

8I Holdings
FY2020
Annual General Meeting





AGENDA

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02 KEY DEVELOPMENTS

03 FINANCIAL REVIEW

04 SEGMENT UPDATE

FINANCIAL EDUCATION TECHNOLOGY

FINANCIAL ASSET MANAGEMENT

05 LOOKING AHEAD

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DUAL ENGINES

8I ECOSYSTEM

FINANCIAL EDUCATION TECHNOLOGY

FinEduTech arm of the Group operating under the brand name VI. VI makes investments smarter, faster and easier with results-oriented and process-driven analysis powered by technology, and promotes investor education and knowledge exchange on a single platform.

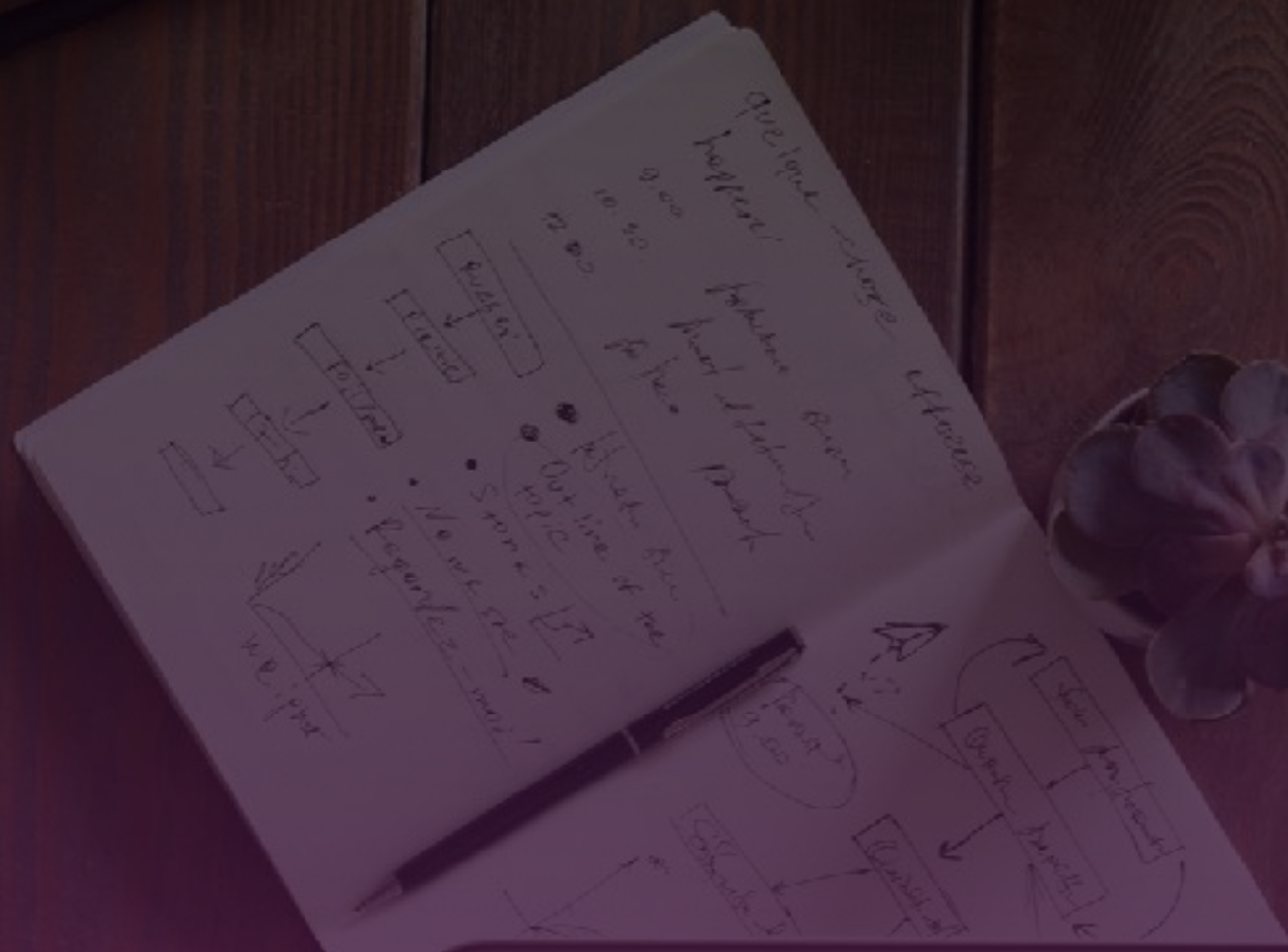
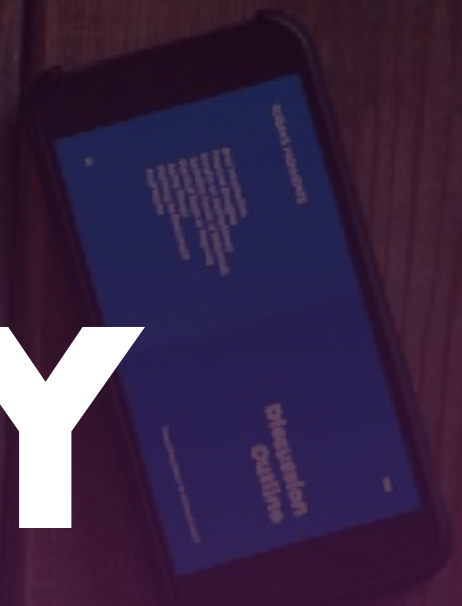
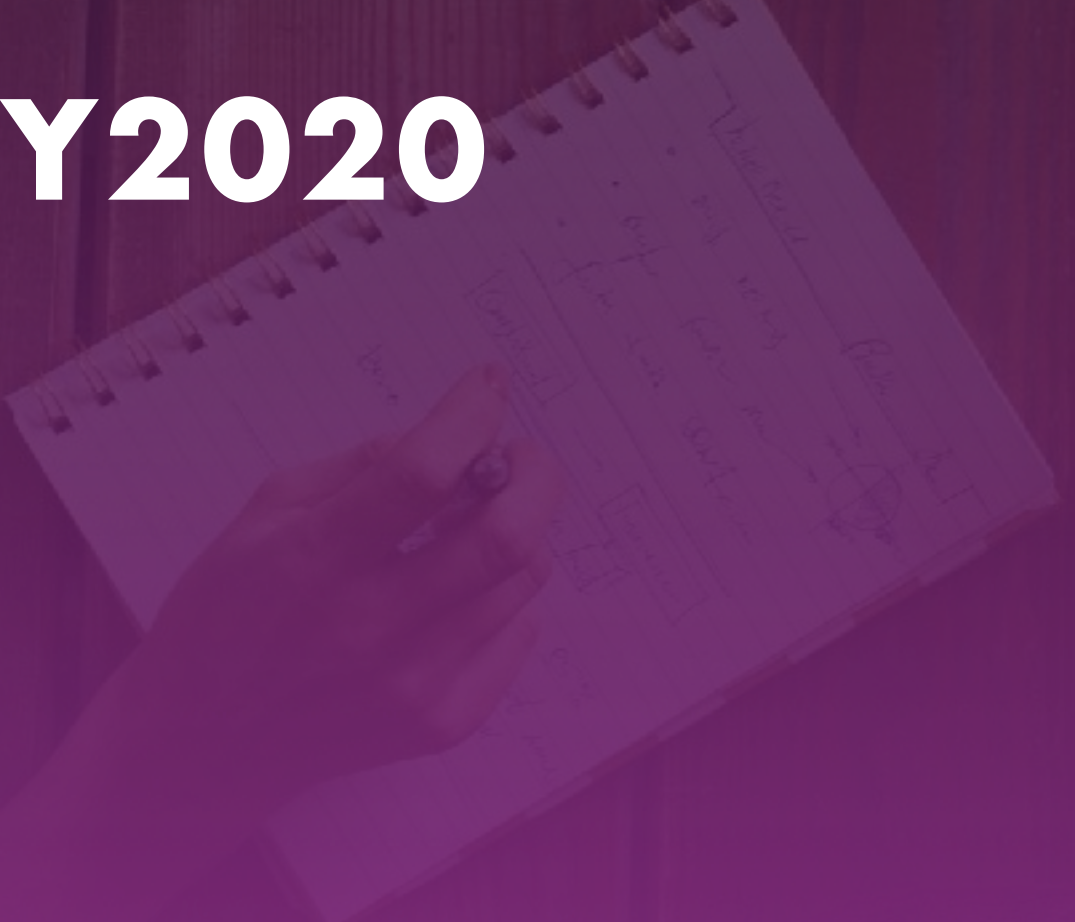
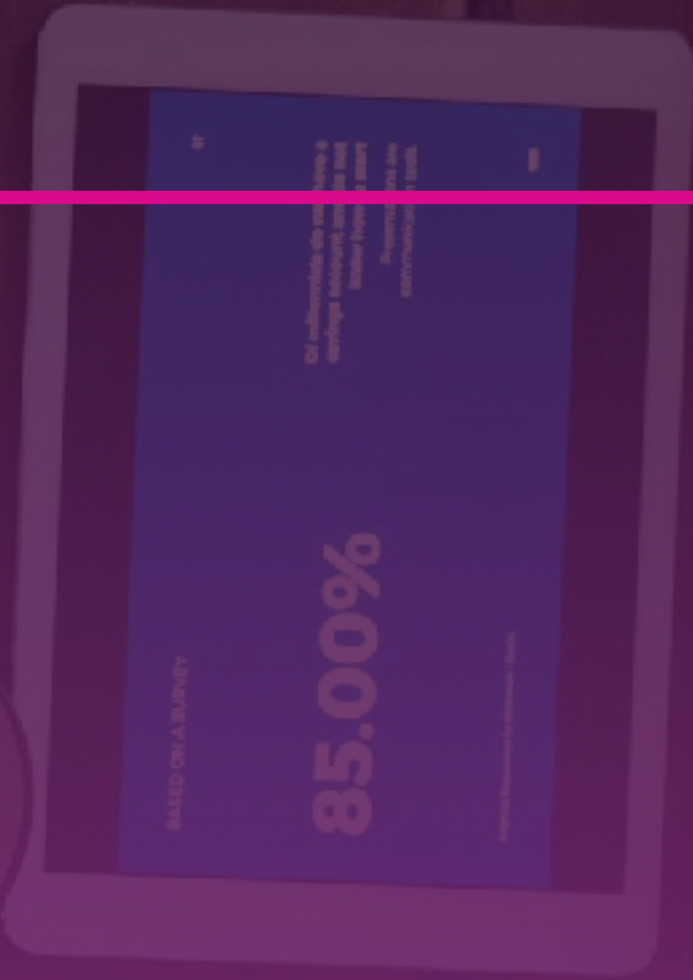


