

A close-up photograph of two hands shaking in a firm grip. The hand on the left is wearing a light blue striped shirt, and the hand on the right is wearing a white shirt. The background is blurred, showing what appears to be an office or business setting.

*An **Exciting** Global Diversified Financial Services Company
with a Unique **Dividend Model***



Forward-Looking Statement

Except for statements of historical fact contained herein, the information presented in this business plan constitutes "forward-looking statements" or "information" (collectively "statements"). These statements relate to analyses and other information that are based on forecasts of future results, estimates of amounts not yet determinable and assumptions of management. In some cases, forward-looking statements can be identified by terminology such as "anticipate", "believe", "continue", "estimate", "expect", "forecast", "intend", "likely", "may", "outlook", "plan", "potential", "predict", "should", "will", or the negative of these terms or other comparable terminology. The reader should not place undue reliance on forward-looking statements and information because they involve assumptions, known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of the Company to differ materially from anticipated future results, performance or achievements expressed or implied by such forward-looking

statements and information. Factors that could cause actual results to differ materially from those set forth in the forward-looking statements and information include, but are not limited, risks related to our limited operating history and history of no earnings, competition from other companies in various consumer industries, changes to government regulations, dependence on key personnel, general economic conditions, local economic conditions, including the marketing of similar products and services in close proximity to licensed territories of the Company, timely introduction of these newly licensed Company's products or services; the uncertainties in acceptance of such products or services by the market, approvals the Company may require in having the agreements and interests being assigned to them, interest rates, availability of equity and debt financing, increased development costs, including costs of labour, equipment and environmental compliance and other risks factors described from time to time in the documents filed by the Company with applicable securities regulators.



About Raffles Financial

- Serves as advisor for family trusts, family offices and investment funds.
- Provides corporate finance guidance and public listing advisory for Asian companies seeking IPO on major stock exchanges in Australia, Canada, Germany, Hong Kong, Singapore and the US.
- Works closely with public and private companies, governments and financial sponsors to originate, structure and execute equity and equity-linked financing.
- Provides guidance on capital structure across debt, hybrid, derivative and equity-linked products for companies.
- Raffles' resources and professional service offerings allow it to be a near full-service provider.



Capital Structure

(as of June 30, 2021)

Shares Outstanding: 50,105,000

Warrants/Options: 275,000

Fully Diluted: 50,380,000

Market Cap @C\$9.5: C\$478,610,000

YTD 3Q 2021: C\$3,660,000 (approx.)

Earnings per share YTD: C\$0.077

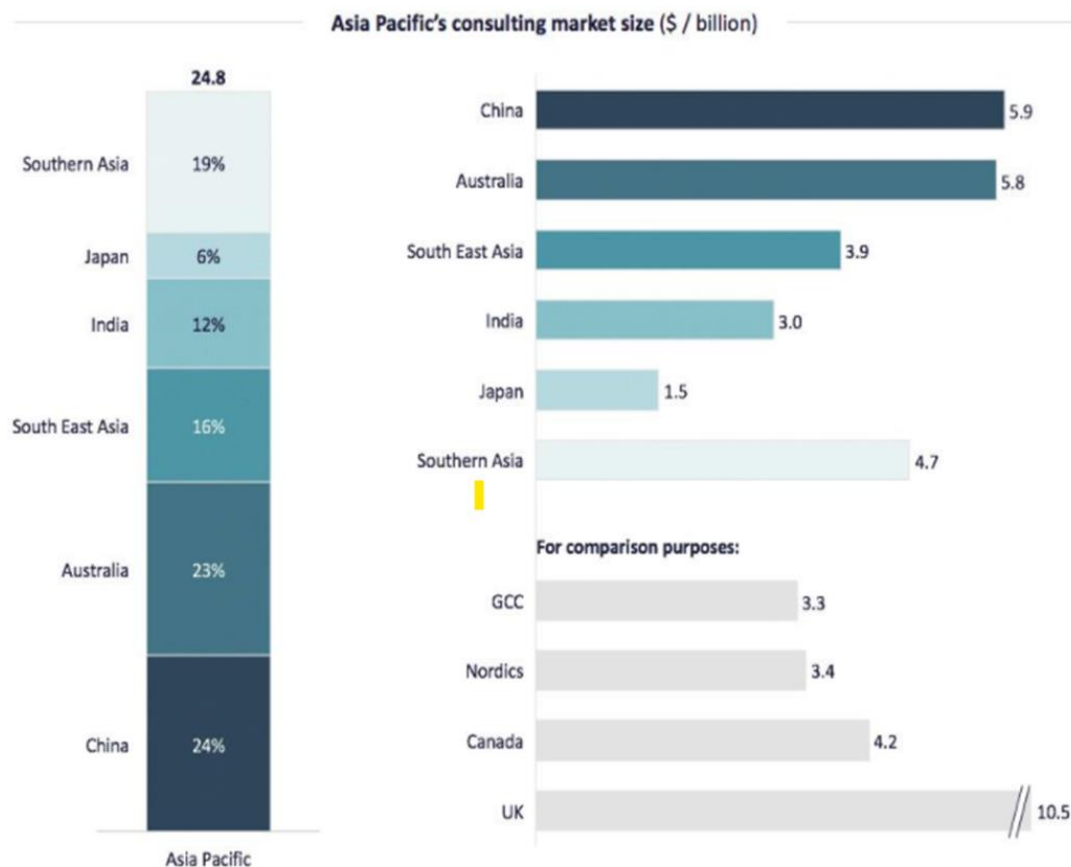
Dividends per share: C\$0.09

Worldwide Business Operations



Sydney, Singapore, Shatin (HK), Shanghai, Switzerland, Vancouver

Market



Source: Consultancy.org estimates, Source Global Research

Consulting market size **US\$25 bn** in 2020; China alone US\$6 bn

Financial Services Consulting market size is **US\$7 bn** in 2020

China has the **largest e-money spend in the world** (RMB 277 Trillion/60 billion transactions in 2018/**776 million users**).

