



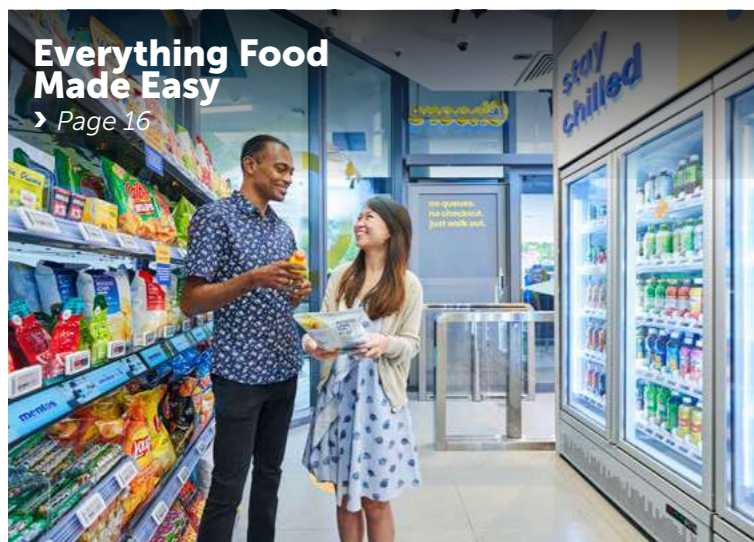
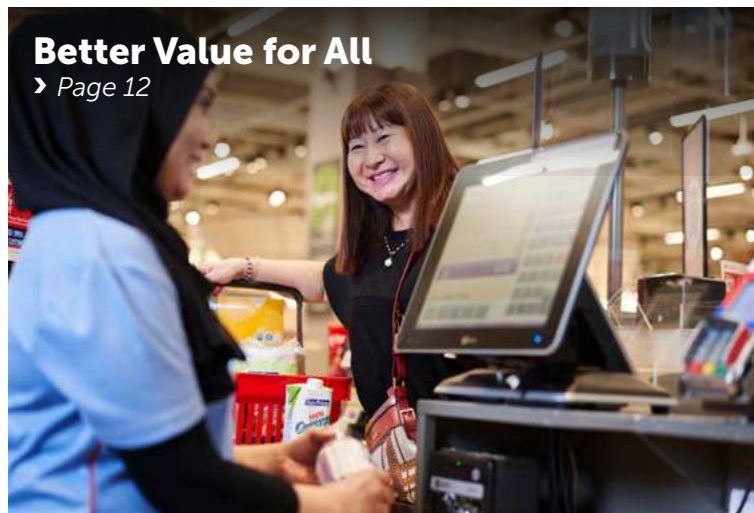
Annual and
Sustainability Report 2020

Everything Food Made Easy

**#EVERY
WORKER
MATTERS**
**MEMBERS FIRST
WORKERS ALWAYS**

The history of NTUC has always been intertwined with the well-being of our workers in Singapore. We have positioned ourselves at the forefront of the Labour Movement, striving to uplift the wages, welfare and work prospects of all workers. As this year marks NTUC's 60th anniversary, we will continue the journey with our members and workers, provide them with both care and protection, and strive to uplift their well-being.

Towards another 60 years and beyond.



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**Making Lives Better
At A Glance 2020**



Served the community with **close to 570 touchpoints**

Over S\$11 million

given out in discounts at FairPrice to senior, Merdeka and Pioneer Generation shoppers



More than 440,000 S\$1 breakfast sets and **over 700,000 cups** of S\$0.50 hot coffee and tea savoured by members at Foodfare and Kopitiam outlets



Donated **S\$20 million** to FairPrice Foundation to benefit **more than 170** charity organisations



Over **500,000 textbooks** collected and redistributed to benefit **25,000** low-income families through the "FairPrice Share-A-Textbook" Project

Over S\$15 million saved through the FairPrice housebrand Price Freeze initiative



17 million plastic bags saved through bring-your-own-bag transactions at supermarkets and convenience stores

S\$48.9 million saved through LinkPoints



Committed **S\$2 million** in support of the SME Suppliers Support and Development Programme (SSDP)



Business Philosophy



EVERYTHING GOOD VISION

To be recognised as the leader in Everything Food

MISSION



A trusted and preferred provider for Everything Food



A progressive corporate citizen



A valued partner



A great place to work

FairPriceGroup

Everything Food Made Easy

EVERYONE VALUES

Act for Community

Service

Pioneering

Integrity

Relate like Family

Excellence

EVERYTHING FOOD PURPOSE

**Nourish Generations
and Make Life
Better for All**

EVERY DAY BUSINESS PHILOSOPHY

Customer First

Better Value for All

**Everything Food
Made Easy**

**Joint Message from
Chairman and Group
Chief Executive Officer**



From left to right:
Chairman
Mr Bobby Chin
Group Chief Executive Officer
Mr Seah Kian Peng

**Nourish Generations and Make
Lives Better for All**

COVID-19 has disrupted businesses and impacted lives for much of 2020. Amidst the pandemic, FairPrice Group strengthened our resolve to ensure that daily essentials remained available and affordable for everyone.

To meet unprecedented demand, we strengthened our distribution capabilities and further diversified

our food sources. We upgraded our online grocery infrastructure, developed a dedicated online fulfilment store, and expanded the fulfilment network to meet the surge in online orders.

We also looked out for the well-being of the vulnerable segments of the community. The "FairPrice on Wheels" initiative empowered less privileged seniors with convenient access to groceries at selected mature

estates while "Priority Shopping Hour" provided dedicated time specially for vulnerable segments of the community to shop.

To appreciate healthcare workers, priority queues for them were made available at various FairPrice stores.

Details of our key initiatives in the course of 2020 can be found in this report which is also available on our website.

Act for Community

Over the last 12 years, FairPrice has disbursed more than S\$158 million to the community through FairPrice Foundation, the Group's charity arm. Last year, we donated S\$20 million to support various community causes through the Foundation.

Some of these initiatives included doubling our annual commitment with a S\$3 million donation to provide for the less fortunate through the "FairPrice Food Voucher Scheme". We also contributed an additional S\$500,000 to charity organisations that have been most impacted by the COVID-19 pandemic. An additional S\$500,000 was also donated to boost the digital literacy of low-income families and seniors.

Beyond philanthropy, we stay engaged with the community through our volunteers programme, where our employees developed innovative ways to conduct volunteer activities virtually.

Customer First

At FairPrice Group, we believe in embracing innovative concepts to enhance our customers' retail and dining journey. Complementing the national drive to promote local businesses and enterprises, we launched our new FairPrice Xtra hypermarket at Parkway Parade and Food Folks @ Lau Pa Sat, both with a strong focus on local brands.

To provide Singaporeans with convenient and tasty meals, we introduced Tubby Belly – a delivery-only online brand by four-time MICHELIN Bib Gourmand awardee Shi Hui Yuan. As part of the initiative to bring good food closer to consumers, we also expanded Shi Hui Yuan into the heartlands, setting up

“
During COVID-19, we strengthened our distribution capabilities, diversified food resources, upgraded online grocery infrastructure and expanded the fulfilment network to meet the surge in demand.
”

three new outlets in Compass One, Tampines Mall and AMK Hub.

Better Value for All

Given the challenging economic environment, we stepped up our efforts to moderate the cost of living for all. We offered a promotional S\$1 breakfast set across all NTUC Foodfare and Kopitiam food courts and coffee shops (from July to August) which translated to S\$1 million in savings for our customers.

We also extended the price freeze of 100 Housebrand essentials, generating over S\$15 million in savings for customers during the year. Similarly, our discounts for Pioneer Generation, Merdeka Generation and senior citizens resulted in over S\$11 million in savings for the community.

Joint Message from Chairman and Group Chief Executive Officer

Everything Food Made Easy

We explored and invested in innovative solutions to better cater and meet our customers' evolving needs. We launched our new artificial intelligence (AI)-enabled, cashless and unmanned Cheers store at Our Tampines Hub, which enhances efficiency and productivity while elevating the customer experience. In addition, we scaled up our omni-channel initiative "Scan & Go", which is now available at 12 stores. "Scan & Go" allows customers to shop with ease where they can scan and pay for their products by accessing their FairPrice Online account through their smartphones, and skip the check-out queue.

As food and beverage (F&B) establishments were severely impacted by COVID-19, we launched "Marketplace@WhyQ", a community project with Singapore's largest



hawker food delivery app, WhyQ. This helped local F&B merchants to increase their customer base while allowing them to participate in the delivery platform with no on-boarding fees and zero commission fees for using the delivery service.

Financial Performance

On the financial perspective, FY2020 presented unique challenges to our operations due to the volatile global socio-economic climate, erratic and unequal demand from our retail business and food services business. Our retail business has performed well, thanks to the strong and consistent support of our loyal customers, staff and partners. In addition, we partnered with the government to ensure that the supply resilience of the nation is safeguarded.

Due to the pandemic, and the resulting impact from the economic downturn, lockdown measures and dine-in restrictions, our food services

business was adversely impacted and hence resulting in significant operating losses. In meeting the business challenges brought about by the pandemic, we incurred higher operating costs for safe management measures, as required by the government, for all our outlets and to safeguard the well-being of our front-line staff. In addition, together with financial support rendered by the government, we were able to retain employment opportunities for our staff and we also gave out rental and property tax rebates to our tenants to help them tide over their financial difficulties.

To better meet the changing expectations of our customers, amplified by the longer-term impact on the retail industry brought about by the pandemic, we are investing in digitalisation and technology to cater to shifts in consumer behaviour and to ensure that we are well-positioned for the future. These investments made by FairPrice Group are therefore necessary but will not provide

immediate financial results as we continue to understand the evolving consumer preferences especially in the e-commerce space.

Our group revenue increased to S\$4.5 billion, largely contributed by our retail business, while the group profit from operations amounted to S\$39 million. Group profit for the year, after tax and contributions, was S\$29 million. For the Co-operative, profit for the year, after contributions, amounted to S\$102 million.

Following the Co-operative's performance this year, the Board has proposed a patronage rebate of 4.5 per cent and dividend of 5.5 per cent, amounting to a total of S\$90.2 million. During the year, Link cardholders also received S\$39 million worth of LinkPoints. Collectively, the total payout to our members and Link Cardholders would amount to S\$129.2 million. For FY2020, we effectively upped our support to all our stakeholders – shareholders, members, customers, staff and the community.

Looking Ahead

COVID-19 demonstrated the importance of adapting quickly to evolving situations and taking bold steps to seize new opportunities to secure our future. As we forge ahead in the new normal, we will continue to innovate and improve to better serve our customers and deliver greater value for all.

A key part of securing accessibility to everyday items is improving our supply chain and strengthening our sourcing resiliency. Today, we offer products from over 100 countries and are always looking to further diversify our sources and mitigate the risks of supply disruption. We will also

continue to strengthen our support for local produce as part of national efforts to achieve greater food security.

FairPrice will also continue to champion sustainability and is aligned with the Singapore Green Plan 2030 – a whole-of-nation movement to advance the national agenda on sustainable development. Our eco-friendly initiatives like the "FairPrice Plastic Bag Management Programme" helps reduce waste through improvements to internal processes, proactive public education, strategic partnerships as well as community engagement and donations. Details of our approach can be found in the Sustainability Report section.

Awards and Accolades

During the year, FairPrice Group won several awards. They include 17 awards presented by MARKETING-INTERACTIVE comprising Gold awards in 11 categories including Marketing Excellence Awards: Excellence in Communications/Public Relations, Excellence in Advertising, Excellence in Launch/Re-launch Marketing, Excellence in Pivot Marketing and Excellence in Shopper Marketing; Asia E-commerce Awards: E-commerce Team of the Year; Loyalty & Engagement Awards: Best Loyalty Programme (Retailer), Best Customer Relationship Marketing Strategy, Best Use of Social Media, Best Use of Content Marketing, and Best Use of Consumer Insights/Data Analytics.

NTUC FairPrice was also named the Top Brand Supermarket by Influential Brands and awarded Top Local Brand for the first time by Campaign Asia.

Our FairPrice housebrand products also achieved Gold for the rice,

cooking oil and tissue paper categories, while our supermarket and online business achieved the Platinum Award by Readers' Digest Trusted Brands.

In Appreciation

Our achievements would not have been possible without the support of our stakeholders. We would like to express our gratitude to our staff for their hard work and tireless efforts even in the face of the pandemic. They remained committed and dedicated, going the extra mile to delight customers with service from their hearts.

At the same time, we extend our appreciation to our Board for their invaluable guidance amidst the uncertainties during the year, as well as to our stakeholders, business partners and customers for their unwavering support and faith in us.

As one FairPrice Group, we strive to keep up the momentum to realise our Everything Food vision and together, we will make everything food easy for all. Thank you.

Mr Bobby Chin
Chairman

Mr Seah Kian Peng
Group Chief Executive Officer

“We explore and invest in innovative solutions to better cater and meet our customers' evolving needs.”




Customer First

Our customers are our priority. We work hard to remain relevant, curating products that cater to our customers' evolving tastes, lifestyles and needs. From established MICHELIN Bib Gourmand brands to new local names, we leverage partnerships to ensure our consumers have the most accessible, affordable and enjoyable food experience with us.



 **Serving Our Seniors**

 **Launched "FairPrice on Wheels"** community initiative to provide daily essentials at mature estates with higher concentration of low-income seniors

 The initiative served **11** locations across Singapore over a seven-month period

On 7 April 2020, the Singapore government declared a national lockdown, dubbed the Circuit Breaker, to curb the spread of COVID-19. During this time, strict safe management measures, which restricted movement, inadvertently hindered some seniors – especially less-privileged seniors who did not have adequate family support – from getting daily essentials. To address this, we rolled out "FairPrice on Wheels" on 23 April 2020, amidst the national lockdown with the aim of enhancing the accessibility of daily essentials at selected mature residential estates with a higher concentration of low-income seniors. Specially outfitted grocery vans carried basic grocery essentials such as rice, bread, cooking oil, canned food, toiletries, fruits and vegetables to the doorsteps of communities who needed them the most. In all, five vans were deployed to 11 locations across Singapore.

Following the end of the Circuit Breaker in June, "FairPrice on Wheels" was progressively phased out by October after having achieved its objective of providing daily essentials during the lockdown. As the initiative was very well-received by the community, the initiative was relaunched in November 2020 with a specially outfitted air-conditioned truck that was able to offer an even wider range of products, including chilled and frozen items. As of May 2021, the truck has been serving residents in Clementi West, Kaki Bukit Community Club, Bukit Purmei, West Coast Road and Telok Blangah Rise.

 **Delivering Greater Food Options**

 Refreshed Kopitiam at Tampines Mall to offer diverse cuisines across **20** different stalls and serve up to 500 diners*

 Vendors include MICHELIN Bib Gourmand brands including **Shi Hui Yuan, Hawker Chan** and **HJH Maimunah Mini**

The Kopitiam food court located at level 4 of Tampines Mall was revamped to enhance the overall dining experience with a comfortable modern setting, while also offering diners a specially curated choice of quality yet affordable cuisines that include award-winning brands.

