

19 October 2016

## CoAssets presenting at The CEO Sessions

Crowdfunding platform, specialised in real estate and small to medium-sized enterprises, CoAssets Limited ("CoAssets" or the "Company") (ASX: CA8) is pleased to advise that its CEO and Co-Founder Mr. Getty Goh, will be presenting at The CEO Sessions, organised by the ASX together with Finance News Network (FNN), taking place on Wednesday 19 October in Sydney.

The event is an opportunity for the company to meet with investors interested in the technology space.

A copy of the slides supporting the presentation are attached.

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### About CoAssets (ASX Code: CA8)

CoAssets ([www.coassets.com](http://www.coassets.com)) is one of Southeast Asia's leading crowdfunding platforms which is listed on the Australian Securities Exchange (ASX). It is not licensed and/or regulated by the Monetary Authority of Singapore. Officially launched in Singapore in July 2013, it currently has more than 56,000 registered users and the amount successfully funded stands at more than S\$45 million (US\$33 million) with no defaults to date. The company won the Red Herring Top 100 Asia Award for 2014, as well as OPP Gold Award for Excellence and currently has offices in Singapore, Australia, China, Malaysia and Indonesia.

### CoAssets Ltd (ASX:CA8)

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# CoAssets Ltd (ASX: CA8)

SOUTHEAST ASIA'S FASTEST GROWING CROWDFUNDING PLATFORM

## Our Brands

**CROWDFUNDERS**  
Crowdfunding Everything. Everything Crowdfunding.

**CROWDFUNDERS**  
Crowdfunding Everything *Life* Everything Crowdfunding.



EXPO FOR  
PROPERTY, INVESTING &  
CROWDFUNDING  
*"Connecting markets. Realising possibilities"*

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# About CoAssets (ASX:CA8)

- ❑ Launched in Singapore in **July 2013**
- ❑ Listed on the ASX in September 2016 and successfully raised **A\$6.55 million** (raised more than A\$11.5m in last 12 months)
- ❑ One of Southeast Asia's **largest real estate and business crowdfunding platforms**
- ❑ Addresses the **S\$100k to S\$5million** funding gap
- ❑ CoAssets **charges 3-5% of total funds raised** by businesses or developers (collectively known as 'Opportunity Providers')
- ❑ Minimum investment of **A\$1,000** and returns are typically between **5-19% p.a, average 14.5%**
- ❑ Ability to attract **regional investors** (not just from Australia)

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ASX	CA8
Shares on issue	~170 million
Held by Management	~50%
Market capitalisation	~\$42 million*
Share Price	\$0.25*
Cash as at 30 June 2016	S\$4.7 million

\*as at 18 October 2016

# What is CoAssets?

We are a **trusted crowdfunding platform** for investments with **regional opportunities**

CoAssets is the **first regional crowdfunding platform** to be listed on the ASX

- Has a **proven track record** of successful projects. Successfully funded > S\$45M (US\$33M) projects
- Has a **strong user base** of > 56,000+
- Good conversion rate (~2+%)

Investments are **curated** and presented in a **transparent** manner

- Active **due diligence process** on lenders
- **Curates** investments through CRAM (CoAssets' proprietary risk assessment model)
- **Transparency:**
  - Projects are showcased online for all users to evaluate
  - Credit assessments and financials are provided for more in depth evaluation

CoAssets enables funders and lenders to **expand into the region, conveniently and with ease**

- **EPIC Series**
  - Extension of platform, **increase interaction** between funders and lenders
  - Successfully executed across SEA; Launching EPIC China in Q42016
- **CA8 wholesale global debt fund** will be launched in Q42016
- CoAssets has presence and networks in Australia, China and SEA

