



跨構領您
進入另一維度空間
GLOCO lead you
into another “dimensional space”



GLOCO MALAYSIA BERHAD

一本您細讀後絕不後悔的手冊
A book you will never regret to read

First we create the technology, then IT recreates us

我們創造了智能、隨後，人工智能創造了另一個時代



1, Corporate Culture
跨構的文化

1a, Philosophy, Mission and Vision
理念、使命及願景

2, Message from the Top Management Team
領導見解

3, Our Service
公司服務項目

2a, Electronic Medical Record System
電子病歷系統

2b, Telemedicine System
遠程醫療系統

2c, Artificial intelligence
人工智能

2d, E-commerce Platform
電子商務平台

4, Ecommerce Platform
電商平台

5, Corporate Profile
大馬跨構的集團簡介

5a, Corporate Structure
集團架構

5b, SSM and Share Certificate
公司註冊及股票

6, Media Reports
媒體資訊

7, Gloco Affiliates
跨構伙伴

Corporate Culture 企業文化

- Vision 願景
- Set Health Benchmarks to improve the health of whole people
設立保健標杆，提昇全民健康
 - Based Malaysia, view Globe
立足大馬，放眼全球
- Mission 使命
- Not make one-for-all systems, but specialize them for speciality
不是建立一個全能系統，而是將其專門化。

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01 Business To Business (B2B)
When a business sells a good or service to another business (e.g. A business sells software-as-a-service for other businesses to use)

02 Business To Consumer (B2C)
When a business sells a good or service to an individual consumer (e.g. You buy a pair of shoes from an online retailer).

03 Consumer To Consumer (C2C)
When a consumer sells a good or service to another consumer (e.g. You sell your old furniture on eBay to another consumer).

04 Consumer To Business (C2B)
When a consumer sells their own products or services to a business or organization (e.g. An influencer offers exposure to their online audience in exchange for a fee, or a photographer licenses their photo for a business to use).

05 Business To Government (B2G)
When a business provides goods and services to government agencies at the federal, state, and local levels.

06 Government To Citizen (G2C)
The electronic commerce activities performed between the government and its citizens or consumers, including paying taxes, registering vehicles, and providing information and services.

07 Government To Business (G2B)
G2B e-commerce is a business model where all the information and services are provided by the Government to the Business Organizations. The information is shared through a vast network of different government websites.

My Word 我思我想



ADAM CHANG / Managing Director
18-09-2020

We are living in the age of wonders, where **Information & Communication Technology (ICT)** makes marvel possible. It shortens our distance, clarifies our messages, improves our decisions, aids our knowledge incompetency, and above all... it can **SAVE LIVES**.

The competition among global healthcare institutions no longer ceases at medical advancement. Today, they also compete on complementary edges that would help them to win distinction, such as a streamlined **Business Process** administered by a state-of-the-art ICT system.



Wong Kok Hoe / Finance Director
18-09-2020

Customization to satisfy users' specific needs, throughout the stages of planning, implementation and installation. Ease-of-use is a primary pillar in our development of systems



Nicholas Lee LW / Strategy Director
18-09-2020

Can AI really spoof humans in a convincing way?
You could think of AI as another alien life form. And if you understand it, it can do amazing things for you – to a point. It can also do harmful things and, obviously, there are consequences.

We help prevent!



Our Business 我們的事業版圖

3.1 Electronic Medical Record Platform Provider

「電子病歷」平台的供應商

About EMR

Electronic Medical Record (EMR) systems, defined as "an electronic record of health-related information on an individual that can be created, gathered, managed, and consulted by authorized clinicians and staff within one health care organization," have the potential to provide substantial benefits to physicians, clinic practices, and health care organizations. These systems can facilitate workflow and improve the quality of patient care and patient safety. Despite these benefits, widespread adoption of EMRs in the United States is low; a recent survey indicated that only 4 percent of ambulatory physicians reported having an extensive, fully functional electronic records system and 13 percent reported having a basic system.

關與「電子病歷」

「電子病歷」系統定義為“可以由一個衛生保健組織內的授權臨床醫生和工作人員創建·收集·管理和諮詢的有關個人健康信息的電子記錄·”具有有可能為醫師·診所和醫療機構帶來實質性收益。這些系統可以簡化工作流程並提高患者護理質量和患者安全性。儘管有這些好處·在美國「電子病歷」的普及率仍然很低。最近的一項調查表明·只有4%的門診醫生報告說擁有廣泛的·功能齊全的電子記錄系統·而13%的醫生報告說擁有基本系統。



我們成功的
在以下系統做出
貢獻

We have
successfully
contributed to the
following systems



醫院信息系統

3.1.1 GLOCO Hospital Information System provides the ultimate administration and filing solutions for your hospital. This reliable healthcare system eliminates all the hassle in paper registration, keeping track of medical records, prescriptions, queue systems and callings.



牙科信息系統

3.1.2 GLOCO Dental Information System is the only state-of-the-art administrative and filing solution for your hospital. It is a superb and reliable healthcare system that simplifies all registration, keeping track of medical records, prescription, queue systems and callings.



腫瘤學信息系統

3.1.3 GLOCO Oncology Information System provides the ultimate administrative and filing solutions for your cancer centre/hospital. This reliable healthcare system eliminates all the hassle in paper registration, keeping track of medical records, prescriptions, queue systems and callings.