FINANCIAL ASSET MANAGEMENT

Powered by research-driven fundamental stock selection process and methodology, the fund management arm of the Group invests in public listed equities which are value-adding, nimble and growing "Hidden Champions" that are typically at the forefront of their markets.

KEY DEVELOPMENTS

IN FY2020



FINANCIAL EDUCATION TECHNOLOGY

- Return to Profitability Through Realised Synergies
- Milestone Year in 3-Year Strategic Transformation Plan (*Since FY2019*)
- Rebrand: We Are VI

FINANCIAL ASSET MANAGEMENT

- Concluded Divestment of Non-Core and Non-Synergistic Businesses
- Gradual Improvement in HCCM's Performance
- Outperformed Markets and Indexes, Positive Improvements Following End of FY2020

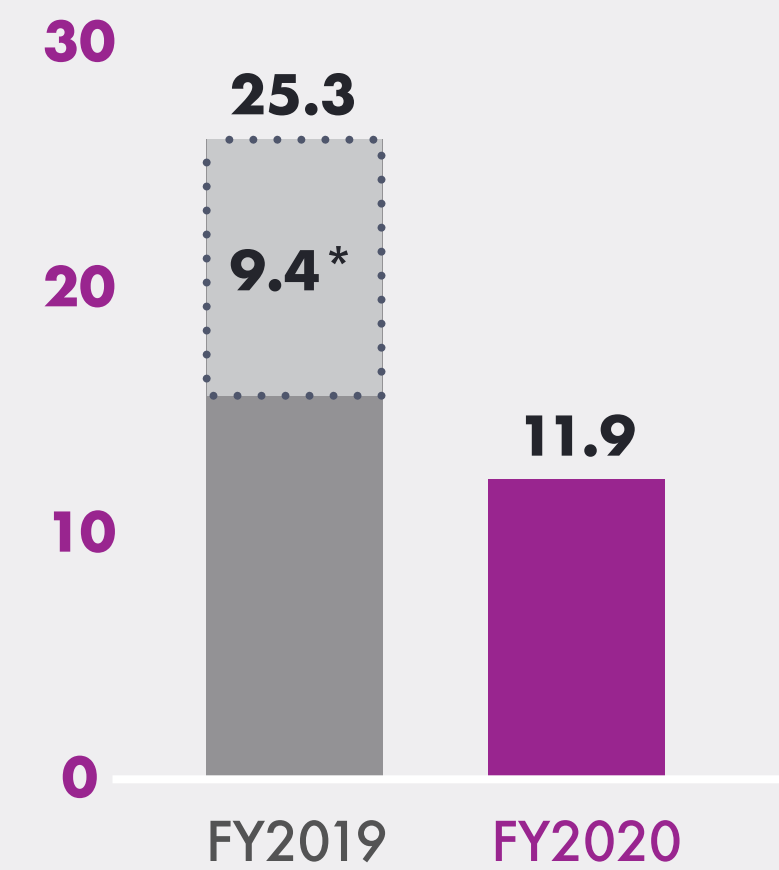
The background features a blurred financial candlestick chart with blue and orange bars and a thin orange trend line. The overall color palette is a gradient of purple and blue.

