

**8VI Holdings Limited  
FY2021**

**Annual General Meeting**

**27<sup>TH</sup> JULY 2021, 1:30PM SST**





- 01 **FY2021 KEY DEVELOPMENTS**
- 02 **FY2021 FINANCIAL REVIEW**
- 03 **KEY TO FUTURE GROWTH**
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# AGENDA

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# FY2021 KEY DEVELOPMENTS



## KEY DEVELOPMENTS IN FY2021

### Summary



### KEY DEVELOPMENTS in FY2021

- 8BIT Global granted Financial adviser license by MAS
- Cementing our position in key markets
- Building a recurring revenue model with technology
- 3-point strategy: Acquisition, Retention & Technology Development
- Improved financial performance and profitability

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## FY2021 DEVELOPMENTS

# 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



## FY2021 DEVELOPMENTS

Cementing our positions in core markets

Focus in

**English, Chinese and Malay language-speaking markets**

Streamlined operations across offices in

**Singapore, Malaysia, Shanghai and Taiwan**

**Operations >90% through online channels**



More than **55,000** lives inspired to date

**25,926** VI College graduates in FY2021

VS

**4,714** graduates in FY2020

**187** new VI College batches in FY2021

## FY2021 DEVELOPMENTS

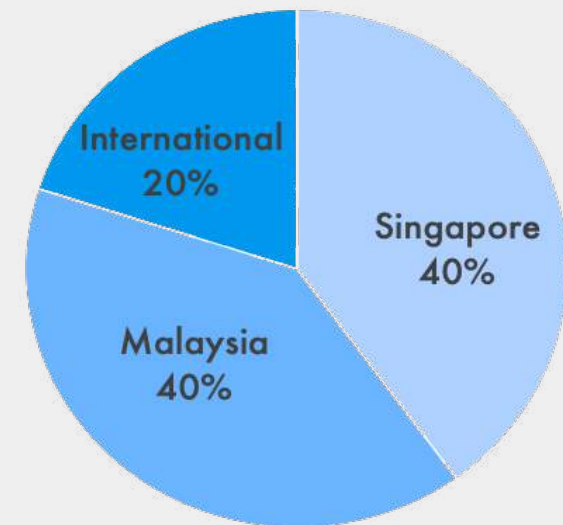
Cementing our positions in core markets



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**



## FY2021 DEVELOPMENTS

Building a recurring revenue model with technology (80:20 Strategy)



Strategy

**80:20**

Integrated business model

**80% online, 20% offline**

Target business earnings

**80% recurring, 20% non-recurring**

Current recurring revenue

**FY2021: 29% vs FY2020: 20.5%**

SaaS approach via VI App

**High-quality recurring revenue and positive cashflow**

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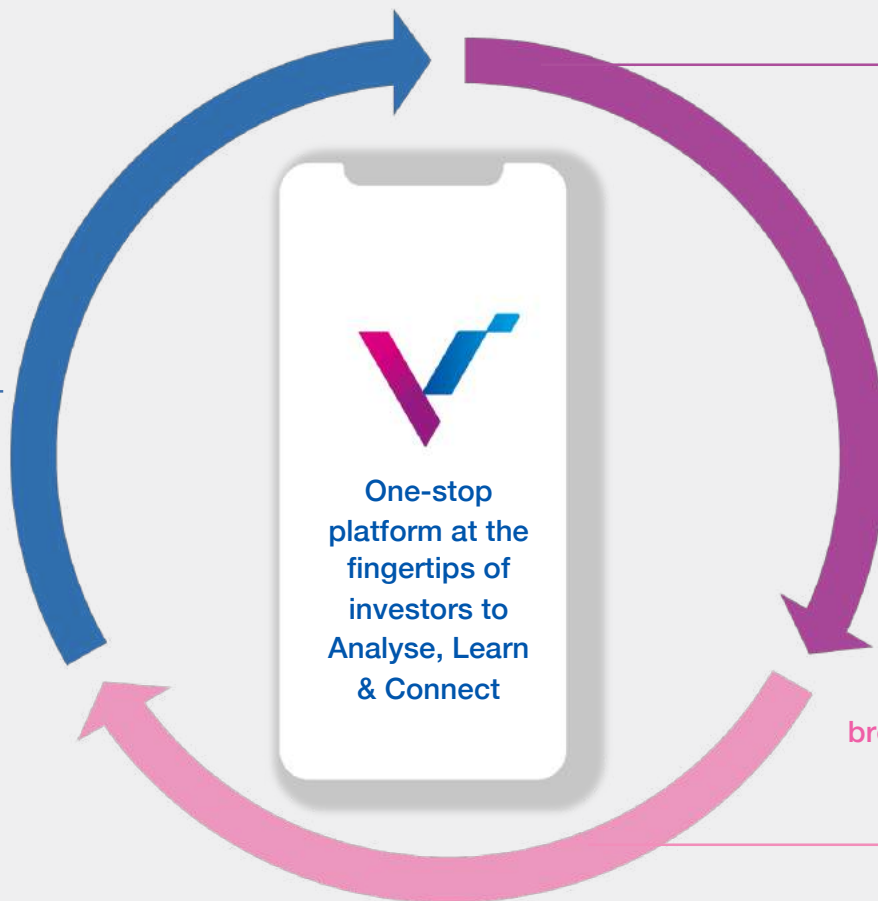
# VI Delivers a Different Value Proposition to Retail Investors

