

Invest

A Weekly e-Publication by SHAREINVESTOR.com

ISSUE
54
25 AUGUST 2023

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Via email, every Friday

Data &
Investing
Ideas

COMPANY SPOTLIGHT 

WHAT YOU NEED

TO KNOW ABOUT ...

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JEP HOLDINGS + HOCK LIAN SENG'S 1HFY2023

See
more on
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18-20

ALSO 

Investor-One Portfolio

See more on pages 14-17

IR Announcements

See more on page 29

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**SIAS: Introduction To
Financial Products:
Exploring The Different
Options For Building Wealth**

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Invest with Knowledge



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Advice from a securities professional is strongly advised.

Market at a Glance

Over 5 trading days as at yesterday

www.shareinvestor.com

market data at your fingertips



ShareInvestor WebPro (www.shareinvestor.com)

Prices > Stock Prices > SGX > click Stocks tab

1. mouse over Ranking > select Top Active > mouse over Column Layout > select Edit Customs > select Name > select Volume > select Last Done Price > Mouse Over Column Layout > select Custom
2. mouse over Ranking > select Top Turnover > mouse over Column Layout > select Edit Customs > select Name > select Last Done Price > select Value > Mouse Over Column Layout > select Custom
3. mouse over Ranking > select Top Gainers (Over 5 Trading Days) > mouse over

Column Layout > select Edit Customs > select Name > select Last Done Price > select 5 Days Change > select 5 Days % Change > Mouse Over Column Layout > select Custom

4. mouse over Ranking > select Top Losers (Over 5 Trading Days)
5. mouse over Ranking > select Top % Gainers (Over 5 Trading Days)
6. mouse over Ranking > select Top % Losers (Over 5 Trading Days)

Singapore Top Actives

(as at yesterday)

Name	Last Done	Volume
Seatrium	0.143	714,506.50
HSI 16800MBePW230928	0.043	51,216.30
HSI 19400MBeCW231030	0.081	49,236.00
ISOTeam	0.041	33,201.50
Genting Sing	0.910	25,115.30
MediLifestyle	0.016	24,654.80
Envictus	0.280	23,714.60
YZJ Shipbldg SGD	1.700	23,301.60
Singtel	2.350	21,004.10
ThaiBev	0.575	16,473.30

Top Gainers

(over 5 Trading days as at yesterday)

Name	Last Done	5 Days Chg
SPDR S&P500 US\$	447.880	6.88
GLD US\$	178.350	2.47
GLD SG\$	241.150	1.77
LiNing 5xShortSG240327	1.575	0.73
YZJ 5xLongSG231115	2.980	0.61
JMH USD	46.030	0.43
LiNing 5xShortUB250321	1.555	0.40
Sunny 5xShortUB250127	1.225	0.33
Tencen3xShortUB250428US\$	2.030	0.27
AEM SGD	3.510	0.26

Top Losers

(over 5 Trading days as at yesterday)

Name	Last Done	5 Days Chg
SPDR DJIA US\$	346.550	-6.95
KepCorp 5xLongSG230920	11.650	-3.58
XT Vietnam US\$	29.900	-2.27
XT SingGovBond SG\$	142.760	-1.48
Sembcorp 5xLongSG250515	2.670	-1.22
Jardine C&C	32.240	-0.78
NIO Inc. USD OV	11.090	-0.76
Great Eastern	17.880	-0.71
KepCorp 5xLongSG240424	3.010	-0.70
HSTECH3xLongMA260327US\$	1.445	-0.52

Singapore Top Turnover

(as at yesterday)

Name	Last Done	Value
Seatrium	0.143	99,883,092.00
DBS	32.810	61,487,145.00
UOB	27.830	59,536,046.00
Singtel	2.350	49,258,698.00
OCBC Bank	12.360	43,276,107.00
YZJ Shipbldg SGD	1.700	39,752,217.00
SIA	6.850	34,668,400.00
CapLand Ascendas REIT	2.720	30,813,174.00
Sembcorp Ind	5.270	29,454,436.00
Venture	13.250	26,929,103.00

Top % Gainers

(over 5 Trading days as at yesterday)

Name	Last Done	5 Days % Chg
Advanced	0.240	185.71
LifeBrandz	0.002	100.00
Sunny 5xLongUB250430	0.002	100.00
Mary Chia	0.039	95.00
LiNing 5xShortSG240327	1.575	85.29
Vertex SPAC W291231	0.130	73.33
USP Group^	0.124	63.16
CMB 5xShortSG231019	0.098	50.77
3Cnergy	0.003	50.00
DISA	0.003	50.00

Top % Losers

(over 5 Trading days as at yesterday)

Name	Last Done	5 Days % Chg
HSI 19800MBeCW230830	0.003	-62.50
NIO MBeCW231122	0.110	-60.00
NIO MBeCW230920	0.007	-58.82
HSI 18800MBeCW230830	0.018	-52.63
ANTA 5xShortUB250430	0.011	-50.00
Alibaba 5xLongSG231214	0.001	-50.00
HSI 22000MBeCW230928	0.005	-50.00
Rich Capital	0.001	-50.00
BYDElec 5xShortS-G231220A	0.029	-45.28
Bilibili 5xLongSG231220	0.004	-42.86

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MARKET AT A GLANCE

Momentum Trading & Growth

Investing of Bullish Global Stocks

📅 23 Sep 2023 (Sat)

🕒 1pm – 5:30 pm

★ Bonus stock diagnosis for early birds

3 BONUSES FOR ATTENDEES:

- Free investment eBooks x2
(*Global Market Outlook & Dreamteam Portfolio*) by Dr Tee
- Free stock diagnosis for early birds (Starts from 1pm)
- Free global stock screener following Dr Tee strategies



REGISTER NOW

IT'S FREE!

Regional Markets

Over 5 trading days



ShareInvestor WebPro (www.shareinvestor.com)

1. Price > Stock prices
2. select Market: Bursa / HKEX / NYSE / NASDAQ (one bourse at a time)
3. select Stocks Tab
4. select Ranking Top Gainers or Top Losers (Over 5 Trading Days)
5. Mouse over Column Layout > select Edit Customs > select Name > select Last Done Price > select 5 Days Change > select 52 Weeks High > select 52 Weeks Low > Mouse Over Column Layout > select Custom

BURSA (RM)

Top Gainers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
IHS046000824	102.000	4.100	102.500	97.900
ALLIANZ-PA	17.280	0.920	17.800	13.000
PANAMY	21.200	0.740	26.980	18.380
RAPID	23.480	0.640	23.480	12.300
MBMR	4.070	0.540	4.500	3.010

Top Losers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
HEIM	25.480	-1.100	30.000	22.740
PETDAG	21.880	-0.840	23.100	17.129
NESTLE	130.700	-0.800	140.600	127.200
KSENG	4.330	-0.200	4.580	3.360
MPI	27.000	-0.200	34.980	23.600

HONG KONG (HKD)

Top Gainers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
CHINA INTL CAP CORP HK ASSET MGMT ICBC CICC USD MONEY MARKET ETF	8492.050	25.300	8492.050	8115.350
PREMIA PARTNERS COMPANY LTD US TSY FLOATING RATE ETF HKD DIST UNITS	3964.000	13.950	4003.400	3918.750
SPDR GOLD TRUST GOLD SHARES NPV	1397.000	12.500	1498.000	1181.000
XTRACKERS NIFTY 50 SWAP UCITS ETF 1C	1772.500	12.000	1825.500	1543.000
MIRAE ASSET GBL INVMTS (HK)LTD GLOBAL X USD MONEY MARKET ETF USD	993.550	8.500	992.950	984.050

Top Losers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
STAR CM HOLDINGS LIMITED	66.500	-56.500	132.000	32.550
BOSERA ASSET MGT (INTL) CO LTD USD MONEY MARKET ETF CNY	7332.450	-23.300	7355.750	7150.603
NOAH HOLDINGS PRIVATE WEALTH AND AS	209.800	-13.000	326.800	200.800
XTRACKERS FTSE VIETNAM SWAP UCITS ETF	236.000	-12.000	282.800	175.000
YSB INC	49.500	-9.850	64.500	19.000

NYSE (USD)

Top Gainers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
BERKSHIRE HATHAWAY INC	537149.930	1328.930	556117.000	393012.250
NVR INC	6133.950	111.950	6474.530	3816.555
FABRINET	162.990	46.760	163.880	90.190
CHIPOTLE MEXICAN GRILL	1894.910	46.370	2175.010	1344.050
GLOBANT SA	191.880	28.900	232.190	135.405

Top Losers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
METTLER-TOLEDO INTERNATIONAL INC	1165.090	-40.010	1615.970	1065.550
DICKS SPORTING GOODS INC	111.150	-33.150	152.608	98.010
TEXAS PACIFIC LAND CORPORATION	1876.310	-32.170	2739.000	1266.210
MARKEL GROUP INC	1464.570	-28.310	1519.960	1064.090
CABLE ONE INC	635.690	-28.260	1247.360	602.700

NASDAQ (USD)

Top Gainers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
MERCADOLIBRE INC	1258.870	62.310	1388.390	754.760
BROADCOM INC	876.580	49.480	923.180	415.068
REGENERON PHARMACEUTICALS INC	840.810	44.080	847.500	572.220
NVIDIA CORP	471.160	37.725	481.870	108.130
MONOLITHIC POWER SYSTEM INC	519.450	34.100	595.980	301.690

Top Losers

Name	Last Done	5 Days Change	52 Weeks High	52 Weeks Low
INSULET CORPORATION	188.520	-19.770	335.910	193.250
LANCASTER COLONY CORP	163.440	-18.840	220.650	143.790
FIRST CITIZENS BANCSHARES INC NRTH	1375.420	-17.180	1512.070	505.840
NAPCO SECURITY TECHNOLOGIES INC	23.550	-14.650	41.250	20.020
BOOKING HOLDINGS INC	3098.560	-13.500	3251.709	1,616.850



SHAREINVESTOR WEBPRO

STOCK MARKET DATA AT YOUR FINGERTIPS

Powerful browser-based market analytics platform.
Access from anywhere

8 Markets Data

- ▶ Get access to data from Bursa, NYSE, Nasdaq, HKEX, SGX, IDX, SET & ASX

Portfolio Management

- ▶ Profit & Loss Summary
- ▶ Stock Alert
- ▶ News & Events filtering
- ▶ Customizable column layout

Fundamental Analysis

Financial Analysis Statement

- ▶ Profit & Loss
- ▶ Balance Sheet
- ▶ Cash Flow Statement
- ▶ More than 20 Financial Ratios
- ▶ Dividend Analysis

Technical Charting

- ▶ C² chart (Customisable & Comprehensive)

Brokers' Call

Intrinsic Value Calculator

FactSheet

- ▶ Key Stock Information
- ▶ Ownership
- ▶ Consensus Estimates
- ▶ Annual Report
- ▶ Historical Price
- ▶ Insider Trades

What's new on WebPro (Stable Release 12.1.0)

In our effort to keep our platform at the forefront of trading technology, we have added on some new features onto our C2 Chart in WebPro

ADDITIONAL NEW FEATURES:

- ▶ Anchor selector for AVWAP, PVAT, and PAV indicators
- ▶ Volume profile indicator by date range
- ▶ Moving Average Cross indicator
- ▶ Guppy Multiple Moving Average (GMMA) indicator
- ▶ GoNoGo Trend Signal indicators
- ▶ SignalIQ

So what are you waiting for? Head to our platform today and check out our new trading chart features and indicators. We're confident that you'll love the improvements we've made and that they'll help you become a more successful trader.

