

ANNUAL FINANCIAL REPORT

ASIA WOMEN'S LEAGUE LIMITED

(Incorporated in Hong Kong with liabilities limited by guarantee)

31 March 2018

**LSW** LEE SIK WAI & CO.  
Certified Public Accountants

李式帷會計師事務所

## REVIEW REPORT ON ANNUAL FINANCIAL REPORT

To the Executive Committee of  
ASIA WOMEN'S LEAGUE LIMITED ("the League")  
(incorporated in Hong Kong with liabilities limited by guarantee)

We have audited the statutory annual combined financial statements of the League for the year ended 31 March 2018 and have issued an unqualified auditors' report thereon dated 29 September 2018.

We conducted our review of the attached Annual Financial Report on pages 3 to 12 of the League for the year ended 31 March 2018 in accordance with Practice Note 851 "Review of the Annual Financial Reports of Non-governmental Organizations" issued by the Hong Kong Institute of Certified Public Accountants. The review includes considering the procedures and records relevant to the preparation of the Annual Financial Report and performing procedures to satisfy ourselves that the Annual Financial Report has been properly prepared from the books and records of the League, on which the above combined audited financial statements of the League are based.

### Review conclusions

On the basis of the results of our review and having regard to the audit procedures performed by us in relation to the audit of the combined financial statements of the League for the year ended 31 March 2018:

- a. in our opinion the Annual Financial Report has been properly prepared from the books and records of the League; and
- b. no matter have come to our attention during the course of our review, which cause us to believe that the League has not:
  1. properly accounted for the receipt of Lump Sum Grant, Provident Fund and other social welfare subventions and expenditure in respect of Funding and Services Agreement activities and support services;
  2. kept separate Operating Income and Expenditure Account for each subvented service unit as required by the Lump Sum Grant Manual (LSG Manual) published by the Social Welfare Department of the Government of the HKSAR;
  3. prepared the Annual Financial Report in accordance with the format and requirements set out in the LSG Manual; and
  4. employed the staff quoted in the Provident Fund arrangements during the year ended 31 March 2018.

REVIEW REPORT ON ANNUAL FINANCIAL REPORT (continued)

To the Executive Committee of  
ASIA WOMEN'S LEAGUE LIMITED ("the League")  
(incorporated in Hong Kong with liabilities limited by guarantee)

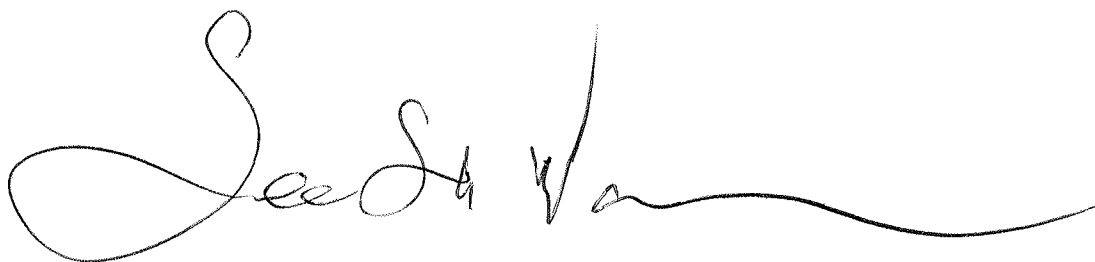
This report is intended for filing with the Social Welfare Department of the Government of the HKSAR and should not be used for any purpose.

Statement for non-statutory accounts in compliance with section 436 of the Companies Ordinance

The figures and financial information relating to the years ended 31 March 2018 and 2017 included in this attached Annual Financial Report are not the League's statutory annual combined financial statements for those years. Further information relating to those statutory annual combined financial statements required to be disclosed in accordance with section 436 of the Companies Ordinance is as follows:

The League has delivered statutory annual combined financial statements for the year ended 31 March 2017 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance and will deliver the statutory annual combined financial statements for the year ended 31 March 2018 in due course.