Serving up to 500 diners across over 1,300 sqm, Kopitiam at Tampines Mall features 20 different food stalls ranging from local delights like freshly made dim sum from The Pau Shop, traditional Malay cuisine and handmade noodles, to international cuisines such as Japanese teppanyaki, Korean bibimbap and Indonesian barbeque.

* Dining space allocation calculated based on pre-COVID-19 configuration without safe management restrictions.



 **Supporting Home-grown Food Brands**


 Launched **Food Folks @ Lau Pa Sat** which features a uniquely curated space that houses over **120 brands**, with **70 per cent** comprising home-grown brands

Launched in November 2020, Food Folks is a purpose-driven retail space located at a newly revamped Lau Pa Sat. It seeks to develop a sustainable business centred on the love of all things food, while encouraging retail and F&B businesses to embed community-centric purposes in their business models. In a bid to support local businesses, 70 per cent of the 120 brands featured are local brands.

To support these brands in raising market visibility, Food Folks conducts marketing initiatives to help them share their heritage, passion and products through social media, sampling, educational workshops and events. In addition, local food brands can leverage Food Folks' diverse partnerships in retail and food as well as collaborations with nearby businesses such as fitness gyms, attractions and hotels to deliver value across the food ecosystem. It also supports the national initiative, Made With Passion (MWP), where it retails products from 10 MWP brands.

Combining food retail products and F&B establishments, it is the only Hawker cum Street cum Mod-Sin food hall housed within a heritage monument in Singapore.

 **Offering Affordable, Quality Cuisine**

 **Shi Hui Yuan**, a four-time Bib Gourmand recipient, expanded into the heartlands to bring great taste closer to our consumers

 Launched **Tubby Belly**, an online concept by Shi Hui Yuan, to provide consumers with convenient access to hearty and healthy meals

To provide Singaporeans with convenient yet tasty meals during the pandemic, we introduced Tubby Belly – a delivery-only online brand by four-time MICHELIN Bib Gourmand awardee Shi Hui Yuan. Tubby Belly offers delicious and nutritious dishes such as yam rice and braised chicken marinated in Shi Hui Yuan's special herbal sauce using 30 herbs. Tubby Belly is available on Marketplace@WhyQ, GrabFood, FoodPanda and FoodLine.

As part of the initiative to bring good food closer to consumers, we expanded Shi Hui Yuan into the heartlands, setting up three new outlets in Compass One, Tampines Mall and AMK Hub to bring our award-winning fare into the neighbourhood centres of Singapore.



Better Value for All

Every day, our social mission to moderate the cost of living inspires us to do more and do better for our community. From vulnerable groups to ordinary citizens, the young to the elderly, we serve all. In making lives better for all, we deliver greater value, quality and affordability to nourish generations and uplift their lives.





Freezing Prices despite the Pandemic

 <p>Price freeze of 100 popular Housebrand essentials extended for six months from 1 July to 31 December 2020</p>	 <p>Provided S\$6.7 million in savings from the "FairPrice housebrand Price Freeze" extension</p>
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During the height of the COVID-19 pandemic, Singaporeans were worried about a possible shortage of food and increase in grocery prices. To assure the community, we took the bold step to continue holding prices of daily essentials through the extension of the "FairPrice housebrand Price Freeze" initiative from July until the end of the year. The initiative ensured that prices of 100 of the most popular Housebrand daily essentials were kept stable. We made this commitment to hold prices amidst supply disruptions and uncertain socio-economic conditions caused by COVID-19. This initiative also benchmarked prices of essential items for the market, thus ensuring daily essentials remained affordable in Singapore. The extension of the "FairPrice housebrand Price Freeze" initiative has helped the community save S\$6.7 million. Since its inception in March 2019, the initiative has generated savings for customers totalling over S\$25 million.

Extending Discounts for Seniors

 <p>Extended FairPrice Pioneer Generation (PG) and Merdeka Generation (MG) Discount Schemes by 12 months from 1 January to 31 December 2020</p>	 <p>Provided over S\$11 million in PG, MG and senior discounts for the year</p>
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In showing appreciation to our seniors for their contributions in building our nation, we introduced the PG Discount Scheme in 2014 and the MG Discount Scheme in 2019. Both schemes have since been extended multiple times since they were introduced, helping seniors save over S\$43 million.





Providing Affordable Beverages

 <p>Six-month extension on S\$0.50 hot coffee and tea for PG and MG members until 31 December 2020</p>
 <p>Estimated over S\$910,100 in savings for seniors and union members through this initiative</p>

PG and MG members as well as NTUC Union members continued to enjoy hot coffee and tea at just S\$0.50 at Kopitiam and NTUC Foodfare food courts and coffee shops until the end of 2020, following the six-month extension of the initiative in June. The estimated cost of this initiative, available every Wednesday, was in excess of S\$910,100.

Offering Reasonably Priced Breakfast Sets

 <p>S\$1 breakfast deals were introduced to bring greater deals to NTUC Union members</p>
 <p>Estimated S\$1 million in savings provided through this initiative</p>

Recognising that the pandemic was a challenging period for many, Kopitiam and NTUC Foodfare, provided a S\$1 and S\$1.50 Breakfast Set for union members and the general public respectively from 3 July to 31 August 2020. Customers enjoyed an estimated S\$1 million in savings through this initiative.



Everything Food Made Easy

As a leader in Everything Food, we are always exploring new and innovative ways to better serve our customers and improve their experience with us. In today's digital world, we tap on technology and data to provide seamless convenience and greater value for our consumers to make everything food easy.



Feeding the Nation

Established **new sources** of food – shrimp from Saudi Arabia and eggs from Spain, Poland and Ukraine

Imports food from **100 countries** around the world

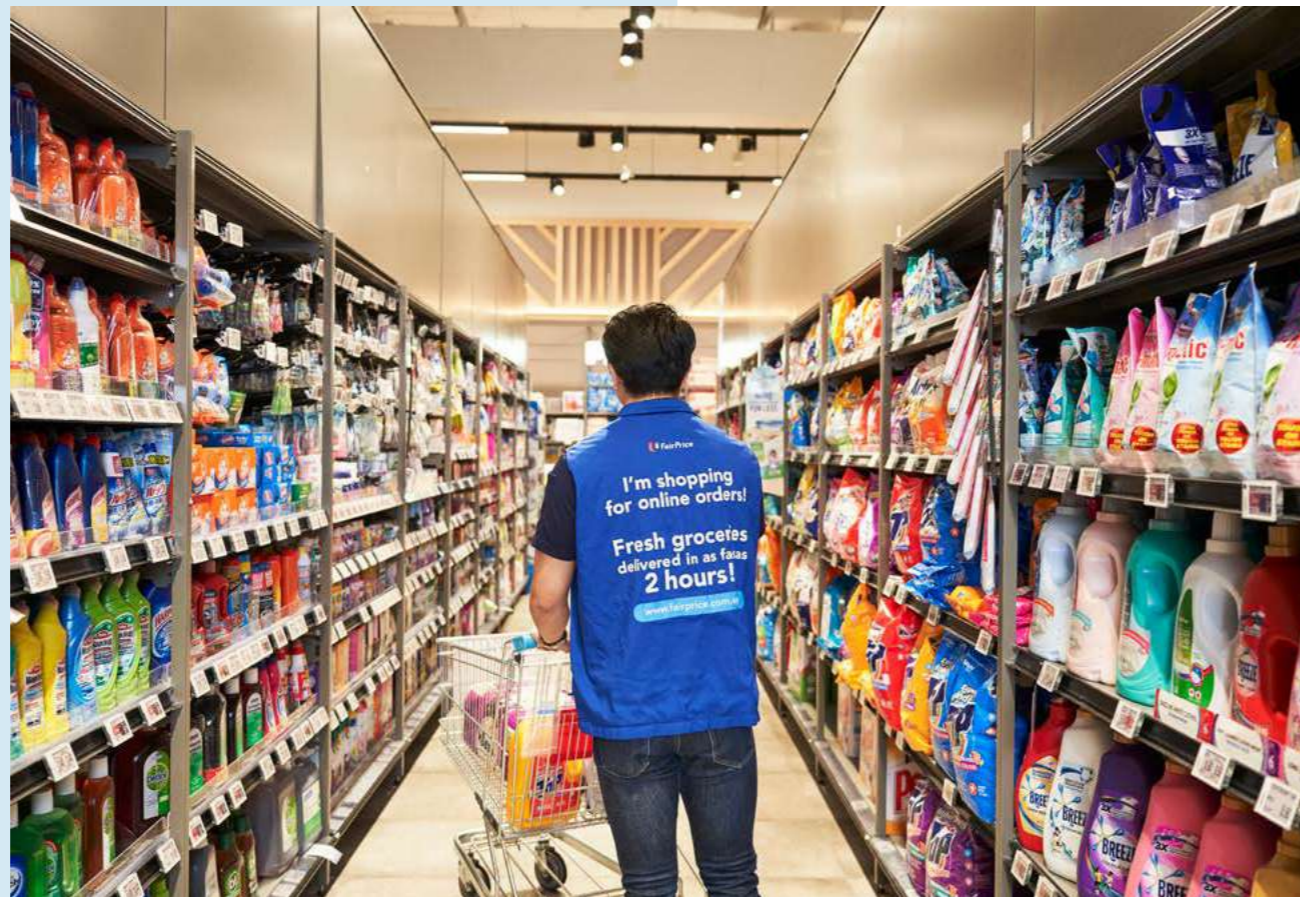
Ensuring daily essentials remain accessible is a core concern for us as we play a strategic role in Singapore's food security plans. We work closely with various government agencies to secure sufficient supplies and diversify our food sources. Despite uncertainties caused by the pandemic, we continued expanding our network of food sources, such as importing shrimp from Saudi Arabia and eggs from Spain, Poland and Ukraine. In all, we import food from 100 countries around the world to ensure we have a diverse source of daily essentials.



Improving Our Online Capacity

Ramped up online capacity by **50 per cent** to cater to a surge in demand for online grocery shopping

To better serve our customers in this digital age, we heavily invested in upgrading the infrastructure of our online grocery store. We also employed and trained over 200 staff as skilled pickers and packers to support demand. At the same time, we converted our store at Orchid Country Club into an online fulfilment centre to boost our online capacity. Our efforts saw our online customers benefit from a 50 per cent increase in the number of delivery slots.



Helping Hawkers Digitalise

Launched **"Marketplace @ WhyQ"** with zero commission and no on-boarding fees for vendors

During COVID-19, we sought to assist hawkers increase their reach by helping them establish an online presence. Teaming up with Singapore's largest hawker food delivery app, WhyQ, we launched "Marketplace @ WhyQ". This community project provides on-demand island-wide delivery services for consumers and comes at a low cost for hawkers as on-boarding fees are waived and there is zero commission for using the service. By making it affordable for vendors to join the delivery platform, businesses can then pass on the savings to consumers by providing discounts or absorbing the delivery fees, thus lowering costs for everyone.

Enhancing Customer Experience with Artificial Intelligence (AI)

Launched our **first AI-enabled unmanned Cheers** convenience store, saving up to 240 man-hours a week

In exploring ways to bring our customers greater convenience, we launched our first AI-enabled unmanned and cashless store in December 2020. Located in Tampines, the concept store is powered by state-of-the-art retail and image recognition technologies which allow customers to self-serve while promoting efficiency and productivity. The store demonstrates our ongoing efforts to test and discover innovative solutions to drive the retail industry forward.



Stepping Up Amidst COVID-19

During COVID-19, we stepped up our efforts to place our customers first and fulfil our social mission to uplift our community while keeping essential items affordable and accessible for all.

NTUC FairPrice

Launched **"FairPrice on Wheels"** to bring groceries closer to low-income seniors



Donated S\$500,000 to five charity organisations which helped less fortunate and vulnerable individuals and families during the escalating COVID-19 situation, when donations to support social work diminished

Supported over 336,000 seniors, persons with disabilities and pregnant women through the **"Priority Shopping Hour"** initiative



Made special concession to allow family members of Pioneer Generation (PG) members to purchase groceries at PG discounted prices on their behalf



Employed over **4,000 new workers** in various positions to ramp up operational capacity and augment the workforce to support high operational demands, especially during the Circuit Breaker period

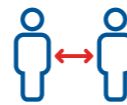


Expanded our supply network to 100 countries around the world; imported food from new sources like eggs from Poland and Spain as well as shrimp from Saudi Arabia

Upgraded supply chain infrastructure and contracted third party warehouses to support additional storage requirements



Enhanced safe distancing by creating more space for the community to shop for daily essentials. This was done by booking additional space and open spaces in the neighbourhood centres where our stores are located.



Introduced priority queues for healthcare workers at various stores, especially those located in or within the vicinity of healthcare facilities

Donated S\$500,000 to NTUC First Campus' Bright Horizons Fund and NTUC Health's Eldercare Trust to **boost digital literacy** among low-income families and seniors



NTUC Foodfare and Kopitiam



Gave out **free Milo beverages and homemade barley drinks** worth S\$138,000 to healthcare workers at selected NTUC Foodfare and Kopitiam outlets



Assisted F&B stall holders to go digital and eased the onboarding process onto zero-commission food delivery platform, **"Marketplace @ WhyQ"**, launched in partnership by FairPrice Group and WhyQ

Delivered **close to 600 Shi Hui Yuan meals** to the underprivileged and elderly



NTUC Link



Supported partners with special marketing programmes to promote their businesses



Allowed deferred **contractual fee payments** for partners



Extended the validity period of Plus! Members' LinkPoints by six months until 31 December 2020

Board of Directors



Mr Bobby Chin
Chairman
Joined 2013

Mr Bobby Chin is the Chairman of the Housing & Development Board and Corporate Governance Advisory Committee. He is also the Deputy Chairman of NTUC Enterprise Co-operative Limited. Mr Chin sits on the boards of the Singapore Labour Foundation, Temasek Holdings Private Limited, and several listed companies including Yeo Hiap Seng Limited, Ho Bee Land Limited and AV Jennings Limited.

Mr Chin was the Managing Partner of KPMG Singapore from 1992 until his retirement in September 2005. He was also the former Chairman of Singapore Totalisator Board and the Urban Redevelopment Authority.

Mr Chin holds a Bachelor of Accountancy from the University of Singapore. He is an associate member of the Institute of Chartered Accountants in England and Wales.



Mr Stephen Lim
Board Member
Joined 2012

Mr Lim is the Chief Executive Officer and Managing Director of SQL View Pte Ltd. He is a member of the Board of Directors of Housing & Development Board and a member of the Singapore Chinese Chamber of Commerce & Industry's 60th Council's Technology Committee. In addition, he previously chaired the Advisory Board of NTUC Link Private Limited.

He is also a Commissioner of PT. Diamond Food Indonesia, a listed company on the Jakarta Stock Exchange.

