



IR NEWSLETTER

Mar 2019

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FIT 12 years of establishment and critical milestones to achieve more success in future

Year of 2019 marks the 12-year milestone of establishment and development of F.I.T, from a small-scale investment company that has now growing up to be a well – known group with the capital of trillions of VND.

Over 12 years of establishment and development, thanks to the efforts from the beginning and constitution from the early days of the Board of Directors, with the sacrifice and contribution of considerable attempt, energy and intellect from generations of employees, FIT has not only turned from a small-scale investment company into the corporation with trillions of values but also success in building its good reputation and brand in the market. These contributions are always remembered, respected, preserved and promoted with a comprehensive awareness that along with the strong growth of F.I.T is the great responsibility of each individual at F.I.T.



Looking back the period of 12 years and the journey that FIT has gone, it can be seen that on the one hand, F.I.T has encountered variety of struggles and challenges and on the other hand were worth-valued achievements. During the time, FIT altogether has been constantly amplifying internal strength, preserve passion, responsibility and professionalism at work. F.I.T has been step by step walking firmly on the way to conquer challenges and achieving great successes. The *Fire of tradition* will *ignite the future* for the young generation with great expectations of a good future to follow.



Since its establishment, under any circumstances, F.I.T always appreciate the professionalism, responsibility and passion. Besides, F.I.T constantly enhances the connection, the spirit of solidarity, cohesion and share among members of F.I.T and between F.I.T and the community. F.I.T has truly been a pride, a common home of the hearts filled with enthusiasm, the excitement of the dedication spirit as well as the cohesion of a strong collective.

Celebrating the 12th anniversary of the Company's establishment is also an opportunity for the Board of Directors and all employees of the Company to connect and share about the journey that has passed and highlighted future development direction. The company altogether will fight for the goal of bringing FIT to become billion dollars corporation, becoming a transparent and reputable corporation with effective investment activities, adding value to shareholders through diversified investment consultant product chains, quality portfolio and professional personnel.

Exceptional background has been built up completely by the Board of Directors throughout the years. Together with the consensus to maintain the good traditional values pairing with the continuous efforts of the FIT team, it will be a solid basis for FIT to continue to overcome challenges, step forward to conquer new success in future.

Mr. NIKHILESH DESHPANDE – New General Director of Cuu Long Pharmaceutical JSC (DCL)

02

Being a persistent person, always looking to the effectiveness of work and having an impressive level of education (Master of Pharmacy and Master of Business Administration) and despite of being a foreigner, he has over 18 years of working experience in Vietnam as a senior manager (Regional Manager / Director / CEO) for domestic and foreign pharmaceutical companies such as Mega, Merck, Bayer and OPV with outstanding achievements recorded in each role. With the experience and knowledge of Vietnamese market, Nikhilesh Deshpande has been appointed to be General Director at DCL.



Nikhilesh Deshpande was born in 1971 in India, he graduated with a Master's degree in Pharmacy from Pune University and a Master of Business Administration from the National Institute of Management. Prior to coming

to Vietnam to work, Mr. Nikhilesh Deshpande also had more than 06 years working in major pharmaceutical companies in India, and achieved outstanding advancement steps from the Pharmacist to promoted to manage sales area. And business development manager.

In Vietnam, Mr. Nikhilesh Deshpande has held important positions such as General Director & Chief Representative at Mega Lifesciences Vietnam, Team Leader, Director of Customer Care Department of Merck as well as General Director / Operating Director at OPV Pharmaceutical Vietnam. With each position, Mr. Nikhilesh Deshpande has achieved great success that achieved outstanding growth results.

Taking the position of General Director at DCL, being an effective and inspiring leader, Mr. Nikhilesh Deshpande is expected to work with DCL staff to create big breakthroughs, consolidate and affirm the name DCL in market, gradually bring DCL becoming one of the leading pharmaceutical companies in Vietnam.

Westfood participated Foodex 2019 – the largest International Food and Beverage Exhibition in Japan

03

Westfood is striving to strengthen the brand, attracting and expanding to more major markets globally through international-sized fairs.

