



傳承教育
LEGENDARY
EDUCATION

Stock Code: 8195

2022-2023

Environmental, Social and Governance Report
環境、社會及管治報告

Environmental, Social and Governance Report for the year ended 31 March 2023

截至二零二三年三月三十一日止年度的環境、社會及管治報告

ABOUT THE REPORT

Legendary Education Group Limited (formerly known as Legendary Group Limited) (the “Company”) and its subsidiaries (together the “Group”) are pleased to present the Environmental, Social and Governance report (the “ESG report”) for the year ended 31 March 2023 (“Reporting Year”). The Company aims to allow all stakeholders to understand the progress and development direction of the Group by reporting the policies, measures and performances in Environmental, Social and Governance (“ESG”) aspects.

Reporting Scope and Boundary

A comprehensive assessment was conducted to evaluate the impacts of Group’s operations on the environment and society during the development of the Group’s ESG strategy. The Group is principally engaged in six business arms: (i) original equipment manufacturer (the “OEM”) business, which entails product design and development, raw materials sourcing and procurement, manufacturing and product quality control management; (ii) apparel retail business, which entails designing, procuring, manufacturing, marketing and retailing of pure cashmere apparel and other apparel products as well as accessories through the retail network in Hong Kong under the Group’s own brand and high-end fashion brand; (iii) money lending business, which provides financing to customers for interest income in Hong Kong; (iv) financial quotient and investment education business, which provides financial quotient and investment education courses for the customers in return of tuition fees from them; (v) property investment business; and (vi) private supplementary education business segment, which provides private supplementary education courses for the students in return of tuition fees from them.

Unless otherwise indicated, the reporting boundary of this ESG Report covers the significant business operations of the Group, including financial quotient and investment education business, private supplementary education business as well as day-to-day administrative operations at office in Hong Kong. The boundary reflects reasonably the business operation of the Group as it covers most of the Group’s revenue. The Group will regularly review the reporting boundaries and strive to enhance the transparency of the Group’s ESG performance in the long run.

關於本報告

傳承教育集團有限公司（前稱創天傳承集團有限公司）（「本公司」）及其附屬公司（統稱「本集團」）欣然呈列截至二零二三年三月三十一日止年度（「報告年度」）的環境、社會及管治報告（「環境、社會及管治報告」）。本公司旨在透過報告環境、社會及管治（「環境、社會及管治」）方面的政策、措施及表現，使所有持份者了解本集團的進展及發展方向。

報告範圍

於制訂本集團環境、社會及管治策略期間，我們已進行全面評估，以評估本集團營運對環境及社會的影響。本集團主要從事以下六個業務部門：(i)原設備製造（「原設備製造」）業務，承擔產品設計及開發、原材料採購、製造及產品質量控制管理；(ii)服裝零售業務，透過在本集團自有品牌及高檔時裝品牌旗下於香港的零售網絡承擔設計、採購、製造、市場推廣及零售純羊絨服裝以及其他服裝產品及配飾；(iii)放債業務，向香港客戶提供融資賺取利息收入；(iv)財商及投資教育業務，為客戶提供財商及投資教育課程，並自彼等收取學費作為回報；(v)物業投資業務；及(vi)私立輔助教育業務分部，為學生提供私立輔助教育課程，並自彼等收取學費作為回報。

除非另有說明，本環境、社會及管治報告的報告範圍涵蓋本集團的主要業務營運，包括財商及投資教育業務、私立輔助教育業務以及香港辦事處的日常工作。該範圍合理反映本集團的業務營運，原因為其涵蓋本集團大部分收益。本集團將定期檢討報告範圍，並竭力提升本集團的長期環境、社會及管治表現的透明度。

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Reporting Standard

This ESG Report is prepared in accordance to Appendix 20 Environmental, Social and Governance Reporting Guide (the “ESG Reporting Guide”) set out in the Rules Governing the Listing of Securities on the Growth Enterprise Market of the Stock Exchange of Hong Kong Limited (the “GEM Listing Rules”). The four reporting principles, namely the principles of materiality, quantitative, balance and consistency, form the backbone of this ESG report.

To provide stakeholders with an overview of the Group’s performance in ESG aspects, the report discloses environmental KPIs required under the “comply or explain” provisions as set out in the ESG Reporting Guide. A complete index is inserted in the last section of this ESG report for reference.

Data Preparation

The Group has established internal controls and a formal review process to ensure that any information presented in this ESG report is as accurate and reliable as possible. The Board of Directors (the “Board”) of the Company has overall responsibility for the establishment and disclosure of relevant measures and KPIs.

Feedback Channel

Comments and suggestions can help define and strengthen the Group’s future ESG strategy and reporting. Stakeholders are welcome to contact us by email at ir@legendaryedu.com.

BOARD’S STATEMENT

The Board commits to the long-term sustainability of the environment and communities in which it operates. Acting in an environmentally responsible manner, the Group endeavours to comply with laws and regulations regarding environmental protection and adopt effective measures to achieve efficient use of resources, energy saving and waste reduction.

The Board also commits to the principle and practice of recycling and reducing. To help conserve the environment, it implements green office practices such as redeployment of office furniture as far as possible, encourages use of recycled paper for printing and copying, double-sided printing and copying and reduces energy consumption by switching off idle lightings, air conditioning and electrical appliances.

報告準則

本環境、社會及管治報告乃根據香港聯合交易所有限公司GEM證券上市規則（「GEM上市規則」）附錄二十所載環境、社會及管治報告指引（「環境、社會及管治報告指引」）編製。重要性、量化、平衡及一致性四項報告原則為本環境、社會及管治報告的論述基礎。

為向持份者概述本集團於環境、社會及管治方面的表現，本報告披露環境、社會及管治報告指引所載「不遵守就解釋」條文規定的環境關鍵績效指標。本環境、社會及管治報告最後一章附有完整索引以供參考。

數據編製

本集團已建立內部監控及正式審查程序，以確保本環境、社會及管治報告中呈列的任何資料盡可能準確可靠。本公司董事會（「董事會」）全面負責制定及披露相關措施及關鍵績效指標。

反饋渠道

意見及建議有助確定及加強本集團未來的環境、社會及管治策略及報告。歡迎持份者通過電郵 ir@legendaryedu.com 與我們聯絡。

董事會聲明

董事會致力於其經營所在環境及社區之長期可持續性。本集團以對環境負責之方式行事，盡力遵守有關環保之法律及法規，並採取有效措施達致資源有效利用、節能及減少廢物。

董事會亦奉行循環利用和節約之原則與慣例。為幫助保護環境，本集團實施綠色辦公室行動，如盡可能重新安置辦公室傢具、鼓勵使用廢舊紙張打印及複印、提倡雙面打印和複印以及透過關閉閒置的照明、空調及電器減少能源消耗。

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The Board is aware that sustainability issues may impose potential risks on business operations. The Group has refined its internal control process in terms of risk assessment of the impacts on health, safety, environment and society. Going forward, the Group will regularly review and ensure that such refined system can effectively perform evaluation of imminent ESG risks, and can enable us to better prepare for societal and market changes in a timely manner.

