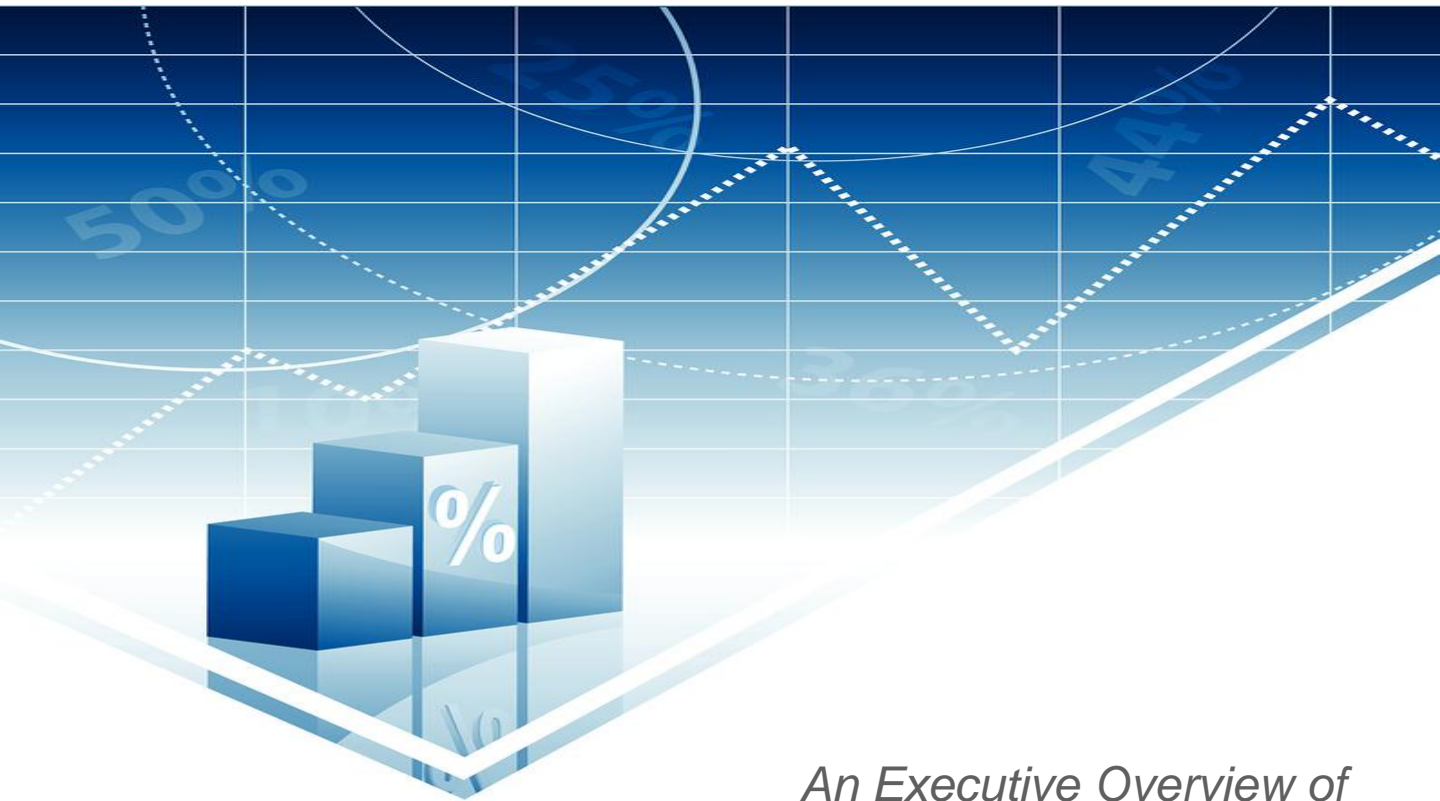


Expand Your Investment Horizon

Invest in an Alternative Asset Class: Private Equity



An Executive Overview of

Ingenious Billion Berhad

An Investment Holding Company Filed under the
S.229 and S.230 of the Capital Markets & Services Act 2007 &
Securities Commission of Malaysia.

Dated: October 12, 2011

Executive Overview

The Purpose of this Executive Overview is to provide an insight of Ingenious Billion Berhad (The “Company”), Ingenious Haus Sdn Bhd (The “Manager”) and ACE Credit (M) Sdn Bhd (“ACE”).

