



Global Winner
for Best Data
and Analytics
Platform

Top 3 Most
Impactful &
Best in AI
Category

Top 30 Most
Attractive
Companies

Top 10 Most
Innovative
Companies

25 Hottest
Fintech
Companies

TOP 500
Global
Startups

Global
Excellence
Awards

MYFINB.COM



Eclectic Analytics

PRODUCT SOLUTION SUMMARY

LAST UPDATED 17 MAY 2021



CE.A.I.
Centre of AI Innovation
powered by MyFinB



MYFINB.COM

SOLUTION #1 EXPERISK



OVERVIEW

An AI-driven approach to conduct a rapid but comprehensive evaluation of companies as part of the onboarding process and client acceptance review. Through Experisk, users are able to perform a pre-screening review on their potential clients and value-add accordingly based on the gaps, as highlighted by the system. This can also be used as a tool to monitor and review the risks associated with a company on a forward-looking basis.

PROBLEM STATEMENT

Manual approach of gathering and analysing data from public sources and private submissions is laborious, cost-inefficient and time consuming. Most notably, the quality, depth and breadth of analysis may be limited due to the manual approach of performing reviews that can even lead to accuracy issues, bias and human errors.

HOW WE ARE SOLVING

Use AI systems to provide health-check of companies based on limited financial accounting data and public media information about them and their operating environment. Premium version gives more detailed analysis based on full financial statements and more in-depth insights on a company based on pre-defined parameters.

TARGET USERS

Financial professionals, accounting firms, professional services firms, Business owners / SMEs, creditors, banks and financial institutions, academicians or post-graduate students.

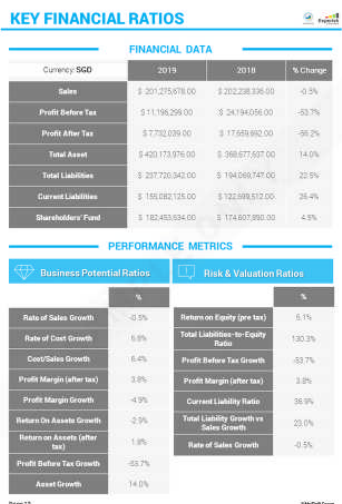
TOP 500
Global
Startups



Key Media Findings



Financial Data







IN ADDITION TO THE LITE FEATURES



SOLUTION #2

CDSI





OVERVIEW

A personalised RoboAdvisor to help investors gain automated insights on how their investments have performed. Investors require independent, objective and well-timed analysis on potential and existing stocks. CDSI can guide investors to achieve the most optimal risk-return levels in the quickest time possible at the lowest cost. This would enable investors to attain a robust investment portfolio, catered to their respective risk appetite and goal targets.

PROBLEM STATEMENT

Investors have to deal with voluminous, fragmented data and noise associated with capital markets. Moreover, there are too many platforms offering similar stock market insights and users have to conduct their own analysis and interpretation of their portfolio manually. This can lead to errors and bias reviews with limited depth and breadth of the individual stocks and overall portfolio.

HOW WE ARE SOLVING

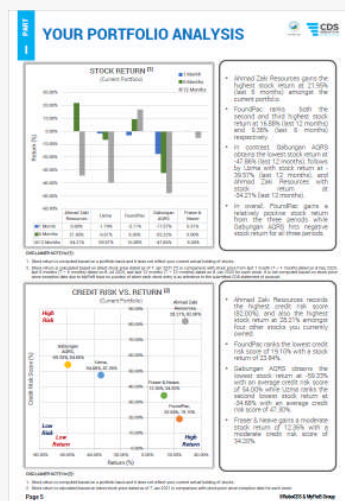
Identify potential companies for investment (pre-investment) or monitoring individual investments / portfolio of stocks (post-investments) using MyFinB's natural language decisioning systems

