

Sustainability Report 2020



SING HOLDINGS LIMITED

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CORPORATE PROFILE

Sing Holdings Limited (“Sing Holdings” or the “Company”) and its subsidiaries (the “Group”) is a property development and investment group listed on the Mainboard of the Singapore Exchange. Its principal place of business is in Singapore. Since its founding in 1964, it has accumulated development experiences in a wide spectrum of properties ranging from landed houses, condominiums to commercial and industrial buildings.

The Group currently owns a limited service hotel, Travelodge Docklands, in Melbourne and 42 strata units in an industrial building, BizTech Centre, in Singapore.

Our ongoing residential project, Parc Botannia in Singapore is a private condominium development designed with sustainability in mind. Other than having received the BCA Green Mark Award (Gold Plus), our effort was further recognised in 2020 through winning the Asia Pacific Property Awards 2020. The 2 awards in 2 categories, namely *Architecture Multiple Residence* and *Residential Development* for Singapore bear testament to our sustainability effort in adopting the new construction method, Prefabricated Prefinished Volumetric Construction (“PPVC”) technology.

The Group’s upcoming project will be an Executive Condominium development in Yishun.

Please refer to pages 76-77 of the Company’s Annual Report 2020 for a list of the entities within the Group.

1. ABOUT THE REPORT

This report is prepared for the financial year ended 31 December 2020 and will be updated and published annually. The scope of this report focuses mainly on the sustainability practices undertaken by Sing Holdings on its business operations in Singapore.

This report has been prepared with reference to the Global Reporting Initiative (“GRI”) Standards: Core option.

We have not obtained independent assurance of the information included in this report, but may consider doing so in the future. We aim to continuously enhance the accuracy and completeness of our disclosures as our sustainability reporting matures.

For feedback or questions on this report, please write to us at enquiries@singholdings.com.

2. BOARD STATEMENT

The Board is pleased to present the annual sustainability report of Sing Holdings Limited. This report puts forth the sustainability practices that have been incorporated into the Group's business operations.

The COVID-19 pandemic has brought about unprecedented challenges and uncertainties to businesses and individuals. Our paramount concerns for 2020 have been business operations continuity as well as the health and safety of our employees and contractor counterparts. Safe Management measures rolled out by the Government were put in place and promptly communicated to ensure a safe workplace for all.

At our ongoing residential project, Parc Botannia, we have been keeping up with our sustainability efforts by supporting the Government's commitment to creating a sustainable transport system. We are proactively looking into incorporating an electric vehicle charging system within the development. Concurrently, we have started planning and designing our upcoming project with the same objective of improving its environmental impact.

The Board takes into consideration sustainability issues in formulating the Group's business strategies. In addition to developing quality and sustainable buildings, other factors we are mindful of in our pursuit to enhance the sustainability of the Group's long term growth include our relationship with our investors and business partners as well as the well-being of our employees.

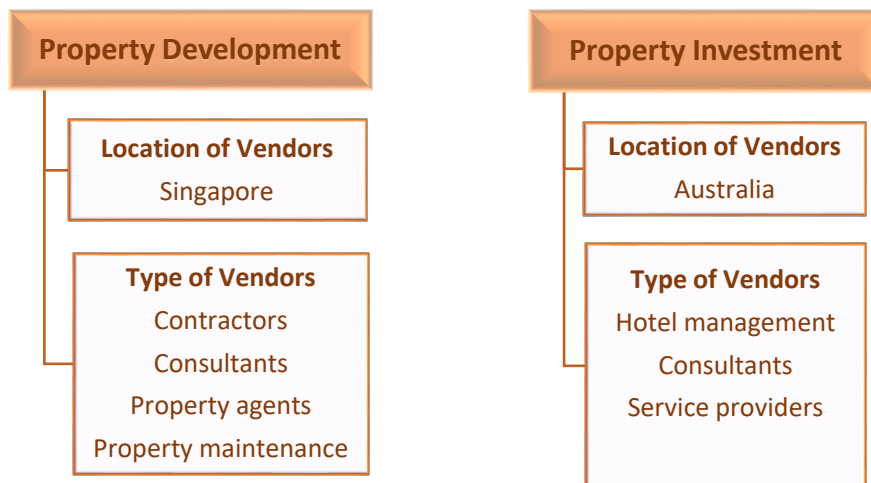
The Board, supported by the Sustainability Task Force which comprises representatives from across the various business departments, has identified and evaluated the Environmental, Social and Governance ("ESG") factors which have a significant impact on our business for the year ended 31 December 2020. Each of these ESG factors shall be discussed in this report so as to present a more comprehensive view of the Group to our valued stakeholders.

