



JUMP+ Plan



STC CONCRETE PRODUCT PUBLIC COMPANY LIMITED

(STC)

Year 2026 - 2028

This report was approved by the board of directors on 12/11/2025
and disseminated on 13/11/2025

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 Property & Construction

CG Report :

SET ESG Ratings: -

Anti-Corruption Certification (CAC): -

Business Type

Manufacturing and distributing pre-cast concrete and ready-mixed concrete under brand "STC" and also providing other related services such as pile driving, concrete pumping etc.

Financial Statement				
Year	2024	2023	2022	2021
Income Statement (MB)				
Revenues	560.79	538.14	436.40	422.33
Expenses	530.98	515.60	423.67	413.28
Net Profit (Loss)	14.16	9.58	1.33	3.01
Balance Sheet (MB)				
Assets	825.86	793.96	673.86	588.33
Liabilities	445.42	427.67	302.96	216.70
Shareholders' Equity	380.44	366.28	370.91	371.64
Cash Flow (MB)				
Operating	49.60	-8.07	13.40	40.09
Investing	-41.87	-41.64	-80.29	-44.25
Financing	-6.73	50.36	65.66	4.29
Financial Ratio				
EPS (Baht)	0.02	0.02	N/A	0.01
GP Margin (%)	28.49	25.87	26.28	26.18
NP Margin (%)	2.52	1.78	0.31	0.71
D/E Ratio (Times)	1.17	1.17	0.82	0.58
ROE (%)	3.79	2.60	0.36	0.80
ROA (%)	3.64	2.95	1.15	1.30

JUMP+ Plan

Business Plan

Target in 2028

15.11 Million Baht

Strategic Plan

Growth

 Profitability
& Efficiency

Stability

1. PowerMix Project: Consolidating Ready-Mixed Concrete Production Bases to Enhance Growth



Governance Plan

1. Enhancing anti-corruption and fraud prevention efforts
2. Enhancing whistleblowing mechanisms
3. Enhancing Governance of Information Security

Climate Action Plan

1. Greenhouse gas inventory (GHG) plan

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Section 1
Business Plan

Business Plan

Target in 2028

	YE/2022	YE/2023	YE/2024
Net Profit (Million Baht)	1.33	9.58	14.16
Net Profit	15.11 Million Baht		

The company has set a growth target of net profit in 2028, set at 15.11 million baht, with key strategic plans under the approach of Strategic Consolidation & Efficiency, coupled with Systematic Cost and Personnel Management (Cost Management & Optimization), to generate growth for the profit driven by smart cost management (Profitability driven by Smart Consolidation), not solely by revenue expansion. The consolidation of production bases at Plant Pattaya 1 will help unlock production potential to increase up to 14% while significantly reducing fixed costs and personnel costs. The company is confident that the implementation of this strategic plan will be a key factor in driving the company to achieve its goals in 2028 and generate higher sustainable profits in the long term.

Growth plan/Increase business value

PowerMix Project: Consolidating Ready-Mixed Concrete Production Bases to Enhance Growth

The company has set revenue and net profit growth targets for the year 2028 at 15.11 million baht. This will be achieved through key strategies in production base management and efficient cost reduction, as follows:

1. Production Base Consolidation and Efficiency Enhancement (Strategic Consolidation & Efficiency) To create an operational advantage and sustainably manage costs, the company plans to consolidate its ready-mixed concrete (RMC) production base into the Pattaya 1 plant, with the following key details:

- **Enhancing efficiency** : The company plans to invest in expanding and upgrading the technology of the Pattaya 1 plant to have a production capacity equivalent to the combined production capacity of the two original branches (Pattaya 1 and Pattaya 2).
- **Enhancing growth potential** : This new consolidated ready-mixed concrete (RMC) production plant not only maintains the original production capacity but can also increase production capacity, increased from the original maximum of 14% to Building capacity to support growing demand from infrastructure and real estate projects in the area (especially the Eastern Economic Corridor: EEC)
- **Reducing rental risks** : The cancellation of the Pattaya 2 plant, which is leased land, will help reduce fixed costs and increase long-term operational stability.
- **Machinery management from plant decommissioning** : Com The company plans to decommission both aforementioned plants. In the future, the company will overhaul the machinery to recondition and extend its lifespan before operating it in other branches to enhance the company's overall production potential and efficiency. Specifically, the company plans to move machinery from the Pattaya 1 plant to the Pathum Thani branch and machinery from the Pattaya 2 plant to replace existing machinery at the Nong Prue branch, in line with the company's long-term plan.

