SUSTAINABILITY REPORT 2021





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Purpose

This sustainability report is written to voluntarily communicate our impact with our stakeholders. The purpose of the report is to provide transparency on our company's contribution to sustainable development.



Scope

This is our first comprehensive Sustainability Report (the Report) providing information on the sustainability performance and practices of N.H.O since the beginning in 2012.



Selection of Content

The data and information provided in this report is not externally assured.



Notes to Reference

In this Report, National Housing Organization JSC is referred to as "N.H.O", the "Company" or "We". The copyright of this report belongs to N.H.O. JSC.

RAISING THE STANDARD

COMPANY PROFILE

N.H.O was founded in 2012 with a dream and a purpose to provide optimal and sustainable housing solutions in Vietnam. Since then for the past 10 years we have been striving to provide quality apartments and townhouses all over Vietnam

It is an inside-out process when we start with the question:



HOW CAN A HOUSE SUPPORT, PROTECT, AND NURTURE A FAMILY?"





We search, find, and test the solutions to draw the most value in land that is well harmonized with people and the community

We create value in homes, families and communities. Whether it's building an affordable apartment project, using the latest green and sustainable building technology, providing ROE for investors, or helping the authorities fulfill their plans – we do it as a team



MESSAGE

Dear Stakeholders,

N.H.O's journey began in 2012 with a dream to build high quality, affordable homes in Vietnam. As our company has grown, so has our belief in N.H.O's role and vision for impact in the community where we live. **Today, we are proud and grateful of our history of creating values in homes, families, and communities.**

"We strive together to build trust, optimize land development, and enrich social abundance". It is our vision that has guided us through the past 10 years. **Social impact has been always the core value of our business** since our very first project - social housing development in Da Nang.

This report is our first 2021 Sustainability Report which shows our commitment to the community for the past years. N.H.O CSR has mainly focused on the three areas: education, community impact, and urgent needs. **We envision to become an industry trailblazer as social conscience real estate developer**. In this first report, we know that there is much more to accomplish and our journey on this path ahead is still long.

As we navigate the difficult times of the global COVID-19 pandemic, N.H.O continues to ensure that our efforts result in a positive impact for our communities and stakeholders. The safety and well-being of our people remain of utmost importance to us. Since the onset of COVID-19, we have provided all staff with personal protective equipment and health package. We also organized online workshops and virtual campaigns for our staffs to remain positive while working from home.

We have launched SAL (Serve, Achieve, Lead) scholarship program since 2020 to support the dedicated and gifted college students who show potential for academic excellence and leadership. In 2021, we have provided new scholars with the full scholarship including the monthly mentoring programs.



On January, 2021 N.H.O has launched the 1st Family Center with our partner, Alpha Plus Property Management at Imperial Place, Binh Tan, HCMC. On December, we have launched our 2nd Family Center in Binh Duong. N.H.O will continue to have family centers in our projects to provide diverse programs for families, pleasant environment for children, and sense of community for people.

We are grateful of the successes we've seen, but we know the work is still just beginning. We will continue to strive to build trust, optimize land, and to enrich community abundance together. We will raise the standard of ourselves to be a better version each day for the good of the community.

We thank our staff for their hard work and dedication as well as our investors, customers, and partners for their continued support, confidence, and willingness to work in concert with our team throughout the past years, while driving towards our shared value of creating the better future we believe in.

Kind regards,

NHO CARES Team

OUR RESPONSE TO COVID

The Covid pandemic is a global health crisis affecting all our projects, and all the communities in which we work. As our company responds to Covid, people are our top priority. We set the office covid response protocol to keep 5K, and to secure the health and safety of our workforce and communities.











EMPLOYEES



Mental Health Care

In order to improve the mental health of employees, the Company implemented a mental health care and stress management project for members of N.H.O in July 2021. The project was conducted over 3 workshops: Mental Health Basics, Stress Management and **Soothe Emotions with Art**. Through the workshops, employees understood the importance of taking care of their mental health, understood the causes of stress, learned how to manage/respond to stress, placate emotions, and especially the practice of art therapy to release thoughts and emotions during the pandemic.



