

A low-angle, upward-looking photograph of several tall skyscrapers at night. The buildings are dark, with many windows illuminated from within, creating a grid of small, warm yellow lights against the dark facades. The perspective makes the buildings appear to converge towards the top of the frame, creating a sense of height and scale. The sky is a dark, uniform grey.

HUMAN Q2 2020

HUMANICA PUBLIC COMPANY

8 September 2020



HUMAN Q2 2020

Brief Profile of Humanica

Mission & Vision | History | Brand Structure | Clients

Financial Results

Revenue | Gross Profit | SG&A | Operating Profit | Net Profit |
Balance Sheet | Cash Flows

Product New Releases

Recruitment | Performance

M&A and Collaborations

TigerSoft – One Year On | Investments | Collaborations



VISION

We are a happy family of good attitude talents who share the same meaningful dreams and walk our values together to deliver world-class products and services to meet even unrecognized needs of our clients as well as their employees.



MISSION

To help the employees of our clients to work better & live happier

OUR 17 YEAR JOURNEY IN HR DOMAINS



2003

Start with 30MB THB
Spun off from PWC



2005

Humatrix
First Version



2010

NIA
Top Ten innovation



2011

Humatrix
Pure Web-based



2012

BOI Enterprise
Software Certified



2015

Bai Po
Award Winner



2016

TICTA
Award Winner



2017

Expanded to Singapore
& Malaysia



2017

Listed in SET



2018

Acquired TigerSoft



581

PROFESSIONAL STAFF



70+

TECHNICAL EXPERTS



3,000+

COMPANIES ENTRUSTED



700,000+

HEADCOUNTS SERVED

HUMANICA BRAND STRUCTURE

HR solutions

Payroll Outsourcing

HUMANICA

Professional
Outsourcing[®]

 **TIGERSOFT**
Payroll Outsourcing

HRIS Implementation

HUMATRIX

 **TIGER**

**W O R K
P L A Z E**

Conicle

Regional HR Solutions

HUMANICA
ASIA

Thailand | Singapore | Malaysia

FINANCIAL solutions

ERP Systems Implementation

SAP Business
One

On Premise Solution

ORACLE[®]
NETSUITE

On Cloud Solution

Finance and Accounting Services

TOTAL BACK OFFICE SERVICES
(less than 100 employees)

- ✓ Accounting
- ✓ Finance
- ✓ Taxation
- ✓ HR & Payroll

HR Solutions

> 700,000 users

7 countries

> 3,500 clients

15% Fortune 500 Companies

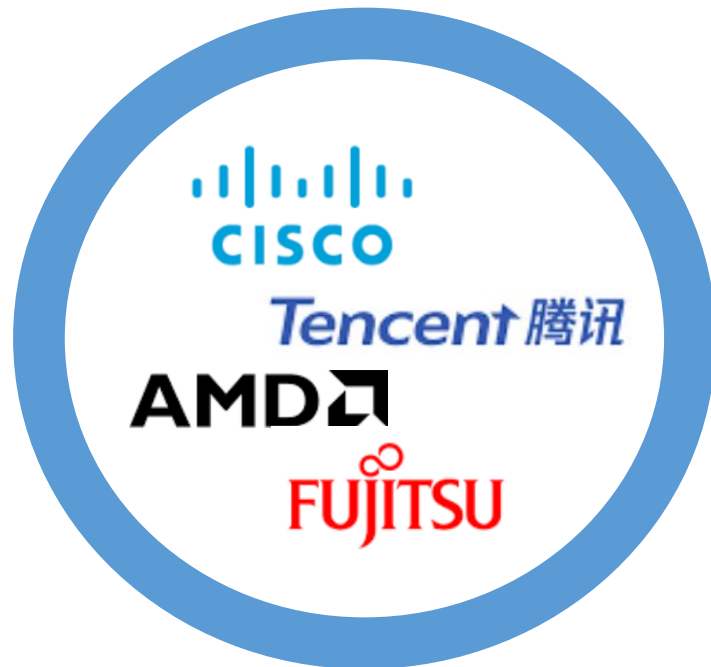
30% Companies listed in SET



Financial Solutions

> 170 clients

13 clients listed
in Thailand



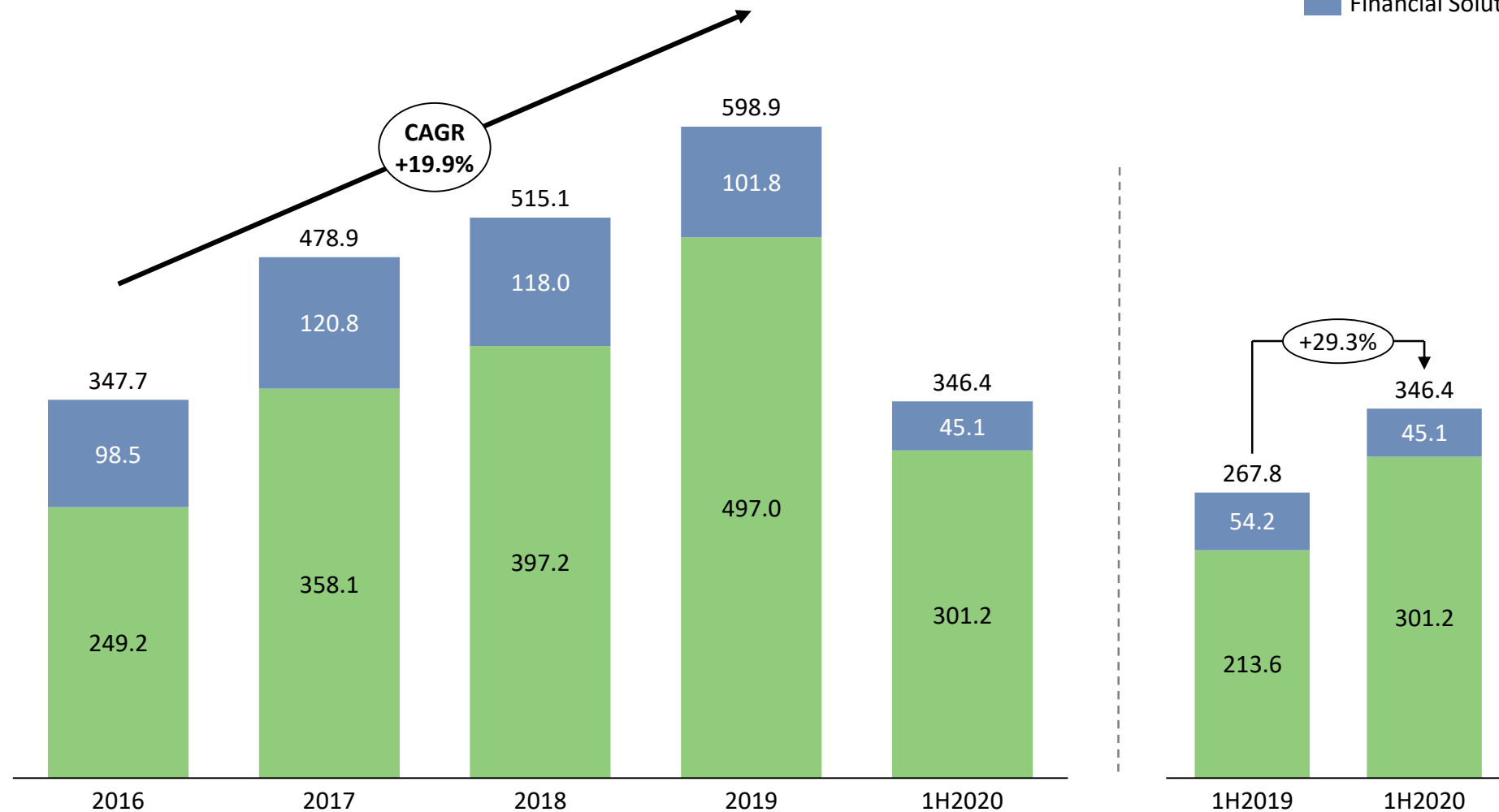
A low-angle, upward-looking photograph of several modern skyscrapers against a dark, overcast sky. The buildings are constructed with dark glass and steel, with many windows illuminated from within, creating a grid of warm yellow and orange lights. The perspective makes the buildings appear to converge towards the top of the frame, creating a sense of height and scale. The overall mood is professional and corporate.

FINANCIAL RESULTS

REVENUE FROM SALES AND SERVICE Year on Year

HR Solutions
Financial Solutions

Revenue grew by
78.6mb or **29.3%** YoY.

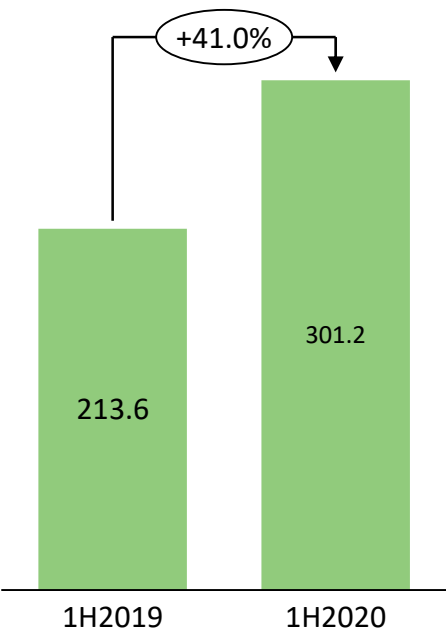


REVENUE FROM SALES AND SERVICE BY SEGMENTS

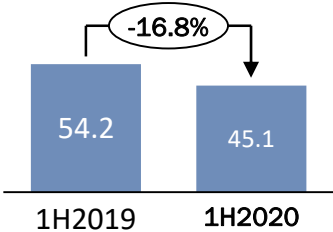
Year on Year

HR Solutions revenue **grew 87.7mb** or **41.0%** YoY.

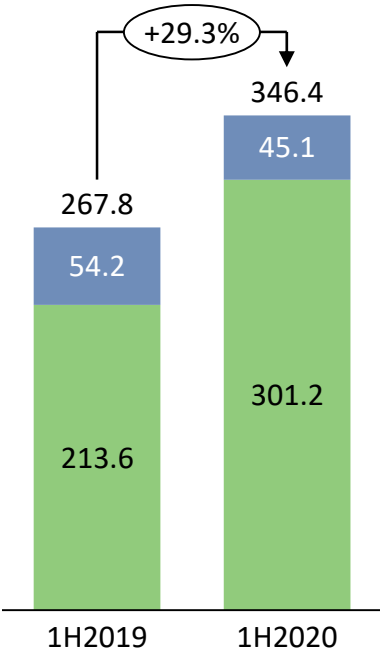
Financial Solutions revenue declined **-9.1mb** or **-16.8%** YoY from lower non-recurring revenue due to weak market demand.



HR Solutions



Financial Solutions

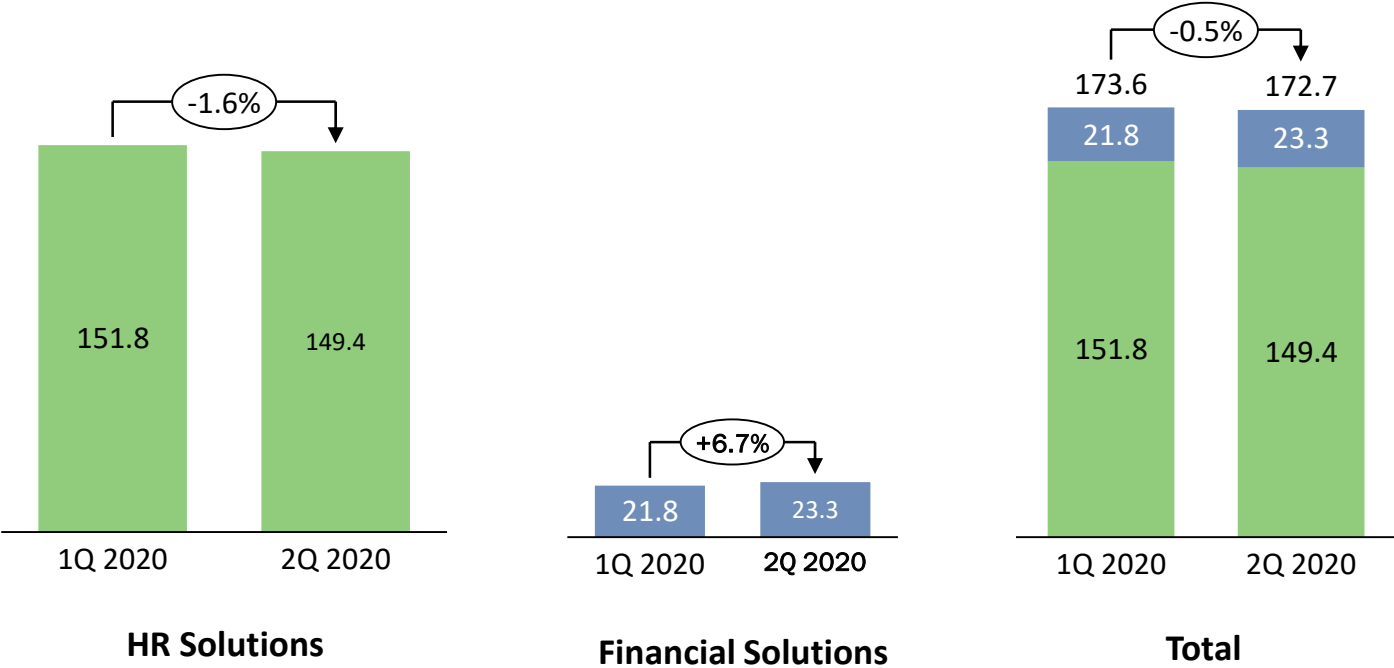


Total

REVENUE FROM SALES AND SERVICE BY SEGMENTS

Quarter on Quarter

For QoQ, HR Solutions revenue dropped by **-2.4mb** or **-1.6%** due to seasonal fees booked in Q1 of every year while Financial Solutions revenue improved **1.5mb** or **6.7%** QoQ from growth in ERP implementation revenue.



