

# Sustainability Report 2019

Forging  
Sustainable Future



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## Overview of Report

Regal International Group Ltd. ("**RIG**" or the "**Company**", and together with its subsidiaries, the "**Group**") proudly presents our third annual sustainability report. All data, statistics and information presented in this report are in relation to the sustainability performance in the financial year ended 31 December 2019 ("**FY2019**"). No restatements were made from the previous report as there were no significant changes to the organization and our supply chain during the reporting cycle. Our approach to sustainability is guided by the Group's mission to create sustainable values for our stakeholders.

In selecting the content for inclusion in our 2019 Sustainability Report (the "**SR**"), we have used the Global Reporting Initiative Standards ("**GRI Standards**") reporting principles of materiality, sustainability context, stakeholder inclusiveness, and completeness. As we continue our journey as a formidable builder developer, we regularly review our strategy and approach to corporate social responsibility. This ongoing analysis helps us to identify and prioritize the issues of relevance to our business and our stakeholders.

## Scope of Report

RIG started producing its Sustainability Report annually utilizing the GRI for the first time in June 2018. The last SR report was published in July 2019 for the reporting period covering from 1 January 2018 to 31 December 2018 ("**FY2018**"). This report covers our performance in FY2019, from 1 January 2019 to 31 December 2019.

This report aims to provide a balanced and reasonable representation of the sustainability performance of RIG. All the information and statistics are in relations to the Group's operations unless stated otherwise. All information and data are not verified by third party. Internal data monitoring and verification have been relied on to ensure accuracy.

## Reporting Process

For FY2019, the Board of Directors (the "**Board**") and RIG's management would continue to rely on internal efforts to present the respective statistics of the key material aspects of sustainability.

RIG's Sustainability Reporting Committee (the "**SR Committee**") consists of the Chief Executive Officer (the "**CEO**"), the SR Champion, and the key management staff of each core business function.

The SR Committee manages and integrates all sustainability practices for the Group, using the SGX sustainability guidelines to assist in their course of action for the preparation of SR. After key management staff from the various departments collated data statistics and information necessary, the SR Champion will compile and coordinate the SR report for further review and comments by the SR Committee and the Board.

## **Reporting Guidelines**

This report is prepared in accordance with the Global Reporting Initiative: Core Option of the GRI Standards has been applied due to restraints of relevant resources and manpower. This report comprises of significant themes and indicators identified in our materiality assessment process. "Comprehensive Options" which cover more aspects for disclosure will be taken into consideration by the SR Committee, as and when the option is more appropriate in the future.

## **Comments and Feedback**

We fully committed to listen and understand our stakeholders' points of view, and welcome feedback pertaining to this report as well as to any aspect of our sustainability performance. Please refer to the last page for our contact details. A soft copy of this report can be downloaded from our website, [www.regalinternational.com.sg](http://www.regalinternational.com.sg).

## Message from the Board

Despite challenging market conditions, the Group followed through on its efforts to conserve business sustainability in FY2019.

### Sustainable Journey

FY2019 was yet another challenging year for RIG. The ongoing challenging economic situation for Malaysia has only shown that there is still much work to be done in the rebuilding and the re-strengthening of the country and these ongoing changes have reflected themselves in the business performance of the Group.

However, as compared to FY2018, FY2019 performance has improved slightly and we are taking this as a positive sign of returning market confidence as well as progress, albeit a slow one, in terms of improving market conditions for the property sector.

### Achievements

Starting as a small building construction and property development company since 2004, the Group has continued to achieve an impressive track record of constructing and developing more than 30 property development projects in Kuching and Kota Samarahan area, including shop houses, landed residential properties, condominiums, commercial and industrial units.

The Group was elated to have been one of the recipients of the award of Prominent Developers in Sarawak by Sarawak Housing and Real Estate Developers' Association ("SHEDA") on 18 January 2019 as recognition of our efforts to continuously deliver quality projects in Sarawak.

### Forward Strategy

Looking forward, while 2020 and the years ahead may result in much changes and unforeseen economic challenges with the onslaught of the COVID-19 pandemic, the Group will continue to do its best endeavours to overcome such issues despite the unprecedented scale of the ongoing health crisis affecting industries and the economy.

RIG will continue to focus on completing and delivering our mega projects, as well as to increase our sales momentum to improve financial performance. In the year to come, the Group is looking to cater to market demands for the types of properties that are needed by the mass market, and will shift our attention to capitalising on the current demand trends.

## **Stakeholders' Engagement**

We express our utmost gratitude to our employees, management, business partners, and customers for their long-standing support and understanding. We appreciate your standing with us throughout the tough and challenging times, and cheering us on with your positivity and loyalty.

