

8VI Holdings Limited

(ASX: 8VI)



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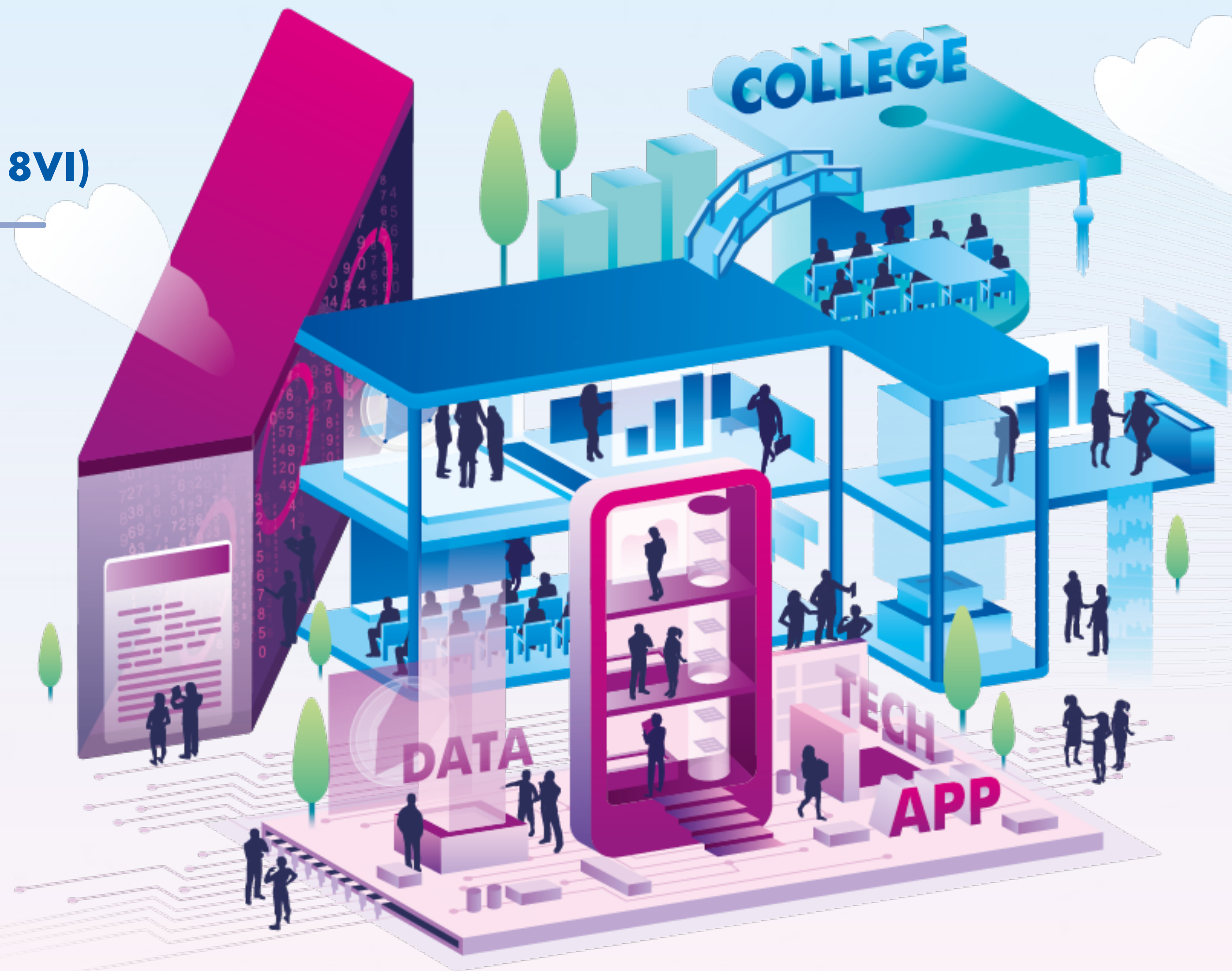
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8VI Holdings Ltd (ASX: 8VI)

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.

Scaling across the Asia Pacific



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

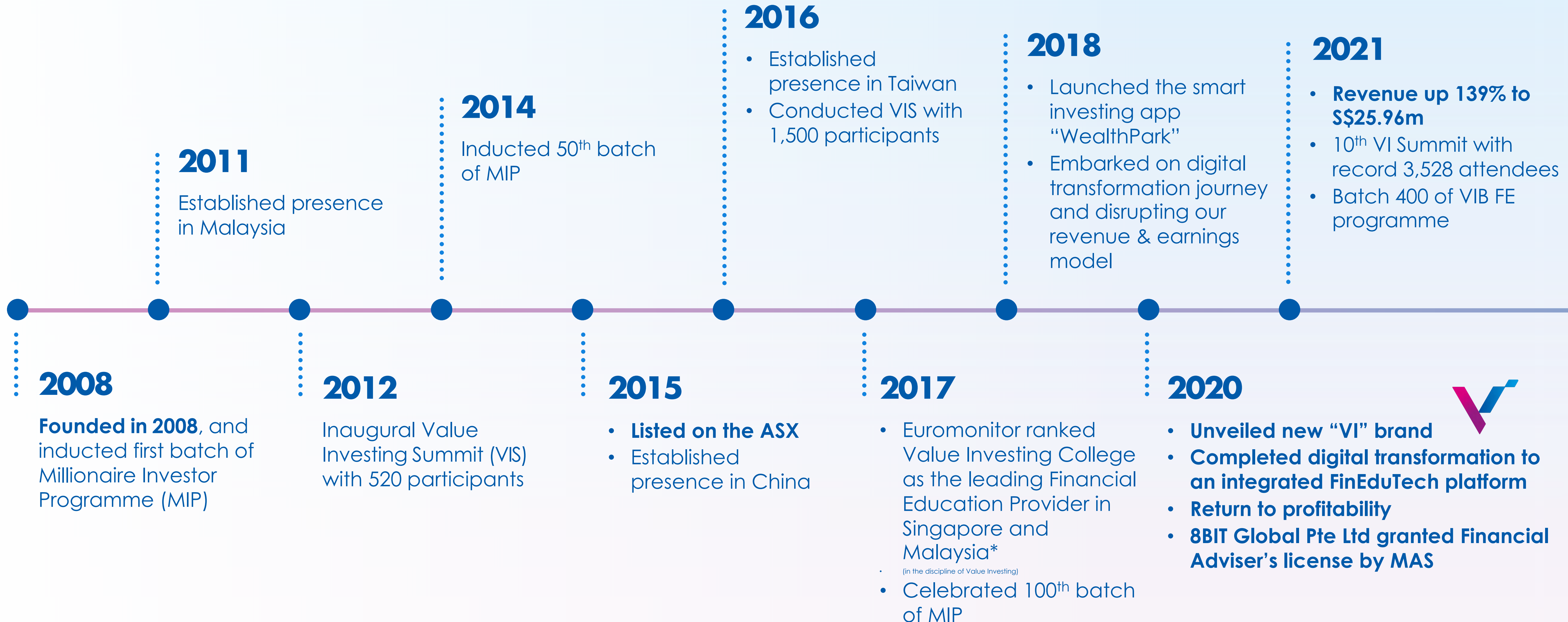


Offices in 4 cities:
**Singapore,
Malaysia,
Shanghai and
Taiwan**



Presence across
29 cities globally

Our Journey



* 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

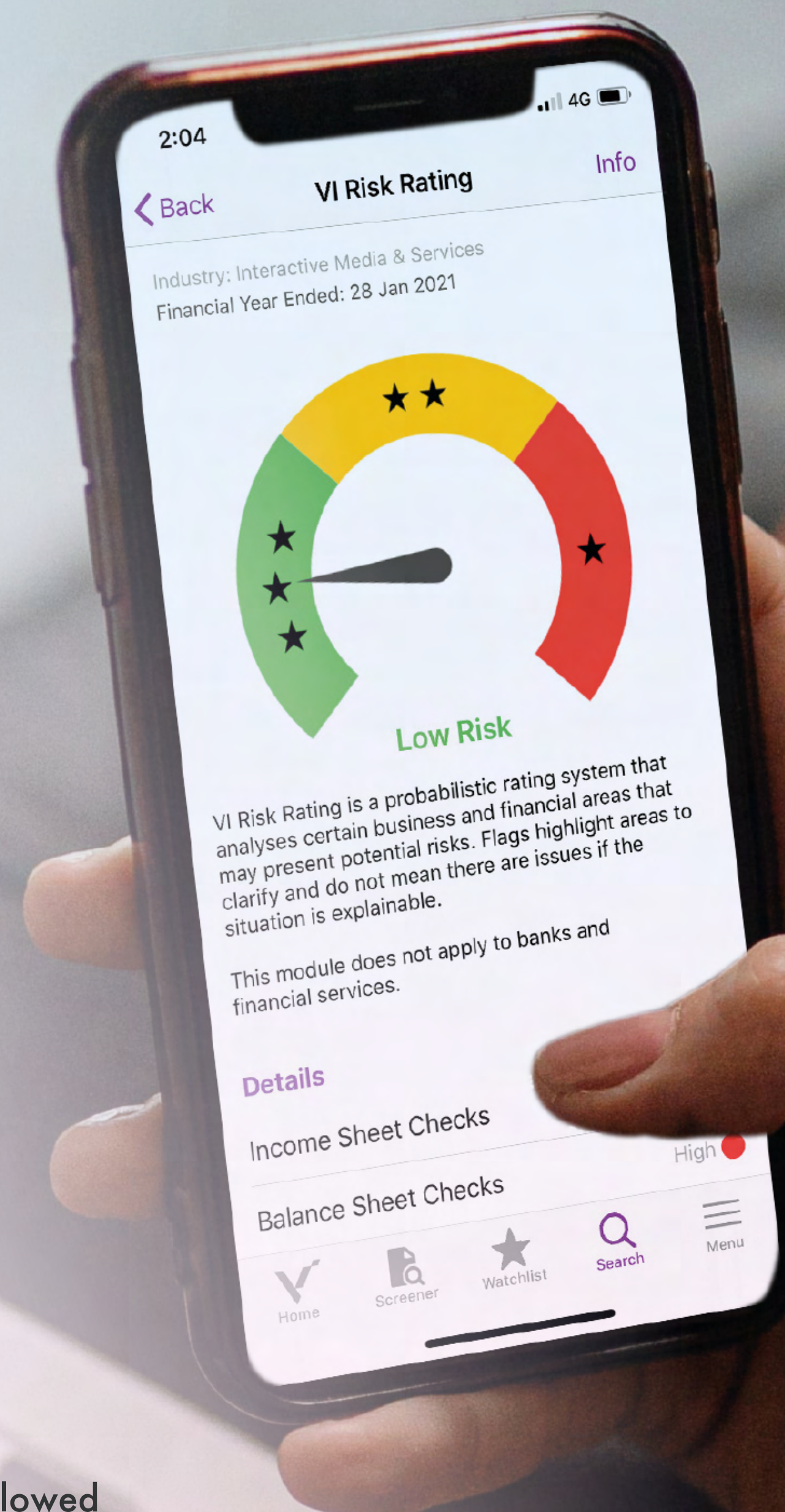
(Fintech entity behind VI App)

