



KIRIN GROUP
HOLDINGS LIMITED
麒麟集團控股有限公司

(Incorporated in Bermuda with limited liability)
(Stock Code: 8109)

2020

ENVIRONMENTAL,
SOCIAL AND GOVERNANCE
REPORT

CONTENTS

ABOUT THIS ESG REPORT	2
SCOPE OF THIS ESG REPORT	2
BOARD INVOLVEMENT	3
OUR SUSTAINABILITY VALUES	3
STAKEHOLDERS' ENGAGEMENT	3
CONFIRMATION AND APPROVAL	4
STAKEHOLDERS' FEEDBACK	4
RELATION WITH THE GROUP'S BUSINESS	5
ENVIRONMENTAL	5
(a) Energy	5
(b) Water	6
(c) Non-hazardous waste	6
EMPLOYMENT	7
(a) Health and safety	9
(b) Work-life balance	9
(c) Training and development	9
LABOUR STANDARDS	10
SUPPLY CHAIN MANAGEMENT	11
PRODUCT RESPONSIBILITY	11
ANTI-CORRUPTION	11
COMMUNITY INVESTMENT	11
REFERENCES TO THE ESG REPORTING GUIDE	12

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

ABOUT THIS ESG REPORT

Kirin Group Holdings Limited (the “Company”) is pleased to present the annual Environmental, Social, and Governance (“ESG”) Report (the “ESG Report”) for the financial period of eighteen months from 1 July 2019 to 31 December 2020 (the “Reporting Period”). This ESG Report describes the policies and activities of the Company and its subsidiaries (collectively known as the “Group”) in relation to two subject areas, namely Environmental and Social, during the Reporting Period as required by the “Environmental, Social and Governance Reporting Guide” (“ESG Reporting Guide”) in Appendix 20 to the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited (the “GEM Listing Rules”) and Rule 17.103 under Chapter 17 of the GEM Listing Rules. For more information on our corporate governance, please refer to the “Corporate Governance Report” on pages 21 to 32 of the annual report of the Company for the financial period of eighteen months from 1 July 2019 to 31 December 2020 .

SCOPE OF THIS ESG REPORT

The principal activity of the Company is investment holding. The Group is principally engaged in (a) the provision of insurance brokerage and related services, (b) the provision of money lending services and (c) the provision of assets management and securities brokerage services (collectively known as the “Major Business”) during the Reporting Period. During the Reporting Period, our principal place of business is in Hong Kong. This ESG Report mainly covers the Major Business in Hong Kong during the Reporting Period. The Group is also engaged in the provision of multi-channel network (“MCN”) entertainment services during the Reporting Period. However, such segment is not included in the scope of the Reporting Period due to its relatively insignificance. The management would continue to review and monitor the significance and materiality of different segments of the Group in determining the future scope of the ESG Report. Looking ahead, the Group will continue to improve the transparency of the Group by disclosing further comprehensive information and expanding the scope of the report whenever feasible.

Reporting Principles	Interpretation	The Group’s Application
Materiality	The report should disclose significant impacts on the environment and society, or aspects that materially affect how the stakeholders assess the company and make decisions.	The Group conducts questionnaire to understand stakeholder’s expectations. Based on the results of the questionnaire, the Group identifies and reports the Group’s material sustainability issues.
Quantitative	The key performance indicators disclosed in the report shall be calculable and comparable where applicable.	Under feasible situation, the Group records, calculates and discloses quantitative information and conducts comparisons with past performance.
Balance	The issuer should objectively and truthfully report its current year ESG performance.	The Group follows the principles of accuracy, objectivity, and fairness to report its achievements and challenges in sustainable development.
Consistency	The ESG report should be prepared in a consistent manner, its ESG’s key performance indicators can be compared to understand corporate performance.	The Group ensures consistency in preparing the report and manage its ESG data for future comparison.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

BOARD INVOLVEMENT

The board of directors of the Company (the “Board”) is responsible for monitoring and reviewing corporate governance practices across the Group. We take into account ESG-related risks in decision making and maintaining effective risk management and internal control systems. With the management from different business units, the Board with an aim to ensure that the Group’s operations comply with the principle of sustainability and to look after the Group’s daily operations and risk management matters in relation to our ESG-related risks and deals with sustainability issues by regular communication with senior management from key business divisions, monitoring the Group’s daily operations, reviewing feedbacks from stakeholders and updating internal policies whenever necessary. The material issues regarding the ESG-risks of the Group will be reviewed by the Board regularly.

