

Stock Code: 726



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT 2019

DIT Group Limited

築友智造科技集團有限公司

(Formerly known as China Minsheng DIT Group Limited)

(Incorporated in Bermuda with limited liability)



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ABOUT THIS REPORT

Being dedicated to the green manufacturing of prefabricated construction (“PC”) and investment in innovative technology development over years, DIT Group Limited (hereinafter referred as “we”, and the “Company”) has grown into one of the top enterprises providing green and innovative building technology solutions. We are delighted to present this environmental, social and governance (“ESG”) report, documenting our ongoing commitment to sustainable business practices.

Fulfilling our corporate social responsibility (“CSR”), we aim to achieve our corporate mission — to develop brilliant living for everyone by pursuing sustainability in our business. We start this journey with our sustainable PC building technology — with its large-scale construction feature that not simply reduces labour costs, and also effectively improves safety as well as alleviating some of the pressure on the environment, unlike most other traditional construction.

REPORTING SCOPE

The scope of this report covers the Company’s office, seven PC factories in Changsha, Hengyang, Huizhou, Shanghai, Nanjing, Hefei and Foshan, and also a commercial property in Shandong (collectively, the “Group”) for the reporting period from 1 January 2019 to 31 December 2019 (“FY 2019”).

REPORTING STANDARD

The report has been prepared in accordance with the “Comply or Explain” provisions of the Environmental, Social and Governance Reporting Guide under Appendix 27 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited. It has been reviewed and approved by the board of directors of the Company.

CONTACT & FEEDBACK

We believe continuous improvement is essential in CSR towards a better society and environment in future; therefore, we welcome your feedback on this ESG report and please contact us through email at ir@cmdrawin.com.



STAKEHOLDER ENGAGEMENT AND MATERIALITY ASSESSMENT

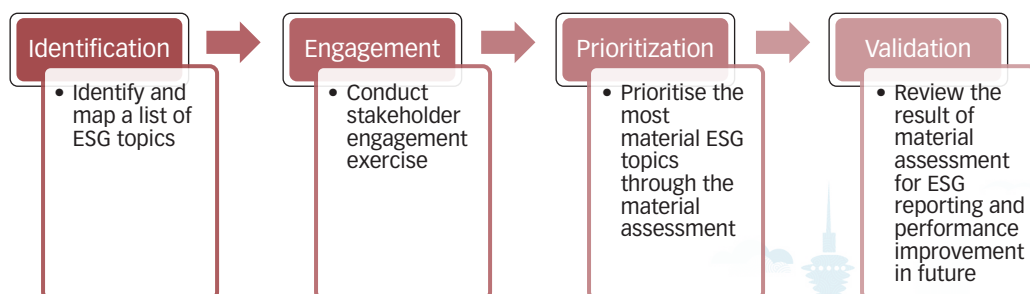
We would like to listen to our stakeholders so that we can always improve. To learn and improve, we need to understand how our stakeholders think towards our sustainability efforts and identify the ESG areas where we have to strengthen to address stakeholders' needs and priorities. The following list summarises our diverse communication channels with different stakeholder groups:



Stakeholder groups	Engagement methods
Shareholders and investors	<ul style="list-style-type: none"> • Company website • Annual and Interim Reports • Regular meetings • E-voting system
Customers	<ul style="list-style-type: none"> • Company website • Annual and Interim Reports • Regular customer satisfaction review • Compliant-handling procedures
Employees	<ul style="list-style-type: none"> • Training and orientation • Performance review • Company activities • Social network
Suppliers	<ul style="list-style-type: none"> • Selection assessment • Regular performance assessment • Procurement process

