

**NEWSLETTER #1 - 2023**

# **TRANSFORMATION**





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# 01. LEADERSHIP

Mr. **Bolat Duisenov:**

"Our focus is building the core foundation, which is people, towards long-term sustainable development. To achieve that, we don't take shortcuts, or retract the phases. To get from point A to point B, we need to focus on doing the right thing every day. A seemingly simple formula is to find talented people, nurture the culture, create a development system and environment, reinforce core values and goals, and freely create and build up great things."

We always strive to gain customers' trust in Coteccons's abilities. We are proud to have gained that trust with typical customers; it is no longer a polarizing counterbalance relationship to negotiate, but walking together as partners, exchanging, and aiming for win-win values."



Mr. **Tran Van Lam – CEO of Unicons:**

"Construction is very interesting because we can do something different. As a contractor, it is important to be assigned, and the important factor is to make customers see that Unicons and Coteccons are decent, kind, humble, and progressive. Although the project is much more difficult, Unicons and Coteccons can do it well. Our goal is not to create an ordinary construction company but a different and great one."

Mr. **Vo Hoang Lam – CEO of Coteccons:**

"2022 is a difficult year for the economy and the construction industry. However, the company has reached its revenue target of VND 14,537 billion and a profit of VND 20 billion. Back at the time of the AGM 2022, the Board of Directors faced many challenging questions from shareholders when setting a modest goal. However, the company forecasted the plan quite closely to reality and the market situation."

At Coteccons, one of the main strategies to deal with difficulty and reach the business goal is "repeat sales." With this strategy, many big customers that worked with Coteccons before continue to collaborate and provide more jobs. For instance, Vingroup has trusted Coteccons to assign projects for 10 years. "We make products, and customers then use our products forever"

One of the other typical projects of the company in 2022 is the Diamond Crown Hai Phong (Hai Phong City). This is a project with more complex design and construction than Landmark 81. Or the LEGO factory project (Binh Duong), which, according to Mr. Lam, "at that time, I did not even dream of the project being assigned to a Vietnamese contractor".



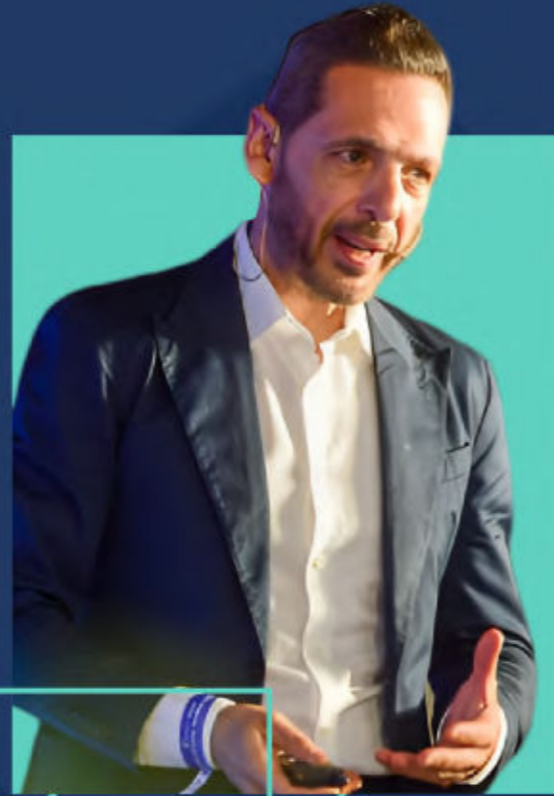
“ We always strive to gain customers' trust in Coteccons's abilities ”





**Mr. Nguyen Chi Thien - Managing Director:**

Coteccons's DNA are safety, quality, progress, and risk control. This is clearly demonstrated through the projects that Coteccons has been implementing, especially in 2022.



**Mr. Chris Senekki - Deputy General Director of Coteccons:**

With big projects, success and failure depend on risk anticipation. Coteccons has the leading BIM (building information model) team in the country to serve large projects while continuously applying technological advances. BIM 4D technology is being applied in the building of mega projects to schedule construction. Recently, the BIM team at Coteccons has implemented a 5D BIM model, which includes financial and cost-effectiveness calculations over time.



**Mr. Pham Quang Vu** told two stories:

“The first story: In some evenings, I passed the building and saw that the office lights were still on. The team of Finance and Accounting, Tender, etc. worked until late at night. Thanks to that, in 2022, Coteccons will have many projects. This convinced me that the companies would definitely succeed with such dedicated people. The second story was in a coffee shop. A guy was surfing information online and exclaiming, “Awesome!”. Coteccons had completed a project of tens of thousands

of square meters in just a few days, and the partner was very happy because it did not cost more to rent the warehouse. Those were Coteccons people who had both professional capacity and responsibility for the job. Those people have been with the company for a long time, endured hardships, were hesitant to move to another company, and they also took the chance.”



## 02. HIGHLIGHT



### 1. Coteccons successfully held the 2023 Annual General Meeting of Shareholders

On April 25th, 2023, Coteccons successfully held the 2023 Annual General Meeting of Shareholders. The meeting was held with the participation of members of the Board of Directors of Coteccons - Unicons, esteemed guests, 230 shareholders, and 29 reporters from news agencies. The event was of great significance to Coteccons people because it was an opportunity for the Company's leaders to directly inform them about the business performance of the past year as well as share Coteccons's next-year plan.



### 2. LEGO Group and the Binh Duong Authority survey the construction progress of the LEGO Factory project

Mr. Preben Elnef, General Director of LEGO Manufacturing Vietnam Co., Ltd., and Binh Duong Provincial Party Secretary Nguyen Van Loi visited the LEGO Factory project to follow the construction progress of the project. Attending the meeting were representatives of the Investor, local authorities, and Coteccons's Board of Directors. Mr. Nguyen Van Loi emphasized that the province would provide the best conditions for LEGO Group's factory to operate effectively. At the moment, the construction work has basically been completed for the first items.



