

The Next Generation Bank. The Future Glows

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PROFILE

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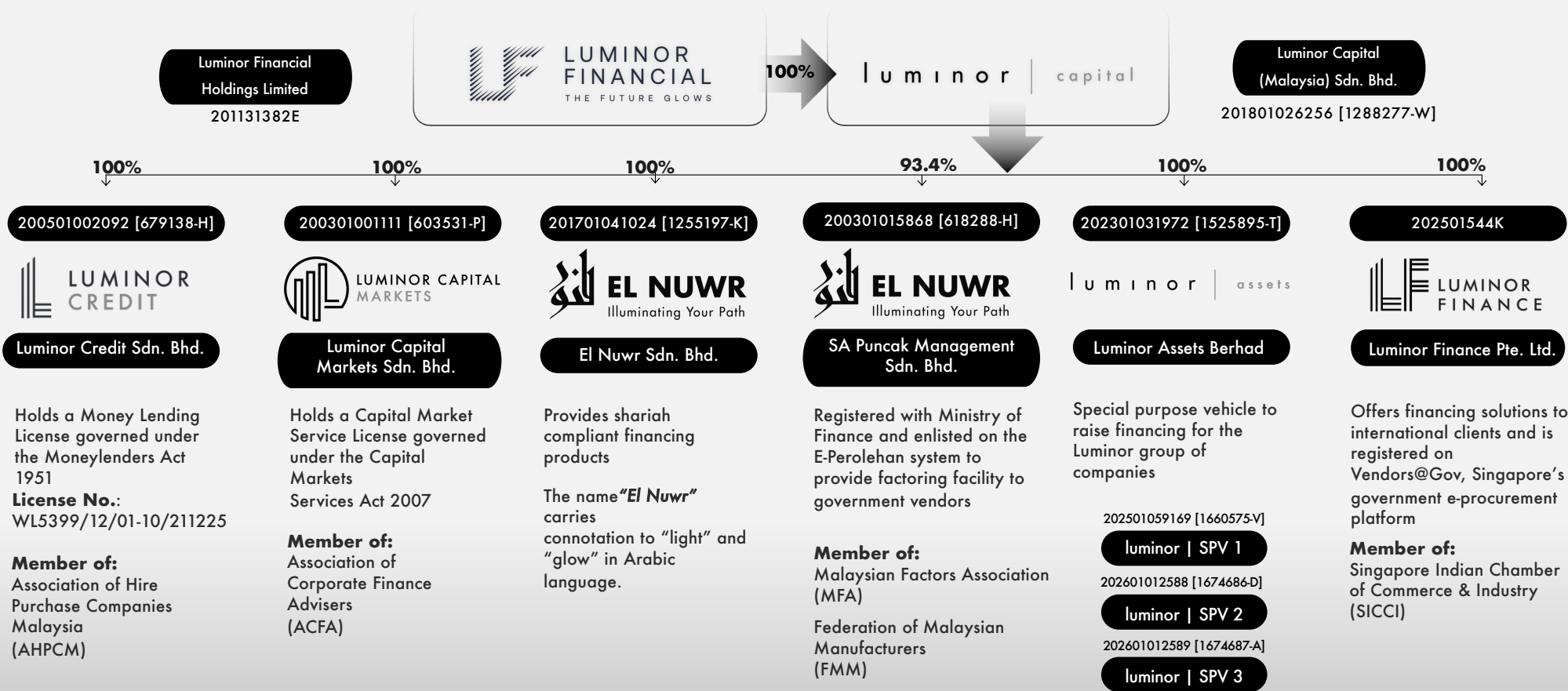
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# Introduction



# What We Do

Luminor Capital (Malaysia) Sdn. Bhd. is a non-bank financial institution with a track record of success in Malaysia and Singapore. Based in Kuala Lumpur, Malaysia, Luminor Capital operates as a wholly-owned subsidiary of Luminor Financial Holdings Limited, a company listed on Singapore Exchange, and headquartered in Singapore.

