

COMPANY BACKGROUND

Censof Holdings Berhad (“Censof” or the “Group”) was established in 2008 as a technology investment holdings company that provides financial management software solutions. Since then, Censof has expanded its portfolio of financial management services solutions to include e- payment gateway services and wealth management software solutions.

Censof was listed on the Main Market of Bursa Malaysia Securities Berhad in January 2011. In 2015, Censof acquired a major accounting solution business that caters to small and medium enterprises (“SME”) business market.

Today, the Group provides an extensive portfolios of financial management software solutions that caters to government and commercial segments, SMEs as well as start-ups. Through its subsidiaries, these solutions are widely used in public and private sectors in Malaysia, Singapore, Indonesia and Hong Kong. Thereafter in 2020, Censof embarks into the peer-2-peer lending space and became a cornerstone investor of MoneySave Holding Sdn Bhd.

Censof has a team of experts and strategic partners with an unparalleled competitive ability to address the global and local industry requirements.

STOCK INFORMATION

BLOOMBERG TICKER CHSB: MK



Market Cap (RM million)	Issued Shares (Million)	Share Price (RM)
138.1	552.3	0.25
30 Days Ave Volume	52 Week Range (RM)	EPS (RM)
2,129,888	0.21 – 0.385	3.07

Source : Bloomberg as at 30 August 2022

QUICK FACTS



Listed on the **Main Market of Bursa Malaysia Securities Berhad** in January 2011



Talented workforce of **300+ employees** spread across six subsidiaries



Presence in **10 countries**



Total of **6 subsidiaries** in the region



Combined experience of more than **25 YEARS** in total

CORPORATE STRUCTURE



Financial Management Solutions - Government (“FMS-G”)

100%

CENTURY SOFTWARE (M) SDN BHD
Financial Management Software Solutions

99%

CENSOFT SOFTWARE INDIA PTE LTD
Development Hub



Wealth Management Solutions (“WMS”)

60%

PT PRAISINDO TEKNOLOGI
Wealth Management



Financial Management Solutions – Commercial & SME (“FMS-C & SME”)

51%

NETSENSE BUSINESS SOLUTIONS PTE LTD
Financial Management Solution - Commercial

51%

NETSENSE BUSINESS SOLUTIONS SDN BHD
Financial Management Solution - Commercial

97%

ASIAN BUSINESS SOFTWARE SOLUTIONS PTE LTD
Financial Management Solutions - SME

100%

ASIAN BUSINESS SOFTWARE SOLUTIONS SDN BHD
Financial Management Solutions - SME

100%

FINANCIO SOFTWARE SDN BHD
Financial Management Solutions - SME



Digital Technologies
RPA, IoT, ML, AI

80%

CS CLOUD SDN BHD
Cloud Services

50%

CLOCUS SDN BHD
(Microsoft Azure Cloud Service Provider (Joint Operation Company))

100%

TENDER PINTAR SDN BHD
eProcurement & eTendering Solutions



49%

T-MELMAX SDN BHD
(Censof and Green Packet JV company)
Payment Aggregation Solutions

100%

CENSOFT MAAL SDN BHD

10%

IN SUREKU SDN BHD
(formerly known as In Suremy Sdn Bhd)

100%

CENSOFT DIGITAL SDN BHD
(Digital Solutions For Digital Transformation And ESG Adoption)

