

**CLIFFORD  
MODERN  
LIVING**

**祈福生活服務**  
CLIFFORD MODERN LIVING

祈福生活服務控股有限公司  
CLIFFORD MODERN LIVING HOLDINGS LIMITED

(Incorporated in the Cayman Islands with limited liability)  
Stock Code : 3686



**Environmental, Social and  
Governance Report  
2020**

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\* English translation for reference only. Should there be any inconsistency between the Chinese and English version, the Chinese version should prevail.



# ABOUT THIS REPORT

## REPORT INTRODUCTION

CLIFFORD MODERN LIVING HOLDINGS LIMITED (the “**Company**” or “**CLIFFORD MODERN LIVING**”), together with its subsidiaries (the “**Group**”) is pleased to present its 2020 Environmental, Social and Governance (“**ESG**”) Report (the “**Report**”), aiming to present to our stakeholders and the public in respect of the Group’s system establishment and performance in environmental, social and governance aspects in 2020.

## REPORT SCOPE

The Report covers the period from 1 January 2020 to 31 December 2020 (the “**Reporting Period**”).

Unless otherwise specified, the business scope covered by this Report is consistent with the annual report of the Company for the year ended 31 December 2020, including six main service segments: property management services, renovation and fitting-out services, retail services, off-campus training services, information technology services and ancillary living services.

## REPORT PREPARATION STANDARD

This report is prepared in accordance with Appendix 27 – Environmental, Social and Governance Reporting Guide (“**ESG Guide**”) to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

The preparation of this Report strictly adheres to the ESG Guide and reveals all information according to the reporting principles of “materiality”, “quantitative”, “balance”, and “consistency”.

## DATA SOURCE AND RELIABILITY STATEMENT

The information and data in this Report are obtained from official documents and statistical data within the Group or public data, and have been reviewed and approved by the internal supervision mechanism. The board of directors is responsible for the authenticity, accuracy and completeness of this Report.



# AWARDS AND RECOGNITIONS

No.	Unit	Award	Awarding Organization
I	Clifford Modern Living Holdings Limited	Caring Company Award	The Hong Kong Council of Social Service
II	Panyu Property Management Company	2020 Guangdong Province Property Service Comprehensive Development Strength Enterprise	Guangdong Province Property Management Industry Institute
III	Panyu Property Management Company	Guangzhou Property Management Industry Institute 2019 Outstanding Vice President Unit	Guangzhou Property Management Industry Institute
IV	Panyu Property Management Company, Foshan Property Management Company	2019 Panyu District Property Service Trustworthy Enterprise	Guangzhou Panyu Municipal Housing and Urban-Rural Development Bureau; Guangzhou Panyu Property Management Institute
V	Panyu Property Management Company, Foshan Property Management Company	2019 Five-Star Community in Panyu District, Guangzhou	Panyu Housing and Urban-Rural Bureau; Guangzhou Panyu Public Security Bureau; Panyu Property Management Institute; Panyu Convergence Media Center



## AWARDS AND RECOGNITIONS

No.	Unit	Award	Awarding Organization
VI	Foshan Property Management Company	The Most Beautiful Property Company – Foshan Clifford Property Management Ltd.	Guangdong Province Property Management Industry Institute
VII	Foshan Property Management Company	The Most Beautiful Property Project – Clifford Bayview	Guangdong Province Property Management Industry Institute
VIII	Foshan Property Management Company	Outstanding Member Unit of Guangzhou Panyu Property Management Institute	Guangzhou Panyu Property Management Institute
IX	Information Technology Service Company	Guangdong Province Enterprise of Observing Contract and Valuing Credit	Guangdong Province Market Supervision Bureau

VI



VII



VIII



IX



# RESPONSIBILITY TOPIC: FIGHTING THE PANDEMIC

At the beginning of 2020, the Coronavirus Disease 2019 (“**COVID-19**”) pandemic broke out across the country. The Group responded quickly and immediately established a team to conduct research on pandemic prevention and control, and implemented the prevention measures proactively fighting against the pandemic. Each service segment of the Group has also formulated a series of anti-pandemic measures to protect the health and safety of customers and employees. The results have been widely recognized by the society. At the launching ceremony of the 2020 Guangzhou Charity Month and the “6•30” Voluntary Day, we were recognized for our contributions to the community and society during the pandemic.

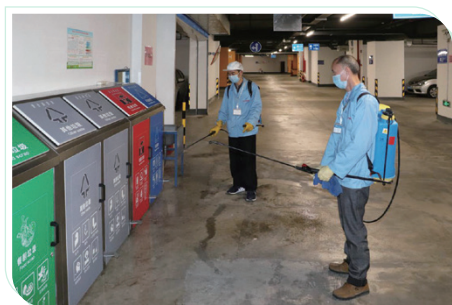
## BUILDING A STRONG COMMUNITY DEFENSE LINE

Since the outbreak of the pandemic, the property management company reacted promptly to ensure the health and safety of the residents in the community. We requested all internal and external line bus drivers to wear masks while on duty and arranged temperature checking at entrances and exits at the first instant. We not only increased the frequency of disinfection, but also enhanced public knowledge on pandemic prevention. We complied with national requirements to carry out isolation management for residents who lived in the buildings with confirmed cases. In addition, during the period of home quarantine, we have taken up the important responsibility of ensuring the normal living needs of community residents, and provided them with safe and convenient services during the pandemic, including the purchase of daily necessities, express delivery, and garbage cleaning, so as to prevent the spread of COVID-19. Our preventive measures against COVID-19 received positive comments from the community residents.

### Case sharing

#### Preventive Measures against COVID-19 taken by property management staff

In order to ensure that residents can live with peace of mind during the pandemic, the property management company undertakes tasks, such as sterilization and disinfection, resource raising, access management, temperature checking, health reporting, and publicity guidelines. We also conduct comprehensive disinfection and cleaning in crowded public areas in the community, such as recreational facilities, buttons, handrails and floors in elevators, household garbage disposal points, parking lots, etc.



Disinfection enhancement by property management staff

The Group uses smart technology in control measures. By equipping communities with thermal imaging temperature measurement systems and disinfection anti-mist cannon truck, while increasing the efficiency of body temperature checking and disinfection, it can reduce labour input and the infection risk of inspectors.

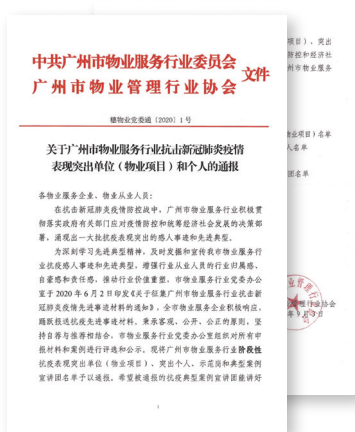


Case sharing

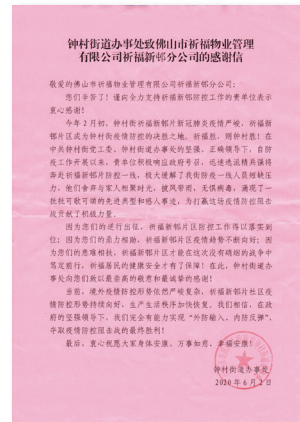
The anti-pandemic measures implemented by the property management service segment was recognized

The Group's performance in the community's anti-pandemic work has been recognized by the government and industry associations.

Guangzhou Property Management Association rated the property management company of the Group and the Panyu Clifford New Estate property project managed by the Group as "Outstanding Unit of Guangzhou Property Services Industry in the Anti-pandemic Performance". Individual Employees were awarded the "Outstanding Individual under Pandemic in Guangzhou Property Services Industry" and titled as "Advanced Individuals Patrolling Work for COVID-19 Prevention and Control". At the same time, the property management company also received an appreciation letter from the pandemic prevention unit of Zhongcun Sub-district Office, and the results of control measures have been widely recognized.



Appreciation Letter from the Municipal regarding COVID-19 Control measures



Property management company received appreciation letter by Zhongcun Street

SUPPORTING THE COMMUNITY TO FIGHT THE PANDEMIC

The retail services of the Group ensured adequate supply of daily necessities and strictly control the pricing. Staff were arranged to conduct price investigation in nearby wet markets every day to ensure that fresh food, cleaning and disinfection supplies, etc. are sold at normal prices. Immediate adjustments were requested if any violations were found, so as to ensure the living standard and cost of the residents and the general public.



### ENSURING EMPLOYEE SAFETY

After the outbreak of the COVID-19 in 2020, the Group attaches great importance to employee's pandemic prevention work. We quickly carried out pandemic prevention knowledge training for employees and provided pandemic prevention supplies to them, such as masks, disinfection items, protective clothing. Employees at work were required to record and check their body temperature. Workplace and canteens were disinfected three times a day and the disinfection time and area would be recorded for review. At the same time, we set up a 14-day quarantine dormitory for employees who return to work from other places after holidays, and distribute daily necessities to them to ensure the health and safety of every employee.



Frontline workers equipped with anti-pandemic items



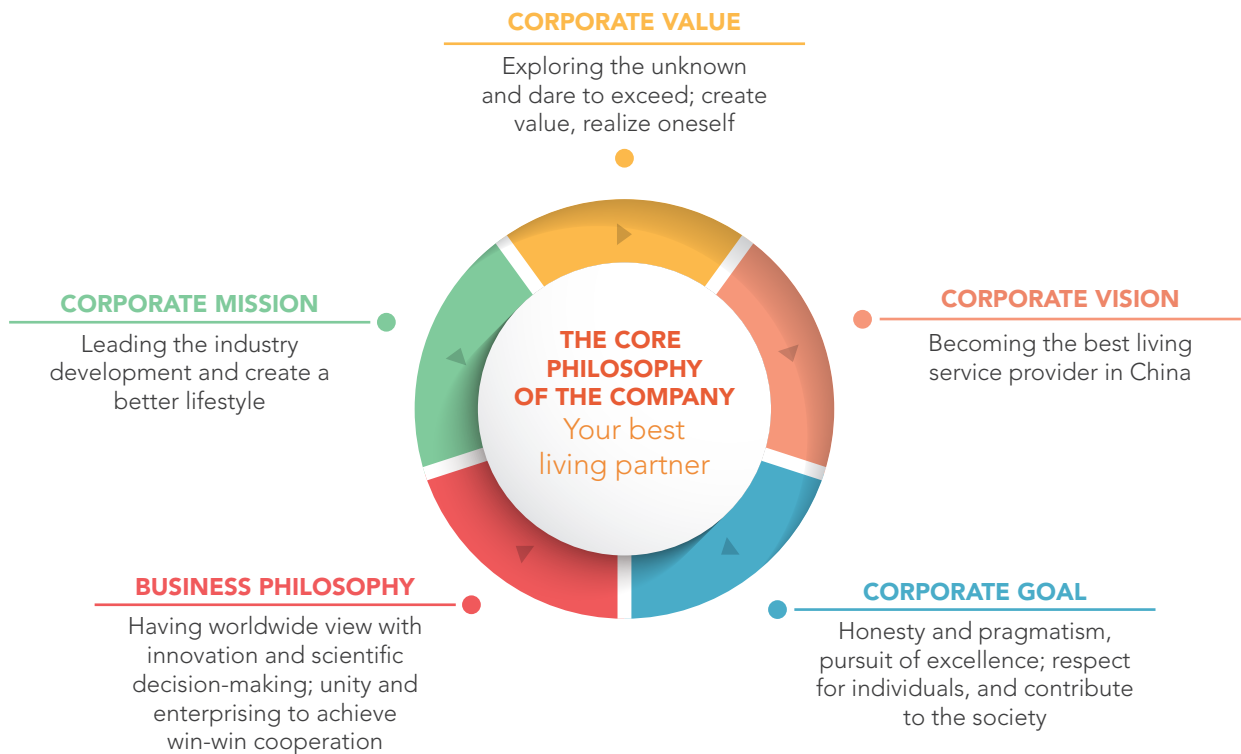


# 1 ESG GOVERNANCE

Since its establishment, the Group has been adhering to the motto of “Providing a Better Life for Customers”. It proactively fulfils its social responsibilities and integrates environmental, social and governance concepts into corporate policies and daily operation. The Group is committed to listening to our stakeholders and acting on our ESG management according to their expectations. We will continue to improve the management mechanism and strive to achieve a balanced development of economic benefits, environmental protection, and social responsibility.

