



Company No.: 198401002327 (114842-H)
(Incorporated in Malaysia)



**Serving Malaysia
and Beyond**

Annual Report 2022

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Akhtar Saifullah
Group CEO

Pertama Digital is taking off 🚀

Pertama Digital is set to soar high in the digital space in Malaysia and abroad. We are growing our team in response to this and are offering more products and services that we believe matter to the Rakyat.

We are focused on the end goal of digitalising every aspect of Malaysian life through a suite of services that solve issues and problems. Our efforts will result in Malaysia being on-par with the rest of the world for digital engagement satisfaction with relevant Government agencies.

We compete on a pay-for performance model and do not shy away from competition. Competitiveness breeds life into this national effort and we will be a leader in the race to the end.

Our Logo

The Story Behind Our Logo



Our logo is made up of various components. Each component has a meaning behind it, and it represents the heart of what Pertama Digital stands for.

Our Concept



Hashtag

A very common tool used in the digital world to represent a collection of information that is similar and has something in common is a database.

It also represents a collection of ideas, thoughts, and opinions and allows users to access information quickly and efficiently from the internet.



Checkered Flag

Represents speed and the race to deliver innovation to the Rakyat. The digital world is a fast paced one. Every minute counts and makes a difference.

We are reminded of the end goal of getting to the finish line quickly.



Pixels

Another digital representation of images on our screen. The pixels represent focus and prioritisation of the user interface and experience.

Creating solutions that matter for the Rakyat remains our focus.



Arrows

This symbolises our lead over the competition. We will be victorious.

The arrows also point to the pixel, which demonstrates how we collaborate with different parties, government, the private sector, and the talent pool to solve problems together.

Representations of Our Logo

#PERTAMADIGITAL

PERTAMA
DIGITAL

Variations of Our Logo



Our Colours



#151D34

R: 22
G: 21
B: 52

Navy blue is associated with professionalism and stability.

Pertama Digital is firm on professionalism at all levels of our activities and from our employees.



#EA581B

R: 234
G: 68
B: 27

Orange symbolises energy and innovation. We innovate and solve issues faced by the Rakyat.

We bring with us energy to motivate the markets, our Shareholders, and clients along with our employees.

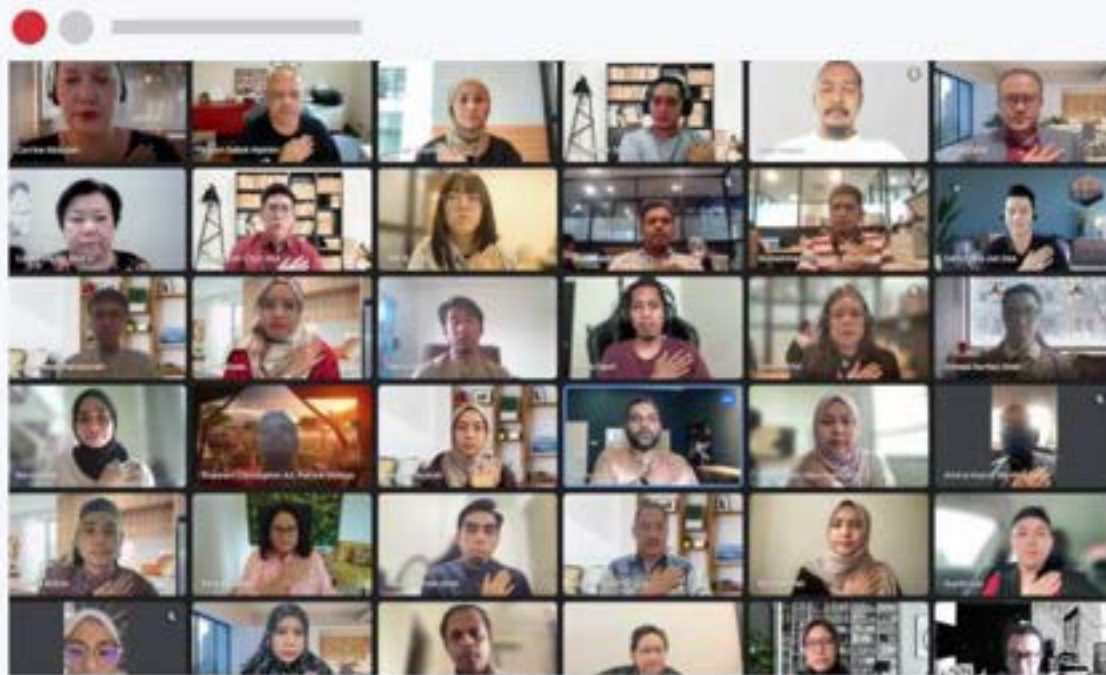
Our energy is addictive and produces results that matter.

Our Pledge

Our People. 🇲🇾 **Our Strength.** 💪 **Our Drive.** 🚀

Our Pledge is read out at the very start of our internal and external meetings and discussions.

It reminds us of our purpose at Pertama Digital. Our people embody the sum of all our efforts and shares the passion for serving the best for the Rakyat.



We read our pledge out loud at the start of every meeting to remind us of our focus on the Rakyat.



Scan QR Code to
Watch Recording

The Pertama Digital Pledge

*We, the People of Pertama Digital,
 Are grateful for this opportunity to serve our fellow Rakyat.*

*So let every decision we make today,
 Be in their best interest,*

As witnessed by God.

Corporate Information

Board of Directors

Tun Dato' Seri Zaki bin Tun Azmi

Non-Independent Non-Executive Chairman

Sabri bin Ab Rahman

Executive Director

Datuk Seri Dr. Nik Norzrul Thani bin Nik Hassan Thani

Non-Independent Non-Executive Director

(Appointed on 7 September 2022)

Chairman of Remuneration Committee
 Member of Nominating Committee

Datuk Dr. Kenny Ng Bee Ken

Independent Non-Executive Director
 Chairman of Nominating Committee
 Member of Remuneration Committee
 Member of Audit Committee

Dato' Dr. Suhazimah Binti Dzazali

Independent Non-Executive Director
 Member of Remuneration Committee
 Member of Nominating Committee
 Member of Audit Committee

Wong Yoke Nyen

Independent Non-Executive Director
 (Appointed on 4 April 2022)

Chairman of Audit Committee

Yang Teramat Mulia Tunku Syed Razman bin Tunku Syed Idrus

Independent Non-Executive Director
 (Appointed on 13 October 2022)

Company Secretaries

Kang Shew Meng (MAICSA 0778565)

SSM Practising Certificate No. 201908002065

Seow Fei San (MAICSA 7009732)

SSM Practising Certificate No. 201908002299

Auditors

Mazars PLT

Chartered Accountants

Wisma Golden Eagle Realty, 11th Floor, South Block
 No. 142-A, Jalan Ampang
 50450 Kuala Lumpur

Share Registrar

Bina Management (M) Sdn. Bhd.

Lot 10, The Highway Centre,
 Jalan 51/205,

46050 Petaling Jaya,
 Selangor Darul Ehsan.

Tel.: +603 7784 3922
 Fax.: +603 7784 1988

Registered Office

802, 8th Floor, Block C,
 Kelana Square,
 17 Jalan SS7/26,
 47301 Petaling Jaya,
 Selangor Darul Ehsan

