

Independent Reasonable Assurance Report (ISAE 3000 Engagement)

on

Regulated Entity's Compliance Report

on

Compliance with the MoE Due Diligence Regulations for Responsible Sourcing of Gold

for the period

1 January 2025 to 31 December 2025

JOY REFINERY FZC

12 OCTOBER 2026

[This document includes 4 pages in total including the cover page]



To,
The Board of Directors,
JOY REFINERY FZC
400 M2 Warehouse Q4-143, Q4-144
Sharjah, United Arab Emirates

Independent Reasonable Assurance Report to Joy Refinery FZC (ISAE 3000 engagement)

Introduction

AKW Tax Reclaim Accounting & Consultancy (“AKW” or the “Reviewer”) was engaged by Joy Refinery FZC (the “Regulated Entity” or “Joy Refinery”) to provide independent reasonable assurance on its Compliance Report (the “Regulated Entity’s Compliance Report”) on compliance with the MoE Due Diligence Regulations for Responsible Sourcing of Gold, Version 1, August 2022 (the “MoE Due Diligence Regulations”) for the period from 1 January 2025 to 31 December 2025.

Scope

The objective of this engagement was to provide an opinion on whether the Regulated Entity’s Compliance Report dated 09 October 2026 describes fairly the activities undertaken during the year to demonstrate compliance, and whether management’s overall conclusion contained therein is in accordance with the requirements of the MoE Due Diligence Regulations.

Responsibility of the Management of the Regulated Entity

The Management of the Regulated Entity is responsible for the preparation and presentation of the Regulated Entity’s Compliance Report in accordance with the MoE Due Diligence Regulations. This responsibility includes establishing and maintaining an effective governance framework, including risk management systems and internal controls from which the reported information is derived. Furthermore, the responsibility includes designing, implementing and maintaining management systems and processes relevant to the preparation of the Regulated Entity’s Compliance Report that is free from material misstatement, whether due to fraud or error. The information in relation to the activities described within the Regulated Entity’s Compliance Report is determined by the Management of the Regulated Entity to be appropriate and relevant to validate the degree of compliance with the MoE Due Diligence Regulations.

Our Independence

We confirm that we have complied with the applicable requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board of Accountants, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour. In conducting our engagement, we confirm that we satisfy the Minimum Criteria for Reviewers as set out in the MoE Due Diligence Regulations Annex I - Review Protocol (the “MoE Review Protocol”) to carry out the assurance engagement.

Our Responsibility

Our responsibility was to:

- perform a review of the Regulated Entity, in accordance with the ISAE 3000 standard, following the relevant guidance set out in the MoE Review Protocol.
- provide an opinion on whether the Regulated Entity's Compliance Report describes fairly the activities undertaken during the year to demonstrate compliance, and whether management's overall conclusion contained therein is in accordance with the requirements of the MoE Due Diligence Regulations.

We conducted our reasonable assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 Assurance Engagements Other than Audits or Reviews of Historical Financial Information issued by International Auditing and Assurance Standards Board. A reasonable assurance engagement in accordance with ISAE 3000 involves performing procedures to obtain evidence about the fairness of the Regulated Entity's Compliance Report and the fact that management's overall conclusion has been drawn in accordance with the requirements of the MoE Due Diligence Regulations and with the MoE Review Protocol. The nature, timing and extent of procedures selected depend on our judgment, including the risk of material misstatements, whether due to fraud or error, in the Regulated Entity's Compliance Report. In making those risk assessments, we considered internal control relevant to the Regulated Entity's preparation of the Regulated Entity's Compliance Report.

In conducting the review, we meticulously planned and implemented an approach to gather essential evidence, information, and explanations pertinent to our defined scope. The process encompassed several key steps, including the following:

- Develop a detailed Review Plan, outlining the scope, criteria, principles, and intended activities, which was then communicated to the Regulated Entity for full transparency and collaboration.
- Conduct an opening meeting onsite with Regulated Entity's top management and key process owners to introduce the Review Plan, align on the review protocol, set the timeline, and emphasize the confidentiality essential to the process.
- Gather essential documentation including objectives, plans, procedures, standards, instructions, licences and permits, specifications, drawings, contracts, supply chain policies, and other pertinent policies and procedures that demonstrate the management systems, due diligence process and risk management practices. The process also included collection of client details, transaction records, and origin data.
- Access to documents relating to inventory controls, inspection records, meeting minutes, audit reports, and monitoring programme records, including measurement results, was provided during the course of the review; however, copies were not made available to us for record retention.
- Execute the onsite review phase, engage in deep analysis to gather evidence supporting the review objectives. This included interviews with senior management, key process owners, and workers, visual inspections and physical walkthroughs of operational areas, and a comprehensive review of pertinent documents.
- Assessment of the evidence gathered during the review to evaluate Regulated Entity's implementation of, and compliance with the MoE Due Diligence Regulations including:
 - Regulated Entity's Supply Chain management systems (with emphasis on compliance and risk management structures, related operating policies and procedures, reporting mechanisms, training and development programmes).

- Regulated Entity's due diligence measures (including KYC procedures, process and implementation and post-account opening and pre-transaction risk assessments including Red Flag assessment), and
- minimum information recording to ensure track and trace i.e., date of gold receipt, physical form and weight of gold, source of origin, point of origin in transportation and/or customs documents (recording of seal numbers and/or packaging list).
- Conduct a closing meeting with Regulated Entity's leadership and key process stakeholders to present the findings, conclusions, and actionable recommendations for enhancements, aimed at bolstering improvement.
- Review the statements made by the management in the Regulated Entity's Compliance Report as compared to the findings arising from the above procedures performed.

The procedures performed relate to the Review Period from 1 January 2025 to 31 December 2025 and do not extend to any assertions made in the Regulated Entity's Compliance Report regarding events subsequent to the Review Period.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Our reasonable assurance report, including our opinion, has been prepared solely for the Management of the Regulated Entity and the Ministry of Economy for determining whether the Regulated Entity has complied with the MoE Due Diligence Regulations and for no other purpose.

Inherent Limitations of the Review Process

Whilst the Reasonable Assurance Report provides a rigorous assessment of the Regulated Entity's compliance with the MoE Due Diligence Regulations, it is crucial to acknowledge certain inherent limitations of the methodology and scope.

- **Subjectivity in Assessing Compliance:** Evaluating compliance with MoE Due Diligence Regulations for Responsible Sourcing of Gold often involves qualitative judgments and interpretations. Despite efforts to establish rigorous criteria and assessment tools, compliance evaluation may be subject to subjective biases or varying interpretations.
- **Scope of Document Review:** The accuracy and authenticity of selected documents, including management assertions and representations regarding due diligence performance, were assessed through interviews and sample document reviews. However, independent verification with relevant government authorities or third-party entities was not performed.
- **Reliance on Information Provided:** The review relied on information provided by Joy Refinery through various Excel spreadsheets. Whilst AKW has conducted due diligence to verify the accuracy of this information, AKW did not have direct access to the relevant systems or software to independently validate the data or information provided. Accordingly, the conclusions assume that the information provided is complete and accurate.
- **External Factors:** The Reviewer cannot predict or guard against future changes or factors arising after the review date, such as changes in legislation, regulatory focus, or Joy Refinery's business model.
- **Timeliness of the Review:** Given the fast-moving nature of financial transactions, the findings of this review reflect the situation at a particular point in time. Issues of non-compliance could arise or be resolved in the intervening period.

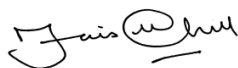
between reviews.

- **Human Error and Fraud:** There is always an inherent risk of errors, omissions, and fraudulent acts not being detected, regardless of the thoroughness of the procedures employed. This review cannot ensure the detection or prevention of all such issues.

Our Opinion

In our opinion, the Regulated Entity's Compliance Report dated 09 October 2026 for the period from 1 January 2025 to 31 December 2025 fairly describes the activities undertaken during the year to demonstrate compliance. Based on the assurance procedures performed and the findings noted, the Regulated Entity's overall conclusion is assessed as **"Non-Compliant with High-Risk Deviations"** in accordance with the requirements of the MoE Due Diligence Regulations for Responsible Sourcing of Gold, Version 1, August 2022.

AKW Tax Reclaim Accounting & Consultancy



Faisal Ahmed
Engagement Partner



12 October 2026
Dubai, UAE

JOY REFINERY (FZC)-COMPLIANCE MANAGEMENT REPORT 2025

Purpose of the Report

This Compliance Management Report has been prepared by the Joy Refinery (FZC) {"The Company" or "We"} Compliance Department for the reporting period 1 January 2025 to 31 December 2025.

