"How can we help people to live a good life? Instead of trying to right what's wrong within a community, we need to start with what's strong. We must help people discover what gifts they have and to use those gifts to enrich those around them."

 Cormac Russell, Director of ABCD Global Consulting and Nurture Development

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This sustainability report has been reviewed by the Company's sponsor, RHT Capital Pte. Ltd. (the "**Sponsor**"), for compliance with the relevant rules of the Singapore Exchange Securities Trading Limited ("**SGX-ST**"). The Sponsor has not independently verified the contents of this sustainability report.

This sustainability report has not been examined by the SGX-ST and the SGX-ST assumes no responsibility for the contents of this sustainability report, including the correctness of any of the statements or opinions made or reports contained in this sustainability report.

The details of the contact person for the Sponsor are:

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BOARD STATEMENT

We are pleased to present our third annual sustainability report.

At Olive Tree Estates Limited ("OTE" or "Olive Tree Estates"), we are committed to be a front and centre social impact company and are steadfast in our vision to build homes, improve lives and transform communities. We are excited about rolling out our integrated and holistic social impact platform in the near future which will encompass quality and affordable residential housing units, education, healthcare, social services and other amenities as may be necessary to grow and nurture sustainable and strong communities. As a listed company, we view sustainability reporting as an excellent opportunity to share our vision, hopes and aspirations with you.

In our last report, we discussed the importance of embedding sustainability throughout our business strategy. In this report, we will present our vision to you, which demonstrates our growing commitment to sustainability. This year, we have assessed the Environmental, Social and Governance ("ESG") factors that are important to us as we press forward in our journey.

The Board has been involved in the process of assessing the ESG factors which are relevant to OTE and will maintain oversight of their governance and management.

ABOUT THIS REPORT

As mentioned, this is our third annual Sustainability Report, covering our sustainability strategy for the Financial Year ended 31 December 2019 ("FY2019").

This report has been prepared in line with Rule 711a and 711b of the listing manual, section B: Rules of the Catalist of the Singapore Exchange Securities Trading Limited ("SGX-ST"). The structure and content of the report is drafted in reference to the internationally recognized Global Reporting Initiative ("GRI") Standards and the UN Sustainable Development Goals ("SDG") framework.

The report identifies the ESG factors as contextualized against our operations and business. Given that we have only just made a number of greenfield investments and have not in any broad fashion operationalized our real estate development projects during FY2019, the report does not cover actual but only proposed policies, practices and performance measures for most of the identified material ESG factors. However, we will share outcomes of significant stakeholder engagements through the year in review which demonstrate our commitment to actualizing our mission over the long term.

The common thread in this report would be our emphasis on building authentic relationships rooted in trust, understanding and mutual respect with our eco-system of stakeholders - a critical pre-requisite in ensuring that as our social impact plans unfold, our various projects are rolled out only with the right partners who share a common aspiration for the masses and underserved.

We will continue to produce sustainability reports on an annual basis and will include disclosures on the material topics going forward.

We have not obtained external assurance for this report, but may consider doing so in future. We are fully committed to listening to our stakeholders and actively welcome feedback. Should you have any questions about this report, please feel free to reach us at alanwong@olivetreeestates.com.

CORPORATE PROFILE

At Olive Tree Estates, we are committed to curating and providing a holistic and integrated social impact solution comprising affordable housing, community-based assets, customized social services and various other quality amenities to the masses in the regional emerging markets. We are headquartered in Singapore and listed on the SGX-ST.

Our initial areas of focus are regional markets, including Vietnam, Indonesia and Cambodia, with our maiden investments and deployments being in Vietnam.

In FY2019, we continued to build on the progress we made in FY2018. Like-minded partners and domain specialists were identified and we commenced discussions with them to work out how we might best deliver a customized suite of amenities to support the communities in our residential housing developments.

In the second quarter of FY2018, we had the privilege of meeting a reputable affordable housing developer in Vietnam, namely National Housing Organization JSC ("NHO"). NHO has already delivered on thousands of social and affordable housing units across Vietnam and critically, is committed to social impact and corporate social responsibility. We have since cemented our partnership with NHO and the Emerging Markets Affordable Housing Fund Ltd ("EMAHF") and announced that we have co-invested with NHO and EMAHF in a number of residential housing development projects across Vietnam for the purposes of building an initial circa 6,100 houses over the next 5 years. We continue to work actively with NHO to identify additional plots of land for acquisition and are committed to further investments in Vietnam. Over the course of FY2019, we also derived rental income from our ground floor units at One Commonwealth and remain committed to divest of our remaining industrial B1 properties at Tagore 8.

