"TASDIQLAYMAN"
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# JIZZAX POLITEXNIKA INSTITUTINING 2025–2030 YILLARGA MO'LJALLANGAN BARQAROR INVESTITSIYA SIYOSATI.

# SUSTAINABLE INVESTMENT POLICY (2025–2030)

Jizzakh polytechnic institute
2025-2030

## MUNDARIJA / TABLE OF CONTENTS

Jizzax politexnika instituti barqaror rivojlanish va iqlim o‘zgarishiga qarshi kurashish bo‘yicha o‘z majburiyatlarini aniq belgilab olgan. Mazkur Barqaror investitsiya siyosati institutning investitsiya faoliyatida ekologik, ijtimoiy va boshqaruv (ESG) mezonlarini hisobga olgan holda, mas’uliyatli yondashuvni mustahkamlashga qaratilgan.

Siyosat institutning uzoq muddatli iqtisodiy barqarorligini saqlagan holda, investitsiya qarorlarining ijtimoiy va ekologik ta’sirini kamaytirishga qaratilgan. Unda manfaatlar to‘qnashuvining oldini olish, oshkoralik, axloqiy yondashuv, moliyaviy barqarorlik, va ishonchli boshqaruv kabi tamoyillar asos qilib olingan.

Mazkur siyosat institut fondlari, xayriya aktivlari, qisqa muddatli zaxira mablag‘lari va uzoq muddatli investitsiya vositalarini boshqarishda yo‘riqnoma bo‘lib xizmat qiladi. Bu bilan institut o‘zining ilmiy, ijtimoiy va ekologik mas’uliyatini investitsiya faoliyati bilan uyg‘unlashtiradi.

Jizzax politexnika instituti ushbu siyosat orqali nafaqat moliyaviy samaradorlik, balki barqaror kelajak sari yo‘naltirilgan yondashuvni namoyon etadi. Bizning investitsiyalarimiz kelajak avlodlar uchun xavfsiz, adolatli va yashil muhit yaratishga xizmat qilishi kerak.

Jizzakh Polytechnic Institute has clearly outlined its commitment to sustainable development and the fight against climate change. This **Sustainable Investment Policy** aims to institutionalize a responsible approach to investment decisions by integrating Environmental, Social, and Governance (ESG) criteria.

The policy is designed to promote long-term financial stability while minimizing negative environmental and social impacts of investment practices. Core principles include the prevention of conflicts of interest, transparency, ethical conduct, financial sustainability, and responsible governance.

This document serves as a guiding framework for managing the university’s endowment funds, charitable assets, short-term reserves, and long-term investment pools. It aligns the Institute’s academic, social, and environmental responsibilities with its investment strategy.

Through this policy, Jizzakh Polytechnic Institute not only ensures financial returns but also demonstrates a bold commitment to building a fairer, greener, and more secure future for generations to come.

## 1. UMUMIY QOIDALAR / GENERAL TERMS

### 1.1. Kirish/ Introduction

Mazkur siyosat Jizzax politexnika institutining investitsiya faoliyatida barqarorlik, ijtimoiy mas’uliyat va ekologik tamoyillarga sodiqligini aks ettiradi. U institutning fond mablag‘larini samarali, mas’uliyatli va uzoq muddatli yondashuv asosida boshqarishni ta'minlashga qaratilgan. Siyosat institut ichidagi barcha investitsiya qarorlarida ekologik, ijtimoiy va boshqaruv (ESG) mezonlarini hisobga olish majburiyatini o‘z ichiga oladi.

This policy reflects the commitment of Jizzakh Polytechnic Institute to sustainability, social responsibility, and environmental principles in its investment practices. It aims to ensure that all funds are managed efficiently, responsibly, and with a long-term perspective. The policy mandates the integration of Environmental, Social, and Governance (ESG) factors into all investment decisions within the Institute.

