



JUMP+ Plan



JAYMART GROUP HOLDINGS PUBLIC COMPANY LIMITED

(JMART)

Year 2026 - 2028

This report was approved by the board of directors on 19/03/2026
and disseminated on 24/03/2026

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SET100 / SET100FF / SETESG

Technology / Information & Communication Technology

CG Report :

 SET ESG Ratings: **AA**

 Anti-Corruption Certification (CAC): **Yes**

Business Type

The company currently engages as a holding company or invests in other potential business. The core company's primary line of business is the retail and wholesale distribution of mobile phones, gadget, IT product and related items from all major mobile phone brand, IT manufacturer, telecommunication operators.

Financial Statement				
Year	2025	2024	2023	2022
Income Statement (MB)				
Revenues	16,158.10	14,772.23	14,585.65	14,741.59
Expenses	14,527.11	12,463.36	11,867.91	11,882.47
Net Profit	-161.84	1,140.85	-447.01	1,794.96
Balance Sheet (MB)				
Assets	56,089.52	59,953.40	62,239.65	55,401.15
Liabilities	23,371.01	25,838.74	29,511.84	24,619.75
Shareholders' Equity	17,993.38	19,323.38	18,618.99	18,965.07
Cash Flow (MB)				
Operating	3,247.10	3,327.33	-1,113.21	-909.14
Investing	880.97	1,139.70	-5,223.78	-3,133.72
Financing	-4,719.75	-5,091.36	4,369.69	5,557.38
Financial Ratio				
EPS (Baht)	-0.11	0.78	-0.31	1.27
GP Margin (%)	28.87	31.13	7.78	9.58
NP Margin (%)	0.59	13.31	4.11	17.74
D/E Ratio (Times)	0.71	0.76	0.90	0.80
ROE (%)	-0.87	6.01	-2.38	9.91
ROA (%)	2.67	5.37	3.49	7.40

JUMP+ Plan			
Business Plan			
Target in 2028			
Net Profit	2,000.00 Million Baht		
Strategic Plan	Growth	Profitability & Efficiency	Stability
1. Strategic Plan 1 : Enhance Revenue Growth through the J Point Platform (Centralized Point System of the Group)	✓	✓	
2. Strategic Plan 2 : AI-driven Operational Excellence	✓	✓	
3. Strategic Plan 3 : Value Unlocking through Strategic Spin-off	✓		✓
Governance Plan			
1. Enhancing anti-corruption and fraud prevention efforts			
2. Enhancing whistleblowing mechanisms			
3. Enhancing governance of artificial intelligence applications			
Climate Action Plan			
1. Greenhouse gas inventory (GHG) plan			
2. Decarbonization			

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Section 1
Business Plan

Section 1 Business Plan

Target in 2028

Topic	YE/2023	YE/2024	YE/2025	Target in 2028
Net Profit (Million Baht)	-447.01	1,140.85	-161.84	2,000.00

The company aims to enhance its profitability and create long-term value, with a clear financial target of driving the group’s consolidated net profit to grow continuously to reach THB 2,000 million by 2028 (B.E. 2571). At the same time, the company seeks to strengthen its revenue structure and improve the quality of earnings to achieve greater stability.

Growth plan/Increase business value

Strategic Plan 1 : Enhance Revenue Growth through the J Point Platform (Centralized Point System of the Group)

Enhance Revenue Growth through the J Point Platform aims to develop a centralized platform that effectively connects the customer base and business ecosystem across the Jaymart Group. J Point serves as the core mechanism to drive revenue synergy among group companies through integrated marketing campaigns and by increasing cross-business spending opportunities. The company seeks to elevate J Point from a traditional loyalty program into a Customer Intelligence Platform capable of collecting, analyzing, and leveraging data insights to deliver personalized experiences and improve repurchase rates more effectively. Under this strategy, the company aims to build a strong ecosystem that integrates Commerce, Finance, and Technology, in order to expand the customer base, increase Customer Lifetime Value, and create new revenue streams for the group in the long term.

This plan will promote and develop the organization in the following dimensions

- Growth
- Profitability & Efficiency

Targets

- Other Targets

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Gross Merchandise Value (Repurchase from burn point)	30.2	35	40	80
Company Revenue Contribution (Sale generate from earn point)	4,600	4,700	5,000	5,400

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1 : Revenue Synergy Campaign	2026	• Drive the J Point ecosystem to generate cross-business sales within the Jaymart Group.
	2027	• Enhance the Point Transfer Hub structure to connect and expand the ecosystem from external partners to the core companies within the group.

