



# IR Newsletter

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# OGSM Roll Out 2019: FIT team commits to achieving 100% of its objectives, to growing FIT ever stronger

*Continuing the tradition as previous years, on January 11, 2019, OGSM Roll Out 2019 has been initiated at FIT, being an occasion where the Board of Directors of the company as well as the departments in the Group look back on the results achieved in 2018 and since then have better preparation for the 2019 plan.*

For a long time at FIT, the OGSM Roll Out event has become an important ceremony at the beginning of the year. This is not only an event for leaders and all employees of the company to analyze and review the achieved results in previous year, set the foundation for a more careful new year's plan to increase the feasibility of the objectives, but this particularly also an occasion where company leaders determine the right direction for the development of FIT Group both in short and long term. In addition, the OGSM ceremony at the early of the year is also an opportunity for FIT to ignite the flame of determination and the connection of this strong team who always aim at the common goal of develop FIT greater. That is the reason why with the persistent efforts of all departments in the company the goals at FIT are all completed in accordance with commitments year by year. It can be said that during more than a decade of establishment and development, OGSM has become an indispensable part, an effective tool in strategic development of the company, and is an important factor in the development of FIT today.



At the OGSM ceremony this year, once again, the FIT team continued to chant the slogan: **“I, we pledge to be fully aware of and to accomplish our goals”** as a strong commitment from the Board of Directors to the company’s staffs of determination to fulfill 100% of the objectives, contributing to building an ever-growing FIT Group. They are all for reaching the goal of becoming an Investment Group that operates effectively as well as enhance value to shareholders through a wide range of investment products, quality portfolio and professional human resource.

With the tireless efforts of a cohesive team, the year of 2019 is expected to be a year where the whole FIT will achieve many successes as planned, continue to bring FIT to be not only a strong Group in business operation but also a corporation that persistently performances high responsibility for the sustainable

development of the country, and is a company with a worth-working environment.

## 29 years of building and strengthening the reputation of Khanh Hoa mineral water JSC (Vikoda) – FIT Beverage

02

*By 2019, Khanh Hoa Mineral Water Joint Stock Company (Vikoda) – FIT Beverage has entered a milestone of 29 years of establishment and development. The company is gradually bolstering its Natural Mineral Water brand in Vietnam beverage market.*

On January 19, 2019, Khanh Hoa Mineral Water Joint Stock Company (Vikoda) – FIT Beverage celebrated the 29th anniversary of founding with the participation of the Board of Directors, partner's representatives, valued customers and all company's employees. Giving speech at the ceremony, Mr. Nguyen Nhat Hoang – General Director said thank you to each department and division for their efforts to complete the tasks in the past and encouraged each officer and employee to continue to overcome all difficulties and challenges to fulfill the goals in 2019.



With topic of “**Transformation**”, leaders and all employees of FIT Beverage have expressed their commitment and determination to bring the familiar and beloved brands in the minds of consumers nationwide such as Vikoda and Danh Thanh to a new level, becoming an international brand, making Vietnam's natural mineral water resources reach out to the world. It can be said that since 2018, FIT Beverage has undergone major changes including creating new designs for a range of products of more attractive and modern design, along with diversifying in product chain with the introduction of new types of drinking water products such as bird's nest drink, sarsi drink aiming at meeting the various demand of the

market. With the current strategy and intensive investment, FIT Beverage promises to make breakthroughs in its business in 2019, gradually becoming one of the leading brands in Vietnam beverage market.

Since its establishment, FIT Beverage products have always been highly valued by natural mineral water lines, which are directly exploited in mineral water mines, benefiting users' health. Especially in 2017, Vikoda mineral water of FIT Beverage has proudly become one of the drinks used in the APEC Summit which taken place in Danang, contributing to bringing the Vietnamese brand to international consumers. .

With a long history of development and recognized reputation, along with strong investment from the parent FIT company, in the coming years, FIT Beverage will continue to have big "transformation" to become a top prestigious name in Vietnam. Thereby, company will fulfill the mission to bring Vietnam's wonderful natural mineral water to the world. With what FIT Beverage and leaders are trying to do, in 2019 with a milestone of 29 years of development, will be the start of great breakthroughs that will help the company achieve the success it expected and continue to develop the company greater.

