



BAMBOO CAPITAL



EFFORTS TO SUSTAINABILITY

2020 SUSTAINABLE DEVELOPMENT REPORT



CHAIRMAN'S MESSAGE
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ABBREVIATIONS

Abbreviation	Meaning
BCG/the Group	Bamboo Capital Group
JSC	Joint Stock Company
BoD	Board of Directors
BoM	Board of Management
AGM	Annual General Meeting of Shareholders
KPI	Key Performance Indicators
VND	Vietnamese Dong
GDP	Gross Domestic Product
IR	Investor Relations
MOIT	Ministry of Industry and Trade
CSR	Corporate Social Responsibility
HOSE	Ho Chi Minh City Stock Exchange
QCVN	Vietnam Standards

EFFORTS TO SUSTAINABILITY



CHAIRMAN'S MESSAGE





**“FIRE PROVES GOLD,
ADVERSITY PROVES MEN”**



“ BCG-ers will stay faithful in what we do and even though it's the start of an challenging journey, but it will be the foundation to a new phase of the future with the dream of bringing BCG to the list of top corporations in Vietnam. ”

Dear valued Shareholders, Clients, Business Partners and all employees of Bamboo Capital Group.

The year of 2020 ended with many surprising changes, which has caused the world to suffer a lot from natural disasters, the epidemic, political conflicts, and riots. This makes 2020 an unforgettable year in the history of mankind. In particular, Covid-19 turned life upside down and shifted the global economy. In Vietnam, many businesses fell into hardships, slowed down in operation, and thousands of people lost their jobs.

With the spirit of solidarity, dare to think, dare to do, dare to face the challenge of "Fire proves gold, adversity proves men", BCG's Board of Directors and all employees together have gradually overcome difficulties, committing that no one will be left behind. During the Covid-19 outbreak, BCG did not cut down on human resource, on the contrary, the Group ensured and improved compensation policy for employees compared to 2019. All this to show the commitment of the Board of Directors (BOD) to the employees, creating a corporate culture of victory to steadily, confidently and consistently implement and achieve the set goals. It can be said that 2020 is a tough year but it also marks a great development of BCG with plenty

achievements: BCG's stock price increased steadily in 2020, hitting the price ceiling for many trading sessions in a row; Total asset value increased 04 times; For many consecutive years, BCG was honored at the Announcement Ceremony of Top 500 Largest Enterprises in Vietnam 2020 Ranking (VNR 500 Ranking).

In that spirit, I believe that "us" – BCG-ers will stay faithful in what we do and even though it's the start of an challenging journey, but it will be the foundation to a new phase of the future with the dream of bringing BCG to the list of top corporations in Vietnam.

In 2021, BCG is going to continue training human resources and building a corporate culture of unite and support. Using human resource and corporate culture as an advantage edge to help BCG grow and get closer to sustainable development in the future.

I want to share that the success of a business in the past and the present does not guarantee the success in the future if we do not create any competitive edge and outstanding value for our business to survive and to thrive. We must build up our unique corporate culture of connection, sharing, support and the spirit of

winning, thereby creating an absolute competitive advantage.

I believe that we have created a corporate culture in which we all feel proud to be part of, each member is a cell in the BCG ecosystem: hard-working, cooperative, supportive, constantly striving, creative, dynamic, enthusiastic combined with knowledgeable and experience, therefore, creating value for the whole Group and the society. That is the competitive advantage of BCG where general success creates success for every department, every individual. I believe that every effort at work will bring about worthy results and that is the "golden" key to opening the door to success. Our collective will become stronger and stronger, a business is there to be profitable but more than that we dream big because the human power is limitless, we do great things because of our passion, pride and satisfaction to ourselves, family and colleagues. Let's build up the BCG's family so that every morning we wake up, we go to work with enthusiasm and joy.

To achieve these goals, the Board of Directors and all employees are determined, hard-working and creative to create the most preeminent values, bring the brand

"BCG" to become one of the leading Real Estate and Renewable Energy enterprises in Vietnam in both scale and quality.

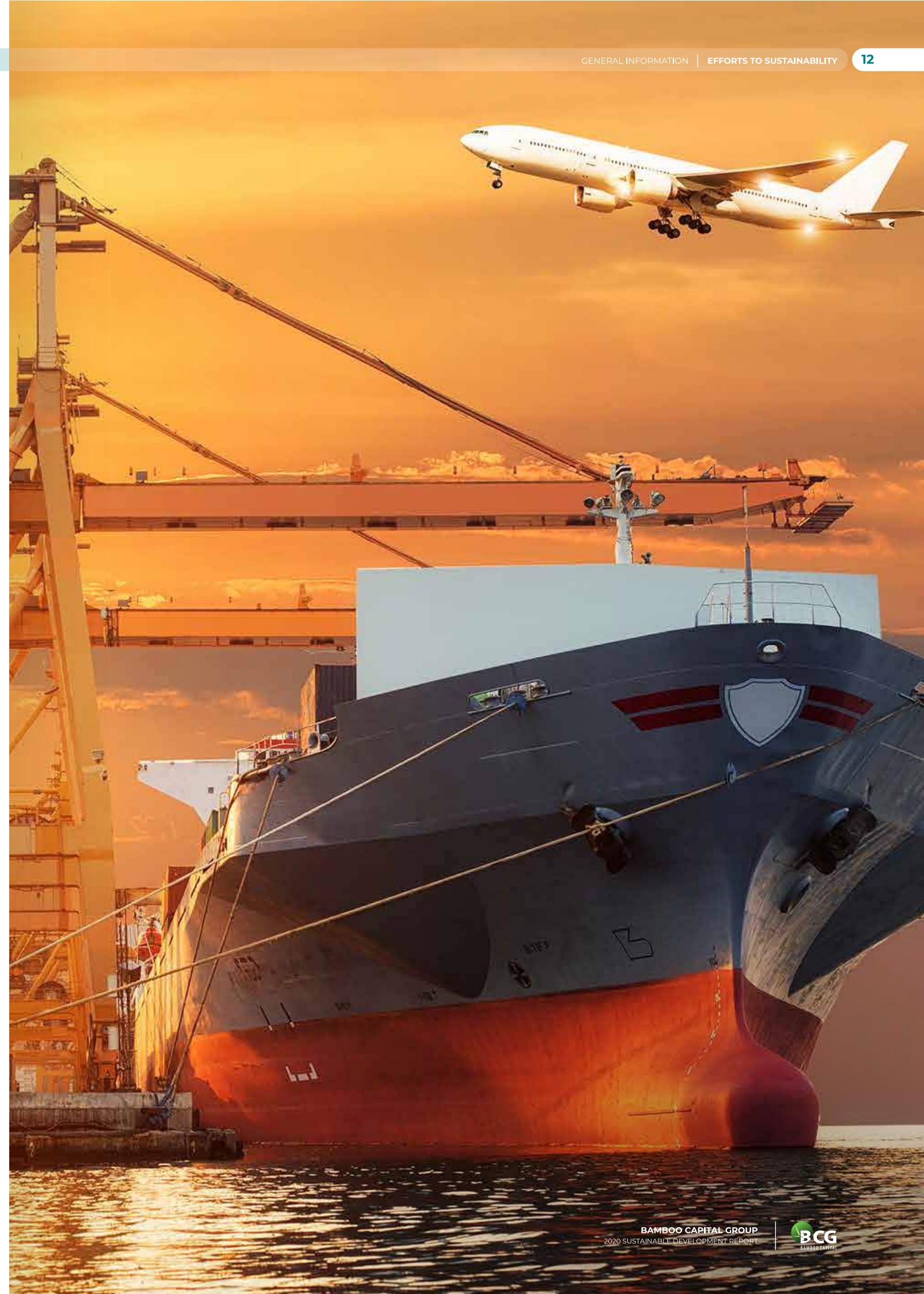
On behalf of the Board of Directors, I would like to send my sincere thank you to our valued Shareholders, Clients and Business Partners who have trusted in us and cooperated with us. Thank you to all employees for their ceaseless efforts to contribute to the overall success of BCG. Your trust, support and partnership have been giving us a lot of motivation to keep moving forward on our journey, bringing BCG brand to further reach in the Vietnamese business community.

Sincerely,

NGUYEN HO NAM
Chairman of the Board
of Directors, Founder



GENERAL INFORMATION



BAMBOO CAPITAL GROUP OVERVIEW



COMPANY NAME

**BAMBOO CAPITAL
JOINT STOCK COMPANY (BCG)**

ENGLISH NAME

**BAMBOO CAPITAL
JOINT STOCK COMPANY**

ABBREVIATION

BAMBOO CAPITAL GROUP

HEAD OFFICE

14th floor, Vincom Center,
72 Le Thanh Ton Street,
Ben Nghe Ward, District 1,
Ho Chi Minh City, Vietnam.



TEL

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BUSINESS REGISTRATION CODE

0311315789

Issued by Department of Planning and Investment of
Ho Chi Minh City on November 7th, 2011



LEGAL REPRESENTATIVE

MR. NGUYEN HO NAM



OWNER'S EQUITY

2,985,200,058,633 VND
(As at December 31st, 2020)

CHARTER CAPITAL

1,360,057,600,000 VND



SECURITIES SYMBOL

BCG



WEBSITE

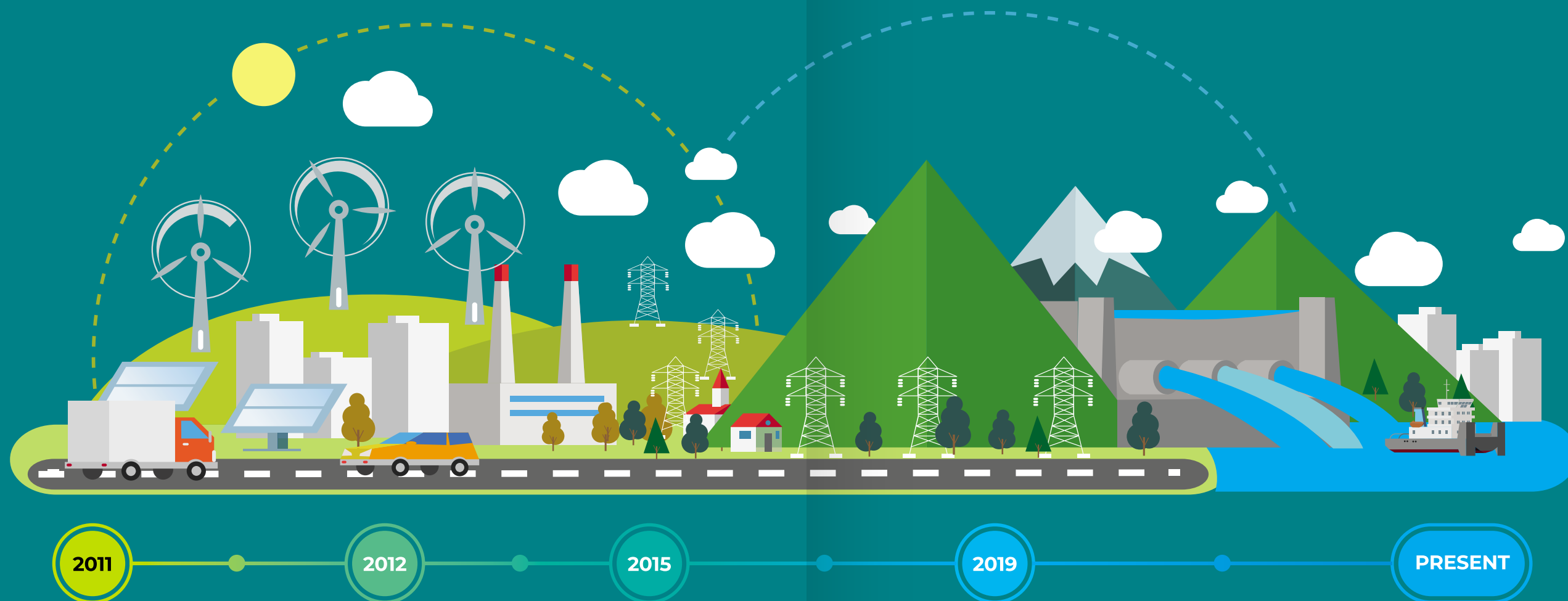
www.bamboocap.com.vn

SOCIAL NETWORKS

f www.facebook.com/BambooCapitalGroup
in www.linkedin.com/company/bamboo-capital-jsc
yt www.youtube.com/BambooCapitalGroup



HISTORY



ESTABLISHMENT

Founded in 2011 and initially operated under two business segments:

- Investment banking services, M&A and fund raising advisory.
- IT solutions and project management advisory services.

EXPANSION

Trading and agriculture M&A investments.

GOING PUBLIC

Became one of the leading multi-industry companies in Vietnam with over 15 subsidiaries and affiliates.

Listed on Ho Chi Minh City Stock Exchange (HoSE)

RESTRUCTURING

Consolidated investment portfolio, focusing on four core segments:

- Agriculture and manufacturing
- Construction and trading
- Infrastructure and real estate
- Renewable energy.

SUSTAINABLE DEVELOPMENT

The leading conglomerates in Vietnam with more than 30 subsidiaries and affiliates.

Focusing on real estate and renewable energy investment.

VISION, MISSION, CORE VALUES

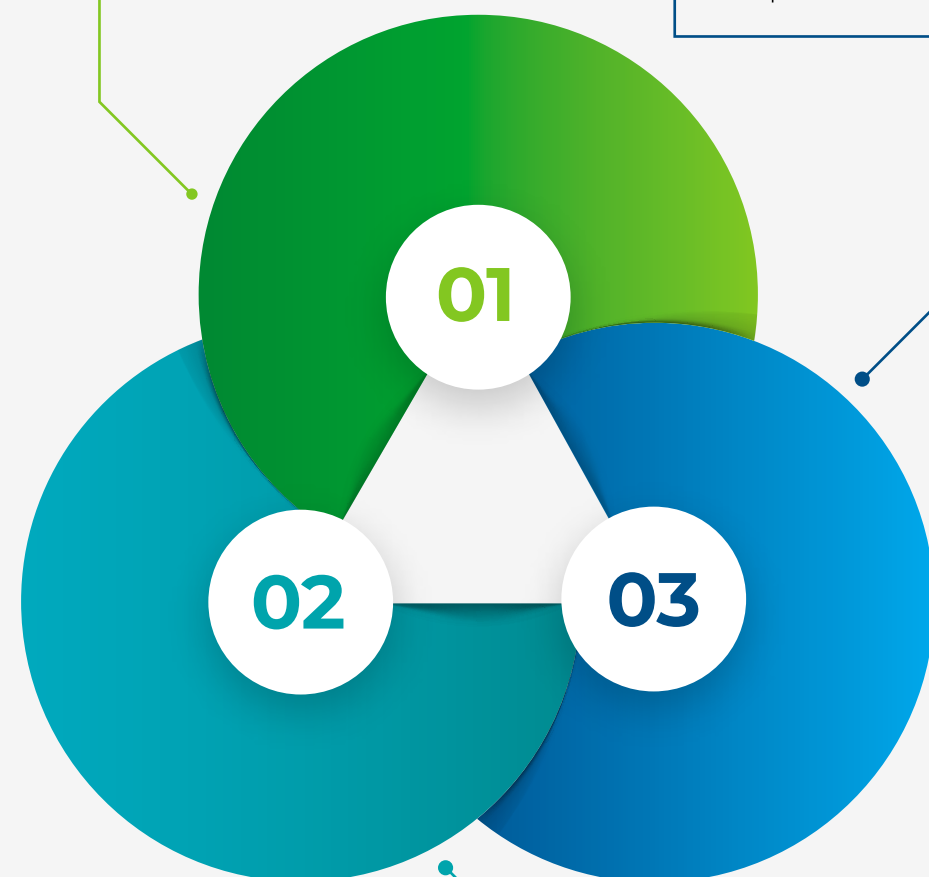
Operating in 4 key sectors with more than 30 subsidiaries and affiliates, Bamboo Capital Group has clearly structured with specific development strategies for each industry.

VISION

BCG and BCG Energy aim to become a leading renewable energy developer in Vietnam in the near future. The renewable energy sector will be developed on the basis of the sustainable development of the conventional businesses including: Agriculture-manufacturing; Infrastructure construction; Real estate.

CORE VALUES

- Professionalism – Creativity – Enthusiasm
- Respect – Listening – Sharing
- Priorities on clients and business partners
- Maximizing efficiency and values
- Corporate social responsibility.

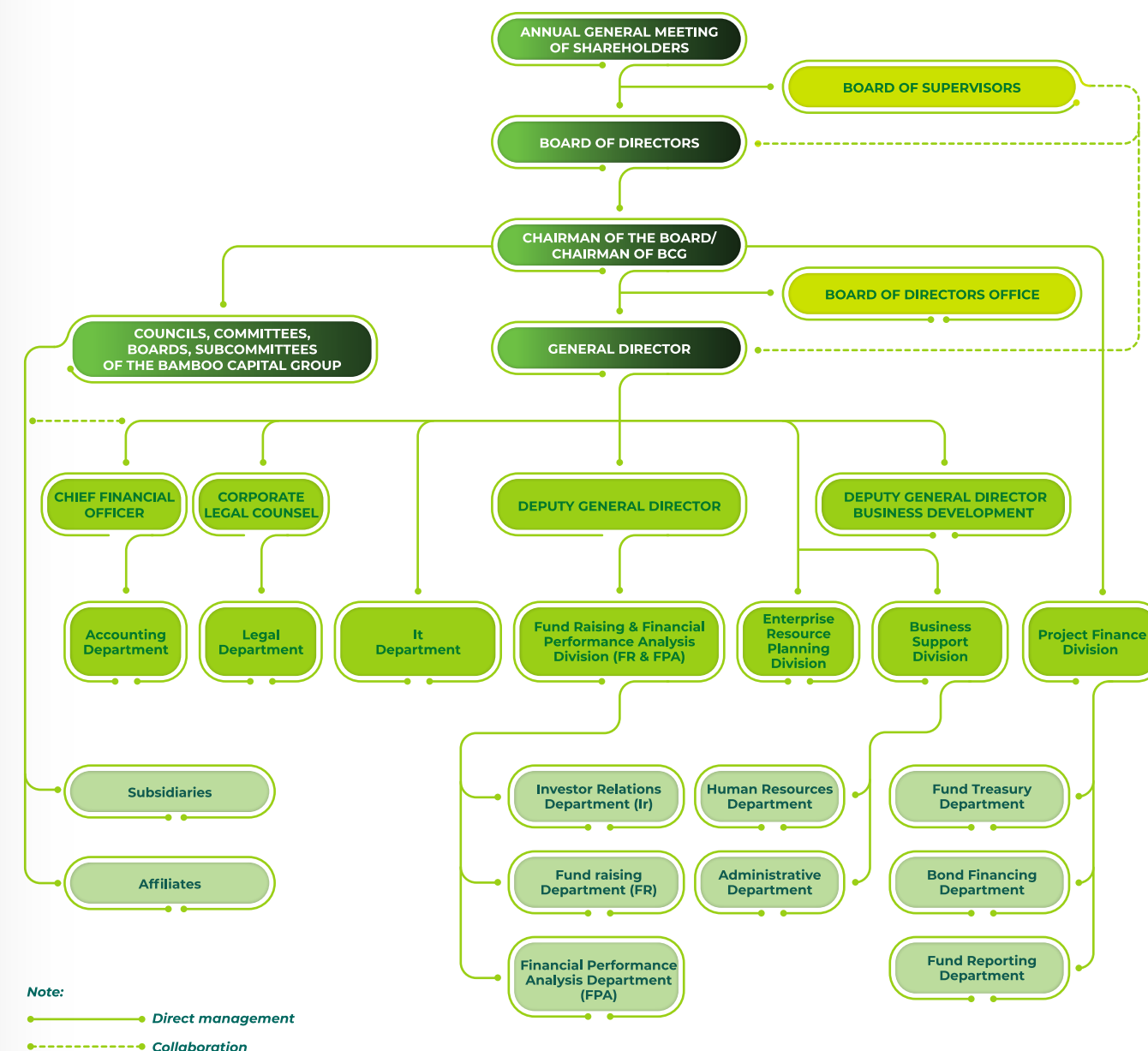


MISSION

BCG commits to building up trust and values for our business partners, clients, shareholders and employees by bridging and realizing business opportunities, based on experiences, professionalism, strong business connections and excellent understanding of both local and international cultures.

