



Jaymart Group Holdings Public Company Limited



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Jaymart Group | Sustainability Report 2023



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Message from the Chairman

Jaymart Group Holdings Public Company Limited



Jaymart Group Holdings Public Company Limited has been in business for 35 years and has contributed significantly to the Thai economy. Jaymart is committed to bringing value to the company's business model by transitioning from retail to integrated business and expanding its investment base to develop a network of more businesses and partners. This is the company's primary sustainability goal.

In 2023, the company implemented a comprehensive corporate sustainability development policy. To create a management framework through business practices that adhere to good governance principles and the country's strategic goals for long-term development. By adhering to the framework for operations developed by (SDGs: Sustainability Development Goals), which contains a development framework in all three aspects: environmental, social, and corporate governance, and emphasizes the importance of accountability for all stakeholder groups.

On behalf of the management team and all employees, I'd want to emphasize my desire and commitment to developing a thriving business. Emphasizing solid corporate governance and attempting to be a truly sustainable business. Thank you to our investors, clients, employees, and business partner, government agency, regulatory agencies and stakeholders from all industries have consistently trusted, believed in, and supported the Company.

Mr. Pisnu Pong-Acha
Chairman of the Board

Sustainability Report 2023
Jaymart Group Holdings Public Company Limited

Message from the CEO

Jaymart Group Holdings Public Company Limited



Jaymart Group recognizes and endorses the significance of continuous sustainable development in all aspects. The social, environmental, and corporate governance aspects We are committed to prioritizing transparent company procedures. anti-corruption Consider human rights as an essential problem. Employees are a crucial driving force in the success of the business's long-term growth, which is dependent on the confidence of all stakeholders.

The organization develops human resource management strategies in accordance with its goals, mission, and vision. Dedicated to developing people' potential and being the greatest organization for employees.

In the investment consideration sector, every step must be considered in various aspects. To be appropriate for the economic situation Return on investment Investment risk, further investing by doing business together to benefit both parties (Synergy) and environmental, social and governance (ESG) factors as well.

Technology and
Digital Innovation
will be the driving force
Doing Business to have
Transparency and
Truly Sustainable

Message from the CEO

Jaymart Group Holdings Public Company Limited

In addition, the company aims to continuously develop good organizational capabilities along with implementing social responsibility policies and maintaining itself as a good role model for society. Under the vision of aiming "Creating sustainable value for stakeholders By investing in retail, financial and technology businesses to create a sustainable Synergy Ecosystem."

In terms of operating results The company is aware of and places importance on an efficient, transparent, and auditable management system. This will build confidence among all parties involved, resulting in sustainable business growth. Under the operation of ethics and in accordance with relevant laws. The company has therefore established a policy of good corporate governance. To upgrade existing operations to have a clear standard system and distribute the practice to the company's employees at all levels, which helps to create a true corporate governance culture.

The company has adopted good corporate governance guidelines for listed companies (Good Corporate Governance) that takes into account stakeholders such as shareholders, investors, business partners, customers, employees, society, communities and the environment in all aspects.

In 2023, as a result of the company's performance in sustainability development last year, Jaymart Group received a certificate of honor from the Low Emission Support Scheme that created Be aware in the organization to reduce greenhouse gas emissions. Through the "Care the Whale" activity of the Stock Exchange of Thailand and has also joined the Greenhouse Gas Reduction Coalition from the Stock Exchange of Thailand. Together with the Greenhouse Gas Management Organization (Public Organization) in the activity Climate Care Forum 2023: Time to reduce "reduce for the world" under the cooperation "Climate Care Platform" to encourage all sectors to see the importance And don't delay in reducing and managing resources with value. Furthermore, the company has been evaluated on the quality of holding general shareholder meetings. of companies listed on the Stock Exchange of Thailand Summary of the AGM Checklist evaluation scores for the year 2023 at the level of "Excellent" by meeting shareholders via electronic media using the AGM Voting Application developed by companies in the Jaymart Group.

It can also help reduce global warming by applying the 6 Cares principles of the Care The Bear project of the Stock Exchange of Thailand. To be used to measure the results of reducing the amount of Glass Vessel Gas Volume and to evaluate the results in a concrete way as well.

For sustainable organizational development in every aspect The company places importance on good corporate governance. Its corporate governance has been assessed in the Corporate Governance Survey Project of Thai Listed Companies, or CGR, at the level of "Very Good" from the Thai Institute of Directors Association (IOD). In 2024, the company is committed to developing in the area of corporate governance. Maintain good corporate governance to the level of "excellent"

The company would like to thank shareholders, customers, employees, business partners and business partners. as well as various regulatory agencies, the community, and stakeholders in every sector who have always supported the company's operations. The company is also committed to growing its business in response to the country's economic system in order to achieve sustainable development goals.



Mr. Adisak Sukumvitaya

CEO

SD PROGRESS REPORT 2023

Sustainability Policies and Goals

Jaymart Group | Sustainability Report 2023

Jaymart Group Holdings Public Company Limited and its subsidiaries (Jaymart Group) place importance on conducting business with transparency and fairness in accordance with the principles of good governance. Ready to adhere to quality risk management and taking into account every group of stakeholders along with supporting and promoting a good quality of life for people in society, surrounding communities and preserving the environment. For organizational and economic development, as well as caring for society to grow sustainably together.

The company has designated directors, executives and employees at all levels of Jaymart Group Company Limited are responsible for supporting, promoting, and operating in accordance with this sustainability development policy until it becomes the company's culture.

The company will operate with three commitments to consider economic, social and environmental benefits.

In addition, the company also places importance on creating innovations to meet the needs of consumers according to the changes in today's society. To increase business competitiveness and create additional value for the company and sustainable stakeholders

Commitment 1: Economic Dimension: To create sustainable returns.

1.1 The company will conduct business in accordance with the principles of good corporate governance.

The company is committed to conducting business based on the principles of good corporate governance for listed companies in accordance with regulations as well as regulations of regulatory agencies such as the Securities Commission and the Stock Exchange of Thailand. The Board of Directors has given importance to policy formulation. Business strategy Including supervising all business operations in accordance with the principles of good corporate governance. This is an important mechanism that allows the company to grow sustainably and build confidence among all stakeholders.

1.2 The company is committed to providing fair customer service and creating customer satisfaction.

The company is committed to providing fair services throughout the product selection and the supplier selection processes. Distribution Channels Setting service standards and the procedure for improving complaints The company's philosophy is to develop an effective system for controlling sales quality. Including management, monitoring, and inspection to guarantee that the company's products and services emphasize the consumer as an important factor.

1.3 Consideration of sustainable investment

The business implements forward its investment policy. It emphasizes the value of comprehensive risk analysis, or Enterprise Risk Management, or ERM, that can be provided to the Investment Committee. A number of factors need to be taken into account in order for approval to be granted. must be suitable given the state of the economy Income from investment Environmental, social, and governance (ESG) aspects and investment risk are evaluated using a scoring system that takes into account many factors. The results of this process are evaluated on a regular basis.

1.4 Information technology security and personal data

The business has an information security policy in place. Procedures for managing cyber security breaches, as well as a strategy and protocol for the supervision and protection of personal data Information security breach Personal data violators are responsible to all parties involved. including customers, directors, executives, employees, job applicants, visitors, shareholders, and business associates

The business has a policy in place that explains the specifics and procedures for reporting events involving damages resulting from breaches of personal data. so that in the event that a breach of personal data occurs, the organization will be prepared to handle it promptly. The company requires training to provide knowledge and practice plans for dealing with personal data protection officers for all employees at least once a year.

Commitment 2: Social aspect to create a sustainable society

2.1. Human Right

The company places importance on respecting human rights, such as hiring people with disabilities, the underprivileged, the elderly, vulnerable groups. Promoting gender equality Not using illegal labor child and youth labor Including supporting and promoting business partners and partners to respect human rights in conducting business.

2.2. Human resource management

The company places great importance on developing the potential of employees because employees are an important driving force in the success of sustainable growth of the business based on the confidence of all groups of stakeholders. The company therefore sets strategies for managing human resources according to mission goals. Company vision Focusing on developing employees' potential and being the best organization for employees.

Sustainability Policies and Goals

Jaymart Group | Sustainability Report 2023

To ensure that all employees are fairly compensated, the company has developed and revised human resource management policies and procedures. and increase the number of welfare benefits accessible to employees and their families. To inspire motivation, focus on fostering employee competency growth by building IDPs (Individual Development Plans) for employees on the LMS e-Learning Platform as well as providing onsite learning opportunities to upskill and reskill. and retaining employees who have good performance It also creates a bond with the organization and is ready to grow together with the organization in a sustainable way.

In addition, the company recognizes the significance of occupational health. Safety and work environment To improve employees' productivity and happiness at work on a constant basis, which is regarded as a vital aspect of the company's business operations.

2.3 Operation of social activities

The company cultivates and fosters a culture of sustainable development in economics, society, and the environment for all employees, and incorporates it into all business processes. Including increasing the quality of life for employees. Starting within the corporation and expanding into the community. Create a truly sustainable society. By participating in social activities centered on education, religion, and arts and culture. This includes creating jobs and careers for the community and society. The company regularly launches initiatives to support employees' voluntary activities. To create benefits commonwealth. Increase your generosity, friendliness, and eagerness to assist others. This is the cornerstone for optimistic thinking. To continually create a positive and sustainable society.

Commitment 3: Environmental Aspect

To reduce the damage and loss of environmental balance.

3.1 Environmental Management. The company has a policy and objective to conserve the environment and encourage awareness among employees about saving the environment by starting with themselves and expanding environmental responsibility.

In addition, the company is aware of environmental protection in the areas where the company operates. With the company complying with relevant regulations. and is based on the principles of good corporate governance The company will operate in various areas including:

1. Compliance with Environmental Regulations
2. Prioritizing investments in environmental preservation.
3. Environmental dimensions are included as part of the investment decision process.
4. Pollution prevention and resource usage reduction
5. Preventing pollution from the company's procedures and products that have an environmental impact.
6. Manage energy and public utilities (oil, electricity, and water) to reduce consumption in accordance with the target.

The company prioritizes raising environmental awareness. and consistently conserve resources nature for executives and employees. To ensure that the company's operations have a good impact on the environment. The company intends to reduce biodiversity loss in accordance with Thailand's environmental goals and the United Nations Sustainable Development Goals. (biodiversity loss / loss of biodiversity) by applying the Mitigation Hierarchy Principle.

3.2 Developing ecologically friendly innovations. The company is committed to developing or adopting environmentally friendly innovations. Encourage the use of innovation and contemporary technology to enhance and improve the process. Every aspect of work procedures and services will be more eco-friendly. and increase efficiency. Images to fulfill customer satisfaction, such as reducing paper usage by encouraging more digital work, including the use of reliable electronic documentation as mandated by law.

ABOUT THIS REPORT

Jaymart Group|Sustainability Report 2023

Jaymart Group Holdings Public Company Limited implemented a sustainability report for the year 2023 that presents management guidelines and performance on major sustainability issues to all stakeholder groups covered. Economic, social, and environmental factors. This report was created in accordance with the Global Reporting Initiative for the Sustainable Development Goals (SDGs). The scope of the report covers Jaymart Group Holdings Public Company Limited and Jaymart Mobile Company Limited, which can be considered the core company in which Jaymart owns 99.9% of the shares and is managed by Jaymart Holdings Public Company Limited, as well as a summary of the results of sustainability development operations for the year 2023, which will be published in April 2024.

Reporting Scope

- Reporting period

1 January – 31 December 2023

- Scope of disclosure

Jaymart Group Holdings Public Company Limited
and Jaymart Mobile Company Limited (core company)

- Content scope

Report based on the results of the assessment of key sustainability issues. (Material Topics) that are consistent with the context and strategy of Jaymart and the expectations of stakeholders throughout the chain Value of Jay Mart

Report Certification

This report has not been verified by an external agency. However, Jaymart collects information that is authenticated or from reliable databases such as the website of the Stock Exchange of Thailand, electronic waste summary reports. Knicks from Advanced Info Service Public Company Limited, reporting on plastic bottle recycling results from CirPlas, a plastic waste management organization, etc.,

In addition, Jaymart reviews the content and scope of reporting every year. To be consistent with the situation and current context

Reporting Framework

Jaymart has prepared content and disclosed information on operating results that respond to the United Nations Sustainable Development Goals (Sustainable Development Goals SDGs) in key areas.

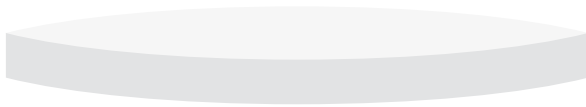
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Vision and Mission

> Vision

Create sustainable value for stakeholders.
Investing in retail finance and technology to
establish a sustainable Synergy Ecosystem



> Mission

J = Joyful We strive to create a happy working environment. For the happiness of our employees.

M = Moral We make commitments based on business ethics and good corporate governance.

A = Alliance We create alliances and create cooperation in doing business. For the goal of becoming a leader in the retail and financial businesses.

R = Retail We are committed to operating our retail business towards future expansion.

T = Technology We are committed to developing new technology. To deliver a valuable digital platform to consumers.

ABOUT US

Jaymart Group Holdings Public Company Limited (the "Company" or "Jaymart Group") was incorporated on December 27, 1988, with an initial registered capital of 2,000,000 baht to sell all brands of electrical goods in installments. Before beginning to expand distribution channels into the wholesale market. Its primary products include televisions, video players, and air conditioners. Later in 1992, the company began selling mobile phones using a cash system, installment payment and wholesale systems

The company was listed on the Stock Exchange of Thailand on 25 June 2009 by offering 75 million additional shares to general investors at the initial offering price of 1.80 baht per share. Currently, as of 31 December 2023, the company has The registered capital of the company is equal to 1,558,820,418 baht and has paid-up capital equal to 1,426,952,481 baht

Currently, the company has the status of a holding company or is engaged in investing in other businesses. Its main business or core company is Jaymart Mobile Company Limited, which distributes both retail and wholesale of mobile phones and products related to mobile phones. It is also a distributor of all major mobile phone manufacturers and network service providers and related equipment.

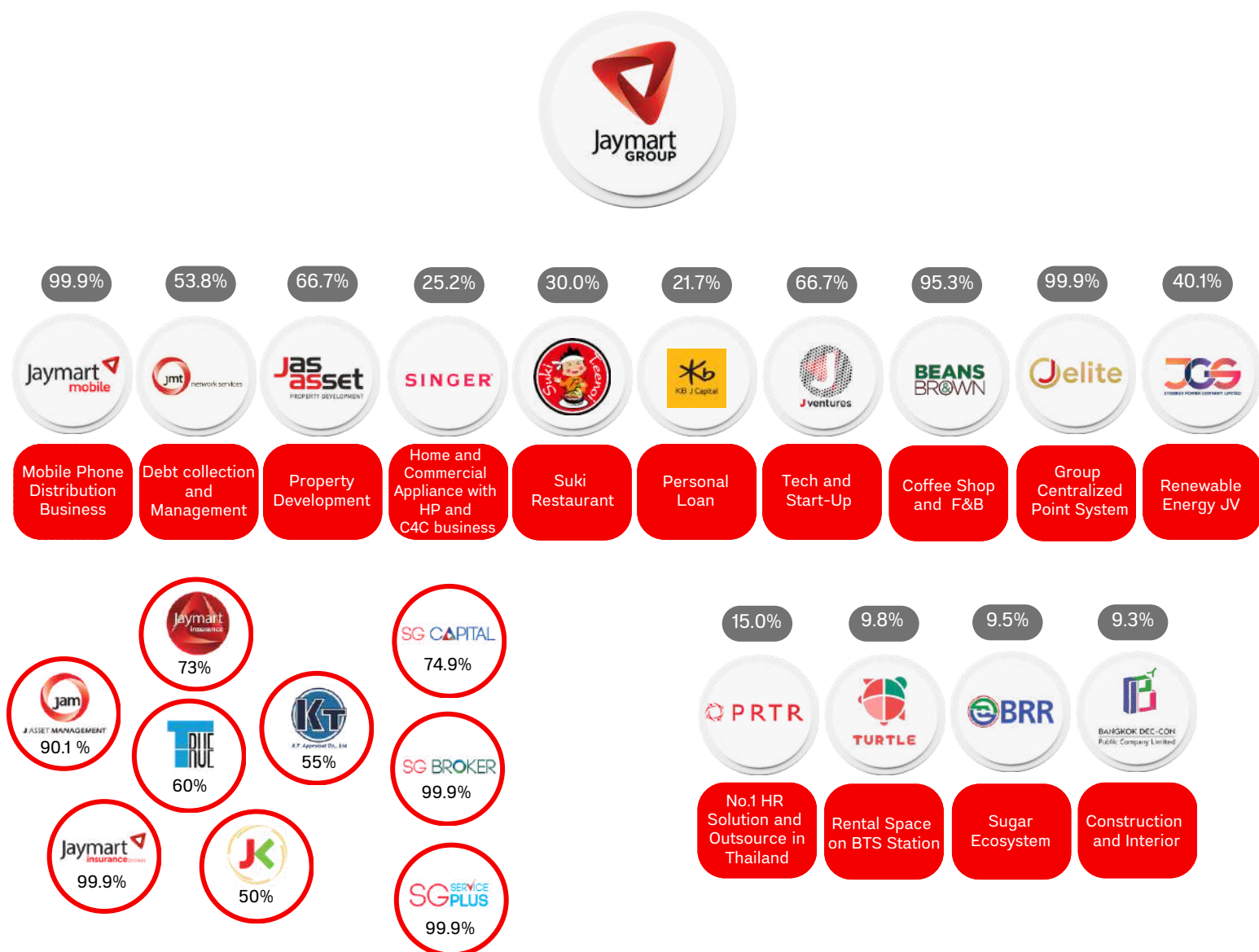
Head Office Location

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187,189 Jaymart Building, Ramkhamhaeng Road,
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T.+66 02-483-7979
Website : <https://www.jaymart.co.th/>

Company Operating Structure

Structure of Jaymart Group of Companies
as of 31 December 2023

JAYMART GROUP HOLDINGS



*Singer and KB J is an associated companies under Jaymart Group

Company Information

Jaymart Group is a holding company that invests in retail, finance, and technology businesses. The core company is Jaymart Mobile Company, and other potential subsidiaries include JMT Network Services, JAS Assets, T, J Ventures, and associated companies such as Singer Thailand and KPI J Capital.

Jaymart Group of Companies still conducting business under the joint operations of a group of subsidiaries and associated companies, with 5 main business lines that focus on the core business of retail business. Under the aspiration of operating in the concept of "The Power of Synergy" which is an important strategy in creating an operating ecosystem to create returns for shareholders. The details of the development and the direction of performance of each business line is described in the following details.

**Garget
Destination**

**Financial
Destination**

**Digital
Transformation**

**Power of
Synergy**

Distributor of Mobile Phones, Accessories, and Technology Products

Jaymart Mobile company Limited (JMB) is a 99.99%-owned company with a paid-up registration capital of 630,000,000 baht as of December 31, 2023. It operates both wholesale and retail distribution enterprises, with a concentration on machine products, Mobile phones and related products from major manufacturers such as Samsung, iPhone, Huawei, Oppo, Vivo, Realme, OnePlus, and Xiaomi. This includes being a distributor of SIM Card (Subscriber Identification Module) sets and prepaid cards for mobile phone system operators. which presently sells to only AIS. The company sells such products through its numerous distribution channels, including Jaymart Shop, an offline channel located in various shopping areas across the country. and online sales channels For the convenience of consumers To be appropriate according to the changing era Including Facebook, Tiktok, including all social media channels, including various e-commerce platforms such as Shopee, Lazada.

Distressed Debt Management Business

JMT Network Services Public Company Limited (JMT), the Company's 53.85% subsidiary, handles non-performing debt by offering debt tracking and collection services to creditors who are unable or unable to pursue the debt themselves.

Real Estate and Retail Space Development Business

JAS Asset Public Company Limited (J), the company holds 66.69% of shares, operates rental space management businesses in the mobile business and community mall shopping centers, and develops real estate for sale.

Financial Technology Business Line (Fintech)

J Ventures Company Limited (JVC), the company holds 66.67% of shares, operates software development business and invests in other activities. Focusing on start-up businesses with potential

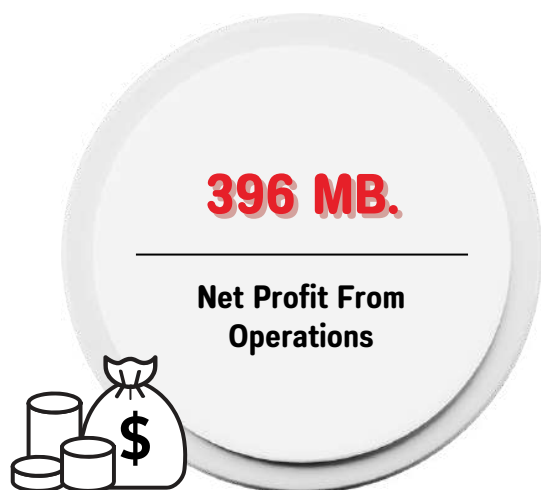
Hire-Purchase Product Distribution Business

Singer Thailand Public Company Limited (SINGER), the company holds 25.47% of shares, operates a business selling electrical appliances along with providing hire purchase loans and car registration loans.



Jaymart Business Overview

In terms of operating results for the company and its subsidiaries, the consolidated financial statements for 2023 reveal a 447 million baht loss. The company will achieve a net profit after deducting 843 million baht in unrealized losses from other financial assets. From operations totaling 396 million baht, with details on each business line's current performance and prospective operating results. This is explained below.



1. Mobile Phone and Accessories Distribution Business

Mobile phone and accessories distribution business Under the operations of Jaymart Mobile Company Limited ("Jaymart Mobile"), in the past year 2023, there were 319 branches (including IT Junction), with sales decreasing by 8.9% from last year and had a net profit of 119 million baht by selling 0.7 million mobile phones.

The company still has a positive view on the direction of operating results in 2024, with sales expected to be higher than in 2023 because new technology like Generative AI will make customers interested in More AI-enabled smartphones. And developing new synergies with companies in the group, such as offering mobile loans by locking the mobile phone if there are no loan installments, such as Samsung Finance Plus.

2. Distressed debt management business

Non-performing debt management business Under the operations of JMT Network Services Public Company Limited ("JMT") continues to be a business with consistently good performance. In 2023, JMT continuously achieved its goal of achieving record profits. There was a net profit of 2,010.7 million baht, an increase of 15.2 percent from the previous year.

The company still has a positive outlook on the company's growth. It still aims to increase its operating results from the previous year 2023 because last year JMT had the highest number of unsecured distressed investments in history. This will create more current collection in the future.

3. Real Estate Development Business

Real estate development business Under the operations of JAS Asset Public Company Limited ("JAS"), operating results in 2023 had a net profit of 192.6 million baht. Decreased from the previous year was 4.8% The explanation is that JAS's net profit has dropped. This is attributable to the provision for bad debts and the share of losses from joint venture investments, both of which were one-time items that occurred within the last year. The company has a positive view on the operating results of its subsidiary JAS in the future in 2024. In 2024, JAS plans to open another 3 community mall projects JAS Green Village Ramkhamhaeng, JAS Green Village. Prawet and JAS Green Village Khon Kaen, which are currently under development and have space to develop the project already.

4. Electrical Appliance Distribution Business with Hire Purchase Loans and Car for Cash

Singer Thailand Public Company Limited ("Singer") reported a net loss of 3,210 million baht, while its subsidiary, SG Capital Public Company Limited, reported a net loss of 2,275 million baht due to hire purchase loan receivables received. Impact of the COVID crisis over the last 2-3 years.

5. Technology Business

J Ventures Company Limited ("J Ventures") is a subsidiary of Jay Mart that operates in the technology industry. In 2023, J-Avengers has made significant progress in a variety of areas. For example, J-Avengers is a member of NDID (National Digital ID) and is preparing to become a Public IdP (Public Identity Provider) to provide digital identity verification and verification services to NDID RP members, government agencies, and businesses. For example, groups of organizations, companies, businesses in various fields that want to use identity verification and verification services (eKYC) and pushing JFIN Chain, which is Blockchain, to be used more in business, such as joining with BitmonsterNFT and NFT games, etc.