SE Asia consulting market is US\$4 bn
and **US\$1 bn** is for financial services



Monetary Authority
of Singapore



Singapore Digital Asset Exchanges



- MAS approved 4 digital asset exchanges
- Firms issue digital securities/assets to raise \$
- Partior: blockchain for instant payments,
- rapid trade & forex settlement,
- digitised commercial bank money,
- no delays in cross-border payments,
- instant trade & currency settlements

DBS, JPMorgan and Temasek partner in blockchain payments platform



Exceptional Opportunity

Raffles Financial is an exempt corporate finance advisory registered with the Monetary Authority of Singapore.

Raffles is a niche player selecting companies whose **annual profits are between US\$10M to US\$20M** and that are growing at more than 30% a year.

Growth & Sustainability through Province Reps to ensure **localised understanding & effective advisory service.**

Goal: **30 representatives over the next 30 months, each contributing C\$1M EBT a year to Raffles.**



Leadership



Charlie In

Chairman/CEO

Dr. Charlie In has 40+ years of experience cover sales, marketing, operations, finance, restructuring, M&A, capital sourcing, investments, divestment, IPOs and reverse-takeovers.

Dr. In has taken the oversight and governance role in Asia AgriTech Fund, Asia Angel Investors Foundation, China Pre-IPO Equities Fund and MFund.

Abigail Zhang

Executive Director

Abigail Zhang, with over 15 years of investment experience is an IPO investor and a founder/executive director of RFG, is also the CEO of Raffles Portfolios VCC ("RPVCC"). RPVCC provides family trusts and funds with segregated portfolios as well as private banking advisory and management services.



Leadership

Monica Kwok

Director – REMI

Monica Kwok, has led Money World Forex business in Asia for over 10 years, is now leading Raffles E-Money International to deliver the REMI all-in-one digital financial services for global merchants that require bank accounts in US, UK, EU, global debit cards, trade finance funding, e-wallets et al. to enable their customers to pay in fiat and e-currencies. Her team works closely with trade associations to offer REMI, an all-in-one digital financial services.

Albert Fan

Director - RFA

Albert Fan, with over 40 years' experience as a business veteran with both regional corporate leadership background in IBM, DHL and his own businesses, he is now managing Raffles Financial Advisory delivering corporate finance advisory and arrangement services with an emphasis on public listings, mergers and acquisitions, as well as fund raising for public listed companies. He leads a team of highly qualified representatives based throughout the Asia-Pacific region.





Leadership



Wilson Ang

Director – RFAM

Wilson Ang, a 20-plus year REIT veteran who started and managed ESR (Cambridge) and Viva REIT, is setting up Raffles Financial Asset Management to list and manage Asian infrastructure REIT to allow asset owners to cut liabilities, recycle capital for growth and expansion, and increase their return on investments.

Kit Chan

Director – Finance

A Certified Public Accountant (HK Branch) and a Chartered Company Secretary and member of the Hong Kong Institute of Chartered Secretaries and the Institute of Chartered Secretaries and Administrators. Possesses a vast range of experience in international auditing, corporate finance restructuring and fund raising. .



Leadership



David Anthony Bruzzisi

Independent Director

Has 45+ years of investment & capital market, VC and IPO investor experience. His Two Lions investments made UEPS a multi-million fintech Nasdaq-listed company. His Professional Canadian Investment Group invested in 20+ companies.