One Stop Clinic Management System For Solving Your Daily Process
診所管理系統

3.1.4 GLOCO Medical has the way to solve your daily hassle and workload when your staff are exhausted. It is created for faster administration and filing for your clinic. Its superb and reliable healthcare system shortens registration time, keeping track of medical records, prescriptions, queue systems and callings.



牙科管理系統

3.1.5 Dental Management System For Your Entire Process Have you ever imagined that your filing can be done within seconds? **GLOCO Dental** is the only state-of-the-art administrative and filing solution for your clinic. Its superb and reliable healthcare system simplifies all registration, keeping track of medical records, prescriptions, queue systems and callings.



家庭和兒科管理系統
3.1.6 Family & Paediatric Management System For A Complete Edification Practice

GLOCO Paeds is a friendly healthcare integrated system that helps to manage a healthier administration and filing for your clinic. This reliable healthcare system eliminates all the hassle in paper registration, keeping track of medical records, prescriptions, queue systems and callings.



婦產科管理系統

3.1.7 O&G Complete Controlling System For A New Delivery Technique

GLOCO O&G is a complete healthcare control system that delivers new technique to do your administration and filing for your clinic. Fast and easy registration that eliminates long queues, keeping track with all the medical records from medical specialties dealing with pregnant and non-pregnant women, recording program, queue systems and callings.



高級美學管理系統

3.1.8 An Integrated Aesthetics Management System

GLOCO Aesthetics is the only state-of-the-art administrative and filing solution for your clinic. Its superb and reliable healthcare system simplifies all registration, keeping track of medical records, prescriptions, queue systems and callings.



眼科管理系統

3.1.9 Ophthalmology Management System

“I have looked into your eyes with my eyes. I have put my heart near your heart.” **GLOCO Eye** is the only healthcare system that delivers a faster solution to your daily work to eliminate long queues, keep track of medical records, prescriptions, queue systems and callings.

關與「電子健康記錄」

「電子健康記錄」是患者紙質圖表的數字版本。它是以患者為中心的實時記錄，可讓授權用戶立即安全地獲取信息。雖然「電子健康記錄」確實包含患者的醫療和治療歷史記錄，但「電子健康記錄」系統的構建超越了提供者辦公室收集的標準臨床數據，並且可以包含對患者護理的更廣闊視野。「電子健康記錄」是衛生「電子信息」的重要組成部分：

- 包含患者的病史，診斷，用藥，治療計劃，免疫接種日期，過敏，放射影像以及實驗室和測試結果
- 允許訪問基於證據的工具，提供使用這些工具來做出有關患者護理的確定
 - 自動化和簡化提供商工作流程

「電子健康記錄」的主要功能之一是，授權信息提供者可以創建數字信息並管理其健康信息，該數字格式可以與一個以上醫療保健組織中的其他提供者共享。

「電子健康記錄」旨在與其他醫療保健提供者和組織（例如實驗室，專家，醫學影像設施，藥房，急救設施以及學校和工作場所診所）共享信息，因此它們包含了參與患者護理的所有臨床醫生的信息。

借助「電子健康記錄」，您的組織可以幫助我們的國家建立更健康的未來。

About EHR

An **Electronic Health Record (EHR)** is a digital version of a patient's paper chart. **EHRs** are real-time, patient-centered records that make information available instantly and securely to authorized users. While an **EHR** does contain the medical and treatment histories of patients, an **EHR** system is built to go beyond standard clinical data collected in a provider's office and can be inclusive of a broader view of a patient's care. **EHRs** are a vital part of health IT and can:

- Contain a patient's medical history, diagnoses, medications, treatment plans, immunization dates, allergies, radiology images, and laboratory and test results
- Allow access to evidence-based tools that providers can use to make decisions about a patient's care
- Automate and streamline provider workflow

One of the key features of an **EHR** is that health information can be created and managed by authorized providers in a digital format capable of being shared with other providers across more than one health care organization. **EHRs** are built to share information with other health care providers and organizations – such as laboratories, specialists, medical imaging facilities, pharmacies, emergency facilities, and school and workplace clinics – so they contain information from all clinicians involved in a patient's care.

With **EHRs**, your organization can help build a healthier future for our nation.

3.2 Telemedicine Platform

About Telemedicine

Telemedicine allows health care professionals to evaluate, diagnose and treat patients at a distance using **telecommunications technology**. The approach has been through a striking evolution in the last decade and it is becoming an increasingly important part of the **World** healthcare infrastructure.

Telemedicine Benefits

Using telemedicine as an alternative to in-person visits has a host of benefits for patients and providers alike.

