



IR Newsletter

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F.I.T Anniversary of Establishment: the 13-year milestone, bold to hit new peaks

A dignified ceremony came off at the F.I.T Group Joint Stock Company on the 6th of March, 2020, to celebrate the 13th F.I.T Anniversary of Establishment with the presence of the Board of Directors and the whole group's employees.

13 years is a period of great significance, marking the full-grown milestones of F.I.T. Experiencing a journey of structuring and developing, gone over many hardships and challenges, a long road with great movements in terms of the Group's stature and position, throughout the first days of foundation, FIT has completely transformed from a small-scale investment company into a large corporation with the capital of trillions of dong. That terrific transformation comes from the contributions of the efforts, strength, knowledge of many group employees generations as well as their passion, enthusiasm and devotion. Last but not least are the right decisions of The Board of Directors, which has brought FIT Group to overcome all tough spots and obstacles.



In the process of formation and advancement, the Group's Management Board is always persistent in pursuing its mission – to improve the lives of Vietnamese people, by means of the best products. This has imbued each generation of employees as a corporate culture beauty throughout the Group. At the ceremony, General Director Nguyen Thi Minh Nguyet touchingly shared: *“The wishes and desires of the FIT Board of Directors are all expressed in the F.I.T song, which is to bring the best products to improve the health of Vietnamese people, thereby when we do good things for society, I firmly believe that all of the staff, all customers, all partners accompany us as well as other departments and agencies would have policies to support us in our progress. I am profoundly convinced that one day, F.I.T Group will grow in the form of a billion-dollar corporation as our vision.”*



FIT's 13-year anniversary is becoming more and more significant because this year, the Board of Directors of the Group has launched the program **"FIT join hands to protect public health"** to all member companies, and the clips of the contest were shown at the ceremony with practical and meaningful programs, contributing to raising awareness and knowledge about protecting and improving community health, leaving a deep impression in mind individually at FIT. FIT Cosmetics was honored to win the First Prize of the program with the delivering of the message *"In association with Dr.Clean to protect public health – Give love, do not give bacteria"*. Not only contains social meaning, the program launched by the Board of Directors on the occasion of the FIT 13th establishment anniversary also be a part of lighting the fire of solidarity, cohesion, love sharing and uplifting spirit of togetherness among all FIT employees.

The year 2020 marks the 13 years of the group's establishment and development with breakthrough turning points plus received many great successes along with many large-scale, potential investment projects, which serve as a foundation for the rise in the following years. Accordingly, the celebration is also an occasion for the Board of Directors as well as all FIT employees to look back on the memories from the very start of the establishment days, to share the joy, pride and determination, to bring FIT Group to become more and more stable, obtain further successes, rise to revolutionary levels, turn FIT Group into a multi-billion-dollar corporation, a transparent and prestigious Group with effective, increasing investment value for shareholders through a variety of investment advisory products, quality portfolio, and professional personnel. Along with the relentless efforts, the high determination of hearts always full of enthusiasm, the Board of Directors and all FIT employees are confident to preserve and promote the good traditional values, upholding the fire of desire and eagerness, writing new and more glorious history pages of FIT and its member companies in the near future.

WESTFOODS attended AFFI 2020 in the US: continues to affirm the brand and expand the market for Vietnamese food

As a familiar name in Vietnam and international markets, WESTFOODS is continuing to expand and strengthen its position through a series of B2B meetings organized by the American Frozen Food Institute (AFFI) in the United States.

AFFI – American Frozen Food Institute is a national trade association that works to promote the benefits of businesses in the frozen food and beverage industry, held annually in February. This year, AFFI 2020, held in Las Vegas, attracted more than 600 large-scale businesses and 1,500 individuals currently operating in the frozen food and beverage segment. Attending AFFI 2020, WESTFOODS brings strategic products that are IQF packed small fruits to serve the retail market directly to consumers, meeting instant food standards (Ready-To-Eat / RTE).) with very strict food safety regulations, these items are very popular and trending in Vietnam as well as worldwide market.