Lily Ren

Independent Director

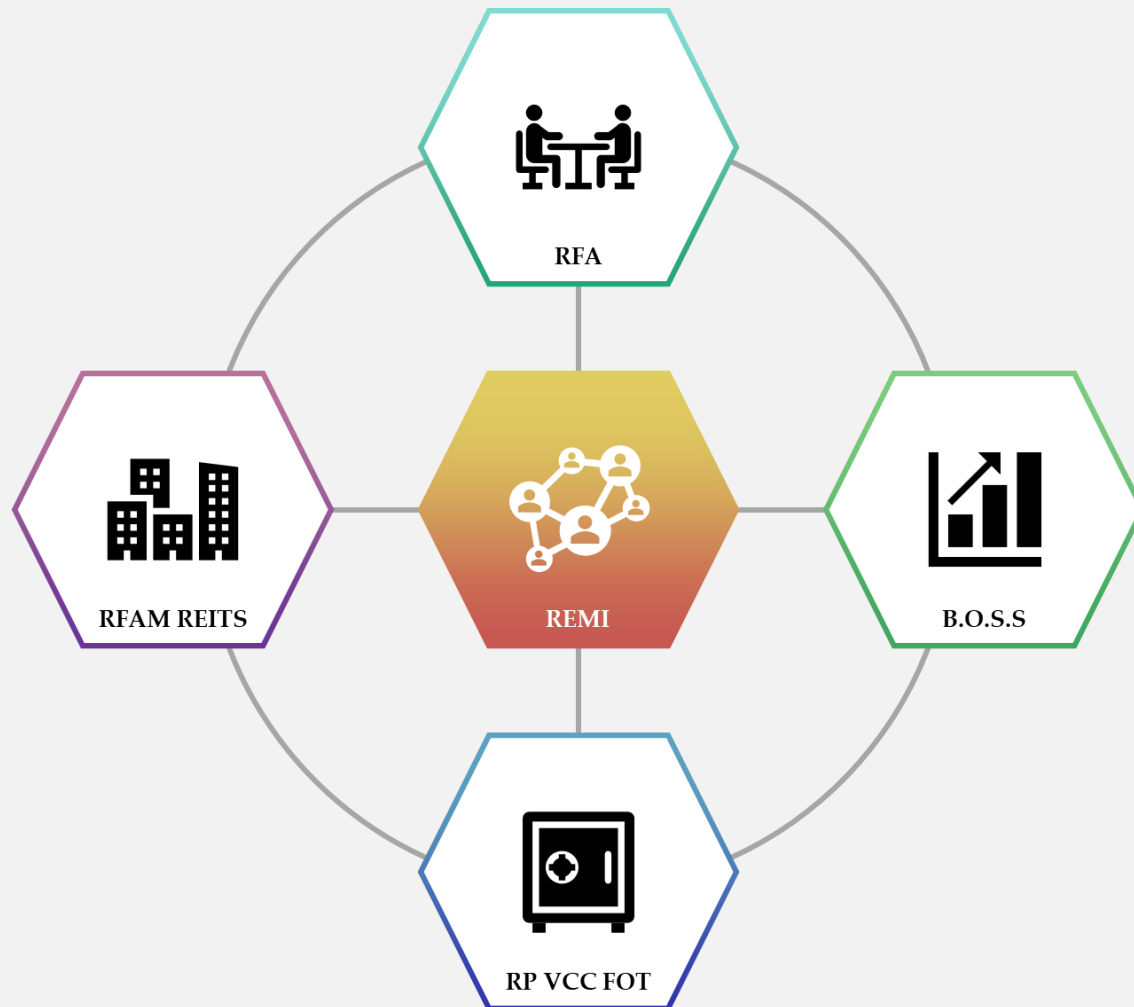
Finance graduate of London School of Economics, Master of Health Leadership from UBC. Hands-on experience in investment analysis, corporate governance, personal financial planning and private banking in Singapore and Canada