51%

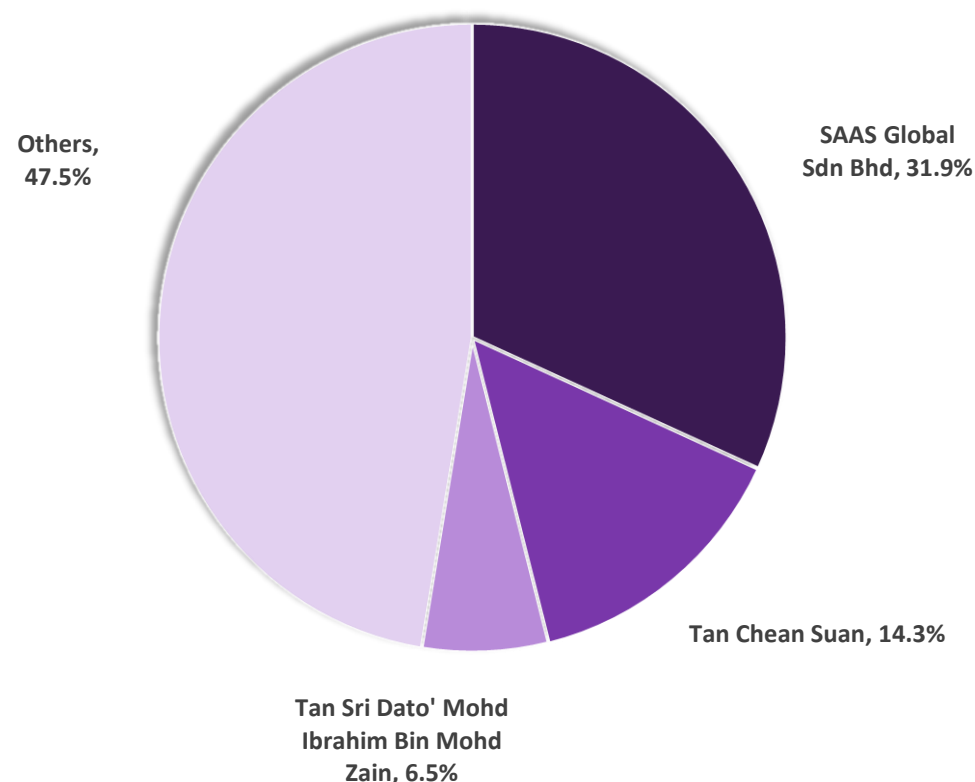
COGNITIVE CONSULTING SDN BHD
Robotic Process Automation