We, as the League's auditor, have reported on the statutory annual combined financial statements of the League for both years. The auditor's reports were unqualified; did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying its reports; and did not contain a statement under sections 406(2), 407(2) or (3) of the Companies Ordinance.

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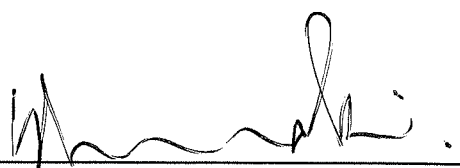
Hong Kong  
29 September 2018

## ANNUAL FINANCIAL REPORT

Agency Code and Name : 032 ASIA WOMEN'S LEAGUE LTD.

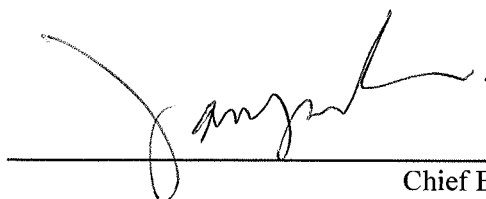
**FOR THE PERIOD FROM 1 APRIL 2017 TO 31 MARCH 2018**

	Notes	2017-18 \$	2016-17 \$
<b>A. INCOME</b>			
1. Lump Sum Grant			
a. Lump Sum Grant (excluding Provident Fund)	1b	44,465,219.00	43,071,671.00
b. Provident Fund	1c	3,673,696.00	3,682,613.00
2. Special One-off Grant		-	-
3. Fee Income	2	6,366,416.76	6,224,702.50
4. Central Items	3	3,583,864.00	2,813,958.00
5. Rent and Rates	4	900,628.00	893,092.00
6. Other Income	5		
a. Compensation Income		-	-
b. Miscellaneous Income		641,893.10	664,288.90
7. Interest Received		88,313.57	56,873.03
<b>TOTAL INCOME</b>		<b>59,720,030.43</b>	<b>57,407,198.43</b>
<b>B. EXPENDITURES</b>			
1. Personal Emoluments	6		
a. Salaries		40,333,255.21	39,049,538.27
b. Provident Fund	1c	2,850,881.65	2,822,783.06
c. Allowances		140,177.33	54,840.00
Sub-total		43,324,314.19	41,927,161.33
2. Other Charges	7	11,092,219.33	9,963,024.29
3. Central Items	3	3,983,936.00	2,766,246.00
4. Rent and Rates	4	918,837.60	918,849.60
5. Special One-off Grant Payments	7a	-	-
<b>TOTAL EXPENDITURES</b>		<b>59,319,307.12</b>	<b>55,575,281.22</b>
<b>C. SURPLUS FOR THE YEAR</b>	8	<b>400,723.31</b>	<b>1,831,917.21</b>



Chairlady

Date: 29 September 2018



Chief Executive

Date: 29 September 2018

## NOTES ON THE ANNUAL FINANCIAL REPORT

Agency Code and Name : 032 ASIA WOMEN'S LEAGUE LTD.

**FOR THE PERIOD FROM 1 APRIL 2017 TO 31 MARCH 2018**

### 1. Lump Sum Grant

**a. Basis of preparation**

The Annual Financial Report is prepared **on cash basis**, that is, income is recognised upon receipt of cash and expenditure is recognised when expenses are paid. **Non-cash items** like depreciation, provisions and accruals **have not been included** in AFR.

**b. Lump Sum Grant (excluding Provident Fund)**

This represents Lump Sum Grant (excluding Provident Fund) received for the year.

**c. Provident Fund**

This is Provident Fund received and contributed during the year.

Snapshot staff are defined as those staff occupying recognised or holding against subvented posts as at 1 April 2000. 6.8% and other posts represent those staff that are employed after 1 April 2000.  
under note 3.

