

SUSTAINABILITY REPORT 2022

ST Group Food Industries Holdings Limited

This sustainability report has been prepared by ST Group Food Industries Holdings Limited (the "Company") and has been reviewed by the Company's sponsor, United Overseas Bank Limited (the "Sponsor"), for compliance with Rules 226(2)(b) and 753(2) of the Singapore Exchange Securities Trading Limited (the "SGX-ST") Listing Manual Section B: Rules of Catalist ("Catalist Rules").

This sustainability report has not been examined or approved by the SGX-ST. 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.

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TABLE OF CONTENTS

CEO'S MESSAGE	3
ORGANISATION PROFILE	4
ABOUT THIS REPORT	5
OUR SUSTAINABILITY STORY	7
STAKEHOLDER ENGAGEMENT AND MATERIALITY ASSESSMENT	11
FOCUS 1: GOVERNANCE AND ETHICS	14
FOCUS 2: OUR CUSTOMERS	17
FOCUS 3: SUPPLY CHAIN MANAGEMENT	19
FOCUS 4: OUR ENVIRONMENT	21
FOCUS 5: OUR PEOPLE	28
FOCUS 6: OUR COMMUNITIES	32
SGX Five Primary Components Index	34
GRI Standards Content Index	34

CEO'S MESSAGE

Dear Stakeholders,

We are proud to present ST Group Food Industries Holdings Limited's ("ST Group" or the "Company", and together with our subsidiaries, the "Group") sustainability report which comprises of "Environmental", "Social" and "Governance" information on the sustainability of our business and practices during the financial year ended 30 June ("FY") 2022.

As the world learns to live together with the COVID-19 pandemic, the Group's sustainability objectives continue to be showcased through three (3) key pillars: customer health & safety and satisfaction; strong commitment towards the environment; and employee development and talent retention. These pillars support the Group's mission to continue providing high standards of service and food products to our customers at all our restaurants and kiosks across our portfolio of food and beverage ("F&B") brands.

The Group prides itself in ensuring that we provide a unique and quality customer dining experience to all customers. In doing so, we are committed to invest in our employees to equip them with knowledge and skills to serve our customers better. Best practices are adopted in managing our food storage and preparation, and the Group's food safety management systems have been certified to comply with the requirements of international standards to ensure high quality food products are served.

Food security and supply chain has been heavily disrupted in the face of climate change. The Group has not been spared from the effects of the environmental disruption and we strive to improve our resiliency against climate change. In addition to stringent selection criteria to ensure that our ingredients are fresh, we procure from environmentally and socially sustainable suppliers locally and globally. This allows us to ensure our supply chain is insulated from the impacts of climate change.

Our employees are core to the Group's business operations and we seek to grow talents and develop their capabilities. In doing so, we have conducted trainings for all our employees and curated development programmes for them to upskill and upgrade, unlocking value for the Group.

On behalf of the Board of Directors (the "Board"), I would like to express my sincere appreciation to our customers, business partners and shareholders for your unwavering support during these challenging times.

Mr. Saw Tatt Ghee

Executive Chairman and Chief Executive Officer ("CEO")

ORGANISATION PROFILE

ST Group, an established F&B group headquartered in Australia, was founded in 2011. On 3 July 2019, the Group was listed on Catalist of the Singapore Exchange Securities Trading Limited (the "SGX-ST"). The Group holds exclusive franchise and licence rights to a diverse profile of five popular international brands in various geographical locations-"NeNe Chicken", "Gong Cha", "Hokkaido Baked Cheese Tart", "IPPUDO" and "iDarts" as well as three of its own brand concepts, "PappaRich", "PAFU" and "KURIMU". The Group is also a franchisee of the "Go Noodle House" brand.

ST Group operates in key geographical markets of Australia, New Zealand and the United Kingdom, through four main business segments – F&B Retail, Franchise, Supply Chain and receipt of machine income from electronic dart machines installed at sub-franchised "iDarts" outlets.

The Group's F&B Retail segment comprises Group-owned restaurants and kiosks, while the Franchise segment comprises sub-franchised and sub-licensed outlets. F&B operations, including outlets under the Franchise segment in Australia and New Zealand, are supported by the Group's Central Kitchen in Melbourne, Australia and a warehouse in Auckland, New Zealand, under the Supply Chain segment. Between 2012 and 2022, the Group added more than 100 outlets across Australia, New Zealand and the United Kingdom.

As at 30 June 2022, ST Group had a network of 147 outlets comprising 49 Group-owned outlets and 98 outlets owned by its sub-franchisees and sub-licensees across its key geographical markets.

ABOUT THIS REPORT

This report provides information about ST Group's key sustainability topics, management policies and performance.

Reporting Principles & Statement of Use

This sustainability report is produced in accordance with the Global Reporting Initiative ("GRI") 2016 Standards "Core" option, covering our Group's performance from 1 July 2021 to 30 June 2022.

The GRI Standards represent the global best practices for reporting on economic, environmental, social and governance topics. The following principles have been applied to determine relevant topics that define the report content and ensure quality of information: a) GRI principles for defining report content: Stakeholder Inclusiveness, Sustainability Context, Materiality and Completeness; b) GRI principles for defining report quality: Accuracy, Balance, Clarity, Comparability, Reliability and Timeliness. Detailed section reference with GRI Standards is found in the GRI Standards Content Index section of this report.

This report also incorporates primary components as set out by the SGX-ST's "Comply or Explain" requirements on sustainability reporting under Listing Rule 711B. In line with the SGX requirements, the Group is currently assessing the impact of climate change on its business and will provide climate-related disclosures based on the recommendations of the Task Force on Climate-related Financial Disclosures ("TCFD") in future reporting periods.

The United Nations Sustainable Development Goals ("UN SDGs") have also been incorporated into this report, which highlights the Group's contributions to sustainable development.

The Board of Directors has reviewed and approved the reported information, including the material topics.

Reporting Scope

The scope of this report covers all geographical markets the Group operates in, including Australia, New Zealand and the United Kingdom. Our headquarters is in Australia, where majority of the Group's operations are conducted. Business segments covered by this report include F&B Retail, Franchise and Supply Chain.

Restatements

For this report, the Group has changed the basis of measuring both energy consumption intensity and greenhouse gas emissions intensity from gross floor area used previously, to central kitchen revenue attributable to our Australian operations.

Consequently, the energy consumption intensity and greenhouse gas emissions intensity ratios for the earlier comparative period in Focus 4: Our Environment have been restated to conform to this presentation.