Patients enjoy:

- Less time away from work
- No travel expenses or time
- Less interference with child or elder care responsibilities
- Privacy
- No exposure to other potentially contagious patients

Providers enjoy:

- Increased revenue
- Improved office efficiency
- An answer to the competitive threat of retail health clinics and on-line only providers
- Better patient follow through and improved health outcomes
- Fewer missed appointments and cancellations
- Private payer reimbursement

「遠程醫療」平台

關與「遠程醫療」

「遠程醫療」使醫療保健專業人員可以使用「電信技術」對遠距離的患者進行評估，診斷和治療。在過去的十年中，這種方法經歷了驚人的發展，並且正在成為「全球」醫療基礎設施中越來越重要的一部分。

「遠程醫療」的好處
使用遠程醫療代替親臨就診對患者和提供者都有很多好處。

患者享有：

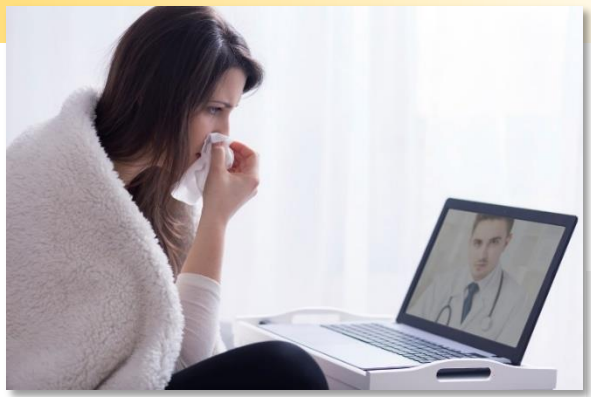
- 下班時間更少
- 沒有差旅費或時間
- 減少對兒童或老人照料職責的干預
- 隱私
- 不會接觸其他可能傳染的患者

提供者享有：

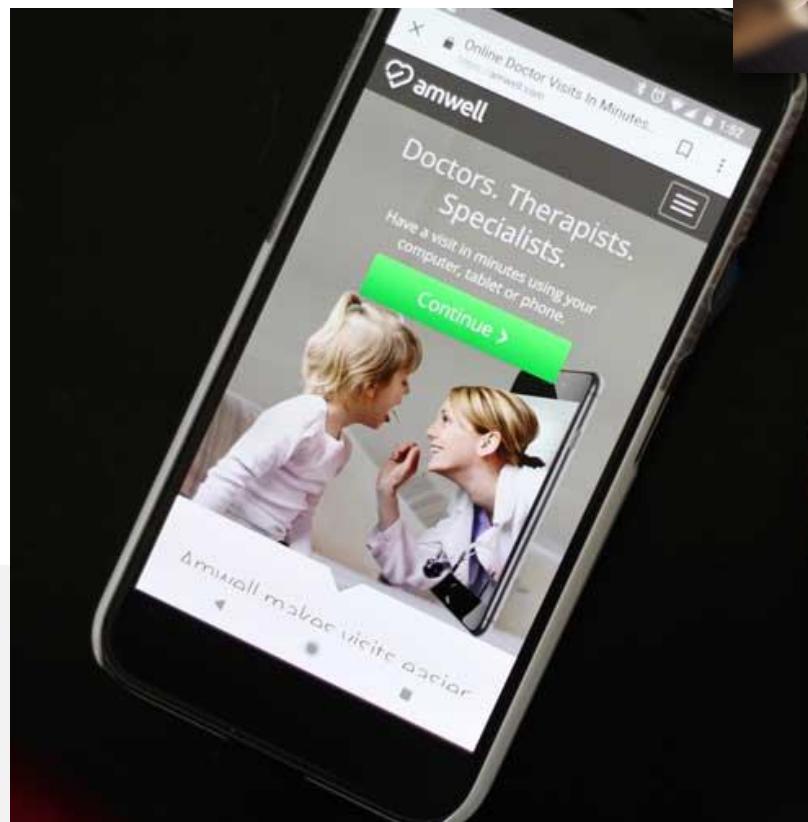
- 增加收入
- 提高辦公效率
- 解決零售保健診所和僅在線供應商的競爭威脅的方法
- 更好地跟踪患者並改善健康狀況
- 更少的約會和取消約會
- 私人付款人報銷

Virtual Visits

Benefit Your Employees, as well as Your Business



NOW YOU CAN
Seeing Your Doctor Without Leaving Your Home
再也不用離家看醫生



Telemedicine
Is Common
「遠程醫療」常見使用

Secured
安全可靠

Talk to Your Insurance
Company
與您的保險公司溝通

Easy to use
簡便使用



Appointment



As good as Family Doctor



Reminder

常見問題

「遠程醫療」有多普遍？

「遠程醫療」是全球醫療保健領域的重要且正在迅速發展的組成部分。目前，全球大約有200個遠程醫療網絡，其中有3500個服務站點。僅在2011年，美國的退伍軍人健康管理局就使用遠程醫療進行了300,000多次遠程諮詢。現在，超過一半的美國醫院都在使用某種形式的「遠程醫療」。

「遠程醫療」安全嗎？

安全。在適當的條件下和適當的情況下使用「遠程醫療」，已證明與親自護理一樣安全有效。當然，並非每種情況都有利於通過視頻訪問進行治療，因此提供者在利用此渠道進行醫療保健時必須使用良好的判斷力。

「保險公司」是否為「遠程醫療」付費？

對於醫療保險患者，「遠程醫療」政策對患者位置，通過遠程醫療提供的服務以及患者獲得這些服務的設施設是有限制的。但是，它在開放此類限制。「醫療補助的報銷」也因不同保險公司而異，導致不同政策和報銷要求有落差。

「遠程醫療」技術的使用難度有多大？

為了有效，「遠程醫療技術」必須易於患者和醫護人員使用。最好的解決方案對於醫療機構來說很容易設置和部署，對於患者而言，就像他們每天使用的移動設備應用程序一樣容易。

FAQs

How common is telemedicine?

