

# Luminor Capital Group presents

## Issue no. 2



*Illuminating the path to success, the future glows!*

The latest news and insights from  
Luminor Capital (Malaysia) Sdn. Bhd. (LCM) and its subsidiaries.

# ABOUT LUMINOR

Luminor Capital Malaysia Sdn Bhd (LCM) is a diversified financial services company with operations and core activities in:



Trade  
Financing



Secured  
Lending



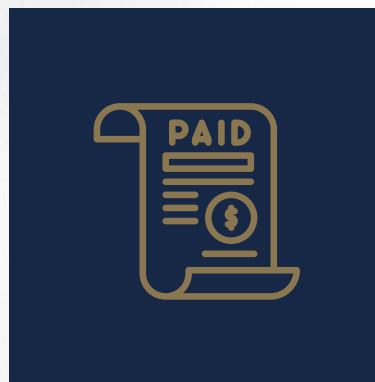
Consumer  
Lending



Corporate Finance  
Advisory



Merchant  
Financing



Invoice  
Factoring

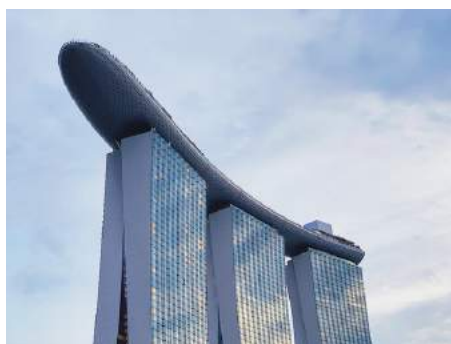




The rise of non-bank financial institutions (NBFI) together with the rise of the fintech companies reflect the following phenomena:

### **1. The need for financial inclusion**

Financial inclusion, as defined by the World Bank, refers to people and businesses having access to affordable and useful financial products and services, delivered in a sustainable manner. One of the challenges SMEs faces are that their financial requirements are too large for microfinancing and yet too small to be effectively served by corporate banking models. The lack of access to financing is cited by SMEs as one of the main barriers to growth.



### **2. Investors' thirst for yield**

In this unprecedented times where the world is facing resurgence of inflation and geopolitical conflicts, investors today even at retail level are more cognisant of the surrounding environments and look beyond bond and equity investments. Other options such as fixed deposits and mutual funds are providing extremely low returns. These days, investors are fond of investing in business with steady recurring cash flows, aligned with our lending methodology.

Private credit market is now favoured by investors in search of higher returns and at the same time supporting the more of improving SME's access to financing.

## ***Integrated Financial Services Eco-system***

*Against this backdrop, LCM aims to build the "Integrated Financial Services Eco-system" by providing financial services and funding solutions to the underserved clients as well as designing bespoke financial models integrated with technology to provide competitive returns with minimal risk to yield-starved investors.*

## We continue to strengthen our core competencies in Factoring

As a Group, we remain committed to excel in all aspects of our operations. Our performance is reflective of our dedication to helping businesses thrive, providing efficient financial solutions, and ensuring the satisfaction of our valued clients. The figures are extracted starting from December 2021 and ending in October 2023.