Virtual Campaign: Steps Challenge

During the time of Covid, health care and safety were focused on by N.H.O. Therefore, to challenge employees to stay fit and healthy during the pandemic and to create a good playground for all members challenging each other in a fun and healthy activity, we organized the Steps Challenge Campaign for staff during lockdown in August. The campaign attracted 63 participants, with the total number of steps reaching 8,120,614.



Care Package

In March 27, 2020, N.H.O gave encouragement to "Stay Strong!" by giving out care packages for each of the employees. The items in the package were carefully selected to aid in nourishing and protecting health and hygiene as well as protecting against Covid with a Corona Insurance Coverage for each employee. Since the onset of the pandemic, N.H.O has been undergoing implementations to reduce staff density in order to keep all of our members as safe as possible. Thermometer checks and hand sanitizers are mandatory when entering the building, and mothers have been granted shortened hours to care for their children at home.

COMMUNITY



Rice - ATM

In 2020, with Covid dragging on, many families needed emergency help. Rice has become a very essential need for the poor. For this, N.H.O An Giang cooperated with local authorities to open a Rice ATM. With 2500 kg rice for 500 people, we provided immediate care to the poor in need.



Donation

During Covid, N.H.O donated more than two billion VND for the people and communities in Vietnam. We have donated funds for Vaccination Prevention of Coronavirus Disease and provided 15,000 Covid test kits and disinfection sprays along with a package for communities like An Giang, Ha Long, and Hau Giang. N.H.O is committed to supporting the communities in need affected by the Covid.



Oxygen Machines

N.H.O and its partner Olive Tree Estates Limited (OTE) launched "Project Life", an urgent humanitarian effort to provide Oxygen Support for home-based Covid patients in Ho Chi Minh City. We supported "Social Medical Volunteer Group" (SMVG) and its oxygen machine loan program. The SMVG represents a ground-up initiative in Ho Chi Minh City and consists of a team of doctors and volunteers from the community who have been actively providing home-based Covid patients with 24-hour teleconsultation, medication and Oxygen Concentrators.

















CUSTOMERS



Package to Residents

In July 2021, N.H.O cooperated with Alpha company to send 2,000 gift packs to families in Imperial Place - District Binh Tan and Sky9 - District 9; each included rice, cooking oil, milk, cake and some vegetables to assist with the difficulties of residents during the time of quarantine. N.H.O also sent greetings and encouragement to residents to help residents stay optimistic to overcome the difficulties during the lockdown.

SUSTAINABILITY SNAPSHOT

/ CSR Impact /

DONATION



390,000+

of Beneficiaries to-date

/ Company Highlights /

Foundation Year	2012
Province	8 (cities covered)
Projects	18
Total Units	30,000+ (completed and developing from 2012 to 2021)
Social Housing Units	3,156

26

projects of CSR projects in 2021

PARTNERSHIPS

NGO & Social Fund





Schools





Companies















Individuals



Reading Ambassador

Ms. Thu: Children Book Reading ambassador



Education Advisor (Expert from Singapore)

Dr. Jacqueline: Academic Director of Anglican Preschool Services(APS) in Singapore.

Dr. Ang: A professor of the Department of Social Work at National University of Singapore, University of Hawaii (Cornell University) and Xiamen University (China).







N.H.O cares for families and communities to raise their standards.



Education, Community Impact, Urgent Needs



WE STRIVE TOGETHER TO BUILD TRUST, OPTIMIZE LAND DEVELOPMENT, **AND CREATE SOCIAL ABUNDANCE** "

OUR APPROACH

This is the vision of N.H.O. To maximize our impact on society, we have worked closely with different stakeholders to support the communities where we work. We place social impact at the core of our strategy; it is not simply something we need to

At N.H.O, we take pride in the message of our slogan: "Raising the Standard". It reflects all the true values we look for in our business and the people we work with, as we strive to be a positive force in our community and its culture.