Details are analysed below:

<u>Provident Fund Contribution</u>	<u>Snapshot Staff</u>	<u>6.8% and Other Posts</u>	<u>Total</u>
	\$	\$	\$
Subvention Received	1,127,588.00	2,546,108.00	3,673,696.00
Provident Fund Contribution paid during the year	<u>(1,136,114.17)</u>	<u>(1,714,767.48)</u>	<u>(2,850,881.65)</u>
Surplus for the year	(8,526.17)	831,340.52	822,814.35
<b>Add:</b> Surplus b/f	154,564.36	7,907,163.82	8,061,728.18
Transfer from Snapshot Staff to 6.8% and other posts	0	0	0
Additional subvention received for year 2015-16 arising from departure of Snapshot staff		27,392.00	27,392.00
<b>Less:</b> Refund to Government Provident Fund for year 2015/16	(82,518.00)		(82,518.00)
<b>Surplus c/f</b>	<u><u>63,520.19</u></u>	<u><u>8,765,896.34</u></u>	<u><u>8,829,416.53</u></u>

### 2. Fee Income

This represents social welfare fee income received for the year in respect of the fees and charges recognised for the purpose of subvention as set out in the LSG Manual.

### 3. Central Items

These are subvented service activities which are not included in LSG and are subject to their own procedures as set out in other SWD's papers and correspondence with the NGOs. The PF received and contributed for staff under Central Items have been separately included as part of the income and expenditure of the relevant items (paragraph 3.13 of LSG Manual). The income and expenditure of each of the Central Items are as follows:

## NOTES ON THE ANNUAL FINANCIAL REPORT

Agency Code and Name : 032 **ASIA WOMEN'S LEAGUE LTD.**

**FOR THE PERIOD FROM 1 APRIL 2017 TO 31 MARCH 2018**

### 3. Central Items (continued)

The income and expenditure of each of the Central Items are as follows:-

	2017-18	2016-17
	\$	\$
<b>a. Income</b>		
Dementia Supplement for Residential Elderly Sevices	3,278,340.00	2,312,592.00
One-off Subsidy for Enhanced Provision of Visiting Medical Officer in RCHEs	245,000.00	-
Special One-off Subsidy for Better Care for Elderly Persons with Dementia or Requiring Infirmiry Care:-		
for 2016-17 (SWD Letter-4/2/2016, ref. SWD/S/E/RC/3 Pt.6)	-	-
for 2017-18 (SWD Letter-27/2/2017, ref. SWD/S/E/RC/3 Pt.7)	-	457,072.00
Infirmiry Care Supplement for Residential Elderly Sevices	-	-
Dementia Supplement for Day Care Centres for the Elderly	60,524.00	44,294.00
	<b>3,583,864.00</b>	<b>2,813,958.00</b>
<b>b. Expenditures</b>		
Dementia Supplement for Residential Elderly Sevices	3,278,340.00	2,312,592.00
One-off Subsidy for Enhanced Provision of Visiting Medical Officer in RCHEs	188,000.00	-
Special One-off Subsidy for Better Care for Elderly Persons with Dementia or Requiring Infirmiry Care:-		
for 2016-17 (SWD Letter-4/2/2016, ref. SWD/S/E/RC/3 Pt.6)	-	409,360.00
for 2017-18 (SWD Letter-27/2/2017, ref. SWD/S/E/RC/3 Pt.7)	457,072.00	-
Infirmiry Care Supplement for Residential Elderly Sevices	-	-
Dementia Supplement for Day Care Centres for the Elderly	60,524.00	44,294.00
	<b>3,983,936.00</b>	<b>2,766,246.00</b>

### 4. Rent and Rates

This represents the amount paid by SWD in respect of premises recognised by SWD. Expenditures on rent and rates in respect of premises not recognised by SWD have not been included in AFR.

### 5. Other Income

This includes programme income and all income other than recognized social welfare fee income received during the year. Non-SWD subventions and donations received have not been included as Other Income in AFR. The breakdown on Other Income is as follows:-

	2017-18	2016-17
	\$	\$
(a) Fees and charges for services incidental to the operation of subvented services	622,893.10	644,393.80
(b) Others	19,000.00	19,895.10
	<b>641,893.10</b>	<b>664,288.90</b>

**NOTES ON THE ANNUAL FINANCIAL REPORT**

Agency Code and Name : 032 ASIA WOMEN'S LEAGUE LTD.