To our shareholders and stakeholders, we would also like to thank you for your unwavering support to the Group. With your continued encouragement, be assured that RIG will continue to work hard and to drive ourselves forward to achieve greater sustainable value and to complete what we have set out to do together.

With gratitude and thanks,

### **Board of Directors**

Regal International Group Ltd.

## Strategic Updates

### Fundamental Beliefs

Giving and sharing have always been an integral part of RIG's corporate culture since day one. Started more than 15 years ago, the Group has been playing an active role in charitable community works with the aim of creating a more harmonious society.

Staff and management of RIG have been passionately participating in fundraisers for welfare organizations, schools, associations for the underprivileged, orphanage and old folk homes in Kuching, Sarawak on a regular basis. Our vision of **"Forging Sustainable Future"** denotes our business value when developing properties, as we aspire to polish a future where all needs and wants of all stakeholders could be accommodated.

### Commitment

The Group believes in giving back to the society and contributing to the general social well-being through the execution of development projects and the management of its operations.

In February 2019, RIG spread the joy of Chinese New Year by handing out Angpows to various welfare organisations in Kuching, Sarawak such as Home of Peace and Sarawak Cheshire Home. These tokens of blessings put smile and warmth in these less fortunate, who are mostly ailing elderly and physically disabled in old folk homes and handicapped homes.

Subsequently, our RIG staff and management also involved in setting up booths at the charity food fairs organised by Persatuan Bagi Kebajikan Kanak-Kanak Terencat Akal Sarawak (**"PERKATA"**) to help raise funds for the respective welfare organisations. The initial budget to procure food items for sale was provided by the Group and our staff volunteered to man the booth. All sale proceeds were donated to the aforementioned charities.

During the year, the Group also established connections with several associate partners, such as Express LUCK (Shenzhen) Pte Ltd, MERK-EL Elderly Care and Dr. Xu Kecheng Cancer Rehabilitation Center, as well as local college for higher education Institute Technology Maklumat Nusantara College, for varied collaborations.

### Future Aspirations

RIG will continue to seek growth through strategic acquisitions, joint ventures and alliances in addition to existing project portfolio.

The Group will continue to focus on completing and delivering our mega projects, as well as not losing sight of sustainability in FY2020 amidst the COVID-19 pandemic. Despite disruptions, we begun to explore more flexible ways of working for colleagues such as working from home and changing shifts. In the year to come, the Group is also looking to cater to market demands for the types of properties that are needed by the mass market, and will shift our attention to capitalising on the current demand trends.

## About The Company

### Corporate Profile

Being listed on the mainboard of Singapore Exchange Securities Trading Ltd ("**SGX-ST**") (Stock code: UV1.SI), Regal International Group Ltd. ("**RIG**", and together with its subsidiaries, the "**Group**") is one of the first Sarawak-based companies listed on the mainboard of the SGX-ST. RIG aspires to be the bridging gateway and platform for international partners and investors to access the abundant emerging business opportunities in East Malaysia.

Over the past 15 years, the Group has achieved an impressive track record of constructing and completing more than 30 property development projects in Kuching and Kota Samarahan area of East Malaysia. Its diverse property portfolio includes shophouses, terrace houses, landed properties, condominiums, commercial and industrial units. The Group has in recent years added Nilai (Negeri Sembilan, West Malaysia) and Bintulu (Sarawak, East Malaysia) to the geographical coverage of its property development business.

Our Singapore registered office is located at 63 Sungei Kadut Loop, #02-01, Singapore 729484.

Our East Malaysia office is situated at 1st Floor, S/L 39, Lot 672, Block 14 MTL D, Kuching/ Samarahan Expressway, 94300 Kota Samarahan, Sarawak, Malaysia.

RIG adopts a strategy of product innovation and value-chain creation to ultimately heighten new demands and broaden its customer base. The Group is constantly on the lookout to enhance its development projects through value-added services and innovative real estate applications.

Leveraging on RIG's unique positioning as the gateway for international investors into Sarawak, the Group explores strategic ventures and collaboration opportunities in alignment with its vision to evolve as a cross-border platform connector between investors from Singapore, Malaysia, China and other countries.

Propelling ahead, RIG is confident that these strategies will enable the Group to attain its business success as a builder developer that integrates real estate products with complementary business ventures of sustainable growth.



## Environmental and Social Impacts

Our ongoing mega projects are Tropics City in Kuching and TreeTops@Kemena Heights in Bintulu, including our new project of Regal City (Kota Seramika) in Kuching which is geared to be a major development as it encompasses 500 acreage of lands for the construction of single and double-storey terrace houses, commercial properties and recreational facilities, as well as the project Richmond Park (Phase 2).

