

*Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited (“**Stock Exchange**”) take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.*

*This announcement, for which the directors (the “**Directors**”) of Chong Fai Jewellery Group Holdings Company Limited (formerly known as Dominate Group Holdings Company Limited) (the “**Company**”, together with its subsidiaries, the “**Group**”) collectively and individually accept full responsibility, includes particulars given in compliance with the Rules Governing the Listing of Securities on GEM of the Stock Exchange (the “**GEM Listing Rules**”) for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.*

香港交易及結算所有限公司及香港聯合交易所有限公司(「**聯交所**」)對本公告的內容概不負責，對其準確性或完整性亦不發表任何聲明，並表明概不就本公告全部或任何部分內容而產生或因依賴該等內容而引致的任何損失承擔任何責任。

本公告乃根據聯交所GEM證券上市規則(「**GEM上市規則**」)而提供有關創輝珠寶集團控股有限公司(前稱Dominate Group Holdings Company Limited)(「**本公司**」，連同其附屬公司，統稱為「**本集團**」的資料，本公司的董事(「**董事**」)願就本公告所載資料共同及個別承擔全部責任。各董事在作出一切合理查詢後確認，就彼等所深知及確信，本公告所載資料在所有重大方面均屬真確完整，並無誤導或欺詐成份，及並無遺漏其他事項，致使本公告中任何陳述或本公告有所誤導。



創輝珠寶集團控股有限公司
Chong Fai Jewellery Group Holdings Company Limited
(incorporated in the Cayman Islands with limited liability)
(於開曼群島註冊成立的有限公司)
(Stock Code 股份代號: 8537)

**THIRD QUARTERLY RESULTS
ANNOUNCEMENT FOR
THE NINE MONTHS ENDED
31 DECEMBER 2020**

**截至2020年12月31日止
九個月的
第三季度業績公告**

The board of Directors (the “**Board**”) of the Company is pleased to announce the unaudited third quarterly results of the Company and its subsidiaries for the nine months ended 31 December 2020. This announcement, containing the full text of the 2020 third quarterly report of the Company, complies with the relevant content requirements of the GEM Listing Rules in relation to preliminary announcements of third quarterly results. The Company’s 2020 third quarterly report will be despatched to the shareholders of the Company and available for viewing on the GEM website at www.hkgem.com on the “Latest Listed Company Information” page and on the Company’s website at www.chongfaiholdings.com in due course.

本公司的董事會(「**董事會**」)欣然宣佈本公司及其附屬公司截至2020年12月31日止九個月的未經審核第三季度業績。本公告(載有本公司2020年第三季度報告的全文)符合GEM上市規則有關第三季度業績的初步公告之相關內容規定。本公司2020年第三季度的報告將適時寄發予本公司股東並於GEM網站www.hkgem.com「最新上市公司公告」一頁及本公司網站www.chongfaiholdings.com可供查閱。

By order of the Board
**Chong Fai Jewellery Group Holdings
Company Limited**
FU Chun Keung
Chairman and Chief Executive Officer

承董事會命
創輝珠寶集團控股有限公司

傅鎮強
主席兼行政總裁

Hong Kong, 8 February 2021

香港，2021年2月8日

As at the date of this announcement, the executive Directors are Mr. Fu Chun Keung, Ms. Cheung Lai Yuk and Ms. Fu Wan Ling; and the independent nonexecutive Directors are Mr. Chan Cheong Tat, Mr. Wong Wing Keung Meyrick and Mr. Chan Chi Ming Tony.

於本公告日期，執行董事為傅鎮強先生、張麗玉女士及傅雲玲女士；而獨立非執行董事為陳昌達先生、王泳強先生及陳子明先生。

This announcement will remain on the GEM website at www.hkgem.com on the “Latest Listed Company Information” page for at least seven days from the date of its posting and on the Company’s website at www.chongfaiholdings.com.

本公告將自其刊發日期起於GEM網站www.hkgem.com「最新上市公司公告」一頁內至少保留7天，以及刊載於本公司網站www.chongfaiholdings.com。

CHARACTERISTICS OF GEM OF THE STOCK EXCHANGE OF HONG KONG LIMITED (THE “STOCK EXCHANGE”) 香港聯合交易所有限公司(「聯交所」) GEM 的特色

GEM has been positioned as a market designed to accommodate small and mid-sized companies to which a higher investment risk may be attached than other companies listed on the Main Board of the Stock Exchange. Prospective investors should be aware of the potential risks of investing in such companies and should make the decision to invest only after due and careful consideration.

Given that the companies listed on GEM are generally small and mid-sized companies, there is a risk that securities traded on GEM may be more susceptible to high market volatility than securities traded on the Main Board of the Stock Exchange and no assurance is given that there will be a liquid market in the securities traded on GEM.

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this report, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this report.

This report, for which the directors (the “Director(s)”) of Chong Fai Jewellery Group Holdings Company Limited (the “Company”, together with its subsidiaries, the “Group”) collectively and individually accept full responsibility, includes particulars given in compliance with the Rules Governing the Listing of Securities on GEM (the “GEM Listing Rules”) for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that, to the best of their knowledge and belief the information contained in this report is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this report misleading.

This report will remain on the GEM website at www.hkgem.com on the “Latest Listed Company Information” page for at least seven days from the date of its posting and the Company’s website at www.chongfaiholdings.com.

GEM 乃為較其他於聯交所主板上市的公司帶有更高投資風險的中小型公司提供一個上市的市場。有意投資者應了解投資於該等公司的潛在風險，並應經過審慎周詳考慮後方作出投資決定。

考慮到 **GEM** 上市公司一般為中小型公司，在 **GEM** 買賣的證券可能會較於聯交所主板買賣的證券承受較大的市場波動風險，同時無法保證在 **GEM** 買賣的證券會有高流通量的市場。

香港交易及結算所有限公司及香港聯合交易所有限公司對本報告的內容概不負責，對其準確性或完整性亦不發表任何聲明，並表明概不就本報告全部或任何部分內容而產生或因依賴該等內容而引致的任何損失承擔任何責任。

本報告乃根據 **GEM** 證券上市規則(「**GEM** 上市規則」)而提供有關創輝珠寶集團控股有限公司(「公司」或「本公司」，連同其附屬公司，統稱為「本集團」)的資料，本公司的董事(「董事」)願就本報告所載資料共同及個別承擔全部責任。各董事在作出一切合理查詢後確認，就彼等所深知及確信，本報告所載資料在所有重大方面均屬真實完整，並無誤導或欺詐成份，及並無遺漏其他事項，致使本報告中任何陳述或本報告有所誤導。

本報告將自其刊發日期起於 **GEM** 網站 www.hkgem.com 「最新上市公司公告」一頁內至少保留 7 天，以及刊載於本公司網站 www.chongfaiholdings.com。

CONTENTS

目錄

Corporate Information 公司資料	3
Financial Highlights 財務摘要	6
Management Discussion and Analysis 管理層討論及分析	7
Other Information 其他資料	13
Unaudited Condensed Consolidated Statement of Profit or Loss and Other Comprehensive Income 未經審核簡明綜合損益及其他全面收益表	20
Unaudited Condensed Consolidated Statement of Changes in Equity 未經審核簡明綜合權益變動表	21
Notes to the Unaudited Condensed Consolidated Financial Statements 未經審核簡明綜合財務報表附註	22

CORPORATE INFORMATION

公司資料

Executive Directors

Mr. Fu Chun Keung (*Chairman and Chief Executive Officer*)
Ms. Cheung Lai Yuk
Ms. Fu Wan Ling

Independent non-executive Directors

Mr. Chan Cheong Tat
Mr. Wong Wing Keung Meyrick
Mr. Chan Chi Ming Tony

Audit Committee

Mr. Chan Chi Ming Tony (*Chairman*)
Mr. Chan Cheong Tat
Mr. Wong Wing Keung Meyrick