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 2 : Customer Intelligence Platform	2028	• Develop J Point into a Social Commerce Engine powered by AI and next-generation creators.
	2026	• Establish a secure and scalable customer data governance framework to support the entire Jaymart ecosystem.
	2027	• Develop a 360-degree customer analytics platform powered by J Point member data.
	2028	• Drive AI-powered personalization across all Jaymart businesses on the J Point data platform.

Risk Management

Risk 1 : Return on Investment Risk

• **Risk Characteristic**

- Transforming J Point from a loyalty program into a strategic platform requires significant investment in technology, systems, and personnel.
- This includes the development of infrastructure such as real-time transaction systems, POS integration, and data security standards.
- If customers do not use J Point consistently or if it cannot be effectively embedded into the customer journey, transaction volumes may fall below expectations.

• **Risk Impact**

- J Point may fail to evolve from an operational tool into a revenue-generating platform.
- Opportunities for cross-selling, up-selling, and repurchase may be limited.
- Returns on investment in systems and technology may fall below targets.

• **Risk Management Measures**

- Leverage the existing J Point platform and begin with commercially viable use cases that generate real revenue.
- Develop cross-business campaigns without heavy system investment in the initial phase.
- Establish clear KPIs, including: CRC , GMV ,Cross-business Usage to assess value and support phased investment decisions.

Risk 2 : Data Governance and Customer Consent Risk

• **Risk Characteristic**

- J Point, as a group-level platform, involves complexity in system architecture, access rights, and consent management.
- If consent collection does not adequately cover cross-business usage, it may limit the ability to leverage data for analytics and commercial value creation.
- In addition, insufficient system and process readiness may prevent the organization from fully utilizing data insights to their full potential.

• **Risk Impact**

- Inability to effectively deliver personalized offers and cross-selling initiatives.
- Re-purchase rate and Customer Lifetime Value fall below targets.
- Increased risk of non-compliance with PDPA, potentially impacting reputation and customer trust.

• **Risk Management Measures**

- Establish a group-wide Data Governance framework covering data collection, access, and usage.
- Develop a standardized Consent Management approach across the group, ensuring data is used within the scope of obtained consent.
- Start with use cases leveraging aggregated or pseudonymized data to minimize personal identification risks.
- Invest in a Data and Consent Management Platform in phases to support scalable expansion in the long term.

Strategic Plan 2 : AI-driven Operational Excellence

The group leverages AI to enhance operational efficiency and cost management by focusing on high-impact use cases across core processes and support functions. Investments are implemented through a phased approach to ensure tangible business outcomes while maintaining effective cost control.

This plan will promote and develop the organization in the following dimensions

- Growth
- Profitability & Efficiency

Targets

Develop and implement at least three AI use cases per year that deliver tangible business outcomes across the organization and group companies. These initiatives will span multiple functions to enhance operational efficiency, strengthen cost management capabilities, and leverage AI as a tool for revenue enhancement both by generating new revenue streams and increasing revenue from existing businesses.

• **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Develop and implement at least three AI use cases per year that deliver tangible business outcomes.	0	3	4	6+

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1 : AI Maturity Transformation	2026	<ul style="list-style-type: none"> • Establish the AI Transformation Office (AITO), responsible for: AI Maturity Transformation, Change Management, AI Use Case Center, AI Policy & Framework Design, Responsible AI Principles & Ethics • Establish J.AI Arena as the organization’s AI & Innovation Hub, serving as a central space for innovation and technology application, enabling activities, collaboration, and knowledge sharing among employees across the group.
	2027	• Document AI • Data Classification • Chatbot / Internal Assistant
Strategic Initiative 2 : AI for Process Automation	2027	• Document AI • Data Classification • Chatbot / Internal Assistant
	2028	• Document AI • Data Classification • Chatbot / Internal Assistant
Strategic Initiative 3: AI for Operational Analytics	2026	• Cost Analytics • Workload Forecasting • Anomaly Detection

Strategic Initiative	Year	Expected Outcomes
	2027	• Cost Analytics • Workload Forecasting • Anomaly Detection
	2028	• Cost Analytics • Workload Forecasting • Anomaly Detection
Strategic Initiative 4: AI for Quality & Risk Control	2026	• Document QC • Fraud Detection • PDPA / Compliance Analysis
	2027	• Document QC • Fraud Detection • PDPA / Compliance Analysis
	2028	• Document QC • Fraud Detection • PDPA / Compliance Analysis

Risk Management

Risk 1 : Data Quality and Readiness Risk

- **Risk Characteristic**

- The development of AI use cases requires data from multiple systems and companies, which may differ in structure, standards, and data completeness.
- Some data may be incomplete, outdated, or not in a format suitable for analysis.
- In addition, limitations in source systems and data management processes may result in data not being sufficiently ready for advanced AI development.

