



大中華金融控股有限公司

GREATER CHINA FINANCIAL HOLDINGS LIMITED

(incorporated in Bermuda with limited liability)

(於百慕達註冊成立之有限公司)

(Stock Code 股份代號: 431)

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

2019

環境、社會及 管治報告



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

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ABOUT THIS REPORT

Greater China Financial Holdings Limited (the “Company”) is pleased to present the Company’s 2019 Environmental, Social and Governance (the “ESG”) Report (the “ESG Report”). This report was prepared pursuant to the disclosure requirements as set out in the Environmental, Social and Governance Reporting Guide contained in Appendix 27 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

The Company and its subsidiaries (the “Group”) are principally engaged in investment holding, industrial property development, general trading of consumable goods, securities brokerage, insurance brokerage, asset management and loan financing operation includes loan financing, financial guarantee services, loan referral and consultancy services. This report covers the Group’s environmental and social performance for the period from 1 January 2019 to 31 December 2019 (the “Reporting Period”). For information regarding the Group’s corporate governance, please refer to the Group’s annual report. The Group reviewed, identified and disclosed herein the material environmental and social issues and aspects, which are considered to have significant impacts and are relevant to the Group’s business and stakeholders during the Reporting Period.

The Group has responsibility to maximize shareholder returns, and this is aligned with the objective to provide clients with the best service and platforms. This is achieved not only through the Group having financial strength but also through investing in our employees and wider social practices. We welcome any comments and suggestions on this report as well as our performance in sustainability development.

關於本報告

大中華金融控股有限公司（「本公司」）欣然呈列本公司二零一九年環境、社會及管治（「環境、社會及管治」）報告（「環境、社會及管治報告」）。本報告乃根據香港聯合交易所有限公司證券上市規則附錄27環境、社會及管治報告指引所載披露規定編製。

本公司及其附屬公司（「本集團」）主要從事投資控股、工業用物業發展、消費品的一般貿易、證券經紀、保險經紀、資產管理及貸款融資業務（包括貸款融資、融資擔保服務、貸款轉介及諮詢服務）。本報告涵蓋本集團於二零一九年一月一日至二零一九年十二月三十一日止期間（「報告期間」）的環境及社會表現。有關本集團企業管治的資料，請參閱本集團年報。本集團於本報告檢討、識別及披露報告期間內被視為對本集團業務及持份者構成重大影響且與之有關的重大環境及社會事項及方面。

本集團負有盡量提高股東回報的責任，此舉與向客戶提供最佳服務及平台的宗旨不謀而合。這不單止透過本集團所具備的財務實力而達致，亦透過我們栽培僱員及參與更多社會事務而達致。我們歡迎對本報告以及我們在可持續發展方面的表現發表評論及提供建議。

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OBJECTIVES AND SCOPE

Objectives:

The Group is committed to be a successful operator in its business operations, bringing returns to its investors and supporters, giving a healthy and safe working environment to its employees, and helping to provide sustainable developments for the local communities and the Group.

The board of the directors (the "Board") of the Company has the ultimate responsibility on the ESG matters. The Board approves the ESG strategies, policies and guidance while the management has the overall responsibilities to implement the Board's decisions and instructions on ESG matters.

Scope:

The business of the Group have not been changed in the Reporting Period. The Group has offices in Hong Kong and the PRC. The scope of this ESG Report is to review and report the environmental and social obligations performance of the offices in Hong Kong and PRC in the Reporting Period. All our core businesses mentioned are covered in this report.

宗旨及範圍

宗旨：

本集團致力於成為其業務營運的成功經營者，為其投資者及支持者帶來回報，為員工提供健康安全的工作環境，並協助為當地社區及本集團提供可持續發展。

本公司董事會（「董事會」）對環境、社會及管治事宜負有最終責任。董事會批准環境、社會及管治策略、政策及指引，而管理層則全面負責實施董事會關於環境、社會及管治事宜的決策及指示。

範圍：

本集團的業務於報告期間內未發生變動。本集團於香港及中國設有辦事處。本環境、社會及管治報告的範圍覆蓋審查並報告於報告期間內香港及中國辦事處的環境及社會責任表現。我們上述的所有核心業務均載入本報告。

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STAKEHOLDER ENGAGEMENT

The Group is committed to operating in a socially responsible and transparent manner with regards to all stakeholders, including employees, customers, shareholders, suppliers, regulatory authorities and the general community. To maintain and develop good corporate citizenship, we aim to engage fully and openly with all stakeholders through a diverse array of effective communication channels.

