

Sustainability management in the social dimension

1. Social policy and practice

Develop strong society

The Company gives importance to developing strong society according to good governance guideline so that the Company sets clear guidelines for executives and employees to conform as followings:

1.1 Anti-corruption and Bribery Policy

The Company is committed to conduct its business with transparency. Anti-bribery and anti-corruption are defined as the main policy, or better said “Code of Conduct” of the Company. A code of conduct is a set of rules outlining the responsibilities of or proper practices for an individual, party or organization. Related concepts include ethical, honor and moral codes. Accordingly, directors, management and employees are required to comply with the Code of Conduct. Every single transaction through the Company is exempted from being involved in paying or offering bribes to other parties (or other agencies in all forms), whether the deviation from the Code of Construct is conducted directly or indirectly. On the contrary, the Company is highly encouraged to join the practices that will benefit all parties, or profit the operations of the Company legally and safely. In the past and up to this point, the Company has never ever faced any reports or complaints concerning bribery and corruption violations. To show commitment, the Company registered to be a member of PACT Network in year 2015.

In 2016, the Company has assigned a unit which is no conflict of interest, to review back to all customers who open new financial amount in order to collect information on corruption and bribery. The results found that no corruption and bribery.

In 2017, the Company declared its intention to join the Thailand’s Private Sector Collective Action against Corruption (CAC) on 9 June 2017.

1.2 Respect for Human Rights Principles

Moreover, the Company aims to expand basic human rights in terms of promoting respect for the rights and freedom of every individual through non-discrimination and anti-racist values. The concept of non-discrimination includes equality with respect to gender, social class, religion, or political beliefs of people. The Company freely

accepts and tolerates those who think and believe in different ways. However, the Company does not merely focus on the promotion and protection of human rights. But it also emphasizes on the moral and ethical policies for all the employees involved with the Company. The rights for freedom of speech and expression of ideas also are fully considered under the Company’s policy. As an instance, it is important for the Company to respect the all rights of stakeholders equally. Beyond of that, the Company takes social and ethical responsibility towards all its business operations in addition to different groups of people including customers, employees, investors, shareholders, stakeholders, board of directors, management, corporate governance team, and even the environment.

1.3 Tax operations

The Company requires its employee to strictly abide by the followings to prevent tax risk which may lead to any losses of the Company:

- **Taxation:** The Company avoids any fraudulent or incorrect or complication taxation for initial tax benefit and tax evasion.
- **Tax system for corporate sustainability:** The Company has its responsibility to the shareholders by being a company with excellent financial status and a tax system that sustainably increases value to the shareholders.
- **Tax incentives:** The Company aims to legally and sufficiently apply the tax incentives under consideration for sustainable and appropriate business operation in accordance with the efficiency principle of the tax system as defined objectives. The tax incentives include tax exemption measure at certain times, accelerated asset allowances or other incentives, which all of these are under national or local tax policy and used with any business that has its qualification met related criteria. However, such incentives may impact on consideration process for the Company’s business operations, but it will only consider economic factors.
- The Company paid tax at the rate of 20%, but due to the Company’ poor performance, it does not to pay tax.

1.4 Equitable Labor Treatment

All personnel of the Company are the most essential parts in operating its business. The Company shall give priority to them without discrimination. In regards to employment that emphasizes equality There is no limitation or discrimination on gender, race, religion and culture, with reasonable and fair compensation. not discriminate as well as providing welfare in various areas, developing personnel to have knowledge and potential to increase in accordance with the changes that have occurred. The Company promotes its employee to be harmonious, rely on each other, not distinguish, treat to each other politely, and respect others' human dignity. The Company protects its employee from internal and external safety threats by providing good and safe working environment, appropriate wage and compensation, good welfare for its employee, and allowing its employee to grow under justified consideration process. For structure modification and corporate collocation, it shall responsibly implement them under the policy framework, including be strictly complied with laws and regulations related to labor. It shall provide innovation and technology to support the business operations to reward its employee who performs their job with maximum ability, speed, discretion, diligence, enthusiasm, consciousness, and rationality based on their knowledge without being taken over by emotions and seeking for knowledge.

In 2022, the Company has paid for the Fund for Empowerment of Persons with Disabilities as scheduled.