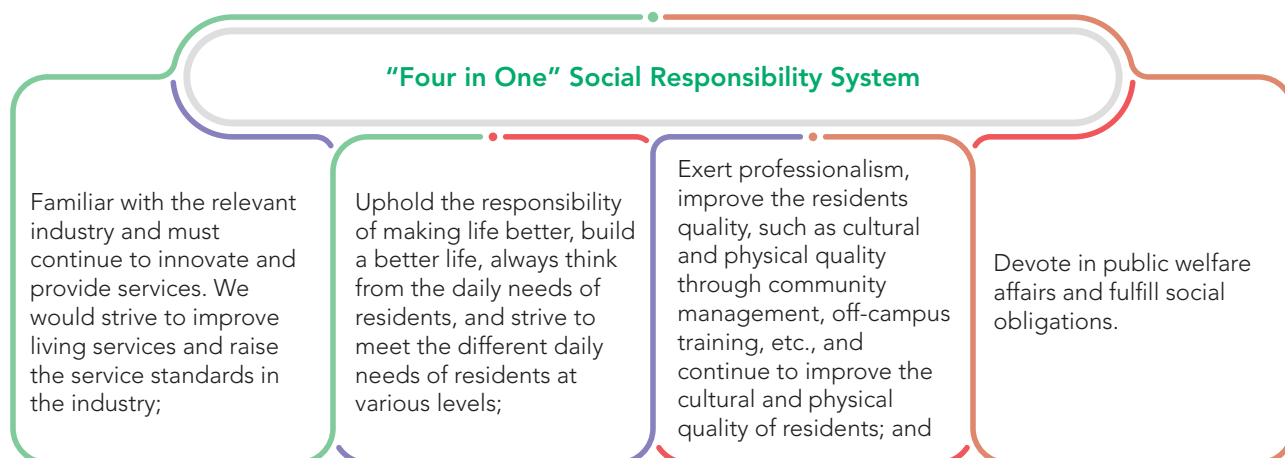
The Group upholds its core philosophy of “Your Best Living Partner” and regards “Leads the Industry Development and Creates a Better Lifestyle” as its corporate mission. It wholeheartedly provides customers with comprehensive home life solutions and is committed to becoming “China’s Best Living Service Provider”, conscientiously do a good job in business operation and development, and continue to create value for shareholders, customers, employees and other stakeholders.

## THE GROUP’S CORPORATE VALUE SYSTEM



### 1.1 ESG STRATEGY

The Group puts emphasis on ESG related work. It develops its business, while it also integrates environmental, social and governance considerations into business operations and management, ensuring and formulating its own characteristic “four-in-one” social responsibility implementation path.



### 1.2 ESG GOVERNANCE STRUCTURE

The Board of Directors highly values ESG issues, it is responsible for formulating the Group’s ESG strategy, leading the preparation of the annual ESG report, and is responsible for reviewing and approving the annual ESG report.

In addition, the Group has established an internal monitoring system and regularly carries out risk management assessments to ensure the adequacy and effectiveness of risk management (including ESG risk management) and internal control. Further information about the Group’s risk management and internal control could be found in the “Corporate Governance Report” section of this annual report.

### 1.3 INTEGRITY BUILDING AND ANTI-CORRUPTION

The Group pursues an integrity corporate culture and strictly abides by the “Company Law of the People’s Republic of China”, “Anti-Money Laundering Law of the People’s Republic of China”, “The People’s Republic of China Anti-Unfair Competition Law” and “Interim Provisions on Banning Commercial Bribery”. We maintain a zero-tolerance attitude to soliciting or accepting advantages, as well as any form of bribery, extortion, fraud, or money laundering in our operations by the formulation and implementation of the internal control systems, such as the “Procurement Process Anti-fraud Mechanism”. The Group advocates honesty, trustworthiness and integrity among employees. We relentlessly improve integrity rules and regulations and strengthens our internal accountability and reporting system. Integrity education and training are strengthened to create a clean and well-managed corporate atmosphere.



## 1 ESG GOVERNANCE

During the Reporting Period, the Group was not involved in any litigation cases related to corruption, bribery, fraud and money laundering.

### 1.3.1 Anti-Corruption Mechanism

In order to steadily promote anti-corruption and anti-bribery work in business activities and strengthen the internal control mechanism of the corporate, the Group requires all partners and suppliers to sign the "Integrity Statement" and actively take the following measures to avoid fraud.

- **Establishing a staff rotation mechanism:** Prevent employees from serving in the same position for a long time, which increases the risk of fraud;
- **Analyzing and compare market prices:** Establish a price database to analyze the rationality of purchased commodity prices;
- **Adopting a clear contract approval process:** Stipulate the authorization and approval process for employees at all levels to sign a business contract;
- **Auditing the accounts of key positions:** Audit finances regularly on the accounts of positions with a high risk of corruption; and
- **Setting up rewards and punishments on whistle-blowing policy:** Encourage internal employees to report fraud and reward them for verified cases, while fraudsters will be subject to severe penalties.

### 1.3.2 Reporting Channels and Processing Procedures

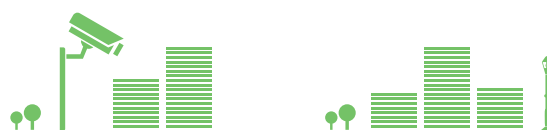
The Group has established a variety of reporting channels at the convenience of employees and customers, including online reporting methods, such as email, telephone, company website and WeChat official account, as well as offline complaint mailboxes located in offices, business premises, subsidiary canteens and bus stations. We encourage employees and the public to report any violations of integrity and discipline through reporting channels, so as to avoid reputation damage and economic losses of the Group timely.

After receiving the reported cases, the Group will carry out internal investigative procedures:

- Once the case is confirmed as improper, a relevant investigative report will be submitted to the board of directors;
- Employees who breach the policy shall be subject to disciplinary actions; for employees who violate the criminal law shall be transferred to the judiciary;
- Relevant business units are required to assess and rectify the internal control.

In order to protect the rights of whistle-blowers, the Group adopts strict confidentiality measures:

- The investigation process must be strictly implemented in accordance with the Group's relevant procedures. All types of collected reporting materials, the information of the whistle-blowers, and the reported channel would be filed confidentially to prevent disclosure.
- The information of the whistle-blowers is confidential and will be filed properly regardless of the investigation results.



### 1.3.3 Integrity Advocacy

- The conduct of all employees is regulated by the "Employee Handbook". The handbook clearly stated the reporting scope of corruption incidents, reporting channels, employee obligations and corresponding reward systems, to raises their awareness of anti-corruption.
- We regularly organise training workshops related to integrity for employees. Through on-site training and online training, we strive to encourage employees to participate in anti-corruption work and increase employee knowledge and awareness on integrity in five major aspects: business ethics, job responsibilities, business procedures, institutional mechanisms and external environment.
- Training on integrity practices is included in the orientation training for new hires.



Whistle-blowing training for employees





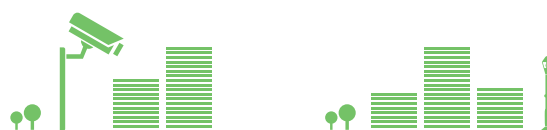
# 2 STAKEHOLDER PARTICIPATION AND IMPORTANT ISSUES EVALUATION

The Group reviewed and assessed the important ESG issues in 2019, combining the business and daily operations in 2020, we prepared a list of issues related to sustainable development. At the same time, through questionnaire surveys, face-to-face communication, on-site visits, combined with the expectations and needs of stakeholders, we evaluated and analysed the important ESG issues in 2020, forming an ESG materiality matrix and the list of material issues, which are used as the basis for the preparation of this Report.

## 2.1 STAKEHOLDER COMMUNICATION MECHANISM

The Group highly values relationship management with stakeholders, knowing that timely understanding of the opinions of stakeholders is essential to the sustainable development of the Group's business. We are committed to establishing multiple communication channels including reports, surveys and other platforms in daily operations to ensure that the voices of stakeholders can be fully heard. We are fully aware that building relationship with stakeholders is a continuous process. We will continue to optimize the communication mechanism and maintain close communication with stakeholders to understand their concerns and needs. We strive to keep information open and transparent, develop our business together with our stakeholders.

Stakeholders	Major Communication Channels	Interest and Expectations	Communication and Response
 <b>Customers/ Proprietors</b>	<ul style="list-style-type: none"> <li>Property service center</li> <li>Customer service hotline</li> <li>Official website</li> <li>Customer satisfaction survey</li> <li>Official Weibo and WeChat</li> <li>Customer interview</li> <li>Regular patrol</li> </ul>	<ul style="list-style-type: none"> <li>High-quality products and services</li> <li>Customer information protection</li> <li>Business integrity</li> <li>Compliance operations</li> </ul>	<ul style="list-style-type: none"> <li>Improve products and services quality</li> <li>Use of information technology</li> <li>Optimize internal control and risk management</li> <li>Improve customer communication mechanism</li> </ul>
 <b>Employees</b>	<ul style="list-style-type: none"> <li>Intranet</li> <li>Staff meetings</li> <li>Interview</li> <li>Activities and training</li> <li>Online survey</li> </ul>	<ul style="list-style-type: none"> <li>Legal right protection</li> <li>Clear career pathway</li> <li>Salary and remuneration</li> <li>Healthy and safe working environment</li> </ul>	<ul style="list-style-type: none"> <li>Establish barrier-free communication channels for employees</li> <li>Improve the career promotion mechanism</li> <li>Competitive salary</li> <li>Strengthen the safety management system</li> </ul>