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.



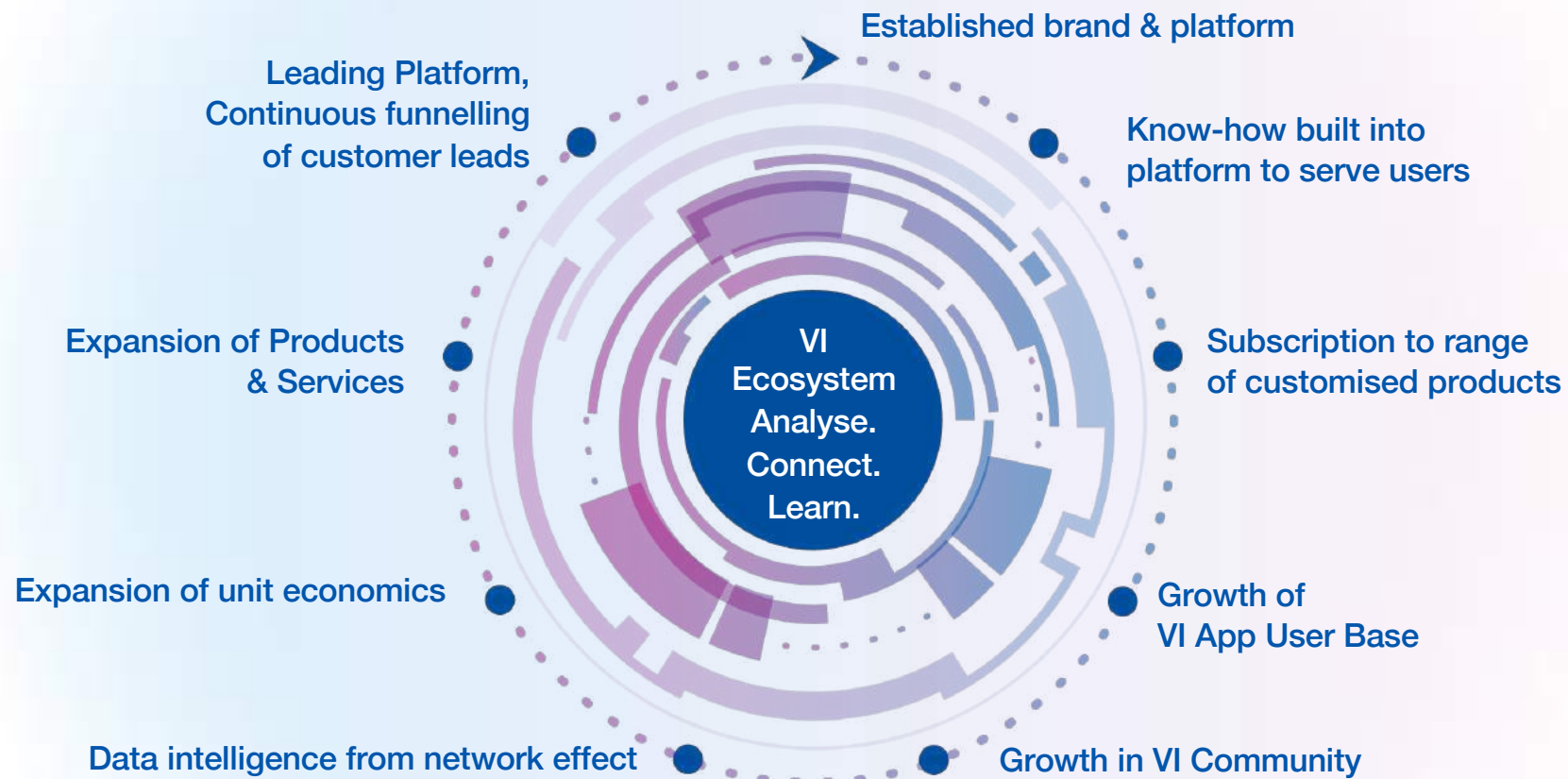
## Connect (VI Community)