Mr Lim was conferred the Meritorious Service Award by the National Trade Union Congress in May 2021.



Mr Ronald Ong
Board Member
Joined 2015

Mr Ong is the Chairman and Chief Executive Officer of ASEAN at Morgan Stanley. He is also the Chairman of NTUC Income; Advisory Board member of Sim Kee Boon Institute for Financial Economics at the Singapore Management University. He sits on the Listings Advisory Committee of Singapore Stock Exchange and Investment committee of the Roman Catholic Archdiocese in Singapore.

Mr Ong was a council member of the Securities Industry Council and committee member of the 1st Capital Markets Committee of the Monetary Authority of Singapore. He was conferred the Friend of Labour Award by the National Trade Union Congress in May 2021.



Mr Albert Cheng
Board Member
Joined 2016

Mr Cheng served as Board Member of NTUC First Campus Co-operative Limited from 2007 to 2016. He is the Group Managing Director of Lion Industries Corporation Berhad. He is also the President Director of P.T. Lion Metal Works Tbk and Chairman of LTC Corporation Group.

He has more than 40 years of experience in the business operations of the Lion Group encompassing retail, food and beverage, credit financing, property development, mining, steel manufacturing, tyre, motor, agriculture and computer industries.



Ms Lim Sau Hoong
Board Member
Joined 2016

Ms Lim is currently the Independent Director of Multiwater Holdings Limited, Group Head for the Committee to Promote Chinese Language Learning, as well as Chairperson of the Chinese Development Assistance Council Stakeholders Communications Committee.

She has previously served as the Chief Executive Officer and Executive Creative Director of 10AM Communications Private Limited Singapore. She was also Chairperson for the Public Education Committee of the National Council for Problem Gambling; Chairperson for the Promote Mandarin Council; Vice Chairperson of the Singapore Note and Coin Advisory Committee; the Independent Director of the Board of Ascendas Reit; Member of the National Parks Board; Director of the Singapore Chinese Orchestra Board; Appointed Member of the Singapore50 Culture and Community Committee; Visual Advisor of the 2008 Beijing Olympics Opening Ceremony and Chairperson of the Advisory Committee of Singapore Pavilion, 2010 World EXPO.



Ms Kristy Tan
Board Member
Joined 2017

Ms Tan serves as Senior Director (Advocacy Group) and Deputy Chief Counsel (Civil Division) in the Attorney-General's Chambers (AGC). Prior to joining the AGC, she spent more than a decade in private practice, and was a Partner in one of Singapore's largest and leading law firms.

She was appointed Senior Counsel in 2021. She is also a Board Member of the Casino Regulatory Authority and the Bone Marrow Donor Programme.

Board of Directors



Mr Lee Seow Hiang
Board Member
Joined 2018

Mr Lee is the Chief Executive Officer of Changi Airport Group. He is concurrently the Deputy Chairman of Changi Airports International Pte Ltd, as well as Chairman of Jewel Changi Airport Holding Pte Ltd, Changi Foundation Board and Singapore National Library Board. Mr Lee also holds the appointment of President, Airports Council International (ACI) Asia-Pacific Regional Board and is a Director on the ACI World Governing Board.



Mr Ho Wah Lee
Board Member
Joined 2019

Mr Ho Wah Lee retired as a partner from KPMG in 2017 after 25 years with the firm. He has more than 30 years of experience in Management Consulting, Risk Consulting and Financial Advisory services. He was the Head of Advisory in KPMG Singapore from Oct 2010 to May 2013 and he was appointed as the President Director of PT KPMG Siddharta Advisory from Oct 2014 to Sep 2017. Mr Ho was a member of the KPMG Global IT Advisory Executive Council, a governance group responsible for setting up strategic plans and policies on IT Advisory services for KPMG globally.

Mr Ho was appointed a member of a high level Public Sector Data Security Review Committee convened by the Prime Minister on 31 Mar 2019 to conduct a comprehensive review of data security practices across the entire Public Service. He is currently a member of the Infocomm Technology Projects Advisory Panel setup by the Ministry of Finance to assist in the evaluation of complex and high-value public sector IT projects.

He is a director at BSI Bank Limited, SNP International Pty Ltd (Australia), Amusic Group (Singapore and China), One Asia Music Inc (Taiwan) and Armoire Ante Pte Ltd.



Mr Kee Teck Koon
Board Member
Joined 2019

Mr Kee is the Deputy Chairman of NTUC Income Insurance Co-operative Limited. He also holds directorships in NTUC Enterprise Co-Operative Limited, Raffles Medical Group Ltd, CapitaLand Limited, Changi Airport Group (Singapore) Pte Ltd, and Mandai Park Holdings Pte Ltd. He is also a member of Angsana Fund Investment Committee, Singapore Labour Foundation.

Mr Kee started his career in 1979 with the Singapore Armed Forces and was with the Ministry of Defence until 1991. Thereafter he held senior management appointments with several organisations before joining the CapitaLand Group in 2003. After holding several senior positions, he retired as the Chief Investment Officer of CapitaLand Limited in July 2009.

He was conferred the Meritorious Service Award by the National Trade Union Congress in May 2021.



Ms Tan Hwee Bin
Board Member
Joined 2020

Ms Tan is the Executive Director of Wing Tai Holdings Ltd. She serves as a Director of Singapore Labour Foundation and NTUC Enterprise Co-operative Limited, and is a Council Member of Singapore National Employers Federation, and a member of the Corporate Governance Advisory Committee.

She was the Chairman for SLF Strategic Advisers Pte Ltd and had served on the board of Agency for Integrated Care Pte Ltd. She has returned to serve on the board of FairPrice Group after a three-term stint previously after retiring as the Chairman NTUC Health Co-operative Limited in 2020.

She was awarded the Public Service Medal (PBM) and the Public Service Star (BBM) by the Singapore Government in 2011 and 2018 respectively. In 2018, she was presented the Meritorious Service Award by the National Trade Union Congress.



Mr Ong Hwee Liang
Board Member
Joined 2020

Mr Ong is currently a Vice President of the NTUC Central Committee, the planning, policy and executive organ of NTUC that makes the decisions and takes action to further NTUC's objectives. He also chairs the Labour Movement's Aerospace and Aviation Cluster, and serves as the General Secretary of the SIA Engineering Company Engineers and Executives Union, a post he has held since 2007.

Within the Labour Movement, Mr Ong chairs the NTUC Risk and Audit Committee and is the Chairman of the NTUC Workplace Safety and Health Committee. He is also a Member of the Workplace Safety and Health Council.



Mr Robert Yap
Board Member
Joined 2020

Mr Yap is presently the Chairman of Sunseap Group and Skylab Holding. He serves as an Independent Director of Infocomm Media Development Authority, Jurong Port; a member of Council for Board Diversity and senior advisor to Jubilee Partners. He currently presides as Advisory Board Co-Chairman of Singapore Management University (SMU) Institute of Service Excellence and Dean's Fellow for SMU School of Computing and Information Systems.

Mr Yap was a member of IBM Corporation Global Advisory Board in New York, US. His past board directorships of SGX-listed companies included supply chain and technology companies. He has represented Singapore as council member for the ASEAN Business Advisory Council and served as Deputy Secretary for Singapore National Employers Federation. In 2020, he was conferred SMU Distinguished Fellow and the inaugural Dean's Fellow of Information Systems for his contribution as eminent leader of industry.

Principal Officers



Mr Seah Kian Peng
Group Chief Executive Officer



Mr Chan Tee Seng
Chief Executive Officer,
Food Services Business



Mr Alvin Neo
Chief Customer & Marketing Officer



Ms Chia Chey Hui
Chief Financial Officer



Ms Elaine Heng
Chief Executive Officer,
Retail Business



Ms Grace Chua
Chief Executive Officer,
Own Brands & Food Solutions
Business



Ms Khoo Swee Lan
Chief Human Resources Officer



Mr Tng Ah Yiam
Chief Procurement Officer



Mr Johnny Wong
Chief Executive Officer,
Digital Business
Chief Digital and Technology Officer



Mr Ngien Hoon Ping
Chief Executive Officer,
Supply Chain Business

Awards and Accolades



Singapore Business Awards 2020

Entity	Award
NTUC Enterprise and NTUC Fairprice Co-operative Ltd	Group CEO Mr Seah Kian Peng accorded "Outstanding Chief Executive Officer of the Year 2019 / 2020"

The Singapore Business Awards, jointly organised by The Business Times and DHL, honour businesses and individuals for their achievements in business performance, longevity, business growth and innovation.

BCA Green Mark Awards 2020

Store	Award
FairPrice Finest at TripleOne Somerset	Gold Plus
FairPrice Finest at Jewel Changi Airport	Gold

Organised by Singapore's Building and Construction Authority (BCA), the BCA Green Mark Awards recognise developers, building owners and individuals for their outstanding achievements in environmental sustainability in the built environment.

Influential Brands 2020

Brand	Award	Category
NTUC FairPrice	2020 Asia's Top Influential Brands	Top Brand Supermarket

Influential Brands recognise brands that demonstrate exemplary practices as well as their commitment to distinction.

Trusted Brands Asia 2020

Brand	Award	Category
NTUC FairPrice	Platinum	Supermarket & Online Grocery
	Gold	Rice
		Tissue Paper
		Cooking Oil

Organised by Reader's Digest, Trusted Brands Asia reflects consumers' perception of the brands' trustworthiness, value, quality, innovation, social responsibility and understanding of customer needs.

Marketing Excellence Awards 2020

Brand	Award	Category
NTUC FairPrice	Gold	Excellence in Communications / Public Relations
		Excellence in Advertising
		Excellence in Launch/ Re-launch Marketing
		Excellence in Pivot Marketing
		Excellence in Shopper Marketing
	Bronze	Excellence in Media Strategy
Shi Hui Yuan	Silver	Excellence in Marketing Transformation
Shi Hui Yuan – Tubby Belly	Bronze	Excellence in Shopper Marketing

Organised by Marketing Magazine, the Marketing Excellence Awards celebrate Singapore's outstanding campaigns across diverse disciplines.

Loyalty & Engagement Awards 2020

Brand	Award	Category
NTUC FairPrice	Gold	Best Use of Social Media
		Best Use of Content Marketing
NTUC Link	Gold	Best Loyalty Programme – Retailer
		Best CRM Strategy
	Silver	Best Partnership in a Loyalty Programme
		Best Use of Consumer Insights / Data Analytics

Organised by Marketing Magazine, the Loyalty & Engagement Awards recognise excellence in consumer-centric marketing activities that have helped to grow and retain the organisation's customers.

ASIA eCommerce Awards 2020

Brand	Award	Category
NTUC FairPrice	Gold	eCommerce Team of the Year
	Silver	Best in eCommerce – Supermarkets / Hypermarkets

Organised by MARKETING-INTERACTIVE, the ASIA eCommerce Awards applaud the industry's champions for their eCommerce excellence.

Campaign Asia Top Local Brands in 2020

Brand	Category
NTUC FairPrice	Top Local Brand

The annual Asia-Pacific's Top 1000 Brands report identifies the brands that resonate the strongest with consumers in 10 markets across the region, including Singapore.

People's Association Community Spirit Award (PACS) 2020

Brand	Award
NTUC FairPrice Foundation	People's Association Community Spirit Award (PACS) 2020

The PACS Award recognises organisations which have made contributions to the People's Association, its Grassroots Organisations and Community Development Councils in achieving the mission of building and bridging communities.

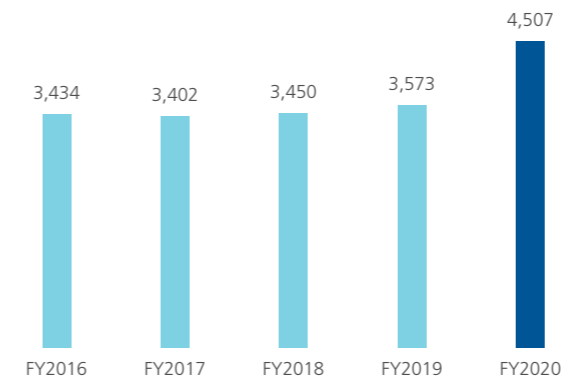
Founder, Institutional and Ordinary Members

31 December 2020

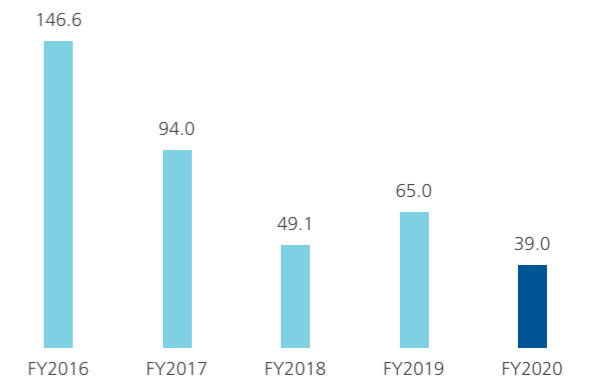
	No. of Shares of S\$1 each
Founder Member	
National Trades Union Congress	82,800,000
Institutional Members	
Citiport Credit Co-operative Limited	55,236
Customs Credit Co-operative Society (S) Limited	127,591
National University of Singapore Multi-Purpose Co-operative Society Ltd	25,100
NTUC Enterprise Co-operative Limited	157,966,368
NTUC Income Insurance Co-operative Ltd	1,762,695
SATU Multi-Purpose Co-operative Society Ltd	226,270
Singapore Association of the Visually Handicapped	5,523
Singapore Labour Foundation	73,105,649
Singapore Mercantile Co-operative Society Ltd	199,543
Singapore Shell Employees' Union Co-operative Ltd	304,766
Telecoms Credit Co-operative Limited	88,511
The Singapore Co-operative Housing & Agencies Society Ltd	20,262
The Singapore Government Staff Credit Co-operative Society Ltd	74,242
The Singapore Teachers Co-operative Society Ltd	55,236
Ordinary Member (773,399 members)	119,387,843
Balance as at 31 December 2020	436,204,835

Group Financial Highlights 2020

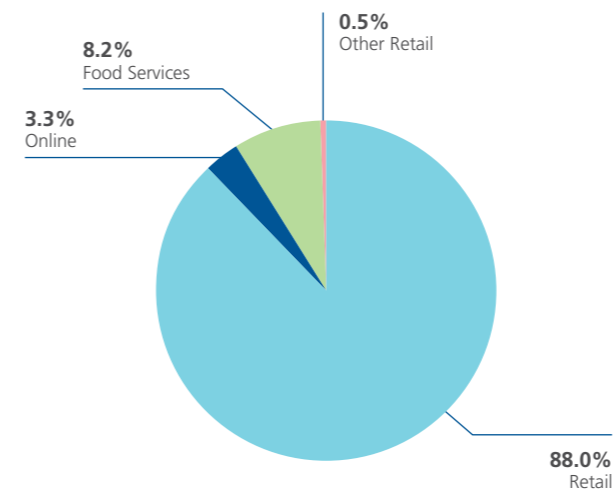
Revenue (S\$m)