OUR SUSTAINABILITY VALUES

As a good corporate citizen, we are committed to creating sustained value for stakeholders by incorporating environmental, social and governance considerations into our operation with an aim to be a positive force to our environment and the community. The Group believes that sustainable development of the Group not only encapsulates our environmental performance but is also rooted in the operation of the Major Business and our relationship with our shareholders, employees, users and suppliers. Details of our management approach in environmental and social aspects towards the Major Business can be found in the different sections of this ESG Report.

STAKEHOLDERS’ ENGAGEMENT

We rely on comments and opinion from the stakeholder to help the Group to understand better the risks and opportunities in different aspects. We believe that understanding the views of our stakeholder lays a solid foundation for the long-term growth and success of the Group so we value opinions on the road to sustainable development and seeks to create value for its stakeholders, internally and externally, and the communities in which it operates.

We have identified our employees, customers, investors and shareholders, suppliers and business partners and community at large as our key stakeholder groups. In daily business activities, we communicate with different stakeholders through multiple channels as below:

Stakeholders	Concerns	Communication mechanisms
Employees	<ul style="list-style-type: none">– Providing safe and suitable working environment for staff– Career development– Rights and interests of employees– Remuneration and welfare	<ul style="list-style-type: none">– Email– Staff performance evaluation– Staff recreational activities– Staff training
Customers	<ul style="list-style-type: none">– Product and service quality– Complying with applicable laws and being responsible for product and service liability– Respecting customer privacy and information security	<ul style="list-style-type: none">– Customer service hotline– Email– Company website– Social media platforms

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

Stakeholders	Concerns	Communication mechanisms
Investors and shareholders	<ul style="list-style-type: none"> – Corporate governance – Financial performance – Information disclosure – Protection of investors’ and shareholders’ interests – Improving operational efficiency to generate stable returns in the long run 	<ul style="list-style-type: none"> – Email – Annual general meetings – Company website – Reports, announcements and other publications
Suppliers and business partners	<ul style="list-style-type: none"> – Complying with applicable laws and eradicating corruption behaviour – Maintaining sound cooperation relationship for mutual growth – Formulating stringent procurement system and controlling risks 	<ul style="list-style-type: none"> – Email – Business negotiations – Contracts and agreements – Company website – Social media platform
Community	<ul style="list-style-type: none"> – Community development support – Enhancing the environmental protection consciousness of staff and encouraging them to make commitment to the society – Developing innovative products to bring convenience to the society 	<ul style="list-style-type: none"> – Email – Company website – Social media platforms

CONFIRMATION AND APPROVAL

The information presented in this ESG Report came from the official documents and statistical data of the Group. This ESG Report is confirmed and approved by the Board on 31 May 2021.

STAKEHOLDERS’ FEEDBACK

We value and pay active attention to the expectations and demands of the stakeholders for the ESG performance of the Group. We welcome stakeholders’ feedback on our ESG approach and performance. Suggestions can be sent to us via the following:

Address: Unit 3801, 38/F, 118 Connaught Road West, West District, Hong Kong
 Phone number: (852) 3701 1023
 Email: info@hk8109.com

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

RELATION WITH THE GROUP'S BUSINESS

To demonstrate the Group's commitment to sustainable development and compliance with laws and regulations relating to environmental protection, the Group endeavours to minimise the environmental impact of the business activities and maintain green operations and green office practices.