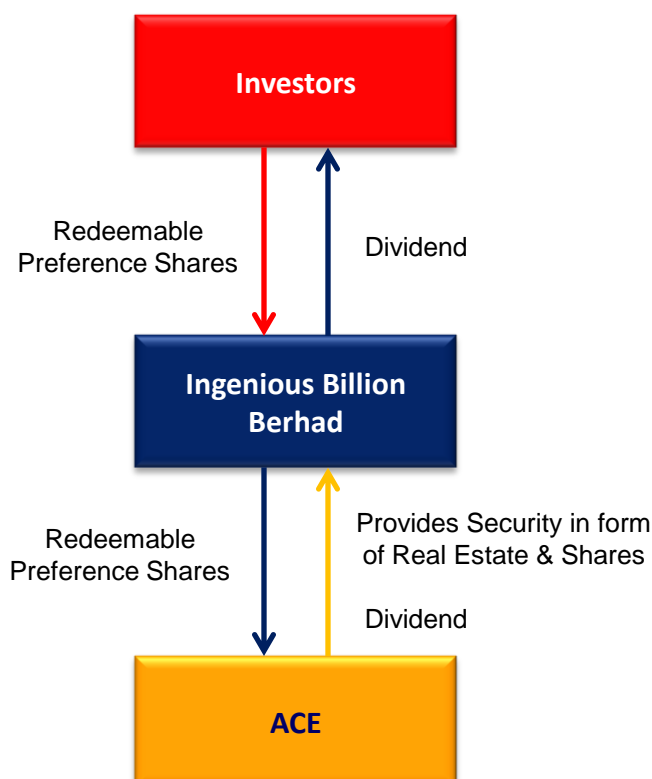
The Company is an Investment Holding Company formed to raise capital of RM50 Million from prospective investors to provide equity financing to ace. The Company has deposited its Private Placement Memorandum with the Securities Commission of Malaysia, under the S.229 and S.230 of the Capital Markets and Services Act 2007.

Our Company’s primary objective is to capitalize in the expansion of ACE, a high growth consumer credit company with the objective of achieving consistent returns and long-term capital gains for its investors.

Principal Terms

Company	Ingenious Billion Berhad (921255-U)
Manager	Ingenious Haus Sdn Bhd (649960-P)
Target Capital Commitment	RM50 Million
Minimum Subscription	RM250,000.00
Commitment Period	36 Months
Annual Return	12% Per Annum
Annual Payout	6% Cash Semi-Annually
Maturity At 36 Months	Redemption of Principal Capital Sum
Corporate Guarantee	Real Estate & Securities Pledged To IBB
Management Fee	Nil (Absorbed By ACE)

Investment Structure



Overview of Private Equity

What is Private Equity?

Private equity is an asset class that covers investments primarily in unlisted companies and assets at various stages of their development. The term is used to describe investments ranging from start up capital, venture capital, later stage expansion capital, leveraged buyout, management buyout, distressed investment and others.

Private equity funds businesses to enable them to commercialize A new technology, idea or innovation and to accelerate venture growth. For example, A number of successful technology companies like Google, Yahoo, Microsoft, Compaq and Apple in the US were funded by venture capitalists in their early years.

In addition, private equity may seize the opportunities to invest in potential companies prior to listing on A stock exchange or A sale to A trade buyer.

What is the Key Features of Private Equity Investment?

Control	The company generally provide capital, in the form of equity, debt or A combination of both, usually in exchange for A sizeable stake in A business. Private equity managers will be actively involved in managing the business together with the management team to accelerate growth.
Expertise	Private equity managers also invest their expertise, i.e. In management, finance, marketing, strategic direction, business and personal networks.
Alignment of Interest	By exercising some control through board representation, security holder and management agreements, private equity seek to protect and grow their investment.
Performance	This alignment of interests and the ability to add value to the business often means that private equity fund may generate higher returns than those available from traditional 'hands-off' investment in listed shares.

What are the Benefits of Investing in Ingenious Billion Berhad?