### 1.2. Mas’uliyatli investitsiya boshqaruvi tamoyillari / Responsible Investment Governance Principles

Jizzax politexnika institutida investitsiya faoliyati mas’uliyat, halollik va ochiqlik tamoyillariga asoslangan holda olib boriladi. Institut nomidan investitsion qarorlar qabul qilayotgan shaxslar har qanday holatda ham shaxsiy manfaatlardan voz kechib, faqat institut manfaatlarini ko‘zlagan holda harakat qilishi shart. Ularning faoliyati institutning umumiy strategik maqsadlariga mos kelishi, investitsiyalarning ijtimoiy, ekologik va boshqaruv jihatdan barqaror bo‘lishini ta’minlashi kerak. Investitsiya jarayonida har qanday manfaatlar to‘qnashuvining oldi olinadi va barcha operatsiyalar shaffof tarzda yuritiladi. Mazkur siyosat institutning ijtimoiy adolat, ekologik barqarorlik va uzoq muddatli iqtisodiy farovonlikka bo‘lgan intilishini ifodalaydi.

At Jizzakh Polytechnic Institute, investment activities are conducted on the basis of responsibility, integrity, and transparency. Individuals making investment decisions on behalf of the Institute are expected to act solely in the interest of the institution, free from any personal or external influences. Their actions must align with the Institute’s strategic vision and ensure that investments are sustainable in terms of environmental, social, and governance dimensions. Conflicts of interest must be prevented, and all investment-related operations must be carried out transparently. This policy reflects the Institute’s commitment to social equity, environmental sustainability, and long-term financial prosperity.

### 1.3. Institutdagi mas’uliyatlar taqsimoti / Division of Responsibilities within the Institute

Barqaror investitsiya siyosatining samarali joriy etilishi institutning turli bo‘linmalari o‘rtasidagi aniq va muvofiqlashtirilgan vazifalar taqsimotini talab etadi. Rektor siyosatning umumiy nazorati va yakuniy tasdig‘i uchun mas’ul hisoblanadi. Moliya va investitsiya sohalari bilan shug‘ullanuvchi bo‘linmalar strategiyani ishlab chiqadi va amalga oshiradi, shuningdek, xavflarni tahlil qilib, moliyaviy samaradorlikni kuzatadi. Xalqaro hamkorlik va barqaror rivojlanish bo‘limi esa investitsiya faoliyatining ESG mezonlariga mosligini ta'minlaydi va doimiy monitoring olib boradi. Hisob-kitob va moliyaviy nazorat masalalari esa Bosh buxgalteriya zimmasiga yuklatiladi. Institutda ushbu siyosat bo‘yicha faoliyat yuritayotgan barcha bo‘linmalar o‘zaro hamkorlikda, aniq mas’uliyat doirasida ishlashi lozim.

The effective implementation of the Sustainable Investment Policy requires clear and coordinated distribution of responsibilities across institutional units. The Rector is responsible for the overall supervision and formal approval of the policy. Departments involved in finance and investment develop and execute strategic plans, assess risks, and monitor financial performance. The Department of International Cooperation and Sustainable Development ensures that investment activities are aligned with ESG criteria and carries out continuous monitoring. Accounting and financial control are overseen by the Chief Accounting Office. All departments involved in this policy must work in close cooperation within their defined areas of responsibility.

### 1.4. Barqaror investitsiya tamoyillari / Sustainable and Responsible Investment Principles

Institutning investitsiya yondashuvi uzoq muddatli barqarorlik va ijtimoiy javobgarlik g‘oyalariga asoslanadi. Investitsiya jarayonlarida nafaqat iqtisodiy rentabellik, balki ijtimoiy va ekologik ta’sirlar ham inobatga olinadi.

Bu yondashuv quyidagi asosiy mezonlarga tayanadi:

- **Ekologik barqarorlik:** Institut ifloslanishni kamaytiradigan, tabiiy resurslarni tejaydigan va iqlim o‘zgarishiga qarshi kurashishda yordam beradigan loyihalarga ustuvor ahamiyat beradi.
- **Ijtimoiy javobgarlik:** Investitsiyalar ijtimoiy tenglik, sog‘liqni saqlash, ta’lim, mehnat huquqlari va jamoalarga ijobiy ta’sir ko‘rsatadigan sohalarga yo‘naltiriladi.
- **Korporativ boshqaruv:** Investitsiya qilinayotgan subyektlarning boshqaruvi ochiq, adolatli va hisobdor bo‘lishi talab etiladi.

Mazkur tamoyillar institut investitsiyalarining nafaqat moliyaviy, balki ijtimoiy va ekologik jihatdan ham foydali bo‘lishini ta’minlashga xizmat qiladi. Bu orqali Jizzax politexnika instituti o‘zining ilmiy va ijtimoiy rolini moliyaviy siyosati bilan uyg‘unlashtiradi.