At the second time participating in AFFI, Mr. Nguyen Vu Loc, General Director of WESTFOODS commented: *“In the context of the Covid epidemic – 19, which is strongly affecting the whole world economy, the demand dropped sharply, WESTFOODS in particular and also Vietnamese food businesses in general, facing many difficulties. However, if there are flexible, timely and effective solutions, businesses can turn difficulties into opportunities to replace China becoming a reliable, safe and sustainable food source for international markets”.*

Over 28 years of operation in processing and supplying frozen and canned agricultural products,

WESTFOODS has been presented and loved in many countries and continents in the world such as the USA, Canada, France, Netherlands, Australia, Japan, Korea, ... Owning the advantage of fresh raw material areas, modern technology systems, focused on product research and development, WESTFOODS has increasingly affirmed its brand that is Safety – Quality – Prestige, assure to conquer the most demanding markets.

Invested and strategically planned by the parent company FIT GROUP, WESTFOODS is constantly striving to improve its productivity, expand markets, aim to become the largest fruit processing and export company in Vietnam, meeting international standards, becoming a reliable role model of Vietnam's agricultural products in the international market.

Cuu Long Pharmaceutical: Revenue of February reached 70 billion, highly potential for breakthrough in 2020

03

In February 2020, Cuu Long Pharmaceutical recorded a revenue of more than VND 70 billion, exceeding 61% compared to February 2019, the profit after tax of the month also recorded a growth of 6 times as much as the same period last year (over 9 billion). Only after the first 2 months of the year, after-tax profit of Cuu Long Pharmaceutical (over 11.3 billion) was nearly equal to the net profit of the whole 2018 (12.5 billion). This is considered a quite favorable result, creating strong momentum for the whole year – 2020 of Cuu Long Pharmaceutical.



Generally, from the beginning of 2020, cumulative net revenue reached 104.8 billion, equivalent to accumulated revenue in the first 2 months of 2019. However, thanks to gross profit increased by 4 billion over the same period (30 billion after the first two months of 2020 and 26 billion after the first two months of 2019), thus the profit before tax and profit after tax had an impressive growth: 11.3 billion after the first two months of 2020 compared to 5 billion in the same period of 2019. This is due to Pharmacy Cuu Long has well managed its cost of capital, its management costs have not been rose, in addition its financial expenses

have even been declined slightly.

In addition, these results are still very positive compared to the budget estimate of 2020 at a time gross profit margin of Cuu Long Pharmaceutical grew up to 28% compared to 26% of the estimate.

It should be further noted that: these figures were achieved in the context of the first two months of 2020, Cuu Long Pharmaceutical had to temporarily suspend production lines to renovate the factory to meet GMP-WHO standards. By the end of March 2020, the renovation of capsule factories (empty capsules) has been completed and returned to production, the fourth factory is expected to go into operation in the fourth quarter of 2020. Owing its available strengths, Cuu Long Pharmaceutical is currently the No.1 manufacturer and supplier of empty capsules in Vietnam market.

Apart from the decisive factors that proceed from the vision and business strategy of Cuu Long Pharmaceutical as well its parent company FIT Group, the objective developments of the market also chip in the company's impressive results.

In the early months of 2020, Vietnam's health sector as also the world are facing one of the biggest epidemics in history: Sars-covy-2 (aka Covid 19). The outbreak of the pandemic caused a surge in demand for pharmaceutical products (mainly antibiotics). Hospitals and even individual customers own a need to stockpile medicines to prevent epidemics.

For this unpredictable happening, Cuu Long Pharmaceutical has shown the capability of a reputable enterprise for 40 years through meeting timely and fully the market demands. Even in the worst pandemic situation, Cuu Long Pharmaceutical remain ensuring to provide adequate medical equipment, quality pharmaceuticals to hospitals and also individual customers who are in need of buying prescription and no prescription medicines.

February 2020 results open up a luminous potency for Cuu Long Pharmaceutical for the whole year. As laid out plans, added the determination of all employees and the board of management, thenceforth expect the new breakthrough numbers of Cuu Long Pharmaceutical in the next 10-month period.

