we recognise that we need to balance this growth with our impacts to people and the planet. We believe that setting and delivering on a strong sustainability strategy creates a resilient business and drives value for all stakeholders. Thank you for joining us as we continue our sustainability journey.



Susan Forrester

Susan Forrester AM
Chair and Non-Executive
Director



Mike Veverka

Mike Veverka
Managing Director, CEO
and Founder

Introduction



About Jumbo

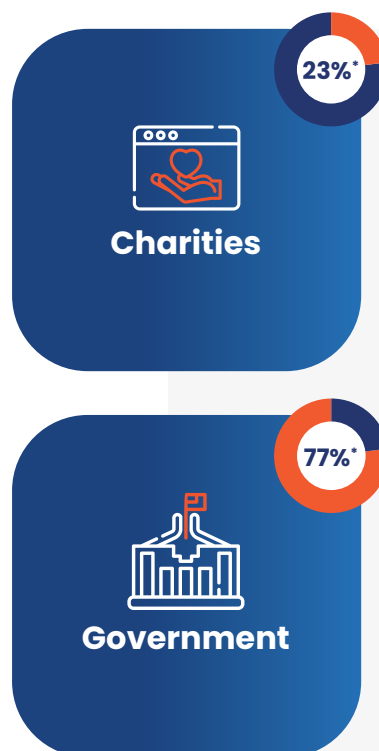
Business mix

Jumbo is a digital lottery specialist. We provide our proprietary lottery software platforms and lottery management expertise to the charity and government lottery sectors in Australia, the United Kingdom and Canada.

Our mission is to create positive social impact through making lotteries easier, and our vision is to become the number one choice in digital lottery and services around the world.

Our innovative and player-centric approach to digital lotteries and online retailing make us the platform of choice for more than four million active players. Our platform and superior player experience is scalable and caters for causes ranging from local causes to large state lotteries.

Jumbo was founded by Managing Director and Chief Executive Officer (CEO) Mike Veverka in 1995 with a single computer. Since then it has matured into a leading digital lottery retailer and lottery software provider with over 250 employees across Australasia, the United Kingdom (UK) and Canada. Jumbo was listed on the ASX in 1999. In FY24, Jumbo helped raise over \$260 million for good causes for our charity partners¹.



gatherwell 
A JUMBO COMPANY

StarVale
A JUMBO COMPANY

STRIDE
A JUMBO COMPANY

LOTTERY 
PLATFORM

JOZ 
LOTTERIES

lotterywest 

LOTTERY 
PLATFORM

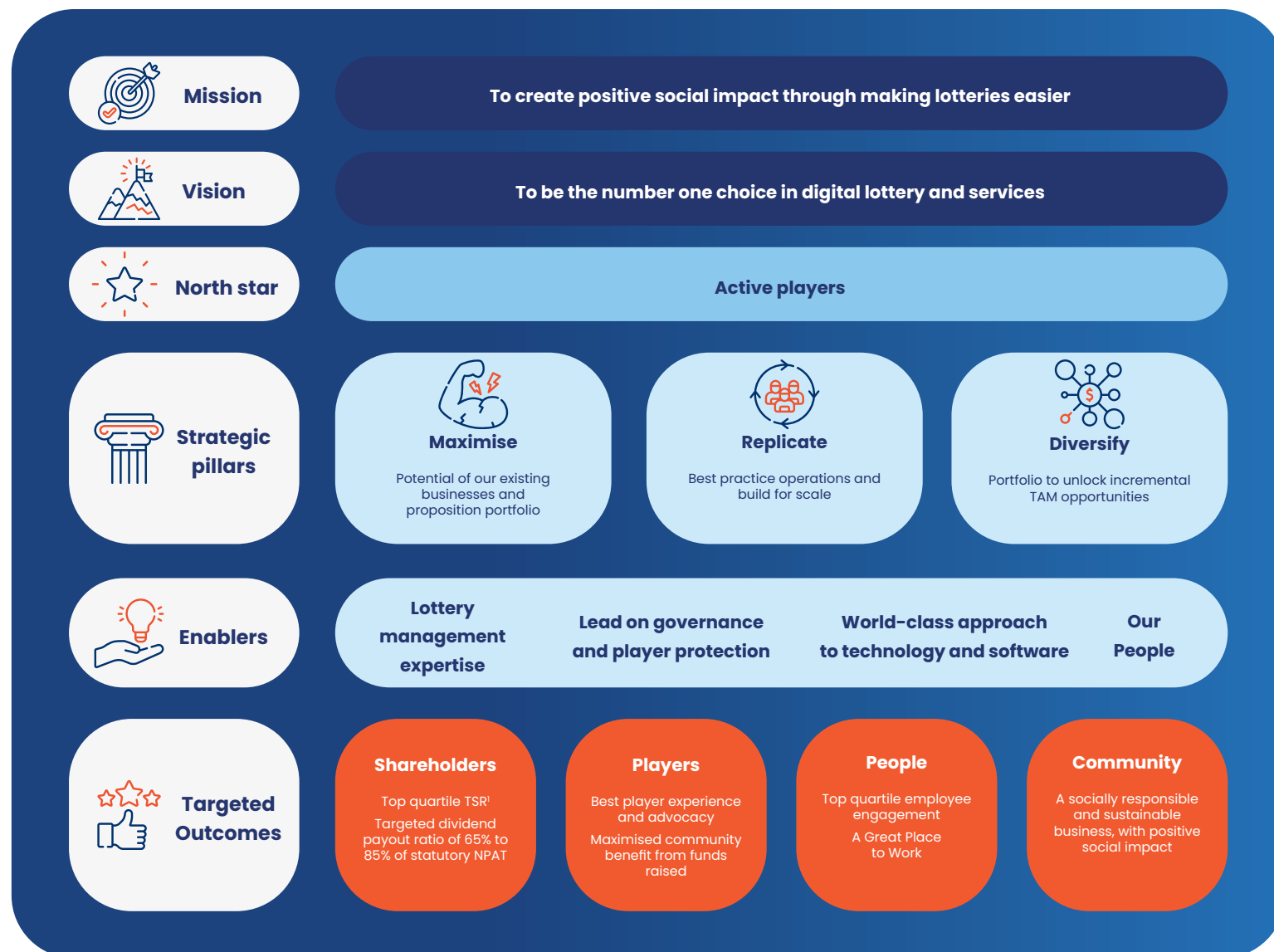
¹ Return to cause funds raised by our charity partners, excluding state-based lottery taxes from Lotterywest and The Lottery Corporation
*Business mix (based on FY24 revenue)

Our strategy

Jumbo is on a mission to create positive social impact through making lotteries easier.
Our vision is to be the number one choice in digital lottery and services.