Employees 僱員

- Annual performance appraisal system
每年之考績機制
- Training, seminars and briefing sessions
培訓、講座及簡報會
- Staff communication
員工交流
- Recreational and volunteer activities
工餘及義工活動

Customers 客戶

- Client relationship contacts
客戶關係接觸
- Company website
公司網站
- Online platform
網上平台
- Customer service hotline
客戶服務熱線

Shareholders 股東

- Annual General Meeting and other general meetings
股東週年大會及其他股東大會
- Investor and press conferences and briefings
投資者及新聞發佈會以及簡報會
- Company website
公司網站
- Corporate communications including announcements, press releases, circulars, interim and annual reports
企業通訊，包括公告、新聞稿、通函、中期報告及年報

Suppliers 供應商

- Regular supplier communications and reviews
定期的供應商交流及檢討

Regulators 監管機構

- Regular meetings and communications
定期會議及交流
- Compliance reports
合規報告
- Training, focus groups and other events
培訓、小組焦點座談會及其他活動

Community 社會

- Staff volunteer activities
員工的義工活動
- Sponsorships and donations
贊助及捐贈

持份者參與

本集團為著所有持份者而致力以向社會負責、高透明度的形式營運。持份者包括僱員、客戶、股東、供應商、監管機構和社會大眾。為維持及完善良好企業公民的表現，我們的目標是透過廣泛有效的溝通渠道，使所有持份者均可完全地、開放地參與發表意見。

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MATERIALITY ASSESSMENT

The management and employees of the Group's respective major operations have participated in the preparation of the ESG Report to assist the Group in reviewing our operations and identifying relevant ESG issues and assess the importance of related matters to our businesses and stakeholders. Based on the assessed significant ESG issues, data were collected from relevant departments and business units of the Group to perform the ESG assessment.

Based on the results of the assessment, the Company will review its longer-term strategy for addressing specific sustainability issues and explore future opportunities for improving the sustainability performance and reporting.

The Group's material ESG issues summaries as follows:

Material environmental aspects:

- Use of electricity
- Non-hazardous waste
- Emissions

Material social aspects:

- Health and safety
- Product responsibility
- Anti-corruption

ESG MANAGEMENT AND APPROACH

The Board has continued to be the highest and final place on formulating and approving the Group's ESG strategies and policies. The management has an overall responsibility to implement them. In daily operation, the management has directed and assigned the various department heads with the following duties in relation to ESG issues:

- Implement the approved ESG policies, rules and regulations;
- Collect and compile data and statistics on ESG related issues; and
- Review and monitor especially on the legal compliance of the ESG related issues on a regular basis.

重要性評估

本集團各主要職能的管理層與僱員均有參與編製環境、社會及管治報告，以協助本集團檢討我們的運作情況及鑒別相關環境、社會及管治事宜，並評估相關事宜對本集團的業務以及各持份者的重要性。根據經評估的環境、社會及管治的重要事項，向本集團相關部門及業務單位收集資料以進行環境、社會及管治評估。

本公司將根據評估結果檢討長期策略，解決具體的可持續發展問題，並尋求未來機會，以完善可持續發展的表現和有關的報告。

本集團的重大環境、社會及管治事宜概述如下：

重大環境層面：

- 用電
- 無害廢棄物
- 排放

重大社會層面：

- 健康及安全
- 產品責任
- 反貪污

環境、社會及管治管理及方法

董事會繼續為制定及批准本集團環境、社會及管治策略及政策的最高及最終決策部門。管理層全面負責實施該等措施。於日常營運中，管理層已指示並指派各部門負責人就環境、社會及管治事宜履行以下職責：

- 實施經批准的環境、社會及管治政策、規則及法規；
- 收集及編製有關環境、社會及管治相關事宜的數據及統計數據；及
- 定期審查及監督環境、社會及管治相關事宜的法律合規性。

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Key performance indicators (“KPIs”) on environmental and social issues and aspects have been set up to allow the management to monitor and to assess their development and results in line with the corporate strategy and policies.

Independent professionals and consultants have also been and will continue to be engaged regularly to perform analysis and reviews of ESG related issues, in order to address any weaknesses and problems and to recommend changes and improvements.

During the Reporting Period, no major anomalies on the ESG management process has been found and reported.

Material environmental and social policies and performance of the Group are summarized in the Section (A) and (B) of this report.

(A) ENVIRONMENTAL

Environmental Areas Overview

The Group has continued with its environmental policies and strategies in developing a sustainable business by undertaking initiatives on resources conservation and environmental protection, as well as saving operation costs. The Group has taken an active role to ensure a sustainable and environmentally-friendly processes by complying with all related national and provincial laws and standards. When carrying out operational activities, the Group has assumed social responsibilities and initiatives to prevent pollution, reduce wastes and minimize negative impact to the environment, and save energy, water and other resources.

A1. Emissions

The Group, being primarily an office-based company, requires limited natural resources to operate and therefore have a relatively low environmental impact. Our direct environmental impact comes from our office operations, staffs travelling by air and by cars, and the Group does not engaged in activities that are generally regarded as having a high environmental impact. The Directors believe that the Group’s activities do not materially contribute to pollution or cause material damage to the environment. However, the Group takes all practicable steps to meet statutory requirements and minimize its effects on the environment and encourages its employees to conserve energy, minimize waste and recycle work materials.

