

**THE MONGKOK KAI-FONG ASSOCIATION LIMITED
(BY GUARANTEE)**

ANNUAL FINANCIAL REPORT
FOR THE YEAR ENDED 31 MARCH 2020

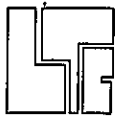


李 湯 陳 會 計 師 事 務 所

LI, TANG, CHEN & CO.

Certified Public Accountants (Practising)

Hong Kong



REVIEW REPORT TO THE MANAGEMENT BOARD OF THE MONGKOK KAI-FONG ASSOCIATION LIMITED (“the Association”)

We have audited the financial statements of the Association for the year ended 31 March 2020 and have issued unqualified auditors’ reports of the Association thereon dated **23 OCT 2020**.

We conducted our review of the attached Annual Financial Report on pages 2 to 7 of the Association for the year ended 31 March 2020 in accordance with Practice Note 851 “Review of the Annual Financial Reports of Non-Governmental Organisations” issued by the Hong Kong Institute of Certified Public Accountants. The review includes considering the procedures and records relevant to the preparation of the Annual Financial Report and performing procedures to satisfy ourselves that the Annual Financial Report has been properly prepared from the books and records of the Association, on which the above audited financial statements of the Association are based.

REVIEW CONCLUSIONS

On the basis of the results of our review and having regard to the audit procedures performed by us in relation to the audit of the financial statements of the Association for the year ended 31 March 2020:

- a) in our opinion the Annual Financial Report has been properly prepared from the books and records of the Association; and
- b) no matters have come to our attention during the course of our review, which cause us to believe that the Association has not:
 - i) properly accounted for the receipt of Lump Sum Grant, Provident Fund, Special One-off Grant and other social welfare subventions and expenditure in respect of Funding and Services Agreement activities and support services;
 - ii) kept separate Operating Income and Expenditure Account for each subvented service unit as required by the Lump Sum Grant Manual (LSG Manual) published by the Social Welfare Department of the Government of the HKSAR;
 - iii) prepared the Annual Financial Report in accordance with the format and requirements set out in the LSG Manual; and
 - iv) employed the staff quoted in the Special One-off Grant and Provident Fund arrangements during the year ended 31 March 2020.

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

Li Tang Chen & Co.

Li, Tang, Chen & Co.
Certified Public Accountants (Practising)
17/F Leighton Centre
77 Leighton Road
Causeway Bay
Hong Kong

23 October 2020

RCCM/ALIM/CISW

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

(BY GUARANTEE)

ANNUAL FINANCIAL REPORT

FOR THE PERIOD FROM 1 APRIL 2019 TO 31 MARCH 2020

	<u>Note</u>	<u>2019-20</u> HK\$	<u>2018-19</u> HK\$
INCOME			
Lump Sum Grant			
a) Lump Sum Grant (excluding Provident Fund)	1b	39,178,335.00	33,736,567.00
b) Provident Fund	1c	4,176,653.00	3,768,171.00
		43,354,988.00	37,504,738.00
Fee Income	2	653,461.60	665,936.40
Central Items	3	167,747.00	121,500.00
Rent and Rates	4	153,460.00	150,157.00
Other Income	5	5,529,804.05	4,335,007.00
Interest Received		19,170.16	104,655.80
TOTAL INCOME		49,878,630.81	42,881,994.20
EXPENDITURE			
Personal Emoluments			
a) Salaries		36,214,379.00	31,448,936.00
b) Provident Fund	1c	3,714,433.75	3,572,598.90
c) Allowances		-	-
Sub-total	6	39,928,812.75	35,021,534.90
Other Charges	7	7,085,809.91	6,370,530.22
Central Items	3	61,043.35	2,545.60
Rent and Rates	4	205,627.00	204,720.00
TOTAL EXPENDITURE		47,281,293.01	41,599,330.72
SURPLUS FOR THE YEAR	8	2,597,337.80	1,282,663.48

The Annual Financial Report from pages 2 to 7 has been prepared in accordance with the requirements as set out in the Lump Sum Grant Manual.