The Board will continue to oversee the management and governance of these factors to ensure that they remain relevant to our business and our stakeholders.



3. SUPPLY CHAIN

Being a property development and investment group, we have a diverse supply chain across the countries where our properties are located and in the different activities we undertake. We will continue to strengthen the existing relationships while exploring opportunities for new partnerships.



4. LIST OF MEMBERSHIPS OF ASSOCIATIONS AND EXTERNAL INITIATIVES

The Company keeps abreast with new developments and trends in the industry, forge ties and maintain relationship with the business communities through participation in the following: -

- Real Estate Developer's Association of Singapore (REDAS)
- Singapore Business Federation
- Building and Construction Authority (BCA) Green Mark
- Workplace Safety and Health Act

5. IDENTIFICATION OF MATERIAL ESG FACTORS

Annually, the Company undertakes an assessment process to firstly identify, then prioritise and finally manage the ESG factors which has been endorsed to be most relevant to our business.

Our step-by-step assessment process:







5.1 Stakeholder Engagement





Key stakeholders are selected through our assessment of their involvement in and influence on our business, their vested interests in the Company's performance and the impact our ESG factors may have on them.

Engagement with our stakeholders allows us to identify their areas of concern and understand their expectations. In recognising the importance of engaging our stakeholders, we have established various channels of communication.

In adherence to Safe Management measures and to minimise contact between stakeholders, meetings were conducted through virtual modes where possible. The Annual General Meeting held in May 2020 was conducted through electronics means with live audio-visual webcast.

Our modes of engagement with them are summarised in the table below:

Key Stakeholders	Engagement Methods	Areas of Concern
Investors 	<ul style="list-style-type: none"> ○ Annual general meeting ○ Annual report ○ Financial results announcements ○ Press release ○ Corporate website 	<ul style="list-style-type: none"> ● Financial performance ● Growth strategies ● Corporate governance practices ● Share price performance and dividend policy ● Company's long-term sustainability ● Timely dissemination of information
Business Partners 	<ul style="list-style-type: none"> ○ Regular meetings ○ Phone and emails ○ On-site visits 	<ul style="list-style-type: none"> ● Financial performance ● Corporate governance practices ● Company's long-term sustainability
Purchasers and Tenants 	<ul style="list-style-type: none"> ○ Sales hotline ○ Letters, emails and phone ○ Corporate website ○ In-person meetings 	<ul style="list-style-type: none"> ● Quality of properties ● Timely delivery of product ● Timely response to feedback ● Contractual terms and compliance
Contractors and Suppliers 	<ul style="list-style-type: none"> ○ On-site inspections ○ Phone and emails ○ Regular meetings 	<ul style="list-style-type: none"> ● Regulatory compliance ● Product quality, health and safety ● Occupational health and safety ● Construction progress

Key Stakeholders	Engagement Methods	Areas of Concern
Government and Regulators 	<ul style="list-style-type: none"> ○ On-site inspections ○ In-person meetings ○ Phone and emails ○ Courses and seminars 	<ul style="list-style-type: none"> ● Regulatory compliance ● Adherence to environmental and safety standards
Board of Directors 	<ul style="list-style-type: none"> ○ Board meetings ○ Phone and emails 	<ul style="list-style-type: none"> ● Business objectives and strategies ● Business and financial performance ● Corporate governance ● Risk management ● Company's long-term sustainability
Employees 	<ul style="list-style-type: none"> ○ Management meetings ○ Knowledge sharing sessions ○ Dialogue and feedback sessions ○ Festive celebrations ○ Performance review discussions 	<ul style="list-style-type: none"> ● Fair employment practices ● Remuneration and benefits ● Workplace health and safety ● Job security ● Performance assessment
Community 	<ul style="list-style-type: none"> ○ Feedback channels ○ Enquiry email ○ Corporate social responsibility activities 	<ul style="list-style-type: none"> ● Environment and community impacts ● Health and safety issues

5.2 Materiality Assessment

Material economic, environmental and social factors that were most relevant to our stakeholders were gathered from our ongoing engagement activities with them throughout the year. These factors were reviewed with what the Company considered to have a significant impact and influence on our business operations, in terms of its financial performance as well as being a socially responsible company.