## **DCL Sales Kick Off: a fierce determination to create great breakthroughs in 2019**

03

***Sales Kick Off Meeting 2019 of Cuu Long Pharmaceutical which took place in Cu Lao An Binh, Vinh Long province was filled with jubilant, exciting, enthusiastic and eager atmosphere of the sales team nationwide.***

The Sales Kick Off Meeting 2019 event took place on January 14, 2019, which was considered a featured event of Cuu Long Pharmaceutical Joint Stock Company. This was an opportunity for the Board of Directors and the all the sales teams to review the business results of the previous year and ratify the objectives and business development strategies for the new year. In addition, Kick Off activities also enabled the Sales Team to ignite the fire of enthusiasm and firm determination to achieve the set targets as well as create breakthrough figures in 2019. They are all for contributing to the construction of Cuu Long Pharmaceutical to grow stronger and become one of the leading pharmaceutical companies in Vietnam.

At Sales Kick Off Meeting 2019 this year, with the theme "One Team One Dream", once again Cuu Long Pharmaceutical has shown the cohesion power of a strong group. We share the same spirit, a powerful urge of non-stop endeavor for the great development of Cuu Long Pharmaceutical. It can be said that, at the beginning of the every year, Sales Kick Off event becomes a traditional activity that promotes collective strength, ignites the fire of every individual's heart at Cuu Long Pharmaceutical to together make the commitment to overcome through challenges, gradually conquering the goals of the new year.



As one of the strategic sectors in the investment structure of FIT holding company, with the relentless efforts of the Board of Directors and employees, Cuu Long Pharmaceutical is increasingly affirming its position and brand in the market. The company has been step by step reaching the goal of becoming the leading pharmaceutical company in Vietnam; the one which is highly appreciated by patients, staff and partners because of its innovative and accessible products and services. By consolidating the corporate governance system and focusing on infrastructure investment in 2018, setting a solid foundation for the future, 2019 is expected to be the years when Cuu Long Pharmaceutical will gain many achievements together with major breakthroughs in business operations. The company promise to gradually conquer new peaks, become one of the prestigious enterprises in completing the mission of improving and enhancing Vietnamese health.

## FIT Beverage to introduce Vikoda Korean Ginseng Bird's Nest Drink

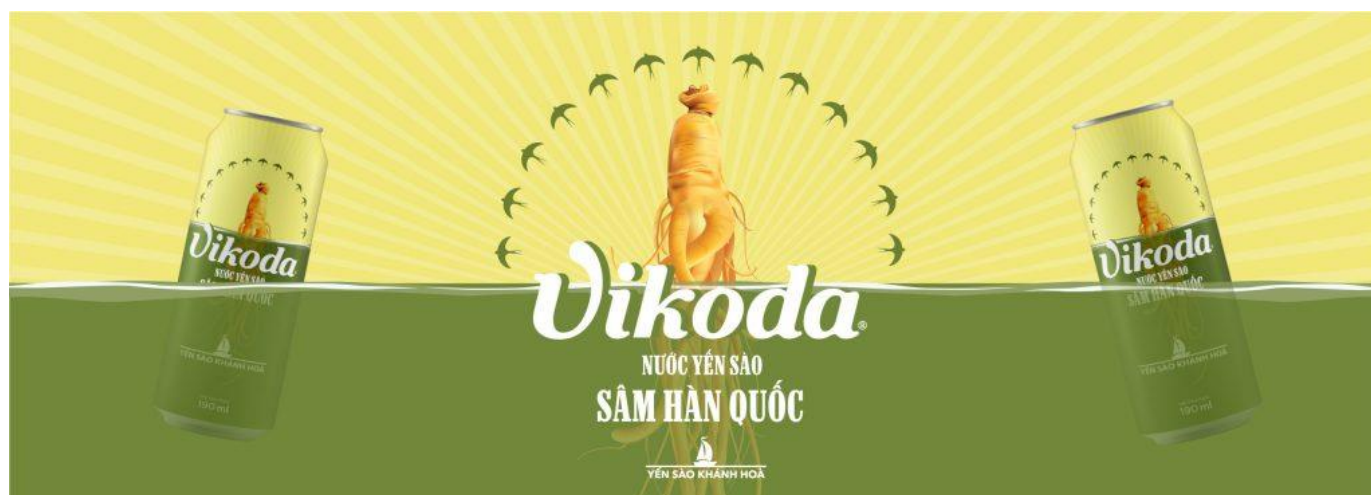
04

***After nearly 2 months since the release of Vikoda Bird's Nest, FIT Beverage has continued to introduce to market a more advanced version of Bird's Nest Drink line, Vikoda Korean Ginseng Bird's Nest Drink.***

Following overall development trend, the quality of Vietnamese people's life is increasingly improved. As the result, Vietnamese consumers have trend to use more natural products, with high nutritional value and health beneficial. Understanding that, with the motto of constantly innovating and diversifying products to serve all consumers' needs, at the beginning of January 2019, FIT Beverage has continued to introduce the Vikoda Korean Ginseng Bird's Nest Drink – the upgraded version of Vikoda Bird's Nest Drink, which was rolled out in the middle of November 2018.

