



Group Lease PCL

"Digital Finance"
~Platform for Billions~

GL ... Next 5 Years!!

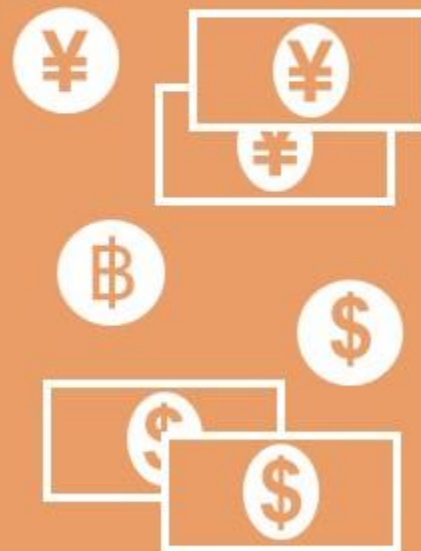
Digital Finance Platform

IT Network



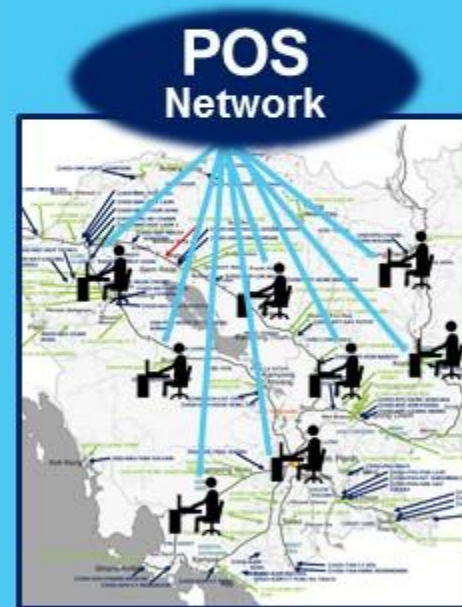
Minimum Cost

Finance Method



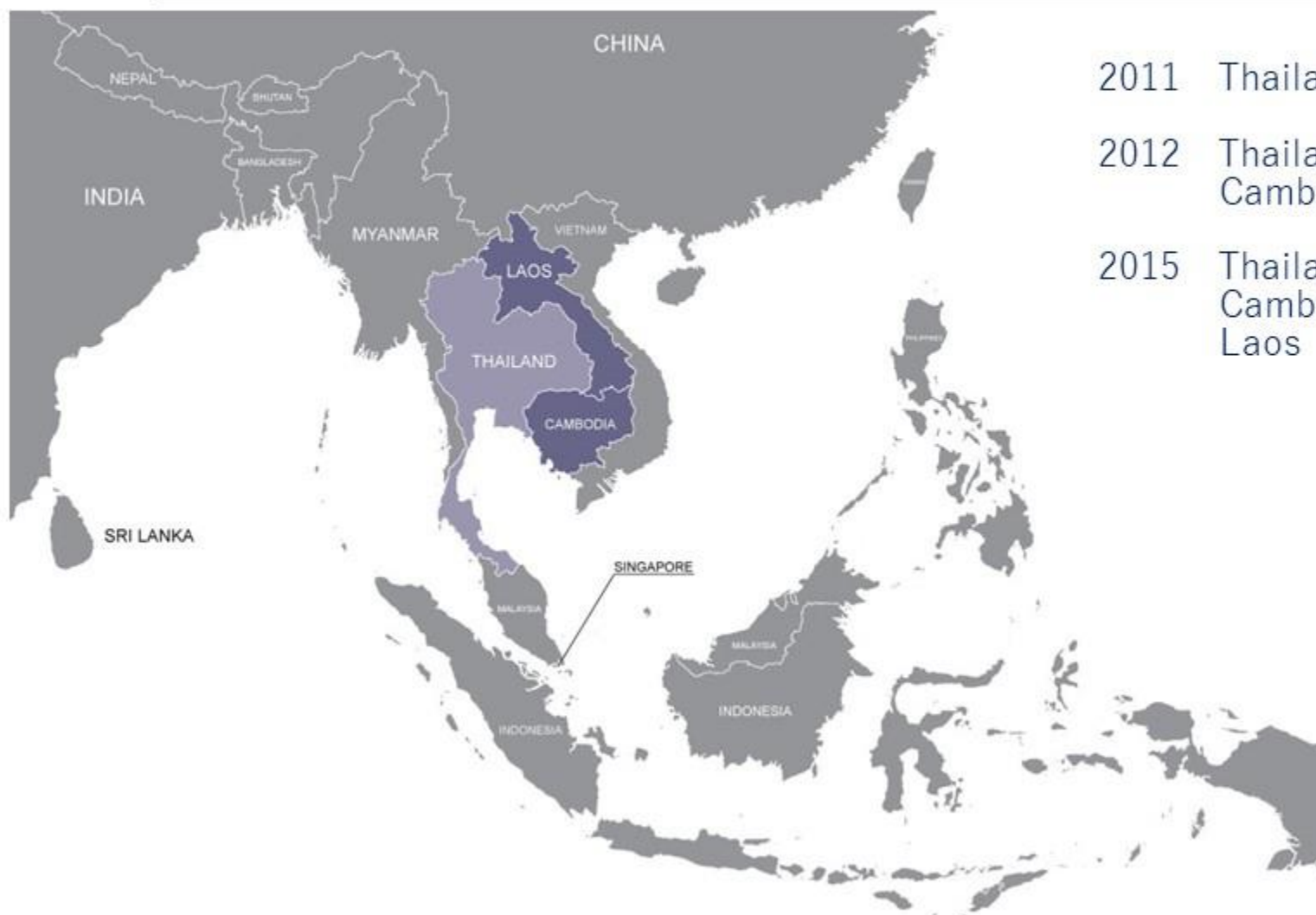
Create Business

Real Network



Real Information

Globally developing (end of 2015)

