

Invest

A Weekly e-Publication by SHAREINVESTOR.com

Data and Investing Ideas

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Via email, every Friday

COMPANY SPOTLIGHT 

A Stock With Dividend Growth Of **40%** & Strong Revenue Growth On SGX

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more on
pages
10-14



INVESTOR
ACADEMY

5

Investment
Checklist
Items: Why
They're
Crucial
To Your
Success

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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 | 0.108 | 193,506.70 |
| SMI Vantage^ | 0.055 | 45,952.10 |
| HSI 16200MBePW231228 | 0.066 | 43,495.00 |
| Ley Choon | 0.037 | 42,797.90 |
| Eneco Energy^ | 0.008 | 30,128.40 |
| HSI 18200MBeCW231129 | 0.040 | 27,925.80 |
| Genting Sing | 0.865 | 25,890.40 |
| YZJ Shipbldg SGD | 1.490 | 23,028.30 |
| Frasers L&C Tr | 1.080 | 21,096.50 |
| ThaiBev | 0.540 | 20,895.40 |

Top Gainers

(over 5 Trading days as at yesterday)

| Name | Last Done | 5 Days Chg |
|------------------------|-----------|------------|
| LiNing 5xShortSG240327 | 6.010 | 3.54 |
| SPDR S&P500 US\$ | 426.250 | 2.25 |
| GLD US\$ | 184.300 | 1.51 |
| IFAST | 6.730 | 1.21 |
| SPDR DJIA US\$ | 334.960 | 1.18 |
| NC22300W 720801 | 91.000 | 1.00 |
| GLD SG\$ | 251.180 | 0.83 |
| JMH USD | 40.980 | 0.73 |
| Jardine C&C | 29.100 | 0.66 |
| LiNing 5xShortUB250321 | 3.600 | 0.59 |

Top Losers

(over 5 Trading days as at yesterday)

| Name | Last Done | 5 Days Chg |
|-------------------------|-----------|------------|
| PetroCH 5xLongSG241030 | 2.270 | -2.55 |
| PHILLIP MM S\$ | 103.244 | -0.92 |
| UOB | 26.930 | -0.79 |
| XT Vietnam US\$ | 25.150 | -0.65 |
| Powermatic Data | 2.350 | -0.50 |
| DBS | 32.660 | -0.49 |
| XT MSINDO US\$ | 14.610 | -0.49 |
| BYDElec 5xLongSG231220A | 0.730 | -0.48 |
| UOB 5xLongUB250530 | 1.415 | -0.43 |
| NIO Inc. USD OV | 7.480 | -0.40 |

Singapore Top Turnover

(as at yesterday)

| Name | Last Done | Value |
|-----------------------|-----------|----------------|
| DBS | 32.660 | 109,758,553.00 |
| UOB | 26.930 | 85,994,637.00 |
| CapLand Ascendas REIT | 2.670 | 42,599,512.00 |
| Singtel | 2.430 | 39,109,538.00 |
| YZJ Shipbldg SGD | 1.490 | 33,926,017.00 |
| OCBC Bank | 12.700 | 32,574,751.00 |
| CapLand IntCom T | 1.800 | 32,170,781.00 |
| CapitaLandInvest | 2.950 | 30,988,936.00 |
| SIA | 6.080 | 29,882,921.00 |
| Mapletree Log Tr | 1.510 | 23,403,185.00 |

Top % Gainers

(over 5 Trading days as at yesterday)

| Name | Last Done | 5 Days % Chg |
|--------------------------|-----------|--------------|
| Baidu 5xShortSG231220 | 0.015 | 400.00 |
| LiNing 5xShortSG240327 | 6.010 | 143.32 |
| AP Strategic | 0.002 | 100.00 |
| Asiatic | 0.002 | 100.00 |
| CapAllianz | 0.002 | 100.00 |
| Xiaomi 5xLongUB250228 | 0.030 | 87.50 |
| Xiaomi 5xLongUB250930 | 0.600 | 73.91 |
| HSBC 5xShortSG241213 | 0.018 | 63.64 |
| BYDElec 5xShortSG231220A | 0.014 | 55.56 |
| CSPC 5xLongSG231102 | 0.015 | 50.00 |

Top % Losers

(over 5 Trading days as at yesterday)

| Name | Last Done | 5 Days % Chg |
|-------------------------|-----------|--------------|
| SinoBio 5xShortSG231220 | 0.016 | -62.79 |
| GanFeng 5xLongSG240411 | 0.011 | -57.69 |
| Xiaomi 5xShortUB250321 | 0.022 | -56.00 |
| Xiaomi 5xShortSG231220 | 0.016 | -54.29 |
| PetroCH 5xLongSG241030 | 2.270 | -52.90 |
| SIA MB eCW231215 | 0.006 | -50.00 |
| Southern Arch | 0.001 | -50.00 |
| NASDAQ 16000MBeCW231215 | 0.053 | -43.01 |
| Capital World | 0.003 | -40.00 |
| OCBC Bk MB eCW231124 | 0.033 | -40.00 |

Disclaimer: The information on this page is provided as a service to readers. It does not constitute financial advice and/or any investment recommendations. Past performance is not indicative of future results. We assume no liability for damages resulting from or arising out of the use of such information. It would be best if you did your own research to make your personal investment decisions wisely or consult a licenced investment advisor.

MARKET AT A GLANCE

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 | 102.100 | 1.300 | 102.500 | 97.900 |
| ALLIANZ-PA | 16.960 | 0.360 | 17.800 | 13.120 |
| RAPID | 26.600 | 0.340 | 26.800 | 14.320 |
| YTLPOWR | 2.290 | 0.290 | 2.240 | 0.660 |
| YTLPOWR-C28 | 0.910 | 0.250 | 0.850 | 0.085 |

Top Losers

| Name | Last Done | 5 Days Change | 52 Weeks High | 52 Weeks Low |
|--------------|-----------|---------------|---------------|--------------|
| NESTLE | 122.900 | -3.700 | 140.600 | 120.100 |
| DIN045801028 | 102.700 | -2.100 | 104.800 | 100.660 |
| HEXTECH | 23.600 | -1.000 | 30.600 | 10.100 |
| MPI | 25.980 | -0.800 | 34.980 | 23.820 |
| HAPSENG | 4.720 | -0.580 | 7.400 | 3.030 |

HONG KONG (HKD)

Top Gainers

| Name | Last Done | 5 Days Change | 52 Weeks High | 52 Weeks Low |
|--|-----------|---------------|---------------|--------------|
| NOAH HOLDINGS PRIVATE WEALTH AND AS | 187.200 | 169.180 | 187.200 | 17.500 |
| BOSERA ASSET MGT (INTL) CO LTD USD MONEY MARKET ETF HKD | 7,939.100 | 19.050 | 7,928.050 | 7,811.050 |
| SPDR GOLD TRUST GOLD SHARES NPV | 1,439.500 | 12.500 | 1,498.000 | 1,190.000 |
| CHINA INTL CAP CORP HK ASSET MGMT ICBC CICC USD MONEY MARKET ETF | 8,562.150 | 10.300 | 8,562.150 | 8,115.350 |
| EVEREST MEDICINES LTD | 31.200 | 8.350 | 31.150 | 6.410 |

Top Losers

| Name | Last Done | 5 Days Change | 52 Weeks High | 52 Weeks Low |
|---------------------------------------|-----------|---------------|---------------|--------------|
| YUM CHINA HOLDINGS INC | 350.000 | -64.200 | 514.500 | 346.000 |
| YSB INC | 19.080 | -27.570 | 64.500 | 19.000 |
| XTRACKERS NIFTY 50 SWAP UCITS ETF 1C | 1,722.500 | -18.500 | 1,827.500 | 1,549.500 |
| BYD COMPANY LIMITED | 232.000 | -9.400 | 280.600 | 165.100 |
| XTRACKERS FTSE VIETNAM SWAP UCITS ETF | 197.200 | -9.200 | 251.500 | 175.000 |

NYSE (USD)

Top Gainers

| Name | Last Done | 5 Days Change | 52 Weeks High | 52 Weeks Low |
|------------------------|-------------|---------------|---------------|--------------|
| BERKSHIRE HATHAWAY INC | 523,749.000 | 13,624.000 | 566,569.970 | 426,136.000 |
| CHIPOTLE MEXICAN GRILL | 1,986.640 | 180.170 | 2,175.010 | 1,344.050 |
| NVR INC | 5,560.550 | 133.730 | 6,525.000 | 4,027.040 |
| DECKERS OUTDOOR CORP | 593.980 | 109.400 | 598.950 | 326.100 |
| SERVICENOW INC | 593.480 | 42.530 | 614.360 | 351.250 |

Top Losers

| Name | Last Done | 5 Days Change | 52 Weeks High | 52 Weeks Low |
|----------------------------|-----------|---------------|---------------|--------------|
| PAYCOM SOFTWARE INC | 150.690 | -94.250 | 374.040 | 146.880 |
| KINSALE CAPITAL GROUP INC | 343.150 | -83.070 | 457.730 | 250.895 |
| BOSTON BEER CO INC | 330.780 | -34.100 | 420.835 | 296.270 |
| CHART INDUSTRIES INC | 114.840 | -31.740 | 242.585 | 101.440 |
| ESTEE LAUDER COMPANIES INC | 104.510 | -29.720 | 283.623 | 102.220 |

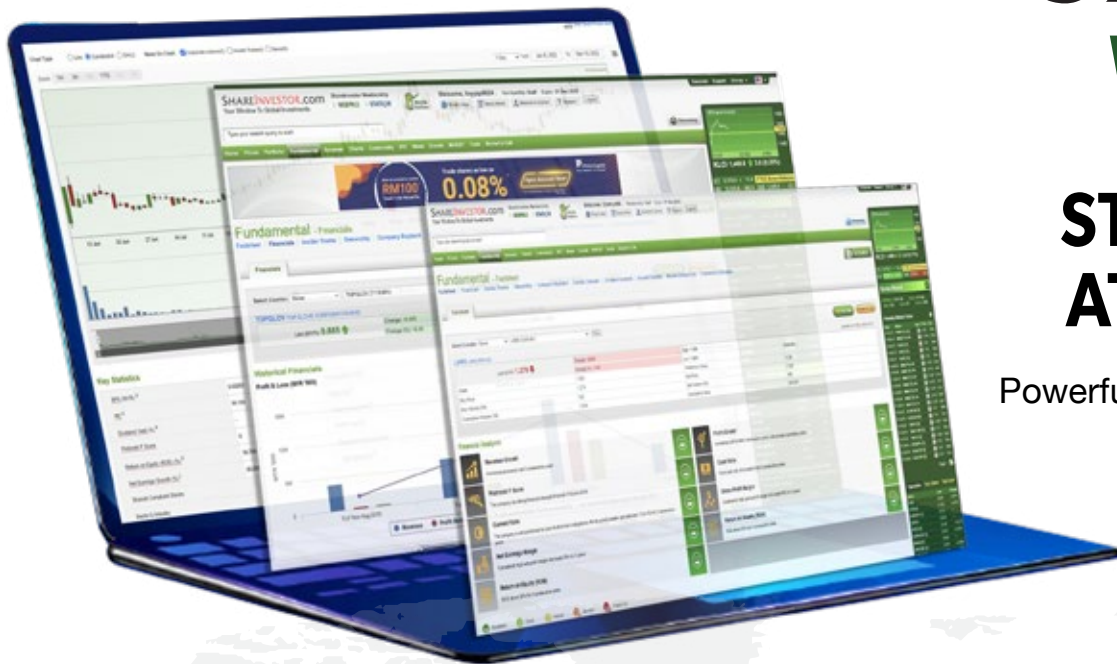
NASDAQ (USD)