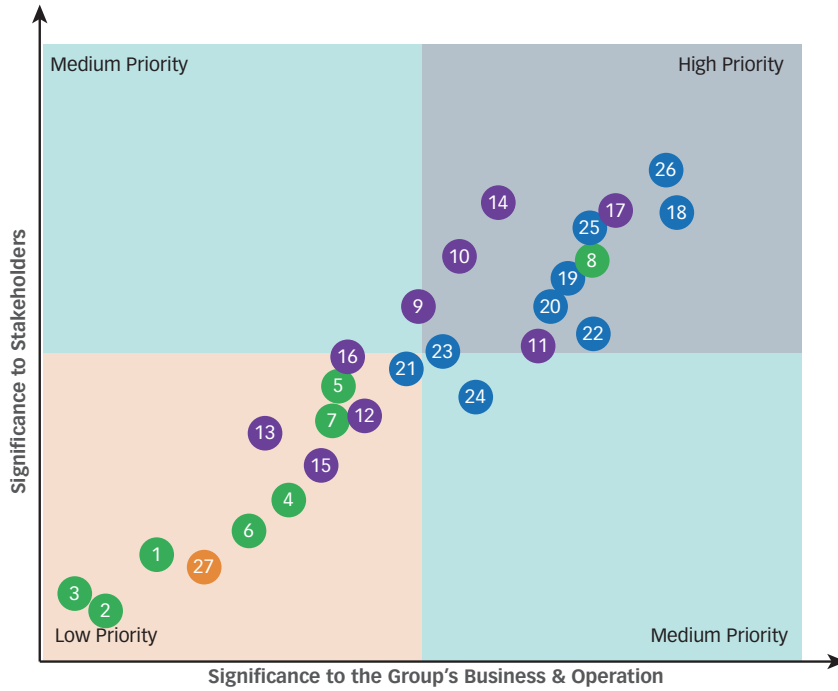
For better legitimisation in shareholder meetings, we have adopted the e-voting system this year. During shareholder meetings such as Annual General Meetings, the end-to-end e-voting systems helps to ensure votes are encrypted, prevent data loss and provide results. It enables us to validate results and understand shareholders' views at a systematic manner.

To engage our key stakeholders including board of directors, top management people, employees, suppliers, contractors, investors, shareholders, customers, community groups, as well as media, we launched an online questionnaire and invited them to share their feedback and suggestions on our sustainability issues throughout the year. The questionnaire consists of twenty seven rating questions, covering areas on environmental protection, community investment, operational practices and employment. The following outlines the procedures of the assessment:



STAKEHOLDER ENGAGEMENT AND MATERIALITY ASSESSMENT

Through this exercise, we are able to determine and prioritise the issues that are influential to both our stakeholders and business operation. The results of the materiality assessment are presented below:



Environment

- 1 Air emission
- 2 Greenhouse gas emission
- 3 Climate change
- 4 Energy efficiency
- 5 Water & effluents
- 6 Use of materials
- 7 Waste management
- 8 Environmental compliance

Employment

- 9 Labour rights
- 10 Labour-management relations
- 11 Employee retention
- 12 Diversity and equal opportunity
- 13 Non-discrimination
- 14 Occupational health and safety
- 15 Employee training
- 16 Employee development
- 17 Prevention of child labour & forced labour

Operation

- 18 Customer satisfaction
- 19 Customer service quality & complaints handling
- 20 Customer health and safety
- 21 Marketing and product and service labelling compliance
- 22 Intellectual property
- 23 Customer privacy and data protection
- 24 Responsible supply chain management
- 25 Business ethics
- 26 Socio-economic compliance

Community

- 27 Community support

We have prioritised those ESG topics into 3 categories: high, medium and low, for better strategic planning and resource allocation. The issues which fell in the upper right corner of the matrix were defined as the topics that matter most on the Group’s business operation and concerned by our stakeholders. Addressing the major concerns from our stakeholders identified, we strive to make sustainable and ethical business, respect our employees, invest in the community where we operate, as well as protecting our natural environment.



MAKING SUSTAINABLE BUSINESS

As a responsible producer, we are committed to delivering high-quality products and services to our customers while fulfilling our responsibility on safeguarding customers' privacy, intellectual property rights and our business conducts.



SATISFYING OUR CUSTOMERS

We are devoted to delivering high-quality products and service experiences to our customers. Starting from the initial product design stage, we design and develop our products in ways that are better for people and the environment, not only meeting our high quality standards but helping save energy as well as conserving raw materials.

During our production processes, guidelines on quality control and assurance are formulated to ensure the safety and quality of products. Various inspections are conducted on our products, such as conducting product testing on structure and compressive strength as well as getting certified to relevant quality and conformity certificates. Training related to product responsibility is also provided to staff whose work tasks are directly related to the quality and safety of products. Our Nanjing factory was accredited to the international ISO 9001:2015 Quality Management System, demonstrating our commitments to product quality control.