The Group is committed to providing a pleasant environment for the community it serves. To achieve this aim, it adopts various emissions reduction measures in all of its operations. We consider environmental compliance as a starting point, and thus constantly seek ways to improve our environmental performance in other areas such as resource consumption and carbon footprint.

Stakeholder engagement provides essential links to strengthen our sustainability efforts. By engaging internal and external stakeholders we can understand better of their opinion and expectations, which allows us to come up with plans to address the most relevant issues. Their feedback has been guiding us in the preparation of this ESG report.

We are confident that dedication, together with the support of stakeholders, would continue to guide us in our pursuit of a brighter and more liveable future of the community.

By order of the Board

Yuen Yu Sum

Chairman and Executive Director

30 June 2023

董事會知悉可持續發展事宜可能對業務營運構成潛在風險。本集團已就健康、安全、環境及社會影響的風險評估完善其內部監控程序。展望未來，本集團將定期檢討並確保有關完善系統可有效評估即將面臨的環境、社會及管治風險，並使我們能夠及時更好地應對社會及市場變化。

本集團致力為其服務的社區提供舒適的環境。為達致此目標，本集團在其所有業務中採取多項減排措施。我們視環境合規為出發點，因此不斷尋求方法改善資源消耗及碳足跡等其他領域的環境表現。

持份者參與是加強我們可持續發展工作的重要環節。透過與內部及外部持份者溝通，我們可更好地了解彼等的意見及期望，從而使我們能夠制定解決最相關問題的計劃。彼等的反饋一直為我們編製本環境、社會及管治報告提供指引。

我們相信，在持份者的支持下，奉獻精神將繼續引領我們追求更美好、更宜居的社區未來。

承董事會命

主席及執行董事

袁裕深

二零二三年六月三十日

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APPROACH AND STRATEGY

The board of directors of the Group has overall responsibility for:

- a) evaluating and determining the ESG-related risks of the Group; and
- b) overseeing management in the design, implementation and monitoring of the risk management and internal control systems with a view to address ESG-related issues.

The Group believes in delivering long-term sustainable value creation to the shareholders. In doing so, while the Group carries on its business, management makes decisions that bring positive impacts to the communities. The Group has adopted sustainability policies which cover areas of employment and labour practices, business integrity, the environment and the community. The Company is committed to support good environmental standards and to ensure implementation of environmentally friendly measures.

方式及策略

本集團董事會的整體責任為：

- a) 評估及確認本集團與環境、社會及管治相關的風險；及
- b) 監督管理層設計、執行及監察風險管理及內部監控系統，以處理與環境、社會及管治相關事宜。

本集團的信條為長期並可持續地為股東創造價值。為此，本集團於經營業務時，管理層作出會對社區帶來正面影響的決策。本集團已採納可持續政策，內容涵蓋僱傭及勞工慣例、業務誠信、環境及社區等領域。本公司致力支持良好環境準則，並確保實行環保措施。

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STAKEHOLDERS ENGAGEMENT

The Group recognises the expectation and feedback from their stakeholders are vital for sustainable development of the Group. An effective communication with key stakeholders is maintained to promote and adjust the strategy of sustainable development. Communication channels as well as interests and concerns of major stakeholder groups were as below:

持份者參與

本集團深明持份者的期望及回饋對本集團可持續發展至為重要。我們與主要持份者保持有效溝通，藉以推進及調整可持續發展策略。主要持份者群體的溝通渠道及利益訴求如下：

Stakeholders 持份者	Communication Channels 溝通渠道	Interests and Concerns 利益訴求
Employees 僱員	<ul style="list-style-type: none"> Meetings and communications 會議及通信 Training and workshops 培訓及研討會 Performance appraisal 績效考核 	<ul style="list-style-type: none"> Career development 職業發展 Remuneration and benefits 薪酬福利 Workplace health and safety 工作環境健康與安全
Shareholders and potential investors 股東及潛在投資者	<ul style="list-style-type: none"> Shareholders' meetings 股東大會 Financial reports 財務報告 Announcements and circulars 公佈及通函 Corporate website 企業網站 	<ul style="list-style-type: none"> Financial performance 財務業績 Corporate governance 企業管治 Sustainable operations 可持續經營
Customers 客戶	<ul style="list-style-type: none"> Hotline and email 熱線電話及電子郵件 In-person meetings 面對面會議 Corporate website 企業網站 	<ul style="list-style-type: none"> Products and services quality 產品及服務質素 Customer data and privacy protection 客戶數據及私隱保護

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Stakeholders 持份者	Communication Channels 溝通渠道	Interests and Concerns 利益訴求
Suppliers 供應商	<ul style="list-style-type: none"> Tender and performance evaluation 招標及績效評估 Regular meetings and telecommunication 定期會議及通訊 	<ul style="list-style-type: none"> Sustainable cooperation 可持續合作 Fair and open selection process 公平公開的甄選程序 Payment schedule 付款計劃
Governmental regulators 政府監管部門	<ul style="list-style-type: none"> Compliance reporting 合規報告 Consultation papers 諮詢文件 Government cooperation 政府合作 	<ul style="list-style-type: none"> Operation in compliance with laws and regulations 遵守法律法規運營 Business integrity and ethics 商業誠信及道德
Communities 社區	<ul style="list-style-type: none"> Community activities 社區活動 Social media platforms 社交媒體平台 	<ul style="list-style-type: none"> Fulfilment of corporate social responsibility 履行企業社會責任

MATERIALITY ASSESSMENT

Materiality assessment was conducted in accordance with the expectation and feedback from the key stakeholders. Based on the result of the materiality assessment, management of the Group identified rights of employees, workplace health and safety, quality of products and services and protection of consumer data and privacy as key aspects of its long-term sustainability. Effective risk management and internal control systems on these aspects are reinforced with the aim of enhancing efficiency of operations and generating the environmental and social benefits to the stakeholders.