.....
 Chairman

Date: 23 October 2020

.....
 Executive Director

Date: 23 October 2020

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

(BY GUARANTEE)

NOTES ON THE ANNUAL FINANCIAL REPORT

1. LUMP SUM GRANT

a) Basis of preparation:

The Annual Financial Report (AFR) is prepared in respect of all Funding and Service Agreement (FSA) activities (including support services to FSA activities) funded by the Social Welfare Department under the Lump Sum Grant Subvention System. AFR is prepared on cash basis, that is, income is recognised upon receipt of cash and expenditure is recognised when expenses are paid. Non-cash items such as depreciation, provisions and accruals have not been included in the AFR.

b) Lump Sum Grant (excluding Provident Fund):

This represents LSG (excluding Provident Fund) received for the year.

c) Provident Fund:

This is Provident Fund received and contributed during the year.

Snapshot staff are defined as those staff occupying recognised or holding against subvented posts as at 1 April, 2000.

6.8% and other posts represent those staff that are employed after 1 April, 2000.

The Provident Fund received and contributed for staff under the Central Items have been shown under Note 3.

Details are analysed below:

<u>Provident Fund Contribution</u>	<u>Snapshot Staff</u> HK\$	<u>6.8% and Other Posts</u> HK\$	<u>Total</u> HK\$
Subvention Received	2,537,794.00	1,638,859.00	4,176,653.00
Provident Fund Contribution Paid during the Year	<u>2,304,529.15</u>	<u>1,409,904.60</u>	<u>3,714,433.75</u>
Surplus for the Year	233,264.85	228,954.40	462,219.25
Add: Surplus b/f	52,723.80	3,941,985.29	3,994,709.09
Adjustment for opening balance in respect of Snapshot Staff to 6.8% and Other Posts	(18,462.00)	18,462.00	-
Less: Refund to Government	<u>(36,678.00)</u>	<u>-</u>	<u>(36,678.00)</u>
Surplus c/f	<u><u>230,848.65</u></u>	<u><u>4,189,401.69</u></u>	<u><u>4,420,250.34</u></u>

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

(BY GUARANTEE)

NOTES ON THE ANNUAL FINANCIAL REPORT

2. FEE INCOME

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

3. CENTRAL ITEMS

These are subvented service activities which are not included in LSG and are subject to their own procedures as set out in other SWD's papers and correspondence with the NGOs. The Provident Fund received and contributed for staff under Central Items have been separately included as part of the income and expenditure of the relevant items (paragraph 3.14 of LSG Manual (October 2016)). The income and expenditure of each of the Central Items are as follows:

	<u>2019-20</u> HK\$	<u>2018-19</u> HK\$
a. <u>Income</u>		
After School Care Programme – Fee Waiving Subsidy Scheme	91,800.00	121,500.00
Special Grant on Manpower Support for Residential and Home-based Care Service Units in respect of the Severe Respiratory Disease associated with a Novel Infectious Agent	<u>75,947.00</u>	<u>-</u>
Total	<u><u>167,747.00</u></u>	<u><u>121,500.00</u></u>
b. <u>Expenditure</u>		
After School Care Programme – Fee Waiving Subsidy Scheme	<u>61,043.35</u>	<u>2,545.60</u>
Total	<u><u>61,043.35</u></u>	<u><u>2,545.60</u></u>

Details are analysed in Annex 1.

4. RENT AND RATES

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

Details are analysed in Annex 2.

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

(BY GUARANTEE)

NOTES ON THE ANNUAL FINANCIAL REPORT

5. OTHER INCOME

This includes programme income and all income other than recognised social welfare fee income received during the year. Non-SWD subventions and donations received have not been included as Other Income in AFR. In this respect, donations have been included if it is used to finance expenditure reflected in the AFR.

The breakdown on Other Income (paragraph 2.29 of LSG Manual (October 2016)) is as follows:

	<u>2019-20</u> HK\$	<u>2018-19</u> HK\$
<u>Other Income</u>		
(a) Fees and charges for services incidental to the operation of subvented services	4,367,412.57	4,312,667.00
(b) Others	<u>1,162,391.48</u>	<u>22,340.00</u>
Total	<u>5,529,804.05</u>	<u>4,335,007.00</u>

6. PERSONAL EMOLUMENTS

Personal Emoluments include salary, provident fund and salary-related allowances.

