COVER STORY

It’s a whole new world out there in 2020, and a whole new Singapore business environment. The continuing growth and new investments of 2019 are no longer top of mind for most of the city and its economy. That mantle has been taken by the new severe acute respiratory syndrome coronavirus 2, which causes the highly dangerous coronavirus disease, or COVID-19.

In 2020, Singaporeans have found themselves focused on facemasks, handwashing, and social distancing as they work to “flatten the curve” of infection across the city-state.

Singapore is handling the pandemic well, at least comparative to many other countries and markets. Still, the country has recently adopted an unprecedented “circuit breaking” set of movement restrictions for the four weeks from 7 April, including the closure of the vast majority of workplaces.

“Instead of tightening incrementally over the next few weeks, we should make a decisive move now to pre-empt escalating infections,” Prime Minister Lee Hsien Loong said on April 3. “We will therefore impose significantly stricter measures (to) help reduce the risk of a big outbreak occurring.”

Businesses across the economy are naturally being caught up in the nationwide response, with the nature of those impacts being wide and varied. Clearly, airlines, hospitality, and retail businesses have each suffered a huge drop in demand as customers choose, or are forced to stay away – and there have been thousands of jobs lost in these sectors. Even the most optimistic forecasts see those numbers growing even further in the months ahead.

Other sectors are facing issues around getting workers to the places they need to be, and ensuring their health and safety in this new regime of avoiding human contact and close interaction. Many technology and office-based businesses have been forced to move to work from home arrangements for the majority of their remaining staff.

Meanwhile, essential service providers, including hospitals and healthcare providers, transport and logistics firms, and even supermarkets are all making do with the resources they have available to them in the best possible way.

View from the top
Singapore Business Review spoke to 16 prominent business leaders, from a broad range of sectors operating in the Singapore market. We asked each about how their organisations had fared over the tumultuous first quarter of 2020, and the specific challenges being faced as well as the solutions being developed.

Their responses show a strong level of resilience across the business community here. For some, it has been the chance to test out some business continuity processes developed for this very situation.
How has the COVID-19 pandemic affected your company’s operations?
Across the APAC region we have seen an impact in almost all markets but at different times. In recent weeks we have seen impacts increase in Hong Kong and Singapore along with Japan, India and our other offices in Southeast Asia. There is certainly an impact in the level of hiring activity and in the willingness of clients and candidates to make decisions. There is still considerable recruitment activity and in certain sectors we have seen a surge in hiring. These areas include healthcare and pharma, technology and a variety of digital segments.

What changes have you had to make with regards to staffing numbers and working arrangements?
We have not made any material changes to staffing numbers in Asia, however we have had to adapt to considerable differences in working arrangements. During February, we have had a large percentage of our people operating from home some or all of the time. This has not been without its challenges but overall we have managed to be more productive than we had anticipated.

What measures have you implemented to help your customers amidst these trying times?
As much useful communication as possible. This has been through phone calls and social media one on one and through broader communication. The nature of our business means that we are able to quickly understand how a wide variety of companies and people are dealing with the situation and we have endeavoured to share this feedback as much as we can. The companies and candidates we work with have been and continue to be hungry for such information.

What has been the immediate effect on your business from a revenue and cost standpoint?
To date there has been no immediate effect, however we are expecting a challenging Q2 in revenue terms. We are also expecting cost savings through working from home rather than operating a full CBD office.

Could you share with us your future plans amidst this pandemic?
We will continue to monitor the situation carefully and adjust our business strategy accordingly. In these tough times, our priority is to protect the jobs of our employees and we will do everything in our power to achieve this aim.
Exclusive statement from a spokesperson:
How has the COVID-19 pandemic affected your company’s operations and what has been the immediate effect on your business from a revenue and cost standpoint?

In February, March and April, Deliveroo saw an average of 20% increase in orders compared to the weeks before. However, as there are other ongoing marketing campaigns, the COVID-19 situation may not be the sole factor contributing to the increase in orders.

We have seen over 700 new restaurants join the platform since late January, allowing more restaurants to be able to extend their sales through delivery. Since 1 March, there has been a 50% jump in the number of restaurant sign-ups, compared to the previous month.

