

8VI Holdings Limited

(ASX: 8VI)



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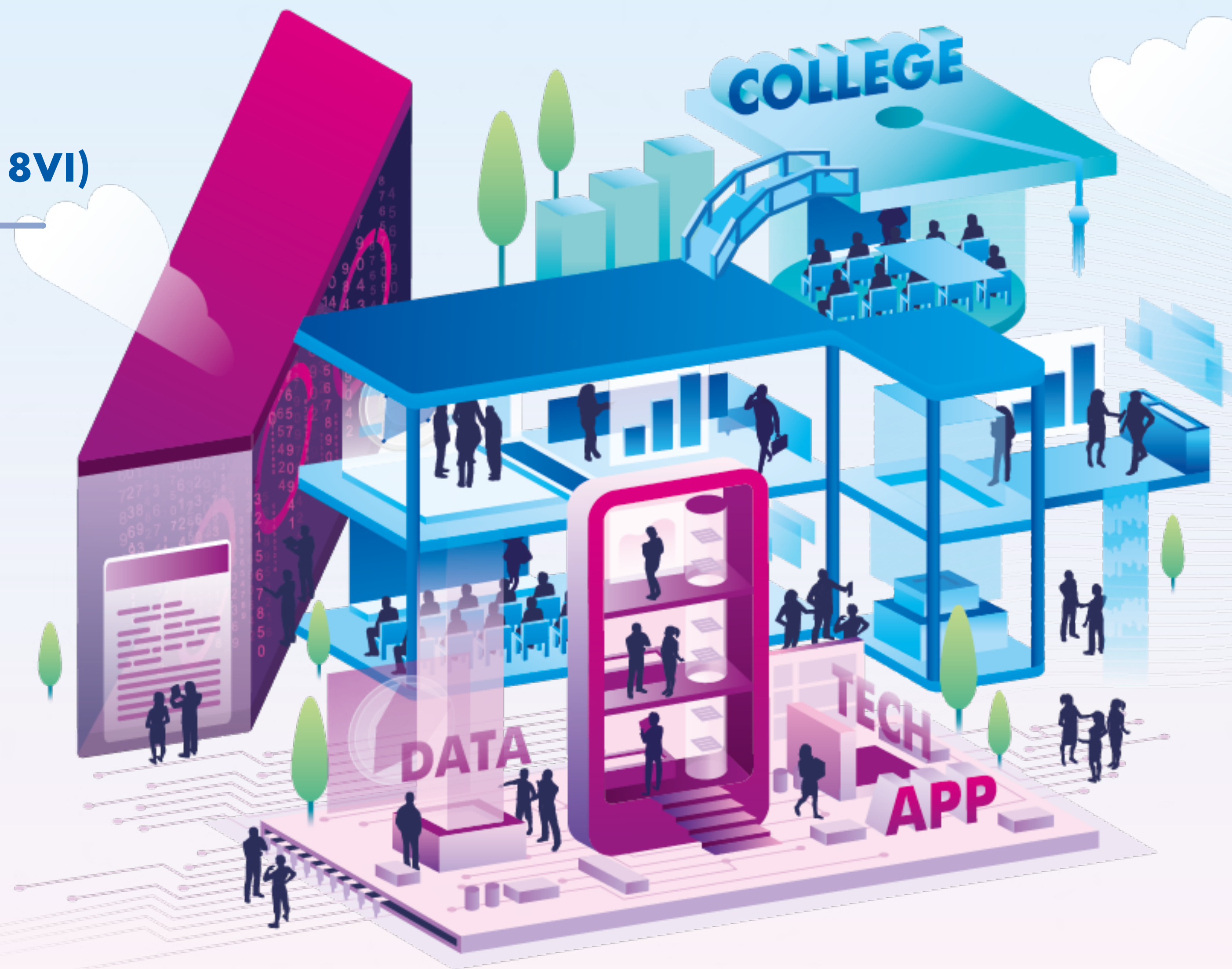
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8VI Holdings Ltd (ASX: 8VI)

Uniquely rooted in FinEduTech

Investor learning is powered by technology at 8VI, where the core principles of value investing are integrated onto a single, one-of-its-kind platform



About 8VI Holdings Ltd



8VI Holdings Limited ("8VI") is a Singapore-based FinEduTech company operating under the brand name VI.

Established in 2008, VI (read as "vee") is the representation of our beliefs and roots in Value Investing and empowers the average man-on-the-street to achieve sustainable wealth as part of their mission to make investments smarter, faster and easier.

At VI, we offer results-oriented and process-driven analysis powered by technology, as well as promote investor education and knowledge exchange on a single platform.

About 8VI Holdings Ltd



VI App

VI App, a proprietary stock analysis tool developed through 8BIT Global Pte Ltd ("8BIT"), crunches traditional financial data and simplifies the complex stock analysis and decision-making process for equity investors into easy-to-use visuals under a comprehensive framework.



VI College

With numerous offices across the Asia Pacific region, VI College supports a community of value investors from 29 cities globally through its flagship "VI Bootcamp" and other advanced programmes. As the region's leading FinEduTech provider, VI College leverages the power of technology and transforms the perception and application of value investing.

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Scaling across the Asia Pacific



Supporting
a global community of
value investors
since **2008**



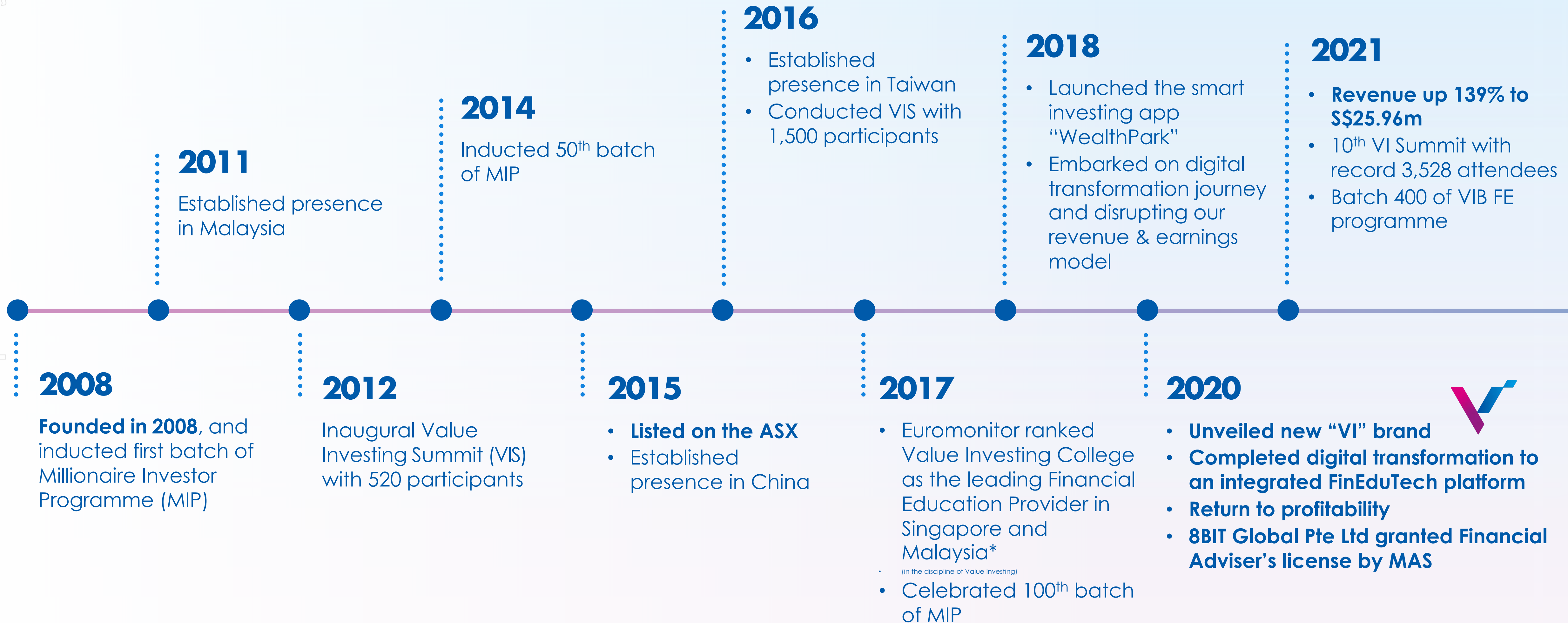
Offices in 4 cities:
Singapore,
Malaysia,
Shanghai and
Taiwan



Presence across
29 cities globally

Our Journey

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* Sourced from Euromonitor Report based on estimated course revenue receipts of value investing courses in calendar year 2016, research conducted in June - August 2017 in Singapore and in Malaysia.

Regulatory clearance for 8BIT Global Pte Ltd

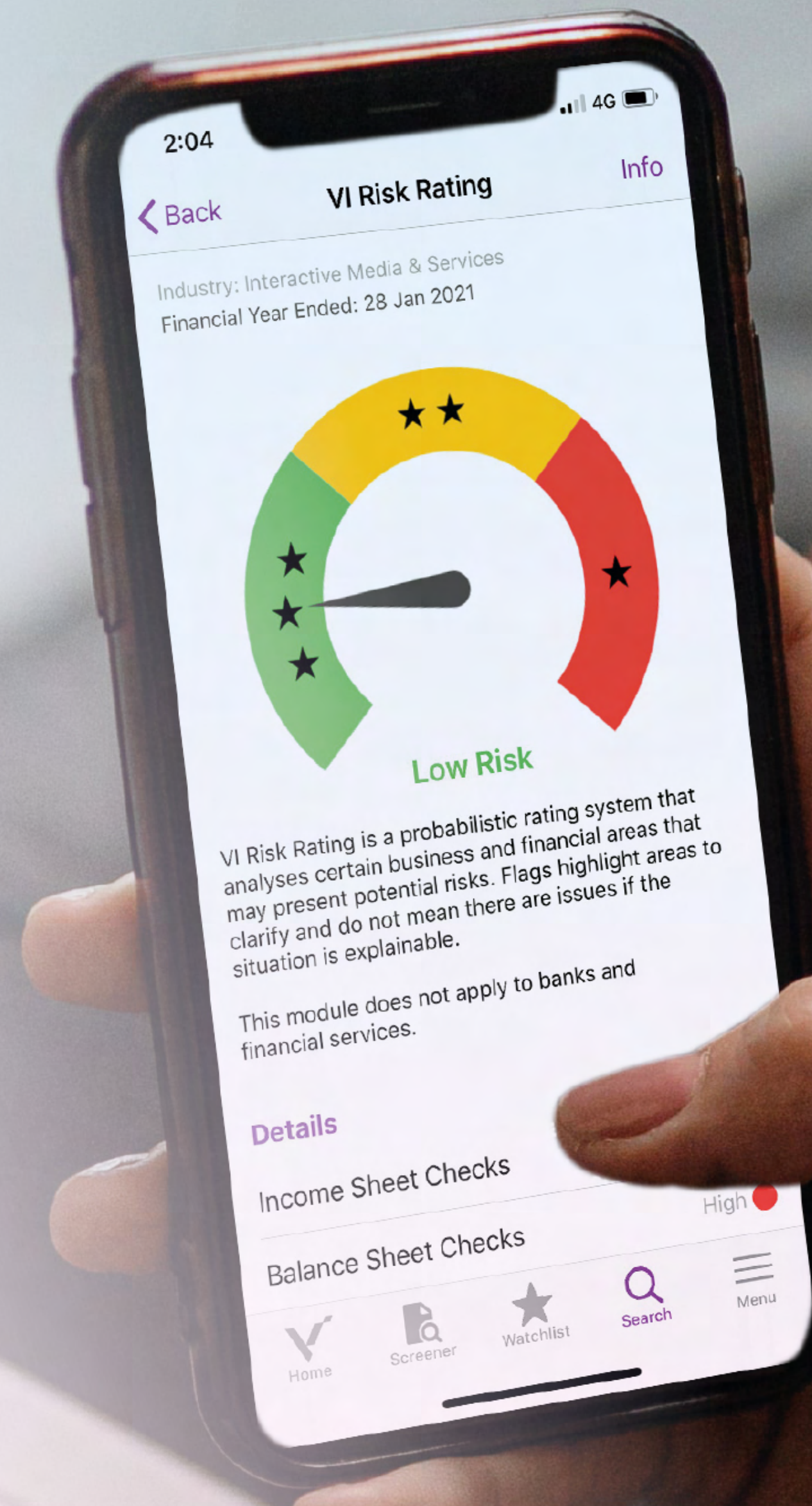
(Fintech entity behind VI App)

Licensed Financial Adviser approved by the **Monetary Authority of Singapore** to provide financial advice concerning securities and units in collective investment scheme through research analyses and research reports.