Good Practices

1. The Company equally treats its employee without discrimination for origin, race, gender, color, religion, disability, family lineage, educational institution or other statuses not directly related to working performance.
2. The Company gives opportunity to every employee to fully show their abilities with providing appropriate reward and motivates the working performance with salary, bonus, incentive, and appropriate working performance expense in accordance with the Company's rule.
3. The Company's employee shall perform their duties with maximum ability, good conscience, honesty, equity, virtue and ethics, and being responsible.

1.5 Health and Safety for Working Environment

A part which creates happiness to its employee whom is like a family member is providing a good working environment that supports the employee's health and enhancing safety management, occupational health, and working environment by fundamentally adhering to legal operations, furthering development and applying international measures related to safety expectation of its workers, customers, as well as those who are related to the Company's activities and operational areas due to that there is nothing which can be replaced or compensated such unwanted losses.

In 2022, there is no information about any injury or death or event related to safety for working environment. Demonstrate a good working environment and safety. In 2022 the Company has had fire drills and fire evacuation together with the building.

1.6 Justified and Responsible Business Operations to Partners

The Company focuses on providing services in such good ways that result in the utmost satisfaction of the clients. To achieve such goal, customers need to receive detailed product risk-return terms correctly and appropriately. Similarly, the Company must be sincere to handle the customer complaints including trying to fix the defects that probably are caused by the service

Partners and competitors are the outsiders whom the Company shall compete with according to the way of laissez-faire capitalism in running its business. The competition shall rightly be implemented, not distort information, not be fraudulent or use any other methods which are not incorrect and in line with good competition, maintain any confidentiality under related criteria and laws, as well as not illegitimately and unjustly seek for any information of its partners and competitors.

Good Practices

- The Company shall operate its business by taking justified competition into consideration, not incriminating and attacking its competitors without any reasonable information.
- The Company's personnel shall be careful in contacting any competitors and its personnel in any event, do not expose or neglect that the Company's confidentiality is its competitors' hands.

1.7 Breaches

The Company has assigned ethics as a guideline to be followed by every executive and employee. Breach of the Company's ethics and legal policies in any event shall be recorded and notified to the audit and corporate governance committees whom examine breach of ethics reports that are submitted through the complaint channel. The Company shall expose any information of number and cases of breach of ethics, morality, anti-corruption, and public bribery. In addition, the Company shall expose any information to the Stock Exchange of Thailand in case of any breaches which significantly impact on the Company.

In the year 2022, there was one violations of business ethics and the company has complied with the prescribed complaint handling measures and designed measures to prevent repeated incidents.

1.8 Supply Chain Management

Apart from focusing on its operations, the Company also aims to supply chain management with good governance, considering impact on environment and society to prevent any risks which may effect on the Company's image and operations both in direct and indirect ways. The Company follows up some of its partners' operations from news. If any breach matter is found, the Company shall review such partners.

Year 2022, the company focuses on partners who provide property insurance services by assessing the importance of reducing impacts of social, service quality, duration, conditions, having a convenient means of contact. The company targets at 80 percent and the assessment results is 90 percent which is higher than the target.

The Company has its procurement policy which is transparent, justified, and verifiable, as well as strictly complying with related laws, treating every partner with impartiality, non-exploitation, equally providing full, correct, clear, and adequate information, non-discrimination, available anti-corruption policy followed strictly, and being against every kind of anti-corruption both in direct and indirect ways. However, infraction and non-compliance to the anti-corruption policy may lead its partners and contractors to be prosecuted.

The Company has set a payment period for the company's partners in the amount of 30 days, with the average payment period to partners actually occurring in 2022 in the amount of 30 days, which is in accordance with the conditions without delay.

2. Social performance

2.1 Information Securities



The Company has an action plan to improve the efficiency of protection against cyber threats. (Cybersecurity) and will educate employees in the organization on how to avoid falling victim to such threats. On the security of information The Company has performed as follows. There is a backup every day after 10:00 pm to prevent data loss., Firewall to prevent outsiders from unauthorized access to the system or data., Antivirus is installed on all computers to protect against viruses or unwanted programs. And arrange for an automatic scan every day at 12.00 noon. The right to access the system or information is set and has a policy on the security of information and information systems.

In preparation for the enforcement of the Personal Data Protection Act (PDPA) has performed as follows ; The Company has a meeting to understand the law on personal information protection and planning actions to prepare to comply with the privacy law, There is a survey of the use of personal information in every department. Adjust the procedure to comply with the Personal Information Protection Act. And there are training courses to educate employees at all levels, along with giving assessments.