Guided by our Supplier Management Policy, we carefully select our suppliers through comprehensive assessment procedures based on their technical skills and credentials such as licenses and ISO certificated Quality Management System. For existing suppliers, assessments such as on-site visits are conducted to ensure their performance on making quality products with guaranteed services as well as lead time.

To build a close customer relationship and loyalty, it is our fundamental goal to listen to our customer feedback closely and satisfy their expectations. Our Customer Complaint Handling Procedures has set out the procedures on handling customers' complaint in a timely and effective manner. Customer satisfaction review is also conducted regularly to improve our product and service quality. To identify areas of improvement, we conduct analysis and formulate action plans to further enhance customer satisfaction.

In FY 2019, the Group was not aware of any material non-compliance with laws and regulations relating to health and safety, advertising and labeling matters of products and services in Hong Kong and Mainland China.

BUSINESS CONDUCT

Integrity is the foundation of a sustainable business; therefore, we strive to fulfil the responsibility of being a responsible and ethical corporate. Any forms of bribery, extortion, fraud and money laundering in our operation are strictly prohibited within the Group. All employees are expected not to solicit or receive any gifts, rewards or advantages from external parties. We also provide training on professional ethics to our employees. In case of any suspicious cases, employees are welcomed to report via various channels, including email, telephone and social network such as WeChat. Any violations will lead to disciplinary actions such as dismissal and legal actions.

In FY 2019, the Group was not aware of any material non-compliance with laws and regulations relating to bribery, extortion, fraud and money laundering in Hong Kong and Mainland China.



MAKING SUSTAINABLE BUSINESS

CONFIDENTIALITY & INTELLECTUAL PROPERTY RIGHTS

We attach great importance to maintain confidentiality at all times by keeping customers' data confidential and not disclosing any information directly or indirectly. Customer information is collected only when it is necessary. We will continuously conduct regular reviews on our data management and provide training to our employees.

As part of the technological industry, we understand the importance of intellectual property ("IP"); thus we strive to safeguard our own IP rights and respect the IP rights of others. Patent infringement in any forms is not accepted, and violations or misuse of the IP rights will be disciplined by appropriate actions such as legal actions. Training is also provided to raise employees' awareness and to ensure they understand what need to do when dealing with IP rights.

In FY 2019, the Group was not aware of any material non-compliance with laws and regulations relating to IP rights and to privacy matters of products and services in Hong Kong and Mainland China.



RESPECTING OUR EMPLOYEES

We believe employees are the most important asset to drive our business. As a responsible employer, we strive to create a safe, healthy, thriving and fair work environment for all employees.



SAFE AND HEALTHY WORKPLACE

We take full responsibility to provide a healthy and safe workplace for our employees by protecting them from work-related injuries or accidents. Strictly following the “three simultaneities” principle, we place strong emphasis on occupational health and safety (“OHS”) throughout different stages — from design, construction to operation — in all our construction projects.



In making our commitment to employees’ safety and wellness, relevant policies and programmes are in place to ensure a safe and healthy workplace for our employees. To demonstrate our commitment to safeguarding employees’ safety and wellbeing, various preventative practices are implemented:

- Provide protective personal equipment to employees whose work duties may involve potential occupational hazards
- Organise drills regularly to increase staff’s response efficiency in case of emergency events
- Provide safety training to increase staff’s safety awareness
- Inspect our equipment frequently to ensure they are in good conditions
- Require our business partners to commit in providing a safe and healthy working environment

Our Nanjing factory was accredited to the international ISO 45001:2018 Occupational Health and Safety Management System. Safety meeting is also held quarterly to review our performances on maintaining a safe and healthy workplace, as well as looking for improvement areas.

In FY 2019, the Group was not aware of any material non-compliance with laws and regulations relating to providing a safe working environment and protecting employees from occupational hazards in Hong Kong and Mainland China.