CORPORATE AND MANAGEMENT STRUCTURE

ORGANIZATIONAL STRUCTURE



LIST OF SUBSIDIARIES, AFFILIATES AND JOINT VENTURES

1. LIST OF DIRECT CONTROLLED SUBSIDIARIES

- | | |
|--|--|
| 1. TRANSPORT AND INDUSTRY DEVELOPMENT INVESTMENT | 2. NGUYEN HOANG DEVELOPMENT JSC |
| 3. BCG LAND JSC | 4. INDOCHINA HOI AN BEACH VILLAS CO.,LTD |
| 5. BCG ENERGY JSC | |

2. LIST OF INDIRECT CONTROLLED SUBSIDIARIES

- | | |
|---|---|
| 1. AN GIANG BUILDING MATERIAL EXPLOITING AND PROCESSING CO.,LTD | 2. TRACODI LABOUR JSC |
| 3. CASA MARINA RESORT CO.,LTD | 4. THANH PHUC JSC |
| 5. BCG WIND SOC TRANG JSC | 6. BCG THANH HOA ENERGY JSC |
| 7. PEGAS VIETNAM CO.,LTD | 8. NONG THON VIET ENERGY JSC |
| 9. FRIENDS INVESTMENT AND CONSTRUCTION CO.,LTD | 10. TRACODI TRADING & CONSULTING JSC |
| 11. SKYLAR JSC | 12. CLEAN ENERGY VISION DEVELOPMENT JSC |
| 13. APOLLO DEVELOPMENT JSC | 14. GREENSKY INFINITIVE JSC |
| 15. BCG EVERGREEN JSC | 16. SAO SANG SAI GON CORPORATION |
| 17. CONBAP ECOLOGICAL TOURIST CO.,LTD | 18. CAT TRINH INDUSTRIAL AREA BCG JSC |
| 19. THANH NGUYEN ENERGY INVESTMENT & DEVELOPMENT CO.,LTD | 20. DONG THANH 1 WIND POWER CO.,LTD |

- | | |
|-------------------------------------|---------------------------|
| 21. DONG THANH 2 WIND POWER CO.,LTD | 22. AURAI WIND ENERGY JSC |
|-------------------------------------|---------------------------|

- | | |
|--|---------------------------------------|
| 23. VNECO – VINH LONG SOLAR POWER ONE MEMBER CO.,LTD | 24. SUSTAINABLE ENERGY ASPIRATION JSC |
|--|---------------------------------------|

- | | |
|----------------------------------|----------------------------------|
| 25. APOLLO DEVELOPMENT 1 CO.,LTD | 26. APOLLO DEVELOPMENT 2 CO.,LTD |
|----------------------------------|----------------------------------|

- | | |
|-----------------------------|-----------------------------|
| 27. BCG EVERGREEN 1 CO.,LTD | 28. BCG EVERGREEN 2 CO.,LTD |
|-----------------------------|-----------------------------|

- | | |
|-----------------------------|-----------------------------|
| 29. BCG EVERGREEN 3 CO.,LTD | 30. BCG EVERGREEN 4 CO.,LTD |
|-----------------------------|-----------------------------|

3. LIST OF DIRECT CONTROLLED AFFILIATES AND JOINT VENTURES

- | | |
|------------------------------------|------------------------|
| 1. ASSINO HIGHLAND AGRICULTURE JSC | 2. B.O.T ĐT830 CO.,LTD |
| 3. BCG BANG DUONG JSC | |

4. LIST OF AFFILIATES AND JOINT VENTURES CONTROLLED THROUGH SUBSIDIARIES

- | | |
|--|------------------------------------|
| 1. VINATAXI | 2. SKYLIGHT POWER CO.,LTD |
| 3. HANWHA - BCG BANG DUONG ENERGY JSC | 4. BAC HA MINERAL EXPLOITATION JSC |
| 5. DUONG PHONG ENERGY JSC | 6. 3K PLUS VIETNAM JSC |
| 7. HANWHA BCGE – O&M CO.,LTD | 8. BLEU SOLIEL JSC |
| 9. GIA KHANG SERVICES TRADING & INVESTMENT JSC | 10. BCG EVER 5 CO.,LTD |
| 11. BCG EVER 6 CO.,LTD | 12. BCG EVER 7 CO.,LTD |

BCG focuses on
the sustainable development of

4 KEY SECTORS

AGRICULTURE &
MANUFACTURING



CONSTRUCTION
& TRADING



INFRASTRUCTURE
& REAL ESTATE



RENEWABLE ENERGY



In which, Real Estate and Renewable Energy are the two core sectors for mid-term and long-term development.



PRODUCTS AND PROJECTS

INTERIOR AND EXTERIOR WOODEN FURNITURE

Interior and exterior wooden furniture are the main export products of Nguyen Hoang Development JSC. This group of products is exported to major international markets such as Europe, Singapore, Japan, Korea ... and supplied to domestic resort real estate projects.

Nguyen Hoang's wooden products have been certified by SGS Group with the FSC-CoC Certificate (certified exploited chain, processing, finalizing products, all the materials are from well-managed forest, united procedures) since 2007.

1.

Chairs made of Eucalyptus wood imported from Uruguay with FSC 100% certificate are combined with Polyester fabric materials to create elegance, bring comfort to users. Variety of colors to meet the needs of domestic and international customers.



2.

In addition to traditional products (tables, chairs, sunbeds, etc.), Nguyen Hoang also offers a variety of products with metal frames combined with rattan wire.



MODIFIED TAPIOCA STARCH

Established in 2000, Tapiotek JSC is one of the leading enterprises in the field of manufacturing and processing of modified tapioca starch in Vietnam.

Tapiotek provides high quality starch product lines for food and industrial markets such as:

**MODIFIED STARCH
E1422**

**MODIFIED STARCH
E1412**

**MODIFIED STARCH
E1420**

**MODIFIED STARCH
E1451**

**MODIFIED STARCH
E1404**

REGULAR STARCH

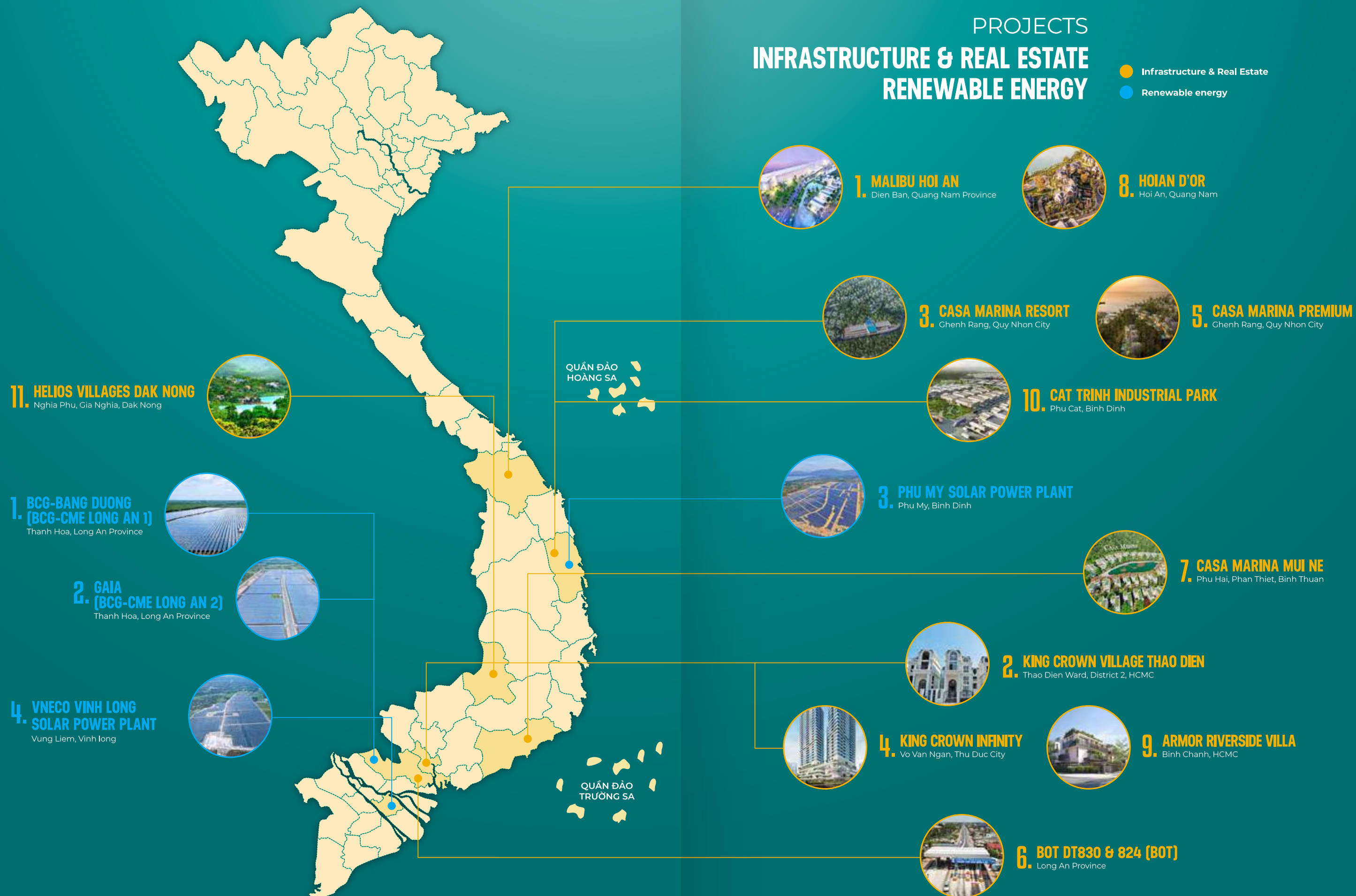
Tapiotek's starch products are exported to main markets such as China, Japan, Korea, Indonesia, Philippines,...



DR. NAM COFFEE

Dr. Nam uses premium quality Robusta and Arabica coffee beans processed with modern technology roaster which has integrated technology to measure, monitor and control how to roast each batch and maintain the best quality to customers.

Dr. Nam's main products include: roasted coffee, soluble coffee.



INFRASTRUCTURE & REAL ESTATE

1

MALIBU HOI AN

Dien Ban, Quang Nam Province

Total area:
10.3 ha

Profit after tax:
614 billion VND

Villas
96

Operator:
Radisson Hotel Group

Schedule:
2018 – 2020

Total revenue:
3,586 billion VND

Condotels
675



2

KING CROWN VILLAGE THAO DIEN

Thao Dien Ward, District 2, HCMC

Total area:
9,100 m²

Profit after tax:
315 billion VND

Luxury villas and hotel complexes
17

Schedule:
2018 – 2020

Total revenue:
1,928 billion VND





4. KING CROWN INFINITY

Vo Van Ngan, Thu Duc City

Total area:
1.26 ha

Apartments
739

Schedule:
2020 - 2023

Officetels, shophouses
203

5. CASA MARINA PREMIUM

Ghenh Rang, Quy Nhon City

Total area:
12 ha

Hill villas with seaview
160

Schedule:
2020 - 2023



3.

CASA MARINA RESORT

Ghenh Rang, Quy Nhon City

Total area:
1.83 ha

Profit after tax:
125 billion VND

Rooms and bungalows
56

Operating from:
April 2018

Total revenue:
1.797 billion VND



6.

BOT DT830 & 824 (BOT)

Long An Province

Length:
24 kmTotal investment:
60 million USDMining time:
18 years and 10 months**CASA MARINA**

7.

CASA MARINA MUI NE

Phu Hai, Phan Thiet, Binh Thuan

Total area:
1.21 haSchedule:
2020 - 2024Resort villas
34Tourist apartments
540

8.

HOIAN D'OR

Hoi An, Quang Nam

Total area:
27.5 haSchedule:
2020 - 2023

Luxury hotels, resort villas, cultural reserves

9.

ARMOR RIVERSIDE VILLA

Binh Chanh, HCMC

Total area:
0.69 haSchedule:
2020 – 2022Riverside luxury villas
33

10.

CAT TRINH INDUSTRIAL PARK

Phu Cat, Binh Dinh

Total area:
368.1 haSchedule:
2021 – 2024Model of high-tech industrial park,
infrastructure and residential area

11.

HELIOS VILLAGES DAK NONG

Nghia Phu, Gia Nghia, Dak Nong

Total area:
19,08 haSchedule:
2021 – 2023

Luxury hotels, resort villas, cultural reserves



RENEWABLE ENERGY

1 BCG – BANG DUONG (BCG-CME LONG AN 1)

Ground-mounted solar plant

Location:

Thanh Hoa, Long An

Total investment:

1,161 billion VND

Total capacity:

40.6 MW

Schedule:

COD since June 2019

2 GAIA (BCG-CME LONG AN 2)

Ground-mounted solar plant

Location:

Thanh Hoa, Long An

Total investment:

2,435 billion VND

Total capacity:

100.5 MW

Schedule:

COD since 2020



3. PHU MY SOLAR POWER PLANT

Ground-mounted solar plant

Location:

Phu My, Binh Dinh

Total investment:
6,200 billion VND

Total capacity:
330 MW

Schedule:
214MW of the total capacity
COD since 2020

4. VNECO VINH LONG SOLAR POWER PLANT

Ground-mounted solar plant

Location:

Vung Liem, Vinh long

Total investment:
1,156 billion VND

Total capacity:
49.3 MW

Schedule:
COD since 2020



SOLAR ROOFTOP

5.

In 2020, rooftop solar was especially paid attention because of the advantages from Government's policy with the FIT price up to US 8.38 cents/kWh. On December 31, 2020, BCG has successfully put into commercial operation a series of rooftop solar projects with a total capacity of 46.84 MW.

Project	Location	Capacity (MW)
Tapiotek	Tay Ninh	1
Freetrend A	Thu Duc, HCMC	5.55
Hung Vi	Quang Nam	3.5
Khang Dat	Tay Ninh	6
Kinh Bac	Binh Dinh	3
Ecoplastics	Binh Duong	0.76
Nguyen Hoang	Binh Dinh	0.96
Sai Gon 3	Binh Duong	0.8
Viet Vuong 2	Quang Nam	4.12
ACE Quy Nhon	Binh Dinh	4
Allgreen Vina	Binh Duong	1.8
Sheng He	Tay Ninh	2.3
Vinamilk	Lam Dong & Binh Dinh	7.1
ACP Ben Tre	Ben Tre	1.2
KAP Vina	Tien Giang	2.5
Sonny	Binh Duong	1
AFI Binh Duong	Binh Duong	1.25

Total capacity
MW | **46.84**

July 24th, 2020

Casa Marina Premium won the nomination of "Best resort villa & tourism complex 2020" at Dot Property Vietnam Awards 2020.

July 24th, 2020

BCG Land won the nomination of "Best Sustainable Developer Vietnam 2020" at Dot Property Vietnam Awards 2020.

October 1st, 2020

Tracodi ranked Top 50 Fastest Growing Enterprises in Vietnam 2020.

AWARDS IN 2020





BCG ON THE MEDIA

BCG highly appreciates public relations activities because it directly affects the Group's brand identity and reputation. Therefore, BCG always maintains and strengthens the Group's outstanding programs and events on the mass media towards effective communication.



Bamboo Capital (BCG), quý II/2020 doanh thu đạt 522 tỷ đồng, tăng 11,4%

Tác giả: Húc Hiền | 06/08/2020 07:58

(ĐTCK) Công ty cổ phần Bamboo Capital (Mã chứng khoán: BCG - sàn HOSE) công bố báo cáo tài chính quý II/2020.

Trong kỳ doanh nghiệp ghi nhận doanh thu là 522 tỷ đồng, tăng 11,4% so với cùng kỳ và lợi nhuận sau thuế là 18,7 tỷ đồng, giảm 38,14 tỷ đồng.



Nhà máy năng lượng mặt trời BCG - CME Long An 1

Khát vọng vươn cao của Bamboo Capital

Tác giả: Anh Việt | 26/05/2020 14:52

(ĐTCK) Đầu tư lớn cho các dự án điện mặt trời, điện gió, Tập đoàn Bamboo Capital đang hiện thực hóa kế hoạch trở thành nhà phát triển năng lượng tái tạo lớn nhất Việt Nam, có danh tiếng trong khu vực.

Hiện thực giấc mơ năng lượng sạch

Tập đoàn Bamboo Capital (mã chứng khoán BCG) được biết đến là một trong những doanh nghiệp đầu tư lớn nhất vào lĩnh vực năng lượng tái tạo tại Việt Nam hiện nay. Các dự án được Tập đoàn triển khai và đầu tư đa dạng ở nhiều hình thức như cánh đồng năng lượng mặt trời, năng lượng mặt trời áp mái, năng lượng mặt trời nổi, cánh đồng năng lượng gió.

Bamboo Capital (BCG) nhận tài trợ 11.000 tỷ đồng từ TPBank đầu tư vào điện gió, điện mặt trời

Tác giả: Thu Hương | 22/07/2020 15:03

(ĐTCK) Ngày 22/7/2020, Công ty cổ phần Tập đoàn Bamboo Capital (BCG) và Ngân hàng TMCP Tiên Phong (TPBank) ký kết thỏa thuận hợp tác nguyên tắc về việc tài trợ 11.000 tỷ đồng cho các dự án năng lượng tái tạo trong vòng 2 năm.



