

About GSSS

- The about box presents general information on GSSS, including the software registration steps, as well as how to keep in touch with the developer as shown in Figure 10 on the right.
- **Note: First time subscriber MUST sign up the 1 year subscription plan. Upon the maturity of the tenure, he may go for the half year or 1 year renewal plan. Half year package costs slightly higher.**
 - **GSSS for Computer costs RM1,980 per annum.**
 - **Web-Based GSSS costs RM1,800 per annum.**
- **Please refer to FAQ for more explanation and how a special consideration applies under specific condition.**

Note: Apart from subscribing to GSSS, user may also choose to purchase individual stock analysis reports.

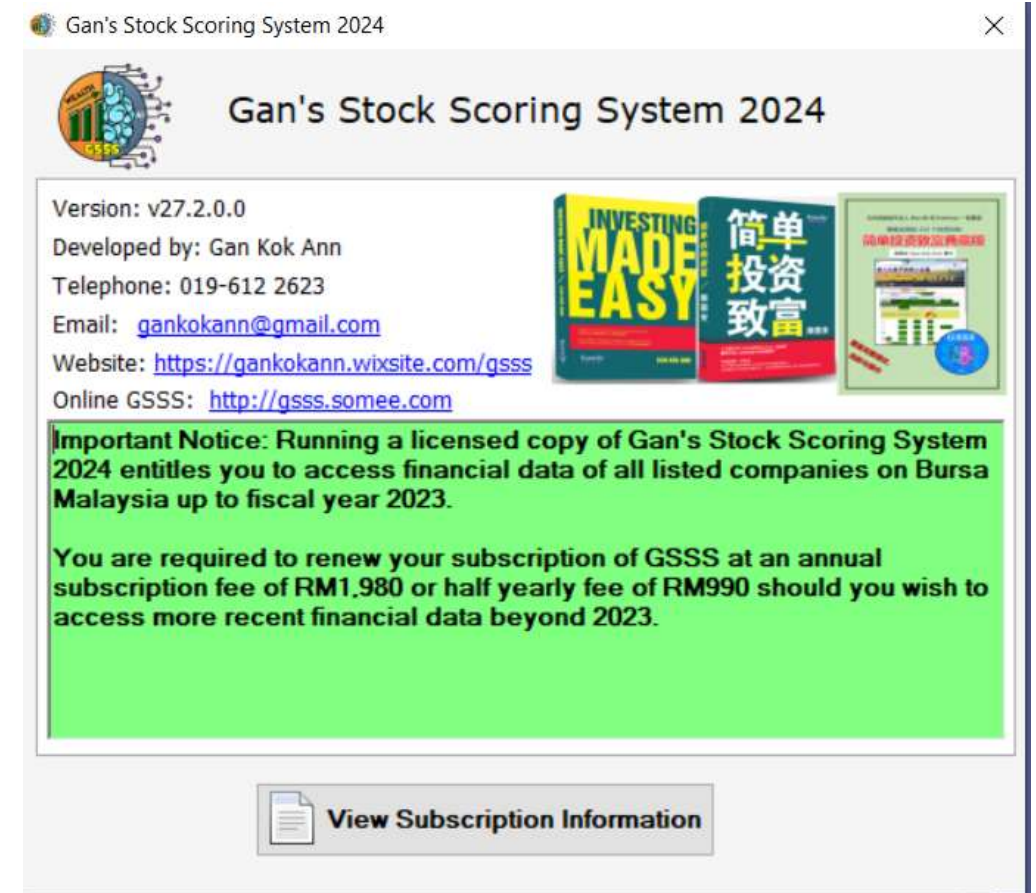


Figure 10 – General Information On GSSS

A Brief History On The Birth Of GSSS



- As we all know, our stock investment return will be lucrative if we can buy a five-star stock at a price far below its intrinsic value, i.e. the stock MUST be considered “good quality” and the price MUST be “cheap” (possess margin of safety) relative to its valuation.
- Over the years, I have been searching for a powerful Bursa Malaysia stock analysis/screening software that satisfies both the criteria outlined above but to no avail. Although there are a handful of software applications in the market, they all lack both features pursued by me. Eventually after I took an early retirement and had more free time, I decided to develop such systematic stock analysis application myself, primarily for my own use.
- Hence, after months of relentless design and coding efforts, thus emerged the brainchild of my hard-work: GSSS, which spans across the complete Computer, Mobile Device as well as Web platforms. Having these three variants, coupled with two investment books I authored, namely “简单投资致富” and “Investing Made Easy”, they all constitute towards the formation of a versatile ecosystem.
- The gist of GSSS is that it can be utilized to analyze all the Bursa Malaysia listed companies, assigns individual scores to them, and systematically identifies those that are of “good quality”. On top of that, GSSS is versatile to provide advice on whether the current price of a good quality is considered “cheap” to invest, after taking into account its intrinsic value.
- Successful and profitable stock investment relies on the combination of both selecting the right stock as well as buying at the right price. Thankfully, based on my own experience, GSSS undoubtedly achieves these two noble objectives as required.
- After painstaking efforts, I finally managed to access historical EOD (End Of Day) data for all stocks and import them into the database. I will upload the monthly accumulated daily transaction EOD data for registered users to download and automatically import into the database. With this, we gain a deeper understanding of the past stock price performance of each stock.


Disclaimer Note



- All the historical financial data gathered by GSSS originate from various web sites, and are kept internally within GSSS' database. The invaluable database serves as the foundation for GSSS to utilize them to perform advanced fundamental analysis as well as limited technical analysis.
- While GSSS strives hard to preserve the accuracy of various computations, there is no guarantee that the underlying financial data are 100% accurate and up-to-date.
- User is therefore strongly advised to rely on GSSS as a primary tool for filtering out less than satisfactory stocks, before engaging on subsequent in-depth qualitative analysis on the selected few good stocks that remain.
- **In a nutshell, any stocks that entitle for the “PASS” verdict by GSSS's Data Analysis (First Phase) do not necessarily qualify for the “Buy” recommendation, as user is required to further inspect the various trend indicators covered in the Final Pass List (Second Phase) report like Overall Trend Score, Piotroski F-Score, Magic Formula, etc. to decide whether it is worthy of in-depth study.** The developer of GSSS is not liable for any monetary losses incurred by the user for blindly following the recommendations made by GSSS in stock trading.
- Nonetheless, successful and profitable stock investment relies on the combination of both selecting the right stock as well as buying at the right price. Thankfully, based on my own experience, GSSS undoubtedly achieves these two noble objectives as required.

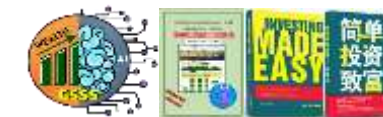
Essential Web Links



- The official GSSS web site: <http://gankokann.wixsite.com/gsss>
- The repository of GSSS for Computer installers:
<https://drive.google.com/drive/u/2/folders/1IMJpYTglZjgEfASjazxkVzfh-p7UDgdi>
- Web-Based GSSS: <http://gsss.somee.com>
- GSSS is hosted on YouTube. All the training video clips are stored in  <https://www.youtube.com/channel/UCI0v47LH6v3G938j6Yc0KyA>
- '简单投资致富2021年修订版' E-Book:
<https://play.google.com/store/books/details/%E9%A2%9C%E5%9B%BD%E5%AE%89%E7%AE%80%E5%8D%95%E6%8A%95%E8%B5%84%E8%87%B4%E5%AF%8C?id=rJpfDwAAQBAJ>
- '简单投资致富典藏版' 硬封面实体书:
<http://gankokann.wixsite.com/book>



Why Is GSSS So Important?



- Provision of intrinsic value estimations using 21 established models, thus greatly increasing the accuracy of the final estimated intrinsic value. Apart from that, its versatile machine learning with A. I. (Artificial Intelligence) capabilities further help subscribers to affirm if stocks are undervalued or overpriced. **Anyway, if a stock was involved in bonus, issue rights issue, stock split or share consolidation in the current financial year, its intrinsic value may deviate slightly from the actual value. Please take note of such discrepancy.**
- Compared with other similar software in the market, GSSS is the only one that offers comprehensive key fundamental analysis indicators, covering both the quantitative as well as qualitative analyses.**
- Upon closer scrutiny, some widely perceived as good counters are not so in reality.
- Grouping of stock counters by industry / sector so that it is easier to spot the market leaders.
- Built-in versatile fraud detection. Mark counters identified as potential investment trap in red (illustrated in Figure 2) such that user will not fall prey to them.
- User is able to spot the performance trend of any stock counter easily as past financial data are readily available in the local database storage.