The Group is a service-oriented enterprise mainly with office operations and does not generate material direct emissions, industrial pollutants, sewage and hazardous waste. Given the service nature of the operations, the Group poses less negative impact to the environment than other traditional industries. The Group is not aware of any material environmental liability risk or compliance costs during the Reporting Period. However, the Group is committed to continuously improving the environmental sustainability and it recognises its responsibility to reduce the impact of the operations and be accountable for the resources and materials it uses every day.

During the Reporting Period, we are not aware of any material non-compliance with local related environmental laws and regulations, including but not limited to Water Pollution Control Ordinance (Chapter 358 of the Laws of Hong Kong), Air Pollution Control Ordinance (Chapter 311 of the Laws of Hong Kong) and Waste Disposal Ordinance (Chapter 354 of the Laws of Hong Kong).

ENVIRONMENTAL

We recognise the importance of maintaining environmental sustainability in our daily operations and act in compliance with the laws and regulations relating to environmental protection and pollution control, such as Water Pollution Control Ordinance (Chapter 358 of the Laws of Hong Kong), Air Pollution Control Ordinance (Chapter 311 of the Laws of Hong Kong) and Waste Disposal Ordinance (Chapter 354 of the Laws of Hong Kong). The Group is a service-oriented enterprise mainly with office operations, the daily business of which does not generate material direct emissions, industrial pollutants, sewage and hazardous waste. Nevertheless, we pay high attention to environmental protection in establishing a green corporation.

(a) Energy

We recognise that consumption of our purchased electricity at the workplaces accounts for our major indirect greenhouse gas emissions. Total electricity consumption from our 3–5 leased offices in the Western District, Wan Chai and North Point for the Reporting Period was approximately 87,137 kWh (30 June 2019: 86,801 kWh) and energy consumption intensity was approximately 10.50 kWh per square feet of gross floor area (30 June 2019: 8.91 kWh), producing CO₂ equivalent emission of approximately 69.71 tonnes (30 June 2019: 69.44 tonnes). The intensity of CO₂ equivalent emission was approximately 0.01 tonne per square feet of gross floor area (30 June 2019: 0.01 tonne)

To reduce the energy consumption and the amount of carbon emission, we encourage the employees to set the computers to automatic standby or sleep mode and switch off all idle electrical devices or lights before leaving office. We set the temperature of air-conditioners to an energy-efficient level, best at 24–26°C. In addition, when buying new electronic office equipment, preference will be given to those with Grade 1 energy label. Along with the effective implementation of the corresponding policies and measures by employees, the Group believed that the staff awareness on saving energy has been increased and expected that our carbon emission could be reduced effectively.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

(b) Water

As the Group does not conduct any business relating to manufacturing, it does not encounter any issue in sourcing water that is fit for purpose. Our key water usage arises from consumption in offices, including toilet flushing, water tap and drinking water. We operate in leased office premises of which water supply and discharge are controlled by building management who considered provision of water usage data to individual occupant not feasible. In order to promote better utilisation and conservation of water resources, we have executed the following measures during our daily operation:

- Remind staff to turn off water taps after use
- Endeavour to promote water conservation in the offices

(c) Non-hazardous waste

As the operations of the Major Business mainly focus on provision of various financial services, we do not involve any handling of the hazardous wastes or packaging material. The Group believes that our business activities do not have significant impacts on the environment and natural resources. The non-hazardous waste of the Group are mainly paper waste and waste generated from the daily operating activities in office. During the Reporting Period, non-hazardous waste generated from print paper was approximately 265 kg (30 June 2019: 447 kg), representing intensity of approximately 12 kg per employee (30 June 2019: 9 kg). To minimise production of non-hazardous waste, the following key procedures have been implemented:

- Place boxes and trays beside photocopiers as containers to collect single-sided paper for reuse and used paper for recycling;
- Recycling areas have been provided in offices to promote paper recycling;
- Arrange authorised recycling company to collect toner cartridges for recycling; and
- Reuse office supplies including envelopes, document clips and paper bags.