Assurance

The Group has established robust internal controls and verification mechanisms to ensure the accuracy and reliability of the narratives and data disclosed within this report. We have also considered the recommendations of an external Environmental, Social and Governance ("ESG") consultant for the selection of material topics as well as compliance with GRI Standards and SGX-ST Listing Rules. The Board of Directors has therefore assessed that external assurance is not required for this report. Going forward, to further enhance the credibility of the Group's sustainability reporting, we will obtain internal review from FY2023 onwards in accordance with the requirements of the SGX-ST Listing Rules.

Availability & Feedback

This report supplements the Group's Annual Report for FY2022 and is available online at SGXNet and on the Group's corporate website.

We welcome feedback from our stakeholders to assist us in improving our sustainability practices. Questions or feedback on this report can be sent to: info@stgroup.net.au.

OUR SUSTAINABILITY STORY

From the Group's supply chain to serving our customers at our restaurants, we have witnessed the widespread effects of climate change on commodities and changing customer preferences on our value chain.

The Group endeavours to build a sustainable supply chain by ensuring that no endangered species are harmed during the transportation of goods throughout our supply chain and during our business operations. We utilise cooking oils that have been certified to be derived from sustainable farming and agriculture practices in our food preparation.

The Group also aims to deliver to customers a variety of authentic Asian cuisines in the various regions we operate in. For each individual brand, we strive to ensure that the food we prepare is an honest and true representation of their unique taste and values. In upholding our commitment, we have enforced strict procedures to ensure that the food preparation process adheres to our high standards of cleanliness and hygiene.

Caring for our employees remains as the Group's core priority. We believe in upskilling our employees to ensure that they are kept abreast with the latest skills and knowledge. Thus, we have implemented development and training programs for our employees to enhance their skillsets to serve our customers better.

The Group is cognizant that energy usage is indispensable in our business operations. Therefore, we have employed new technologies and design such as solar panels, LED lighting and innovative design such as utilising natural ventilation in its restaurants' dining areas.

As the Group's journey towards creating a sustainable food supply chain, we will continuously ideate opportunities within our operations and innovate together with our internal and external stakeholders to better adapt to the changing climate.

Our Sustainability Strategy



Contribution to the Sustainable Development Goals

The Group's business focus is aligned with the UN SDGs. The attainment of the UN SDGs is a continuous global effort and forms part of the Group's long-term focus on sustainability. The Group's contributions to this global agenda are highlighted below.

SUSTAINABLE GALS

Focus Areas	UN SDGs	The Group's Contributions
Focus 1 : Governance & Ethics	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	Promote good corporate governance, enforce non- discriminatory practices and build strong working relationships with government and regulatory bodies for sustainable development
Focus 2: Our Customers	2 ZERO HUNGER 12 RESPONSIBLE CONSUMPTION AND PRODUCTION	Ensure access to safe and nutritious food to all our customers
Focus 3: Supply Chain Management	8 DECENT WORK AND ECONOMIC GROWTH	Promote local culture and products
Focus 4: Our Environment	7 AFFORDABLE AND CLEAN ENERGY 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION	 Improve energy efficiency and encourage the use of renewable energy such as solar energy where possible Reduce resource wastage whenever possible through reduction, recycling and reuse Continuous monitoring of paper and energy usage Identify potential areas to enhance resource efficiency and usage
Focus 5: Our People	5 GENDER EQUALITY	 Provide jobs and improve productivity through technological innovation Enforce non-discriminatory hiring practices

Focus Areas	UN SDGs	The Group's Contributions
Focus 6: Our Communities	8 DECENT WORK AND ECONOMIC GROWTH	 Provide equal opportunities in employment, training and career development regardless of gender Promote local culture and products

ESG Performance Highlights

	Improved our Singapore Governance and Transparency Index ("SGTI") score from 69 in FY2021 to 78 in FY2022
00	Introduced plant-based food options in our menus to provide customers with greater variety
	Zero incidence of occupational and customer health and safety related issues

Awards and Certifications

The Group has won numerous awards, along with key accreditations obtained from reputable international organisations, in recognition of its excellence in the F&B industry:

Hazard Analysis & Critical Control Points (HACCP) -Central Kitchen

PappaRich Central (Melbourne) Pty Ltd

Awarded / Expiry: April 2014 / April 2023

Awarding Organisation: HACCP Australia Pty Ltd

ISO 9001:2015 Quality Management

PappaRich Central (Melbourne) Pty Ltd

Awarded / Expiry: February 2018 / February 2024

Awarding Organisation: ICG Compliance Pty Ltd

Eat Drink Design Awards Best Retail Design 2020

KURIMU The Glen

Year: 2020

Awarding Organisation: Architecture Media, Australia

Chadstone 2018 Annual Retail Excellence Awards

PappaRich

Year:

January 2018 & July 2018

Awarding Organisation: Chadstone Shopping Centre Melbourne, Australia

Fast 50 Contender

Gong Cha

Year: 2018

Awarding Organisation: Deloitte Fast 50 2018 Regional Awards New Zealand

Best Café of the Year 2018

Gong Cha Newmarket

Year: 2018

Awarding Organisation: Newmarket Business Awards 2018 New Zealand

Lord Mayor's Choice Award

PappaRich

Year: 2018

Awarding Organisation: Lord Mayor Andrew Wilson Parramatta Sydney, Australia

5 Star Food Safety Awards

PappaRich Express

Year: 2017

Awarding Organisation: City of Manningham Victoria, Australia

Golden Plate Award for 5 Stars in the Food Safety Assessment

PPR Co Outlets Pty Ltd

Year: 2017

Awarding Organisation: City of Monash Public Health Unit, Australia

Best New Concept

ST Group, Hokkaido Baked Cheese Tart

Year:

2017 Awarding

Awarding Organisation: QSR Media Detpak Awards 2017 Australia

STAKEHOLDER ENGAGEMENT AND MATERIALITY ASSESSMENT

The Group believes that stakeholder engagement is integral to the building of a sustainable business. We actively engage in meaningful and productive dialogue with our stakeholders and participate in various industry and government forums to keep abreast of any material stakeholder issues.

We identify key stakeholders as groups who have material impact or could potentially be impacted by our operations. After evaluating our engagement with key stakeholders of the Group and the recommendations of an ESG consultant, we identified key concerns that are important to both our external and internal stakeholders as well as how we have addressed those concerns.

The following table summarises our key stakeholders, engagement platforms, their key concerns and our responses to the concerns.