Telemedicine is an important and quickly growing component of healthcare delivery in the United States. There are currently about 200 telemedicine networks worldwide, with 3,500 service sites in the US. In 2011 alone the **Veterans Health Administration** delivered over 300,000 remote consultations using telemedicine. More than half of all **U.S. hospitals** now use some form of **telemedicine**.

Is telemedicine safe?

Yes. When used under the right conditions and for appropriate cases, telemedicine has been shown to be as safe and effective as in-person care. Of course, not every condition is conducive to treatment via video visits, so providers must use good judgement when leveraging this channel for healthcare delivery.

Does Insurance Company pay for telemedicine?

For Medicare patients, Insurance company policy sets many restrictions on patient location, services provided over telemedicine and facilities at which patients receive these services. However, the policy is going to opening up such restrictions on practicing **telemedicine**.

Medicaid reimbursement varies from Insurance company to Insurance, resulting in a patchwork of different policies and reimbursement requirements.

How difficult is telemedicine technology to use?

In order to be effective, **telemedicine technologies** must be easy to use for both patients and providers. The best solutions are easy for medical offices to set up and deploy and as easy for patients as the mobile device applications they use every day.

3.3 Artificial Intelligence Platform

「人工智能」平台

About Artificial Intelligence

Artificial intelligence in healthcare is an overarching term used to describe the utilization of machine-learning algorithms and software, or **artificial intelligence (AI)**, to emulate human cognition in the analysis, interpretation, and comprehension of complicated medical and healthcare data. Specifically, **AI** is the ability of computer algorithms to approximate conclusions based solely on input data.

What distinguishes **AI** technology from traditional technologies in health care is the ability to gather data, process it and give a well-defined output to the end-user.

AI does this through machine learning algorithms and deep learning. These algorithms can recognize patterns in behavior and create their own logic. To gain useful insights and predictions, machine learning models must be trained using extensive amounts of input data.

AI algorithms behave differently from humans in two ways:

- (1) algorithms are literal: once a goal is set, the algorithm learns exclusively from the input data and can only understand what it has been programmed to do,
- (2) and some deep learning algorithms are black boxes; algorithms can predict with extreme precision, but offer little to no comprehensible explanation to the logic behind its decisions aside from the data and type of algorithm used.

關與「人工智能」

醫療保健中的「人工智能」是一個主要術語，用於描述機器學習算法和軟件或「人工智能」在模擬、解釋和理解複雜醫學和醫療保健數據時模擬人類認知的用途。具體地說，「人工智能」是電腦算法僅基於輸入數據來近似結論的能力而已。

「人工智能」技術與傳統醫療保健技術的區別在於，它具有收集數據、處理數據並向最終用戶提供明確定義的輸出的能力。

「人工智能」通過機器學習算法和深度學習來做到這一點。這些算法可以識別行為模式並創建自己的邏輯。為了獲得有用的見解和預測，必須使用大量輸入數據來訓練機器學習模型。

「人工智能」算法在兩個方面與人類不同：
 1. 算法是字面的：設定目標後，該算法僅從輸入數據中學習，並且只能了解其編程操作，
 2. 和一些深度學習算法是黑匣子；算法可以非常精確地進行預測，但是除了所使用的數據和算法類型外，對其決策背後的邏輯幾乎沒有提供任何可理解的解釋。



With the above development, our next step might be go into DATA TRADING
WE NEED ANOTHER TEN YEARS ONLY



Artificial Intelligence.; Tomorrow's Solutions Today

明天的解决方案靠「人工智能」

- Marketing Learning (ML)**
- Deep learning
 - Supervised
 - Unsupervised

- Natural Language Processing (NLP)**
- Content extraction
 - Classification
 - Machine Translation
 - Question Answering
 - Text Generation



- Vision**
- Image Recognition
 - Machine Vision
 - Unsupervised

- Expert System**
- Planning
 - Robotics

與健康相關的「人工智能」應用程式的主要目的是分析預防或治療技術與患者預後之間的關係。

「人工智能」程序適用於實踐，例如診斷過程，治療方案開發，藥物開發，個性化藥物以及患者監測和護理。

「人工智能」算法還可以用於通過電子健康記錄分析大量數據，以進行疾病預防和診斷。諸如「梅奧診所」，「斯隆、凱特琳紀念癌症中心」和「英國國家衛生署」等醫療機構已經為其部門開發了「人工智能」算法。

諸如IBM和「谷歌」等大型技術公司也已經開發了用於醫療保健的「人工智能」算法。此外，醫院正在尋求AI軟件來支持可降低成本，提高患者滿意度並滿足人員和勞動力需求的運營計劃。

當前，「美國政府」正在投資數十億美元，以促進醫療保健領域「人工智能」的發展。公司正在開發通過提高利用率，減少患者登門，縮短住院時間並優化人員配備水平來幫助醫療保健經理改善業務運營的技術。

由於「人工智能」在醫療保健中的廣泛使用是相對較新的，因此與「人工智能」的實踐相關的倫理問題令人擔憂，例如「數據隱私」，「工作自動化」和「代表偏見」。

The primary aim of health-related AI applications is to analyze relationships between prevention or treatment techniques and patient outcomes.