Joining FIT Group since 2015, Cuu Long Pharmaceutical has been receiving professional investment in both capital and human resources. Along with the available strengths, DCL is showing steady progress in both scales and quality. By strengthening the company's foundation, focusing on developing new product lines, upgrading modern machinery systems, Cuu Long Pharmaceutical aims to become a leading pharmaceutical enterprise in Vietnam in terms of pharmaceutical, empty capsules, and medical devices productions. Besides the mission to protect and care for Vietnamese people, Cuu Long Pharmaceutical also retain to share responsibility with the community through meaningful and practical activities, in line with the parent company FIT Group's orientation.

WESTFOODS: Flexibility and adaptability – The key factor to success

In terms of agriculture in general and agricultural product processing in particular, 2020 is probably the year of lots of fluctuations. Despite the fact that it has only been nearly three months, the impacts of the Covid 19 pandemic and the saline intrusion situation in the Mekong Delta region may bring about lasting effects. At this point, flexibility and ability to adapt to the circumstances will be the critical element for every business's survival. WESTFOODS, the leading fruit processing and exporting enterprise in Vietnam, is also in the process of passing this "test".

In recent days, the working pace at WESTFOODS remains instantly. The Board of Directors constantly keep in mind a spirit: If there is a "hazard", there is a "possibility", in times of difficulties, opportunities be rekindled. Good preparation of coping plans and flexible adaptability would be useful for the company to turn "risk" into "chance".



Specifically, WESTFOODS is gradually shifting the market structure to adapt to the new circumstances. Instead of focusing largely on exports (The demand currently is falling sharply because key markets such as the US, Europe, Japan, ... are greatly affected by Covid19), the company gradually increased the proportion of the domestic market in order to balance to the international market. Consisting of the adjustment of the product structure, gradually shifting from large packaging to provide service customers (restaurant groups, hotels, ...) to small packaging products, serving directly to consumers through online sales and large supermarket chains such as Coopmart, Lotte, Emart, ... and convenient chain stores such as Circle K, 7eleven, ... Recently, WESTFOODS has also invested in weighing machine systems and fully automatic small packaging for IQF frozen products which worth VND 9 billion, capacity of 3,600 products / hour, fruit packaging lines in plastic cups of 200g and 120g fully automatic, worth 12 billion dong, capacity 5,400 cups / hour. This system helps to reduce microorganisms, improve product quality and reduce labor

costs, while increasing productivity to meet the market's demand in time.



For the international market, WESTFOODS keeps on enhancing research of new products to serve potential markets that Vietnamese enterprises in general as well as WESTFOODS in particular are benefiting from trade agreements that signed recently such as TPP-11, KVFTA, EUVNFTA, ... In addition to that, WESTFOODS also tightened the quality control measures, production processes and targets of food safety and hygiene according to international standards to meet the requirements of importing countries

Operating for more than 28 years in the field of food processing, WESTFOODS has constantly pursued the passion for producing high quality food for people daily life. Thereby, the mission is bigger than ever, especially in these times facing with natural disasters and epidemic. Timely changes show the initiative and adaptability of the company to unexpected and unpredictable conversions of the market. Owing the energy of determination of the leadership and all employees, WESTFOODS is optimistic to conquer this challenge.

FIT Cosmetics flashly launched the product Dr.Clean Dry Hand Gel during Covid-19 pandemic season

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In the context of the complicated epidemic of pneumonia (Covid-19), which is becoming more and more complicated worldwide, in order to protect the health of yourselves as well as the community, the Ministry of Health recommends washing hands regularly and properly with hand sanitizer.

As a handwash brand that has been presented for more than 10 years in Vietnam market with the mission to clean bacteria, moisturize hands, with many outstanding features, kill up to 99.9% of harmful bacteria, especially E.Coli bacteria causing diarrhea, Dr.Clean has long subdued and won the hearts of the majority of Vietnamese consumers.