Expansion and improvement of offerings and services for 8VI



INVEST SMARTER, FASTER, EASIER



Our Experienced Management



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Ken Chee
CEO

20-year experience
Entrepreneur with professional roles across business development operations, strategy and marketing in data management firms
Transformed a business into a A\$250,000,000 market capitalisation (in 2016) public company



Bernard Siah
CTO

17-year experience
Technology specialist that has led two start-ups in R&D and product development with exits via IPO and trade sale



Pauline Teo
Executive Director

20-year experience
Background in learning & development, leads management, regional operations & retention activities



Attlee Hue
CEO (8BIT)

20-year experience
Veteran Asset Manager & Advisor

Our Experienced Management



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Gary Yeow
Executive Director,
8VI Malaysia

10-year experience

Business veteran who oversees the planning and implementation of marketing, operations and business development strategies across regional markets



Low Chern Hong
General Manager,
8VI Malaysia

8-year experience

Oversees operations in Malaysia market



Juanna Chua
Executive Director,
8VI China

8-year experience

Manages company's strategic and plans within the Chinese market. Strong expertise in human capital and operations knowledge



Will Huang
General Manager,
8VI Taiwan

10-year experience

Leads Taiwan office's operations and strategy. Successfully bridges technical and business aspects, while handling high-level management and operations

90% of our employee base are VI College Graduates
39% of our employees joined onboard after graduating from VI College

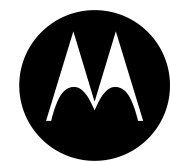
Our Advisors



Grace Ho



Experienced Leader in Business Transformation, Fortune 500 Chief Marketing Officer



Junxian Lee



Avid Logistics Investor & Fintech Entrepreneur



Shi Khai Wei



Blockchain VC Accelerator, Digital Transformation & Analytics Advisory



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Vision

Empowering Growth and Transforming Lives

+

Mission

Empowering Everyone Towards Sustainable Wealth

=

Passion

Invest Smarter, Faster, Easier



Undisputed Fact: Investing is important for Financial Security



Known fact that Millennials and Gen Z are ready to take matters into their own hands using digital platforms

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Top Financial Goal in Asia: Retirement 1



Uncertainty about stocks and a lack of knowledge about investing are major factors propelling investment jitters 2



Technology gets a big thumbs up for:3



Providing reliable & transparent management
(without emotional interference)



Having ease of access
(at any time & place)



Effective & ease of management — more options when managing money

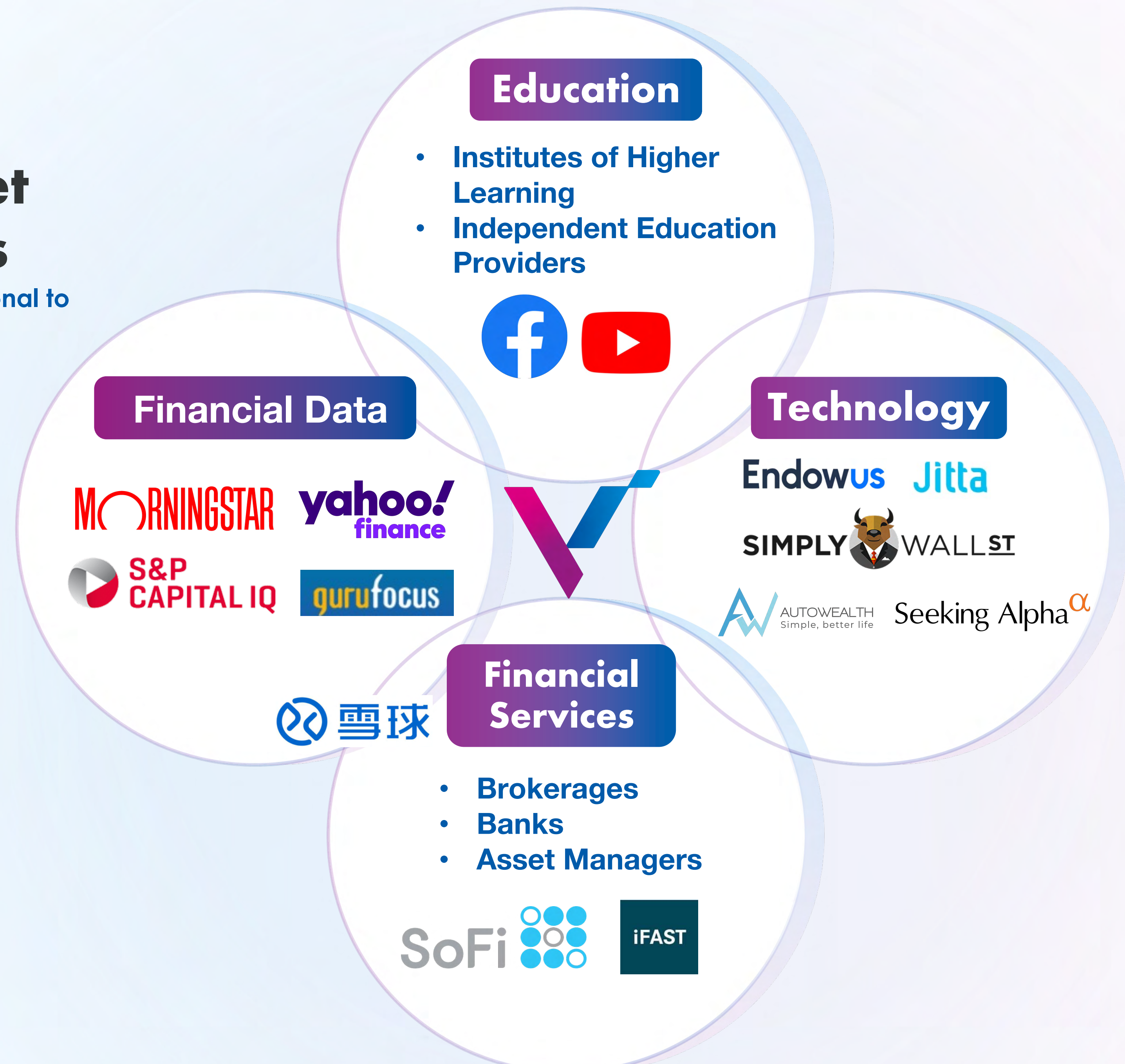
Emergence of fintech and traditional banks to meet the digital evolution in personal finance management

1. Prudential Relationship Index - Saving for Retirement Top Financial Goal for those in Asia: <https://www.straitstimes.com/business/economy/saving-for-retirement-the-top-financial-goal-for-those-in-asia-survey>
2. Affluent Millennials Investing Survey: <https://www.investopedia.com/the-investopedia-affluent-millennials-study-4769751>
3. Technology gets big thumbs up: <https://www.blackrock.com/hk/en/insights/people-and-money#technology>

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Wide Range of Solutions Exist to Meet Investment Objectives

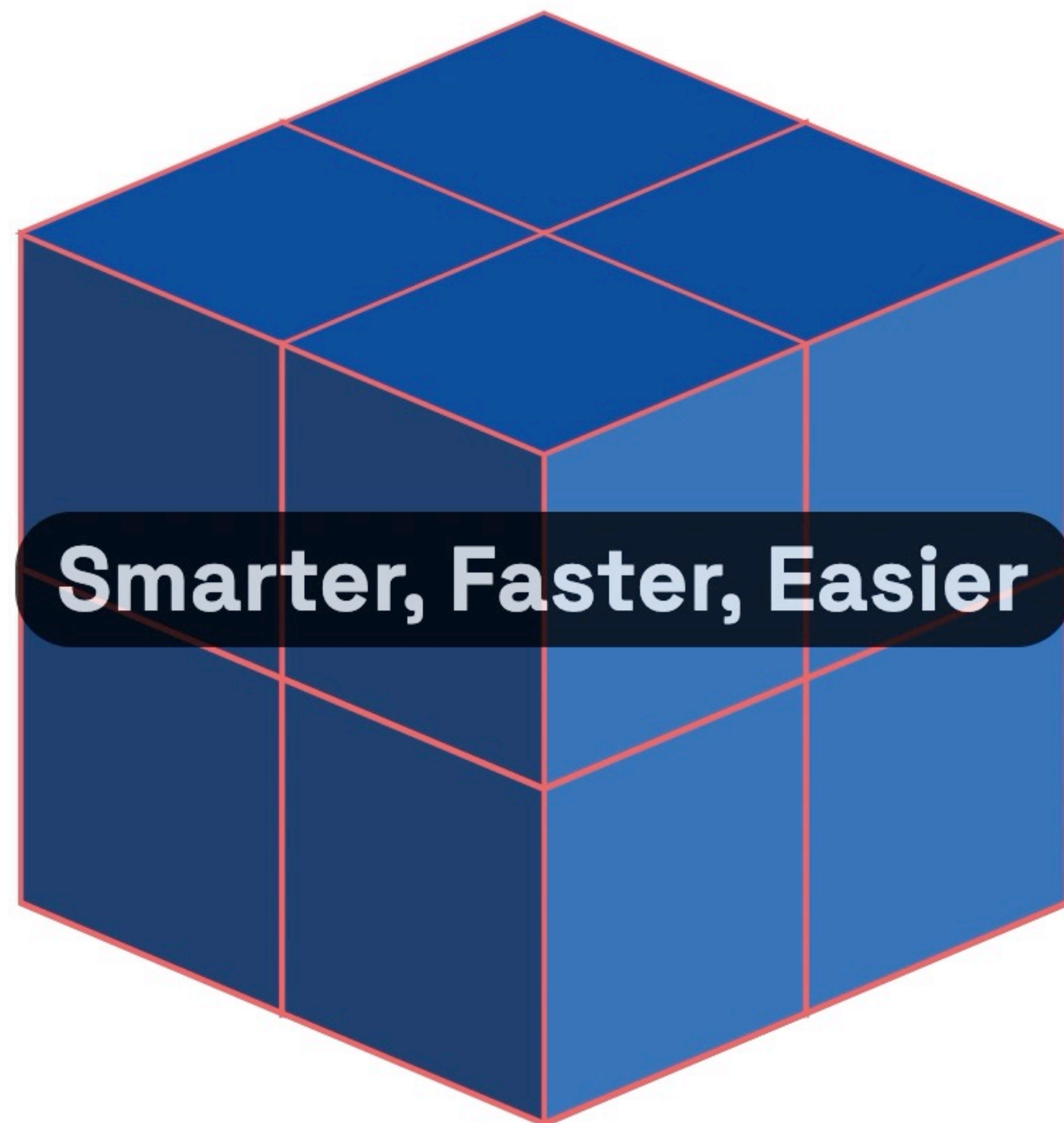
Yet current solutions on the market (from traditional to technology-focused are fragmented)



VI Ecosystem - Bridging Solutions for Retail Investors



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Analyse. Learn. Connect

Investing for everyone on a single platform

Investing has never been easier with VI. Centred on FinEduTech, VI App's unique stock analysis makes investing Smarter, Faster and Easier than ever before by delivering powerful insights.

Powering learning through technology, VI offers lifelong education on investing and access to a community of investors globally.