- **Risk Impact**

- Delays in AI use case development or outcomes with low accuracy
- Reduced effectiveness of AI-driven business decisions
- Higher-than-expected model development costs due to data cleaning and preparation efforts
- Limited ability to scale AI use cases across multiple companies within the group

- **Risk Management Measures**

- Establish group-wide Data Governance and centralized Data Standards.
- Prioritize critical data sets that are essential to the business.
- Start with data-ready use cases where data availability and quality are high.
- Invest in Data Quality, Data Integration, and Data Platform tools in a phased approach.
- Develop employees' data capabilities to support long-term AI adoption and scalability.

Risk 2 : People and Adoption Risk

- **Risk Characteristic**

- Some employees may lack knowledge and skills in AI and data.
- There may be concerns that AI will impact roles and job security.
- leading to resistance to change.
- As a result, the actual adoption of AI across departments may be lower than expected.

- **Risk Impact**

- Delays in the development and implementation of AI use cases
- Inability to scale across multiple departments as planned
- Business outcomes from AI investments fall below targets
- AI is perceived merely as a pilot initiative rather than a core organizational driver

- **Risk Management Measures**

- Implement change management in parallel with AI development.
- Communicate AI as an enabling tool rather than a replacement for people.
- Develop upskilling and reskilling plans tailored to each role.
- Engage business units from the outset in selecting AI use cases. Define adoption KPIs, such as: Actual usage rate, Number of departments adopting AI ,Achieved business outcomes

Risk 3 : Return on Investment Risk

- **Risk Characteristic**

- The development and implementation of AI require continuous investment in budget, technology, and personnel.
- If AI use cases are not aligned with high-impact business needs
- or cannot be effectively implemented as planned, costs may exceed the benefits achieved, resulting in lower-than-expected returns on investment (ROI).

- **Risk Impact**

- AI investments may fail to deliver tangible business value (in terms of cost reduction, efficiency, and revenue generation).
- Return on investment (ROI) may fall below expectations.
- Confidence among management and internal stakeholders in scaling AI investments may be negatively impacted.
- Resources may be allocated to projects that cannot be effectively scaled, reducing overall budget allocation efficiency.

- **Risk Management Measures**

- Adopt a phased investment approach for AI initiatives. Start with value-driven use cases that deliver measurable business outcomes.
- Define KPIs and ROI metrics for each project, such as: Cost Reduction Incremental Revenue Payback Period Adoption Rate
- Use performance outcomes as decision criteria to scale, adjust, or discontinue projects. Ensure AI investments are aligned with business outcomes and generate sustainable ROI at the group level.

Strategic Plan 3 : Value Unlocking through Strategic Spin-off

The group implements a spin-off strategy to unlock business value, enhance transparency, and enable each company to access funding sources and grow independently in suitable markets. This approach aims to strengthen competitiveness and create long-term value for shareholders.

This plan will promote and develop the organization in the following dimensions

- Growth
- Stability

Targets

The Company aims to advance the listing of four high-potential subsidiaries, namely J Ventures Company Limited, KB J Capital Company Limited, BNN Restaurant Group Company Limited, and Brewing Happiness Company Limited, on appropriate capital markets such as the SET or mai, subject to each company’s readiness and specific funding requirements. In parallel, the Company targets to successfully list JGS Synergy Power Company Limited on the LiVE Exchange by 2028. This initiative is intended to enhance access to capital, strengthen growth potential, and create long-term value for the Group.

• **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Number of Spin-offs	-	-	2	2

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1: Target Company Selection and IPO Readiness Preparation	2026	<ul style="list-style-type: none"> • Select high-potential subsidiaries for spin-off, based on assessments of growth potential, profitability, and suitability of listing venues (SET / mai / LiVE Exchange) • Restructure corporate organization, shareholding structure, and capital structure to align with listing requirements • Prepare financial statements in compliance with Publicly Accountable Entities (PAEs) standards for listing purposes • Appoint a financial advisor • Appoint an internal audit advisor • Appoint a legal advisor • Establish an Audit Committee and appoint independent directors (where appropriate and readiness permits)
Strategic Initiative 2: Governance Enhancement and IPO Filing Preparation	2026	<ul style="list-style-type: none"> • Convert the company into a public limited company • Enhance internal control systems and strengthen corporate governance practices • Prepare historical financial statements, business plans, and an equity story for investors • Submit listing applications to the Securities and Exchange Commission (SEC) and relevant stock exchanges • Prepare investor communications and presentations for potential investors
	2027	<ul style="list-style-type: none"> • Convert the company into a public limited company • Enhance internal control systems and strengthen corporate governance practices • Prepare historical financial statements, business plans, and an equity story for investors