Across our theatres of operation in Singapore and Vietnam, we were as of 31 December 2019 a team of 8 permanent employees (4 women and 4 men).

Olive Tree Estates is currently working towards accreditation as a sustainable B-Corp company – joining many other enterprises around the world where business is applied as a force for good.

OUR SUSTAINABILITY STRATEGY

Olive Tree Estates' sustainability strategy is aligned with our corporate tagline of "Building Homes, Improving Lives, Transforming Communities". We believe that these three aspirational pillars help to guide us in fulfilling our mission to bring quality affordable housing with localized and contextualized integrated Family Resource Centres ("FRC"s) to the masses and underserved in emerging economies. It is intended that these integrated FRCs will help establish sustainable communities as families are supported through quality early childhood education, primary healthcare and social services. We subscribe to the asset-based community development ("ABCD") approach to strengthen ties between neighbours, families and stakeholders.

The value in our sustainability plans will be closely tied to the various SDGs. For more information, please refer to the table on Material Topics and Impacted SDGs.

Shared Value through Building Trust with Our Stakeholders

We recognize that our major stakeholders play a critical role in our business sustainability over the long term, and there is significant operational leverage which we benefit from when our partners actively participate in and contribute to OTE's targeted SDGs.

At Olive Tree Estates, our stakeholders are broadly categorized into three groups:

- Our directors and employees The drivers and movers of our mission.
- Our partners Our valued investors, deep domain social impact partners, advisors and specialist volunteers.
- Our clients The communities we operate in, the families we serve, the lives we seek to make a difference to.

Our mission – to build homes, improve lives, transform communities – is a long-term ambition, which must be premised upon the foundation of trusted relationships with stakeholders who are prepared to invest in a multi-year roll-out and deployment strategy with us. At Olive Tree Estates, we put great emphasis in holding extensive conversations and establishing deep connections with our key stakeholders. We do this because we appreciate that building strong relationships requires purposeful investment and the test of time.

As Olive Tree Estates repositioned itself as a front and centre social impact enterprise, a considerable amount of time was invested in selecting new hires and aligning team members to OTE's mission and culture. New members of the team were proactively mentored through project site visits, complex negotiations and community engagement to give them every opportunity to better appreciate OTE's operating environment and critically, the local nuances which an effective social impact company must be alive to. At OTE, each member of our team recognizes that we are committed to inclusiveness, gender equality, the celebration of diversity, and a healthy work-life balance.

From the middle of FY2018, our directors and senior management actively engaged our principal business partner, NHO, over many months of intense dialogue and shared experiences before both parties were convinced that they could participate in a common commitment to holistic social impact, with the provision of social and affordable housing as the cornerstone of our unique solution. At Olive Tree Estates, we firmly believe that our best stakeholders are our trusted friends. Consequently, at the heart of our partnership strategy is a very strong resolve that every stakeholder partner must be aligned with OTE's vision and mission, and sees its unique place and service offering in our shared social impact pathway.

OTE also subscribes to ABCD and our social impact execution roadmap deeply esteems the contribution of the families and communities whom we serve, whose feedback and needs guide us to curate the right mix of locally-contextualized amenities and services.

Building Homes: Laying the Ground Work through Affordable Housing with Integrated Amenities

The World Bank estimates that Vietnam's urban population will grow by 2.4 per cent per annum until 2025, the highest urban growth rate in Southeast Asia. Like many developing countries, principal Vietnamese cities face an imbalance between the supply of available housing and meeting actual demand. Vietnam's Gross Domestic Product in 2018 and 2019 approximated 7% and the country is expected to remain one of the fastest growing economies in the world. The growing affluence of Vietnam's young population has created a strong demand for quality affordable housing and OTE, together with NHO, are committed to satisfy this latent demand for

residential housing units. OTE, NHO and EMAHF aim to deliver approximately 6,100 affordable homes across Vietnam's major cities over the next 5 years.

We are committed to fulfilling our vision to be a positive force for change by catalyzing the growth and development of sustainable and healthy communities in our residential housing estates. This will be achieved through enhancing social equity in the form of affordable and quality infrastructure for housing, early childhood education and healthcare in our integrated FRCs. Concurrently, we would support the strengthening of social capital and goodwill among the residents, through encouraging healthy neighbourliness and volunteerism, providing public education in positive parenting and family health, amongst other forms of support which we seek to provide as part of a wider community engagement and building strategy.

