

CORPORATE PROFILE 2023



EVERGREEN MAX CASH CAPITAL BERHAD

(Registration No. 202101028602 (1428902-D))



the TRAX

@ CHAN SOW LIN





EVERGREEN MAX CASH CAPITAL BERHAD
(Registration No. 202101028602 (1428902-D))

Our Company was incorporated in Malaysia under the Companies Act 2016 on 3 September 2021 as a private limited company under the name of Evergreen Max Cash Capital Sdn Bhd and was subsequently converted to a public limited company on 25 April 2022.

Our Company is an investment holding company. Through our pawnbroking subsidiaries, our Group is principally involved in the provision of pawnbroking services, i.e. provision of short-term secured pawn loans to individuals aged 18 and above who seek pawn loans.

In addition, our Group is also involved in the business of retail and trading of gold and luxury products as well as provision of pawnbroking consultancy services and IT solutions to third-party pawnbrokers.

Our Group was formed upon completion of the Acquisitions on 22 December 2021. There are currently total 17 subsidiaries under our group.





EVERGREEN MAX CASH CAPITAL BERHAD
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BOARD OF DIRECTORS

❶ CHOW LAI MUN
Independent Non-executive Director

❷ HONG BOON TOH
Independent Non-executive Director

❸ KENNETH CHAI CHUAN TEONG
Independent Non-executive Director

❹ DATO' JP LOW KOK CHUAN
Non-Independent Executive Director/
Group Managing Director



BOARD OF DIRECTORS

5 DATIN TEA GUAT NGO
Non-Independent Executive Director

6 DATO' MOHD AZFAR BIN MOHAMED
Independent Non-executive Chairman

7 LOW KAI LOON
Non-Independent Executive Director

8 DATIN FADZLULLAILY BINTI YAKOB
Non-independent Non-executive Director

Led by Group Managing Director, experienced Executive Directors & technically skilled Key Management Team with extensive experience



DATO' JP LOW KOK CHUAN

Non-Independent Executive Director/
Group Managing Director
Years of relevant experience: 11 years
Responsible for overseeing and leading
strategic business planning, development
and operation.



DATIN TEA GUAT NGO

Non-Independent Executive Director
Years of relevant experience: 11 years
Responsible for overall treasury
functions and oversees the financial
activities



LOW KAI LOON

Non-Independent Executive Director
Years of relevant experience: 7 years
Responsible for the business
development activities.



SING SUK FUEN

Chief Executive Officer

Years of relevant experience: 15 years

Responsible for managing overall day-to-day operations, executing business strategies and monitoring the business performance.



TAN CHAI SEONG

Chief Operating Officer

Years of relevant experience: 34 years

Responsible for monitoring the overall day-to-day operations of the businesses, security of the pawnbroking, and the gold and luxury products retail and trading businesses.



HEE CHEE KEONG

Chief Financial Officer

Years of relevant experience: 30 years

Responsible for planning, managing and implementation of accounting functions, corporate exercise and investor relations activities.



BUSINESSES THAT WE DO



PAJAKING®
YOUR TRUSTED PAWNBROKER

We Accept:



Gold
Products



Luxury
Watches



Luxury
Bags



Certified
Diamonds

Key Milestones

2012 - Opened  **X2** pajaking pawnshops

2015 - Opened  **X3** pajaking pawnshops

2017 - Opened  **X4** pajaking pawnshops

2018 - Opened  **X7** pajaking pawnshops

2019 - Opened  **X6** pajaking pawnshops

Pawnbroking Services



Branches:

We have a total of 22 “Pajaking” pawnshops.



10 Outlets



9 Outlets



2 Outlets



1 Outlet



Served > **100,000** customers



Disbursed > **RM 1 billion** since inception



> **660,000** pawn transactions in past 5 years



Compliance with :

- Ⓢ Pawnbrokers Act 1972
- Ⓢ Anti-Money Laundering/ Countering Financing of Terrorism (AML/CFT)
- Ⓢ Personal Data Protection Act 2010 (PDPA)



**BUSINESSES
THAT WE DO**



KEDAI BARANG KEMAS

چهای گولد



CAHAYA GOLD

Miliki barang kemas dengan murah dan mudah

Key Milestones

2019 - Opened first "Cahaya Gold"  Retail Outlets

2020 - Opened second "Cahaya Gold"  Retail Outlets

2021 - Opened third "Cahaya Gold"  Retail Outlets

Retail and trading of new and pre-owned gold.