The Company, along with its associates centre on addressing financing gaps that traditional banking systems often overlook, targeting small and medium-sized enterprises (SMEs) across various economic sectors. Our comprehensive and growing financial solutions fulfill the financing needs of enterprises and individuals through innovation, flexibility and risk management measures.

The services are offered through associates entities: Luminor Credit Sdn. Bhd., Luminor Capital Markets Sdn. Bhd., Luminor Assets Berhad, El Nuwr Sdn. Bhd., SA Puncak Management Sdn. Bhd., and Luminor Finance Pte. Ltd..

Trade Financing

Invoice Factoring

Secured Lending

Month-End Cash Plus

Corporate Finance Advisory

Car Dealer Financing



# Identifying The Gap



## Banks Stringent Requirement

Our offerings is flexible in deal acceptance as long as there is valid contract passing due diligence with commercial terms agreed.

No discrimination on financial standing, which is a major advantage for SMEs.



## Slow Decision Making Time

Our standard around time for onboarding and approval is 14 working days. 3 working days for fast-track government contracts i.e. security, cleaning and catering.

Funds disbursement within 3 working days.



## Financial Exclusion

Our group offers diversified financial services, including:

- Corporate finance advisory
- Secured lending
- Bank Balance Optimisation



## Misunderstood By Banks

We practice relationship-building approach based on building trust and empowering our customers.

Proactive engagement to guide clients, participate in fields visits jointly, and strengthen customer-vendor relationship.

# A Closed-Loop Financial Model & Capital Protection



## **Stable Revenue Source**

Facilities are structured around active contracts and projects with predefined revenue and costs.



## **Closed-Loop Allocation Priority**

Revenues are allocated to cover contract obligations before any secondary use.



## **Risk Mitigation**

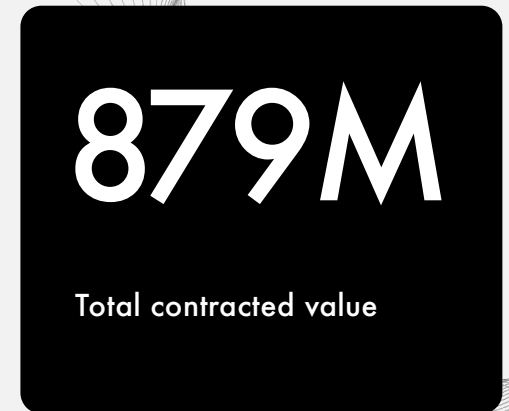
Direct payment assignment from reputable paymaster as first priority, ensuring predictable cash flow.



Our success is quantified not just through words but by numbers and statistics that mirror our unwavering dedication to excellence

Values are in *United States Dollar (USD)*  
From Year 2021 to April 2026

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# P r o d u c t s

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# Products

## Secured Lending

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

This activity is centred on collateral-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 in the form of properties, or pledged listed shares.

Principal capital remains secure, and returns are buffered through judicious lending in our value assessments.

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## Car Dealer Financing

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.



## Month-End Cash Plus

Providing short-term cash liquidity nearing the month end for business entities to manage its cash flow administration more efficiently.

