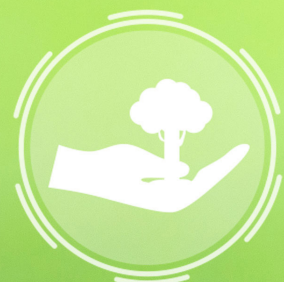


Driving Business for Sustainability



ESG



BAM and Sustainable Development

Bangkok Commercial Asset Management Public Company Limited or BAM creates opportunities and value through integrated asset management. In an effort to stimulate Thai economy and society to achieve sustainable growth and maintain the Company's status as the largest asset management company (AMC) in Thailand, the Company has a mission to manage non-performing loans (NPL) with policies that aim to help debtors, resolve the issues of NPL in financial institutions and provide the ability to recuperate assets to generate performing loans back to the economy including management of non-performing assets (NPA), to restore second-hand real estate business back to quality and available for sale at a reasonable price. These objectives are achieved by effectively outlining policies, plans, and business strategies with adequate essential sustainability concerns for stakeholders under BAM's '5 Good' concepts: "Good for the country", "Good for society", 'Good for customers and debtors', "Good for shareholders", and 'Good for employees", which will cover environmental, social, and governance dimensions and ensure sustainable growth in all relevant dimensions.

Policies and Sustainability Management Goals

BAM integrates sustainability policies and plans into its business operations by connecting to its visions, missions, strategies, and business direction. BAM is committed to playing a crucial role in the recovery of non-performing assets throughout the country, helping to strengthen the economic system through excellent organizational management to ensure customers and stakeholders' satisfaction with good governance and effective risk management, resolving conflicts of interests, and determining information disclosure pertaining to financial reports and non-financial information that is adequate, reliable, and up-to-date for all stakeholders to receive equally. Those duties are to ensure that the value meets the shareholders' expectations, with the belief that good business practices must take all stakeholders into account in order to generate proper driving forces and growth, with focusing on the importance of balancing three dimensions: environment, society, and good governance, which are critical foundations for stable and sustainable business growth and development.

Corporate Governance



Good Practice

1. BAM's intention is to operate the business efficiently and in accordance with good governance, with the focus on generating benefits for general stakeholders.

2. The Board of Directors, executives, and employees at all levels are committed to adhering to and practicing the principles of good corporate governance in accordance with the following 7 international standards:



Accountability

(Responsibility to the performance results of one's duty)



Responsibility

(Consciousness of one's duty with sufficient capability and efficiency)



Equitable Treatment

(Equitable treatment of shareholders of all types)



Transparency

(Verifiability in operational transparency and disclosure of information)



Value Creation

(Generating additional value to the business both in the short term and in the long term)



Ethics

(Promoting excellence and good work ethics in business conducts)



Social Awareness

(Implementing awareness of social responsibility in business conducts)

3. BAM will support and encourage shareholders in exercising their rights in an equitable and fair manner.

4. The Board will carry out its obligations with devotion and responsibility, ensure independence, and establish clearly defined roles and responsibilities. They will operate the business for the highest benefit of BAM and take into consideration the roles of various stakeholders.

5. The Board will be a leading authority of ethics, serving as an example in conducting business in accordance with BAM's good corporate governance guidelines, as well as managing and resolving conflicts of interests.

6. BAM realizes the significance of various groups of stakeholders, both internal and external, such as shareholders, government sectors, customers, creditors, business partners, competitors, society, and the environment. BAM's Board of Directors and employees will treat each sector appropriately in order to meet each of their respective demands.

7. Ensure that the disclosure of information on both financial reports and non-financial information is adequate, reliable, and up-to-date in order for stakeholders to receive information in an equitable manner.



Performance in 2021

1. Conducting public relations campaigns on the principles of good corporate governance through BAM's various channels to generate continuous awareness and acknowledgement.

2. Participate in a survey project to monitor and evaluate the development of corporate governance of registered companies (Corporate Governance Report of Thai Companies: CGR) of 2021 conducted by the Thai Institute of Directors

Association in accordance with the criteria of the survey on corporate governance of Thai registered companies. The company received an average score of 87 percent as a result of the 2021 assessment, placing it in the "very good" category.

3. BAM organized the BAM CG DAY 2021 event for the second year in a row on November 25th, 2021. The event was organized with a New Normal approach under the theme of "CG Focus 2021: Move Forward Together" in order to emphasize the mission of corporate governance under the principles of environmental, social and governance (ESG) in an effort to drive the economy and society sustainably. This includes enhancing awareness that the organization values good corporate governance and demonstrating the intent that BAM and its directors, executives and employees will adhere to and perform in compliance with the principles of good corporate governance in order to establish confidence with investors and stakeholders.



Goals in 2022

BAM continues to develop and enhance good corporate governance in order to improve BAM's Corporate Governance Report (CGR) assessment results from Very Good to Excellent.)



Anti-corruption and Misconduct



Good Practice

1. BAM's Board of Directors states that "BAM's directors and personnel at all levels are prohibited from accepting any form of corruption, both directly and indirectly, which includes giving or receiving money, gifts, complimentary presents, or any other benefits of dishonest nature, including improper receptions from business associates such customers, debtors, creditors, trading partners, cooperation partners, business partners, and other stakeholders. In addition, any action which will result in a conflict of interest - whether for oneself or one's families and friends - is forbidden. They are required to perform duties toward all stakeholders equitably. BAM must maintain its neutrality and be non-political in its business conducts. This extends to employees, trading partners, customers, and stakeholders both domestic and international. Personnel at all levels of BAM are required to comply with the guidelines as defined in the Anti-Corruption Policy and Code of Business Ethics.

2. Report any corruption and misconduct to ensure a reliable financial report, and consider the risks posed by corruption and misconduct in business operations, which will be closely and regularly monitored in accordance with the principles of good corporate governance and BAM's Code of Business Ethics.

2.1 BAM has set up channels to receive complaints and tips for employees, customers, and outsiders to report any discovered corruption and misconduct related to BAM through senior management/Corporate Communications and Investor Relations (Customer Relations Center) / Human Resources Department / Internal Audit Department / Post / E-mail / Telephone / Fax / Electronic channels (Internet / Website) and others as specified, and procedures will be taken to address the complaints until a resolution is reached.

2.2 BAM has imposed measures to receive complaints/tips on any behavior or event that violates the principles and practices of good corporate governance and business ethics including fraud, soliciting, accepting, or offering any unlawful benefits, failing to comply with the Code of Business Ethics, neglecting to inform any violation of the aforementioned principles or failure to comply with the Code of Business Ethics, as well as not cooperating or obstructing investigative operations.

3. Directors and personnel at all levels of BAM who have committed acts of corruption are considered to be

in violation of BAM's Code of Business Ethics, which must be subjected to disciplinary actions in accordance with BAM regulations and punished by law if such acts are illegal.

4. BAM has formulated annual risk assessments of corruption within the organization.

5. In regard to building business relationship and procurement processes, BAM does not practice bribery in any business operations with trade partners, government agencies or organizations that BAM has business contracts with. All BAM operations must be done in a transparent manner and in accordance with the relevant laws.

6. Cultivate and foster a good conscience among directors, personnel at all levels of BAM including other associates of BAM and stakeholders to be aware that they must fulfil their duties with honesty and do not seek personal benefits or other conveniences from their own positions.

7. Establish guidelines for fact-checking rules and procedures for receiving complaints/tips in a timely manner with transparency and fairness to all parties, as well as taking measures to resolve, improve, and impose penalties on violators. The names of witnesses will be protected and concealed from the complainer/informant listed by BAM both before and after the procedures, and all relevant information will be considered confidential and disclosed only as needed with concern to the complainer/informant's safety, the source of information or involved individuals. If the complainer/informant has suffered any harm or damage, they will be compensated through a proper and just process as soon as possible.



Performance in 2021

1. In January 2021, BAM has taken action to formulate the previous year's "Annual Disclosure Report in accordance with Good Corporate Governance Principles of Senior Executives, Executives, and Employees".

