

**TAKA JEWELLERY
HOLDINGS LIMITED**

(Company Registration No.: 201526542C)

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Eunos Techpark

Singapore 416181

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20
22

**SUSTAINABILITY
REPORT**

TAKA[®]
JEWELLERY

CONTENTS

01	Board Statement
02	About This Report
03	About Taka Jewellery Holdings Limited
06	Supply Chain Management
07	Membership of Association
08	Store Locations
09	Sustainability Governance
10	Stakeholder Engagement
11	Materiality Assessment
12	Economic Performance
13	Corporate Governance & Anti-Corruption
14	Energy
15	Employment
17	Local Community
17	Customer Privacy
18	GRI Context Index

This Sustainability Report has been reviewed by the Company's sponsor, PrimePartners Corporate Finance Pte. Ltd. (the "**Sponsor**"). It has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**Exchange**") and the Exchange assumes no responsibility for the contents of this document, including the correctness of any of the statements or opinions made or reports contained in this document. The contact person for the Sponsor is Mr Joseph Au, 16 Collyer Quay, #10-00 Collyer Quay Centre, Singapore 049318, sponsorship@ppcf.com.sg.

BOARD STATEMENT

On behalf of the Board of Directors (the “**Board**”), we are pleased to present the Sustainability Report for Taka Jewellery Holdings Limited (together with its subsidiaries, “**TAKA**” or the “**Group**”). Underscoring our commitment to transparency and good corporate governance, this Report outlines the progress we have made against our Environmental, Social and Governance (“**ESG**”) goals and objectives over the past financial year from 1 July 2021 to 30 June 2022 (“**FY2022**”).

The Board plays a central role in integrating sustainability into TAKA’s business strategy. We work closely with the senior management of the Group to identify, manage, and monitor ESG factors that are material to the Group and our stakeholders. The Group remains committed to delivering sustainable value for all stakeholders by strengthening our fundamental competencies and competitive edge across the four core areas of our business – Exhibitions, Retail, Pawnbroking, and Moneylending.

With the return of international jewellery exhibitions, the Group’s net attributable profit for the year has more than doubled to S\$5.9 million, on the back of an 8% increase in revenue from S\$96.8 million in FY2021 to S\$104.3 million in FY2022. In the same period, our gross profit margin also increased by 3.6%, from 22.7% to 26.3%, due to a change in sales mix.

Notably, the Group has recently launched lab-grown diamonds as a new product line to meet the growing demand for ethically sourced and sustainable diamonds, particularly among millennials and Gen-Z consumers. The addition of lab-grown diamonds to our existing range of diamond jewellery presents our customers with more options to choose from, at wallet-friendly prices, and has been met with favourable consumer reception.

In much the same way, the Group will continue to strive towards incorporating sustainable practices into every aspect of our value chain. We believe that it is important that we do not simply meet the needs of our customers, employees, and the communities we operate within, but also those of our environment and future generations.

The Board would hereby like to express our sincere appreciation to all our stakeholders for the unwavering support for the Group over the years and for joining us on our sustainability journey.

Best wishes,

GOH YEOW TIN

Non-Executive Chairman and Independent Director

TEO BOON LENG

Executive Director and Managing Director

ABOUT THIS REPORT

Reporting Period and Scope

This is TAKA's fifth annual Sustainability Report, covering the ESG initiatives and performance metrics associated with our business activities in Singapore, from 1 July 2021 to 30 June 2022 ("FY2022").

Reporting Framework

This Report is aligned with Rules 711A and 711B of the Singapore Exchange Securities Trading Limited ("SGX-ST") Listing Manual Section B: Rules of Catalyst ("**Catalist Rules**") and has been prepared in accordance with the Global Reporting Initiative ("**GRI**") Standards – Core Option. The GRI Standards were chosen as a globally recognised reporting framework that facilitates the disclosure of balanced, comparable, and meaningful information on the Group's sustainability performance.

Data Assurance

Our data is reported in good faith and to the best of our knowledge, and the accuracy and reliability of the information presented in this Report has been ensured by internal monitoring and verification.

TAKA has not sought external assurance for this Report, and we may consider doing so in future sustainability reports.

Feedback

Feedback from our stakeholders is vital for us to continually improve upon our sustainability practices and reporting. We welcome your views, questions and comments at taka.feedback@takajewellery.com.sg.

In line with our commitment to environmental sustainability, the Group will not be printing any hard copies of this report. The electronic edition of the report has been made available on SGXNet and TAKA's website.

ABOUT TAKA JEWELLERY HOLDINGS LIMITED

CORPORATE PROFILE

Taka Jewellery Holdings Limited (formerly known as TLV Holdings Limited) is a well-established global jeweller with a 25-year track record in the design, manufacturing, and distribution of jewellery in both local and international markets, on a retail and wholesale basis. Having crafted affordable and fine jewellery for over two decades, the Group has developed an in-depth understanding of consumer trends and preferences.

In Singapore, the Group has a network of 18 retail outlets strategically located in various heartland districts, as well as central and suburban malls. Our brands include Taka Jewellery, an established household brand that sells quality jewellery at competitive prices, and Top Cash, our pawnbroking business that involves the trading and retailing of used gold and pre-owned jewellery. In 2021, the Group further diversified into the moneylending business, by extending term loan facilities and financing to corporations.

On the international front, the Group actively participates in jewellery exhibitions to sell its products to wholesale customers in Asia, Africa, America, Europe, and Oceania.

OUR VISION

To be a premier jeweller offering a diverse, yet discerning selection of exquisitely crafted jewellery pieces available to all.

We endeavour to further expand our geographical reach and brand equity across local and international markets alike; empowering individuals and their communities with value-rich products at fair, competitive prices.

OUR CORE VALUES

From precious metals and stones to jewels, all our products are designed, manufactured and quality-accessed according to rigorous industry standards to ensure utmost customer satisfaction.