本集團已設立環境及社會事項及層面的關鍵表現指標（「關鍵表現指標」），以便管理層根據公司策略及政策監控及評估其發展及結果。

本集團亦已聘請並將繼續定期聘請獨立專業人士及顧問分析及審查環境、社會及管治相關事宜，以解決任何薄弱環節及問題並就變動及整改提出建議。

報告期間內，未發現及報告有關環境、社會及管治管理流程的重大異常情況。

本報告第(A)及(B)節概述本集團的重大環境及社會政策及表現。

(A) 環境

環境領域概述

本集團透過實施資源節約及環境保護措施以及節省營運成本，繼續實施環境政策及策略以發展可持續發展業務。本集團肩負積極角色，透過遵守所有相關的國家及省級法律及標準，確保可持續及環保的流程。於開展業務活動時，本集團承擔社會責任及舉措，以防止污染、減少浪費、盡量減少對環境的負面影響以及節約能源、水及其他資源。

A1. 排放

本集團為主要在辦事處經營業務的公司，營運僅須耗用少量天然資源，故此對環境的影響相對較小。我們對環境的直接影響源自辦事處營運、員工搭乘飛機及汽車外遊工幹，以及本集團並無從事一般視為對環境帶來重大影響的活動。董事相信，本集團的活動並無造成重大污染或對環境產生嚴重傷害。然而，本集團採取一切務實步驟以符合法定規定及盡量減低對環境的影響，並且鼓勵僱員節約能源、減少浪費及循環使用工作材料。

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The non-hazardous wastes are used papers and office utensils generated from general office, the amount of which is insignificant and they are collected by the cleaning workers of the building management offices on a daily basis.

The emission of greenhouse gases and the use of energy such as electricity are as a result of office-based business activities and from business travel, they have cost implications and is under closely monitoring. The Group also stays abreast on any technological advancement which can be used for reducing emissions.

As at 31 December 2019, there was no violation of relevant law, rules and regulations by the Group relating to air and greenhouse gas emission, discharges into water and land, and generation of hazardous and non-hazardous waste.

A2. Use of Resource

General policies to improve the environment within the Group are as follows:

- Staffs are encouraged to travel on public transport facilities;
- Use of video and telephone conferencing as much as possible to reduce traveling;
- Increasing electronic storage of documents rather than retention of paper copies;
- Encouraging employee to avoid leaving taps running when lathering hands with soaps and report any leaks to prevent water wastage;
- Reduction in paper usage through double-sided printing and copying and using recycled paper;
- Electronic distribution of reports, contract notes, etc., to reduce paper consumption;
- Recycling of waste wherever possible; and
- Use more energy saving LED lights and switching off idle lightings and electrical appliance.

無害廢棄物為一般辦公產生的廢紙及辦公用具，其數量微不足道，並由大廈管理處的清潔工人每日收集。

在辦公室經營商業活動及商務外遊導致排放溫室氣體及使用電力等能源，其對成本有影響，並受到密切監控。本集團亦於技術上與時俱進以減少排放。

於二零一九年十二月三十一日，本集團並無違反有關廢氣及溫室氣體排放、向水及土地的排污、產生有害及無害廢棄物的相關法例、規則及法規。

A2. 使用資源

本集團部門改善環境的一般政策包括下列各項：

- 鼓勵員工利用公共交通設施往返不同地方；
- 盡量採用視像及電話會議以減少外遊工幹；
- 更多使用電子途徑儲存文件，而非保留紙張版本；
- 鼓勵僱員在使用肥皂洗手時避免長時間開啟水龍頭，並報告任何漏水情況以防止浪費水；
- 透過雙面印刷及複印以及使用再造紙以減少使用紙張；
- 以電子方式傳遞報告、成交結單等以減少耗用紙張；
- 盡量回收廢棄物；及
- 採用更多節能LED照明及關掉不必要的照明和電器。

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The Group's water consumption expenses are included in the property management fee, therefore consumption data is unavailable as offices are located in buildings with centralized water metering.

The Group did not generate significant amount of hazardous waste, while the major non-hazardous waste generated was paper.

A3. The Environment and Natural Resources

The Group pledges to uphold quality management and implement policies for conserving resources and managing waste. The Group will continue to increase capacity in recycling to reduce the material influence from the Group's operation on the environment and natural resources. The Group adopts consistent policies to achieve effective saving of resources and follow the laws and regulations for healthy business development.

Awareness for environmental protection of all employees is enhanced through environmental protection activities, training programs, and promotions. The concept of "Reduce", "Reuse", "Recycle" are strongly promoted. By promoting them, the Group is striving to protect the environment as well as contributing back to the society.

The Group, being primarily an office-based company and so there is no significant activities that will impact on the environment and natural resources.

本集團的用水費用已計入物業管理費，因此，由於辦公室位於安裝集中式水錶的大廈內，因此無法獲得用水量數據。

本集團並無產生大量有害廢棄物，而產生的主要無害廢棄物為紙張。

A3. 環境及天然資源

本集團承諾維持優質管理及推行節省資源及處理廢棄物之政策。本集團將繼續加強回收以減低本集團營運對環境及天然資源之重大影響。本集團採納一致的政策以有效地實現節省資源及遵循業務健康發展的法律法規。

透過環境保護活動、培訓課程及推廣，提高全體僱員之環保意識。大力提倡「減省」、「再用」及「回收」理念。本集團透過提倡此等理念，致力保護環境及回饋社會。

本集團為主要在辦事處經營業務的公司，因此並無重大活動將會對環境及天然資源造成影響。

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(B) SOCIAL AREAS AND ASPECTS

Social Areas Overview

As stated in the objective statement, the Group is committed to bringing returns to its investors and supporters, providing a healthy and safe working environment to its employees, and creating a sustainable development for the local communities. It has therefore formulated and implemented its ESG strategies, policies, rules and regulations by incorporating its long and short term goals with considerations on the stakeholders and the society. It has committed to operating its business in an open, transparent and fair way, through which will bring benefits to stakeholders and contribute the growth and development of the local communities and society.

