LA TOFI SCHOOL OF SOCIAL RESPONSIBILITY
NAVIGATE THE CHANGE
INDONESIA

CERTIFICATE OF GLOBAL RECOGNITION

PORTMAN UNIVERSITY
EDUCATION Empowering Superintelligence
CHICAGO, USA

3RD ASIAN IMPACT AWARDS & CEPI RECOGNITION 2026

PRESENTED TO

PT BANK CIMB NIAGA TBK

RECOGNIZED PROGRAM

FROM EARLY DETECTION TO LIFELONG IMPACT: TRANSFORMASI PENCEGAHAN WASTING PADA ANAK MELALUI INOVASI BERBASIS KOMUNITAS DI NTT

AWARD CATEGORY

HUMANITARIAN ACTION, JUST TRANSITION & SOCIAL RESILIENCE

IMPACT NARRATIVE

Before: Wasting was often detected too late, while limited awareness and access left children increasingly vulnerable.

Transformations: #CegahStunting brings early detection into schools, communities, and homes—empowering families, teachers, and health cadres to act earlier.

Significance: The true impact is a community transformed from beneficiaries into protectors of children's futures—turning early detection into shared resilience and lifelong opportunity.

RECOGNITION LEVEL

PLATINUM GLOBAL RECOGNITION 95.75 & CEPI CHAMPION CANDIDATE 2.94

THE PROGRAM BELONGS TO RISK HIGH – ACTION HIGH CATEGORY (LEADER QUADRANT)

PROGRAM ASSESSMENT USING THE LA TOFI ESG RATING AND CEPI METHODOLOGY HAS BEEN VALIDATED THROUGH PORTES™ 1.0 UNDER OUR COLLABORATION BETWEEN PORTMAN UNIVERSITY AND LA TOFI SCHOOL OF SOCIAL RESPONSIBILITY

THIS CERTIFICATE, ACCOMPANIED BY TWO APPENDICES OF LA TOFI ESG RATING AND TWO APPENDICES OF CEPI, IS HEREBY ISSUED IN JAKARTA ON OCTOBER 21, 2026

LA TOFI ESG RATING
CEPI CORPORATE ECONOMIC PROTECTION INDEX
PORTES™ 1.0 Global ESG Standard PORTMAN UNIVERSITY & LA TOFI SCHOOL

LA TOFI
PRINCIPAL ASSESSOR LA TOFI ESG RATING, FOUNDER & OWNER ASIAN IMPACT AWARDS – INTERNATIONAL RECOGNITION FOR ESG IMPACT AND LEADERSHIP

- **CATEGORY LA TOFI ESG RATING**: SCORE 85 - 100 — PLATINUM GLOBAL RECOGNITION, SCORE 70 - 84 — GOLD GLOBAL RECOGNITION, SCORE 55 - 69 — SILVER GLOBAL RECOGNITION, SCORE 0 - 54 — BRONZE GLOBAL RECOGNITION.
- **CATEGORY CEPI**: CEPI ≥ 2.50 — CHAMPION CANDIDATE, CEPI 1.50 – 2.49 — CHAMPION CANDIDATE, CEPI 1.00 – 1.49 — QUALIFIED PROTECTION, CEPI < 1.00 — IMPROVEMENT NEEDED.

GRAIA2026003

RECOGNIZED PROGRAM

FROM EARLY DETECTION TO LIFELONG IMPACT: TRANSFORMASI PENCEGAHAN WASTING PADA ANAK MELALUI INOVASI BERBASIS KOMUNITAS DI NT

BY

PT BANK CIMB NIAGA TBK

FOLLOWING AN ASSESSMENT CONDUCTED USING THE LA TOFI ESG RATING ASSESSMENT FRAMEWORK, THIS PROGRAM HAS BEEN AWARDED

PLATINUM GLOBAL RECOGNITION

ASSESSMENT PILLAR	SCORE	WEIGHT	WEIGHTED SCORE
LRMI (Local Risk Mapping Index)	100.00	**20%**	**20.00**
RSAI (Risk–Strategy Alignment Index)	100.00	**25%**	**25.00**
AMS (Action Mitigation Score)	93.00	**35%**	**32.55**
FVS (Field Verification Score)	91.00	**20%**	**18.20**
TOTAL		**100%**	**95.75**

