



Nurturing Relations Embracing Sustainability

LAYING FOUNDATIONS FOR THE NEXT PHASE OF GROWTH

BHG Retail REIT endeavours to deliver sustainable growth via both organic and acquisition growth.

We remain focused on pursuing potential DPU yield accretive acquisition opportunities, through both Right of First Refusal, as well as third-party properties.

SUSTAINABILITY REPORT

OUR SUSTAINABILITY JOURNEY

Our Sustainability Report

BHG Retail REIT has been listed on Singapore Exchange Securities Trading Limited ("**SGX-ST**") since 2015 and is proud to be Singapore's first pure-play China Retail REIT sponsored by a China-based Group. Our operations span across Singapore, where the REIT Manager is based, and China, where we have six retail properties strategically located in major cities in China, namely Beijing, Chengdu, Hefei, Xining and Dalian. [102-1][102-2][102-3][102-4]

BHG Retail REIT is managed by BHG Retail Trust Management Pte. Ltd., an indirect wholly-owned subsidiary of Beijing Hualian Department Store Co., Ltd. (the "**Sponsor**"). The Sponsor and Beijing Hualian Hypermarket Co., Ltd. are part of Beijing Hualian Group Investment Holding Co., Ltd., one of China's largest retail enterprises with over 20 years of retail operating experience. [102-5]

All of BHG Retail REIT's malls are located in areas with a high population density and are frequented by growing middle-class families. Designed and presented as lifestyle destinations, each multi-tenanted mall features a compelling mix of shopping, dining, educational and recreational establishments. [102-6]

This Sustainability Report ("**Report**") is prepared in accordance with the Global Reporting Initiative ("**GRI**") Standards: Core option, the internationally recognised standard for reporting of Environmental, Social and Governance ("**ESG**") issues, and with reference to the SGX-ST Listing Rules 711A and 711B. Having released Sustainability Reports annually since our first in FY 2017, this is our fourth Report and we intend to continue disclosing our sustainability performance and progress every year. [102-51][102-52][102-54]

Board Statement

Dear stakeholders,
The extent of the COVID-19 pandemic, compounded by socio-economic and climate change concerns, has made the recent year a challenging one and we stand with you as we navigate these unprecedented times. At BHG Retail REIT, sustainability has always been of paramount importance to the Board and top

management ("**Management**"). The pandemic and its far-reaching consequences reinforced our sense of belief and purpose in the sustainability agenda and we recognised our role in making a positive impact on the environment and the communities we serve.

Management regularly reviews, monitors and manages sustainability risks and opportunities alongside enhancing our business practice sustainability performance and disclosure transparency. In FY 2020, the Board considered sustainability issues in its strategic formulation by re-assessing the ESG factors material to the company. Under the Board's oversight, the Audit and Risk Committee ("**ARC**") managed the risks of material ESG factors on the REIT's operations vis-à-vis the local regulatory landscape. We are committed to maintaining high standards of corporate governance, accountability and transparency along our sustainability journey. [102-14]

Our well-maintained Enterprise Risk Management ("**ERM**") Framework and Business Continuity Plan ("**BCP**") are endeavours that have allowed us to build resilience and respond well to the changing economic and regulatory landscape brought about by the COVID-19 pandemic. The Manager implemented internal guidelines regarding workplace and customer health and safety, in line with nation-wide regulations on safe distancing measures.

We continue to focus on adapting to evolving business needs with excellence. We strive to maintain meaningful relationships with all our stakeholders, seeking opportunities to remain connected with tenants, investors, and local communities. Adapting to the COVID-19 'new normal', our initiatives have expanded from face-to-face communication to virtual platform interactions.

Despite the challenges, we remain forward-looking and steadfast in our commitment to embracing the sustainability agenda in our business strategy and operations. We aim to improve our sustainability practices, prioritising environmental conservation, social inclusion and honest governance. This year's Sustainability Report lays out our performance, initiatives and accomplishments in executing our sustainability agenda in light of the pandemic.

Vision and Mission

At BHG Retail REIT, we aim to serve the community around us by continually improving on and delivering exceptional retail and lifestyle experiences. Our strategy focuses on creating long-term value and pursuing sustainable growth by managing our diversified range of assets across the retail industry spectrum. Our vision and mission statements underpin this purpose. [102-16]

Vision:

A successful and sustainable real estate investment trust with a portfolio of quality, income-producing retail properties that are well-managed.