A. ENVIRONMENTAL

A1. Emissions

The Group no longer involves in the manufacturing activities and does not have material impacts on the environment and natural resources. No material amount of emission was generated during the Group's operations. Only a certain of greenhouse gases ("GHG") emissions and non-hazardous waste were produced from the use of resources during daily administration in Hong Kong office.

In spite of this, the Group is committed to minimise its environmental impacts by responsibly managing its business, reducing its carbon footprint and using resources effectively. Hence, the Group has implemented an "Environmental Facilities Operation and Management Policy" which covers the management of different emissions. The Group has also established relevant emissions reduction and energy saving initiatives to manage the emissions and maintain green operations.

重要性評估

重要性評估乃根據主要持份者的期望及回饋進行。根據重要性評估的結果，本集團管理層發現僱員權利、工作環境健康與安全、產品及服務質素以及客戶數據及私隱保護為長期可持續發展之主要方面。為提高營運效率及為持份者創造有利的環境及社會條件，本集團加強該等方面之有效風險管理及內部監控系統。

A. 環境

A1. 排放

本集團不再涉及製造活動，對環境及天然資源再無重大影響。本集團在運營期間並無產生任何大量的排放。僅在香港辦事處的日常工作使用資源而產生一定數量的溫室氣體（「溫室氣體」）排放及非有害廢物。

儘管如此，本集團致力透過盡責管理其業務、減少其碳足印及有效運用資源以最大程度減低其環境影響。因此，本集團已推行「環保設施運行及管理政策」，有關政策涵蓋不同排放物之管理。本集團亦已制訂相關減排及節能措施以管理排放物及維持綠色營運。

The Group is in strict compliance with relevant laws and regulations in Hong Kong, including the Air Pollution Control Ordinance, the Water Pollution Control Ordinance and the Waste Disposal Ordinance. During the Reporting Year, the Group was not aware of any non-compliance with relevant laws and regulations that had significant impact on the Group related to air and greenhouse gas emissions, discharges into water and land, generation of hazardous and non-hazardous waste.

A1.1 Air emissions

Air pollutants, such as nitrogen oxides (“NOx”), sulphur oxides (“SOx”) and particulate matter (“PM”) are produced from the combustion of fuels while it is driving. The Group strives to minimise air pollutants emissions by ongoing monitoring and improvement on the usage of commercial vehicles. The Group did not generate a material amount of air pollutants emissions during the operations.

本集團嚴格遵守香港相關法律及法規，包括《空氣污染管制條例》、《水污染管制條例》及《廢物處置條例》。於報告年度，據本集團所知，並無任何因未遵守有關空氣及溫室氣體排放、向水及土地排污、產生有害及非有害廢物之相關法律及法規而對本集團有重大影響之情況。

A1.1 空氣排放

於車輛行駛過程中燃燒燃料期間，會產生空氣污染物，例如氮氧化物（「氮氧化物」）、硫氧化物（「硫氧化物」）及懸浮粒子（「懸浮粒子」）。本集團不斷監察及改善商用車輛的使用情況，致力於減少空氣污染物的排放。本集團在運營期間並無產生大量的空氣污染物排放。

A1.2 Greenhouse gases emissions

The emission of carbon dioxide (“CO₂”) has been calculated based on the amount of energy consumed multiple by the emission factors and the emission of CO₂ (in kg). The emissions of CO₂ are broadly classified into three scopes:

Scope 1 – Direct emissions from combustion of fuels;

Scope 2 – Energy indirect emissions; and

Scope 3 – Other indirect emissions.

The Group mainly generates GHG emission through the use of electricity within Scope 2 and the production of paper waste within Scope 3 during daily administration in the offices. Apart from electricity consumption, combustion of fuels and business travelling also led to the direct and indirect emissions of greenhouse gas under Scope 1 and Scope 3 respectively.

A1.2 溫室氣體排放

二氧化碳（「二氧化碳」）的排放乃根據消耗的能量乘以排放因素及二氧化碳排放（以公斤計）計算所得。二氧化碳排放大致分為三個範圍：

範圍1 – 燃燒燃料導致的直接排放；

範圍2 – 能量間接排放；及

範圍3 – 其他間接排放。

本集團主要通過使用電力在範圍2內及於辦公室日常行政營運中在範圍3內產生廢紙而導致溫室氣體排放。除電力消耗外，燃料燃燒及商務差旅亦分別導致範圍1和範圍3項下的直接及間接溫室氣體排放。

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Electricity used in the business premises is the major contributor to greenhouse gas footprint. The emission of CO2 for the year ended 31 March 2023 and 2022 is summarised as follow:

商業場所使用的電力是導致溫室氣體排放的主要因素。於截至二零二三年及二零二二年三月三十一日止年度的二氧化碳排放概述如下：

Source of CO2 emissions	Year	Quantity consumed	CO2 equivalent emissions 二氧化碳排放當量 (Tonnes) (公噸)	CO2 emission Intensity 二氧化碳排放密度 (Tonnes per person) (公噸／每人)
二氧化碳排放來源	年份	消耗量		

Scope 1

範圍1

Motor vehicle

– Unleaded petroleum
車輛 – 無鉛汽油

2023	N/A	N/A	N/A
二零二三年	不適用	不適用	不適用
2022	2,145 Litre	5.1	0.3
二零二二年	2,145公升	5.1	0.3

Motor vehicle – Diesel
車輛 – 柴油

2023	1,359 Litre	3.7	0.1
二零二三年	1,359公升	3.7	0.1
2022	N/A	N/A	N/A
二零二二年	不適用	不適用	不適用

Scope 2

範圍2

Electricity consumption
電力消耗

2023	243,321 kWh	90.0	1.3
二零二三年	243,321千瓦時	90.0	1.3
2022	131,328 kWh	30.6	1.8
二零二二年	131,328千瓦時	30.6	1.8

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Source of CO2 emissions	Year	Quantity consumed	CO2 equivalent emissions	CO2 emission Intensity
二氧化碳排放來源	年份	消耗量	二氧化碳排放當量	二氧化碳排放密度
			(Tonnes)	(Tonnes per person)
			(公噸)	(公噸／每人)