Social Aspects

The ESG Guide states that Social aspects include “Employment and Labour Practices” and “Operation practices”, which are reported herein below:

Employment and Labour Practices Aspects

B1. Employment

Policies and regulations principally adopted by the Group in respect of compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination and other benefits and welfare have clearly been stated in the employee handbook and they are summarized as follows:

– Compensation

Remuneration and benefits are benchmarked against prevailing local industry norms and commensurate with experiences and qualifications.

(B) 社會領域及層面

社會領域概述

誠如宗旨聲明所述，本集團致力為其投資者及支持者帶來回報，為其僱員提供健康及安全的工作環境，並為當地社區創造可持續發展。因此，透過將利益相關者及社會的考慮因素納入其長期及短期目標，制定並實施環境、社會及管治策略、政策、規則及法規。本集團致力於以公開、透明及公平的方式經營其業務，藉此將為利益相關者帶來利益，並促進當地社區及社會的成長及發展。

社會層面

環境、社會及管治指引闡明社會層面包括「僱傭及勞工常規」及「營運慣例」，報告如下：

僱傭及勞工常規層面

B1. 僱傭

員工手冊內已清楚列明本集團就薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇和福利所採納的主要政策及規例，有關內容概述如下：

– 薪資

薪酬及福利以現行本地行業常規為準，並且與經驗及資格相稱。

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– Dismissal

It is based on the legislation in Hong Kong and Labour Laws in the PRC in relation to employment.

– Recruitment and promotion

It is the policy of the Group to undertake recruitment in fair and equitable way which gives equal opportunity to all applicants whilst ensuring the most suitable candidates for a role is chosen. The Group aims to offer all suitable employees opportunity for development and career advancement through promotions and transfers from within the Company.

The Group currently is employing a total of 174 permanent staffs in Hong Kong and the PRC. Hong Kong office has 39 permanent staffs, out of which 24 are male staffs and 15 are female staffs. There are 135 permanent staffs in the PRC, out of which 80 are male and 55 are female.

Employees hired by the Group have been located in Hong Kong and PRC. The Group strictly complies with the requirements of the applicable laws of employment in Hong Kong and PRC without violating the relevant rules and regulations:

- Workers' wages, overtime payments and related benefits are made in accordance with the local minimum wage (or above);
- Holidays and statutory paid leaves are in compliance with the requirements of Hong Kong and PRC;
- The Group treats all the employees equally. Their employment, remuneration and promotion will not be affected by their social identities such as ethnicity, race, nationality, gender, religion, age, sexual orientation, political faction and marital status;

– 解僱

解僱依據香港法例及中國勞動法中有關僱傭的規定執行。

– 招聘及晉升

本集團的政策是以公平公正的方式招聘員工，對所有申請人給予平等機會，亦努力確保挑選最合適的應聘人員。本集團旨在透過升遷及公司內部轉換職位的方式，為所有合適僱員提供發展和職業晉升的機會。

本集團目前於香港及中國共僱傭174名長期員工。香港辦事處有39名長期員工，其中24名為男性員工及15名為女性員工。中國有135名長期員工，其中80名為男性員工及55名為女性員工。

本集團所聘用的僱員位於香港及中國。本集團嚴謹遵從香港及中國適用僱傭法例的規定，並無違反相關規則和法規：

- 勞工工資、加班費及相關福利均依據當地最低工資（或高於）支付；
- 假期及法定有薪假期均遵從香港及中國的規定；
- 本集團平等對待全體僱員，不會因為彼等的民族、種族、國籍、性別、宗教、年齡、性取向、政治派別及婚姻狀況等社會身份而影響其錄用、待遇和升遷；

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- No underage person will be hired;
 - The Group committed to give full consideration to applications for employment from disabled persons, as well as providing continuing employment to existing employees who become disabled during their employment. In the event that an employee becomes disabled, the Group's policy is to make reasonable adjustments, including arranging for training, to enable the employee to continue working for the Group; and
 - The Group provides a number of different benefits to employees including MPF, private medical care. Eligible employees are rewarded through the Group Share Option Scheme and have the opportunity to acquire shares of the Company through this scheme.
- 不會僱用未成年人士；
 - 本集團承諾會充份考慮由傷殘人士提出的入職申請，以及向於僱用期間變成傷殘的現職僱員提供持續僱用。倘僱員變成傷殘，本集團之政策是作出合理調整（包括安排培訓）以讓僱員繼續為本集團提供服務；及
 - 本集團向僱員提供多類不同福利，包括強積金、私營醫療保險等。合資格僱員透過本集團購股權計劃而獲得獎賞，並且有機會透過該計劃購入本公司的股份。

B2. Health and Safety

Working Environment

The Group is committed to providing a working environment in which bright, dynamic and committed individuals to perform. We believe that investing in our staffs and developing their potential is important to the success of the business. The Group strives to be a caring employer, encourages work-life balance, and communicates with the staffs to enhance their sense of belonging and morale.

