



# **Group Lease PCL 5-Year Strategic Plan 2018-2022 (Acceleration Plan 2018)**

September 2018



**Group Lease PCL**





**MISSION**

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**VISION**

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**VALUES**

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**STRATEGY**

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**Actions**

# Our Mission

2018 - 2022



Remain close to our customers and contribute to their life improvement and foster their entrepreneurship spirit with innovative finance products



# Our Vision

## GLOCAL finance company

2018 - 2022



To be the leading GLOCAL (global and local at the same time) finance company that supports emerging entrepreneurs and shares in our consumers growth while being a leader in client and employee satisfaction. Our low cost and high technology network will enable us to locally meet the needs of our customers while being easily expandable worldwide



# GL Five Values

2018 - 2022





# 5 Pillars Of Our Strategy

2018 - 2022



01

**Corporate governance:** focus on building a framework that allows our company to grow while maintain international best practices

02

**Digital:** achieve the best results and growth for our customers and company through optimization of digital processes

03

**Global:** use international standards and multiple country diversification to reduce risk while using our international experience to improve local operations

04

**Local:** stay close to the customer to truly understand their situation and needs and pass that knowledge throughout the organization so that we can best adjust to any situation

05

**Lifecycle:** Build a platform of products that meet the needs of the customer at multiple life stages

# Our Strategy

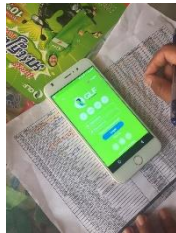
2018 - 2022



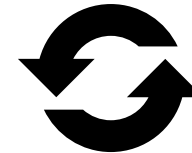
## Five Years of “Evolution”