What changes have you had to make with regards to staffing numbers and working arrangements?
Deliveroo saw an 80% increase in rider applications in the past month (w/c is 16 March) compared to a normal week. We are always prepared for delivery demands thanks to our rider supply team. The team uses data analytics to match supply and demand, ensuring that we have the right number of riders on the road in the right place at any one time.

Many private firms, including restaurants, have also increased measures like registration and requiring temperature-taking of all visitors and delivery personnel to reduce the risk of spreading the virus.

Riders are also able to make orders contact-less by letting customers know through the app before they arrive. If a rider does feel an area is high risk, and they wish to not to deliver, they can request to cancel any booked deliveries without penalty. We’ve also recommended to them to not complete deliveries should they feel unwell.

Could you share with us your future plans amidst this pandemic?
We’re using our delivery-only expertise to help guide restaurants as they make the transition from dine-in to delivery-only outlets. We have developed bespoke online marketing tools for restaurants to let customers know they have delivery services, established teams of people across the business to onboard and support restaurants who want to be able to deliver and developed our app to introduce ‘contact-free delivery’.

To date, more than one-third of our crew have taken up roles with the Singapore Food Agency, National Environment Agency and Raffles Medical Group. These contract positions are for a period of one to six months and allows our crew the opportunity to work and support themselves, whilst contributing to the community. It also ensures they will be ready to return to their full-time positions when demand for air travel resumes and we are ready to restart flying.

What has been the immediate effect on your business from a revenue and cost standpoint?
The impact of this pandemic is delivering the single biggest shock the aviation industry has ever faced.

Cost containment initiatives include salary cuts for the senior leadership team and I, as the CEO, will not be taking salary during this suspension period. To preserve cash, we have been disciplined in right sizing the capacity of our airline to match market demand, against a strong cash and capital management framework in order to sustain the business long term.

How has the COVID-19 pandemic affected your company’s operations?
Jetstar Asia made the decision to temporarily suspend all services for an initial period of three weeks, from 23 March to at least 15 April 2020. If border measures remain, we can expect the majority of our services to be suspended in line with these.

This represents the temporary grounding of all Jetstar Asia’s 18 A320 aircraft.

What changes have you had to make with regards to staffing numbers and working arrangements?
We have been working with MOF, PSD and CAAS to find temporary job opportunities offered by the public agencies and the private sector institutions.
Exclusive statement from a spokesperson:
How has the COVID-19 pandemic affected Great Eastern’s operations? What changes have you made regarding staffing numbers and working arrangements?
Since early February, temperature screening has been implemented at our offices/customer service centres. We have also stepped up cleaning of common areas as well as providing hand sanitisers at all offices and branches. Customer-facing staff are wearing masks, and our customer service counters are equipped with hand sanitisers and face masks. Safe distancing measures have been put in place as well. Employees and financial representatives have been strongly urged to exercise good personal hygiene practices, monitor their health closely and to promptly seek medical attention if unwell. We have put in place Work From Home (WFH) arrangements to ensure the safety and well-being of staff.

What measures have you implemented to help your customers amidst these trying times?
We recently announced a $1m holistic support package to help our customers in Singapore should they be affected by COVID-19. Effective 14 February until end-2020, Great Eastern customers and/or their immediate family members who are hospitalised due to COVID-19, will receive a cash benefit of $200 per day of hospitalisation up to a maximum of 60 days. In the unfortunate event that death occurs, a $20,000 lump sum will be paid out.
In addition, we are extending a six-month grace period for life insurance premium payments of customers financially affected by COVID-19, to ensure that their insurance cover continues uninterrupted.
On a national level, we have contributed $200,000 to provide financial assistance to those in Singapore affected by COVID-19 through the Courage Fund (facilitated by the National Council of Social Service & Community Chest).
In Malaysia, we launched a similar deferred premium payment programme for policyholders affected financially by COVID-19. We have also pledged a $328,654 (RM1m) Financial Assistance Programme to support affected customers, whilst in Brunei, we have pledged a $50,100 (B$50,000) support package for customers.
Policyholders with Integrated Shield Plans can use our Health Connect call-in service for their medical insurance needs, such as pre-authorisation for bills and specialist appointments. Outpatient video medical consultations with Doctor Anywhere are also available at preferred rates, if they prefer to avoid visiting GP clinics during this period.