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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# Unit Economics Expands as the VI Ecosystem Grows

Our flywheel creates path to profitability through data analytics



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## FY2021 DEVELOPMENTS

### 3 - POINT STRATEGY

Acquisition, Retention & Technology Development

# Acquisition

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



## FY2021 DEVELOPMENTS

### 3 - POINT STRATEGY

Acquisition, Retention & Technology Development



# 1 Acquisition

Improve brand awareness and loyalty through engagement and showcase

### Total User Growth Rate

10% 207%

CMGR\*

LTM\*

\*CMGR: Compound Monthly Growth Rate; LTM ending Mar 2021

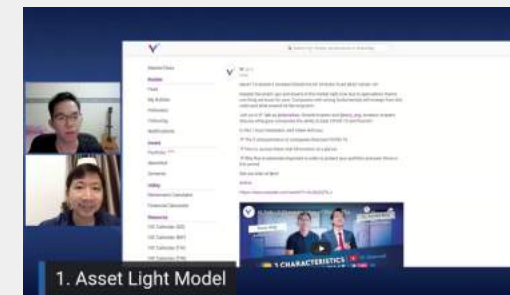
### Total Subscriber Growth Rate

9% 189%

CMGR\*

LTM\*

\*CMGR: Compound Monthly Growth Rate; LTM ending Mar 2021



## FY2021 DEVELOPMENTS

### 3 - POINT STRATEGY

Acquisition, Retention & Technology Development