Stakeholders	Engagement platforms	Key concerns	Our Responses	Relevant Sections
Employees	Performance appraisal Training and education	Remuneration and benefits Training and development Ethics and conduct Diversity and fair employment Health and safety Training on COVID-19 safety measures	 Provide intensive training for each employee in the areas of a) health and safety and b) COVID-19 Provide meaningful performance review and feedback for staff Ensure career advancement opportunities are available for qualified employees Provide timely updates on organisational changes and policies 	• Focus 5: Our People
Customers	Customer surveys / reviews Advertisements / media campaigns	Food safety and hygiene Variety of food Ethical procurement practices Customer service and food quality COVID-19 safety measures Personal data protection	Provide a pleasant dining experience for our customers and staying updated on consumer tastes and preferences Maintain stringent food hygiene and safety standards Comply fully with data protection regulations and implement proper customer data management practices	Focus 1: Governance and Ethics Focus 2: Our Customers

Stakeholders	Engagement platforms	Key concerns	Our Responses	Relevant Sections
Suppliers	 Supplier evaluation Supplier management 	Health and safety Ethical procurement practices Environmental compliance Socioeconomic compliance	Obtain clarifications on supplier practices and provide feedback for further improvement	• Focus 3: Supply Chain Management • Focus 4: Our Environment
Community	 Corporate social responsibility programmes Sponsorships Corporate donations 	Community engagement services	Identify beneficiaries, their needs and the amount of support available from the Group	• Focus 6: Our Communities
Government and Regulators	Industry seminars Focus group discussions	Food safety and compliance Ethical procurement practices Personal data protection	Comply fully with all laws and regulations Engage regulators on regulatory changes and developments	• Focus 1: Governance and Ethics • Focus 4: Our Environment
Shareholders	 Company announcements Annual reports Investor relations management Sustainability reports 	Economic performance Ethical procurement practices Anti-corruption	 Publish informative and insightful Annual Reports, Sustainability Reports and announcements Engage shareholders through investor relations events 	• Focus 1: Governance and Ethics

The Group's material topics are identified based on its impact on our internal and external stakeholders, as outlined above. We have taken the following steps to identify and present the relevant material topics in this report:

- 1. Identification: Initial selection of topics based on the risks and opportunities to the sector.
- 2. Prioritization: Material factors are prioritized based on their alignment with the concerns of internal and external stakeholders including whether they are aligned with key organizational values, policies, operational management systems, goals and targets.
- 3. Review: Review the relevance of previously identified material factors.
- 4. Validation: Validate the order of disclosure for the selected material factors in the report with the Board of Directors.

The topic boundaries refer to where the impacts occur for the material topic.

Material Topics	Boundaries	
ECONOMIC		
GRI 202: Market Presence	The Group	
GRI 204: Procurement Practices	F&B Retail and Supply Chain	
GRI 205: Anti-corruption	The Group	
GRI 207: Tax	The Group	
ENVIRONMENTAL		
GRI 302: Energy		
GRI 303: Water and Effluents	The Group	
GRI 305: Emissions		
GRI 306: Waste	F&B Retail and Supply Chain	
GRI 307: Environmental Compliance	The Group	
GRI 308: Supplier Environmental Assessment	The Group	
SOCIAL		
GRI 401: Employment		
GRI 403: Occupational Health and Safety		
GRI 404: Training and Education		
GRI 405: Diversity and Equal Opportunity		
GRI 408: Child Labour		
GRI 409: Forced or Compulsory Labour		
GRI 412: Human Rights Assessment	The Group	
GRI 413: Local Community		
GRI 414: Supplier Social Assessment		
GRI 416: Customer Health and Safety		
GRI 417: Marketing and Labelling		
GRI 418: Customer Privacy		
GRI 419: Socioeconomic Compliance		

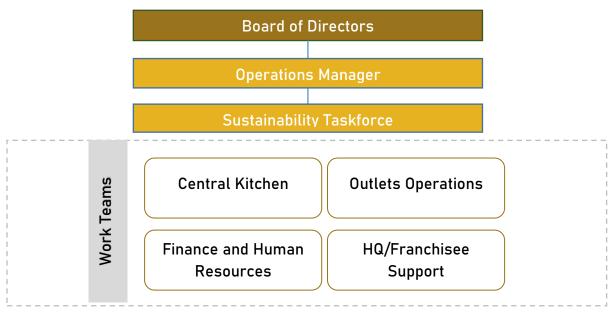
FOCUS 1: GOVERNANCE AND ETHICS

Corporate Governance

The Group adheres strictly to the "comply or explain" regime of the Code of Corporate Governance 2018. Please refer to the Corporate Governance section of the Annual Report for FY2022. We comply with the Listing Rules as prescribed by SGX-ST.

Governance and Statement of the Board

Sustainability has been heavily emphasised at the board of directors (the "Board") level. The Board, together with the senior management, provides guidance and directs the Group in implementing sustainability initiatives. A Sustainability Taskforce has been established to oversee the progress of these initiatives. It is led by the Operations Manager, who is responsible for leading and guiding the different business units in the implementation and management of sustainability measures.



Sustainability issues have been integrated and considered in the strategic formulation of the Group. The Board has been consulted and approves of the material environmental, social, and economic and governance factors identified and ensures that these selected factors identified are well-managed and monitored. In managing and monitoring these ESG factors, the Group has integrated the considerations of these risks into the Group's Enterprise Risk Management framework.

The Group adopts a precautionary approach in strategic decision and day-to-day operations by implementing a comprehensive risk management framework. Please refer to the Corporate Governance section in the Group's Annual Report for FY2022 for more information on corporate governance practices and risk management structure.

Ethics and Integrity

GRI 205-1, 205-2, 205-3

The Group's core values and principles are integrity, responsibility and accountability. These are factors that have been emphasised and reiterated in the Employee Code of Conduct. The emphasis on our core values and code of conduct reiterates the Group's firm position against corruption and bribery and provides a framework for all employees to adhere to in their dealings with customers, business partners and other colleagues. The Group also constantly communicates with all members of the Board, key management personnel and our business partners before they commence dealings with the Group.

In ensuring that our operations are insulated against corruption and bribery, we continuously assess our operations for risks related to corruption and no significant risks related to corruption have been identified through our assessment. The Group expects our business partners to comply with applicable anti-corruption laws and regulations, and all Board members and employees receive regular reminders of our Group's policy. For instance, our employees in charge of procurement are required to declare any conflict of interest with our suppliers on a half-yearly basis.

In FY2022, there were no incidents of corruption and public legal cases relating to corruption brought against the Group or its employees.

A well-defined and elaborated whistle-blowing policy has been implemented to provide employees and any other persons with accessible channels to highlight their concerns of possible improprieties, fraudulent activities or malpractices within the Group in a structured, responsible and effective manner.

There were no whistle blowing incidents in FY2022.

Approach to Tax

GRI 207-1, 207-2, 207-3

The Group fully complies with relevant tax laws and regulations in all jurisdictions we operate in, which indirectly supports the local governments and authorities in their economic, environmental and social objectives. The Group does not have any intentional breach of tax laws and regulations.

The Group closely monitors the implementation of tax compliance related policies and procedures, which are delegated to the respective business units for operational compliance. Additionally, tax related risks were identified as part of its enterprise risk management framework which is reported regularly to the Company's Audit and Risk Committee.