With the implementation of the measures above, we believe the objectives of saving energy, reducing waste and preserving the environment can be achieved.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

EMPLOYMENT

As competition in labour market is intense, it is getting more and more difficult to retain talented employees. We are committed to retaining talented staffs through providing competitive salaries and benefits, offering employees continuous on-the-job training and development and creating a work environment in which a work-life balance is supported. We have entered into individual employment contracts with our employees that comply with the relevant laws and regulations covering matters on working hours and rest periods.

During our recruitment and staff promotion process, we provide equal opportunity for all people regardless of sex, marital status, family status or disability. Our judgment is based on their qualifications, experience, skills, potential and performance. Performance appraisal and counselling are offered to employees on annual basis. The purpose of our performance appraisal does not solely rest on evaluating their abilities to meet the Company's expectations. More importantly, it acts as an opportunity for us to reward those exceeds our expectations. It also provides the perfect chance for employees to discuss with management their concerns and ideas. We strive to retain employees; however, in case of voluntary resignation or dismissal, we follow all requirements regarding the termination of employment as stipulated in the Employment Ordinance (Chapter 57 of the Laws of Hong Kong).

The Group's remuneration policy is based on principle of equality, motivation, performance-oriented and market-competitiveness, and in accordance with the statutory requirements of the respective jurisdictions where the employees are engaged. Remuneration packages are normally reviewed on an annual basis. Apart from salary payments, other staff benefits including provident fund contributions, medical insurance and performance-related bonus are provided to employees. A share option scheme is also established to reward and motivate the employees of the Group.

As at 31 December 2020, we have a total of 23 full-time staff members (30 June 2019: 48) all from Hong Kong for our Major Business. Our total workforce by gender and age as of 31 December 2020 and 30 June 2019 are shown in the following table, respectively:

	31 December 2020		30 June 2019	
	Number of staff	Approximate % of total number of staff	Number of staff	Approximate % of total number of staff
By gender				
Male	8	35%	22	46%
Female	15	65%	26	54%
Total	23	100%	48	100%
By age group				
18–25	–	–	1	2%
26–35	11	48%	20	42%
36–45	10	43%	22	46%
46 or above	2	9%	5	10%
Total	23	100%	48	100%

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

In the Reporting Period, all employee turnovers were related to staff from Hong Kong. The Company adopted average staff number as the calculation base for staff turnover. Average employees' turnover rate by gender and age group are shown in the following table:

	Average turnover rate
By gender	
Male	93%
Female	54%
	<hr/>
Overall	70%
	<hr/> <hr/>
	Average turnover rate
By age group	
18–25	<i>Note</i>
26–35	58%
36–45	75%
46 or above	86%
	<hr/>
Overall	70%
	<hr/> <hr/>

Note: For the age group 18–25, there was one staff at the beginning of the Reporting Period, one staff loss during the Reporting Period and no staff at the end of the Reporting Period, resulting in a drastic turnover rate under the current calculation basis. To avoid misleading interpretation, we determine to disclose the factual movement of staff under such category.

The Group was not aware of any material non-compliance with any relevant laws and regulations relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare, such as Employment Ordinance (Chapter 57 of the Laws of Hong Kong), Minimum Wage Ordinance (Chapter 608 of the Laws of Hong Kong) and Mandatory Provident Fund Schemes Ordinance (Chapter 485 of the Laws of Hong Kong), that have a significant impact on the Group for the Reporting Period.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

(a) Health and safety

As a people-oriented organisation, we place the employees' health and safety on top priority and strive to provide them with a safe, healthy and well-protected work environment. We are committed to providing a safe and healthy working environment for the employees by implementing the following key measures:

- Ensuring all workplaces under the Group's control are safe and pose no threat to health
- Encouraging the staff to attend fire drill
- Providing sufficient first-aid kits at workplaces
- Carrying out inspection for any unsafe condition and fix it immediately
- Prohibiting smoking in all enclosed areas within the offices

With the above measures, no work-related fatalities or lost days due to work injury were recorded for the Reporting Period and the Group was not aware of any material non-compliance with the relevant laws and regulations, such as Occupational Safety and Health Ordinance (Chapter 509 of the Laws of Hong Kong), that have a significant impact on the Group relating to providing a safe working environment and protecting employees from occupational hazards for the Reporting Period.

