

JUMBO 
GROUP

CORPORATE PRESENTATION
NOVEMBER 2020



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JUMBO GROUP LIMITED CORPORATE PRESENTATION

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AGENDA

- Corporate Overview
- Our Brands' Development
- Growth Strategies
- Latest Financials



CORPORATE OVERVIEW



ABOUT JUMBO

OUR HUMBLE BEGINNINGS



- Started in Singapore in 1987 with a single JUMBO Seafood outlet (now our flagship restaurant) at the East Coast Seafood Centre

OUR CURRENT ACHIEVEMENTS



- One of Singapore's leading multi-dining concept F&B establishments
- Listed on SGX Catalist since November 2015
- Famous for its Award-Winning Chilli Crab, a symbolic dish of Singapore
- Operates a network of 37 outlets, spanning across 15 cities in Asia



We own 6 brands...



and manage 2 brands...



**across 15 Cities
in Asia**

THE BIG NAME IN SEAFOOD



1.8 tonnes

of crabs sold
each day¹



8,000

diners served
daily¹

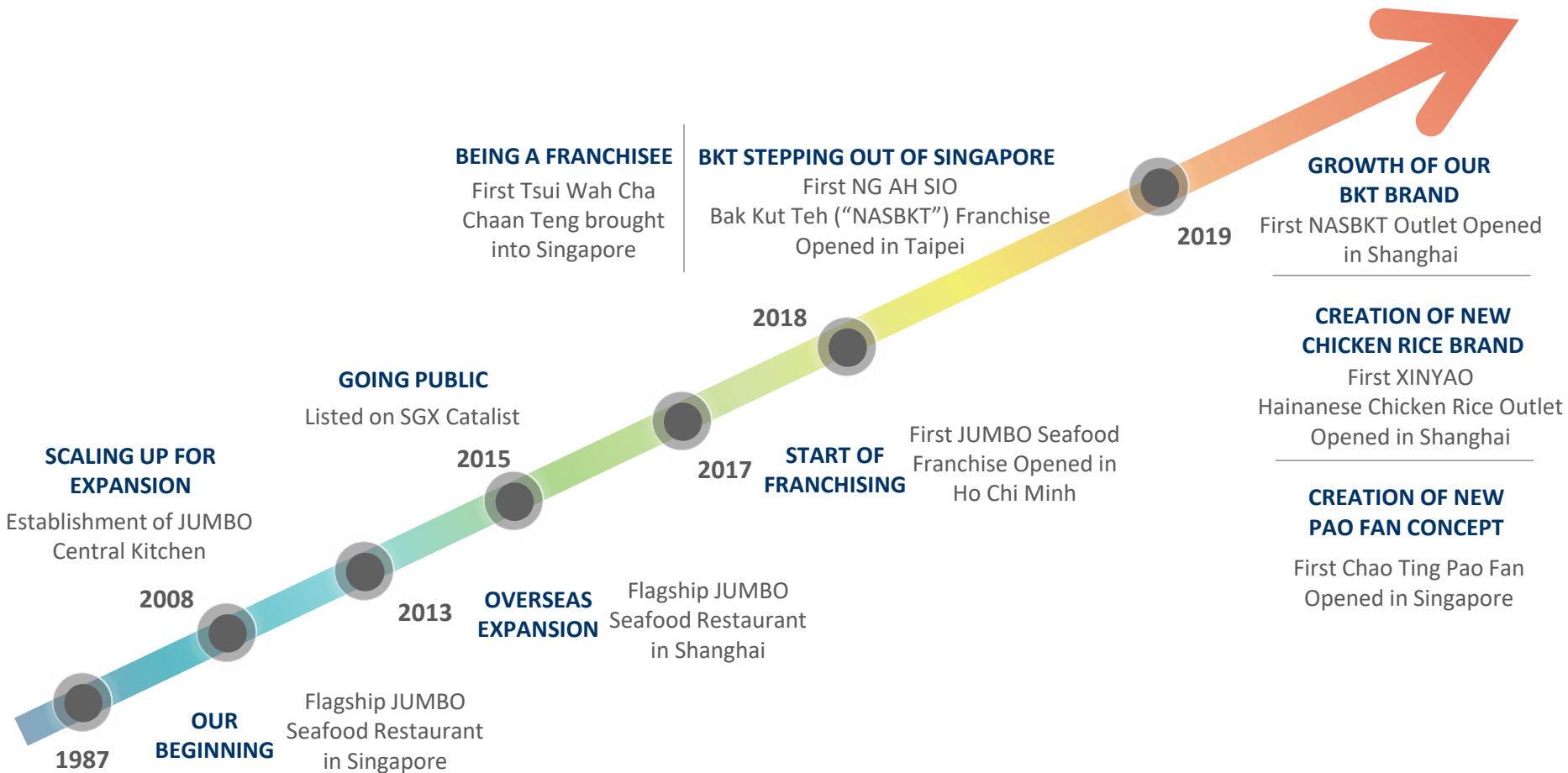


~950

staff employed in Singapore,
China & Taiwan²

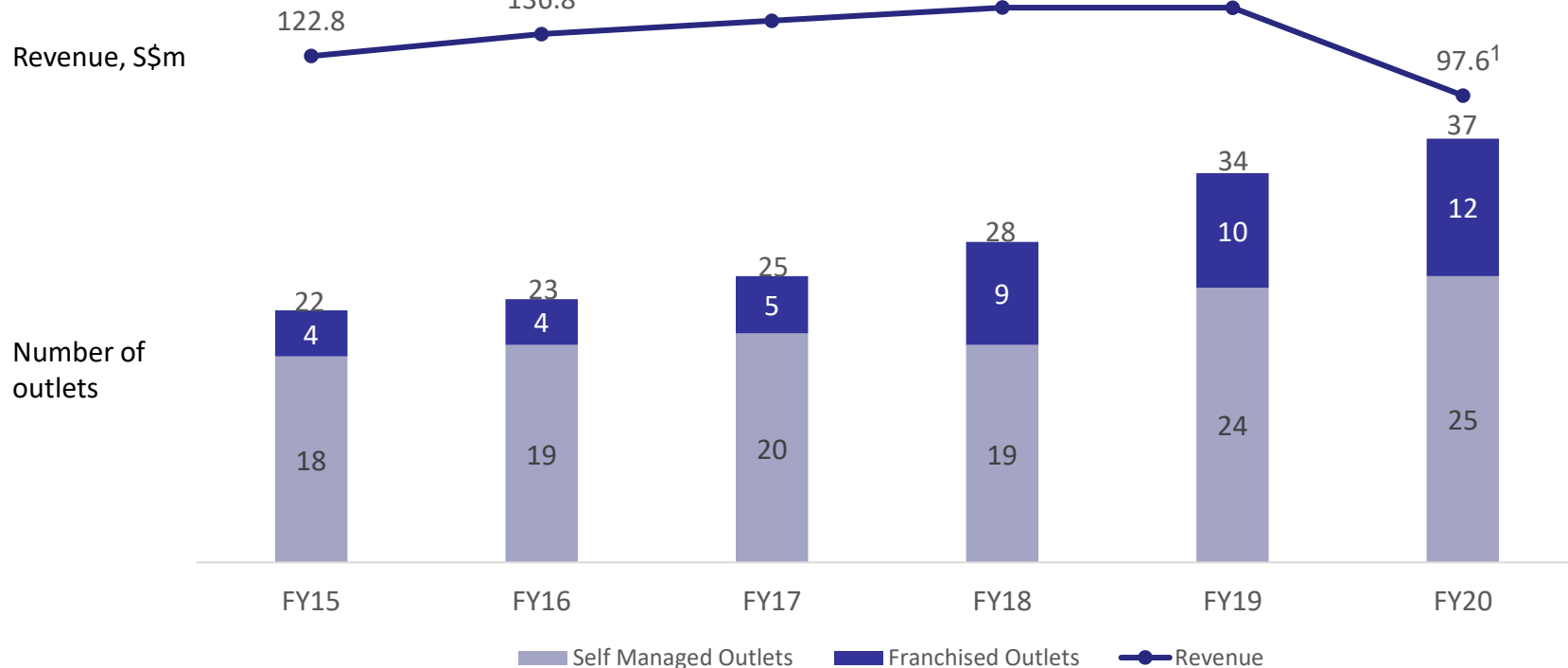
1. Data based on FY2019
2. As of 30 September 2020

CORPORATE MILESTONES



STABLE GROWTH IN FOOTPRINT

2015 – 2019 Revenue
CAGR: 5.8%



1. Not representative of growth momentum as revenue impacted by COVID-19 pandemic

NEW OUTLET OPENINGS

BRANDS	OCT 2018 – SEP 2019		OCT 2019 – SEPT 2020	
	NUMBER OF NEW OUTLETS	CITY	NUMBER OF NEW OUTLETS	CITY
JUMBO Seafood				
<i>Self Managed</i>	2	Singapore	-	-
<i>Franchise</i>	1	Seoul	1	Ilsan
JUMBO Kitchen (Self Managed)	1	Shanghai	-	
Zui Teochew Cuisine (Self Managed)	1	Singapore	-	
Chao Ting (Self Managed)	1	Singapore	-	
NASBKT				
<i>Self Managed</i>	-	-	1	Shanghai
<i>Franchise</i>	2	Hsinchu & Taipei	1	Taoyuan
XINYAO Hainanese Chicken Rice (Self Managed)	-	-	1	Shanghai
Tsui Wah (Self Managed)	1	Singapore	-	
Total	9		4	

**OUR BRANDS'
DEVELOPMENT**





Our Pioneer Brand

Renowned for its Singapore-style seafood cuisine & iconic Award-Winning Chilli Crab

Cities	Number of Outlets	
Singapore	6	
Shanghai	3	
Beijing	1	
Xi'an	1	
Taichung	1	Took over outlet management in Oct 19
Taipei	1	
Fuzhou	1	Franchised Outlets
Ho Chi Minh	1	
Bangkok	1	
Seoul	1	
Ilsan	1	
Total	18	



NG AH SIO
Bak Kut Teh



A Heritage Singapore Dish

Founded in 1955 with over a million
bowls served since

Renowned for its savoury, pork-based,
peppery Teochew-style soup

Cities	Number of Outlets	
Singapore	4	
Shanghai	1	New outlet opened in December 2019
Taipei	2	Franchised Outlets
Hsinchu	1	
Taoyuan	1	
Total	9	

醉

醉花林品潮轩
CHUI HUAY LIM TEOCHEW CUISINE

