

**SINCE 2011** 

SINGAPORE - MALAYSIA - CHINA



## **FOZL GROUP**

FOZL Group, headquartered in Singapore's Raffles Place financial district (6 Raffles Quay, #14-02, #14-06, S048580) is an esteemed corporate member of the Institute of Singapore Chartered Accountants (ISCA).

Holding several licenses in Singapore, FOZL Group is authorised by the Accounting and Corporate Regulatory Authority (ACRA) for company registration and related business services, as well as by the Ministry of Manpower for human resource consultancy (work permit application). Furthermore, we possess licenses for accounting and auditing services, and are certified as Family Office Advisors for establishing family offices in Singapore.

Additionally, FOZL Group offers a range of services including company registration, work permit applications, HR solutions such as payroll and social security calculations, financial and tax services, internal and external statutory audits, trademark registration, corporate consulting, investment promotion policy application, family office establishment, and serviced offices.

## **FOZL GROUP**

Having been established for 12 years, FOZL Group has served over 1000 companies. We have placed great emphasis on the Chinese market, providing services for numerous renowned Chinese state-owned enterprises, listed companies, and large-scale private enterprises looking to establish their business in Singapore. In addition, the group has established 2 subsidiaries in Johor Bahru, Malaysia and Suzhou, China. Our subsidiaries include a Private Client Services, Corporate Consulting, Assurance PAC, and FOZL Pilgrim.

Since 2021, FOZL Group has been recognised as a recommended service provider on the official website of the Singapore Economic Development Board (EDB) at <a href="https://www.edb.gov.sg/connections-concierge/service-providers/fozl.html">https://www.edb.gov.sg/connections-concierge/service-providers/fozl.html</a>

In 2018, FOZL Group became a service provider for Chinese companies relocating to Singapore and signed an agreement with China Radio International's International Online Global Entrepreneurship as their institutional partner <a href="http://ge.cri.cn/">http://ge.cri.cn/</a>

From 2021 to 2022, FOZL Group participated in the Global Corporate Social Responsibility (CSR) Case Exhibition organized by CRI, China Media Group (CMG) <a href="https://news.cri.cn/SDGs">https://news.cri.cn/SDGs</a>, <a href="https://news.cri.cn/CSR2022">https://news.cri.cn/CSR2022</a>, and was successfully selected as one of the global CSR case exhibitors.



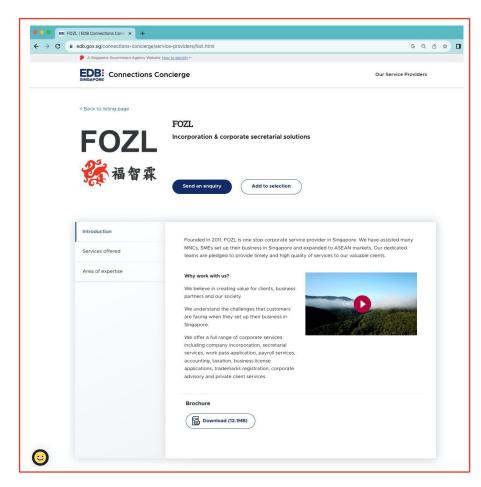
## SINGAPORE ECONOMIC DEVELOPMENT BOARD (EDB)

## **CONNECTIONS CONCIERGE**

FOZL Group is a services provider for the Singapore Economic Development Board (EDB).

EDB's concierge services are offered through an online platform, which assists newly established businesses and technology companies in setting up their operations in Singapore by leveraging EDB's network of service providers.

https://www.edb.gov.sg/connections-concierge/service-providers/fozl.html





# ELEVATING BUSINESS DEVELOPMENT IN SINGAPORE WITH FOZL GROUP

12+ years of expertise in corporate services for businesses in Singapore and beyond. Specializing in serving listed companies, state-owned enterprises, large private firms, and unicorns. We provide tailored support for internationalization, from market research to company incorporation. Our global focus and extensive network set your business up for international success.

Choose FOZL Group as your reliable partner for business development and growth in Singapore.



# SERVICE ROUTE MAP PRELIMINARY CONSULTATION

Research Services



Market research report Feasibility analysis Tendentious submission Enterprise Architecture



Equity structure Business model planning Business Consulting



Identifying target market
Market positioning
Localization of product/ services
Market access
Business plan
Business development strategy
Government policy advice & application
Transfer pricing
Application for Certificated of Origin (COO)

Operation Consulting



Compliance management Risk management Human resources policies Enterprise governance Tax Compliance



Singapore tax compliance requirements
Tax filing requirements
Bringing overseas income into Singapore

\*FOZL is here to assist for Chinese Enterprises Overseas Direct Investment (ODI)



# SERVICE ROUTE MAP INCORPORATION & OPERATION



Name search
Set up a company
Opening an account
Registered address
Statutory secretary
Annual audit & reporting



Bookkeeping
Accounting statements
Financial reports
Consolidated statements
Accounting training



