



HGH HOLDINGS LTD.

SUSTAINABILITY REPORT 2020



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This sustainability report has been reviewed by the Company's Sponsor, SAC Capital Private Limited (the "**Sponsor**"). This sustainability report has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**SGX-ST**") and the SGX-ST assumes no responsibility for the contents of this sustainability report including the correctness of any of the statements or opinions made or reports contained in this sustainability report.

The contact person for the Sponsor is Mr David Yeong (Telephone number: +65 6232 3210), at 1 Robinson Road, #21-00 AIA Tower, Singapore 048542.

BOARD'S STATEMENT

The Board of Directors (the “**Board**” or “**Directors**”) of HGH Holdings Ltd. (formerly known as AA Group Holdings Ltd.) (the “**Company**” and together with its subsidiaries, the “**Group**”) reaffirm our commitment to sustainability with the publication of our sustainability report for the financial year ended 31 December 2020 (“**Report**”), highlighting the Group’s environmental, social and governance (“**ESG**”) initiatives.

The outbreak of the COVID-19 pandemic and the necessary precautions that have been taken to contain its spread have led to business disruptions, and thus economic slowdown, around the world.

With the gradual reopening of the global economy, we remain vigilant about operating safely in this new normal. This goes beyond restarting business to include seizing opportunities that may arise in this new environment to catalyse change internally and holistically.

The Group is committed to upholding good corporate governance practices, enhancing operational safety and promoting environmental sustainability. We have and will consider these sustainability issues as part of our strategic formulation for the Group, and will continue to oversee the management and monitoring of our ESG performance and initiatives. We will continue to take a phased approach to progress along our sustainability journey as we grow our business. We look forward to progressively enhance our sustainability performance to strengthen the growth of our business in the long-term.

For and on behalf of
the Board of Directors of
HGH Holdings Ltd.

Tan Poh Guan
Executive Director and Chief Executive Officer

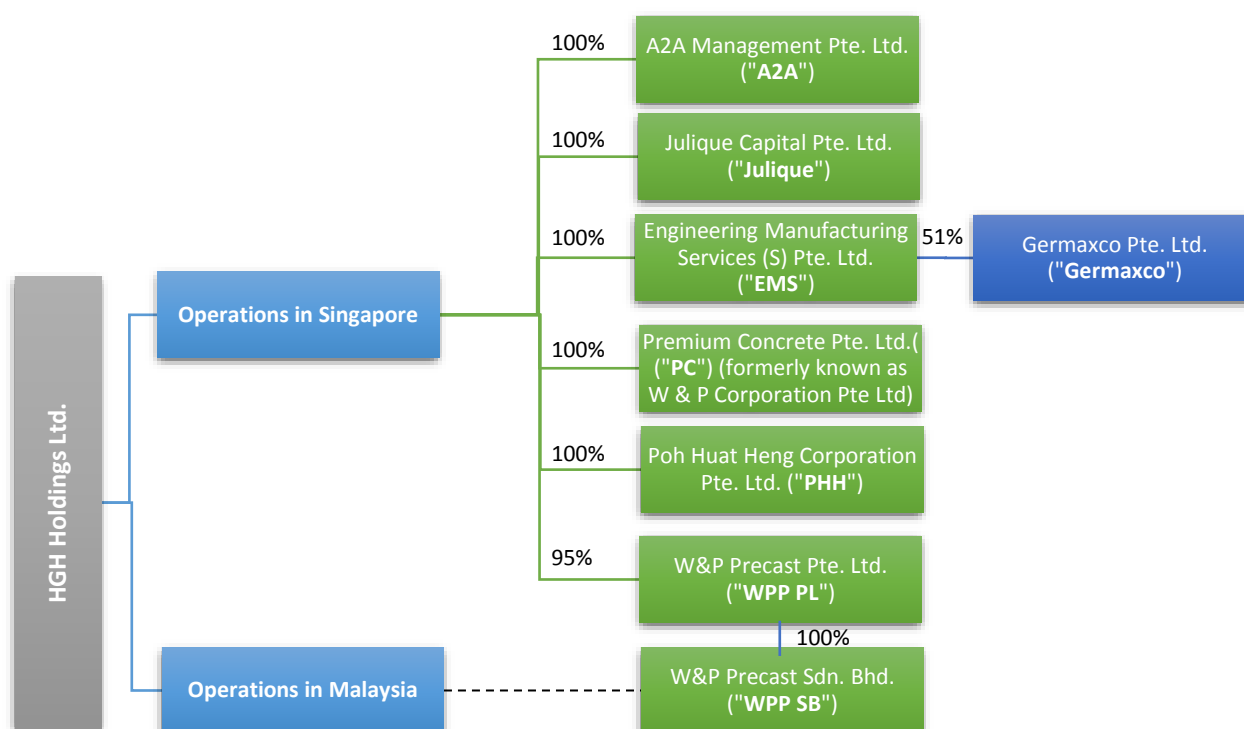


ABOUT THE REPORT

This has been the Group's fourth year of reporting and it is prepared with reference to Rule 711B of the Listing Manual Section B: Rules of Catalist ("**Catalist Rules**") of the Singapore Exchange Securities Trading Limited ("**SGX-ST**"), the Sustainability Reporting Guide of the SGX-ST, and in accordance with the Global Reporting Initiative (GRI) Standards: Core option. The Group has chosen the GRI Standards as it is internationally recognised and represents the global best practice for reporting. The GRI Content Index presented at the end of this Report indicates the extent of the application of the GRI Standards.

This Report covers our ESG performance and initiatives for the Group's operations in Singapore and Malaysia for the period from 1 January 2020 to 31 December 2020 ("**FY2020**"). The Group's operations in Malaysia began only in FY2018, when W&P Precast Pte. Ltd. shifted part of its operations from Singapore to Malaysia under its subsidiary, W&P Precast Sdn. Bhd..