# Corporate Finance Advisory

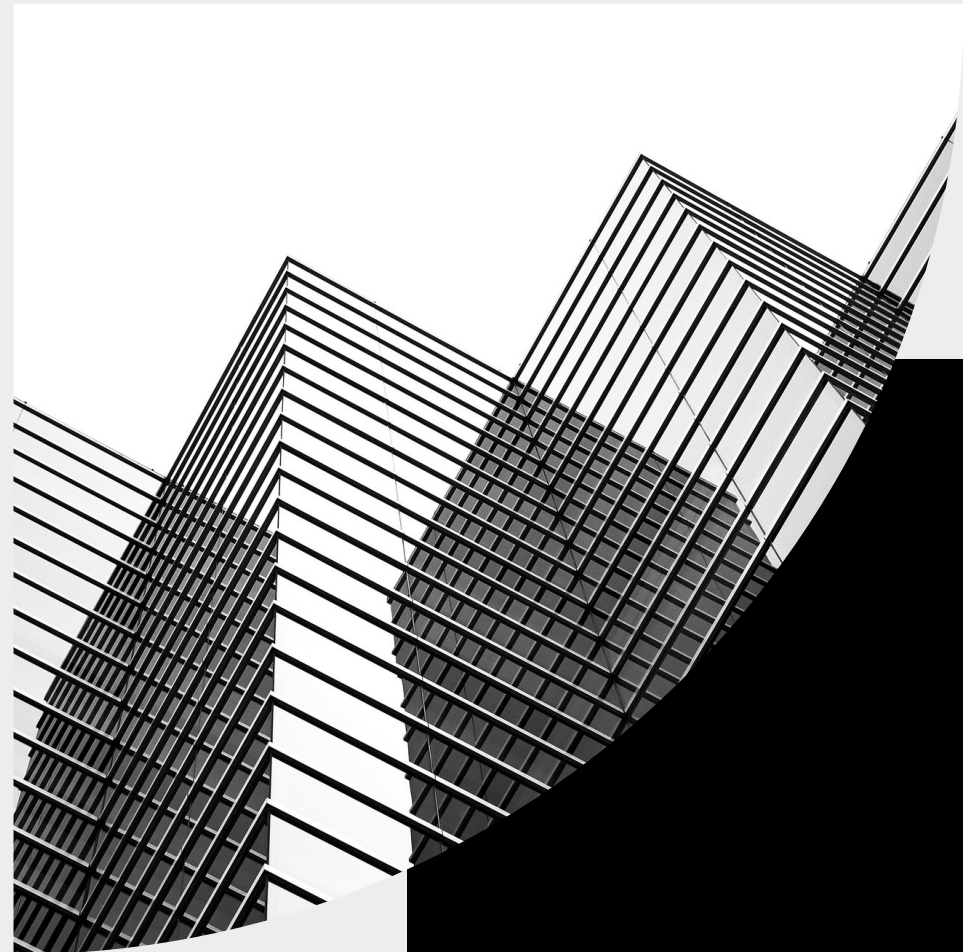
Luminor Capital Malaysia provides advisory services in the areas of mergers and acquisitions, divestments, restructuring, capital raising and pre-IPO advisory to businesses across all industries.

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.