2. Cost and Personnel Management (Cost Management & Optimization) The strategy of consolidating production bases leads to significant cost reductions, which will directly impact the increase in net profit.

- **m Reduce costs from lease termination** : The cessation of operations at Pattaya 2 plant allows for savings in operational expenses, land rental costs, and other expenses.
-

Enhancing personnel efficiency : Operating under a single, modern, and highly efficient plant allows for the reduction of unnecessary employment costs in redundant tasks.

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

- Growth

Targets

Corporate Financial Targets

Topic	Latest data		Targets		
	YE/2024	9M/2025	2026	2027	2028
Revenue Growth (%) YoY Growth Rate	4.21	-5.94	5	5	4
Sales Growth (%) YoY Growth Rate	4.29	-6.20	5	5	4

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Invest in a ready-mix concrete plant in Pattaya 1 and overhaul the machinery to replace the old equipment at the Nong Prue and Pathum Thani branches.	2026	<ul style="list-style-type: none"> • The total concrete production volume across all product categories increased by at least 5%. • The total batching time per trip for ready-mixed concrete was reduced by at least 8 minutes, equivalent to a 57% improvement. • The capacity utilization rate was improved by at least 5%. • Fixed costs were immediately reduced, such as eliminating 100% of rental and security expenses following the site closure.
	2027	<ul style="list-style-type: none"> • Ready-mixed concrete sales increased by at least 5%. • Total product sales increased by at least 5% compared to the previous year.
	2028	<ul style="list-style-type: none"> • Ready-mixed concrete sales increased by at least 4% compared to the previous year. • Total product sales increased by at least 4% compared to the previous year.

Risk Management

Risk 1

Risk of main plant malfunction

Risk Characteristic

Disruption of production due to malfunctions of main plants, such as machine breakdowns, power outages, or raw material shortages.

Risk Impact

resulting in the inability to meet customers' demand for ready-mixed concrete, which leads to a loss of revenue and damage to the company's image.

Risk Management

- Plan and rigorously implement regular preventive maintenance for machinery, equipment, and various systems.
- Develop a business continuity plan to operate ready-mixed concrete production at a backup plant, specifically the Nong Prue branch or Na Wang branch, which are located near the Pattaya 1 plant.
- Procure and maintain critical spare parts with long lead times.
- Rigorously and regularly inspect operational safety.
- The company obtains insurance covering factory damage and business interruption.

Risk 2

Delivery Risk

Risk Characteristic

The concrete delivery radius has narrowed due to the centralization of production, resulting in longer delivery times and a greater number of transport vehicles being required for shipments beyond this radius.

Risk Impact

The volume of transport vehicles must be increased for jobs located outside the delivery radius, which may lead to higher transportation costs.

Risk Management

- Plan production and delivery efficiently.
- Review the number and condition of vehicles. If necessary, consider renting additional vehicles during periods of high demand and when work is outside the delivery radius.
- Plan preventive maintenance for delivery vehicles to ensure readiness for product delivery.

