



PROFILE OF LUMINOR CAPITAL (MALAYSIA) SDN. BHD.
PART OF LUMINOR FINANCIAL HOLDINGS LIMITED

l u m i n o r | c a p i t a l

the future glows



DISCLAIMER

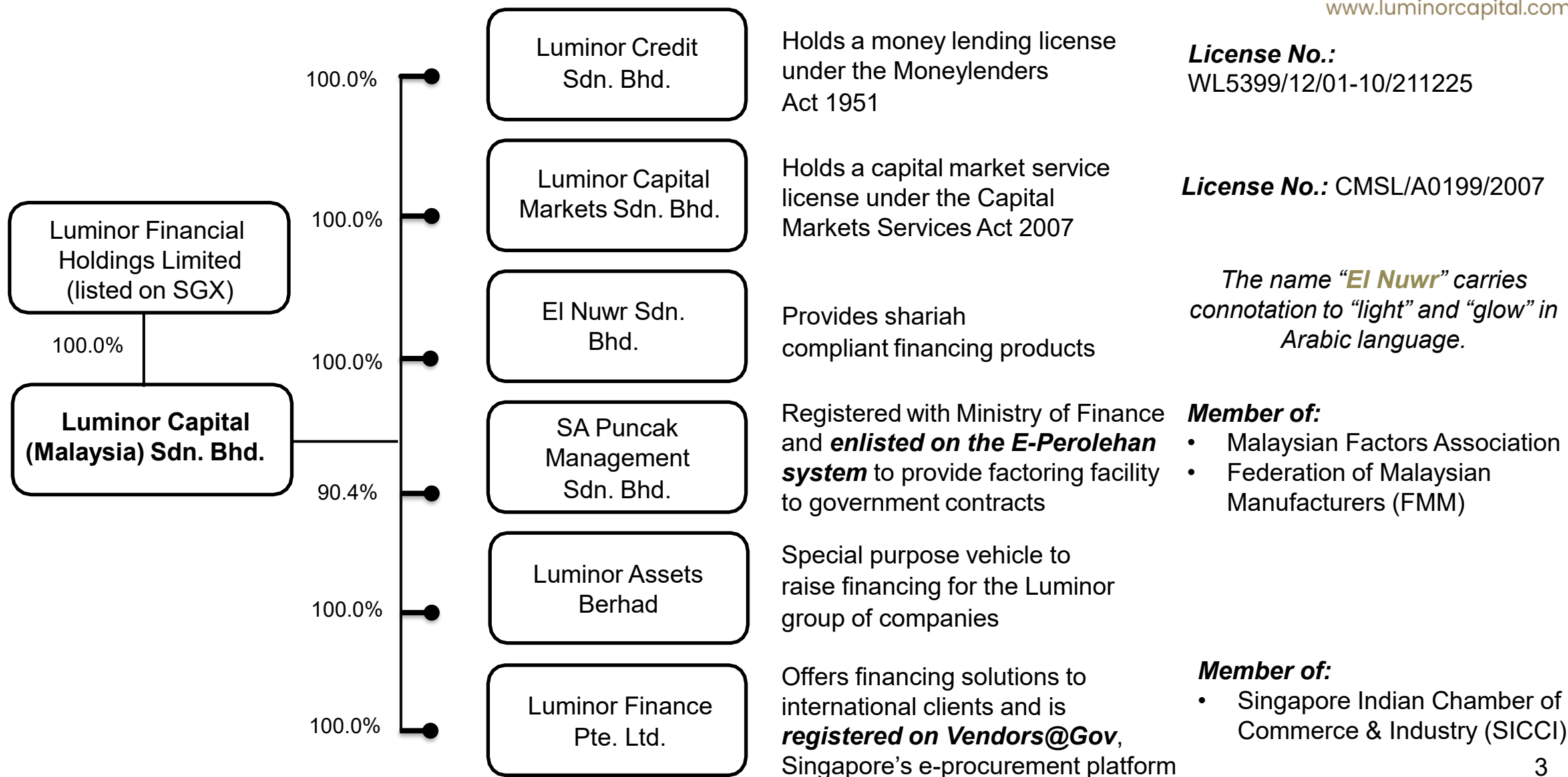
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ABOUT LUMINOR

Luminor Capital Malaysia is a financial holding company with operations and core activities in:



Trade
Financing



Secured
Lending



Balance Sheet
Optimisation
Strategy



Corporate
Finance
Advisory



Floor
Stocking



Invoice
Factoring



Many borrowers in today's challenging global banking environment have become underserved by traditional funding channels. Our services and solutions fulfill the financing needs of enterprises and individuals through innovation, flexibility and risk management measures.