In ensuring tax compliance, the Group engages qualified professional tax advisors in all jurisdictions to ensure compliance at the transaction levels and required tax filings are fulfilled. The Audit and Risk Committee may also engage the Group's internal auditor and external auditor to monitor compliance with the tax governance and control framework. Any instances of non-compliance will be reported to the Audit and Risk Committee and be resolved promptly.

Please refer to the Annual Report for FY2022 for further information.

Protecting Customer Privacy and Data

GRI 418-1

The Group has processes in place regarding customer data management and educated employees on customer data management programmes to protect our customers' privacy and data collected and retained by the Group. We comply fully with data protection laws and regulations in all countries where we operate, including the Data Protection Act 2018 in the United Kingdom and the respective Privacy Acts in Australia and New Zealand.

There were no complaints concerning customer data privacy breach or loss of customer data in FY2022.

Socioeconomic and Marketing Communication Compliance

GRI 417-3, 419-1

The Group is aware and complies strictly with the relevant social and economic regulations in the jurisdictions where we operate, as well as laws regarding marketing communications. There were no reported incidents of non-compliance with social, economic and marketing laws and regulations in FY2022.

FOCUS 2: OUR CUSTOMERS

Food Health and Safety

GRI 414-1, 414-2, 416-1, 416-2

F&B Retail and Central Kitchen

ST Group has been known as a renowned and trustworthy food service provider. We are committed to provide our valued customers with the highest standards of food quality and safety and ensure that there are minimal food safety risks. We are mindful of our responsibility as food service providers and adopt best practices such as Hazard Analysis and Critical Control Points ("HACCP") for our central kitchen. Since 2014, the Group's central kitchen in Australia has been HACCP certified and the certificate is valid from April 2014 to April 2023.

Food Storage and Delivery

Freshness of ingredients is key to the Group's food quality. Our restaurants and central kitchen adopt a minimum inventory policy to prevent long storage of ingredients. Majority of the semi-finished food products are prepared and sent regularly to our restaurants via chilled delivery trucks to retain the products' freshness.

The Group has implemented comprehensive food storage policies to ensure that our food products are kept fresh. Ingredients are kept in chilled storage spaces and freezers that are clean and hygienic with temperatures monitored regularly. Regular housekeeping of the storage spaces is conducted to ensure expiry dates on all the food and ingredient packaging are within the stated period.

Food Preparation

The Group is aware of the serious repercussion of unhygienic food practices. To prevent such incidents, the Group ensures that all food handlers adopt stringent food hygiene practices and guidelines in the food preparation process. We ensure that only trained food handlers are allowed to prepare food and ensure that they uphold personal hygiene.

Daily checks are also conducted to ensure that there are no pests breeding in food storage/consumption/preparation areas or contaminations that may encourage pest breeding. The Group engages experts to install pest control devices at restaurants and food manufacturing facilities to prevent any instances of food contamination.

All food handlers are required to wear hair coverings and gloves when handling and preparing food. Food delivery vehicles and food storage areas are inspected daily for cleanliness and safety. Food handlers returning from medical leaves are checked by

their respective supervisors to ensure that they are healthy before recommencement of work.

The Group did not have any instances of non-compliance with regulations or voluntary codes in FY2022 and expects to maintain this as a target for FY2023.

Franchising

Consistency in delivering high standards of food safety across the Group and our portfolio of brands is achieved through a continuous effort in engaging our subfranchisees and sub-licensees. The Group encourages franchisees to procure food products from approved suppliers that meet our stringent quality standards to ensure consistency of food quality is achieved.

The Group conducts annual audits on our sub-franchisees and sub-licensees to ensure compliance with the stipulated standards and communicate best practices in food health and safety.

Customer Safety

GRI 416-1

The Group wishes to provide our customers an enjoyable dining experience paired with quality food products at all our outlets. We have designed our restaurants and dining areas with spacious seating which allows customers to enjoy a pleasant dining experience, while providing them with sufficient privacy and minimising the occurrence of accidents.

We also ensure that safety notices or barriers are visibly shown to inform our customers when our restaurant areas are being cleaned and limiting customers' access to food preparation areas.

COVID-19 Safety Measures for Customers

In FY2022, the Group has seen the world living with COVID-19. With gradual relaxation of COVID-19 regulations and measures, we remain resilient to live together with COVID-19. To minimize the risk of transmission within the community, we continue to provide customers with hand sanitisers and anti-septic wipes and encourage usage of contactless payments.

The Group continues to follow the internal guidelines which outlines a comprehensive COVID-19 safety checklist for our employees to adhere to. The guidelines are essential to ensure that we continue to operate in a safe and responsible manner to protect our employees.

During FY2022, there were no incidents of non-compliance with COVID-19 safety rules and regulations in all jurisdictions that the Group operates in.

FOCUS 3: SUPPLY CHAIN MANAGEMENT

The Group's supply chain is key to the business operations. Our choice of suppliers and their products contributes to the quality and freshness of the food products served to our customers. These suppliers are expected to provide goods and services that consistently meet our required specifications, in particular product quality and timeliness of product delivery. The Group emphasises the importance of the timeliness of delivery in our supplier selection process to ensure the freshness, quality, and safety of our food products while other criteria include unit price, payment terms, rebates offered, and other qualitative costs to ensure the economic viability of our food products. With an increasingly volatile and uncertain economic outlook, the Group strives to continually improve our supply chain practices to achieving a resilient and sustainable food supply chain.

There were no significant changes to the Group's supply chain during the year.

Supplier Environmental Assessment

GRI 308-1, 308-2

In building a sustainable supply chain, the Group is aware of the environmental impacts of the supply chain and hopes to minimise the environmental impact. For instance, we ensure that our key suppliers utilise oils from sustainably grown sources such as certified cooking oil and that no endangered species have been harmed during the process.

Suppliers' environmental compliance is assessed against predetermined criteria agreed between the Group and its suppliers. Due diligence is conducted upon initial contract negotiation as well as continuous collaboration and engagement with our suppliers on environmental issues. Supplier's environmental compliance performance is informed through subsequent contractual reviews and grievance mechanisms.

In FY2022, all new and existing key suppliers across our supply chain were assessed and complied with the stipulated criteria. There were no reported incidents of environmental breaches along the Group's supply chain.