To deliver our strategy and move further towards our vision, we have three key strategic pillars:

- ✓ **Maximise** the potential of our existing businesses and proposition portfolio, particularly the Australian Lottery Retailing segment.
- ✓ **Replicate** best-practice operations and learnings from Lottery Retailing into our other operating segments and build for scale.
- ✓ **Diversify** the portfolio to unlock incremental Total Addressable Market (TAM) opportunities and create new revenue streams.



1. Total Shareholder Return vs S&P/ASX300 Accumulated.

Highlights from FY24

**Certified
carbon neutral**
by Climate Active for our
Australian operations¹

17.7% reduction
in overall emissions for our
Australian operations¹



**Great Place
to Work**
certified in Australia
and the UK

**Jumbo
University (JU)**
program rolled out

40:40^{VISION}
Continued commitment to
**HESTA's gender
diversity vision**

\$150,000+
invested into community
sponsorships and donations

Responsible AI
policy introduced

**Compulsory modern
slavery training**
introduced for all employees

**Supplier
protocol**
implemented, which considers
potential ESG risks

1. FY22 and FY23 emissions

Reflections from FY24

Environment

More than ever before, community expectations and regulator standards for environmental sustainability are evolving. Each year these changes are integrated into our business operations and strategy to ensure Jumbo continues to have a positive impact.

Last year, we set an ambitious environmental action plan and showed progress. However, given operational changes, many actions were not achieved and, where relevant, are included in this year's plan.

Jumbo is committed to continuous improvement and we hold ourselves accountable for our actions. However, we have also recognised the challenge of reducing our environmental impact while pursuing growth. In our updated plan, we have built in the flexibility needed to achieve our future environmental goals in alignment with emerging standards and risks and business growth.

Social

We use employee feedback to improve our internal training. This year we trialled hybrid learning (which is a mix of audio visual and in-person participation), to bring leaders in different countries together in our leadership development program, Level Up. Following feedback from participants, we will now hold sessions either 'all online' or 'all in-person' as this was the preferred manner to achieve a consistent, more seamless experience.

We provide sponsorships and donations in line with our framework to ensure they support our sustainability goals. In FY25, we will review our existing sponsorships against our sponsorship framework and vision and seek out additional sponsorship opportunities for potential to broaden our impact.

Governance

We appreciate the ever-changing regulatory environment in which we operate and this includes the challenges that come with continued scrutiny of data protection and cyber resilience. We await the impact of proposed legislation in Australia and in Canada which may significantly alter the obligations for use and protection of personal information and we anticipate continued legislative reform will increase standards of corporate governance for cyber events, including expectations regarding market disclosures.

We are preparing to meet these new requirements with the increased focus that they deserve. Through an enhanced training suite, we have now standardised our training across our global employee base, allowing us to continue to update our training in line with changes in the regulatory landscape as and when they become apparent. We have learnt that this makes it easier to reinforce our good corporate governance standards.

Sustainability at Jumbo

Our approach

Jumbo is committed to being a socially responsible and sustainable business, with effective governance, that positively impacts our people, customers and communities while delivering long-term value to our shareholders. We have embedded continuous improvement into our approach, and aim to share our journey, including both our achievements and learnings, throughout the process.

This report aligns with the SASB framework and includes our actions towards the UN SDGs. We are preparing to conduct a gap analysis that will help us understand our future reporting requirements in alignment with the ISSB sustainability and climate-related disclosures.

Sustainability roadmap



FY24

Completed review of current sustainability roadmap and action plan.



FY25

Update and begin to implement a Group-wide sustainability roadmap and action plan.



FY26

Full integration of the Group-wide roadmap and action plan.

Jumbo is in the process of updating its sustainability roadmap and action plan, to ensure that we take a holistic approach to sustainability, maintaining actions in line with our vision and stakeholder priorities. This updated plan will be finalised in early FY25 and incorporate all areas of sustainability. Our intention is to enhance our action plan over the coming year, to ensure our initiatives include all areas of our operations and sustainability.

Sustainability governance framework

Board

Oversight

Governance, risk and compliance functions

People and Culture Committee

- Remuneration
- Diversity and inclusion
- Employee experience
- Learning and development
- Culture

Audit and Risk Management Committee

- Privacy
- Data governance
- Cyber security
- Regulatory compliance
- Risk management

Monitor

Developments among peers, markets, regulators and other stakeholders

Sustainability Council

Material issues

To understand if our material issues have changed this year, we undertook peer benchmarking, engaged internal stakeholders, and listened to external stakeholders throughout the year.

Jumbo’s materiality matrix was refined to add new technologies, artificial intelligence and innovation, and minor changes were also made to the wording of some material issues to align with current thinking. We have considered these changes made in terms of stakeholder importance and business materiality. Jumbo commits to undertaking a comprehensive update of our material issues by engaging our internal and external stakeholders in FY25. We continue to refine our approach to materiality and seek alignment with the Global Reporting Initiative (GRI) 2021 standards.

Stakeholder engagement

Jumbo engaged with our internal and external stakeholders on a regular basis throughout this financial year. Our approach has not changed, and we continue to believe that our success relies on meeting the expectations of our stakeholders. For more information on our stakeholders, methods of engagement and focus areas, please refer to our [2023 report](#).

Environment
Environmental sustainability
Social
Employee, health, safety and wellbeing
Diversity, equity, inclusion and belonging
Fostering talent
Donations, sponsorships and community engagement
Responsible procurement
Governance
Data protection, privacy and cybersecurity
Responsible play, marketing and player experience
Governance, ethics and culture
New technologies, artificial intelligence and innovation

Environment



Environmental sustainability

Jumbo is committed to continuous improvement in corporate environmental sustainability, and we recognise that this is a dynamic and evolving area. This year, Jumbo reviewed our plan, and updated our future actions to align with emerging standards, benchmarking, and our own operational journey. Our overarching ambition for the next year is to enhance our data capability to achieve effective change, monitor progress and comply with both national and international standards.

Year in review



Reviewed our current waste management practices and explored waste recycling options available to Jumbo.



Monitored the impact of changes to our FY23 emissions due to transition to a hybrid model in May 2023. While this did not have a material impact on emissions last year, further analysis on FY24 emissions will determine if this is still the case.



Measured our FY23 carbon emissions and retained carbon neutral status for our Australian operations by Climate Active.



Investigated transition to renewable energy for Brisbane office. A decision will be made on this in FY25.



Continued to monitor our suppliers for engagement in key sustainability initiatives.

FY25 actions



Manage our impact



Inspire positive change

Create a sustainability data hub

Capturing and storing our measured environmental data in a centralised location to ensure that we make decisions that have a genuine positive impact.



Energy and emissions

- ✓ Prepare to measure our Group carbon emissions.
- ✓ Prepare to update our emissions reduction pathway.



Waste

- ✓ Implement a waste reduction and recycling strategy for Jumbo.
- ✓ Continue to collect waste data and investigate whether categorical waste data is feasible.



Water

- ✓ Develop a water strategy for Jumbo, with an aim to reduce our consumption.



Biodiversity

- ✓ Investigate measures to enhance biodiversity in our carbon offsets portfolio and operations.



