



REINVENTING GIVING

Singapore Pools
Annual Report 2019/20





Formed to counter illegal gambling in Singapore

Gambling has always existed in our society. Banning it will only drive it underground, to the detriment of the community.

As a pragmatic solution, Singapore Pools was established on 23 May 1968, to counter illegal gaming activities, as well as provide people with a safe outlet for their betting urge.

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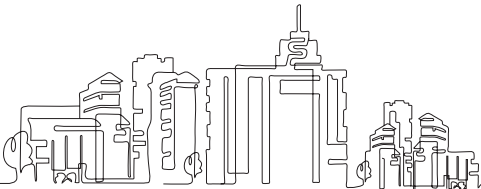
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CHAIRMAN'S MESSAGE



“For it is in giving that we receive - may we never waver from this spirit.”

RESILIENT AS SINGAPORE'S PILLAR OF STRENGTH

People are at the heart of Singapore Pools.

To benefit Singaporeans is the reason we came into existence in 1968. Whether it is to counter illegals through our services or to channel all our profits to good causes, this is reinforced in our tagline: **For Community Purpose and Benefit**.

This commitment faced its severest test when COVID-19 struck Singapore in early 2020 to become a global pandemic. With Circuit Breaker safe-distancing measures put in place to combat the disease, our business, like many in Singapore, was affected by the new operating environment.

During this time, we did not waver in our commitment to the community. Instead, we stepped up our efforts to continue helping all of our beneficiaries. It is in time of crisis such as this that they need and rely on Singapore Pools most to remain by their side by assisting with fund raising or through staff volunteerism.

I am proud that iShine Cloud, a Singapore Pools' Charity, enabled their clients from the social service sector to continue providing

critical services to their beneficiaries. This allowed the charities to transit smoothly from the office to the work-from-home environment using cloud services protected by Singapore Pools' IT infrastructure. With iShine Cloud fast becoming the preferred cloud provider for charities and non-profit organisations today, I am confident Singapore Pools will be able to speed-up digitalisation of this sector in line with Singapore's Smart Nation aspirations.

But all this would not have been possible if not for an unshakable, single-minded purpose of everyone at Singapore Pools. And I want to extend my utmost gratitude to our management team, staff, partners and customers for their fortitude and commitment towards our causes. The guidance of my fellow board members during this trying operating environment has also been indispensable. It is always a privilege to serve alongside them.

As Singapore forges ahead and maps a path towards recovery, one thing is definite: Singapore Pools will be unflinching as a pillar of strength for our nation. With this commitment, we look forward to another year of promise.

KOH CHOON HUI
Chairman

CEO'S MESSAGE



“ The reason we exist will not change – our purpose. We remain committed to providing a safe space for those who need to gamble, and to serving the community. ”

SERVING THE COMMUNITY UNDER THE THREAT OF A DEADLY VIRUS

I am pleased to present the Singapore Pools' FY19/20 Annual Report.

The Year at a Glance

In 2019/20, we enhanced focus on our mission to serve the community and Singapore by providing a safe space for gambling, enhancing the retail experience of our customers and stepping up our commitment to strengthening communities ties.

From January 2019, Singapore Pools took over the management and operations of horse wagering from Singapore Turf Club, including the betting outlets at the Singapore Racecourse in Kranji and all its Off-Course Betting Centres. With this move, Singapore Pools became the sole legal operator for lottery and sports betting in Singapore.

We stepped up the process of giving our retail outlets a refreshed look. Funan Mall was first in line and it opened in December 2019. The new layout and features such as greater product information and responsible gaming messages are meant to enhance customer experience. The refreshed outlets are also designed to enable charities to raise awareness of their causes through our digital screens. We look forward to extending this concept to more outlets.

In December 2019, software glitches were detected in our online TOTO Quick Pick, iTOTO and 4D Telephone Quick Pick products that affected a small number of our customers. These glitches were promptly rectified with remediation provided to those affected. Since then, a thorough review has been conducted with the necessary tightening of processes to help ensure such incidents do not happen again.

Keeping Our Customers Safe, Doing Good Better

The COVID-19 global pandemic, which started at the end of 2019, affected many businesses in Singapore. Our priority was to ensure the safety and protection of our employees and customers.

At Singapore Pools, safe management measures in line with government guidelines were swiftly implemented. We also saw it as our duty to do our part in helping to lift the spirit of Singaporeans. We continued to support national efforts such as The Courage Fund and Sayang Sayang Fund. I am very proud of my colleagues for showing personal commitment by volunteering for Project BYOB to distribute sanitisers to Singapore residents and the Solidarity Payment Volunteerism project, where more than 400 of Team Singapore Pools rallied during the Circuit Breaker period to provide "Safe Management Measures" at 16 Community Centres across Singapore over 3 weeks.

Staying True to Our Mission

At the point of writing this report, there is still no clear indication when we will be able to resume operations fully. Administration of vaccinations is expected to commence in December 2020. Yet, uncertainty remains as to when we can put the pandemic behind us. Even when and if it ends, we must be prepared to change the way we operate in the 'new normal'.

Regardless, there will be one clear certainty. The reason we exist will not change – our purpose. We remain committed to providing a safe space for those who need to gamble, and to serving the community. Digitalisation remains a central focus in our efforts.

Unscrupulous operators continue to exploit the vulnerability of our customers – especially our youths. In fact, COVID-19 has made this problem more grave. We must be ready to step up to the challenge by constantly upgrading our capabilities, sharpening our tools for tracking and sense making, and strengthening our products in this endless battle.

We will continue supporting the community through iShine Cloud, staff volunteerism, fund-raising partnerships, sports activities and making available our retail network and facilities to non-profit organisations.

I would like to thank my colleagues for their spirited work in the past year, and our board, stakeholders and partners for continuing to place their trust in us and providing timely support.

We are where we are today – in a position of strength – because of the hard work of our leaders and staff members over the years who invested in the company. Our customers have been there with us regardless of ups and downs – every step of the way. Thank you!

I look forward to continuing on this journey of service inspired by the confidence placed in my colleagues and me. We know we are not walking alone.

Thank You

LAM CHEE WENG
Chief Executive Officer



GROWING STRONGER FOR THE GREATER GOOD OF THE COMMUNITY

50 Years and Beyond

- 01 Who We Are
- 02 Our Vision and Narrative
- 03 Singapore Pools at a Glance
- 04 Our Products
- 05 Our Key Milestones

Section 01

WHO WE ARE

We are a fully-owned subsidiary of the Tote Board, which reports to the Ministry of Finance.

To counter illegal gambling activity in Singapore, we provide a legal, safe and trusted betting environment.

Our betting products and services are regulated by the Ministry of Home Affairs and the Ministry of Social and Family Development. As a not-for-profit organisation, all our surplus are channelled to Tote Board to support worthy causes in the community.

The community is at the heart of what we do, and we partner with charities to uplift the community and reinvent the concept of giving.



The Board of Directors and management team of Singapore Pools at our 50th Anniversary Dinner, graced by Deputy Prime Minister, Mr Heng Swee Keat.



Singapore Pools is 100% owned by the Tote Board which reports to the Ministry of Finance



Giving Hope
Improving Lives

Funds are channelled to worthy causes towards Tote Board's vision of Giving Hope, Improving Lives



Gaming surplus from 4D, TOTO, Singapore Sweep and Sports Betting



Collections from casino entry levy

Gaming surplus from wagering conducted from horse-racing activities



OUR VISION AND NARRATIVE

OUR VISION

To be a world-class socially responsible gaming company trusted by customers and valued by the community.

OUR NARRATIVE

DRIVING BELIEF, CREATING POSSIBILITIES

In the early years of Singapore's independence, illegal gambling was rampant. It destroyed lives and livelihoods, tearing families apart. But wishing away the problem was not a viable solution.

In 1968, Singapore Pools was created to provide those who desired to bet a safe and trusted means to do so, and to use the funds to support our community. If we didn't exist, gambling would have continued, but unmanaged.

We would not have been able to fund the mega projects in welfare, community and sports – that have made many Singaporean dreams come true.

We would not have built the iconic structures that made Singaporeans proud: our National Stadium, the Indoor Stadium, the Esplanade, and many more. Much of this was achieved through grants from the Tote Board. What we did impacted lives. How we did it won the people's trust.



Singapore Pools will continue to find better ways to help create a safe space for those who wish to gamble. We will champion "responsible gambling", and we will ensure that the community will ultimately be the beneficiary of these services.

REINVENTING GIVING

Without a doubt, the world has changed. The challenges we all face are new and complex. Going forward, it cannot be business as usual.

We must reinvent.

We must commit to playing a bigger role in strengthening bonds, building resilience and lifting the "can do" spirit in Singaporeans. Singapore Pools has the resources, strong relationships, and one of the largest retail networks. We must use these to enter critical areas where others may not have the means. We will help generate new solutions to stubborn problems. That's our way of making Singapore an even better home for our people.

