



Empowering Financial Innovation for a Sustainable Future

2023 Sustainability Report

This report provides an overview of our Environmental, Social, and Governance (ESG) vision, achievements, and progress from January 1, 2023, to December 31, 2023. It covers our sustainability initiatives, social impact, governance practices, and overall performance.

We follow the Global Reporting Initiative (GRI) standards and Bursa Malaysia's ESG guidelines in preparing this report, ensuring alignment with recognized frameworks. All financial figures in this report are presented in USD (U.S. dollars), unless otherwise specified.

SUSTAINABILITY HIGHLIGHTS 2023

Governance



Total Revenue
\$3,109,515



Economic Value Retained
\$19,214
attributed to common
shareholders

Percentage spent on
local suppliers

59.46 %



Zero cases of corruption,
cybersecurity breaches,
customer privacy violations,
or data loss

Environmental

GHG Scope 2
Emissions

77.37 tCO₂e

GHG Scope 3
Emissions

60.43 tCO₂e



GHG Emissions Intensity

4.43 X 10⁻⁵ tO₂E/\$



Total energy consumption

102,072 kWh

Percentage of
waste recycled

80 %



Total volume of
water used

324 m³



Social



Annual employee
turnover rate

23 %

Percentage of employee by gender



Female

58 %



Male

42 %



\$13,613

invested in employee
learning and development



Zero loss time
incident rate (LTIR)

ABOUT ASFH

AsiaFIN Holdings Corp. (ASFH: OTCQB) is a fintech public company listed on the USA's OTC QB market segment, offering innovative financial solutions across Asia and beyond. Based in Kuala Lumpur, Malaysia, we leverage AI and robotic process automation (RPA) to streamline payments and regulatory compliance for a range of industries, including Finance, Legal, PropTech, Healthtech and Logistics.

We aim to simplify financial processes and eliminate repetitive tasks through automation. Our products, such as RPA tools, RegTech solutions, and AI-driven cheque processing, serve Over 40 RegTech financial institutions and large corporations, over 60 banks, including 4 regional Central Banks, and more than 100 corporations.

With a growth strategy driven by both organic expansion and acquisitions, we are planning to expand our presence from ASEAN (excluding India and China) to outside the region. As we move into new markets, we remain committed to providing innovative, AI-powered financial solutions that support the growth of our clients.

Vision

AsiaFIN aims to be the leading automated financial solution provider for Financial Services and other industries.

Mission

To rid the world of boring repetitive jobs in payment processing and automating the collection of ESG data whilst delivering strong revenue growth, attractive operational margins and reliably positive free cash flow, in order to transform from a regional upstart to a global player.



STAKEHOLDER ENGAGEMENT

In 2023, ASFH recognized the importance of engaging with key stakeholders to align our growth strategies with their expectations and needs. Moving forward, we are committed to engaging with the following groups to foster long-term, responsible growth and build strong, sustainable relationships.

Shareholders and Investors

Our shareholders and investors are integral to the long-term success of ASFH. We prioritize transparency by providing regular updates on our financial performance, sustainability efforts, and strategic direction. Our engagement includes annual reports, encouraging and obtaining independent objective investment research coverage, meetings, surveys, and focused discussions on topics such as ESG initiatives, growth opportunities, and corporate governance.

Customers

Customers are at the core of ASFH's mission. We are dedicated to addressing their evolving needs by delivering innovative financial solutions and advanced technology. We engage with our customers by collecting feedback and customer support channels. In addition, we ensure the security of their data and offer training to help them navigate our products. We are committed to continuous product improvement to maintain our competitive advantage, problem solving reputation and customer trust.

Employees

We strive to create an environment where every employee feels valued, respected, and supported. Through regular feedback sessions, and focus groups, we listen to their needs and take action accordingly. We also invest in training programs, career development, and initiatives to promote diversity and inclusion, ensuring that all employees have the opportunity to thrive.

Partners

We recognize that collaboration is essential to achieving our goals. At ASFH, we engage with strategic partners, including financial institutions and technology providers to drive innovation and improve financial access. We ensure that our partners and third-party vendors meet cybersecurity standards through thorough security assessments. Continuous monitoring and collaboration with external experts help us strengthen the security of our network. Together, we create solutions that empower customers, support sustainability, and set new industry standards.

Governments, Policymakers, and Regulators

We collaborate with governments, policymakers, and regulators to ensure compliance with relevant laws and foster the development of a secure, transparent, and sustainable fintech environment. Our engagement includes ongoing dialogues on critical issues such as financial inclusion, data protection, anti-money laundering, and regulatory compliance. We aim to shape policies that encourage innovation while safeguarding the interests of consumers and society.

