



SUSTAINABILITY REPORT 2019



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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 43 strata units in an industrial building, BizTech Centre, in Singapore. It also has an ongoing residential project, Parc Botannia in Singapore, which is a private condominium development designed with sustainability in mind.

Please refer to pages 76-77 of the Company’s Annual Report 2019 for a list of the entities within the Group.

1. ABOUT THE REPORT

This report is prepared for the financial year ended 31 December 2019 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.



"The earth is what we all have in common."
– Wendell Berry

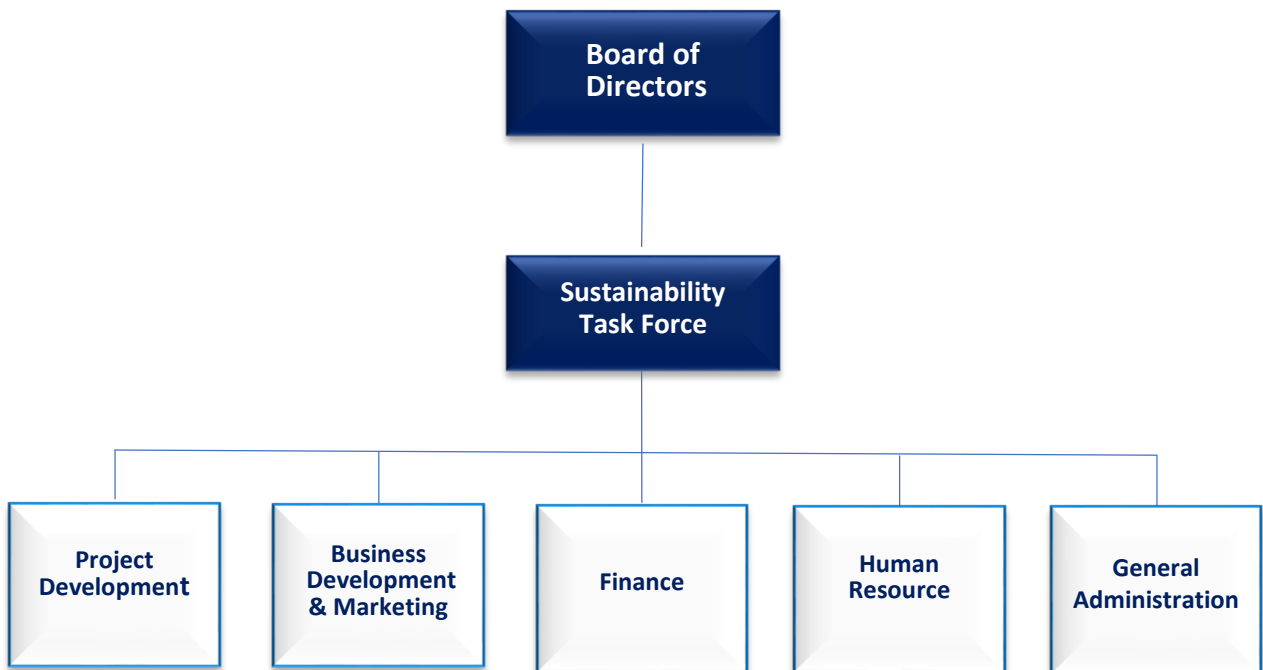
2. BOARD STATEMENT

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 Board has taken into consideration sustainability issues in formulating the Group’s business strategies. We continue to focus our sustainability efforts on our on-going development project by integrating designs and initiatives to improve its environmental impact. 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 includes our relationship with our investors and business partners as well as the well-being of our employees.

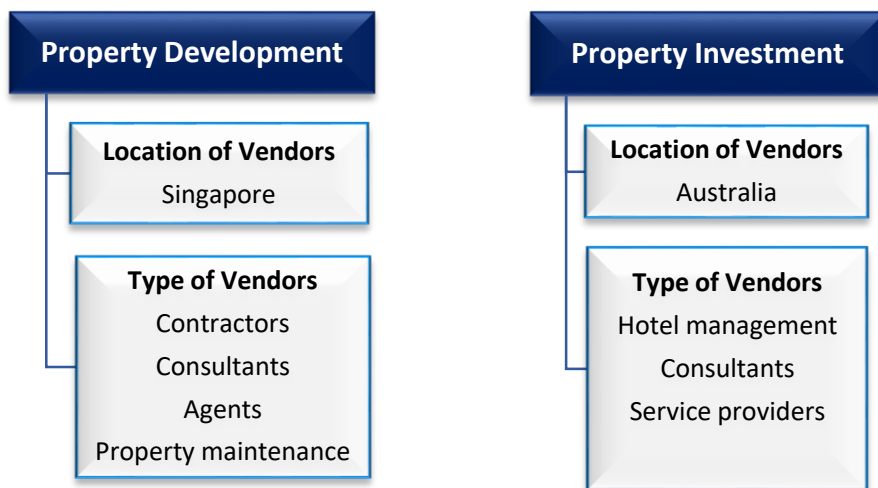
Supported by the Sustainability Task Force, which comprises representatives from across the various business departments, the Board has identified and evaluated the Environmental, Social and Governance (“ESG”) factors which have a significant impact on our business for the year ended 31 December 2019. 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