Top Gainers

| Name | Last Done | 5 Days Change | 52 Weeks High | 52 Weeks Low |
|-----------------------------|-----------|---------------|---------------|--------------|
| MERCADOLIBRE INC | 1,300.010 | 125.010 | 1,451.560 | 815.855 |
| MONOLITHIC POWER SYSTEM INC | 456.560 | 52.500 | 595.980 | 328.200 |
| ADOBE INC | 544.500 | 30.220 | 574.400 | 278.230 |
| ARCBEST CORP | 114.390 | 26.400 | 122.860 | 68.000 |
| BROADCOM INC | 852.940 | 26.190 | 925.910 | 441.360 |

Top Losers

| Name | Last Done | 5 Days Change | 52 Weeks High | 52 Weeks Low |
|------------------------------------|-----------|---------------|---------------|--------------|
| FIRST CITIZENS BANCSHARES INC NRTH | 1,356.120 | -58.350 | 1,512.070 | 505.840 |
| SAREPTA THERAPEUTICS INC | 76.520 | -35.080 | 159.890 | 55.250 |
| REALPHA TECH CORP | 17.500 | -28.500 | 575.410 | 18.300 |
| ENPHASE ENERGY INC | 76.730 | -19.450 | 339.920 | 76.060 |
| ON SEMICONDUCTOR CORP | 64.840 | -17.950 | 111.350 | 58.430 |



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.

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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

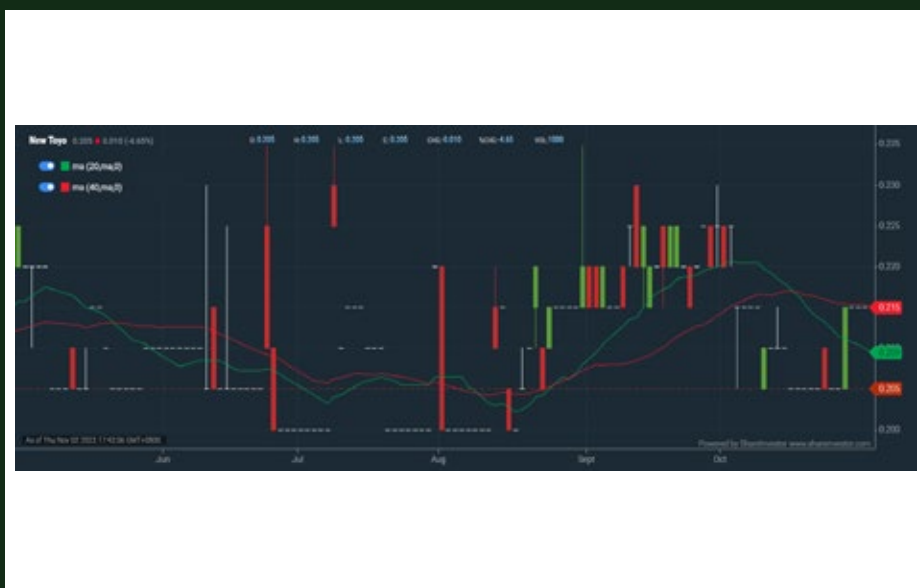
B. Conditions (Criteria Filters)

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



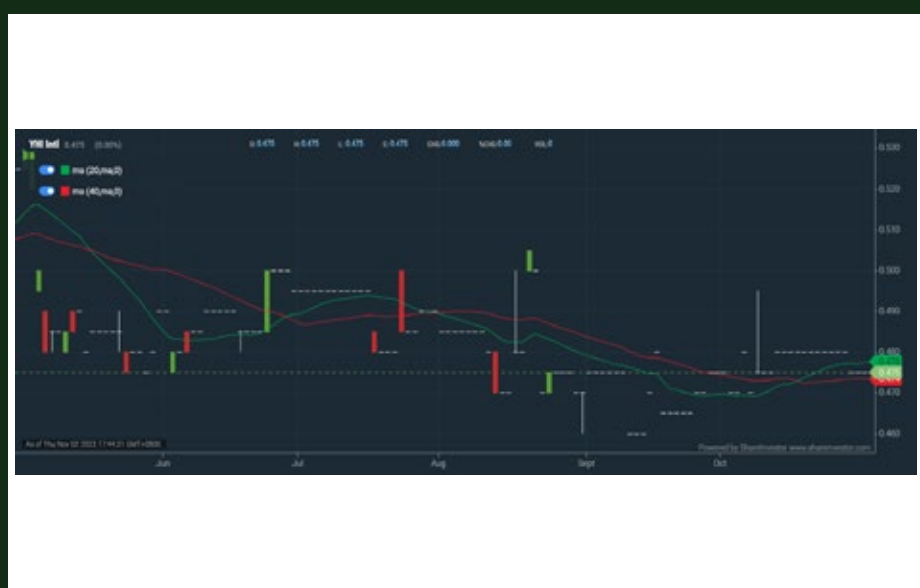
New Toyo Int Hldgs Ltd. (N08.SI)



| Period | Dividend Received | Capital Appreciation | Total Shareholder Return | |
|--------------------|-------------------|----------------------|--------------------------|----------|
| Short Term Return | 5 Days | - | - | |
| | 10 Days | - | - | |
| | 20 Days | - | -0.010 | -4.66 % |
| Medium Term Return | 3 Months | 0.009 | +0.005 | +7.09 % |
| | 6 Months | 0.018 | +0.015 | +1.39 % |
| | 1 Year | 0.018 | +0.005 | +11.80 % |
| Long Term Return | 2 Years | 0.036 | +0.011 | +24.23 % |
| | 3 Years | 0.051 | - | +24.88 % |
| | 5 Years | 0.075 | -0.010 | +30.23 % |
| Annualised Return | Annualised | - | +6.43 % | |



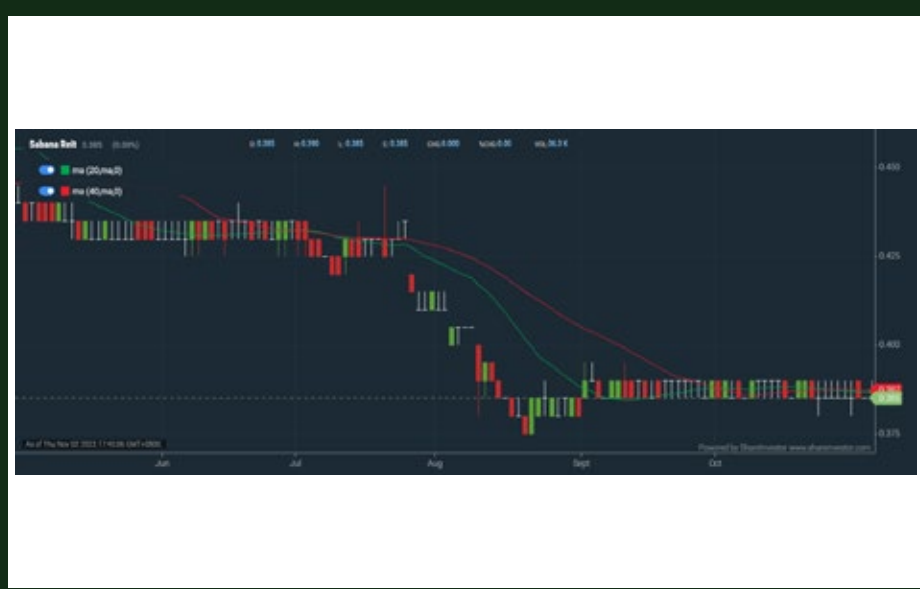
YHI International Limited (BPF.SI)



| Period | Dividend Received | Capital Appreciation | Total Shareholder Return | |
|--------------------|-------------------|----------------------|--------------------------|----------|
| Short Term Return | 5 Days | - | -0.005 | -1.04 % |
| | 10 Days | - | -0.005 | -1.04 % |
| | 20 Days | - | +0.005 | +1.06 % |
| Medium Term Return | 3 Months | - | -0.010 | -2.06 % |
| | 6 Months | 0.036 | -0.005 | -3.68 % |
| | 1 Year | 0.036 | -0.025 | +2.29 % |
| Long Term Return | 2 Years | 0.072 | -0.025 | +9.40 % |
| | 3 Years | 0.105 | -0.005 | +52.63 % |
| | 5 Years | 0.151 | +0.075 | +66.50 % |
| Annualised Return | Annualised | - | +8.37 % | |



Sabana Industrial Reit (M1GU.SI)



| Period | Distribution Received | Capital Appreciation | Total Shareholder Return | |
|--------------------|-----------------------|----------------------|--------------------------|----------|
| Short Term Return | 5 Days | - | - | |
| | 10 Days | - | -0.005 | -1.28 % |
| | 20 Days | - | - | - |
| Medium Term Return | 3 Months | - | -0.025 | -6.10 % |
| | 6 Months | 0.015 | -0.050 | -7.82 % |
| | 1 Year | 0.031 | -0.025 | +1.46 % |
| Long Term Return | 2 Years | 0.062 | -0.050 | +2.76 % |
| | 3 Years | 0.100 | -0.035 | +38.57 % |
| | 5 Years | 0.141 | -0.015 | +31.50 % |
| Annualised Return | Annualised | - | +6.63 % | |

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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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)

