



香港金融集團

HONG KONG FINANCE INVESTMENT HOLDING GROUP LIMITED

香港金融投資控股集團有限公司

(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 : 7)

2019
ENVIRONMENTAL,
SOCIAL AND
GOVERNANCE
REPORT
環境、社會
及管治報告

Environmental, Social and Governance Report

環境、社會及管治報告

ABOUT THE GROUP

The Group is principally engaged in (i) the trading of natural resources and petrochemicals; (ii) mineral mining, oil and gas exploration and production; (iii) the provision of financial services; and (iv) property investment.

ENVIRONMENTAL

The Group has established environmental policies and has communicated measurable environmental objectives to employees. The Group actively encourages staffs to protect the environment through training, education and communication.

For some of the Group's offices and the financial services business, water and electricity usage were included in the management fee and rental fee, hence data was not available. Further, the water and electricity usage of hotel also included the usage of guests.

During the reporting period, the Group did not experience any cases of non-compliance relating to environmental laws and regulations in PRC, Hong Kong and Madagascar.

Emissions

During the year ended 31 December 2019, air emission for nitrogen oxides ("NOx"), sulphur oxides ("SOx") and respiratory suspended particles ("RSP", also known as Particulate Matter ("PM")) were mainly produced from the company vehicles. During the year ended 31 December 2019, the Group has emitted 9.3kg, 0.1kg and 0.8kg of NOx, Sox and PM due to the combustion of 7,154 liters of petrol and 159 liters of diesel respectively.

關於本集團

本集團主要從事(i)天然資源及石化產品貿易；(ii)採礦、石油與天然氣勘探及生產；(iii)提供金融服務；及(iv)物業投資。

環境

本集團已制定環境政策，並向僱員宣傳可量度的環境目標。本集團透過培訓、教育及宣傳，積極鼓勵員工保護環境。

就本集團的若干辦公室及金融服務業務而言，用水及用電乃計入管理費及租賃費中，因此並無可用數據。此外，酒店用水及用電亦計入賓客的使用。

於報告期間內，本集團並無任何有關中國、香港及馬達加斯加環境法律及法規的不合規行為。

排放

截至二零一九年十二月三十一日止年度，氮氧化物（「NOx」）、硫氧化物（「SOx」）氣體排放及懸浮顆粒（「RSP」，亦稱為顆粒物（「PM」））主要產生於公司車輛。截至二零一九年十二月三十一日止年度，本集團因燃燒7,154升汽油及159升柴油而分別排放9.3千克氮氧化物、0.1千克硫氧化物及0.8千克PM。

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ENVIRONMENTAL *(Continued)*

Emissions *(Continued)*

The main source of the Group's greenhouse gas emissions is derived from direct emission from the mobile combustion sources ("Scope 1"), indirect emission from acquired electricity emissions ("Scope 2") and other indirect emissions ("Scope 3"). The greenhouse gas of Scope 1 was generated by vehicles used, Scope 2 was generated by electricity usage and Scope 3 was generated by water consumption, paper used and business travel by employees. The total greenhouse gases emission from Scope 1, Scope 2 and Scope 3 with the Group for the year ended 31 December 2019 are 17,299Kg, 185,352Kg and 21,725Kg respectively.

For the year ended 31 December 2019, the operation of the Group does not involve in any production of hazardous waste. There is non-hazardous waste including domestic garbage was produced. The above environmental wastes, which would pollute the land, would be disposed of by the Group to disposal services provider.

Also, the Group believed that the emissions of headquarter and the business of property investment, financial services, trading and hotel business would not generate significant emissions to the air and water. The Group has encouraged staff to turn off light and office equipment during the luncheon rest time, make good use of electronic documents, and restrict staff to use recycle paper when printing internal documents.