On the other hand, our other contractual development projects include Million Gifted 1, Summer 28, Pasir Pandak, and Unipark Mall (Phase 1). Diffused living is an essential phase of a growing population and economy. RIG is proud to contribute its part towards the growth of a more vibrant community, creating quality living environment via sustainable methodologies.

## Sustainability Approach

### General Description of Our Approach

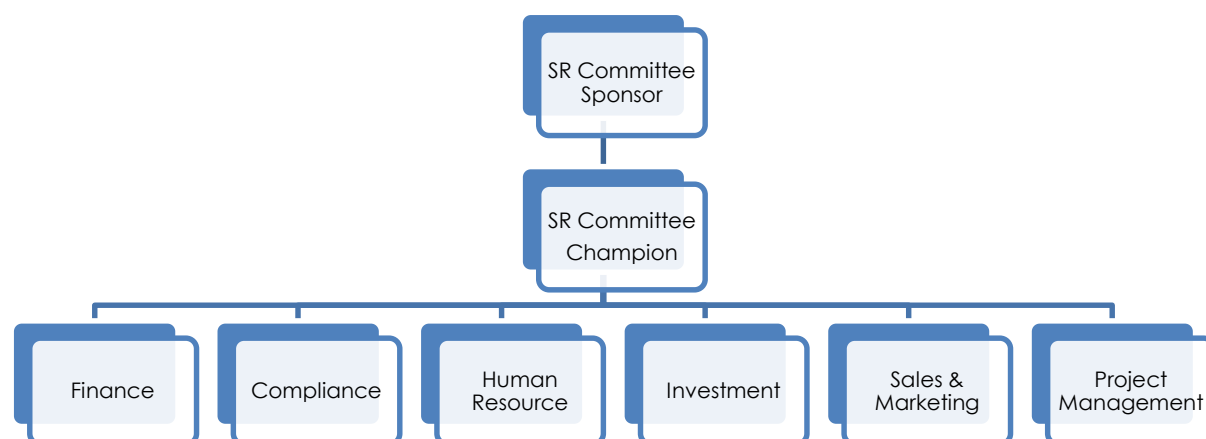
RIG detects the essence of key sustainability obstacles and risks. Our sustainability approach targets to create integrated economic value by optimizing profit margins and expanding shareholders' equity by concentrating on the five major scopes: corporate policies and guidelines establishment, new project management, completed properties management, management systems implementation, as well as both internal and external societal programs execution.

We abode by the GRI Standards and Sustainability Reporting Guide set out in Practice Note 7.6 of the SGX-ST Listing Manual.

### Committee Structure

Corporate sustainability had always been the crucial part of our strategic formulation of RIG. Thus, the Group formed a SR Committee consisting of the key senior management personnel to rate the contributions of work teams from different business departments.

Our Executive Chairman & CEO headed the SR committee and the SR Committee Champion acted as the coordinator. The SR Committee functions as a vessel to align RIG's sustainability targets, obstacles, objectives and progress with the strategic direction of the Group. It also contributed to the supervision of the work teams involved in implementing and tracing sustainability data as well as progress.



## Stakeholder Engagement

RIG assessed the respective key stakeholder groups' interests in sustainability issues, in addition to the potential impact that these stakeholders might cast on the Group's businesses.

The five key stakeholder groups identified are:

### 1) Our Employees

RIG's core competencies are highly dependent on our employees. Hence, developing their individual capabilities and ensuring their welfare are the Group's utmost priorities. We aim to develop their potential to drive innovation and organizational excellence by providing training and development opportunities and promoting work-life balance, remuneration and benefits.

### 2) Our Customers

RIG's edge lies in creating inspirational spaces and delivering quality properties for both residential and commercial property buyers. Catering to the rising expectations and lifestyle aspirations of our customers, the Group strives to develop high quality homes and products with good investment value, by constantly improving on our workmanship, designs, communications, customer experience and environmental conservation efforts.

### 3) Our Contractors and Suppliers

Contractors and suppliers are vital links in our property development value chain. We rely on our pool of quality contractors and suppliers to ensure that construction activities are carried out in accordance with leading industry practices and sustainable building methods.

### 4) Our Investors

RIG aspires to establish strong fundamentals and create integrated economic value by maximizing profits and shareholders' return. We will do our best to maintain good corporate governance and improve levels of transparency through financial and sustainability reporting and timely communications.

### 5) Our Community

RIG aims to be a committed and responsible corporate citizen, contributing to communities wherever we build and operate. We inform surrounding communities about our development plans and key construction works; initiate collaborations to raise social and environmental awareness; as well as advocate leading industry quality and safety practices across all construction sites.

