



傳承教育

LEGENDARY
EDUCATION

Stock Code: 8195

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

2025/26

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環境、社會及管治報告





ABOUT THE REPORT

Legendary Education Group Limited (the “Company”) and its subsidiaries (together the “Group”) are pleased to present the Environmental, Social and Governance report (the “ESG report”) for the year ended 31 March 2026 (“Reporting Year”). The Company aims to allow all stakeholders to understand the progress and development direction of the Group by reporting the policies, measures and performances in Environmental, Social and Governance (“ESG”) aspects.

Reporting Scope and Boundary

A comprehensive assessment was conducted to evaluate the impacts of Group’s operations on the environment and society during the development of the Group’s ESG strategy. The Group is principally engaged in six business arms: (i) original equipment manufacturer (the “OEM”) business, which entails product design and development, raw materials sourcing and procurement, manufacturing and product quality control management; (ii) apparel retail business, which entails designing, procuring, manufacturing, marketing and retailing of pure cashmere apparel and other apparel products as well as accessories through the retail network in Hong Kong under the Group’s own brand and high-end fashion brand; (iii) money lending business, which provides financing to customers for interest income in Hong Kong; (iv) financial quotient and investment education business, which provides financial quotient and investment education courses for the customers in return of tuition fees from them; (v) property investment business; and (vi) private supplementary education business segment, which provides private supplementary education courses for the students in return of tuition fees from them.

Unless otherwise indicated, the reporting boundary of this ESG Report covers the significant business operations of the Group, including financial quotient and investment education business, private supplementary education business as well as day-to-day administrative operations at office in Hong Kong. The boundary reflects reasonably the business operation of the Group as it covers most of the Group’s revenue. The Group will regularly review the reporting boundaries and strive to enhance the transparency of the Group’s ESG performance in the long run.

關於本報告

傳承教育集團有限公司（「本公司」）及其附屬公司（統稱「本集團」）欣然呈列截至二零二六年三月三十一日止年度（「報告年度」）的環境、社會及管治報告（「環境、社會及管治報告」）。本公司旨在透過報告環境、社會及管治（「環境、社會及管治」）方面的政策、措施及表現，使所有持份者了解本集團的進展及發展方向。

報告範圍

於制訂本集團環境、社會及管治策略期間，本集團已進行全面評估，以評估本集團營運對環境及社會的影響。本集團主要從事以下六個業務部門：(i)原設備製造（「原設備製造」）業務，承擔產品設計及開發、原材料採購、製造及產品質量控制管理；(ii)服裝零售業務，透過在本集團自有品牌及高檔時裝品牌旗下於香港的零售網絡承擔設計、採購、製造、市場推廣及零售純羊絨服裝以及其他服裝產品及配飾；(iii)放債業務，於香港向客戶提供融資賺取利息收入；(iv)財商及投資教育業務，為客戶提供財商及投資教育課程，並自彼等收取學費作為回報；(v)物業投資業務；及(vi)私立輔助教育業務分部，為學生提供私立輔助教育課程，並自彼等收取學費作為回報。

除非另有說明，本環境、社會及管治報告的報告範圍涵蓋本集團的主要業務運營，包括財商及投資教育業務、私立輔助教育業務以及香港辦事處的日常工作。該範圍合理反映本集團的業務營運，原因為其涵蓋本集團大部分收益。本集團將定期檢討報告範圍，並竭力提升本集團的長期環境、社會及管治表現的透明度。



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT FOR THE YEAR ENDED 31 MARCH 2026

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Reporting Standard

This ESG Report is aligned with the Environmental, Social and Governance Reporting Code (the “ESG Reporting Code”) outlined in Appendix C2 of the Main Board Listing Rules issued by The Stock Exchange of Hong Kong Limited (the “Stock Exchange”). The four reporting principles, namely the principles of materiality, quantitative, balance and consistency, form the backbone of this ESG report.

To provide stakeholders with an overview of the Group’s performance in ESG aspects, the report discloses environmental key performance indicators (“KPIs”) required under the “comply or explain” provisions as set out in the ESG Reporting Code. A complete index is inserted in the last section of this ESG report for reference.

Data Preparation

The Group has established internal controls and a formal review process to ensure that any information presented in this ESG report is as accurate and reliable as possible. The Board of Directors (the “Board”) of the Company has overall responsibility for the establishment and disclosure of relevant measures and KPIs.

Feedback Channel

Comments and suggestions can help define and strengthen the Group’s future ESG strategy and reporting. Stakeholders are welcome to contact us by email at ir@legendaryedu.com.

BOARD’S STATEMENT

The Board is committed to the long-term sustainability of the environment and communities in which it operates. Acting in an environmentally responsible manner, the Group endeavours to comply with laws and regulations regarding environmental protection and adopt effective measures to achieve efficient use of resources, energy saving and waste reduction.

The Board also commits to the principle and practice of recycling and reducing. To help conserve the environment, it implements green office practices such as redeployment of office furniture as far as possible, encourages use of recycled paper for printing and copying, double-sided printing and copying and reduces energy consumption by switching off idle lighting, air conditioning and electrical appliances.

報告準則

本環境、社會及管治報告乃根據香港聯合交易所有限公司（「聯交所」）頒佈的主板上市規則附錄C2所載環境、社會及管治報告守則（「環境、社會及管治報告守則」）編製。重要性、量化、平衡及一致性四項報告原則為本環境、社會及管治報告的論述基礎。

為向持份者概述本集團於環境、社會及管治方面的表現，本報告披露環境、社會及管治報告守則所載「不遵守就解釋」條文規定的環境關鍵績效指標（「關鍵績效指標」）。本環境、社會及管治報告最後一章附有完整索引以供參考。

數據編製

本集團已建立內部監控及正式審查程序，以確保本環境、社會及管治報告中呈列的任何資料盡可能準確可靠。本公司董事會（「董事會」）全面負責制定及披露相關措施及關鍵績效指標。

反饋渠道

意見及建議有助確定及加強本集團未來的環境、社會及管治策略及報告。歡迎持份者通過電郵ir@legendaryedu.com與我們聯絡。

董事會聲明

董事會致力於實現其經營所在環境及社區之長期可持續發展。本集團以對環境負責任之方式行事，盡力遵守有關環保之法律及法規，並採取有效措施達致資源高效利用及節能減廢。

董事會亦奉行循環利用及減少廢物之原則與慣例。為助力環境保護，董事會實施綠色辦公室措施，例如盡可能重用辦公室傢俱、鼓勵重複使用紙張打印及複印、雙面打印及複印，以及透過關閉閒置的照明、空調及電器減少能源消耗。



The Board recognises that sustainability issues may pose potential risks to business operations. The Group has refined its internal control process in terms of risk assessment of the impacts on health, safety, environment and society. Going forward, the Group will regularly review and ensure that this refined system can effectively evaluate imminent ESG risks, and enable the organisation to better prepare for societal and market changes in a timely manner.

The Group is committed to providing a pleasant environment for the community it serves. To achieve this aim, it adopts various emissions reduction measures across all its operations. Environmental compliance is considered a baseline, and the Group constantly seeks ways to improve its environmental performance in other areas such as resource consumption and carbon footprint.

Stakeholder engagement provides essential links to strengthen the Group's sustainability efforts. By engaging with internal and external stakeholders, the Group can better understand their opinions and expectations, which allows it to develop plans to address the most relevant issues. Their feedback has been guiding us in the preparation of this ESG report.

We are confident that our dedication, together with the support of our stakeholders, would continue to guide us in our pursuit of a brighter and more liveable future of the community.

By order of the Board

Yuen Yu Sum

Chairman and Executive Director

12 June 2026

董事會深明可持續發展事宜可能對業務營運構成潛在風險。本集團已就健康、安全、環境及社會影響的風險評估完善其內部監控流程。展望未來，本集團將定期檢討並確保經完善的系統能有效評估迫在眉睫的環境、社會及管治風險，使本集團能及時地為應對社會及市場變化作充分準備。

本集團致力為其服務的社區提供舒適的環境。為達致此目標，本集團在其所有業務中採取多項減排措施。本集團以環境合規為基準，持續探索在資源消耗及碳足跡等其他方面改善環境表現的方法。

持份者參與為加強本集團的可持續發展工作提供重要支持。透過與內部及外部持份者溝通，本集團能更深入了解其意見及期望，從而制定計劃以應對最相關的議題。彼等的反饋持續為編製本環境、社會及管治報告提供指引。

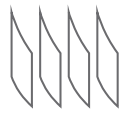
我們深信，憑藉我們的不懈努力及持份者的支持，本集團將繼續為社區追求更光明、更宜居的未來。

承董事會命

主席及執行董事

袁裕深

二零二六年六月十二日



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ESG GOVERNANCE

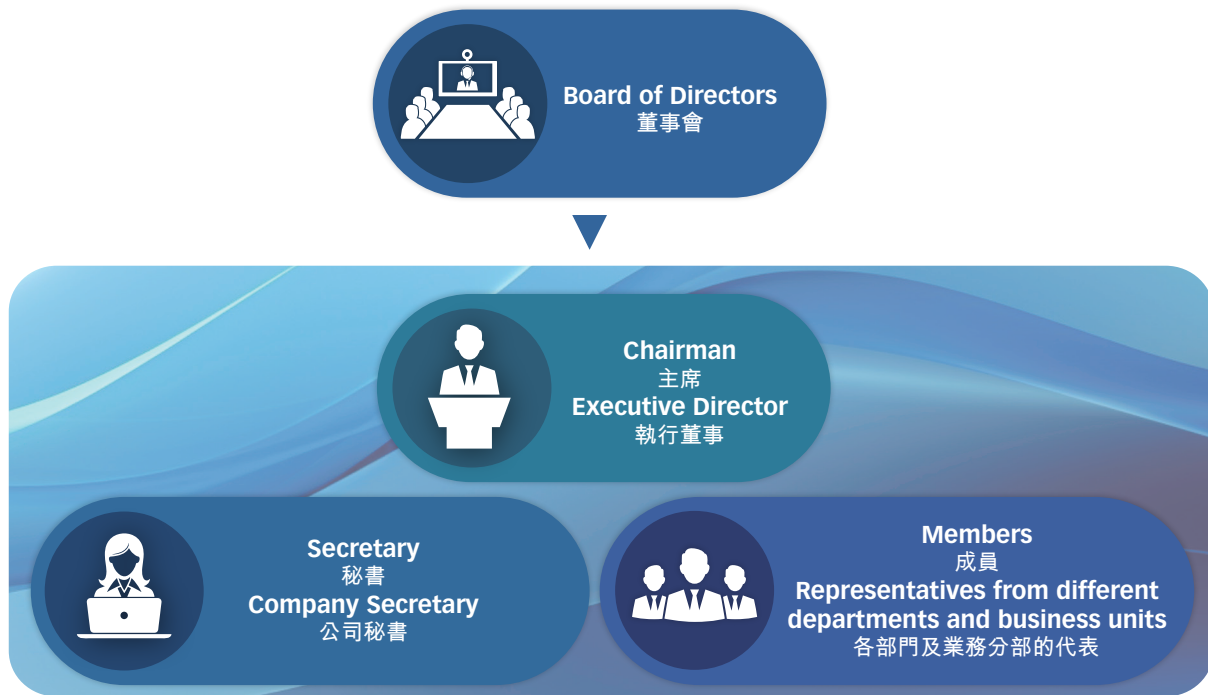
The Board firmly believes that good corporate governance principles and practices are fundamental to the Group's success and the enhancement of stakeholder value. The Board is responsible for developing and refining sustainability strategies and policies applicable across the Group. The key focus areas include environmental protection, employment practices, operational responsibility, and community investment. The Board also performs assessment on the Group's sustainable development strategies, targets and performance regularly.