6. Group of Companies in Which Jaymart has Invested (New Investment)

B.N.N Restaurant Group Company Limited (Suki Teenoi or Suki Teenoi), Buriram Sugar Public Company Limited ("BRR"), PRTR Group Public Company Limited ("BRR") "PRTR", Super Turtle Public Company Limited ("TURTLE"), and SG Capital Public Company Limited ("SGC").

Group of companies that Jaymart has invested in

Group of companies that Jaymart has invested in

List	Company	%	Progress
1	<p>B.N. Restaurant Group Company Limited (Suki Teenoi or Suki Teenoi)</p> <p>Investment Classification: Associate company recognizes 30% share of profit from shareholding.</p>	30.0	<p>Currently, Suki Teenoi has a total of 55 branches (as of the end of December 2023). In 2023, Suki Teenoi has opened 13 more branches, with some of the additional branches being opened that have begun to expand to other provinces, such as Ayutthaya, Chonburi, Suphanburi, and Nakhon Ratchasima, etc., which are locations where customers come to use the service quite densely. With the concept of providing a service that meets the needs of customers who like to eat sukiyaki. Shabu has a price that is worth it for consumption, making it able to reach a good group of customers.</p> <p>For the past year 2023, the company received a profit share from holding Teenoi shares of 30 percent, equal to 274 million baht, from a total net profit of 913 million baht (excluding purchase price allocation (PPA)) and has carried out official activities. Market together with the Jaymart group of companies, such as exchanging J Point accumulated points for buffet fees as determined by the company, etc.</p>
2	<p>Buriram Sugar Public Company Limited (“BRR”)</p> <p>Investment Classification: Fair Value via Income Statement</p>	9.49	<p>The corporation invested in BRR in anticipation of future economic collaboration potential. It has operated in a variety of capacities throughout the past year 2023, including the sale of products to farmers. Become an agricultural vehicle insurer and offer farmers 270 million baht.</p>
3	<p>PRTR Group Public Company Limited (“PRTR”)</p> <p>Investment Classification: Fair Value through Equity</p>	15.0	<p>The company has collaborated with PRTR on several HRM and HRD initiatives to develop potential personnel, including sales training for sales staff and director training using PRTR's Blacksmith training platform. Executives and employees of the organization should receive continual knowledge development from persons who are experts in each issue relevant to the work process.</p>
4	<p>Super Turtle Public Company Limited (“TURTLE”)</p> <p>Investment Classification: Fair Value through Equity</p>	9.82	<p>The company has collaborated with TURTLE to expand branches on BTS stations, which has currently opened 14 branches, with additional branches being opened within the beginning of 2024.</p>
5	<p>SG Capital Public Company Limited (“SGC”)</p> <p>Classify Investments: Fair Value via Income Statement</p>	4.46	<p>In the year 2023, SGC's management revised its operational strategy to be more concise. This is especially true with leasing loans and automobile registration loans. This includes setting aside appropriate reserves for non-performing debt to deal with future risks. The company intends to increase its operating results in 2024 compared to last year.</p>

Summary of Performance Results

Environmental Aspect

- **Total amount of greenhouse gas emissions (Scope 1 - 3)** 1,275.79 tons of carbon dioxide or equivalent, a decrease of 1.41% from the base year 2022. (Head Office)

Energy Consumption

- The total amount of electricity purchased from outside was 2,163.22 MWh, a decrease of 3.50% from the base year 2022.
- The amount of electricity produced from the Solar rooftop on the roof of the headquarters building is 210 MWh, or equivalent to a savings of approximately 1,042,249.4 baht.
- Fuel consumption was 616.84 MWh, an increase of 17.04% from the base year 2022.

Water Consumption

- Total water consumption was 29,410 cubic meters, an 8.06% increase over the base year 2022.

Paper Usage

- The total amount of paper used is 22,814 kilograms, a decrease of 26.28% from the base year 2022, or a savings of 183,164.70 baht.

Sustainable Waste Management

- The total amount of waste generated from the company's operations and waste separation is 71,568.30 kilograms, reducing a total of 17,799.71 kilograms of carbon dioxide, or equivalent to planting 1,978 10-year-old trees, which can be classified as follows.
 1. The total weight of plastic garbage processed for recycling is 792.30 kg, which contributes to a carbon dioxide reduction of 2,484.13 kilograms, or the equivalent of planting 276 10-year-old trees.
 2. Paper sorting totals 7,379.60 kg, reducing carbon dioxide emissions by 15,286 kilograms, or the equivalent of planting 1,699 10-year-old trees.
 3. A total of 8.50 kg of aluminum can sorting saves carbon dioxide emissions by 29.57 kilograms, which is equivalent to planting three 10-year old trees.
- The total amount of electronic waste generated from the electronic waste exchange project totals 2,135 pieces, helping to reduce a total of 265.21 kilograms of carbon dioxide, or equivalent to planting 29 10-year-old trees.

Social Aspect

0

Injured employee /
Died from working

6

Training hours
average per person

0

Number of disputes
with community/society

Corporate Governance Aspect

- Update the company corporate governance policy.
- The CGR assessment was rated "very good".
- Review anti-corruption and anti-corruption policies to be current and organize anti-corruption intention announcement activities and annual employee training.



Key Strategies for Driving the Company's Sustainability

Sustainability Framework

The company has established the "Sustainability Management Framework" for use as a framework for achieving organizational sustainability in economic, social, and environmental aspects. Focusing on company growth through social responsibility and the environment. Under good corporate governance (Governance), doing business with ethics and morals (Ethics & Integrity), following with rules and regulations (Compliance), and effective risk management (Risk Management) for living. Together between industry and society in a balanced and qualitative manner. As well as being able to meet the Sustainable Development Goals (SDGs) of the United Nations and create sustainable value for all stakeholders.

In addition to the company's sustainability policies and operating frameworks, the company follows the concepts of the circular economy (Circular Economy), which focuses on resource efficiency. And other standard criteria to be used as a guideline for sustainable development, such as the sustainability evaluation criteria of the Stock Exchange of Thailand, so that the company can enhance all elements of its sustainability operations.

Key Strategies for Driving the Company's Sustainability

By incorporating the concept of sustainable development into the company's business plans. As a result, the company's business approach has shifted toward sustainable management. To better meet stakeholder needs and deal with significant global trends and emerging risks. It also strives to be an ideal organization providing opportunities and advantages to all groups of stakeholders. Establish a commercial and social economy that will allow the company to expand while preserving positive relationships with the local community. Based on awareness of natural resources and the environment, the Company has devised the following key strategies for conducting sustainable business:

Jaymart's Sustainability Development Strategy and Framework

Strategy 1

Develop a sustainable organization to support the economy and friendly to the environment



Target

1. Become a carbon neutral company by 2040.
2. Reduce the rate of greenhouse gas emissions per year. Continuously 10% within 2030 from the base year 2022, operational guidelines

Operational Guidelines

1. Improve the ability to cope with climate change. Reduce greenhouse gas emissions while increasing carbon absorption through a variety of actions.

Strategy 2

Create a secure and sustainable society that recognizes the value of environmental resources.



Target

1. The work-related injury rate up to lost time is zero (Zero LTIFR).
2. Do not breach any environmental laws.
3. Zero Waste to Land Fill
4. 100% of partners and new partners Sustainability risks must be assessed.

Operational Guidelines

1. Promote the safety of life and property for all essential stakeholders participating in the supply chain.
2. Utilize innovation and circular economy principles to manage resources and waste more efficiently.
3. Prevent and reduce negative impacts caused by the company's and its partners' operations.
4. Protect and restore natural resources both within and outside of the company.
5. Transparently disclose information on natural resource and environmental management practices.

Strategy 3

Provide opportunity for stakeholders.



Target

1. There are no violations of human rights. Significant in all operational activities throughout the value chain.
2. Employees' average training hours are at least 6 hours each year.

Operational Guidelines

1. Conduct extensive human risk assessments (Human Right Diligence) throughout the supply chain.
2. Develop personnel's knowledge and social skills. This includes fostering career growth.

Strategy 4

Create a good society for all.



Target

1. There is no corruption. (Zero Tolerance for Corruption).
2. Respond to 100% of complaints within the stated time period.
3. Engage with communities within a 10-kilometer radius of the head office. For community and social development operations of the company.

Operational Guidelines

1. Manage the business efficiently, morally, ethically, and fairly.
2. Provide complaint channels and methods to ensure effective complaint management.
3. Encourage equitable and fair involvement by all major stakeholder groups. By resolving numerous issues By considering the mutual benefits
4. Promote projects and activities that include collaboration between stakeholders. To cooperatively enhance nearby communities and society as a whole, resulting in improved quality.



Good Corporate Governance



Corporate Governance Aspect

Jaymart Group | Sustainability Report 2023



The organization understands the need of good corporate governance. Towards accomplishing the goal of sustainable business operations, which is regarded as the basis of the company's entire operations and activities. To promote transparency, fairness, and responsibility.

The company is committed to promoting the principles of good corporate governance, which includes promoting appropriate and ethical business practices. In addition to preventing bribery and corruption. All of this will contribute to the company's successful reduction of negative impacts on stakeholders.

Good Corporate Governance

The organization values processes, systems, and effective management methods. The board of directors has implemented control and balance procedures. To ensure the administration's efficiency, transparency, and verifiability

The company has a board of directors and management team with vision. and have responsibility for duties and respect for the equal rights of shareholders Stakeholders Adhere to conducting business under ethics and good corporate governance guidelines. Along with participation Responsible for society, community and environment. By creating a policy for employees at all levels to know and adhere to and encourage employees to participate in activities to help society continuously. This is an important part in building investor confidence. financial institution business partners, shareholders, customers and stakeholders

The Board of Directors The policy for good corporate governance has been developed to keep it current and corresponded to the changing business environment. This includes complying with the criteria that the Thai Stock Exchange has agreed to enhance. "Principles of Good Corporate Governance for Listed Companies" is an improvement on good corporate governance procedures for organizations to achieve international standards. The Board of Directors has adopted a good corporate governance policy that is consistent with corporate governance principles.

The company's website contains extra information on its good corporate governance program. <https://www.jaymart.co.th/storage/document/company-policy/corporate-governance-policy-th.pdf> or scan the QR code.



SCAN HERE

Scan for good corporate governance policies.

Good Corporate Governance

To be a company with good governance The company therefore has a good practice for being a Code of Best Practice. The company has set a policy regarding business supervision. For transparency in the operation of the company at all levels Both for employees, executives, as well as the committee. This is an important basis for improving efficiency and increasing effectiveness in the Company's operations for the long-term benefit of the Company and its shareholders. Therefore, the Company has adhered to all 15 principles of good corporate governance in accordance with the guidelines of the Stock Exchange of Thailand. As follows:



1. Policy on Good Corporate Governance



2. Rights and Equality of Shareholders



3. Rights of Various Stakeholder Groups



4. Shareholder Meeting



5. Leadership and Vision



6. Conflict of Interest



7. Business Ethics



8. The Checks and Balances of the Committee and Board Diversity



9. Merging or Separating Positions



10. Remuneration of the Board of Directors and Executives



11. Board Meeting



12. Audit Committee



13. Internal Control and Audit System



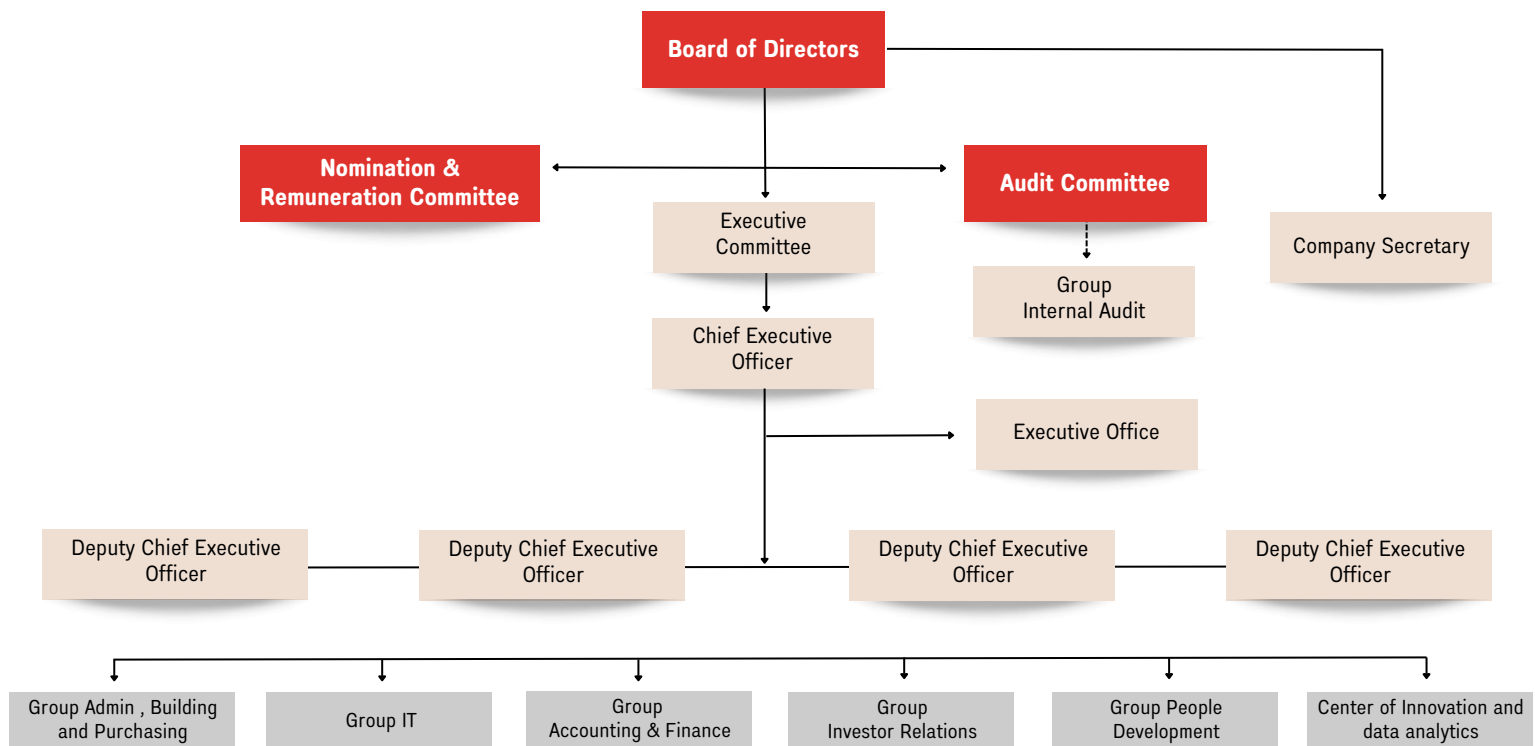
14. Committee Report



15. Relationships with Investors

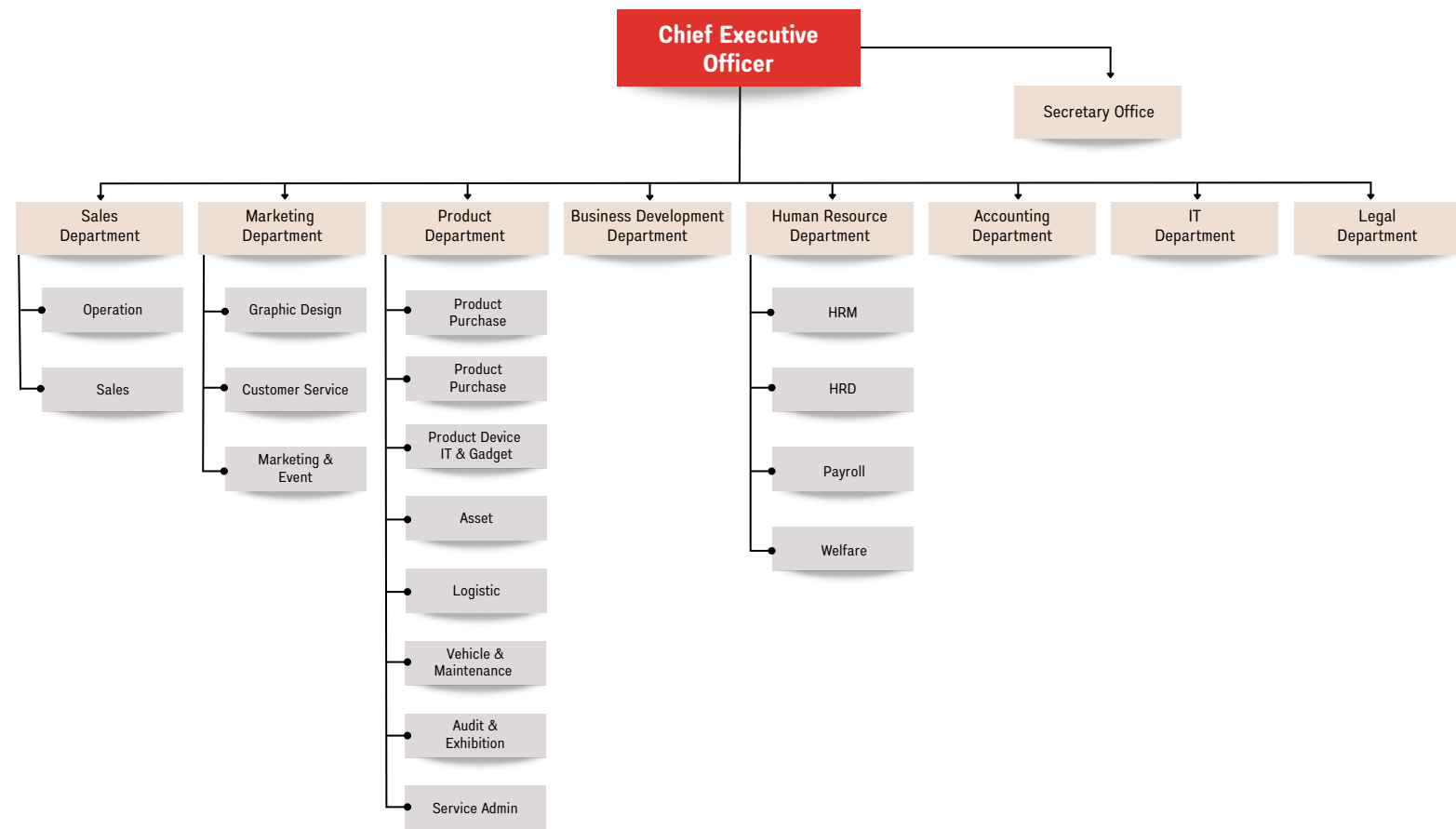
Corporate governance structure and Board of Directors, Sub-Committees, Executives, Employees Information

Jaymart Group Holdings Public Company Limited



Corporate Governance Structure and Information about Management Structure of Jaymart Mobile Company Limited (core company)

JAYMART MOBILE COMPANY LIMITED



Board of Directors

The company has a committee that is responsible for setting guidelines and various policies of the company. The said committee has all the qualifications according to Section 68 of the Public Company Limited Act. and according to the announcement of the Capital Market Supervisory Board regarding requesting permission and granting approval for the offering of newly issued shares. Including not having prohibited characteristics according to Section 4/2 of the Asset Management Company Decree. The Board of Directors has roles, duties and responsibilities as the organization's leader. To protect the interests of shareholders and stakeholders. By setting policies, goals, strategies and directions for business operations. Both now and in the long term define the audit process and supervision of the Company's business operations in accordance with the law, objectives, and regulations of the Company and resolutions of shareholder meetings and in a transparent manner To create added value for the organization towards sustainability

The Board of Directors has established 3 sub-committees, consisting of the Audit Committee Nomination and Remuneration Committee and executive committee In addition, to ensure that business operations are in accordance with policies, goals, strategic plans, and vision. Therefore, the goal has been set. Business uses it as a framework for operations.

Board of Directors

List	Name		Position
1	Mr. Pisnu	Pong-Acha	Chairman of the Board
2	Mr. Adisak	Sukumvitaya	Director/Chief Executive Officer
3	Ms. Yuvadee	Pong-Acha	Director
4	Mrs. Manee	Soonthornvati	Director
5	Mr. Phisit	Dachanabhiro	Independent Director
6	Mr. Suwit	Kingkaew	Independent Director
7	Mr. Somsak	Nontakanok	Independent Director
8	Mrs. Chitkasem	Moo-ming	Director

List of Audit Committee

List	Name		Position
1	Mr. Phisit	Dachanabhiro	Chairman of the Audit Committee/Independent Director
2	Mr. Suwit	Kingkaew	Audit Committee/Independent Director
3	Mr. Somsak	Nontakanok	Audit Committee/Independent Director

List of the Nomination and Remuneration Committee

List	Name		Position
1	Mr. Suwit	Kingkaew	Chairman of the Nomination and Remuneration Committee
2	Mr. Phisit	Dachanabhiro	Nomination and Remuneration Committee
3	Ms. Yuvadee	Pong-Acha	Nomination and Remuneration Committee

List of Names of the Executive Committee

List	Name		Position
1	Mr. Adisak	Sukumvitaya	Chairman of Executive Committee
2	Ms. Yuvadee	Pong-Acha	Executive Committee
3	Mr. Piya	Pong-Acha	Executive Committee
4	Mr. Ekachai	Sukumvitaya	Executive Committee
5	Mr. Kittipat	Chollavuth	Executive Committee
6	Miss Ladda	Waruntharakun	Executive Committee
7	Mrs. Natcha	Nithisophon	Executive Committee
8	Ms. Nonglak	Laksanapokin	Executive Committee

Annual Performance Evaluation of the Committee

Board of Directors Specify that performance be evaluated annually. In order for the board to consider and review the performance, problems, and obstacles during the year, in 2023 the company has reviewed and improved both board performance evaluation forms: evaluation of the entire board, self-evaluation. In order for such evaluation to have appropriate criteria. In accordance with good practices and the new Good Corporate Governance Principles (CG Code) issued by the SEC, including analysis and evaluation of results obtained from the performance evaluation form of the Company's Board of Directors. and prepare comments and suggestions for the company to use for improvement. and develop the duties of the Board of Directors to be more efficient.

In addition, the company Set annual performance indicators for the Board (Board KPIs) according to the CG Code and DJSI's international standard criteria, which consists of evaluation in 4 areas. Including the results of the company's operations / results of the evaluation of the performance of the entire committee / attendance at meetings of the company's board of directors and participation in expressing opinions of the committee in meetings.

1) Self-Evaluation form of the Board of Directors (BOD)

Questions consist of 6 main categories:

1. Structure and qualifications of the committee
2. Roles, duties and responsibilities of the committee
3. Board meeting
4. Duties of directors
5. Relationships with management
6. Self-development of directors and development of executives

2) Self-Evaluation form of Individual Sub-Committees

Questions consist of 3 main categories:

1. Suitability of the structure and qualifications of the committee to make the committee's work efficient.
2. Efficiency of committee meetings
3. Roles, duties and responsibilities of the sub-committees

3) Self-Evaluation form of the Board and Individual Sub-Committees

Questions consist of 3 main categories:

1. Structure and qualifications of the committee/sub-committee
2. Meetings of the committee/sub-committee
3. Roles, duties and responsibilities of the committee/sub-committees

Evaluation Results of the Committee for the year 2023

1) Self-evaluation form of the Board of Directors (BOD)	96.54 %
2) Self-evaluation form of individual sub-committees	97.14 %
3) Self-evaluation form of the committee and Individual sub-committees	99.72 %

4) Performance evaluation form of the chief executive (CEO)

Questions consist of 10 main categories:

1. Leadership
2. Strategy
3. Strategy implementation
4. Financial planning and performance
5. Relationship with the committee
6. External relations
7. Management and personnel relations
8. Succession
9. Knowledge of products and services
10. Personal characteristics

Conclusion: The performance evaluation form of the chief executive (CEO) is at the "very good" level.