# RM1B

## CONTRACTED VALUE

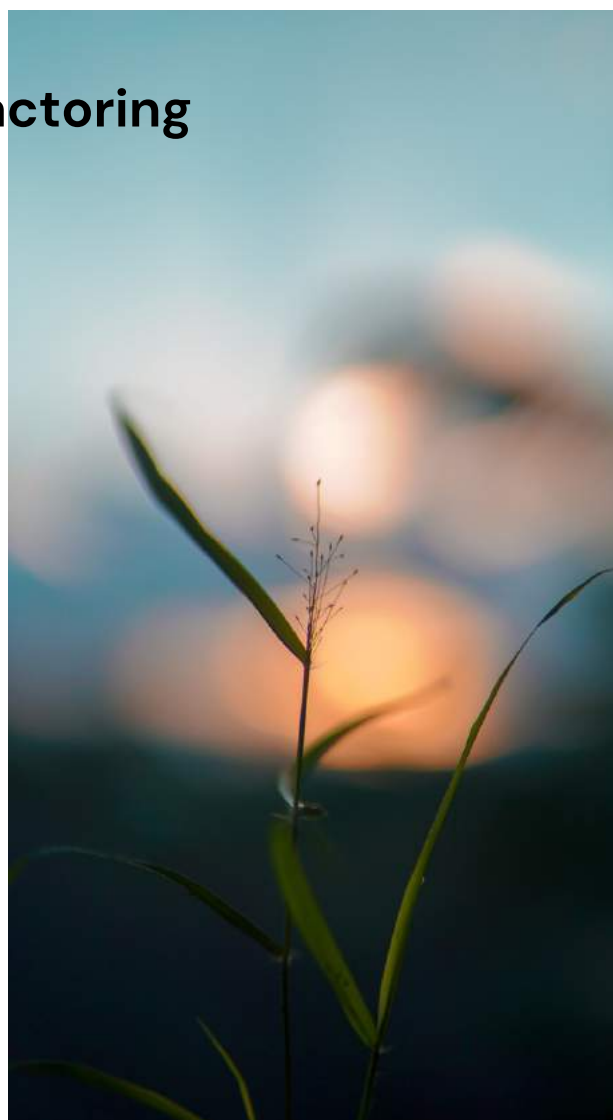
### **Contract Performance:**

#### 1. Total Contracted Value (RM1B):

In the face of numerous global challenging events when we have commenced business operations in 2020, we are proud to deliver commendable performance based on our achievement of RM 1 billion mark. This signifies the significant reach we have on SME businesses by assisting them in achieving their goals through our financial solutions.

#### 2. Total Contracts Financed (152):

We are pleased to report that we have successfully financed a total of 152 contracts as of October 2023. This demonstrates our commitment to helping businesses thrive by providing them with the financial support they need.



# 152

## CONTRACTS

# RM501M

## GROSS DISBURSEMENT

### Scaling Up:

Total Gross Disbursement Value (RM501M): We take pride in our efficient disbursement process, as we have disbursed a total gross value of RM501 million to our clients, with significant increase year-by-year. This demonstrates our ability to provide timely and essential financial support when it's needed most.

# 100

## HAPPY CLIENTS

### Client Satisfaction:

Total Clients Supported (100): Our primary focus has always been on our clients' success and satisfaction. We are delighted to have supported a total of 100 clients, each of whom we consider a part of our extended family. Their success is a testament to our dedication to building long-lasting and fruitful relationships.



## Benefits to our clients



### Diversified Expertise

Being a diversified financial services group, our group is able to offer corporate advisory, secured lending and invoice factoring to suit client needs.



### A collaboration that supports your growth

We keep you connected to the financial products and solutions needed to sustain your growth and enable you to capitalize on new opportunities



### Local coverage that scales to global reach

Help navigate the complexities of international dealings while maintain domestic operations.



### Solving complex challenges for SME

Our team works just as hard to support that growth with tailored solutions, and guidance every step of the way.



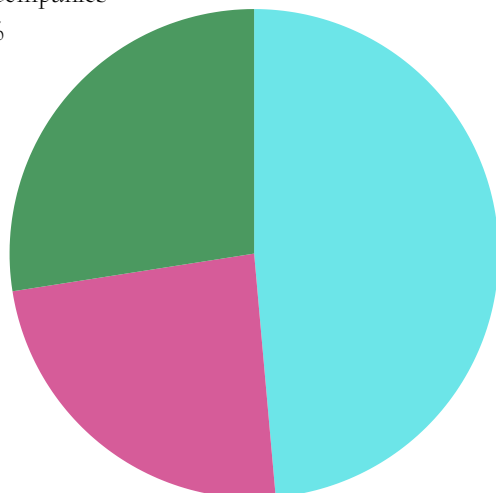
### Speed, efficiency, and scalability

We deliver a fast and streamlined credit approval process.



## Contract Awarder:

Multinational Companies  
27.5%



48.6%  
Federal Government,  
Government Bodies  
and Authorities

Government Linked Companies  
23.9%

## Coalition of Core Enterprises, Vendors and El Nuwr

To facilitate our factoring business, we have been fortunate to receive co-operation from the federal government, government-linked, and multinational companies to provide transparency and support to its vendors to obtain financing.

We've witnessed a shift in multinational companies' vendors and suppliers, are now turning to Non-Banking Financial Institutions (NBFI).

We are here to empower the underserved SMEs, filling the gap the way businesses access the capital while navigating their operational landscape.