環境、社會及管治治理

董事會堅信良好的企業管治原則與慣例對本集團的成功及提升持份者的價值至關重要。董事會負責制定及完善適用於本集團的可持續發展策略及政策。主要關注範疇包括環境保護、僱傭慣例、營運責任及社區投資。董事會亦定期評估本集團的可持續發展策略、目標及表現。

Sustainability Governance Structure with Board Oversight

由董事會監督的可持續管治架構



Responsibilities and Functions

職責與職能

- Determine and review the Group's ESG vision, objectives and strategy
釐定及審閱本集團的環境、社會及管治願景、目標及策略
- Identify, determine and evaluate ESG risks and opportunities
識別、確定及評估環境、社會及管治風險及機遇
- Develop and review ESG policies and procedures
制定及審查環境、社會及管治政策及程序
- Set targets and review progress
制定目標並審查進展情況
- Oversee ESG reporting
監督環境、社會及管治報告



APPROACH AND STRATEGY

The board of directors of the Group has overall responsibility for:

- a) evaluating and determining the ESG-related risks of the Group; and
- b) overseeing management in the design, implementation and monitoring of the risk management and internal control systems with a view to address ESG-related issues.

The Group is focused on generating long-term sustainable value creation for its shareholders. In doing so, while the Group carries on its business, management makes decisions that bring positive impacts to the communities. The Group has adopted sustainability policies that cover areas such as employment and labour practices, business integrity, the environment and the community. The Company is committed to supporting robust environmental standards and ensuring the implementation of environmentally friendly measures across its operations.

As part of our broader strategic drive to generate long-term sustainable value, the Group actively integrates internationally recognized management frameworks into our operational governance. A key milestone in this strategy is the successful attainment and renewal of ISO 9001:2015 Quality Management System certifications by our core financial education subsidiaries, Freemaker Institute Limited and YH Group Limited.

For management, these certifications are more than operational milestones; they represent a fundamental element of our corporate strategy to de-risk our operating model and embed sustainable business integrity across our education arms. By formalizing strict, auditable processes for the 'Design and Provision of training Services', we align our core business growth with the highest global standards of institutional quality. This structural commitment ensures that as the Group scales, our service execution remains resilient, transparent, and capable of driving long-term positive socio-economic impacts within the communities we serve.

方式及策略

本集團董事會的整體責任為：

- a) 評估及確認本集團與環境、社會及管治相關的風險；及
- b) 監督管理層設計、執行及監察風險管理及內部監控系統，以處理與環境、社會及管治相關事宜。

本集團著力為其股東創造長期可持續價值。為此，本集團於經營業務時，管理層作出會對社區帶來正面影響的決策。本集團已採納可持續發展政策，內容涵蓋僱傭及勞工慣例、業務誠信、環境及社區等領域。本公司致力支持良好環境準則，並確保在其營運中實行環保措施。

作為我們為創造長期可持續價值而推行的更廣泛戰略舉措的一部分，本集團積極將國際認可的管理框架納入營運管治。此項戰略的關鍵里程碑，是我們的核心理金融教育附屬公司晉鼎豐創業集團有限公司及元亨創業集團有限公司成功獲得及續期ISO 9001:2015質量管理體系認證。

對管理層而言，該等認證不僅是營運層面的里程碑，更代表本集團企業策略的基本要素，旨在降低營運模式的風險，並將可持續的商業誠信貫穿於我們的教育業務板塊。透過對「設計與提供培訓服務」制定嚴格且可審計的流程，我們將核心業務增長與全球最高標準的機構質素保持一致。此結構性承諾確保在本集團規模擴張的同時，我們的服務執行仍具備韌性與透明度，並能夠為所服務的社區帶來長期正面的社會經濟影響。



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STAKEHOLDERS ENGAGEMENT

The Group acknowledges that the expectations and feedback from its stakeholders are crucial for sustainable development of the Group. Effective communication with key stakeholders is maintained in order to promote and adjust the strategy for sustainable development. The communication channels used, as well as the interests and concerns of the major stakeholder groups, are as follows:

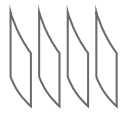
持份者參與

本集團認為持份者的期望及回饋對本集團可持續發展至為重要。本集團與主要持份者保持有效溝通，藉以推進及調整可持續發展策略。主要持份者群體所使用的溝通渠道及利益訴求如下：

Stakeholders 持份者	Communication Channels 溝通渠道	Interests and Concerns 利益訴求
Employees 僱員	<ul style="list-style-type: none"> Meetings and communications 會議及通信 Training and workshops 培訓及研討會 Performance appraisal 績效考核 	<ul style="list-style-type: none"> Career development 職業發展 Remuneration and benefits 薪酬福利 Workplace health and safety 工作環境健康與安全
Shareholders and potential investors 股東及潛在投資者	<ul style="list-style-type: none"> Shareholders' meetings 股東大會 Financial reports 財務報告 Announcements and circulars 公佈及通函 Corporate website 企業網站 	<ul style="list-style-type: none"> Financial performance 財務業績 Corporate governance 企業管治 Sustainable operations 可持續經營
Customers 客戶	<ul style="list-style-type: none"> Hotline and email 熱線電話及電子郵件 In-person meetings 面對面會議 Corporate website 企業網站 	<ul style="list-style-type: none"> Products and services quality 產品及服務質素 Customer data and privacy protection 客戶數據及私隱保護



Stakeholders 持份者	Communication Channels 溝通渠道	Interests and Concerns 利益訴求
Suppliers 供應商	<ul style="list-style-type: none"> Tender and performance evaluation 招標及績效評估 Regular meetings and telecommunication 定期會議及通訊 	<ul style="list-style-type: none"> Sustainable cooperation 可持續合作 Fair and open selection process 公平公開的甄選程序 Payment schedule 付款計劃
Governmental regulators 政府監管部門	<ul style="list-style-type: none"> Compliance reporting 合規報告 Consultation papers 諮詢文件 Government cooperation 政府合作 	<ul style="list-style-type: none"> Operation in compliance with laws and regulations 遵守法律法規運營 Business integrity and ethics 商業誠信及道德
Communities 社區	<ul style="list-style-type: none"> Community activities 社區活動 Social media platforms 社交媒體平台 	<ul style="list-style-type: none"> Fulfilment of corporate social responsibility 履行企業社會責任



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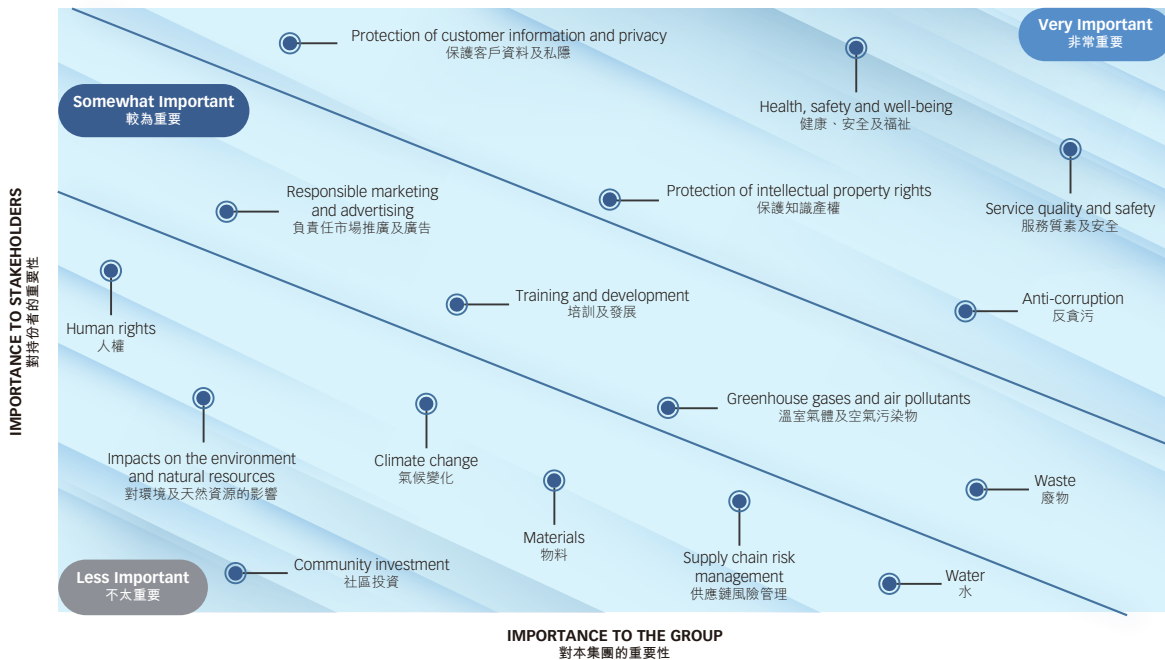
截至二零二六年三月三十一日止年度的環境、社會及管治報告

MATERIALITY ASSESSMENT

Materiality assessment was conducted in accordance with the expectation and feedback from the key stakeholders. Based on the result of this assessment, management of the Group identified 16 material topics for the Group's long-term sustainability, which cover environmental, social, community, and corporate governance aspects, effectively capture our ESG considerations in managing our company. Effective risk management and internal control systems on these aspects are reinforced with the aim of enhancing operational efficiency and generating the environmental and social benefits to the stakeholders. The 16 material topics were thoughtfully taken into account during the preparation and compilation of this Report, and they are presented in a concise manner within the following materiality matrix.

重要性評估

重要性評估乃根據主要持份者的期望及回饋進行。根據評估結果，本集團管理層識別16項有關本集團長期可持續發展的重要議題，涵蓋環境、社會、社區及企業管治方面，有效反映了我們在管理公司時的環境、社會及管治考慮因素。為提高營運效率及為持份者創造有利的環境及社會條件，本集團加強該等方面之有效風險管理及內部監控系統。本集團於匯編本報告時已充分審議16項重要議題，並於下列重要性矩陣中以簡明方式呈列。



**A. ENVIRONMENTAL****A1. Emissions**

The Group is no longer engaged in manufacturing activities and, as such, does not have any significant environment impacts or place substantial demands on natural resources. During the Reporting Year, the Group's operations did not result in any material emissions, with only limited greenhouse gases ("GHG") emissions and non-hazardous waste produced from routine administrative activities in its Hong Kong office.