## 2 STAKEHOLDER PARTICIPATION AND IMPORTANT ISSUES EVALUATION

Stakeholders	Major Communication Channels	Interest and Expectations	Communication and Response
 <b>Government and regulatory body</b>	<ul style="list-style-type: none"> <li>• Regular visits</li> <li>• Policy communications</li> <li>• Host or attend meetings</li> <li>• Public events</li> <li>• Tax information submission</li> </ul>	<ul style="list-style-type: none"> <li>• Respond to national policies</li> <li>• Compliance with laws and regulations</li> <li>• Lawful operations and tax payments</li> <li>• Promote employment</li> </ul>	<ul style="list-style-type: none"> <li>• Adjust development strategy</li> <li>• Receive research and supervision</li> <li>• Strengthen anti-corruption and integrity practices</li> <li>• Actively participate in regional co-construction</li> </ul>
 <b>Investors/ Shareholders</b>	<ul style="list-style-type: none"> <li>• Shareholder meeting</li> <li>• Financial report</li> <li>• Official website</li> <li>• Public reporting</li> </ul>	<ul style="list-style-type: none"> <li>• Business performance</li> <li>• Group's sustainable profitability</li> <li>• Rights Protection</li> <li>• Group's transparency</li> </ul>	<ul style="list-style-type: none"> <li>• Improve profitability</li> <li>• Enhance corporate value</li> <li>• Open shareholders meetings</li> <li>• Daily information disclosure</li> </ul>
 <b>Suppliers and partners</b>	<ul style="list-style-type: none"> <li>• Direct interview</li> <li>• Online survey</li> <li>• Supplier meeting</li> <li>• Annual review and evaluation</li> <li>• Bidding activities</li> </ul>	<ul style="list-style-type: none"> <li>• Mutual cooperation</li> <li>• Open and fair</li> <li>• Achieve common growth</li> </ul>	<ul style="list-style-type: none"> <li>• Optimize project management</li> <li>• Improve the supplier selection mechanism</li> <li>• Build a supplier communication platform</li> </ul>
 <b>Community</b>	<ul style="list-style-type: none"> <li>• Activity cooperation</li> <li>• Interviews and investigations</li> <li>• Public reporting</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental protection in the community</li> <li>• Dedicated to social welfare</li> <li>• Create a harmonious community</li> <li>• Promote community development</li> </ul>	<ul style="list-style-type: none"> <li>• Fully practice green operations</li> <li>• Carry out public welfare projects</li> <li>• Actively participate in community</li> <li>• Provide high-quality cultural resources</li> </ul>
 <b>Industry Association</b>	<ul style="list-style-type: none"> <li>• Regular visits</li> <li>• Activity cooperation</li> <li>• Host or attend meetings</li> </ul>	<ul style="list-style-type: none"> <li>• Facilitate industry growth</li> <li>• Fair play</li> </ul>	<ul style="list-style-type: none"> <li>• Industry experience exchange</li> <li>• Participate in industry events</li> </ul>

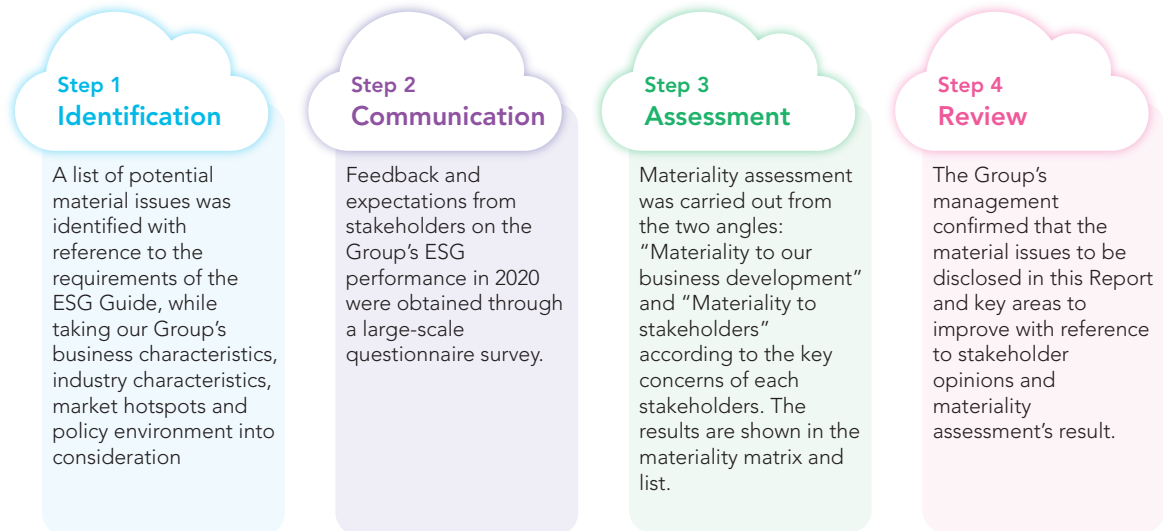


## 2 STAKEHOLDER PARTICIPATION AND IMPORTANT ISSUES EVALUATION

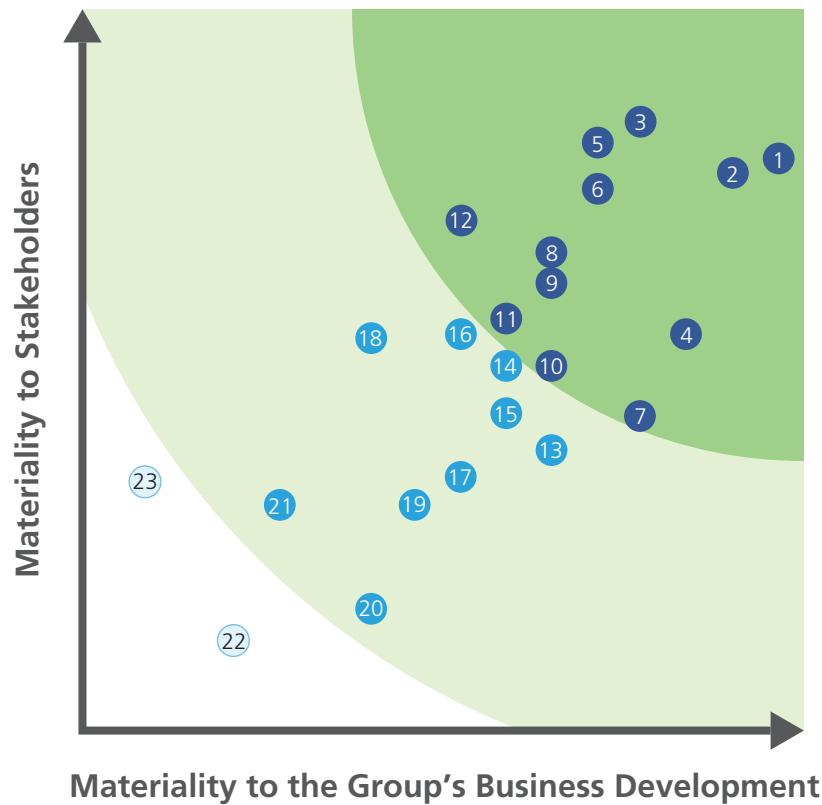
### 2.2 2020 MATERIALITY ASSESSMENT

We recognize the importance of assessing important ESG issues and strictly abides by the analysis and evaluation process. By combining our business development, industry characteristics and national policies with the expectations of our stakeholders, we identified and updated material ESG issues in 2020 through surveys and researches carried out in multiple channels, in order to effectively disclose the Group's ESG information and continuously improve the management of related matters.

In 2020, we adopted the following steps to assess the materiality of key ESG issues.



**2.3 MATERIALITY MATRIX AND LIST OF MATERIAL ISSUES**



<b>Vital</b>	1	Customer satisfaction and complaint handling
	2	Service and product quality
	3	Employee remuneration and benefits
	4	Compliance and anti-corruption
	5	Customer privacy and information security
	6	Employee health and safety
	7	Diversified recruitment and team building
	8	Staff training and promotion
	9	Environmental promotion
	10	Corporate internal governance enhancement
	11	Customer health and safety
	12	Child labor and forced labor
<b>Essential</b>	13	Energy consumption
	14	Maintain and protect intellectual property rights
	15	Sustainability management of supply chain
	16	Labor rights protection
	17	Participate in social welfare activities
	18	Sewage and waste disposal
	19	Community development
	20	Responsible marketing and promotion
	21	Save water resources
<b>Important</b>	22	Awareness towards climate change
	23	Exhaust gas and greenhouse gas emissions





# 3 QUALITY SERVICE

The Group strictly abides by the “Urban Real Estate Administration Law of the People’s Republic of China”, “Property Management Ordinance”, and “Product Quality Law of the People’s Republic of China”. We have taken a number of measures to ensure the quality and safety of our products and services. Adhering to the core concept of being “your best life partner”, we are committed to providing quality services and make a better life for proprietors and customers.

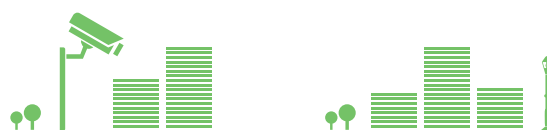
## 3.1 IMPROVING PRODUCTS AND SERVICES QUALITY

We aim to provide customers with more convenient services and create a better living environment and are committed to optimizing the quality of our business products and services. In 2020, measures are implemented in each service segment to ensure the quality and safety of the services and products provided by the Group with rigorous systems.

### 3.1.1 Quality Assurance of Property Management Services

Our property management service company upholds the philosophy of “providing customer-oriented services and generous support to our customers”, while we insist on delivering standardized and high-quality services to customers.

- **System Standardization:** Standardize our service scope and content through setting up management systems, such as “Customer Complaints Handling Standards”;
- **Property Management in Grid:** Divide regulatory areas into multiple grids according to the number of households and geographic locations and professional grid management is performed. There is a customer service center in each grid to provide wholehearted property management services to customers;
- **Service Quality Assessment:** Comprehensive services process assessment system is developed to carry out effective control, assessment and improvement on service process according to customer needs at all levels. If the property service company has established an inspection team on service image, then it shall visit the site and assess the service quality twice a week, so as to improve the service quality consistently;
- **Establishing Specialty Service Department:** Specially decided for our customers to provide all-round property management service, such as 24-hours patrol, emergency assistance, regular water tank cleaning, regular water quality testing, and public areas cleaning; and
- **Providing value-added Services:** Provide household cleaning, electrical maintenance and other services according to the daily needs of customers.



## Case sharing

### The security guard of the property management company sincerely helped residents to solve their problems

On January 7, 2020, Mr. Chen, the security guard of Panyu Property Management Company, received a request from a resident that his father who was suffering from Alzheimer's got lost. Noticing the serious situation, Mr. Chen immediately reported the case to his supervisor and asked his colleagues to assist in the search. With the help of colleagues, the lost person was found.

Later, on the afternoon of January 10, 2020, the resident got involved in another accident that he was unable to move after a fall. Mr. Chen immediately called for help and accompanied him until the ambulance arrived and lift him into it.

We received a silk banner and an appreciation letter from the resident to recognize his support during the accidents.



Mr. Chen, the security guard, received a silk banner from residents

### 3.1.2 Quality Assurance of Retail Products

The retail service company of the Group has formulated the "Job Responsibility Management System for Operations Department" to regulate the standards and procedures in terms of service scope, methods, complaint handling, etc., to ensure good service quality.

In order to ensure the quality of the product sources, the retail service company evaluated suppliers on several aspects during the procurement stage, including quality assurance, entrustment authorization, operating conditions and employee capabilities, to ensure all suppliers comply with the product quality control standard of the Group.

We impose a strict management system on expiry date to ensure product quality and safety:

- Operate daily checking on the expiry date of fresh products and products stored in low-temperature or with short shelf life in all our retail stores;
- Monthly check on the expiry date of the products with a shelf life longer than half year; and
- Products will be removed from shelf immediately if the expiry date is approaching or it is deteriorated or damaged.

