



大中華金融控股有限公司

GREATER CHINA FINANCIAL HOLDINGS LIMITED

(incorporated in Bermuda with limited liability)

(於百慕達註冊成立之有限公司)

(Stock Code 股份代號: 431)

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

2019

環境、社會及 管治報告



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

環境、社會及管治報告

ABOUT THIS REPORT

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

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

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

關於本報告

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

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

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

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OBJECTIVES AND SCOPE

Objectives:

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

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

Scope:

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

宗旨及範圍

宗旨：

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

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

範圍：

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

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STAKEHOLDER ENGAGEMENT

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

Employees 僱員

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

Customers 客戶

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

Shareholders 股東

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

Suppliers 供應商

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

Regulators 監管機構

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

Community 社會

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

持份者參與

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

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MATERIALITY ASSESSMENT

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

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

The Group's material ESG issues summaries as follows:

Material environmental aspects:

- Use of electricity
- Non-hazardous waste
- Emissions

Material social aspects:

- Health and safety
- Product responsibility
- Anti-corruption

ESG MANAGEMENT AND APPROACH

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

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

重要性評估

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

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

本集團的重大環境、社會及管治事宜概述如下：

重大環境層面：

- 用電
- 無害廢棄物
- 排放

重大社會層面：

- 健康及安全
- 產品責任
- 反貪污

環境、社會及管治管理及方法

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

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

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

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

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

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

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

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

報告期間內，未發現及報告有關環境、社會及管治管理流程的重大異常情況。

本報告第(A)及(B)節概述本集團的重大環境及社會政策及表現。

(A) ENVIRONMENTAL

Environmental Areas Overview

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

A1. Emissions

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

(A) 環境

環境領域概述

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

A1. 排放

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

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

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

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

A2. Use of Resource

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

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

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

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

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

A2. 使用資源

本集團部門改善環境的一般政策包括下列各項：

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

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

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

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

本集團並無產生大量有害廢棄物，而產生的主要無害廢棄物為紙張。

A3. The Environment and Natural Resources

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

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

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

A3. 環境及天然資源

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

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

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

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(B) SOCIAL AREAS AND ASPECTS

Social Areas Overview

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

Social Aspects

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

Employment and Labour Practices Aspects

B1. Employment

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

— Compensation

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

(B) 社會領域及層面

社會領域概述

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

社會層面

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

僱傭及勞工常規層面

B1. 僱傭

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

— 薪資

薪酬及福利以現行本地行業常規為準，並且與經驗及資格相稱。

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– Dismissal

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

– Recruitment and promotion

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

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

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

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

– 解僱

解僱依據香港法例及中國勞動法中有關僱傭的規定執行。

– 招聘及晉升

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

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

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

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

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

環境、社會及管治報告

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

B2. Health and Safety

Working Environment

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

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

B2. 健康與安全

工作環境

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

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

以上内容仅为本文档的试下载部分，为可阅读页数的一半内容。如要下载或阅读全文，请访问：<https://d.book118.com/007103135041010045>