Despite its minimal environmental footprint, the Group remains committed to reducing its environmental impact through responsible operational practices, effective resource management, and efforts to lower its carbon footprint. To support this commitment, the Group has implemented an "Environmental Facilities Operation and Management Policy", which governs the management of various types of emissions. In addition, the Group has introduced targeted energy conservation and emissions reduction initiatives to promote environmentally sustainable operations.

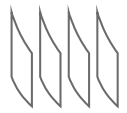
The Group strictly complies with all relevant laws and regulations in Hong Kong, including the Air Pollution Control Ordinance, the Water Pollution Control Ordinance and the Waste Disposal Ordinance. During the Reporting Year, the Group was not aware of any instances of non-compliance with these relevant laws and regulations that had significant impact on the Group's operations in relation to air and GHG emissions, water and land discharges, or the generation of hazardous and non-hazardous waste.

A. 環境**A1. 排放**

本集團不再從事製造活動，因此對環境再無重大影響，亦無對自然資源構成重大需求。於報告年度，本集團的運營並無產生任何大量的排放，僅在香港辦事處的日常行政活動中產生有限的溫室氣體（「溫室氣體」）排放及非有害廢物。

儘管本集團的環境影響甚微，但仍致力透過盡責的營運實踐、有效的資源管理及努力減少碳足跡，以減低其對環境的影響。為支持該承諾，本集團已實施「環境設施運行及管理政策」，規管各類排放物的管理。此外，本集團已推行針對性的節能及減排措施，以促進環境可持續營運。

本集團嚴格遵守香港所有相關法律及法規，包括《空氣污染管制條例》、《水污染管制條例》及《廢物處置條例》。於報告年度，據本集團所知，並無任何因未遵守有關空氣及溫室氣體排放、向水及土地排污或產生有害及非有害廢物之相關法律及法規而對本集團營運有重大影響之情況。



A1.1 Air emissions

Air pollutants, such as nitrogen oxides (“NOx”), sulphur oxides (“SOx”) and particulate matter (“PM”) are primarily generated from fuel combustion during vehicle operations. The Group is committed to minimising air pollutants emissions by continuously monitoring the use of its commercial vehicles and implementing measures to enhance operational efficiency. During the Reporting Year, the Group did not generate a material amount of air pollutants emissions in the course of its operations.

A1.2 Greenhouse gases emissions

The Group calculates its carbon dioxide (“CO₂”) emissions based on the energy consumption data, multiplied by the relevant emission factors to determine total CO₂ emissions (in tonnes). These emissions are classified into the following three scopes:

Scope 1 – Direct emissions from combustion of fuels;

Scope 2 – Energy indirect emissions; and

Scope 3 – Other indirect emissions.

The Group’s primary sources of GHG emissions fall under Scope 2 indirect GHG emissions, from electricity consumption in office operations, and Scope 3 indirect GHG emissions, from paper waste generated during daily administrative activities arising from daily administration in the offices. Additionally, Scope 1 direct GHG emissions arise from fuel combustion, while business travel contributes to Scope 3 indirect GHG emissions.

A1.1 空氣排放

於車輛運行過程中燃燒燃料主要產生空氣污染物，例如氮氧化物（「氮氧化物」）、硫氧化物（「硫氧化物」）及懸浮粒子（「懸浮粒子」）。本集團不斷監察其商用車輛的使用情況，並採取措施以提升營運效率，致力於減少空氣污染物的排放。於報告年度，本集團在其運營過程中並無產生大量的空氣污染物排放。

A1.2 溫室氣體排放

本集團根據能源消耗數據乘以相關排放因子計算其二氧化碳（「二氧化碳」）排放量，以確定二氧化碳排放總量（以噸計）。該等排放分為以下三個範圍：

範圍1 – 燃燒燃料產生的直接排放；

範圍2 – 能源間接排放；及

範圍3 – 其他間接排放。

本集團溫室氣體排放的主要來源包括辦公室營運中電力消耗所產生的範圍2間接溫室氣體排放，以及辦公室日常行政活動中產生廢紙所導致的範圍3間接溫室氣體排放。此外，範圍1直接溫室氣體排放產生自燃料燃燒，而商務差旅則導致範圍3間接溫室氣體排放。



During the Reporting Year, the Group's total GHG emissions was approximately 150 tonnes of CO₂, with electricity consumption at business premises being the largest contributor to its carbon footprint.

Scope 1 direct GHG emission has slightly decreased during the Reporting Year, from 2.5 tonnes in 2025 to 0 tonnes in 2026. While scope 2 indirect GHG emissions slightly increased during the Reporting Year, from 123.0 tonnes in 2025 to 123.2 tonnes in 2026. Scope 3 indirect GHG emissions primarily stemmed from the business air travel by employees, disposal of paper waste in landfills and the electricity consumption by government department for fresh water and sewage processing. Throughout the year, the Group remains committed to reducing its environmental impact by actively promoting energy conservation and improving operational efficiency, as detailed in the Section "Use of Resources" of this Report.

A1.3 Waste management

The Group's operations do not generate any hazardous waste, such as chemical waste, clinical waste, or hazardous chemicals. The non-hazardous waste produced by the Group is mainly paper waste arising from daily administrative activities. Other general waste types are managed by the respective building management companies at the Group's office locations. However, specific data on these waste streams are not available.

To promote sustainability, the Group has implemented various waste reduction and recycling measures focused on paper consumption. Details of these initiatives can be found in the "Paper usage" and "Packaging materials" sections of this ESG Report.

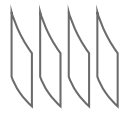
於報告年度，本集團總溫室氣體排放約為150噸二氧化碳，其中商業場所的電力消耗是其碳足跡的最大來源。

於報告年度，範圍1直接溫室氣體排放由二零二五年的2.5噸輕微減少至二零二六年的0噸。而於報告年度，範圍2間接溫室氣體排放由二零二五年的123.0噸輕微增加至二零二六年的123.2噸。範圍3間接溫室氣體排放主要源自僱員的商務航空差旅、堆填區處理廢紙及政府部門用於處理淡水及污水的電力消耗。年內，本集團致力透過積極推動節能及提高營運效率，以減少其對環境的影響，詳情載於本報告「資源使用」一節。

A1.3 廢物管理

本集團的營運不會產生任何有害廢物，例如化學廢料、醫療廢物或有害化學品。本集團所產生的非有害廢物主要為日常行政活動所產生的廢紙。其他一般廢物類型則由本集團辦公室所在的相關樓宇管理公司管理。然而，本集團並無該等廢物處理的具體數據。

為推動可持續發展，本集團已實施多項以紙張消耗為主的廢物減少及回收措施。有關該等措施的詳情載於本環境、社會及管治報告「用紙」及「包裝物料」章節。



A2. Use of Resources

The Group places considerable importance on environmental protection and is committed to the efficient use of energy and resources. Guided by its “Energy and Resources Policy”, the Group actively works to reduce resources consumption by implementing various energy, water and paper-saving initiatives. In addition, the Group promotes environmental responsibility by encouraging its employees, customers, business partners and the community to adopt sustainable practices.

A2.1 Energy and water consumption

The Group’s energy consumption primarily stems from purchased electricity. Recognising that indirect GHG emissions from electricity consumption are a major contributor to global warming, the Group has adopted a range of sustainable measures to enhance energy efficiency. These include:

- Encouraging employees to switch off IT devices when not in use;
- Maintaining an indoor temperature at an optimal level for comfort and efficiency;
- Promoting the use of modern telecommunication systems to minimise unnecessary travel;
- Prioritising green technologies in business operations and continuously upgrading facilities and equipment to improve energy performance;
- Advancing towards a paperless office by digitalising business processes wherever feasible; and
- Using duplex printing and reuse single-side printed papers.

A2. 資源使用

本集團十分重視環境保護，並致力於高效使用能源及資源。本集團以其「能源及資源政策」為指引，積極推行各種節約能源、用水及用紙措施，以減少資源消耗。此外，本集團透過鼓勵其僱員、客戶、業務夥伴及社區採用可持續發展的做法以促進環保責任。

A2.1 能源消耗及耗水量

本集團之能源消耗主要來自所購電力。本集團深知，電力消耗產生的間接溫室氣體排放是全球變暖的主要成因，本集團已採取一系列可持續措施以提高能源效率。該等措施包括：

- 鼓勵僱員在不使用IT設備時關閉設備；
- 將室內溫度保持在舒適及高效的最佳水平；
- 推廣利用現代通訊系統，避免不必要的差旅；
- 在業務營運中優先綠色技術，並持續升級設施及設備以提高能源效益；
- 透過盡可能將業務流程數字化，實現無紙化辦公；及
- 使用雙面打印及重複使用單面打印紙張。



Through the implementation of these initiatives, the Group has strengthened employees awareness of energy conservation and the importance of reducing GHG emissions.

Water is another essential resource used by the Group in its daily operations, primarily for cleaning purposes within office premises. The water supply and discharge are managed by the respective building management offices, and as such, specific water usage data is not available to the Group.

Although the Group's overall water consumption is limited and it does not encounter any challenges related to water sourcing, it remains committed to conserve water effectively. The Group actively explores and implements water saving initiatives wherever feasible, including the reuse of discharged water when appropriate. In addition, the Group conducts regular maintenance of water pipelines to prevent water leakage and ensure that any faulty components are promptly repaired to minimise unnecessary water loss.

A2.2 Paper usage

The Group has implemented a variety of paper-saving initiatives aimed at encouraging the reuse and recycle of paper, recognising this is an effective way to enhance environmental performance. These efforts include promoting double-sided printing and increasing reliance on telecommunication tools and electronic platforms to reduce the use of physical documents.

During the Reporting Year, the Group has strengthened its efforts to promote paperless and digital business operations, actively discouraging the use of paper documents and hard copies.

透過採取該等措施，本集團已加強僱員節約能源及減少溫室氣體排放重要性的意識。

水資源為本集團日常營運中使用的另一項重要資源，主要用於辦公場所清潔。供水及排水由各大廈物業管理處管理，因此，本集團無法獲得具體用水數據。

儘管本集團的整體用水量有限且在取水方面並無面臨任何挑戰，但仍致力於有效節省用水。本集團積極探索並在可行情況下實施節水措施，包括再次利用排放的廢水（如適用）。此外，本集團對水管進行常規保養以避免漏水，並確保及時維修任何缺損部分，從而盡量減少不必要的用水。

A2.2 用紙

本集團已實施多項節約用紙措施，旨在鼓勵重用及循環再用紙張，並深諳此舉乃提升環境表現的有效方式。該等措施包括推廣雙面打印，以及加強運用電子工具和電子平台，以減少使用實體文件。

於報告年度，本集團已加強推進無紙化及電子化業務營運，積極減少使用紙質文件及列印本。

In particular, the Group's financial quotient and investment education business, one of the primary sources of paper usage, has transitioned to distributing electronic teaching materials to students via online platforms, effectively eliminating the need for printed handouts. Looking ahead, the Group will continue to advance its digital teaching methods to further reduce the environmental impact associated with paper usage within its education business.

