Part 2 – The core information for planning to settle in Australia: Special benefits for permanent residents

First, to help you understand the fundamentals of Australia's current settlement plan, as well as special benefits for permanent residents. I'd like to invite Mr. Phan Nhat Minh, Director of AIMS Vietnam, to share more information about this issue so that you can follow along. Please sir

Once again, welcome to the webinar on Australian immigration opportunities with HSBC and a representative from the Queensland government, Mr. Greg McKean. Today, on behalf of AIMS, we will provide you with fundamental information and solutions for settling and investing in Australia, which AIMS has investigated research with partners. We'd like to begin the event by providing an overview of the AIMS group.

Please watch the short video below to learn more about AIMS.

The short clip just recently briefly summed up AIMS corporation, in order to have a clearer picture, we would like to introduce the outstanding aspects of AIMS. AIMS is an international settlement consulting group headquartered in Singapore. Founded in 2006, AIMS has had 15 years of establishment and development with extensive experience in many settlement programs in more than 20 countries around the world, including the United States, Australia, Canada, and European countries, Caribbean countries and Asian countries. Our settlement forms are also very diverse, ranging from skilled settlement, venture capital investment, start-up investment – establishing a business abroad, to government bond investment, fund investment, and other family and job guarantees. And during 15 years of existence and development, we have assisted thousands of families in settling successfully in a variety of nations worldwide. AIMS Group is honored to have accompanied investors through the visa process, up to the post-settlement stage, with assistance such as selecting overseas investment projects, mergers and acquisitions, advice on schools for children, advice on how to make tax records, bank records... Furthermore, in collaboration with an extensive network of real estate partners in Australia, we have consulted many customers on the best real estate projects to invest in and the best houses to buy for themselves and their families.

Together with HSBC Vietnam and Migration Queensland, today we provide you an overview of building the future in Australia. One of the reasons our customers have trusted and selected AIMS is that you can expect a comprehensive, diverse service that fulfills all of your needs. We can assist you in determining a program that fits your budget, family situation, and residency requirements. AIMS experts will provide you with appropriate solutions, regardless of your budget, which can range from a few hundred million to several hundred billion. Or, whether you simply want to provide yourself and your family with a second citizenship, or you want to choose a suitable country to settle down in, integrate into the life there, and adapt to the climate, environment, and culture, we can advise you on all the chapters that are right for you. With a dedicated team of consultants, we will actively follow all customers from the time of application assessment, to the time of getting a visa and citizenship, to the period of settling into life in the new country. Our legal team also includes lawyers who have obtained prestigious certifications in the country where you wish to immigrate, ensuring that you receive the most accurate and professional advice.

Furthermore, we hope that our contributions will promote economic development in Queensland in particular and Australia in general. As for HSBC, there is a long-term cooperative development relationship between AIMS and HSBC. We are pleased to accompany HSBC to introduce you safe investment money transfer solutions, with strict legal procedures - a very important step in investing abroad

Today, we're bringing you a program all about Australia. During the past, Australia has always been one of the three countries, along with the United States and Canada, that families are most interested in when planning to settle in foreign countries, for the following reasons:

Firstly, the Australian passport is one of the most powerful passports in the world. You can travel freely to over 170 countries without a visa. An Australian passport, citizenship, and a permanent resident card serve as comprehensive insurance cards for you and your family's future. With this nationality and passport, you will be able to access free health care in Australia, which has the world's best health care and welfare system. Australia is also one of the leading countries in the research and development of rapid covid testing technology, as well as new vaccines and treatments for covid. In particular, Australia is at the forefront of medical research and development, alongside the United States, United Kingdom, and Canada. Australia is one of the countries where you can enjoy cutting-edge medical care, health care technology and aesthetics.

In addition, Australia is also famous for its top universities, regularly ranked in the top of the best universities in the world, moreover, Australia is also at the forefront of research and development in many other fields such as information technology, microbiology, cellular technology, agricultural technology and oil and gas. With the education system and commonwealth of the UK, Australia is always a good choice for any family who wants to send their children to study in a foreign country. And, with an Australian permanent resident card or citizenship card, you can rest assured that your children will attend school for free, instead of incurring huge costs like traditional study abroad. When you have a permanent resident card, your children will be able to study for free in high school and pay the same tuition rates as locals at the university level, with special discounts. Furthermore, Australia is a favorite investment destination for many Vietnamese development corporations in a variety of fields. We have also had the pleasure of advising numerous multinational corporations over the last decade on developing and investing in Australia in areas such as real estate, dairy, cow farming, and other fields relating to the mining industry. And, with the current trade turnover between Vietnam and Australia, seafood products, fruits, powdered milk, formula milk, beef or lamb from Australia are now available in most supermarkets in Vietnam, as well as becoming indispensable items in the daily lives of Vietnamese families. This is also an opportunity for us to counsel numerous clients on selecting the appropriate investment strategy that will generate not only a profit but also a secure and sustainable passive income stream in the future.