#### Page View Growth Rate

**5%**

**CMGR\***

**82%**

**LTM\***

\*CMGR: Compound Monthly Growth Rate; LTM ending Mar 2021

## Retention

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

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## FY2021 DEVELOPMENTS

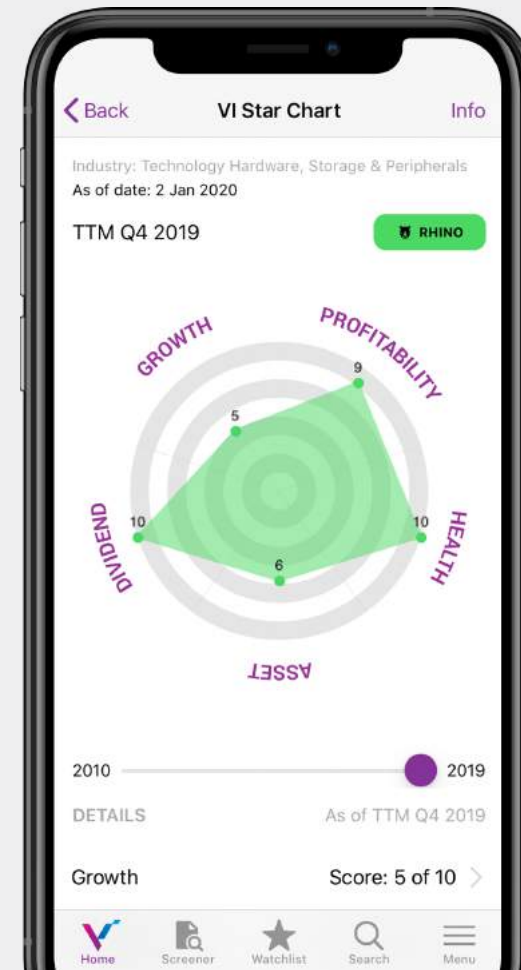
### 3 - POINT STRATEGY

Acquisition, Retention & Technology Development



# 3 Technology Development

- VI App features designed to enhance overall experience over time with AI & ML





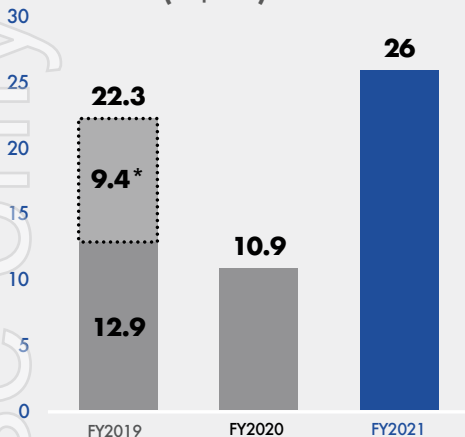
# FY2021 FINANCIAL REVIEW

Improved financial performance and profitability

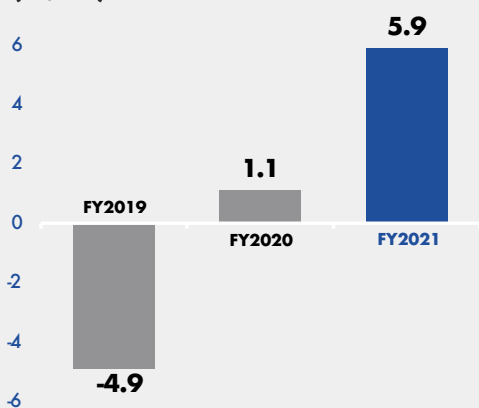
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# FINANCIAL REVIEW

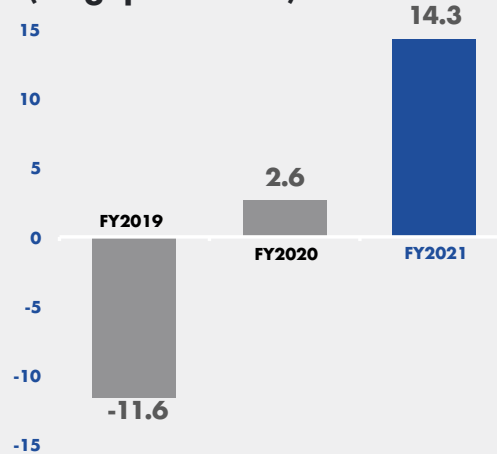
## Revenue (S\$'m)



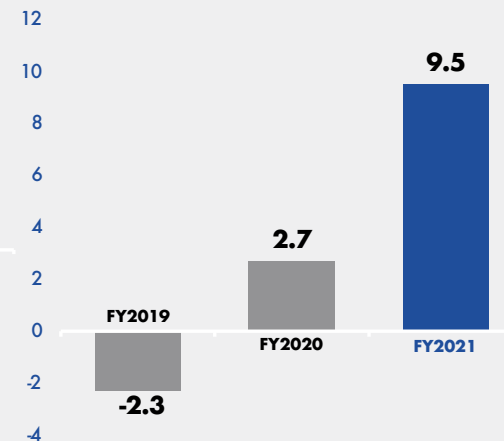
## Net Profit After Tax Attributable To Equity Holders Of The Company (S\$'m)



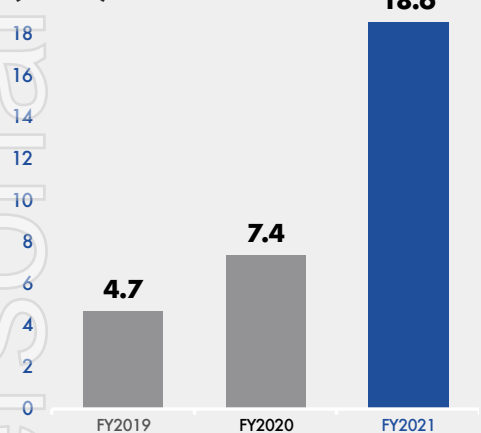
## Earnings Per Share (Singapore Cents)