Suite Of Solutions



Raffles E-Money International

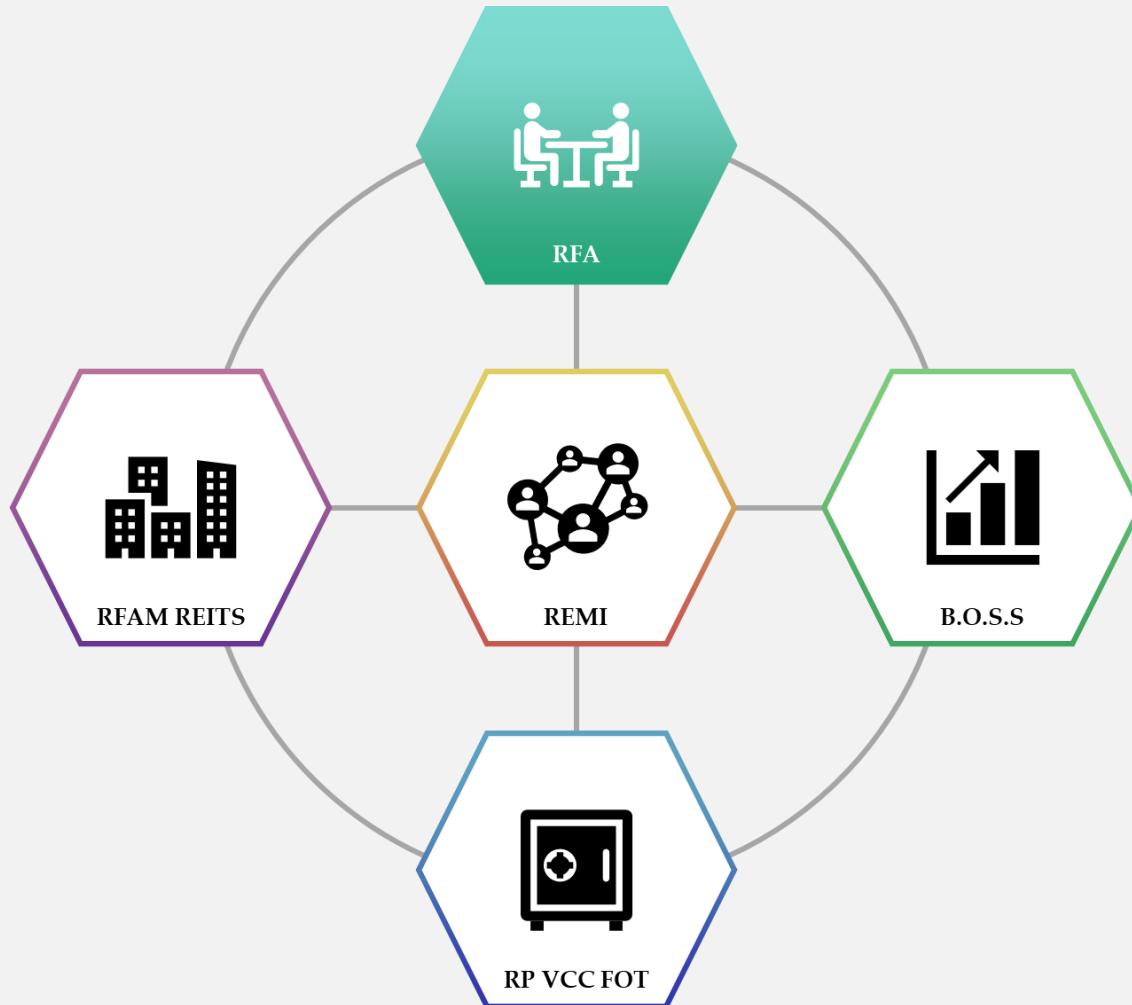


REMI

All In One Wallet

- ✓ Online internet banking and mobile app
- ✓ 24/7 personal & business banking accounts
- ✓ Multi-currencies and digital asset wallet
- ✓ SWIFT, SEPA, P2P payment systems
- ✓ Buy, Sell, Hold digital assets, loyalty points
- ✓ Trade Finance: BG, SBLC, DLC, Bond

Raffles Financial Advisory

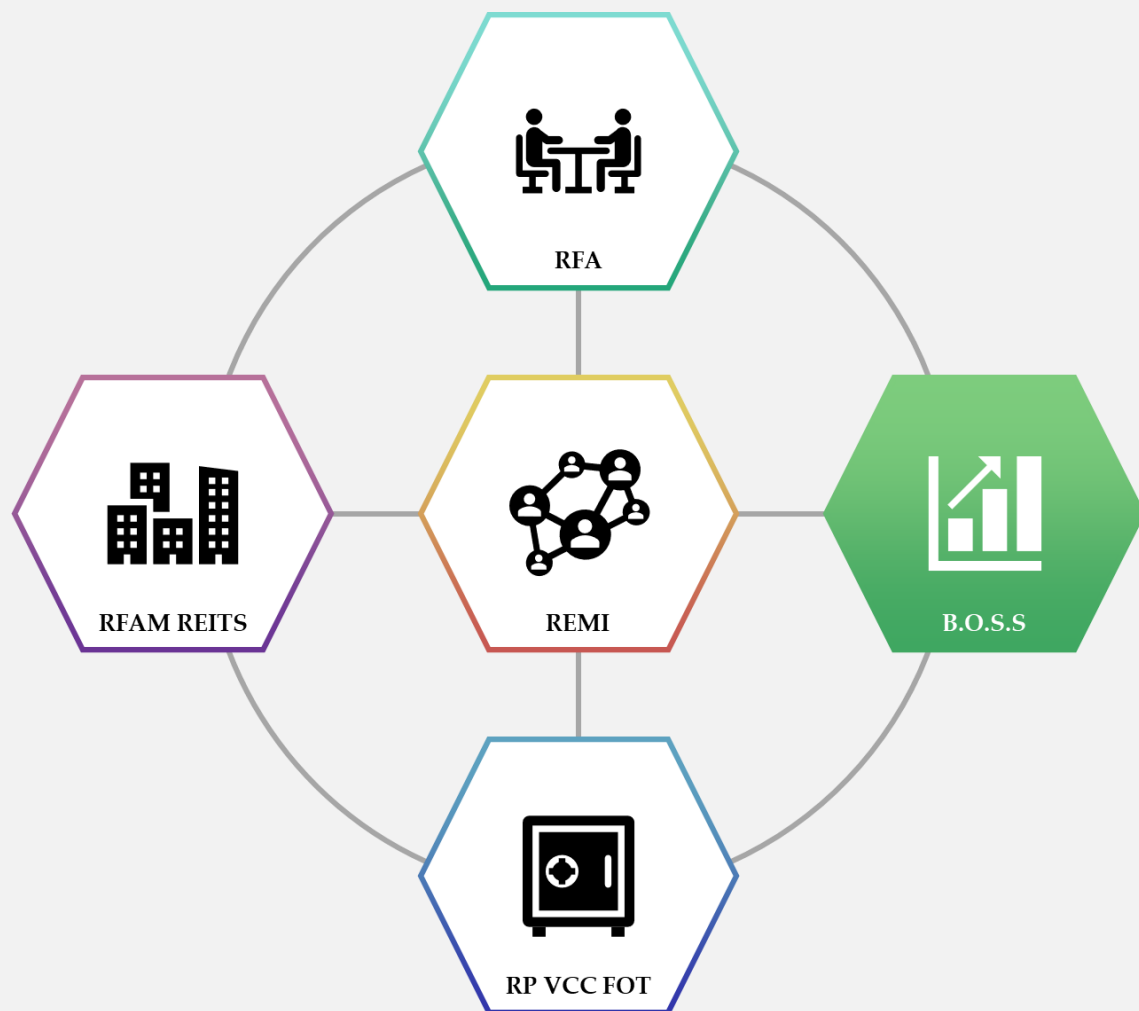


RFA

Advisory: Public Listing

- ✓ Acquire listing vehicle and strategy
- ✓ Arrange assets, business and cash injections
- ✓ Anchor cornerstone investors and resources