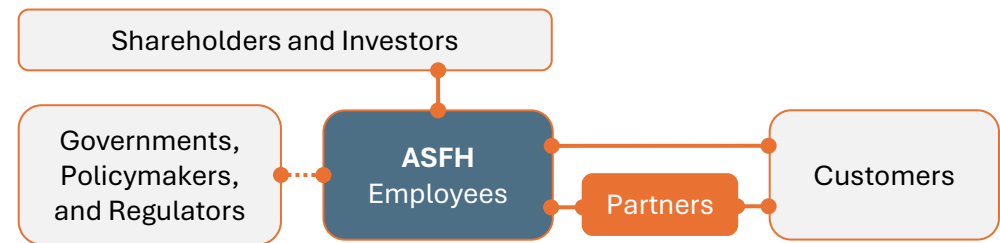


Figure 1: Stakeholder Relationship Map

MATERIALITY ASSESSMENT

In 2023, AsiaFIN Holdings Corp. (ASFH) identified and prioritized 9 key material topics that are critical to our business and stakeholders. These topics reflect the most significant areas where we impact the environment, society, and governance (ESG) factors, as well as areas where these factors influence our business performance. We evaluate material topics based on their potential to create value, mitigate risks, and align with our long-term strategy.

Below are the **key material topics** identified by ASFH:

Material Topic	ESG Category	Description	Impact on Stakeholders
Economic Performance	Governance	Ensuring sustainable financial growth and long-term profitability through efficient risk management and value creation.	Investors (primary), Employees, Partners
Anti-Fraud, Bribery, & Corruption	Governance	Maintaining ethical practices to avoid financial and reputational risks related to fraud, bribery, and corruption.	Investors, Customers, Employees, Partners, Regulators
Cybersecurity & Customer Privacy	Governance	Protecting company assets and customer data, minimizing the risk of financial loss from cyber threats.	Investors, Customers, Employees, Partners, Regulators
Supply Chain Management	Governance	Ensuring sustainable and ethical sourcing to minimize operational risks and improve supply chain stability.	Investors, Customers, Employees, Partners, Regulators
Innovation & Technology Development	Governance	Driving technological innovation to enhance operational efficiency and position the company for future growth.	Investors, Customers, Employees
Environmental Sustainability	Environmental	Reducing environmental impact to comply with regulations and improve cost efficiency, reducing emissions, and promoting resource conservation	Investors, Customers, Employees, Partners, Regulators
Diversity & Inclusion	Social	Promoting a diverse, inclusive workplace to increase employee satisfaction and attract talent, fostering long-term growth.	Investors, Employees, Partners, Regulators
Employee Welfare & Safety	Social	Prioritizing employee safety and welfare to reduce risks and enhance productivity, contributing to overall company success.	Investors, Employees, Partners, Regulators
Community Investment	Social	Engaging in community investment to improve the company's reputation and build a positive social impact for long-term brand value.	Community, Investors, Employees, Partners

Economic Performance

Why It Matters

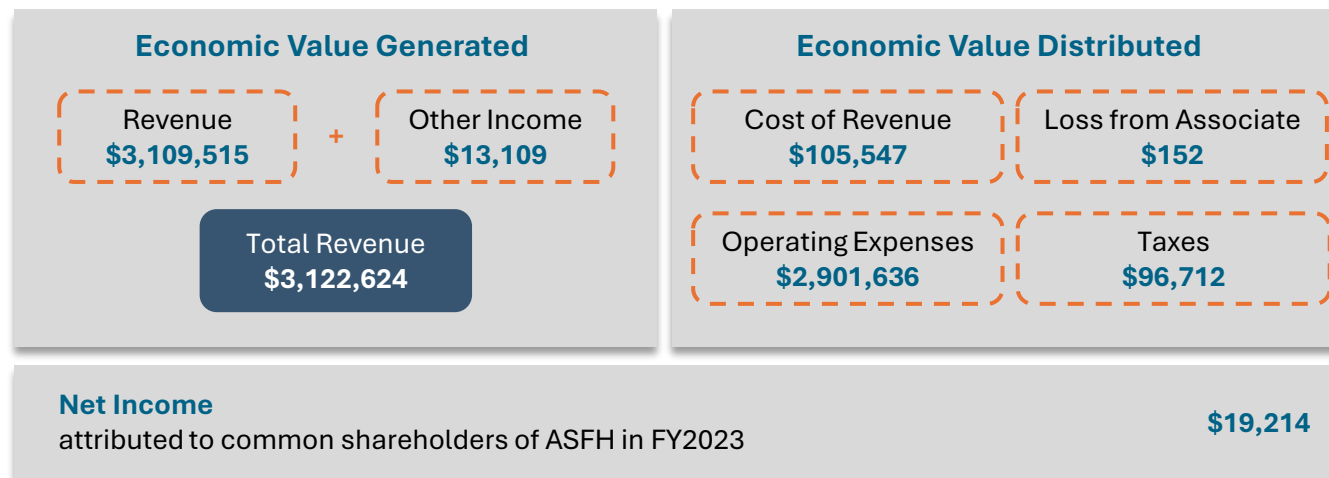
Economic performance is a cornerstone of ASFH's sustainability strategy. We believe that profitability and sustainability go hand in hand. By integrating ESG principles into our operations, we aim to create long-term value for all stakeholders—investors, customers, employees, partners, and governments.

As a global leader, we focus on balancing strong financial performance with responsible business practices. Our goal is to demonstrate that sustainable growth not only supports profitability but also addresses societal challenges and contributes to global sustainability goals. By embedding ESG initiatives into our business model, we ensure financial stability while creating lasting, positive impacts on communities and the environment.