Corporate income tax Personal income tax Goods & services tax

**Compliance** 

Withholding tax ECI Foreign gains



Corporate Audit

Internal audit
3<sup>rd</sup>-party independent audit
Special requirements audit
International tax advisory
Transfer pricing



Licenses & Permits

Fund license
13U & 13O
Custom registration
& filing
Import/export permits
Application for
liquor licenses
Trademark registration



Agency Services for Notarization & Authentication

Notarization
Law Society accreditation
Ministry of Foreign Affairs
authentication
Embassy authentication



# SERVICE ROUTE MAP LANDING SERVICES FOR ENTERPRISE



**Visa Application Services** 

Application/Renewal for working permit
Application/Renewal for Dependent Pass (DP)
Application for Global Investor Programme (GIP)
Application for EntrePass
Application for Employment Pass (EP)
Application for Tech.Pass



**Fund Creation** 

Application for fund license
Establishment of a Variable Capital Corporation (VCC)
Establishment of a fund
Matching with licensed fund managers



**Family Office** 

Establishment consultation
Application for fund license exemption
13U/13O tax exemption
Establishment of a private bank account
Establishment of a family trust
Related tax consultation



Corporate Social Responsibility Environment, Social and Governance (ESG) strategy support Charity donation Volunteer opportunities in the community



## SERVICE ROUTE MAP LANDING SERVICES FOR ENTERPRISE



We can assist you in connecting with the following government agencies and commercial resources (not limited to the ones listed below)

- 1. Singapore Economic Development Board (EDB), Enterprise Singapore (ESG), Monetary Authority of Singapore (MAS), Agency for Science, Technology and Research (ASTAR)
- 2. Law firms
- 3. Top 3 Singapore local banks OCBC, UOB and DBS, Green Link Digital Bank, and other international banks, investment banks, private banks (for public and private business)
- 4. Website service providers (Website domain registration, website establishment, maintenance, email services)
- 5. Headhunting firm (Hiring top-level executives)
- 6. Asset Management Firm/Investment Management Firm
- 7. Insurance Providers (Office property insurance, company employee insurance, personal health insurance)
- 8. Real estate developers, commercial building owners, real estate agencies (office leasing, office buying/selling, employee accommodation arrangements)
- 9. Brand marketing service providers
- 10. Digital service providers, eg: Alibaba Cloud (offering Artificial Intelligence solutions), Yonyou, Sobot, Microsoft, Baison
- 11. Local business associations in Singapore, eg: Singapore Business Federation (SBF), Singapore Chinese Chamber of Commerce and Industry (SCCCI)
- 12. Social organization, eg: Singapore Community Club (engaging in local resident activities and facilitating integration in Singapore), Singapore charities, donations, and volunteer work arrangements.



# FOZL'S CERTIFICATE OF COLLABORATION WITH LOCAL BANKS IN SINGAPORE













## **IT PARTNERS**













## **PARTNERS**

Modern HR Partner



PEOPLE FIRST

**Travel Partner** 



**Art Partner** 



# UNVEILING THE CORPORATE BENEFITS OF DOING BUSINESS IN SINGAPORE

Singapore enjoys a unique geographical advantage with a flying radius of 7 hours, covering over half of the world's population and economies. It has emerged as a prominent business and technology hub in Asia, providing a wealth of vibrant business opportunities. Additionally, with the rapid development of ASEAN countries and the introduction of China's "Belt and Road" initiative in 2013, an increasing number of Chinese companies are using Singapore as a gateway to access the ASEAN market and expand globally.

Singapore boasts an extensive business network and high-quality business connections, supported by a robust and independent legal system. Its pro-business environment is renowned worldwide, and the country boasts a highly skilled workforce. Moreover, Singapore's superior infrastructure and interconnected logistics network allow businesses based in the country to efficiently penetrate regional and international markets.

The nation features world-class ports and international airports, providing a conducive environment for tourism, communication, finance, education, and a liberal economic system. With an upright, efficient, and business-friendly government, combined with favorable tax policies, Singapore is recognized as a global financial center, trading hub, and technology hub. As a result, an increasing number of companies and entrepreneurs from various countries are establishing fully owned subsidiaries or offices in Singapore, making it their base for the Southeast Asian and broader Asian markets. This strategic move enables them to expand across Asia and globally, laying a strong foundation for international business endeavors.