Supplier Social Assessment

GRI 408-1, 409-1, 413-2, 414-1, 414-2

The Group encourages that all our key suppliers implement fair employment practices and policies to ensure that all employees are given an equal opportunity and treated fairly. We actively motivate our suppliers to refrain from subjecting any employee to any unfair employment practices such as discrimination against employees based on race, national origin, ethnicity, religion, gender, age, marital

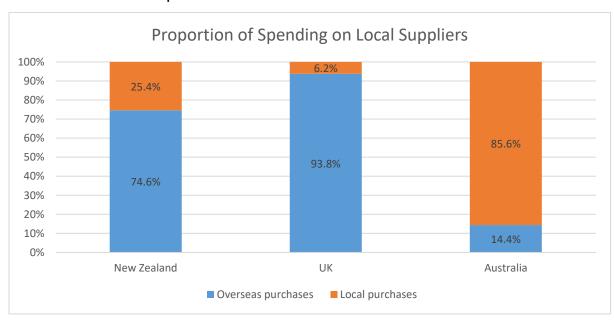
status, sexual orientation, disability, or any other reason. We prompt our suppliers to follow the guidelines set out by Fair Works Australia, the tribunal which promotes compliance with Australian workplace laws. All newly approved key suppliers are assessed and screened against additional social criteria.

The Group adopts a proactive approach when assessing our key suppliers. We engage in frequent communication with our suppliers to understand their stance when managing negative social impacts. In FY2022, there was no reported negative social impacts along the supply chain.

Local Procurement

GRI 204-1

Whenever possible, we strive to source for ingredients from local suppliers. This enhances the reliability of our supply chain while ensuring that our ingredients satisfy the preferences of our consumers. This also helps to provide greater economic support for the local community. In FY2022, approximately 65.1% of the Group's purchases of inventories were incurred with local suppliers. The proportions of local and overseas purchases varied in different countries.



Supply Chain Targets

Segment	Targets for FY2022	Status	Performance
F&B Retail	Provide supplier	✓ Met	We screened all new key
Supply	evaluation using		suppliers during the year using
Chain	environmental and		environmental and social
	social criteria for all		criteria.
	new major suppliers		

Segment	Targets for FY2023
F&B Retail	Douteurs cumplier evaluation using environmental and social evitoria
Supply Chain	Perform supplier evaluation using environmental and social criteria for all new key suppliers

FOCUS 4: OUR ENVIRONMENT

Climate Risk Management

The Group is aware of the potential physical and transition risks that we are exposed to as a result of climate change. Physical climate risks are risks related to abnormal or extreme weather conditions such as erratic weather, heat waves and flooding. Transition climate risks, on the other hand, are risks associated with changing economic conditions due to the transition towards a low-carbon economy, such as extensive policy, legal, technology, and market changes to address mitigation and adaptation requirements related to climate change.

The effect of physical climate risk is evident within our value chain, in particular, our supply chain. The unseasonable weather has resulted in global supply disruption of food commodities and other ingredients such as fruits and vegetables which could affect the quality and quantity of the food ingredients resulting in instability of our supply chain. However, the Group has insulated its supply chain against such environmental impacts by increasing its supply chain resilience. The Group procures from a group of carefully selected and approved key suppliers who produce, package, store and deliver products in accordance with excellent and innovative practices prevailing in their respective industries. This reduces our reliance on a single supplier and ensure minimal disruption of our business operations.

As the world transcend towards a low-carbon economy, the Group faces risks arising from increasingly stringent government regulation on business activities to reduce operational carbon emissions as well as changing consumer's preferences in reducing carbon footprint.

In mitigating the increasing cost of energy consumption due to government regulation, the Group has increased our adoption of LED lighting and installed solar panels, where possible, and design our outlets to maximise the potential of natural sunlight. These green initiatives help the Group to reduce our operational carbon footprint and achieve long term cost savings.

The Group has also noticed a shift in consumer's preferences towards more vegetarian and vegan options to reduce their carbon footprint. To cater to these customers, we have launched new and exciting vegetarian options across our brands while replicating the authenticity of the local cuisines for our customers. For instance, our plant-based curry mutton is made from soy-based products that contain no

preservatives, and that are trans-fat and genetically-modified food free. Other examples of dishes are Nasi Kunyit with vegetarian curry mutton (containing mock meat) and vegetarian Char Kuey Teow with egg. These meals use sustainable plant-based ingredients instead of meat, allowing us to replicate local delicacies that caters to our customers' taste buds while remaining environmentally-conscious.





The Group is optimistic in adopting new initiatives and creating exciting menus for our customers as we navigate the effects of climate change together.

Recycling

The Group seeks to optimise its use of natural resources in our business operations by reducing the use of plastic packaging for takeaway and delivery services and engaging sustainability focused suppliers. Where possible, we engage suppliers who are ISO 14001 Environmental Management System certified to manage the environmental impact during the production of the packaging materials.

All our outlets are strictly adhering to the recycling standards set by the Australian government. All our recyclable wastes are enclosed and contained in order to avoid pest issues.

The Group encourages all outlets to adopt the waste management system by separating, disposing and/or recycling the waste produced to minimise the impact of waste generation on the environment. The Group is also using alternative food packaging products such as compostable packaging in takeaway and delivery services to reduce plastic waste generation. We will continue to increase our efforts to utilise recycled products to minimize the environmental impact of our operations.

Energy and Emissions Management

GRI 302-1, 302-3, 302-4, 305-2, 305-4, 305-5

F&B Retail

Including sustainability features such as LED lighting and embedding natural ventilation into our restaurant planning and design has always been at the forefront of the Group's planning and development. The design and layout of our stores incorporates electricity saving measures such as LED lights to achieve energy efficiency while at the same time providing a pleasant ambience and overall positive dining experience for our customers.

For our existing outlets, the Group endeavours to integrate energy conservation efforts to reduce the carbon footprint of our business. In achieving energy conservation, the Group has installed energy efficient LED lighting and embedded natural ventilation into our outlet design. The Group conducts regular maintenance on the equipment in our restaurants to ensure fuel combustion efficiency and performance. We strive to continue our efforts in environmental sustainability and reduce energy consumption in our outlets in FY2023.

Central Kitchen

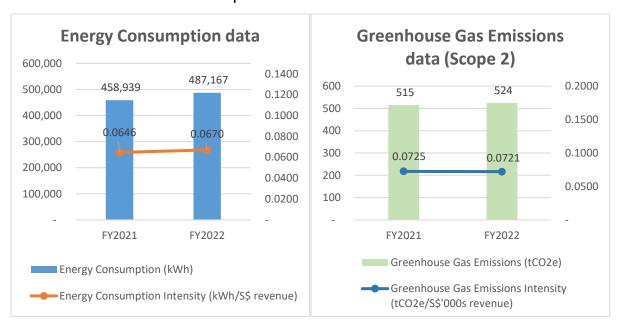
The Group's central kitchen has always been a major consumer of our fuel and energy for food preparation. In reducing this huge consumption, the Group has implemented the use of solar panels to supply clean energy for the facilities and where possible, excess solar energy generated may be sold back to the grid.