Intrinsic Values (RM)	
Net Current Asset:	RM2.73
Dividend Growth:	RM0.70
Average Dividend:	RM3.88
Earnings Growth:	RM6.41
Average Earnings:	RM5.78
Liquidation:	RM5.13
Effective:	RM3.54
Inherent:	RM4.95
ROE & PB:	RM8.85
Free Cash Flow:	RM4.91
Average PE:	RM8.40
Price Regression:	RM2.14
PNTA Regression:	RM7.21
PSR Regression:	RM1.83
Risk Model:	RM4.82

Figure 1 – Estimation Of Intrinsic Values Based On Various Models

GSSS Copyright 2019 Licensed to: GAN KOK ANN Email: gankokann@gmail.com
Stock Category: Favourite (5 counters), Last Updated: 2019-03-04 14:15:29
Disclaimer: The listed scores are derived from user configured stock scoring criteria specified in GSSS. Although GSSS serves as a versatile tool for screening stock counters,

Consumer Goods

No	Symbol	Code	Price	Value	Safe	FCF/R	Revenue	Profit	FCF	Net Cash	Capex	D/E	Margin	SG&A	OCF/P
1	FLONBSC	77118	0.47	0.85	YES	BAD	BAD	GOOD	BAD	BAD	BAD	BAD	BAD	GOOD	BAD

Real Estate Developers

No	Symbol	Code	Price	Value	Safe	FCF/R	Revenue	Profit	FCF	Net Cash	Capex	D/E	Margin	SG&A	OCF/P
1	EWELL	7249	0.64	0.92	YES	BAD	BAD	BAD	BAD	BAD	GOOD	BAD	GOOD	GOOD	GOOD

Figure 2 – Companies Run By Suspected Malicious Management Are Highlighted In Red As A Warning Sign

Differences Between Two GSSS Packages



Web-Based GSSS lacks two major features that are exclusive to GSSS for Computer subscribers:

- **Instantaneous update of financial data at as soon as the statements are available on Bursa Malaysia site. Computer package subscribers get to view the latest intrinsic value presented in the Final Pass List report, without any delay. In contract, Web package subscribers will have to endure delay, waiting for the Computer package subscribers to upload the analyzed results when performing the Data Analysis task.**
- **Provision of historical price charts rendered with A. I. capability for all stocks.**





GSSS For Computer

(Runs On Microsoft Windows 10 And Above)

Installer Download Site: <https://bit.ly/2VYIEa1>

Note: If you are NOT familiar with handling computer software, please do NOT choose the Computer package.

**If subscriber does not know how to install GSSS for Computer, I can help install and register it on your behalf by remote access via TeamViewer.
Please download it from <https://www.teamviewer.com/en/download/windows/>.**



Pre-requisites For Launching GSSS For Computer

- GSSS was developed using Microsoft C# programming language. It runs on Microsoft Windows operating systems such as Windows 10 and Windows 11, in both 32-bit and 64-bit environment.
- **Microsoft .NET Framework 4.8 and Google Chrome v95 or later are required for successfully running GSSS.**
- **In addition, because GSSS needs to visit many websites to obtain data and then perform complex and highly intelligent calculations, many anti-virus software applications mistakenly think that GSSS contains a virus, thus prevent it from operating. Users must therefore exempt GSSS from anti-virus software to keep it running. Please install GSSS in your Virtual Machine environment if you can't disable antivirus software on your host operating system.**
- Since the analysis results are stored in PDF format, a PDF viewer is required for viewing the report.
- Whenever a new version of GSSS is available, the upgrade steps from the old version to the new version are very simple: Visit <https://bit.ly/2VYIEa1> to download both the Full Release and Patch Release setup files.

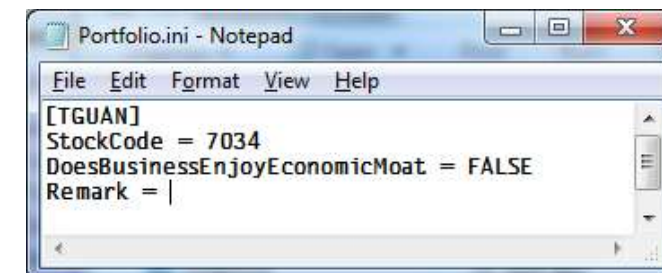
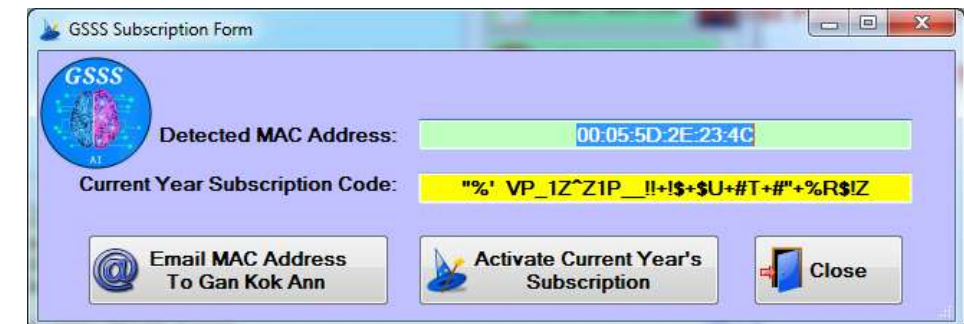
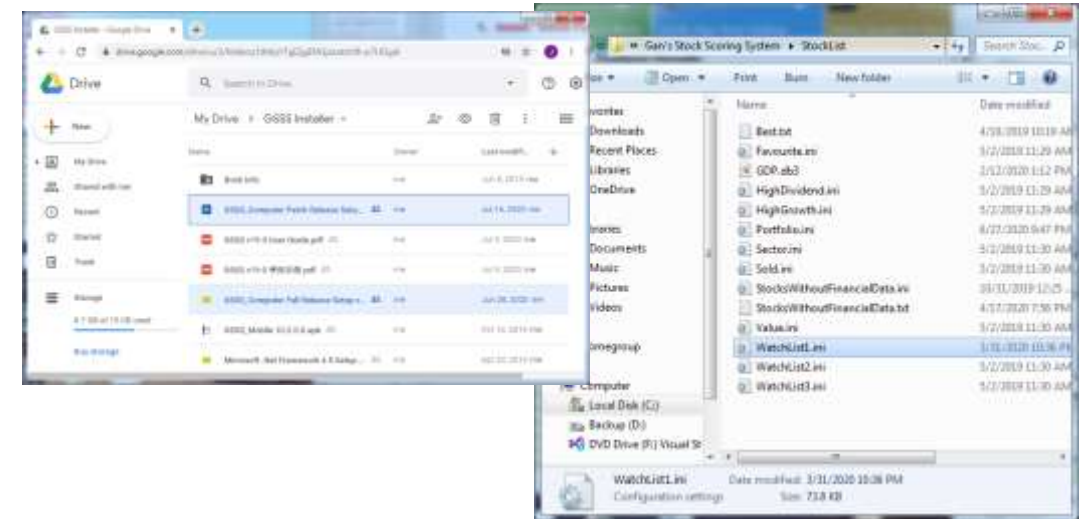
Note: For new GSSS user, please first install GSSS Full Release Setup v25.0.0.0, followed by any GSSS Patch Release Setup. GSSS automatically detects the presence of newer version. User no longer faces the risk of forgetting to upgrade to the newer release.



Initial Set Up And Getting GSSS To Work For The Very First Time

1. Install “GSSS Full Release Setup v25.0.0.0.exe”.
2. Install GSSS Patch Release Setup, which is at least v27.2.
3. Register GSSS by selecting the “Subscribe GSSS” command from the “All Users” menu to send out your MAC Address. **You will receive the license key via email which may be wrongly recognized as spam, which is NOT in actual fact. Please copy both “Authentication” and “LicenseKey.txt” to C:\Gan’s Stock Scoring System directory.**
4. **Launch GSSS. Now from within GSSS, you need to first click “Download Annual Reports From Cloud (Once A Month)”. Only do it once per month.**
5. Now you are ready to rock N roll. Go to “C:\Gan’s Stock Scoring System\StockList and open WatchList1.ini.
6. Copy the 4 line information of a stock like TGUAN to another stock category like Portfolio.ini. Save the new changes in Portfolio.ini.
7. Next, select Portfolio and then click on the “Data Analysis” button to start the analysis job. Once completed, the content of a PDF file will be displayed.