## YOUR TRUSTWORTHY ONE-STOP CORPORATE SERVICE PROVIDER

**National Land Area:** 

734.3 square kilometers

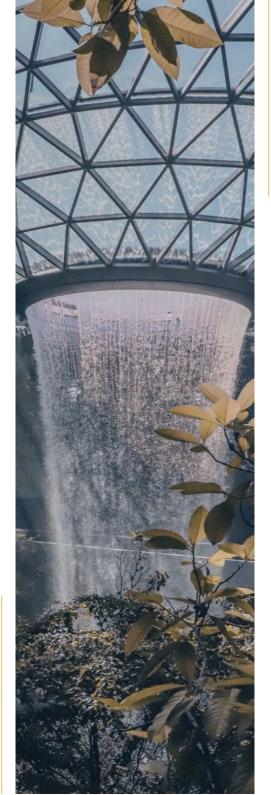
Singapore's total populations: 5.92 million (2023)

**Ethnicity:** 

Chinese, Malay, Indian, Eurasian

**Religious Belief:** 

Christianity, Buddhism, Islam, Taoism, Hinduism



# OVERVIEW OF SINGAPORE

**National Flower:** 

**Vanda Miss Joaquim** 

Languages:

English, Mandarin, Malay, Tamil

FOZL發福智霖



#### A Global Financial Center

- The Global Financial Index 2023, ranked 3<sup>rd</sup> globally
- Singapore is the leading financial center in the Asia-Pacific Region
- Asia-Pacific's largest foreign exchange center, ranked 3<sup>rd</sup> globally

#### **Global Trade and Transportation Hub**

- 27 FTA
- Singapore is a world-leading hub for container transshipment, with over 37.3 million TEU handled in 2022.
- Singapore's Changi Airport is crowned the World's Best Airport for 2023

#### **Digitalization & New Economic**

- Singapore ranks 4<sup>th</sup> in IMD World Digital Competitiveness Index 2022
- In the Global Innovation Index 2022,
   Singapore as the second most innovative nation in Asia.
- Singapore as the top-ranked ecosystem for start-ups in the Asia-Pacific region by StartupBlink's Startup Ecosystem Index 2022

#### **Global Business Hub**

- Singapore holds the top position in the Business Environment Ranking (BER) by The Economist Intelligence Unit (EIU), making it the world's best business destination.
- In 2022, IMD World Competitiveness Ranking ranked Singapore 3<sup>rd</sup> globally.

#### **Living in Singapore**

Singapore tops the IMD Smart City Index in Asia and ranks seventh globally. It is the preferred choice for expatriates as the most livable city in Asia.

With exceptional healthcare facilities, clean and organized surroundings, robust public spaces, and advanced and efficient public transportation system, and a high-quality education system, Singapore offers a well-rounded living experience.



# SINGAPORE A PREMIER BUSINESS DESTINATION

Singapore is a beacon of openness, renowned for its impeccable reputation, exceptional business environment, and robust legal framework. With a sophisticated commercial legal system, an untainted governance, and seamless integration into global financial markets. It's no wonder why numerous companies seek to establish their wholly owned entities here. As an ideal gateway to Southeast Asia, ASEAN, and the international market, Singapore offers a strategic advantage for diverse objectives.



# PRIMARY FUNCTIONS OF A SINGAPOREAN COMPANY



#### **Singapore Headquarters**

International/Regional Headquarters Global Financial Center Global Trade Hub



#### **Investment and Financing**

Holding Companies Asset Management IPO and Bonds



#### **Connectivity and Trade**

Global Procurement and Trade Trade Financing Shipping and Bunkering Singapore-Registered Vessels



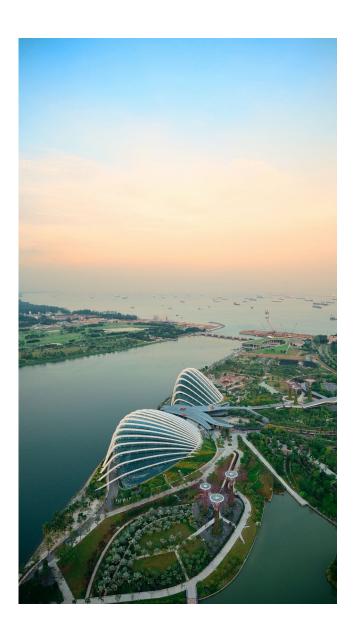
#### **Private Wealth**

Single/Joint Family Office Trust Funds Global Investor Programme (GIP)



#### **Technology and Innovation**

Research and Development
Technology Collaboration with Singaporean Institutions
Intellectual Property Application and Management





# COMPANY REGISTRATION AND MAINTENANCE SERVICES

#### **COMPANY NAME APPROVAL**

Singapore company names are primarily in English or Pinyin (Romanized Chinese) and can also be creatively coined. The company name may include the country identifier like "Singapore" but should avoid sensitive terms.

#### **INCORPORATING A COMPANY**

Once the company name is approved and all necessary registration documents are prepared, the process of incorporating a company typically takes only 1-2 hours. Singapore's company registration procedures are fully digitized, so upon receiving the electronic registration documents, you can commence operations.

#### CORPORATE SECRETARY

Registering a company requires the appointment of a licensed corporate secretary. This secretary is responsible for handling changes to your company with the Accounting and Corporate Regulatory Authority (ACRA) in Singapore, Annual Report (AR), and other related statutory filings.