Another interesting fact is that the Australian dollar's exchange rate versus other foreign currencies is very appealing to investors, so settling in Australia is a good option for economic benefit insurance for investors and families. Besides, Australia also has advantages which not all countries have. Australia in terms of distance is one of the developed countries equivalent to Vietnam. From Viet Nam, Ho Chi Minh City, from Hanoi, you have direct flights to some cities like Sydney or Melbourne, soon there will be direct flights to Brisbane, Gold Coast or other cities in Australia such as Perth or Adelaide. This is one of the characteristics compared to other developed countries, it can be said that Australia has a great advantage in terms of such flight routes.

Second, Australia has a time difference with Vietnam that is almost negligible; in the summer, the time difference is 3 hours, and in the winter, it is 4 hours. This is one of the most important considerations, particularly for business owners who want to maintain operations in both Vietnam

and Australia. Australia is also one of the countries with an pleasant climate, and especially the state of Queensland is considered a sunshine set state which is full of sunshine with more than 300 sunny days per year. It is very suitable to families who want to enjoy pleasant warm climate similar to that of the South of Vietnam.

These are the reasons why we chose Australia to introduce to you today, as well as to try to bring you information about immigration programs and investment opportunities in Australia in a safe and effective manner.

Ladies and gentlemen, we would like to return to the event and share some useful information from AIMS on issues related to opportunities, challenges as well as business development solutions in Australia. We would like to invite Mr. Minh.

And now I'd like to introduce one of the most critical parts of today's webinar. Mr. Greg McKean recently shared with you information regarding basic investment visas such as 188A, 188B, 188C, and 188E. Here, I would like to propose investment and business solutions in Australia on behalf of the AIMS group in order to satisfy the requirements of visa categories such as 188A. In addition, investors can consider other investment visa options such as 188B and 188C to be able to create stable income sources when settling in Australia. As Mr. Greg has just stated, export, particularly agricultural export, is one of the industries in which the vast majority of investors choose to invest in the form of innovative businesses (188A) in Australia. The second step is likely to be more challenging, time consuming, and potentially risky, as it involves identifying a business investment model that fits your circumstances and capabilities, and for many investors, Australia is also a new land filled with surprises regarding the business environment, legal system, and even language.

As a global investment advisory firm, we have spent considerable time developing solutions to support business investment in order to assist investors in making the safest and most effective investments when implementing phase 2 of the visa, in addition to ensuring your capital is always safe. In short, when you connect with AIMS, you can rest assured that your visa application will be handled securely. For investors, we have created a very specific, comprehensive, and effective export business model. We collaborate with well-known Australian distributors, as well as customer partners in Vietnam, Singapore, China, Malaysia, and Cambodia, to create input and output management models, providing you with well-known suppliers of high-quality agricultural

products in Australia, and advising you through the application process for an agricultural product inspection permit, which is very rigorous in Australia. And AIMs Group, in the process of assisting you to operate this company model, will also assist you with the entire process of quality assessment for CO application, licensing that is required by each state, and registration support with both the Ministry of Industry and Trade and the Department of Agriculture of Australia so that you can have a process of managing and operating the export of products in a safe and ensure all documents and records of the Australian immigration department.

Australia's agricultural products are diverse and well-known in Vietnam, particularly Australian beef which accounts for a significant portion of trade turnover between Australia and Vietnam, and other products such as water products, milk or even milk producing ingredients. There are several well-known brands to mention, including Milo, Blackmores, Biomilk, and so on. The majority of pearl milk tea items on the Vietnamese market, in particular, employ Australian powdered milk products. And these are products that are widely consumed in Vietnam and account for a sizable portion of Australia's export turnover to Vietnam.

Furthermore, it is impossible to discuss Australia without mentioning wine. Penfolds, one of Australia's most well-known high-end wine brands, is ranked first in the world and is very popular among Vietnamese businessmen. Additionally, Australia's wine exports to Vietnam are expanding, and Australian wines are gaining a foothold in Vietnam's wine consumption market.

Cherries are another well-known Australian product, particularly the South Australian Cherry, also known as the Queensland Cherry, which is one of the best varieties of cherries on the market, with the consumption season in January, October, November, and December. Or recently, Australian abalone and lobster are also very popular in the market.

And, during the past, AIMS Group has been very proud to assist many investors in operating and trading such a commodity export model. We have helped investors find raw materials, learn how to run a business, apply for export clearance, and even find a source of consumption in Vietnam as well as provide the necessary advice to make investors' business model secure and efficient. Especially in the recent Covid period, despite facing the blockade policies of both Australia and Vietnam, experts at AIMS can still help investors ensure their business situation stable

Our services are now put together as a process called Comprehensive Management Process, which provides full support to customers. For those who reach us after obtaining a visa, we offer practical business investment models from A-Z which both ensure the security and profitability and satisfy strict criteria by the Ministry of Immigration and the states for controlling import and export procedures between Australia, Vietnam and other countries. Specifically, our services include doing market research, planning export strategies, working with authorities on custom procedures, border control, custom control of both Australia and Vietnam and collecting business reports, tax records, financial statements as well as required licenses to meet state's criteria. In addition to licenses such as CO, Australian states require you to provide certifications that your goods originated from the states in which you are sponsored and your visa subclass 188. In addition, our efficient logistics networks and assistance in accessing goods sources and marketing your products at a reasonable cost will guarantee that you are pleased with our services.