BOARD OF DIRECTORS

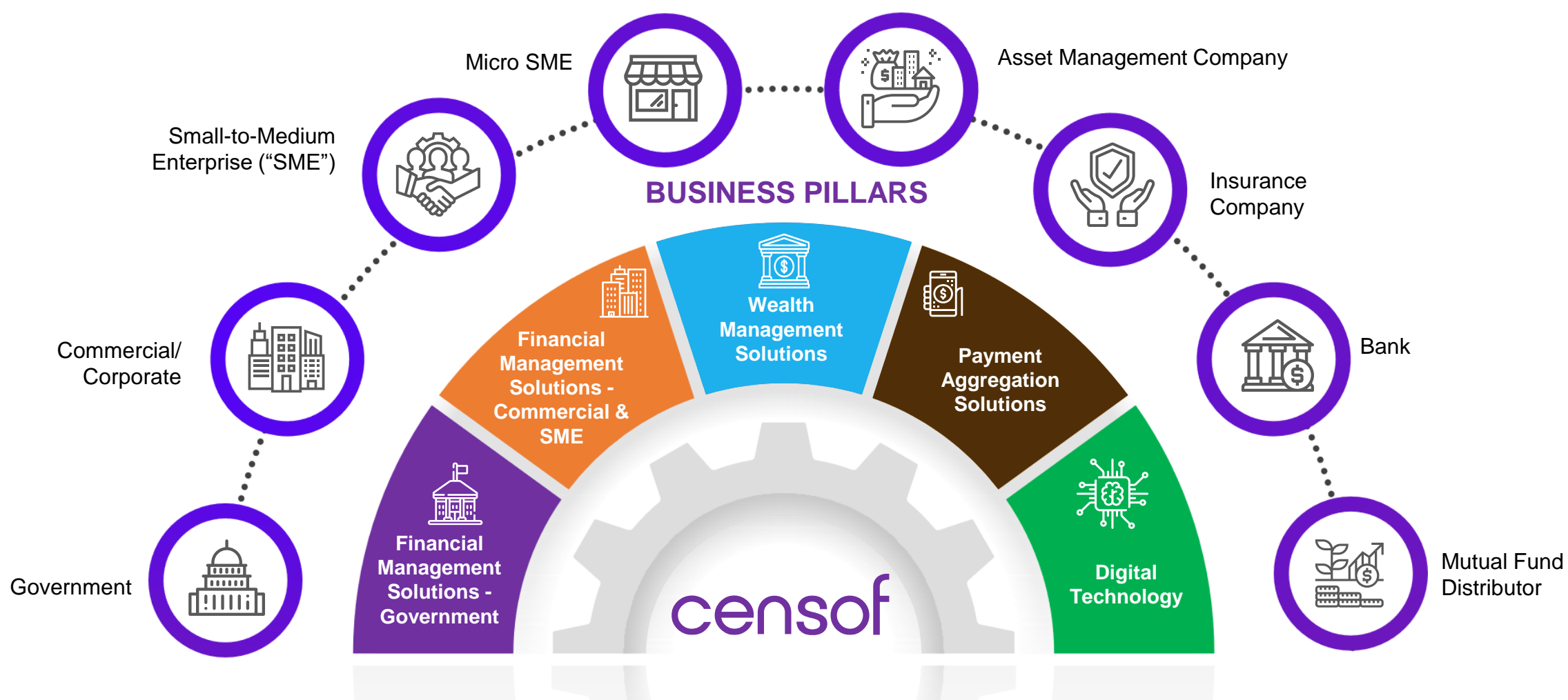
NAME AND DESIGNATION
Tan Sri Dato' Mohd Ibrahim Bin Mohd Zain <i>Independent Non-Executive Chairman</i>
Ameer Bin Shaik Mydin <i>Group Managing Director</i>
Tuan Haji Ab. Gani Bin Haron <i>Senior Independent Non-Executive Director</i>
Tamil Selvan A/L M. Durairaj <i>Deputy Group Managing Director</i>
Mahathir Bin Mahzan <i>Independent Non-Executive Director</i>
Mohd Redzuan Bin Hasan <i>Independent Non-Executive Director</i>
Ang Hsin Hsien <i>Executive Director</i>
Tan Sri Datuk Wira Dr. Hj. Mohd Shukor Bin Hj. Mahfar <i>Independent Non-Executive Director</i>