TURNING CONSTRAINTS INTO POSSIBILITIES

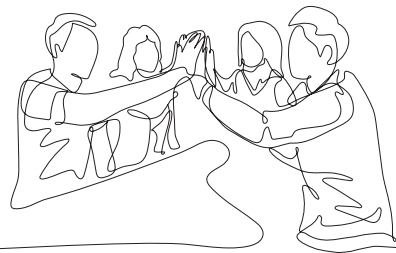
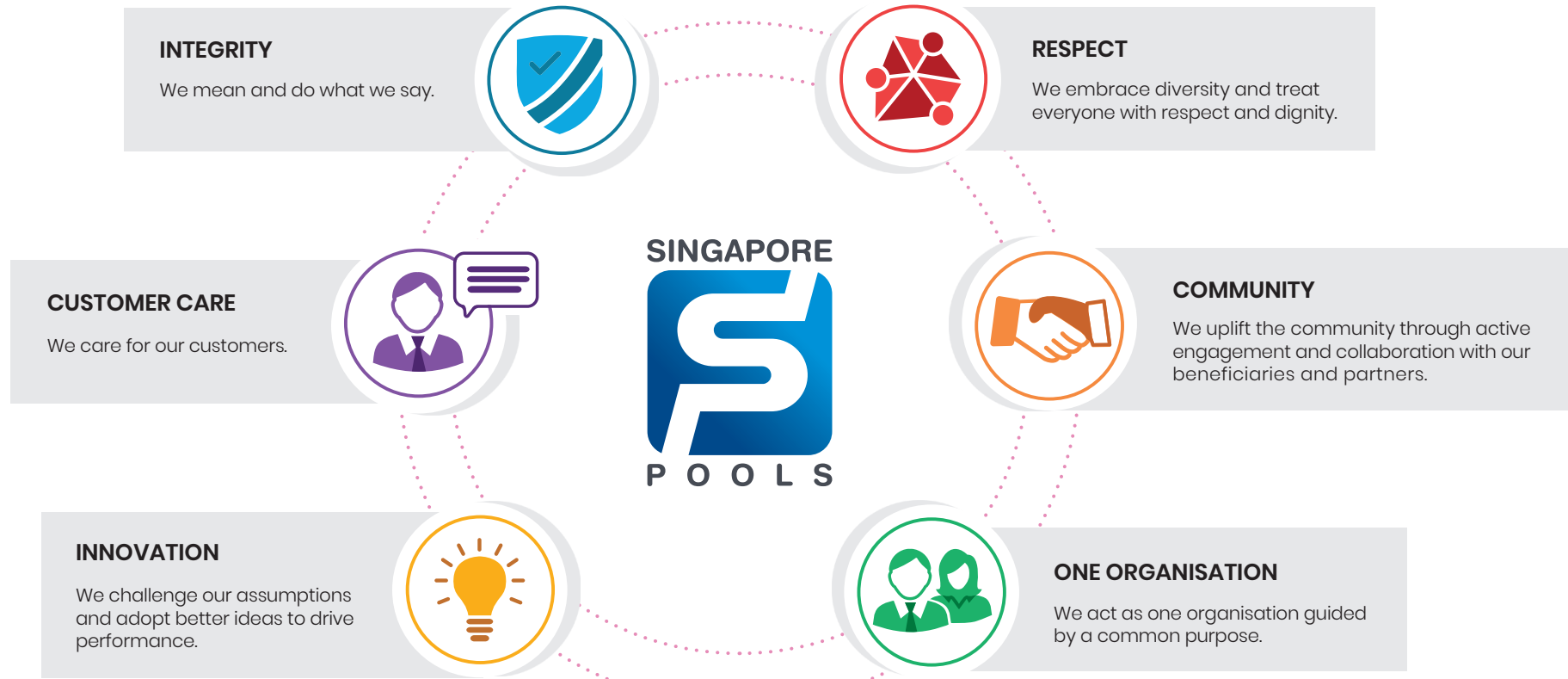
The social sector is where our nation's soul resides – our capacity to feel and care for each other.

Through the iShine Community Programme, every member of the Singapore Pools family – staff, families, friends, partners, and even our customers – is creating a movement for caring through giving. By leveraging technology and working with partners, iShine will help connect volunteers to causes, and donors to those whose lives they touch.

Singapore Pools has always been associated with sports, especially football. We will partner organisations, schools and parents to enhance our role as a unifier. Believing that constraints are permanent is the real constraint. We are committed to turning old constraints into new possibilities, and we will give it our all to achieve this. After all, we owe it to Singaporeans who have placed their trust in us. It is what we stand for. It is about each one of us finding meaning in what we do, every day.

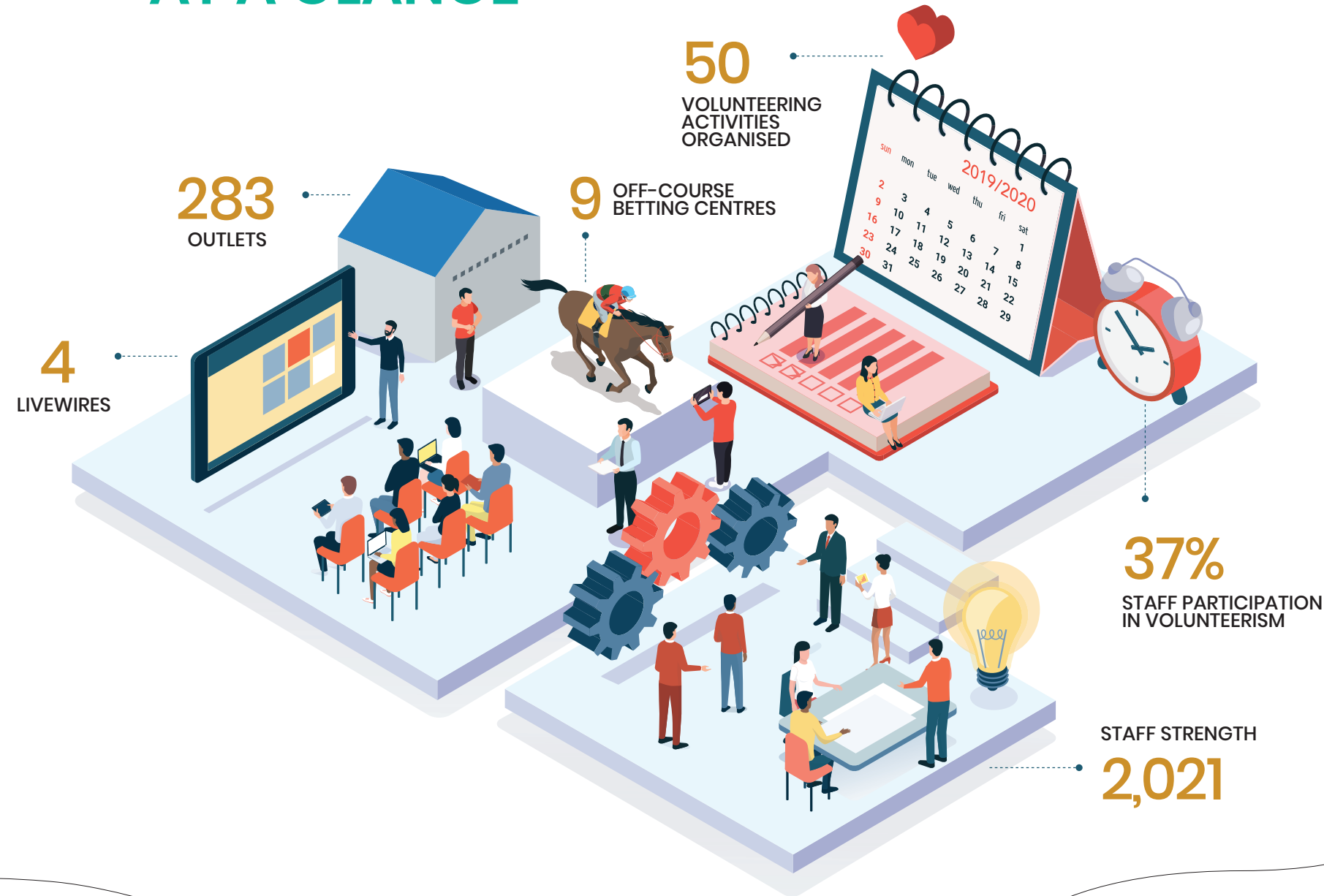


OUR VALUES



Section 03

SINGAPORE POOLS AT A GLANCE



OUR PRODUCTS

Our betting products and services are available via various sales channels, which includes a network of Singapore Pools branches and third-party retail agents, located at supermarkets, provision shops, convenience stores, football clubs and "live" sports entertainment venues.