**FOR THE PERIOD FROM 1 APRIL 2017 TO 31 MARCH 2018**

**6. Personal Emoluments**

Personal Emoluments include salary, provident fund and salary-related allowances.  
The analysis on number of posts with annual Personal Emoluments over \$700,000 each is appended belows:-

Analysi of Personal Emoluments	No. of Posts	\$
HK\$700,001-HK\$800,000 p.a.	0	-
HK\$800,001-HK\$900,000 p.a.	2	1,672,245.56
HK\$900,001-HK\$1,000,000 p.a.	0	-
HK\$1,000,001-HK\$1,100,000 p.a.	0	-
HK\$1,100,001-HK\$1,200,000 p.a.	0	-
>HK\$1,200,000 p.a.	1	1,291,352.00

**7. Other Charges**

The breakdown on Other Charges is as follows:

Other Charges	2017-18	2016-17
	\$	\$
a. Utilities	1,953,457.02	1,864,493.96
b. Food	3,895,230.45	3,801,940.26
c. Administrative Expenses	438,435.88	315,857.43
d. Stores and Equipment	875,556.45	1,257,781.79
e. Repairs and Maintenance	1,907,191.30	918,804.10
f. Special Allowance	-	-
g. Programme Expenses	535,706.86	461,451.13
h. Transportation and Travelling	198,393.45	100,992.91
i. Insurance	461,819.77	438,877.78
j. Miscellaneous		
- Medical Expenses for Clients	203,998.15	217,067.06
- VMO	266,250.00	264,750.00
- Uniform & Bedding	36,267.80	73,128.00
- Security Fee	249,401.33	178,050.00
- Taining and Development	7,390.00	1,850.00
- Sundry Expenses	63,120.87	67,979.87
<b>Total</b>	<b><u>11,092,219.33</u></b>	<b><u>9,963,024.29</u></b>

## NOTES ON THE ANNUAL FINANCIAL REPORT

Agency Code and Name : 032 ASIA WOMEN'S LEAGUE LTD.

**FOR THE PERIOD FROM 1 APRIL 2017 TO 31 MARCH 2018**

### 7a. Special One-off Grant Payments

Details of Special One-off Grant Payments are as follows:-

	<b>2017-18</b>	<b>2016-17</b>
	<b>\$</b>	<b>\$</b>
<b>Special One-off Grant Payments</b>		
a. Voluntary Retirement Scheme	-	-
b. Compensation Scheme	-	-
c. Staff Training and Development	-	-
d. Other Staff-related Initiatives	-	-
	<hr/>	<hr/>
<b>Total</b>	<hr/> <b>-</b> <hr/>	<hr/> <b>-</b> <hr/>