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 3: IPO Execution and Post-Listing Management	2027	<ul style="list-style-type: none"> • Submit listing applications to the Securities and Exchange Commission (SEC) and relevant stock exchanges • Prepare investor communications and presentations for potential investors
	2028	<ul style="list-style-type: none"> • 2027: Two subsidiaries to be listed • Manage investor communications (Investor Relations) • Oversee the deployment of IPO proceeds to support business expansion • Monitor operating performance and shareholder value creation • 2028: An additional two subsidiaries to be listed • Manage investor communications (Investor Relations) • Oversee the deployment of IPO proceeds to support business expansion • Monitor operating performance and shareholder value creation

Risk Management

Risk 1 : Data Readiness Risk

• Risk Characteristic

- Some subsidiaries remain highly dependent on the parent company’s resources, systems, and personnel, including accounting systems, IT infrastructure, procurement, HR functions, and strategic decision-making.
- Their organizational structures and operational systems are not yet fully prepared to operate on a standalone basis.
- In addition, their corporate governance and compliance frameworks have not yet fully met the requirements of the capital markets.

• Risk Impact

- The listing process may be delayed or may not meet the regulatory requirements of the relevant authorities, necessitating additional restructuring.
- This could result in increased preparation time and costs, potentially affecting investor confidence.
- Furthermore, such delays may limit the Company’s ability to execute strategic plans, raise capital, and make timely business decisions following the IPO.

• Risk Management Measures

- Conduct a comprehensive assessment of subsidiaries’ standalone readiness, covering organizational structure, operations, finance, IT, HR, and governance
- Develop company-specific improvement plans to enhance independent operating capabilities
- Establish Service Level Agreements (SLAs) between the parent company and subsidiaries during the transition period
- Transfer systems, processes, and institutional knowledge to reduce long-term dependency on the parent company Use readiness levels as a key criterion in determining the timing for listing

Risk 2 : Market Timing Risk**• Risk Characteristic**

The execution of spin-offs and IPOs is dependent on prevailing capital market conditions and may be impacted by external factors, including macroeconomic conditions, financial market volatility, interest rates, investor confidence, and geopolitical developments. These factors may result in lower-than-expected investor demand and valuation levels for the securities.

• Risk Impact

- Delay or revise the listing plan
- Capital raised may fall below target levels
- Company valuation may not reflect its true potential
- Impact on shareholder returns and business expansion plans
- Delays may lead to missed growth opportunities and increased strategic uncertainty

• Risk Management Measures

- Closely monitor and assess capital market conditions
- Prepare target companies with flexible timing for market entry
- Avoid reliance on a single IPO timeline
- Prepare alternative funding options, such as: Private fundraising Joint ventures Debt financing
- Work closely with financial advisors to determine optimal timing, offering structure, and investor communication strategy

Risk 3 : Regulatory & Compliance Risk**• Risk Characteristic**

Spin-offs and the transition to a listed company require compliance with increasingly stringent laws and regulations, including those of the SEC, the Stock Exchange, and corporate governance standards. Regulatory requirements are subject to continuous updates and evolving interpretations. Some subsidiaries may not yet be fully prepared in terms of systems, personnel, and governance processes. In addition, the complexity of regulatory compliance may increase significantly upon entering the capital markets.

• Risk Impact

- Delay in the listing process or imposition of additional regulatory conditions
- Failure to meet approval requirements at certain stages
- Impact on fundraising plans and established timelines
- Exposure to legal penalties and increased regulatory scrutiny
- Adverse impact on reputation, investor confidence, and long-term valuation

• Risk Management Measures

- Strengthen the Group's regulatory and compliance framework
- Closely monitor regulatory changes and periodically assess their impact
- Appoint experienced legal and financial advisors with capital market expertise
- Enhance capabilities in compliance, internal audit, and risk management
- Prepare subsidiaries in advance to align with capital market standards

Section 2

Governance Plan

Section 2 Governance Plan

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

The Company has established an anti-fraud and anti-corruption enhancement plan, focusing on the parallel development of both personnel and operational systems. Emphasis is placed on fostering awareness, understanding, and ethical behavior among executives and employees, with the objective of embedding anti-corruption practices into daily operations. In addition, the Company is strengthening its anti-bribery framework to ensure it is systematic and auditable, through structured study, planning, and implementation in alignment with ISO 37001 standards. This initiative aims to support good corporate governance and mitigate corruption-related risks across the organization.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established an anti-corruption policy and practices.	Complete	-	-	-
<ul style="list-style-type: none"> An anti-corruption and anti-bribery policy has been developed to comprehensively cover the organization's business operations, formally approved by the Board of Directors, and supported by clear and practical implementation guidelines 	Complete	-	-	-
<ul style="list-style-type: none"> The company conducts regular monitoring and evaluation of compliance with its anti-corruption and anti-bribery policy and procedures. Audit results are reported by internal auditors to the Board of Directors at least annually. In the event of any violations, corrective actions and preventive measures are clearly defined to prevent recurrence 	Complete	-	-	-
<ul style="list-style-type: none"> The company conducts an annual review of its anti-corruption and anti-bribery policy and practices with the Board of Directors 	Complete	-	-	-
Achieve CAC certification from the Thai Institute of Directors (Thai IOD)	Certified	-	-	-
Achieve ISO 37001: Anti-bribery management systems certification	-	In Progress	In Progress	Complete