Section 2

Governance Plan

Governance Plan

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

The company places great importance on conducting business with integrity, transparency, and accountability, considering anti-corruption and anti-bribery as integral parts of its organizational culture and good corporate governance principles. The company is committed to promoting strict adherence to laws, ethical codes, and anti-corruption policies among all levels of employees and business partners. To this end, the company has developed a plan to enhance its anti-corruption and anti-bribery efforts, aiming to establish an effective internal control system, support continuous communication and training, and provide safe and fair whistleblowing channels to ensure all stakeholders participate in preventing corruption risks. Furthermore, the company plans to join the Collective Action Coalition Against Corruption (CAC) and is committed to fully complying with the project's criteria to obtain CAC membership certification in the future. This will reinforce the company's commitment to conducting business with transparency and fairness, in line with good corporate governance principles and long-term sustainability.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established an anti-corruption policy and practices.	Not Started	In Progress	In Progress	Success
<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 	Not Started	In Progress	Success	Success
<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)	Not Started	Not Started	Signatory	Certified
Implement and verify that all critical Tier 1 business partners have anti-corruption policies, and ensure that the company actively monitors and assesses business partners' adherence to these policies	-	In Progress	In Progress	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Anti-Corruption Enhancement Plan	2026	<ul style="list-style-type: none"> Review and update the Anti-Corruption Policy at least once a year. Report anti-corruption performance to management and the company board at least once a year. Ensure that at least 80% of employees complete training on anti-corruption. Conduct internal communication on ethics and transparency at least once a year.
	2027	<ul style="list-style-type: none"> Communicate with business partners at least once a year. Prepare the plan and application documents to participate in the CAC (Collective Action Coalition Against Corruption) program.
	2028	<ul style="list-style-type: none"> Obtain CAC certification from the Thai Institute of Directors Association (Thai IOD). Ensure that key suppliers (Critical Tier 1) have their own anti-corruption policies.

Risk Management

Risk 1

Risk from a lack of understanding of anti-corruption policy

Risk Characteristic

Some employees may still lack sufficient knowledge, understanding, or awareness of the code of conduct for work and the company's anti-corruption policy. This could potentially lead to practices that do not adhere to good governance principles, decisions that risk violating policies, or unintentional breaches of regulations, which may consequently impact the organization's transparency, reputation, and the trust of stakeholders.

Risk Impact

- may lead to incorrect practices or unintentional violations, resulting in damage to the organization's image.
- Employees may be unaware of the correct practices or not understand the penalties, leading to policies not being effectively implemented.
- Increases the risk of non-compliance with good governance principles and legal requirements.

Risk Management

- Organize regular training for employees at all levels regarding anti-corruption policy and business ethics.
- Develop easily accessible public relations materials, such as infographics, and communicate through electronic media channels.
- Integrate ethical topics into the new employee orientation process.

Risk 2

Document and evidence risks for CAC certification application

Risk Characteristic

The process of preparing documents and evidence for CAC certification may be incomplete, inaccurate, or not in accordance with the specified criteria of the CAC project, due to a lack of systematic data collection planning. Furthermore, responsible personnel or relevant employees may lack the knowledge, understanding, and skills required to prepare documents according to CAC requirements, which could lead to errors or operational delays.

Risk Impact

- Late submission for CAC certification or failure to pass the certification review
- Reduces the organization's credibility in terms of governance and transparency and affects the company's image among stakeholders
- Increases workload and costs for revising new documents

Risk Management

- Appoint and assign responsible personnel for submitting CAC certification documents to oversee and manage systematic document collection.
- Develop a plan for collecting and verifying documents strictly according to the CAC project's checklist.
- Organize training for employees and responsible personnel regarding the criteria, procedures, and guidelines for CAC certification submission.
- Appoint document reviewers before submission, such as executives or external consultants, to ensure accuracy and completeness.
- Establish a central document storage system (Document Control System) to facilitate easy access and retrospective review.