FINANCIAL REVIEW

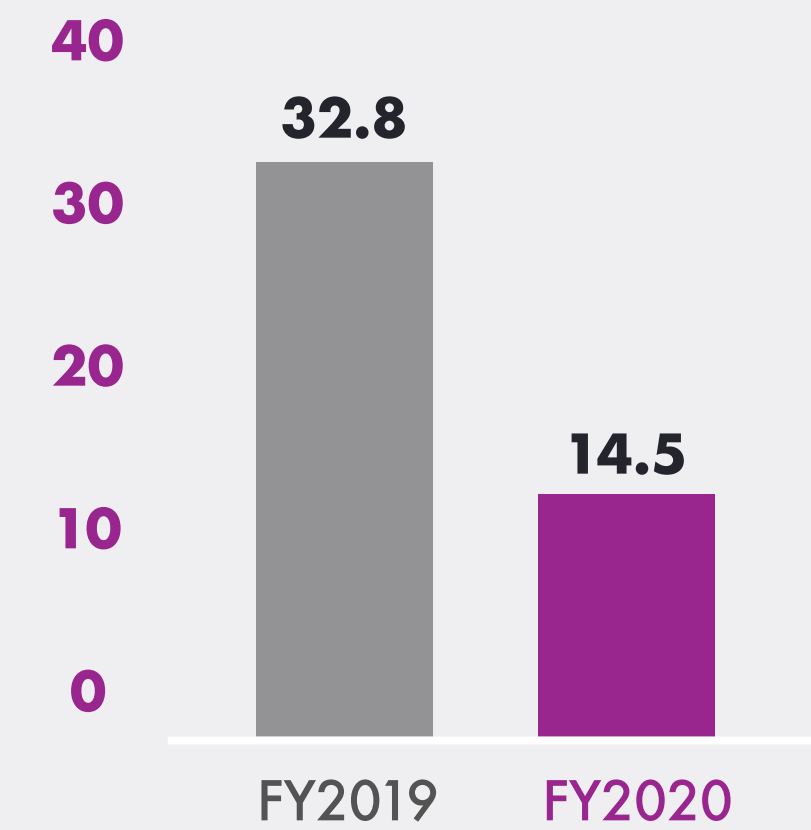
FINANCIAL REVIEW



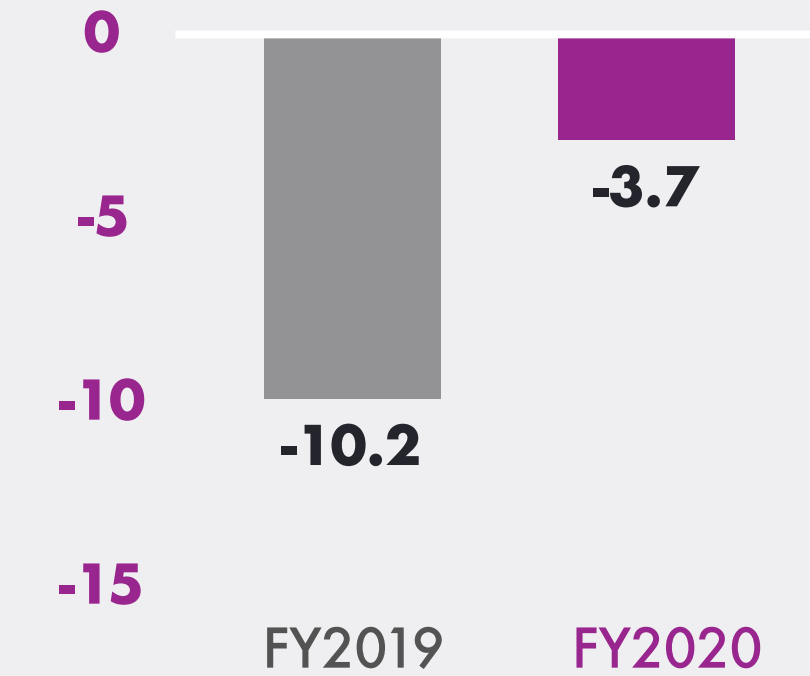
Revenue (S\$'m)