Click here to start your 9 days FREE trial



Dividend Stocks

Price & Total Shareholder Return (as at yesterday)



DEFINITION Company is paying out dividend with low or moderate leverage.

CHART GUIDE Total Shareholder Return (TSR) combines share price appreciation and distributions paid to show the total return to the shareholder expressed as a percentage.



ShareInvestor WebPro > Screener > Market Screener (FA & TA) > select SGX > add criteria

A. Criteria

- > click Add Criteria
- Fundamental Analysis Conditions tab >select (i) Dividend Yield
- Fundamental Analysis Conditions tab >select (ii) Dividend Payout (Historical)
- Fundamental Analysis Conditions tab >select (iii) Total Debt To Equity
- Fundamental Analysis Conditions tab >select (iv) Total Shareholder Returns

- Fundamental Analysis Conditions tab >select (v) Total Shareholder Returns
- Fundamental Analysis Conditions tab / >select (vi) CAGR of Dividend Per Share
- Fundamental Analysis Conditions tab >select (vii) CAGR of Dividend Per Share

B. Conditions (Criteria Filters)

1. Dividend Yield - select (more than) type (1) % for the past select (1) financial year(s)
2. Dividend Payout (Historical) - select (between) type (0.5) to type (1) times for the past select (1) financial year(s)
3. Total Debt to Equity – select (less than) type (1) for the past select (1) financial year(s)
4. Total Shareholder Return - – select (more than) type (5) % for the past select (3) financial year(s)
5. Total Shareholder Return - – select (more than) type (5) % for the past select (5) financial year(s)

6. CAGR of Dividend Per Share - – select (less than) type (30) % for the past select (5) financial year(s)
 7. CAGR of Dividend Per Share - – select (more than) type (1) % for the past select (5) financial year(s)
- > click Save Template > Create New Template type (Dividend Companies) > click Create
 - > click Save Template as > select Dividend Companies > click Save
 - > click Screen Now (may take a few minutes)
 - > Sort By: Select (Dividend Yield) Select (Desc)
 - > Mouse over stock name > Factsheet > looking for Total Shareholder Return



New Toyo (SGX:N08)

ANALYSIS

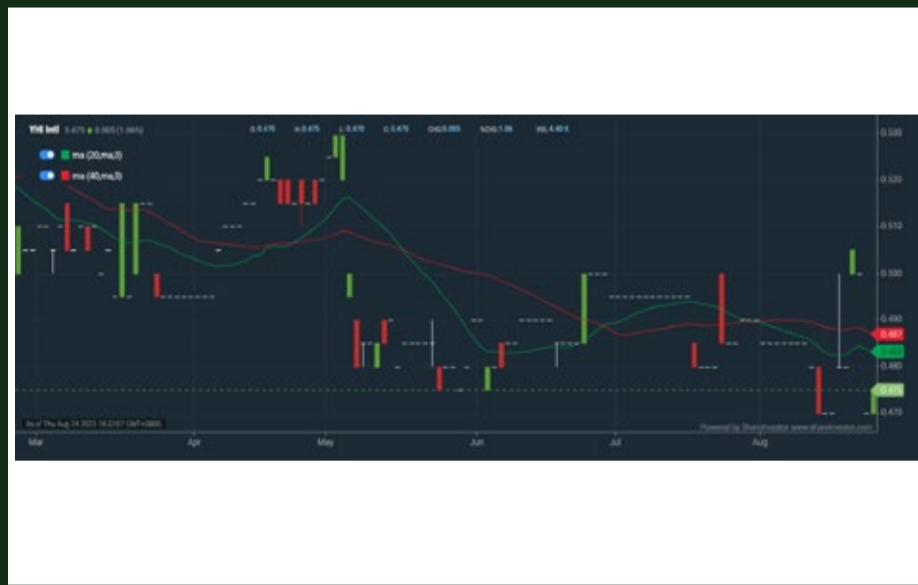


Period	Dividend Received	Capital Appreciation	Total Shareholder Return	
Short Term Return	5 Days	-	+0.015	+7.50 %
	10 Days	-	+0.015	+7.50 %
	20 Days	-	+0.015	+7.50 %
Medium Term Return	3 Months	-	+0.010	+4.88 %
	6 Months	0.009	-	+4.19 %
	1 Year	0.018	+0.010	+13.86 %
Long Term Return	2 Years	0.033	+0.015	+24.00 %
	3 Years	0.048	+0.041	+51.16 %
	5 Years	0.072	-0.000	+22.13 %
Annualised Return	Annualised	-	-	+4.08 %



YHI Intl (SGX: BPF)

ANALYSIS



Period	Dividend Received	Capital Appreciation	Total Shareholder Return	
Short Term Return	5 Days	-	-0.005	-1.06 %
	10 Days	-	-0.010	-2.06 %
	20 Days	-	-0.010	-2.06 %
Medium Term Return	3 Months	-	-	-
	6 Months	0.036	-0.035	+0.20 %
	1 Year	0.036	-0.025	+2.20 %
Long Term Return	2 Years	0.072	-0.020	+10.51 %
	3 Years	0.105	+0.125	+55.71 %
	5 Years	0.151	-0.065	+22.88 %
Annualised Return	Annualised	-	-	+8.83 %



Sabana REIT (SGX: M1GU)

ANALYSIS



Period	Distribution Received	Capital Appreciation	Total Shareholder Return	
Short Term Return	5 Days	-	-	-
	10 Days	-	-0.020	-4.84 %
	20 Days	-	-0.030	-7.23 %
Medium Term Return	3 Months	0.016	-0.045	-6.74 %
	6 Months	0.016	-0.040	-6.66 %
	1 Year	0.031	-0.060	-8.62 %
Long Term Return	2 Years	0.062	-0.070	-1.76 %
	3 Years	0.100	+0.010	+29.33 %
	5 Years	0.143	-0.050	+22.78 %
Annualised Return	Annualised	-	-	+4.19 %

MAKE BETTER TRADING STRATEGIES with SHARE INVESTOR STATION



8 Markets Data

- ▶ Get access to data from Bursa, NYSE, Nasdaq, HKEX, SGX, IDX, SET & ASX

Dynamic Chart

- ▶ Candlestick Pattern Recognition
- ▶ 111 Indicators
- ▶ 39 Drawing Tools
- ▶ Performance Comparison Chart

Intraday Data

- ▶ Market Depth
- ▶ Trade Summary Matrix & Chart
- ▶ Times & Sales
- ▶ Intraday Market Ticker

Market Screener

- ▶ 96 criteria ranging from FA, TA, Consensus Estimate
- ▶ Real-time Data

Power Frame

- ▶ Combining few Dynamic Charts together with intraday information in one frame

Technical Analysis

Fundamental Analysis

Financial Analysis Statement

- ▶ Profit & Loss
- ▶ Balance Sheet
- ▶ Cash Flow Statement
- ▶ More than 20 Financial Ratios
- ▶ Dividend Analysis

FactSheet

- ▶ Key Stock Information
- ▶ Ownership
- ▶ Consensus Estimates
- ▶ Annual Report
- ▶ Historical Price
- ▶ Insider Trades

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(Valued at SGD\$52.40)





DEFINITION Company revenue is growing and making good quality of earnings with positive Free Cash Flow.

CHART GUIDE Total Shareholder Return (TSR) combines share price appreciation and distributions paid to show the total return to the shareholder expressed as a percentage.



ShareInvestor WebPro > Screener > Market Screener (FA & TA) > select SGX > add criteria

A. Criteria

1. Fundamental Analysis Conditions tab >select (i) Free Cash Flow, (ii) Revenue Growth, (iii) Gross Profit (Earnings) Margin, (iv) Quality of Earnings, (v) Total Shareholder Returns, > click Add Criteria
2. Fundamental Analysis Conditions tab >select (vi) Total Shareholder Returns > click Add Criteria

B. Conditions (Criteria Filters)

1. Free Cash Flow - select (more than) type (1) for the past select (1) financial year(s)
 2. Revenue Growth - select (more than) type (1) for the past select (1) financial year(s)
 3. Gross Profit (Earnings) Margin - select (more than) type (30) % for the past select (1) financial year(s)
 4. Quality of Earnings - select (more than) type (1) for the past select (1) financial year(s)
 5. Total Shareholder Return - select (more than) type (5) % for the past select (3) financial year(s)
 6. Total Shareholder Return - select (more than) type (5) % for the past select (5) financial year(s)
- > click Save Template > Create New Template type (Growth Companies) > click Create

- > click Save Template as > select Growth Companies > click Save
- > click Screen Now (may take a few minutes)
- > Sort By: Select (Revenue Growth) Select (Desc)
- > Mouse over stock name > Factsheet > looking for Total Shareholder Return



Golden Energy (SGX: AUE)



Period	Dividend Received	Capital Appreciation	Total Shareholder Return
Short Term Return	5 Days	-	-
	10 Days	-	-0.001
	20 Days	-	-0.002
Medium Term Return	3 Months	-	-0.044
	6 Months	-	-0.000
	1 Year	-	+0.044
Long Term Return	2 Years	-	+0.106
	3 Years	-	+0.142
	5 Years	0.017	+0.112
Annualised Return	Annualised	-	-