Solar Panels installed at our Central Kitchen

To determine the Group's carbon footprint, we collect energy usage data from each facility to calculate our annual greenhouse gas ("GHG") emissions. We follow the GHG Protocol established by the World Resources Institute and the World Business Council for Sustainable Development, which is the globally accepted basis for corporate GHG accounting. Using the "operational control" method, we include 100% of the emissions associated with businesses which we have operational control. Our carbon footprint includes all purchased electricity used in our central kitchen facilities (Scope 2 emissions).

The energy consumption and emissions¹ at our central kitchen are summarised in the table below. Intensity numbers are calculated based on central kitchen revenue attributable to our Australian operations:



¹ The carbon emissions were computed based on information provided by our energy provider.

The Group's ongoing environmental focus to reduce the amount of greenhouse gases emitted by the Group's operations, either directly or indirectly, is part of our efforts to reduce climate-related impacts and combat the global threat of climate change. With the easing of border restrictions and resumption of international travel towards the end of FY2022, the F&B sector has been invigorated. With that in mind, the current year energy consumption results have been encouraging as the increase in energy consumption can be attributed to higher levels of business activities.

We are constantly looking for ways to reduce emission intensity and lessen the environmental impact of our business. By reducing our energy usage, it also provides cost savings by reducing overheads and expenses during food production.

Water and Effluents Management

GRI 303-1, 303-2, 303-5

The Group derives its water supply from municipal sources. We monitor closely our water and effluent discharge to ensure that all used water is discharged into proper sewage channels in accordance with the relevant laws and regulations. Regular water usage assessment is conducted to identify our water consumption usage and patterns. Employees are encouraged to reduce wastage of water and to take ownership of the water usage in their area of work. The Group is quick to identify and address any negative impact of our water consumption.

In FY2022, the Group's water consumption at our central kitchen was:

	Water Consumption Intensity (kilo litres/ S\$'000s revenue)
4,960	0.68

Waste Management

GRI 306-1, 306-2, 306-3

F&B Retail

The Group is aware of the amount of waste generated from our business operations given the high usage of food delivery containers. In reducing food packaging wastage, we have stopped using single use plastic bags in our restaurants and encouraged our customers to use their own bags and utensils whenever possible.

In disposing used cooking oil, the Group has an ongoing arrangement with a certified supplier to collect used cooking oil. The supplier is an official Safe Quality Food ("SQF") certified supplier until August 2023 and is also accredited with HACCP food safety to handle waste cooking oil until May 2023. This used cooking oil is recycled into biodiesel and other products. During FY2022, approximately 250,746 litres of used cooking oil have been collected to be treated in an environmentally friendly and responsible manner.

As some of our restaurants located in shopping malls faces space constraints, there are currently no separate bins for recyclable and non-recyclable wastes. In view of this, our staff have been leading recycling efforts by separating generated wastes such as carton boxes, aluminium drink cans into recyclable and non-recyclable wastes in the shopping malls.

We regularly evaluate our waste management standards and operating practices to ensure that there is an efficient management system in place, and that it complies strictly with local environmental laws and regulations.

Central Kitchen

During FY2022, our central kitchen generated 91,110kg of wastes, which were sent to waste management companies for sorting and recycling.

To reduce our impact on the environment, the Group is proactive in reducing and managing the wastes generated by our Central Kitchen. We dispose used cooking oil in an environmentally friendly manner by storing used cooking oil in containers and selling back to our suppliers to be manufactured into other products. This also reduces wastes on landfill by not using tins to dispose used cooking oil. We are constantly on the lookout for opportunities to reduce and manage wastes efficiently which help to cut down carbon emissions.

Environmental Compliance

GRI 307-1

The Group has an Environmental Policy Statement that is circulated to all employees to ensure that they are aware of the Group's directions on environmental sustainability policies. In FY2022, the Group has complied strictly with local environmental laws and regulations where we operate, and there was no incident of environmental non-compliance.

Environmental Targets

Segment	Targets for FY2022	Status	Performance
Group	Zero environmental non-compliance	✓ Met	Zero incidence of non-compliance with local environmental laws and regulations
	Ensure that endangered species are not harmed throughout our supply chain	√ Met	No endangered species were harmed throughout our supply chain
	100% usage of certified cooking oils in our outlets	✓ Met	Only certified cooking oils were used in our outlets operations

Segment	Targets for FY2022	Status	Performance
F&B Retail	Achieve energy savings at kiosks and restaurants	✓ Met	Implemented energy-saving measures such as LED lights in our kiosks and restaurants
	Reduce waste through technology adoption and effective measures	✓ Met	Reduced waste by separating generated waste into recyclable and non-recyclable waste
Supply Chain	Achieve energy savings at central kitchen and maintain total energy intensity at <150 kWh/m² (monthly average <12.5 kWh/m²) and emissions intensity at <0.17 tonnes/m² (monthly average <0.014 tonnes/m²)	√ Partially Met	For this report, the Group has changed the basis of measuring both energy consumption intensity and greenhouse gas emissions intensity from gross floor area used previously, to central kitchen revenue attributable to our Australian operations. Hence the intensity target previously is no longer relevant. However, while our energy consumption has increased in absolute terms due to higher levels of business activities, our emissions intensity has improved slightly year-on-year.
Franchising	Zero incident of environmental non-compliance at franchisee outlets	✓ Met	Achieved zero incidence of environmental non-compliance at franchisee outlets

Segment	Targets for FY2023	
Group	Ensure that endangered species are not harmed throughout our supply	
	chain	
	100% usage of certified cooking oils in our outlets	
F&B Retail	Achieve energy savings at kiosks and restaurants	
	To further improve on waste management program	
Supply	Monitor and improve where possible the energy consumption at	
Chain	central kitchen	
Franchising	Ensure that environmental compliances are conveyed at all franchisee	
	outlets	

FOCUS 5: OUR PEOPLE

The safety and wellbeing of our staff is core to the Group. We respect all employees equally and compensate fairly based on their contributions to the Group.

Occupational Health and Safety

GRI 403-1, 403-2, 403-4, 403-6, 403-7, 403-8, 403-9

The Group wishes to provide a healthy and safe workplace for all our employees. The Group has an extensive Health and Safety Policy Statement which is readily accessible to all employees. The Health and Safety Policy Statement comprises topics such as:

- Code of Conduct which outlines the Group's expectation of responsible social and ethical behaviour from all employees;
- Drug and Alcohol policy which provides guidance on managing misuse of alcohol and drugs in the workplace;
- Fitness for Work policy which promotes awareness of health and safety;
- Return to Work policy designed to provide support, effective injury management and rehabilitation to employees returning to work from illness or injuries; and
- Workplace Bullying and Harassment Management policy designed to prevent occurrences of workplace bullying and to assist employees in need of help.