LUMINOR CAPITAL  
MARKETS

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# Trade Financing

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

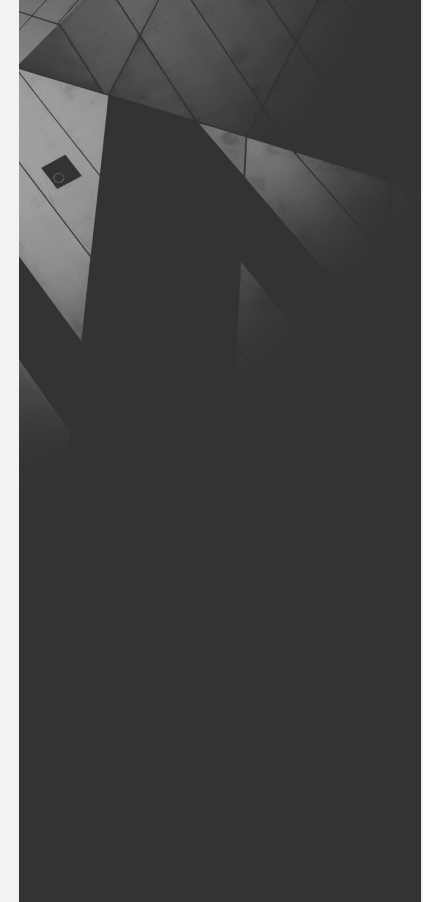
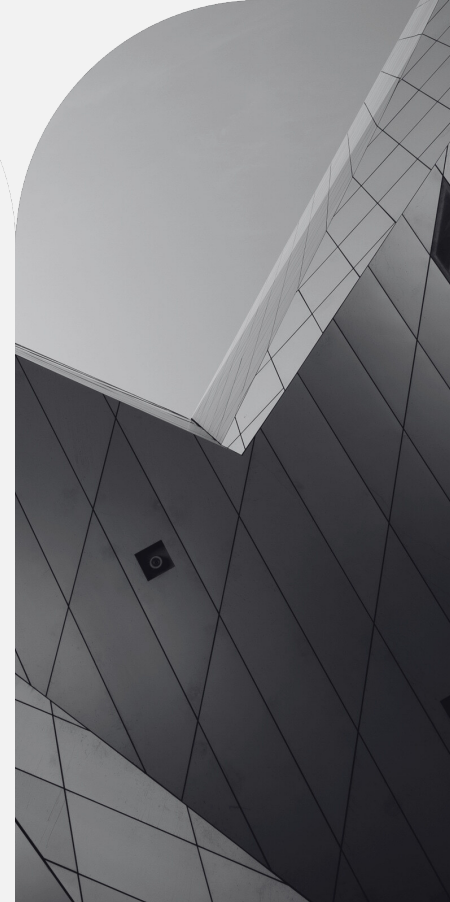
Revolving credit invoicing facilities for international trading companies

Invoice factoring for both local and foreign 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.

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# Invoice Factoring

We offer both Conventional and Shariah-compliant factoring facilities. Our 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.

Shariah-compliant facilities is provided through our subsidiary company El Nuwr Capital Sdn. Bhd. (formerly known as SA Puncak Management Sdn.Bhd.).

Find out more by visiting <https://www.elnuwr.com>

We are listed as an **approved financier within the government procurement systems of both Malaysia and Singapore**, allowing for direct collection from government bodies and related agencies.

Listed on Government

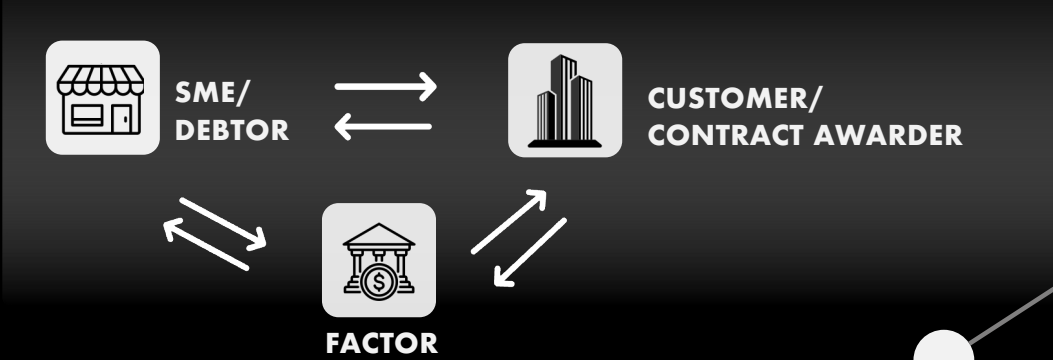


Endorsed by



# Invoice Factoring

## Key Parties in Factoring



Luminor facilitates cash advances through the sale of invoices addressed to reputable customers/contract awarders.

**Fast Access To Cash**  
Disbursement within 48 hours upon transaction verification  
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**Leverage on Strength of Customer/Contract Awarder**  
Factoring company looks to rely on the strength of the customer paying on the invoices

**Flexible Financing**  
Financing facilities at your choice without hard collateral, allowing 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

**Increase Bottom Line**  
Take advantage of early payment, to fund business operation and working capital requirements, ultimately to capture new business opportunities.