Beyond advocating affordable luxury across Singapore and internationally, we aim to:

**Leave no
consumer out**

**Crear a lasting
legacy**

**Provide an
inexhaustible wealth
of options**

ABOUT TAKA JEWELLERY HOLDINGS LIMITED

OUR BUSINESS

Over the years, we have expanded and diversified into the following four core markets:

1. Retail

Taka Jewellery is an established household brand that provides quality jewellery at competitive prices. With an extensive selection of classic and contemporary quality jewellery made from different raw materials, Taka Jewellery caters to the mass market, with customers ranging from homemakers to young working executives.

2. Exhibitions

The Group actively participates in jewellery exhibitions around the world, selling jewellery on a wholesale basis to customers from Asia, Africa, America, Europe and Oceania. We participate in exhibitions under our brands Taka Jewellery and Voi, which was launched in 2007 to market and sell a contemporary line of jewellery.

3. Pawnbroking

The Group has also ventured into the pawnbroking business, engaging in the trading and retail of pre-owned jewellery under the Top Cash brand since 2013. Our pawnshops typically accept gold and platinum, as well as valuable articles (such as precious stones and branded jewellery) as collateral for the loans we extend to our customers.

4. Moneylending

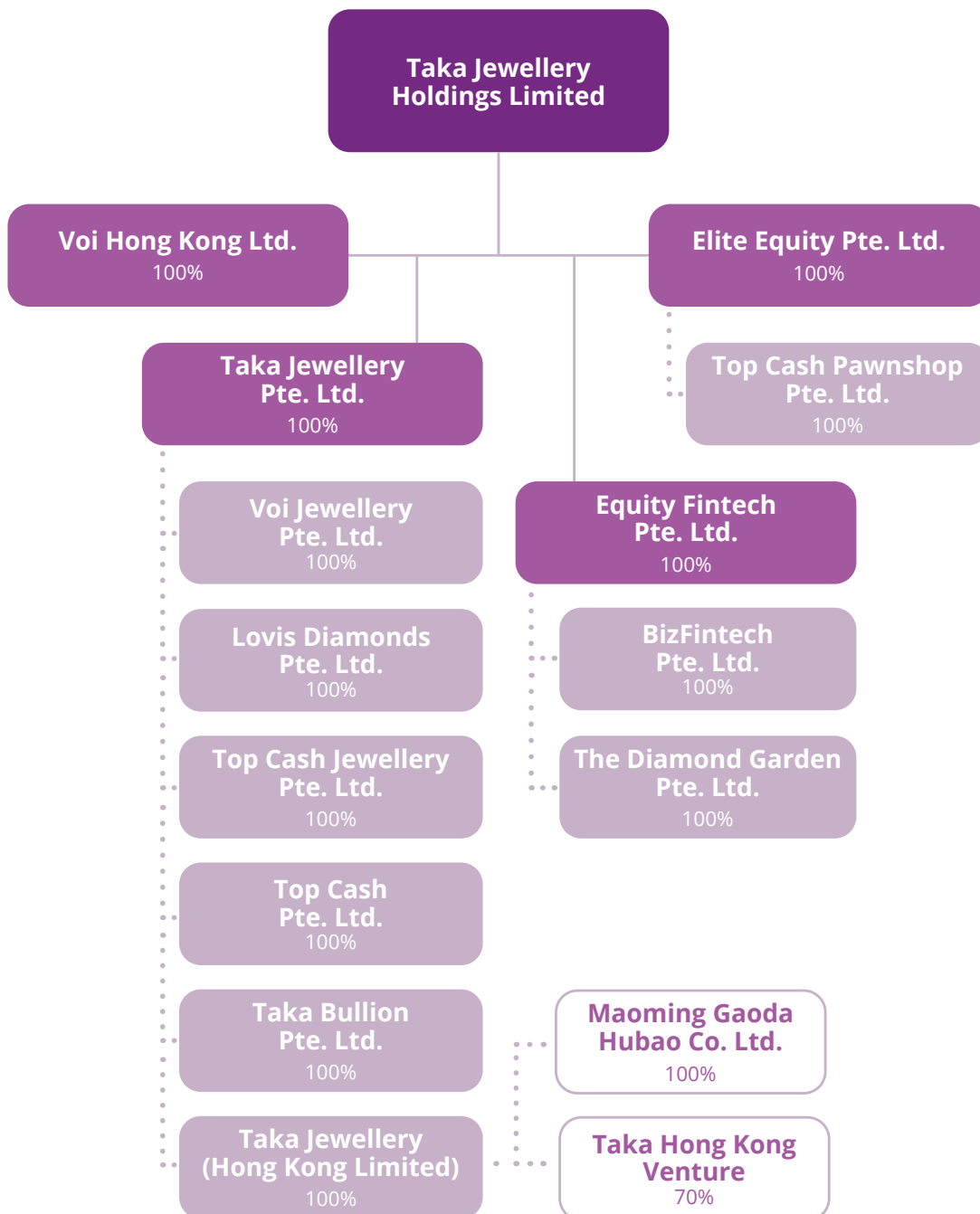
The Group further diversified into the moneylending business in 2019, extending corporate loans to businesses that require financing for their operations or working capital purposes. The corporate loans are in the form of term loan facilities or mezzanine loans, whereby the Group is able to earn interest during the tenure of the loans.

ABOUT TAKA JEWELLERY HOLDINGS LIMITED

Over the years, we have expanded and diversified into the following four core markets: Taka Jewellery Holdings Limited was incorporated on 22 June 2015 and domiciled in Singapore, with its principal place of business and registered office at 3 Kaki Bukit Place, Eunos Techpark, Singapore 416181.

The Company was admitted to the SGX Catalist board on 17 September 2015. With effect from 2 November 2021, the name of the Company was changed from TLV Holdings Limited to Taka Jewellery Holdings Limited.

Our Group Structure, as of 30 June 2022, is as follows:



SUPPLY CHAIN MANAGEMENT



At TAKA, we take a proactive stance towards managing our ESG risks, and this extends across our entire value chain.

The Group has policies and procedures in place to guide and facilitate the different stages of procurement, including vendor selection, comparison, and periodic evaluation. When purchasing diamonds and gold from approved suppliers, we base our pricing policy on three factors: competitive profit margins, bulk purchasing power, and disintermediation.