**NOTES ON THE ANNUAL FINANCIAL REPORT**

Agency Code and Name: 032

**FOR THE PERIOD FROM 1 APRIL 2017 to 31 MARCH 2018**

8. Analysis of Reserve Fund

	Analysis of Reserve Fund				
	Lump Sum Grant (LSG)	Special One-off Grant (SOG)	Rent & Rates	Central Items	Total
<b>Income</b>	\$	\$	\$	\$	\$
Lump Sum Grant	48,138,915.00	-	-	-	48,138,915.00
Special One-off Grant	-	-	-	-	-
Fee Income	6,366,416.76	-	-	-	6,366,416.76
Interest Received ( <b>Note (1)</b> )	88,313.57	-	-	-	88,313.57
Rent & Rates	-	-	900,628.00	-	900,628.00
Central Items	-	-	-	3,583,864.00	3,583,864.00
Other Income	641,893.10	-	-	-	641,893.10
<b>Total Income (a)</b>	<b>55,235,538.43</b>	<b>-</b>	<b>900,628.00</b>	<b>3,583,864.00</b>	<b>59,720,030.43</b>
<b>Expenditure</b>					
Personal Emoluments	43,324,314.19	-	-	-	43,324,314.19
Other Charges	11,092,219.33	-	-	-	11,092,219.33
Rent & Rates	-	-	918,837.60	-	918,837.60
Central Items	-	-	-	3,983,936.00	3,983,936.00
Special One-off Grant Payments	-	-	-	-	-
<b>Total Expenditure (b)</b>	<b>54,416,533.52</b>	<b>-</b>	<b>918,837.60</b>	<b>3,983,936.00</b>	<b>59,319,307.12</b>
<b>Surplus/(Deficit) for the year (a) - (b)</b>	<b>819,004.91</b>	<b>-</b>	<b>(18,209.60)</b>	<b>(400,072.00)</b>	<b>400,723.31</b>
Less: Surplus/(Deficit) of Provident Fund	822,814.35	-	-	-	822,814.35
Deficit for the year excluding Provident Fund	(3,809.44)	-	(18,209.60)	(400,072.00)	(422,091.04)
<b>Surplus/(Deficit) b/f ( Note (2) )</b>	<b>24,533,454.03</b>	<b>-</b>	<b>(25,750.28)</b>	<b>482,814.02</b>	<b>24,990,517.77</b>
	24,529,644.59	-	(43,959.88)	82,742.02	24,568,426.73
Less: Refund to Government	-	-	-	-	-
Add: Backpayment from Government	-	-	25,758.00	-	25,758.00
Less: Transfer from LSG Reserve to cover the salary adjustment for Dementia Supplement and Infirmary Care Supplementary ( <b>Note 3</b> )	-	-	-	-	-
<b>Surplus/(Deficit) c/f</b>	<b>24,529,644.59</b>	<b>-</b>	<b>(18,201.88)</b>	<b>82,742.02</b>	<b>24,594,184.73</b>
Less: Surplus/(Deficit) as at 31 March 2007	12,442,193.35	-			
Surplus/(Deficit) for 2007/08 afterwards ( <b>Note (4)</b> )	12,087,451.24	-			

**Notes**

- (1) Interest received on LSG and Provident Fund reserves, rent and rates, central items, Special One-off Grant are included as one item under LSG, and the item is considered as part of LSG reserve.
- (2) Accumulated balance of Lump Sum Grant Surplus b/f from previous years and all interest received in previous years are included in the surplus b/f under LSG
- (3) Amount of LSG Reserve used to cover the salary adjustment for Dementia Supplement and Infirmary Care Supplement, if any, as per Schedule of Central Items.
- (4) The level of LSG cumulative reserve for 2007/08 afterwards will be capped at 25% of the NGO's operating expenditure (excluding PF expenditure ) for the year.
  - (A) Total Expenditures excluding Provident Fund Expenditure  
= \$54,416,533.52 - \$2,850,881.65  
= \$51,565,651.87
  - (B) Total Surplus of LSG and Interest Received excluding Provident Fund for 2007/08 afterwards  
= \$12,087,451.24 [less than 25% of (A)]

NOTES ON THE ANNUAL FINANCIAL REPORT

Agency Code and Name: 032 ASIA WOMEN'S LEAGUE LTD.