- **LRMI (100)** → All material local risks underlying the program have been successfully identified as significant risks. These include the high prevalence of wasting, delays in early detection and treatment, limited capacity among families and communities, inadequate nutritional practices, as well as risks related to corporate reputation and stakeholder trust. The paper specifically highlights the high prevalence of wasting in NTT and the limitations of community-based detection and referral systems as key challenges underpinning the program.
- **RSAI (100)** → All significant risks have been fully translated into the program's mitigation strategies. Key interventions include PAUD Peduli Wasting (Wasting-Aware Early Childhood Education Centers), family-based Mid-Upper Arm Circumference (MUAC) measurement, Kader Posyandu Peduli Wasting (Wasting-Aware Community Health Volunteers), Kampus Peduli Wasting (Wasting-Aware Campuses), and Dari Kebun ke Piring (From Farm to Fork). Together, these interventions establish an integrated pathway from education and monitoring to early detection and referral.
- **AMS (93)** → The program demonstrates a very high quality of mitigation action through the utilization of PAUD and Posyandu networks, family empowerment, training for teachers and community health volunteers, and expansion of the model across multiple regions. Its implementation goes beyond educational activities by strengthening community capacity so that early detection becomes embedded in everyday life. The score has not yet reached the maximum because longitudinal evidence demonstrating improvements in nutritional status and reductions in wasting prevalence still needs to be strengthened.
- **FVS (91)** → Field verification through desk review is is supported by strong quantitative implementation data, including the number of PAUD centers involved, teachers and community health volunteers trained, children screened, and families empowered. The involvement of UNICEF, government institutions, PKK, PERSAGI, Poltekkes Kupang, and other relevant institutions further strengthens the program's credibility. Areas for improvement primarily concern evidence of long-term outcomes, measurable improvements in nutritional status, changes in household dietary behavior, and stakeholder reputation indicators.

The program achieved an overall **Recognition Score of 95.75**, placing it within the **Risk High – Action High (Leader Quadrant)** under the **La Tofi ESG Rating Assessment Framework**, conducted in accordance with the **PORTES™ 1.0 Global Standard**.

Why Risk High? - The program addresses highly material local risks, particularly the high prevalence of wasting in NTT, risks of impaired growth and stunting, delays in early detection and referral, limited community capacity, and challenges related to adequate household nutrition. These risks are directly linked to children's health, quality of life, and the long-term development of human capital.

Why Action High? - The program demonstrates a highly robust response through structured strategies, large-scale implementation, community empowerment, multi-stakeholder collaboration, and plans for replication and standardization. Its target to expand to 22 districts, screen at least 100,000 children, and strengthen referral mechanisms demonstrates that the program is designed to evolve into a broader and more sustainable system.

GAP COEFFICIENT ANALYSIS

PT BANK CIMB NIAGA TBK achieved an overall score of 95.75 (Platinum Global Recognition).

Gap = 1 – 0,9575 = **0,0425**

The #CegahStunting Program has a remaining gap of 4.25% toward the ideal score of 100%. This is a very small gap, demonstrating a very high degree of alignment between local risks, program strategy, mitigation actions, and implementation evidence.

The principal gap no longer lies in the scale of activities or the structure of the intervention, but rather in the depth and robustness of outcome evidence. The paper demonstrates extensive screening coverage, strengthened community capacity, and program expansion; however, measurement of changes in nutritional status, child recovery rates, family behavioral changes, and long-term impact could be further strengthened.

By developing more robust baseline–endline measurement, longitudinal tracking, outcome measurement, and independent evidence, the program has the potential to progress from a highly effective implementation model into an evidence-based best practice in community-based prevention of wasting and stunting.

STRATEGIC IMPROVEMENT PRIORITIES

1. **Strengthen Child Nutrition Outcome Indicators**. Beyond reporting the number of children screened, the program should systematically measure the number of children identified with wasting, referred for further care, receiving interventions, recovering, and demonstrating measurable improvements in nutritional status. These indicators will provide stronger evidence of the actual change achieved following early detection.
2. **Establish a Baseline–Endline and Longitudinal Monitoring System**. The company is encouraged to establish a monitoring system that compares conditions before and after intervention and tracks children's progress over time. This will help clearly distinguish program outputs, such as the number of screenings conducted, from program outcomes, such as measurable improvements in health and nutritional status.
3. **Strengthen Evidence on Referral and Treatment Effectiveness**. The monitoring system should establish a clear evidence chain: Screening → Risk Identification → Referral → Intervention → Treatment Outcome. This will enable the program's effectiveness to be demonstrated not only through its ability to identify at-risk children, but also through its success in ensuring that they receive appropriate and timely treatment.
4. **Develop Indicators for Changes in Household Nutrition Behavior**. The family-based MUAC approach and From Farm to Fork initiative should be complemented by measurements of changes in nutritional knowledge, feeding practices, dietary diversity, utilization of local nutritious foods, and families' ability to take early action. This will provide stronger evidence that empowerment leads to sustained behavioral change.
5. **Strengthen Measurement of Corporate Reputation and Stakeholder Trust**. The program could be further strengthened through stakeholder trust surveys, partner perception assessments, community satisfaction measurements, and ESG reputation indicators. These measures would provide stronger evidence of the program's contribution to enhancing trust, corporate reputation, and CIMB Niaga's position as a strategic development partner.