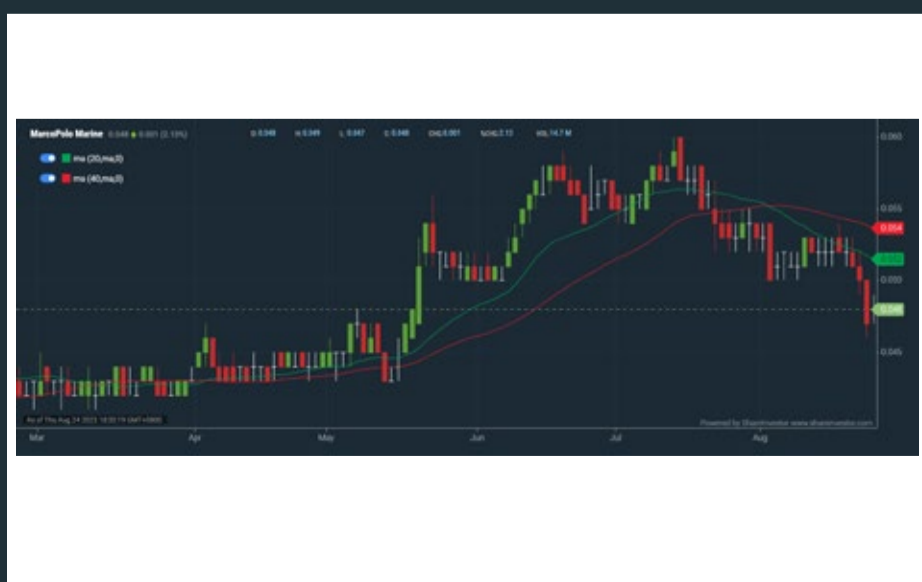
Atlantic Navigation Hldg(S)Ltd (SGX: 5UL)



Period	Dividend Received	Capital Appreciation	Total Shareholder Return
Short Term Return	5 Days	-	-0.015
	10 Days	-	-0.005
	20 Days	-	-0.030
Medium Term Return	3 Months	-	-0.020
	6 Months	-	+0.106
	1 Year	-	+0.210
Long Term Return	2 Years	-	+0.249
	3 Years	-	+0.285
	5 Years	-	+0.105
Annualised Return	Annualised	-	-



MarcoPolo Marine (SGX: 5LY)

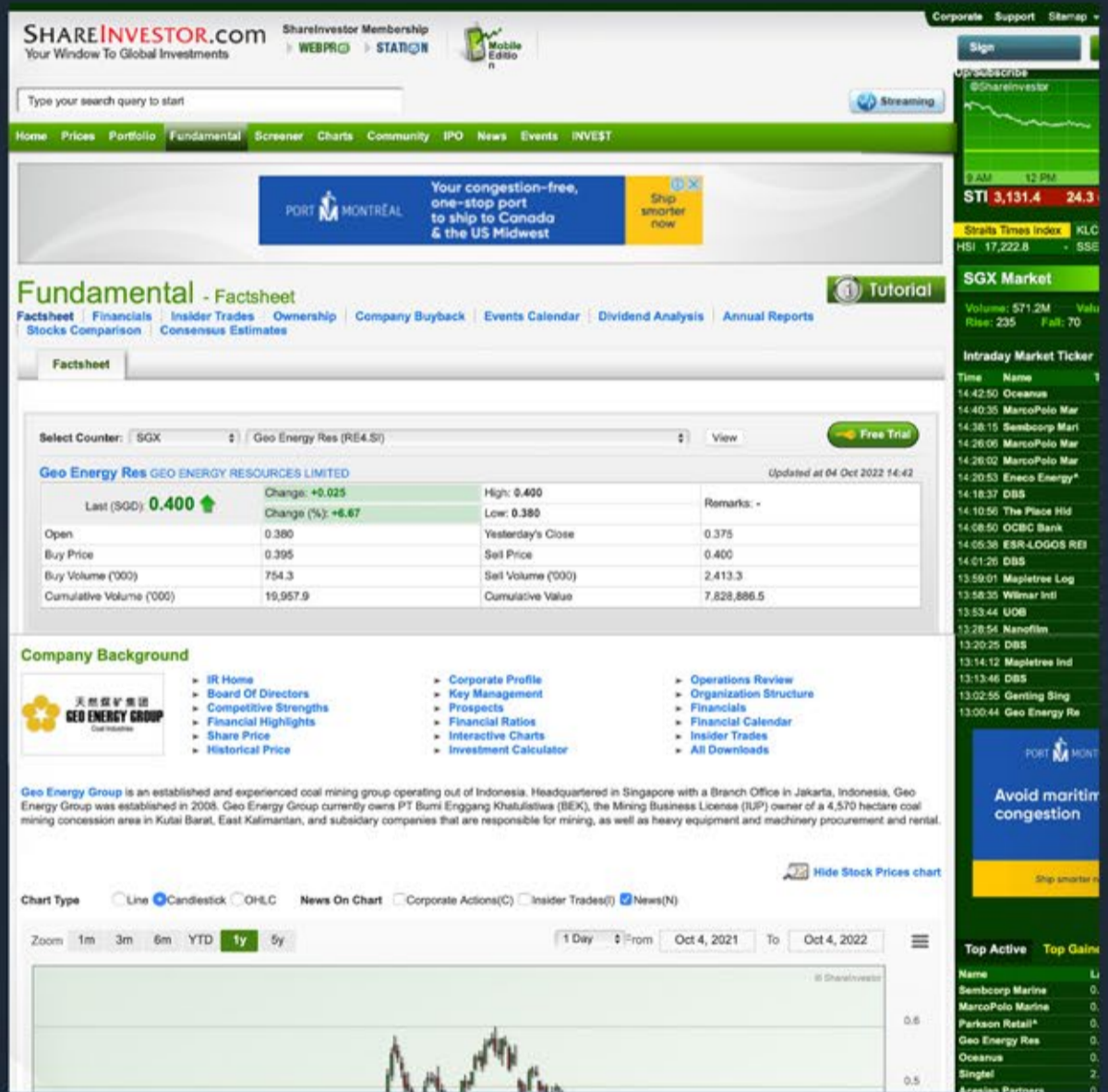


Period	Dividend Received	Capital Appreciation	Total Shareholder Return
Short Term Return	5 Days	-	-0.004
	10 Days	-	-0.005
	20 Days	-	-0.005
Medium Term Return	3 Months	-	-0.004
	6 Months	-	+0.006
	1 Year	-	+0.012
Long Term Return	2 Years	-	+0.021
	3 Years	-	+0.032
	5 Years	-	+0.019
Annualised Return	Annualised	-	-

COMPANY ANALYSIS AT YOUR FINGERTIPS

Click the Analysis buttons to access the Factsheets of any company featured on the Hot Stocks (TA), Momentum-Up (TA), Up-Trending (TA), Dividend (FA), Growth (FA) & Value (FA) Stocks pages.

Invest with knowledge



- Company Background
- Candlestick Chart
- Current Price
- Key Statistics
- Peer Comparison
- Total Shareholder Returns
- Price Movements
- IPO performance
- Financial Reports
- Historical Price Data
- Latest News
- More



Value Stocks

Price & Total Shareholder Return (as at yesterday)



DEFINITION Share price of a company trading at a lower price as compared to its fundamentals (FA) such as financial performance and dividend, allowing it to be attractive to value investors.
CHART GUIDE Total Shareholder Return (TSR) combines share price appreciation and dividend distributions paid to show the total return to the shareholder expressed as a percentage.



ShareInvestor WebPro > Screener > Market Screener (FA & TA) > select SGX > add criteria

A. Criteria

- > click Add Criteria
- Fundamental Analysis Conditions tab (i) Price Earnings Ratio
- Fundamental Analysis Conditions tab >select (ii) CAGR of Net Earnings
- Fundamental Analysis Conditions tab >select (iii) Net Debt To Equity
- Fundamental Analysis Conditions tab >select (iv) Return On Equity (ROE)

B. Conditions

1. Price Earnings Ratio - select (less than) type (15) times now
2. CAGR of Net Earnings - select (more than) type (10) % for the past type (3) financial year(s)
3. Net Debt To Equity – select (less than) type (1) for the past select (1) financial year(s)
4. Return On Equity (ROE) – select (more than) type (10) % for the past select (1) financial year(s)

- > click Save Template > Create New Template type (Value Stock) > click Create
- > click Save Template as > select Value Companies > click Save
- > click Screen Now (may take a few minutes)
- > Mouse over stock name > Factsheet > looking for Total Shareholder Return
- > Mouse over stock name > Charts > click C2 Charts tab



China Intl (SGX: BEH)

ANALYSIS

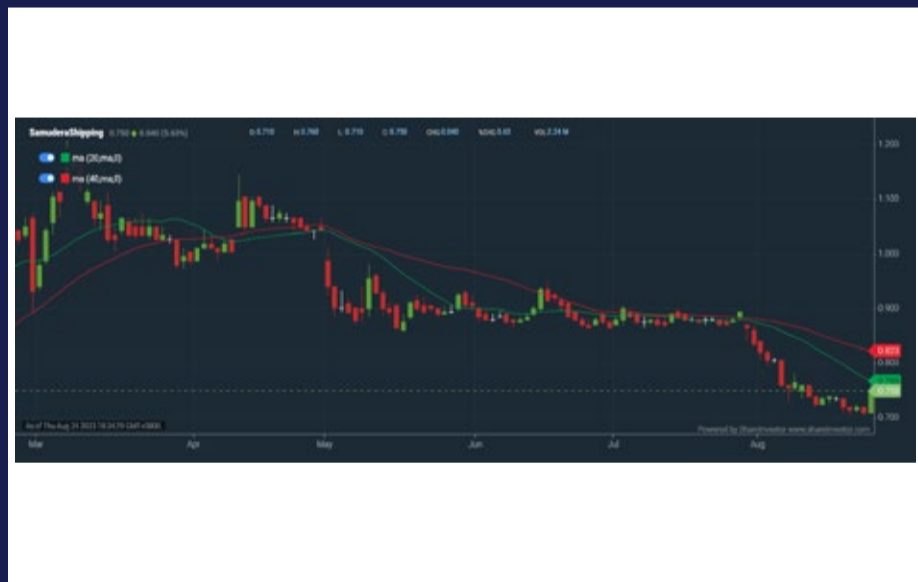


Period	Dividend Received	Capital Appreciation	Total Shareholder Return	
Short Term Return	5 Days	-	-	
	10 Days	-	+3.53 %	
	20 Days	-	-4.55 %	
Medium Term Return	3 Months	-	-13.73 %	
	6 Months	0.010	-0.003	+7.89 %
	1 Year	0.010	-0.007	+3.16 %
Long Term Return	2 Years	0.010	-0.196	-65.68 %
	3 Years	0.040	-0.150	-47.33 %
	5 Years	0.040	-0.259	-63.11 %
Annualised Return	Annualised	-	-18.08 %	