Economic Responsibility

N.H.O was founded with a dream to build high quality with great value homes in Vietnam.

N.H.O is committed to providing high-quality and safe homes for our customers. We are committed to managing and reducing the environmental footprints of our operations and our projects. To date, N.H.O has built **3,156** social housing units because we envision of becoming an industry trailblazer as a social conscience real estate developer in Vietnam.

Social Responsibility



We recognize that people are our greatest asset. We are committed to provide a fair, safe and inclusive workplace, which is essential to building a sustainable organization. During the pandemic, N.H.O supported employees with health care sessions and online campaigns to overcome the challenges from this situation.

N.H.O believes that sound corporate governance practices are key to the sustainability of the Company's business and performance, as well as to protect stakeholders' interest and enhance long-term stakeholder value. We are committed to achieving high standards of corporate **governance** to ensure the sustainability of the company's business and performance.



Community

We are committed to be responsible to our communities, contributing to and enriching the lives of local communities wherever the Company operates. We encourage and provide opportunities for employees to serve the community through volunteer/donation events in an effort to help solve social issues.

We also recognize that children are the future leaders of Vietnam. We are committed to supporting students to keep studying hard and serving their families and their communities in the future. To support children in disadvantaged situations, N.H.O has donated scholarships and school materials.



Our Priorities

Education

We support children by giving them opportunities to learn and to be responsible for their families and communities.

Community Impact

We believe our actions must benefit the communities in which we live and work. We strive to be a positive force in Vietnamese families and communities, helping raise standards.

Urgent Needs

N.H.O sincerely cares for families and communities who are in need. Adversities and unfavorable circumstances can be turned into opportunities for families and communities to unite and help each other

Sustainable Development Goals





N.H.O supports the Sustainable Development Goals

		N.H.0 st	upports the Sustainable Development Goals
SDGS	Goal Objective	Approach	Highlights
NO POVERTY TATAT	End poverty in all its forms everywhere	N.H.O is committed to one goal – every family deserves a good home. The company keeps providing social houses of high quality to contribute to advancing sustainable development.	Since 2012, N.H.O has provided 3,156 social housing units. N.H.O, in collaboration with local NGOs, built houses for the disadvantage as a charitable program. In 2021, N.H.O An Giang worked with the local governments to build 27 houses for disadvantaged families in Hoa Thanh hamlet, My Thanh ward, Long Xuyen city.
ZERO HUNGER	End hunger, achieve food security and improved nutrition, and promote sustainable agriculture	N.H.O is committed to maximizing its social impact and is focused on sustainable business with local communities.	N.H.O supported workers in construction sites and the local community with bread & rice to support needy families, especially in the An Giang area.
GOOD HEALTH AND WELL-BEING	Ensure healthy lives and promote well-being for all, at all ages	Providing a safe and healthy working environment for employees is fundamental to N.H.O's commitment to conduct its business responsibly. N.H.O cares for the health and safety of the community.	N.H.O provided 15,000 Covid test kit for communities like An Giang, Ha Long, and Hau Giang. The Company donated more than two billion VND during the pandemic in 2021. N.H.O and its partner OTE launched "Project Life" to provide Oxygen support for home-based Covid patients in Ho Chi Minh City. The Company provided mental health care sessions and campaigns for employees during the lockdown, such as manager workshops, steps challenges, and mental health care.



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

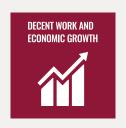
N.H.O is focused on supporting the gifted and talented students who will serve the community and the country in the future.

The Company works closely with its educational partners to make a positive impact on their sustainability performance in the area of education.

SAL scholarship, the company's own scholarship program, has sponsored and mentored college students to follow their dreams and to serve the community.