Remuneration Committee

Mr. Chan Chi Ming Tony (*Chairman*)
Mr. Fu Chun Keung
Mr. Wong Wing Keung Meyrick

Nomination Committee

Mr. Fu Chun Keung (*Chairman*)
Mr. Chan Cheong Tat
Mr. Wong Wing Keung Meyrick

Company Secretary

Mr. Wai Kiu Hon

Compliance Officer

Ms. Cheung Lai Yuk

Authorised Representatives

Mr. Fu Chun Keung
Mr. Wai Kiu Hon

執行董事

傅鎮強先生(*主席兼行政總裁*)
張麗玉女士
傅雲玲女士

獨立非執行董事

陳昌達先生
王泳強先生
陳子明先生

審核委員會

陳子明先生(*主席*)
陳昌達先生
王泳強先生

薪酬委員會

陳子明先生(*主席*)
傅鎮強先生
王泳強先生

提名委員會

傅鎮強先生(*主席*)
陳昌達先生
王泳強先生

公司秘書

衛翹翰先生

合規主任

張麗玉女士

授權代表

傅鎮強先生
衛翹翰先生

CORPORATE INFORMATION

公司資料

Auditor

Grant Thornton Hong Kong Limited
Level 12, 28 Hennessy Road
Wanchai
Hong Kong SAR

Compliance Adviser

Ample Capital Limited
Unit A, 14th Floor
Two Chinachem Plaza
135 Des Voeux Road Central
Central, Hong Kong

Legal Advisers

As to Hong Kong Law
Patrick Mak & Tse
Rooms 901-905, 9/F, Wing On Centre
111 Connaught Road Central
Hong Kong

As to Cayman Islands Law
Maples and Calder (Hong Kong) LLP
53/F, The Center
99 Queen's Road Central
Hong Kong

Principal Bankers

The Hongkong and Shanghai Banking Corporation Limited
HSBC Main Building
1 Queen's Road Central
Hong Kong

Nanyang Commercial Bank Limited
151 Des Voeux Road Central
Hong Kong

核數師

致同(香港)會計師事務所有限公司
香港特區
灣仔
軒尼詩道28號12樓

合規顧問

豐盛融資有限公司
香港中環
德輔道中135號
華懋廣場二期
14樓A室

法律顧問

有關香港法律
麥家榮律師行
香港
干諾道中111號
永安中心9樓901-905室

有關開曼群島法律
邁普達律師事務所(香港)有限法律責任合夥
香港
皇后大道中99號
中環中心53樓

主要往來銀行

香港上海滙豐銀行有限公司
香港
皇后大道中1號
滙豐總行大廈

南洋商業銀行有限公司
香港
德輔道中151號

CORPORATE INFORMATION

公司資料

Principal Share Registrar and Transfer Office in the Cayman Islands

Maples Fund Services (Cayman) Limited
PO Box 1093
Boundary Hall
Cricket Square
Grand Cayman, KY1-1102
Cayman Islands

Hong Kong Branch Share Registrar

Tricor Investor Services Limited
Level 54
Hopewell Centre
183 Queen's Road East
Hong Kong

Registered office

PO Box 309, Ugland House
Grand Cayman, KY1-1104
Cayman Islands

Headquarters and principal place of business in Hong Kong

No. 6-13, Faerie Court
80 Ko Shan Road
Hung Hom
Kowloon, Hong Kong

Company's website

www.chongfaiholdings.com

Stock code

8537

開曼群島股份登記及過戶總處

Maples Fund Services (Cayman) Limited
PO Box 1093
Boundary Hall
Cricket Square
Grand Cayman, KY1-1102
Cayman Islands

香港股份登記分處

卓佳證券登記有限公司
香港
皇后大道東 183 號
合和中心
54 樓

註冊辦事處

PO Box 309, Ugland House
Grand Cayman, KY1-1104
Cayman Islands

總部及香港主要營業地點

香港九龍
紅磡
高山道 80 號
富怡閣 6-13 號

本公司網站

www.chongfaiholdings.com

股份代號

8537

FINANCIAL HIGHLIGHTS

財務摘要

HIGHLIGHTS

Profit for the nine months ended 31 December 2020 was approximately HK\$2.5 million (2019: profit was HK\$2.3 million).

Revenue of the Group for the nine months ended 31 December 2020 was approximately HK\$70.9 million, representing a decrease of approximately 30.2% as compared with the revenue of approximately HK\$101.6 million for the nine months ended 31 December 2019.

The Board does not recommend payment of any dividend for the nine months ended 31 December 2020 (2019: nil).

The board of Directors (the “**Board**”) of the Company is pleased to announce the unaudited consolidated results of the Group for the nine months ended 31 December 2020, together with comparative figures for the corresponding period of 2019.

In this report, “we”, “us” and “our” refer to the Company and where the context otherwise requires, the Group.

摘要

截至2020年12月31日止九個月，溢利約為2.5百萬港元(2019年：溢利為2.3百萬港元)。

截至2020年12月31日止九個月，本集團的收益約為70.9百萬港元，較截至2019年12月31日止九個月的收益約101.6百萬港元減少約30.2%。

董事會不建議就截至2020年12月31日止九個月派付任何股息(2019年：無)。

本公司董事會(「**董事會**」)欣然宣佈本集團截至2020年12月31日止九個月的未經審核綜合業績，連同2019年同期的比較數字。

於本報告，「我們」指本公司，及如文義另有所指則為本集團。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

THIRD QUARTERLY DIVIDEND

The Board does not recommend payment of any dividend for the nine months ended 31 December 2020.

OUTLOOK

During the nine months ended 31 December 2020, the novel coronavirus (“**COVID-19**”) pandemic continued to affect the retail industry in Hong Kong. In order to control the spread of COVID-19 in the society, various prevention and disease control measures, included but not limited to the social distancing measures and the government’s measures of encouragement of “staying home” have been taken to prevent the spread of the novel coronavirus. The business hours of our shops are shortened. The consumers were forced to keep out of the streets and shopping malls, resulting in loss of consuming desire. As a result, the revenue of the Group decreased significantly.

Looking forward, the Group will seek to expand the Group’s jewellery design collection in line with customer needs, preferences and market trends and expand its retail presence to capture a wider range of market opportunities until the situation of COVID-19 and the economic environment in Hong Kong becomes better. We are exploring the possibility of extending our marketing campaign to social media in the hope that it will bring a desirable return to the shareholders and sustain a long-term growth of the Group.

BUSINESS REVIEW

The Group’s revenue decreased by approximately HK\$30.70 million, or approximately 30.2%, from approximately HK\$101.60 million for the nine months ended 31 December 2019 to approximately HK\$70.90 million for the nine months ended 31 December 2020. The decrease in revenue was mainly caused by the decrease in revenue from (i) pure gold products in the amount of HK\$11.38 million; (ii) Gem-set Jewellery Products (as defined below) in the amount of HK\$19.24 million; and (iii) trading of recycled gold products in the amount of HK\$0.07 million. The above decreases were mainly attributable to the decline in demand for jewellery and luxury goods since outbreak of the COVID-19.