In March, the senior management of Westfood with Vietnamese delegation group to present in Foodex 2019 on food and beverages in Tokyo, Japan. This is considered the largest exhibition in Japan which attracted 3,466 enterprises from 83 countries and territories to participate. It was expected to have about 72,500 visitors to visit, trade and sign contracts.



Japan is a potential market for Vietnam's fruit and vegetable export. According to figures from the Ministry of Industry and Trade, Vietnam's total export of vegetables and fruits in 2018 to Japan reached over 105 million USD, mainly frozen agricultural products. For an enterprise operating in the frozen and canned fruit export industry such as Westfood, Japan has always been a crucial market. So far, the company has built a cooperative

relationship with many large companies in Japan. Presenting in the Exhibition this year will help Westfood continue to strengthen its relationships with its existing partners and enhance opportunities with new partners such as Aeon Mall, Kataoka, Cargill, SC Foods etc.



Since becoming a subsidiary of FIT Group, getting investment and strategic planning from its parent company, Westfood has been possessing big potentials to conquer the most demanding markets in the world such as the US, Japan, South Korea and European countries. With 4 IQF lines and 2 pasteurized canning lines qualified for European standard production technology and specialized raw material area to serve the manufacture of products, Westfood is increasing its productivity and expanding import markets, aiming to be the largest canned fruit export and production company in Vietnam, reaching international standards, to be a example of building a reliable image of Vietnamese agricultural products on the international market.

Westfood strengthen company brand and expand market at the American Frozen Food Convention – AFFI Con 2019

04

With over 27 years of operation in the sector of canned and frozen fruits export, by presenting at international fairs, Westfood is striving to strengthen its brand, attract and expand more and more globale major markets.



In February, American Frozen Food Convention (AFFI-Con) 2019 was conducted in San Diego, California, USA. This year's event attracted more than 1,400 leading professionals in the industry and became a place where to connect logistics companies, exporters, retailers and large distributors running in variety of areas of frozen food

and beverage industry. The convention was a bridge for companies from all over the world to meet, analyze difficulties and find solutions, and especially promote businesses to look for opportunities for cooperation.

Attending AFFI Con 2019 this time, Westfood wanted to introduce Vietnamese brand of frozen and canned fruit products to international friends. This was also an opportunity for Westfood to continue strengthening its prestigious brand which has been built for a long time, as well as expanding the market through meetings with large companies from all over the world.



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FIT Cosmetics diversifies sales channels with e-commerce

05

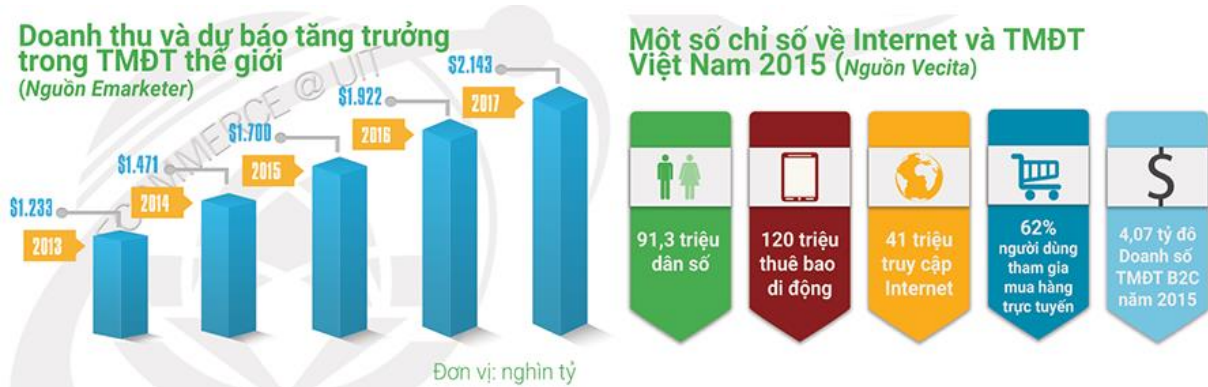
As an enterprise operating in consumer goods industry, launching products on e-commerce websites not only enables FIT Cosmetics to diversify its sales channels but also facilitates the company to build its brand and makes products more accessible to consumers.