Generating Alpha for Investors

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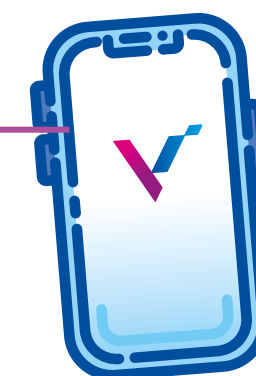
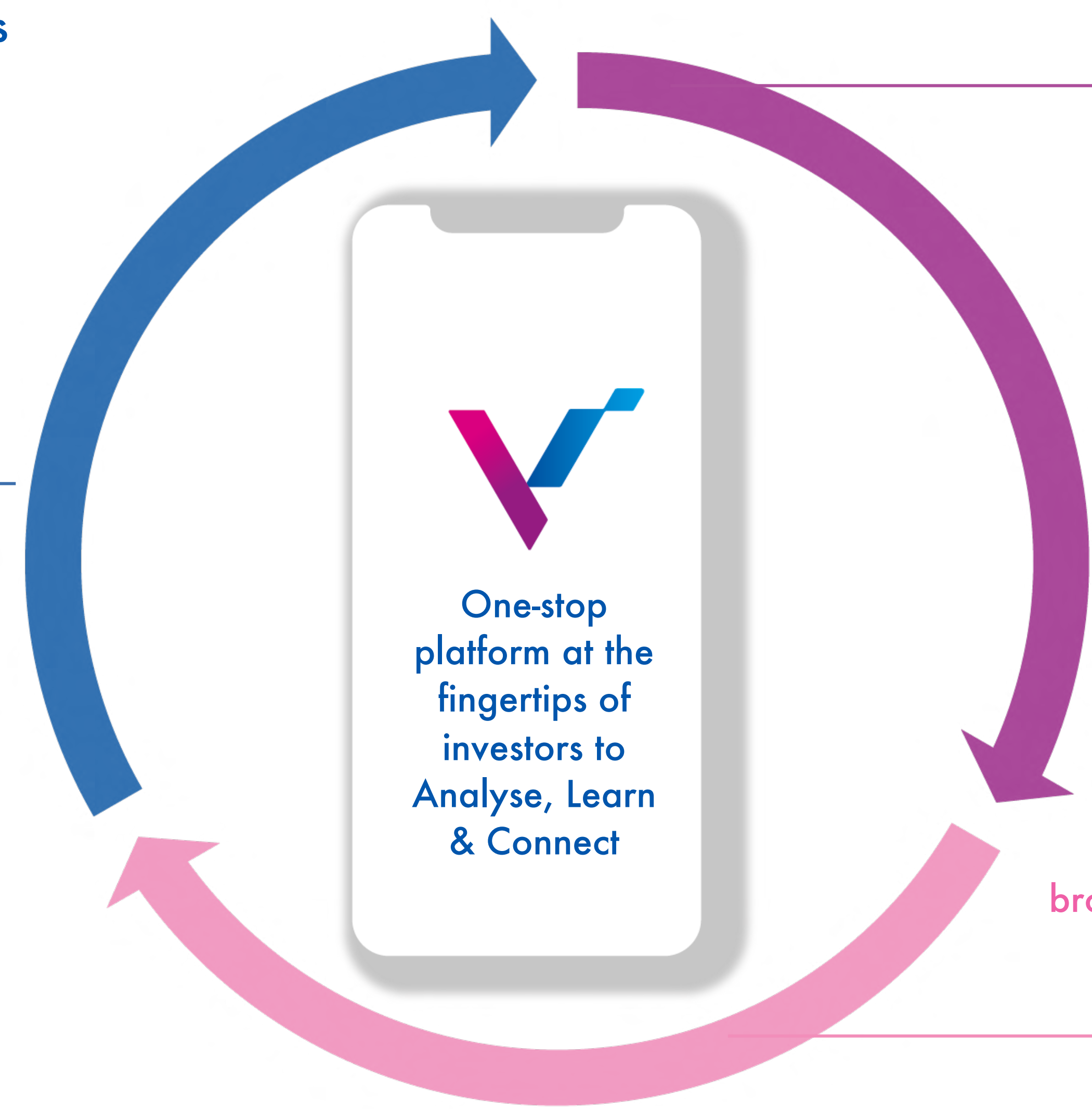
VI Delivers a Different Value Proposition to Retail Investors

Our foundation is built on education, information exchange and community with high engagement points with users



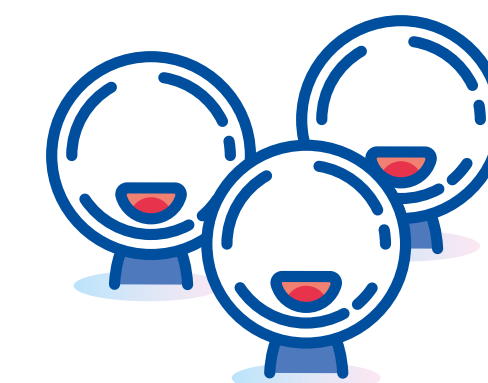
Learn (VI College)

Founded on 12-year backbone of financial education platform with 100,000 database & > 40,000 paying retail investors



Analyse (VI App)

Crunches complex financial and stock data, simplifying stock analysis & decision-making process for equity investors, presented under a comprehensive framework that is easy to understand.



Connect (VI Community)

College graduates & App subscribers brought together onto VI platform, forming a unique and vibrant Community driving knowledge exchange and sentiments aggregation.

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Unique Revenue Model for VI

Through a combination of recurring and one-off income



VI College

Financial education of individuals both offline and online with one-off programme fees.
Course fees range from: USD500 – USD13k



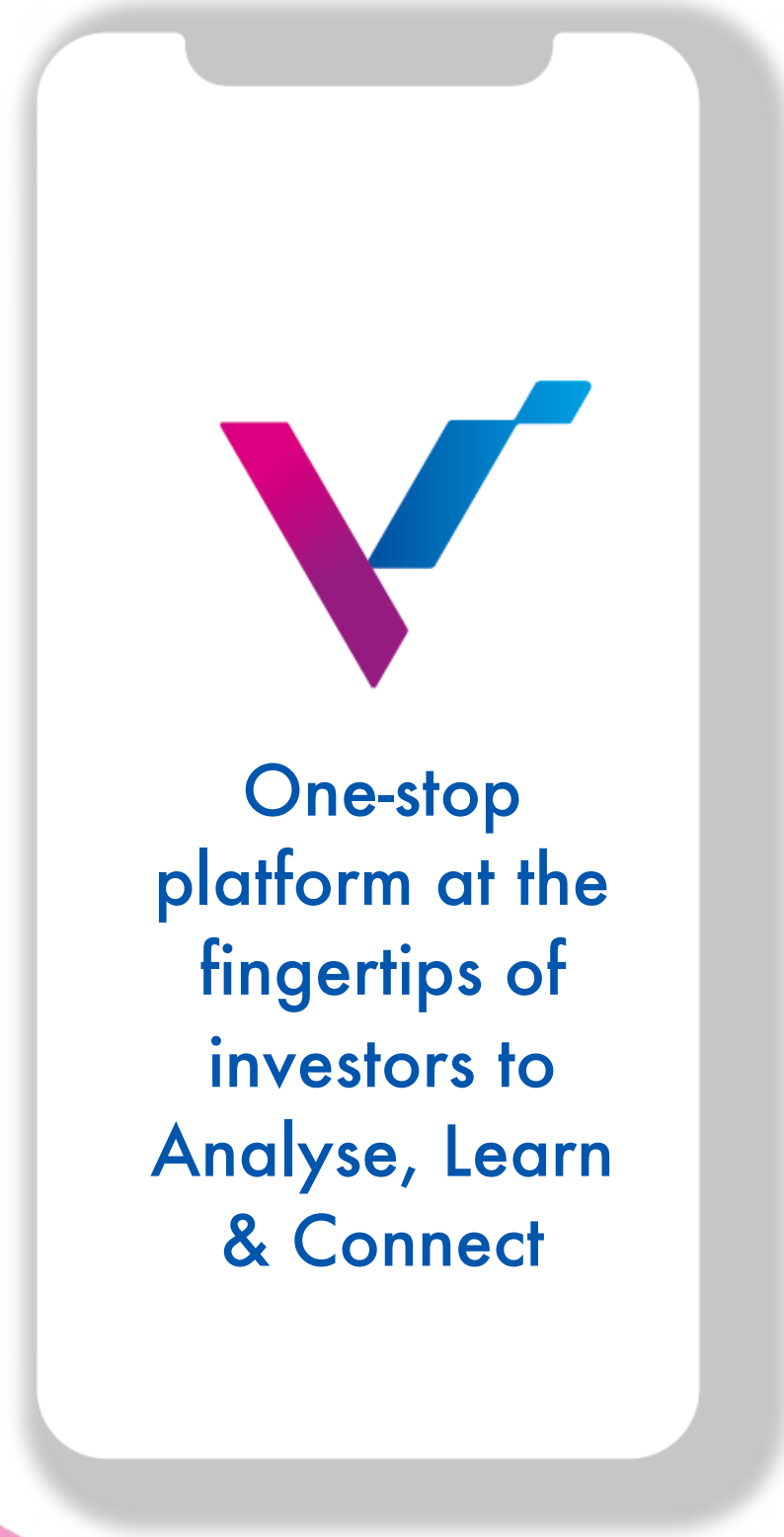
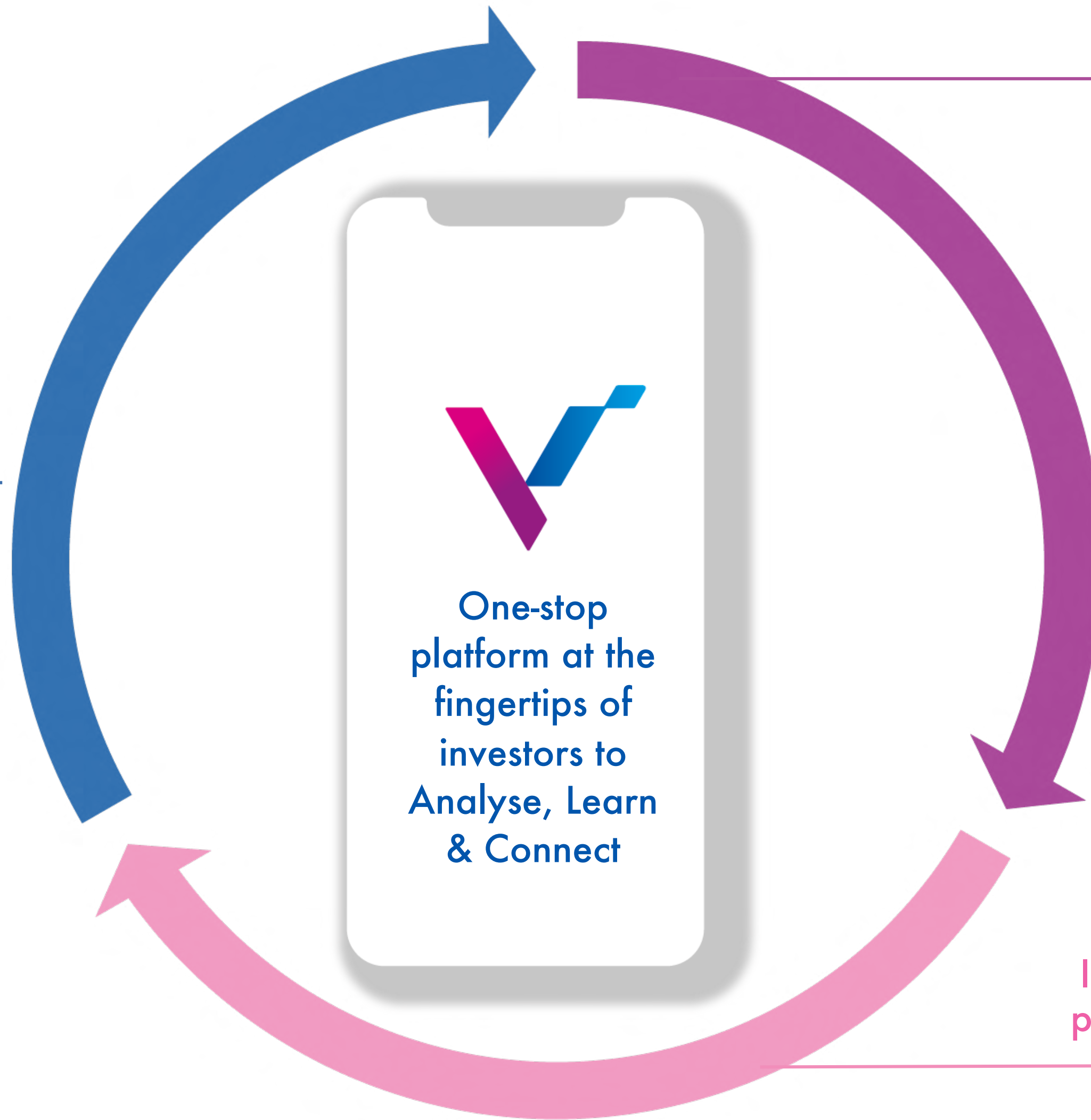
VI App

Annual recurring subscription for usage of proprietary analysis tool to simplify decision-making process for users when investing in listed companies from 25 key exchanges around the world.
App subscription range from: USD213.93 – USD1,603.93/year



VI Community

Social network and community within VI App which provides users with access to discussion forums and unique topics. Includes both free and paid bubbles; paid private group access provides case studies and share insights.
Bubble subscription range from: USD99 – USD3,500/year