MAJOR SHAREHOLDERS

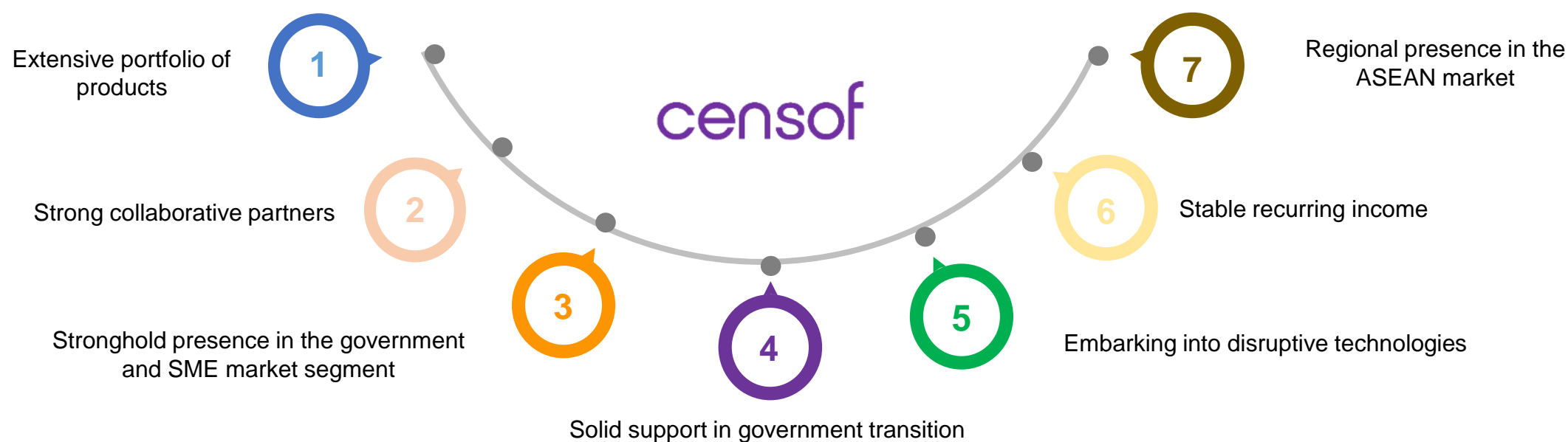
Shareholders Mix as at June 2022



MARKET SEGMENTS



KEY INVESTMENT HIGHLIGHTS



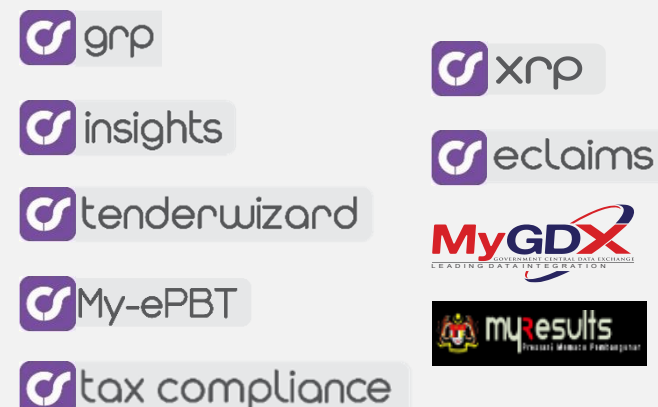
BUSINESS AND PRODUCT OVERVIEW

Financial Management Solutions Government

Provides state-of-the-art financial management and business solutions to government agencies.



Products & Services



Financial Management Solutions Commercial & SME

Owns and supply the ABSS branded financial management and accounting software in Asia.
Exclusive OEM partner of Acumatica in South East Asia region.



Products & Services



Wealth Management Solutions

Offers customised technology solutions to the wealth management industry, including top tier financial institutions in Indonesia through good investment portfolio management practices



Products & Services



Digital Technology

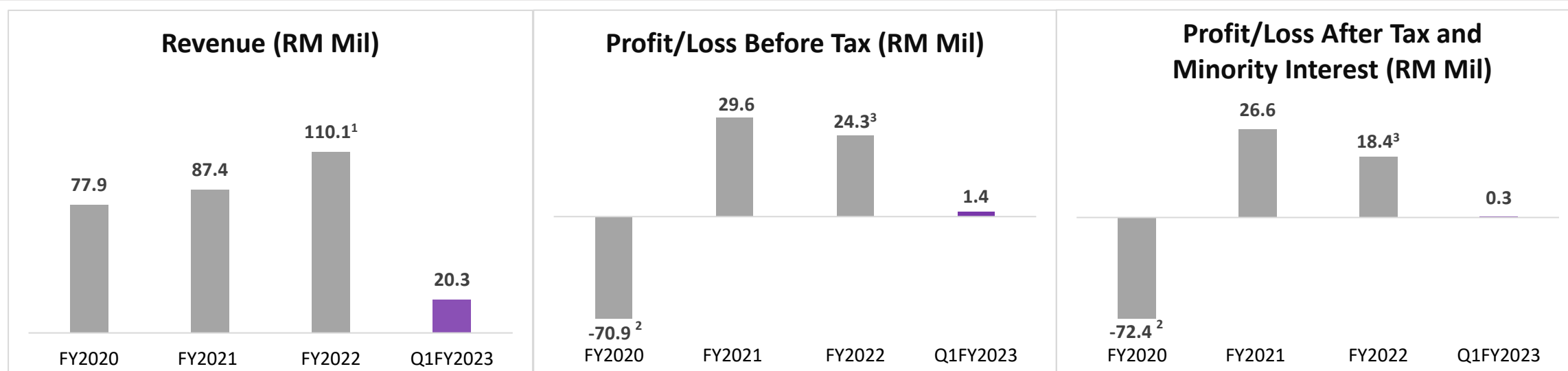
Embedding newer technologies to transform into sustainable businesses for the long term and to undertake all digital initiatives.