The experience of Luminor Capital Malaysia's leadership team as company leaders, financiers and investors has engendered a culture of excellence within our organization with an uncompromising focus on execution quality.

KEY PERFORMANCE



*Values in United States Dollar (USD)
From Year 2021 to April 2025*

IDENTIFYING THE GAP

TERMS & ELIGIBILITY

CLIENT EXPERIENCE

DIVERSIFIED SOLUTIONS

TRUST & RELATIONSHIP

Challenges faced by entrepreneurs	Our offering and value proposition
- Stringent credit requirements on financial standing imposed by traditional banks - Minimum funding size imposed by traditional financial institution	Flexible in deal acceptance as long as contract meets the due diligence and financing rates offered No discrimination on financial standing
- Bureaucracy of main stream banking institution resulted in slow decision-making on funding - SMEs are not given enough attention on speed of disbursement	Standard turnaround time on decision-making imposed as a KPI, e.g. 3 working days for simpler nature contracts Standard turnaround time on funds disbursement (3 working days)
Often, SMEs are seeking financial advice/solutions on other contracts secured from private sector	Being a diversified financial services group, our group is able to offer corporate advisory, secured lending and invoice discounting to suit clients' needs
Banks could be intimidating to the SMEs at times, having them wandering around not knowing where to seek help or information	Sales force is predominantly local native with relationship building expertise as well as the ability to reach out customers on-site, telemarketing and digital marketing

SECTION 1

Luminor Group Product Offerings



TRADE FINANCING

Luminor Capital Malaysia deploys capital into a range of trade and supply-chain financing opportunities which are either:

- ✓ Revolving credit invoicing facilities for international trading companies
- ✓ Invoice factoring for local SMEs

Our Trade Financing products

generate fixed-rate returns for investors through the underlying investments which are uncorrelated to the volatility in the equity and bond markets.

Our products ensure that principal capital is not at risk when the receivables are fully insured by top tier insurance companies who are experts in their trade. Rates of return outperform fixed deposit rates with similar risk and maturity.

SECURED LENDING

With Secured Lending products, we make capital available to underserved borrowers seeking alternative financing solutions.

This activity is centred on asset-based lending to both companies and individual business owners over short-to-medium term tenures.

For investors, these products provide capital security through first charge over borrower assets. Principal capital remains secure and returns are buffered through judicious lending in our value assessments.



CONSUMER LENDING

Luminor Capital Malaysia

provides micro-consumer loans which can be pre-approved. Our simplified loan process is assisted by technological innovation and provides for a fast loan experience for customers.

EARNED WAGE ACCESS (EWA)

We also provide pay-day loans with the flexibility for employees to receive loans either directly or through their employers on demand. These loans empower employees to receive their pay as they earn it and increases their financial well-being.



CORPORATE FINANCE ADVISORY

Luminor Capital Malaysia provides advisory services in the areas of mergers and acquisitions, divestments, restructuring, capital raising and pre-IPO advisory to businesses across all industries.

Our strengths in each deal lie in origination, structuring and execution, with a holistic approach taken to meet the specific needs and objectives of our clients. Our team members have the capabilities and credibility to offer clients innovative capital solutions and feasible deal structures to meet their short- and long-term financing needs.



FLOOR STOCKING

Luminor Capital Malaysia offers a short-term financing solution tailored for car dealerships. Enables dealers to purchase and hold vehicle inventory (new or used) without immediate full payment. Financed vehicles act as collateral until sold.



INVOICE FACTORING

Luminor Capital Malaysia's factoring solution enables businesses to monetise their receivables and receive cash upfront (versus a typical collection period of three months), allowing them to maintain a smaller ongoing cash balance while having more liquidity available to be deployed for investment in the business's growth.

