



EMPOWERING LIVES

Through Inclusive Finance

Notice of Annual Meeting
of Shareholders

Letter to Shareholders

21 January 2026

Dear Shareholder,

CIM Financial Services Ltd – Annual Report 2025

The Board of CIM Financial Services Ltd (the 'Company') cordially invites you to attend the Annual Meeting of Shareholders, which will be held in the Conference Room at **The Oberoi Beach Resort, Turtle Bay, Pointe aux Piments** on **11 February 2026** at **16:00 hours**.

Enclosed herewith are the Notice of the Annual Meeting, the Proxy Form and the Corporate Resolution for your consideration.

In line with the Company's commitment to sustainability principles and with Practice Direction (No 2 of 2022) issued by the Registrar of Companies, a copy of the Annual Report may be sent to shareholders by any electronic means.

Accordingly, you are invited to access the Annual Report for the year 2025 on the Company's website www.cimfinance.mu or by scanning the QR code provided below:



Shareholders retain the right to receive a hard copy of the Annual Report for the year 2025 upon request made to the Company Secretary, Cim Administrators Ltd, c/r Edith Cavell & Mère Barthélemy streets, Port Louis.

We thank you for supporting this initiative.

Yours faithfully

By order of the Board

Cim Administrators Ltd
Company Secretary

Notice of Annual Meeting of Shareholders

Notice is hereby given that the Annual Meeting of Shareholders of CIM Financial Services Ltd (the 'Company') will be held in the Conference Room at **The Oberoi Beach Resort, Turtle Bay, Pointe aux Piments** on **11 February 2026** at **16:00 hours** to transact the following business in the manner required for passing ordinary resolutions:

1. To consider the Company's Annual Report for the year ended 30 September 2025.
2. To receive the Auditors' report for the year ended 30 September 2025.
3. To consider and adopt the Company's audited financial statements for the year ended 30 September 2025.

Ordinary Resolution I

"Resolved that the Company's audited financial statements for the year ended 30 September 2025 be hereby adopted."

4. To re-elect Mr Fareedooddeen JAUNBOCUS¹ as Director of the Company to hold office until the next Annual Meeting in accordance with Section 138 (6) of the Companies Act 2001.

Ordinary Resolution II

"Resolved that Mr Fareedooddeen JAUNBOCUS be hereby re-elected as Director of the Company to hold office until the next Annual Meeting in accordance with Section 138 (6) of the Companies Act 2001."

5. To re-elect by way of separate resolutions the following as Directors¹ of the Company: Mrs Aisha C. TIMOL, Mrs Lee Min (Jenny) CHAN AH SONG, Messrs Denis MOTET, David SOMEN, Tioumitra (Ambrish) MAHARAJA, Alexander Matthew TAYLOR, Colin Geoffrey TAYLOR and Philip Simon TAYLOR.

Ordinary Resolution III to X

"Resolved that Mrs/Ms/Mr [*] be hereby re-elected as Director of the Company."

- (iii) Aisha C.Timol
- (iv) Lee Min (Jenny) CHAN AH SONG
- (v) Denis MOTET
- (vi) David SOMEN
- (vii) Tioumitra (Ambrish) MAHARAJA
- (viii) Alexander Matthew TAYLOR
- (ix) Colin Geoffrey TAYLOR
- (x) Philip Simon TAYLOR

6. To appoint Mrs Kamales LARDI² as Director of the Company to hold office until the next Annual Meeting.

Ordinary Resolution XI

"Resolved that Mrs Kamales LARDI be hereby appointed as Director of the Company to hold office until the next Annual Meeting".

7. To appoint Mr Roshan RAMOLY² as Director of the Company to hold office until the next Annual Meeting.

Ordinary Resolution XII

"Resolved that Mr Roshan RAMOLY be hereby appointed as Director of the Company to hold office until the next Annual Meeting".

8. To appoint Mr Sebastian TAYLOR² as Director of the Company to hold office until the next Annual Meeting.

Ordinary Resolution XIII

"Resolved that Mr Sebastian TAYLOR be hereby appointed as Director of the Company to hold office until the next Annual Meeting".