AI programs are applied to practices such as diagnosis processes, treatment protocol development, drug development, personalized medicine, and patient monitoring and care.

AI algorithms can also be used to analyze large amounts of data through electronic health records for disease prevention and diagnosis. **Medical institutions such as The Mayo Clinic, Memorial Sloan Kettering Cancer Center, and the British National Health Service**, have developed AI algorithms for their departments.

Large technology companies such as **IBM** and **Google**, have also developed AI algorithms for healthcare. Additionally, hospitals are looking to AI software to support operational initiatives that increase cost saving, improve patient satisfaction, and satisfy their staffing and workforce needs.

Currently, the **United States** government is investing billions of dollars to progress the development of **Artificial Intelligence** in healthcare. Companies are developing technologies that help healthcare managers improve business operations through increasing utilization, decreasing patient boarding, reducing length of stay and optimizing staffing levels.

As widespread use of AI in healthcare is relatively new, there are several unprecedented ethical concerns related to its practice such as **data privacy, automation of jobs, and representation biases**.

3.4 Ecommerce Platform

About Ecommerce Platform

Ecommerce has emerged as the single biggest growth driver in the worldwide marketplace. Leading independent market researcher, predicts global **B2C** ecommerce sales will reach **\$4 trillion** this year, and 20 percent increase every year. If ecommerce is important to your business then the solution you choose is arguably one of the most important business decisions you will make.

At its simplest form, **ecommerce software** enables a business to sell products and services online.

Traditionally, businesses had to purchase on-premise, standalone ecommerce software that required extensive IT setup and in-house management with specialized development teams. These solutions were generally costly, not scalable, challenging to work with, and time consuming to customize and integrate with other systems.

Ecommerce software provides the customer facing front end component of an online business. Online businesses, like all other businesses, need additional software to manage back end functions such as accounting, order management, inventory management, and customer service. Piecing together different software solutions to create a complete **ecommerce business platform** is complicated, requires frequent maintenance and rarely functions efficiently.

「電子商務」平台

關與「電子商務平台」

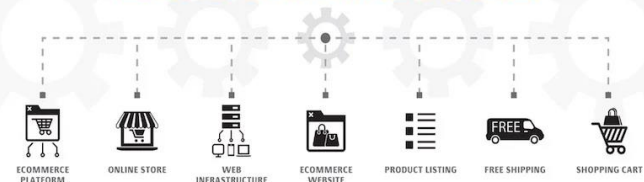
電子商務已成為全球市場上最大的增長動力。領先的獨立市場研究機構預測，今年全球「企業對客戶」電子商務銷售額將達到4兆美元，按每年可增長2成。對於您的企業而言，選擇的解決方案無疑是您將做出的最重要的商業決策之一。

「電子商務軟件」最簡單的形式是使企業能夠在線銷售產品和服務。

傳統上，企業必須購買本地的，獨立的電子商務軟件，這需要大量的「人工智能」設置和具有專業開發團隊的內部管理。這些解決方案通常成本高昂，無法擴展，使用起來困難且自定義和與其他系統集成時非常耗時。

「電子商務軟件」提供了面向客戶的在線業務的前端組件。與所有其他業務一樣，在線業務也需要其他軟件來管理後端功能，例如會計，訂單管理，庫存管理和客戶服務。將不同的軟件解決方案組合在一起以創建完整的「電子商務業務平台」非常複雜，需要頻繁維護並且很少有效地運行。

ECOMMERCE



Right Timing Great Stock
at
Fair Price with Room for growth



幸運是，新型的「商務軟件」通過「軟件即服務」模型將所有必需的商務和商務功能集成到單個「電子商務平台」中。借助將業務應用程序和提供給它們的數據統一的基礎架構，可以創建相關的，引人入勝的個性化在線體驗。

想像一下一個「電子商務平台」，該平台允許客戶服務代表跨所有渠道查看客戶的單一視圖，一個集中的訂單和庫存管理系統可以有效地滿足您所有銷售渠道（包括實體店）的訂單，或利用客戶的訂單歷史數據以提供個性化和相關的報價。完整的「電子商務平台」的出現為業務優化和提高效率以及加深客戶參與度和滿意度帶來的可能性僅受一個人的創造力的限制。



Fortunately, a new breed of **business software** integrates all the needed commerce and business functionality into a single **ecommerce platform** via a **software-as-a-service (SaaS)** model. With an infrastructure that unifies business applications and the data that feeds them, it is possible to create relevant, engaging and personalized online experiences.

Imagine an **ecommerce platform** that allows customer service reps to have a single view of a customer across all channels, a centralized order and inventory management system that can efficiently fulfill orders from all your sales channels, including brick and mortar stores, or utilize a customer's order history data to provide personalized and relevant offers. The possibilities brought to light with the advent of a complete **ecommerce platform** for business optimization and improved efficiencies as well as deepened customer engagement and satisfaction are limited only by one's creativity.