These material ESG factors are prioritised according to their importance to our stakeholders vis-à-vis their significance on our business operations. They are reviewed annually and selected to form the material ESG topics discussed in this Sustainability Report.

MATERIAL ESG FACTORS

Importance to Stakeholders	High		Anti-corruption	Occupational health and safety Economic performance
	Medium		Environmental compliance Local communities Employment diversity and equal opportunities	Supplier environmental assessment Energy consumption
	Low			
		Low	Medium	High
Significance to Company				

The factors identified in the matrix above do not differ from those identified in the report for prior years as our business operations have not changed significantly over the year. These factors will be discussed in detail in this report.

GOVERNANCE	SOCIAL	ENVIRONMENT
<ul style="list-style-type: none"> Economic performance Anti-corruption 	<ul style="list-style-type: none"> Employment, diversity and equal opportunities Local communities Occupational health and safety 	<ul style="list-style-type: none"> Environmental compliance Supplier environmental assessment Energy consumption

6. GOVERNANCE FACTORS

6.1 Economic Performance

In year 2020, we generated S\$175 million of economic value to our stakeholders, of which S\$146 million was distributed to investors, contractors, employees, government and the community. Whilst economic performance in year 2020 has been impacted by the COVID-19 pandemic, achieving long-term sustainable growth and profitability has remained as our focus. We continued to actively but mindfully explore property development opportunities in Singapore and has successfully bid for a land parcel in Yishun for an Executive Condominium development.

We stay committed in delivering long-term value to our investors, while maintaining a balance between the economic value distributed and economic value retained. We seek to generate sustainable returns by managing it with capital required to explore further opportunities for growth.

	2020 S\$'000	2019 S\$'000
Direct economic value generated	175,059	320,270
Operating costs	124,533	220,523
Employee wages and benefit	3,406	5,156
Payments to providers of capital	8,966	9,285
Payments to government	8,659	17,079
Community investment	9	5
Economic value distributed	145,573	252,048
Economic value retained	29,486	68,222

TARGET FOR FY 2021  Continue to generate long-term returns to investors

6.2 Anti-corruption

The Company is committed to a high standard of ethical conduct and adopts a zero-tolerance approach to fraudulent practices. We have in place a whistle-blowing procedure by which staff and external parties may raise, in confidence, any concerns about possible improprieties or malpractice in matters of financial reporting or other matters directly to the Chief Executive Officer or any Audit Committee member. All reported cases will be objectively and thoroughly investigated. Anonymous reporting will also be attended to with anonymity honoured.

There were no whistle-blowing letters received during the year 2020.

Directors and staff of the Group are reminded at appropriate times that dealings in the shares of the Company are strictly prohibited. They are briefed on the implications of insider trading and are expected to observe the law on insider trading at all times. They are also discouraged from dealing in the Company's shares on short-term considerations.

Employees were briefed and are expected to adhere strictly to the Company's anti-bribery and anti-corruption practices. They are required to declare and report to the management on gifts received or any conflict of interest they may face in a transparent and timely manner.

TARGET FOR FY 2021



Ensure adherence to anti-bribery and anti-corruption practices

7. SOCIAL FACTORS

7.1 Employment, Diversity and Equal Opportunity

The circuit breaker period in year 2020 was particularly challenging for businesses and individuals. Besides ensuring robust and seamless workflow in our business operations, the well-being of our employees was of utmost importance. We stayed engaged with our employees to minimise the disruptions arising from telecommuting and implemented initiatives to keep our employees safe and healthy.

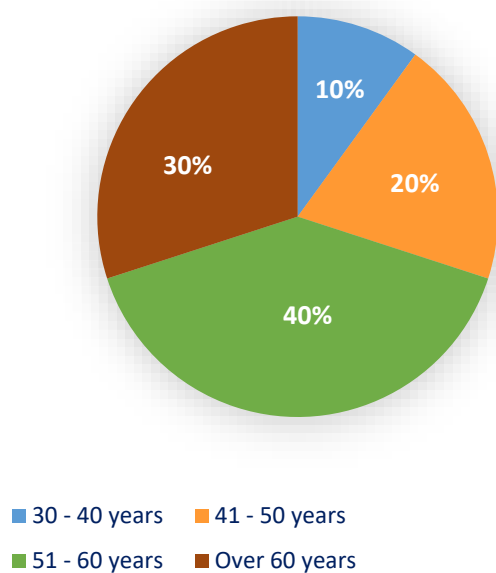
- ❖ Equipment and software platforms were procured to ensure work operations continued seamlessly and productively.
- ❖ Regular virtual meetings were conducted to promote open communication within departments and between department heads and the management so as to ensure that issues faced by employees were addressed.
- ❖ Government guidelines and safe management measures were promptly implemented and disseminated to employees so as to ensure company-wide adherence.
- ❖ Surgical masks were distributed not only to employees, but to their immediate family members as well.
- ❖ Company's directions were communicated to employees at the start of the circuit breaker period to allay their concerns over their job security.