Tel.: +603 7803 1126
 Fax.: +603 7806 1387

Principal Bankers

AmFunds Management Berhad

Malayan Banking Berhad

Stock Exchange Listing

Main Market of Bursa Malaysia Securities Berhad

Website

www.pertamadigital.com

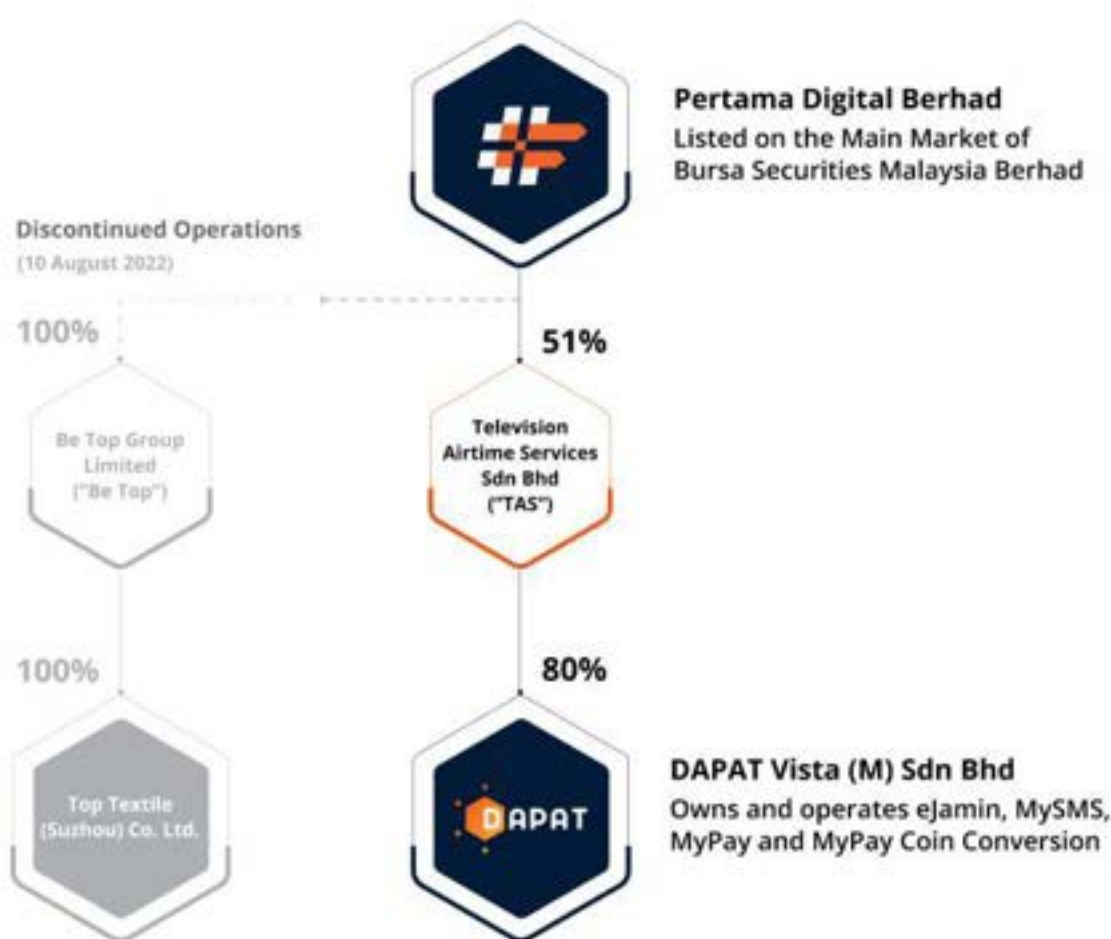
Corporate Structure

as at 31 December 2022

Pertama Digital recently disposed of its foreign shareholding in Be Top Group Limited. The leadership and stakeholders are now a local majority, and this would allow the company to now become a wholly owned Malaysian counter and paves the way for reclassification as a Shariah-Compliant Technology counter.

The Company is free to efficiently deliver on its innovative strategy to transform how government agencies and enterprise approach digitalization in this rapidly expanding sector utilising our pay-for-performance revenue model.

Continued Operations



*For ease of reference, Pertama Digital Berhad and its subsidiaries shall be referred together as the 'Group'.

Note 1 On 3 August 2021, the Company's 51%-owned subsidiary, PTAS, acquired additional 24% of equity interest in DVS, increasing its stake in the latter to 80% and started to consolidate the results of DVS.

Note 2 On 21 September 2020, the Company received the first cash payment amounting to RM43 million, together with the sum of RM43 million received in January 2019 as bidding bond from Gifted Investments Limited ("GIL") for the tranche 1 share sale of 25.5% equity interest in Be Top in respect of the disposal of Be Top ("Disposal of Be Top") announced on 2 May 2019. Accordingly, the tranche 1 Disposal of Be Top was completed in accordance with the terms set out in the disposal share sale agreement signed on 2 May 2019 ("Disposal SSA") and Supplemental Disposal SSA ("Supplemental Disposal SSA") signed on 10 June 2020 ("Tranche 1 Completion").

On 10 July 2021, the Company announced that it received RM48,515 million as the second cash payment for tranche 2 share sale of 26.5% equity interest in Be Top. Accordingly, the tranche 2 Disposal of Be Top was completed in accordance with the terms set out in the Disposal SSA and Supplemental Disposal SSA ("Tranche 2 Completion").

On 10 August 2022, the terms of tranche 3 Disposal SSA was satisfied and the disposal was completed in accordance with the terms and conditions of the Disposal SSA, Supplemental Disposal SSA, Supplemental Letters and Second Supplemental Disposal SSA. An announcement was made on the Bursa website on the same date.

Our Board of Directors

The Board of Directors represents and protects the interest of our Shareholders 🍌

The Board represents and protects the interest of Shareholders by providing robust and necessary oversight and compliance.

They set broad goals, support Senior Management of the Company in support of those goals and ensure that the Company has adequate and well-managed resources at its disposal.

Collectively, their breadth of knowledge and experience guides Pertama Digital to greater heights alongside our Group CEO. They help make connections with key stakeholders and decision makers which help the Company deliver on its value proposition and to be the disruptors in the digital tech arena in Malaysia.

They are individuals of high-standing in the Corporate and Legal arena in Malaysia.



Planning our strategies together

Our Board of Directors



Age: 77 years old
Gender: Male
Nationality: Malaysian
Date of appointment: 21 April 2020

Tun Dato' Seri Zaki bin Tun Azmi Non-Independent Non-Executive Chairman

Tun Zaki is the former 12th Chief Justice of Malaysia and has been active in the legal profession in Malaysia since reading law in 1969, where he obtained his Barrister-at-Law Degree.

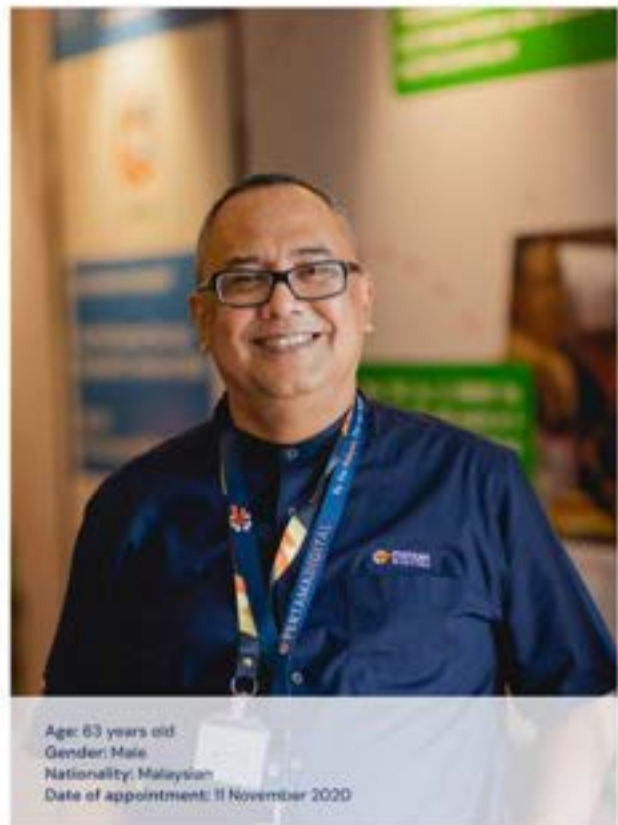
He is a formidable figure in the legal fraternity having joined the Malaysian Judicial and Legal services as a Magistrate and the Attorney General's Chambers.

He was also a Federal Judge and was appointed as the President of the Court of Appeal, the second highest judicial office in Malaysia as well as holds the distinction of being appointed the first Chairman of the Judicial Appointment Commission until his retirement as Chief Justice in 2011.

Tun Zaki was also Chief Justice of the Dubai International Financial Centre, one of the leading digitalized Court and shares his knowledge of law and legal practice as Chancellor of the Multimedia University and MAHSA College and Pro-Chancellor of Universiti Sains Islam Malaysia.

Note:

- Other directorship in public companies and listed issuers: Muzik Rights Malaysia Berhad.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of board meetings attended in the financial year: 7 out of 7 board meetings.



Age: 63 years old
Gender: Male
Nationality: Malaysian
Date of appointment: 11 November 2020

Sabri bin Ab Rahman Executive Director

Encik Sabri is a broadcasting and communications phenomena, having experience in many of the prominent broadcasting and communication players both in Malaysia and the ASEAN region.

He was actively involved in the development of private television operations in Malaysia specifically with Media Prima Berhad with the consolidation of TV3 Group and acquisition of Metrovision.

Having established Television Airtime Services Sdn Bhd ("TAS") which provides TV Programme content alongside advertising and broadcasting services, he subsequently founded DAPAT Vista Sdn Bhd ("DVSIB"), for which TAS holds 80% equity.

Encik Sabri is also Director of Pintar Foundation which strives to complement ongoing Government efforts with Corporate Malaysia in providing equitable access to quality education.

Note:

- Other directorship in public companies and listed issuers: Pintar Foundation.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of board meetings attended in the financial year: 7 out of 7 board meetings.

Our Board of Directors



Age: 62 years old
Gender: Male
Nationality: Malaysian
Date of appointment: 7 September 2022

Datuk Seri Dr. Nik Norzrul Thani bin Nik Hassan Thani

Non-Independent Non-Executive Director
Chairman of Remuneration Committee
Member of Nominating Committee

Datuk Seri Dr. Nik Norzrul Thani is the Chairman and Senior Partner of Zaid Ibrahim and Co. (ZICO) and a member of ZICO Law, the premier ASEAN law network.

He holds a Doctorate in Philosophy in Law from the School of Oriental and African Studies (SOAS), University of London, a Master in Law from Queen Mary College, University of London, a Degree in Bachelor of Laws from University of Buckingham and is a Barrister-at-Law from Lincoln's Inn.

He was appointed by the Ministry of International Trade and Industry as Chairman of the Malaysia-Singapore Business Council and carries with him worthy-mentions in the business arena with Directorships with key players in the Malaysian business landscape.

Note:

- Other directorship in public companies and listed issuers:
 - Sime Darby Plantation Berhad
 - TT Global Berhad
 - Malaysian Bering Corporation Berhad
 - Amaral Saham Nasional Berhad
 - Capgemini Holdings Berhad
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of board meetings attended in the financial year: 1 out of 7 board meetings.



Age: 69 years old
Gender: Male
Nationality: Malaysian
Date of appointment: 27 January 2006

Datuk Dr. Kenny Ng Bee Ken

Independent Non-Executive Director
Chairman of Nominating Committee
Member of Remuneration Committee
Member of Audit Committee

Datuk Dr. Kenny holds a Bachelor of Law (Honours) from the University of Wales, Cardiff, Wales as well as a Master of Laws from King's College, University of London.