Suppliers

- ✓ Continue to monitor outcomes from the supplier screening process.
- ✓ Enhance our supplier screening process to include more stringent environmental measures.



Employees

- ✓ Increase measurable internal engagement with sustainability initiatives in line with important dates such as volunteering and internal events.



Community partnerships

- ✓ Investigate new community partnerships that align with our sustainability goals.



Standards

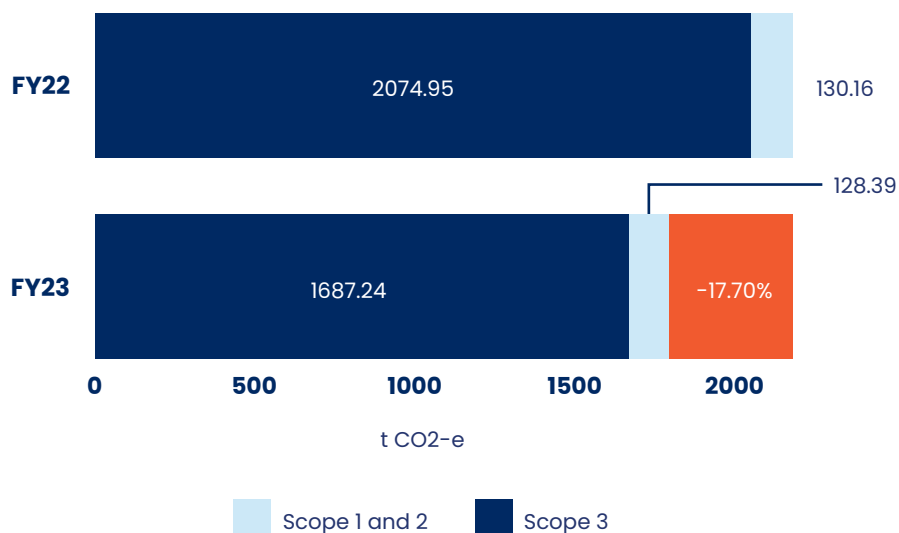
- ✓ Expand our sustainability initiatives into our international operations.
- ✓ Begin to prepare our sustainability program to align with climate-related reporting under the Australian Government's planned legislation.

Emissions

After an intensive data collection and verification process, Jumbo has attained Climate Active certification for our FY22 baseline emissions data. We continue to be certified carbon neutral for our business operations by Climate Active in FY23 and will pursue a renewal of our certification for FY24 data. This involved calculating our Scope 1, 2 and 3 emissions on an absolute emissions basis. Our total absolute emissions reduced year-on-year (YoY) by 17.7%. We reduced our emissions primarily by spending less on professional services, reducing Scope 3 electricity usage and reducing our use of air transport.

In FY25, we will begin preparing to measure our international emissions. Once we have measured our Group emissions, we will aim to update our emissions reduction pathway. We are currently identifying ways we will be able to verify this pathway in line with current scientific thinking.

Scope 1, 2 and 3 GHG emissions

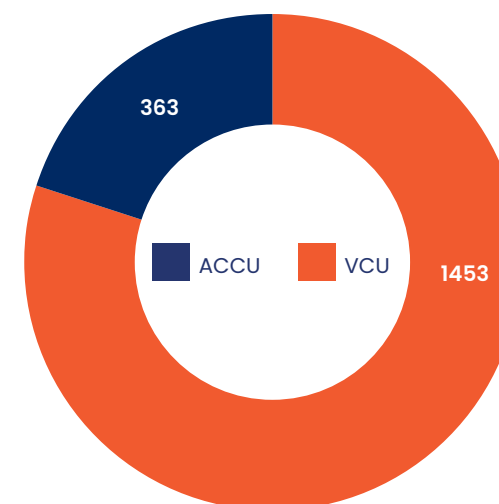


Offsets

Our FY23 emissions have been offset using a combination of carbon credits including both Verified Carbon Units (VCUs) and Australian Carbon Credit Units (ACCUs). Jumbo purchased carbon credits in the following projects:

- ✓ Wind Project in Maharashtra, India – increasing renewable energy availability to the grid, and reducing local air pollution
- ✓ Garrawin Gumahah Regeneration Project, Australia – protecting the local ecosystem from land clearing and managing invasive species.

These carbon offsets are aligned with the following Sustainable Development Goals (SDGs):



We acknowledge our reliance on carbon offsets to achieve our carbon neutral certification. In FY25, Jumbo will focus on measuring our total Group emissions and reducing this reliance, while understanding our limited ability to reduce Scope 3 emissions in the near-term. Jumbo will also focus on refining our offset strategy to ensure that our offsets are aligned with our action plan focus areas.

Social



Employee health, safety and wellbeing

At Jumbo, the safety and wellbeing of our employees is paramount. During the year, we successfully rolled out an overarching Workplace Health, Safety & Wellbeing framework across the entire Group. This initiative underscores our unwavering commitment to ensuring the safety and well-being of our people. The new framework not only standardised our safety practices but also reinforces our culture of vigilance and care throughout the organisation.

Comprehensive training is essential in fostering a safe, respectful, and productive work environment. In line with this commitment, we launched our first compliance training framework on 1 March 2024, delivered to all employees and directors in three phases:

- **Phase 1: Corporate governance** – March 2024
- **Phase 2: Safe and sound at Jumbo** – May 2024
- **Phase 3: Cyber and data security** – July 2024

Phase 2 focused on employee health, safety, and wellbeing, featuring mandatory training and assessments on the following topics:

- **Safety and wellbeing framework:** An overview of our comprehensive approach to ensuring a safe and healthy workplace.
- **Respectful workplace and reporting procedures:** Guidelines on maintaining a respectful work environment and the procedures for reporting any issues.
- **Bullying, harassment, discrimination and psychosocial hazards:** Training on identifying, preventing, and addressing these issues to ensure a safe workplace.
- **Sexual harassment awareness:** Educating employees on recognising and preventing sexual harassment.
- **Incident and hazard reporting:** Instructions on how to report incidents and hazards promptly and effectively.

Great Place to Work

This year, we have placed a strong emphasis on integrating people processes across Australia, the UK and Canada, to foster a cohesive and dynamic work environment. By leveraging the diverse perspectives and strengths of our international teams, we are creating a culture that values collaboration, continuous improvement, and mutual support.

We are proud to announce that our efforts have been recognised on a global scale. Both our Australian and UK operations have been certified as a Great Place to Work, a testament to our commitment to creating a positive and productive workplace. This certification reflects feedback provided by our teams across employee satisfaction, engagement, and overall wellbeing.

Despite these achievements, we acknowledge that there is always room for improvement. Having missed the certification index score in Canada we are focused on enhancing our employee value proposition to ensure our workplace thrives and Jumbo meets our people's expectations. Workplace culture is a key driver of our organisational success and remains a priority. As we move forward we will continue to invest in initiatives that support our employees' professional development, wellbeing, and engagement.