Board Training

INFORMATION ABOUT COMMITTEE TRAINING

In 2023, the company prioritized strengthening the abilities, experience, and competence of its board of directors. As a result, the company has arranged an online training course for the board of directors called "The Essential Skill for Board of Director" in partnership with The Blacksmith, which is overseen by PRTR Company, which specializes in training. The following topics are included in the training for the Board of Directors:

“THE ESSENTIAL SKILL FOR BOARD OF DIRECTOR”



Financial



Strategy



**Problem Solving
Decision Making**



Risk Management



Leadership



Ethical



Technology



Communication



Diversity and Inclusion



**Stakeholder
Engagement**



**Team
Collaboration**



Sustainability

All 12 courses are online learning training from The Blacksmith by PRTR, which has been in human resource management for over 30 years and understands the value of employee development.

Conflict of Interest Policy

Jaymart Group Holdings Public Company Limited and its affiliated companies and subsidiaries ("Jaymart Group") understand and value the importance of conducting business in order to maximize shareholder value. Stakeholders and participants in an equitable and transparent manner By exercising caution while dealing with situations containing conflicts of interest. As a result, the company developed a policy that would be implemented used as a practice guideline.

The company is committed to conducting business with honesty and integrity. Maintain a respectable level of independence and treating shareholders. Stakeholders and those involved are treated equitably under the principles of effective corporate governance. As a result, the company will grow consistently and sustainably in any transaction. The Company will pay significance and evaluate the maximum profit of the Company as if doing transactions with general third parties (Arm's length basis).

Conflict of Interest Policy Jaymart Group Holdings Public Company Limited and its associated companies and subsidiaries ("Jaymart Group") recognize the importance of conducting business with honesty and integrity. Transparent and verifiable This is a principle of good corporate governance and strengthens the organization's efficiency. The company has therefore established a policy for directors, executives, and employees to avoid any actions. which may be contrary to the interests of the company This may arise from contact with the company's trade partners such as customers, business partners, etc. Using opportunities or inside information of the company for personal gain / Making transactions with the company / Doing business that competes with the company, etc., which results in the company losing benefits. In cases where it is necessary and cannot be avoided, such transactions must be done. The company will take care of making that transaction with transparency and fairness, just like doing transactions with outsiders in general. Taking into account the maximum benefits of the company and is fair to those involved.

If there is a conflict of interest with the company, directors, executives, and employees can report it through the proper channels.

- Email : ir@jaymart.co.th
- Website : <https://www.jaymart.co.th/th/investor-relations/whistleblowing-and-complaint-form>
- Mail : Sent to the "Audit Committee" No. 187,189 Jaymart Building, Ramkhamhaeng Road, Rat Phatthana Subdistrict, Saphan Sung District, Bangkok 10240
- Opinion box: Jaymart Building, Head Office, Building A, at the information counter.

Preventing Conflicts of Interest

The company has established guidelines to prevent conflicts of interest as follows:

1. Directors, executives, and employees avoid operating businesses that are similar to or compete with those of the Company or its subsidiaries. Whether it is done for oneself or the advantage of others, it may bring direct or indirect damage to the the company. When becoming a partner or shareholder with decision-making authority or executives in competing companies, or have the same characteristics as the company or affiliated companies, subsidiaries. Unless it can be shown that there is a mechanism to ensure that such action will not affect the company. Including measures that are in the best interest of the company and shareholders as a whole. In this case, directors, executives, and employees must report to the Chairman of the Audit Committee immediately.
2. Directors, executives and employees should refrain from holding shares in the Company's competitors. which is a significant number. If such action will cause the directors/executives and employees to be unable to act or refrain from performing actions that should be performed in accordance with their duties or will have an impact on the work of their duties in the case where the directors, executives and employees have acquired the shares before being Directors/executives and employees or before the company entered into that business or acquired through inheritance Director/Executive and employees must report to the company immediately according to the methods specified by the board of directors.
3. Directors, executives, and employees are not taking advantage of the Company's information, secrets, or assets to benefit themselves or others. This includes doing business that competes with the company or doing comparable business.
4. Director, Major Shareholder and executives who have an interest in the meeting on any agenda must abstain from voting or not attend the meeting on the agenda that considers matters that they and/or those involved have a conflict of interest with or have a vested interest in. The transaction may cause a conflict of interest with the company.
5. Assigned to the committee major shareholder, executives and employees disclose the details of their private businesses or ventures or with family or relatives or dependents. That may cause a conflict of business interests with the company or its subsidiaries. The Company Secretary is responsible for coordinating the preparation of documents disclosing both direct and indirect interests on an annual basis or when there is a significant change in the details already disclosed as follows, the Company Secretary will compile and report to the Board of Directors at least once a year.

- Joint investment or having interests with traders that conduct business with the company or the company's customers

- Holding any position or even being a consultant to traders who do business with the company or the company's customers

- Doing trade or providing services to the company or its subsidiaries either directly or indirectly.

6. The Board of Directors must supervise the company in compliance with the laws regarding securities and exchange, regulations, announcements, orders or rules of the Stock Exchange of Thailand, Office of the Securities and Exchange Commission and the Capital Market Supervisory Board. In addition, the company must disclose information about related transactions in various information. According to the rules of the Stock Exchange of Thailand and related agencies as well.

7. Directors, executives, and employees must make business decisions that are in the best interests of the company.

8. Directors, executives and employees of the company must work full time to the best of their ability. By not conducting any personal business that affects the performance of duties and working hours of the company.

9. Directors, executives and employees of the company must not do anything that is in the nature of running or managing that undermines the interests of the company. or benefit any person or juristic person, whether for the benefit of oneself or of others.

10. Directors, executives and employees of the Company must avoid financial involvement and/or relationships with other third parties which will result in loss of interest to the Company or cause conflicts of interest or obstruct operations. efficiently



Business Ethics

Today, the business sector faces a challenging environment. and economic fluctuations With technological changes and pressures for better environmental management, good corporate governance plays a role in leading and controlling organizations to manage the challenges that arise. This includes ensuring that the organization's operations do not have a negative impact or cause damage, while still providing economic advantages to key stakeholders. Society and the environment are in balance, which is a necessary foundation for sustained commercial growth.

The Group is aware of the importance and impact of good corporate governance. Whether it is a matter of operating under the framework of business ethics that is transparent, honest, fair, and responsible. There is effective management and adaptation to potential risks. There is a serious fight against corruption that will be an important tool in corporate governance in order to balance the interests of all stakeholders. According to human rights principles and reducing the impact that various risks may have on society, the economy, the community and the environment. To lead the group of companies to grow towards sustainability.

Code of Conduct

Jaymart is committed to operating according to the principles of good governance. This is an important foundation for sustainable business growth. With the goal of operating business efficiently. Therefore, guidelines for corporate governance are established. By adhering to the principles of good corporate governance. Various laws and regulations issued by government agencies and related regulatory agencies. The company has prepared measures to prevent and solve incidents that may occur, along with managing those risks to an acceptable level.

Business ethics It has been prepared with approval and approval from the Board of Directors. The objective is to promote business practices by adhering to and giving importance to conducting business with honesty and integrity. According to legal and ethical principles, conduct business with transparency. It is fair to all parties. In addition to environmental responsibilities Society and Governance (ESG) covers directors, executives, and employees, partners, subsidiaries, and associated companies that the company has the authority to control, command, and make policies to produce long-term business value while also creating good relationships with stakeholders.

The Company has set a goal that every year there will be no complaints in cases where the Company's employees violate the business ethics. In addition, to be consistent with the current situation. Therefore, it has been determined to carry out a review of the manual and policy every year.

In addition, the entire manual and policy are disclosed on the company's website in order to disseminate the business ethics to the public via the website and the internet so that employees and outside stakeholders can easily access the information.

Code of Conduct:

<https://www.jaymart.co.th/storage/document/code-of-conduct/jmart-code-of-ethics-and-code-of-conduct-th.pdf>



SCAN HERE

Scan to study policy
Business ethics



Anti-Corruption Policy

Jaymart is committed to and gives importance to conducting business with honesty and integrity. According to the principles of good governance and good corporate governance that is socially responsible to all groups of the company's stakeholders. The company has officially announced its intention to join the Thai Private Sector Collective Action Against Corruption (Thai CAC) from 2022. To express that we do not accept and do not support operations related to corruption in all cases and are committed to conducting business with true transparency.

The Group of Companies is committed to cultivating employees to perform their duties with honesty and honesty in order to create a positive impact on business operations in every sector continuously through training. and inculcate a culture of resisting dishonesty and corruption. All forms of corruption and corruption are unacceptable.

Therefore, the company has prepared "Anti-fraud and corruption policy (Anti-Corruption Policy) and review such policy to keep it current regularly. This policy applies to all departments that work together directly or indirectly with the company. Covers subsidiaries and associated companies. Business representatives and partners, from the board of directors, executives, and employees at all levels. To be used as a basis for working together strictly under honesty and in accordance with the principles of good governance and good ethics, including to prevent the abuse of power and to stop behavior related to fraud or Accepting all forms of bribes and providing a framework for conducting business legally. The details are specified in both the Business Ethics and Anti-Corruption Policy.

The company has announced and disseminated its anti-fraud and corruption policy, which includes a variety of punishments for violation. Every employee signed an acknowledgment and considered it part of the company's workplace regulations. Every year, the company provides training to refresh employees' knowledge and comprehension of anti-fraud and corruption regulations.

(Anti-Corruption Policy) :

<https://www.jaymart.co.th/storage/document/code-of-conduct/jmart-anti-corruption-policy-th.pdf>



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Anti-Corruption Policy

Furthermore, to emphasize the spirit of combating corruption and fraud. The company has conducted training on the subject "Role of executives and employees in fighting corruption and corruption" (Anti-Corruption), as well as a signing ceremony proclaiming both executives and employees' intention to prevent corruption. On October 19, 2023, along with associated companies and subsidiaries at the Jaymart Building, Head Office and Online through the online system to broadcast live to employees in the Jaymart Group nationwide. The purpose of organizing this event is to create awareness of the importance of fighting corruption and corruption, creating an organizational culture that will not support, tolerate, and be involved in any form of corruption. All of these things are extremely important to the credibility that society, investors, and all groups of company stakeholders have in the organization.



This aims to encourage good governance practices and establish standards for a transparent work culture across all corporate sectors, in compliance with the anti-fraud and corruption policy. The company has carefully defined standards for avoiding fraud and corruption risks. This includes guidelines for giving or receiving gifts and entertainment (Gift and Hospitality), guidelines for giving and receiving support (Sponsorship), guidelines for receiving and giving charitable donations (Donations), guidelines for political support (Political Contributions), guidelines for conflicts of interest (Conflict of Interest), guidelines for paying facilitation fees conveniently (Facilitation Payment), and guidelines for hiring government employees. in addition to behaviors that are not listed in the policy However, if this policy is violated or not followed. The organization has clearly defined disciplinary procedures. From non-serious breaches. Serious violation. This includes any actions that cause significant damage to the company.

Whistle Blowing and Complaints

To support and promote governance in line with business ethics, as well as effective anti-corruption and compliance efforts, the company has established channels for reporting and complaints. Additionally, protective measures are in place to ensure a transparent work environment and provide confidence to whistleblowers, including employees and stakeholders both within and outside the organization. These channels are conveniently accessible for anyone with suspicions, suggestions, or complaints related to misconduct, corruption, or non-compliance with laws, regulations, governance policies, business ethics, anti-corruption, and compliance policies. The reporting and complaint channels ensure confidentiality for whistleblowers and involve a directly responsible investigation committee.

Reporting and Complaints

The company has established a system for reporting grievances and mechanisms for receiving complaints for both internal and external individuals, to report incidents that may involve misconduct. This includes bribery, corruption, favoritism, intimidation or harassment, privacy violations, legal infractions, or violations of the company's policies or regulations.

Protection and care for whistleblowers and complainants.

1. To protect the rights of whistleblowers and complainants, the company ensures that the personal data of whistleblowers and complainants is kept confidential to prioritize their safety.
2. The company carefully evaluates incidents and follows investigative procedures with caution, considering all aspects in detail to avoid negative repercussions that may affect the whistleblowers or complainants. The company upholds fairness to both whistleblowers and accused parties without bias.
3. If whistleblowers or complainants suffer harm from incidents of corruption and collusion, the company will provide appropriate and fair assistance to mitigate their losses.

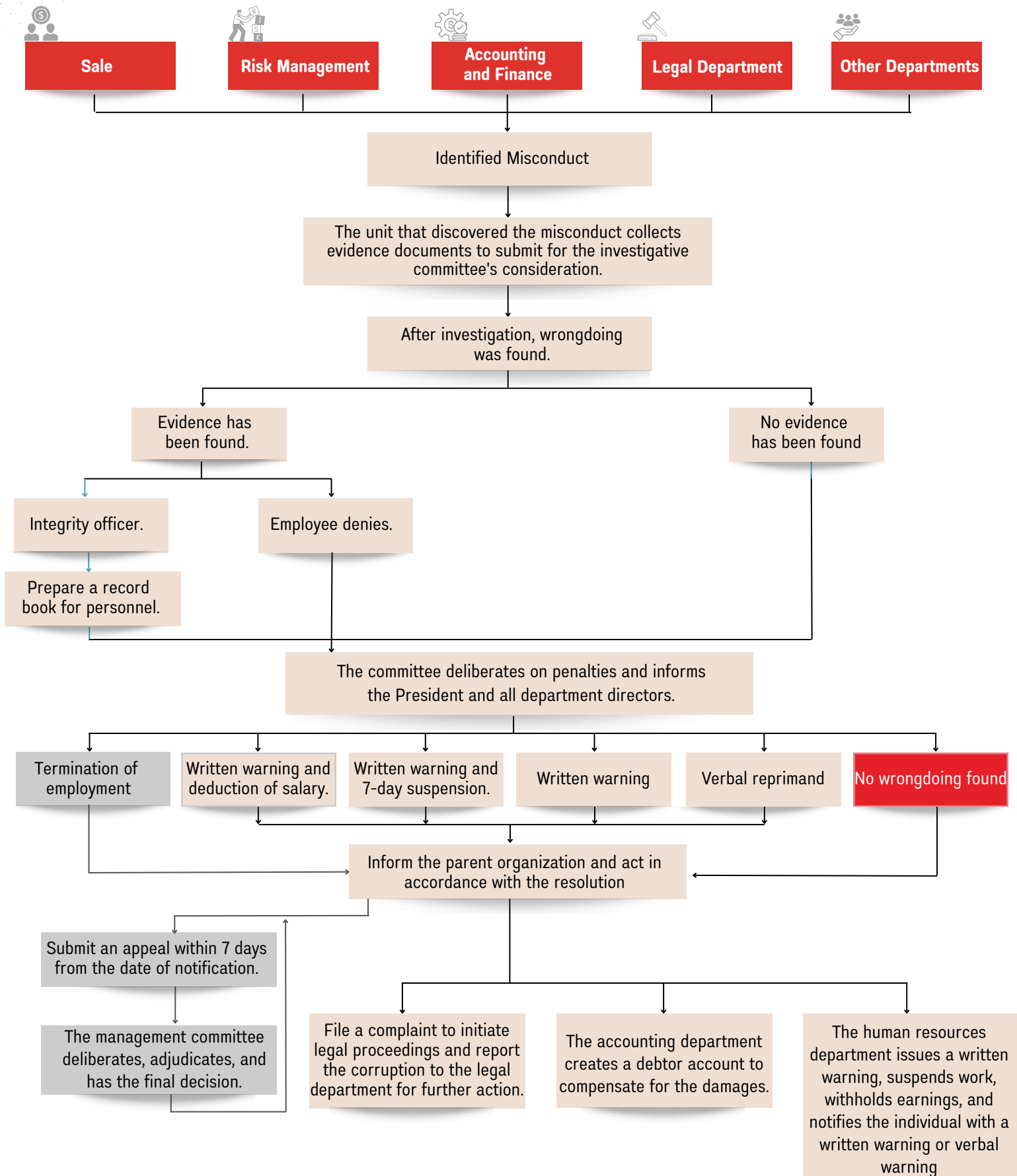
The Penalty for acts of corruption and collusion.

If an employee is found to have violated the company's policies, disciplinary action will be taken in accordance with the company's policy and relevant labor laws. Penalties may include suspension for a specified period, payment of compensation for agreed-upon damages between the company and the offender, termination of employment with the company, and being ineligible for reemployment within the subsidiary companies or affiliated companies. Legal action will also be pursued to the fullest extent permitted by law.

The Channels for Whistle Blowing and Complaints.

- Email : ir@jaymart.co.th
- Website : <https://www.jaymart.co.th/th/investor-relations/whistleblowing-and-complaint-form>
- Mail to : The Audit Committee, 187,189 Jaymart Building, Ramkhamhaeng Road, Rat Phatthana, Saphan Sung District, Bangkok 10240
- Comment Box : At the reception desk of Building A, Jaymart Headquarters.

Procedure for considering, investigating and punishing employees fraud



The 2023 Excellence Award Announcement

JMART Received a corporate governance rating of
4 stars 'Very Good' for the year 2023

From the Corporate Governance Report (CGR)
survey of Thai listed companies



Conducted by the Thai Institute of Directors (IOD)



CORPORATE GOVERNANCE REPORT OF THAI LISTED COMPANIES (CGR)

The Corporate Governance Report of Thai Listed Companies (CGR) is a report presenting the results of the ongoing annual corporate governance survey of listed companies. The aim of this survey is to review and refine the criteria and guidelines for evaluation, ensuring clarity and enabling a more appropriate assessment of corporate governance among Thai companies.

Jaymart Group Holdings Public Company Limited received a 4-stars "Very Good" corporate governance rating. This rating comes from the survey conducted by the Thai Institute of Directors (IOD), with support from the Stock Exchange of Thailand and the Securities and Exchange Commission (SEC). The survey is part of an annual effort to monitor and evaluate the development of corporate governance among Thai listed companies.

Jaymart is committed to conducting business under good corporate governance and ethics, considering social and environmental responsibilities and corporate governance to achieve its business objectives. The company ensures transparent, clear, and accountable management, supported by knowledgeable and conscientious personnel who adhere strictly and accurately to relevant policies and practices. This approach prioritizes the best interests of the organization.

Low Emission Support Scheme

On May 31, 2023, Jaymart Group Holdings Public Company Limited received a certificate of recognition from the Low Emission Support Scheme, a project aimed at promoting activities to reduce greenhouse gas emissions. The company raised organizational awareness to reduce greenhouse gas emissions through the "Care the Whale" invisible waste activity and technical analysis and evaluation processes. This initiative was conducted from October 1 to December 31, 2022, and was assessed to have reduced greenhouse gas emissions by 13.643 tons of carbon dioxide equivalent.



CLIMATE CARE FORUM 2023

On October 20, 2023, Jaymart Group Holdings Public Company Limited received the Joint Reduction Organization award for greenhouse gas emissions from the Stock Exchange of Thailand, in collaboration with the National Greenhouse Gas Management Organization, during the Climate Care Forum 2023: Time to reduce "Reduce for the World" under the cooperation of the Climate Care Platform. The event aimed to raise awareness across all sectors about the importance of timely reduction and resource management. Within the event, certificates of recognition for the Low Emission Support Scheme (LESS) project were presented by the SEC, along with a special presentation titled "Climate Crisis: Time to Reduce," featuring the "Climate Clock" symbol reflecting both "time" and "time running out." This served as a reminder not to delay in reducing emissions to meet Thailand's target of carbon neutrality by 2050 and achieving net zero greenhouse gas emissions by 2065.



Stakeholder Engagement

Stakeholders	Expectation	Meeting Expectations	Communication Channels
Shareholders / investors	<ul style="list-style-type: none"> Business growth of invested companies. Building shareholder confidence. Awareness of sustainability in terms of corporate governance, society, and the environment. 	<ul style="list-style-type: none"> Reviewing the company's strategy and objectives to achieve fair returns. Analyze operational performance and strategizing for regular investment by the company. Considering communication methods to ensure that investors and shareholders understand various issues, including the company's management practices. 	<ul style="list-style-type: none"> The meeting of securities analysts and investors of the company group. Opportunity Day" by the Stock Exchange of Thailand. Digital Roadshow by the Stock Exchange of Thailand. Company website / Stock Exchange of Thailand website
Employees	<ul style="list-style-type: none"> Opportunities and advancements in career. Fair compensation and ethical practices. Performance evaluation system and feedback provision. Creating innovation and developing human capital. Environmental conditions, mental well-being, and having good health at work. Conducting business with honesty, integrity, and responsibility in accordance with principles of good corporate governance. Creating commitment and involvement in leading the organization towards a shared vision. 	<ul style="list-style-type: none"> Designing training courses to enhance employee performance and achieve company goals. Developing individual employee competency development plans. Reviewing employee compensation to align with performance outcomes and remain competitive with other companies in the same industry. Organizing activities or projects to promote well-being in the workplace. Organizing participatory activities aligned with organizational values. 	<ul style="list-style-type: none"> E mail Jaymart People Employee Engagement Survey. Feedback and Dialog Session. Organizing knowledge exchange activities. Activities for employees.
Customers	<ul style="list-style-type: none"> Products and services that are of high quality and reasonably priced. 	<ul style="list-style-type: none"> Continuously developing products and services. Setting appropriate prices. Developing post-sale services to meet customer needs. 	<ul style="list-style-type: none"> Company website / Social media Sales staff / Sales representatives Call Center
Business partner	<ul style="list-style-type: none"> Conducting business ethically. Opposing bribery and corruption. 	<ul style="list-style-type: none"> Building trust with business partners Announcing policies against bribery and corruption. 	<ul style="list-style-type: none"> Meeting according to the agenda. Company website / Telephone / Email Documents / Contracts
Community / Society	<ul style="list-style-type: none"> Supporting activities and participating in the community and society. Preventing environmental impacts. 	<ul style="list-style-type: none"> Implementing social projects and donating to various charities. Managing the environmental impacts that may arise from business operations. 	<ul style="list-style-type: none"> Community meetings / Collaborative activities Website / Social media of the company
Associates / Subsidiaries	<ul style="list-style-type: none"> Managing business investments in reputation and organizational image. Fostering business cooperation within the framework of ethics and good corporate governance. 	<ul style="list-style-type: none"> Emphasizing synergy and fostering good relationships with investors. 	<ul style="list-style-type: none"> Monthly / Quarterly meetings
Financial institution	<ul style="list-style-type: none"> Business performance, growth, and company direction. Good corporate governance 	<ul style="list-style-type: none"> Arranging meetings with executives to discuss and provide information to financial institutions. Inviting financial institutions to participate in meetings with institutional analysts and investors. 	<ul style="list-style-type: none"> Presenting company data Organizing online meetings for analysts and investors. Arranging meetings to provide information to financial institutions.
Government agencies / regulatory bodies.	<ul style="list-style-type: none"> Compliance with laws, regulations, and relevant provisions. Adherence to good governance principles. 	<ul style="list-style-type: none"> Compliance with laws, regulations, and relevant provisions rigorously. Adherence to good corporate governance principles. Communicating to ensure that employees understand and comply with relevant laws, regulations, and rules. 	<ul style="list-style-type: none"> Annual report Meeting / Discussion Participating in a seminar



Key Topics in Sustainable Development

Jaymart adheres to conducting business responsibly by creating shared value that benefits all stakeholder groups. Thus, it conducts an annual sustainability assessment to ensure alignment with the assessment framework under the United Nations Sustainable Development Goals, covering three dimensions: environment, society, and governance. To achieve these goals according to the aforementioned intent, the company has established a comprehensive sustainability policy encompassing economic, environmental, social, and good corporate governance dimensions.

The company has established a framework for human resource development as a key driver of business alignment with established strategies, as well as adaptations to prepare for the digital transformation era and the conservation of natural resources. This is to ensure that the company meets stakeholder expectations and achieves its goal of sustainable business growth.