## Supply Chain Management

As a sustainable property developer, RIG continues to commit in managing its supply chain across the whole process of the project from its initiation and design development stages to subsequent construction and operation stages. This allows the Group to effectively manage its consultants, main contractors and subcontractors, as well as diverse services, materials and equipment required to deliver large-scale developments in a complex supply chain environment.

In selecting its main contractors for projects in Malaysia, contractors are assessed under stringent criterias. These include track records, financial strength as well as commitments towards high quality, health and safety standards.

## Membership of Associations

The Group has been a member of SHEDA since its incorporation. SHEDA, generally desirous of contributing towards the creation of a developed and more prosperous nation where social justice is upheld, is committed to:

- Pursue a smart partnership with the Government, businesses and the general public, towards achieving the ultimate in quality living;
- Execute plans and programmers in tandem with the complementary efforts and plans of the Government;
- Pursue the goal of creating a better country generally and Sarawak in particular, by way of appropriate planning and execution of development plans;
- Meet the changing needs of society through dynamic planning and proactive execution, and through development efforts, to carry out role towards the establishment of a caring and just society;
- Take the leadership role in the property development and construction industry for the determination of standards, use of technology, systems and materials in the interest of continuous improvement of the industry;
- Carry out businesses with dignity and integrity, upholding high legal, moral and social standards.

As begun in 2018, the Group's CEO, Mr. Su Chung Jye and Executive Director, Mr. Wong Pak Kiong, continue their active roles respectively as the SHEDA State Council Advisor and Deputy Chairman (Kuching Branch) of Sarawak SHEDA. They continue to contribute with passion by establishing as a proactive communication link between developers and the government or relevant authorities in matters affecting the industry generally.

## Identifying Material Aspects

### Materiality Assessment

RIG continued the 2019 practice, which the task of monitoring and reporting of the identified material ESG factors is strategically essential be performed internally. SR Committee of the Group, together with its different business units, acknowledged that the issues identified and prioritized in the previous year are still most appropriate and crucial to the Group and its stakeholders.

Combining with the overall strategy and risk management approach, the Environment, Social and Governance (ESG) Materiality Assessment identified in 2018 was deemed still relevant and valid for 2019.

### Material ESG Factors

The material ESG factors for FY2019 remain as follows:

GRI 201	Economic performance
GRI 401	Employment
GRI 403	Occupational health and safety
GRI 404	Training and education

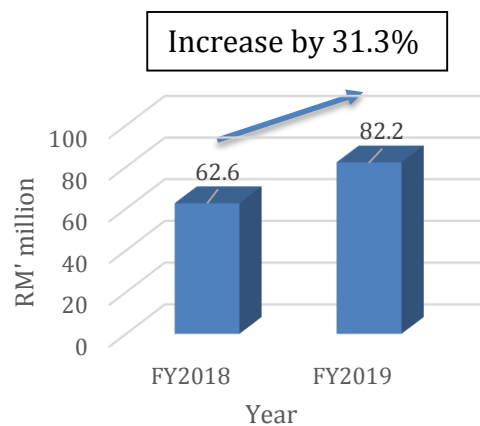
Additional ESG factors may be incorporated to reflect increased levels of transparency and corporate governance when the business scope of RIG expands extensively in future.

## Financial and Project Portfolio Highlights

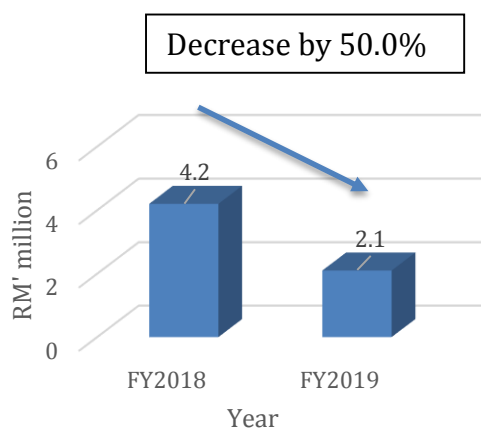
### Financial Highlights

Please refer to page 51 and 52 of RIG's annual report FY2019 for more detailed Consolidated Statement of Profit or Loss and Other Comprehensive Income as well as Statements of Financial Position.