The health and safety of the Group's employees and visitors is of primary importance. The Group is committed to create and maintain a safe and healthy working environment. Health and safety assessments are carried out regularly in the work areas.

B2. 健康與安全

工作環境

本集團致力為朝氣勃勃、充滿活力及獻身事業的人士提供理想工作環境，讓彼等發揮所長。我們相信，業務的成功訣竅在於對員工栽培及開發其潛質。本集團致力成為關顧員工的僱主，鼓勵彼等於工作和生活之間取得平衡，並與員工交流以加強彼等的歸屬感和工作士氣。

本集團十分關心僱員和訪客的健康及安全。本集團致力創造及保持安全和健康的工作環境。我們定期評估工作地點的健康及安全狀況。

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The Group places great importance on the health, safety and welfare of its employees. Relevant policies, standards, and procedures are reviewed on a regular basis to ensure that any hazards or risks are removed or reduced to minimize. The safety policies, standards, and procedures are communicated to employees through contracts of employment, the employee handbook, and employee briefings. All employees have a duty to exercise responsibility and do everything possible to prevent injury to themselves and others.

One of our foremost priorities is to provide employees with a safe and conducive working environment:

- Office employees are assigned with individual work stations. Offices are properly lit and ventilated, kept clean and tidy with ample space between work stations;
- Offices are smoke-free;
- Office furniture and fittings are well maintained and replaced where necessary;
- Security measures are in place at our offices to restrict entry and exit only to staffs and permitted visitors; and
- Government's work guidelines on typhoon and rainstorm warnings are followed.

In 2019, the Group reported no fatal causality accidents and a policy of keeping "Accidents Record" has been set up to continue alerting the management on safety and health issues.

B3. Development and Training

For improving employees' knowledge and skills to performing their duties at work, all staffs are being encouraged to take advantage of the staffs development programs, which includes internal and external courses and vocational trainings fully subsidized by the Group.

本集團非常重視其僱員的健康、安全和福利，並且定期檢討相關政策、準則和程序，藉以確保任何危險品或風險均被移除或降至最低水平。我們透過僱傭合約、員工手冊以及僱員簡介向僱員傳達職安政策、準則及操作程序。所有僱員均有責任以負責任的態度行事及採取一切方法避免自身及他人受傷。

我們的首要任務之一是為員工提供安全和有利的工作環境：

- 辦公室僱員會獲分配個人工位。辦公室具備妥善照明及通風系統，環境保持整潔，各工位之間有充裕空間；
- 辦公室內禁止吸煙；
- 辦公室家具及配置保養良好，並於有需要時更換；
- 辦公室設有保安措施，僅限員工及許可訪客進出；及
- 遵照政府有關颱風及暴雨警告的工作指引。

於二零一九年，本集團並無發生致命傷亡意外，並已訂立保存「意外記錄」的政策以不斷警示管理層有關安全及健康事宜。

B3. 發展及培訓

為提升僱員於履行工作職責時所須的知識和技能，我們鼓勵全體員工爭取參與員工進修課程的機會，包括內部及外部課程以及由本集團支付全部費用的職訓課程。

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B4. Labour Standards

The Group strictly complied with the legislation/law in relation to employment in Hong Kong and PRC. The Group provides the required labour protection, safety and health conditions to ensure employees' safety during their services. The Group also paid wages and salaries, benefits and compensations, and insurances on schedule.

The Group has honored all of its obligations towards staffs and no labour disputes or litigations have been reported in 2019.

B5. Supply Chain Management

The ESG Guide states that "supply chain management covers the management of sourcing and procurement". The Group continues its policy to open its purchases to all suppliers on a fair and equitable manner to achieve an efficient and stable supply of quality goods and services and elimination of malpractices. All purchases are executed and recorded in accordance with the in-house rules which predominantly imposes concern for and attaches importance to its fit for purpose, safety and reliability. Other secondary considerations are in areas like price, sustainable availability and reputation of the suppliers. Suppliers are chosen basing on their continuous ability to guarantee satisfactory product quantity and quality, reasonable pricing and timely delivery. New suppliers are required to provide relevant certifications/documents and track records.

B6. Product Responsibility

The Group endeavors to provide customers with satisfying services and monitors customer complaints so that they can be given the attention required to resolve the problem and put processes in place to prevent reoccurrence.

B4. 勞工標準

本集團嚴格遵守香港及中國有關僱傭的法例／法律。本集團提供必須的勞工保障、安全及健康環境，以確保僱員工作期間的安全。本集團亦按時支付工資和薪酬、福利及補償以及保險費用。

本集團已於二零一九年履行其對員工的所有義務，並無錄得任何勞資糾紛或訴訟事宜。

B5. 供應鏈管理

環境、社會及管治指引闡明「供應鏈管理涵蓋採辦及採購管理」。本集團繼續實施其政策，以公平合理的方式向所有供應商開放採購，以實現高效穩定的優質商品及服務供應，消除不當行為。所有採購都按照內部規定執行記錄，這些規則對目的性、安全性和可靠性十分重視。其他次要考慮因素包括價格、可持續供應和供應商聲譽等。供應商的選擇是根據其能否持續保證產品數量和品質令人滿意，以及合理的價格和及時的交貨。新供應商需要提供相關的證明／文件及過往記錄。

B6. 產品責任

本集團致力向客戶提供彼等滿意的服務，監察跟進客戶投訴，致使投訴獲得所須的關注度從而解決問題，並且設定程序以避免問題重複發生。

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For the customer privacy protection, all the customers' personal documents are being kept by the operation departments with sufficient privacy measures. It is the Group policy requires employees to keep confidential of the information including customer information as they are deemed to be non-public information. Those information is only available for the enquiries by the staffs responsible for company operation so as to ensure customer information security.