Group Structure



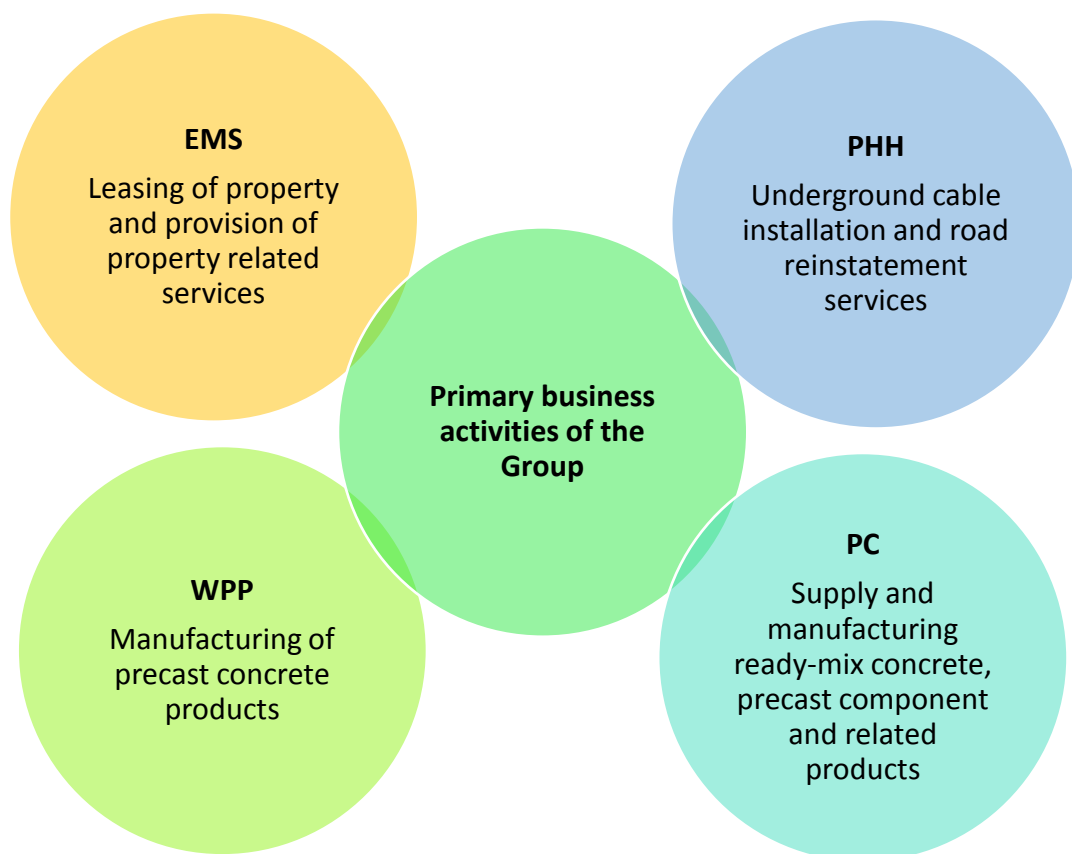
Through this Report, the Company would like to share its sustainability progress and we welcome stakeholders to submit their feedback to our office address as stated on the last page of this Report or through the Company's website. As part of our environmental conservation efforts, no hard copies of this Report will be printed. A copy of this Report can be found on SGXNet or on our website. The ESG performance data is provided by the relevant departments of the Group and is not externally assured.

ABOUT THE GROUP

Our Business

The Group was listed on the Catalist Board of the Singapore Exchange Securities in 2005. In 2017, the Group underwent a transformation as it ventured into new businesses namely leasing of property and provision of property related services, supply and manufacturing of ready-mix concrete, precast component and related products and supply of precast concrete products. In 2018, the Group completed its divestment of its initial business in manufacturing and supplying of high-precision cold forged loudspeaker parts and had successfully acquired PHH, whose main business is in the provision of underground cable installation and road reinstatement services.

Currently, the primary business activities of the Group are as follows:



Memberships and Certifications

- The Company's subsidiaries, EMS, PC and PHH are members of the Singapore Business Federation.
- Other certifications held by our subsidiaries are as shown below:

Name & Address of Site	Certification
Premium Concrete Pte. Ltd. 12 Seletar North Link, Singapore 797617 60 Benoi Road #03-01, Singapore 629906	SS EN 206: 2014 ISO 9001:2015
W&P Precast Pte. Ltd. 60 Benoi Road #03-01, Singapore 629906	ISO 9001:2015 BizSAFE Level 3
Poh Huat Heng Corporation Pte. Ltd. 60 Benoi Road #03-01, Singapore 629906	General Builder Class 2 NEA General Waste Collector (Class A) license

Name of Company	BCA Certification
Premium Concrete Pte. Ltd.	SYO1B Ready-mixed concrete - L2
W&P Precast Pte. Ltd.	CW02 Civil Engineering - C3
	General Builder Class 2
	SY01 Other Basic Construction Material – L1
Poh Huat Heng Corporation Pte. Ltd.	General Builder Class 2
	CW02 Civil Engineering – C3
	CR07 Cable/ Pipe Laying & Road Reinstatement – L5

STAKEHOLDERS ENGAGEMENT

The Group recognises the importance of our stakeholders' interests and expectations in driving the success of our business as well as our sustainability performance. Thus, the Group is committed to engage our stakeholders as part of our continued sustainability efforts. Engagement with stakeholders are carried out through face-to-face meetings, tele-communications, electronic mails and annual general meeting.

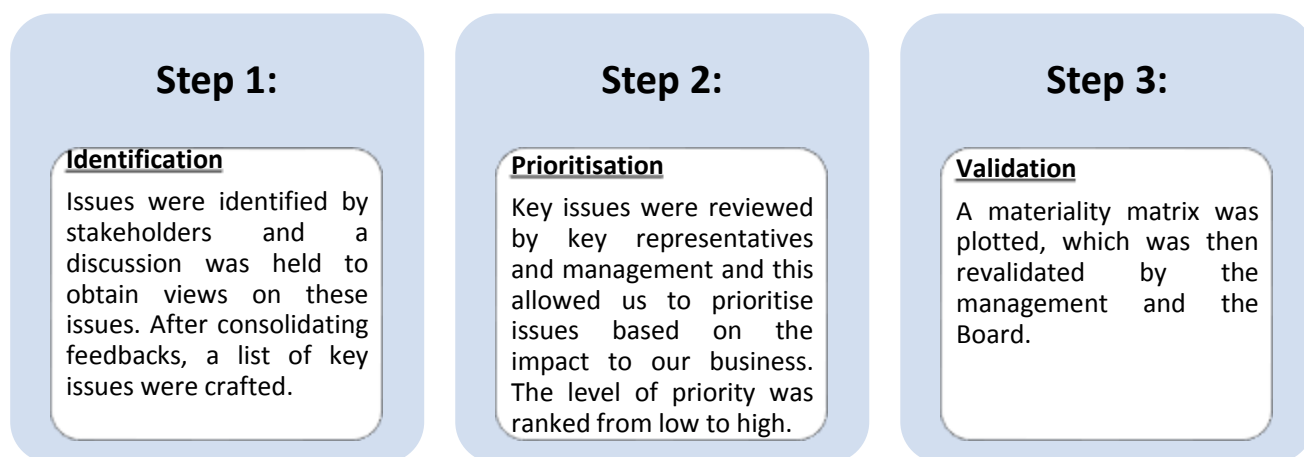
From the engagement with our stakeholders, we understand their feedbacks and concerns, and incorporate these feedbacks into our corporate strategies to achieve a mutually beneficial relationship.