He also is also a Barrister-at-Law of Lincoln's Inn, London as well as an Advocate and Solicitor of the High Court of Malaya.

Additionally, he has a Doctor of Divinity, a Master of Science (Corporate Communication) awarded by Universiti Putra Malaysia and is an Associate of Costs and Executive Accountants in England.

Datuk Dr. Kenny is also a Certified Mediator of the Malaysian Mediation Centre and currently the Managing Partner of a law firm.

Note:

- Other directorship in public companies and listed issuers: MyTech Group Berhad (formerly Wulotach (Malaysia) Berhad), Tasek Transistor Berhad, Hong Tai Berhad.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of board meetings attended in the financial year: 7 out of 7 board meetings.

Our Board of Directors



Age: 60 years old
Gender: Female
Nationality: Malaysian
Date of appointment: 11 November 2020

Dato' Dr. Suhazimah Binti Dzazali

Independent Non-Executive Director
Member of Remuneration Committee
Member of Nominating Committee
Member of Audit Committee

Dato' Dr. Suhazimah is the former Deputy-Director-General (ICT)/ Government Chief Information Officer for the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU). She was actively involved in the in-house formation of the Public Sector ICT Strategic Plan 2016-2022 and the more recent Public Sector Digitalisation Strategic Plan 2021-2025.

She holds a Doctor of Philosophy in Information Security Management conferred by the University of Malaya alongside a Bachelor's Degree (Computer Science) and Master's Degree of Science (Computer Science) from Northrop University, California, USA. Dato' Dr. Suhazimah is a Certified Disaster Recovery Professional of the Cybersecurity Certifying Body, EC Council and a Certified Tester Foundation Level of Malaysia IT Software Quality Board.

Dato' Dr. Suhazimah has been recognised as among the World's 100 Most Influential People in Digital Government 2019 (by the entrepreneur-government cooperation platform Apolitical) and as the Information Security Professional of the Year 2013 (by Cyber Security Malaysia - Awards, Conference & Exhibition).

Note:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of board meetings attended in the financial year: 7 out of 7 board meetings.



Age: 63 years old
Gender: Male
Nationality: Malaysian
Date of appointment: 4 April 2022

Wong Yoke Nyen

Independent Non-Executive Director
Chairman of Audit Committee

An accountant by training, Mr Wong is a certified member of Institute of Chartered Accountants in England and Wales (Corporate Finance Faculty). He holds a Degree in Bachelor of Arts from City of London Polytechnic (now known as London Metropolitan University) and possesses an Advanced Diploma in Corporate Finance from Institute of Chartered Accountants in England and Wales and the Chartered Institute for Securities Investment.

He began his career with Baker Rookes, a firm of Chartered Accountants in London along with vast experiences with Aseanbankers Malaysia Berhad (now Maybank Investment Bank Berhad) as the Executive Vice President cum Head of Corporate Finance division as well as Honorary Advisor to the Master Builders Association Malaysia. He was also the Founder and Managing Director of WYNCORP Advisory Sdn Bhd, a licensed corporate finance advisory company.

Note:

- Other directorship in public companies and listed issuers:
 - Map Sing Consolidated Berhad
 - Farcos Lumber Berhad
 - Santaria Group Berhad
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of board meetings attended in the financial year: 5 out of 6 board meetings.

Our Board of Directors



Yang Teramat Mulia Tunku Syed Razman bin Tunku Syed Idrus

Independent Non-Executive Director

YTM Tunku Syed Razman is the Chairman of the Malaysia-Saudi Arabia Business Council (MSB) since 2017.

He graduated with a degree in Business Administration and Marketing from Lansdowne College and Institute of Modern Training in Management Studies (MYTMS) in London.

He is the 7th Tunku Besar of Tampin, Negeri Sembilan as well as was appointed Honorary Colonel in the Malaysian Territorial Army (Wataniah).


He serves as Royal Patron of the International Islamic College (a subsidiary of UIAM) as well as the Patron of the Tunku Besar Tampin Foundation alongside Royal Patron of the Rotary Club of Tampin.

YTM Tunku is Chairman of two companies involved in the tourism sector as well as laboratory services and healthcare and automobiles and property development.

Note:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year: if any: None.
- Number of board meetings attended in the financial year: 1 out of 1 board meetings.

Our People

**We are empowered
by our People** 

At Pertama Digital, our People are the power center that drives the growth of our company. We have successfully created a unique remote working culture that harnesses talents based on culture fit, not just job fit alone.

Pertama Digital has changed traditional practices of managing its employees; we understand, empathise and are passionate about people. We promote proper work and life balance by working remotely with a focus on performance and delivery of results.

Pertama Digital prides itself on cultural diversity with a collection of people from a wide range of age groups, corporate experiences, cultures and ethnicity. We are a family first driven by creating value for the Company.



C-Suite

DRIVING EXPONENTIAL GROWTH



Age: 37 years old
 Gender: Male
 Nationality: Singaporean
 Date of appointment: 1 December 2022

Akhtar Saifullah

Group Chief Executive Officer

Akhtar Saifullah (also known as 'Saily') is not your typical Group Chief Executive Officer (Group CEO). He is an entrepreneur at heart and a visionary. He develops and drives the Company with innovation and solutions based on his extensive experience with various startups and technology companies in deploying their service offerings.

He has extensive entrepreneurial experience at all stages of building technology businesses. He has specific expertise in identifying impending trends in the technology landscape and implementing the necessary solutions. Saily has successfully attracted investments for both local and international high-growth technology companies in the past and is adept at facilitating unicorn startups to deploy their service offerings in Southeast Asia. He was awarded two gold awards from the UK Department of International Trade for entrepreneurship in Singapore (2017) and in London (2019).

Saily was previously Director of Strategy for the Company and appointed as Group CEO in December 2022. He was instrumental in developing, launching and expanding market reach for all of the products and services currently on offer. He embodies the vision and mission of the Company and believes that our existence is to provide solutions that matter to the Rakyat. He believes that every level of Rakyat is important, especially the underserved and under-represented and that every person looking to make a living here in Malaysia deserves the best solutions we can provide.

As Group CEO, he brings with him great plans to grow the Company, to be recognised as a disruptor in the digital tech space. He is driven to enhance existing solutions, never satisfied with its performance. He works together with all teams in identifying gaps and developing ways to satisfy the most discerning of customers. He learns and understands how successful tech companies deploy solutions and scales it for local consumption. He is apt at having a broader view of what it takes to continuously innovate and be two steps ahead of current trends and market changes.

Others

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: Saily is the son-in-law of Enric Sabri Ab-Rahman, the Executive Director.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.

C-Suite

DELIVERING EXECUTION



Age: 34 years old
 Gender: Female
 Nationality: Malaysian
 Date of appointment: 3 March 2023

Amanda Sabri

Group Chief Operating Officer

(effective 3 March 2023)

Amanda Sabri (also known as 'Amanda'), Group Chief Operating Officer (COO) of Pertama Digital and Managing Director (MD) of DAPAT Vista (M) Sdn Bhd, is a true technopreneur. Since her student days in London, she has honed her analytical and systematic approach to business through co-founding a successful e-commerce business exporting luxury consumer goods from the UK to South East Asia.

She also contributed to the pioneer e-hailing ecosystem in Malaysia; and co-founded an online solution for the short-term residential rental market for young executives and expatriates, which received seed investment from Telstra Australia.

Amanda's businesses have received international investments and accolades, including two-times winner of the UK Department of International Trade's Great Entrepreneur Games.

Amanda was instrumental in deploying DVSB's digital court bail payment solution, eJamin, in courts throughout Malaysia 7 months ahead of schedule, with the endearing support of the tech-savvy Malaysian Judiciary, through the Office of the Chief Registrar of the Federal Court. eJamin is now available at over 170 courts nationwide and has been touted as a success, based on the feedback received from end users and court officers.

She charges on with managing DVSB's other suite of services and ensures that targets are set and that the achievements exceed expectations. She is instrumental in delivering results that matter for the Company.

Note:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: Amanda is the daughter of Enrick Sabri Bin Ali Rahman, the Executive Director.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.

C-Suite



MANAGING OUR PEOPLE

Age: 44 years old
Gender: Male
Nationality: Malaysian
Date of appointment: 8 November 2021

Michelle Chiou Thien Ling Chief People Officer

Michelle Chiou Thien-Ling (also known as 'Michelle'), is our talented Group Chief of our People. She is a highly recognised practitioner of the art of human resource management. She is responsible for creating a world-class HR system for the Company combining her years of experience in the corporate world and the agility and flexibility of the Company.

She is multi-talented with skill sets in psychology and as a change strategist. She is responsible for maintaining the sanity of our people and ensures they are rewarded for their hard work and efforts.

She carries with her numerous awards and has been recognised by the Global 200 Power Leaders in HR 2022-23 by WhitePage International, Global Women Achiever award by the World Women Leadership Congress in April 2022, and Malaysia's Women Leaders award by the World Women Leadership Congress in December 2020.

Others

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.



DEPLOYING CAPITAL RESPONSIBLY

Age: 54 years old
Gender: Male
Nationality: Malaysian
Date of appointment: 1 December 2022

Sivabalan A/L Poobalasingam Chief Financial Officer

Sivabalan A/L Poobalasingam (also known as 'Balan') is a seasoned professional with over 30 years of experience in various industries including auditing, telecommunications, finance and investment.

With a Bachelors of Economics from Macquarie University and an MBA from the University of Chicago, he is well-equipped to navigate the ever-changing business landscape.

Balan's achievements don't stop there, as he has also earned the title of Chartered Accountant and completed Level III of the CFA exams.