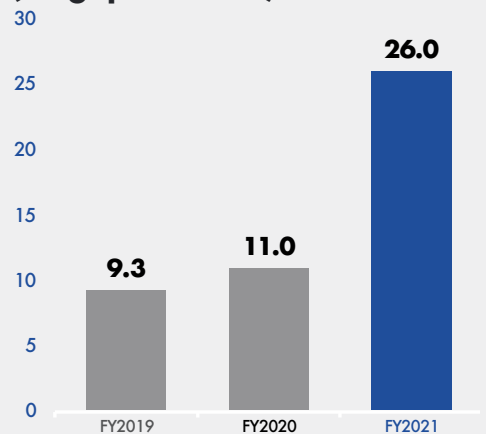
## EBITDA (S\$'m)



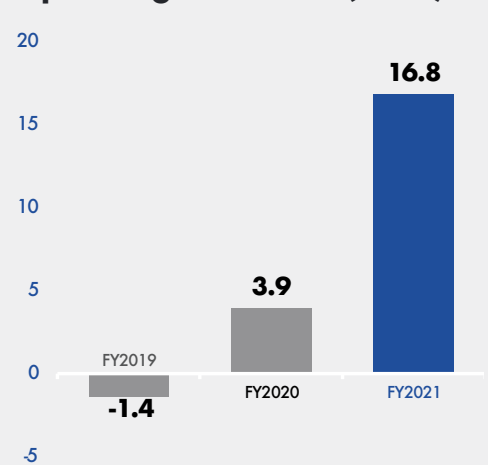
## Cash and Cash Equivalents (S\$'m)



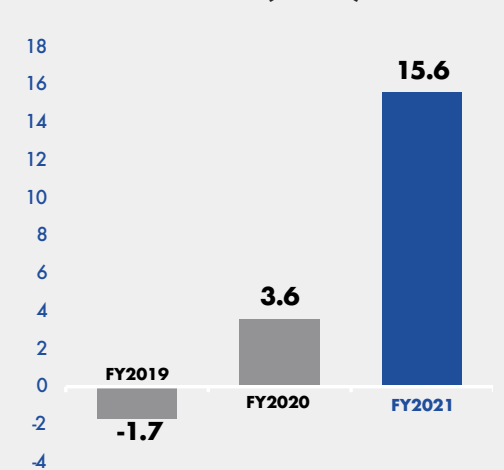
## Net Tangible Assets Per Security (Singapore cents)