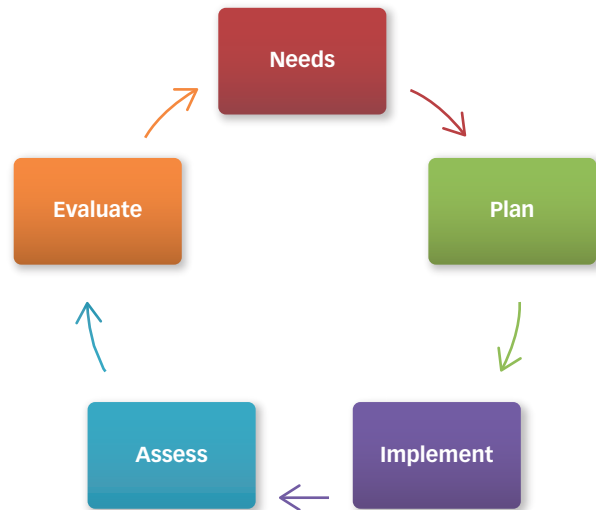


RESPECTING OUR EMPLOYEES

STAFF DEVELOPMENT

To let our staff grow professionally and develop their career path, we provide a series of internal training programmes so that they can get their talents nurtured and grow with us. Through our performance management system, we assess, track and monitor the performance of each employee in a fair and objective manner so that we can support them on pursuing their career goals.

An annual training plan is developed each year based on both corporate strategic direction as well as employees' needs. We also provide extensive training opportunities for our employees, such as the support of studying abroad to learn new technical skills and achieving professional qualifications. After every training workshop, we review and evaluate effectiveness through various means such as examination and questionnaires, for our continuous improvement in training plan for the next year.



In FY 2019, a variety of training programmes are held, covering topics including job-specific knowledge and skills, OHS, machinery operation, quality management, management skills as well as personal competences.

RESPECTING OUR EMPLOYEES

EMPLOYMENT STANDARDS

We believe our responsibility as an employer is to create a respectful, fair, and inclusive environment for our people to work in. Strictly following relevant laws and regulations, we set out guidelines on labour standards to make sure everyone is fairly treated and respected.

We strive to create a working environment that is free from discrimination. In respect of recruitment, promotion, performance evaluation, and salary management, we will not take unfair and differentiated treatment due to differences on the ground of nationality, age, gender, sexual orientation, gender identity, ethnicity, disability, pregnancy, political inclination, and/or other forms of difference that is unrelated to the job requirements. In addition, our employees are offered with competitive remuneration packages, which are regularly reviewed to ensure compliance with latest national and local labour laws and regulations. To motivate and retain our people, various allowances and benefits, such as special leaves for marriage and compassionate, compensation for overtime work, retirement insurance, medical check-up, as well as housing and transportation subsidies, are offered to eligible employees.



We strive to maintain a harmonious working environment and good relationship with our Employees. A wide range of recreational and relationship building activities are organised to strengthen the bonding among our employee and build a sense of belonging including badminton competition, football competition and staff birthday party in FY 2019.

RESPECTING OUR EMPLOYEES

In FY 2019, the Group was not aware of any material non-compliance with laws and regulations relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, other benefits and welfare in Hong Kong and Mainland China.

CHILD & FORCED LABOUR

The employment of child and forced labour is strictly prohibited within the Group. All of our employees must have reached the statutory age and possess identification documents before the commencement of work. Regular investigations are conducted to ensure no underaged persons are hired. In addition, we also ensure all of our staff work consensually and are free from any form of forced labour.

In FY 2019, the Group was not aware of any material non-compliance with laws and regulations relating to child and forced labor in Hong Kong and Mainland China.



PROTECTING THE ENVIRONMENT

We understood and embraced our responsibility to the planet. Our strategy starts with our prefabrication building technology by providing a sustainable and environmentally-friendly alternative to the conventional construction industry, which not only improves productivity and quality but also conserves energy.



We have the Environmental Management Standards in place outlining our strong commitments to reduce the direct environmental impacts and resource wastage arisen from our daily operations, supported by the ISO 14001:2015 certified Environmental Management System at our Nanjing factory. Adhering to the principle of “giving priority to protection, focusing on prevention, conducting comprehensive treatment”, we strive to strictly comply with all applicable environmental laws and regulations. All emissions and discharges are only carried out with valid permits and licenses.



In FY 2019, we were not aware of any material non-compliance with laws and regulations relating to air and greenhouse gas emissions, discharges into water and land, generation of waste and use of resources in Hong Kong and Mainland China.

To ensure our operational activities do not cause undesirable impacts on the environment, we pay particular attention to our manufacturing process and strive to minimise adverse environmental impacts. Every year, we identify significant environmental impacts within our operations, as well as formulating control measures to address those issues that we are in strict compliance. Apart from awareness-raising posters and reminders, we provide regular training on environmental protection to the awareness of our employees.