The Institute’s investment approach is founded on the principles of long-term sustainability and social responsibility. Investment decisions consider not only financial returns but also their social and environmental impacts.

This approach is grounded in the following core principles:

- **Environmental sustainability:** The Institute prioritizes investments in projects that reduce pollution, conserve natural resources, and contribute to combating climate change.
- **Social responsibility:** Investments are directed toward sectors that promote social equity, public health, education, labor rights, and community well-being.
- **Corporate governance:** Targeted investments must demonstrate transparent, fair, and accountable management practices.

These principles ensure that investments generate not only economic gains but also social and environmental value. In doing so, Jizzakh Polytechnic Institute aligns its financial strategies with its academic and societal missions.

## 2. UZOQ MUDDATLI INVESTITSIYA JAMG‘ARMASI / LONG-TERM INVESTMENT POOL

### 2.1. Aktivlar tarkibi / Composition of Assets

Uzoq muddatli investitsiya jamg‘armasi institutning barqaror daromad manbalarini shakllantirish, asosiy mablag‘larni ko‘paytirish va ta’lim, ilmiy tadqiqot hamda ijtimoiy tashabbuslarni moliyalashtirishga xizmat qiladi. Jamg‘armaning aktivlari diversifikatsiyalangan bo‘lib, quyidagi moliyaviy vositalarni o‘z ichiga oladi:

- aksiyalar va obligatsiyalar;
- barqarorlik mezonlariga mos investitsiya fondlari (ESG-reytingli);
- davlat va xususiy sektorning yashil obligatsiyalari;
- barqaror infratuzilma va innovatsion texnologiyalar loyihalari.

The Long-Term Investment Pool is designed to build sustainable revenue sources, grow institutional capital, and support education, research, and social initiatives. The asset mix is diversified and may include:

- equities and fixed-income securities;
- ESG-compliant investment funds;
- green bonds issued by public and private sectors;

- sustainable infrastructure and innovation-based project investments.

### 2.2. Fidusiar va investitsiya standartlari / Fiduciary and Investment Standards

Institut uzoq muddatli investitsiyalarni amalga oshirishda fidusiar majburiyatlarni to‘liq bajaradi. Barcha investitsiya faoliyati ehtiyotkorlik, javobgarlik va institutsional halollik tamoyillariga asoslangan bo‘lishi lozim. Boshqaruvchilar va qaror qabul qiluvchi shaxslar institut manfaatlarini ustuvor deb bilib, aniq mezonlarga asoslangan holda investitsiya qiladi.

The Institute observes full fiduciary duty in managing long-term investments. All investment activities must be guided by prudence, accountability, and institutional integrity. Managers and decision-makers must act in the best interests of the Institute and base their investment strategies on clear and rational criteria.

### 2.3. Investitsiya maqsadi / Investment Objective

Uzoq muddatli investitsiyalarning asosiy maqsadi — kapitalning real qiymatini saqlagan holda barqaror daromad olish va institutning uzoq muddatli strategik maqsadlarini moliyaviy jihatdan qo‘llab-quvvatlashdir. Investitsiyalar xavf va daromad o‘rtasidagi muvozanatni hisobga olgan holda amalga oshiriladi.

The primary objective of long-term investments is to generate sustainable returns while preserving the real value of capital. These returns support the Institute’s long-term strategic goals. Investments are managed to maintain a balance between risk and reward.

### 2.4. Xarajatlar siyosati / Spending Policy for Endowment Funds

Institut yillik asosda uzoq muddatli jamg‘armalardan ma’lum miqdorda mablag‘ ajratadi. Bu miqdor inflyatsiyani hisobga olgan holda kapitalni kamaytirmasdan, barqarorlikni ta’minlovchi darajada belgilanadi. Xarajatlar ilmiy tadqiqotlar, stipendiyalar, infratuzilma va ijtimoiy dasturlarga yo‘naltiriladi.

The Institute allocates a specific portion of endowment funds annually, designed to maintain financial sustainability without depleting the principal. This spending supports research, scholarships, infrastructure, and community initiatives, adjusted for inflation over time.