Our streamlined executive leadership team plays a pivotal role in driving our workplace culture and strengthening leadership presence across the organisation. By providing clear vision, strategic direction, and robust support, the executive leadership team will enhance communication, collaboration, and cohesion, positioning Jumbo for sustained success and growth.



Diversity, equity, inclusion and belonging

Our Diversity, Equity, Inclusion and Belonging (DEIB) vision is to ensure all team members have an equal voice and opportunity to thrive. We foster a safe environment where unique perspectives are valued and celebrated, allowing everyone to bring their authentic selves to work.

In FY23, we released an updated Diversity, Equity, Inclusion and Belonging (DEIB) Commitment, focusing on accountability, access, education and community.

This year we brought that commitment to life through targeted actions that foster an inclusive and psychologically safe work environment.

Accountability, transparency, and communication:

- ✓ Collected candidate demographics to foster a more inclusive workplace.
- ✓ Removed biased language from job advertisements and enhancing readability.
- ✓ Set required standards for diversity in interview panels.
- ✓ Established a fair and unbiased talent review and succession planning framework (in pilot stage).
- ✓ Improved transparency of our DEIB commitment by communicating regular updates to employees and on our website.

Equitable access:

- ✓ Implemented and ensuring a fair and equitable hiring process.
- ✓ Provided pay transparency in job advertisements.
- ✓ Conducted annual pay equity analysis to identify any pay disparities that cannot be explained by legitimate factors such as job responsibilities, experience, or performance.
- ✓ Provided employees with the ability to add pronouns to email signatures, WorkVivo profiles, and team chats.

Achievements from our FY24 action plan

By embedding these actions into our everyday operations, we are creating a workplace where everyone is valued, included and feels they can truly belong.

Education:

- ✓ Held unconscious bias and diversity training for hiring managers.
- ✓ Delivered training to leaders on Inclusive Leadership and Fostering Psychological Safety, as well as training to team members on our DEIB strategy and gender equity.
- ✓ Offered Mental Health First Aid training to all line managers across the Group.

Community and connection:

- ✓ Acknowledged and celebrated many significant days throughout the year aligned to our team members' cultures and beliefs. Examples include International Women's Day, NAIDOC Week and RU OK Day. These were featured on our internal communications platform, WorkVivo, and supported by bite-sized learning and events.
- ✓ Implemented a year-round mechanism for anonymous feedback and suggestions.
- ✓ Conducted annual engagement and DEIB surveys to give team members an avenue for feedback.

Fostering talent

Jumbo University

Jumbo University (JU), our market-leading learning platform, has proven to be a great success in driving a culture of continuous learning.

In an innovative and vibrant company like Jumbo, we need top performers, and this means supporting our people to constantly hone their craft.

JU is a transformative learning and development initiative designed to democratise learning, unify learning cultures, bridge skill gaps, and drive organisational excellence.

We are thrilled that Jumbo has recently been selected as an Excellence Awardee in the Australian HR Awards in the category of 'Best Learning and Development Program'.

JU was designed in consultation with our employees after a comprehensive learning analysis. It employs a blended learning approach to appeal to different learning styles, including online modules, workshops, peer-led tutorials, mentoring, career coaching and libraries. Our AI-powered learning experience platform, JU Hub, provides personalised learning for each employee, regardless of role or location.

Jumbo wants employees to share their knowledge and coach each other. This year, nearly 30 employees participated in our mentoring program, 10 team members delivered peer-to-peer workshops (on topics such as Agile, user experience and technical writing), and 15 employees contributed content to JU Hub.

Our new Group-wide 90-day onboarding program provides a consistent and thorough introduction to Jumbo's culture, values, and expectations through JU. This helps to welcome new starters and increase their speed to productivity. For governance purposes, JU Hub delivers and tracks mandatory compliance training programs, ensuring all employees in Australia, the UK and Canada are up to date and understand our policies and protocols.

We review feedback on JU, which currently boasts an impressive average Net Promoter Score (NPS) of 93%. We also track skill growth data through our performance system to ensure JU continues to transform our learning.

JU exemplifies our commitment to skill development and engagement of our people, ensuring our competitive edge in a rapidly evolving industry.



**Course
calendar**



Certificates



**Mentoring
program**



**Leadership
development**



Tutorials



Workshops



Library



**Career
counselling**

**Learning philosophy
guides our approach**

**Learning and development
protocol as governance**

Level Up

In FY24 we launched our inaugural in-house leadership development program, Level Up. Our goal is to unify our leadership practices across Australia, the UK and Canada. The program is working with 35+ of our frontline and emerging leaders to address specific leadership challenges and ensure consistent leadership practices.

To ensure the program is accessible, impactful, relevant and engaging for the participants, we have customised content for different cohorts and use a variety of learning approaches, including: online content, expert-led workshops, peer coaching sessions, on-the-job assignments, and reflection activities.

Level Up represents a significant investment in our leaders, helping them enhance their capabilities, align to Jumbo's strategy, and engage their teams. In FY25 we will expand and refine Level Up.



“So many businesses do not prioritise their employee’s growth and development, and I’m pleased to say that Jumbo is absolutely not one of them.

The Level Up program filled a void in leadership development that is too often overlooked. For me, it was a catalyst for professional and personal growth.

One of the most valuable aspects of the program was its focus on equipping us with the necessary tools to navigate difficult conversations effectively. This has had a definite impact on my leadership style and the way I engage with my team.”

Fleur Murphy
Group Marketing Manager



Women in leadership

Jumbo is a signatory to HESTA's 40:40 Vision, aimed at achieving gender balance in executive leadership across ASX 300 companies. We are proud of the 50:50 representation we have on our Board of Directors and continue to dedicate efforts to increasing women representation in senior leadership roles. In FY24, the key performance metrics for Executives includes a target on both gender diversity and increasing the percentage of women in senior leadership roles.

The target of 40% of gender diversity across all regions was achieved, however, despite our concerted efforts, we did not achieve our target for women in senior leadership roles this year. We remain committed to this important goal and will continue to focus on initiatives designed to support women aspiring to a leadership role.

ElevateHER

We invest in the development of women at Jumbo and aim to achieve gender balance across senior roles. This year we proudly launched our women's leadership development program, ElevateHER, and five high-performing women formed the inaugural cohort. This initiative is designed to enhance participants' leadership capabilities and expand their influence through executive coaching, targeted workshops, and the support of a dedicated women's community.

ElevateHER spans five months and is meticulously tailored to address the unique needs of Jumbo and each participant. This customisation is based on a comprehensive development needs assessment and consultation process. The curriculum covers a range of critical topics, including:

- ✓ Harnessing strengths
- ✓ Influencing with impact
- ✓ Commercial acumen and business strategy
- ✓ Executive presence and personal brand
- ✓ Self-advocacy and leveraging networks
- ✓ Time management and work-life balance.