環境 (續)

排放 (續)

本集團溫室氣體排放的主要來源為移動燃燒源直接排放(「範疇一」)、購買電力間接排放(「範疇二」)及其他間接排放(「範疇三」)。範疇一溫室氣體產生於使用車輛，範疇二產生於用電，而範疇三則產生於用水、用紙及僱員差旅。截至二零一九年十二月三十一日止年度，本集團範疇一、範疇二及範疇三的溫室氣體排放總量分別為17,299千克、185,352千克及21,725千克。

截至二零一九年十二月三十一日止年度，本集團的營運並不涉及產生任何有害廢棄物，但會產生無害廢棄物，包括生活垃圾。上述環境廢物會污染土地，本集團會將其交由處理服務供應商代為處理。

此外，本集團相信，總部以及物業投資、金融服務、貿易及酒店等業務之排放將不會對空氣及水源產生大量排放物。本集團鼓勵員工在午休時間關閉電燈及辦公室設備、使用電子文件，並限制員工於打印內部文件時使用回收紙。

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ENVIRONMENTAL (Continued)

Use of resources

The Group considered that the efficient use of resources is not only the key of efficiency productions but also the key of the Group's attribution to the environmental-friendly strategy. The total amount of usage of the Group is mainly indirect and insubstantial since all energy resources are consumed for the offices' operation. The Group implemented the following key initiatives during the Reporting period:

- switch off lights and air-conditioning in the meeting room and computers at work stations where not in use;
- select the best configuration for air-conditioning control programme, based on in-door requirement and out-door condition;
- encourage teleconference and internet-meeting practices to avoid unnecessary travel; and
- advocate the use of double-sided printing and photocopying to reduce paper consumption, and encourage reuse single-sided paper.

The details of the consumption of natural resources used in production is summaries as below:

環境 (續)

使用資源

本集團認為，高效使用資源不僅是高效生產之關鍵，亦是本集團實施環保戰略之關鍵。本集團使用總量主要為間接及非重大，因為所有能源資源均為辦公室營運消耗。本集團已於報告期間內實施以下關鍵措施：

- 在閒置時關閉會議室的照明燈及空調及工作區的電腦；
- 選用根據室內要求及室外情況調控的程序，實現最優的空調配置；
- 鼓勵電話會議及網上會議，避免不必要的差旅；及
- 鼓勵員工採用雙面打及影印以及鼓勵重用已單面打印的紙張，以減少用紙。

生產中使用的自然資源消耗詳情概述如下：

| Consumption of resources | | 2019 二零一九年 |
|-----------------------------------|-----------|--------------------------|
| | 資源消耗 | |
| Water | 水 | 5,610 M ³ 立方米 |
| Water intensity (per staff) | 用水密度 (每人) | 32 M ³ 立方米 |
| Electricity | 電力 | 231,690 KWh 千瓦時 |
| Electricity intensity (per staff) | 用電密度 (每人) | 1,332 KWh 千瓦時 |
| Paper | 紙張 | 4,526 Kg 千克 |
| Paper usage intensity (per staff) | 用紙密度 (每人) | 26 Kg 千克 |

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ENVIRONMENTAL *(Continued)*

Use of resources *(Continued)*

The high intensity of water and electricity are mainly attributed to the use of water and electricity by hotel guests.

Environmental and natural resources

The Group's operation has less impact to the environment compared to manufacturing. However, for the reduction on the environmental impact and use of natural resources, the Group would continue to adopted green office practices to reduce natural resource consumption and the impact on the environment and the Group drives to achieve higher energy efficiency and reduce emission by reducing consumption and adopting low resources alternatives.

EMPLOYMENT AND LABOUR PRACTICES

The Group believes that one of the key aspects of its success is the good relationship it maintains with employees. The Group provides competitive employee benefits and comprehensive training programmes in order to encourage employees to achieve their potential and put their abilities into good use.

環境 (續)

使用資源 (續)

用水及用電密度較高，乃主要由於酒店賓客用水及用電所致。

環境及自然資源

與製造業相比，本集團之營運對環境產生之影響較小。然而，為減少環境影響及使用自然資源，本集團將繼續採納綠色辦公慣例，以減少自然資源消耗及對環境的影響，且本集團透過減少能耗及採用資源消耗較低的替代品，力圖提高能效及減少排放。

僱傭及勞工常規

本集團深信與僱員保持良好關係是企業成功之關鍵。本集團提供具競爭力之僱員福利及完善之培訓計劃，鼓勵僱員挖掘潛能及盡展所長。

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EMPLOYMENT AND LABOUR PRACTICES

(Continued)

Employment

The Group's success largely relies on the effort contributed by the staffs of the Group at all levels. Their local experiences and knowledge have assisted the Group to maintain the long-term relationship with major stakeholders in the various jurisdiction. Every staff of the Group has signed the employment contract with the Group, which has been fully complied with the local employment law and regulations.