Our procurement team evaluates all our suppliers based on a set of strict criteria to ensure that they conduct their business in compliance with applicable local laws and regulations and in accordance with the highest ethical principles. We continuously monitor and evaluate our suppliers based on their expertise, past performance, and the quality of the products or services they provide. Additionally, we have established a quality assurance system, which allows us to conduct random checks to ensure that diamonds and gold are properly certified by institutions like the Gemological Institute of America ("GIA").

The Group has always focused on building strong, resilient, and collaborative relationships with our suppliers, which allows us to act quickly when new challenges arise. Though the COVID-19 pandemic has disrupted global supply chains, the Group remains minimally affected. Instead, we continue to steadily replenish our inventory of raw materials from suppliers in Singapore, China and Hong Kong based on our operating needs, as determined by market demand and our sales forecasts.

Ensuring the sustainability of our value chains is key to building consumer confidence in our products. In FY2022, we have received no significant complaints about our products or services, and moving forward, we aim to keep complaints to a minimum.

MEMBERSHIP OF ASSOCIATION



The Group has been a member of Singapore Business Federation (“**SBF**”) since 1997.

SBF is the apex business chamber championing the interests of the Singapore Business community in the areas of trade, investment and industrial relations. It represents the interests of 25,800 companies, as well as key local and foreign business chambers.



Taka Jewellery Pte Ltd has been a member of the Singapore Jewellery Association (“**SJA**”) since 2003.

SJA is the only non-profit organisation representing jewellery operations in Singapore. Currently, there are about 360 corporate members which include many reputable and established jewellers in Singapore



Taka Jewellery (Hong Kong) Limited is a member of the Hong Kong Jewellery Manufacturers' Association (“**HKJMA**”) since 2015.

Established in 1988, HKJMA is an organisation representative of jewellery manufacturers and exporters. HKJMA is eager to understand the needs of its members, organising trading platforms for exhibitors and global buyers. Numerous seminars and courses are also held to provide professional trainings and latest industry information as well as technical support.



Taka Jewellery Pte. Ltd. is a member of the Singapore Chinese Chamber of Commerce & Industry (“**SCCCI**”), which promotes business growth through linking enterprises with the investment community in Southeast Asia through educational conferences, workshops, research, networking with groups worldwide, contributing to improving the environment and corporate governance system for investing, and facilitating the matching of early-stage companies with investors.



The Group's wholly owned subsidiary, Top Cash Pte Ltd has joined the Singapore Pawnbrokers' Association (“**SPA**”) since 2014.

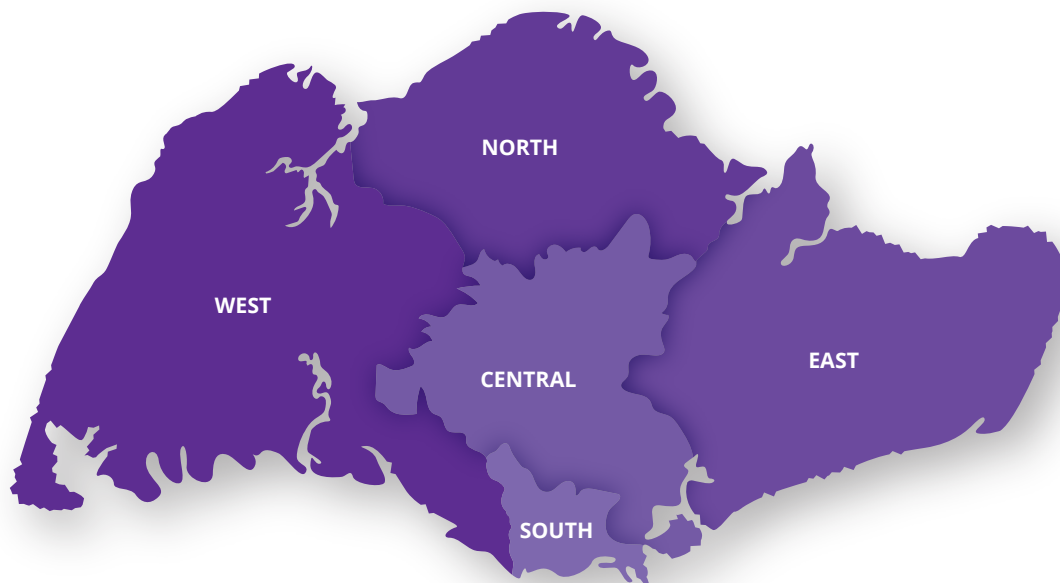
SPA was registered in 1920 and is one of the oldest active associations in Singapore. With a staggering 91.1 percent of pawnshops in Singapore as members, the association currently has more than 200 members comprising of traditional, modern and public-listed companies.



The Group is a regulated dealer dealing with precious stones, precious metals and/or precious products (“**PSPM**”). Our subsidiaries including Taka Jewellery Pte. Ltd., Top Cash Jewellery Pte. Ltd., Taka Bullion Pte. Ltd., and Voi Jewellery Pte. Ltd. are registered dealers under the Ministry of Law as such.

In compliance with the Pawnbroker Act 2015, both Top Cash Pawnshop Pte Ltd and Top Cash Pte Ltd have also obtained the pawnbroking licence from the Ministry of Law.