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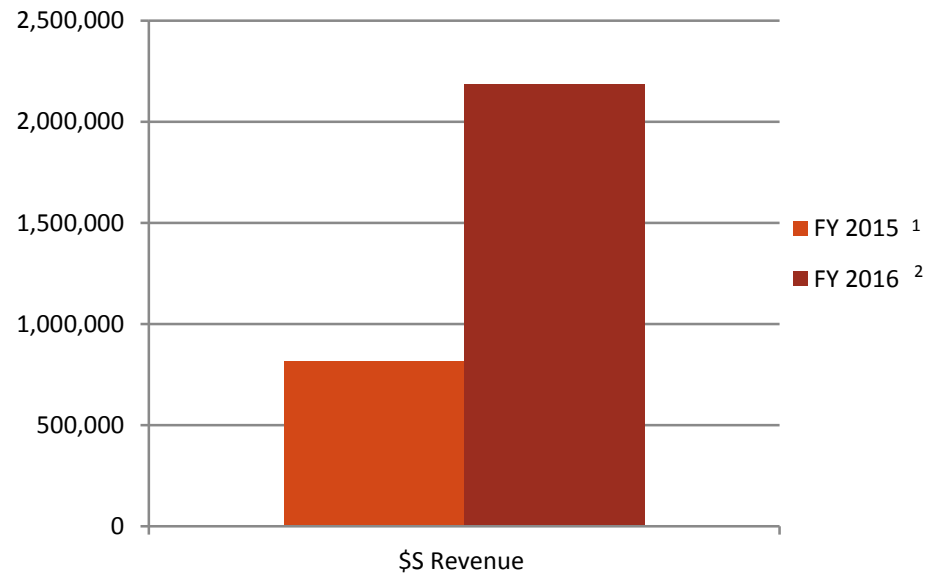
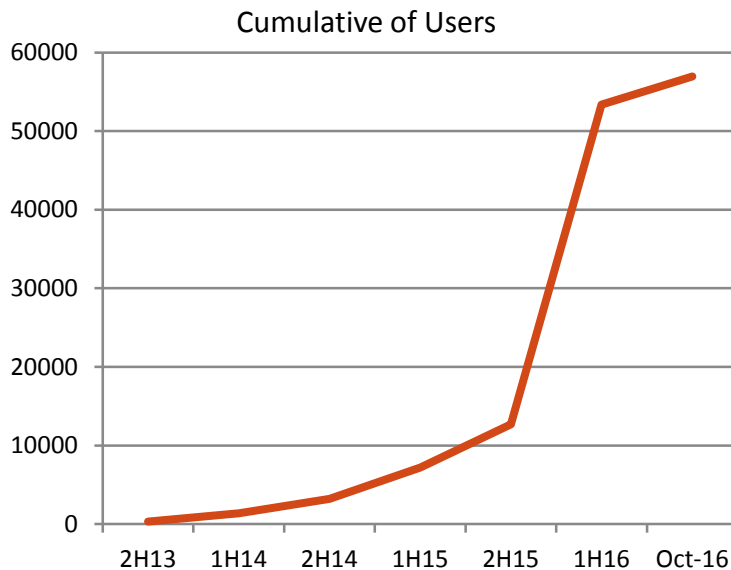
# The attraction of CoAssets for crowdfunding

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- ❑ CoAssets' value proposition to lenders:
  - Give investors **access** to exclusive and good real estate and business deals
  - Through crowdfunding, allow investors to part take in deals, previously reserved for PE, at **bite sized amounts**
  - Facilitate and simplify **cross border investments** (i.e. Chinese investors investing in overseas CF projects)
  
- ❑ CoAssets' value proposition to developers/businesses:
  - Through crowdfunding, provide **alternative funding source** (across jurisdiction)
  - For the real estate portion – build a pool of lenders who could **potentially be buyers**
  
- ❑ Role of the CA8 Wholesale Global Debt Fund: Injecting liquidity into the system:
  - To overcome crowdfunding's main shortcoming – **providing a liquidity pool**
  - **Increase the velocity** of crowdfunding by leading a funding round – so other investors would be encouraged to follow