**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 bridging the gap between invoicing to payment collection, with a maximum tenure of 90 days.
Term Financing Facility	This facility is being offered to Factoring Clients in providing them the flexibility by maximising the utilisation of its contract value which has been assigned to the Factor.	Suitable for contracts with recurring invoices and predictable income stream to spread out the repayment obligation over fixed installment amount and 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 clients requiring short-term capital to commence goods delivery with the settlement made via invoicing through factoring upon goods delivered or services rendered.
Bank Guarantee (BG) 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.
Cash Plus	To facilitate meeting the requirement of contract tender process by fortifying the cash flow position.	Suitable for clients with low month end cash balance.
Salary Advance	To facilitate the payment of salary obligations to project staff members.	Suitable for clients with the focus to grow the business using existing cashflow by outsourcing the financing of employees' salaries.

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# Track Record

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# Contract Awarder Portfolio

## Singapore



**END CUSTOMER/  
CONTRACT AWARDER**  
Allure C/O Conde Nast.

**NATURE OF CONTRACT**  
Supply Of Skin Care Products



**END CUSTOMER/  
CONTRACT AWARDER**  
BOXYCHARM, INC

**NATURE OF CONTRACT**  
Supply Of Skin Care Products



**END CUSTOMER/  
CONTRACT AWARDER**  
SEPHORA Singapore Pte. Ltd.

**NATURE OF CONTRACT**  
Supply Of Skin Care Products



**END CUSTOMER/  
CONTRACT AWARDER**  
Estee Lauder Cosmetic Pte. Ltd.

**NATURE OF CONTRACT**  
E-commerce Enabler Service



**END CUSTOMER/  
CONTRACT AWARDER**  
L'Oreal Singapore Pte. Ltd.

**NATURE OF CONTRACT**  
E-Commerce Enabler Service



**END CUSTOMER/  
CONTRACT AWARDER**  
Aesop Singapore Pte. Ltd.

**NATURE OF CONTRACT**  
E-Commerce Enabler Service

# Contract Awarder Portfolio

## Singapore



**END CUSTOMER/  
CONTRACT AWARDER**  
IPSY, USA

**NATURE OF CONTRACT**  
Supply Of Skin Care Products



**END CUSTOMER/  
CONTRACT AWARDER**  
Organic Soil Co. Pty. Ltd.

**NATURE OF CONTRACT**  
Provision Of Organic Waste Solutions



**END CUSTOMER/  
CONTRACT AWARDER**  
Fab Fit Fun, USA

**NATURE OF CONTRACT**  
Supply Of Skin Care Products



**END CUSTOMER/  
CONTRACT AWARDER**  
HYATT Regency, Bangkok

**NATURE OF CONTRACT**  
Energy Savings System



**END CUSTOMER/  
CONTRACT AWARDER**  
The Westin Grande Sukhumvit

**NATURE OF CONTRACT**  
Energy Savings System



**END CUSTOMER/  
CONTRACT AWARDER**  
National University Hospital, Singapore

**NATURE OF CONTRACT**  
Renovation Works For  
Central Phlebotomy

# Contract Awarder Portfolio

## Singapore



**END CUSTOMER/  
CONTRACT AWARDER**  
SMRT Corporation