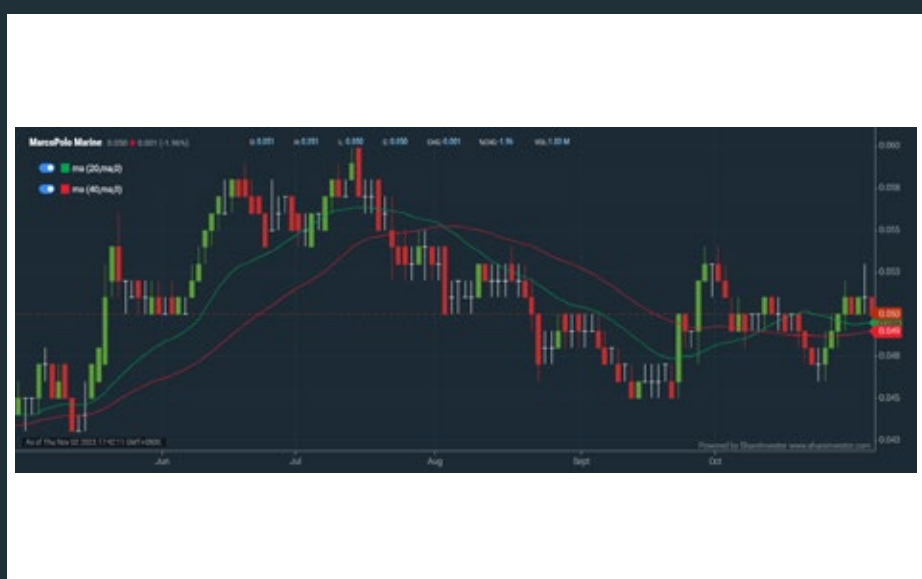
1. Free Cash Flow – select (more than) type (1) for the past select (1) financial year(s)
 2. Revenue Growth – select (more than) type (1) for the past select (1) financial year(s)
 3. Gross Profit (Earnings) Margin - select (more than) type (30) % for the past select (1) financial year(s)
 4. Quality 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



MarcoPolo Marine Ltd. (5LY.SI)

ANALYSIS



| Period | Dividend Received | Capital Appreciation | Total Shareholder Return |
|--------------------|-------------------|----------------------|--------------------------|
| Short Term Return | 5 Days | - | +2.04 % |
| | 10 Days | - | +2.04 % |
| | 20 Days | - | +2.04 % |
| Medium Term Return | 3 Months | - | - |
| | 6 Months | - | +11.11 % |
| | 1 Year | - | +31.58 % |
| Long Term Return | 2 Years | - | +66.19 % |
| | 3 Years | - | +284.62 % |
| | 5 Years | - | +117.39 % |
| Annualised Return | Annualised | - | +16.80 % |



Genting Singapore Limited (G13.SI)

ANALYSIS



| Period | Dividend Received | Capital Appreciation | Total Shareholder Return |
|--------------------|-------------------|----------------------|--------------------------|
| Short Term Return | 5 Days | - | +1.17 % |
| | 10 Days | - | +3.59 % |
| | 20 Days | - | +4.22 % |
| Medium Term Return | 3 Months | 0.015 | -6.38 % |
| | 6 Months | 0.015 | -18.52 % |
| | 1 Year | 0.025 | +11.11 % |
| Long Term Return | 2 Years | 0.055 | +17.20 % |
| | 3 Years | 0.065 | +40.91 % |
| | 5 Years | 0.125 | +8.20 % |
| Annualised Return | Annualised | - | +1.99 % |



Grand Banks Yachts Limited (G50.SI)

ANALYSIS

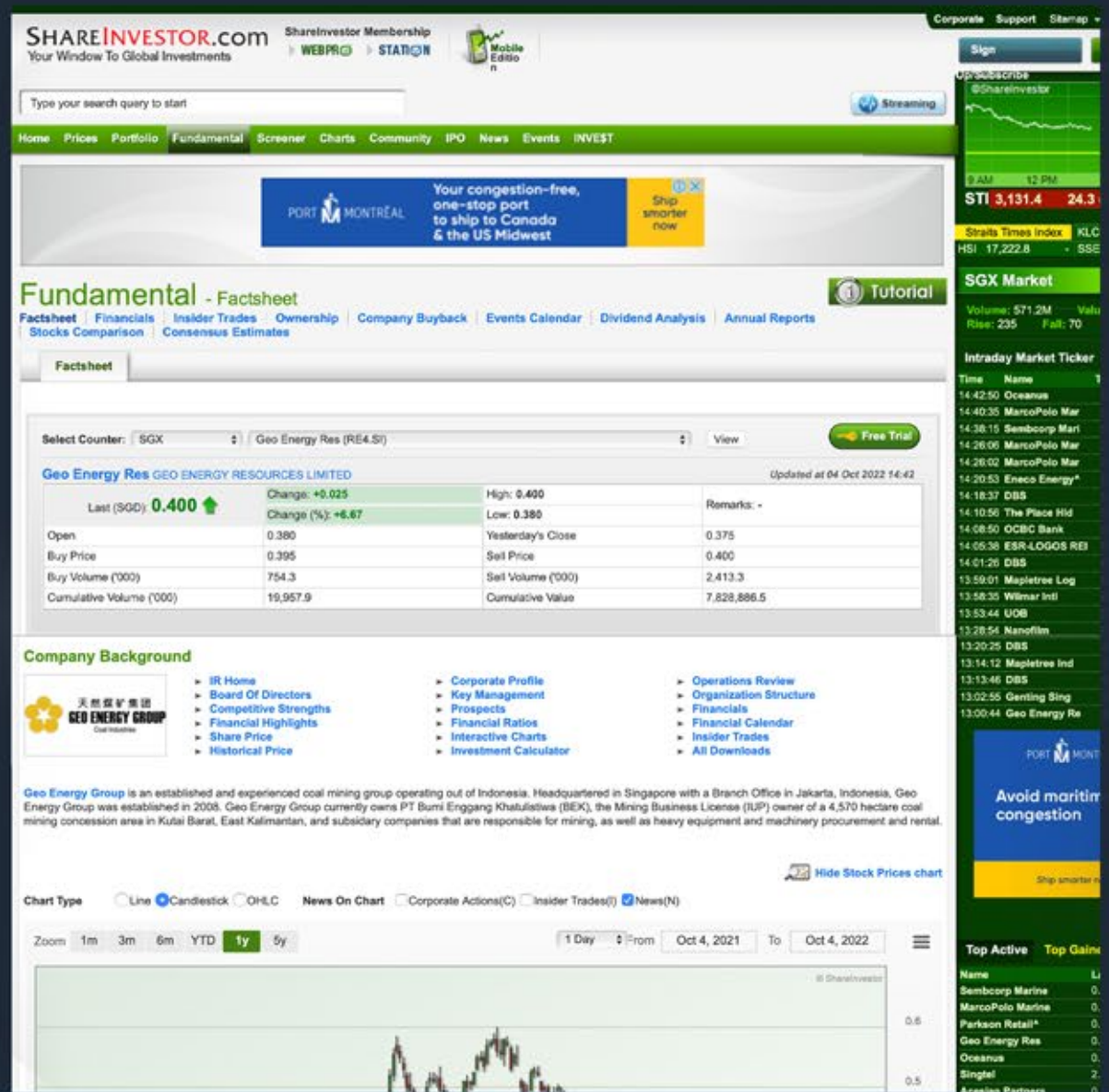


| Period | Dividend Received | Capital Appreciation | Total Shareholder Return |
|--------------------|-------------------|----------------------|--------------------------|
| Short Term Return | 5 Days | - | +1.84 % |
| | 10 Days | - | -1.89 % |
| | 20 Days | - | - |
| Medium Term Return | 3 Months | - | -3.12 % |
| | 6 Months | - | +6.90 % |
| | 1 Year | 0.005 | +8.62 % |
| Long Term Return | 2 Years | 0.010 | - |
| | 3 Years | 0.010 | +66.10 % |
| | 5 Years | 0.010 | +6.67 % |
| Annualised Return | Annualised | - | +1.20 % |

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





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 Hldgs Ltd. (BEH.SI)

ANALYSIS

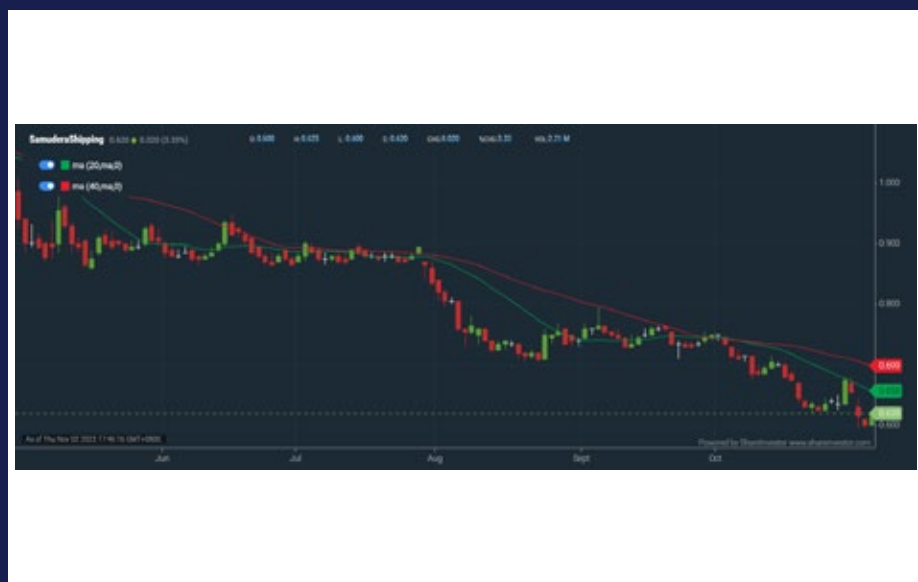


| Period | Dividend Received | Capital Appreciation | Total Shareholder Return |
|--------------------|-------------------|----------------------|--------------------------|
| Short Term Return | 5 Days | - | -0.023 |
| | 10 Days | - | -0.023 |
| | 20 Days | + | +0.004 |
| Medium Term Return | 3 Months | + | -0.008 |
| | 6 Months | -0.010 | -0.013 |
| | 1 Year | -0.010 | -0.014 |
| Long Term Return | 2 Years | -0.010 | -0.170 |
| | 3 Years | -0.040 | -0.185 |
| | 5 Years | -0.040 | -0.275 |
| Annualised Return | Annualised | - | -19.88% |



Samudera Shipping Line Ltd. (S56.SI)

ANALYSIS



| Period | Dividend Received | Capital Appreciation | Total Shareholder Return |
|--------------------|-------------------|----------------------|--------------------------|
| Short Term Return | 5 Days | - | -0.020 |
| | 10 Days | - | -0.025 |
| | 20 Days | + | -0.005 |
| Medium Term Return | 3 Months | 0.020 | -0.155 |
| | 6 Months | 0.270 | -0.281 |
| | 1 Year | 0.270 | -0.073 |
| Long Term Return | 2 Years | 0.475 | -0.245 |
| | 3 Years | 0.491 | -0.509 |
| | 5 Years | 0.500 | -0.488 |
| Annualised Return | Annualised | - | +63.53% |



Fuji Offset Plates Mfg Ltd (508.SI)

ANALYSIS



| Period | Dividend Received | Capital Appreciation | Total Shareholder Return |
|--------------------|-------------------|----------------------|--------------------------|
| Short Term Return | 5 Days | - | -0.008 |
| | 10 Days | + | -0.140 |
| | 20 Days | - | -0.140 |
| Medium Term Return | 3 Months | - | -0.140 |
| | 6 Months | 0.005 | -0.150 |
| | 1 Year | 0.005 | -0.170 |
| Long Term Return | 2 Years | 0.008 | -0.170 |
| | 3 Years | 0.011 | -0.190 |
| | 5 Years | 0.017 | -0.500 |
| Annualised Return | Annualised | - | -29.2% |

COMPANY SPOTLIGHT

A Stock with Dividend Growth of 40% and Strong Revenue Growth on SGX

Vincent Wong, Investor-One / Tue, Oct 31, 8:00 PM



Our recent focus on the article, [5 Stocks with Earnings Growth over 20% and a Dividend Yield Above 5%](#) brought Audience Analytics ([SGX: 1AZ](#)) to the forefront. A quick look at its recent financial numbers shows some really good earnings growth and a decent dividend yield. This suggests that Audience might be a consideration for those looking for growing dividends.

| S\$ (million) | 1H2023 | 1H2022 | y-o-y % change |
|---------------------|--------|--------|----------------|
| Revenue | 3.59 | 1.93 | 86.1% |
| Gross Profit | 1.69 | 0.74 | 128.2% |
| Gross Profit Margin | 47.1% | 38.4% | |
| Net Profit | 0.59 | 0.06 | 845.3% |
| Net Profit Margin | 16.4% | 3.2% | |

In a previous article, we talked about our 5 Investment Checklist Items, which we believe can be helpful for investors. Now, let's use Audience as

continued on next page...

continued... [A Stock with Dividend Growth of 40% and Strong Revenue Growth on SGX]

an example and see how the company measures up against this checklist. Ready to dive in? Let's see how the stock stacks up!