#### **BUSINESS SECRETARY**

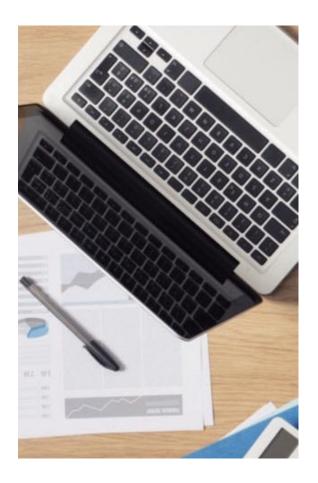
After your company is established, a Singapore business secretary can assist in managing the incoming correspondence for the company. In case of urgent matters, they promptly notify clients and provide guidance on how to proceed.

#### **REGISTERED ADDRESS**

When registering a Singapore company. It is essential to have a business address in Singapore. FOZL can provide you with a registered address in the Raffles Place, Singapore.

#### **ACCOUNTING AND BOOKKEEPING**

Singapore corporate income tax is reported annually, while Goods and Service Tax (GST) is typically reported quarterly. FOZL offers comprehensive accounting services to ensure smooth handling of these financial matters.





# COMPANY REGISTRATION AND MAINTENANCE SERVICES

#### **ANNUAL REPORT (AR)**

Annual Report is a mandatory task for companies, regardless of whether they are operational or dormant. FOZL offers a complete package of services to ensure timely and accurate completion of annual report requirements.

#### **STATUTORY CHANGES**

The Accounting and Corporate Regulatory Authority (ACRA) of Singapore mandates that companies must promptly report any changes that have occurred within the company. They directors and corporate secretary of the company bear the responsibility to ensure the successfully submission of these changes to the Singapore government.

#### **Capital Injection and Expansion**

Company directors can decide whether to increase the registered capital based on the company's specific operational needs. This can be achieved through issuing new shares (targeted issuance) to infuse additional capital into the company.

#### **TAX FILING**

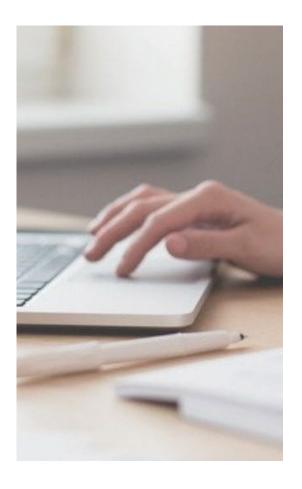
Tax Filing for Singapore companies occurs annually, but it's divided into two parts. Within 3 months after the end of the financial year, companies are required to file an ECI. The formal tax declaration year is determined based on the company's financial year-end date.

#### **EQUITY TRANSFER**

Singapore operates within an open and liberal market. Once a company is established, its equity can be freely bought and sold. However, the process must adhere to relevant procedures and entail payment of stamp duty for share transfers.

#### **Strike Off of Company**

Upon cessation of company operations and successful settlement of all assets, liabilities, government dues, provident fund, taxes, fines and other obligations, the company becomes eligible to apply for strike off from the government. The strike off process typically takes around 4-6 months to complete.





# TRADEMARK REGISTRATION

In Singapore, company names registered must be in English or spelled phonetically. Chinese names cannot be registered as company names.

Consider the option of registering your company name as a trademark to effectively safeguard your enterprise's Chinese name and associated intellectual property rights.

The Singapore Trade Marks Act 1998 was established in 1998 and came into effect in January 1999. Singapore is a member of the World Trade Organization (WTO), joined WIPO in 1990, signed the Paris Convention for Protection of Industrial Property in 1995, and Singapore joined the Madrid Protocol in 2000.

The validity of a registered trademark is 10 years from the date of application. Upon expiration, you can apply for trademark renewal within the last 6 months of validity, extending the protection for another 10 years with each renewal.

Upon successful registration of trademark in Singapore, you can utilize the Madrid Protocol to obtain trademark recognition in multiple countries.





# CORPORATE CONSULTANCY

Singapore FOZL Group offers tailored corporate consulting services for clients.

#### > FEASIBILITY STUDY

To support client in understanding and evaluating the various local regulations and policies. Allowing clients to make informed decisions regarding market strategies and operations.

#### CORPORATE STRUCTURE

To support client in analyzing and designing a suitable corporate structure that aligns with the company's objectives through financial and business consideration, mitigation of risks and tax planning.

#### INCENTIVE APPLICATION AND COMPLIANCE

Supporting clients in the application and approval for various incentives. This entails government negotiation, preparation of business reports, financial forecast and necessary compliance documentation.

## ► CERTIFICATE OF ORIGIN APPLICATION (COO) AND FREE TRADE AGREEMENT (FTA)

Assisting companies to apply for the certificate of origin. Provide analysis and identifying the specific COO requirements based on the destination country of FTA that Singapore has with the destination country.

#### **► TRANSFER PRICING**

FOZL offers comprehensive assistance in developing tax efficient structures to ensure compliance with Singapore transfer pricing requirements and regulations. Our expertise extends to preparing for transfer pricing documentation and analysis.