The analysis on number of posts with annual Personal Emoluments over HK\$700,000.00 each paid under LSG is appended below:

<u>Analysis of Personal Emoluments paid under LSG</u>	<u>No. of Posts</u>	<u>2019-20</u> HK\$
HK\$700,001 – HK\$800,000 p.a.	-	-
HK\$800,001 – HK\$900,000 p.a.	5	4,164,205.00
HK\$900,001 – HK\$1,000,000 p.a.	1	972,420.00
HK\$1,000,001 – HK\$1,100,000 p.a.	-	-
HK\$1,100,001 – HK\$1,200,000 p.a.	-	-
>HK\$1,200,000 p.a.	2	<u>2,983,253.00</u>

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

(BY GUARANTEE)

NOTES ON THE ANNUAL FINANCIAL REPORT

7. OTHER CHARGES

The breakdown on Other Charges is as follows:

	<u>2019-20</u> HK\$	<u>2018-19</u> HK\$
Other charges		
(a) Utilities	611,931.48	619,923.46
(b) Food	955,146.80	915,764.70
(c) Administrative Expenses	268,081.20	236,643.40
(d) Stores and Equipment	873,463.70	645,511.20
(e) Repair and Maintenance	250,373.50	105,477.50
(f) Special Allowances	179,791.20	246,311.55
(g) Programme Expenses	2,932,829.57	2,602,974.70
(h) Transportation and Travelling	124,042.67	188,261.51
(i) Insurance	580,236.59	513,780.30
(j) Miscellaneous	126,577.20	142,169.90
(k) Purchases on Paramedical Services Fee	<u>183,336.00</u>	<u>153,712.00</u>
Total	<u>7,085,809.91</u>	<u>6,370,530.22</u>

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

(BY GUARANTEE)

NOTES ON THE ANNUAL FINANCIAL REPORT

8. ANALYSIS OF LUMP SUM GRANT RESERVE AND BALANCES OF OTHER SWD SUBVENTIONS

	Analysis of Lump Sum Grant Reserve and Balances of Other SWD Subventions			
	Lump Sum Grant	Rent and Rates	Central Items	Total
	HK\$	HK\$	HK\$	HK\$
INCOME				
Lump Sum Grant	43,354,988.00	-	-	43,354,988.00
Fee Income	653,461.60	-	-	653,461.60
Other Income	5,529,804.05	-	-	5,529,804.05
Interest Received (Note (1))	19,170.16	-	-	19,170.16
Rent and Rates	-	153,460.00	-	153,460.00
Central Items	-	-	167,747.00	167,747.00
Total Income (a)	49,557,423.81	153,460.00	167,747.00	49,878,630.81
EXPENDITURE				
Personal Emoluments	39,928,812.75	-	-	39,928,812.75
Other Charges	7,085,809.91	-	-	7,085,809.91
Rent and Rates	-	205,627.00	-	205,627.00
Central Items	-	-	61,043.35	61,043.35
Total Expenditure (b)	47,014,622.66	205,627.00	61,043.35	47,281,293.01
Surplus/(Deficit) for the year (a) – (b)	2,542,801.15	(52,167.00)	106,703.65	2,597,337.80
Less: Surplus of Provident Fund	(462,219.25)	-	-	(462,219.25)
Surplus/(Deficit) b/f (Note (2))	2,080,581.90	(52,167.00)	106,703.65	2,135,118.55
	7,926,538.02	(110,871.00)	178,935.38	7,994,602.40
Less: Staff In-service Training Fund	10,007,119.92	(163,038.00)	285,639.03	10,129,720.95
	(150,000.00)	-	-	(150,000.00)
Surplus/(Deficit) c/f (Note (3))	9,857,119.92	(163,038.00)	285,639.03	9,979,720.95

Notes:

- (1) Interest received on LSG and Provident Fund reserves, rent and rates, central items, Special One-off Grant are included as one item under LSG; and the item is considered as part of LSG reserve.
 - (2) Accumulated balance Lump Sum Grant Surplus b/f from previous years (including holding account) and all interest received in previous years should be included in the surplus b/f under LSG.
 - (3) The level of LSG cumulative reserve less LSG Reserve kept in the holding account, will be capped at 25% of the NGO's operating expenditure (excluding Provident Fund expenditure) for the year.
- (A) Total expenditure excluding PF expenditure
= HK\$47,014,622.66 – HK\$3,714,433.75
= HK\$43,300,188.91
- (B) Total surplus of LSG and TOG and interest received excluding PF
= HK\$9,857,119.92

(B)/(A) = 22.77% [Less than 25% of (A)]

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

(BY GUARANTEE)

Schedule for Central Items
Analysis of Subvention and Expenditure for the Period from 1 April 2019 to 31 March 2020

Unit code (Note 7)	Name (Note 7)	Subvented Element	Subvention Released (Note 1)	Actual Expenditure (Note 2)	Surplus (Note 3) (a)	Deficit for the Year (Note 3) (b)	Surplus b/f (Note 5) (c)	Refund to Government (d)	Surplus c/f (Note 6) (e)=(c)+(a)-(b)-(d)
4029	SWD- Subsidised After School Care Programme	After School Care Programme – Fee Waiving Subsidy Scheme	HK\$ 91,800.00	HK\$ 61,043.35	HK\$ 30,756.65	HK\$ -	HK\$ 178,935.38	HK\$ -	HK\$ 209,692.03
	Special Grant on Manpower Support for Residential and Home-based Care Service Units in respect of the Severe Respiratory Disease associated with a Novel Infectious Agent		75,947.00	-	75,947.00	-	-	-	75,947.00
TOTAL:			167,747.00	61,043.35	106,703.65	-	178,935.38	-	285,639.03

THE MONGKOK KAI-FONG ASSOCIATION LIMITED
(BY GUARANTEE)

Schedule for Central Items
Analysis of Subvention and Expenditure for the Period from 1 April 2019 to 31 March 2020

Notes:

1. The figures for the whole financial year are extracted from the payroll for March (Final) of the financial year.
2. Actual expenditure represents the total expenditure incurred including provident fund for the respective services after netting off programme income, if any.
3. Surplus/(Deficit) for each element represents the difference between subvention released and actual expenditure.
4. Deficit i.r.o. the following central items arising from salary adjustment are transferred to the Lump Sum Grant Reserve as stated in SWD's letter ref. (28) in SWD/S/104/2 Pt. 18 dated 4th March, 2020.
 - (i) Dementia Supplement for Elderly with Disabilities
 - (ii) Infirmary Care Supplement for the Aged Blind Persons
 - (iii) Dementia Supplement for Residential Elderly Services
 - (iv) Infirmary Care Supplement for Residential Elderly Services
5. "Surplus brought forward (b/f)" means surplus, if any, arising from operations in previous years.
6. "Surplus carried forward (c/f)" means surplus brought forward less refund to Government plus surplus, if any, arising from operations in current year.
7. Unit code and name are extracted from the playlist from SWD.
8. The central items as listed above may not be exhaustive and any relevant details of central items released and/or expended during the year, where appropriate, should also be included.

Schedule For Rent and Rates
Analysis of Subvention and Expenditure for the period from 1 April 2019 to 31 March 2020

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

This represents the amount paid by Social Welfare Department. The details are analysed below:

Unit Code and Name	Subvented Element	Subvention Released (Note 1)	Actual Expenditure	Surplus (Note 2)	Deficit (Note 2)
		HK\$	HK\$	HK\$	HK\$
Unit 4025 District Elderly Community Centre	Rent (Note 3)	-	-	-	-
	Rates	49,680.00	67,350.00	-	(17,670.00)
	Total	49,680.00	67,350.00	-	(17,670.00)
Unit 4039 Neighbourhood Elderly Centre	Rent	7,759.00	12,060.00	-	(4,301.00)
	Rates	6,382.00	10,600.00	-	(4,218.00)
	Total	14,141.00	22,660.00	-	(8,519.00)
Unit 4040 Chan Hing Social Services Centre	Rent	-	-	-	-
	Rates	89,639.00	115,617.00	-	(25,978.00)
	Total	89,639.00	115,617.00	-	(25,978.00)
	Grand Total	153,460.00	205,627.00	-	(52,167.00)

Notes:

1. The figures are to be extracted from the payroll for March plus subvention released in late March of the financial year. Reimbursement for rent and rates relating to previous financial year(s) (i.e. back payments) should not be included.
2. Surplus/Deficit for each element represents the difference between subvention released and actual expenditure.
3. Rent includes all kinds of rent such as PHE rental, private rental, carpark rent, management fee, building maintenance fee and Government Rent.