#1 Do I understand the business model? (Circle of Competence)

- **Business Impact & Awards:** Think of this as a school's award ceremony, but for businesses. They then rank their clients, using surveys and other tools, to decide amongst the sponsors who gets the top prizes at their business awards. They host these awards in many countries across Asia, with some of their notable awards being the SME100, HR Asia Awards, and the Golden Bull Award. It is their main business that accounts for a majority of its revenue.
- **Exhibitions:** Ever been to a career fair? You could've already attended what Audience organizes. They set up events, and companies can sponsor to be a part of it.
- **Business Media:** They've got digital and print brands that offer business news and insights. So, if you're a business professional in Asia, you might read one of their publications like SME Magazine or HR Asia. Additionally, they host events where business folks can mingle and network, like the SME CEO Forum.

The business is understandable. All these segments serve various needs but could serve the same client base.

Read Also: [Analyst Alert: Research Reports On SGX Listed REITs & Stocks](#)

#2 Does the business have a sustainable advantage? (Moat)

Not proven yet because of the short-listed period.

The business landscape they are in has a low barrier of entry in the sense that starting such a business doesn't require a massive initial investment, deep technical expertise, and, Intellectual Property. This means any new player in the media business could jump in and challenge Audience's business recognition segment.

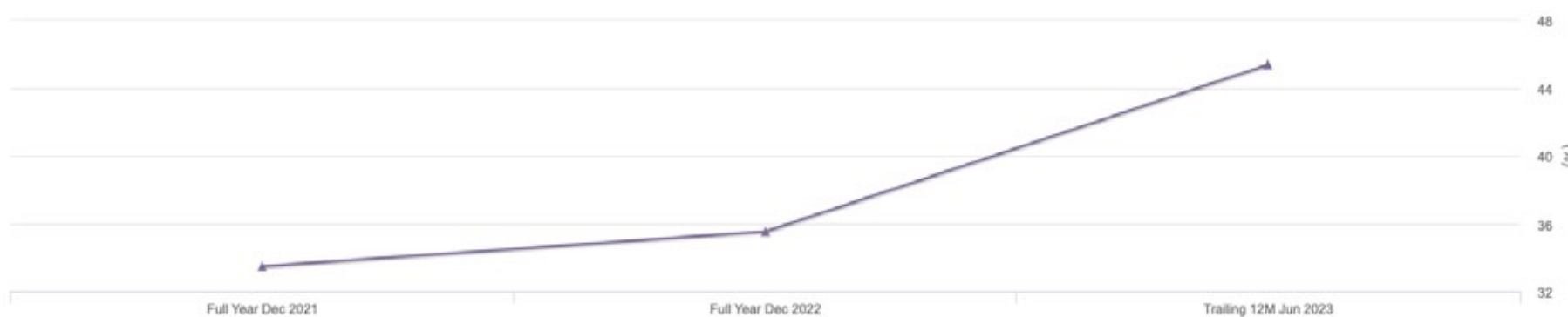
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continued... [A Stock with Dividend Growth of 40% and Strong Revenue Growth on SGX]

However, businesses that hand out awards thrive on legacy and reputation. From what we've seen, their primary competitors in this arena are big names like SPH and Fortune. Sure, institutions like Reuters, Bloomberg, S&P, and even banks such as DBS and OCBC could step into the ring. But what likely holds them back is that this sector is quite niche. For such large entities, the effort might just outweigh the benefits.

Nonetheless, the business still commands a good gross margin (64%) and net profit margin (40%). That should pass the checklist.

#3 Is it run by Honest and Capable Management?



The rising Return On Equity (ROE) suggests that the profits they're retaining are yielding solid returns. Their strategy for overseas growth seems to be paying off. What stands out is that they're achieving this growth without incurring hefty costs, a clear sign of adept management at the helm.

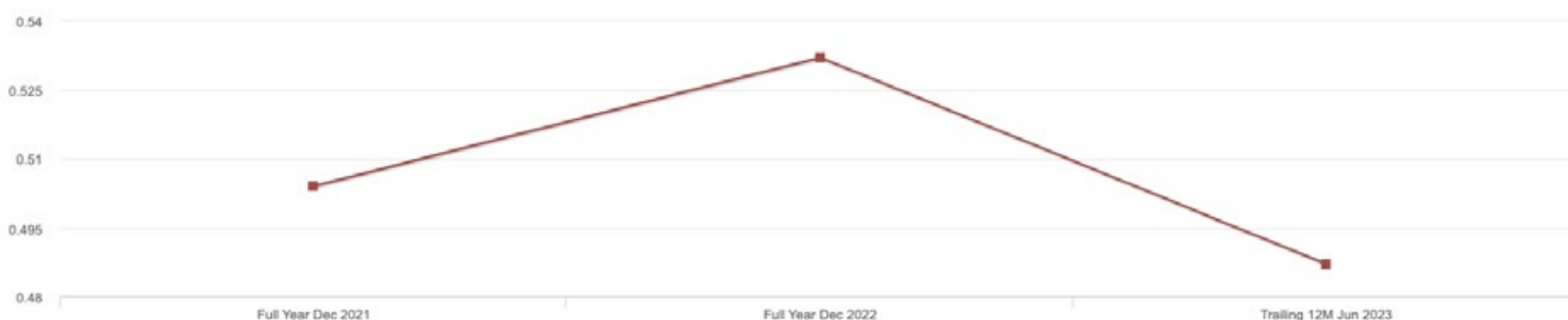
While a significant portion of their revenue typically rolls in during the second half of the year because of the seasonality of business events, they've managed to show impressive growth in the first half.

| Revenue | Group 6 Months Ended 30 June | |
|--------------|------------------------------------|--------------------|
| | 2023 | 2022 |
| | S\$ (unaudited) | S\$ (unaudited) |
| Singapore | 5,042 | 227,509 |
| Malaysia | 1,010,787 | 1,226,915 |
| Hong Kong | 804,250 | 105,426 |
| Taiwan | 246,976 | 172,117 |
| Indonesia | 485,776 | 106,217 |
| Cambodia | 972,581 ⁽¹⁾ | 2,965 |
| Others | 68,264 | 90,265 |
| Total | 3,593,676 | 1,931,414 |

continued on next page...

continued... [A Stock with Dividend Growth of 40% and Strong Revenue Growth on SGX]

So far, the management has consistently delivered on their promise, paying out half of their profits. This not only reflects the management's dedication to their word and shareholder value but also indicates that the business has a healthy cash flow and isn't heavily reliant on capital.



Dividend Payout Ratio has been consistently above 50% previous 2 financial year

#4 Do I understand the Intrinsic value of the business?

As of 30 June 2023, Audience boasts S\$15 million on their balance sheet. When you stack that against their market cap of S\$45 million, a whopping 30% of the company's value is in cash.

Read Also: [Seatrium Unveiled: Expert Insights on Temasek's Offshore Powerhouse](#)

On 30 Oct 2023, the trailing P/E ratio for the company stands at 7.2, but when you factor in the net cash, it drops to a mere P/E ratio of 4.8. In addition to that, they currently have a dividend yield of around 6%. Considering their historical growth rate, the business seems to be quite the bargain.

To be conservative, let's leave out the net cash in our DCF analysis. We employed the discounted cash flow model, using the company's Free Cash Flow Per Share from the last financial year, which stands at S\$0.04145. Factoring in a 5% growth rate for 5 years and a discount rate of 10%, our calculated intrinsic value is 50 cents per share. This contrasts with the 26 cents per share as of 30th October 2023.

Intrinsic Value
SGD 0.509

continued on next page...

continued... [A Stock with Dividend Growth of 40% and Strong Revenue Growth on SGX]

#5 Is the downside minimal? (Margin of Safety)

Thanks to their robust cash flow, and the asset-light nature of its business model, as mentioned, Audience sits comfortably with a large net cash position. With virtually no debt and a cushion of net cash, it's tough to imagine them facing financial difficulties.

Based on the intrinsic value calculation, there's a +47.97% upside as compared to the trading price on 30 Oct 2023. The high net cash, along with the high upside provide a good margin of safety for the company's investors.

Margin of Safety
+47.95%
Undervalue

The stock is notably illiquid, leading to potential price volatility. On any given day, the trading price can dip significantly, even with a limited number of stocks being traded. For those with a hefty cash reserve, getting in can be challenging. So, it's essential to approach this stock with patience and only consider buying if you're in it for the long haul

#6 Outlook

The management has openly indicated that we might see some pressure on gross margins in the upcoming report, mainly due to rising labor costs—a challenge that isn't exclusive to Audience. However, it's worth noting that this business has historically been steady. Even during the unpredictable stretch from 2020 to 2022, they managed to expand. It seems unlikely that they'll face any major operational disruptions in the near future.