9. To re-appoint Messrs BDO & Co Ltd as auditors of the Company to hold office until the next Annual Meeting of Shareholders and to authorise the Board of Directors to fix their remuneration for the financial year 2025/2026.

Ordinary Resolution XIV

"Resolved that Messrs BDO & Co Ltd be appointed as auditors of the Company to hold office until the next Annual Meeting of Shareholders and that the Board of Directors of the Company be hereby authorised to fix the auditors' remuneration for the financial year 2025/2026."

10. Shareholders' question time.

By order of the Board

Cim Administrators Ltd
Company Secretary

21 January 2026

Notice of Annual Meeting of Shareholders (continued)

Notes:

Note 1:

A shareholder of the Company entitled to attend and vote at this meeting may appoint a proxy or a representative (in the case of a shareholder company), whether a shareholder of the Company or not, to attend and vote on his/her behalf. A proxy needs not be a shareholder of the Company.

Note 2:

The instrument appointing the proxy or the representative should reach the Company Secretary, Cim Administrators Ltd, c/r Edith Cavell & Mère Barthélemy streets, Port-Louis, not less than twenty-four (24) hours before the Meeting or any adjourned meeting at which the person named on such instrument proposes to vote, and in default, the instrument of proxy shall not be treated as valid.

Note 3:

The Directors of the Company have resolved that, for the purposes of the Annual Meeting of Shareholders and in compliance with Section 120 (3) of the Companies Act 2001, only those shareholders whose names are registered in the share register of the Company as at 12 January 2026 will be entitled to receive this Notice and accordingly be allowed to attend and vote at the Annual Meeting of shareholders.

Note 4:

A proxy form and a corporate resolution form are annexed to this notice. They are also available at the Registered Office of the Company, c/r Edith Cavell & Mère Barthélemy Streets, Port-Louis and can also be downloaded on the Company's website: www.cimfinance.mu.

Note 5:

The minutes of proceedings of the last Annual Meeting of Shareholders held on 13 February 2025 are available for consultation at the registered office of the Company during business hours.

Note 6:

In the event that this meeting cannot be held on 11 February 2026 due to a cyclone warning Class III or IV being in force in Mauritius or an extreme weather event, or should there be any restriction imposed by the authorities on 11 February 2026, the Annual Meeting of Shareholders of the Company will be postponed to a later date. We will communicate such dates through the media and via our website www.cimfinance.mu.

Kamales Lardi

Kamales Lardi is the CEO of Lardi & Partner Consulting GmbH, a boutique firm she founded in 2012, which provides strategic advisory and digital business transformation consulting. She is an internationally recognised thought leader, author, and keynote speaker focused on digital and business transformation, disruptive innovation, emerging technologies, and the “human side” of technological change. She also serves as a Teaching Fellow at Durham University Business School (UK). Previously, she held the role of Chair at the Forbes Business Council Women Executives.

Her expertise covers digital transformation strategy, AI, blockchain, AR/VR, IoT, robotic process automation and neuroscience for business.

Kamales holds a B.Sc. (Hons.) in Computing and Information Systems from University of Lincolnshire & Humberside, UK and an MBA from Durham University Business School (UK). She additionally completed a specialisation in Strategy & Competitive Advantage at Harvard Business School (HBS), as well as Neuroscience for Business at Wharton School of the University of Pennsylvania.

Directorship in other listed companies: None

Roshan Ramoly

Roshan Ramoly is the Director of LinearArc Solutions, a registered training institute and accredited business incubator, where he focuses on developing capabilities of companies in customer experience, change management, and strategic planning for organisations across the financial services sector as well as supports startups across various industries.

He serves on several boards as an independent director and contributes to committees covering audit, risk, and corporate governance. His responsibilities also include guiding strategic planning processes and monitoring organisational performance. He additionally supports investment-related entities within emerging markets and holds pro bono directorships in the non-profit sector.

Roshan's executive career spans senior roles in strategy, marketing, communications and customer experience at Barclays Bank Mauritius and the Cim Group, including leadership positions within capital markets and group-level strategic functions. He holds an MBA from Durham University Business School and a BSc (Hons) in Management Studies from the University of Mauritius. He is also engaged in academia as a part-time lecturer in strategy, capital markets and management.