N.H.O is committed to continue its efforts in collaborating with educational partners through the sponsorship and support of consulting and training.

The Company has also supported schools in other countries such as Thailand and Cambodia through donation and renovation for the schools.



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

N.H.O upholds human rights principles and adheres to fair employment practices. The Company provides equal opportunities regarding the recruitment and career development of its employees.

The Company respects the law, supports universal human rights, and benefits the communities where it belongs.

The Company maintains the proportion of women in employment over 50%. (2021: 65%)

The Company provided training sessions for managers - a total of 142 hours since 2017.

N.H.O has an Internal Labor Rule and Employee Handbook based on the Labor code and other legal documents issued by the government.



Make cities and human settlements inclusive, safe, resilient and sustainable

N.H.O is focused on creating properties that drives a positive force in its community and its culture.

N.H.O supported the An Lac community with diverse programs in the family center. Through the An Lac family center, about 200 children participated in after-school programs and 1,100 people used the facility for free.



Strengthen the means of implementation and revitalize global partnership for sustainable development

Through collaboration with NGOs and partners, N.H.O shares knowledge as well as financial and human resources, to achieve its Sustainable Development Goals.

N.H.O has partnerships with NGOs and institutes such as Saigon Children Charity, Minh Tri Funds, Hope School and Bright Stars School.

With Saigon Children Charity, the employees of N.H.O joined The Steps Challenge to raise awareness and funds to support children with autism across Vietnam.

SOCIAL HOUSING



N.H.O has built 3,156 social housing units until today.

What is "Social Housing"?

Housing which is provided at affordable rates, on a secure basis to people on low incomes or with particular needs. Social housing is severely in short supply compared to demands in Vietnam.

N.H.O is committed to build warm homes for everyone. We deliver the value to make all members of our society dream a better future through our social projects. N.H.O's humble beginning started with a 420 unit development in Da Nang, which was a social housing project. We believe every family deserves a good home. We place social housing at the core of our CSR strategy, delivering solutions that enrich people and communities while creating enduring value for our stakeholders.



Total **3,156** units

* From 2012 -2019

420 units

2012 **Nest Home** Da Nang

2013

1st Home Thanh Loc



489 units

495 units



2014 1st Home An Giang 2018

Imperial Place An Lac, HCMC



1,115 units

637 units



2019 Binh Hoa An Giang



EDUCATION HIGHLIGHT



N.H.O IS COMMITTED
TO ENGAGING WITH
AND CONTRIBUTING
TO COMMUNITIES
WHEREVER IT
OPERATES, THROUGH
SUPPORTING EDUCATION
AND CARING FOR THE
UNDERPRIVILEGED "



SAL SCHOLARSHIP

In October 2020, N.H.O launched SAL (Serve, Achieve, and Lead) Scholarship. The mission of the SAL Scholarship is to support dedicated and gifted college students who show potential for academic excellence and leadership. We support students to grow not only in knowledge, but also in character, so that they will develop a sense of responsibility for themselves, their families, and their communities.

Since 2020, N.H.O has provided seven students with full scholarships and a monthly mentoring program. We have supported students from various majors and extended assistance to remote villages. The scholars have received not just financial support, but also life skills and advice from their mentors. Through the strong relationship between students and mentors, we are encouraging the students to serve the community in the future.



SCHOLARSHIP AWARD



The N.H.O mentoring program is built to encourage both SAL students and our employees to share their lives and care for others.

Through this program, the employees of N.H.O build relationships with SAL students. Every month, they spend some time together, encourage one another to achieve personal goals, and seek opportunities to serve the community where they live.