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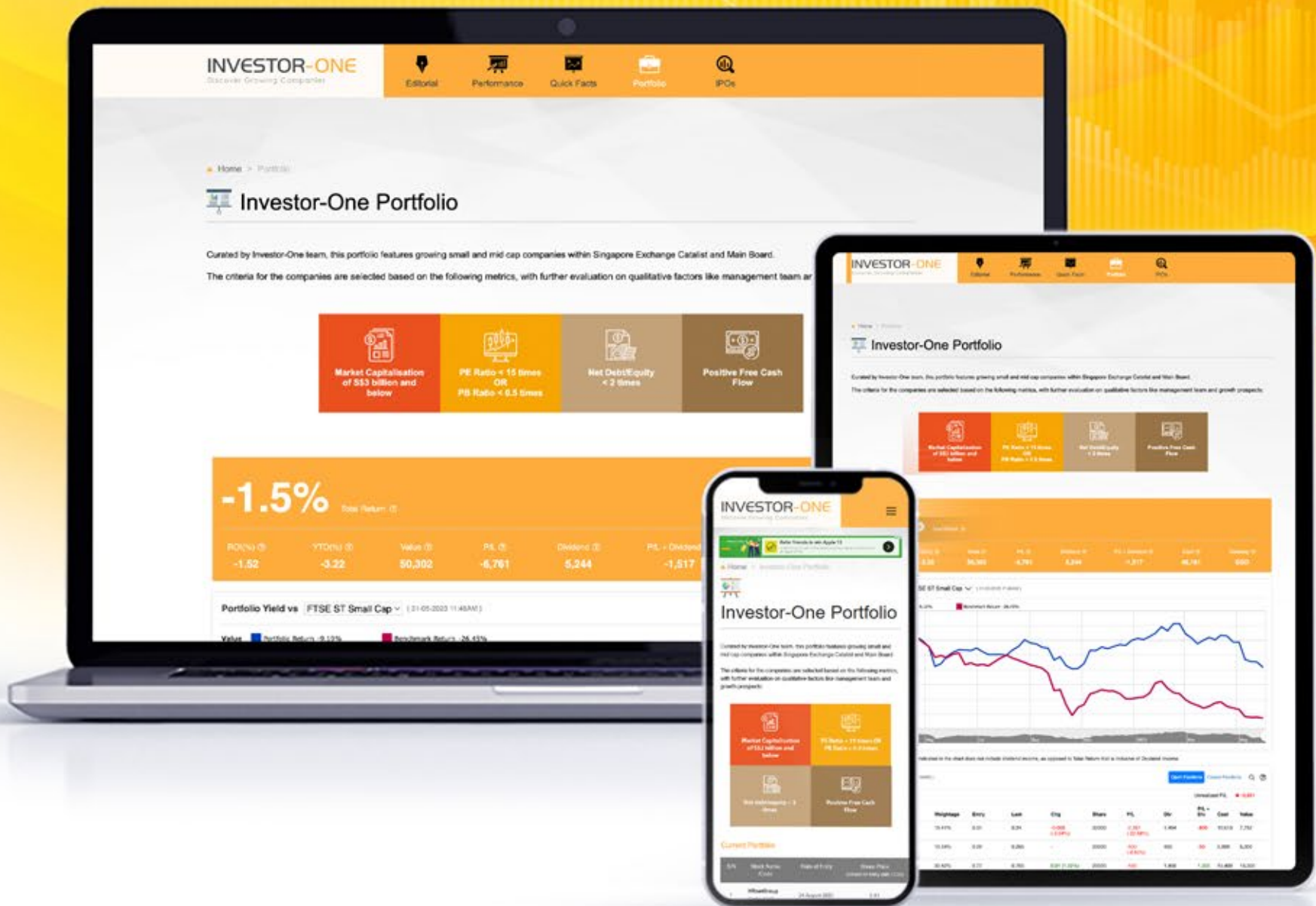
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Via email, weekly

INVESTOR-ONE PORTFOLIO

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**.



 **ENTER PORTFOLIO** >

Investor-One Portfolio

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> |

0.8% Total Return

| ROI(%) | YTD(%) | Value | P/L | Dividend | P/L + Dividend | Cash | Currency |
|--------|--------|--------|--------|----------|----------------|--------|----------|
| 0.79 | 0.97 | 60,126 | -6,950 | 7,736 | 786 | 40,660 | 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 (02-11-2023 08:34AM)

Open Positions

Unrealized P/L ↓ -4,050

| Name↑ | Weightage | Entry | Last | Chg | Share | P/L | Div | P/L + Div | Cost | Value |
|----------------|-----------|-------|-------|-----------------|-------|-----------------|-------|-----------|--------|--------|
| Geo Energy Res | 15.58% | 0.31 | 0.29 | -0.005 (-1.69%) | 32300 | -646 (-6.45%) | 1,615 | 969 | 10,013 | 9,367 |
| Hock Lian Seng | 8.32% | 0.29 | 0.25 | - | 20000 | -800 (-13.79%) | 450 | -350 | 5,800 | 5,000 |
| HRnetGroup | 23.12% | 0.77 | 0.695 | 0.005 (0.72%) | 20000 | -1,500 (-9.74%) | 1,774 | 274 | 15,400 | 13,900 |
| Hyphens Pharma | 23.28% | 0.3 | 0.28 | 0.005 (1.82%) | 50000 | -1,000 (-6.67%) | 2,690 | 1,690 | 15,000 | 14,000 |
| JEP Hldgs | 17.73% | 0.31 | 0.33 | - | 32300 | 646 (6.45%) | - | 646 | 10,013 | 10,659 |
| Kimly | 5.07% | 0.4 | 0.305 | - | 10000 | -950 (-23.75%) | 224 | -726 | 4,000 | 3,050 |
| Nordic | 6.90% | 0.395 | 0.415 | - | 10000 | 200 (5.06%) | 383 | 583 | 3,950 | 4,150 |

Summary (02-11-2023 08:34AM)

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 (02-11-2023)

| 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 (02-11-2023)

YTD

SGD 5276.70

TRAILING 12 MONTHS

SGD 5276.70

2022

SGD 2459.20

| Stock | Ex-Date | Payable Date | Amt | Amt(SGD) | Total |
|----------------|-------------|--------------|------------|----------|--------|
| HRnetGroup | 30 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.

Disclaimer:

1. The Investor-One portfolio is aggregated for educational and illustration purposes only. It is curated based on fixed financial parameters as indicated above. The investor-one team select their stocks solely base on the these fixed parameters. The featured companies are for information only and does not constitute investment advice.
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INVESTOR ACADEMY

5 Investment Checklist Items: Why They're Crucial to Your Success

Vincent Wong, Investor-One / Mon, Oct 30, 7:00 AM



In Intensive Care Units (ICUs), doctors use checklists to ensure they cover all aspects of patient care, reducing the risk of complications. Similarly, pilots before taking off, run through a detailed checklist to guarantee everything's in order for the flight. If these professionals trust checklists in life-or-death scenarios, why shouldn't investors, like us, do the same for our wealth?

Now, think of investing. An ex-colleague once shared a stock tip about a tech company. Buzz was everywhere. He eagerly invested. But in just a few months, that stock tanked due to declining business fundamentals. Reflecting on this, the words of Daniel Kahneman, the Nobel-winning psychologist, come to mind: "We're generally overconfident in our opinions and our impressions and judgments."

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continued... [5 Investment Checklist Items: Why They're Crucial to Your Success]

Mistakes happen, especially when we think we've got it all figured out. A checklist, though, could be that second pair of eyes we often need. So, why not dig deeper into how checklists can help us be better investors?

The Power of Checklists

Consistent Framework

Think of your favorite recipe. Without a clear list of ingredients and steps, you might forget the salt, leading to a bland dish. Similarly, an investing checklist ensures you analyze all vital components of an investment.

Emotional Buffer

When COVID-19 emerged, the market was crashing. Panic is in the air. Without a checklist, you might be tempted to sell everything. But with a systematic approach, you're reminded to assess the long-term viability and fundamentals of your investments, potentially saving you from rash decisions to sell your investment prematurely.

On the other hand, It also stops you from making an investment due to "Fear of Missing Out"(FOMO) like what my ex-colleague did.

Error Minimization

Let's talk about company "G". It had stellar revenue growth but hidden in its financial reports was a higher cost for the growth and a higher burn rate. Without a checklist to review all aspects, crucial details can be missed, and we know the consequences.

Read Also: [Analyst Alert: Research Reports On SGX Listed REITs & Stocks \(27 Oct\)](#)

5 Items to Include in the Checklist

Dr. Seuss wisely remarked, "There is no one alive who is You'er than You." And that is truer than true. We all have our unique perspectives, risk tolerances, and strategies. However, for fundamental investors, while there's no one-size-fits-all checklist for investing, there are some fundamental boxes that most of us should consider ticking. Here are a few examples...

#1 Do I understand the business model? (Circle of Competence)

The concept underscores the importance of investing in what you know.

continued on next page...

continued... [5 Investment Checklist Items: Why They're Crucial to Your Success]

By staying within your realm of knowledge, you can better gauge risks, understand industry nuances, and predict potential shifts.

A good starting point is to begin with your own professional field. If you've worked in the shipping sector, you could be more informed of the freight rate increase and supply-demand imbalance during the pandemic period, which might enable investors to invest in shipping companies like Samudera, which performed strongly in the last 3 years.

Warren Buffett once said, "Stick to what you know. The most important thing is to define what you can do and what you can't do."

#2 Does the business have a sustainable advantage? (Moat)

A company's 'moat' is its defensible edge in the marketplace. This could stem from various sources; just to name a few examples:

- Large grocery retailers like Sheng Siong, for example, can maintain a rapid inventory turnover and use their scale to negotiate better prices, passing savings onto customers and making it tough for smaller competitors to enter the market and match their prices.
- Apple not only has a great Brand but also a superior supply chain system, allowing the company to earn the majority of the industry's profits.
- Some businesses might have exclusive rights to resources, making it hard for new entrants to take the market share. For example, exclusive supply for Limited Rolex models for The Hour Glass and Cortina in Singapore.

Echoing this sentiment, Peter Lynch said, "In business, competition is never as healthy as total domination."

Read Also: [The Watch Retailer Is Near Its 52-week low.](#)

#3 Is it run by Honest and Capable Management?

The character and capability of the leadership team can make or break an investment. No matter how attractive the valuation is, if they are the management or founders treat the public company like its personal belongings, investors should not consider making the investment.

continued on next page...

continued... [5 Investment Checklist Items: Why They're Crucial to Your Success]

Integrity ensures transparency, trustworthiness, and willingness to return value to the shareholders, while competence is about the ability to navigate challenges and steer the company toward success.

Want to see if a company has a history of giving back to its shareholders? Take a peek at their past dividend payout ratios.

Next, to get a sense of how well the company's management is using the money they choose to keep (instead of giving back as dividends), check out the Return-on-Equity (ROE). It's a good indicator of how effectively they're putting that money to work.

a common oversight for many retail investors is not digging into management compensation. Screeners don't usually flag this, so it takes that extra step of sifting through annual reports. Take a snack company on SGX, for instance. The management's pay is gobbling up a big chunk of their profit. That's a real eyebrow-raiser, hinting at possible interest misalignment.

#4 Do I understand the Intrinsic value of the business?

Benjamin Graham's timeless advice is apt here: "Price is what you pay; value is what you get."

You wouldn't buy a house just because everyone's talking about it. You'd want to know its foundation, its location, maybe even its history. Similarly, the intrinsic value of a business tells you about its core strength, separate from the buzz of the stock market.