TARGET USERS

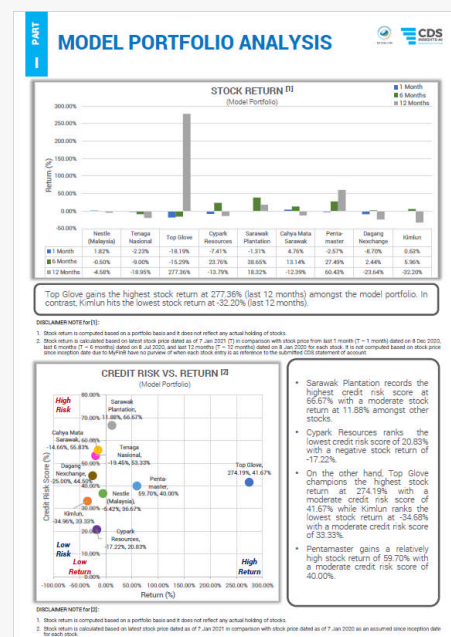
Retail investors with three to twenty stocks and actively trading, family offices, institutional firms, stock exchanges, brokerage firms, research firms.



User's Portfolio Analysis



Model Portfolio Analysis



CDSI REPORT FEATURES (PREMIUM)



IN ADDITION TO THE LITE FEATURES

MAJALISA VISION

CDS INSIGHTS-AI

POWERED BY MYFINB

PREMIUM

Holder Name: Mohd Ahmad bin Zulkifly

Account No.: 123456789

Date of Analysis: 7th January 2021

Fundamental Insights (I)

FUNDAMENTAL INSIGHTS: INDIVIDUAL STOCK YOU PURCHASED

Stock name: AHMAD ZAKI RESOURCES BERHAD
Quoted: 7078.MY | Last FY: 2020

Does the firm have sufficient equity to pay liabilities?

NO

Liability-Equity: 1188%

Is the firm profitable?

NO

Profit Margin (after tax): -74%

Is the firm growing?

YES

Sales Growth: 19.1%

FINANCIAL HEALTHCHECK

Quite constrained level of shareholder returns were attained during the period. The overall valuation of the firm need to be improved. High risk exposure to liabilities relative to equity, contributed to a weak balance sheet position. The firm's valuation is very likely to be adversely affected as a result. There was a severe decline in profit growth rate compared with the previous period. Severe net losses were experienced - highly inadequate revenue levels and overall inefficient cost structure. The firm's pricing strategies and its ability to control costs were ineffective. Valuation for the firm based on earnings would be severely affected.

The ability of the firm to generate more profits from its assets compared to the previous year had significantly declined. The capacity of the firm's assets to generate profits was highly limited. It appeared unable to utilize its assets to generate basic minimum of profitability. In comparison with the previous period for the firm, profit growth for the firm experienced a severe decline. The growth of the firm's total assets was fairly benign during the period. The firm's expansion plans do not appear to be aggressive from asset-based expansion.

FINANCIAL RISK AREAS

Severe net losses were experienced - highly inadequate revenue levels and overall inefficient cost structure.

22.5%

Business Performance

There was a severe decline in profit growth rate compared with the previous period.

10.0%

Shareholders' Value

Weak balance sheet position with high risk exposure to liabilities relative to equity.

35.0%

Risk & Liabilities

The capacity of the firm's assets to generate profits was highly limited.

10.0%

Productivity

FINANCIAL OUTLOOK

To check if there are any structural or one-off opportunities that may materially affect the firm's business.

1

Business Performance

To detect for any concentration risk of clients that resulted in severe decline in profitability rate.

2

Shareholders' Value

To assess the market place for products and services which may be used as a replacement or substitute for the firm's existing products and services.

3

Risk & Liabilities

To perform an assessment of the firm's revenue and determine if there are any significant claims, reduced level of sales, reduced level of sales.