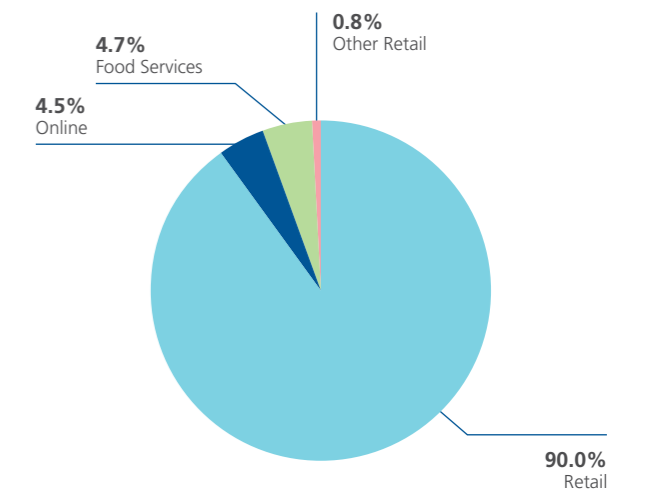
Profit from Operations (S\$m)



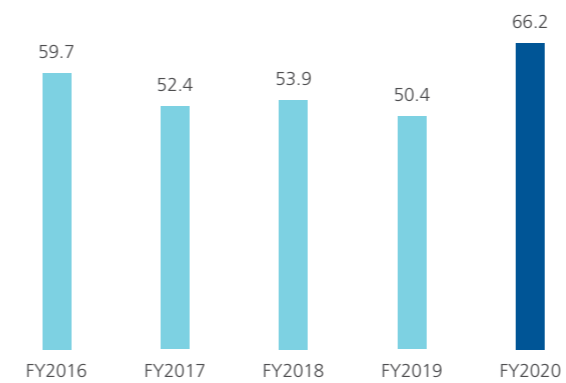
2019 Revenue Mix



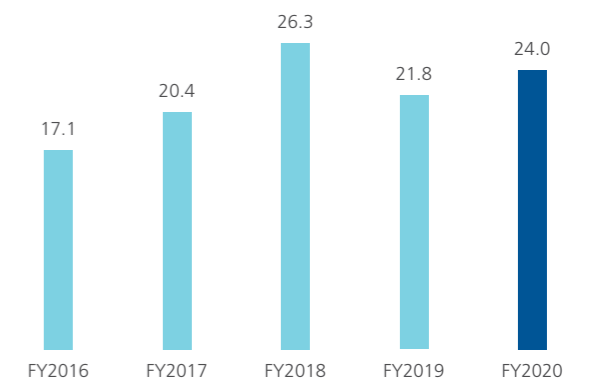
2020 Revenue Mix



Patronage Rebates Declared (S\$m)



Dividends Declared (S\$m)



Group Formats

FairPriceGroup

Everything Food Made Easy



Food Services



Sustainability Report 2020

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-

Message from Group Chief Executive Officer



Group Chief Executive Officer
Mr Seah Kian Peng

“
We are optimistic that with our new sustainability framework steering our efforts ahead, we will be able to co-create a more sustainable future together with our community.”

Amidst the background of COVID-19 last year, FairPrice Group developed a new Sustainability Framework, which articulates our ambitions and priorities to complement the UN Sustainable Development Goals (SDGs) towards 2030.

Our revised framework embraces three key pillars:

- Serving Our Customers** 
- Supporting Livelihoods and Well-Being** 
- Promoting a Circular and Low Carbon Economy** 

Each of these pillars, with its overarching goals and specific targets, form a blueprint for sustainability actions across our businesses. We view these as all work in progress and going forward, we will also learn from others and continue to build on what we have achieved.

Responding to COVID-19

With global supply chains impacted, we strived to ensure the availability of daily essentials for our customers. This was achieved through strong partnerships with key stakeholders across our value chain including the Singapore government, key suppliers and business partners.

An additional distribution centre was set up and a dedicated dark store was established to support online fulfilment. We also further diversified our supply sources by supporting more local produce, and importing from countries like Saudi Arabia, Poland, Spain and Ukraine.

Concurrently, we supported our hawker tenants to adopt the digital delivery platform WhyQ, which enabled them to gain access to online customers.

To reduce transmission risks and safeguard the well-being of our stakeholders, safety measures were implemented proactively. We instituted programmes like "Priority Shopping Hour" – a dedicated time for vulnerable segments of the community to shop. We also rolled out "FairPrice on Wheels" to provide low-income seniors easy access to groceries.

Social distancing measures and temperature screening were in place across all our operations, as well as work from home policy for eligible employees. In addition, employees received access to a dedicated counselling hotline, monthly well-being workshops and fortnightly emails on self-care tips.

Beyond the public health risks, we also recognised the socio-economic impact of the pandemic. We responded by providing additional jobs to 4,000 people and supported the less fortunate in our communities through various philanthropic

initiatives, such as distributing daily essentials to seniors.

We also appreciated our healthcare workers by offering complimentary beverages through our food services business, and snacks in collaboration with F&N Creameries and well-meaning Singaporeans.

Serving Our Customers

A key aspect to meeting our social objective in moderating the cost of living is to maintain food resiliency. We support the Government's 30 by 30 goal, which targets to produce 30 per cent of Singapore's nutritional needs locally by 2030.

We invested S\$1.44 million in local Small and Medium Enterprises (SMEs) through the "Suppliers Support and Development Programme" (SSDP) and launched Food Folks @ Lau Pa Sat which focuses on supporting home-grown food brands.

Apart from these, we helped customers stretch their dollar by extending our price freeze on FairPrice housebrand products, which offer quality daily necessities at lower prices to provide better value.

Pioneer Generation (PG) and Merdeka Generation (MG) seniors continued to receive discounts at our supermarkets, while also enjoying hot coffee and tea at a special rate of S\$0.50 every Wednesday at all NTUC Foodfare and Kopitiam food courts and coffee shops. A breakfast promotion set priced at S\$1 was initiated from July to August 2020.

To provide healthy food options, we removed partially hydrogenated oil (PHO) from all Housebrand products. Every store at our NTUC Foodfare food courts offers at least one option which bears the Healthier Choice Symbol. Moving forward, we aim to double the number of affordable and healthy food options by 2030.

Supporting Livelihoods and Well-Being

As a retailer with a heart, we remained dedicated to serving the community and

cultivating a conducive work environment for our employees.

We cared for the needs of the underprivileged with various philanthropic initiatives during the year, including "FairPrice Walk for Rice+ @ South East" and our annual "FairPrice Share-A-Textbook" project. The latter saw over 500,000 textbooks collected to benefit 25,000 underprivileged students, while drawing a record number of more than 1,800 volunteers who participated in the project. Our regular volunteering programme took a new form with employees turning to digital means to engage seniors from nursing homes.

We believe in creating a great environment to work in. Through the "One FairPrice Family" programme, board members, management and employees pitched in at our supermarkets over the busy Lunar New Year festive period and helped at the stores to allay customers' fears when panic buying arose.

Recognising the potential of every employee and individual, we actively train our people, value senior workers and employ people from diverse backgrounds and abilities.

Our goal for supporting livelihoods and well-being is to provide less fortunate communities with access to daily essentials and a decent work environment for employees.

Promoting a Circular and Low Carbon Economy

As Singapore's leading retailer, we recognise our influence as an environmental steward. We extended our "No Plastic Bag" initiative for another year at 25 supermarket and convenience stores, achieving an overall saving of 17 million plastic bags in 2020.

Meanwhile, we sponsored the first-ever virtual sustainability learning journey, where 1,600 students and teachers gained deeper awareness of sustainability issues and the importance of reducing their

environmental footprint. We also advocated for waste reduction by participating in the National Environment Agency's "Say Yes to Waste Less" campaign as well as Zero Waste SG's "Bring Your Own Container" (BYOC) campaign.

To demonstrate our commitment to reducing our environmental footprint, 34 of our stores have received the BCA Green Mark certification to date.

Tackling food waste remains a key priority for the Group. Under our "Great Taste Less Waste" programme, we saved 986,000 kg of blemished but still edible produce. During the year, we donated S\$242,000 worth of unsold groceries to Food from the Heart's Marketplace programme, reaching more than 6,500 beneficiaries from 28 welfare homes while preventing food waste. We aim to halve our food waste by 2030.

Appreciation


My heartfelt appreciation goes to our employees and business partners for their unwavering support and dedication in a challenging year. We are also grateful for all our stakeholders' feedback and encouragement, which serves to motivate us and help us improve.

As we gradually emerge from the uncertainty of COVID-19, our lifestyle and habits will be different from what it was pre-pandemic. We are, however, optimistic that with our new sustainability framework steering our efforts ahead, we will be able to co-create a more sustainable future together with our community. We invite all stakeholders to join us on this journey.

Mr Seah Kian Peng
Group Chief Executive Officer



Serving Our Customers

 **Our Goal**
Double the number of affordable and healthy food options by 2030.

We are driven by our social mission to moderate the cost of living in Singapore. For us, this means providing access to affordable and healthy food. Maintaining food resiliency is key to achieving this.



Ensuring Affordability for Our Customers



Extension of Housebrand Price Freeze helped customers save over **\$S15 million** in total



Extension on Pioneer Generation (PG) and Merdeka Generation (MG) Discount Schemes for 12 months with expected savings of over **\$S11 million**

We continue to uphold our social mission and prevent profiteering by keeping prices of our Housebrand products at least 10 per cent lower than comparable national brand products. The Housebrand price freeze initiated in March 2019, which would have ended on 30 June 2020, was further extended to 31 December 2020 in the midst of difficult economic circumstances due to COVID-19. The year also saw us introduce SmartChoice, an exclusive product line in FairPrice that promises better value for essential items.

To help our senior customers stretch their dollar and honour their contributions to the nation, we extended the FairPrice PG and MG Discount Schemes for the seventh and first time respectively. Our PG and MG customers will continue to enjoy a three per cent discount on selected days from 1 January to 31 December 2021. These initiatives, alongside our ongoing Seniors Discount Scheme, have collectively generated more than \$S43 million in savings for our silver generation customers since their inception.

Beyond this, PG, MG and Union Members also enjoyed \$S0.50 coffee and tea every Wednesday at NTUC Foodfare and Kopitiam food courts and coffee shops from 1 May 2019 to 31 December 2020. They also gained savings from the \$S1 (for Union members) and \$S1.50 (for public) Breakfast Sets between July to August 2020. This initiative provided about \$S1 million in savings to customers.



Encouraging Better Health and Nutrition



Over **130** Housebrand products with the Healthier Choice Symbol



Close to **280** Housebrand products with the trans fat free logo



One Healthier Choice Symbol option at each stall in NTUC Foodfare food courts

To encourage healthy eating, we supported the Health Promotion Board's Healthy Challenge initiative to reward shoppers who choose healthier products, and launched our "Housebrand Better 4 U" campaign. Between March and April 2020, we spotlighted our Housebrand items carrying the Healthier Choice Symbol through in-store and social media communications to help our customers identify them easily.

Since June 2020, all of our Housebrand products are 100 per cent free of partially hydrogenated oil (PHO) – well ahead of the nation's ban which will take effect from June 2021. To ensure customers have access to affordable and healthy food options, all stalls at NTUC Foodfare food courts carry at least one Healthier Choice Symbol dish.

Upholding Product Quality and Safety



All supermarkets, fresh food distribution centre and central kitchen are **ISO 22000** and **HACCP certified**



98.22 per cent of our stores conformed to our internal quality audit for hygiene, food safety and housekeeping

Amidst the COVID-19 pandemic, concerns over food safety increased. Throughout our supply chain, we remained vigilant and upheld stringent quality and safety standards. Apart from providing hand sanitisers and temperature screening for customers and employees, we also increased cleaning frequency, especially for high-touch areas in our stores. Internal circulars on proper food safety and hygiene were regularly circulated to remind employees of best practices.

Despite the restrictions of movement in different countries and time periods, we continued to conduct remote supplier audits when physical audits were not possible. We remain committed to ensuring that the quality and safety of our products are not compromised, by leveraging virtual tools and engaging third party auditors.

Food safety goes beyond the retail space, hence we encourage shoppers to observe proper food safety and hygiene practices for a safe meal at home. Tips on food safety as well as reminders on personal hygiene were put up on our social media platforms to remind everyone to remain prudent.

During the year, there were six incidents concerning pesticides exceeding acceptable levels, items sold before the scheduled inspection, wrong labelling of a product, unsatisfactory cleanliness of washrooms and pest control. None of these resulted in a significant monetary fine¹.

¹ A significant monetary fine is defined as no more than a \$S500 charge per incident.

Achieving Supply Chain Resiliency

Partnered over **1,800** active product suppliers to carry products from over 100 countries

Invested **S\$1.44 million** in the Suppliers Support and Development Programme (SSDP)

Offered about **6,000** locally made products at our stores

Expanding Our International Network

The pandemic and the events that followed in 2020 tested the resiliency of our supply chain. To secure a stable supply of daily essentials at affordable prices, we persisted with our ongoing strategy to diversify our sources and worked with suppliers from more than 100 countries. Some of our latest products include eggs from Poland and shrimp from Saudi Arabia.

Supporting Local Suppliers and Produce

While we widen our international supply network, we remain strongly committed to local suppliers and produce. Among the active product suppliers in our network, 81 per cent are locally registered companies, representing 80 per cent of our total spend.

Through our e-commerce platform, FairPrice Online, we partnered Enterprise SG to launch YummySG!. This online platform features products from Singapore food manufacturers, allowing them to gain a potential reach of 1.5 million shoppers monthly.

Amidst the challenges of COVID-19, we reaffirmed our support for local Small and Medium Enterprises (SME) partners for the eighth year. Our contribution of S\$1.44 million towards the SSDP during the year benefitted 470 SME suppliers. At the same time, our annual "Made in Singapore" Fair in October featured about 50 products from local food

manufacturing companies. Today, our stores offer about 6,000 locally made products, of which around 35 per cent are from local SMEs.

With the launch of Food Folks @ Lau Pa Sat in November, we sought to help local food retail as well as food and beverage (F&B) brands expand their brand presence. The purpose-driven retail launch pad houses over 120 brands, 70 per cent of which are home grown.