FOR THE PERIOD FROM 1 APRIL 2017 TO 31 MARCH 2018

9. Schedule for Central Items

Unit Code (Note 7)	Unit Name	Subvented Element	Subvention Released (Note 1)	Actual Expenditures (Note 2)	Surplus (Note 3)	Deficit for the Year			Refund to Government	Surplus c/f (Note 6)
						Deficit (Note 3)	Deficit transferred to LSG (Note 4)	Adjusted Deficit (d) = (b) - (c)		
					(a)	(b)	(c)	(d)	(e)	(g) = (e) - (f) + (a) - (d)
Unit 1051	Ho Leung Kit Ting C & A Home	Dementia Supplement for Residential Elderly Services Special One-off Subsidy for Better Care for Elderly Persons-2017/18 (Note 8)	\$ 1,311,336.00	\$ 1,311,336.00	-	\$ -	-	-	\$ 12,906.60	\$ 12,906.60
1051				195,888.00	-	(195,888.00)	-	(195,888.00)	195,888.00	0.00
6732	Asia Women's League Ltd (Attached to Chan Kwun Tung C & A Home)	Dementia Supplement for Day Care Centers for the Elderly	60,524.00	60,524.00	-	0.00	-	0.00	-	0.00
032S	Asia Women's League Ltd	Care Assistants (Permanent) - Elderly Services	-	-	-	-	-	-	12,785.50	12,785.50
		Programme Assistants (Permanent) - Elderly Services	-	-	-	-	-	-	49.92	49.92
3817	Asia Women's League Ltd	One-off Subsidy for Enhanced Provision of Visiting Medical Officer in RCHES	245,000.00	188,000.00	57,000.00	-	-	-	-	57,000.00
7898	Chan Kwun Tung C & A Home	Dementia Supplement for Residential Elderly Services	1,967,004.00	1,967,004.00	0.00	-	-	-	-	0.00
7898		Special One-off Subsidy for Better Care for Elderly Persons-2017/18 (Note 8)	-	261,184.00	-	(261,184.00)	-	(261,184.00)	261,184.00	0.00
<b>Total</b>			<b>3,583,864.00</b>	<b>3,983,936.00</b>	<b>57,000.00</b>	<b>(457,072.00)</b>	<b>-</b>	<b>(457,072.00)</b>	<b>482,814.02</b>	<b>82,742.02</b>

Notes:

- The figures for the whole financial year are extracted from the payroll for March (Final) of the financial year
- Actual expenditure represents the total expenditure incurred including provident fund for the respective services after netting off programme income, if any.
- Surplus / Deficit for each element represents the difference between subvention released and actual expenditure.
- Deficit i.r.o. the following central items arising from salary adjustment are transferred to the Lump Sum Grant Reserve as stated in SWD's letter ref. (28) in SWD/S/104/2 Pt.17 dated 31 October 2017.
  - Dementia Supplement for Residential Elderly Services
  - Dementia Supplement for Day Care Centre for the Elderly
- "Surplus brought forward (b/f)" means surplus, if any, arising from operations in previous years.
- "Surplus carried forward (c/f)" means surplus brought forward less refund to Government plus surplus, if any, arising from operations in current year.
- Unit code and name are extracted from the payroll from SWD.
- Special One-off Subsidy for Better Care for Elderly Persons with Dementia for 2017-18 as allocated via SWD's letter ref. SWD/S/E/RC/3 Pt.7 dated 27 February 2017.

**NOTES ON THE ANNUAL FINANCIAL REPORT**

Agency Code and Name: 032 **ASIA WOMEN'S LEAGUE LTD.**

**FOR THE PERIOD FROM 1 APRIL 2017 TO 31 MARCH 2018**

10. Schedule for Rent and Rates -  
Analysis of Subvention and Expenditure

Unit Code and Name	Subvention Element	Subvention Released (Note 1) \$	Actual Expenditure \$	Surplus (Note 2) \$	Deficit (Note 2) \$
1054 Chan Kwun Tung Care & Attention Home for the Elderly	Rent (Note 3)	184,121.00	188,244.00	-	(4,123.00)
	Rates	306,868.00	312,080.00	-	(5,212.00)
	<b>Total</b>	<b>490,989.00</b>	<b>500,324.00</b>	-	<b>(9,335.00)</b>
1057 Ho Leung Kit Ting Care & Attention Home for the Elderly	Rent (Note 3)	140,198.00	143,337.60	-	(3,139.60)
	Rates	233,663.00	237,632.00	-	(3,969.00)
	<b>Total</b>	<b>373,861.00</b>	<b>380,969.60</b>	-	<b>(7,108.60)</b>
1169 Enhancement of Community Support Services for Elderly Persons	Rent (Note 3)	17,460.00	18,144.00	-	(684.00)
	Rates	18,318.00	19,400.00	-	(1,082.00)
	<b>Total</b>	<b>35,778.00</b>	<b>37,544.00</b>	-	<b>(1,766.00)</b>
	<b>Grand Total</b>	<b>900,628.00</b>	<b>918,837.60</b>	-	<b>(18,209.60)</b>