With this achievement, PT BANK CIMB NIAGA TBK receives Platinum Global Recognition and is positioned in the Leader Quadrant under the La Tofi ESG Rating 2026.

PROGRAM
FROM EARLY DETECTION TO LIFELONG IMPACT: TRANSFORMASI PENCEGAHAN WASTING PADA ANAK MELALUI INOVASI BERBASIS KOMUNITAS DI NTT

IMPLEMENTED BY
PT BANK CIMB NIAGA TBK

BASED ON THE LA TOFI ESG RATING METHODOLOGY
CHAMPION CANDIDATE

SUMMARY OF RISK ANALYSIS AND FINANCIAL RISK EXPOSURE (FRE)

No.	Material Risk	P×I	Risk Weight	V (Rp)	FRE Baseline	SEF	PIF	FRE Adjusted
1	High prevalence of wasting among children, increasing the risk of impaired growth, stunting, and child mortality in East Nusa Tenggara	25	1	3,800,000,000	3,800,000,000	55%	80%	1,672,000,000
2	Delayed detection and treatment of children at risk of wasting due to limited community-level screening and referral systems	20	0.8	3,200,000,000	2,560,000,000	60%	90%	1,382,400,000
3	Limited capacity of families, PAUD teachers, and community cadres in nutrition monitoring and early detection of wasting	16	0.64	2,600,000,000	1,664,000,000	60%	85%	848,640,000
4	Limited household knowledge and practices in meeting nutritional needs and utilizing healthy, affordable, locally sourced food	12	0.48	2,400,000,000	1,152,000,000	50%	70%	403,200,000
5	Corporate reputation and stakeholder trust risk related to the effectiveness, credibility, and sustainability of the program	12	0.48	4,000,000,000	1,920,000,000	45%	55%	475,200,000
	TOTAL			16,000,000,000	11,096,000,000			4,781,440,000

FRE BASELINE: RP 11.096.000.000
REPRESENTS THE ESTIMATED ECONOMIC RISK EXPOSURE OF THE OPERATIONAL UNIT IN THE ABSENCE OF THE PROGRAM.

FRE ADJUSTED: RP 4.781.440.000
REPRESENTS THE PORTION OF ECONOMIC RISK EXPOSURE THAT FALLS WITHIN THE PROGRAM'S SCOPE AND CAN BE EFFECTIVELY MITIGATED THROUGH THE PROGRAM'S INTERVENTIONS.

ECONOMIC PROTECTION VALUE ASSESSMENT

Risk Mitigation Effectiveness (RME)
AMS = 93
FVS = 91
RME = 92%

Economic Protection Value (EPV)
EPV = FRE Adjusted × RME
EPV = **Rp 4.408.487.680**

Total Program Investment Rp 1.500.000.000
Corporate Economic Protection Index (CEPI) = 2.94

STRATEGIC INTERPRETATION

A CEPI score of 2.94 places the #CegahStunting – "From Early Detection to Lifelong Impact" program in the Champion Candidate category. The result indicates that the program has developed beyond a conventional social intervention into a strong mechanism for mitigating material social risks and protecting economic value. For every IDR 1 invested, approximately IDR 2.94 of economic value is estimated to be protected within the program's relevant scope of influence.

The program addresses an interconnected chain of risks. A high prevalence of wasting becomes more severe when children at risk are not identified early; delayed detection is compounded by limited screening and referral mechanisms; and these vulnerabilities are reinforced when families, PAUD teachers, and community cadres lack sufficient capacity to monitor nutrition and recognize early warning signs. Limited household knowledge and practices related to affordable, locally sourced nutritious food further increase the persistence of these risks.

Through PAUD Peduli Wasting, family-based MUAC/LiLA measurement, Kader Posyandu Peduli Wasting, Kampus Peduli Wasting, and the From Farm to Fork approach, the program strengthens prevention and early detection closer to where children live and grow. By building the capacity of parents, teachers, cadres, and community actors, CIMB Niaga helps transform early detection from a centralized health response into a community-based protective mechanism.

From a CEPI perspective, the economic significance of the program lies in its capacity to prevent risk escalation. Earlier detection can reduce the likelihood that nutritional vulnerability develops into more severe conditions requiring greater intervention. Stronger community capabilities can reduce repeated dependency on external responses, while improved nutrition practices strengthen the sustainability of prevention at household level.

The program also generates strategic value for CIMB Niaga through stronger stakeholder trust and credibility as a development partner. However, the CEPI assessment deliberately limits this reputational component through conservative SEF and PIF values, recognizing that corporate reputation is influenced by many factors beyond a single sustainability program.

The CEPI 2.94 result therefore demonstrates the central principle of Corporate Economic Protection: sustainability investment can be understood not only through the social benefits it creates, but also through the economic risks it helps prevent or mitigate. #CegahStunting shows that protecting children early, strengthening families, and building community capacity can ultimately contribute to stronger social resilience and long-term economic protection.