Stakeholders	Topics	Engagement Methods	Our Commitment
Customers	▶ Product quality and assurance ▶ Customer's satisfaction	▶ Meetings ▶ Feedback via phone/emails	We review feedback from customers, and aim to form long-standing and positive relationships with them.
Employees	▶ Feedback and concerns ▶ Productivity and performance ▶ Workplace health and safety ▶ Fair employment practices ▶ Training opportunities	▶ Regular staff meetings to address any feedbacks and concerns ▶ Training and education ▶ Annual performance and appraisal	We have a robust employee handbook and various workplace health and safety procedures in place to promote a fair workplace and safe working environment for all our employees.
Government and Regulators	▶ Corporate governance ▶ Regulatory compliance	▶ Regulatory guidelines and requirements ▶ Annual reports	We are committed to adhere to all regulatory requirements.
Industry Associations	▶ Memberships	▶ Singapore Business Federation	We aim to contribute positively to industry association.
Shareholders and Investors	▶ Annual report ▶ Sustainability report ▶ Financial results and business performances	▶ Annual General Meeting and Extraordinary General Meeting ▶ SGX announcements ▶ Company's website	We aim to provide timely updates on key developments and action plans via our various engagement methods.

	▶ Company's announcements and press releases	▶ Media release and interviews	
Suppliers	▶ Procurement practices ▶ Quality assurance inspection ▶ Ongoing certification and specification ▶ Fair and transparent business conduct	▶ Meetings ▶ Feedback via phone/emails ▶ Feedback on product quality	We work with reliable and credible suppliers, and aim to form long-standing and trusting relationships with them.

MATERIALITY ASSESSMENT

The Group conducted our first materiality assessment in 2017 to identify and prioritise relevant sustainability topics. Facilitated by an independent sustainability consultant, this assessment involves the management, key representatives from the Company's various business units as well as internal and external stakeholders. Material topics have been identified based on both risks and opportunities arising from our business activities, the environmental, social and governance impacts that are most significant to our stakeholders, as well as with reference to our current risk management framework.



This year, we reviewed and revalidated the existing material ESG topics, and determined that they remain relevant in 2020.

The matrix below depicts the material topics that are of importance to our stakeholders in 2020:



The materiality assessment took into account the GRI guidelines, and the material topics that are significant to the Group's operations in Singapore and Malaysia are presented below. We have gathered feedback from various stakeholders across our entire value chain who are influenced by, and can significantly influence, the Group's businesses and operations. By identifying material topics that have both positive and negative impact on stakeholders, we ensure that both risks and opportunities are taken into account in our strategic and business planning.

Reporting Framework and List of Material Topics

For each material topic, we report on its relevance to our business and stakeholders.

Key Aspects	Stakeholders	Material Sustainability Topics
Governance	Investors Government / Regulator Employees / Suppliers	Corporate Governance Compliance Whistleblowing
Social	Employees Employees Employees Customers	Employment Practices Workforce Diversity Occupational Health and Safety Customer Satisfaction
Environmental	Employees Employees Customers / Suppliers Suppliers	Energy Consumption Effluents and Waste Product and Service Quality Supply Chain

The following sections in this Report evaluate these material topics taking into consideration the changing business landscape and our business direction. We will strengthen our existing sustainability framework, set targets for improvement and aim to reach these targets in the subsequent years.

We look forward to further engage with our stakeholders. The perspectives of our stakeholders will help us evaluate and fine-tune our approach to better manage our business in a sustainable way.

GOVERNANCE

We believe that having the right business values – good corporate governance and ethical conduct is crucial to the Group's growth and provides a robust foundation to the Group. The Group is committed to conduct our business in an ethical and responsible manner, and we do not tolerate any corruption or bribery within any of our businesses.

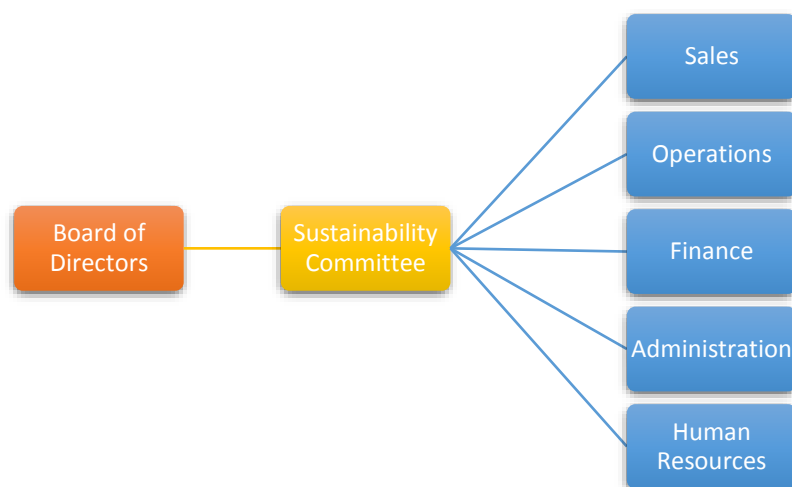
Corporate Governance

The Group understands the importance of good corporate governance, accountability and transparency and is committed to uphold high standards of governance and regulatory compliance. In FY2020, the Group ensured compliance with the Code of Corporate Governance 2018 as required under the Catalyst Rules.

Please refer to pages 12 to 41 of our Annual Report 2020 for further details of our Corporate Governance practices and compliance with the Code of Corporate Governance 2018.

The Group has a dynamic team in place to implement and execute sustainable strategies across the organisation. The Sustainability Committee ensures all strategies, policies and practices have been incorporated to strengthen its sustainability performance and reports to the Board on all sustainability matters.

The Board oversees the Sustainability Committee and ensures that all material factors identified are well-managed and monitored to ensure transparency and accountability towards the Group.



Compliance

The Group conducts its businesses in an honest and ethical manner and is committed to act professionally and fairly in all business dealings.

The Board meets on a regular basis to ensure that the Group meets all regulatory requirements and ensures compliance with all relevant laws and regulations in countries we operate in. Similarly, the Board will also manage the Sustainability Committee to ensure that the Group is in compliance with the relevant rules and regulations and adheres to the policies and procedures that have been set out by the management and the Board.

We have been actively engaging our continuing sponsor and we remain compliant with all reporting requirements under the Catalist Rules as well as other applicable rules and regulations in Singapore. There were no non-compliance cases recorded during the reporting year of 2020. Since there was no record of non-compliance, the Board believes that the Group's compliance controls remain appropriate and we strive to work closely with our continuing sponsor to maintain zero incident of non-compliance record in the subsequent years.

Whistleblowing

The Group has had a robust whistle-blowing policy in place since 2008 and it has been updated from time to time in order to stay relevant, with the latest review in FY2020. The updated policies and procedures for raising any concerns about possible improprieties in matters of financial reporting or management were communicated to all employees of the Group via email on 1 January 2020. This will also be communicated to all new employees of the Group during the orientation for new employees.