#### YOUR TRUSTWORTHY ONE-STOP CORPORATE SERVICE PROVIDER



## Fund Management and Financial Institution Licenses

- The financial industry is regulated by Monetary Authority Singapore (MAS). Companies can apply for fund management license and raise capital for funds or enjoy the related incentive once their application is approved.
- Licenses can fall into 3 main categories which are:
  Registered fund management
  Licensed fund management
  Licensed retail fund management

For MAS licenses enquiry, do contact FOZL for consultation.

### **Custom Registration**

Companies must register with Customs to import products into Singapore.

If the imported product is regulated product, then the company will also need to apply for the appropriate license from the relevant authorities.

Such as processed food, meat, vegetables, pharmaceuticals, glasses, oil, tobacco, alcohol, cars etc.

#### **Other Licenses**

- There are several industries in Singapore which are regulated by the appropriate government agencies. Business needs to apply for these licenses such as:
- Medical products: Health Science Authority
   Healthcare: Ministry of Health (MOH)
   Restaurants: Singapore Food Agency (SFA) and National Environment Agency (NEA)

For licenses enquiry, do contact FOZL for consultation.



### **AUDIT AND ASSURANCE SERVICES**

"Appointing a reliable and professional audit firm in Singapore is of paramount importance. Businesses should ensure that their financial records are reliable and accurate."

Auditing is crucial for businesses in establishing trust, reputation, and making significant business decisions. During the audit process, experienced auditors can gain insights into clients' operational, management structures, potential issues, and risk management. This enables them to identify potential management and operational challenges and provide clients with expert solutions.

Our team is qualified and equipped with the latest accounting and auditing knowledge to perform efficient and effective risk-based approach audit. Our audit team has served clients in a wide variety of industries, from small to medium and large corporations.

Our auditors are certified by the Institute of Singapore Chartered Accountants (ISCA) and the Association of Chartered Certified Accountants (ACCA) in the United Kingdom.



# FOZL ASSURANCE PAC CAN PROVIDE YOU WITH THE FOLLOWING SERVICES

#### **EXTERNAL AUDIT**

- · Financial Statements Audits
- · Due Diligence & Business Analysis
- · Review of accounting systems and internal controls

#### **INTERNAL AUDIT**

- Assistance in establishing and implementing a "risk-based audit model."
- · Aid in risk assessment, evaluation, and testing
- Recommendation for establishing robust internal control systems
- · Provision of additional professional resources to a company's internal audit department
- · Liaison with external auditors regarding annual statutory audits

#### OTHER SPECIAL-PURPOSE AUDITS AND ATTESTATION WORK:

- Agreed Upon Procedures (AUP)
- · EDB Grant Audits: Reviewing your grant claims to qualify for grants from the Economic Development Board
- · Gross turnover audit: To ensure assurance and compliance with your lease agreement and landlord's requirements
- Solicitor audits
- · Review of internal operations, monitoring systems, inventory counting systems, etc
- Mergers & acquisitions
- Investigations into corporate fraud issues and more



# FOZL ASSURANCE PAC'S ACCREDITATION

FOZL Assurance PAC has achieved recognition as an Accredited Training Organization (ATO) within the Singapore Chartered Accountant (CA) Qualification framework. Our organization is dedicated to providing training to individuals who aspire to attain the Singapore Chartered Accountant (CA) qualification.

Moreover, FOZL Assurance PAC proudly holds the standard of an Association of Chartered Certified Accountants (ACCA) Approved Employer, particularly in the Professional Development and Trainee Development - Gold stream.

This accreditation is a testament to our commitment to nurturing talent, promoting growth, and delivering substantial value to our team members. We firmly believe in cultivating a culture of ongoing learning and development, which we see as a key driver for both our employees and the overall success of our business. FOZL Assurance PAC is now fully equipped to offer top-notch training to those who seek to excel in the field of auditing. Our dedication to excellence remains unwavering, and we are resolute in our mission to shape the future auditors of tomorrow.



Accredited Training Organisation



Professional Development



Trainee Development - Gold



RECOGNISED EMPLOYER PARTNER



### **FAMILY OFFICE SETUP SERVICES**

Singapore provides an excellent business environment for the establishment of family offices. As a global financial hub located at the heart of Asia, Singapore offers a strategically significant location, stable political and economic conditions, competitive tax planning, and a clear regulatory framework, making it an attractive choice for families interested in setting up and operating family offices.

#### Our services include:

- End-to-End Solution for Family Office Setup in Singapore. Comprehensive design, implementation, and maintenance of family office solutions in Singapore.
- 2. Application for Tax Exemption under Section 130/13U for Family Investment Funds
- 3. Application for Employment Passes (EP) and other HR Services for Family Office Staff
- 4. CRS and FATCA Registration and Reporting
- 5. Maintenance of Management Companies and Fund Companies under Family Office
- 6. Annual Reporting to the Monetary Authority of Singapore for Tax-Exempt Funds
- 7. Single Family Office Audits
- 8. Application for Singapore Global Investor Programme (GIP) Family Office Scheme
- 9. Customized Consulting Services for Other Family Office Matters



Fulfilling social responsibility is an enduring topic for businesses, and enterprises that actively embrace social responsibility tend to be more competitive and resilient. As supporters of sustainable development, FOZL Group places a significant emphasis on a company's responsibility to society.

