



CoAssets Pte Ltd's online investment platform connects retail investors to unique projects from a variety of industries.

High-yield alternative investments for the average Singaporean

Through CoAssets Pte Ltd's digital platform, new and experienced investors have the opportunity to back movie projects for as low as \$5,000.

When Bryan, an executive at a top Singaporean bank, wanted to diversify his investment portfolio, he considered lending money to businesses via debt crowd funders and ended up selecting CoAssets Pte Ltd (CAPL), an online investment platform in Singapore, which is a subsidiary of CoAssets Limited (hereafter, CoAssets) in the Australian Securities Exchange (ASX: CA8).

"They have been around for 6 years and they provide quality deals on their platform," said Bryan. "They have also managed to keep their default rates low which is definitely a plus point."

CoAssets Pte Ltd (CAPL) connects Singaporean investors like Bryan to a wider variety of passive income projects, and in 2018, the platform's non-performing loan rates for loans past 90 days improved to 0% from 2.2% in 2017. Meanwhile, the weighted annual rate of return was 9.91% in 2018.

The debt-based investment platform has grown its registered investor base to more than 60,000 members across the island since it was set up in 2013 by entrepreneur,

What makes CoAssets Pte Ltd stand out is they're regulated and licensed by MAS in Singapore.



Getty Goh, and Dr. Seh Huan Kiat, who were on a mission to make high-yield investments more accessible to the average Singaporean.

"We aim to provide investment opportunities for the mass market. Traditionally, it takes a large sum of capital and an exclusive network to find interesting and suitable investment opportunities in a variety of markets and asset classes," said **Getty Goh**, CEO of CoAssets Ltd.

Beyond Singapore

In Hong Kong, CoAssets engages in financial technology advisory services with Fintech Pte Ltd and has an associate company, Brighten Finance Ltd, which has a money lending license.

Meanwhile in China, CoAssets funded cumulative deals of RMB 58.94 million in the last 12 months. The platform has been particularly aggressive in user acquisition, driven primarily through the conversion of Da Xian Bing (DXB) users.

"By working closely with DXB through the use of dual sign-up and shared login, and refining the user experience, we expect to be able to continue growing our new user conversion rate," said Goh.

CoAssets' strategy in China to attract users through technology-driven improvements

"Peer-to-peer lending, through CAPL, offers the regular man on the street a simple way to get on board and tap into different markets," he added.

With an average minimum investment of \$5,000, investors can back an array of projects in industries. Jun Kai, a Singaporean engineer currently employed in Japan, invested in a movie project starring Aaron Kwok, citing the absence of platform fees charged to investors and low default rates (0% in 2018) as factors that make the platform better than rivals.

"What makes CAPL stand out from other global crowdfunding companies is that they're regulated and licensed by MAS in Singapore and it gives me a greater sense of assurance," added Jun Kai, referring to CAPL securing a Capital Markets Services license in 2017.

To reduce risks, CoAssets conducts extensive due diligence and even developed a risk assessment model (GRAM) with one of the top four global accounting firms.

CoAssets says the platform also attracts high-net-worth individuals.

"The company has used Singapore's branding and location to build strong business relationships with partners in other Asia-Pacific countries such as China and Hong Kong, working with family offices, loan brokers and alternate financing companies to uncover investment opportunities," said Goh.

on its platform follows CAPL's success in Singapore where it integrated the online platform via iOS and Android apps.

"We can simply 'invest' with a touch of a button and CAPL's [user engagement] managers will follow up with you upon confirmation. This makes the process efficient and seamless," said Bryan.



Getty Goh, Executive Chairman and CEO of CoAssets Ltd.