PROTECTING THE ENVIRONMENT

WASTE MANAGEMENT

We always strive to minimise waste generation from our operations as well as turning seemingly unwanted waste into valuable resources. Our PC product itself helps reduce the waste of construction materials through industrialised production processes. Components are produced in our PC factories and assembled on site to greatly reduce the generation of construction wastes.

Solid Waste

Non-hazardous industrial wastes are generated during different stages of our manufacturing process, such as wood pieces from moulding and scrap steel leftover from assembly. In order to reduce waste generation, the loss rate of raw materials, such as steel bars and concrete, is strictly controlled to not exceeding 2% through a series of material and cost control measures, as well as process improvements. At the same time, we always work hard to extend the usable lifespan by recycling and reusing some useful parts back in our production process. In FY 2019, we generated 4,771.15 tonnes of non-hazardous waste, with the intensity¹ of 0.13 tonnes/m³.

We are fully aware of the potential impacts that waste, particularly hazardous waste such as chemical waste, could bring to the environment as well as the safety of our people. Complying with local laws and regulations, we make sure all hazardous wastes generated are clearly labelled and appropriately stored, and also collected and treated by licensed waste collectors. In FY 2019, we generated 30.56 tonnes of hazardous waste, with the intensity of 0.001 tonnes/m³.

Wastewater Discharge

Wastewater is mainly generated from ground washing in facilities, cleaning of equipment and machinery, vehicle washing, as well as runoff in our operations. We make sure the wastewater leaving our operations complies with the discharge standards before releasing to the environment by installing facilities such as grease traps and sedimentation tanks.

In addition, we are working towards “zero industrial water discharge” in Changsha factory by recycling wastewater from manufacturing process and harvesting rainwater to improve water efficiency in our operations.



¹ Intensity figures are the sum of the recorded data divided by the production capacity of PC components (in m³).

PROTECTING THE ENVIRONMENT

EMISSION CONTROL

During our manufacturing process, a small amount of air emissions, such as dust from construction and fume from welding process, is generated. While air pollutants are inevitably produced in our operations, we always work hard to minimise the direct environmental impacts from the our air emissions, by controlling the pollutants emitted to the environment as well as ensuring the emission level is in strict compliance with regulatory emission standards. To reduce the pollutants emitted to the environment, various air emission reduction facilities and measures are implemented:

- Install real-time dust monitoring system to control dust emission levels and safeguard the health and safety of our staff at the same time
- Install mist system to maintain the air humidity of the finished product yards; thus, reduce the amount of dust generated in open air area
- Install baghouse dust collectors to remove dust in mixing stations before emitting to the atmosphere
- Install water spray nozzle to keep the surface of sand pile moist; thus, reduce dust generation from the sand yards
- Use less toxic welding rods to reduce soot concentration and toxicity

In FY 2019, the Group's total air emissions generated by company vehicles, including nitrogen oxides ("NO_x"), sulphur oxides ("SO_x") and particulate matter ("PM"), were as follows:

Air Emissions	Unit	FY 2019
NO _x	kg	4.59
SO _x	kg	0.39
PM	kg	0.34



PROTECTING THE ENVIRONMENT

RESPONSIBLE USE OF RESOURCES

In our prefabrication building construction business, we focus on making sustainable buildings that are good for the environment. Energy-saving properties are always incorporated throughout the product development — from product design to manufacturing — to lower the carbon footprint.

In our operational activities, we consume various types of resources such as energy, water, paper and packaging materials. Reducing our consumption of resources not only conserves the environment, but also lowers our operation cost and creates value for our stakeholders. This is why we always make sure our use of resources is as efficient as possible to help sustain the natural environment. The following initiatives are implemented:

Electricity

- Switch off lights and electrical appliances when not in use
- Make use of natural daylight as much as possible to reduce the unnecessary energy-consuming lighting
- Purchase electrical appliances with high energy efficiency

Water

- Inspect water pipes regularly to prevent water leakage
- Promote water-saving behaviours to all staff

Paper

- Encourage double-sided printing
- Encourage the use of e-communication channels