In the process of serving local and international businesses, FOZL Group has realized that companies create not only business value but also social value. Therefore, FOZL Group has its own mission and slogan, "Together, We Create Social Value."

Our responsibility to the planet is as important as our approach to customer service. As a trusted one-stop service provider for clients, FOZL Group is committed to improving environmental sustainability through collaboration and partnerships with various stakeholders.



Do not refrain from doing good deeds, make progress every day, even if it's just a little.





















Do not refrain from doing good deeds, make progress every day, even if it's just a little.

## FOZL Group Received People's Association Community Spirit Award in 2018

FOZL Group received the Singapore People's Association Community Spirit Awards on October 23, 2018. We are grateful to the Guest of Honour, for presenting the certificate of recognition to FOZL Group's founder, Mr. Huang Zelin.





## FOZL Group Earns People's Association Community Spirit Award for the Second Time in 2023

On July 25, 2023, FOZL Group was honored to once again receive the People's Association Community Spirit Awards in Singapore. We deeply appreciate the People's Association for acknowledging FOZL's ongoing contributions to the community. This recognition, five years after our previous award, serves as a strong motivation to continue our efforts and make a positive impact on society.

We extend our heartfelt thanks to the guest of honor, Mr. Edwin Tong, Minister for Culture, Community and Youth, Second Minister for Law, for presenting the certificate of recognition to FOZL Group's director, Ms. Felinka Zhou Fan.







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## FOZL Group Joins Forces with SGEnable and Human Capital Singapore in HR Powerbank Program for Empowering Individuals with Disabilities

On November 3, 2022, SGEnable and Human Capital Singapore, in partnership with the Singapore Presidential office, organized a special event. FOZL Group, along with 21 other Singaporean companies, participated in the "HR Powerbank" program. This initiative is dedicated to promoting comprehensive human resource development in Singapore, with a specific focus on providing training and reemployment opportunities for individuals with disabilities. Its aim is to create a supportive environment for lifelong learning in Singapore.

FOZL Group's founder and director, Mr. Huang Zelin, was honored to receive the "Recognition Award HR Powerbank Early Adopter" certificate on behalf of the company from the then President of Singapore, Halimah Yacob. This certificate signifies FOZL Group's role as an early sponsor and supporter of this program.









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## **HCS-WSG Masterclass Series: The Importance of Manpower Transformation**

On September 27, 2022, Human Capital Singapore (HCS) partnered with Workforce Singapore (WSG) to host a special event titled "HCS-WSG Masterclass: The Importance of Manpower Transformation." This event was held in the conference room of Yonyou Singapore.

Mr. Tan Kiat How, Senior Minister of State for the Ministry of National Development & Ministry of Communications and Information, graced the event as the guest of honor. He witnessed the signing of memorandums of cooperation between Human Capital Singapore and several companies, including Yonyou Singapore, Justlogin, Bamboo, and FOZL Group





## **HCS-WSG Masterclass Series: Modern HR & LPM Practice** for Future of Work

On June 15, 2023, Human Capital Singapore (HCS), in collaboration with Workforce Singapore (WSG) and the Institute for Human Resource Professional (IHRP), co-hosted the "HCS-WSG Masterclass" focusing on modern HR and Lean Performance Management (LPM) practices.

The event was honored by the presence of Mr. Zaqy Mohamad, Senior Minister of State for the Ministry of Manpower & Ministry of Defence, who witnessed the signing of a Memorandum of Understanding (MOU). The MOU was signed by Human Capital Singapore CEO, Mdm Ho Geok Choo (left), and FOZL Group's Director and Chief Strategic Officer, Ms. Felinka Zhou Fan (right).







Do not refrain from doing good deeds, make progress every day, even if it's just a little.

## FOZL Group's Support for Caring Journey 2023 in Partnership with Sian Chay Medical Institution

On May 27, 2023, FOZL Group sponsored a charitable outing for senior citizens at Gardens by the Bay. Nearly 200 elderly participants from Sian Chay Medical Institution's branches in Sembawang, Ang Mo Kio, Boon Lay, and Hougang enjoyed a delightful weekend surrounded by beautiful flowers. This heartwarming event was organized by Sian Chay Medical Institution, and FOZL Group extends its heartfelt gratitude to Chairman Dato Seri Toh Soon Huat and Sian Chay Medical Institution for their invaluable guidance and dedicated efforts.

Together, they are committed to promoting the welfare of the elderly and creating social value for a brighter future.









Do not refrain from doing good deeds, make progress every day, even if it's just a little.