(b) Work-life balance

We attach great importance to the psychological and physical well-being of our people. To encourage a work-life balance and maintain a harmonious relationship among employees, apart from providing five-day work arrangement, different social activities have been organised for employees during the Reporting Period. We reinforced team spirit and a stronger sense of belongings through these activities.

(c) Training and development

Through providing development and training opportunities to our employees, we believe it not only helps the professional development of employees, but also, in return, supports the growth of our Group. Internal training courses have been provided to employees to ensure that they are equipped with relevant skills for their work. Staff are provided with training sessions based on the needs of the job to keep current about policies, procedures, and knowledge. We also encourage our employees to participate in external work-related seminars and workshops about regulatory compliance and corporate governance to enrich their knowledge in discharging their duties at work.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

Below is the detailed breakdown of the percentage of trained employees and average training hours received by gender and employee category during the Reporting Period:

	Number of staff received training	Percentage of staff received training in the category
Senior management	4	80%
Middle management	5	71%
General staff	4	36%
Total	13	57%
Male	6	75%
Female	7	47%
Total	13	57%
	Total number of training hours	Average number of training hours per employee
Senior management	40	8.0
Middle management	50	7.1
General staff	40	3.6
Total	130	5.7
Male	60	7.5
Female	70	4.7
Total	130	5.7

LABOUR STANDARDS

The Group fully understands that the exploitation of child and forced labour are universally prohibited, and therefore takes the responsibility against child and forced labour very seriously. To combat against illegal employment of child labour, underage workers and forced labour, prior to confirmation of employment, the human resources department of the Group requires job applicants to provide valid identity documents to ensure that the applicants are lawfully employable. The human resources department is responsible for monitoring and ensuring compliance of all relevant laws and regulations that prohibit child labour and forced labour. If the Group discovers such case, the employment will be immediately terminated. The Group will not work with any suppliers which are known to have engaged employee who is younger than the minimum employment age of the relevant country or the maximum age of compulsory education.

The Group was not aware of any material non-compliance with the relevant laws and regulations relating to prevention of use of child or forced labour, such as Employment of Children Regulations (Chapter 57B of the Laws of Hong Kong), that have a significant impact on the Group for the Reporting Period.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

SUPPLY CHAIN MANAGEMENT

The Group's major business suppliers include various insurance services providers. They are not considered to pose significant environmental and social risks to the Group's business operations. The Group has maintained high level of ethical standards for choosing the right providers through careful selection and continuous measurement. In selecting our providers, we will take into account various factors, such as (i) quality of services; (ii) costs; (iii) safety management; and (iv) relevant qualifications (if applicable). We require our providers to maintain a high standard of quality for the services provided, and to comply with and have in place adequate occupational health and safety and environmental protection procedures (if applicable) in accordance with all applicable laws and regulations.

PRODUCT RESPONSIBILITY

The Group has a "Procedure Manual" relating to standard procedures of providing service and products. The Group complies with various regulations relevant to the operation of the business in areas such as insurance, loans, and privacy matters relating to the products and services.

The products or financial services provided to clients are based on their financial background, trading experience and risk tolerant level after the "Know the Customers" procedures and assessment processes were performed. We are committed to providing clear and balance information to clients. Moreover, the Group establishes internal management system and optimizes the service process to provide customers with high quality and reliable service.

Besides, the Group has also established "Information Security Policies" and "General Compliance Manual" to provide guidance to protect the privacy of clients. We comply with the provisions of the Personal Data (Privacy) Ordinance in collecting, processing and the use of clients' personal data.

The Group has established an email address at info@hk8109.com to which the exhibitor clients may send feedback, including complaints or grievances.