Now, there's no magic wand to find out this value. Instead, experts use various models to calculate —looking at things like expected dividends, future cash flows, or even residual income. But here's the catch: these models are only as good as the assumptions they're based on. One wrong guess and the estimated value can swing away from the real deal.

On a side note, when you're trying to figure out a stock's real worth, or its intrinsic value, you'll need something called a discount rate. Think of this as the returns you could get somewhere safe, like government bonds, which generally increase when the Feds decide to increase its interest rate.

continued on next page...

continued... [5 Investment Checklist Items: Why They're Crucial to Your Success]

Generally, if the yields of those investments go up, you would need to have a higher discount rate which lower your investments' intrinsic value.

Read Also: [U.S. Treasury Yields at 16-Year High: What It Means for Investors](#)

#5 Is the downside minimal? (Margin of Safety)

Imagine walking a tightrope. Would you feel more secure doing so with or without a safety net below? The concept of "margin of safety" in investing is just like that safety net. It's the buffer that helps safeguard your investment from the unpredictable ups and downs of the market.

Consider this: if you've set your sights on a stock with an intrinsic value of \$60, but you snag it at \$40. If you've done your homework correctly with the calculation of intrinsic value, you've essentially given yourself a \$20 per share safety cushion. That buffer allows for errors in judgment, unexpected market swings, or any unforeseen events.

Warren Buffett, arguably one of the most successful investors of all time, often stresses this very principle. He famously said, "The three most important words in investing are margin of safety." And here's why he's spot on: even with the most detailed checklist, we're bound to make mistakes or overlook certain factors. Why? Because the world, by its very nature, is full of uncertainties and unforeseen events. We're all prone to errors, and sometimes external factors beyond our control can affect our investments.

That's where the margin of safety comes into play. It's our built-in buffer against these unknowns. It helps ensure that even when things don't go exactly as planned, our initial investment is shielded to some extent. This strategy isn't about guaranteeing profits, but rather about preserving capital. After all, in the world of investing, sometimes the best offense is a good defense. And having that safety margin? It's one of the best defensive moves you can make.

Lastly...

By understanding and internalizing these principles, we arm ourselves with a solid foundation to navigate the turbulent waters of the investment world. Always remember, that knowledge is your compass. Safe investing!

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Data extracted from WebPro, accurate as at yesterday

| 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 |
| 30 Oct 2023 (01 Nov 2023) | Trendlines | The Bank of New York Mellon [SSH] | S/U | 8,868 | | 8,868 | | 0.086 | 118,735 | | 118,735 | 12.370 |
| 30 Oct 2023 (01 Nov 2023) | Trendlines | The Bank of New York Mellon Corporation [SSH] | S/U | | 8,868 | 8,868 | | 0.086 | | 118,735 | 118,735 | 12.370 |
| 27 Oct 2023 (01 Nov 2023) | ASL Marine ^a | Fidelity Management & Research Company LLC [SSH] | S/U | | -45,731 | -45,731 | | 0.053 | | | | |
| 27 Oct 2023 (01 Nov 2023) | ASL Marine ^a | FMR LLC [SSH] | S/U | | -51,522 | -51,522 | | 0.053 | | | | |
| 27 Oct 2023 (01 Nov 2023) | ASL Marine ^a | Abigail P. Johnson [SSH] | S/U | | -51,522 | -51,522 | | 0.053 | | | | |
| 27 Oct 2023 (01 Nov 2023) | ASL Marine ^a | Fidelity Puritan Trust [SSH] | S/U | -45,731 | | -45,731 | | 0.053 | | | | |
| 01 Nov 2023 (01 Nov 2023) | Wing Tai | Cheng Wai Keung [Dir/CEO] | S/U | | 50 | 50 | | 1.330 | 214 | 466,733 | 466,948 | 61.320 |
| 31 Oct 2023 (01 Nov 2023) | Heatec Jietong | Soon Yeow Kwee Johnny [Dir/CEO] | S/U | -40 | | -40 | | 0.028 | 22,113 | 4,816 | 26,930 | 13.150 |
| 31 Oct 2023 (01 Nov 2023) | Heatec Jietong | Soon Yeow Kwee Johnny [Dir/CEO] | S/U | -42 | | -42 | | 0.028 | 22,071 | 4,816 | 26,887 | 13.130 |
| 27 Oct 2023 (01 Nov 2023) | Heatec Jietong | Soon Yeow Kwee Johnny [Dir/CEO] | S/U | -120 | | -120 | | 0.027 | 22,154 | 4,816 | 26,970 | 13.170 |
| 24 Oct 2023 (01 Nov 2023) | Fu Yu | Morgan Stanley [SSH] | S/U | | 224,393 | 224,393 | | 0.120 | | 224,393 | 224,393 | 29.643 |
| 24 Oct 2023 (01 Nov 2023) | Fu Yu | Morgan Stanley & Co. International plc [SSH] | S/U | 12 | 224,393 | 224,393 | | 0.120 | | 224,393 | 224,393 | 29.643 |
| 24 Oct 2023 (01 Nov 2023) | Fu Yu | Morgan Stanley Investments (UK) [SSH] | S/U | | 224,393 | 224,393 | | 0.120 | | 224,393 | 224,393 | 29.643 |
| 24 Oct 2023 (01 Nov 2023) | Fu Yu | Morgan Stanley International Limited [SSH] | S/U | | 224,393 | 224,393 | | 0.120 | | 224,393 | 224,393 | 29.643 |
| 24 Oct 2023 (01 Nov 2023) | Fu Yu | Morgan Stanley International Holdings Inc [SSH] | S/U | | 224,393 | 224,393 | | 0.120 | | 224,393 | 224,393 | 29.643 |
| 30 Oct 2023 (01 Nov 2023) | AEM SGD | abrdn Holdings Limited [SSH] | S/U | | 383 | 383 | | 3.490 | | 28,153 | 28,153 | 9.114 |
| 30 Oct 2023 (01 Nov 2023) | AEM SGD | abrdn Asia Limited [SSH] | S/U | | 383 | 383 | | 3.490 | | 15,615 | 15,615 | 5.055 |
| 30 Oct 2023 (01 Nov 2023) | ST Group Food | Chen Khai Voon [SSH] | S/U | 500 | | 500 | | 0.160 | 19,932 | | 19,932 | 8.120 |
| 30 Oct 2023 (01 Nov 2023) | ST Group Food | Chen Khai Voon [SSH] | S/U | 595 | | 595 | | 0.160 | 20,527 | | 20,527 | 8.360 |
| 30 Oct 2023 (01 Nov 2023) | Union Steel | LIAN BEE METAL PTE LTD [SSH] | S/U | 21 | | 21 | | 1.050 | 2,112 | | 2,112 | 5.360 |
| 31 Oct 2023 (01 Nov 2023) | SHS | NG HAN KOK [Dir/CEO] | S/U | -1,500 | | -1,500 | | 0.129 | 26,568 | 92,647 | 119,215 | 19.530 |
| 24 Oct 2023 (01 Nov 2023) | Fu Yu | Mitsubishi UFJ Financial Group, Inc. [SSH] | S/U | | 224,393 | 224,393 | | 0.120 | | 224,393 | 224,393 | 29.643 |
| 27 Oct 2023 (01 Nov 2023) | IHH | EMPLOYEES PROVIDENT FUND BOARD [SSH] | S/U | -1,996 | | -1,996 | | 1.710 | 944,769 | | 944,769 | 10.727 |
| 30 Oct 2023 (01 Nov 2023) | Meta Health | BLUE OCEAN CAPITAL PARTNERS PTE LTD [SSH] | S/U | 8,000 | | 8,000 | | 0.006 | 99,470 | | 99,470 | 9.650 |
| 30 Oct 2023 (01 Nov 2023) | Meta Health | Estate of Mr Lin Wee, Daniel [SSH] | S/U | 8,000 | | 8,000 | | 0.006 | 99,470 | | 99,470 | 9.650 |
| 30 Oct 2023 (01 Nov 2023) | Meta Health | BLUE OCEAN CAPITAL PARTNERS PTE LTD [SSH] | S/U | 81,970 | | 81,970 | | 0.006 | 91,470 | | 91,470 | 8.870 |
| 30 Oct 2023 (01 Nov 2023) | Meta Health | Estate of Mr Lin Wee, Daniel [SSH] | S/U | 81,970 | | 81,970 | | 0.006 | 91,470 | | 91,470 | 8.870 |
| 31 Oct 2023 (31 Oct 2023) | LHT | YAP MUI KEE [Dir/CEO] | S/U | 3 | | 3 | 0.820 | 0.820 | 8,799 | | 8,799 | 16.525 |
| 31 Oct 2023 (31 Oct 2023) | Wilmar Intl | Kuok Khoon Hong [Dir/CEO] | S/U | | 309 | 309 | | 3.560 | 2,995 | 837,375 | 840,370 | 13.460 |
| 27 Oct 2023 (31 Oct 2023) | Pegasus SPAC | The Bank of New York Mellon [SSH] | S/U | -1,902 | | -1,902 | | 4.790 | | | | |

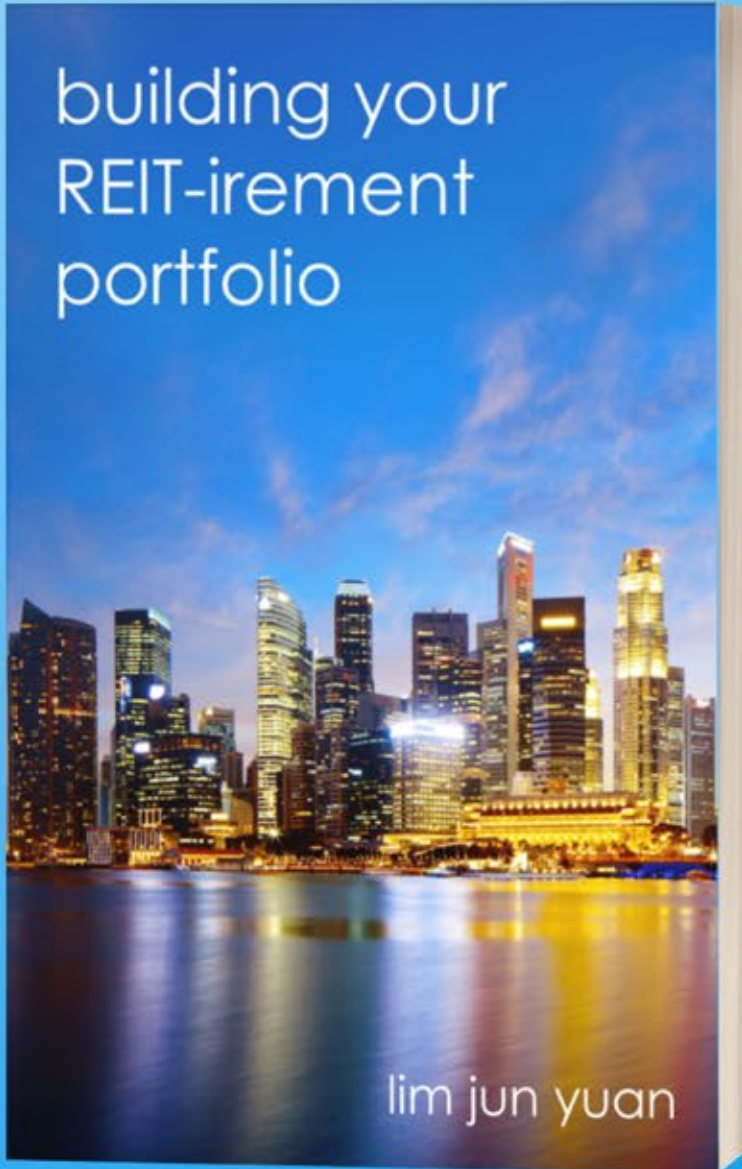
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BUILDING YOUR REIT-IREMENT PORTFOLIO



Lim Jun Yuan
Full Time Investor & Founder of
The Singaporean Investor Blog

[Click for more of Jun Yuan's bio](#)

Definitely a must-read for investors looking to build a passive income flow!