#### FOZL Group and Sian Chay Medical Institution's Successful Collaboration for Racial Harmony National Day Celebration

On August 19, 2023, FOZL Group and the Sian Chay Medical Institution collaborated to organize a cultural performance event at the Grassroots Club in Singapore in celebration of Singapore's 58-year journey. Ms. Felinka Zhou Fan, PBM, Director, and Chief Strategic Officer of FOZL Group, emphasized the connection between individual well-being and the nation's prosperity and development.

The event was attended by esteemed guests, including Mr. Lee Hong Chuang, Adviser for Hougang Grassroots Organisation, Dato Seri Toh Soon Huat JP, BBM (L), PVPA, Volunteer Executive Chairman, and Ms. Beatrice Leow, Senior Vice President, Customer Services & Solutions. Over 260 participants, including FOZL Group's corporate clients, Hougang community residents, and elderly individuals invited by Sian Chay Medical Institution, came together to sing National Day songs, proudly wave the national flag, and express their heartfelt wishes for Singapore with great enthusiasm and passion.





Do not refrain from doing good deeds, make progress every day, even if it's just a little.

#### FOZL Group and Sian Chay Medical Institution's Successful Collaboration for Racial Harmony National Day Celebration





RACIAL HARMONY
NATIONAL DA ELE ATION
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FOZL Group's Director, Ms. Felinka Zhou Fan PBM, had the honor of presenting a gratitude plaque to Dato Seri Toh Soon Huat BBM(L), Volunteer Executive Chairman of Sian Chay Medical Institution. In a heartwarming exchange, Dato Seri Toh Soon Huat reciprocated by gifting Ms. Felinka a calligraphy artwork titled "Shan Ji Tian Xia" as a token of appreciation.





FOZL Group's Director, Ms. Felinka Zhou Fan PBM, had the privilege of presenting a gratitude plaque to Mr. Lee Hong Chuang, BBM, Adviser for Hougang Grassroots Organisation. This gesture reflects FOZL Group's appreciation for Mr. Lee's valuable contributions and support to the community.



The National Crime Prevention Council (NCPC) in Singapore organized a live anti-scam scenario, and FOZL Group presented them with a gratitude plaque to acknowledge their efforts in combating scams. In a reciprocal gesture, the council expressed their appreciation by gifting FOZL Group a model of a Singapore police car.



Do not refrain from doing good deeds, make progress every day, even if it's just a little.

#### **Charitable Donation**

At the 12th-anniversary celebration of FOZL Group on January 28, 2023, the company made a special gesture. FOZL Group acquired three unique oil paintings crafted by talented individuals with exceptional abilities, in collaboration with educational charity organization, Extra·Ordinary People. Additionally, FOZL Group generously contributed \$10,000 to support the Sian Chay Medical Institution's noble cause.

In appreciation of FOZL Group's support, Sian Chay Medical Institution presented FOZL with a meaningful calligraphy artwork symbolizing the concept of "home."





## FOZL Group's Founder, Mr. Huang Zelin, Honored with Token of Appreciation at Charity Golf Dinner in Singapore

FOZL Group was honored with a token of appreciation on July 25, 2023. This recognition took place during a charity golf dinner, which was organized by the Northeast Community Development Council of the People's Association in Singapore. Mr. Huang Zelin, the founder and director of FOZL Group, received this token of appreciation from Mr. Masagos Zulkifli, who serves as the Minister for Social and Family Development and Second Minister for Health in Singapore.

During the event, Mr. Huang Zelin also had the opportunity to capture a commemorative photo alongside Mr. Desmond Choo, the Mayor of North East District.





Do not refrain from doing good deeds, make progress every day, even if it's just a little.

### FOZL Group 2023 Tree-Planting Event, Contributing to Singapore's OneMillionTrees movement

FOZL Group's Green Commitment: Exciting highlights from our recent tree planting event at Tampines Eco Park on Nov 18, 2023, 10am to 11.30am. Delighted to welcome Mr. Baey Yam Keng, Senior Parliamentary Secretary, Ministry of Sustainability and the Environment & Ministry of Transport, as our guest of honour.

Directors Mr. Huang Zelin and Ms. Felinka Zhou Fan, along with 80+ participants, made this day impactful. Special thanks to the National Parks Board and Sian Chay Medical Institution.

Let's continue sowing seeds for a greener, sustainable future!







Do not refrain from doing good deeds, make progress every day, even if it's just a little.



Group photo of all participants.



Group photo of FOZL Group's colleagues and Sian Chay Medical Institution's volunteers







Brief introduction and safety guide from Deputy Director of Nparks Neo Hui Ying.



Do not refrain from doing good deeds, make progress every day, even if it's just a little.

#### FOZL Group's Green Initiative: Uniting for a Sustainable Tomorrow with Tree-Planting Event

At FOZL Group, we believe in the power of collective efforts to make a positive impact on our environment.

Recently, we had the honour of organising a tree-planting event in collaboration with our valued clients and partners.