Improving Lives: Stepping Stones to Building Stronger Families

In 2010, the Vietnamese government put in place National Plan 32 with a goal that social work will be recognized as a profession in Vietnam. This plan also includes creating a system of delivering social work services at the provincial, district and commune levels. A strong local economy means that many urban families in Vietnam face long working hours, with increasing pressure on the health and integrity of family life. Olive Tree Estates recognizes its potential contribution by supporting the government's plan in building up social work in Vietnam and offering family support programs to urban communities. This we hope to achieve through our FRCs, which will be staffed by competent professional social workers and counsellors. Partnering with the University of Labour and Social Affairs Campus 2 ("ULSA2"), a national university with an established social work faculty in Ho Chi Minh City, was a pivotal moment for us to begin equipping future social workers for professional contribution in the social services sector. Through our Memorandum of Understanding with ULSA2, we intend to bring excellence in social work practice through multiple fronts, which include targeted quality training for professionals, internship for students, translatable research collaboration, and tangible cross-cultural exposure between Vietnam and Singapore.

As part of our maiden efforts to support the growth of healthy families, we conducted our first parenting talk in a social housing community for 44 parents. Entitled "Parenting – A Lifetime's Journey", the talk emphasized three handles for great parenting: deep self-awareness, better understanding of, and imparting good values to our children. Parents found the talk beneficial and looked forward to similar events in the future. Through the question and answer session and further dialogue, we learnt that many Vietnamese families are seeking a safe and caring platform to share their inner struggles and seek reliable solutions for pressing family issues. This affirms the potential impact of our future FRCs to uplift the families in our residential housing estates. As part of enhancing the field-work experience for social work students, ULSA2 lecturers and students jointly conducted on-site surveys to have a better understanding of the local community's concerns. This community engagement exercise provided a valuable learning opportunity for these undergraduates and their lecturers, aligning with OTE's goal of capacity building across the social services sector.

Transforming Communities - Ongoing Initiative Driven by Strong and Trusted Partnerships

Significant resources were invested into strengthening existing community relationships, as well as growing new friendships. In our efforts to appreciate the cultural context of our foreign partners and community connectors, almost bi-weekly trips and calls were organized for essential face-to-face meetings and frank dialogues. The authentic interactions we have had with the local community and stakeholders amplify our resolve to pilot an FRC at the earliest opportunity.

It is intended that our FRC pilot will embed the spirit of giving and togetherness in its core programs for family life, early childhood education and healthcare. We envision a strong and closely-knitted community in every Olive Tree Estates residential housing project. Our chosen vessel to bring to life this vision is the bespoke suite of integrated amenities in our developments, offered via the FRCs, framed on an asset-based approach to community development. Community development in our affordable housing estates is an important component of our commitment to social sustainability and we work towards aligning OTE's social impact initiatives to our target SDGs.

OUR KEY MILESTONES ACHIEVED IN FY2019

Mar 2019 - Community partnership: Co-hosted study visit with a Singapore non-government organization for leaders and lecturers from ULSA2

Apr 2019 - Community partnership: Signed Memorandum of Understanding with ULSA2

May 2019 – Community relationship building and engagement: Conducted first Parenting Talk and community survey at a social housing estate in Ho Chi Minh City, Vietnam

May 2019 – Sector-wide capacity building: Organised training for Social Work students from ULSA2 in the area of conducting community surveys

Aug 2019 - Community networking: Presentation by OTE's Chief Executive Officer at World Bank Workshop in Jakarta on "Public Private Partnership for Affordable Housing"

Nov 2019 – Sector-wide capacity building: Organised training in Social Work methodologies, practices and protocols for senior lecturers and social workers at ULSA2

MATERIAL TOPICS, PRACTICES AND MEASURES

Based on our business strategy, we have outlined the material topics defining our sustainability strategy. We are also inspired by the SDGs and seek to align our activities and ambitions with SDG targets. The SDGs provide additional indicators that we can use to define and measure our impact and output, and track our progress over time.

An Enterprise Risk Management exercise was initiated towards the end of FY2019, and a review of our ESG material topics will be conducted in FY2020 based on the findings and recommendations.

Below, we have mapped our past year activities and future plans against the material topics and the SDGs impacted.