Mission:

To deliver regular and stable distributions to our Unitholders; creating value by enhancing our properties through asset management strategies and expanding our portfolio through yield-accretive acquisitions, while working to contribute to the communities we operate in.

Report Scope and Period

This Report's scope covers the sustainability performance and management of BHG Retail REIT's operations for FY 2020. All data and activities detailed are from 1 January 2020 to 31 December 2020, unless stated otherwise. [102-50]

This Report covers issues and topics that we consider material to our business and pertinent to our operations, as determined by a comprehensive materiality assessment, to provide a holistic overview of our ESG performance across our operations in two countries.

The sustainability elements and relevant datapoints of our operations in Singapore and four malls in China, Beijing Wanliu, Chengdu Konggang, Hefei Mengchenglu and Hefei Changjiangxilu, are disclosed in this Report. Our two other properties, Dalian Jinsanjiao and Xining Huayuan, are not within the reporting scope as they are master-leased. As we operate as a REIT, all mentions of employee-related performance are made with reference to the performance and responsibilities of the REIT Manager.

Report Content and Material Topics

The content of this Report was defined by the four reporting principles established by the GRI Standards:

- **Stakeholder Inclusiveness** – This Report's content and context were determined by engaging with our stakeholders and conducting internal discussions within Management. This enabled us to consider the expectations and interests of all our stakeholders.
- **Sustainability Context** – Our business operations and performance were presented in the context of ESG landscape requirements at the local, regional and global level.
- **Materiality** – The material issues disclosed in this Report were identified by determining the topics with most significant impacts on our business, and which can influence stakeholders' decisions.
- **Completeness** – This Report covers various aspects of the material topics, such as implications, initiatives and availability and boundaries of datapoints, within the reporting period. [102-46]

External Assurance

We have not sought external assurance for this reporting period. However, we may consider having our Sustainability Report verified by an independent third-party in the near future. [102-56]

Report Queries and Feedback

We aspire to produce a Report that proves useful in providing a holistic view of our sustainability journey and performance, and commitments to sustainable growth. For questions or to deliver feedback about this Report, please contact: [102-53]

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SUSTAINABILITY REPORT



Marketing Event @ Hefei Mengchenglu

OUR SUSTAINABILITY APPROACH

Sustainability Governance

We commit ourselves to relevant ESG practices and risk management procedures to mitigate sustainability-related risk in our operations. We believe these practices drive sustainable growth and create long-term value for all our stakeholders.

Under the Board's oversight, the Chief Executive Officer and Sustainability Officer work collaboratively to manage sustainability matters within the REIT. BHG Retail REIT's overall risk strategy and risk governance is established and regulated by the Board, with support from the ARC. The organisation's ERM framework effectively identifies and manages risks in the Manager's governance and operations. An outsourced Internal Audit function is engaged to evaluate the effectiveness and reliability of the framework. [102-18]

Each portfolio property has recovery plans and initiatives to ensure that premises are maintained adequately, and that equipments remain in good condition. These recovery plans are designed to mitigate potential risks resulting from unexpected occurrences or incidences that may disrupt business operations, such as natural disasters, fire hazards or equipment failures.

Compliance with all applicable laws and regulations is taken seriously by the REIT Manager; an internal set of policies are in place and enforced to prevent any incidences of non-compliance. Compliance training sessions and briefings, supplemented with explicit communication materials, are conducted for all employees. [102-11]

Our sustainable governance is reflected in our management of sustainability-related risks within our supply chain. Through active collaboration with stakeholders in our supply chain, we hold ourselves accountable to industry best practices and strive to create a positive impact for the benefit of all parties.

All vendors, suppliers and third-party service providers of BHG Retail REIT are expected to comply with our rules of business conduct. These parties are also subject to due diligence checks and risk assessments as part of our effort to remain in compliance with the Monetary Authority of Singapore ("MAS") guidelines. In FY 2020, there were no significant changes to our supply chain, including supply chain structure, nature and location of operations, location of suppliers, or share capital structure. [102-9][102-10]

Stakeholder Engagement






We work closely with all our stakeholders in the development of ESG practices within the

organisation. To promote long-term and sustainable business growth, we maintain strong and lasting relationships with our stakeholders through frequent engagements. Consequently, this enables us to provide enriching customer experiences and create value for the communities among which we operate.