Its purpose is to document Joy Refinery (FZC)'s compliance position for 2025 in line with Ministry of Economy and Tourism's Due Diligence Regulations for Responsible Sourcing of Gold

TABLE 1. DETAILS OF REPORTING ENTITY

Company Name	Joy Refinery (FZC)
Location	400 M2 Warehouse Q4-143-144 SAIF Zone Sharjah
Contact Details	+971 501749491
Reporting Period	01.Jan.2025 to 31.Dec.2025
Date of Report	09-Oct-2026
Senior Management Responsible for this report	Mr. Amrose Deen Jeinul Abdeen

Management/Compliance Team Responsible for the Report	
Team Leader	Team Members
Mr. Amrose Deen Jeinul Abdeen	Vinod Singh Shekhawat*
	Nafil Mohammed
	Hasmy Mohammad

*Mr. Sudheesh Kumar; member of Compliance Nexus was the outsourced MLRO of Joy Refinery during the review period. Mr. Vinod Singh Shekhawat supported the preparation of the Compliance Management Report in his capacity as the outsourced MLRO/Compliance Officer.

SUMMARY OF ACTIVITIES UNDERTAKEN TO DEMONSTRATE COMPLIANCE

During the 2025 reporting period, Joy Refinery (FZC) maintained foundational AML/CFT and responsible-sourcing policies and controls covering counterparty due diligence, sanctions and PEP screening, transaction monitoring, supply-chain assessment, and risk management.

Accordingly, Joy Refinery (FZC) has adopted a programme to enhance the effectiveness of its responsible-sourcing framework. This ongoing commitment supports the UAE's objective of maintaining a transparent, ethical, responsible, and internationally trusted precious-metals sector, while progressively strengthening the Company's governance, compliance oversight, and operational integrity.

JOY REFINERY (FZC)- EVALUATION OF COMPLIANCE

The following tables and accompanying statements present Joy Refinery (FZC)'s evaluation of its compliance with each sub-point under Rules 1 to 5 of the Ministry of Economy and Tourism's Due Diligence Regulations for Responsible Sourcing of Gold

This assessment reflects the Company's application of a structured and risk-based approach to responsible sourcing due diligence and provides a transparent evaluation of the extent to which the regulatory requirements were implemented during the 2025 reporting period. The evaluation considers the effectiveness of the Company's policies, procedures, supplier due diligence, risk assessment, CAHRA assessment, enhanced due diligence, supply-chain traceability, chain-of-custody controls, red-flag identification and escalation, risk mitigation, governance, and senior management oversight.

STEP 1: ESTABLISHING AN EFFECTIVE GOVERNANCE FRAMEWORK

Rules Included:

- 1.1 Adopt and commit to a policy for Gold Supply Chain Due Diligence.
- 1.2 Establish appropriate management structures to support supply-chain due diligence.
- 1.3 Establish systems for transparency, information sharing, record-keeping, and control across the gold supply chain.
- 1.4 Strengthen the Company's engagement with gold-supplying counterparties.
- 1.5 Establish a confidential grievance mechanism for reporting concerns relating to the gold supply chain.

COMPLIANCE STATEMENT

Non-Compliant with High-Risk Deviation

Demonstration of Compliance

1.1 Adoption and Commitment to a Gold Supply Chain Due Diligence Policy

During the reporting period, Joy Refinery (FZC) maintained a documented compliance and responsible sourcing framework intended to address the requirements of Ministry of Economy and Tourism's Due Diligence Regulations for Responsible Sourcing of Gold

The Company had implemented a number of policies and procedures relevant to responsible sourcing and AML/CFT compliance, including the AML/CFT/CPF and Targeted Financial Sanctions Policy and Procedures, Responsible Sourcing and Supply Chain Policy, Anti-Bribery and Anti-Corruption Policy, Human Rights Policy, Grievance Policy, Whistleblowing Policy, Zero-Tolerance Policy, supplier onboarding documentation and Health, Safety and Environment Policy.

