

# HUMAN Q4 2024

HUMANICA PUBLIC COMPANY LIMITED





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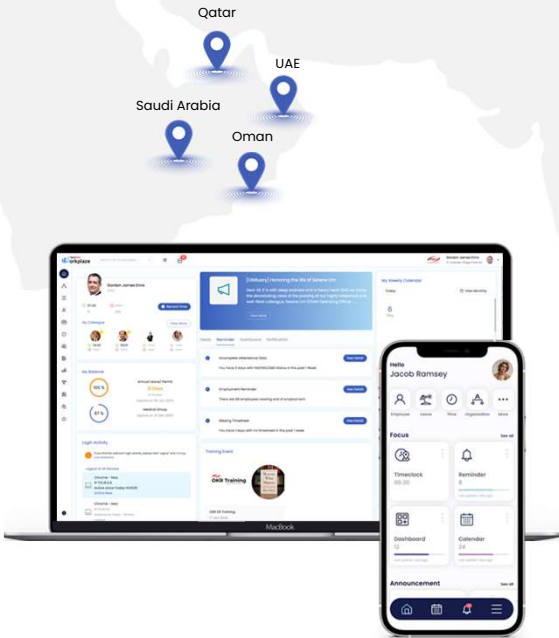


A professional portrait of Soontorn Dentham, an older man with grey hair, wearing a dark suit jacket over a light blue button-down shirt. He is standing in front of a large window with a view of green foliage. The lighting is soft and natural, coming from the window behind him. The overall tone is professional and calm.

**SOONTORN DENTHAM**

Founder & Group CEO

# The #1 HR Solutions Provider in **SOUTHEAST ASIA**



**22**  
Years of Experience

**1,000+**  
Current Employees

**5,000+**  
Active Clients

**2,000,000+**  
Employees under our care

**9**  
Offices in Asia

Thailand | Indonesia | Singapore  
Malaysia | Philippines | Vietnam

Humanica connects people, because people are the key to business success.

Our people solutions are based on great technology, continuously developed to support Asian customer over the last 20 years. We complement our technology with a holistic approach to services and provide a single vendor solution connecting people in your organization.

**" Humanica - Connecting Humans "**

# OUR JOURNEY



2003

Start with 30MB THB  
Spun off from PWC  
& DataOn founded  
1999



2005

First Humatrix  
Release



2006

SunFish 5  
Released



2008

Expanded to  
Malaysia, and  
Philippines



2017

Listed in SET &  
Expand to  
Singapore



2019

Acquired Tigersoft

2022

Humanica  
& DataOn  
Merge

2023

Acquired SDP and  
Launched  
Humancia  
Consulting

2018

Launched  
GreatDay HR



## VISION

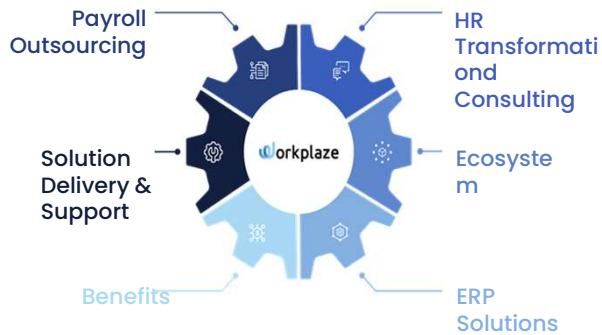


We are a **high-performing team of teams** with a positive culture of **care, brotherhood** and the **professionalism**. We empower our people to create and deliver **World-Class products** and **services** that anticipate and fulfill the **evolving needs** of our clients and their employees.

## MISSION



To help the **employees** of our clients **work better & live happier**



## CORE BUSINESS



## SUBSIDIARIES



HUMANICA FAS



HUMANICA EEC

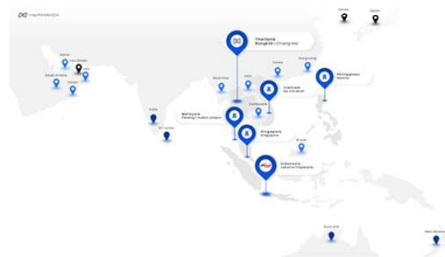
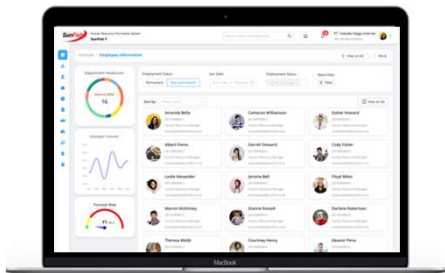


## ECOSYSTEM INVESTMENTS



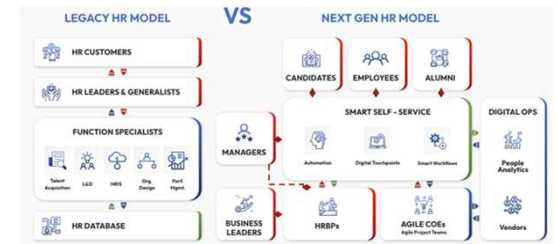
# VALUE PROPOSITION : HR SOLUTIONS

workplaze



HUMANICA  
PAYROLL OUTSOURCING

HUMANICA  
CONSULTING SERVICES







## Sales Performance Q1 - Q3



## Sales Performance Q4

amity solutions 

*H&M*

THE PENINSULA  
BANGKOK

Dr.PONG<sup>+</sup>

9BASIL

SMÖÖTHÉ<sup>+</sup>

JASPAL



# SUSTAINABLE DEVELOPMENT GOALS

**1** NO POVERTY

**2** ZERO HUNGER

**3** GOOD HEALTH AND WELL-BEING

**4** QUALITY EDUCATION

**5** GENDER EQUALITY

**6** CLEAN WATER AND SANITATION

**7** AFFORDABLE AND CLEAN ENERGY

**8** DECENT WORK AND ECONOMIC GROWTH

**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE

**10** REDUCED INEQUALITIES

**11** SUSTAINABLE CITIES AND COMMUNITIES

**12** RESPONSIBLE CONSUMPTION AND PRODUCTION

**13** CLIMATE ACTION

**14** LIFE BELOW WATER

**15** LIFE ON LAND

**16** PEACE, JUSTICE AND STRONG INSTITUTIONS

**17** PARTNERSHIPS FOR THE GOALS





# ทำเนียบบริษัทที่ยังยื่นที่น่าลงทุน (ESG Emerging List) ปี 2024

## ESG Emerging

Environmental • Social • Governance



โรงพยาบาลวัดเทพฯ ตรัง  
WATTANAPAT HOSPITAL TRANG

หมายเหตุ: การนำเสนอข้อมูลกลุ่มหลักทรัพย์จดทะเบียน ESG Emerging รวมถึงข้อมูลอื่นๆ ที่สถาบันไทยพัฒนาเป็นผู้ประเมิน เพื่อวัตถุประสงค์ในการให้ข้อมูลเท่านั้น ไม่ถือว่าเป็นคำแนะนำในการลงทุน หรือการเสนอซื้อขายใดๆ ทั้งสิ้น ผลการประเมินที่จัดทำขึ้นอาจไม่ถูกต้องตรงกับสถานะการดำเนินงานตามที่แท้จริง เนื่องจากข้อมูลที่ใช้ในการประเมินอ้างอิงจากเอกสารรายงานหรือการระบุข้อมูลตามแหล่งและช่วงเวลาเป็นเจ้าของข้อมูลเผยแพร่ต่อสาธารณะไว้เท่านั้น ไม่ได้ครอบคลุมถึงเอกสารหรือข้อเท็จจริงที่เจ้าของข้อมูลมิได้เปิดเผยไว้เป็นการทั่วไป รวมทั้งความเห็นของผู้ประเมินในมุมมองของบุคคลภายนอกต่อข้อมูลที่เผยแพร่และใช้ในการประเมินอาจมีความแตกต่างจากความเห็นหรือมุมมองของเจ้าของข้อมูลและของบุคคลอื่น ทำให้เกิดความไม่สมบูรณ์ครบถ้วน ความไม่ถูกต้องแม่นยำ ความไม่สอดคล้องกัน และความไม่เป็นปัจจุบันของข้อมูล การนำผลการประเมินนี้ไปใช้ ผู้ใช้พึงใช้วิจารณญาณของตนเองอย่างรอบคอบระมัดระวัง และสถาบันไทยพัฒนาจะไม่รับผิดชอบต่อความเสียหาย ความสูญเสีย ความผิดพลาดจากการใช้ข้อมูลทั้งทางตรงและทางอ้อมต่อผู้ใช้หรือบุคคลใด รวมถึงการเรียกร้องใดๆ ที่เป็นผลจากการนำข้อมูลนี้ไปใช้ ไม่ว่าในกรณีใดก็ตาม อนึ่ง ข้อมูลกลุ่มหลักทรัพย์จดทะเบียน ESG Emerging ที่จัดทำขึ้น เป็นลิขสิทธิ์ของสถาบันไทยพัฒนา ห้ามมิให้ทำซ้ำ คัดแปลง แก้ไข หรือเผยแพร่ ไม่ว่าทั้งหมดหรือบางส่วนในรูปแบบใดก็ตาม โดยไม่ได้รับความยินยอมเป็นลายลักษณ์อักษรจากสถาบันไทยพัฒนา

## Our Investments on social and environmental innovation



**FinTech**



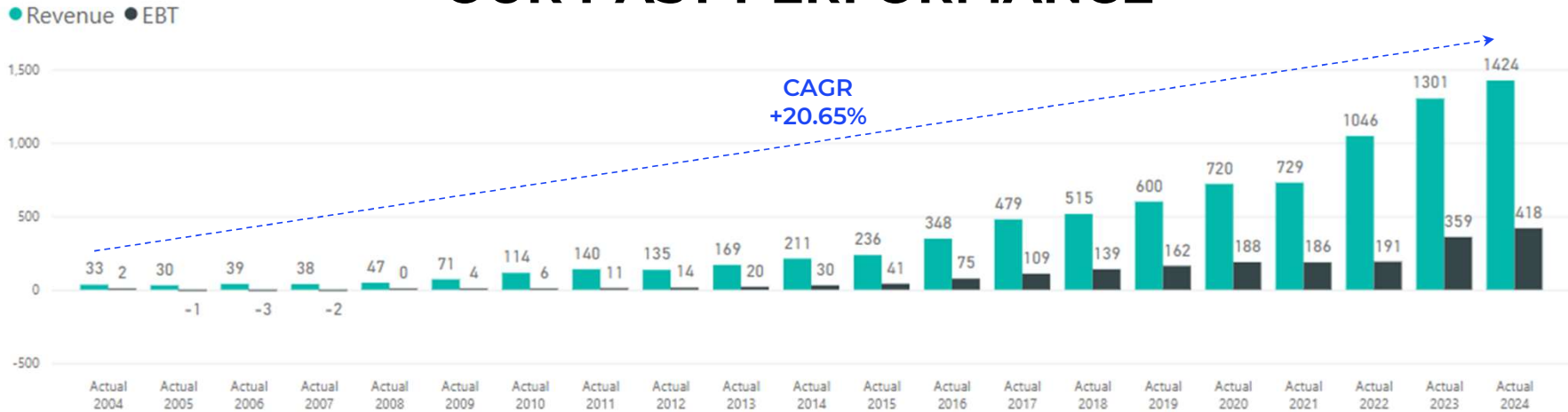
**Health Tech**



**EdTech**



# OUR PAST PERFORMANCE



GPM% and Sum of EBT% by Mode and Year





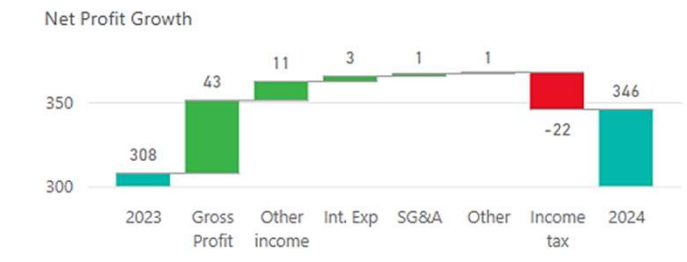
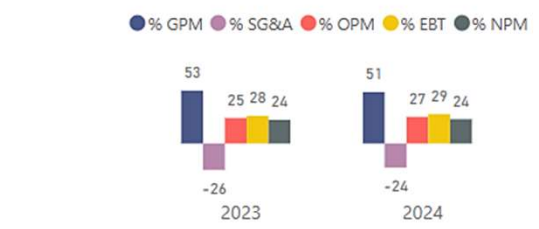
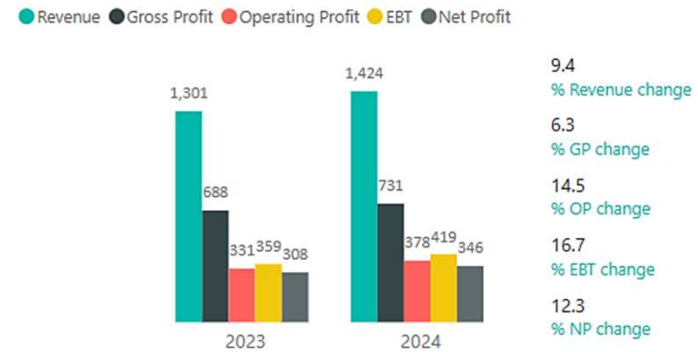
# FINANCIAL RESULTS