Especially in a Singapore context, REITs is one of the many way to build up your recurring income as a means for retirement. In his book, Jun Yuan gives a very thorough views on REITs. From the basic concepts and understandings of REITs, to the valuing / monitoring / investing aspects of REITs, Jun Yuan has not only provide the simple ABCs (what), but also the application (how) to provide some action-able considerations.

Personally, I also like the "bonus chapters" that help to address some FAQs, and provide an overview of the various REITs that are listed on SGX.

Highly recommended to those who want to kick-start his or her journey in building up a REIT-irement portfolio.

- Dan Chang C S, Trading Representative, PhillipCapital

I am specially honoured to help Jun Yuan with this review as he is definitely more savvy in REITs investing than me.

At first glance, the book provides a comprehensive and well-structured framework to share on various aspects of REIT investing, guiding readers throughout the whole process of buying and monitoring REITs.

Upon further reading, I am amazed of the value offered in this book such as the 9-point criteria checklist, practical case studies and 4 potential red flags we should take note of.

- James Yeo, Founder @ InvestKaki.com

Jun Yuan's insights, strategies, and advice have helped many on their investing journey. The road to retirement can be challenging, but it doesn't have to be. This book is your roadmap to financial security in retirement. Learn how to build a robust REIT portfolio that will provide you with a cushion during your retirement years, so you can finally bid farewell to financial worries.

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IR Announcements



Suntec REIT: Delivers Distributable Income Of S\$52 Million For 3Q 2023, 3.6% Higher Than 2Q 2023.

Suntec REIT reports distributable income of S\$52.0 million for the period from 1 July to 30 September 2023, 3.6% higher than the quarter ended 30 June 2023, but 13.3% lower than the quarter ended 30 September 2022. Distribution per unit of 1.793 cents to unitholders for 3Q 23 was 3.1% higher than 2Q 23 but 14.0% lower year-on-year.

<http://suntecreit.listedcompany.com/news.html/id/2463213>

Fraser's Centrepoint Trust: Achieves Strong FY23 Results On Robust Operating Performance & Strategic Portfolio Re-Constitution.

2H23 distribution per Unit of 6.020 Singapore cents brings total DPU for FY23 to 12.150 Singapore cents. Improved FY23 gross revenue and NPI from higher gross rental and atrium income. Robust operating performance with higher committed occupancies, improved rental reversions and sustained growth in tenants' sales. Stable portfolio valuation with no change in valuation capitalisation rates. Making progress on the sustainability journey and Environmental, Social, and Governance.

<http://fraserscentrepointtrust.listedcompany.com/news.html/id/2463386>



Manulife US REIT: Secures Renewal With 1100 Peachtree Anchor Tenant Kilpatrick Townsend, Negotiations With Lenders In Progress.

Tenant currently leases about a third of the net lettable area at 1100 Peachtree. Follows landlord's commitment for a ~US\$18 million ground floor renovation, with completion expected in 2025. Discussions with lenders ongoing.

<http://manulifeusreit.listedcompany.com/news.html/id/2463129>

Centurion: Partners With KEZAD Communities To Explore Strategic Opportunities In Middle East Specialised Accommodation Business.

Centurion Corporation Limited has entered into a strategic partnership with Abu Dhabi's largest end-to-end staff accommodation owner and solutions provider, KEZAD Communities, a part of KEZAD Group, to explore collaboration in the business of providing accommodation for employees and students in the Middle East region. The partnership has been materialised with the signing of a memorandum of understanding by Mr. Eissa Al Hemeiri Director, Communities Services & Operations, KEZAD Communities and Mr. Kelvin Teo, Chief Operating Officer of Centurion Corporation on 21 October 2023 in Dubai.

<http://centurion.listedcompany.com/news.html/id/2463232>



MTQ: Steady Revenue Growth But Costs Pressures Persist.

The Group reported S\$37.7 million revenue for 1HFY2024, an increase of 8% year-on-year compared to S\$34.9 million in 1HFY2023. Within the Group's revenue, Bahrain increased by 32.4% to S\$18.4 million during the period. Operations in Singapore, however, experienced a decrease for the period. This was partly affected by the final stages of relocation process from Pandan Property, while the remainder can be ascribed to the natural ebb and flow of order conversion. Inquiries remain robust and the Group are committed to optimizing utilization wherever possible.

<http://mtq.listedcompany.com/news.html/id/2463434>

Grand Banks Yachts: Records 1Q FY2024 Profit Before Tax Of S\$4.7 Million, Net Profit After Tax Of S\$2.8 Million.

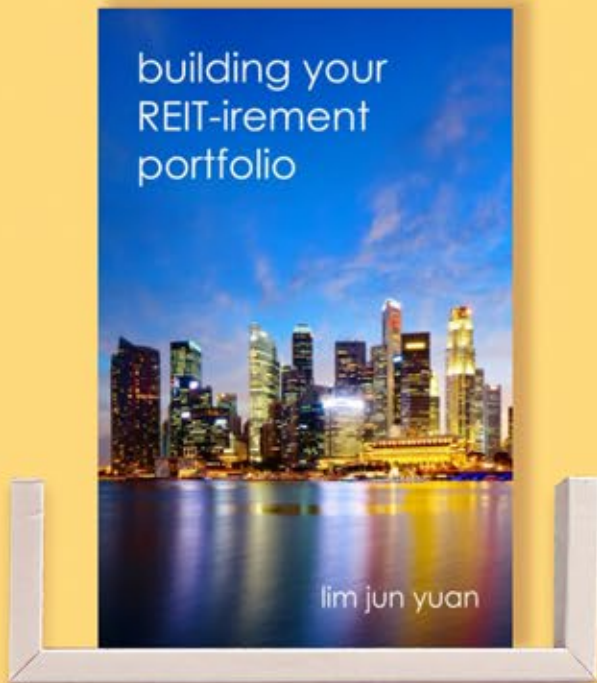
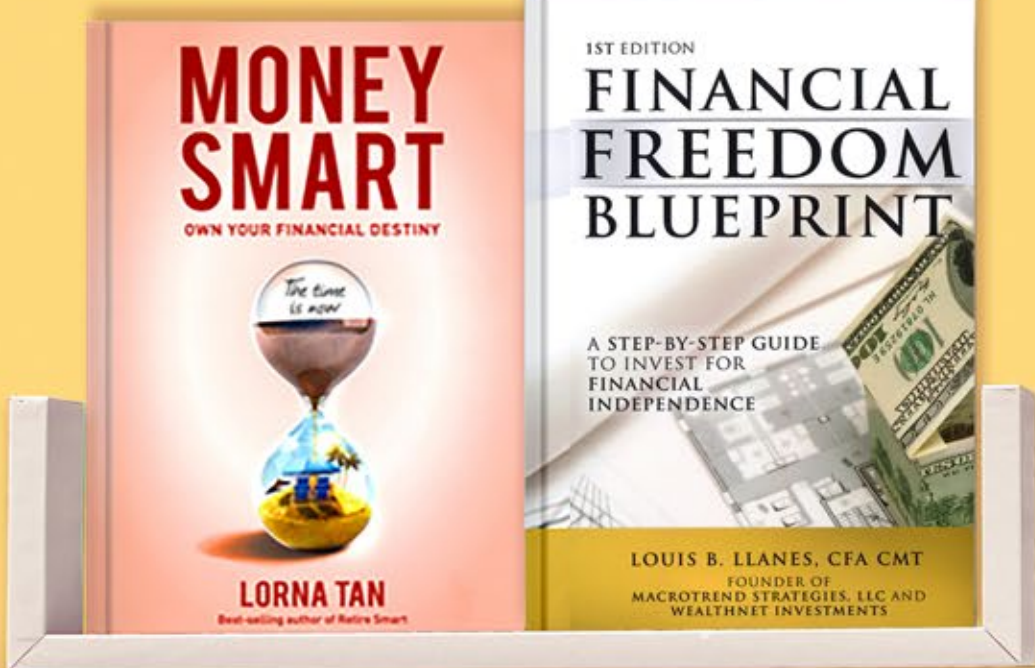
Revenue rose 38.5% year-on-year to S\$31.0 million, propelled by accelerated boat-building activities. 1Q FY2024 NPAT of S\$2.8 million is 158.0% higher compared to S\$1.1 million in 1Q FY2023. 5 new built-to-order boats secured during the period in review; net order book of S\$148.8 million as at 30 September 2023, compared to S\$159.4 million as at 30 June 2023.