Enhancing whistleblowing mechanisms

The company recognizes the importance of good governance, transparency, and anti-corruption at all levels of management, involving employees, customers, and all stakeholder groups. To enable all parties to participate effectively in corporate governance, the company has established internal and external channels for whistleblowing and complaints. Although the company currently has a whistleblowing system via email, telephone, and documents, to align with international transparency standards and build confidence among reporters, the company is committed to **Enhance the whistleblowing system to be secure, easily accessible, and systematically verifiable**. This includes increasing communication and employee training, so that employees and all stakeholder groups clearly understand the procedures, protection rights, and methods for reporting misconduct. The goal of enhancing the whistleblowing system is to create a culture of transparency within the organization, to ensure stakeholders have confidence in reporting behaviors that violate rules, regulations, or ethics, along with continuous monitoring and evaluation, so that the company can effectively investigate, rectify, and prevent issues of corruption or policy violations.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a whistleblowing policy and procedures for reporting misconduct.	In Progress	Success	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 	In Progress	Success	Success	Success
<ul style="list-style-type: none"> • Appointment of an impartial recipient for whistleblowing reports. 	In Progress	Success	Success	Success

Topic	Current Status	Targets		
		2026	2027	2028
<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	Success	Success	Success
<ul style="list-style-type: none"> The whistleblowing policy and procedures reviewed by the Board of Directors at least annually. 	In Progress	Success	Success	Success
Reduce the complaint resolution time.	-	Success	Success	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Whistleblowing System Enhancement	2026	<ul style="list-style-type: none"> Provide more than 3 whistleblowing channels. Achieve employee awareness of whistleblowing channels above 90%.
	2027	<ul style="list-style-type: none"> Submit whistleblowing operation reports regularly, at least once per year.
	2028	<ul style="list-style-type: none"> Ensure that more than 95% of reported cases are investigated and closed within the specified timeframe.

Risk Management

Risk 1

Risk of Reporting Misconduct

Risk Characteristic

The company's whistleblowing system may not yet be comprehensive or secure, or whistleblowers may lack confidence in the confidentiality and protection provided. This can deter employees and stakeholders from reporting violations of rules, regulations, ethics, or corporate governance guidelines. Furthermore, existing channels may be difficult to access or may not facilitate widespread communication.

Risk Impact

- Delayed detection and correction of misconduct
- Corruption or ethical violations occur undetected
- Loss of organizational credibility and transparency
- affects the evaluation of the corporate governance system and the application for CAC project certification

Risk Management

- Develop diverse and secure whistleblowing channels: Online, QR Code, Hotline
- Clarify whistleblowing policies and procedures
- Communicate and train employees on whistleblowing channels and whistleblower rights
-

Regularly monitor and report on operational performance

- Promote a transparent organizational culture

Governance of Risk and Management Compliance

Enhancing Governance of Information Security

The company prioritizes information technology security as a crucial factor for business continuity and stakeholder confidence.

The company has established clear and written information security policies and guidelines, which are reviewed annually.

Although these policies are currently undergoing approval by the Board of Directors, they have already been implemented in practice.

Additionally, the company regularly conducts IT General Control and Application Control audits by independent external auditors at least once a year to ensure that internal controls comply with appropriate standards and can effectively mitigate cyber risks.

To elevate information security governance to international standards, the company has set additional operational goals as follows:

- Arrange for external independent auditors to conduct cybersecurity assessments, along with defining concrete improvement and development guidelines.
- Ensure that employees at all levels receive continuous training, communication, and understanding tests regarding information technology security.
- Conduct cybersecurity tests or simulations at least every 3 years to assess the readiness of systems and processes for threat response.

This approach reflects the company's commitment to elevating information security standards, alongside good governance and risk management, to build sustainable confidence among investors and stakeholders.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established policies and guidelines for information security governance.	Not Started	Success	Success	Success
<ul style="list-style-type: none"> • The company has developed a clear,documented IT security policy and guidelines,which have been approved by the Board of Directors. 	Not Started	Success	Success	Success
<ul style="list-style-type: none"> • Information cybersecurity undergoes evaluation by an independent external auditor,accompanied by clear and actionable improvement and development strategies 	Not Started	Success	Success	Success
<ul style="list-style-type: none"> • All employees undergo training,communication,and understanding assessments to enhance awareness of IT security. 	Not Started	Success	Success	Success
Conduct cybersecurity penetration testing at least once every three years.	-	Success	Success	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Enhancing Cybersecurity	2026	<ul style="list-style-type: none"> • Policies and practices were reviewed and approved by the Board of Directors at 100%. • Policies are reviewed at least once a year. • Data backup systems are successfully tested at least once a year. • 100% of employees completed cybersecurity training.