Balan has worked his way up through the ranks, holding senior positions at a range of companies including Ernst and Young, Astro All Asia Networks, Kuwait Finance House Asset Management, Rhizophora Ventures, Tao Capital and Edotco Group.

Others

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.

Our People



CREATING DIGITAL SOLUTIONS

Raja Irwan Shah bin Raja Hassan Director, Technology

Shah Hasan (also known as 'Shah') is the tech wizard that makes our digital solutions work. He breathes life into ideas and designs with an appetite for solving the most difficult of challenges. As an IT professional with a focus on fintech, govtech and telecommunications industries, he is actively involved in software engineering in both mobile and web as well as having a keen eye on cybersecurity.

He leads a team of tech extra-ordinaires who manage and develop our backend infrastructure to ensure a seamless experience for government agencies and the Rakyat. Being regular people with regular needs, his team understands that the Rakyat wants more from their Government and that the Government wants to give more to the Rakyat.

Ts. Shah Hassan is an IT professional focusing in fintech, govtech and telecommunication industries. Ts. Shah Hassan is actively involved in software engineering (mobile & web) and cybersecurity. He is leading the technology team building communication (SMS, A2P) & financial (payment gateway, payment aggregator) products using various technology stacks such .NET, PHP, Javascript, MySQL, MS SQL, AWS & AI/Cloud in addition to managing stakeholders / product consumers. His educational background is from Universiti Teknologi MARA with a Bachelor of Science, Information Technology and Diploma in Computer Science.

Others:

- Other directorship in public companies and listed issuer's firms
- Any family relationship with any director and/or major shareholder of the listed issuer's firms
- Any conflict of interest that the person has with the listed issuer's firms
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any.



PRODUCT GROWTH EXPANSION

Wan Nor Aishah Ghaffar Head, Expansion & Growth

Wan Nor Aishah Ghaffar (also known as 'Aishah') is a driving force in the Expansion and Growth division, known for transforming ideas into market-ready products with outstanding value. With a passion for excellence and expertise, she brings products to life and consistently delivers exceptional results.

Aishah and her team approach each product with meticulous care, testing it to ensure it meets the highest standards of quality, reliability, and user experience.

She and her team also conduct targeted surveys and studies to gain valuable insights, which they use to refine and enhance the products even further.

For Aishah, these products are like her own children, and she nurtures them from ideation to market launch with love and care.

Others:

- Other directorship in public companies and listed issuer's firms
- Any family relationship with any director and/or major shareholder of the listed issuer's firms
- Any conflict of interest that the person has with the listed issuer's firms
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any.

Our People



Mohammad Izham Dahmad

Head, Product Design

Mohammad Izham Dahmad (also known as 'Izham') has over 10 years' broad experience in creative, oil & gas, and financial industries.

He is well versed in creative design, video production, front end web development, UI/UX design, and branding and communication.

He obtained his Bachelor's Degree in Communication and Media Studies from Taylor's University College in 2010.

Others:

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public censure or penalty imposed by the relevant regulatory bodies during the financial year, if any: None



Nur Sakinah Salleh

Head, Legal

Nur Sakinah Binti Salleh (also known as 'Sakinah') is the Head of Legal at Pertama Digital Berhad. With over 12 years of experience in corporate and commercial law, she is a seasoned legal professional with a proven track record in providing strategic legal advice to businesses.

Nur Sakinah holds a Bachelor of Laws (LLB) from the International Islamic University Malaysia and she is also a member of the Malaysian Bar.

As the Head of Legal, Nur Sakinah is responsible for managing the company's legal and corporate secretarial affairs, including corporate governance, regulatory compliance, commercial contracts, and litigation.

She ensures that the company's legal obligations are met, and its commercial interests are protected.

Others:

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public censure or penalty imposed by the relevant regulatory bodies during the financial year, if any: None

Our People

DEVELOPING HUMAN RESOURCES



Catherine Lai Siew Li

Director, People

Catherine Lai Siew Li (also known as 'Catherine') is a trained Industrial Relations Specialist and HR Practitioner with over 26 years in Human Resources Management and Operations.

She brings with her an extensive background in human resources business partnering, employee/industrial relations, Standard Operating Procedures (SOPs), compliance, coaching, unions relations including mediation and collective bargaining, learning and development, human resources services including payroll management, leave management and customer relations.

Catherine is an expert with a track record in managing HR effectively in various industries which include hospitality, and automotive, financial institutions.

Her educational background includes Executive Diploma in Human Resources Management & Learning from MEF Academy.

She comes from a strong corporate background having served with Tan Chong Group of Companies handling 3 of their listed companies as well with Henikwon Corporation where was charged with building their Human Resources function and managing matters for their pool of foreign workers

Others

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None

CONVERTING IDEAS TO WORDS



Alwyn Salleh Hashim

Senior Manager, Corporate Communications & Investors Relations

Alwyn Salleh Hashim (also known as 'Alwyn') is our official wordsmith, a Public Relations expert and skilled at writing.

He brings with him over 20 years of corporate experience in the field of event management, protocol management, VIP handling, business writing and media management.

He produces press releases and works closely with other departments in preparing and finalising presentation decks, formal letters and arranges for interviews and engagements with the Media.

His work experience includes Ernst & Young, Kenanga Investment Bank/K&N Kenanga Holdings Berhad, Tan Chong Motor Holdings Berhad/Edaran Tan Chong Malaysia and Aurelian Land Sdn Bhd.

Others

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None

Our People

ASSESSING GROWTH PARTNERS



Abel Goon Chun Hoe

Director, Ventures

Abel Goon Chun Hoe (also known as 'Abel') is skilled in identifying business opportunities. He understands the inner workings of the capital markets and applies this skill set in seeking business opportunities for the Company. He assesses suitability and fit when considering potential and new investors and business ventures.

He is an experienced fund manager working in the financial services industry. His skills are in financial modelling, financial analysis, business analysis, equity valuation and risk management. A true finance professional equipped with a Bachelor of Science (BSc) in Actuarial Science from City University London and a Chartered Financial Analyst Charterholder.

Abel Goon has the necessary qualifications we need for someone to source for business partnerships to expand our market share. He connects us and opens doors to opportunities for the Company to expand.

With his extensive background in research and preparing financial models for Malaysian public listed companies over the years, his insights and background are invaluable for suitability assessment for potential and new investors and business ventures.

Others

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year: If any: None

BUILDING GOVERNMENT RELATIONS



Amirul Asyraf Abdul Rasid

Manager, Ventures

Amirul Asyraf Abdul Rasid (also known as 'Asyraf') holds a Bachelor of Laws (LLB Hons.) from the University of Reading. He has extensive experience as a legal practitioner advising startups and corporate clients.

His skills include legal research and relationship management. He was also an Administrative and Diplomatic Officer at the Ministry of International Trade and Industry (MITI) specialising in international trade negotiations.

He brings with him an extensive insight to the public sector, and the invaluable perspective of a policy maker.

Others

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year: If any: None

Our People



MANAGING FINANCIAL HEALTH

Darryl Yew Jun Dee

Senior Manager, Finance

Darryl Yew Jun Dee (also known as 'Darryl') is the Senior Manager of Group Finance at Pertama Digital. With over 10 years of experience in financial controlling and reporting, he is an experienced controller with a proven track record in providing strategic financial advice to businesses from boosting financial efficiencies and cutting company costs through process optimisation.

Darryl holds a Bachelor of Accounting (Honours) from the Universiti Tunku Abdul Rahman and he is also a Chartered Accountant of the Malaysian Institute of Accountants.

As the Senior Manager of Group Finance, Darryl is responsible for managing the company's financial operations including budgeting, forecasting, reporting, risk management, and planning.

He ensures that the company's financial stability and sustainability are met, and adhering to industry regulations and standards.

(Others)

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None



HUMANISING TECHNOLOGY

Corrine Abdullah

Head, Communications

Corrine Abdullah (also known as 'Corrine') hails from the Broadcast industry with over 28 years experience in the areas of TV production, TV Program Creation, Foreign TV Content Acquisition, Campaign Creation and TV Program Management.

Corrine has gained varied and wide perspectives and experience in the production of TV Programs for different genres. Her various programming has won numerous awards and nominations in local TV awards for different genres.

Corrine has an eye for seeing Pertama Digital as a humanised company and to make a difference in the lives of the Rakyat. She is passionate and driven to serve the Rakyat.

(Others)

- Other directorship in public companies and listed issuers: None
- Any family relationship with any director and/or major shareholder of the listed issuer: None
- Any conflict of interest that the person has with the listed issuer: None
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None

Our People



Mohammad Afnan Zafar

Head, Operations

Mohammad Afnan Zafar (also known as 'Afnan') brings with him over 18 years experience of strategic marketing in both local and international markets with a focus on digitalisation and strategic marketing for the automotive, property and technology industries.

He innovated as part of a team, the first subscription based model for the automotive industry to drive the ownership experience in Malaysia and is focused on developing and strategising for profitable growth of the business alongside the lead team for future mergers and acquisitions.

Afnan holds a degree in Information Technology from the Islamic University of Technology (IUT) in Bangladesh and a Masters in Business Administration from the Multimedia University in Malaysia.

Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.