STORE LOCATIONS



TAKA JEWELLERY

CENTRAL	NORTH	EAST	SOUTH	WEST
Lucky Plaza, Orchard 304 Orchard Road #01-17, #01-82 Lucky Plaza Singapore 238863 Tel: +65 6733 4425	Heartland Mall 205 Hougang Street 21 #01-133/135 Heartland Mall Singapore 530205 Tel: +65 6285 7050	Century Square 2 Tampines Central 5 #01-29 Century Square Singapore 529509 Tel: +65 6781 5119	People's Park Complex 1 Park Road #01-60 People's Park Complex Singapore 059108 Tel: +65 6538 3577	Jurong Point 63 Jurong West Central #01-50/51/52 Jurong Point Shopping Centre Singapore 648331 Tel: +65 6515 8545
ION Orchard 2 Orchard Turn #B2-60/61 Singapore 238801 Tel: +65 6509 6780	Toa Payoh HDB Hub Blk 520 #01-62 Toa Payoh Central Singapore 310520 Tel: +65 6250 1955	Parkway Parade 80 Marine Parade Road #B1-05 & 06 Singapore 449269 Tel: +65 6440 1183	Tiong Bahru Plaza 302 Tiong Bahru #01-136 Tiong Bahru Plaza Singapore 168732 Tel: +65 6252 8592	
Peranakan Place, Orchard 186 Orchard Road Peranakan Place Singapore 238846 Tel: +65 6732 9556	Ang Mo Kio Blk 702 #01-2519 Ang Mo Kio Ave 8 Singapore 560702 Tel: +65 6459 5615	Bedok Mall 311 New Upper Changi Road #01-38 Bedok Mall Singapore 467360 Tel: +65 6245 0443		
Bugis Junction 200 Victoria Street #01-25/25A Singapore 188021 Tel: +65 6261 6121	Junction 8 9 Bishan Place #01-42A Singapore 579837 Tel: +65 6261 5880			

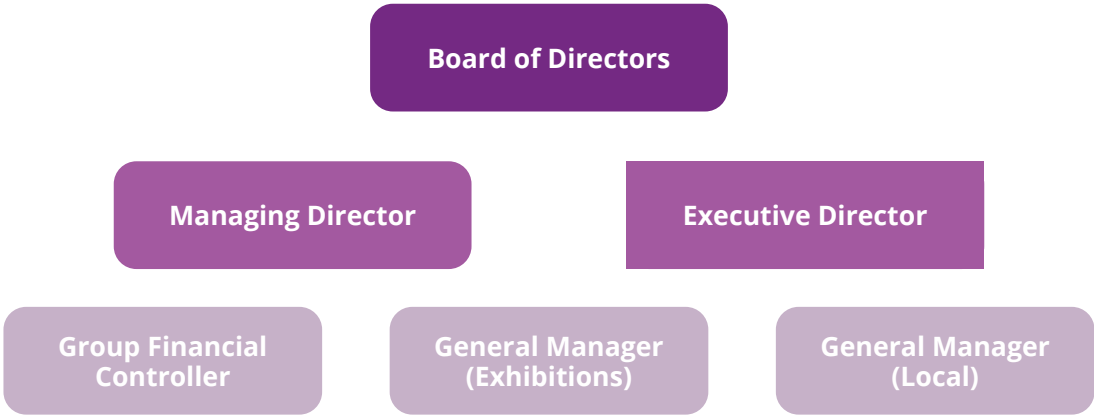
TOP CASH

NORTH	EAST
103 Yishun Ring Rd, #01-115 Singapore 760103 Tel: +65 6758 1752	810 Geylang Road, #01-57 Singapore 409286 Tel: +65 6741 0557
83 Serangoon Road Singapore 217988 Tel: +65 6341 5871	
99 Serangoon Road Singapore 218004 Tel: +65 6291 3952	

SUSTAINABILITY GOVERNANCE

Across the Group, we are committed to upholding the highest standards of business ethics and corporate governance. To this end, we have established robust, open, and transparent systems and processes to maintain accountability towards our stakeholders.

To effectively mitigate the sustainability-related risks the Group faces, strong leadership is necessary to set the right tone from the top. Our sustainability governance structure consists of the Board of Directors, senior management, and business unit heads of the Group, who work closely together to incorporate ESG considerations into TAKA's business strategy and operations. By applying the precautionary principle in our risk management approach, as is recommended by the GRI Standards, we are able to reduce or avoid business activities that may negatively impact the environment or society at large.








The Board, chaired by a Non-Executive Chairman and an Independent Director, maintains oversight over TAKA's sustainability reporting processes. They hold regular meetings to set the strategic direction for the Group, discuss the sustainability-related risks facing the Group, and review TAKA's ESG performance.

The senior management of the Group is responsible for evaluating the effectiveness of our current sustainability practices and providing periodic updates to the Board on TAKA's ESG performance and initiatives. Concurrently, the business unit heads operationalise our sustainability goals by executing sustainability initiatives and monitoring TAKA's ESG performance throughout the year.

STAKEHOLDER ENGAGEMENT

We adopt an inclusive approach in considering and balancing the needs and interests of our stakeholders. After all, building long-term, positive, and healthy relationships with our stakeholders is key to achieving sustainable growth.

By making a conscious effort to consult our stakeholders on ESG-related matters during both formal and informal engagements, we are better able to understand their concerns and interests. The following table outlines our key stakeholder groups, their primary concerns, and the various platforms we engage them on:

STAKEHOLDERS	ENGAGEMENT METHODS	FREQUENCY	KEY CONCERNS
Customers 	<ul style="list-style-type: none"> Enquiry and feedback channels 	<ul style="list-style-type: none"> Ongoing 	<ul style="list-style-type: none"> Good quality products and services Timely aftersales services
Vendors/suppliers 	<ul style="list-style-type: none"> Supplier discussions Supplier evaluation 	<ul style="list-style-type: none"> Ad-hoc Annual 	<ul style="list-style-type: none"> Compliance with terms and conditions of procurement contracts Maintain high ethical standards
Employees 	<ul style="list-style-type: none"> Induction and orientation program Performance appraisal Staff training Whistle-blowing channels 	<ul style="list-style-type: none"> Ad-hoc Annual Ongoing Ongoing 	<ul style="list-style-type: none"> Staff rights and welfare Personal development Good working environment Whistle-blowing policy
Investors/Shareholders 	<ul style="list-style-type: none"> Annual meetings Board meetings Circulars to shareholders SGXNet announcements 	<ul style="list-style-type: none"> Annual Regularly Regularly Ad-hoc 	<ul style="list-style-type: none"> Profitability Transparency Timely reporting
Government and regulators 	<ul style="list-style-type: none"> Discussions with government agencies and regulators Regulatory audits 	<ul style="list-style-type: none"> Ongoing Regularly 	<ul style="list-style-type: none"> Compliance with laws and regulations Timely reporting and resolution of issues

MATERIALITY ASSESSMENT

Taking into consideration the feedback we have received from our stakeholders and the sustainability context we are operating within, we have adopted a four-step process to identify ESG topics that are material to our business and our stakeholders, as follows:

1. Identification

A long list of ESG topics were selected for further consideration, after preliminary discussion and analysis performed by the Sustainability Committee and the Board of Directors.