## 3 QUALITY SERVICE

Complied with the “Law on Protection of Consumer Rights and Interests” and relevant regulations, the Group has established procedures for return and exchange of goods. If a claim is requested due to quality issues, we will first evaluate the quality of the goods and arrange for exchange or refund if it is confirmed. The returned goods will be disposed. We continue to adopt a traceable system for consuming agricultural products to ensure the food safety by tracing the source of meat and vegetable products. In 2020, the Group has not occurred the circumstance that any products returned due to health and safety reasons.

### 3.1.3 Quality Assurance of Information Technology Service Engineering

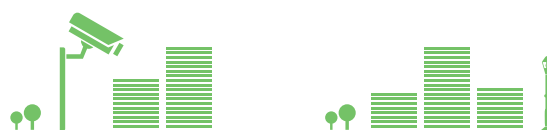
The information technology service company of the Group strictly abide by the “Product Quality Law of the People’s Republic of China”, “Regulation on the Quality Management of Construction Projects”, etc. and set out internal systems, such as “Project Review Mechanism Work Process”, “Project Quality Control Mechanism”, “Engineering Control Center Regulations” and “After-sales Service Department Management System”. we are committed provide customers with high-quality products and services.

The Engineering Project Inspection Team of the Group’s information technology services is responsible for the project quality. It supervises and checks the project quotation, procurement cost of engineering equipment, construction quality, and project progress and acceptance payment by monthly inspection and unscheduled checks. The result will be reported to the Group’s management. Any employees involved in non-compliance activities will be punished according to the severity of the case to guarantee the engineering project quality. Our information technology services business has obtained Certification of ISO9001 Quality Management System, ISO14001 Environmental Management System and ISO45001 Occupational Health and Safety Management.

### 3.1.4 Quality Assurance of Laundry Service

All cleaning products used in our laundry services are quality-certified and passed quality test. Specific types of non-phosphorus detergents are selected for different clothes to ensure the laundry quality while avoid damage to the clothes. We have applied laundry disinfectant and ultraviolet lamp lighting to disinfect the clothes thoroughly from chemical and physical levels.

We recognise the importance of customer service experience. Therefore, we adopted a new laundry management system to track every clothing in different processes, such as sorting, washing, ironing, verification and packaging, to prevent them from being lost. In addition, two smart clothing collection machines are set up in crowded area within the community to provide laundry services at any time to customers who may not be able to deliver their clothes at the business hours of the laundry.



### 3.1.5 Quality Assurance of Catering Service

The catering services company of the Group attach great importance to food and service quality. A variety of measures are taken to ensure the product quality and safety, including:

- Formulate the “Canteen Food Safety Management System” to strictly regulate the food safety. Suppliers are asked to provide food quality certificate on the day that they deliver the fresh ingredients. Relevant certificates for other ingredients are required to provide as well. The shelf life and quality of the inventory are checked regularly to confirm all food products met relevant requirements;
- Implement five regular management practices of “regular organization, rectification, cleanliness, monitor, and routine” to improve and maintain the cleanliness of the canteen environment and the food safety;
- Implement “Bright Kitchen” project, through the panoramic display of key locations and procedures, customers could understand the production process of each dish, so that they can eat at ease;
- Set up an independent storage room to store food, and separate raw and cooked foods in storage, while different washing tanks are used for different ingredients to ensure the food quality and avoid cross-contamination;
- Canteen staff must hold health certificate and hygiene knowledge training certificate and maintain personal hygiene. If they suffer from diseases that affect food hygiene, they should immediately leave their job position and returned until they recovered.



### 3.2 SMART AND INNOVATIVE SERVICE APPLICATION

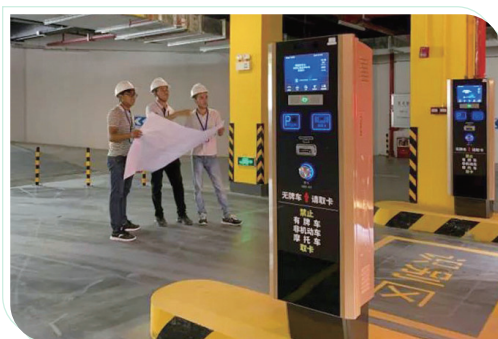
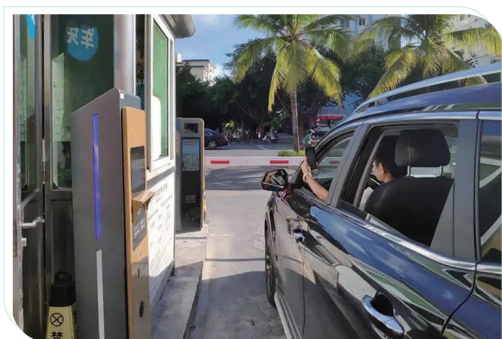
The Group strives to build smart services and adopts modern information technology to provide intelligent living services for our customers, improving their living experience and bringing happiness to them.

The information technology services under the Group focuses on the development of intelligent engineering, information system integration, security systems to provide customers with leading intelligent system solutions. Community property services are our work foundation, building smart communities with smart parking, smart access control, smart surveillance to strengthen the community safety and reduce safety risks by using smart facilities.

#### Case sharing

#### Unattended parking management

In 2020, information technology services company launched the unattended parking lot management system and the unattended sentry box has been realized at Clifford Wonderland in Panyu, Guangzhou. It has successfully created a smart and diversified mode of sentry box by adding smart access, smart payment, smart cloud system and smart management.



The unattended parking lot



### 3.3 CUSTOMER HEALTH AND SAFETY

The health and safety of customers are highly recognized by the Group and we strictly adhere to the “Work Safety Law of the People’s Republic of China”, “Fire Protection Law of the People’s Republic of China” and “Property Management Ordinance of the People’s Republic of China” and put together the “Safety Production Management System” to create a safe community environment. To achieve this, we have taken the following measures to increase the safety of the community:

- Gatekeeper management: Set up security posts in the community; apply the license plate recognition system to identify and manage vehicles operating in the community;
- Surveillance management: Increase the patrolling area and frequency of the security guards; install surveillance cameras to cover the entire area of underground parking lots, and properly store the surveillance records;
- Fire management: Organize regular activities and fire drills to popularize fire safety knowledge to customers and improve our ability to deal with fire incidents;
- Management plan: Formulated “Emergency Plan for Handling Incidents of Clifford Property”; and
- Emergency management: The property management company has a full-time fire brigade and is equipped with 2 fire trucks, which can provide the owners with professional fire safety protection.

#### Case sharing

#### Fire Fighting Activities

On November 14, 2020, in order to increase residents awareness of fire safety, Panyu Property Management Co., Ltd. organized “Clifford Estate Fire Safety Event Day” with Clifford Fire Brigade and Panyu Fire Squadron, which attracted more than 200 residents to participate in the event. Activities included fire case analysis and safety education, such as operation guidance on common fire extinguisher.



Clifford Estate Fire Safety Event Day

### 3.4 COMMUNICATIONS WITH CUSTOMERS AND COMPLAINTS HANDLING

The Group appreciates customer needs and opinions, therefore, multiple communication channels, such as suggestion boxes, complaint hotlines, and on-site service desks are established to collect customer opinions. We dedicated to respond to their needs and continuously optimize the products and services quality.

#### 3.4.1 Multi-Communication Channels with Customers

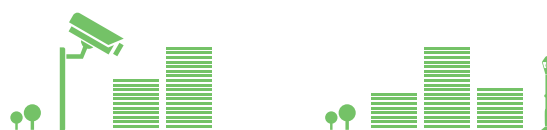
To collect and understand the opinions from residents and customers, the Group regularly conducts large-scale surveys, such as customer satisfaction surveys. Each business segment implements investigation on customer needs and satisfaction surveys to understand their needs by residents seminars, questionnaires, opinions collection on WeChat, internet investigations and customer visits so as to improve service quality and increase customers satisfaction.

#### 3.4.2 Prompt Response to Customer Complaints

The Group compiled the “Management System for Customer Complaints” to clarify the complaint’s handling process, classification, liability, complaint escalation procedures and rewards and punishment requirements. We have established various complaint channels, including letters, faxes, e-mails, telephones, community WeChat public accounts, and on-site, to facilitate customer comments and complaints. In response to customer complaints, we determine the acceptance process based on the content and channel of the complaint and the type of complaint to ensure that the customer’s emotions are calmed and stabilized in the first time, and timely feedback is given to the person in charge of the relevant department to effectively verify and handle the complaint. Among them, in order to encourage customer service staff to deal with complaints in a serious manner, the information technology service company’s service frequency and user satisfaction information will be included in the year-end performance appraisal and promotion appraisal system. This incentive mechanism helps customer service staff improve the quality of customer service.

After receiving complaints from customers, we will, firstly, classify the complaints according to the category and severity, then hand them to the responsible employees and request for prompt and proper response.

- Investigation should be finished by the property management service company within 48 hours after the incidents and response shall be given back to the customers within 72 hours;
- The retail service company strives to handle customer feedback properly and aim to process and respond to customers within 24 hours;
- The Laundry Service Company targets to respond to complaints on the same day they received, so as to provide prompt reply and follow up the customer requests on the service quality.



### 3.5 RESPONSIBLE MARKETING AND SALES

The Group strictly abides by the “Advertising Law of the People’s Republic of China” and industry regulations. The legality, authenticity and rationality of information and materials used in advertising, promotion and publicity are under evaluations and controls, which can only be presented to the public after review. Any deceptive and misleading advertising information and materials are strictly prohibited to protect the legitimate rights and interests of our customers.

### 3.6 CUSTOMER PRIVACY AND INFORMATION SECURITY

The Group adhere to the “Law of the People’s Republic of China on the Protection of Consumer Rights and Interests” and “Cybersecurity Law of the People’s Republic of China”. We obtained information security management system certificate and established “Data Security System for Residents” to regulate data collection and storage. The customer data will be handled confidentially and will be used for designated purposes to prevent leakage of customer personal data.

The collected customer data will be classified and stored in a special file room. Except for the customer service department, employees from other departments are not allowed to enter. The information access rights are also clearly stated for employees from different departments and job duties. All employees including directors do not have rights to export personal information of the residents. Personal account and password are given to employees who access to the system, their reading history will be recorded and is traceable. In addition, employees who manage or have access to the Group’s confidential data need to sign a confidentiality agreement to protect the customer information safety.

The Group has also prepared emergency handling guide for the breach of resident personal data. Once complaints are received, an internal investigation team will be formed quickly to investigate the cases by viewing video surveillance in file room and checking the computer records of the employees. If the case is confirmed, responsible employees will receive internal punishment or will be handed over to judicial institutions.





# 4 ENVIRONMENTAL PROTECTION

The Group embeds the concept of harmonious coexistence of human and nature. Environmental protection is taken into our strategic plan of business development. It is our principle and priority to minimize environmental damage in our operation strategy and prioritize the reduction of environmental ramifications. We are committed to building a green and low-carbon community, advocating green operations and offices, minimizing the negative impacts on the ecological environment, and contributing to the national 2060 “carbon neutral” goal.