## Year 2024 and Q4-2024

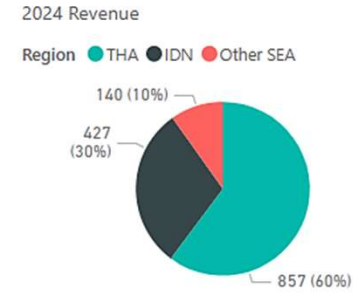
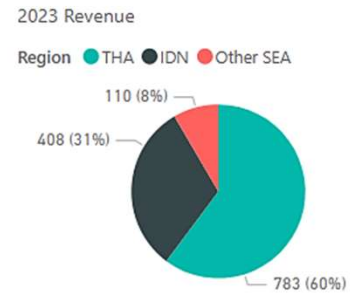
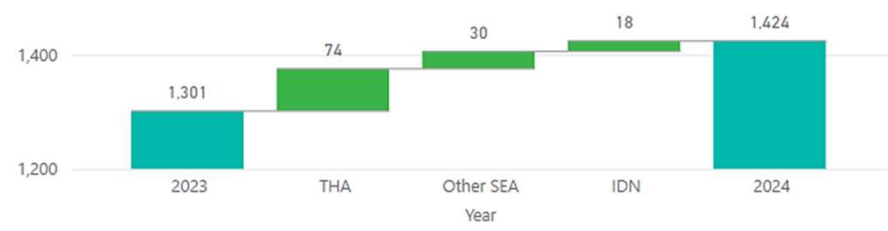


# Operating Performance

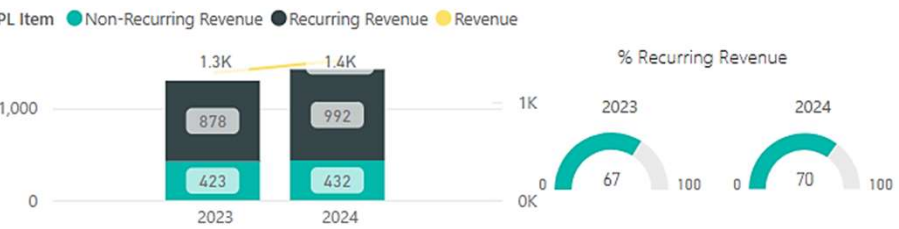
## Overview



## Revenue Growth



## Revenue by Nature

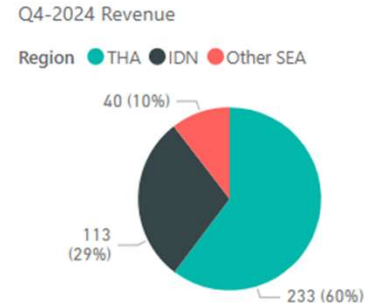
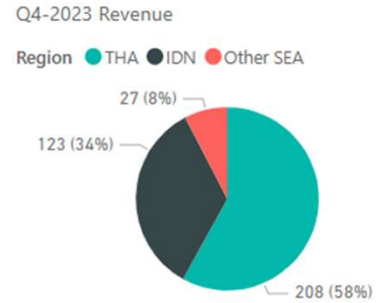
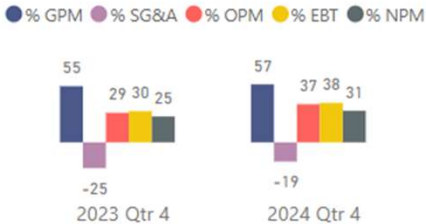
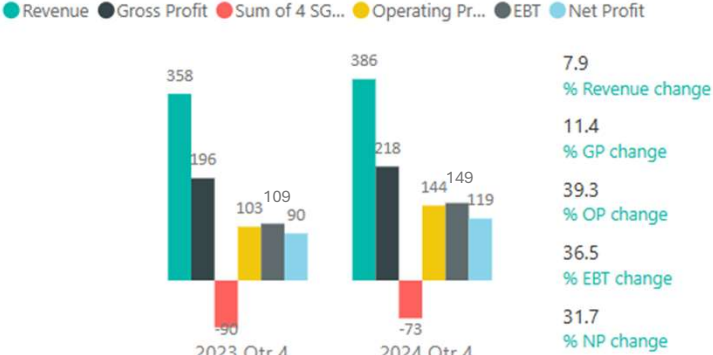


## YEAR-TO-DATE

- Revenue grew +123mb or +9.4% from
  - THA +74mb (+10%)
  - IND +18mb (+4%)
  - Other +30mb (+27%) (Transfer of clients from IDN to Singapore 9mb in 2024)
- Gross Profit: GP grew +43mb or +6.3% while revenue grew +9.5% as %GPM dropped from 53% to 51% mainly from Staff Cost increased.
- Operating Profit increased by +47mb or +14.5% as %OPM improved from 25% to 27%.
- EBT grew +60mb or +16.7% from increase in Operating Profit +47mb and Other income +11mb (mainly from exchange gain and interest income).
- Net Profit grew +38mb or +12.3% as EBT +60m and income tax increased -22m. %NPM still same as last year at 24%. (Effective tax rate increased from -13% to -16% as BOI tax privilege expired in July 2024)

# Operating Performance

## Overview



## QUARTERLY

### Q4-2024 vs Q4-2023

- Revenue grew +28mb or +7.9% from
  - THA +25mb (+12%)
  - IDN -10mb (-9%)
  - Other +13mb (+48%)
 (Transfer of clients from IDN to Singapore 8mb in Q4-2024)
- Gross Profit: GP grew +22mb or +11.4% as %GPM improved from 55% to 57% due to the increase revenue while cost almost remained the same.
  - Operating Profit grew +41mb or +39.3% as Gross Profit +22mb and SG&A saving +17 mb from - Gain from exchange rate conversion of DataOn F/S in Q4-2024 about +6mb )
  - Exchange loss included in SG&A Q4-2023 about 5mb
  - Decrease in staff cost & professional fee 5mb
- EBT grew +40mb or +36.5% from Operating Profit +41mb
- Net Profit +29mb or +26% as EBT grew +40mb and income tax -11mb

# Financial Position

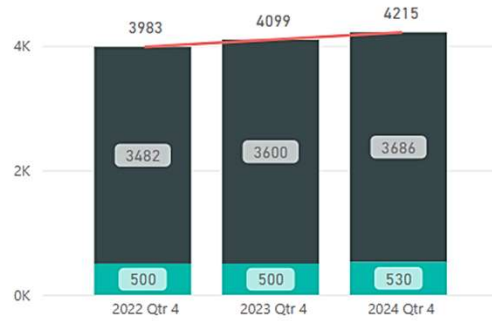
## Assets

BS group ● Current Assets ● Non-Current a... ● Total Assets

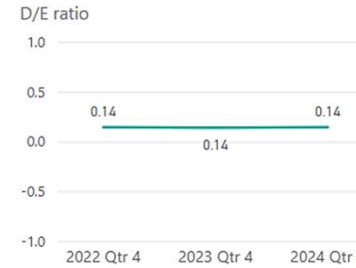


## Liabilities & Equity

BS Class ● 2 Liabilities ● 3 Equity ● Total Liabilities & Equity



## Financial Risk



## Balance Sheet

Change from Dec 2023

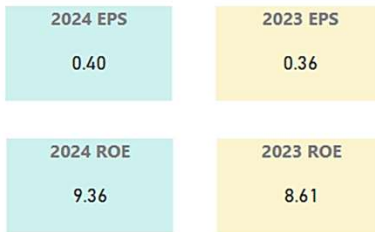
- Assets +116mb from current assets +67mb from cash & S-T investment increased and non-current assets +50mb from increase in strategic investment offset with the decrease in Goodwill from exchange rate, intangible assets and ROU assets.
- Equity +86mb from Retained earnings +110mb and OCI -20mb

## Cash Flow

BS group ● Financing CF ● Investing CF ● Operating CF

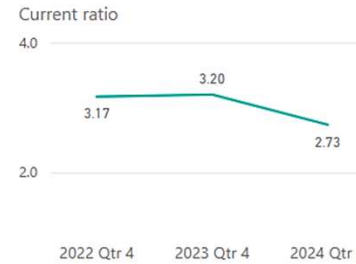


## Profitability



Note: Including 4 consecutive quarters

## Liquidity

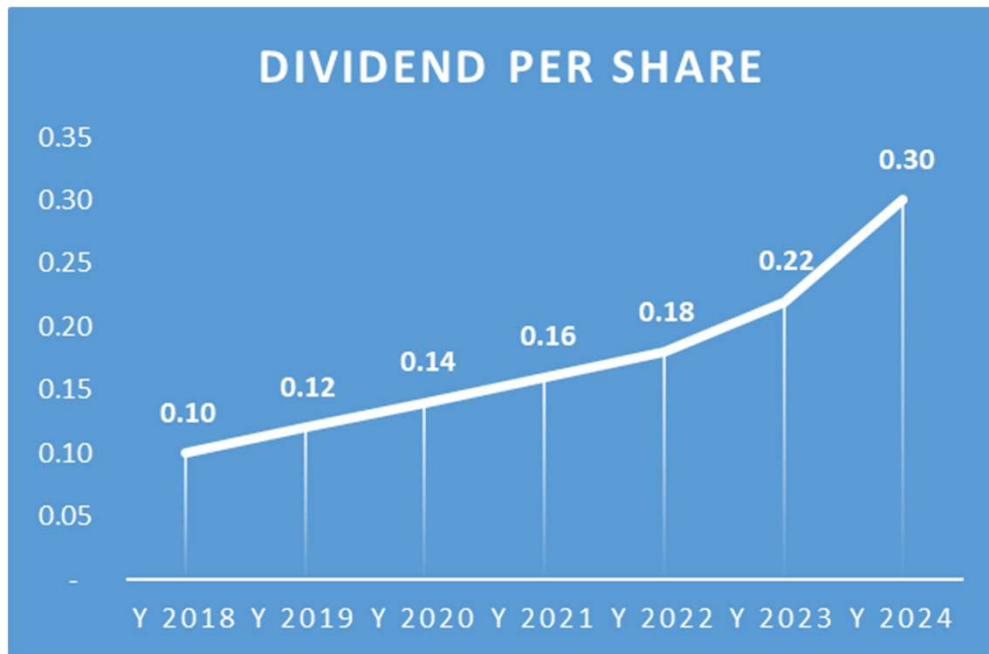


## Cash Flow Year 2024

Net cash changed 2024 = +42mb

- Operating CF +496mb from EBITDA
- Investing CF -164mb mainly from Strategic Investment -90mb, Intangible asset -44mb, PPE -21mb
- Financing CF increased from -289mb from dividend payment and lease payments.