These policies established the Company's expectations in relation to supplier onboarding, customer and supplier due diligence, enhanced due diligence, sanctions and PEP screening, transaction monitoring, regulatory reporting, record retention, risk escalation, responsible sourcing and supply-chain due diligence. The Company's Responsible Sourcing and Supply Chain Policy also established a formal basis for the assessment and management of supply-chain risks.

Joy Refinery (FZC) further obtained supplier declarations and policy acknowledgements as part of the onboarding process in order to communicate the Company's responsible sourcing expectations and obtain supplier commitment to applicable requirements.

The Company is strengthening the way each policy requirement is reflected in consistently documented and demonstrable operational controls

1.2 Establishment of Management Structures to Support Supply Chain Due Diligence

During the reporting period, Joy Refinery (FZC) maintained a management and compliance structure to support its AML/CFT and responsible sourcing obligations. This included senior management oversight, a designated MLRO and compliance function, external compliance support, and involvement from the procurement, accounts, finance, logistics and refinery teams. Responsibilities were allocated for supplier onboarding, due diligence, screening, transaction review, escalation of concerns and management of responsible sourcing risks. Senior management received annual compliance reporting. Joy Refinery (FZC) looks forward to enhancing its management reporting to include further information on responsible sourcing and supply chain risk

The MLRO and compliance function, supported by external advisers, contributed to policy development, regulatory interpretation, risk assessment, supplier onboarding, sanctions and PEP screening, and the escalation of compliance matters. During the finalisation of the review, the newly appointed MLRO was continuing to develop familiarity with the Company's historical compliance records. Joy Refinery (FZC) is committed to ensuring that the MLRO and Compliance Officer have the authority, independence, resources, information access and technical expertise to effectively oversee and challenge responsible sourcing activities.

Joy Refinery (FZC) conducted screening for certain personnel as part of its governance framework, to support the integrity and suitability of staff involved in the handling, procurement, processing and oversight of gold. The Company is developing a more formal framework covering verification of identity, qualifications and employment history, sanctions and PEP screening, adverse information, conflicts of interest and suitability for considering the roles and responsibilities of the employees.

The Company also maintained training and awareness records during the period, including training materials, MLRO certification and photographic records of two training sessions, which demonstrated its awareness efforts. The Company plans to introduce a structured annual training programme with a stronger focus on specialised responsible sourcing topics.

1.3 – Transparency, Information Sharing and Control over the Gold Supply Chain

During the reporting period, Joy Refinery (FZC) maintained supplier KYC documentation, declarations, transaction records, import-related documentation and chain-of-custody records to support transparency over counterparties, transactions and the movement of gold through its supply chain. The Company obtained corporate KYC information, including legal-entity, ownership, UBO and authorised-representative information, and conducted sanctions, PEP and adverse-media screening on relevant persons. The Company also maintained processes for escalation of compliance concerns, termination of business relationships and regulatory reporting where applicable. The Company will further enhance its supplier due diligence processes, including enhanced verification, upstream supply-chain assessment, CAHRA considerations and documentation of relevant due diligence decisions.

The Company recognises the importance of appropriately assessing the classification and origin of gold and applying additional due diligence where mining activity is identified. Joy Refinery (FZC) will further develop its processes for verifying and documenting the classification of gold and applying additional due diligence where appropriate.

Joy Refinery (FZC) maintained transaction and supply-chain records supporting procurement, origin, shipment, importation, processing and movement of gold, together with records relating to banking channels, transaction monitoring and applicable goAML reporting requirements. Transactions reviewed were predominantly conducted through non-cash channels, and no material reporting exception was identified from the sample reviewed. The Company also maintained record-retention arrangements covering supplier due diligence, transaction files, training and other relevant compliance records. Joy Refinery (FZC) will continue to enhance its record keeping capabilities from onboarding stage until end of relationship.

Joy Refinery (FZC) maintained transport and movement documentation relating to shipments received during the reporting period and had records and documentation. The Company continues to recognise the importance of strengthening appropriate controls over the movement and security of shipments and will further develop its related shipment-security and delivery-channel processes.

1.4 – Strengthening Engagement with Gold-Supplying Counterparties

Joy Refinery (FZC) engaged with suppliers through questionnaires, declarations, supporting-document requests, policy acknowledgements and contractual documentation. These measures supported communication of the Company's responsible sourcing expectations and collection of information required for due diligence. The Company also obtained signed responsible sourcing acknowledgements and supplier declarations as part of its onboarding and due diligence processes, providing a documented basis for communicating applicable requirements to suppliers. Joy Refinery (FZC) will continue to develop its supplier engagement processes such as site visits and awareness to support ongoing cooperation, information sharing and consistent implementation of responsible sourcing expectations.