Highlights of 2022



MyPay Coin Conversion

1. Second outlet opened in Berjaya Times Square Kuala Lumpur after Subang Parade. Additional outlets are set to open in 2023.
2. Conducted pop-up activities at 4 locations in 2022.
3. Official Visit by Bank Negara Malaysia.
4. Introduction of QC Machine (Quick Coins Machine) that improves counting time by 80%.
5. Operation guideline/Handbook for outlets located in shopping malls.



eJamin

1. Nationwide Roadshow conducted for additional training and observation to ensure eJamin is accepted. At the end of 2022, we have achieved more than 70% acceptance rate, the highest since eJamin's inception.
2. Introduced new payment method, eJamin Teller Machine (eJTM) in Quarter 1 of 2022.
3. Implemented a Court office support group by State.
4. Participated in Hari Inovasi dan Kecemerlangan by Jabatan Perdana Menteri.
5. Participated in Jelajah Kehakiman by Istana Kehakiman in Sarawak and Kelantan.
6. Increased Gross Transaction Value (GTV) from RM129mil in 2021 to RM200mil in 2022.



MyPay Mobile

1. Implemented an online Zakat campaign for Fitrah and Harta for:
 - Majlis Agama Islam Wilayah Persekutuan (MAIWP)
 - Lembaga Zakat Negeri Kedah (LZKN)
 - Majlis Agama Islam & Adat Istiadat Melayu Kelantan (MAIK)
2. eKYC (Know-Your-Customer) automation feature introduced



MySMS

1. Participated in Majlis Bandaraya Shah Alam (MBSA) "Shah Alam on Wheels" Roadshow
2. Agreement to proceed with Information-on-Demand (IOD) for Jabatan Kemajuan Islam Malaysia (JAKIM) Halal
3. Pitch for Info Banjir by Dewan Bandaraya Kuala Lumpur (DBKL)
4. New automated invoicing system
5. Introduction of concierge service for government agencies
6. Relationship Management Guidelines/Standard Operating Procedure (SOP)
7. Increased Gross Transaction Value (GTV) of MySMS V2 Implementation by 12% from RM12mil in 2021 to RM13.4mil in 2022



MyPay Payment Gateway

1. Implemented NIOSH Exam Booking System
2. Increased Gross Transaction Value (GTV) by more than 158% in 2022 as compared to 2021 (From 40 mil to 103 mil)

A Summary of Our Evolution

The impressive journey of Pertama Digital Berhad is proof that the company is dedicated to achieving its vision of becoming the leading technology company in Malaysia.

Pertama Digital's commitment to excellence and to providing innovative digital products and services is a testament to its impressive evolution.

1984

Pertama Digital's journey from its incorporation in 1984 to its present day is remarkable and inspiring for all. Pertama Digital which was incorporated in 1984 was initially known as John Master Industries Bhd, focused on manufacturing clothing and apparel.

2020

PDB completes acquisition of TAS which owns DVSB. Formal change of name from Sinotop Holdings Berhad. Paving the way for PDB to venture in the digital space in Malaysia. Disposal exercise of Gifted Investment Limited (GIL) commences.

2021

TAS acquires additional equity interest in DVSB to a stake amounting to 80% and starts to consolidate results of DVSB.

2022

Extraordinary General Meeting (EGM) held and received an overwhelming vote from Shareholders on the disposal completion of GIL.

Pertama Digital is now a wholly-owned Malaysian entity. Application to be listed as a Technology business with Bursa Malaysia Securities Berhad has been made. PDB has been granted the 'Shariah Compliant' status in view of the above disposal.

eJamin is now in 178 courts nationwide, becoming the preferred bail payment system available with Gross Transactional Value (GTV) to-date of RM330mil and bail collection amounting to RM200 million for 2022.

mySMS generated 13 million SMS in 2022 with 170 agencies. Total number of agencies since its inception is 370 plus agencies.

Coins Conversion successfully recirculated coins valued at RM4.3 mil, with a staggering 19.6 millions of physical coins collected.

MyPay Mobile has accumulated more than 100,000 active users.

MyPay Payment Gateway has processed more than RM110mil worth of payments.

Pertama Digital Moving Forward

We aim to digitalise Malaysia for Malaysians alike so that no one gets left behind.

Fundamentals for our Growth

Overall, we at Pertama Digital require a combination of strategic planning, execution, and continuous improvement. By focusing on these fundamentals, we at Pertama Digital can build a strong foundation for sustainable growth and success.



People

Increase our headcount to complement growth and expansion



Product

Increase Gross Transaction Value across all our products



Communications

Increase our presence on key Social Media platforms



Engineering

Design and implement systems that are more robust and easily integrated into various existing systems of Clients



Growth and Expansion

Merge and Acquire with relevant tech companies that bring value to our bottom-end and complements our goals to serve the Rakyat



Financial

Grow our profit margin consistently over the next 5 years

Pertama Digital Moving Forward

Pertama Digital – 2022

1

country

32.37 mil.

population

RM9 mil.

revenue

RM0.28

per resident

Our Plans Moving Forward – 2030

13

countries

3 bil.

population

RM120 bil.

revenue

RM40.00

per resident



Chairman's Statement

We are here to make a difference for the Rakyat



Dear Valued Shareholders,

On behalf of the Board of Directors of the Company ("Board"), I am pleased to present to you the Annual Report for the 12-month financial year ended 31 December 2022.

It has been an exciting and challenging journey through 2022 as we experienced the re-opening of businesses not only in Malaysia but across the world. Lives have returned to normal but many require additional time to restart and re-energise themselves to catch up on lost opportunity.

In a way, the COVID-19 Pandemic has helped with the rapid development of digitalising complicated and tedious processes in the daily lives of our fellow Malaysians.

The Company has made tremendous progress during those times and have successfully positioned ourselves for growth moving into 2023. We are geared to continue on our mission to innovate and upscale our operations for the benefit of the Rakyat.

I am pleased to note that Shareholders continue to place their trust in us as we continue our journey. The Company is here to disrupt the norm. The main result of disruption has always been innovation. This innovation is necessary to fix things that no one ever realised needed fixing. The Company sees a gap in the way Malaysia and the world does business, especially when it involves Government, its agencies and the Rakyat.

We understand the issues through open discussions with relevant parties and we innovate to find solutions that have little to no impact on the public coffers. The beneficiary of our efforts is the Rakyat and Malaysia. And our efforts will result in Malaysia being seen as a destination of innovation and marketing our ideas and solutions to the world.

We remain steadfast that the Company will continue to innovate to deliver digital solutions that matter and to be recognised as the leader and trusted partner of our Government and markets.

During my tenure as Chief Justice, I spearheaded the digitalization of the courts filing system in the late 2000s. It was an extremely difficult task but I am proud that the courts are now more efficient and are on par with the rest of the western world. I believe in what Pertama Digital is working towards and it is with that sole purpose that I joined Pertama Digital as Chairman. We will propagate this effort across all government agencies and we will see it through to the end.

As a Company destined for greatness, we continue to be on the lookout for potential interests that will generate and contribute to our growth plans moving forward. The Company believes that this can be achieved by integrating ourselves with other players who share a similar aspiration of digital innovation.

The Board and I believe that 2023 shall be an exciting period for expansion through partnerships and mergers and acquisitions.

Review of Business Operations

The Company had successfully concluded the disposal of its entire equity interest in the China-based textile subsidiary in August 2022, and my thanks to our Shareholders for their vote of confidence on this matter during our Extraordinary General Meeting.

We are on the way to reclassifying our business from a textile business to a technology business which opens up more opportunities in attracting new business opportunities from local and international business partners and interests.

We remain focused to be the Unicorn in the Govtech space, to continuously innovate and provide solutions to pain-points that are experienced by the Rakyat and the Government.

Appointment of Board Members

Datuk Seri Dr. Nik Norzrul Thani Nik Hassan Thani and Yang Teramat Mulia Tunku Syed Razman bin Tunku Syed Idrus were appointed as Directors of the Company on 7 September and 13 October 2022, respectively.

On behalf of the existing Board members, I welcome them and look forward to gaining insight on their individual experiences in the legal and business environments in the future.

Corporate Governance

The Group's commitment to corporate governance is unwavering, and it remains a top priority for the Board to uphold the highest standards in this area. The Board recognises the importance of incorporating these practices into the company's culture, and is dedicated to ensuring complete compliance with the best practices in corporate governance.

In fact, the Group's corporate culture places an uncompromising commitment to good governance at the forefront of its values, making it clear that responsible and ethical business practices are at the heart of everything they do.

Board Oversight

At the helm of the Group is a highly skilled and diverse Board, comprised of Directors from a wide range of industrial and professional backgrounds.

This collective expertise and experience allows the Board to bring a unique perspective to the table, and enables them to provide invaluable guidance and strategic direction to the Group.

With a firm commitment to excellence, the Board takes its role of fiduciary oversight very seriously, and closely monitors all corporate matters as they progress. This level of attentiveness ensures that the Group operates with the utmost integrity and transparency, and is well-positioned to meet the needs of all its stakeholders.

By placing such a high value on the importance of fiduciary oversight, the Board is able to make informed and responsible decisions that benefit the Group and its various stakeholders.

Through their collective leadership and unwavering dedication to the Group's success, the Board sets the tone for a culture of excellence and accountability that runs throughout the organisation.

Malaysian Anti-Corruption Commission (MACC) Act 2009

The Group has a zero-tolerance policy towards corruption, bribery, and abuse of power. In compliance with the MACC Act 2009, we have established an Anti-Bribery and Corruption Policy ("ABC Policy") that has been instrumental in maintaining the integrity and reputation of our organization.

The ABC Policy applies to all directors and employees across the Group and strictly prohibits offering or receiving gifts or hospitality, including meals and entertainment, from external parties such as business partners, contractors, agents, clients, and public officials. Our directors and employees are expected to familiarize themselves with the provisions of the ABC Policy and to act in accordance with its guidelines at all times.