醉宇轩经典潮膳
ZUI YU XUAN TEOCHEW CUISINE



Teochew Cooking at its Finest

Well-known for high-quality, refined iconic
Teochew classic dishes

Both outlets in Singapore are strategically
located within sites of historic significance,
syncing nicely with the elegance of Teochew
cuisine

一品
泡
饭

CHAO TING
Teochew Pao Fan



Modern Twists to Classic Dish

A creative concept introduced in 2019, targeted at fast-moving diners who still yearn for delicious quality seafood broth without heading to a restaurant

Casual quick-service establishment specialising in Teochew 'Pao Fan' – perfectly cooked grains of rice served in flavourful broth



新|肴|海|南|鸡|饭

XINYA  Hainanese
Chicken Rice



Spreading Love for Local Delights

A new concept to introduce one of Singapore's famous national dishes, the Hainanese Chicken Rice, to those abroad. First outlet opened in December 2019 at One ITC, Shanghai.

A dish which bonds the traditional culture and flavours of the same origin between Hainan (China) and Singapore.



Cultivating THAT Attitude for Food

The first virtual dining concept launched; delivering affordable, fresh seafood staples cooked in bombastic Southeast Asian sauces, all in a bag

HACK IT – a term used to describe the action of cracking or smashing. The carpe diem sentiment of HACK IT exudes a “You Only Live Once (YOLO)” attitude of having fun and seizing the day with one’s favourite seafood, whenever and wherever

Launching in December 2020

翠華

TSUI WAH
SINCE 1967



Bringing Hong Kong To You

One of the most popular Hong Kong Style
“Cha Chaan Teng”

Introduced in Singapore in 2018, via a joint
venture between Jumbo and Tsui Wah

A symbolic move as Tsui Wah establishes its
presence outside the Greater China region



Best of All Worlds

An unique collaboration amongst four of Singapore best-loved seafood dining groups

Finest of Singapore seafood cuisine encapsulated under one roof

Cities	Number of Outlets	
Singapore	1	Managed by Jumbo
Tokyo	2	Licensed Outlets
Osaka	1	
Total	4	

GROWTH STRATEGIES



GROWTH DRIVERS

ORGANIC EXPANSION

- Leveraging on strong brand equity of current brands to deepen presence in existing markets, via opening of new outlets, and expansion of franchise / joint venture outlet network
- Innovation and development of new concepts

INORGANIC GROWTH

Acquisitions of reputable and quality brands in similar or complementary industries to further strengthen our product offerings or enhance our capabilities

INFRASTRUCTURE & CAPABILITIES

Preparing for the future by focusing on these 4 key aspects:

- Increasing the efficiency and productivity of corporate and strategic functions
- Enhancing Central Kitchen and logistic functions' capabilities to support growth and expansion
- Investing in information technology systems to further strengthen our competitive edge
- Developing a robust human capital development framework to attract and groom talents

WIDEN REVENUE SOURCES

- Retail packs
- Home delivery
- Catering
- Collaborations

Expanding
Our Reach By
Staying Ahead
of the Curve

EXPANSION PLANS

- Expansions contingent upon economic recovery from the COVID-19 pandemic
- Singapore:
 - Expansion of Tsui Wah network & Chao Ting concept
- Expansion of franchise network in:
 - China: JUMBO Seafood & NASBKT
 - Vietnam: JUMBO Seafood
 - Thailand: JUMBO Seafood

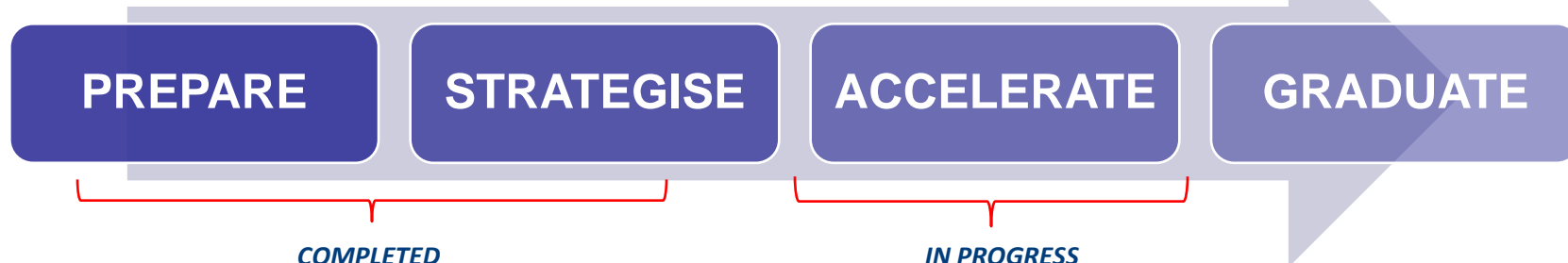


SCALE-UP SG

JUMBO is honoured to be selected to participate in the Scale-Up SG programme



SCALE-UP SG FRAMEWORK



- Identification of key focus areas *(i.e. revenue growth, M&A strategies and talent management)*
- Setting aspiration targets
- Drafted roadmap to achieve key objectives

- Business expansion – to incubate new ideas and expand product lines and concepts
- Digital transformation – to holistically address technical, management and people systems within a digital environment to succeed

Note: Scale-Up SG is a programme initiated by Enterprise Singapore that helps selected high-growth local companies scale rapidly, become leaders in their fields and be groomed into future global champions.

**LATEST
FINANCIALS**



FINANCIAL HIGHLIGHTS

<p>REVENUE</p> <p>S\$97.6m</p> <p>(FY19: S\$153.6m)</p> <p>Down 36.5% YoY</p>	<p>GROSS PROFIT</p> <p>S\$60.7m</p> <p>(FY19: S\$97.9m)</p> <p>Down 38.0% YoY</p>
<p>FY20</p>	
<p>(L)/PATOC¹</p> <p>(S\$8.2m)</p> <p>(FY19: S\$11.7m)</p> <p>YoY N.M.</p>	<p>EBITDA²</p> <p>S\$8.0m</p> <p>(FY19: S\$19.4m)</p> <p>Down 58.9% YoY</p>

Key Summary:

- Significant decline in revenue in Singapore during Circuit Breaker (“CB”). Weak recovery post-CB due to border controls and social distancing measures, eliminating tourists flow, limiting dine-in crowd and reducing outlet capacity
- Gross profit narrowed further due to intensive promotions and discounts to attract customers
- Decrease in employee benefits expense and rental expenses (on back of rental rebates) not sufficient to offset weakness in topline
- One-off exceptional items – Other income boosted by Singapore government’s subsidies (i.e. Jobs Support Scheme and Foreign Workers’ Levy rebates) of S\$6.6m, partially offset by impairment on property, plant and equipment (“PPE”) and loans of S\$3.7m
- No final dividend declared to preserve liquidity for working capital requirements

1. (L)/PATOC: (Loss)/Profit attributable to Owners of the Company

2. EBITDA for FY20 is not directly comparable against FY19 due to the adoption of SFRS(I) 16, effective from 1 October 2019

FINANCIAL HIGHLIGHTS

Business Updates in 2H2020 – Singapore Operations

Circuit Breaker

- Only six out of 16 outlets opened for deliveries and takeaways
- Created Bento sets and set menus more apt for deliveries to drive sales
- Elimination of bonus, unpaid leave, and lower overtime pay due to shorter operating hours to manage employee benefits expense

Phase 2 of Reopening

- All outlets in operations for dine-in
- Dine-in crowd muted due to border controls, social distancing measures and work-from-home arrangements
- Started catering to small-scale weddings at CHL
- Voluntary directors' fees reduction by the board
- No headcount replacement for natural attrition

Phase 1 of Reopening

- Gradual reopening of outlets with up to 14 outlets in operations, but still only for deliveries and takeaways
- Across the board temporary pay cut to manage staff costs
- Secured additional financing facilities as backup sources of funding