Our employees are also educated on managing workplace accidents through regular health and safety trainings. We engage our employees regularly to understand any occupational health and safety issues they face operationally by supporting them through conversations with their managers. Employees, contractors and suppliers must inform management of any hazards or risks identified in the workplace and report any near misses, incidents or accidents occurring within the workplace to their relevant supervisor promptly. The Group has in place workplace injury insurance coverage in all jurisdictions that the Group operates in.

In the event that an employee suffers an injury, the employee will receive prompt medical attention. Our organization has a strict SOP to ensure timely incident reporting and provides guidelines to prevent recurrence of such incidents in the future. During our regular inspection of work-related hazards, no major risks have been identified as such there were no instances of employee fatalities and high-consequence injuries incurred. In FY2022, there were no recordable injuries and no work-related ill health as a result of our business operations.

Safe Management during COVID-19

As the Group learns to live with COVID-19, the Group remains committed to ensure the safety of all employees. The COVID-19 Safe Plan Guidelines were introduced and circulated to all employees to provide directions on creating a safe working environment. We have conducted briefings for employees to ensure that they are adequately informed of the latest development of COVID-19 safety measures and mandated guidelines.

In FY2022, we had no reported incidents of non-compliance with local COVID-19 safety rules and regulations.

Diversity

GRI 405-1

The Group values diversity to bring new perspectives and ideas to lead the Group while maintaining independence. Our Board consists of 3 knowledgeable and experienced independent directors with 1 female director.



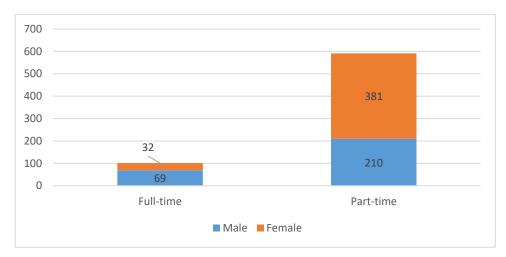


In FY2022, our total staff strength stood at 692 employees. Amongst which, the Group has 413 female employees in the Group with 60% of the team comprising of females. The Group's presence is globalised and we are proud to have a diversified workforce consisting of employees across various age groups from different countries such as Australia, New Zealand and the United Kingdom.





Our Workforce by Employment Type and Gender



The Group does not have temporary employees.

Employee Benefits

GRI 401-2

Employee retention is key to the Group's success because we believe that satisfied employees lead to greater customer satisfaction. We strive to provide competitive employee benefits to retain our valued employees. We strive to provide equal benefits for both part-time and full-time employees. The Group provides a range of benefits such as carer's leave and parental leave to our employees in line with governmental regulations. Corporate staff at our headquarters are provided with laptops so that they are able to work from home when required.

Our Group has adopted a performance share plan which provides eligible employees with an opportunity to participate in the equity interest of our Group. This scheme is designed to:

- motivate eligible employees to optimise their performance standards and efficiency to maintain a high level of contribution to our Group;
- retain our valued employees whose contributions are essential to the growth and profitability of our Group;
- instil loyalty and stronger identification with long-term goals of our Group;
 and
- attract potential employees with relevant skills to contribute to our Group.

As at the end of FY2022, there were no performance shares granted to our employees.

Training and Education

GRI 403-5, 404-3

The Group is committed to continuously develop and grow the careers of our employees towards improving service and product quality for elevation of customers' experience. We actively encourage them to undergo upskilling and external training as the trainings are focused on helping our employees deliver the optimal service to our customers. We recognise that the quality of our employees contributes directly to the quality of our services and operations. We encourage all employees regardless of gender to upskill, and in FY2022, all our new employees working at restaurants underwent training of at least 20 hours during the year.

Regular performance reviews are carried out to provide feedback and opportunity for employees to enhance their personal development. In FY2022, all our employees received performance and career development reviews.

People Targets

Segment	Targets for FY2022	Status	Performance in FY2022
Group	Achieve zero socio- economic non-compliance and 100% compliance with COVID-19 rules and regulations	✓ Met	Zero incidence of non- compliance with local socio- economic laws and regulations
	Achieve an average of 4 hours of training annually per employee, with emphasis being placed on COVID-19 safety measures	✓ Partially Met	Due to lockdowns, some of the employees are unable to receive such trainings
	Ensure that 100% of our employees receive annual performance appraisals and reviews	✓ Met	100% of our employees received annual performance reviews.
F&B Retail	Achieve zero food health and safety incidents Achieve zero occupational health and safety	√ Met	Achieved zero incidence of occupational and customer health and safety related issues
Supply Chain	Achieve zero incidents of non-compliance with regulations or voluntary codes concerning the		Achieved zero incidence of non-compliance with regulations or voluntary codes concerning the health and safety impacts of our products or service

Segment	Targets for FY2022	Status	Performance in FY2022
	health and safety impacts		
	of our products or service		
Franchising	Achieve zero food health	✓ Met	Achieved zero food health
	and safety incidents at		and safety incidence at
	franchisee outlets		franchisee outlets

Segment	Targets for FY2023
Group	Ensure that 100% of our employees receive annual performance appraisals and reviews
F&B Retail	Achieve zero occupational and customer health and safety incidents
	Achieve zero incidents of non-compliance with regulations or
Supply	voluntary codes concerning the health and safety impacts of our
Chain	products or service
Franchising	Achieve zero food health and safety incidents at franchisee outlets

FOCUS 6: OUR COMMUNITIES

Local Wage Compliance

Our Group believes in uplifting the society and communities where we operate and remunerating our junior employees fairly in accordance with local guidance on minimum wage standards. In FY2022, we complied fully with minimum wage standards in each of our main countries of operation - Australia, New Zealand and the United Kingdom.

Local Management

GRI 202-2

In enabling the Group to understand the local community, culture and taste and preference of the local consumers, the Group promotes the development of local talent. All of our senior management is hired from the local community.

Human Rights Assessment

GRI 412-1

We abide strictly with local labour laws and regulations in our countries of operation which have adopted the Universal Declaration of Human Rights and subject our operations in each of our country of operations to regular review for human rights impact. The Group was not informed of any contradictions to human right obligations in our agreements and contracts.

Corporate Social Responsibility

GRI 413-1

As a responsible corporate citizen, our Group believes in giving back to the community.

During FY2022, the Group held a CSR program from August 2021 to October 2021 (during Sydney's lockdown period), in which the Papparich outlet at Macquarie SC initiated food distribution to students of Macquarie University. The program was carried out on weekly basis, whereby PappaRich Macquarie distributed 100 free meals to student every Thursday during the event period. The food redemptions were verified by student card and only 1 redemption was allowed each time. This is to ensure that the Group is truly helping students in need. Each meal pack also included a \$5 PappaRich voucher to further support the students.