## Contract Awarder Portfolio:



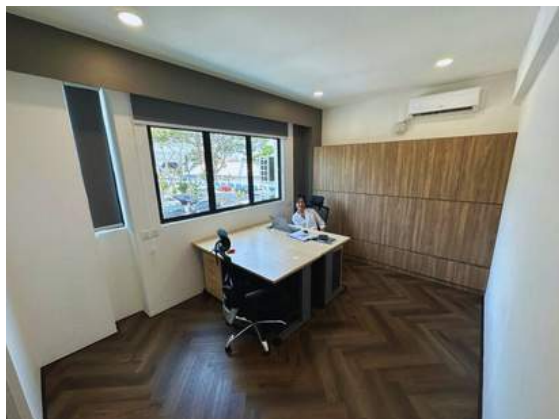
# east malaysia branch

Happy to announce another milestone in our journey, that we are expanding our presence in East Malaysia with the opening of a new office in Miri, Sarawak.

Our Sarawak office will serve as the cornerstone of our operations in East Malaysia as we are committed to delivering exceptional products and services to our clients and customers not only in Sarawak but also Sabah.

## Why Sarawak?

As part of our ongoing commitments to grow and better serving our existing clients with projects in Sarawak, and connect with the business community in the region.



## Projects and contracts in Sarawak:



### Security Sector

Unarmed security monitoring service at school and educational institutions



### Government Sector

Design, build, test and inspect patrol boats for the Sarawak State Fisheries Department



### Oil and Gas Sector

Survey and services for Kasawari gas development project and pipeline project



Rental services of Mercury Removal Unit (MRU) equipment



## finance, competitiveness, and innovation

**THE BORNEO POST** 45th Anniversary

HOME SARAWAK SABAH NATION WORLD BUSINESS SPORTS

YOU ARE AT: Home > News > Sarawak > Fisheries DG: New patrol boats to reinforce defence over Sarawak waters

### Fisheries DG: New patrol boats to reinforce defence over Sarawak waters

BY SAN CHUA ON OCTOBER 12, 2023, TUESDAY AT 9:02 AM

SARAWAK

For the freshest news, join [The Borneo Post's Telegram Channel](#) and [The Borneo Post on Newsway](#).



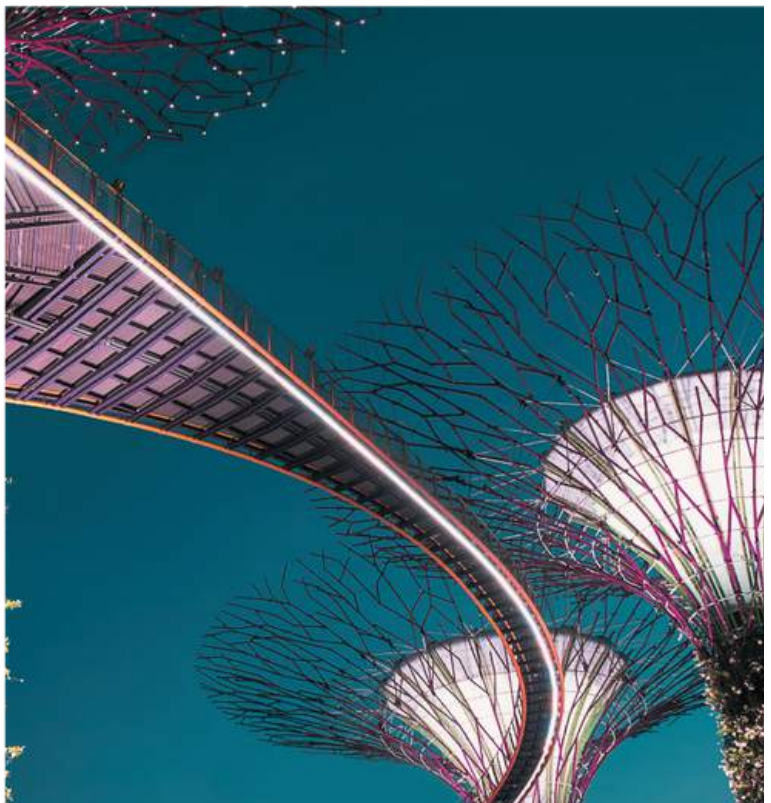
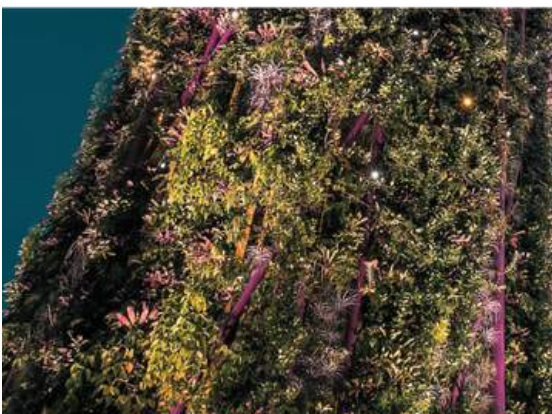
The new patrol boat is powered by two four-stroke engines with 350 horsepower, and equipped with electronic navigation equipment such as GPS, radar, echo-sounder and communication devices.