### 2.5. Amalga oshirish va risklarni boshqarish / Implementation Guidelines and Risk Management

Investitsiyalar institut tomonidan belgilangan siyosatlar va qoidalar asosida amalga oshiriladi. Risklarni aniqlash, tahlil qilish va kamaytirish strategik qarorlarning ajralmas qismidir. Institut investitsiyalarni baholashda barqarorlik, xavfsizlik, likvidlilik va ESG omillarini kompleks tarzda ko‘rib chiqadi.

Investments are executed in accordance with the Institute’s defined policies and procedures. Identifying, analyzing, and mitigating risks are integral to strategic investment decision-making. Sustainability, safety, liquidity, and ESG considerations are fully integrated into the evaluation process.

### 2.6. Investitsiya samaradorligini baholash / Measuring Investment Performance

Institut tomonidan amalga oshirilayotgan uzoq muddatli investitsiyalar muntazam ravishda baholab boriladi. Baholash jarayonida asosiy e'tibor investitsiya portfeli daromadliligiga, risk darajasiga va ESG (ekologik, ijtimoiy va boshqaruv) ko'rsatkichlariga qaratiladi.

Investitsiya faoliyatining samaradorligi quyidagilar orqali aniqlanadi:

- portfel daromadining yillik o'sish sur'atlari;
- inflyatsiyaga nisbatan real rentabellik;
- benchmark (solishtirma ko'rsatkichlar) bilan taqqoslash;
- xavf–daromad muvozanatini tahlil qilish;
- barqarorlik mezonlariga (masalan, karbon izlari, ijtimoiy ta'sir) muvofiqlik darajasi.

Samaradorlik tahlillari institut moliyaviy bo'limi va monitoring guruhi tomonidan amalga oshiriladi hamda yillik hisobotlar orqali rahbariyatga taqdim etiladi. Baholash natijalari asosida portfel tarkibiga o'zgartirishlar kiritilishi mumkin.

The performance of the Institute's long-term investments is regularly assessed. The evaluation focuses on portfolio returns, risk exposure, and compliance with ESG (Environmental, Social, Governance) indicators.

Investment performance is measured based on:

- annual portfolio return growth;
- real return adjusted for inflation;
- comparison with relevant benchmarks;
- analysis of risk-to-return ratio;
- alignment with sustainability metrics (e.g., carbon footprint, social impact).

Performance assessments are conducted by the financial division and monitoring unit, with findings reported annually to the leadership team. Based on evaluation outcomes, necessary adjustments to the investment portfolio may be implemented.

### 2.7. Boshqa ma'muriy masalalar / Other Administrative Matters

Uzoq muddatli investitsiyalar bilan bog'liq barcha ma'muriy masalalar aniq tartib va mas'uliyat doirasida boshqariladi. Har bir investitsiya bilan bog'liq hujjatlar – qarorlar, shartnomalar, tahlil hisobotlari va moliyaviy axborotlar – belgilangan arxiv siyosatiga muvofiq saqlanadi.

Institut barcha manfaatdor tomonlar – hamkorlar, donorlar, hamda jamoatchilik oldida hisobdorlikni ta'minlash uchun investitsiya faoliyati haqida yillik ochiq hisobot e'lon qiladi. Bunda ESG mezonlari bo'yicha erishilgan natijalar, risklar, foyda va zararlarga oid ma'lumotlar ochiqlik bilan taqdim etiladi.

Shuningdek, investitsiya siyosati va unga oid ichki tartiblar har uch yilda bir marotaba qayta ko'rib chiqiladi va kerakli hollarda yangilanadi. Bunday yondashuv investitsiya faoliyatining barqaror, moslashuvchan va zamonaviy talablar bilan uyg'un bo'lishini ta'minlaydi.

All administrative aspects of long-term investment management are governed by clearly defined procedures and responsibilities. Documentation related to each investment—such as decisions, contracts, analytical reports, and financial records—is archived in accordance with the Institute’s official document retention policy.

To ensure transparency and accountability, the Institute publishes an annual public investment report for all stakeholders, including partners, donors, and the wider community. This report includes ESG performance indicators, risk assessments, and summaries of financial gains and losses.

Additionally, the investment policy and its associated internal procedures are reviewed every three years and updated as necessary. This approach ensures that investment operations remain sustainable, adaptable, and aligned with current best practices.

