



Hong Kong Export Credit  
Insurance Corporation  
香港出口信用保險局

# **Environmental Report**

**2007-08**

# Hong Kong Export Credit Insurance Corporation

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### INTRODUCTION

The Hong Kong Export Credit Insurance Corporation (ECIC) was established by statute in 1966 to encourage and support export trade through the provision of insurance protection for Hong Kong exporters against non-payment risks arising from commercial and political events. Its capital is wholly-owned by the Government of the Hong Kong Special Administrative Region which also guarantees its contingent liability, currently standing at \$15 billion. As at 31 March 2008, the Corporation had an establishment of 97.

### ENVIRONMENTAL POLICY

We support the Government's policy to protect our living environment and its objective to achieve sustainable development of Hong Kong.

We are committed to ensuring that the Corporation's operations conform to environmental protection principles and are conducted in an environmentally responsible manner. ECIC is an environmentally responsible organization which

- cherishes the benefits of a healthy living environment;
- recognizes the importance of reducing pollution and waste; and
- preserves common resources.

### ENVIRONMENTAL OBJECTIVES

We act consciously in promoting "paperless office", minimizing waste, conserving energy, and reinforcing staff awareness and participation in conserving the environment.

## **ENVIRONMENTAL MEASURES ADOPTED**

During the year, we have adopted various green office practices :

### **I. Paperless Office**

We promote the “paperless office” concept by:

#### **1. E-commerce Development**

##### **1) Electronic Document Management System : EDMS**

- EDMS is an effective system to capture, store and route all incoming, outgoing and internal documents.
- Currently, the majority of the incoming and outgoing documents are received and sent by electronic means such as email and Rightfax. Hardcopy documents are scanned and stored into an image format for more effective information retrieval and sharing.
- The launch of EDMS has resulted in significant reduction in creation of paper files and storage of paper documents. Paper files will only be created and kept on a need basis.
- In 2007-08, over 100,000 documents were created, physical files accounted for less than 3%.

##### **2) New operational systems**

- The Corporation has developed new operational systems for credit limit application, claims, budgetary control and general ledger processing. These systems have replaced paper-laden operations and reduced paper consumption.

##### **3) E-commerce Platform: EC-link**

- EC-link is an effective online platform for policyholders and banks to obtain cover, manage their policies and exchange documents and information with the Corporation. About 90% of policyholders actively utilise the system to manage their policies and submit declarations; over 99% of exporters utilise the system to submit proposals.
- Apart from policyholders, EC-link online service has been further extended to credit agencies.
- The launch of EC-link has largely reduced paper consumption of the Corporation.

- 4) Website
  - Over the past few years, we have been uploading our publications, such as “Annual Report”, quarterly magazine “Compass” and “Policy Operation Guide” to the Internet, thereby leading to reduction of printing hardcopies.
  - We also post Christmas greetings on the website and send them out through email, instead of sending paper cards.
- 5) Intranet
  - The Intranet serves as an efficient channel to disseminate internal circulars, guidelines and information, this has also resulted in reduction of printing copies.
  - An electronic memo pad has been uploaded to the Intranet for staff to record simple phone message.
  - Staff can use electronic forms available on the Intranet to apply for leave, to reserve meeting rooms and to book the corporation car.
- 6) Email
  - We inform policyholders of the Corporation’s annual results through email, instead of sending hardcopies.

## **II. Minimisation of Paper Consumption**

Apart from the above electronic means in reducing paper consumption, we also try to minimise the use of paper by various means:

### **1. Use both sides of paper**

- 1) Using double-sided printing and copying.
- 2) Using paper printed on one side for drafting and copying.

### **2. Reduce the use of paper and paper products by:**

- 1) Encouraging the reuse of envelopes.
- 2) Providing re-use and recycle bins to collect papers.
- 3) Re-using boxes from suppliers for storing materials.
- 4) Scanning documents for filing and circular instead of copying hardcopy.

### **3. Reduce the use of paper towel by:**

- 1) Using powerful handdryers in toilets.

### **4. Use of CD-Roms for Annual Report**

### **III. Energy Conservation**

We have adopted measures to conserve the use of energy:

#### **1. Lighting**

- 1) Using energy-saving fluorescent lights and T8 thin fluorescent lights.
- 2) Switching on only half of the lights in corridors and keeping lights in other areas on the minimum during office hours. The lights will be switched on when they are needed.
- 3) Keeping the lights on to the minimum if there are staff remaining working after office hours.
- 4) Switching off unnecessary spotlights.
- 5) Reminding staff to switch off the lights as soon as any area becomes unoccupied.