Lễ ký kết diễn ra trong khuôn khổ Diễn đàn cấp cao về Năng lượng Việt Nam 2020 do Chính phủ và Ban Kinh tế Trung ương phối hợp tổ chức tại Hà Nội.

Theo đó, 8.000 tỷ đồng sẽ được tài trợ cho các dự án điện gió với tổng công suất 650 MW tại tỉnh Cà Mau, Bà Rịa - Vũng Tàu, Sóc Trăng, Trà Vinh; 2.000 tỷ đồng để thực hiện nhà máy điện mặt trời 330 MW tại Bình Định và 1.000 tỷ đồng để thực hiện các dự án điện mặt trời áp mái.

Nhà máy điện mặt trời đầu tiên tại Vĩnh Long hòa lưới

WorldCapital.vn.vn

TTO - Một ngày trước khi cơ chế khuyến khích phát triển điện mặt trời VN (quyết định 13) hết hiệu lực, nhà máy năng lượng mặt trời VNECO Vĩnh Long có công suất 49,3 MW tại tỉnh Vĩnh Long đã khánh thành sau chỉ chưa đầy 2 tháng thi công.

- Vẫn còn khoảng trống khiến người dân doanh nghiệp ngại lắp điện mặt trời
- TPHCM sẽ lắp điện mặt trời tại các cơ quan nhà nước



Nhà máy năng lượng mặt trời VNECO Vĩnh Long do Công ty TNHH MTV Điện Mặt Trời VNECO Vĩnh Long (thành viên của Công ty Cổ phần BCG Energy, thuộc Tập đoàn Bamboo Capital) khởi công ngày 6-11. Tới thời điểm hiện tại, đây là nhà máy điện mặt trời dưới 50 MW có thời gian thi công nhanh nhất Việt Nam.



INTRODUCTION TO 2020 SUSTAINABLE DEVELOPMENT REPORT



INTRODUCTION TO 2020 SUSTAINABLE DEVELOPMENT REPORT

INTRODUCTION

Sustainable development is a concept that human society should observe to ensure the development of future generations. This concept first appeared in 1987 but not actually attracts mass attention until recent years on a global scale.

During the development of the world, each region and country has to face many depressing problems. The more economic growth, the more shortage of fuel and energy sources which occurs due to the increasing depletion of non-renewable resources, the more damaged natural environment, the broken ecological balance, leading to

global climate change. Besides that, economic growth's fail to keep up with social progress and development which has led to social inequality; culture and moral deterioration; and social instability due to the growing gap between the rich and the poor.

In this circumstance, the sustainable development strategies and action plans with the goal of harmonizing economic growth with ensuring social security and environmental protection are considered a suitable and long-term solution for the world. Organizations and enterprises in Vietnam, including Bamboo Capital Group



(BCG or the Group) and its subsidiaries, are not out of that trend. BCG sets a long-term plan for the Group including its subsidiaries which are taking steps towards the development in the economy, society and environment.

In the journey of sustainable development, we are obliged to look at the requirements of stakeholders, ensuring harmonious benefits for all parties through solutions and initiatives. From there, towards the general development of our ecosystem.

This Sustainable Development Report prepared by

Bamboo Capital Group during the reporting period from January 1, 2020 to December 31, 2020. This report with the corporate profile were prepared based on the GRI Standard - an internationally recognized standard from the Global Reporting Initiative (GRI), Reference forms according to standards GRI 201, GRI 202, GRI 203, GRI 301, GRI 302, GRI 307, GRI 401, GRI 403, GRI 413, GRI 419 of the 2016 version and GRI 303 of the 2018 version. In addition, the Group's development strategy is also triangulated with the National Action Plan in the Agenda 2030 adopted by the United Nations General Assembly in September 2015 with 17 sustainable development goals.

PURPOSES OF THE REPORT

Towards the goal of sustainable development, Bamboo Capital Group is gradually building and implementing plans on all aspects of the Group including production, business, financial and non-financial activities. The Sustainable Development Report is the motivation for

the Group to manage and implement its growth goals in the "sustainability" framework, thereby building its brand and affirming Bamboo Capital Group's position in the international market, contributing to the formation of corporate culture

and motivating employees. Through the report, information about BCG and its affiliates is provided openly and transparently to interested parties.

**Providing the
information to
interested
parties**

**Increasing
transparency on
information
disclosure**

**Presenting the
impacts of the
enterprise on
economic,
environmental
and social
aspects**

**Building
reputation and
brand**

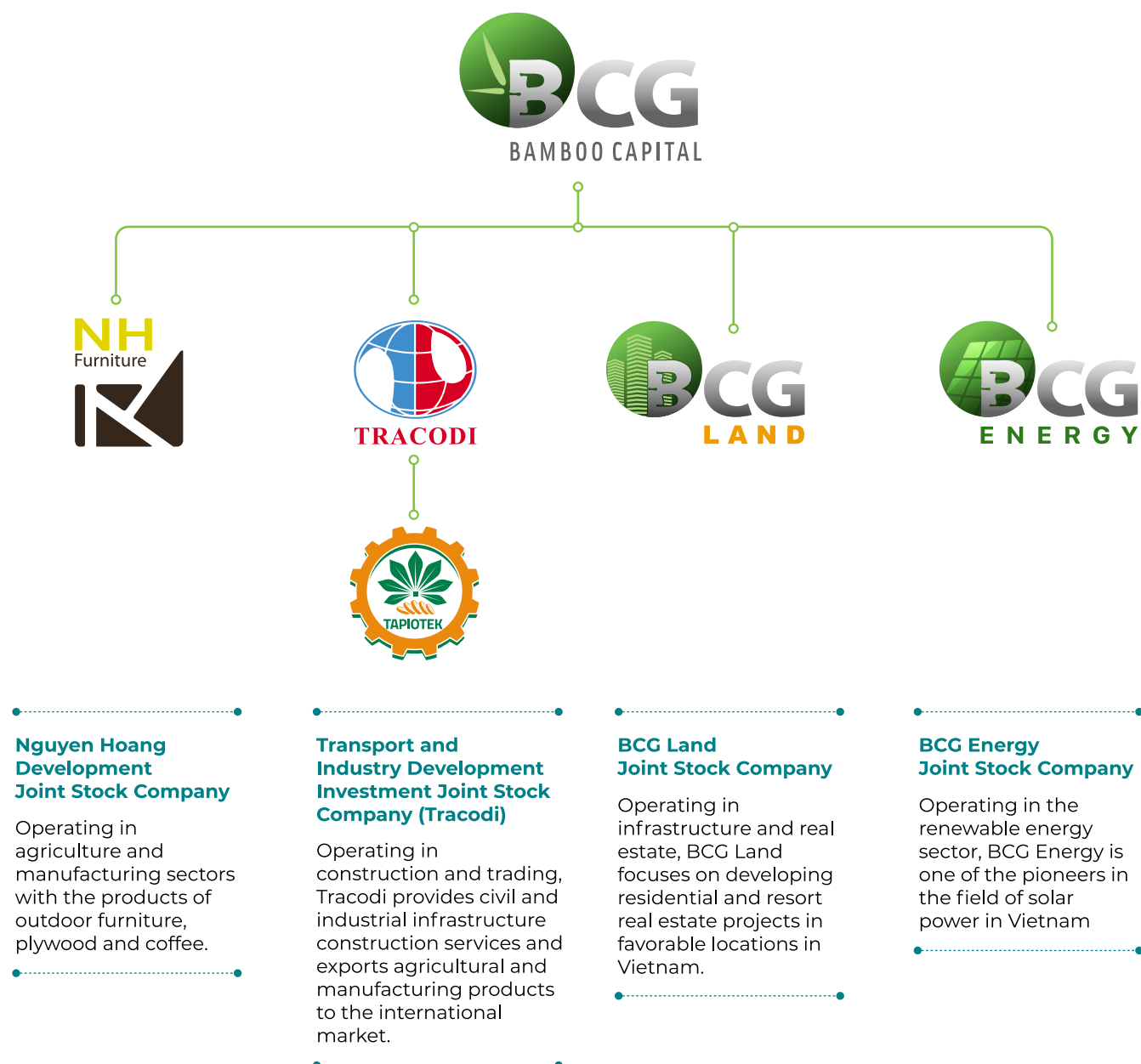
**Contributing to
forming corporate
culture**

**Motivating
employees**

SCOPE OF THE REPORT

The Sustainable Development Report of Bamboo Capital Group publishes information related to governance, goals, sustainable development orientations and economic, environmental and social performance during the reporting period from January 1, 2020 to December 31, 2020.

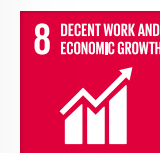
This report is prepared for the scope of the subsidiaries according to the following chart:



SUSTAINABLE DEVELOPMENT STRATEGY

In the future, BCG orientates development based on 17 sustainable development goals of the United Nations Association:

ECONOMIC GOALS



GOAL 8

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

Improving the brand value, reputation and position of BCG in the market.

Continuously seizing business development opportunities, while constantly researching the feasibility to develop new projects.

Specific investment and business plans:

- **Short-term:** Investment in agricultural and manufacturing projects, creating stable cash flows in short-term.
- **Mid-term:** Investment in infrastructure and real estate projects, expected a sudden cash flow over the years.
- **Long-term:** Investment in renewable energy projects towards stable and sustainable development.



GOAL 12

Ensure sustainable consumption and production patterns.

Creating new job opportunities for many workers, reducing the unemployment rate in the locality in particular and the whole country in general in order to contribute to the socio-economic improvement and development.

Constructing and applying the wastewater, waste treatment processes for manufacturing factories.

Toward the goal of neutralizing CO₂ in the BCG ecosystem.

ENVIRONMENTAL GOALS



GOAL 6

Clean water and sanitation

Applying strict wastewater treatment processes, periodically inspecting and measuring to ensure subsidiaries operating in the manufacturing sector not to cause damage to the environment.



GOAL 7

Affordable and clean energy

BCG strengthens cooperation with domestic and international partners to promote investment in renewable energy and provide clean electricity to the national grid.

Applying roof-top solar systems for companies to reduce the use of conventional energy sources.



GOAL 13

Take action to combat climate change

Maximizing green spaces in real estate projects. Further focus on implementing renewable energy projects to reduce emissions towards the goal of neutralizing CO₂ in the BCG ecosystem.

SOCIAL GOALS

With employees



GOAL 3

Welfare regime and health care for employees

Maintaining and adding spiritual care activities for employees to achieve high efficiency at work.

Providing good facilities, creating a professional and friendly working space.



GOAL 4

Quality education

Applying a variety of training programs for all types of employees, supplementing orientation training courses for new employees.

Building a healthy working environment, creating favorable conditions for human resources to develop.



GOAL 5

Gender equality

No discrimination.

Maintaining supervision of subsidiaries to strictly comply with the principles of gender equality at work.

Expanding policies and benefits for female employees.

With the community



GOAL 1

No poverty

Organizing more CSR activities in the locations where the projects are located to:

- Promoting the development of the regions.
- Eliminating hunger and reducing poverty.

Continuing to use local labor for projects to create jobs for local people.

Building infrastructure in the localities where the project is deployed, contributing to the innovation of the provinces and cities.



GOAL 2

Zero hunger

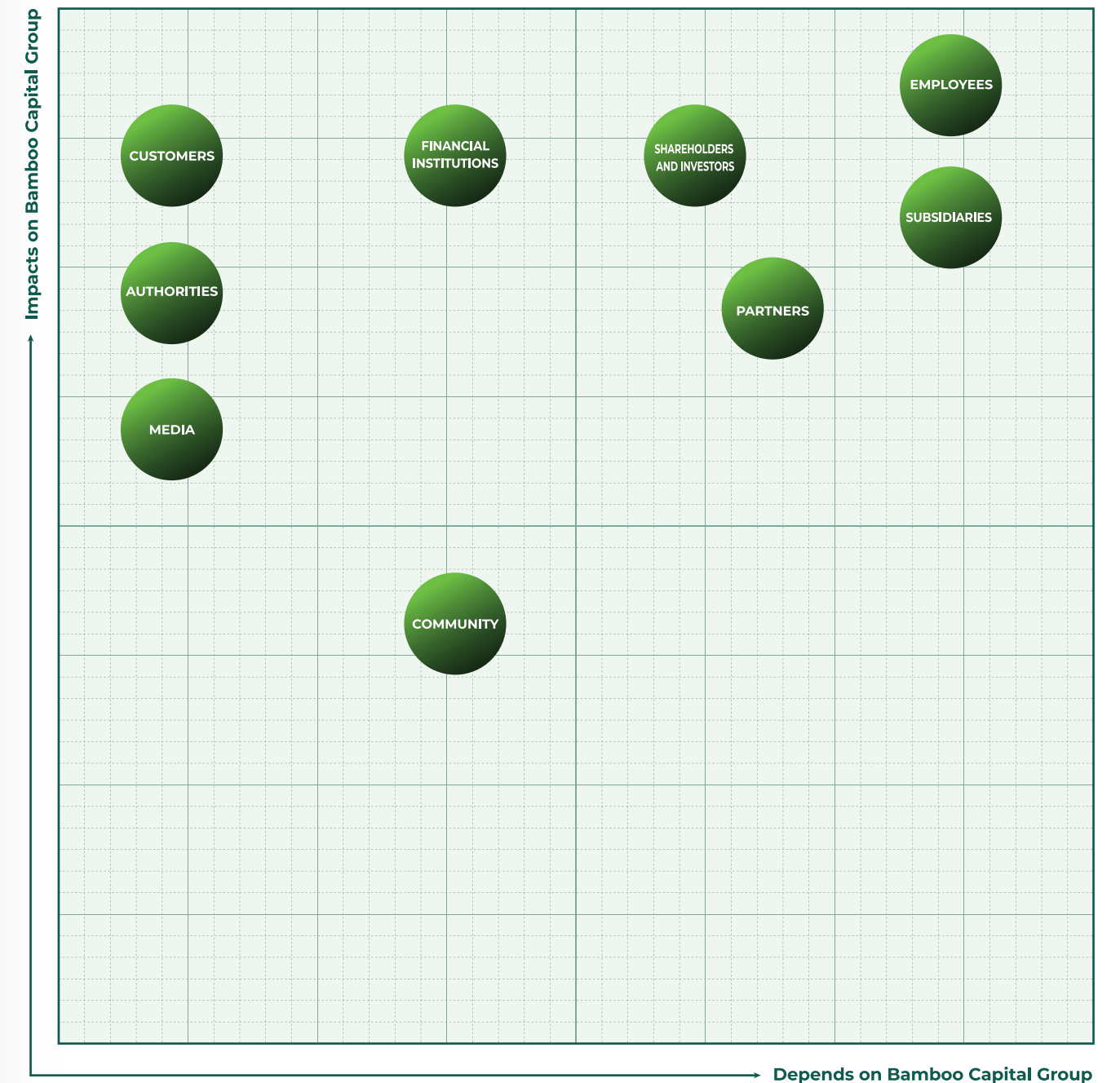


GOAL 9

Industry, innovation and infrastructure

RELATED PARTIES DISCLOSURE

KEY RELATED PARTIES OF BAMBOO CAPITAL GROUP





SHAREHOLDERS AND INVESTORS

Shareholders and investors who truly own the business, trust and support the Group's development and operation policies. Therefore, BCG always tries to implement business plans in accordance with its commitments to the General Meeting of Shareholders, maximizes investment value and profit for the shareholders and investors.

Party	Shareholders and investors
Approach	Annual general meeting, extraordinary general meeting, general meeting by solicitation of shareholders. Direct meeting on request. Exchange by email. Newsletters. Website bamboocap.com.vn.
Concerns	The effect of using capital investment. Transparent information. Ensuring the investors' benefits. The market value of the stock and the business value. The governance capacity of the business. Dividend payment to investors.
BCG's actions	The effect of using capital investment. Completing management model, controlling risks, improving the efficiency of business activities. Complying with regulations on information disclosure properly, completely, timely, accurately and transparently. Implementing IR and PR activities to increase BCG's image, improving stock value. Planning to pay dividends to investors, specifically pay 10% dividend (8% in cash, 2% in stock) in 2020.



EMPLOYEES

Human resource is the most essential resource enhancing the brand's position in the market. BCG efforts to gain support, companionship, dedication and long-term cooperation with employees through training policy, promotion opportunities and welfare, wage and bonus policies are suitable for each individual.

Party	Employees
Approach	Holding monthly meeting. Internal training programs. The Company's internal programs: Year-end meeting, New Year's Eve, Family Day, Sports Festival, Birthday, Team Building...

Concerns

A comfortable working environment without discrimination.
Presenting ideas, opinions and solving questions in the working process.
Training policies and development opportunities.
Bonus, welfare policies and labor conditions.
Activities concerning labors' physical and mental wellbeing.
Fair and objective assessment.
Recognition of achievements and contributions.

BCG's actions

Building a comfortable, safe environment, with work-life balance.
Building corporate culture at BCG where employees feel like home and proud to be a part of the Group.
Organizing internal and external training to improve the professional level of staff, creating the best conditions for capacity development and promotion opportunities.
Remuneration policies are worthy and fair with the contribution of employees.
Rewarding individuals and collectives with outstanding achievements.
Establishing a Board of Training, Rewarding, Discipline, Culture and Social Aspects which takes care of the employees' life and family.



CUSTOMERS

Although Bamboo Capital Group has no direct customers, customers are the decisive factor affecting the business results and success of the subsidiaries, directly affecting the Group.

Party	Customers
Approach	Market research, market survey. Receiving comments and feedback from customers, solving problems. Opening sale conference, launching project. Website bamboocap.com.vn Fanpage Bamboo Capital.
Concerns	Quality, price and service commitment. Transparent information. Reputation and brand name of manufacturing enterprises, investors.
BCG's actions	The Customer Services Department quickly replies inquiries via hotline, fanpage. Researching and developing products that provides the market demand. The policies that protect environment and customer benefits. Building brand reputation. Providing accurate and transparent information about products and projects.



PARTNERS

Partners include contractors, suppliers, ... who are individuals and organizations directly involved in production and business activities and project implementation. They have an important contribution to the success of the Group.

Party	Partners
Cách tiếp cận	Direct meeting. Exchanging by phone, email. Attending and organizing conferences and seminars to engage with the suppliers and contractors.
Concerns	Cooperation for development. Responsible project production and implementation. Project implementation capacity. Corporate reputation. Strict implementation of the signed terms, openness and transparency in cooperation.
BCG's actions	Meeting, exchanging information for cooperation. The attitude of integrity, support, openness and transparency in all cooperation activities. Surveillance and correcting the wrongs. Raising brand reputation.



SUBSIDIARIES

BCG's subsidiaries operate in four key areas: Agriculture - Manufacturing, Construction - Trading, Infrastructure - Real Estate, and Renewable Energy. A well-coordinated relationship between the Parent Company and its subsidiaries will determine the success of the Group's development strategy, and also contribute to the country's socio-economic development.