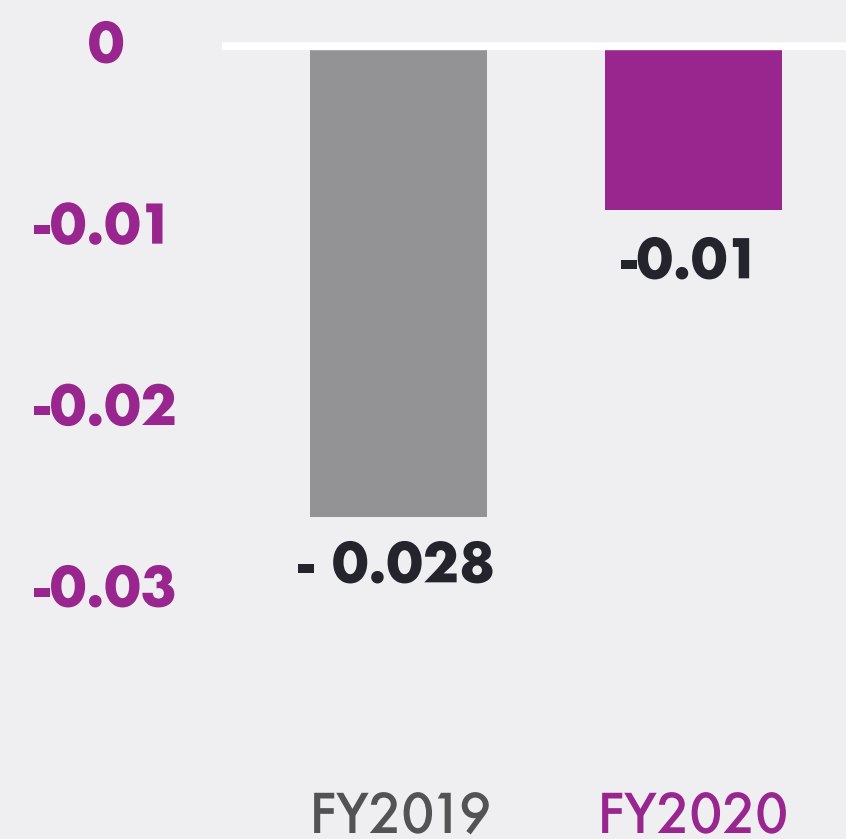
Total Expenses (S\$'m)



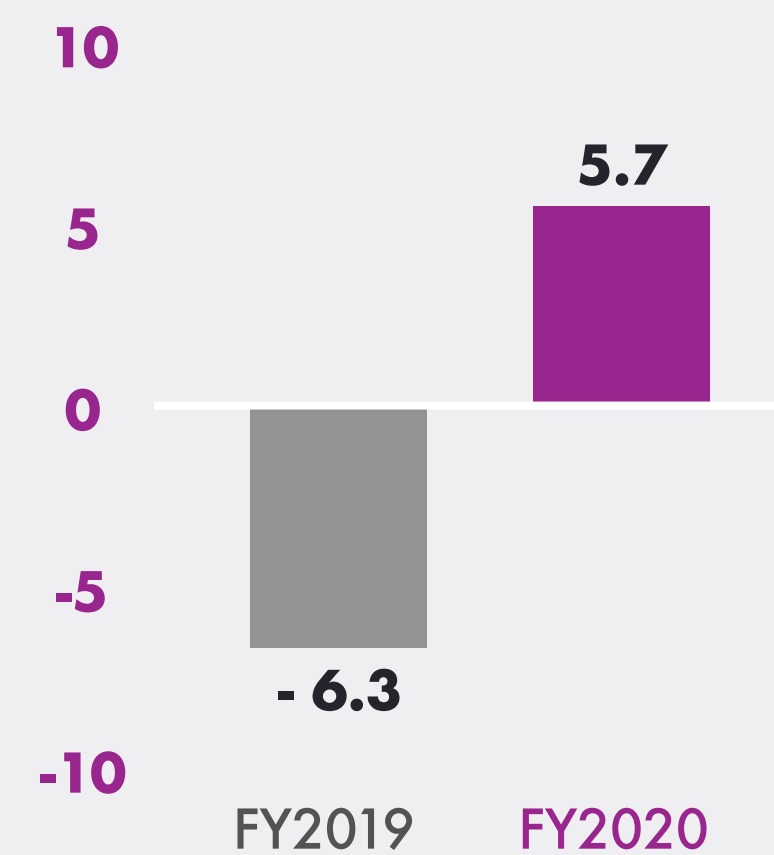
Net Loss Attributable To Owners Of The Company (S\$'m)



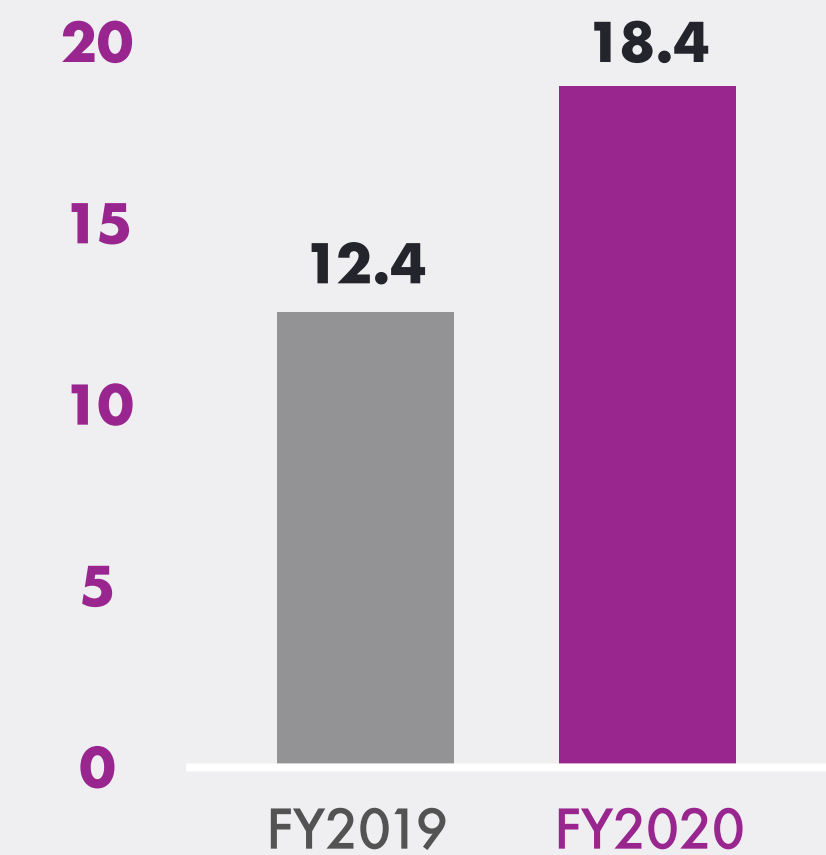
Loss per Share (Singapore dollars)



Operating Cash Flow (S\$'m)



Cash and Cash Equivalents (S\$'m)