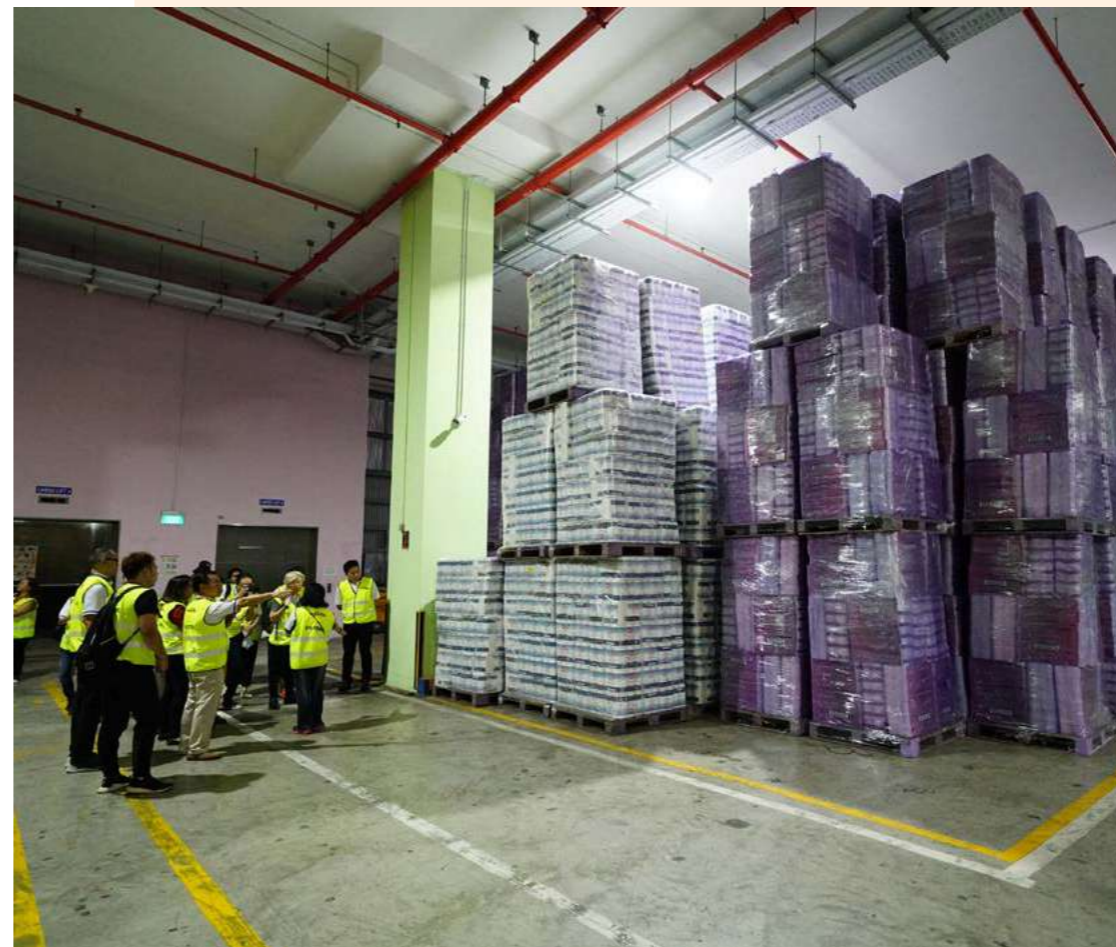
Our efforts to support local suppliers are in line with Singapore's 30 by 30 goal, where 30 per cent of the country's nutritional needs will be produced locally by 2030.

Meeting Demand for Daily Necessities During COVID-19

In early 2020, the raising of Singapore's Disease Outbreak Response System Condition (DORSCON) status to Orange ignited a five-fold increase in demand for daily necessities such as toilet paper, instant noodles and rice. To meet the sudden spike in demand, our logistics team scaled up our fulfilment capacity by doubling the number of delivery trips and tripling the volume of daily essentials sent to the stores.

During this period, the location of our distribution centres (DCs) in the west made it challenging to fulfil the spike in demand. We acted quickly and set up new distribution centres around the island, one of the DCs was set up in only five days with help from our partners. This was an unprecedented feat as it typically takes several months to get a DC up and running. The new DCs allowed for more efficient deliveries to our supermarkets in the east and central regions.

The high demand for daily essentials also extended to our online store. In response, we converted our supermarket at Orchid Country Club into a dark store, or online fulfilment centre, within three weeks, thus successfully increasing capacity by 30 per cent. These initiatives are a reflection of our deep commitment to ensure that Singapore continues to have access to affordable food and daily essentials through a resilient supply chain.



Upholding Cybersecurity and Customer Privacy

To strengthen our resilience against cyber attacks, we conducted a cybersecurity awareness campaign from July to December 2020. The campaign was targeted at all our employees with email access and covered weekly tips or quizzes on cybersecurity. As part of the campaign, an e-learning course was rolled out with 100 per cent participation from our employees with email access. A new Phish Alert Button was also added to our browser which allows users to easily report suspicious activity. These initiatives helped us to achieve an average phishing rate of 13.8 per cent in 2020, meeting our target to keep phishing rate below 20 per cent.

Respecting our customers' data privacy is important for us to maintain their trust. In 2020, we conducted three Personal Data Protection Act (PDPA) related training programmes which were attended by 17 employees. These programmes were aimed at equipping our employees with the necessary knowledge to handle personal data. There were no substantiated complaints on breaches of customer privacy and loss of customer data in 2020.



Supporting Livelihoods and Well-Being



Our Goal

Provide less fortunate communities with access to daily essentials and a decent work environment for employees.

As a social enterprise, our community and employees are at the heart of all we do. By supporting less fortunate communities and ensuring they have access to daily essentials, while providing a decent work environment for our employees, we seek to enhance the lives of all we meet.



Supporting Local Communities

Supporting Less Fortunate Communities through FairPrice Foundation

 Contributed **S\$20 million** to FairPrice Foundation

FairPrice Foundation seeks to improve lives via a three-pronged approach, which comprises supporting the poor and needy, advancing workers' welfare, and promoting nation building and community bonding. 81 per cent of the funds are channelled towards supporting the poor and needy with 10 per cent and 9 per cent going towards advancing workers' welfare and nation building respectively.

Among the initiatives the Foundation supported during the year were incentives to show appreciation to our healthcare workers. NTUC Foodfare and Kopitiam provided S\$120,000 worth of Milo beverages to hospital healthcare providers and Wang Café offered all healthcare providers S\$18,000 worth of homemade barley. In collaboration with a group of well-meaning Singaporeans and F&N Creameries, we also distributed free ice-cream and potato chips to some 52,000 healthcare workers from SingHealth and National Healthcare Group.

The Foundation also donated S\$20,000 to Yayasan Mendaki to benefit underprivileged students and launched the 12th edition of "FairPrice Walk for Rice+ @ South East" with the South East Community Development Council (CDC). The initiative provided 500,000 bowls of brown and white rice as well as 50,000 bowls of oatmeal to vulnerable families while encouraging the community to explore Singapore's scenic places and stay active.

In addition, during the Circuit Breaker period, FairPrice Foundation donated S\$500,000 to five organisations, namely Lee Ah Mooi Old Age Home, Metta Welfare Association, Assisi Hospice, Touch Community Services and Food from the Heart. The donation sought to provide much-needed aid to these organisations, which helped the less fortunate and vulnerable individuals and families during the escalating COVID-19 situation, where there was a dip in donations.

Separately, FairPrice Foundation also donated S\$500,000 to NTUC First Campus Bright Horizons Fund and NTUC Health's Eldercare Trust to boost the digital literacy of low-income families and seniors.



FairPrice pledges donation of \$500,000









Supporting Educational Needs

 Over **500,000** textbooks collected from the public

 A record number of over **1,800** volunteers garnered

 Reached out to **25,000** beneficiaries aged seven to 16 years old

Disadvantaged students continued to benefit from the "FairPrice Share-A-Textbook" project through textbooks donated at 77 FairPrice stores islandwide by the public. Amidst COVID-19 restrictions, we extended the distribution window to five days, from two days in previous years, to facilitate the safe collection of books.

Notably, the 2020 edition of our signature "FairPrice Share-A-Textbook" community-sharing initiative drew a record number of volunteers in its 38-year history. To ensure the safety of beneficiaries, members of the public and volunteers, strict safety measures were implemented, including the pre-booking of collection times and having smaller teams of volunteers sort the donated textbooks. All volunteers were provided with care packs comprising face masks, wet wipes, disposable gloves and hand sanitisers.

Volunteering Amidst COVID-19



Number of volunteer hours by employees: **213**



Number of volunteer hours by public and community partners: **7,944**



Number of activities organised: **13**

Throughout the pandemic, we persevered in reaching out to our beneficiaries despite our regular volunteering activities being curtailed due to the restrictions on physical interactions. Using their ingenuity and creativity, our employees made pre-recorded videos to encourage nursing home residents to do light workouts and play simple games. Residents from eight nursing homes were also able to join in the hustle and bustle of the Mid-Autumn Festival at our supermarkets and enjoyed a shopping spree from the safety of the homes via interactive Zoom sessions, with our employees as their personal shoppers.

In the same month, 36,000 bags of daily essentials, picked and packed by volunteers from FairPrice Group and Grocery Logistics Singapore, were distributed to less fortunate seniors across the island. The initiative was carried out in partnership with JTC Corporation.

We also collaborated with Ang Mo Kio Family Service Centre Community Services Ltd. to serve delicious and nutritious meals to some 600 beneficiaries in Punggol, comprising the elderly and families in need. The meals were prepared and delivered by our employees from Shi Hui Yuan, our MICHELIN Bib Gourmand food outlet, and The Pau Shop.

Meeting Basic Food Needs



Launched "**FairPrice on Wheels**" to provide less privileged seniors with access to groceries



Collected over **S\$67,000** worth of groceries through two food donation drives at **52 supermarkets**

Recognising the need to stay home as much as possible during the Circuit Breaker period, we launched "FairPrice on Wheels" in April. This community initiative aimed to provide basic essentials grocery items at selected mature estates with a higher concentration of low-income seniors through specially outfitted grocery vans. Starting with five locations, the initiative was expanded to 11 areas to serve more residential districts that did not have easy access to a supermarket.

In an effort to support the less fortunate while galvanising support from the community, FairPrice worked with Food Bank Singapore and Food from the Heart to set up food donation drives at our stores. Held in February, over the Chinese New Year period, and in October, in conjunction with World Food Day, the initiative encouraged the public to donate grocery items to support the less fortunate.



Supporting Our Tenants



Assisted **432** hawkers at **12** hawker centres to get on Marketplace @ WhyQ

Our food service tenants saw their incomes dip due to the Circuit Breaker measures. To support them through this period, we collaborated with WhyQ, an online food delivery service, to provide our food service vendors with an alternative revenue channel. The programme eliminated the need for additional digital devices, provided upfront cash payment and ensured zero commission fees. We also assisted vendors with their applications for government grants to encourage more tenants to come onboard Marketplace @ WhyQ. Around 70 per cent of our tenants benefited from this scheme in 2020.

Talent Management

Upskilling Our People



53,767 training hours provided

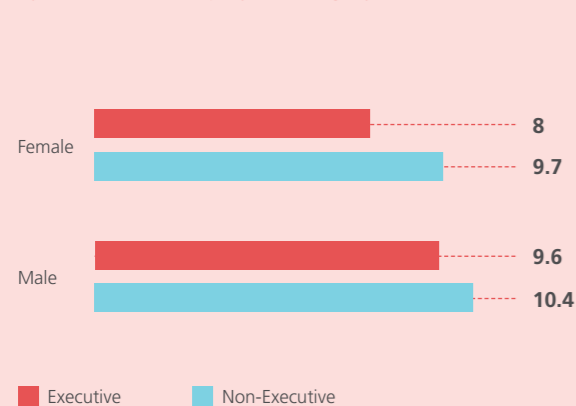


99 per cent of employees received regular performance and career development reviews

We believe in the potential of every employee and strive to keep their skills relevant through training programmes designed to improve capabilities and job performance. At FairPrice Group, we offer a wide range of learning and development opportunities, including people management, productivity improvement via Lean Six Sigma, cybersecurity awareness and digital technology through the Google Citizen Developer Programme, among others. Our staff are kept up-to-date on available programmes through regular emails from the Human Resources Learning and Development team.

To develop the workforce of the future and help our employees grow, we developed career roadmaps and pathways which were piloted in some of our corporate functions. They help to provide greater clarity on the development opportunities that are available to staff and encourage them to take charge of their own careers. This will be scaled up across FairPrice Group in the coming years.

Average Training Hours Received by Employees by Gender and Employee Category



Supporting Employees During COVID-19



Provided 4,000 jobs to workers in need

Throughout the pandemic in Singapore, our frontline employees continued to serve our customers courageously. At the peak of the crisis, the need for temperature screeners and retail assistants resulted in a severe manpower shortage at our supermarkets. We worked quickly to fill 4,000 vacancies in under two months, providing employment to many who lost their jobs during this period.

With this difficult time resulting in a dip in human traffic at our food services business, we redeployed food services employees to our supermarkets as in-store safe distancing personnel and temperature screeners. Despite the change in environment and work scope, they readily carried out their new duties with enthusiasm.

When Malaysia's Movement Control Order came into effect in March, our Malaysian employees who commute daily to Singapore were impacted. To help them cope with the sudden changes, we took care of all who decided to stay in Singapore through the FairPrice Group Care Package, which supported them with accommodation, allowances and other benefits.

In recognition of their contributions and efforts, we gave out a Special Award to all our employees. Our employees working at the frontline received an additional Spotlight Award in appreciation of their dedication and commitment. To instill pride and recognise employees across the organisation, our weekly internal communication videos feature how teams worked together to serve our customers.

Embracing the One FairPrice Family



More than 5,000 hours contributed by management and employees from FairPrice Headquarters (HQ) over the Lunar New Year festive season.



Donated S\$50,000 to The Business Times Budding Artist Fund (BT BAF) and the MediCorp Enable Fund (MEF)

With the Lunar New Year period being an extremely busy time for the frontline employees at our stores, we kicked-off the "One FairPrice Family" programme. The scheme encourages around 800 HQ employees to commit a minimum of three days each year to take part in operational activities, including attending to customers, replenishing goods, retrieving trolleys and selling mandarin oranges. While deepening integration across departments, the initiative also strengthens our position as a customer-centric retailer.

Going beyond our organisation, FairPrice Foundation donated S\$10 for every hour clocked through the programme. In all, S\$50,000 was donated to BT BAF and MEF in support of disadvantaged youths and persons with disabilities.



Building a Diverse and Inclusive Workplace

- 73 employees** hired through SG Enable, special schools and Singapore Corporation of Rehabilitative Enterprises (SCORE)
- 91 per cent** of employees reached 62 years and stayed in employment with FairPrice
- FairPrice's Board consists of **nine men and three women**

At FairPrice Group, we embrace diversity in our workplace. As one of the largest employers in Singapore, we provide jobs to over 14,000 people across various age groups, ethnicities and social backgrounds.

At the same time, we believe in cultivating an inclusive work environment that harnesses the collective strengths and contributions of all. To this end, we hired 73 employees through SG Enable, special schools and SCORE, while valuing our mature workers for their vast experience and wisdom. Our efforts saw 91 per cent of employees who reached the retirement age of 62 continue their employment with us.

Our employees are represented by the Food, Drinks and Allied Workers Union, an affiliate of the National Trades Union Congress, with 79 per cent of them covered by collective bargaining agreements. The terms of our current collective agreement are still in force, which covers employee wages, benefits, employment terms and grievance procedures. Employees may access the collective bargaining agreement from the intranet.