B.O.S.S. Issuance

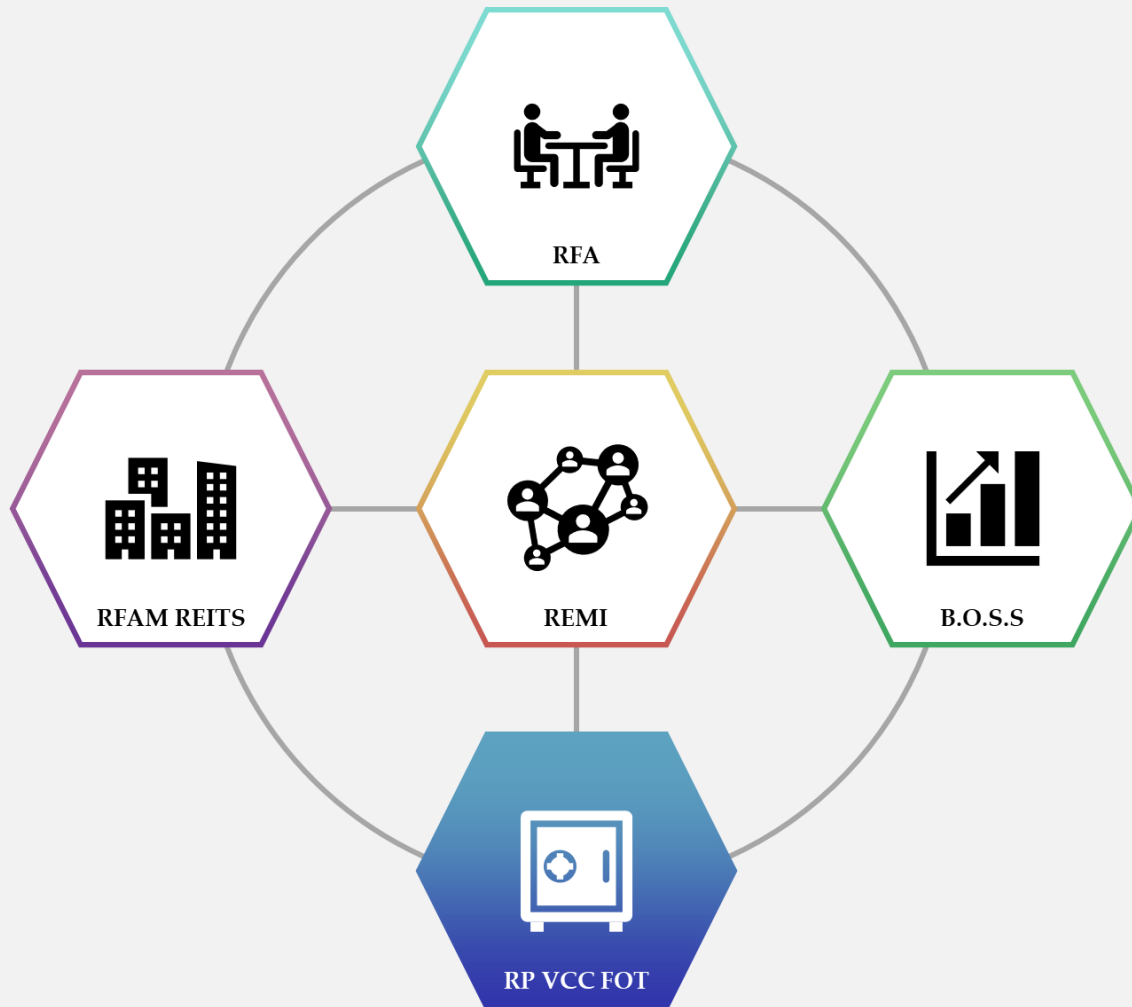


B.O.S.S.

Bonds, Options, Shares, Structured Notes

- ✓ Bonds - plain, convertible, perpetual
- ✓ Options - bundle or detach, listed or unlisted
- ✓ Shares - placements, rights, conversions, earn out
- ✓ Structured Notes - asset-backed, mid/long term notes