Our Approach and Progress

In FY2023, ASFH generated revenue of \$3,109,515, marking a significant achievement as we successfully expanded our services across the Asia-Pacific region. This revenue growth reflects the increasing demand for our Payment Processing, Robotic Process Automation (RPA), and Regulatory Technology (RegTech) solutions. Additionally, the company achieved a net income of \$19,214, reversing the net loss of \$112,202 recorded in FY2022. This improvement in profitability highlights our successful efforts to scale operations, enhance service offerings, and strengthen customer relationships.

Currency expressed in United States Dollars (“US\$”)



Looking ahead, we are focused on maintaining this positive trajectory by investing in new technologies, enhancing our product offerings, and expanding our market presence. We will also continue to focus on operational efficiency and cash flow optimization to sustain profitability and support our growth strategy.

Anti-fraud, Bribery, and Corruption

Why It Matters

Fraud, bribery, and corruption can have a significant impact on investor value through financial losses, legal penalties, and reputational damage. At ASFH, we understand that preventing these unethical practices is essential not only to protect our long-term business integrity but also to safeguard investor returns. As we grow, we know that our vulnerability to such risks increases. Therefore, we are focused on strengthening our anti-corruption efforts to ensure stable and reliable returns for investors, build trust, and create a transparent business environment. Our commitment goes beyond legal compliance to ensure that our company operates ethically and with integrity at all levels.

Moving Forward

We are committed to strengthening our anti-corruption efforts by providing anti-corruption training for new hires and ongoing refresher courses for all employees, focusing on emerging risks. We will implement strong monitoring systems to track our progress and ensure we follow best practices. Additionally, we will engage third-party auditors who specialize in anti-corruption to conduct annual audits, helping us identify any vulnerabilities.

Our Approach and Progress

Commitment to Ethical Conduct

We are fully committed to preventing fraud, bribery, and corruption at all levels of the organization. Whilst we do not yet have a formal anti-fraud, anti-bribery, and anti-corruption policy, we are in the process of developing one. This policy will set clear expectations for ethical behavior and provide guidelines to prevent unethical conduct within the organization.

Training and Awareness

We prioritize regular training for all employees to ensure they understand their responsibilities and obligations under these policies. This training is designed to help employees recognize the signs of fraud and bribery and empower them to take the necessary steps to address potential concerns.

Whistleblowing Channels

We encourage transparency by providing secure and confidential channels through which employees and external stakeholders can report suspected fraud, bribery, or corruption without fear of retaliation.

In FY2023,

Zero incidents of corruption were detected

Training Related to Anti-Corruption

This chart shows the number of employees who have completed anti-corruption training by management level:

Non-executive

84

Middle Management

12

Senior Management

4

Cybersecurity and Customer Privacy

Why It Matters

At ASFH, protecting our customers' data and ensuring robust cybersecurity are crucial to maintaining trust and long-term business growth. In today's digital world, data security and privacy are central to the value our customers place in us, which directly impacts our ability to generate consistent revenue and secure long-term profitability. Our cybersecurity framework is designed to safeguard sensitive information, mitigate risks, and protect our operations from cyber threats, which helps us avoid costly data breaches and reputational damage.

We recognize that strong cybersecurity and privacy practices are not just about compliance—they are key factors in sustaining investor confidence. By upholding the highest data protection standards, we ensure that both personal and business data are handled with integrity, reducing the risk of financial loss and regulatory penalties. This commitment creates a secure environment for our customers and contributes to building a trustworthy digital landscape, ultimately supporting the continued growth of ASFH and enhancing shareholder value.

Our Approach and Progress

ASFH has made significant strides in establishing and maintaining a robust cybersecurity and data privacy framework that meets global standards. We recognize that cybersecurity is an ongoing challenge, requiring continuous adaptation and vigilance. Therefore, we have prioritized integrating cybersecurity risk management across all levels of our operations. Key achievements include:

Cybersecurity Strategy Integration

We are still integrating cybersecurity into our overall risk management framework, ensuring our objective that every business decision and operation aligns with our security objectives. This approach will effectively safeguard our information systems from both internal and external threats.

Collaborations with Experts

Recognizing the complex and rapidly evolving nature of cybersecurity threats, we have engaged with external experts, including cybersecurity assessors and consultants. This engagement has resulted in threat assessments, and consultations, ensuring our security measures align with industry best practices.

Data Privacy Initiatives

ASFH is committed to protecting customer data by complying with global privacy standards, including the Personal Data (Privacy) Ordinance (PDPO) in Hong Kong and the Personal Data Protection Act (PDPA) in Malaysia. These regulations ensure responsible collection, storage, and use of personal data, safeguarding it from misuse or unauthorized access. Our policies ensure all personal data is handled securely, upholding customer trust and privacy rights.

In FY2023,

ZERO reported cases of cybersecurity breaches

ZERO reported cases of customer privacy breaches or loss of customer data

Supply Chain Management

Why It Matters

Supply chain management is critical to ASFH's long-term sustainability and financial stability. By ensuring responsible sourcing and ethical procurement practices, we reduce operational risks, enhance efficiency, and protect our reputation. Working with reliable suppliers who share our values also supports local economies and promotes sustainable practices, which in turn strengthens our competitive advantage. For investors, this approach reduces the likelihood of supply disruptions, regulatory fines, or reputational damage, contributing to stable and sustainable returns over time.

