DANH KHÔI

DANH KHOI GROUP JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

No: 03/2025/TT-HĐQT-DKG

Ho Chi Minh City, June 24, 2025

PROPOSAL

RE : Business Plan and Profit distribution plan, fund allocation in 2025

To : GENERAL MEETING OF SHAREHOLDERS

DANH KHOI GROUP JOINT STOCK COMPANY

- *Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;*
- *Pursuant to the Charter of Danh Khoi Group Joint Stock Company;*
- *Pursuant to Resolution No. 01/2024/NQ-ĐHĐCĐ dated June 25, 2024 of the 2024 Annual General Meeting of Shareholders;*
- *Pursuant to Resolution No. 13/2025/NQ-HĐQT dated June 3, 2025 of the Board of Directors of Danh Khoi Group Joint Stock Company.*

The Board of Directors of the Company respectfully submits to the General Meeting of Shareholders for consideration and approval of the business plan and profit distribution plan for 2025 as follows:

A. BUSINESS PLAN 2025

1. Macro and market situation

2025 is expected to be a pivotal year for the recovery and development of the Vietnamese economy in general and businesses in particular with the following basic advantages:

- Government support policies are increasingly clear and drastic .
  - Policies to innovate the country's socio-economy: from changing the organization of state management agencies, local administrative boundaries, supporting consistent private economic development from the National Assembly to ministries and branches...
  - The Land Law (amended) and related laws such as the Housing Law and the Real Estate Business Law are gradually being completed and put into practice, creating a more transparent legal corridor.
  - Preferential credit policies for social housing and housing for young workers are being strongly implemented, opening up opportunities for businesses to participate in this segment.
  - Administrative procedure reform helps shorten project approval time and reduce informal costs.
- Housing demand is still very large, especially in large cities.
  - Rapid urbanization, young population and the trend of independent living create demand for sustainable housing.
  - The affordable housing and social housing segments are receiving more attention from the market, opening up new directions for businesses with appropriate strategies.
- Opportunities from green investment trends and sustainable development

- Green, energy-saving, environmentally friendly real estate projects are being encouraged and receiving attention from international investors.
- ESG (Environment – Social – Governance) trends have become important criteria in business evaluation, creating competitive advantages for pioneering units.

However, in 2025, there are still some significant challenges that will impact business operations:

- Global economic fluctuations and complex geopolitics (wars between countries around the world are still ongoing, trade wars through tariff policies, supply chain disruptions, transportation...) affect the stability of production and business sectors, exchange rates, investment... .
- Changes in administrative management and administrative boundaries cause delays in legal procedures and inconsistencies in policy implementation.
- New support policies need time to be put into practice, which is also a challenge for businesses in carrying out business activities.

2. Business Plan 2025

Based on the assessment of opportunities and challenges of the economy and market in the coming time, as well as analyzing internal resources and feasible business plans, the Company determined: *In order to effectively promote the advantages and potential of a real estate development corporation with many large projects being implemented in domestic localities, the Company aims for sustainable development through continuing to promote the real estate sector, while expanding operations in new business areas such as High-tech Agriculture, Pharmaceuticals, Medical supplies and health care...*

Accordingly, in 2025, the Company will achieve the following goals:

2.1. About financial indicators:

Unit: million VND

STT	Target	Plan 2025
1	Total revenue and other income (consolidated)	959,000
2	Profit before tax (consolidated)	25,000

2.2. About the brand:

Implement solutions to position NRC brand as a sustainable enterprise, owning a strong brand in the market. Through business performance of various fields, quality products, seizing investment opportunities, developing projects in potential markets, developing many types of services suitable to market needs...

2.3. About business:

- Expanding business areas: In addition to the real estate sector, the Company will expand its operations to the following areas: High-tech agriculture, Pharmaceuticals, Medical supplies and healthcare , industries with sustainable development factors (ESG)... These are areas that the Company assesses as having high potential and can be expanded on the basis of promoting advantages in creating utilities at projects, urban areas, residential areas... invested and co-invested by the Company, thereby creating added value for real estate products as well as expanding the value chain of products in the areas in which NRC operates.

- Establish or invest in companies operating in new business sectors. Companies in these new additional sectors will develop and implement business plans suitable to the market, contributing significantly to the business results of the entire Company system.

2.4. Regarding investment: Consider suitable projects to receive transfers, can be self-built or joint investment/business in many types of products (low-rise housing, high-rise housing, social housing, commercial centers...), create stable sources of revenue and leave an impression of the NRC brand.

2.5. About financial resources:

- Implement capital mobilization forms through strategic investors and appropriate financial partners.
- Promote debt collection and implement business goals to have resources, gradually fulfill financial obligations to the State, bondholders and related parties.

2.6. About management and operation

- Continuing to implement the "lean - efficient" development orientation, the company maintains a high-quality, multi-functional human resource system to ensure effective implementation and management of the Company's business activities.
- Issue internal regulations and optimize operating procedures to ensure consistency and compliance throughout the system.
- Step by step carry out digital transformation, deploy internal management systems towards digitalization, control risks and have appropriate response plans.

B. PROFIT DISTRIBUTION PLAN, FUNDS ESTABLISHMENT IN 2025

Status	Item	Ratio rate extract
1	Fund praise reward	5.00% profit after tax
2	Fund happiness profit	1.00% of profit after tax
3	Fund head private develop	3.00% profit after tax
4	Neck angry attend ants	No dividend

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of the Business Plan and Profit Distribution Plan, Fund Appropriation Plan for 2025, at the same time, creating favorable conditions for the Board of Directors to proactively seize opportunities, decide on investment and business plans, bringing the highest results and benefits to the Company.

Respectfully submit.

Recipient:

- As Dear;
- Filed VPCT.

TM. BOARD OF DIRECTORS

CHAIRMAN

M.S.D.N: 0312695565 - C.T.C.P

CÔNG TY CỔ PHẦN TẬP ĐOÀN DANH KHÔI

THÀNH PHỐ HỒ CHÍ MINH

LE THONG NHAT