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/ Statistics /

Foundation Year	Number of Scholars
2020	1
2021	6 *Ethnic Minority:1 person (H'Mong)

BENEFIT FOR MENTEES

- o Receive feedback from a more experienced mentor
- o Reflect on personal goals and challenges
- Share experiences
- Expand network
- o Enhance confidence when interacting with more experienced mentor

BENEFIT FOR MENTORS

- o Supporting a mentee can be personally rewarding
- o Reflect on accomplishments
- o Gain new insights and perspectives
- o Mentoring develops one's management skills
- o Increase awareness of talent in the Organization



WE ARE
COMMITTED TO
CONTRIBUTE OUR
EDUCATION NETWORK
TO MAKE STRONG
CONNECTIONS AND
CREATE LASTING
RELATIONSHIPS
FOR THE
IMPROVEMENT OF
THE COMMUNITY'S
EDUCATION "



NETWORKING

Along with the development of the company, education is also one of the important issues that N.H.O is focusing on. We believe that good education can improve the disadvantaged children's lives and in turn, they can serve the communities that they are living in. In the past years, we have organized the "Slow to speak" seminar with 219 followers, 2 training programs on children's behavior, 1 training on classroom management and filmed 7 videos about parent education.

Besides caring about children's issues, we also care about teachers, especially their mental health. We organized three mental health workshops with the participation of 13 kindergarten teachers.

We believe that by improving mental health and relieving stress, teachers can have more passion and energy to teach.

With our partner, Olive Tree Estates Limited, N.H.O provided academic and practical knowledge to our local educational partners. We are honored to cooperate with other organizations in the field of education such as Hope Kindergarten and Bright Stars Kindergarten. We are committed to contribute our education network to make strong connections and create lasting relationships for the improvement of the community's education.



Offline workshop for Parents

"Parenting Talk" by Dr.Ang

Online workshop for Teachers & School Managers

Covered Topics:

- "Effective communications" by Dr.Ang
- "Behavior modification for children" by Dr. Ang
- "How to manage trauma situations" by Dr. Ang
- "Motivation and classroom management" by Dr. Jacqueline

Offline workshop for Teachers

"Care for teachers in Hope School" by N.H.O CSR

Covered Topics:

Building trust, balance life and work, promote motivation, good teacher model, etc

What N.H.O supported

Funding, design, construction, license operation, curriculum advice, teacher training and equipment, parenting talks/counseling, children counseling

Partner Schools:

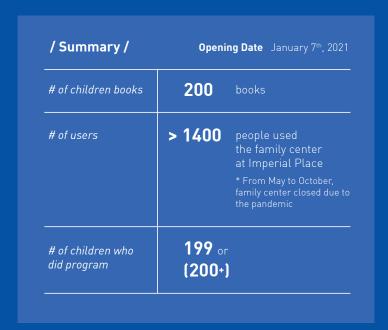






COMMUNITY IMPACT HIGHLIGHT







N.H.O'S MISSION IS
TO ENRICH
PEOPLE'S LIVES,
INCLUDING
OUR CUSTOMERS
AND THEIR FAMILIES
TOGETHER.
THE FAMILY CENTER
IS AN EXAMPLE
OF OUR COMMITMENT
TO OUR CUSTOMERS"



Facilities

Open **Study Room, Book Corner** for Children, Kid's room, Free wifi, Air-conditioner



Programs

Programs for kids: Badminton, Drawing, Reading, Paper Art Programs for adults: Calligraphy

FAMILY CENTER

On January 7th, 2021 N.H.O launched the Family Center at Imperial Place with our partner, Alpha Plus Property Management and Olive Tree Estates Limited (OTE). Imperial Place is a social housing estate at An Lac, Bình Tân district, Ho Chi Minh City, Vietnam.

The "Family Center" is a public space located on the ground floor of Imperial Place. With nearly 200 children's books, a kid's room and open space study rooms, residents can use the space for free.

Every month, free after-school programs were provided for the children such as drawing, paper art, reading, and sports classes. In addition, a calligraphy class was also held for the adults once in April.

Despite the lockdown during Covid, more than 700 children have enjoyed the family center space and about 200 children benefited from the provided after-school programs.

The family center has positively impacted the residents through diverse programs and by **creating opportunities for families to enjoy time together**. N.H.O places great emphasis on growing strong families and nurturing resilient communities through a family center.