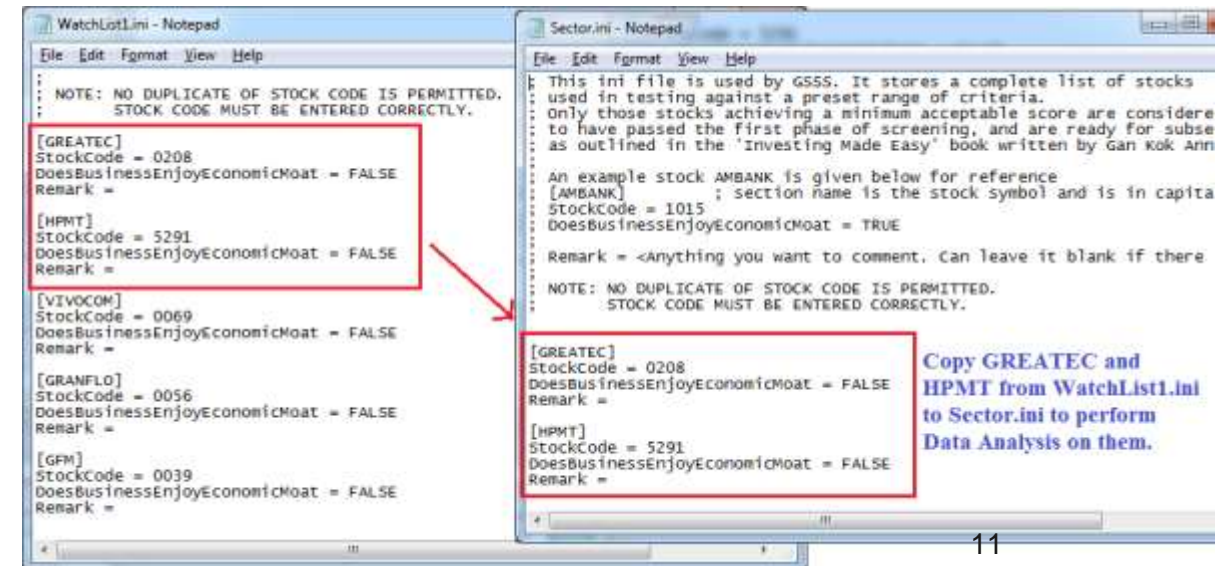
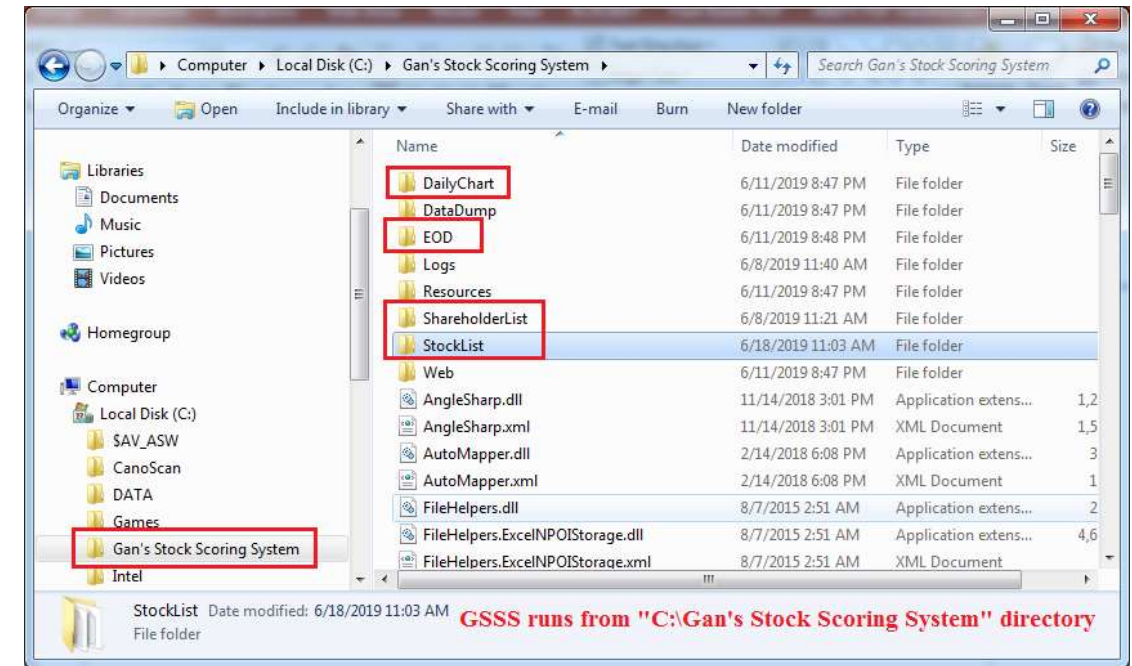
Note: When running GSSS, you MUST ensure that all PDFs created by it are not opened for viewing.



Insight Into The Directory Structure Of GSSS For Computer



- Once the installation of GSSS completes, all files will reside in C:\Gan's Stock Scoring System. They include:
 - HowToRegisterGSSS.txt – Explains the steps involved in registering/subscribing GSSS.
 - **LicenseKey.txt and Authentication – Detects the validity of user subscription.**
 - Database (.db) files for storing the financial data.
 - Repository for various generated PDF reports like Data Analysis, Final Pass List, Standard Queries.
- In addition, it also contains some important subdirectories:
 - DailyChart – Storage of various historical charts.
 - EOD – Storage of historical closing price database.
 - Logs – Records all user activities. Can find out the name of the last updated stock from here.
 - ShareholderList – Names of prominent individual as well as institutional fund to search for their appearances among the stocks.
 - StockList – Different types of stock lists. This is where user often configures the stocks he wants to monitor. All he needs to do is just copy the stock record from WatchList1.ini to another stock list like Sector.ini and then perform Data Analysis on Sector.ini.

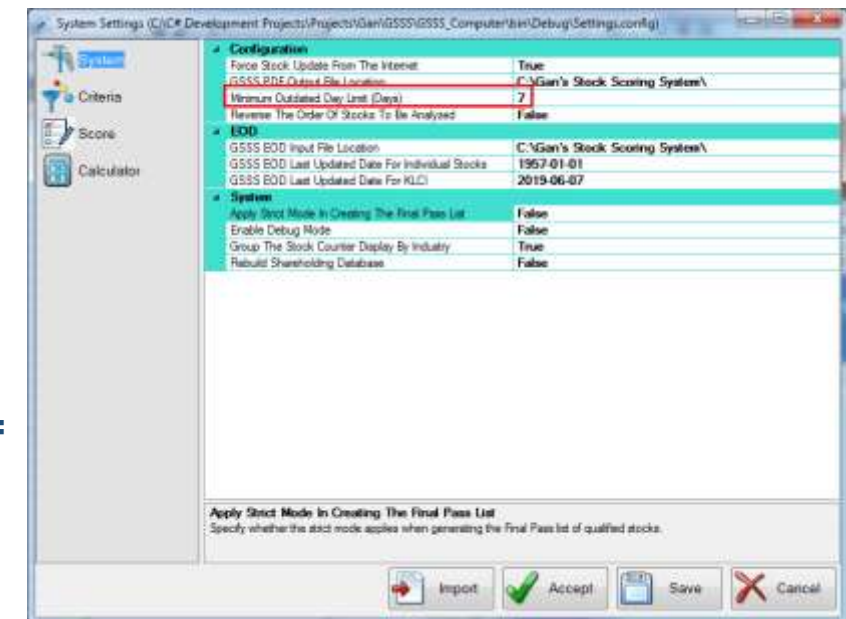


Stock Category Explained



- These are the supported stock categories:

- ☐ **New Results** – GSSS downloads stocks which have recently released either quarterly results or annual report and are more recent than the what is stored in the database. Created by GSSS, no user intervention required.
- ☐ **My Favourite** – List of stocks user monitors. The list is maintained by user.
- ☐ **Portfolio** – Stocks in user's portfolio. The list is maintained by user.
- ☐ **Dividend** – Steady dividend stock list. The list is maintained by user.
- ☐ **High Growth** – High growth stock list. The list is maintained by user.
- ☐ **WatchList 1** – A complete listing of all stocks listed on Bursa Malaysia. Created by GSSS, no user intervention required.
- ☐ **Top Favourite** – A consolidated list of favourite stocks picked by all GSSS subscribers. Created by GSSS, no user intervention required.
- ☐ **Top Ranking** – A list of top ranked stocks. Created by GSSS, no user intervention required.
- ☐ **High Rating** – Captures stocks with high user rating. Created by GSSS, no user intervention required.
- ☐ **Outdated Data** – Stocks that have not been updated recently. Created by GSSS, no user intervention required.
- ☐ **Invalid Data** – Stocks with invalid data such as intrinsic value = 0, PE = -999 etc. Created by GSSS, no user intervention required.
- ☐ **High Q Score** – Stocks with high Company Quality Score. Created by GSSS, no user intervention required.
- ☐ **Note: if you often leave your computer running whole day, you should perform Data Analysis on 'Outdated Data'.**



Stock Manager



- Clicking on the Stock Manager button will bring out the Notepad editor for editing a list of stocks intended for analysis.
- Every configuration of each individual stock counter must conform to the following strict rules:
 - Every section begins with the stock symbol and is enclosed with [and].
 - The value of StockCode must be unique and correct.
 - The value of DoesBusinessEnjoyEconomicMoat must be either TRUE or FALSE.
 - **The value of EnableLinearRegression must be either TRUE or FALSE. When set to FALSE, GSSS will skip engaging A. I. to plot the linear regression chart on historical stock prices.**
 - The value of Remark is for user to add in any personal comment associated with the stock.
- **Note: WatchList1.ini comes with a complete set of listed companies' code and symbol. User only needs to edit the value of DoesBusinessEnjoyEconomicMoat.**
- **Outdated and Invalid stock lists are generated internally. Outdated refers to stocks that were updated beyond the Minimum Outdated Day Limit setting, whereas Invalid refers to stocks that either have a PE ratio of -999.9 or 0 and therefore require Data Analysis operation.**

```
WatchList1.ini - Notepad
File Edit Format View Help
: This ini file is used by GSSS. It stores a complete list of stocks
: used in testing against a preset range of criteria.
: Only those stocks achieving a minimum acceptable score are considered
: to have passed the first phase of screening, and are ready for subsequent tests
: as outlined in the 'Investing Made Easy' book written by Gan Kok Ann.
:
: An example stock AMBANK is given below for reference
: [AMBANK] : section name is the stock symbol and is in capital letters
: StockCode = 1015
: DoesBusinessEnjoyEconomicMoat = TRUE
: EnableLinearRegression = TRUE : If set to FALSE, GSSS will NOT plot the linear regression (using A. I.) chart
: Remark = <Anything you want to comment. Can leave it blank if there is nothing to add>
:
: NOTE: NO DUPLICATE OF STOCK CODE IS PERMITTED.
: STOCK CODE MUST BE ENTERED CORRECTLY.
:
: [KSTAR]
: StockCode = 5172
: DoesBusinessEnjoyEconomicMoat = FALSE
: Remark =
: EnableLinearRegression = FALSE
:
: [KERJAYA]
: StockCode = 7161
: DoesBusinessEnjoyEconomicMoat = FALSE
: Remark =
: EnableLinearRegression = TRUE
:
: [K1]
: StockCode = 0111
: DoesBusinessEnjoyEconomicMoat = FALSE
: Remark =
: EnableLinearRegression = TRUE
:
: [JKGLAND]
: StockCode = 6769
: DoesBusinessEnjoyEconomicMoat = FALSE
: Remark =
: EnableLinearRegression = FALSE
```