At the Group, we firmly believe in conducting business with the highest levels of integrity and ethical standards, and our ABC Policy is a key component of our commitment to upholding these values.

Environmental Sustainability

Our commitment to sustainable environmental initiatives continues as we continue to reduce our carbon footprint and environmental impact.

This includes not only reducing environmental impact from a company perspective but also our employees as well. We are a digital technology company and it bodes well that we are able to promote remote working from anywhere. We are all connected daily and efficiency is at its highest and we will continue to practise this moving forward.

Conclusion

As the Chief Justice of the Dubai International Financial Centre Courts, I am proud to have served in perhaps the most digitalised courts in the world.

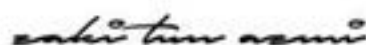
Therefore, I have high hopes for Pertama Digital to be the leader in introducing digitalisation to government bodies.

I would like to thank our Shareholders for their continued support of our efforts for the past year.

We look forward to your continued trust as we work to make Malaysia great and to establish Pertama Digital as a key player on the world's stage.

My thanks as well to our employees, partners and clients for their continued support and commitment in making Pertama Digital a success.

Thank you.



Yours truly,

Tun Dato' Seri Zaki Bin Tun Azmi
 Chairman of the Board of Directors

Group CEO's Statement

Disrupting the norm is the way to make an impact 🦊



Dear Shareholders,

I am delighted to report on the success of Pertama Digital, a company that has grown into one of the greatest companies in Malaysia under my leadership as Group CEO. Our commitment to solving, building, and empowering is underpinned by our patriotic values, and we are honoured to serve you, the shareholders, and the people of Malaysia.

Our People, Our Diversity, Our Strength

At Pertama Digital, we are committed to fostering an inclusive and supportive workplace that empowers our team members to reach their full potential. We believe that diversity is our strength, and our beautifully diverse, patriotic, and talented team is the backbone of our success.

The Path to Recovery

As the world recovers from the pandemic, Pertama Digital is here to coordinate and facilitate solutions to some of the greatest challenges we face as a nation. Our focus is always on the interests of the Rakyat, and we are tirelessly supporting the government in removing all barriers to effective digitalisation.

Government Partnerships

We are proud to say that we serve more than 100 government agencies, and almost all have had a superb experience working with us. We will continue to learn from the government and take their lead, working closely with them to build effective digital solutions that benefit the Rakyat. Our commitment to staying close to the Rakyat has been vital in our success, and we will continue to prioritize delivering essential digital services that are sustainable and accessible to all.

Pro-Competition, Pro-Rakyat

At Pertama Digital, we are committed to inspiring other companies to participate in supporting both the government and Rakyat sustainably. We are pro-competition and will keep a laser focus on the Rakyat and their needs. We will create a new generation of Malaysian corporate leaders who prioritize agility, social responsibility, and sustainability. Our goal is to build a sustainable, agile, and patriotic future for Malaysia.

Building a Digital Future

Under my leadership, Pertama Digital has grown into a collection of companies both in Malaysia and beyond. We are building and acquiring key robust solutions that will contribute to the needs of citizens across emerging economies. These companies will equip Pertama Digital to address the hierarchy of needs as described by Maslow, and we are proud to be creating a new generation of Malaysian corporate leaders who prioritize agility, social responsibility, and sustainability.

Talent, Agility, Sustainability

We know that delivering on our mission requires a unique talent pool that is aligned with our values and vision. We are committed to building and retaining top talent in our industry, not just for ourselves, but so that they can eventually leave Pertama Digital and bring our culture to other companies too. Our approach to talent management is critical to our success and will continue to be a key focus for our company.

Our Vision for Malaysia

Pertama Digital's success will inspire our competitors, and our doors will always be open for collaboration. We are associated with doing good, and we remain committed to improving the lives of the Rakyat. We will continue to find ways to enable the government to empower the Rakyat to live their best lives via digitalisation. Our capital deployment strategy is designed to ensure that we are focused on solving real-world problems, and our vision for Malaysia is one of sustainable growth and social responsibility.

Appealing to Investors

Pertama Digital is a growth company that is uniquely positioned to capitalize on the opportunities presented by the post-pandemic economy. Our commitment to the Rakyat, combined with our pro-competition stance, puts us in a unique position to be a leader in the industry.

Our focus on talent management, sustainability, and agility are critical to our success, and we believe that our approach will allow us to continue to achieve significant growth that benefits both you, the shareholders, and the rest of Malaysia.

Let's Stay Connected

As we move forward, I am confident that Pertama Digital will continue to be at the forefront of innovation and change in Malaysia. Our commitment to the Rakyat, combined with our pro-competition stance, puts us in a unique position to be a leader in the industry. We are proud of our achievements so far, but we know that there is much more work to be done. We are excited about the future and we invite you to join us on this journey.

On behalf of the entire team at Pertama Digital, I would like to thank you, the shareholders, for your trust and support. Together, we can create a brighter, more prosperous future for Malaysia.

Please feel free to reach out to me at any time with any questions, feedback or ideas on how we can continue to move forward and grow. I hangout on Twitter as @saifyakhtar and look forward to engaging with you there.

Yours sincerely,

Saify
(Akhtar Saifullah)

Group CEO, Pertama Digital Berhad



Follow Saify's social media on Linktree

linktr.ee/SaifyAkhtar

Group CEO: Questions and Answers



Q&A

with Saify, Group CEO of Pertama Digital.

What makes Pertama Digital different from others?

We solve problems by listening to the problems first. We understand the issues behind it and how it affects the end user, the Rakyat. We then formulate a Proof-of-Concept to test and prove a hypothesis right. Once that is done, we deliver the product and become part of the evaluation and roll-out by the customer and record the results. We then work on strategic enhancements until the Rakyat benefits and the agency delivers on its Key Performance Indicator set by Putrajaya.

What continues to be your largest contribution to Pertama Digital?

I closely advised the pivot of Pertama Digital from a textile to digital tech company and convinced the Board and Shareholders that this digital space in Malaysia is highly lucrative. Government digitalisation is often shunned by venture capitalists and I felt that Pertama Digital fit well into that space and that we could build a viable business model.

We welcome competitors as this always introduces new ideas and almost always results in more value to the Rakyat. That is our end goal we seek to achieve.

This Q&A is in part based on an interview session with the Group CEO on BFM's Tech Talk Segment which aired on 16 February 2023.

Is there an issue with brain-drain in the digital tech space in Malaysia?

We have a great local talent base, ever hungry for opportunities. Our talent base needs opportunities to be engaged, develop through challenges. Companies need to be innovative to challenge, and inspire talent, to seek and build new businesses and always be hungry for business.

We can then retain and allow talent to upscale their skills. It is a problem that Pertama Digital is working hard to avoid. We want our staff members to feel satisfied and accomplished in every project we develop and roll-out. Malaysia is great at taking care of talent, so I believe the private sector needs to work closely with the Government to avoid brain-drain.

What are your plans for a Digital Islamic Bank in Malaysia?

I would like to develop a Digital Islamic Bank. Specifically for the underserved for total financial inclusion regardless of financial background. Digital banks require a new framework as it is essentially a new banking system. So a lot of work needs to happen before we can arrive at an ideal situation. Digital Banks today will be entering a highly regulated space and is required to achieve sustainability over the next 5 years. That is a massive challenge. But it needs to be done. The Rakyat deserve better.

Strategic Report

At **Pertama Digital**, we strive for efficiency and to provide evidence that our system works.

For every product and service we develop, we put it through a rigorous Proof-of-Concept (POC) phase where every variable is tested against actual conditions. We believe this will enhance and provide a strong product and service with a proven track record behind it.

Pertama Digital stands by its services and delivers products and is certain of its effectiveness to deliver convenience to everyone.



Strategic Report: Our Strategy

Our fundamental approach to
doing business 🏠



Strategic Report: Our Strategy

Comparison with Competitors

		Our competitors
1	Deliverables	<p>Focuses on the outcomes and benefits that the product is intended to deliver rather than the code itself.</p> <p>Focuses on just the code. No consideration given for fine tuning to specific real-time usage.</p>
2	Delivery Mindset	<p>Flexible and adaptable to changing needs and circumstances, while also addressing key pain points. Delivery of solutions that are innovative and forward-looking, anticipating future needs and trends.</p> <p>Delivers only what was requested. No deviations entertained.</p>
3	Timeline	<p>Delivers solutions in weeks by utilising the agile method which involves a flexible and iterative approach, emphasising continuous improvement.</p> <p>Delivers solutions that may take years. Loss of productive time.</p>
4	Go to Market	<p>Handhold all relevant stakeholders at each stage of the process to ensure excellent usage and take up rate.</p> <p>Leave implementation to government officers. No sense of accountability.</p>
5	Method of Funding	<p>Fueled by our own capital. We put our money down first and walk the talk to develop solutions that work.</p> <p>Fueled by contract value. No vested interest by vendor.</p>
6	Payment Structure	<p>Pay-for-Performance; We get paid only upon deliver of results.</p> <p>Need to secure upfront tenders. After delivery, implementation is left to government officers.</p> <p>If our solutions does not work, we are incentivised to fix it.</p> <p>Often hits roadblocks and issues at the very beginning.</p>
7	Beneficiaries	<p>Benefit the Rakyat, government officials as well as Shareholders.</p> <p>Benefits only a select few as only the company is rewarded with money, whilst the Rakyat and government officials are left with subpar products.</p> <p>With pay-for-performance, we have a vested interest in results.</p>