E-Commerce is a form of online business model using information technology platform with the support of the Internet to carry out online transactions, exchanges, and payments

E-commerce drives the trend in the era of globalization. This is a potential sector for small and medium enterprises to benefit and develop and opens opportunities for startups. Companies named as the successful

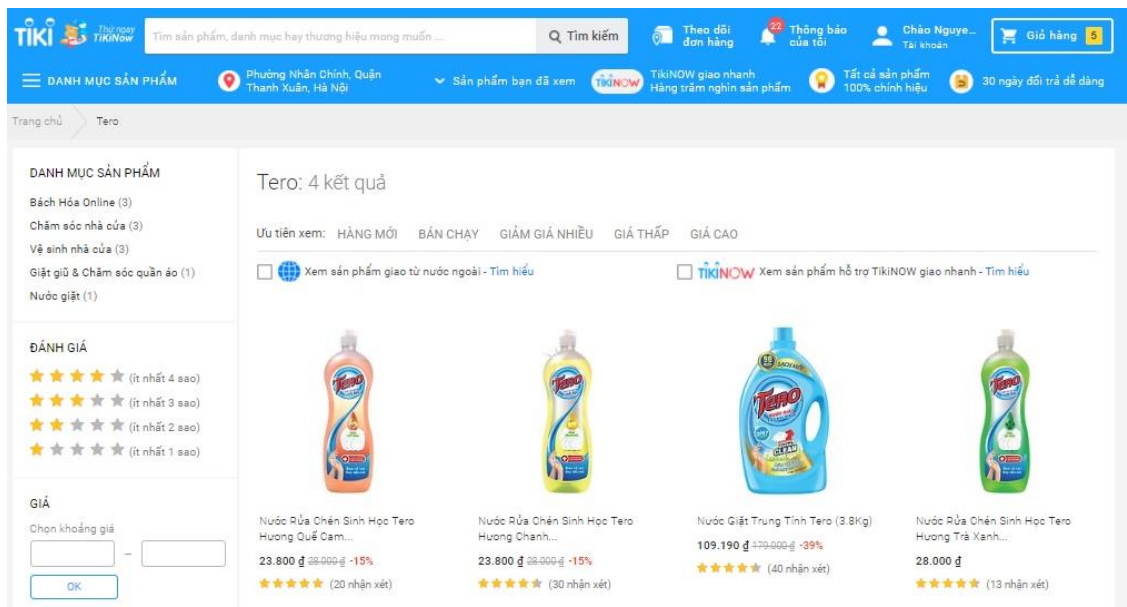
ones in the field of e-commerce globally includes Amazon, Ebay, Alibaba and particularly in Vietnam such as Tiki, Vatgia, Lazada.

In Vietnam, according to results of a survey conducted in 2015 by E-commerce and IT Agency, the purchase value of an online shopper in the year was estimated at 160 USD, B2C e-commerce sales reached about 4.07 billion USD.



Increase chart of ecommerce in Vietnam and in the world

It can be said that e-commerce websites are starting to boom in Vietnam. For any company, accessing and launching products in reputable e-commerce sites is a right direction. Following the trend and grasping the opportunities that e-commerce brings, since 2017, FIT Cosmetics has started to orient and introduce the company's key products onto prestigious shopping websites in Vietnam such as Tiki and Lazada in order to make them more accessible to consumers, make it easy to buy more products of the company without having to go through traditional channels.



FIT Cosmetics's Tero on Tiki

By keeping up with the new trend in addition to maintaining traditional distribution channels, FIT Cosmetics is gradually building and strengthening its brand in Vietnam market. Products like Tero dishwashing liquid, Tero detergent and softener, Dr.Clean hand wash product lines as well as other personal care and family care product

lines of FIT Cosmetics have gradually been popular among consumers across the country. These products have been gradually becoming the favorite brands and top priority choices among sectors created based on principles of quality, environmental friendliness and health safety.