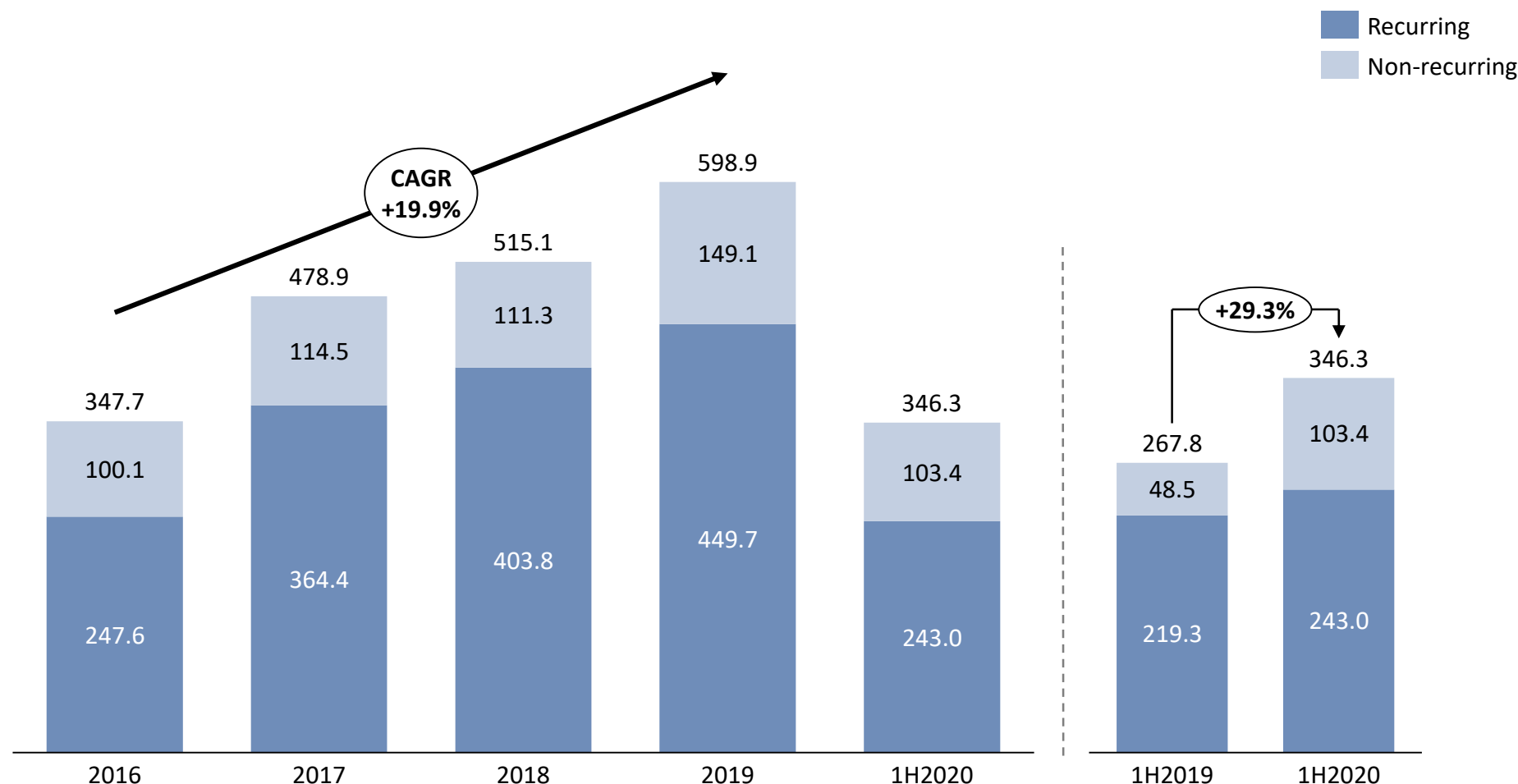
REVENUE FROM SALES AND SERVICES BY NATURE

Year on Year

Recurring revenue grew **23.7mb (10.8%)** while non-recurring revenue grew **54.9mb** or **113.2%**.

70.1% of revenue from sales and services in 1H2020 was recurring revenue (1H 2019: 81.9%)

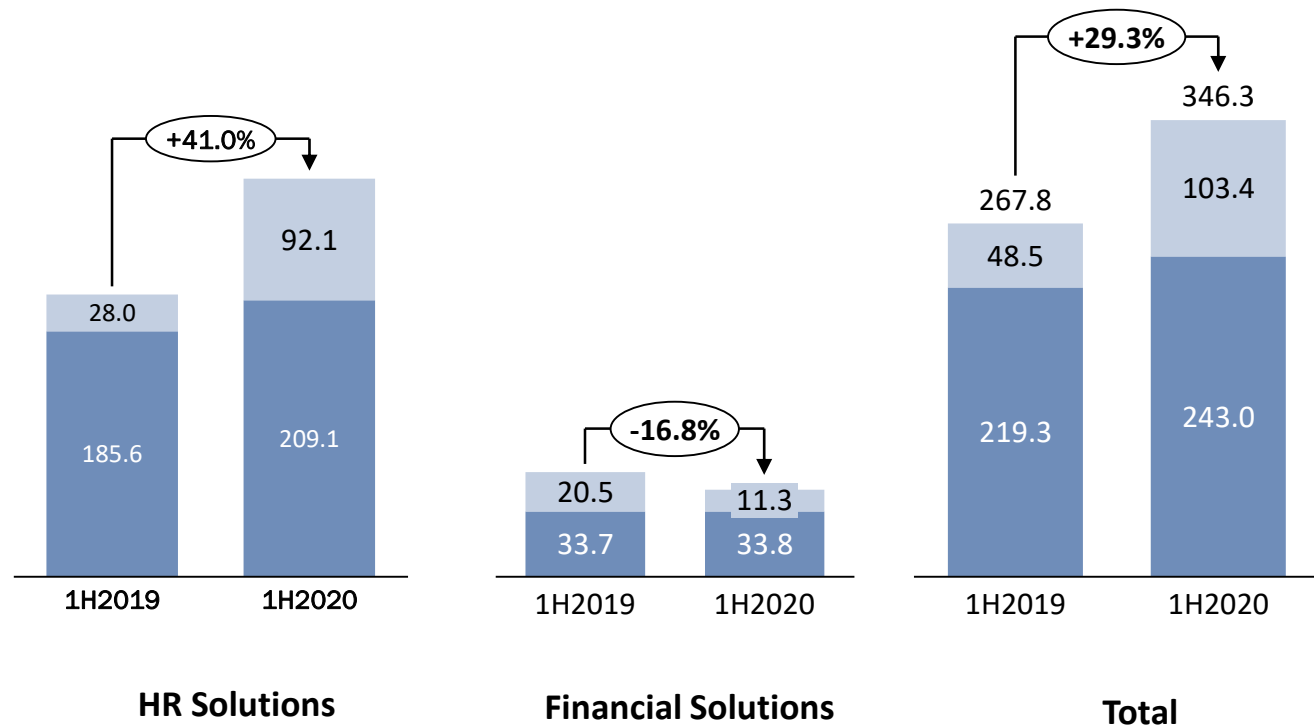
Non-recurring revenue was **29.9%** of revenue (1H 2019: 18.1%)



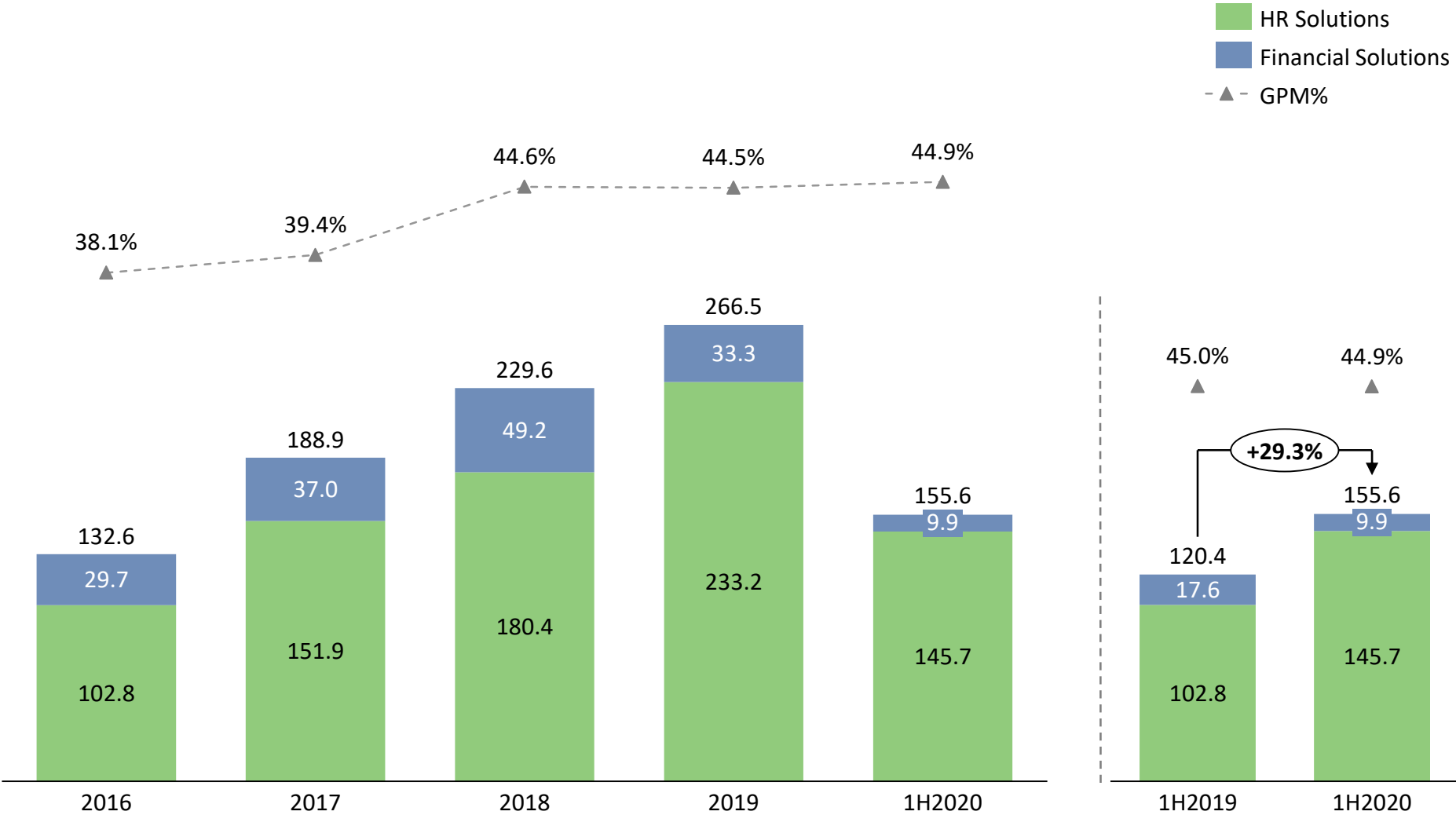
REVENUE FROM SALES AND SERVICES BY NATURE BY SEGMENTS Year on Year

HR Solutions:
Recurring **+23.5mb (+12.7%)**
Non-Recurring **+64.1mb (+228.9%)** due to the completion of one big project.

Financial Solutions:
Recurring **+0.2mb (+0.4%)**.
Non-recurring **-9.2mb (-45.0%)**.



GROSS PROFIT Year On Year



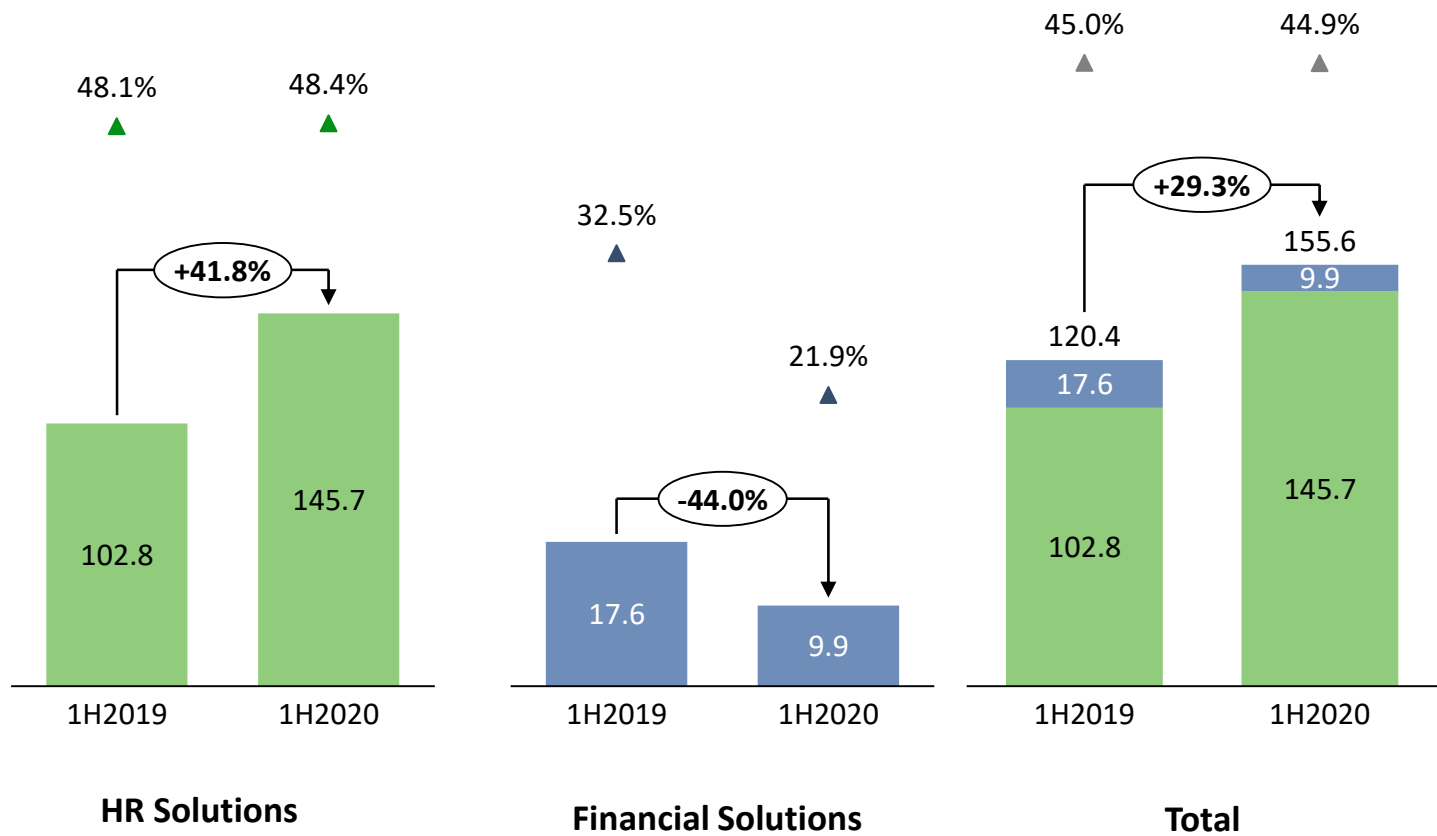
Gross profit of **155.6mb**
(GPM% of 44.9%),
representing growth of
35.2mb or **29.3%** YoY.

GROSS PROFIT BY SEGMENTS

Year on Year

HR Solution:
Gross profit grew **42.9mb** or **41.7%** YoY with GPM% improving to 48.4% from 48.1%YoY

Financial Solutions:
Gross profit declined **-7.7mb** or **-44.0%** YoY with GPM% dropped to 21.9% from 32.5%, due to lower non-recurring revenue.