第三季度股息

董事會不建議就截至2020年12月31日止九個月派付任何股息。

前景

截至2020年12月31日止九個月，新型冠狀病毒(「**COVID-19**」)疫情持續對香港零售業構成影響。為控制COVID-19於社區擴散，各種疾病防控措施，包括但不限於社交距離管制措施及政府鼓勵「留在家中」措施已獲採取，以防止新型冠狀病毒的傳播。我們的店舖縮短了營業時間，消費者被迫遠離街道和商場導致消費意欲下降。因此，本集團的收益大幅減少。

展望未來，當COVID-19疫情及本港經濟環境好轉，本集團將致力擴大本集團的珠寶設計系列，以迎合客戶需求、喜好及市場趨勢，同時亦會擴充其零售據點，把握各種市場機遇。我們正探討將市場推廣活動拓展至社交媒體的可能性，以為股東帶來豐厚回報，並維持本集團的長遠發展。

業務審視

本集團的收益由截至2019年12月31日止九個月的約101.60百萬港元減少約30.70百萬港元或約30.2%至截至2020年12月31日止九個月的約70.90百萬港元。收益減少主要由於(i)純金產品收益減少11.38百萬港元；(ii)寶石鑲嵌珠寶產品(定義見下文)收益減少19.24百萬港元及(iii)回收黃金產品貿易的收益減少0.07百萬港元。上述減少主要由於COVID-19疫情導致珠寶產品與奢侈品的需求減少。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

Revenue by Products

(a) Diamond, karat gold, jade, pearl, platinum jewellery products (the “Gem-set Jewellery Products”)

The Group's revenue from Gem-set Jewellery Products decreased by approximately HK\$19.24 million, or approximately 35.4%, from approximately HK\$54.37 million for the nine months ended 31 December 2019 to approximately HK\$35.13 million for the nine months ended 31 December 2020. Such decrease was mainly attributable to the stay-at-home initiatives recommended by the government and the decrease in spending on jewellery and luxury products as a result of the COVID-19.

(b) Pure gold products

The Group's retail and wholesales revenue from pure gold products decreased by approximately HK\$11.38 million, or approximately 35.3%, from approximately HK\$32.22 million for the nine months ended 31 December 2019 to approximately HK\$20.84 million for the nine months ended 31 December 2020. The decrease was mainly attributable to the stay-at-home initiatives recommended by the government and the decrease in spending on jewellery and luxury products as a result of the COVID-19.

(c) Trading of recycled gold products

The Group's revenue from trading of recycled gold products decreased by approximately HK\$0.07 million, or approximately 0.5%, from approximately HK\$15.01 million for the nine months ended 31 December 2019 to approximately HK\$14.94 million from the nine months ended 31 December 2020.

按產品劃分的收益

(a) 鑽石、K金、翡翠、珍珠、鉑金珠寶產品 (「寶石鑲嵌珠寶產品」)

本集團來自寶石鑲嵌珠寶產品的收益由截至2019年12月31日止九個月約54.37百萬港元減少約19.24百萬港元或約35.4%至截至2020年12月31日止九個月約35.13百萬港元。有關減幅主要由於因應COVID-19，政府建議推行居家措施及珠寶產品與奢侈品的消費減少所致。

(b) 純金產品

本集團純金產品的零售及批發收益由截至2019年12月31日止九個月約32.22百萬港元減少約11.38百萬港元或約35.3%至截至2020年12月31日止九個月約20.84百萬港元。有關減幅主要由於因應COVID-19，政府建議推行居家措施及珠寶產品與奢侈品的消費減少所致。

(c) 回收黃金產品貿易

本集團來自回收黃金產品貿易的收益由截至2019年12月31日止九個月約15.01百萬港元增加約0.07百萬港元或約0.5%至截至2020年12月31日止九個月約14.94百萬港元。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

Revenue by Business (sales channels)

(a) Retail

The Group's revenue from retail channel decreased by approximately HK\$18.51 million, or approximately 27.8%, from approximately HK\$66.64 million for the nine months ended 31 December 2019 to approximately HK\$48.13 million for the nine months ended 31 December 2020. The decrease was mainly attributable to the stay-at-home initiatives recommended by the government and the decrease in spending on jewellery and luxury products as a result of the COVID-19.

(b) Wholesale

The Group's revenue from wholesale channel decreased by approximately HK\$12.12 million, or approximately 60.8%, from approximately HK\$19.95 million for nine months ended 31 December 2019 to approximately HK\$7.83 million for the nine months ended 31 December 2020. The decrease was mainly attributable to the stay-at-home initiatives recommended by the government and the decrease in spending on jewellery and luxury products as a result of the COVID-19.

(c) Trading of recycled gold products

The Group's revenue from trading of recycled gold products decreased by approximately HK\$0.07 million, or approximately 0.5%, from approximately HK\$15.01 million for the nine months ended 31 December 2019 to approximately HK\$14.94 million for the nine months ended 31 December 2020.

按業務劃分的收益(銷售渠道)

(a) 零售

本集團來自零售渠道的收益由截至2019年12月31日止九個月約66.64百萬港元減少約18.51百萬港元或約27.8%至截至2020年12月31日止九個月約48.13百萬港元。有關減幅主要由於因應COVID-19，政府建議推行居家措施及珠寶產品與奢侈品的消費減少所致。

(b) 批發

本集團來自批發渠道的收益由截至2019年12月31日止九個月約19.95百萬港元減少約12.12百萬港元或約60.8%至截至2020年12月31日止九個月約7.83百萬港元。有關減幅主要由於因應COVID-19，政府建議推行居家措施及珠寶產品與奢侈品的消費減少所致。

(c) 回收黃金產品貿易

本集團來自回收黃金產品貿易的收益由截至2019年12月31日止九個月約15.01百萬港元增加約0.07百萬港元或約0.5%至截至2020年12月31日止九個月約14.94百萬港元。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

Other income

Other income for the nine months ended 31 December 2020 increased approximately HK\$4.36 million compared with period ended 31 December 2019. The increase in other income was mainly due to other income from Government grants for the Anti-epidemic Fund under Retail Sector Subsidy Scheme and Employment Support Scheme in the amount of approximately HK\$4.17 million provided during the nine months ended 31 December 2020.

Use of Proceeds

The net proceeds (the “Net Proceeds”) received by the Group from the listing of the Company’s shares on GEM of the Stock Exchange (as defined below) after deducting the relevant one-off and non-recurring listing expenses amounted to approximately HK\$24.5 million (based on the public offering price of HK\$0.3 per share). The following sets forth a summary of the revised allocation of the net proceeds and its utilisation as at 31 December 2020, as compared to that envisaged in the prospectus dated 15 March 2019 (the “Prospectus”) and the change in use of the net proceeds as stated in the Company’s announcements dated 25 March 2020 and 3 July 2020 (collectively, the “Announcements”). All the unutilised Net Proceeds have been deposited in licensed banks in Hong Kong, and shall be utilised on or before 31 March 2021 according to the intended purpose as set out in the table below.

其他收入

截至2020年12月31日止九個月，其他收入較截至2019年12月31日止期間增加約4.36百萬港元。其他收入的增加主要由於截至2020年12月31日止九個月透過「防疫抗疫基金」下「零售業資助計劃」及「保就業」計劃所獲政府補助的其他收入約4.17百萬港元所致。

所得款項用途

經扣除相關一次性及非經常性上市開支後，本集團自本公司股份於香港聯合交易所有限公司（定義見下文）GEM上市取得的所得款項淨額（「所得款項淨額」）約為24.5百萬港元（根據公開發售價每股0.3港元計算）。下表載列相較日期為2019年3月15日的招股章程（「招股章程」）所預計及本公司日期為2020年3月25日及2020年7月3日的公告（統稱「該等公告」）中所述的更改所得款項淨額用途，於2020年12月31日的所得款項淨額經修訂分配及其動用情況概要。所有未動用所得款項淨額已存置於香港的持牌銀行中，並根據下表所載擬定用途於2021年3月31日或之前動用。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