# Demonstrating Strong Growth

Preliminary audited results for the year ended 30 June 2016



- ❑ CoAssets' revenue experienced growth of 167% to S\$2.182 million, reflecting the increasing scale and presence of the business with the Company's expansion into key geographies and number of deals crowdfunded on the platform
- ❑ Lender user base has grown almost ten fold over the last 12 months to now more than 55,400 and the Company expects revenue to grow in tandem with increased usage
- ❑ The Company reported a statutory net loss after tax for FY16 (S\$2.747 million) reflecting a number of one off expenses associated with listing on the NSX and subsequently the ASX, professional fees and licensing costs

<sup>1</sup> FY 2015 audited 1/9/14 to 30/6/15

<sup>2</sup> FY 2016 audited 1/7/15 to 30/6/16

## Projects Listing

### Filter Projects

All Projects

Bulk Purchase

Crowdfunding

Pre-sales



#### The Skyline

The Skyline is a very rare freehold mixed-use development strategically located in the Central Business District of Phnom Penh, Cambodia. Invest into the rising economy of Cambodia and take advantage of the strengthening property market today!



#### Avira by E&O

Investment opportunity that is in partnership with Khazanaah Nasional Berhad & Temasek Holdings (Private) Limited.



**Receive 10% P.A returns by crowdfunding Gene Oasis - a health and beauty products manufacturer!**

Receive 10% P.A returns by crowdfunding Gene Oasis - a health and beauty products manufacturer!



#### Harbour City

A Holiday Destination deeply Anchored by Theme Park, Shopping Mall & Hotels

# CoAssets Platform

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# Key features of the platform

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- ❑ Businesses have flexibility with the following:
  - **Interest amount** (range between 5% to 19% - depending on project type and country)
  - **Repayment structure** (monthly, quarterly or annually)
  - **Tenure** of loan (up to 2 years)
- ❑ Before businesses can get listed on the site, they need to **pass the due diligence** process
- ❑ Once the project is on the site, registered users can view the details to decide whether they want to fund it
- ❑ Funds are **collected via 3<sup>rd</sup> party escrow**<sup>3</sup>
- ❑ If the opportunity is not successfully funded, the funds are returned to crowdfunders
- ❑ If successful, borrower and funders enter into a loan agreement, and the borrower issues a personal guarantee (or security) to CoAssets

<sup>3</sup> Compliant with Anti-Money Laundering and Know Your Customer processes






# Risk Management

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- ❑ **Security** in the form of assets and/or personal guarantee - personal guarantee enforceable (against the borrower) under Singapore and Australian law
- ❑ **CoAssets Risk Assessment Model (CRAM)** to assess deals – developed with one of the big four global accounting firms
- ❑ Investors have a **5 day cooling off period**
- ❑ Segregated accounts – investor funds are handled via a **third party escrow service**
- ❑ In the event that a borrower fails to pay, CoAssets will **act on the funders behalf**. Steps taken will include:
  - Contacting the borrower
  - Hiring a debt collector
  - Acting on behalf of investors who commence recovery legal proceeding

# Addressable market for CoAssets





**Exhibit 6: Asia-Pacific crowdfunding 2015 by country**

	US\$m	Per capita (US\$)
 <b>Assets</b> China	101,700.0	74.54
Japan	360.23	2.83
 <b>Assets</b> Australia	348.37	14.83
New Zealand	267.77	59.37
South Korea	41.18	0.82
India	39.91	0.03
 <b>Assets</b> Singapore	39.76	7.27
Taiwan	13.61	0.58
Hong Kong	9.26	1.28
 <b>Assets</b> Malaysia	3.36	0.11
 <b>Assets</b> Indonesia	2.26	0.01
Thailand	1.04	0.02
Mongolia	0.40	N/A
Philippines	0.19	N/A
Pakistan	0.11	N/A
Sri Lanka	0.04	N/A
Vietnam	0.03	N/A
<b>Total Asia Pacific</b>	<b>102,827.5</b>	

Source: Cambridge Centre for Alternative finance, Sydney University, KPMG, Harnessing Potential – the Asia-Pacific Alternative Finance Benchmarking Report, March 2016