Directorship in other listed companies: Innodis Ltd

Sebastian Taylor

Sebastian is currently the Investment Manager at Scott Investments Ltd, a company with a portfolio of companies operating in various fields including financial services, distribution & retailing in Mauritius as well as Southern & Eastern African Regions. Prior to that, he worked at Quilter Cheviot Investment Management in UK, where he helped manage investment portfolios for private clients, trusts, and charities.

He also serves as a non-executive director on the boards of several Mauritian companies, including Scott and Company Ltd, Scott Health Ltd, The BrandHouse Ltd and other private companies.

Sebastian holds a Bachelor's degree in Economics and Politics from the University of Western Australia and a Master of Business from Bond University.

Directorship in other listed company: None

¹Profiles and categories of the Directors proposed for re-election can be found on pages 31 to 36 of the Company's Annual Report 2025.

²A brief profile of the Director proposed for appointment is provided on the right.

Proxy Form

I/We.....of.....being a shareholder/shareholders of CIM Financial Services Ltd (the 'Company') hereby appoint Mr/Mrs/Ms.....of.....or failing him/her the Chairperson of the Company as my/our proxy to attend and vote for me/us and on my/our behalf at the Annual Meeting of Shareholders of the Company to be held in the Conference Room at **The Oberoi Beach Resort, Pointe aux Piments** on **11 February 2026** at **16:00** hours and at any adjournment thereof.

I/We desire my/our vote(s) to be cast on the resolutions set out below as follows:

Resolutions	For	Against	Abstain
(i) Resolved that the audited financial statements of the Company for the year ended 30 September 2025 be hereby adopted.			
(ii) Resolved that Mr Fareedooddeen JAUNBOCUS be hereby re-elected as Director of the Company to hold office until the next Annual Meeting in accordance with Section 138 (6) of the Companies Act 2001.			
(iii) Resolved that Mrs Aisha C. TIMOL be hereby re-elected as Director of the Company.			
(iv) Resolved that Mrs Lee Min (Jenny) CHAN AH SONG be hereby re-elected as Director of the Company.			
(v) Resolved that Mr Denis MOTET be hereby re-elected as Director of the Company.			
(vi) Resolved that Mr David SOMEN be hereby re-elected as Director of the Company.			
(vii) Resolved that Mr Tioumitra (Ambrish) MAHARAHJE be re-elected as Director of the Company.			
(viii) Resolved that Mr Alexander Matthew TAYLOR be hereby re-elected as Director of the Company.			
(ix) Resolved that Mr Colin Geoffrey TAYLOR be hereby re-elected as Director of the Company.			
(x) Resolved that Mr Philip Simon TAYLOR be hereby re-elected as Director of the Company.			
(xi) Resolved that Mrs Kamales LARDI be hereby appointed as Director of the Company.			
(xii) Resolved that Mr Roshan RAMOLY be hereby appointed as Director of the Company.			
(xiii) Resolved that Mr Sebastian TAYLOR be hereby appointed as Director of the Company.			
(xiv) Resolved that Messrs BDO & Co Ltd be re-appointed as auditors of the Company to hold office until the next Annual Meeting of Shareholders and that the Board of Directors of the Company be hereby authorised to fix the auditors' remuneration for the financial year 2025/2026.			

Signed this day of

Signature(s).....

Proxy Form^(continued)

Notes:

Note 1:

An individual shareholder of the Company entitled to attend and vote at this meeting may appoint a proxy (whether a shareholder or not) to attend and vote on his/her behalf. A proxy needs not be a shareholder of the Company.

Note 2:

If the instrument appointing the proxy is returned without an indication as to how the proxy shall vote on any particular resolution, the proxy will exercise his/her discretion as to whether, and if so how, he/she votes.

Note 3:

The instrument appointing the proxy should reach the Company Secretary, Cim Administrators Ltd, c/r Edith Cavell & Mère Barthélemy streets, Port Louis by not less than twenty-four (24) hours before the Meeting or any adjourned meeting at which the person named on such instrument proposes to vote, and in default, the instrument of proxy shall not be treated as valid.