In addition to using the bird's nest harvested from Khanh Hoa stone island and other islands with recognized high nutritional value, the new Korean Ginseng Bird's Nest Drink product is supplemented with Korean ginseng which contains high content of saponin, including more than 30 triterpen saponin compounds and 30 saponin damaran compounds. These are saponins with extremely high nutritional and therapeutic

values. Moreover, Korean ginseng contains more than 17 amino acids and more than 20 micronutrients with extremely high levels of iron, zinc, copper, magnesium, and calcium. These micronutrients are useful in helping the body stay healthy and energetic.



Not only is it effective in nourishing the body, but Korean Ginseng Bird's Nest Drink also good for people with diabetes, high blood lipids, cardiovascular disease. It reduces blood lipids, prevents coronary artery diseases as well as cardiovascular diseases and blood brain barrier. Besides, the product also enhances physiological function, increases male potency, boosts hair to growth fast and good for skin as well as increases skin immunity. Bringing such many health benefits for all ages, Korean Ginseng Bird's Nest Drink is suitable for daily use. You can use it as a gift for relatives and friends or use during holidays, New Year, parties or conferences.

Focusing on the health of Vietnamese people, with investment and strategic planning from FIT parent company, in the near future FIT Beverage will continue to improve technology and production lines to produce more beneficial product, help FIT Beverage win its goal of becoming the leading enterprise in the health-beneficial and natural originated beverage segment.

## **FIT group and volunteer journey to share love 2018**

05

***In 2018, FIT continued to make many journeys to share love, empower and strengthen motivation for thousands of poor patients in major hospitals in Hanoi as well as people with difficult circumstances throughout the country.***

Since its establishment, in addition to the goal of developing business activities, FIT Group is also known as one of the corporations that constantly put efforts into activities aiming for the common development of community. Annually, along with member companies, FIT conducts many humanitarian journeys such as medical examination and treatment and gift giving, free medicine distribution for people in remote areas;

giving Tet presents to the poor; visiting and giving gifts to the elderly and disabled children; donating to support costs for disadvantaged situations; blood donation; sponsoring poor children who are studious, etc. These activities have brought practical effects to areas where FIT arrived. They are also vivid examples proving for the humanity and deep compassion of the commitment to the community of the Board of Directors and all employees of FIT.



***Photos of several journeys to share love of FIT and member companies made in 2018***

Following the series of volunteer activities in 2018, in 2019, the Board of Directors and the FIT group will continue to implement and expand many other meaningful activities, with the desire to join hands and contribute to improving the life and health of the community.

In addition to the goal of becoming a Group which not only does business effectively, adding value to shareholders through a wide range of investment advisory products and quality portfolio, in the coming time, FIT Group will also continue to make efforts into completing the mission for sustainable development of the society. By promoting corporate responsibility for common development, FIT Group will continue to promote the implementation of many social programs, embracing humanity values and contribute to the development of the country’s growth.

## **FIT sponsors the Seminar themed “Use of leverage in business”**

06

***In the morning of January 5, 2019, a seminar themed “Use of leverage in business” took place in Hanoi with sponsor of FIT Group. Focus of the seminar was the sharing of MBA. Trinh Viet Ba – one of the well-known speakers in the field of Corporate governance with more than 20 years of experience in management and consultant positions in multinational corporations.***

Facing the current situation of market economy, it is alarming if the CEO driving a business machine with a



high risk ratio without acknowledgement of the leverage ratio and its application in the business operation and development. As a fundamental foundation in business strategy planning, leverage is a tool to help enterprises predict how the profitability of a business will vary when revenue changes, as well as to calculate the business risks and thereby, choose the right direction, balance between risks and opportunities in the marketplace. This is a hot topic but has not been share extensively even in a professional training environment. Therefore, FIT has accompanied with speaker Trinh Viet Ba to organize a seminar on **“Use of leverage in business”** with the desire to create opportunities for managers, corporate owners to understand and access in the most intuitive way to the concept of leverage and the use of it in corporate governance.



In the seminar, through figures and real business situations, speaker Trinh Viet Ba helped participants understand the strategic implications of leverage in business, and especially how to use leverage to calculate the proportion of liabilities and the proportion of equity and its impact on the interests of shareholders; the relationship between fixed costs, variable costs, revenues and profits and how to use leverage in planning long-term strategies for businesses.