The event was graced by the presence of Mr. Lee Hong Chuang, Adviser for Hougang Grassroots Organisation, who joined us as the guest of honour. It was a momentous occasion as Mr. Lee, alongside FOZL Group's esteemed director, Mr. Huang Zelin, and Ms. Felinka Zhou Fan, collectively launched the tree-planting activity.

Together, we took a step towards a greener future, symbolizing our commitment to environmental sustainability.







FOZL 發福智霖

Do not refrain from doing good deeds, make progress every day, even if it's just a little.

















Thanks to FOZL's partners, clients, colleagues and friends for their active participation in the tree planting activities.



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## FOZL Group's Active Participation in the Extra·Ordinary People Charity Dinner Promoting Inclusion of Individuals with Special Needs

On May 12, 2023, key figures from FOZL Group, including Mr. Chua Wun Fong, Director of Corporate Consultancy, Mr. Shen Yibin, Director of Private Client Services, Ms. Emily Hong Liyan, the Deputy Director of the Group, and Ms. Jeanette, who leads the Group's Administrative Department, along with their respective families and specially invited clients from FOZL Group, came together for a significant event - the Extra Ordinary People Charity Dinner. Their collective mission during this event was to champion the healthy growth and development of individuals with special needs while actively contributing to charitable causes in Singapore.







## **FOZL Group Proudly Sponsors the 60th Anniversary Dinner of the Institute of Singapore Chartered Accountants (ISCA)**

On July 25, 2023, FOZL Group proudly served as one of the sponsors for the 60th Anniversary Dinner of the Institute of Singapore Chartered Accountants (ISCA), a prestigious event held at the renowned Raffles Hotel in Singapore. Representing FOZL Group at this noteworthy occasion were William Auyong, a Partner at FOZL Assurance Pac, Thed Tian Jee, Deputy Director & Head of the Finance and Tax, and Aleen Chew, Head of the Human Resources Department.







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#### **FOZL Group and Partners Participate in SMRT's Music in Community Project**

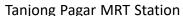


On July 22, 2023, Mrs. Josephine Teo, the Minister for Communication and Information and Second Minister for Home Affairs, graced the occasion as the Guest-of-Honor at the piano unveiling event held at the Bayfront MRT station.



The 3 pianos (1<sup>st</sup> at Bayfront MRT station, 2<sup>nd</sup> at Orchard MRT station, 3rd at Tanjong Pagar station), which are sponsored by Singapore FOZL Group Pte Ltd, CREC Construction Pte Ltd, and VIPTeacher Pte Ltd.







Orchard MRT Station

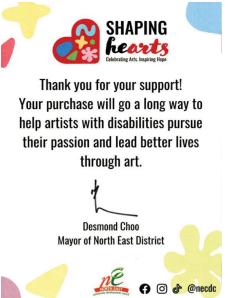


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#### **FOZL Group Participates In Shaping Hearts 2022**

FOZL Group actively participated in Shaping Hearts 2022, an event organized by the North East Community Development Council in November 2022. During this event, FOZL Group acquired two remarkable paintings crafted by artists with special needs. Shaping Hearts 2022 aimed to inspire people through the creative expressions of artists with diverse abilities and featured art exhibitions, live performances, and charitable art auctions. This inclusive art event showcased the works of over 250 talented disabled artists and took place at two community hubs in Singapore, Our Tampines Hub and One Punggol. The proceeds from art sales supported social service organizations and the gifted artists involved in the event.









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## **FOZL Group Spreads Joy to Young Women at Pertapis Centre for Christmas**

FOZL Group, in collaboration with volunteers from Tampines Changkat, joined forces to deliver nearly 50 Joy Boxes to the Pertapis Centre for Women & Girls on December 15, 2022, just as Christmas was approaching.

The Pertapis Centre for Women & Girls plays a vital role in offering residential care to young women who have experienced abuse, come from troubled families, or have encountered legal conflicts. The center provides shelter, care, and protection to 100 females aged between 14 and 21.

We firmly believe that unity and compassion are the cornerstones of a resilient community. This Christmas, our gift serves as a symbol of our care and best wishes for these young women, with the sincere intention of bringing warmth and hope into their lives.







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#### FOZL Group's Earth Day Event: Uniting for a Cleaner, Greener Planet

On April 29, 2023, FOZL Group organized an Earth Day-themed environmental event at Pasir Ris Park in Singapore to promote World Earth Day, raise awareness about environmental issues, and encourage active participation in protecting the planet. This event received significant support from the National Environment Agency (NEA) of Singapore and the environmental organization "SG Beach Warriors."

Environmental volunteers expertly organized the event, considering factors like monsoons and tides when selecting the morning for it. FOZL Group's employees and their families, along with dedicated environmental volunteers, gathered at Pasir Ris Park beach. Equipped with gloves, litter grabbers, and bags provided by the company, they engaged in a one-hour beach cleanup activity. Together, they successfully cleared approximately 65 kilograms of trash, highlighting FOZL Group's and its community's commitment to environmental conservation.















## **FOZL TEAM**







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