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



Ken Chee
CEO



Bernard Siah
CTO



Pauline Teo
Executive Director



Attlee Hue
CEO (8BIT)

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

17-year experience

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

20-year experience

Background in learning & development, leads management, regional operations & retention activities

20-year experience

Veteran Asset Manager & Advisor

Our Experienced Management



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

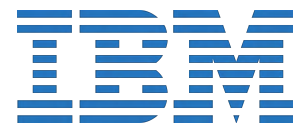
Our Advisors



Grace
Ho



Experienced Leader in
Business Transformation,
Fortune 500
Chief Marketing Officer



Microsoft



MOTOROLA



Junxian
Lee



Avid Logistics Investor
& Fintech Entrepreneur

MOOVAZ

FUNDNEL



SHIELD

Shi Khai
Wei



Blockchain VC Accelerator,
Digital Transformation
& Analytics Advisory

McKinsey
& Company



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



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

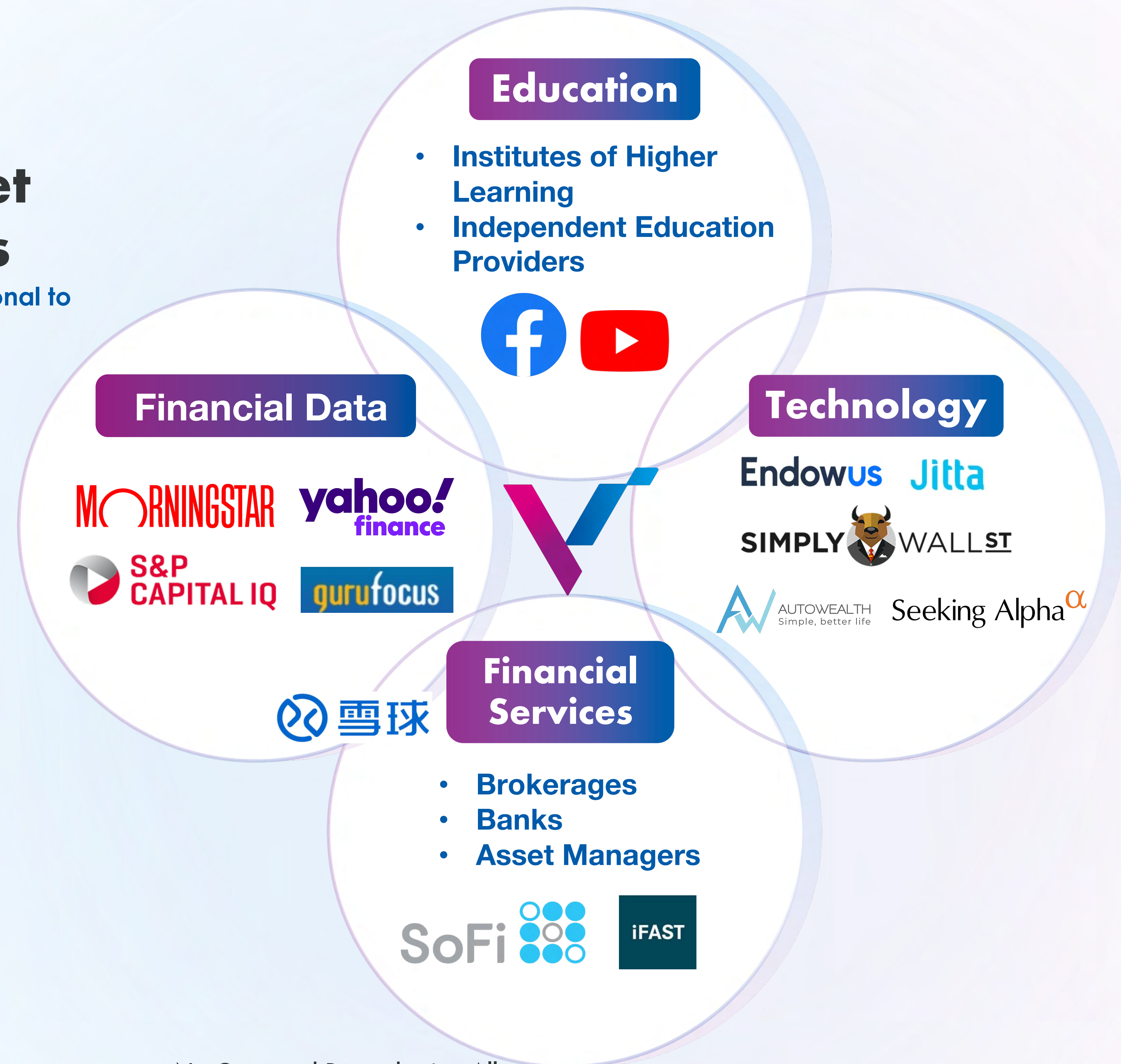
1. Prudential Relationship Index - Saving for Retirement Top Financial Goal for those in Asia: <https://www.straitstimes.com/business/economy/saving-for-retirement-the-top-financial-goal-for-those-in-asia-survey>

2. Affluent Millennials Investing Survey: <https://www.investopedia.com/the-investopedia-affluent-millennials-study-4769751>

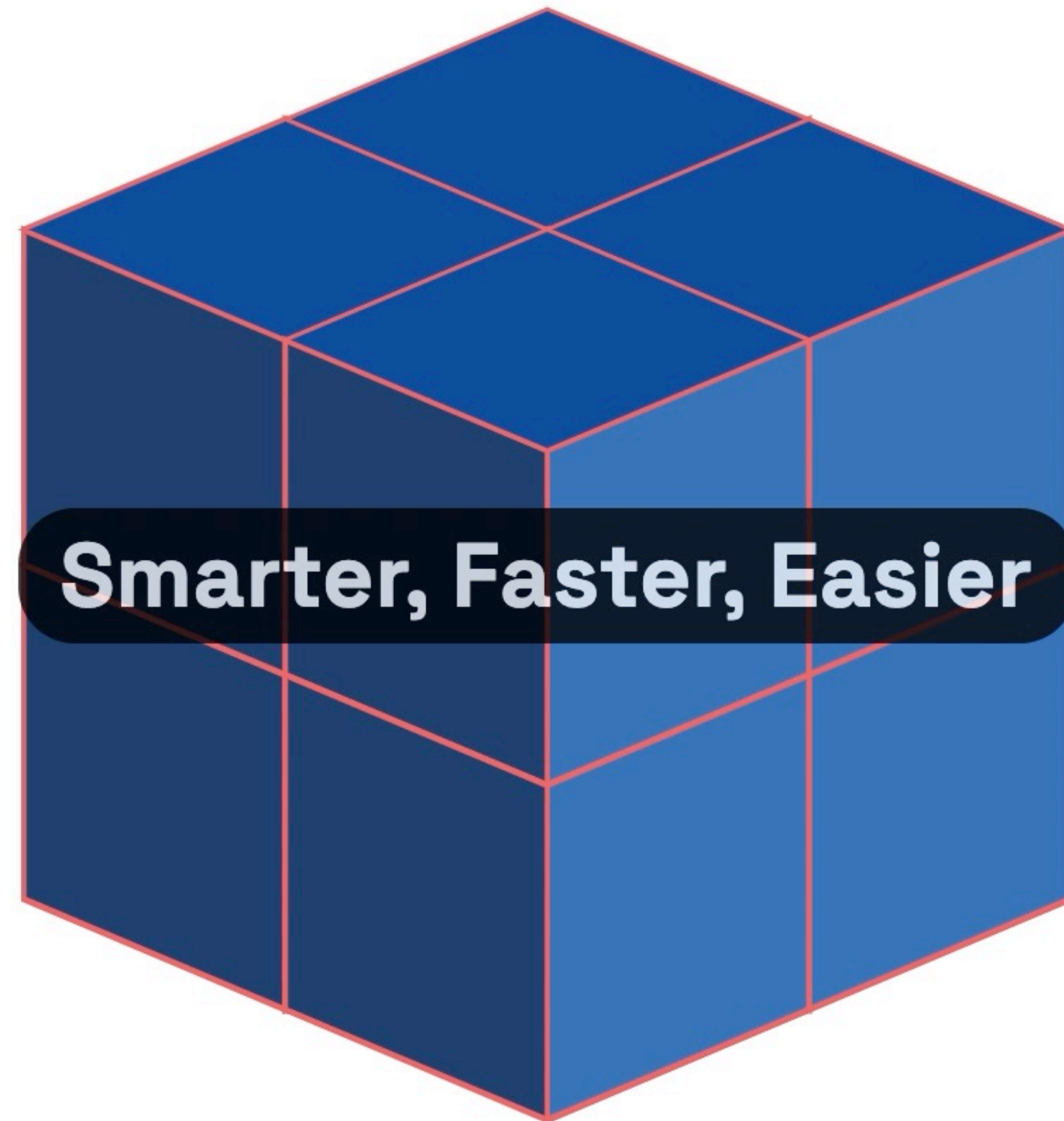
3. Technology gets big thumbs up: <https://www.blackrock.com/hk/en/insights/people-and-money#technology>

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



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

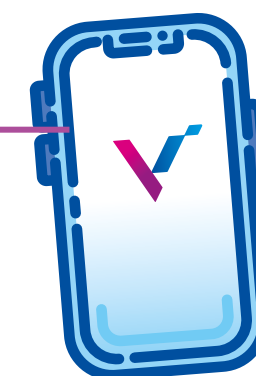
VI Delivers a Different Value Proposition to Retail Investors