Protecting the health and welfare of our employees
As part of our Business Continuity Plan (BCP) to minimise the risk of disruption in electricity supply.

Continuing to serve our customers
Electricity prices are falling and our retail and hedging teams are tapping on this opportunity by helping our customers lock in the lower rates. This will generate greater cost savings for our customers, and in turn help lower part of their expenses in the current challenging environment.
To help households keep their electricity bills low, we are launching special offers for this segment of customers through our digital channels.
How has the COVID-19 pandemic affected your company’s operations? What changes have you had to make with regards to staffing numbers and working arrangements?

The safety and well-being of our employees is our utmost priority. Shopee has taken—and will continue to take—all necessary precautionary measures, following the advice of public health officials. We have implemented work from home measures in accordance with government regulations, and we are committed to supporting our employees during this critical period.

What measures have you implemented to help your customers amidst these trying times?

Shopee remains fully operational in the majority of our markets, and our various customer service channels (hotline, email, live chat) are accessible to all our users. We are also committed to ensuring that health-related products and essential household items remain available and accessible for our shoppers, and are taking the appropriate measures to manage that.

In all of our markets, we have rolled out Shopee Shop From Home campaigns, which reminds users to make use of e-commerce and makes it easy for them to find and order daily essentials on our platform. We want to support social distancing measures, as well as other governmental efforts and the work-from-home policies, that have been rolled out by various companies. In some markets like here in Singapore, we have taken an additional step to ensure our buyers have fair access to essential supplies, by limiting the number of key and essential items such as masks, that each consumer can buy via Shopee Mart.

What has been the immediate effect on your business from a revenue and cost standpoint?

Generally, traffic and transaction volumes remain robust during this period and we have also seen greater demand for products related to health and personal hygiene, as well as other essential household items. We have been, and will continue, working closely with our partners and sellers to manage demand and ensure these items remain available and accessible to buyers.

Could you share with us your future plans amidst this pandemic?

Shopee will continue to prioritise the safety and well-being of our employees, partners, sellers and users and will be complying with all applicable regulatory measures during this period. We will continue to monitor the situation and adhere to government guidelines, as well as implementing additional support measures where necessary.

How has the COVID-19 pandemic affected your company’s operations?

About 60% of our workforce had already been working regularly outside the office. With our BCP in place, we are able to use our in-house online platform and other tech applications (such as Zoom) to enable our lawyers to continue servicing clients effectively and to communicate with one another remotely securely and smoothly. In other words, whilst our operations have been impacted, we have been able to overcome almost all of the obstacles through use of technology.

What changes have you had to make with regards to staffing numbers and working arrangements?

Staffing numbers remain constant as we adhere unwaveringly to our values of treating our people as our most valuable resource. Working arrangements have become more flexible and fluid in response to the evolving situation and the governments’ guidelines.

The majority of our support staff have been working from home to support remotely the work of our lawyers as well as those support staff in the office. This collaboration between those in the office and those at home has proven to be extremely effective in providing the high level of service our clients expect of us.

What measures have you implemented to help your customers amidst these trying times?

To assist our clients during this period, we have made available various means of virtual communication with our clients. This was in fact a tech strategy we had already started last year prior to our move to our new office at Marina One. We wanted to plan an office for the future but what we did not anticipate was COVID-19 and how our technology is now relied on by our lawyers/staff/clients to communicate.

We have also set up a COVID-19 Resource Centre on our LinkedIn page and website to help our clients navigate these challenging times.

What has been the immediate effect on your business from a revenue and cost standpoint?

Our revenue has thus far been fairly stable given the broad spectrum of services we provide in Singapore and across the region. In line with the general economic downturn, we can anticipate some knock on effect but we are hopeful that we can overcome any adverse impact given the strength and depth of our various practices across both disputes and corporate as well as the quality of our clientele. Cost wise, we remain careful given the uncertainty but continue to invest in capability building for the longer term.
How has the COVID-19 pandemic affected your company’s operations?
Deloitte is no stranger to flexible work arrangements and working from home—we have had a variety of options for our people for quite some time. However, the circumstances have increased and even mandated the need for flexibility. This means that there is a new learning curve due to the increase in scale, including constantly improving IT infrastructure to support at scale, and being more vigilant around information security.