### 3. Coteccons cooperated with VILAF to organize a training course on anti-corruption regulations in Vietnam and compliance with the Foreign Corrupt Practices Act (FCPA)

Coteccons cooperated with VILAF (Vietnam International Law Firm) to organize a specialized training course on Vietnam's anti-corruption regulations and compliance with the US Foreign Corrupt Practices Act (FCPA). The training course was led by Ms. Nguyen Thi Thanh Tra and Mr. Esko Cate, lawyers at VILAF with extensive experience in compliance and anti-corruption issues, accompanied by Mr. Christopher Senekki, Deputy General Director of Coteccons.



### 4. Coteccons and Vietinbank signed a Comprehensive Cooperation Agreement

Affirming its prestige and strong potential, on April 19th, 2023, in Hanoi City, Coteccons Construction Joint Stock Company (Coteccons) conducted the Signing Ceremony of a Comprehensive Cooperation Agreement with Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) to exploit the strengths of the two leading enterprises of the industries in Vietnam.

### 5. "Sharing is caring": CTD Talk's first launch with the topic Story of a B2B Company: 34 Years of Determination in Changing the Future of the Fabric Industry



CTD TALK was officially launched with the sharing session of speakers Ms. Jenny Cho, representative of Singtex, Taiwan, one of the leading companies in the field of manufacturing and supplying green yarn, and Ms. Tran Hoang Phu Xuan, Founder cum CEO of Faslink Joint Stock Company.

### 6. Coteccons was officially ranked No. 1 in the ranking of the Top 10 construction contractors in 2023



On March 31st, 2023, Vietnam Report JSC (Vietnam Report) officially announced the Top 10 Construction Companies in 2023. Coteccons held first place in the ranking. This result is due to the continuous efforts of Coteccons. Coteccons has been creating a reverse path. It is difficult; if no one do it, Coteccons will! With our spirit and concrete actions, together we will bring Coteccons to a strong, sustainable development and be ready to reach out to the world.

### 7. Coteccons signed Comprehensive Cooperation Agreements with BIDV and MB Bank to implement infrastructure projects



On April 12th, 2023, in Hanoi City, Coteccons and the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) held a Memorandum of Understanding (MOU) signing ceremony for comprehensive cooperation for major infrastructure projects in Vietnam. According to the Agreement, BIDV and Coteccons will strengthen cooperation towards the goal of becoming a comprehensive partner in order to build a long-term and sustainable strategy based on the advantages of each party to explore the potential, strengthen, and diversify business activities, thereby improving business efficiency and competitiveness in the market. On the same day, Coteccons continued to have a meeting with Military Bank (MB Bank) to provide capital for major infrastructure projects in Vietnam.



## Supply shortage:

In 2022, the supply reached about 48,500 products, just over 20% of the supply in 2018 (the year before the COVID-19 pandemic); the supply structure was primarily high-end, high-value products.

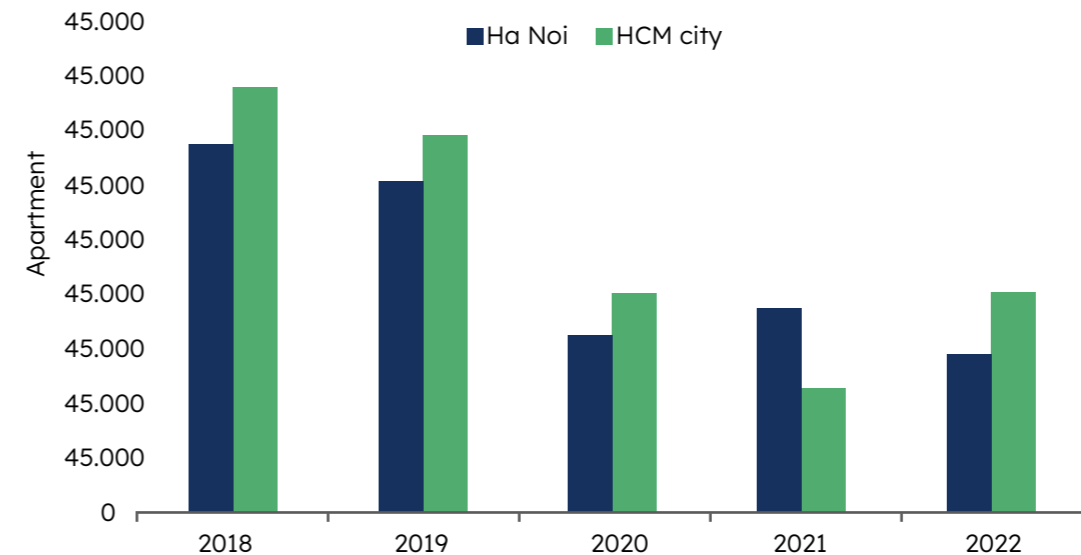
In the first quarter of 2023, the supply reached about 25,000 products, primarily inventory from previously launched projects; there was a lack of information for newly opened projects.

## Declining demand:

Recently, the market has always been in a state of “customer absence” due to:

- ▶ Lack of new products, mainly from old projects, which are not attractive enough to customers;
- ▶ Attractive deposit interest rates, attracting customers' idle money into the banking channel;
- ▶ Decreasing customers' trust in the real estate market;
- ▶ Difficulty in getting loans to invest in real estate;
- ▶ A large number of customers having financial difficulties due to the general economic situation.

# 03. MARKET INFORMATION



New apartment supply by year continually declines

Source: Research Institute of Economics - Finance - Real Estate Dat Xanh Services (DXS - FERI)

**BOTTLENECK 1: LAWS AND REAL ESTATE SUPPLY**

**BOTTLENECK 2: FAITH IN THE MARKET**

**BOTTLENECK 3: CAPITAL**

In the last 3 years, new supply in Hanoi and Ho Chi Minh City has decreased by 40%-50% compared to 2019. The number of new projects opened for sale decreased. The existing supply mainly comes from the project that was implemented many years ago.