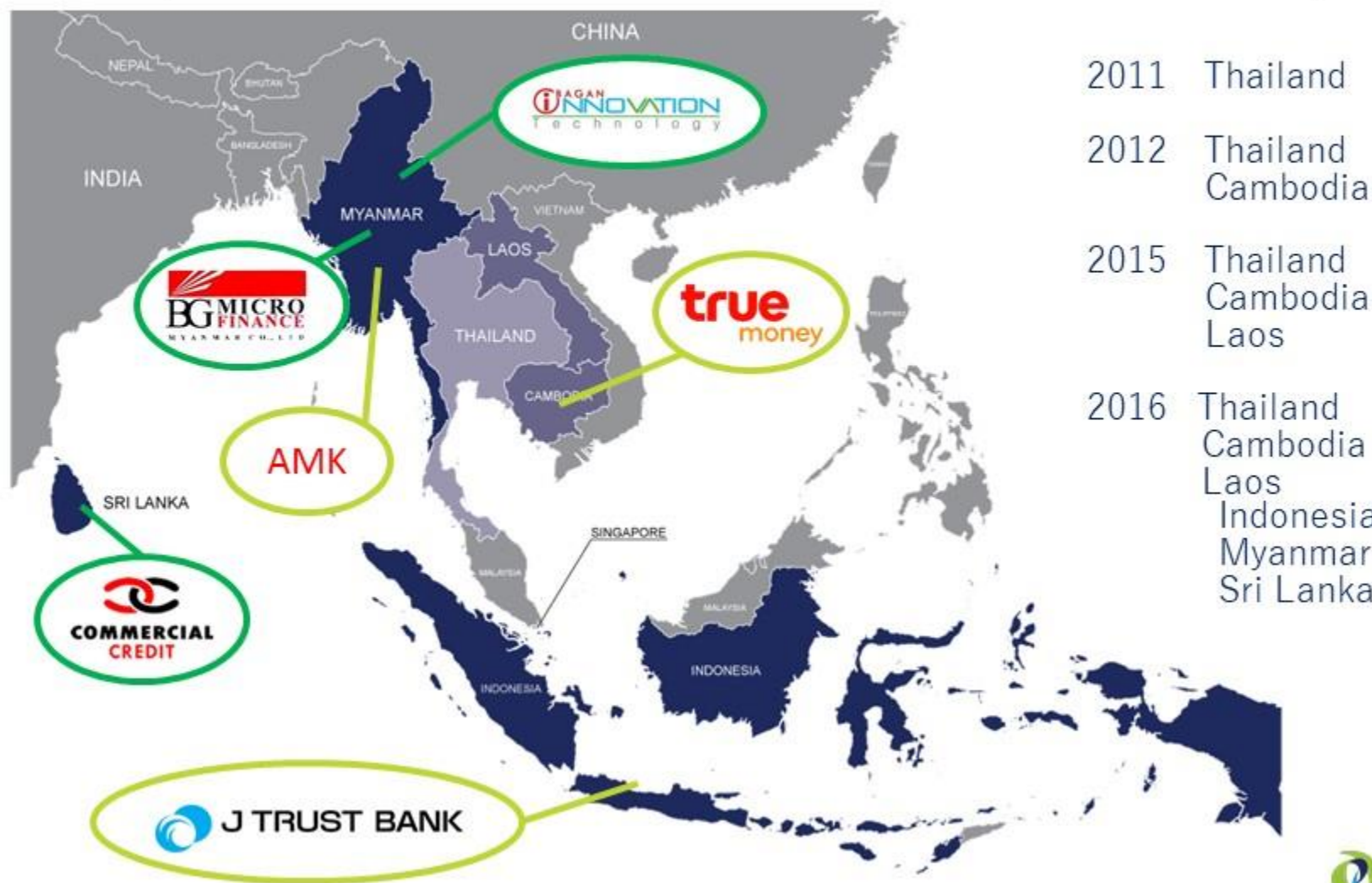


2011 Thailand

2012 Thailand
Cambodia

2015 Thailand
Cambodia
Laos

Globally developing (Q4, 2016)