Raffles Portfolios VCC



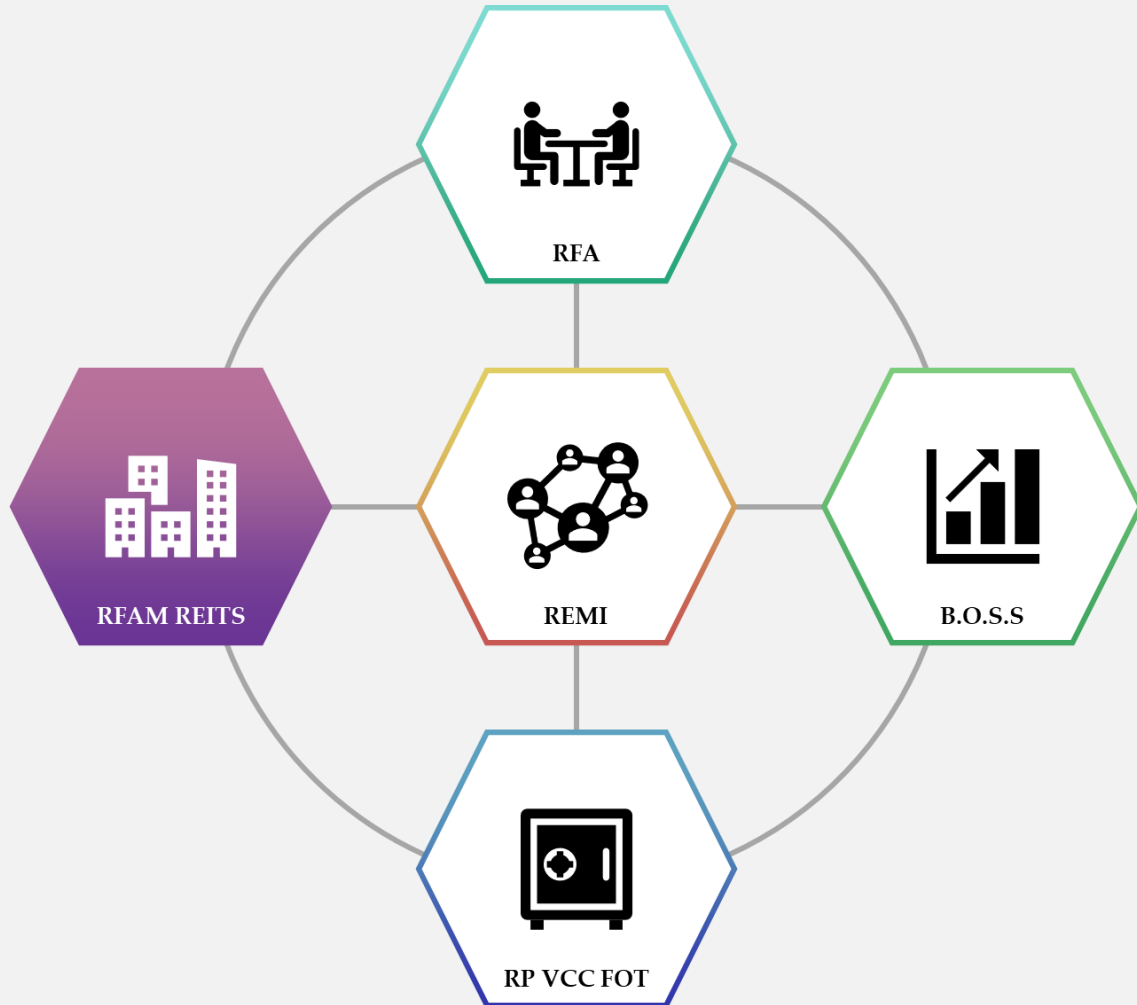
VCFM FOT

Venture Capital Fund Management Counsellor for Family Offices & Trusts

- ✓ Family trusts and private banking arrangements
- ✓ Investment and segregated portfolio advisory
- ✓ Risks, returns and oversight governance tracking

(* Pending MAS licence approval)