SamuderaShipping (SGX:S56)

ANALYSIS



Period	Dividend Received	Capital Appreciation	Total Shareholder Return	
Short Term Return	5 Days	-	+1.35 %	
	10 Days	0.020	-0.015	+0.89 %
	20 Days	0.020	-0.130	-12.60 %
Medium Term Return	3 Months	0.020	-0.140	-13.48 %
	6 Months	0.270	-0.202	-2.91 %
	1 Year	0.270	-0.034	+30.10 %
Long Term Return	2 Years	0.475	-0.450	+508.33 %
	3 Years	0.481	-0.848	+116.87 %
	5 Years	0.508	-0.815	+650.37 %
Annualised Return	Annualised	-	+98.22 %	



Golden Energy (SGX: AUE)

ANALYSIS



Period	Dividend Received	Capital Appreciation	Total Shareholder Return	
Short Term Return	5 Days	-	-	
	10 Days	-	-0.001	-0.56 %
	20 Days	-	-0.002	-1.10 %
Medium Term Return	3 Months	-	-0.044	-19.64 %
	6 Months	-	-0.020	-10.00 %
	1 Year	-	-0.044	+32.35 %
Long Term Return	2 Years	-	-0.106	+143.24 %
	3 Years	-	-0.142	+371.68 %
	5 Years	0.017	+6.152	+189.71 %
Annualised Return	Annualised	-	+23.71 %	

COMPANY SPOTLIGHT

What You Need to Know About JEP Holdings's 1HFY2023

Vincent Wong, Investor-One / Fri, Aug 18, 8:00 AM



SGX Catalist-listed JEP Holdings Ltd (SGX: 1J4), which operates in the precision machining and engineering solutions sector and is one of our holdings in the i-One portfolio, has disclosed its financial performance for the first half of the fiscal year 2023. Here's an objective examination of the report for stakeholders:

Financial Performance

JEP reported a net attributable profit of S\$0.84 million in 1HFY2023 from sales amounting to S\$29.5 million.

Compared with the previous year's figures, the company has observed a reduction: an 84.7% drop in net attributable profit from S\$5.5 million and a 33.7% decrease in Group revenue from S\$44.6 million in 1HFY2022.

The earnings per share (EPS) for JEP decreased by 84.7% to 0.203 cents. Meanwhile, the net asset value (NAV) per share showed a slight rise to 18.3 cents from 18.2 cents at the year-end of 2022.

continued on next page...

continued... [What You Need to Know About JEP Holdings's 1HFY2023]

Segmental Performance

The decline in revenue is primarily linked to the Equipment Manufacturing and Precision Machining segments. The company attributed these downturns to a decreased global demand for semiconductors.

Specifically, the Equipment Manufacturing segment's revenue decreased by S\$12.6 million (-53%) and the Precision Machining segment saw a decline of 16.6%. On the other hand, the Trading & Others segment recorded a slight increase of 4.6% in sales.

Notably, the company mentioned that despite the reduced sales, all its core business segments remained profitable.

Geographical Performance

Some markets displayed growth, with sales in China increasing by 130.3%, Canada by 117.3%, and the USA by 21.7%.

The company connects these positive outcomes to the recovery of the Aerospace industry.

On the contrary, regions such as Singapore, Malaysia, and other markets witnessed a drop in sales, primarily due to decreased semiconductor demand.

Financial Position

As of June 2023, the company's cash and bank balances stood at S\$17.9 million.

JEP mentioned a capital expenditure of approximately S\$1.8 million, allocated towards equipment purchase and the ongoing construction of a facility in Penang, Malaysia.

The company also highlighted a reduction in its loans and lease liabilities during this period.

Outlook

Commenting on the performance, JEP's Executive Chairman and CEO,

continued on next page...

continued... [What You Need to Know About JEP Holdings's 1H FY2023]

Mr. Andy Luong, acknowledged challenges stemming from the global slowdown in semiconductor demand. He emphasized the company's ability to remain profitable during these times.

He pointed out that while there may be uncertainties in the near term, the longer-term outlook appears to be more optimistic, with a focus on the Semiconductor and Aerospace industries.

Citing several industry projections, Mr. Luong mentioned the anticipated growth in the aerospace sector and a potential recovery in the semiconductor industry by 2024. Furthermore, JEP's new facility in Penang is slated for completion in late 2023.

As a significant subsidiary of SGX-listed UMS Holdings Ltd ("UMS"), JEP plans to leverage synergies with UMS to enhance performance and seek growth opportunities.

Conclusion

From the presented data, JEP Holdings Ltd has faced considerable challenges in the first half of fiscal year 2023, predominantly stemming from the semiconductor market conditions. There have been pockets of growth in certain segments and regions, with the recovery of the aerospace sector acting as a key driver.

As certain sectors continue to grapple with headwinds, for informed investment decisions, it's not merely about noting the current challenges but also to put greater weight on the company's longer-term prospects, especially given the potential growth in aerospace and semiconductors.

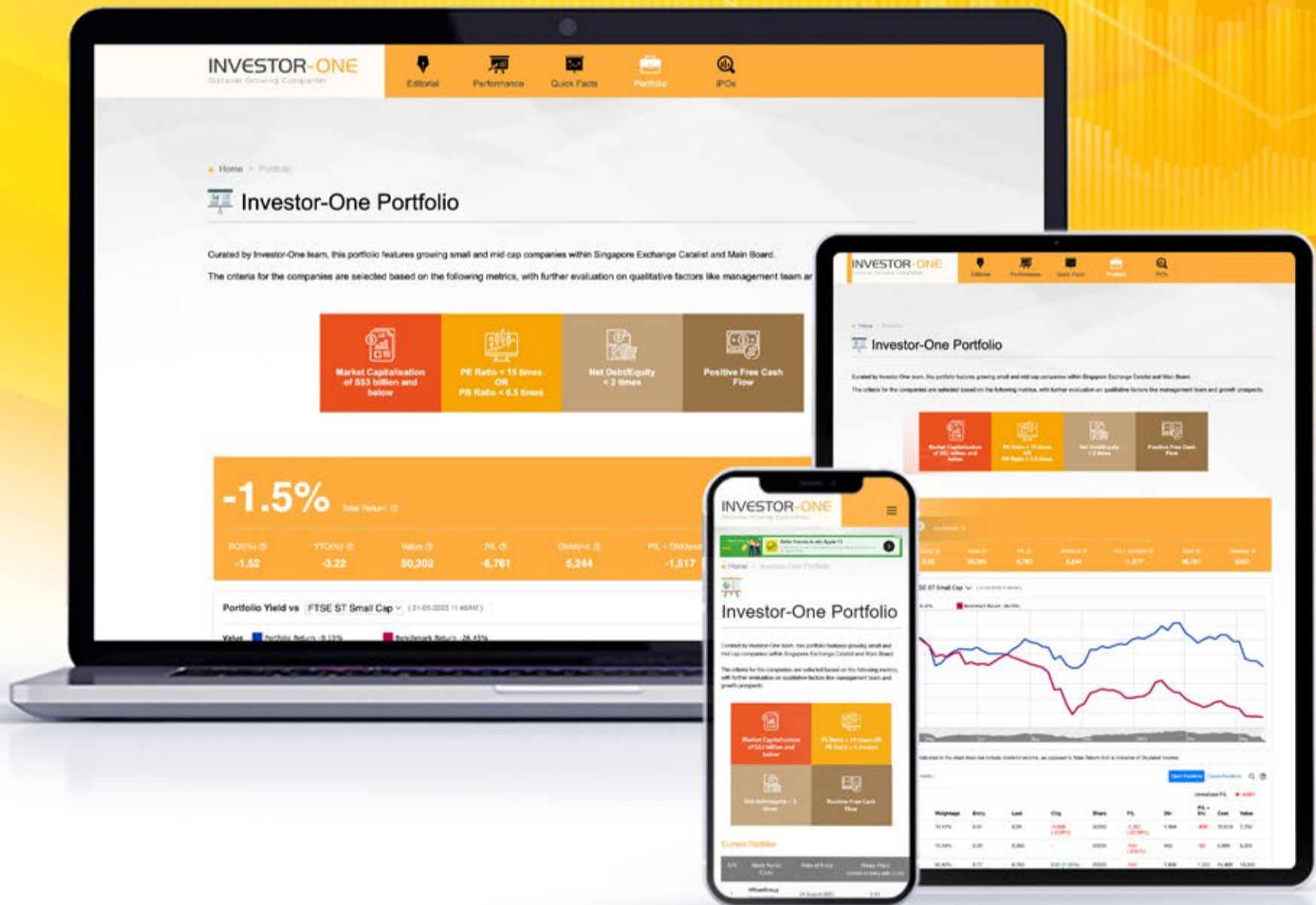
Additionally, the imminent completion of JEP's new Penang facility might play a crucial role in enhancing its operational capacities. A comprehensive analysis will be instrumental in understanding JEP's broader market stance and its ability to navigate evolving industry trends.

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Curated and managed by the Investor-One team under ShareInvestor, this **free-to-access** portfolio will feature local small and mid-cap companies within Singapore Exchange's Mainboard and Catalyst.

Join us on the journey and watch as we manage a locally vested portfolio with a **fund of \$100,000**.



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Curated by Investor-One team, this portfolio features growing small and mid cap companies within Singapore Exchange Catalist and Main Board.

The criteria for the companies are selected based on the following metrics, with further evaluation on qualitative factors like management team and growth prospects:

 <p>Market Capitalisation of S\$3 billion and below</p>	 <p>PE Ratio < 15 times OR PB Ratio < 0.5 times</p>
 <p>Net Debt/Equity < 2 times</p>	 <p>Positive Free Cash Flow</p>

-1.7%

Total Return

ROI(%)	YTD(%)	Value	P/L	Dividend	P/L + Dividend	Cash	Currency
-1.68	-1.50	58,196	-8,880	7,200	-1,680	40,124	SGD



Note: The Portfolio Return indicated in the chart does not include dividend income, as opposed to Total Return that is inclusive of Dividend Income.

continued on next page...