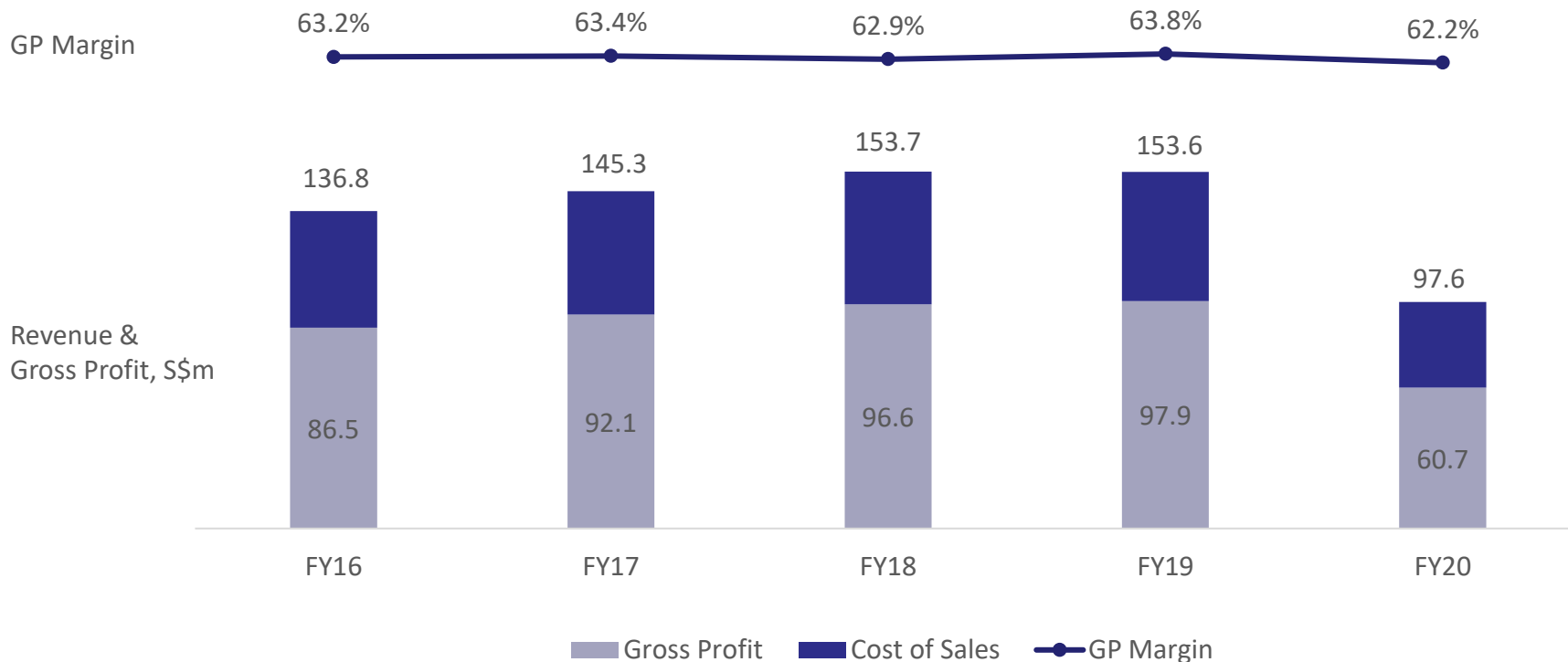
FINANCIAL HIGHLIGHTS

Business Updates in 2H2020 – Overseas Operations

China	Taiwan	Overseas Franchisees
<ul style="list-style-type: none">• Shanghai:<ul style="list-style-type: none">▪ iAPM outlet was closed from 15 March to 5 May for facelift▪ Outlet at Raffles City terminated early in end-March• Footfall and revenue was gradually back to pre-COVID-19 levels by May• Revenue was better than same month last year since May	<ul style="list-style-type: none">• Took over both JUMBO Seafood outlets from 1 October 2019• COVID-19 situation in Taiwan has been rather stable, recovery trajectory positive since May• Overall revenue was better than same month last year since May• Nonetheless, performance for Taichung outlet was below expectations for entire FY2020 – due to high rental and lower per head spend	<ul style="list-style-type: none">• South Korea:<ul style="list-style-type: none">▪ Sporadic outbreak across different cities led to uncertain and volatile operating environment. Waves of lock-down and containment measures being implemented, impacting consumer sentiments and dine-in propensity negatively• Vietnam & Thailand:<ul style="list-style-type: none">▪ Footfall down, particularly in Thailand due to lockdown and political instability▪ Waived off franchise royalty fees for April to June▪ Seen gradual improvement in last quarter of FY2020