In the coming time, with the great investment from parent company FIT Group, FIT Cosmetics will continue to do research with the goal of improving the quality of existing product lines as well as developing new product lines with more superior and outstanding features, enable FIT Cosmetics to affirm its name and prestige in the Vietnam market, fulfill the mission of connecting and improving the lives of Vietnamese.

06

DCL Glucosamin 500mg reduces knee osteoarthritis symptoms

Osteoarthritis, especially of the knee is gradually becoming popular not only in Vietnam but also worldwide. Glucosamin has been proven by scientists as being effective in improving joint and bone diseases. And DCL Glucosamin 500mg will be an option for the treatment of osteoarthritis of the knee for consumers in Vietnam.

According to the World Health Organization, about 20% of the population suffers from osteoarthritis. This is a very common among bone and joint diseases with frequency of disease increasing along with age. Particularly in Vietnam, about 23.3% of people over 40 years old suffer from this. Due to the threat of the disease given by the World Health Organization data for the first 10 years of the 21st century, this period is considered the decade of arthritis. As the result, scientists around the world have been constantly doing research on treatment aiming at preventing the widespread of this disease. Glucosamin was discovered with a wide range of different features and effects, to cure different problems, especially bone and joint- related symptoms.



Glucosamin is widely used today and is the preferred choice of people with chronic arthritis, chronic osteoarthritis of the knee. Glucosamin stimulates cells in cartilage, joints, increases synthesis and polymerization of normal proteoglycan structure. Glucosamin also inhibits enzymes that destroy joint cartilage such as collagenase, phospholipase A2 as well as reduces superoxid free radicals which destroy cartilage cells.

Because of the benefits of Glucosamin in the treatment of osteoarthritis, DCL has launched the product line of Glucosamin 500mg with the goal of supporting stimulation of bone connective tissue reproduction, reducing calcium loss of bone; it also boosts the production of mucus which results in the increase of the viscosity and the lubrication of the drug. Therefore, DCL Glucosamin 500mg is not only effective in reducing symptoms of osteoarthritis (pain, difficulty in movement) but also prevents osteoarthritis process, cures both acute and chronic osteoarthritis diseases, improve joint function and prevents disease progression, restores articular cartilage structure.



Cuu Long Pharmaceutical Joint Stock Company has been striving to improve Vietnamese people's health. The company constantly improves product quality, launches the best product lines to support and protect the health of the community. With the successes achieved during 40 years of development, especially since becoming a member of FIT Group, DCL is committed to continuing its efforts to become a reputable and high-evaluated pharmaceutical company by patients, employees and partners thanks to the best products, services, accessible and the best care, to be one of the leading pharmaceutical companies in Vietnam.

Danh Thanh Cola natural mineral water – more choices for Cola lovers

07

Danh Thanh Cola 100% natural mineral water with Cola flavor brings more choices for consumers in Vietnam.

With the launch of Danh Thanh Cola, FIT Beverage expects to offer more choices to lovers of Cola drinks in Vietnam. Danh Thanh Cola from 100% natural water source and high quality modern package is expected to win the customers' hearts who love Cola flavor, blow a new wind to the beverage industry in Vietnam.

Danh Thanh Cola sparkling mineral water is produced from the natural source of Danh Thanh with a wide variety of micro-mineral i-on, combined with a strong Cola flavor that gives users refreshment and full of energy everyday. The criteria as “a Vietnamese product with high quality and safe for health” continues to be the guideline of FIT Beverage in the process of researching and developing this new product line.



As the other name to join the list of Danh Thanh brand, Danh Thanh Cola sparkling mineral water not only bring in new customer group for FIT Beverage, but also contribute to strengthening and enhancing the brand recognition for Danh Thanh brand – the natural mineral water brand with over 29 years history of establishment and development in Vietnam.