***Contract awarder from the oil and gas sector:***



***LCM maintains a long term perspective to growth by continually managing risks and building our core business whilst we continue to diversify our portfolio***





# Performance highlights

# EL NU WR

**HEROES**

**TOP ACHIEVERS**



**KEITH LEE**  
**TOP SALES**  
**ACHIEVER**  
**QUARTER 1**



**MASHAR RASIP**  
**TOP SALES**  
**ACHIEVER**  
**QUARTER 2 & 4**

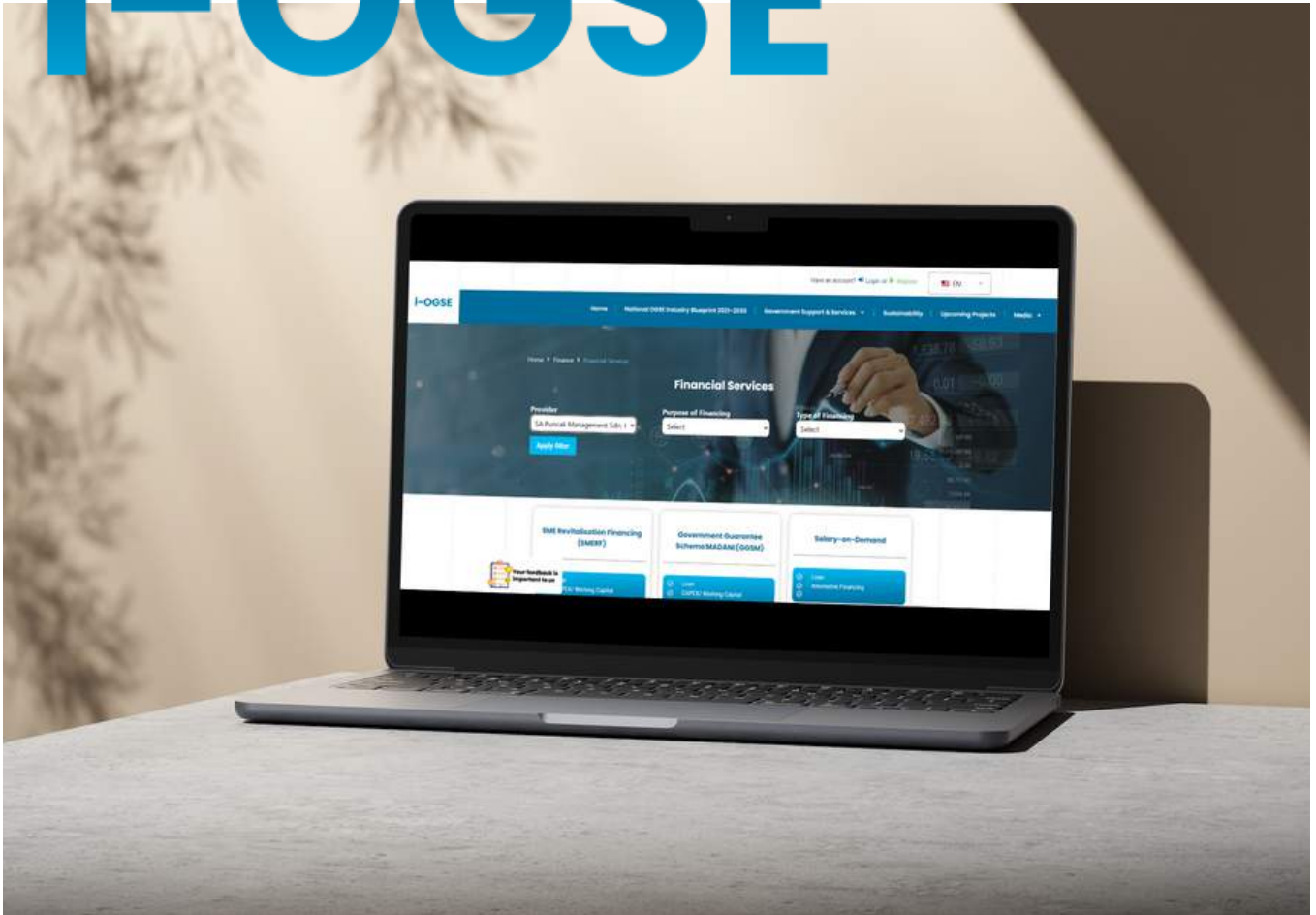


**IVAN WIU**  
**TOP SALES**  
**ACHIEVER**  
**QUARTER 3**

# Big Wins for 2023

SA Puncak Management Sdn. Bhd., better known as **El Nuwr**, is enlisted in the i-OGSE portal

# i-OGSE



*Portal link:*

<https://iogse.gov.my/finance-page/financial-services/>



MINISTRY OF ECONOMY





## Malaysia Petroleum Resources Corporation (MPRC)



By walking the talk, El Nuwr is progressing further by unlocking opportunities for Malaysia's Oil and Gas Services and Equipment (OGSE) industry with MPRC.

SA Puncak Management Sdn. Bhd. (El Nuwr) is among the featured financing companies on the i-OGSE platform, offering financing support to OGSE companies registered in Malaysia.

Malaysia Petroleum Resources Corporation - MPRC is an agency under Ministry of Economy, spearheading initiatives outlined in the National OGSE Blueprint 2021-2023 to elevate Malaysia's position as the OGSE gateway of the region.

In ongoing efforts to streamline the accessibility of financing and funding for OGSE companies, MPRC is revolutionizing with a dedicated one-stop platform to support and promote awareness about alternative financing.

## Malaysia Factors Association



Annual General Meeting held on the 5th September 2023 to:

- address the key developments and challenges faced by the members.
- present the organisation's future plans and strategic initiatives