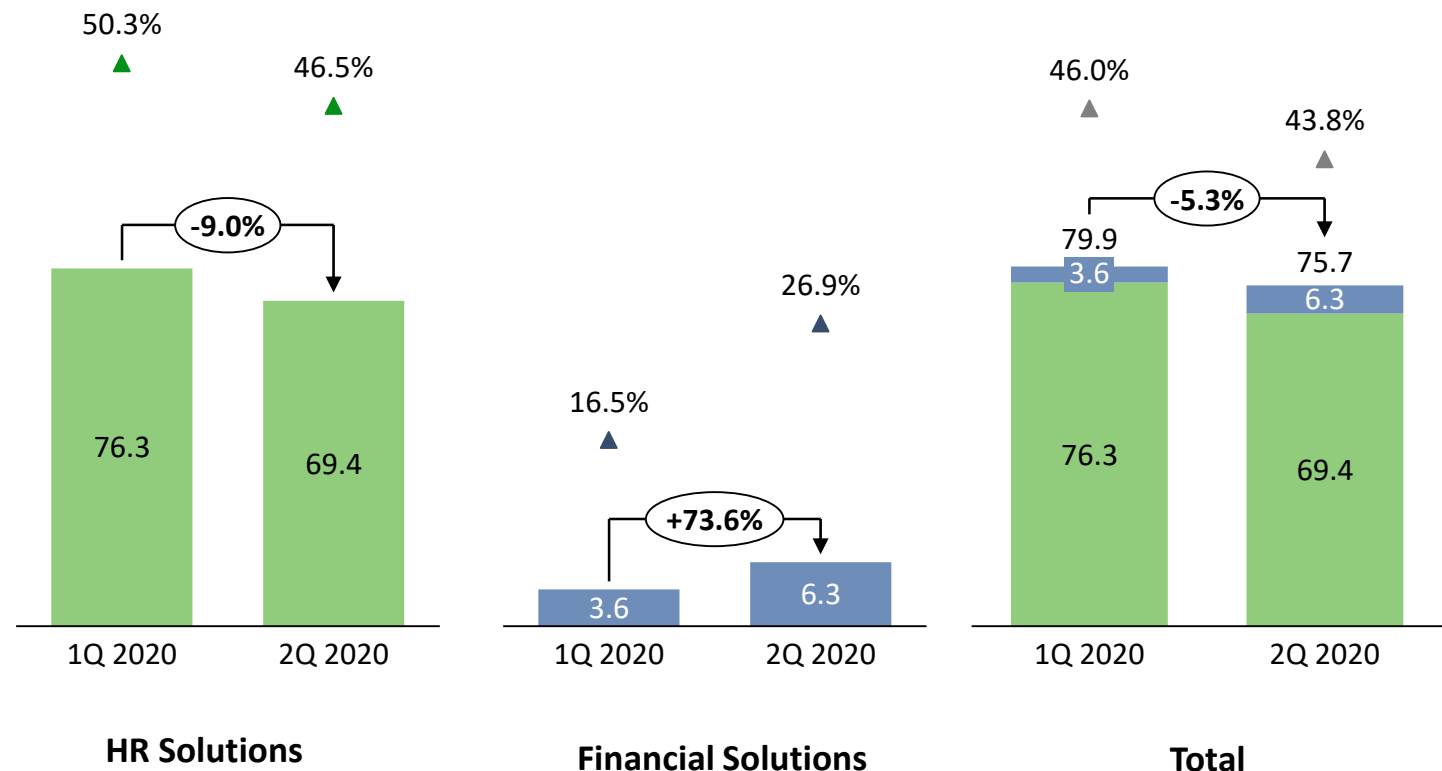
GROSS PROFIT BY SEGMENTS

Quarter On Quarter

HR Solution:
Gross profit dropped **-6.9mb** or **-9.0%** QoQ with GPM% dropped to 46.5% from 50.3% in relation to sales decline as a result of seasonal adjustments every Q1 of the year.

Financial Solutions:
Gross profit increased **2.7mb** or **+73.6%** QoQ with GPM% improving to 26.9% from 16.5%, mainly from growth in ERP implementation revenue.

Overall, Gross Profit declined **-10.5mb (-13.8%)** due to a lower contribution from TigerSoft and seasonal adjustment for HR Solutions.

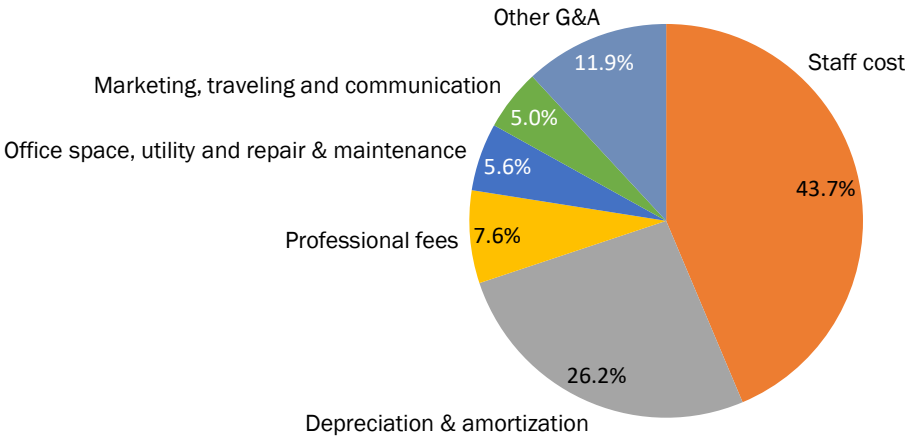
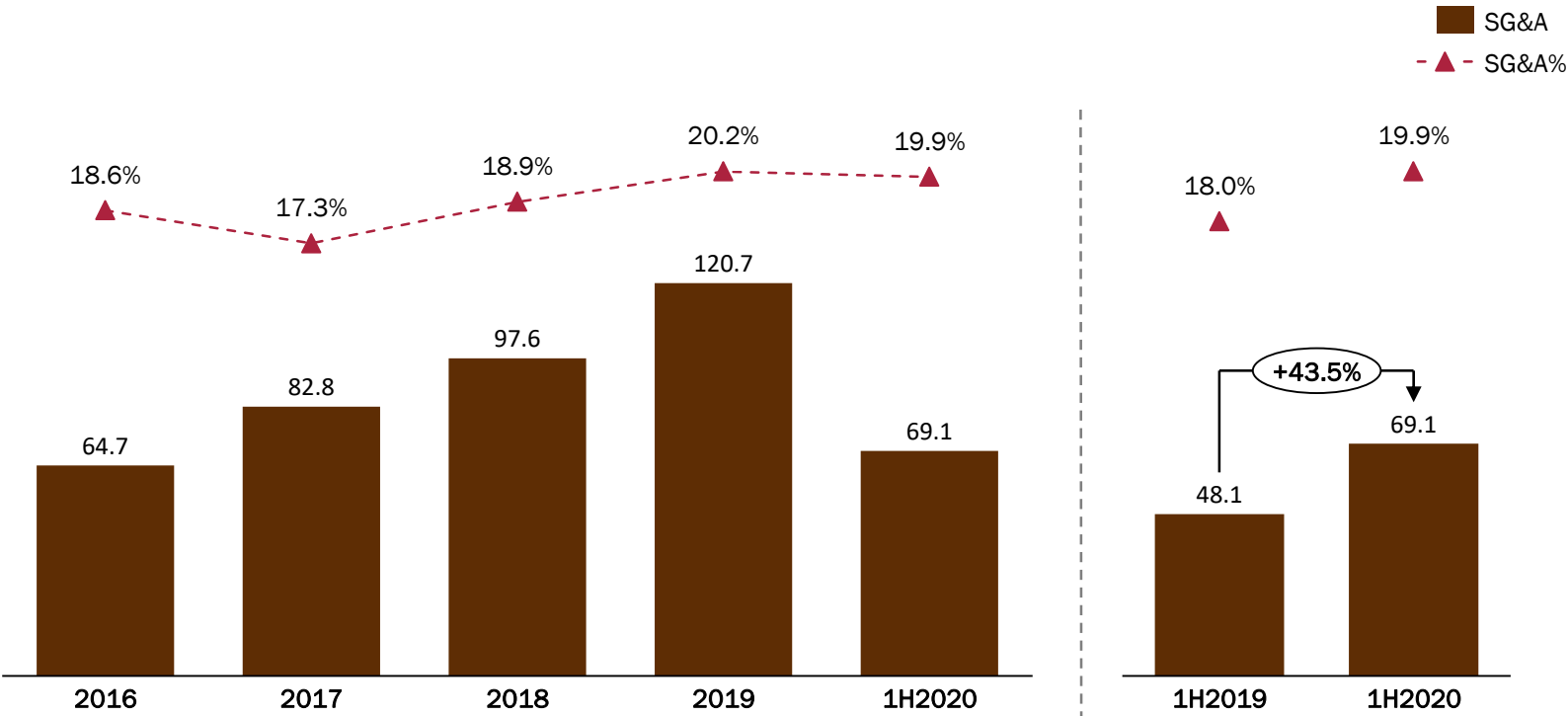


SG&A

Exclude the impact of TigerSoft consolidation, our SG&A increased by **3.6mb** or **7.3%** YoY, SG&A% inching up to 18.6% from 18.0%.

The increase partly due to one-off consulting fee of 1.2mb (total >3mb) and the usual increase with revenue growth.

TigerSoft added 17.4mb to overall SG&A.

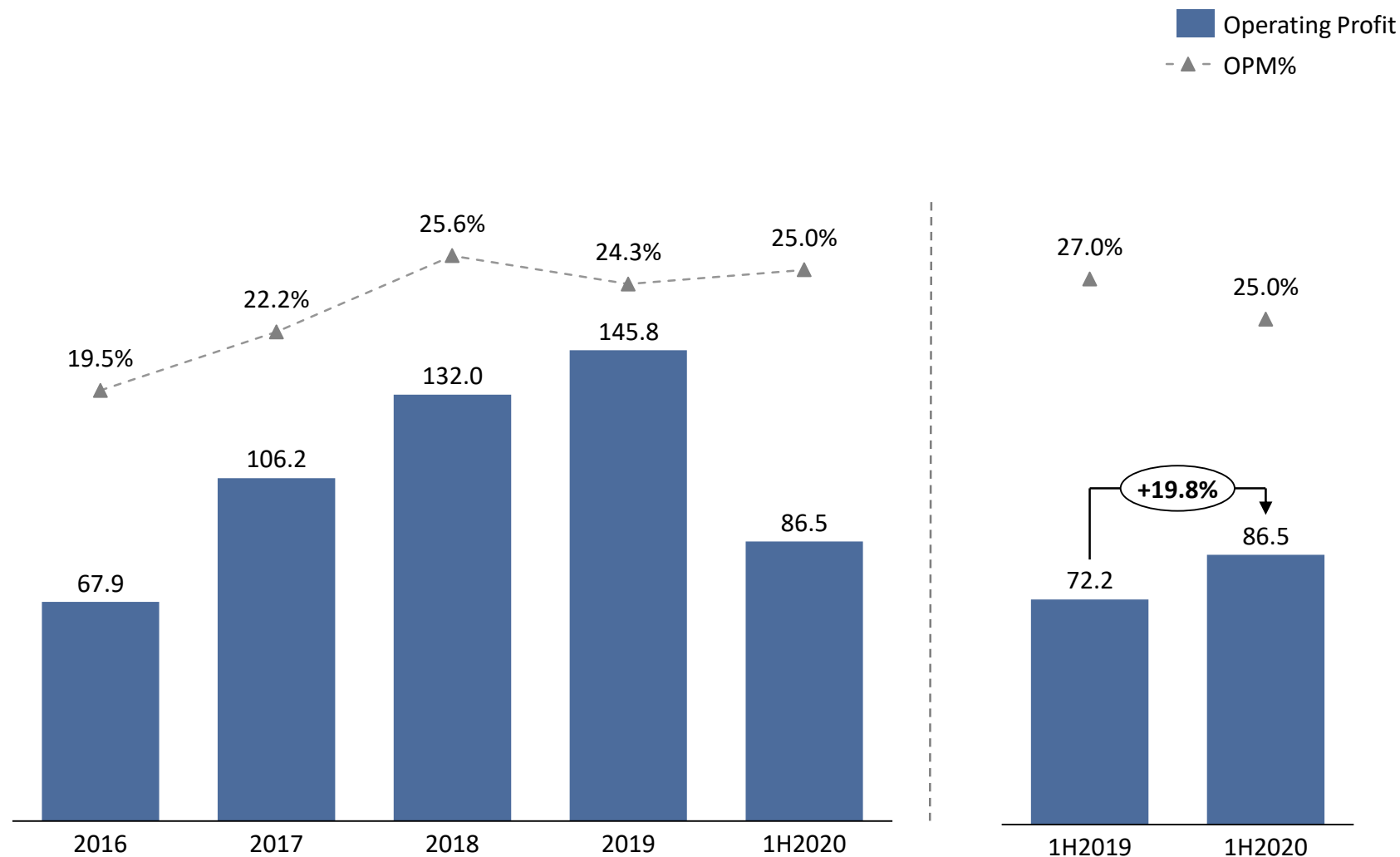


1H2020 SG&A Breakdown

OPERATING PROFIT

Operating profit grew **14.3mb** or **19.8%** YoY with OPM% dropped to 25.0% from 27.0% in 1H2019.

Excluding the impact of TigerSoft consolidation, operating profit would be 79.8mb (OPM% of 28.7%), an increase of 7.6mb or 10.5% YoY and OPM% increased from 25% to 28.7%. TigerSoft is expected to lower Group's OPM% due to its product mix.

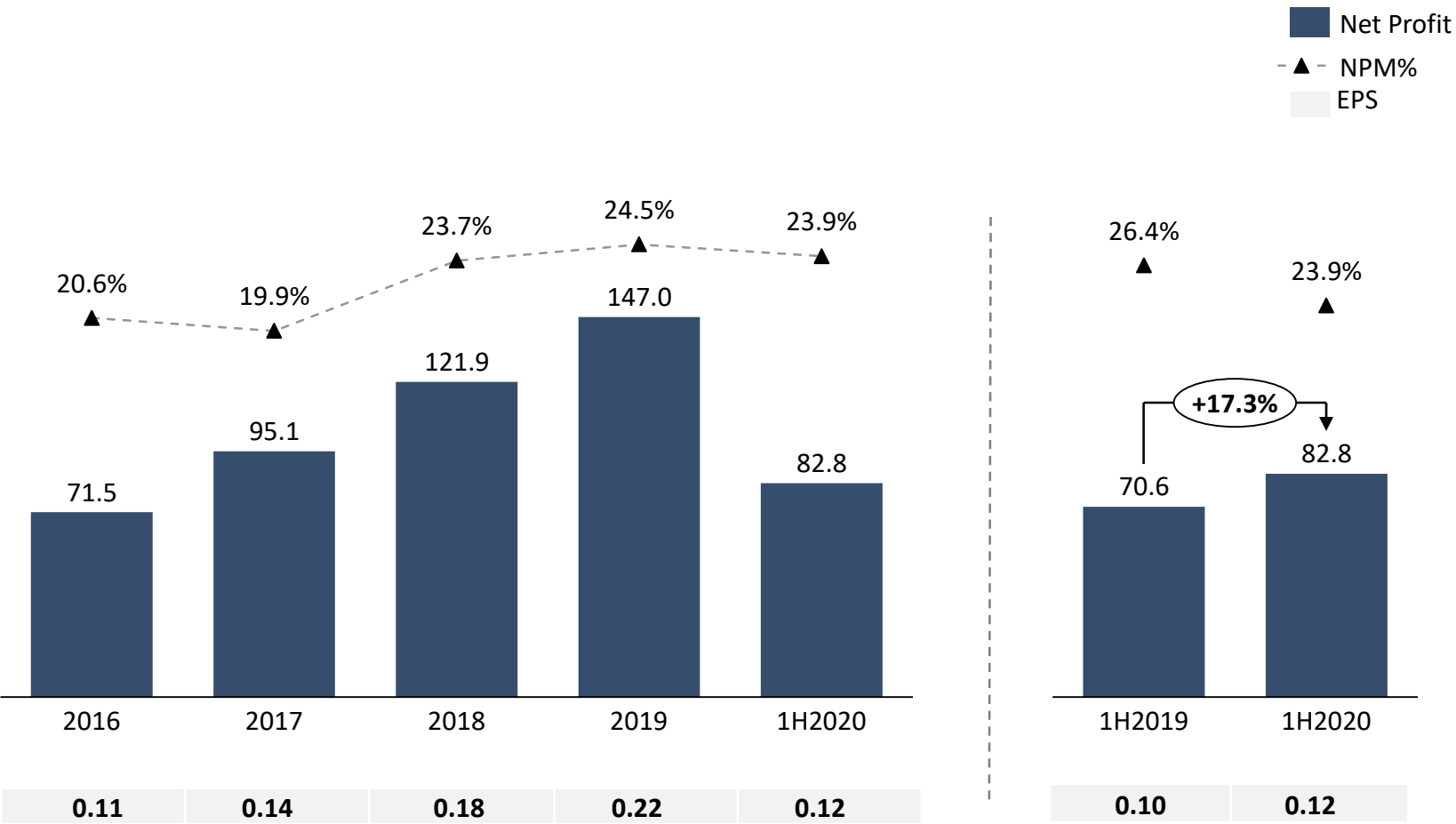


NET PROFIT & EPS

Net profit at **82.8mb**, **+12.2mb** or **17.3%** YoY with NPM% dropping to 23.9% from 26.4% in 1H2019.