The Group takes great care to the avoidance of risks of infringement of intellectual property rights. All products used by the Group are purchased through legitimate sources. Currently there is no infringement of intellectual property case by the Group.

B7. Anti-Corruption

The Group is well aware of the importance of honesty, integrity and fairness, and has included anti-corruption policy in our employees handbook. Through the establishment of these rules and regulations, we encourage all employees discharge their duties with integrity and comply with relevant laws and regulations.

In 2019, the Group reported no bribery nor corruption charges.

B8. Community Investment

The Group currently is actively seeking opportunities to make contribution to the society and the Group has always encouraged our staffs to participate in voluntary and charitable events to service the community and society.

對於客戶私隱保障，所有客戶個人文件均由備有足夠私隱保護措施的營運部門保管。本集團政策要求僱員將資料保密，包括視為非公眾信息的客戶資料。該等資料僅會於負責公司營運的員工提出查詢時方會提供，藉此確保客戶資料安全。

本集團盡力避免出現侵犯知識產權的風險。本集團採用的全部產品均透過合法途徑購買。目前本集團並無任何侵犯知識產權的個案。

B7. 反貪污

本集團深知誠實、正直及公平之重要，並已在員工手冊內載列反貪污政策。透過制定該等規則和規例，我們鼓勵所有僱員誠實履行其職責並遵守相關法例法規。

於二零一九年，本集團並無發生任何賄賂或貪污指控。

B8. 社區參與

本集團正積極尋求機會貢獻社會，且歷來鼓勵員工參與義工及慈善活動，以服務社區及社會。

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CARBON FOOTPRINT TRACKING

The Group identified emission of greenhouse gas (“GHG”) from its operations may have an adverse impact on the environment. Due to the business nature of the Group, no hazardous waste were produced during the Reporting Period and emissions of nitrogen oxides, sulphur oxides and particulate matter (“PM”) from its vehicles were not material.

The emissions associated with electricity consumed in our offices and warehouses remain the biggest contributor to our GHG emissions. Other contributors include our own vehicles travelling, employee business air travel, and paper waste disposal.

1. Overall CO₂ emission

During the Reporting Period, the Group’s overall CO₂ emission has decreased by 20.4% from 209.8 tons of CO₂ in 2018 to 167.0 tons in 2019. The decrease of overall CO₂ emission was mainly due to decrease in business travel in 2019 because of business slowdown in loan financing business.

2. Electricity consumption

The Group’s overall CO₂ emission due to electricity consumption has increased about 3.5% in 2019 compare to 2018. The reasons were due to increase in office space and increase in number of employees in the PRC offices.

碳足跡追蹤

本集團發現其營運產生的溫室氣體（「溫室氣體」）排放可能對環境產生不利影響。由於本集團的業務性質使然，報告期內概無產生有害廢棄物，而其車輛產生的氮氧化物、硫氧化物及顆粒物（「顆粒物」）的排放並不重大。

與我們辦公室及倉庫用電相關的排放仍是我們溫室氣體排放的最大來源。其他排放源包括我們的自有車輛行駛、僱員商務航空出行及廢紙處理。

1. 整體二氧化碳排放

於報告期間，本集團整體二氧化碳排放由二零一八年209.8噸減至二零一九年的167.0噸，減幅20.4%。整體二氧化碳排放減少乃主要由於二零一九年貸款融資業務下滑導致商務出行減少。

2. 電能消耗

於二零一九年，本集團因電能消耗產生的總體二氧化碳排放較二零一八年增加約3.5%，此乃由於中國辦事處的辦公室空間擴大及僱員人數增加所致。

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3. Fuel consumption on own vehicles

In the Reporting Period, the Group's overall CO₂ emission due to fuel consumption on own vehicles has decreased by 8.7 % in 2019 compare to 2018. Hazardous gases including nitrogen oxide (NO_x), sulphur oxide (SO_x), and PM were generated directly from the fuel used for our vehicles. The amounts generated were 10,327g, 177g, and 760g which were 908g, 17g, and 67g less than 2018 respectively for NO_x, SO_x, and PM. The decrease were due to the Company has replaced the conventional gasoline powered vehicles to an electricity powered vehicles and reduce in local traveling because of business slowdown.

4. Employee air travel

CO₂ emission due to employee air travelling has decreased by 57.8% in 2019 compare with 2018. The reason for the decrease was mainly due to the slowdown of the loan financing business.