Customers and investors are confused and lack trust in the market's recovery. The psychology of waiting for "bottom fishing" caused the real estate market to recover slowly.

In 2022, the number of bonds issued by real estate businesses decreased by nearly 76% compared to 2021. There was credit tightening in the second half of 2022, along with an increase in interest rates.

New apartment supply by year continually declines

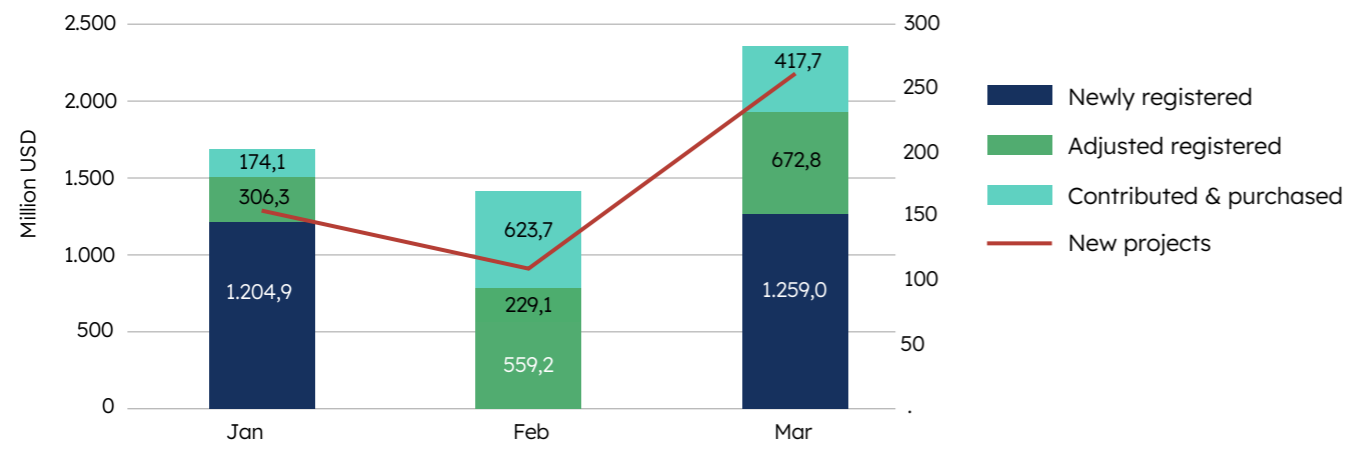


# FOREIGN INVESTMENT IN VIETNAM IN THE FIRST 3 MONTHS OF 2023

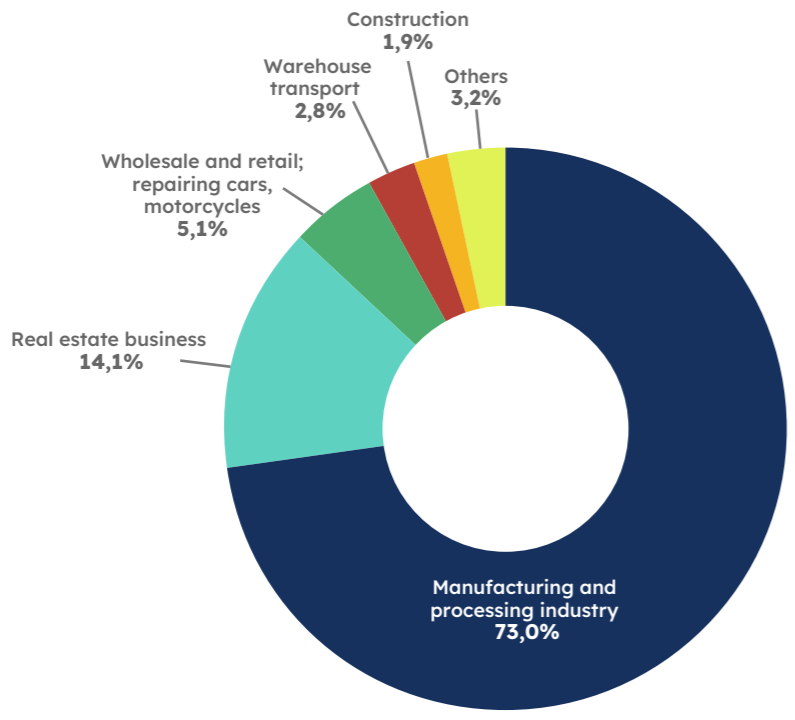
Up to March 20, 2023, the total newly registered, modified, contributed, and purchased capital (GVMCP) of foreign investors reached nearly **5.45 billion USD, equaling 61.2%** compared with the same period. Realized foreign investment capital is estimated at more than **4.3 billion USD, a decline of 2.2%** compared to the same period in 2022.

As of March 20th, 2023, Vietnam has **36,881 valid projects** with a total registered capital of nearly **444.1 billion USD**. The accumulated realized foreign investment capital is estimated at more than **278.3 billion USD, equaling nearly 62.7%** of the total validly registered investment capital.

