

8VI Holdings Limited

**FY2023
Annual General Meeting**

26 September 2023

2:00PM SST





Agenda

1. Challenges Faced in FY2023
2. FY2023 Financial Summary
3. 2023 Key Developments
 - Restructuring Plans
 - Leadership Changes
 - Business Diversification
 - Innovation
4. Upcoming Initiatives and Focus

Challenges Faced in FY2023

- Unique challenges in 2023
- Global economic, geopolitical, and monetary uncertainty
- Impact of Generative AI
- Disruption of traditional financial education models
- Changing consumer behaviour
- Shifting needs and expectations

FY2023 Financial Summary

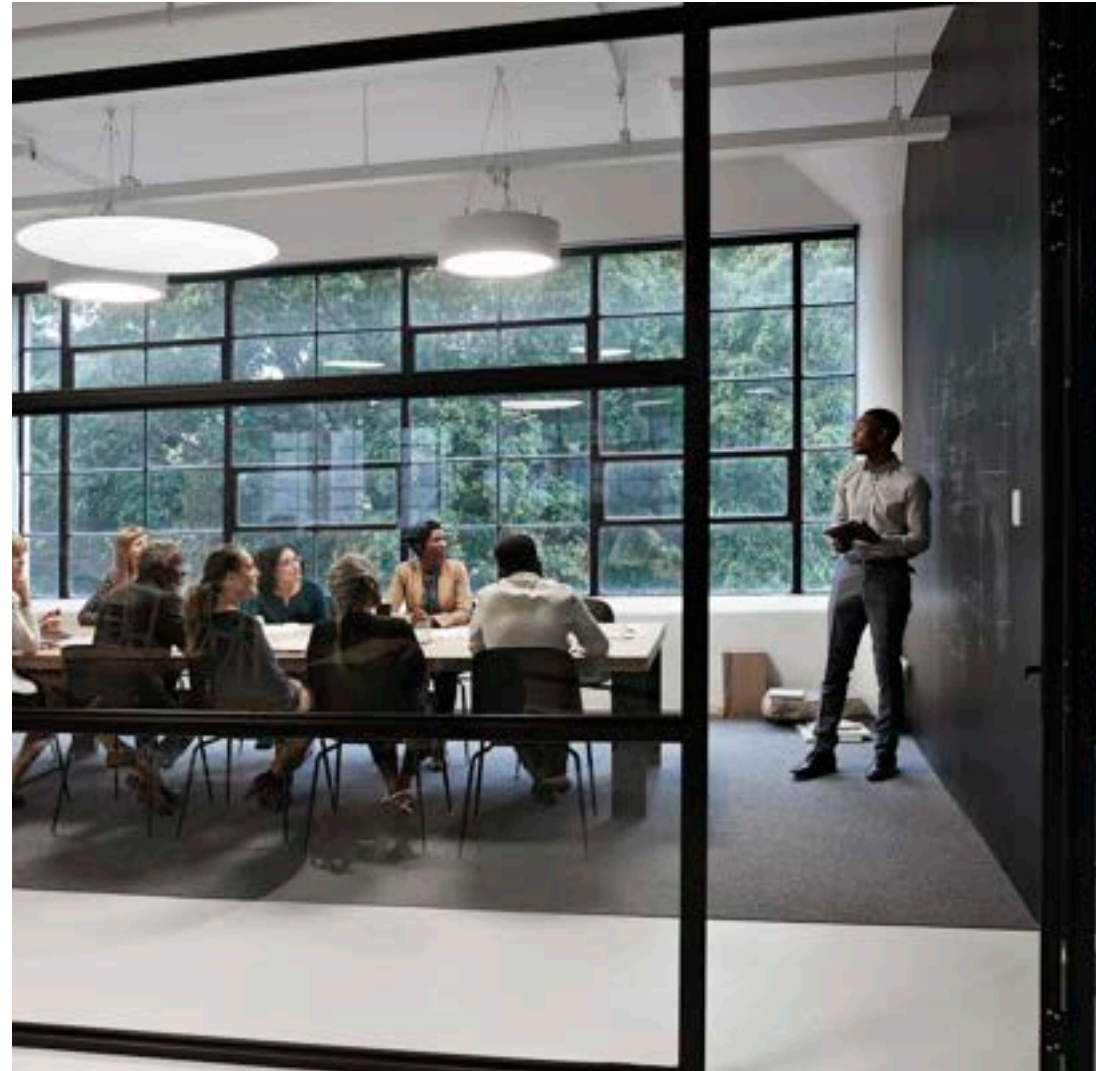
Metric	Amount (S\$)
FY2023 Revenue	16.3 million
Cash and Cash Equivalents	11.0 million
Cash Flow Used in Operations	9.2 million
Free Cash Flow	-10.9 million