*Digital Marketing Segment contribution Prior to disposal

SEGMENT UPDATE



SEGMENT UPDATE

FinEduTech

Return to Profitability Through Realised Synergies



**Milestone Year in
3-Year Strategic Transformation Plan
(Since FY2019)**



Homage for
our history
and essence
of our future



- Stay agile
- Nimble
- Light
- Lean

“i” pivoted up to
constantly more
forward and onwards

Rebrand

WE ARE VI

Niche space

FIN EDU TECH

Digital Transition Accelerated Amid Global Pandemic



SEGMENT UPDATE - FINEDUTECH

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

SaaS approach via VI App

High-quality recurring revenue and positive cashflow

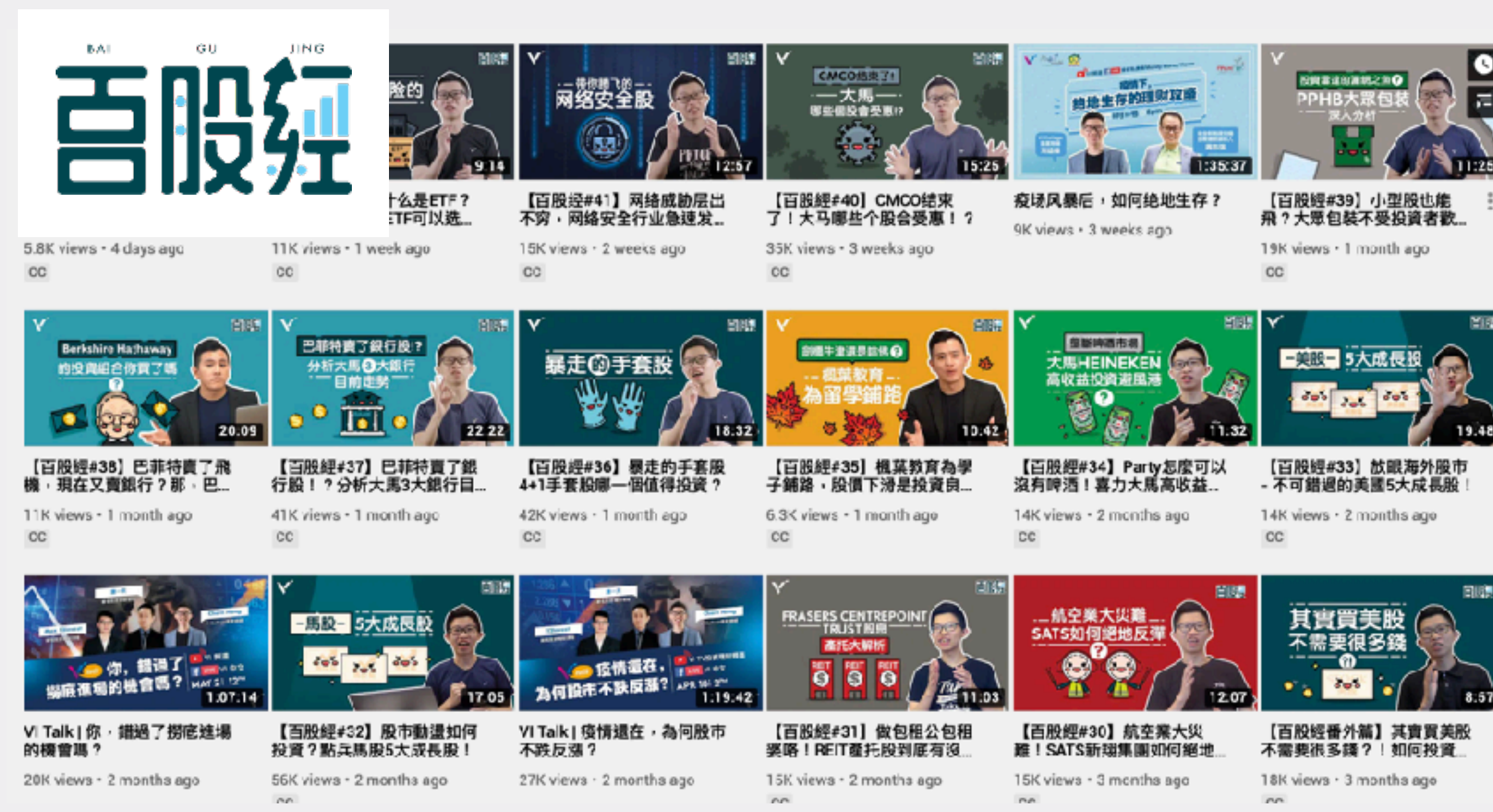
Continuous innovation

SEGMENT UPDATE - FINEDUTECH

3 - Point Strategy

Acquisition

Develop high quality digital assets and robust content





Acquisition

Improve brand awareness and loyalty through engagement and showcase

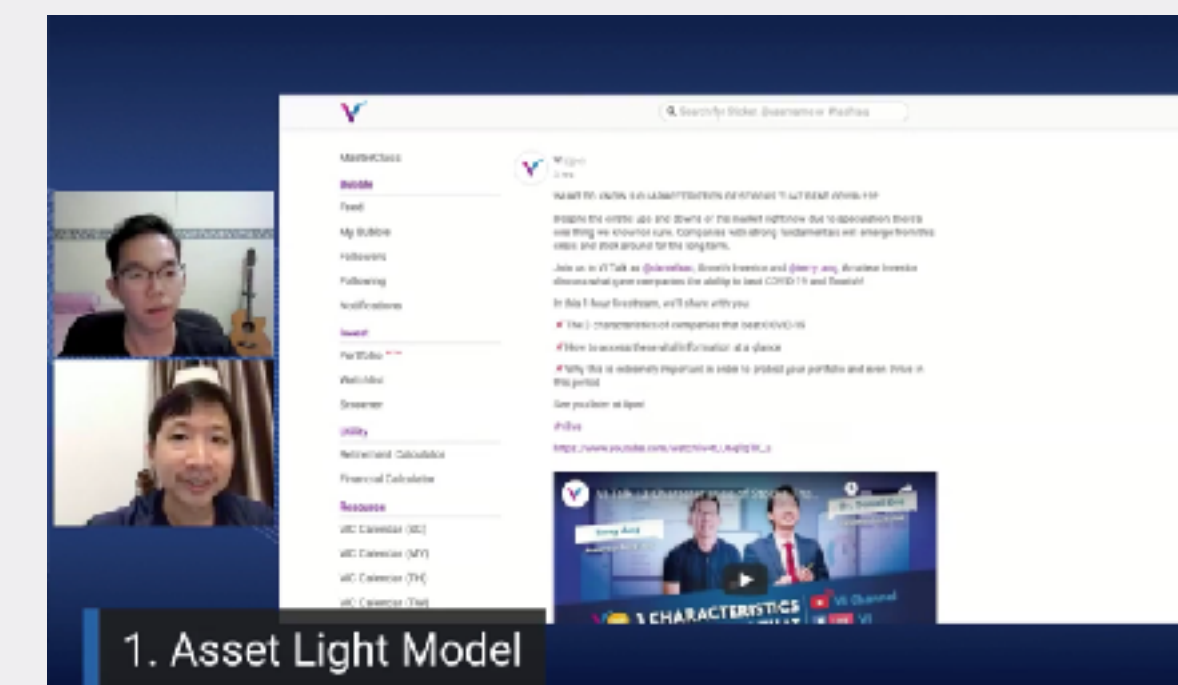
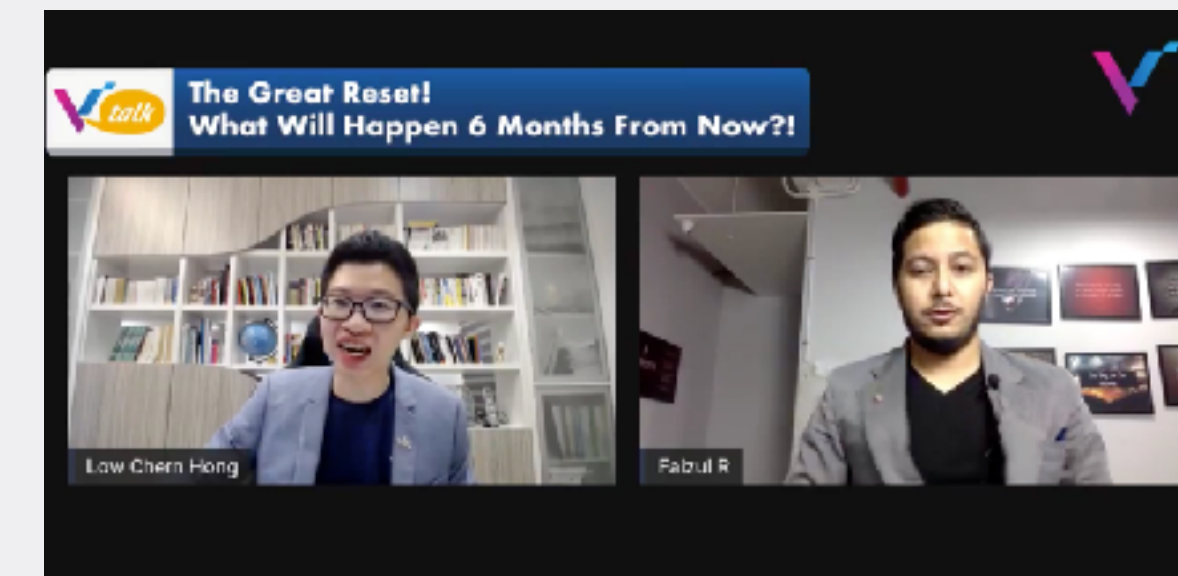
Total User Growth Rate