In the knotty context of the influenza epidemic Covid-19, FIT Cosmetics Joint Stock Company understands the importance of healthcare for people through hands daily cleaning to eliminate harmful bacteria. For that reason, this early March/2020, the whole team of FIT Cosmetics has made great efforts and devotion to research to quickly launch a new product line, which is Dr. Clean's non-water hand washing gel so as to meet the pressing needs of consumers, joining hands with people to debar disease efficaciously.



Dr. Clean **Gel Rửa Tay Sạch Khuẩn** **Mới**
Waterless HAND SANITIZER
Dưỡng Ẩm Da Tay Mềm Mại

Khử mùi hôi tanh

Không hại da tay

- không gây khô da
- không gây kích ứng

Giúp làm sạch 99,9% vi khuẩn

Gel Rửa Tay Khô 100 ml

Gel Rửa Tay Khô 500 ml

Tuýp Gel Rửa Tay Khô 100 ml

Hãy bảo vệ sức khỏe bạn và gia đình bằng việc rửa tay ngay hôm nay!

Fanpage: <https://www.facebook.com/drclean.com.vn/>

Dr.Clean non-water hand washing gel is not only a product to help clean 99.9% of bacteria quickly but also to keep your hands soft, clean, especially in urgent cases, or lack of hand sanitizing materials. The product includes 2 main scents: Green Tea and Lavender, with capacities of 500ml and 100ml, serving the diverse consumers' demands. All you have to do is adding a sufficient amount to the palm, rub until it fully dry. The product has natural aroma of green tea and lavender as well as moisturizing essences, make hands are not only cleaned but also soft, smooth with a fresh and uplifting scent. The products is easy for everyone to carry while working, traveling, going for a picnic, eating, after touching public objects such as doorknobs, elevator buttons, after touching money ...

Recently, FIT Cosmetics has cooperated with Nguyen Tri Phuong Hospital, Ho Chi Minh City, donated more than 350 bottles of Dr..Clean handwash and hand gel with the desire to unite the efforts with the people to control the disease. These are used for patients, their family members and medical staff at the hospital.

In recent years, the sustainable development of the Dr.Clean brand is one of the important prerequisites to bring FIT Cosmetics closer to the goal of becoming a leading consumer goods company in the field of personal care and Family (Home & Personal Care) in Vietnam. Along with all the work and devotedness,

the Board of Directors together with all employees of FIT Cosmetics will continue to examine and provide more valuable merchandises, help FIT Cosmetics to accomplish its mission of connecting and protecting consumers' lives as the parent company – FIT Group Joint Stock Company has guided.

Every month, every quarter, FIT Group and its affiliates always uphold the responsibility of businesses to society by participating in social activities in many areas such as life, education, health and fitness, actively sharing love with the community and contributing to improving the lives of Vietnamese people. In 2020, FIT and its affiliates will continue to promote philanthropy, implement more meaningful and social programs as well as projects, join hands to build a more sustainable and better community.

Danh Thanh Vikoda mineral water accompanies Quang Nam Club to compete in V-League Cup and National Cup 2020

06

Since the beginning of March 2020, Danh Thanh Vikoda mineral water has officially accompanied with Quang Nam Football Club during V-League and National Cup 2020.

In furtherance of upholding the business role to society, in early March 2020, Danh Thanh Vikoda mineral water continued to become a companion with Quang Nam Football Club to participate in V-League and National Cup 2020, providing official drinking water for the team during the two tournament events.



Over the past years, Quang Nam Football Club has successfully competed and ranked high in the Vietnam Professional Football Tournament. In 2017, with a total score of 48, the Quang team excelled to become the V-League champion of 2017. In 2019, Quang Nam Football Club won the silver medal of the National Cup Football Championship - Bamboo Airways 2019. On the afternoon of March 6, 2020, Quang Nam Club competed with the HCMC Club on Tam Ky Stadium with a squad of players which gathered bright stars such as Oliveira Pinto, Thanh Trung, Huy Hung, Tan Sinh, Thanh Hung, Hong Son, Quang Huy ... This has officially opened for the V-League 2020 season.