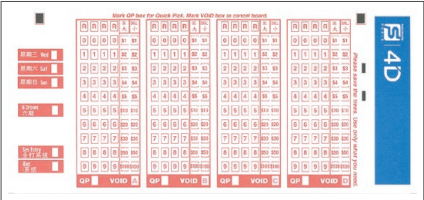


TOTO
6 out of 49 Lotto Game



HORSE RACING
Horse Racing Betting

4D
Lottery Game
4-DIGIT



SINGAPORE SWEEP 7-DIGIT Sweepstakes Game



SPORTS
Football & Motor Racing



OUR KEY MILESTONES

Set up in 1968 to create a safe space for Singaporeans who wish to participate in games of chance, Singapore Pools' role has grown over the years, contributing to national projects and many worthy causes.

1968



Our first product, TOTO, was introduced at these standalone booths.

1969

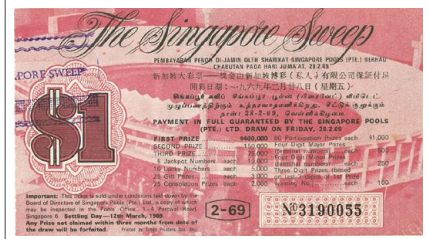


Introduced Singapore Sweep.

1986



- Launched 4D game.
- A contribution of \$45 million from gaming surpluses went towards the building of Singapore Indoor Stadium.



1989



Funded National Kidney Foundation's third dialysis centre.

1991



Became the principal founding sponsor of the National Day Parade.





MOVING FORWARD WITH THE COMMUNITY

Our People

01	02	03
Corporate Governance	Our Board of Directors	Our Management

Section 01

CORPORATE GOVERNANCE

*The composition of the Board and Committees on this page is as of 6 August 2020.

THE BOARD OF SINGAPORE POOLS

CHAIRMAN

Responsible for leadership of the Board and for creating conditions for overall Board, Board Committee and individual Director effectiveness.

MEMBERS

To create value for the shareholder and to ensure the long-term success of the Company.

Chairman

Koh Choon Hui

Members

Lam Chee Weng	Poh Mui Hoon	Florence Chua
Ooi Chee Kar	Giam Chin Toon	Fong Yong Kian
Calvin Phua	Lee Kwok Cheong	Trina Loh <i>(retired on 30 June 2020)</i>

TECHNOLOGY ADVISORY PANEL

Provides advice to the company on its IT strategic direction, shares insights on emerging technology trends, challenges and opportunities. The Panel also supports the development of IT capabilities to strengthen, extend and expand the company's business.

Chairman

Poh Mui Hoon

Members

Calvin Phua	Chua Ah Leng
John Yong	Yeo Teck Guan

AUDIT AND RISK COMMITTEE

Assists the Board in discharging its statutory and other responsibilities relating to internal controls, financial and accounting matters, compliance, and business and financial risk management. Reviews the risk strategy and policies and the adequacy and effectiveness of the risk framework. Monitors the implementation of risk mitigation plans.

Chairman

Ooi Chee Kar

Members

Lee Kwok Cheong Poh Mui Hoon

REMUNERATION & NOMINATING COMMITTEE

Oversees the remuneration of the Board and Senior Management, and sets appropriate remuneration frameworks and policies, including long-term incentive schemes, to deliver annual and long-term performance.

Chairman

Koh Choon Hui

Members

Giam Chin Toon
Calvin Phua

OUR BOARD OF DIRECTORS



KOH CHOON HUI
Chairman

Mr Koh Choon Hui has been the Chairman of Singapore Pools Private Limited since 28 June 2013. Mr Koh also holds the position of Chairman of Singapore Children's Society, Chairman for Otsaw Digital Pte Ltd., Chairman of Celligenics Pte Ltd., Chairman at Revez Corp. Ltd., and Chairman for Chubb Insurance Singapore Ltd. He is also the Founding Chairman of iShine Cloud Limited.

Mr Koh also served as Chairman in several charities' organisations and social service sector. A visionary stalwart of the social sector for more than four decades, Mr Koh nurtured several social service agencies beginning with the Singapore Children's Society, where he remains as the Chairman till this day. He also served as Acting Honorary General Secretary, and Vice President (NCSS) and Acting Honorary Secretary and Vice-Chairman of ComChest from 1992-2000. His contributions have made a long-term nation-wide impact on the lives of many Singaporeans.

From 2004 - 2009, Mr Koh served as a Board member of the Singapore Tote Board. He also served as Chairman of the Audit Committee, the Charity (Social Service) Sub-Committee and the Tote Board Overseas Scholarship Panel.

For his many contributions to the community, Mr Koh received many awards and accolades. The most notable ones were the National Day Awards of PBM, BBM and BBM (L) and the Meritorious Service Medal (PJG) and Distinguished Service Order (DUBC) for his decades of contribution to the social service sector and for nurturing future generations that were conferred on him in 1984, 1994, 2001, 2011 and 2020 respectively. In 2017, he was awarded the top government award for volunteerism, the Outstanding Lifetime Volunteer Award.

Mr Koh was appointed a Justice of Peace in 1998, and in 2010, a Representative of the Government of Singapore's ASEAN Commission on the Promotion and Protection of the Rights of Women and Children.



LAM CHEE WENG
Chief Executive Officer /
Board Member

Mr Lam Chee Weng joined Singapore Pools as CFO on 1 June 2017 and became CEO on 1 April 2019. Prior to joining Singapore Pools, he served as the Group CFO for Eu Yan Sang International Limited, a company previously listed on the mainboard of the Singapore Exchange. In addition, Mr Lam has held similar regional finance roles with MNCs and started his career of 28 years as an auditor by training with KPMG. A fellow member of ACCA, UK, Mr Lam is a charter holder of CFA Institute, USA.

He also holds a Master of Business Administration from RMIT University, Australia. Other professional memberships include Institute of Singapore Chartered Accountants, CPA Australia and Malaysia Institute of Accountants.

Mr Lam also serves as an EXCO member of the Asia Pacific Lottery Association, Co-Chair for the Responsible Gaming Forum and holds directorships in iShine Cloud Limited and Selegie Management Pte Ltd.



OOI CHEE KAR
Board Member

Ms Ooi Chee Kar brings with her more than 30 years of professional experience in Singapore and the United Kingdom. Qualified as a UK Chartered Accountant, Ms Ooi's experience is broad-based, covering a wide range of industries from financial services to shipping and oil trade.

She was an audit partner at PricewaterhouseCoopers in Singapore until the end of 2012, where she was a lead partner of a number of large audit clients, whose businesses are spread over many countries in the Asia Pacific region and beyond.

Ms Ooi is a fellow of the Institute of Chartered Accountants in England and Wales (ICAEW) and a fellow of the Institute of Singapore Chartered Accountants (ISCA).



CALVIN PHUA
Board Member

Mr Calvin Phua is Deputy Secretary of the Ministry of Law. He is responsible for policy development and implementation, of matters related to legal policy, the legal industry, community legal services, the intellectual property regime, and the optimisation of land use.

Prior to this, he served at various Government agencies and worked on a range of issues, including strengthening Singapore's aviation and maritime connectivity, and increasing the diversity of Singapore's education system.

Mr Phua also serves on the board of the Singapore Land Authority and the Intellectual Property Office of Singapore, as well as various alternative dispute resolution organisations.



POH MUI HOON
Board Member

Ms Poh Mui Hoon is an experienced board director for many years, across various types of businesses and organisations. She is currently on the Board and Governing Council of the Singapore Institute of Director and chairs its Board Digital Committee. Ms Poh is also the Chairman of the Audit and Finance Committee for Sistic.com. She is a Board Mentor with Criticaleye London and speaks actively on various topics pertaining to boards and leadership.

Ms Poh had an extensive career as Group CEO of various businesses across Asia Pacific in electronic payments, technology and e-commerce. She is also active in the startup sector and is currently the Co-founder and Executive Director of Esseplare, a food tech startup.

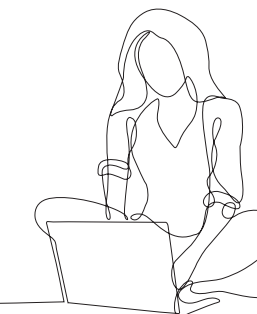
Ms Poh is on the investment panel of NTUitive, Innovation Centre of the National Technology University. She is also a Fellow of the Singapore Institute of Directors as well as a Fellow of the Singapore Computer Society.



GIAM CHIN TOON
Board Member

Mr Giam Chin Toon S.C. has over 40 years of experience in law practice. Mr Giam acted as Counsel in numerous major cases in court proceedings and before arbitral tribunals. He specialises in commercial cases, in particular, building and construction, banking, property and corporate disputes.

Mr Giam is also actively involved in arbitration, mediation and alternative dispute resolution and has served as arbitrator in many arbitrations, both domestic and international. He was among the first group of lawyers to be appointed as Senior Counsel in 1997.





LEE KWOK CHEONG
Board Member

FLORENCE CHUA
Board Member

FONG YONG KIAN
Board Member

TRINA LOH
Board Member
(retired on 30 June 2020)

Mr Lee Kwok Cheong retired in 2019 after a 41-year career in IT and education, of which 23 years were in the CEO role. He has been active in shaping Singapore's IT, education and talents landscape and was an adjunct faculty member at NTU and SUSS for many years. For his public services, Mr Lee was conferred 2 National Day Medals by the President of the Republic, in 2010 and in 2016. He was also conferred Honorary Doctorate Degrees by RMIT University, University of London and University of Stirling.