Strategic Initiative

The Company has established an anti-fraud and anti-corruption enhancement plan, aimed at strengthening ethical knowledge and organizational culture alongside the systematic development of its anti-bribery framework. The initiative focuses on enhancing awareness and fostering a strong sense of transparency among executives and employees. At the same time, the Company is developing processes and operational guidelines in alignment with international standards, through structured assessment and implementation in accordance with ISO 37001. This approach supports good corporate governance, enhances stakeholder confidence, and lays a sustainable foundation for governance practices across the organization.

Strategic Initiative	Year	Expected Outcomes	
Plan for Enhancing Anti-Corruption Knowledge and Ethical Culture within the Organization	2026	<ul style="list-style-type: none"> Organize training and awareness activities for employees and executives on anti-corruption policies and the Code of Conduct Employees and executives gain a fundamental understanding of anti-corruption principles, guidelines, and practices Ensure organization-wide communication of anti-corruption policies and practices 	
	2027	<ul style="list-style-type: none"> Employees are able to apply anti-corruption guidelines and the Code of Conduct in their decision-making and daily operations Internal departments have a clearer understanding of their roles and responsibilities in anti-corruption practices 	
	2028	<ul style="list-style-type: none"> Conduct regular review activities to reinforce compliance with anti-corruption policies and the Code of Conduct in daily operations Integrate anti-corruption practices into standard operating processes Maintain consistent standards of anti-corruption practices across the organization 	
	Implementation Plan for ISO 37001 (Anti-Bribery Management Systems) Certification	2026	<ul style="list-style-type: none"> Study the guidelines and requirements of ISO 37001 Assess the organization’s anti-bribery system against ISO 37001 requirements Identify gaps and areas for improvement to inform subsequent implementation planning
		2027	<ul style="list-style-type: none"> Develop and refine anti-bribery policies, procedures, and controls in alignment with ISO 37001 Implement the defined measures across relevant business processes Monitor and evaluate the effectiveness of the anti-bribery management system at the organizational level
		2028	<ul style="list-style-type: none"> Conduct audits of the anti-bribery management system in accordance with ISO 37001 requirements Utilize audit results to continuously improve and enhance the anti-bribery management system

Risk Management**Risk 1 : Risk of Inadequate Governance Structure and Resources for Anti-Bribery System Development****• Risk Characteristic**

- No clear designation of responsible function or accountable personnel
- Lack of continuity and integration in implementation
- Insufficient resources to support system development

• Risk Impact

- The anti-bribery system may not be fully developed in accordance with required standards
- Inability to effectively integrate the system into actual business processes
- Lack of readiness for ISO 37001 certification audit

• Risk Management Measures

- Formally appoint a designated owner for the ISO 37001 management system
- Clearly define roles, responsibilities, and required resources
- Regularly report progress and key issues to management

Risk 2 : Risk of Inconsistent Understanding and Application of Anti-Corruption Practices Across the Organization**• Risk Characteristic**

- Employees are aware of the policies but have differing interpretations and levels of understanding of the practices
- Implementation varies depending on the discretion of each department
- Lack of practical guidelines aligned with real operational contexts

• Risk Impact

- Inconsistent application of policies across the organization
- Occurrence of behaviors not aligned with anti-corruption practices
- Inability to embed anti-corruption practices into daily operations

• Risk Management Measures

- Develop clear and practical communication guidelines aligned with job-specific contexts
- Use case studies and real-life scenarios to support communication and understanding
- Establish safe and accessible channels for consultation and inquiries