2. For the second year in a row, BAM has organized a training to expand the partnership coalition against corruption on December 15, 2021, which was hosted in an online format. Mr. Thongchai Chailohakul, Executive Vice President - Corporate Governance and Risk Management Division, acted as a lecturer during the event. 57 BAM partners from across the country attended this training, and all were willing to declare their intention to join the

coalition against corruption with BAM, which will provide BAM with strong partners capable of conducting business cooperation with sustainability and transparency.

3. Mrs. Thongurai Limpiti, Chairman of the Board of Bangkok Commercial Asset Management PCL (BAM), has received Thai Private Sector Collective Action Against Corruption (CAC) certification for the second time on December 22, 2021, at the Thailand 11th National Conference on Collective Action Against Corruption "Spotlight on Clean Business" event, hosted in a virtual format, demonstrating BAM's commitment as an organization that operates its

business with transparency and does not tolerate any form of corruption.



Goals in 2022

1. Communicate with all executives and employees to aware of strictly comply with the anti-corruption policy as defined by BAM.
2. Conduct training sessions to expand the anti-corruption coalition with trading partners continuously.



Guidelines for Formulating a Report on Driving Business for Sustainability

This report is created with the purpose of presenting operating results in the year 2021 from January 1 - December 31, 2021, relating to sustainable business management in correlation with economic, social, and environmental issues. BAM has formulated and disclosed the information in this report in compliance with the Global Reporting Initiative Standard (GRI Standard 2018) and UN Sustainability Development Goals.



Achievement Award

By receiving various awards from domestic and international institutions, BAM demonstrates its success in effective asset management as well as its determination to develop the organization to grow and progress sustainably. BAM is proud to present these awards which reflect its ability to conduct business effectively enough to be recognized.



Best Investor Relations Thailand 2021 Award



Best Distressed Asset Management Company Thailand 2021 Award

from the International Business Magazine Awards 2021 Event hosted by International Business Magazine, a leading business and finance magazine from Dubai, United Arab Emirates. The company selects various organizations whose performances are in accordance with the awards criteria, which makes its recognition a strong guarantee for many leading business organizations in various countries of their performances which reflect a responsibility to the economy, society, communities, and environment, which can help them achieve sustainable growth and be accepted both domestically and internationally.



Best In House Investor Relations Team - Distressed Asset Management Award



Best Distressed Asset Management Company Award

from International Finance Awards Event organized by International Finance Publications Limited, UK's leading business and finance magazine. The awards prioritize honoring individuals and organizations in the international financial industry that remarkably conduct business in various kinds and are valuable in the global financial sector. Furthermore, the "International Finance Awards" also demonstrate the highest standards of innovation and corporate performance which aim to create workmanship and dedicated to support the financial industry to advance and grow further.



Energy-saving and High Air Quality Standard Award 2021, received from participating in the "6th Energy Saving Building Project" contest during the MEA Energy Awards, which is hosted by the Metropolitan Electricity Authority (MEA), which is a contest held to select energy-saving buildings that passed the evaluation criteria set by MEA for each type of buildings, using the standards employed within the project: the Management of Energy Achievement Index (MEA Index) developed by the MEA as an energy usage indicator, as well as an Indoor Air Quality Index (IAQ Index) If a building has passed the standards set by the MEA, they will receive a badge of honor as proof of efficient energy consumption and good air quality within the building. Furthermore, it is part of the country's campaign to reduce energy consumption and carbon dioxide emissions to alleviate the effects of global warming. The building will serve as a model of energy-saving building for the country.

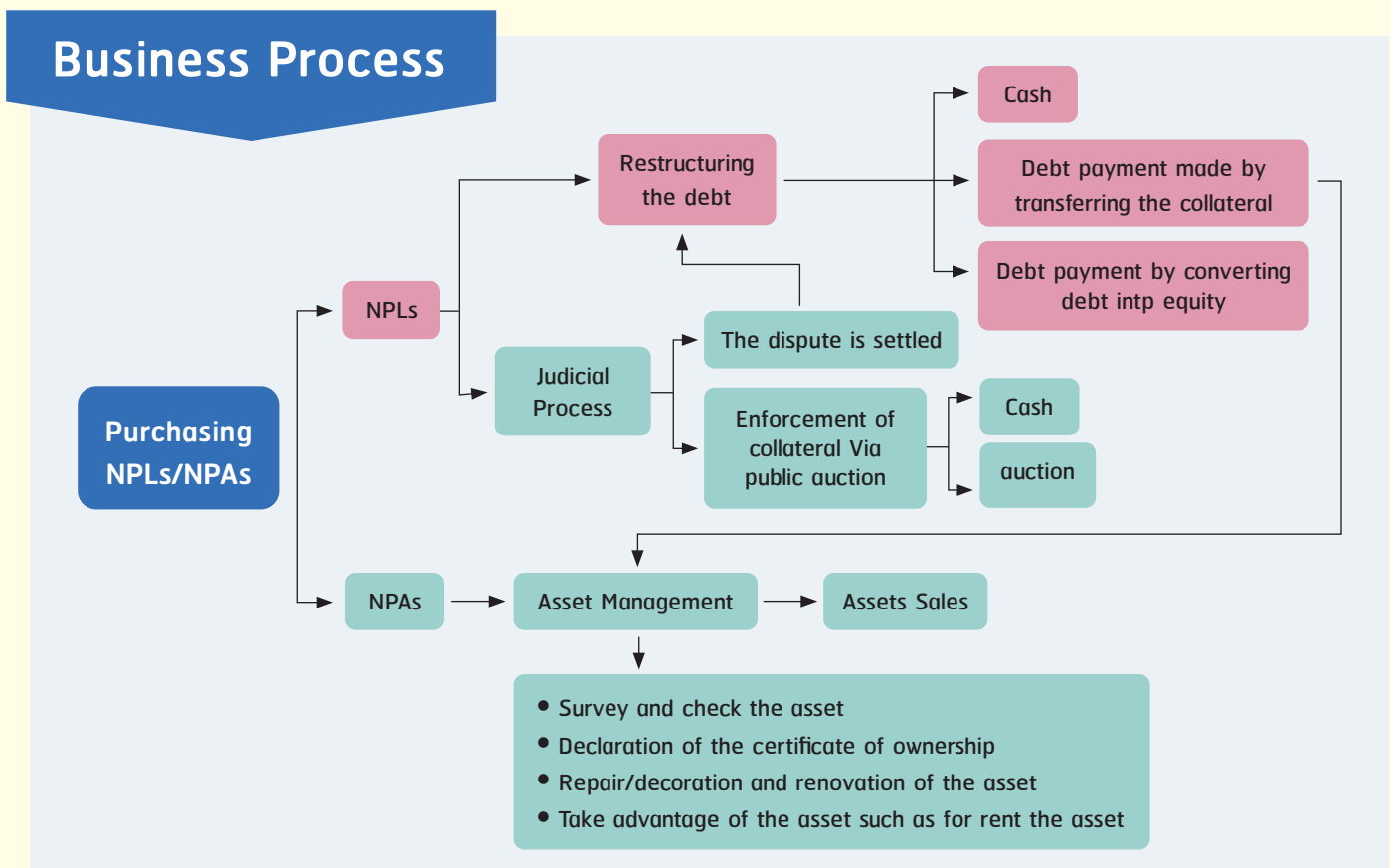
Integrated Sustainable Development Structure

Integrated Sustainable Development Management Structure, consisting of the Board of Directors, who sets policies and operates on sustainable development. The Corporate Governance and Social Responsibility Committee and the Social Responsibility Working Group will supervise and monitor performance, review guidelines, provide opinions and suggestions, and encourage employees to participate in various activities. The Chief Executive Officer will serve as the leading figure in supporting and encouraging the organization to drive toward sustainable development and achieve goals.