ElevateHER is more than just a women's training program; it is a commitment to empowering our female leaders to achieve their full potential and drive the future success of Jumbo.

Mentoring

Having a strong network and access to advice is profoundly important in the career progression of women. Throughout the year, Jumbo has engaged with Mentor Walks to offer increased mentoring opportunities to women in our business. Participants in the program are matched with highly successful and accomplished female leaders from diverse backgrounds across Australia, New Zealand, Singapore and Canada.

Additionally, we are implementing a 'pay it forward' women's mentoring program. Women who have undergone career development programs, such as the ElevateHER program, will mentor more junior women in the business, fostering a culture of continuous support and development.

Donations, sponsorships and community engagement

Jumbo is on a mission to create positive social impact by making lotteries easier.

Through our non-profit fundraising lotteries including Jumbo Lottery Platform, StarVale, Stride and Gatherwell we helped more than 15,000 non-profit organisations in Australia, the UK and Canada to raise more than \$260 million¹ in FY24.

The Lotterywest by Oz Lotteries platform also contributed more than \$13 million to Lotterywest's grants program in FY24, supporting hundreds of non-profit organisations and local governments across Western Australia (WA) to:

- ✓ Improve community infrastructure through projects like the Cable Beach Foreshore Redevelopment and the Spoilbank Marina Development
- ✓ Bring people together with events like Fringe Festival, Boorloo Heritage Festival and WA Day Festival
- ✓ Reduce vulnerability and disadvantage in WA through crisis and emergency relief funding.

Jumbo has a proud history of working with local organisations to create positive impact and enacting positive change in the communities in which we operate. We invest \$150,000 each year in sponsorships and donations. Each initiative is chosen specifically to align with our overarching sustainability goals and core values.

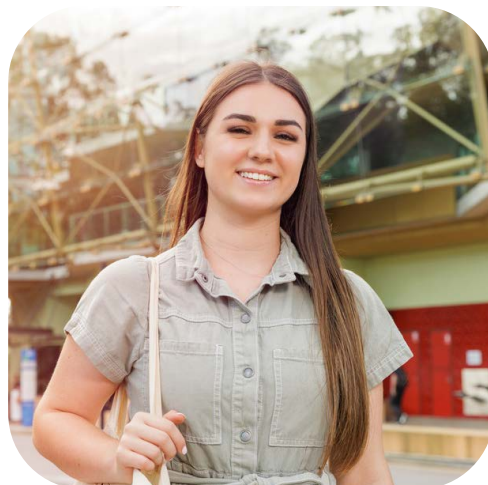


¹. Return to cause funds raised by our charity partners, excluding state-based lottery taxes from Lotterywest and The Lottery Corporation



Helping students in need build a brighter future

In FY24, Jumbo Interactive donated \$10,000 to Griffith University's Brighter Futures Scholarship Program, which offers financial support to a diverse group of students who are experiencing financial hardship. This scholarship empowers students to reach their full potential and make a positive impact within their communities.



Brooklyn Whitmore: Bachelor of Psychology and Criminology

The eldest of seven, a proud Dharug woman and the first in her family to go to university, Brooklyn is currently completing a Bachelor of Psychology and Criminology and Criminal Justice double degree. With about a year left on her undergraduate studies (with honours), Brooklyn plans to complete a Master of Psychology before undertaking a PhD to explore how to incorporate musical therapy into her professional practice. With her Brighter Futures Scholarship, she says, "I can focus on this incredible cadetship and be able to afford my travel costs without struggling each week."



Sarah Burke: Griffith Business School

Sarah Bourke was told she would never amount to anything in life. But this beloved peer-assistance study leader and motor-racing mother of four is proving she's a force of nature, both in the classroom and on the quarter mile. Through sheer will, Sarah graduated with a double degree in business and international relations before starting her honours year. During her degree, she won an international award for her peer mentoring to complement her back-to-back runner-up trophies in national drag racing competitions.



Jackson Hillier: Bachelor of Computer Science

Jackson Hillier, put his high-school studies on the backburner to help care for his younger siblings in the USA for eleven years. Now studying a Bachelor of Computer Science, Jackson has received a Brighter Futures Scholarship. Jackson says, "Receiving the scholarship has helped me tremendously with my anxiety around having to find a job to support me during my studies. I am so grateful to be able to focus full-time on my studies and not have to work as much while I get used to the new environment and university lifestyle."



Igniting a passion for STEM for Indigenous Australians

Deadly Coders is a community-managed non-profit organisation on a mission to ignite learning and career pathways in STEM to Aboriginal and Torres Strait Islander primary and secondary students across Australia. Jumbo donated \$5,000 to this worthy cause in FY24, with an ongoing commitment over three years of \$15,000. Deadly Coders used this donation to deliver a series of Minecraft education sessions to 20 Year 4 students from the Murri School. The intent was to inspire students' further interest and success in STEM-related fields.



Empowering women in digital

Jumbo is a member of Women in Digital, an Australian for-purpose organisation passionate about connecting, educating and empowering women in digital and harnessing the power of technology to create a better future for all. We have sponsored the annual awards ceremony for several years, and will do so again in 2024, helping elevate our employer brand and raise awareness of Jumbo among prospective employees. We are also presenting an award at the upcoming Women in Digital Awards.



Making life more affordable for people in Manchester

The Gatherwell team held a volunteering day at the food sorting, packing, and distribution warehouse of The Bread and Butter Thing in Manchester. This UK-wide organisation is on a mission to unleash the power of food and ignite long-lasting change in low-income communities across the UK. The team enjoyed the day of togetherness and purpose, whilst sorting food deliveries, organising the warehouse, and ensuring packages were ready for distribution, contributing significantly to the community's welfare and overall cause.

RSPCA UK



The RSPCA is celebrating a double milestone in 2024 – the 200th anniversary of changing animals' lives for the better and 20 years of a thriving lottery program.

All animals deserve kindness, whether they live in homes, farms, labs, or in the wild. The RSPCA speaks up for them, protects, rescues, cares and raises funds to help create a better world for every animal.

The RSPCA's lottery program has been an integral part of ensuring the longevity of their fundraising. Partnering with StarVale for the past 20 years, the program has provided critical income for animal welfare.

Approach

For two decades, the StarVale team have worked hand-in-hand with the RSPCA to ensure their lottery program drives crucial revenue for animal welfare.

StarVale's comprehensive external lottery management services are key to the lottery program's success. They provide expert guidance to create winning lotteries, cutting-edge technology, and seamless administration with end-to-end compliance. StarVale has helped the RSPCA continually improve their lottery, including the recent relaunch in line with their 200 year celebrations.

StarVale's dedication, expertise, and innovation are the driving force behind the RSPCA lottery. This ensures the lottery raises vital funds while aligning with the RSPCA's mission.

"I'm immensely proud of what RSPCA and StarVale have achieved together. It's a true partnership. Our lottery program wouldn't be where it is today without their help, advice and support."