POS COVERAGE

20 POS
throughout the country

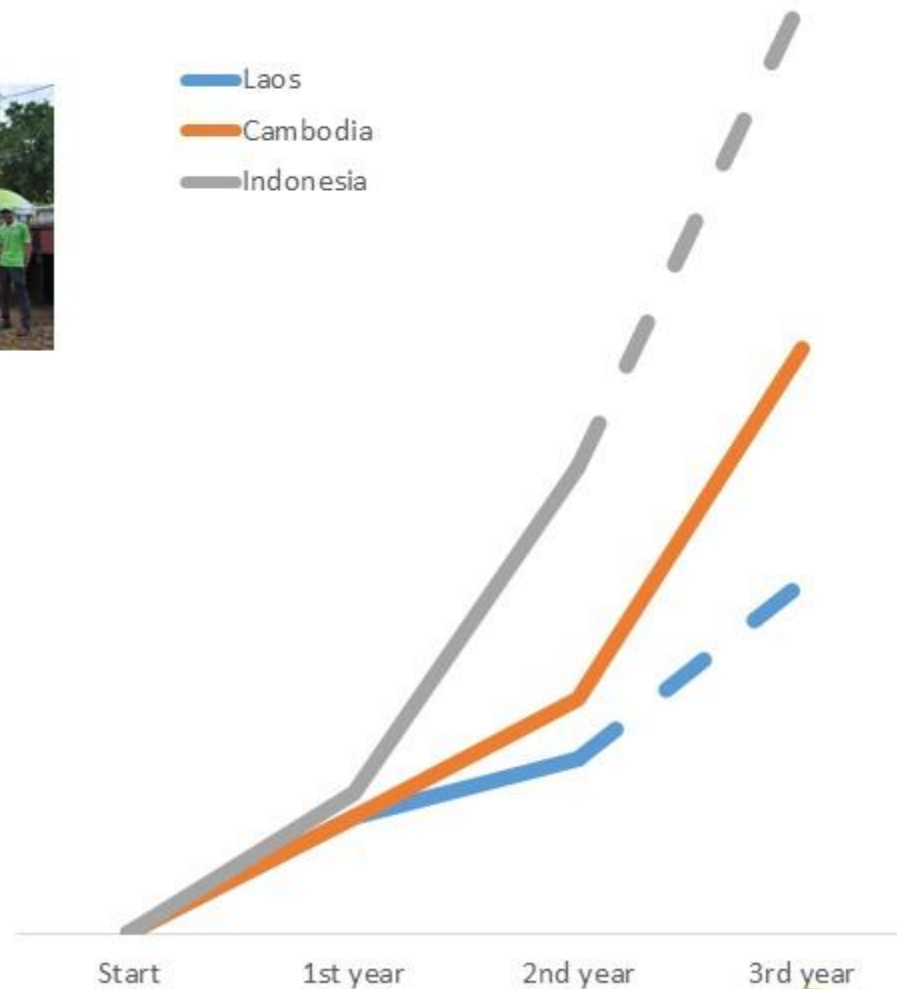


As of 23-November, 2016

POS EXPANSION



— Laos
— Cambodia
— Indonesia



CAMBODIA BUSINESS ALLIANCE

Alliance with True Money (Mobile payment)

- Customer acquisition from about 5,000 True Money agents network
- Co-work with GLF 250 POSs