Growing our Recurring Revenue Model

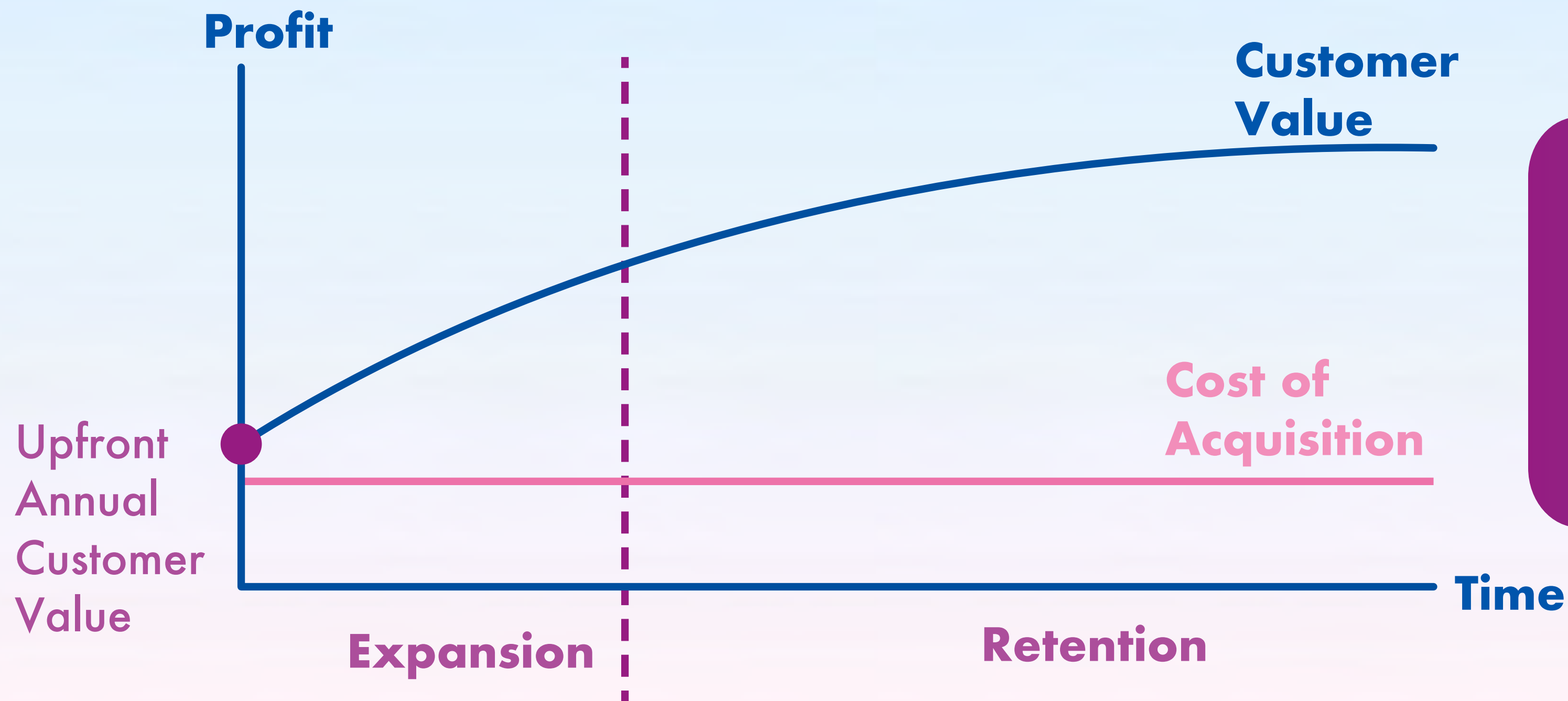


Making sense of unit economics

Upfront customer value exceeds cost to acquire customer

Unique business model creates path to profitability

Gross and Net margins expansion + Achieving operating leverage

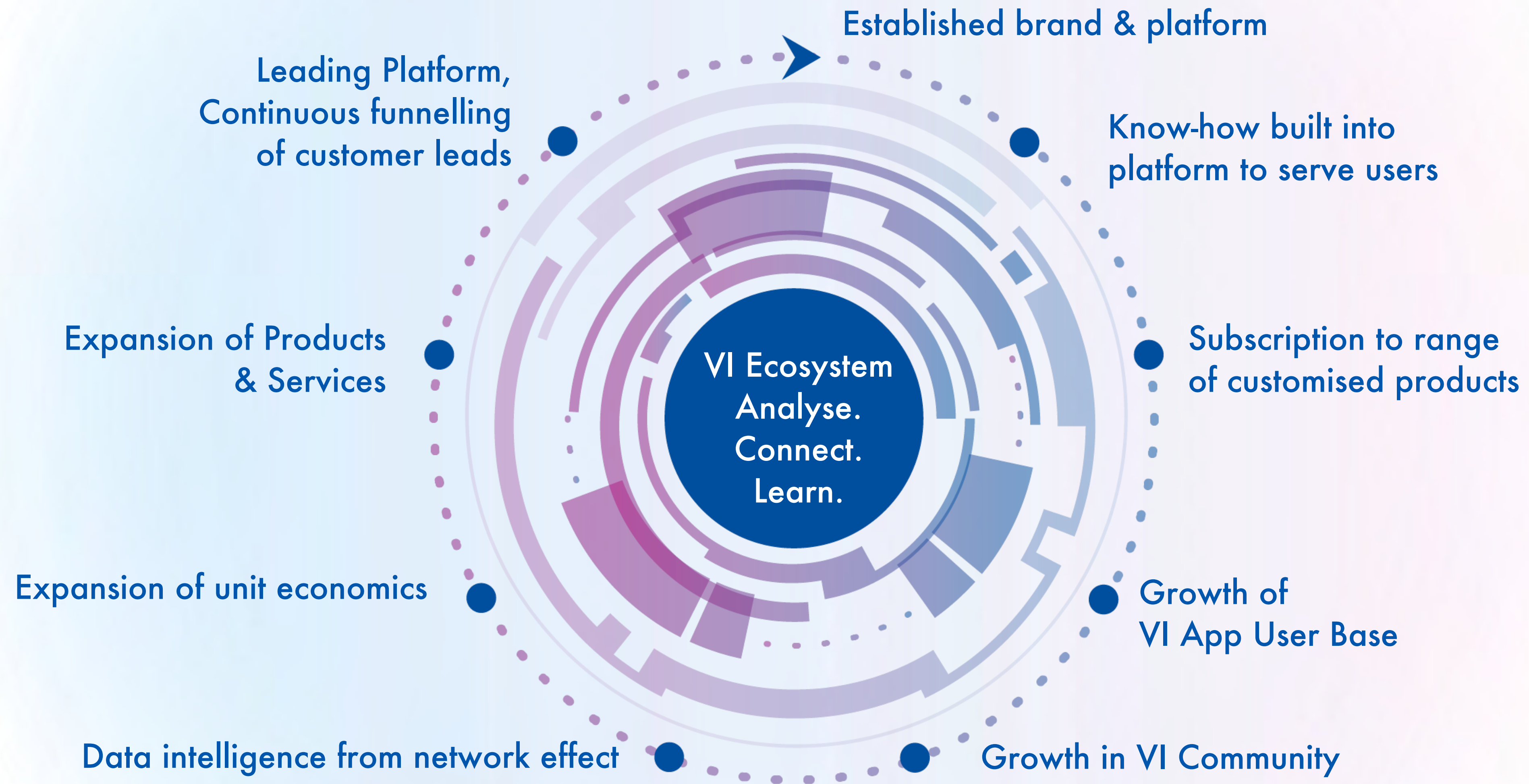


Upfront annual customer value
> customer acquisition cost
(lowest product already covers customer acquisition cost)

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Unit Economics Expands as the VI Ecosystem Grows

Our flywheel creates path to profitability through data analytics



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Staying True to Our FY2020 Action Plan



Cementing our position in core markets

Adding breadth & depth to Acquisition & Retention

Technology Development

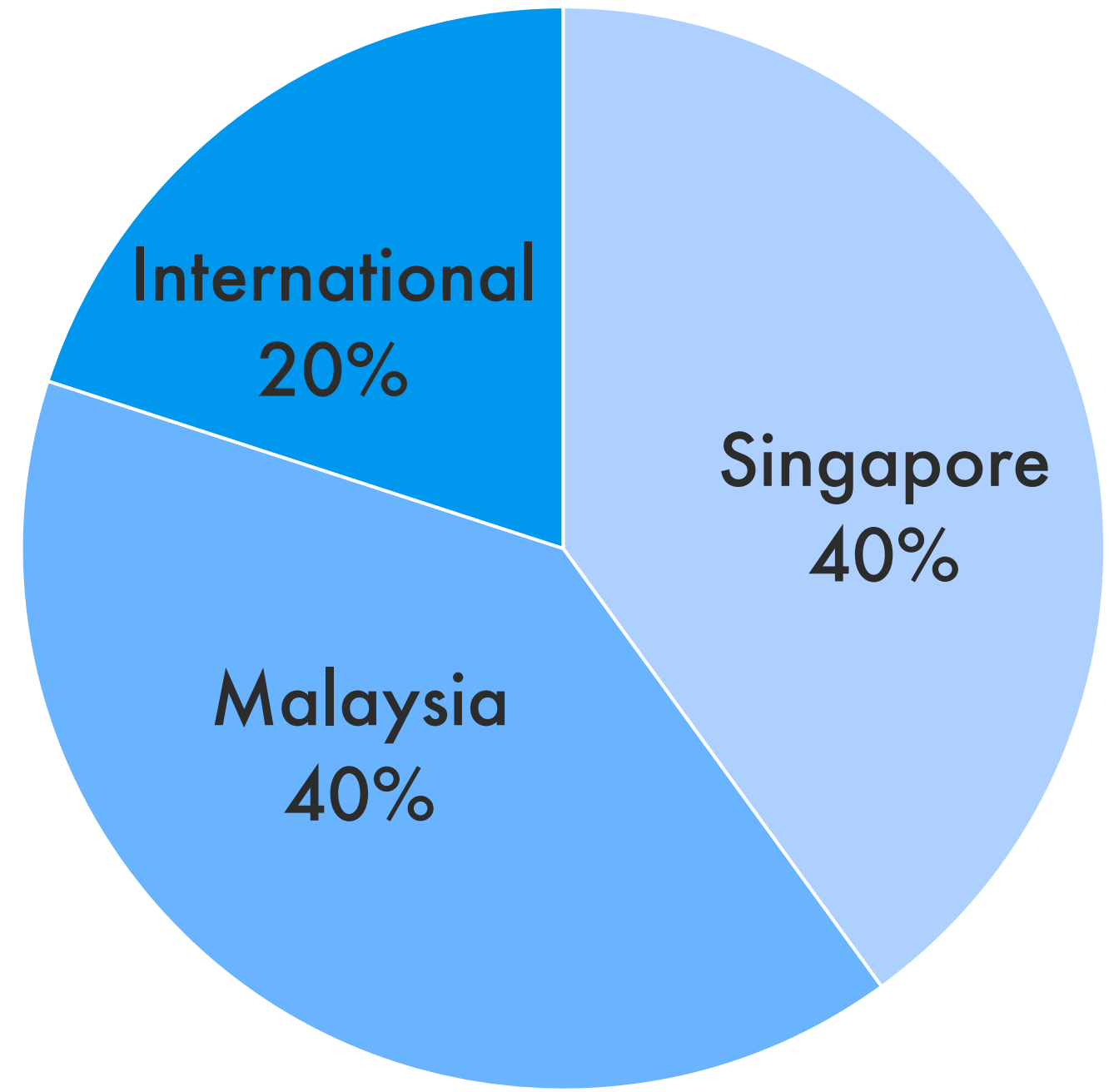
Cementing Our Position in Core Markets



Operating in English, Chinese and Malay language-speaking markets

- Operations >90% through online channels
- Efforts to grow towards having 80% of revenue out of Singapore
 - Malaysia: Significant market with large, multi-lingual population
 - Taiwan: Mature market with healthy potential from well-exposed local audiences
 - VI App: Growth of global users & subscribers

FY2021 Revenue Geographical Breakdown



Acquisition & Retention

Adding breadth and depth to our efforts & strategy



Acquisition

- Broadened content creation efforts across regions, language and localized context
- Reduced reliance on direct marketing
- Network effect which drives collaboration through third-party partnerships

Retention

- Focusing on customer-centric culture and mindset
- CRM system – provide business intelligence and insights through data analytics
- Active engagement, content building and support via VI Social Bubble

Technology Development



VI App features designed to enhance overall experience over time with AI & Machine Learning

- Enhanced peers
- Dynamic news feed
- Intelligent alerts
- VI Score
- Guru Bubble

VI Score

Premium Feature



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9:41 AM 100%

Peers

Compare By
VI Score

| | | | |
|----|--------------------------------|--|----|
| 02 | APPLE INC. NASDAQGS:AAPL | | 85 |
| 01 | MICROSOFT... NASDAQGS:MSFT | | 93 |
| 02 | DELL TECHNO... NYSE:DELL | | 85 |
| 03 | SAMSUNG ELE... KOSE:A005935 | | 77 |
| 04 | LENOVO GRO... SEHK:992 | | 63 |
| 05 | HP INC. NYSE:HPQ | | 52 |
| 06 | SONY GROUP... TSE:6758 | | 23 |
| 07 | ASUSTEK COM... TWSE:2357 | | 23 |