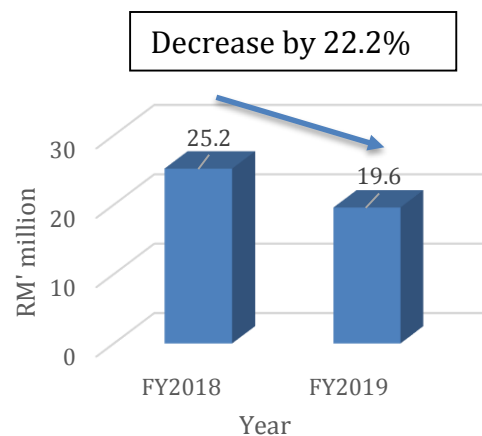
#### Revenue



#### Marketing and Distribution Costs



#### Administrative Expenses



## Project Portfolio Highlights

Project portfolio highlights have been presented from page 12 to 13 of RIG's annual report FY2019. Following is some of the completed and ongoing projects in 2019 by the Group.

For further details and updates on the various projects by the Group, kindly refer to our corporate website at [www.regalinternational.com.sg/property](http://www.regalinternational.com.sg/property).

### COMPLETED IN 2019



#### MILLION GIFTED 1

- Construction Project
- **46 units** of detached, semi-detached and terrace houses situated at Matang area.
- Floor area per unit:  
**1000 - 1700 sqft**



#### UNIPARK MALL (PHASE 1)

- Construction Project
- **10 units** of 3-storey shophouses within Kota Samarahan area.
- Floor area per unit:  
**3700 - 4600 sqft**



#### 72 RESIDENCES (BLOCK B)

- Development Project
- **72 units** of **2 blocks** high-end condominiums at Jalan Song area, which **40 units** in block A were completed in 2016 and **32 units** in block B were completed in 2019.
- Floor area per unit:  
**1600 - 2000 sqft**



## TROPICS CITY

- **5 tower blocks of 352 residential units, 252 commercial units** and an enrichment hub located within Jalan Song area. It is set to build life around a business playground, lifestyle venue, education hub, medical zone and culture enriching centre suited for everyone. Estimated completion in 2021.
- Floor area per unit:  
**600 - 1400 sqft**



## KOTA SERAMIKA

A whole new township development coming up to be located in the vicinity of Mile 22, Kampung Tapah connecting the Capital City Kuching and newly declared division of Serian situated along the proposed route of the Light Rail Transit network to be put in place by the State Government of Sarawak.

This new development of over 490 acres, 16 blocks, will comprise of strata and landed housing estate, amenities, commercial space, transportation hub and education hub. There will be over 1400 residential units, over 150 units of shophouses and 225 acres of detached industry plots, mall, facility buildings, research centre and schools. Vegetable distribution centre, ceramic exhibition centre, religious centre, community centre and medical centre will be on the value-added list as well.

### KOTA SERAMIKA (BLOCK 1)

- **88 units** of landed house
- Floor area per unit:  
**870 sqft**
- 592 units of 3 plots of 4-storey height affordable apartments
- Floor area per unit:  
**770 sqft**






## Direct Economic Value Generated and Distributed

Economic Value Distributed in FY2019
<p>Employee Wages &amp; Benefits:</p> <p><b>RM 11.4 million</b></p>
<p>Community Investment:</p> <p><b>RM 14,000</b></p>
<p>Payments to Providers of Capital:</p> <p><b>RM 5.5 million</b></p>
<p>Operating Cost:</p> <p><b>RM 79.7 million</b></p>
<p>Payments to Government (including tax):</p> <p><b>RM 1.7 million</b></p>

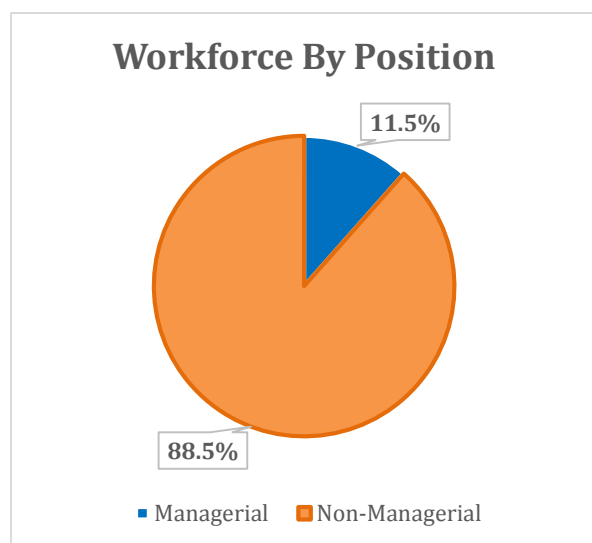
## People and Community

### Our People

Headcount: **208** (as of 31 December 2019)