INVESTOR-ONE

Discover Growing Companies

Summary (24-08-2023)

Open Positions

Unrealized P/L ↓ -5,980

Name ↑	Weightage	Entry	Last	Chg	Share	P/L	Div	P/L + Div	Cost	Value
Geo Energy Res	11.93%	0.31	0.215	-	32300	-3,069 (-30.65%)	1,454	-1,615	10,013	6,945
Hock Lian Seng	8.94%	0.29	0.26	-	20000	-600 (-10.34%)	450	-150	5,800	5,200
HRnetGroup	25.60%	0.77	0.745	-	20000	-500 (-3.25%)	1,400	900	15,400	14,900
Hyphens Pharma	24.06%	0.3	0.28	-	50000	-1,000 (-6.67%)	2,690	1,690	15,000	14,000
JEP Hldgs	16.93%	0.31	0.305	-	32300	-162 (-1.61%)	-	-162	10,013	9,852
Kimly	5.50%	0.4	0.32	-	10000	-800 (-20.00%)	224	-576	4,000	3,200
Nordic	7.05%	0.395	0.41	-	10000	150 (3.80%)	383	533	3,950	4,100

Summary (24-08-2023)

Closed Positions

Realized Profit ↓ -2,900

Name ↑	Avg Buy	Avg Sell	Shares	Comm	P/L	P/L + Div	Proceeds
HG Metal	0.375	0.34	10000	-	-350	50	3,400
InnoTek	0.735	0.48	10000	-	-2,550	-2,350	4,800

Transaction (24-08-2023)

Action	Stock	Price	Shares	Exchange Rate	Comm	Amount	Date ↓	Notes
Buy	JEP Hldgs	0.310	32300	N/A	0.00	10,013	4 Jul 2023	-
Sell	HG Metal	0.340	10000	N/A	0.00	3,400	13 Mar 2023	-
Sell	InnoTek	0.480	10000	N/A	0.00	4,800	13 Mar 2023	-
Buy	Geo Energy Res	0.310	32300	N/A	0.00	10,013	13 Mar 2023	-
Buy	HRnetGroup	0.770	20000	N/A	0.00	15,400	16 Feb 2022	-
Buy	Kimly	0.400	10000	N/A	0.00	4,000	16 Feb 2022	-
Buy	HG Metal	0.375	10000	N/A	0.00	3,750	16 Feb 2022	-
Buy	InnoTek	0.735	10000	N/A	0.00	7,350	16 Feb 2022	-
Buy	Nordic	0.395	10000	N/A	0.00	3,950	16 Feb 2022	-
Buy	Hyphens Pharma	0.300	50000	N/A	0.00	15,000	16 Feb 2022	-
Buy	Hock Lian Seng	0.290	20000	N/A	0.00	5,800	16 Feb 2022	-
Cash	Deposit	-	-	N/A	-	100,000	15 Feb 2022	-

continued on next page...

INVESTOR-ONE

Discover Growing Companies

Dividend (24-08-2023)

YTD

SGD 4741.20

TRAILING 12 MONTHS

SGD 5167.20

2022

SGD 2459.20

Stock	Ex-Date	Payable Date	Amt	Amt(SGD)	Total
HRnetGroup	31 Aug 2023	11 Sep 2023	SGD 0.0187	0.0187	374
Geo Energy Res	28 Aug 2023	06 Sep 2023	SGD 0.0050	0.0050	161.50
Nordic	17 Aug 2023	04 Sep 2023	SGD 0.0100	0.0100	100.10
Hyphens Pharma	16 Aug 2023	31 Aug 2023	SGD 0.0360	0.0360	1800
Kimly	27 Jun 2023	14 Jul 2023	SGD 0.0056	0.0056	56
Geo Energy Res	29 May 2023	08 Jun 2023	SGD 0.0050	0.0050	161.50
Hyphens Pharma	09 May 2023	24 May 2023	SGD 0.0111	0.0111	555
Geo Energy Res	08 May 2023	17 May 2023	SGD 0.0400	0.0400	1292
Nordic	07 May 2023	17 May 2023	SGD 0.0091	0.0091	90.60
Hock Lian Seng	07 May 2022	19 May 2022	SGD 0.0100	0.0100	200
HRnetGroup	03 May 2022	12 May 2022	SGD 0.0187	0.0187	374
Kimly	26 Jan 2022	08 Feb 2022	SGD 0.0112	0.0112	112
HRnetGroup	28 Aug 2022	06 Sep 2022	SGD 0.0213	0.0213	426
Nordic	16 Aug 2022	02 Sep 2022	SGD 0.0116	0.0116	116.20
Kimly	29 Jun 2022	15 Jul 2022	SGD 0.0056	0.0056	56
Hyphens Pharma	11 May 2022	25 May 2022	SGD 0.0067	0.0067	335
InnoTek	10 May 2022	25 May 2022	SGD 0.0200	0.0200	200
Hock Lian Seng	08 May 2022	20 May 2022	SGD 0.0125	0.0125	250
HRnetGroup	08 May 2022	18 May 2022	SGD 0.0300	0.0300	600
Nordic	05 May 2022	17 May 2022	SGD 0.0015	0.0015	15.20
Nordic	05 May 2022	17 May 2022	SGD 0.0061	0.0061	60.80
HG Metal	05 May 2022	20 May 2022	SGD 0.0400	0.0400	400

This portfolio is managed by Investor-One research team, under ShareInvestor.

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COMPANY SPOTLIGHT

What You Need to Know About Hock Lian Seng 1HFY2023

Vincent Wong, Investor-One / Mon, Aug 21, 8:00 AM



福 聯 盛
Hock Lian Seng

Hock Lian Seng Holdings Limited (SGX: J2T), a notable component of our i-One Portfolio, recently unveiled its financial performance for the first half of 2023 (1H2023). This period bore witness to a surge in Singapore's construction activities, signaling a robust recovery from the pent-up demand of the pandemic era. While HLS showcased a striking uplift in its 1H2023 revenue, the bottom line faced some pressure, primarily due to escalating labor costs. Through this article, we will delve deeper into the financial nuances and the strategic moves that have driven HLS's noteworthy trajectory amidst these challenging times.

Financial Highlights

- Revenue for 1H2023 stood at \$106.2 million, marking a substantial growth of 91% YoY, driven by surges in both the Civil Engineering and Property Development segments.
- Gross Profit rose by 51% YoY to reach \$6.8 million. Notably, while property development drove the gross profit with its higher turnover, escalating operational costs subdued the civil engineering segment's gross profit.
- Net Assets as of 30th June 2023 were valued at \$240.7 million, a modest increment from \$237.15 million at the close of 2022.

continued on next page...

continued... [What You Need to Know About Hock Lian Seng 1HFY2023]

- **Liquidity Position:** Cash and short-term deposits increased by \$20.4 million, bolstered by a \$26.6 million loan repayment from their joint venture. This increase was partially offset by cash outflows associated with dividends and operational costs.

Operational Insights

- **Civil Engineering:** The revenue growth in this segment is accredited to three new projects, accounting for a \$36.9 million increase.
- **Property Development:** The sale of units at Shine@Tuas South added \$13.7 million to the revenue for 1H2023.
- **Joint Ventures:** The share from the joint venture displayed a loss of \$0.3 million, contrasting with a profit of \$2.3 million in 1H2022. This is due to the JV residential project's revenue recognition in earlier years, after obtaining TOP status in December 2022.

Prospective Analysis

- The company's order book is robust, valued at approximately \$789 million as of 30th June 2023, largely due to significant projects like the Aviation Park station and the Serangoon North Station.
- The Group's industrial building project, Shine@TuasSouth, has successfully sold 21% of its units and leased out 77%. Interest in these units has rejuvenated since early 2023.
- **Industry Outlook:** The construction sector's foreseeable future appears to be challenging. Key challenges include a fiercely competitive market, labor shortages, and spiraling material and labor costs. However, HLS is strategically positioned to tackle these with a keen focus on tendering for infrastructure projects competitively and diversifying into property-related segments.

Conclusion

The data showcases HLS's resilience and strategic direction. Their robust order book, coupled with diversified revenue streams and an adaptive management approach, underscores a positive investment thesis.

continued on next page...

continued... [What You Need to Know About Hock Lian Seng 1HFY2023]

Given the upward trajectory in their key segments and the management's forward-looking stance in a challenging industry, a continued investment in Hock Lian Seng Holdings is recommended.

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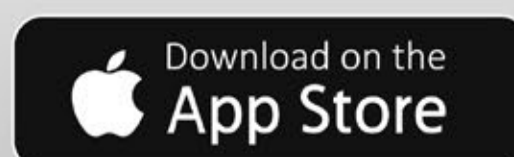