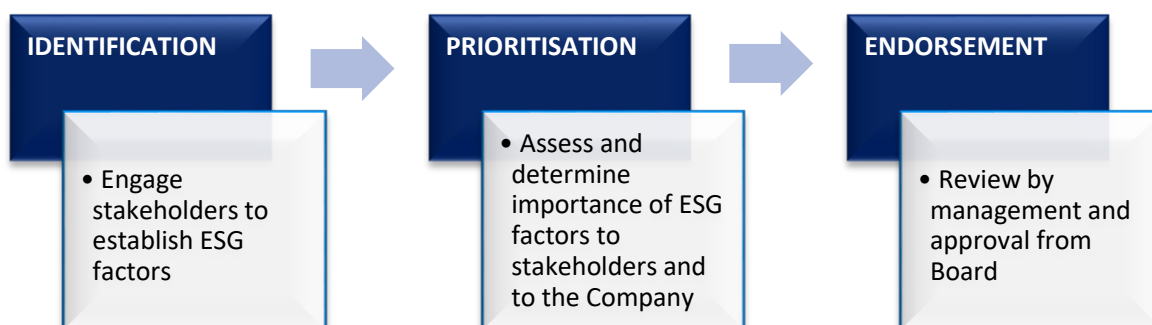
The Company keeps abreast with new developments and trends in the industry, forge ties and maintain relationship with the business communities through participation in the following: -

- 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

In order to identify the ESG factors most relevant to our business, we adopt an assessment process which enables us to firstly identify, then prioritise and finally manage the endorsed factors.

Our step-by-step assessment process:






5.1 Stakeholder Engagement

We identify our key stakeholders by assessing their involvement in and influence on our business, as well as their vested interests in the Company's performance. We also consider the impact our ESG factors may have on them.

Engagement with our stakeholders will allow 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.

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 |
| 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 |

| Key Stakeholders | Engagement Methods | Areas of Concern |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 | | Occupational health and safety | Economic performance Anti-corruption |
| | 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 year 2018 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 2019, we generated S\$320 million of economic value to our stakeholders, of which S\$252 million was distributed to investors, contractors, employees, government and the community.

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.

| | 2019 S\$'000 | 2018 S\$'000 |
|----------------------------------------|-----------------|-----------------|
| Direct economic value generated | 320,270 | 79,594 |
| Operating costs | 220,523 | 51,719 |
| Employee wages and benefit | 5,156 | 2,704 |
| Payments to providers of capital | 9,285 | 11,754 |
| Payments to government | 17,079 | 3,073 |
| Community investment | 5 | 5 |
| Economic value distributed | 252,048 | 69,255 |
| Economic value retained | 68,222 | 10,339 |

TARGET FOR FY 2020  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 2019.

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 2020  Ensure adherence to anti-bribery and anti-corruption practices

7. SOCIAL FACTORS

7.1 Employment, Diversity and Equal Opportunity

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.

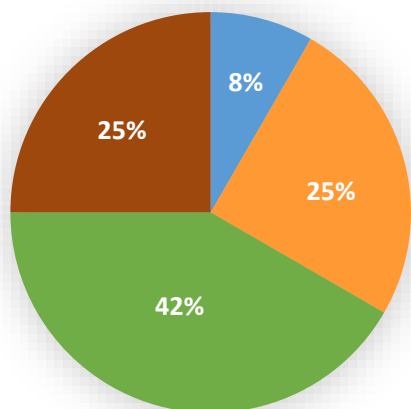
We conducted a comprehensive performance appraisal in 2019 during which employees received feedback on their performance level and discussed their concerns with their immediate superiors. The review was further expanded to peer review across the various business departments. This exercise promotes open communication and enhances the synergy within each department as well as within 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 2019, we had a balanced gender proportion and well balanced age diversity.

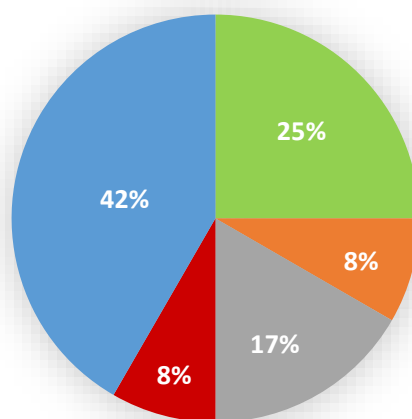
There was no employee turnover in year 2019.