The Group's practices and policies with respect to:

- compensation and dismissal;
- recruitment and promotion;
- working hours;
- rest periods;
- equal opportunities;
- diversity;
- fair recruitment and promotion;
- anti-discrimination; and
- welfare and other benefits,

which have complied with Labor Law of the People's Republic of China《中華人民共和國勞動法》, Labor Contract Law of People's Republic of China《中華人民共和國勞動合同法》in China; Employment Ordinance《僱傭條例》, Minimum Wage Ordinance《最低工資條例》in Hong Kong and other relevant laws and regulations to ensure the employees' rights and protections.

僱傭及勞工常規 (續)

僱傭

本集團之成功很大程度上有賴於本集團各層次員工之努力。彼等之地方經驗及知識已協助本集團維持與不同司法管轄區主要利益相關者之長遠關係。本集團每位員工均已與本集團訂立僱傭合約，且該合約乃完全遵照當地僱傭法例及規例制定。

本集團有關以下各項之慣例及政策：

- 賠償及解聘；
- 招聘及晉升；
- 工作時數；
- 休息時間；
- 平等機會；
- 多元化；
- 公平招聘及晉升；
- 反歧視；及
- 福利及其他待遇，

符合中國《中華人民共和國勞動法》、《中華人民共和國勞動合同法》；香港《僱傭條例》、《最低工資條例》以及其他相關法律及法規，以確保僱員之權利及保障。

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EMPLOYMENT AND LABOUR PRACTICES

(Continued)

Employment (Continued)

The Group also aims to promote the diversity of the workforce, including in terms of age, gender and nationality, as well as the culture of equal opportunity. The management would frequently review the Group's remuneration policy in relation to relevant market standards.

The Group's employees work under a 40-hour standard per week and it maintains a holiday policy and travel policy, as well as annual vacation leave, compensation leave, maternity leave, personal leave and sick leave.

For the year ended 31 December 2019, the Group employed about 174 employees. The male/female composition ratio of the Group is approximately 1.95. The difference in the composition can be explained by the difference in job nature. In addition, the Group welcome any age range of people to join the Group as long as they are keen to learn and participate.

Health and Safety

In order to mitigate workplace incidents and strengthen the health care taken for employees who have suffered from a workplace incident. The Group has established a staff handbook which included sufficient policies on the safety and every member would require to follow the safety instruction.

With respect to occupational safety management, the Group has complied with all the corresponding laws and regulations of occupational safety and health. The workplace is equipped with fire and safety equipment to prevent the outbreak of fire accident and the validity of the fire facilities have been regularly checked. During the year, the Group has reported zero work-related fatalities and work injuries.

僱傭及勞工常規 (續)

僱傭 (續)

本集團亦致力促進員工多元化(包括年齡、性別及國籍)以及營造平等機會文化。管理層經常參照相關市場標準檢討本集團之薪酬政策。

本集團實行僱員每週工作40小時的標準制度,設有休假政策及出差政策,提供年休假、有薪假期、產假、事假及病假。

截至二零一九年十二月三十一日止年度,本集團僱用約174名僱員。本集團僱員的男/女組成比例約為1.95。組成的差異乃因工作性質的差異引致。此外,只要熱衷於學習及參與,本集團歡迎任何年齡段的人士加入本集團。

健康與安全

為減少工作場所事故及增強遭受工作場所事故僱員的醫療保健,本集團已建立員工手冊,其包含充足之安全相關政策,每位員工須遵守安全提示。

就職業安全管理而言,本集團已遵守所有有關職業健康與安全之相應法律及法規。工作場所配備消防及安全設備,以防止發生火災事故,並定期檢查消防設施是否可用。年內,本集團並無發生工作相關之死亡及工傷事故。

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EMPLOYMENT AND LABOUR PRACTICES

(Continued)

Development and Training

The Group has always believed that people development plays the fundamental role in placing a solid ground for business growth. The Group aims to regularly upgrade staffs' professional skills and knowledge, standards and integrated abilities. The Group also motivates employees' job enthusiasm and welcome challenges, thereby creating greater corporate value and future development.

The Group has various training programmes, internal and external, to fully develop its workforce. New employees are also provided with on-board training to help faster adapt to the operations of the Group. During the year 2019, the Group provided first-aid training to the frontline staff in the hotel of Madagascar.