For many years, Danh Thanh Vikoda natural mineral water has been a famous brand, building solid prestige to consumers throughout the country by the quality of 100% natural mineral water with natural alkalinity pH = 8.5, contains micro minerals Na, Ca, K, Mg which is very good for health and enhance resistance. Danh Thanh Vikoda mineral water is not only consumed domestically but also presented in foreign markets such as Cambodia, Laos ... as well as frequently appearing at large-scale events, such as the Summit. APEC Summit was held in Da Nang in 2017, Nha Trang Phu Dong Health Festival, Khanh Hoa Tourism Development Conference, National Golf Tournaments, ...; proving the name of a stable brand as Danh Thanh Vikoda in the beverage market.

Ever since becoming a member of FIT Group, in the long-term development strategy guided by the parent company, Danh Thanh Vikoda has not only focused on developing product quality and launching new products to meet market needs, but also actively taking part in social activities, charities, cultural and sports activities with the goal of bringing values to the community for the overall development of the whole society. Along with these accomplishments, Vikoda promises to keep on achieving more successes, steadily rising to become one of the leading drinking water companies in Vietnam and growing to the world.

FIT Cosmetics and Dr.Clean join hands to protect public health

On the morning of February 28th, 2020, all FIT Cosmetics as well as Dr.Clean brand's employees joined efforts with Nguyen Tri Phuong Hospital to organize the program "Together with Dr.Clean to protect public health – Give love. Do not give bacteria".

As Ministry of Health recommendation, hands is the body part that mostly contact with body succus, then our hands might accidentally touch the eyes, nose, mouth or whereas holding on to public objects, viruses that cause illness are easily spread to the community. Therefore, promoting the tradition of solidarity for the community from the parent company FIT Group, besides the desire to extend and participate in raising people's awareness about measures of personal hygiene to protect personal health as well as family and society, the staff of FIT Cosmetics company in general and Dr.Clean's brand in particular, together with Nguyen Tri Phuong Hospital – Ho Chi Minh City organized the program "Together with Dr.Clean to protect health" community – Give love, don't give bacteria "at the end of the last February, 2020.



Dr.Clean experts are guiding and providing information to the people at the hospital

At the event, as a reputable brand of handwash for more than 10 years in the Vietnamese market,

Dr. Clean's experts highlighted the importance of proper handwashing in cleaning bacterial, minimize the spreading rate, respiratory diseases, diarrhea and some other diseases related to the digestive system; detailed instructions of 6 steps of hand washing in accordance with MOH standards along with leaflets printed in detailed illustrations, then awarded nearly 500 gifts of Dr..Clean handwash and Dr..Clean non-water hand washing gel for people at the hospital. Representative of Dr.Clean brand said: "We understand the importance of health. Through our humanitarian activities today, we wish to joining our hands to assist enhancing people's health as well as supporting the medical team at the hospital. Hopefully, after this event, people will have high awareness in washing their hands properly anytime and anywhere at home as well as public places to prevent disease most effectively. "

Owning with the consistent policy from the parent company FIT Group, alongside production and business, FIT Cosmetics always focuses on taking part in programs, projects of community activities, implementing corporate social responsibility, directing to long-term and sustainable development.

In the coming period, besides the orientation and investment from the parent company FIT, FIT Cosmetics will endeavor to research and evolving to deliver to market products with quality plus safety for users' health. At the same time, keep on joining hands in charitable activities to fulfill the mission of connecting and taking care of Vietnamese people as the strategy that the Board of Directors has aimed.

FIT Cuu Long Pharmaceutical organized a gift giving program to help people prevent and control Covid disease – 19

08

On the morning of February 21, 2020, Cuu Long Pharmacy organized a gift giving program to support people against the Covid epidemic – 19.