Age Diversity



■ 30 - 40 years ■ 41 - 50 years
■ 51 - 60 years ■ Over 60 years

Years of Service



■ 5 years or less ■ 6 - 10 years
■ 11 - 15 years ■ 16 - 20 years
■ More than 20 years

TARGET FOR FY 2020



Retain and sustain our stellar team through fair and equal treatment

7.2 Local Communities

At Sing Holdings we are mindful that a business cannot 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.

We support causes that promote the well-being of our society. Annually we make monetary donations 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.

On 21 September 2019, the management and staff of Sing Holdings, together with Sing Investments and Finance Limited (“SIF”), our affiliated company, joined over 20 million people in 180 countries and territories all over the world, for World Cleanup Day, an initiative to stand up against global trash problem and clean up waste. We rolled up our sleeves and had a friendly match to compete in collecting the most trash from East Coast Beach. Other than an opportunity for management and staff to bond and mingle beyond the office, it increases our awareness effort towards a cleaner and greener planet.

On a daily front, we participate actively in the Recycling Program launched by SIF in our office building. In support of the Program, a recycling area was set up within our office premises where employees can conveniently dispose their recyclable waste. These paper and plastic wastes, which would otherwise have been thrown away, are then sorted and sent to the building’s Recycling Program periodically. We believe that no effort is too small for a bigger cause.





In line with the Company's green initiatives and sustainability efforts, we have discontinued the practice of mailing our annual reports to shareholders starting from FY 2019. Instead, a digital version of the annual report is made available on our corporate website for viewing and download. We have received encouraging response from our shareholders who supported the initiative, with few requesting for a printed copy.

TARGET FOR FY 2020 ➡ Explore meaningful ways in which we can contribute to the society

7.3 Occupational Health and Safety

Safety conditions at the project development site is one of our areas of utmost concern. We believe in maintaining an injury-free and healthy workforce, which 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 on-site 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.

There were no incidence of work-related fatalities in 2019.

In light of the COVID-19 pandemic, the Company has adopted safe distancing measures at the office, as well as telecommuting and split team arrangements. We have stepped up the office cleaning regime and provided disinfecting agents for use by employees and visitors. Regular temperature checks are conducted for all employees and visitors. Since the early stage of the outbreak, surgical masks were distributed not only to employees, but to their immediate family members as well.

TARGET FOR FY 2020  **Maintain record of zero incidence of work-related fatalities**

8. ENVIRONMENTAL FACTORS

8.1 Energy Consumption

The increasing industry-wide effort in developing green and sustainable buildings is not merely a trend but a necessity to address the issue of creating a liveable city for our next generation. In line with Singapore government's Master Plan 2019 of creating a "Sustainable and Resilient City of the Future", we are streamlining our in-house design policies to align ourselves with Singapore's vision of creating a well-balanced work, live and play environment. We have in our project team, a Certified Green Mark manager who works closely with our consultants, contractors and stakeholders. This green effort is envisioned via our on-going project, Parc Botannia and we are committed to carry this vision across all our future developments in bid to be a Developer for Premier Living.


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 and maximise natural ventilation and daylight for units and common areas;
- 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 construction technology, Prefabricated Prefinished Volumetric Construction ("PPVC") which minimises dust and noise pollution and improves site safety.

In view of the above sustainable initiatives, we estimate to achieve savings of 74% and 37% on energy and water respectively, from our sustainable strategies compared to, if we had just complied with the minimum requirement.

In testament to the many sustainable 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. For adopting the PPVC technology which contributes towards sustainability efforts, the project recently clinched two awards in the Asia Pacific Property Awards 2020.

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.

TARGET FOR FY 2020  Continue to explore ways to reduce environmental footprint

8.2 Environmental Compliance

Operating in this highly regulated industry, we are acutely aware that maintaining a strong compliance record is essential to our operational efficiency as well as for the upkeep of our reputation. Strict adherence to terms governing our licences for operation is crucial to the sustainability of our business by avoiding unnecessary time loss and incurring extra costs on rectifying non-compliance, fines and penalties.

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

To ensure that our sustainable initiatives are compiled to, all projects achieving the BCA Green Mark Gold Plus is the minimum standard prescribed in our in-house Design Guidebook. A special Outline Design Brief, which outlines our minimum sustainable standards is disseminated to all our stakeholders whenever a new joint venture is formed 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 2019.