The Process of Identifying Key Topics in Sustainable Development in 2023

1. Understand the organization's context

The company has conducted a study and gathered as well as reviewed current information both internally and externally that aligns with the context of the company's business operations. This encompasses a reflection of the various impacts from the company's operations, as well as expectations and concerns from the company's stakeholders. This is done to identify the comprehensive sustainability issues for the year 2023 across economic, environmental, and human rights dimensions.

2. Identify actual and potential impacts

The company's management, executives, and related departments have identified actual and potential impacts, both positive and negative, across all dimensions, including the supply chain, in accordance with comprehensive business due diligence principles. This process leads to the identification of sustainability issues related to the company's business operations.

3. Analysis of important impacts

The company assesses significant impacts from its business operations on all stakeholder groups through a prioritization process. There are two key criteria for impact assessment: 1) Severity of impact and 2) Likelihood of impact. This assessment leads to the identification of material sustainability topics related to the organization's context.

4. Prioritize the significant impacts

The company presents sustainability topics to the senior management team for consideration and review in order to identify topics that align with the company's business operations. This includes the impacts the organization generates in business processes and across the supply chain, as well as the effects on all stakeholder groups.

Summary of Key Issues in Sustainable Development for 2023

In 2023, the senior management team reviewed and identified 13 issues for the company, covering the economic, environmental, and social and human rights dimensions. These issues were presented to the board of directors for acknowledgment, with the details as follows.

Economic



1.The company's economic performance.



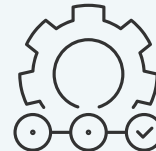
2. Risk management.



3. Developing an application for Service Excellence goals



4.Anti-corruption



5.Supply chain management.

Environmental



6.Resource management, such as water and paper.



7.Energy management.

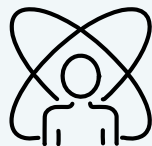


8.Waste management.



9.Greenhouse gas management.

Social



10.Capability development.



11.Promoting professional development.

Human rights



12.Promoting diversity and equality.



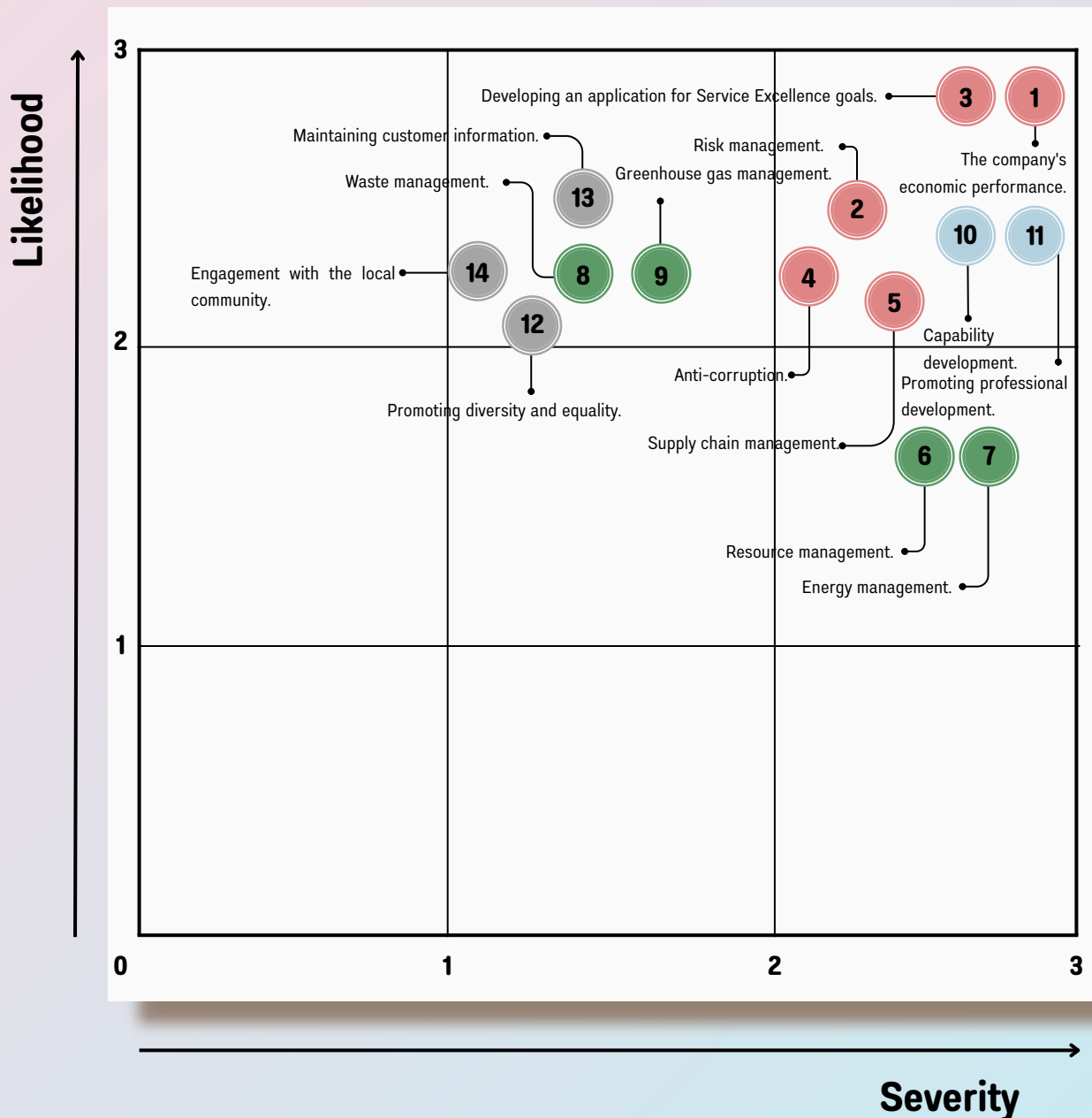
13.Maintaining customer information.



14.Engagement with the local community.

Prioritization of Key Issues

Jaymart conducts a prioritization process for key issues by assessing significant impacts on the company across economic, environmental, social, and human rights dimensions. This includes key issues that affect all stakeholder groups. The company prioritizes these issues based on their impact on the company's operations and stakeholders, as follows:



Reviewing Key Issues












Once the working group has completed prioritizing key issues based on their impact on stakeholders, the group conducts a review of the issues to gain additional perspectives, including feedback, and to mitigate both positive and negative impacts. The working group prepares a report and presents it to the company's board of directors for acknowledgment, review, and approval of the content for the 2023 annual sustainability report. The report will then be published on the company's website and other media platforms.



Analysis of Key Issues

Jaymart Group | Sustainability Report 2023





















Economic

No.	Key sustainability issues	Definition	Positive / Negative impact	Stakeholders
1	The company's economic performance. 	Conducting business with systems and processes according to business operations to ensure the company can manage performance and run its business according to targets in order to appropriately meet stakeholder needs and effectively achieve the company's economic goals.	<ul style="list-style-type: none"> These are fundamental issues that the company must address. Which may impact the company's image and stakeholders' confidence in investing, partnering in business, and using its services. 	<ul style="list-style-type: none"> Country Shareholders Business partner Employees
2	Risk management  	Mechanisms for risk management, crisis management, and operations under abnormal circumstances, including preparedness for handling situations, enable the business to navigate various situations effectively.	<ul style="list-style-type: none"> These are fundamental issues that the company must address. Which may impact the company's image and stakeholders' confidence in investing, partnering in business, and using its services. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
3	Developing an application for Service Excellence goals.   	Innovating for everyone, meeting the expectations of stakeholders, leveraging technology and digital systems to contribute to product and service development with added value, addressing present and future changes, enhancing operational efficiency through internal innovation, and ultimately increasing organizational competitiveness.	<ul style="list-style-type: none"> Delivering products and services with added value that meet the diverse needs of stakeholders. Convenience in facilitating employees' work processes. Opportunities for innovation and technology development for diverse stakeholders. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
4	Anti-corruption  	Operating with transparent systems and processes, and practicing good governance to ensure the company can oversee and manage its business effectively to appropriately meet stakeholders' needs and adhere to relevant regulations, laws, and standards across economic, social, and environmental dimensions.	<ul style="list-style-type: none"> These are fundamental issues that the company must address. Which may impact the company's image and stakeholders' confidence in investing, partnering in business, and using its services. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
5	Supply chain management   	Supply chain management through processes and procedures for selecting fair trading partners, monitoring and assessing the risks of trading partners, and establishing measures to mitigate potential risks in the supply chain. This enables trading partners to effectively deliver responsibility throughout the supply chain, both in normal and unforeseen situations, while also encouraging partners to operate sustainably in terms of economics, society, and the environment.	<ul style="list-style-type: none"> The role of leading efforts to drive sustainability within the supply chain, in collaboration with the public and private sectors. Promoting the development of business partners' capabilities in terms of quality, service, and sustainability. Ensuring that the operations of business partners do not negatively impact communities and society. Encouraging transparency in business partner management. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees





Analysis of Key Issues

Environmental




No.	Key Sustainability Issues	Definition	Positive / Negative Impact	Stakeholders
6	Resource management      	Establishing an environmental policy and organizing systematic, efficient, and standardized environmental operations also includes processes for preventing impacts and rehabilitating in the event of impacts, such as controlling the release of pollutants into the environment, including water and air pollution. Additionally, it involves carrying out the preservation of biodiversity, especially in transportation and service provision. It also encompasses efforts to reduce food loss and food waste from operations.	<ul style="list-style-type: none"> Reducing environmental impacts from business operations on both internal and external stakeholders. Opportunities to seek technologies for efficient environmental management, while also reducing resource loss. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
7	Energy management    	The Company takes responsibility for climate change arising from its operations throughout its business and supply chain, both directly and indirectly. This includes assessing risks and opportunities, as well as planning to effectively manage climate change in both physical and transformational aspects, which may impact the company. Additionally, the Company participates in and supports efforts to achieve climate change goals at both national and international levels .	<ul style="list-style-type: none"> Opportunities to seek technologies for efficient environmental management, while also reducing resource loss. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
8	Waste management      	The operation of business according to circular economy principles creates value for stakeholders by emphasizing the choice of materials to achieve maximum resource efficiency throughout the supply chain and leads to sustainable consumption without waste and pollution throughout the entire process of goods and services.	<ul style="list-style-type: none"> Collaborating with customers leads to effective waste management. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
9	Greenhouse gas management    	Responsibility for addressing climate change resulting from the company's operations throughout its business activities and supply chain, both directly and indirectly, including assessing risks and opportunities, as well as effectively planning for climate change adaptation in both physical and transitional aspects that may impact the company. Including, participating in initiatives to support the achievement of climate change goals at both the national and international levels.	<ul style="list-style-type: none"> Participating in promoting and strengthening collaboration on Net Zero initiatives and responding to national and international climate change goals. Developing collaborative approaches with partners to work towards Net Zero goals. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees

Analysis of Key Issues

Social

No.	Key Sustainability Issues	Definition	Positive / Negative Impact	Stakeholders
10	<p>Capability development</p> 	The development of human resources in line with business strategies and enhancing work efficiency through various employee development programs, such as internal and external training, as well as having a system to track and evaluate development progress. Additionally, it includes initiatives to retain employees and reduce turnover rates by fostering engagement, providing career advancement and stability, and offering appropriate benefits and compensation that promote the health and well-being of employees.	<ul style="list-style-type: none"> Improving employees' quality of life. Career advancement and job stability. Retaining talented personnel to drive organizational development. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
11	<p>Promoting professional development.</p> 	Supporting sustainable economic growth and promoting inclusive businesses through policies focused on development initiatives, job creation projects, vocational training programs, upskilling and reskilling initiatives, and knowledge enhancement projects.	<ul style="list-style-type: none"> Opportunities to promote the development of employees' potential in terms of quality of life and well-being. 	<ul style="list-style-type: none"> Society /Community Employees

Human Rights

No.	Key Sustainability Issues	Definition	Positive / Negative Impact	Stakeholders
12	<p>Promoting diversity and equality.</p> 	Strengthening diversity and equality by creating a work environment and organizational culture that fosters a sense of belonging, acceptance of diversity, mutual respect, and non-discrimination due to differences in age, gender, sexual orientation, religion, disability, education, and nationality.	<ul style="list-style-type: none"> Promoting equality in society through the company's operational processes. 	<ul style="list-style-type: none"> Business partner Society /Community Customers Employees
13	<p>Maintaining customer information.</p> 	Ensuring data security by establishing systems to prevent data security and/or cybersecurity incidents, as well as responding to and managing serious data security incidents (such as the theft of sensitive organizational data through cyber means) appropriately. Additionally, placing importance on data privacy and building confidence in the protection of personal data for both internal and external stakeholders.	<ul style="list-style-type: none"> The impact of information leakage on stakeholders. Stakeholders' confidence in the organization. Opportunities arise to improve data security systems. 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees
14	<p>Engagement with the local community.</p> 	Conducting business in tandem with creating value for communities and society through activities or projects that benefit the community and society, economically, socially, and environmentally. This aims to build community confidence in the organization. Additionally, it encompasses being a responsible citizen by conducting business in alignment with the sustainable development goals (SDGs) set forth by the United Nations.	<ul style="list-style-type: none"> Creating opportunities for communities and society. Mitigating risks in generating impacts on the environment, communities, and society. Opportunities to integrate social activities into every process of the organization (CSR in Process). 	<ul style="list-style-type: none"> Country Shareholders Business partner Society /Community Customers Employees

Value Chain Management

1. Opportunities for Investment.



1. Employees
2. Government Agencies / Regulatory Bodies
3. Business Partner
4. Partner
5. Society / Community

2. Investment Approval.



1. Employees

3. Financial Planning.



1. Financial Institution
2. Shareholders

4. Investment Management.



1. Employees
2. Associates / Subsidiaries
3. Partner
4. Government Agencies / Regulatory Bodies
5. Shareholders
6. Business Partner

5. Sustainable Returns for Investors.



1. Shareholders
2. Society / Community

Stakeholders

Value Chain Management

Jaymart emphasizes the importance of the value chain, which demonstrates the significant relationships of stakeholders in activities related to business operations from the beginning to the end, encompassing social and environmental impacts. This reflects the company's and its subsidiaries' commitment to creating value to meet the core expectations of stakeholders in all sectors, driving sustainable organizational development.

The Value Chain of a Company can be explained as follows :

1. The primary activities that are continuously linked together in the overall business operations of the company include:

1.1) Opportunities for investment.

- Seeking opportunities for investment or conducting business within existing operations, as well as new ventures both domestically and internationally that demonstrate growth potential.
- Considering investments that offer good returns through partnering with business allies to enhance capabilities across all aspects of business operations.

1.2) Investment approval.

- Market analysis includes examining factors such as demand and supply, market segmentation, customers, products, competitors, 4P (Product, Price, Place, Promotion), and 4C (Customer, Cost, Convenience, Communication).
- Analyzing project formats involves studying and analyzing data related to land, location, legal regulations, and statutes to determine the physical layout of the project. This includes building area, number of floors, structural characteristics, and materials used. The purpose of this analysis is to determine the most suitable and market-demanding physical format that meets the market's needs to the greatest extent possible.
- Financial analysis involves utilizing various investment tools such as WACC, NPV, IRR, PV, cash flow, and others to assess whether an investment is worthwhile, how much profit it generates, how much budget is required, and when the investment will break even.
- Analysis of investment budget involves determining how much to invest, how much equity to use, and how much to borrow.

1.3) Financial Planning.

- Considering and studying the possibilities of sourcing capital to be used in supporting investments for business operations.

1.4) Investment management.

- Execute investment plans and adjust them to align with the current situation.
- There are processes and procedures that can be verified.
- Managing risks comprehensively, both directly and indirectly, with a focus on effective risk management.
- Utilizing technology to ensure constant modernization for excellent service delivery.

1.5) Sustainable returns for investors.

- Managing business with low costs to create sustainable value and returns for shareholders.

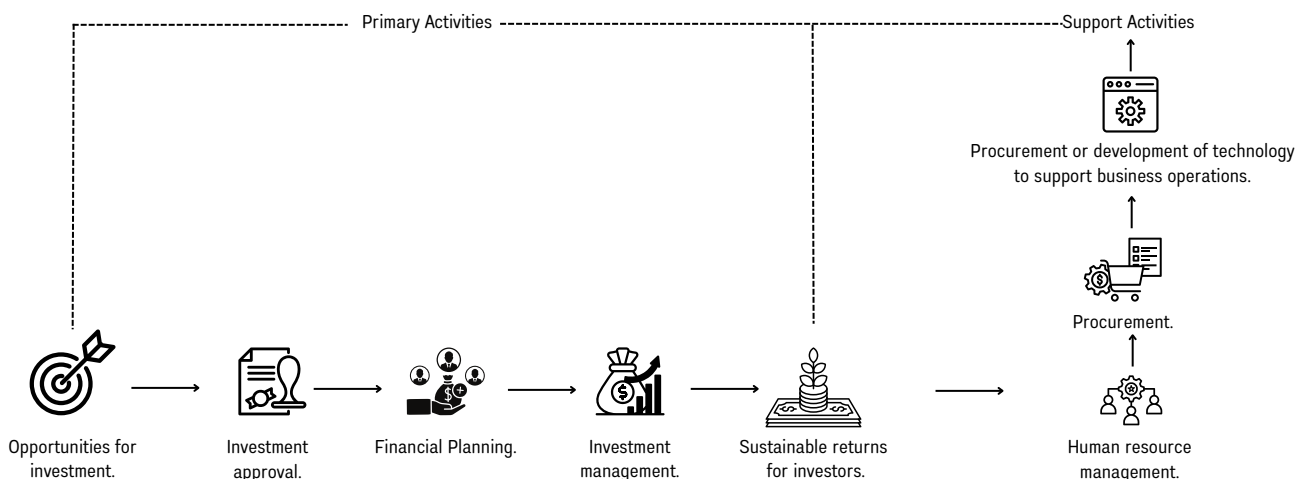
2. Support activities that are interrelated and continuous according to the overall business operations of the company include:

2.1) Human resource management.

2.2) Procurement.

2.3) Procurement or development of technology to support business operations.

2.4) Accounting and finance.





Environmental



Environmental Policy

Jaymart Group | Sustainability Report 2023



Jaymart has established a policy aimed at ensuring that the group's business can coexist with the surrounding community and the environment sustainably in the long term. This includes providing customers with high-quality services along with a commitment to environmental preservation. Through initiatives promoting energy conservation and biodiversity management, which the group recognizes as crucial, continuous environmental management has been developed to drive sustainable business practices. The focus is on implementing efficient environmental management systems and models to support employee awareness of environmental preservation, starting from individual actions to broader responsibilities.

In addition, the company is also committed to environmental conservation in the areas where it operates by adhering to relevant regulations based on the principles of good corporate governance practiced across various aspects of the company's operations.

Environmental Responsibility Policy :

<https://www.jaymart.co.th/storage/document/sustainability/jmart-environmental-policy-th.pdf>

1.Compliance with Environmental Regulations

- The company will adhere to applicable environmental laws and standards.

2.Investment

- The company prioritizes investment in environmental protection and considers environmental dimensions as part of the investment decision-making process.

3.Pollution prevention and resource use reduction

- The company will prevent pollution resulting from its activities and products that impact the environment.
- The company will manage its energy and utility consumption (electricity, water) to achieve reduced usage and efficient use of limited resources.

4.Communication and Environmental Awareness

- The company promotes employee awareness of environmental responsibility.
- The company communicates its policies and practices according to policy to all relevant parties within and outside the organization.



SCAN HERE

Environmental
Responsibility Policy

The number of cases or incidents involving violations of laws or environmental impacts.

0

Energy Management



Energy use in operations is a significant factor impacting climate change. Jaymart is committed to conducting business with quality while also conserving the environment through energy conservation practices. The company develops plans and strategies for environmental and energy conservation efforts, setting specific goals and implementing various activities and projects to underscore the importance of energy conservation within the group.

The energy used in the company's business activities includes electricity for computer systems, air conditioning, and lighting within buildings, as well as fuel for transporting goods or travel. Energy usage in these activities contributes to greenhouse gas emissions that exacerbate the global warming crisis. Moreover, energy shortages can adversely affect the company's operations. For instance, a lack of electricity would disrupt computer systems and office equipment that require power, causing business operations to halt. Similarly, a shortage of fuel would hinder the distribution of products.

The company is committed to managing and using energy efficiently to mitigate potential impacts of the energy crisis. This includes reducing reliance on used-up energy sources and decreasing the use of energy purchased from external providers. The company is also participating in achieving the goals of the United Nations Framework Convention on Climate Change (UNFCCC) related to global climate crisis management. To this end, various projects have been initiated, such as increasing the rate of renewable energy use (solar energy) to replace fossil fuel consumption. Energy conservation projects aim for maximum benefit by controlling energy use for optimal efficiency. Additionally, the company aims to reduce the use of equipment or tools that create pollution or consume excessive energy to minimize the environmental impacts associated with the company's energy use.

Goals

Short-term : By 2025, maintain a 10% reduction in fossil energy use compared to the 2022 baseline.

Long-term : By 2030, maintain a 10% reduction in fossil energy use compared to the 2022 baseline.



Energy Use Management

The company has a policy focused on efficient energy use to reduce environmental impact and climate change. This policy includes increasing the use of electricity from renewable energy sources and improving energy efficiency. In 2023, the company's energy use at the headquarters building covered two types of energy sources: non-renewable energy and renewable energy sources. The details are as follows:

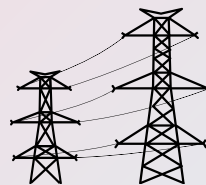
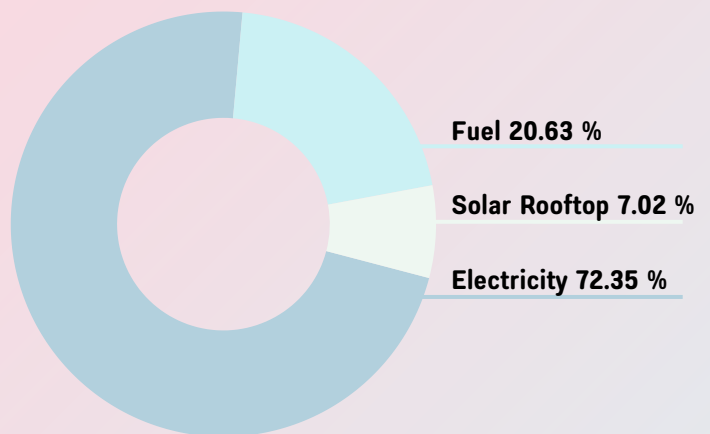
From non-renewable energy sources

- In 2023, the electricity consumption from direct production sources amounted to 2,163.22 megawatt-hours from the Metropolitan Electricity Authority, accounting for 72.35% of the total energy used. This electricity was utilized for the operation of air conditioning systems, lighting, and other regular activities within the company.
- Energy from fuel oil amounted to 616.84 megawatt-hours, accounting for 20.63% of the total energy used. This fuel oil was used for engine combustion to carry out regular activities, such as the use of company vehicles.

From renewable natural energy sources

- The company is committed to utilizing renewable energy for electricity production, starting with the installation of Solar Rooftop panels on the roof of the headquarters building. This installation was carried out by JGS Synergy Power Co., Ltd., a subsidiary of Jaymart that operates in the renewable energy sector, providing comprehensive services. In 2023, the electricity produced from renewable natural energy sources, specifically the Solar Rooftop, amounted to 210.00 megawatt-hours, accounting for 7.02 percent of the total energy used.

The proportion of total energy usage in 2023 (Percentage)



Electricity from the Metropolitan Electricity Authority

2,163.22
megawatt-hours



Solar Rooftop
210.00
megawatt-hours



Fuel
616.84
megawatt-hours

2023 Key Operation Highlights

Installing Solar Rooftop to reduce electricity costs and greenhouse gas emissions.