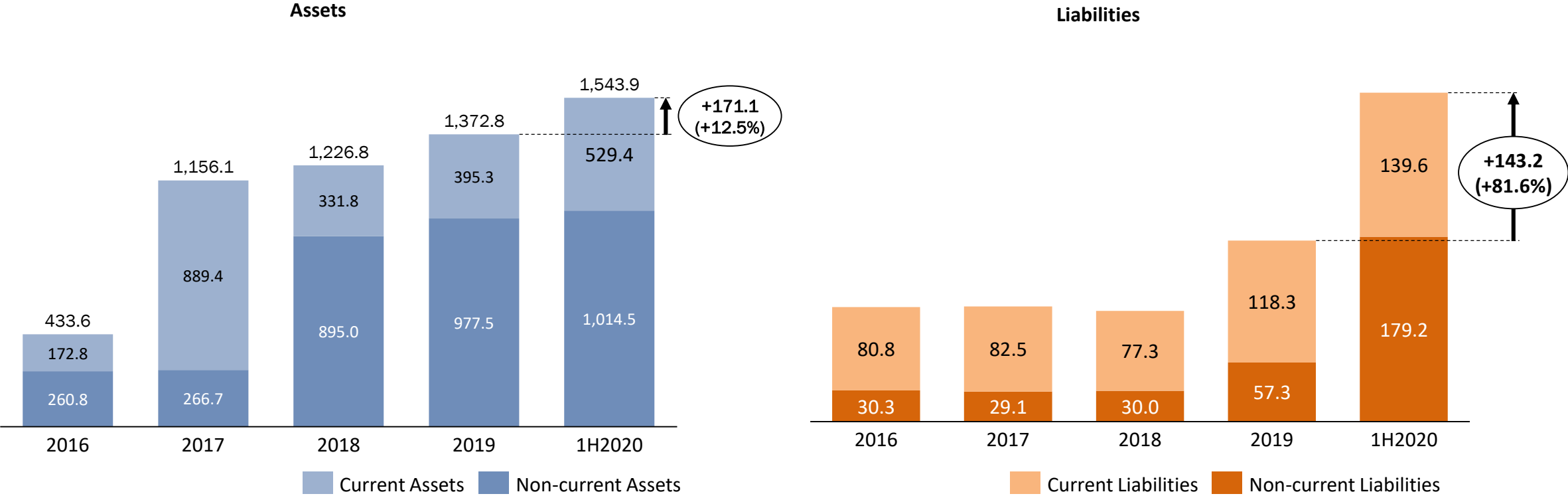
Below-OP items were net unfavorable as improvement in other income (mainly interest & dividend income and realized & unrealized gain / loss from investments) and share of profit was more than offset by higher finance cost (TFRS16 adoption) and income taxes.

Reported EPS was 0.12 baht, compared to 0.10 baht in 1H2019.



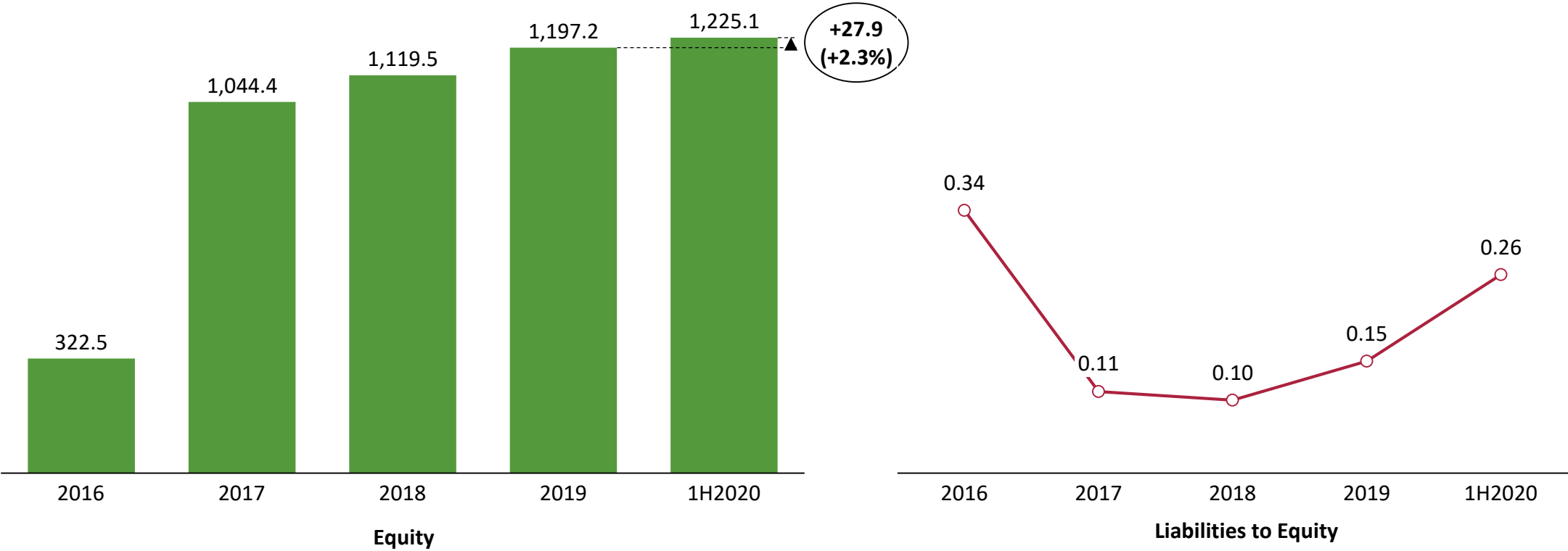
mTHB	1H2019	1H2020
Operating profit	72.2	86.5
Other income	6.2	9.3
Share of profit	0.1	1.1
Finance cost	(0.3)	(4.1)
Income tax	(7.7)	(10.1)
Net profit	70.6	82.8

BALANCE SHEET



The increase in assets and liabilities was largely due to the adoption of TFRS16 Leases, which resulted in the recognition of right of use assets (+140.2mb) and lease liabilities (+142.6mb) on the balance sheet.

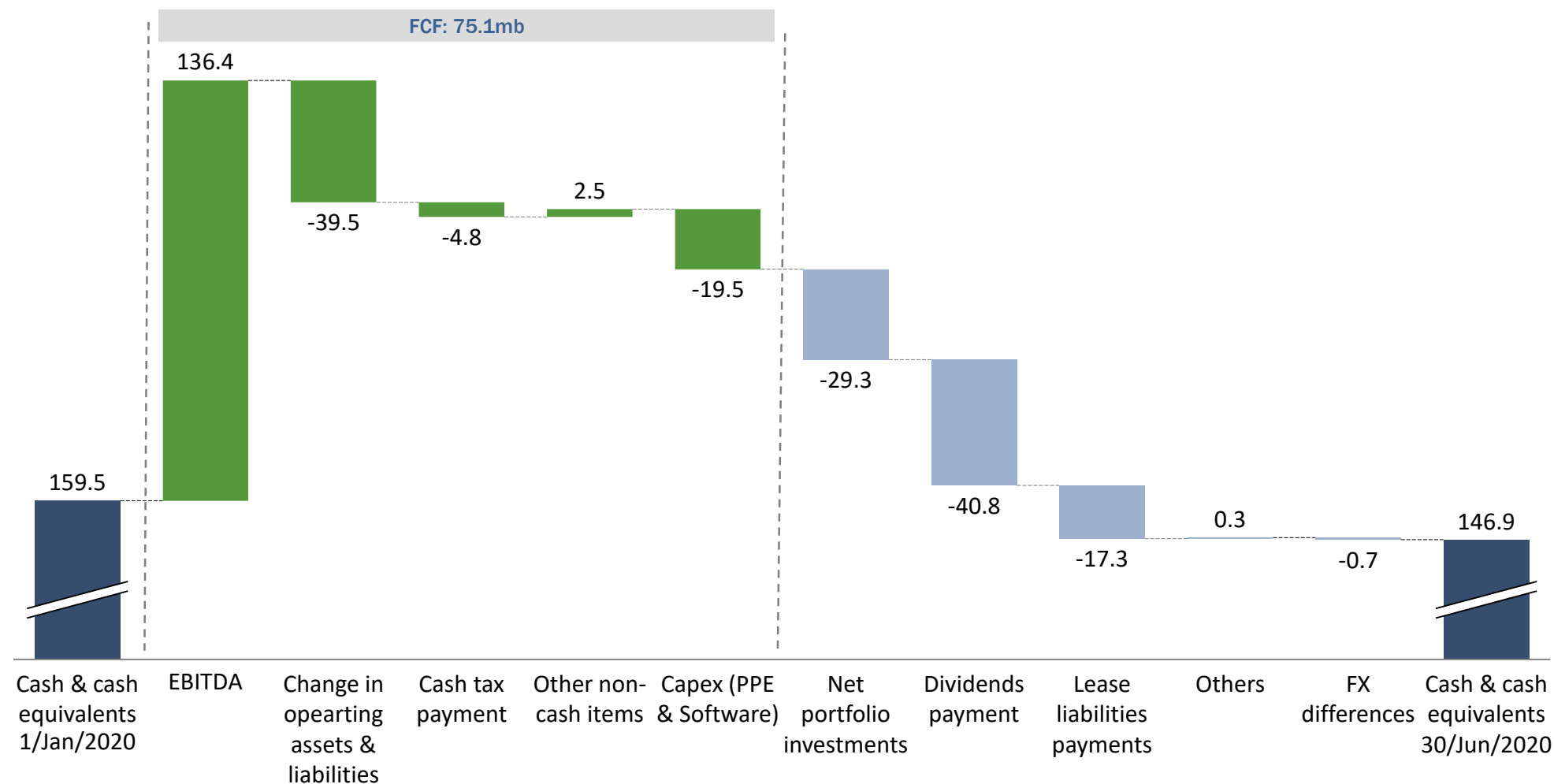
BALANCE SHEET



Equity increased by 27.9mb from comprehensive income (64.8mb), offset by dividends paid (-40.8mb)

The increase in Liabilities-to-Equity ratio was a result of the adoption of TFRS16.

CASH FLOWS



We generated free cash flow of 75.1mb in 1H2020, which was used to pay dividends (40.8mb), invested more funds (29.3mb) and pay principal and interest on finance lease liabilities (17.3mb).

Cash & cash equivalents was 146.9mb, a decline of 12.6mb from 31 Dec 2019 level.

BALANCE SHEET

Unit : Million Baht	2016	2017	2018	2019	1H2020
Cash	46.27	88.14	111.34	159.47	146.88
Account receivables	91.14	105.40	95.96	114.23	130.87
Current contract assets	29.41	33.08	22.36	24.58	26.11
Inventories	-	-	-	9.42	21.82
Investments	-	650.08	669.79	641.45	643.09
Fixed assets	34.10	31.95	51.21	40.11	41.78
Intangible assets	162.01	151.56	165.45	142.05	136.02
Computer software under development	6.03	21.46	12.03	27.43	26.69
Right of use assets	-	-	-	-	140.27
Other assets	64.62	74.44	98.65	214.04	230.36
Total assets	433.58	1,156.11	1,226.79	1,372.78	1,543.89
Account payables	42.55	45.05	38.16	53.50	51.35
Current contract liabilities	21.10	21.07	20.75	47.17	46.41
Lease liabilities	9.38	9.82	9.76	3.89	146.52
Other liabilities	38.07	35.73	38.64	71.03	74.51
Total liabilities	111.10	111.67	107.31	175.59	318.79
Total equity of major S/H	320.99	1,044.44	1,119.48	1,197.19	1,225.10
Minority interest	1.49	-	-	-	-
Total equity	322.48	1,044.44	1,119.48	1,197.19	1,225.10

INCOME STATEMENT

Unit : Million Baht	2016	2017	2018	2019	1H2020
Sales and service income	347.68	478.88	515.11	598.85	346.35
Other income	4.27	3.50	8.12	15.01	9.29
Total revenues	351.95	482.38	523.23	613.86	355.64
Cost of sales and services	215.13	289.96	285.52	332.39	190.73
SG&A	63.19	82.75	97.39	120.70	69.08
EBIT	72.13	109.66	140.32	160.77	96.93
Net Profit	71.48	97.45	121.91	146.98	82.78
EBITDA	106.24	155.43	186.68	213.95	136.41

INCOME STATEMENT FY2020 by Quarters

Unit : Million Baht	1Q2020	2Q2020	1H2020
Sales and service income	173.63	172.72	346.35
Other income	5.58	3.71	9.29
Total revenues	179.21	176.43	355.64
Cost of sales and services	93.71	97.02	190.73
SG&A	28.47	40.61	69.08
EBIT	57.46	39.47	96.93
Net Profit	49.20	33.58	82.78
EBITDA	74.58	61.83	136.41