Intended use	Net Proceeds from share offer	Revised allocation of intended use of Net Proceeds	Further revised allocation of intended use of Net Proceeds	Utilisation up to 31 December 2020	Unutilised amount as at 31 December 2020	Expected timeline for utilising the unutilised net proceeds after reallocation
擬定用途	股份發售所得款項淨額	經修訂之所得款項淨額擬定用途分配	經進一步修訂之所得款項淨額擬定用途分配	截至2020年12月31日已動用	於2020年12月31日未動用金額	於重新分配後動用未動用所得款項淨額之預期時間表
	(Note 1) (附註1) (approx.) (概約) HK\$'million 百萬港元	(Note 2) (附註2) (approx.) (概約) HK\$'million 百萬港元	(Note 3) (附註3) (approx.) (概約) HK\$'million 百萬港元	(approx.) (概約) HK\$'million 百萬港元	(approx.) (概約) HK\$'million 百萬港元	
Expand the Group's retail presence 擴大本集團的零售網絡	22.1	1.0	9.9	9.4	0.5	On or before 31 March 2021 於2021年3月31日或之前
Enhance the Group's brand recognition 提升本集團的品牌知名度	1.2	1.2	1.2	1.0	0.2	On or before 31 March 2021 於2021年3月31日或之前
For the Group's working capital and other general corporate purposes 用作本集團的營運資金及其他一般企業用途	1.2	6.2	6.2	4.7	1.5	On or before 31 March 2021 於2021年3月31日或之前
Invest in blue-chip stocks, investment-grade bonds and debentures (Note 2) 投資藍籌股、投資級債券及債權證 (附註2)	N/A 不適用	16.1	7.2	6.3	0.9	On or before 31 March 2021 於2021年3月31日或之前
	24.5	24.5	24.5	21.4	3.1	

Notes:

- The application of the Net Proceeds is based on the proposed percentage of utilisation as specified in the section headed "Future Plans and Use of Proceeds" in the Prospectus.
- The change in use of Net Proceeds has been disclosed in the announcement of the Company dated 25 March 2020.
- The Company had further reallocated approximately HK\$8.9 million from its investment in blue-chip stocks, investment-grade bonds and debentures to expand the Group's retail presence as disclosed in the announcement published by the Company on 3 July 2020 in relation to, inter alia, further change in the use of proceeds.

All the unutilised Net Proceeds have been deposited in licensed banks in Hong Kong, and shall be utilised on or before 31 March 2021 according to the manners as set out in the Prospectus and the Announcements.

附註：

- 所得款項淨額的應用乃根據招股章程「未來計劃及所得款項用途」一節所載的建議使用百分比計算。
- 所得款項淨額用途之變動已於本公司日期為2020年3月25日之公告披露。
- 本公司亦已進一步將用作投資於藍籌股、投資級債券及債權證的約8.9百萬港元重新分配至擴大本集團的零售網絡之用，詳情載於本公司於2020年7月3日刊登內容有關進一步更改所得款項用途之公告。

所有未動用所得款項淨額已存置於香港的持牌銀行中，應根據招股章程及該等公告所載的方式於2021年3月31日或之前動用。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

COMPARISON OF BUSINESS OBJECTIVES WITH ACTUAL PROGRESS

The following is a comparison of the Group's business objectives as set out in the Prospectus and the change in use of the net proceeds as stated in Company's announcements dated 25 March 2020 and 3 July 2020 with actual progress up to 31 December 2020.

Implementation plan as disclosed in Prospectus and subsequently change in use of the net proceeds as stated in Company's announcements dated 25 March 2020 and 3 July 2020

招股章程所披露的實施計劃以及其後於本公司日期為2020年3月25日及2020年7月3日的公告中所述的更改所得款項淨額用途

Expand the Group's retail presence
擴大本集團的零售網絡

Enhance the Group's brand recognition
提升本集團的品牌知名度

Invest in blue-chip stocks, investment-grade bonds and debentures
投資藍籌股、投資級債券及債權證

業務目標與實際進度的比較

以下為招股章程所載本集團的業務目標以及本公司日期為2020年3月25日及2020年7月3日的公告中所述的更改所得款項淨額用途與直至2020年12月31日之實際進度的比較。

Actual activities achieved up to 31 December 2020 直至2020年12月31日已完成的實際活動

Acquired 13% of the issued share capital of a private company incorporated under the law of Hong Kong whose major asset is a commercial premises currently used as the flagship store of the Company
已收購一間根據香港法律註冊成立的私人公司之13%已發行股本，其主要資產為現時用作本公司旗艦店的商用物業

Purchased of inventories
購買存貨

Launched various marketing and promotional activities and refurbished existing retail stores
已推出多項市場推廣及宣傳活動及翻新現有零售店

Invested some blue-chip stocks in Hong Kong
已投資一些香港藍籌股

OTHER INFORMATION 其他資料

CORPORATE GOVERNANCE PRACTICE

The Company is committed to achieving and maintaining the highest standards of corporate governance consistent with the needs and requirements of the business and its shareholders, and consistent with the code provisions as set out in the Corporate Governance Code (the “CG Code”) contained in Appendix 15 to the GEM Listing Rules. The Group has considered the CG Code and has put in place the corporate governance practices to meet the code provisions. Except for the deviation from provision A.2.1 of the CG Code, the Group has adopted and complied with the CG Code as set forth in Appendix 15 to the GEM Listing Rules from the date on which the shares of the Company were successfully listed on GEM on 27 March 2019 (the “Listing Date”) up to the date of this report.

Mr. Fu Chun Keung, the major founder of the Group, is the chairman of the Board and chief executive officer of the Company. With extensive experience in jewelry industry, Mr. Fu is responsible for the overall management, decision-making and strategy planning of the Group and is instrumental to the Group's growth and business expansion. Since Mr. Fu is the key person for the Group's development and he will not undermine the Group's interests in any way under any circumstances, the Board considers that vesting the roles of chairman and chief executive officer in Mr. Fu is in the best interest of the Group and beneficial to the management of the Group. In addition, the senior management and the Board, which comprise of experienced individuals, could effectively check and balance the power and authority of Mr. Fu. Therefore, the Board considers that the deviation from provision A.2.1 of the CG Code is appropriate in such circumstances.

企業管治常規

本公司致力達致並維持最高企業管治水平，以期切合業務及其股東的需求及要求，並符合GEM上市規則附錄十五所載的企業管治守則（「企業管治守則」）的守則條文。本集團已考慮企業管治守則並設有企業管治常規，以遵守守則條文。自本公司股份於2019年3月27日成功在GEM上市日期（「上市日期」）起直至本報告日期，除偏離企業管治守則條文第A.2.1條外，本集團已採納及遵守GEM上市規則附錄十五所載的企業管治守則。

本集團的主要創辦人傅鎮強先生為董事會主席兼本公司行政總裁。憑藉傅先生對珠寶行業的豐富經驗，彼負責本集團的整體管理、決策及戰略規劃，且對本集團的增長及業務擴張貢獻良多。由於傅先生為本集團發展的關鍵人物，且彼於任何情況下將不會以任何方式損害本集團的利益，故董事會認為將主席及行政總裁的職務授予傅先生符合本集團的最佳利益，並對本集團的管理有利。此外，由經驗豐富的個人組成的高級管理層及董事會可有效監察及制衡傅先生的權力及職權。因此，董事會認為於該等情況下偏離企業管治守則條文第A.2.1條乃屬恰當。

OTHER INFORMATION

其他資料

DIRECTORS' SECURITIES TRANSACTION

The Company has adopted the required standard of dealings (the "Required Standard of Dealings") as set out in Rules 5.48 to 5.67 of the GEM Listing Rules as the code of conduct for dealing in securities of the Company by the Directors. Having made specific enquiries of all the Directors, each of them have confirmed that they have complied with the Required Standard of Dealings during the period from the Listing Date to 31 December 2020. No incident of non-compliance was noted by the Company during such period.