Scope 3
範圍3

Paper consumption 紙張耗用	2023	1998.5 kg	9.6	0.1
	二零二三年	1,998.5公斤	9.6	0.1
	2022	397.8 kg	0.4	0.0
	二零二二年	397.8公斤	0.4	0.0
Water consumption 耗水量	2023	58 cubic metre	0.0	0.0
	二零二三年	58立方米	0.0	0.0
	2022	30 cubic metre	0.0	0.0
	二零二二年	30立方米	0.0	0.0
Total CO2 emissions 總二氧化碳排放	2023	–	103.4	1.5
	二零二三年	–	103.4	1.5
	2022	–	36.1	2.1
	二零二二年	–	36.1	2.1

Direct GHG emission within Scope 1 has increased during the Reporting Year because the Group has leased 1 new motor vehicle for replacement. Despite there is a new motor vehicle, the relevant diesel was at a low consumption level during the Reporting Year.

於報告年度，範圍1的直接溫室氣體排放有所增加，原因為本集團已租賃一輛新汽車進行更換。儘管有一輛新汽車，相關柴油於報告年度處於低消耗水平。

The increase in GHG emissions under scope 2 and scope 3 during the Reporting Year was mainly due to the resumption of businesses and the commencement of new private supplementary education business.

於報告年度，範圍2及範圍3的溫室氣體排放增加乃主要由於恢復業務及開展新的私立輔助教育業務。

The Group endeavours to improve energy efficiency and reduce energy consumption by adopting energy saving initiatives mentioned in the Section “Use of Resources” of this Report.

A1.3 Waste management

The Group’s operations do not produce any hazardous waste such as chemical wastes, clinical wastes and hazardous chemicals. The non-hazardous waste produced by the Group is mainly paper waste. For other waste disposal, they are collected by the building management company of the office premises, these data are not available. Measures for reducing and recycling the paper waste are put in place and mentioned in the Sections “Paper usage” and “Packaging materials” of this ESG Report.

A2. Use of Resources

The Group places great emphasis on environmental protection to ensure efficient use of energy and resources. With the implementation of the Group’s “Energy and Resources Policy”, the Group strives to reduce the resources consumption by implementing energy, water and papers efficiency initiatives and encouraging its employees, customers, business partners and the community to adopt environmentally responsible behaviour.

A2.1 Energy and water consumption

The energy consumption of the Group mainly comes from purchased electricity. The Group is highly aware that indirect GHG emission generated from electricity consumption is one of the major sources of global warming. Sustainable measures adopted by the Group to optimise the energy efficiency includes:

- Encouraging employees to switch off IT devices when not in use;
- Maintaining an indoor temperature at an optimal level for comfort;

本集團致力透過採納本報告「資源使用」一節所載的節能計劃，改善能源效益及減少能源消耗。

A1.3 廢物管理

本集團的營運不會產生任何有害廢物，例如化學廢料、醫療廢物及有害化學品。本集團所產生的非有害廢物主要為廢紙。就其他廢物處置而言，該等廢物由辦公場所的樓宇管理公司收集，故無法獲得該等數據。本集團已制訂減少及回收廢紙的措施，詳見本環境、社會及管治報告「用紙」及「包裝物料」章節。

A2. 資源使用

本集團十分重視環境保護，以確保有效使用能源及資源。本集團實行「能源及資源政策」後，致力透過推行能源、用水及用紙效益措施以及鼓勵其僱員、客戶、業務夥伴及社區採取對環境負責任之行為，減少資源消耗。

A2.1 能源消耗及耗水量

本集團之能源消耗主要來自所購電力。本集團高度意識到，電力消耗產生的間接溫室氣體排放為全球變暖的主要來源之一。本集團為優化能源效率而採取的可持續措施包括：

- 鼓勵僱員在不使用IT設備時關閉設備；
- 將室內溫度保持在最佳舒適水平；

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- Encouraging employees to make the best use of modern telecommunication system to avoid unnecessary travel arrangement;
 - Prioritizing the use of green technologies in business operations, constantly upgrading the facilities and equipment to increase energy efficiency;
 - Achieving paperless office by digitalizing the business operations whenever possible to reduce paper consumption; and
 - Using duplex printing and reuse single-side printed papers.
- 鼓勵僱員充分利用現代通訊系統，避免不必要的差旅安排；
 - 在業務營運中優先使用綠色技術，不斷升級設施及設備以提高能源效率；
 - 透過盡可能將業務營運數字化以減少紙張消耗，實現無紙化辦公；及
 - 使用雙面打印及重複使用單面打印紙張。

By adopting the above practices, our employee's awareness for greenhouse gas emission reduction and energy saving is enhanced.

透過採取上述措施，僱員對減少溫室氣體排放及節能的意識得以提高。

Water is another important resource used by the Group in daily operations. The Group mainly consumes water for cleaning purpose in the office premises. The water supply and discharge are controlled by the building's management office and those data are not available to the Group. Despite the water usage of the Group is not significant and it has no issues with sourcing water, the Group endeavours to conserve water effectively by identifying water saving initiatives. Used water is re-used under feasible circumstances. Furthermore, the Group has conducted regular maintenance of water pipes to prevent leakage of water and repair any defective components.

水為本集團日常營運中使用的另一項重要資源。本集團主要於辦公場所消耗用水作清潔用途。供水及排水由大廈物業管理處控制，本集團無法獲得該等數據。儘管本集團的用水量並不大且在取水方面沒有問題，本集團致力透過識別節水措施以有效節省用水。廢水會在可行情況下再次利用。此外，本集團對水管進行常規保養以避免漏水，並會修理任何缺損部分。

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The Group's resources consumption and consumption intensity are listed below:

本集團的資源消耗量及消耗密度呈列如下：

Resources 資源	Unit 單位	Year 年份	Consumption Amount 消耗量	Consumption intensity (per person) 消耗密度 (每人)
Domestic Waste 日常廢物	Tonnes 公噸	2023	0.0	0.0
		二零二三年	0.0	0.0
		2022	0.0	0.0
		二零二二年	0.0	0.0
Hazardous waste 有害廢物	Tonnes 公噸	2023	0.0	0.0
		二零二三年	0.0	0.0
		2022	0.0	0.0
		二零二二年	0.0	0.0
Diesel 柴油	Litres 公升	2023	1,359.0	24.7
		二零二三年	1,359.0	24.7
		2022	0.0	0.0
		二零二二年	0.0	0.0
Packaging materials 包裝物料	Tonnes 公噸	2023	0.0	0.0
		二零二三年	0.0	0.0
		2022	0.0	0.0
		二零二二年	0.0	0.0

The reason of decrement in electricity and unleaded petroleum consumption has been explained in Section "Air emissions" and "Greenhouse gases emissions".