Within our diverse range of stakeholders across all our business activities, we identified key stakeholders whom we believe are instrumental to the success of our sustainability journey. The

synergy and cooperation between us and these key stakeholders are what drive the business and correspondingly, our sustainability performance.

We have established open and transparent communication channels to allow for regular exchanges with these key stakeholders, enabling us to identify, acknowledge and respond to any concerns or issues raised. The table below shows our relationship and interaction with the key stakeholders during the reporting period. [\[102-40\]](#)[\[102-42\]](#)[\[102-43\]](#)[\[102-44\]](#)

Stakeholders	Mode of Engagement	Frequency of Engagement	Top Sustainability Concerns/Issues
Investors 	Annual General Meeting	At least once per year	<ul style="list-style-type: none"> • Economic performance • Anti-corruption • Customer health and safety
	Analyst Meeting	At least once per year	
Suppliers 	Supplier performance feedback	Periodically	<ul style="list-style-type: none"> • Economic performance • Procurement practices • Customer privacy
Regulators 	Electronic communications	Periodically	<ul style="list-style-type: none"> • Market presence • Training and education • Anti-corruption • Compliance • Customer privacy
Management 	Board meeting	Periodically	<ul style="list-style-type: none"> • Economic performance • Employment • Training and education • Compliance
	Management meeting	Periodically	
Employees 	Performance appraisal	At least once per year	<ul style="list-style-type: none"> • Occupational health and safety • Training and education • Equal remuneration for women and men
	Staff meetings	Monthly	
	One-to-one engagements	At least once per year	

SUSTAINABILITY REPORT

Materiality Assessment

In the effort to adequately manage risks and opportunities material to our business, we reviewed the relevance of ESG topics disclosed in previous years’ Sustainability Reports. To remain in alignment with our sustainability focus areas, we conducted a materiality assessment to review and, if necessary, refresh our material ESG topics.

01 REFRESHMENT OF MATERIALITY MATRIX

We evaluated the relevance of selected ESG material topics against our business operations.



02 INTERNAL DISCUSSIONS

We conducted several rounds of discussions between Management and non-management employees. We included employees who were proxy to our various key stakeholder groups.



03 MANAGEMENT REVIEW

Taking into consideration the company’s significant economic, environmental and social impacts of our daily operations, Management reviewed and evaluated the ESG factors raised in the refreshment of materiality matrix and internal discussions and prioritised them accordingly. The final list of material ESG topics were consolidated and subsequently endorsed by Management.



All material ESG topics reported in the previous year remain relevant for FY 2020. The table below describes the list of topics and sub-topics, along with their consequent impacts, identified as material for disclosure in this Report. [102-47]

Category	Topic	Disclosure Sub-topic	Impact
Economic 	Economic Performance	GRI 201-1: Direct economic value generated and distributed.	Within the organisation
	Market Presence	GRI 202-2: Proportion of Senior Management hired from the local community.	Within the organisation
Environmental 	Energy	GRI 302-1: Energy consumption within the organisation.	Within the organisation
	Water	GRI 303-1: Total water withdrawal by source.	Within the organisation
Social 	Training and Education	GRI 404-1: Average hours of training per year per employee by gender, and by employee category.	Within the organisation
		GRI 404-3: Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Within the organisation
	Local Communities	GRI 413-1: Operations with local community engagement, impact assessments, and development programmes.	Outside the organisation

UN SDG Alignment

Here at BHG Retail REIT, we acknowledge both the importance of these Goals and the role we play in contributing to the advancement of these values. We play our part in solving the broader environmental and social issues through our operations and initiatives, while using these established Goals as a means to navigate our sustainability journey towards greater maturity.

“The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries – developed and developing – in a global partnership.”

- The 17 Goals, United Nations Department of Economic and Social Affairs, <https://sdgs.un.org/goals>.