### Business model transformation

Digital Finance



Life Cycle Finance



### Business offering expansion

Leasing



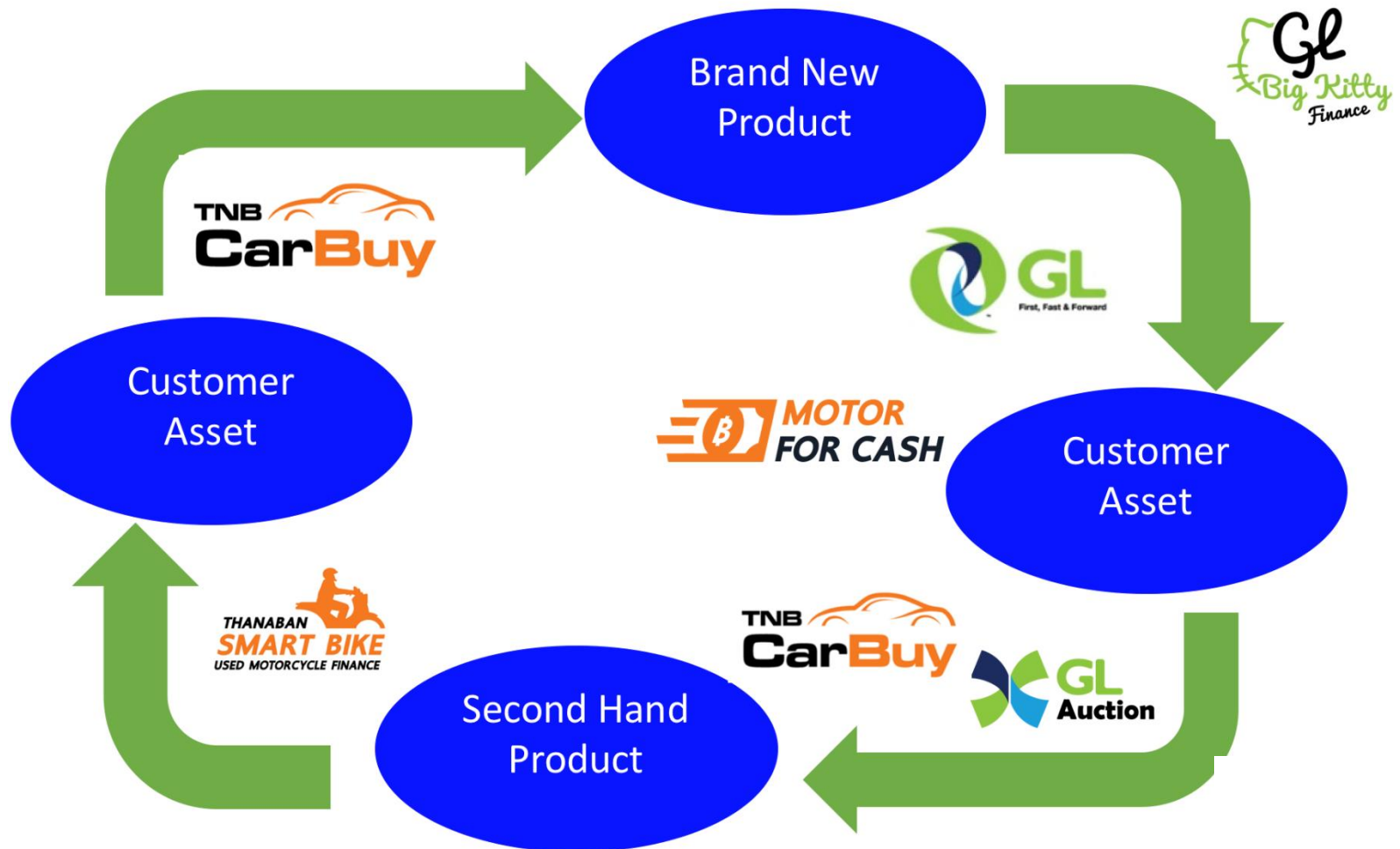
Multi-finance

# Our Strategy

2018 - 2022



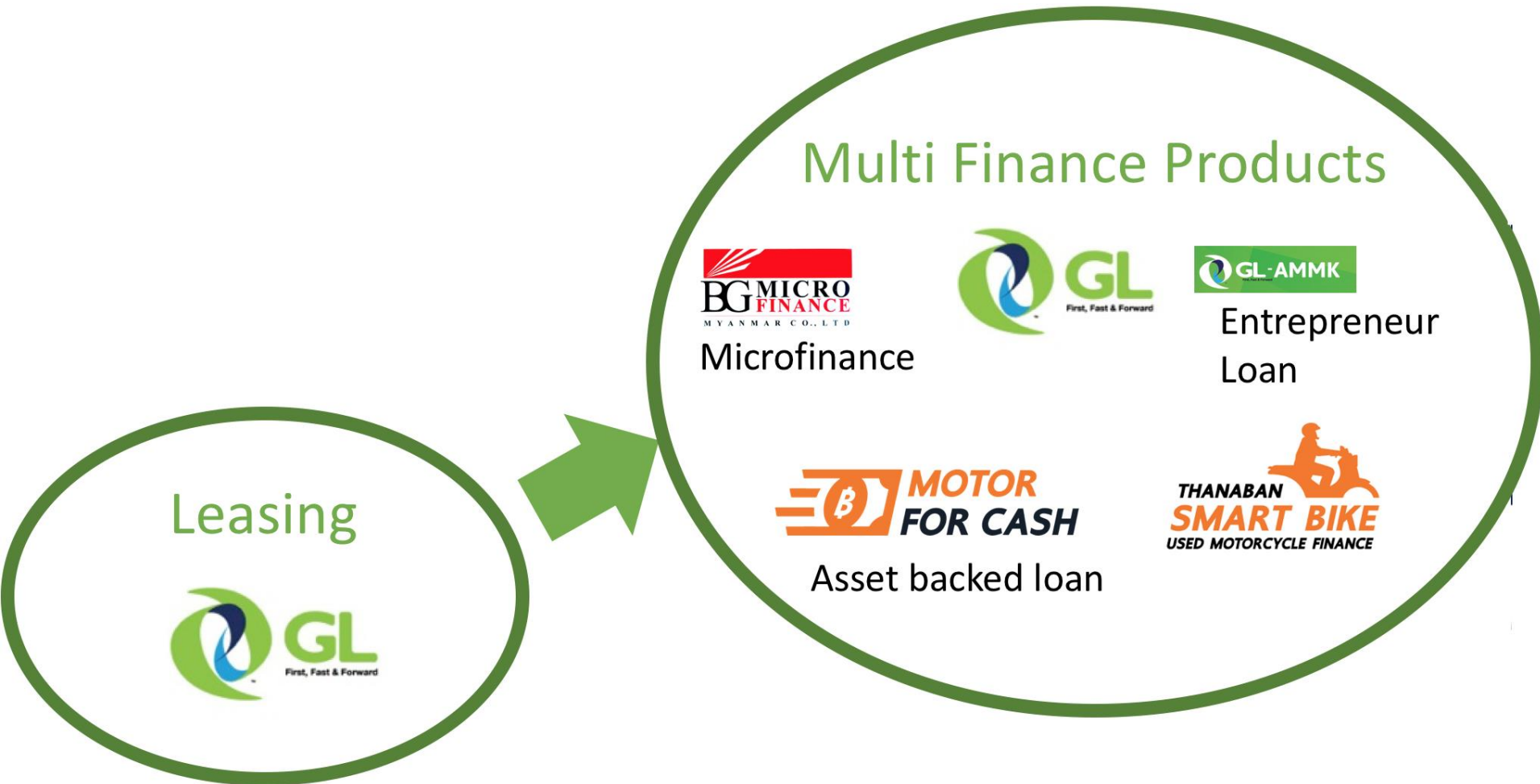
## Digital to Life Cycle Financing





# Our Strategy

2018 - 2022



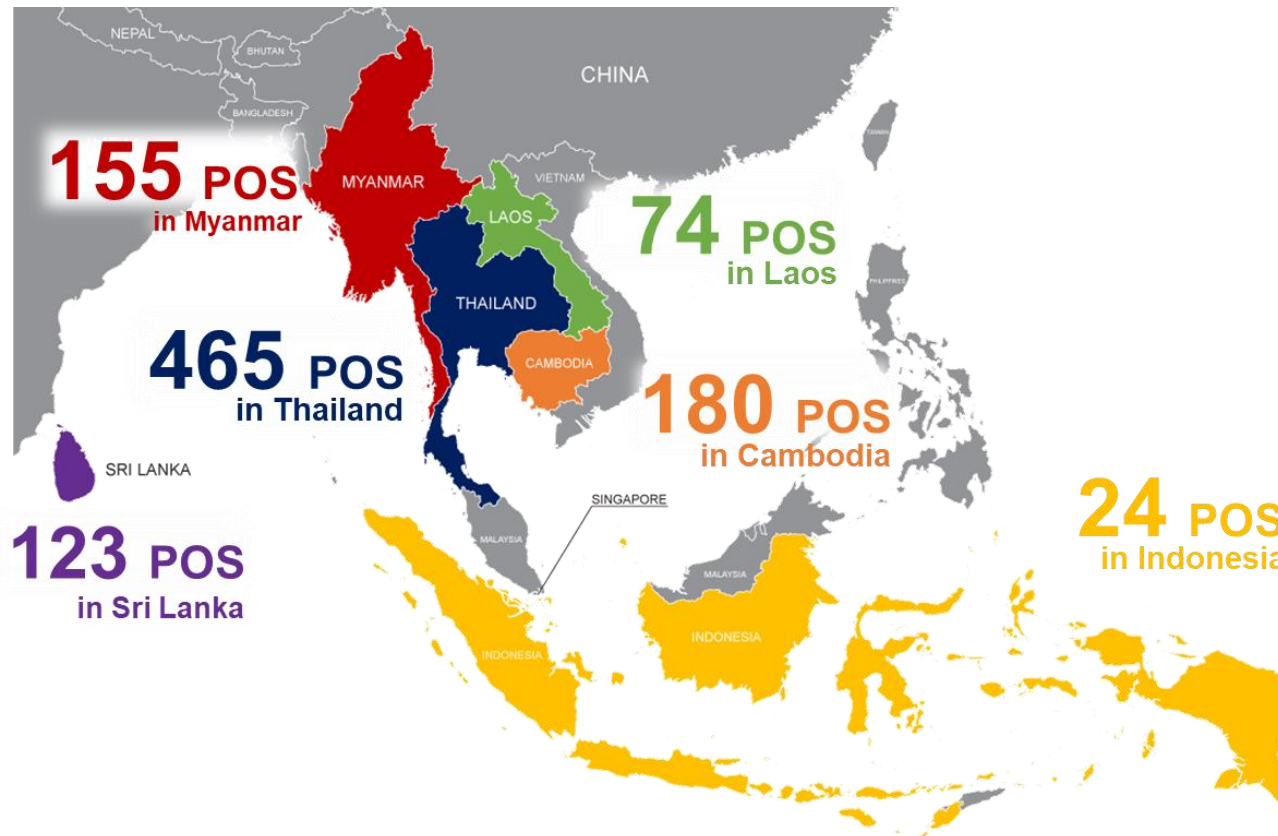
# Strategic Actions

2018 - 2022



# Strategic Actions

2018 - 2022



Optimize  
POS  
network and  
integrate  
group  
organization

- Improve POS productivity with optimization and align with long term goals
- Add more dealers to the GL network

# Strategic Actions

2018 - 2022



Group Loans



**New product  
development**



- Develop innovative products to satisfy unmet customer demands. Recent successes include our entry into group loans, CarBuy, big bikes (Big Kitty), 2<sup>nd</sup> hand (Smartbike), truck financing, construction equipment, and entrepreneur loans
- Implement new products to match the maturity stage of each emerging market
- Enhance the relationship with our local partners by creating synergies with them through our product offerings

## New strategic partner development

New  
strategic  
partner  
development

true money

Kubota

  
COMMERCIAL  
CREDIT

 HONDA

AMMK

- Develop strategic business partners to reinforce local business operations for current and future product expansion
- Develop strategic funding partners in each market with local currency

# Strategic Actions

2018 - 2022



Improve  
corporate  
governance

## New Chairman of the Board of Directors / Chairman of Audit Committee



Mr. Skol Harnsuthivarin

- Bolster our Audit Committee with new members and the creation of a Risk Management Committee and Corporate Governance Committee

## New Independent Director & Audit Committee Members



Mr. Viboon Engkagul



Mrs. Sumalee  
Chokdeeanant



Mr. Pholdej  
Therdphithakvanij



Mr. Troy Andrew  
Schooneman



# Strategic Actions

2018 - 2022



**New Chief  
Executive Officer**



Mr. Tatsuya  
Konoshita

**New Chief  
Financial Officer**



Mr. Alain Dufes

**Head of  
Cambodia**



Mr. Riki Ishigami



**Head of Thailand**



Mr. Muneo Tashiro

**Head of Laos  
and Myanmar**

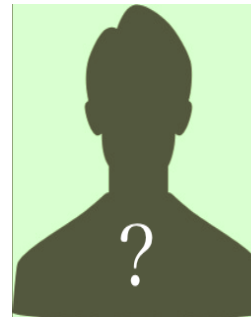


Mr. Kaname  
Hashimoto

**Head of  
Indonesia**



Mr. Nikolay  
Kosyakov



# Balanced Scorecard: Objectives 2018 - 2022



Financial
Objectives
Cost control/management control implementation
Budget planning and monitoring implementation
NPL controlled
Global review and compliance upgrade according to international standard
Fundraising
Cash control improvement
Tax compliance



Customers
Objectives
CRM implementation
Notoriety improvement
Competitors differentiation
Customer satisfaction with fast decision
Reinforcement of our portfolio quality with new UW credit scoring
Reinforce Honda exclusivity position => Dealer collaboration
New product analysis

Combined Strategy

Internal Processes
Objectives
Internal control, risk management and internal audit reinforcement for each subsidiary under the Group supervision.
Communication improvement
Process optimization
New organization implementation
Business analysis and project management process implementation
Business plan in each subsidiary
Policy and procedure in each department and monitoring
System performance, KPI implementation (group level, subsidiaries, department, staff...)
Governance + COA + Delegation + organization chart + decision power + Roles and responsibilities definition



Learning & Growth
Objectives
Key employee identification and retention
Performance management process implementation
Workforce strategic planning
Skills development identification