The Company Registration Unit (UPS) together with e-Procurement and commercedotcom (CDC) have organized an e-Procurement Supplier Meeting Day for the southern zone and east coast on 12 June 2023 at the Knowledge and Communication Service Center, Universiti Teknikal Malaysia Melaka - UTeM and 15 June 2023 in Pahang Skills Development Centre, Kuantan Pahang.

This program allows companies to obtain immediate approval (if they meet the requirements) for the registration of the Ministry of Finance (MoF) certificate.

# MOGSC

MALAYSIAN OIL, GAS & ENERGY SERVICES COUNCIL



Date: 12th October 2023 | Time: 10 a.m. - 12 p.m. | Venue: Zenith Hotel, Putrajaya

Given the transformation and expansion of the OGSE sector, which is causing many within the industry to be underserved by the banks, this underscored the pressing need to evolve financial practices to remain competitive and effectively complete projects within deadlines.

Consequently, we are thrilled to have shown our commitment to more synergies within the OGSE sector by participating in the MOGSC member's day.





## Collaboration with PEMANGKIN foundation to offer short-term debt consolidation and debt settlement assistance



El Nuwr Sdn. Bhd. collaborates with PEMANGKIN Foundation to offer short-term debt relief through **PERKASA** programme, assisting financially distressed government servants in debt restructuring.

PERKASA is the Malay acronym 'Potongan Emolumen dan Rencana Kutipan Ansuran Sektor Awam', translated as "Emoluments Deductions and Public Sector Instalment Collection Plans". Upon completion, participants graduate from PERKASA and undergo refinancing with conventional banking institutions for long-term financial recovery.

The PEMANGKIN Foundation was established on December 1st, 2005, as a public company limited by guarantee in accordance with the Companies Act of 1965 to create and implement programs with the purpose of providing financial assistance, food sustenance, essential educational resources, and business training services



# Market insights

## Roundtable discussion with Malaysia Debt Ventures Berhad (MDV)

Date: 1 Dec 2023, Friday

Time: 10 a.m. - 12 p.m.