What measures have you implemented to help your customers amidst these trying times?
- Having a response team in place from the initial stages of the outbreak in China which has been undertaking scenario planning to consider and mitigate the impact of COVID-19 across our operations.
- Providing advice and support to our people and clients in relation to COVID-19 measures taken by Deloitte as a firm, the local government agencies and the World Health Organisation.
- Adhering strictly to the government’s advisory of practicing safe distancing at the office where staff and guests are instructed to sit at least one meter apart from one another at all times.
- Having a robust IT infrastructure to support secure remote working.
- Encouraging our people to hold virtual meetings as much as possible using virtual communication tools.
- Having a secure offsite facility available to support our ongoing operations in the event of such a situation and we regularly carry out drills to be prepared for such an eventuality.

What has been the immediate effect on your business from a revenue and cost standpoint?
Our compliance work—audits and tax returns—continues but some advisory projects have been delayed, and many companies are reconsidering or postponing some of their major investments and strategic projects.
However, we are receiving many requests to support organisations in reviewing their business continuity plans, reviewing their operations for efficiencies, and developing plans to increase liquidity.

Could you share with us your future plans amidst this pandemic?
We are taking this time to experiment and observe the efficiency of these new work arrangements; this could very well be the defining moment in the way we work as a firm moving forward.

Exclusive statement:
The safety and wellbeing of all EY people, clients and communities remains our primary concern. We have been taking a number of precautions with respect to COVID-19 based on the guidance and direction of local governments and the World Health Organization (WHO).
These include implementing guidelines deferring all non-essential domestic and international travel, which incorporate all government requirements relating to travel, and following applicable self-isolation and quarantine recommendations. Individual EY offices around the world are implementing work from home arrangements where needed or advisable.

We are monitoring the situation closely, updating guidance as developments warrant and working to support all EY people and clients and their communities.

In Singapore, EY has practised flexible working arrangements since 2013, and this has enabled us to be nimble in addressing the potential business continuity and contingency needs as a result of the COVID-19 outbreak.
Clients are also experiencing business pressures, and we are listening to their concerns and asking how we can add value to them—be it navigating the challenges or seizing any emerging opportunities—particularly in areas like supply chain resilience, workforce management, business transformation, and strategy and operations.
EY is closely monitoring the potential impact of COVID-19 on the capital markets. Globally, we are engaged in dialogue with the relevant regulators, companies we audit, and EY people as necessary where travel or in person meetings are required to complete our audit work. We understand that various exchange regulators are gathering information on listed and regulated companies in their markets, and in some instances extending company reporting obligations.

Pui Yuen Cheung, CEO
Max Loh, managing partner for Singapore and Brunei
How has the COVID-19 pandemic affected your company’s operations?

As a regional firm, much of our work is cross border and the travel restrictions, although necessary, impacts us most. An immediate workaround requires us to deploy collaborative technology to ensure that we remain ahead of the curve on client matters. Our meetings with clients and our regional partners are now held online via a collaborative platform. We have reorganised our teams to minimise the risk of infection within the office. Our Business Continuity Plan (BCP) will require us to adapt to a new normal in office operations.

What changes have you had to make with regards to staffing numbers and working arrangements?

- Staff who are working remotely should avoid heading to the office, unless necessary.
- All staff are to defer/cancel travel plans over the next three months, until 30 June 2020.
- Staff on Leave of Absence or Quarantine Order will be rendered support—the HR team will be in touch with affected personnel on a daily basis, with resources to offer them community and assurance, to ensure that they are able to go about daily living with peace of mind for their immediate family members.

What measures have you implemented to help your customers amidst these trying times?

a. Valuations & Advisory

   For properties where valuers will have to carry out internal inspections, the team will have an online contact tracing form on hand, to facilitate recording of the date, time, property address and name of person(s) met during inspections.