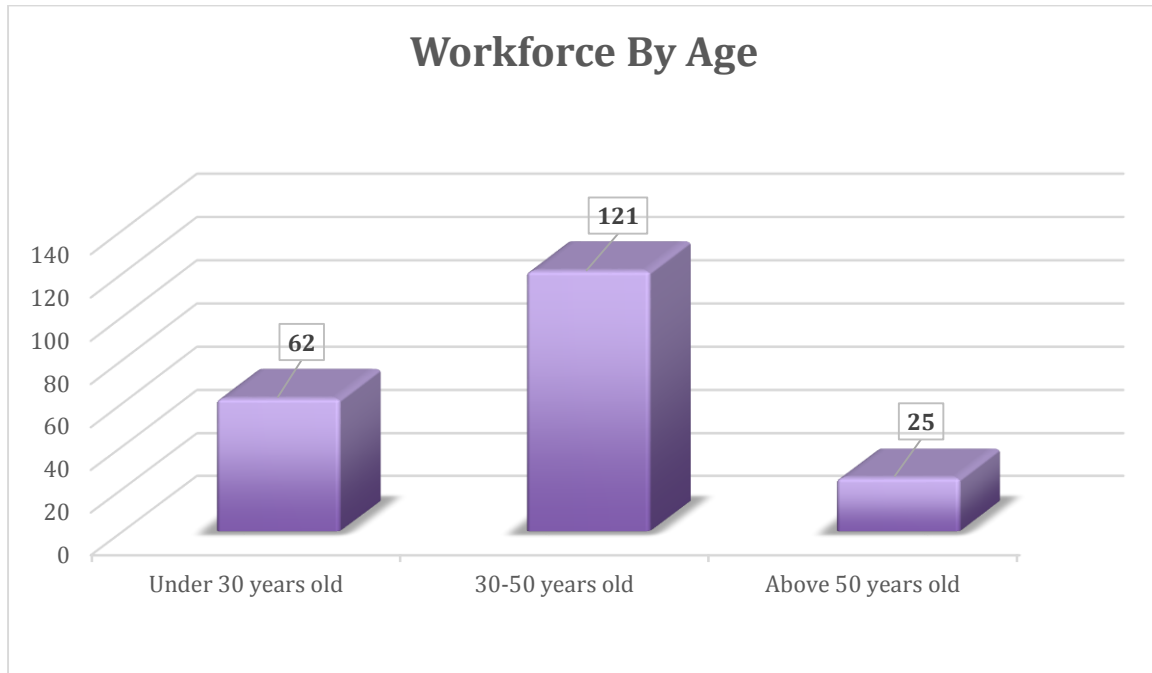
Workforce split by gender:  **62.98%** men  **37.02%** women

As of 31 December 2019, RIG recorded 131 male and 77 female employees. The scenario was similar to the previous year where there was more male employees almost by one fold compared to the female employees in FY2019. The reason behind this scenario is that the Group is mainly in property development business where most of the male employees were assigned to our various construction sites.