**Schedule For Investment
Analysis of Investment As At 31 March 2020**

THE MONGKOK KAI-FONG ASSOCIATION LIMITED

	<u>2019-20</u> HK\$	<u>2018-19</u> HK\$
LSG Reserve as at 31 March	<u>9,857,119.92</u>	<u>7,926,538.02</u>
Represented by:		
Investments:		
a. HKD bank account balances	9,857,119.92	4,833,538.02
b. HKD 24-hour call deposits	-	-
c. HKD fixed deposits	-	-
d. HKD certificate of deposits	-	-
e. HKD bonds	-	<u>3,093,000.00</u>
	<u>9,857,119.92</u>	<u>7,926,538.02</u>

Note: The investments should be reported at historical cost.

Confirmed by:

.....
Chairman

Date: 23 October 2020

.....
Executive Director

Date: 23 October 2020

**Remuneration Packages for Staff in the Top Three Tiers
of Subvented Non-governmental Organisations**

Review Report for the Reporting Year of 2019-20

(to be completed if not exempt from the Government Guidelines)

To: Director of Social Welfare
(Attn: Subventions Section)
38/F, Sunlight Tower,
248 Queen's Road East
Wan Chai, Hong Kong

Fax No. : 2575 6537 or email at suenq@swd.gov.hk

[Please read the explanatory notes before completing this form. The completed form should reach Social Welfare Department (SWD) by 11 December 2020.]

Name of NGO (code) : The Mongkok Kai-Fong Association Ltd. (508)

Part (A): Remuneration Packages

Information of my staff in the top three tiers -

(1) Staff of 1st Tier ^[1]

(a) Number of staff 1

(b) Comparable rank in civil service ^[2] Social Work Officer

(c) Post Executive Director

(d) Total annual staff costs ^[3] (including those not under SWD subventions, if applicable) \$ 1,317,972
[I(d) should be equal to or greater than I(e)] *(round up to the nearest dollar)*

(e) Total annual staff costs under SWD subventions \$ 1,317,972
[I(e)=I(g)(i)+(ii)+(iii)+(iv)] *(round up to the nearest dollar)*

(f) Please specify the months covered if (1)(e) was not incurred for the full year: _____ months

(g) Breakdown of (1)(e)

(i) Salary ^[4] \$ 1,183,974

(ii) Provident fund \$ 133,998

(iii) Cash allowance ^[5] (please specify if any: _____) \$ _____

(iv) Non-cash based benefits ^[6] (please specify if any: _____) \$ _____

(2) Staff of 2nd Tier ^[1]

(a) Number of staff	1	
(b) Comparable rank in civil service ^[2]	Social Work Officer	
(c) Post	Deputy Executive Director	
(d) Total annual staff costs ^[3] (including those not under SWD subventions, if applicable) [2(d) should be equal to or greater than 2(e)]		<u>\$ 1,239,867</u> <i>(round up to the nearest dollar)</i>
(e) Total annual staff costs under SWD subventions [2(e)=2(f)(i)+(ii)+(iii)+(iv)]		<u>\$ 1,239,867</u> <i>(round up to the nearest dollar)</i>
(f) Breakdown of (2)(e)		
(i) Salary ^[4]		<u>\$ 1,078,140</u>
(ii) Provident fund		<u>\$ 161,727</u>
(iii) Cash allowance ^[5] (please specify if any:)		<u>\$ _____</u>
(iv) Non-cash based benefits ^[6] (please specify if any:)		<u>\$ _____</u>

(3) Staff of 3rd Tier ^[1]