Figure 4 – Stock List Configuration File

Configuration	
Force Stock Update From The Internet	True
GSSS PDF Output File Location	C:\Gan's
Minimum Outdated Day Limit (Days)	10
Reverse The Order Of Stocks To Be Analyzed	False

Prominent Shareholding



- Clicking on the shareholding button will bring out the Notepad editor for editing a list of substantial shareholders, both individual investors and funds that we are interested to know which stock counters they heavily invest in.
- We can greatly enhance our investment success by either following these successful masters' footsteps or avoiding stocks that these notorious shareholders own.
- Every line in Shareholder.txt denotes the name of the shareholder we would like to track his shareholding.
- Based on my in-depth analysis, I discovered that there are many successful yet very low profile investors in Malaysia (at least 20 low profile multi-millionaires) . With GSSS, they can no longer shun the limelight ☺.

```
File Edit Format View Help
: This text file is used by GSSS to track stock counters held by renowned
: shareholders (individual or fund) based on the partial names entered.
:
: Three examples of famous investors Fong Siling, Koon Yew Yin and Dynaquest
: are Included here as sample for demonstration. The name and the type of
: prominent shareholder (either I or F) is separated by a colon (:). If the shareholder is considered
: special (S) or notorious (N), then we add a 'S' or 'N' letter right after 'I' or 'F',
: separated by colon (:) too.
: For a special or notorious shareholder, we can also add some notes to describe the person.
: Koon Yew Yin: I : I denotes Individual
: Fong Siling: I: S: (Cold Eye) wrote a few bestselling books on stock investment.
: Dynaquest: F : F denotes fund
:
: NOTE: NO DUPLICATE OF SHAREHOLDER NAME IS PERMITTED.

Koon Yew Yin: I
Fong Siling: I: S: (Cold Eye) wrote a few bestselling books on stock investment.
Tey Por Yee: I: N: Involved in a few law suits
Dynaquest: F
```

Figure 5 – Prominent Shareholders Configuration File

Standard Database Queries



- Clicking on the “Standard Queries” button automatically execute 58 standard database queries that list down top 48 counters fulfilling each criteria, sorted in specific order.
- If we want to search for specific stock counter, we only need to enter its stock code or symbol and then click the “Standard Queries” button.

GSSS - Database Query.pdf (SECURED) - Adobe Acrobat Pro DC

File Edit View Window Help

Home Tools GSSS - Database Q... x Sign In

GSSS Copyright 2019 Licensed to: GAN KOK ANN Email: gankokann@gmail.com
Stock Category: Full Database (20 counters), Last Updated: 2019-02-23 15:30:49

Disclaimer: The listed scores are derived from user configured stock scoring criteria specified in GSSS. Although GSSS serves as a versatile tool for screening stock counters, in no way shall the developer of GSSS be held liable for any financial losses incurred by its user for following the recommendations made by the software.

No.	Symbol	Code	Price	Value	MoS	PEG	PE	ROE	DY	D/E	FCF	Cash	S(I+P)	Score
1	*ABANK	*7214	0.55	0.92	40.53%	-0.31	9.62	1.88%	2.33%	0.28	12.49	-24.04	7(9+5)	57
2	*CBIP	*7076	1.10	1.49	26.42%	0.14	10.02	1.99%	5.91%	0.09	-12.24	13.01	6(3+13)	55
3	*FLBHD	*5197	1.76	2.34	24.86%	0.05	6.63	3.91%	4.53%	0.00	12.11	32.85	6(9+3)	74
4	*FREIGHT	*7210	0.56	0.71	22.32%	1.79	8.00	1.68%	5.01%	0.21	5.44	-6.39	8(5+8)	59
5	*CHINWEL	*5007	1.78	2.10	15.41%	0.26	7.43	3.26%	2.64%	0.13	4.38	15.17	9(4+13)	65
6	*AMBANK	*1015	4.58	5.18	11.57%	0.50	9.90	2.05%	3.81%	1.02	66.00	-275.15	2(1+15)	63
7	*EVERGRN	*5101	0.40	0.44	10.82%	-0.36	10.43	0.68%	3.86%	0.19	-3.59	-11.47	4(3+15)	38
8	*FAVOD	*7229	2.60	2.84	8.37%	-1.53	10.07	2.20%	3.59%	0.05	22.66	153.57	8(1+12)	53
9	*AJIYA	*7609	0.54	0.54	0.04%	0.08	6.69	1.81%	0.00%	0.02	5.62	4.22	7(6+1)	60

No.	Query Type
1	Consecutive Earnings Growth In The Last Two Quarters
2	Consecutive Earnings Growth In The Last Two Years
3	Margin Of Safety In Descending Order
4	Special Shareholder Count In Descending Order
5	Positive Free Cash Flow Per Share In Descending Order
6	Positive Net Cash Per Share In Descending Order
7	Latest ROE In Descending Order
8	Average ROE In Descending Order
9	Latest ROIC In Descending Order
10	Average ROIC In Descending Order
11	Latest ROA In Descending Order
12	Average ROA In Descending Order
13	Latest DY In Descending Order
14	Average DY In Descending Order
15	Positive PE Growth In Ascending Order
16	Positive PE In Ascending Order
17	Average Net Profit Margin In Descending Order
18	Latest Revenue Growth In Descending Order
19	Average Revenue Growth In Descending Order
20	Latest Earnings Growth In Descending Order
21	Average Earnings Growth In Descending Order
22	(EG + DY) / PE In Descending Order
23	Debt / Equity In Ascending Order
24	Debt Ratio In Ascending Order
25	Debt To Net Income In Ascending Order
26	SG&A / Revenue In Ascending Order
27	Share Price / Free Cash Flow Per Share In Ascending Order
28	Debt / Net Profit In Ascending Order
29	Net Gearing Ratio In Ascending Order
30	Operating Cash Flow / Net Profit In Descending Order
31	Current Ratio In Descending Order
32	Buy Call Weight In Descending Order
33	Capex In Ascending Order
34	Free Cash Flow / Revenue In Descending Order
35	Deviation From Year Low In Ascending Order
36	Positive Cash On Hand Per Share In Descending Order
37	High Overall Score In Descending Order
38	Net Cash Per Share / Share Price In Descending Order
39	Average CY In Descending Order
40	ROE To PB In Descending Order
41	Net Profit Margin Descending Order
42	PE / ROE In Ascending Order
43	Past 5 Year Price Deviation In Ascending Order
44	Historical Price Deviation In Ascending Order
45	Historical P/E Ratio Deviation In Ascending Order
46	Historical P/NTA Ratio Deviation In Ascending Order
47	Piotroski Score In Descending Order
48	Joel Greenblatt's Magic Formula In Descending Order
49	Price / Revenue In Ascending Order
50	Yearly EPS Growth Count Ratio In Descending Order
51	Quarterly EPS Growth Count Ratio In Descending Order
52	Positive EPS Count Ratio In Descending Order
53	Consecutive Positive EPS Years In Descending Order
54	Positive FCF Count Ratio In Descending Order
55	Consecutive Positive FCF Years In Descending Order
56	Average Trend In Descending Order

Figure 6 – Standard Database Queries And Results

Good Stock And Custom Database Queries



- Clicking on the “Good Stock And Custom Queries” button brings out a dialog box that displays user customized search criteria.
- For Custom Query, user can perform either search:
 - Good and Undervalued Stock Query
 - Stock Code / Symbol – Search for specific stock.
 - User Defined Criteria – Search for stocks fulfilling user defined criteria.
 - Query By Industry

Custom Database Query

Query Selection

☐ Individual Stock

☒ User Configured Query

Code/Symbol:

User Defined Query

- Margin Of Safety (%) > 0
- 0 < PE < 999
- (EG + DY) / PE > 0
- 0 < PEG < 999
- Piotroski F-Score > 0
- Magic Formula (%) > 0
- Avg. DY (%) > 0
- D / E < 999
- Overall Score > 0
- Current ROE (%) > 0
- Overall Trend Score > 0
- Company Quality Score (%) > 0
- +ve FCF Count Ratio > 0
- +ve EPS Count Ratio > 0
- Average Trend Value (%) > 0
- Continuous +ve EPS? ☐
- Continuous Dividend? ☐
- Dividend Payment Years > 0
- Is Undervalued? ☐
- Is Good Quality? ☐

Execute Query

Good Stock And Custom Database Query

Good Stock Query Custom Query Query By Industry

☐ Prestigious Stock ☐ Growth Stock ☐ Dividend Stock

Position Within The Stock Ranking List: Top 10 %

Company Quality Score >= 60 %

Mind Map Level Achieved >= 8

Average User Rating >= 4.5

(Special - Notorious) Net Shareholder Count >= 0

Execute Query

Good Stock And Custom Database Query

Good Stock Query Custom Query Query By Industry

Industry: 19. Construction

Selected Industry: Construction

Execute Query

GSSS Copyright 2020 Licensed to: GAN KOK ANN Email: ganikokann@gmail.com
Stock Category: Full Database (406 counters), Last Updated: UNKNOWN

Disclaimer: The listed scores are derived from user configured stock scoring criteria specified in GSSS. Although GSSS serves as a versatile tool for screening stock counters, in no way shall the developer of GSSS be held liable for any financial losses incurred by its user for following the recommendations made by the software.