Enhancing whistleblowing mechanisms

This strategic plan focuses on enhancing the Company's whistleblowing and complaint handling system to ensure clarity, standardization, and effective oversight. Emphasis is placed on establishing an appropriate governance structure and clearly defined roles and responsibilities. In parallel, the Company will develop and refine standardized procedures for receiving, reviewing, and reporting complaints, with a target average resolution timeframe of no more than 45 days. This initiative aims to strengthen transparency, fairness, and long-term confidence in the Company's governance framework.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a whistleblowing policy and procedures for reporting misconduct.	In Progress	In Progress	Success	Success
<ul style="list-style-type: none"> The company has established a formal, written whistleblowing policy and procedures, which have been approved by the Board of Directors 	Complete	-	-	-
<ul style="list-style-type: none"> Appointment of an impartial recipient for whistleblowing reports. 	In Progress	Success	Success	Success
<ul style="list-style-type: none"> All complaints are thoroughly investigated, and outcomes are reported to the Board in a timely manner, with appropriate corrective and preventive actions in cases of confirmed misconduct to avoid recurrence. 	In Progress	In Progress	Success	Success
<ul style="list-style-type: none"> The whistleblowing policy and procedures reviewed by the Board of Directors at least annually. 	Complete	-	-	-
Reduce the complaint resolution time.	-	In Progress	In Progress	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Plan for Developing the Structure and Roles of the Whistleblowing and Complaint Handling System	2026	<ul style="list-style-type: none"> Develop the organizational structure, responsible functions, and designated owners for the whistleblowing and complaint handling system Review and refine policies, procedures, and guidelines for receiving and managing complaints across the organization
	2027	<ul style="list-style-type: none"> Implement the whistleblowing and complaint handling structure and procedures in actual operations Communicate and build awareness among employees and relevant stakeholders on roles, responsibilities, and procedures Ensure the whistleblowing and complaint handling system is effectively implemented in practice
	2028	<ul style="list-style-type: none"> Review and refine the whistleblowing and complaint handling structure and procedures to align with operational needs Ensure the system continuously supports risk management and enhances organizational transparency
Plan for Developing and Enhancing the Whistleblowing and Complaint Handling Process (Intake – Review – Reporting)	2026	<ul style="list-style-type: none"> Establish accessible, multi-channel mechanisms for receiving whistleblowing reports and complaints Define clear procedures for intake, review, and reporting of cases Set defined timelines for complaint handling, with an average resolution period not exceeding 45 days
	2027	<ul style="list-style-type: none"> Implement the whistleblowing and complaint handling process

Strategic Initiative	Year	Expected Outcomes
	2028	<p>in actual operations</p> <ul style="list-style-type: none"> • Develop systems or mechanisms to track complaint status with transparency and auditability • Improve efficiency in complaint handling while maintaining an average resolution period of no more than 45 days • Review and refine the whistleblowing and complaint handling process based on past operational outcomes • Enhance the efficiency and reliability of the system in alignment with the organization’s risk management framework

Risk Management

Risk 1 : Risk of Unclear Governance Structure and Roles and Responsibilities

• **Risk Characteristic**

The organization has not clearly defined who is responsible for receiving reports, who is responsible for reviewing cases, and who is responsible for reporting outcomes within the whistleblowing and complaint handling system. As a result, related functions may have overlapping responsibilities, or certain steps may lack clear accountability.

• **Risk Impact**

- Delays in complaint review and resolution
- Lack of continuity in complaint handling
- Limited ability to track progress and accountability clearly

• **Risk Management Measures**

- Define a clear governance structure and roles and responsibilities of relevant parties
- Assign accountable owners for each stage of the process
- Communicate guidelines to ensure consistent understanding across relevant functions

Risk 2 : Risk of Inability to Effectively Implement Complaint Handling Procedures in Practice

• **Risk Characteristic**

Even though the organization has established procedures for receiving, reviewing, and reporting complaints, relevant functions may not consistently apply these processes in practice or may implement them inconsistently, due to a lack of clear understanding of the procedures and their respective roles and responsibilities.

• **Risk Impact**

- Inconsistent complaint handling practices
- Inability to systematically track status and progress
- Failure to meet targets in terms of resolution timelines and efficiency

• **Risk Management Measures**

- Develop clear, practical, and user-friendly complaint handling procedures
- Define service level agreements (SLAs) for complaint handling timelines
- Regularly monitor and review adherence to the established processes

Governance of Risk and Management Compliance

Enhancing governance of artificial intelligence applications

The Company recognizes the role of artificial intelligence (AI) as a technology that presents both opportunities and risks to business operations. Accordingly, it has established a plan to enhance AI governance, ensuring that the adoption of AI to support operations is conducted responsibly, with due consideration of its impact on the organization and its stakeholders, and in alignment with the Company’s corporate governance principles. This strategic plan aims to build confidence that the Company’s use of AI is subject to appropriate oversight, with comprehensive risk management in place, while supporting informed decision-making by management and the Board of Directors. Ultimately, it seeks to strengthen the Company’s long-term sustainability and credibility.

Targets

To develop a clear, comprehensive, and practical AI governance framework, the Company establishes appropriate roles and responsibilities for oversight, supported by formally approved written policies and guidelines. Relevant employees are equipped with the necessary understanding and awareness to ensure the responsible and ethical use of AI. In addition, the Company implements mechanisms to monitor, review, and report AI usage to the Board of Directors, supporting effective governance, informed decision-making, and sustainable risk management related to AI adoption.