## 4.1 GREEN OPERATIONS

The Group strictly complies with the “Environmental Protection Law of the People’s Republic of China” and “Atmospheric Pollution Prevention and Control Law of the People’s Republic of China”. In accordance with the relevant law and regulations, we have various measures in place to reduce energy consumption and emissions, in order to protect the environment and integrate green development principles into every facet of the business. All our business segments have recorded data on emissions, energy and water consumption and waste volume. Through data collection and analysis, we have established and improved measures to reduce emissions, consumption and improve waste management. At the same time, we continue to improve the environmental management system, obtain related certification systems, and continue to make efforts to improve the environmental awareness of all employees.

### 4.1.1 Emissions Management

#### 1) Exhaust gas emissions

The exhaust gas emissions generated by the Group largely derived from the combustion of fossil fuels used in our corporate vehicles for each service segment and exhaust smoke from the use of boilers in the laundry. In 2020, we actively promoted green operations, practiced green development and reduced emissions of nitrogen oxides, sulphur oxides, and particulates through the following measures:

- To reduce gasoline usage and exhaust emissions, property management company takes initiatives to replace the traditional fuel vehicles by hybrid or electric vehicles; and
- The laundry selects natural gas as boiler fuel, a form of clean energy, which greatly reduced the emissions of harmful substances, such as particulates and hydrogen sulfide during the combustion process, meeting the national environmental protection requirements.

#### 2) Sewage Treatment

The laundry of the Group produces sewage in daily operations, which is purified by the professional sewage treatment system in the laundry. Purification procedures include precipitation, acid hydrolysis, tertiary biochemistry and phosphorus removal. The sewage treatment facilities in the laundry are operated and maintained by professionals to ensure the discharged sewage is properly treated and meets the relevant indicators of the environmental protection department. The laundry also collect water quality testing samples every quarter and send them to an independent third-party testing agency to ensure the wastewater treatment results meet compliance standards.



## Case sharing

**Implementation of sewage discharge monitoring**

The Group's laundry cooperates with external professional environmental companies to monitor sewage at all time and upload the real time data to the government environmental department. This year, the laundry used a well-known water quality online automatic monitor to keep track of the indicators of sewage more accurately to ensure the discharged sewage is effectively treated. The laundry also uses non-phosphorus washing powder as the main detergent to reduce the amount of phosphorus in the discharge.



Water Quality Online Automatic Monitor

The Group stipulates that the sewage generated by the daily operations of supermarkets, convenience stores and fresh food markets under retail service segment must be treated by sewage pipes. Direct discharge into rainwater wells is strictly forbidden to avoid adverse impacts on the environment. In addition, the cooked food and meat product merchants of the retail services will first separate the sewage into oil and residue before discharge.

**4.1.2 Noise Treatment**

The noise generated by the Group mainly comes from the daily operations of equipment and vehicles. In order to reduce the impact of noise on the surrounding living environment, the Group prioritizes the use of low-noise and low-vibration equipment when constructing, renewing, and expanding production equipment, and adopts sound insulation covers, sound insulation rooms and mufflers to reduce noise. All our vehicles are installed with compliant equipment following national regulations to avoid affecting the surrounding environment. Apart from optimizing equipment specifications, the Group also clearly stipulates that no noise-generating constructions or renovation activities should be carried out on public holidays, festivals and holidays and at night.

**4.1.3 Waste treatment**

The Group strictly abides by the "Environmental Protection Law of the People's Republic of China" and the "Law of the People's Republic of China on the Environmental Pollution Prevention and Control by Solid Wastes". It formulates relevant internal regulations on waste management, and follows the principles of reduction, recycling and harmless waste management. We give priority to the comprehensive utilization of reusable solid wastes, and classifies general waste and hazardous waste according to the "National Hazardous Waste Inventory" and proper waste management in separate collect, storage, utilization and disposal. Hazardous waste is handled by certified third party recyclers to ensure effective management of wastes and avoid environmental pollution.

## 4 ENVIRONMENTAL PROTECTION

With regards to the food waste and cartons generated by the daily operations of fresh food markets, supermarkets and convenience stores under retail services, the Group has set up recycling bins for different kinds of wastes and has provided training for store staff. The wastes are recycled by the recyclers. We also hire a compliant professional company to clean the grease trap tank in the fresh food market every month to maintain its cleanliness and hygiene. Signs of Plastic Bags for charge are also posted up in our supermarkets to encourage customers to reduce the use of plastics and reduce waste at the source.

### 4.1.4 Energy consumption and carbon emission management

The Group strictly abides by the “Energy Conservation Law of the People’s Republic of China” and “Circular Economy Promotion Law of the People’s Republic of China” and formulates internal regulations, such as “Energy Conservation and Reduced Consumption Management System”, “Energy-saving, Power-saving, and Water-saving Management Regulations” and “Operations Code of Human Resources Department”, to promote various measures to save energy and reduce carbon emissions.

#### 1) Property Management Segment

The Group’s property management services company has formulated an energy-saving management system and has adopted a refined management plan to reduce electricity consumption by updating equipment and facilities:

- Real-time monitoring of the operation status of fire-fighting fans, generator sets, water collection well pumps through network platform to prevent unnecessary electricity consumption due to incorrect operation;
- Regularly count the electricity consumption data of each area and compare the usage every month to verify the effectiveness of the energy-saving measures; Timely arrange personnel for maintenance if abnormal electricity consumption is found;
- Set the switching time of the equipment in the community according to the season and add a sensor to enable automatic switching of light; and
- Adopt smart building systems including building automation systems, smart lighting systems, and power monitoring systems to reduce energy consumption and carbon emissions while controlling operating costs.

#### Case sharing

#### Upgrading to energy-saving lighting system in areas under our management

In recent years, Foshan Property Management Company has renovated the street lamps and stairwell lamps of the main roads of Clifford South Bay Peninsula from traditional lighting lamps to LED energy-saving lamps. In 2020, we replaced 30 street lighting lamps with LED energy-saving lamps, saving 6,480 kilowatt-hours of electricity every year and around RMB4,000 for electricity costs.

Panyu Property Management Company has upgraded the lightings of its underground parking lot to LED radar sensor lights. The system automatically adjusts the brightness of the lighting in accordance with the dynamics of people or vehicles. In 2020, we modified the ventilation of the parking gates, saving costs of about RMB10,000.



## 2) Other Segments

The high-power electrical machines used in the laundry of the Group are equipped with a frequency converter. In addition, the high-power motor of the ventilation system is equipped with a timer device, which the power supply of the ventilation fan will be turned off during non-working hours to avoid unnecessary energy consumption.

The retail service segment of the Group have installed closed glass and air curtains beside and above the escalators of the supermarkets according to its geographical location to reduce the reliance on central air-conditioning and save electricity.

### 4.1.5 Water Resources Management

The Group implements water-saving measures in line with the relevant regulations stated in "Energy-saving, Power-saving and Water-saving Management Regulations". The measures include but not limited to:

- Regular taking of water meter readings to monitor and analyze water consumption. If abnormal water usage is found, we will arrange immediate checks on the pipe network and take effective measures to prevent leakage. In addition, we also take initiative in upgrading the equipment and enhancing public education to better utilize water resources;
- Our laundry uses a custom-made large collection tank to collect the condensed water generated by the use of various steam heating equipment in the washing workshop and the cooling water of the dry cleaning machine. The recycled water is used for pre-washing and main washing of linen to improve the water resource utilization; and
- We give priority to using rainwater or reclaimed water for sprinkling and promote water-saving irrigation methods, such as sprinkler irrigation, micro-irrigation and drip irrigation. We prohibit using tap water for irrigation to reduce water consumption.

In 2020, the Group encountered no difficulties in accessing water resources and had complied with the relevant laws and regulations.

#### Case sharing

#### Property management company renovated new watering facilities for greenery

In January 2020, new sprinkler facilities were installed for watering in Clifford South Bay Peninsula by Foshan Property Management Company, a subsidiary of the Group. The new facilities diminished the problems of manual watering from delay and wastage, increasing the water resource utilization rate. Compared to 2019, we reduced 12,775 tons of irrigation water in 2020, saving water bills by more than RMB34,000.



### 4.2 WASTE SORTING

With the guidance of Guangzhou Municipal Government and Panyu District Government, the Group’s property management segment formulates internal waste sorting management system in compliance with “Guangzhou Domestic Waste Classification Guidance” and actively exerts it by setting up an internal garbage sorting team, providing training for employees in the cleaning department and improving employee knowledge in waste sorting so as to facilitate waste sorting.

The property management company sets up recycling bins in the community, and arranges dedicated staff to encourage residents to sort their waste in accordance with government requirements, so that hazardous waste, non-hazardous waste and recyclables can be separated properly and effectively in collection and transportation, optimizing waste management, improving resource utilization, reducing environmental pollution caused by harmful substances and greatly improve the sanitary environment in the community.

Case sharing

#### Sample units of waste sorting in Panyu

- At the end of November 2020, in the activity of creating a community that meets standards for waste sorting, Clifford Mingdu Community became the first batch of community reaching the standards on Zhongcun Street;
- At the beginning of December 2020, Clifford Binfenhui Community became the second batch of communities in Zhongcun Street meeting the standards. Government departments and property associations have organized site visits to learn from the practice.

Case sharing

#### Active response to a series of publicity and education events with the theme of “Waste Sorting, New Fashion in Guangzhou”

The Group’s retail services actively responded to a series of thematic publicity and education events of “Waste Sorting, New Fashion in Guangzhou”, encouraging all employees to develop waste sorting habit in workplace and daily life. Through the promotion on waste sorting, we let employees realize the importance of domestic waste sorting and fully understand the standards and practices.



Waste Sorting Publicity for Employees

### 4.3 ENVIRONMENT AND NATURAL RESOURCES

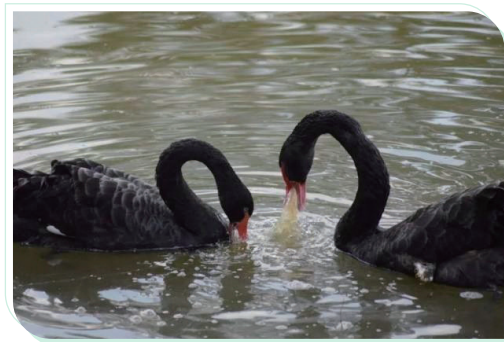
The Group recognizes the importance of environmental and natural ecology protection. We fully understand the impact of climate change on us and take actions to mitigate climate change, prevent soil and water pollution and reduce damages to the natural environment during daily operations by formulating a series of systems and standardizing relevant measures that should be taken by our business segments.

The Group strictly abides by the “Environmental Protection Law of the People’s Republic of China”, the “Wildlife Protection Law of the People’s Republic of China” and “Chinese Programme for Natural Protection”, striving to reduce the potential negative effects on biodiversity and natural ecological environment brought from business activities. For example, property management services use pesticides cautiously to reduce environmental pollution; laundry and retail services companies cooperate with government agencies in environmental impact assessment work to ensure all work procedures are in line with the national governance requirements on environmental pollution.

#### Case sharing

#### Carrying out swan conservation work

We have carried out swan conservation work for many years to promote the sustainable development of biodiversity by practical actions. Among them, there are dozens of swans in the lake of Panyu Clifford Estate. We set Huxin Island as an ecological protection area, arrange employees to help with the conservation and protection of the surrounding ecological environment, and guide residents to cooperate with conservation works to ensure providing a safe and suitable habitat for animals to coexist harmoniously with people.