Home Screener Watchlist Search Menu

9:41 AM 100%

My Watchlist

Search

| | | | | | |
|----|--|-------------------------|--|---------|--------------|
| 85 | NASDAQGS:AAPL APPLE INC. | USD 174.24 0.034% | | CHEETAH | MOS: -23.32% |
| 79 | KLSE:HARTA HARTALEGA HOLDINGS, INC. | MYR 2.24 0.034% | | CHEETAH | MOS: -23.32% |
| 67 | HOSE:DRL HYDRO POWER JOINT STO... | VND 58,000.00 0.034% | | CHEETAH | MOS: -23.32% |
| 23 | KOSDAQ:A317690 QUANTAMATRIX INC. | KRW 23,350.00 0.034% | | CHEETAH | MOS: -23.32% |

Home Screener Watchlist Search Menu

9:41 AM 100%

Quote \$NasdaqGS:AAPL

Quote

| | | |
|-------------|--------------|--------------|
| Close Price | Open Price | Volume |
| 264.29 | 264.29 | 25.33M |
| Market Cap | Day Range | Year Range |
| 1.234 | 142.12-234.1 | 142.12-234.1 |

Returns calculator

Company Info More

VI Score 85

VI Analysis

| | | |
|--|---------|--------------|
| | CHEETAH | MOS: -23.32% |
|--|---------|--------------|

Key Ratios More

| | | |
|----------------|-----------------|----------|
| Dividend Yield | Dividend Amount | PE(Adj.) |
| 1.22% | 0.10 | 12.22% |

Home Screener Watchlist Search Menu

9:41 AM 100%

Screener Name Edit

123 companies found

| | | | |
|----|---|--|--|
| 85 | APPLE INC. NasdaqGS:AAPL | | |
| 79 | FACEBOOK INC. NasdaqGS:FB | | |
| 67 | HYDRO POWER JOINT STOCK... HOSE:DRL | | |
| 23 | QUANTAMATRIX INC. KOSDAQ:A317690 | | |
| 79 | HARTALEGA HOLDINGS BERHAD KLSE:HUPSENG | | |
| 80 | SATS LTD SGX:S58 | | |
| 45 | CACI INTERNATIONAL INC NYSE:CACI | | |
| 79 | ANALOG DEVICES, INC. NasdaqGS:ADI | | |

Home Screener Watchlist Search Menu

Guru Bubble

Premium feature



Search companies and bubbles

Joshua

VI

My Profile

Subscription

Refer Friends!

MasterClass

Bubble

My Bubble

Followers

Following

Notifications

Invest

Watchlist

Portfolio

Screener

Utility

Retirement Calculator

Financial Calculator

General



US Tech Guru

@GURUUSTECH

200 posts 32 subscribers

Subscriber

Guru watchlist that capture long-term investment opportunities resulting from innovation that cuts across sectors.

Since 10th May '21 Admin @8bitglobal



Alex

posting into @guruustech

Say something about @guruustech



Post



US Tech Guru

Yesterday at 3:05AM

Pinned Post

SPECIAL INTRODUCTION TO US GROWTH STOCKS

Welcome to \$GURU:USTECH bubble.

Disruptive innovation is often not priced correctly by traditional investment strategies because people may not understand how big the ultimate opportunities are going to be. They aren't sizing the opportunity and they aren't analyzing the disruption.



Performance

more

170.94 +70.94 (+70.9%)

10 Oct 2020

1M 3M 6M 1Y 2Y 5Y 10Y



Watchlist Top Performer

full list

100 NASDAQS:AAPL USD 174.24 0.034%
APPLE INC.

★ ★ ★ GORILLA MOS: -202.34%

100 NASDAQS:AAPL USD 174.24 0.034%
APPLE INC.

★ ★ ★ GORILLA MOS: -202.34%

100 NASDAQS:AAPL USD 174.24 0.034%
APPLE INC.

★ ★ ★ GORILLA MOS: -202.34%

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Total User Growth Rate

CMGR*

LTM*

10% **207%**



Page View Growth Rate

CMGR*

LTM*

5% **82%**



Subscriber Growth Rate

CMGR*

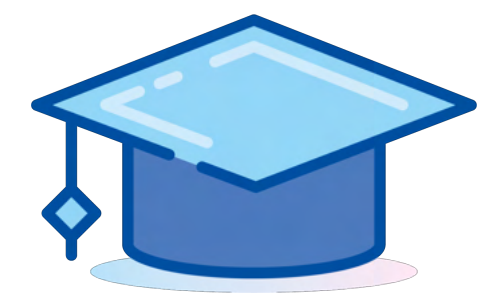
LTM*

9% **189%**

55,000 Lives Inspired

4,714

VI College Graduates in FY2020



187

New VI College Batches in FY2021

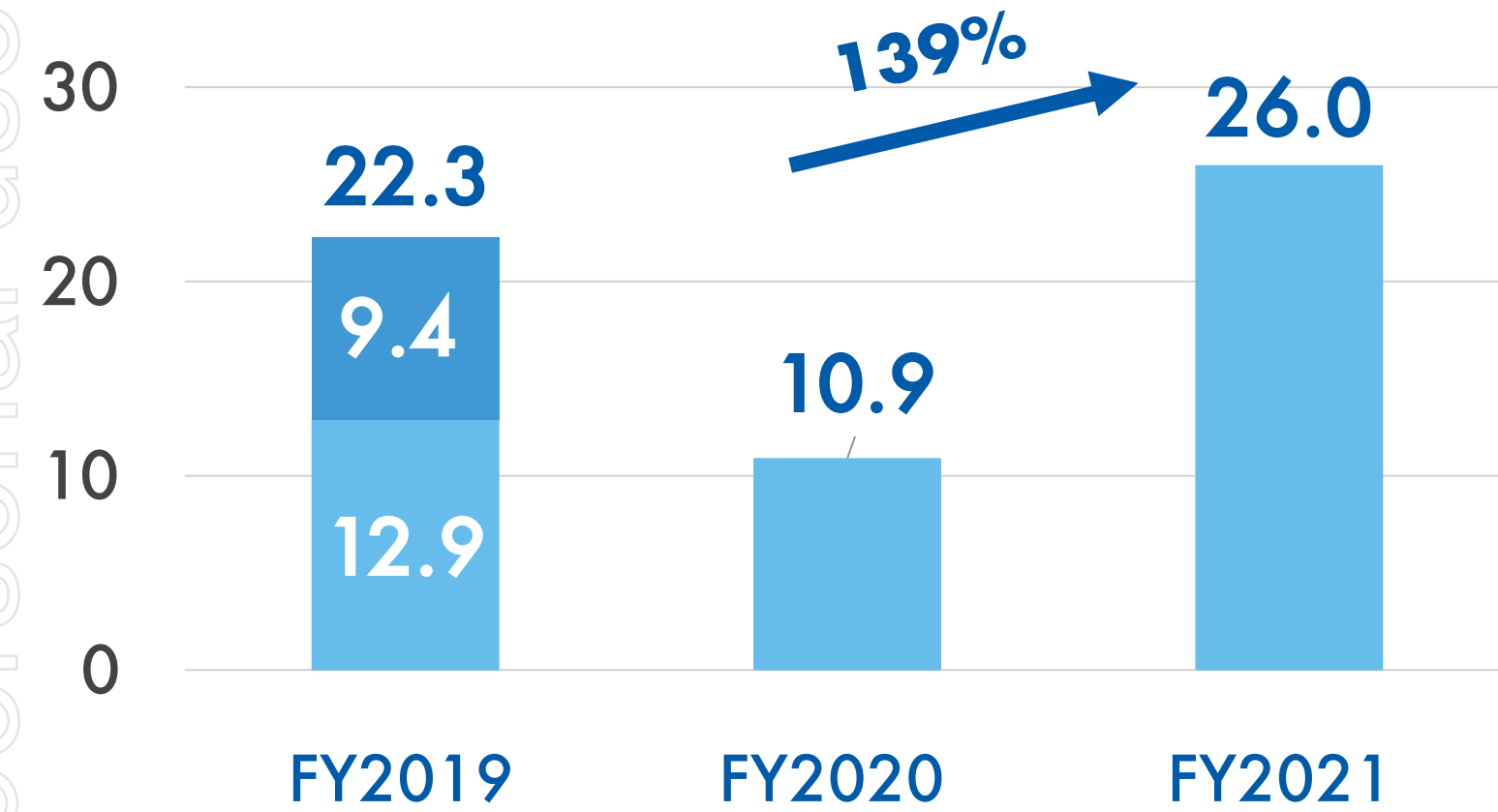
25,926

VI College Graduates in FY2021
(During COVID-19)