**NATURE OF CONTRACT**  
Provision Of Kitchen Exhaust System For  
Retail Shops



**END CUSTOMER/  
CONTRACT AWARDER**  
Funtech Solutions Pte Ltd

**NATURE OF CONTRACT**  
Installation Of Aircond System



**END CUSTOMER/  
CONTRACT AWARDER**  
Kingsford Hotel, Manila

**NATURE OF CONTRACT**  
Energy Savings System



**END CUSTOMER/  
CONTRACT AWARDER**  
CEVA Logistics

**NATURE OF CONTRACT**  
Provision Of Manpower Services



**END CUSTOMER/  
CONTRACT AWARDER**  
KUEHNE + NAGEL

**NATURE OF CONTRACT**  
Provision Of Manpower Services



**END CUSTOMER/  
CONTRACT AWARDER**  
THE Melbourne Hotel, Australia

**NATURE OF CONTRACT**  
Energy Savings System

# Notable Clients

Business Nature: Building Management System

## The 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.

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# Notable Clients

Business Nature: Supply of Skin Care

## The 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.

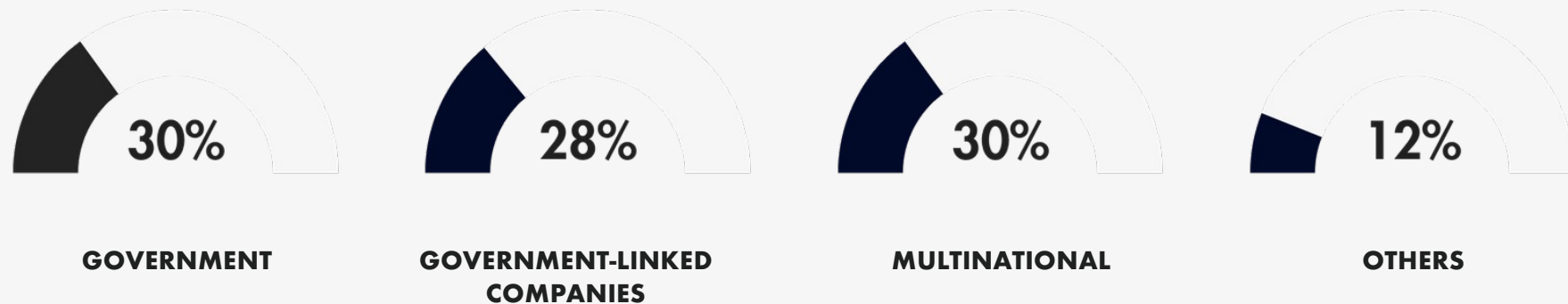
## Key Challenges

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.

# Malaysia Contract Awarder Portfolio



We have 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.

Factoring approval date is 30th June 2003 by Central Bank Malaysia in accordance with Section 21 (1) Act 1989

# Contract Awarder Portfolio

## Malaysia Government



**END CUSTOMER/  
CONTRACT AWARDER**  
Ministry Of Education

**NATURE OF CONTRACT**  
Security, Cleaning services



**END CUSTOMER/  
CONTRACT AWARDER**  
Ministry Of Health

**NATURE OF CONTRACT**  
It Maintenance



**END CUSTOMER/  
CONTRACT AWARDER**  
Ministry Of Environment And Water

**NATURE OF CONTRACT**  
Supply and Installation



**END CUSTOMER/  
CONTRACT AWARDER**  
Malaysia Royal Police Force

**NATURE OF CONTRACT**  
Supply Works



**END CUSTOMER/  
CONTRACT AWARDER**  
Institute Cancer

**NATURE OF CONTRACT**  
Food Catering



**END CUSTOMER/  
CONTRACT AWARDER**  
Fire And Rescue Department

**NATURE OF CONTRACT**  
Repair Of Fire Rescue

# Contract Awarder Portfolio

## Malaysia - Government Linked Companies



**END CUSTOMER/  
CONTRACT AWARDER**  
Telekom Malaysia Berhad

**NATURE OF CONTRACT**  
Network Maintenance,  
Supply Of Steel Pole



**END CUSTOMER/  
CONTRACT AWARDER**  
Tenaga Nasional Berhad

**NATURE OF CONTRACT**  
Supply Works



**END CUSTOMER/  
CONTRACT AWARDER**  
Permodalan Nasional Berhad

**NATURE OF CONTRACT**  
Road Pavement For Highway



**END CUSTOMER/  
CONTRACT AWARDER**  
Malaysia Public Works Department

**NATURE OF CONTRACT**  
Construction Of Roadworks



**END CUSTOMER/  
CONTRACT AWARDER**  
FGV Holdings Berhad

**NATURE OF CONTRACT**  
Supply Buses



**END CUSTOMER/  
CONTRACT AWARDER**  
Prasarana Malaysia Berhad

**NATURE OF CONTRACT**  
Perform Intermediate Overhaul  
Of Light Rail Vehicle

# Contract Awarder Portfolio

## Malaysia - Multinational Companies



**END CUSTOMER/  
CONTRACT AWARDER**

Exxonmobil Exploration And Production  
Malaysia Inc.