Topic	Current Status	Targets		
		2026	2027	2028
The company has established policies and guidelines for the use of artificial intelligence (AI).	In Progress	In Progress	In Progress	Success
<ul style="list-style-type: none"> Establish roles and revise the charters of the Board, its subcommittees, or designated personnel responsible for governing AI adoption in the organization. 	Not Started	In Progress	In Progress	Success
<ul style="list-style-type: none"> Formulate clear and documented policies and procedures with appropriate approval. 	In Progress	In Progress	In Progress	Success
<ul style="list-style-type: none"> All involved employees have been trained and communicated about AI governance. 	Not Started	In Progress	In Progress	Success
Report to the Board of Directors on the review and results of our responsible use of artificial intelligence.	-	In Progress	In Progress	Success

Strategic Initiative

The Company systematically enhances its AI governance by focusing on establishing a robust governance structure, policy framework, and strengthening awareness among relevant employees to ensure that AI is used responsibly and in alignment with corporate governance principles and the business context, while enabling appropriate risk management. Following this foundation, the Company implements mechanisms to monitor, review, and report AI usage responsibly to management and the Board of Directors, supporting effective governance, informed decision-making, and the continuous refinement of governance practices in response to evolving risks and business dynamics over the long term.

Strategic Initiative	Year	Expected Outcomes
Plan for Developing the Organization’s AI Governance Framework	2026	<ul style="list-style-type: none"> Establish clear roles, responsibilities, and accountability for AI governance within the organization

Strategic Initiative	Year	Expected Outcomes
		<ul style="list-style-type: none"> • Develop and obtain appropriate approval for AI policies and guidelines
	2027	<ul style="list-style-type: none"> • Integrate AI governance structure and guidelines into the Company’s overall corporate governance framework
		<ul style="list-style-type: none"> • Ensure relevant employees understand their roles and AI usage guidelines under the AI governance framework
	2028	<ul style="list-style-type: none"> • Integrate the AI governance structure and guidelines into the Company’s overall corporate governance framework
		<ul style="list-style-type: none"> • Ensure that relevant employees clearly understand their roles and the guidelines for AI usage under the AI governance framework
Plan for Monitoring, Auditing, and Reporting Responsible Use of Artificial Intelligence	2026	<ul style="list-style-type: none"> • Identify the scope and key aspects of AI usage to be monitored and reviewed
		<ul style="list-style-type: none"> • Establish guidelines for data collection and organization-wide monitoring of AI usage
	2027	<ul style="list-style-type: none"> • Establish reporting formats that effectively reflect key risks and impacts of AI usage
		<ul style="list-style-type: none"> • Utilize AI usage data to support governance at the management and relevant board levels
	2028	<ul style="list-style-type: none"> • Regularly report responsible AI usage to the Board of Directors
		<ul style="list-style-type: none"> • Utilize audit results of AI usage to support decision-making and continuously improve the organization’s governance practices

Risk Management

Risk 1 : Risk of Employee Understanding and Adoption

• Risk Characteristic

Relevant employees may not yet fully understand their roles, responsibilities, and the importance of AI governance, or may perceive the governance framework as an additional burden that complicates workflows. Communication and training may not be sufficiently aligned with the practical context of each department, resulting in inconsistent and discontinuous implementation.

• Risk Impact

- AI usage in operations may not align with the Company’s established frameworks and guidelines
- Increased risks related to governance, compliance with corporate governance principles, and organizational credibility
- Potential adverse impact on the effectiveness of AI risk management in the long term

• Risk Management Measures

- Establish communication and awareness programs on AI governance tailored to the roles and functions of different employee groups
- Develop training and communication materials aligned with real operational scenarios
- Monitor and review the implementation of AI governance practices to ensure continuous improvement and consistent application

Risk 2 : Risk of Data and AI Usage Monitoring System Readiness**• Risk Characteristic**

The Company designs communication and awareness initiatives on AI governance tailored to the roles and operational contexts of different employee groups. It also monitors the effectiveness of such communication and incorporates feedback from actual implementation to continuously refine its approach, fostering greater adoption and sustained application.