GLOCO CLUB A Comprehensive, Integrated Approach

An **ecommerce platforms** include all core business functions, integrated into a single solution; it fosters improved collaboration, aligns operational processes and provides real-time data visibility across entire organizations. This integrated platform drives the following functions in a cohesive manner:

- Analytics and reporting
- Customer support and Content management
- Order and inventory management
- Procurement and Marketing
- Pricing and promotions

The **ecommerce platforms** of today have moved beyond single purpose software that enables people to simply buy products and services online. Today's best **cloud-based ecommerce platforms** integrate both the front- and back-office systems to provide a unified business environment that is easily scalable, endlessly customizable and provides timesaving automation functionality. Such a platform enables businesses to meet their customers' demands for providing a seamless shopping experience across all channels, and provides the flexibility and adaptability needed to keep up with the pace of business, reduce operational costs, increase efficiencies and eliminate the hassles of managing hardware and software.

Whether you do business in the **B2B** or **B2C** realm, your ecommerce platform needs to do more than just facilitate transactions if you want to be competitive in fast-moving and hyper-competitive markets. In the end, a complete ecommerce platform can provide significant advantages over competitors not leveraging similar technology.



跨構會社 全面·綜合的方法

「電子商務平台」包括所有核心業務功能·並集成到一個解決方案中；它促進了改善的協作·調整了運營流程並在整個組織中提供了實時數據可見性。該集成平台以凝聚的方式驅動以下功能：

- 分析和報告
- 客戶支持和內容管理
- 訂單和庫存管理
- 採購流程和營銷學
- 定價與促銷

當今的「電子商務平台」已經超越了單一目的軟件·該軟件使人們能夠簡單地在線購買產品和服務。當今最好的基於「雲端」的「電子商務平台」集成了前台和後台系統·以提供一個統一的業務環境·該環境易於擴展·可無限地自定義並提供節省時間的自動化功能。這種平台使企業能夠滿足其在所有渠道上提供無縫購物體驗的客戶需求·並提供所需的靈活性和適應性·以跟上業務步伐·降低運營成本·提高效率並消除管理硬件的麻煩和軟件。

無論您是在「企業對企業」領域還是「企業對客戶」領域開展業務·如果您想在快速變化和競爭激烈的市場中保持競爭力·您的電子商務平台都需要做的不僅僅是促進交易。最後·一個完整的電子商務平台可以提供比不利用類似技術的競爭對手更大的優勢。



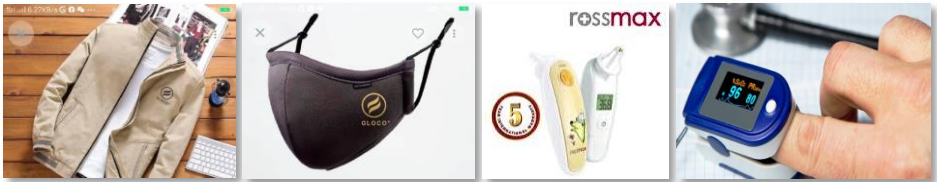
B2C of E-commerce Platform

「企業對顧客鏈接」的「電子商務平台」



GLOCO CLUB network marketing 跨構會社電商平台

1, Thousand of Products 百家千樣的產品



2, Shares Investment Platform 優質公司股的進入平台 (sorted by NBFCs Non-Banking Financial Companies)



馬來西亞跨國建構
GLOCO MALAYSIA Berhad



貝殼螺養殖第一坊
BESCARGOT First Farm Berhad



環亞集團
WAN ASIA Corporation Berhad

..... more to come

3, Advertising for FMCG (Fast-moving consumers goods) & Milk Industry 快速消費品及乳制品的廣告



GLOCO Holdings S/B (451759-U)

1, Equity Investment Nationally

60% Share

As at 31-12-2020

- 1, Established by 2003
- 2, System Services penetrated to 7 countries
- 3, 3,000++ clinic using GLOCO's EMR service
- 4, 9.4 million member
- 5, Share Valuation Report: MYR363 million
- 6, Looking into other profitable project
- 7, To increase Share Capital to MYR 500 million
- 8, Prepare to list in KLSC on or before 2023

馬來西亞跨國建構有限公司
GLOCO MALAYSIA BERHAD

Public Holding Group

30% Share

95% Share

30% Share

30% Share

10% Share

JJL Holding and Hexatage Group

40% Share

GLOCO International S/B (1340837-A)

- 1, Numerous Joint-Venture Project Internationally.
- 2, International Equity Investment
- 3, International Trading (Import & Export)

85% Share

GLOCO Corporation S/B (633121-W)

- 1, Numerous Joint-Venture Project
- 2, Products Development

GLOCO CLUB S/B (2020011-Z)

- Set up ecommerce platform to service
- 1, B2B, B2C, C2C, C2B, B2G, G2B
 - 2, Advertising for own merchant and FMCG
 - 3, Apply AJL by 1st season of 2021
 - 4, Recruit more minimum 1,000 merchant in 2021
 - 5, Recruit minimum 1 million member
 - 6, Recruit minimum 8 Share Subscription Platform by 2021, total volume to MYR 3 billion