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



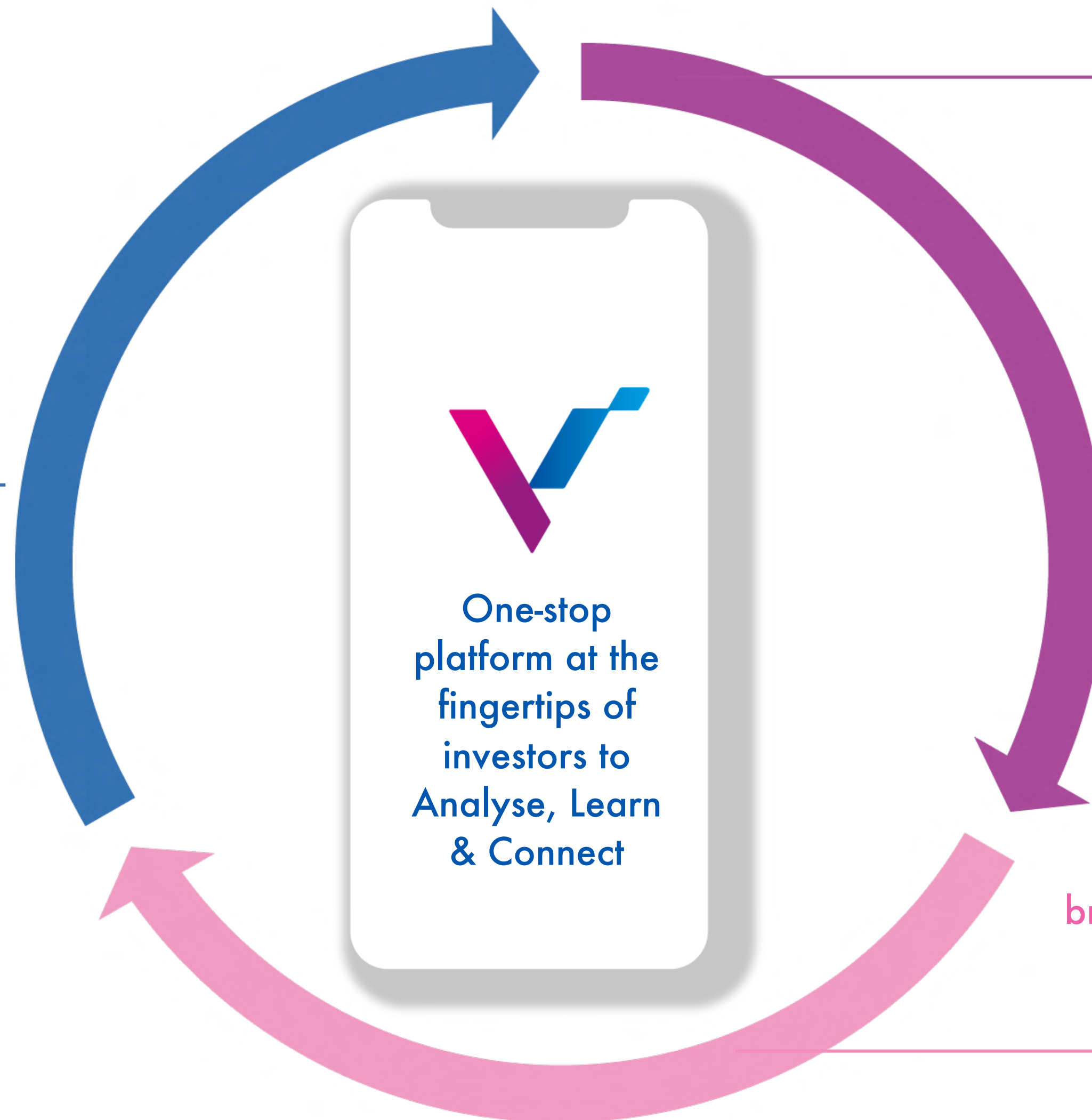
Analyse (VI App)

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.



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.

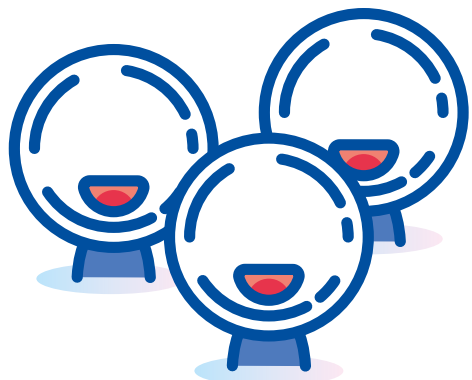
Course fees range from: USD500 – USD13k



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.

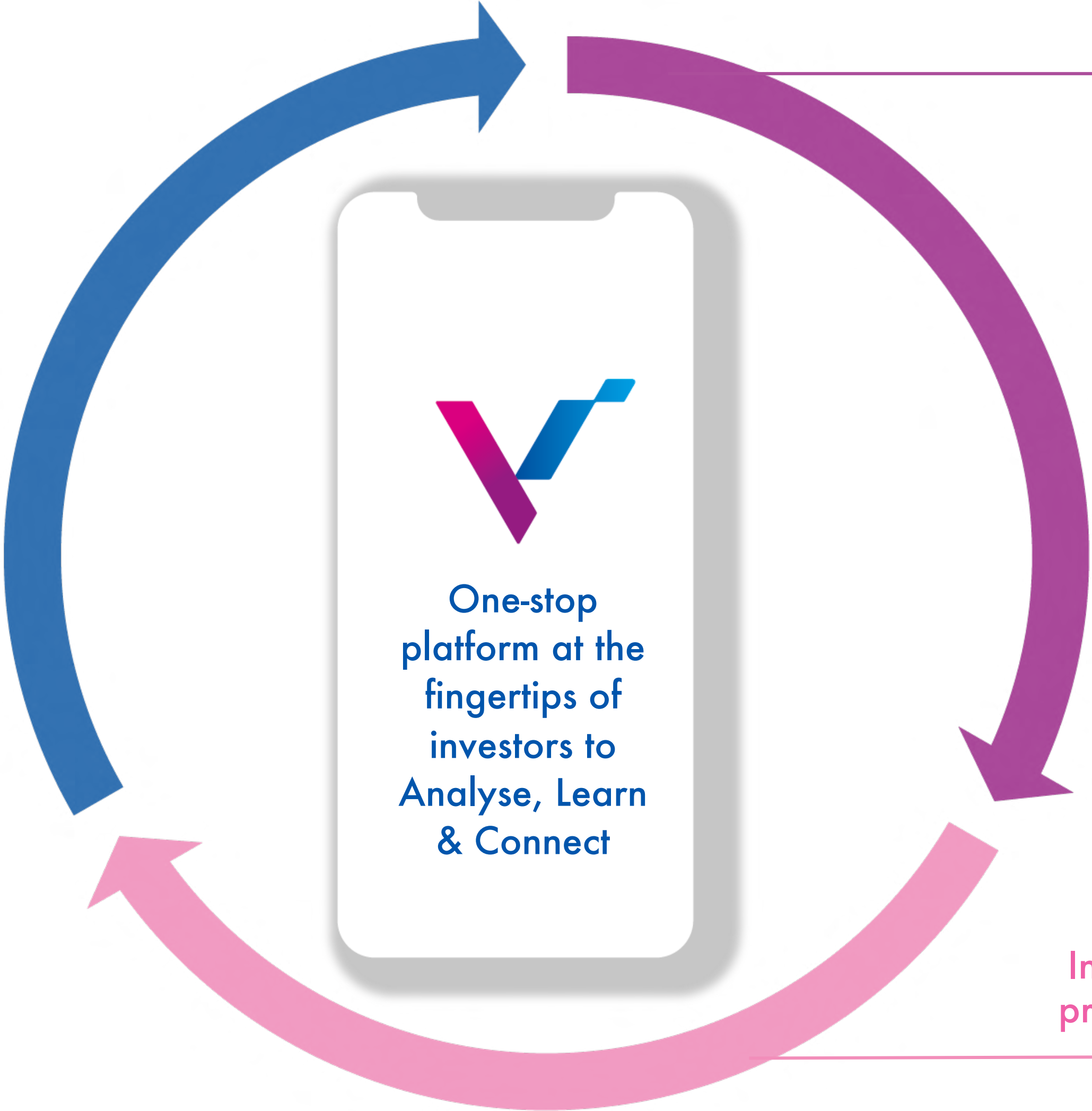
App subscription range from: USD213.93 – USD1,603.93/year