• Risk Impact

- Inability to effectively monitor, review, and assess risks arising from AI usage
- Insufficient information for management and the Board of Directors to support oversight and decision-making
- Reduced effectiveness of governance, monitoring, and reporting, as well as overall credibility of AI governance

• Risk Management Measures

- Define clear guidelines and scope for collecting data on AI usage across the organization
 - Develop systems or mechanisms to monitor AI usage, enabling effective data collection, analysis, and reporting
 - Utilize AI usage data to support governance, risk management, and reporting to management and the Board of Directors
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Section 3

Climate Action Plan

Section 3 Climate Action Plan

Greenhouse gas inventory (GHG) plan

The Company has published a Greenhouse Gas (GHG) emissions report

URL Link to the Document : <https://sustainability.jaymart.co.th/th/esg-reporting-library?categories%5B%5D=esg-reporting-library%2Freporting-and-disclosure%2Fverification-reports>



Targets

Topic	Targets		
	2026	2027	2028
GHG inventory report, GHG verification and disclosure (specific to Scope 1 and Scope 2 emissions)	Success	Success	Success

Decarbonization

Targets

Topic	GHG emissions in the base year (tCO ₂ e)	Target for reducing GHG emissions compared with the base year (tCO ₂ e)		
	2025	2026	2027	2028
Greenhouse gas emission reduction volume	493.63	1%	1%	1%

Remark : The Company has designated 2025 (B.E. 2568) as the base year, as it reflects an enhanced scope of data collection that is more comprehensive, clear, and complete. It also incorporates the outcomes of key energy efficiency initiatives implemented during 2023–2024, such as the installation of solar power systems and improvements to air conditioning systems. As a result, greenhouse gas emissions in the base year have already been significantly reduced. Therefore, future emission reduction targets are set as incremental reductions from this improved baseline, with targets established at levels appropriate to the Company’s operational capabilities.

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Energy Efficiency Improvement Plan for Electricity and Energy Consumption	2026	<ul style="list-style-type: none"> Reduction in electricity and energy consumption in buildings compared to the base year (2025) Reduction in greenhouse gas emissions in line with targets of no less than 1%
	2027	<ul style="list-style-type: none"> Continuous improvement in the efficiency of electricity and energy consumption in buildings through the implementation of energy efficiency measures Cumulative reduction in greenhouse gas emissions in line with the Company’s emission reduction targets
	2028	<ul style="list-style-type: none"> Sustain reduced levels of electricity and energy consumption over time

Strategic Initiative	Year	Expected Outcomes
Climate Change Risk Assessment Plan to Support Greenhouse Gas Emission Reduction	2026	<ul style="list-style-type: none"> Achieve a cumulative reduction in greenhouse gas emissions of 3% within a 3-year period compared to the base year
	2027	<ul style="list-style-type: none"> Establish a comprehensive list of climate change-related risks, with systematic identification, analysis, and prioritization Develop guidelines and criteria for assessing climate change-related risks
	2028	<ul style="list-style-type: none"> Climate change risk analysis results are utilized to inform the development of greenhouse gas emission reduction strategies Integrate climate change risk considerations into the Company's processes for setting and reviewing greenhouse gas emission reduction strategies Ensure readiness to systematically communicate the linkage between climate-related risks and greenhouse gas reduction strategies

Risk Management

Risk 1 : Risk of Limited Potential for Further Reduction in Electricity and Energy Consumption

• **Risk Characteristic**

The Company has already implemented high-impact energy reduction measures prior to the base year, such as the installation of solar power systems, resulting in a baseline (2025) that already reflects a reduced level of emissions. Further reductions in electricity consumption therefore require more targeted measures and continuous management efforts. In addition, energy and electricity consumption patterns are influenced by building usage, shared occupants, and user behavior, which are difficult to fully control.

• **Risk Impact**

- May not achieve annual greenhouse gas emission reduction targets
- Unclear reduction trends, affecting the credibility of performance outcomes
- Increased difficulty in forecasting returns on energy-related investments

• **Risk Management Measures**

- Utilize meter and sub-meter data to identify high electricity consumption areas
- Shift from one-time projects to a continuous energy management system
- Optimize settings and upgrade equipment in targeted areas, alongside user awareness and communication

Risk 2 : Risk of Incomplete Climate Change Risk Assessment

• **Risk Characteristic**

The collection of data and the assessment of climate change-related risks may not fully cover all material issues relevant to the Company's operations, due to limitations in data availability, understanding, or the clarity of the assessment scope. This may result in a misalignment between the prioritization of risks and actual risk conditions.

• **Risk Impact**

- Greenhouse gas reduction strategies and plans may be based on incomplete information
- Management decisions may not align with the actual level of risk

- Reduced effectiveness of long-term plans

- **Risk Management Measures**

- Clearly define the scope, assumptions, and approach for climate risk assessment from the outset
- Apply a consistent risk assessment framework and methodology across the organization
- Review and validate assessment results with relevant functions to enhance completeness and data reliability

Attachments

URL Link to the Document : <https://sustainability.jaymart.co.th/th/esg-reporting-library?categories%5B%5D=esg-reporting-library%2Freporting-and-disclosure%2Fverification-reports>