ANTI-CORRUPTION

When doing business, we always follow a set of ethical standards to ensure integrity in our business. Whistle-blowing channels are set up for employees to report anonymously any violation on the ethical standards our Group pursues. Any form of corruption is prohibited within the Group. We strictly monitor the conduct of the Group to ensure compliance with the related laws and regulations. In addition, a code of conduct is stipulated in the employee handbook with rules on how employees should behave when conducting business, in particular, to prohibit employees from receiving gifts or benefits and to prevent any conflict of interest and bribery in the daily work of employees. Trainings in relation to Anti-Money Laundering and Combating the Financing of Terrorism in Hong Kong were carried out during the Reporting Period.

The Group was not aware of any material non-compliance with the relevant laws and regulations relating to bribery, extortion, fraud and money laundering, such as the Prevention of Bribery Ordinance (Chapter 201 of the Laws of Hong Kong), that have a significant impact on the Group during the Reporting Period.

COMMUNITY INVESTMENT

Community investment is one crucial element in fulfilling our corporate social responsibility. We encourage and support our staff to participate in the volunteer works at leisure times. The Group is committed to conducting business by taking into consideration the communities' interests and performing its work in an environmental-friendly and sustainable way.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

REFERENCES TO THE ESG REPORTING GUIDE

Subject areas, aspects, general disclosures and KPIs	Chapter/Disclosure	Page
A. Environmental		
Aspect A1: Emissions		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Environmental 5–6
KPI A1.1	The types of emissions and respective emissions data.	Environmental 5–6
KPI A1.2	Greenhouse gas emissions in total and, where appropriate, intensity.	Environmental – (a) Energy 5
KPI A1.3	Total hazardous waste produced and, where appropriate, intensity.	No material hazardous waste was produced during the Reporting Period
KPI A1.4	Total non-hazardous waste produced and, where appropriate, intensity.	Environmental – (c) Non-hazardous waste 6
KPI A1.5	Description of measures to mitigate emissions and results achieved.	Environmental 5–6
KPI A1.6	Description of how hazardous and nonhazardous wastes are handled, reduction initiatives and results achieved.	Environmental – (c) Non-hazardous waste 6

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

Subject areas, aspects, general disclosures and KPIs	Chapter/Disclosure	Page
Aspect A2: Use of Resources		
General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. <i>Note:</i> Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	Environmental	5–6
KPI A2.1	Direct and/or indirect energy consumption by type in total and intensity.	Environmental – (a) Energy 5
KPI A2.2	Water consumption in total and intensity.	Environmental – (b) Water 6
KPI A2.3	Description of energy use efficiency initiatives and results achieved.	Environmental – (a) Energy 5
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Environmental – (b) Water 6
KPI A2.5	Total packaging material used for finished products and, if applicable, with reference to per unit produced.	No packaging material was produced during the Reporting Period
Aspect A3: The Environment and Natural Resources		
General Disclosure Policies on minimising the issuer’s significant impact on the environment and natural resources.	Environmental	5–6
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Environmental 5–6

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

Subject areas, aspects, general disclosures and KPIs	Chapter/Disclosure	Page	
B. Social			
Employment and Labour Practices			
Aspect B1: Employment			
General Disclosure	Information on: <ul style="list-style-type: none"> (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Employment, Labour Standards	7–10
Aspect B2: Health and Safety			
General Disclosure	Information on: <ul style="list-style-type: none"> (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Employment – (a) Health and safety; (b) Work-life balance	8–9
Aspect B3: Development and Training			
General Disclosure	Policies on improving employees’ knowledge and skills for discharging duties at work. Description of training activities.	Employment – (c) Training and development	9
Aspect B4: Labour Standards			
General Disclosure	Information on: <ul style="list-style-type: none"> (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Labour Standards	10

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

Subject areas, aspects, general disclosures and KPIs	Chapter/Disclosure	Page
Operating Practices		
Aspect B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Supply Chain Management 10
Aspect B6: Product Responsibility		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Product Responsibility 10
Aspect B7: Anti-corruption		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Anti-Corruption 11
Community		
Aspect B8: Community Investment		
General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Community Investment 11