# FINANCIAL INFORMATION

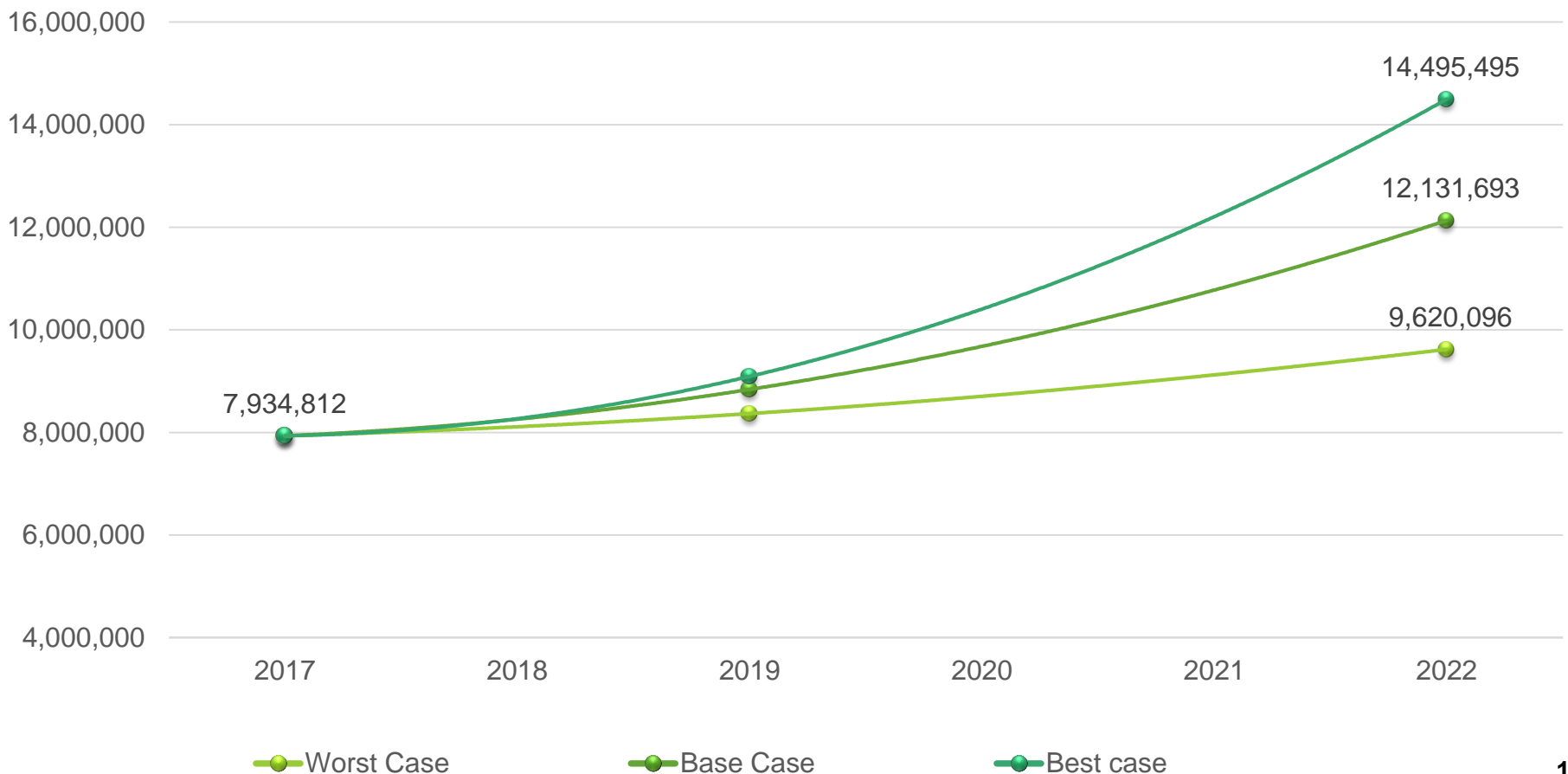
## 2018 – 2022 forecast

# Financial Case Scenario

2017 - 2022



## Portfolio\* Unit: thousand THB



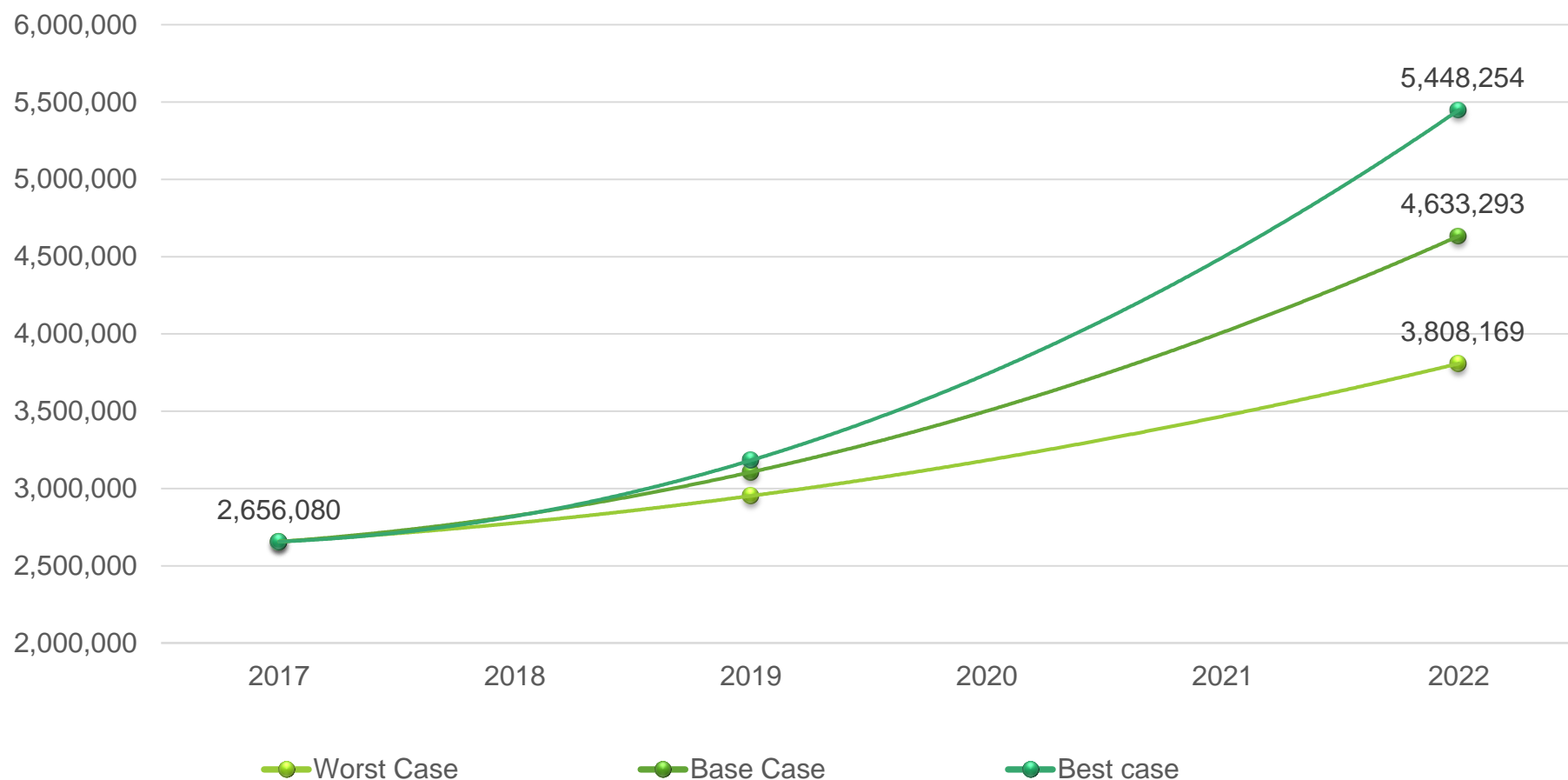
\* Portfolio does not include Century Finance (CF) in Myanmar, however since GL plans to own a majority of Century Finance, we do include 57% of CF's portfolio growth in the growth calculation as we want to be sure of cash available for lending