After retirement, Mr Lee continues to serve at Board level in charities and both public and private companies. He believes in advancing the community's well-being through technology, culture and learning. His personal interests are many, including calligraphy, tai chi, golf, and history.

Ms Florence Chua is the Deputy Commissioner of Police (Investigation and Intelligence). She will add expertise to the Board of Singapore Pools in the areas of operations, enforcement and countering illegal gambling.

Her experience as a Senior Police Officer will also help in the areas of corporate governance and strategic manpower planning and execution.

Mr Fong Yong Kian has been the Chief Executive of Tote Board since 1 January, 2014. He brings with him over 30 years of experience serving in various capacities in the public sector. His career in the public sector began at the former Ministry of Communications and Information. He was then posted to MINDEF, Ministry of Finance, where he was in charge of formulating taxation and revenue policies and the formulation of the Government Budget.

In the Ministry of Home Affairs, Mr Fong headed the Singapore Immigration and Registration (SIR) Department. He was awarded the Public Administration Medal (Silver) in August 2003, for the role he played in combating SARS. In January 2008, he was appointed Director-General of Singapore Customs.

Since 1 January 2014, Mr Fong has been a member of the Management Committee of the Singapore Turf Club, and a Director of Singapore Pools.



Section 03

OUR MANAGEMENT

The team supports Singapore Pools and its Chief Executive Officer, Mr Lam Chee Weng, in the management of its strategic goals and objectives. It has an overview on financial performance, people and policy matters of strategic significance, with executive responsibilities.



01 **LAM CHEE WENG**
Chief Executive Officer

02 **LI CHONG JIN**
Chief Financial Officer

03 **TAY BOON KHAI**
Chief, Risk & Compliance

04 **LEEMON**
Director, Strategy & Analytics

05 **SIMON LEONG**
Senior Director, Product

06 **EVELYN GOH**
Senior Director,
People & Culture

07 **CHAN WEI GAN**
Chief, Customer & Channels

08 **CHIN SAU HO**
Director, Community
Partnerships & Communications

09 **JONATHAN LIM**
Director, Transformation
Programme Office

10 **YEO TECK GUAN**
Chief Business
Technology Officer

11 **PAUL FONG**
Director, Legal Counsel

Blue is used in our logo as it conveys the virtues of reliability and responsibility.

This symbolises our commitment towards providing a safe and trusted betting environment to counter illegal gambling. This is in keeping with our business philosophy on doing what is right to protect and care for our customers.

Our tagline, **For Community Purpose and Benefit**, is a bold statement that represents us as a socially responsible company of choice. Placing the community at the heart of what we do, we uplift the community through reinventing giving.



AN UPLIFTING GOAL FOR ALL

Year in Review

01

Community Value
Creation Initiatives

02

Retail
Transformation

03

Racing Towards
A New Chapter



We have a stake in Singapore and the community we serve.

We work towards creating meaningful impact and connections to foster and build caring and inclusive communities.

Going the extra mile, our staff volunteers dedicated their time and resources in support of numerous worthy causes.

COMMUNITY VALUE CREATION INITIATIVES

Singapore Pools has always aspired to be a “Company for Good” and is committed to leverage our strength to achieve this goal. Since 1968, Singapore Pools has been contributing to community interests and nation-building efforts and we continue to do so as part of our core mission. By leveraging our assets and harnessing the energy and passion of our people and partners, we have conceptualised and developed various platforms to create more value for the community.



iSHINE COMMUNITY PROGRAMME



As a company that firmly believes in doing good and building strong communities, we at Singapore Pools have always looked for ways to uplift the community beyond being a major funder for good causes.

This focus led to the initiation of iShine in 2003, a staff community programme with the promise of "I Serve from the Heart and In Nurturing Everyone" to support the community at large.

iShine instills the spirit of doing good in our staff so that they will come to work with a higher purpose, knowing that they play a part in making a difference to our society.

In the same vein, iShine aims to create a caring and giving company in which our community engagement culture and spirit of philanthropy can grow and flourish. Since its inception, iShine has raised more than \$10.1 million in donations.



KEY iSHINE ACTIVITIES ORGANISED IN 2019/20

iShine's calendar in 2019/20 was filled to the brim with a total of **50** meaningful events and activities, all geared towards reaching out and uplifting the community. From an exhilarating tree-top adventure, to a delightful picnic at the Istana and a thrilling sports festival, 2019/20 was packed with fun-filled and cause-worthy activities that gave Singapore Pools the opportunity to reach out and touch the lives of many in the community.

Picnic @ Istana

Singapore Pools collaborated with the Istana to host children from Singapore Children Society's Sunbeam Place for a picnic at the Istana graced by President Halimah Yacob. The children learnt to perform magic, paint swans (an iconic feature of the Istana) and put up singing and magic performances, bringing much joy to everyone.



Walk For Our Children 2019

Themed 'Happy Factory', the event was created to symbolise a fun, loving environment for children and youth in Singapore. In support of Singapore Children's Society, Singapore Pools raised funds through the sale of beverages and handmade cookies, lovingly baked by students from Metta Welfare Association. The event was graced by Mr Tan Chuan-Jin, Speaker of Parliament and joined by a contingent of 170 Singapore Pools staff and their family members - the largest turnout ever.



Project SPHERE's Broom It! Day

Project SPHERE is a joint initiative between Housing Development Board (HDB), the Ministry of Education and Singapore Pools, to reach out and enrich the lives of seniors in the community. At the event, our volunteers partnered students to help in mass spring-cleaning for the homes of needy elderly living in HDB rental flats, especially in chores that they find difficult to manage on their own.

Engaging Seniors at Dialysis Centre

iShine volunteers collaborated with the National Kidney Foundation (NKF) to visit patients at the Singapore Pools-NKF Dialysis Centre at New Upper Changi Road. In their one-on-one interactions with the patients, volunteers had a better understanding of their medical conditions, and personal life stories. Our volunteers were also introduced to the dialysis process and brought around the centre to better understand its operations. In addition, they brought cheers and smiles to the patients through rounds of a Bingo game.



Community Chest Heartstrings Walk 2019

In support of ComChest's maiden effort for a carbon neutral charity walk, Singapore Pools supported the Heartstrings Walk with 20 water dispensers at various water points. The Green Up move helped to eliminate over 8,000 plastic bottles which would otherwise have been distributed at the event. More than 8,000 participants joined this year's charity walk with Deputy Prime Minister, Heng Swee Keat, Speaker of Parliament, Mr Tan Chuan-Jin and Minister for Social and Family Development and Second Minister for National Development, Desmond Lee, gracing the event.



Football With A Heart (FWAH) 2019

Singapore Pools, in conjunction with the Football Association of Singapore and Sport Singapore, organised another successful edition of FWAH. Ms Grace Fu, Minister for Culture, Community and Youth, was the Guest-of-Honour at this event, which is Singapore Pool's flagship fundraiser that reinforces the use of football as a force for good. A record of \$951,000 was raised for 9 charities for the 2019 edition.

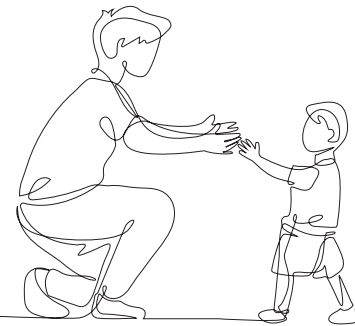


Project #BYOBclean

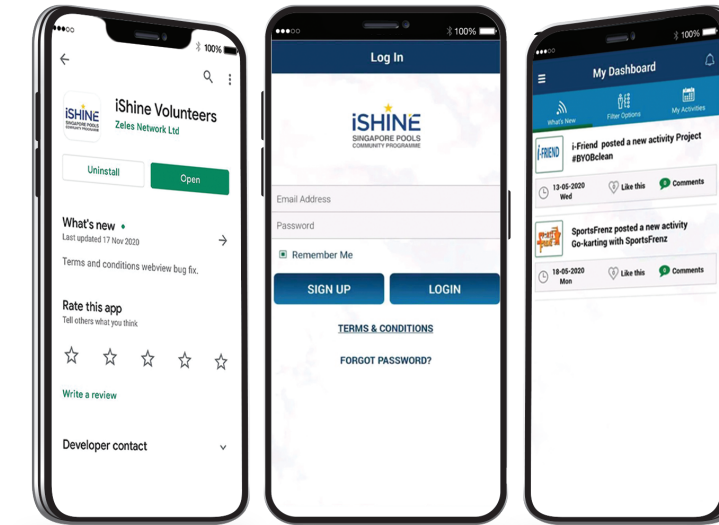
In support of Temasek Foundation's Project #BYOBclean to distribute hand sanitisers nationwide, this project saw 87 iShine volunteers spending more than 570 hours helping with the distribution to residents at Leng Kee and Nee Soon East Community Clubs.