Moving Forward

Going forward, we will enhance supply chain practices with more robust supplier audits and performance evaluations to improve compliance with our ethical standards. We will continue to prioritize local sourcing, expanding our network of sustainable suppliers. Additionally, we aim to integrate advanced technologies to improve efficiency and reduce environmental impact, ensuring a responsible and transparent supply chain that adds value to both our business and local communities.

Our Approach and Progress

We are committed to managing our supply chain with a focus on ethical practices, sustainability, and transparency, all of which contribute to long-term business stability. By working with both local and international suppliers, we ensure compliance with our sustainability standards, which helps mitigate risks associated with supply chain disruptions and reputational damage. For investors, this approach reduces potential exposure to legal, regulatory, and operational risks, leading to stable and sustainable returns.

Our selection criteria for suppliers include ethical practices, environmental responsibility, and regulatory compliance. We establish clear expectations by embedding these criteria into supplier contracts, and we continuously monitor their performance to ensure alignment with our standards.

Additionally, by prioritizing local suppliers, we not only stimulate the local economy but also reduce risks related to long-distance logistics, such as supply chain delays and transportation costs. While this may incur some short-term costs, it strengthens ASFH's resilience, reduces our environmental footprint, and helps us maintain a sustainable competitive advantage over time. As of the latest reporting period, a significant portion of our procurement spending has been directed toward local suppliers, reflecting our commitment to community development, as well as reducing supply chain vulnerabilities.

Support for Local Suppliers

We have continued to contribute to local economic development by prioritizing local suppliers, particularly businesses registered within Malaysia. In 2023, 59% of our total procurement expenditure was directed towards local suppliers, further reinforcing our commitment to supporting regional businesses.

Percentage of Local Suppliers Engaged



Percentage of Procurement Spend on Local Suppliers



Innovation and Technology Development

Why It Matters

At ASFH, innovation is a key driver of both our competitive advantage and long-term profitability. As a leader in **Payment Processing**, **Regulatory Technology (RegTech)**, and **Robotic Process Automation (RPA)**, we are committed to developing cutting-edge solutions that not only enhance operational efficiency but also align with sustainability and social responsibility.

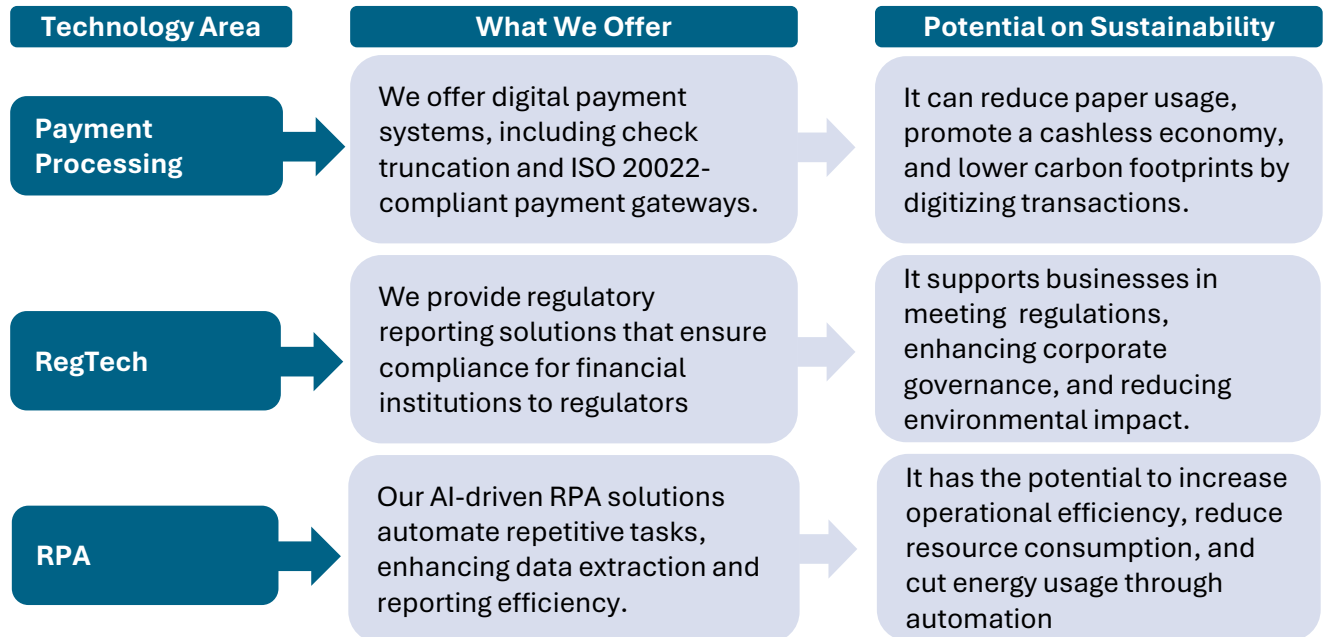
By focusing on innovative technologies that promote economic growth, environmental sustainability, and regulatory compliance, we create value for investors by fostering resilient, future-proof business models. These innovations help us address modern business challenges, reduce risks, and provide long-term, sustainable returns for our stakeholders.