PURCHASE, SALE OR REDEMPTION OF LISTING SECURITIES

Neither the Company nor any of its subsidiaries had purchased, sold or redeemed any of the Company's shares during the nine months ended 31 December 2020.

Directors' Interests and Short Positions in the Shares, Underlying Shares and Debentures of the Company or any Associated Corporation

As at 31 December 2020, interests and short positions of the Directors in the shares, underlying shares and debentures of the Company or any of its associated corporations (within the meaning of Part XV of the Securities and Futures Ordinance, Cap. 571 of the Laws of Hong Kong (the "SFO")) which were notified to the Company and the Stock Exchange pursuant to Divisions 7 and 8 of Part XV of the SFO (including interests and short positions which they were taken or deemed to have under such provisions of the SFO), or which were recorded in the register maintained by the Company pursuant to Section 352 of the SFO, or as otherwise notified to the Company and the Exchange pursuant to Rules 5.46 to 5.67 of the GEM Listing Rules, were as follows:

董事證券交易

本公司已採納GEM上市規則第5.48條至第5.67條所載的交易規定標準(「交易規定標準」)作為董事買賣本公司證券的操守守則。向全體董事作出特定查詢後，各董事均已確認彼等於上市日期至2020年12月31日期間一直遵守交易規定標準。於上述期間，本公司概無發現任何不合規事件。

購買、出售或贖回上市證券

本公司或其任何附屬公司於截至2020年12月31日止九個月內概無購買、出售或贖回本公司任何股份。

董事於本公司或任何相聯法團的股份、相關股份及債權證的權益及淡倉

於2020年12月31日，董事於本公司或其任何相聯法團(定義見香港法例第571章證券及期貨條例(「證券及期貨條例」)第XV部)的股份、相關股份及債權證中擁有根據證券及期貨條例第XV部第7及8分部須知會本公司及聯交所的權益及淡倉(包括根據證券及期貨條例有關條文彼等被當作或視為擁有的權益及淡倉)，或根據證券及期貨條例第352條須登記於由本公司存置的登記冊的權益及淡倉，或根據GEM上市規則第5.46條至第5.67條須知會本公司及聯交所的權益及淡倉如下：

OTHER INFORMATION 其他資料

Long positions in shares and underlying shares of the Company

於本公司股份及相關股份的好倉

Name	Capacity	Percentage of shareholding in the Company's issued share capital as at	
		Number of Shares ¹ held as at 31 December 2020 於2020年12月31日持有的股份數目 ¹	31 December 2020 於2020年12月31日佔本公司已發行股本的股權百分比
Mr. FU Chun Keung ("Mr. Fu") ² 傅鎮強先生(「傅先生」) ²	Interest in controlled corporation 受控法團權益	562,500,000	75%
Ms. FU Wan Ling ("Ms. Fu") ² 傅雲玲女士(「傅女士」) ²	Interest in controlled corporation 受控法團權益	562,500,000	75%
Ms. CHEUNG Lai Yuk ("Ms. Cheung") ^{2,3} 張麗玉女士(「張女士」) ^{2,3}	Interest in controlled corporation, interest of spouse 受控法團權益、配偶權益	562,500,000	75%

Notes:

- All interests stated are long positions.
- Mr. Fu, Ms. Fu and Ms. Cheung collectively are interested in the entire issued share capital of Mythe Group Holdings Company Limited ("MGH Limited") which holds 562,500,000 Shares and they are therefore deemed to be interested in the Shares held by MGH Limited by virtue of the SFO.
- Ms. Cheung is the spouse of Mr. Fu and she is therefore deemed to be interested in the Shares held by Mr. Fu by virtue of the SFO.

Save as disclosed in this quarterly report herein, neither the Directors nor any of their associates had any interests or short positions in shares, underlying shares and debentures of the Company or any of its associated corporations as at 31 December 2020 as defined in Section 352 of the SFO. In addition, at no time during the quarter had the Directors and chief executive of the Company (including their spouses and children under 18 years of age) any interest in, or been granted, or exercised any rights to subscribe for shares (or warrants or debentures, if applicable) of the Company and its associated corporations (within the meaning of the SFO). Save as disclosed above, at no time during the quarter was the Company or any of its subsidiaries a party to any arrangements to enable the Directors to acquire benefits by means of the acquisition of shares in, or debentures of, the Company or any other body corporate.

附註:

- 列示的所有權益均為好倉。
- 傅先生、傅女士及張女士共同擁有 Mythe Group Holdings Company Limited (「MGH Limited」，其持有 562,500,000 股股份) 全部已發行股本權益，因此，根據證券及期貨條例，彼等被視為於 MGH Limited 持有的股份中擁有權益。
- 張女士為傅先生的配偶，因此，根據證券及期貨條例，彼被視為於傅先生持有的股份中擁有權益。

除本季度報告所披露者外，於 2020 年 12 月 31 日，概無董事或其任何聯繫人於本公司或其任何相聯法團的股份、相關股份及債權證中擁有任何權益或淡倉(定義見證券及期貨條例第 352 條)。此外，於本季度內任何時間，董事及本公司最高行政人員(包括彼等的配偶及 18 歲以下子女)概無於可認購本公司及其相聯法團(定義見證券及期貨條例)股份(或認股權證或債權證(如適用))的權利中擁有任何權益，或獲授或已行使任何有關權利。除上文所披露者外，本公司或其任何附屬公司於季度內任何時間概無訂立任何安排，致使董事透過收購本公司或任何其他法人團體的股份或債權證而獲得利益。

OTHER INFORMATION 其他資料

Substantial Shareholders' Interests and Short Positions in the Shares and Underlying Shares of the Company

As at 31 December 2020, the interests or short positions of person in the shares and underlying shares and debentures of the Company which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO or, who is, directly or indirectly, interested in 5% or more of the nominal value of any class of share capital carrying rights to vote in all circumstances at general meetings of any other members of the Group, or any other substantial shareholders whose interests or short positions were recorded in the register required to be kept by the Company under Section 336 of the SFO were as follows:

Long positions in shares and underlying shares of the Company

Name	Capacity	Number of Shares ¹ held as at 31 December 2020 於2020年12月31日 持有的 股份數目 ¹	Percentage of shareholding in the Company's issued share capital as at 31 December 2020 於2020年12月31日 佔本公司 已發行股本的 股權百分比
名稱/姓名	身份		
MGH Limited ²	Beneficial Interest 實益權益	562,500,000	75%
Mr. Fu ² 傅先生 ²	Interest in controlled corporation 受控法團權益	562,500,000	75%
Ms. Fu ² 傅女士 ²	Interest in controlled corporation 受控法團權益	562,500,000	75%
Ms. Cheung ^{2,3} 張女士 ^{2,3}	Interest in controlled corporation, interest of spouse 受控法團權益、配偶權益	562,500,000	75%

Notes:

- All interests stated are long positions.
- The entire issued share capital of MGH Limited is legally and beneficially owned by Mr. Fu, Ms. Fu and Ms. Cheung who are deemed to be interested in the Shares held by MGH Limited by virtue of the SFO.
- Ms. Cheung is the spouse of Mr. Fu and she is therefore deemed to be interested in the Shares held by Mr. Fu by virtue of the SFO.