Swan Family living in Panyu Clifford Estate



### 4.4 GREEN OFFICES

The Group advocates “green office and low-carbon” working, creating an energy-saving atmosphere in offices and increasing employees awareness on energy conservation and emission reduction.

- Post water-saving signs in the public water areas (such as toilets) of its operating locations to encourage employees to save water and cherish precious water resources;
- Formulate internal waste treatment regulations, all employees are encouraged to develop waste sorting habit in daily operations, and establish the environmental protection concept of “waste sorting, I go first”;
- Promote paperless office business model, encourage employees to replace traditional papers with electronic documents, and use recycled double-sided paper to reduce paper consumption;
- Encourage telephone and video conferences to reduce business travel and hence reduce exhaust gases and carbon emissions caused by business travel; and
- Plant green cover in office area to purify air and create a green working environment.

#### Case sharing

#### Participation in “Earth Hour 2020”

On March 28, 2020, the Group actively responded to the call of the World Wild Fund for Nature (WWF) and led all business segments to participate in “Earth Hour 2020”. Unnecessary lightings, power-consuming equipment and products were turn off in all office areas and stores between 20:30 to 21:30 that night. The activity increased the environmental awareness of all employees, and environmental protection concepts and low-carbon lifestyles were promoted to customers and the public, guiding the public to pay attention to global warming issues.



Earth Hour

## 4.5 ENVIRONMENTAL KEY PERFORMANCES LIST

ESG Indicators	Unit	Data of Year 2020
<b>A1.1 Types of emissions and respective emission data</b>		
Nitrogen Oxides	Kilogram	64.91
Sulphur Oxides	Kilogram	0.61
Particulates	Kilogram	5.79
<b>A1.2 Greenhouse gas emissions and intensity</b>		
Total greenhouse gas emissions	Ton of carbon dioxide	7,398.49
Greenhouse gas emission intensity	Ton of carbon dioxide/Per RMB1,000 operating income	0.02
<b>A1.4 Non-hazardous waste</b>		
Non-hazardous waste	Kilogram	29,006.14
Non-hazardous waste intensity	Kilogram/Per RMB1,000 operating income	0.07
<b>A2.1 Energy consumption and intensity</b>		
Direct energy consumption	Gigajoule	24,128.19
Indirect energy consumption	Gigajoule	27,233.79
Total energy consumption	Gigajoule	51,361.98
Energy consumption intensity	Gigajoule/Per RMB1,000 operating income	0.12
<b>A2.2 Total water consumption and intensity</b>		
Water consumption	Cubic meter	148,132.02
Water consumption intensity	Cubic meter/Per RMB1,000 operating income	0.35
<b>A2.5 Packaging material</b>		
Plastic bag	Ton	8.70





## 4 ENVIRONMENTAL PROTECTION

### Notes:

1. The above environmental data covers the period from January 1, 2020 to December 31, 2020. The scope of collection includes:
  - Energy use in office areas, supermarkets, fresh food markets, convenience stores and laundry of the group headquarters and each service segment;
  - Energy use of corporate vehicles and transportation vehicles in the Group headquarters and each service segment;
  - Business trips of employees in the Group headquarters and each service segment.
2. The emissions data disclosed in A1.1 above are obtained from the consumption of gasoline and diesel by the Group and each business segment. The relevant emission factors referenced from the "Reporting Guidance on Environmental KPIs" of The Stock Exchange of Hong Kong Limited.
3. The greenhouse gas emissions values disclosed in A1.2 above include the consumption of gasoline, diesel, pipeline gas, natural gas, and purchased electricity. Scope 1 emission factors are calculated with reference to the "Guidelines for Accounting Methods and Reporting of Greenhouse Gas Emissions by Public Construction Operators (Enterprises) (Trial)" issued by the General Office of the National Development and Reform Commission of China; Scope 2 greenhouse gas data are attributed to the purchased electricity. The greenhouse gas emission factors of power grid in Hong Kong and China referenced from the "Reporting Guidance on Environmental KPIs" of The Stock Exchange of Hong Kong Limited.
4. A1.3 Based on the business characteristics of the Group, we basically do not generate hazardous waste emissions. During the year, we only replaced a very small amount of waste batteries or ink/toner cartridges. Therefore, we did not collect and disclose specific emission data. The above-mentioned hazardous wastes were recycled and properly disposed of by qualified companies to prevent them from causing pollution to the environment.
5. A1.4 The non-hazardous waste of the Group means general waste, such as office waste and food waste generated in the office area.
6. A2.1 The energy consumption value derives from the use of direct energy (gasoline, diesel, natural gas) and indirect energy (purchased electricity). The energy consumption coefficient refers to the national "General principles for calculation of total production energy consumption" GB2589-2008T.
7. A2.2 The water consumption of the Group mainly comes from the operation of various business segments and office operations.
8. A2.5 The plastic bags usage of the Group is mainly from the paid plastic shopping bags provided to customers by the supermarkets in retail services segment and the plastic packaging bags used in laundry services.

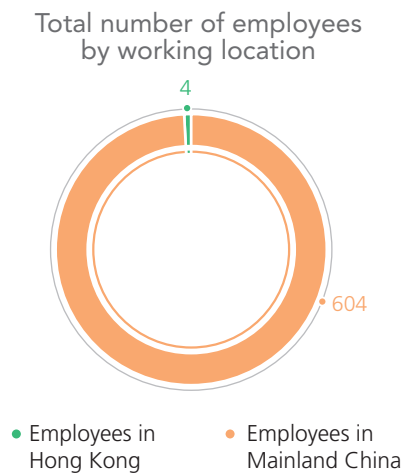
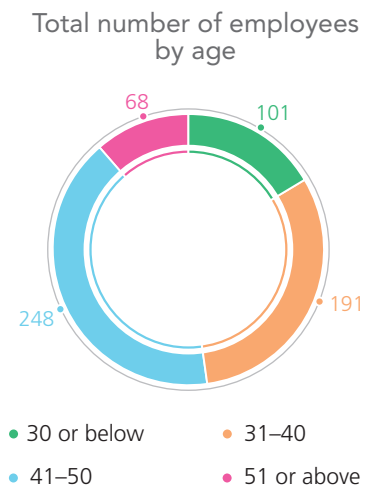
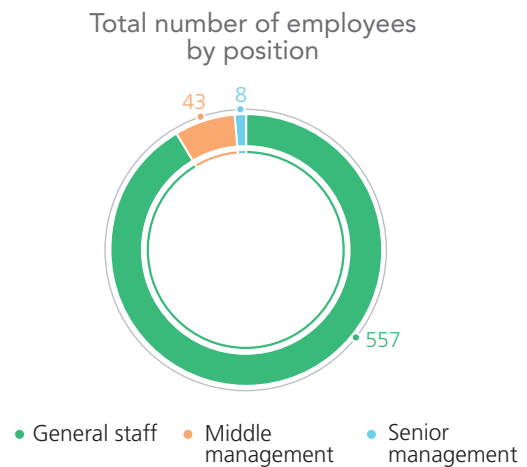
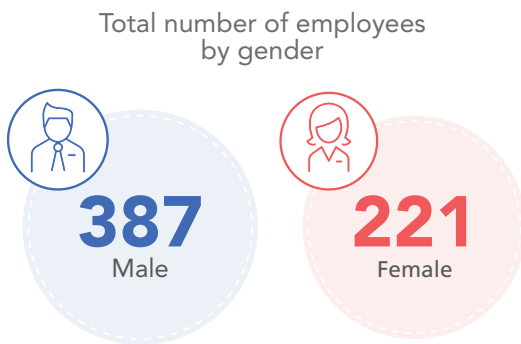


# 5 PEOPLE-ORIENTATED

The Group understands that employees are a valuable resource for the sustainable development of the corporate. We adhere to the people-oriented concept and strictly abides by the "Labor Law of the People's Republic of China", "Labor Contract Law of the People's Republic of China" and "Law of the People's Republic of China on the Prevention and Control of Occupational Diseases", formulating and implementing internal systems, such as "Human Resources Department Operations Code", to protect the legitimate rights and interests of employees, provide employees with a comprehensive training and development system, protect employee occupational health and safety and create a caring atmosphere in the workplace. We strive to achieve the goal of mutual growth of employees and the Group.

## 5.1 COMPLIANCE EMPLOYMENT AND RIGHTS PROTECTION

The Group has internally formulated recruitment systems, such as "Modern Living Holdings Limited Recruitment System Regulations" and "Employee Handbook", to continuously improve and standardize the recruitment process. With the principle of "non-bias, fairness, and openness", it conducts campus recruitment, external recruitment and internal referral. Candidates will be selected based on their performance.



## 5 PEOPLE-ORIENTATED

### 5.1.1 Compliance Employment

The Group fully respects international human rights conventions and labor standards in terms of employment, strictly abides by the "Labor Law of the People's Republic of China", "Labor Contract Law of the People's Republic of China" and the "Law of the People's Republic of China on the Protection of Minors" and eliminates employing child labor and forced labor. At the same time, we strive to improve the human resources management system, formulate an internal "employee handbook", sign labor contracts with employees on top of the voluntary principle, strictly implement full employees contract management, clarify the rights and obligations of employees. We maintain a zero tolerance attitude to child labor, forced labor, harassment and abuse in workplace, aiming to create an equal and harmonious working environment for employees.

### 5.1.2 Equal Opportunities

The Group follows the principle of anti-discrimination and diversification. As an equal opportunity employer, we select candidates, treat and promote employees fairly and their career path would not be affected due to ethnicity, race, marriage, gender, region and religious beliefs. We are committed to building a diversified talent structure with our employees who come from different regions. The Group pays attention to accepting and hiring disabled employees and base on their skills to provide equal benefits and treatments to them. We aim to maintain an equal working atmosphere and promotion path. During the reporting period, the Group did not receive any complaints about violations of employee rights.

## 5.2 EMPLOYEE REMUNERATION AND BENEFITS

The Group provides competitive remuneration and benefits to employees, while adopting many measures to protect their rights and benefits. Reasonable salary is offered at recruitment and is determined based on their education, work experience and job positions. It will also be adjusted based on their performance appraisal to ensure the wage is reasonable. In order to motivate employees, we also conduct regular market surveys to obtain the current compensation and benefits offered in the market and use this as a reference to reward and retain outstanding talents by increase the wages.

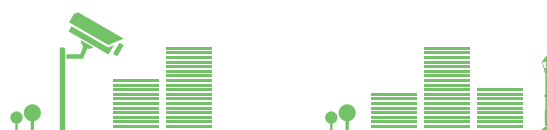
We strictly abide by national laws and regulations to provide employees with a comprehensive welfare system and statutory benefits, such as pension insurance, medical insurance, unemployment insurance, work injury insurance, maternity insurance, housing provident fund, statutory holidays and paid annual leave. On this basis, the group also arranges additional internal transportation services, meal supplements, double pay at the end of the year, anti-cancer funds, subsidies for children of employees in difficulties, workday coffee breaks as well as organizes festive activities for employees.

## 5.3 RECRUITMENT ASSESSMENT AND PROMOTION

The Group pays attention to the growth of employees and continues to improve the internal human resource management system and support the career development of employees from recruitment, transfer to assessment and promotion, enhancing their job motivation and their sense of identity with the Group's culture, so as to achieve the mutual growth of talents and the Group.

