

ASIA PACIFIC  
PRECIOUS METALS  
CONFERENCE

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# Shariah compliant gold fintech platform

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# 815 Million

Total Number of Savers in Asia<sup>(1)</sup>

[CashewInfo.com](http://CashewInfo.com)

# \$440 Billion

Total Annual Savings Held in Cash<sup>(2)</sup>

# 500 Million

Total Number of People in Asia who could not borrow from Financial Institutions <sup>(1)</sup>

(1) ASEAN & China - World Bank Data

(2) ASEAN & China - World Bank Data, Manulife Report on Asia

# HelloGold solves three key problems

## Over-reliance on cash savings

- + 42% of household savings is in cash<sup>(1)</sup>
- + Cash savings yield less than 0.5% return<sup>(2)</sup>

## Lack of access to personal credit

- + Less than 20% of loans granted to individuals were from financial institutions<sup>(3)</sup>
- + 15% - 25% costs for unsecured loans<sup>(2)</sup>

## Traditional remittance is costly

- + Average transaction cost of 5% - 10% assuming minimum transaction of US\$200<sup>(3)</sup>
- + Average settlement cycle of 2 - 5 days<sup>(3)</sup>

Infobeam

(1) Manulife on Asia  
(2) Malaysian example: various financial institutions  
(3) World Bank

# What is HelloGold?

**HelloGold** aims to give everyday consumers in emerging markets easier access to better savings products and more affordable financing by offering innovative gold financial products. The HelloGold product is a secure and trusted platform that is:

## Accessible

- + International Spot Prices
- + Mobile Application
- + 24/7
- + Real-time Settlement
- + Shariah Compliant

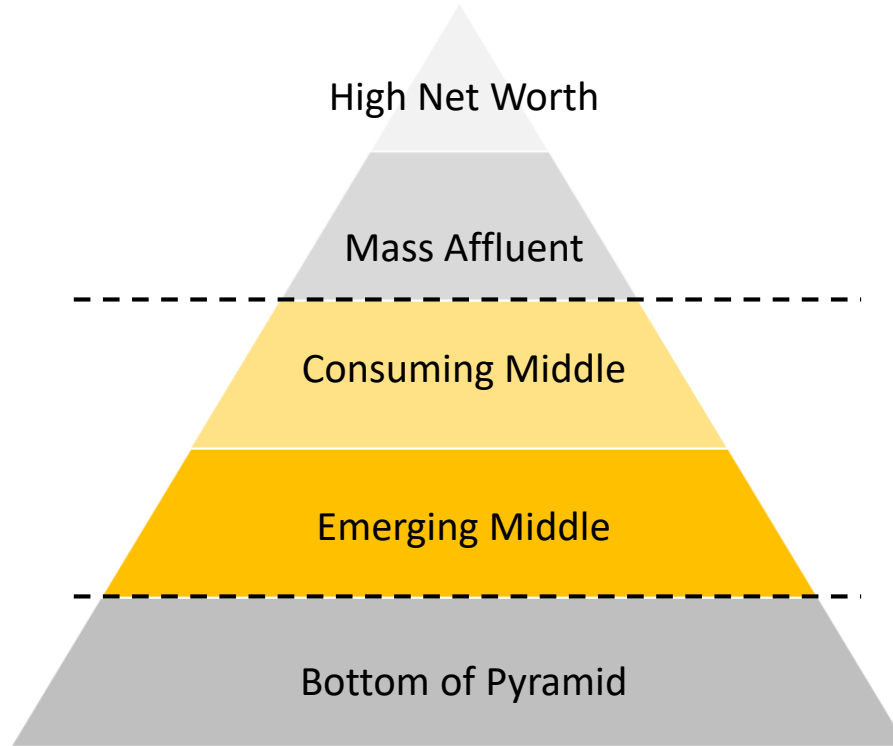
## Affordable

- + Minimum RM1 purchase
- + Low fee structure
- + Competitive lending products

## Secure

- + Blockchain Technology
- + Physical bullion vaulted in Singapore
- + Insurance & Security