Source: FIA Vietnam



Structure of foreign investment capital in the first 3 months of 2023 by month and by capital investment method

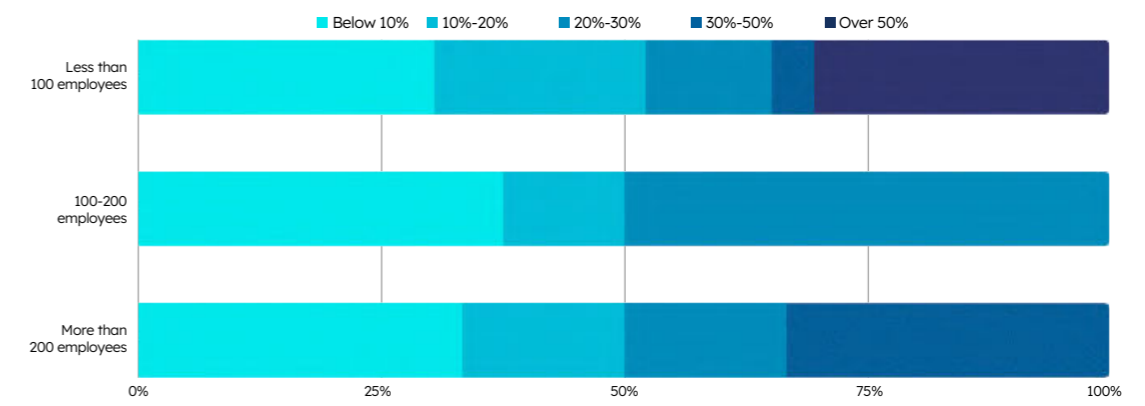


Structure of foreign investment in the first 3 months of 2023 by industry

## CURRENT SITUATION OF REAL ESTATE INVESTMENT AND DEVELOPMENT ENTERPRISES

Investment and development of real estate enterprises simultaneously fell into a state of "suffocation" for a long time. Despite the effort, the business is still not strong enough to rise. In particular: In the first 5 months of 2023, there were 554 real estate enterprises dissolved, an increase of 30.4% compared to the same period last year. The number of newly established real estate enterprises decreased by 61.4% compared to the same period last year, with only 1,744 enterprises.

In Q1/2023, revenue of real estate enterprises decreased by 6.46% and profit after tax decreased by 38.6% compared to the same period in 2022. Many businesses had to adjust their personnel size: Over 95% of enterprises reduced their labor size, and up to 50% of real estate service businesses reduced their labor size by more than 20% compared to the second quarter of 2022.

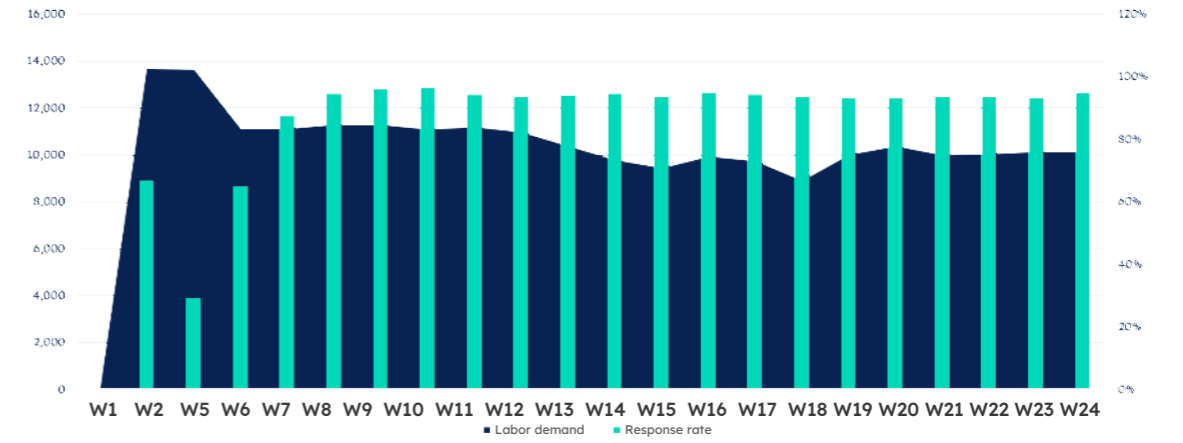


Source: Vietnam Real Estate Brokers Association

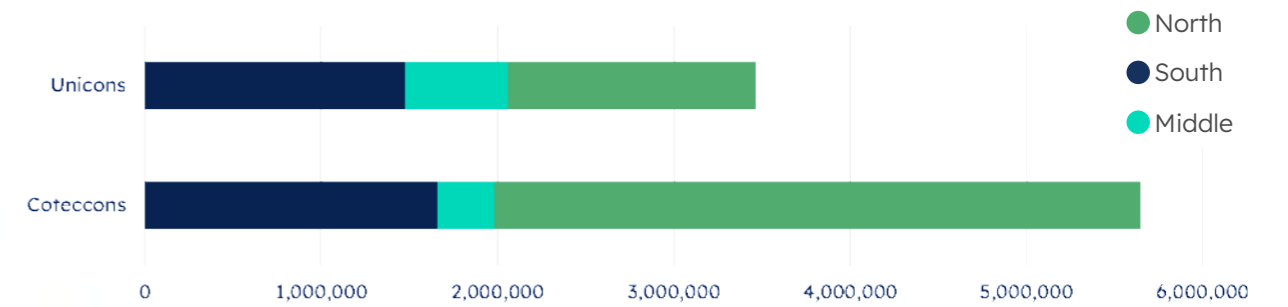
# REAL ESTATE BUSINESSES ARE UNDER BOND MATURITY PRESSURE IN 2023 - 2024

POLICIES SUPPORTING THE REAL ESTATE MARKET	
16 groups of solutions to restore the real estate market have come into play	
1. Solutions supporting real estate development loans	9. Buying real estate projects from weak investors
2. Loosening house buying policies for individuals	10. Supporting corporate restructuring of real estate project investors
3. Financial support for construction companies	11. Supporting personal home loans
4. Extension of investors' loans	12. Supporting unfinished loan payment
5. Facilitating the issuance of bonds from reputable investors	13. Loosening credit to real estate
6. Increasing capital from Unit Trust	14. Establishing funds for real estate M&A deals
7. Providing special loans for specific projects	15. Loans for rental properties
8. Providing loans support to accelerate project progress	16. Diversifying fundraising for rental properties

Source: Research Institute of Economics - Finance - Real Estate Dat Xanh Services (DXS - FERI)