Besides import and export business solutions between Australia and Vietnam as Mr. Greg McKean has just presented, another business solution that has attracted a lot of attention from investors in both Australia and Vietnam is solar business in Australia. Australia is known to have the most ambitious renewable energy development plan in the world. By 2030, renewable energy, including solar energy, is expected to account for 50% of the nationwide total energy consumption. And why is solar energy crucial for the renewable energy ecosystem in Australia? It's because the country has such a unique geographical location and topography in terms of climate with the highest solar radiation in the world. Queensland, in particular, has the highest solar radiation in Australia. Some parts of Queensland can see more than 3,300 hours of sunshine per year. Their solar caloric and lighting power can be 30-70% higher than the amount of radiation in Vietnam. This is one of the main reasons why many Vietnamese investors have chosen Australia to develop their investment models on renewable energy and solar energy. In addition to receiving substantial solar radiation, Australia is also famous for their policy on subsidizing household solar power consumption. Specifically, across all Australian states, the government offers cash support up to 50% of the system value for any household that installs a solar power system of about 8.9-30 KW. At the same time, states such as Queensland, Victoria, South Australia, New South Wales also have support additional to the federal support of up to 50%, about AUD 2,800, for a household rooftop solar power system. Moreover, you can enjoy 0% interest credit policies from banks in Australia when borrowing money to install rooftop solar systems for your home. This shortens the repayment

period to only about 2 to 2.5 years, making using the solar system clearly more beneficial than using the national electricity system. That's the reason why we have cooperated with energy partners in Australia to create an effective business model which gives franchise to companies specializing in rooftop solar power installation in Australia's large states such as Queensland. Under this franchise, investors can save a lot of time and effort by joining an established business with all required licenses instead of building a whole new company from scratch. In order to access federal grants, it is mandatory for businesses to be members of the Australian Clean Energy Council, which requires its members to have operated in 4-5 years already. Businesses also need to provide many other licenses to prove that they are qualified for Australian standards in supplying and installing rooftop solar power systems for households. Taking a shortcut through franchising, investors don't even have to worry about where to find solar panel suppliers or about the quality management process. The only thing to focus on is doing business, which is marketing and finding potential customers. Now, for solar energy investment, we are presenting to you 2 models. The first one is the rooftop solar system in the form of a franchise with a starting investment of AUD 480,000 and return commitment of AUD 180,000, including an annual committed profit of AUD 30,000 and repurchase commitment after 3 years of AUD 90,000. Besides the franchise model of solar power system, we also introduce commercial solar power. Our team of experts can negotiate with large malls in Australia with an area of about 4,000 square meters. We can build a commercial solar power system that directly supplies the facilities in the mall with a starting investment of about AUD 1,530,000. With the average ROI around 15 to 18% a year, the payback period is only about 7-8 years. This model is popular among investors because these are passive investments but still meets Australian government's 188A criteria as well as Queensland's criteria and can provide profitability and stability. For the hybrid solar power system, our comprehensive management solution includes consulting the location, preparing legal and accounting records, training staff and guiding operation, developing marketing documents, guaranteeing annual profit, and preparing monthly business reports. We guarantee a turnover of 300,000 AUD to meet the criteria for visa subclass 188A with a reasonable royalty fee. You can directly manage the business and control the investment cash flows as well as the disbursed investment amounts in a transparent process which is professionally managed by a team of experienced financial & business experts from Australia. And we also offer attractive capital withdrawal and loan strategies. You have the option that we buy your business after you have obtained your Permanent Resident Visa. Your business values are agreed from the beginning to ensure your payback as soon as you reach your goal of obtaining a Permanent Resident Visa. As for commercial solar power, we will negotiate directly with malls, rental agencies and electricity suppliers on the market so that in case the malls do not use up all generated power, we can sell it to other power distribution systems at a good price and still make a profit. For investors, the payback period is only 7-8 years, at a very reasonable and attractive starting investment from AUD 1,530,000.

Those were two typical solutions that AIMS Corporation would like to introduce to the audience today. Besides the two solutions, we offer many other solutions that can support you in almost all different industries when you want to invest and do business in Australia, including real estate investment, which is also very attractive in Queensland. However, due to time constraints, we can only introduce 2 of our typical solutions for business investment for visa subclass 188A. Should you have any questions, please stay until the end so that we can give you an answer. We also have experts who can give you 1-1 direct consultation in the future. Thank you very much for your attention.