主要股東於本公司股份及相關股份中的權益及淡倉

於2020年12月31日，將於本公司股份及相關股份及債權證中擁有根據證券及期貨條例第XV部第2及3分部的條文向本公司披露的權益或淡倉，或直接或間接擁有附帶權利可於所有情況下在本集團任何其他成員公司的股東大會投票的任何類別股本面值5%或以上權益的人士，或其權益或淡倉已記入本公司根據證券及期貨條例第336條須存置的登記冊的任何其他主要股東如下：

於本公司股份及相關股份的好倉

Number of Shares ¹ held as at 31 December 2020 於2020年12月31日 持有的 股份數目 ¹	Percentage of shareholding in the Company's issued share capital as at 31 December 2020 於2020年12月31日 佔本公司 已發行股本的 股權百分比
---	--

附註：

- 列示的所有權益均為好倉。
- MGH Limited全部已發行股本由傅先生、傅女士及張女士合法實益擁有，根據證券及期貨條例，彼等被視為於MGH Limited持有的股份中擁有權益。
- 張女士為傅先生的配偶，因此，根據證券及期貨條例，彼被視為於傅先生持有的股份中擁有權益。

OTHER INFORMATION

其他資料

Save as disclosed above, as at 31 December 2020, the Directors were not aware of any other person (other than the Directors and chief executives of the Company) who had an interest or short position in the shares or underlying shares of the Company which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO or, who is, directly or indirectly, interested in 5% or more of the nominal value of any class of share capital carrying rights to vote in all circumstances at general meetings of any other members of the Group, or any other substantial Shareholders whose interests or short positions were recorded in the register required to be kept by the Company under Section 336 of the SFO.

SHARE OPTION SCHEME

The Company adopted a share option scheme on 6 March 2019 (the “Share Option Scheme”), it is a share incentive scheme and is established to recognise and acknowledge the contributions that the eligible participants have had or may have made to the Group. The terms of the Share Option Scheme are in compliance with the provision of Chapter 23 of the GEM Listing Rules.

As at 31 December 2020, no share option was granted, exercised, outstanding, cancelled or lapsed under the Share Option Scheme.

DIRECTORS’ INTERESTS IN COMPETING BUSINESS

As at 31 December 2020, none of the Directors or their respective close associates (as defined under the GEM Listing Rules) had any business or interests in a business which competes or is likely to compete, either directly or indirectly, with the business of the Group.

除上文所披露者外，於2020年12月31日，董事並不知悉於本公司股份或相關股份中擁有根據證券及期貨條例第XV部第2及3分部的條文須向本公司披露的權益或淡倉的任何其他人士（董事及本公司最高行政人員除外），或直接或間接擁有附帶權利可於所有情況下在本集團任何其他成員公司的股東大會投票的任何類別股本面值5%或以上權益的人士，或其權益或淡倉已記入本公司根據證券及期貨條例第336條須存置的登記冊的任何其他主要股東。

購股權計劃

本公司於2019年3月6日採納一項購股權計劃（「購股權計劃」），該計劃為一項股份獎勵計劃，乃為嘉許及肯定合資格參與者對本集團所作出或可能作出的貢獻而設立。購股權計劃的條款符合GEM上市規則第23章的規定。

於2020年12月31日，概無購股權根據購股權計劃已獲授出、行使、尚未行使、註銷或失效。

董事於競爭業務的權益

於2020年12月31日，概無董事或彼等各自的緊密聯繫人（定義見GEM上市規則）擁有任何與本集團業務直接或間接存在競爭或可能存在競爭的業務或於該等業務中擁有任何權益。

OTHER INFORMATION 其他資料

INTERESTS OF COMPLIANCE ADVISER

In accordance with Rule 6A.19 of the GEM Listing Rules, the Company has appointed Ample Capital Limited as the compliance adviser (the “**Compliance Adviser**”). As at 31 December 2020, as notified by the Compliance Adviser, save for the compliance adviser's agreement entered into between the Company and the Compliance Adviser, neither the Compliance Adviser nor any of its directors, employees or close associates (as defined under the GEM Listing Rules) had any interests in the Group which is required to be notified to the Company pursuant to Rule 6A.32 of the GEM Listing Rules.

AUDIT COMMITTEE

The Company has established the Audit Committee with written terms of reference in compliance with Rules 5.28 and 5.33 of the GEM Listing Rules.

The Audit Committee comprises three independent non-executive Directors of the Company, namely, Mr. CHAN Chi Ming Tony, Mr. CHAN Cheong Tat and Mr. WONG Wing Keung Meyrick. Mr. Chan Chi Ming Tony is the chairman of the Audit Committee. The primary duties of the Audit Committee include reviewing and supervision of the financial reporting process, the internal monitoring system and risk management system of the Group.

The Audit Committee has reviewed the Group's unaudited consolidated results for the nine months ended 31 December 2020 and considered that the preparation of those results are in compliance with the appropriate accounting standards and relevant regulations and laws.

FUTURE PLANS FOR MAJOR ACQUISITION AND DISPOSALS

Currently, the Group has no plans for major acquisitions and disposals.

合規顧問的利益

根據GEM上市規則第6A.19條，本公司已委任豐盛融資有限公司為合規顧問（「合規顧問」）。於2020年12月31日，誠如合規顧問所通知，除本公司與合規顧問之間訂立的合規顧問協議外，合規顧問或其任何董事、僱員或緊密聯繫人（定義見GEM上市規則）概無於本集團擁有須根據GEM上市規則第6A.32條知會本公司的任何權益。

審核委員會

本公司已成立審核委員會，並遵照GEM上市規則第5.28條及第5.33條列明書面職權範圍。

審核委員會由本公司三名獨立非執行董事組成，即陳子明先生、陳昌達先生及王泳強先生。陳子明先生為審核委員會主席。審核委員會的主要職責包括檢討及監督本集團的財務匯報程序、內部監控制度及風險管理制度。

審核委員會已審閱本集團截至2020年12月31日止九個月的未經審核綜合業績，並認為該等業績的編製符合適合的會計準則及有關監管和法律。

有關重大收購及出售的未來計劃

本集團當前並無有關重大收購及出售的計劃。

OTHER INFORMATION 其他資料

RISK MANAGEMENT AND INTERNAL CONTROL

The Board has conducted regular review of the risk management and internal control systems of the Group to ensure that the systems are effective and appropriate.

SUFFICIENCY OF PUBLIC FLOAT

Based on the information publicly available to the Company and within the knowledge of the Directors, the Company has maintained the public float as required by the GEM Listing Rules as at the latest practicable date prior to the issue of this report.

By order of the Board

Chong Fai Jewellery Group Holdings Company Limited

FU Chun Keung

Chairman and Chief Executive Officer

Hong Kong, 8 February 2021

As at the date of this report, the executive Directors are Mr. Fu Chun Keung, Ms. Cheung Lai Yuk and Ms. Fu Wan Ling; and the independent non-executive Directors are Mr. Chan Cheong Tat, Mr. Wong Wing Keung Meyrick and Mr. Chan Chi Ming Tony.

風險管理及內部監控

董事會已對本集團的風險管理及內部監控制度進行定期檢討，以確保有關制度有效且恰當。

充足公眾持股量

根據本公司可得的公開資料及董事所知，截至本報告刊發前的最後實際可行日期，本公司一直維持GEM上市規則中所規定的公眾持股量。

承董事會命

創輝珠寶集團控股有限公司

傅鎮強

主席兼行政總裁

香港，2021年2月8日

於本報告日期，執行董事為傅鎮強先生、張麗玉女士及傅雲玲女士；獨立非執行董事為陳昌達先生、王泳強先生及陳子明先生。

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

未經審核簡明綜合損益及其他全面收益表

For the three months and nine months ended 31 December 2020
截至2020年12月31日止三個月和九個月