Customer
acquisition



CAMBODIA BUSINESS ALLIANCE

Apply through TRUE Money



For Future business

Dealers Network



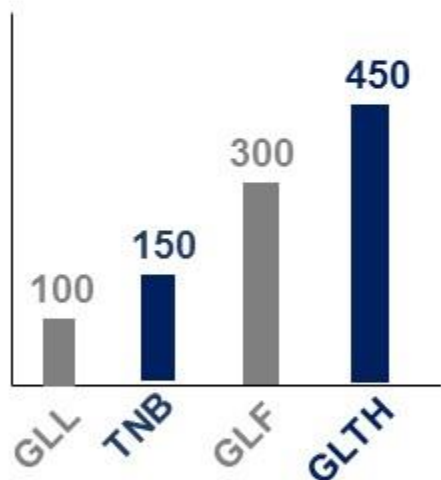
Coming Future Business

For



Digital Finance Platform

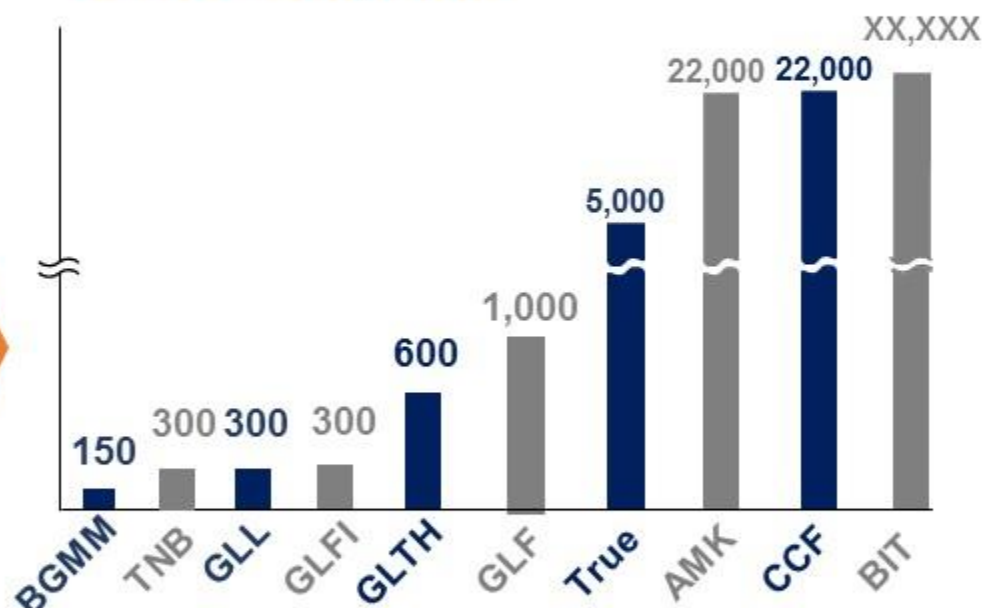
Dealer 2015 end
1,000 dealers



Digital Finance Platform
200,000

Retail Consumers

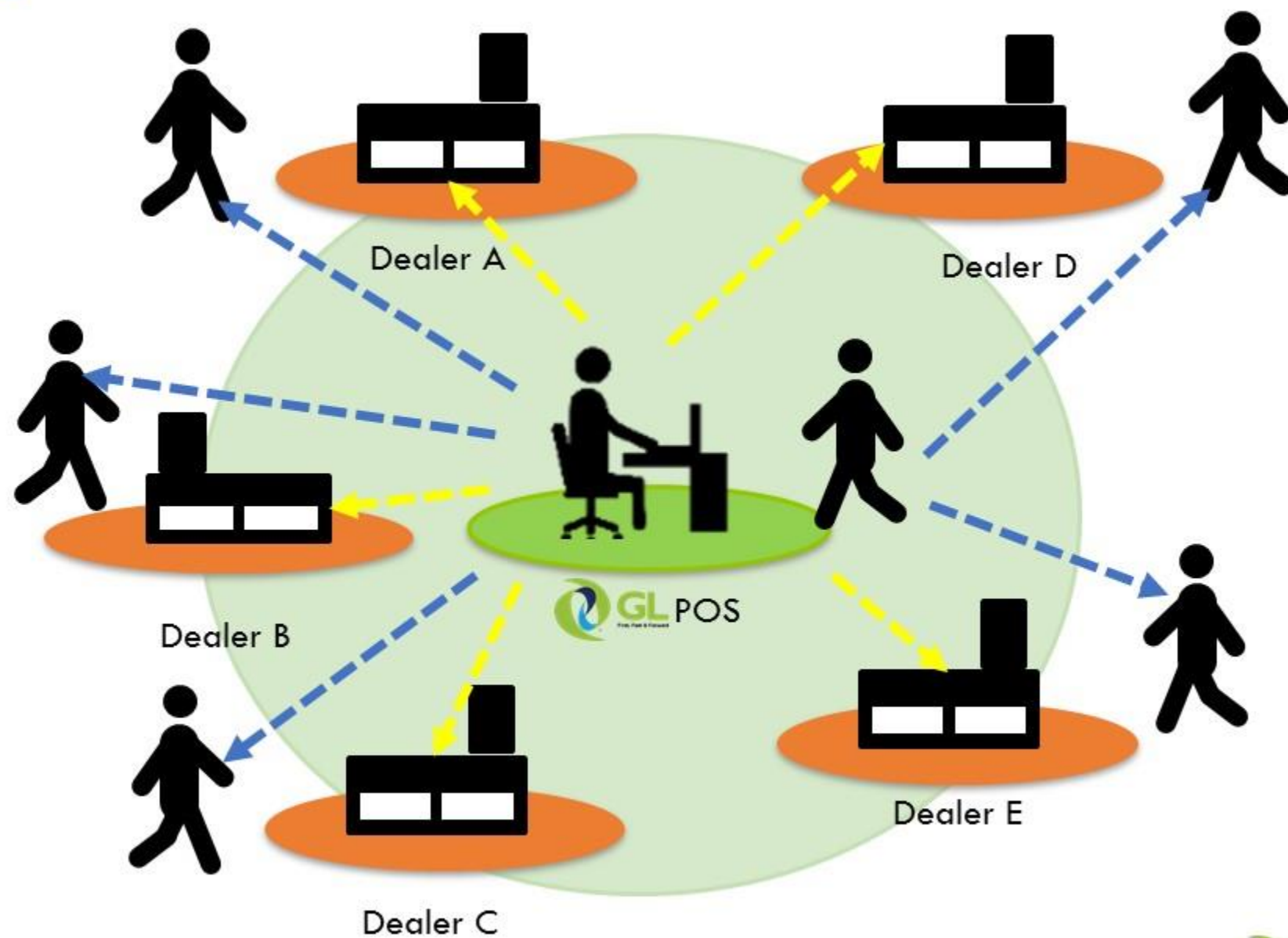
Dealer 2016 end
Over 50,000 dealers



Digital Finance Platform
20,000,000

Retail Consumers





OVERVIEW OF CCF



Best Finance Company

and

The best known brand

all in Sri Lanka

OVERVIEW OF CCF

Number of
Customers
Deposit and credit
938,748

Number of
Employees
3,500



Service Locations
123

Net Profit 2016
USD 24.0 M

OVERVIEW OF CCF



NEW PARTNERSHIP IN MYANMAR



Partnering with
Mr. Aung Moe Kyaw
and AMK Consortium,

★ **No.1 Distributor
Network and Logistics