The policy applies to all employees within the Group and any third parties dealing with the Group, and provides a mechanism for employees and external parties to report concerns over alleged wrongful acts. Employees or external parties with complaints, concerns or issues relating to potential corrupt activities, are able to raise their concerns, in confidence, to the Chairman of the Audit Committee, Ms. Amelia Vincent, or the Independent Director, Mr Andrew Bek. This is also addressed on page 34 of our Annual Report 2020.

There have been no reported incidents of corruption in the Group during the period and we will continue to monitor and prevent its occurrence. We will also continue to ensure that all employees are fully aware of our policies and sign our anti-corruption declaration form.

SOCIAL

Employment Practices

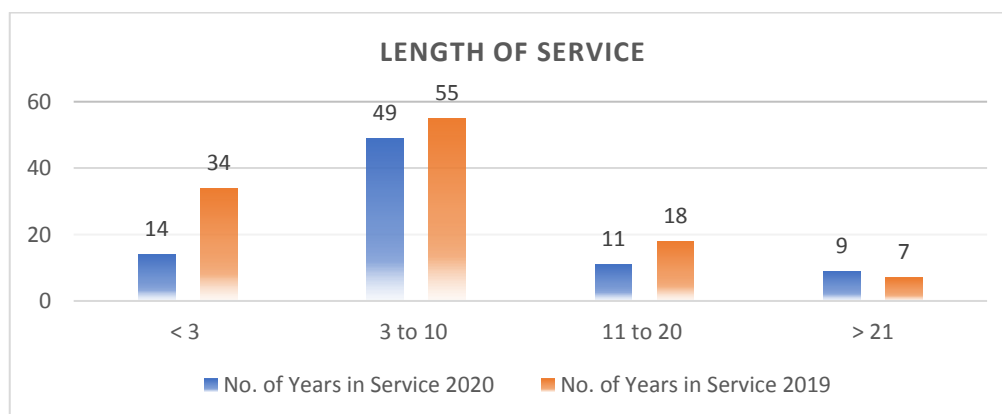
We practice fair employment and provide equal opportunities to all employees, regardless of their race, religion, age, gender or background. The Group's recruitment of employees and their subsequent annual appraisal are based on merit, work attitude, cooperation with other staff and their efficiency and effectiveness of work. We believe that promoting a fair workplace environment will build the employees' respect and loyalty towards the Company.

We are fully compliant with the Singapore Government's Employment Practices listed under the Ministry of Manpower to ensure that we remain competitive against similar industry players. Furthermore, the Group does not discriminate according to race, age, gender, religion, ethnicity, facial attractiveness, physical impairments, sexual preference, political viewpoints or nationality.

The Human Resource Policies and Procedures ("HRPP") formulated by the Human Resource team have been updated from time to time and applied across all business units to ensure consistency of internal practices among all business units. The HRPP documents the employee's benefits and governs our non-discriminatory hiring policies and merit-based promotion policies. Fair and non-discriminatory employment policies are put in place to attract and retain talent.

➤ Valuing our employees

The Group prioritises job satisfaction and welfare as one of its top priorities. We recognise long-serving employees with cash awards and the contributions made by our employees with various incentives to show our appreciation. Our employees are entitled to a range of benefits including healthcare, insurance and parental leave. Further, the Group offers competitive pay packages that are benchmarked to the market and rewards each employee based on their competency and performance. Our retention rates, as per the chart below:



As part of our continued efforts toward providing transparent and merit-based compensation package, the remuneration breakdown of our Directors and our key management personnel can be found on page 28 of our Annual Report 2020.

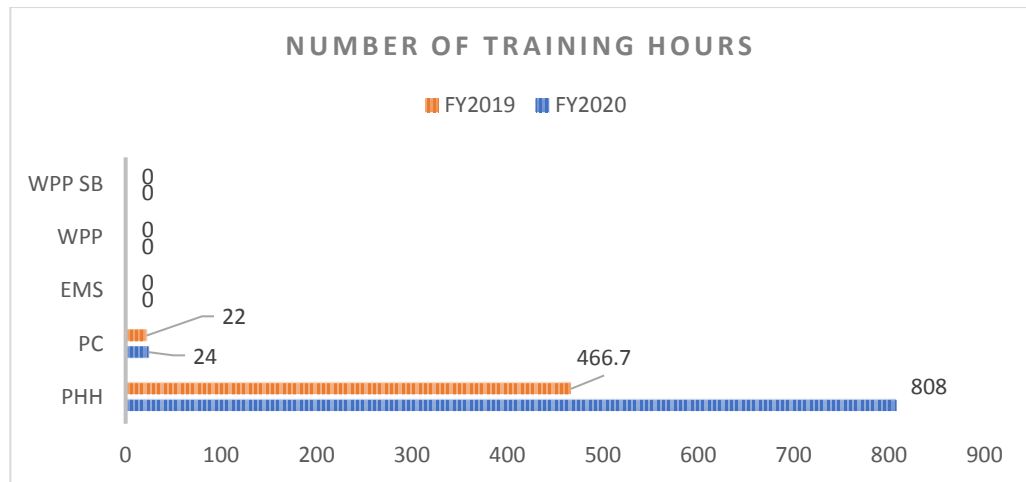
The Company and its subsidiaries will continue to abide to the local labour laws in Singapore to promote fair employment practices. In FY2020, the Group has adhered to all relevant labour laws and there were no records of complaints from staff or of non-compliance from the authorities as targeted in the previous sustainability report (FY2019: Nil). We target to maintain the current status of adherence to all relevant labour laws and zero records of complaints from staff or of non-compliance from the authorities, in FY2021.

Training and development

We ensure that our employees have access to a fair, collaborative and engaging workplace which allows them to provide their perspectives and concerns on the issues. To ensure that our staff stay abreast of the updated skills or information, we provide regular training opportunities for staff to equip themselves with the required skill sets. In the upcoming years, we target to increase the frequency in which our workers attend courses and trainings, in particular for courses and trainings in relation to safety work practices.

Some of the courses attended by the employees are workplace safety and health, plumbing and pipefitting tradesman continual education training, construction safety orientation, ISO 9001:2017 Awareness and Quality Audit, WSQ – operate forklift/lorry crane/excavator, supervisor safe lifting operations, perform rigger & signalman tasks, first aid, traffic control course and basic concept in construction.

In FY2020, employees attended courses and trainings amounting to 832 training hours as compared to 488.7 training hours in FY2019. The training covers the necessary technical and soft skill sets, as well as on-the-job training. The substantial increase of training hours in FY2020 is due to the provision of basic trainings (i.e. concept in construction) to new hires.