   Our corporate insurance hospitalisation plan covers staff for COVID-19-related expenses (in the unfortunate event that a staff contracts COVID-19). In accordance with the Ministry of Health’s guidelines, all large-scale events have been suspended. We have mandated staff to cancel/defer travel plans.

b. Auction & Sales

   The team is in the midst of exploring virtual auctions, to create the same, interactive environment at live auctions that is familiar to regulars, without compromising on the health and safety of clients.

   Our technology platforms are operating at optimal levels with the increased virtual capacity to support all teams via the cloud. All communications are conducted via phone or online using Skype, Microsoft Teams and Zoom.

   Although our staffing numbers remain the same, co-workers will have to communicate and coordinate their work as one team will always be operating from home. Management and administrative functions are more challenging as not only is one team operating remotely, we have two physical offices to manage.

   We have invested heavily in cloud technology and applications over the last two years. Due to some delays in our move to PLQ, we started operating remotely since December last year. The delay was a blessing in disguise as it gave our lawyers and staff a head start in the basics of telecommuting.

   Training and development has been given top priority as we need to ensure that all our people are familiar with the various technology solutions being implemented. In these circumstances, our engagement with clients will be very dependent on our ability to leverage effectively on technology.

   Not being able to physically meet a client will also mean that we have to create innovative solutions to support clients in times like these, for example, through video conferences and specially-curated and dedicated webinars and learning management platforms; to name a few.

   Clients will also have unique challenges in these times; new challenges which may not have surfaced before. Our ability to develop a deep and thorough understanding of these new challenges is vital. We will be spending more time engaging clients through video and telephone conferences to achieve this.

c. International Project Marketing

   The team is working with our developer clients on their marketing and go-to-market strategies, focussing on online digital based channels. With physical exhibitions postponed, this will be replaced where appropriate with online webinars, where customers can dial in and be involved in an interactive educational environment with our experts. In addition, the team has been employing the use of videos and web-based interactive links to showcase properties to customers.
Exclusive statement:
To ensure business continuity and the well-being of employees and Financial Consultants, Prudential Singapore (Prudential) has implemented several measures at the workplace as part of our COVID-19 response:

1. Split team working arrangements: Our employees are divided into two teams, with one team working in the office and the other team working from home. Members from both teams are not allowed to physically meet even after office hours. Team members in the office have been told to maintain a social distance of at least one metre. We are also conducting cleaning more frequently for all desks and common areas on a daily basis.

2. Undertake precautionary measures for internal events/activities: Employees are also encouraged to hold meetings, training and internal events remotely via video and/or tele-conferencing.

3. Daily declarations: Employees who are feeling unwell need to declare their status online. Those issued a five-day medical certificate need to make a daily declaration on their health status by noon. Employees will also need to notify HR if they have been issued with a Quarantine Order or Stay-Home Notice.

Employees have been advised to stay at home on sick leave even if their symptoms are mild.

4. Townhalls via webcast: We recently held a townhall webcast, which was viewed by employees from our various office locations and at home.

5. COVID-19 Care Kits: We have Care Kits for all employees and Financial Consultants, comprising a thermometer, hand sanitiser and face masks. It also includes a health advisory on good hygiene practices, tips on proper hand washing, how to sanitise your hands and how to wear a mask.

In addition, our 5,000-strong Agency force has also been strongly advised to:

- Practice split team working arrangements and safe distancing—our financial consultants are encouraged to work from home where possible, so as to reduce close physical interaction;
- Undertake precautionary measures for internal events/activities—this includes holding meetings, training and internal events remotely via video and/or tele-conferencing.

Exclusive statement from Dean Tong, head of group human resources:
In February, we moved swiftly to activate our business continuity plans for critical services. We also halted all business travel, large-scale internal meetings, workshops and training at the same time.

For those colleagues whose job requirements and roles require them to continue to come into the office during the ‘circuit breaker’ period or in our operations teams, we have staggered work hours and split shifts.

Exclusive statement from Benny Chan, head of channels:
From 11 April to 4 May, 38 branches in strategic locations island-wide will remain open. The majority of these branches are located near other essential services such as grocery stores and food and beverage outlets.

Branch employees affected by these adjustments will fill in for those who are taking rostered time off or take up other roles such as being our dedicated Safe Distancing Ambassadors. We have been prioritising the first hour of banking operations at our branches to serve elderly and vulnerable customers.