# Financial Case Scenario

2017 - 2022



## Revenue Unit: thousand THB

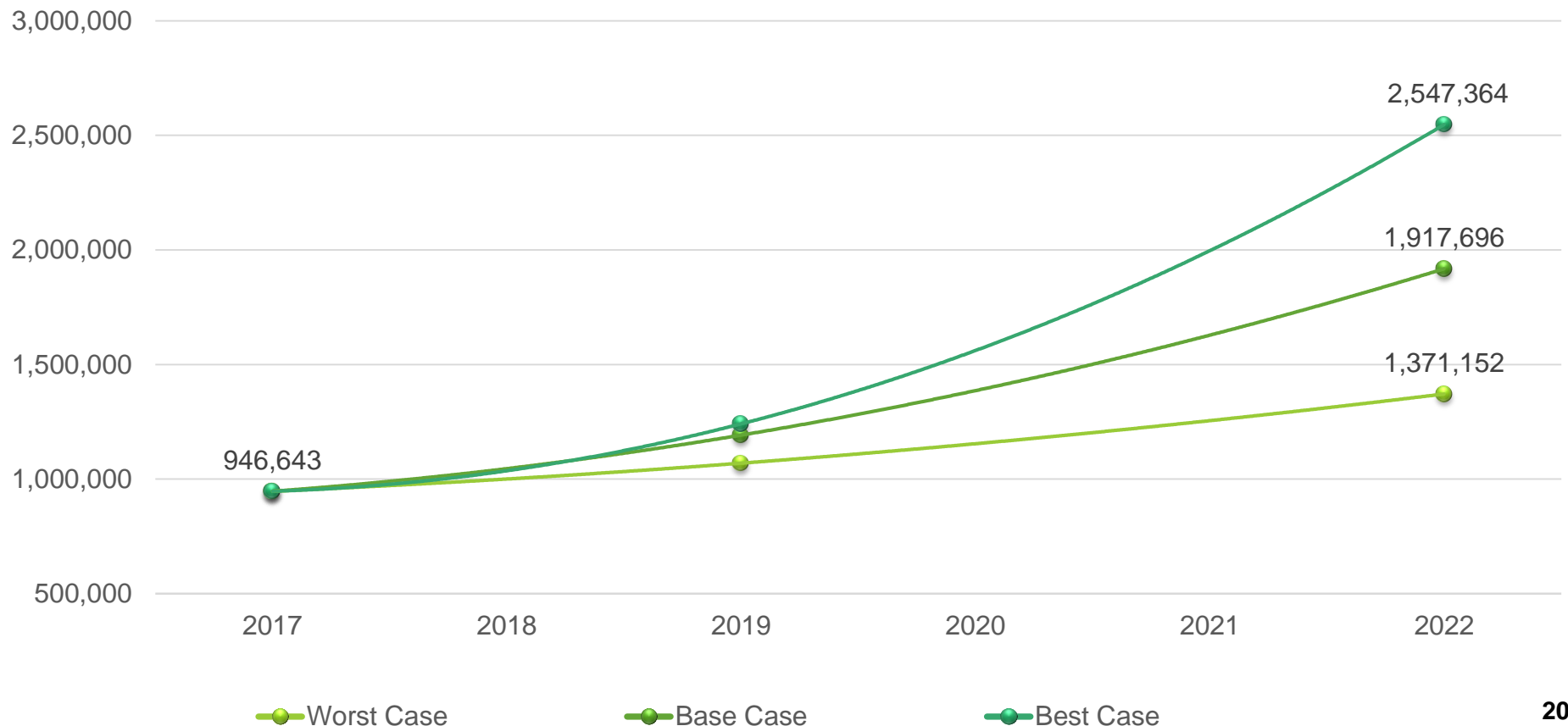


# Financial Case Scenario

2017- 2022



## EBIT (excluding loan receivables, exceptional allowances and CCF) Unit: thousand THB





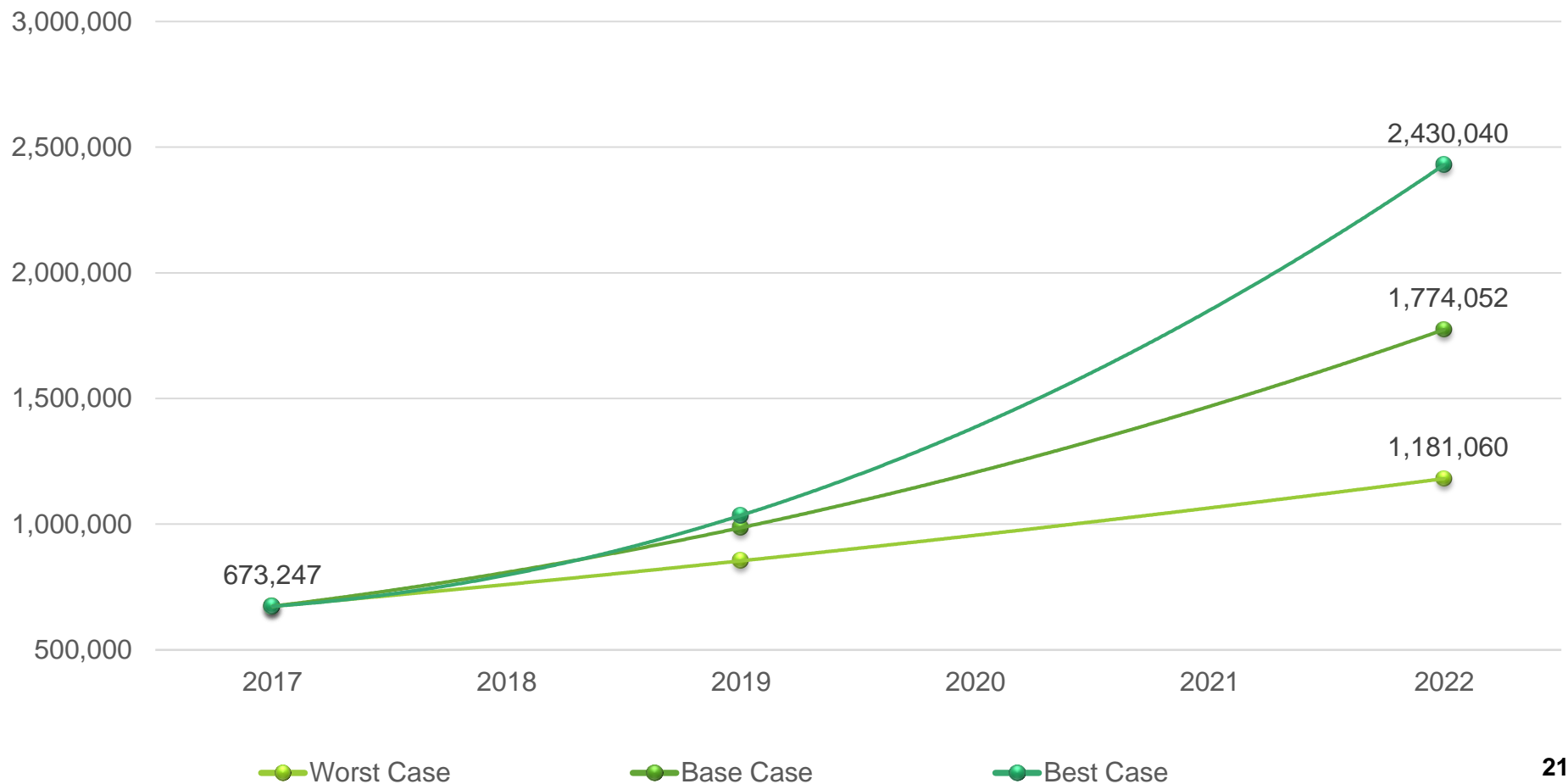
# Financial Case Scenario

2017 - 2022



## EBT (plus share of CCF)

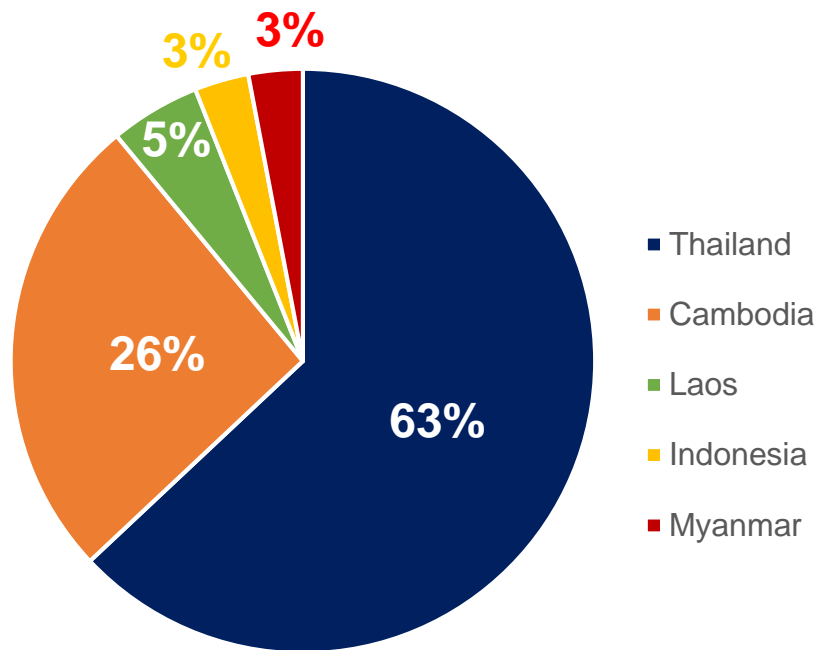
Unit: thousand THB