Areas of Growth

- Robotic Process Automation (RPA)
- Internet of Things (IoT)
- Peer-to-Peer Lending (P2P)
- Machine Learning (ML)
- Artificial Intelligence (AI)
- Digital payments

ANNUAL FINANCIAL PERFORMANCE

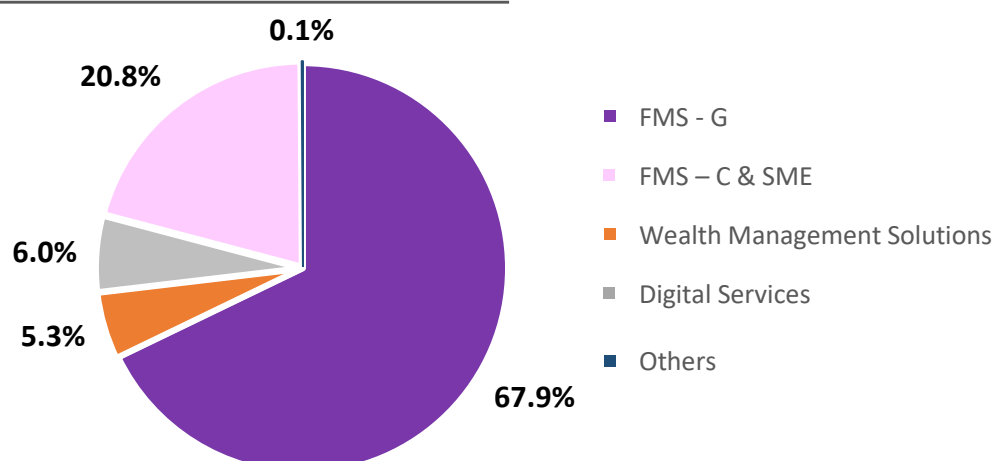


Note:

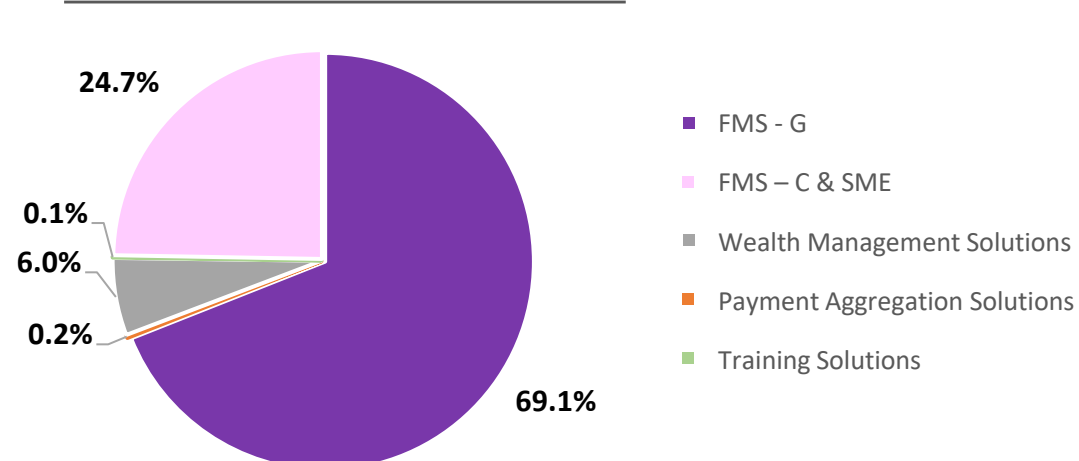
- Increase in FY2022 revenue arose from **higher contributions from the Financial Management Solutions – Government (“FMS - G”) segment and the Financial Management Solutions – Commercial & SME, namely Netsense Group and the higher sales demand for ABSS products.**
- Significant losses in FY2020 was due to (i) **RM31.2 million loss on the partial disposal of the investment in associates upon forced selling of DNeX shares;** (ii) **RM45.7 million loss from the re-measurement of the retained interest of a former associate to market value;** and (iii) **impairment losses of RM3.2 million related to goodwill in subsidiaries.**
- Decline in PBT and PATAMI in FY2022 were due to (i) **absence of one-off contributing factors of recognition of non-recurring item. Excluding the non-recurring one-off items, FY2022 PATAMI surged by 110.31% from RM8.34 million in FY2021 to RM17.54 million in FY2022.**