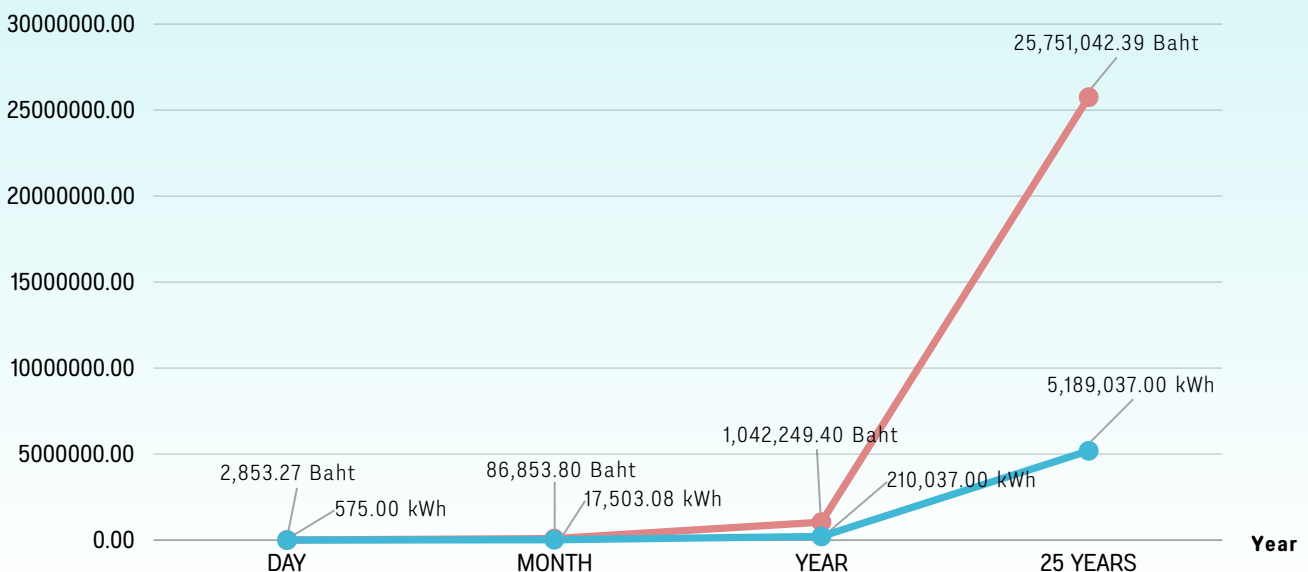
In 2023, Jaymart remained committed to reducing reliance on externally purchased energy and lowering greenhouse gas emissions. The company installed On-Grid Solar Rooftop at the Jaymart headquarters to increase the use of renewable energy in the group's operations, covering the rooftop areas of Buildings A and B with a total capacity of 171.13 kilowatts. The installation was completed in January 2023, carried out by JGS Synergy Power Co., Ltd., a subsidiary within the group.

In 2023, the company purchased electricity from external sources for use at the Jaymart headquarters, totaling 2,241.7 MWh at a cost of 9,871,887 Baht. In 2023, despite an increase in electricity expenses by 862,497 Baht, the purchased electricity decreased to 2,163.2 MWh, or a reduction of 78.4 MWh, equivalent to a 3.5% decrease compared to the previous year. This reduction was attributed to the generation of electricity from solar energy through Solar Rooftop in 2023, which produced a total of 210 MWh, accounting for 8.9% of the electricity usage in 2023. This resulted in savings of approximately 1,042,249.4 Baht and contributed to a reduction in greenhouse gas emissions by 104,997.49 tCO₂eq, equivalent to planting approximately 13,124.68 trees (estimated figures for annual electricity generation and greenhouse gas offsetting).



The graph illustrating savings from using Solar Rooftop.

Unit: Baht



Energy Saving within Office Buildings

There has been a project to save energy within the building, with employees actively supporting energy-saving efforts. Jaymart Newsletter was initiated with the objective of stimulating knowledge and understanding among employees regarding changes in energy usage behaviors, aiming to collectively save energy. This includes organizing efficient systems for air conditioning and lighting, such as optimizing the usage of electrical appliances, light bulbs, and air conditioners. These efforts have resulted in positive behavioral changes leading to reduced energy consumption.

Replace the Air Conditioning Units within the Main Office

Furthermore, in 2023, there was a replacement of air conditioning units within the main office building due to the deteriorating condition of the units over time, resulting in significant expenses for maintenance and high electricity consumption. Consequently, a total of 187 air conditioning units were replaced, with the installation of precise temperature control coils in the indoor units. This enabled accurate temperature control and up to 40% energy savings compared to other air conditioning systems, leading to improved energy efficiency. The total investment in this air conditioning replacement project in 2023 amounted to 21,581,629 Baht.

Energy Consumption of Jaymart Headquarters (Data as of December 31, 2023)

Total Energy Consumption	Units	2023	2022	2021
Fuel usage	Megawatt-hours	616.84	527.05	345.18
	Terajoules	2.22	1.90	1.24
Electricity purchased from external sources	Megawatt-hours	2,163.22	2,241.70	2,077.84
	Terajoules	7.79	8.07	7.48
Electricity generated internally by Solar Rooftop	Megawatt-hours	210.00	2.76	-
	Terajoules	0.76	0.01	-
Total energy usage	Megawatt-hours	2,990.06	2,771.51	2,423.02
	Terajoules	10.76	9.98	8.72

November 2023
Category: Sustainability (Environmental)

JAYMART
Newsletter (No.8)

How to save Electricity

การประหยัดพลังงานถือเป็นวิธีแก้ปัญหาที่ก่อให้เกิดผลดีต่อทุกฝ่าย โดยเฉพาะพนักงานผู้ใช้ไฟฟ้าที่จะได้ประโยชน์สูงสุดในการช่วยลดรายจ่ายของสำนักงาน ขณะเดียวกันก็ส่งผลพลอยดีที่ช่วยลดผลกระทบต่อสิ่งแวดล้อม เนื่องจากการผลิตไฟฟ้ามักใช้พลังงานจากแหล่งที่มีการปล่อยก๊าซเรือนกระจก ซึ่งเมื่อลดการปล่อยก๊าซเรือนกระจกและสิ่งแวดล้อมทั่วไป ส่งผลให้การประหยัดไฟฟ้าสามารถทำได้ทั้งการประหยัดภายในที่ยั่งยืนและไม่ทำลายทรัพยากรธรรมชาติ นอกจากนี้ยังช่วยลดการส่งผลกระทบต่อสุขภาพการเปลี่ยนแปลงสภาพภูมิอากาศอีกด้วย

แนวทางการประหยัดไฟฟ้า ในพื้นที่สำนักงาน



หลอดไฟ

- ปิดไฟช่วยพักกลางวันและเมื่อไม่ใช้งาน
- บำรุงรักษาอุปกรณ์อย่างสม่ำเสมอตรวจสอบการทำงานและคว่ำวงจร
- การใช้หลอดธรรมชาติช่วยในการลดการใช้พลังงานจากแสงไฟในสำนักงาน



เครื่องปรับอากาศ

- ตั้งอุณหภูมิไว้ที่ 25 องศาเซลเซียส
- ปิดประตูห้องกระจกที่ปิดเครื่องปรับอากาศ
- เปลี่ยนเป็นเครื่องปรับอากาศ เบอร์ 5
- ล้างและบำรุงเครื่องปรับอากาศประจำปี



คอมพิวเตอร์และเครื่องพิมพ์

- ตั้งปิดหน้าจออัตโนมัติหากไม่มีการใช้งานเกิน 10 นาที
- ปิดหน้าจอเวลาพักกลางวัน
- ลดความสว่างหน้าจอ
- ใช้เครื่องพิมพ์ร่วมกันและอยู่ใกล้ลิ้นชักเก็บ
- ปิดเครื่องทุกครั้งเมื่อเลิกใช้งาน



เครื่องถ่ายเอกสาร

- กดปุ่มพักเมื่อใช้งานเสร็จ
- หากมีระบบพักเครื่องอัตโนมัติ ควรตั้งเวลาพัก 30 นาที หากไม่มีการใช้งานเกิน
- ถ่ายเอกสารเฉพาะที่จำเป็นต่อการปฏิบัติงาน
- ปิดเครื่องและถอดปลั๊กหลังจากเลิกการใช้งาน

แหล่งข้อมูลจาก : สำนักสิ่งแวดล้อม กรุงเทพมหานคร



Biodiversity and Forest Conservation

Jaymart Group | Sustainability Report 2023

In the face of severe weather events affecting biodiversity worldwide, Jaymart is aware of the significant impacts on its business activities and operations throughout the value chain. Activities such as transportation and sourcing natural resources from the environment may have adverse environmental and biodiversity implications. Therefore, Jaymart has established a biodiversity policy approved by the company's board of directors, which is committed to reducing the negative impacts of business operations on biodiversity. This includes assessing and controlling environmental risks arising from company operations through the implementation of a Biodiversity Mitigation Hierarchy, consisting of avoidance, reduction, restoration, and offset measures. This ensures that the company's business activities maintain a positive environmental balance, adhering to principles such as No Net Loss (NNL) and No Net Deforestation, ultimately preventing biodiversity loss.

For current operations, Jaymart is committed to biodiversity management in areas where the company conducts business to comply with relevant laws and regulations. Additionally, efforts are made to avoid negative impacts resulting from company operations. Furthermore, policies are in place to avoid conducting business or developing projects in conservation areas or areas that may adversely affect environmental diversity. Such areas include UNESCO World Heritage sites, areas protected under IUCN categories I-IV, and areas protected by local laws. The company also has mechanisms for receiving and addressing complaints, prioritizing community feedback, and respecting the rights of individuals related to biodiversity conservation. Moreover, it directly addresses the impacts of organizational activities on biodiversity.

Biodiversity Policy :

<https://www.jaymart.co.th/storage/document/company-policy/biodiversity-policy-th.pdf>



SCAN HERE

Biodiversity Policy



Water Management

Water resources are critically important for human life and the development of a country's economy, as they are essential for agriculture, industry, recreation, and other human activities. Currently, the intensification of climate change has significantly affected the quantity and quality of water resources due to various factors. These include natural physical shortages resulting in irregular rainfall patterns, leading to problems such as droughts and floods, as well as inefficient water management and inadequate infrastructure for water allocation. Therefore, water resource management poses a challenge for public service providers to ensure sufficient water supply for business operations without infringing upon the rights of individuals, legal entities, or other stakeholders in terms of water resource allocation. Consequently, Jaymart places importance on enhancing efficiency in water management, including treating wastewater before discharge to external areas, to foster sustainable economic growth while minimizing impacts on communities, society, and the environment.

As a leading retail company in the mobile phone and technology products industry, Jaymart recognizes the importance and necessity of water resources for daily life, both in consumption and production, despite not directly using water in its business operations. In order to contribute to sustainable water management and mitigate negative impacts from water resource crises, the company is committed to promoting efficient water use among its employees to minimize unnecessary water consumption and waste. Regular inspection and maintenance of water usage equipment are conducted to ensure operational readiness and reduce water loss from faulty equipment. Additionally, the installation of settling tanks and aeration ponds for water treatment before discharge into external areas is implemented to ensure that wastewater from the company's operations does not negatively impact nearby communities or the environment.

Goals

Short-term : By 2025, increase the efficiency of freshwater usage by reducing water consumption by 10% compared to the 2022 baseline.

Long-term : By 2030, maintain a continuous 10% reduction in water usage compared to the 2022 baseline, and ensure there are no complaints from nearby communities regarding wastewater discharge.



2023 Key Operation Highlights

Water Use and Water Management

Currently, the water used in the company is sourced from purchased supplies, with a thorough examination of the water sources. The quality of the water is carefully assessed to ensure it meets the standards required for the water quality improvement system. Additionally, efforts are made to raise awareness among employees about the importance of water resources and the maximization of water benefits through promotion campaigns and signage encouraging water conservation, especially in areas such as restrooms, handwashing sinks, and containers. Regular inspections of water usage equipment are conducted to ensure they are in good working condition, without leaks or damage that could contribute to unnecessary water loss.

Wastewater Management

The company, mindful of both the positive and negative impacts of its internal operations, has installed an Aeration Pond system. This system utilizes air injection into water to support the circulation process and the dissolution of organic substances, resulting in improved wastewater quality. This process ensures that the discharged wastewater meets the standards set by regulations before being released into the environment. It provides assurance that the wastewater quality meets the specified standards and is of sufficient quality to avoid adverse impacts on surrounding communities and natural water sources resulting from the company's activities.



Water Consumption of Jaymart Headquarters (Data as of December 31, 2023)

Total water usage	Units	2023	2022	2021
Total water consumption	Cubic meters	29,410	27,215	21,369

*Based on the water usage data in 2023, which increased compared to the previous years 2021-2022, the company has accelerated its efforts to plan and implement strategies for employees to use water more efficiently. This includes reducing water consumption compared to the baseline year 2022. Measures have been introduced to advocate for water conservation, provide guidelines for proper water usage, intensify water-saving practices, and raise awareness among employees about the importance of water resources. Additionally, equipment adjustments have been made to facilitate more efficient and economical water usage. The company anticipates that in 2024, there will be a continuous reduction in water usage, aligning with the set targets.

Paper Management

The Phenomenon of global warming is caused by the release of gases that impact the atmosphere, known as greenhouse gas emissions. These emissions exceed the Earth's ability to absorb them, primarily due to human activities in various sectors, including industry and daily life. While these gases are largely absorbed by forest resources, forests are currently being depleted due to various reasons such as land use demands, agriculture, and industrialization. Paper production, which heavily relies on trees as a primary raw material, contributes significantly to this issue. According to data from the Thai Education Foundation, the average Thai person consumes approximately 3.9 million trees worth of paper annually, or about 60 kg per person per year. To meet this paper demand, approximately 66.3 million trees are cut down annually. Additionally, the paper production process emits greenhouse gases from the use of 4,100 kWh of electricity and up to 31,500 liters of water per ton.

In the company's operations, from procurement and recruitment to document preparation for presentations, contracts, accounting, legal matters, and public relations, to issuing invoices to customers, paper is used extensively. This overall contributes to the reduction of necessary trees for absorbing greenhouse gases. Additionally, there is a role in increasing electricity consumption and potable water usage in paper production, further contributing to greenhouse gas emissions.

In order to contribute to achieving the goals set forth in the United Nations Framework Convention on Climate Change (UNFCCC) regarding global climate crisis management, the company recognizes the importance of resources used in paper production that contribute to global warming. Therefore, it is committed to managing paper usage within the organization effectively, aiming to minimize paper consumption in company operations. It actively develops various systems to support business activities aimed at reducing paper usage. In addition to helping conserve natural resources, these systems also respond to current business trends.

Goals

Short term : Within the year 2025, reduce paper usage by 10% compared to the baseline year 2022.

Long term : By the year 2030, reduce paper usage by 25% compared to the baseline year 2022.



Paper Usage Data for Jaymart Headquarters (as of December 31, 2023)

Paper Usage	Unit	2023	2022	2021
Paper Usage	Kilogram	23,225.40	31,490.80	22,814.00
Value of paper procurement	Baht	387,819.40	570,984.10	390,336

*From the paper usage data in 2023, it was found that there was a decrease compared to the baseline of 2022 by 26.28%, resulting in cost savings of 183,164.70 baht. This reduction came from paper reduction campaigns, the use of various software programs instead of paper, and training sessions where QR codes were scanned to access information instead of distributing paper. This allowed for the reduction of unnecessary paper usage.



2023 Key Operation Highlights

Jaymart Newsletter

In 2023, Jaymart Company began producing the Jaymart Newsletter, an electronic news channel for disseminating important environmental information on a monthly basis. This includes issues related to the environment, the importance of conserving natural resources, or the impacts of organizational activities on the environment. The aim is to enhance responsibility in resource usage and cultivate environmentally friendly behavior among employees within the organization, empowering them to play a role in environmental conservation and protection through the dissemination of environmental information, which serves as a crucial mechanism for raising awareness.

You can access the Jaymart Newsletter.

: <https://www.jaymart.co.th/en/document/esg-newsletters>



Line@ Jaymart People

As a channel for communication and information dissemination among employees in the Jaymart group, it serves as another rapid means of communication through images, sounds, and videos. Additionally, it helps reduce paper-based communication through the use of digital signage.



Jaymart participates in the Easy E-Receipt tax reduction scheme.

The e-Tax Invoice and e-Receipt system involve creating tax invoice data, including debit notes, credit notes, and receipts, in electronic formats such as Microsoft Word, Microsoft Excel, PDF, or PDF/A-3 with a digital signature. These electronic documents are then delivered to the buyer or service recipient. For data submission to the Revenue Department, the information must be prepared in XML file format according to the standard. This applies to purchases or services rendered up to the actual payment amount, but not exceeding 50,000 Baht, for individuals liable for personal income tax.



Innovation Development within the Organization

J Point / J Wallet

J POINT, The loyalty program platform within Jaymart Group manages customer relationships, enhancing understanding and familiarity with customers in various dimensions. Through the J POINT digital points accumulation system, operated via LINE Official Account on the LINE application, customers earn points for every purchase of goods or services. These points can be redeemed for discounts and exclusive deals from all companies within the Jaymart Group, including those in the retail and financial sectors, as well as various business partners.

You can easily become a member by registering through LINE Official @Jpoint and start accumulating points from every purchase at Jaymart stores and partner merchants. You can then redeem these points for various exclusive privileges, catering to every aspect of your lifestyle, including dining, travel, entertainment, learning, health/beauty, tech gadgets, and convenience. These curated benefits are tailored for special customers who are J POINT members. You can follow for more details.

- LINE Official: @Jpoint or click >> <https://bit.ly/ApplyJpoint>
- Facebook: J pointTH
- Instagram: Jpoint_th
- Tiktok : J POINT

J Wallet Application Or an electronic wallet comes with convenience in spending. It can be used to replace cash, pay for various services at Jaymart stores, and other stores with Visa symbols or linked cards with online marketplaces worldwide. It comes with electronic Know Your Customer (e-KYC) technology and Visa Secure for maximum data security. Features include the issuance of J Wallet Visa Card (Physical Card) for comprehensive payment capabilities at convenience stores and leading retailers nationwide, along with numerous exclusive privileges. Users can accumulate J POINTs with every 25 Baht spent, and enjoy various promotions by simply connecting J POINT within the J Wallet Application.

Currently, in the year 2023, there are a total of 7,081 J Wallet members and 417,698 J Point members, consisting of both internal and external personnel of the company.



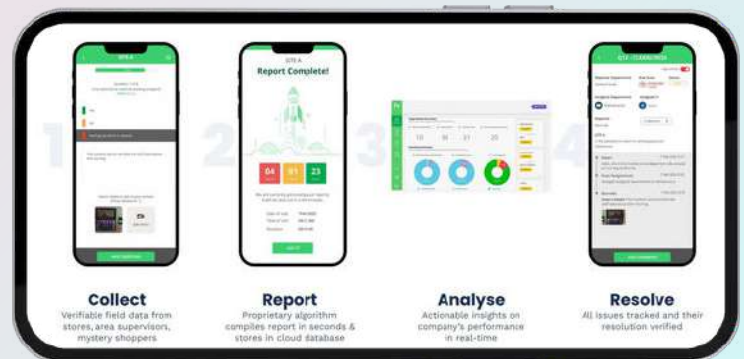
Nimbly Technology

In 2023, Jaymart Mobile, a subsidiary company, introduced innovative technology to streamline and improve internal operations. One such technology is Nimbly Technology, a leading developer of platform systems tailored to address operational management needs and support the workflow of branch staff. This technology facilitates adherence to Standard Operating Procedures (SOPs) and operation checklists, thereby enhancing efficiency and reducing errors. By automating work processes through pre-programmed executions, it enables better control, instruction, and receipt of various work orders. Implemented across multiple departments, including frontline staff, managers, back-office personnel, and executives, the technology allows for real-time tracking of issues and data, enabling prompt problem identification and resolution. Furthermore, issues are automatically assigned for resolution, and if necessary, escalated to higher management levels.



4 STEPS

UTILIZING TECHNOLOGY TO EXCELLENCE IN SERVICE MANAGEMENT



Consistent customer experiences across all locations

- To ensure consistent customer experiences:
1. Enhance managerial capabilities to ensure frontlines operate effectively and consistently.
 2. Assist in checking product placement at display points and ensure store layouts adhere to Jaymart Store standards.
 3. Confirm daily history checks and store daily inspections.



Increase Income

To increase sales and revenue for Jaymart Stores:

1. Achieve full implementation of promotions across all stores.
2. Drive sales of related products or services based on customer-assessed data.



For efficiency, cost-saving, and environmental conservation

- To reduce operating costs at Jaymart Mobility:
1. Revamp store operations by integrating technology to streamline employee tasks, reducing labor time.
 2. Increase speed in updating store fronts between branches and headquarters.
 3. Significantly decrease unnecessary paper usage.
 4. Save time and travel expenses by conducting branch inspections efficiently.



Enhance and cultivate skills among employees within the store

Enhance employee capabilities within Jaymart Mobility branches:

1. Assist employees in performing tasks seamlessly, such as referencing with photographs, troubleshooting according to Standard Operating Procedures (SOPs), and tracking issue resolutions through automatic notifications.
2. Automatically notify responsible personnel of internal branch issues when they occur.

Jaymart Group Learning Center

The company places great importance on continuously developing knowledge among its employees throughout the network and consistently conducts training for various levels of personnel, including company directors, senior executives, and general employees. This includes job competency training as well as developing various functional skills to enhance and cultivate the potential of personnel across the organization. This year, we have established a centralized online learning center within the Jaymart group to facilitate the organization of the learning and teaching system, as well as to personalize learning paths for employees at all levels. This aims to align with the career development paths within the organization for each employee, as well as to enhance their knowledge through learning via technological or online mediums.



AGM Voting Application

Since the royal decree on electronic meetings was issued in 2020, effective from May 26, 2020, Jaymart has been conducting annual ordinary shareholders' meetings electronically through e-meetings and voting via the AGM Voting Application from 2020 to 2022. This was due to the COVID-19 pandemic situation. In 2023, as the pandemic situation eased, the company held both electronic and physical annual ordinary shareholders' meetings concurrently, a method known as hybrid meetings. This approach aligns well with the New Normal era or the new way of life.

Providing online shareholder meetings where personal data can be easily tampered with or falsified, and there may be financial crimes such as money laundering, requires internationally recognized standards. Therefore, the Electronic Transactions Development Agency (ETDA), under the Digital Economy and Society Ministry, has established necessary standards for electronic transactions, specifically for identity verification and authentication (Identity Provider: IdP), to manage the confirmation and authentication of user identities, ensuring uniform standards and practices.

J Ventures, a subsidiary company, is the developer of the AGM Voting application, which prioritizes trustworthiness and security, especially for identity verification, which must be highly reliable. Identity verification is of paramount importance, using the Identity Assurance Level (IAL), which is a high-level assurance level for verifying the identity of service applicants who wish to conduct online transactions with digital identities (Digital ID). This ensures confidence that the identity claimed by the service applicant is indeed their true identity. Similarly, it utilizes a high-level Authentication Assurance Level (AAL) for service users, ensuring that users who have been authenticated are the rightful owners or possessors of the various authenticators used. Utilizing appropriate IAL and AAL helps reduce the likelihood of identity verification errors.

Benefits of Online Voting

The most secure voting system. Benefits of online voting.

Transparent

Can verify the identity of eligible voters, which can be checked at any time.

Safe

Each vote will be securely stored, and once the voting period is closed, the voting results cannot be changed.

Performance

Every vote will be processed through smart signals.



Effectiveness

can vote from anywhere and also receive instant notification of the voting results from the Smart Contract.

Paper less

No documents and reduce unnecessary paper usage.

Hand - on support

The team is ready to assist both organizers and voters both offline and online.

Sustainable Waste Management

The rapid population growth, the development of various goods and services, and changes in consumer behavior have all contributed to a significant increase in waste generation, making waste management one of the key challenges faced globally. A report on global waste statistics compiled by the Verisk Maplecroft Environment Dataset in 2019 revealed concerning global waste conditions, as approximately 2.1 billion tons of solid waste are generated annually worldwide, but only 16%, or about 323 million tons, is recycled.