Norma Gerrard, Head of Individual Giving
RSPCA UK

Learn more at www.starvale.com/rspca/

Results

The RSPCA lottery is a cornerstone of their fundraising strategy. It not only generates crucial revenue to create a better world for every animal but also expands their reach by attracting a broader audience. This diversification prevents over-reliance on any single income source and opens doors to a newer generation of supporters.

It's a win-win for everyone involved – participants enjoy the chance to play for prizes, while the funds raised make a real difference in the lives of all kinds of animals.

The success of the lottery program has a lasting impact. It ensures the longevity of the RSPCA's fundraising efforts, allowing them to continue their vital work for years to come.

20 years of lottery partnership
£30 million raised for their cause

STARS

STARS is on a mission to ensure no one goes without critical care that could save their life – no matter who they are, or where they live, throughout Western Canada.

From a single helicopter to a network of highly skilled professionals providing care in the air, on the ground, or virtually, STARS has grown into a leading-edge innovator, harnessing their passion for saving lives to shape the future of critical care.

Stride has worked alongside STARS since 2003 to support their mission with a fundraising lottery. This vital partnership has seen STARS Lottery grow into Western Canada's most successful lottery, delivering sustainable income over the long term.

“Stride provides the lottery management services, technology and insights we need to deliver a strong lottery program. We couldn't do it without them.”

Terri Strunk, Chief Fundraising and Brand Officer

STARS

Learn more at www.stridemgmt.com/stars

Approach

For more than two decades, Stride has worked shoulder-to-shoulder with the STARS team, providing comprehensive lottery management services, software and technology for two separate provincial lotteries.

Managing everything from online ticket sales to prize acquisition and draw fulfilment, Stride ensures the entire lottery program is delivered to an exceptionally high standard.

Never taking a one-lottery-fits all approach, Stride applies their extensive knowledge of the charitable lottery sector, combined with data-driven insights from the STARS lotteries, to provide strategic guidance and drive ongoing success.

The player experience is a core consideration, which in turn upholds STARS' exceptional brand reputation. Every customer touchpoint has been considered carefully – from the highly-responsive support team, to specially-selected prizes, to ensuring customer data is protected.

20+ years
of lottery partnership

\$15 million +
annual lottery profit

Results

Since partnering with Stride 20+ years ago, their lotteries have been STARS' largest fundraisers and remain a critical part of their funding model, with proceeds supporting their 24/7 operations and 55,000 missions across Western Canada.

Funds raised through their lotteries help STARS propel innovation in medical care. They have pioneered practices such as carrying blood onboard their helicopters and providing world-class mobile education in rural and remote communities.

The Stride team continues to bring insight and expertise to the table, ensuring the lottery program goes from strength to strength, encouraging more people to support STARS' incredibly worthy cause.



Fire Brigades Union

With more than 100 years in service, the Fire Brigades Union (FBU) sought to make a lasting impression and create a reliable source of funding for the future of the union. The Firefighters 100 Lottery is that legacy.

As the primary trade union for firefighters in the UK, the FBU supports vital fire and rescue services, its members and their families, and honours the bravery and sacrifice of those killed in the line of duty.

Designed not only to help fund initiatives, but also to create a lasting legacy, the Firefighters 100 Lottery continues to grow and contribute to the FBU's mission.

Approach

The FBU turned to Gatherwell to help bring their new legacy to life. Gatherwell embarked on the task of creating a lottery for FBU, while empowering their members to help determine where funds will be allocated.

As well as offering strategic guidance, Gatherwell provided a unique website, promotional materials and engaging social media content all aimed at garnering interest in the lottery. This tailored approach was crafted to meet FBU's specific requirements and attract attention to raise funds across the UK.

The FBU is constantly exploring new ways to promote the Firefighters 100 Lottery, including the integration of QR codes to simplify the signup process.



“We wanted to have a legacy, and the Firefighters 100 Lottery is that legacy.”

Tam McFarlane, National Officer

Fire Brigades Union

Results

The Firefighters 100 lottery has raised over £1,000,000 with at least 50p from every ticket going towards fire and rescue service initiatives in the UK. The lottery has helped fund the Red Plaque project, honouring firefighters who lost their lives in the line of duty.

It has also enabled crucial initiatives such as the DECON project, which investigates the link between fire contaminants and cancer. The project has led to groundbreaking discoveries, revised procedures and improved safety.

Over the next 12 months, the FBU aims to continue growing the lottery to further help the welfare of their members and continue its legacy.

2692
winners so far

£1 million +
raised for their cause

Responsible procurement

Ethical behaviour and compliance with laws and regulations are fundamental to our business operations. Responsible procurement principles, particularly in relation to safeguarding against modern slavery and human rights violations, is a key issue that is incorporated into many aspects of our business.

Policies

Our Code of Conduct promotes ethical and lawful behaviour and compliance with laws and regulations applicable to our operations. It is complemented by our Supplier Protocol which requires that our employees consider the data security, privacy, sustainability and risk issues associated with our supply chain.

We publish an annual joint Modern Slavery Statement in accordance with the *Modern Slavery Act 2018* (Australia), the *Modern Slavery Act 2015* (United Kingdom), and the *Fighting Against Forced Labour and Child Labour in Supply Chains Act* (Canada). Jumbo has established a procurement onboarding and review process to reduce modern slavery and human trafficking risk in our supply chain. For more information on actions taken to identify and prevent modern slavery and human trafficking in our supply chain and operations, refer to our [2023 Modern Slavery Statement](#).

Risk assessment and due diligence

We acknowledge that we have exposure to modern slavery risk in our supply chain, primarily due to the jurisdiction or industry in which some of our suppliers operate or the product or service they supply.

This increased risk is primarily within suppliers who support our Group function (which includes Legal, Finance, Sales, Marketing, Risk and People & Culture), and includes suppliers who provide:

- ✓ Food, beverage, and kitchen consumables
- ✓ Technical employee outsourcing arrangements
- ✓ Ticket printing
- ✓ Computer and technical equipment providers

The residual risk of modern slavery in our direct business operations from other suppliers is low.

Supplier engagement

Jumbo has implemented a Supplier Protocol to ensure business units evaluate the relevant risks associated with both new and existing suppliers during onboarding and renewal of contracts. These risks include the supplier's location, code of conduct, modern slavery statements, reconciliation action plans, diversity, ESG statements, IT resilience and data protection. Looking ahead, we will update and streamline this protocol and process as required.

Training

In FY24, Jumbo introduced modern slavery awareness training for our employees. This was compulsory for all employees in Australia, the UK and Canada. This training focused on increasing employee awareness of the risk of modern slavery, as it relates to Jumbo's operations and how to report any concerns to Jumbo.

Governance



Data protection, privacy and cybersecurity

Jumbo recognises the expanding use of data and is committed to ensuring that risk of harm to its players, clients and suppliers is minimised across its operations.