2023

Key Developments

- Restructuring plans:
 - Operational Efficiency
 - Business Model
- Leadership Changes
- Business Diversification
- Innovation





Restructuring Plans: Operational Efficiency

- Streamlining Management Structures to improve decision-making and execution process
- Stamp high operating cost
- 70% reduction in global workforce to remain agile and competitive

Restructuring Plans: Business Model

- Optimize business in line with changing market realities
- Shift to asset-light model, working with former management team to license operations independent of the Group
- Expanded clientele to include B2B and B2C businesses



Leadership Changes

Co-founders of the Group to take resume Executive and Management roles within the Group.



Business Diversification

- Newly licensed financial advisory services through Vastus Wealth and 8VI FIN in Singapore and Malaysia
- Operation and revenue generation commenced in FY2024
- Growing base of partners



Innovation

- VI College incorporates Generative AI in offerings
- Group to incorporate AI tools, systems and technology for efficiency across the board

Upcoming Initiatives & Focus

Shift into Total Wealth Care



**8VI Holdings Ltd
(ASX: 8VI)**

**Concept “3P”
Framework**



A person stands on a dark, silhouetted mountain peak, looking out over a vast, hazy valley. The sun is low on the horizon, creating a warm, golden glow that fills the sky and the distant mountains. The sky transitions from a deep blue at the top to a bright orange near the horizon. The valley below is filled with rolling hills and mountains, their details softened by the distance and the light. The overall mood is one of tranquility and achievement.

BEYOND WEALTH: **A Summit of Health, Harmony, and Holistic Care**

"3P" Frame-Work

A Comprehensive Approach to Well-being.



Shielding from Life's Uncertainties

Safety nets for yourself and your loved ones.



Building and Nurturing Wealth

Your financial health today dictates your future.



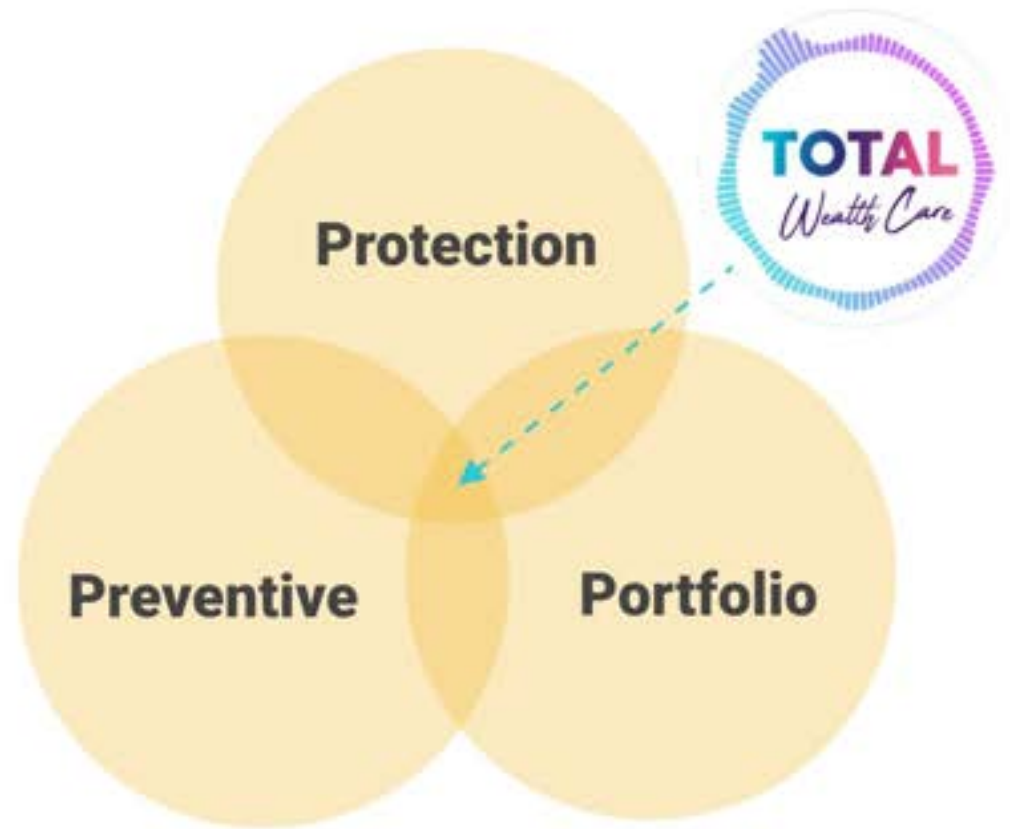
Maintaining Physical and Mental Well-being