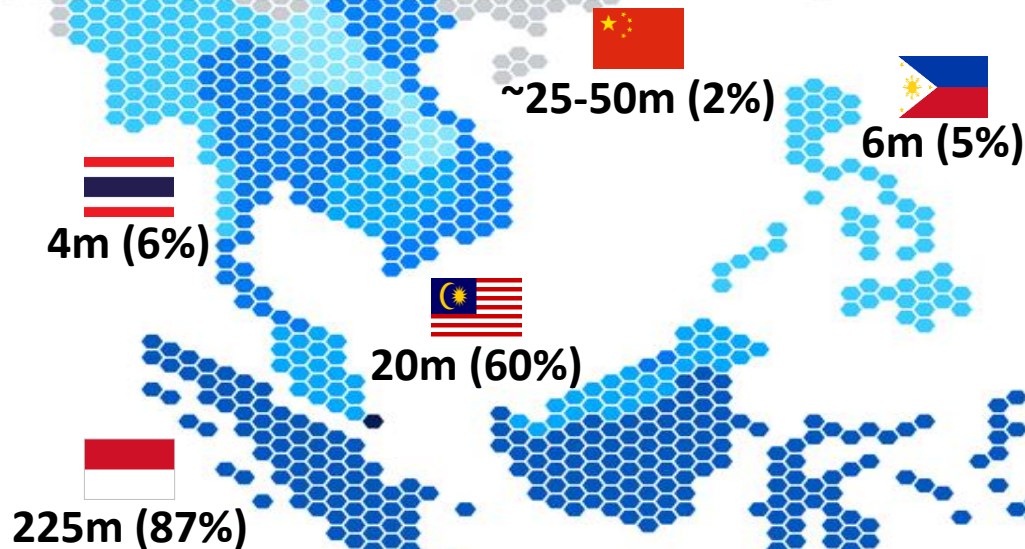
# HelloGold addressable market<sup>(1)</sup> of 450 million customer



- + **Median annual household income of US\$13k**
- + High propensity to save with additional expectation growth in income would be directed to further savings
- + Lives in the city with a young family
- + Wants better financial means to mitigate against job security and to provide health cover
- + Has internet access and owns a smartphone
- + Has limited access to credit beyond a car (new or secondhand) loan and mortgage

(1) ASEAN & China - World Bank Data, McKinsey

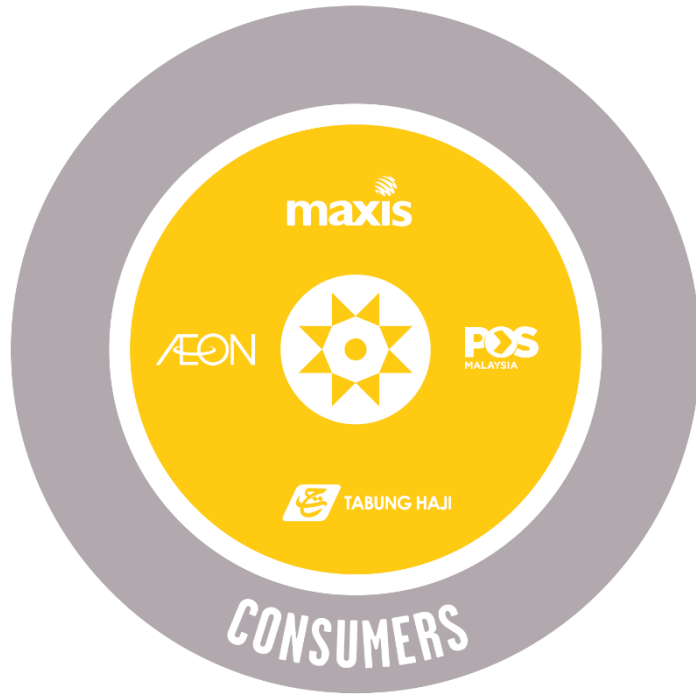
# ~300m<sup>(1)</sup> Muslims in ASEAN + China