Exclusive statement from Eric Tham, head of group commercial banking:
We are actively engaging our customers to support their near-term liquidity needs through measures such as the Special Financial Relief Programme (SFRP). These measures are in addition to the UOB $3b programme we announced in February to help our SME customers.

We will also continue to help SMEs by offering them loan moratorium and allowing them to repay loan interest only to help them meet their immediate liquidity needs. We are seeing a significant number of SMEs from a range of industries tapping the various financing schemes to manage their cash flow needs during these trying times.

Exclusive statement from Jacquelyn Tan, head of personal financial services:
We have launched a coordinated communications effort through our mobile banking app UOB Mighty, our website, ATMs and electronic mailers, as well as on social media, to provide customers with more information on the various options available under the SFRP.

Customers can apply to defer the repayment of their property loans or to convert their outstanding unsecured loan balances to a new term loan at a reduced effective interest rate of 8%. Since the launch of the SFRP, we have received more than 3,000 applications to defer mortgage repayments.
How has the COVID-19 pandemic affected Airalo’s operations?
Airalo has always been a distributed team with employees spanning the globe. Even as an early-stage startup we have team members from all over including Singapore, Turkey, Sweden, Canada, South Korea, Philippines, United Arab Emirates, Greece, Ukraine just to name a few. Being a fully online business, our eSIMs can be bought, sold, and installed digitally without the need to handle physical products. One of the benefits of embedded SIMs (eSIMs) is the ease and convenience of purchasing and using them.

What changes have you with regards to staffing numbers and working arrangements?
Fortunately, COVID-19 hasn't impacted the way the Airalo team works. Having members from all over the world means we have been remote-friendly since day one. We use different tools to make collaboration easier across teams and timezones, such as Slack, Notion, and Google Hangouts.

There is one big change we made, and that's with our Singapore office (where we are headquartered) wherein we have all decided to work from home. Airalo puts our team’s health as a priority and we believe that we need to do our part in curbing the spread of the virus.

What measures have you implemented to help your customers amidst these trying times?
When the travel bans began in mid-March, we understood that a lot of travellers, even those who aren't Airalo users, would be stranded as they try to figure out how to manage the situation. Whether they were going to stay put and ride it out or head home to be with their families, it was important for us that travellers are able to stay connected with their loved ones.

Airalo isn't just a connectivity business, we know that connectivity stands for so much more than just a utility. Traveling in the time of COVID-19, we know that connectivity isn't just about posting on social media but really a way to reschedule flights, book hotels, and stay in contact with families and friends so they know we are safe. Because of that, I took it as a founder to really help where we're needed. We did this by reaching out to our users and on social media to extend our help to anyone who's stranded abroad by offering them free eSIMs.

What measures have you implemented to help your customers amidst these trying times?
We are enhancing our services to make it easier for our content buyers to discover and acquire the content that they need to fulfil the rising demand as more people are confined to their homes. We are also launching innovative business models to generate more revenue for content producers who have been very badly hit with the economic impact of the virus as most film and TV productions have shut down. We will be helping our clients generate alternative revenue sources through our platform to help cushion the blow of the economic winter that is ahead of us.

What has been the immediate effect on your business from a revenue and cost standpoint?
We haven't seen a significant impact in revenue as yet however we do anticipate a positive impact in the coming months as more of our customers will choose to conduct their business online through our platform. We have reduced our costs since our staff is not traveling to meet clients or attend trade fairs.

Could you share with us your future plans amidst this pandemic?
Our focus will be on assisting our customers through these tough times whilst containing our costs as best as possible. We will also be building additional services to provide further value to our customers who are spread across the globe.

How has the COVID-19 pandemic affected AllRites’ operations?
As with most businesses, all our staff are working from home across four countries. AllRites is a disruptive technology therefore the travel bans and cancellation of trade fairs have prompted more customers to join our platform therefore we have seen a surge in our user base (i.e. overall a positive impact on our business).

What changes have you had to make with regards to staffing numbers and working arrangements?
We are maintaining our current staffing levels but will not be hiring any additional headcount that was planned in the coming months due to the economic uncertainty.

What measures have you implemented to help your customers amidst these trying times?
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