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

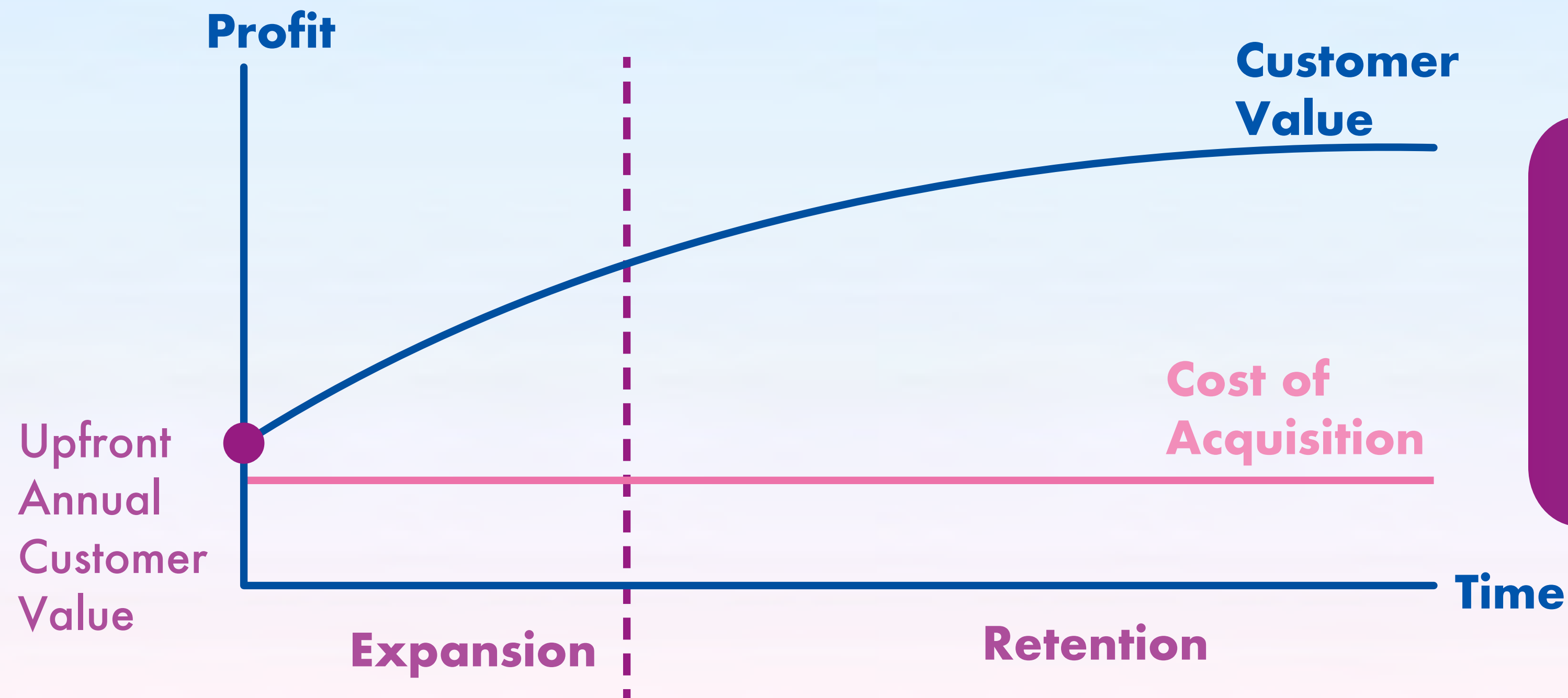


Making sense of unit economics

Upfront customer value exceeds cost to acquire customer

Unique business model creates path to profitability

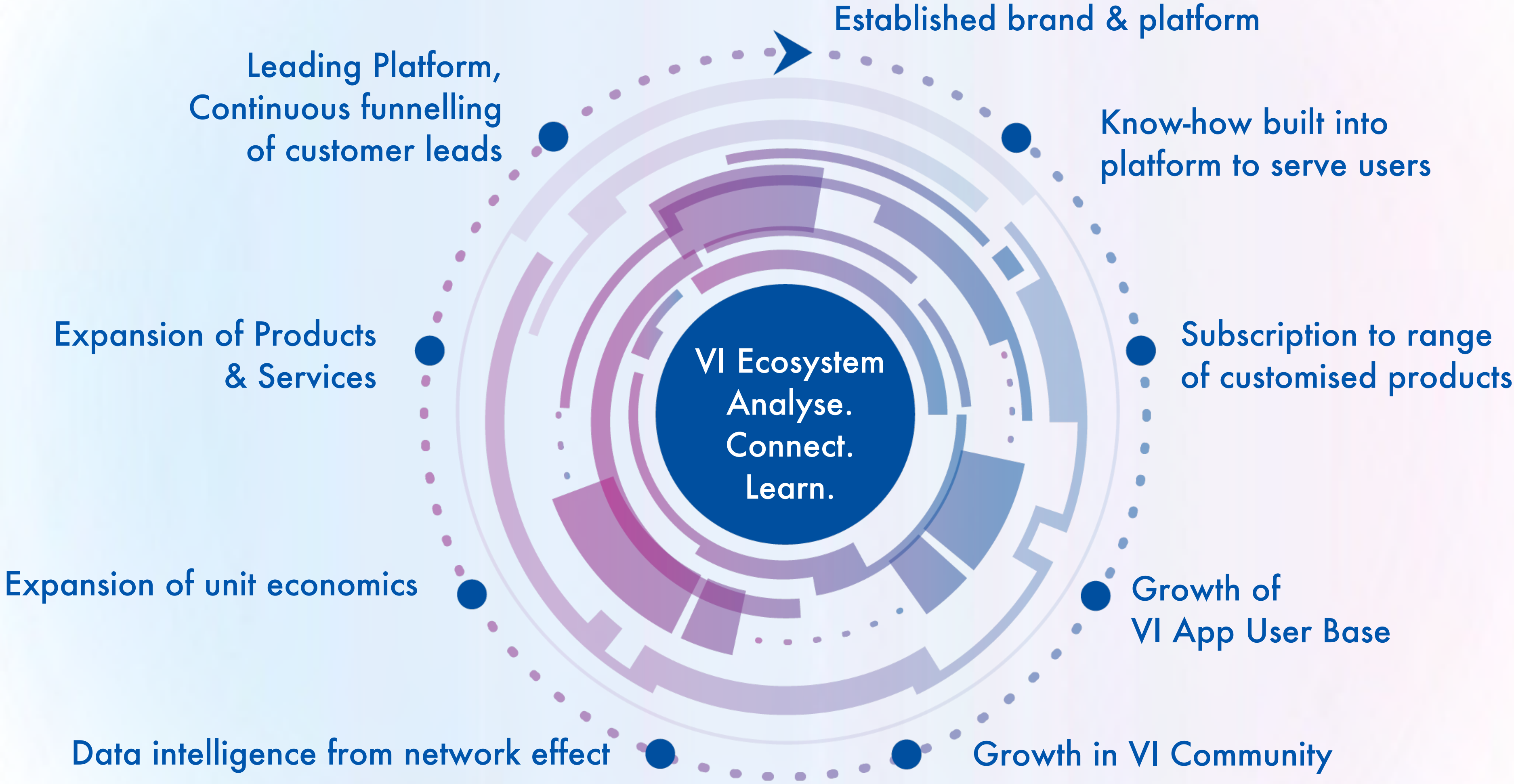
Gross and Net margins expansion + Achieving operating leverage



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

Unit Economics Expands as the VI Ecosystem Grows

Our flywheel creates path to profitability through data analytics



Staying True to Our FY2020 Action Plan



Cementing our position in core markets

Adding breadth & depth to Acquisition & Retention

Technology Development

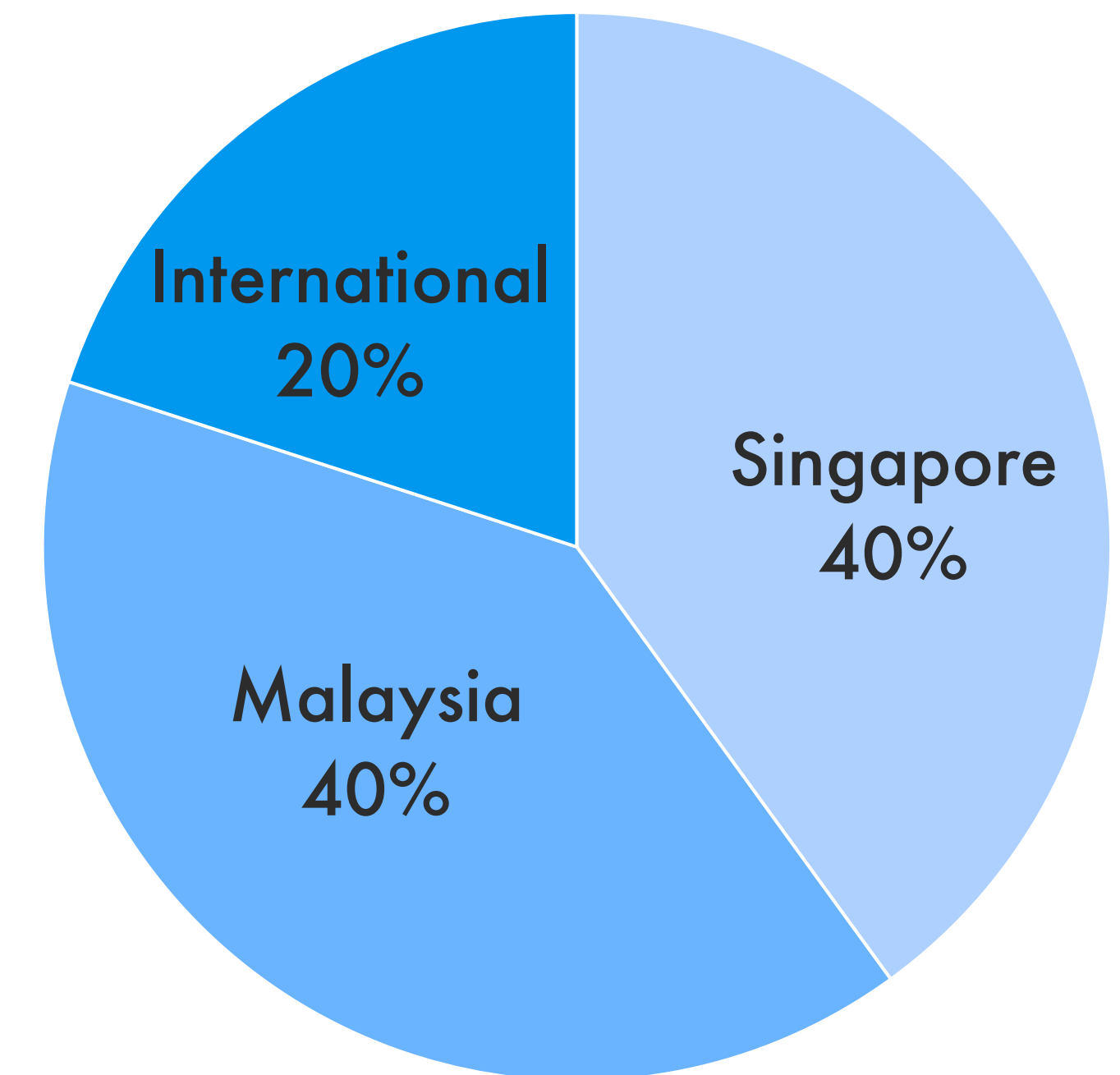
Cementing Our Position in Core Markets

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



9:41 AM100%

Back

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 AM100%

My Watchlist

Search

85

NASDAQGS:AAPL

USD 174.24

0.034%

★★★

CHEETAH

MOS: -23.32%

79

KLSE:HARTA

MYR 2.24

0.034%

★★★

CHEETAH

MOS: -23.32%

67

HOSE:DRL

VND 58,000.00

0.034%

★★★

CHEETAH

MOS: -23.32%

23

KOSDAQ:A317690

KRW 23,350.00

0.034%

★★★

CHEETAH

MOS: -23.32%

Home

Screener

Watchlist

Search

Menu

9:41 AM100%

Back

\$NasdaqGS:AAPL

Quote

Close Price

264.29

Open Price

264.29

Volume

25.33M

Market Cap

1.234

Day Range

142.12-234.1

Year Range

142.12-234.1

Returns calculator

Company Info

More

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut... enim ad minim veniam,

VI Score

85

VI Analysis

★★★

CHEETAH

MOS: -23.32%

Key Ratios

More

Dividend Yield

1.23%

Dividend Amount

0.12

PE(Adj.)

12.33%

Home

Screener

Watchlist

Search

Menu

9:41 AM100%

Back

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

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Menu



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



Watchlist Top Performer

full list


100

NASDAQGS:AAPL
APPLE INC.

USD 174.24

0.034%

★ ★ ★

GORILLA

MOS: -202.34%


100

NASDAQGS:AAPL
APPLE INC.

USD 174.24

0.034%

★ ★ ★

GORILLA

MOS: -202.34%


100

NASDAQGS:AAPL
APPLE INC.