## Operating Cash Flow (S\$'m)



## Free Cash Flow (S\$'m)





**FINANCIAL REVIEW**



**Degree of  
Operating  
Leverage**

**EBITDA %  
Growth**

**>**

**Revenue %  
Growth**

**246.7%**

**>**

**139.1%**

**Operating leverage achieved in FY2021**

## FINANCIAL REVIEW

Rule of  
**40**

**Revenue % Growth + EBITDA Margin = 40**

**139.1% + 36.5% = 175.6**

x4

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# KEY TO FUTURE GROWTH

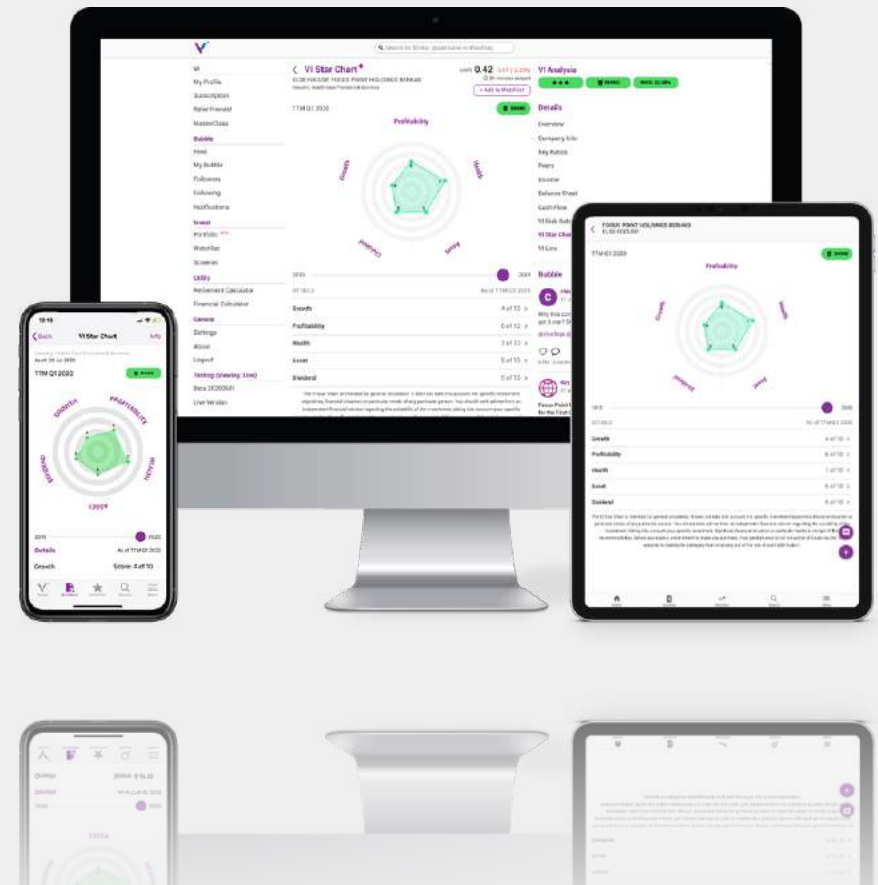
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## KEY TO FUTURE GROWTH



1. Investing for a Smarter Future – Digitalisation & Talent
2. Expanding our addressable market
3. Positioned to offer more regulated products and services



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## 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



**VI SUMMIT**

Full virtual event for the first time

Record number of >3,500 attendees from  
Asia Pacific Region

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## KEY TO FUTURE GROWTH

Expanding our addressable market



I am sophisticated, do my own research & analysis using/supplemented by VI App  
(self-directed investing)

Do It  
Myself

I want to learn how to invest, will pay for on-going support & case studies from coaches. I  
use VI Analysis to make my investment decisions.

Do It  
With Me

TAM: 5 Million Users (SG, MY, TW)

Untapped Market: 35 Million Users (ID, VN, CN)

I like your investment style/philosophy & enjoyed the learning.  
Still prefer someone to invest for me.

Do It For Me

TAM: US\$11.9 trillion  
(Asia Pacific e2025 mutual fund AUM)

Source: <https://www.pwc.com/sg/en/asset-management/assets/asset-management-2025-asia-pacific.pdf>

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

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## 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

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# POST YEAR-END DEVELOPMENTS