KEY PERFORMANCE RATIOS

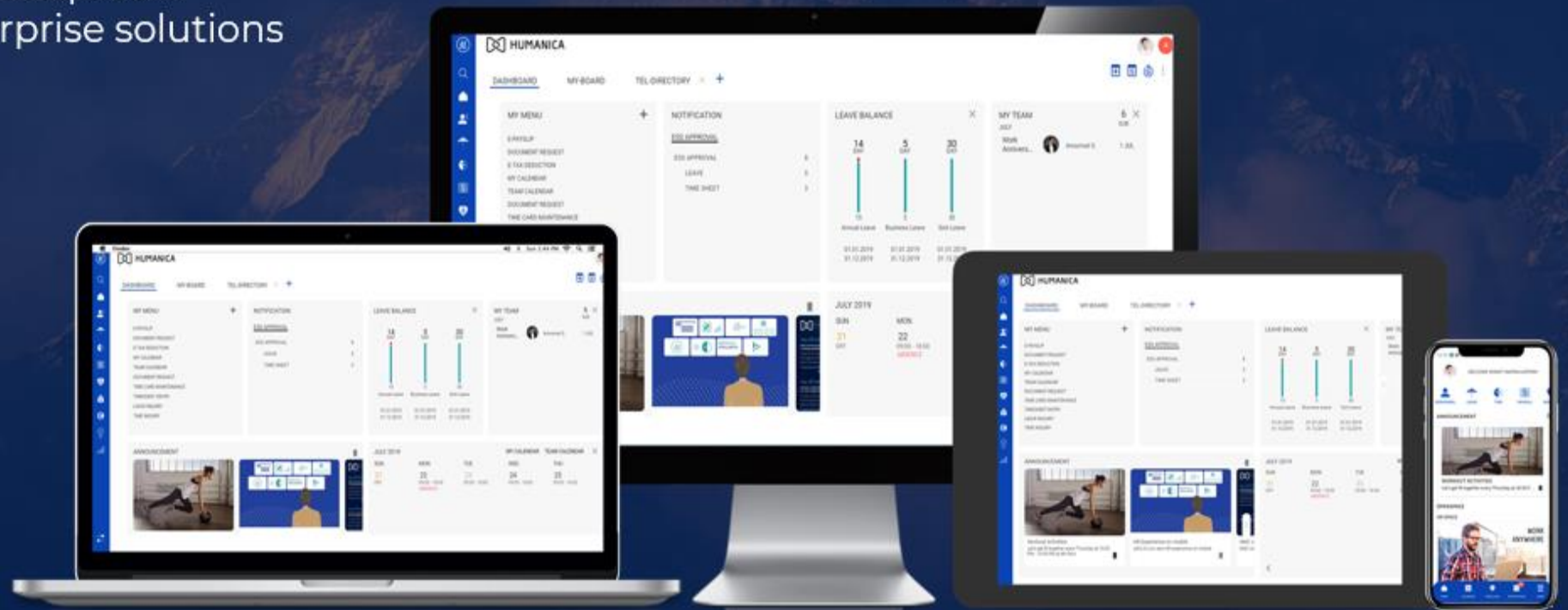
Financial Ratios		2016	2017	2018	2019	1H2020
Gross margin (sales & services)	%	38.1%	39.4%	44.6%	44.5%	44.9%
Operating margin	%	19.5%	22.2%	25.6%	24.3%	25.0%
Net profit margin	%	20.3%	20.2%	23.3%	23.9%	23.3%
ROE	%	27.4%	14.3%	11.3%	12.7%	13.7%
ROA	%	17.9%	12.3%	10.2%	11.3%	11.4%
Liquidity ratio	Times	2.1	10.8	4.3	3.3	3.8
Account receivable turnover	Times	6.4	5.6	5.7	6.3	6.2
Average collection period	Days	62.0	63.9	63.3	57.5	58.3
Account payable turnover	Times	6.0	6.6	6.9	7.3	7.3
Average payment period	Days	60.4	54.4	52.5	49.6	49.5
Cash cycle	Days	49.5	9.5	10.9	7.9	8.8
Earnings per share	Baht	0.11	0.14	0.18	0.22	0.12
Book value per share	Baht	0.5	1.5	1.6	1.8	1.8

Note : Earnings and book value per share are calculated by using the weighted average number of ordinary shares in issue during year 2017, after adjusting the number of ordinary shares to reflect the change in par value of ordinary shares from Baht 10 each to Baht 0.5 each, as if that change in the number and par value of such ordinary shares had occurred at the beginning of the earliest period reported. Year 2016 was restated for comparative purpose.

HUMATRIX

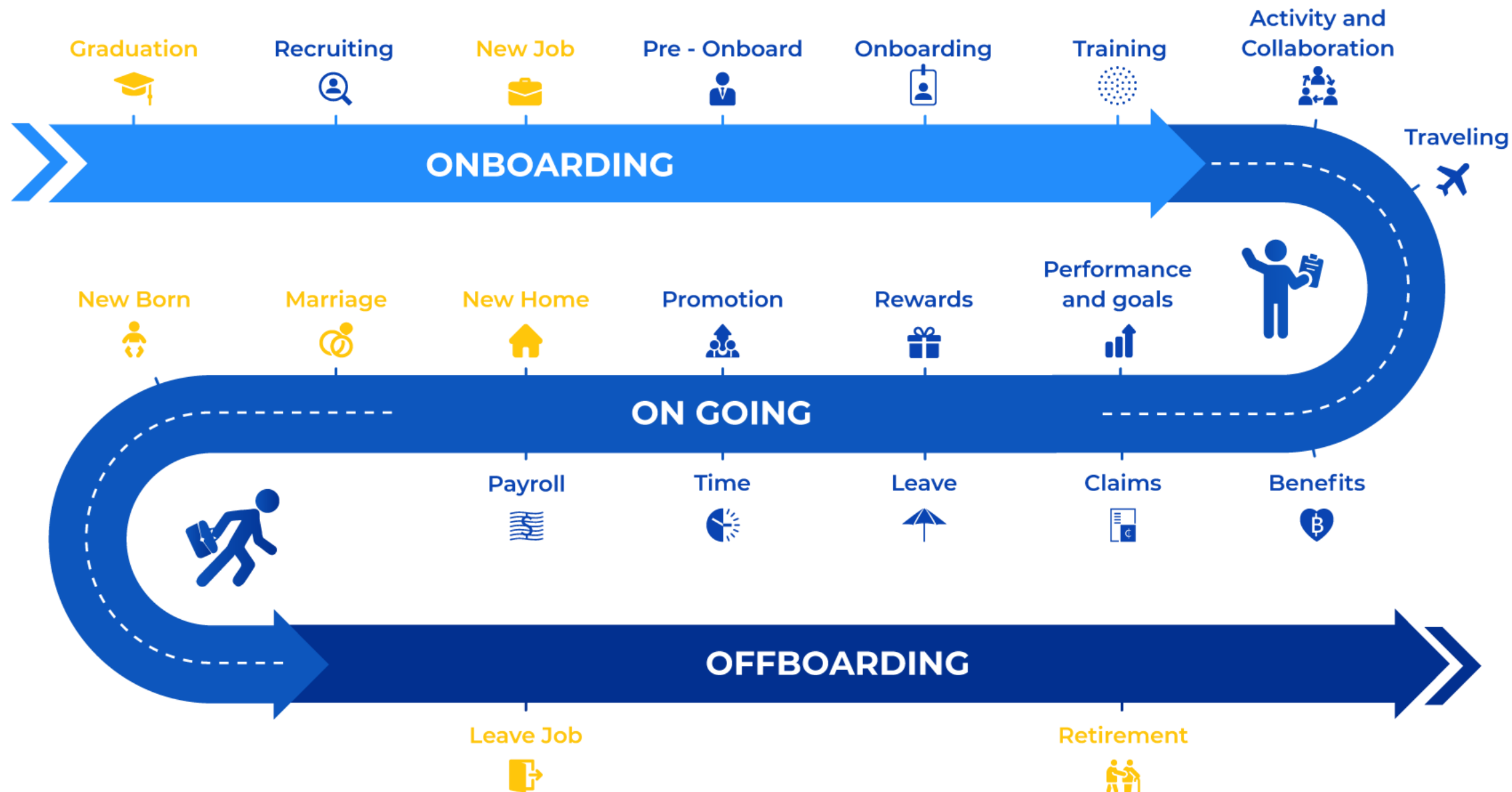
SIMPLE YET FLEXIBLE
AND POWERFUL

Highly configurable and adaptable
platform for various enterprise solutions

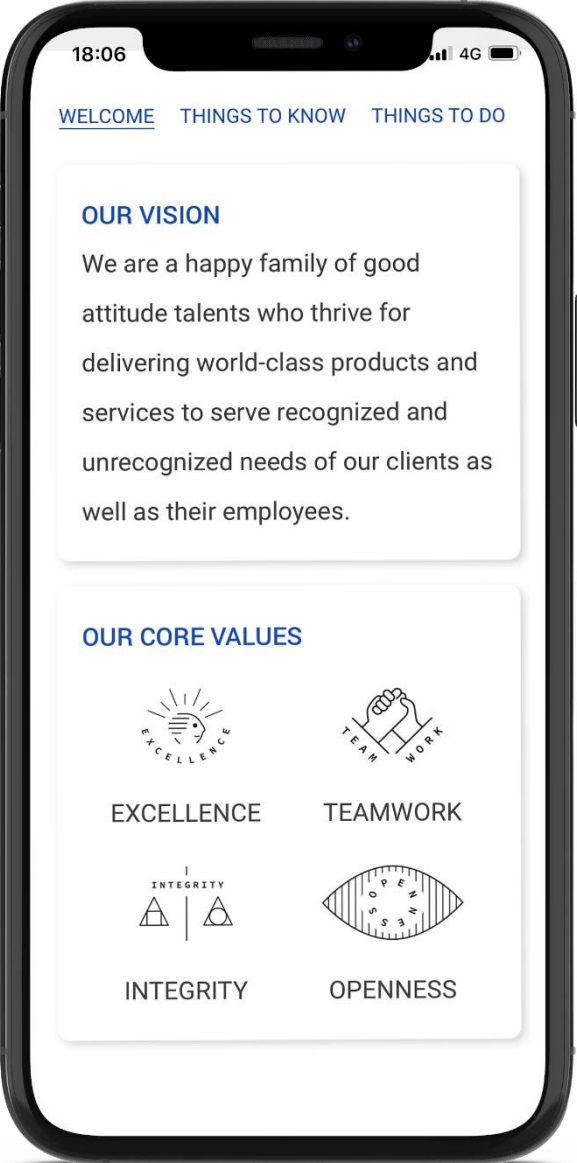
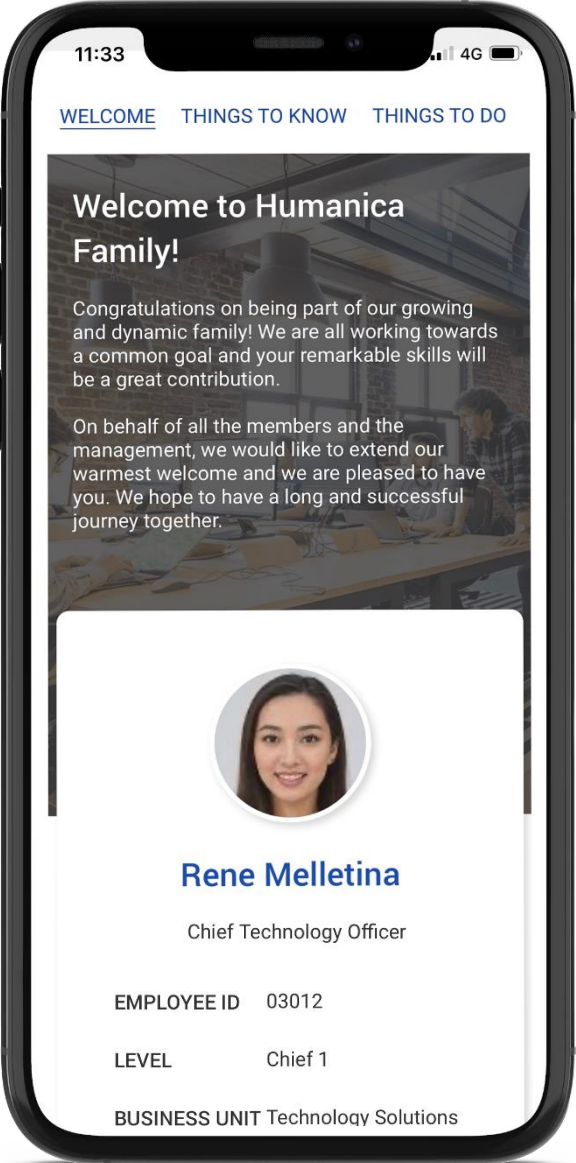
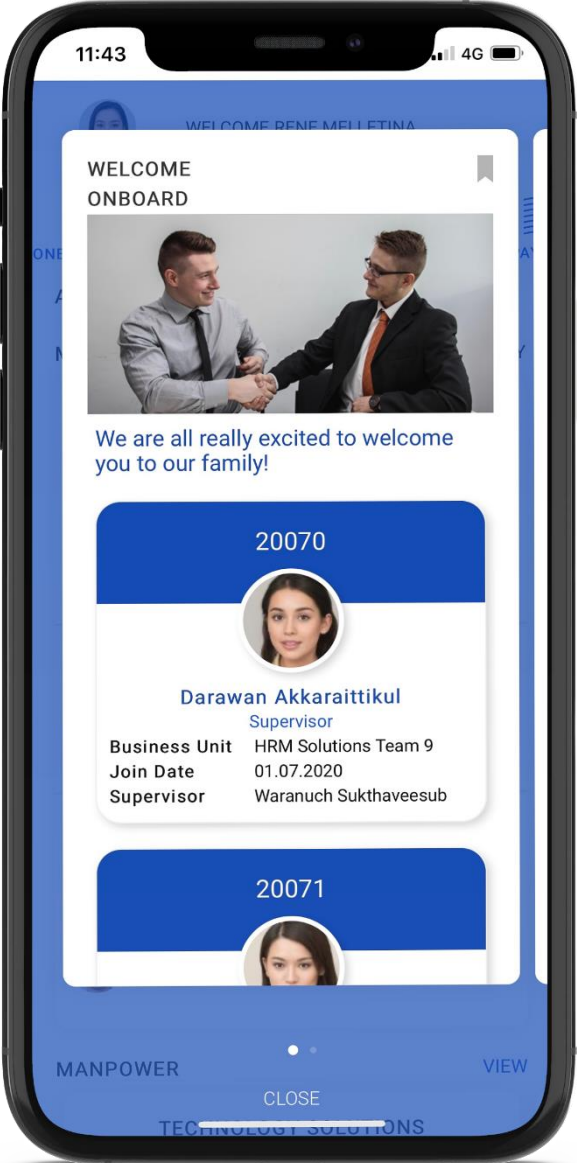
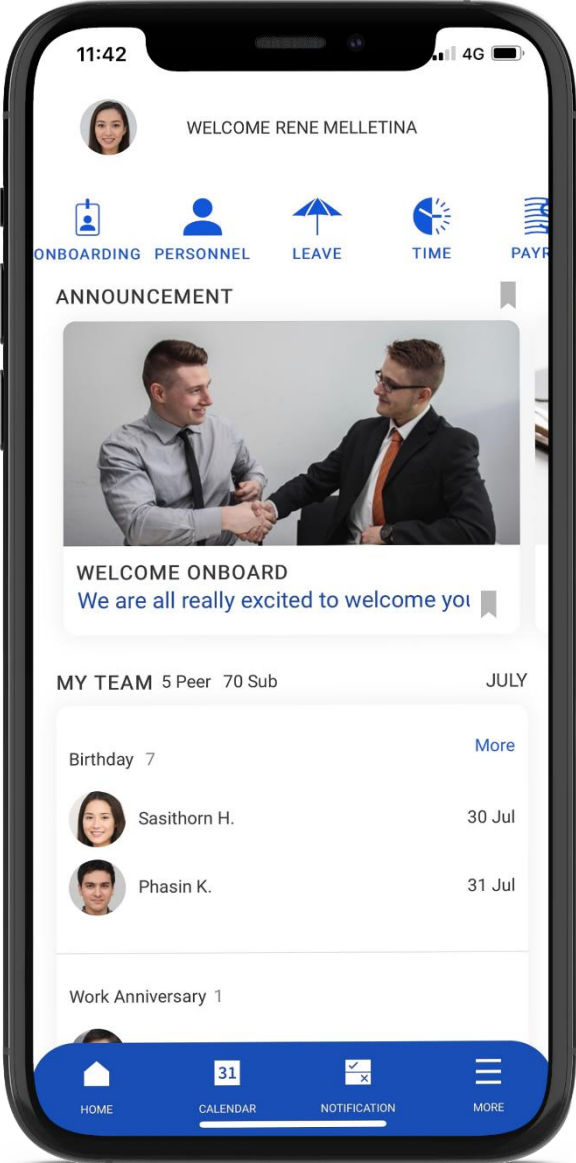