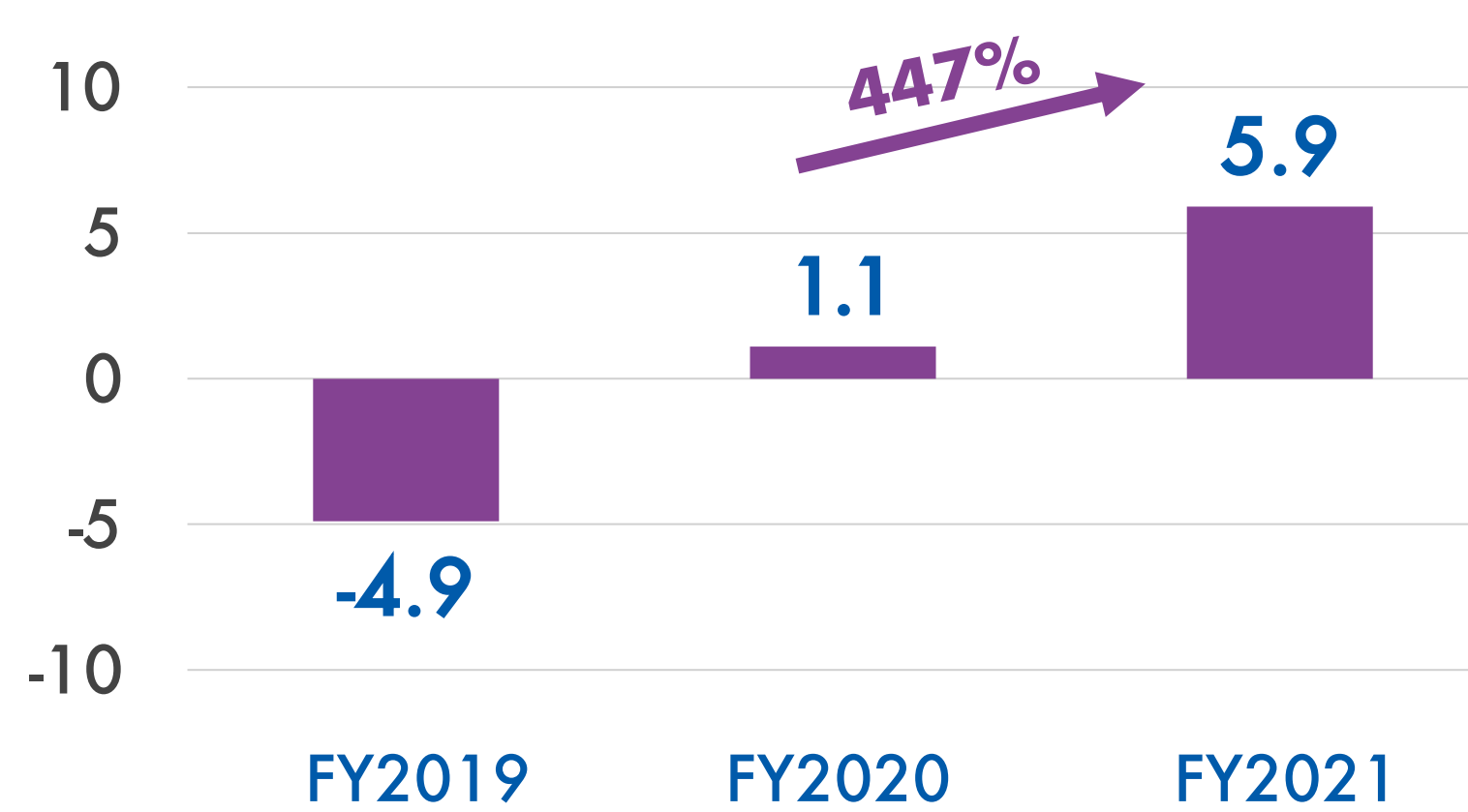
8VI Holdings Ltd Financials



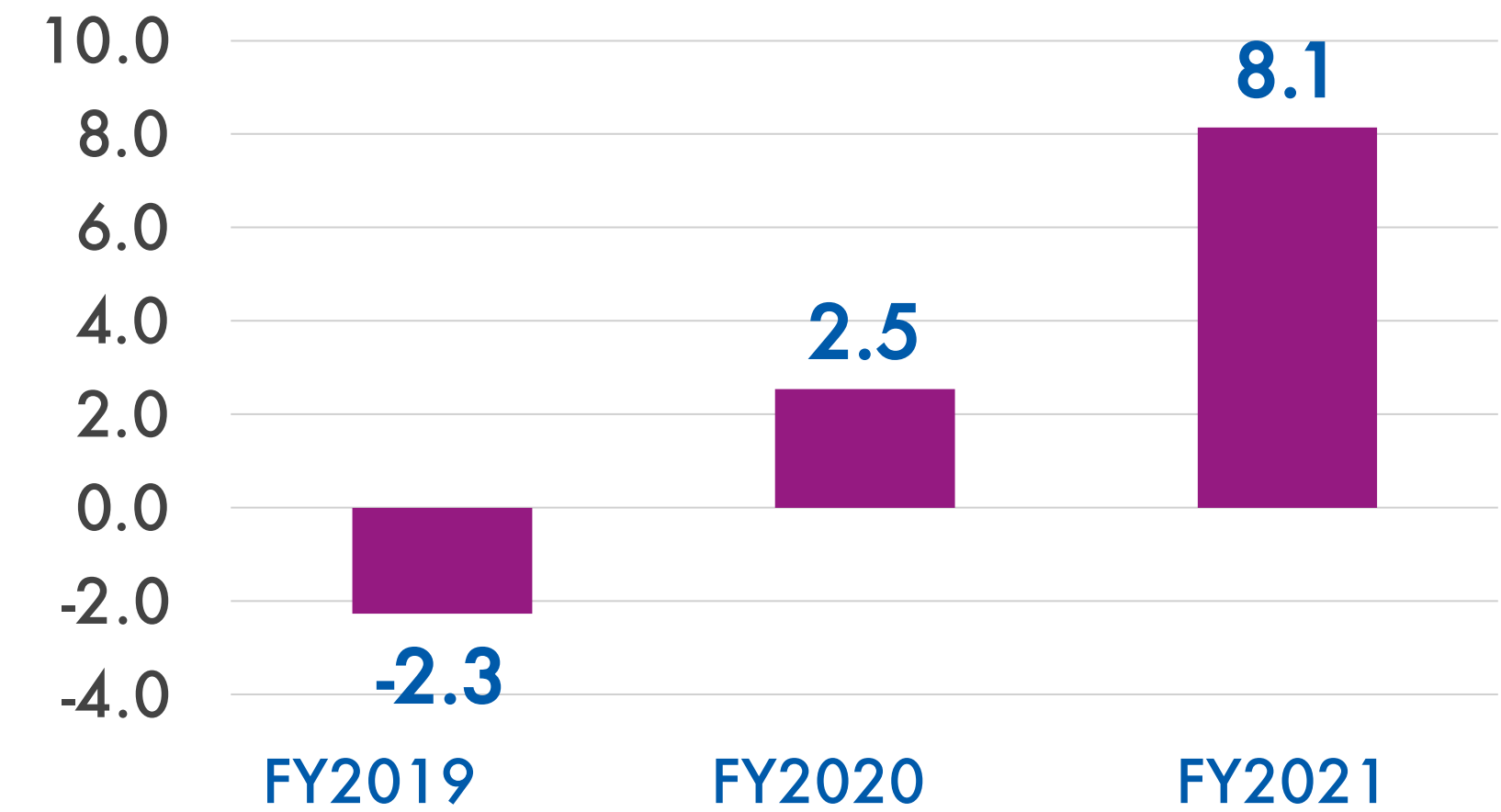
Revenue (S\$'million)



Net Profit after Tax Attributable to Equity Holders of the Company (S\$'million)

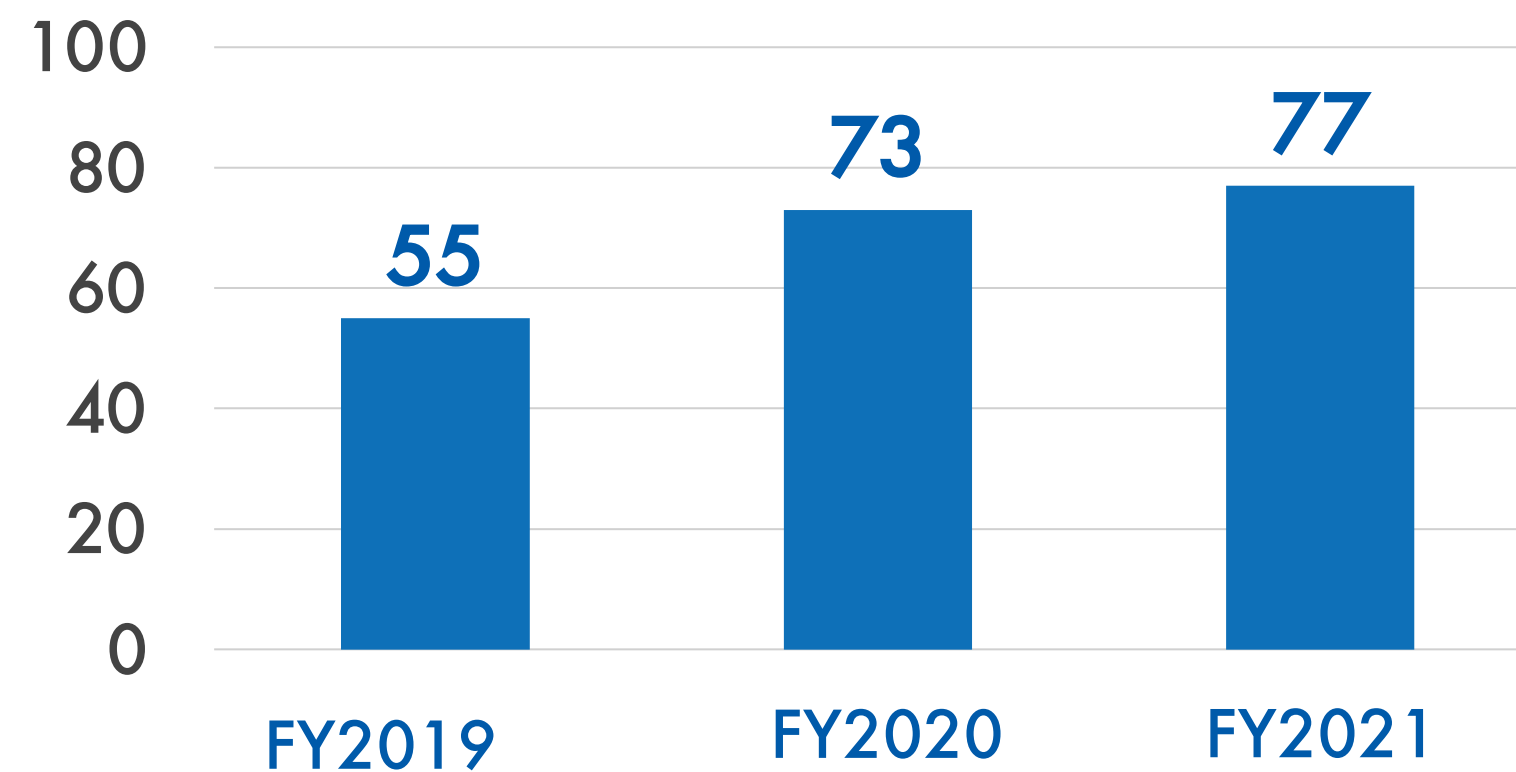


EBITDA (S\$'million)

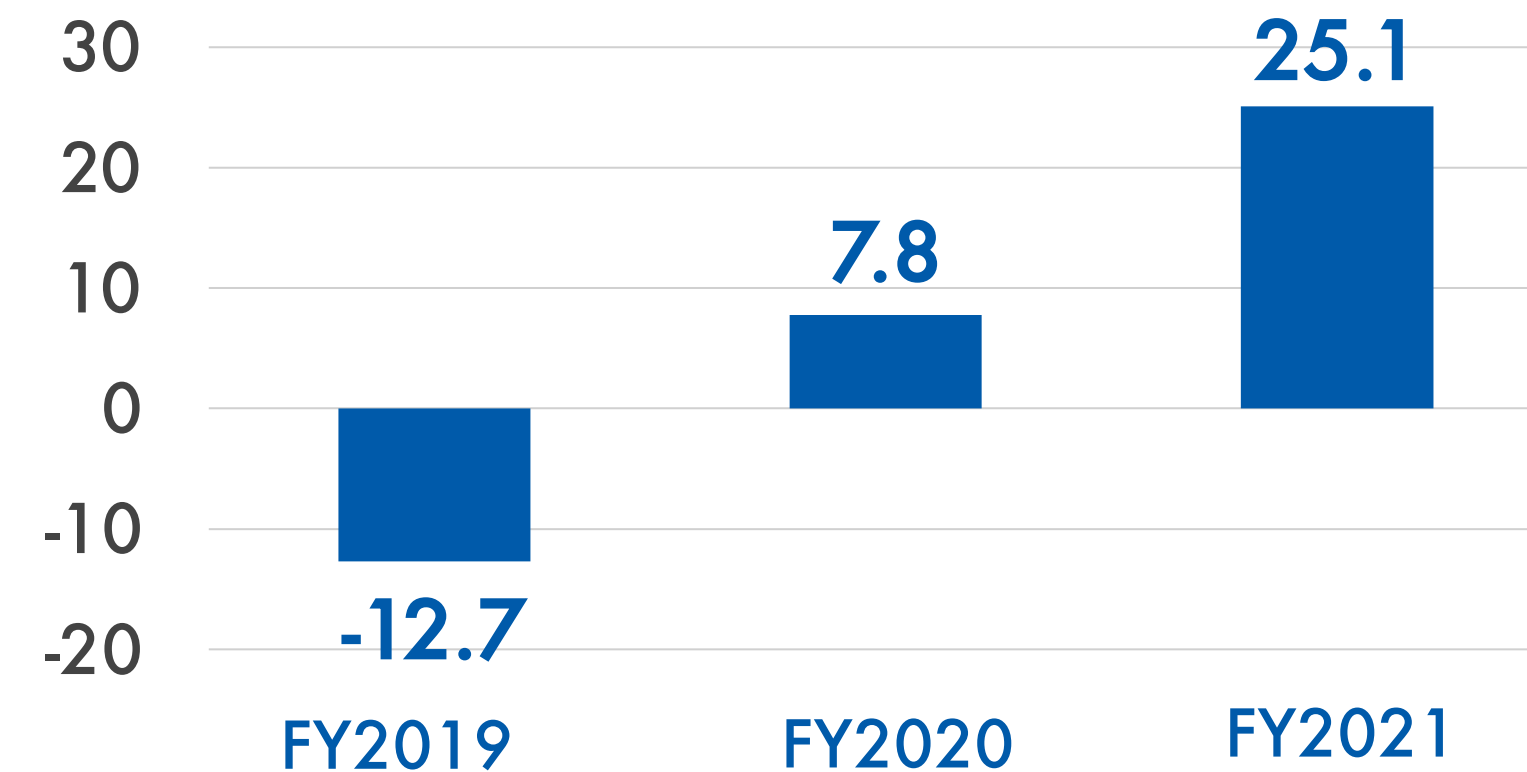


* Digital and Marketing Segment contribution prior to disposal

Gross Profit Margin (%)



Operating Income Margin (%)