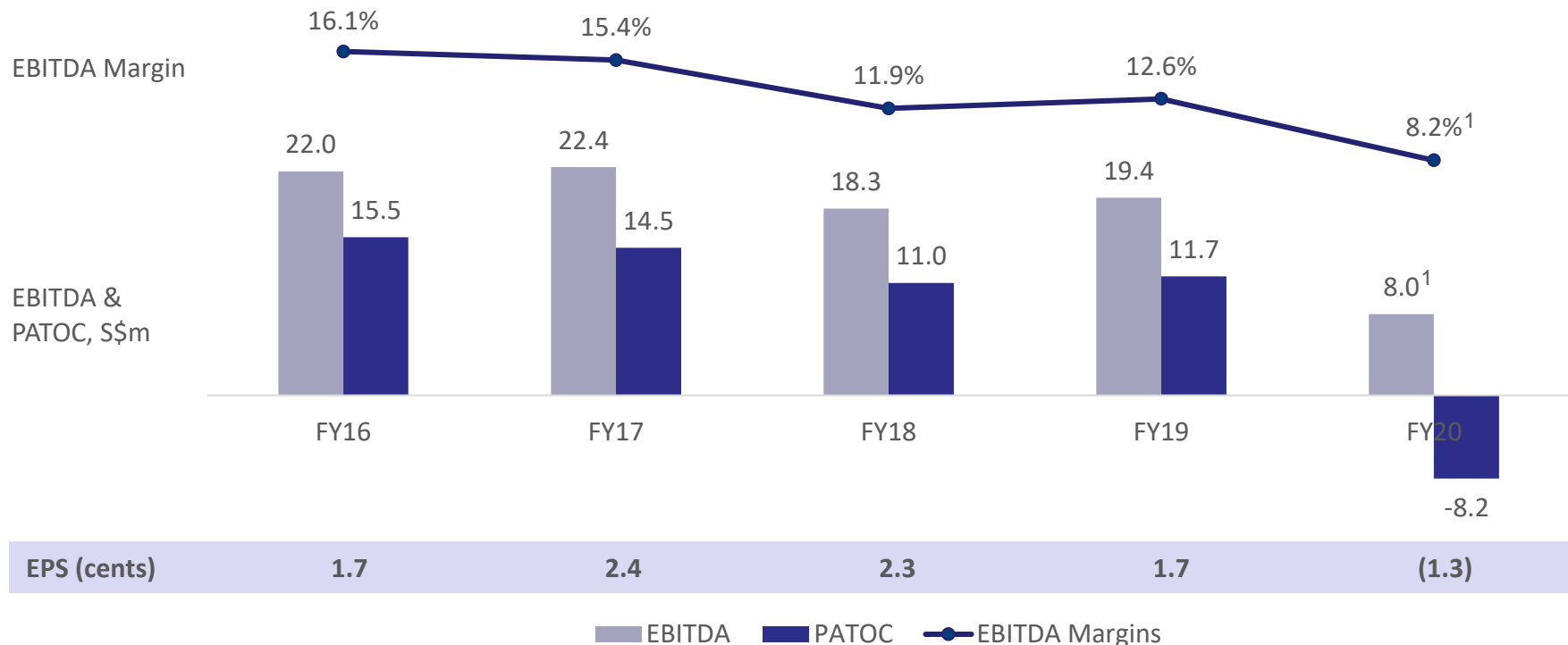
FINANCIAL HIGHLIGHTS

Weak Topline due to Covid-19, Margins Narrowed



FINANCIAL HIGHLIGHTS

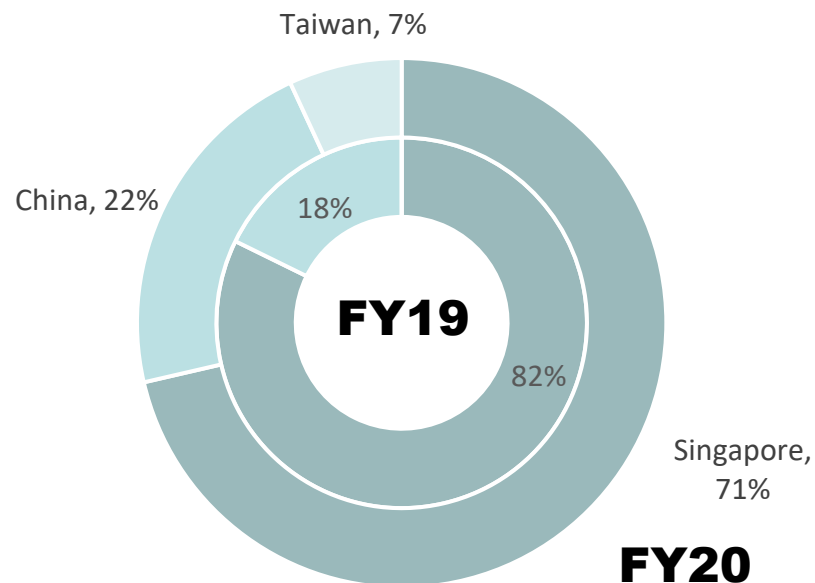
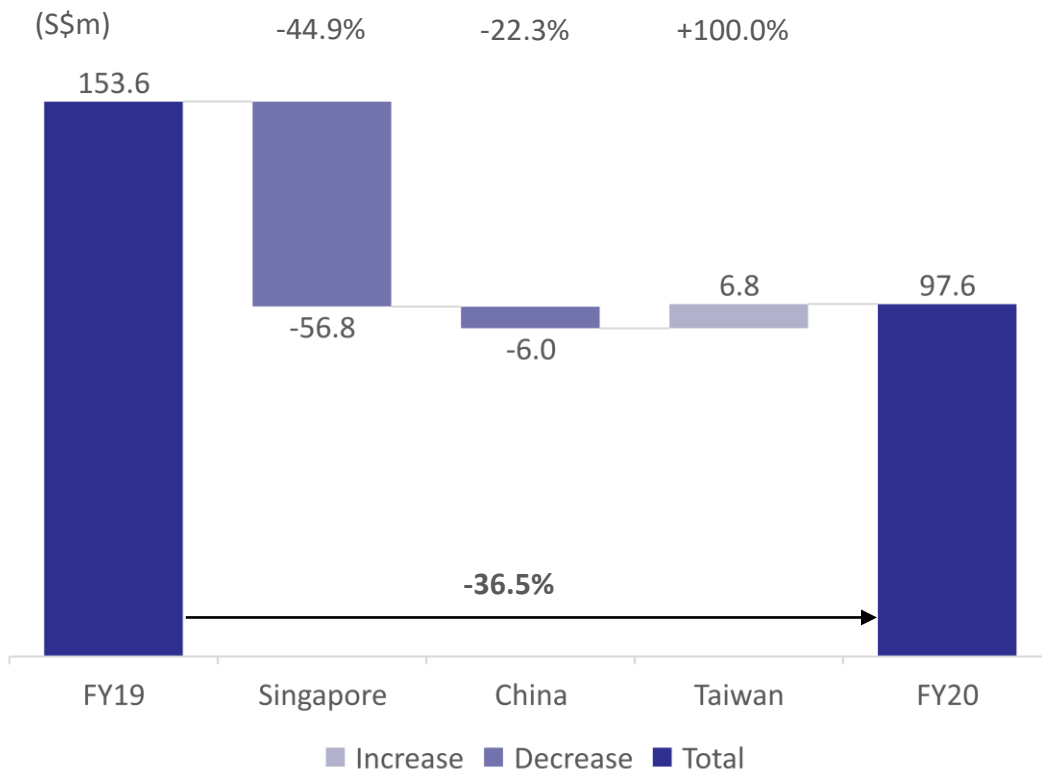
Lower profitability due to COVID-19, EBITDA impact mitigated by SFRS(I) 16 adoption



1. EBITDA for FY20 is not directly comparable against FY19 due to the adoption of SFRS(I) 16, effective from 1 October 2019.