2. Prioritisation

Identified ESG topics were then ranked and prioritised based on the significance of their economic impact on the Group and the degree of influence they hold over our internal and external stakeholders.

3. Validation

Following which, shortlisted material ESG topics were presented to the Board for their validation and approval.

4. Review

Material ESG topics are re-assessed in subsequent reporting periods to ensure their continued relevance to the Group and our key stakeholders.

This year, we have decided to retain the same material topics as those disclosed in our last sustainability report, published on 30 November 2021, as follows:

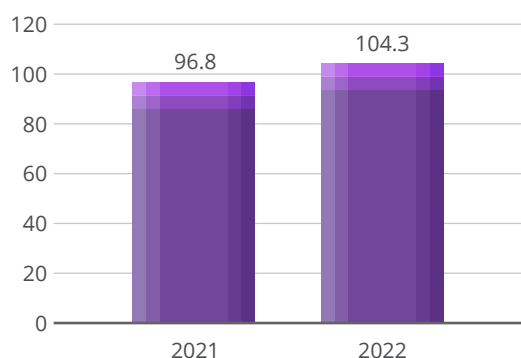
MATERIAL TOPICS	DESCRIPTION	COMMITMENT & TARGETS
Economic Performance	Our business performance over the past financial year	To increase sales revenue and sales volume by expanding our outlets and joining more exhibitions
Anti-Corruption	Our commitment to doing business with integrity	To maintain zero reported cases of corruption and wrongdoing
Energy	Our energy conservation initiatives to minimize our environmental footprint	Establish and maintain guidelines on energy conservation initiatives
Employment	Our hiring policies and staff benefits	To provide equal and fair employment opportunities for all
Local Communities	Our sustained efforts to give back to society	To participate in local community engagement initiatives
Customer Privacy	Our internal safeguards to protect customer data privacy	To maintain our record of having zero identified leaks, thefts, or losses of customer data.

ECONOMIC PERFORMANCE

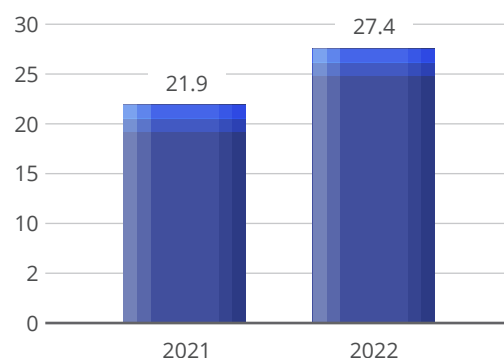
While the global economic slowdown caused by the COVID-19 pandemic has had a far-reaching impact on the retail sector, the Group has been able to ride on the recovery trajectory, underpinned by easing COVID-19 measures and the lifting of international travel restrictions, to deliver robust financial performance for our shareholders and other stakeholders.

In FY2022, TAKA generated approximately S\$104.3 million in total revenue, an increase of 8% from the previous financial year ("FY2021"). Correspondingly, our gross profit rose 25% to S\$27.4 million, and our net attributable profit for the year more than doubled to S\$5.9 million.

Revenue (S\$ million)



Gross Profit (S\$ million)



With the resumption of many international jewellery exhibitions in 2022, the Group has been able to send representatives to participate in the 49th MidEast Watch & Jewellery Show 2022 in March 2022, and JCK Las Vegas in June 2022. Combined with digital sales with international wholesalers, the Group achieved a 63% jump in sales for its wholesale and exhibition business to S\$41.7 million, compared to S\$25.6 million in FY2021.

On the domestic front, we recorded S\$59.7 million in revenue from our retail business segment, which continues to be a core contributor to the Group's total revenue. This marks a 13% decline from S\$68.2 million in FY2021, which is largely attributable to lower sales contribution from gold products due to market fluctuations in gold price and adjustments in the Group's marketing strategies post-COVID-19.

Meanwhile, our financial service business segment, comprising pawnbroking and moneylending to corporate businesses, has remained a steady source of additional revenue for the Group.

Further details on TAKA's economic performance can be found in the FY2022 Annual Report.

CORPORATE GOVERNANCE & ANTI-CORRUPTION

As a good corporate citizen, TAKA endeavours to act lawfully and with integrity in every aspect of our business. We consider the core principles of good corporate governance – fairness, accountability, responsibility, and transparency – to be the cornerstone of a successful and sustainable organisation.

Our corporate governance policies and procedures, as outlined below, have been formulated in accordance with the Code of Corporate Governance and Practice Guidance that were respectively issued by the Monetary Authority of Singapore (“MAS”) on 6 August 2018 and 25 March 2022.

Whistle-Blowing Policy

Our whistle-blowing policy provides a direct channel by which employees can inform us about possible improprieties relating to financial reporting, employee misconduct, unlawful activities and other unethical behaviour. Employees will be protected against reprisals or victimisation when they submit a whistle-blowing report in good faith and without malice. Following the completion of its investigation(s), the Audit Committee will take the appropriate disciplinary action against the wrongdoer(s), in the event that any incidence of unethical conduct or malpractices were identified.

We regularly review the Group’s whistle-blowing policy, and an up-to-date copy of the policy is stored on the Group’s internal shared drive to facilitate easy access. In addition, internal memos providing further details of the whistleblowing policy are regularly sent out to all employees.

Anti-Money Laundering Policy

As a licensed pawnbroker and moneylender, it is important that we are vigilant in detecting and reporting suspicious transactions. Under our anti-money laundering framework, we periodically review unusual cash transactions involving abnormally large amounts of money or a sudden surge in activity level, and all suspicious transactions are to be reported to the Suspicious Transactions Reporting Office of the Commercial Affairs Department of Singapore.

Our employees have attended training by the Ministry of Law to stay updated with the latest regulations, and they receive regular communications on updates to TAKA’s anti-money laundering framework. This aids our staff in detecting and assessing whether our customers’ transactions pose suspicion.