In Thailand, statistics from the Pollution Control Department in 2021 show that Thailand generated 24.98 million tons of solid waste, of which only 7.89 million tons, or about 31.5%, were recycled. This situation leads to pollution in the air, water, and land, affecting the food sources of both terrestrial and aquatic animals. Additionally, waste management processes such as waste transportation, landfilling, and incineration release greenhouse gases that contribute to global warming.

In conducting its business, the company is involved in the generation of waste from production and consumption, such as waste from employees' daily use and consumption, waste from deteriorated office equipment, and used paper, among others.

As both a contributor to and recipient of the impact, the company makes continuous efforts to reduce waste generation by conserving and using resources efficiently. Additionally, the company oversees the implementation of appropriate waste management practices across all business units.



The company recognizes the importance of waste management for its businesses as well as the surrounding communities to prevent potential negative impacts from business activities. By integrating environmental, social, and corporate governance (ESG) considerations, the company aims to avoid violating the rights of all stakeholder groups and to prevent waste management issues arising from its business processes. This approach is intended to minimize impacts on nature, the environment, and global warming.

The company is committed to sustainable waste management through the initiation of various projects, such as joining the Care the Whale network with the Stock Exchange of Thailand for continuous corporate waste management. Efforts also include promoting waste reduction at the source, sorting waste before disposal, and properly managing waste according to its type. The company strives to maximize the reuse of waste through recycling and upcycling.

The company acknowledges that improper waste management can harm the environment. Therefore, it supports and encourages all management and employees to participate in waste management initiatives to minimize impacts. For 2023, the company has set both short-term and long-term waste management goals to improve waste management efficiency as follows:

Goals

Short-term : By 2024, reduce the proportion of waste sent to landfills or incineration by recycling at least 10% of waste.

Long-term : By 2030, reduce the proportion of waste sent to landfills or incineration by recycling at least 20% of waste.



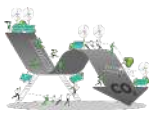
Sustainable Waste Management Operations Summary

E-WASTE POINT EXCHANGE.



1

In 2023, JMART collaborated with Advanced Info Service Public Company Limited (AIS), A Thai telecommunications company, to launch the "Thai People Without E-Waste" campaign. Together, they elevated sustainable business goals aligned with ESG principles. The company organized activities for employees to participate in waste sorting and learn proper electronic waste disposal methods. Under the E-Waste Point Exchange and Party Ghost E-Waste projects, they promoted participation in reducing greenhouse gas emissions.



Helps reduce greenhouse gas emissions.

265.21 kgCO₂ eq

OR



Large trees aged 10 years.

29 Trees

2

DONATE PET BOTTLES TO CIRPLAS.

JMART, recognizing the importance of environmental conservation, has partnered with CirPlas, an organization specializing in plastic waste management, with the goal of reducing plastic waste that may end up in landfills and harm the environment. Their objective is to transition from disposal to a circular system, where waste is collected, sorted, recycled, and standardized into new products, thus adding value to the waste. They embrace the principles of the Circular Economy to create sustainable environmental practices and preserve resources.



WASTE MANAGEMENT WITHIN OFFICE BUILDINGS.

3

Participation in the environmental network campaign for waste sorting organized by the Stock Exchange of Thailand under the "Care The Whale" project has led to clearer waste management, allowing recyclable materials from sorting to be utilized more effectively.



PARTICIPATING AS A PARTNER IN THE GLASS BOTTLE RECYCLING PROJECT.

4

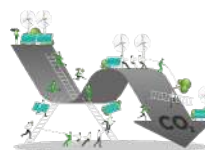
JMART collaborates with the Glass Bottle Recycling Project to create a sustainable community under the support of Osotspa Company Limited (Public Company Limited), aiming to declare cooperation in leading towards sustainability. Starting with glass bottle waste sorting for recycling and expanding the production of glass cullet into new glass bottles for reuse as new packaging materials. This project is inspired by the success of the Care the Whale project, which encourages organizations to participate in waste separation and material recycling.



SUMMARY OF WASTE SORTING OPERATIONS.

From January 1st to December 31st, 2023, JMART employees collectively sorted a total of 71,568.30 kilograms of waste. The waste was categorized as follows.

1. General waste
2. A4 paper
3. Plastic bottles
4. Plastic food containers
5. Aluminum cans
6. Plastic tubes



Helps reduce greenhouse gas emissions.

17,799.71 kgCO₂ eq

OR



Large trees aged 10 years.

1,978 Trees

2023 Key Operation Highlights

HUB of E-Waste with Jaymart.

In 2023, Jaymart collaborated with Advanced Info Service Public Company Limited (AIS) to launch the 'HUB of e-waste' campaign. This initiative aims to drive sustainable business practices in line with the ESG concept, elevating business operations towards sustainability and addressing environmental issues comprehensively. The goal is to contribute to achieving the UN Sustainable Development Goals (UNSDGs) by managing product waste in environmentally friendly ways.

The goal of this event is to collaboratively establish a sustainable business model in all dimensions, particularly in environmental management. This involves jointly managing hazardous electronic waste (E-Waste) through the company's business processes to introduce new technology innovations and digital services. These initiatives aim to improve the quality of life for Thai people by utilizing creative and secure technologies while driving digital-driven economic growth. Leveraging the strengths of each party involved, the aim is to create various benefits for the Thai people and the country. One of Jaymart strengths is its extensive network of over 350 branches nationwide, which will facilitate the expansion of E-Waste drop-off points in the future. Currently, Jaymart has pioneered 10 E-Waste drop-off branches.

- Jaymart Headquarters.
- JAY Central-RAMINTRA FL.3
- JAY Central-HUAMARK FL.G
- JAY IOT Central-LADPRAO FL.3
- JAY Central-EASTVILLE FL.2
- JAY Central-Rama 9 FL.B
- JAY Central-Rama III FL.3
- JAY IOT Central-Pinklao FL.3
- JAY IOT Central-Rama 2 FL.2
- JAY IOT Central-Bangna 3 FL.5

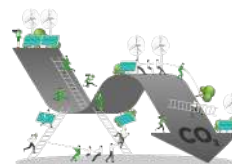
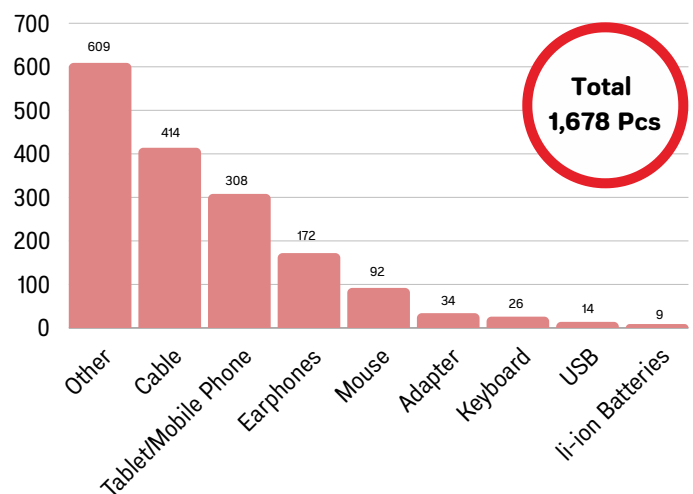


And in the year 2024, there are plans to expand the E-Waste Drop-Off points in front of Jaymart Mobile branches by another 30 branches. Additionally, there are targets set to establish E-Waste Drop-Off points at BTS stations as well.

By bringing electronic waste to deliver at Jaymart Mobile stores, customers not only dispose of the waste properly and have it destroyed correctly but also receive J Points. These points can be used as cash substitutes and exchanged for various privileges at participating companies. Additionally, customers can participate in making merit for the Thai Red Cross Eye Bank by donating J Points. For each electronic waste item, they receive 200 J Points, equivalent to a value of 20 baht.

Summary of HUB of e-waste with Jaymart.

In 2023, the amount of e-waste collected through the Thai Without E-Waste project with Jaymart was found to be 1,678 pieces from customers who dropped off their e-waste at Jaymart Mobile branches. This is equivalent to reducing greenhouse gas emissions by 216.85 kilograms of carbon, or planting 24 non-mature trees for 10 years.



Helps reduce greenhouse gas emissions.

216.85 kgCO₂eq

OR



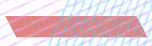
Large trees aged 10 years.

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E-Waste Point Exchange.

With the Power of Synergy, the company collaborated with J Elite Co., Ltd., a subsidiary engaged in information technology and computer services, to organize the 'E-Waste for Points' campaign. This aimed to provide additional channels to raise awareness and encourage employees to participate in proper e-waste disposal, ensuring sustainable environmental care through eco-friendly practices. The initiative aimed to build an ecosystem for e-waste management, starting from raising awareness about the issue, fostering participation, to implementing collection and recycling processes such as Zero e-waste to landfill, aligning with international standards for e-waste management.

Jaymart, in collaboration with J Elite, the administrator of the J Wallet and J Point system, organized the 'E-Waste for Points' campaign within the organization. Every week, there were designated collection points for electronic waste, plastic waste, and aluminum waste. Employees interested in participating in the activity could bring various types of waste as specified, such as plastic bottles, tubes, cans, as well as electronic waste like mobile phones, tablets, power banks, and more, to exchange for J Points at the designated service points. Employees would receive J Points through the J Wallet system. This E-Waste for Points campaign aimed to collect waste within the organization, with plans to expand to managing waste outside the organization in the future.

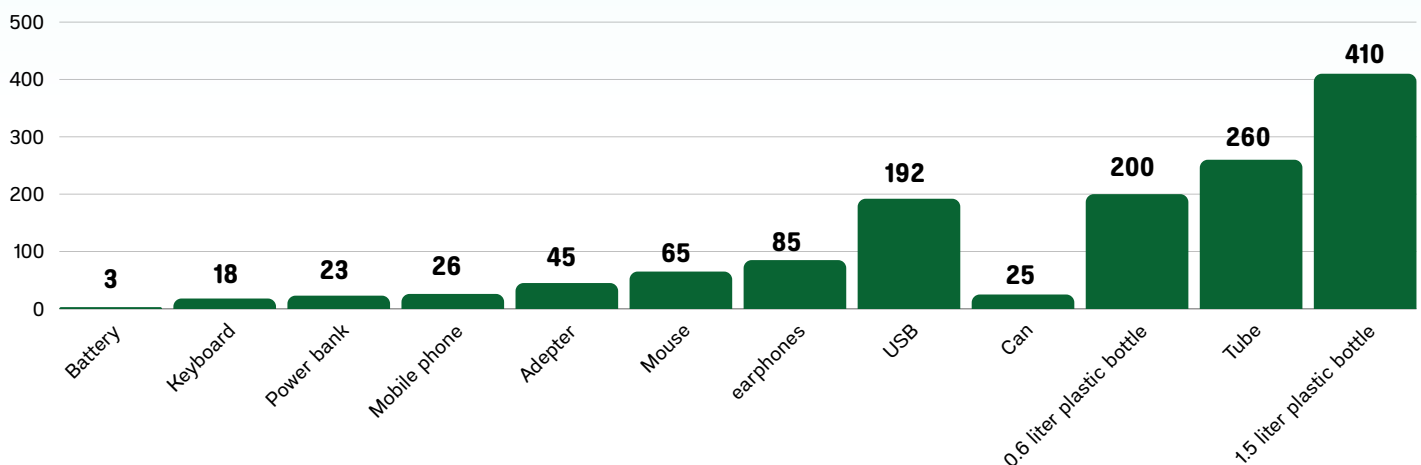


E-Waste Ghost Party

Another activity to support the management of electronic waste, which is waste associated with products distributed and conducted business by the company. The company recognizes the importance of contributing to the management of this type of waste and has initiated the collection of electronic waste (E-Waste) to be properly managed. It started by launching the waste collection activity with a Halloween-themed 'E-Waste Party,' which is a continuation of the E-Waste for Points campaign.



Graph summarizes the results of the activities in 2023.



From the E-Waste Exchange Point activity and the E-Waste Ghost Party event in 2023, it was found that employees in the organization exchanged 457 pieces of electronic waste for J Points and 895 pieces of plastic waste, totaling 1,352 pieces. This equates to 67,200 J Points, which is equivalent to 8,032.5 Baht. Jaymart supported the expenses to promote the activities for employees within the group. In 2024, there is a goal to organize the E-Waste Exchange Point activity and the E-Waste Ghost Party event, with an estimated expense to support the E-Waste Exchange Point activity totaling 360,000 Baht.

Summary of the activities in 2023 helped reduce greenhouse gas emissions as follows:

Helps reduce greenhouse gas emissions.

Large trees aged 10 years.



48.36 kgCO₂eq

=



5 Trees

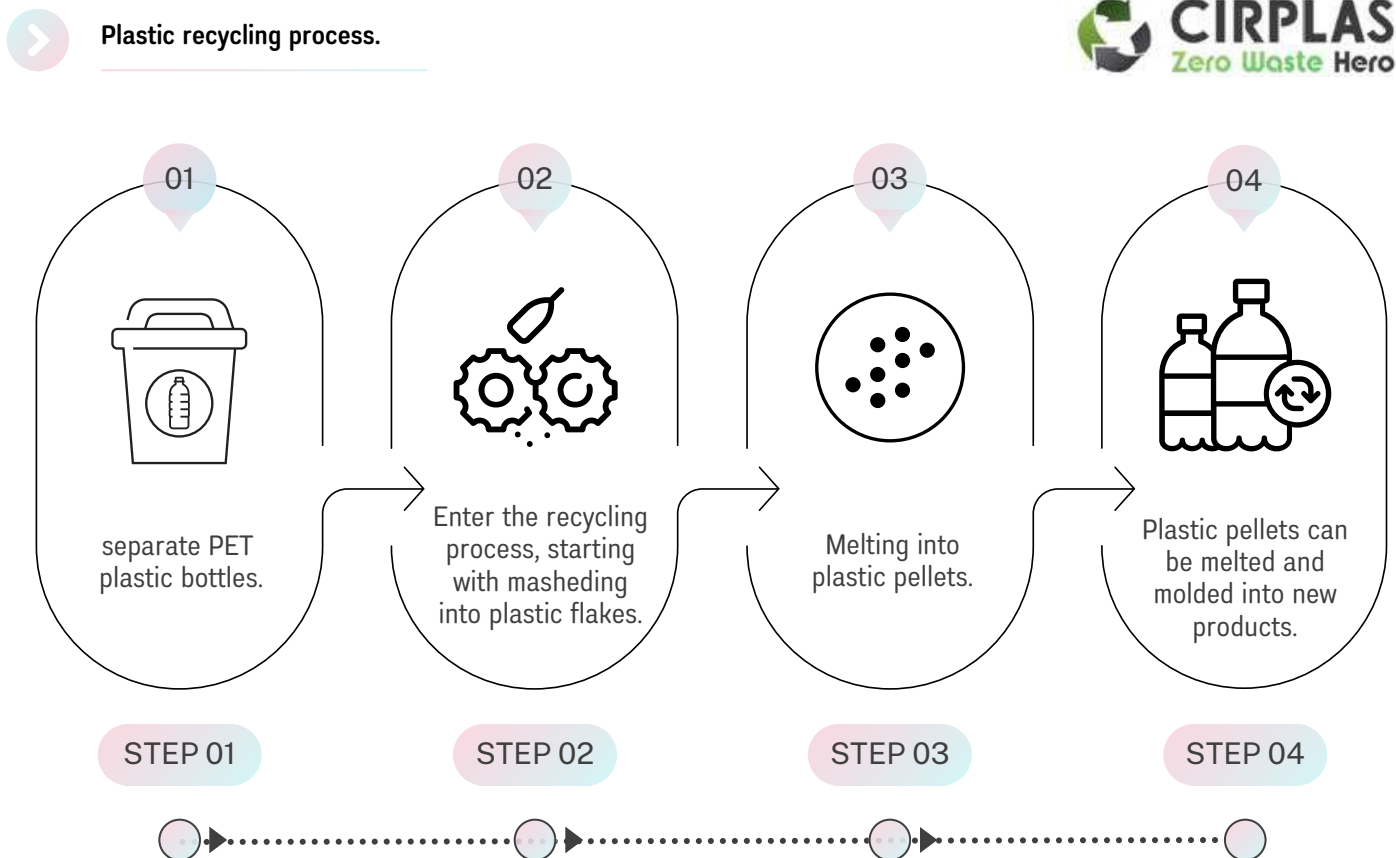
Drop off plastic bottles with the CirPlas Zero Waste Hero project.

Currently, the amount of plastic waste is so overwhelming that it is difficult to manage. Allocating sufficient landfill space is challenging, resulting in a large quantity of waste ending up in the ocean. Furthermore, the common practice of burning waste has a significant impact on the global climate. One alternative solution to address the root cause of this problem is reuse, such as using refillable products in existing plastic bottles. Additionally, it is crucial to return those plastic bottles for recycling, following the 3R principle (Reduce, Reuse, Recycle) to manage plastic waste efficiently and sustainably for the environment. This process has led to the production of "recycled bottles," where old bottles or plastic scraps from daily life are reprocessed into reusable plastic. These recycled bottles can be recycled repeatedly, reducing waste and the need for new plastic production.

Jaymart recognizes the importance of environmental conservation and has collaborated with CirPlas, an organization focused on plastic waste management. The goal is to reduce the amount of plastic waste that ends up in landfills and the environment by reintegrating it into the system and reusing it through proper collection, sorting, recycling, and processing. This transforms waste into valuable new products, applying the principles of a Circular Economy to ensure sustainable use of resources. The operations will focus on the cycle of MAKE, USE, and RETURN to maximize the amount of plastic that re-enters the cycle. This is achieved by collecting and gathering plastic waste from Drop-Off points in the CirPlas Zero Waste Hero project.

In 2023, CirPlas collected a total of 1,411.70 kg of plastic waste, helping to reduce greenhouse gas emissions by 1,455.46 kgCO₂eq, equivalent to planting 162 Large trees aged 10 years. This plastic waste will undergo a recycling process that includes sorting, shredding, washing, and melting into recycled plastic pellets. These pellets can then be used as raw materials for further production processes.

Jaymart hopes that collaborating with CirPlas to reintegrate recyclable plastic waste into the system and add value to that waste will significantly help reduce the existing amount of plastic waste and minimize the generation of new plastic waste in the future. This effort aims to contribute to environmental sustainability.



Waste management in office buildings

The aim is to promote improvement in the waste separation process within office buildings, leading to maximum recycling or disposal efficiency through proper management practices. This involves raising awareness among employees about the importance of waste separation and promoting understanding of the correct methods for waste sorting to encourage environmentally friendly behaviors. James Corporation has allocated waste separation areas with clearly labeled bins under the "Source Separation" concept.

The company has established 13 waste separation points across Buildings A, B, and C, categorized into three types: 1) General waste, 2) Recyclable waste, and 3) Organic waste. This facilitates convenient waste sorting for employees right from the source. The separated waste can then be directed to recycling processes or disposed of appropriately according to its type.



Housekeeping Team

Jaymart currently has a housekeeping team from Security Maintenance and Facility Servicecess (PCS), which is involved in collecting and sorting waste to establish a waste separation system according to various categories from the source to the final destination. This aims to minimize the amount of waste left behind to the least possible extent in line with the company's goals. The housekeeping team follows a procedural system for waste collection, storage, and onward transfer, as follows:

1. General Waste: Housekeepers collect and dispose of general waste regularly to designated collection points every day.
2. Recyclable Waste: Housekeepers collect recyclable waste from bins when they are full or at the end of each month, and they gather it for further delivery to the next processing unit.
3. All types of waste must be weighed before disposal/sale. Whenever there is recyclable or plastic waste, it is donated to Cirplas, an organization that accepts donations to recycle them.
4. Electronic Waste: The team gathers and sends electronic waste to the Thai E-Waste project run by AIS, a partner company acting as the central electronic waste management center, to ensure proper recycling.

Moreover, the housekeeping team regularly reports waste recording data every day, categorized by floor and building, and submits it to the relevant authorities for future reference



Join as a partner in the Glass Bottle Recycling Project

Osotsapa Company Limited (Public) has joined forces with the Stock Exchange of Thailand and 22 partners in the Care the Whale project. In the year 2023, James Corporation was one of the partners leading the Glass Bottle Recycling Project. It announced cooperation to set an example for sustainable practices, encouraging businesses to separate glass bottle waste and return it to the recycling process for efficient waste management and environmental impact reduction.

Building on the success of the Care the Whale glass bottle waste promotion, which encouraged organizations to collectively separate and collect waste for recycling, along with utilizing the Care the Whale Calculator to assess and analyze greenhouse gas emissions reduction from waste reduction, the Glass Bottle Recycling Project will expand its promotion to include another type of glass bottle waste collection.

Currently, the glass bottle waste collection points are located at the main office of James Corporation, in front of the cafeteria on the ground floor of Building B. The company is coordinating the transfer of glass bottle waste to the recycling process appropriately and will begin reporting on these activities in the coming year, 2024



Summary of Waste Separation Operations at Jaymart Headquarters (as of December 31, 2023)

*Data summarized from the Stock Exchange of Thailand's Climate Care Platform - SET Social Impact

Topic		Unit	2023	2022
Total Waste Generated from Operations		Kilogram	71,568.92	14,355.92
Quantity of Waste Disposed through Landfilling		Kilogram	63,362.40	11,653.50
Quantity of Waste Beneficially Used		Kilogram	8,184.65	2,702.42
Classify by type of waste and management method				
All general waste		Kilogram	60,052.50	14,325.52
Managed using methods other than disposal	Reused	Kilogram	0	0
	Sell for recycle	Kilogram	7,385.85	2,444.11
	Donated for recycle	Kilogram	798.80	258.31
Dispose	Landfilling	Kilogram	63,362.40	11,653.50
	Incineration	Kilogram	0	0
All hazardous waste		Kilogram	19.20	0
Managed using methods other than disposal	Reused	Kilogram	0	0
	Sell for recycle	Kilogram	0	0
	Donated for recycle	Kilogram	19.20	0
Disposal	Landfilling	Kilogram	0	0
	Incineration	Kilogram	0	0



Greenhouse Gas Emissions Management

The expansion of greenhouse gas emissions or the phenomenon of global warming has spread and created impacts and damages worldwide. It is a dire situation that humanity finds difficult to avoid. Over the past several years, issues related to global warming and climate change have garnered attention from all sectors, internationally and among the public. This is evident through international agreements such as the United Nations Framework Convention on Climate Change (UNFCCC), the Kyoto Protocol, and the Intergovernmental Panel on Climate Change (IPCC), which represent international cooperation to address the problem of global warming. Global warming not only raises the Earth's temperature and causes seasonal fluctuations but also leads to the emergence of new infectious diseases and unforeseen natural disasters, including storms, severe floods, tsunamis, landslides, earthquakes, and various other natural phenomena that cause extensive damage to humanity. These changes have far-reaching impacts on life, livelihoods, consumption behavior, financial systems, and have led to the enactment of new regulations to address these issues.

In business operations, aside from contributing to greenhouse gas emissions, climate change or global warming also affects business operations. Large-scale floods in certain areas may necessitate temporary branch closures, rendering those branches unable to operate. Companies recognize the importance of managing greenhouse gases and have initiated various projects to support the reduction of emissions from various business activities. These initiatives include advocating for resource and energy conservation within the company and increasing the proportion of renewable energy usage to replace fossil fuels.

Utilizing technology to reduce the usage of various natural resources supports the reduction of greenhouse gas emissions. Additionally, continuous efforts are being made in the "Care the Bear" project with the Stock Exchange to demonstrate the organization's commitment to reducing greenhouse gas emissions from internal activities.

Goal

In the year 2025, greenhouse gas emissions were reduced by 10% compared to the baseline year of 2022



Key Initiatives Undertaken

Creating a carbon footprint within an organization is one way to demonstrate the greenhouse gas emissions resulting from the organization's activities, leading to the establishment of management guidelines to reduce greenhouse gas emissions. Data from the Greenhouse Gas Management Organization (Private) indicates that the organization's carbon footprint is the amount of greenhouse gases emitted from various activities, such as fuel combustion, electricity usage, waste management, and transportation, measured in terms of carbon dioxide equivalent. This is divided into various scopes.