**Note:**

- 1 The figures are to be extracted from the payroll for March plus subvention released in late March of the financial year.
- 2 Surplus/Deficit for each element represents the difference between subvention released and actual expenditure.
- 3 Rent includes all kinds of rent such as PHE rental, private rental, carpark rent, management fee, building maintenance fee and Government Rent.

**NOTES ON THE ANNUAL FINANCIAL REPORT**

Agency Code and Name : 032 **ASIA WOMEN'S LEAGUE LTD.**


**AS AT 31 MARCH 2018**

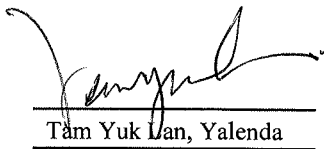
11. Schedule for analysis of investment

	2018	2017
	\$	\$
Reserve for Lump Sum Grant (except provident fund, rent and rates and central items) as at 31 March 2018	<u>24,529,644.59</u>	<u>24,533,454.03</u>
 Represented by:		
Investments		
a. HKD Bank Account Balances	5,402,340.83	5,493,310.84
b. HKD 24-hour Call Deposits	-	-
c. HKD Fixed Deposits	19,127,303.76	19,040,143.19
d. HKD Certificate of Deposits	-	-
e. HKD Bonds	-	-
	<u>24,529,644.59</u>	<u>24,533,454.03</u>

- Note:
1. The investments are reported at historical cost.
  2. According to the Lump Sum Grant Manual (Edition 2) - Reserve 2.31, an amount of cash equivalent to the accumulated reserves excluding Provident fund reserves must be kept in separate interest-bearing accounts with banks licensed in Hong Kong.

**Confirmed by:**

Authorized Signatory   
 Name Mak Shuk Fong  
 Title Chairlady  
 Date 29 September 2018

Authorized Signatory   
 Name Tam Yuk Lan, Yalenda  
 Title Chief Executive Officer  
 Date 29 September 2018

**NOTES ON THE ANNUAL FINANCIAL REPORT**

Agency Code and Name : 032 **ASIA WOMEN'S LEAGUE LTD.**

**AS AT 31 MARCH 2018**

11. Detailed Analysis of Investments as at 31 March 2018 (Continued)

Investment in HKD Fixed Deposits

	Custodian Bank	Deposit Number	Amount HK\$	Maturity Date	Interest Rate % p.a.
1.	Bank of Communication	C868294	1,028,222.90	26 April 2018	0.81%
2.	Bank of Communication	C868295	1,028,222.90	26 April 2018	0.81%
3.	Bank of Communication	C868292	1,019,354.20	23 April 2018	0.81%
4.	Bank of East Asia	00077	2,802,239.50	18 April 2018	0.93%
5.	Bank of East Asia	00067	504,557.20	05 June 2018	0.93%
6.	Bank of East Asia	00070	1,064,060.50	08 May 2018	0.86%
7.	Standard Chartered Bank	668326-1	4,023,007.57	29 June 2018	0.80%
8.	Hang Seng Bank	0001	1,604,953.15	18 April 2018	0.55%
9.	Hang Seng Bank	0004	3,011,390.72	28 May 2018	0.55%
10.	HSBC	0002	500,649.51	16 April 2018	0.01%
11.	HSBC	0001	2,540,645.61	16 April 2018	0.01%
12.	Hang Seng Bank Saving a/c		5,402,340.83		
	Total		24,529,644.59		