

CORPORATE PROFILE 2024



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 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.

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

The history of our Group can be traced back to 2012 when Dato' Low and Datin Tea, substantial shareholders and directors of our company incorporated Pajak Gadai Insan Tiara Sdn Bhd, to venture into the pawnbroking business. Under the leadership of Dato' Low, our pawnbroking business has grown significantly over the past 11 years. Currently, we have established a network of 28 "Pajaking" pawnshops in Peninsular Malaysia, whereby we have 24 "Pajaking" pawnshops in Kuala Lumpur and Selangor, 2 "Pajaking" pawnshops in Negeri Sembilan and 2 "Pajaking" pawnshop in Pahang.

In 2018, we incorporated Cahaya Gold & Jewellery Sdn Bhd to venture into the business of retail and trading of gold and other products to complement our pawnbroking business. In 2021, we acquired Atapttech Sdn Bhd, an IT solution provider, thus enabling us to own our proprietary pawn processing system to enhance the operational efficiency and standardise the operating procedures of our pawnbroking business. Pursuant thereto, we ventured into the business of provision of IT solutions to third-party pawnbrokers in the same year.





EVERGREEN MAX CASH CAPITAL BERHAD
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BOARD OF DIRECTORS

1 CHOW LAI MUN
Independent Non-executive Director

2 HONG BOON TOH
Independent Non-executive Director

3 KENNETH CHAI CHUAN TEONG
Independent Non-executive Director

4 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
activitie



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

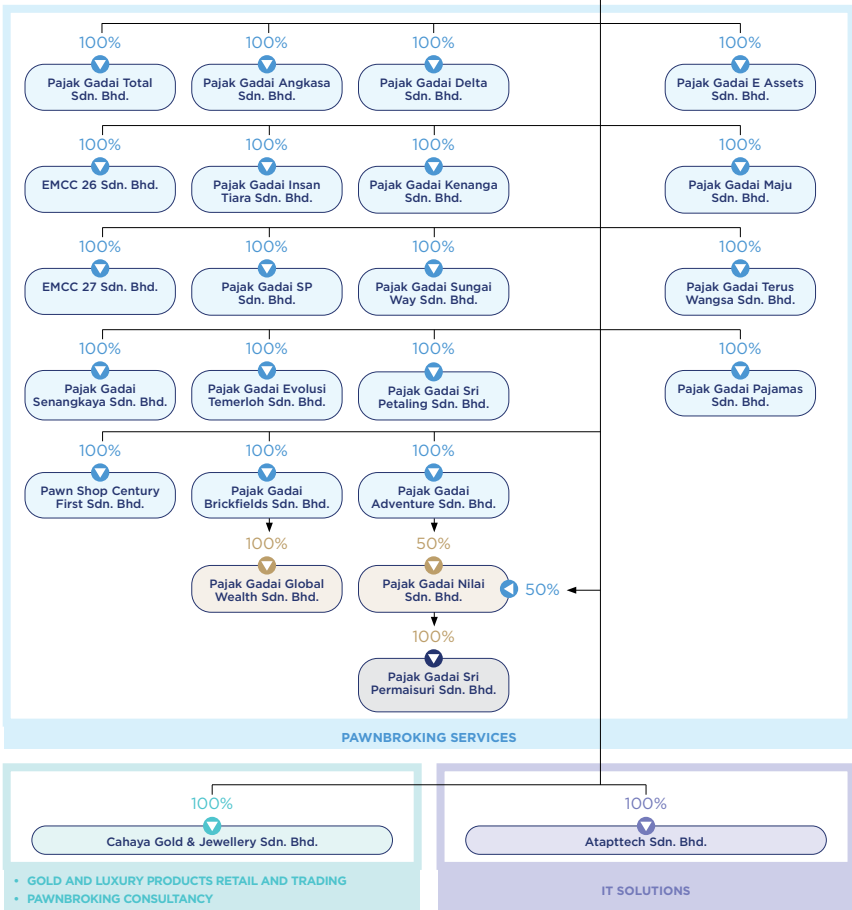
Chief Financial Officer

Years of relevant experience: 30 years
Responsible for planning, managing and implementation of accounting functions, corporate exercise and investor relations activities.

CORPORATE Structure

As at 1 April 2024

EVERGREEN MAX CASH CAPITAL BERHAD
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**BUSINESSES
THAT WE DO**



PAJAKING®
YOUR TRUSTED PAWNBROKER

We Accept:



Gold Products



Luxury Watches



Luxury Bags



Certified Diamonds

Key Milestones



Pawnbroking Services

Branches:

We have a total of 28 "Pajaking" pawnshops.



11 Outlets



13 Outlets



2 Outlets



2 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 PAJAK GADAI ISLAM
AR-RAHNU
Kedai Kejurangan 1% Sahaja
CAHAYA



KEDAI PAJAK GADAI ISLAM

كڤاي فاجق كڤادي اسلام

AR-RAHNU

CAHAYA

Key Milestones

2023 - Opened  **X5** AR RAHNU CAHAYA PAWNSHOP

2024 - Opened  **X34** AR RAHNU CAHAYA PAWNSHOP

Islamic pawnshop service.

Branches:

We have a total of 38 “Ar Rahnu Cahaya” outlets.



15 Outlets



8 Outlets



5 Outlets



6 Outlets




3 Outlets



2 Outlets

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



 Ar-Rahnu Cahaya HQ



 arrahnucahayaofficial



**BUSINESSES
THAT WE DO**



KEDAI BARANG KEMAS چهاي 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 Bullion Sdn bhd" outlets

- ⑤ Wisma Trax Jalan Chan Sow Lin
- ⑤ Setapak
- ⑤ Ampang

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



- ⑤ Emas Murah - Cahaya Gold Bullion Sdn Bhd



- ⑤ Cahaya Gold Info



- ⑤ cahayagoldofficial



- ⑤ CAHAYA GOLD KATALOG



- ⑤ Cahaya Gold Bullion Sdn Bhd



- ⑤ Cahayagold916



**BUSINESSES
THAT WE DO**



ATAPTTECH

Pawnbroking consultancy and information technology (IT)

PAWNBROKING CONSULTANCY

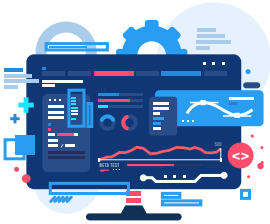
Provide general pawnbroking consultation on:



- 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







📍 Lot 11-10, Tingkat 11, Wisma Trax,
No. 1, Jalan Lima Off Jalan Chan Sow Lin,
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