PROTECTING THE ENVIRONMENT

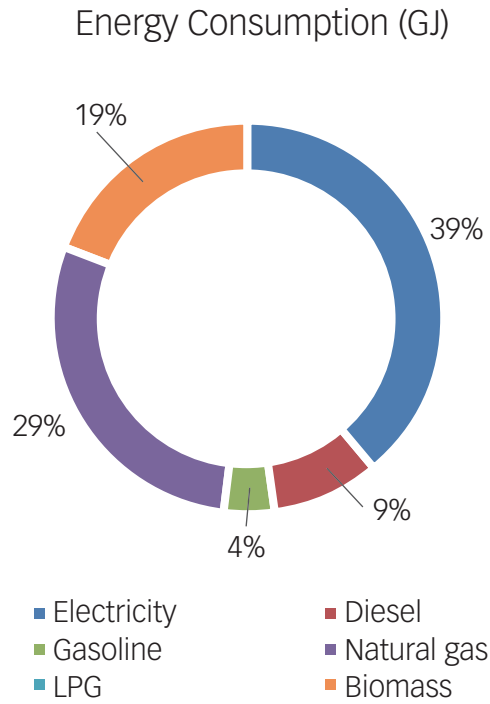
While we continue to track our resource consumption, we are focusing on improving the data tracking and measurement system to give us a clearer picture of what we need to improve. Main types of energy consumed are electricity, natural gas, diesel, gasoline, liquefied petroleum gas (“LPG”) and biomass. Our annual resource consumption is presented in the following table:

Resource use	Unit	FY 2019
Electricity	kWh	4,890,442.15
Intensity	kWh/m ³	30.51
Natural gas	m ³	393,657.00
Intensity	m ³ /m ³	6.54
Diesel	Litres	113,328.45
Intensity	Litres/m ³	0.82
Gasoline	Litres	61,509.49
Intensity	Litres/m ³	0.84
LPG	kg	2,750.00
Intensity	kg/m ³	0.22
Biomass	Tonnes	753.70
Intensity	Tonnes/m ³	0.03
Energy by fuel type²		
Electricity	GJ	17,605.59
Diesel	GJ	4,093.42
Gasoline	GJ	2,016.40
Natural gas	GJ	13,226.88
LPG	GJ	130.08
Biomass	GJ	8,742.92
Total energy	GJ	45,815.29
Intensity	GJ/m ³	0.29
Water ³	m ³	191,196.36
Intensity	m ³ /m ³	1.19
Paper	Tonnes	8.03
Intensity	Tonnes/m ³	0.0001

² For the conversion factors from fuel consumption to energy units, we made reference to Greenhouse Gas Protocol — Emission Factors from Cross-Sector Tools.

³ There was no issue in sourcing water in FY 2019.

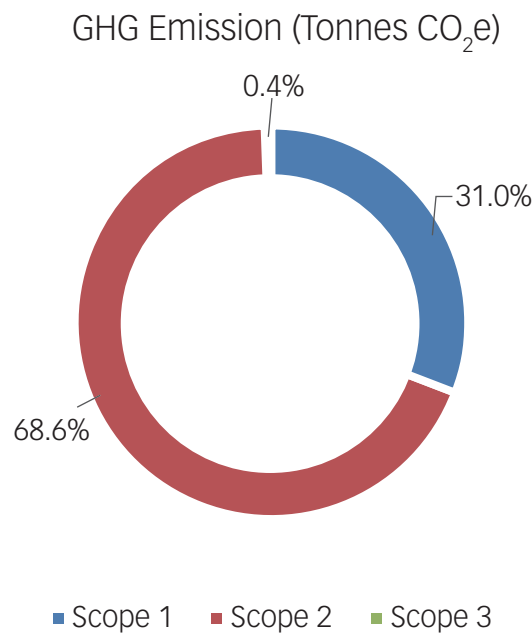
PROTECTING THE ENVIRONMENT



To make use of sustainable energy, 19% of our total energy consumption is generated from biomass in our Changsha factory. We will continue to look for alternatives and strive to reduce our carbon footprint.

PROTECTING THE ENVIRONMENT

Greenhouse gas (“GHG”) is emitted during our operation by the use of energy resources. To understand our performance and manage our carbon footprint, we continue to conduct carbon accounting this year. In FY 2019, we emitted a total of 6,006.96 tonnes of CO₂e of GHG, generated from the use of purchased electricity, fuels for boilers and company vehicles and business air travel by our employees. Our GHG emission intensity is 0.04 tonnes of CO₂e/m³. We will continue to focus on how to lower the carbon footprint from our operations.



