

Aspial Lifestyle

# Corporate Presentation

September 2024



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# AGENDA

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1. Aspiat Lifestyle Overview

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  2. Business Segments – **Retail**

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  3. Business Segments – **Pawnbroking**

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  4. Business Segments – **Secured Lending**

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  5. Key Competitive Strengths

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  6. Financials

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  7. Business Strategies and Future Plans

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Aspial Lifestyle

## Aspial Lifestyle

houses the following renowned brands:

### Singapore



### Malaysia



### Global



## BUSINESS SEGMENTS

### RETAIL

Consumer lifestyle powerhouse offering a wide selection of new jewellery

Retails pre-owned jewellery, branded merchandise

Registered under the Precious Stones and Precious Metal Act and exempted from the Secondhand Goods Dealers Act

### PAWNBROKING

Provides quick access to collateralized micro loans

Typically accepts jewellery such as gold and diamonds, as well as branded bags and timepieces

Regulated under the Pawnbrokers Act

### SECURED LENDING

Provides secured lending overseas

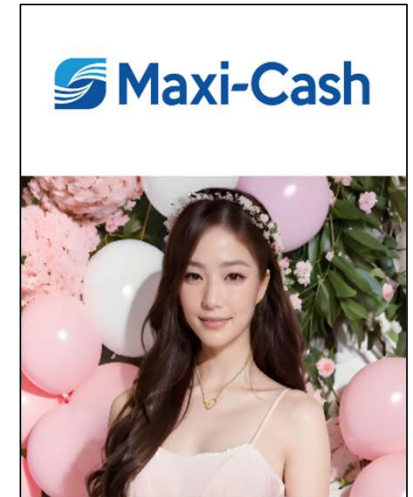
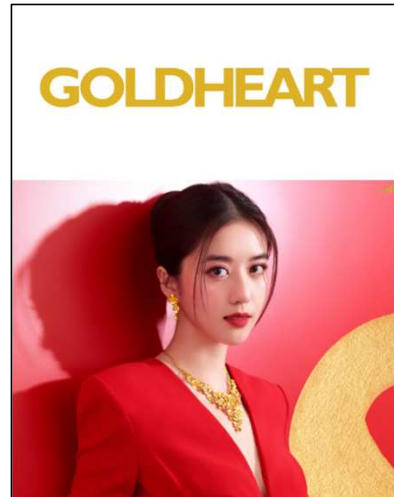
Offers retail investors in Singapore access to real estate-backed loans through investment platform

MAS-licensed Fintech lending platform

# 2 BUSINESS SEGMENTS

## RETAIL

• Our Brands •





3 BUSINESS SEGMENTS  
**PAWNBROKING**

### PAWNBROKING

A form of collateralised micro-loan with interest charged on the loans (not more than 1.5% per month in Singapore) which is regulated and licensed under the Pawnbrokers Act.

We typically accept jewellery such as gold and diamonds, as well as branded bags and timepieces.



### NETWORK OF SHOPS ACROSS SINGAPORE

First public-listed pawnbroker on the Catalist Board of the Singapore Exchange (SGX) in 2012.

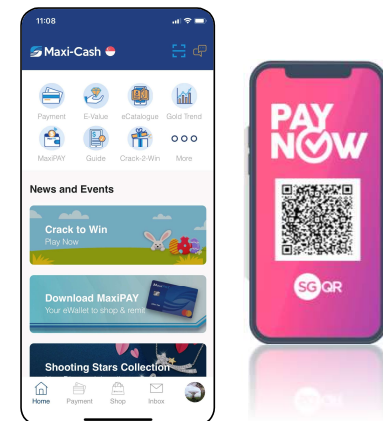
Large network of stores in more than **70** strategic locations in Singapore engaged in pawnbroking and retail, with pawnbroking stores predominantly strategically and conveniently located near amenities like **bus interchanges** and **MRT stations**.



### TECHNOLOGY FOR A TRADITIONAL INDUSTRY

We believe we are a leader and innovator in this traditionally cash-heavy industry, having launched the “Maxi-Cash App” which has been successfully adopted by our customers since its introduction in 2018.

We also provide PayNow payouts to customers when they come for pawning or trading-in services since 2022.



# 1<sup>st</sup> in Malaysia Drive-Thru Pawnshop



## Drive Through Concept



BUSINESS SEGMENTS  
**4 SECURED LENDING**

### Introduction

Aspial Lifestyle provides secured lending overseas to foreign corporations through its wholly-owned subsidiary, and has loans that are secured by land or property-related assets.