Labour Standards

The labour standards may varied in different jurisdictions that the Group has operated and the Group has complied with the relevant labour standards for the year ended 31 December 2019. It is always the Group's policy to prohibit to employ any staffs who has under the legal working age for protecting minors.

The labour standards may varied in different jurisdictions that the group has operated. For example, the Group observes relevant labour standards of Labour Contract Law of the People's Republic of China 《中華人民共和國勞動合同法》 for the year ended 31 December 2019. There is a strict recruitment procedure through Human Resource Department and upon discovery of any child labour and use of forced labour, the person will be dismissed immediately and the Board will discuss and review the problem to prevent it from happening again. For the year ended 31 December 2019, there is no labour dispute between the company and its staff.

僱傭及勞工常規 (續)

發展與培訓

本集團始終相信，個人發展在為業務發展奠定堅實基礎方面起重要作用。本集團致力定期提升員工之專業技能及知識、標準及綜合能力。本集團亦激發僱員之工作熱情，迎接挑戰，從而創造更高的企業價值及實現更好的未來發展。

本集團制定多項內部及外部培訓計劃，以充分發揮其勞動力。此外，本集團亦為新僱員提供入職培訓，幫助彼等更快適應本集團之營運。於二零一九年，本集團為馬達加斯加酒店的一線員工提供急救培訓。

勞工準則

本集團營運所在的不同司法權區之勞工準則可能各異，而本集團於截至二零一九年十二月三十一日止年度遵守相關勞工準則。本集團之一貫政策為禁止僱用任何法定勞動年齡以下之員工，以保護未成年人。

本集團營運所在的不同司法權區之勞工準則可能各異。例如，截至二零一九年十二月三十一日止年度，本集團已遵守《中華人民共和國勞動合同法》之相關勞工準則。本集團透過人力資源部實行嚴格的招聘程序，一旦發現有僱用任何童工及強制勞工的情況，會立即解僱有關人員，且董事會事後將討論及檢討有關問題，防止問題再次發生。截至二零一九年十二月三十一日止年度，本公司與其員工之間並無任何勞資糾紛。

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OPERATING PRACTICES

Supply Chain Management

The Group aims to provide comprehensive solutions that meet customers' needs and establish a comprehensive vertical supply chain management system through resource integration and supplier screening and management.

The objectives are to deepen the collaborative relationship with the suppliers and to create competitive advantages in the value chain, thereby aim to enhance the impact on the society and environment. The Group also tended to maintain long term relationship with its suppliers for ensuring stable supply.

The Group has business in the hospitality industry, during the year ended 31 December 2019, the Group has carefully selected its suppliers for providing to ensure the quality of the products, and endeavour to ensure their business partners throughout the supply chain follows the same stance on sustainable development. The Group has established the policy to maintain long term relationship with the major supplier.

To enhance the sustainability of the supply chains and minimize carbon footprints, the Group tried to source the raw materials locally. In 2019, the major 25 suppliers in the hotel management are all located in Madagascar.

經營常規

供應鏈管理

本集團旨在提供全面解決方案以滿足客戶需求及透過資源整合與供應商篩選及管理建立全面的供應鏈管理系統垂直格局。

我們的目標為鞏固與供應商之間的合作關係並創造價值鏈競爭優勢，從而增強對社會及環境的影響。本集團亦擬與其供應商維持長遠關係，以保證穩定供應。

本集團從事酒店業務，於截至二零一九年十二月三十一日止年度，本集團慎重選擇提供相關產品之供應商以確保產品質量，並致力確保整個供應鏈中的業務夥伴於可持續發展方面保持相同立場。本集團已制定有關與主要供應商維持長期關係之政策。

為提高供應鏈的可持續性並盡量減少碳足跡，本集團盡量在當地採購原材料。於二零一九年，酒店管理業務的25名主要供應商均位於馬達加斯加。

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OPERATING PRACTICES (Continued)

Product Responsibility

Financial Services

The Group provides financial services to meet the customer's financial needs, the Group implements specific procedures to ensure the quality of the services and products provided. The financial services or products provided to customers are tailored to their financial background and risk tolerant level. The Group is committed to providing clear information for customers to make an informed decision.

Property Management

To ensure the health and safety of patrons and employees of the vicinity of the Groups' property, whether in the construction and/or operation, the building of the Group would be tested and maintain and repaired to ensure the property's safety quality. The products of the Group are subjected to the Product Quality Law of the PRC, which makes the company have a responsibility to compensate for the damage done to a person or property if the products defect.