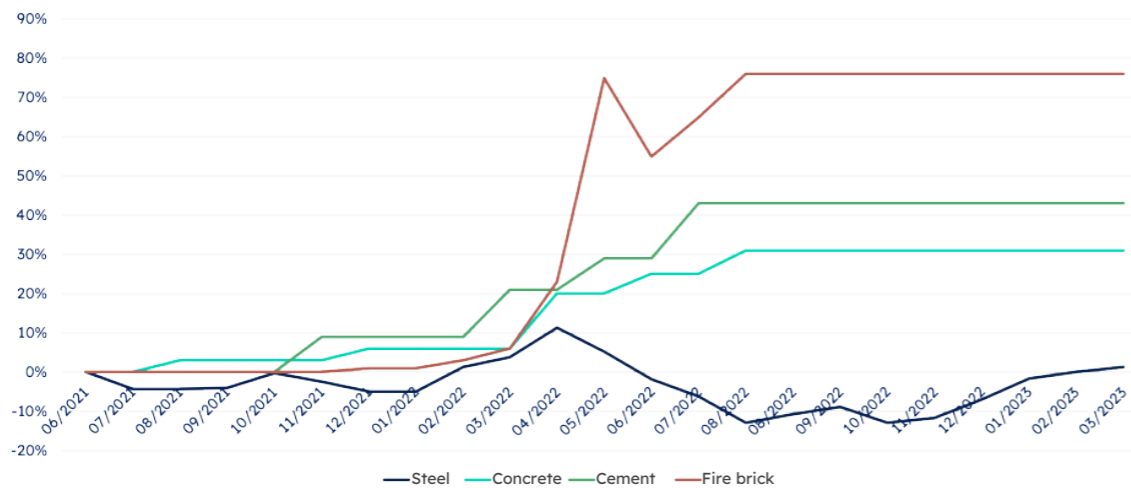
Report on the workforce at the construction site  
Total number of workers needed and the percentage met by 2023



The total number of safe hours of Coteccons Group in Q1/2023 is **9,113,824 hours**

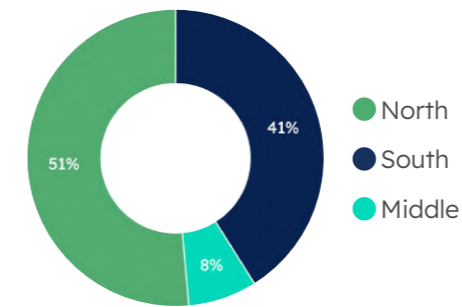
Funded real estate investors continue to implement the project

Real estate projects that are behind schedule are supported to speed up to completion



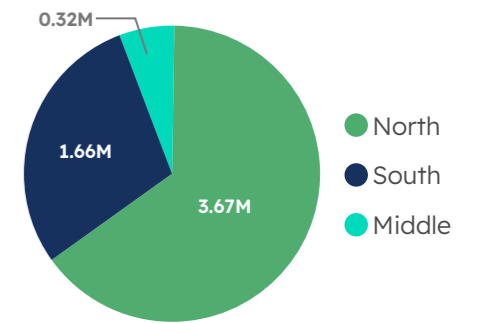
Real Estate Market Trends - Built from Data Sources

Report on groups of construction materials in the first quarter of 2023  
\*Source: Coteccons Purchasing Department



Number of workers by region, Quarter I-II/2023

Source: Coteccons Construction Force Department



Total safety hours by area

\*Source: Coteccons Safety Department



# CONSTRUCTION MATERIAL MARKET FORECAST IN THE SECOND QUARTER OF 2023



**Steel:** At the beginning of the first quarter, domestic market demand was slow, but the Chinese market opened up along with the thriving Indian market. The increasing demand in the steel industry and the increasing price of input materials have led to a slight increase in the steel price. With the gradual fluctuations and slow domestic demand, it is forecast that in the second quarter, steel prices will witness a downward trend.



**Concrete:** Low domestic demand, concrete price is now and predicted to be stable and maintain at a high level.



**Cement:** In the first quarter, the situation of the cement price was stable and maintained at a high level. It is forecast that cement prices will experience a sharp increase due to the general difficulties of the cement industry (energy costs, raw material costs).



**Baked bricks:** In the first quarter, the price of baked bricks was stable and maintained at a high level. It is forecast to continue to maintain a high price level.

Source: Cotecons Purchasing Department

# 04. IR ACTIVITIES

## Business events

- ▶ Obtained written opinions of shareholders on the extension of the issuance of ESOP
- ▶ Completed the redemption of a part of the bond before maturity at the request of the bondholder
- ▶ Held an investor meeting with Rongviet Securities

## Information disclosure

- ▶ 2022 Corporate Governance Report
- ▶ Financial Statements of Quarter 4/2022
- ▶ 2022 Audited Financial Statements
- ▶ 2022 Annual Report



**68,000 VND**

CTD share price on June 13th, 2023

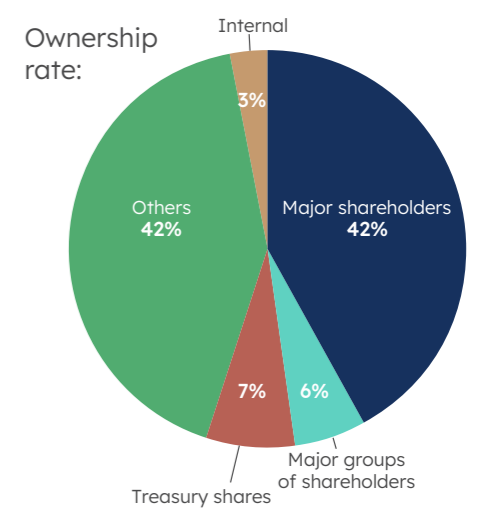
Number of shares outstanding:  
**73,859,473** shares