UN SDG	Description	Our Efforts
	<p>Goal 3: Good Health and Well-Being Ensure healthy lives and promote well-being for all at all ages</p>	<ul style="list-style-type: none"> • Community outreach initiatives such as mall events, charity events and contributions to community centres and local service personnel • COVID-19 support for the service personnel of surrounding communities
	<p>Goal 4: Training and Education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</p>	<ul style="list-style-type: none"> • Learning and development opportunities to empower employees and to build human capital • Regular employee performance reviews to support employee career development
	<p>Goal 6: Clean Water and Sanitation Ensure availability and sustainable management of water and sanitation for all</p>	<ul style="list-style-type: none"> • Water conservation efforts carried out across all malls to reduce water consumption and to encourage the increased use of treated and recycled water sources
	<p>Goal 7: Affordable and Clean Energy Ensure access to affordable, reliable, sustainable and modern energy for all</p>	<ul style="list-style-type: none"> • Energy Savings Plans carried out across all malls in China to ensure energy efficiency through lighting management efforts
	<p>Goal 8: Decent Work and Economic Growth Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</p>	<ul style="list-style-type: none"> • To empower the local workforce, all REIT Manager’s Senior Management are employed from the local community in Singapore
	<p>Goal 10: Reduced Inequalities Reduce inequality within and among countries</p>	<ul style="list-style-type: none"> • BHG Retail REIT ensures equal opportunity and access to learning and development, by gender and by career level

SUSTAINABILITY REPORT

External Charters and Principles

BHG Retail REIT is regulated by the Securities and Futures Act (Cap. 289), the Code on Collective Investment Schemes, the Listing Manual of SGX-ST, and other relevant regulations. The Board keeps the REIT Manager accountable in upholding good corporate governance standards and ensures that BHG Retail REIT's corporate governance practices align with the Code of Corporate Governance 2018. The Manager actively conducts internal evaluations to remain compliant with updated and current regulations, notices, circulars, and guidelines issued by MAS.

BHG Retail REIT holds membership at the Singapore Business Federation and the REIT's Management is a member of the Investor Relations Professionals Association (Singapore). [\[102-12\]](#)[\[102-13\]](#)

OUR ENVIRONMENTAL STEWARDSHIP



Energy

Due to BHG Retail REIT's nature of business, there is extensive energy and water usage by our properties. We have remained committed to exercising strong environmental stewardship and keeping up with industry best practices to manage our business operations' environmental impacts. We have implemented various applications to manage and monitor the energy and water consumption by our malls in the Chinese cities of Beijing, Chengdu and Hefei.

We have established Energy Savings Plans to ensure efficient energy usage in our malls through lighting management. To reduce unnecessary energy usage, we have actively improved the management of energy in our shopping malls. In this reporting period, we have successfully carried out our planned initiatives listed in our previous Sustainability Report, by installing more sound and motion sensor-based lights and timing-controlled lights and elevators in areas such as parking garages and emergency exit routes. Well-lit mall areas also had their lighting operating times minimised based on the season. Besides energy management, we have improved the energy efficiency of our lighting systems, replacing ordinary lamps with LED lights in mall premises and on advertisement boards. Besides that, daily inspections are conducted to ensure our energy-consuming appliances are switched off when the malls are closed.

The malls have also adjusted the operations of their air-conditioning systems based on the season and mall building structure. For example, the air-conditioning systems' output would only be increased between 10am to 2pm, the hottest period of the day, in the summer. We strive to ensure our air-conditioning systems are in peak condition through seasonal maintenance of chillers, cooling towers, air-conditioning units and panel replacements, where applicable. This ensures the system runs efficiently while reducing the likelihood of mechanism or material breakdown. Additionally, to better maintain the temperature of mall environments, all windows, doors and emergency exits have been examined for leakage gaps to prevent the cool air from escaping from the building. Air curtains, strip curtains and sunshades are also utilised when necessary. These Energy Savings Plans and practices are taken seriously and are implemented across all our malls.

In FY 2020, BHG Retail REIT's four multi-tenanted malls recorded a total energy consumption of **17,463MWh**

As illustrated by our initiatives listed, we are committed to reducing our environmental impact by improving our energy efficiency. We frequently review and improve practices through the building's lifecycle. In FY 2020, BHG Retail REIT's four multi-tenanted malls recorded a total energy consumption of 17,463MWh. The data this year includes the most recent acquisition, Hefei Changjiangxilu mall. [302-1]



Water

In light of China's rising water stress levels brought about by low water supply coupled with high water demand, we strive to reduce water consumption in our daily operations. We have also shifted towards the use of more treated or recycled water sources. We have implemented practices to control and manage our water wastage through initiatives such as utilising water-efficient flushing cisterns, installing motion sensor water faucets and reducing the tap flow rate.