<http://grandbanks.listedcompany.com/news.html/id/2463341>

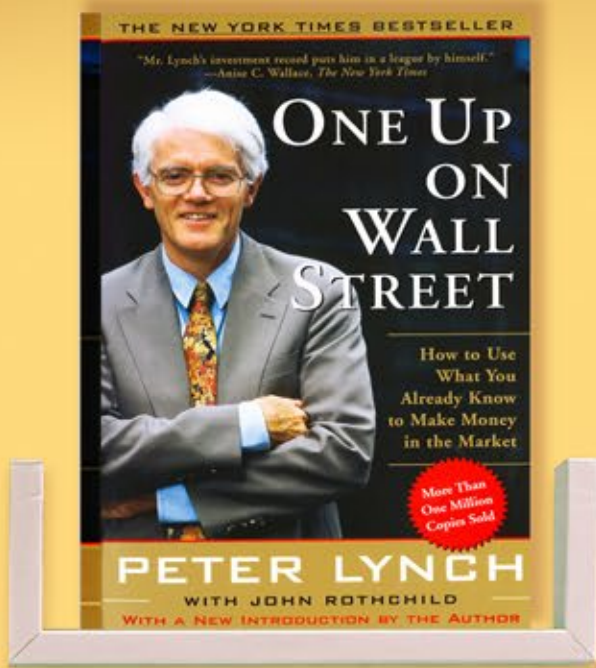
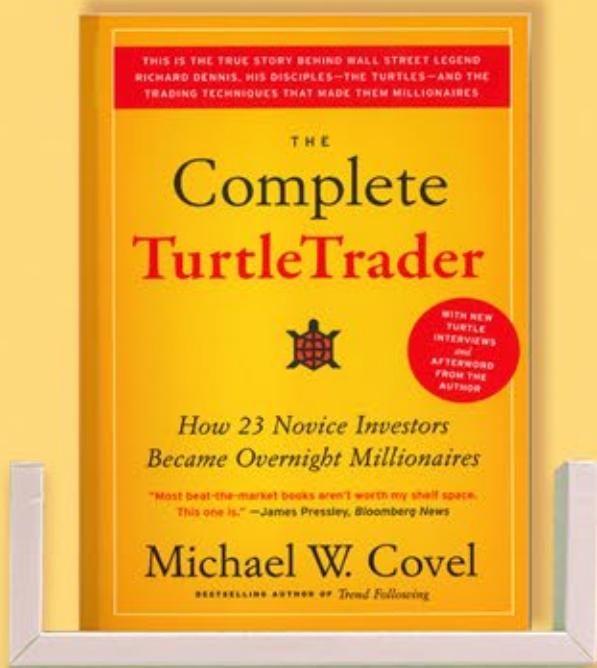
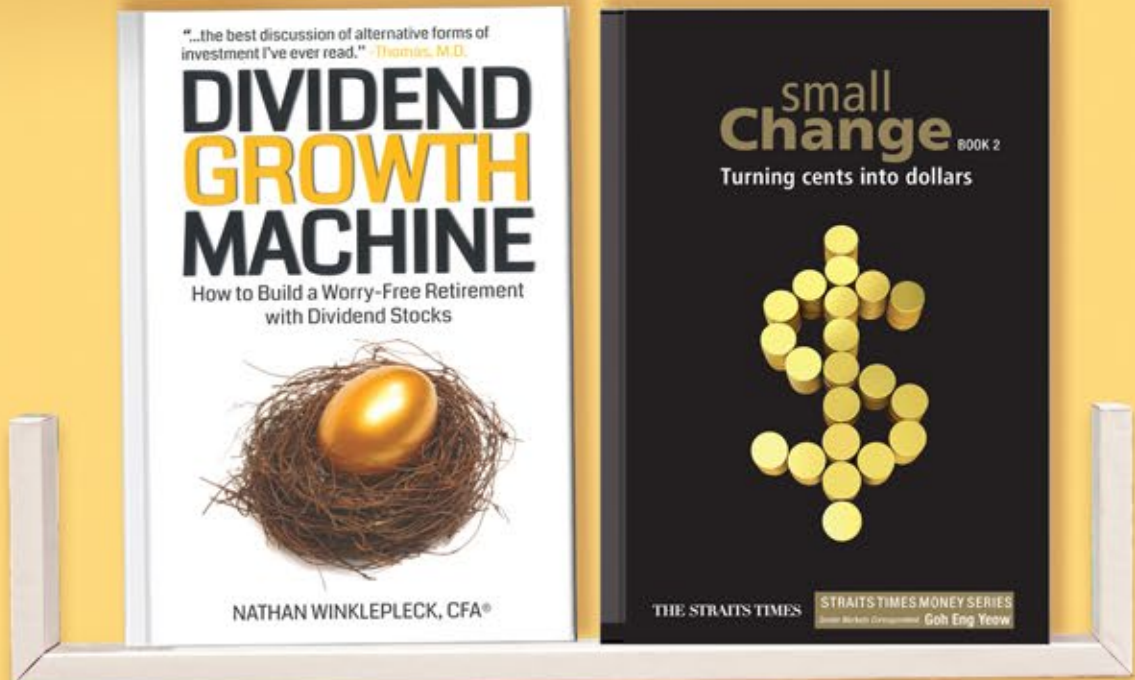


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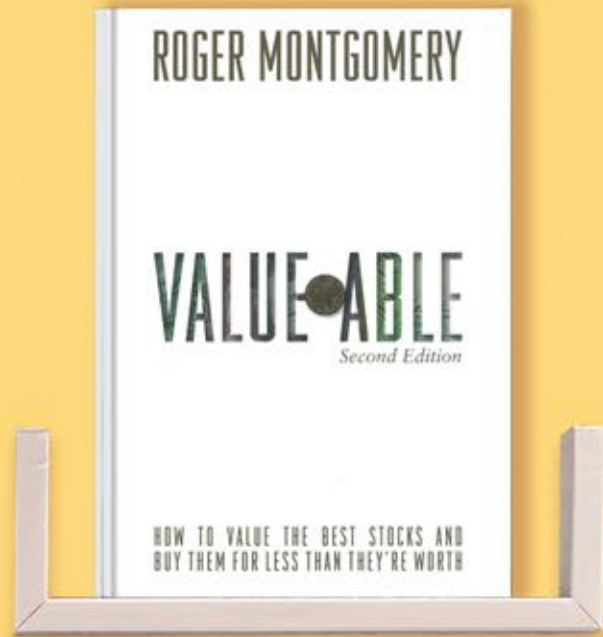
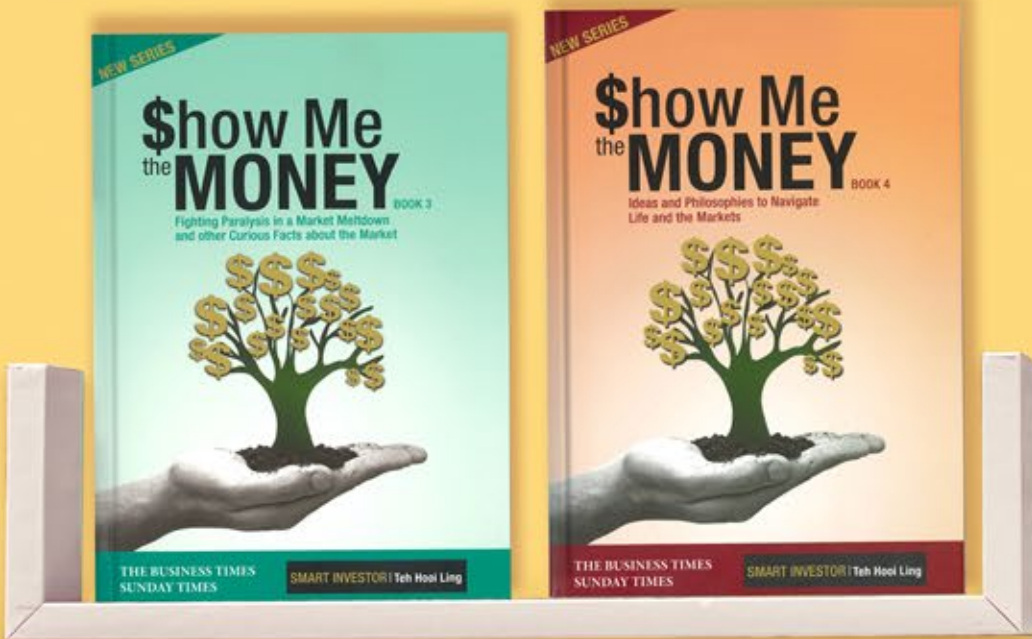


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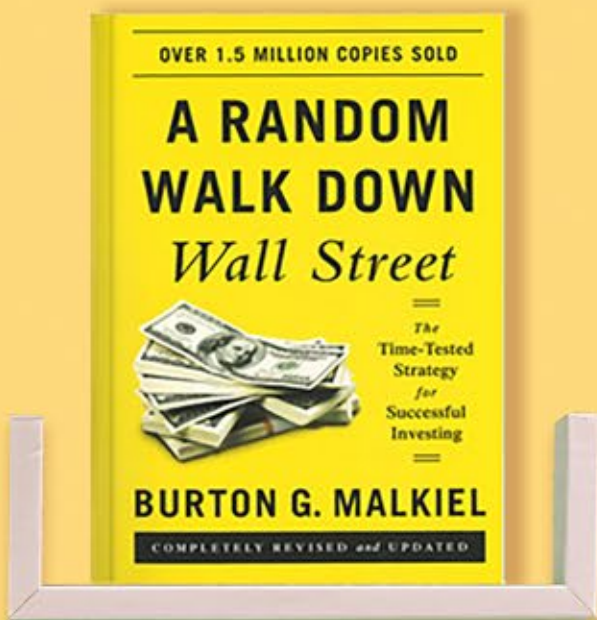
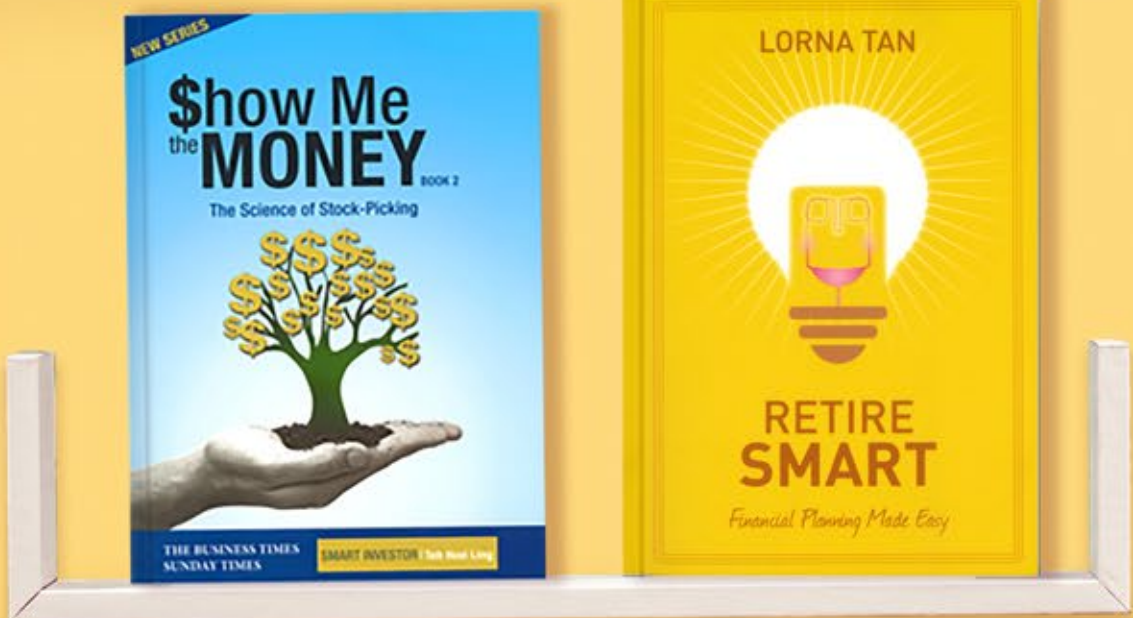


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