Our factoring solution is Syariah-compliant and provided through our subsidiary company El Nuwr Capital Sdn. Bhd. (formerly known as SA Puncak Management Sdn. Bhd.) under a different branding. Find out more by visiting <https://www.elnuwr.com>



Shariah advisory:



INVOICE FACTORING

LEVERAGE ON CUSTOMER STRENGTH

Factoring company looks to the strength of the customer paying on the invoices

FAST ACCESS TO CASH

Disbursement within 48 hours upon successful application

INCREASE BOTTOM LINE

Take advantage of early payment, to fund business operation and working capital requirements

FLEXIBLE FINANCING

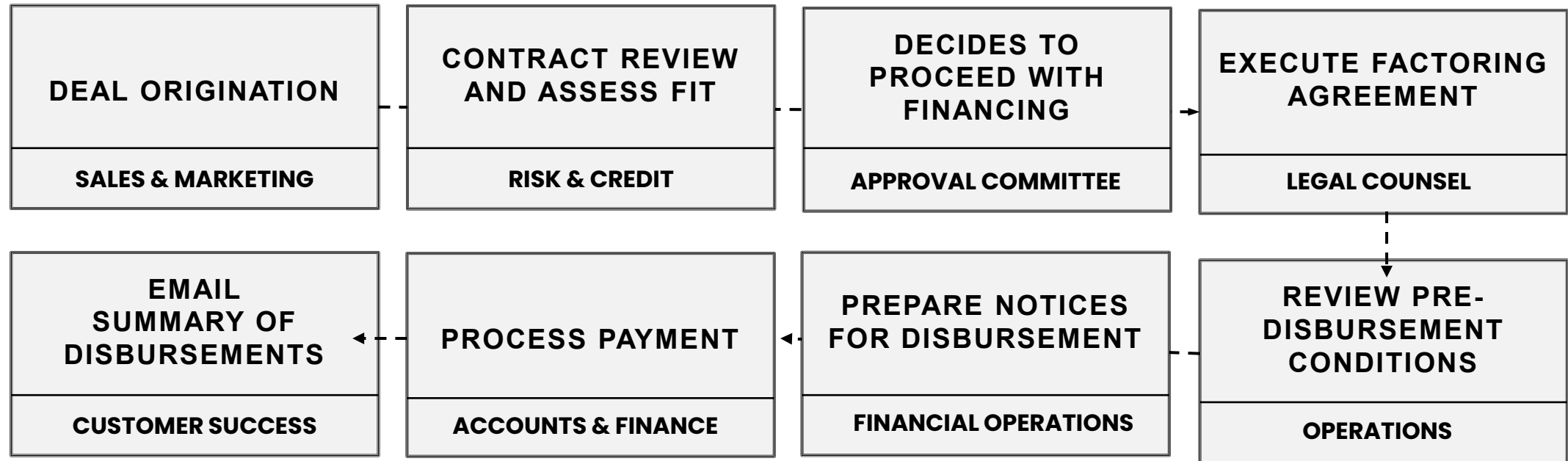
Financing facilities without collateral

Enables access to capital for firms unable to obtain conventional bank financing

NO LONG-TERM LOCK IN

Factoring offers flexibility without the need for a long-term commitment, unlike traditional banks which often require firms to be tied to a fixed long-term tenure

FACTORING LIFECYCLE



Average Processing Time

- Factoring (Post) only : 2 ~ 3 weeks
- Pre & Post Factoring : 3 ~ 4 weeks
- Term Financing : 3~ 4 weeks

FACTORING

LIST OF PRODUCTS

PRODUCTS	SOLUTION	SUITABILITY
Factoring Facility	To facilitate cash liquidity solution by improving company's working capital through sale of its invoices.	Suitable for clients requiring short-term cash flow liquidity.
Term Financing Facility	This facility is being offered to Factoring Clients in providing them the flexibility by maximising the utilisation of its invoice value which has been sold to SAPM.	Suitable for contracts with recurring invoices to spread out the repayment over agreed tenure.
Pre-Factoring Facility	To facilitate direct payment to the client's suppliers for delivery of goods to contract awarder. Available for foreign and domestic procurement.	Suitable for short term clients requiring capital to commence part of post by factoring all invoices arising from the contract.
Bank Guarantee Facility	To facilitate the issuance of BG (i.e. performance, tender or financial guarantee) to the awarder / beneficiary parties acceptable to the Bank.	Suitable for clients looking to acquire bank guarantee to secure the contract.
Documentary Credit Facility	To facilitate purchase of goods from domestic / foreign suppliers.	Suitable for clients looking to reduce the risk of non-delivery of goods
Cash Plus	To facilitate the bank statement requirement for tendering process.	Suitable for clients with low month end balance.
Salary Advance	To facilitate the payment of employee's salary	Suitable for clients with the focus to grow the business using existing cashflow by outsourcing the financing of employees' salaries