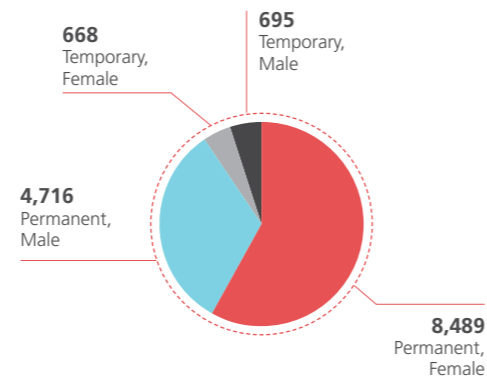
Upholding Workplace Safety and Health

Certified bizSAFE Level 3 by the Workplace Safety and Health Council (WSHC)

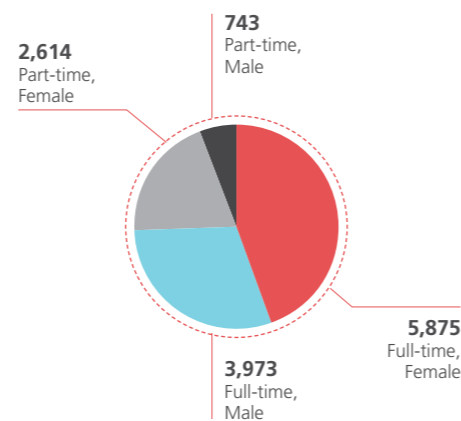
Ensuring the health and safety of our stakeholders is of utmost importance to us. To safeguard the health of our customers, employees and business partners amidst the COVID-19 pandemic, we put in place several safe management measures. These include:

- engaging temperature screeners to check everyone entering our premises to work or shop;
- installing clear safe distancing markers;
- mandating that everyone wear either a face mask or face shield, where appropriate;
- cleaning common areas and high touch points frequently;
- providing customers with convenient access to hand sanitisers at checkout counters;
- displaying safe entry QR codes for contact tracing purposes; and
- ensuring adequate crowd control at high traffic stores.

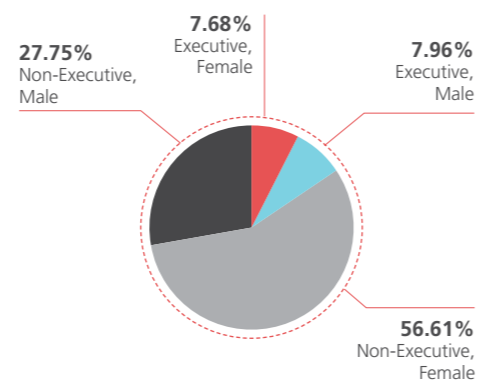
Total Number of Employees by Employment Contract and Gender



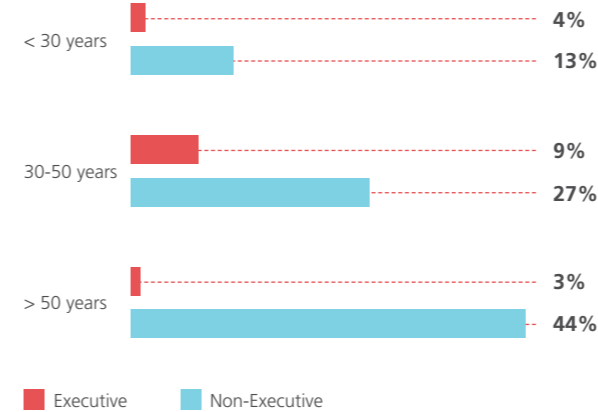
Number of Employees by Employment Type and Gender¹



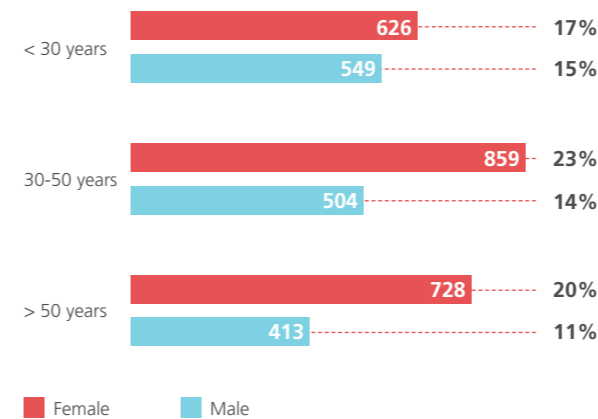
Percentage of Employees by Employee Category and Gender



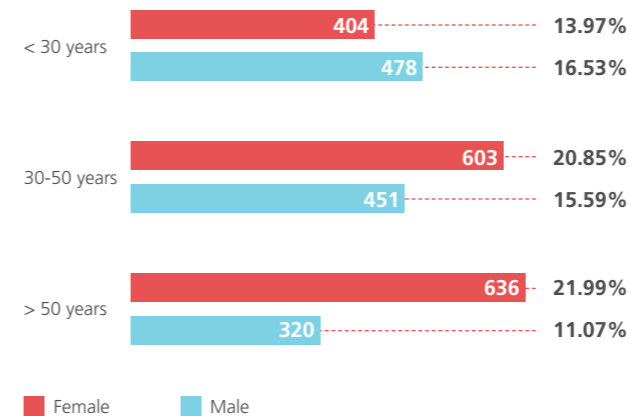
Percentage of Employees Per Employee Category by Age¹



Number and Rate of New Employee Hires by Age Group and Gender



Number and Rate of Employee Turnover by Age Group and Gender



¹ Only permanent employees were considered in this data set.

Understanding the needs of the vulnerable within our community, we went beyond regulatory requirements and introduced the "Priority Shopping Hour", where Pioneer Generation (PG) seniors, persons with disabilities (PWDs) and pregnant women were given a dedicated hour to shop at our stores every Monday morning.

Aimed at minimising the risk of COVID-19 transmissions at our headquarters, we made working from home the default arrangement for office-based employees. To safeguard our staff's mental well-being and help them cope with this new way of working, we launched a series of initiatives. These ranged from a dedicated "Care Angel" hotline manned by professional counsellors to monthly "Learn to Care" workshops where employees picked up knowledge and techniques to boost their mental health, as well as fortnightly circulars with tips on health and wellness.

Across our operations, we continued to uphold the highest standards of safety. We are certified bizSAFE level 3 by the WSHC across our retail business, warehouses and central kitchen. Risk assessments in compliance with Workplace Safety and Health regulations are conducted across our operations, with its identified risks and control measures communicated to employees through our intranet, operations briefing and workplace safety committee meetings.

Appointed risk management personnel are required to complete training accredited by the Ministry of Manpower. At all times, we encourage employees to report any hazards or unsafe acts to their reporting officers for immediate intervention. Work-related incidents are investigated promptly by our registered workplace safety and health officers, who act quickly to establish the root causes and recommend corrective actions to prevent future recurrences.

We have a formal joint management-worker Workplace Safety and Health Committee which convenes monthly to work on improving workplace safety at FairPrice. To maintain a safe work culture, all new employees are required to go through training on FairPrice's workplace safety and health policies and procedures. The Occupational First Aider course is offered to appointed first aiders at our various facilities and stores throughout the organisation. These trainings are carried out by NTUC Learning Hub, an accredited service training provider by the Ministry of Manpower. Our business partners also play an important role in influencing a safe work environment. A minimum fine of S\$100 will be imposed for any violations or unsafe acts found.

There were zero work-related fatalities in 2020. Despite our best efforts to reduce the risks of workplace injuries², we had eight major injuries and 135 minor injuries during the year. This accounts for a 6.87 major injury rate and a 115.9 minor injury rate³, with the main types of injury involving slips, trips and falls. We also had five incidents related to the obstruction of common areas and mosquito breeding, which resulted in non-significant monetary fines⁴.

² The scope of workplace injury data covers FairPrice Group's retail business only.

³ In accordance to the Ministry of Manpower guide on workplace injury rate reporting, major and minor injury rates are defined by the number of major and minor workplace injuries per 100,000 persons employed respectively.

⁴ A significant monetary fine is defined as no more than a S\$500 charge per incident.



Promoting a Circular and Low Carbon Economy



Our Goal

To halve our food waste by 2030.



At FairPrice Group, we embrace green practices in our quest to foster a sustainable future. As Singapore's leading retailer, we remain committed to reducing our environmental footprint and promoting sustainable production and consumption, while sourcing for products in a responsible manner.

Reducing Material Waste

17 million plastic bags saved through bring-your-own bag (BYOB) transactions at supermarkets and convenience stores

2,500 participants reached through public webinar on reducing packaging waste

Managing our waste, including promoting the 3Rs of reduce, reuse and recycle, is crucial to protecting our only landfill in Singapore as well as ensuring that resources are available for future generations. During the year, we reached the one-year milestone of our "No Plastic Bag" initiative which recorded 7.8 million BYOB transactions at 25 supermarkets and convenience stores. In light of the positive response to this initiative, we extended it for another year from 12 November at the same stores. Over the year, we saved 17 million plastic bags through our retail business.

As we encourage more to bring their own bags, we also stepped up to reduce the amount of plastic bags used for our online deliveries. In October 2020, we started a trial to deliver ambient grocery items without plastic bags. The trial aims to assess customer receptivity and operational feasibility.

Meanwhile, we kept up our public education efforts to encourage waste reduction. During the year, we raised public awareness on the importance of decreasing plastic and food waste by supporting campaigns such as "Say Yes to Waste Less" by the National Environment Agency (NEA). Additionally, we partnered Eco-Business to jointly organise a public webinar on the challenges and opportunities of reducing packaging waste. Supported by the FairPrice Sustainability Fund, the webinar was live-streamed on three platforms – Zoom, Facebook and YouTube – and attracted 2,500 viewers.

We also lent our support to the "Bring Your Own Container" (BYOC) campaign by Zero Waste SG, which sought to encourage more people to use non-disposable containers when purchasing takeaway food. Two of our hawker centres, Our Tampines Hub Kopitiam and Foodfare @ Kampung Admiralty, participated in this campaign from December 2020 to February 2021.

To minimise the amount of waste going to landfill, we engaged waste contractors to recycle our key material waste. This comprised about 14,400 tonnes of carton material, 182 tonnes of styrofoam boxes and 50 tonnes of stretch film.

Addressing Food Waste

S\$242,000 of unsold but wholesome groceries donated to Food from the Heart

About **986,000 kg** of fruits saved through the "Great Taste Less Waste" initiative

As a socially responsible retailer, we persisted in our efforts to minimise food waste, while supporting the needs of the underprivileged. With rising concerns about food security amidst the COVID-19 pandemic, reducing food waste has become increasingly important. We continued our partnership with Food from the Heart in 2020, with FairPrice Group donating over S\$242,000 worth of unsold but wholesome groceries to their food distribution programme, supporting 6,500 beneficiaries from 28 welfare homes.

During the year, our efforts under our "Great Taste Less Waste" programme to sell slightly blemished but still edible produce at marked down prices prevented 986,000 kg of fruit from going to waste during the year. In 2020, our supermarkets generated 13,350 tonnes of food waste, while the FairPrice Food Waste Index stood at 61.5 kg/sqm.



Embracing Eco-Friendly Practices

34 stores received the Building and Construction Authority (BCA) Green Mark Certification

68 per cent of stores adopted our five eco-friendly guidelines¹

We all have a shared responsibility to nurture and protect our environment. By inspiring others to do their part for our planet, we can create a greater collective effort to be more environmentally friendly. During the year, we partnered the Singapore Environment Council to bring over 1,600 students and teachers across 85 schools on a virtual supermarket tour. Through the tour, we showcased the sustainable features that FairPrice has installed in our BCA Green Mark Platinum supermarket, while sharing tips on lowering their environmental footprint, such as bringing their own bags for grocery shopping. To date, 34 stores have attained the BCA Green Mark certification, while 68 per cent have adopted our five eco-friendly design guidelines.

In 2020, our total energy consumption was 426,183,894 kWh², of which 401,401,894 kWh³ is from purchased electricity. Through the solar panels installed on the roof of FairPrice Hub, we harnessed 164,596 kWh of solar energy⁴ which was used to power the mechanical ventilation fans in the multi-storey carpark. Our transport fleet consumed 2,469,977 litres of diesel fuel.

Our Scope 1 emissions was 6,610⁵ tonnes of carbon dioxide equivalent (tCO₂e) while our Scope 2 emissions was 170,583 tCO₂e⁶.

A total of 374,460 m³ of water⁷ was drawn and used for our operations.

Sourcing Sustainably

About **90 per cent** of Housebrand paper products certified by Forest Stewardship Council (FSC)

Close to 40 sustainable seafood products certified by Marine Stewardship Council (MSC), Aquaculture Stewardship Council (ASC) and Friend of the Sea

As a responsible retailer, we are committed to sourcing sustainably wherever possible to safeguard natural resources for future generations. In a testament to this, about 90 per cent of our Housebrand paper products are FSC certified. In addition, we stock close to 40 sustainable seafood products that are certified by MSC, ASC and Friend of the Sea. We are also a member of the Roundtable on Sustainable Palm Oil (RSPO). When listing new products, we give preference to those that have received sustainable certifications.



¹ The five eco-friendly guidelines are: (1) All lighting used are LED; (2) Energy-efficient refrigeration system using automated temperature monitoring and energy saving system, EC fan motor, electronic expansion valves, variable speed compressor, etc.; (3) Zonal lighting circuit design; (4) Motion sensor installed for office, preparation rooms, and storerooms; and (5) Use of water-efficient fittings.
² Conversion of diesel fuel to kWh is based on CDP's Technical note – Conversion of fuel data to MWh.
³ Data for electricity consumption is obtained through utility bills. Scope of report does not include Unity, Corporate Cheers stores and Origins office. We are currently in the process of establishing data collection systems for these entities to be included in future reporting.
⁴ Data is obtained through FairPrice's own meter reading.
⁵ FairPrice's Scope 1 emissions consist of the fuel consumption from the fleet supporting our logistic movements. It is calculated using the GHG Protocol Transport Tool, which provides the quantity of carbon dioxide emissions in CO₂e. Scope of report covers our mileage from warehouse to supermarkets only.
⁶ FairPrice's Scope 2 emissions are derived from our electricity consumption. It was calculated using the electricity grid emission factor (0.4085 kg CO₂/kWh) reported by the Energy Market Authority in 2019.
⁷ Water used is from public utilities and data is obtained through utility bills. Scope of report does not include Unity, Corporate Cheers stores and Origins office. We are currently in the process of establishing data collection systems for these entities to be included in future reporting.

FairPrice Group's Approach to Sustainability

As Singapore's largest supermarket retailer and food business operator, sustainability is a key strategic intent for FairPrice Group in our commitment to make lives better.

We recognise that the world is changing faster than ever before and faces urgent environmental, social and economic challenges. In line with the national agenda for sustainable development, which was set out in the recently unveiled SG Green Plan, we have identified two key priorities that FairPrice Group will focus and act on.