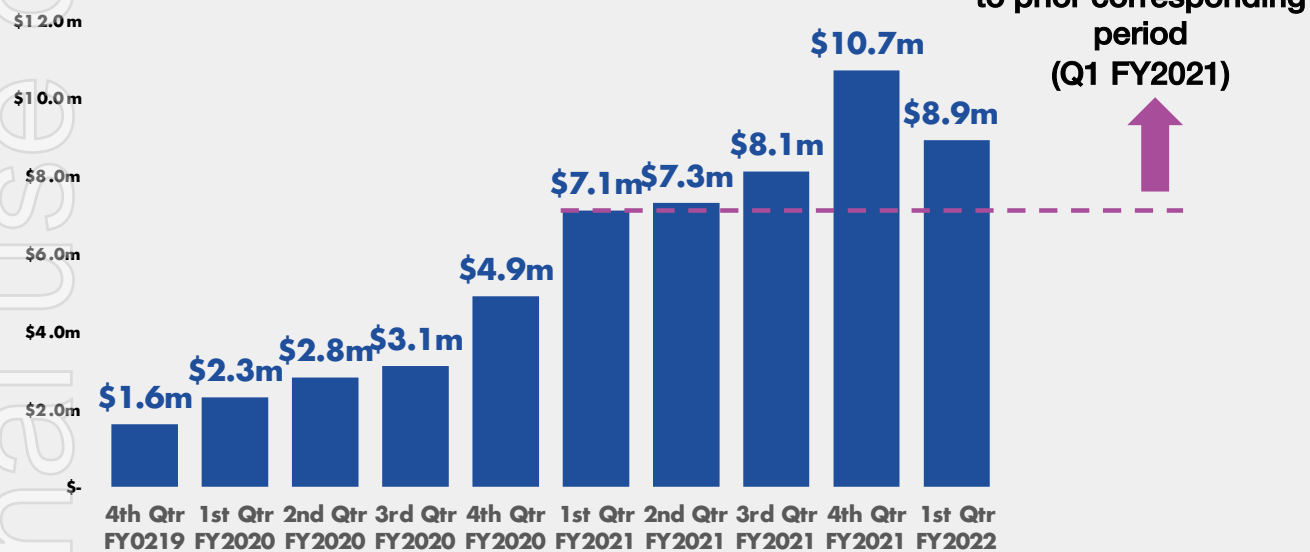




## POST YEAR-END DEVELOPMENTS



### Receipt from Customers (\$' Million)



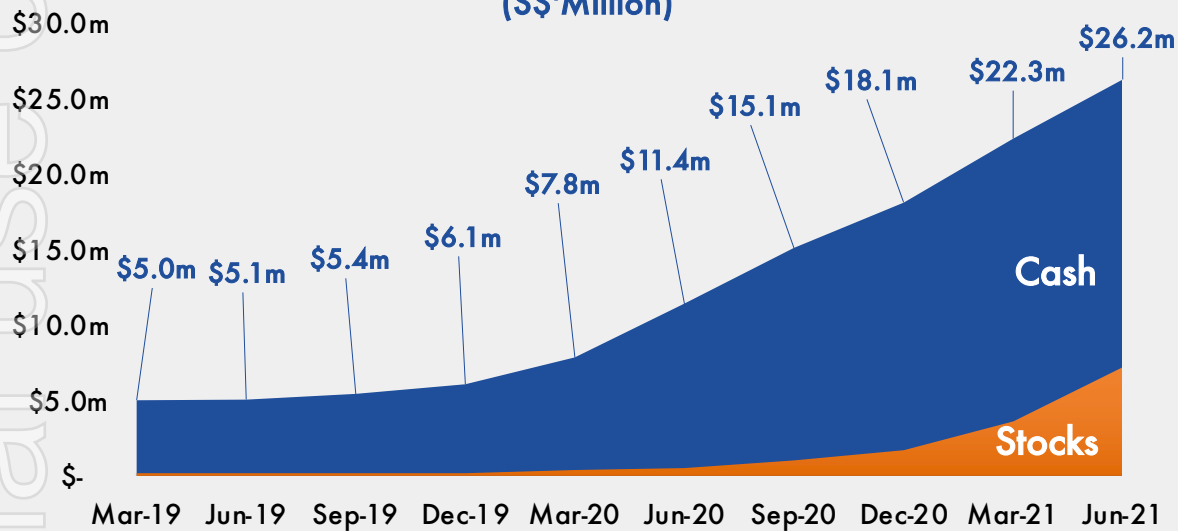
### Q1 FY2022

- Revenue (unaudited) stands at S\$7.6 million, **↑36.6%** as compared to S\$5.6 million in Q1 FY2021
- Cash receipts from customers in Q1 FY2022 **↑25.6%** to S\$8.9 million as compared to Q1 FY2021


## POST YEAR-END DEVELOPMENTS



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



### Q1 FY2022

- Liquid assets (Cash and Cash Equivalent + Investment in Securities) as at 30 June 2021 stands at S\$26.2 million
-  18% as compared to S\$22.3 million in Q4 FY2021

## POST YEAR-END DEVELOPMENTS

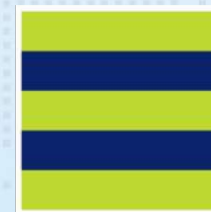
Proposed secondary listing on SGX by way of introduction

To increase corporate profile and build brand awareness



+

SGX



=

## LOOKING AHEAD



“

We will continue to sharpen our competitive edge on our Investment Intelligence as a Service (“IIAAS”) model – leverage AI, big data analytics and machine-learning, sharing investing knowledge decisions, and ultimately generating alpha for our investors.

”

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# Q&A