Our focus on providing secure and safe operations extends to ensuring our systems and processes are consistent with industry expectations, including for example maintaining certification under ISO 27001:

- ✓ We regularly audit our information security management systems, using internal and external audit resources; and
- ✓ We consistently review processes and procedures to maintain platform and system integrity.

Jumbo's products and services are provided online through websites and mobile apps, and we are vigilant in safeguarding against the threat of a cyber incident. We continue to monitor the evolving threat environment to prepare for any potential cyber attack and strive to create a product and environment for players, clients and suppliers that is safe and secure.

The Board and executive leadership continuously work together to monitor cyber risks. As a development priority, Jumbo invests in continuous education for our Board and executive leadership team on cyber matters, using independent subject matter experts if required. This includes raising awareness of the need for disclosure to the ASX of any material cyber threat or incident that occurs.



Responsible play, marketing and player experience

As a collaborating member of the World Lottery Association, Jumbo recognises that responsible play is the lottery sector's most critical element of corporate social responsibility and is committed to facilitating responsible play.

While lotteries are a gaming product, they carry far less risk of harm than other forms of gaming. The risk is even lower for charity lotteries where players are motivated by supporting good causes and the frequency of draws and payouts are lower than commercial lotteries.

Recent Australian legislation has exempted lotteries from a ban on the use of credit cards for online gambling. Responsible Play Principles are at the heart of our technologies. We train our customer-facing employees on Responsible Play Principles and how to identify signs of problem gambling. We make gambling assistance resources readily available on our websites and during interactions with our employees. We regularly consider what enhancements can be made to our Responsible Play Practices.

We have invested in dedicated resources to identify and minimise the impact of fraud against our players. This includes staff trained to identify and curtail player-focused fraud, whether that be in the form of compromised cards payments or customer account takeovers because of identity theft. We continue to work to make the process of customer verification as accurate as possible while maintaining a seamless and secure online account experience.

We are committed to making a positive social impact through our operations. This year, Jumbo introduced a new initiative, Splash for Good, in conjunction with our selected charity partners. Since Splash for Good's inception, enough funds have been raised to rescue 344 children.

We continue to innovate our products for our players. In FY24, we launched our sector-leading loyalty program, Daily Winners. Daily Winners rewards our loyal players, offering them benefits including savings and discounts at popular retailers. The program is supported by promotions providing exclusive opportunities to win through our giveaways ranging in value from \$25,000 to \$100,000 each month.

Spectrum of gambling activities



Source: Capuchin Behavioural Science, March 2021

Typically, two types of gambling are considered from a structural perspective: 'hard' gambling, which is considered to carry greater potential risks than others, usually because of the high or rapid staking associated with it (e.g., roulette, blackjack, fruit machines, instant scratchcards); and 'soft' gambling, such as lotteries (Griffiths, 1997; Home Office, 1996).

Governance, ethics, culture and risk

To ensure a culture of honest and ethical behaviour, Jumbo has a suite of policies and protocols which govern our approach across our operations. These range from policies which maintain the high standard of integrity, responsibility and transparency expected of an ASX listed company to protocols which enshrine our commitment to providing a safe and hazard-free workplace (both physically and mentally).

To sustain the high standard expected by our Board and shareholders, Jumbo has a rigorous review process. As a minimum, we review established policies and protocols annually to ensure that they are:

- ✓ commensurate with regulatory standards,
- ✓ reflect best practice, and
- ✓ maintain a culture of honest and ethical behaviour.

We are preparing for the release of the fifth edition of the ASX Corporate Governance Principles and Recommendations, anticipated to commence on 1 July 2025. For further information on our current approach, please refer to our [Corporate Governance Statement](#).

In FY24, Jumbo released mandatory training on our core corporate governance policies through Jumbo University, reaching all parts

of the business. As well as providing up-to-date training, JU provides attendance records and reminders to ensure that we stay compliant with key policies.

Given the interplay between international jurisdictions in Jumbo's operations, we are committed to ensuring regulatory compliance across each jurisdiction. All changes to our operations are reported to applicable regulators where required. This ensures compliance with local laws and maintains professional and cordial relationships with regional regulators.

Our focus on the regulatory environment includes being aware of the priorities of regulators; we note the continued focus on greenwashing by the Australian Securities and Investments Commission (ASIC) and the Australian Competition and Consumer Commission (ACCC).

Jumbo is monitoring the proposed introduction of legislation to enhance corporate reporting requirements regarding sustainability, which will closely align future Australian financial reporting requirements with the ISSB sustainability and climate-related disclosures.

Jumbo core values



We are open and respectful



We are adaptable



We take ownership



We create possibilities



We exist for our customers

New technologies, artificial intelligence and innovation

Our commitment to AI

Jumbo remains at the forefront of technological adoption in the lottery sector. Our strategic approach to AI is designed to continue, unlocking its potential responsibly and ensuring that our innovations align with our commitment to player safety, data security, and sustainable growth. Over the past few years, we have integrated AI across various facets of our business, leveraging its capabilities to enhance customer support, marketing, development, and other business operations.

Current AI initiatives

Customer support

We leverage AI to enhance B2B and B2C customer support. AI streamlines our processes, ensuring efficiency and consistency. Automated guides provide accurate documentation, aiding in training and onboarding new SaaS customers, helping them start their lotteries sooner.

Marketing

We've used Machine Learning to analyse player behaviour, build predictive models, and refine our marketing strategies. Understanding player patterns allows us to personalise campaigns, boosting

engagement and retention. Generative AI helps handle copywriting and image creation, quickly generating targeted content and expanding our marketing reach.

Development

Our development teams leverage AI tools like GitHub Copilot to enhance coding efficiency and quality. These AI-powered assistants provide real-time suggestions, automate documentation, and assist with debugging, enabling our developers to focus on higher-value tasks and produce more maintainable code.

Legal

In our legal operations, we are exploring the use of AI for contract management and compliance. We are considering utilising AI systems to streamline contract review processes, identify key clauses, and extract essential information such as contract parties and key dates. This approach has the potential to enhance efficiency, reduce risks, and allow our legal team to focus on strategic and impactful initiatives.

AI-focused team

We've established a dedicated team at Jumbo focused on AI. Their task is to understand the technology, assess its risks and benefits, and inform the Group about generative AI's capabilities. This

proactive approach keeps Jumbo ahead as a technology innovator, maximising AI's potential while managing risks.

In-house AI service

Leveraging open-source generative AI models, we've developed our own in-house AI service to enhance our products and services, boosting functionality and efficiency. This gives us a strong grasp of generative AI's potential and limitations.

A key advantage of in-house development is data control. We securely manage data within our control framework, ensuring customer privacy and maintaining trust, which can't be guaranteed with some cloud-based AI services.

Governance

At Jumbo, we adhere to best practices and standards for AI use across our business and products. Our governance measures ensure AI technologies align with our privacy, security, integrity, and governance framework, prioritising players' wellbeing. Guided by these principles, we drive continuous innovation and responsible AI use, including comprehensive staff training and support in the usage of AI throughout the organisation.