Food Resilience

The ongoing COVID-19 pandemic has highlighted the importance of ensuring local food security, which encompasses food availability and affordability, as well as food nutrition. As Singapore imports the majority of food consumed in the country, the nation is highly vulnerable to changes in global food supply. Climate change, which poses a threat to human lives and livelihoods globally, can also disrupt food availability, access and quality as a result of increasing temperatures, extreme weather events and changes in precipitation patterns. Apart from food access, the prices of food may also be impacted and in turn their affordability.

Waste Reduction

Current patterns of production and consumption are unsustainable, putting immense strain on the natural environment and resources that we depend on as a society. The increasing waste we are generating is shortening the lifespan of Singapore's only landfill, as well as contributing to climate change and environmental degradation. Enhancing the efficiency of resource usage is crucial for long-term sustainability. To address this challenge, we must generate less waste and move to a more circular approach that sees increasing re-use and recycling of all our waste, from food waste to packaging materials.

In light of these priorities and the evolving global context, we developed a new Sustainability Framework in 2020 to clearly articulate our sustainability ambitions. The framework provides a clear blueprint for how we plan to embed responsible and sustainable practices into everything we do across FairPrice Group in pursuit of our purpose. It is implemented through specific strategies with the aim of achieving these goals and driving performance improvement across our business.

The development of our framework has been informed by stakeholder engagement and a rigorous assessment of the material sustainability topics facing FairPrice Group (please see page 61 for more information on our material sustainability topics). The framework also forms the basis of how we report our sustainability performance and hold ourselves accountable for the impact we create in society.

Our Sustainability Framework

Our Purpose

Making lives better through sustainable and affordable food and daily essentials

Our Priorities & Goals



Serving Our Customers

Ensure affordable-healthy food and maintain food resiliency

Our Goal: Double the number of affordable-healthy food option by 2030

Supporting Livelihoods and Well-Being

Enable the underprivileged and maintain a supportive workplace

Our Goal: Provide less fortunate communities with access to daily essentials and a decent work environment for employees

Promoting a Circular and Low Carbon Economy

Reduce environmental footprint, promote sustainable production, consumption and product sourcing

Our Goal: To halve our food waste by 2030

Our approach is underpinned by a strong focus on embedding responsible and sustainable business practices into everything we do.

Aligned to UNSDG Goals



Supporting the United Nations Sustainable Development Goals

The 17 United Nations Sustainable Development Goals (UNSDGs), launched in 2015, serves as a shared blueprint for the public and private sector, as well as civil society to work towards tackling global challenges by 2030. In line with Singapore's national priorities and as part of our sustainability framework, we have identified five UNSDGs where we are making the greatest impact on sustainable development. The following table highlights some examples of our contributions.

UNSDGs	FairPrice Group's Efforts in 2020
<p>2 ZERO HUNGER</p>	<p>Relevant underlying targets:</p> <p>2.1 By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations including infants, to safe, nutritious and sufficient food all year round</p> <ul style="list-style-type: none"> • Provided affordable food pricing through Every Day Low Price items, Housebrand products and FairPrice Shop • Extended Housebrand price freeze until 31 December 2020 • Offered S\$1 Breakfast Sets and S\$0.50 coffee and tea at NTUC Foodfare and Kopitiam • Partnered with Food Bank, Food from the Heart and other community partners to run food donation drives for the underprivileged • Engaged in philanthropic giving in a sustained manner through the FairPrice Foundation such as "FairPrice Walk for Rice+ @ South East"
<p>7 AFFORDABLE AND CLEAN ENERGY</p>	<p>Relevant underlying targets:</p> <p>7.2 By 2030, ensure universal access to affordable, reliable and modern energy services</p> <p>7.3 By 2030, double the global rate of improvement in energy efficiency</p> <ul style="list-style-type: none"> • Generated electricity for use through solar panels installed at FairPrice Hub • Continued subscription to BCA Green Mark stores and buildings • Applied the five eco-friendly design guidelines at all new and renovated supermarkets
<p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>Relevant underlying targets:</p> <p>8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</p> <p>8.8 Protect labour rights and promote safe and secure working environments of all workers, including migrant workers, particularly women migrants, and those in precarious employment</p> <ul style="list-style-type: none"> • Provided jobs to over 14,000 people, including persons with disabilities and ex-offenders • Supported about 1,000 Malaysian employees with a temporary welfare package during the first Malaysian Movement Control Order from March to July 2020 • Signatory to the UN Global Compact since 2005 and the Tripartite Guidelines on Fair Employment Practices of Singapore • Obtained bizSAFE certifications to provide a safe and conducive environment for employees
<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>Relevant underlying targets:</p> <p>12.3 By 2030, halve per capita global food waste at the retail and consumer level, and reduce food losses along production and supply chains including post-harvest losses</p> <p>12.5 By 2030, substantially reduce waste generation through prevention, reduction, recycling, and reuse</p> <ul style="list-style-type: none"> • Continued to implement FairPrice-CSR Food Waste Reduction Framework • Monitored FairPrice Food Waste Index to benchmark progress • Ran Plastic Bag Management Programme and extended the "No Plastic Bag" initiative for another year until November 2021
<p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Relevant underlying targets:</p> <p>17.17 Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships</p> <ul style="list-style-type: none"> • Collaborated with the Singapore Environment Council and Zero Waste SG on sustainability initiatives such as raising awareness of sustainability among students, educators and the public on bringing their own containers • Supported national agencies on goals towards zero waste and healthy living by partaking in their activities • Worked closely with grassroots and social service organisations to reach out to people in need

FairPrice Group's Approach to Sustainability

Corporate Governance

The FairPrice Group is committed to upholding high standards of corporate governance to ensure the continued fulfilment of our social mission and delivery of our sustainability agenda. Starting from the top, the FairPrice Group Board is the highest governance body consisting of the Chairman and 11 Non-Executive Directors who have expertise in the fields of accountancy, business management, technology, finance, communications and law. Together, they provide direction on strategy formation, risk mitigation, technology and innovation advisory, funds disbursement by the FairPrice Foundation, review and approval of annual budgets, as well as the Group's performance on economic, environmental and social aspects.

Reporting to the Board, the Executive Management Team, led by the Group Chief Executive Officer (Group CEO), charts the strategic goals that the Group will undertake. The Group CEO is supported by the Sustainability Committee which is responsible for establishing sustainability policies, executing sustainability initiatives and monitoring the progress of sustainability targets. The Sustainability Committee comprises business leads from the management team specialising in human resource, operations, procurement and corporate communications. FairPrice Group's sustainability performance is evaluated against set targets approved by the Group CEO who monitors and reviews our progress.

Corporate Value and Business Ethics

FairPrice Group's six core values serve as the foundation of how we conduct ourselves and maintain business relationships. The core values are Act for community, Service, Pioneering, Integrity, Relate like family and Excellence.

The Group observes high levels of business ethics and works closely with the authorities to ensure that we are compliant with relevant legislations and regulations. With the establishment of the Group, a Fraud Risk Management policy was developed to implement a central fraud registry to better manage incidences of fraud, bribery and corruption going forward. To raise awareness of this matter, risk awareness training programmes covering topics such as Code of Conduct,

risk management and whistleblowing are being curated to onboard employees.

Our Employee Code of Conduct broadly defines the standards of integrity and business conduct that all employees must adhere to. Employees are required to make an annual declaration on possible conflicts of interest and indebtedness. The Category Manager Code of Practice guides the procurement team on maintaining high levels of conduct in our trading relationships with suppliers. We require all suppliers to sign the Master Agreement which comprises the terms and conditions of dealing with us. They are also given a corporate supplier kit which outlines the policies and guidelines in maintaining proper trading relations.

The FairPrice Group's Whistleblowing Policy, championed by the internal audit department, aims to foster and maintain an environment where employees can report fraudulent or unethical behaviour, misconduct or irregularities, without fear of retaliation. Employees can access the Codes as well as the Whistleblowing Policy on the Group's intranet. Posters on the whistleblowing hotlines are also displayed in our premises.

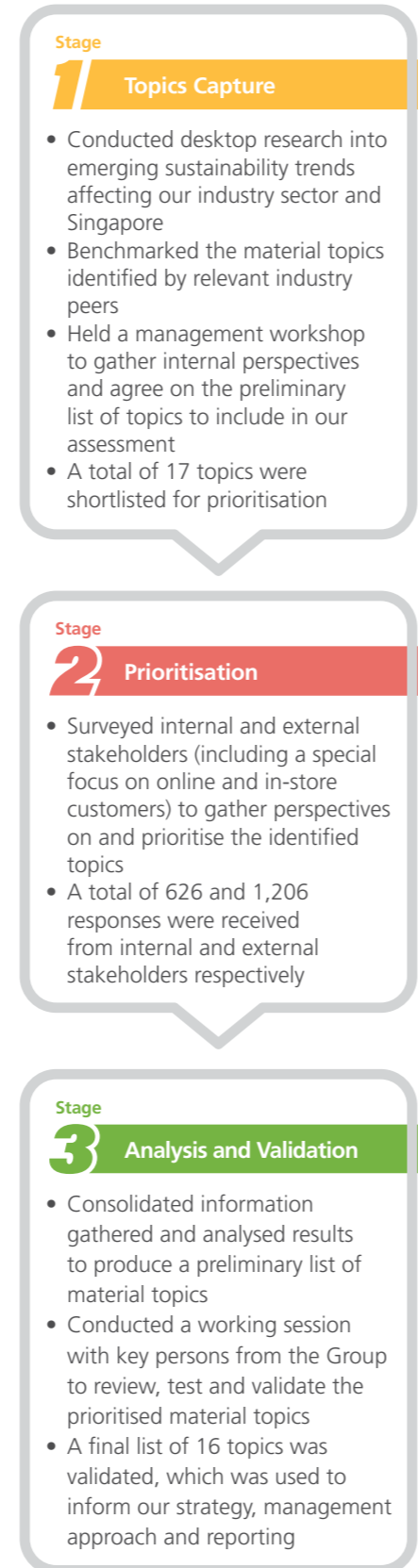
Our values and standards of behaviour are championed at the highest level, with the Board taking a proactive role in setting the tone at the top for the rest of the organisation to follow. Our Codes and supporting policies are reinforced through communication, training, monitoring and enforcement programmes. The Audit and Risk Management Committee, comprising the Board and senior management, meets three times a year to discuss issues concerning corporate governance and initiatives to ensure the FairPrice Group continues to operate fairly. In 2020, there were zero cases of non-compliance with the Singapore Prevention of Corruption Act.

Materiality Assessment Process

Materiality is a principle we use to help us identify and prioritise the sustainability topics that are of greatest importance to our business and stakeholders.

In 2020, we engaged an independent sustainability consultant to help us conduct a materiality review to identify any new sustainability topics that have emerged and reassess our priorities. The materiality

assessment process was conducted in line with the principles of stakeholder inclusiveness and materiality set out in the Global Reporting Initiative (GRI) Standards and followed a three-stage approach.



Material Sustainability Topics

Serving Our Customers 	Affordability for customers	Ensuring affordable pricing of our products, fulfilling our mission to moderate the cost of living in Singapore
	Customer health and nutrition	Empowering our customers and the community to lead healthier lives and have better nutrition
	Product quality and safety	Ensuring high standards of product quality and safety
	Supply chain resiliency	Ensuring that our products have diversified sources and supporting the building of Singapore's food resiliency
Supporting Livelihoods and Well-being 	Store hygiene	Ensuring compliance with regulations and best practices for hygiene within our operations and premises
	Supporting local communities	Contributing to the community through our flagship initiatives, volunteering and donations as well as support for the underprivileged
	Talent management	Attracting, developing and retaining a future-ready workforce
	Diversity and inclusion	Promoting a culture which supports diversity and inclusive practices regardless of gender, race, age and disability and ensuring a work environment free from harassment and discrimination
Promoting a Circular and Low Carbon Economy 	Workplace health and safety	Protecting the health and safety of our employees and customers at our offices, warehouse, retail stores and food courts
	Material waste	Implementing reduce, reuse and recycle programmes to minimise the unnecessary use of materials and amount of waste generated, including packaging
	Food waste	Implementing solutions to reduce food waste to landfill
	Sustainable procurement	Integrating environmental and social considerations when sourcing for products and services, managing environmental and social impact within our supply chain, as well as maintaining a fair and transparent relationship with our suppliers
	Energy use and GHG Emissions¹	Adopting energy-efficiency measures, using renewable energy and reducing our carbon footprint
Responsible Business Practices 	Water use¹	Reducing avoidable water use within our operations
	Ethical business conduct	Upholding high standards of integrity and business conduct
	Cyber security and data privacy	Putting in place structures and programmes to protect our systems and data, as well as respecting customer privacy







Note: We are in the process of setting targets for our material topics and will share them in our next sustainability report.
¹ Other relevant topics that we report on.

FairPrice Group's Approach to Sustainability

Stakeholder Engagement

Gathering feedback from our key stakeholders is a key part of our approach to sustainability, as it helps us to prioritise and develop programmes to address issues that are critical to them and the Group. Our key stakeholders have been identified based on an assessment of their interest and impact on our business, as well as the impact we have on them.

Apart from the regular channels that we use to engage our stakeholders, an engagement survey was conducted in 2020 as part of our materiality assessment to gather their inputs on priorities for the business.