Custom Search Criteria

No.	Symbol	Code	Price	Value	AdjS	PEG	PE	scor	DY	D/E	FCF	Cash	SI(+F)	Score	Aug
1	*HRTA	*1113	1.11	1.11	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
2	*HRTA	*1113	0.00	1.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
3	*HRTA	*1113	1.00	1.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
4	*HRTA	*1113	1.00	1.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
5	*HRTA	*1113	1.00	1.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
6	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
7	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
8	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
9	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
10	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
11	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
12	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
13	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
14	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
15	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
16	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
17	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
18	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
19	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
20	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
21	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
22	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
23	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
24	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
25	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
26	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
27	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
28	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
29	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
30	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
31	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%
32	*HRTA	*1113	0.00	0.00	0.00%	11.00	10.00	0.00%	0.00%	0.00	0.00	0.00	0.00	0.00	0.00%

KLSE Calculator



- As shown in Figure 6, KLSE Calculator provides useful features to compute:
 - Potential Investment Return Using The Kelly Criterion
 - Stock Purchase/Disposal Cost
 - Stock Transaction Profit/Loss
 - Compound Interest
 - Dividend Yield

The screenshot shows the 'KLSE Calculator' window with the 'Kelly Criterion' tab selected. The interface includes the following fields and controls:

- Stock Symbol:** A dropdown menu with a blue highlight.
- Stock Code:** A text input field.
- Anticipated Investment Success:** A numeric input field with the value '50' and a '%' symbol.
- Expected Holding Duration:** A numeric input field with the value '12' and the text 'Months'.
- Current Price:** A text input field with 'RM' and a yellow highlight.
- Expected Highest Price To Reach:** A text input field with 'RM' and a yellow highlight containing '0.00'.
- Expected Lowest Price To Reach:** A text input field with 'RM' and a yellow highlight containing '0.00'.
- Compute Annual Return:** A button at the bottom.

The screenshot shows the 'KLSE Calculator' window with the 'Investment Return' tab selected. The interface includes the following fields and controls:

- Brokers:** A text input field with '0.1' and a '%' symbol.
- SST:** A text input field with '6' and a '%' symbol.
- Clearing:** A text input field with '0.03' and a '%' symbol.
- Stamp Duty:** A text input field with 'RM 1' and the text 'per RM1000'.
- Buy or Sell:** A tab with 'Buy' selected (radio button) and 'Sell' (radio button).
- Price:** A text input field with 'RM' and a value of '0.00'.
- Quantity:** A text input field with a value of '0' and the text 'units'.
- Total:** A large yellow box displaying the value '0.00'.

Figure 6 – Handy KLSE Calculator

GSSS For Computer's System Settings



- All the criteria set forth in GSSS are fully configurable and they are editable in the System Settings editor.
- GSSS settings are divided into 4 groups:
 - System – Allow user to specify the PDF output file directory.
 - Criteria – User can customize data analysis criteria which will alter the overall analysis results.
 - Score – Different weightage score can be assigned to each criterion, based on user's personal preference.
 - Calculator – Handy calculator for computing dividend yield, stock trade amount incurred etc.

➤ **Take note of the importance of the 'Annual Reports From Bursa MarketPlace' settings, especially the use of 'Take Command' to download all annual reports.**

➤ **If any of the settings in the Score or Criteria section is modified, user must perform Data Analysis again for the new changes to take effect.**

➤ **It is important to note that the analysis results may vary among users, as everyone is free to customize various system settings to suit his preference.**

The screenshot shows the 'System Settings' window for GSSS. The left sidebar has icons for System, Criteria, Score, and Calculator. A red box highlights the 'Enable Take Command' setting under 'Annual Reports From Bursa MarketPlace', with a note: 'If enabled, need to first install "Take Command" from the Registered Users -> Install Take Command menu item.' Below this, the 'Configuration' section shows settings for stock updates and reports. The 'EOD' section shows the last updated dates for individual stocks and KLIC. The 'System' section shows settings for the final pass list and debug mode. The 'Upload To Cloud' section shows settings for data upload. At the bottom, there are buttons for Import, Accept, Save, and Cancel. Below the settings window, the 'Registered Users' menu is open, showing options like 'Web-Based GSSS', 'Take Command', 'Check Last EOD Updated Date', 'Import Monthly EOD', and 'Monthly EOD Download Link'. The 'Take Command' option is highlighted, and a sub-menu is shown with 'Install Take Command' and 'Download All Annual Reports From Bursa MarketPlace'. The 'Download All Annual Reports From Bursa MarketPlace' option is highlighted with a red box.

System Settings (C:\C# Development Projects\Projects\Gan\GSSS\GSSS_Computer\bin\Debug\Settings.config)

Annual Reports From Bursa MarketPlace

Directory Of Bursa MarketPlace's Annual Reports (Downloaded From GSSS Cloud)	C:\Gan's Stock Scoring System\GSSSBursaMarketPlace
Directory Of Bursa MarketPlace's Annual Reports (Manually Downloaded By User)	C:\Gan's Stock Scoring System\LocalBursaMarketPlace
Enable 'Take Command', A Tool For Downloading Annual Reports	True

Configuration

Force Stock Update From The Internet	True
GSSS Output Report File Location	C:\Gan's Stock Scoring System
Minimum Outdated Day Limit (Days)	8
Report in PDF Format	True
Reverse The Order Of Stocks To Be Analyzed	False

EOD

GSSS EOD Input File Location	C:\Gan's Stock Scoring System
GSSS EOD Last Updated Date For Individual Stocks	2022-01-01
GSSS EOD Last Updated Date For KLIC	2022-01-01

System

Apply Strict Mode In Creating The Final Pass List	False
Enable Debug Mode	False
Group The Stock Counter Display By Industry	True
Rebuild Shareholding Database	False

Upload To Cloud (Data Sharing With Web-Based GSSS)

Upload In Batches Of Specified Stock Count	10
Upload Processed Data To The Cloud	True
Upload To Cloud Option: Enable Instantaneous Upload	True

Apply Strict Mode In Creating The Final Pass List
Specify whether the strict mode applies when generating the Final Pass list of qualified stocks.

Registered Users

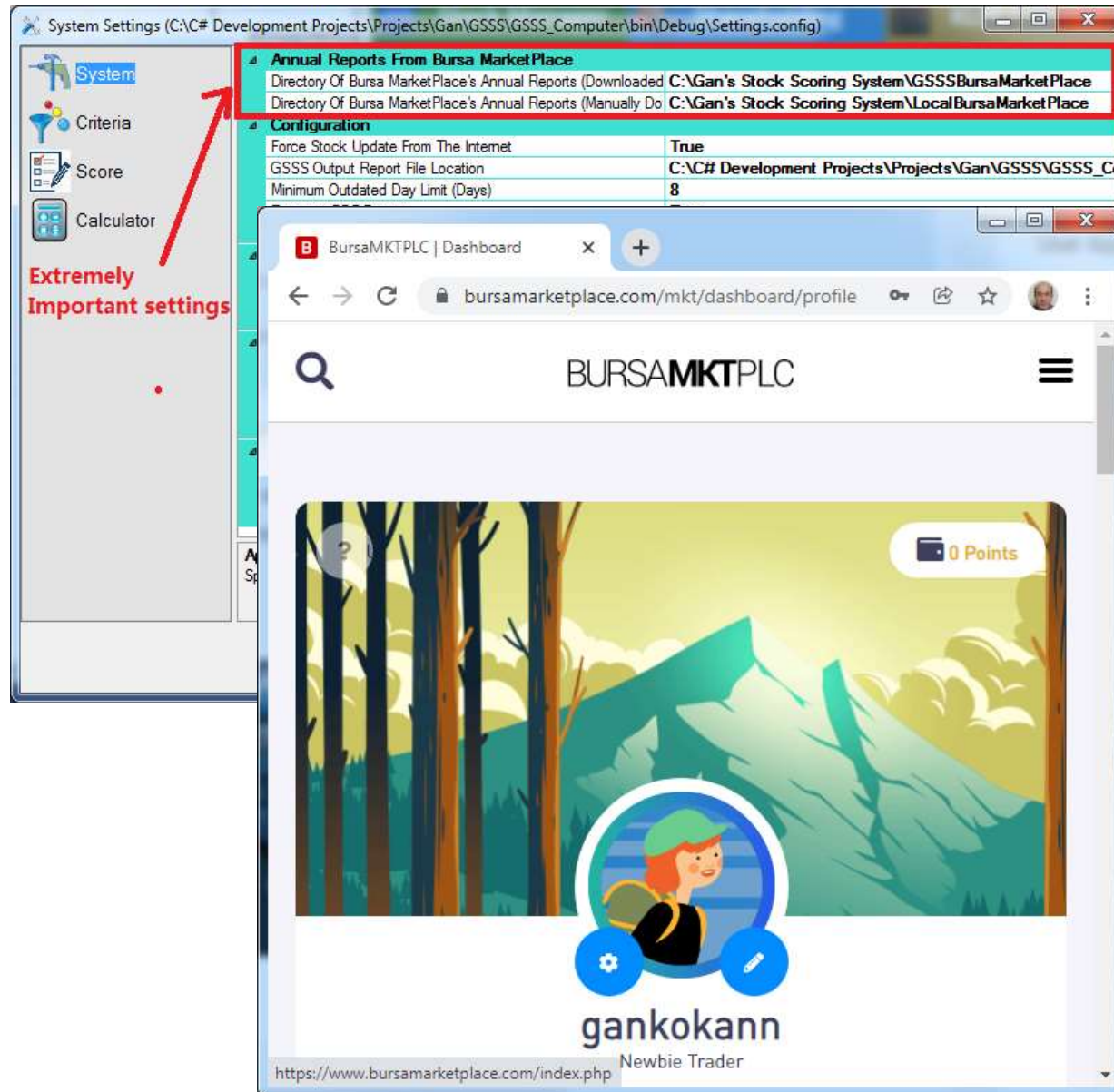
- Web-Based GSSS
- Take Command**
- Check Last EOD Updated Date
- Import Monthly EOD
- Monthly EOD Download Link