Managing Impact on Stakeholders in the Business Value Chain

Business Value Chain



BAM buys and receives transfers of non-performing loans/assets in the financial institution system to manage and resolve issues in order to support the swift recovery of domestic economy through business strategies and plans.

Non-performing loans (NPL), where debtors face liquidity problems, can be fixed in part through debt restructure, which can bring about a resolution without going through a court process or enforcing collateral to sell at auction. There are various measures in place to compound a debt which allows retail debtors to gain collateral back, which could be a residential or a commercial lot, while large debtors could continue to operate their business and contribute to economic circulation with more lenient requirements through debt reconciliation measures on a voluntary basis. There are guidelines for cooperation between both parties to reach a resolution and mutual benefits.

In addition, BAM also issued measures or projects to relieve the suffering of debtors or customers such as measures to help retail customers and SME customers affected by the COVID-19 epidemic situation, which affects customers' ability to pay in installments, through debt restructuring with BAM's 'Overcome COVID Crisis Measures', such as the 'Suk Jai Dai Ban Khun' Project and the 'Reviving Business With BAM' Project.

Foreclosed Property Management (NPA)

with survey operations, property inspection, and property repairing and renovating - which will be carried out after embroidering the title plate, with focus on property development and create potential in accordance with the business policy with social responsibility (CSR In - Process) and environmental protection. This is done by renovating a BAM house into an energy-saving home and use environmentally friendly materials, as well as promoting sales to stimulate the economy through various projects to create opportunities for customers or low-income earners to have homes of their own, including helping people and investors during the economic downturn to be able to own real estate or places to run businesses with a project to help buyers in accordance with BAM's

"Buy Properties in Installments with BAM" Project, such as "public-priced condo projects", "REFINANCE installment project", "Real Estate for the Future" project, which allows more foreclosed properties to be released. This has a positive effect on the big picture of the real estate sector and helps develop the country's economic system.

โครงการ สุกใจได้บ้านคืน

ชำระหนี้เพียง 80% ของราคาประเมิน

ดอกเบี้ย 0% นาน 2 ปี

คุณสมบัติผู้เข้าร่วมโครงการ

- ลูกค้า BAM กระทั่งวันสิ้นสุดโครงการไม่เกิน 10 ล้านบาท
- ประชาชนหรือภาคธุรกิจที่ประสบปัญหาทางการเงิน
- บุคคลธรรมดาที่มีปัญหาทางการเงินหรือหนี้สิน
- ลูกค้า BAM กระทั่งวันสิ้นสุดโครงการไม่เกิน 10 ล้านบาท
- ไม่สามารถชำระหนี้สินตามกำหนด
- ไม่สามารถชำระหนี้สินตามกำหนด
- ไม่สามารถชำระหนี้สินตามกำหนด
- ไม่สามารถชำระหนี้สินตามกำหนด

หลักการการช่วยเหลือ

- ลูกค้าสามารถชำระหนี้สินได้ 80%
- โครงการช่วยเหลือลูกค้าของ BAM
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- โครงการช่วยเหลือลูกค้าของ BAM

รายละเอียด: วันที่ - 30 ธ.ค. 2564 หมายเลข - 02-6300-700

บริษัท บิโอม จำกัด (มหาชน) Follow BAM (BAM Thailand) Call center 02-6300-700

www.bam.co.th

โครงการ BAM ช่วยฟื้นคืนธุรกิจ

ชำระหนี้เพียง 80% ของราคาประเมิน

ดอกเบี้ย 0% นาน 1 ปี

คุณสมบัติผู้เข้าร่วมโครงการ

- ลูกค้า BAM กระทั่งวันสิ้นสุดโครงการไม่เกิน 20 ล้านบาท
- ประชาชนหรือภาคธุรกิจที่ประสบปัญหาทางการเงิน
- บุคคลธรรมดาที่มีปัญหาทางการเงินหรือหนี้สิน
- ลูกค้า BAM กระทั่งวันสิ้นสุดโครงการไม่เกิน 20 ล้านบาท
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- โครงการช่วยเหลือลูกค้าของ BAM

รายละเอียด: วันที่ - 30 ธ.ค. 2564 หมายเลข - 02-6300-700

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Stakeholder Analysis in the Business Value Chain

Business Sustainability is based on conducting business with responsibility to the environment and society, having good morals in management, creating growth together with stakeholders along the value chain, creating value for all stakeholders in an equitable manner, as well as allowing stakeholders to participate in integrated sustainable development including acknowledging and understanding the needs and expectations of stakeholders, which will bring about the formulation of operational and stakeholders' appropriate treatment procedures guidelines that are in accordance with BAM's "5D" Project: "Good for country, good for society, good for customers or debtors, good for shareholders, and good for employees".

Stakeholders	Policy	Operational guidelines and Procedure of treatment toward stakeholders
1. Country	BAM is regulated by the Bank of Thailand, conducting the business of buying and transferring of non-performing loans from financial institutions for professional management, as well as managing non-performing assets efficiently and comprehensively by aiming to create benefits to help revitalize the country's economy to develop and grow sustainably.	<ul style="list-style-type: none"> - Resolution of non-performing loans (NPL) issues in the country's financial institutional system - Management of non-performing assets (NPA) to ensure quality available for sale at fair prices, revitalize real estate business, develop and drive the Thai economy for continuous and sustainable growth.
2. Society	BAM gives precedence on social responsibility, promoting, supporting, helping, and contributing to improving the quality of life and developing Thai society. It carries out its activities under the scope and guidelines for building good relationships with the public and private sectors, as well as to coordinate cooperation in sustainable social development continuously and substantially.	<ul style="list-style-type: none"> - Develops housing which shows potential in accordance with the policy of conducting business with social responsibility and care for the environment through renovating BAM houses into energy-saving houses with clean air and environmental-friendly materials. - Improves the quality of life, reduces social inequality, builds strong and sustainable communities by organizing projects and activities such as educational projects, public health projects, and assistance to the underprivileged or the needy. - Promotes and supports public service activities, music, sports, religion, art and culture, and the environment. - Educates, creates career in accordance with the 'Upskill for the New Normal Life' Project via online media. - Organizes "HOPE" Project: a housing development project for the homeless people in the community - BAM Property Design Contest Project by cooperating with the Department of Interior Architecture and the Faculty of Architecture, Chulalongkorn University to design a house that adheres to the concept of an innovative environmental-friendly house that focuses on saving energy and environment-friendly, including designs which adapt civilized architecture guidelines that take into account the convenience of use and safety for the elderly.

Stakeholders	Policy	Operational guidelines and Procedure of treatment toward stakeholders
3. Customers or Debtors	BAM supports and provides customers or debtors the opportunity to earn back their good credit status with debt restructure. Debtors will regain their collaterals and businesses in order to be able to manage their non-performing assets by improving their properties to have better quality and organizing sales boosting activities within a reasonable budget and price.	<ul style="list-style-type: none"> - Provides assistance in resolving debtors' issues and debt restructuring through debt composition measures, which will allow the debtors to regain their residence or collateral assets back with lenient conditions. - Improves the quality of NPA and organizes sales boosting activities to help clients and create opportunities for low-income earners to have better chances of owning a residence. - Alleviates the suffering of clients or debtors with measures to help them during the COVID-19 crisis. - Builds a good relationship with customers by organizing activities in various festivals, giving souvenirs, sending birthday messages and caring quotes to express concern during the COVID-19 crisis via SMS and E-mail to reduce paper usages. - Open a channel to accept opinions, suggestions and answer customers by providing information via web chatbot and line chatbot.
4. Shareholders	BAM operates its business with shareholders in mind through transparent and honest management. The listing of shares in the Stock Exchange of Thailand is the first step to becoming a truly public company. The company also commits to fundraising to increase its business opportunities, which will be beneficial to the development and stability of the economy, generating suitable returns for investors.	<ul style="list-style-type: none"> - Organizes the Annual General Meeting of Shareholders once a year to give shareholders an opportunity to acknowledge operation results and participate in decision making. - Disclosure of information related to the company's business operations to investors through the SETLink system of the Stock Exchange of Thailand, company website, and annual report. - Participates in the "Set Opportunity Day" activity; a day for listed companies to meet with investors. - Organizes company visits and quarterly analyst meetings. - Provides channels for inquiries via the website and answers questions via ir@bam.co.th
5. Employees	BAM provides reasonable compensations and plans for training programs to enhance knowledge skills, develops employees' abilities in accordance with the direction of business growth in a systematic way. BAM also provides full welfare under the law, encourages cooperation between employees, fosters a charitable personality, and organizes activities that are beneficial to society.	<ul style="list-style-type: none"> - Paying wages and work compensations will comply with BAM regulations and/or the law. - Formulates employee development plans to develop knowledge and skills by organizing seminars and training programs regularly. - Supports orientation for career growth and career advancement by awarding scholarships for master's degree, both domestic and abroad. - Establishes measures and communicates various kind of knowledge related to safety, occupational health, and working environment in accordance with the law and maintains good safety standards for the employees' well-being.