A2.3 Packaging materials

To minimise waste generated from packaging materials, the Group has reviewed its business operations and identified that the use of such materials is not applicable. As the Group's financial quotient and investment education business and private supplementary education business do not involve the production, handling, or delivery of physical goods, no packaging materials were used or reported during the Reporting Year.

A3. Environment and natural resources

A3.1 Measures in reducing environmental impacts

Given the nature of the business, the Group does not have any direct and significant impacts on the environment and natural resources in the course of its operations. Nevertheless, the Group remains committed to environmental stewardship by integrating policies and measures aimed at reducing emissions and resources consumption. Through these efforts, the Group strives to minimise its environmental footprint and contribute to the sustainable use of natural resources.

具體而言，本集團的財商及投資教育業務（為紙張使用的主要來源之一）已轉為透過線上平台向學生分發電子教材，有效杜絕了印刷講義的需求。展望未來，本集團將繼續推廣電子教學方法，以進一步減少其教育業務中紙張消耗對環境的影響。

A2.3 包裝物料

為減少包裝物料所產生的浪費，本集團已檢討其業務營運，並確認無需使用該等物料。由於本集團的財商及投資教育業務以及私立輔助教育業務不涉及實體商品的生產、處理或交付，故於報告年度並無使用或呈報包裝物料。

A3. 環境及天然資源

A3.1 減少環境影響的措施

基於業務性質，本集團在其營運過程中並無對環境及天然資源造成任何直接及重大影響。儘管如此，本集團仍致力藉著整合有關降低排放及資源消耗的政策及措施，以履行環境保護責任。本集團務求藉此減少環境足跡，並為天然資源的可持續利用作出貢獻。



Beyond our internal office guidelines, the Group actively promotes broader civic environmental awareness among our employees. The Group organized the Lei Yue Mun Beach Cleanup Education Action (鯉魚門淨灘教育行動) on 21 November 2025. Through this hands-on ecological initiative, our employee volunteers directly engaged in marine conservation by clearing waste from local coastlines. This activity successfully fostered a deep collective sense of environmental stewardship and highlighted our commitment to protecting local biodiversity and natural habitats.

A4. Climate Change

During the Reporting Year, the Group conducted a review of the materiality of its operations and assessed the potential impacts of climate change on its business. Given that the Group's business activities have minimal environmental footprint, and its operations and supply chain are not directly exposed to or directly affected by extreme weather events, the immediate impact of climate change on the Group's business is considered limited.

除內部辦公指引外，本集團積極提升員工的公民環保意識。本集團於二零二五年十一月二十一日舉辦「鯉魚門淨灘教育行動」。透過親身參與此項生態活動，本集團的員工義工直接參與海洋保育工作，清理當地海岸線的垃圾。該活動成功培養了深厚的集體環境管理意識，並體現了我們對保護本地生物多樣性及自然棲息地的承諾。

A4. 氣候變化

於報告年度，本集團已檢討其營運的重要性，並評估氣候變化對其業務的潛在影響。鑒於本集團的業務活動對環境的影響甚微，且其營運及供應鏈並無直接面臨或直接受極端天氣事件影響，故氣候變化對本集團業務的即時影響被視為有限。



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT FOR THE YEAR ENDED 31 MARCH 2026

截至二零二六年三月三十一日止年度的環境、社會及管治報告

However, the Group recognises that climate change may still present potential risks and opportunities. As such, the Group is committed to ensuring that its operations remain aware of and prepared for these evolving challenges and developments:

然而，本集團認為氣候變化仍可能帶來潛在風險及機遇。因此，本集團致力確保其於營運中時刻警惕並為該等不斷演變的挑戰及發展作好準備：

Nature of Risk

風險性質

Impact

影響

Acute Physical Risk:

急性實體風險：

Risks that are driven by extreme weather events, such as typhoons, heavy rainfall and floods.

由極端天氣事件引發的風險，例如颶風、暴雨和洪水。

The escalating magnitude and frequency of extreme meteorological phenomena could disrupt our operational processes significantly.

極端氣象現象的強度和頻率不斷增加，可能會嚴重擾亂我們的運營流程。

Our Response:

我們的回應：

The Group has established operational protocols to ensure the safety and well-being of employees during the rainy season and extreme weather events. In addition, the Group maintains property and public liability insurance to protect its assets and mitigate potential financial risks. To support climate preparedness, the Group provides climate response training through electronic platforms, ensuring all employees are equipped to implement appropriate safety measures during typhoons. Essential supplies, such as adhesive tape, raincoats, and water shoes, are also prepared in advance to strengthen onsite wind protection efforts.

本集團已制定營運規程，以確保僱員在雨季及極端天氣事件期間的安全及福祉。此外，本集團亦投保財產及公眾責任保險，以保障其資產及減輕潛在財務風險。為支持氣候應變能力，本集團透過電子平台提供氣候應變培訓，確保所有僱員均具備在颶風期間採取適當安全措施的能力。本集團亦會預先準備好膠帶、雨衣及水鞋等必需品，以加強現場的防護工作。

Chronic Physical Risk:

慢性實體風險：

Risks associated with longer-term shifts in climate patterns, such as sustained high temperature, change in precipitation patterns.

與氣候模式長期變化相關的風險，例如持續高溫、降水模式改變。

Prolonged changes in climate patterns have the potential to impact our infrastructure and facility frameworks, thereby posing a risk to the continuity of our operations and overall business performance.

氣候模式的長期變化可能會影響我們的基礎設施及設備框架，從而對我們的營運連續性及整體業務表現構成風險。

Our Response:

我們的回應：

The Group has incorporated climate resilient features into its buildings and properties, including the use of wind- and water-resistant materials. In addition, comprehensive emergency contingency plans have been established to clearly define the roles and responsibilities of relevant teams in responding to climate-related hazards such as typhoons, heavy rainfall.

本集團已將抵禦氣候變化的功能融入其樓宇及物業，包括使用防風及防水材料。此外，本集團已制定全面的應急預案，明確相關團隊在應對颶風、暴雨等氣候相關災害方面的角色及職責。



Nature of Risk 風險性質	Impact 影響
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Policy and Legal Risk:

政策及法律風險：

Policy actions that attempt to constrain actions that contribute to the adverse effects of climate change.

政策行動旨在限制造成氣候變化不利影響的行為。

The implementation of increasingly rigorous policy directives aimed at decarbonisation and other environmental objectives necessitates significant investment and efforts to ensure full compliance.

實施日益嚴格的政策指令以實現減碳及其他環保目標，需要大量投資和努力以確保完全合規。

Our Response:

我們的回應：

Our legal and finance departments keep abreast of the latest regulatory development to ensure compliance with the applicable laws and regulations in the jurisdictions that we operate.

我們的法律及財務部門緊貼最近期的監管發展，以確保符合我們營運所在司法權區的適用法律及法規。

Technology Risk:

技術風險：

Risk associated with technologies used in the transition to a lower-carbon economy.

與向低碳經濟過渡所使用技術相關的風險。

The integration of low-carbon technologies may result in a surge in the Group's operational expenditures.

低碳技術的整合可能會導致本集團的營運開支激增。

Our Response:

我們的回應：

The Group recognises that adopting low-carbon technologies may involve operational challenges, including increased costs and uncertainties related to performance or compatibility with existing systems. To mitigate this risk, we conduct thorough assessments of new technologies prior to adoption, considering factors such as cost-effectiveness, scalability, and long-term reliability. The Group also monitors industry trends and collaborates with experienced partners to ensure a smooth and informed transition.

本集團深知採用低碳技術可能涉及營運挑戰，包括成本增加以及與現有系統的性能或兼容性相關的不確定性。為減輕此風險，我們於採納新技術前會進行徹底評估，考慮成本效益、可擴展性及長期可靠性等因素。本集團亦監察行業趨勢，並與經驗豐富的合作夥伴協作，以確保順暢知情的過渡。



Nature of Risk

風險性質

Impact

影響

Reputation Risk:

聲譽風險：

Risk of changing customer and/or public perceptions of our contributions to a lower-carbon economy.

客戶及／或公眾對我們為低碳經濟所做貢獻的看法發生變化的風險。

The Group's reputation would be adversely affected if it fails to meet customers and/or public expectations.

若未能符合客戶及／或公眾的期望，本集團聲譽將會受到不利影響。

Our Response:

我們的回應：

The Group understands the importance of maintaining stakeholder trust and meeting rising expectations around sustainability. To address reputation risk, we maintain open communication channels with customers, investors, and the public to share our progress and commitments in climate action. By enhancing transparency and demonstrating consistent efforts toward a low-carbon economy, the Group aims to reinforce its reputation as a responsible and forward-looking organisation.

本集團深明維持持份者信任及達到日益提高的可持續發展期望的重要性。為應對聲譽風險，我們與客戶、投資者及公眾保持開放的溝通渠道，以分享我們在氣候行動方面的進展及承諾。透過提高透明度及展現對低碳經濟的持續努力，本集團旨在鞏固其作為負責任及前瞻性企業的聲譽。



B. SOCIAL

B1. Employment

B1.1 Labour practices

The Group regards its people as valuable assets, recognizing that their dedication and continued supports are crucial to the Group's development and long-term success. As such, the Group strives to attract and retain talents by fostering a safe, inclusive, and supportive working environment that promotes employees health, well-being and equal opportunity.

The Group strictly complies with all relevant laws and regulations in Hong Kong, including the Employment Ordinance, the Sex Discrimination Ordinance, the Disability Discrimination Ordinance, the Family Status Discrimination Ordinance, and the Race Discrimination Ordinance.

The Group's "Human Resources Management Policy" outlines the standards and practices in relation to compensation and dismissal, recruitment and promotion, working hours, rest periods and other benefits and welfare.

Furthermore, the Group is dedicated to providing equal opportunity in all aspects of the workplace and strives to maintain an environment free from discrimination or harassment against any individual on the basis of seniority, nationality, gender, age, marital status, disability, race, color, religion or sexual orientation. All employees are recruited based on their skills and experiences, and are assessed according to the same standards of work performance.

B. 社會

B1. 僱傭

B1.1 勞工慣例

本集團認為員工乃寶貴資產，並深知彼等之辛勤努力及不懈支持對本集團之發展及長期成功至為重要。故此，本集團為招攬及挽留人才，致力營造安全、包容及具支持性的工作環境，促進僱員的健康、福祉及平等機會。

本集團嚴格遵守香港所有相關法律及法規，包括《僱傭條例》、《性別歧視條例》、《殘疾歧視條例》、《家庭崗位歧視條例》及《種族歧視條例》。

本集團之「人力資源管理政策」概述有關補償及解僱、招聘及晉升、工時、休息期間及其他福利之準則及慣例。

此外，本集團致力在工作場所所有方面提供公平機會，並竭力維持一個任何人士均不會因年資、國籍、性別、年齡、婚姻狀況、殘疾、種族、膚色、宗教或性傾向而受到歧視或騷擾之工作環境。所有僱員乃根據其技能及經驗招聘，並按照相同的工作表現標準進行評核。



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During the Reporting Year, the Group was not aware of any instances of non-compliance with the relevant laws and regulations that could have a significant impact on the Group in areas relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination and other benefits and welfare.