In FY 2020, BHG Retail REIT's four multi-tenanted malls recorded a total water consumption of 164,893m³, a significant decrease relative to water consumption in the previous year, despite the inclusion of data for the most recent acquisition, Hefei Changjiangxilu mall. We attribute this decrease in water consumption to the COVID-19 prevention and control measures implemented by the Government. Nonetheless, we are proud of our achievements and we aim to remain committed to promoting effective resource management. [303-1]

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OUR PEOPLE



At BHG Retail REIT, we are committed to providing equal opportunities and conducting fair employment practices. We also believe in maintaining a positive market presence and enhancing human capital by empowering the local workforce. The REIT Manager is proud to disclose that all our Senior Management are hired from the Singapore local community. [202-2]

Training and Career Development

We pride ourselves in creating a conducive and healthy work environment, and also place a strong emphasis on employee learning and development. Our efforts in developing the human capital within the organisation and ensuring necessary succession planning include regular employee training and performance reviews governed by an internal talent management process. We also believe that an equitable and empowering workplace supports employees' growth and creates value for the organisation.

BHG Retail REIT actively supports its employees' career development to improve their competitiveness in the industry. We look to identify employees' career developmental needs and seek to provide learning opportunities across various relevant topics. Our internal resource management process has a framework for assessing employee development, i.e. identifying and building upon key strengths and identifying potential improvement areas. Refresher courses on compliance matters, including the mandatory Code of Conduct and Ethics, are carried out to ensure all staff remain informed of the evolving regulatory landscape and to mitigate risks of potential non-compliance.

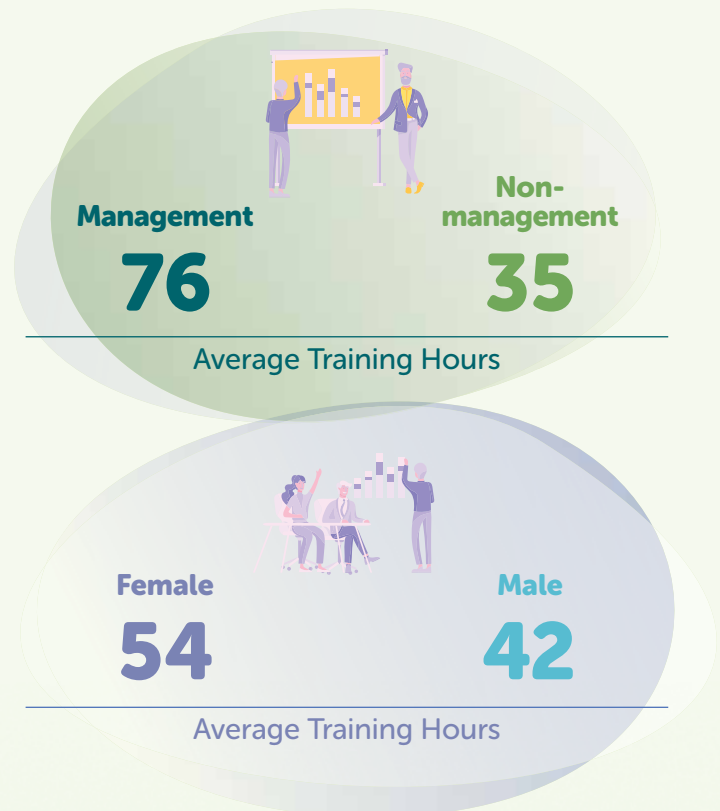
We engage subject matter experts to conduct trainings as part of our annual training plan, including topics such as capacity building, mergers and acquisitions, etc. In FY 2020, we also conducted

a session on sustainability reporting, to equip our staff with a holistic understanding of reporting material ESG topics and what this would entail in terms of our business practices and collection of data.