Stakeholders	Policy	Operational guidelines and Procedure of treatment toward stakeholders
		<ul style="list-style-type: none"> -- Establishes operational policies for the safety of employees during the COVID-19 Crisis. - Communicates information through various communication channels and arrange meetings between senior management and employees with a willingness to accept opinions through open channels. - Organizes various activities to increase positive attitudes and encourages employees to participate in energy conservation through activities such as the “BAM Join Together, Save Energy” activity, the “Reduce Plastic Bags Usage” activity, and the donation of used plastic bottles to make PPE suits for the medical professionals during COVID-19 situation. - Encourages employees to participate in activities to help communities and society.

Sustainability Management in Environmental Dimensions

Environmental Policies and Practices

BAM is committed to energy conservation in accordance with its main missions: to participate in the contribution of continuous and sustainable development of the Thai economy and society, to be environmentally friendly, and to create a better quality of life for personnel, all to ensure efficient energy management and maximum benefit. The senior management has been planning operations and setting goals for continuous performances through the announcement of energy management policies until now.

Practice Designation

1. Develops and seeks knowledge to manage and completely prevent pollution that occurred.
2. Acknowledges the sustainable use of resources.
3. Promotes work in activities to reduce and resolve global warming issue.
4. Encourages the impart of environmental knowledge among employees to create understanding and instill into the organization's culture, leading them to sustainable practices.

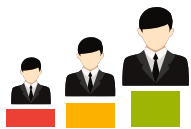
Operational Goals

BAM will implement and develop an appropriate energy management system by making energy conservation as an integral part of its business operations and being environmentally friendly, reducing unnecessary waste of energy to achieve maximum efficiency, including continuous monitoring and evaluating without resulting in performance degradation and it is the duty of all personnel in the organization to cooperate.

In this regard, various projects related to energy reduction and environmental protection have been established, as well as conducting communication and providing education for executives and employees, preparing of public relations media for energy management, safety, occupational health and working environment, including campaigning and inviting to create cooperation and unity by organizing energy conservation and environmental protection activities as well as using resources for maximum efficiency to reduce the impact on the environment.

Environmental Performance

BAM focuses on the development of 3P core operations through activities to motivate all employees to participate, including the development of continuous and sustainable energy conservation.



Human Development (People)

organizing annual training programs to create awareness on energy conservation for personnel both inside and outside the organization, as well as organizing activities to create the development of new knowledges that can be put into practice for concrete and sustainability.

Improve Workplace Efficiency (Place)



The potential of energy consumption of the equipment and machinery is periodically assessed, including formulating a plan to improve the machinery to be more efficient and finding ways of improvement by considering system measures with high energy consumption or machines with low efficiency. Bam also attaches importance to renewable energy by studying the way to install solar power generation systems. Although the break-even period is long, BAM is ready to encourage the adoption of clean energy to meet the demand for environmentally friendly buildings.



Creates a system (Process)

co-creating a system and measures to conserve energy continually and sustainably, including the development of work procedures in accordance with energy conservation, analysis of work processes to reduce waste and increase the efficiency of work and the preparation of an energy conservation manual in the organization.

Measures to Conserve Energy and the Environment

1. Equipment Improvements to Increase Efficiency and Reduce Environmental Impact



Replacing high-efficiency LED bulbs can reduce energy consumption up to 183,213.62 units per year and reduce CO₂ emissions 109.67 tons CO₂ per year (Emission Factor of electricity 1 kWh = 0.5986 kgCO₂e)



Installing a solar power generation system (Solar cell) with a size of 70 kWp can produce a total of 30,025.48 kWh of electricity, which reduces CO₂ emissions 17.97 tons CO₂ per year (Emission Factor of electricity 1 kWh = 0.5986 kgCO₂e).



Replacing high-efficiency motors in a centralized chiller system can reduce energy consumption by 7,452 units per year and reduce CO₂ emissions by 4.46 tons CO₂ per year (Emission Factor of electricity 1 kWh = 0.5986 kgCO₂e).

2. Reducing the use of electricity and water supply 1



Electricity usage in 2021 reduced by 302,000 kWh or equivalent to 13.71% representing a reduction of 180.78 tons of CO₂ emissions per year (Emission Factor of electricity 1 kWh = 0.5986 kgCO₂e).



The usage of tap water in 2021 reduced by 1,655 cubic meters or 5.84%, which can reduce CO₂ emissions by 1.32 tons CO₂ per year (Emission Factor of tap water PWA. 1 cubic meter = 0.7948 kgCO₂e)

3.Raising awareness of energy and environmental conservation

3.1 “BAM Energy Ambassador Contest” acts as a leader in public relations of energy conservation activities both inside and outside, planning of various activities to improve a positive attitude and participation in energy conservation.

3.2 “BAM joins together to reduce energy consumption contest” the event with an objective to reduce the electricity consumption of BAM in the regions where the offices are located, by comparing the electricity consumption in different offices of the region during 2020- 2021.

3.3 “Reduce the usage of plastic bags” activity
inviting employees to reduce and stop using plastic bags
and then change to use cloth bags instead in order to
take care of natural resources and the environment.

3.4 “Growing Happiness” activity, according to the concept of learning to take care of each other and grow without hurting each other, employees are encouraged to take photos with the trees in their care, along with catchy captions, and send the pictures to join the activity, allowing employees to relieve stress while working from home during the epidemic situation of COVID-19 and promoting environmental conservation.



4. Environmental project support

4.1 Waste management projects in the property foreclosed of BAM

Waste Management Project occurred due to the vision of the management team in considering the environmental impacts along with business operations. If it is found that the assets obtained from the asset management process contain waste in the area, which may affect the environment or surrounding communities, BAM will focus on solving the problem urgently by procuring companies with knowledge and experiences in waste disposal and a licenses issued by government agency to carry out the removal of local waste by disposing properly in accordance with technical and legal principles

In 2021, BAM has disposed of waste in the area of land, title deeds No. 22223 and 22224, Tha Kham Subdistrict, Bang Pakong District, Chachoengsao Province, total area of 12-1-82 rai legitimately according to academic principles and laws, as well as adjusted the area to a suitable condition after the waste has been disposed.

4.2 Supporting the "Separate Bottles to Help Doctors Project" by inviting employees to donate used plastic bottles. The PET plastic bottles are used to produce fibers and woven into reusable PPE suits for healthcare workers during the COVID-19 situation. From the selection process, the non-PET plastic bottles will go into the recycling system. This project also solves the environmental management problems and reduces the amount of waste.



4.3 Environmental conservation activities.

Giving away a set of steel frames with separate waste bins.

Nowadays, solid waste is an important environmental problem caused by non-standard waste management behavior that causes pollution, therefore, waste management should start from elementary school which is a basic educational institution by educating and creating an understanding of the types of waste, practicing waste segregation including selecting waste that can be reused or sold to create value, resulting in more efficient waste management. It is to keep environment within the school clean and beautiful, as well as instilling a conscience in implementing it within one's own household or community.