At Sing Holdings, our employees are our valued assets. We believe that their competence and dedication in their respective roles are crucial for the Company to operate efficiently and effectively, while we strive to maintain an optimal headcount. We aim to support each employee in their job ability so as to enable them to perform to their maximum potential, confidently, while deriving a sense of job satisfaction. This is evident not only in our stable headcount but more so in having 50% of our employees dedicate more than 20 years of their service to the Company.

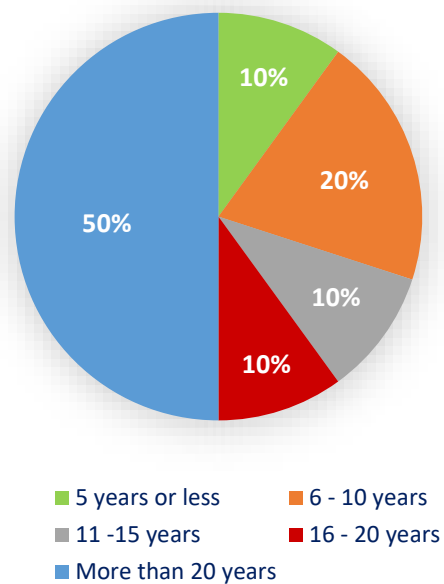
In recognising the wealth of experience in our long-serving employees, we do not impose mandatory retirement age. Annually, these employees' dedication to the Company is proudly recognised through awards presented at annual staff appreciation dinner.

We are committed to creating an inclusive and safe work environment without gender and age bias. In year 2020, we continued to have a well-balanced work force in gender and age diversity.

Age Diversity



Years of Service



TARGET FOR FY 2021



Retain and sustain our stellar team through fair and equal treatment

7.2 Local Communities

No business can function effectively in isolation from the society. A stable and unified society produces a healthy, reliable workforce and provides a conducive business environment which in turn, contribute to overall economic growth. At Sing Holdings, we believe in doing our part in giving back to the community.

Causes We Have Supported

Being acutely aware that the COVID-19 pandemic had brought severe and adverse disruptions to various segments in our society, we have extended our support causes to more diverse sectors in year 2020.

- ❖ Contribution to the REDAS Solidarity Project Fund. The Fund aims to provide aid and relief to the segments of the community most affected by COVID-19, particularly in the built environment sector where many migrant workers are employed and was launched to show appreciation for Singapore's healthcare workers.
- ❖ Contribution to Trybe, a social service agency that specialises in working with youths facing adversities.
- ❖ Annual donation to Singapore Chung Hwa Medical Institution in support of its objective in providing subsidised Traditional Chinese Medical care to the sick regardless of race and religion.

Other than local causes, we have through our hotel, Travelodge Docklands in Melbourne, made a contribution to the relief efforts of the Australian bushfire disaster in support of our Australian counterparts.

Our Community Work

Despite the restrictions imposed by safe distancing measures, we found an avenue to safely carry out our annual community work program, which was even more needing during the difficult time brought on by the outbreak. The management and staff of Sing Holdings, together with Sing Investments and Finance Limited ("SIF"), our affiliated company took a morning off during the National Day long weekend to volunteer at Willing Hearts. Willing Hearts operates a soup kitchen that prepares, cooks and distributes daily meals to beneficiaries who include the elderly, the disabled, low income families, children from single parent families, poverty stricken families and migrant workers in Singapore. We went separately in each car to help with meal distributions. Though it was a small gesture, it was meaningful that we were of help in bringing the meals on time to the doorsteps of the beneficiaries who had difficulty leaving their houses. Unlike past years, it could not be an opportunity for management and staff to bond and mingle beyond the office but the spirit of giving back to the community prevails.