USD 174.24

0.034%

★ ★ ★

GORILLA

MOS: -202.34%



**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

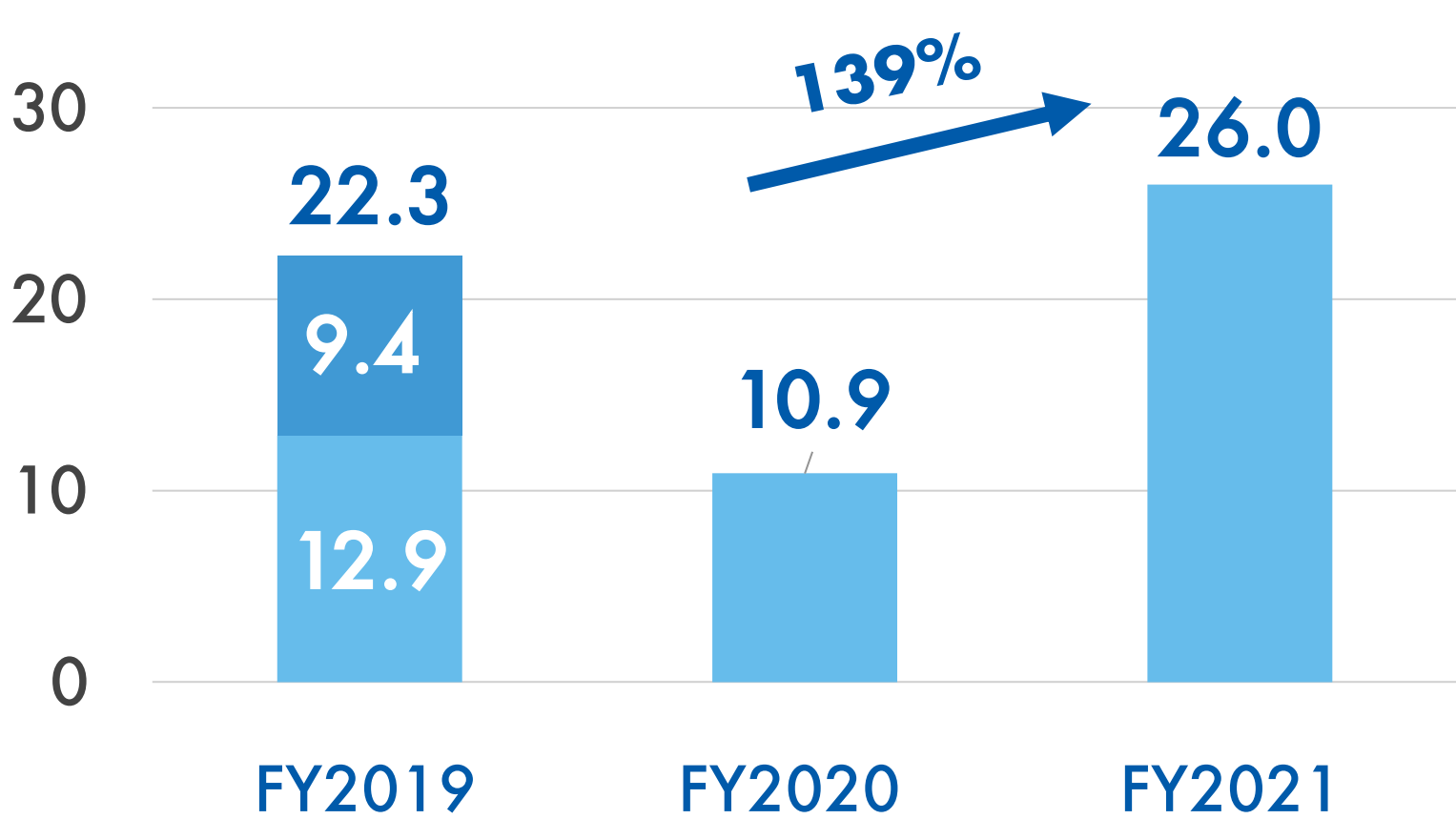
25,926

VI College Graduates in FY2021
(During COVID-19)

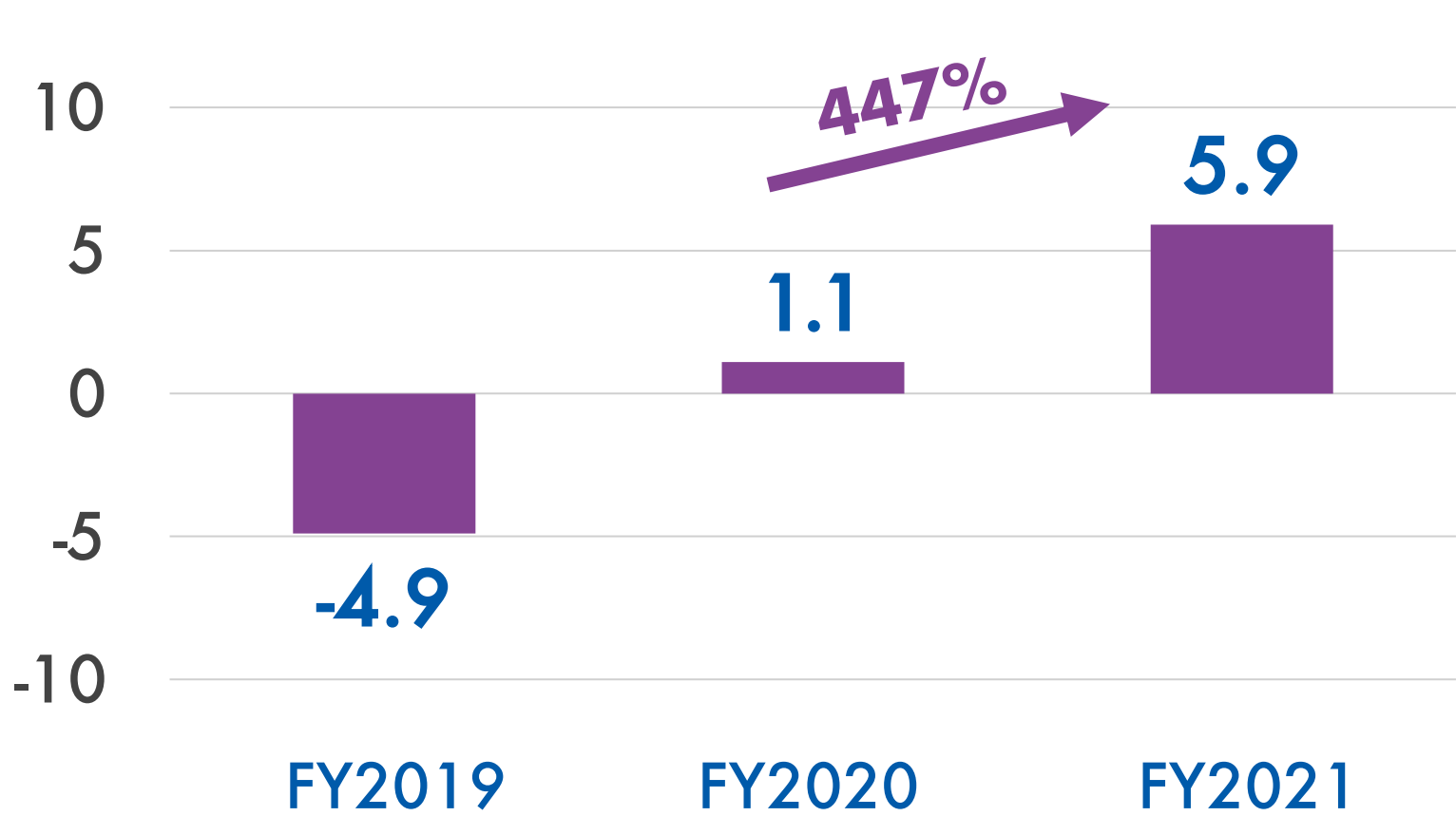
8VI Holdings Ltd Financials



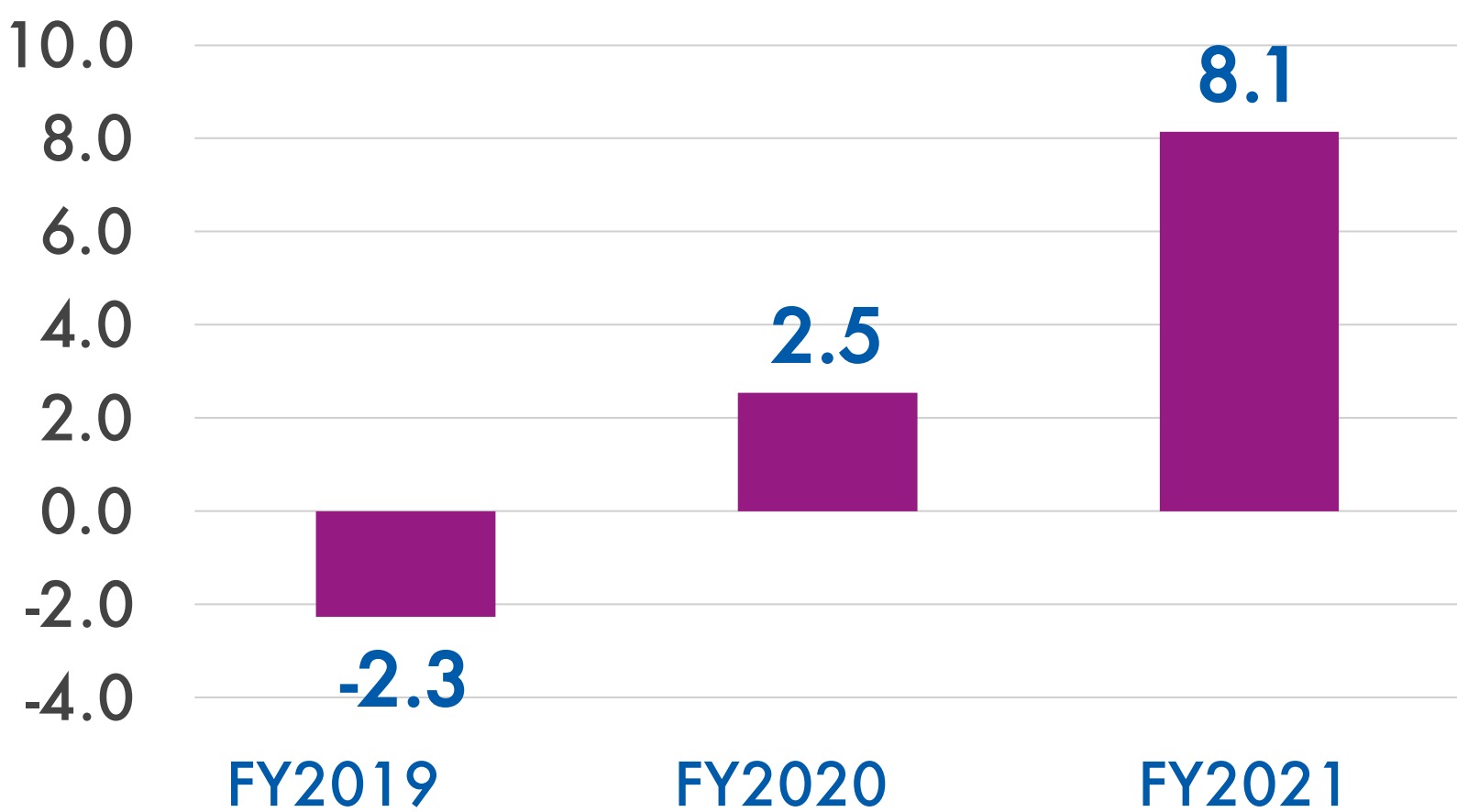
Revenue (S\$'million)