電力消耗量及無鉛汽油消耗量下降之原因已於「空氣排放」及「溫室氣體排放」章節作出解釋。

A2.2 Paper usage

The Group has established a host of paper-saving initiatives to reuse and recycle paper. This is an opportunity to enhance environmental benefits by undertaking such conservative actions. Papers have been recycled by promoting double-sided printing and by promoting the use of telecommunication and electronic media. During the Reporting Year, the Group strengthens the promotion of paperless and electronic business operation and avoiding paper documents and hard copies, the effective implementation of above measures achieved a satisfactory result, the paper usage reduced significantly.

As one of the main source of paper usage, financial quotient and investment education business has been distributed the electronic teaching materials to students online to avoid hard copies. The Group will continuous to promote electronic teaching to minimise the environmental impact of paper consumption within the education business.

A2.3 Packaging materials

To reduce wastage in packaging materials, the Group minimises the use of packaging materials. Carton boxes and plastic wrapping are reused if possible. During the Reporting Year, the Group considers the use of packaging material are immaterial. Further, the Group promotes the message of "Bring Your Own Bag" and does not provide any bags to customers.

A2.2 用紙

本集團已制訂多項節約用紙措施，以重用及循環再用紙張，此乃透過落實推行環保工作以為環境增益的良機。本集團鼓勵回收紙張作雙面打印，亦提倡採用電子通訊及電子媒體。於報告年度，本集團加強推進無紙化及電子化業務營運，避免使用紙質文件及列印本，上述措施的有效實施取得了令人滿意的成果，紙張用量大幅減少。

作為紙張使用的主要來源之一，財商及投資教育業務為避免使用列印本，已將電子教材在線分發予學生。本集團將繼續推廣電子教學，以盡量減少教育業務中紙張消耗對環境的影響。

A2.3 包裝物料

為減少包裝物料造成的浪費，本集團盡量減少使用包裝物料，並盡可能重用瓦通紙箱及塑膠包裝。本集團認為，其於報告年度使用之包裝物料數量極少。再者，本集團推廣「自攜購物袋」理念，不會向客戶提供任何購物袋。

A3. Environment and natural resources

A3.1 Measures in reducing environmental impacts

Due to the nature of the business, the Group does not have any direct and significant impacts on the environment and natural resources in the course of its operations. With the integration of policies and measures to reduce emissions and resources consumption, the Group strives to reduce the impacts on the environment and natural resources.

A4. Climate Change

The Group has, during the Reporting Year, reviewed the materiality of its operation to and the impact from climate change. Since the business operation of the Group generates minimal environmental impact, and that the operation sites and supply chain are not exposed to or directly impacted by extreme weather, the impact of climate change to business of the Group is limited.

A3. 環境及天然資源

A3.1 減少環境影響的措施

基於業務性質，本集團在其日常營運中並無對環境及天然資源造成任何直接及重大影響。藉著整合有關降低排放及資源消耗的政策及措施，本集團致力減低對環境及天然資源的影響。

A4. 氣候變化

於報告年度，本集團已檢討其營運對氣候變化的重要性及影響。由於本集團的業務營運對環境的影響甚微，且營運地點及供應鏈並無面臨或直接受極端天氣影響，故氣候變化對本集團業務的影響有限。

B. SOCIAL

B1. Employment

B1.1 Labour practices

The Group believes people are valuable assets and their diligent efforts and continuous supports are crucial to the Group's development and success. As such, the Group aims to attract and retain talents, provide a safe and equal working environment for its employees and promote employee health and well-being. The Group is in strict compliance with relevant laws and regulations in Hong Kong, including the Employment Ordinance, the Sex Discrimination Ordinance, the Disability Discrimination Ordinance, the Family Status Discrimination Ordinance, and the Race Ordinance.

The Group's "Human Resources Management Policy" covers the Group's standard in respect of compensation and dismissal, recruitment and promotion, working hours, rest periods and other benefits and welfare. In addition, the Group is dedicated to providing equal opportunity in all aspects of employment and maintaining a workplace that is free from discrimination or harassment against any individual on the basis of seniority, nationality, gender, age, marital status, disability, race, color, religion or sexual preference. All employees are recruited based on their skills and experience. They are appraised based on the same standards of work performance.

During the Reporting Year, the Group was not aware of any non-compliance with the relevant laws and regulations that had significant impact on the Group relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination and other benefits and welfare.

B. 社會

B1. 僱傭

B1.1 勞工慣例

本集團認為員工乃寶貴資產，而彼等之辛勤努力及不懈支持對本集團之發展及成功至為重要。故此，本集團致力吸引及挽留人才，為其僱員提供安全及平等的工作環境以及促進僱員健康及福祉。本集團嚴格遵守香港相關法律及法規，包括《僱傭條例》、《性別歧視條例》、《殘疾歧視條例》、《家庭崗位歧視條例》及《種族歧視條例》。

本集團之「人力資源管理政策」涵蓋本集團有關補償及解僱、招聘及晉升、工時、休息期間及其他福利之準則。此外，本集團致力在僱傭所有方面提供公平機會，並維持一個任何人士均不會因年資、國籍、性別、年齡、婚姻狀況、殘疾、種族、膚色、宗教或性傾向而受到歧視或騷擾之工作環境。所有僱員乃根據其技能及經驗招聘。彼等按照相同的工作表現標準進行評核。

於報告年度，據本集團所知，並無任何因未遵守有關補償及解僱、招聘及晉升、工時、休息期間、公平機會、多元化、反歧視及其他福利的相關法律及法規而對本集團有重大影響之情況。

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	Number of employee (*)		Employee turnover rate (*)	
	僱員人數(*)		僱員流失率(*)	
	FY2023	FY2022	FY2023	FY2022
	二零二三 財政年度	二零二二 財政年度	二零二三 財政年度	二零二二 財政年度