### 5.3.1 Recruitment Management

The Group has formulated internal regulations, such as "Modern Living Holdings Limited Recruitment System Regulations" and "Employee Handbook", and adhere to the principles of objectivity, fairness, impartiality, and confidentiality during the recruitment process to provide a fair recruitment environment. We attract talents from online advertising, campus recruitment, and internal competition to enlarge our talent pool.



In addition, we also provide employees with internal promotion or transfer opportunities. Employees can obtain information about vacant positions within the group on our internal platform. They can apply for the positions through self-recommendation and participate in the screening process, while includes giving a speech and answering questions in public. We select suitable candidates based on business needs and their performance. Selection results will be publicized on internal platform for 15 days to increase the transparency of the application process. After passing the appraisal, the promotion or transfer of the employees will be recognized, and they will also receive compensation adjustment. Through the recruitment process, the potential of employees is stimulated, and the employee structure is optimized.

### 5.3.2 Performance Appraisal Management

The Group strives to improve its employee performance appraisal approach and conducts comprehensive evaluation of the employee performance.

- Regular evaluation on the performance of general staff in terms of their technical skills, business skills and achievement; and
- For core management staff, additional evaluation on their operational capabilities, communication skills, organizational skills, innovative thinking and risk management are carried out.

The Group will conduct face-to-face communication with employees according to the appraisal results and the results will be used to determine their merit pay. In addition, employees who violate regulations or cause adverse impacts to the Group would receive punishment according to the code and maybe dismissed in severe cases.

#### Case sharing

### Selection of outstanding employees of the employment agency of the Group

On November 23, 2020, Employment Agency, a subsidiary of the Group, organized an excellent employee selection activity to recognize the outstanding performance of employees in the past year. The event adhered to the principles of fairness, impartiality and transparency and the awardees, the Best Employee of the Year and 3 Outstanding Employees, were selected by employees by vote. Employees with outstanding performance shared their experience in the event, which set a good example for other employees and enhance the communication among employees.



The Group's management presented awards to outstanding employees

## 5.4 STAFF TRAINING AND DEVELOPMENT

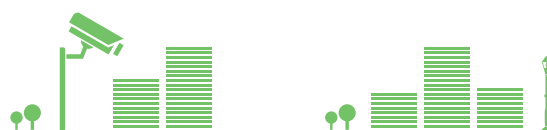
The Group attaches great importance to the growth and development of talents, hence it formulates and implements “Training Management System” to establish clear guidelines and regulations on training structure, training types, divisions and responsibilities of the training. We provide employees with a continuous learning platform, encourage and support them to participate in different types of training to achieve personal development and grow mutually with the Group. In this year, the Group carried out a total of 297 training sessions, with a total of 846 trainees.

### 5.4.1 Training System

The Group establishes a comprehensive training network led by the general manager. Different levels and depth of training are organized by Human Resources Department and other business departments to build a multi-level and multi-dimensional training system covering the needs of employees from all levels and positions. In 2020, we further improved our training system and diversified our training courses to cover induction training for newcomers, business professional knowledge training, vocational qualification certificate training and corporate system and procedure training to meet the employee needs at different stages and further empower the development of the Group.

#### Training System of the Group

Orientation training for newcomers	Training for new employees cover corporate guideline, professionalism and ethics, office equipment and facilities operations to help them familiarize themselves with their jobs quickly and integrate into the corporate culture.
Business professional knowledge training	The internal trainer team of each business department is responsible for designing training courses for each professional skill to improve the performance and professionalism of employees. In 2020, online job training were newly available to explore different possibilities in career development of our employees.
Vocational qualification certificate training	For employees who need to obtain relevant vocational qualification certificates, subsidies are granted to them to participate in training organized by professional training institutions or national departments to strengthen their professional knowledge.
Corporate system and procedure training	Employees obtain learning materials about the Group’s systems and management procedures through the online sharing platform, which provides convenience for employees to improve their efficiency in daily operations.



### 5.4.2 Internal Trainer System

The Group advocates mutual exchange and learning among employees and encourages them to share their experience with each other. To achieve this, we continue to improve the internal trainer system, in which the team members are referred by department heads and the member list is finalized after review and selection. By the end of 2020, we have more than 20 internal trainers distributed in different business segments, responsible for organizing annual professional knowledge training programs for each business segment. In addition, our Human Resources Department further empowered the system so as to improve the trainer teaching skills by organising training courses, such as TTT series.

### 5.4.3 Supervision and Evaluation Mechanism

The Group continues to improve the supervision and evaluation mechanism for employee training to ensure its quality and level. Employees who pass the training can receive subsidies from the government and will be awarded "Outstanding Employees in Training". These incentives effectively motivate employees to participate in training. We also attach great importance to the trainer teaching assessment; hence we implement a dual-track supervision mechanism between Human Resources Department and business departments and award "Excellent Trainer" to trainers who performed well in assessment, encouraging trainers to continue to improve their skills.

## 5.5 OCCUPATIONAL HEALTH AND SAFETY

The Group values occupational health and safety of employees and strictly abides by the "Safety Production Law of the People's Republic of China", "Fire Protection Law of the People's Republic of China", "Law of the People's Republic of China on the Prevention and Control of Occupational Diseases". Based on the law and regulations, "Safety Production Management System", "Work Safety Regulations and Procedures" and "Work-related Injury Management System" are formulated to take safety precautions to ensure occupational health and safety of our employees.

### 5.5.1 Comprehensive Safety Production Management System

Safety production systems of the Group:

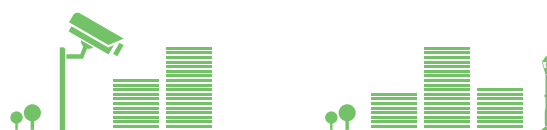
Name of regulations	Main content
"Safety Objective Management System"	The safety production goals and indicators are implemented in all departments in the form of safety goal responsibility documents. The implementation results are evaluated every six months.
"Safety Production Responsibility Management System"	Implementation of the safety production responsibility system of each department centered on the general manager. The corporate leaders at all levels, all employees and each functional department are responsible for the safety projects within their respective working areas.



## 5 PEOPLE-ORIENTATED

Name of regulations	Main content
"Safety Education and Training Management System"	Training contents are stipulated for pre-employment safety education for new employees, safety training for general managers and production deputy general managers, training for full-time safety officers, safety education for employees before the resumption of work, safety education for transfers and training for special operators.
"Safety Inspection System"	Organize two comprehensive safety inspections, two seasonal inspections and at least one professional inspection every year and conduct daily inspections of on-site work sites.
"Emergency Management System"	Establish an emergency plan system including comprehensive emergency plans, special emergency plans (such as firefighting and disaster relief, special operation accident rescue, flood prevention), on-site disposal plans and organize emergency rescue drills every six months.
"Safety Performance Evaluation Management System"	Establish a leading group and task force on safety performance evaluation, organize safety standardization performance evaluation at least once a year and rectify unqualified items in a timely manner.
"Fire Safety Management System"	Fireworks are prohibited in the whole area together with the warning signs. The company is equipped with fire-fighting equipment and conducts regular fire-fighting drills. Operators are present at each position responsible for monitoring the electrical components of the equipment to prevent fires from occurring.
"Safety Production Conference Management System"	Establish a safety work conference system including company-level, department-level safety conferences, pre-class meetings for departments and production site meetings to learn and exchange knowledge on safety production laws and regulations, safety accident cases, and production process operations.

All companies under the Group have established a sophisticated safety production management structure, clarifying the responsibilities on the safety of each liable person and manager at all levels and setting up a business operation safety quality team to check the company's operational safety issues on a regular basis to ensure the safety management measures are carried out effectively. Our business segments hold at least two fire safety drills respectively every year. We review the drills results and analyse the problems found during the drills, then we revise and improve the emergency plan in a timely manner.



### 5.5.2 Comprehensive Occupational Safety Protection Measures

The Group adopts a series of measures to protect the occupational health and safety of employees, the measures are as follows:

- Organizing regular training on emergency plan, emergency knowledge, first-aid training and safety tips for relevant staff to improve their safety awareness and emergency skills;
- Strictly requiring and supervising each company to formulate operation guideline for work safety, implement an emergency command system, establish an emergency rescue team, strengthen the provision of emergency materials and equipment and emergency protection;
- Supplies will be provided to employees with respect to their job nature and will be replaced regularly, including protective gloves, non-slip shoes, goggles, safety helmets, insulating gloves and insulating shoes;
- On the basis of purchasing the work-related injury insurance stipulated by the country, we purchase additional employer liability insurance, health insurance for employees. We also strengthen the implementation of the work-related injury liability system to actively prevent work-related accidents from occurring; and
- Regularly organizing diversified safety training and occupational health seminars to effectively improve employee self-protection skills and personal health awareness.

#### Case sharing

#### Training Seminar on Safety Production

In order to strengthen employee awareness on production safety and improve the Company's safety management level and abilities to prevent risks from occurring, the Group's Human Resources Department organized online training on production safety for all employees through WeChat. The lecturer of the training is Mr. Yu Shuxi, the first director of the Guangzhou Work Safety Supervision Administration and the founding chairman of the Guangzhou Work Safety Association. The training mainly focused on the theme of enterprise production safety, combining with actual conditions and cases, it explained the purpose of safety production education, enterprise safety production management, safety hazard investigation and management as well as accident prevention. At the same time, through analysing the typical corporate safety accidents that occurred in recent years, employees became more aware of the importance of safety production.



Case sharing

**Fire drill organized by the Company**

On December 28, 2020, the retail services launched a fire drill for safety evacuation and fire extinguishing equipment operation. Employees actively participated and cooperated, increasing their awareness of fire safety prevention, strengthening organizational abilities to assist customer in evacuation, enhancing self-rescue capabilities under fire and fire safety Management. The fire drill improved the Company's ability to deal with fire emergency incidents and strengthen occupational health protection.



A fire drill

**5.6 HUMANISTIC CARE**

The Group upholds the humanistic care concept of “people-oriented” and encourages employees to achieve work-life balance. We are also committed to establishing diversified democratic communication methods to understand the needs of employees in a timely manner, care and help employees in need and improve employee benefits. We strive to build a decent working environment and atmosphere to enhance the vitality and happiness of employees.

**5.6.1 Open Communication**

The Group attaches great importance to open communication within the company and thus we build a multi-dimensional communication mechanism between different levels and encourage employees to voice out their opinions and return feedback to us. On the one hand, we organize face-to-face communication activities with employees, and through the forms of “newcomer interviews”, “resigning employee interviews” and “employee seminars”, we timely understand the problems faced by our employees in their work and daily life as well as the underlying reasons for their resignation, while solving and responding to related problems, improving the human resource management; on the other hand, we also establish diversified communication channels, such as general manager’s mailbox and complaint hotlines, for employees to return feedback at any time and fully express their opinions the development of the Group.



### 5.6.2 Providing Assistance to Employee in Need

The Group cares about the living conditions of employees and their family members and provides assistance to those in difficulties. If employees suffer from cancer, they can apply for a cancer fund to reduce the financial burden; children of employees have financial difficulties in completing their undergraduate studies can apply for scholarship to continue their study, letting them to grow healthily with the care from us.