Started from Jan 31st, 2020, the day when WHO declared a global medical emergency, the Covid-19 epidemic became more and more complex, the number of people infected and dying increased day by day. Facing with complicated developments of the newly identified strain respiratory epidemic Covid – 19, as an prestigious pharmaceutical brand for more than 40 years in Vietnam market, besides the mission of caring and protecting the health of Vietnamese people, Cuu Long Pharmaceutical made great efforts to produce and supply the best products to the market, carried out the corporate social responsibilities with people to prevent the epidemic transmission.

On the morning of February 21st, 2020, the Board of Directors, the Party Committee, the Administration Department, Trade Union, Youth Union of Cuu Long Pharmacy organized the program "Giving support gifts to people in preventing Covid disease – 19 ". The event was held right in front of the corporate headquarters. The program drawn more than 500 people. It owns the desire to convey the message "Protecting yourselves means protecting your family and society" to the local people, besides guiding how to prevent diseases effectively as regularly washing hands with soap or antibacterial liquid, eye drops, nose drops, use antiseptic

candy, use drinking products that increase resistance, wear masks in crowded places; Cuu Long Pharmaceutical also distributes 300 gifts to people, each gift includes products of Cuu Long Pharmaceutical and its subsidiaries of FIT Group, such as: Ascorbic Acid Vitamin C 500mg to increase resistance. , Paracetamol Cold Treatment 500mg, medical masks and hand wash Dr. Clean ...



After the program, Mr. Bay, representative of the local people shared: *“Gifts like these for the people will help us to overcome this disease. I would like to give thanks to the program organizers. Hopefully the company will have such meaningful programs for us to push back Covid 19 as well as ward off other diseases in the future.”*



Eversince becoming a member of FIT Group, alongwith a large investment in infrastructure, equipment and machinery from the parent company, Cuu Long Pharmaceutical has been constantly researching and

improving product quality, offering the best product lines to support and protect the health of the community, laying the foundation for the mission to become a prestigious pharmaceutical company, which is highly appreciated by patients, staff and partners in Vietnam. In addition to business and production activities, Cuu Long Pharmaceutical will have been carrying out corporate social responsibilities, sharing our values with the community, and promoting the traditions of humanity as addressed directions from the parent company – FIT Group.

Westfood makes a warmhearted contribution to charity kitchen at Central General Hospital in Can Tho

In response to the movement “FIT join hands to protect the public health” launched by the parent company FIT Group, at the end of February 2020, Westfood visited and presented gifts and donations to the Hospital’s charity kitchen of Central General Hospital, Can Tho Province.

Established in 1992, the charity rice cooking association of Can Tho Central General Hospital has become a familiar address for patients’ relatives from Western provinces. Every day, the hospital has thousands of poor patients facing illness, anxiety about hospital fees, food expenses, and expenses during treatment.



Therefore, understanding and empathizing those difficult circumstances, at the end of February 2020, representatives of the Board of Directors and Westfood officials and workers visited and presented hundreds of gifts and partly shared the burden and support the charity kitchen of the Central General Hospital in Can Tho, An Khanh Ward, Ninh Kieu District, Can Tho City.

Representative of the company, Mr. Pham Van Thao – Director of Westfood Human Resources cum Trade Union Chairman paid a visit and presented hundreds of gifts to the charity kitchen of Central General Hospital in Can Tho Province. Gifts given to the kitchen include canned foods of the company such as baby corn, corn okra, papaya, mango, cocktail ... produced at the Westfood factory, which contain high nutrients and energy to serve free dishes such as soup, stir-fried dishes for patients and their relatives who are hospitalized for treatment. Thereby, Mr. Thao also shared that he hoped those gifts could contribute a part to reduce the cost of medical examination and treatment as well as to share, motivate and empower patients on the process struggling with disease.

As a member of FIT Group, Westfood has always taken seriously its corporate responsibility to society, contributing to improving and enhancing the lives of Vietnamese people as the parent company has oriented throughout the time. Giving gifts to charity kitchens is not only a practical and meaningful activity, but also helps Westfood employees understand, sympathize and willing to care for people with hardship circumstances, by doing so contributing to replication and spreading kindness, building a better and better community.

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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