Experienced Manager	The manager has significant experience in the assessment and valuation of business ventures and assets, constructing well diversified portfolios across sector and industry. Ingenious will leverage this experience to manage the Company, investing in companies managed by dedicated management team. These opportunities are not easily accessible to investors.
Credibility	Strong credibility as the company is led by credible board of directors.
Governance	Structured investment policies enhance corporate governance of the company. The manager will provide semi-annually reviews and organizes annual general meetings to update investors on the company's performance and key investment milestones.
Communication	Investor relations program enable investors to monitor companies' portfolio progress.
Potential to Deliver Superior Returns	Private equity is an alternative asset class that has the potential to deliver long term returns that are superior to those of traditional asset classes such as bonds, property and listed equities.
Diversification	Access to an asset class that provides A differentiated source of return, representing an opportunity to increase diversification in an investor's portfolio.

Why Invest In ACE?

ACE intends to expand its product portfolio and market based aggressively to meet the increasing market demand. Injection of new capital will enable ACE to:

- To grow its existing business in the Klang valley and expand into other states;
- To acquire companies and businesses which offer complementary services, and/or will enable ACE to expand its market coverage and/or will offer other strategic, operational or financial benefits; and
- To fund working capital and other general corporate purposes.

Recognizing the tremendous opportunities within the Malaysian consumer credit industry, the manager proposed A investment of RM50 million into ACE.

Overview of Ingenious Haus Group

The Management Company

Ingenious Haus Sdn Bhd ("Ingenious") is a bespoke corporate advisory & private equity firm based in Kuala Lumpur and Singapore. Established in 2004, Ingenious is a registered Venture Capital Management Corporation under the authority of Securities Commission of Malaysia.

Our strong client focus, disciplined investment processes and commitment to deliver results, have enable us to assist entrepreneurs in developing strategies to deal with challenges of the business environment today. With our network of investors, co-investors, and business leaders, we empower entrepreneurs with both financial and intellectual capital to transform emerging companies into world changing companies.

Board of Directors of Ingenious Billion Berhad

TUNKU DATO' KAMIL IKRAM BIN TUNKU TAN SRI ABDULLAH, *Honorary Chairman*

Tunku Dato' Kamil Ikram Bin Tunku Tan Sri Abdullah is the Chairman of the Board of Ingenious Billion Berhad. He currently sits on the Boards of Melewar Group Berhad and other several private limited companies. Tunku Dato' Kamil completed his Diploma (OND) Hotel & Catering Management in 1976 and Diploma (HCIMA) Hotel Management In 1978. He also went on to earn a Diploma In Marketing In 1979. In 1990, he graduated with an Executive MBA From Boston University, Graduate School of Management, M.A, USA.

Back in Malaysia, Tunku Dato' Kamil's First Job in 1979 was at the Hyatt Regency Hotel in Kuantan, where he served as Assistant Manager and later as Credit Manager. Following this, the Diversified Family Organisation Melewar beckoned and the early 80's saw Tunku Dato' Kamil immersed in its diverse businesses, as Group Operations Director. Following the acquisition of two (2) Public Listed Companies, Granite Industries Berhad and Malaysian Assurance Alliance Berhad in the mid 80's, he was appointed as the Special Projects Director and oversaw several projects, covering different industries and disciplines. In 1989, Tunku Dato' Kamil went to Boston to do his MBA, returning in 1991 to continue his Responsibilities with Melewar and Granite Industries Berhad. He also briefly served on the Board of TDM Berhad. He is the Past President of the Negeri Sembilan Cricket Association and also sits on the Board of a Socialpreneur Company, Cosmet Sdn Bhd.

WILLIAM DU, *Director*

William Du is the Founder of Ingenious Haus Group. William started his career as A trainee Accountant in London. Later, he Joined PricewaterhouseCoopers (PwC), specializing in transfer pricing and tax investigations. He Left PwC to join Star Cruises Ltd as Senior Corporate Planning Executive before setting up his own consulting firm in 2003. William has extensive experience in debt and equity fund raising, corporate restructuring, corporate development and competitive strategy.

William graduated from the University of Hertfordshire, England, with a Master of Business Administration and First Class Honours in BA (Hons) Accounting. His MBA thesis titled "Acquisition of Midland Bank by HSBC" was presented at the 19th World Association for Case Method Research & Application Conference in Mannheim, Germany in 2002.

DENNIS SEAH, *Director*

Dennis Seah's 10 Years of industry experience has encompassed corporate compliance, executive consulting and professional services. His dynamic, consultative management style has attracted and attained industry-recognized results as A key advisor to the CEOs, member of the senior executive team and a chief financial officer in the global natural resource industry. He is recognized for sound fiscal and operational management, strategic partnerships and acquisitions resulting in enhanced profitability, reduced costs and optimized shareholder value.