We will continue to enhance our community engagement events in the future.

Communities Targets

Segment	Targets for FY2023
Group	Achieve at least 2 corporate social responsibility events

SGX Five Primary Components Index

S/N	Primary Component	Section Reference	
1	Material Topics	Stakeholder Engagement and Materiality Assessment	
2	Policies, Practices and Performance	CEO's MessageOur Sustainability StoryFocus 1 to 6	
3	Board Statement	Governance and Statement of the Board	
4	Targets	 Supply Chain Targets Environmental Targets People Targets Communities Targets 	
5	Framework	Reporting Practice	

GRI Standards Content Index

GRI Standards	Disclosure Content	Section Reference and Reasons for Omission
102-1	Name of the organisation	Organisation Profile
102-2	Activities, brands, products, and services	Organisation Profile
102-3	Location of headquarters	Organisation Profile
102-4	Location of operations	Organisation Profile
102-5	Ownership and legal form	Annual Report for FY2022
102-6	Markets served	Organisation Profile
102-7	Scale of the organisation	Organisation Profile
102-8	Information on employees and other workers	Focus 5: Our People
102-9	Supply chain	Focus 3: Supply Chain Management
102-10	Significant changes to the organisation	Focus 3: Supply Chain
102-10	and its supply chain	Management
102-11	Precautionary Principle or approach	Focus 1 : Governance &
	Trecautionally Filliciple of approach	Ethics
102-12	External initiatives	Not Applicable
102-13	Membership of associations	Awards and Certifications

GRI Standards	Disclosure Content	Section Reference and Reasons for Omission
102-14	Statement from senior decision- maker	CEO's Message
102-16	Values, principles, standards, and norms of behaviour	Focus 1 : Governance & Ethics
102-18	Governance structure	Focus 1 : Governance & Ethics
102-40	List of stakeholder groups	Stakeholder Engagement and Materiality Assessment
102-41	Collective bargaining agreements	Our employees are not covered by collective bargaining agreements.
102-42	Identifying and selecting stakeholders	Stakeholder Engagement and Materiality Assessment
102-43	Approach to stakeholder engagement	Stakeholder Engagement and Materiality Assessment
102-44	Key topics and concerns raised	Stakeholder Engagement and Materiality Assessment
102-45	Entities included in the consolidated financial statements	Annual Report for FY2022
102-46	Defining report content and topic boundaries	About This Report
102-47	List of material topics	Stakeholder Engagement and Materiality Assessment
102-48	Restatements of information	About This Report
102-49	Changes in reporting	Not Applicable
102-50	Reporting period	About This Report
102-51	Date of most recent report	30 November 2021
102-52	Reporting cycle	About This Report
102-53	Contact point for questions regarding the report	info@stgroup.net.au.
102-54	Claims of reporting in accordance with the GRI Standards	About This Report
102-55	GRI content index	GRI Standards Content Index
102-56	External assurance	About This Report

GRI Standards	Disclosure Content	Section Reference and Reasons for Omission
202-2	Proportion of senior management hired from the local community	Focus 6: Our Communities
204-1	Proportion of spending on local suppliers	Focus 3: Supply Chain Management
205-1	Operations assessed for risks related to corruption	Focus 1 : Governance & Ethics
205-2	Communication and training on anti- corruption policies and procedures	Focus 1 : Governance & Ethics
205-3	Confirmed incidents of corruption and actions taken	Focus 1 : Governance & Ethics
207-1	Approach to tax	Focus 1 : Governance & Ethics
207-2	Tax governance, control, and risk management	Focus 1 : Governance & Ethics
207-3	Stakeholder engagement and management of concerns related to tax	Focus 1 : Governance & Ethics
302-1	Energy consumption within the organisation	Focus 4: Our Environment
302-3	Energy intensity	Focus 4: Our Environment
302-4	Reduction of energy consumption	Focus 4: Our Environment
303-1	Interactions with water as a shared resource	Focus 4: Our Environment
303-2	Management of water discharge related impacts	Focus 4: Our Environment
303-5	Water consumption	Focus 4: Our Environment
305-2	Indirect greenhouse gas emissions	Focus 4: Our Environment
305-4	Greenhouse gas emissions intensity	Focus 4: Our Environment
305-5	Reduction in GHG emissions	Focus 4: Our Environment
306-1	Waste generation and significant waste related impacts	Focus 4: Our Environment
306-2	Management of significant waste related impacts	Focus 4: Our Environment
306-3	Waste generated	Focus 4: Our Environment
307-1	Non-compliance with environmental laws and regulations	Focus 4: Our Environment

GRI Standards	Disclosure Content	Section Reference and Reasons for Omission
308-1	Percentage of new suppliers that were screened using environmental criteria	Focus 3: Supply Chain Management
308-2	Negative environmental impacts in the supply chain & actions taken	Focus 3: Supply Chain Management
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Focus 5: Our People
403-1	Occupational health and safety management system	Focus 5: Our People
403-2	Hazard identification, risk assessment, and incident investigation	Focus 5: Our People
403-3	Occupational health services	Focus 5: Our People
403-4	Worker participation, consultation, and communication on occupational health and safety	Focus 5: Our People
403-5	Worker training on occupational health and safety	Focus 5: Our People
403-6	Promotion of worker health	Focus 5: Our People
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Focus 5: Our People
403-8	Workers covered by an occupational health and safety management system	Focus 5: Our People
403-9	Work-related injuries	Focus 5: Our People
404-3	Regular Performance and Career Development Review	Focus 5: Our People
405-1	Diversity of governance bodies and employees	Focus 5: Our People
408-1	Operations and suppliers at significant risk for incidents of child labor	Focus 3: Supply Chain Management
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Focus 3: Supply Chain Management
412-1	Operations that have subject to human rights reviews or impact assessments	Focus 6: Our Communities

GRI Standards	Disclosure Content	Section Reference and Reasons for Omission
413-1	Operations with local community engagement, impact assessments, and development programmes	Focus 6: Our Communities
413-2	Operation with significant actual & potential negative impacts on local communities	Focus 3: Supply Chain Management
414-1	New suppliers screened using social criteria	Focus 2: Our Customers
414-2	Negative social impacts in the supply chain & actions taken	Focus 2: Our Customers
416-1	Assessment of the health and safety impacts of product and service categories	Focus 2: Our Customers
416-2	Incidents of non-compliance concerning the health and safety impact of products and services	Focus 2: Our Customers
417-3	Incidents of non-compliance concerning marketing communications	Focus 1 : Governance & Ethics
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Focus 1 : Governance & Ethics
419-1	Non-compliance with laws and regulations in the social and economic area	Focus 1 : Governance & Ethics