(a) Number of staff	1	
(b) Comparable rank in civil service ^[2]	Assistant Social Work Officer	
(c) Post	Counselling Service Officer	
(d) Total annual staff costs ^[3] (including those not under SWD subventions, if applicable) [3(d) should be equal to or greater than 3(e)]		<u>\$ 972,420</u> <i>(round up to the nearest dollar)</i>
(e) Total annual staff costs under SWD subventions [3(e)=3(f)(i)+(ii)+(iii)+(iv)]		<u>\$ 972,420</u> <i>(round up to the nearest dollar)</i>

(f) Breakdown of (3)(e)

(i) Salary ^[4]		\$ 845,580
(ii) Provident fund		\$ 126,840
(iii) Cash allowance ^[5] (please specify if any:)		\$ _____
(iv) Non-cash based benefits ^[6] (please specify if any:)		\$ _____

(4) Review for changes ^[7]

	<u>2018-19</u> (the year before)	<u>2019-20</u> (the reporting year)
(a) Total annual staff costs under SWD subventions in respect of the top three tiers [(1)(e)+(2)(e)+(3)(e)]	\$ 3,428,922	\$ 3,530,259

(b) Please tick and complete the following as appropriate to state the result of your review -

I have reviewed the remuneration packages of the staff in the top three tiers and **found no change** in their remunerations as compared with the preceding year.

I have reviewed the remuneration packages of the staff in the top three tiers and **found change(s)** in their remunerations as compared with the preceding year. The tier(s) having changes and reasons for such changes are stated below -

Upward/downward pay adjustment in accordance with Civil Service Pay Adjustment (details are given at the bottom).

Upward/downward pay adjustment other than Civil Service Pay Adjustment (details are given at the bottom).

Incremental creep (details are given at the bottom).

Organisational restructuring or upgrading/downgrading of top three tier posts (details are given at the bottom).

Increase/decrease of number of staff of the top three tiers (details are given at the bottom).

Other circumstances (details are given at the bottom).

Details (please use additional sheet as necessary):

We followed the measure of 2019/20 civil service pay adjustment (increment of

4.75% for civil servants in the upper salary band and above).

Part (B): Information on Staff Serving Their First Contract ^[8] ^[9]

Please add column(s) where necessary.

**Please delete as appropriate.*

There is no staff member serving his/her first contract in 2019-20.

The following staff member(s) served his/her/their first contract in 2019-20. Details are as follows:

	Staff no. 1	Staff no. 2	Staff no. 3
(a) Tier ^[1]	1st/ 2nd/ 3rd*	1st/ 2nd/ 3rd*	1st/ 2nd/ 3rd*
(b) Comparable rank in civil service ^[2]			
(c) Post			
(d) Total annual staff costs ^[3]	\$	\$	\$
(e) Total annual staff costs under SWD subventions (e)=[(g)(i)+(ii)+(iii)+(iv)]	\$	\$	\$
(f) Please specify the months covered if (e) was not incurred for the full year			
(g) (i) Salary ^[4]	\$	\$	\$
(ii) Provident fund	\$	\$	\$
(iii) Cash allowance ^[5] (please specify if any)	\$	\$	\$
(iv) Non-cash based benefits ^[6] (please specify if any)	\$	\$	\$

Part (C): Public Disclosure of the Review Report^[9]


Our organisation ~~*has disclosed~~ / will disclose (please specify the commencement date: 4-11-2020) the Review Report for 2019-20 (only Part (A)) through one or more of the following channels and will make it available to the public upon request -

(*Please delete as appropriate.)

Channel(s) of Disclosure	
<i>(Please tick as appropriate.)</i>	
<input type="checkbox"/>	Posting the information prominently on the notice board(s) at the Central Administration Unit / Head Office
<input checked="" type="checkbox"/>	Uploading the information to our website
<input type="checkbox"/>	Reporting the information in our Annual Report
<input type="checkbox"/>	Publishing the information through special circular(s), newsletter(s) or whatever means (please enclose the copy/copies for SWD's reference)

Part (D): Declaration by Chairperson

I declare that the information as provided in Parts (A) to (C) is correct.

Contact Person : Mr/-Ms- Ng Kwok Wa Signature of Chairperson : 

Title : Executive Director Name : Mr/ Ms-Leung Wah Sing

Tel. No. : 2395-3107 Tel. No. : 2395-3107

Email Address : pdchssc@mkkfa.org.hk Date : 2/11/2020