Strategic Report: Our Strategy

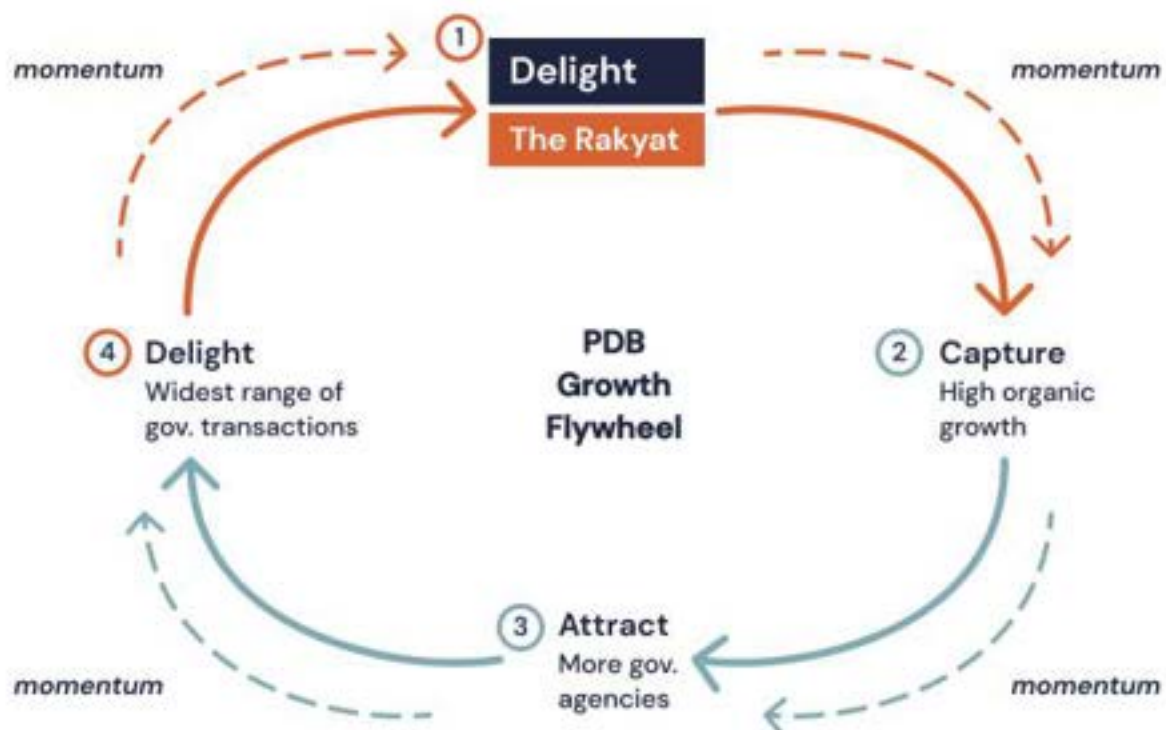
Secret sauce: Our Growth Flywheel

Using small products built upon each other to create automatic growth with compounding momentum over time.

Pertama Digital refers closely to the flywheel effect whereby small wins equate to a build-up over time and will eventually gain momentum that growth almost seems to happen by itself.

We develop products that serve a purpose for the Rakyat. We capture organic growth, using our past success stories and achievements to attract new agencies to onboard with us.

With more agencies joining us, we continuously innovate and offer more government services back to the Rakyat. This momentum accelerates our growth exponentially.



Strategic Report: Our Suite of Products and Services



eJamin

eJamin has become the most convenient and efficient digital bail payment system available in Malaysia. It streamlines the bail payment process and offers a hassle-free experience for court officers and users alike.

At a maturity stage, eJamin has been thoroughly tested and rigorously tried against real life scenarios.

It now takes 15 minutes or less to complete any bail payment, without the need for users to leave the courthouse.

Continuous improvement is always made and user feedback received indicates an extremely high acceptance rate from both the end user and court officers, whom in general prefer a cashless payment option.



mySMS

mySMS 15888 is an innovative communications solutions, approved for use by the Malaysia Administrative Modernisation and Management Planning (MAMPU) unit to streamline communications between government agencies and the Rakyat. The service allows for greater penetration in areas with limited access to the internet and has been proven successful in disseminating important information.

The system has successfully served hundreds of agencies across multiple ministries ranging from healthcare to local authorities. The ease of use of SMS Broadcast and two-way SMS services allows for quicker and efficient sharing of information.



MyPay Coin Conversion

A revolutionary service that has helped the Rakyat convert their unused physical coins into spendable money. Coin Conversion has also assisted Bank Negara Malaysia to achieve savings from minting new coins for circulation.

The service is currently available in two locations, with 100 additional new locations planned in the coming years.

Utilising our MyPay application simplifies the counting and transfer of the value of coins to their preferred bank accounts.

Plans are currently underway to allow for retailers to buy coins for us, thus helping further promote spending and continue to provide savings for the Government.



Strategic Report: Our Suite of Products and Services



MyPay Mobile

MyPay brings convenience to the Rakyat by allowing them to have access to government agencies for various services including payments and updates of their personal information.

A single application eliminates the need for multiple account numbers utilising Electronic Know-Your-Customer (eKYC) which retains the information of the Rakyat across multiple agencies.

All information is updated in real time and is managed by a secured connection for peace of mind.

My Pay application is targeted for Malaysian citizens with enhancements to be made to include foreign workers who work and reside here.

MyPay will be evolved to become the SuperApp of Malaysia and can serve the aspirations of the Government to introduce targeted subsidies through a unified Malaysian Digital ID which will assist those that really need assistance. The information gathered will allow for proper identification of the correct recipients of these subsidies.



MyPay Payment Gateway

Featuring a seamless and cost effective method of allowing government agencies to accept payments, MyPay Payment Gateway provides convenience for agencies to upgrade their service offerings for greater benefits to the Rakyat.

Custom built APIs allow for integration with little to no major upgrades to an existing system thus allowing government agencies to continue to operate without any major downtime and disruption.

MyPay Payment Gateway utilises secure and tailor made access to various payment methods available such as FPX (Business-to-Consumer/Business-to-Business/Business-to-Government), JomPAY, Virtual Accounts and Cards (Debit and Credit).

Strategic report: Our Infrastructure

We Build to Serve the Rakyat 🇲🇾

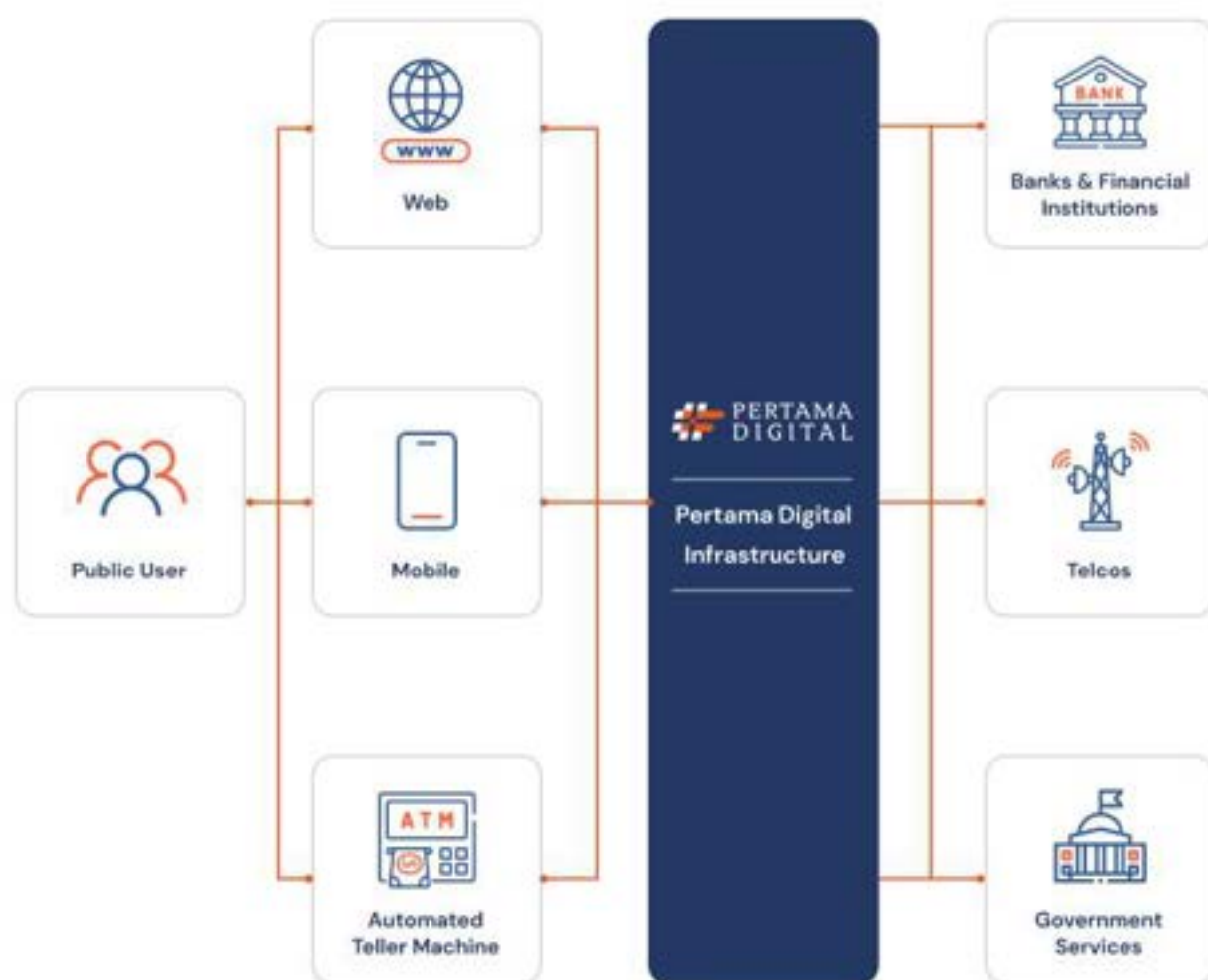
We provide fast paced solutions and interfaces with even-faster paced payment solutions and communications products. Things here are viewed in seconds. Anything less is not enough.