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Effective Change Date (Notice Date)	Stock Name	Buyer / Seller Name (Classification ^a)	Security Types ^b	Acquired / (Disposed) ['000]			Price	Closing Price ^d	No. of Shares After Trade ['000]			
				Direct	Deemed	Total			Direct	Deemed	Total	% Held ^c
22 Aug 2023 (23 Aug 2023)	ISOTeam	Foo Joon Lye [Dir/CEO]	S/U,R/O/W		127,636	127,636		0.046		255,273	255,273	36.760
22 Aug 2023 (23 Aug 2023)	ISOTeam	Ng Cheng Lian [Dir/CEO]	S/U,R/O/W		127,636	127,636		0.046		255,273	255,273	36.760
22 Aug 2023 (23 Aug 2023)	ISOTeam	Koh Thong Huat [Dir/CEO]	S/U,R/O/W		127,636	127,636		0.046		255,273	255,273	36.760
23 Aug 2023 (23 Aug 2023)	Wilmar Intl	Kuok Khoon Hong [Dir/CEO]	S/U		269	269		3.560	2,995	832,620	835,615	13.390
22 Aug 2023 (23 Aug 2023)	FortressMinerals	Chee Yew Fei [Dir/CEO]	S/U		15	15		0.310	1	253,606	253,607	48.460
22 Aug 2023 (23 Aug 2023)	FortressMinerals	Ng Mun Fey [Dir/CEO]	S/U		15	15		0.310		36,950	36,950	7.060
22 Aug 2023 (23 Aug 2023)	FortressMinerals	Greger International Sdn Bhd [SSH]	S/U	15		15		0.310	36,950		36,950	7.060
21 Aug 2023 (23 Aug 2023)	FortressMinerals	Chee Yew Fei [Dir/CEO]	S/U		168	168		0.300	1	253,592	253,592	48.460
21 Aug 2023 (23 Aug 2023)	FortressMinerals	Ng Mun Fey [Dir/CEO]	S/U		168	168		0.300		36,936	36,936	7.060
21 Aug 2023 (23 Aug 2023)	FortressMinerals	Greger International Sdn Bhd [SSH]	S/U	168		168		0.300	36,936		36,936	7.060
22 Aug 2023 (23 Aug 2023)	JEP	Andy Luong [Dir/CEO]	S/U	105		105		0.290	3,220	305,037	308,257	74.630
23 Aug 2023 (23 Aug 2023)	Raffles Medical	Tan Soo Nan [Dir/CEO]	S/U,R/O/W	12		125		1.260	4,666		4,666	0.251
18 Aug 2023 (23 Aug 2023)	Pegasus SPAC	Mitsubishi UFJ Financial Group, Inc. [SSH]	S/U		-836	-836		4.510		866	866	2.842
22 Aug 2023 (23 Aug 2023)	UtdHampshReitUSD	United Overseas Bank Limited [SSH]	S/U		1,823	1,823	0.433	0.390		46,787	46,787	8.147
22 Aug 2023 (23 Aug 2023)	TC Auto	TCA International Limited [SSH]	S/U	-6,245		-6,245		0.141	114,818		114,818	19.470
22 Aug 2023 (23 Aug 2023)	TC Auto	TCA Management Limited [SSH]	S/U		-6,245	-6,245		0.141	0	114,818	114,818	19.470
22 Aug 2023 (23 Aug 2023)	TC Auto	TCA, L.P. [SSH]	S/U		-6,245	-6,245		0.141		114,818	114,818	19.470
22 Aug 2023 (23 Aug 2023)	TC Auto	Octo Holdings Limited [SSH]	S/U		-6,245	-6,245		0.141	217,793	114,818	332,611	56.410
18 Aug 2023 (23 Aug 2023)	Pegasus SPAC	Morgan Stanley [SSH]	S/U		-836	-836		4.510		866	866	2.842
22 Aug 2023 (23 Aug 2023)	UtdHampshReitUSD	James E. Hanson II [Dir/CEO]	S/U		1,823	1,823	0.433	0.390		4,542	4,542	0.791
22 Aug 2023 (23 Aug 2023)	TC Auto	Francis Tjia [Dir/CEO]	S/U		-6,245	-6,245		0.141	26,350	332,611	358,961	60.880
18 Aug 2023 (23 Aug 2023)	IHH	EMPLOYEES PROVIDENT FUND BOARD [SSH]	S/U	431		431		1.760	913,832		913,832	10.376
23 Aug 2023 (23 Aug 2023)	Sinostar Pec	LI XIANG PING [Dir/CEO]	S/U		350	350	0.140	0.140		371,949	371,949	58.120
18 Aug 2023 (23 Aug 2023)	Vertex SPAC	Mitsubishi UFJ Financial Group, Inc. [SSH]	S/U		-1,043	-1,043		0.075		1,651	1,651	3.967
23 Aug 2023 (23 Aug 2023)	Sinostar Pec	INTELLIGENT PEOPLE HOLDINGS LIMITED [SSH]	S/U		350	350	0.140	0.140	329,996	41,953	371,949	58.120
22 Aug 2023 (23 Aug 2023)	Mencast	Gay Chee Cheong [SSH]	S/U	-3,700		-3,700		0.046	5,658	21,175	26,833	5.880
22 Aug 2023 (23 Aug 2023)	Mencast	Ni Wei Ming [SSH]	S/U		-3,700	-3,700		0.046	175	26,658	26,833	5.880
22 Aug 2023 (23 Aug 2023)	Mencast	Chua Siok Lan [SSH]	S/U		-3,700	-3,700		0.046	21,000	5,833	26,833	5.880
21 Aug 2023 (23 Aug 2023)	Venture	BlackRock, Inc. [SSH]	S/U		-436	-436		13.250		17,399	17,399	5.980
22 Aug 2023 (23 Aug 2023)	MarcoPolo Marine	Teo Junxiang, Darren [Dir/CEO]	S/U	2,000		2,000		0.050	5,000	607,143	612,143	16.300

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INTRODUCTION TO FINANCIAL PRODUCTS: EXPLORING THE DIFFERENT OPTIONS FOR BUILDING WEALTH

Individuals looking to invest their savings to earn better returns than the interest paid by banks and hopefully beat rising inflation could be forgiven if they are bewildered by the wide array of financial products available.

For instance, insurance companies offer many endowment policies as well as investment-linked insurance products (ILPs), both of which combine protection with investment or savings, and therefore cost more than term policies that only provide protection.

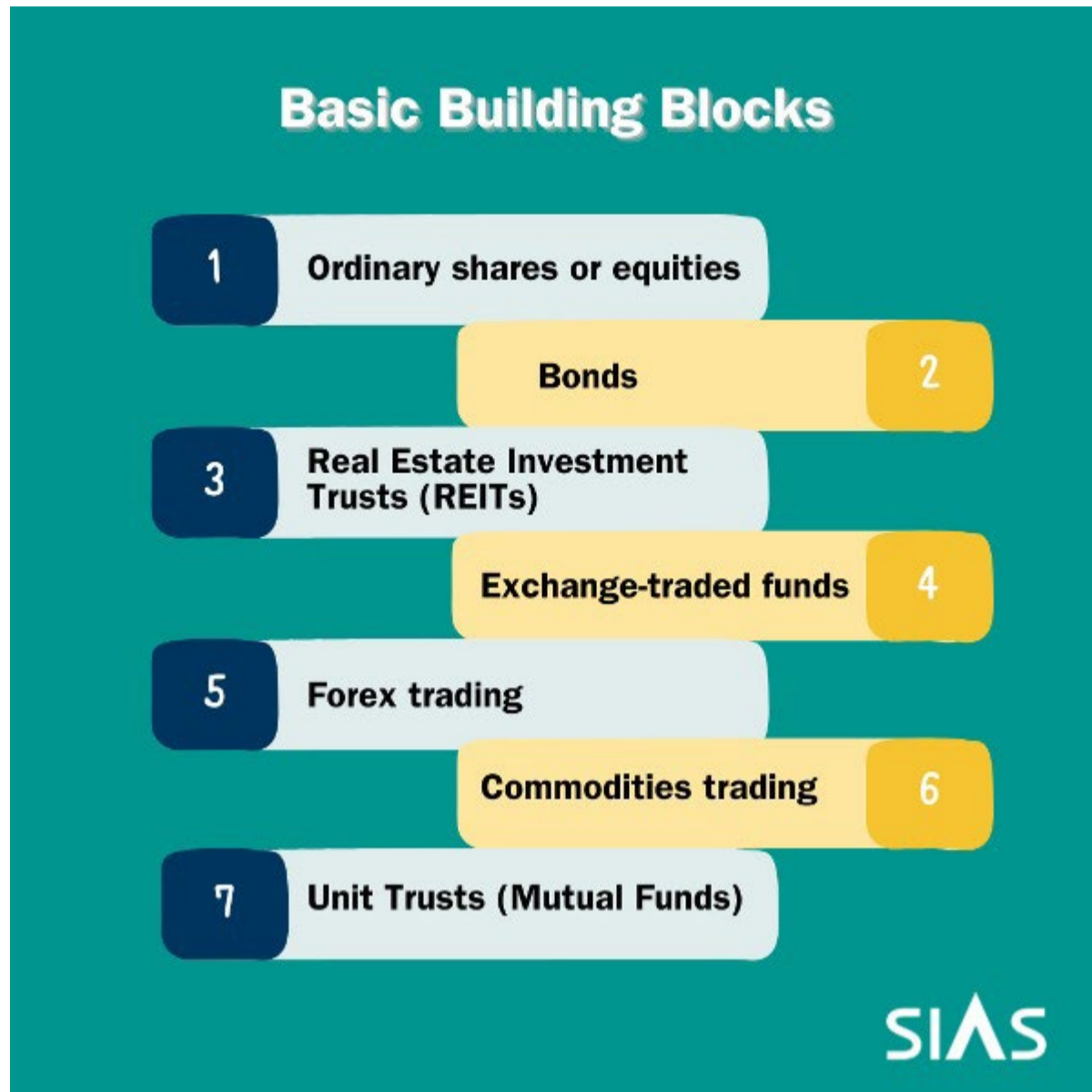
Banks also offer a wide range of products catering to customers with different risk profiles such as structured deposits, regular savings plans (RSPs) and unit trusts.

Meanwhile, investors can either trade stocks, bonds, real estate investment trusts (REITs) and exchange-traded funds (ETFs) listed on the Singapore Exchange (SGX) and buy unit trusts on their own, choosing from a huge number of such products listed on several online portals.

Trying to figure out what all these options mean and then deciding which is best can be intimidating to the average retail investor.

Not to worry though – the important point to note is that all financial products are built from a few basic building blocks, so knowing what these blocks are is the key to understanding how these investments work.

continued... [Introduction To Financial Products: Exploring The Different Options For Building Wealth]



1. Ordinary shares or equities

Perhaps the most familiar investment are ordinary shares, which also called common shares or stocks. These are traded on a public exchange like SGX.

An ordinary share represents a fraction of ownership in the company that issues it. As an owner, the shareholder gets a vote in the company's major decisions, decided at its shareholder meetings.

Ordinary shareholders are also entitled to receive dividends if declared by the company. They also benefit from capital gains if the share price rises because the market is optimistic about the prospects for the company.

2. Bonds

Bonds are instruments that represent borrowings by either companies or governments. In other words, if you buy a bond issued by XYZ Company, you are the lender and XYZ is the borrower.

The bond covenant is a document that contains the terms of the borrowing/lending arrangement. Some common terms are:

continued on next page...

continued... [Introduction To Financial Products: Exploring The Different Options For Building Wealth]

Coupon rate: This is the annual interest that the borrower which is also known as the issuer has to pay the lender, who is also known as the bondholder, based on the face value of the bond.

A. The face value, also known as the par value, is usually in denominations of \$1 or \$100. So if you buy \$1,000 worth of retail bonds issued by XYZ which have a coupon of 5%, you will receive \$50 every year. The interest is usually paid semi-annually, so the payment is \$25 every six months.

B. Maturity date: This is the date at which the issuer will repay the principal sum. For instance, a 10-year bond issued on 1 Feb 2023 means that the borrower will repay the principal on 1 Feb 2033 to whoever is holding the bonds at the time.