Raffles Financial Asset Management

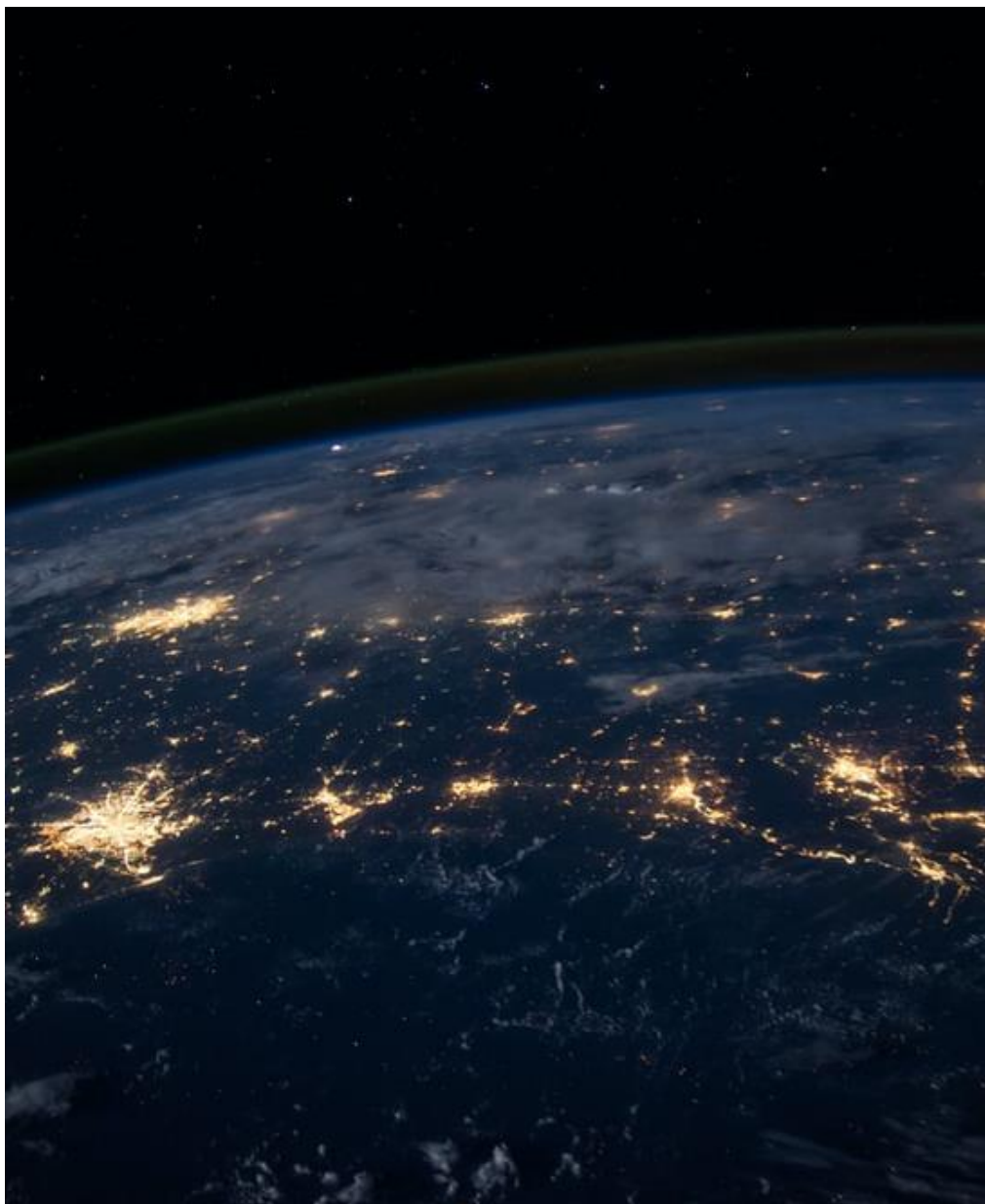


RFAM REITS

REITS Asset Management

- ✓ Real Estate Investment Trust Specialization
- ✓ Infrastructure Development Fund
- ✓ Fractionalization and Digitalization of units
- ✓ Syndicated funding and EPC procurement

(* Pending MAS licence approval)



STARX

(Science, Technology, Advanced Research Exchange)

- Service mark to help promising high tech start-ups to get listed on 1 of the 4 Monetary Authority of Singapore approved Digital Asset Exchange and they are:
 - I. DBS Xchange (owned by DBS Bank - Asia's largest bank and provides digital wallet to hold crypto currencies)
 - II. 2. 1X.Exchange (subsidiary of Singapore Stock Exchange)
 - III. 3. ADDX (subsidiary of Singapore Stock Exchange)
 - IV. 4. SDAX - Singapore Digital Asset Exchange (subsidiary of Singapore largest law firm and listing sponsors - RHT Law Asia)

The STARX listing is to enable the IPO Candidates to raise the money they need quickly while grooming them to meet the main exchanges listing requirements like those of Nasdaq, DAX, ASX, HKex, SGX. The STARX is a springboard to the big exchanges thus reducing the costs, time and risks involved in their main board listings.

Banking Partners



Raffles is working with leading private banks to serve clients who need custodian services for their family office & trusts and private banking transactions.

Top private banks through their Hong Kong and Singapore branches, provides ultra-high net-worth clients with custodian banking services, portfolio management services and philanthropic services.

The private banks and Raffles Financial synergy will provide clients with a customized and comprehensive suite of corporate finance, investment and private banking solutions to meet their diverse requirements.

Raffles Financial acts as Investment Advisor for venture capital funds which seeks to generate returns by investing in young companies that qualify for public listing within 3 years.

Raffles' role is to guide and prepare the investee firms in their management, financial and governance to be IPO ready.

Raffles Financial also provide M+A advisory services to pubcos that need to acquire or merge with businesses that are profitable and growing rapidly.

Collaborators



Financial highlights – operating performance

	FY2019	FY2020	2021 Q3 (Jul 2020 – Mar 2021)
Revenue	\$11,533,334	\$8,866,672	\$3,000,000
Unrealized gain on investments	-	\$4,748,139	1,452,354
Operating expenses ¹	\$782,682	\$1,565,443	\$1,145,921
Listing expenses for RTO ²	-	\$6,052,280	-
Adjusted comprehensive income before other items & income tax expenses ³	\$10,750,652	\$12,220,573	\$4,991,524
Net Income (Loss)	\$9,560,301	(\$425,229)	\$3,879,899

- 1) Operating expenses do not include interest, taxes, depreciation (including impairment of intangible assets) and amortization, and other non-recurring items and non-cash accounting expenses (e.g. RTO expense, stock option expenses).
- 2) Listing expense in FY2020 relates to the RTO in the amount of \$6,052,280, which comprised of a non-cash acquisition consideration of \$5,479,920 recognised under IFRS 3 in accounting for the reverse take over transaction ("RTO").
- 3) Adjusted comprehensive income before other items and income tax expenses equals income before other non-recurring items and income tax expenses plus other comprehensive income includes Foreign currency translation and unrealized gain on investments.