Admin Tool

- Install Take Command
- Download All Annual Reports From Bursa MarketPlace**

Download all annual reports from Bursa MarketPlace

Manually Download Annual Reports From Bursa MarketPlace (1 of 2)



Extremely Important settings

- Since early December 2021, GSSS no longer has access to several portals that previously provided free financial data. It took me quite a big effort to address this urgent issue, and the solution is to use the free annual reports provided by Bursa MarketPlace at <https://www.bursamarketplace.com>.

As soon as GSSS starts up, user need to click “Step 1: Upload To & Download Annual Reports From Cloud (Once A Day)” before running Data Analysis. This is required once per day.



- Prior to performing Data Analysis on each stock, user has to manually download 3 Excel formatted annual reports and store them in C:\Gan's Stock Scoring System\LocalBursaMarketPlace directory if GSSS detects that they are missing. Data Analysis cannot proceed if the reports are missing or incomplete.**
- In addition, you MUST store the hyperlinks (URL) of these 3 files in the Gsheets below:**
<https://docs.google.com/spreadsheets/d/12iXgYW0AFDy-8cpCx0L6NkKT8OMNC6SDiQWEhq2FXPY/edit#gid=0>
- To do so, a user login account is required by Bursa MarketPlace.

Manually Download Annual Reports From Bursa MarketPlace (2 of 2)



Click on the lens icon to search for a stock

I prefer the classic display mode

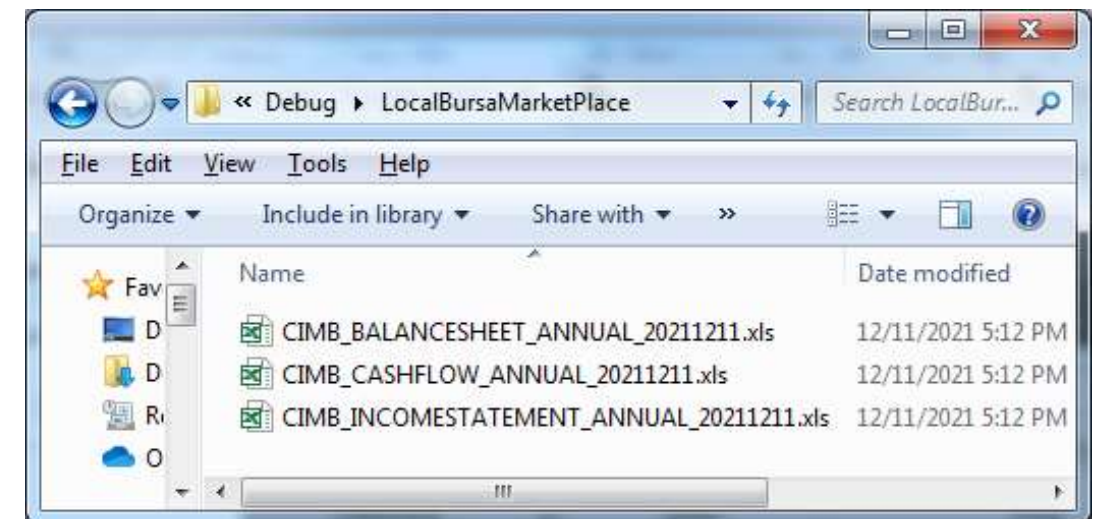
Switch to New Stock Ticket Page

Step 1: select report type, either Income Statement, Balance Sheet or Cash Flow

Step 2: Select Annual

Step 3: Click Download to store the annual report on your local drive

- To facilitate the download, classic view is preferred.
- Prior to performing Data Analysis on each stock, user has to manually download 3 Excel formatted annual reports and store them in C:\Gan's Stock Scoring System\LocalBursaMarketPlace directory if GSSS detects that they are missing. Data Analysis cannot proceed if the reports are missing or incomplete.
- Say you want to analyze "CIMB", just click on the search lens icon and enter "CIMB". As soon as its data shows up, click the Financials tab to download all 3 Excel files. They MUST be stored in C:\Gan's Stock Scoring System\LocalBursaMarketPlace directory within GSSS.
- Note: You must leave the default file name unchanged.



Some Useful Tips On Important GSSS For Computer System Settings



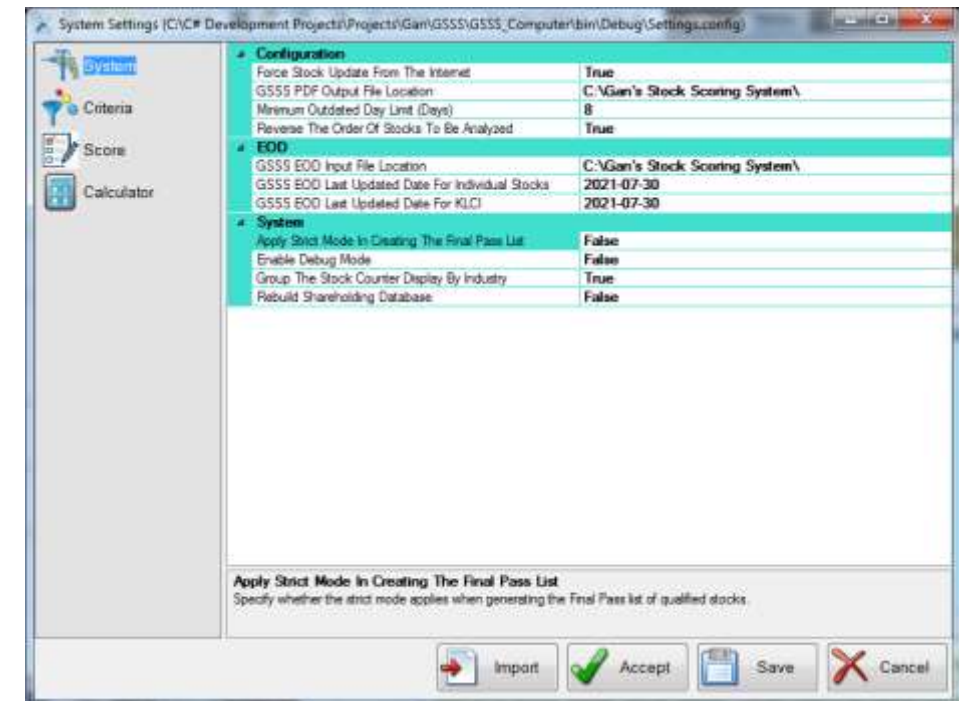
- The System Settings section is divided into three subgroups, namely:
 - ❑ Configuration
 - Force Stock Update From The Internet – When set to “False”, GSSS will skip data download from the Internet if the last update was performed within the past 5 days.
 - **Reverse The Order Of Stocks To Be Analyzed – When set to “True”, the data download will begin from the back of the stock list. This is useful if you have a long stock list.**
 - ❑ EOD
 - GSSS Last Updated Date For Individual Stocks – Whenever EOD on individual stocks has completed with success, the latest EOD date is stored here. Registered user needs to perform EOD update every month.
 - GSSS Last Updated Date For KLCI – Whenever EOD on KLCI has completed with success, the latest EOD date is stored here. Registered user needs to perform EOD update every month.
 - ❑ System
 - Apply The Strict Mode In Creating The Final Pass List – When set to “True”, any counter that’s fail the good stock criteria (like Honest Management, DY > 2.5%, Overall Score > 40, etc.) will not appear in the Final Pass List report.
 - Group The Stock Counter Display By Industry – When set to “False”, all the stock counters will be lumped together in the same table for display.
 - Rebuild Shareholding Database – When set to “True”, the existing shareholding database is deleted first before rebuild. For your information, By default, GSSS NEVER deletes any shareholding data it gathers. So even if a prominent shareholder disposes all his shares recently, his name will still appear unless user specifically set this setting to “True”.
 - ❑ PDF Report
 - **Configure PDF Report’s Paper Size For Printing – The print out appears much better if A3 is selected.**
- Below are the important settings from the Criteria Settings section:
 - Keywords That Define Cyclical Sectors and Keywords That Define Sectors To Ignore Net Cash Holding And Debt – Each keyword MUST be separated by “@”

Useful Tips For Routine Financial Data Updates



- The records of all listed companies are stored in WatchList1. User is **NOT ALLOWED** to remove any existing stock records from WatchList1, except for altering the value of “DoesBusinessEnjoyEconomicMoat”.
- By default, the “Use Cloud Computing” checkbox is checked which means the bulk of Data Analysis computation is carried out in Cloud. Clicking on the Data Analysis button will download the recently processed database files from Cloud. Thereby greatly speeds up the generation of Data Analysis report.
- Since the main objective of GSSS is to disqualify bad stocks, user should copy a small number of good stocks to Favourite or Portfolio, to greatly speed up the Data Analysis process, whenever the “Use Cloud Computing” checkbox is unchecked, which downloads the financial data directly from the relevant websites. The financial data update of these good stocks can be carried out several times in a month, especially during the releases of quarterly results.
- Beginning in version 9.1.2, GSSS comes with a very useful feature called “New Results”. This feature detects all recently released quarter results as well as annual reports. GSSS will download the update the financial data of those recently released results. By regularly selecting this “New Results” feature, user no longer needs to choose WatchList1 to perform Data Analysis.
- Next, user should conduct Final Pass List (Second Phase) operation.