Dennis Seah is the Director of Sales in Dun & Bradstreet Sdn Bhd, A company specialising information on businesses and corporations for use in credit decisions, b2b marketing and supply chain management. Often referred to as D&B, the company maintains information about more than 150 million companies worldwide. Dennis graduated from the Indiana University of Pennsylvania, USA, with A Master In Education and Magna Cum Laude in BSC. International Marketing. Dennis's dynamic presentation style and entrepreneurial success story generate high demand as A keynote speaker at university and education sector events.

The Investment Opportunity: ACE Credit (M) Sdn Bhd

Introduction

ACE Credit (M) Sdn Bhd (“ACE”) is a consumer credit company based in Kuala Lumpur. ACE had successfully obtained Money Lending License from the Housing and Local Government Ministry in 2003. ACE is active in providing Flexible Micro Credit Facilities and Islamic Financing Products such as “BAI AL-INAH”. The Loan Protection Plan is secured by “ING Insurance Berhad”.

With its experienced marketing team, fast loan processing time, attractive financing package and excellent customer service, ACE has built itself a reputation for being one of the top consumer financiers with different products and services packaged to suit the various financial needs of its customers.

Senior Key Personnel of ACE Group

Y. BHG., TAN SRI DATUK (DR.) LIM EWE JIN, *Honorary Group Corporate Advisor*

Y. Bhg. Tan Sri Datuk (Dr.) Lim is LEJADI Group's President & Chief Executive. A Malaysian who was born in Penang in 1948, Y. Bhg. Tan Sri Datuk (Dr.) Lim received his Economics (Honours) Degree from Universiti Malaya in 1971 and an Honorary Doctorate in Business Administration from the Oxford Assoen of Management, U.K. in 2006. Y. Bhg. Tan Sri Datuk (Dr.) Lim was the first Managing Director and one of the two Founder Members of Powertek Berhad, Malaysia's First Publicly Listed Infrastructure Project Company and is also the LEJADI Group's Founder Director and Majority Shareholder.

Y. Bhg. Tan Sri Datuk (Dr.) Lim is a proven Corporate Leader and Entrepreneur who had his career beginnings as an Executive of the Hong Kong and Shanghai Banking Corporation from 1971-90. His career with the Bank included responsibilities for managing the Bank's Branches in Peninsular Malaysia and motivating its Managers as well as managing the Bank's Corporate Relationships with Valued Multinational and Substantial Local Group Accounts.

Y. Bhg. Tan Sri Datuk (Dr.) Lim was also previously with Marubeni Corporation, a leading Japanese Sogoshisha in Malaysia as the Deputy Chief Executive (Malaysian Affairs). Y. Bhg. Tan Sri Datuk (Dr.) Lim moved on from Marubeni Corporation, to an executive appointment as Group Director in The Lion Group of Companies, a leading Malaysian-based Corporate Group wherein his major responsibilities included privatisation and special (infra-related) projects.

In March 1993, Y. Bhg. Tan Sri Datuk (Dr.) Lim initiated Powertek Sdn Bhd, one of Malaysia's five pioneer Independent Power Producers (IPP) jointly with his former Economics Lecturer and Dean in Universiti Malaya i.e. the late Dato' Dr Mokhzani Abdul Rahim. As the Company's Managing Director, Founding Promoter & Original Shareholder, (from inception to 31 August 1996), Y. Bhg. Tan Sri Datuk (Dr.) Lim achieved many Firsts for the company, the most notable being total completion of their gas-fired 440MW power plant costing USD265 Million (from ground-breaking to full commercial operation) in 14 Months.

On 29 August 1996, under Y. Bhg. Tan Sri Datuk (Dr.) Lim's leadership as its Managing Director, Powertek Berhad achieved the distinction of becoming Malaysia's first IPP and Infra-structured Project Company (IPC) to be listed on the Main Board of the Kuala Lumpur Stock Exchange after complying with the Securities Commission's new guidelines introduced in late 1995. Since its public listing date, Powertek has been consistently rated within the Country's top 100 Corporate with a market capitalisation in excess of RM1.0 Billion.

Y. Bhg. Tan Sri Datuk (Dr.) Lim is a firm believer in profitability being accompanied by social responsibility and also serves on the Board of several Charities and Foundations apart from having served as a Nominee Director for the National Equity Corporation (PNB) in some of PNB's associated companies.