## 3. XAYRIYA AKTIVLARI / CHARITABLE ASSETS

### 3.1. Kirish / Introduction

Jizzax politexnika instituti tomonidan qabul qilingan barcha xayriya mablag‘lari va sovg‘alar alohida e’tibor bilan boshqariladi. Ushbu aktivlar donorlarning niyatiga mos ravishda ta’lim, ilmiy izlanishlar, stipendiyalar yoki ijtimoiy dasturlarni qo‘llab-quvvatlashga yo‘naltiriladi.

Mazkur siyosat xayriya aktivlarining shaffof, samarali va barqaror tarzda boshqarilishini ta’minlashga qaratilgan.

All charitable gifts and donations received by Jizzakh Polytechnic Institute are managed with special care. These assets are allocated in alignment with donor intent to support education, research, scholarships, or social initiatives.

This policy ensures the transparent, effective, and sustainable management of all charitable assets.

### 3.2. Mas’uliyat va investitsiya standartlari / Fiduciary and Investment Standards

Xayriya aktivlarini boshqarishda institut barcha manfaatdor tomonlar oldidagi mas’uliyatini to‘liq anglaydi. Ular investitsiya qilinayotgan bo‘lsa, donor shartlariga mos ravishda ishonchli va ehtiyotkor yondashuv qo‘llaniladi.

Bunda risk darajasi past bo‘lgan, barqaror daromad keltiruvchi, ijtimoiy va ekologik tamoyillarga mos investitsiya vositalari afzal ko‘riladi.

The Institute acknowledges its full responsibility toward stakeholders in managing charitable assets. Where investments are made, a prudent and donor-aligned approach is followed.

Priority is given to low-risk, income-stable, and socially and environmentally responsible investment options.

### 3.3. Investitsiya maqsadi / Investment Objective

Xayriya aktivlari investitsiya qilinadigan bo‘lsa, ularning asosiy maqsadi – donor tomonidan ko‘zlangan ijtimoiy, ta’limiy yoki ilmiy foydani maksimal darajada qo‘llab-quvvatlashdir. Investitsiya yondashuvi xavfsizlik, barqarorlik va foydalilik muvozanatiga asoslanadi.

If charitable assets are invested, the primary goal is to maximize support for the social, educational, or scientific objectives intended by the donor. The investment approach emphasizes a balance between safety, sustainability, and return.

### 3.4. Aktivlarni taqsimlash va amalga oshirish / Asset Allocation and Implementation Guidelines

Xayriya aktivlarini taqsimlashda quyidagi yo‘nalishlarga ustuvorlik beriladi:

- to‘g‘ridan-to‘g‘ri maqsadli dasturlarni moliyalashtirish;
- ESG prinsiplariga mos investitsion fondlar;
- uzoq muddatli barqarorlikni ta’minlovchi ijtimoiy loyihalar.

Barcha qarorlar donor shartlariga mos ravishda va institutning moliyaviy siyosatiga asoslangan holda qabul qilinadi.

In allocating charitable assets, priority is given to:

- directly funding targeted programs;
- ESG-aligned investment funds;
- socially impactful projects that promote long-term sustainability.

All decisions are made in accordance with donor terms and the Institute’s financial policies.

## 4. OPERATSION VA QISQA MUDDATLI ZAHIRA FONDALARI / OPERATING AND SHORT-TERM RESERVE FUNDS

### 4.1. Mas’uliyat va investitsiya standartlari / Fiduciary and Investment Standards

Qisqa muddatli zahira fondlari institutning kundalik faoliyatini moliyalashtirish, to‘lovlar muvozanatini saqlash hamda kutilmagan xarajatlarni qoplash maqsadida tashkil etiladi. Bunday aktivlar bilan ishlashda asosiy e’tibor likvidlik, xavfsizlik va soddalik tamoyillariga qaratiladi.

Boshqaruvda ehtiyotkorlik va ishonchlilikni ta’minlash muhim hisoblanadi. Ular kam xavfli, tez naqdlashtiriladigan va ishonchli moliyaviy vositalarga joylashtiriladi.

Operating and short-term reserve funds are established to support daily operations, manage payment flows, and cover unforeseen expenses. Management of these funds emphasizes liquidity, safety, and simplicity.

A prudent and trustworthy approach is required. Assets are placed in low-risk, highly liquid, and reliable financial instruments.