Scope 1 Activities that result in direct greenhouse gas emissions from the organization's operations (Direct Emissions) include emissions from stationary combustion, mobile combustion, and fugitive emissions. For example, burning of fuel from the use of equipment and machinery owned by the organization, electricity generation, heating, or steam production for internal use or sale to external organizations.

Scope 2 Activities that lead to the release of greenhouse gases indirectly through the use of energy (Energy Indirect Emissions) include emissions resulting from the generation of electricity, heat, or steam imported from external sources for internal use within the organization (Indirect Emissions from Use of Purchased Electricity). For example, air conditioning systems, lighting systems, and various office equipment.

Scope 3 Activities that lead to the release of greenhouse gases indirectly through other means (Other Indirect Emissions) beyond those specified in Scope 1 and 2, which can be measured but are not mandatory, depend on the organization. Examples include water usage, paper consumption, and fuel combustion from personal or public transportation used by employees traveling to seminars.

To demonstrate dedication to managing greenhouse gases responsibly, the company has initiated various projects, including:

Participating in the "Care the Bear" project with the Stock Exchange of Thailand continuously. This serves as a guideline for reducing greenhouse gas emissions from various resource uses within the organization. The project encompasses six principles to drive the reduction of global warming emissions by reducing greenhouse gas emissions from organizational activities

- 1.Encouraging the use of public transportation or carpooling.
- 2.Reducing paper and plastic usage.
- 3.Avoiding the use of foam packaging or decorations in activities.
- 4.Decreasing energy consumption from electrical devices or switching to energy-efficient equipment.
- 5.Designing with recyclable decorative materials.
- 6.Minimizing food waste in activities.

By applying all six principles in organizing activities within the company, it has led to a reduction in various resources used in event planning, whether onsite or online. These activities include meetings, training sessions, events, award ceremonies, shareholder meetings, CSR activities, and distributing documents in electronic file formats. The outcomes of these management efforts have helped reduce carbon footprint emissions by 5,185.51 kgCO₂eq, equivalent to planting 575 trees.

SET Social Impact



CARE THE BEAR
Change the Climate Change

ลดคาร์บอนจาก Event
ลดโลกร้อน
พวกเราช่วยกันง่ายนิดเดียว



Operation to Reduce Greenhouse Gas Emissions



Summary of the greenhouse gas reduction operations conducted from January 1st to December 31st, 2023, encompassing a total of 365 days.

Employees within the organization participated in various activities, which can be categorized as follows

72,980 kilograms of recyclable waste and 2,135 pieces of electronic waste.



Can help reduce greenhouse gas emissions

24,705.89 kgCO₂eq



Comparable large trees for 10 years.

2,744 Trees

By categorizing the types of waste separation as follows

*Summarize the information from the Stock Exchange of Thailand's Climate Care Platform - SET Social Impact.

The waste separation list for the year 2023	Kilogram	kgCO ₂ eq	Trees
The aggregated waste separation list	8,180.40	17,799.71	1,978
Cardboard boxes	3,113.80	5,576.15	620
A4 Paper	2,280.40	5,247.15	583
Notebooks or books (paper)	1,985.40	4,462.70	496
Clear plastic bottles / PET bottles	681.00	2,185.24	243
Clear plastic bottles (labels removed)	70.00	245.26	27
Clear plastic food containers / trays	27.00	38.89	4
Aluminum cans	8.50	29.57	3
Opaque plastic bottles (labels removed)	9.00	9.28	1
Plastic tubes	5.30	5.46	1

Summarize the results of the activities (data as of December 31, 2023)

*Summary of data from the Stock Exchange of Thailand's Climate Care Platform - SET Social Impact platform

No.	Activity	Participants	Reduced documents (sheets)	Reduced bottled water	Reduced foam packing			Reduce CO ²	Trees
					Breakfast	lunch	Dinner		
1	Training orientation for new employees, sessions 1 - 12	505	25,250	-	-	-	-	635.30	70
2	Product I Phone session 1 - 12	477	35,775	-	-	-	-	900.10	100
3	Product Knowledge Gadget sessions 1 - 12	477	35,775	-	-	-	-	900.10	100
4	JQS Customer services sessions 1 -12	477	16,695	-	-	-	-	420.05	47
5	POS	477	19,080	-	-	-	-	480.05	53
6	JQS Promoter sessions 1 -12	354	30,090	-	-	-	-	757.06	84
7	Selling Retail Sales for Professional 1	36	2,160	-	-	36	-	54.35	6
8	Selling Retail Sales for Professional 2	37	2,220	-	-	37	-	55.86	6
9	Selling Retail Sales for Professional 3	27	1,620	-	-	27	-	40.76	5
10	Selling Retail Sales for Professional 4	34	2,040	-	-	34	-	51.33	6
11	Selling Retail Sales for Professional 5	40	2,400	-	-	40	-	60.38	7
12	Selling Retail Sales for Professional 6	33	1,980	-	-	33	-	49.82	6
13	Selling Retail Sales for Professional 7	18	1,080	-	-	18	-	27.17	3
14	Roles of managers and employees in combating corruption and collusion	300	24,000	-	-	-	-	603.84	67
15	Selling Retail Sales for Professional (Follow UP)	40	1,600	-	-	-	-	40.26	4
16	Enhancing service capabilities and operational performance with new SOP	505	25,250	-	-	-	-	635.30	70
17	Thailand Mobile Expo 2023 (Day 1)	200	-	-	200	200	200	20.93	2
18	Thailand Mobile Expo 2023 (Day 2)	200	-	-	200	200	200	20.93	2
19	Thailand Mobile Expo 2023 (Day 3)	200	-	-	200	200	200	20.93	2
20	Thailand Mobile Expo 2023 (Day 4)	200	-	-	200	200	200	20.93	2
Total		4,150	202,773	-	800	1,025	800	5,185.51	575

*Summarize the data from CirPlas in the CirPlas Zero Waste Hero project.

List of recycled plastic bottles	Kilogram	kgCO ₂ eq	Trees
Clear plastic bottles / PET bottles	1,411.70	1,455.46	162

*Summary of data from Advanced Info Service Public Company Limited in the "Thai Without E-Waste" campaign.

List of recycled plastic bottles	Eachs	kgCO ₂ eq	Trees
Electronic waste	1,678	216.85	24

*Summarize the data from the Ewaste+ application in the E-Waste exchange point and E-Waste ghost party events.

List of recycled plastic bottles	Eachs	kgCO ₂ eq	Trees
Electronic waste	457	48.36	5

Organization Partners in Waste Management and Greenhouse Gas Management



Reducing the use of electricity from external sources

Jaymart has pioneered Solar Rooftop technology by implementing it at its headquarters, specifically in the skywalk area of Buildings A and B. The installation, completed in January 2023, was carried out by JGS Sinnergy Power Limited, a subsidiary engaged in the distribution and installation of solar energy equipment. This initiative aims to generate electricity for internal use within the office buildings, thereby reducing electricity expenses and greenhouse gas emissions, among other benefits.

Water conservation practices

The company is aware of the greenhouse gas emissions resulting from water usage and therefore advocates for water conservation by installing signage in areas where water is used and regularly inspecting equipment to detect water leaks, aiming to reduce water loss from faulty equipment.

Reduce paper usage through technology

To mitigate greenhouse gas emissions from paper usage (Scope 3), the company has innovated various solutions to reduce paper consumption. This includes implementing the PR Process program to minimize paper usage in procurement processes, utilizing e-Portals for HR functions, and utilizing websites for job applications instead of paper-based forms.



Summary of the greenhouse gas emissions at Jaymart Headquarters (data as of December 31, 2023)

Greenhouse gas emissions categorized by scope		Unit	2023	2022	2021
Total greenhouse gas emissions at headquarters	(Scope 1 - 3)	t CO₂e	1,275.79	1,294.11	1,156.53
Direct greenhouse gas emissions	(Scope 1)	t CO ₂ e	161.69	139.23	91.69
The use of fossil fuels	(Scope 1)	t CO ₂ e	161.69	139.23	91.69
Indirect greenhouse gas emissions	(Scope 2)	t CO ₂ e	1,081.40	1,120.62	1,038.71
Purchase of electricity from external sources	(Scope 2)	t CO ₂ e	1,081.40	1,120.62	1,038.71
Other indirect greenhouse gas emissions	(Scope 3)	t CO ₂ e	32.70	34.26	26.13
Used of tap water	(Scope 3)	t CO ₂ e	23.38	21.63	16.98
Used of A4 paper in company activity	(Scope 3)	t CO ₂ e	9.32	12.63	9.15

*Summary of greenhouse gas emissions at Jaymart Headquarters (data as of December 31, 2023): There was a decrease in greenhouse gas emissions by 1.44% compared to the baseline year of 2022



Social



Human Right



Human rights are inherent rights that all human beings are entitled to from birth. However, human rights violations are increasing worldwide, whether through breaches of the law, international standards, or human rights conventions, or events leading to human rights abuses, which may lead to negative repercussions and complaints from human rights defenders and protests by various stakeholders. Therefore, companies emphasize respect for the human rights of all employees at all levels, as well as other stakeholders involved in corporate business, in terms of physical, ideological, and diverse perspectives, without discrimination and violation. In addition, businesses are conducted with consideration for the diversity and equal rights of employees within the organization.

The Declaration of Human Rights Policy

Jaymart Group Holdings Company has played a significant role in formulating the human rights policy of the Jaymart group of companies, in compliance with both local and international laws and regulations regarding human rights. The scope of Jaymart's human rights policy covers all stakeholders, including employees at all levels within the company, subsidiary companies, joint ventures, business partners, representatives, from the board of directors to executives and staff members. This policy serves as a guideline for conducting operations collectively with integrity, honesty, in accordance with ethical principles and genuine moral values.

In order to treat employees with dignity, free from abuse, violence, sexual harassment, physical or psychological threats, and verbal abuse, as well as to maintain health and safety standards in the workplace, a conducive working environment is provided. This includes a human rights policy that prohibits the company or its employees from participating in any form of human rights violations or mistreating colleagues in any way. For example, this encompasses the use of illegal migrant labor, child labor, etc.

Furthermore, if any individual or employee discovers actions that violate the aforementioned policy, they can report the misconduct through the channels specified in the company's reporting and complaint procedures. The company will ensure that the information is kept confidential and the security of the whistleblower is well protected. Upon investigation, if the wrongdoing is confirmed, the company will take fair and transparent steps, free from bias, to address the situation. This includes providing appropriate and fair compensation to the affected party.

uHuman Rights Policy :

<https://www.jaymart.co.th/storage/document/code-of-conduct/human-rights-policy-th.pdf>



SCAN HERE

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Jaymart Group | Sustainable Development Report 2023



Jaymart, as a leader in the retail business, considers conducting business in accordance with human rights principles, emphasizing fair and equal treatment for all stakeholders. The company believes that having quality human resources is a key factor in driving sustainable growth, thus promoting staff development to stay competitive and adapt to technological changes, while creating a safe and healthy working environment. The company is dedicated to meeting customer needs through quality products and services while also prioritizing community and social engagement through business activities.

Employee Care

In a highly competitive and rapidly changing business environment, the potential and quality of personnel within an organization are recognized as crucial factors in creating competitiveness. Thus, human resource management has become a critical issue that businesses must prioritize. Managing human resources involves intricate details covering various aspects of operations, such as ensuring legal compliance in labor management without supporting child labor. In the past year, the company received no complaints related to child labor. Additionally, opportunities are provided without discrimination based on gender, age, ethnicity, nationality, or disability. Safety, health, and a good working environment are ensured for employees. Personnel development is emphasized to adapt to changes in the business world, fostering employee engagement, mutual respect, and human rights protection. These factors directly impact employees, who are integral components of society, and consequently influence the organization's competitiveness.

The group of companies is dedicated to human resource management. Therefore, it has implemented measures regarding job performance and retaining skilled employees to work with the organization in the long term, reducing workforce shortages. Additionally, there is continuous development of the human resource system to enhance employee capabilities, while also considering ethical principles and avoiding any form of human rights violations. This includes refraining from discriminatory practices, coercion, and unlawful labor practices.

In light of the highly competitive environment, the group of companies has undergone a comprehensive overhaul of its human resource management principles, objectives, and processes to enhance operational efficiency and remain competitive. Consequently, the group has established policies for managing and developing human resources, serving as guidelines for internal management practices. These policies ensure that the established directions are adhered to by all relevant parties, emphasizing the provision of rewards and benefits in compliance with legal requirements. This approach aims to retain skilled employees within the organization in the long term.

The Company's Hiring

From the data as of December 31, 2023, Jaymart Group Holdings Public Company Limited, including Jaymart Mobile Limited (The Core company), had a total of 1,041 employees. The data breakdown is as follows

Jaymart Group Holdings and Jaymart Mobile		2023			2022		
		Male	Female	Total	Male	Female	Total
Total Employees (as 31 December 2023)		406	635	1,041	424	665	1,089
The percentage of male and female		39.00%	61.00%	100.00%	38.93%	61.07%	100.00%
Divided by age and separated by gender	The number of employees under the age of 30 years old.	184	267	451	178	278	456
	The number of employees aged 30 to 50 years old.	208	356	564	231	373	604
	The number of employees over the age of 50 years old.	14	12	26	15	14	29
Divided by job level	Operational level	386	603	989	401	630	1,031
	Management level	8	20	28	10	20	30
	C Level	12	12	24	13	15	28
Compensation for operational level - Management level (Total)		287,087,253.06			286,028,214.79		
Compensation for C Level (Total)		98,887,789.56			112,667,708.69		
Total Compensation (Total)		385,975,042.62			398,695,923.48		
The total number of employees who are members of the provident fund.		62	147	209	56	166	222
The amount of money that the company contributes to the provident fund (Bath)		2,755,423	2,084,168	4,839,591	3,046,669	2,043,920	5,090,589
The total number of training hours for all employees (Hour/person/year)		6			6		
The training expenses for knowledge and employee development.		1,503,362.00			418,449.00		
The number of employees who have been injured or involved in accidents while on duty.		0	0	0	0	0	0
The number of employees with disabilities.		4	7	11	4	7	11
The percentage of employees with disabilities.		36%	64%	100%	36%	64%	100%
The total number of employees who have resigned.		309	361	670	264	373	637
The number of employees who have voluntarily resigned.		231	292	523	196	264	460



Employee Development and Advancement Promotion

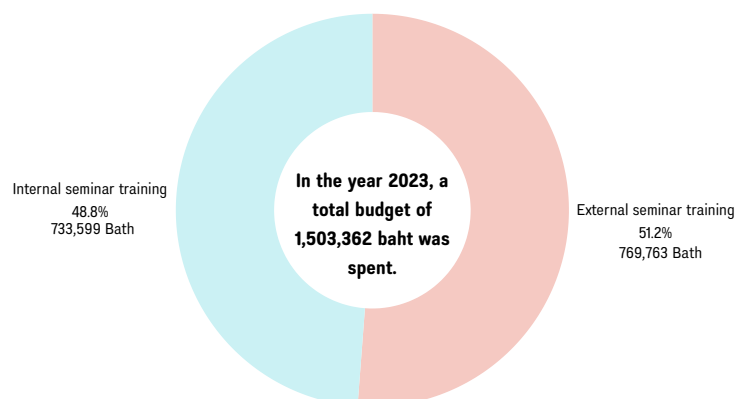


Jaymart's human resource management operates under organizational oversight. The HR department is keenly aware that investing in employee training and development not only motivates the workforce but also enhances the organization's skill base. Therefore, the company implements diverse and comprehensive skill development programs to promote both personal skills and career paths for employees. This begins with identifying skill gaps, providing upskilling and reskilling opportunities to ensure that all employees possess essential skills relevant to the company's business strategy and vision. Employee skill development is a critical focus for the company.

Jaymart firmly believes that a skilled workforce is fundamental to its business competitiveness. Given the continuous changes in technology, laws, regulations, and business paradigms, ongoing employee development is essential to keep pace with these changes. This includes adapting to new technologies, legal frameworks, regulations, and incorporating new business models and technologies to support the company's business activities.

Based on the employee data as of December 31, 2023, the average training hours per person were 6 hours, with a total training expenditure of 1,503,362 baht. The training details for various courses are as follows

The budget allocated for employee seminars and training in the year 2023



Employee training and development

Show & Tell "J point & J Wallet"

J point & J Wallet are electronic wallet applications introduced within the company. They provide employees with a convenient way to manage their expenses, allowing them to make cashless transactions and pay for various services. Additionally, users can enjoy special privileges at Jaymart Group stores and partner merchants. The applications offer a range of services, including topping up internet packages, transferring money, paying bills, and accessing various financial services.



"PDPA Awareness" Training

To provide employees with knowledge and understanding of the Personal Data Protection Act (PDPA) in order to raise awareness of the impact of legal enforcement and enable them to prepare for compliance, thereby reducing the risk of civil and criminal liabilities. Through training in this course, employees will not only learn about the meaning and principles of the PDPA and its legal implications but also receive practical guidelines for implementation in the organization to align with the PDPA.

As understanding and awareness gradually integrate into the workflow, employees will be able to self-realize which activities within their department or organization involve personal data. Furthermore, beyond understanding and awareness of personal data usage within the organization, individuals will become cognizant of personal data usage in their daily lives.

Developing sales skills for products Smart Phone & Gadget

Up skilling knowledge and understanding of new generation Smart Phone products, including IOS group from Apple and Android brands such as Samsung, OPPO, VIVO, Xiaomi, Realme, and other gadgets for sales employees in the branches.

Training on the topic "Roles of Managers and Employees in Anti-Corruption and Corruption Prevention."

Training conducted by speakers from the Thai Private Sector Collective Action Against Corruption (CAC) at the Jimmart Headquarters building and online via the Zoom platform, aimed at live streaming to employees within the Jimmart group nationwide. The objective of this event is to raise awareness about the importance of combating corruption and collusion, and to foster an organizational culture that does not tolerate or condone any form of corruption. These efforts are crucial for the credibility of society, investors, and stakeholders of all groups towards the organization.



New Employee Orientation

The preliminary briefing aims to provide new employees with an understanding of various aspects of the organization and its work practices. The objectives of the new employee orientation are as follows:

- 1.To prepare new employees for integration into the organization.
- 2.To enable new employees to work efficiently.
- 3.To ensure that new employees understand the work practices correctly and appropriately.
- 4.To foster a positive attitude towards the organization among new employees.
- 5.To inform new employees about the current situation of the organization.
- 6.To promote awareness of anti-corruption and corporate ethics.
- 7.To instill business ethics among employees.

Enhance debt collection efficiency

For branch managers and staff involved in the debt acceleration project, understanding the nature of different credits, debt tracking techniques, negotiation strategies for customers' debts is crucial to comprehensively address the target group's needs.

Learning the POS system and front-office accounting tasks at the branch.

Learning to use the POS system, which is a program or software designed for cashiers at Jaymart Mobile stores. This system includes

1. Software - Responsible for processing payments, storing sales data, customer information, and all sales-related data such as purchased items, daily sales totals, and the number of items sold each day.
2. POS Hardware/Equipment - Devices connected to the POS system, both at the sales counter and in the back office, to ensure efficient and effective operations. This includes
 - Computers/Tablets/iPads/Android devices: Process and display program operations. Computers usually have a CPU to power operations.
 - Receipt Printers: Prints receipts for customers when cashiers enter product information.
 - Barcode Scanners: Also known as barcode readers, these devices read data from the barcode of products, both 1D (1-dimensional) and 2D (2-dimensional), reducing errors and speeding up sales.
 - Cash Drawers: Used to store and provide change to customers. Typically have separate compartments for bills and coins, making it easier to store and provide change. If connected to the POS system, cash drawers will open automatically when cash is received from customers.

Learning and Exam Preparation for Becoming an Insurance Agent

Due to Mart's extensive distribution network of mobile phones, accessories, and gadgets with over 200 stores nationwide, the company not only offers additional income opportunities under the Power of Synergy program within the Mart group but also facilitates its employees to become life insurance agents. This initiative aims to create insurance products for Mart's customer base under Mart Mobile, a subsidiary of Mart Insurance Public Company Limited. Moreover, it serves as an additional income channel for employees.

Trade E_Swop System

To provide understanding to employees about the "Trade-in Campaign", it focuses on elevating customer satisfaction levels for those looking to upgrade or change their mobile phones. Additionally, it aims to help alleviate customer burdens during economic slowdowns. The special privileges that Jaymart Mobile offers to consumers through this campaign include the ability to trade in old mobile phones for new ones or receive other special discounts.

Working Process and standard

The method of learning to work in a branch store that adheres to standards and regulations for operations involves establishing general operating guidelines that are not specific but encompass processes, methods, and reporting to ensure that branch operations and practices comply with the prescribed regulations.

Cross - Selling Retail Sales for Professional

This is an Up Skill & Re Skill initiative for branch managers in sales team management and sales performance management at Jimmymart Mobile branches. It's aimed at learning how to manage sales effectively, focusing on fundamental sales management techniques, and strategies for presenting products accurately and efficiently.

Enhancing Service Capabilities and Implementing New SOP

To facilitate understanding of sales and service practices at the branch level, tools are provided to explain the sequential processes performed by branch staff and related departments involved in sales and service. These tools establish standards for collaborative work, aiming to reduce incorrect procedures, streamline workflows, minimize misunderstandings, and serve as review mechanisms for company employees. The scope of the processes includes:

1. Preparing for daily service operations.
2. Sales and Customer ID creation.
3. Payment processing.
4. Product claims handling.
5. Inventory management.
6. End-of-day operations.

These standards are consistent nationwide, encompassing both branch and employee standards.

Nimble Technology

This is a training on the use of Nimble Technology system provided to the branch employees of Smart Mobility. It focuses on system development and platform utilization to meet the needs of managing operational processes and supporting branch staff in performing inspections and adhering to SOPs (Standard Operating Procedures) or various operation checklists. This is to ensure that branch management operates according to the system, including recognizing and addressing various issues that arise during the day, and promptly resolving them.



Safety, Occupational Health, and Working Environment

The issue of occupational health and safety, as well as the working environment, is a fundamental concern for companies worldwide, especially given the impact of emerging diseases on the health of workers and related stakeholders. Companies prioritize this issue to reduce the risk of potential impacts on life and property, such as workplace accidents, and to prevent violations of workers' rights to life and safety.

Due to this, companies have proactively implemented measures to ensure the safety and well-being of employees and stakeholders through occupational health and safety management systems and environmental workplace safety. These preventive measures aim to build confidence and motivation among employees to work safely and maintain good health.

Companies manage occupational health, safety, and the working environment effectively as it directly impacts employee performance and their commitment to the company. They set quantitative goals regarding safety, occupational health, and the working environment for employees, such as reducing accident rates, whether they lead to work stoppages or not.

In 2023, Jamart had no workplace accidents or injuries that led to work stoppages, with an LTIFR (Lost Time Injury Frequency Rate) value of 0, indicating a successful implementation of safety measures.

COVID-19 Prevention Measures

Due to the COVID-19 pandemic over the past three years, there has been a development and adoption of technology to adapt to new ways of working. This has led to significant changes in work patterns and has propelled us towards new norms. One of the key transformations has been the adoption of remote working and online meetings and collaborations. This highlights the importance of recruiting personnel with suitable skills and knowledge, as well as the ability to adapt to these societal changes, such as digital literacy and technological skills.

Furthermore, the ongoing COVID-19 situation has continued to impact employee health in the year 2023. To mitigate risks, the company has implemented several measures, including:

1. Regular disinfection: The company conducts weekly disinfection using sanitizing agents throughout the year, amounting to 52 times per year. Additional disinfection is carried out if there are confirmed cases within the premises.
2. Temperature screening: Installing equipment to screen individuals with temperatures higher than 37.5 degrees Celsius, as they are at higher risk of contracting the virus.
3. Antigen testing kits (ATK): Providing employees with ATK tests, especially for those at risk of infection or in cases where there is suspected exposure to the virus.
4. Work from home arrangements: Allowing employees at risk of infection to work from home to minimize the risk of spreading the virus to others.