The Group strictly complies with the Advertising Law of the People's Republic of China and requires related parties to do likewise in the advertising contract.

Protection of Customer's Data

The Group's employees are obligated to retain in confidence any and all information obtained in connection with their employment, including, but not limited to, trade secrets, client information and other proprietary information.

During the year ended 31 December 2019, the Group did not aware of any leakage of customers' data in the business segment of property management, hotel management and financial services.

經營常規 (續)

產品責任

金融服務

本集團提供金融服務以符合客戶之融資需要。本集團實施特定程序以確保所提供服務及產品之質量。向客戶提供之金融服務或產品乃根據其財務背景及風險承受水平度身定製。本集團承諾為客戶提供明確資訊以便其作出知情決定。

物業管理

為確保於建設及／或營運過程中保障本集團物業周邊地區顧客及僱員之健康與安全，本集團樓宇會進行測試、維護及維修，以確保物業之安全質量。本集團產品遵守《中國產品質量法》，當中規定公司須就因產品缺陷造成的個人或財產損失承擔賠償責任。

本集團嚴格遵守《中華人民共和國廣告法》，並於廣告合約中要求關連人士同樣遵守該法律。

保護客戶資料

本集團僱員須對與其僱傭有關之任何及所有資料保密，包括但不限於商業秘密、客戶資料及其他專有資料。

截至二零一九年十二月三十一日止年度，據本集團所知，概不存在物業管理、酒店管理及金融服務業務分部的客戶資料遭洩露之情況。

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OPERATING PRACTICES *(Continued)*

Anti-Corruption

The Group prevents employees from corruption, theft, fraud and embezzlement. Various documentation and directives from our Human Resource function clearly state that employees should not offer, solicit or accept anything of material value to or from a fellow employee, customer, supplier or other business associates in relation to the Group's affairs without the knowledge and consent of the Company. The contravention of these policies will be subject to disciplinary action or termination of employment.

The Group upholds a high standard of business integrity throughout its operations. Management considers a system with good moral integrity and anti-corruption mechanism as the cornerstone for the sustainable and healthy development of the Group. The Group has policies to comply with guideline on anti-money laundering and counter-terrorist financing of the jurisdictions the Group has operations in. Any suspicious transactions would be notified and reported to the relevant governing body by the responsible officer.

In respect of the Group's operation in China, the Group observes the relevant laws and regulations of Criminal law of the People's Republic of China 《中華人民共和國刑法》 and the Anti-Unfair Competition Law of the People's Republic of China 《中華人民共和國反不正當競爭法》. The Group has instructions and directives in relation to anti-money laundering and counter terrorist financing. For the year ended 31 December 2019, such events have never happened in the Group.

COMMUNITY

Contributing to society is a part of the Group's sustainable development strategy. The Group is committed to providing career opportunities to the locals and promoting the development of the community's economy. The Group would also seek more opportunity to contribute the social community in the coming future.

經營常規 (續)

反貪污

本集團嚴禁僱員貪腐、偷竊、欺詐及挪用公款。人力資源部之各種文件及指示明確規定，在未獲本公司知情且同意之情況下，僱員不得就本集團事務向同事、客戶、供應商或其他業務人員提供、徵求或接受任何有重大價值之物品。違反該等政策之僱員將受到紀律處分或終止僱用。

本集團於其營運過程中恪守高標準之誠信經營。管理層認為，建立具良好道德誠信及反貪污機制之制度乃本集團可持續健康發展之基石。本集團訂有政策以遵守本集團營運所在司法權區之打擊洗錢及恐怖分子資金籌集指引。如有任何可疑交易，負責人員將通知及向相關管治機構匯報。

就本集團於中國之營運而言，本集團已遵守《中華人民共和國刑法》及《中華人民共和國反不正當競爭法》等相關法律及法規。本集團就打擊洗錢及恐怖分子資金籌集訂有指示及指引。截至二零一九年十二月三十一日止年度，本集團並無發生有關事件。

社區

回饋社區為本集團可持續發展策略之一部分。本集團致力於為當地居民提供就業機會及促進社區經濟發展。未來，本集團亦將尋求更多機會為社區貢獻力量。



香港金融集團

HONG KONG FINANCE INVESTMENT HOLDING GROUP LIMITED

香港金融投資控股集團有限公司