Moving Forward

At ASFH, we will continue to innovate and improve our solutions in Payment Processing, RPA, and RegTech. We are advancing the development of TellUS Report, an ESG SaaS platform designed to help businesses automate and streamline ESG reporting to meet regulatory standards and sustainability goals. While our platform provides robust ESG data management, we are working toward integrating more detailed and measurable metrics for comprehensive ESG performance tracking in future reports.

Our Approach and Progress

The following technologies and solutions form the foundation of our strategy to drive sustainability through innovation:



Environmental Sustainability

Why It Matters

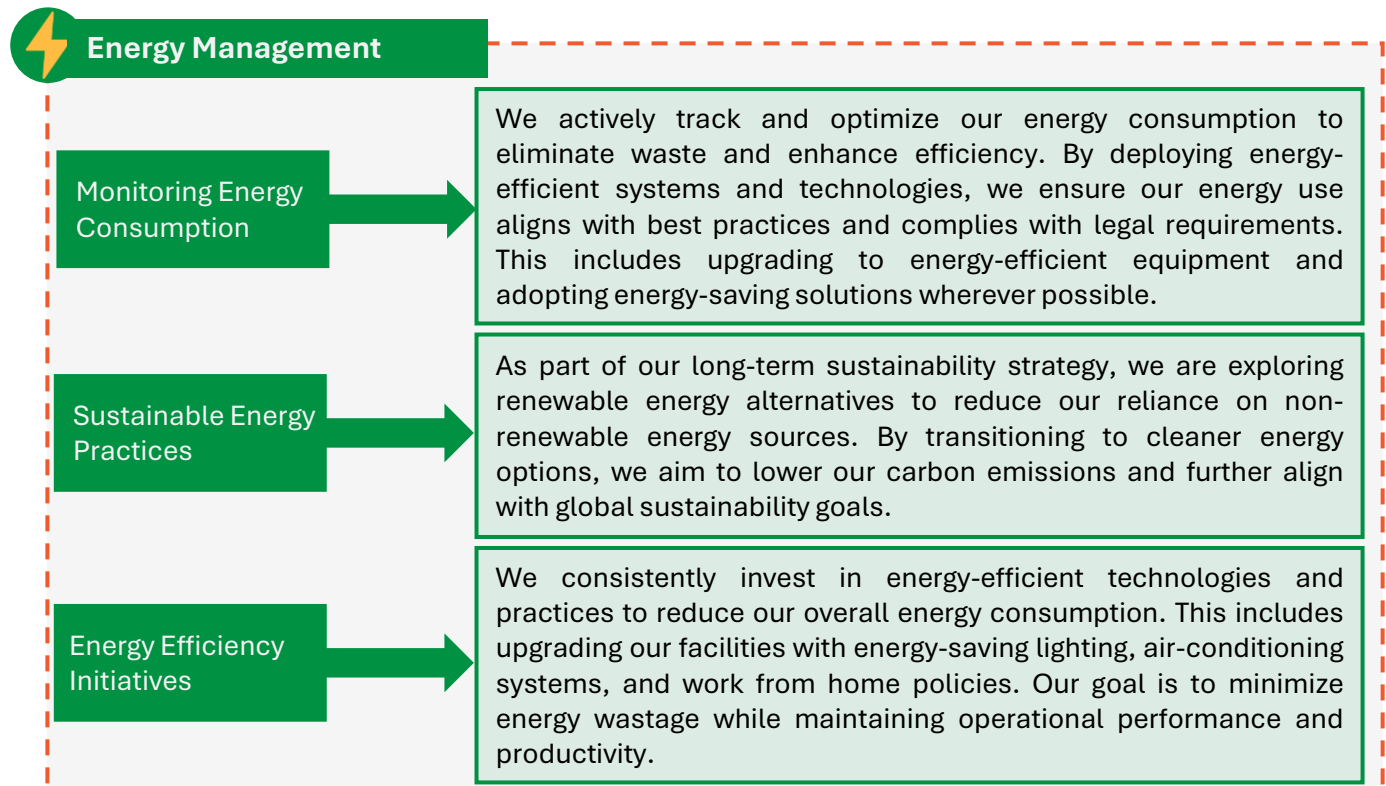
Environmental sustainability is a cornerstone of ASFH's long-term strategy, driving both value creation for our stakeholders and a positive impact on the planet. We recognize the environmental footprint of our operations and are committed to minimizing this while continuing to grow. Prioritizing sustainability helps us mitigate risks related to resource depletion, climate change, and regulatory non-compliance, ensuring we stay ahead of evolving market demands.

A strong commitment to environmental sustainability not only enhances operational efficiency and reduces costs but also strengthens stakeholder trust and safeguards against potential financial risks. As a technology solutions provider, we understand the influence we can have in promoting greener practices within our industry. By addressing key areas like energy consumption, water usage, and emissions, we are shaping a more sustainable future for our business, investors, and the communities we serve.