SECTION 2

Luminor Finance Pte. Ltd. Portfolio

PAYMASTER PORTFOLIO SINGAPORE



ALLURE
& Co.

Contract Awarder
Allure C/O Conde Nast.

Nature of Contract
Supply of Skin Care
Products

BOXYCHARM BY IPSY

Contract Awarder
Boxycharm, Inc

Nature of Contract
Supply of Skin Care Products

SOC Group LLC

Contract Awarder
SOC Group Inc.

Nature of Contract
Provision of organic waste
solutions



ESTÉE LAUDER

Contract Awarder
Estee Lauder Cosmetic Pte.Ltd

Nature of Contract
E- Commerce Enabler Service

L'ORÉAL
PROFESSIONNEL

Contract Awarder
L'oreal Singapore Pte. Ltd

Nature of Contract
E- Commerce Enabler Service

Aēsop®

Contract Awarder
Aesop Singapore Pte.Ltd

Nature of Contract
E- Commerce Enabler Service

Hay
Dairies
GOAT FARM

Contract Awarder
Hay Dairies Pte Ltd
(Singapore)

Nature of Contract
Supply of Rapid Thermophilic
Digester Machine and BM1
Enzymes

organic soil co.

Contract Awarder
Organic Soil Co. Pty. Ltd.

Nature of Contract
Provision of organic waste
solutions

PAYMASTER PORTFOLIO SINGAPORE & THAILAND



Contract Awarder
Fab Fit Fun, USA

Nature of Contract
Supply of Skin Care Products



Contract Awarder
IPSY, USA

Nature of Contract
Supply of Skin Care Products



Contract Awarder
Sephora Singapore Pte Ltd

Nature of Contract
Supply of Skin Care Products



Contract Awarder
Ocean Blue International

Nature of Contract
Export of Thai Rice



Kingsford Hotel
MANILA

Contract Awarder
Kingsford Hotel, Manila

Nature of Contract
Energy Savings System



THE MELBOURNE HOTEL

Contract Awarder
The Melbourne Hotel, Australia

Nature of Contract
Energy Savings System



Contract Awarder
The Westin Grande Sukhumvit

Nature of Contract
Energy Savings System



HYATT
REGENCY
BANGKOK SUKHUMVIT

Contract Awarder
Hyatt Regency, Bangkok

Nature of Contract
Energy Savings System

LUMINOR FINANCE PTE. LTD. NOTABLE CLIENTS

ABOUT CLIENT



The Company is headquartered in Singapore specialising in building energy efficiency with a disruptive business model called Building Management System as a Service (“BaaS”) and serves clients in the likes of Grand Hyatt Manila, and Lancaster Bangkok.

KEY CHALLENGES

BaaS solutions are experiencing rapid growth, with Asia-Pacific emerging as a leading region for adoption. However, significant upfront costs, and complex system integration remain key barriers to entry.

RESULTS

To support its expansion, the term financing from Luminor will provide essential working capital to fund the initial setup of smart technologies and support the increase in payroll due to hiring additional project managers and relevant employees.

BUILDING MANAGEMENT SYSTEM



GRAND
HYATT



LUMINOR FINANCE PTE. LTD. NOTABLE CLIENTS

ABOUT CLIENT



Southeast Asia's leading E-commerce solutions provider in the Body, Beauty, Baby (BBB) sector, according to Frost & Sullivan. The Group helps traditional businesses to shift their businesses online by providing end-to-end commerce enablement and fulfilment solutions (which include E-logistics) through its cloud-based Platform that utilises technologies like artificial intelligence and big data analytics.

KEY CHALLENGES

The company required liquidity support to finance ongoing operations and customer receivables from multiple clients such as Shiseido, Estee Lauder, and Guardian.