FINANCIAL HIGHLIGHTS

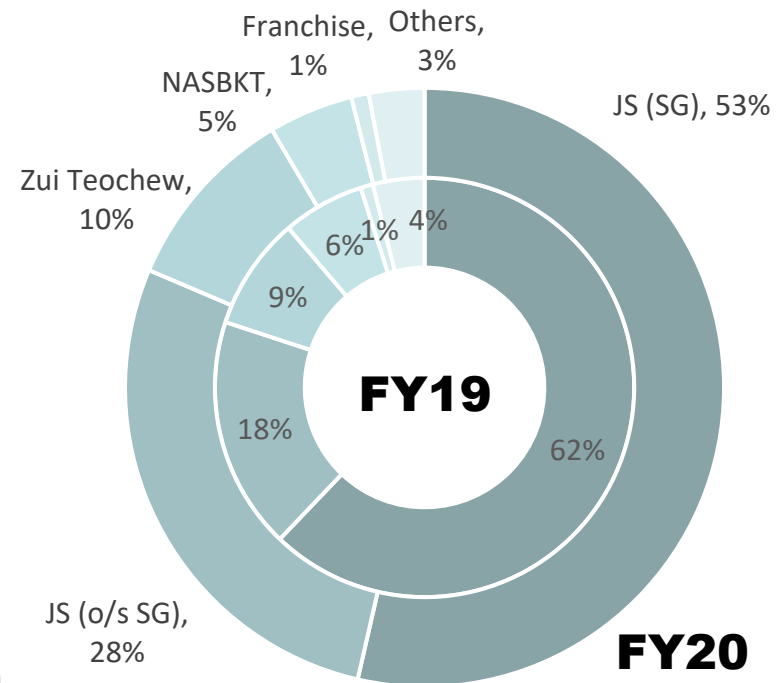
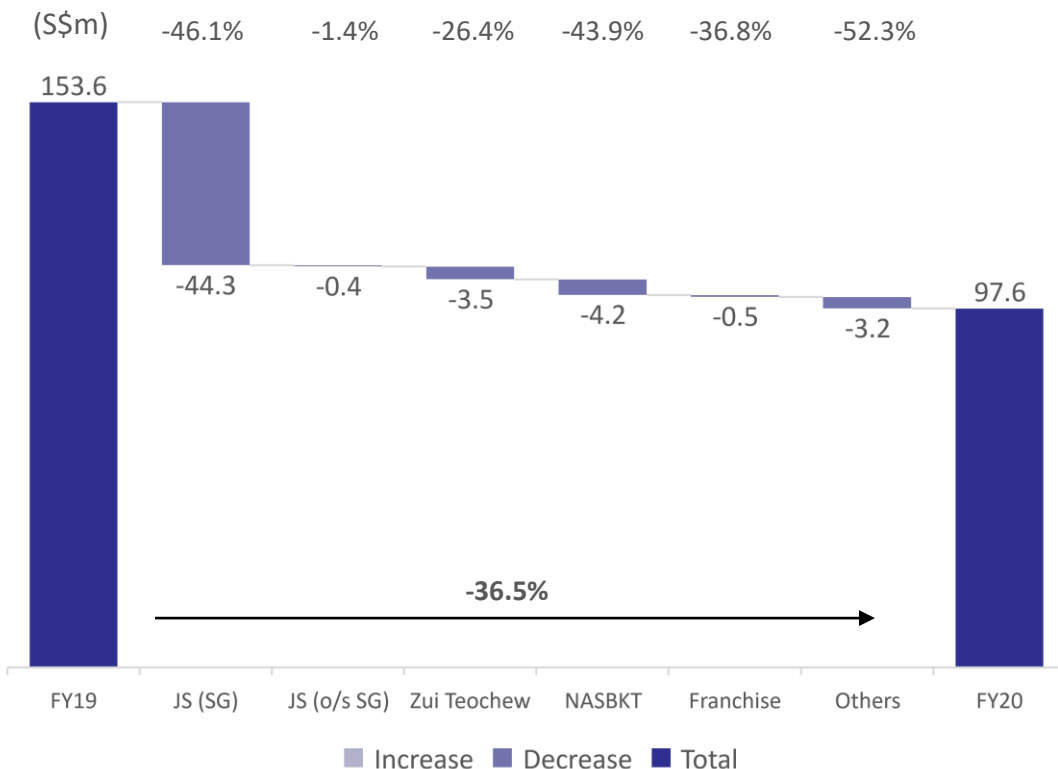
Revenue Movement & Breakdown by Geography



Note: The Group acquired a major stake in the JUMBO Seafood business in Taiwan in October 2019.

FINANCIAL HIGHLIGHTS

Revenue Movement & Breakdown by Brands

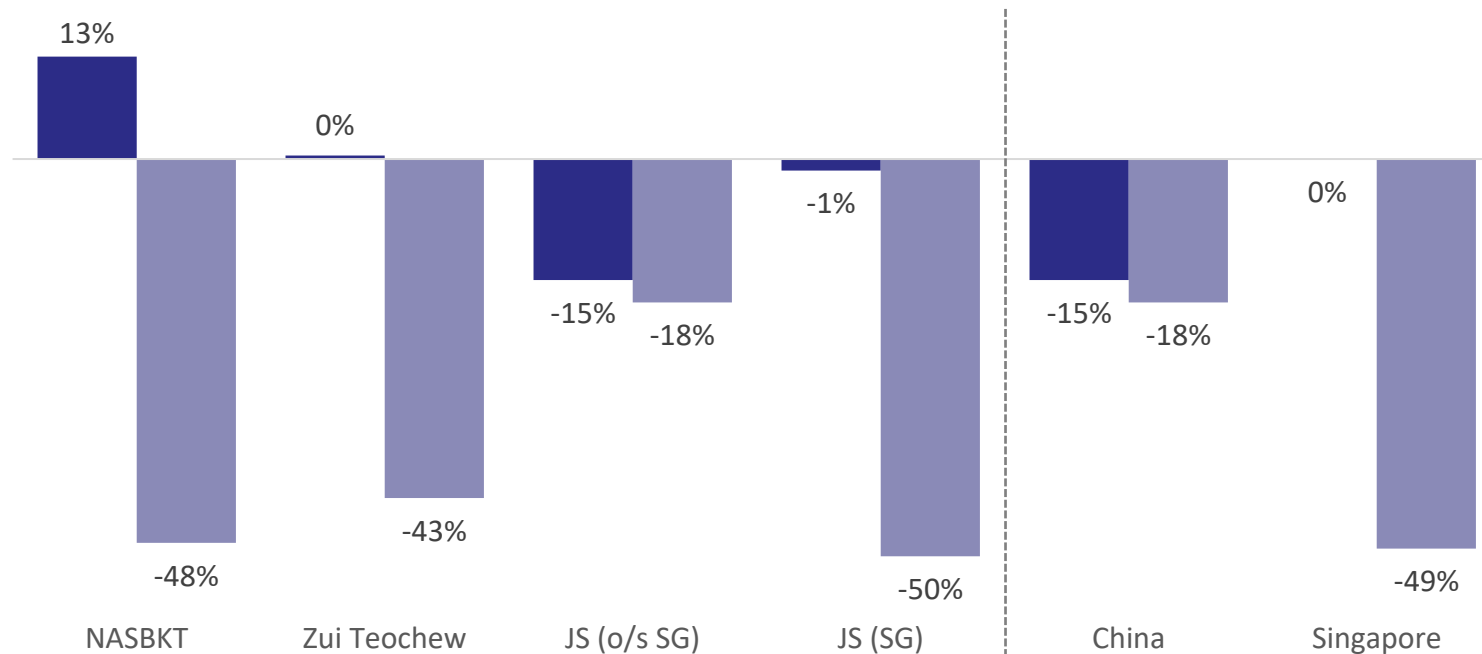


Notes:

1. JS (o/s SG) refers to JUMBO Seafood outside Singapore (i.e. China and Taiwan)
2. NASBKT includes the wholly-owned outlet in Shanghai