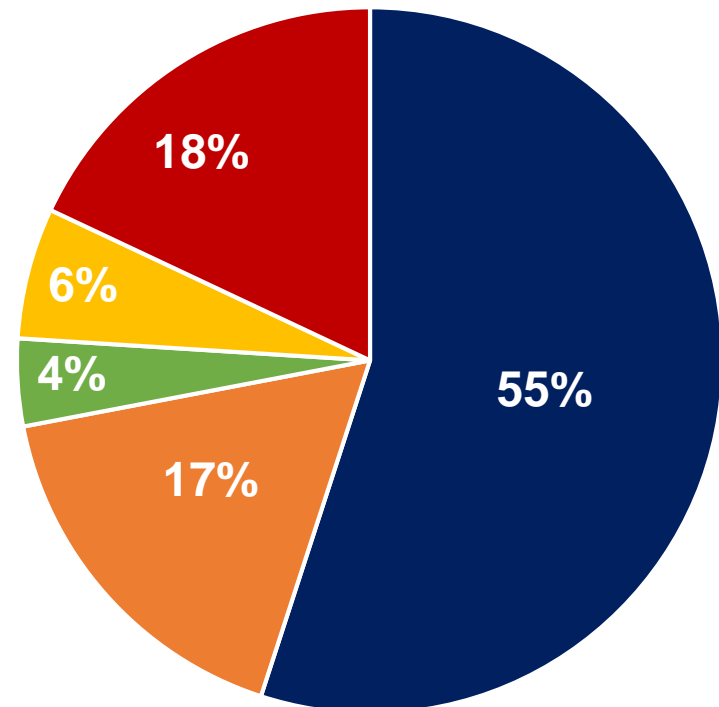
# Revenue by Countries



**FY2017A**



**FY2022F\***

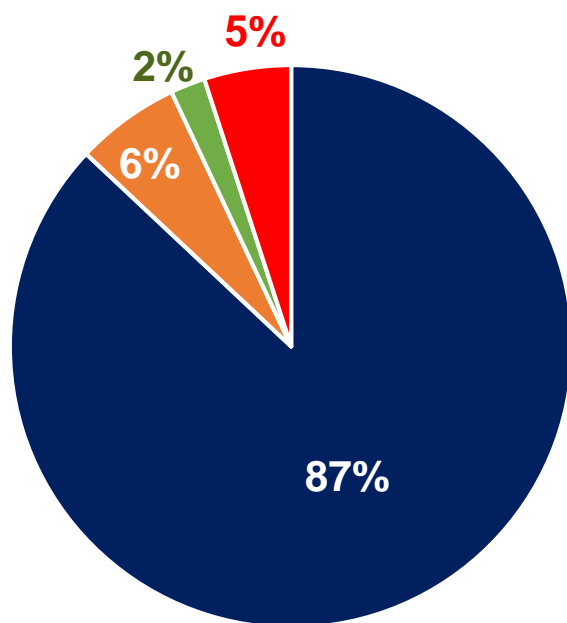


\* Base Case Scenario

# Revenue by Products

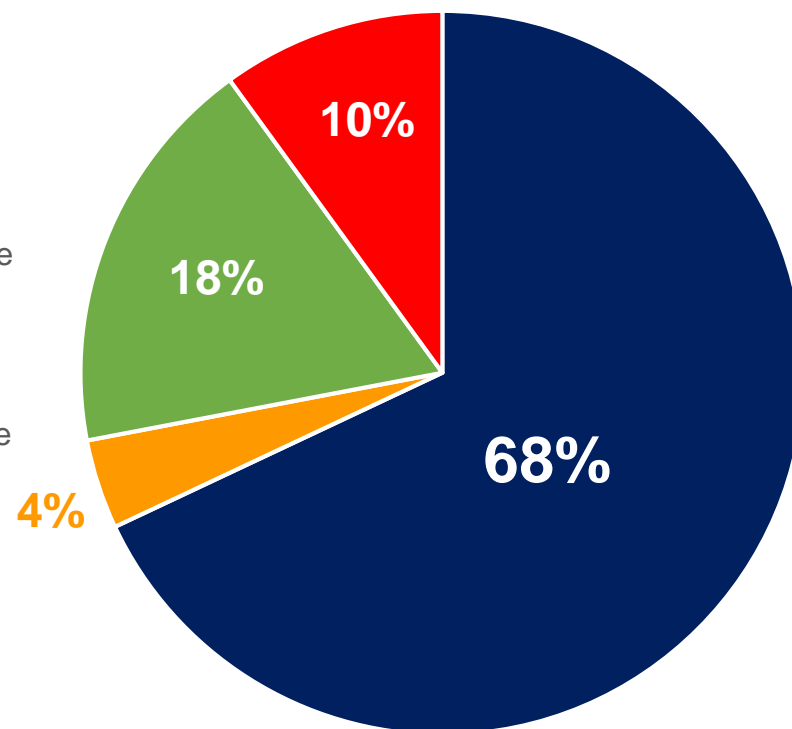


**FY2017A**



**FY2022F\***

- Hire Purchase
- ABL
- Micro Finance
- Other



\* Base Case Scenario

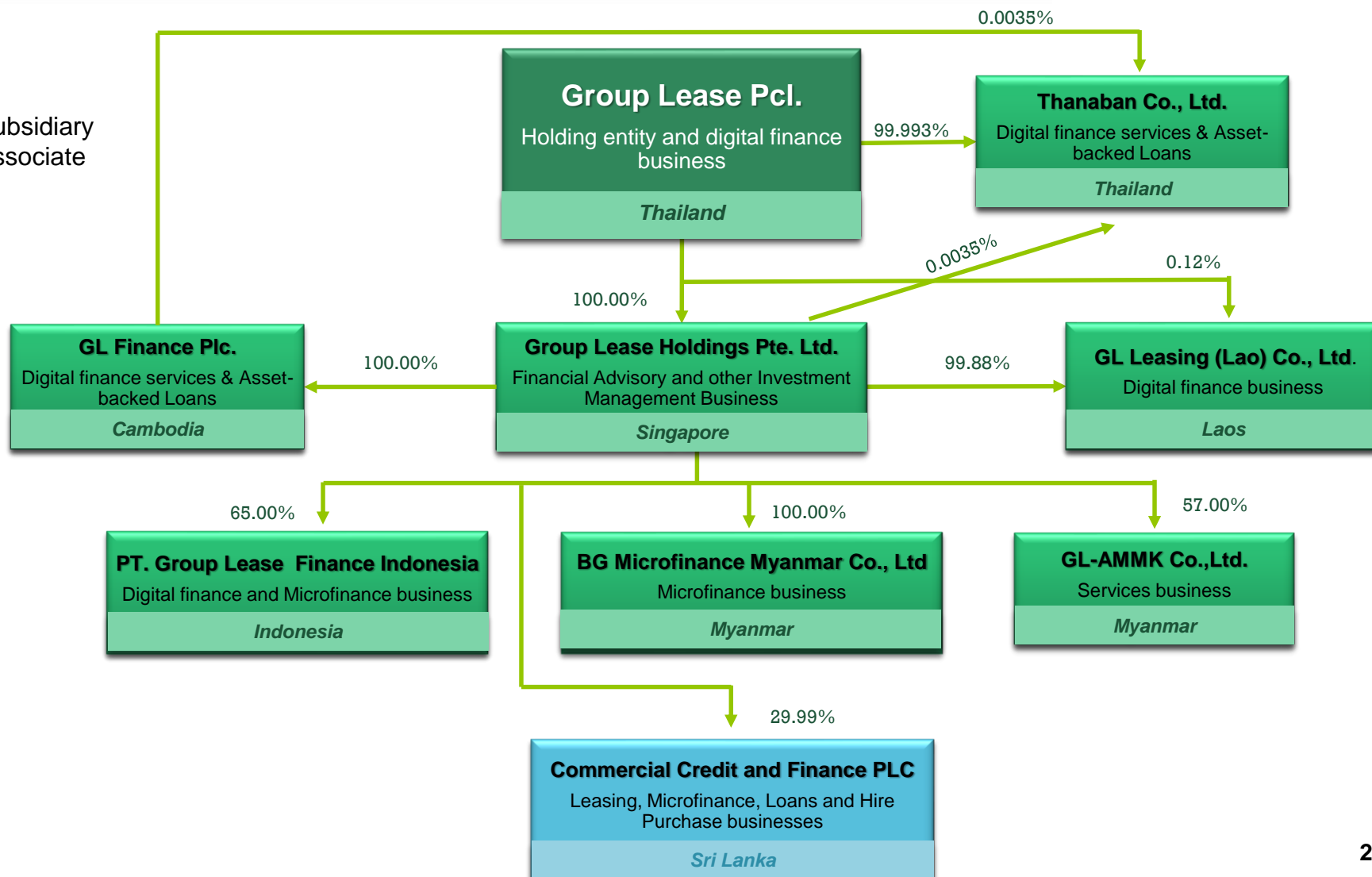