Note: Newly listed companies (less than 1 year ago) should be skipped as they do not have the financial data, failing which GSSS may display error message.



Highlighting The Best Stocks



- User is encouraged to make use of Best.txt to differentiate the displayed of their favourite stocks from others.
- In order to add a new stock entry into Best.txt, just enter its stock symbol in the file, as illustrated below.

```
Best.txt - Notepad
File Edit Format View Help
; This text file is used by G555 to distinguish best stocks from the rest
; by highlighting them with different colours.

3A
ABMB
ADVPKG
AEONCR
AFFIN
AHEALTH
```



How To Discern The Colour Coding Of Stock Display

- In displaying the stock code and symbol, GSSS resorts to the use of the follow colour schemes:
 - Black background with yellow italic test like BPPLAS – Last two consecutive quarters or financial years show earnings growth, belongs to the Best Stock category.**
 - Black background with white italic test like JOHOTIN – Last two consecutive quarters or financial years show earnings growth, ordinary stock.**
 - Violet background with yellow text like SLP – No consecutive growth in the last two quarters and financial years, belongs to the Best Stock category.
 - White background with light blue text like NOTION – No consecutive growth in the last two quarters and financial years, ordinary stock.
 - Red background with black text like DATAPRP – Company with potential accounting fraud, dishonest management or high occurrences of negative FCF, MUST avoid such stock counter.**
- Apart from that, an * prior to stock code and symbol indicates the presence of prominent shareholder.

*BPPLAS	*5100
*JOHOTIN	*7167
*SLP	*7248

*NOTION	*0083
---------	-------

DATAPRP	8338
---------	------

Understanding The Importance Of Piotroski F-Score



- Piotroski F-Score is an indicator created by a US accounting professor, Joseph Piotroski, to identify a company's financial resilience so that investors know whether the company can survive all kinds of business challenges.
- Piotroski F-Score's total score ranges between 0 and 9. The higher the score, the stronger the company's financial position.
- If a company has a score of only 1 or 2, which means the company may face operational problems, we should avoid it. Conversely, a company with 8 or 9 points is a quality company worthy of our attention.
- **Note: When using GSSS, we should pay attention to the following three key points:**
 - **The Score calculated by Data Analysis (First Phase) .**
 - **The trends shown in the Final Pass List (Second Phase).**
 - **Piotroski F-Score displayed in the Final Pass List (Finally reflecting the company's financial position) .**

<u>Piotroski Criteria</u>	<u>Boolean Value Score</u>
Positive Net Income?	TRUE 1
Positive ROA?	TRUE 1
Positive OCF?	TRUE 1
OCF > Net Income?	TRUE 1
Increased Current Ratio?	TRUE 1
Decreased Long-Term Debt?	FALSE 0
Recent Rights Issue?	FALSE 1
Increased Net Profit Margin?	TRUE 1
Increased Asset Turnover?	TRUE 1
Overall Score:	8 GOOD



Warren Buffett's Stock Selection Rule

- The score derived from Warren Buffett's Stock Selection Rule ranges between 0 and 10.
- The higher the score is, the better is its quality.
- A score of at least 5 signifies it has passed the yardstick.

<u>AAA Bond</u> <u>Warren</u>		<u>Interest Rate: 2.40,</u> <u>Buffett's Stock</u>	<u>Last Update:</u> <u>Selection</u>	<u>2020-06-25</u> <u>Rule</u>
No	Criterion	Actual Result	Evaluation	
1.	Latest PE $\leq 3 \times$ AAA-Rated Bond Interest?	$9.74 \leq 7.20?$	FAIL	
2.	Latest P/NTA $\leq 0.75 \times$ Average P/NTA?	$1.35 \leq 1.13?$	FAIL	
3.	Latest DY \geq AAA-Rated Bond Interest?	$7.63 \geq 2.40?$	PASS	
4.	Last Price $\leq 0.75 \times$ Book Value?	$2.62 \leq 1.44?$	FAIL	
5.	Last Price $\leq 0.75 \times$ Net Current Assets?	$2.62 \leq 109,995.75?$	PASS	
6.	Total Debt < Total Assets?	$20,201.00 < 498,258.00?$	PASS	
7.	Current Ratio > 2?	$1.98 > 2.00?$	FAIL	
8.	Total Debt < Enterprise Value?	$20,201.00 < 368,809.34?$	PASS	
9.	Latest EPS $\geq (1 + ([\text{Number Of Years}] \times 0.05)) \times$ First EPS?	$26.90 \geq 18.56?$	PASS	
10.	Yearly EPS Growth Count Ratio $\geq 0.75?$	$0.44 \geq 0.75?$	FAIL	
Total Buffett Score:		5 Out Of 10	PASS	

Cold Eye's Ultimate Stock Selection Rules



- In his latest stock investment book released in 2020m Cold Eye (冷眼) shared out his ultimate stock selection rules which are divided into the GDP and PRC categories.
- GDP refers to wealth creation while PRC refers to wealth preservation. For any stock to pass the yardstick, it must score at least 50 marks in each of the category.

Cold Eye's Stock Selection Rules

Wealth Creation Formula: GDP

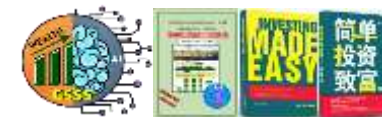
No.	Criterion	Actual Result	Score
1	Growth (G): Average CAGR of Revenue and EPS	11.32%	40
2	Dividend (D): Average Dividend Yield (DY)	0.64%	5
3	PE (P): Latest PE Ratio	12.81	20
		Total Score:	65 (PASS)

Wealth Preservation Formula: PRC

No.	Criterion	Actual Result	Score
1	Net Profit Margin (P): Average Net Profit Margin	4.89%	5
2	ROE (R): Latest ROE	12.42%	30
3	Cash Flow (C): Latest Cash Flow Versus EPS	10.22 Sen vs 38.65 Sen	40
		Total Score:	75 (PASS)

Overall GDP + PRC Verdict: **PASS**

Jim Slater's Zulu Investing Principles



- GSSS adapted the original Zulu Investing Principles proposed by Jim Slater in his best selling books to suit our local investment environment.
- Possible score ranges between 0 and 8 inclusive. The higher the score is, the better is a stock's superiority.
- A score of at least 5 signifies it has passed the yardstick.

Adaptation of The Zulu Investing Principles (To Suit Local Scene)

No.	Criterion	Actual Result	Evaluation
1	PEG ≤ 1 ?	0.30 \leq 1.00?	PASS
2	Latest PE ≤ 10 ?	12.36 \leq 10.00?	FAIL
3	Latest FCF Per Share ≥ 0.0 Sen And Positive FCF Count Ratio ≥ 0.50 ?	10.24 Sen ≥ 0.0 Sen And 0.50 ≥ 0.50 ?	PASS
4	Net Gearing Ratio ≤ 2.00 ?	0.50 ≤ 2.00 ?	PASS
5	Latest ROIC $\geq 7.00\%$ And Net Profit Margin $\geq 5.00\%$?	35.73% $\geq 7.00\%$ And 5.09% $\geq 5.00\%$?	PASS
6	Any Recent Net Transactions Of Shares By Directors?	0 ≥ 0 ?	PASS
7	Latest Earnings Growth $\geq 5.00\%$?	41.01 $\geq 5.00\%$?	PASS
8	Is Continuous Dividend?	True = TRUE?	PASS
	Total Score:	7 Out Of 8	PASS



Accounting Fraud Detection And Risk Assessment

- The famous quote by Warren Buffett which says, "Rule No. 1: Never lose money. Rule No. 2: Never forget rule No. 1." stresses the importance of vigilant when it comes to stock investment.
- Once we iron out all these potential pitfalls that lead to investment failures, we stand to make profit from the market.
- The new Potential Accounting Fraud as well as Risk Assessment features serve to assist users in eschewing investment losses.
- The Beneish M-Score value of above 0 indicates high likelihood of accounting fraud.
- On top of that, the Balance Sheet Accrual Ratio or Cash Flow Accrual Ratio with a value beyond the range of between -20% to 25% raises suspicion on the authenticity of the financial figures.