TARGET FOR FY 2021



Explore meaningful ways in which we can contribute to the society



7.3 Occupational Health and Safety

Maintaining an injury-free and healthy workforce will lead to higher morale and productivity which in turn, enhances our competitive edge in business.

The safety-first work culture at worksite requires close co-operation with our contractors and suppliers, thus we are stringent in our selection of our contractors and suppliers. One important selection criteria is for our contractors to have in place an effective management system to deal with workplace health and safety matters, preferably with OHSAS 18001 certification or its equivalent. We take a strong stance in complying with policies and guidelines on health and safety and constantly remind our contractors to uphold and adhere with all applicable legislations and requirements.

Our construction counterparts are required to submit monthly reports on accident occurrence rate and severity to our Project Development team for their monitoring. During the weekly meetings, our team will actively discuss safety issues with them and ensure that in-depth investigation is carried out for all accidents and appropriate preventive actions are taken to address any health and safety risk.

Safety at Parc Botannia

At our on-going project, Parc Botannia, safety considerations start as early as at its planning and design stage. By adopting the PPVC construction method, our design at the onset takes into consideration the ease of manufacturing off-site and efficiency of assembly on-site. With most of the work force moved off-site to a controlled and safe industrial environment to complete precast and prefinished works, the work site is made safer and more conducive with minimal on-site work.

There were no incidence of work-related fatalities in 2020.



Off-site module construction



On-site module hoisting in position

Safety in times of COVID-19

The outbreak of COVID-19 pandemic has greatly disrupted construction activities in year 2020. Faced with a fast evolving pandemic situation, our Project Development team worked closely with our construction counterparts to keep abreast with Government guidelines and gave support to ensure that measures are implemented and adhered to at our project worksite. In our bid to keep everyone safe on site, workflow on site was re-designed to reduce risk of cross-infection among the workers while keeping activities ongoing.

For our employees, the Company has adopted safe distancing measures and work arrangement practices prescribed by the Government. To minimise physical contact, telecommuting, split team arrangements and staggered work hours were implemented. We have stepped up the office cleaning regime and placed hand sanitisers at high-touch areas. Daily temperature checks are taken and recorded for all employees and visitors.

TARGET FOR FY 2021



Maintain record of zero incidence of work-related fatalities

8. ENVIRONMENTAL FACTORS

8.1 Energy Consumption

In line with Singapore government's Master Plan 2019 of creating a "Sustainable and Resilient City of the Future", we streamline our in-house design policies to align ourselves with Singapore's vision of creating a well-balanced work, live and play environment. We have as part of our Project Development team, our Certified Green Mark manager who works closely with our consultants, contractors and stakeholders to incorporate environmental friendly features throughout the development process. This green effort is envisioned via our on-going project, Parc Botannia and we are committed to carry on this vision in our upcoming project in Yishun in our bid to be a Developer for Premier Living.

Our commitment towards developing innovative, quality and sustainable development is evidenced by a series of awards and accolades from our on-going and completed past projects, including but not limited to BCA Green Mark Gold Award, BCA Green Mark Gold Plus Award, Asia Property Awards, FIABCI Prix d'Excellence Awards etc.

Developing green buildings improves the environmental quality for our home buyers and reaps economic benefits for us in terms of energy costs. Some notable energy efficient designs and features at Parc Botannia include but are not limited to:

- ✓ adopting a north-south building orientation in overall estate planning to minimise heat gain;
- ✓ designing residential units to ensure that all habitable areas receive natural lighting and cross ventilation so as to reduce energy usage;
- ✓ designing common lift lobbies and corridors to be naturally ventilated and lit by daylight, thus eliminating the need for mechanical ventilation and artificial lighting;
- ✓ installing efficient glazing and sufficient overhang at common areas to achieve a low Residential Envelope Transmittance Value ("RETV") so as to improve energy efficiency and thermal comfort;
- ✓ using water savings fittings which adhere to Water Efficiency Labelling Scheme (WELS) by the Public Utilities Board;
- ✓ using energy efficient lightings;
- ✓ having an efficient lift system;
- ✓ designing carefully-planned greenery landscape;

- ✓ using products certified by Singapore Green Building Council (“SGBC”) as having lower environmental impact; and
- ✓ adopting the new PPVC construction technology which minimises dust and noise pollution and improves site safety.