# **SUBSIDIARIES STRATEGIC PLAN 2018 – 2022**

# GROUP STRUCTURE

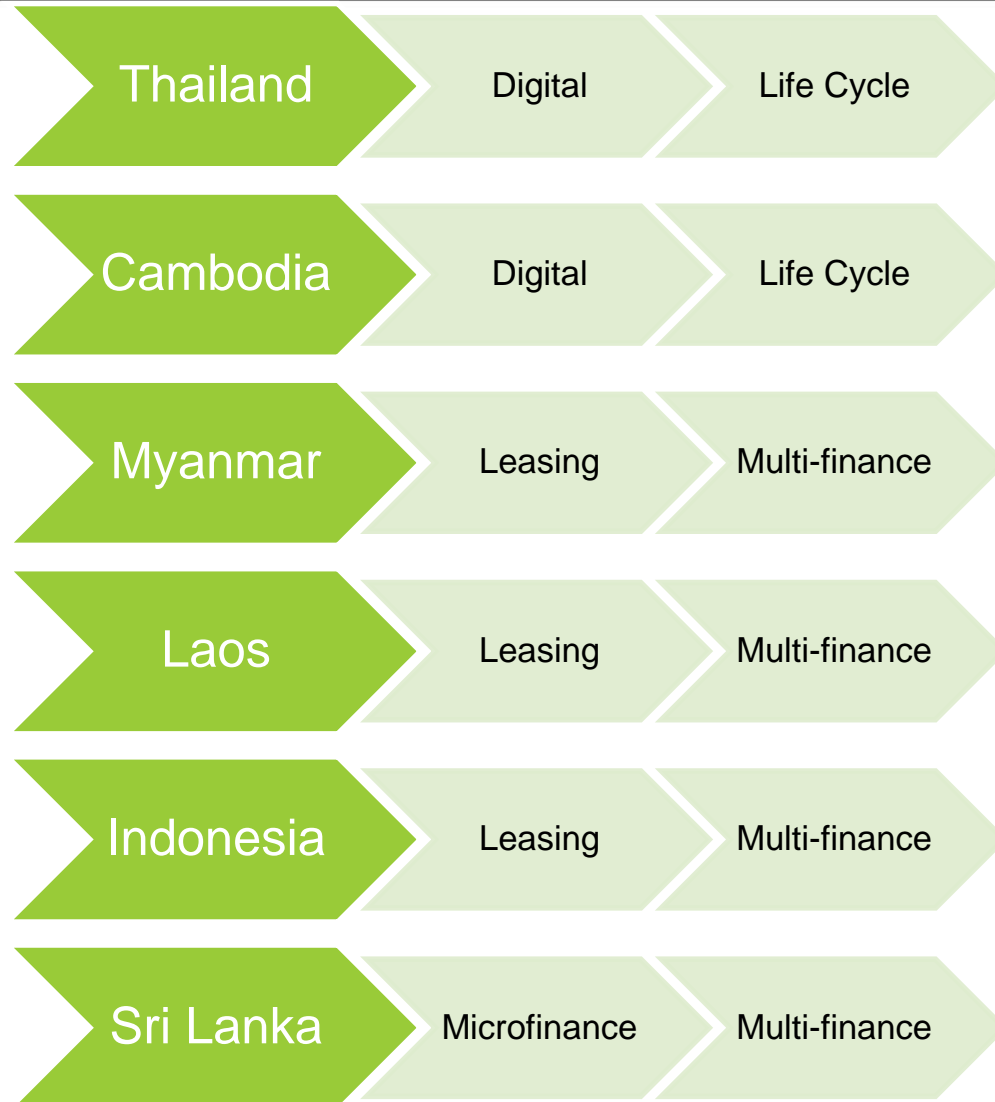


■ Subsidiary  
■ Associate



# GL Strategic Plan

2018 - 2022

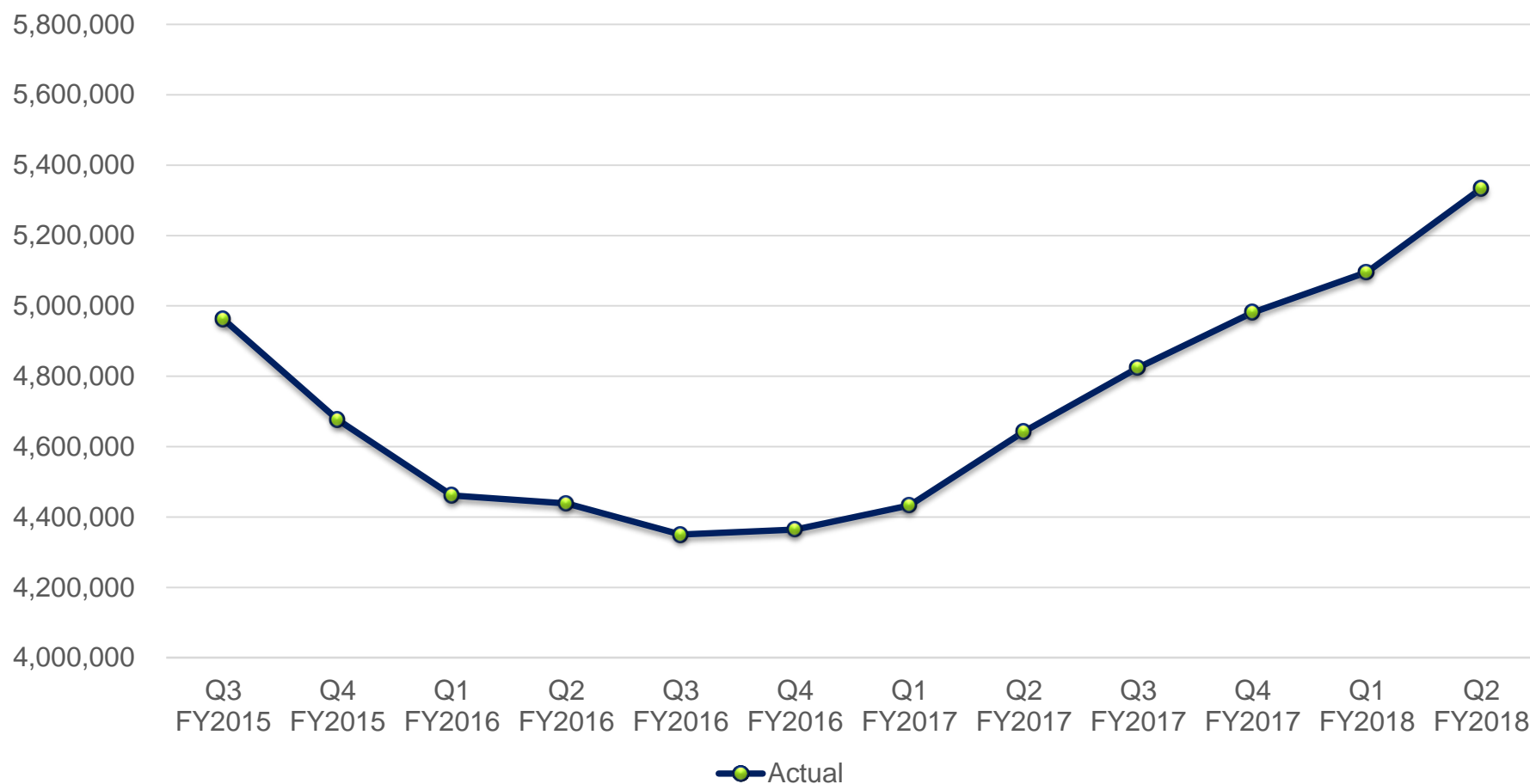




# GL Thailand Strategic Plan



## Historical portfolio Unit: thousand THB



# GL Thailand Strategic Plan

2017 - 2022



## Portfolio forecast

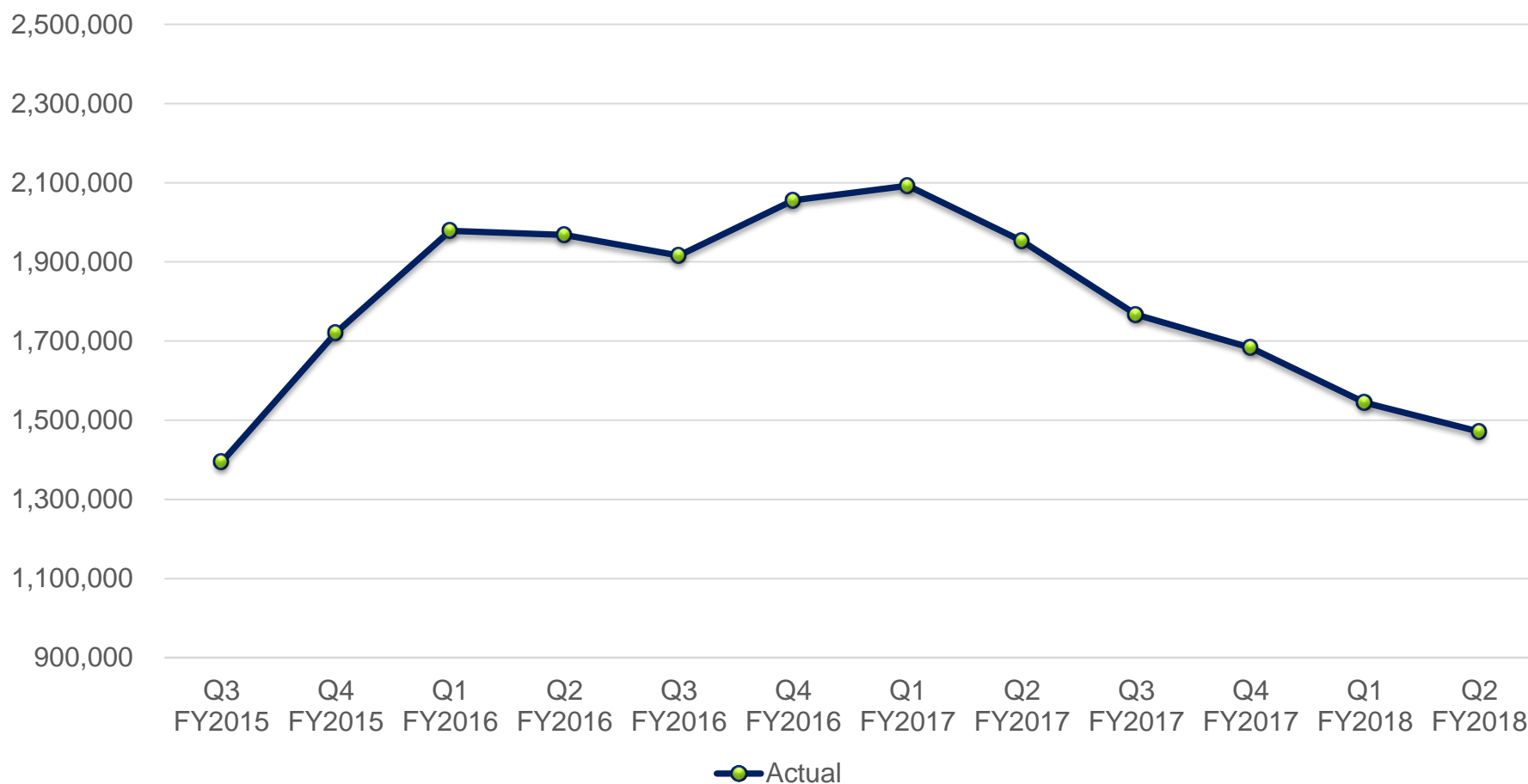
Unit: thousand THB