Food Packing for the Needy at Food From The Heart

iShine partners with food charity, Food From The Heart on a regular basis and for FY2019/20, 41 volunteers were activated to pack and deliver food packages for low-income families in Singapore.



iSHINE VOLUNTEERS MOBILE APP



Leveraging technology to promote volunteerism, the iShine Volunteers mobile app is a one-stop platform for staff volunteers to manage their iShine volunteering journey, right from the comfort of their mobile phone! With this introduction, we hope to encourage more participation, as well as bring added convenience to our iShine volunteers.

This app consolidates a host of community and volunteer activities with the aim to connect volunteers with opportunities in an ecosystem built for synergistic matching.

It is envisioned that in the near future, the app will also welcome participation from external partners, harnessing the strength and power of many to be a force for good!

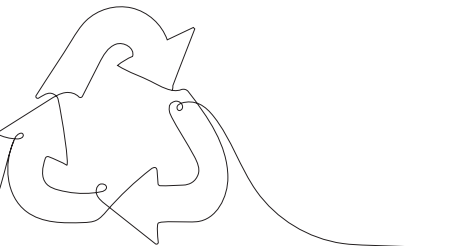
GREEN UP! EFFORT

Led by a team comprising staff from various business functions, the Green Up! Committee drives company-wide actions such as attaining national standards of environmentally-sound practices; reducing paper and electricity usage in our offices and retail network; and promoting staff education.

We are committed to limiting our impact on the environment by optimising our business processes and use of resources. In doing so, we aim to be a role model for green practices to our staff, customers and the community.



An iShine volunteer at a tree planting event at East Coast Park.



iSHINE CLOUD



iShine Cloud was officially launched by then Minister for Social and Family Development, Mr Desmond Lee, at the 2018 Social Service Summit organised by the National Council of Social Service (NCSS).



While the rest of Singapore forges ahead with various Smart Nation initiatives, the charity sector has been struggling to keep up. With limited manpower and financial resources, many charities suffer from a lack of IT support.

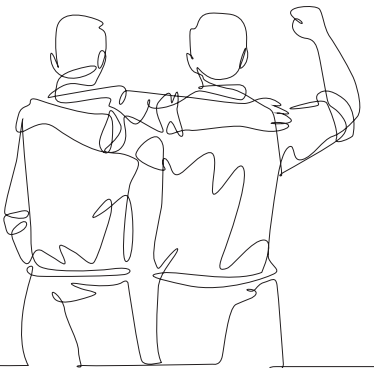
iShine Cloud Limited is a charity set up by Singapore Pools to provide other charities with an affordable and integrated suite of charity-specific solutions via a secure cloud-based IT platform. iShine Cloud aims to improve the productivity, governance and efficiency of operations of charities, thus enabling them to focus on serving their beneficiaries better. iShine Cloud services are open to any charities regardless of their sector and size.

To keep the price low, Singapore Pools leverages its IT infrastructure and resources to meet the needs of the social service sector as a way to contribute to the community beyond just financial giving. In doing so, Singapore Pools hopes to create shared value with the community.



iSHINE CLOUD'S VALUED CLIENTS

*As of March 2020, iShine Cloud has acquired a total of **23** charities (714 users). Some clients include*



WHAT OUR PARTNERS SAY ABOUT US

Much of Singapore Pools' community efforts are achieved through partnerships and collaborations with like-minded enterprises and community organisations. The benefits of these relationships are mutual, because we gain as much as we give. As a company that is built on community welfare, these joint efforts allow us to grow in our community spirit.



Tan Li San
Chief Executive Officer
National Council of Social Service (NCSS)

“ We look forward to continued strong partnership with Singapore Pools, to strengthen the capabilities of the social service sector. ”

Singapore Pools has been partnering NCSS for numerous projects. Recent collaborations include the ComChest Heartstrings Walk 2019, contributing to The Courage Fund during the COVID-19 pandemic, as well as contribution to the President's Challenge since year 2000.

A finding from a study done back in 2016 found that many social service agencies were not able to harness Information and Communications Technology in their work to improve productivity. This led to iShine Cloud, a joint collaboration with NCSS, to offer charities an affordable suite of charity-specific integrated solutions via a secure cloud-based platform.

"It is critical that the social service sector is able to keep ahead with their digitalisation efforts to deliver better service to their beneficiaries. This collaboration with Singapore Pools provides charities with a simple and robust solution to enhance their operations." said CEO, Ms Tan Li San.



Tan Kwang Cheak
Chief Executive Officer
Agency for Integrated Care (AIC)

“ Singapore Pools has been a fantastic partner for AIC and the Community Care sector. ”

AIC was established to support Singapore's aging population by building a care community that empowers Singaporeans to live well and age gracefully.

Singapore Pools has long been in partnership with AIC, and was the first organisation to support their initiatives during COVID-19. A recent sponsorship went towards co-funding a Mediacorp Channel 8 series, "Learn Together with Me", aimed at helping seniors cope better during the pandemic.

"2020 was a milestone year because of COVID-19," said CEO, Mr Tan Kwang Cheak. "It has shown us not only where we can do better, but also opportunities to reinvent the way we do things and provide care."

With the strong support from Singapore Pools and like-minded stakeholders, AIC is confident of emerging from this challenge stronger, and more able to further their vision.



Ang Boon Min *(seated)*
Chief Executive Officer
Singapore Children's Society

“ The iShine Cloud platform allowed us to transit into our business continuity plan with great ease. ”

Singapore Children's Society aims to protect and nurture children and youth of all races and religions.

They adopted the iShine Cloud platform for two clear advantages. First, it made sure that Children's Society's databases were hosted in a secure and reliable environment. Second, it allowed for information to be accessed readily, regardless of work location.

"Before iShine Cloud, our databases were stored in centre-based servers which could only be accessed in our offices, and this hindered our ability to work off-site," said CEO, Ms Ang Boon Min. "When our team started working from home full time as a result of the pandemic, the iShine Cloud platform allowed us to transit into our business continuity plan with great ease."



Pratibha Kurnool
APAC Lead
Cognizant Outreach, Cognizant

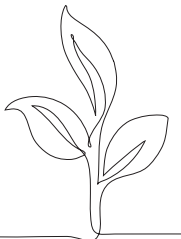
“ We thank Singapore Pools for helping to unlock the potential of technology in serving the community. ”

Cognizant is one of the world's leading companies that aims to transform their clients' business, operating and technology models for the digital era.

As part of their Corporate Social Responsibility efforts, Cognizant runs the Outreach programme, which leverages their employees' passion and skills to participate in community welfare initiatives.

Ms Pratibha Kurnool, the APAC Lead for Cognizant Outreach, helps to identify community needs where Cognizant's contribution can have the most impact. "We were looking to collaborate with an organisation that had the right passion, drive and platform to digitally-enable social service agencies," Pratibha explained.

In August 2019, Cognizant volunteers joined hands with Singapore Pools to help one of the largest charities in Singapore embrace the iShine Cloud platform. Since then, Cognizant has jointly evangelised the digitalisation of charities with Singapore Pools.





Quek Hong Choon

Executive Director
SUN-DAC

“The support of Singapore Pools and iShine Cloud for the charity sector is both appreciated and assuring.”

SUN-DAC operates three day activity centres to serve people with disabilities and their caregivers, to improve the quality of their lives, and to build greater social inclusion.

To ensure that SUN-DAC is keeping up with the changing times, Executive Director, Mr Quek Hong Choon, embarked on a digitalisation journey in 2019. However, as a smaller agency, they did not have all the necessary IT knowledge and capabilities and needed a helping hand.

“We chose iShine Cloud as it is trusted, reliable and sustainable,” said Hong Choon. Since onboarding, Team SUN-DAC has been able to work remotely from home, especially important during the Circuit Breaker period. He praised iShine Cloud’s support, which allowed his staff to focus on core services, instead of cyber-security matters.

“They were very helpful and responsive,” he said. “Working with the iShine Cloud team has been a very pleasant experience.”



Felicia Wee

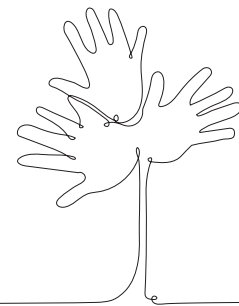
Deputy Executive Director
Metta Welfare Association

“I believe that Metta and Singapore Pools have the power to create change together!”

Metta Welfare Association and Singapore Pools both share the same vision, and the two organisations have collaborated on many joint projects.

Metta’s Deputy Executive Director, Ms Felicia Wee highlighted the recent Singapore Pools x Metta Virtual Race 2020, where Singapore Pools was the Title Sponsor for the event. “This project was very special to us as it had demonstrated that we can be resilient in challenging times like COVID-19,” Felicia said.

“Working with the Singapore Pools team was like working in a big family,” she added. “We shared a common goal, and ensured that we were making an impact to improve the quality of the clients’ lives.”



Elysa Chen

Executive Director
CampusImpact

“We really appreciate the trust that Singapore Pools has shown us as a partner.”