With a dedicated team and serious investment in both image and product quality, Danh Thanh Cola mineral water in particular and FIT Beverage products in general are facing opportunities ahead for breakthroughs. The company has potential to dominate the market, aiming at the goal of “upgrading Vietnamese brand” and fulfilling the mission of bringing Vietnam’s wonderful natural mineral water to the world. This is also a strategy that has been set by F.I.T Group parent company for FIT Beverage of making it one of the leading beverage companies in Vietnam.

FIT sponsor for VGA UNION CUP 2019

08

VGA UNION CUP is the 4th tournament organized in this year, within the Vietnam Golf Association’s competition system (VGA), taking place once per year. And this year, FIT has officially become one of the sponsors for the VGA Cup tournament 2019 in particular and for all VGA golf tournaments held in 2019 in general.



VGA Union Cup is an annual tournament organized by Vietnam Golf Association. This is the only antagonistic tournament of the South and the North, full of emotions, which is likened to the “Ryder Cup of Vietnam”. VGA Union Cup laid the foundation for the tournaments that are and will be organized in a formal and official way of Vietnam golf. In 2019, VGA Union Cup tournament was held quite early, becoming the first tournament of this year, held from 22 Mar to 24 Mar at Long Thanh golf course in Dong Nai province.

FIT participated in sponsoring the golf VGA because this is a useful meet, exchange and share experiences the country, and is a prize matches factors and exchange factors. This is golf tournaments in Vietnam in terms of as well as the organization scale.

With the orientation towards the society, FIT always actively participates activities, bringing much value to the sponsoring sports tournaments, FIT to participate in other social activities charity, talk conference for young responsibilities of businesses to

all FIT will continue to participate and accompany more with charity programs and social activities, contributing to the improvement and improve the lives of Vietnamese people.



tournament series organized by playground, an opportunity to for the business community across meet both high-level professional also one of the annual large-scale the number of athletes attending

common development of the in meaningful social and sports community. In addition to and members always try their best such as free medical check, people. Understanding the society, the Board of Directors and

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Danh Thanh Vikoda Mineral Water sponsor for Union Golf Cup 2019 conference

09

Being a 100% natural mineral water, the selection of Danh Thanh Vikoda mineral water was chosen as the sponsor of drinking water at the event of the Union Golf Tournament 2019, confirming the quality and name of Danh Thanh Vikoda brand.

With a history of nearly 30 years in the drinking water market, Vikoda has been a trusted brand with outstanding features such as high quality natural alkalinity, 8.5 pH standard, used the mining technology at the depth of 220m in the ground, the temperature at the tap is up to 72 degrees and bottled at the source according to the regulations of the Ministry of Health. Vikoda mineral water ensures to maintain the delicious taste of mineral resources, and thereby contribute to protecting consumers' health and is particularly safe for users.



Because of the quality of 100% natural mineral water, exploited directly at the mineral water mine in Dien Khanh district, Khanh Hoa province, Danh Thanh Vikoda drinking water has been recognized as a healthy drinking water source. Not only is selected as a sponsor of drinking water for the event of Union Golf Cup tournament 2019, Danh Thanh Vikoda has always been trusted and is a sponsor for many sports tournaments such as: golf tournament series of VGA, FLC, Khanh Hoa provincial football league, and especially at APEC Summit 2018 in Da Nang.

As one of the focused areas of FIT's investment strategy, FIT Beverage is making a difference with the strategic planning and guidance of the Board of Directors. outstanding developments, catch up with consumers' trends, help FIT Beverage improve the mission of improving the health of Vietnamese people. Focused on the parent company's investment strategy, in the coming time, the Board of Directors and all FIT Beverage employees will make more efforts to make FIT Beverage being one of the leading enterprises not only in domestic market but also bring the qualified mineral water of Vietnam to the world.



Monthly IR is for the purpose of providing the overview of FIT Group to Investors, Shareholders, Communication and staff then can value the true value of F.I.T.

Besides, monthly IR shows the transparent, publicity and respect of F.I.T to related parties, partners to ensure the effective, sustainable corporation.

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