5. Paper waste

CO₂ emission due to paper waste was increased by 36.8% in 2019 compare to 2018 due to increase number of employees in PRC offices and increase in printed material used in promotion activities to improve sales due to the market slowdown. The Group will continue to encourage the staffs to conserve and reduce the use of paper. The staffs are encouraged to use electronic documents rather the paper copies.

- All non-customer printing to use recycle papers if all possible;
- The staffs are encouraged to use double-sided printing; and
- Set up of the system to log and report printing usage of individual operating unit to monitor and measure their performance.

The Group has complied with all relevant laws and regulations relating to air and greenhouse gas emissions and non-hazardous waste during the Reporting Period.

3. 自有車輛使用燃油

於報告期間，二零一九年本集團因自有車輛燃料消耗產生的整體二氧化碳排放較二零一八年減少8.7%。氮氧化物、硫氧化物及顆粒物等有害氣體由我們車輛所用燃料直接產生。氮氧化物、硫氧化物及顆粒物重量分別為10,327克、177克及760克，較二零一八年分別減少908克、17克及67克。該減少乃由於本公司已將傳統汽油動力汽車更換為電動汽車及業務下滑導致本地出行減少所致。

4. 僱員航空出行

二零一九年由於僱員航空出行所產生的二氧化碳排放較二零一八年減少57.8%。該減少乃主要由於貸款融資業務下滑導致。

5. 廢紙

二零一九年本集團由於廢紙產生的二氧化碳排放較二零一八年增加36.8%，此乃由於中國辦事處僱員人數增加及因市場下滑為改善銷售而進行的市場推廣活動所用打印材料增加所致。本集團將繼續鼓勵僱員節約及減少紙張使用。本集團鼓勵僱員以電子文檔代替紙質版。

- 對於非客戶打印，盡可能使用回收紙；
- 鼓勵僱員使用雙面打印；及
- 設立系統，記錄並報告各營運單位的打印使用情況，以監察及衡量其表現。

於報告期間，本集團已遵守有關空氣及溫室氣體排放以及無害廢棄物的所有相關法律及法規。

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GROUP KPI

集團關鍵績效指標

		2019 二零一九年	2018 二零一八年	Year-on-year variance (in %) 按年變動(%)
Scope 1 – Direct emissions and removals	範疇1 – 直接排放及減除			
Fuel consumed (Note 3)	消耗燃料 (附註3)			
(in litres)	(公升)	12,067	13,227	-8.8%
(in tCO ₂ e)	(噸二氧化碳當量)	28.5	31.2	-8.7%
Intensity per Gross Floor Area square metre	每平方米 (建築面積) 密度			
(in litres)	(公升)	3.67	4.40	-16.6%
(tCO ₂ e)	(噸二氧化碳當量)	0.0086	0.0104	-17.3%
Scope 2 – Energy indirect emissions	範疇2 – 能源間接排放			
Electricity consumed (Note 5)	電能消耗 (附註5)			
(in kWh)	(千瓦時)	130,501	125,540	+4.0%
(in tCO ₂ e)	(噸二氧化碳當量)	97.5	94.2	+3.5%
Intensity per Gross Floor Area square metre	每平方米 (建築面積) 密度			
(in kWh)	(千瓦時)	39.74	41.75	-4.8%
(in tCO ₂ e)	(噸二氧化碳當量)	0.030	0.031	-3.2%
Scope 3 – Other indirect emissions	範疇3 – 其他間接排放			
Paper waste disposal (Note 6)	廢紙處理 (附註6)			
(in tonnes)	(噸)	1.63	1.19	+37.0%
(in tCO ₂ e)	(噸二氧化碳當量)	7.8	5.7	+36.8%
Intensity per Gross Floor Area square metre	每平方米 (建築面積) 密度			
(in tonnes)	(噸)	0.0005	0.0004	+25.0%
(in tCO ₂ e)	(噸二氧化碳當量)	0.0024	0.0019	+26.3%
Air travel by staffs (Note 8)	僱員航空出行 (附註8)			
(in km)	(千米)	367,524	874,811	-58.0%
(in tCO ₂ e)	(噸二氧化碳當量)	33.2	78.7	-57.8%
Intensity per Gross Floor Area square metre	每平方米 (建築面積) 密度			
(in km)	(千米)	111.9	290.9	-61.5%
(in tCO ₂ e)	(噸二氧化碳當量)	0.010	0.026	-61.5%
Total emissions (direct and indirect) and removals	總排放 (直接及間接) 及減除			
Total greenhouse gas emissions (in tCO₂e)	總溫室氣體排放 (噸二氧化碳當量)	167.0	209.8	-20.4%
Intensity per Gross Floor Area square metre (in tCO ₂ e)	每平方米 (建築面積) 密度 (噸二氧化碳當量)	0.051	0.070	-27.1%

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Notes:

1. Greenhouse gas emissions were generated from the Group's offices and warehouse in Hong Kong and PRC.
2. The Group's offices gross floor area was used as the denominator to calculate greenhouse gas emissions intensity. The Group's office gross floor area for 2018 and 2019 was 3,007 square meter and 3,284 square meters respectively.
3. Fuel consumption includes fuel used by Group's private vehicles. Emissions relating to vehicles are based on EMFAC-HK calculation model issued by The Hong Kong Environmental Protection Department.
4. Air emissions of NOx, SOx and PM from the Group's vehicles are not material.
5. Emissions relating to electricity consumption are based on the latest emission factors provided by Hong Kong Electric Company Limited. For the Group's office in Beijing, the emission factor is based on the "2017 China regional power grid baseline emission factor 中國區域電網基準線排放因子" published by National Development and Reform Commission, Ministry of Climate Change.
6. Emissions relating to paper waste disposal are equal to emissions from paper copying and printing.
7. Emissions relating to water consumption in our offices are not considered material issues in the Group's operations.
8. Emissions relating to air travel by staffs are based on "International Civil Aviation Organization Carbon Emissions Calculator", provided on the website of International Civil Aviation Organization.