Y. BHG., TAN SRI DATO' AHMAD FUZI HAJI ABDUL RAZAK, *Honorary Group Chairman*

Y. Bhg. Tan Sri Dato' Ahmad Fuzi Haji Abdul Razak was previously the Secretary-General of the Ministry of Foreign Affairs Malaysia. He joined the Malaysian Diplomatic and Administrative Service in 1972, and served in various capacities at the Ministry of Foreign Affairs, mainly in the Political Division, and at the Malaysian Missions abroad in Moscow, the Hague, Canberra, Washington and Dhaka.

Y. Bhg. Tan Sri Dato' Ahmad Fuzi is currently the Secretary General of the World Islamic Economic Forum Foundation (WIEF); Chairman, Amanahraya-Reit; Chairman, Seremban Engineering Berhad; Executive Chairman, AsiaEP Bhd; Chairman, Theatre Management Associates Sdn. Bhd.; Deputy Chairman, Asian-Development & Investment Bank (Labuan); Non-Executive Chairman, Sofgen (Malaysia) Sdn. Bhd.; Independent Non-Executive Director, Puncak Niaga Holdings Berhad; Non-Executive Director, Management Development Institute of Singapore; Member, Board of Trustees, F3 Strategies Berhad; Chairman, The Guide to Malaysia Series; and Member, Advisory Board, Asia Pacific Entrepreneurship Award (APEA).

Y. Bhg. Tan Sri Dato' Ahmad Fuzi is currently also a Distinguished Fellow, Institute of Strategic and International Studies (ISIS); Distinguished Fellow, Institute of Diplomacy and Foreign Relations; Deputy Chairman, Malaysian Member Committee of the Council for Security Cooperation in the Asia Pacific (CSCAP Malaysia); Member, Board of Trustees, MERCY, Malaysia; President, Association of Former Malaysian Ambassadors (AFMA) and Advisor, High School Bukit Mertajam Alumni Malaysia.

Y. Bhg. Tan Sri Dato' Ahmad Fuzi holds a Bachelor of Arts Degree (Honours) from the University of Malaya (1972) and a Certificate in Diplomacy (Foreign Service Course) from the University of Oxford (1974). In recognition of his service to the nation, he was awarded the AMN (1979), the JSM (1999), the DSPN (1999), the DMPN (2002) and the PSM (2003).

Ingenious Haus Group

Giving Entrepreneurs a Helping Hand

Executive Overview

For Information Purpose Only

This Executive Overview does not constitute an offer to sell or a solicitation of an offer to buy any security. An offer can only be made by the Private Placement Memorandum, only to accredited investors.

The Executive Overview contains certain excerpts from the Private Placement Memorandum, and should be read in conjunction with such memorandum prior to making any investment decision.

The statements and discussions contained in this Executive Overview that are not historical facts constitute forward looking statements, which can be identified by the use of forward-looking words such as 'believes', 'expects', 'may', 'intends', 'anticipates', 'plans', 'estimates', and other similar expressions intended to identify forward looking statements. These forward looking statements and estimates as to future performance, future valuations and other statements contained herein regarding matters that are not historical facts, are only predictions, and that actual events or results may differ materially.

We cannot assure or guarantee that any future results described in this presentation will be achieved, and actual results could vary materially from those reflected in such forward looking statements.

Information contained in this Executive Overview has been compiled from sources believed to be credible and reliable. However, we cannot guarantee such credibility and reliability. The forecasts and projections of events contained herein are based upon subjective valuations, analyses, and personal opinions.

The securities offered by the Private Placement Memorandum are speculative and involve a high degree of risk. No investment in the securities to be offered by the Private Placement Memorandum should be made by any person who is not in the position to lose the entire amount of such investment. You are urged to carefully review the "Risk Factors" section of the Private Placement Memorandum.

If you would like to receive the complete Private Placement Memorandum, please contact Ingenious Haus Sdn Bhd.

Ingenious Haus Group is a bespoke corporate advisory & private equity firm empowering entrepreneurs & emerging companies that will help shape the 21st century. With our network of investors, co-investors, and business leaders, we empower entrepreneurs with both financial capital and intellectual to transform emerging companies into world changing companies.

Ingenious Haus Sdn Bhd is a registered venture capital management corporation under the authority of Securities Commission of Malaysia.

Ingenious Haus Sdn Bhd (649960-P)
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