HR PARTNER IN EMPLOYEES' JOURNEY

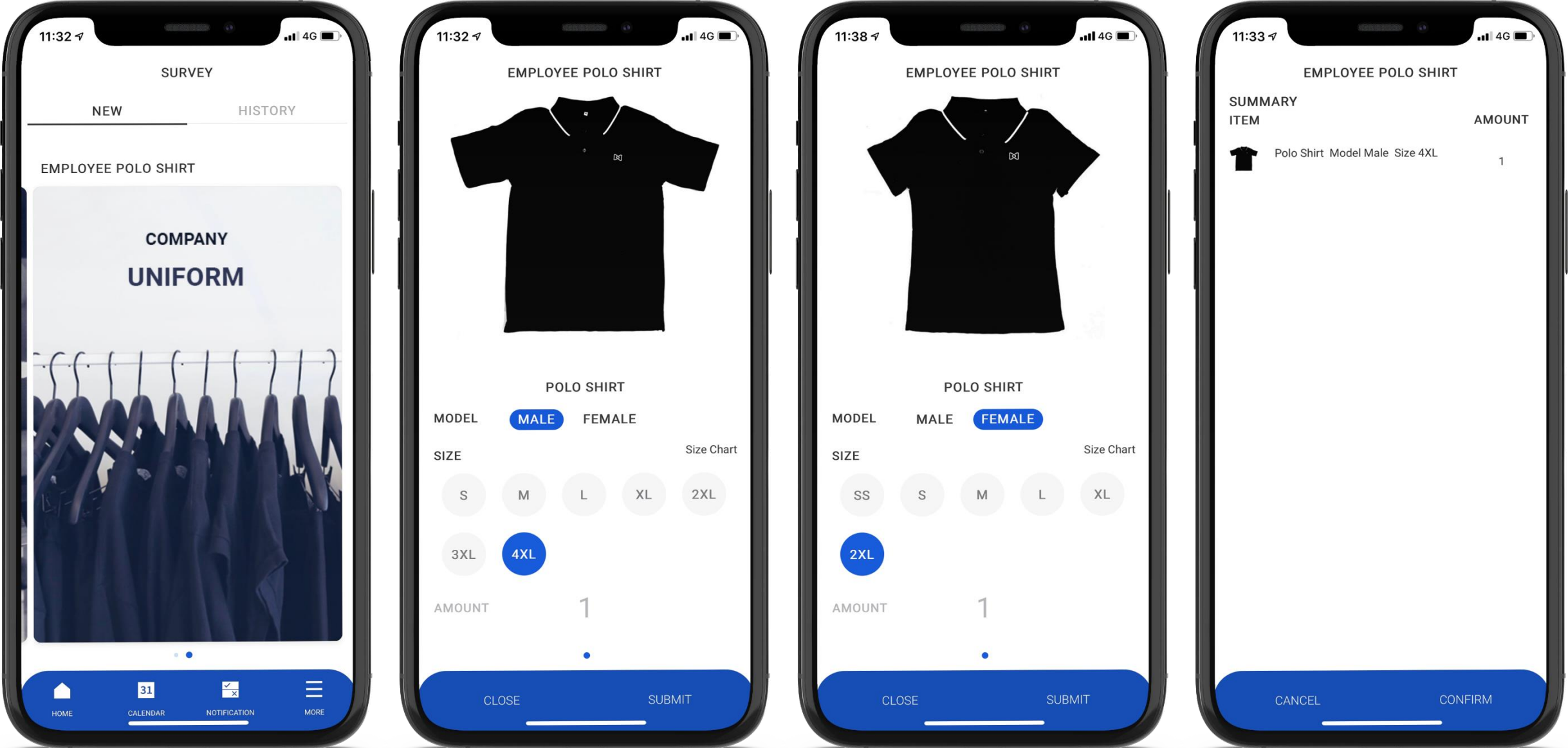




HUMATRIX ONBOARDING (OPTIONAL)

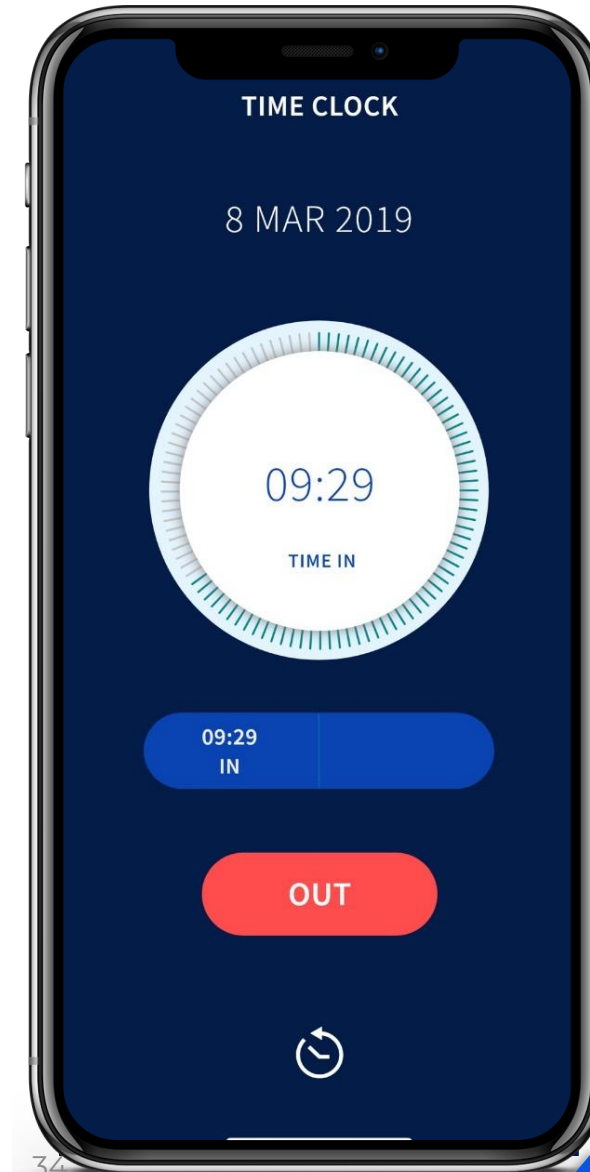


HUMATRIX BENEFITS - UNIFORM

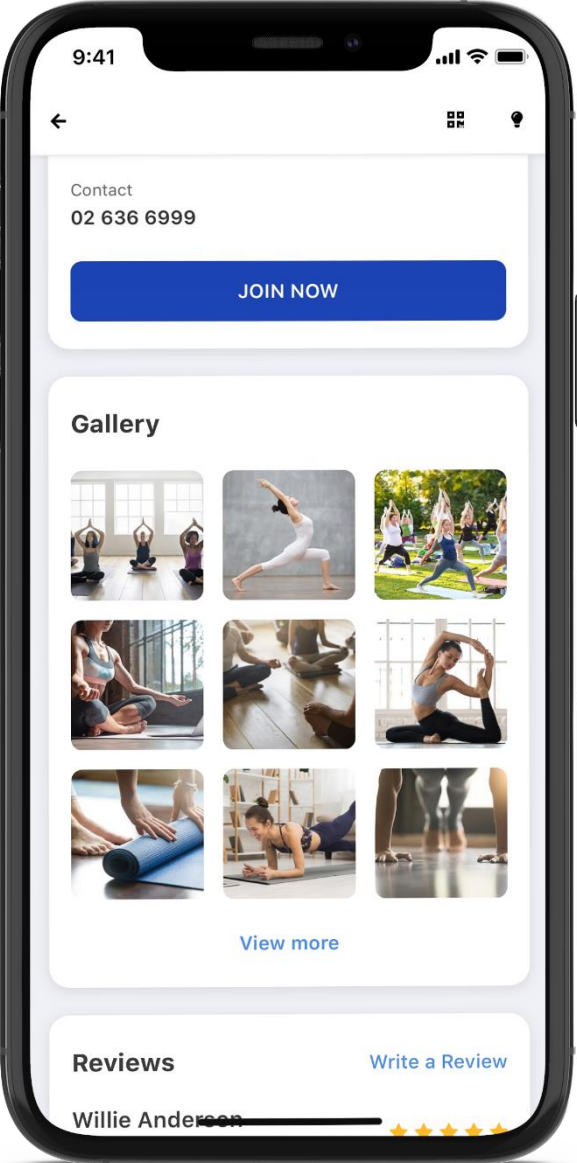
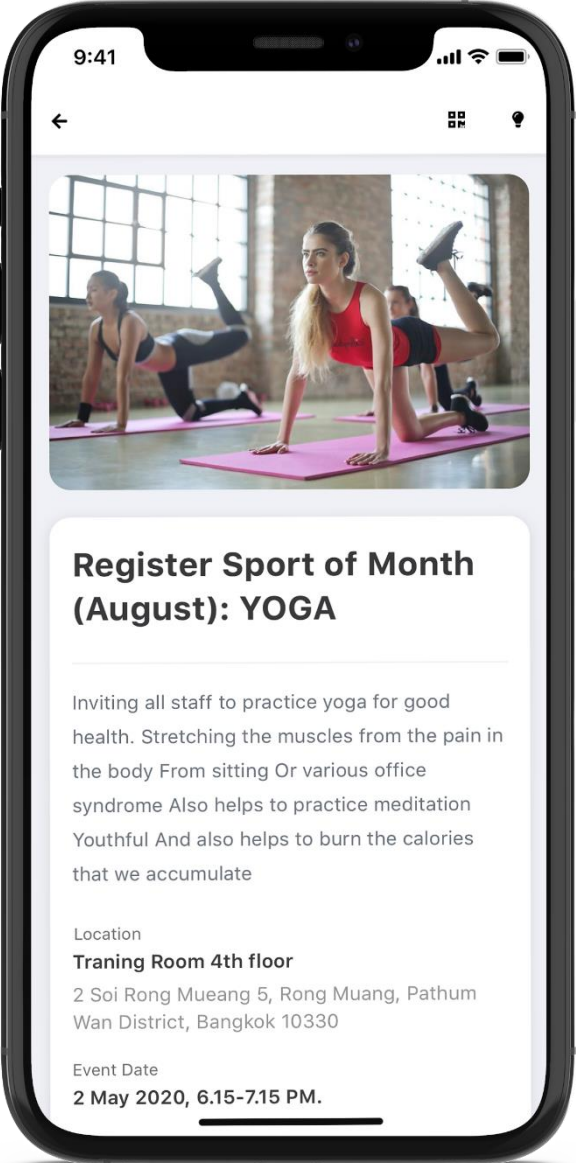
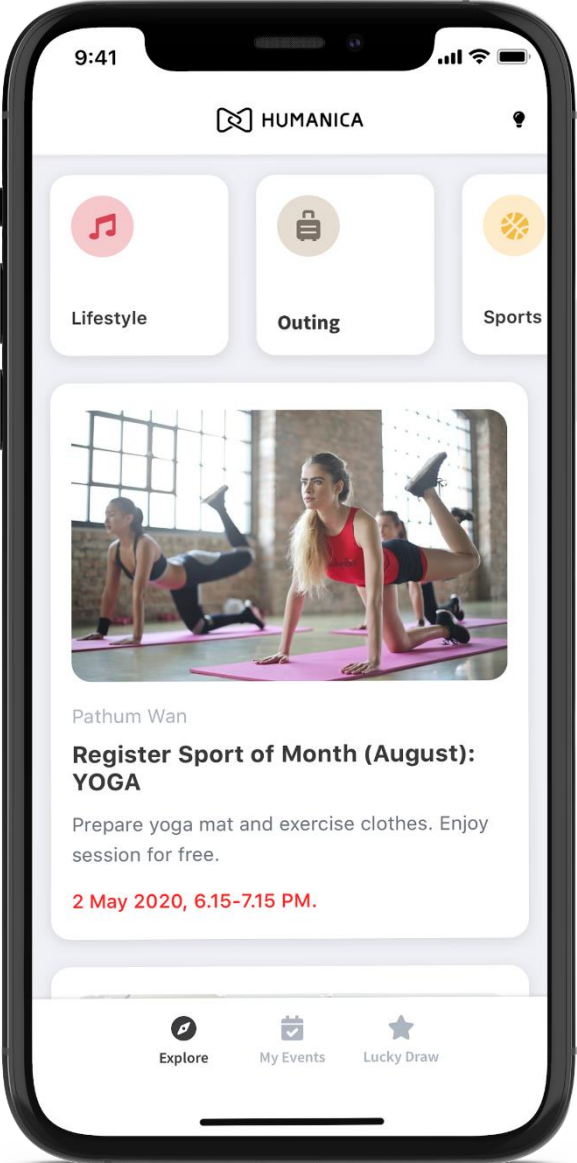


HUMATRIX'S TIME CLOCK FUNCTION

GPS TRACKING AND GEO-FENCING



HUMATRIX EVENTS



HUMATRIX BENEFITS - COUPON



A low-angle, upward-looking photograph of several tall skyscrapers at night. The buildings are dark, with many windows illuminated from within, creating a grid of small, warm yellow lights against the dark facades. The perspective makes the buildings appear to converge towards the top of the frame. The sky is a dark, uniform grey. Two thin, horizontal white lines are positioned above and below the text, extending across most of the width of the image.

RECRUITMENT : PORTAL



Find the job that's right for you

Join us now!

Province

District

All



All



Job Function

All



Search

BUILD, GROW, TRANSFORM WITH HUMANICA

Your trusted provider of end-to-end HR solutions and services & Leading ERP and Performance Management service provider



Welcome

HUMANICA PCL

Humanica is a leading business solutions provider in Thailand, pioneering the HR and ERP industry with our team of technical experts for over a decade. We combine our in-house world-class HRIS Software with excellent Payroll Outsourcing Services



A low-angle, upward-looking photograph of several tall skyscrapers at night. The buildings are dark, with many windows illuminated from within, creating a grid of small, warm yellow lights against the dark glass facades. The perspective makes the buildings appear to converge towards the top of the frame. The sky is a dark, uniform grey.

INTEGRATIONS : BUILT-IN ASSESSMENTS



Hi, Matt



Assessment Form • Assessment Form

Assessment Form

IMPORT

 Search

Form ID	Name	Action
4c4a7d92-aa57-47e0-99d7-389f17dc5a1f	Personality Test	
form-id-test-101-1	Quiz	
form-id-test-101-2	Attitude Test	

10  Showing 1 - 4 of 4

A low-angle, upward-looking photograph of several tall skyscrapers at night. The buildings are dark, with many windows illuminated from within, creating a grid of small, warm yellow lights against the dark glass facades. The perspective makes the buildings appear to converge towards the top of the frame. The sky is a dark, uniform grey.