Company Profile
公司架構簡介



EHR Development: Powerful Tips for Modern Healthcare Solutions



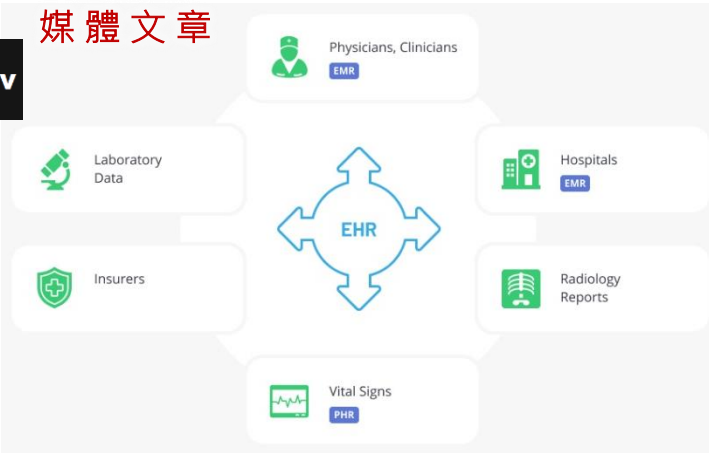
電子病歷開發：現代醫療保健解決方案強大技巧

EMR and EHR software development is being utilized more and more extensively by the healthcare sector. As of **May 2020**, the software has proven to be an especially hot topic during the **COVID-19 pandemic**.

The definition of **EHR** is a **real-life**, patient-centric record with immediate and secure access for permitted users. **Grand View Research** states that the global **EHR** software market was worth **\$20.4 billion in 2018** and is expected to reach **\$33.294 billion by 2023**.

The first systems resembling **EHR** software were created in the **90s** by **Lockheed Martin Corporation**, which is currently a part of **Allscripts Healthcare Solutions**. The company produces **EHR** technology for healthcare providers and practices.

Media 媒體文章



These days, **EHR** technology has become an advanced system that collects, interprets, and manages data for quick treatments, medical prescriptions, and more. The application of **EHR** development has a lot of potential and this article will tell you about this process in detail. The following aspects will be unveiled:

- essential functionality to build during **EHR** software development
- important aspects of **EHR** design
- vital consideration of **EHR** development in terms of regulations and security top **EHR** software,

- as examples to learn from



Legal and ethical considerations for telemedicine in developing countries

發展中國家遠程醫療的法律和道德考慮因素

Telemedicine progress can be better measured when legal frameworks are introduced, national **eHealth policies** are developed, more human resources are trained, regular funding is committed, and long-term plans are made.

However, care must be taken to enact and enforce **telemedicine** in a way that does not hinder its progress or promise.

Telemedicine, in general, must contend with many legal and ethical considerations, especially in the area of patient privacy and confidentiality. In the developing world, however, other issues have become more prominent.

Cross-border legalities are a concern for developing countries that use **telemedicine services** to connect with health professionals from more than one country. A crucial question that needs to be addressed in this scenario is: Which country's law applies or has jurisdiction over the service?

A host of problems can occur when the health laws of participating countries conflict. What happens if a mistake occurs? Who takes ultimate responsibility for the service and care provided? Unfortunately, these types of legal questions are insufficiently addressed by national health laws at present.

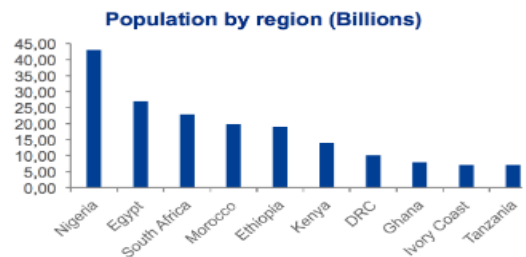
Uncertainty may impact the use of such services in both industrialized and developing countries. Additionally, the lack of information about legal policies and guidelines concerning the use of telemedicine in the clinical context may be a deterrent to the adoption of such practices.

Ethically, the use of **telemedicine services** in developing countries has also been questioned. Clearly, using **telemedicine** in underserved countries to increase access to care brings great benefit; some question, however, whether this is the most effective use of scarce resources.

In incidences where **telemedicine services** do improve overall health outcomes the value is high, but this can come at a great burden to a struggling health care system. **Telemedicine** may cost developing countries in other ways as well, such as placing high time demands on personnel and other resources like electricity.

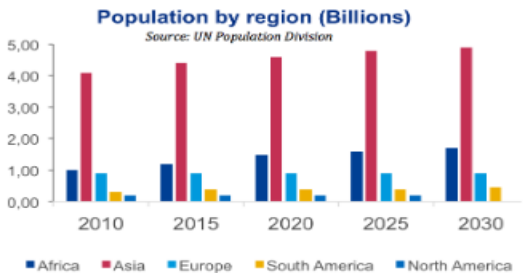
THE FMCG MARKET

Market Size



According to the World Bank's Global Consumption Database, total household expenditure on FMCG goods reached almost US\$240bn in 2010 for a sample of 39 African countries. Household FMCG expenditure was highest in Nigeria (US\$41.7bn), followed by Egypt (US\$27.6bn), South Africa (US\$23bn), Morocco (US\$20.1bn) and Ethiopia (US\$19.2bn). Other countries with fairly large FMCG markets in an African context include Kenya, DRC, Ghana, Ivory Coast and Tanzania.