Established 14 years ago, CampusImpact aims to prepare children and youth from low-income families to live fulfilling lives through positivity, purpose and the pioneering spirit.

Together with her team, Executive Director, Ms Elysa Chen, works with partners like Singapore Pools to help give them the wings they need to fly.

To date, Singapore Pools has supported CampusImpact with tech solutions (via iShine Cloud) and funding for the construction of Room To Grow, its new extension. It also helped to raise funds through Football With A Heart and raise awareness of the charity’s causes through the community screens at its outlets.

When asked about the working relationship with the Singapore Pools team, Elysa said it was “like having a caring big brother looking out for you”.

“The first organisation to reach out to us when COVID-19 broke out was Singapore Pools,” she added. “This truly brings to life their vision of being For Community Purpose and Benefit.”



Adrian Tan and Greg Tan

Co-founders
SG Assist

“The Singapore Pools team clearly understood the needs of Singapore’s vulnerable sectors.”

SG Assist is a community care company whose mission is to build a sustainable ecosystem of care centred around the community through mobile technology, supported by call centre services.

Co-founder, Mr Greg Tan was inspired when he was based overseas, and was unable to attend to his father, who had urgently called him with an inexplicable pain in his leg. “I wished there could have been a way for me to help, even if I was not physically beside him,” he recalled. This experience was shared by his co-founder, Adrian Tan, and they decided to set up SG Assist to create solutions for other people facing similar situations.

In early 2020, Singapore Pools entered into a timely partnership with SG Assist, which enabled them to explore ways to assist vulnerable communities during the COVID-19 pandemic.

Besides financial and networking support, the collaboration with Singapore Pools has also delivered valuable insights for SG Assist to fine-tune their operating model to better their services to the community.



Gabriel Tan

Founder
Bamboo Builders

“Thanks to Singapore Pools, small organisations like us can make a big impact.”

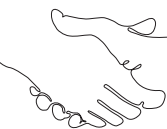
Bamboo Builders is a social enterprise that seeks to build social entrepreneurs.

Founder, Mr Gabriel Tan, believes that many young people want to create change but do not know where or how to begin.

He set up Bamboo Builders with a vision to alleviate poverty through accentuated education access. This means equipping rural youths with the skills to initiate school-based businesses, that would in turn help subsidise school overheads and students’ expenses.

Singapore Pools supports Bamboo Builders by providing the venues they need to conduct and hold their programmes, as well as equipment, like sound systems and whiteboards.

Gabriel enjoyed working with the Singapore Pools team. “Our needs were well-taken care of,” he said. “I hope we can continue to count on the support of Singapore Pools.”



RETAIL TRANSFORMATION

The public visage of Singapore Pools has changed greatly since our origins at the Fullerton Post Office.

In the 1970s, we sprouted the “mushroom booths”, which would be familiar to the older generation, where customers could also purchase sweets, snacks and even some knick-knacks.

These gave way to the more comfortable outlets that we still see today, such as the standalone outlets located in the heartlands, as well as those run by licensed operators, such as Fairprice.

As we move into the digital age of the 21st Century and beyond, our outlets must likewise transform. The first of our new “digital stores” is now open at Funan Mall, representing the next evolution of Singapore Pools’ history.

At first glance, this new outlet looks markedly different from our current outlets, with a new overall design that lends a vibrant and modern feel.

A major part of the store’s conceptualisation was to enhance the space with digital wall displays, which will replace the posters and other print materials currently in use at our outlets.



The new digital store boasts a sleek, modern look that fits in perfectly with the high-tech feel of Funan Mall.



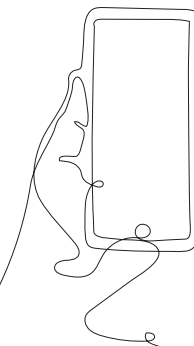
Digital displays strengthen Singapore Pools’ philosophy in contributing to the community by featuring charities and partners and distributing their contents to promote their causes for the community.

The purpose of these displays is not merely to entertain customers in line. Being more engaging and dynamic, they are a friendlier and more engaging way to present information about our products, as well as promote messages and reminders about the importance of responsible gambling.

The displays also let us leverage technology to encourage our customers to adopt newer digital technologies to access our products and services. For example, in conjunction with on-site ambassadors, customers are made aware of the new paperless and cashless transaction options available to them, such as the eBetslip app. This will go a long way to attract the more tech-savvy among our customers, thus helping to draw them away from high-tech illegal gambling operators.

More importantly, the digital displays let us promote Singapore Pools’ iShine philosophy, raising awareness of our contributions to the community and our many community outreach efforts. It is also an innovative and sustainable way to feature and highlight our community partners, providing them the exposure for their causes and encouraging our customers to support their fundraising activities where appropriate.

Customers at the digital store are able to navigate the content on the screen, so they can choose what they view while at the store.



RACING TOWARDS A NEW CHAPTER

In 2019, Singapore Pools took over the management and operations of horse betting from Singapore Turf Club, which includes the betting outlets at the Singapore Racecourse in Kranji and all Off-Course Betting centres, as well as iTote, the remote horse betting application service.

The consolidation of betting operations was part of a regular review of business operations in Tote Board Group, to achieve synergies and improve cost efficiencies.

The Singapore Turf Club was founded in 1842 and is the oldest and only horse racing club in Singapore. After this move, Singapore Pools will become the sole legal operator for lottery and sports betting here.



Photo Credits: Singapore Turf Club.



AIMING HIGH WITH THE COMMUNITY IN MIND

Being The Best in Our Business

01

Digitalisation
Journey

02

Responsible
Gaming

03

Awards and
Recognition

DIGITALISATION JOURNEY

Singapore Pools has always strived to keep ahead with advances in technology. Not only does that enable us to engage better with our customers, it also lets us compete better with illegal operators. By continuing to digitalise our services, we are building a more flexible and nimble system that can adapt to new changes quickly, thus placing us in a better position to serve the community.

ENHANCED CUSTOMER EXPERIENCE



E-Betslip

Move from paper based betslips to digital betslips.

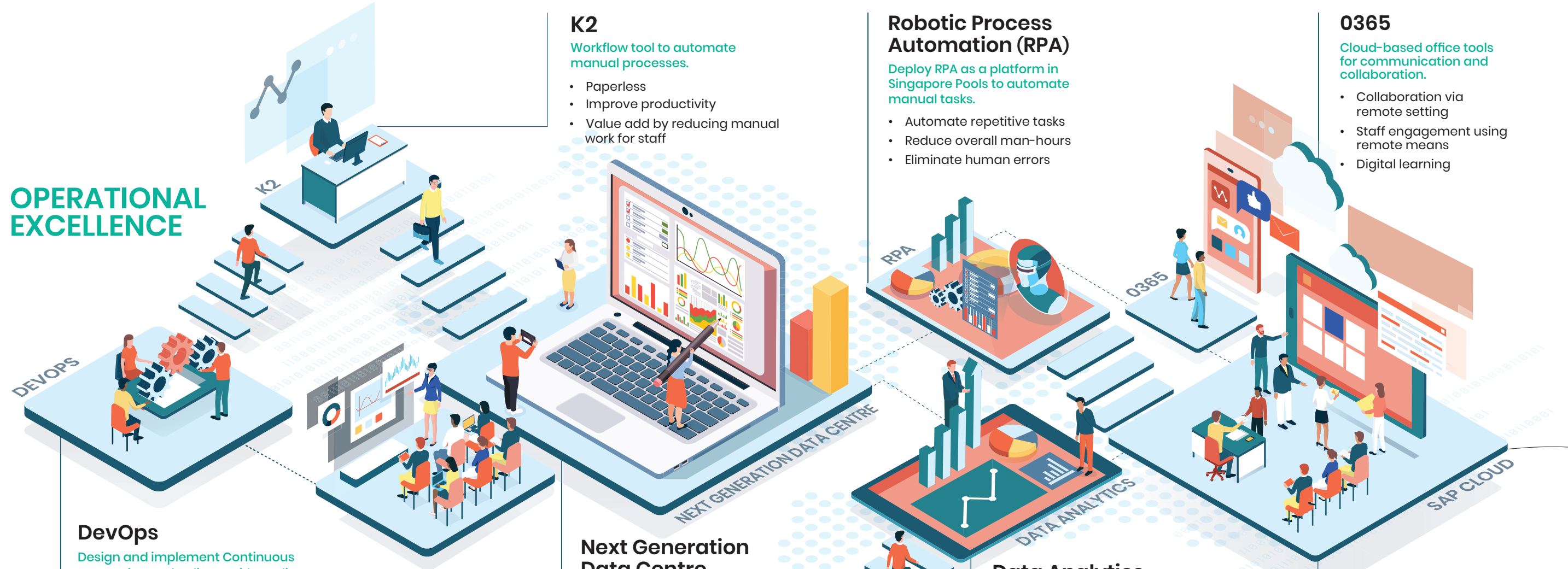
- Paperless
- Ease of use for the customers

Unified Betting Terminal

Consolidate sales of all games into a single user-friendly terminal.