2.2 Being a source of funds that SMEs have access to



The Company has been in business for more than 16 years, providing funding for more than 3,000 SMEs customers, funding support at least 60,000 million baht, with the Company providing an online channel for SMEs to contact to inquire and apply for loans from The Company.

2.3 Employee development and care



Respect of human rights and fair treatment of labor

The Company gives its supports for respecting human rights both inside and outside the organization by incorporating in the operating guidelines business ethics on human rights and fair treatment of labor. The Company provides its support and abides by the labor laws including the concepts of basic human rights according to international standards without discrimination as to race, gender, skin color, religion, language, political belief or any other beliefs, physical deformation or other situations that is not related to the ability to perform work. Note that there has been no incident pertaining to infringement of human rights at the Company.

Compensation and welfare policy that is fair and appropriate

The Company specified the compensation structure and welfare policy for employees fairly and appropriately by considering other similar business along with the changing economic conditions covering both monetary and non-monetary aspects. The compensation system is based on job responsibility, knowledge and ability, skill set and experience including performance assessment of each employee via key performance index system (KPIs system) which conforms to annual performance target. Meanwhile, the performance bonus is paid in line with each individual employee performance as well as that of the Company.

The Company also provides other benefits such as Provident Fund, health insurance, annual health check-up, emergency loans, vaccination to prevent contracting influenza, EJP, etc.

Training Summary for the year 2022

External Training course 24 courses			Internal Training course 10 courses		
Average hour/ person/year	Director :	5.06 hours	Average hour/ person/year	Director :	- hours
	Executive :	10.81 hours		Executive :	2.25 hours
	Manager :	3.29 hours		Manager :	9.43 hours
	Employee :	0.76 hours		Employee :	3.92 hours

Communication of the Company's policy to employees

The Company scheduled announcement of its policy, targets and direction once a year with the objective to have employee participation on performing their duties in line with the objectives. The Company gives opportunity to employees to voice their opinions or make suggestions as part of the driving force to achieve organizational goals. Each employee must realize, abide by and comply with, in every aspects of the entire organization, the following matters i.e. business supervision policy, business ethics, the use of internal information/observe the trading time of securities, procedure on prevention of corruption, channels to report complaints etc.

Employee development

Employees are important human resource and play significant role in the sustainable success of the organization. In driving the organization towards the vision and attain the business objective, it is necessary to have resource that is worthy in terms of knowledge, skillset including the ability to efficiently and effectively perform. The Company develops its human resource under 2 formats i.e. coaching & knowledge sharing and project assignment to enable employees to use the knowledge and adapt/apply to their job which shall strengthen the organization and support its sustainable growth.

In 2022, the Company arranged 34 training courses (internal and external) to develop employees or averaging about 3.22 hours/person/year.

The Company has the goal for an employee who passed the probationary period to receive training of at least 1 course. Outcome: there were 38 employees who passed their probation period all of whom had passed the training or 63.33% of target achievement.

Courses in human resource development in 2022 are:

● Internal Training course

Director and Executive Level	Supervisor Level	Employee Level
<ul style="list-style-type: none"> ● Digital Literacy ● Power BI ● SMART Personality and Image ● Plus for Sale & Services 	<ul style="list-style-type: none"> ● Digital Literacy ● Innovation Strategy & Process ● Power BI ● Problem Solving & Decision Making ● Professional Time Management & Planning ● Tools for digital marketing online 	<ul style="list-style-type: none"> ● Digital Literacy ● Excel specialist for all career path ● Innovation Strategy & Process ● Persuasion and Negotiation ● Power BI ● Professional Time Management & Planning ● SMART Personality and Image Plus for Sale & Service ● Tools for digital marketing online

● External Training Course

Director Level	
<ul style="list-style-type: none"> ● CEO CLUB 2022: EP.2 “Technical Issues Patent issues you should know “ ● Digital Asset and Business Growth Opportunity (New S-Curve) ● Director Certification Program (DCP) class 317/2022 ● Customer Insights & Engagement 	
Executive Level	
<ul style="list-style-type: none"> ● Business Model Reinvention for Corporate Sustainability ● CFO Refresher ● Digital Asset and Business Growth Opportunity (New S-Curve) Green & Sustainable Finance ● HR Strategy in New Normal ● TFRS 2023 ● TLCA CFO Professional Development Program (TLCA CFO CPD) No. 5/2022 “Restructuring Business for Growth” ● Business combinations and advanced consolidation operations. (Workshop) ● Keep pace with and analyze financial reports. Class 2/2023 	<ul style="list-style-type: none"> ● Complete 100 intensive tutoring in online format ● Preparing for entering the Thailand Sustainability Investment THSI2022 ● Techniques to Increase Share Value of Listed Companies from a Securities Analyst’s Perspective, Class 2 ● Using the SET Sustainability Reporting Guide based on fundamental and industry ESG Metrics. ● Sustainable business operation issues that businesses should pay attention to. ● The rules for calculating accounting profit and tax are different.
Supervisor Level	Employee Level
<ul style="list-style-type: none"> ● Cyber Security ● The Myth of PDPA Implementation & Communication ● Update VAT ● Using the Smart FSCOMP system ● Bookkeepers and things to adapt and cope with changes. 	<ul style="list-style-type: none"> ● Customer Insights & Engagement ● Risk based audit ● Preparing for entering the Thailand Sustainability Investment THSI2022