By Gender

按性別劃分

– Female	38	26	5.8%	15.2%
– 女性	38	26	5.8%	15.2%
– Male	31	15	16.3%	9.1%
– 男性	31	15	16.3%	9.1%

By employment category

按僱傭類別劃分

– Senior level	18	17	17.1%	15.2%
– 高級	18	17	17.1%	15.2%
– Junior level	51	24	8.0%	9.1%
– 初級	51	24	8.0%	9.1%

By age group

按年齡組別劃分

– 30 or below	20	11	17.1%	12.1%
– 30歲或以下	20	11	17.1%	12.1%
– 31 to 40	32	16	4.0%	6.0%
– 31至40歲	32	16	4.0%	6.0%
– 41 to 50	10	9	0.0%	3.0%
– 41至50歲	10	9	0.0%	3.0%
– 51 or above	7	5	30.8%	3.0%
– 51歲或以上	7	5	30.8%	3.0%

By geographical region:

按地區劃分

– Hong Kong	69	41	10.2%	24.2%
– 香港	69	41	10.2%	24.2%
– Other region	–	–	–	–
– 其他地區	–	–	–	–

(*) The above table for FY2023 and FY2022 represents information arise from significant business operations of the Group during the year, which includes financial quotient and investment education business, private supplementary education business as well as day-to-day administrative operations at office in Hong Kong.

(*) 上表二零二三財政年度及二零二二財政年度的資料包含本集團於年內的重重大業務營運產生的資料，包括財商及投資教育業務、私立輔助教育業務以及香港辦事處的日日常行政營運。

During the Reporting Year, the turnover rate of the Group was about 10.2% (2022: 24.2%). The Group has a diverse workforce in terms of distribution of gender, age and region.

All employees have participated in the Mandatory Provident Fund Scheme Ordinance (Chapter 485 of the Laws of Hong Kong). Staff are remunerated according to the job nature, market trends and individual performance.

B2. Health and Safety

B2.1 Workplace health and safety

The Group places the highest priority on securing the health and safety of its employees. The Group complies with the Occupational Safety and Health Ordinance to maintain a healthy and safe workplace for its employees and protect them from work-related injuries. As stipulated in the Group's "Health, Safety and Environment Policy Statement", the Group strives to reduce and control the health, safety and environment related risks. The Group continues to monitor the effectiveness of safety-related controls and conduct assessments on its health and safety performance. The monitoring includes regular safety inspection of equipment. In order to create a corporate culture of health and safety, the Group conveys to its employees the importance of occupational health and safety to enhance their awareness.

於報告年度，本集團的流失率約為10.2%（二零二二年：24.2%）。本集團員工隊伍由不同性別、年齡及地區的人士組成。

所有僱員已參與《強制性公積金條例》（香港法例第485章）。員工乃根據工作性質、市場趨勢及個人表現以薪酬犒勞。

B2. 健康與安全

B2.1 工作環境健康與安全

本集團以確保僱員的健康與安全為首要任務。本集團遵守《職業安全及健康條例》，以為其僱員維持健康與安全的工作環境，並保護僱員免受工傷。誠如本集團之「健康、安全及環境政策聲明」所規定，本集團致力降低及控制與健康、安全及環境相關的風險。本集團持續監察與安全相關之控制措施之效力，並就其健康與安全表現進行評估。監察包括常規的設備安全檢查。為建立健康與安全的企業文化，本集團向其僱員灌輸職業健康與安全的重要性，以提高彼等的相關意識。

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The outbreak of novel coronavirus in January 2020 has posed a significant threat to public health. The Group exercised social responsibility to safeguard its employees against infection by implementing a series of measures:

- Reminded the employees to maintain good personal hygiene such as the need to wear surgical masks properly and washing hands frequently in office;
- Requested the employees to declare their health and recent travelling history;
- Requested the employees who had been to travel overseas recently to stay at home for self-quarantine; and
- Adopted flexible working arrangement to allow employees to work from home in order to enhance social distancing.

The Group will closely monitor the development of the epidemic and strengthen the precautionary measures if necessary.

During the Reporting Year, there was no case of work-related fatality and injury. The Group was not aware of any non-compliance with relevant laws and regulations that had significant impact on the Group in providing a safe and healthy working environment during the Reporting Year.

於二零二零年一月，新型冠狀病毒疫情的爆發對公共衛生構成重大威脅。本集團採取一系列措施履行社會責任，以保護其僱員免受感染：

- 提醒僱員保持良好的個人衛生習慣，如在辦公室內正確佩戴外科口罩及勤洗手；
- 要求僱員申報彼等的健康狀況及近期旅行記錄；
- 要求近期曾出國旅行的僱員留在家中進行自我檢疫隔離；及
- 採用靈活的工作安排以允許僱員在家辦公，加強社交距離。

本集團將密切監察疫情的發展，並在必要時加強預防措施。

於報告年度，並無因工傷亡個案。於報告年度，據本集團所知，並無任何因未遵守有關提供安全及健康工作環境之相關法律及法規而對本集團有重大影響之情況。

B3: Development and training

B3.1 Employee development and training

The Group considers the skills and knowledge of its employees as the key elements of sustainable development of the Group. The Group also considers to provide training opportunities for its employees to enhance their working capabilities and management competence according to the Group's "Human Resources Management Policy". The on-the-job trainings are offered based on business needs, respective positions and interests of employees. Employees are also provided with the opportunities to participate in trainings offered by professional training institutions or experts.

The Group acknowledges that the knowledge and skills of the lecturing teams in financial quotient and investment education business is a critical factor to success for educational services provider. Hence, the Group encourages its lecturing teams' members to participate in professional training courses and continuous education to ensure the continual standards of high-quality services to the students.

Directors and senior management of the Group participate in private training course so as to maintain their continuous professional development, there is no training programme provided by the Group during the reporting period. The Group is planning to initiate a company training program and will be participated by the employees in next financial year.