N.H.O, with our partners, is now working on developing the family center for residents to feel a sense of community. More diverse activities and creative campaigns will be provided to encourage the community to be healthy and sustainable.















Sessions: 15 [11/9 ~ 18/12]



of Kids



20+ of Books read

MOGU

"Reading books with MOGU" is a project to read books for children.

N.H.O, Alpha + and MOGU Vietnam worked together to provide online reading programs for the residents' families of Imperial Place during the pandemic. The books were carefully selected for children aged 3 - 10 years old.

From early September, 15 online sessions were held, and more than 220 **children** enjoyed the reading programs and activities online. The online programs helped the children of Imperial Place to enjoy reading books during the pandemic.

STEPS CHALLENGE

N.H.O is committed to our local communities and seeks to find opportunities for our employees to actively engage with local communities. With various non-profit organizations, we are looking for creative programs which can have a real impact on our communities.

As a partner with Saigon Children Charity, N.H.O participated in "The Steps Challenge 2021 – Step up For Autism".

The purpose of the program was to help children with autism receive early intervention opportunities and to raise awareness about autism throughout our communities.

Time duration: 1 month (During April)



79 Total of Participants



7 mil
Total of

In April, 79 members of N.H.O joined the challenge and walked for children with autism. The total number of steps was 7 million, and 19,750,000 VND was donated to Saigon Children Charity.









OTHER HIGHLIGHTS



EDUCATION



Floating school bags for Quang Tri's children

the natural disaster

received 113,471,000 VND from the company and employees. These efforts helped 196 children in the Huc Commune to go back to school with full floating school bags and supplies, which helped them to recover after their families' losses in

In December 2020, N.H.O's CSR Dept.



Bicycle and learning tools for children

For the 2019-2020 school year, N.H.O An Giang brought joy to children by providing them with school supplies and bicycles. With full school backpacks, we believe these children have what they need to go back to school and bring them a brighter future.



Donation for Education

From February to October 2017, N.H.O An Giang supported the construction of Happy Kindergarten at Ton Duc Thang memorial area and "Love School" in Long Xuyen city. The total donations amounted to 2,000,000,000 VND. These schools will provide opportunities to study for poor children and create a safe place where children who are affected by flooding can go to school.

COMMUNITY IMPACT



Building a Peace House for an ethnic minority family in Quang Tri

In March 2021, N.H.O with Minh Tri fund built a house in Thuan commune worth 55.000.000 VND to improve the housing quality for minority ethnic groups of the highland remote areas in Quang Tri.



Blood donation in An Giang and Quang Ninh in August, 2021

Becoming an annual activity, N.H.O An Giang's employees and N.H.O Quang Ninh were happy to donate their blood for patients in need.



Halong Bay Marathon

In November 2020, Halong Bay Heritage Marathon is one of the largest and best organized professional international marathon competitions in Vietnam. N.H.O Quang Ninh employees were excited to be a part of the competition. The employees ran for health and the pride of Ha Long City.



Blood Donation in An Giang

In January 2019, the Volunteer **Blood Donation Steering** Committee gave a certificate of thanks to N.H.O An Giang for positive contributions in the blood donation campaign in the Spring Festival.



Building Bridges in An Giang

From 2016 to 2019, N.H.O An Giang raised a fund to construct the Xeo Dua bridge in My Phuoc, Long Xuyen; 250,000,000 VND to decorate Ton Duc Thang Bridge and An Giang city for Tet 2018 and 350,000,000 VND to build the Nga Ba bridge at My Hoa, Long Xuyen City, An Giang Province.

URGENT NEEDS



Houses for the disadvantaged families in An Giang

From May to October, 2021 N.H.O JSC An Giang donated 1,560,000,000 VND to build 27 unity houses for disadvantaged families in Hoa Thanh hamlet, My Thanh ward, Long Xuyen city. This project helped poor families and their children to live in safe accommodations and improve their quality of life.