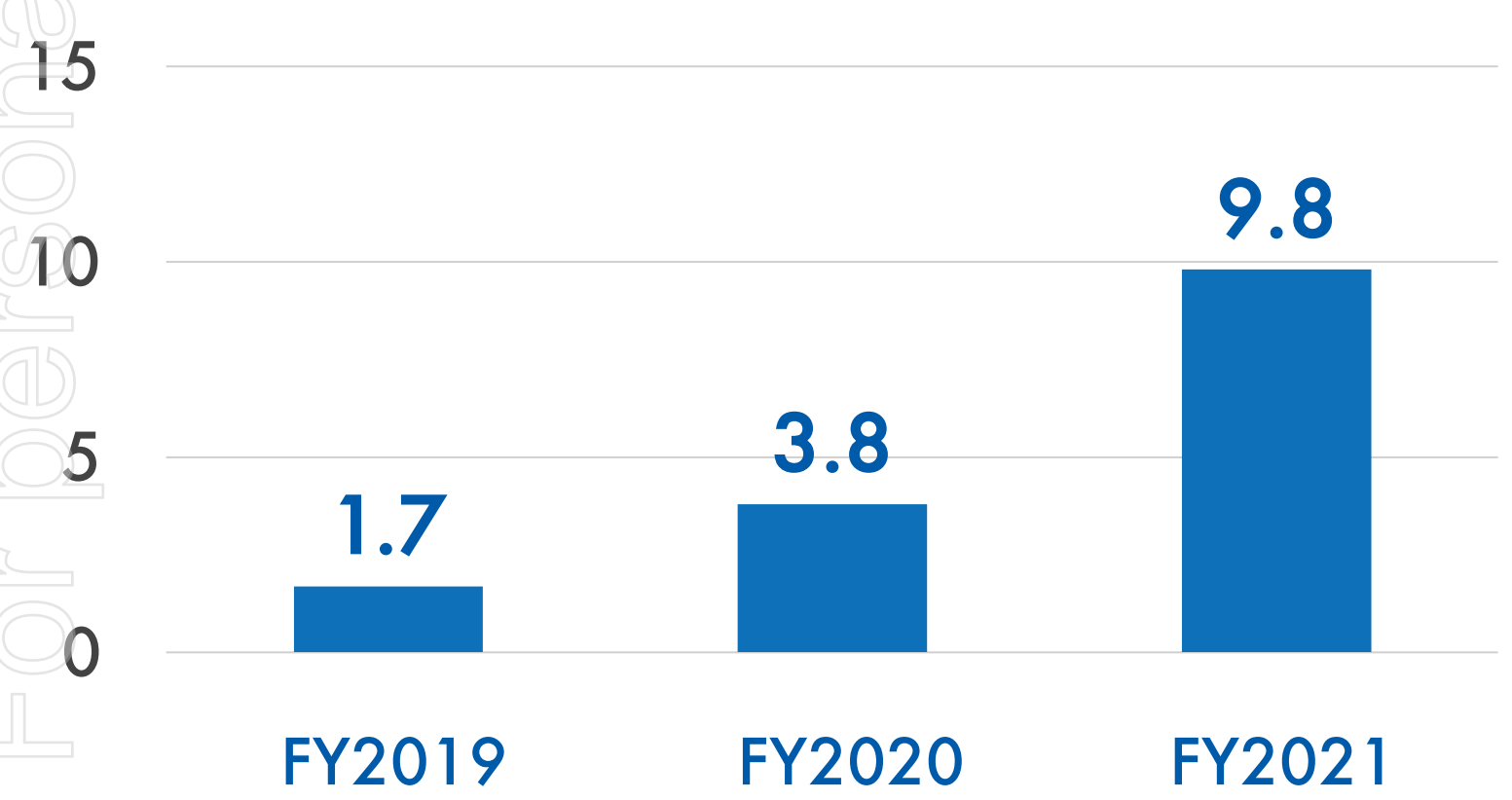


8VI Holdings Ltd Financials

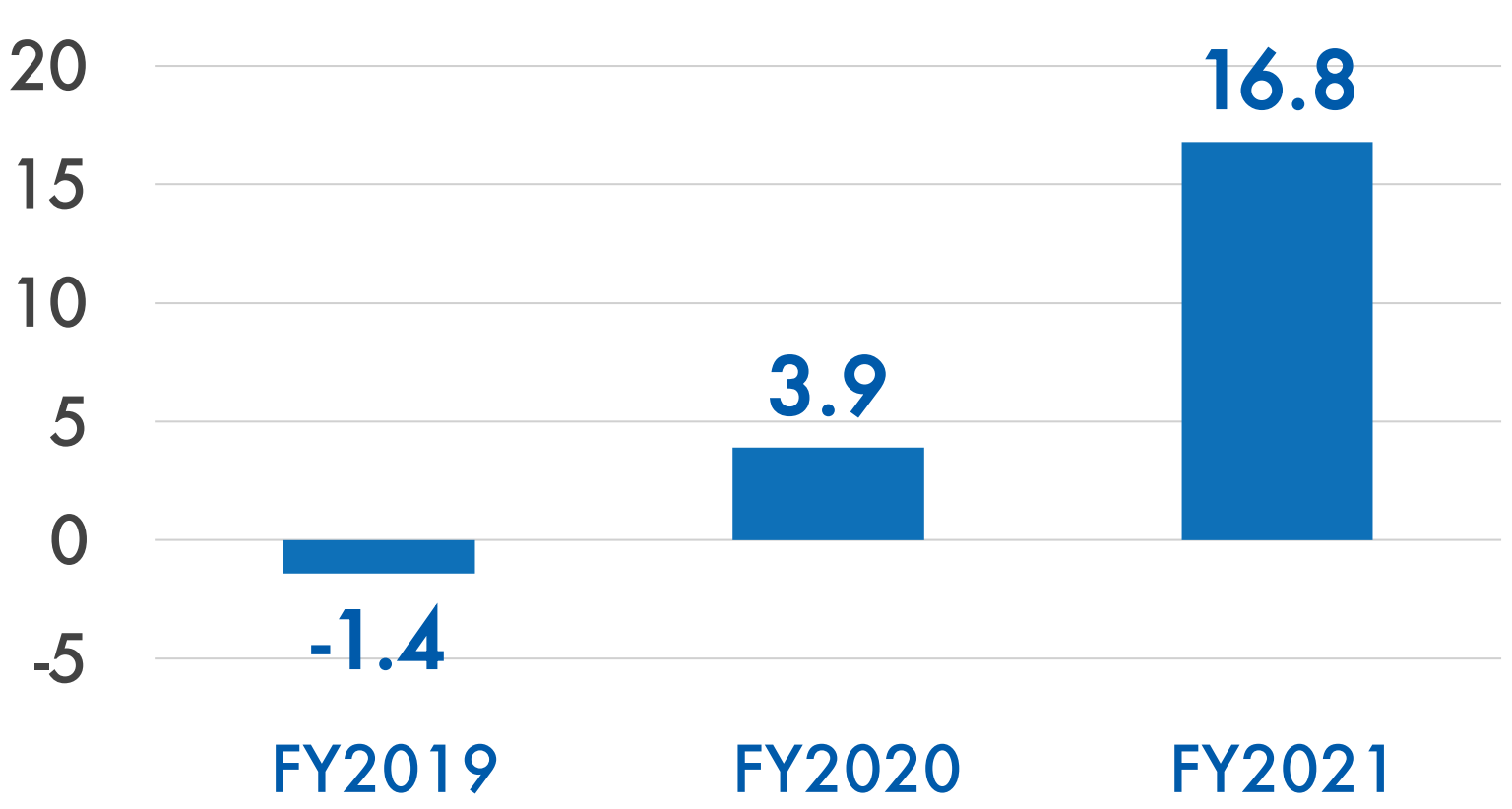


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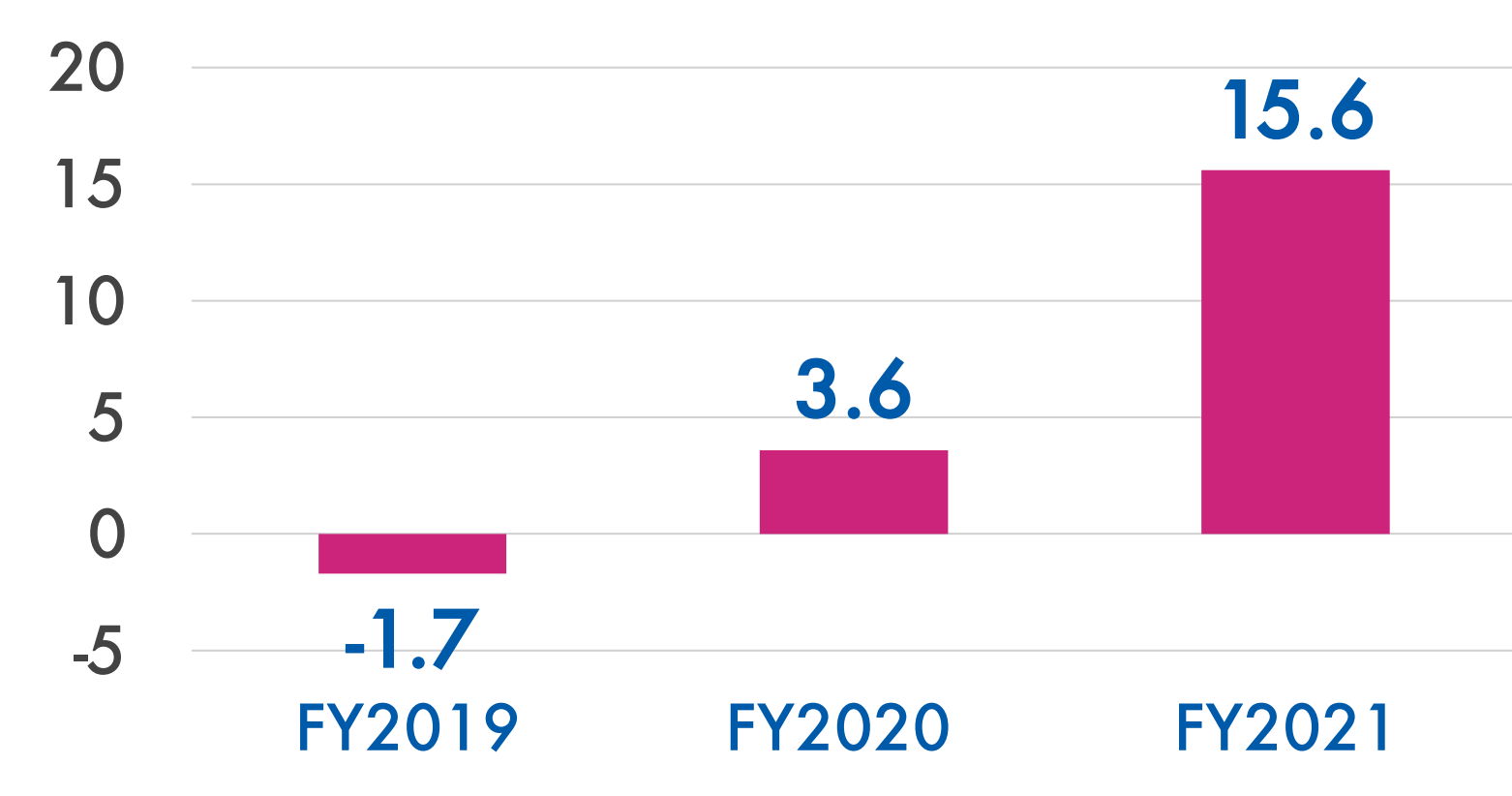
Unearned Revenue(S\$'million)



Operating Cash Flow (S\$'million)



Free Cash Flow (S\$'million)

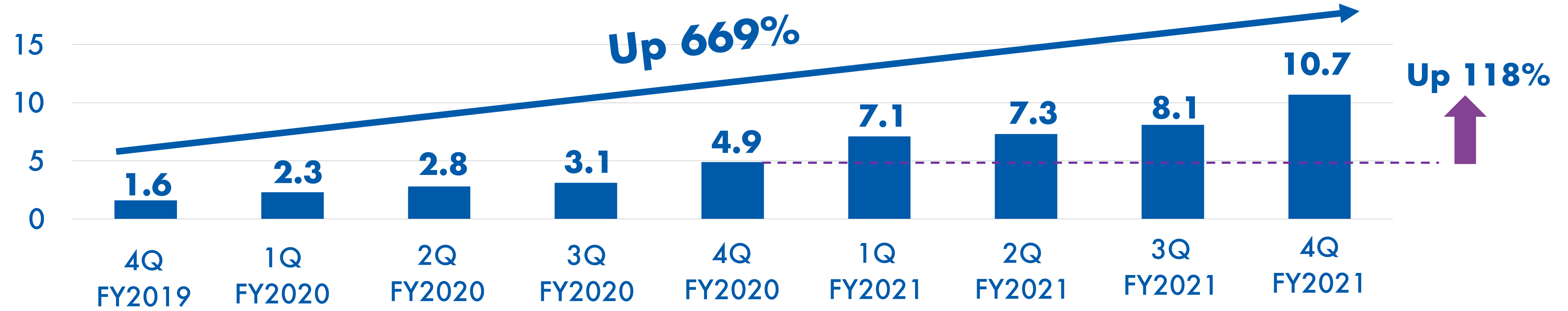


8VI Holdings Ltd Financials

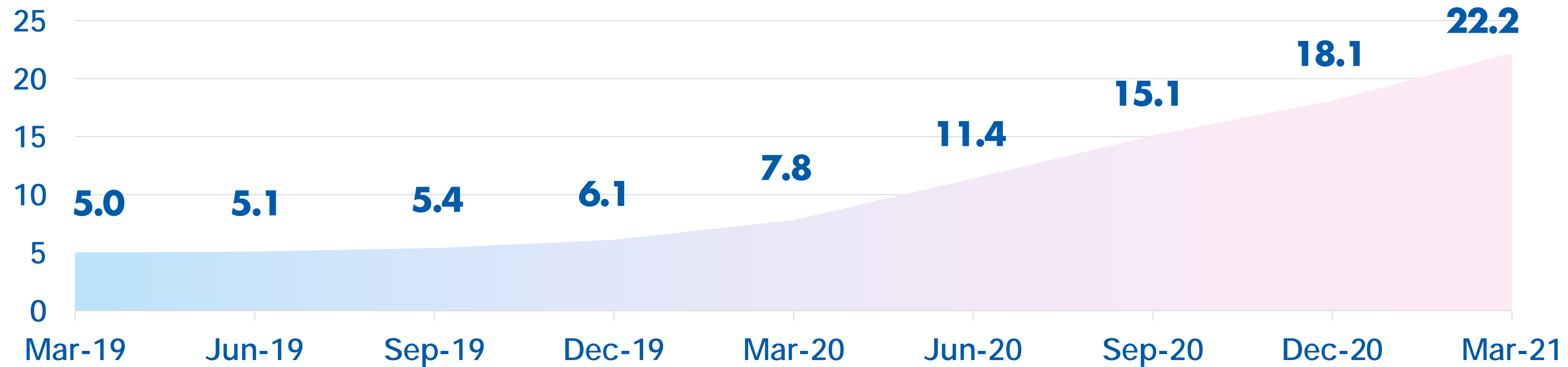


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Receipt from Customers (S\$'million)