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

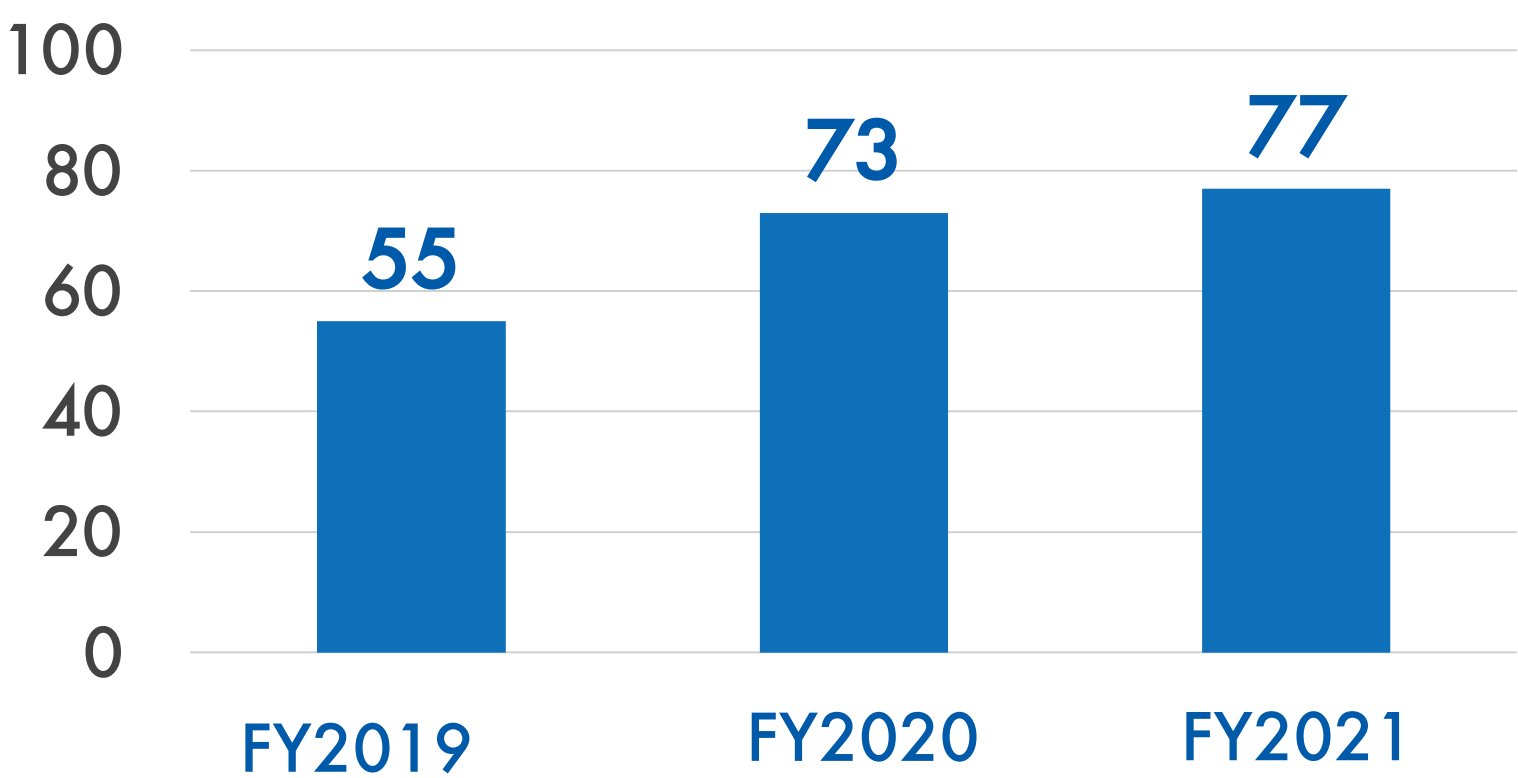


EBITDA (S\$'million)

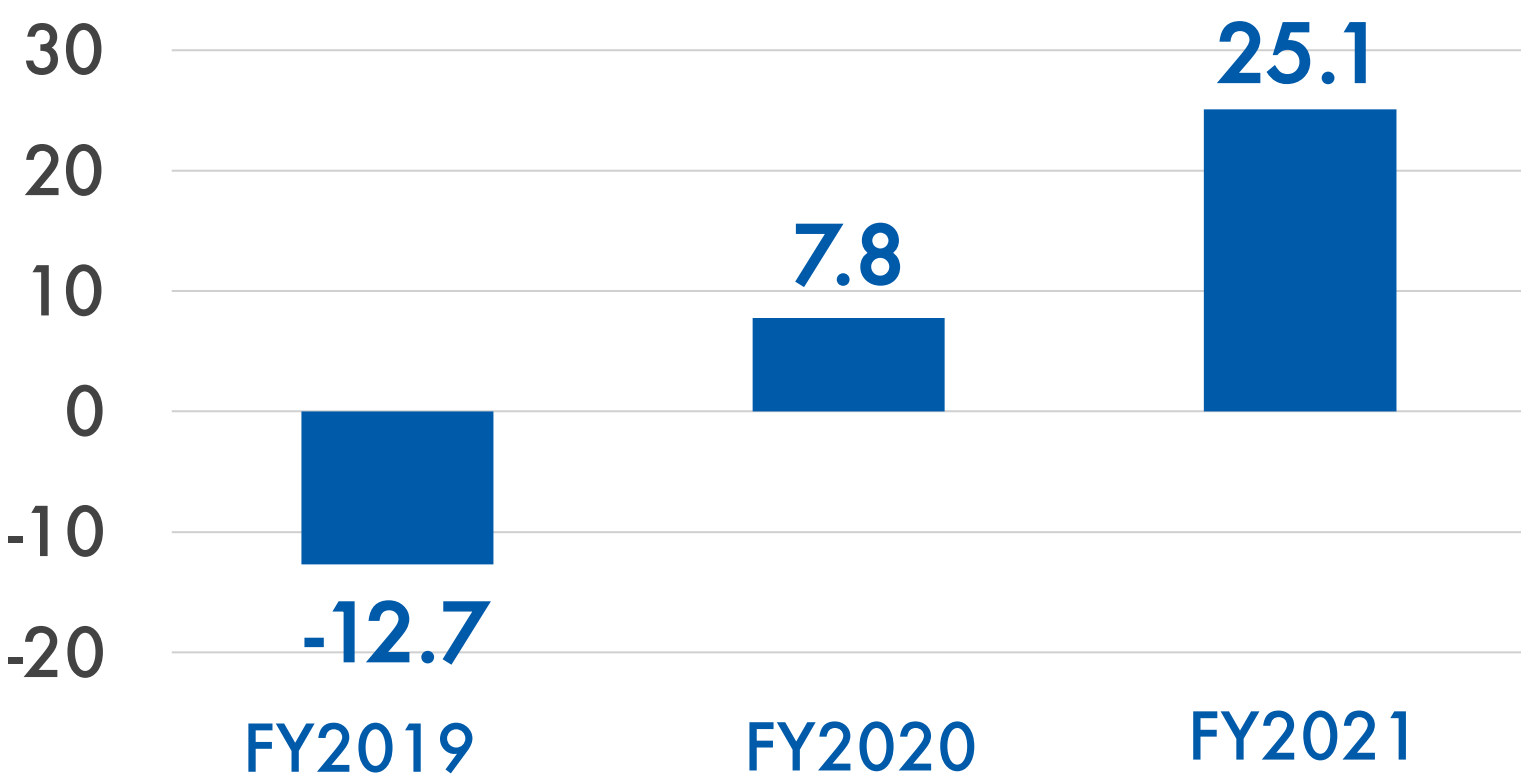


■ * Digital and Marketing Segment contribution prior to disposal

Gross Profit Margin (%)