Always upholding and understanding the importance of Financial Management for the survival of enterprises, through the seminar **“Use of leverage in business”** by speaker Trinh Viet Ba, FIT not only wishes to share its experiences in corporate governance but also hopes that the managers of enterprises will grasp this useful tool in their management and thereby empower their companies to stay strong in their operations. Together, all of companies will contribute effectively in the country’s economy growth, to achieve the globe level.

Since its establishment, in parallel with its business development strategies, FIT Group has always guided the role and responsibility of itself to follow the general development of society. Therefore, in addition to philanthropic activities, FIT Group also aims to co-organize workshops, extensive seminars with theme of start-up, career orientation for pupils and students in universities, as well as intensive seminars on corporate governance, such as the “Use of leverage in business” seminar this time for an example. In the coming time, FIT group is committed to continue to implement social activities spreading across variety of fields, to continue contributing to improving the life as well as the sustainable development of the country.

## FIT to sponsor the program “Xuan Tri An 2019” (Spring of tribute -2019) to commemorate over 1700 martyrs in Vi Xuyen – Ha Giang

*As one of the sponsors for the program “Xuan Tri An -2019”, FIT Group express our desire to actively contribute to the promotion of growing “Gratitude Movement” and to raising awareness and responsibility of every citizen in the construction and defense of the Fatherland.*

40 years ago, during the Northern border war, more than 1700 soldiers in Vi Xuyen – Ha Giang fought bravely and sacrificed themselves to defend firmly every inch of the border land of the nation. Promoting the moral principle **“When drinking water, remember its source”** as well as the spirit of **“Gratitude Movement”** towards the past generations who sacrificed for national construction and defense, and at the same time getting involved with agencies and authorities to raise the fund of paying tribute to families of war invalids and martyrs under extremely difficult circumstances, FIT Group has sponsored the program “Xuan Tri An – 2019” held on 14-15 January 1, 2019 in Ha Giang province.

The program **“Xuan Tri An – 2019”** was organized with many meaningful activities to honor and pay tribute the heroic martyrs, martyrs’ families and heroic Vietnamese mothers. On the morning of January 14, 2019, in order to express their respect and remembrance toward heroes who died for the Fatherland, the leaders of the Party, the State, the leaders of the ministries and central agencies, Vietnam Martyrs’ Family Supporting Association as well as the leaders of Department of Labor, Invalids and Social Affairs in Ha Giang province, leaders of Vi Xuyen district together with organizations and unions have offered incense at Vi Xuyen national martyr cemetery – where over 1,772 heroes and martyrs rested in peace. After the incense offering ceremony, on January 15, 2019, at the Ha Giang City Center Hall, the Vietnam Martyrs’ Family Association in collaboration with Ha Giang Department of Labor – Social Affairs held a meeting to give Gifts of gratitude to relatives of martyrs and Vietnamese heroic mothers.



***Family members of the martyrs and Vietnamese heroic mothers received gifts in this program***

At the tribute ceremony, there were 30 savings books worth 10 million VND each and 75 gifts given to relatives of martyrs and heroic Vietnamese mothers. These are symbolized examples of great dedication and sacrifice for the revolutionary of the Party, for the nation’s longevity and development.

Lieutenant-General Le Van Han handed the savings book to the heroic Vietnamese Mothers and the families of martyrs

With the program of Xuan Tri An – 2019, FIT hope to join the departments to promote the revolutionary tradition, patriotism and national pride, to raise the awareness and responsibility of every citizen in the building and protecting the Fatherland. In addition, being aware of its role and social responsibility of an enterprise, in 2019 FIT and its member companies will continue to carry out more meaningful activities, expressing their determination to join forces in developing the country to become more beautiful and prosperous and civilized.

## **FIT to share the warmth with the poor before the new year of Ji Hai**

08

*On the morning of 25/01/2019, on the occasion of the Ji Hai Lunar New Year 2019, as for desire to bring a warm and abundant Tet to the poor, FIT signed on as a sponsor of the Meeting to give gifts to impoverished and difficult households in Tan Trieu commune, Hanoi.*

As close to the Ji Hai Tet holiday, in the bustling atmosphere of the New Year, Vietnamese families are more and more eager to prepare for welcoming the new year. However, Tet seems still quite far for the poor and the disadvantages. It is appealing to community for helping and sharing in order to bring a warm and abundant Tet for them.