Note 4:

The minutes of proceedings of the last Annual Meeting of Shareholders held on 13 February 2025 are available for consultation at the Registered Office of the Company during business hours.

Note 5:

In the event that this meeting cannot be held on 11 February 2026 due to a cyclone warning Class III or IV being in force in Mauritius or an extreme weather event, or should there be any restriction imposed by the authorities on 11 February 2026, the Annual Meeting of Shareholders of the Company will be postponed to a later date. We will communicate such dates through the media and via our website www.cimfinance.mu

Corporate Resolution

NAME OF SHAREHOLDER COMPANY:

WRITTEN RESOLUTIONS IN LIEU OF HOLDING A BOARD MEETING [IN ACCORDANCE WITH ARTICLEOF THE CONSTITUTION OF THE COMPANY/AS PER SECTION 7 OF THE EIGHTH SCHEDULE OF THE COMPANIES ACT 2001] DATED THIS

We, the undersigned, being Directors of [Name of the company], who at the date of these written resolutions are entitled to attend and vote at a board meeting of the Company, hereby certify that the following written resolutions for entry in the Minutes Book of the Company have been delivered to and approved by us.

Resolved that Mr/Mrs/Ms..... be authorised to act as the representative of the Company and to vote on its behalf at the Annual Meeting of Shareholders of CIM Financial Services Ltd to be held in the Conference Room at **The Oberoi Beach Resort, Turtle Bay, Pointe aux Piments** on **11 February 2026** at **16:00** hours and at any adjournment thereof and that its vote on the resolutions set out below be cast as follows:

I, We desire my/our vote(s) to be cast on the resolutions set out below as follows:

Resolutions	For	Against	Abstain
(i) Resolved that the audited financial statements of the Company for the year ended 30 September 2025 be hereby adopted.			
(ii) Resolved that Mr Fareedooddeen JAUNBOCUS be hereby re-elected as Director of the Company to hold office until the next Annual Meeting in accordance with Section 138 (6) of the Companies Act 2001.			
(iii) Resolved that Mrs Aisha C. TIMOL be hereby re-elected as Director of the Company.			
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(v) Resolved that Mr Denis MOTET be hereby re-elected as Director of the Company.			
(vi) Resolved that Mr David SOMEN be hereby re-elected as Director of the Company.			
(vii) Resolved that Mr Tioumitra (Ambrish) MAHARAJAJE be re-elected as Director of the Company.			
(viii) Resolved that Mr Alexander Matthew TAYLOR be hereby re-elected as Director of the Company.			
(ix) Resolved that Mr Colin Geoffrey TAYLOR be hereby re-elected as Director of the Company.			
(x) Resolved that Mr Philip Simon TAYLOR be hereby re-elected as Director of the Company.			
(xi) Resolved that Mrs Kamales LARDI be hereby appointed as Director of the Company.			
(xii) Resolved that Mr Roshan RAMOLY be hereby appointed as Director of the Company.			
(xiii) Resolved that Mr Sebastian TAYLOR be hereby appointed as Director of the Company.			
(xiv) Resolved that Messrs BDO & Co Ltd be re-appointed as auditors of the Company to hold office until the next Annual Meeting of Shareholders and that the Board of Directors of the Company be hereby authorised to fix the auditors' remuneration for the financial year 2025/2026.			

Corporate Resolution_(continued)

Director:

Director:

Director:

Director:

Director:

Notes:

Note 1:

A shareholder company may appoint a representative (whether a shareholder of the Company or not) to attend and vote on its behalf.

Note 2:

If the corporate resolution appointing the representative is returned without an indication as to how the representative shall vote on any particular resolution, the representative will exercise his/her discretion as to whether, and if so how, he/she votes.

Note 3:

The corporate resolution appointing the representative should reach the Company Secretary, Cim Administrators Ltd, c/r Edith Cavell & Mère Barthélemy streets, Port Louis, by not less than twenty-four (24) hours before the Meeting or any adjourned meeting at which the person named on such instrument proposes to vote, and in default, the instrument of proxy shall not be treated as valid.

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The minutes of proceedings of the Annual Meeting of Shareholders held on 13 February 2025 are available for consultation at the registered office of the Company during business hours.

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CIM Financial Services Ltd

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