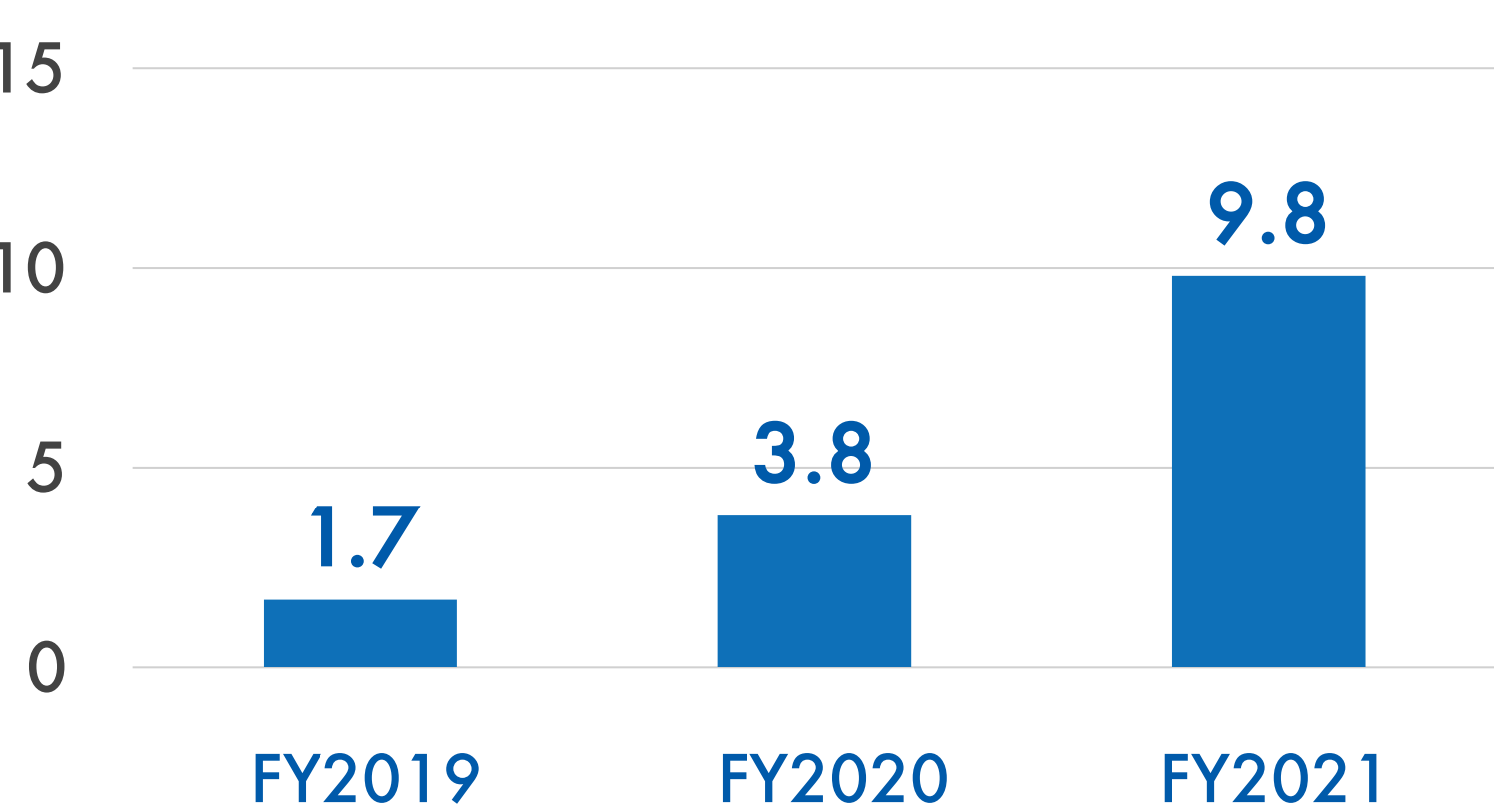
Operating Income Margin (%)



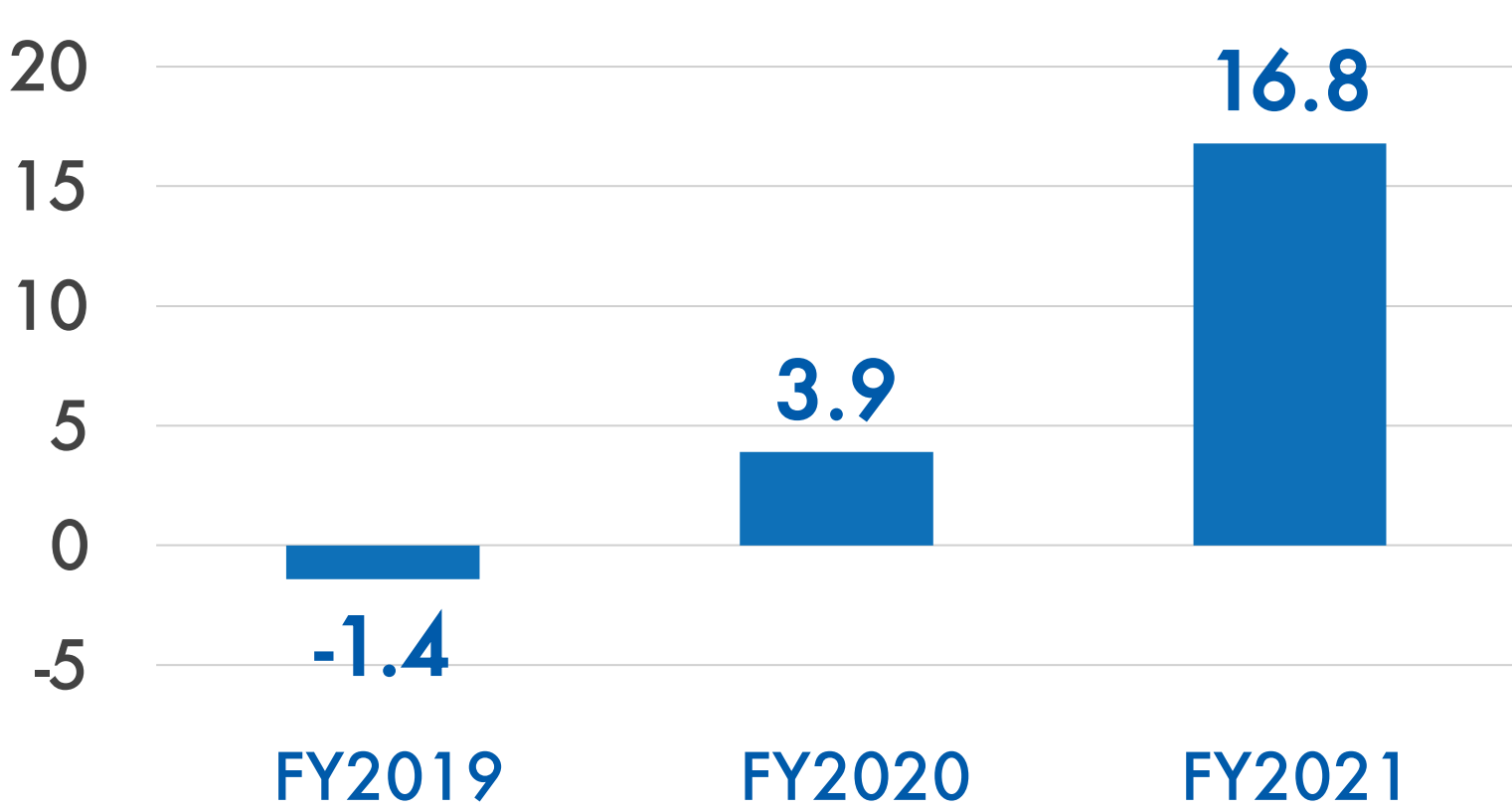
8VI Holdings Ltd Financials



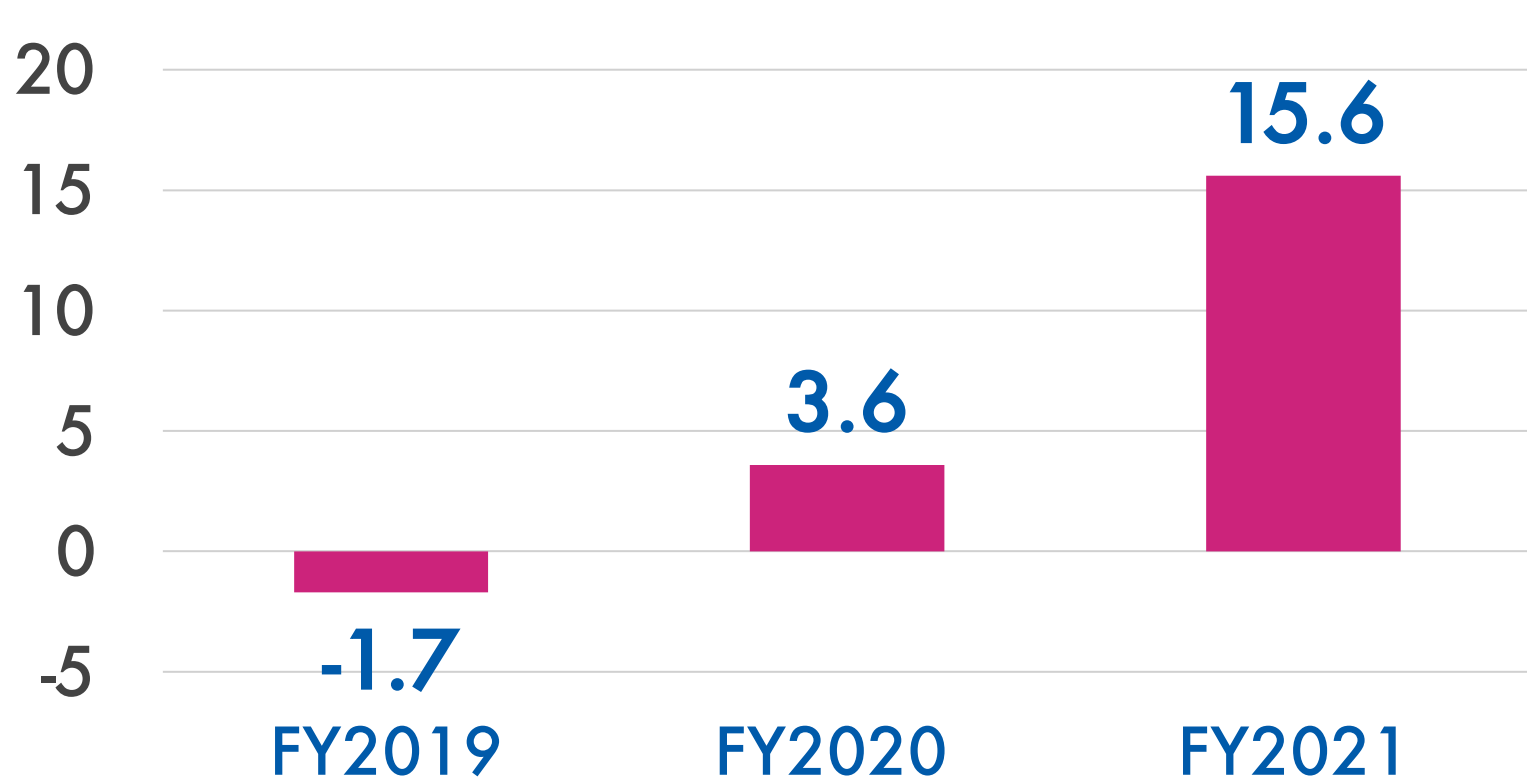
Unearned Revenue(S\$'million)



Operating Cash Flow (S\$'million)