Reporting



SASB index

Topic	Accounting metric	Measurement	Unit of measure	Code
Energy management	(1) Total energy consumed	1210	Gigajoules (GJ), percentage (%)	SV-CA-130a.1
	(2) Percentage grid electricity	100%	Gigajoules (GJ), percentage (%)	SV-CA-130a.1
	(3) Percentage renewables	0%	Gigajoules (GJ), percentage (%)	SV-CA-130a.1
Responsible gaming	Percentage of gaming facilities that implement the Responsible Gaming Index	In Australia, lotteries are categorised separately from “gaming facilities”. For additional information on our responsible play activities, please see Responsible Play, Marketing and Player Experience on page 33.	Percentage (%) by revenue	SV-CA-260a.1
	Percentage of online gaming operations that implement the National Council on Problem Gaming (NCPG) Internet Responsible Gaming Standards	In Australia, online gaming operations are separated into wagering and lotteries. For additional information on our responsible play activities, please see Responsible Play, Marketing and Player Experience on page 33.	Percentage (%) by revenue	SV-CA-260a.2
Smoke-free casinos	Percentage of gaming floor where smoking is allowed	0% – No gaming floor.	Percentage (%) of gaming floor area	SV-CA-320a.1
	Percentage of gaming staff who work in areas where smoking is allowed	0% – No gaming floor.	Percentage (%) of man-hours	SV-CA-320a.1

Topic	Accounting metric	Measurement	Unit of measure	Code
Internal controls on money laundering	Description of Anti-money laundering policies and practices	Jumbo does not provide ‘designated services’ and is therefore not a ‘reporting entity’ for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). However, it does maintain policies and practices to monitor suspicious and fraudulent transactions within its system.	n/a	SV-CA-510a.1
	Total amount of monetary losses as a result of legal proceedings associated with money laundering	\$0	Reporting currency	SV-CA-510a.2

Activity metrics

Activity metric	Measurement	Unit of measure	Category	Code
Number of tables	0	Number	Quantitative	SV-CA-000.A
Number of slots	0	Number	Quantitative	SV-CA-000.B
Number of active players online gaming customers	1,091,185	Number	Quantitative	SV-CA-000.C
Total area of gaming floor	0	Square metres (m2)	Quantitative	SV-CA-000.D

Sustainability data

Metric	Measurement	Unit of measure
Environment (for year end 30 June 2023)		
Scope 1 emissions	1.75	GHG emissions (t CO ₂ -e)
Scope 2 emissions	126.64	GHG emissions (t CO ₂ -e)
Scope 3 emissions	1687.24	GHG emissions (t CO ₂ -e)
Total	1815.62	GHG emissions (t CO ₂ -e)
Electricity consumption	336,215	kWh
Water usage	901.89	KL
Waste generated	159	T
Carbon offsets purchased	1,816	GHG emissions (t CO ₂ -e)
Social (for year end 30 June 2023)		
Total employees	259 ¹	Number
Women on the Board	50	%
Women in senior leadership	25	%
Women in the Group	43	%
Voluntary attrition	19.6	%

1. Group data

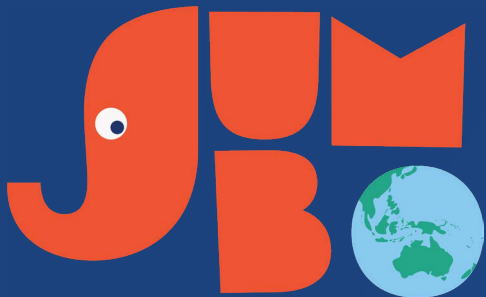
Metric	Measurement	Unit of measure
Employee engagement score	Jumbo changed the timing of our annual employee engagement surveys to October. The results will be published in the FY25 Sustainability Report.	%
Work-related fatalities	0	Number
Material workplace injuries reported during the year	0	Number
Total community investment	154,608.05	\$ (AUD)
Governance (for year end 30 June 2023)		
Notifiable data breaches	Nil	Number
Whistleblower reports	Nil	Number
Material Code of Conduct breaches	Nil	Number
Material legal or regulatory compliance failures	Nil	Number
Annual internal audit plan delivered	93% - Internal Audit expanded its audit plan to perform additional assurance reviews while still achieving above 90% completion rate for the financial year	%
Corporate funds used for the purposes of political advocacy, including lobbying, campaign contributions, and contributions to tax-exempt groups including trade associations	5000	\$ (AUD)

Sustainable development goals

Goal	Activities in FY24	Targets
	✓ Providing financial support to students through Griffith University's Brighter Futures Program. ✓ Providing ongoing donations to ignite learning in STEM through Deadly Coders.	4.3; 4.4; 4.5
	✓ Our commitment and achievement of HESTA's 40:40 Vision aimed at achieving gender balance in executive leadership. ✓ Developing our women through our ElevateHER program, Mentor Walks. ✓ Integrated AI across various facets of our business, leveraging its capabilities to enhance customer support, marketing, development, and other business operations.	5.5; 5.b
	✓ Developing our leaders through the Level Up program. ✓ Continue to improve our supplier process to reduce our risk of modern slavery in our supply chains.	8.2, 8.5; 8.7; 8.8
	✓ Enhancing our talent acquisition practices. ✓ Embedding our DEIB actions into our everyday operations.	10.2; 10.3; 10.4
	✓ Reviewed our current waste management practices, and explored waste recycling options available to Jumbo.	12.5; 12.6
	✓ Carbon neutral for Australian business operations.	13.3
	✓ Purchased carbon offsets that focus on native regeneration in Australia.	15.5

Glossary

ACCU Australian Carbon Credit Unit	SBTi Science-Based Targets Initiative
CO₂ Carbon dioxide	Scope 1 emissions Emissions released into the atmosphere as a direct result of operations.
CO₂-e Carbon dioxide equivalent. Used to measure the global warming potential (GWP) of all greenhouse gases, such as methane, using carbon dioxide as the reference.	Scope 2 emissions Indirect emissions released into the atmosphere outside of operations to produce electricity used in operations.
GHG emissions Greenhouse gas emissions such as carbon dioxide, methane and nitrous oxide.	Scope 3 emissions All other indirect emissions not included in Scope 2 emissions that occur in the company's value chain.
GJ Gigajoule (1 GJ = 109 joules). Usually used to measure gas.	TCFD Taskforce on Climate-related Financial Disclosures
GRI Global Reporting Initiative standards.	t CO₂-e Tonnes of CO ₂ -e
kL Kilolitres (1 kL = 1000L). Usually used to measure water.	UN SDGs United Nations Sustainable Development Goals
MWh Megawatt hours (1 MWh = 1000 kW). Usually used to measure electricity.	VCU Verified Carbon Unit
SASB Sustainability Accounting Standards Board	YoY Year-on-Year



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