Financial highlights – financial positions

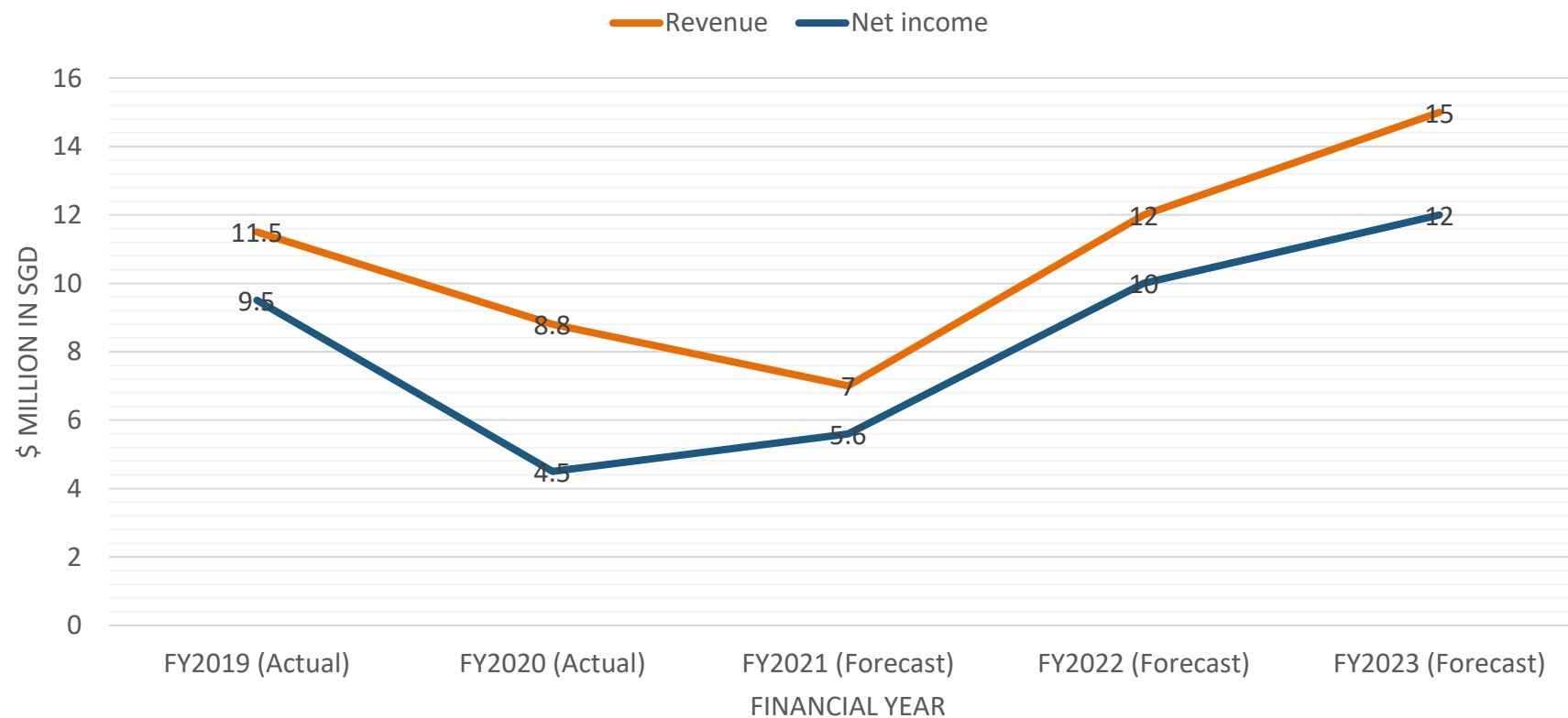
(\$ in SGD)

ASSET	FY2019	FY2020	3Q2021
Cash	\$2,102,734	\$21,040,893	\$22,249,367
Investments	-	\$12,954,783	\$19,680,738
Receivables	\$7,933,334	\$735,303	\$528,110
TOTAL ASSET	\$5,600,000	\$34,730,979	\$42,458,215
LIABILITIES			
Payables and accruals	\$7,415,100	\$215,952	\$951,784
Provision for tax	\$1,960,667	\$3,287,081	\$5,671,448
TOTAL LIABILITIES	\$9,375,767	\$3,503,033	\$6,623,232

Key balance sheets indicators	FY2019	FY2020	3Q2021
Net Assets	\$660,301	\$31,227,946	\$35,834,983
Reserves	\$560,301	\$5,352,026	\$9,959,063
Dividend declared	\$9,000,000	-	\$5,000,000

Financial Forecast

Forecast FY2021 – FY2023



Financial Forecast

Forecasting year	FY2021	FY2022	FY2023
Revenue	\$7,000,000	\$12,000,000	\$15,000,000
Operating expenses ¹	\$1,400,000	\$2,000,000	\$3,000,000
Net Income	\$5,600,000	\$10,000,000	\$12,000,000

- 1) Operating expenses do not include interest, taxes, depreciation (including impairment of intangible assets) and amortization, and other non-recurring items and non-cash accounting expenses (e.g. RTO expense, stock option expenses).



TOP 10
on the **CSE25™** &
the **CSE Composite**
Index®



Investment Highlights

- ✓ Attractive dividend payment practice
- ✓ A profitable corporate finance advisory firm
- ✓ Advisor to pubcos to issue bonds, options, shares
- ✓ Counsel for family offices/trusts and VC funds
- ✓ Structure infrastructure development funding
- ✓ Monetize assets for growth via listing of REITS
- ✓ Expand via appointment of Province Reps
- ✓ Secure & train 30 Reps over next 30 months
- ✓ Train each Rep to deliver C\$1m profit a year
- ✓ Work towards C\$30m NPAT within 3 years



Contact

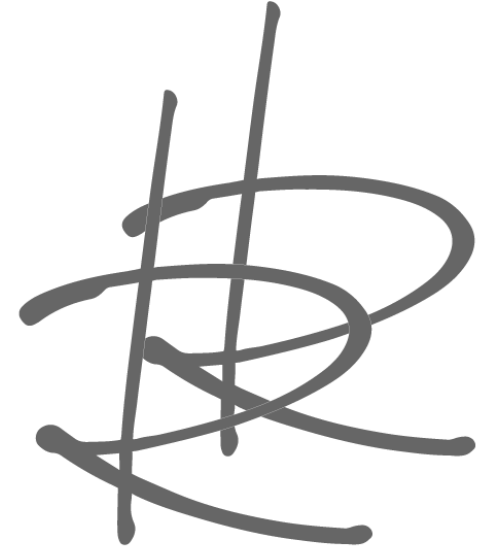
Raffles Financial is headquartered in Singapore with multiple satellite offices in Sydney, Singapore, Shanghai, San Francisco, Sha Tin (HK).

Monica Kwok

Corporate Affairs Head

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Raffles Financial