Conflict of Interest Policy

The Board has also set out a framework to identify and manage potential conflicts of interest faced by key management and the Group’s personnel. As and when direct or indirect conflicts of interest related to the Group’s transactions arise, employees are required to complete a conflict-of-interest declaration.

Code of Ethics

Our employees are also expected to abide by the standards of conduct that are outlined in the Employee Handbook and TAKA’s Code of Corporate Governance. Employees are required to protect the interests of the company by safeguarding sensitive and confidential information, while upholding the highest standards of professional ethics in their business conduct.

Risk Management

The Board of Directors, supported by the AC, holds ultimate responsibility for the Group’s risk governance. We have implemented comprehensive internal controls on key operations to mitigate our financial, operational, compliance and information technology risks. Independent audits and regular reviews are conducted to ensure the effectiveness of these controls.

Please refer to pages 13 to 45 of our Annual Report for more information on our corporate governance structure and practices.

Overall, we are pleased to disclose that there has been zero reported cases of corruption, money laundering, or other improprieties in FY2022. We aim to maintain this record and will continue to conduct relevant training for our employees.

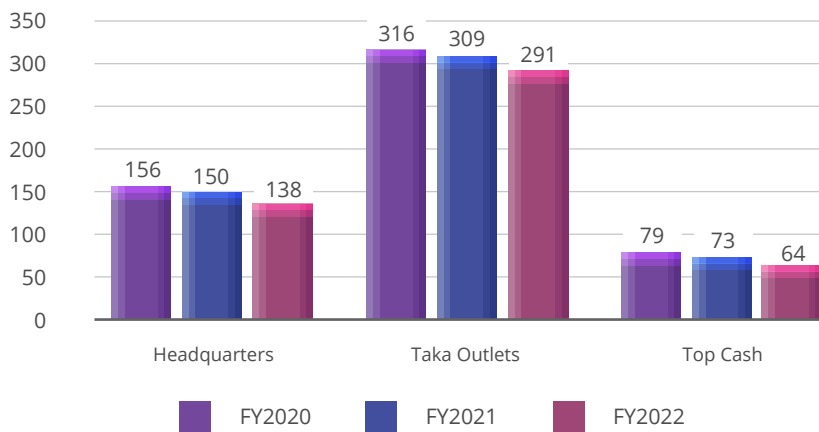
ENERGY

At TAKA, we strive to do our part for the environment by taking steps to minimise our carbon footprint. As part of our pledge to conduct our business in a sustainable way, we have continued to identify and implement energy conservation measures to reduce our environmental footprint.

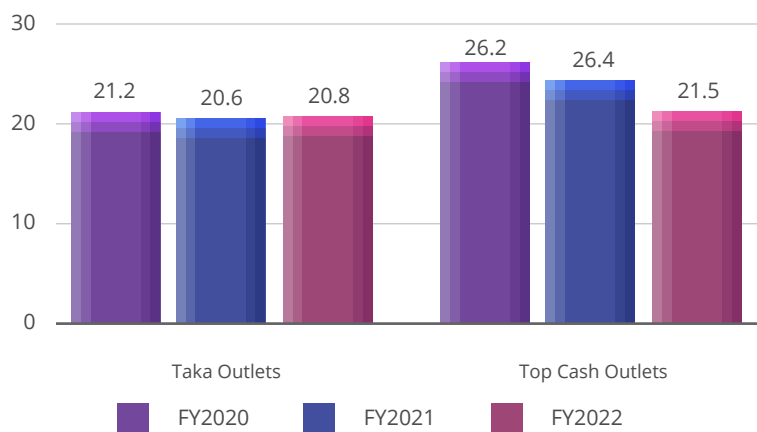
Our retail lighting plays a crucial role in highlighting the shine and value of our products, thus allowing our customers to admire the aesthetics of the jewellery displays. Our strategy has thus been to opt for energy-efficient lighting fixtures, where possible, and to effectively utilise lighting design to create the desired atmosphere.

Over the years, our total energy consumption has been steadily decreasing in our headquarters, Taka Jewellery stores and Top Cash outlets¹, as detailed in the following figures.

Total Energy Consumption (mWh)



Average Energy Consumption (mWh)



Moving forward, we will continue to monitor our electricity usage and implement energy saving measures, to further improve upon our environmental performance.

¹ Energy consumption statistics from one of our four Top Cash outlets have been omitted due to data availability constraints.

EMPLOYMENT

Our employees form the backbone of our organisation, and they play a significant role in contributing to the brand and market presence of the Group.

As an equal opportunity employer, we take a merit-based approach to talent acquisition, development, and retention. As on 30 June 2022, we employed a total of 139 employees (FY2021: 140 employees). Over the reporting period, we had a total of 37 new employee hires (29 female, 7 male), with 38 employees (28 female, 10 male) leaving the Group.

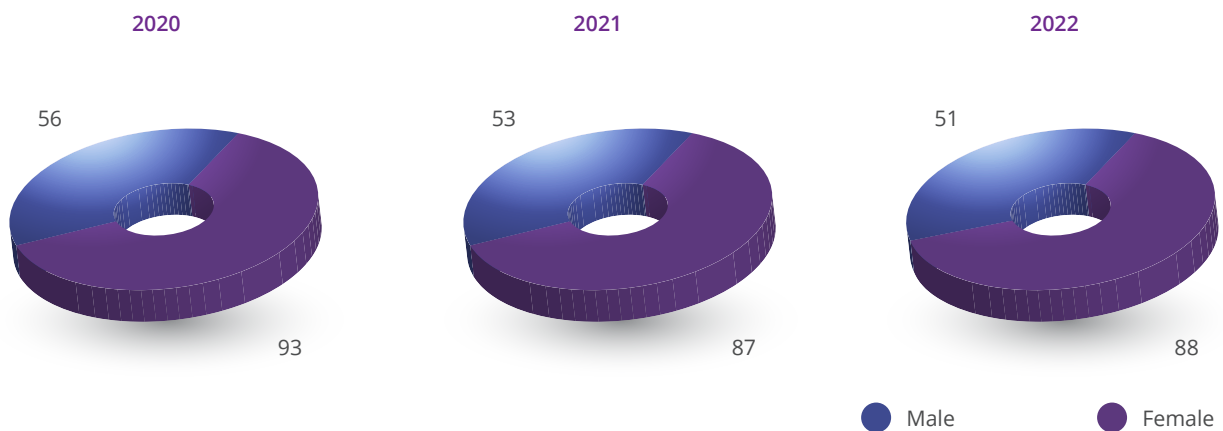
To keep our people motivated at work, it is important that we provide them with access to opportunities for training and professional development, competitive compensation packages, and fair working conditions. On top of fulfilling our statutory contributions to the Central Provident Fund (“CPF”), we also offer all full-time employees an attractive benefits package that includes medical insurance, compassionate leave, and childcare leave.