In testament to the many sustainability initiatives and passive design strategies implemented and incorporated into the overall layout planning and design theme of being a botanical oasis, Parc Botannia was awarded the BCA Green Mark Gold Plus in 2018.

In year 2020, Parc Botannia clinched the Asia Pacific Property Awards 2020 in 2 categories, namely in *Architecture Multiple Residence* and in *Residential Development* for Singapore. The 2 awards are significant testament to our effort in adopting the PPVC construction method. With more activities being done off-site in the PPVC method, dust and noise pollution is minimised for surrounding residents and safety at site is improved. Off-site fabrication in a controlled factory environment also produces higher quality end products.



Artist impression

Green Efforts in the Office

With most employees on working-from-home arrangement, changes were made to reduce energy consumption at the office premises by cutting-back the lit-up areas and setting an optimal air-con temperature. Though the impact may not be significant, no effort should be spared in slowing climate change.

In keeping up with the Company's green initiatives and sustainability efforts, we have since FY2019 discontinued the practice of mailing our annual reports to shareholders. Instead, a digital version of the annual report is made available on our corporate website for viewing and download. Riding on the encouraging response from our shareholders, with reduced requests received for a printed copy, we were able to reduce our carbon footprint through reduced printing activity.

TARGET FOR FY 2021



Continue to explore ways to reduce environmental footprint

8.2 Environmental Compliance

Maintaining a strong compliance record is essential to our operational efficiency as well as for the upkeep of our reputation. Operating in a highly regulated industry entails strict adherence to terms governing our licences for operation. This is crucial to the sustainability of our business by avoiding unnecessary time loss and incurring extra costs on rectifying non-compliance, fines and penalties.

Our Project Development team and internal site staff conduct regular inspections to ensure that regulatory compliances and environmental issues are fully adhered to. They work closely with our construction counterparts to monitor their environmental performance indicators at our development site against their Environmental Management programmes. Immediate actions are taken to rectify any non-compliant practices. Our Project Development team inculcates good practices by monitoring wastages and resource consumption and strongly encourages our construction counterparts to explore innovative use of recyclable materials at the worksite.

As part of our sustainability initiatives, our in-house Design Guidebook prescribes for all projects to achieve BCA Green Mark Gold Plus as the minimum standard. A special Outline Design Brief, which outlines our minimum sustainability standards is disseminated to all our contractors and consultants to ensure our green approaches are met.

In addition, we work closely with government bodies such as the Urban Redevelopment Authority, National Environment Agency, BCA and Land Transport Authority to stay constantly updated with new or revised rules and regulations so as to keep up with our compliance effort.

The Company has not been served notice of fines and non-monetary sanctions for non-compliance with environmental laws and regulations in year 2020.

TARGET FOR FY 2021



No incidents of non-compliance with environmental laws and regulations

8.3 Supplier Environmental Assessment

To achieve our stipulated sustainability requirements, we believe in teaming up with like-minded construction counterparts and suppliers who similarly engage in sustainable practices. In this way, we are assured of their commitment and cooperation in addressing issues pertaining to quality, environmental management and workplace health and safety.

We assess the environmental accountability of our contractors or suppliers by requiring the shortlisted candidates to submit their company's track records and documents outlining their commercial and technical capabilities for our assessment. These include but are not limited to their site safety and health performance record, Construction Quality Assessment System ("CONQUAS") scores achieved for previous projects and Project Quality Plan ("PQP") with environmental management program. Preference is given to contractors and suppliers who have a management system that is certified to the ISO 14001 standards or its equivalent. Otherwise, they will be required to demonstrate that they have an effective management system in place to deal with environmental matters. Our Project Development team will carry out desk-top evaluation based on the submitted documents, to be followed by interviews and where necessary, visit to their factories or facilities to assess the effectiveness of their management systems.

Our in-house Certified Green Mark manager ensures that our commitment to BCA Green Mark Scheme is achieved by: -

- ❖ conducting rigorous check on each of the items committed to BCA from project planning to completion stage;
- ❖ ensuring proper recordkeeping of declared environmental friendly items; and
- ❖ monitoring our construction counterpart's adherence to the Singapore Green Building Product ("SGBP") Certification Scheme by perusing the issued certificates periodically.

TARGET FOR FY 2021



Continue to enhance our selection process and update our requirements

GRI CONTENT INDEX

The GRI Content Index references Sing Holdings Limited Sustainability Report 2020 and the Annual Report 2020.

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