**The Meeting of giving gifts to impoverished and difficult households in Tan Trieu commune, Hanoi** taken place on the morning of January 25, 2019 was a meaningful charitable activities launched by

Hoa Chum Ngay charity group in co-operation with People's Committee of Tan Trieu Commune on the occasion of Tet . It is reported that the commune has total of 23 poor households and 35 near-poor households. Wishing to bring the fulfilled atmosphere of the traditional Tet holiday as well as share the warmth with needy families before the Ji Hai Lunar New Year, FIT signed on as sponsor for the program, put a little effort on giving meaningful and practical gifts so as to encourage these families to overcome difficult times, stabilize their lives and welcome a new year with full of faith, warmth and happiness.

In addition to the goal of business development, in recent years, FIT always gives prominence to the social responsibility of enterprise in joining hands with charity groups and local authorities to support the people under difficult circumstances, ensuring social security for people of all classes through a lot of meaningful programs. It can be listed as following: distributing medicines and giving gifts to the poor in remote provinces including Ha Giang, Phu Yen, Kon Tum, Tra Vinh; offering meals for needy patients in major hospitals in Hanoi; etc. In 2019, FIT and member companies in the same system will continue to carry out more and more meaningful activities at a larger scale, contributing to arousing and promoting the morality of mutual protection, affection as well as promoting the spirit of “good leaves to protect the torn leaves” of our people.

## **FIT Cosmetics in cooperation with VTC News to bring a warm Tet to poor people in two communes of Ninh Thuan province**

09

***Hundreds of gifts were given by FIT Cosmetics and VTC News to poor households in two disadvantaged communes of Ninh Thuan province in the days nearby Tet holidays.***

On January 23, FIT Cosmetics Joint Stock Company has cooperated with VTC News and Youth Union of Ninh Thuan Department of Construction to give Tet's gifts to disadvantaged households in two communes – Phuoc Tan and An Hai – of Ninh Thuan province. It is reported that Phuoc Tan and An Hai are areas where many households are in difficult circumstances. In Phuoc Tan commune, Bac Ai district, there are 366 poor households. They live on cultivating crops year by year and their life is arduous and needy. With regard to An Hai commune, Ninh Phuoc district – the floodplain area of Ninh Thuan, where the people live mainly by farming, after the 9th storm, many crops which were about to be harvested serving for the Tet holiday have been washed away. It resulted in hazardous consequences.

At the ceremony, hundreds of Tet's gifts including cash and necessities such as food, TERO liquid detergent, NuWhite shower gel, Dr.KOOL toothpaste, Dr.KOOL toothbrushes, ROCKET mosquito sprays etc. were given to the beneficiaries. These are practical gifts, able to aid people to stabilize and manage to live before the Ji Hai Lunar New Year – 2019.



Speaking at the gift-giving ceremony, Mr. Nguyen Nhu Nguyen, representative of the Department of Construction in Ninh Thuan province, said: *“The last natural disaster drove the poor families into an even tougher situation. These days nearby Tet, the shares of business community and the media agencies have brought warm feelings for people in the land that natural disasters have just gone through”*– Mr. Nguyen said.

*“These days nearby the Tet, all 366 poor households have received the attention of VTC News, Ninh Thuan Department of Construction and sponsors. Those things are very meaningful for the people here. This contributes to for poor people to have a warmer Tet”* said Mr. Nang Xuan Nha, vice chairman of Phuoc Tan commune.

With the orientation of FIT holding company of fulfilling the responsibilities of enterprises, FIT Cosmetics as well as other subsidiaries in the same system under the direction of the Group have actively participated in a series of activities aimed at noble humanity values. We have actively acted to share with the community, especially programs to support and care for the poor such as delivering medicine and giving gifts to the poor in remote provinces in Ha Giang and Phu Yen, Kon Tum and Tra Vinh; distributing charity meals to poor patients in major hospitals in Hanoi; etc. In the future, besides the goal of becoming a leading enterprise in the consumer goods industry in Vietnam with the mission of connecting and improving the lives of Vietnamese consumers through valuable products and services, in addition to launching more products and services of superior value FIT Cosmetics will continue to participate in ranges of meaningful, contributing to a more sustainable and better society.

*Bản tin IR không nằm ngoài mục đích giúp Cổ đông, Khách hàng, Báo chí, CBCNV và các bên quan tâm khác có cái nhìn toàn cảnh, từ đó, đưa ra những đánh giá đúng đắn về giá trị F.I.T.*

*Bên cạnh đó, Bản tin IR cũng thể hiện tính công khai, minh bạch, tôn trọng của F.I.T với các bên liên quan đảm bảo các mối quan hệ giữa F.I.T và các bên liên quan hiệu quả, bền vững, đa chiều.*

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