附註：

1. 溫室氣體排放來自本集團於香港及中國之辦事處及倉庫。
2. 本集團辦事處建築面積用作分母計算溫室氣體排放密度，二零一八年及二零一九年本集團辦事處建築面積分別為3,007平方米及3,284平方米。
3. 燃油使用包括本集團私家車所用燃料。與車輛相關的排放乃根據香港環境保護署公佈的EMFAC-HK汽車排放計算模型得出。
4. 本集團車輛廢氣排放的氮氧化物、硫氧化物及顆粒物並不重大。
5. 與用電相關的排放是根據香港電燈有限公司提供的最新排放因子計算。本集團位於北京的辦事處，其排放因子是根據國家發展和改革委員會應對氣候變化司刊發的《二零一七年中國區域電網基準線排放因子》計算。
6. 與廢紙處理相關的排放相等於紙張影印及打印產生的排放。
7. 本集團營運中與辦公室用水相關的排放並不重大。
8. 與員工乘搭飛機相關的排放是根據國際民用航空組織網站提供的《國際民航組織碳排放計算器》計算。

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ESG REPORTING GUIDE CONTENT INDEX

環境、社會及管治報告指引內容索引

Aspect 層面	KPI 關鍵績效指標	Description 描述	Page number/Remarks 頁碼/備註
Environmental 環境			
A1 Emissions 排放物	A1	General Disclosure 一般披露	Page 5 and 6 第5及第6頁
	A1.1	Types of air emissions and respective emission data 空氣排放類型及相關排放數據	Page 16 第16頁
	A1.2	Greenhouse gas emissions in total and intensity 溫室氣體排放總量及密度	Page 16 第16頁
	A1.3	Total hazardous waste produced 所產生有害廢棄物總量	Not applicable, as business nature of the Group does not produce hazardous waste. 不適用，本集團業務性質並 不會產生有害廢棄物。
	A1.4	Total non-hazardous waste produced 所產生無害廢棄物總量	Page 16 第16頁
	A1.5	Description of measures to mitigate emissions and results achieved 描述減低排放量的措施及所得成果	Page 6 and 7 第6及第7頁
	A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved 描述處理有害及無害廢棄物的方法、 減低產生量的措施及所得成果	Page 6 and 7 第6及第7頁

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A2 Use of Resources 資源使用	A2	General Disclosure 一般披露	Page 6 第6頁
	A2.1	Direct and/or indirect energy consumption by type in total and intensity 按類型劃分的直接及／或間接能源總耗量及密度	Page 16 第16頁
	A2.2	Water consumption in total and intensity 總耗水量及密度	Immaterial usage of water by the Group. 本集團用水量並不重大。
	A2.3	Description of energy use efficiency initiatives and results achieved 描述能源使用效益計劃及所得成果	Page 6 and 7 第6及第7頁
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved 描述求取適用水源上可有任何問題，以及提升用水效益計劃及所得成果	These are not considered to be material issues in the Group's operations. 非本集團營運上重大問題。
	A2.5	Total packaging material used for finished products 製成品所用包裝材料的總量	There are no packaging material used in the Group's operations. 本集團營運並無使用包裝材料。
A3 The Environment and Natural Resources 環境及天然資源	A3	General Disclosure 一般披露	Page 7 第7頁
	A3.1	Description of the significant impacts of activities on the environment and natural resources and actions taken to manage them 描述業務對環境及天然資源的重大影響及已採取管理有關影響的行動	Page 14 and 15 第14及第15頁

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Social 社會

B1 Employment 僱傭	B1	General Disclosure 一般披露	Page 8 to 10 第8頁至第10頁
B2 Health and Safety 健康與安全	B2	General Disclosure 一般披露	Page 10 and 11 第10頁及第11頁
B3 Development and Training 發展及培訓	B3	General Disclosure 一般披露	Page 11 第11頁
B4 Labour Standards 勞工標準	B4	General Disclosure 一般披露	Page 12 第12頁
B5 Supply Chain Management 供應鏈管理	B5	General Disclosure 一般披露	Page 12 第12頁
B6 Product Responsibility 產品責任	B6	General Disclosures 一般披露	Page 12 and 13 第12頁及第13頁
B7 Anti-corruption 反貪污	B7	General Disclosure 一般披露	Page 13 第13頁
B8 Community Investment 社區參與	B8	General Disclosure 一般披露	Page 13 第13頁



大中華金融控股有限公司

GREATER CHINA FINANCIAL HOLDINGS LIMITED