Payment Product

Our infrastructure handles millions of transactional value per month. The public transacts payments for government services such as taxes, utility bills, loans, penalties, examinations, certifications and professional courses from different platforms including web, mobile application and physical machines.

Communication Product

Our infrastructure processes hundreds of thousands of Short Message System (SMS) per month.



Our Unique Infrastructure

Payment Product : Touch Points

Users are able to pay through various payment methods covering Financial Payment Exchange (FPX / Online banking), Cards (debit and credit) and Self Service Terminal (Cash Deposit Machine (CDM) and Auto Teller Machine (ATM)).

Communication Product : Coverage

Our infrastructure is integrated with the main Mobile Network Operators (MNO) and Mobile Virtual Network Operators (MVNO) in Malaysia & capable of broadcasting SMS to international territories.

Package & standalone solution

Our product variants make it easy for the clients to plug into their environment.

Both payment and communication products offer website, mobile application, as well as Application Programming Interface (API) as the solutions for the clients.

Data Source

Pertama Digital infrastructure is connected / integrated with the right data sources of government agencies such as the Royal Malaysian Police, National Registration Department, Road Transport Department, other ministries / agencies and local councils.

Scalable & secure system

Pertama Digital infrastructure goes through regular and strict vulnerability assessment and penetration testing (VAPT) to ensure that the products are always free from potential threats and breaches.

Data transmission between users devices and server is secured with Secure Socket Layer (SSL).

Highly capable IT Operation Team

The Engineering team that developed and maintains the architecture and product ecosystem are fully capable as well as operates cross functionally and is ever agile.

Our Product Support team facilitates users on different platforms such as customer service tools, social media, over the top applications (WhatsApp), emails, calls and emails.

Around 80% - 90% of the inbound communication received from users are configured with automation such as categorisation and response.

Integrability

Pertama Digital infrastructure is built with API-driven in mind. Each of the API endpoints has been processing hundreds of requests per minute and consistently providing responses with an average of less than 5 seconds.

Strategic Report: The Power of Our People 💪

At Pertama Digital, our people are the power behind the success of our organisation. We strive to create a unique remote working culture, where we base our recruits on their cultural fit as well as their job fit.

At Pertama Digital, we understand, empathise and are passionate about our people. We give our talents an optimum work/life balance by allowing them to work remotely, while still being driven by results and performance.

Our team functions as a family, not a hierarchical organisation. We strive to instil the right mindsets, behaviours and skills in our employees to make them great leaders, not just managers. We are not about creating jobs, but opportunities to grow, learn and make a difference.

We prioritise mental health, providing medical health coverage, coaching, and counselling to our employees to ensure their mental well being.

We organise monthly team building activities and quarterly retreats to ensure that our people are able to meet each other face to face and strengthen the bonds between them.

We avoid a hierarchical culture and instead promote a flat organisation, so that even new employees can approach higher levels in the organisation with any ideas or questions.

Ultimately, the mission of Pertama Digital is engagement; with customers, clients and its employees. We strive to be continuously adaptable, admitting mistakes and changing direction when needed.

By providing our employees with a flexible work/life balance, we are able to ensure that our people are able to manage their family life while still being productive. This is a key factor in our success, and we will continue to foster this environment.



We discuss and collaborate for better results

Standing by the Rakyat



We, the people of Pertama Digital, are passionate about creating a better future for our Rakyat and for our nation as a whole. We are dedicated to serving our Rakyat with integrity, compassion, and commitment, and strive to understand their needs and pain points, so that we can create a brighter, more equitable, and sustainable society.

We are passionate about making a positive and long-lasting impact on our nation, and our goal is to make sure that our Rakyat can benefit from the best that our country has to offer.

We stand between the Rakyat and government, bridging the gap for more meaningful engagement and insightful relationships. We ensure that our Rakyat have access to the best opportunities and services, and to provide innovative solutions that will improve their lives.

We believe in the power of humanity and are determined to provide world-class services with dedication, so that everyone living in Malaysia can benefit from the best opportunities and resources.

We are proud to be at the forefront of making a brighter and more prosperous future for our nation, and we will continue to work hard to ensure that everyone is supported in achieving their goals. Together, we create a brighter future for our nation, our Rakyat, and for all.

Gallery of Events

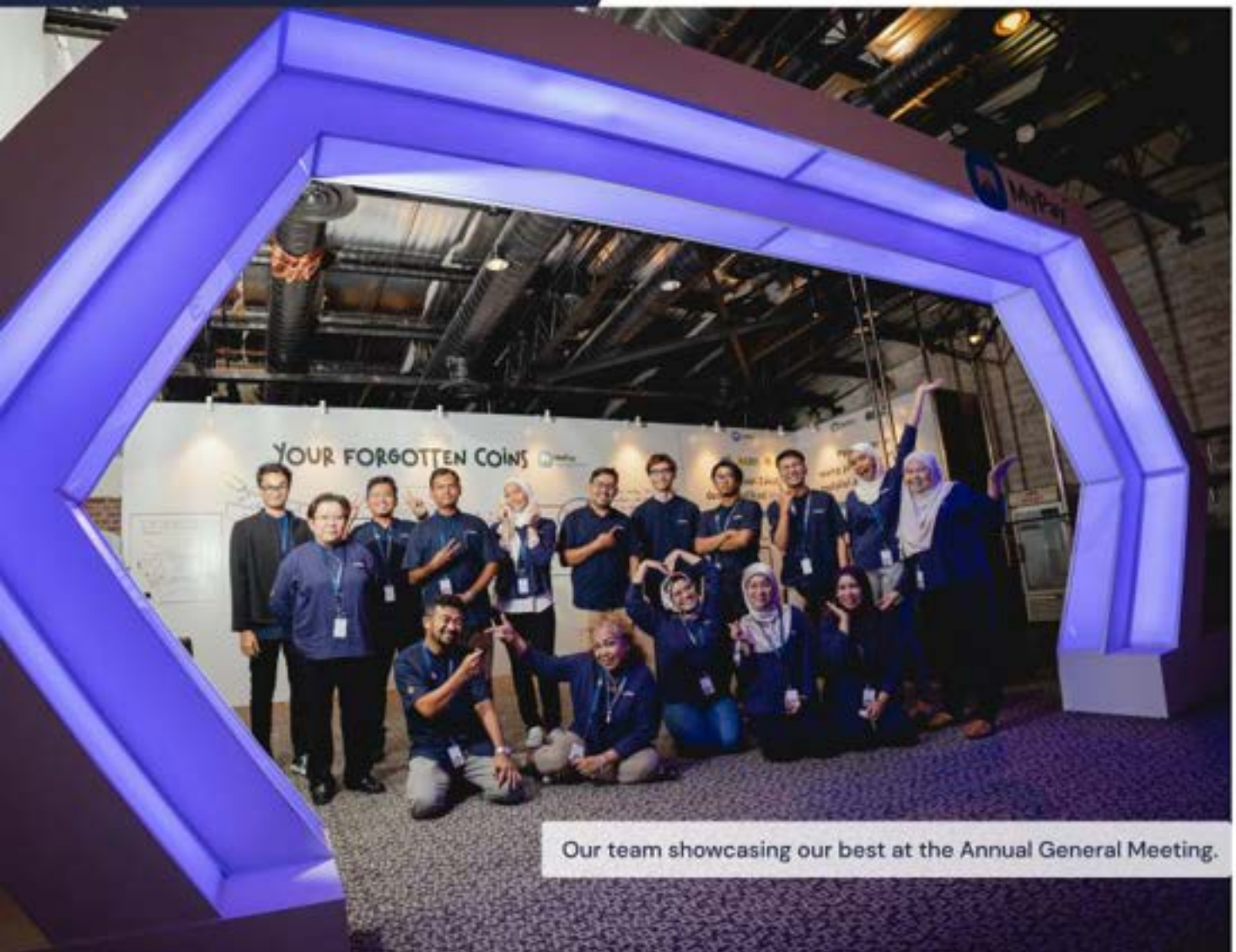
We pledge to serve our fellow Rakyat

We organise events that centre around the Rakyat.

We engage with them and help them understand what digital options are available for them to enjoy and benefit from.

We walk the talk and will always be on the side of the Rakyat.

We also nurture them and assist where we can as a responsible member of society.



Our team showcasing our best at the Annual General Meeting.

Pertama Digital Gives Back 🧡

Pertama Digital believes in giving back to society. We are firm in our commitment to be on the side of the Rakyat and help alleviate their situations where we can. Every small effort counts.



| Collaboration with PERTIWI Soup Kitchen

Hari Komuniti – Perlindungan Tenang ☔

We go to the ground to gain a better understanding of the issues faced by the Rakyat and educate the on what is available from the Government to help them.



'Hari Komuniti (Perlindungan Tenang) bersama Pertama Digital'

Group activities – Power of Me Training ♥

A session to foster positivity amongst our own People, encouraging and empowering our People to serve the Rakyat better and more efficiently.



| Power-of-Me Training