RESULTS

Luminor factoring and 24-months tenure term financing facilities enabled the Company to convert invoices into cash and fund their marketing campaigns to support business continuity without delay.



SECTION 3

SA Puncak Management Sdn. Bhd. Portfolio

SA PUNCAK MANAGEMENT SDN. BHD.



Registered with



KEMENTERIAN KEWANGAN
MALAYSIA



BANK NEGARA MALAYSIA

EnListed in



Member of



Shariah advisory



Factoring Approval Date:
30th June 2003

By Central Bank Malaysia in
accordance with Section 21(1) Act 1989

- Participation in the feedback to the Consumer Credit Oversight Board Taskforce (CCOB) on the upcoming Consumer Credit Act (CCA) spearheaded by **Ministry of Finance** (MOF) and **Central Bank of Malaysia** (BNM) to address the issues in the consumer credit landscape.
- Regulatory compliance with periodic reporting to **Securities Commission Malaysia**.

E-Perolehan Approval Date:
23rd August 2004

By Ministry of Finance in
accordance with Finance Circular 6

- **EL NUWR** has grown to be a trusted financial partner to our existing SME clientele.
- Entrenched domestic presence and deep local knowledge to address our targeted segments, with the nature of contracts financed across various industries.
- Regular meetings with the **Malaysia Factors Association** (MFA) association to discuss industry happenings.

- Our **Shariah-compliant** financing products are endorsed by **ISRA**, an affiliate of Central Bank of Malaysia
- Trusted partner by Telekom Malaysia to bridge the cash flow gap for vendors of all levels and sizes in TM's supply chain, including its SME contractors.

PAYMASTER PORTFOLIO MALAYSIAN GOVERNMENT (E-PROCUREMENT)



MINISTRY OF EDUCATION MALAYSIA

Contract Awarder
Ministry of Education
Nature of Contract
Security, cleaning services



KEMENTERIAN KESIHATAN
MALAYSIA

Contract Awarder
Ministry of Health
Nature of Contract
IT maintenance



KEMENTERIAN
ALAM SEKITAR DAN AIR
Ministry of Environment and Water

Contract Awarder
Ministry of Environment and Water
Nature of Contract
Supply and installation



Contract Awarder
Malaysia Royal Police Force
Nature of Contract
Supply works



Contract Awarder
Institut Kanser Negara
Nature of Contract
Food catering



MINISTRY OF AGRICULTURE
AND FOOD INDUSTRIES

Contract Awarder
Ministry of Agriculture and
Food Industries
Nature of Contract
Supply, Develop and
Maintenance



MINDEF

Contract Awarder
Ministry of Defense
Nature of Contract
Supply of various
combat equipment and
accessories



Contract Awarder
Fire and Rescue
Department of Malaysia
Nature of Contract
Repair of Fire
Rescue Tender

PAYMASTER PORTFOLIO GOVERNMENT-LINKED COMPANIES



Contract Awarder
Cenviro Sdn. Bhd.

Nature of Contract
Construction of waste
management facility



Contract Awarder
Telekom Malaysia Berhad

Nature of Contract
Network maintenance,
supply of steel pole



Contract Awarder
Permodalan Nasional Berhad

Nature of Contract
Road pavement for highway



Contract Awarder
Tenaga Nasional Berhad

Nature of Contract
Supply works



Contract Awarder
Malaysia Public Works
Department

Nature of Contract
Construction, roadworks



Contract Awarder
FGV Holdings Berhad

Nature of Contract
Supply buses



Contract Awarder
Prasarana Malaysia Berhad

Nature of Contract
Perform intermediate
overhaul of light rail vehicle



Contract Awarder
Keretapi Tanah Melayu Berhad

Nature of Contract
Security services

PAYMASTER PORTFOLIO MULTINATIONAL COMPANIES



Contract Awarder
Petroleum Nasional Berhad

Nature of Contract
Cleaning, servicing and supply of
Cargo Oil Tank



Contract Awarder
ExxonMobil Exploration and
Production Malaysia Inc.

Nature of Contract
Offshore Support Vessels



Contract Awarder
Mubadala Energy

Nature of Contract
Supply of site equipment



Contract Awarder
Sarawak Shell Berhad

Nature of Contract
Provision of spot charter



Contract Awarder
Vestigo Petroleum Sdn. Bhd.