GHG emissions	Unit	FY 2019
Scope 1 — Direct GHG emissions ⁴	Tonnes CO ₂ e	1,863.79
Scope 2 — Energy indirect GHG emissions ⁵	Tonnes CO ₂ e	4,119.97
Scope 3 — Other indirect GHG emissions ⁶	Tonnes CO ₂ e	23.20
Total	Tonnes CO ₂ e	6,006.96
Intensity	Tonnes CO ₂ e/m ³	0.04

⁴ Scope 1 represents direct GHG emissions generated by the use of refrigerant and fuels for stationary and mobile sources.

⁵ Scope 2 represents energy indirect GHG emissions generated by the use of electricity.

⁶ Scope 3 represents other indirect GHG emissions generated by business air travel.



INVESTING IN COMMUNITY

By making use of our competency and knowledge, we aim to make positive contributions to the community where we live and work in, guided by our corporate mission to “create brilliant living for people”. We also encourage our employees to participate actively in different charitable and voluntary activities as well. Looking ahead, we will continue to look for opportunities where we can leverage our expertise in the society.



HKEX ESG REPORTING GUIDE INDEX

HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
Aspect A Environmental		
A1 Emissions	Information on: <ul style="list-style-type: none"> — the policies; and — compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous wastes. 	Protecting the Environment — Waste Management, Emission Control
KPI A1.1	The types of emissions and respective emissions data.	Protecting the Environment — Emission Control
KPI A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Protecting the Environment — Responsible Use of Resources
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Protecting the Environment — Waste Management
KPI A1.4	Total non-hazardous waste produced (in tonnes) and where appropriate, intensity (e.g. per unit of production volume, per facility).	Protecting the Environment — Waste Management
KPI A1.5	Description of measures to mitigate emissions and results achieved.	Protecting the Environment — Emission Control
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Protecting the Environment — Waste Management



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HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
Aspect A Environmental		
A2 Use of Resource	Policies on efficient use of resources including energy, water and other raw materials.	Protecting the Environment — Responsible Use of Resources
KPI A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Protecting the Environment — Responsible Use of Resources
KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Protecting the Environment — Responsible Use of Resources
KPI A2.3	Description of energy use efficiency initiatives and results achieved.	Protecting the Environment — Responsible Use of Resources
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Protecting the Environment — Responsible Use of Resources
KPI A2.5	Total packaging material used for finished products (in tonnes), and, if applicable, with reference to per unit produced.	Not applicable — no packaging materials were consumed in FY 2019.
A3 The Environment and Natural Resources	Policies on minimising the issuer's significant impact on the environment and natural resources.	Protecting the Environment
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Protecting the Environment



HKEX ESG REPORTING GUIDE INDEX

HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
Aspect B Social		
B1 Employment	<p>Information on:</p> <ul style="list-style-type: none"> — the policies; and — compliance with relevant laws and regulations that have a significant impact on the issuer <p>relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.</p>	<p>Respecting Our Employees</p> <ul style="list-style-type: none"> — Employment Standards
B2 Health and Safety	<p>Information on:</p> <ul style="list-style-type: none"> — the policies; and — compliance with relevant laws and regulations that have a significant impacts on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. 	<p>Respecting Our Employees</p> <ul style="list-style-type: none"> — Safe and Healthy Workplace
B3 Development and Training	<p>Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.</p>	<p>Respecting Our Employees</p> <ul style="list-style-type: none"> — Staff Development
B4 Labour Standards	<p>Information on:</p> <ul style="list-style-type: none"> — the policies; and — compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. 	<p>Respecting Our Employees</p> <ul style="list-style-type: none"> — Child & Forced Labour
B5 Supply Chain Management	<p>Policies on managing environmental and social risks of supply chain.</p>	<p>Making Sustainable Business</p> <ul style="list-style-type: none"> — Satisfying Our Customers



HKEX ESG REPORTING GUIDE INDEX

HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
Aspect B Social		
B6 Product Responsibility	Information on: <ul style="list-style-type: none"> — the policies; and — compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. 	Making Sustainable Business — Satisfying Our Customers
B7 Anti-corruption	Information on: <ul style="list-style-type: none"> — the policies; and — compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. 	Making Sustainable Business — Business Conduct
B8 Community Investment	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Investing in Community





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