9% CMGR* 183% LTM*

*CMGR: Compound Monthly Growth Rate; LTM ending Mar 2020

11% CMGR* 262% LTM*

*CMGR: Compound Monthly Growth Rate; LTM ending Jun 2020





Page View Growth Rate

14% 404%
CMGR* LTM*

*CMGR: Compound Monthly Growth Rate; LTM ending Mar 2020

18% 656%
CMGR* LTM*

*CMGR: Compound Monthly Growth Rate; LTM ending Jun 2020

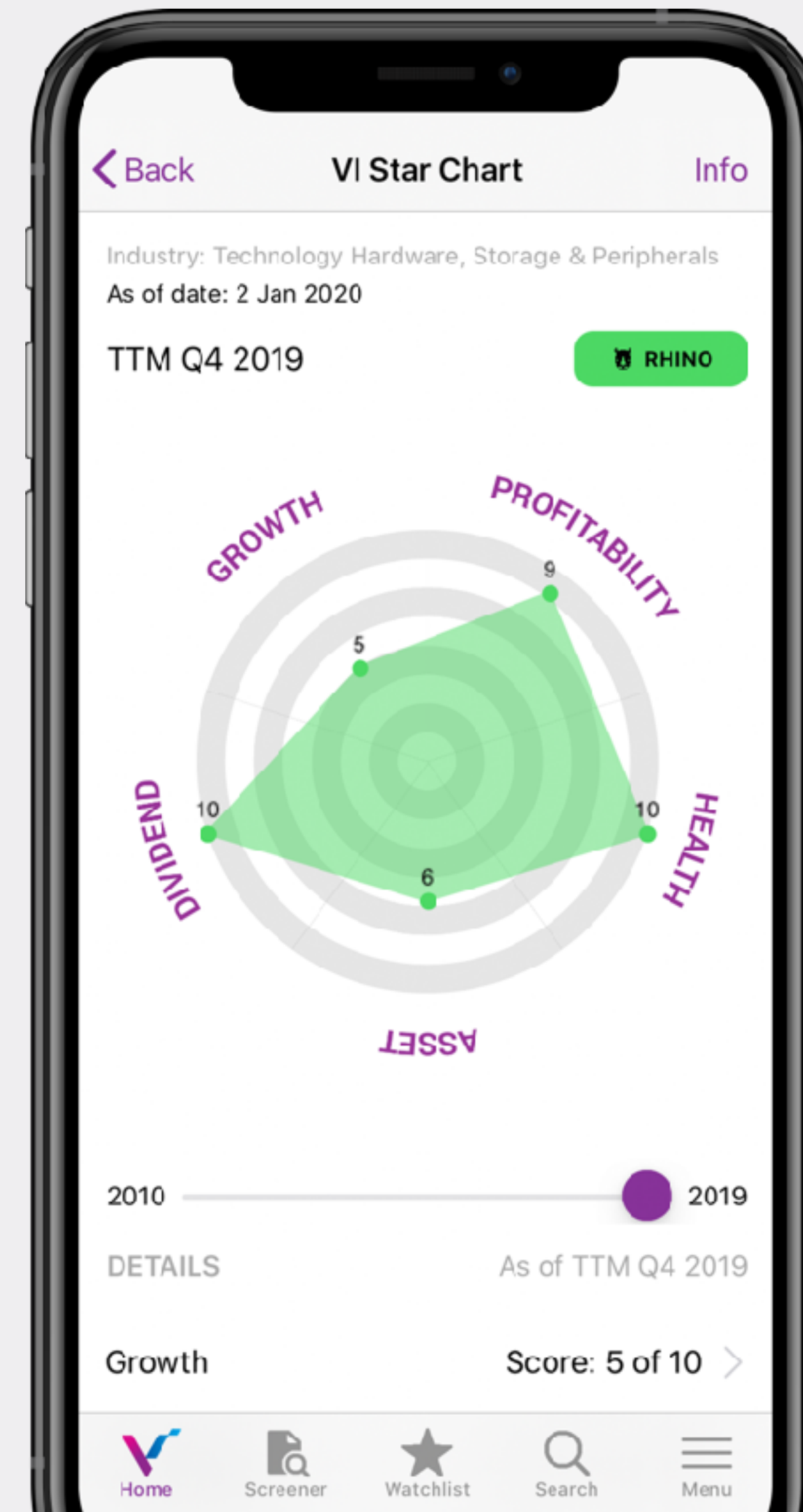
Retention

- Active engagement of VI Community on Social Bubble and on-going support
- Instil customer-centric culture and mindset
- Build and invest in appropriate hardware and infrastructure
- Drive growth for user lifetime value



Technology Development

- Build on existing and new features
- Enhance user experience with technology



SEGMENT UPDATE - FINEDUTECH

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**

35,000 lives inspired

4,714

VI College graduates
in FY2020

102

New VI College
batches in FY2020

6,975

VI College graduates
in 1QFY2021

SEGMENT UPDATE - FINEDUTECH

Refining Our Programs

Refinement of programme
To cater to diverse needs

**Digital transformation of
programmes with technology**
for growing community



SEGMENT UPDATE

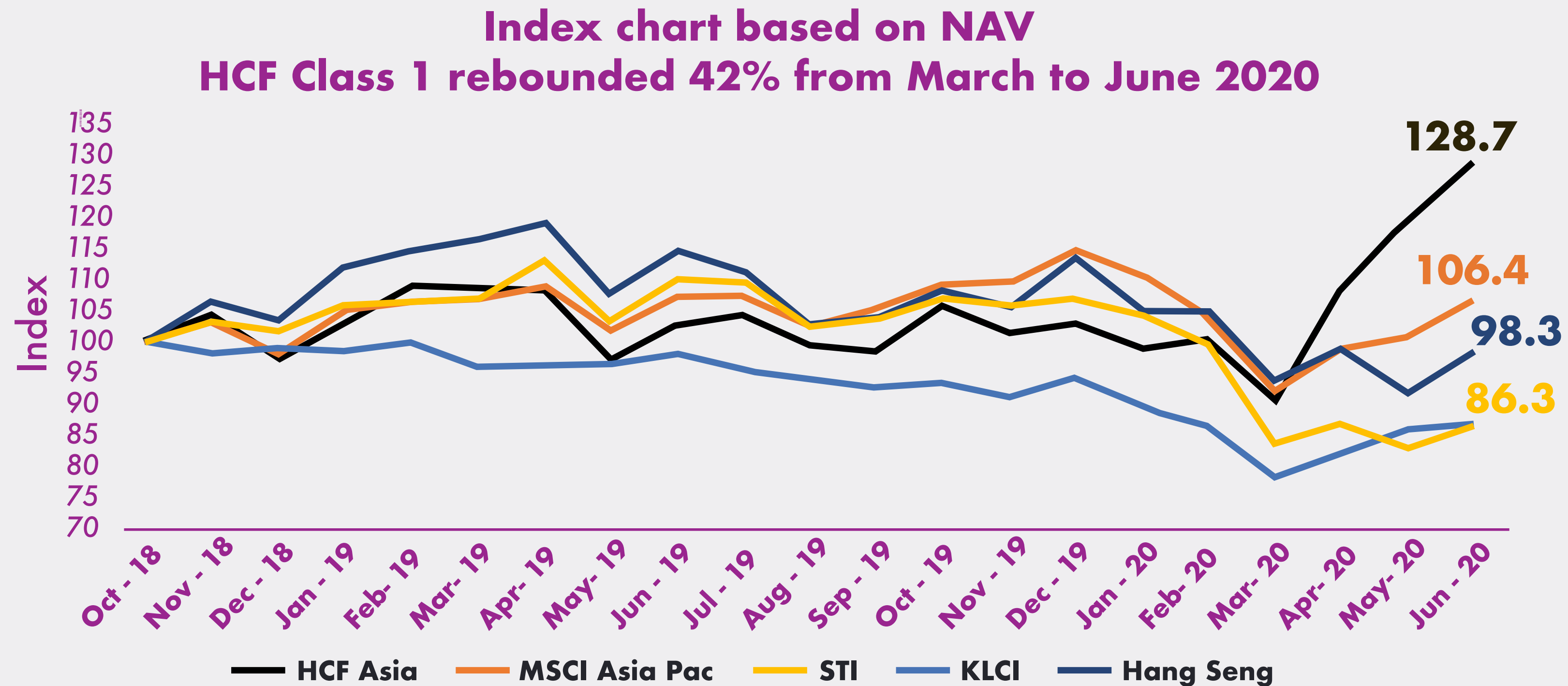
SEGMENT UPDATE



FINANCIAL ASSET MANAGEMENT

SEGMENT UPDATE - FINANCIAL ASSET MANAGEMENT

Hidden Champions Fund ("HCF") Class 1 Performance



- Listed securities under HCF registered an unrealised fair value loss on investment securities of S\$3.3 million.
- HCF Class 1 portfolio rebounded 42% from March to June 2020.
- Reduced cash holdings within portfolio (~10%), allocated towards companies on watchlist.
- Returns from investments expected to be lumpy.