5. Organizing the BAM housing project to conserve the environment

5.1 Energy-saving housing projects. BAM home improvement design and use of materials to decorate the house with consideration to reducing global warming and the impact on the environment.



5.2 Happy Garden House with Herbs in our Backyard Project “or “Baan Suan Suk Jai” Project, builds housing to improve the well-being of people in society to be able to live and generate sustainable income, with the idea of making dreams come true, for customers or those who want to have a house in the garden to live in accordance with the principles of Sufficiency Economy, living in the midst of nature in an urban society combined with the new theory of agriculture and the "Digital Living Home Concept" technology system through the application on the mobile screen. This project will create safety for residents, especially the elderly and save energy by harnessing solar energy through solar cells.



It also pleases people who are health enthusiasts by planting vegetables in the kitchen garden, such as kales for eating and sharing, generating income to family members. This project focuses on promoting life in the garden house and generating income to meet the needs of life in the New Normal era. BAM has also introduced knowledge of selling products on online channels to help encourage all businesses to adapt in the New Normal era as well.



5.3 BAM Property Design Contest project # 6

: **The New Normal home** (a new home that cares for the world) by BAM, in collaboration with the Department of Interior Architecture Faculty of Architecture Chulalongkorn University, has organized a home design contest based on the concept of a new way of living. A house that take into account the importance of taking care of residents' hygiene which is based more on the lifestyle of working people who

stay at home (Work From Home). The design of housing for a new lifestyle (New Normal Life) on innovations, that are free from germs and dust, enhances the quality of life of perfect living which is fully equipped with innovations for living that are clean, safe and environmentally friendly in a sustainable manner. The award winning students' works will be applied to renovate and decorate the single house of BAM, as well as collecting the works as prototypes for customers and interested parties.



Focusing on environmental stewardship

BAM recognizes the importance of environmental impact with a commitment to be a part of the reduction of greenhouse gas emissions through continually organizing various activities and measures by implementing energy management for maximum efficiency and benefit.

BAM establishes the Energy Management Working Group for laying out guidelines and formulating energy management policies, coordinating with relevant departments for the collaboration in the operation, supervising the building's

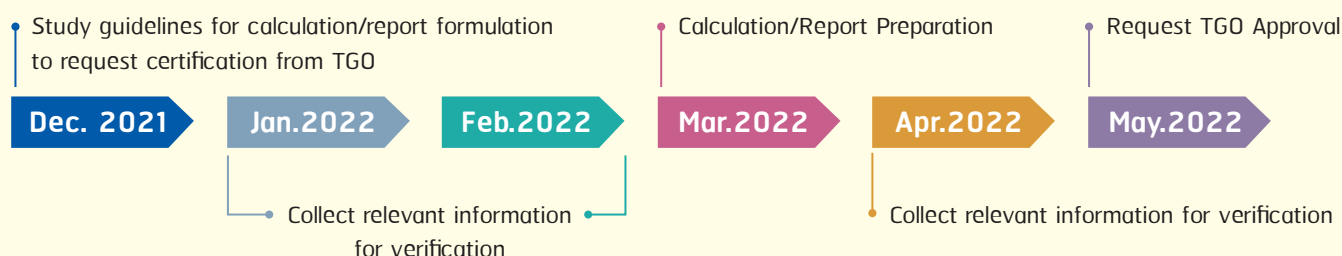
energy management in accordance with the energy conservation policy and energy management methods, as well as the establishes the working group on auditing and assessing the energy management system within the organization to perform the duties of monitoring, auditing and assessing the operational potential to meet the goals and the energy management plan, including the assessment of energy conservation responsibilities of various areas in the organization's energy management.

Energy Management Plan and Responsibilities

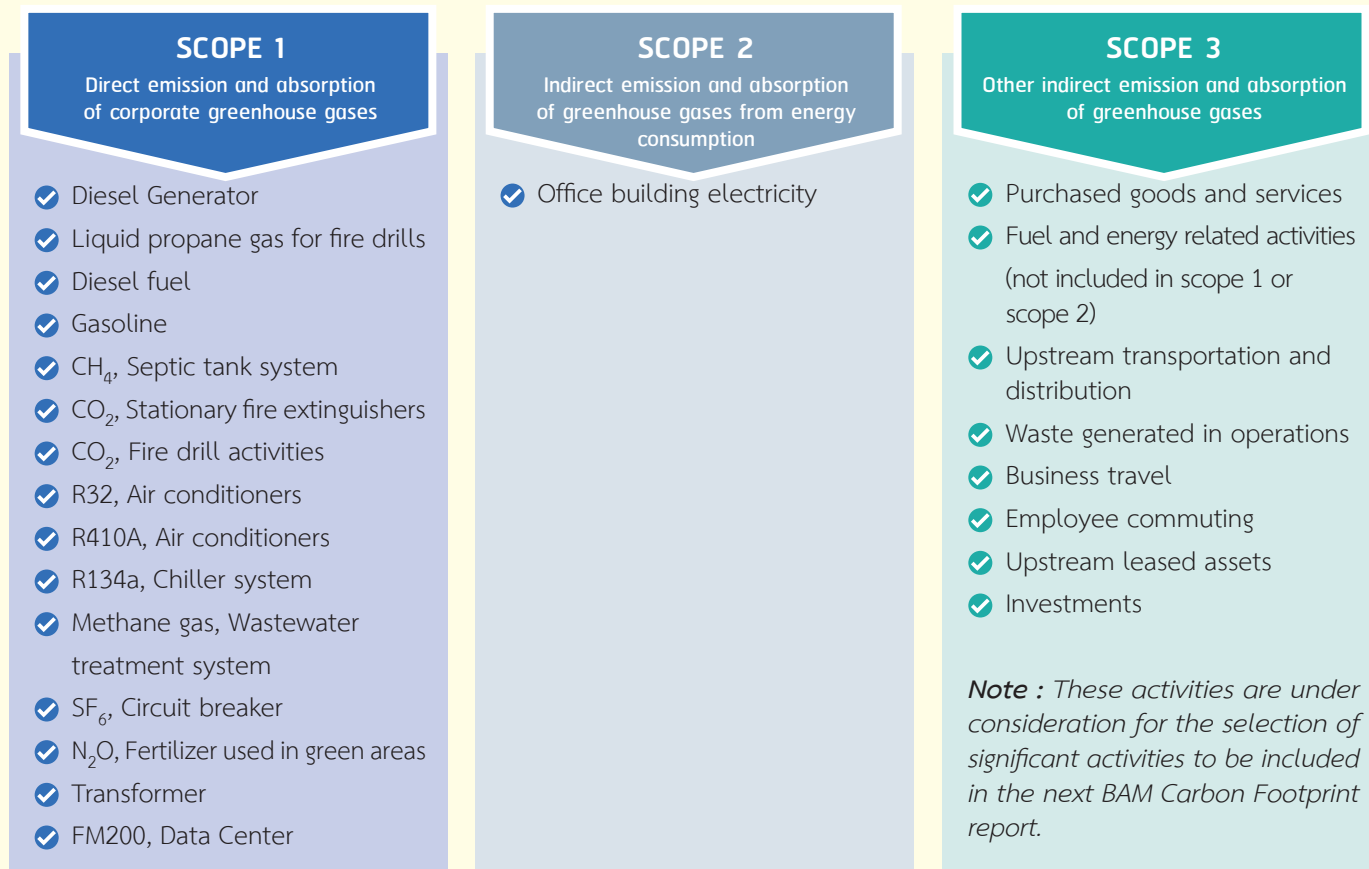
Corporate Carbon Footprint

BAM's Carbon Footprint Assessment Guidelines define a number of procedures, including methods for collecting data, calculating the amount of emission and absorption of greenhouse gases generated from the organization's activities and operations according to the specifications for organizational carbon footprint calculation and report by Thailand Greenhouse Gas Management Organization (Public Organization) (Revised edition no. 5, January 2021). There

is also a plan to request a verification from a verification agency registered with Thailand Greenhouse Gas Management Organization (Public Organization) during March 2022 and registration for certification from Thailand Greenhouse Gas Management Organization (Public Organization) in the 4th Round, 2022, which will announce registration results on May 25, 2022.