Company** In Myanmar

★ **22,000** Retail Sellers

★ **1,400** Wholesalers

AMK Distribution Structure



AMK products



Market
Share:
65%

AMK Sales Branches



- i. Yangon
- ii. Mandalay
- iii. Mawlamyine
- iv. Sittwe
- v. Magwe
- vi. Taung Gyi
- vii. Lashio
- viii. Myitkyee
- ix. Kyauing Tone

+22 sub offices for marketing

AMK Wholesalers



This shop's annual sales of Grand Royal products: 1M USD/year
Average sales of 1,400 Wholesalers: 150-200K USD/year

AMK Retailers



Big scale shop



Small scale shop

AMK Retailers



Equipped with air-con(only one shop)



Just renovated(floor & shelves)

AMK Retailers



Inside



Diversification shop(same owner)

AMK Retailers



Diversification shops(same owner)

AMK Branding shop



Grand Royal branding shop(noodle shop, no whisky)

AMK Car Dealers



AMK manages car dealers of Mercedes-Benz, Fuso and Matsuda in Myanmar

GL Digital Shop In Myanmar

Retailers & Wholesalers



GL Digital Shop



Digital Commerce POS

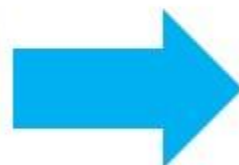


Collaboration scheme with Margarita (European Style)

- *Branding*
- *Financing scheme*
- *Shop management System*
- *Skill. Technique for products*
- *IT system, etc.*



Cyprus



Myanmar

Margarita Factory



Margarita shop



Margarita Bakery

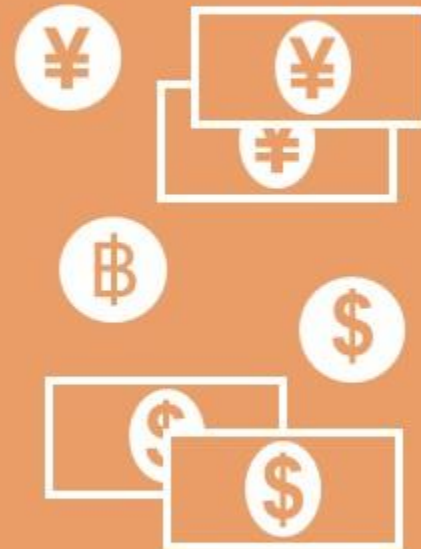


Mainstream platform for 21st century

IT Network



Finance Method



Real Network



Digital Finance Platform

The innovation in retails and logistics of the world

Target for 2018 End

Direct access: **5 mil** customers
Total Access: **20 mil** customers



2018 : 100 Million
Customers

GL Digital Finance Platform

**Can do serve
for any kinds of business
and products now !!**



“Digital Finance”

~Platform for Billions~

THANK YOU