



EGM: Starland Holdings Limited

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Proposed Diversification of Business

Status of Starland's existing business

Reaching the tail end of property development projects in PRC & Singapore

As at 30 June 2019

	Singapore Garden	University Town	Jalan Nipah	Total
Residential Units	21	0	1	22
Commercial Units	23	2	0	25
Carpark Lots	107	33	0	140

Changing Starland's strategy based on today's capital market environment

- After completing sale of properties, Starland may be left largely in a cash position while seeking other property projects.
- Diversify into new business, as an addition to the Property business.

Proposed Diversification of Business

Financial Solutions Business (**FSB**) as an addition to our existing business

The “Next Generation Investment Bank”

- In the aftermath of the Global Financial Crisis (GFC), Investment Banks were forced to be licensed/supervised by Central Banks.
- Banks re-strategising in the face of weakening business outlook, strict regulations, high capital costs and reduced leverage.
- As a result, SMEs struggle to find suitable financing for their businesses.
- The aftermath of the GFC created the opportunity for non-bank financial institutions to play a greater role in financing economic activities.
- With the proposed diversification into FSB, we will aim to provide various financing solutions to the underserved SMEs.

Strategy

- Committed to continuing the existing Property business for as long as it remains viable.
- FSB business includes:
 - Trade financing and financing solutions such as consumer lending services, and financial solutions for affordable housing
 - Corporate finance advisory services
 - Asset management and fund management services

FSB: The New Business

Future plans

Starland's opportunities for growth in the Financial Solutions Business

- New recurring revenue stream for the Group – advisory fees, invoice factoring fees, secured financing fees etc.
- Providing shareholders with diversified returns and long-term growth
- Enhancing shareholders' value

Next steps

- Subject to obtaining shareholders' approval for the diversification of business, the Group will:
 - Focus on leveraging on opportunities in the financial advisory industry.
 - Evaluate the opportunity to acquire 51% of Luminor Capital Malaysia by exercising the Option.
 - FSB will not be restricted to any particular business, industry, or geographical market.
 - Focus on the Malaysian market in the initial stage of the FSB, then a view to expand into other regions.

Proposed Diversification of Business

Starland Axis Pte Ltd's (**Axis**) Convertible Loan Agreement (**CLA**) with Luminor Capital (Malaysia) Sdn Bhd (**LCMSB**)

CLA dated 22 July 2019

- Axis provided a S\$2,333,333 loan to LCMSB on 24 July 2019, payable in 12 months.
- Loan is to facilitate LCMSB's business growth and investment.
- RM350,000 (S\$116,667) cash to Axis, as the fee for co-ordinating and facilitating the Loan documentation process
- Axis has the option to convert S\$1,333,333 of the principal amount for 51% interest in the enlarged share capital LCMSB.
- The right to exercise the Option commenced from the drawdown date of 24 July 2019.
- Upon shareholder approval for diversification to FSB, the Group will evaluate this opportunity prior to exercising the Option.
- If Axis exercises the Option, the RM350,000 (S\$116,667) fee to be paid by LCMSB shall be reduced to RM150,000 (S\$50,000).

Introduction to LCMSB

The “Next Generation Investment Bank”

Background on LCMSB

- Company incorporated in Malaysia
- Offers a suite of innovative bespoke financial solutions
- Aims to build the “Next Generation Investment Bank” by:
 - Providing financial services and funding solutions to the underserved clients
 - Designing financial products that provide competitive returns to yield-starved investors with minimal risk.

Vision

- Challenger to traditional Investment Banks by offering alternative lending solutions to conglomerates, and the underserved SMEs.

Introduction to LCMSB

Business Units

Money Lending

- Licensed under the Moneylenders Act 1951 (Malaysia) to provide moneylending services.

Corporate Finance Advisory

- Licensed under the Capital Market and Services Act 2007, governed by the Securities Commission of Malaysia.
 - Corporate Finance Advisory
 - Debt Capital Markets
 - Equity Capital Markets

Asset Management

- Set up to launch Malaysia's first independent Rent-To-Own Programme for affordable homes.

Factoring

- Factoring for Government contracts.

Revolving Credit

- Insured invoice financing

Future Business: Fund Management

- To be established through an acquisition or application to Malaysian Securities Commission for its own licence

Thank You

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