4

Productivity

Fundamental Insights (II)

FUNDAMENTAL INSIGHTS: INDIVIDUAL STOCK YOU PURCHASED

Stock name: AHMAD ZAKI RESOURCES BERHAD
Quoted: 7078.MY | Last FY: 2020

FINANCIAL DATA

Currency: MYR000	2020* (18 months)	2019 (12 months)	% Change
Sales	1,462,761.00	1,228,590.00	19.1%
Profit Before Tax	(75,790.00)	24,817.00	-405.4%
Profit After Tax	(111,228.00)	8,588.00	-1395.2%
Total Asset	4,506,226.00	4,440,691.00	1.5%
Total Liabilities	4,145,690.00	3,967,689.00	4.5%
Current Liabilities	1,219,964.00	1,434,585.00	-15.0%
Shareholders' Fund	360,536.00	473,002.00	-23.8%

PERFORMANCE METRICS

Business Potential Ratios	%	Risk & Valuation Ratios	%
Rate of Sales Growth	19.1%	Return on Equity (pre tax)	-21.0%
Rate of Cost Growth	27.8%	Total Liabilities-to-Equity Ratio	1149.9%
Cost/Sales Growth	7.2%	Profit Before Tax Growth	-405.4%
Profit Margin (after tax)	-7.6%	Profit Margin (after tax)	-7.6%
Profit Margin Growth	-8.3%	Current Liability Ratio	27.1%
Return on Assets Growth	-2.7%	Total Liability Growth vs Sales Growth	-14.6%
Return on Assets (after tax)	-2.5%	Rate of Sales Growth	19.1%
Profit Before Tax Growth	-405.4%		
Asset Growth	1.5%		

Market Colours Based on Stock's Health

MARKET COLOURS BASED ON STOCK'S HEALTH

Stock name: AHMAD ZAKI RESOURCES BERHAD
Industry: Building Construction
Quoted: 7078.MY | Last FY: 2020

Business Summary

Ahmad Zaki Resources Bhd. is an investment holding company, which engages in the civil and structural works contracting and provision of management services. It operates through the following segments: Engineering & Construction, Concession, Oil & Gas, Plantation and Property. The Engineering and Construction segment refers to the civil and structural works. The Concession segment includes concession and assets management. The Oil and Gas segment deals with marine fuels, lubricants and petroleum based products. The Plantation segment is the production of crude palm oil and kernel. The Property segment is responsible for the property development, hotel operation and facilities management. The company was founded in 1962 and is headquartered in Kuala Lumpur, Malaysia.

Stock Price Comparison

AHMAD ZAKI RESOURCES
Stock Price Comparison (Current Portfolio)

Stock Price (RM)

52-Week Low: 0.8600
Last Stock Price (7 Jan 2021): 0.9200
52-Week High: 0.9300

Volume Comparison

AHMAD ZAKI RESOURCES
Volume Comparison (Current Portfolio)

Volume (Units)

52-Week Low: 10,000,000
Last Volume: 10,000,000
52-Week High: 10,000,000

Company & Industry Sentiments

COMPANY & INDUSTRY SENTIMENTS

Last 6 Months News Coverage
(Additional info may be requested upon new terms.)

Company: Ahmad Zaki Resources Berhad
Industry: Building Construction
Date of Report: 31 December 2020

NEWS SENTIMENTS

COMPANY: NEUTRAL (40.4%)

INDUSTRY: NEUTRAL (40.4%)

SOLUTION #3 DIGITAL BOARD



OVERVIEW

Digital Board (DB) is a board advisory tool that helps board directors to oversee strategy, risk, ethics and social impact, and financial reporting.

Artificial intelligence is one such technology. AI can help board directors oversee management's decisions and their results in the interest of shareholders and other stakeholders.

PROBLEM STATEMENT

Dealing with high volume, complex information that takes too much time and resources using a manual, traditional approach. Today, the real questions are: What does the information say? What does it mean? And how do we use it? Whole businesses are changing and step up to a different kind of leadership, anticipating what will create value, how that impacts the organization, and evaluating if the right leadership is in place to make those pivotal operating decisions on a day-to-day basis.

HOW WE ARE SOLVING

DB can help board members improve the function of the board in the areas of financial risk management, improved information for treasure/capital allocation and reviewing the effects of M&A information. DB also allows them to spot trends, allocation of resources, aid internal audit and risk management. Boards of the future must look at data on a more forward-looking basis, in a different way and think with a different level of expansiveness, involvement and opportunity building.