Trading volume of shares/day:  
**652,390** shares

Market capitalization:  
**4,675** billion VND

Equity:  
**8,236** billion VND

Free float rate:  
**55%**

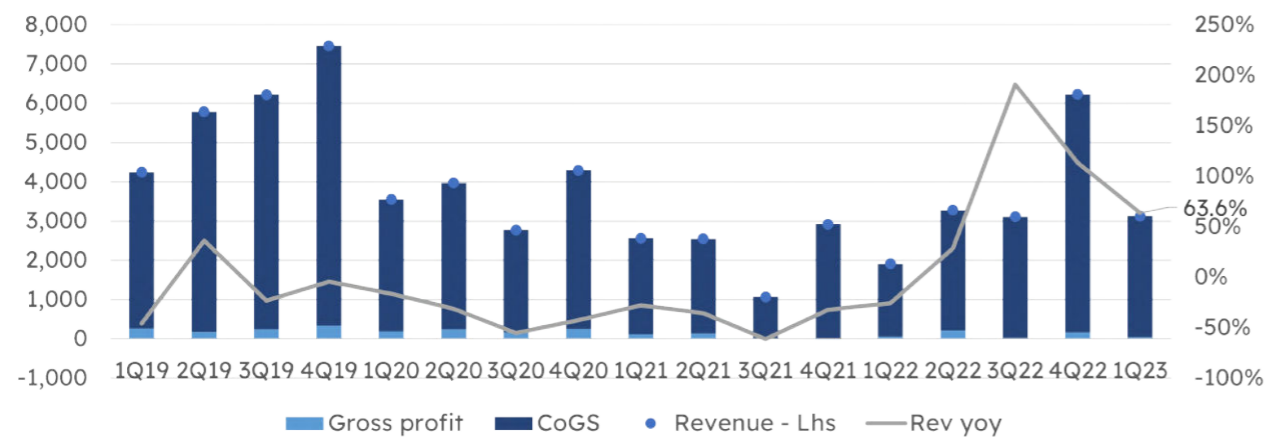




# 05. BUSINESS ACTIVITIES FINANCIAL STATEMENTS

## Revenue

Revenue in the first quarter of 2023 was the highest in three recent years, increasing more than 60% despite the difficulty in the labor market since the middle of last year. It shows that Coteccons's customers stay strong in the midst of the real estate recession.



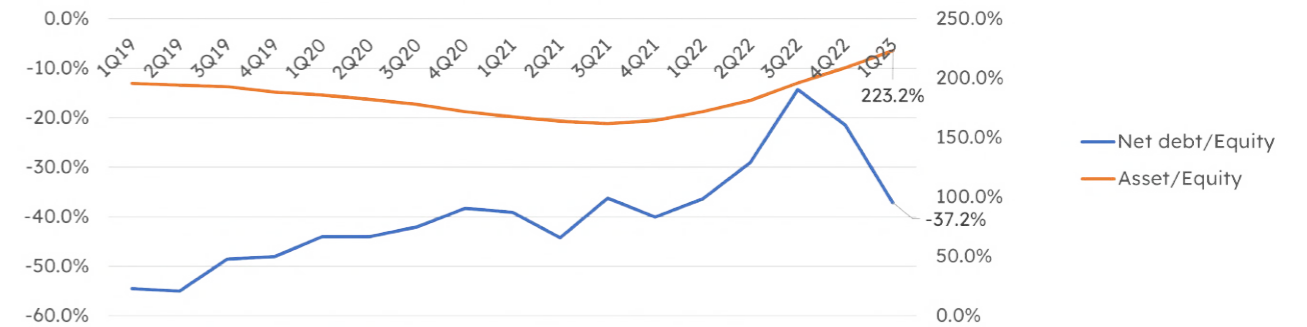
## Profit margin

Profit margin is not high, gross margin is still low, and EBIT margin has not improved because of the provision for bad debts. It is expected that revenue from new contracts in 2022 will help the company's profit margin improve in the upcoming quarters, becoming a driving force to support profit growth.



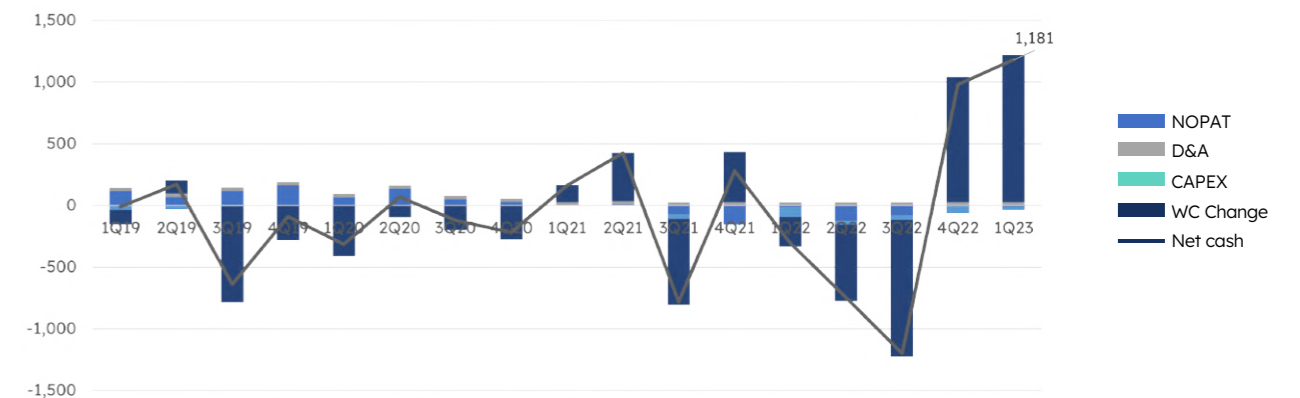
## Financial Leverage

Coteccons maintained the strongest financial capacity in the construction industry with a Net debt/Equity ratio of -37.2%. In the high interest rate market over the past six months, the company actively avoided incurring new debt. The debt scale is ~1,100 billion with ~500 billion long-term bonds with a fixed interest rate of 9.5%, which is a very competitive rate in the current market.