Party	Subsidiaries
Approach	Holding monthly hand-over meetings. Reporting of the Executive Board of subsidiaries. The Group's personnel participate in the Board of Directors and the Supervisory Board of subsidiaries.

Concerns

Development policy, orientation and business plan of the parent company for subsidiaries.
Approaching major partners, expanding domestic and international cooperation.

BCG's actions

Supporting to connect with partners, seek capital investment for the company.
Supporting to build manufacture and business plans, setting reasonable goals.
Seeking experts and high-quality human resources who support production, improve project implementation capacity for subsidiaries.
Building regulations applicable for the whole Group to ensure compliance with laws, regulations on occupational safety and environment.
Organizing the training programs for all subsidiaries of the Group.
Building policies of reward, remuneration, welfare and promotion for personnel at all companies of the Group.



AUTHORITIES

Authorities are government agencies, state agencies, and local authorities. These agencies have a management function, ensure the business environment and indirectly supporting businesses through incentive and supportive policies.

Party	Authorities
Approach	Participation in and contributing ideas at conferences, seminars organized by government agencies, the State. Participation in relevant organizations and associations.
Concerns	Compliance with regulations, laws, and support State policies and campaigns. Contribution for the state budget. Responsible business. Local economic development, social security.
BCG's actions	Fulfilling all obligations of the enterprises such as tax obligations, insurance payment. Regularly updating fully and quickly information of Laws and Regulations of the State to ensure that no mistakes occur. Complying with regulations on transparency and information disclosure. Reports are submitted on time with the strictest compliance. Participating in movements and programs launched by State agencies to support the community and society. Proactively launching programs at social and local economic development. Creating stable employment conditions and opportunities for future development of the locality.



COMMUNITY

The economic development orientation is in parallel with social development, so BCG understands that getting support and trust is an important basis for implementing business activities and projects. Therefore, BCG always strives to improve the economy and society in localities where the Group has projects and business facilities.

Party	Community
Approach	Direct exchange through programs and events held in the provinces where businesses have projects and business facilities. Coordinating with local authorities. Media activity.
Concerns	Protecting the natural environment, living environment for the community. Labor safety assurance. Carrying out social activities to contribute the development of the local community. Create jobs.
BCG's actions	Recruiting local employees to work for the Group's factories and projects. Strictly complying with the environment and safety of the labor. Implementing charity programs for the community to support difficult circumstances, contribute the community development.



FINANCIAL INSTITUTIONS

Financial institutions include banks and financial partners. Financial institutions play a particularly important role, directly affecting the capital capacity to implement the Group's projects. Therefore, BCG always tries to harmonize the interests between parties, commitment to transparency and reputation in cooperation.

Party	Financial institutions
Approach	Directly meeting. Participating in seminars and conferences to raise capital.

Concerns

Economic efficiency and loan repayment capabilities for capital suppliers.
Project implementation capacity.
Ensuring harmonious interests between the parties.

BCG's actions

Ensuring reputation, improving credit rating, ensuring effective management and use of financial resources.
Risk management, strengthening corporate governance and transparency.
Improving the capacity of project implementation, perform the project in accordance with commitments with banks, financial partners, investors and customers.



MEDIA

The media operation has a great influence on the image and reputation of the business on the market. BCG has been maintaining media operations to provide timely and accurate information, ensuring the image of the Group and its subsidiaries.

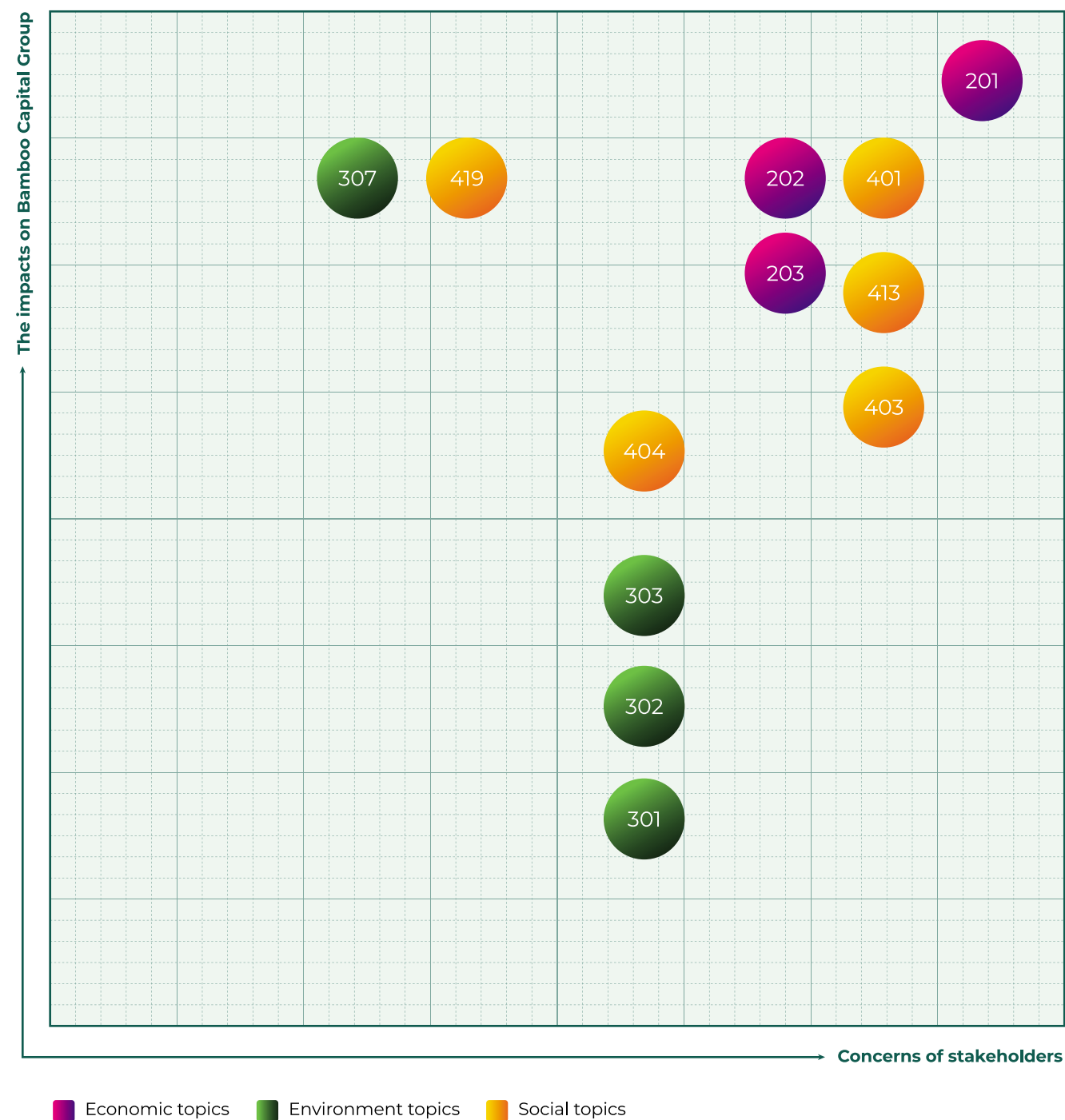
Party	Media
Approach	Information disclosure. Responding to interviews and press releases when there is an event. Website bamboo.cap.com.vn . Social Networks: Facebook, Youtube, LinkedIn.
Concerns	Disclose information in accordance with regulations, promptly and transparently. Information exchanging and speaking with media about the business and the industry must be clear and accurate. Ability to implement the proposed plans, comply with commitments with customers and State agencies.
BCG's actions	Committing the information disclosed is accurate and true with the actual operation of the Group. Actively publish important information that directly or indirectly influences to customers, shareholders and investors. Making objective judgments about the industry to raising awareness of interested parties. Regularly update the business situation and project progress through news and events on the website and on the Group's social networking sites.

MAJOR CONCERNS

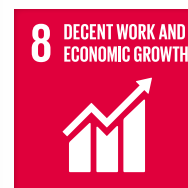
BCG makes a choice of major problems based on feedback and concerns among stakeholders and through analysis of the organizational context and harmonization of industries of each subsidiary.

These key areas are also considered to be associated with the United Nations' 17 sustainable development goals.

MATRIX OF THE MAJOR THEMES OF BAMBOO CAPITAL GROUP



ECONOMIC GOALS



- The efficiency of economic activities
- The presence on the market
- The indirect economic impacts

ENVIRONMENT GOALS



- Materials
- Energy
- Water and wastewater
- Environmental compliance

SOCIAL GOALS



- Employment
- Occupational safety and health
- Education and training
- Local community
- Social and economic compliance

REPORTING PRACTICE

1.

REPORTING CODE

Bamboo Capital Group's Sustainable Development Report is made annually and separated from the Annual Report.

Date is reported in the period from January 1, 2020 to December 31, 2020, the same period as the Annual Report 2020.

2.

CONTACT

For more information about this report, please contact:

**SUSTAINABLE DEVELOPMENT REPORT
DIVISION, BAMBOO CAPITAL
JOINT STOCK COMPANY**

**WORKING OFFICE:
27C QUOC HUONG, THAO DIEN WARD,
DISTRICT 2, HO CHI MINH CITY**

TEL: (028) 62.680.680

EMAIL: info@bamboocap.com.vn





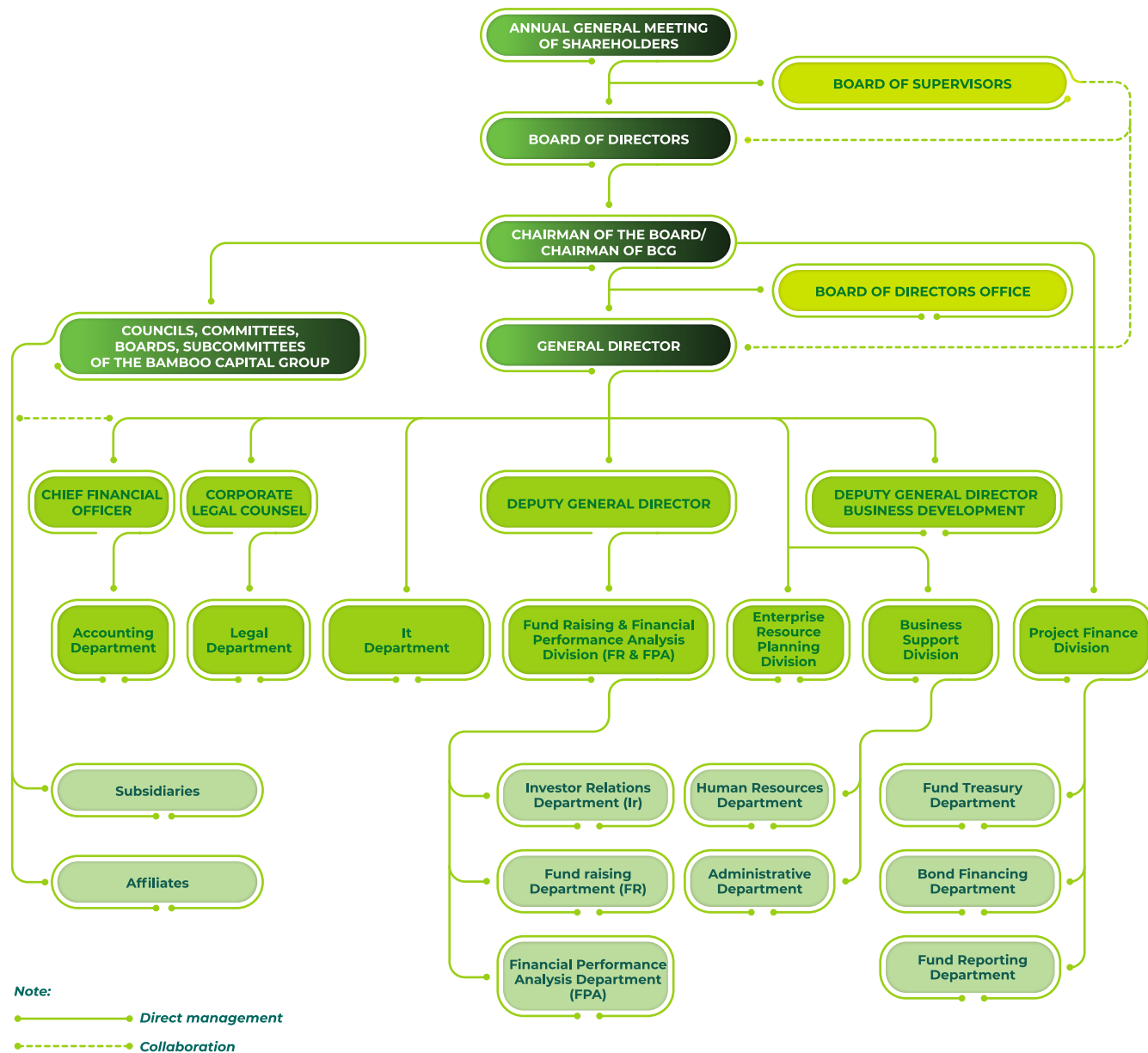
2020 SUSTAINABLE DEVELOPMENT REPORT



CORPORATE GOVERNANCE



ORGANIZATIONAL STRUCTURE OF BAMBOO CAPITAL JSC



The organizational chart of Bamboo Capital JSC

1. THE BOARD OF DIRECTORS

The structure of the Board of Directors of Bamboo Capital Group on December 31, 2020 is as follows:

- | | |
|---|--|
| <p>1. MR. NGUYEN HO NAM
Chairman
2020-2025</p> | <p>2. MR. NGUYEN THE TAI
Vice Chairman
2020-2025</p> |
| <p>3. MR. PHAM MINH TUAN
Vice Chairman
2020-2025</p> | <p>4. MR. NGUYEN THANH HUNG
Vice Chairman
2020-2025</p> |
| <p>5. MR. BUI THANH LAM
Member
2020-2025</p> | <p>6. MR. ANTHONY LIM
Member
2020-2025</p> |
| <p>7. MR. NGUYEN QUOC KHANH
Independent member
2020-2025</p> | <p>8. MR. PHAM NGUYEN THIEN CHUONG
Independent member
2020-2025</p> |
| <p>9. MR. KHUAT TUAN ANH
Independent member
2020-2025</p> | |

Chairman of the Board cannot be appointed CEO

To ensure the separation of powers within the Company and to preserve accountability, unbiased decision-making, and clearly delineated responsibilities for the Chairman of the Board and the CEO, these positions must be held by separate individuals.

2. THE BOARD OF MANAGEMENT

- | | |
|---|---|
| <p>1. MR. NGUYEN THE TAI
General Director
From 11/07/2011 to present</p> | <p>2. MR. PHAM MINH TUAN
Deputy General Director
From 08/23/2017 to present</p> |
| <p>3. MR. NGUYEN THANH HUNG
Deputy General Director
From 02/15/2015 to present</p> | <p>4. MS. HOANG THI MINH CHAU
Chief Financial Officer
From 04/01/2015 to present</p> |

3. THE SUPERVISORY BOARD

1. MR. DINH HOAI CHAU

Chief of the Board

Accountant

Appointment date: 15/04/2015

2. MR. NGUYEN DANG HAI

Member

Bachelor of Economics, Accounting

Appointment date: 10/05/2019

Dismissed date: 27/06/2020

3. MR. NGUYEN VIET CUONG

Member

Accountant

Appointment date: 10/05/2019

4. MR. KOU KOK YIOW

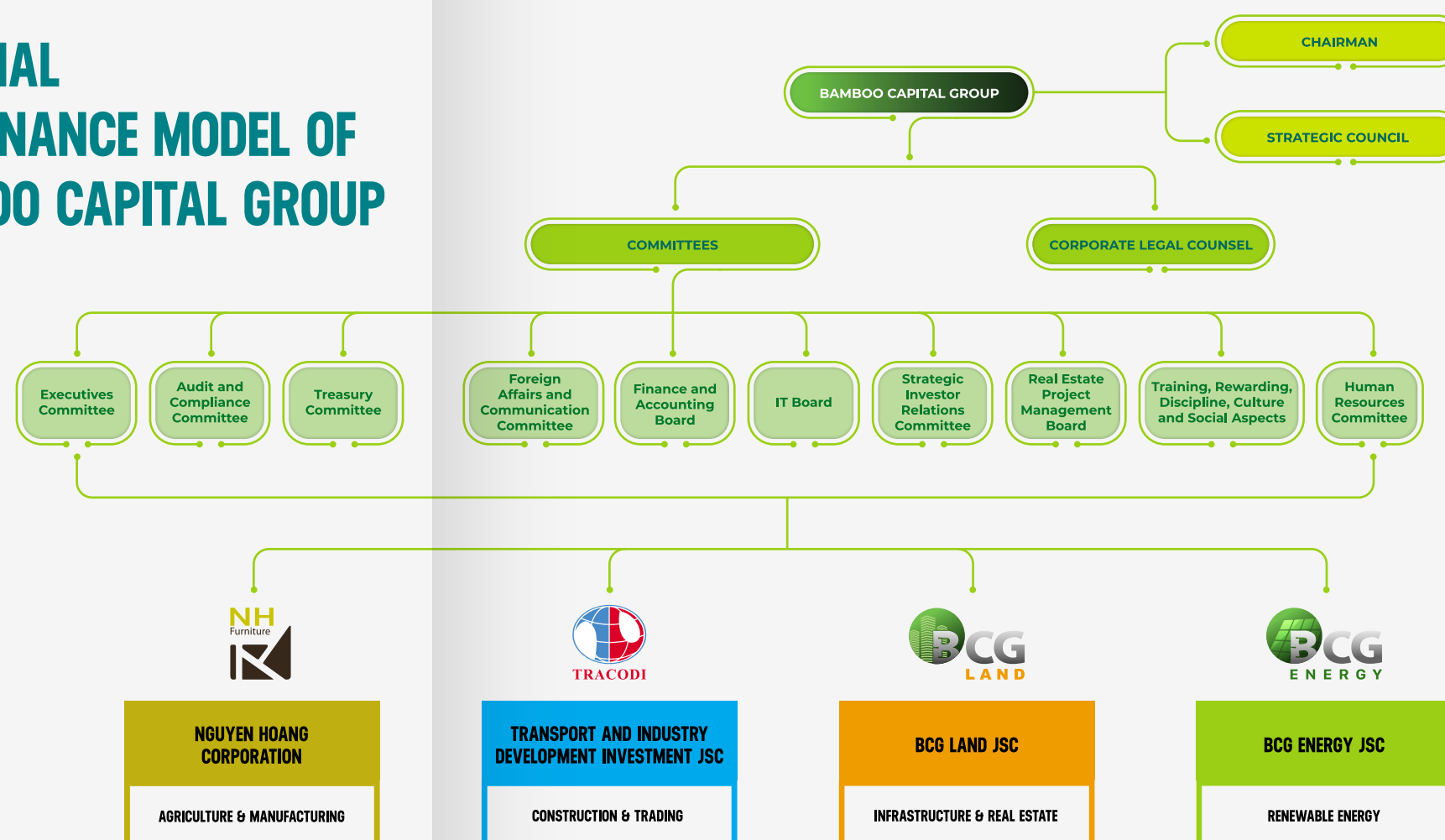
Member

Accountant

Appointment date: 27/06/2020

Level of independence:
Not an employee of the Group

INTERNAL GOVERNANCE MODEL OF BAMBOO CAPITAL GROUP



Bamboo Capital Group's internal governance model

The governance model of the Group is organized into the management levels as follows:

- 01 Chairman of the Group
- 02 Councils, Committees, Boards, Sub-committees and Lawyer of the Group
- 03 Subsidiaries and affiliates
- 04 Secondary subsidiaries and affiliates (the companies hold controlling or non-dominant shares of the core subsidiaries)

In addition, Councils, Committees, Boards, Sub-committees and Lawyer of the Group were established/appointed in order to increase the effectiveness of internal governance in the Group system.