		Notes 附註	Three months ended 31 December 截至12月31日止三個月		Nine months ended 31 December 截至12月31日止九個月	
			2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)	2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)
Revenue	收益	3	29,900	35,126	70,903	101,596
Cost of goods sold	已售商品成本		(20,165)	(22,197)	(47,857)	(64,097)
Gross profit	毛利		9,735	12,929	23,046	37,499
Other income	其他收入	4	1,741	317	5,310	953
Other gains or losses	其他收益或虧損	5	448	33	968	84
Selling and distribution costs	銷售及分銷成本		(5,859)	(7,208)	(16,307)	(21,792)
General and administrative expenses	一般及行政開支		(2,998)	(3,056)	(9,092)	(12,752)
Share of profit of an associate	應佔一間聯營公司溢利		26	—	77	—
Finance costs	財務成本	6	(327)	(617)	(1,009)	(1,185)
Profit before taxation	除稅前溢利	7	2,766	2,398	2,993	2,807
Taxation	稅項	9	(443)	(398)	(481)	(544)
Profit for the period	期內溢利		2,323	2,000	2,512	2,263
Other comprehensive income (expense) for the period	期內其他全面收入(開支)					
<i>Item that may be reclassified subsequently to profit or loss</i>	<i>其後可能重新分類至損益的項目</i>					
Exchange differences arising on translation of a foreign operation	換算外國業務產生的匯兌差額		353	(102)	845	(360)
Total comprehensive income for the period	期內全面收入總額		2,676	1,898	3,357	1,903
Earnings per share	每股盈利					
Basic (HK cents)	基本(港仙)	8	0.31	0.27	0.33	0.30

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

未經審核簡明綜合權益變動表

For the nine months ended 31 December 2020
截至2020年12月31日止九個月

		Attributable to owners of the Company 本公司擁有人應佔					
		Share capital 股本 HK\$'000 千港元	Share premium 股份溢價 HK\$'000 千港元	Other reserve 其他儲備 HK\$'000 千港元 (Note) (附註)	Exchange reserve 匯兌儲備 HK\$'000 千港元	Retained profits 保留溢利 HK\$'000 千港元	Total 總額 HK\$'000 千港元
At 31 March 2020 (audited)	於2020年3月31日 (經審核)	7,500	35,242	20,489	(1,169)	19,543	81,605
Profit for the period	期內溢利	—	—	—	—	2,512	2,512
Exchange differences arising from translation of a foreign operation	換算外國業務產生的匯兌差額	—	—	—	845	—	845
Total comprehensive (expense) income for the period	期內全面(開支)收入總額	—	—	—	845	2,512	3,357
At 31 December 2020	於2020年12月31日	7,500	35,242	20,489	(324)	22,055	84,962
At 31 March 2019 (audited)	於2019年3月31日 (經審核)	7,500	35,242	20,489	(479)	25,027	87,779
Profit for the period	期內溢利	—	—	—	—	2,263	2,263
Exchange differences arising from translation of a foreign operation	換算外國業務產生的匯兌差額	—	—	—	(360)	—	(360)
Total comprehensive (expense) income for the period	期內全面(開支)收入總額	—	—	—	(360)	2,263	1,903
At 31 December 2019	於2019年12月31日	7,500	35,242	20,489	(839)	27,290	89,682

NOTES TO THE UNAUDITED CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

未經審核簡明綜合財務報表附註

1. GENERAL

Chong Fai Jewellery Group Holdings Company Limited (formerly known as Dominate Group Holdings Company Limited) (the “**Company**”) is a public limited company incorporated in the Cayman Islands on 11 January 2018 and its shares are listed on GEM of The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”). The address of the registered office of the Company is PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands and the principal place of business of the Company is at No. 6-13 Faerie Court, 80 Ko Shan Road, Hungghom, Kowloon, Hong Kong.

The immediate holding company and ultimate holding company of the Company is Mythe Group Holdings Company Limited (“**BVI-1**”) which was incorporated in the British Virgin Islands (the “**BVI**”). Its ultimate controlling party is Mr. Fu Chun Keung (“**Mr. Fu**”).

The unaudited condensed consolidated financial statements are presented in Hong Kong dollars (“**HK\$**”), which is the same as the functional currency of the Company.

2. BASIS OF PREPARATION AND ACCOUNTING POLICIES

The unaudited condensed consolidated financial results for the nine months ended 31 December 2020 have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards and Interpretations (hereinafter collectively referred to as the “**HKFRSs**”) issued by the Hong Kong Institute of Certified Public Accountants (“**HKICPA**”) and applicable disclosures required by the GEM Listing Rules. The unaudited condensed consolidated financial results do not include all of the information and disclosures required in the annual consolidated financial statements and hence should be read in conjunction with the consolidated financial statements of the Group for the year ended 31 March 2020.

The unaudited condensed consolidated financial results for the nine months ended 31 December 2020 have been prepared on the historical cost basis and have been presented in Hong Kong Dollars (“**HK\$**”), which is also the functional currency of the Company and all values are rounded to the nearest thousand (“**HK\$’000**”) except otherwise indicated.

HKICPA has issued a number of new and revised HKFRSs and interpretations that are first effective or available for early adoption for the relevant period. There have been no significant changes to the accounting policies applied in these financial statements for the relevant period presented as a result of these developments.

The condensed consolidated financial statements are unaudited, but have been reviewed by the audit committee (“**Audit Committee**”) of the Company and were approved for issue by the Board.

1. 一般資料

創輝珠寶集團控股有限公司(前稱為Dominate Group Holdings Company Limited)(「**本公司**」)於2018年1月11日於開曼群島註冊成立為公眾有限公司，而其股份於香港聯合交易所有限公司(「**聯交所**」)GEM上市。本公司註冊辦事處之地址為PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands，以及本公司主要營業地點之地址為香港九龍紅磡高山道80號富怡閣6-13號。

本公司直接控股公司及最終控股公司為於英屬處女群島(「**英屬處女群島**」)註冊成立的Mythe Group Holdings Company Limited(「**英屬處女群島-1**」)。其最終控制方為傅鎮強先生(「**傅先生**」)。

未經審核簡明綜合財務報表以港元(「**港元**」)呈列，與本公司功能貨幣相同。

2. 編製基準及會計政策

截至2020年12月31日止九個月的未經審核簡明綜合財務業績已根據香港會計師公會(「**香港會計師公會**」)頒佈的所有適用香港財務報告準則、香港會計準則及詮釋(以下統稱「**香港財務報告準則**」)及GEM上市規則規定的適用披露編製。未經審核簡明綜合財務業績並不包括年度綜合財務報表規定的所有資料及披露，並因此應當與本集團截至2020年3月31日止年度的綜合財務報表一併閱讀。

截至2020年12月31日止九個月的未經審核簡明綜合財務業績已按過往成本基準編製，並以港元(「**港元**」，亦為本公司功能貨幣)呈列，而除另有列明外，所有價值均約整至最接近千位數(「**千港元**」)。

香港會計師公會已頒佈多項於相關期間首次生效或可供提早採納的新訂及經修訂香港財務報告準則及詮釋。該等發展並無導致該等財務報表所呈列於相關期間應用的會計政策出現任何重大變動。

簡明綜合財務報表乃未經審核，惟已由本公司審核委員會(「**審核委員會**」)審閱並獲董事會批准刊發。

NOTES TO THE UNAUDITED CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

未經審核簡明綜合財務報表附註

3. REVENUE AND SEGMENT INFORMATION

Revenue represents amounts received and receivable for the sales of jewellery products and net of discounts and returns during the period.