# GL Cambodia Strategic Plan



## Historical portfolio Unit: thousand THB

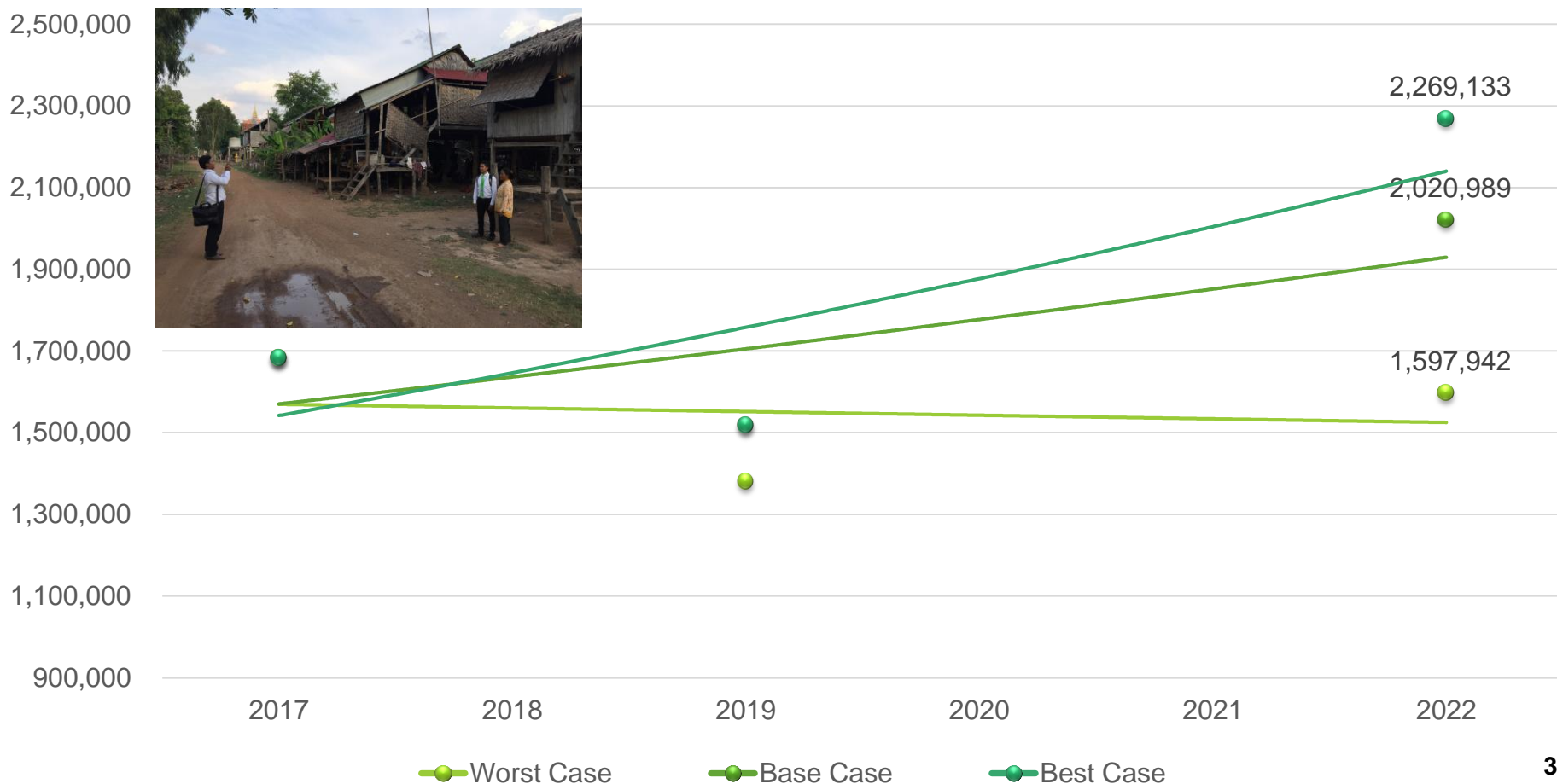


# GL Cambodia Strategic Plan

2017 - 2022



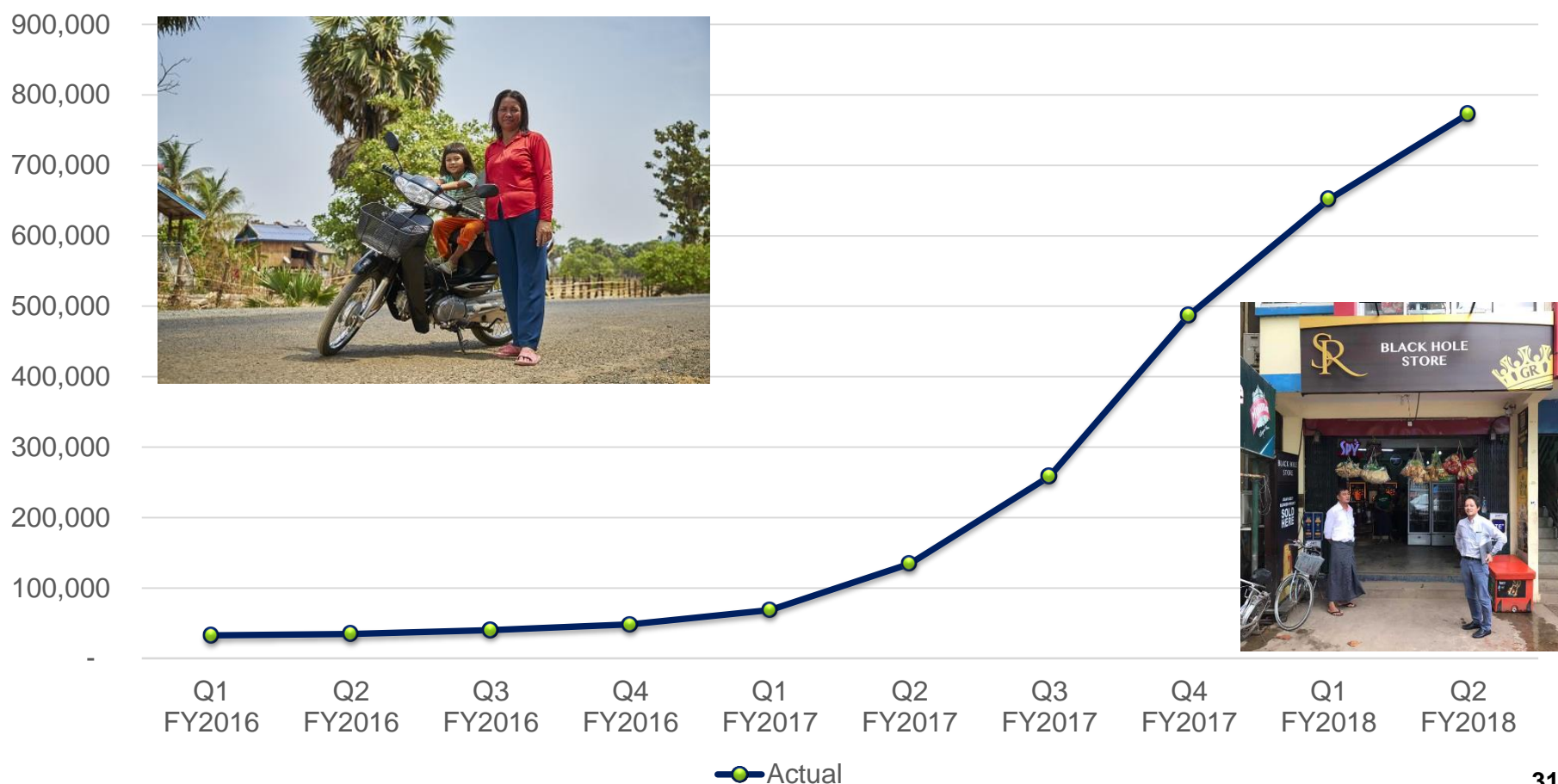
## Portfolio forecast Unit: thousand THB



# GL Myanmar Strategic Plan



## Historical portfolio Unit: thousand THB



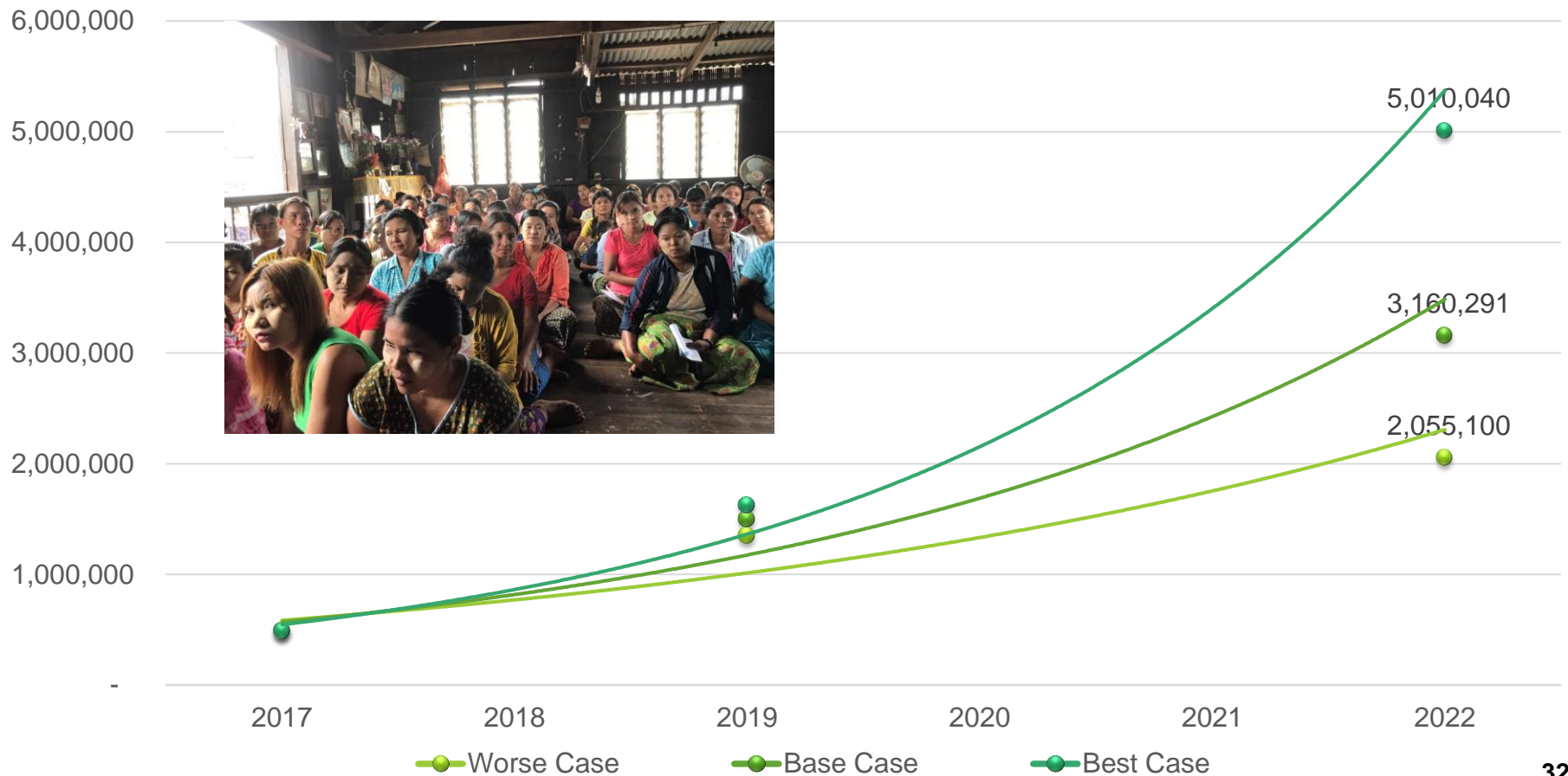
GL acquired and began operating BGMM, our microfinance Myanmar subsidiary in Q1 FY 2017