## Dividend & Share Repurchase



### Share Repurchase Project

- Budgeted share repurchases: Not exceeding 250 MB
- Number of shares :  $\leq$  31.25 million shares (3.6 %)
- Method for share repurchase: automated order matching
- Starting from 5 March 2025 to 4 September 2025



# GROWTH STRATEGY





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# HUMAN GROWTH STRATEGY



## **ORGANIC**

Existing Business  
New Business



## **M&A**

Only Related Business



## **PLATFORM PARTNERSHIP**



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# HUMAN GROWTH STRATEGY



## **ORGANIC**

Existing Business  
New Business

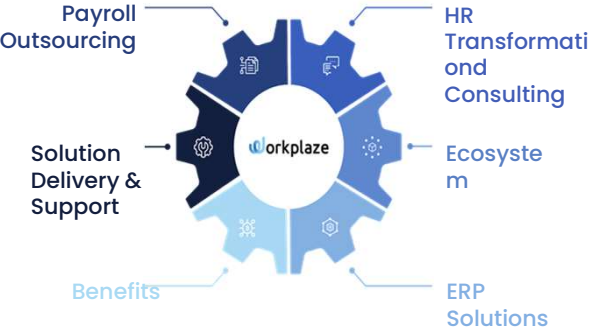


## M&A

Only Related Business



PLATFORM  
PARTNERSHIP



# ORGANIC/ CORE BUSINESS & ECOSYSTEM

## ECOSYSTEM

HUMANICA

SAP Business One  
Implemented by HUMANICA

HUMANICA CONSULTING

**Health**

Benix H LAB PHARM CARE

Workplaze

ORACLE NETSUITE  
Implemented by HUMANICA

**Wealth**

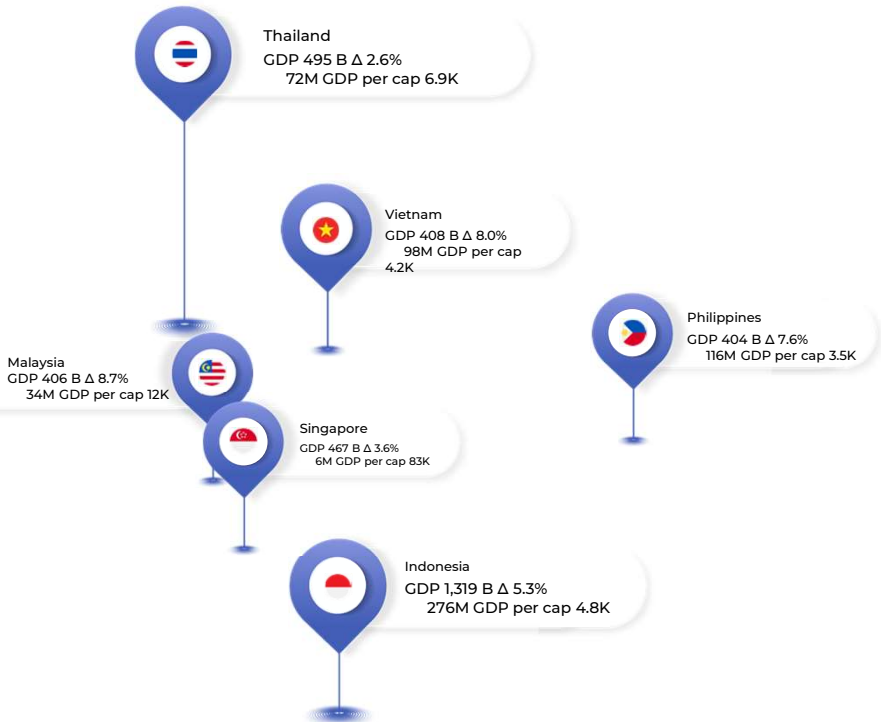
CHESS rabbit cash

TIGERSOFT

Professional Outsourcing<sup>s</sup>

**Education**

Conicle



	SMB	Mid Market	Enterprise
<b>Price Sensitivity</b>	High	Medium	Low
<b>Compliance</b>	Low	Medium	High
<b>Competition</b>	Medium	Low	High
<b>Solution Type</b>	Out of the Box	Flexible Best Practice	Configured
<b>Solution Scope</b>	Medium	High	Low
<b>Solution Complexity</b>	Low	High	Medium

## OUR MARKET

High growth and low competition in our core 6 markets and our largest mid to upper-mid market segment.

- Recent heavy investment in HR SaaS and pandemic challenges have increased corporate focus on upgrading their HR processes and technology.
- Mid and upper-mid market solutions have almost no competitors in Southeast Asia
- SaaS sprawl is a growing concern at customers who need to support multiple systems, including large enterprises with an average of 80 HR facing systems.
- Our core 6 markets are underserved with estimated HR solutions market at 400 M USD vs a US estimate of 14.8 B. US GDP is 7x higher while HR Solution spend is 37x higher. GDP growth in our core markets is 2.7x US.

# OUR DIFFERENCE

Humanica focuses on providing holistic solutions for our customers needs in Southeast Asia. We have spent 20 years learning and helping our customers transform their HR.

- 1 Humanica offers a complete solution. Global vendors avoid time and payroll due to localization, local vendors fail in HCM due to business process complexity.
- 2 We, primarily, implement directly allowing us more flexibility in pricing and greater efficiency. Tier one providers using SI's are unable to satisfy the mid market
- 3 Workplaze is ready but flexible, meaning the application is preconfigured to best practices before implementation and requires only adjustment to customer specific business process

## Local Vendors vs Global Niche Solutions

C & B	TIME	HR Core	PERFORMANCE	DEVELOPMENT
Compensation	Scheduling & Leave	Organization Design	OKR	Engagement
Benefits	Attendance Tracking	HR Code Data	HR Core Data	Employee Development
Budgeting	Activity Reording	Policies & Compliance	Competency	Learning
Increment Planning	Timesheet	Workflows	Evaluations	Planning












# The Business Model Canvas

Designed for:

Designed by:

Date:

Version:

<h3>Key Partners</h3>  <p>Who are our Key Partners? Who are our key suppliers? Which Key Resources are we acquiring from partners? Which Key Activities do partners perform?</p> <p><b>MOTIVATIONS FOR PARTNERSHIPS</b> Optimization and economy Reduction of risk and uncertainty Acquisition of particular resources and activities</p>	<h3>Key Activities</h3>  <p>What Key Activities do our Value Propositions require? Our Distribution Channels? Customer Relationships? Revenue streams?</p> <p><b>CATEGORIES</b> Production Problem Solving Platform/Network</p>	<h3>Value Propositions</h3>  <p>What value do we deliver to the customer? Which one of our customer's problems are we helping to solve? What bundles of products and services are we offering to each Customer Segment? Which customer needs are we satisfying?</p> <p><b>CHARACTERISTICS</b> Newness Performance Customization "Getting the Job Done" Design Brand/Status Price Cost Reduction Risk Reduction Accessibility Convenience/Usability</p>	<h3>Customer Relationships</h3>  <p>What type of relationship does each of our Customer Segments expect us to establish and maintain with them? Which ones have we established? How are they integrated with the rest of our business model? How costly are they?</p> <p><b>EXAMPLES</b> Personal assistance Dedicated Personal Assistance Self-service Automated Services Communities Co-creation</p>	<h3>Customer Segments</h3>  <p>For whom are we creating value? Who are our most important customers?</p> <p>Mass Market Niche Market Segmented Diversified Multi-sided Platform</p>																							
<h3>Cost Structure</h3>  <p>What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?</p> <p><b>IS YOUR BUSINESS MORE</b> Cost Driven (lowest cost structure, low price value proposition, maximum automation, extensive outsourcing) Value Driven (focused on value creation, premium value proposition)</p> <p><b>SAMPLE CHARACTERISTICS</b> Fixed Costs (salaries, rents, utilities) Variable costs Economies of scale Economies of scope</p>	<h3>Key Resources</h3>  <p>What Key Resources do our Value Propositions require? Our Distribution Channels? Customer Relationships? Revenue Streams?</p> <p><b>TYPES OF RESOURCES</b> Physical Intellectual (brand patents, copyrights, data) Human Financial</p>	<h3>Channels</h3>  <p>Through which Channels do our Customer Segments want to be reached? How are we reaching them now? How are our Channels integrated? Which ones work best? Which ones are most cost-efficient? How are we integrating them with customer routines?</p> <p><b>CHANNEL PHASES</b> 1. Awareness How do we raise awareness about our company's products and services? 2. Evaluation How do we help customers evaluate our organization's Value Proposition? 3. Purchase How do we allow customers to purchase specific products and services? 4. Delivery How do we deliver a Value Proposition to customers? 5. After sales How do we provide post-purchase customer support?</p>	<h3>Revenue Streams</h3>  <p>For what value are our customers really willing to pay? For what do they currently pay? How are they currently paying? How would they prefer to pay? How much does each Revenue Stream contribute to overall revenues?</p> <table border="0"> <tr> <td><b>TYPES</b></td> <td><b>FIXED PRICING</b></td> <td><b>DYNAMIC PRICING</b></td> </tr> <tr> <td>Asset sale</td> <td>List Price</td> <td>Negotiation (bargaining)</td> </tr> <tr> <td>Usage fee</td> <td>Product feature dependent</td> <td>Yield Management</td> </tr> <tr> <td>Subscription Fees</td> <td>Customer segment dependent</td> <td>Real-time-Market</td> </tr> <tr> <td>Lending/Renting/Leasing</td> <td>Volume dependent</td> <td></td> </tr> <tr> <td>Licensing</td> <td></td> <td></td> </tr> <tr> <td>Brokerage fees</td> <td></td> <td></td> </tr> <tr> <td>Advertising</td> <td></td> <td></td> </tr> </table>	<b>TYPES</b>	<b>FIXED PRICING</b>	<b>DYNAMIC PRICING</b>	Asset sale	List Price	Negotiation (bargaining)	Usage fee	Product feature dependent	Yield Management	Subscription Fees	Customer segment dependent	Real-time-Market	Lending/Renting/Leasing	Volume dependent		Licensing			Brokerage fees			Advertising		
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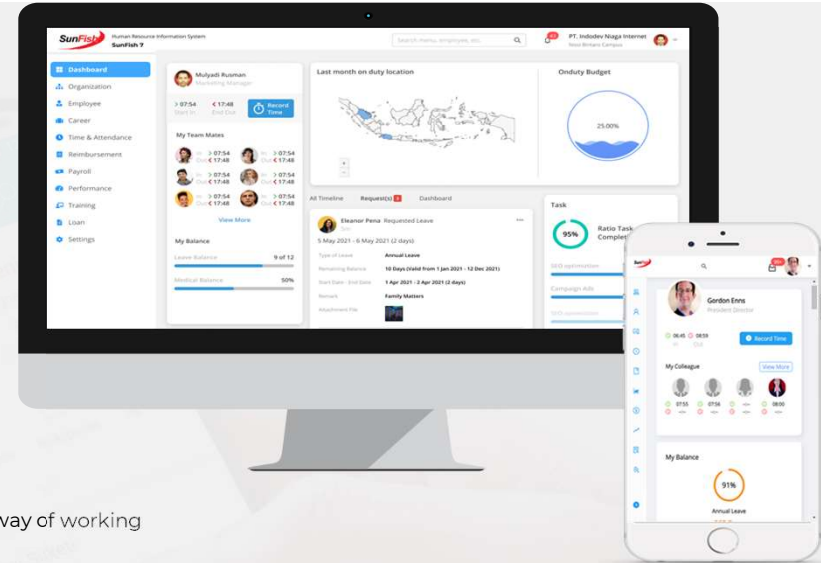
DESIGNED BY: Business Model Foundry AG  
The makers of Business Model Generation and Strategyzer





# PREPARE FOR THE FUTURE OF WORK

SunFish HR provides tools to support companies as they transition to a higher productivity future way of working



## Distributed Workforce

- Interact with employees working in or out of the office and across different time zones with Objective Key Results and included productivity tools.
- Track attendance and activities wherever employees are with mobile GPS and facial recognition support.



## Productivity not Attendance

- Manage employees by the value they add, not the hours they work.
- Track project work against budgets or manage achievements with included OKR tools linked to included productivity tools.