Active efforts in health lead to reduced medical costs and a happier life.



The 3P

The Symbiosis: Protection, Portfolio, and Preventive Care



SafeGuard First. Always.

Protection care focuses on safeguarding an individual's assets, health, and legacy. By securing oneself and assets against unforeseen circumstances, one ensures long-term peace of mind and financial stability.

- **Health & Safely Insurance**

Purpose: It provides financial protection against hefty medical expenses incurred due to illness or injury.

Benefits: Besides offering monetary relief, it can also grant access to a network of medical professionals and quality healthcare facilities.

- **Critical Illness Insurance**

Purpose: Designed to provide a lump sum payment if diagnosed with one of the specified critical illnesses (like cancer, heart attack, or stroke).

Benefits: The financial support can help cover medical expenses, make lifestyle adjustments, or even settle other financial obligations.

- **Will/Estate/Legacy Planning**

Purpose: Planning for the distribution and management of one's assets after their demise.

Benefits: Helps in ensuring that the legacy is passed on as per the individual's wishes, provides financial security for the heirs, and can also aid in tax optimization.



Vastus Wealth



VI FIN



“Never Depend on a Single Income. Make Investment to Create a Second Source” – Warren Buffett

Financial stability and growth are the cornerstones of a prosperous life

- **Increase Base Line for Active Income**

Strategy: Diversify skill sets, seek better job opportunities, or start a side hustle.

Benefits: An increase in active income provides more financial freedom and security.

- **Generating Passive Income**

Strategy: Invest in stocks, bonds, real estate, or start a passive online business.

Benefits: Passive income can provide a steady cash flow without active work, helping in wealth accumulation and early retirement planning.



INVEST SMARTER, FASTER, EASIER




“All I Want To Know Is Where I'm Going To Die So I'll Never Go There” – Charlie Munger

Proactive steps taken in preventive care can significantly reduce health risks and improve the overall quality of Life and Health Span.

- Sleep
- Exercise
- Early Sci-Based Diagnostic & Interference Treatment
- Nutrients and Supplements
- Mental & Emotional Well-Being



A person is standing on a rocky mountain peak, looking out over a vast, hazy mountain range. The scene is bathed in the warm, golden light of a low sun, creating a sense of tranquility and achievement. The text is overlaid on the left side of the image.

Total WealthCare concept is a comprehensive approach to safeguarding and enhancing an individual's overall wealth. By harmonizing **prevention**, **protection**, and **portfolio care**, one can achieve a balanced, prosperous, and fulfilling life.

Empowering Everyone Towards Sustainable Wealth

AND WHILE SOME MAY SEE
THEM AS THE **CRAZY** ONES
— we see genius

End of 8VI Holdings AGM