Cash & Stocks Balance Over Time (S\$'million)



FinTech Companies – Comparisons

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| LTM | A | B | C | D | E | F | G |
|--------------------|--|--|--|--|---|--|---|
| GPM | 68.08% | 71.80% | 85.99% | 82.02% | 29.89% | 47.58% | 77.3% |
| NPM | 15.48% | -5.25% | 1.71% | 13.32% | 10.23% | 8.95% | 15.7% |
| ROE | 41.99% | -3.39% | 2.82% | 6.75% | 19.84% | 10.74% | 53.17% |
| EBIT Margin | 28.91% | 4.28% | 7.27% | 23.06% | 16.14% | 15.22% | 25.1% |
| FCF Margin | 31.94% | -62.99% | 24.51% | 29.49% | 23.36% | 10.25% | 60.1% |
| Ratios | PE: 44.8x PS: 6.94x P/FCF: 21.72x EV/EBIT: 23.95x | PE: - PS: 57.12x P/FCF: -90.68x EV/EBIT: 1,323x | PE: 1,495.0x PS: 25.57x P/FCF: 104.3x EV/EBIT: 349.3x | PE: 155.2x PS: 20.68x P/FCF: 70.12x EV/EBIT: 87.68x | PE: 89.3x PS: 9.13x P/FCF: 39.1x EV/EBIT: 55.21x | PE: 104.80x PS: 9.38x P/FCF: 91.52x EV/EBIT: 56.18x | PE: 30.4x PS: 4.57x P/FCF: 7.28x EV/EBIT: 12.93x |
| Market Cap. | NZD 1.910B | AUD 27.907B | AUD 19.236B | AUD 9.519B | SGD 2.259B | MYR 863.3M | AUD 117.1M |

As of 7 Jun 2021

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FinTech Companies – Comparisons

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| |  Pushpay NZSE: PPH |  Afterpay ASX: APT |  Xero ASX: XRO |  Wisetech ASX: WTC |  iFast SGX: AIY |  Revenue KLSE:Revenue |  8VI ASX: 8VI |
|--------------------|--|---|--|--|---|---|---|
| LTM | | | | | | | |
| GPM | 68.08% | 71.80% | 85.99% | 82.02% | 29.89% | 47.58% | 77.3% |
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As of 7 Jun 2021

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Key to Future Growth

Investing in key areas to adapt to a global structural shift.



Investing for a Smarter Future – Digitalisation & Talent

Expanding our addressable market

Positioned to offer more regulated products and services

Key to Future Growth

Investing for a Smarter Future – Digitalisation & Talent



- Digitalise more aspects of programme & backend operations
- Closely integrate programmes onto VI App platform for seamless participation
- Focus on growing talent & subject matter expert in areas of development & technology
- Investing in resources for hybrid working arrangements:
 - Broadcasting studios in Singapore & Malaysia for events & production of digital content
 - Equipping team members with the appropriate infrastructure, hardware & software setups
 - New space to build stronger culture and brand for the team & Group

Key to Future Growth

Expanding our addressable market



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Accompanied with strategies to cast our net wider to attract more potential VI App users

Key to Future Growth



Positioned to offer more regulated products and services

Explore offering more regulated products & services complementing the current FinEduTech business.

- Holistic investment journey for our community



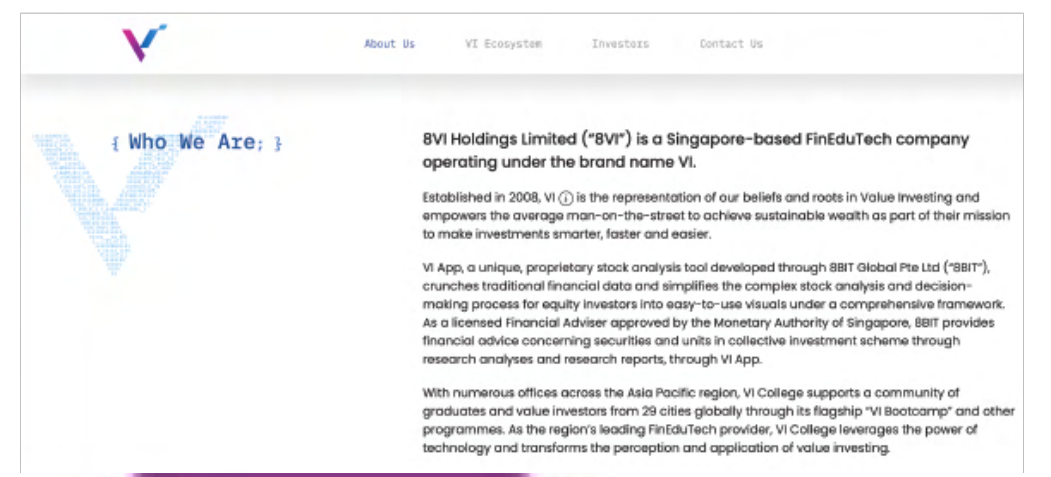
About Us VI Ecosystem Investors Contact Us

Uniquely rooted In

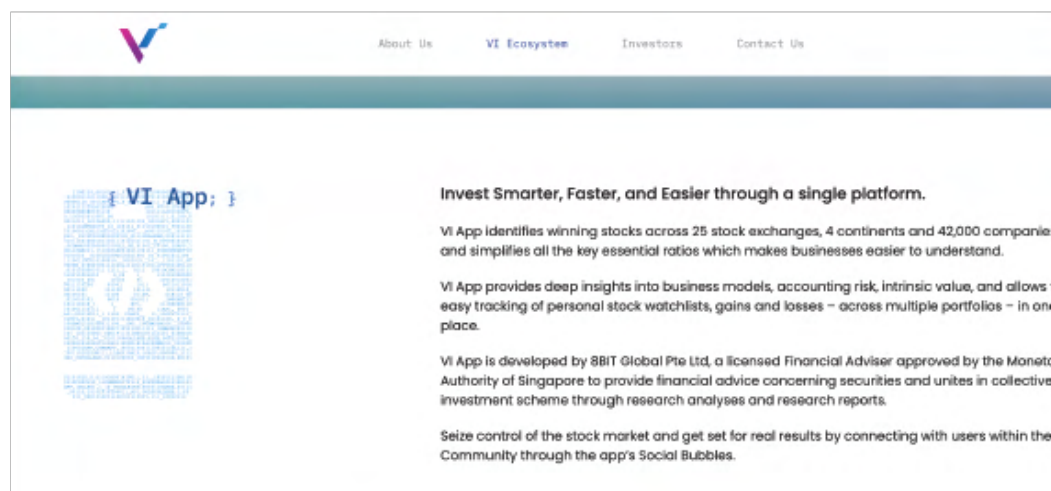
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| 11_01P,011000 | 0000110 | 011001 | 000_0 | 8VI,1_10100 | 10011_111011 | 111001 | 01_111 | 000111100008V1, | 011001M0N101 | 1000APP,0E01, | 0001_0 | 001011 |
| 0000010010101 | 110111 | 181I_00 | 11111 | I011COLLEGE, | 0_1010I0010000_0 | 0110 | 111101 | I001000011_NIC01 | 01_011000111 | 1COMMUNITY11100 | 101P, | 00010 |
| 001010 | 1000111 | 1COL0EGE, | 11010 | 11A111 | 0A1P,0_000P0,00 | 11_101 | 101110 | 11_1100 | 10010 | COM0UNIT10L010_1 | 110011 | 000010 |
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| 00_000 | 0101_01 | CO10_010110 | 11110 | 100011000101 | 810100_0_1011 | 1110,1 | 000101 | 10A1_1 | 00001010011 | 10_001 | 1_11000I0100101_11 | 11 |
| 101101_1010 | 11_0001 | 1_100101000 | 10_01 | 1COLLEGE,001 | 010101_010101 | 001100 | 101010 | 111101 | 100110111_0 | 11011 | 0110LE01,10_100I01 | 100I01 |
| 01_01111101 | 10P1110 | 011_0_1100101000 | | 1100000101_0 | 0110_1_110_0 | 011101 | 001101 | 011000 | 00101001100 | 100110 | 1101_1P0110011001 | |
| 0001111011_ | 000_010 | 1_1011_1100100001 | | 0000_1 | 010100_00000_ | 100101 | 110111 | 100111 | 11001 | 1_11_0 | 001_00 | 011100 |
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| 010111 | 0_00111 | 000001_001_011_1 | | 01110 | 8V0010E1_0E01000 | 0101010100_LA0P, | 001001 | 10111 | 10111 | PP,P00C_8V0,10Y1 | 011110 | 10100 |
| 110011 | 111_111 | 111110_00_0000 | | C000U11Y100 | 108VI,01GE10_1 | 01001_P_000 | 001000 | 001000 | COLIE_010000 | 11_110011111_0 | 01PP0 | 001111 |
| 000101 | 110APP, | 010001_00101 | | 111100111001 | 110_1_00_0011 | 11110011110 | 10010 | 10010 | 100_111110P0 | 01C001101,10 | 110011 | 101000 |
| 011_11 | 00011 | 100110_100011 | | 0_100APP,1,0 | 00011,I01100 | 1110111 | 100001 | 01011111111_ | 10001011 | 10001011 | 0111_1 | 100001 |

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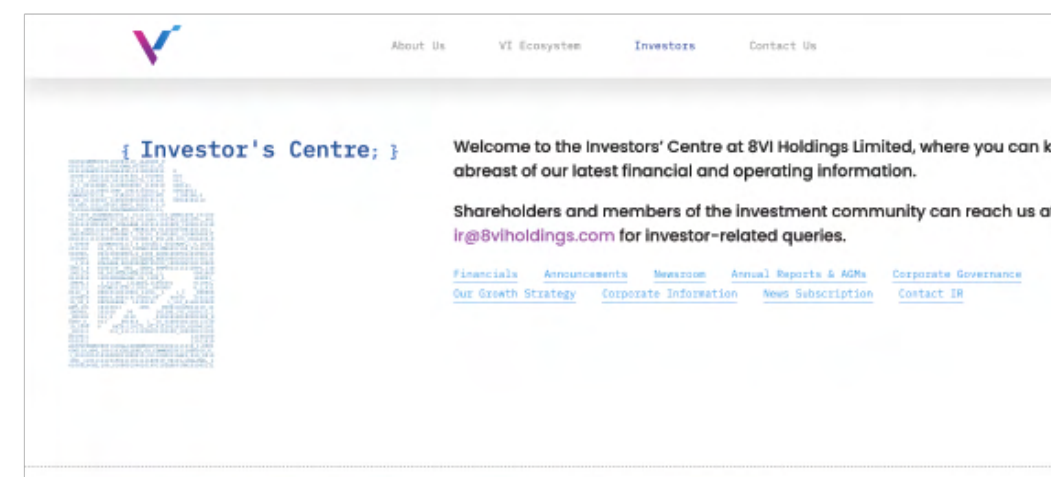
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