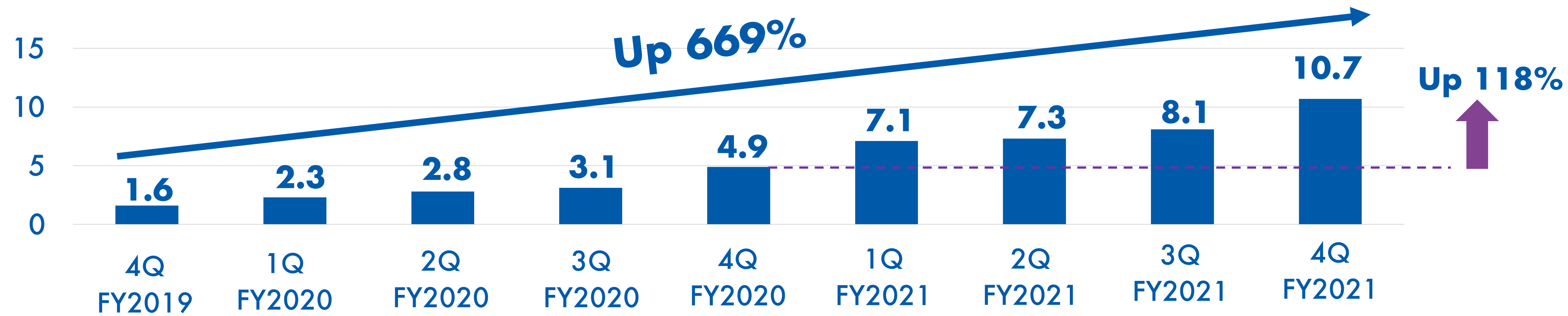
Free Cash Flow (S\$'million)



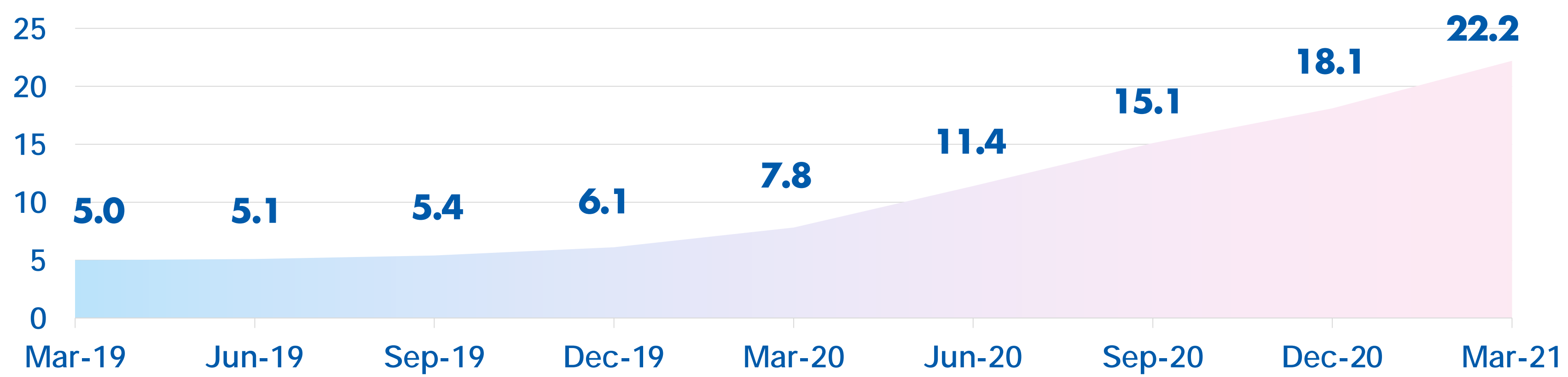
8VI Holdings Ltd Financials



Receipt from Customers (S\$'million)



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










FinTech Companies – Comparisons

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

FinTech Companies – Comparisons

	 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%
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
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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



Do It
Myself

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

**Do It
With Me**

**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.**

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

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

Do It For Me

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

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
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110111
1000111
08VI,01
0101_01
11_0001
10P1110
000_010
001100
0_00111
111_111
110APP,
00011

01110
011001
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1_100101000_10_01
0111_0_11001010000
1_1011_1100100001
10110_00111010
000001_001_011_1
111110_00_0000
010001_00101
100110

01111110PP,0
8VI,1_10100
1011COLLEGE,
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11011
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010101_010101
0110_1_110_0
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0110LE01,10_100101
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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 – VI.

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{ Who We Are; }

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

Established in 2008, VI (V) 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.

VI App, a unique, 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. As a licensed Financial Adviser approved by the Monetary Authority of Singapore, 8BIT provides financial advice concerning securities and units in collective investment scheme through research analyses and research reports through VI App.

With numerous offices across the Asia Pacific region, VI College supports a community of graduates and value investors from 29 cities globally through its flagship "VI Bootcamp" and other 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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{ VI App; }

Invest Smarter, Faster, and Easier through a single platform.

VI App identifies winning stocks across 25 stock exchanges, 4 continents and 42,000 companies, and simplifies all the key essential ratios which makes businesses easier to understand.

VI App provides deep insights into business models, accounting risk, intrinsic value, and allows the easy tracking of personal stock watchlists, gains and losses – across multiple portfolios – in one place.

VI App is developed by 8BIT Global Pte Ltd, a 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.

Seize control of the stock market and get set for real results by connecting with users within the VI Community through the app's Social Bubbles.

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{ Investor's Centre; }

Welcome to the Investors' Centre at 8VI Holdings Limited, where you can keep abreast of our latest financial and operating information.

Shareholders and members of the investment community can reach us at lr@8viholdings.com for investor-related queries.

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{ Stock Information; }


8VI Holdings Ltd (8VI)	1.9600	0.0000 (0.00%)
142319K	Disruptive	

Investors

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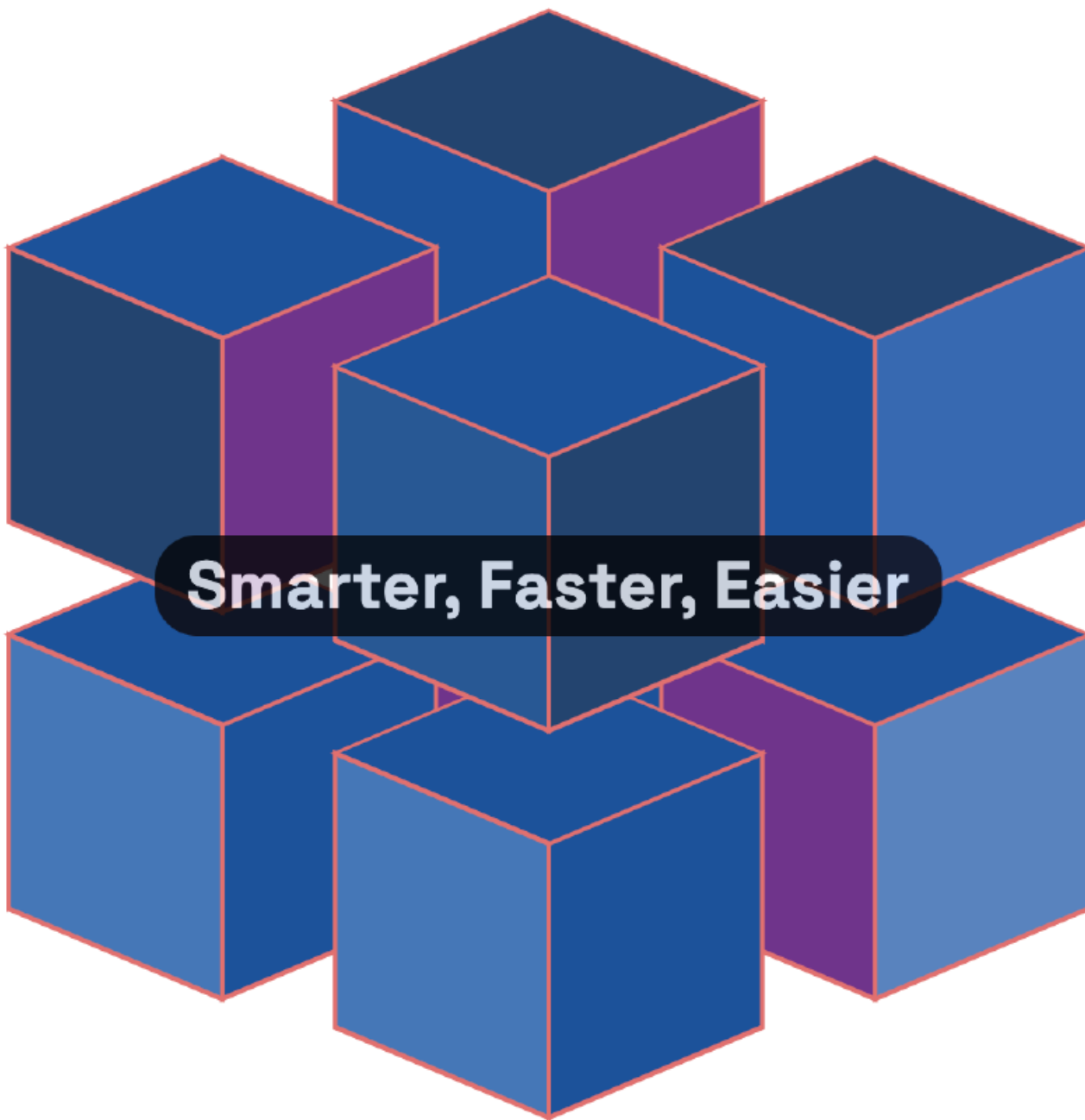
New product website on web.vi.app





VI AppVI CollegeVI Community

About VILoginRegister




Smarter, Faster, Easier

Analyse. Learn. Connect

Investing for everyone on a single platform

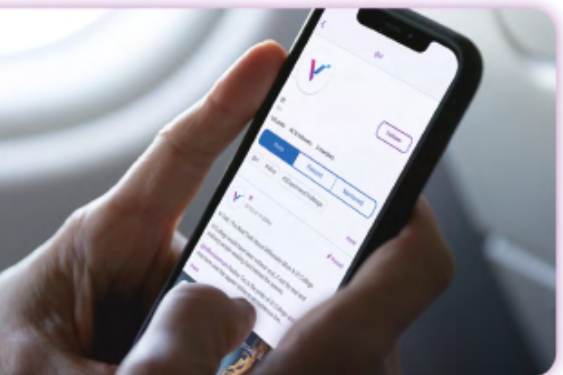
Investing has never been easier with VI. Centred on FinEduTech, VI App’s unique stock analysis makes investing Smarter, Faster and Easier than ever before by delivering powerful insights.

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



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About VILoginRegister




Seize control of the stock market and get set for real results!

Key Features

- VI App Tutorial
- VI App Packages
- FAQ


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It's never too late to start your investing journey.

Programmes


- Flagship Programmes
- Other Programmes

Our Trainers

Learning Resources


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About VILoginRegister




01

Our trainer explained the procedures and knowledge of investing in a simple and interesting way.

Edmund Chen



Connect with our community on VI Social Bubble



02

The VI app is very user friendly and it makes complicated data into very simple data to understand, it's definitely a platform for first time investors.

Hear From the VI Community

VI Community

8VI Holdings Limited

(ASX: 8VI)

Contact: ir@8viholdings.com