The Group maintains a diverse workforce, with representation across different genders, age groups and regions. During the Reporting Year, the Group recorded a turnover rate of approximately 17% (2025: 21%).

All employees have participated in the Mandatory Provident Fund (MPF) Scheme, in accordance with the Mandatory Provident Fund Schemes Ordinance (Chapter 485 of the Laws of Hong Kong). Employee remuneration is determined based on job responsibilities, market trends and individual performance.

The Group actively fosters a vibrant, inclusive, and cohesive workplace culture. To promote work-life balance and strengthen team bonding outside of the traditional office environment, the Group regularly organizes employee engagement activities. Notably, during the Reporting Year, management and staff participated in a company gathering at the Manchester United Invitational football match.

於報告年度，據本集團所知，並無任何因未遵守有關補償及解僱、招聘及晉升、工時、休息期間、平等機會、多元化、反歧視及其他福利等方面的相關法律及法規而對本集團有重大影響之情況。

本集團維持多元化的員工隊伍，涵蓋不同性別、年齡層及地區。於報告年度，本集團錄得流失率約為17%（二零二五年：21%）。

所有僱員已根據《強制性公積金計劃條例》（香港法例第485章）參與強制性公積金計劃。僱員薪酬乃根據職責、市場趨勢及個人表現釐定。

本集團積極營造充滿活力、包容及凝聚力強的工作場所文化。為促進工作與生活平衡，並加強傳統辦公環境以外的團隊聯繫，本集團定期舉辦員工活動。尤應一提的是，於報告年度，管理層與員工共同參與了在曼聯邀請賽期間舉行的公司聚會。



Our steadfast commitment to Diversity, Equity, and Inclusion (DEI) is deeply embedded in our corporate ethos, ensuring that talent is recognized purely on the basis of capability and merit. This dedication to creating an accessible and welcoming workplace was highly recognized during the Reporting Year, as the Group was honored with the 'Caring Employer' Award 2025 – Tier 1 (Disability Inclusion Supportive Organization) (「愛心僱主」獎章 2025第一級－殘疾共融支持機構).

我們對多元、公平及包容的堅定承諾深植於企業精神之中，確保人才純粹基於能力及表現獲得認可。於報告年度，本集團榮獲「愛心僱主」獎章2025第一級－殘疾共融支持機構，這是對我們致力於建立無障礙及共融工作場所的決心的充分肯定。





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Organized by the Labour and Welfare Bureau and funded by the Hong Kong Jockey Club Charities Trust, this prestigious recognition validates our structural efforts to look past physical differences and focus on providing equal professional platforms. By collaborating with local NGOs, providing specialized onboarding orientations, and adjusting workspaces to ensure accessibility, the Group actively removes institutional barriers for individuals with disabilities. This award highlights our success in building an inclusive workforce where diverse perspectives enrich our corporate culture, drive operational innovation, and create a truly empathetic and cooperative working environment.

Recognizing that long-term corporate success is driven by employee satisfaction and vitality, the Group constantly seeks ways to enrich our workplace culture and cultivate staff well-being. The Group introduced dedicated wellness initiatives during the Reporting Year, including professional staff massage sessions in April 2025 and a 'Chill & Relax' Yoga Experience Class in May 2025. Additionally, the Group hosts festive celebrations to strengthen team morale and show appreciation, such as our Year-End Appreciation Party and the Legendary Education Spring Dinner in February 2026, creating an interconnected and deeply supportive organizational environment.

此極具聲望的獎項由勞工及福利局主辦、香港賽馬會慈善信託基金撥款資助，獲此殊榮充分證明我們在制度層面上超越身體差異，專注於提供平等專業平台的努力。本集團透過與本地非政府組織合作、提供專門入職培訓及調整工作空間以確保無障礙環境，積極為殘疾人士消除制度性障礙。此獎項突顯我們在建立共融的員工團隊方面的成就，讓多元化觀點豐富我們的企業文化，推動營運創新，並創造真正富有同理心及協力合作的工作環境。

本集團深明企業的長遠成功有賴於員工的滿意度及活力，因此持續尋求豐富工作場所文化及增進員工身心健康的方法。於報告年度，本集團開展多個專項身心健康計劃，包括於二零二五年四月舉辦的專業員工按摩服務，以及於二零二五年五月舉辦的「Chill & Relax」瑜伽體驗班。此外，本集團亦舉辦節日慶祝活動以提升團隊士氣及致謝，例如於二零二六年二月舉辦的年終答謝會及「傳承教育春宴」，打造互聯互助的組織環境。



B2. Health and Safety

B2.1 Workplace health and safety

The Group places the utmost priority on safeguarding the health and safety of its employees. In compliance with the Occupational Safety and Health Ordinance, the Group is committed to maintaining a healthy and safe workplace, protecting employees from potential work-related hazards and injuries.

As outlined in the Group's "Health, Safety and Environment Policy Statement", the Group strives to identify, reduce and control the health, safety and environment related risks. To ensure the effectiveness of its safety measures, the Group conducts regular monitoring, including routine safety inspections of equipment, and ongoing assessment of health and safety performance.

To foster a strong corporate culture of health and safety, the Group actively promotes the occupational health and safety awareness among employees, aiming to enhance their understanding and engagement with workplace safety practices.

B2. 健康與安全

B2.1 工作環境健康與安全

本集團以確保僱員的健康與安全為首要任務。本集團遵守《職業安全及健康條例》，致力為其僱員維持健康與安全的工作環境，並保護僱員免受潛在的工作相關的危害及傷害。

誠如本集團之「健康、安全及環境政策聲明」所規定，本集團致力識別、降低及控制與健康、安全及環境相關的風險。為確保其安全措施之效力，本集團開展定期監察，包括常規的設備安全檢查，以及健康與安全表現持續評估。

為培育濃厚的健康與安全企業文化，本集團積極提升僱員的職業健康與安全意識，旨在提高彼等對工作場所安全實務的理解及參與度。



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During the Reporting Year, the Group recorded no cases of work-related fatality and injury. Furthermore, the Group was not aware of any non-compliance with relevant laws and regulations that could have a significant impact on its ability to provide a safe and healthy working environment.

The Group views physical and mental health as a core component of occupational safety, striving to build an environment that minimizes stress and protects employee well-being. Specifically, the Group holds active statuses under the Joyful@Healthy Workplace Charter (好心情@健康工作間約章), the Mental Health Workplace Charter (精神健康職場約章), and has been recognized as a Mental Health Friendly Supreme Organization (精神健康友善卓越機構). Our dedication to operational safety was further validated by the Occupational Health Award (職業健康大獎) received on 8 January 2026, alongside the Mental Health Workplace Charter – Inclusive Workplace Organization 2025-26 Commendation (《精神健康職場約章》融洽職場機構2025-26嘉許) awarded on 3 November 2025. These honors demonstrate our success in establishing an auditable, health-first corporate culture.

於報告年度，本集團並無錄得因工傷亡個案。此外，據本集團所知，並無任何因未遵守有關提供安全及健康工作環境之相關法律及法規而對本集團能力有重大影響之情況。

本集團視身心健康為職業安全的核心組成部分，致力於建立一個能最大程度減輕壓力並保障員工福祉的工作環境。具體而言，本集團為「好心情@健康工作間約章」及「精神健康職場約章」的活躍成員，並已獲認可為「精神健康友善卓越機構」。我們對營運安全的承諾，進一步體現在於二零二六年一月八日獲得的「職業健康大獎」，以及於二零二五年十一月三日獲頒的《精神健康職場約章》「融洽職場機構2025-26嘉許」。該等殊榮證明我們成功建立了一套可審計、以健康為先的企業文化。



B3. Development and training

B3.1 Employee development and training

The Group recognises that the skills and knowledge of its employees are essential drivers for its long-term sustainable development. In line with the Group's "Human Resources Management Policy", the Group is committed to providing training and development opportunities aimed at enhancing employees' working capabilities and management competence.

On-the-job training is offered based on business needs, job responsibilities, and the interests of employees. In addition, employees are encouraged to participate in external training programmes delivered by professional training institutions or subject matter experts, supporting their continuous learning and career growth.

The Group acknowledges that the expertise of its lecturing teams is a critical success factor for its financial quotient and investment education business. As such, members of the lecturing teams are encouraged to participate in professional development courses and continuous education to ensure the consistent provision of high-quality services to students.

To support leadership development, directors and senior management of the Group regularly participate in private training course to maintain their continuous professional development. The Group also provided anti-corruption trainings, which provide our employees with guidance on regulatory compliance, and the strategies to combat money laundering and terrorist financing.

B3. 發展及培訓

B3.1 僱員發展及培訓

本集團深知其僱員之技能及知識為推動其長期可持續發展的重要動力。根據本集團之「人力資源管理政策」，本集團致力提供培訓及發展機會，以提升僱員之工作能力及管理能力。

在職培訓乃根據業務需要、職責及僱員利益而提供。此外，本集團鼓勵僱員參與由專業培訓機構或主題專家提供之外部培訓課程，以支持彼等持續學習及事業發展。

本集團認為其講師團隊的專業性是其財商及投資教育業務成功的關鍵因素。因此，本集團鼓勵其講師團隊成員參加專業培訓課程及持續教育，以確保為學生提供持續的優質服務。

為支持領導力發展，本集團董事及高級管理層定期參與私人培訓課程，以維持彼等的持續專業發展。本集團亦提供反貪污培訓，為我們的僱員提供監管合規指引，以及打擊洗錢及恐怖分子融資的策略。

B4. Labour Standards

B4.1 Child labour and forced labour

The Group is committed to eliminating all forms of forced labour and supporting the effective abolition of child labour. The Group strictly prohibits the use of child labour in accordance with the Employment of Children Regulations. As a prevention measure to avoid engaging child labour, all job applicants are required to present valid proof of identity during the recruitment process, in accordance with the Group's "Human Resources Management Policy".

In addition, the Group respects the freedom of employees and has established a "Prohibition of Forced Labour Policy", which outlines clear procedures and safeguards to prohibit and prevent forced labour. Employees are encouraged to report any case of infringement of their rights to the management directly through established internal channels.

During the Reporting Year, the Group was not aware of any non-compliance with relevant laws and regulations related to recruitment of child labour or forced labour practices.

B5. Supply Chain Management

B5.1 Supplier management

The Group aims to avoid directly or indirectly involvement in corruption practices or complicity in human rights abuses. As such, the Group requires all supply chain partners to uphold its principles of ethical business conduct. Preference is given to suppliers who demonstrate a commitment to responsible and sustainable operations. Through active supply chain management and engagement, the Group strives to create positive impacts on the environment and society.