Employee engagement

The Company gives freedom to employees in providing suggestions to improve working conditions via their supervisors. The Company also provides channels for the employee to propose, lodge complaint via suggestion box, email or the Company’s website. In 2022, the Company had enquired about the employee loyalty towards the Company measured by employee’s satisfaction. The Company shall use the result of the survey and suggestions received from employees to analyze for use as guidance to improve & develop the management of human resource going forward.

Employee engagement survey results

Year	% actual	Target
2020	73%	80% up
2021	69%	
2022	74%	

Create safe working conditions for employee



The Company specified safety policy and disseminate at its website i.e. www.leaseit.co.th

In 2022 and 2021, there was no work-related severe accident or serious disease/illness.

Serious illness and accident at work 2021	Serious illness and accident at work 2022
0%	0%

In 2022, the Company implemented additional safety measures and enhanced healthy working conditions as follows.

1. Inspect various equipment to ensure safe conditions for use.
2. Communicate knowledge on fire evacuation in the building.
3. Provide annual health check-up.
4. Arrange for vaccination against contracting influenza.
5. Due to the presence of COVID-19 disease, the Company has organized a screening of people who come in contact with the Company. By measuring the temperature and providing alcohol gel.
6. The SVOA Group has established a fund for employees infected with COVID. by inviting employees to donate money to the fund If an employee is infected with COVID-19, there will be staff delivering food and necessary things to the employee’s/employee’s family. Throughout the period of medical treatment or quarantine.



2.4 Knowledge Sharing



- The Company uses its Facebook communication channel to educate SMEs on various topics, including: If you still don't dare to take risks Don't call yourself a businessman. Money management techniques for business growth from world-class CEOs, How to Manage Cash Flow to Make More Profits, Tricks to successfully win government prices and 4 techniques to manage cash to increase in every situation.



- The Company uses influencers (Influencer Marketing) or famous people who provide knowledge about finance and investment and have a large number of followers. Be an educator for SME group, which is Lease It's customer group.
- The Company has shared information within the organization about

(1) Exercise postures for treating low back symptoms/pain after working



(2) Daily greetings and encouragement or ideas Examples include



2.5 Community and Social Operations

The Company takes part in donating used plastic bottles to weave the robes. According to the project of Wat Chak Daeng Samut Prakan Province. It's been 3 consecutive years.



Personnel Information

Employee	2022 (Number of employee)	%	Number of employee by ages			
			20-30 yrs.	30-40 yrs.	40-50 yrs.	50 yrs. up
All employees (include management)	67	100.00	21	28	15	3
Male	24	35.82	8	11	4	1
Female	43	64.18	13	17	11	2
Executive	8	100.00	-	2	4	2
Male	1	12.50	-	-	-	1
Female	7	87.50	-	2	4	1
Assist. Manager - Senior Manager	10	100.00	1	3	5	1
Male	5	50.00	1	2	2	-
Female	5	50.00	-	1	3	1
Staff - Senior Supervisor	49	100.00	20	23	6	-
Male	18	36.73	7	9	2	-
Female	31	63.27	13	14	4	-
Contract	0	0.00	0	0	0	0
Male	0	0.00	0	0	0	0
Female	0	0.00	0	0	0	0

Staff in - out	2022 (person)			2021 (person)
	Total	Male	Female	
New employee	22	8	14	23
Resignation staff	37	15	22	23
Number of employee at the end of the year	67	24	43	82

Maternity leave	2022
Number of employees on maternity leave	1
Number of employees returning to work after maternity leave	1

	2022	2021
Resignation rate	55%	28%

Ordination leave	2022
Number of employees on ordination leave	-