Furthermore, we administer refreshers on regulatory developments to ensure employees remain aware of the development of regulatory requirements and internal company policies. Our training helps to mitigate risk of compliance breaches. [102-8]

Employee Training Hours

In fostering conducive learning at the workplace, all employees are provided with training and development opportunities. In FY 2020, the total number of training hours undertaken by employees was 358 hours. [404-1]



Employee Career Development and Reviews

We also achieved a 100% rate of conducting career development and performance reviews for all our employees during the reporting period. [404-3]

OUR SOCIAL RESPONSIBILITY

In FY 2020, BHG Retail REIT has continued to engage with its surrounding communities by promoting cultural and social inclusivity. We also responded to the needs brought about by the COVID-19 pandemic by making contributions of necessities to district policemen, firefighters and other service personnel. We believe that we are responsible for empowering the community around us, and we strive to continually adapt to the changing needs. [413-1]

Local Community Engagement

Beijing Wanliu

The “Children’s Temple Fair” event was carried out on Saturday, 18th Jan 2020. This activity-filled day was an initiative to foster quality time between parents and children in conjunction with celebrating and ushering in the new year. Activities included dough kneading, sugar painting, DIY candy, DIY lanterns, writing of blessings and beading.



SUSTAINABILITY REPORT



COMMUNITY INITIATIVES DURING THE COVID-19 PANDEMIC



The Beijing Wanliu mall manager and staff paid a visit to the police station bearing gifts of food and basic necessities.



Beijing Wanliu mall staff visited the Huixinjiayuan neighbourhood committee to make contributions to the community epidemic prevention and control volunteers.



On top of maintaining exemplary standards of hygiene during the pandemic, the “鱼你在一起” food outlet also provided meal discounts and free masks to other mall tenants.

Chengdu Konggang



The “Little Firefighters” event (left) and the children’s flea market (right) were member-exclusive events held to foster better connection with the customers of BHG. These events aimed to improve member experience – points earned by shopping at the mall can be used to claim member-only benefits or to sign up for exclusive registered activities.



The mid-autumn gratitude event was held to celebrate and express gratitude to the armed police unit of the Shuangliu district. The Chengdu Konggang mall has always maintained good long-term relationships with the regional armed forces, with the goal of fostering bonds between the military personnel and civilians.

The “Children’s Street Dance” competition was jointly organised by the Chengdu Konggang mall and the tenant “壹佳街舞”. The event successfully increased customer footfall on the day of the event, boosting tenants’ sales.



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Hefei Changjiangxilu

COMMUNITY AND PUBLIC WELFARE ACTIVITIES



In February 2020, in light of the COVID-19 pandemic, the Hefei Changjiangxilu mall sent supplies to 3 communities' front-line workers and expressed their gratitude to them.



On Army Day in August 2020, the mall paid tribute to community firefighters and traffic policemen for their service to the people.





In September 2020, the Hefei Changjiangxilu mall held a movie screening event for 100 disabled individuals. This was held in collaboration with the “蜀山区残联” and the “蜀山区阳光家园托管中心”.



In conjunction with the International Day of Persons with Disabilities on the 3rd of December, the mall once again collaborated with the “蜀山区残联” in caring for the disabled. There were 120 beneficiaries for this event.

SUSTAINABILITY REPORT

Hefei Mengchenglu

On 8th January 2020, Hefei Mengchenglu mall collaborated with the neighbouring community to conduct a community “Spring Festival Night” event.



In March 2020, during the COVID-19 pandemic, “care stations” were set up to express gratitude and care for the neighbourhood service personnel, such as policemen, deliverymen and cleaners. At these “care stations”, the service personnel were provided with refreshments such as milk tea, yogurt, biscuits and other food items.

**CHARITY
SALES EVENTS**



In collaboration with the local community, a newspaper charity sale was held on 30th July 2020 to raise funds to support the flood control workers.

On 8th September 2020, another charity sale was held to raise funds to support the development of women's and children's causes.



On 11th November 2020, Hefei Mengchenglu mall collaborated with a district nursery school to carry out a charity sales event.

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On 3rd December 2020, the mall set up an event to promote an understanding of the law and to provide legal aid for the public.



On 30th December 2020, Hefei Mengchenglu mall held a "Public Story-Telling" event as part of the festivities to usher in the new year. This was held in collaboration with the surrounding community and district nursery schools.



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CATEGORY: SOCIAL			
GRI 404: Training and Education	404-1 Average hours of training per year per employee	82	–
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