Position, role and operational principles of the Councils, Committees, Boards and Sub-committees of the Group:

- 01 The Councils, Committees, Boards and Sub-Committees are the governing bodies of the Group having full rights on the name of the Group according to the assigned tasks, except for matters under the authority of the General Meeting of Shareholders and the Board of Directors of the Group's subsidiaries.
- 02 The Councils, Committees, Boards and Sub-committees operate under the decentralized management of the Group's Chairman and their own seals. The operating budget is approved and allocated by the Group's Chairman.
- 03 The Councils, Committees, Boards and Sub-Committees operate on the principle of the Head of Leadership. Each Head of the Council, Committee, Board, and Sub-Committee is responsible for the assigned tasks and jointly responsible before the Chairman of the Group for the decisions of the Council, Committee, Board, and Sub-committee for their respective assigned tasks for the stable and sustainable development of the Group.

SUPERVISORY ACTIVITIES

The supervision of operational efficiency of corporate governance of Bamboo Capital Group is as follows:

- The General Meeting of Shareholders supervises the Board of Directors through the criteria and plans approved at the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders. The results of the previous year were specifically reported in the next year's meeting.
- The Board of Directors monitors the performance of the Board of Directors through financial and non-financial targets approved by the General Meeting of Shareholders, which can be adjusted accordingly by the Board of Directors. In addition, the Board of Directors also requested the Executive Board to add other financial targets for more specific supervision based on the detailed business plans approved annually. With non-financial targets such as management, administration, and compliance, the Board of Directors supervises through internal periodical reports, reports to the supervisory board, internal audit, reports and inspections by authorities. The Board of Directors maintains a regular face-to-face meeting every quarter to discuss, debate and agree decisions under the authority of the Board of Directors in order to promptly give directions in operating business activities for the Company in accordance with market fluctuations.
- Reporting system: Quarterly financial statements, mid-year and annual reports submitted to the Securities and Exchange Commission, widely published on the website and sent to shareholders. Semi-annual and annual governance reports in accordance with regulations on information disclosure and other extraordinary reports. Annual report of the Board of Directors and Supervisory Board once a year at the General Meeting of Shareholders.



RISK MANAGEMENT

1.

RISK MANAGEMENT OBJECTIVES

“

In operation, the Board of Directors and Board of Management identified Risk Management as one of the top corporate governance principles that needs special attention.

”



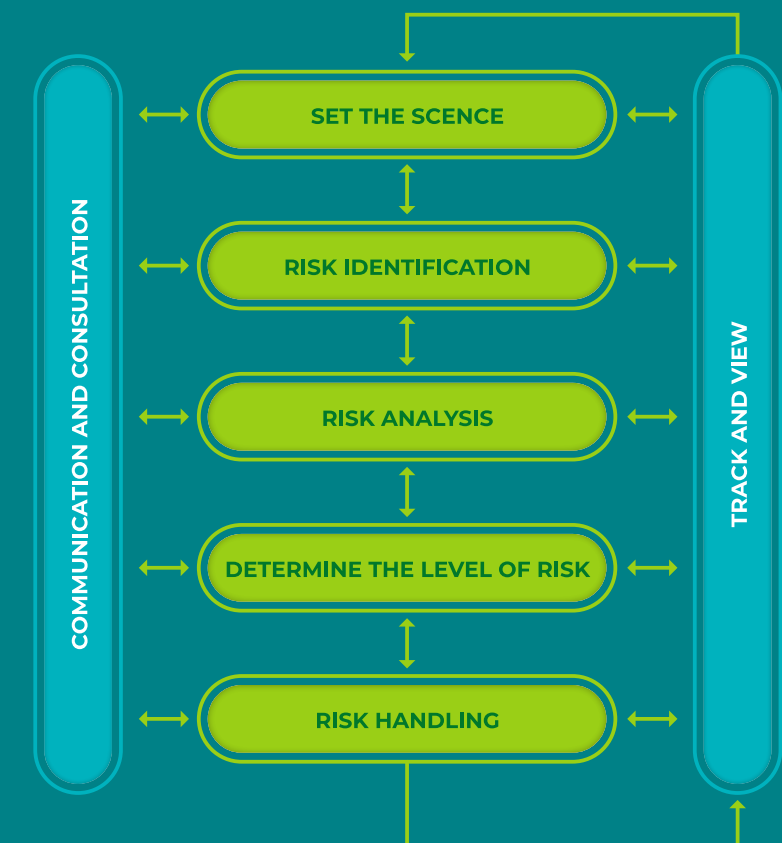
The successful implementation of a risk management framework will help businesses have a more useful and effective tool, to be able to create new business values, new revenue, successful projects and conservation of business values. BCG's BOD has proposed and implemented many measures to minimize negative impacts on production and business activities.

- Approaching risks in time to optimize the effectiveness of controlling, prevent and minimize losses as well as adversely affect business operations. At the same time, increasing the exploitation of opportunities, turning risks into factors for development.
- Capacity building in decision-making, planning and prioritizing work on the basis of a close and deep understanding of business operation, business environment, opportunities and challenges.
- Clearly delineate responsibility for ownership and management of risks, develop a mechanism for continuous risk reporting and monitoring throughout the Group.

2.

METHODS OF BUILDING RISK MANAGEMENT PROCESS

BCG applies the Risk Management Model according to international standards. This is a transparent, systematic and reliable form of risk management in the company's operating environment.



3.

RISK ANALYSIS AND IMPORTANT RISK MANAGEMENT METHODS

BUSINESS SPECIFIC RISKS



AGRICULTURE & MANUFACTURING

❖ MANUFACTURING

In 2020, the Covid-19 epidemic broke out strongly in important markets importing Vietnamese wooden furniture. It affected 80% of the total export turnover of the whole industry. However, the US – China trade war has decreased the amount of Chinese goods to enter the US market, creating opportunities for Vietnamese wood products for export. It led to the recovery of wood businesses to meet current needs. Experts commented that this industry is making very positive improvements, although there are still many risks and challenges, especially the issue of origin fraud. Products of poor quality or unknown origin labeled Vietnam are circulating in international markets as well as in our own domestic market.

Solutions to minimize risks: Bamboo Capital Group

❖ AGRICULTURE

Agriculture has its own risks and difficulties, because this is a field stretching over a large space, with seasonal elements and easily affected by weather and climate. Natural disaster is a significant risk factor that directly affects the harvest and farming activities of farmers, thereby affecting the quality and consumption quantity.

The year of 2020 witnesses many changes in the agricultural sector in terms of development opportunities, integration and adaptation. In which, extreme natural disasters such as hail, drought, and flood have greatly affected production activity; while the Covid-19 global epidemic disrupted agricultural trade between most countries around the world.

Solutions to minimize risks: Bamboo Capital Group conducted a survey, assessment and analysis of market

attaches great importance to transparency and clarity when dealing with customers, partners as well as related parties in the entire production, logistics and business process. BCG tightens our recruitment activity, in order to form a team of members who are knowledgeable about the profession, especially in production and processing; continuously monitor and update information on the use of input materials, technology, labor use,...

With the aim of limiting risks, creating breakthroughs and developing sustainably in the future, BCG is implementing in-depth market research plans to accelerate implementation of strategic changes. Specifically, the Group will strongly and synchronously develop the digital transformation to suit the world trade trend.

demand, focusing on research and technology transfer which was actively and highly appreciated by the market. In addition, the Group constantly proposed practical measures, recruited capable human resources to improve work efficiency. BCG closely monitors and captures information about market movements, researches to optimize costs. For the logistics system, BCG has invested in upgrading the warehouses, processing and storage lines to ensure the highest quality of raw materials.

In addition, BCG has developed specialty coffee growing areas, closely connected to farmers to provide economic and technical support, and committed to over-consumption. Raw material purchasing contracts were signed in the long-term with relatively stable prices, thus minimizing the risk of input price fluctuation.



CONSTRUCTION & TRADING

❖ CONSTRUCTION

Construction activity is based on the tasks in the project, design documents and the terms of contracts to organize the human and material resources to implement the project. Construction phase takes place for a long time, so it is easy to generate risks from external factors and the organization of construction resources. In practice, risks are often complicated, either from the natural environment, market or organization, production management, maintenance of project management activities. Each stage of project implementation will have different difficulties. Specifically, the risks of machinery such as wear and tear over time; large investment capital, ineffective usage frequency, slow ability to recover capital; not fully exploited the potentials of the apparatus; careless handling... these lead to occupational accidents.

In addition, the construction industry has direct relations with many other service industries on the market and

accounts for a large proportion in the investment budget allocation of the economy. The possible fluctuations are material price fluctuation, labor market, capital market,...

Solutions to minimize risks: Therefore, BCG required the implementing entity to identify the risks that need to be addressed, measured and evaluated the impact on the project's success rate in the whole process, especially the risks related to the cost and time of implementation. In addition, BCG also updated risk identification tools in construction, incorporating many methods such as analysis, experience statistics, forecasting, expert consultation... then early detection of the origin and the scope of influence to promptly handle and improve work efficiency. Human resources were trained to use machines and equipment proficiently as well as raise awareness while using and preserving.

❖ TRADING

Regarding exports, the total export turnover of goods reached more than 281 billion USD, (increased by 6.5% compared to 2019); trade balance in goods by 2020 was estimated at 19.1 billion USD (the highest level in 5 years of trade surplus since 2016. These "drivers" of growth are assessed to continue to achieve positive results in 2021.

However, this year's coffee price had been hit hard by a falling demand from the food industry during Covid-19 outbreak time around the world. This market changed as consumers switch to drink coffee at home instead of restaurants, and that also affected the demand for processed and instant coffee. Penetration to major markets such as the EU and the US still contained a lot of potential risks due to the competition between products of the same type, changes in consumer behavior, especially technical and trade barriers applied more closely by importing countries.

In addition, other potential risks also existed in business activities due to fluctuations in raw coffee price. Although Vietnam is the second largest coffee exporter in the world in terms of output, price is not stable but always fluctuate, depending on global coffee price. With high financial

potential and production capacity, foreign firms were putting great pressure on domestic firms. The risk of losing market share and decreasing sales was relatively obvious.

Solutions to minimize risks: With coffee, Bamboo Capital determines the quality not only from the brand and the way of processing but also from the seeding stage, planting, tending and harvesting from its own farm, thereby differentiates our brands from other brands. In addition, BCG also participated in exhibitions in high-end markets such as Germany to seek export opportunities for specialty coffee.

In order to minimize the risks of market demand as well as the competitive pressure, BCG has strongly deployed R&D activities to develop new models of competition. BCG was actively improving its marketing activities by implementing digital marketing, further promoting product branding to consumers. Another solution was to restructure, rearrange and develop more distribution channels to increase efficiency, and at the same time expand to modern distribution channels instead of focusing on traditional channels.



INFRASTRUCTURE & REAL ESTATE

2020 is the year that the national real estate market must strive to cope with the epidemic. The Covid-19 epidemic had a great impact on the real estate market in general, of which the tourism and resort real estate segments suffered the most damage. After the last two outbreaks, the Vietnamese tourism and resort market showed signs of slowing down when the occupancy rate of the whole market reduced to only 25% because the domestic tourism demand was not enough to significantly impact this segment's performance.

In addition, the tourism and resort real estate segments were revealing many shortcomings and limitations. The legal framework for the type of Condotel still remained unclear. Additionally, these projects have had extremely fast development rates in recent years, but have not really ensured transparency, stability and sustainability. Some project owners broke their profit commitment, causing customers to worry and lose trust in this specific market.

Solutions to minimize risks: BCG recognized that it was necessary to develop appropriate strategies to develop

projects in grade 2 and grade 3 cities with beautiful natural landscapes, especially in coastal area. Facing the challenge of the epidemic, weak market sentiment created motivation and opportunity for BCG to buy back and reserve good land exclusivity for project development and the possibility of market recovery. Moreover, BCG wishes to create new values for tourism and urban development through better project implementation from: Project scale, methodical planning of functional areas, utility infrastructure,...

While the Government was implementing practical and timely measures to address legal issues in the condotel segment, BCG adjusted transaction methods to suit capital sources and meet the needs of investors and customers without violating the law.



RENEWABLE ENERGY

In Vietnam, the development trend of renewable energy is evident when the capacity and power output are increasing. By the end of October 2020, the national electricity system had a total of 106 solar power plants operating with a total capacity of about 6,000 MW.

In the recent development period, there were still many problems such as fixed electricity price mechanism which was not in accordance with the price of main equipment in the market, leading to hot and cold times; the development of the grid had not been synchronized with the development of renewable energy sources, which lead to overload of transmission grid and reduction of generating capacity of some renewable energy plants.... In addition, the access to capital from financial sources to invest in renewable energy projects was facing many difficulties and problems, include legal procedure. Appraising projects due to compliance with technical and

high-tech industry planning, commercial banks' capital was mainly short-term and other difficulties in infrastructure, unstable power generation policy.

Solutions to minimize risks: BCG Energy had demonstrated a firm commitment and resilience in overcoming disruptions caused by the Covid-19 pandemic. The growing number of power generation projects in two major projects and a series of roof voltage projects before December 31, 2020 was a testament to BCG's electricity market outlook and growth potential. With a team of highly qualified and experienced human resources, BCG always carefully calculated and forecasted electricity output when setting up projects, trying to speed up the completion and efficient operation of plants in connection and transmission... Currently, BCG has specific targets to promote investment motivation in solar and wind power fields.

FINANCIAL RISKS

GROWTH RISK

In 2020, although the growth rate and most economic indicators decreased sharply, Vietnam was still among a few countries that maintained a positive GDP growth rate of 2.91% (quarter 1 increased by 3.68%; quarter 2 increased by 0.39%; quarter 3 increased by 2.69%; quarter 4 increased by 4.48%). In 2021, the economy was forecasted by experts to continue to maintain a positive growth and witness certain recovery steps, compensating for the decline of the past year. Macroeconomic stability and growth in 2021 depend significantly on the success of the nation in controlling the spread of Covid-19; continuing to promote public investment and public spending; effectively deployed financial measures to support

businesses and human.

Of course, that prospect cannot avoid possible risks such as ineffective vaccination; global political changes and bilateral trade tensions may not end easily by 2021, but may be exacerbated.

Solutions to minimize risks: BCG focused on enhancing the exploitation of opportunities from Vietnam's participation in bilateral and multilateral trade agreements, as well as relocating and repositioning regional and international supply chain to countries that considered cheaper and safer than developed countries.

INFLATION RISK

2021 inflation forecast, Ph.D Mr. Nguyen Duc Do, Deputy Director of the Institute of Economics - Finance said: "In 2021, when the disease is better controlled by vaccination, the domestic and the world economy will recover, inflation over the same period last year will tend to increase again. However, with inflation at a low level of 0.19% for the whole year, the average inflation in 2021 is

expected to not be high, especially when the economy in 2021 may not completely recover."

Solutions to minimize risks: BCG was proactive in forecasting and calculating to develop response options as well as adjust prices in accordance with the Government policies.

INTEREST RATE RISK

Under the direction of the Government, banks must provide practical support in order to help businesses to maintain sustainable and effective production and business plans through reducing interest rates, sharing difficulties with society in the context of epidemics.

As for VND interest rates, experts estimate credit growth this year to be approximately 11%. Over the past two years, Vietnam's credit growth has been lower than in previous years. This also reflects an increase in capital market, especially the stock market, as well as an influx of foreign investment into Vietnam.

Risk of interest rate change is mainly related to short-term interest-bearing loans as well as short-term deposits of BCG and subsidiaries, thereby causing damage to BCG.

Solutions to minimize risks: BCG's Finance and Accounting Department has focused on monitoring and strictly managing the monetary market, domestic and international economic situation in order to minimize interest rate risk. Experts performed estimation, sensitivity analysis, and adjust financial leverage as well as financial investment strategies according to the current situation and control interest rate risk within the Group's management.

LIQUIDITY RISK

Liquidity risk occurs to BCG in the case of financial assets and liabilities with different maturity dates.

Solutions to minimize risks: BCG assessed this risk at a low level because the Group always has an effective cash flow management plan as well as a healthy financial situation at BCG and our subsidiaries. The Group's goal is to ensure cash flow balance and financial commitment

are fulfilled at maturity.

BCG applied measures to prevent and respond quickly to liquidity risk through strict cash flow management, and arranging short and long term credit contracts from banks; arrange other financial sources to ensure the loan will be repaid after BCG completed a project, balancing assets and liabilities.

OPERATIONAL RISKS

SAFETY - HEALTH RISK

Safety - Health risk sanitation is always on top priority by BCG. For specific fields such as Construction and Renewable Energy, if an incident occurs, it will immediately affect workers' health. In addition to the impact on people, settlement costs and subsequent liability also affect the business.

Solutions to minimize risks: In addition to the provisions of law to ensure occupational safety and health for employees, for example: regular health check, protective equipment, training, BCG also invested in modern production lines, equipment and tools to minimize incident risks, limit dangerous works, and occupational accidents for workers on site.

LEGAL RISK

Legal risk is mostly a change in laws or new government regulations which seriously affects the securities and business operations of enterprises. In particular, changing laws or regulations can increase the operating costs for businesses, reduce the attractiveness of an investment, or change the competitive landscape in the marketplace.

In fact, BCG will face legal risks occurring during the implementation of regulatory changes or when legal disputes arise from partners during production and business activities. Besides, the implementation of many overlapping administrative procedures and prolonged settlement time cause many difficulties, especially for the two segments of Renewable Energy and Resort Real

Estate. Specifically, the wind power development market is behind schedule due to too many legal barriers on technical and budgetary terms. In addition, land use term is still a concern that many investors and customers are worried of.

Solutions to minimize risks: BCG has built a team of experienced consultants and lawyers. This department is responsible for updating the changes of law and the influence of new law on business operation to promptly advise the Board of Directors on the appropriate preparation. In addition, the above department is also responsible for checking contract documents to limit related legal risks.