PARENTAL LEAVE

	FY2021			FY2022		
	Female	Male	Total	Female	Male	Total
Number of employees who took parental leave	18	13	31	28	24	52
Number of team members who returned to work	17	12	29	26	23	49
Number of team members who returned to work and were still employed 12 months later	15	10	25	24	22	46
Return to work rate (%)	94	92	94	93	96	94
Retention rate (%)	83	77	81	86	92	88

Further details on our employee profile are as follows:

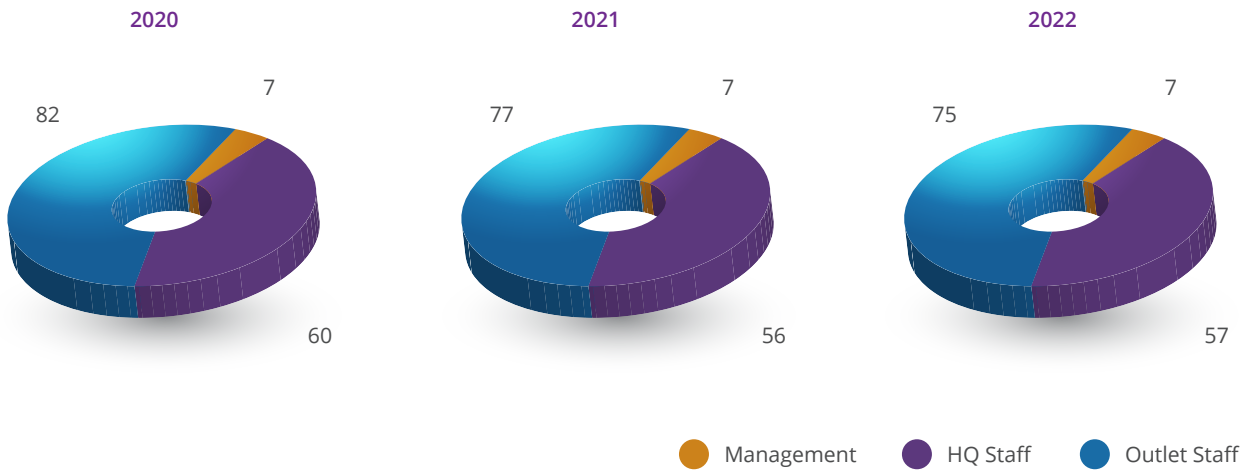
Employees by Gender²



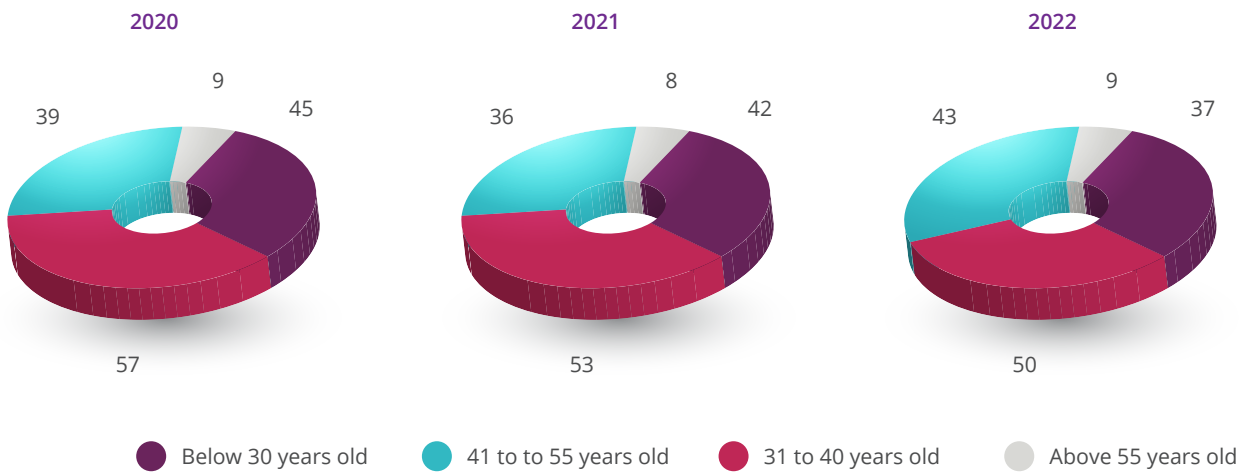
² There has been a restatement in FY2021 figures on the employee breakdown by gender. Due to inadvertent error, it was disclosed in the FY2021 Sustainability Report that there were 87 male employees and 53 female employees.