- Ease of use for the cashier
- Clearer screen display to the customers
- More effective use of the counter space

OPERATIONAL EXCELLENCE



K2

Workflow tool to automate manual processes.

- Paperless
- Improve productivity
- Value add by reducing manual work for staff

Robotic Process Automation (RPA)

Deploy RPA as a platform in Singapore Pools to automate manual tasks.

- Automate repetitive tasks
- Reduce overall man-hours
- Eliminate human errors

0365

Cloud-based office tools for communication and collaboration.

- Collaboration via remote setting
- Staff engagement using remote means
- Digital learning

DevOps

Design and implement Continuous Integration and Delivery with quality assurance to strengthen testing of applications.

- Automate testing which improves speed to market
- Comprehensive testing covering more scenarios and hence achieves better quality assurance

Next Generation Data Centre

More efficient data centre backup to Singapore Pools' operations.

- Provide a high availability data centre architecture to support applications
- Savings in hardware and licenses cost
- Shorter fall-over time to data centre when needed

Data Analytics

Equipping staff to process and interpret data. Data Lake set up to systematically store structured and unstructured data.

- Informed decisions
- Better understanding of customers' needs

SAP Cloud

Cloud-based solution for internal processes.

- Ability to access information anytime, anywhere

RESPONSIBLE GAMING

SAFER PLAY ENVIRONMENT

PROVIDING A SAFER PLAY ENVIRONMENT FOR ALL

In all our retail outlets, as well as for our Singapore Pools Account services, we strive to create game environments that encourage responsible play and discourage irresponsible gambling behaviours. These include:



PLAY
RESPONSIBLE

SAFER PLAY
REMINDERS



PROVIDING A
SAFE BETTING
ENVIRONMENT



NO BETTING ON
CREDIT



NO BETTING BY
PERSONS UNDER 18

ADDITIONAL SAFEGUARDS FOR SINGAPORE POOLS ACCOUNT SERVICES

To further promote responsible and legal practices, only customers of at least 21 years of age may apply for an account. Applicants are required to present proof of identity and fulfil other conditions, such as not being discharged bankrupts, or fall under any Casino Exclusion Order.

In addition, OTP (One-Time Passwords) sent to customers' mobile phones are required for account access, so as to avoid unauthorised access by family or friends, including the underaged.

Further self-control mechanisms, such as setting deposit and betting limits, and voluntary self-exclusion are also available to account holders.



ACHIEVED WORLD LOTTERY ASSOCIATION'S (WLA) RESPONSIBLE GAMING FRAMEWORK LEVEL 4 RE-CERTIFICATION

In July 2019, Singapore Pools once again attained this certification. We needed to assess and identify improvements made in the 10 programme elements that make up the WLA Level 4 Responsible Gaming Framework for the submission. This certification shows that Singapore Pools has consistently implemented Responsible Gaming principles into our operations. We received this award in 2012 and 2015, and we remain one of only eight operators in the Asia-Pacific region to do so.



This is the highest global level of certification. Re-certification requires a demonstration of continuous improvement every three years.

STAFF TRAINING

All staff and retailers are required to attend a compulsory refresher training on Responsible Gaming held annually. The training reinforces the principles and importance of caring for our customers.



RESPONSIBLE GAMBLING FORUM

Established by the Ministry of Social and Family Development (MSF) on 1 June 2013, the Responsible Gambling Forum (RGF) brings together 16 representatives comprising industry and community leaders to enhance responsible gaming practices across all forms of gambling in Singapore.

The Forum seeks to develop a shared understanding and ownership of societal concerns of responsible and problem gambling between the community and the gambling industry, promote collaboration on responsible gambling efforts, recommend responsible gambling initiatives and measures to be implemented by the industry, as well as monitor, evaluate and improve the effectiveness of such practices in Singapore.

The appointment of Singapore Pools' CEO to the RGF demonstrates the industry's recognition of Singapore Pools' contribution towards responsible gambling in Singapore. Singapore Pools has been a major partner of the RGF in raising patron awareness to the responsible gaming practices of operators.

AWARDS AND RECOGNITION

SKILLSFUTURE ADVICE AWARD

SkillsFuture Advice raises awareness on the need for career and skills planning, as well as to provide advice on relevant SkillsFuture and related initiatives and programmes that individuals can benefit from to prepare themselves for the future.

In April 2019, Singapore Pools was among 20 organisations recognised by the South West Community Development Council (CDC) as a South West SkillsFuture Advice Partner for supporting the SkillsFuture movement to encourage lifelong learning among staff. This recognition was an endorsement of our journey towards becoming a Learning Organisation.



Ms Evelyn Goh, Senior Director of People & Culture, received the award from then Deputy Prime Minister Tharman Shanmugaratnam.

TOTAL DEFENCE AWARDS

The Total Defence Awards (TDA) are the highest national accolades that acknowledge exemplary individuals, small and medium enterprises, large companies and organisations for their outstanding support towards strengthening the defence of our nation. Singapore Pools is proud to have received the National Service (NS) Advocate Award for Large Companies in October 2019, in recognition of our support of employees serving NS and the important role it plays in the defence of our nation.



Mr Chan Wei Gan, Chief of Customer and Channels, received the Total Defence Award from Senior Minister of State for Defence, Dr Mohamad Maliki Bin Osman, at the Total Defence Award Ceremony in 2019.

OUR INTERNATIONAL RECOGNITION



Members at the APLA Regional Conference, Brisbane, Australia, 14-18 October 2019.

Chairperson
SUE VAN DER MERWE Managing Director Tabcorp Holdings
Vice Chairman
CHRIS LYMAN Chief Executive Lotto New Zealand
Members
Lam Chee Weng Chief Executive Officer Singapore Pools
Yokichi Yokoyama President Japan Lottery Association
Richard Cheung Executive Director Hong Kong Jockey Club
Kapil Khanna Chief Mentor Future Gaming and Hotel Svs
Thierry Gabarret Chief Executive Officer La Pacifique des Jeux

Asia Pacific Lottery Association (APLA) is the regional association for the Asia Pacific on the World Lottery Association. It is a forum to promote and encourage professional exchange of experience and information, and also to discuss lottery related issues among the Members.

APLA's objectives are to advance the collective interests of Members, and to enhance their capability, knowledge and status. Every two years, a new Executive Committee is elected, and for the current period, Singapore Pools' CEO, Mr Lam Chee Weng is honoured to serve until 2022.