Our Approach and Progress

At ASFH, we are deeply committed to minimizing our environmental impact and continuously striving for improvement. Our approach to environmental sustainability is centered on proactive resource management, enhancing operational efficiency, and integrating sustainable practices across all aspects of our operations. By reducing our environmental footprint, we aim to contribute to the global effort to combat climate change, conserve natural resources, and promote a sustainable future.

Our approach focuses on key areas: **energy management, water usage, emission reduction, and waste management.**



ENVIRONMENTAL SUSTAINABILITY


Emission Reduction

We are committed to reducing both direct emissions (Scope 1), which arise from our company-owned vehicles and equipment, and indirect emissions (Scope 2), resulting from the electricity we consume. These reductions are achieved through energy efficiency measures, operational optimizations, and investments in low-carbon technologies.

Scope 1 and
Scope 2
Emissions

Scope 3
Emissions

We focus on reducing emissions from employee commuting and business travel (Scope 3). To achieve this, we encourage sustainable commuting options, such as walking, work from home and using green public transportation. Additionally, we promote remote online meetings to reduce the need for business travel, further lowering our overall emissions.

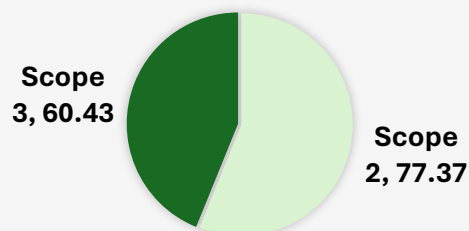
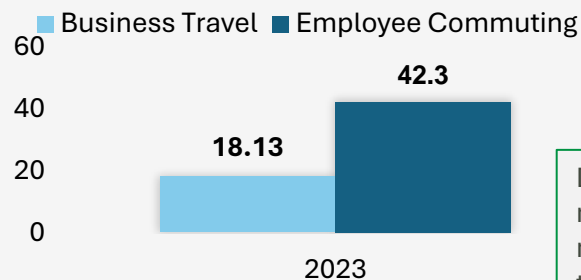
We are committed to reducing our carbon footprint by implementing strategies to lower emissions and offsetting any remaining emissions through recognized carbon offset programs. These programs contribute to global efforts to reduce atmospheric CO2 levels and combat climate change.

Carbon
Footprint
Management

Monitoring
and Reporting

We are planning to track our carbon emissions, set measurable targets, and transparently report on our progress. Our efforts are underpinned by rigorous monitoring, ensuring compliance with both statutory and voluntary environmental standards.

Our Performance

**Total Emissions in tCO2e
(FY 2023)**

**Total Scope 3 by Category
in tCO2e**

GHG Emissions Intensity (FY2023)

 **Per Revenue**
0.0000443 tCO2e/\$

 **Per Employee**
1.378 tCO2e/employee

Data for 2023 serves as our baseline year. Future reports will track progress against this baseline to measure improvements and set clear sustainability targets.

ENVIRONMENTAL SUSTAINABILITY


Water Management

Efficient Water Usage

Water is a valuable resource, and we are committed to monitoring and reducing our consumption. We regularly assess our water usage to identify opportunities for improvement and ensure efficiency without compromising operational effectiveness.


Conservation Practices


We actively implement water-saving technologies and practices to reduce the environmental impact of our water usage.


Wastewater Treatment

Where applicable, we are exploring sustainable wastewater treatment solutions to ensure that any water released back into the environment meets or exceeds environmental standards.

Moving Forward

In the future, ASFH aims to further reduce our environmental impact by enhancing energy efficiency and exploring renewable energy options. We will also focus on lowering Scope 3 emissions through sustainable commuting and reducing business travel. Additionally, we plan to monitor Scope 1 emissions more closely and increase our recycling efforts. Our goal is to use resources more efficiently, minimize waste, and ensure our continued positive contribution to the environment.


Waste Management

Waste Reduction

Waste reduction is a central pillar of our sustainability strategy. We are committed to minimizing the total waste generated by our operations through the promotion of paperless practices, reduction of packaging waste, and encouragement of recyclable materials usage.


Recycling Initiatives

We aim to recycle at least 80% of the waste produced across our operations. This includes paper, plastics, metals, and e-waste. By improving our recycling rate, we reduce the volume of waste sent to landfills and contribute to the circular economy.


Sustainable Waste Disposal

For any waste that cannot be recycled or reused, we ensure it is disposed of responsibly in line with environmental regulations.


Employee Engagement

We actively engage our employees in waste-reduction efforts, promoting awareness around recycling and responsible waste disposal. Through education and leadership, we aim to cultivate a culture of sustainability within the workplace.

Diversity and Inclusion

Why It Matters

Diversity and inclusion are essential to building a positive and collaborative workplace culture that directly impacts ASFH's growth and long-term profitability. A diverse workforce brings a broad range of perspectives, which is critical for driving innovation, improving decision-making, and enhancing employee engagement—ultimately leading to stronger organizational performance. Embracing diversity allows us to attract top talent, reduce employee turnover, and increase productivity, which directly benefits our bottom line.

For investors, fostering a diverse and inclusive environment creates a competitive advantage by enhancing our ability to adapt to changing market demands and better understand the needs of a global customer base. Additionally, companies with diverse teams have been shown to outperform their peers in terms of financial returns, making diversity and inclusion a key driver of sustainable growth.