B3. 發展及培訓

B3.1 僱員發展及培訓

本集團視其僱員之技能及知識為本集團可持續發展之關鍵元素。根據本集團之「人力資源管理政策」，本集團亦考慮為其僱員提供培訓機會，以提升其工作能力及管理能力。在職培訓乃根據業務需要、相關職位及僱員利益而提供。僱員亦獲提供機會參與專業培訓機構或專家提供之培訓。

本集團認為財商及投資教育業務的講師團隊的知識和技能乃教育服務提供者成功的關鍵因素。因此，本集團鼓勵其講師團隊成員參加專業培訓課程及持續教育，以確保為學生提供持續的優質服務。

本集團董事及高級管理層參與私人培訓課程，以維持彼等的持續專業發展。於報告期間，本集團並無提供培訓計劃。本集團正計劃開展公司培訓計劃，並將於下一個財政年度由僱員參與。

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Employee training 僱員培訓	Average training hours/ person 平均培訓時數／每人		Percentage of employees trained 受訓僱員百分比	
	FY2023	FY2022	FY2023	FY2022
	二零二三 財政年度	二零二二 財政年度	二零二三 財政年度	二零二二 財政年度

By Gender

按性別劃分

– Female – 女性	0	0	0%	0%
– Male – 男性	0	0	0%	0%

**By employment
category**

按僱傭類別劃分

– Senior level – 高級	0	0	0%	0%
– Junior level – 初級	0	0	0%	0%

B4. Labour Standards

B4.1 Child labour and forced labour

The Group is committed to uphold the elimination of all forms of forced labour and support the effective abolition of child labour. The Group strictly prohibits the use of child labour in accordance with the Employment of Children Regulations. As a prevention measure to avoid engaging child labour, job applicants are required to present identity proofs during recruitment process according to the Group’s “Human Resources Management Policy”.

B4. 勞工準則

B4.1 童工及強制勞工

本集團致力消除一切形式的強制勞工，並支持有效廢除童工。根據《僱用兒童規例》，本集團嚴禁聘用童工。作為避免聘用童工的預防措施，求職者於招聘過程中須根據本集團之「人力資源管理政策」出示身份證明文件。

In addition, the Group respects the freedom of employees and has established a “Prohibition of Forced Labour Policy”, covering regulations to prohibit and prevent forced labour. Employees have the rights to report any case of infringement of their rights to the management.

During the Reporting Year, the Group was not aware of any non-compliance with relevant laws and regulations related to recruitment of child labour or forced labour practices.

此外，本集團尊重僱員之自由，並制訂「禁止強制勞工政策」，涵蓋禁止及避免強制勞工之規例。僱員有權向管理層報告其權利受到侵犯之任何個案。

於報告年度，據本集團所知，並無任何因未遵守有關聘用童工或強制勞工慣例之相關法律及法規而對本集團有重大影響之情況。

B5. Supply Chain Management

B5.1 Supplier management

The Group aims not to be directly or indirectly involved in corruption practices or being complicit in human rights abuses. Hence, the Group requires its supply chain partners to uphold the Group’s principles of ethical business conduct. Besides, the Group prefers collaborating with suppliers who work towards responsible and sustainable operations. Through managing and engaging with its supply chain, the Group strives to create positive impacts on the environment and society.

B5. 供應鏈管理

B5.1 供應商管理

本集團的宗旨為不直接或間接牽涉貪污行為或合謀侵犯人權。因此，本集團要求其供應鏈合作夥伴秉承本集團的商業道德操守原則。此外，本集團優先與以負責任及可持續經營為工作方針之供應商合作。本集團致力透過管理其供應鏈及與其供應商溝通，為環境及社會帶來正面影響。

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The Group believes that its procurement can ultimately affect its product and service quality. As such, the Group has adopted a “Suppliers Social Responsibilities Control Procedure” (“SSRCP”) to manage, monitor and mitigate the environmental and social risks in the supply chain. The Group selects suppliers carefully and evaluates their performance continuously through regular site visits. Quality of their products/services, and efficiency of deliveries are considered in the selection and evaluation. In case of non-compliance discovered, the cooperation will be terminated to uphold the Group’s standards.

本集團相信其採購程序可最終影響產品及服務質素。故此，本集團已採納「供應商社會責任控制程序」(「供應商社會責任控制程序」)，以管理、監控及減輕供應鏈中的環境及社會風險。本集團審慎挑選供應商，並通過定期的實地視察持續評估其表現。在挑選及評估過程中會考慮彼等產品／服務的質素及運送效率。倘發現不合規情況，合作將會終止，以維持本集團之標準。

Supplier management	Number of suppliers		Number of suppliers adopting SSRCP	
	供應商數量		採納供應商社會責任控制程序的供應商數量	
	FY2023	FY2022	FY2023	FY2022
供應商管理	二零二三 財政年度	二零二二 財政年度	二零二三 財政年度	二零二二 財政年度

By geographical region

按地區劃分	FY2023	FY2022	FY2023	FY2022
– Hong Kong	0	1	0	1
– 香港	0	1	0	1
– Other region	1	0	1	0
– 其他地區	1	0	1	0

B6. Product Responsibility

B6.1 Product safety and quality

The Group has dedicated to put products and services quality as its first priority, which is a key for long-term relationship with customers and success of the business. To improve the quality of services in financial quotient and investment education business, the Group keeps providing training and development to its employees to familiarise themselves with up-to-dated knowledge in financial and investment industries.

The Group understands that customer satisfaction is correlated to quality of its product and services. Various complaint and enquiry channels, such as customer hotline, email etc., are offered to customers to express their needs and opinion of using products and/or receiving services. The Group will handle all the complaints seriously to allow continuous improvement on the overall quality of the products and services. The Group would refund or pay compensation for damage caused by the products due to defects. During the Reporting Year, the Group did not receive any complaint regarding the quality of the product/service and there was no product/service subject to recall for safety or health reasons. The Group was not aware of any non-compliance with relevant laws and regulations regarding product responsibility.

B6. 產品責任

B6.1 產品安全及質素

本集團秉持產品及服務質素第一的信念，此乃與客戶建立長期關係及業務成功的關鍵。為提升財商及投資教育業務的服務質素，本集團持續為其僱員提供培訓及發展，以使彼等熟悉金融及投資行業的最新知識。

本集團深知客戶滿意度與其產品及服務的質量息息相關。本集團提供多種投訴及查詢渠道，如客戶熱線、電子郵件等，以供客戶表述彼等對使用產品及／或接受服務的需求及意見。本集團將嚴肅處理所有投訴，使產品及服務的整體質素不斷提高。本集團會就產品因缺損而導致的損害作出退款或支付賠償。於報告年度，本集團並無接獲任何有關產品／服務質素的投訴，而且並無產品／服務因安全或健康原因而須回收。據本集團所知，並無任何未遵守有關產品責任之相關法律及法規之情況。

B6.2 Consumer data protection and privacy policies

The Group has developed a policy of information management system to provide staff with guidance on control and usage of company data. Data is classified into different levels according to the confidentiality as public, internal, and restricted/confidential. Only senior management is authorised to access restricted/confidential data. In order to protect consumer data and privacy, the Group will keep the client information together and destroy on a timely basis. During the Reporting Year, the Group did not notice any occurrence of data leakage.