BAM's corporate carbon footprint assessment is currently in the process of collecting data. It can identify primary activities that emit and absorb greenhouse gases from the organization's operations, divided into 3 scopes as follows:



Preliminary assessment of the organization's carbon footprint has classified activities that emit and absorb greenhouse gases from the operation of the organization into 3 Types:

1. Direct emissions and absorption of greenhouse gases of the organization: reduction vehicle fuel consumption by purchasing hybrid vehicles for corporate use. to keep the environment cleaner Reduce the fuel consumption and oil combustion, which cause carbon dioxide emissions resulting in the greenhouse effect and more polluted air.

2. Indirect emissions and absorption of greenhouse gases from energy consumption: reduction of electric power with continuous and appropriate measures and development of energy management systems

Year **2019** (base year) compared to **2020**


decrease  **156,833.20** kgCO₂
representing **9.96%**

Year **2020** (base year) compared to **2021**

decrease  **143,065.40** kgCO₂
representing **18.31%**

3. Emissions and absorption of other indirect greenhouse gas: Reducing the use of report paper. Transforming data storage by implementing a Document Management System (BAMFLOW).

Year **2020** (base year) compared to **2021**

decrease  **11,022.11** kgCO₂
equivalent to **19.47%**

Sustainability management in social dimensions

Social policies and practices

BAM establishes policies and practices that are consistent with the rules and regulations governing social management in business processes including the management related to employees, respect for human rights, fair treatment of labor, participation in community and social development, and adhere to business principles that go hand in hand with creating value for society by taking part in driving Thai society to be a quality society, focusing on creating benefits and taking care of communities, society and the environment around the areas where BAM operates business within all regions across the country, as well as promoting the community to have the potential to sustainable self-development.

Respect for human rights

Policies and best practices

1. Senior management, executives and all employees are treated with equality. Having equal opportunities to work under the law, rules, regulations, work regulations, announcements and orders of BAM.

2. Senior management, executives and all employees can exercise their rights and be treated as citizens legally under the constitutional law of the Kingdom of Thailand under the following principles,

- A person shall have rights and liberties and shall be equally protected by law.

- Men and women have equal rights.

- Non-discrimination against individuals due to differences in origin, race, language, gender, age, disability, physical condition or health, status of a person, socioeconomic status, religious beliefs, education, or political opinions.

3. Personal information of senior management, executives and employees is maintained confidentiality, without disclosing or transferring personal information of employees to others without the consent of the data subject unless legally done or by order of the competent official under the law.

4. Encourage all employees to respect human dignity.

No acting in any way that is infringing or threatening, whether verbally or nonverbally against another person, both directly and indirectly, on the basis of differences in origin, race, language, gender, age, disability, physical condition or health status of a person socioeconomic status, religious beliefs, education, or political opinions or any other matter.

5. Promote and provide opportunities for senior management, executives and employees to participate in expressing their opinions, in case there are actions by BAM or its employees that may violate human rights, for the benefit of reflecting on problems and finding solutions.

6. The performance of duties of senior management, executives and employees shall be careful of the risks of human rights violations in business operations.

7. When witnessing violations of human rights in business operations or experiencing discrimination and/or violations against human rights, employees are encouraged to report any suspected violations of BAM policies or violations of the law by reporting to the supervisor or notifying via complaining/whistleblowing channels according to the complaint handling procedures prescribed by BAM, which are published on bamnet.com.

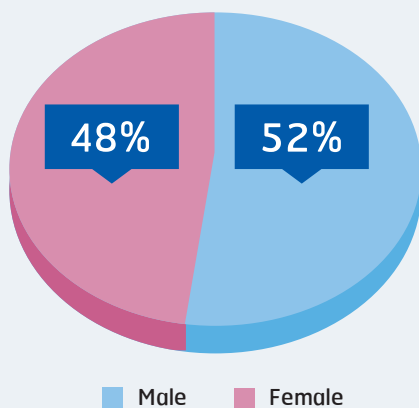
Action goals

Policy formulation and operation under clear rules, regulations and procedures to ensure fairness and equality in accordance with international human rights standards, not violating fundamental rights, creating gender equality, eliminating gender discrimination and the elimination of violence are a part that will lead to sustainable development as well as giving employees an opportunity to participate in expressing their opinions to know the problems and find solutions together.

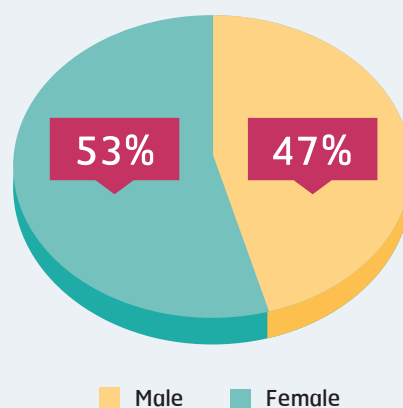
- **Equitable Human Resource Management**

Gender equality is an integral part of human rights. BAM has clear policies and practices to promote the potential, rights and equal opportunities of all employees, regardless of gender. It represents the opportunity for employees to build their potential to develop the organization and encourages all employees to have the rights and exercise their rights to show their full potential. Bam creates gender balance at work by keeping the proportion of male and female employees balanced in each field of work. BAM assigns tasks and follows up on performance in the areas of responsibility and promoting employees with good performance with leadership to grow in their career. Either male or female can advance to a higher level position.

Executive



EMPLOYEE



Fair treatment of workers

Policies and best practices

1. Forced Labor

BAM will not act or support to use forced labor in all its forms, and will not demand or get a deposit, ID card or any identification documents from job applicants/employees, or set as a condition for admission to work unless the law excludes it.

2. Child Labor

BAM will not engage or encourage the employment or use of child labor under the age of 15 and will not condone or support the use of child labor in BAM.

3. In the use of female labor

BAM will not allow female employees to perform work that is harmful to health or body as required by law. And for pregnant women employees will be placed in an environment that is non-hazardous to health and safety of pregnancy, as well as BAM will not layoff, demote or reduce the benefits of female employees due to pregnancy.

4. Discrimination

BAM will not commit or encourage discrimination on the grounds of differences in race, language, sex, age, religious beliefs, marital status, personal attitudes about sex, disability, being an AIDS patient, directorship in the employee relations committee, political party preference or personal attitude in areas such as employment, wages and work compensation, welfare, providing opportunities for training programs, knowledge and ability development, promotion, termination of employment or retirement. In this regard, all senior management, executives and employees must be treated with equality and have equal opportunities to work under BAM regulations.

5. Freedom of being a member of the Relationship Affairs Committee

BAM will support and provide opportunities for employees to apply for the selection or election of representatives to the employee relations committee, whereby BAM will not do any unlawful act to obstruct or interfere with the exercise of employees' rights including facilitating and will treat that agent on equal terms with other employees.

6. Responsibility for taking care of employees about harassment and/or sexual harassment including violence against workers.

BAM has measures to prevent employees from being harassed and/or sexually harassed by the expression of words, gestures, including the use of violence against women workers. If employees are harassed and/or sexually harassed including violence against women workers, BAM will take disciplinary action against those who commit such offences in strict accordance with BAM's work regulations.

7. Compensation for work

(1) BAM will pay wages and compensation for work in accordance with BAM regulations and/or the law.

(2) BAM will inform employees about wages. The total salary received for each month and will not withhold wages under any circumstances unless there are rules, orders, regulations or laws exempting them.

8. Safety, occupational health and working environment

(1) BAM has established measures for safety, occupational health and working environment to cover the nature of work that is likely to pose a threat to the health and safety of employees and involved persons, which is controlled and prevented in accordance with the law and has safety standards in all working environments.