Nature of Contract
Cleaning of Cargo Oil Tank



Contract Awarder
Technip MMHE Joint
Venture

Nature of Contract
Baseline Survey



Contract Awarder
Sabah International Petroleum
Sdn. Bhd.

Nature of Contract
Provide intermediate
underwater
inspection



Contract Awarder
Carigali HESS Operating
Sdn. Bhd.

Nature of Contract
Supply of materials, tools
and equipment

PAYMASTER PORTFOLIO MULTINATIONAL COMPANIES



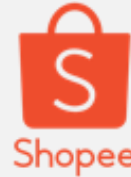
Contract Awarder
Spirit AeroSystems Malaysia
Sdn. Bhd.

Nature of Contract
Second of engineers &
outsourced work package



Contract Awarder
Nexperia Malaysia Sdn.
Bhd.

Nature of Contract
Supply of antistatic
plastic empty reel



Contract Awarder
Shopee Express Malaysia
Sdn. Bhd.

Nature of Contract
Supply of manpower



Contract Awarder
ON Semiconductor Malaysia
Sdn. Bhd.

Nature of Contract
Supply of antistatic plastic
empty reel



Contract Awarder
Lotte Chemical Titan Holding
Berhad

Nature of Contract
Supply, installation &
engineering works



Contract Awarder
Panasonic Appliances Air
Conditioning Malaysia Sdn.
Bhd.

Nature of Contract
Produce and supply TV
components and air-
conditioner discharge grille



Contract Awarder
DKSH Holdings (Malaysia)
Berhad

Nature of Contract
Market expansion services



Contract Awarder
Carters Tyre Service Co Tire
& Retreading Co Ltd.

Nature of Contract
Supply of rubber part for
precured tyre tread

NOTABLE CLIENTS – YEAR 2021

*Total Gross Disbursement Value Of The Year Is
USD 22,226,242*

Nature of service: Medical Industry



Supply and delivery services of Antigen Rapid Test Kit for Covid 19 self-test to schools

Contract Awarder	: Ministry of Education
Contracted Value	: USD 3,020,078
Facility	: Pre & Post
Invoices	: One-off

Nature of service: Defense Industry



Maintenance and refit services of army vessel, KD Pari

Contract Awarder	: Ministry of Defense
Contracted Value	: USD 7,350,576
Facility	: Pre & Post
Invoices	: Milestone Claims

NOTABLE CLIENTS – YEAR 2022

*Total Gross Disbursement Value of The Year Is
USD 40,636,472*

Nature of service: Construction Industry



*Supply Of Modular Bridges For 7 Zones Across
Peninsular Malaysia As Flood Mitigation*

Contract Awarder	: Malaysia Public Works
Contracted Value	: USD 6,853,842
Facility	: Pre & Post
Invoices	: One-off

Nature of service: Telecommunications Industry



*Supply Of Pole Accessories , Galvanised Steel Pipe,
Galvanised Strut Pipe and Overhead Line Accessories*

Contract Awarder	: Telekom Malaysia & TNB
Contracted Value	: USD 5,742,435
Facility	: Term & Post
Invoices	: Recurring Invoice on POs

NOTABLE CLIENTS – YEAR 2023

*Total Gross Disbursement Value of The Year Is
USD 59,904,828*

Nature of service: Armed Forces



Maintenance And Refit Services Of 13 Police Patrol Boats In The Areas Of Tawau, Lahad Datu & Sandakan

Contract Awarder	: Marine Police Force
Contracted Value	: USD 672,855
Facility	: Pre & Post
Invoices	: One-off

Nature of service: Oil & Gas Industry



Provision And Maintenance Of Interim Mercury Removal Unit For Pegaga Gas Development Project At Block SK320, Central Luconia, Offshore Sarawak

Contract Awarder	: Mubadala Petroleum
Contracted Value	: USD 7,325,707
Facility	: Term & Post
Invoices	: Milestone Claims

NOTABLE CLIENTS – YEAR 2024

*Total Gross Disbursement Value of The Year Is
USD 99,802,311*

Nature of service: Trading Industry



*To Supply Rubber Part For Retreading Services In
Perth And Sydney*

Contract Awarder	: The Kowloon Motor Bus Company Limited
Contracted Value	: USD 1,851,806
Facility	: Post
Invoices	: Recurring Invoice on POs