B4. 勞工準則

B4.1 童工及強制勞工

本集團致力消除一切形式的強制勞工，並支持有效廢除童工。根據《僱用兒童規例》，本集團嚴禁聘用童工。作為避免聘用童工的預防措施，所有求職者於招聘過程中須根據本集團之「人力資源管理政策」出示有效身份證明文件。

此外，本集團尊重僱員之自由，並制訂「禁止強制勞工政策」，當中載列清晰的程序及保障措施以禁止及避免強制勞工之規例。本集團鼓勵僱員透過既定的內部渠道，直接向管理層報告其權利受到侵犯之任何個案。

於報告年度，據本集團所知，並無任何未遵守有關聘用童工或強制勞工慣例之相關法律及法規的情況。

B5. 供應鏈管理

B5.1 供應商管理

本集團的宗旨為避免直接或間接牽涉貪污行為或合謀侵犯人權。因此，本集團要求所有供應鏈合作夥伴秉承其商業道德操守原則。本集團優先與以負責任及可持續經營為工作方針之供應商合作。本集團致力透過積極管理供應鏈及與其供應商溝通，為環境及社會帶來正面影響。



Recognising that procurement practices have a direct influence on the quality of product and service, the Group has adopted a “Suppliers Social Responsibilities Control Procedure” (“SSRCP”). This procedure is designed to manage, monitor and mitigate the environmental and social risks within the supply chain. Suppliers are selected through a careful vetting process, and their performance is continuously evaluated, including through regular site visits. Factors such as products/services quality, delivery efficiency, and compliance with ethical and sustainability standards are considered during both the selection and ongoing assessment processes. In case where non-compliance with the Group’s standard is identified, the Group will terminate the business relationship to uphold its commitment to responsible sourcing.

B6. Product Responsibility

B6.1 Product safety and quality

The Group is dedicated to placing products and services quality as a top priority, recognising it as a cornerstone for maintaining long-term customer relationships and ensuring the overall success of the business. In particular, to improve the quality of services provided in its financial quotient and investment education business, the Group continuously invests in employee training and development. This ensures staff remain up to date with the latest industry knowledge in the financial and investment industries.

本集團深知採購慣例對產品及服務質素有直接影響，故已採納「供應商社會責任控制程序」（「供應商社會責任控制程序」）。本程序旨在管理、監控及減輕供應鏈中的環境及社會風險。供應商乃透過審慎的審查程序挑選，並透過定期的實地視察等持續評估其表現。在挑選及持續評估過程中，本集團會考慮產品／服務的質素、運送效率及是否符合道德及可持續發展標準等因素。倘發現不符合本集團標準的情況，本集團將會終止業務關係，以履行其對負責任採購的承諾。

B6. 產品責任

B6.1 產品安全及質素

本集團秉持產品及服務質素第一的信念，並將其視為與客戶建立長期關係及確保業務整體成功的基石。具體而言，為提升財商及投資教育業務所提供的服務質素，本集團持續投資於僱員培訓及發展，確保員工及時掌握金融及投資行業的最新知識。



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The Group understands that customer satisfaction is closely linked to the quality of its product and services. To better understand and respond to customer needs, the Group offers multiple feedback and enquiry channels, such as customer hotline and dedicated email support, enabling customers to share their experiences and suggestions. All customer complaints are handled with seriousness and care, with the aim of driving continuous improvement in product and service quality. In cases where a defect in a product causes inconvenience or damage, the Group is prepared to offer a refund or appropriate compensation. During the Reporting Year, the Group did not receive any complaints regarding the quality of the product or service quality. Additionally, there was no product recall due to safety or health reasons. The Group was not aware of any non-compliance with relevant laws and regulations in relation to product responsibility.

本集團深知客戶滿意度與其產品及服務的質量息息相關。為更好地了解及回應客戶需求，本集團提供多種反饋及查詢渠道，例如客戶熱線及專屬電郵支持，以供客戶分享其體驗及建議。本集團將嚴肅及審慎處理所有客戶投訴，旨在推動產品及服務的質素不斷提高。倘產品存在缺損而造成不便或損害，本集團準備提供退款或適當賠償。於報告年度，本集團並無接獲任何有關產品質素或服務質素的投訴。此外，並無產品因安全或健康原因而須回收。據本集團所知，並無任何未遵守有關產品責任之相關法律及法規之情況。

Quality Management System: ISO 9001:2015 質量管理體系：ISO 9001:2015



Underscoring our commitment to high-quality education, two of the Group's key operating subsidiaries within the financial quotient and investment education segment have successfully maintained their ISO 9001:2015 Quality Management System certifications., both certificates explicitly govern the 'Design and Provision of training Services such as Personal finance and wealth planning'. These independently audited certifications demonstrate that our educational frameworks, curriculum design, and service delivery meet strict international quality criteria, providing our students with reliable, top-tier instructional standards.

秉持我們對優質教育的承諾，本集團旗下財商及投資教育板塊的兩家主要營運附屬公司已成功維持ISO 9001:2015質量管理體系認證，該兩項認證均明確涵蓋「設計和提供個人理財及財富規劃等培訓服務」。有關認證經獨立審核，證明本集團的教育框架、課程設計及服務提供符合嚴格的國際質量標準，從而為學員提供可靠的頂尖教學水準。



Maintaining these independently audited certifications demonstrates that our internal frameworks-spanning curriculum design, pedagogical methods, lecturer qualifications, and student support systems-adhere to strict international benchmarks. By embedding the core principles of ISO 9001:2015 into our daily educational operations, we have established a systemic, data-driven approach to continuous improvement. This standardized quality management loop not only mitigates service-related operational risks but also guarantees that our training programs consistently deliver verified value to our students, thereby reinforcing customer trust and long-term loyalty.

我們持續獲得此等經獨立審核的認證，證明本集團的內部框架（涵蓋課程設計、教學方法、講師資格及學員支援體系）均符合嚴格的國際基準。通過將ISO 9001:2015的核心原則融入日常教育營運，我們已建立一套系統化、基於數據的持續改進方法。此標準化的質量管理迴圈不僅降低與服務相關的營運風險，亦確保我們的培訓課程能持續為學員提供經驗證的價值，從而鞏固客戶信心及長期忠誠度。

B6.2 Consumer data protection and privacy policies

The Group has established a comprehensive policy of information management system to guide employees on the proper handling, usage and protection of company data. As part of this policy, data is classified into different levels according to its confidentiality of public, internal, and restricted/confidential. Access to restricted/confidential data is strictly limited to authorized senior management personnel. To safeguard consumer data and privacy, the Group ensures the client information is securely stored and is destroyed in a timely and secure manner. These practices are designed to prevent unauthorised access, misuse, or disclosure of sensitive data. During the Reporting Year, the Group did not identify any incidents of data leakage or breaches. The Group remains committed to maintaining the highest standards of data protection and privacy in line with applicable regulations and industry best practices.

B6.2 客戶數據保護及私隱政策

本集團已就資訊管理系統制訂全面的政策，以指導員工妥善處理、使用及保護公司數據。作為本政策的一部分，數據按其保密程度分為公開、內部及限制／保密級別。嚴格限制獲授權高級管理人員查閱限制／保密數據。為保障客戶數據及私隱，本集團確保客戶資料獲妥善儲存，並以及時及穩妥的方式銷毀。該等措施旨在防止敏感數據被未經授權查閱、濫用或披露。於報告年度，本集團未有發現任何數據洩露或違規事件。本集團將繼續致力於按照適用法規及行業最佳實踐，維持最高標準的數據保護及私隱。

B7. Anti-Corruption

B7.1 Anti-corruption

The Group is dedicated to upholding the highest standards of business ethics across all aspects of its business and operations. In strict compliance with the Prevention of Bribery Ordinance, the Group maintains a policy of zero tolerance on any forms of bribery, corruption, fraud and related misconduct. With the implementation of "Anti-corruption and Anti-Fraud Management System", the Group conveys its requirements regarding anti-corruption to its employees. Regular awareness efforts and internal communications serve to strengthen the ethical culture throughout the organisation.

The Group has established confidential communication and reporting channels, including phone and email, enabling employees to report any observed or suspected cases of noncompliance. Upon receiving a report, the Group promptly conducts an internal anti-corruption investigation. Any misconduct case will be reported to relevant legal authorities and relevant personnel if it is confirmed.

During the Reporting Year, the Group was not aware of any instances of non-compliance with the relevant laws and regulations that had significant impact on the Group relating to bribery, extortion, fraud and money laundering.

B7. 反貪污

B7.1 反貪污

本集團致力在其業務及經營的所有方面中建立最高標準之商業道德規範。本集團嚴格遵守《防止賄賂條例》，並對任何形式之賄賂、貪污、舞弊及相關不當行為採取零容忍政策。實行「反貪污及反舞弊管理制度」後，本集團向其僱員傳達本集團對就反貪污所作之規定。定期提高意識及內部溝通有助於加強整個組織的道德文化。

本集團已設立保密溝通及報告渠道（包括電話及電郵），供僱員報告任何所見或疑似之不合規個案。於接獲報告後，本集團即時進行內部反貪污調查。一旦確認存在不當行為個案，將向相關法定機構及相關人員報告。

於報告年度，據本集團所知，並無任何因未遵守有關賄賂、敲詐、舞弊及洗錢之相關法律及法規而對本集團有重大影響之情況。



B7.2 Money laundering

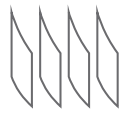
As a provider of money lending services in Hong Kong, the Group is committed to preventing and detecting money laundering and terrorist financing activities. The Group strictly adheres to the Money Lenders Ordinance and Guideline on Compliance of Anti-Money Laundering and Counter-Terrorist Financing Requirements for Licensed Money Lenders. In addition, the Group has incorporated and implemented these guidelines into the operation and policies and procedures to ensure effective prevention and detection of money laundering and terrorist financing, which include the following measures:

- Conducting procedures for customer due diligence before client acceptance – The Group carries out Know-Your-Customer procedures to verify customers' identity with reference to reliable and independent source of documents, such as documents from the government and/or public authorities. The Group inspects the Hong Kong Identify Card and proof of residential address for individual customers; and inspects the Certificate of Incorporation and/or Business Registration Certificate for corporate customers.
- Reporting suspicious transactions – Employees of the Group are encouraged to report to top management as soon as possible when suspicious transactions are noted. The Group will promptly report the suspicious transactions to Joint Financial Intelligence Unit using the standard form or the e-channel of Suspicious Transaction Report and Management System ("STREAMS") once the case is confirmed;
- Keeping proper personal data and record – all essential information of customers is properly maintained in accordance with Personal Data (Privacy) Ordinance;

B7.2 洗錢

作為香港的放債服務供應商，本集團致力防止及偵測洗錢及恐怖分子融資活動。本集團嚴格遵守《放債人條例》及《打擊洗錢及恐怖分子資金籌集指引》（適用於持牌放債人）。此外，本集團已將該等指引納入並落實到確保有效防止及偵測洗錢及恐怖分子融資的操作、政策及程序中，其中包括以下措施：

- 於客戶接納前進行客戶盡職審查程序—本集團使用可靠及獨立的文件來源（例如政府及／或公共機關的文件）執行「認識客戶」程序以核實客戶的身份。本集團檢查香港身份證及居住地址證明（適用於個人客戶）；及檢查公司註冊證書及／或商業登記證書（適用於企業客戶）。
- 報告可疑交易—當發現可疑交易時，本集團鼓勵僱員盡快向最高管理層報告。一旦個案獲確認，本集團將使用可疑交易報告及管理系統（「可疑交易報告及管理系統」）的標準表格或電子渠道及時向聯合財富情報組報告可疑交易；
- 妥善保存個人資料及記錄—所有必要的客戶資料按照《個人資料（私隱）條例》妥善存置；



- Providing staff training – the Group provides continuous training and development to its employees to update the knowledge in relation to complying relevant legislation and practices of anti-money laundering.