Venue: Malaysia Debt Ventures Berhad, Boardroom, Level 23, Menara Bank Pembangunan, 1016 Jalan Sultan Ismail, 50250 Kuala Lumpur Malaysia

Established in year 2002 by the Government of Malaysia, MDV objectives is to provide financing facilities, particularly for Green Technology, BioTechnology and Emerging Technology.

Invited for a close roundtable sharing session led by their new Chairman YB Wong Chen. Key takeaways from YB who advised the financial institutions to consider directing funds towards renewable energy and green technology.



*Collaboration is key to a more sustainable future*

## Collaboration with KoAsmara

KoAsmara is a co-operative consisting of members from MSRM and MARA alumni. MARA is a Malaysian government agency formed to train and guide Bumiputra in areas of business. The strategy is to:

- Collaborate towards providing financing options for KoAsmara's members.
- Co-operate to share relevant market insights and expertise.





We are committed to foster and promote a diverse, transparent, and open culture within our organisation

## Embracing diversity



Date: 4th September

Time: 12.30pm

Venue: Sri Ganesar Temple in Kampung Pandan, Kuala Lumpur

We gathered at the Sri Ganesar Temple in a show of support for our valued partner, Dato Ravi, who also serves as the President of the temple's committee. During our visit, we had the privilege of witnessing the temple's exquisite renovation, which coincided with the sacred consecration ceremony that takes place every 12 years.

Dato Ravi and his company have been a trusted and long-term partner of Panasonic Malaysia, as well as other prominent appliance brands. In recognition of their outstanding performance in 2022, Panasonic honored them with an award of appreciation. Our visit to the temple was a testament to our enduring partnership and our appreciation for Dato Ravi's contribution to his community.

***In a way to express gratitude to our clients who are celebrating Deepavali, hampers were gifted to create a personal connection and show appreciation for their continued partnership.***





# social events – wellness

1



## 1. HEALTHY COMPETITION

Date:  
21 February 2023,  
Tuesday  
Venue: Matrik Shuttle  
Court

Bringing together our staff and our retained legal team for a casual badminton match to build camaraderie and also adds a positive dimension to the employee's post-work well being.

2



## 2. & 3. BUILDING UNITY OFF THE FIELD

Date:  
2 August 2023 ,  
Wednesday  
28 November 2023,  
Tuesday  
Venue : Sports Arena  
Sentosa

In a fast paced world of corporate hustle, a mix team showdown was facilitated to transcend departmental boundaries and bring together a mix of talents.

These futsal matches promised to be more than just a sporting event. It is a commemoration of unity, collaboration and the shared pursuit of success.

3







#### 4. PJ HALF MARATHON

Date: 24 September 2023, Sunday  
Venue: Laman MBPJ Petaling Jaya

The PJ Half Marathon wasn't just about competition, it was about supporting our community, promoting fitness, and fostering a sense of accomplishment. Our champions embodied these values, running shoulder to shoulder with fellow participants, sharing smiles and encouragement along the way.

4

#### 5. GSC X GXBANK POPCORN RUN

Date: 10 December 2023, Sunday  
Venue: IOI City Mall, Putrajaya

What a fantastic day it was at the GSC Popcorn run! It was about fitness and accomplishment activity for the staff.

All participants received a free GSC ticket as token of participation and appreciation.

5





## Social events

6



### 6. SALES, MARKETING & OPERATIONS DINNER

Date: 23 November 2023, Thursday  
 Venue: La Risata Damansara

Brought together our dynamic sales and operations teams for enhanced communication, understanding, and process alignment within our organization. Fueling the spirit of teamwork, we continued the discussions over a delightful dinner.

7



### 7. GRAND OPENING

Date: November. 2023  
 Venue: Plaza Mont Kiara

Our retained law firm, Nazmi Zaini Chambers celebrated its 3rd anniversary and the grand opening of their new office.

8



### 8. CLIENT APPRECIATION DINNER

Date: 14 December 2023, Thursday  
 Venue: Emily Steakhouse Kuala Lumpur

It was an absolute pleasure to host this dinner, and celebrate our collaborative success in completing their project in the oil and gas industry.



## MST Golf Challenge



### 5. **FREE AND EASY INDOOR GOLF**

Venue: MST Golf Arena, Mid Valley

Experienced the joy of golf in a setting that promises unforgettable memories. Featuring modern gold simulation bays, full-service restaurants, a sports bar, and for those who want to mix it up, the venue also has a football zone, ensuring there is something for everyone.