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
		Environmental		
Sustainable materials	Using sustainable materials in our buildings will reduce our environmental footprint and lower dependency on virgin raw materials	Leverage existing technological innovation in building and construction industry to increase the use of sustainable materials in our developments		- Recycled input materials used
Biodiversity and land use	Incorporating biodiversity risks and considerations will reduce potential impact on environmental habitats and secure our license to operate	Factor biodiversity impact prior to land acquisition and during and after construction phases		- Assessment of operational sites for biodiversity value

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
		Social		
Training and development 4 minus 17 minus 8 minus 17 minus 18 minus 18 minus 18 minus 19 minus 19 minus 19 minus 10	Training will enhance our own workforce and provide access to local talent for recruitment	Our employees are encouraged to attend training programs that upgrade their skills and promote career development	Relevant training programs and networking sessions	 Our employees attended a total of 40 training sessions. Topics include social work, community development, early childhood education, environment conservation, business development etc A total of 452 training hours were recorded, an average of 50 hours per employee. Many of these sessions were also networking opportunities with domain specialists and potential partners Increasing our institutional knowledge base and capabilities remain a strategic imperative and we are committed to no less than 50 hours of training per employee
Occupational health and safety	Health and safety issues are a concern in the property industry and any lapses can have significant reputation damage as well as financial liability	Implement health and safety policies Monitor construction activities and contractors for health and safety issues		 Types of injury and rates of injury NHO is committed to zero fatalities and major injuries in our affordable housing project work sites and safety protocols will continue to be improved

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
Impact on local communities 3 MARCHAEL TO	Creating positive impact and shared values is a core business objective	1. Form strategic collaborations with local partners to build in-country ownership and capacity	National Housing Organization (NHO) Established strategic collaboration with local business partner, NHO, in providing affordable housing in Ho Chi Minh City, Binh Duong, Ha Long and Hai Phong, Vietnam University of Labour and Social Affairs Campus 2 (ULSA2) Formalized partnership with ULSA2, to implement various initiatives to advance and promote excellence in social work practice. Committed to support the university in curriculum development, training for senior social workers and counsellors, lecture sessions and internships for social work undergraduates, as well as translating academic research findings to impact programs for social services	- 6,100 units of affordable housing to be built across Vietnam over the next 5 years - Market conditions permitting, we are committed to purchasing more land with NHO and EMAHF for the purposes of building more affordable homes - Signed Memorandum of Agreement (MOU) with ULSA2 for a 3-year partnership to provide specialist training, strengthen ULSA's social services curriculum, establish an assetbased community development centre within the university and sector-wide capacity building

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
Impact on local communities 3 (10 Marie 1) 10 Marie 1) 17 (17 Marie 1) 17 Marie 1		2. To be a reference organization in the social impact arena, locally and regionally	World Bank Workshop in Jakarta, Indonesia with respect to Private-Public Partnerships of affordable housing	– CEO's participation as speaker
Impact on local communities 3 ***********************************		3. Systematic approach to establish bespoke community development platforms within or in close strategic proximity to every prospective Olive Tree Estates development. These will include easily accessible amenities and infrastructure such as education, healthcare and other relevant and supporting or complementary services	Pilot Family Resource Centre Initiated process to prepare for future impact assessments. Pre-program planning included conversations with stakeholders in the community: - Data collection (through surveys and conversations) to gather understanding of the community and customize programs for our pilot centre	- 20 ULSA2 Social Work students assisted with a survey on residents living in a social housing estate in Vietnam. A total of 13 families participated in this initial survey - Established synergy with LIN Center for Community Development, Center for Social Initiatives Promotion, CSIP (Hanoi) and academics from major national universities

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
			- Networking with key academics and/ or professionals in Vietnam to gather sector knowledge in early childhood education, social work, community development and healthcare - Launched parenting talks for families with young children at Hope Kindergarten, Thành Lôc, Vietnam	- 44 parents attended the first parenting talk at a local kindergarten; children participated in the craft session We are developing a training framework with USLA2 for 2020 to ensure that we meet our commitments as detailed in our MOU with ULSA2
Impact on local communities 3 means to the property of the pr		4. Set-up pilot strength-based approach community development spaces to serve as showcase model	Social Work ABCD Student Hub at ULSA2 We are conceptualizing a space with ULSA2 for their undergraduates to learn excellence in social work practice and initiate projects based on the asset- based community development approach. This will be a student-owned space	We target to track: - Number of student leaders trained in the asset-based community development approach - Number of student volunteers raised to initiate the first projects - Number of students' interest groups formed in the hub