# GL Myanmar Strategic Plan

2017 - 2022



## Portfolio forecast Unit: thousand THB



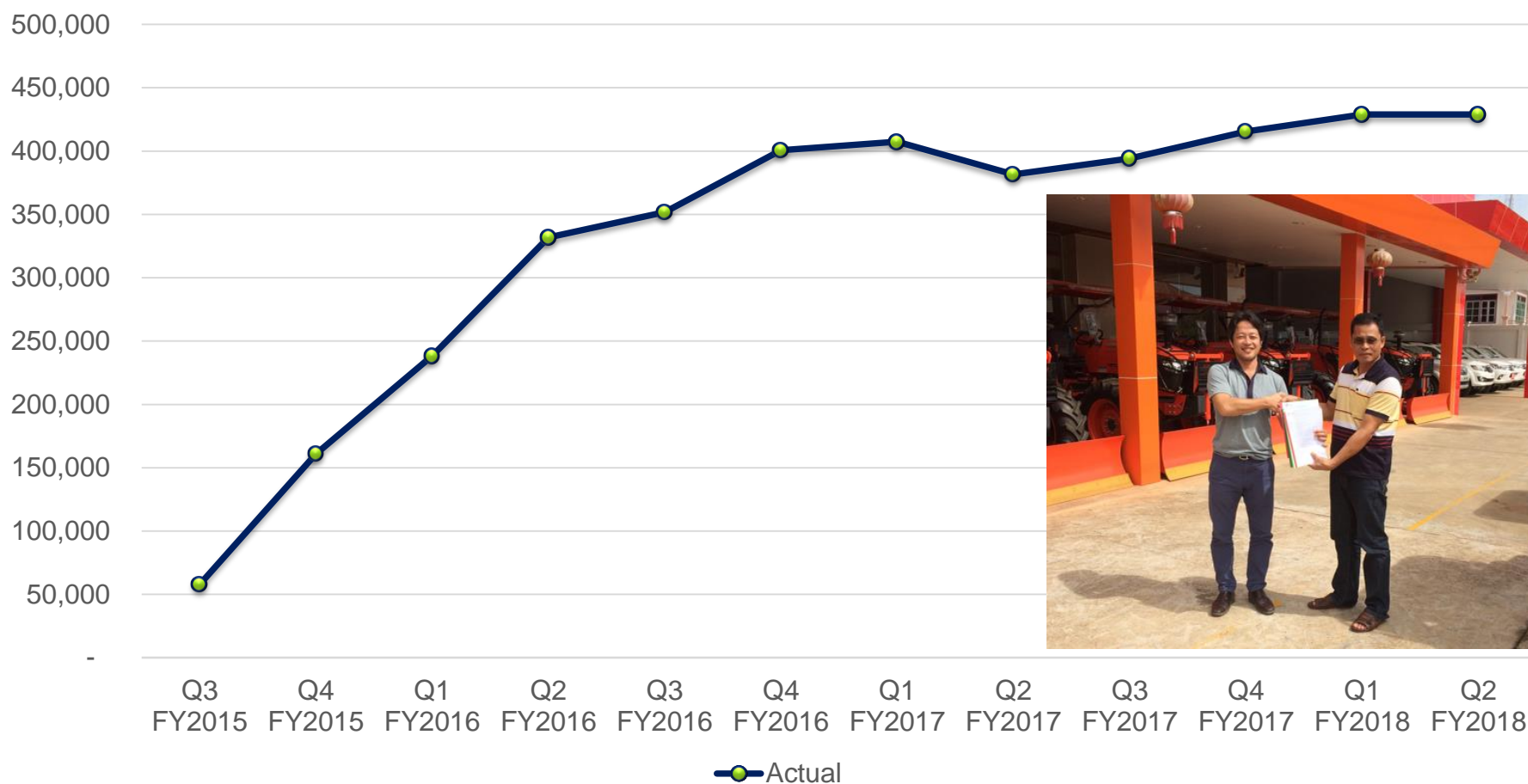


# GL Laos Strategic Plan

2017 - 2022



## Historical portfolio Unit: thousand THB



# GL Laos Strategic Plan

2017 - 2022



## Portfolio forecast Unit: thousand THB



# GL Indonesia Strategic Plan

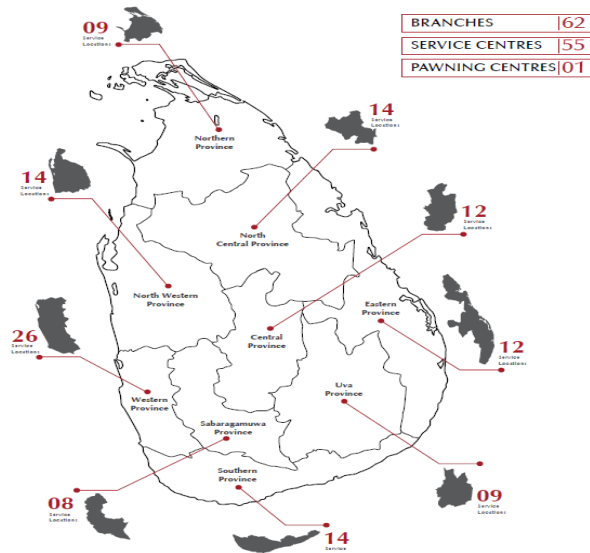
2017 - 2022



## Microfinance portfolio forecast Unit: thousand THB

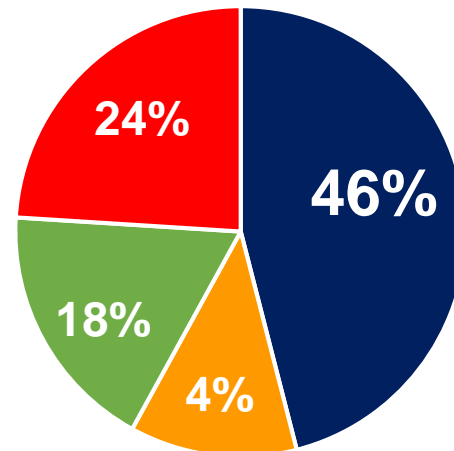


# GL Associate Investment CCF

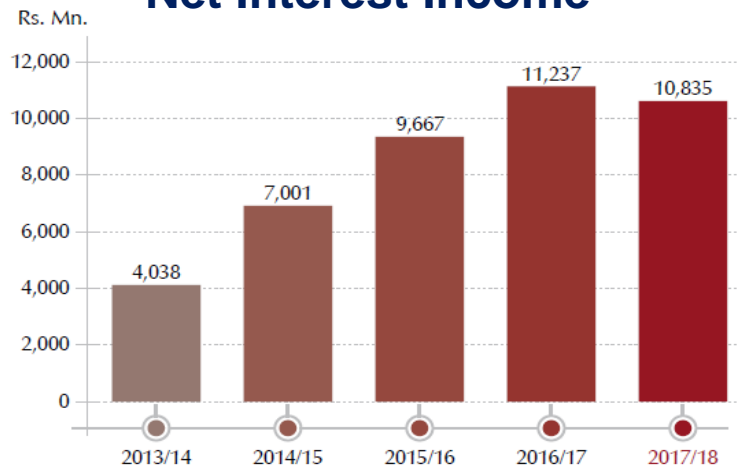


## Portfolio 2017/18

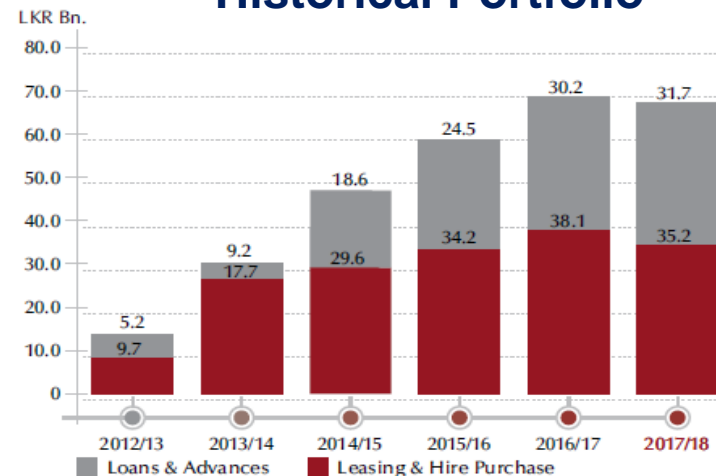
- Hire Purchase
- ABL
- Micro Finance
- Other



## Net Interest Income



## Historical Portfolio



GL's financial forecast assumes profit growth of 10%, 10%, 15%, 10%, and 5% annually from 2018 to 2022 respectively