(2) Encourage employees to participate in operations on safety, occupational health and working environment, for example, to communicate within BAM so that employees are aware of and understand rules, regulations, and safety manuals at work.

(3) Provide employees with workplace safety training, such as initial fire drills and annual fire drills to evacuate employees. Encourage employees to use standardized safety equipment suitable for the nature of the job.

(4) BAM places importance on safety and workplace conditions by appointing a working group on safety, occupational health and working environment to be responsible for overseeing work in this particular area.

9. In case of being aware of the discrimination and/or the violation of fair treatment, the employee are expected to report such actions as a violation of BAM policies and/or guidelines, announcements, orders, and regulations, or in violation of laws, a supervisor or submit a complaint through our available channels. They shall provide information supporting the complains in accordance with the complaint management procedures established by BAM which are available online on bamnet.com

Action Plan

Aim to promote employee welfare along with organizing training programs and seminars to expand knowledge base and skills to improve the productivity of the executive team and employees, as well as to promote employee engagement levels between the executives and the employees through direct and indirect Corporate Social Responsibility (CSR) programs.

- **Management Plan and Employee Development**

Employees are our valuable assets and play a vital role in moving BAM towards success. Having the best practices in Human Resource Management is a key factor to increase the potential and capability to ensure efficient and sustainable business growth. Running a business requires people with knowledge and various skills and abilities to be efficient at work, and BAM is offering reasonable compensation and benefits that are in line with the situation and the current job market trend in return.

BAM attaches great importance to employee development. This is a strategy and goal that is an important force in driving the organization to be successful according to the visions and missions. Therefore, it is necessary to develop employees to be ready and able to adapt to the direction and business goals under various factors that change constantly, including new technologies, changing consumer trends, and intense business competition, to ensure that employees are well-informed and developed new skills to take on those changes in a timely manner as follows:

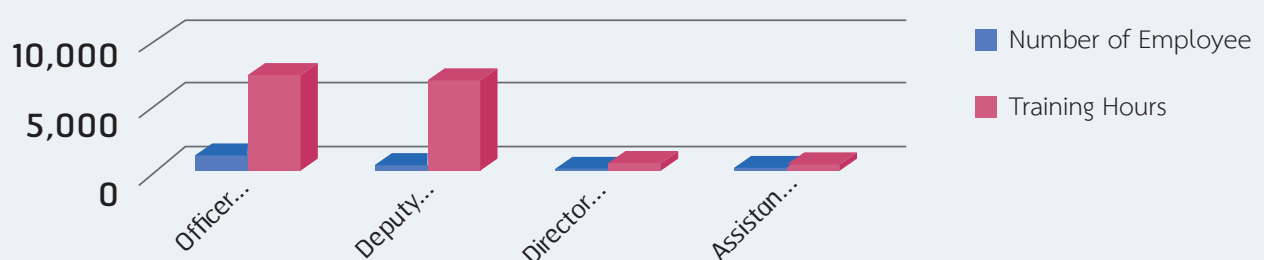
1. Education: to expand the knowledge and skills under a policy to support and offer opportunities for employees in higher education in job-related field of study and in accordance with the business operation by offering 20 Master's degree scholarships in Thailand and 2 scholarships abroad each year.

BAM also offers 2 scholarships for Master's degree program abroad for people outside the company to screen potential personnel with high capabilities and potential and create capable personnel that could join BAM and become an important force in the development of the organization in the future.

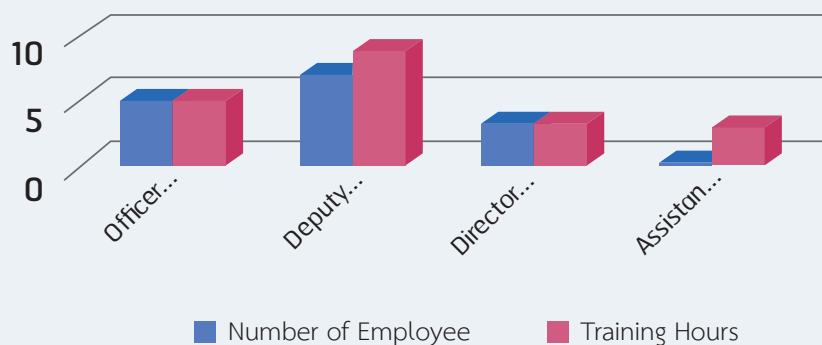
2. Working knowledge, skill, and ability development: BAM has set up plans for seminars and training sessions in accordance with business operations and encourage all employees to continuously develop themselves appropriately to integrate into an organization that operates with modern technology. BAM attaches great importance to employees of all groups and levels to be developed to remove shortcomings and enhance their competence, knowledge, and capacity, both among business staff and support staff from the employee level, manager level, executive level, and successor employees, to promote opportunities of growth and advance in their roles and duties, capable of working professionally, efficiently, and effectively, bringing the organization to the targeted goals. The training courses will be ones that enhance working capacity, administration, and management skills, through both internal and external corporate trainings, which in the past year has been modified and developed in an online training format due to the COVID-19 pandemic. This is to ensure that all employees are always readily available to improve themselves.

In 2021, the policy and plan have been determined to improve the productivity of the executives, including employees at all levels, by organizing seminar courses and training programs for employee development which are divided into 3 levels for company employees, lower-middle level management, and top-level management professionals. The number of course units and hours are as follows:

Summary of 2021 Training Hours



Training



Hours of Training Per Employee

Staff 4-7 (7.73 hrs. /person) Assistant Manager - Manager (28.28 hrs./ person) Director (9.87 hrs. / person) Positions higher than assistant manager(9.50 hrs. / person)

• Safety, Occupational Health, and Working Environment Policy

Formulate work plans and communicates various knowledge related to safety, occupational health, and working environment in accordance with the law and with standards in times of the COVID-19 pandemic. BAM attaches great importance to in-office policies both at the head office and at regional offices and shares concern for the health and safety of all employees, which is why BAM is working to raise its healthcare and safety measures in accordance with procedures from the Department of Disease Control, Ministry of Public Health. Especially employees who are required to work at the offices, BAM monitors the density in the workplace, maintaining the WFH : WIO employee ratio by severity level, formulates work at home plans (WFH), groups of employees to work in office at BAM (WIO), temperature screening with a thermal scanner, disinfection gel service in office buildings, increases the frequency of office cleaning, sprays chemicals to disinfect the COVID-19 virus, organizes insurances against COVID-19 to all employs, as well as employing the use of digital technology to organize online meetings to keep distance by requesting cooperation for employees to strictly adhere to the policy.

Involvement in Social and Community Development

BAM's determination and adherence to its missions have become a driving force to create charitable activities for the society to participate in various forms. One of our policies is to take care of people and give back to society in all areas of the country. In addition to the policy to alleviate the suffering of customers or debtors in business, the important thing is to be aware of social responsibility by taking into account the benefits of all groups of stakeholders, along with taking part in creating benefits to society, community and environment by promoting, supporting, developing and creating projects or activities which take care of people in provinces where BAM's offices are located and in nearby areas. It also aims to strengthen executives and employees as well as customers to understand the role of giving back to society by cultivating the power of doing good, fostering a volunteer spirit to participate in charitable activities to achieve a common goal.

Social Services Outcomes

By implementing a Corporate Social Responsibility Policy for Sustainable Development, BAM organizes projects and activities to support the people and their communities to have a better standard of living, provides solutions for customers (debtors) to have the ability to repay the debts, and facilitates a better economic system (community-based) using the 4 strategies; namely

1. Continuous Support and Urgent Care for the Society

The strategy aims to provide helps and support for the underprivileged and the people in great need in society such as natural disasters victims and those effected by infectious disease outbreaks.