Our Approach and Progress

We are dedicated to cultivating an inclusive workplace that values diversity in all its forms. We recognize that fostering an environment where all individuals feel respected and supported is essential for driving innovation, enhancing performance, and promoting employee well-being. Our approach to diversity and inclusion is built upon three key pillars:

Inclusive Hiring Practices

Our recruitment process is designed to be inclusive, ensuring equal opportunities for all. We focus on attracting a diverse pool of candidates.

Creating a Supportive Environment

We strive to create a workplace where every employee feels valued and respected. We provide training on unconscious bias and encourage open communication to maintain a culture that celebrates diversity and inclusion.

Promoting Inclusive Leadership

We ensure that our leadership team is equipped with the skills and knowledge to manage diverse teams effectively. We offer training for all leaders on inclusive leadership practices, fostering an environment where every individual has the opportunity to thrive.

Providing Flexibility and Support for Diverse Needs

We recognize that our employees have varying personal responsibilities and needs. We offer flexible working arrangements and provide support for employees with caregiving responsibilities or disabilities, ensuring that all team members can balance work and personal commitments.

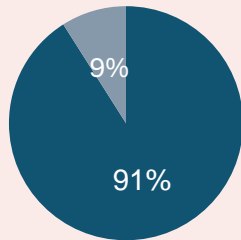
DIVERSITY AND INCLUSION

Our Performance in FY2023

	FY2022	FY2023
Total ASFH Employees	94	100

Employee Diversity (Contract Type)

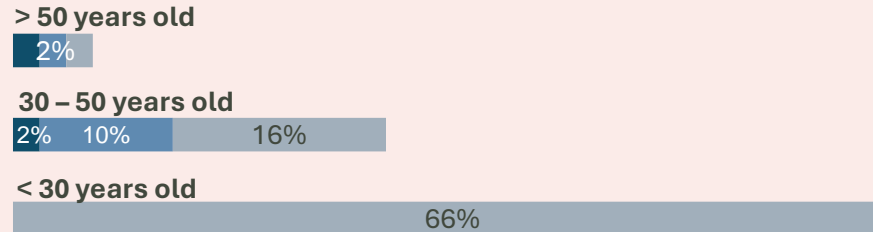
- Permanent Employees
- Temporary Employees



Employee Diversity (Gender)



Employee Diversity (Age Group)

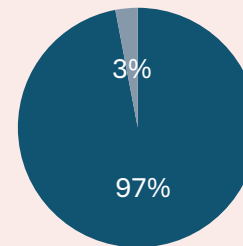


Employee Diversity (Ethnicity)



Employee breakdown by

- Malaysian
- Non-Malaysian



Moving Forward

Moving forward, we will continue to strengthen our commitment to diversity and inclusion by expanding our recruitment efforts to attract a broader range of talent, including individuals with disabilities. We will provide ongoing training to promote inclusive leadership at all levels and ensure regular feedback from employees to monitor our progress and identify areas for improvement. Additionally, we plan to offer even more flexibility and support to meet the diverse needs of our workforce. By focusing on these key areas, we aim to create a truly inclusive workplace where everyone, regardless of background or ability, has the opportunity to succeed.



Employee Welfare and Safety

Why It Matters

At ASFH, we understand that employee welfare, fair labor practices, and a safe working environment are essential not only for employee satisfaction but also for the long-term success of our business. By prioritizing fair hiring, equal opportunities, career development, and workplace safety, we build a culture of trust and collaboration that enhances employee engagement and retention.

From an investor's perspective, investing in employee well-being leads to improved productivity, reduced employee turnover, and lower healthcare costs—all of which drive operational efficiency and financial performance. A satisfied and motivated workforce is more likely to contribute to innovation, meet business targets, and deliver strong results. Moreover, maintaining a safe and fair work environment helps minimize risks associated with workplace accidents and legal liabilities, ensuring stable and sustainable growth for ASFH. This proactive approach to employee welfare supports the company's ability to scale and generate reliable returns for investors while fostering a positive company reputation.

Our Approach and Progress

At ASFH, we are dedicated to offering fair compensation and benefits to all our employees, ensuring they are justly rewarded for their contributions. Our comprehensive compensation package includes competitive salaries, health coverage, and performance-based incentives—all designed to support the well-being of our workforce.

We are committed to providing equal opportunities to all individuals, regardless of their gender, age, race, or background. Our recruitment, promotion, and training processes are grounded in the principles of fairness, transparency, and inclusivity, helping us foster a diverse and supportive workplace environment.

Employee development and career growth are top priorities at ASFH. We invest in our people through training programs, mentorship opportunities, and clearly defined career progression paths. Our performance management system is designed to recognize achievements and support employees in reaching their full potential, fostering a culture of continuous improvement and success.

We also encourage open communication across the organization. By offering regular feedback mechanisms and maintaining an open-door policy, we ensure that employees feel valued and heard. This promotes a collaborative, positive, and transparent work environment where everyone is empowered to contribute to the organization's success.

Although we have not yet implemented formal health and safety training for 2023, we are committed to rolling out a comprehensive training program for all employees. This program will raise awareness of potential risks in the workplace, ensure employees understand safety procedures, and equip them with the necessary skills to respond effectively in emergencies. Our goal is to create a culture where health and safety are prioritized, and employees are fully prepared to protect themselves and their colleagues.