**NATURE OF CONTRACT**  
Offshore Support Vessels



**END CUSTOMER/  
CONTRACT AWARDER**  
Sarawak Shell Berhad

**NATURE OF CONTRACT**  
Provision Of Spot Charter



**END CUSTOMER/  
CONTRACT AWARDER**  
Petroleum Nasional Berhad

**NATURE OF CONTRACT**  
Cleaning, Servicing And Supply Of  
Cargo Oil Tank



**END CUSTOMER/  
CONTRACT AWARDER**  
Vestigo Petroleum Sdn. Bhd.

**NATURE OF CONTRACT**  
Cleaning Of Cargo Oil Tank



**END CUSTOMER/  
CONTRACT AWARDER**  
Technip Mmhe Joint Venture

**NATURE OF CONTRACT**  
Baseline Survey



**END CUSTOMER/  
CONTRACT AWARDER**  
Mubadala Energy

**NATURE OF CONTRACT**  
Supply of Site equipment

# Contract Awarder Portfolio

## Malaysia - Multinational Companies



**END CUSTOMER/  
CONTRACT AWARDER**  
Spirit Aerosystems Malaysia  
Sdn. Bhd

**NATURE OF CONTRACT**  
Second Of Engineers and  
Outsourced Work Package



**END CUSTOMER/  
CONTRACT AWARDER**  
Panasonic Appliances Air  
Conditioning Malaysia Sdn. Bhd.

**NATURE OF CONTRACT**  
Produce And Supply Tv Components  
and Air-conditioner Discharge Grille



**END CUSTOMER/  
CONTRACT AWARDER**  
Carters Tyre Service Co Tire  
& Retreading Co. Ltd.

**NATURE OF CONTRACT**  
Supply Of Rubber Part For  
Procured Tyre Tread



**END CUSTOMER/  
CONTRACT AWARDER**  
Shopee Express Malaysia Sdn. Bhd.

**NATURE OF CONTRACT**  
Supply of Manpower



**END CUSTOMER/  
CONTRACT AWARDER**  
Lotte Chemical Titan Holding Berhad

**NATURE OF CONTRACT**  
Supply, Installation and  
Engineering Works



**END CUSTOMER/  
CONTRACT AWARDER**  
DKSH Holdings (Malaysia) Berhad

**NATURE OF CONTRACT**  
Market Expansion Services

## Disbursement Highlights



Values are in United States Dollar (USD)

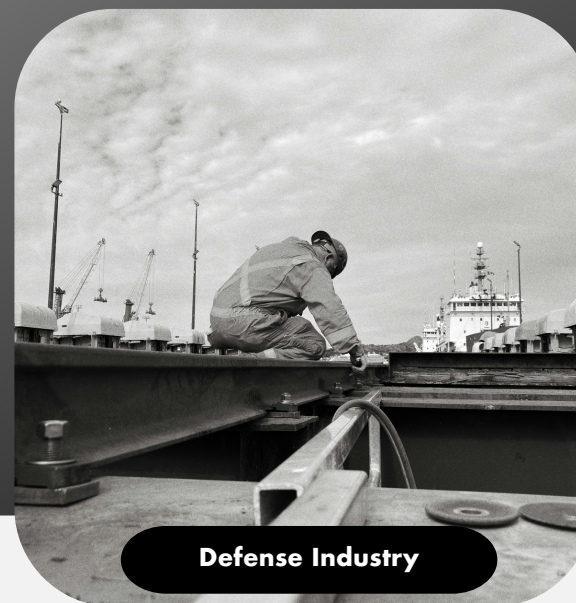
## Notable Clients Year 2021



### Medical Industry

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

**Contract Awarder:** Ministry of Education, Malaysia  
**Contracted Value:** USD 3,020,078  
**Facility Offered:** Pre & Post Factoring  
**Invoicing Method:** One-off