#### **2. Air-conditioning**

- 1) Reminding staff from time to time to turn off air-conditioning in public, meeting rooms as well as office areas wherever possible.
- 2) Adjusting upwards the temperature of the air-conditioning from 23°C to 25°C and encourage the use of fan.
- 3) Cleaning the air ducts on a regular basis.
- 4) Arranging regular and proper maintenance on the air-conditioning system.
- 5) Dressing down in office during summer months

#### **3. Office equipment and appliances**

- 1) Reminding staff to switch off electrical equipments and appliances such as photocopiers, shredding machines, printers, etc. when they are not in use instead of maintaining them in stand-by mode.
- 2) Advising staff to switch off computer monitors during lunch hour.
- 3) Replacing copier using toxic free material and lower energy consumption.

#### **IV. Water Conservation**

We conserve the use of water by:

- 1) Installing automatic water faucets in toilets.
- 2) Reminding staff to turn off water taps completely and report any leakage once discovered.

#### **V. Waste Recycling**

Apart from reducing waste, we have also implemented measures to recycle waste by:

##### **1. Collecting waste papers for recycling**

- 1) Reminding staff to separate waste papers from other kinds of waste. Classified boxes for paper collection are provided in public areas to collect papers which cannot be reused.
- 2) Reminding cleaning contractors to dispose of waste papers separately from other kinds of waste.
- 3) Delivering waste papers from file destruction exercise to recycling company.

##### **2. Recycling of printer cartridges and used items**

- 1) Returning used fax toners/laser printer toners to suppliers for recycling.
- 2) Donating used souvenirs to Caritas Fund Raising Bazaar.

#### **VI. Indoor Air Quality**

We curb indoor air pollution by:

- 1) Maintaining a non-smoking office;
- 2) Replacing polluted carpet with new carpet to improve indoor air quality;
- 3) Cleaning the air conditioning system regularly.
- 4) Cleaning telephones and computers regularly;
- 5) Placing more air purifiers in the conference rooms and open office area;
- 6) Opening exit windows regularly to maintain fresh air flow; and
- 7) Placing plantings and greenery in the office to improve office environment.
- 8) Executing a fogging treatment to prevent influenza.

## **ENVIRONMENTAL PERFORMANCE**

In 2007-08, the consumption of papers, envelopes and electricity are summarised below:

<b>Resources</b>	<b>Unit</b>	<b>Consumption 2007-08</b>	<b>Consumption 2006-07</b>	<b>% change</b>	<b>Target 2007-08</b>
A4 paper	Ream	1,054	1,103	-4%	0%
Envelope	No.	66,850	54,954	+22%	0%
Electricity	Unit	304,540	260,160	+17%	0%

The Corporation achieved a 4% decrease in A4 paper consumption but a 22% increase in envelope consumption and 17% increase in electricity consumption in 2007-08.

The increase in envelope consumption was due mainly to the increase of mailing of promotional leaflets to exporters and policyholders during the year. In 2007-08, the Corporation stepped up its promotional efforts to capture the business opportunities arising from exporters' need for protection as the global economy slowed down. With the increasing promotional efforts, the Corporation registered a higher-than-forecast growth of 9.3% on insured business in 2007-08.

The increase in electricity consumption was mainly because of the extra duties carried out after office hours and on weekends. To meet the increasing demand for cover, staff have to work over-time from time to time to ensure prompt responses to customers and completion of works per schedule. Moreover, to minimise the interruption to normal operations, the Corporation arranged to carry out most of the works for IT testing and installation, as well as office renovation, on weekends. These factors contributed to the increase in consumption of electricity.

Although the consumption of envelope and electricity exceeded the targets set for 2007-08, the increases in consumption were limited to their minimum with the help of the Corporation's resources savings measures.

## **TARGETS FOR 2008-09**

The Corporation expected to register a substantial growth in insured business in 2008-09 (i.e. growth in the first half of 2008-09 was 14.4%). The consumption of paper and envelope should also increase despite the Corporation's efforts to reduce unnecessary usage. To support exporters amid the risk of global credit crunch and economic slowdown, the Corporation would further increase its promotional efforts this year. It would again increase consumption of paper and envelope. Moreover, as a number of new e-commerce systems are planned to launch by March 2009, the testing and installation works on weekends will remain heavy. It will cause extra consumption of electricity.

In this connection, with the Corporation's continuous efforts to reduce consumption of resources, it will set the targets for 2008-09 as follows:

- Increase paper and envelope consumption by 10% only to tackle the extra need from business growth and stepping-up promotional efforts;
- Increase electricity consumption by 5% only;
- Enhance staff awareness and encourage staff participation in environmental protection activities; and
- Regular monitor and review the Corporation's energy consumption.

## **COMMENTS**

Your feedback would be useful for further improving our environmental management in the coming years. If you have any comments or suggestions, please feel free to write to us.

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For staff, please make use of the online "Suggestion Box" on the Intranet to raise your ideas on how we can improve further.