FMCG retailers generally operate in a low-margin environment. As a result, the existence of a large market is crucial to the success of these companies. Here, a large market refers to a region with a large population with adequate spending power. Fortunately, FMCG products



Africa's economic performance has improved greatly since the turn of the century, leading to notable gains in GDP per capita and lower levels of poverty. These gains are also evident when considering household consumption spending growth. Annual household spending growth in Africa easily exceeded the corresponding global figure for most years

usually enter consumer markets at low price points and as a result, spending power has to be fairly low for the majority of FMCG product categories to be adjudged as being unaffordable. That said, income levels will impact the frequency of household FMCG purchases as well as influence purchasing decisions in relation to the trade-off between cost and quality.

The United Nations (UN) Population Division estimates that the African population reached 1.16 billion in 2014. Although significantly smaller than that of Asia, the size of Africa's population is larger than any other continent. Furthermore, Africa's population is forecast to expand rapidly over the next 15 years. The UN Population Division forecasts Africa's population will approach 1.68 billion by 2030, more than 60% higher than the figure recorded 20 years earlier. Populations in other regions around the world are forecast to expand at a much slower pace. This bodes well in relation to the potential future growth of consumer markets in Africa. Furthermore, Africa is expected to benefit from the so-called demographic dividend – an increase in the proportion of the working-age population relative to the total population – over the long term. That said, the continent will only secure the full benefit if high unemployment rates among working-age populations are reduced.



during the 2000-13 period. This again bodes well for African retail in general. The recent sharp decline in global crude oil prices should also have a net positive impact on African disposable income levels, which is again an added benefit. That said, companies operating in the FMCG sector should be mindful of changes in consumption patterns.

7, Affiliates

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Adviser



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Dr. Ngu LY, Hex
Dr. Ngu LN, Philip



Capital Solutions

Dr. Ngu Coco

JJL HOLDING

JJL Holding

Mr. Nicholas Lee LW



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SWIFT: RHBBMYK1XXX

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Our strong legal and technical expertise gives genuine and personalized services in achieving workable solutions for patents, trademark, copyrights and industrial designs with your business objectives in mind at a reasonable cost. **Adastra** also provides assistance in resolving disputes, drafting agreements, advising on all aspects of licensing, franchising, branding and communication and obtaining access to financial grants and funding. Our aim at **Adastra** is to use our expertise and resources to ensure that our clients gain the maximum benefit from their creativity and ingenuity.

Enterprise level	MVIC revenue multiple	MVIC EBITDA multiple	DCF
Level of value			
Non-controlling and marketable	80,696,712	473,749,929	
Controlling and marketable	100,870,995***	592,187,431***	344,588,421
Equity level			
Enterprise value Less debt Add cash*	138,870,999 (2,254,342)	592,187,411 (2,254,342)	344,588,421 (2,254,342)
Equity value controlling and marketable	98,616,554	389,933,069	342,334,079
Equity value controlling and non-marketable	81,837,000****	490,343,778****	303,580,639****

Notes:
 *No excess cash over working capital used to sustain the business.
 *** A control premium of 25 per cent was applied (See Table 5.1)
 ****Marketability discount of 16 per cent was applied (See Table 5.2)

CONCLUSION OF VALUE

The reconciliation of the methods are as follows:

Valuation Indication by Method	Value (RM)	Weightage	Value (RM)
MVIC Revenue multiple controlling and non-marketable	82,837,905	20%	16,567,581
MVIC EBITDA multiple controlling and non-marketable	495,543,778	40%	198,217,511
DCF method controlling and non-marketable	203,580,626	40%	81,424,250
Total			296,209,342

3 Valuation of Firm Report: GLOCO



We certify that, to the best of our knowledge and belief:

- The statements of fact contained in this valuation report are true and correct. However, we have relied, without independent verification, on the accuracy, completeness of all financial and other data that were publicly available or furnished to us by the client of the subject asset.
- The reported analysis and value conclusion are limited only by the reported assumptions and limiting conditions and is unbiased professional opinions.
- We have no present or prospective interest in the asset that is the subject of this valuation report. In addition, we have neither personal interest nor bias with respect to the parties involved.
- Our compensation is not contingent on an action or event resulting from the analysis, nor use of this valuation report.

Yours sincerely,

[Signature]
ADAstra IP (M) Sdn Bhd
 100, Jalan Ampang, Kuala Lumpur
 Tel: 03-26122211 | 03-26122222 | Fax: 03-26122222

En. Adzli Shamsuddin, Puan Christine Ng, and Dato' Dr Anuar Md Nor
 Appraisers,
 Aداstra IP (M) Sdn Bhd
 Date: September 30th, 2020.

- DCF method of valuation of firm;
- Mergers and acquisitions in the healthcare IT industry

4 Valuation of Firm Report: GLOCO

Our later Share Valuation Report : MR **300** million

公司最新評估報告：總值三億馬幣

“2020-12-31 record”

Top 8 global cloud health-tech listed companies, average premium: 58

全球八大雲端健康科技上市公司，平均溢價達到58倍

 Cerner Corporation	 Allscripts	 Winning Health	 IQVIA TECHNOLOGIES
 Athenahealth	 CompuGroup Medical	 Alihealth	 Emis Group

Prepare to list on or before 2023, **IPO** price 5.80

預備兩年內完成、2023或之前上市

Plan to list **500** million shares only

規劃以五億股上市





馬來西亞跨國建構有限公司
GLOCO MALAYSIA BERHAD

(Company No: 200901-026295 / 869397-U)

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Prepared By: Hexatage Commodity Consultant

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