Donate 2 trucks to locality 10.2021

N.H.O AG donated 2 trucks for An Giang police station to transfer covid patients and food to people in quarantine.



Security bag support in An Giang 10.2021

N.H.O AG collaborate with local government to distribute security 2200 bags with cost is 440,000,000 VND for the poor local people who lived in covid isolation areas



Donate rice for local people in Covid

To share the difficulty with people who were impacted by Covid -19, NHO An Giang donated to the locality 20 tons of rice with a total budget of 200,000,000 VND. That donation helped many local people who had enough food in lockdown days.



Support Covid urgent food packages for the poor in An Giang

In June and July 2021, N.H.O An Giang supported 800 gift sets for poor households with an approximately 80,000,000 VND contribution fund from company and employees. This project contributed to sharing the burdens of local residents who were impacted by the Covid crisis.



VND 0 cost kitchen in An Giang

With a deep care for people, N.H.O An Giang and employees joined hands to build a 0 Kitchen to share food and cooking materials for the disadvantaged residents in Long Xuyen city during July, 2021. Total donations were up to 50,000,000 VND.

"

N.H.O **SUPPORTED** THE PEOPLE TO HAVE A **WARMER AND HAPPIER TET HOLIDAY WITH LOVING GIFTS**"





Giving a bank book to poor families in Quang Ninh

In April 2021, to improve the lives of poor households, N.H.O Quang Ninh gave 2 bank books with 20,000,000 VND to 2 families with difficult circumstances in their life at Bai Chay ward.



Tet gifts for the poor in An Giang in January, 2021

In the early days of 2021, N.H.O An Giang donated more than 322,000,000 VND with 1,400 gift sets to assist the poor people who are living on the river or near-river areas in An Giang.



Supporting the orphaned children of SOS village in Hai Phong in January 2021

With the view "Children today are the future of the world tomorrow", N.H.O Hai Phong and employees with their children visited and gave gifts to more than 50 orphans in SOS Village in 2021.





Giving gifts for orphaned and disabled children in Quang Ninh social center in 2021

In January 2021, to support 106 children with special circumstances, N.H.O Quang Ninh donated air conditioners and food packages to the social center that helped children to have a better quality of life.



Charity Kitchen

From June to September 2020, N.H.O An Giang provided cash and 1,000 kilograms of rice for the Charity Kitchen program. Charity Kitchen is a meaningful activity in Long Xuyen where many meals are cooked with a full heart.



Gifts for the poor

In 2020, N.H.O An Giang decided to provide packs of food for this emergency need when Covid caused many people to lose their jobs and made it even more difficult for the poor.



Shelter for the poor living in An Giang

In December 2019, N.H.O An Giang supported building a shelter for the poor and built a 'Love School' where poor children are able to continue their education.



Bread and rice for workers

Understanding how hard workers struggle in their life, N.H.O An Giang employees supported bread and rice for the workers from 2018 to 2019.



Charitable giving to children & family

In this caring program for the poor and workers, N.H.O employees prepared food packages and distributed them at the N.H.O An Giang office on 9 March 2018.



The report demonstrates N.H.O's commitment to keep its stakeholders, including employees, customers, business partners, and community members abreast of the Company's efforts and developments in sustainability.

This report only reviews N.H.O's past CSR performance and the Company's events. No warranties are made as to the completeness and accuracy of all the given information, and it should not be used for making any future investment decision. Some numbers mentioned in this document are based on N.H.O's internal calculations only and have not been verified or audited by any parties.

N.H.O does not accept any obligation to verify, correct, update, or revise any assumptions, speculations that do not reflect the actual economic performance or other unanticipated events arising after the date of publication. This document is for information purpose only and should not be construed as an offer to buy.

The report can be downloaded at:

N.H.O's corporate website:

www.nhojsc.vn

N.H.O Care's website:

www.nhocares.com