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
Impact on local communities 3 menon of the communities 10 menon of the communities 17 menon of the communities 17 menon of the communities of		5. Capacity building among local community: social work, early childhood education and health sector professionals. Organize sustainable training programs with strategic partners to build capacity of local professionals. This is also to ensure adequate qualified and suitable human resources for future integrated FRCs	 Regular training programs at ULSA2 for social work undergraduates and post-graduates in knowledge and field-work Joint projects with ULSA2 to equip the social work undergraduates with practical skills-sets such as conducting surveys and research Co-host study visits and learning exchanges between Singapore and Vietnam. This will target the sector specialists, professionals and academics 	 Conducted 3 separate trainings sessions for ULSA2 Social Work undergraduates, lecturers and senior social workers Total of 50 attendees for all the training sessions Trainees' evaluation has indicated satisfaction with the training provided Co-hosted 3 study visits by social work and early childhood education professionals between Vietnam and Singapore
Impact on local communities 3 answers 10 water 11 weekenstell 11 water 12 weekenstell 12 weekenstell 13 water 12 weekenstell 13 water 12 weekenstell 13 water 12 weekenstell 14 weekenstell 14 weekenstell 15 water 15 weekenstell 15 water 15 weekenstell 16 weekenstell 17 water 16 weekenstell 17 water 16 weekenstell 18 we		6. Sector capacity building: specialist volunteers as trainers and consultants	Deployment of Singapore specialist volunteers who are domain experts in areas such as social work, early childhood education, public health systems and marketing. This is to support our training sessions and provide consultancy to our partners, non- profit entities and social enterprises	 65 volunteer hours committed by specialist volunteers and our advisors 5 full days of training sessions and 3 consultancy sessions

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
Impact on local communities 3 consumer of the communities 10 consumer of the communities of the communitie		7. Support like- minded social impact partners	Lakeside Family Services, a charitable organization which provides support to the local communities and families at risk in Singapore	– A sponsorship amount of \$3000 was offered to Lakeside Family Services
Indirect economic impact 8 reserved.	Thriving local communities help boost the economy, giving further impetus to our business	Enable and encourage access for neighbouring communities to participate and utilize the community development platforms Provision of job opportunities, a decent wage and career advancement to support local Vietnamese and by extension, the national economy, through our social development projects	- Invite sector professionals working in the community to participate in our social development programs for the purpose of knowledge sharing, upskilling and networking - Work closely with NHO to see how best we can improve the lives and working conditions of the local Vietnamese who support the design and building of our affordable residential housing developments	- 2 social workers from local non-government organizations attended our first parenting talk organised at Thành Lôc - Hundreds of local Vietnamese are provided with jobs at decent wage at our residential housing projects. As we scale up our social and affordable housing developments in Vietnam with NHO and EMAHF, more local Vietnamese will be hired for white and blue collar positions across the enterprise, thus increasing our positive impact on the local communities in Vietnam

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
		Governance		
Responsible procurement 10 minutes 11 minutes 12 minutes 12 minutes 12 minutes 13 minutes 14 minutes 14 minutes 15 minutes 16 minutes 16 minutes 17 minutes 18 min	Our impact and risks lie not only in our operations but also in our value chain and we can influence these by working with the right suppliers	Implement responsible procurement policies in the selection of construction vendors, material suppliers and project partners and monitor their ongoing performance. Gradually increase locally sourced material to help local suppliers	Our strategic partner, NHO, is committed to procuring locally sourced material for our building and construction projects NHO's approach to procurement is founded on the principles of transparency and integrity	- Number of new suppliers screened for environmental factors - Number of new suppliers screened for social factors - Spending on local suppliers
Product quality, health and safety	With the potential of natural disasters, it is imperative that our infrastructure is resilient and safe	Employ creative and functional architectural design for our buildings keeping in mind quality, resilience and health related factors		- More usable and functional space per unit for the benefit for end-user buyers - Greater availability and more effective use of community space to nurture healthy family and community life - Greater emphasis on design for better aesthetics and developments which are more pleasing on the eyes
Economic performance	Our objective is to distribute the economic performance fairly across our shareholders and the better we do as a business, the more we can contribute	Continue enhancing value for our communities and employees, while bringing returns for our investors	Establishing partnerships with stakeholders and partners who are committed to using business as a force for good and positive social impact	- Economic value generated and distributed for the greater and common good

Material Topics & Impacted SDGs	Why is it material	Policies and practices	Partnerships and programs	Performance Measures / Outcomes / Targets
Anti-corruption	Corruption is a risk perceived in our business and across the geographies where we plan to operate. Any lapses can result in significant reputational damage and financial liabilities	Enforce our strict anti-corruption policies and maintain a whistle-blowing channel. Maintain training on anti-corruption and bribery policies to employees	Our social impact eco-system partners are committed to transparency and a culture of integrity and honesty Conduct anticorruption communication and training Educate our ecosystem of partners and stakeholders as to our position on corruption	- No reported incidents of corruption and no whistle blowing incident to follow up - The Company and our principal stakeholders are committed to zero incidents of corruption

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