BRAND RISKS

Misdiagnosis as well as incorrect perceptions of customers about BCG's image can make an impact on the attraction of investors and consuming products. This is one of the risks that brands need to be careful about and deal with once it happens. Inaccurate information can negatively affect the reputation of the Group, undermine the confidence of customers, shareholders, partners, the community which leads to serious financial loss.

Solutions to minimize risks: For BCG, a brand is an

intangible asset with special values. Brand image risk management is placed as a central task to minimize risks through effective corporate governance. BCG always strictly abides by the provisions of the law on periodic and extraordinary information disclosure. For shareholder investment value, BCG is well aware of the responsibility to provide complete, transparent and timely information. In addition, communication confidentiality is a top priority of the public relations department to ensure that information about BCG in the market is correct.

OTHER RISKS – THE PANDEMIC

The year of 2020 has witnessed the global chaos caused by the Covid-19 pandemic, all areas of life were severely affected. The next year's epidemic will depend heavily on the introduction of vaccinations and on the level of immunity maintained after vaccination or recovery. Up to the present time, researchers still do not have exact conclusions about the when this pandemic ends. If the Covid-19 epidemic continues to increase rapidly without vaccine or without sustained immunity, the viral cycle will repeat as often as possible and occur over a wider range.

Solutions to minimize risks: Under the direction of the Government and the Prime Minister, from the beginning of 2021, BCG continues to seriously and drastically implement "dual goals", prioritizing the health of

employees in the corporation; at the same time promoting normal socio-economic activities. BCG's management board maintains the spirit of not panic, not subjective in corporate governance.



RISK MANAGEMENT PLAN

In 2021, BCG will continue to maintain and implement practical actions according to the operating system established by the Board of Directors. At the same time, system upgrades include the people, processes, software and equipment needed to ensure the best possible risk management performance for current and upcoming investments. New businesses are expected to be deployed in the coming time.

Specific action plan steps:

- Recruit and train personnel with in-depth knowledge and skills in all areas of operation, in order to comply with the process and implement effective risk management in the area of charge.
- Improve the efficiency of the risk management system (policies, procedures, processes, reporting systems) and control system for each specific activity in the Parent Company and its member companies (such as investment management regulations, information disclosure, financial management, corporate governance, ...)
- Continuously update regulations and control procedures in accordance with the Government regulations and actual market development.
- Increase investment in automation tools and software to upgrade the Group's operating system.

GRI 201

ECONOMIC





GRI 201 ECONOMIC PERFORMANCE



GRI 103 MANAGEMENT APPROACH

Bamboo Capital Group understands that a long-term sustainable development strategy can only be implemented based on a solid financial foundation and stable economic growth. Therefore, the Group always strives to improve operational efficiency, fulfills business plans approved by the General Meeting of Shareholders, monitors and evaluates performance indicators such as total assets, revenue, profit, market share, ...

At the same time, Bamboo Capital controls the indices through a strict management system. Information is updated and communicated to the Board of Directors monthly in meetings.

Policy	The Group strives to have revenue and profit growth based on its strength in operability, capital mobilization and relationships with reputable domestic and international partners. We are committed to the highest benefits for shareholders, income for employees and the economic development of the community.
Commitment	Fully comply with the Law on Enterprise 2020, Corporate Income Tax, Investment, Securities, ... along with relevant Circulars, Decrees and Laws according to international procedure.
Goals / targets	Revenue in 2020: 1,913 billion VND Profit after tax in 2020: 184 billion VND Expected dividend payout ratio: 10%
Responsibility	General Director
Human Resources	Sales, Business Support, Finance, Accounting and Project Development Departments.
Mechanism of reception and settlement complaint	Receiving and resolving complaints through Company Union.
The specific programs, actions, projects and initiatives during the year	Completing and putting into operation renewable energy projects, including the main areas of rooftop solar energy, solar farm and wind energy. Deploying and perfecting the project management system and improving the project investment and implementation capacity. Building policies on salary and bonus. Supplying environmentally-friendly materials and applying renewable energy solutions for projects. Conducting evaluation and selection of suppliers as well as contractors through a policy of social and environmental compliance practices.

Overall assessment of Management Approach for the economic performance of the Group in 2020:

Evaluation mechanism	Business results are evaluated and reported quarterly and annually Participants: Executive Board, Committees, Accounting and Finance Department, Supervisory Board, External Auditing Company (Southern Auditing & Accounting Financial Consulting Services Company Limited (AASCS)). Activities are reviewed and evaluated by the Board of Directors, General Meeting of Shareholders, annual evaluation of the Supervisory Board.
Result	Good
Adjustment or suggesting an adjustment	

201-1 DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED

In 2020, taking effects of the Covid-19 epidemic and policies that support the economy from the Government of Vietnam, BCG has focused on expanding investment, acquiring and implementing projects with the goal of economic growth in the direction of sustainable development.

With the strength of the ability in operating and raising fund and relationships with reputable domestic and international partners and financial institutions, BCG has always cultivated experience in learning new technology, thereby looking for opportunities to expand the market and develop real estate and renewable energy projects.

In parallel with the expansion of the scope of operations, by 2020 BCG has achieved positive economic results.

Specifically, BCG's production and business activities in 2020 recorded outstanding results: Total consolidated revenue for the year reached 1,855 billion VND, an increase of 17.7% compared to 2019 (1,575 billion VND). Average growth rate in the period from 2016 to 2020 rises over 21%.

Profit after tax in 2020 reached 266 billion VND, an increase of 89.6% compared to 2019 and achieve an average growth rate of 240% from 2016.

Some key indicators (Source: 2020 Audited Consolidated Financial Statements of Bamboo Capital Joint Stock Company)

1,360 | Billion VND
CHARTER CAPITAL

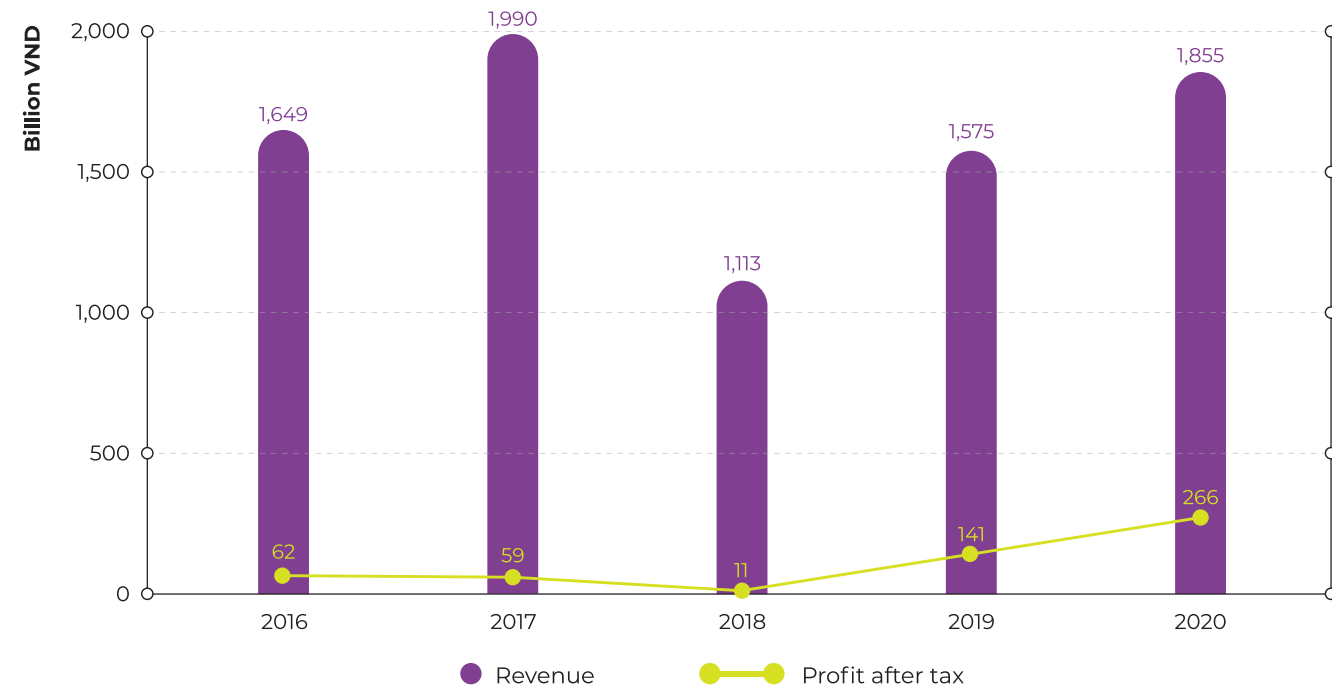
24,136 | Billion VND
TOTAL ASSETS

1.855 | Billion VND
NET REVENUE
increased by 17.7%

266 | Billion VND
PROFIT AFTER TAX
increased by 89.6%

202 | Billion VND
EMPLOYEE SALARY AND BONUS

BCG'S NET REVENUE AND PROFIT FROM 2016 - 2020

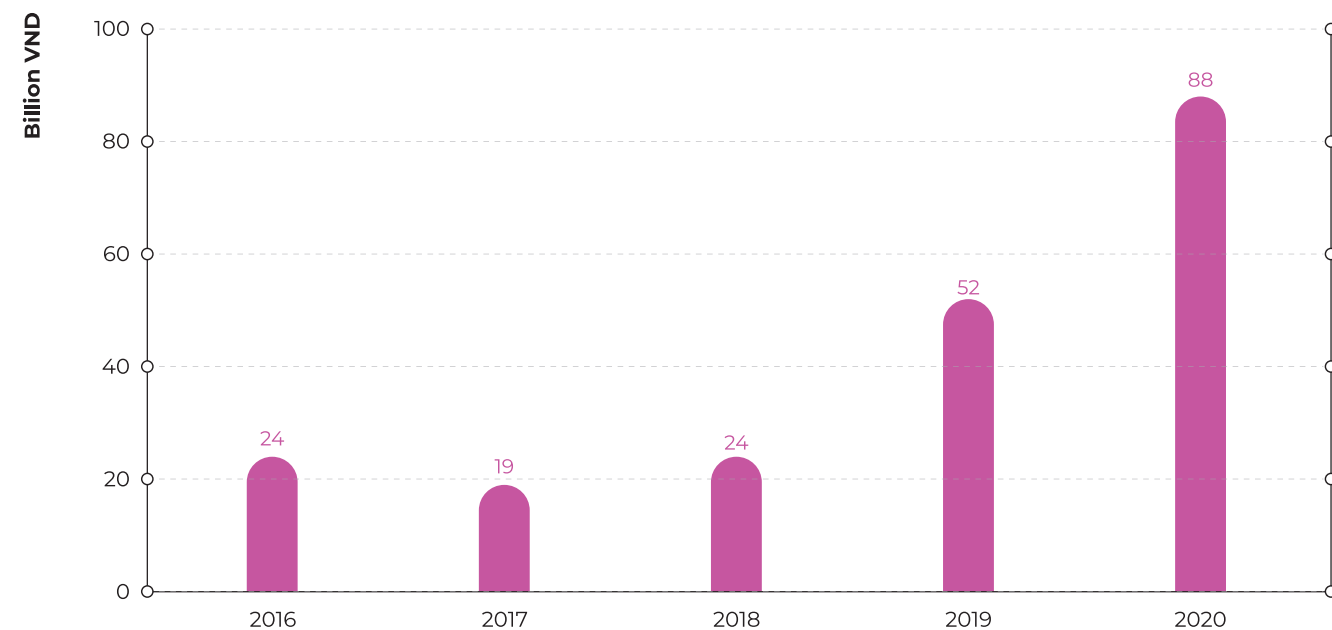


Besides the direct economic effect, BCG has been creating more jobs for people as well as contributing to the development of infrastructure in localities where the Group's projects located such as roads, drainage and utility services.

201-3 DEFINED BENEFIT PLAN OBLIGATIONS AND OTHER RETIREMENT PLANS

Since its establishment, BCG has always fulfilled all tax obligations, contributed to building up the state budget and actively contributing to the community and social development.

BCG'S PROFIT TAX PAID TO THE STATE BUDGET FROM 2015 - 2019



GRI 202
MARKET
PRESENCE



GRI 103 MANAGEMENT APPROACH

The building of competitive salary policy is an important factor that attracts talent and maintains the cohesion of employees. BCG has recruited employees from the local community, created jobs, developed with the local economy where the Group is operating and developing projects.

In order to maintain a salary policy towards internal equality for employees and increase the competitiveness of total income in the market, BCG reviews and raises salary for employees annually based on business results and Key Performance Indicator (KPI) so that BCG can motivate them in their work, reinforce their commitment to the Company and stimulate their working productivity.

Even while many businesses have to reduce their staffing and reduce the scale of their operations due to the impact of the Covid-19 epidemic, BCG did not only commit to not reducing staff, but also promote recruitment and hunting of talents.

Overall assessment of Management Approach for the economic performance of the Group in 2020:

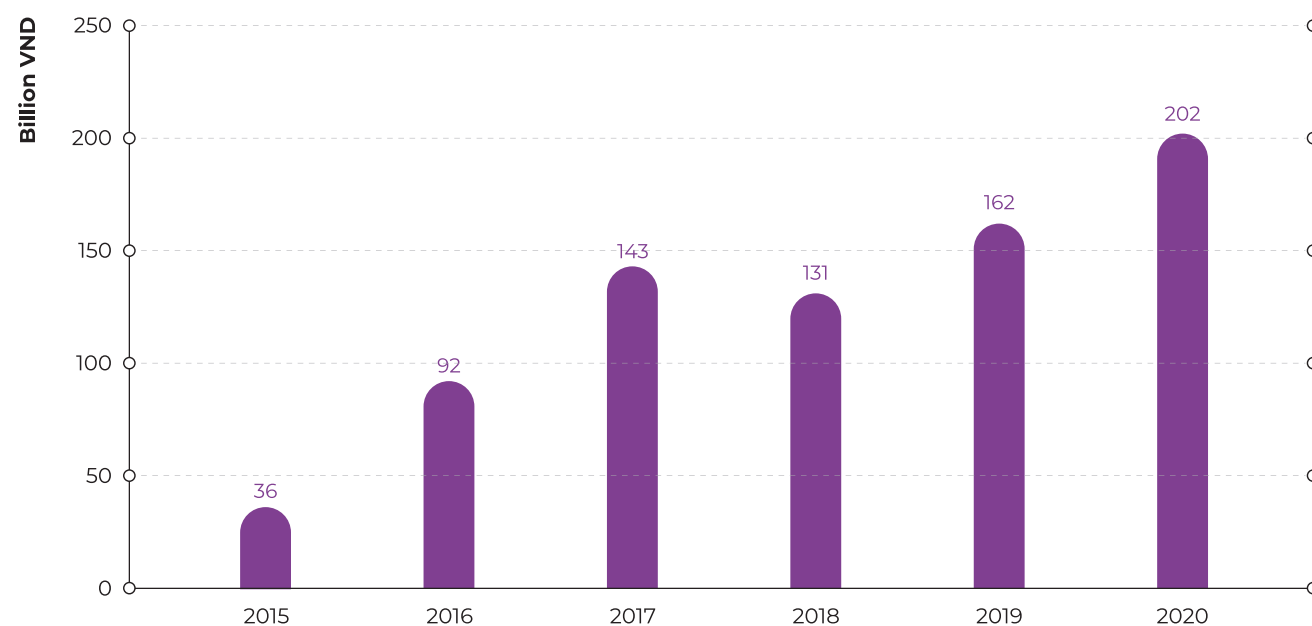
Evaluation mechanism	Policies and results of emulation evaluation, salary and bonus are evaluated annually by the Executive Board and the Emulation and Reward Council, under the supervision of Company Union and Human Resources Department.
Result	Good
Adjustment or suggesting an adjustment	

JOB CREATION

Unit: persons

Year	2020	2019	2018	2017	2016	2015
Parent Company	49	52	42	38	38	32
Subsidiaries and Affiliates	1664	1,453	1,258	953	675	458
Total	1,713	1,505	1,300	991	713	490

SALARY AND BONUS FOR EMPLOYEES FROM 2016 - 2020



202-1 RATIOS OF STANDARD ENTRY LEVEL WAGE BY GENDER COMPARED TO LOCAL MINIMUM WAGE

Local Name	Staff		Employees (excluding contractor, outsourcing employees ...)	
	Male	Female	Male	Female
Da Nang	145%	145%		
Binh Dinh	225%	225%		
HCMC	135%	135%		
Long An	238%	238%		

The minimum wage is standardized by one level at the Group and currently 2020 is not divided by region, so the minimum wage by region is quite high when compared to provinces such as Long An, Binh Dinh, Vinh Long.

202-2 PROPORTION OF SENIOR MANAGEMENT HIRED FROM THE LOCAL COMMUNITY

Local Name	Definition of Board of Directors	Ratio
Da Nang	Board of Management / Executive Board	10.93%
Binh Dinh	Board of Management / Executive Board	5.26%
HCMC	Board of Management / Executive Board	30.93%
Long An	Board of Management / Executive Board	5.26%

Ho Chi Minh City is still the main area that attracts high-level employees. However, the Group also prioritizes to consider and recruit human resources in other provinces as well as abroad.



GRI 203
INDIRECT
ECONOMIC IMPACTS

GRI 103 MANAGEMENT APPROACH

In the process of implementing production and business activities, Bamboo Capital understands that there will be impacts on the environment and society in the localities where the Group conducts the project.

To avoid negative impacts, before implementing the project, BCG always carefully investigates the impacts that may occur during deployment in the localities where BCG has projects. Based on such assessments, the Group will take measures to reasonably prevent and restrict possible risks.

At the same time, BCG also creates positive impacts, surplus value through the bridge and road infrastructure works supporting the project implementation, along with volunteer activities, supporting for the locality in terms of facilities and medical necessities during the Covid-19 epidemic.

Overall assessment of Management Approach for the economic performance of the Group in 2020:

Evaluation mechanism

The feasibility report assesses the impact and measures that limit and prevent negative impacts during the project implementation.

Positive impacts, creating economic surplus for the locality during the project implementation.

Result

Good

Adjustment or suggesting an adjustment

GRI 203-1 INFRASTRUCTURE INVESTMENTS AND SERVICES SUPPORTED

BCG has coordinated with other departments and agencies in order to facilitate implementation and completion of a number of infrastructure projects including bridges and roads. These projects were completed with the original purpose of facilitating employees and material transportation for the projects. After operating, these projects also help people in the local areas to have better transportation, serving local socio-economic development.