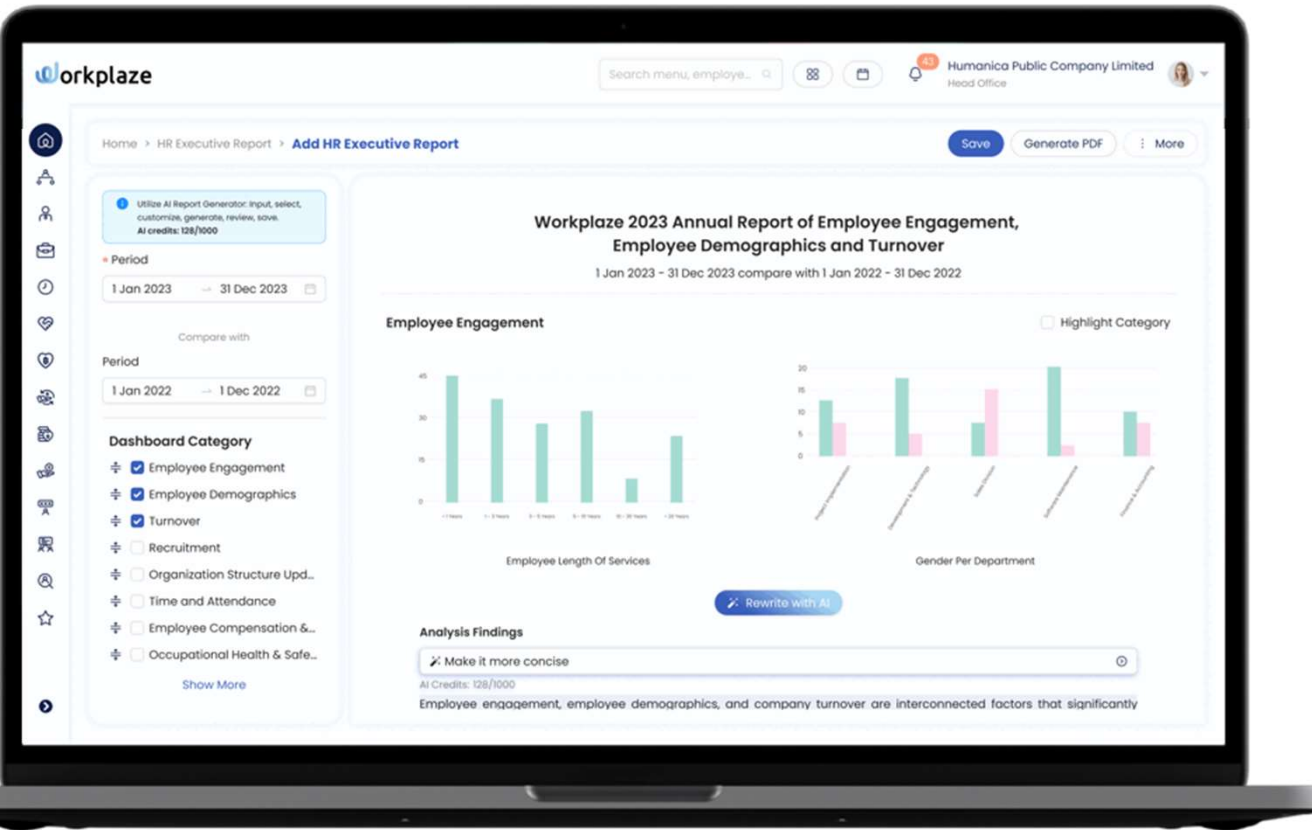
## Support Gig Work

- Support increased outsourcing of work to specialist who are compensated for individual tasks
- Use Objective Key Results, time sheets and project management to track project work internally and create compensation systems tied to work achievement.



## Continuous Development & Feedback

- Provide continuous feedback to develop employees more quickly
- Use simple task and feedback functionality, manage activities by time spent, or deploy advanced continuous productivity tracking with OKR's

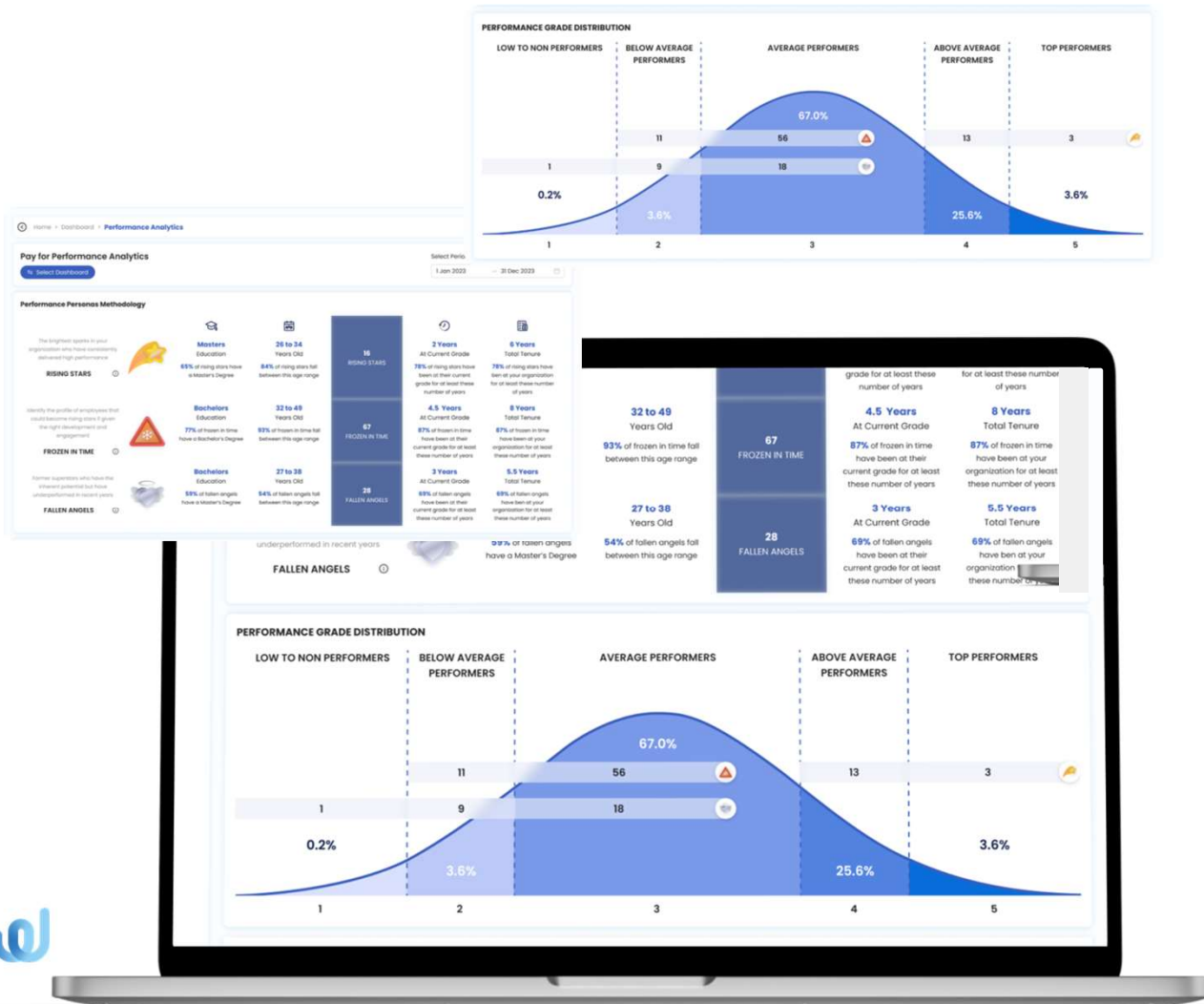


## AI-POWERED

### HR Executive Report & Content Creation

- Transforming Data into Actionable Insights
- Descriptions in a Matter of Minutes



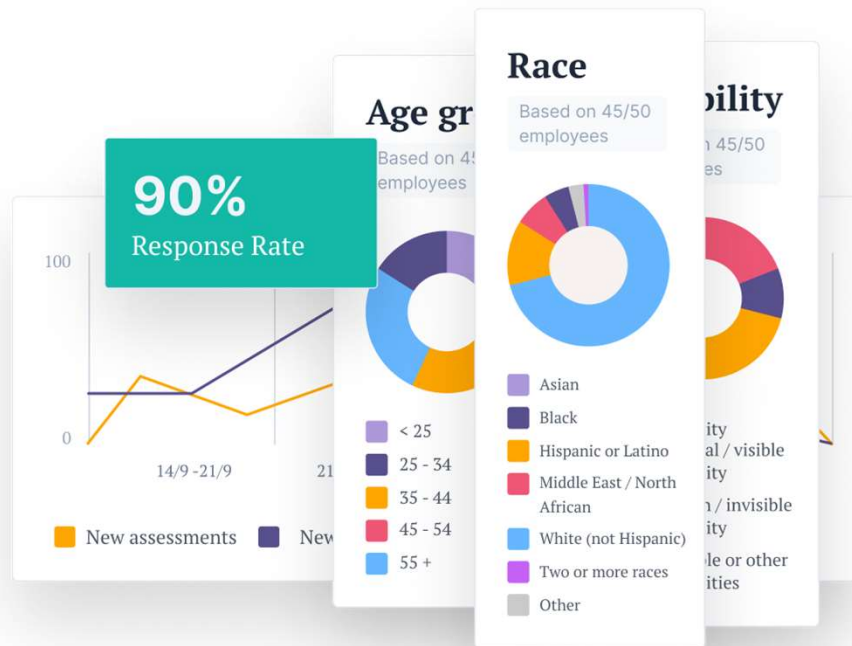


## ANALYTICS & REPORTS

Human Consulting Services reports now offer more advanced insights, including talent flow, talent development, and pay-for-performance analytics. These reports feature sophisticated graphs and rich information, enhancing the depth of information available for high-level managerial decision-making.



# DE&I (Diversity, Equity, and Inclusion)



**A DE&I (Diversity, Equity, and Inclusion) Dashboard** is a tool used by organizations to track and analyze data related to diversity, equity, and inclusion initiatives within the workplace.

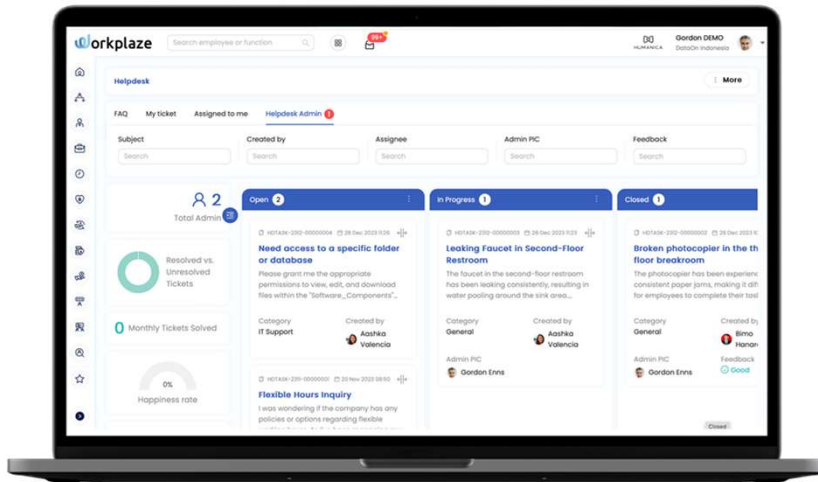
It typically includes metrics such as demographic representation across various levels of the organization, employee engagement survey results, retention rates, promotion rates by demographic groups, and diversity-related training participation.

The dashboard provides insights into the effectiveness of DE&I efforts, helps identify areas for improvement, and enables organizations to set and monitor progress toward diversity, equity, and inclusion goals.



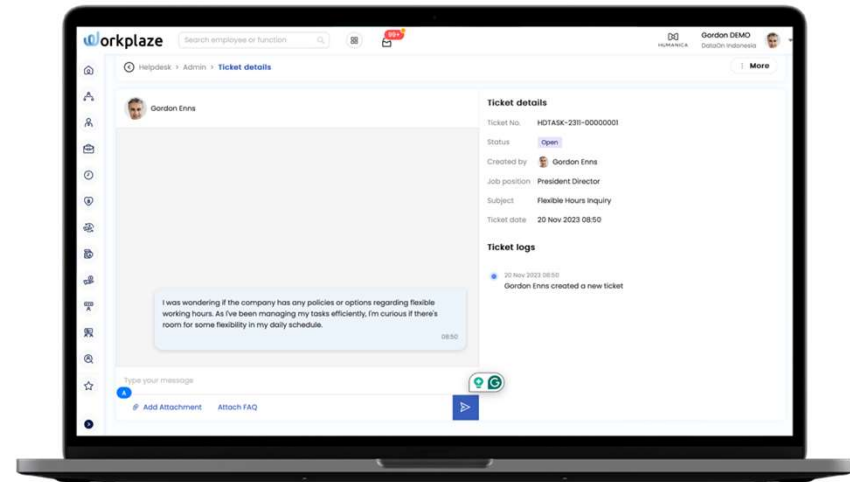
# CUSTOMER SERVICE HELP DESK & HELP SUPPORT

Help desks and support teams provide comprehensive services to address issues and requests, ensuring a smooth user experience.



## Support management with escalation

Track and analyse user support requests with escalation and routing to ensure smooth support workflows.



## Chat interface with hybrid ticketing support

Users are able to communicate by chat, while the system tracks discussions to ensure appropriate follow-up.