When considering whether to buy a bond, probably the most important consideration is to ask: what is the issuer's ability to pay? In other words, how creditworthy is the issuer?

3. Real Estate Investment Trusts (REITs)

REITs are essentially landlords who own properties such as retail shopping malls, office buildings, warehouses and hotels which are rented out to tenants.

The REIT manager collects the rent and distributes them to the shareholders, who are known as unitholders. In Singapore, REITs are incentivised under the income tax laws to distribute at least 90% of their income in order to enjoy tax transparency.

The advantages of investing in REITs are that you can enjoy a regular stream of income in the form of distributions from the rental collected, and you can participate in the performance of certain segments of the property market for a relatively small capital outlay. Of course, if the REIT does well, its price can also rise.

However, REITs tend to have large borrowings and so are negatively affected by rising interest rates. Also, during COVID-19, many retail, office and hotel-based REITs did not earn any rental income at all whilst healthcare REITs performed very well.

continued on next page...

continued... [Introduction To Financial Products: Exploring The Different Options For Building Wealth]

4. Exchange-traded funds

4a. Benchmark market indices

When it comes to tracking the performance of an entire market or segment of a market, investors tend to look at that market or segment's benchmark index. For example, the Straits Times Index or STI is the most recognisable benchmark for the Singapore stock market.

The STI comprises the 30 largest stocks listed on SGX. The market value of these 30 is roughly two-thirds the market value of the entire market, hence the STI can reasonably be said to represent all Singapore stocks.

So, if the STI rises or falls, we can say that the Singapore stock market rose or fell.

4b. Uses of benchmark market indices

Other than give investors an idea of how a market or segment is performing, benchmark indices are used to evaluate the performance of funds which are invested in that market or segment.

In other words, a fund or unit trust which is invested in Singapore stocks will likely have its performance measured against an index like the STI or something similar, which could be the Morgan Stanley Capital International Singapore Index.

If the fund makes 15% over a period, then this will be compared with the movement of the index over the same period. If the index rose 10% then the fund can be said to have "outperformed" the market. If however, the benchmark rose 16%, the fund is said to have "underperformed" the market.

4c. Enter ETFs

An exchange-traded fund or ETF is a fund that seeks to track a benchmark market index. Such an instrument appeals to passive investors who are happy to simply "buy the market" instead of having to do research as to which fund is best, or to do stock selection on their own. In order to "buy the market", they simply buy the index.

ETFs are listed on an exchange like the SGX and can track stocks, bonds or commodities like gold indices. For example, there are two ETFs which track the STI that are listed on SGX.

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continued... [Introduction To Financial Products: Exploring The Different Options For Building Wealth]

5. Forex trading

Everyone who has gone overseas on holiday or for work would already have indulged in a bit of foreign exchange trading. For instance, if you're going to the US then you know that in order to buy a certain amount of US dollars, you'll have to pay a certain amount of Singapore dollars based on the exchange rate at the time of purchase.

At this point you hope that the Sing dollar is strong, so that you get more US dollars to spend. However, when you return home, you hope that the US dollar has strengthened so that you'll be able to get more Sing dollars if you wish to exchange your remaining US dollars to local currency.

In other words, if you wish to trade in foreign exchange, you are essentially betting on movements in the exchange rate.

6. Commodities trading

If forex trading involves betting on movements in exchange rates going in your favour then the same applies to commodities trading – investors are basically buying commodities like gold, meat, wheat and various others in the hope that demand will rise, push prices up and enable them to sell at a profit.

There are four broad categories of commodities – metals, energy, livestock and meat, and agricultural.

7. Unit Trusts (Mutual Funds)

Unit trusts are also known as mutual funds. They are funds using money pooled from many investors to invest in various assets, mainly stocks and bonds.

A fund manager manages the unit trust or fund. They are paid a management fee from the fund, typically based on a percentage of the assets they manage.

You invest in a fund by buying units in the fund. There is a capital gain when the price of the units rises above the price you paid for the fund. Some funds pay dividends.

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Which financial products are best for you?



This is a difficult question to answer because it depends on your age, investment horizon, risk profile and available funds.

A younger individual can, in theory, take on more risk because he or she has many years ahead to earn back losses and ride out volatility, provided their risk profile allows them to do so.

On the other hand, an older person nearing or in retirement should not take too much risk with their capital because they do not have time to earn back losses.

You should seek the advice of a licensed financial advisor when investing. Note that the advisor has to explain to you why the products he or she recommends is suitable for you as well as all the features.

Do not invest in any product you do not understand.

IR Announcements



Cromwell European REIT: Delivers Resilient 1H 2023 Results.

1H 2023 portfolio NPI +3.9% like-for-like vs pcp (light industrial / logistics NPI +8.7% like-for-like vs pcp) supporting adjusted DPU (-4.5% vs pcp). 39.5% aggregate leverage (July 2023) provides ample headroom of ~EUR500 million to MAS limits. Portfolio occupancy at >95%, led by effective majority weighting to light industrial / logistics sector that is 98% occupied.

<http://cromwell.listedcompany.com/news.html/id/2453967>

Manulife US REIT: Lowers Unencumbered Gearing Ratio, Focuses On Negotiations With Lenders To Bolster Liquidity On Improving U.S. Economic Outlook.

1H 2023 distributions halted, negotiations underway for waiver of breach of unencumbered gearing ratio. Portfolio occupancy at 85.1%, leases signed at +3.7% rent reversion, with WALE of 7.6 years in 1H 2023. Executed 443,000 sq ft of leases, or 8.3% of portfolio NLA, in 1H 2023. MAS' aggregate gearing ratio at 56.7% due to 14.6% decline in portfolio valuation, not considered a breach. Working to generate proceeds to repay indebtedness including seeking disposal mandate.

<http://manulifeusreit.listedcompany.com/news.html/id/2453973>



Yanlord: Reports Revenue Of RMB14.806 Billion, Profits Attributable To Owners Of The Company Of RMB1.095 Billion.

For 1H 2023, the Group's revenue was RMB14.806 billion, an increase of 30.6% compared to 1H 2022. Income from investment properties and hotel operations increased by 39.3% to RMB878 million in 1H 2023 compared to 1H 2022 mainly driven by the lifting of COVID-19 control measures, of which income from hotel operations jumped substantially by 118.9% year on year. Gross profit margin decreased by 7.5 percentage points to 28.1% in 1H 2023 from 35.6% in 1H 2022. Profit attributable to owners of the Company for 1H 2023 was RMB1.095 billion, a decrease of 20.5% compared to 1H 2022.

<http://yanlord.listedcompany.com/news.html/id/2454073>

Rex: Oman & Norway Production Update For July 2023.

Masirah Oil Limited announced that gross production in July 2023 from the Yumna Field in offshore Block 50 Oman, amounted to an average of 2,093 stock tank barrels per day over 31 days. Lime Petroleum AS announced that oil production in July from the Brage Field in Norway, net to LPA, amounted to 4,738 barrels of oil equivalent per day.

<http://rex.listedcompany.com/news.html/id/2453974>



United Hampshire US REIT: Achieves 14% Growth In 1H 2023 Net Property Income.