1.1 “BAM Pun Nam Jai Soo Pai COVID-19” Project

Due to the epidemic situation of the COVID-19 virus, BAM has been organizing the “BAM: Sharing Kindness to Fight COVID-19” Project for the second year in a row. By doing this, BAM has been one of the supports government operations to control the COVID-19 pandemic urgently. This includes a donation to fund the purchase of medical equipment and medical supplies necessary for the prevention and treatment of patients infected with the COVID-19 virus to various hospitals across the country to help medical personnel and staff to be able to work in the crisis of the COVID-19 pandemic conveniently, faster, and more efficient, as well as donations of survival bags, food boxes and drinking water. The project implements BAM's policy to stay side by side with medical personnel, providing support and encouragement to medical personnel in performing their duties. In addition, 8 65-inch flat screen TVs were purchased for the purpose of showing informative videos on the service process and educational videos about the COVID-19 vaccine to those who have come to receive treatment thoroughly. Finally, BAM has donated 55 hand sanitizer gel dispensers, 3,000 bottles of drinking water, and 3,000 masks to the Bang Sue Central Vaccination Center and Bangkok's "Thai Ruam Jai, Bangkok Safe" project.

In addition, BAM has supported the public health operations of Nakhon Nayok province by handing over the area in the building of the DE VAL RESORT AND SPORT CLUB project, Ban Na District, Nakhon Nayok province to

establish a COVID-19 Community Care Center or a waiting center (Community Isolation) of a local government organization in Nakhon Nayok province. At the same time, BAM has also donated 20 alcohol gel dispensers, 1,000 bottles of drinking water, 1,000 masks as well.



1.2 BAM Flood Victims Recovery Project

To help relieving the hardships faced by flood victims, 820 sets of survival kits filled with essential items and drinking water - are given to the people in Nakhon Ratchasima, Sukhothai, Ayutthaya, and Pathum Thani.



2. Enhancing and Providing Social Assistance on the Fundamentals

The strategy aims to provide support to the community, society, economy, education, and public health such as donations, scholarship programs, and startup funding.

2.1 Education

2.1.1 2021 Scholarship Programs

BAM recognizes the importance of education by organizing a scholarship program for the 14th year in a row. It foresees that Thai children and youth who study well, possess good behavior, but lack capital should be given good educational opportunities to study higher education, apply what they learned to future careers, earn money, support themselves, create sustainability and stability for their families, and become productive members of the country. In the year 2021, despite the pandemic situation of COVID-19, BAM continues to provide scholarships by organizing the scholarship program for the year 2021 under the name "New Gen Thai Kids: Good Grades with Good Behaviors", which BAM has organized both online in Virtual Event form via online system "Microsoft Teams" including inviting college students to represent the scholarships at the meeting room of BAM Headquarters. More than 15,000 scholarships have been awarded, totaling over 70,000,000 million baht.





2.1.2 School Construction and Rehabilitation Project

Encouraging educational institutions to have a good environment which will lead to students having a better quality of life, living safety, and having good hygiene. BAM also has a policy to provide school supplies, teaching materials, computers, as well as supporting the project to find teachers for students for the benefit of teaching and learning development

2.2 Public Health

The purchase of medical equipment to all public hospitals across the country is one of the projects formed by BAM. BAM realizes that most public hospitals have a high number of patients, which leads to the shortage of important medical equipment to treat and save lives. Therefore, to follow the policy that aims to be a part of providing care for the people in the society, BAM has determined to donate the money to 10 public hospitals across Thailand every year. Moreover, BAM also donated fully equipped ambulance vehicles and contributed funding for the purchase of ambulances to the hospitals, government agencies along with many other organizations.



2.3 Helping the Underprivileged and the Needy in Society

2.3.1 Sports Sponsorship

Sponsorship of sports equipment to schools in backcountry communities so that schools can manage teaching and learning for students effectively. It also promotes the productive use of students' free time, such as playing sports, exercising appropriately, having good health and strength.

2.3.2 “HOPE” Project: building houses for the underprivileged

“HOPE” project is formed to help build new homes for underprivileged, the homeless or the people in great need. One of the CSR plans in 2021 is to provide an integrated solution to the housing problem, with aims to help the underprivileged, the homeless and the people in need of a “home” which is a fundamental part of life. A strong, safe and clean housing will bring about happiness and stability that creates a good standard of living towards a sustainable development.



House construction under “HOPE” Project is done by building new houses to replace old ones to 2 underprivileged persons in Chiang Rai and Nakorn Sawan. BAM has received cooperation from the Office of Red Cross Affairs, Thai Red Cross Society of Bangkok, including Province Red Cross chapters, district chief, village headmen, and community volunteers in the area. This is achieved by having the local BAM office in the province cooperate with the local people to achieve the objectives.



2.3.3 Donation of Kwan Wiang village land for public use

The donation of BAM's non-performing asset which is a 4 plots of vacant land, with a total area of 6-0-63 rai (2,463 square wa), located in Kwan Wiang Village, San Kamphaeng Subdistrict, San Kamphaeng District, Chiang Mai Province for the public benefit of the village without any payment made for the San Kamphaeng Subdistrict Municipality to develop the infrastructure for the benefit of the people.



2.3.4 Donation of Lakchai Project Land (Orchid Place) for the public benefit

The donation of BAM's non-performing asset which is a land classified as a road and a common area within Lakchai project (Orchid Place), San Na Meng Subdistrict, San Sai District, Chiang Mai Province, with a number of 45 plots and total area of 7-0-19.7 rai (2,819.7 square wa) without any payment made for the San Na Meng Subdistrict Municipality to develop the road area and utilities to be the public benefit of the community there.



2.4 Other Areas for the Public Benefit : Music, Sports, Religion, Art and Culture, and the Environment

Organizing events, cooperating, and helping organizations, foundations, welfare institutions, agencies, schools, and communities for public charity or public benefit, including promoting and supporting music, sports, religion, art and culture and the environment, which are all considered as Corporate Social Responsibility activities that benefit the public and build a better quality of life for people in the society. It also serves to create employee engagement and those involved to become an important volunteering force to participate in any activity that BAM organized to create a sharing society and increase pride and self-worth for everyone involved, making this another important mission for BAM and is committed to the responsibility to take care and help develop Thai society to improve further.



3. Corporate Social Responsibilities for Knowledge Expansion and Development

The strategy aims to advance the knowledge for career development and support educating people in the community to create products with added value, such as the development of packaging, the expanding of the market, and product quality improvement.



“BAM Upskill for the New Normal Life” Project

The COVID-19 pandemic caused many people to lose their jobs, unemployed, and earn no income of their own. Therefore, BAM has formulated learning media to introduce various job opportunities using multimedia format (Multimedia Courseware Design) and created online e-Learning lessons, which are learning tools that can be accessed at any time and can be used to build a career or extra jobs to generate extra income.



4. Follow Up and Social Assistance for Sustainable Living

A strategy focuses on tracking the project progress on providing fund and supporting in building and developing housing for the security, safety, and a good foundation for life.

Initiative Community, Sustainable Lives Project (Green Community)

BAM is aware of creating a good standard of living for the community and society through CSV (Creating Shared Value) project to enhance Thai people's quality of life and a better living standard. This is achieved by providing financial support for agricultural development that align with the Philosophy of Sufficiency Economy, which reflects the company's business practices along with creating shared values for society.

“Initiative Community: Sustainable Life” Project (Green Community) to promote agriculture is one of the approaches in farmers development, with the emphasis placed on promoting well-being through self-reliance based on the Sufficiency Economy principle and encouraging participation of people in the community, which will be an important foundation for building strength and sustainability in rural communities, including learning knowledge of appropriate and integrated agricultural technology which are practical and rewarding which will enable farmers to live their lives and have a sustainable agricultural career. This is done by selecting a model community and granting funds for operations of the community, such as arranging agricultural plots, growing vegetables, making organic fertilizers, raising ducks and chickens by using farming practices, creating a career, generating income from selling produces, being able to live in accordance with the Sufficiency Economy philosophy as well as providing training sessions to educate about career building guidelines and saving money, as well as the development with the local government agencies in which the community is located. This is the beginning of the development in creating sustainability for the community and taking care of people in the community to be able to live and be well by continuing to be self-reliant.