FairPrice Group's Stakeholders	Mode and Frequency of Engagement	Stakeholders' Concerns	FairPrice Group's Efforts
 Customers	<ul style="list-style-type: none"> Feedback through Customer Relations Officers and CSR email Social media Participation in volunteering activities 	<ul style="list-style-type: none"> Ensure affordable pricing of products Offer safe and quality products Ensure store hygiene 	<ul style="list-style-type: none"> Continue to moderate the cost of living in Singapore Ensure products sold are compliant with local regulations Uphold proper housekeeping practices and provision of sanitisers for customer use
 Employees	<ul style="list-style-type: none"> Regular staff meetings and dialogues Town halls and engagement events Internal communication via digital and print platforms Participation in staff volunteering activities 	<ul style="list-style-type: none"> Ensure affordable pricing of products Offer safe and quality products Safe and healthy workplace 	<ul style="list-style-type: none"> Continue to moderate the cost of living in Singapore Ensure products sold are compliant with local regulations Provide training on best practices to enable a safe workplace Launched dedicated initiatives to safeguard employees' mental well-being
 Suppliers	<ul style="list-style-type: none"> Regular business meetings Participation in the SME "Suppliers Support and Development Programme" (SSDP) Participation in annual supplier seminar 	<ul style="list-style-type: none"> Support for suppliers in product listing and promotion Partnership opportunities to further sustainability causes 	<ul style="list-style-type: none"> Continue to support suppliers through SSDP Adopt a collaborative approach to review and participate in suitable initiatives
 Government	<ul style="list-style-type: none"> Participation in dialogue sessions 	<ul style="list-style-type: none"> Support more local produce and businesses Support and promote more sustainable practices 	<ul style="list-style-type: none"> Continue to support local produce and businesses through SSDP, spotlight local produce in stores and new platforms like YummySG! to showcase Singapore food manufacturers Partake in citizen workgroup discussions to reduce disposables in Singapore and supporting campaigns like "Say Yes to Waste Less"
 Non-Governmental Organisations	<ul style="list-style-type: none"> Participation in their projects and volunteering activities Philanthropy efforts and in-kind sponsorships 	<ul style="list-style-type: none"> Receive regular donations and volunteer support 	<ul style="list-style-type: none"> Support causes that are aligned to FairPrice Foundation's three key strategic thrusts through consistent funds disbursement Make positive social impact in the community through the FairPrice Volunteers Programme
 Media	<ul style="list-style-type: none"> Feedback through media relations email Annual media networking 	<ul style="list-style-type: none"> Take leadership in sustainability matters 	<ul style="list-style-type: none"> Trailblaze new sustainability initiatives such as the "No Plastic Bag" initiative

Benchmarks of Excellence and Memberships

- ISO 9001 for quality management
- ISO 22000 and HACCP for food safety and cold chain management
- Signatory to the Global Compact Network Singapore
- Tripartite Alliance for Fair and Progressive Employment Practices
- Member of The Consumer Goods Forum where our Group CEO, Mr Seah Kian Peng, is one of the global Board of Directors

GRI Content Index

GRI Standard Disclosure	GRI Disclosure Number and Title	Page Reference/ Reason for Omission	
GENERAL DISCLOSURES			
GRI 102: General Disclosures 2016	Organisational Profile		
	102-1	Name of the organisation	Corporate Information
	102-2	Activities, brands, products, and services	32-33. For more information, refer to our webpages on NTUC FairPrice , NTUC Foodfare , Kopitiam and NTUC Link .
	102-3	Location of headquarters	Corporate Information
	102-4	Location of operations	Refer to our store location webpages for NTUC FairPrice , NTUC Foodfare and Kopitiam .
	102-5	Ownership and legal form	Refer to page 15 of Financial Report
	102-6	Markets served	Refer to our webpages on NTUC FairPrice , NTUC Foodfare , Kopitiam and NTUC Link
	102-7	Scale of the organisation	31, 52. For more information, refer to our webpages on NTUC FairPrice , NTUC Foodfare and Kopitiam .
	102-8	Information on employees and other workers	52
	102-9	Supply chain	42
	102-10	Significant changes to the organisation and its supply chain	Reporting Scope
	102-11	Precautionary Principle or approach	FairPrice does not explicitly refer to the Precautionary Principle or approach in its risk management principles. Please see our approach to sustainability on page 60.
	102-12	External initiatives	62
102-13	Membership of associations	62	
Strategy			
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Ethics and Integrity			
102-16	Values, principles, standards, and norms of behaviour	60	
102-17	Mechanisms for advice and concerns about ethics	60	
Governance			
102-18	Governance structure	60	
102-19	Delegating authority	60	
102-20	Executive-level responsibility for economic, environmental, and social topics	60	
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102-41	Collective bargaining agreements	52	
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102-44	Key topics and concerns raised	62	

GRI Content Index

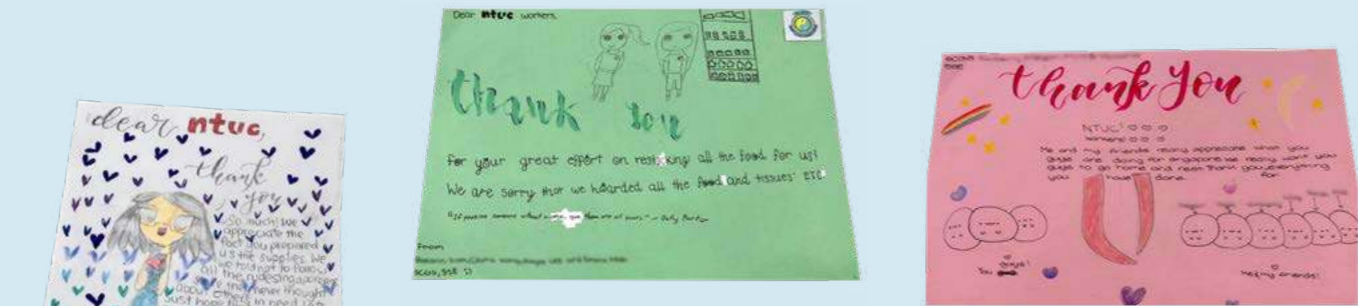
GRI Standard Disclosure	GRI Disclosure Number and Title		Page Reference/ Reason for Omission
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GRI 102: General Disclosures 2016	Reporting Practice		
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	102-46	Defining report content and topic Boundaries	60-61
	102-47	List of material topics	61
	102-48	Restatements of information	About This Report
	102-49	Changes in reporting	61
	102-50	Reporting period	About This Report
	102-51	Date of most recent report	5 June 2020
	102-52	Reporting cycle	Annual
	102-53	Contact point for questions regarding the report	About This Report
	102-54	Claims of reporting in accordance with the GRI Standards	About This Report
	102-55	GRI content index	63-67
	102-56	External assurance	About This Report
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ECONOMIC			
Ethical Business Conduct (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	60-61
	103-2	The management approach and its components	60
	103-3	Evaluation of the management approach	60
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	60
	205-3	Confirmed incidents of corruption and actions taken	60
Supply Chain Resiliency (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	39, 42, 61
	103-2	The management approach and its components	42
	103-3	Evaluation of the management approach	60
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	42
Other Topics Reported On			
GRI 201: Economic Performance	201-1	Direct economic value generated and distributed	31
ENVIRONMENTAL			
Energy use & greenhouse gas (GHG) emissions (Relevant topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	54, 57, 61
	103-2	The management approach and its components	57
	103-3	Evaluation of the management approach	60
GRI 302: Energy 2016	302-1	Energy consumption within the organisation	57
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	57
	305-2	Energy indirect (Scope 2) GHG emissions	57

GRI Standard Disclosure	GRI Disclosure Number and Title		Page Reference/ Reason for Omission
TOPIC SPECIFIC DISCLOSURES			
ENVIRONMENTAL			
Food Waste (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	54, 56, 61
	103-2	The management approach and its components	56
	103-3	Evaluation of the management approach	60
Non-GRI Indicator	N/A	Quantity of food waste generated per sqm of retail space	56
Non-GRI Indicator	N/A	Total food waste generated by stores	56
Non-GRI Indicator	N/A	Amount of unsold food donated	56
Material Waste (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	54, 56, 61
	103-2	The management approach and its components	56
	103-3	Evaluation of the management approach	60
GRI 306: Effluents and Waste 2016	306-2	Waste by type and disposal method	56. FairPrice is currently unable to obtain waste data of adequate quality to report for stores that are located in shopping malls and establishments where waste is centrally managed and consolidated by the landlord.
Sustainable Procurement (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	54, 57, 61
	103-2	The management approach and its components	57
	103-3	Evaluation of the management approach	60
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	57
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	57
Non-GRI indicator	N/A	Percentage of FairPrice housebrand paper products certified by the Forest Stewardship Council	57
Non-GRI indicator	N/A	Number of seafood products certified by Marine Stewardship Council, Aquaculture Stewardship Council and Friend of the Sea	57
Water use (Relevant topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	54, 61
	103-2	The management approach and its components	57
	103-3	Evaluation of the management approach	60
GRI 303: Water and Effluents 2018	303-3	Water withdrawal	57

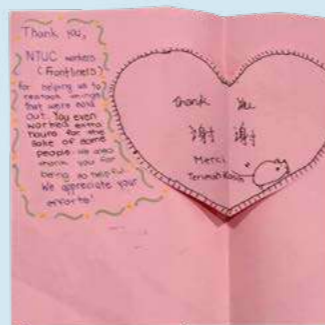
GRI Content Index

GRI Standard Disclosure	GRI Disclosure Number and Title	Page Reference/ Reason for Omission	
TOPIC SPECIFIC DISCLOSURES			
SOCIAL			
Affordability for Our Customers (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	39, 61
	103-2	The management approach and its components	40
	103-3	Evaluation of the management approach	60
Non-GRI Indicator	N/A	Proportion of Housebrand products which are at least 10% cheaper than comparable brands	40
Customer Health and Nutrition (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	39, 61
	103-2	The management approach and its components	41
	103-3	Evaluation of the management approach	60
Non-GRI Indicator	N/A	Number of food products which carry the Healthier Choice Symbol	41
Cyber Security and Data Privacy (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	61
	103-2	The management approach and its components	43
	103-3	Evaluation of the management approach	60
GRI 408: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	43
Diversity and Inclusion (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	52, 61
	103-2	The management approach and its components	52
	103-3	Evaluation of the management approach	60
GRI 405: Diversity and Equal Opportunities	401-1	Diversity of governance bodies and employees	52-53
Product Quality and Safety (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	41, 61
	103-2	The management approach and its components	41
	103-3	Evaluation of the management approach	60
GRI 416: Customer Health and Safety 2016	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	41
Store Hygiene (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	41, 61
	103-2	The management approach and its components	41
	103-3	Evaluation of the management approach	60
Non-GRI Indicator	N/A	Rating for internal quality audit, which governs the stores' level of hygiene, food safety and housekeeping	41

GRI Standard Disclosure	GRI Disclosure Number and Title	Page Reference/ Reason for Omission	
TOPIC SPECIFIC DISCLOSURES			
SOCIAL			
Supporting Local Communities (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	45, 61
	103-2	The management approach and its components	46-49
	103-3	Evaluation of the management approach	60
Non-GRI Indicator	N/A	Number of books collected and redistributed to underprivileged families	47
Non-GRI Indicator	N/A	Number of hours contributed by the public on volunteering activities organised by FairPrice	48
Non-GRI Indicator	N/A	Number of beneficiaries reached	47
Non-GRI Indicator	N/A	Number of volunteer activities organised	48
Talent Management (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	61
	103-2	The management approach and its components	50-51
	103-3	Evaluation of the management approach	60
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	53
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	50
	404-2	Programmes for upgrading employee skills and transition assistance programmes	50
Workplace Health and Safety (Material topic)			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	61
	103-2	The management approach and its components	52-53
	103-3	Evaluation of the management approach	60
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	53
	403-2	Hazard identification, risk assessment, and incident investigation	53
	403-3	Occupational health services	53
	403-4	Worker participation, consultation, and communication on occupational health and safety	53
	403-5	Worker training on occupational health and safety	53
	403-6	Promotion of worker health	53
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	53
403-9	Work-related injuries	53. FairPrice Group reports on injury rates based on the requirements by the Singapore Ministry of Manpower.	

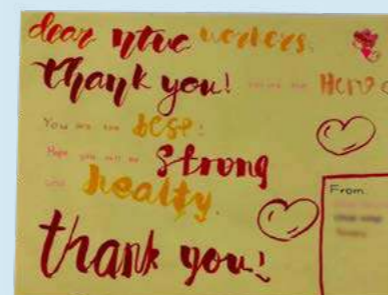


Thank you



Thank you. It wouldn't have been possible without you.

Your encouragement and support motivate us as we reaffirm our commitment towards our social objectives – braving all challenges and any uncertainties to make lives better for all.



Thank you cards from students of Singapore Chinese Girls' School.

About this Report

We are pleased to present FairPrice Group's Sustainability Report 2020. This report provides an update on the sustainability activities carried out across FairPrice Group in 2020, which runs from 1 January 2020 to 31 December 2020. This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards: Core option. The GRI Content Index can be found on pages 63 to 67 of this report. There are no restatements of information and we have not sought external assurance for this report. For any questions or comments on this report, please address them to csr@fairprice.com.sg

Reporting Scope

This Sustainability Report covers all of FairPrice Group's Singapore operations, consisting of NTUC FairPrice, NTUC Foodfare, Kopitiam, Cheers, Unity, NTUC Link, Origins, Nexus and Cleaning Concept. FairPrice Group does not have any major operations overseas. This report is published as a supplement to FairPrice Group's Annual Report 2020.

Corporate Information

Board of Directors

Mr Bobby Chin (Chairman)
Mr Stephen Lim
Mr Ronald Ong
Mr Albert Cheng
Ms Lim Sau Hoong
Ms Kristy Tan
Mr Lee Seow Hiang
Mr Ho Wah Lee
Mr Kee Teck Koon
Mr Ong Hwee Liang
Ms Tan Hwee Bin
Mr Robert Yap

Audit & Risk Committee

Mr Ho Wah Lee (Chairman)
Ms Kristy Tan
Mr Ronald Ong
Ms Tan Hwee Bin

Ms Cheah Yee Hooi (Secretary)

Executive Committee

Mr Bobby Chin (Chairman)
Mr Albert Cheng
Mr Stephen Lim
Mr Ong Hwee Liang

Mr Edmund Lam (Secretary)

NTUC FairPrice Foundation Committee

Mr Bobby Chin (Chairman)
Mr Seah Kian Peng
Ms Lim Sau Hoong
Ms Kristy Tan
Mr Ong Hwee Liang

Mr Edmund Lam (Secretary)

Nominating & Remuneration Committee

Mr Bobby Chin (Chairman)
Ms Lim Sau Hoong
Mr Ronald Ong
Ms Tan Hwee Bin

Ms Khoo Swee Lan (Secretary)

Transformation Committee

Mr Kee Teck Koon (Chairman)
Mr Lee Seow Hiang
Ms Lim Sau Hoong
Mr Ho Wah Lee
Mr Stephen Lim
Mr Robert Yap

Mr Edmund Lam (Secretary)

Secretariat

Mr Edmund Lam, Head (Legal)

Union

Union Food, Drinks and Allied Workers' Union:

Ms Cheong Ai Hung Julie (President)
Mr Tan Hock Soon (General Secretary)
Ms Toh Hwee Tin (Executive Secretary)

FairPrice – Union Branch Committee:

Mr Lim Wen Sheng (Chairman)
Mr Yeo Soon Hock (Secretary)
Mr Kee Yew Chye (Treasurer)

Registered Address

NTUC Fairprice Co-operative Limited

Headquarters

NTUC Fairprice Co-operative Ltd

No. 1 Joo Koon Circle
#13-01 FairPrice Hub
Singapore 629117
Tel : (65) 6888 1888
Fax : (65) 6397 4001
Website: www.fairprice.com.sg

Kopitiam Investment Pte Ltd

75 Bukit Timah Road #04-01
Boon Siew Building
Singapore 229833
Tel : (65) 6333 3344
Fax : (65) 6334 4026
Website: www.kopitiam.biz

NTUC Foodfare Co-operative Ltd

10 Senoko Way
Singapore 758031
Tel : (65) 6550 6500
Fax : (65) 6752 8411
Website: www.foodfare.com.sg

NTUC Link Pte Ltd

Robinson 77
77 Robinson Road Level 24 & 25
Singapore 068896
Tel: 1800 820 2020
Website: plus.com.sg

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