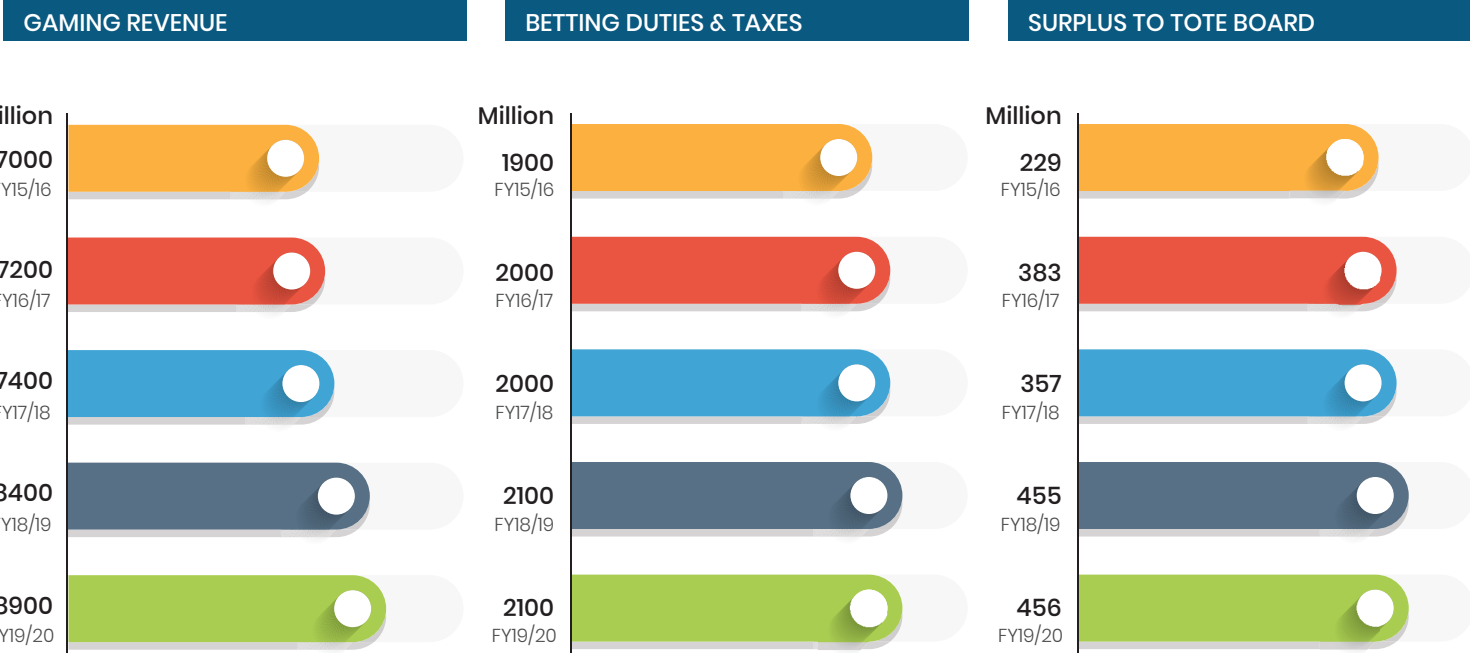


A RESPONSIBILITY TO GIVE BACK TO THE COMMUNITY

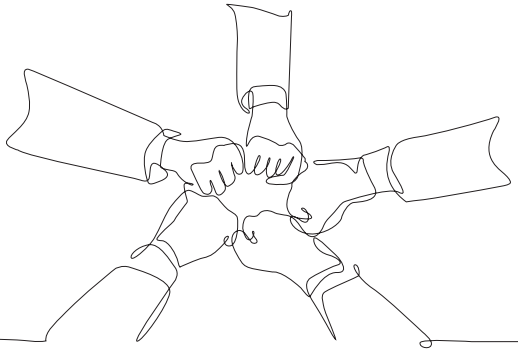
Financial Highlights

- 01
Five-year
Financial Highlights
- 02
Giving
Since 1968
- 03
The
Dollar Divided

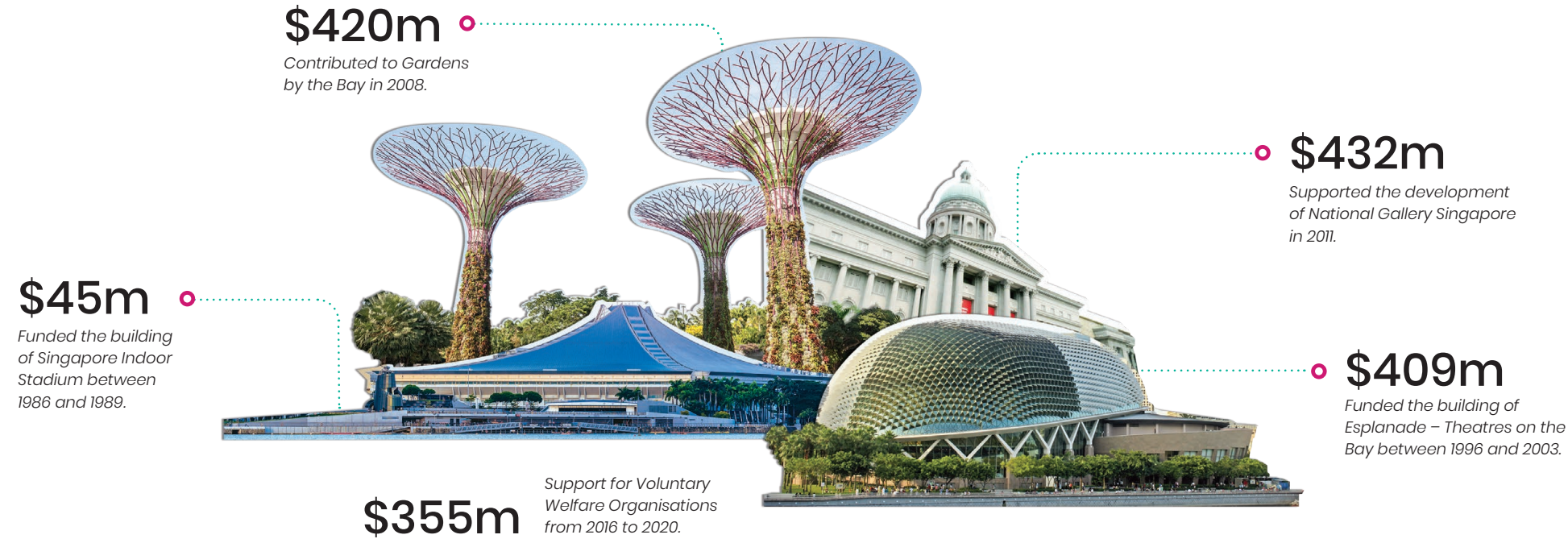
FIVE-YEAR FINANCIAL HIGHLIGHTS



Contributions from horse betting operations are included from FY18/19 Q4 onwards, when the management and operations of horse betting was transferred to Singapore Pools from Singapore Turf Club with effect from 7 January 2019.



GIVING SINCE 1968



Since its establishment in 1968, Singapore Pools has continuously given back to society, helping vulnerable groups and building an inclusive and resilient community through its surpluses from its revenue. It has also contributed to the construction of the first National Stadium, Singapore Indoor Stadium and Esplanade – Theatres on the Bay. In 2004, Singapore Pools became a wholly-owned subsidiary of Singapore Totalisator Board (Tote Board). All its surpluses for the community were channelled through Tote Board for worthy causes in six sectors: arts, community development, education, health, social service and sports.

Tote Board's first historical contribution was donating to the construction and upgrading of community centres in 1989. In addition, the Board set up its first

reversionary trust fund for Singapore Symphony Orchestra. It continues to provide support for the development of the arts in Singapore with donations to Singapore Dance Theatre and Singapore Chinese Orchestra, and the construction of Esplanade Theatre and School of the Arts.

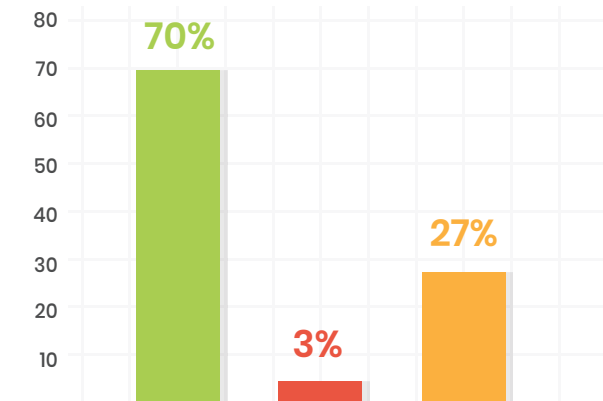
It also places an important focus on vulnerable groups and those who may have fallen through the cracks. Overcoming the social stigma associated with mental health, supporting ageing and eldercare, and building up the capabilities of disability sports are some of the other initiatives through which Tote Board empowers the community.

THE DOLLAR DIVIDED

ALL SURPLUSES TO TOTE BOARD FOR CHARITABLE PURPOSES

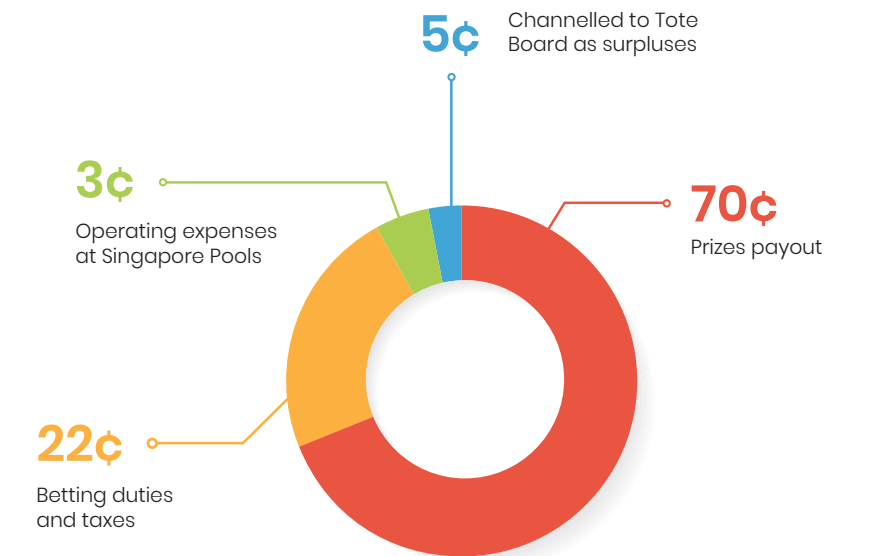
Expense ratio of 3% is one of the lowest among lottery operators worldwide. In addition to betting duties, the company also pays taxes on lottery winnings, on behalf of prize winners.

- Prize money
- Operating expenses
- Taxes and surpluses to good causes



As a fully-owned subsidiary of the Tote Board, all surplus generated from Singapore Pools' operations are channelled to our parent for the funding of worthy causes in the arts, community development, charity, education, health and sports sectors. Over the past 10 years, the Tote Board Group (comprising Tote Board, Singapore Pools and Singapore Turf Club) has contributed more than \$6 billion towards nation-building.

WITH EVERY DOLLAR SPENT





SINGAPORE POOLS

210 Middle Road #01-01
Singapore Pools Building
Singapore 188994

Tel: (65) 6216 8168

@sgpools

SingaporePoolsInTheCommunity

www.singaporepools.com.sg