B8. Community investment

B8.1 Community involvement

The Group remains committed to social responsibility and actively contributes to the well-being of the community through a variety of charitable and engagement initiatives. In line with this commitment, it has established a Community Investment Policy that aims to enhance community living standards, support cultural initiatives, promote education and development, and foster labour cooperation. The Group also prioritizes building long-term relationships with key stakeholders and making a positive impact on community development.

During the Reporting Year, guided by its Community Investment Policy, the Group supported numerous projects across areas such as youth development, education and community support.

The Group's persistent efforts in fulfilling its corporate social responsibility have earned strong recognition from the community. The Group fundamentally believes that sustainable corporate growth must occur in tandem with societal progress. Our persistent, multi-dimensional efforts to deliver meaningful social value have earned significant praise from external institutions. Specifically, the Group was proudly awarded the 'Caring Company 2024/25' (商界展關懷) designation by the Hong Kong Council of Social Service (HKCSS) for five consecutive years.

- 提供員工培訓 – 本集團向其僱員提供持續培訓及發展，以更新有關遵守反洗錢相關法例及常規的知識。

B8. 社區投資

B8.1 社區參與

本集團致力履行社會責任，並透過各種慈善及參與活動，積極為社區福祉作出貢獻。為貫徹此承諾，其已制訂一項社區投資政策，旨在提高社區生活水平、支持文化舉措、促進教育及發展以及推動勞工合作。本集團亦優先考慮與主要持份者建立長期關係，並對社區發展產生積極影響。

於報告年度，本集團在社區投資政策的指引下，支持眾多涉及青年發展、教育及社區支援等領域的項目。

本集團為履行企業社會責任所作出的持續努力，獲得社會的高度肯定。本集團深信，企業的可持續增長必須與社會進步齊頭並進。我們透過持續、多維度的行動創造具積極意義的社會價值，並因此獲得外部機構的高度評價。具體而言，本集團連續五年榮獲香港社會服務聯會頒發的「商界展關懷 2024/25」標誌。



This accolade serves as an official endorsement of our performance across three essential pillars: caring for the community, caring for our employees, and caring for the environment. It reflects our ongoing, institutionalized volunteer initiatives, transparent corporate governance, and active partnerships with local non-profit organizations to uplift underprivileged communities in Hong Kong. Rather than viewing corporate social responsibility (CSR) as an isolated obligation, the Group treats it as a strategic alignment of our commercial capabilities with grassroots needs.

此項殊榮是對我們在三大核心範疇表現的正式認可：關懷社區、關懷員工及關懷環境。這反映我們持續推行的制度化義工服務、透明的企業管治，以及積極與本地非牟利組織合作，攜手扶助香港弱勢社群。本集團並不視企業社會責任為一項孤立的義務，而是將其視為將商業能力與基層需求進行戰略結合的契機。



In addition to systemic community investments, the Group actively channels corporate resources into youth empowerment and health promotion through sports diplomacy. During the Reporting Year, our corporate athletes proudly represented the Group in the 'WELL DUNK! Corporate Charity 3x3 Basketball Tournament 2026' ('邨 JUMP!' 企業慈善三人籃球邀請賽 2026), organized by the InspiringHK Sports Foundation. Demonstrating stellar athleticism, deep strategic coordination, and unyielding team spirit, the Legendary Education team successfully secured the 1st Runner-up title in the highly competitive Gold Plate division (金碟賽亞軍).

除作出系統的社區投資外，本集團亦積極透過體育活動，將企業資源投入青年賦權及健康推廣。於報告年度，我們的企業運動員有幸代表本集團參與由凝動香港體育基金舉辦的「邨JUMP！企業慈善三人籃球邀請賽2026」。憑藉出色的運動表現、深厚的戰術配合及堅韌不拔的團隊精神，傳承教育隊伍在競爭激烈的金碟賽中成功奪得亞軍佳績。



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT FOR THE YEAR ENDED 31 MARCH 2026

截至二零二六年三月三十一日止年度的環境、社會及管治報告

Our participation in this tournament extended far beyond corporate sportsmanship; it directly supported the InspiringHK Sports Foundation's core mission to provide structured sports training and mentorship programs for youth living in under-resourced public housing estates. By leveraging healthy sports competition to raise social awareness and funding, the Group continues to act as a catalyst for upward social mobility, championing youth development and fostering a healthier, more active, and resilient generation.

本次參賽的意義遠不止於展現企業體育精神；更代表我們對凝動香港體育基金核心使命的直接支持，即為居住於資源匱乏的公共屋邨青少年提供系統化的體育訓練及師友計劃。透過健康的體育競賽提升社會關注及籌集資源，本集團持續發揮推動社會積極向上的催化作用，致力支持青年發展，培育更健康、更活躍及更具韌性的新一代。



Food Security and Vulnerable Group Support

Addressing immediate local community needs forms a major pillar of our social impact strategy. The Group partnered with local catering social enterprises, including Foodie Restaurant Limited (餉記餐廳有限公司 – 88牌：致麗同心) and the Joyous Kitchen (喜樂餐飲教室), to run a Meal Box Distribution Campaign. Throughout 2025 and early 2026, the Group sponsored and distributed over 1,000 hot meal boxes directly to low-income individuals and elderly residents across Hong Kong.

食物安全與弱勢群體扶助

回應本地社區的即時需求，是我們社會影響力策略的重要一環。本集團與本地餐飲企業（包括餉記餐廳有限公司 – 88牌：致麗同心及喜樂餐飲教室）合作推行飯盒派發行動。於二零二五年全年及二零二六年初，本集團贊助並直接派發超過1,000個熱飯盒予香港的低收入人士及長者。



This initiative was paired with targeted community operations, such as the Kwun Tong Community Warming Action (觀塘區社區贈暖) in September 2025, which delivered 500 Mid-Autumn festival goodie bags, and the Chai Wan District Home Visits (柴灣區上門探訪) in October 2025. Furthermore, the Group joined hands with the Yang Memorial Methodist Social Service Choi Hung Community Centre for Senior Citizens (循道衛理楊震社會服務處彩虹長者綜合服務中心) between May and June 2026 for the Elderly Warming – Rainbow Goodie Bag Action (樂齡送暖 • 彩虹福袋行動), donating a total of HK\$7,354.62 worth of essential goods, including 340 bags of fragrant rice, 340 packs of rice vermicelli, 336 boxes of facial tissues, and 280 umbrellas to vulnerable seniors

Youth Development and Educational Advocacy

As an educational institution, the Group leverages its core capabilities to foster youth empowerment and literacy across multiple age brackets. The Group maintains a long-standing sponsorship program with Ka Yin Anglo-Chinese Kindergarten (嘉言中英文幼稚園). This includes funding the publication, printing, and launch event of the children's growth book 'Butterfly Ka Garden Growth Diary' (蝴蝶「嘉」園成長記) in mid-2025, as well as organizing a targeted World Book Day Book Donation Campaign (世界閱讀日贈書行動) in April 2026 to support early childhood literacy.

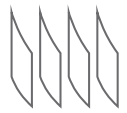
On a broader community scale, the Group looks to sports as a tool for character building. In August 2025, the Group sponsored HK\$33,000 in scholarships for the outstanding participants of the Bulls Youth Training Camp (金牛青年訓練營), empowering young athletes to pursue professional athletic paths. This is complemented by our title sponsorship of the 'Defining Education Challenge Cup' (「凝皓教育挑戰盃」) match between Manchester United and the Hong Kong, China football representative team in 2025 in collaboration with International Cultural & Entertainment Management Limited, utilizing global sports networks to elevate local youth and sports development platforms.

此項行動亦配合特定的社區活動進行，例如於二零二五年九月舉辦的觀塘區社區贈暖(期間派發了500份中秋福袋)，以及於二零二五年十月開展的柴灣區上門探訪。此外，於二零二六年五月至六月期間，本集團攜手循道衛理楊震社會服務處彩虹長者綜合服務中心舉辦「樂齡送暖•彩虹福袋行動」，捐贈總值7,354.62港元的日用物資(包括340包香米、340包米粉、336盒紙巾及280把雨傘)予弱勢長者。

青年發展及教育倡導

作為教育機構，本集團發揮其核心能力，推動不同年齡層的青年賦權及素養提升。本集團與嘉言中英文幼稚園開展長期的贊助計劃，包括於二零二五年中資助出版、印刷及舉辦兒童成長書籍《蝴蝶「嘉」園成長記》的發佈活動，以及於二零二六年四月舉辦專題世界閱讀日贈書行動，以支持幼兒讀寫能力發展。

在更廣泛的社區層面，本集團視體育為品格塑造的途徑。於二零二五年八月，本集團贊助33,000港元的獎金予金牛青年訓練營的優秀隊員，支持年輕運動員發展專業體育之路。此外，我們亦與國際文娛管理有限公司合作，於二零二五年冠名贊助「凝皓教育挑戰盃」—曼聯對中國香港足球代表隊的比賽，運用全球體育網絡提升本地青年及體育發展平台。



***Corporate Philanthropy and Strategic NGO
Alliances***

To maximize the scale and efficiency of our social investments, the Group maintains strategic alliances with premier local charitable foundations. The Group contributed HK\$50,000 to Po Leung Kuk's Annual Charity Gala Spectacular (《星光熠熠耀保良》) in September 2025 to fund a wide network of social welfare and educational services.

Additional philanthropic investments include a HK\$10,000 sponsorship towards the "Mai Po Lions Club 5th Anniversary" (米埔獅子會5周年) charity drive in March 2026, and a HK\$6,000 donation to the 'Soap' Blessing Action (「皂」福行動) in May 2026. Moreover, on 14 January 2026, the Group formalized a strategic partnership with the Jing Yuan Charity Foundation (淨緣慈善基金) through a official signing ceremony for the Entrepreneurship CEO Certificate Course (企業家精神CEO證書課程), combining academic rigor with philanthropy to cultivate socially responsible future corporate leaders.