Responsible sourcing requirements were incorporated into supplier onboarding documentation, contractual arrangements, declarations and policy acknowledgements, forming part of the Company's supplier relationship and due diligence framework. During the reporting period, supplier engagement primarily included onboarding activities, collection of relevant declarations and supporting documentation, and communication of applicable responsible sourcing expectations. Joy Refinery (FZC) will further develop structured supplier awareness and capacity-building activities, including recurring communications and training where appropriate.

Joy Refinery (FZC) recognises the importance of ongoing engagement with suppliers, particularly where higher-risk profiles or links to Conflict-Affected and High-Risk Areas (CAHRAs) may be relevant. The Company will continue to develop its supplier engagement programme, including appropriate training, awareness activities, supplier site visits and documented follow-up or corrective action processes, with consideration given to higher-risk and CAHRA-connected counterparties.

1.5 – Confidential Grievance Mechanism

Joy Refinery (FZC) maintained a Grievance Policy and Whistleblowing Policy during the reporting period. These policies provided a framework through which compliance or responsible sourcing concerns could be reported. The Company intends for the enhanced mechanism to be accessible not only to employees but also to suppliers, contractors, service providers and other relevant external stakeholders and have dedicated reporting channels.

STEP 2: Identification and Assessment of the Supply Chain Risk

Rules Included:

2.1 Conduct Supply Chain Due Diligence to identify potential risks

2.2 Identify Red Flags/ High Risk Indicators in the gold Supply Chain

2.3 Undertake Enhanced Due Diligence Measures for High-Risk Supply Chains

COMPLIANCE STATEMENT

Non-Compliant with High-Risk Deviation

Demonstration of Compliance

2.1 – Conduct Supply Chain Due Diligence to Identify Potential Risks

During the reporting period, Joy Refinery (FZC) maintained supplier onboarding and due diligence procedures to support the identification and assessment of risks associated with its gold supply chain. The Company obtained relevant supplier KYC and corporate information, UBO and authorised representative details, trade licence records, supplier and gold-source declarations, screening evidence, and relevant transaction and import documentation. AML screening was conducted through LiveEx Shield AML Software to support screening for sanctions, PEP and other relevant AML risks associated with suppliers and connected persons.

As part of its enhancement of the responsible sourcing framework, the Company looks forward to integrating broader supply-chain risk considerations into its supplier assessment processes. The Company will continue to develop its risk assessment approach to support a more comprehensive consideration of relevant supply-chain, sourcing and transaction-related factors, as appropriate to the nature and risk profile of its suppliers and business activities.

2.2 – Identify Red Flags / High-Risk Indicators in the Gold Supply Chain

Joy Refinery (FZC) maintained AML screening procedures, supplier documentation and transaction records to support the identification and management of relevant compliance and responsible-sourcing considerations. During the reporting period, the Company monitored relevant information through its established compliance processes. As part of its ongoing development, The Company will enhance the documentation, review and management of relevant responsible-sourcing risk indicators, including appropriate escalation and follow-up where required.

2.3 – Undertake Enhanced Due Diligence Measures for High-Risk Supply Chains

Joy Refinery (FZC) maintained CDD and EDD provisions within its AML/CFT framework to support the application of enhanced due diligence measures where appropriate to the risk profile of suppliers and relevant supply-chain relationships. The Company will strengthen its responsible-sourcing due diligence approach and documentation for higher-risk relationships, including further consideration of appropriate verification, supply-chain assessment, risk evaluation and management oversight measures where applicable.