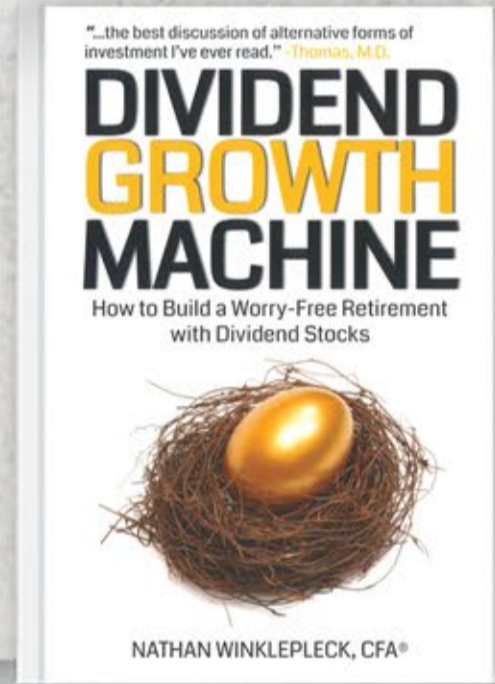
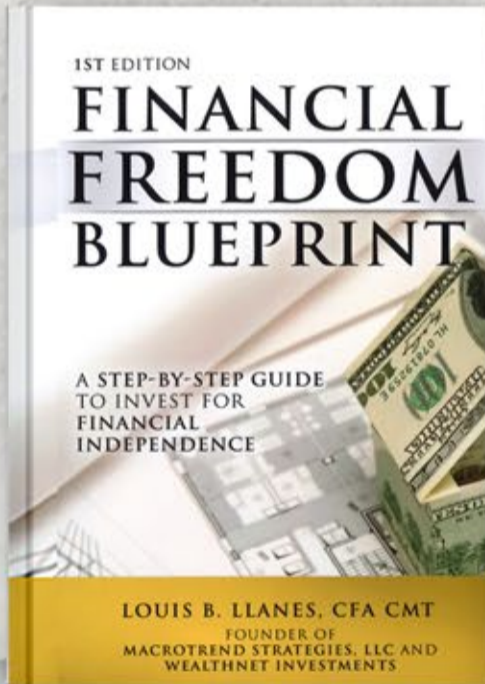
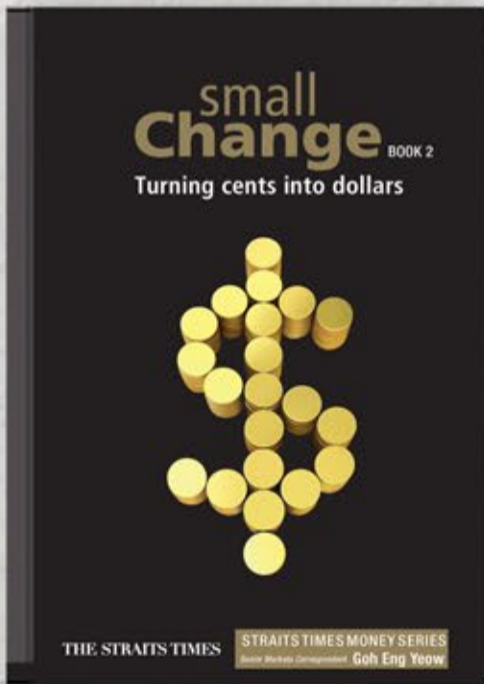
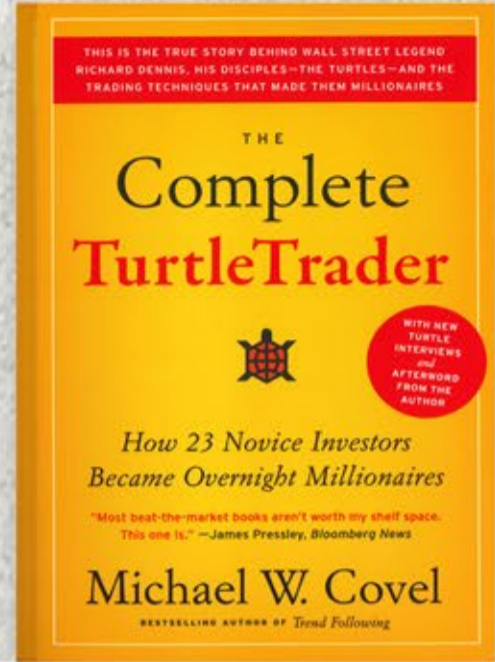
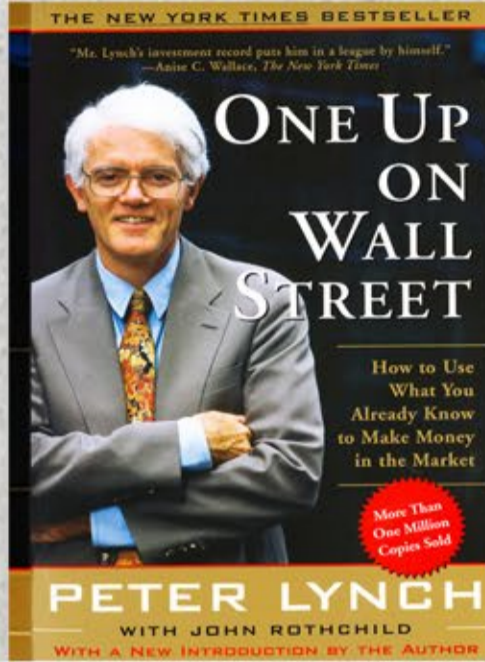
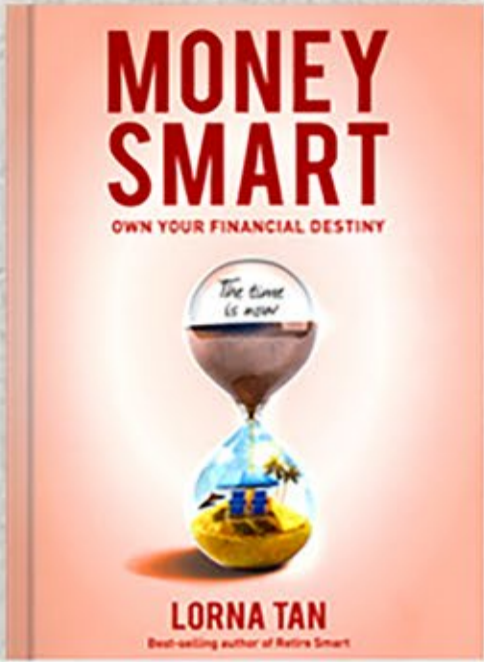
Resilient financial performance with 13.3% increase in Gross Revenue and 14.0% increase in Net Property Income year-on-year. Increase in committed occupancy of Grocery & Necessity Properties to 97.9%. Long WALE of 7.2 years for Grocery & Necessity Properties, majority of leases are triple net with built-in rental escalations. No refinancing requirement in 2023 and 80.9% fixed rate debt. Proactive portfolio and asset management continue to yield results. Proposed Divestment of Big Pine Center at a 3.7% premium to valuation. New Development of Academy Sports + Outdoors store at Port St. Lucie on track to be completed in 2024.

<http://uhreit.listedcompany.com/news.html/id/2453957>

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INVESTMENT BOOKS

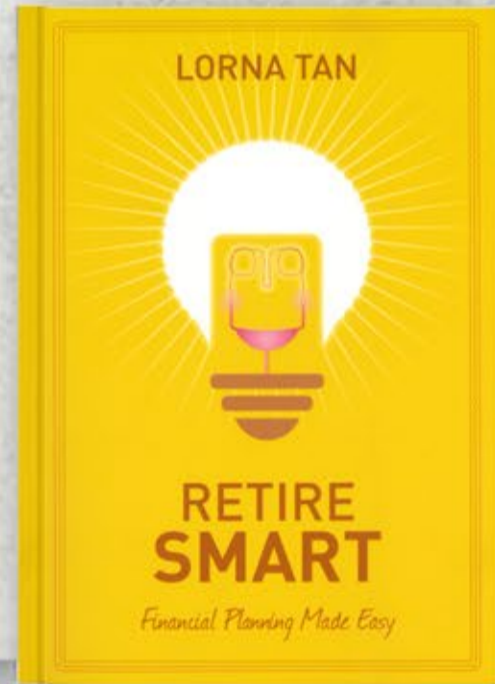
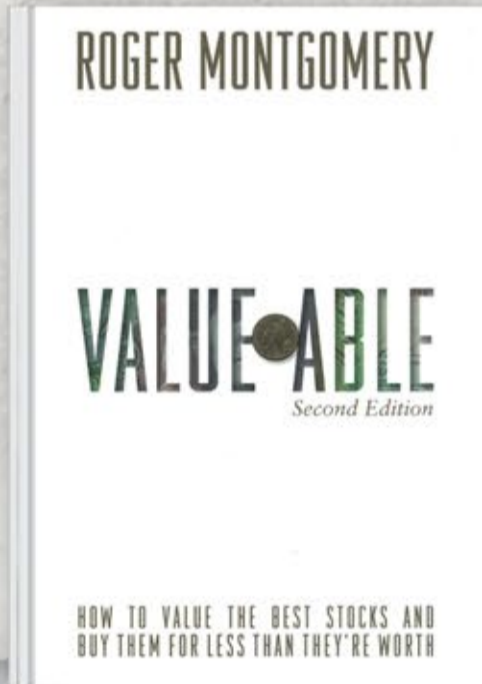
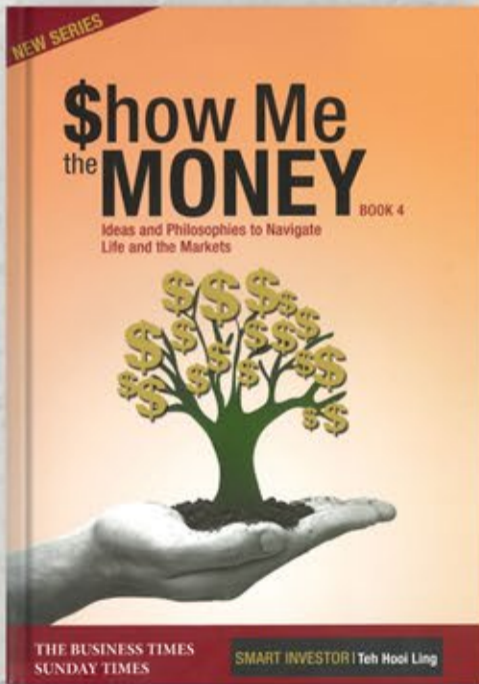
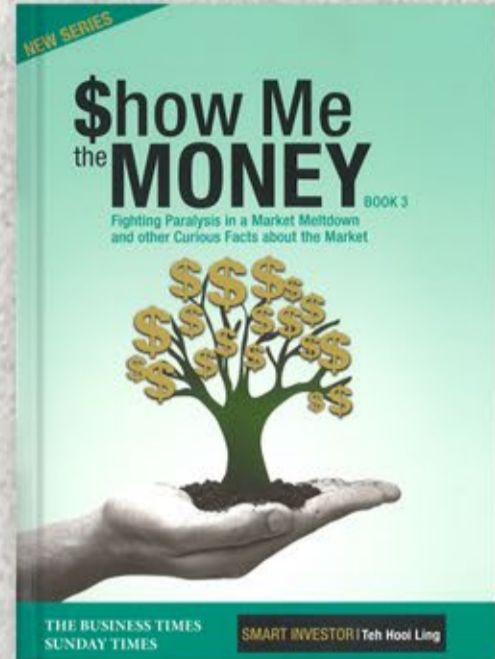
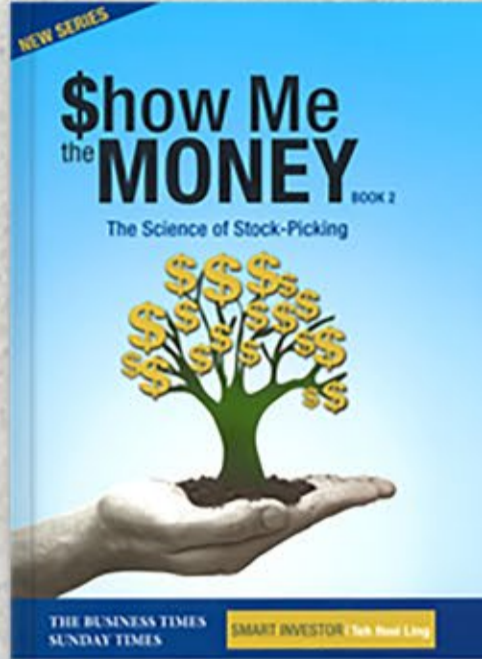
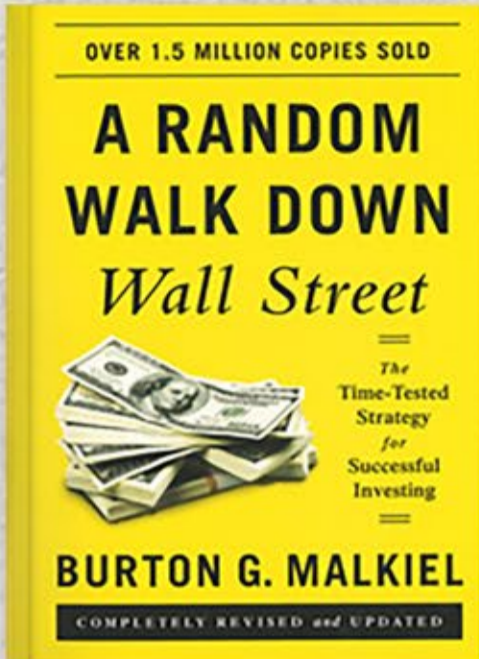


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