*swinging success into the new year – 2024!*





# End of Year Office Party in Pictures

## LUMINOR CAPITAL (MALAYSIA) END YEAR PARTY

Date: 22 December 2023, Friday  
Venue: Luminor Capital Malaysia

2023 year end brings rewarding moments with the team, filled with enjoyable games, secret santa play, and a delightful spread to bask ourselves in the Christmas season.

As we bid farewell to the year, we strive to continue to carry the essence of love quotient, and innovation into the future.





# Professional Sales Training



Venue: Scapes Hotel Genting Highland

Many thanks to our HR Department for organising this 2-day training event in Genting, which enabled the team to boost their professional skills and inspire each other as we navigated the challenges and expectations to stay focused and be at the top of our game.

By creating opportunities for the team to learn, grow, and inspire each other, our organization is fostering a culture of innovation and excellence. It reflects a commitment to staying ahead of the curve and meeting the challenges of a dynamic business environment.

***Benjamin Franklin famously said  
"An investment in knowledge pays the best interest"***





# OUR TEAM

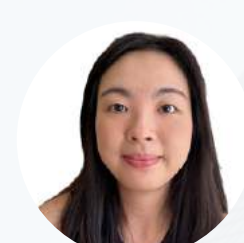
*the heartbeat of innovation and the driving force behind collective success*





# OUR TEAM

*the heartbeat of innovation and the driving force behind  
collective success*





## OUR GROUP COMPANIES



**READ MORE**

Luminor Financial Holdings Limited  
201131382E  
For more information:  
<https://www.luminorfinancialholdings.com>

Luminor Financial Holdings Limited is a financial solutions business that aims to provide innovative financing solutions to SMEs across the region. The Group first started out as a Singaporean-owned and managed property developer for residential and commercial properties in China and Singapore. The Group has since diversified and shifted its focus to the Financial Solutions Business in Malaysia and Singapore in 2019.

Luminor Capital (Malaysia) Sdn. Bhd.  
201801026256 [1288277-W]  
For more information:  
<https://www.luminorcapital.com.my>

Headquartered in Kuala Lumpur, Malaysia, Luminor Capital (Malaysia) Sdn Bhd is a holding company of Luminor Capital Markets, Luminor Credit, Luminor Assets Berhad, El Nuwr Sdn. Bhd., and SA Puncak Management Sdn. Bhd. We are a growing independent financial services group offering a suite of innovative bespoke financial solutions, Trade Financing, Secured Lending, Consumer Lending, Corporate Finance Advisory, Invoice Factoring, and Supply Chain Financing.

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**READ MORE**





## OUR GROUP COMPANIES



**READ MORE**

El Nuwr Sdn. Bhd.

201701041024 [1255197-K]

SA Puncak Management Sdn. Bhd.

200301015868 [618288-H]

For more information:

<https://www.elnuwr.com>

SA Puncak Management Sdn. Bhd. is a non-bank financial institution (NBFI), approved by the Malaysian Ministry of Finance (MOF) to offer factoring facilities to supply, and services contract awarded by the Government of Malaysia under the brand name, **El Nuwr**.

Our factoring products are Shariah-compliant which are certified by Shariah advisor who are registered and approved by the Securities Commission of Malaysia and is a member of Bank Negara Malaysia's Shariah Advisory Council.

**Registered Under**



**Shariah Advisor**



**Member of**



**PERINTIS Vendor  
Financing Programme**



**Enlisted on**





## OUR GROUP COMPANIES

Luminor Capital Markets Sdn. Bhd.  
200301001111 [603531-P]

Holds a capital markets services license issued by Securities Commission Malaysia to provide comprehensive financial advice and execution expertise, encompassing mergers, acquisitions, divestitures, capital raising, project finance, privatisations, and public private partnership services to corporates.



Luminor Credit Sdn. Bhd.  
200501002092 [679138-H]



Holds a money lending license under the Moneylender Act 1951 issued by Ministry of Local Government Development Malaysia to offer secured lending, allowing business owners to unlock the value of their residential or commercial properties/assets, channelling the additional cash flow to their business.

Luminor Assets Berhad  
202301031972 [1525895-T]

Newly incorporated SPV as unlisted public company, and a wholly-owned subsidiary company of Luminor Capital (Malaysia) Sdn. Bhd. for the purpose of raising funds through issuance of redeemable preference shares.

