



Banking & Financial Services

We prioritize under-served SME's, MSME's, & Consumers

Banks & Finance Companies

Payments Service Providers

Licensed Remittance Houses

Technology Platforms

Insurance Co. (2023)

Information Memorandum

June 2023

Strictly confidential

Right Choice Capital Group Summary

CONFIDENTIAL - June 2023

Diversified, FinServices & Banking Group

SE Asia - Philippines & Singapore

PROVEN, SCALING RAPIDLY, EBITA POSITIVE, SELF-SUSTAINING, MULTIPLE REVENUE STREAMS, EXPERIENCED MANAGEMENT TEAM, VALUABLE REGULATOR LICENCES, AGGRESIVELY BUILDING A LARGER FINSERVICES CONGLOMERATE VIA M&A, STRONG INVESTOR & STRATEGIC PARTNER INTEREST

Banks & Finance Companies

2 Licensed Rural Banks - PH
2 Finance/Lending Companies - SG, PH

Payments Service Providers

Merchant Acquisition
(Card Services) - PH

Licensed Remittance Service Provider - SG

Technology Provider

(HRIS, eWallets, Payments) - PH

Insurance Business (new 2023)

Full SME, Consumer Insurance - PH

Additional Acquisitions

In process for 2023



9 Companies in RCC Group
10 Office Branches (PH-8, SG-2)



103 Employees



6+ years Successful Track Record



\$18M+ Investor Funding
to date

Financial Performance – Income Statement

Right Choice Capital - Consolidated Profit & Loss (RCC, RCF and RBSL)

In EUR 000s

Current Fiscal Period

	FY2021A	FY2022A	FY2023A	FY2024E	FY2025E
Income Statement	Historical			Projected	
Income from Interest and Commissions	2,025	2,226	2,471	5,768	8,691
Income from Merchant Activities	583	473	994	3,236	4,595
Total Income	2,608	2,699	3,465	9,004	13,287
Provisions for Loan Losses	(346)	(711)	(370)	(115)	(250)
General and Administrative Expenses	(1,517)	(2,094)	(1,066)	(2,910)	(4,006)
EBITDA	745	(106)	2,029	5,979	9,030
Depreciation	(170)	(173)	(128)	(159)	(220)
Interest Expense	(925)	(1,035)	(1,544)	(2,965)	(3,696)
Income Tax	(78)	(64)	(140)	(597)	(1,133)
Minority Interest			(182)	(97)	172
Net Income	(428)	(1,377)	35	2,162	3,809

Financial Performance – Balance Sheet

Right Choice Capital - Balance Sheets

In EUR 000s

	Current Fiscal Period				
	FY2021A	FY2022A	FY2023A	FY2024E	FY2025E
Balance Sheet	Historical				Projected
Cash	3,729	3,098	4,820	7,455	9,354
Loans to Clients	11,703	10,200	26,377	31,105	39,337
Other Assets	5,491	6,820	6,488	7,892	9,221
Total Assets	20,923	20,118	37,685	46,453	57,912
Trade Payable	268	247	508	1,283	2,156
Deposits	4,721	5,498	5,874	6,343	7,612
ST and LT Debt	7,012	6,649	8,264	15,766	21,985
Other Liabilities	1,383	602	13,813	9,266	6,657
Total Liabilities	13,384	12,996	28,460	32,658	38,409
Capital Stock	6,116	7,293	9,428	11,846	13,574
Share Application Money	-	-	-	-	-
Translation Reserve	246	(71)	(327)	(327)	(327)
Retained Earnings	1,068	1,177	(93)	17	2,275
Net Income	28	(1,273)	35	2,162	3,809
Non Controlling Interest	82	(3)	182	97	172
Total Stockholder's Equity	7,539	7,122	9,226	13,795	19,503
Total Liabilities and Stockholders' Equity	20,923	20,118	37,685	46,453	57,912



Thank you!

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