Risk Management

Risk 1

Organizational Behavioral Risk

Risk Characteristic

Employees may lack knowledge, understanding, and awareness of the importance of cybersecurity measures, such as password creation, personal data protection, or reporting unusual incidents. Furthermore, internal communication within the organization regarding policies and practices may be unclear, leading to incorrect practices or non-compliance with company policies.

Risk Impact

- Employees unintentionally violate policies, such as customer data leaving the system.
- Cyberattacks occur due to personnel negligence.
- Cybersecurity measures are not effectively implemented.
- Customer and partner confidence decreases.

Risk Management

- Organize training and raise awareness, presented in an easy-to-understand format, such as videos, real-life case studies, and online tests (E-Learning).
- Communicate internally within the organization regularly via email, internal Line groups, or notice boards.

Section 3

Climate Action Plan

Climate Action Plan

Greenhouse gas inventory (GHG) plan

The company recognizes the importance and urgency of addressing climate change (Climate Action) and has continuously prioritized driving the organization towards a low-carbon business. Currently, the company has partially begun collecting Greenhouse Gas (GHG) Emission Data. However, this data does not yet cover all departments and has not undergone verification according to international standards. To elevate Climate Action operations to be more systematic, transparent, and concrete, the company has established a 3-year operational plan (2026–2028) as follows:

Phase 1 : System Setup and Readiness (2026)

- Develop a systematic plan and operational structure for the organization's Greenhouse Gas (GHG) Inventory.
- Provide training and knowledge to employees and relevant departments to enhance their capacity for data collection and reporting.
- Appoint a working group or key personnel (Carbon Management Team).
- Define the scope of data collection, starting with collecting data for Scope 1: Direct emissions from production and transportation processes, Scope 2: Indirect emissions from purchased electricity, and also beginning to collect data for relevant parts of Scope 3, such as raw material transportation or distribution.
- Initiate a systematic data collection process to prepare for calculation and reporting.

Phase 2 : Reporting and Verification (2027)

- Collect comprehensive greenhouse gas emission data, covering all key departments of the company.
- Calculate Scope 1 and Scope 2 greenhouse gas emissions according to the GHG Protocol standard.
- Conduct data verification by an external agency certified by the Thailand Greenhouse Gas Management Organization (Public Organization) (TGO).
- Use verification results as reference data for setting **“Base Year”** for future monitoring and measurement of emission reductions.

Phase 3: Emission Reduction Implementation and Monitoring (2028)

- Implement planned greenhouse gas emission reduction measures, such as improving energy efficiency in production processes, promoting the use of renewable energy like solar roofs or other renewable sources, and enhancing the efficiency of transportation processes.
- Monitor and report emission reduction results compared to the base year.
- The company can reduce greenhouse gas emissions by at least 5%

Targets

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

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Plan to Enhance Climate Action Operations	2026	<ul style="list-style-type: none"> • Establish the system and start data collection: define the scope and appoint the project team; begin collecting data for Scope 1–2 and part of Scope 3.

Strategic Initiative	Year	Expected Outcomes
	2027	<ul style="list-style-type: none"> • Ensure complete data collection, perform calculations, and conduct verification; establish the base year.
	2028	<ul style="list-style-type: none"> • Reduce greenhouse gas emissions by at least 5% compared to the base year.

Risk Management

Risk 1

Data Risk and Personnel Knowledge and Comprehension Risk

Risk Characteristic

- Incomplete, inaccurate, or inconsistent data collected across departments
- Personnel lack understanding of GHG accounting and related standards

Risk Impact

- cause GHG emission calculation results to not reflect the true picture, affecting the credibility of the report.
- Delayed operations or academically inaccurate data

Risk Management

- Establish a central database system (GHG Data Management System).
- Designate data custodians in each department.
- Provide training to employees on correct data collection and recording.
- Organize training / practical workshops for the team.
- Utilize external consultants to assist in system design and provide initial guidance.