TARGET USERS

Board directors, Board advisors, advisory firms, M&A firms, Investment Bankers, Corporate Finance specialists, Management consultants, professional services firms

DIGITAL BOARD REPORT FEATURES



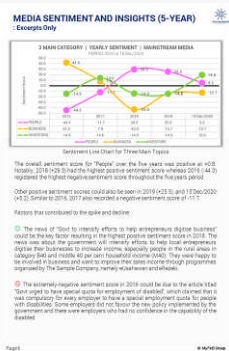
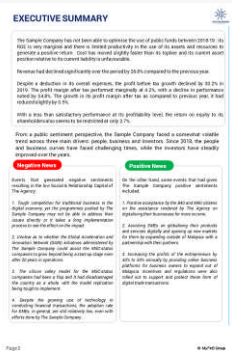
DIGITAL BOARD
Powered by MyFinB

Summary

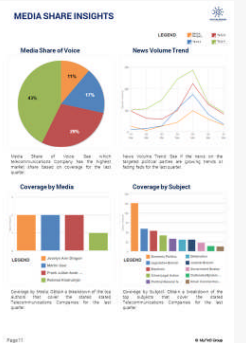
What needs to be done

Emerging Trends

Media Sentiments and distribution of news



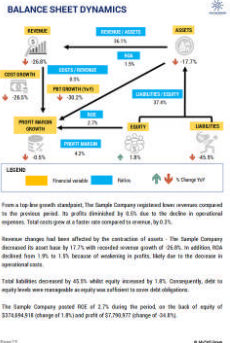
Media Share Insights



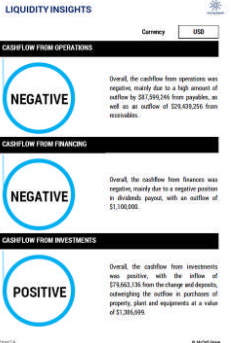
Financial Summary



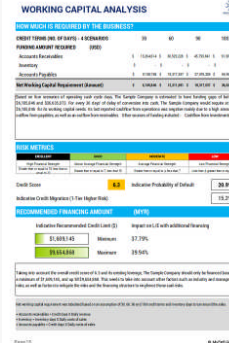
Balance Sheet Dynamics



Liquidity Insights



Working Capital Analysis



Competitor Analysis



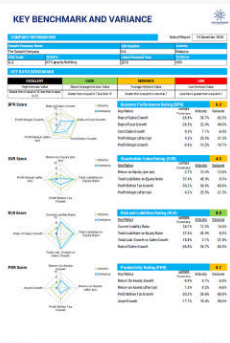
Board Review Checklists



Fin-Social Impact



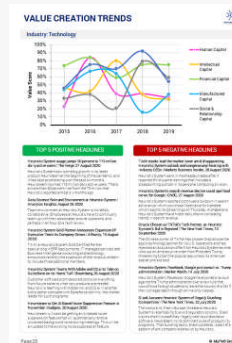
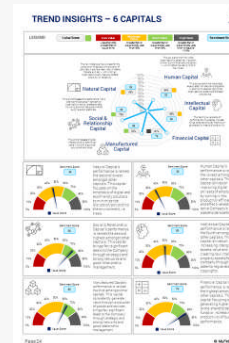
Benchmarking



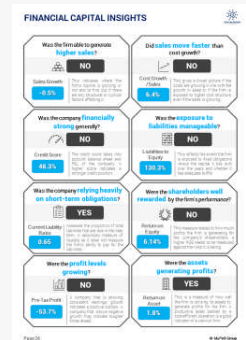
Effects on Stock Price



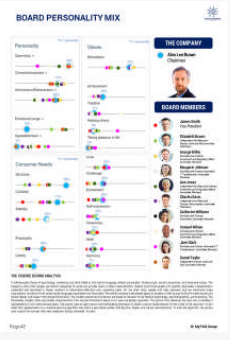
6 Capitals & Value Creation Trends



Individual Capital Analysis



Board Personality Analysis



Financial Statements & Enhanced Ratios