PERFORMANCE : OBJECTIVE SETTING

My Objective & KPIs

Back

Period: 2020 – Performance

Start Setting

Start Tracking



12012
Jessie Clarkson
Software Developer
Design & Development

 **Objective & KPIs Setting**
Not Start

 **Objective & KPIs Tracking**
94%



Coperate Objectives	My Supervisor Objective	My Objective	Matrix	Action
1. Complete HCM +ERP Solutions for all market segments.	1. To be no. 1 HR Solutions provider in Thialand who provides 1.1 End to end HR platform and ecosystem for every market segments. 1.2 Complete HPO & SaaS = HYBRID 1.3 Total benefits & Employee Engagement Solutions	1. To be no. 1 HR Solutions provider in Thialand who provides 1.1 End to end HR platform and ecosystem for every market segments. 1.2 Complete HPO & SaaS = HYBRID 1.3 Total benefits & Employee Engagement Solutions	E O I T	74%
	2. To be no. 1 multi- country outsourcing provider in Asia 2.1 Strengthen multi-country platform 2.2 Strengthen HUG Solutions	2. To be no. 1 multi- country outsourcing provider in Asia 2.1 Strengthen multi-country platform 2.2 Strengthen HUG Solutions	E O I T	74%
2. Internal system for process improvement	To strengthen our core service in small business market	To strengthen our core service in small business market	E O I T	74%

A low-angle, upward-looking photograph of several tall skyscrapers at night. The buildings are dark, with many windows illuminated from within, creating a grid of small, warm yellow lights against the dark facades. The perspective makes the buildings appear to converge towards the top of the frame. The sky is a dark, uniform grey.

PERFORMANCE : PERFORMANCE APPRAISAL

Performance Appraisal

Back



15132 Sup. Evaluation

Anne Clarc – Anne

Software Tester
Design & Development

4

Overall Score

Exceed

- Professional

5y 6m 23d
- Attendance

74 %
- Disciplinary

2
- Training

2
- Award

1
- Request Feedback

3

- Individual Development Plan
- Career Wish
- Successor List
- Achievements

Route Map

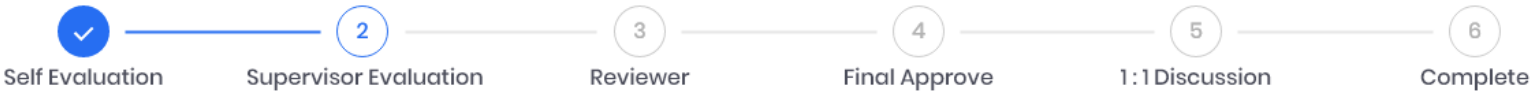
Objective

Competency

Summary



Route Map



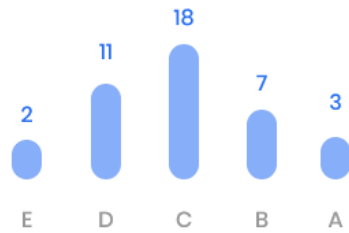
Objective

Objective	Weight	Target	Employee's Rating i	Supervisor Jessie Clarkson i
▼ Increase profitability in the region and the company overall	100 %	3 – Meet	3 Meet	1 2 3 4 5 Meet
1. Reduce Customer Complaints Actaul 85 %	40 %	5 – Outstanding	5 Outstanding	1 2 3 4 5 Exceed
2. Satisfaction survey score Actaul 65 %	40 %	3 – Meet	3 Meet	1 2 3 4 5 Outstanding
3. Strategy developed Actaul 45 %	20 %	3 – Meet	4 Exceed	1 2 3 4 5 Need Improvement

A low-angle, upward-looking photograph of several modern skyscrapers with glass facades, reaching towards a grey, overcast sky. The perspective creates a sense of height and scale. The text is centered over the image.

PERFORMANCE : PERFORMANCE COMPARISION

Specific Competencies

10024
Lebron Wayde20130
Kat Clarkson20132
Anne Clarc16012
Brad Simmons

Delivering High Quality Work

Employee

2

Need Improvement



2

Need Improvement



4

Exceed



4

Exceed



Supervisor

2

Meet



3

Meet



2

Meet

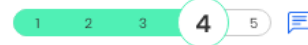


4

Exceed



Reviewer



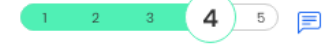
Exceed



Outstanding



Need Improvement



Exceed



Gap

+3

+3

-2

+2

Driving Continuous Improvement

Employee

2

Need Improvement



2

Need Improvement



4

Exceed



4

Exceed



Supervisor

2

Meet



3

Meet



2

Meet



4

Exceed



Reviewer



Select a rating



Select a rating



Select a rating



Select a rating



Gap

PERFORMANCE, REWARD & CAREER

PERFORMANCE MANAGEMENT

Objective / KPIs / OKR
Competency
Achievement
Performance Appraisal
Promotion

PERSONNEL MANAGEMENT

Employee Profile
Employee Movement
Career Plan
Succession Plan

COMPENSATION (MERIT INCREASE)

Performance Calibration
Budget Allocation
Bonus and Salary Adjustment

Investments & Collaborations

Updates

01

M&A

TigerSoft

02

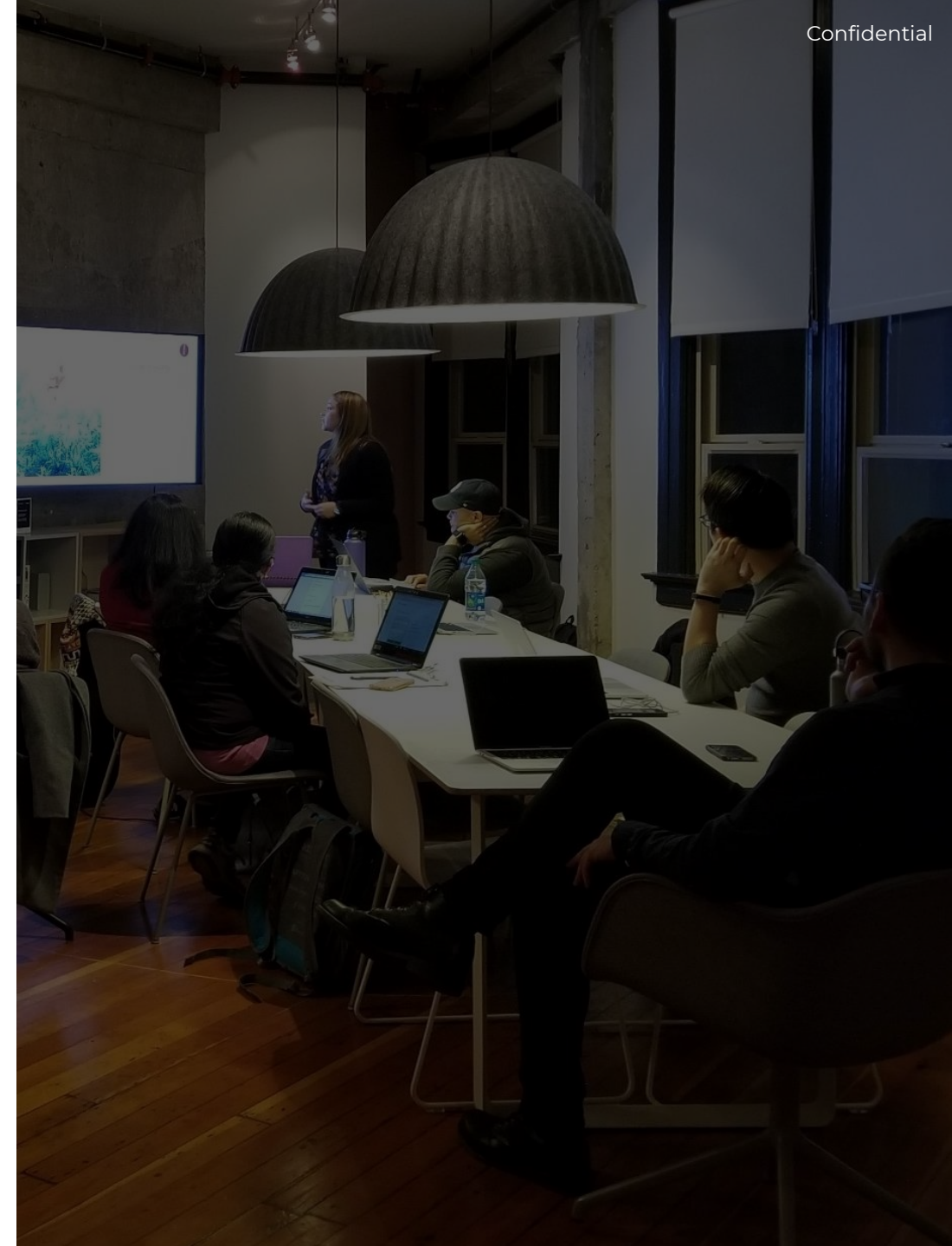
Investments

Conicle | Human Chess

03

Collaborations

Employee Benefits



Acquisition of TigerSoft

One Year On

01

02

03

Rebranding

Product Improvement

New Services



TIGERSOFT



TIGER

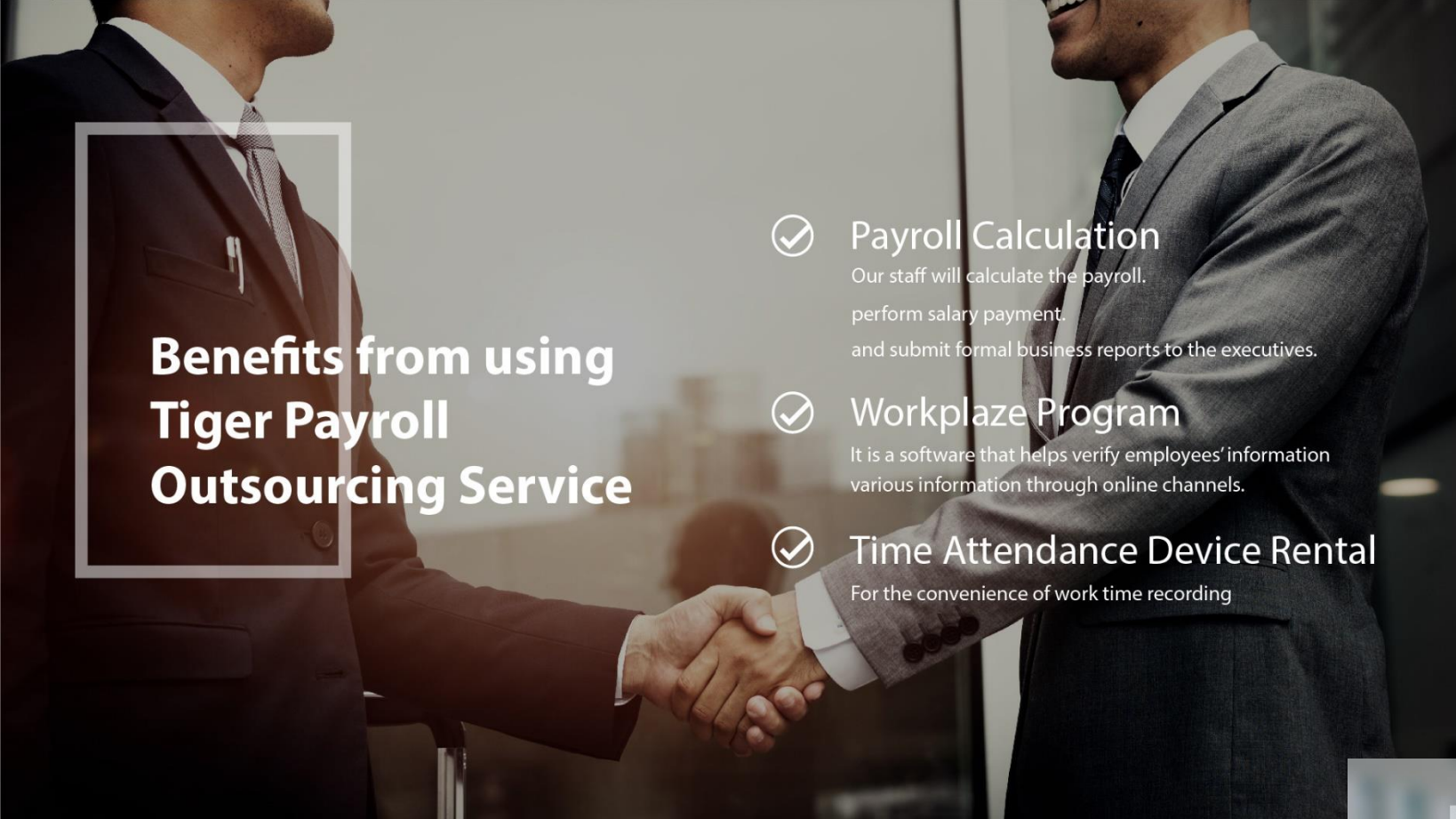


New UI Design launched in early 2020

W O R K
P L A Z E

Tiger Payroll Services

Total Back Office Services



Benefits from using Tiger Payroll Outsourcing Service



Payroll Calculation

Our staff will calculate the payroll,
perform salary payment,
and submit formal business reports to the executives.



Workplaze Program

It is a software that helps verify employees' information
various information through online channels.



Time Attendance Device Rental

For the convenience of work time recording



All-in-one solution for SMEs



Affordable



Digitalized using LINE notify

Tiger Payroll Outsourcing Services



Time Attendance Device Rental



TigerSoft offers Time Attendance Device Rental service for free.

The customer can verify and gather the employees' work time
records with ease. Also, it prevents work time fraud, resulting in
accurate information



XFace200+

Temperature measurement technology with real-time display to prevent high-temperature personnel from accessing a specific area.



Contactless recognition technology

Fever detection and masked individual identification

Anti-spoofing algorithm for facial recognition against almost all types of fake photos and videos attack

High-speed biometric access control terminal with facial recognition. 3-in-1 palm recognition (Palm Shape, Palm Print and Palm Vein) is performed in 0.35 sec per hand

Features

- Visible Light Facial Recognition
- Prevent counterfeit from using photos or videos
- Verification through Face, Fingerprint, Palm, and Password
- Operational in low light areas
- The scanning distance is 0.3-2 meters.
- Temperature measurement technology.

Visible Light Facial Recognition



Touchless



High Temperature



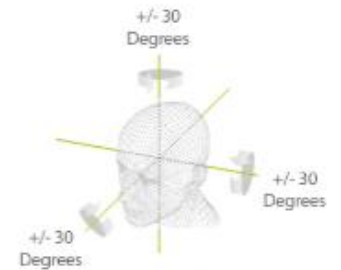
Palm Recognition



Masked Face



Fever Detection



The scanning distance is 0.3-2 meters.

XFace200+ measures body temperature. If the person's temperature exceeds a given criterion, he will not be able to pass through. The device helps prevent the spreading of COVID-19 within an organization. Additionally, the detection range of the device is 30-50 centimeters, reports the result in under 3 seconds, and recognizes faces within the 30 degrees angle.