### Defense Industry

Maintenance and refit services of army vessel, KD Pari

**Contract Awarder:** Ministry of Defense, Malaysia  
**Contracted Value:** USD 7,350,576  
**Facility Offered:** Pre & Post Factoring  
**Invoicing Method:** Milestones Claims

## Notable Clients Year 2022



### Construction Industry

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

**Contract Awardee:** Malaysia of Public Works Department

**Contracted Value:** USD 6,853,842

**Facility Offered:** Pre & Post Factoring

**Invoicing Method:** One-off



### Telco Industry

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

**Contract Awardee:** Telekom Malaysia & Tenaga Nasional Berhad

**Contracted Value:** USD 5,742,435

**Facility Offered:** Term Financing & Post Factoring

**Invoicing Method:** Recurring Invoices

## Notable Clients Year 2023



### Armed Forces Industry

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

**Contract Awarder:** Marine Police Force, Malaysia

**Contracted Value:** USD 672,855

**Facility Offered:** Pre & Post Factoring

**Invoicing Method:** One-off



### 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 Offered:** Term Financing & Post Factoring

**Invoicing Method:** Milestone Claims

## Notable Clients Year 2024



### Trading Industry

To Supply Rubber Part For Retreading Services In Perth And Sydney

**Contract Awardee:** Black Rubber Pty Ltd  
**Contracted Value:** USD 1,851,806  
**Facility Offered:** Term Financing, Pre & Post Factoring  
**Invoicing Method:** Recurring Invoices



### Logistics Industry

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

**Contract Awardee:** University of Malaya and Ministry of Education, Malaysia  
**Contracted Value:** USD 2,334,789  
**Facility Offered:** Pre & Post Factoring  
**Invoicing Method:** One-off

## Notable Clients Year 2025



### Oil & Gas Industry

Provision of Marine Site Investigation Services for Petronas Suriname E&P B.V.

**Contract Awardee:** Petronas Suriname E&P B.V.  
**Contracted Value:** USD 8,958,020  
**Facility Offered:** Term Financing & Post Factoring  
**Invoicing Method:** Recurring Invoices



### Industrial Industry

Provision of Maintenance, Repair and Operations (MRO) material supplies for EGYPT

**Contract Awardee:** BP Exploration (Delta) Limited  
**Contracted Value:** USD 371,142  
**Facility Offered:** Post Factoring  
**Invoicing Method:** One-off

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# O u r T e a m

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# Our Team

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.



**Ivanna Loh**

Chief Executive Officer  
and  
Executive Director



**Richard Lim**

Chief Operating Officer  
and  
Executive Director

# Our Team

Leadership Team



**Pui Wei Nle**

Head of  
Corporate Strategy  
and  
Financial Operations



**Jason Chong**

Head of  
Corporate Finance



**Nor Iza Hamzah**

Head of  
Operations



**Helmy Shaari**

Division Director  
Shariah Governance

# Our Team

Leadership Team



**Thong Poh**

Head of  
Finance and  
Accounting



**Kamarul Rozlan**

Head of  
Risk & Credit  
and Special Projects



**Adilia Sohaimi**

Head of  
Corporate  
Communications  
and Customer  
Success



**Jason Foong**

Associate Director  
Corporate Finance

# Our Team

Client Coverage Department



**Mashar Rasip**

Executive  
Vice President



**Keith Lee**

Vice President



**Farikh Ikhwan**

Vice President



**Nigel Tan**

Assistant  
Vice President





**Haziq Hizam**


Relationship  
Manager


# Contact Us

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with you and exploring  
opportunities for collaboration.