TARGET FOR FY 2020  No incidents of non-compliance with environmental laws and regulations

8.3 Supplier Environmental Assessment

To achieve our stipulated sustainable 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 our contractors or suppliers' environmental accountability by requiring that the shortlisted suppliers submit their company's track records and documents outlining their company commercial and technical capabilities for our assessment. This includes 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.

We will ensure 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 and ensure proper recordkeeping of declared environmental friendly items. We ensure our construction counterparts strictly adhere to the Singapore Green Building Product ("SGBP") Certification Scheme by perusing the issued certificates periodically.

TARGET FOR FY 2020 ➡ Continue to enhance our selection process and update our requirements



GRI CONTENT INDEX

The GRI Content Index references Sing Holdings Limited Sustainability Report 2018 and the Annual Report 2019.

| GRI Standards | Disclosure Title | Page Reference & Remarks |
|----------------------------|--------------------------------------------------------------|-----------------------------------|
| GENERAL DISCLOSURES | | |
| 102 – 1 | Name of the organisation | Page 2 |
| 102 – 2 | Activities, brands, products, and services | Page 2 |
| 102 – 3 | Location of headquarters | Page 2 |
| 102 – 4 | Location of operations | Page 2 |
| 102 – 5 | Ownership and legal form | Page 2 |
| 102 – 6 | Markets served | Page 2 |
| 102 – 7 | Scale of the organisation | Page 2 |
| 102 – 8 | Information on employees and other workers | Page 9 |
| 102 – 9 | Supply chain | Page 4 |
| 102 – 10 | Significant changes to the organisation and its supply chain | No significant changes |
| 102 – 11 | Precautionary principle or approach | AR 2019: Page 26 - 27 |
| 102 – 12 | External initiatives | Page 4 |
| 102 – 13 | Membership of associations | Page 4 |
| 102 - 14 | Statement from senior decision-maker | Page 3 |
| 102 -16 | Values, principles, standards, and norms of behaviour | Page 8 |
| 102 - 18 | Governance structure | Page 3 & AR 2019: Page 10 – 13 |
| 102 – 40 | List of stakeholder groups | Page 5 - 6 |
| 102 – 41 | Collective bargaining agreements | Nil |
| 102 – 42 | Identifying and selecting stakeholder engagement | Page 5 - 6 |
| 102 – 43 | Approach to stakeholder engagement | Page 5 - 6 |
| 102 – 44 | Key topics and concerns raised | Page 5 - 6 |
| 102 – 45 | Entities included in the consolidated financial statements | AR 2019: Page 76 - 77 |
| 102 – 46 | Defining report content and topic boundaries | Page 2 |
| 102 – 47 | List of material topics | Page 7 |
| 102 – 48 | Restatements of information | Nil |
| 102 – 49 | Changes in reporting | Nil |
| 102 – 50 | Reporting period | Page 2 |
| 102 – 51 | Date of most recent report | 31 May 2019 |
| 102 – 52 | Reporting cycle | Page 2 |
| 102 – 53 | Contact point for questions regarding the report | Page 2 |

| GRI Standards | Disclosure Title | Page Reference & Remarks |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| 102 – 54 | Claims of reporting in accordance with the GRI Standards | Page 2 |
| 102 – 55 | GRI content index | Page 15 - 16 |
| 102 – 56 | External assurance | Nil |
| TOPIC-SPECIFIC DISCLOSURES | | |
| Economic Performance | | |
| 103–1/2/3 | Management approach | Page 8 |
| 201 - 1 | Direct economic value generated and distributed | Page 8 |
| Anti-corruption | | |
| 103–1/2/3 | Management approach | Page 8 |
| 205 - 2 | Communication and training about anti-corruption policies and procedures | Page 8 |
| Energy Consumption | | |
| 103–1/2/3 | Management approach | Page 12 |
| 302 - 4 | Reduction of energy consumption | Page 12 |
| Environmental Compliance | | |
| 103–1/2/3 | Management approach | Page 13 |
| 307 - 1 | Non-compliance with environmental laws and regulations | Page 13 |
| Supplier Environmental Assessment | | |
| 103–1/2/3 | Management approach | Page 14 |
| 308-1 | New suppliers that were screened using environmental criteria | Page 14 |
| Employment | | |
| 103–1/2/3 | Management approach | Page 9 |
| 401- 1 | New employee hires and employee turnover | Page 9 |
| Diversity and Equal Opportunities | | |
| 103–1/2/3 | Management approach | Page 9 |
| 405- 1 | Diversity of governance bodies and employees | Page 9 |
| Local Communities | | |
| 103–1/2/3 | Management approach | Page 10 |
| 413- 1 | Operations with local community engagement, impact assessments, and development program | Page 10 |
| Occupational Health and Safety | | |
| 103–1/2/3 | Management approach | Page 11 |
| 403-2 | Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities | Page 11 |