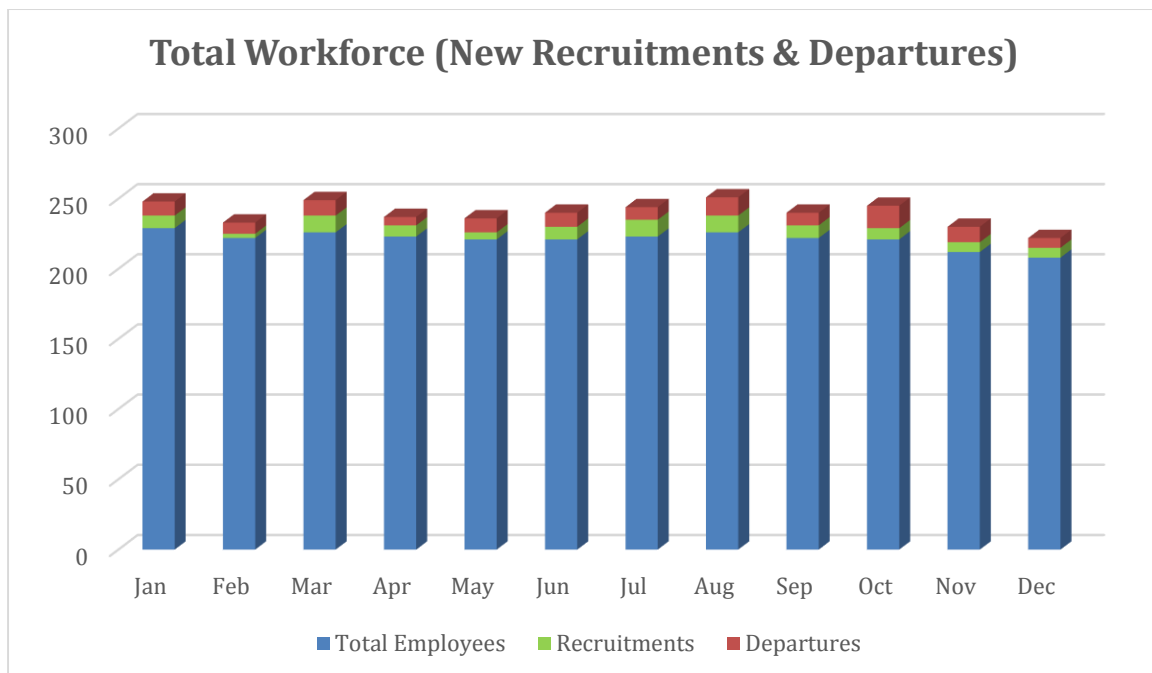


Compared to FY2018, there is an increase of 2.5% in managerial positions due to promotions of productive employees and new hires of managers to enhance the team efficiency.

## Our People (cont'd)



In overall, the Group maintained the fair share of workforce across different age categories where employees of age from 30 to 50 years old occupied 58.17%, those under 30 years old which comprise mostly young talented employees took up about 29.81% and the ones above 50 years old include mainly key management personnel cover around 12.02%.



The turnover rate of our total workforce is pretty fair throughout FY2019. Even though departures were unavoidable as some left for the better, new talents were constantly hired to uphold the productivity and sustainability of the Group.

## Employee Benefits

As a responsible employer, RIG continues to further invest in our people by offering a competitive range of other benefits such as:

No.	Benefits	Descriptions
1	Employee share option scheme	The Group gives employees the right to purchase shares at a predetermined cost within a certain time frame.
2	Medical and dental benefits	Employees are reimbursed for visits to the General Practitioner and Dentist up to the claim amount.
3	Insurance – SOCSO national healthcare plan (injuries, death, permanent disability etc.)	All our employees are covered under the personal accident insurance for any work-related injury. This provides them with some financial protection.
4	Performance bonus and salary increment	Employees are entitled to performance bonuses if the Group performs well and a salary increment based on annual appraisal.
6	Discount on Property Purchase	Our employees are entitled to staff discounts of a certain percentage when they purchase properties under the Group.
7	Cash advances	The Group provides our employees with advances of up to half of month salary in times of urgent need.
8	Staff loans	Employees can obtain a loan with 0% interest subject to management's approval on a case-by-case basis.
9	Festive tokens and celebrations	Employees receive a token of appreciation during festivals. Sometimes celebrations are organized during festival seasons and for employees' birthdays.
10	Project completion incentives	Employees on certain projects are entitled to project completion incentives based on management's approval.

Aside from those benefits mentioned above, the Group also makes contributions to government-managed retirement benefit plan for our qualified employees in Singapore and Malaysia so that they can benefit from those funds in the future. The employee's retirement fund is known as Central Provident Fund (“**CPF**”) in Singapore whereas in Malaysia, it is known as Employees Provident Fund (“**EPF**”). These funds were built up based on monthly contributions from both the employer and employee.

## Parental Leaves

RIG encourage employees to practice work-life balance in the knowledge that it is an important aspect of a healthy work environment. We provide paid parental leave for male and female employees to allow mothers and fathers to adapt to their life-changing moments. As a Group, it is important for us to support our employees in meeting both workplace and personal needs as it has been proven to help boost employee morale and productivity at work.

For FY2019, only 1 female employee has taken maternity leave from August 2019 until October 2019 and did not return to work after her leave ended. Hence, she is now no longer with the Group.

## Training & Development

The success of our growth depends on the quality of our workforce. Having the right people with the right skills is essential for our continued growth. We acknowledge that it is crucial for our employees to undergo training programmes to enhance knowledge and skills in order to better perform at work. As such, we continuously guide the developmental progress of our employees by providing relevant training, which subsequently benefits our business growth.

Our training framework is designed for all employment levels, from non-executives to junior management, middle management and senior management. The training programmes offered mainly encompass Sales and Marketing, Technical, Health, Safety and Environment, Green and Sustainability, Health and Wellness, Language, Finance and Information Technology.

<b>Total hours of staff training in 2019</b>	<b>174 hours</b>
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<b>Total number of training hours</b>	
<b>Male</b>	<b>Female</b>
<b>131</b>	<b>43</b>

<b>Total number of training hours</b>	
<b>Managerial</b>	<b>Non-Managerial</b>
<b>56</b>	<b>118</b>

In ensuring that the career development of our employees is monitored and gaps are addressed, the Group conducts yearly performance appraisals for 100% of our people, including managerial and non-managerial staffs. The work performance of all employees from all employment levels are reviewed by their respective superiors and Divisional General Manager or General Manager. Any identified gaps in employees' career development are addressed and training plans are created for our employees.