B7. Anti-Corruption

B7.1 Anti-corruption

The Group is committed to uphold the highest standards of business ethics in its business and operations. The Group is in strict compliance with the Prevention of Bribery Ordinance and has zero tolerance on any forms of bribery, corruption and fraud. With the implementation of "Anti-corruption and Anti-Fraud Management System", the Group conveys to its employees the Group's requirements towards anti-corruption.

The Group has established communication channels, including phone and email, for employees to report observed or suspected cases of non-compliance. After receipt of the case, the Group will perform anti-corruption investigation. Any misconduct case will be reported to relevant legal authorities and relevant personnel if it is confirmed.

During the Reporting Year, the Group was not aware of any non-compliance with the relevant laws and regulations that had significant impact on the Group relating to bribery, extortion, fraud and money laundering.

B6.2 客戶數據保護及私隱政策

本集團已就資訊管理系統制訂政策，為員工提供控制及使用公司數據的指引。數據按其保密程度分為公開、內部及限制／保密級別。只有高級管理層獲授權取得限制／保密數據。為保障客戶數據及私隱，本集團將客戶資料集中儲存及適時銷毀。於報告年度，本集團未有發現任何數據洩漏事件。

B7. 反貪污

B7.1 反貪污

本集團致力在其業務及經營中建立最高標準之商業道德規範。本集團嚴格遵守《防止賄賂條例》，絕不容忍任何形式之賄賂、貪污及舞弊。實行「反貪污及反舞弊管理制度」後，本集團向其僱員傳達本集團對就反貪污所作之規定。

本集團已設立溝通渠道（包括電話及電郵），供僱員報告所見或疑似之不合規個案。於接獲個案後，本集團將進行反貪污調查。一旦確認存在不當行為個案，將向相關法定機構及相關人員報告。

於報告年度，據本集團所知，並無任何因未遵守有關賄賂、敲詐、舞弊及洗錢之相關法律及法規而對本集團有重大影響之情況。

B7.2 Money laundering

As a money lending service provider in Hong Kong, the Group is committed to preventing and detecting money laundering and terrorist financing. The Group strictly follows the Money Lenders Ordinance and Guideline on Compliance of Anti-Money Laundering and Counter-Terrorist Financing Requirements for Licensed Money Lenders. In addition, the Group has incorporated and implemented those guidelines into the operation and policies and procedures for prevention and detection of money laundering and terrorist financing, which include the followings:

- Conducting procedures for customer due diligence before client acceptance – The Group carries out Know-Your-Customer procedures to verify customers' identity with reference to reliable and independent source of documents, such as documents from the government and/or public authorities. The Group inspects the Hong Kong Identify Card and proof of residential address for individual customers; and inspects the Certificate of Incorporation and/or Business Registration Certificate for corporate customers.
- Reporting suspicious transactions – Employees of the Group are encouraged to report to top management as soon as possible when suspicious transactions are noted. The Group will promptly report the suspicious transactions to Joint Financial Intelligence Unit using the standard form or the e-channel of Suspicious Transaction Report and Management System ("STREAMS") once the case is confirmed;

B7.2 洗錢

作為香港的放債服務供應商，本集團致力防止及偵測洗錢及恐怖分子融資。本集團嚴格遵守《放債人條例》及《打擊洗錢及恐怖分子資金籌集指引》(適用於持牌放債人)。此外，本集團已將該等指引納入並實施到防止及偵測洗錢及恐怖分子融資的操作、政策及程序中，其中包括以下內容：

- 於客戶接納前進行客戶盡職審查程序 – 本集團使用可靠及獨立的原始文件(例如政府及／或公共機關的文件)執行「認識客戶」程序以核實客戶的身份。本集團檢查香港身份證及居住地址證明(適用於個人客戶)；及檢查公司註冊證書及／或商業登記證書(適用於企業客戶)。
- 報告可疑交易 – 當發現可疑交易時，本集團鼓勵僱員盡快向最高管理層報告。一旦個案獲確認，本集團將使用可疑交易報告及管理系統(「可疑交易報告及管理系統」)的標準表格或電子渠道及時向聯合財富情報組報告可疑交易；

- Keeping proper personal data and record – all essential information of customers is properly maintained in accordance with Personal Data (Privacy) Ordinance;
- Providing staff training – the Group provides continuous training and development to its employees to update the knowledge in relation to complying relevant legislation and practices of anti-money laundering.
- 妥善保存個人資料及記錄 – 所有必要的客戶資料按照《個人資料(私隱)條例》妥善存置；
- 提供員工培訓 – 本集團向其僱員提供持續培訓及發展，以更新有關遵守反洗錢相關法例及常規的知識。

B8. Community investment

B8.1 Community involvement

The Group is constantly aware of the needs to contribute to the society. The Group has formulated a “Community Investment Policy” and aims to focus on the living standards of community, culture projects, education and development and labour cooperation. The Group also strives to develop long-term relationships with its key stakeholders and bring a positive impact on community development. In addition, the Group encourages its staff to actively participate in charitable activities and volunteer works, especially on those related to environmental protection. During the Reporting Year, the Group was nominated with the title of “Caring Company” by the Hong Kong Council of Social Services in recognition of its contributions to the community.

B8. 社區投資

B8.1 社區參與

本集團一直明瞭為社會作出貢獻之需要。本集團已制訂「社區投資政策」，旨在專注於社區生活水平、文化項目、教育及發展以及勞工合作。本集團亦致力與其主要持份者發展長期關係及為社區發展帶來正面影響。此外，本集團鼓勵員工積極參與公益活動及義務工作，尤其是與環境保護相關者。於報告年度，本集團獲香港社會服務聯會提名「商界展關懷」稱號，以表揚其對社會的貢獻。



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