SEGMENTAL REVENUE BREAKDOWN FY2022 VS FY2021

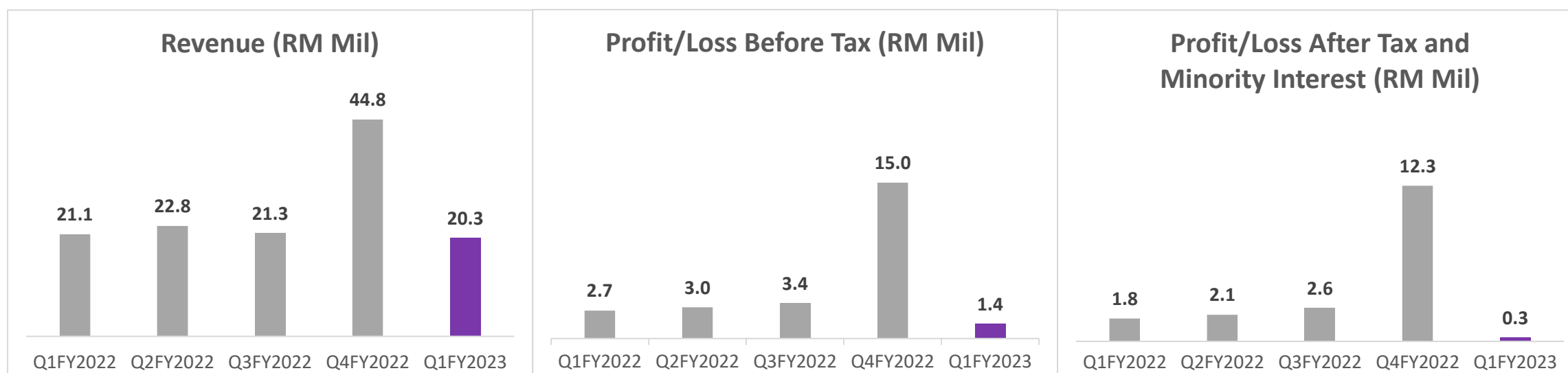
Revenue Breakdown for FY2022



Revenue Breakdown for FY2021



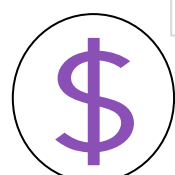
QUARTERLY FINANCIAL PERFORMANCE



FINANCIAL POSITION (AS AT 30 June 2022)



RM123.5 m
Total Assets
FYE2022: RM128.2 m



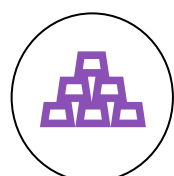
RM28.0 m
Cash & Bank Balances
(including Fixed Deposits and money market funds)
FYE2022: RM15.7 m



RM25.8 m
Total Liabilities
FYE2022: RM26.2 m



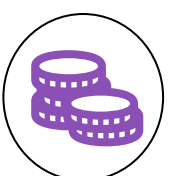
RM0.5 million
Total Borrowings
(including Bank Overdrafts)
FYE2022: Nil



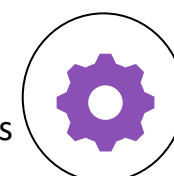
RM96.4 m
Total Equity Attributable
to Owners of the
Company
FYE2021: RM87.5 m



3.47 x
Current Ratio
FYE2021: 3.45 x



17.5 sen
Net Asset Per Share
Attributable to Owners
of the Company
FYE2022: 18.2 sen



0.005x
Gearing Ratio
FYE2022: 0.005x