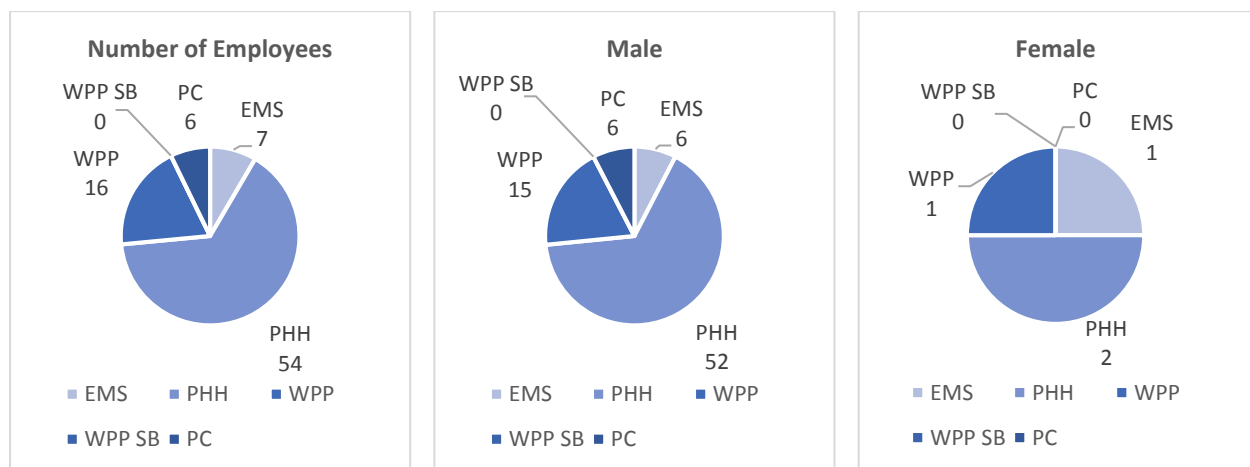
In FY2021, we will continue to deploy our resources and offer training courses to our employees to enhance their professional competence.

Workforce Diversity

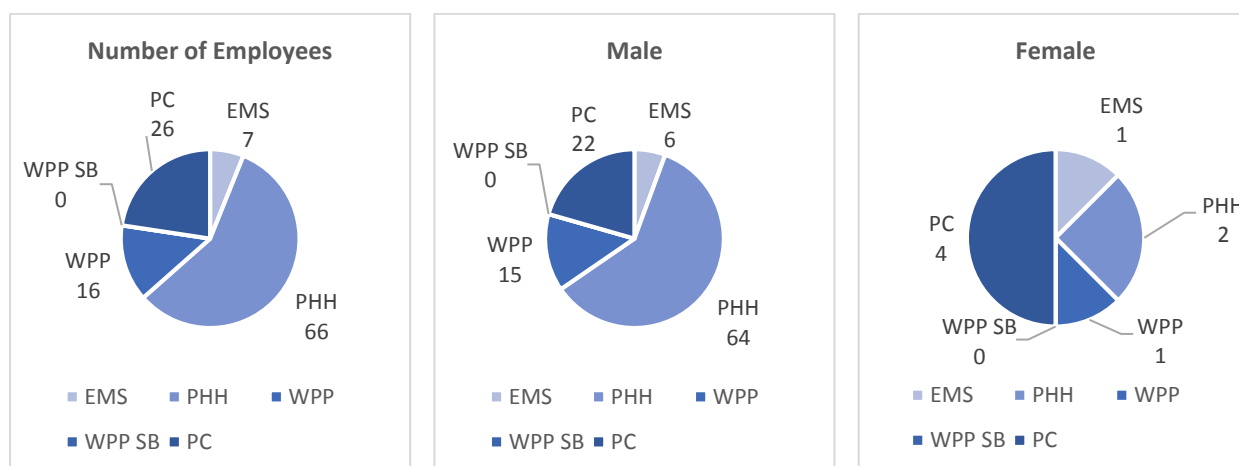
The Group believes in the importance of diversity that it drives innovation and increases competitive advantage in our organization. Our employees come from all walks of life.

In FY2020, our workforce consisted of 83 employees, including 79 male employees and 4 female employees, as shown in the charts below. The decrease in the number of total employees was due to the COVID-19 pandemic and its impact on the operation of PC. In addition, expiry of foreign workers permits and contracts in PHH has contributed to the decrease. Our workforce has a higher number of male employees due to the nature of our business operations.

Total number of employees and the workforce diversity for FY2020 is as follows:

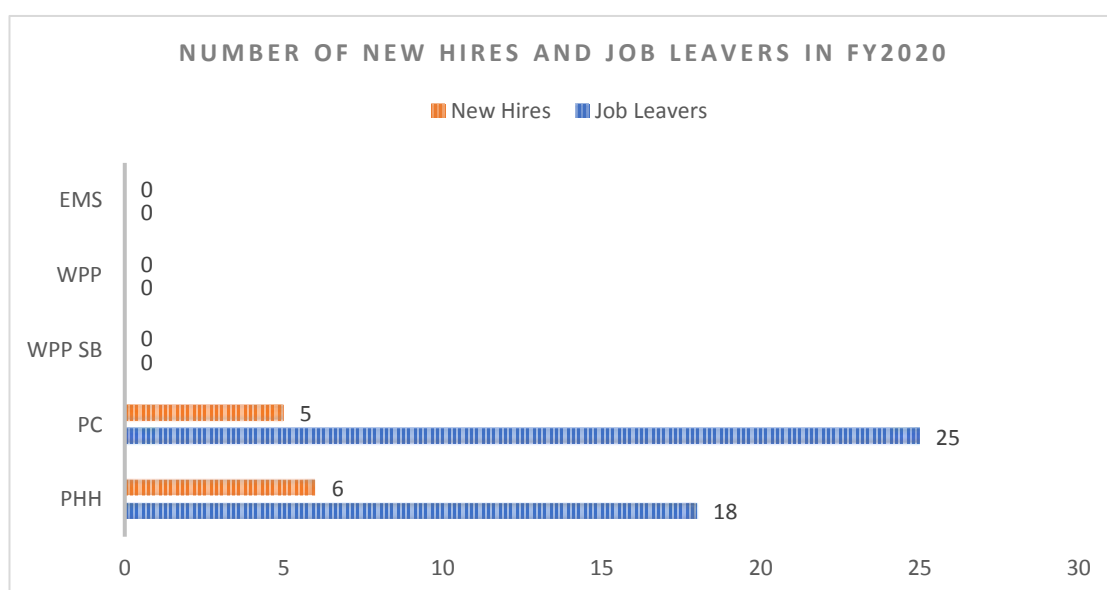


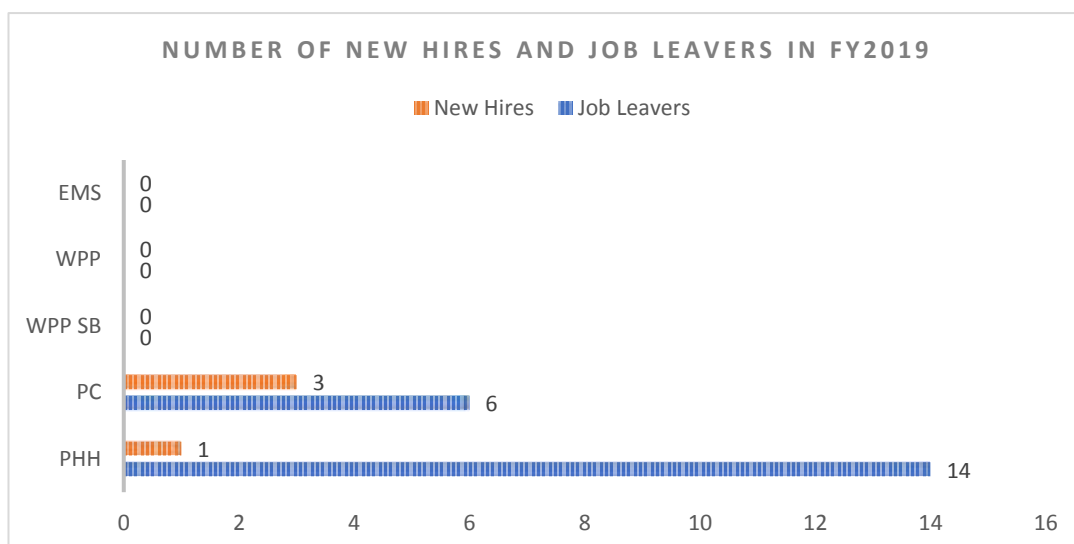
Total number of employees and the workforce diversity for FY2019 is as follows:



As at 31 December 2020, we have 5 directors on the Board; 4 male Directors and 1 female Director and they are individuals who have diverse qualifications and work experience. For more details on the qualification and work experience of each Director, please refer to Board of Directors on pages 8 and 9 of our Annual Report 2020.

In FY2020, there were a total of 11 new male hires and 43 male job leavers across all business units, as shown in the chart below. Our turnover rate for the year averages at 30% largely due to the impact of COVID-19 which has severely affected the business operation in PC as well as the expiry of work permits for foreign workers in PHH. To address this issue, employees are encouraged to provide feedback to their reporting manager. There are also cohesive activities (such as team lunches, special occasion celebrations) in place for team bonding.





Occupational Health and Safety

The well-being and safety of our employees and relevant stakeholders are of utmost importance to us. To ensure a safe working environment, our employees and relevant stakeholders are expected to observe and follow safety procedures at all times.

In response to the COVID-19 pandemic, the Group has deepened our focus on occupational health and safety. To ensure a safe working environment, the Group has established dedicated task forces in Singapore to develop health and safety measures in accordance with evolving local directives and best practices.

Some examples of these newly instituted measures include mandating the wearing of protective masks and other protective equipment in the workplace at all times, observance of safe distancing measures and adherence to medical testing and quarantine directives if an employee has travelled to medium- or high-risk areas or is suspected of contracting COVID-19. Office premises and sites are also disinfected regularly and adequate ventilation is ensured. In addition, physical meetings have been minimised, with virtual meetings becoming the default mode of communication.

In addition to the new COVID-19 containment measures, the Group continues to maintain our Safety Management System, across our business operations in implementing occupational health and safety measures.

Safety briefing by the project lead will be held before the commencement of each project. All safe work practices manual will be reviewed regularly by the top management, taking into account the feedback we received from the ground staff, to ensure effectiveness in work processes.

The management sends the employees for safety training courses conducted by the Singapore Workforce Skills and Qualifications, to keep them updated on the safety procedures. The management also sends the employees to attend occupational first aid courses, as well as refresher courses as and when needed to maintain the validity of their first aid certificates.

In FY2020, the Group has adhered to all the laws and regulations in place which can be supported by zero incidents of non-compliance with regulations and/or voluntary codes concerning the health and safety impacts of products and services. We target to maintain the same performance for FY2021.

Customer Satisfaction

Our businesses thrive on mutually beneficial and strong relationships formed with our customers. We always emphasize the importance of providing good customer service to all our employees. Feedback from customers is reviewed and relevant follow-up actions are performed in a timely manner. Good relationships with our customers and positive feedback from our customers motivate us as a Group to continue delivering a high standard of service quality and work across all our operations.

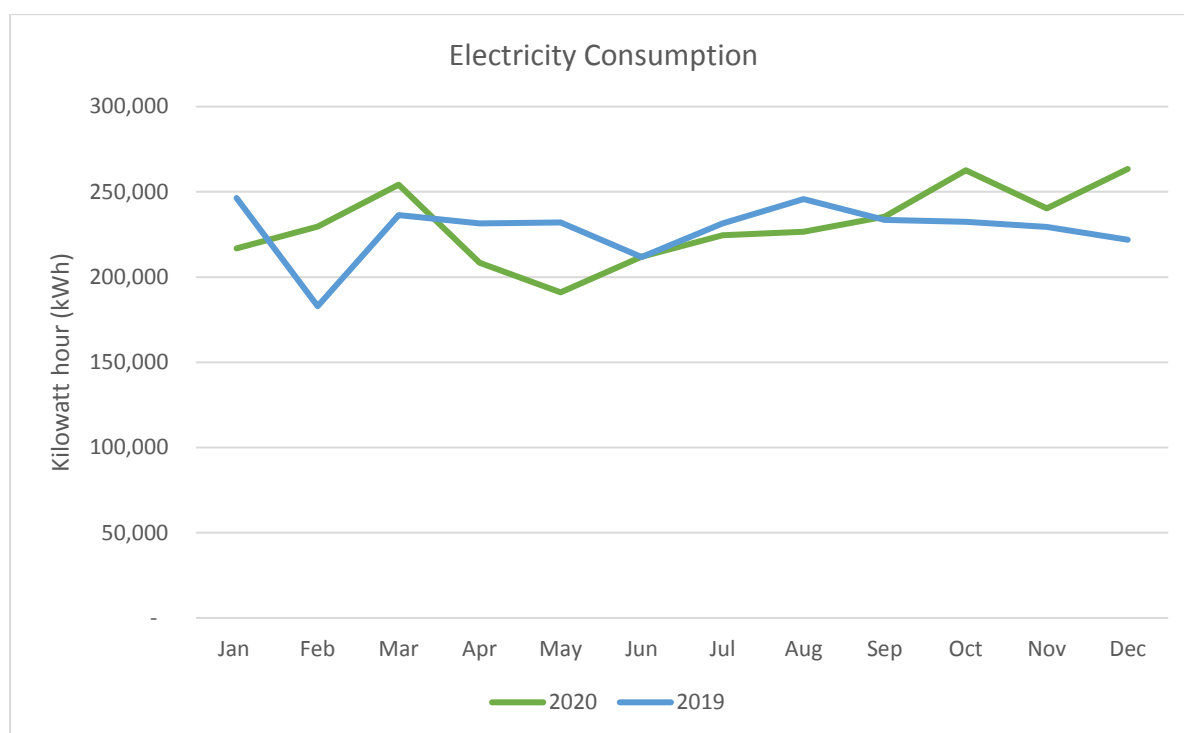
For FY2020 (FY2019: Nil complaints), the Group did not receive any official complaints from our customers. We target to maintain this good track record of zero customer complaints for FY2021.