Binh Bac 2 Bridge Project in Long An Province

GRI 203-2 SIGNIFICANT INDIRECT ECONOMIC IMPACTS

Currently, BCG is implementing a large number of projects stretching from North to South. Highlights are the solar energy and real estate projects in Da Nang, Quang Nam, Binh Dinh, Ho Chi Minh City, Long An and Vinh Long. These projects also contribute to improving the quality of local infrastructure. For example, BCG's renewable energy projects contribute to improving electricity supply, which is an important factor to attract investment from businesses, especially foreign businesses come to Vietnam.

Besides, in the project implementation, BCG often chooses a number of local subcontractors and some locally available materials. This indirectly contributes to economic development as well as create jobs, helping stabilize social security for the localities.



GRI 301

ENVIRONMENTAL





GRI 301
MATERIALS



GRI 103 MANAGEMENT APPROACH

As an enterprise operating in the manufacturing sector, Bamboo Capital understands its impacts through the use of raw materials to create products. The characteristics of the products that we create require a very high and continuous demand for raw materials. That shows our considerable dependence on resources. Therefore, we always strive to contribute to resource conservation through the reuse and recycling of

materials, products and packaging as well as the close coordination and support with traders and farmers.

Data on the use of packaging materials and production materials is closely monitored and continuously improved for more effective use and reducing waste. The following is a report on the use of materials from Bamboo Capital's subsidiaries:

Policy	Performing responsible production to keep the environment green and clean. The factory hasn't issued specific policies.
Commitment	Unavailable
Goals / targets	Unavailable
Responsibility	General Director, project management department
Human Resources	Production and Procurement Department
Mechanism of reception and settlement complaint	Unavailable
The specific programs, actions, projects and initiatives during the year	Using biodegradable packaging to replace traditional nylon.

Overall assessment of the Group's management method for raw materials in 2020:

Evaluation mechanism	The factory's production department assesses the efficiency of using raw materials on a quarterly basis at hand-over meetings to make timely adjustments.
Result	Good
Adjustment or suggesting an adjustment	

301-1 MATERIALS USED BY WEIGHT OR VOLUME

TAPIOTEK JSC



NGUYEN HOANG JSC



In the manufacturing segment, BCG owns Nguyen Hoang and Tapiotek. Nguyen Hoang specializes in manufacturing wooden furniture (tables, chairs and other wood products), while Tapiotek is a manufacturer of modified tapioca starch. The demand for the main raw materials to make the products of these two enterprises is very high and continuous, depends heavily on resources. Therefore, BCG always oriented its member companies to use biodegradable and recyclable materials and packaging. At the same time, we closely monitor and continually improve to use materials efficiently and reduce waste. Using data of packaging materials and production materials is closely monitored and continuously improved for more effective use and reducing waste.

In the real estate sector, BCG owns BCG Land, which specializes in resort, residential and industrial real estate development. BCG sets the standards for the selection and use of construction materials, focusing on the use of green and environmentally friendly materials. In addition, BCG always encourages BCG Land to prioritize the use of environmentally friendly resources available from the locality to preserve the local cultural values, reduce transportation costs, and the emissions from transportation. A typical example is the villas at the Malibu Hoi An project that are combined with Thanh Ha ceramic materials for the roof surface not only to minimize the greenhouse effect but also create a traditional beauty for the project.

King Crown Infinity project pioneered the use of GFRC building materials - fiberglass reinforced concrete. Thanks to the composition of water, cement, sand, refined aggregate, plasticizer additives and especially alkali-resistant fiberglass, the GFRC building material is

not only good quality, high aesthetics but also friendly with the environment because of lower energy consumption than natural raw materials. This is a super hard material, durable, but light and easy to shape, soundproof, good heat insulation, increase the life of the building, limit the renovation of the building, help reduce environmental pollution. GFRC is also easy to apply, saving construction time 2 times compared to using traditional concrete materials. As an unburnt material, GFRC helps reduce the environmental impact of overall construction projects. It can be said that GFRC is considered as a green material - the pioneering building material of the era. However, if compared with conventional concrete and reinforced concrete, GFRC has a higher selling price than traditional concrete materials. That is why the material of this era has not been used much in the construction works in Vietnam.

Data on building materials are difficult to measure because construction activity is through a general contractor. However, the selected general contractor must meet the strict requirements on material quality of BCG.

BCG's vision is to become the leading renewable energy developer in Vietnam and in the region, that's why BCG is extremely aware of the importance of environmental protection. BCG always uses materials to create planned, responsible products to reduce the burden on the environment. We strive to contribute to the conservation of natural resources and the environment through the reuse and recycling of materials, the use of high-quality materials, guarantee of origin, and no harm to the environment. Solar panel suppliers to BCG in general and BCG Energy must sign a commitment to recycle the panels after their lifetime.



GRI 302
ENERGY



GRI 103 MANAGEMENT APPROACH

Acknowledging the current power shortage and the negative impact of using fossil energy sources, BCG and its subsidiaries are committed to saving energy, towards using renewable energy to protect the environment and reduce CO₂ emissions.

In addition to saving energy, we also proactively produce renewable energy for the Vietnamese market. In the past time, BCG has been continuously cooperating with reputable partners in the energy industry to seek technical and environmental solutions to apply in energy projects. We are gradually converting to using

renewable energy for production and business activities for all of our subsidiaries and advocating for the community to use renewable energy to protect the environment.

Bamboo Capital Group is gradually improving our energy management system with the goal of saving energy, ensuring safety and being friendly with the environment. Information is regularly updated to the Board of Management through weekly/monthly/quarterly/yearly reports/meetings.

Policy	Unavailable
Commitment	<p>Further promote the use of clean energy sources and communication to educate enterprises and localities about using clean energy and implementing energy saving solutions.</p> <p>Commit to comply with national and international laws or international initiatives (Law No. 50/2010/QH12 – Law on economical and efficient use of energy; Law No. 28/2018/QH14 amending and supplementing a number of articles of 11 Laws related to planning.)</p>
Goals / targets	Unavailable
Responsibility	Executive Board, Board of General Directors
Human Resources	Departments, Factory operation department
Mechanism of reception and settlement complaint	Unavailable
The specific programs, actions, projects and initiatives during the year	<p>Continue to apply the method of producing clean energy from renewable energy sources such as wind and solar energy to help enterprises save money and optimize costs, contributing to building a clean environment and sustainable development.</p> <p>Upgrade equipment to optimize production process including energy use.</p> <p>Perform power saving such as turning off lights during lunch break and devices not in use.</p>

Overall assessment of the Group's management method for energy in 2020:

Evaluation mechanism	Annually assessment Performed by electromechanical department (statistical statistics), The Executive Board reviews the results
Result	Đạt
Adjustment or suggesting an adjustment	

302-1 ENERGY CONSUMPTION WITHIN THE ORGANIZATION

BAMBOO CAPITAL JSC

85,697 | Wp
TOTAL POWER CONSUMPTION

0 | Wp
TOTAL GENERATION POWER

BCG ENERGY

474,639 | Wp
TOTAL POWER CONSUMPTION

96,285,075 | Wp
TOTAL GENERATION POWER

TRACODI

13,032,075 | Wp
TOTAL POWER CONSUMPTION

0 | Wp
TOTAL GENERATION POWER

TAPIOTEK

35,437,924 | Wp
TOTAL POWER CONSUMPTION

0 | Wp
TOTAL GENERATION POWER

NGUYEN HOANG

945,895 | Wp
TOTAL POWER CONSUMPTION

0 | Wp
TOTAL GENERATION POWER

TOTAL

49,976,230 | Wp
TOTAL POWER CONSUMPTION

96,285,075 | Wp
TOTAL GENERATION POWER

BCG provides clean energy for the Vietnamese market through solar farm, rooftop solar, floating solar energy, wind energy which are energy produced from fans, panels to supply for daily life. Besides, we also actively promote our business for the installation of clean energy to replace conventional energy sources to avoid harm to the environment. Our consumers come from many different groups, such as EVN (the Electricity of Vietnam distributes directly to consumers), manufacturing businesses, households....

In 2020, we put 2 more factories into operation, VNECO Vinh Long Solar Power Plant, with a capacity of 49.3 MWp and Phu My Solar Power Plant phase 1 with a total capacity of 216 MWp, bringing the total number of factories to 4 (BCG-CME Long An 1 & 2 solar power plants with a total capacity of 140.6 MWp). In addition, we have made a total of 46.84 MWp of rooftop solar PV.

By producing clean energy directly supplied to EVN, BCG not only helps to reduce the electricity burden on the domestic power sector but also contributes to reducing environmental pollution. It is estimated that BCG's VNECO Vinh Long plant in operation will achieve annual electricity output of about 70 million kW, equivalent to the amount of electricity used by 26,000 households and 19,000 tons of CO₂ to be reduced. Once Phu My solar power plant goes into full operation, the plant will achieve an estimated electricity output of 520 million kWh per annum, equivalent to the use of 200,000 households, and at the same time helping to reduce emissions by about 146,000 tons of CO₂.

All BCG's subsidiaries require high demand for energy, energy used accounts for a significant cost in production

costs, so this number is always closely monitored and report to Directors of the factories/companies on a monthly basis. BCG and our subsidiaries contribute to reducing the negative effects of excessive energy use by means of improving processes and upgrading equipment to use energy more efficiently. machinery and equipment are regularly maintained to ensure good operation and energy saving. Vehicles are required to shut down the engine to save fuel while waiting to load and unload goods. Employee awareness is also enhanced with internal training and communication activities for better energy management.

In particular, our 2 factories, Nguyen Hoang and Tapiotek, have also installed rooftop solar systems.

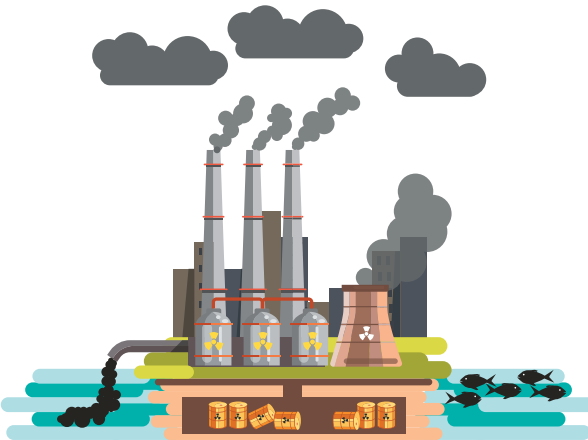
BCG Land - a subsidiaries of BCG operating in real estate sector has been applying renewable energy solutions in its projects such as installing rooftop solar system, building solar battery stations and radiator pools. At the same time, BCG Land also strictly manages energy use as well as environmental protection at projects, training all management levels to raise awareness about energy saving and environmental protection.

Tapiotek saves energy by using the initiative of using latex and pasta carcasses from production to be converted to Biogas, Tapiotek uses it as fuel in the production process, thereby taking advantage of natural energy.

Compared to the amount consumed in 2019, electric energy consumption as well as the intensity of energy use in 2020 to produce products of BCG companies will be significantly saved thanks to improved production processes and planning production in a more effective way.



GRI 303
WATER AND EFFLUENTS



GRI 103 MANAGEMENT APPROACH

In the context of increasing business and production scale, the Group's water demand is increasing. We realize that our dependency on water sources is considerable, so we always try to control and save water, recycle, reuse water at manufacturing companies as well as ensure the quality of output waste. Manufacturing factories of the

Group are required to comply with strict requirements on wastewater treatment processes to not affect the surrounding environment, especially the water environment of plants and animals and the water source of local residents.

Policy	Unavailable
Commitment	Compliance with Vietnamese Laws on Environment
Goals / targets	Factories' water waste must reach Class A standards, according to QCVN 63/2017/BTNMT
Responsibility	Executive Board, Directors
Human Resources	Departments, Factory operation department
Mechanism of reception and settlement complaint	Administrative department
The specific programs, actions, projects and initiatives during the year	Implement measures to save water for companies that only use water for domestic use. Building wastewater treatment system at the company using water in production to protect the environment.

Overall assessment of the Group's management method for water and wastewater in 2020:

Evaluation mechanism	Tapiotek carries out wastewater quality monitoring 4 times a year by independent agencies. The guest companies evaluate once a year. The Board of Directors reviews the results.
Result	Good
Adjustment or suggesting an adjustment	

303-5 WATER CONSUMPTION

TRACODI

50,000 | Surface water
[rivers, streams, ponds, lakes ...]
Water quantity target (m³)

20,000 | Rain water
Water quantity target (m³)

10,000 | Urban water supply
Water quantity target (m³)

Most companies under BCG only use water in daily activities of businesses because their products do not have water in the ingredients. The amount of water used in daily activities such as washing, watering plants... Wastewater from factories is also mainly a source of domestic wastewater, so it is non-toxic, treated water flows into manholes and into the environment.

In Tracodi, wastewater is treated through a system and water tank after treatment to reuse for other purposes such as watering plants, watering roads, spraying dust at the mill,... to minimize the amount of scattered dust.

TAPIOTEK JSC

56,000 | Surface water
[rivers, streams, ponds, lakes ...]
Water quantity target (m³)

BAMBOO CAPITAL JSC

1,158 | Urban water supply
Water quantity target (m³)

Particularly in the Tapiotek modified tapioca starch factory, there is a source of wastewater from production that must be treated before being discharged into the environment. Tapiotek uses chemicals and aeration systems to treat wastewater. Waste water quality must comply with QCVN 63/2017/BTNMT standard. The wastewater quality monitoring system is implemented according to the monitoring frequency 4 times/year, the results are reported to the Board of Directors and local management agencies.



Wastewater treatment system at Tapiotek's factory.

GRI 401

SOCIAL



BCG targets business development in parallel with social development as part of its sustainable development strategy. The year 2020 is a difficult year when the Covid-19 pandemic causes a strong impact on the economy and society. With the commitment "Bamboo Capital Group join hands for the well-being community", BCG has made certain contributions to the development of the community and society through practical volunteer activities which made positively affects for the localities. We take social matters not just as a responsibility but also a long-term element of a business in order to achieve sustainability.



GRI 401 EMPLOYMENT



At BCG, we believe that human resources are the most valuable asset of the organization and a decisive factor for the success and development of the Group. Therefore, recruiting and training quality human resources always received worthy attention by BCG.

BCG always puts benefits and remuneration for employees first. Every year, the Human Resources department statistics and reports important data such as average salary - bonuses, the rate of new recruits and resignation, support policies to measure the satisfaction of employees while working at BCG.

GRI 103 MANAGEMENT APPROACH

Policy	Recruitment - Training process
Commitment	Complying with the provisions of the Labor Code 2019, Law on Social Insurance 2014, Law on Health Insurance 2008, amending and supplementing Law on Health Insurance 2020. Ensure the recruitment processes are unified, recruit suitable candidates for the job goals. Ensure all company employees are involved in training, additional training in skills and expertise.
Goals / targets	Finalize recruitment process, training process.
Responsibility	General Director
Resources	HR Dept.
Claim receipt and resolution mechanism	All feedback from employees will be received by the Human Resources department, or through the Company Union then escalate to the Board of Directors.
Specific programs, actions projects and initiatives during the year	Training and coaching programs to improve employees' qualifications, ensuring the company's resources are always ready for development.

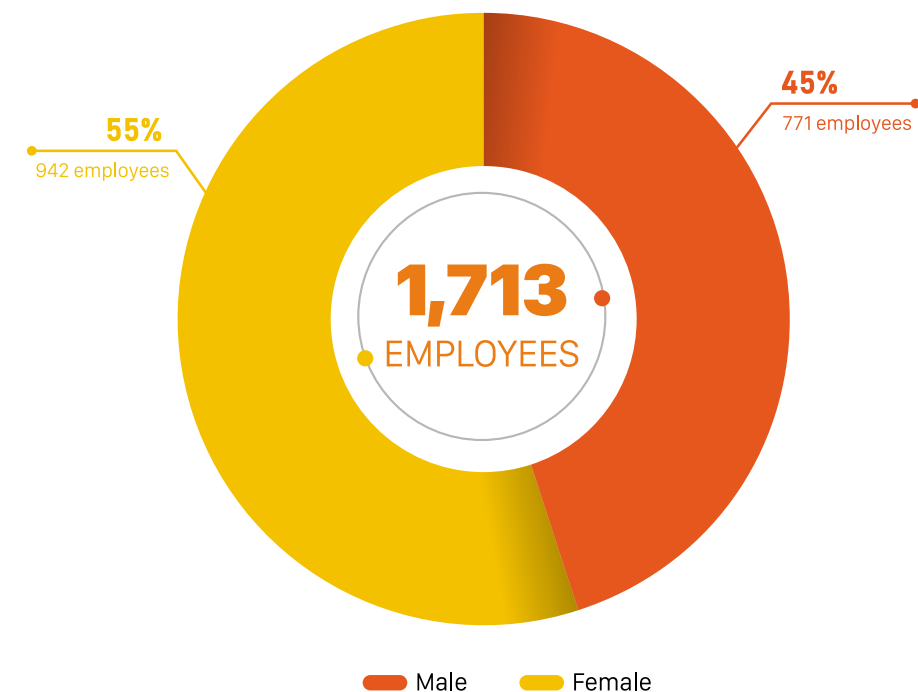
Overall assessment of the Group's management method for employment in 2020:

Evaluation mechanism	Once a year at the end of the year by Human Resources and the Executive Board
Result	Good
Adjustment or suggestion for improvement	

GRI 401-1 NEW EMPLOYEE HIRES AND EMPLOYEE TURNOVER

PERSONNEL STRUCTURE IN 2020

HUMAN RESOURCE STRUCTURE BY GENDER



Total number and rate of new employees, by age group and gender

	Employees						Ratio (%)					
	Male			Female			Male			Female		
	<30	30-50	>50	<30	30-50	>50	<30	30-50	>50	<30	30-50	>50
By age range	43	64	43	75	21	21	16%	24%	16%	28%	8%	8%
Total	267						100%					