In FY2023,

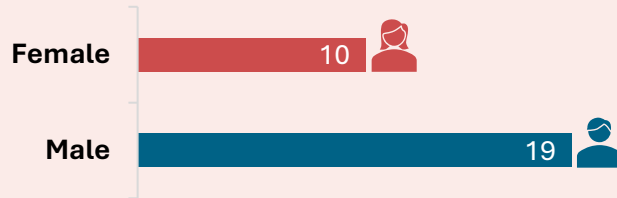
Zero work-related fatalities

Zero Lost Time Incident Rate (LTIR)

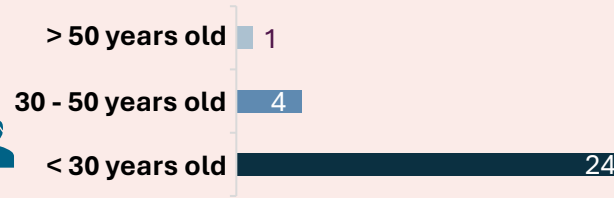
Our Performance in FY2023

	FY2022	FY2023
New Hires at ASFH	18	29
Employees Turnover at ASFH	35	23

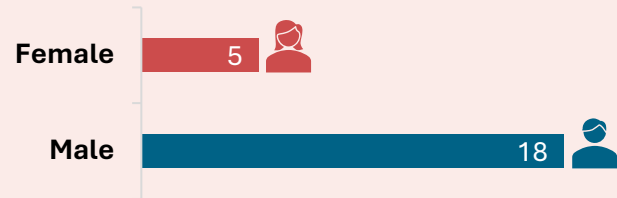
New Hires (Gender)



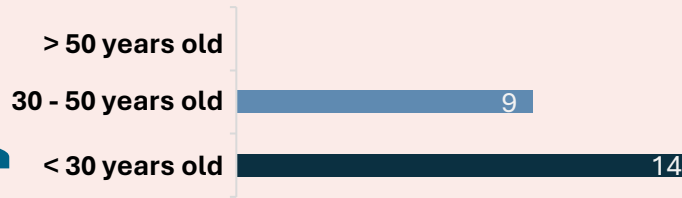
New Hires (Age Group)



Employee Turnover (Gender)



Employee Turnover (Age Group)



Total Turnover Rate **23 %**

Training and Development



Total Training Hours
420 hours



Total amount invested
in employee training
and development
\$13,613



Employees who have
received training on
anti-corruption
100 %

EMPLOYEE WELFARE AND SAFETY

Moving Forward

As we look toward the future, we are focused on enhancing the employee experience to foster greater satisfaction and retention. Our goal is to strengthen our onboarding and training programs. New hires will receive tailored support from experienced employees, ensuring that new hires feel fully supported, engaged, and integrated into the organization from day one.

We are also placing greater emphasis on retaining young talent by offering clear career development pathways and mentorship opportunities, which will help nurture their growth and long-term success within the company.

In addition, we will conduct a thorough analysis of the causes of turnover, particularly among younger employees, to identify key challenges and areas for improvement. Based on our findings, we will adjust our approach to better meet the needs and expectations of this critical segment of our workforce, ensuring a more sustainable and engaged team moving forward.

Community Investment

Why It Matters

At ASFH, we recognize that community investment is a vital aspect of our broader corporate social responsibility. Committing to community development not only enhances our reputation as a responsible corporate citizen but also contributes to the creation of a more sustainable and prosperous society. By focusing on investments in education, skills development, and social projects, we aim to create lasting, positive impacts in the communities where we operate. We believe that community investment strengthens our relationship with society, demonstrating our dedication to the well-being of all stakeholders in our ecosystem. For investors, this approach helps build a sustainable brand, foster market stability, and create opportunities for future growth, all of which contribute to long-term value creation.

Our Approach and Progress

Although ASFH has not yet implemented formal community investment initiatives this year, we acknowledge that this is an important area that requires more focus moving forward. At present, we have not launched any significant programs in this area, but we are committed to becoming more involved in community-driven efforts as the company grows.

Our approach to community investment will focus on several key areas:

Education and Skill Development

We plan to support educational initiatives that provide local communities with access to relevant skills, preparing individuals for the job market. This could include sponsoring training programs.

Employee Engagement in Volunteering

We aim to encourage our employees to engage in volunteer programs and community activities. This could be achieved by offering opportunities for staff to contribute their time and expertise to local charitable or social projects.

Partnerships with NGOs and Local Organizations

We also intend to collaborate with non-governmental organizations (NGOs) and local community groups to implement projects that benefit public health, social well-being, and environmental sustainability. These partnerships could focus on areas such as public health programs or environmental conservation projects that align with our business operations.

Moving Forward

Moving forward, ASFH aims to formalize its community investment efforts by partnering with local organizations and supporting initiatives in education and social welfare. We plan to allocate resources to empower local communities and encourage employee participation through volunteering opportunities. Additionally, we will track and measure the impact of our community investments to ensure that our contributions are effective and aligned with our values.

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