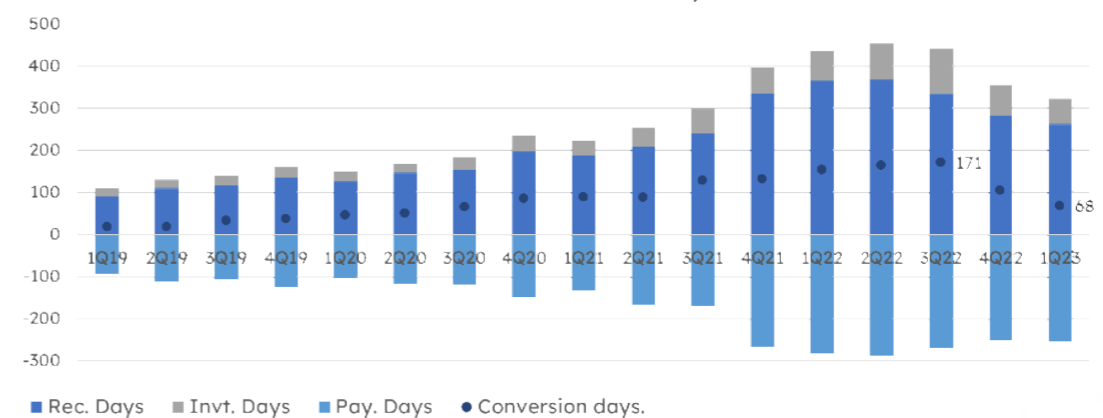
## Cash flow

Coteccons has cash and cash equivalents of 4,224 billion VND. Operating cash flow increased sharply by 1,239 billion VND (\*) due to a good balancing of working capital.



## Cash conversion cycle

The cash conversion cycle gradually improved over each quarter and is expected to keep improving in the upcoming quarters.





# 05. BUSINESS ACTIVITIES NEW WINNING PACKAGES



**CIS Lao Cai 2**  
Construction contract package  
Segment: School



**Skylake Phu Tho**  
Segment: Hotel



**Star School**  
(Completing)  
Segment: School



**Hanh Phuc International Hospital**  
Segment: Hospital



**KN Village**  
Segment: Factory



**Emerald 68**  
Segment: Residential



**Vinhomes Ocean Park 3  
The Crown - Hung Yen**  
Segment: Residential



**Icon 40**  
Body package  
Segment: Residential



**Vinhomes Ocean Park 3  
The Crown - Hung Yen  
The GrandWorld Subdivision**  
Segment: Residential





# 05. BUSINESS ACTIVITIES OPERATING PROJECTS

## 1. Coteccons's project management were ahead of schedule, firmly managing the "Sky Forest Residences" project

Sky Forest Residences project is invested and developed by the Ecopark Group Joint Stock Company. This can be assume to be the most luxurious apartment in Ecopark Green City. Coteccons is the general contractor for the project, which has two basements and three towers (31, 39, and 42 floors). The area of the 02 basements reaches 33,722 m2, the construction area of the 03 towers reaches 141,338 m2, and the Podium block reaches 17,033 m2. Up to the present, the project has been constructed to the 2nd floor (completed the B2 indoor basement floor in the house) and the outdoor basement floor. Especially, in July 2023, it is expected that the project management will carry out the construction of a transfer floor system with a height of nearly 40m, which is a complex and unprecedented structural system in Vietnam and the finest in Southeast Asia.

## 2. The tallest building in Quang Binh - Dolce Penisola Quang Binh's topping-out ceremony

On May 9th, 2023, the Dolce Penisola Quang Binh project management team successfully held the topping-out ceremony in Bao Ninh Commune, Dong Hoi City, Quang Binh Province, officially marking the milestone of completing the structural item of the project. Attending the ceremony was the Investor, project managers, sub-contractors, suppliers, the construction team, and all Coteccon supervisory engineers. In this project, Coteccons was entrusted by the Investor to be the General Contractor for the building with a scale of 29 floors, 1 attic, and 1 basement located on a land area of 8.300 m2 and a construction area of 5.000 m2.

## 3. Coteccons's people left their mark on the VinHomes Smart City project

Vinhomes Smart City is the first world-class smart city in Vietnam and one of the leading products of Vinhomes in particular and Vingroup in general. This is a typical urban area with applied technologies that provides the most advanced high-tech products in the market, featuring a Smart Ecosystem on four core axes: Smart security, smart operation, smart community, and smart apartments. After completion, this place would bring dynamic, modern, and trendy lifestyles to all of the residents. Honored to be selected as the main contractor in this project, Coteccons undertook the construction of three towers with a scale of 39 floors: GS2 and GS3 towers have been handed over to residents; GS1 tower is in the process of inspection for the final stage before officially finishing in early April 2023.

## 4. Coteccons accelerated the progress and officially held the topping-out ceremony of the Diamond Crown Hai Phong project

On May 28th, 2023, DOJILAND Real Estate Investment Company successfully held the topping-out ceremony of the Diamond Crown Hai Phong project. The project is said to be a new symbol of the architecture and lifestyle of Hai Phong city. The project has applied the world-famous Diagrid structure, which is uncommon in Asian countries and brings privileged values for living with top-notch experiences. Diamond Crown Hai Phong has adorned the face of Hai Phong City in the new period with international goals.

## 5. Coteccons and Unicons officially held the groundbreaking ceremony for the Hanh Phuc International Hospital project

With similarities in core values and the goal of sustainable development for a better life, Coteccons-Unicons and the Investor Vinh Thien Medical Joint Stock Company (Phenikaa Group) officially agreed to collaborate in the project "Hanh Phuc International Hospital" in Phuong Canh Ward, Nam Tu Liem District, Hanoi City. This is designed in the model of Hospital Without Walls with three components: a smart hospital, a satellite clinic system, and home healthcare teams connected to the hospital by telehealth.