# CUSTOMER REVIEWS

Workplaze User Ratings

98%

Customer Retention

5,000+

Active Clients

2,000,000+

Employees under our care



SunFish Workplaze



9.3

Ease of Use  
Core HR Average: 8.6

9.4

Quality of Support  
Core HR Average: 8.4

8.9

Ease of Setup  
Core HR Average: 8.2



High Performer - Core HR



High Performer - Payroll



High Performer - Time & Attendance



High Performer Asia - Core HR



High Performer Asia Pacific - Core HR



High Performer Asia Pacific - Payroll



High Performer Asia Pacific Mid-Market - Core HR



High Performer Mid-Market - Core HR



High Performer Mid-Market - Time & Attendance



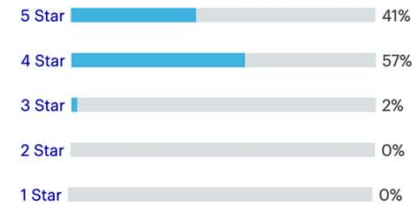
User Love Us



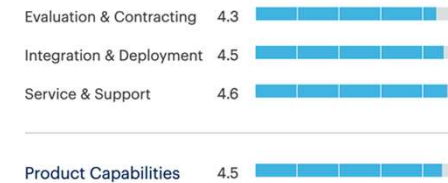
## SunFish Workplaze Ratings Overview

4.4 ★★★★★ 44 Ratings (All Time)

### Rating Distribution

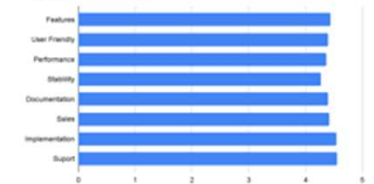


### Customer Experience



Rated 4.4 ★★★★★

Customer Reviews (522)



# OUR BELIEVE

## EMPLOYEES WELL-BEING



### MENTAL

Essential to this is understanding ourselves and having the resilience to cope with the challenges life can bring. This includes our ability and willingness to connect and work with colleagues, and to maintain positive relationship with others.



### ENVIRONMENTAL

Our work spaces deserves more consideration. From furniture to lighting, to air quality computers and applications - all directly impact our wellbeing and levels of productivity. All deserve constructive focus.

### PHYSICAL

The aim here is to have a healthy quality of life. The pressures of work and life in general, mean we all need to learn how to prevent undue fatigue and stress by understanding how our behavioral choices impact us.



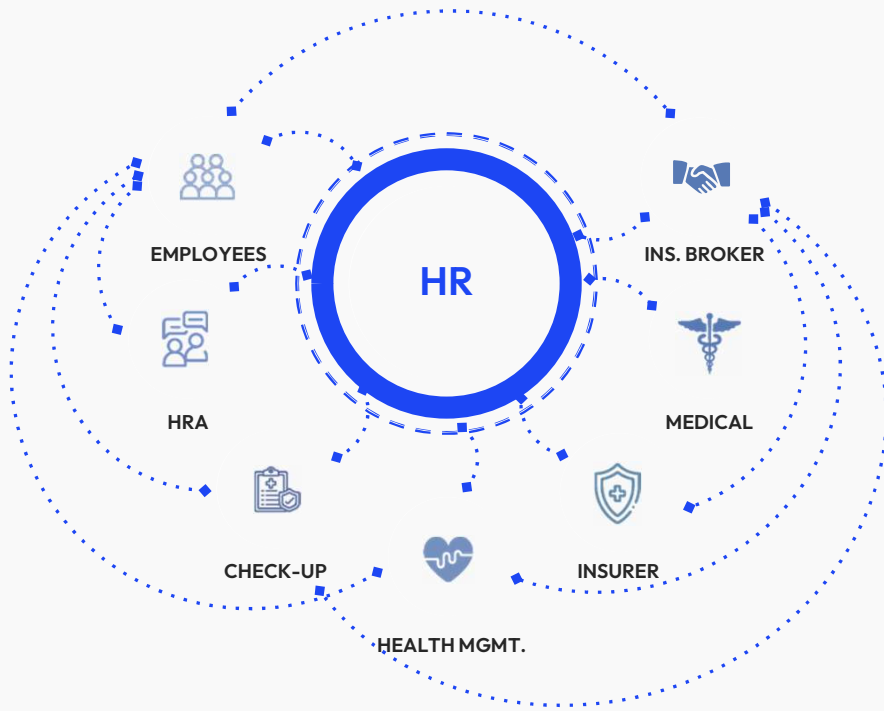
### FINANCIAL

This side of wellbeing is often overlooked, and it can be a sensitive subject for employers to approach. Financial security and stability is a key component of overall wellbeing, with clear links to mental and physical wellbeing, and productivity.

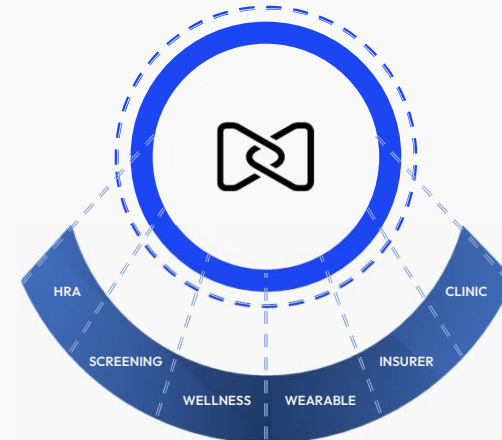


# OUR VISION AND SERVICE MODEL

## Traditional Benefit Value Chain VS Future Benefit Value Chain



**TRADITIONAL BENEFIT VALUE CHAIN**



### Collect Data at The Source

Humanica Creates Value Chain  
Provide End-to-End Solutions to promote "Physical, Mental and Financial Wellness" for Employers and Employees

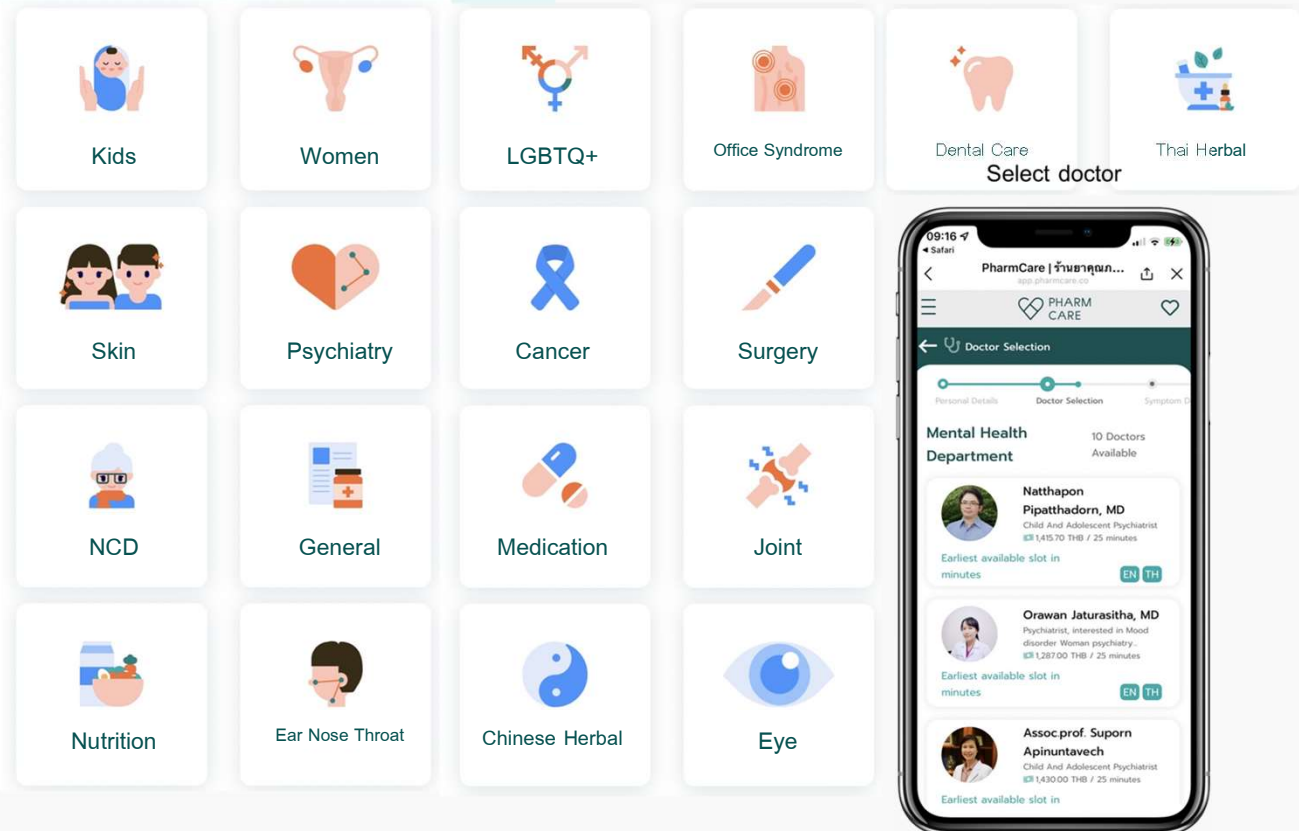
**FUTURE BENEFIT VALUE CHAIN**

# Doctor Consultation Through Telemedicine: On-demand GP and Booking for Specialists

## GP On Demand



## Booking for Specialists

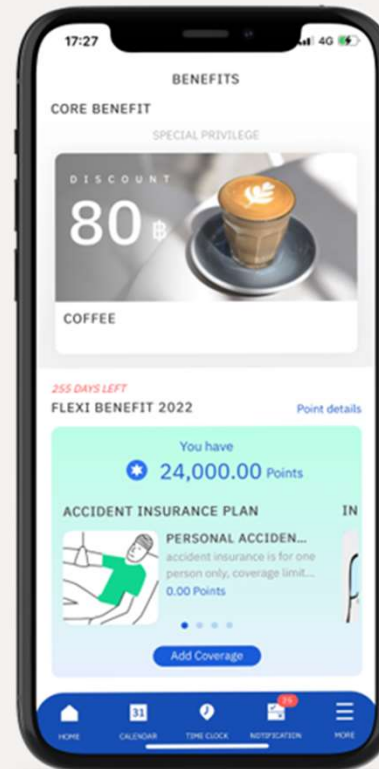


# Technology Empowers

*Benefits of life beyond work*

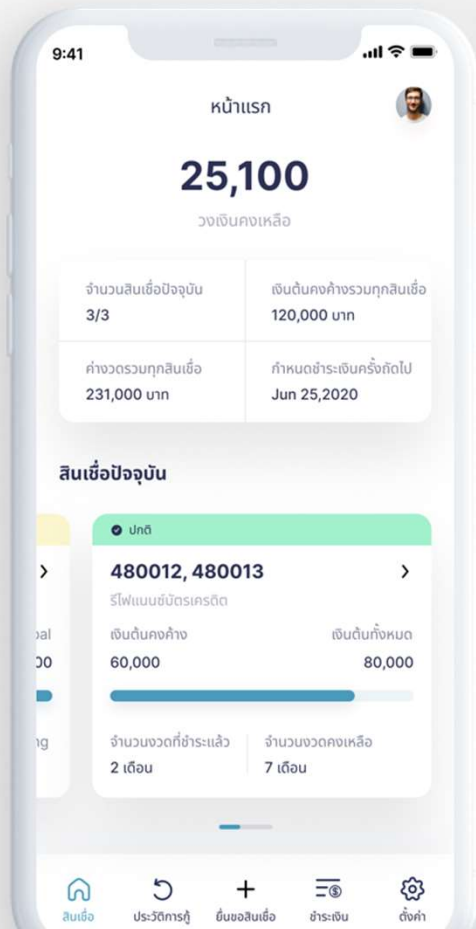
## TeleHealthcare

- Online Doctor
- Online Pharmacist
- Physiotherapist
- Nutritionist
- Elderly caretaker
- Medicine delivery



## Wellness & Lifestyle

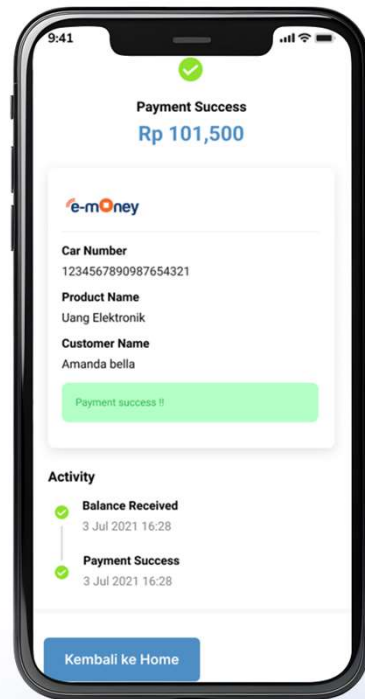
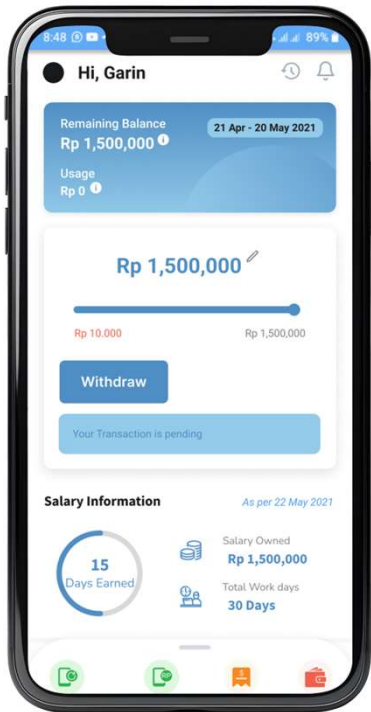
- Gym, yoga, fitness
- Health Supplements
- Wellness products
- Glasses & eyecare
- Food & drinks
- Hotel & hospitalities