FINANCIAL HIGHLIGHTS

Same Store Sales Growth



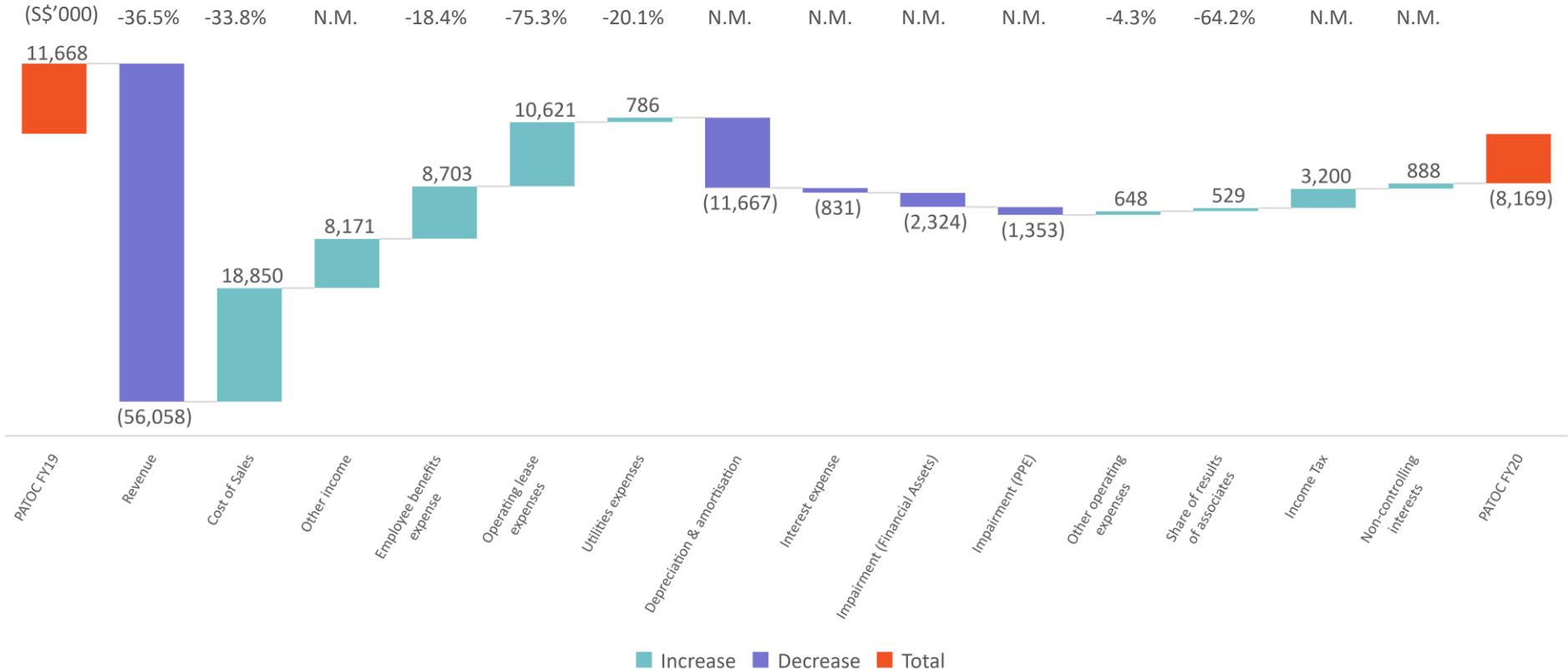
Note: JS (o/s SG) refers to JUMBO Seafood outside Singapore (i.e. China and Taiwan)

■ FY19

■ FY20

FINANCIAL HIGHLIGHTS

PATOC movement, FY20 vs FY19



PROFIT & LOSS

PROFIT & LOSS	FY20		FY19		Variance	
	S\$'000	% of Revenue	S\$'000	% of Revenue	S\$'000	%
Revenue	97,573	100.0%	153,631	100.0%	(56,058)	(36.5%)
Cost of sales	(36,840)	37.8%	(55,690)	36.2%	(18,850)	(33.8%)
Gross profit	60,733	62.2%	97,941	63.8%	(37,208)	(38.0%)
Other income	10,551	10.8%	2,380	1.5%	8,171	->100%
Employee benefits expense	(38,493)	39.5%	(47,196)	30.7%	(8,703)	(18.4%)
Operating lease expenses	(3,477)	3.6%	(14,098)	9.2%	(10,621)	(75.3%)
Utilities expenses	(3,127)	3.2%	(3,913)	2.5%	(786)	(20.1%)
Depreciation:						
- Property, plant and equipment	(6,707)	6.9%	(5,438)	3.5%	1,269	23.3%
- Right-of-use assets	(10,369)	10.6%	-	-	10,369	N.M.
- Intangible assets	(29)	0.0%	-	-	29	N.M.
Interest expense:						
- Leases	(783)	0.8%	-	-	783	N.M.
- Bank loans	(48)	0.0%	-	-	48	N.M.
Impairment loss recognize on financial assets	(2,324)	2.4%	-	-	2,324	N.M.
Impairment loss recognize on PPE	(1,353)	1.4%	-	-	1,353	N.M.
Other operating expenses	(14,253)	14.6%	(14,901)	9.7%	(648)	(4.3%)
Share of results of associates	(295)	0.3%	(824)	0.5%	(529)	(64.2%)
(Loss)/Profit before tax	(9,974)	10.2%	13,951	9.1%	(23,925)	N.M.
Income tax credit/ (expense)	104	0.1%	(3,096)	2.0%	3,200	N.M.
(Loss)/Profit for the period	(9,870)	(10.1%)	10,855	7.1%	(20,725)	N.M.
EBITDA¹	7,963	8.2%	19,389	12.6%	(11,427)	N.M.
(Loss)/Profit Attributable to Shareholders	(8,169)	8.4%	11,668	7.6%	(19,837)	(58.9)
EPS (Cents) – Basic and Diluted	(1.3)		1.8			

1. EBITDA for FY20 is not directly comparable against FY19 due to the adoption of SFRS(I) 16, effective from 1 October 2019

BALANCE SHEET

ASSETS	As at	
	30 Sep 2020	30 Sep 2019
	S\$'000	S\$'000
Current assets		
Cash and cash equivalents	27,745	46,575
Trade and other receivables	11,141	14,107
Short-term investments	343	432
Inventories	2,406	1,714
Total current assets	41,635	62,828
Non-current assets		
Investment in associates	1,178	1,446
Available-for-sale investment	325	75
Investments at fair value through profit or loss	3,109	3,201
Goodwill and intangible assets ¹	1,838	782
Property, plant and equipment	23,554	21,764
Right-of-use assets ("ROU") ²	23,308	-
Club memberships	238	238
Other non-current assets	817	-
Total non-current assets	54,367	27,506
Total assets	96,002	90,334