Goals and Progress 2021 - 2023: Zero Accidents

The number of injuries or work-related accidents resulting in work stoppages.



The number of injuries or work-related accidents resulting in work stoppages lasting one day or more.



The number of employees who have lost their lives due to work-related incidents.



Safety, Occupational Health, and Environmental Conditions in The Workplace

Annual health check-ups

The company prioritizes the health and well-being of its employees to ensure that they are in good health. This includes actively searching for signs of illness or abnormalities in their bodies to provide timely care and treatment. Therefore, Mart has established an annual health check-up program for its employees every year. In 2023, health check-ups were conducted at Ladprao Hospital and included the following examinations:

1. Weight measurement, height measurement, and calculation of body mass index (BMI).
2. Blood pressure measurement and pulse rate monitoring.
3. Basic eye examination.
4. Physical examination by a physician.
5. Chest X-ray and heart examination.
6. Complete blood count test.
7. Complete urinalysis.
8. Blood tests for sugar, fat, and cholesterol levels.
9. Blood tests for triglycerides and HDL/LDL cholesterol.
10. Measurement of kidney function.
11. Measurement of liver function.
12. Blood uric acid level test.
13. Hepatitis B virus screening.

Guidelines for occupational health management practices.

1. Departments responsible for maintaining the cleanliness and safety of the building premises must regularly inspect the workplace according to the established plan to avoid any safety hazards to the life and property of employees at all levels. This includes:

1.1. The relevant departments must check the readiness and quality of the lifts according to the scheduled rounds consistently. They should also record these inspections in writing to confirm that they have been carried out each time.

1.2. The concerned departments should inspect the lighting in all areas of the workplace to ensure an adequate and constant supply of bright light. If any department reports damage to the lighting, the responsible department must promptly rectify the issue to ensure it is quickly restored for use.

1.3. Departments responsible should ensure that electrical appliances and electronic equipment are always in good working condition and safe for use to prevent accidents that may harm both individuals and property.

1.4. If any area of the company's premises shows signs of deterioration or damage, such as leaking ceilings, cracked floor tiles, or broken water pipes, the relevant department must promptly undertake repairs. During repair work, warning signs must be posted to alert employees and prevent accidents that could harm their health or the company's property.

1.5. Employees are prohibited from placing any objects that obstruct walkways or stairwells in the company's premises, as this could hinder movement and pose a hazard to all users.

1.6. When driving cars, pickup trucks, or motorcycles within the company's premises, all employees must adhere to safe driving speeds and refrain from honking loudly, which may disrupt their colleagues' work.

1.7. The company employs safety officers to oversee safety within the company's premises.

1.8. Employees are strictly forbidden from engaging in any activities or behaviors that may cause damage to the company's buildings, premises, or property.

1.9. The company encourages all employees who notice any potentially hazardous conditions or damage to promptly report them to the relevant department responsible for addressing such issues without hesitation.

2. The company supports all employees in adhering to the "5S" principles: Sort, Set in order, Shine, Standardize, and Sustain in their personal workspaces and within their respective departments to prevent accidents and the spread of diseases.

3. The company has installed multiple water dispensers across its premises to ensure employees have access to clean and healthy drinking water at all times.

4. The company ensures that there are adequate and clean restroom facilities available for all employees within its premises.

5. The company employs cleaning staff to regularly clean each floor to maintain cleanliness and hygiene, allowing employees to work in a clean and sanitary environment.

6. Trash bins are strategically placed and regularly emptied by cleaning staff on each floor to maintain a clean working environment, prevent diseases, and avoid unpleasant odors.

7. The company provides fire evacuation training to all employees annually to ensure their safety and preparedness in case of emergencies.

Emergency Management



As the company has set the goal of zero accidents, regular safety training is conducted to equip employees with the knowledge and skills needed for occupational health and safety management. Employees are expected to follow the procedures they have been trained on in case of an incident and to quickly remove themselves from hazardous situations in the event of a serious accident. Additionally, in 2023, the company group continues to develop and improve safety measures to prevent incidents and respond promptly and effectively to similar events in the future.

Fire Extinguishing Drills and Fire Evacuation Drills

Fire hazards are potential threats that can cause serious harm. Smart recognizes the importance of ensuring the safety of employees, leading to fire prevention and extinguishing drills conducted within the organization. These drills provide employees with knowledge and understanding of basic fire extinguishing techniques and safe handling of firefighting equipment such as fire extinguishers. They also learn life-saving techniques in the event of accidents or fires, including recognizing warning signals indicating various incidents to help themselves and others. The company therefore organizes regular fire extinguishing drills every year.

Therefore, fire evacuation drills or fire escape drills are considered crucial for all employees within the company to be aware of. Because no one can predict when a fire incident will occur, but being informed will help save the lives of these employees when such incidents happen.



Employee Involvement

Due to the current high level of competition in various aspects of the business sector, such as technology, products, or services, quality personnel with high potential are essential components that enable companies to compete with business rivals. The company emphasizes the importance of taking care of employees and involving them in the organization to maintain high-quality personnel within the organization, which is crucial for sustaining the growth of the company. Therefore, the company promotes various activities within the organization, such as

Happy Songkran Festival 2023

Due to the ongoing impact of the COVID-19 crisis, which has affected various sectors for a prolonged period, on April 11, 2023, the Jamart Group had the opportunity to come together for a large-scale event. In the Songkran Celebration 2023 event, along with the management team, all employees participated in raising awareness of the importance of preserving Thai traditions. This is crucial for maintaining the rich culture of Thailand and preserving its traditions for future generations. By promoting employee participation in various activities, the company aims to sustain Thai traditions and culture. Additionally, on the occasion of the Thai New Year, the Jamart Group participated in offering alms, dry food, and pouring water to elders. Warm blessings were received from Mr. Adisak Sukumwittaya, the CEO of Jamart Group Holdings. This marked the beginning of the Thai New Year with joy and happiness.



Organizing activities to promote additional income for employees or JAI market

In addition to physical and mental well-being, a good living environment and sufficient income are also essential foundations for employees to sustain their lives. Therefore, Jaymart organizes activities to promote employees who have skills in cooking, baking, crafting, or other products they want to sell to their colleagues within the company area for extra income or side income. This also fosters relationships among employees within the organization.

In the year 2023, there was a regular employee market or "heart market" held on the first Friday of every month. Besides, this heart market activity can also help enhance entrepreneurship skills among employees, regarding the ability to establish and develop businesses. This involves addressing various societal issues and meeting customer needs through products or services, which can ultimately lead to profit generation for the business.



Jaymart's 350 Million Step Challenge ,Jaymart Group moves forward with one heart.

To celebrate Jaymart's 35th anniversary, management and employees from all Jaymart Group companies came together to launch the Jaymart Step Challenge: 350 Million Steps. This collective effort symbolizes the driving force of management and employees within the Jaymart Group, which has been pivotal over the past 35 years. It fosters unity within the organization and promotes employee well-being. It also demonstrates the unity of Jaymart Group, moving forward together steadfastly.

The company Wirtual (Wirtual) is supporting the step-counting application for this event. Wirtual Application is a web health & sport tech platform currently used in 179 countries, with over 50 participating companies. Importantly, Wirtual is an app that connects the world, blockchain, and real-world use cases.



Designing Cards for the Happy Mother's Day activity

In August 2023, Jaymart organized a Mother's Day event. Within the event, there was a market for employees along with a Workshop for Mother's Day cards. This provided an opportunity for participating employees to learn new skills through a DIY (Do it Yourself) card-making workshop. They could design their own Mother's Day cards, expressing their creativity through various art forms. Additionally, it was a special opportunity to foster relationships between participants and their families or colleagues through the activity.

Furthermore, it was also a skill-building and creative thinking exercise through the Mother's Day card workshop. Participants could express love and appreciation for their mothers in a creative way, adding emotional significance and value to the cards for both themselves and their families. Additionally, there was a competition titled "Expressing Love to Mom through Heartfelt Cards, Online," where employees were encouraged to use the word "heart" as a central theme in communicating their love or sentiments for their mothers. This aimed to engage employees in the activity, with prizes being awarded to those who received the most votes, followed by runners-up accordingly.



"Santy Human Resources: Creating Smiles for Employees"

On December 25, 2023, the Human Resources team created smiles for employees by sharing cookies, candies, and chocolates to celebrate Merry Christmas. This activity served as a farewell to the old year and a welcome to the new one, creating joy and encouragement in the workplace. It also provided employees with a moment to relax and unwind from work with smiles and laughter.



Presenting Long Service Awards for the year 2023 to employees.

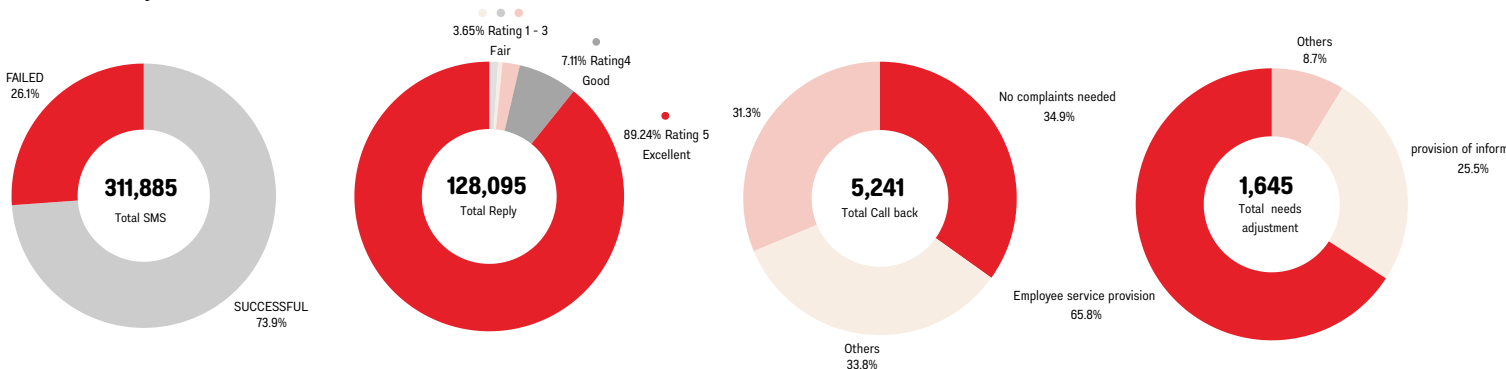
Jaymart organizes a Long Service Awards event to express gratitude to employees who have been working with the company for a long time. This year, the company presented Long Service Awards to employees who have completed 10, 15, and 20 years of service, acknowledging their dedication and commitment to the company over the years. These awards serve as a symbol of honor and encouragement to employees who have demonstrated excellence, dedication, physical stamina, and integrity in their work. They are an integral part of what has allowed Jaymart to thrive, survive, and remain competitive to this day.



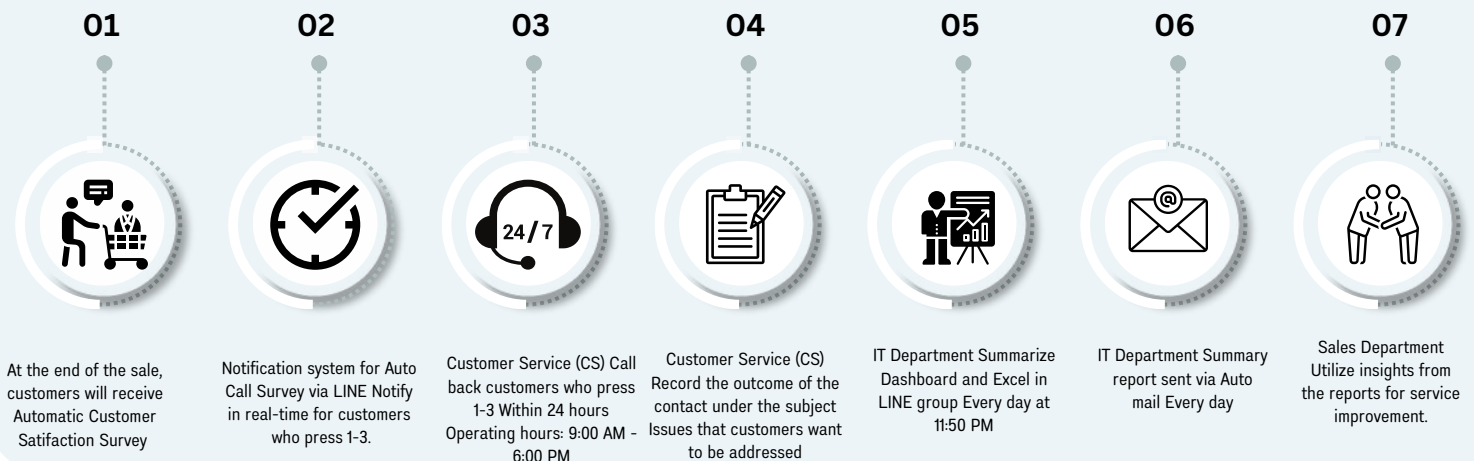
Responsibility towards Customers/Consumers



The company strives to continuously meet expectations and foster relationships with customers to enhance trust in the company's products and services, enabling it to retain existing customers and increase opportunities to attract new ones. Therefore, Jaymart has developed an SMS Customer Satisfaction (NPS) system. The system sends SMS messages to customers to assess their satisfaction. The message reads: "Hello from Jaymart! To improve our service, please rate the service provided by our Jaymart branch staff on a scale of 1-5. Press 5 for very satisfied, press 1 for very dissatisfied. Thank you for rating your satisfaction." If customers rate 1-3, representatives will follow up with them to inquire about areas for improvement. Based on data from January 1st to December 31st, 2023, the assessment results can be summarized as follows



Complaint management process



Award the "Star of Service Excellence" to employees who have received outstanding service evaluations.

Due to the importance of evaluating customer satisfaction and confidence in Jaymart Mobile's service for development and improvement, a post-sales evaluation has been organized. The target group for this assessment is customers who have received service from Jaymart Mobile, with scores categorized as follows: 1-3 for Dissatisfied and 4-5 for Satisfied.

After employees have been assessed for their service using the NPS program, the "Star of Service Excellence" award is presented to those who receive the highest evaluation scores. This is to emphasize the importance of motivating and supporting employees in creating customer satisfaction. Jaymart Mobile Limited would like to commend the employees who have warmly welcomed and served customers well, demonstrating their dedication to service and earning customers' appreciation and support.

Star of Service Excellent



Data Breach Management Process

01

Identify the Data Breach incident

Evaluate the risk for each Data Breach incident and manage the aforementioned risks.

02

DPO Team monitors and addresses preliminary issues. The

DPO team tracks and evaluates the situation, as well as mitigates the damages incurred.

03

Data Breach Report The DPO Team

Reports the Data Breach incident to the Personal Data Protection Committee (PDPC) within 72 hours, as well as to the affected data subjects.

04

Manage and resolve the issue until successful

If the problem cannot be resolved, consider activating the Business Continuity Plan (BCP) and continue monitoring until the issue is resolved.

05

Evaluate the root cause and adjust the plan.

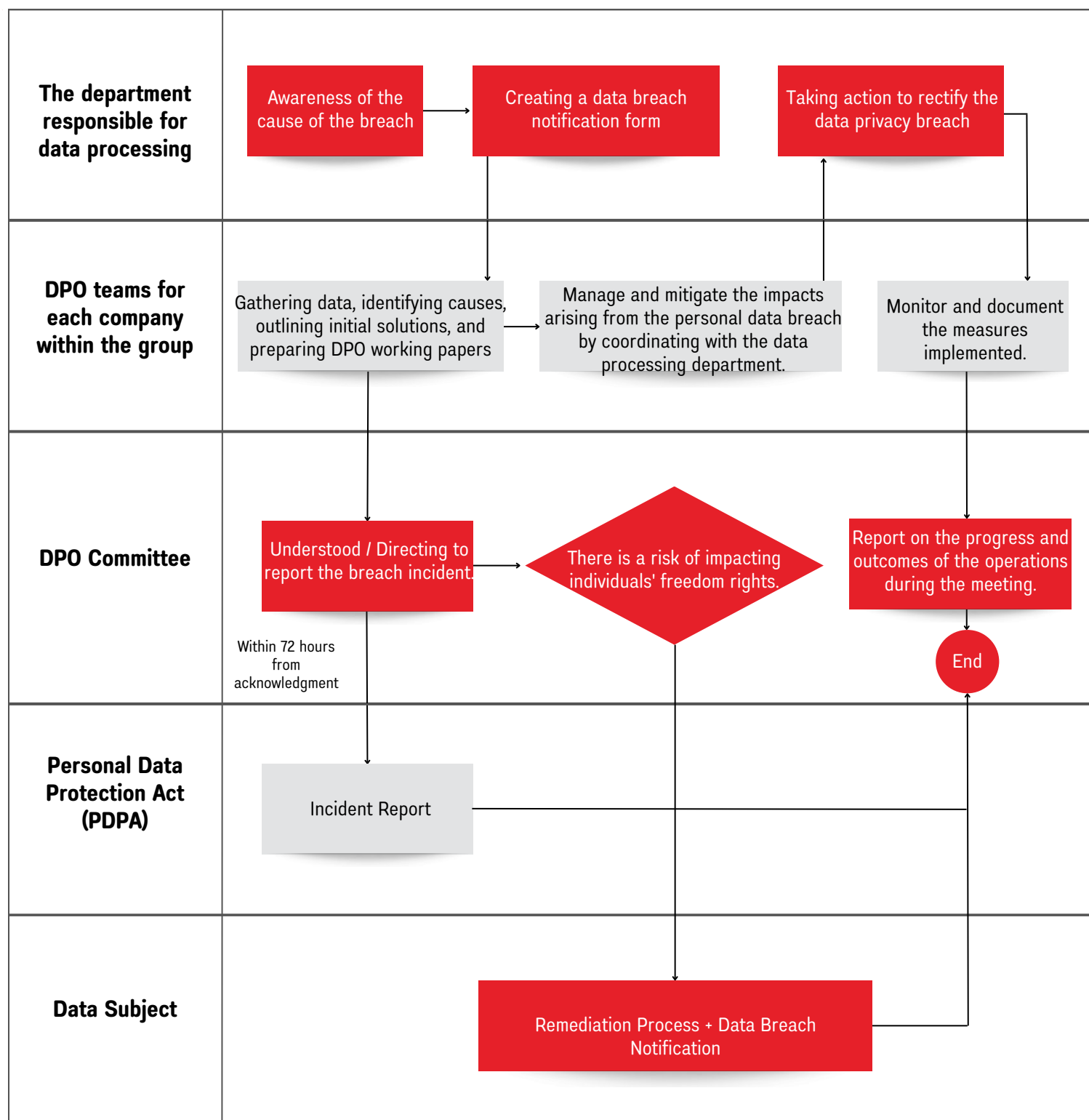
Assess the Root Cause for improvement + Review the Risk Management Plan.



In the past year 2023, Jaymart experienced one data breach incident. The Data Protection Officer (DPO) and the data protection team handled the situation according to the standard process of data management and in compliance with all relevant laws and regulations.

You can contact the Data Protection Officer (DPO) at Email : dpo_jaymart@jaymart.co.th

The Process of Managing a Personal Data Breach Event



Engagement with community & society

In 2023, the company continued to promote community and social development consistently, maintaining a firm commitment to conducting business responsibly towards society for sustainable development and growth. The company's operations are cognizant of the importance of their impact on the surrounding communities, both directly and indirectly. Therefore, the company focuses on aligning its business operations with the community, society, and the environment holistically and sustainably. Additionally, it aims to foster good relationships with the community, thereby ensuring that its business activities in 2023 had no disputes with the community or society. Furthermore, the company prioritizes compliance with relevant human rights and environmental laws.

Jaymart volunteer activities are acts of kindness done with heart.

In June 2023, led by the J Elite team, ESG - Jaymart Group collaborated with various organizations to engage in acts of kindness. They partnered with the Port Authority of Thailand, The Local Thailand, and Trash HERO Thailand to conduct a community cleanup in the Khlong Toei area and educate residents on reducing waste generation in line with Jaymart's goal of Zero Waste: "Living a life without waste or making waste zero."



Volunteers from Jaymart started by collecting garbage around the Khlong Toei community and then proceeded to the proper waste segregation process. Trash Hero Thailand provided community education. Additionally, there was publicity for Jaymart's E-Waste activity, where residents could exchange points. For every 5 pieces of E-Waste brought by community members, they received 500 J Points, which they could exchange for various consumer goods. During the event, residents exchanged a total of 450 pieces of E-Waste for J Points.



Jaymart Charity “Inspiration gives blood”

Due to the current shortage of blood for patients, both accident victims and those with blood-related illnesses, Jaymart has realized the importance of opening blood donation drives. Blood donation is a great act of charity and a crucial element in helping society, as well as promoting the health of donors. In November, Jaymart organized a blood donation drive at its headquarters to collect blood from both company employees and the general public.

This initiative in 2023 attracted more than 410 donors, resulting in the collection of 333 liters of blood.

Table showing the continuous blood donation drive schedule

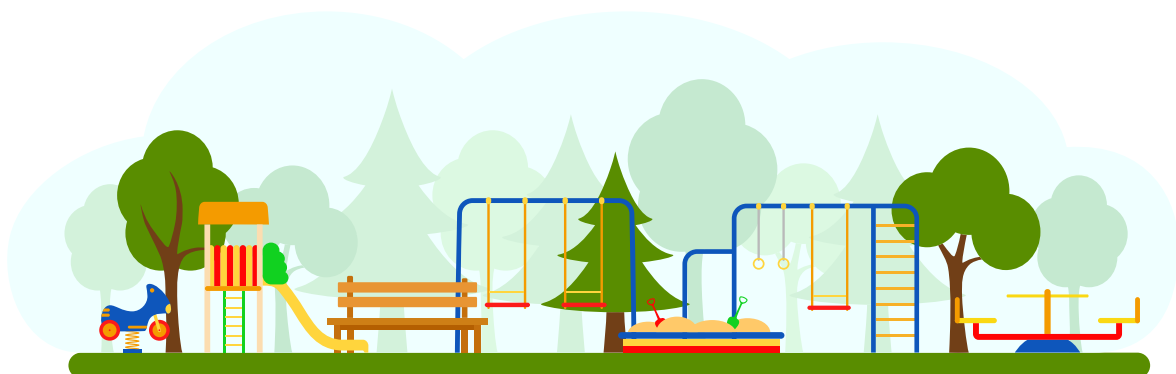
No.	Day / Month / Year	Number of People	Quantity (Liters)
1	30 June 2022	121	-
2	11 Nov 2022	94	-
3	10 Sep 2023	119	88
4	12 May 2023	82	75
5	11 Aug 2023	122	94
6	10 Nov 2023	87	76
Total		625	333



Activity “Share Love for Kid Year 2”

To spread joy and smiles during December 2023, the company organized the "Share Love for for kid year2" activity. Within this event, employees from the Jaymart Group collectively donated gifts to children and distributed them to three schools:

1. Baan Khao E-Saan School, Don Sai Sub-district, Pak Tho District, Ratchaburi Province. Total gifts: 48 pieces.
 2. Municipality School 1, Bang Khru Sub-district, Upakut-Ratchadaphisek, Mueang Samut Prakan District, Samut Prakan Province. Total gifts: 15 pieces.
 3. Early Childhood Development Center, Masjid Ya Mee Lu Loei Badah, Lad Bua Khao Sub-district, Bangkok. Total gifts: 100 pieces.
 4. Early Childhood Development Center, S. Saeng Thammasatsawas Wittyaya, Saphan Sung District, Bangkok. Total gifts: 79 pieces.
- In total, there were 242 gifts donated. This project received support from employees within the Jaymart Group, who collectively wrapped and handed out the gifts to share joy and smiles during this festive season.





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