## Improve your employee's financial wellbeing

With our offer of

- Lower rates (9-15% per annum, depending on credit score), market rates for unsecured loan go up to 25%
- Unsecured loan (No collateral or guarantee required)
- Credit line instead of one-off loan for flexibility in usage
- Prepay at will with no fee
- Convenient mobile app to register and request for loan



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## A CLOSER LOOK TO EARNED WAGE ACCESS (EWA)

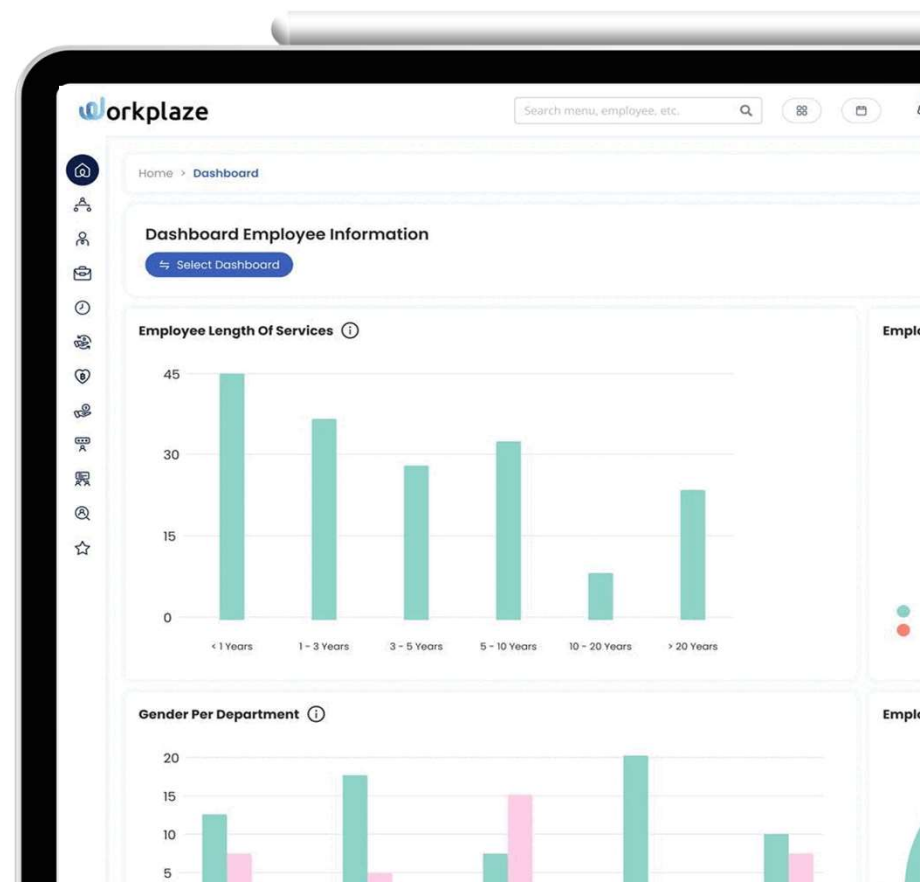
- Allow employees to access their salary as they earn it and when they need it.
- Risk free form the employee and the employer.
- No Interest - EWA is available with a low platform fee.

# OUR PLAN

Leverage Workplaze comprehensive features and high customer satisfaction to aggressively expand our customer base.

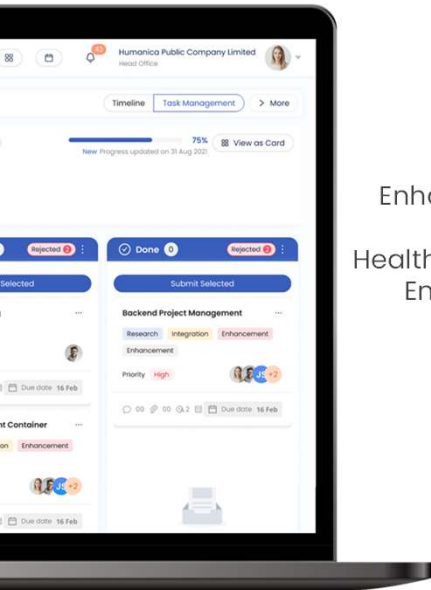
- 1 **Marketing** – Increased focus on content and reputation marketing while we enhance supporting materials for our sales force and improve content syndication and promotion of customer reviews.
- 2 **Sales Development** – Expansion of our sales force in key markets and regionally to expand our pipeline in mid & enterprise markets.
- 3 **Multinational** – Developing our international and multi-country sales pipeline for MCPO and SaaS solutions with a focus on organization structured around our core supported countries.
- 4 **Ecosystem** – Leverage our investments in subsidiaries to deliver a more comprehensive solution by offering flexible billing solutions for multiple services under a single subscription.
- 5 **Product** – Continue our focus on delivering an all in one solution for our Mid Market and Enterprise customer segments that supports HCM and total productivity management.

Confidential

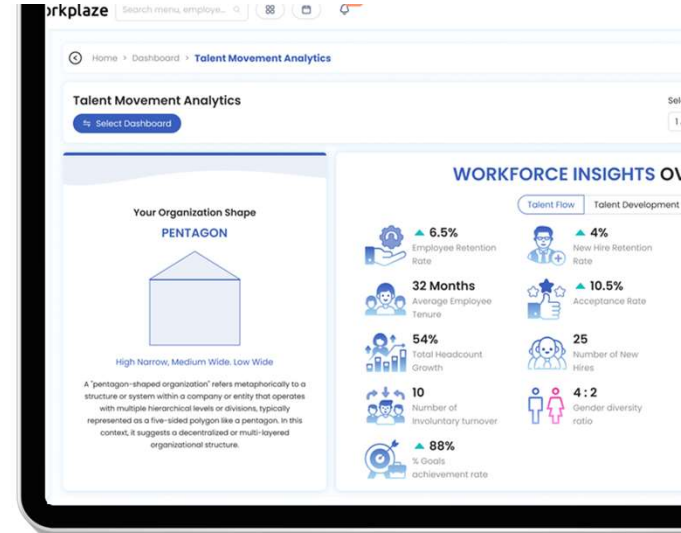


# 2024 WORKPLAZE ROADMAP

Payroll automation upgrades  
 Multi-company consolidation improvements  
 New integration gateway  
 AI for OKR's and Reviews  
 Workplaze CRM



EOR support  
 Enhanced budgeting  
 Employee Hub  
 Health risk assessment  
 Enhanced ticketing



Consulting reports  
 Task management improvements  
 Updated native mobile app  
 Personal goal management  
 Employee health checkup  
 Training assessments



Contingent labour portal  
 Voucher management  
 Uniform management  
 New reporting UI  
 Microlearning videos  
 Investment fund management



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# HUMAN GROWTH STRATEGY



## ORGANIC

Existing Business  
New Business



## M&A

Only Related Business



## PLATFORM PARTNERSHIP



---

# HUMAN GROWTH STRATEGY



## ORGANIC

Existing Business  
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## PLATFORM PARTNERSHIP

# ECOSYSTEM

Workplaze ecosystem provides for additional functionality to augment core HCM features.

- Humanica associated companies
- Third party apps

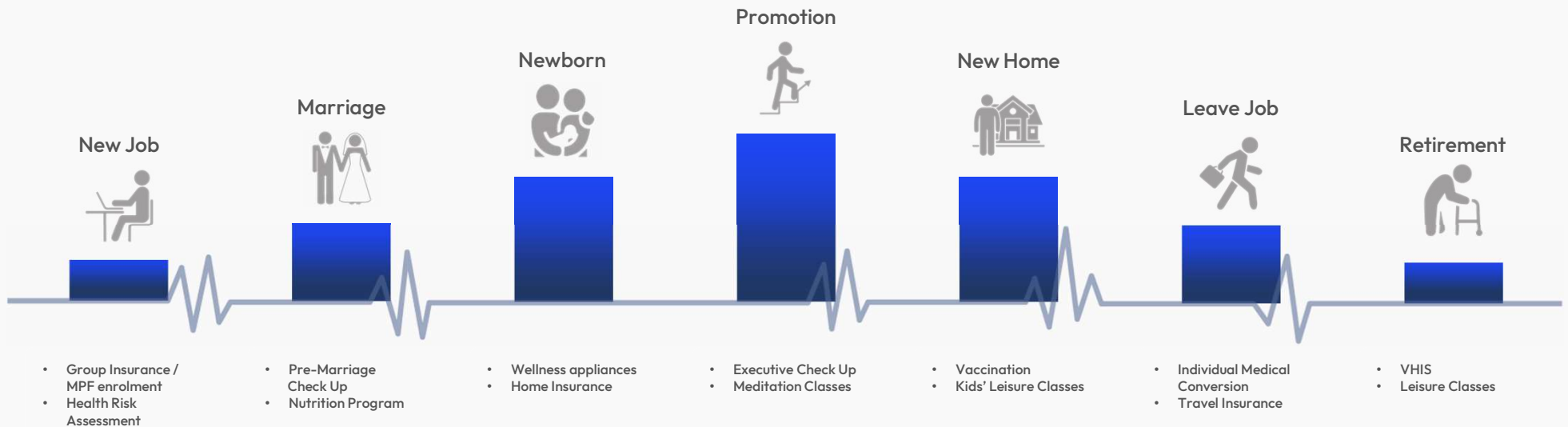
Go beyond even the best HCM functionality by providing pre integrated functions that benefit from interconnection with HR data and processes.

Ensure that data privacy and security are maintained when multiple providers interact with personal data.

Allow providers to deliver a consistent experience to employees while leveraging Workplaze Core and additional Services.



# HR ECOSYSTEM & HUMAN CENTRIC DESIGN SUPPORTS EMPLOYEES THROUGH THEIR CAREER



**EDUCATION**

**CAREER DEVELOPMENT**

**WORK LIFE BALANCE**

**FINANCIAL PLANNING**

# HOW CAN YOU BE A CARING EMPLOYER

We believe total wellness requires corporates to provide employees with higher caring and attention, to help support corporates money on benefit well spent, and employees perceive the value and effort of a Caring Employer.

## 04 TECHNOLOGY

- Enhance employee journey using technology
- Collect feedback from employees

## 03 SERVICE PROVIDERS SELECTION

- Employee Communication
- Pre-select service providers within our Eco-system
- Education and engagement



## 01 EMPLOYEE AWARENESS

- Education and engagement
- Total Rewards Statement

## 02 TRENDS AND ANALYTICS

- Health screening trends
- Employee's health scoring
- Analytics for health risks

# OUR BELIEVE

## EMPLOYEES WELL-BEING



### MENTAL

Essential to this is understanding ourselves and having the resilience to cope with the challenges life can bring. This includes our ability and willingness to connect and work with colleagues, and to maintain positive relationship with others.



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This side of wellbeing is often overlooked, and it can be a sensitive subject for employers to approach. Financial security and stability is a key component of overall wellbeing, with clear links to mental and physical wellbeing, and productivity.