E-LEARNING INTEGRATION

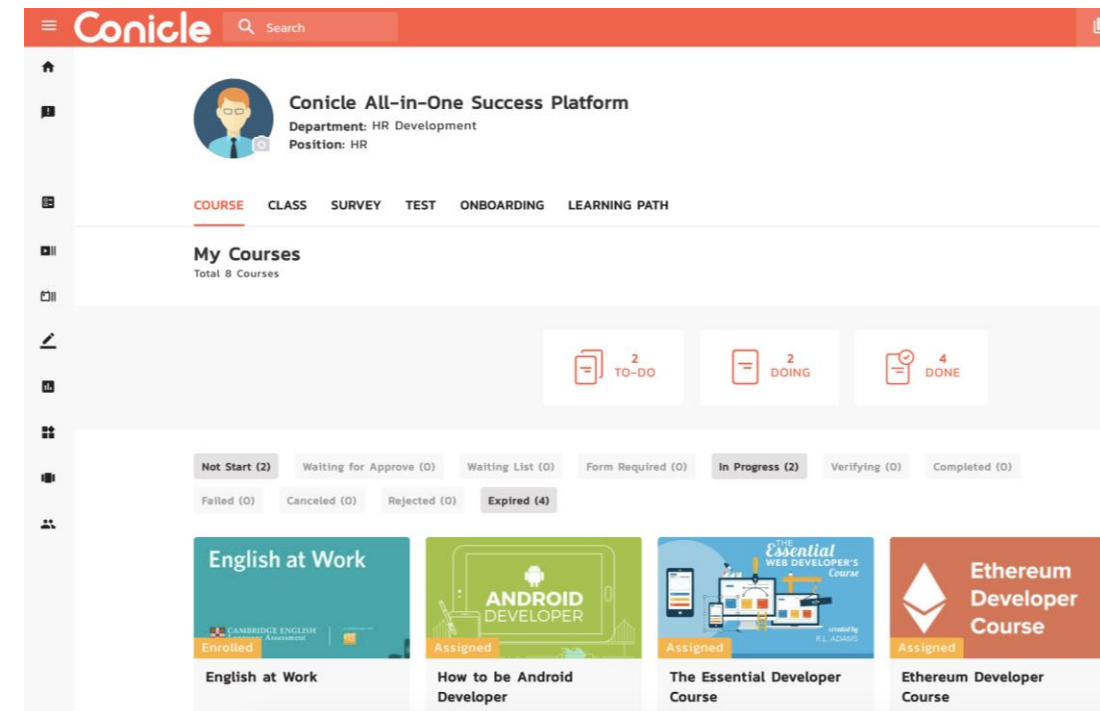
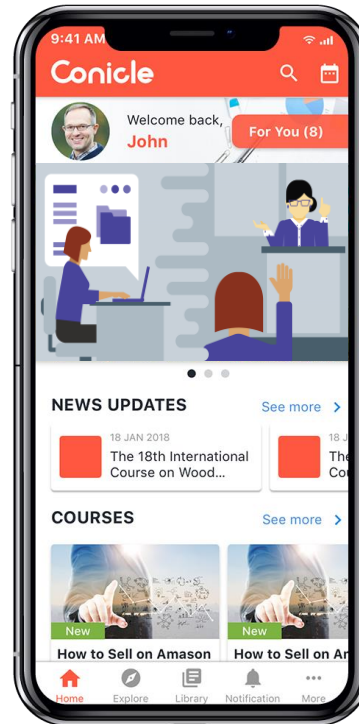
Alternative e-Learning platform, Humatrix's integration out of the box.

Conicle

Modern Learning Platform

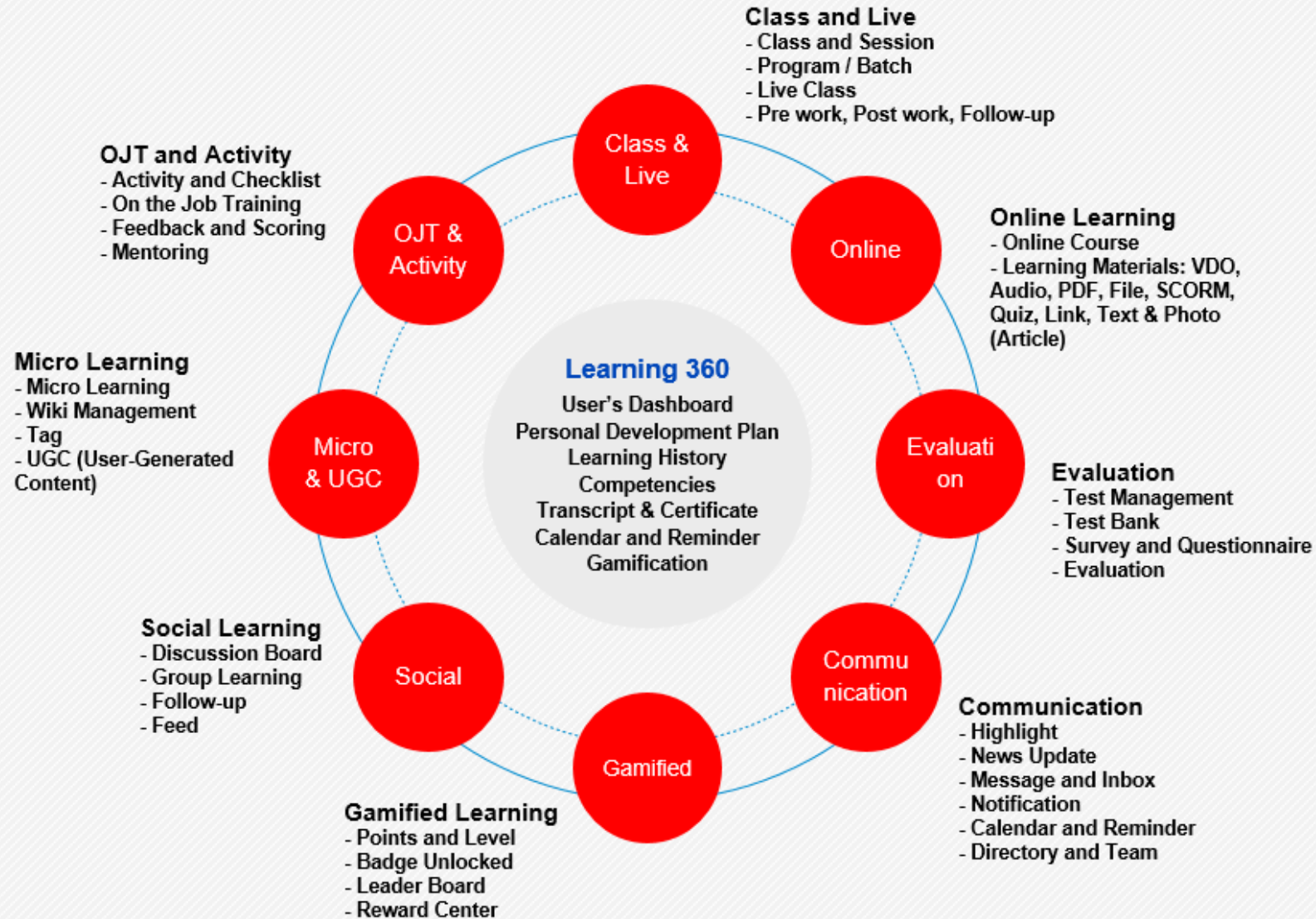
Conicle Platform is the revolutionized enterprise-class learning and development solution to empower organizations and people to learn and develop faster, easier and better. Anywhere. Anytime.

Mobile | Blended | Data-driven



E-LEARNING INTEGRATION

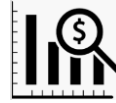
Alternative e-Learning platform, Humatrix's integration out of the box.



Conicle: Success Story



350,000+ Users



Revenue growth 16x from 2015-2019



33mb+ Revenue

AIS
AIS LearnDi
The Digital Learning Hub

Implementing all Conicle learning platforms: ONDEMAND and CONNECT, to develop and grow all teams in the company from AIS HQ to all departments and branches all around the country.

AIS or Advanced Info Service Public Co., Ltd. is Thailand's largest mobile phone operator with more than 40 million subscribers providing full length of digital products and services.

CIMB BANK
CIMB Smart Learning Management System

Enhance CIMB People Development and Training Process with Modern & Movable Learning Solution. *Anywhere. Anytime.*

Be Together
Mobile Learning On-the-Go

AIA and Bangkok Bank Mobile Training Solution is designed for support branch staffs to learn about new product knowledge with self learning on-the-go application ANYWHERE ANYTIME.

McDonald's
Coke for McDonald's Mobile Training On-the-Go

Coke and McDonald's Mobile Training Solution is designed for support branch staffs to learn about CocaCola machine with self learning on-the-go application ANYWHERE ANYTIME.

Unilever Network
Training On-the-Go

Applying Conicle ONDEMAND and LIVE to broadcast company's Class to business partners around the country via web and mobile device anywhere anytime.

Unilever is one of the world's largest consumer goods company. Its products include food, beverages, cleaning agents and personal care products and more.

KING POWER
KING OF DUTY FREE

KPG Digital Learning Management System

To enhance King Power Group HRD and Training Process with Smart, Modern & Movable Learning Solution.

Anywhere. Anytime. Without boundary.

Powered by **Conicle**

- 1 Strengthen Platform to Penetrate Corporate Market**  **HUMANICA**
Strengthen our platform covering HRD process and aggressively penetrate the market with our strategic partner; **Humanica**
- 2 Build Customer Success Engine for High Retention and Lifetime Value**
Build the customer success engine to retain almost 100% of subscribers to have higher base recurring revenue
- 3 Industry Expert Partnership and International Content Licensing**
Accelerate the growth of the content and academy business with 1. Industry Expert Partnership and 2. Licensing Contents
- 4 Scale to SMBs and B2C with Strategic Partners**  **TIGERSOFT**  **AIS** 
Scale and leverage to the mass market; SMBs and B2C with strategic partners; **Tigersoft (Humanica)** and **AIS**
- 5 Oversea Expansion with Strategic Partners**  **HUMANICA** 
Oversea Expansion by leverage the network of our partners and investors; **Humanica** and **500 Startups**

P2P LENDING IN A NUTSHELL

A marketplace for lending products

BORROWERS



Borrowers have to borrow outside of the financial system.

Borrowers want to find alternatives with lower interest rate.

Borrowers do not meet bank's minimum risk appetite.

Borrowers do not want to go through the slow and tedious banking process.

P2P PLATFORM



Platform facilitates matching between borrowers and investors. Allowing retail borrowers to borrow directly from retail investors.

Platform performs risk assessment and underwriting for investors, meanwhile keeping credit record.

Platform assists both sides in loan services from origination to collections.

INVESTORS



Investors want to find other fixed income alternatives than deposits and TDs, which offer very low rates

Investors want to have access to investment products. Equity is not accessible to everyone.

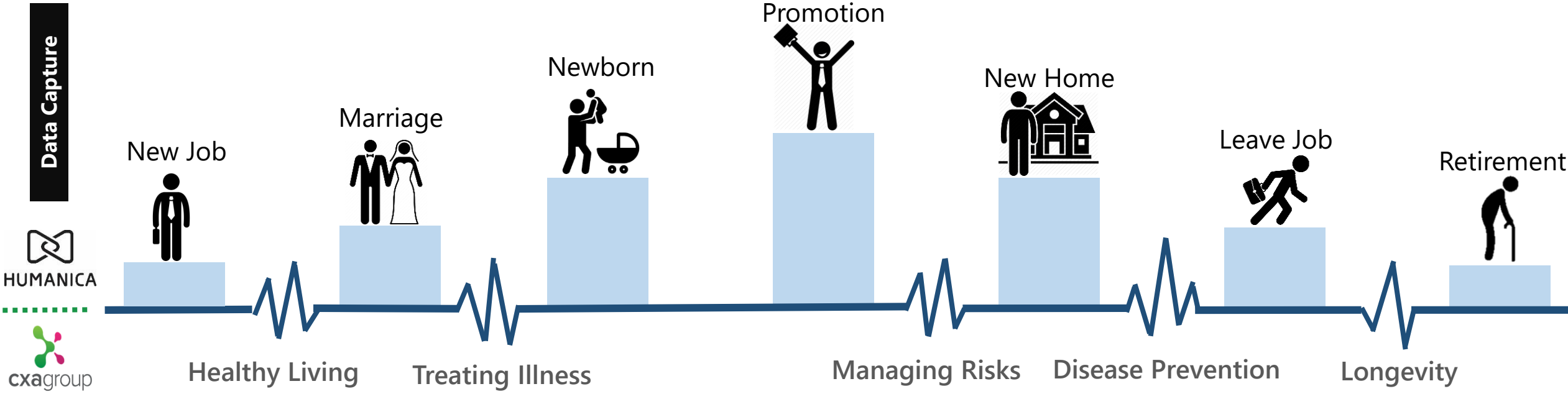
Borrowers does not meet bank's risk appetite or doesn't want to

Request to borrow money

Choose which borrower to invest money with

EMPLOYEES WELLNESS

Personalized solutions at every stage of employees



ENDLESS POSSIBLE SOLUTIONS

- | | | | | |
|--------------------|------------------|---------------------|---------------------|-----------------------|
| Insurance | Physical Fitness | Mindfulness | Telehealth | Chronic Disease Care |
| Financial Wellness | Savings Products | Investment Products | Retirement Planning | Tax Planning Products |

Become a better version of yourself

Discover actionable insights based on your lifestyle. Enjoy personalised recommendations to improve your wellbeing.

Don't worry, no data is shared with your employer.



Add my lifestyle data



Search for a panel clinic



9:41



My lifestyle overview



My lifestyle score

Higher scores are associated with lower risk of chronic disease. Lower scores are associated with an increased risk of chronic disease.



Update my lifestyle data



Search for a panel clinic

My results

13.0

BMI
Underweight

You are at risk of developing multiple health problems. Change your dietary and lifestyle habits to get healthier.

[View lifestyle tips](#)

More lifestyle tips

General tip by Department of Health

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry.

[Learn more](#)

Me at age 45

Move the slider to view your future appearance when you live a healthy lifestyle.



Current lifestyle



Healthy lifestyle

Suggestions based on my lifestyle



Trial low carb (1 Day Meal)

Eatology Limited

HK\$ 428.00

HK\$ 128.00

CORPORATE OBJECTIVES : 2020-2022

1. HAPPY WORKPLACE FOR THE RIGHT PEOPLE
2. INTERNAL SYSTEM FOR PROCESS IMPROVEMENT
3. COMPLETE HCM+ERP SOLUTIONS FOR ALL MARKET SEGMENTS
4. SECURITY, COMPLIANCE, RISK MGT. & ESG
5. SUCCESSION / TALENT PLAN
6. MICRO SERVICE, BIG DATA, RPA, OCR & AI

HR SOLUTIONS - OBJECTIVES : 2020-2022

- To be number one HR Solution Provider in Thailand who provides
 - ✓ End-to-end HR Platform & Ecosystem for every market segments
 - ✓ Complete HPO & SaaS = HYBRID
 - ✓ Total Benefits and Employee Engagement Solutions
 - ✓ Learning & Development Solutions
- To be number one multi-country outsourcing provider in ASIA

FINANCIAL SOLUTIONS - OBJECTIVES : 2020-2022

- To be top of mind in Thailand as the best and biggest ERP and accounting outsourcing provider

EXPONENTIAL GROWTH

2020

2021

2022

HR Solutions :

450 big corp clients
3,500 mid & small corp

700,000 headcount

20% growth

500 big corp

4,000 mid & small

800,000 headcount

25% growth

600 big corp

5,000 mid & small

1,000,000 headcount

30% growth

ERP :

25% growth

25% growth

30%

FAS :

50% growth

75% growth

100%

THANK YOU

Any questions?



You can find me at

- Soonporn.D@humanica.com
- www.humanica.com

Disclaimer:

Items published on this presentation are intended to provide financial information or business information of HUMAN. Some forward-looking statement may be based on management's view at present time. These information are subject to certain risks and uncertainties that could caused the actual result to be different from what was stated. The management undertakes no responsibility on the change after the date of this presentation.