STEP 3: Management of the Supply Chain Risk	
Rules Included:	
3.1 Devise a risk management strategy for the identified risk	
3.2 Risk Control Plan	
3.3 Continuous Monitoring	
3.4 Senior Management Reporting	
COMPLIANCE STATEMENT	Non-Compliant with High-Risk Deviation
Demonstration of Compliance	
3.1 – Devise a Risk Management Strategy for Identified Risks	
During the reporting period, Joy Refinery (FZC) maintained general responsible-sourcing, AML/CFT, supplier due diligence, screening and transaction-review procedures that provided a basic framework for managing identified compliance risks. The Company had mechanisms for requesting additional information, conducting enhanced review, escalating concerns to Compliance and management, and taking decisions regarding continuation or cessation of business relationships. The Company will develop its supplier-specific responsible-sourcing risk management methodology which would refine criteria for whether a supplier relationship should be continued, continued subject to mitigation, suspended or terminated.	
3.2 – Risk Control Plan	
Joy Refinery (FZC) maintained general compliance procedures through which supplier-related concerns could be reviewed, additional information or documentation could be requested, and relevant matters could be escalated for appropriate consideration. The Company’s policy supported the ongoing assessment and management of supplier-related risks, including where additional review or enhanced due diligence was considered appropriate. As part of the strengthening of the responsible sourcing framework, Joy Refinery (FZC) will establish its Risk Control Plan approach for higher-risk suppliers and supply chains, supporting consistent documentation of relevant risks, mitigation measures, responsibilities, monitoring and follow-up actions.	
3.3 – Continuous Monitoring	
Joy Refinery (FZC) maintained ongoing monitoring requirements within its AML/CFT framework. Supplier KYC records, declarations, screening information, transaction documentation and other compliance records were maintained and could be reviewed where updated information or concerns arose. The Company will formalise its risk-based monitoring approach, including periodic review of supplier relationships, relevant supply-chain information and risk indicators. The Company will enhance the documentation and management of monitoring outcomes, with appropriate consideration of changes in supplier risk profiles and corresponding due diligence measures.	
3.4 – Senior Management Reporting	
Joy Refinery (FZC) maintained compliance and management reporting mechanisms during 2025 through which AML/CFT, and responsible-sourcing matters could be communicated to senior management. This indicated the existence of a formal governance channel for management oversight. The Company is strengthening senior management reporting through periodic Responsible Sourcing Management Reports containing supply chain risk metrics, outstanding actions, management decisions and evidence of review and challenge.	

STEP 4: Independent Third-Party Audit of Due Diligence Measures	
Rules Included:	
4.1 Audit Plan	
4.2. Audit implementation	
COMPLIANCE STATEMENT	Non-Compliant with Medium Risk Deviation
Demonstration of Compliance	
4.1 – Audit Plan	
The Company-appointed Ministry of Economy and Tourism (MoET) accredited reviewer developed a structured audit plan defining the scope, objectives, assessment criteria, methodology and review activities required to assess Joy Refinery (FZC)’s responsible sourcing framework. The plan provided for review of relevant policies and procedures, supplier documentation, transaction records, risk assessments, compliance information, management reporting and other evidence supporting the Company’s due diligence framework. The audit plan also incorporated document sampling, transaction testing, management interviews and onsite review activities.	
4.2 – Audit Implementation	
Joy Refinery (FZC) cooperated with the independent reviewer throughout the conduct of the review. The Company made relevant documents and information available, including compliance policies, supplier records, KYC documentation, UBO information, screening evidence, supplier declarations, transaction records, import documentation, training records and management reports. Relevant personnel were also made available to explain operational processes, respond to review questions and provide clarification regarding specific transactions or compliance procedures. Where additional documentation or explanation was requested, Joy Refinery (FZC) supported the review process by providing available records and facilitating access to relevant employees and management. No material restriction was identified that prevented the reviewer from carrying out the required review procedures.	

STEP 5: Annual Reporting on Due Diligence Measures	
Rules Included:	
5.1 Management Systems	
5.2 Risk assessment	
5.3 Risk Management	
COMPLIANCE STATEMENT	Non-Compliant with Medium Risk Deviation
Demonstration of Compliance	
Joy Refinery (FZC) will submit the required audit and compliance reports to the MoET as stipulated under Section 12 of Annex 1 - Review Protocol of the MoET Due Diligence Regulations for Responsible Sourcing of Gold on an annual basis.	
The Company will also ensure that the annual report is published on its website, as applicable, to demonstrate transparency regarding its due diligence measures, risk assessment activities, and risk management actions	

SUMMARISED CONCLUSION
NON-COMPLIANT WITH HIGH-RISK DEVIATIONS

Report Approved by



Mr. Amrose Deen Jeinul Abdeen
Chairman
Sharjah, United Arab Emirates