### 4.2. Investitsiya maqsadi / Investment Objective

Qisqa muddatli zahira fondlarining asosiy maqsadi institutning moliyaviy barqarorligini ta’minlashdir. Bu jamg‘armalardan daromad olishdan ko‘ra, ularni istalgan vaqtda naqdlashtirish imkoniyati muhimroq hisoblanadi. Shu boisdan, ularning saqlanishi kafolatlangan bo‘lishi zarur.

The main objective of short-term reserve funds is to ensure financial stability. Liquidity and capital preservation are prioritized over returns. Therefore, funds should be readily available and securely held.

### 4.3. Amalga oshirish tartibi / Implementation Guidelines

Zahira fondlari quyidagi vositalarda saqlanishi mumkin:

- milliy yoki xalqaro ishonchli banklardagi muddatli omonatlar;
- davlat tomonidan kafolatlangan qisqa muddatli obligatsiyalar;
- ESG prinsiplariga zid bo‘lmagan likvid vositalar.

Bu investitsiya yo‘nalishlari institutning moliyaviy siyosati va operatsion ehtiyojlariga mos ravishda doimiy ravishda qayta ko‘rib chiqiladi.

Reserve funds may be held in the following instruments:

- term deposits in reputable national or international banks;
- short-term government-backed securities;
- liquid instruments aligned with ESG principles.

These investment options are reviewed regularly to remain aligned with institutional financial policy and operational needs.

## 5. QO‘SHIMCHALAR / APPENDICES

Mazkur siyosatni to‘liq va samarali amalga oshirishda yordam beruvchi bir qator ilova hujjatlar mavjud. Ushbu qo‘shimchalar institutning investitsiya faoliyati, barqarorlik tamoyillari va ESG ko‘rsatkichlari bo‘yicha amaliy tartib-qoidalarni aniqlashtirib beradi.

Qo‘shimchalar tarkibida quyidagilar mavjud bo‘lishi mumkin: institutning umumiy barqarorlik siyosati, donorlik mablag‘larini boshqarish tartibi, ESG baholash mezonlari, yillik hisobot shakllari va investitsiya portfeli namunasi.

Ushbu hujjatlar institutning moliyaviy boshqaruvi jarayonlarini tartibga solish, manfaatdor tomonlar bilan ochiq muloqotni ta'minlash hamda investitsiya qarorlarining izchilligi va samaradorligini oshirishga xizmat qiladi.

Zaruratga ko‘ra, qo‘shimchalar muntazam ravishda qayta ko‘rib chiqiladi va yangilanadi.

A set of appendices accompanies this policy to support its comprehensive and effective implementation. These supplemental documents provide clarity on operational procedures related to investment activities, sustainability commitments, and ESG evaluation practices at the Institute.

The appendices may include: the overarching institutional sustainability policy, procedures for managing charitable funds, ESG assessment frameworks, annual reporting templates, and model investment portfolio formats.

These documents serve to guide financial management practices, ensure transparency with stakeholders, and enhance consistency and effectiveness in investment decision-making.

The appendices are subject to periodic review and updates to reflect institutional needs and external developments.

## 6. YAKUNIY SO'Z / CLOSING STATEMENT

Mazkur barqaror investitsiya siyosati orqali Jizzax politexnika instituti o'zining ijtimoiy, ekologik va akademik mas'uliyatini moliyaviy boshqaruv siyosati bilan uyg'unlashtiradi.

Siyosat institutning qadriyatlari – ochiqlik, hisobdorlik, ishonchlilik va kelajak avlodlar oldidagi burchini ifoda etadi. Har bir investitsiya nafaqat bugungi barqaror rivojlanishga, balki ilm-fan, ta'lim va jamiyat taraqqiyotiga xizmat qilishi kerak.

Yuqori natijalarga faqat mas'uliyatli yondashuv, halollik va innovatsion fikrlash orqali erishiladi. Biz barqaror kelajak sari yo'l olishda har bir investitsiyani ijtimoiy foydaga aylantirishga intilamiz.

Through this Sustainable Investment Policy, Jizzakh Polytechnic Institute integrates its financial management with its broader social, environmental, and academic responsibilities.

The policy reflects the Institute's core values – transparency, accountability, integrity, and a commitment to future generations. Every investment should serve not only today's sustainable development but also the advancement of knowledge, education, and society.

True impact is achieved through responsibility, honesty, and innovative thinking. We strive to ensure that each investment contributes to a more sustainable and equitable future.