

To whom it may concern,

25 June 2020

Ban Choon Marketing Pte Ltd.

The company has engaged Ms Chng Lai Hoon of QubeServ Pte Ltd as its management consultant since November 2019. Under the engagement, she is tasked to perform a review of our financial and operational processes with the goal of strengthening our financial system and use of data in driving decision making and right actions for operational efficiency and profitability.

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To-date, the areas that she has been working on for the Company are as follows:-

- 1. Financial and Management review of busness processes and sfinancial analysis for forecasting.
- 2. Advisory role in key financial and operational areas for improvements
- 3. Setting up KPIs for Company and functional areas for monitoring and improvement
- 4. Creating Monthly Financial reporting system
- 5. Organizing and facilitating monthly sales and management meeting
- 6. Reviewing and advising the Company on possible digitalization road maps
- 7. Advising on other matters including Human Resource, Treasury and Taxation
- 8. Reviewing working capital management including inventory, credit risk and cash flow

We see improvement in the areas that Lai Hoon has covered due to her ability to read the situation with great deal of accuracy and designing practical solutions to these problems. She has the ability to clearly explain complex concepts and logic to our colleagues in Ban Choon.

I have worked closely with Lai Hoon and found her to be an exceptionally motivated and knowledgeable consultant who is versatile and dedicated to helping us during COVID-19. With her strong interpersonal skills coupled with a sharp and inquisitive mind, I believe Lai Hoon is the consultant who can make a difference to a Company that engages her services. Please do not hesistate to contact should you have any question about Lai Hoon.

Sincerely, Jan Chin Guan Geheral Manager