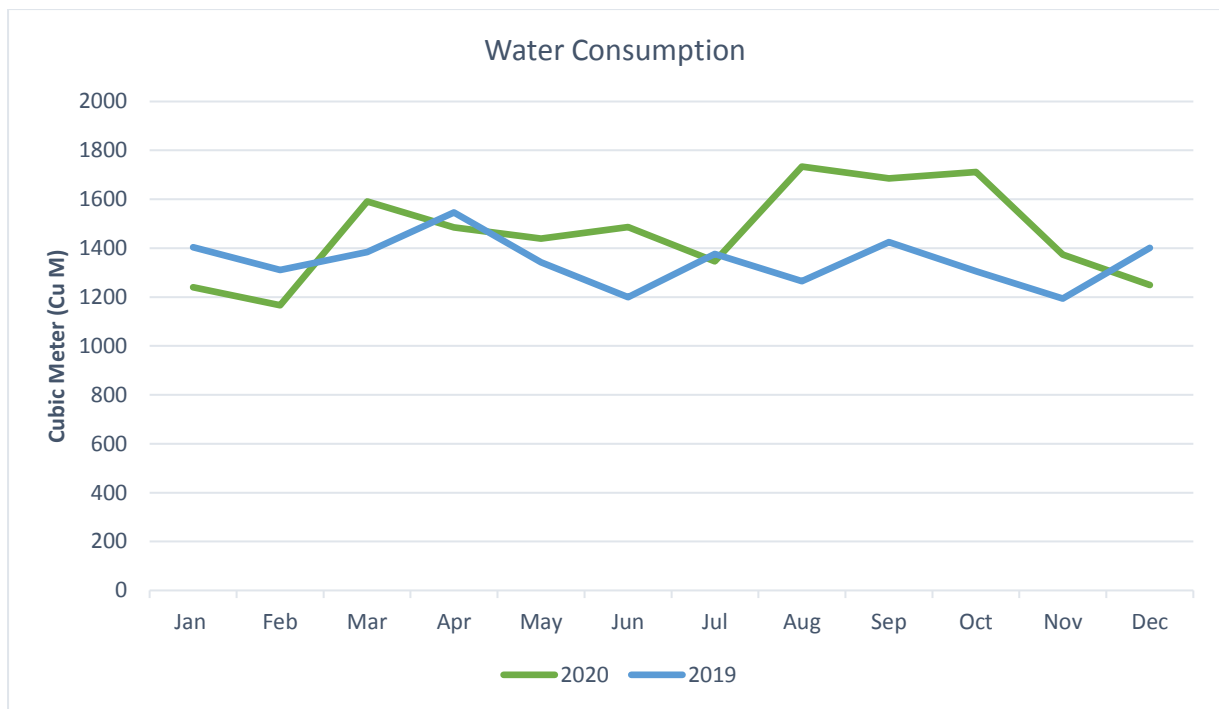
ENVIRONMENTAL

There is an increasing awareness to environmental issues such as climate change. The Group believes that environmentally friendly practices complement business efficiency and advocates corporate social responsibility towards the environment by incorporating these processes in its daily operations. As a socially responsible corporation, the Group strictly complies with related environmental regulations and all employees share responsibilities in monitoring the Group's environmental performances. In FY2020, there were zero incidents of non-compliance with relevant material environmental laws and regulations. We aim to maintain this trend in FY2021.

Energy Consumption

We are committed to take measures to minimise our overall energy consumption and improve energy efficiency to reduce the environmental impact of our operations. The Group's consumption for FY2020 is presented below:





➤ Energy and water efficiency

As part of our continuing initiative, we do have stringent controls such as prompt reporting of faulty equipment that may result in excess waste, water or electricity consumption. Employees and relevant stakeholders are also reminded of the importance to save water in their daily activities and to reduce water usage.

We monitor energy usage at the construction sites for all our projects to ensure that they are maintained at consistent levels, and any abnormality is immediately investigated and rectified. In addition to reducing energy consumption in relation to construction activities, we also implement various measures to minimize energy consumption in our head office building. Employees and relevant stakeholders are reminded regularly to switch off all lights, air conditioners and equipment when they leave the office or when equipment is not in use. Air conditioners within the head office buildings are serviced regularly, and rundown Fan Coil Units (FCUs) are replaced to maintain high efficiency.

As part of our initiatives, energy saving LED lights were installed around our premises. Subsequently, we are looking to progressively install energy saving LED lights for all office units on our premises. We may also consider energy efficient equipment when purchasing new office equipment in the future.

Effluents and Waste

We continuously strive to reduce waste from operations by encouraging employees and relevant stakeholders to re-use and recycle usable material. In addition, we have been enforcing stringent controls on the management of waste generated from our operations. These controls include proper segregation and disposal of waste. Our waste includes general waste, wood waste and food waste. There is no hazardous waste produced. Recycling bins and multiple waste segregation bins are available within our premises and are placed at common areas for employees and relevant stakeholders to segregate waste.

We also engage environmentally responsible service provider to manage the disposal of our waste. All waste generated are collected from the site by a licensed waste collector. General and food waste are sent to the National Environment Agency (NEA) for waste-to-energy (WTE) incineration and wood waste are sent to our service provider's site for recycling purposes. The Group endeavours to manage waste sustainably by utilising technologies in the future.

In FY2020, there were no incidence of non-compliance with laws and regulations resulting in significant fines. We target to maintain the same performance in FY2021.

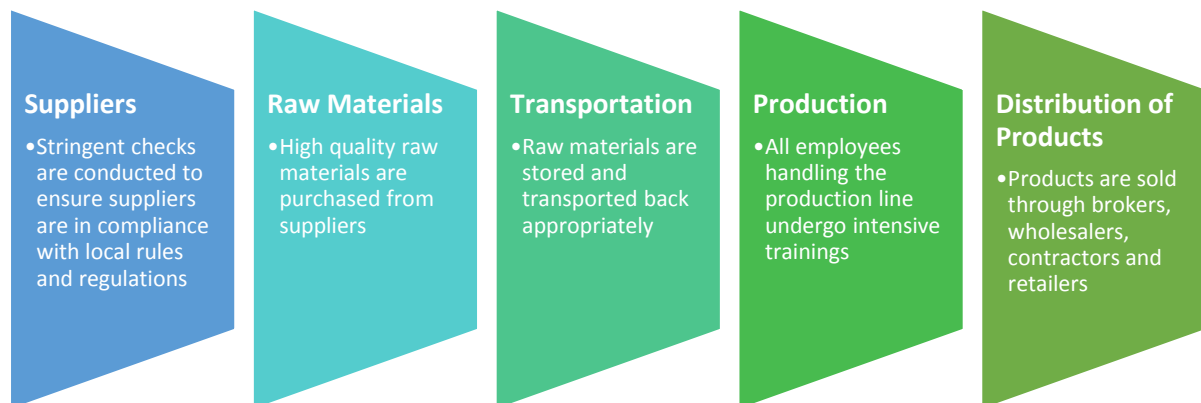
Supply Chain

We recognise the importance of sustainable value generation and take into consideration the following factors - economic value of products, business ethics and reputation as a few of the criterion when assessing and selecting new potential suppliers. We believe that a sustainable supply chain can help us conserve resources, optimise processes and increase productivity.