Total number and rate of employees quitting, by age group and gender

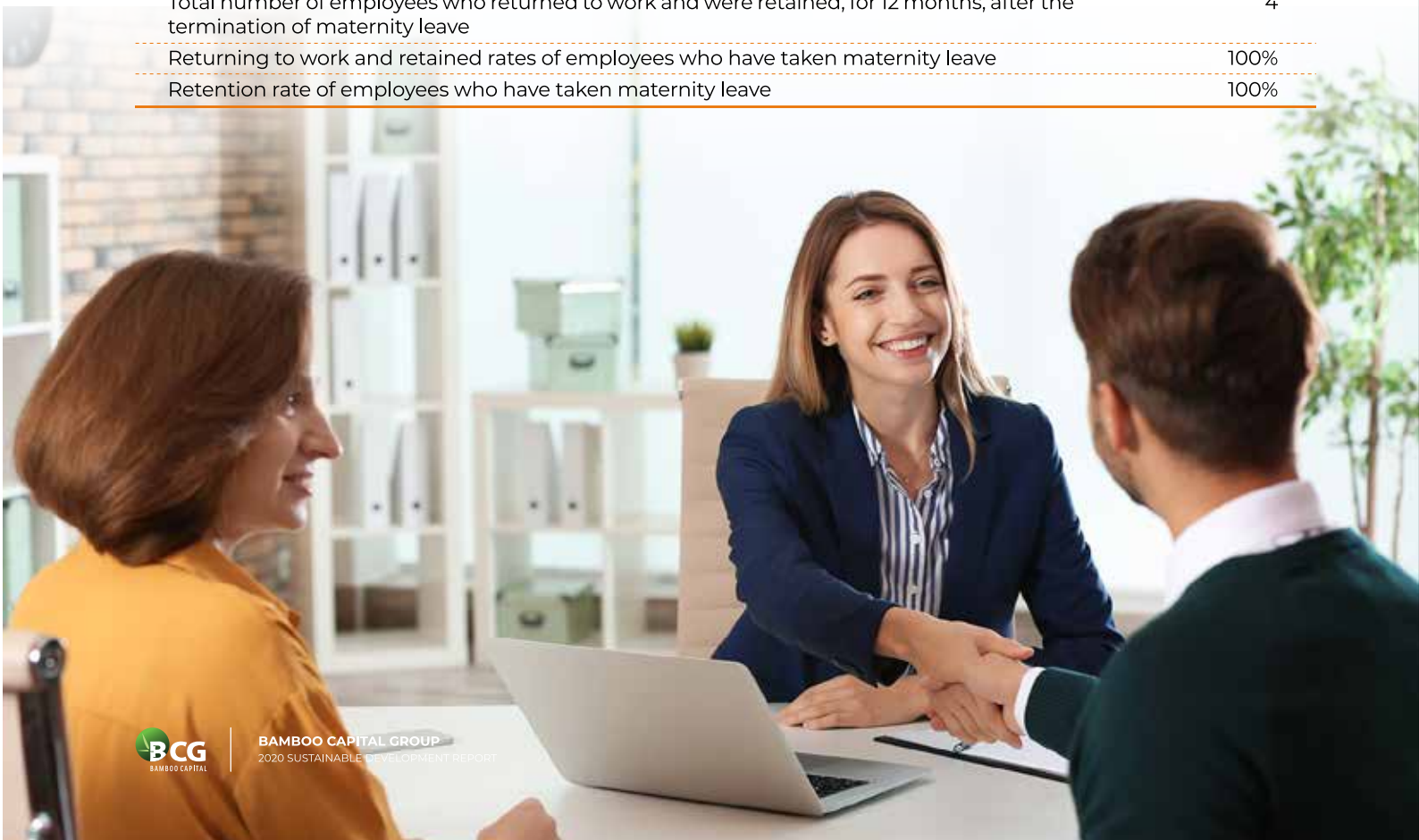
	Employees						Ratio (%)					
	Male			Female			Male			Female		
	<30	30-50	>50	<30	30-50	>50	<30	30-50	>50	<30	30-50	>50
By age range	25	13	2	12	7	0	43%	21%	4%	20%	12%	0%
Total	59						100%					

GRI 401-2 BENEFITS PROVIDED TO FULL-TIME EMPLOYEES THAT ARE NOT PROVIDED TO TEMPORARY OR PART-TIME EMPLOYEES

Welfare type	Full-time	Part time
Social insurance	x	
Unemployment insurance	x	
Health Insurance	x	
Accident insurance	x	
PVI Care comprehensive health insurance	x	
Maternity leave	x	
Health care	x	x
Share ownership	x	x
Lunch	x	x
Annual travel	x	x
Sports and entertainment	x	x
International Children's Day	x	x

GRI 401-3 MATERNITY LEAVE IN 2020

Target	Male	Female
Total number of employees entitled to maternity leave		4
Total number of employees who took maternity leave		4
Total number of employees who returned to work in the year following the termination of maternity leave		4
Total number of employees who returned to work and were retained, for 12 months, after the termination of maternity leave		4
Returning to work and retained rates of employees who have taken maternity leave		100%
Retention rate of employees who have taken maternity leave		100%



GRI 403 OCCUPATIONAL HEALTH AND SAFETY

BCG fulfills the responsibilities of the business to the issue of labor safety, ensuring to minimize the risks of harm to employees during work. BCG constantly improves the working environment and health care policies for employees so that they can confidently dedicate themselves to the development of the Group.

At BCG, the development and implementation of occupational safety regulations according to international standards are focused on developing. Safety procedures are improving day by day. At the same time, BCG also upgrades the work safety instruction sessions for employees periodically to build a safe and secure working environment.

GRI 103 MANAGEMENT APPROACH

Policy	Unavailable
Commitment	Comply with the provisions of the Labor Code 2020, the Law on Occupational Safety and Hygiene 2015.
Goals / targets	Invest in infrastructure, equip labor protection equipment, train regularly and effectively to ensure safety and reduce risks in labor.
Responsibility	Control and prevent any incidents related to occupational safety and occupational disease occurring in the company.
Resources	Executive Board and related department
Claim receipt and resolution mechanism	Administrative team
Specific programs, actions projects and initiatives during the year	Company Union, the network of administrative personnel departments of BCG and our subsidiaries are the part that receives all comments related to occupational safety.

Overall assessment of the Group's management method for Occupational Health and Safety in 2020:

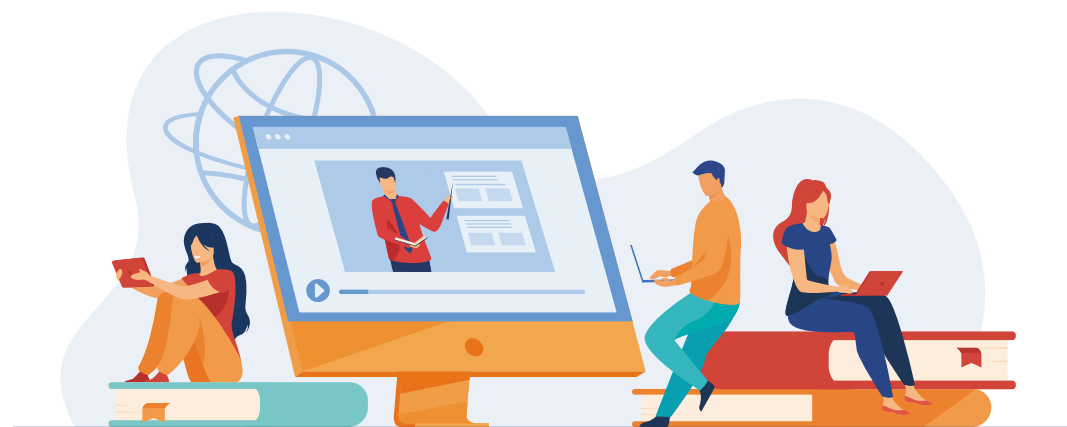
Evaluation mechanism	The Board of Directors reviews annually on the performance of activities to ensure occupational safety within the Group.
Result	Good
Adjustment or suggestion for improvement	

Fire protection is the responsibility of every individual, organization and enterprise. Recognizing the importance of everyone's life and avoiding property damage caused by fire and explosion, BCG fully ensures the conditions and means to serve the fire prevention and fighting task. The fire protection activities and standards are periodically monitored and moderated. In addition, the

Group also has insurance policies for employees such as health insurance, accident insurance and especially PVI Care comprehensive health care insurance to minimize related risks. Human Resources Department is also in charge of this matter and responsible for promptly and effectively handling the issue.

Information on accidents in work areas in 2020:

Work place	Information related to occupational health and safety	Total
Production	Accident-causing injury requires medical treatment leave	0
	Serious accident (serious injury, death)	0
	Days off due to accident	0
	Average days off / 1 accident	0
Office	Accidents occurred related such as back pain, shoulder nape, eyes...	0



GRI

404

GRI 404 TRAINING AND EDUCATION

Recognizing that human resources are the foundation for the development of the business, Bamboo Capital Group regularly organizes internal training courses, sending personnel to attend professional training courses. This is one of the Group's top priority activities of the year. However, the recent Covid-19 pandemic has caused heavily negative impacts on life, economy and society of the country, many businesses have been facing the risk of bankruptcy or implementing large-scale cuts. In that context, BCG affirmed that there was no policy of staff reduction and called on all employees to unanimously focus on the "dual mission" that is both actively preventing epidemics and completing the goals and tasks set out.

Step through the difficult period, BCG prioritized to recover the impact that Covid-19 left and complete the goals and tasks of production and business set out in the year. In addition, in order to strictly comply with the social gap directive from the Government, large-scale intensive training courses as well as annual training courses must be rescheduled. However, BCG still maintained training programs for employees at department scale in order to maximize their capacity and improve work efficiency. Specifically, each department must organize at least 2 professional training sessions per year for personnel in its department. Newly joined employees must experience an orientation session to capture general information about the Group, professional work and career path development.

GRI

413

GRI 413 LOCAL COMMUNITIES

In each locality where the Group has its headquarters for business or project development, BCG always commits to the local authorities to contribute to job creation, regional economic development, infrastructure improvement and stable social security.

2020 is a year when the Covid-19 pandemic has caused strong impacts on the global economy, society and politics. With the commitment "Bamboo Capital Group

join hands for the well-being community", during the development and especially during the Covid-19 outbreak, Bamboo Capital Group continued to actively link business activities with the localities where our projects are located, paid attention to local social security, promoted charity activities. We considered this is not only the responsibility of the business but also a long-term factor to contribute for a better society.

Corporate social responsibility (CSR) programs in 2020:

1. BAMBOO CAPITAL GROUP AND ITS SUBSIDIARIES LAUNCHED THE PROGRAM OF "BAMBOO CAPITAL GROUP JOIN HANDS FOR PUBLIC HEALTH"

In order to proactively prevent acute pneumonia disease caused by a new strain of corona virus (Covid-19) which was getting more serious and complicated, on the morning of February 6, 2020, Bamboo Capital Group and

subsidiaries launched the program of "Bamboo Capital Group join hands for public health" of which more than 50,000 medical masks were given away to people in the provinces of Long An, Vinh Long and Quang Nam.



BCG gives away more than 50,000 medical masks in the provinces of Long An, Vinh Long and Quang Nam.

2. BAMBOO CAPITAL GROUP GIVES AWAY 1800 GIFTS TO PEOPLE IN DIFFICULT CIRCUMSTANCES IN THE COVID-19 EPIDEMIC

In April, Bamboo Capital Group and its subsidiaries gave away 1,800 gifts to the community of disadvantaged families at locations such as: BCG's main office at 27 Quoc Huong (District 2, Ho Chi Minh City), Tracodi's office at 89 Cach Mang Thang 8 (District 1, Ho Chi Minh City), Thien

Chanh Pagoda (Tan Phu District, Ho Chi Minh City), Thanh Hoa District and Thu Thua District (Long An Province) where the company's solar power projects are located, Ngoc Thien Vihara (Vinh Long province), Amor Garden project and Malibu Hoi An project (Quang Nam Province).



Giving away at Tracodi Company, District 1 (Ho Chi Minh City).



BCG Energy joins hands to support people in difficult circumstances in Thanh Hoa District, Long An Province.

3. BAMBOO CAPITAL GROUP SUPPORTS THE POOR TO OVERCOME THE DIFFICULTIES OF THE STORM AND FLOOD SEASON

With the encouragement from the "Sharing" Volunteer Group of Ms. Mai Thi Hanh - Madame Former President Truong Tan Sang and the Vietnam Red Cross Central Committee, BCG joined hands to build better working conditions and alleviate the burden for fishermen in

Quang Binh. The Group believed the gifts package including life vests, clothes, helmets, special-purpose shoes and glasses, cotton warm socks, rubber sock, gloves, mirrors and warning sirens, flashlights and dry food... will partly release fishermen's concerns.



Ceremony of giving life jackets to fishermen in difficult circumstances in Quang Binh province.

4. SPONSOR 02 BRIDGES THROUGH THE RURAL BRIDGE PROGRAM IN BINH DINH PROVINCE

With the encouragement of the Organizing Committee of Rural Bridge Program – Nong Thon Viet Magazine, Bamboo Capital Group sponsored more than 3.3 billion VND to build two bridges including Xom Bac bridge in Cat Tan commune and Chanh Lac bridge in Cat Tuong commune, Phu Cat district, Binh Dinh province. These are also the first 2 projects under the Rural Bridge Program of

Vietnam Rural Magazine built in Binh Dinh province.

On the afternoon of April 9, 2021, the People's Committee of Phu Cat district (Binh Dinh province) and Nong Thon Viet Magazine held the grand-opening ceremony of two bridges sponsored by Bamboo Capital Group with the attendance of Former State President Truong Tan Sang.



The Grand-opening Ceremony of Chanh Lac Bridge, Binh Dinh Province.

5. SPONSORED 05 BRIDGES IN MOC HOA DISTRICT, LONG AN PROVINCE

Bamboo Capital Group sponsored 5 billion VND to build 5 new bridges including Binh Bac 1 bridge, Binh Bac 2 bridge in Binh Hoa Tay commune and Duong Bang bridge, Cay Kho Lon T2 bridge in Binh Thach commune. These inherently were old and degraded bridges that were only used for rudimentary vehicles and pedestrians. New bridges have minimum load of 5 tons each, 4 meters in wide, prefabricated reinforced

concrete piers and prestressed reinforced concrete bridge beams.

Through the sponsorship campaign of the Rural Bridge Program – Nong Thon Viet Magazine, up to now, BCG has increased the total number of bridges under this Program in Binh Dinh province to 16.

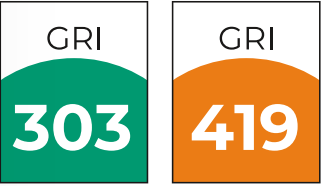


Grand-opening ceremony of 05 bridges in Moc Hoa district, Long An province, held on 12/18/2020.

Create jobs for local employees

With the desire to create jobs for the local, the Group sets a priority to use local workers for projects implemented by the Group for all contractors including Tracodi Transport and Industry Development Investment Joint Stock Company - a member company of BCG and other international contractors and subcontractors.

In addition, we also set a policy to encourage member companies to recruit local workers to work in the Group's factories and manufacturing facilities with the desire to contribute to the development of local communities.



GRI 307, 419 ENVIRONMENTAL AND SOCIAL, ECONOMIC COMPLIANCE

GRI 103 MANAGEMENT APPROACH

Bamboo Capital Group commits to fully compliance to Environmental, Economic and Social Compliance. BCG commits to express its basic responsibility for impact on stakeholders. This is to affirm management capacity, limit overcoming obligations, strengthen business profile.

In 2020, HR department continuously updated the related legal requirements to the Board of Directors in weekly meetings to ensure compliance and corresponding adjustment of the Group's operations.

Policy	Unavailable
Commitment	Always update legal requirements to adapt to the company's activities. Periodic inspection policy to ensure compliance of relevant departments and agencies.
Goals / targets	Comply with all laws and requirements of related parties.
Responsibility	General Director
Resources	Legal Department, Human Resources Administration.
Claim receipt and resolution mechanism	Not built yet
Specific programs, actions projects and initiatives during the year	Maintain operations and update requests to remain the full compliance.

Overall assessment of the Group's management for Environmental, Economic, Social compliance in 2020:

Evaluation mechanism	Compliance with regulations is monitored regularly. Any noncompliance, particularly in respect of legal requirements, will be immediately reported to the Executive Board of the Group for further action.
Result	Good
Adjustment or suggestion for improvement	No

In 2020, BCG did not detect any law violation from economic, environmental and social aspects. We have been and will continue to do our best in controlling our compliance to build a responsible and reputable corporate brand.

ENVIRONMENTAL COMPLIANCE

Full compliance with policies and regulations on environmental protection has always been a central task in the production and business activities of Bamboo Capital Group and its subsidiaries and affiliates, especially at the time when the environment becomes the society's priority. BCG always ensures the proper implementation of the regulations on environmental protection according to the Law and

requirements of the departments and regulatory agencies. In addition, BCG has launched many programs to raise awareness of employees such as: "Reduce plastic bags and plastic waste" towards less waste consumption; responding to the Earth Hour, implementing the 5S program to help improve the working environment, actively support employees and promote BCG's culture.

During the project implementation phase, the Group always:

- Strictly supervise and comply with regulations on environmental protection for management boards and contractors;
- Apply measures to use natural resources and protect the environment in accordance with the Law;
- During the construction process, the company's management board must always check the implementation of environmental and social protection solutions.

SOCIAL AND ECONOMIC COMPLIANCE

Recognizing that the full compliance with economic and social issues is an integral part of an enterprise's operating method, BCG sets the goal to remain transparent

in legal matters, related to the economic background and social issues for each of its projects, especially when this is a direct impact on stakeholders.

BCG's commitments:

- Be integrity in all relationships with State Agencies;
- Compete on the principle of honesty, do not carry out bribery to gain special benefits for the Group;
- Compliance with legal procedures for each project and related issues such as compensation – land clearance - resettlement for people;
- Always update and spread the latest Laws to each department to ensure compliance in legal issues.



GRI CONTENT CHECKLIST

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102-8	Information on employees and other workers	88-89
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102-11	Precautionary Principle or approach	x
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102-38	Annual total compensation ratio	x
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102-41	Collective bargaining agreements	x
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GRI 206: ANTI-COMPETITIVE BEHAVIOR

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103	Management Approach	100
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305-1	Direct (Scope 1) GHG emissions	x
305-2	Energy indirect (Scope 2) GHG emissions	x
305-3	Other indirect (Scope 3) GHG emissions	x
305-4	GHG emissions intensity	x
305-5	Reduction of GHG emissions	x
305-6	Emissions of ozone-depleting substances (ODS)	x
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	x

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GRI 404: TRAINING AND EDUCATION

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404-3	Percentage of employees receiving regular performance and career development reviews	x

GRI 405: DIVERSITY AND EQUAL OPPORTUNITY

405-1	Diversity of governance bodies and employees	x
405-2	Ratio of basic salary and remuneration of women to men	x

GRI 406: NON-DISCRIMINATION

406-1	Incidents of discrimination and corrective actions taken	x
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GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	x
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GRI 408: CHILD LABOR

408-1	Operations and suppliers at significant risk for incidents of child labor	x
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GRI 409: FORCED OR COMPULSORY LABOR

409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	x
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GRI 410: SECURITY PRACTICES

410-1	Security personnel trained in human rights policies or procedures	x
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GRI 411: RIGHTS OF INDIGENOUS PEOPLES

411-1	Incidents of violations involving rights of indigenous peoples	x
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GRI 412: HUMAN RIGHTS ASSESSMENT

412-1	Operations that have been subject to human rights reviews or impact assessments	x
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412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	x

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414-1	New suppliers that were screened using social criteria	x
414-2	Negative social impacts in the supply chain and actions taken	x

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GRI 416: CUSTOMER HEALTH AND SAFETY

416-1	Assessment of the health and safety impacts of product and service categories	x
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