Nature of service: Logistics Industry



*Supply, Test and Deliver Air-Conditioned Buses
for Educational Purposes*

Contract Awarder	: University of Malaya and Ministry of Education
Contracted Value	: USD 2,334,789
Facility	: Pre & Post
Invoices	: One-Off

SECTION 4

Luminor Capital (Malaysia) Sdn. Bhd. Team

MEET OUR TEAM

Directors



Ivanna Loh

Group Chief Executive Officer
& Executive Director

*Bachelor of Degree (Hons) in
Applied Accounting
ACCA (Association of
Chartered Certified
Accountants)*



Richard Lim

Group Chief Operating Officer
& Executive Director

*University of Technology
Sydney, Australia in Finance
and I.T.*

MEET OUR TEAM

Leadership Team



Jason Chong

Division Director
Corporate Finance



Pui Wei Nie

Division Director
Corporate Finance &
Strategy



Jason Foong

Associate Director
Corporate Finance

MEET OUR TEAM

Leadership Team



Helmil Shaari

Division Director
Shariah Governance



Nor Iza Hamzah

Associate Director
Operations



Kamarul Rozlan

Associate Director
Special Projects



Adilia Sohaimi

Associate Director
Corporate Communications



CONTACT US

Always Ready To Assist You

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 info@luminorcapital.com.my or salam@elnuwr.com

SECTION 5

Luminor Capital (Malaysia) Sdn. Bhd. Credentials

COMPANY REGISTRATION INFORMATION

Company Name	Luminor Capital (Malaysia) Sdn. Bhd.
Company Registration No.	201801026256 [1288277-W]
Company Registration Date	23 rd July 2018
Ultimate Holding Company	Luminor Financial Holdings Limited
Paid – up Capital	
Luminor Capital (Malaysia) Sdn. Bhd.	RM10,000,000.00
SA Puncak Management Sdn. Bhd.	RM5,000,000.00
Business Address and Mailing Address	Suite 13.01 –13.02, Level 13, The Gardens South Tower, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur, Malaysia
Business Registered Address	Level 13, Boutique Office 3, BO3-D-13, Menara 3A (Pillar 7), KL Eco City, No. 3, Jalan Bangsar, 59200 Kuala Lumpur, Malaysia
Company Secretary	KH Lim Corporate Resources Sdn. Bhd. Level 13, Boutique Office 3, BO3-D-13, Menara 3A (Pillar 7), KL Eco City, No. 3, Jalan Bangsar, 59200 Kuala Lumpur, Malaysia

COMPANY REGISTRATION INFORMATION

Lawyer

Adnan, Sundra & Low

Level 25, Menara Etiqa
No. 3, Jalan Bangsar Utama 1
Bangsar, 59000 Kuala Lumpur

Azmi & Associates

14th Floor, Menara Keck Seng
203 Jalan Bukit Bintang
55100 Kuala Lumpur

Nazmi Zaini Chambers

A-3A-10, Plaza Mont Kiara
2, Jalan Kiara, Mont Kiara
50480 Kuala Lumpur

Auditor

Baker Tilly Malaysia

Baker Tilly Tower, Tower 1, Avenue 5,
Bangsar South, 59200 Kuala Lumpur.

Shariah Adviser

ISRA International Consulting Sdn. Bhd.

Lorong Universiti A, Seksyen 16
59100 Kuala Lumpur

Bank Branch

CIMB Bank Berhad

Lot G(E)-004 Mid Valley Megamall
1, Lingkaran Syed Putra
Mid Valley City
59200 Kuala Lumpur

RHB Bank Berhad

17-G and 17-I The Boulevard
Mid Valley City, Lingkaran Syed Putra
59200 Kuala Lumpur

Singapore

CIMB Bank Berhad, Singapore

30 Raffles Place, #04-01,
Singapore 048622

An aerial night view of a city skyline, featuring the CN Tower on the left and the Petronas Towers in the center-right. The city is densely packed with illuminated buildings and streets, creating a vibrant urban landscape.

THE NEXT GENERATION INVESTMENT BANK

the future glows