In February 2024, Aspial Lifestyle's wholly-owned subsidiary Maxi-Cash Capital Management Pte. Ltd. increased its stake in BigFundr, a company incorporated in Singapore which holds a capital market services licence issued by the MAS and which offers retail investors in Singapore access to real estate-backed loans through its investment platform, from 15% to 70%.



BigFundr website: <https://bigfundr.com/>

5 KEY COMPETITIVE  
**STRENGTHS**

## KEY COMPETITIVE STRENGTHS



Leader & Innovator in pawnbroking and jewellery retail industries in Singapore



Constantly evolving digital ecosystem, convenient and quick access to short-term financing



Well-established brand names in the industry with international network



Synergies between the retail, pawnbroking and secured lending businesses



Skilled and qualified workforce, led by an experienced and committed board of directors and management team



Well-developed system of risk management



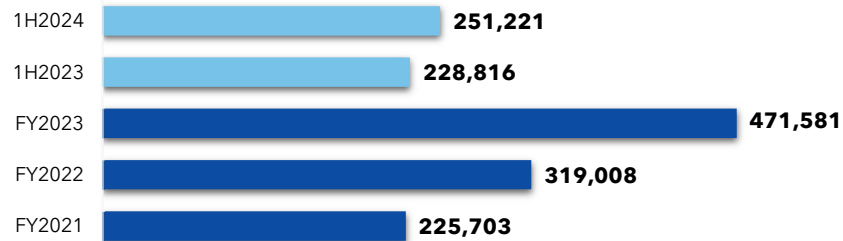
Vertically-integrated operations in new jewellery business

# 6 Financials

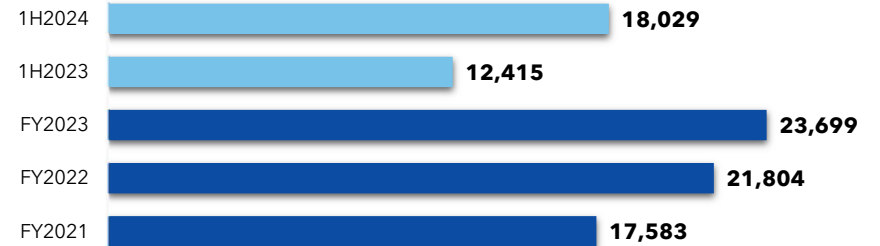


## Financials

### REVENUE (S\$'000)



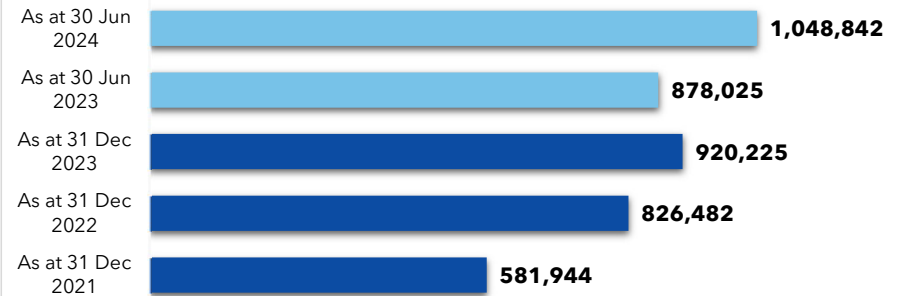
### PROFIT BEFORE TAX (S\$'000)



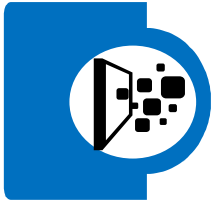
### TOTAL EQUITY (S\$'000)



### TOTAL ASSETS (S\$'000)



## BUSINESS STRATEGIES AND FUTURE PLANS



### Digitalise and Innovate the Business

Utilise new technology and digital solutions to allow customers to transact with ease and convenience. Streamline processes through digitalisation to gain efficiencies and improve productivity.



### Strengthen our Retail Offerings and build strong brand equity

Offer a 1-stop lifestyle destination by introducing new products, offering unique store experiences and using effective visual merchandising. Build on branding and marketing strategies to attract the modern customer.



### Expand Business Operations

Leverage on our brands, modern concepts and digitalisation to further expand our international network.



### Evolve into a digital financial services company

Strengthen our digital solutions and expand into new businesses complementary to our business through investments, acquisitions, joint ventures or strategic alliances.

# Aspial Lifestyle

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