The Group's revenue recognised during the period are as follows:

3. 收益及分部資料

收益指期內珠寶產品銷售以及扣除折扣及回佣的已收及應收金額。

本集團期內確認之收益如下：

		Three months ended 31 December 截至12月31日止三個月		Nine months ended 31 December 截至12月31日止九個月	
		2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)	2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)
Jewellery business:	珠寶業務：				
Retail operation of jewellery shops	珠寶店零售業務	21,582	24,502	48,133	66,638
Wholesales of jewellery products	珠寶產品批發	3,139	6,243	7,832	19,946
		24,721	30,745	55,965	86,584
Trading of recycled gold products	回收黃金產品貿易	5,179	4,381	14,938	15,012
Total	總計	29,900	35,126	70,903	101,596
		Three months ended 31 December 截至12月31日止三個月		Nine months ended 31 December 截至12月31日止九個月	
		2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)	2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)
Jewellery business by product:	按產品劃分珠寶業務：				
— Gem-set jewellery products	— 寶石鑲嵌珠寶產品	15,979	19,112	35,128	54,367
— Gold jewellery products	— 黃金珠寶產品	8,742	11,633	20,837	32,217
		24,721	30,745	55,965	86,584
Trading of recycled gold products	回收黃金產品貿易	5,179	4,381	14,938	15,012
		29,900	35,126	70,903	101,596

NOTES TO THE UNAUDITED CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS
未經審核簡明綜合財務報表附註

4. OTHER INCOME

4. 其他收入

		Three months ended 31 December 截至12月31日止三個月		Nine months ended 31 December 截至12月31日止九個月	
		2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)	2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)
Sundry income	雜項收入	69	2	365	226
Bank interest income	銀行利息收入	143	315	324	727
Dividends income	股息收入	358	—	450	—
Government grants (Note)	政府補助(附註)	1,171	—	4,171	—
		1,741	317	5,310	953

Note:

Government grants were received from the government of Hong Kong Special Administrative Region of the People's Republic of China for the Anti-epidemic Fund under Retail Sector Subsidy Scheme and Employment Support Scheme.

附註：

政府補助乃透過「防疫抗疫基金」根據「零售業資助計劃」及「保就業」計劃獲中華人民共和國香港特別行政區政府發放。

5. OTHER GAINS OR LOSSES

5. 其他收益或虧損

		Three months ended 31 December 截至12月31日止三個月		Nine months ended 31 December 截至12月31日止九個月	
		2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)	2020 2020年 HK\$'000 千港元 (unaudited) (未經審核)	2019 2019年 HK\$'000 千港元 (unaudited) (未經審核)
Net foreign exchange (loss) gain	外匯(虧損)收益淨額	(20)	33	84	84
Fair value gain on Financial assets of FVTPL, unrealised	按公平值計入損益的 金融資產公平值 收益，未變現	468	—	884	—
		448	33	968	84

NOTES TO THE UNAUDITED CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS
未經審核簡明綜合財務報表附註

6. FINANCE COSTS

		6. 財務成本		6. 財務成本	
		Three months ended 31 December 截至12月31日止三個月		Nine months ended 31 December 截至12月31日止九個月	
		2020	2019	2020	2019
		2020年	2019年	2020年	2019年
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)	(未經審核)	(未經審核)
Interest on bank borrowings	銀行借款利息	213	198	604	766
Interest on lease liabilities	租賃負債利息	114	419	405	419
		327	617	1,009	1,185

7. PROFIT BEFORE TAXATION

Profit before taxation has been arrived at after charging (crediting):

7. 除稅前溢利

除稅前溢利乃經扣除(計入)下列各項後達致：

		7. 除稅前溢利		7. 除稅前溢利	
		Three months ended 31 December 截至12月31日止三個月		Nine months ended 31 December 截至12月31日止九個月	
		2020	2019	2020	2019
		2020年	2019年	2020年	2019年
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)	(未經審核)	(未經審核)
Short term leases and leases with lease term shorter than 12 months as at initial application of HKFRS 16	短期租賃及在首次應用 香港財務報告準則 第16號時，租賃期 少於12個月的租賃	95	1,104	284	3,330
Depreciation of property, plant and equipment	物業、廠房及設備的 折舊				
— Owned assets	— 自有資產	305	126	914	396
— Right-of-use assets	— 使用權資產	2,388	1,848	7,165	5,516
Total depreciation of property, plant and equipment	物業、廠房及設備的 折舊總額	2,693	1,974	8,079	5,912

NOTES TO THE UNAUDITED CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS
未經審核簡明綜合財務報表附註

7. PROFIT BEFORE TAXATION — continued

7. 除稅前溢利 — 續

		Three months ended		Nine months ended	
		31 December		31 December	
		截至12月31日止三個月		截至12月31日止九個月	
		2020	2019	2020	2019
		2020年	2019年	2020年	2019年
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)	(未經審核)	(未經審核)
Directors' remuneration	董事薪酬				
— fee	— 袍金	956	788	2,651	2,368
— salaries and other benefits	— 薪金及其他福利	—	—	—	—
— retirement benefit scheme contributions	— 退休福利計劃供款	12	14	23	41
		968	802	2,674	2,409
Other staff's salaries and other benefits	其他員工薪金及其他福利	3,475	5,500	9,364	13,554
Other staff's retirement benefit scheme contributions	其他員工退休福利計劃供款	192	221	501	568
		4,635	6,523	12,539	16,531
Total staff costs	員工成本總額	4,635	6,523	12,539	16,531
Auditor's remuneration	核數師酬金	125	250	375	375
Cost of inventories recognised as an expense	確認為開支的存貨成本	20,165	22,197	47,807	64,056
Write-down of inventories to net realisable value, net	將存貨撇減至可變現淨值	—	—	50	41

**NOTES TO THE UNAUDITED CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS**
未經審核簡明綜合財務報表附註

8. EARNINGS PER SHARE

The calculation of the basic earnings per share is based on the following data:

	Three months ended 31 December		Nine months ended 31 December	
	2020	2019	2020	2019
	2020年	2019年	2020年	2019年
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	千港元	千港元	千港元	千港元
	(unaudited)	(unaudited)	(unaudited)	(unaudited)
	(未經審核)	(未經審核)	(未經審核)	(未經審核)
Earnings	2,323	2,000	2,512	2,263
	Number of shares		Number of shares	
	股份數目		股份數目	
	31 December		31 December	
	12月31日		12月31日	
	2020	2019	2020	2019
	2020年	2019年	2020年	2019年
	'000	'000	'000	'000
	千股	千股	千股	千股
Weighted average number of shares	750,000	750,000	750,000	750,000
	股份加權平均數		股份加權平均數	

8. 每股盈利

每股基本盈利乃按下列數據計算：

	Three months ended 31 December		Nine months ended 31 December	
	2020	2019	2020	2019
	2020年	2019年	2020年	2019年
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	千港元	千港元	千港元	千港元
	(unaudited)	(unaudited)	(unaudited)	(unaudited)
	(未經審核)	(未經審核)	(未經審核)	(未經審核)
Earnings	2,323	2,000	2,512	2,263
	Number of shares		Number of shares	
	股份數目		股份數目	
	31 December		31 December	
	12月31日		12月31日	
	2020	2019	2020	2019
	2020年	2019年	2020年	2019年
	'000	'000	'000	'000
	千股	千股	千股	千股
Weighted average number of shares	750,000	750,000	750,000	750,000
	股份加權平均數		股份加權平均數	

No diluted earnings per share is presented as there were no potential dilutive ordinary shares in issue during the nine months ended 31 December 2020 and 2019.

截至2020年及2019年12月31日止九個月，由於概無已發行潛在攤薄普通股，故並無呈列每股攤薄盈利。

**NOTES TO THE UNAUDITED CONDENSED CONSOLIDATED
FINANCIAL STATEMENTS**
未經審核簡明綜合財務報表附註

9. TAXATION

9. 稅項

Three months ended 31 December		Nine months ended 31 December	
截至12月31日止三個月		截至12月31日止九個月	
2020	2019	2020	2019
2020年	2019年	2020年	2019年
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元

The taxation charge comprises: 稅項開支包括：

Hong Kong Profits Tax
— Current period

香港利得稅
— 當前期間

443	398	481	544
------------	------------	------------	------------

10. DIVIDENDS

The Board does not recommend the payment of any dividend for the nine months ended 31 December 2020 (2019: nil).

10. 股息

董事會不建議就截至2020年12月31日止九個月派付任何股息(2019年：無)。