**Divestment From Non-Core and Non-Synergistic Businesses
Retained Investment in Complementary Businesses**

E.G. AutoWealth - Expertise and Experience in FinTech Industry

INNOVATION AND DIGITALISATION

Embracing New Ways Of Working



Optimising Working Practices and Operation with Technology



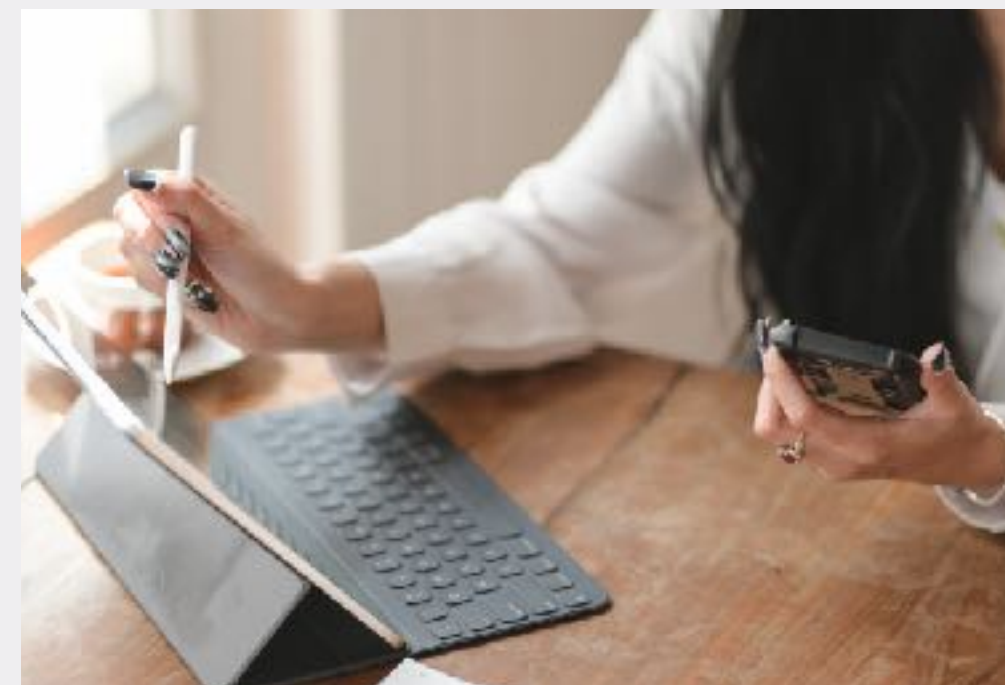
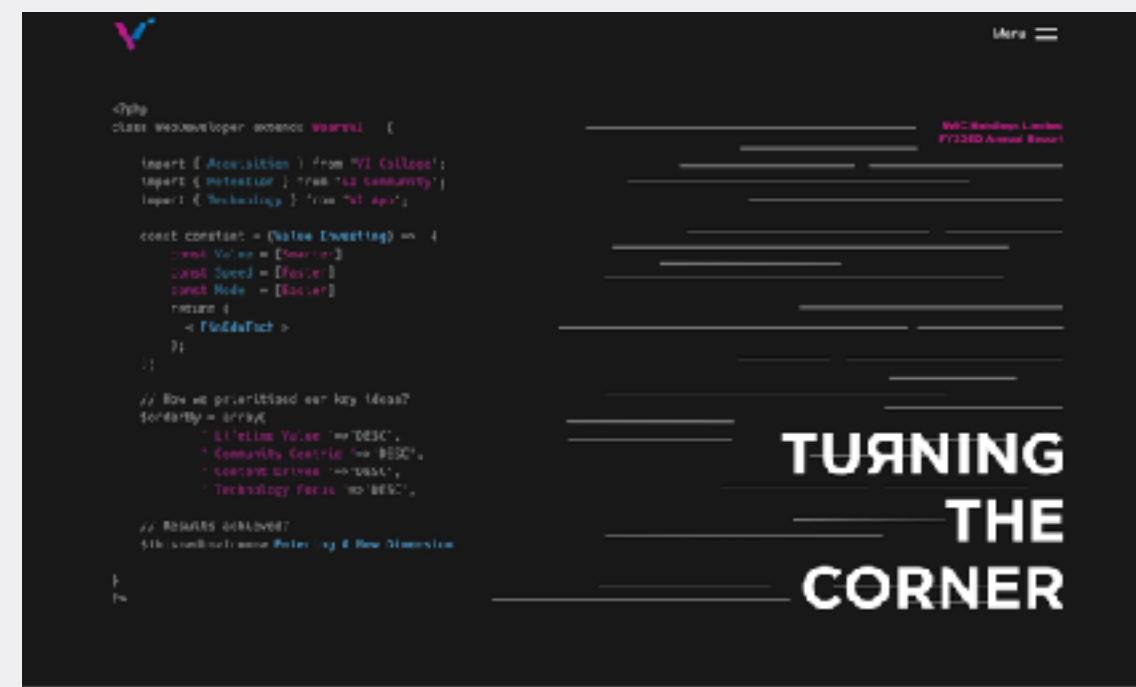
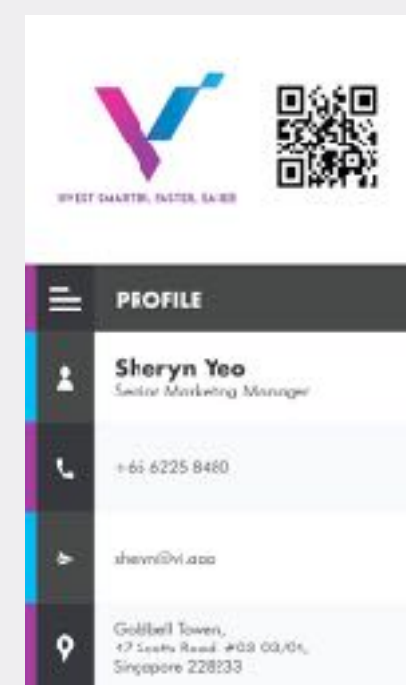
INNOVATION AND DIGITALISATION

Embracing New Ways Of Working



Digitalise across Multiple Formats

- Digital name cards
- Interactive Annual Report ([8VI](#))
- Electronic communications enrolment
- Webcast for Annual General Meeting



INNOVATION AND DIGITALISATION

Embracing New Ways Of Working



Preparation of long-term infrastructure

- 'touchless' environment
- Establishing virtual broadcast and production studios in Singapore and Malaysia

The background features a low-angle shot of a pyramid, likely the Great Pyramid of Giza, with its grid-like stone surface receding into the distance under a blue sky with wispy clouds. A semi-transparent purple gradient is overlaid on the image.

LOOKING AHEAD

LOOKING

AHEAD



FINEDUTECH

**Focus on 3-point strategy
and continuous innovation**



FINANCIAL ASSET MANAGEMENT

Remain committed to
investment process, introduce
technology-focused initiatives
to digitalise thinktank
and methodology

LOOKING
AHEAD

Deepen synergy between dual engines; FinEduTech and Financial Asset Management, to create greater value

“ At 8I, we continue to strengthen our business ecosystem on a single platform – leveraging the power of AI, big data and machine learning that sharpens our competitive edge, sharing value investing knowledge and empowering our growing community to make smart investment decisions by applying the principles of value investing. ”

46:57