## Workplace Health and Safety

Providing employees with a safe and healthy environment has always been one of RIG's top priorities. Safety practices had been constantly implemented not only at our head offices, but also at all our construction sites to minimize the safety risks.

The Group also set forth several safety rules and guidelines to be strictly followed by all our employees at all times.

Once again, the Group is proud to announce that we have achieved zero accident rate at all our workplaces and construction sites in Malaysia for FY2019.



Daily site safety briefings before work commences.



Safety tips sharing session.



Safety signage at construction site.



Weekly project management meeting with site supervisors.



## Corporate Social Responsibility (CSR)

Charitable giving has been a part of RIG for decades, as we constantly believes in sharing is a kind of honest communication in expressing our caring to people who need help. The Group has constantly looked into various ways to support community and welfare related activities as we know every little bit of help counts. Showing more concern to the less fortunate people and having respect for their needs without any selfishness is rewarding in the way of increasing our happiness set point.



### Red Packets Giving @ Home of Peace and Sarawak Cheshire Home



In the annual tradition of RIG during Chinese New Year, our staffs have charity visits to Home of Peace which is a charitable institution run by the Catholic Welfare Services Council Sarawak (CWS) under Roman Catholic Church, and given out red packets for the elderly to share the blessings and happiness with them. Through this campaign, we aim to achieve the objective of instilling values such as respecting and most importantly spending time with elders, especially during Chinese New Year when family reunion is a very significant tradition. In addition to that, our employees had brought cheers by providing support to Sarawak Cheshire Home in conjunction with the festive season celebration too.

## Corporate Social Responsibility (CSR) *(cont'd)*

### Charity Food Fair @ PERKATA SARAWAK



PERKATA is a non-government organization that caters to children with special needs. Our employees have taken part in their fund-raising charity food fair which fall on 28<sup>th</sup> April 2019 for the welfare of intellectually disadvantaged children. It is great to see many people and organizations getting together for a good cause. With regard to the event, all contributions garnered are channeled towards upgrading school facilities and continuing education for more than hundreds of students.



## GRI Content Index

GRI Standards	Disclosure	Description	Page Reference and Remarks
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	102-4 *	Location of operations	Corporate Profile (Page 6)
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	102-8 *	Information on employees and other workers	Our People (Page 16-17)
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	102-52 *	Reporting cycle	Reporting Process (Page 1)
	102-53 *	Contact point for questions regarding the report	Comments and Feedback (Page 2)
	102-54 *	Claims of reporting in accordance with the GRI Standards	Core Option (33 Items)
	102-55 *	GRI content index	GRI Content Index (Page 23 - 24)
	102-56 *	External Assurance	None
	DMA	Disclosure of Management Approach	Annual Report FY2019 (Page 4-5)
GRI 201: Economic Performance	201-1	Direct economic value generated and distributed	Direct Economic Value Generated and Distributed (Page 15) Annual Report FY2019 (Page 51-52)
	201-3	Defined benefit plan obligations and other retirement plans	Employee Benefits (Page 18)
GRI 401: Employment	DMA	Disclosure of Management Approach	Our People (Page 16)
	401-1	New employee hires and employee turnover	Our People (Page 17)
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee Benefits (Page 18)
	401-3	Parental leave	Parental Leaves (Page 19)
GRI 403: Occupational Health and Safety	DMA	Disclosure of Management Approach	Workplace Health and Safety (Page 20)
	403-2	Types of injury and rate of injury	Workplace Health and Safety (Page 20)
GRI 404: Training and Education	DMA	Disclosure of Management Approach	Training & Development (Page 19)
	404-1	Average hours of training per year per employee	Training & Development (Page 19)
	404-2	Programs for upgrading employee skills and transition assistance programs	Training & Development (Page 19)
	404-3	Percentage of employees receiving regular performance and career development reviews	Training & Development (Page 19)

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

This report covers the period 1 January 2019 to 31 December 2019. All statistics are for the year ended 31 December 2019 or as at 31 December 2019, unless otherwise stated.

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**REGAL INTERNATIONAL GROUP LTD.**

63 Sungei Kadut Loop,  
#02-01, Singapore 729484  
Tel: +65 6532 3383 | Fax: +65 6532 4484  
info@regalinternational.com.sg  
[www.regalinternational.com.sg](http://www.regalinternational.com.sg)