Branches:

We have a total of 3 "Cahaya Gold" outlets

- 📍 Chan Sow Lin
- 📍 Setapak
- 📍 Ampang

Utilising social media and e-commerce platforms to conduct digital marketing and online sales :



📍 Emas Murah - Cahaya Gold & Jewellery Sdn Bhd



📍 Cahaya Gold Info



📍 cahayagoldofficial



📍 CAHAYA GOLD KATALOG



📍 Cahaya Gold & Jewellery Sdn Bhd



📍 Cahayagold916



**BUSINESSES
THAT WE DO**



ATAPTTECH

Pawnbroking consultancy and information technology (IT)

PAWNBROKING CONSULTANCY

Provide general pawnbroking consultation on:



- ⑤ Setting-up of pawnshop
- ⑤ Business models
- ⑤ Training of staff
- ⑤ Operations support services

IT SOLUTIONS

Strengths of our pawn processing system:



- ⑤ Allows recording of details and photos of pledged items, loans and customer information.
- ⑤ Prevents transactions with blacklisted individuals (e.g. BNM, UNSCR, MOHA, FATF) and/or individuals with history of pawning counterfeit items
- ⑤ Will alert users about Politically Exposed Persons (PEP) & perform enhanced due diligence for them



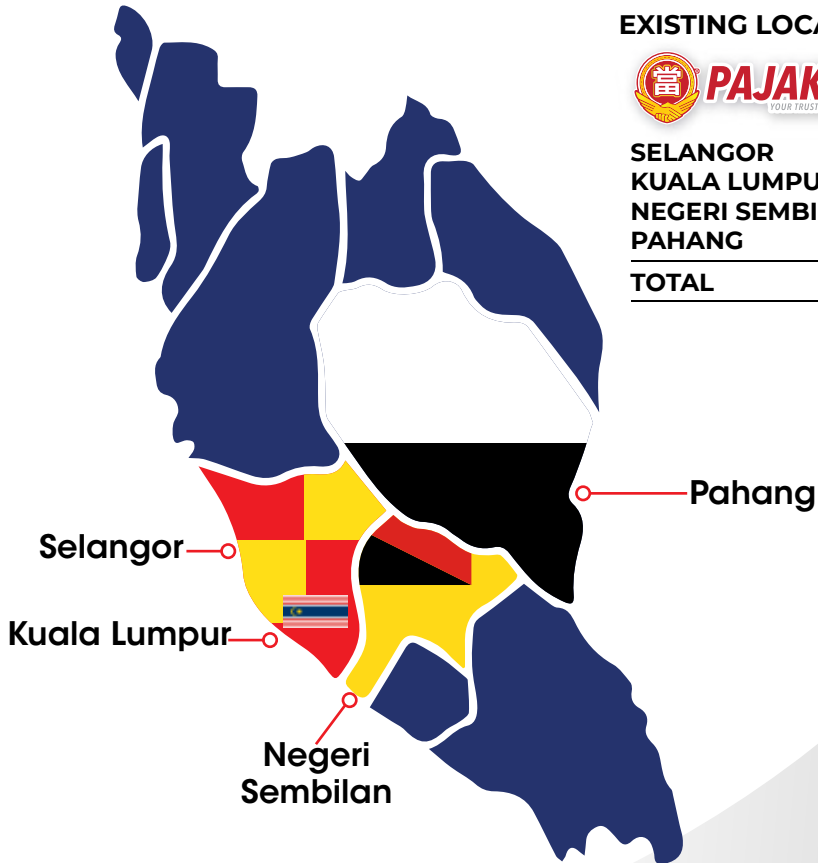
FUTURE PLANS

Continue to expand pawnbroking business

EXISTING LOCATIONS



SELANGOR	10
KUALA LUMPUR	9
NEGERI SEMBILAN	2
PAHANG	1
TOTAL	22



TARGET TO OPEN 5 NEW PAWNSHOPS

$$\begin{array}{ccccc} \mathbf{22} & + & \mathbf{5} & = & \mathbf{27} \\ \text{Current} & & \text{New} & & \text{Within} \\ & & & & \text{12 months} \end{array}$$

Target Location:



 KUALA LUMPUR



 SELANGOR



 PAHANG



If unable to identify suitable location to set up new pawnshops, we would expand via selective acquisitions and/or investment in other pawnbrokers.





📍 Lot 11-10, Tingkat 11, Wisma Trax,
No. 1, Jalan Lima Off Jalan Chan Sow Lin,
55200, Kuala Lumpur. Wilayah Persekutuan

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