# CARE BENEFITS IS THE NEW FOCUS FOR HR LEADERS.

**98%**

Have plans for at least one form of benefit expansion

**61%**

Of respondents favor flexible benefits over on-site care

**61%**

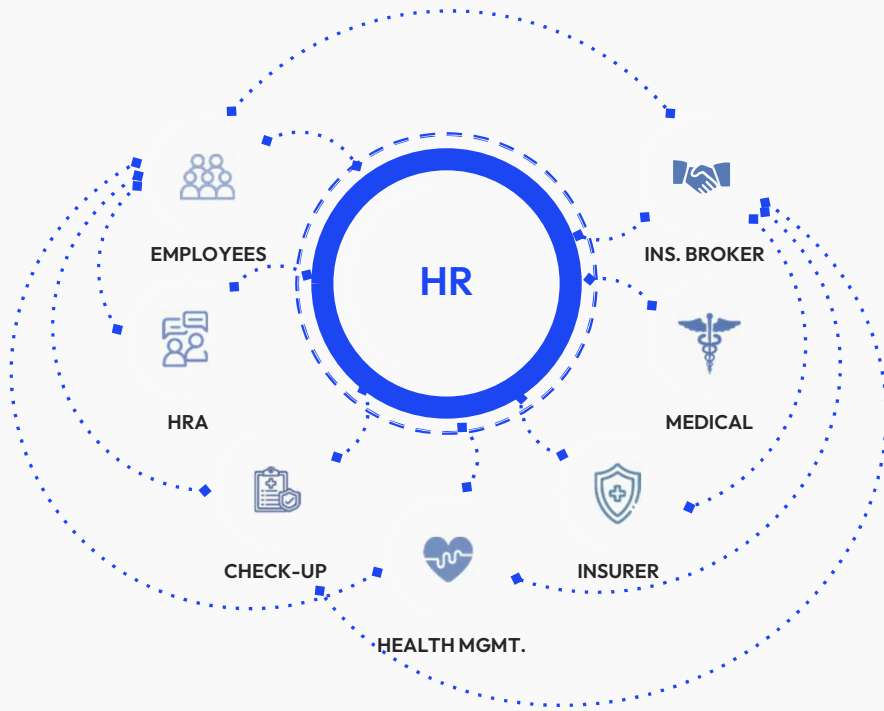
Already offer some form of mental health benefits

**41%**

Plan to expand them in the coming year

# OUR VISION AND SERVICE MODEL

## Traditional Benefit Value Chain VS Future Benefit Value Chain



**TRADITIONAL BENEFIT VALUE CHAIN**



### Collect Data at The Source

Humanica Creates Value Chain  
Provide End-to-End Solutions to promote "Physical, Mental and Financial Wellness" for Employers and Employees

**FUTURE BENEFIT VALUE CHAIN**

# HOW HUMANICA SUPPORT YOU TO BE A CARING EMPLOYER

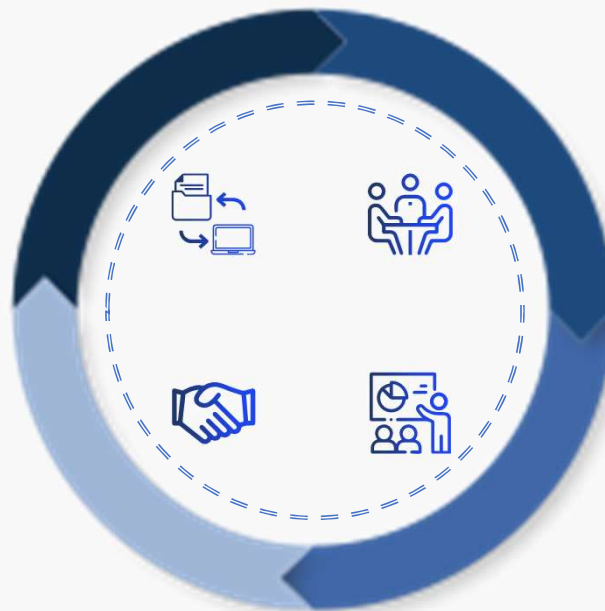
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# Connecting people to quality health service providers



## Healthcare Providers



## Patients and Users

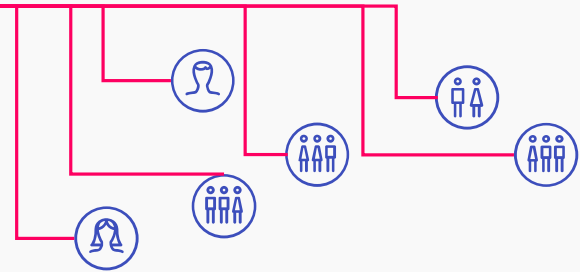
Doctor  
Pharmacist



Nutritionist



Physical Therapist



Integration on health service allowances and coverage

Results and insights of services provided by PharmCare's system and network

Partners

Enabling health coverage claims throughout our network



Strictly Confidential

# Telehealth Customer Journey

## Telehealth



### 1 Telemedicine Journey

Multi-disciplinary services

Doctor Online Consultation

Hospital / Clinic

Telehealth



Medicine Prescription



Customer begins with Telemedicine with doctor, follows by prescription fulfillment by networked pharmacies

### 2 Telepharmacy Journey

Pharmacy Service

Teleconsultation with Pharmacist



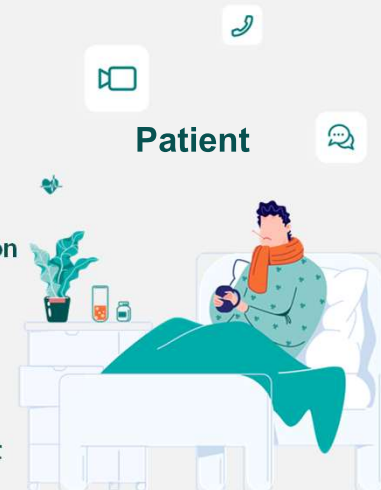
Prescription Transfer



Pharmacist

- Health record & symptoms
- Medicine dispensing and packing
- Medication usage advice consultation

Patient



Pick-up & Delivery

- Tracking and status updates
- Validation of Pharmacist and Patient / Receiver

Strictly Confidential

# WHY SPEND ON CARE BENEFITS?

*“Just because something can't be easily measured doesn't mean it has no value.”*

- Society for Human Resource Management

Employee retention, productivity, and absenteeism are all valid and quantifiable metrics.

But the intangible, qualitative factors – **employee morale, loyalty, focus, and engagement** – drive those concrete numbers.

# TODAY PAIN POINTS



## THE RISING COSTS

The employee benefits budget is constantly increasing year-on-year to cover rising employee healthcare claims.



## WELLNESS ROI

Every company wants to attain better overall employee health, but it is tedious to gather enough data to measure the ROI.



## DIVERSE MULTI-GENS NEEDS

In most companies, you have 4 employee generations ranging from Baby Boomers to millennials. As the needs of each generation varies, benefits that are suited to them should be flexible to cover their diverse needs.



## PAPERWORK COMPLEXITIES

Providing the right benefits plan at the right budget involves the understanding of industry trends and benchmarking. It is complicated and involves a lot of effort in screening for the right providers.



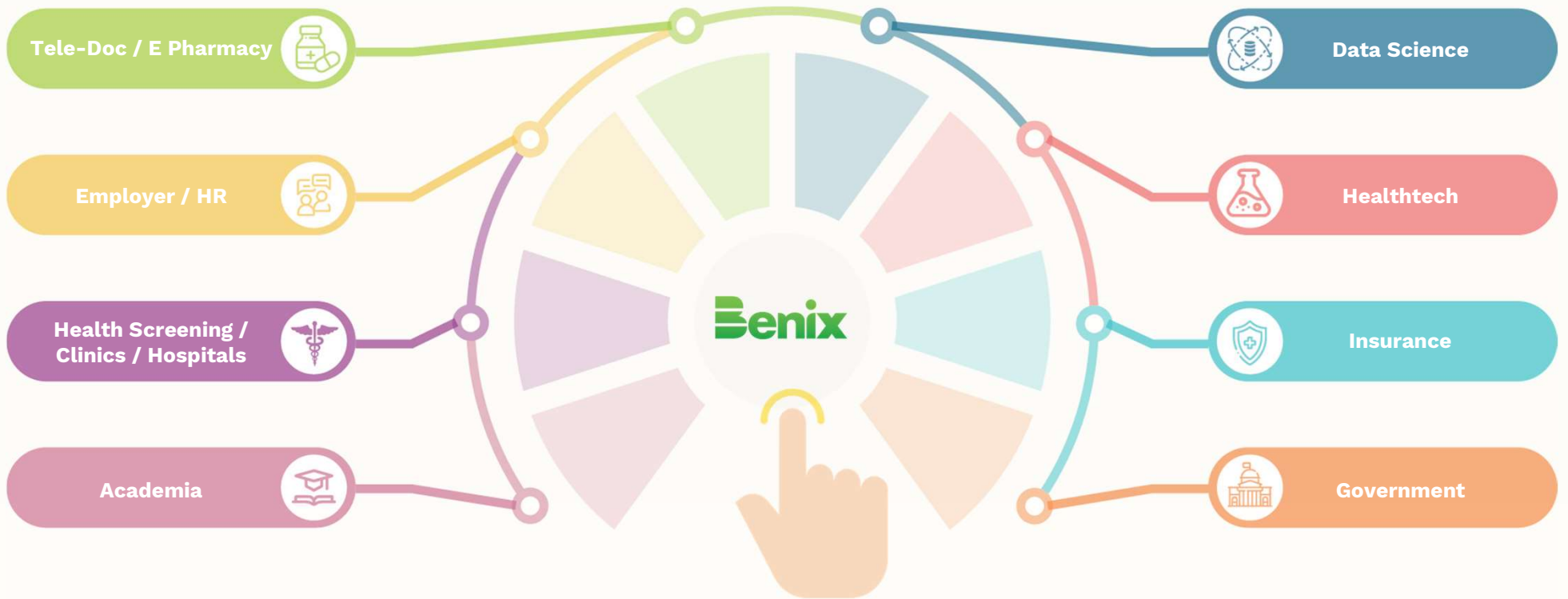
## ADMINISTRATIVE BURDEN

A good Wellness program is one that positively benefits employees in various areas which may be harder to administrate. It is not easy to search for an affordable yet holistic solution that provides digital integration to help reduce administrative efforts.

# ..To..

## Employee Health Ecosystem

Vendor and data aggregator—deep dive analytics and valuable insights



# Streamlining Human Resources

## STREAMLINING ORGANIZATION BENEFITS



Benefits Technology Provider

And Benefits Administration

HR

Easy budgeting  
Simple to administer  
Easy to communicate  
Analytics & improvement

Streamlined

Organization

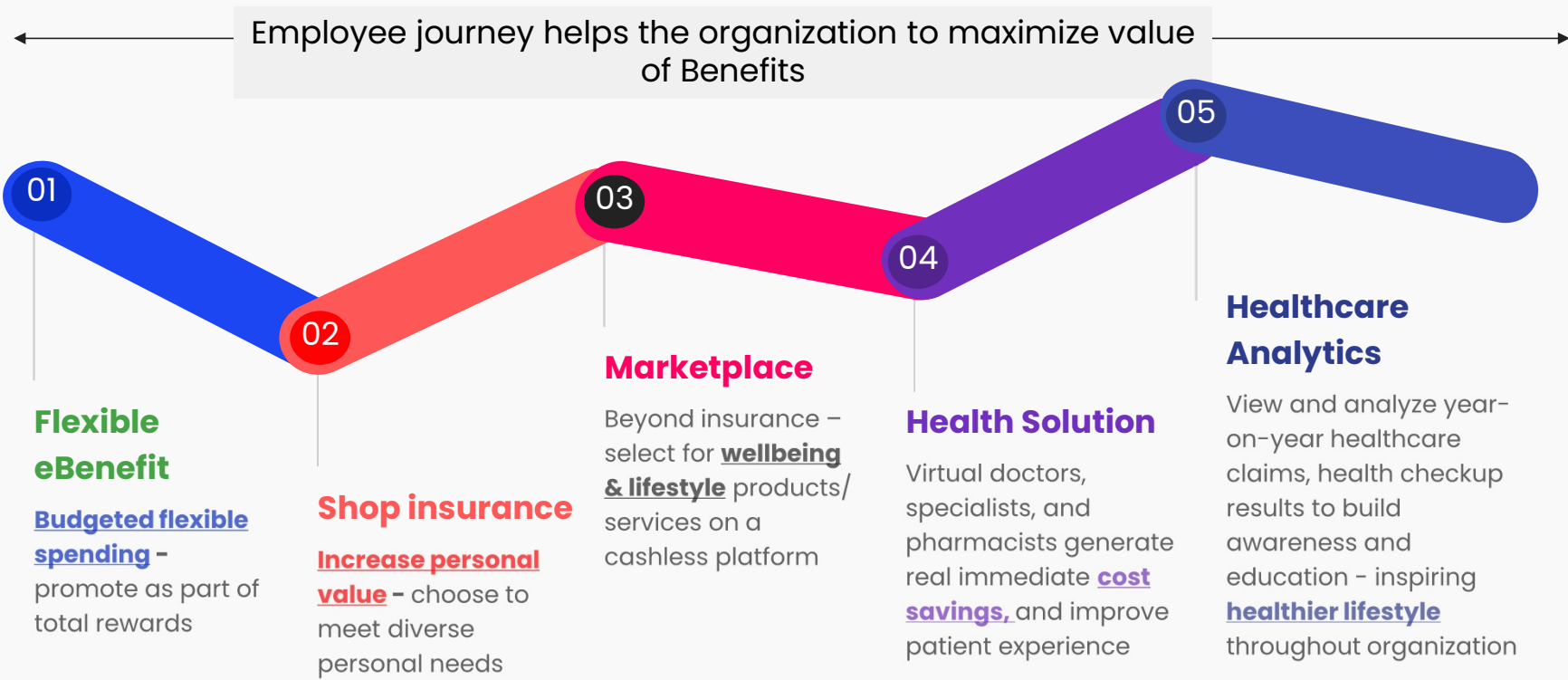
Reduce/optimize cost  
Increase value  
Attract and retain talent

