

DISABLE PEOPLE SPECIAL TREATMENT POLICY.

Implementing this policy will go a long way in setting standards and regulations for including people with disabilities and ensuring equal access to opportunities.

This policy recognizes that it is not only the responsibility of people with disabilities to adjust, but also the responsibility of COPEDU PLC community to include persons with disabilities in everyday life.

This policy is guided by the eight principles that are outlined in the United Nations Convention on the Rights of Persons with disabilities, which are:

- Respect for inherent dignity, individual autonomy including the freedom to make one's own choices, and independence of people;
- Non-discrimination;
- Full and effective participation and inclusion in the COPEDU PLC community;
- Respect for difference and acceptance of people with disabilities as part of human diversity and humanity;
- Equality of opportunity;
- Accessibility;
- Equality between men and women; and
- Respect for the evolving capacities of children with disabilities and respect for the right of children with disabilities to preserve their identities.

Different eligibility categories of people with disabilities and other consumers with special needs include:

1. People with Physical Disabilities;
2. People with Visual Impairments;
3. People with Hearing Impairments;
8. Veterans with Disabilities;
10. Individuals with Autism Spectrum Disorders;
11. Individuals with Developmental Disabilities;
12. Individuals with Speech or Language Disorders;
13. Individuals with Mobility Impairments;
14. Individuals with Sensory Processing Disorders;
18. Individuals with Neurological Disorders;
19. Individuals with Traumatic Brain Injuries;

20. Individuals with Multiple Disabilities but can be able to perform business activities.

1. Access to finance

To ensure the inclusiveness of people with disabilities, COPEDU PLC shall ensure the following.

- COPEDU PLC shall offer innovative finance schemes, such microcredit or mutual lending groups to people with disabilities;
- Ensure that persons with disabilities are treated like their non-disabled peers when requesting a loan. For example, do not ask for additional insurances linked to their disability;
- Make sure that the rights and requirements of people with disabilities are taken into account at all stages of the funding process;
- Ensure that the application process is fully accessible, clear and transparent, identifying stages and time frames and sticking to them;
- Develop the application process in close consultation with people with disabilities and organizations representing them to make sure that the selected criteria are relevant to their rights, requirements and aspirations;
- Ensure that the projects financed take into consideration equality, disability related issues, and that with their actions they are not creating new barriers;
- Make sure that any person involved in assessing, selecting, supporting and monitoring projects understand disability-related issues, including the relevant rules and practices in the field, or that they have access to disability experts and resources that could help them in this task.

2. Access to information

COPEDU PLC shall ensure that information on different types of products reaches people with disabilities by adopting tailored marketing strategies and targeting specific applicant groups, where appropriate. Effective methods include the use of local radio and press, including articles in specialist publications, and disseminating information through community events and to local, regional and disability organizations.

- (i) Ensure that accessibility requirements are considered in marketing and promotional strategies and materials (paper or electronic).
- (ii) Consider positive action to encourage the participation of people with disabilities and their representative organizations in funded projects (both as funding applicants and as receivers and beneficiaries of project outcomes) e.g. funding projects that actively seek to recruit and retain persons with disabilities or that encourage persons with disabilities to apply for products.
- (iii) Application and guidance materials
- (iv) Ensure that applications and guidance materials are accessible by providing a wide range of sources through which materials can be obtained (Braille, audio, large print, easy read, etc.) and making material available through various channels, e.g. via direct mail, websites, and e-mail. When using websites, make sure that they meet accessibility requirements.

3. Application support

COPEDU PLC. provide regular and accessible opportunities for potential and current applicants to receive free application support on their products in ways that meet their needs (by e-mail, telephone, and face-to-face meetings) before and after application forms are submitted.

Provide additional support to applicants who are unable to complete their application form due to a disability by helping complete the necessary forms.

Provide a range of project support mechanisms (e.g. seminars, guidance notes, visits), including support on disability issues and areas where appraisal indicates consistent weaknesses across projects.

4. Infrastructure set up

COPEDU PLC is required to establish suitable infrastructure to cater to the needs of a specific segment of financial services consumers. This infrastructure should be designed to effectively meet the requirements of this group. For instance, it could involve setting up dedicated customer service channels specifically tailored to address the unique concerns and preferences of these consumers. Additionally, the infrastructure may include specialized digital tools that streamline the delivery of financial services to this target demographic.

Furthermore, the financial service provider must ensure that investing in advanced technology infrastructure systems that enhance security measures and protect sensitive financial information to people with special disability.

In addition to technological enhancements, COPEDU PLC may deliver personalized services, which demonstrate a commitment to meeting the individualized requirements of the consumers with special disabilities, thereby increasing satisfaction and loyalty