# CoAssets presence in Asian market

☐ Companies have started to payout

Singapore	Singapore	Indonesia	China																								
 <p><b>Total payout: SGD 102,000</b></p> <p><b>CrowdInvest in a property investment holdings company today and receive 2% per month returns!</b></p> <p>Polaris Investments is a property investment holdings company seeking to raise crowdfunds for short-term working capital purposes. Project closed with</p> <p>📍 Singapore, Singapore</p> <p><b>CROWDFUNDING</b></p> <table border="1"> <tr> <td>SGD100,000 pledged</td> <td>100% funded</td> <td>SGD100,000 committed</td> </tr> <tr> <td>CLOSED days left</td> <td>SGD 3,000 minimum investment</td> <td>24.0% annualized yield</td> </tr> </table>	SGD100,000 pledged	100% funded	SGD100,000 committed	CLOSED days left	SGD 3,000 minimum investment	24.0% annualized yield	 <p><b>Total payout: SGD 107,000</b></p> <p><b>&lt;Extended due to popular demand&gt; Crowdfund an industry unit in Midview building</b></p> <p>Midview building at Bukit Batok, Singapore. 43k Group Pte Ltd is the property owner of the mentioned property. The property is currently tenanted to</p> <p>📍 Singapore, Singapore</p> <p><b>CROWDFUNDING</b></p> <table border="1"> <tr> <td>SGD100,000 pledged</td> <td>100% funded</td> <td>SGD100,000 committed</td> </tr> <tr> <td>CLOSED days left</td> <td>SGD 1,000 minimum investment</td> <td>7.0% annualized yield</td> </tr> </table>	SGD100,000 pledged	100% funded	SGD100,000 committed	CLOSED days left	SGD 1,000 minimum investment	7.0% annualized yield	 <p><b>Total payout: SGD 118,800</b></p> <p><b>Crowdfund and Invest in Luxury Villas</b></p> <p>Opportunity to crowdfund and invest in development projects in Bali from as low as SGD\$1,000. Minimum investment: SGD\$1,000. Return: 10% per annum. Investment period: 12 months. Project closed with SUCCESSFUL PAYOUT</p> <p>📍 Bali, Indonesia</p> <p><b>CROWDFUNDING</b></p> <table border="1"> <tr> <td>SGD108,000 pledged</td> <td>108% funded</td> <td>SGD108,000 committed</td> </tr> <tr> <td>CLOSED days left</td> <td>SGD 1,000 minimum investment</td> <td>10.0% annualized yield</td> </tr> </table>	SGD108,000 pledged	108% funded	SGD108,000 committed	CLOSED days left	SGD 1,000 minimum investment	10.0% annualized yield	 <p><b>Total payout: SGD 106,000</b></p> <p><b>Purchase of condo unit</b></p> <p>China development project funding; co-investment. Investing in a promising 2nd tier city. Project closed with SUCCESSFUL PAYOUT</p> <p>📍 Wuhan, China</p> <p><b>CROWDFUNDING</b></p> <table border="1"> <tr> <td>SGD100,000 pledged</td> <td>100% funded</td> <td>SGD100,000 committed</td> </tr> <tr> <td>CLOSED days left</td> <td>SGD 2,000 minimum investment</td> <td>6.0% annualized yield</td> </tr> </table>	SGD100,000 pledged	100% funded	SGD100,000 committed	CLOSED days left	SGD 2,000 minimum investment	6.0% annualized yield
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# CoAssets in Australia

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- ❑ CoAssets operates under an **ASIC Class Order** and as an authorised representative of Melbourne Securities Corporation (MSC) allowing the platform to be offered to all Australian residents
- ❑ Australia is a key region of CoAssets' expansion
  - The average annual growth rate of crowdfunding in Australia between 2013 and 2015 was **281%**
  - Peer to peer consumer lending in Australia has grown from A\$2m in 2013 to A\$43m in 2015
- ❑ CoAssets' strategy for growth in Australia
  - **Develop relationships** with property developers and industry players
  - **Co-sponsorship events** with Property Council of Australia and relevant trade associations
  - Establish a **wholesale global debt fund** by Q42016
- ❑ Expanding deal pipeline: Recently announced partnership with online broking platform **Valiant Finance** to provide SME online business lending
- ❑ In April 2016 the company crowdfunded its first SME project in Australia raising more than A\$105k for Stapleton & Associates in less than two days