***企業慈善及與非政府組織的
戰略聯盟***

為擴大社會投資的規模及效益，本集團與本地頂尖慈善基金會維持戰略聯盟。本集團於二零二五年九月向保良局年度慈善籌款節目《星光熠熠耀保良》捐款50,000港元，以資助廣泛的社會福利及教育服務網絡。

其他慈善投入包括於二零二六年三月贊助「米埔獅子會5周年」慈善活動10,000港元，以及於二零二六年五月向「皂」福行動捐贈6,000港元。此外，本集團於二零二六年一月十四日與淨緣慈善基金舉行正式簽約儀式，建立戰略夥伴關係，共同開辦「企業家精神CEO證書課程」，將學術嚴謹性與慈善事業相結合，培育具社會責任感的未來企業領袖。



PERFORMANCE DATA SUMMARY –
ENVIRONMENTAL

表現數據摘要 – 環境

	Unit 單位	2026 二零二六年	2025 二零二五年	2024 二零二四年
Greenhouse Gases Emission 溫室氣體排放				
Scope 1¹ 範圍1 ¹				
Motor vehicle Unleaded petroleum 車輛無鉛汽油				
Quantity consumed 消耗量	Litre 公升	N/A 不適用	N/A 不適用	43.0
CO ₂ equivalent emissions 二氧化碳排放當量	Tonnes 公噸	N/A 不適用	N/A 不適用	0.1
CO ₂ emission Intensity 二氧化碳排放密度	Tonnes per person 公噸／人	N/A 不適用	N/A 不適用	0.0
Motor vehicle Diesel 車輛柴油				
Quantity consumed 消耗量	Litre 公升	N/A 不適用	862.6	849.9
CO ₂ equivalent emissions 二氧化碳排放當量	Tonnes 公噸	N/A 不適用	2.5	2.6
CO ₂ emission Intensity 二氧化碳排放密度	Tonnes per person 公噸／人	N/A 不適用	0.0	0.0
Scope 2² 範圍2 ²				
Electricity consumption 電力消耗				
Quantity consumed 消耗量	kWh 千瓦時	308,067	307,617	298,647
CO ₂ equivalent emissions 二氧化碳排放當量	Tonnes 公噸	123.2	123.0	123.8
CO ₂ emission Intensity 二氧化碳排放密度	Tonnes per person 公噸／人	0.9	0.9	1.1



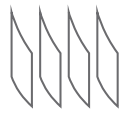
ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT FOR THE YEAR ENDED 31 MARCH 2026

截至二零二六年三月三十一日止年度的環境、社會及管治報告

	Unit 單位	2026 二零二六年	2025 二零二五年	2024 二零二四年
Scope 3				
範圍3				
Other indirect GHG emissions				
其他間接溫室氣體排放				
<i>Business air travel by employees</i>				
<i>僱員商務航空差旅</i>				
Quantity consumed		–	–	–
消耗量	–	–	–	–
CO ₂ equivalent emissions	Tonnes	3.2	4.3	4.15
二氧化碳排放當量	公噸	3.2	4.3	4.15
CO ₂ emission Intensity	Tonnes per person	0.0	0.0	0.05
二氧化碳排放密度	公噸／人	0.0	0.0	0.05
<i>Paper waste disposed at landfills</i>				
<i>棄置到堆填區的廢紙</i>				
Quantity consumed	Kg	4,829.9	1,124.6	966.8
消耗量	公斤	4,829.9	1,124.6	966.8
CO ₂ equivalent emissions	Tonnes	23.2	5.4	4.6
二氧化碳排放當量	公噸	23.2	5.4	4.6
CO ₂ emission Intensity	Tonnes per person	0.2	0.0	0.0
二氧化碳排放密度	公噸／人	0.2	0.0	0.0
<i>Electricity used for processing fresh water and sewage by government departments</i>				
<i>政府部門用於處理淡水及污水所用的電力</i>				
Quantity consumed	Cubic metre	394.1 ³	83	142.0
消耗量	立方米	394.1 ³	83	142.0
CO ₂ equivalent emissions	Tonnes	0.2	0.1	0.1
二氧化碳排放當量	公噸	0.2	0.1	0.1
CO ₂ emission Intensity	Tonnes per person	0.0	0.0	0.0
二氧化碳排放密度	公噸／人	0.0	0.0	0.0



	Unit 單位	2026 二零二六年	2025 二零二五年	2024 二零二四年
Domestic Waste 日常廢物				
Consumption Amount 消耗量	Tonnes 公噸	N/A 不適用	N/A 不適用	N/A 不適用
Consumption intensity (per person) 消耗密度 (每人)		N/A 不適用	N/A 不適用	N/A 不適用
Hazardous waste 有害廢物				
Consumption Amount 消耗量	Tonnes 公噸	N/A 不適用	N/A 不適用	N/A 不適用
Consumption intensity (per person) 消耗密度 (每人)		N/A 不適用	N/A 不適用	N/A 不適用
Diesel 柴油				
Consumption Amount 消耗量	Litres 公升	N/A 不適用	862.6	848.9
Consumption intensity (per person) 消耗密度 (每人)		N/A 不適用	6.0	7.3
Packaging Materials 包裝物料				
Consumption Amount 消耗量	Tonnes 公噸	N/A 不適用	N/A 不適用	N/A 不適用
Consumption intensity (per person) 消耗密度 (每人)		N/A 不適用	N/A 不適用	N/A 不適用



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT FOR THE YEAR ENDED 31 MARCH 2026

截至二零二六年三月三十一日止年度的環境、社會及管治報告

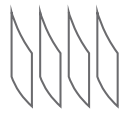
PERFORMANCE DATA SUMMARY – SOCIAL

表現數據摘要 – 社會

	Unit 單位	2026 二零二六年	2025 二零二五年	2024 二零二四年
Total Workforce 員工總數				
Employee 僱員	number 數量	165	144	116
Employee by Gender 按性別劃分的僱員				
Female 女性	number 數量	91	82	63
Male 男性		74	62	53
Employee by Employment category 按僱傭類別劃分的僱員				
Senior level 高級	number 數量	29	17	18
Junior level 初級		136	127	98
Employee by Geographical Region 按地區劃分的僱員				
Hong Kong 香港	number 數量	165	144	116
Other region 其他地區		N/A 不適用	N/A 不適用	N/A 不適用
Employee by Age Group 按年齡組別劃分的僱員				
30 or below 30歲或以下	number 數量	60	68	47
31 to 40 31至40歲		78	55	47
41 to 50 41至50歲		17	12	14
51 or above 51歲或以上		10	9	8



	Unit 單位	2026 二零二六年	2025 二零二五年	2024 二零二四年
Overall Turnover Rate of Employee 僱員的整體流失率				
Turnover Rate by Gender 按性別劃分的流失率				
Female 女性	%	24.3%	18.3%	15.9%
Male 男性	%	12.1%	24.2%	15.1%
Turnover Rate by Employment category 按僱傭類別劃分的流失率				
Senior level 高級	%	0.0%	0.0%	11.1%
Junior level 初級	%	29.0%	23.6%	16.3%
Turnover Rate by Geographical Region 按地區劃分的流失率				
Hong Kong 香港	%	17.6%	20.8%	15.5%
Other region 其他地區	%	N/A 不適用	N/A 不適用	N/A 不適用
Turnover Rate by Age Group 按年齡組別劃分的流失率				
30 or below 30歲或以下	%	36.7%	36.8%	19.1%
31 to 40 31至40歲	%	5.1%	9.1%	14.9%
41 to 50 41至50歲	%	11.8%	0.0%	14.3%
51 or above 51歲或以上	%	10.0%	0.0%	0.0%



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	Unit 單位	2026 二零二六年	2025 二零二五年	2024 二零二四年
Employee Development and Training 僱員發展及培訓				
Total training hours received 接受的培訓總時數	hours 時數	16	16	16
Percentage of workforce trained by Gender 按性別劃分的受訓員工百分比				
Female 女性	% %	70.0%	72.0%	70.0%
Male 男性	% %	30.0%	28.0%	30.0%
Percentage of workforce trained by Employment Category 按僱傭類別劃分的受訓員工百分比				
Senior level 高級	% %	38.0%	44.0%	40.0%
Junior level 初級	% %	62.0%	56.0%	60.0%
Average training hours by Gender 按性別劃分的平均培訓時數				
Female 女性	hours 時數	16	16	16
Male 男性	hours 時數	16	16	16
Average training hours by Employment Category 按僱傭類別劃分的平均培訓時數				
Senior level 高級	hours 時數	16	16	16
Junior level 初級	hours 時數	16	16	16

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	Unit 單位	2026 二零二六年	2025 二零二五年	2024 二零二四年
Supply Chain Management 供應鏈管理				
Total number of suppliers 供應商總數	number 數量	2 2	2 2	4 4
Number of suppliers by geographical region 按地區劃分的供應商數量				
Hong Kong 香港	number 數量	2 2	2 2	3 3
Other region 其他地區		0 0	0 0	1 1

Footnote:

腳註：

- 1 Scope 1 direct GHG emissions are calculated based on the emission factors stated in the "Appendix C2: Environmental, Social and Governance Reporting Code" published by the HKEx. The global warming potential is referenced in the Sixth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC).
- 2 Scope 2 indirect GHG emissions are calculated based on emission factors provided by HK Electric Investments Sustainability Report 2025 and CLP Sustainability Report 2025, subjecting to the location of operation.

- 1 範圍1直接溫室氣體排放乃按香港交易所刊發之「附錄C2：環境、社會及管治報告守則」所載排放因子計算。全球變暖潛能值參考政府間氣候變化專門委員會(IPCC)的《第六次評估報告》。
- 2 範圍2間接溫室氣體排放乃按港燈電力投資《2025年可持續發展報告》及中電《2025年可持續發展報告》所提供的排放因子計算，並視乎業務營運地點而定。



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APPENDIX C: HKEX ESG REPORTING GUIDE INDEX 附錄C：香港交易所環境、社會及管治報告指引索引

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		Performance Data Summary – Environmental	P. 37
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KPI A1.3	Total hazardous waste produced and intensity	A1.3 Waste management	P. 11
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		表現數據摘要－環境	P. 39
KPI A1.5	Description of emission target(s) set & steps taken	A1.3 Waste management	P. 11
關鍵績效指標A1.5	描述所訂立的排放量目標及所採取的步驟	A1.3廢物管理	P. 11
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, and description of target(s) set & steps taken	A1.3 Waste management	P. 11
關鍵績效指標A1.6	描述有害及非有害廢物的處理方式，以及描述所訂立的目標及所採取的步驟	A1.3廢物管理	P. 11



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KPI A2.1	Direct/Indirect energy consumption by type and intensity	A2.1 Energy and water consumption	P. 12
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關鍵績效指標A2.3	描述所訂立的能源使用效益目標及所採取的步驟	A2.1能源消耗及耗水量	P. 12
KPI A2.4	Description in sourcing water that is fit for purpose, water efficiency target(s) set & steps taken	A2.1 Energy and water consumption	P. 12
關鍵績效指標A2.4	描述求取適用水源、所訂立的用水效益目標及所採取的步驟	A2.1能源消耗及耗水量	P. 12



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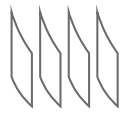
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