Maximizing ROI

Employees

Personalized benefits  
More than group insurance  
Total wellbeing

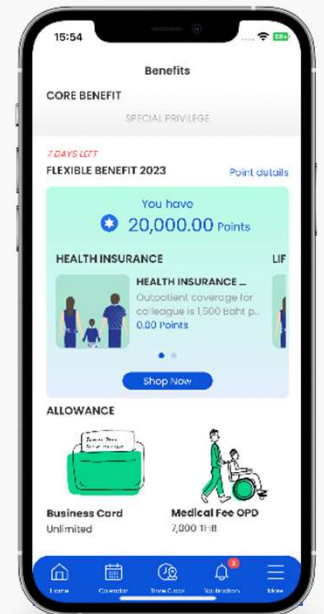
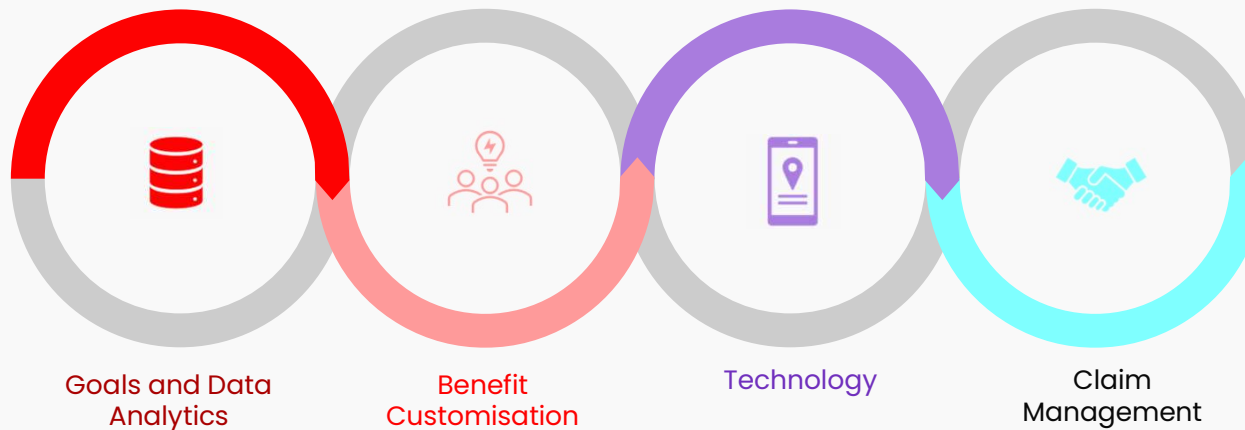
Enhanced value



**TARGETED COMMUNICATIONS TO ENGAGE EMPLOYEES WITH THEIR BENEFITS – INCREASING ENGAGEMENT AND APPRECIATION**

# Flexible for you and your employee

## Organization journey to optimal Benefits

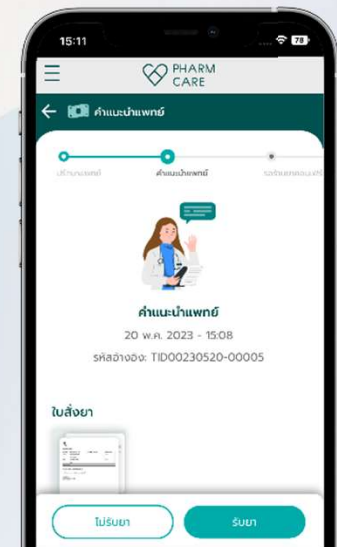
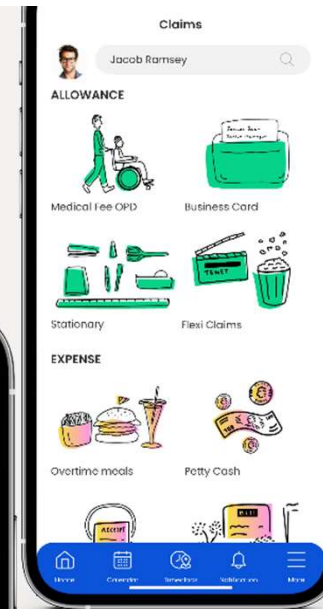
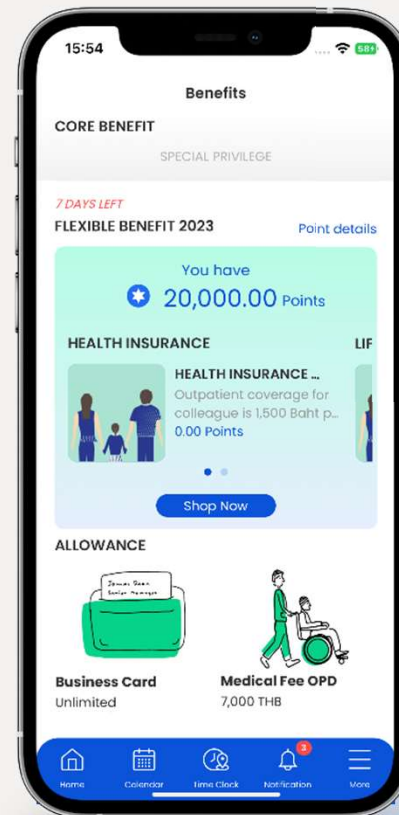


- > Co-analysis of data and setting values and goals of Benefits Program
- > Customization and controllable budget of employee benefits
- > Tier setting of employee benefits across all teams and up to C-Level
- > Flexi benefit selection: choose your benefit types from Health to Wellness services
- > Self-insurance claims management and/or best-value group insurance plans as part of your benefit

# Technology Empowers

## Engaging user journey

- Employee benefits catering to personal needs
- Engaging total wellbeing & lifestyle
- Increase the value of benefits
- Controllable budget





Replacing outdated legacy platforms to support increasingly complex workforce management processes throughout Asia

## ABOUT THE PROJECT



**> 100 Properties Implemented**



Starting in Indonesia, now deployed Indonesia, Thailand, Malaysia, Philippines, Singapore, Vietnam and Cambodia

### CAPACITY

- ✓ WORKPLAZE BASE
- ✓ PAYROLL
- ✓ LEAVE & ATTENDANCE

### CONVENIENCE

- ✓ CLAIMS & ALLOWANCES
- ✓ LOANS

### CAPABILITY

- ✓ RECRUITMENT
- ✓ PERFORMANCE LEARNING

### CREDIBILITY

- COMPENSATION PLANNING
- PROJECT MANAGEMENT

### CHALLENGE

#### New Hotel, Old Systems

After implementing JW Marriott and Ritz Carlton Jakarta, Marriott selected WorkPlaze as the core HR solution for Asia Pacific and encouraged each property to implement independently. Prior to the merger, starwood properties throughout SE asia used WorkPlaze which continued in the post merger group.

With strong headcount growth in the horizon, they needed a full-suite human capital management software to better support all their operational and strategic HR management needs ranging from complex 24/7 shift scheduling and reporting, talent development and employee analytics.

### THE WorkPlaze EDGE

#### Integrating and automating attendance, shift scheduling & reporting

Shift scheduling is critical for hospitality businesses that operate around the clock. Automated shift scheduling enables managers to effectively manage overtime hours and encourage fair employment practices. WorkPlaze also simplified the process of creating hourly employee schedule reports.

#### Integrating payroll module for accurate payroll & tax calculations

Payroll automation eliminated human errors and ensured that the calculations were accurate. Moreover, WorkPlaze's Payroll module significantly reduced the time and effort required to process payroll from 7 days to just 7 minutes.

**EFFICIENT WORKFORCE MANAGEMENT WITH WorkPlaze CREATES CAPACITY FOR STRATEGIC HR MANAGEMENT**

We have improved our administration and processing efficiency immensely, freeing our human resource department to concentrate on more important HR issues.

Budi Aryono P.W  
P.W. Corporate System Manager

# Thailand has a chronic debt issue

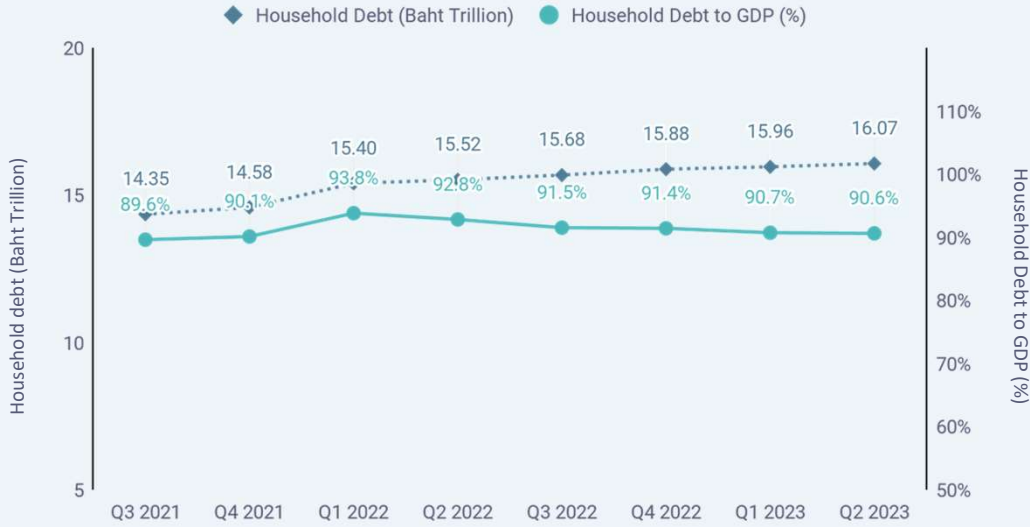
We want to help by introducing

- A new lending platform licensed under the P2P license\*
- Credit scoring using AI and machine learning to provide fair credit assessment
- Alternative source of lending as opposed to traditional channels (financial institutions) for lower rates
- More efficient technology and platform to provide loans

Household debt is **90.6%** of Thailand's GDP

Of the debt, **35%** is for consumption

Average debt repayment is **17k** per month



\*[List of Peer-to-Peer Lending Platform Providers Participating in the BOT Regulatory Sandbox](#)

## As an employer, you can...



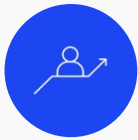
### Attract Talents

Staff loan is an uncommon offering that can boost overall compensation package of your organization



### Retain More Effectively

Give more reasons for your employees to stay in your organization



### Heighten Productivity

Relieve their financial stress from high rates loan and free their attention from personal finance issues



### Promote Financial Wellbeing

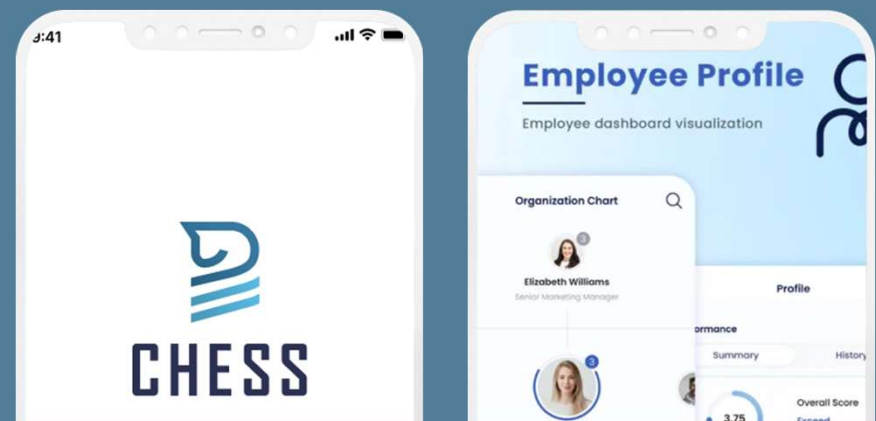
Show your employees that you want to support their financial wellbeing



## and most importantly...

No effort is required from HR department to set up, operate, or support


- Chess Money is fully integrated with Workplaze
- Employees can register, request loan, and all services related to loan by themselves
- Employees raise issues directly to Chess Money via the Chess Money mobile application




# THANK YOU

Any questions?

You can find me at

 Soontorn.D@humanica.com

 [www.humanica.com](http://www.humanica.com)

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