SE Asia	257m	12%
South Asia	600m	31%
MENA	315m	91%
Global	1.8bn	24%

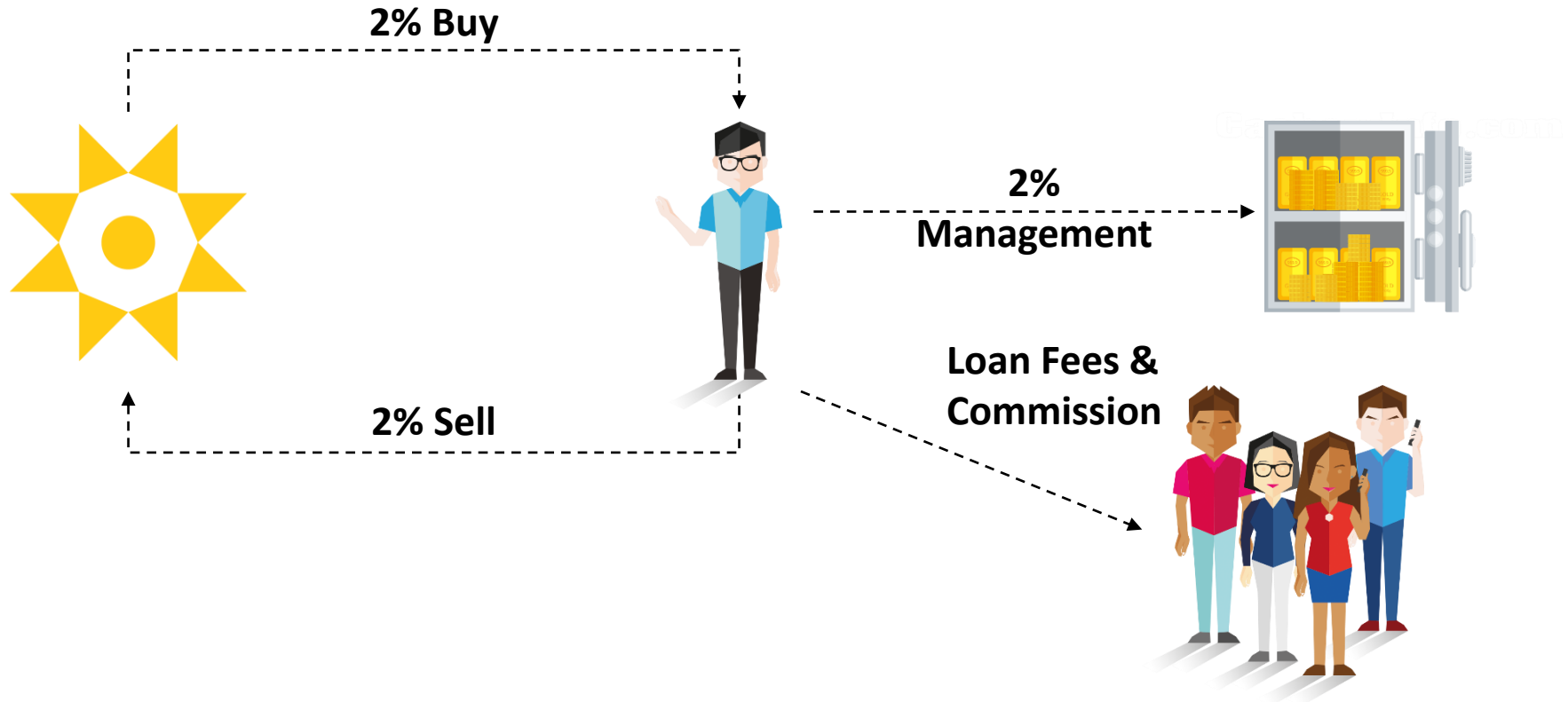
(1) Pew Research Center

# HelloGold customer acquisition



- + **HelloGold** has implemented a B2B2C customer acquisition strategy that will indirectly engage consumers through established corporate partnerships
- + Corporate partners will be selected based on the following:
  - Similar target consumer base
  - Significant consumer reach
  - High brand equity
- + **HelloGold** will make it easy for the customer to use its product by:
  - Customizing products specific to its partners
  - Processes that reduces the number of hand-offs
- + **HelloGold** will leverage on the partners distribution channel to reach the targeted consumer e.g.
  - Link to retail website
  - Promotional campaigns at outlets
  - Direct mail
  - Call centre support
- + Modelled average **LTV of US\$100** over five years with average **CAC of US\$10**

# HelloGold revenue model





## Savings

### Spot transaction

- + Gold is Ribawi ('hand to hand, like for like')
- + HG acts as wakeel (agent) for savers

## Custody

### Wadiah (Custody)

- + No comingling of assets
- + Fee for safekeeping

## Collateral

### Ar-Rahnu (Collateralization)

- + HG is custodian for gold
- + Ijara thumma Al-bai for lease with sale at end (in the case of using gold as collateral down payment for an asset such as a motorcycle or white goods)

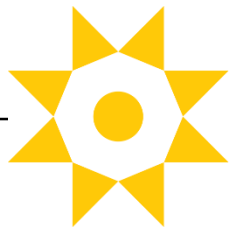
## Lending

### Qard Hassanah (Benevolent Loan)

- + HG is agent (loan application) for a fee
- + HG is custodian of collateral
- + Shariah compliant loan liquidity provider
- + Success commission from liquidity provider
- + 3 month tenor loans for personal needs
- + Flat fee for loans comprised of admin cost and inflation adjustment

HelloGold is the **world's first Shariah compliant digital gold product** that is in full compliance with the recently launched International Shariah Standard on Gold developed by AAOIFI with support from Amanie and the World Gold Council





# HelloGold™

Life's golden

[GashewInfo.com](http://GashewInfo.com)