EMPLOYMENT

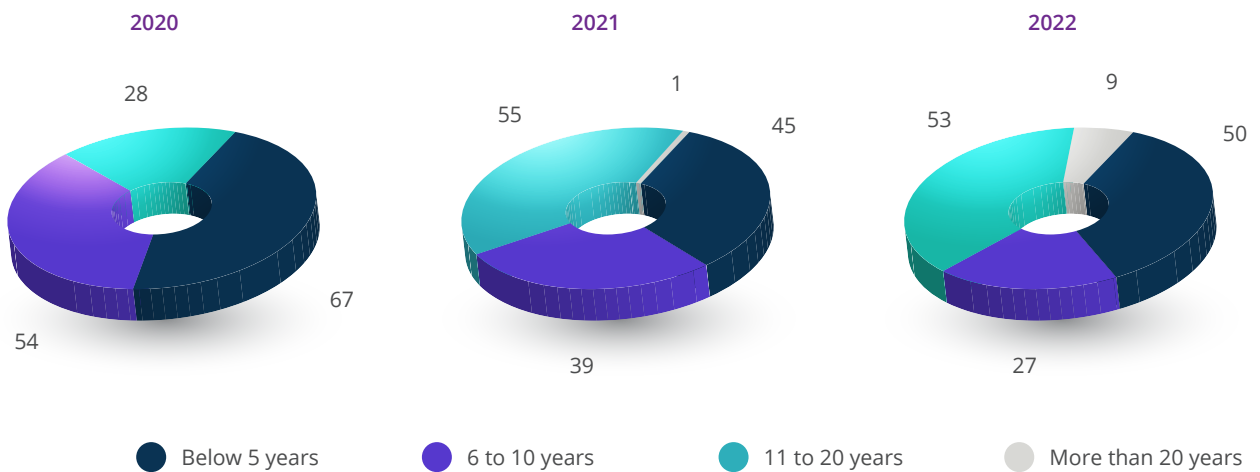
Employees by Function



Employees by Age Group



Employees by Years of Service



We aim to be a respected, responsible corporate citizen that actively contributes to the well-being of our local community.

In FY2020, TAKA joined “Walk for Our Children 2019” in raising funds to bring relief and happiness to children in need. Organised by Singapore Children’s Society. Organised by the Singapore Children’s Society, over S\$300,000 was raised at the event, including through the sale of carnival packs and carnival coupons, as well as outright donations and sponsorships.

Since the onset of the COVID-19 pandemic, the Group has withheld from participating in physical community engagement activities, but with the recent easing of Safe Management Measures in Singapore, we will be actively looking for opportunities to make a positive difference to society in the coming financial year.

CUSTOMER PRIVACY

TAKA is committed to safeguarding our customers’ data privacy by handling their personal information in a safe and secure operating environment. Being transparent about how we collect, use and secure customers’ personal information is key to building trust and fostering loyalty.

Operating in strict compliance with the Personal Data Protection Act (“**PDPA**”) and other regulations by the Personal Data Protection Council, we have processes and controls in place to mitigate the risk of data breaches across the Group.

Our data protection policies and procedures, as listed below, sets forth our approach towards responsible data handling and compliance monitoring.

- Cybersecurity measures, such as the installation of antivirus protection and password management software, have been implemented to complement our data protection posture.
- Restricted data access rights are provided to employees, thus ensuring that only authorised personnel can access sensitive customer data.
- In our headquarters, we have implemented strict access control over entry points and installed CCTV surveillance to detect incidents of unauthorised access.
- All printed documents are kept under secure physical safeguards in our retail outlets, with added CCTV surveillance to monitor the filing of documents.
- In line with the Pawnbrokers Act 2015, all pawn tickets are to be retained for a period of five years, and all physical documents are stored with restricted access controls in place.

To ensure that our employees are aware of and compliant with the Group’s data protection measures, it is compulsory for all employees to attend an in-house training on online data privacy. A Data Protection Officer has also been internally appointed to oversee the Group’s data protection programme, ensure compliance with the PDPA, and implement best practices in data protection across the Group.

In FY2022, we are pleased to report that we did not receive any substantiated complaints concerning breaches of customer privacy or violations of the PDPA. Likewise, there has been zero identified leaks, thefts, or losses of customer data.

With our sustained efforts to ensure the security, privacy and integrity of our customers’ data, we aim to maintain this record in the coming years.

GRI CONTENT INDEX

GRI Standard/ Disclosure		Page Reference and Reasons for Omission, if applicable
Organisational Profile		
102-1	Name of the organisation	1
102-2	Activities, brands, products and services	3 – 4
102-3	Location of headquarters	5
102-4	Location of operations	5
102-5	Ownership and legal form	5
102-6	Markets served	8
102-7	Scale of the organisation	8
102-8	Information on employees	15 – 16
102-9	Supply chain	6
102-10	Significant changes to the organisation and its supply chain	Not applicable
102-11	Precautionary Principle or approach	9
102-12	External initiatives	17
102-13	Membership of associations	7
Strategy		
102-14	Statement from senior decision maker	1
Ethics and Integrity		
102-16	Values, principles, standards, and norms of behavior	3
Governance		
102-18	Governance structure	9
Stakeholder Engagement		
102-40	List of stakeholder groups	10
102-41	Collective bargaining agreements	10
102-42	Identifying and selecting stakeholders	10
102-43	Approach to stakeholder engagement	10
102-44	Key topics and concerns raised	10
Reporting Practice		
102-45	Entities included in the consolidated financial statements	5
102-46	Defining report content and topic boundaries	2
102-47	List of material topics	11
102-48	Restatements of information	Not applicable.
102-49	Changes in reporting	Not applicable
102-50	Reporting period	2
102-51	Date of most recent report	30 November 2021
102-52	Reporting cycle	2
102-53	Contact point for questions regarding the report	2
102-54	Claims of reporting in accordance with the GRI Standards	2
102-55	GRI content index	18 – 19
102-56	External assurance	2

GRI CONTENT INDEX

GRI Standard/ Disclosure		Page Reference and Reasons for Omission, if applicable
Management Approach		
103-1	Explanation of the material topic and its boundaries	11 – 17
103-2	The management approach and its components	11 – 17
103-3	Evaluation of the management approach	11 – 17
GRI 201: Economic Performance		
201-1	Direct economic value generated and distributed	12
GRI 205: Anti-corruption		
205-1	Operations assessed for risks related to corruption	13
205-2	Communication and training about anti-corruption policies and procedures	13
205-3	Confirmed incidents of corruption and actions taken	13
GRI 302: Energy		
302-1	Energy consumption within the organisation	14
302-4	Energy intensity	14
GRI 401: Employment		
401-1	New employee hires and employee turnover	15
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	15
401-3	Parental leave	15
GRI 418: Customer Privacy		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	17