## 6. The topping-out ceremony of the "HIIVE Binh Duong Hotel VSIP II" project

On May 19th, 2023, Unicons successfully held the topping-out ceremony of the project "HIIVE Binh Duong Hotel VSIP II". The project is located at 32A7, Tao Luc 5 Street, Vietnam - Singapore Industrial Area 2, Hoa Phu Ward, Thu Dau Mot City, Binh Duong Province. In November 2022, "HIIVE Binh Duong Hotel VSIP II" was invested and developed by Tan Thien Khanh Investment Co., Ltd. The project has a scale of 10 floors (no basement) and a ground floor area of more than 11.000 m2. Located in the heart of the industrial area, HIIVE Binh Duong VSIP II has a luxurious, classy style and fully integrated facilities for guests to stay.

## 7. The "heat" from Vinhomes Dream City Project

The project's specificity is the low-rise and wide park, which are difficult to deploy and control (Including: 1 central park of 18.1 ha + 1,300 low-rise apartments + 1 parking basement + 1 internal park), along with the extremely drastic progress set by the investor, such as 24 hours per flat floor and 72 hours per roof floor. With the unyielding spirit of Coteccons engineers, all subdivisions of the project have finished on schedule with good quality, which is highly appreciated by the Investor.





**8. The Project management team of ICON40 Ha Long completed the first important milestone**

On April 14, 2023, the project managers successfully held the basement closure ceremony. ICON40 Ha Long is a leading commercial, service, office, and apartment complex in Ha Long Marina, located on the front of Hoang Quoc Viet Street, Bai Chay, Ha Long City. The project is undertaken by Unicons to construct the basement. Unicons has kept its commitment to BIM Group Investor by completing the basement package construction item on schedule, ensuring quality. With the enthusiastic spirit and prestige of the project management team, the Investor BIM Group has continued to trust and choose Unicons as the next contractor to undertake the construction of the body structure of ICON 40 Ha Long.



**9. The "Coastal Luxury Resorts and Villas" topping-out ceremony**

On April 6th, 2023, Unicons held the topping-out ceremony of "Coastal Luxury Resort and Villas—Fusion Hotel". The project is located at Truong Sa Street, Hoa Hai Ward, Ngu Hanh Son District, Danang City. The project started in February 2022 and was invested in and developed by Nam Phat Hotel and Villa Co., Ltd. Accompanying the Investor at the project, Unicons plays the role of the general contractor for the design and construction of the entire hotel block, including two basements and 18 floors. It is expected that Fusion Hotel will be handed over to the Investor in August 2023.



**10. 70 hours of completion of the 26th floor and endless efforts at the Diamond Crown Hai Phong project**

Located at the heart of Hai Phong City, the Diamond Crown is gradually appearing as a golden symbol of Hai Phong. With the unremitting efforts of the project management team, Coteccons-Unicons engineers recently set a new record when completing the cable floor T26, Zone 1, Apartment Tower, in just 2 days and 22 hours. On the journey of "creating the diamond", Coteccons-Unicons consider this a proud accomplishment created by the enthusiastic team, accompanied by the support from DOJILAND Investor, Project Management Board, Beacons Supervision Consultant, and other companion units.



**11. Updating the progress of "Project 02: Tan Vu Industrial Joint Stock Company, Hai Phong"**

The Project Director of "Project 02: Tan Vu Industrial Joint Stock Company, Hai Phong" officially confirmed the completion of factory A. This is the second of the six factories in the package. The project has a bid package value of \$382 billion with the Investor Tan Vu Industrial Joint Stock Company, Hai Phong. The project includes the following items: Factory A, B, C1-4, C5-8, D, E, auxiliary house, garage, security house 1, 2, 3, and infrastructure. Located at Lot CN4G, Deep C-2B Industrial Area, Dinh Vu-Cat Hai Economic Zone, Dong Hai 2 Ward, Hai An District, Hai Phong City, the project is expected to attract investment resources from industries such as heavy industry, light industry, and the petrochemical industry.



# 06. OTHER ACTIVITIES



**1. The Great Green Day at CR8-2B&3 site**  
With the initiative of the CR8 Safety Committee, at 14:00 every Saturday, there is a Green Day activity, with the enthusiastic participation of the GS project management team and representatives of the subcontractors. They clean up and re-arrange the construction site together.



**2. Coteccons and Unicons celebrated International Women's Day**  
On International Women's Day, March 8th, Coteccons and Unicons held a special program to express gratitude to all women. On top of the flowers and gifts, there were musical performances prepared and performed by the male staff of Coteccons and Unicons. The ladies also got to dress up in the traditional ao dai and had their photos taken at the polaroid booth.



**3. LEGO organized a workshop on "Compliance Program" for the project management team**  
On April 12th, the LEGO project management team held the "Compliance Program" workshop. The program included the sharings of Mr. Christopher Senekki, Deputy General Director of Coteccons, and the presence of guest speakers, Mr. Esko Cate, a professional consultant, and Ms. Nguyen Thi Thanh Tra, a consultant from VILAF, a leading law firm in Vietnam. Participants included the representatives of the Investor, consultants, all project managers, and key partners such as Shinryo VN and UG M&E.



**4. A warm get-together with the team of Secretaries and Assistants: Expressing gratitude to the silent dedication**  
On April 26th - World Secretary's Day, Coteccons and Unicons held a cozy meeting to express gratitude to the Secretaries and Assistants working at construction sites and departments across the country.



**5. Children Day and Coteccons - Unicons Next-Gen**  
On May 27th, at the Coteccons Building, more than 100 young visitors came to participate in the "Children's Day" program. This was organized for the "Next Gen" of Coteccons and Unicons employees on the occasion of the upcoming International Children's Day on the First of June.



Investors and shareholders are invited to refer to the information disclosure of Coteccons here: <https://coteccons.vn/>

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