#### Case sharing

#### Clifford Employee Cancer Relief Fund



Clifford Employee Cancer Relief Foundation bears 50% of the medical expenses paid by cancerous employees. We strive to help our employees to tackle difficult problems caused by their illness. In 2020, three employees from the Group's property services fell ill unfortunately and the Fund paid for the self-financed medical expenses spent in the hospital. If the three employees incurred other self-financed medical expenses in the follow-up treatment at Clifford Hospital, 50% of the expenses could be counted on the Cancer Fund by presenting the payment bill and receipt of Clifford Hospital, which greatly reduced the burden on employees.

#### Case sharing

#### Clifford scholarship for the children of employees in difficulties



In 2020, 4 employees from our Property Security Department and Engineering Department applied for the scholarship on behalf of their children. After review, we considered the financial difficulties faced by their families and thus provided scholarships of RMB6,000 dollars for each employee's children to help them to complete their undergraduate studies.



### 5.6.3 Diversified Employee Activities

The Group provides employees with care and diversified team building activities to enhance communication among employees, enrich their cultural and entertainment activities and enhance their cohesion and recognition of the Group's corporate culture.

#### Case sharing

#### Team Building Activities

In November 2020, the retail services company of the Group organized team building activities for our employees and was held in Dafushan Forest Park. Various group activities were designed for employees, such as interactive mini games, barbecues and homemade lunches. Through this activity, the cooperation and communication between the teammates have been enhanced as well as the cohesion of employees.



Group photo at the team building activities held in Dafushan Forest



# 6 RESPONSIBLE PROCUREMENT

The Group strictly complies with the “Law of the People’s Republic of China on Tendering and Bidding” and formulates internal management systems, such as “Supplier Management System”, “Procurement Management System” and “Supplier Qualification Requirements”. In accordance with the principles of fairness and justice, we implement responsible procurement, clear regulations on supplier selection, evaluation and management, prevent and control procurement risks to fulfil our commitments to customers and society.

## 6.1 SUPPLIER SELECTION

The Group unifies the procurement requirements of each business segment. A panel for selecting suppliers are formed by departments, logistics control center, Finance Department and Legal to conduct negotiation, sample screening and evaluate potential suppliers from business qualification, financial status, past performance, product quality and price and compare them with other suppliers. Suppliers who met the requirements will be selected and be listed in our supplier list.

In addition, the Group thinks highly of the performance of suppliers in terms of environmental and social responsibility. When selecting suppliers, we pay attention to the performance of their products in terms of environmental protection, quality and safety and integrity. Priority will be given to suppliers performed environmentally friendly practices and information of the selected suppliers will be registered in the “Supplier Basic Data Sheet” and “Supplier List”.

## 6.2 SUPPLIER EVALUATION AND ASSESSMENT

The Group’s supplier review team is composed of the Demand Department, Procurement Center, Finance Department and Legal Department. Each year, our suppliers are evaluated in terms of product quality and price, market adaptability, delivery capacity, service quality and payment coordination. The performance of the company is scored comprehensively, The suppliers are divided into four levels: A (excellent), B (good), C (qualified), and D (unqualified) based on the scoring results.

- For A-grade suppliers, preferential rewards are given, such as payment, orders or exemption from inspection;
- For B- and C-grade suppliers, the Procurement Department will remind them of the deficiencies and provide necessary guidance;
- For D-grade suppliers, they will be eliminated from our list. Suppliers that have been eliminated need to go through supplier investigation and evaluation again when they supply to the Group.

We also sign “Integrity Agreement” with our suppliers and appointed special inspectors to conduct integrity inspections on prices and project quality and resolutely investigate and deal with serious violations in the procurement process. We will directly terminate the work relationship with suppliers who have asked for kickbacks, money, project benefits during the cooperation; if violations of law are involved, we will report this to the police and investigate the criminal liability of related suppliers. For suppliers who value integrity will be given a priority to cooperation, to protect the interests of all parties.



### 6.3 SUPPLIER COMMUNICATION AND MANAGEMENT

The Group respects the opinions provided by suppliers and maintains continuous communication and exchanges with suppliers by regularly holding supplier exchange seminars, business interviews and new product launch events to ensure that the needs and interests of both parties can be listened to and responded in a timely manner. We strive to build mutual trust with our suppliers and develop a win-win partnership.

In addition, we also attach importance to the training of suppliers in various aspects, such as professional technology, to improve the overall efficiency of the supply chain and actively promote the reform and innovation of the supply chain.

#### Case sharing

#### Suppliers sharing seminar

On June 17, 2020, the information technology services company of the Group and its partner suppliers jointly organized a sharing meeting to introduce the campus security system designed to deal with campus security issues. This event deepened the mutual recognition of each other's products and corporate culture, helping to build a responsible supply chain.



Campus securing training



## 6.4 INTELLECTUAL PROPERTY PROTECTION

The Group strictly abides by the "Patent Law of the People's Republic of China", "Trademark Law of the People's Republic of China" and the "Copyright Law of the People's Republic of China" and formulates the "Intellectual Property Management Manual", "Intellectual Property Reward and Punishment System" and "Intellectual Property Rights Training System". We advocate the approach of "continuous improvement and innovation" according to the intellectual property rights management, clarify the responsibilities of relevant departments of intellectual property management and put forward clear requirements for trademark application, registration, use and file management. At the same time, we actively mobilize and protect the innovation of the group, suppliers and employees, standardize the intellectual property rights management, safeguarding the legitimate rights and interests.

The information technology services company of the Group attaches great importance to intellectual property management and training. It has obtained Guangdong provincial-level high-tech enterprise certification and has been professionally recognized in multiple areas, such as intellectual property rights, achievements, R&D organization management level and financial growth. We also make full use of exhibitions, posters, and intellectual property columns to conduct daily intellectual property education. We regularly invite relevant staff to conduct training lectures and assessments on training content.

### Case sharing

#### Intellectual Property Training

In 2020, the information technology service company of the Group conducted a total of 6 intellectual property training sessions, including basic knowledge of intellectual property, related system specifications, strategic concepts, information retrieval, application protection and infringement disputes prevention to cultivate employee ability in using intellectual property and improve their awareness of intellectual property protection.



Employees participated in intellectual property training

In 2020, the information technology service company of the Group obtained the intellectual property management system certification and added 4 new practical patents.

# 7 SOCIAL INVESTMENT

While focusing on creating high-quality products and services, the Group also strives to participate in social welfare and community activities. It is committed to achieving corporate social responsibility. We also set up a professional volunteer team to contribute to the society by gathering talents from education, retail, catering, property management and household services; at the same time, the property management service company strengthens the construction of community voluntary organizations, actively participate in the community building to enrich the recreational activities of residents and protect the health and safety of community residents.

In 2020, the Group continued to organize charitable events, such as book donation, clothing donation, community library and convenience service day. We created a number of charitable events for the public and community residents to fulfil our corporate social responsibility.

## 7.1 PROPERTY ALLEVIATION

As a corporate citizen, the Group actively takes up the responsibility of alleviating poverty. We continue to support the development of impoverished area through charity sales and donations, implements poverty alleviation projects through education and consumption, to help the disadvantaged groups in impoverished mountainous areas and effectively helps people in need.

Case sharing

### Charity sale for impoverished people

In October 2020, the property management company held a charity sale event named “Build the Bright Future for Colorful Community” in Clifford Wonderland community. Books, fresh food, green plants, beverages, early education activities, household services were offered in the event. The proceeds from the charity sale will be used to assist the procurement of facilities and equipment for the kindergartens in Hezhang County, Bijie City, Guizhou Province. The project aims to support the disadvantaged groups in society and contribute to the society through charity works.



Parents and their children buying books and albums for charity sale

## Case sharing

## Donating books with love and paying attention to education in mountainous areas

In July 2020, the Group organized the 13th “Book Donation with Love” activity to mobilize community residents and students to donate books and perform voluntary works in organizing, sorting, counting and registering books. This event received a total of 23,600 books donated. The collected books were donated to the impoverished mountainous areas in Liannan, so that more children in poor areas can enjoy reading and learning, which is beneficial to their growth.



Staff at the “Book Donation with Love” event

## Case sharing

## Spreading care through clothes donation

In November 2020, the Group’s “Clothing Service Team” organized clothes donation activity, calling on colleagues to participate as volunteers to assist in the collection and sorting of clothing donated to children in the mountainous areas of Ganzi Prefecture, Sichuan Province. A total of more than 37,000 pieces of clothes were raised for this event.



Volunteers organizing the donated clothes



## 7.2 COMMUNITY INTEGRATION

The Group continues to fulfil its responsibility to support community development, strengthen community construction, protect community interests, provide a variety of community activities, provide community owners with high-quality and efficient property management services and pay attention to community resident health, learning, and sports. It provides opportunities for residents to communicate with each other and share the joy of life, promoting a civilized and harmonious community atmosphere.

### Case sharing

#### Value-added service for community

**Convenience Service Day:** The Convenience Service Day is a traditional event of Clifford community. In August and November 2020, Clifford Modern Life Infinity community held two Convenience Service Day activities to provide community residents with free carpet washing, dismantling and washing fans, knife sharpening, clothes ironing, ultrasonic cleaning of glasses and accessories. We provided warm-hearted services and bring convenience to our residents through practical actions.



Property staff dismantled and washed fans for community residents



Community medical team popularizes health care knowledge to residents

**Free consultation:** In December 2020, the property management company arranged free consultation and free family doctor signing services to residents in Clifford Health Service Station. In the year of 2020, the property management company organized a total of 4 free consultation event in Clifford Estate and invited professional medical teams to provide free health consultation and basic diagnosis services to community residents and pay close attention to the health of community residents.

**Free rabies vaccination:** This year, the Group assisted in holding 6 free rabies vaccination activities in Clifford Estates. The activities provided free rabies vaccination opportunities for 465 pet dogs and cats of residents. In addition, Panyu Property Management Company has also strengthened the popularization of pet raising knowledge, such as civilized dog raising behaviours and rabies vaccination precautions. A WeChat mini program for dog raising registration was launched to provide community pet owners with convenience.



Poster of Free Rabies Vaccination activity

## Case sharing

## Building a harmonious community

Basketball Competition for Residents: In November 2020, Panyu Property Management Company held the first Clifford Community Residents Basketball Competition. Residents formed 8 teams and actively participated in the competition. Basketball activities enrich community cultural activities, enhance communication among community residents and help build a harmonious and friendly neighbourhood.



The winning team of the basketball competition



Families participated in the gardening activity

Green Planting Experience: In October 2020, the Group held a green planting experience activity for family in Clifford Estate. A total of 120 people from 30 families participated in the event and involved in the display and explanation of gardening tools, introduction of community green plants, gardening landscape appreciation, planting teaching, field demonstration of greening modelling, potted plant DIY. The activity successfully promoted the concept of healthy living to all families and advocated the greening thinking of the community.

The Group actively participates in charity works and supports social development. In 2020, we extensively participated in and innovated various social activities, devote ourselves to enriching the cultural life in society, promote excellent traditional culture and contribute to the creation of a civilized city.

Case sharing

**Mobile Library**

The Group makes use of public resources to regularly organize mobile library in Clifford Estate and Clifford Huadu Community. Cars equipped with sufficient paper and e-book resources are driven to the community to provide convenient document information services for teenagers and children residents to meet diverse reading needs. In 2020, the event served nearly 2,700 people and borrow nearly 21,800 books.



The mobile library