LIABILITIES AND EQUITY	As at	
	30 Sep 2020	30 Sep 2019
	S\$'000	S\$'000
Current liabilities		
Trade and other payables	9,190	13,466
Provision for reinstatement costs	1,989	2,051
Lease liabilities ²	11,767	-
Bank borrowings	1,584	-
Income tax payable	356	2,470
Total current liabilities	24,886	17,987
Non-current liabilities		
Lease liabilities ²	12,871	-
Bank borrowings	549	-
Deferred tax liability	370	370
Total non-current liabilities	13,790	370
Capital and reserves		
Share capital	48,806	48,806
Treasury shares	(438)	(447)
Currency translation reserve	(191)	(521)
Merger reserve	(2,828)	(2,828)
Retained earnings	9,994	23,728
Equity attributable to owners of the Company	55,343	68,738
Non-controlling interests	1,983	3,239
Total equity	57,326	71,977
Total liabilities and equity	96,002	90,334

- Increase mainly due to the acquisition of a majority interest in Taiwan Jumbo Seafood, which includes goodwill of S\$0.9 million
- Impact of adoption of SFRS(I) 16, effective from 1 October 2019

CASHFLOW STATEMENT

CASHFLOW STATEMENT	FY20 S\$'000	FY19 S\$'000		FY20 S\$'000	FY19 S\$'000
Operating activities			Investing activities		
Profit before income tax	(9,974)	13,951	Acquisition of property plant and equipment	(7,500)	(6,128)
Adjustments for:			Acquisition of business assets	(840)	-
Depreciation expense	6,707	5,438	Acquisition of investment in an associate	(277)	(577)
Depreciation cost of right-of-use assets	10,369	-	Acquisition of other investment	(250)	-
Amortisation of intangible assets	29	-	Acquisition of treasury shares	(159)	(487)
Impairment loss on property, plant and equipment	1,353	-	Proceeds from disposal of property plant and equipment	70	13
Impairment loss recognised on financial assets	2,324	-	Proceeds from reduction of investments in associate	250	-
Interest expense: leases	783	-	Reinstatement costs paid	(80)	(102)
Interest expense: loans	48	-	Dividend income from associates	-	375
Interest income	(182)	(342)	Net cash used in investing activities	(9,603)	(6,906)
Loss on property plant and equipment written off	148	288	Financing activities		
Other receivables written off	212	-	Dividend paid to owners of the Company	(4,485)	(7,694)
Gain on disposal of property plant and equipment	(9)	(23)	Repayment of bank borrowing	(309)	-
Reversal of provision for reinstatement	-	(219)	Repayment of lease obligation	(10,263)	-
Fair value loss on investments at fair value through profit or loss	92	507	Proceeds from issuance of shares to non-controlling interest in a subsidiary company	540	-
Fair value loss on short-term investments	89	4	Net cash used in financing activities	(14,517)	(7,694)
Share-based payment expense	168	40	Net decrease in cash and cash equivalents	(18,874)	(6)
Share of results of associates	295	824	Cash and cash equivalents at beginning of the year	46,575	46,583
Unrealised foreign exchange loss/(gain)	242	(459)	Effect of foreign exchange rate changes	44	(2)
Operating cash flows before movements in working capital	12,694	20,009	Cash and cash equivalents at end of the period	27,745	46,575
Trade and other receivables	447	(2,390)			
Inventories	(572)	(172)			
Trade and other payables	(4,664)	(320)			
Cash generated from operations	7,905	17,127			
Interest income	182	342			
Interest paid	(831)	-			
Income tax paid	(2,010)	(2,875)			
Net cash from operating activities	5,246	14,594			

PROPOSED STRATEGIC ACQUISITION



Proposed acquisition of 75% of the share capital of Kok Kee, milestone development marking the Group's first inorganic expansion since its listing in 2015

Kok Kee Wonton Noodle (国记云吞面) started in 1985 as a humble wonton noodle stall at Lavender Food Square in Singapore before moving to Hoa Nam Building in Jalan Besar. Operations ceased briefly between 2016 and 2019 before re-opening at its present location, Bistro 8 coffeeshop at 30 Foch Road.

Known for its springy noodles and special lard-based sauce, Kok Kee is a familiar and popular name among many Singaporeans. It is also well-known for its soup dumplings and crispy wontons. Kok Kee has been featured by various local food critics and mainstream news portals, such as The Straits Times, AsiaOne and Mothership, when the stall reopened at Bistro 8 Coffeeshop.

PROPOSED STRATEGIC ACQUISITION

**Advocating authentic local flavours and
deepening our presence in the Singapore Food and Beverage scene**

Acquisition Rationale:

- Adds the well-loved local-style wanton mee to JUMBO's portfolio of authentic Singapore flavours, entrenching its presence in the discerning local diners' market
- To leverage on JUMBO's expertise of standardising F&B operational workflows, and achieve economies of scale and ensuring consistency in quality through Central Kitchen production to develop a franchise model for Singapore and beyond
- Provides diversification of revenue with this heritage hawker concept

Key Transaction Statistics:

- Propose to acquire 75% of the total issued and paid-up share capital of Kok Kee Wonton Noodle Pte. Ltd.
- Remaining 25% of the share capital continued to be held by original owner
- Aggregate consideration is S\$2,100,000, to be payable in two lump sum tranches
- Consideration shall be 70% satisfied in cash, financed with JUMBO's internal resources, and 30% by the allotment and issuance of JUMBO's ordinary shares, for each relevant payment of the Consideration
- Proposed Acquisition is not expected to have any material effect on the net asset value and earnings per share of the Group for FY2021

Expects long-drawn COVID-19 impact till vaccine is available

Outlook:

- Operating environment remains challenging, particularly in Singapore, on back of border controls and safe distancing measures
- Upcoming relaxations which offer some bright spots:
 - i. Opening of borders to selective countries, including China, which may rejuvenate travellers flow;
 - ii. Pilot run for larger scale events (i.e. weddings) may increase demand for events and catering business
 - iii. Phase 3 of reopening which may include an increase in maximum dine-in to 8 persons per table
- Cognizant of possible intermittent lockdowns and rising unemployment, which will have a negative impact in terms of lower footfall at restaurants, weaker sales revenue and further drain on cashflows
- Confident of long-term prospects of F&B, given pent-up demand and consumers' hunger for enjoyable dine-in experience

Proactive strategies to ride through the storm:

- Innovation on new concepts and products:
 - New offerings (e.g. High Tea) to lengthen productive operating hours
 - Debut of new virtual brand – Hack It, in December. Targets the young and adventurous, who wants to enjoy quality food in the comfort of their homes
- Continue to grow overseas presence:
 - Upcoming new project in Beijing
 - Further expansion of franchise network, for existing and new franchisees
- Intensify cost-management efforts & improve efficiency:
 - Optimising manpower base and rationalising staff costs and other overheads
 - Maintain close dialogues with landlords to manage rental expenses
 - Accelerate digitalisation efforts
- Prudent cash management. Shore up liquidity with bank facilities drawdown



JUMBO GROUP LIMITED
THANK YOU

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