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# Conclusion

# Recap: Why invest in CoAssets as a shareholder?

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## □ Market Leader

- CoAssets is one of Southeast Asia's leading real estate and business crowdfunding platforms
- 56,000+ users and S\$45m successful deals done via the site since launch in 2013
- Effective offline and online engagement strategy – EPIC Events in Singapore, Malaysia and Indonesia

## □ Growth Sector

- The total market volume for real estate crowdfunding in Southeast Asia between 2013 and 2015 was US\$83.99m<sup>4</sup>
- Asia Pacific (excluding China) peer-to-peer business crowdfunding was US\$355m in 2015<sup>5</sup>

## □ Strong revenue growth underpinned by growth in users

- Revenue growth for FY 2016 of S\$2,182,536, a **167% increase** compared to prior corresponding period
- User base has grown almost ten fold over the last 12 months

# Board & Management



CEO - Getty Goh

Getty holds both a Bachelor in Building Science and a Masters of Real Estate from National University of Singapore. Before founding CoAssets, Getty founded Ascendant Assets Pte Ltd in 2008, a real estate research firm providing research and reports to Singapore realtors and property portals.



CTO - Huankiat She

Dr Seh is a co-founder of CoAssets. He holds a Bachelor degree from Imperial College London and a PhD from Massachusetts Institute of Technology. Before working at CoAssets, he was at Intel for 6 years, managing suppliers in Japan and Taiwan.



CFO – Tommy Teo

Mr Teo has a strong financial background having undertaken roles in Global Commodities Finance at Oversea-Chinese Banking Corporation (OCBC), Commodity Portfolio Management at ABN AMRO Bank, Treasury Accounting at Cargill Asia Pacific Treasury Limited and Financial Services at KPMG Singapore.



CIO - Chew Siang-Chee

Mr Chew brings expertise in cross border currency transactions, and is currently the Asia Treasurer of Mercuria Energy Trading S.A, and is responsible for all Treasury activities in Asia. He recently won Asia's Best Treasurer at the Corporate Treasurer Marquee Awards 2015, following his capacity to improve companies' finance and treasury operations in testing environments.

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**COO - Lawrence Lim**

Lawrence is Chief Operating Officer, bringing extensive experience at operational and staff level, specifically with running large events. Lawrence was Singapore's Ex-Chief Artillery Officer, and has more than 24 years' experience in Human Resource Management, Operational Planning and Execution. Lawrence holds three Masters Degrees as well as an MBA from the Massachusetts Institute of Technology.



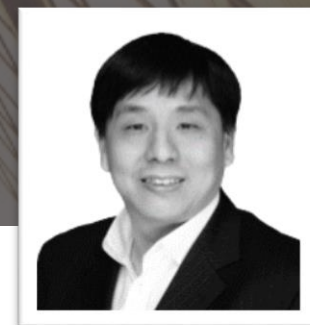
**Nicholas Ong – Non-executive Chairman**

Nicholas was a Principal Adviser at the Australian Securities Exchange in Perth and brings eleven years' experience in listing rules compliance and corporate governance. Nicholas is a member of the Governance Institute of Australia and holds a BCom, and an MBA from the University of Western Australia.



**Dan Smith – Executive Director & Company Secretary**

Dan is a member of the Governance Institute of Australia with a background in finance. He has primary and secondary capital markets expertise, having been involved in a number of IPOs and capital raisings. Dan is also a director of Minerva Corporate, a private corporate consulting firm.



**Jeff Chi – Non-executive Director**

Dr Chi is a veteran in the investment and start-up space in China and South East Asia. Dr. Chi is a Managing Director of Vickers Venture Partners and Chairman of the Singapore Venture Capital & Private Equity Association. Dr. Chi is a Chartered Financial Analyst holder, and graduated from Cambridge University with 1st Class Honours in Engineering.

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