The head of each business unit conducts stringent checks on our current suppliers to ensure they are in compliance with local rules and regulations. Similarly, the checks include ethical practices of these suppliers while sourcing for raw materials and the degree of impact these processes contribute to the environment.

In FY2020, we did not have any reported incident of non-compliance regarding product health and safety, environmental and social performance. In FY2021, we aim to maintain the same performance.

➤ Supply chain diagram



Product and Service Quality

We have a stringent quality assurance system and we have conducted random due diligence checks to ensure all our products receive proper certification of compliance. We are committed to ensuring that our products are manufactured according to industry standards. PC's source of materials for the supply of ready-mix concrete, precast component and related products are from Building and Construction Authority (BCA) registered suppliers in Singapore.

In FY2020, we did not receive any formal complaints about our product or service quality, and we endeavour to maintain this clean record in FY2021.

GRI CONTENT INDEX

General Standard Disclosures

Profile disclosure	Description	Cross-reference/ direct answer
Strategy and analysis		
General Disclosures 102-14	Statement from the most senior decision-maker of the organisation about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability	Board's statement
Organisation profile		
General Disclosures 102-1	Name of the organisation	HGH Holdings Ltd.
General Disclosures 102-2	Primary brands, products, and/or services	Annual Report 2020 Page 1
General Disclosures 102-3	Location of organisation's headquarters	60 Benoi Road #03-02, Singapore 629906
General Disclosures 102-4	Number of countries where the organisation operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	• Singapore • Malaysia
General Disclosures 102-5	Nature of ownership and legal form	Public listed company on the Catalist Board of the Singapore Exchange Securities Trading Limited
General Disclosures 102-6	Markets served (including geographic breakdown, sectors served and types of customers/beneficiaries)	Annual Report 2020 Page 1, 82 and 92
General Disclosures 102-7	Scale of the reporting organisation	• About the Report • Annual Report 2020 Page 82
General Disclosures 102-8	Total workforce by employment type, gender, employment contract and region	• Employment Practices • Workforce Diversity
General Disclosures 102-9	Description of the organisation's supply chain	Supply Chain
General Disclosures 102-10	Significant changes during the reporting period regarding the organisation's size, structure, ownership, or its supply chain	Annual Report 2020 Page 1-3

Profile disclosure	Description	Cross-reference/ direct answer
General Disclosures 102-11	Explanation of whether and how the precautionary approach or principle is addressed by the organisation	Annual Report 2020 Page 1-3
General Disclosures 102-12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses	• Governance • Social • Environmental
General Disclosures 102-13	Memberships in associations (such as industry associations)	Memberships & Certifications
Identified material aspects and boundaries		
General Disclosures 102-45	Operational structure of the organisation, including main divisions, operating companies, subsidiaries, and joint ventures	Annual Report 2020 Page 82
General Disclosures 102-46	Process for defining report content and the aspect boundaries and explain how the reporting principles has been implemented	About the Report
General Disclosures 102-47	List all material aspects identified	Materiality Assessment
Management Approach 103-1	The aspect boundary within the organisation	Materiality Assessment
General Disclosures 102-48	Explanation of the effect of any restatements	Not applicable as there are no restatements.
General Disclosures 102-49	Significant changes from previous reporting periods in the scope and aspect boundaries	Not applicable. No significant changes from previous reporting periods
Stakeholder engagement		
General Disclosures 102-40	List of stakeholder groups engaged by the organisation	Stakeholder Engagement
General Disclosures 102-42	Basis for identification and selection of stakeholders with whom to engage	Stakeholder Engagement
General Disclosures 102-43	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	Stakeholder Engagement

Profile disclosure	Description	Cross-reference/ direct answer
General Disclosures 102-44	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting; report the stakeholder groups that raised each of the key topics and concerns	Stakeholder Engagement
Report profile		
General Disclosures 102-50	Reporting period	1 January 2020 – 31 December 2020
General Disclosures 102-51	Date of most recent previous report	29 May 2020
General Disclosures 102-52	Reporting cycle	Annually
General Disclosures 102-53	Contact point for questions regarding the report or its contents	60 Benoi Road #03-02, Singapore 629906 Tel: +65 6268 7111
General Disclosures 102-54	A. Report the 'in accordance' option the organisation has chosen B. Report the GRI content index for the chosen option	GRI Content Index
General Disclosures 102-56	Policy and current practice with regard to seeking external assurance for the report	Not applicable. We did not seek external assurance for this Report.
Governance		
General Disclosures 102-18	Report the governance structure of the organisation, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts	- Annual Report 2020 Page 12 to 41 - Corporate Governance
Ethics and integrity		
General Disclosures 102-16	Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics	Annual Report 2020 Page 12 to 41

Specific Standard Disclosures

Profile disclosure	Description	Cross-reference/ direct answer
Economic		
Economic performance		
Economic Performance 201-1	Direct economic value generated and distributed	Annual Report 2020 Page 4 to 7
Environmental		
Energy		
Energy 302-1	Energy consumption within the organization	Energy Consumption
Water		
Water 303-1	Total water withdrawal by source	Energy Consumption
Social		
Employment		
Employment 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operations	Employment Practices
Occupational health and safety		
Occupational Health and Safety 403-2	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	Occupational Health and Safety
Diversity and equal opportunity		
Diversity and Equal Opportunity 405-1	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	• Employment Practices • Workforce Diversity
Equal remuneration for men and women		
Diversity and Equal Opportunity 405-2	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	• Annual Report Page 28 • Employment Practices
Labour practices grievance mechanisms		

Profile disclosure	Description	Cross-reference/ direct answer
Management Approach 103-2	Number of grievances about labour practices filed, addressed, and resolved through formal grievance mechanisms	Employment Practices
Society		
Compliance		
Socioeconomic 419-1	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	Compliance
Product and service labelling		
Marketing and Labelling 417-1	Type of product and service information required by the organization's procedures for product and service information and labelling, and percentage of significant product and service categories subject to such information requirements	Product and Service Quality

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