Potential Accounting Fraud		
+ve FCF /	+ve EPS Ratio: 50.00%	
Dividend Years /	+ve EPS Ratio: 100.00%	GOOD
+ve EPS	Count Ratio: 100.00%	GOOD
Balance Sheet	Accrual Ratio: 0.00%	GOOD
Account Receivables	Collection Days: 68 Days	GOOD
Inventories To	COGS In Days: 0 Days	
Goodwill / Total Assets	Movement Trend: Downtrend	GOOD
Receivables / Revenue	Movement Trend: Downtrend	BAD
Net Profit Margin	Movement Trend: Uptrend	GOOD
Net Profit Vs FCF	Movement Trend: No CONCERN	
Bad Or Doubtful Debt	Movement Trend: Negligible	
PPE / Total Assets	Movement Trend: Negligible	
Cash / Total Debt	Movement Trend: Uptrend	GOOD
Total Debt	Movement Trend: Uptrend	BAD
Beneish	M-Score: -2.25	GOOD
Summary: 23.08%		Trustworthy

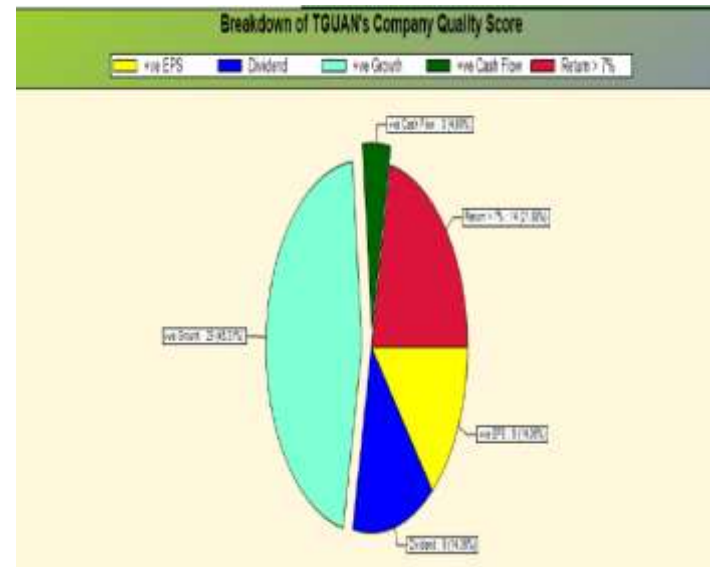
Risk Assessment	
β (Beta):	1.85
Sharpe Ratio:	0.03
R2 Regression:	45.13%
Volatility:	49.78%
Free Float:	43.80%
6-Month VWAP:	RM3.510
Verdict:	HIGH RISK

Type Of Metrics	Growth (%)	Remark
Average Revenue:	7.09%	
Average Account Receivables:	24.84%	71.46% Beware!
Average Inventories:	4.33%	-63.80%

Judging The Superiority Of A Stock



- After considering all the four previously stated yardsticks which include Data Analysis' Overall Score, Final Pass List's Overall Trend Score, Magic Formula and also Piotroski F-Score, we come to the MOST important yardstick, which is the Company Quality Score.
- The Company Quality Score is the MOST effective gauge that, at a glance will immediately enlighten us whether a stock is considered to be of 5-star rated or not.**
- By default, any stock that scores 65% or above is considered to be of top quality. A score of 30% or below signifies a bad stock.



System Settings (C:\Program Files\Projects\Garr\GSSS\GSSS_Computer\bin\Debug\Settings.config)

Benjamin Graham's Maximum Price

Maximum PB Ratio	1
Maximum PE Ratio	12

Cyclical Sector Definition

Keywords That Define Cyclical Sectors: Steel@Iron@Farming@Construction@Property@Bul...

Final Pass List Criteria

Minimum Acceptable Cumulative Historical Occurrence Hit	9
Minimum Acceptable High Historical Net Profit Margin Occ	55
Minimum Acceptable High Historical Operating Cash Flow	55
Minimum Acceptable Historical Earnings Growth Occurrence	55
Minimum Acceptable Historical Free Cash Flow To Owners	55
Minimum Acceptable Historical Free Cash Flow Occ	55
Minimum Acceptable Historical Positive Net Cash Occurrence	55
Minimum Acceptable Historical Revenue Per Share Growth	55
Minimum Acceptable Historical ROIC In Percent Occurrence	55
Minimum Acceptable Low Historical Capex Occurrence In	55
Minimum Acceptable Low Historical Debt Ratio Occurrence	55
Minimum Acceptable Low Historical Debt To Equity Ratio C	55
Minimum Acceptable Low Historical Selling General Adm	55

Final Pass List Score

Minimum Acceptable Company Quality Score	70
Minimum Acceptable Overall Trend Score	5

Ignore Net Cash Debt Sector Definition

Keywords That Define Sectors To Ignore Net Cash Holdings: Bank@Insurance@Finance@Financial@Utilities

Intrinsic Value Formula

Annual Fixed Deposit Interest Rate, B In Percent (%)	3.3
Required Investment Rate Of Return, R In Percent (%)	6

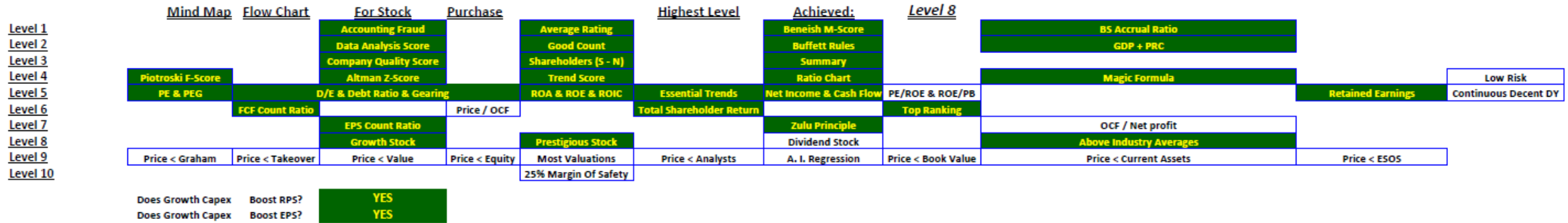
Maximum Bad Piotroski F-Score

The maximum acceptable Piotroski F-Score (ranges from 0 to 9) for bad company. A typical value is 2.

Buttons: Import, Accept, Save, Cancel

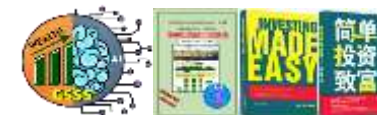
Positive Net Profit:	10 / 10 = 100.00%
Dividend Payment:	10 / 10 = 100.00%
Positive OCF:	4 / 5 = 80.00%
Positive FCF:	2 / 5 = 40.00%
ROIC > 7%:	4 / 5 = 80.00%
ROA > 7%:	4 / 5 = 80.00%
ROE > 7%:	0 / 10 = 0.00%
Yearly Positive Revenue Growth:	8 / 10 = 80.00%
Yearly Positive Earnings Growth:	7 / 10 = 70.00%
Quarterly Positive Revenue Growth:	25 / 41 = 60.98%
Quarterly Positive Earnings Growth:	21 / 41 = 51.22%
Company Quality Score:	64.63% GOOD

The Ultimate Investment Gauge: Mind Map Flow Chart



- Leveraging from various indicators, I devised this Mind Map Flow Chart to assist user in making stock purchase decision.
- The Mind Map Flow Chart summarizes all essential indicators and present them in pictorial form, grouped into 10 different levels.
- The higher the level, the better is the stock in term of its quality and pricing.
- For safety sake, only stock reaching either Level 9 or Level 10 is considered worth buying.

Definitions Of Common Indicators



$\text{Current Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$	$\text{Margin Of Safety} = \frac{\text{Intrinsic Value} - \text{Price}}{\text{Intrinsic Value}} \times 100\%$
$\text{Debt Ratio} = \frac{\text{Total Debts}}{\text{Total Assets}} \times 100\%$	$\text{DY} = \frac{\text{Dividend}}{\text{Price}} \times 100\%$
$\text{Net Cash} = \text{Cash On Hand} - \text{Total Debts}$	$\text{Free Cash Flow} = \text{Operating Cash Flow} - \text{Capex}$
$\text{Net Gearing Ratio} = \frac{\text{Total Liabilities}}{\text{Shareholders' Equity}}$	$\text{SGA Expense} = \text{expenses other than the cost of goods like salary etc.}$
$\text{PE} = \frac{\text{Price}}{\text{Earnings}}$	$\text{PEG} = \frac{\text{PE}}{\text{Earnings Growth}}$
$\text{ROE} = \frac{\text{Net Income}}{\text{Shareholders' Equity}} \times 100\%$	$\text{ROIC} = \frac{\text{Net Income}}{\text{Shareholders' Equity} + \text{Total Debts}} \times 100\%$
$\text{ROA} = \frac{\text{Net Income}}{\text{Total Assets}} \times 100\%$	$\text{CY} = \frac{\text{Free Cash Flow Per Share}}{\text{Share Price}} \times 100\%$
$\frac{\text{ROE}}{\text{PB}} = \frac{\text{ROE}}{\text{Price}} \times \text{Book Value}$	$\text{Graham's Max Price} = \sqrt{(\text{PE} \times \text{PB} \times \text{EPS} \times \text{Book Value})}$
Joel Greenblatt's Magic Formula	
$\text{ROIC} = \frac{\text{EBITDA}}{\text{Net Fixed Assets} + \text{Working Capital}} \times 100\%$	$\text{Earnings Yield, EY} = \frac{\text{EBITDA}}{\text{Market Capital} + \text{Total Debt} + \text{Minority Interest} - \text{Cash On Hand}} \times 100\%$

Brief Introduction To Indicators For Fundamental Analysis (1)



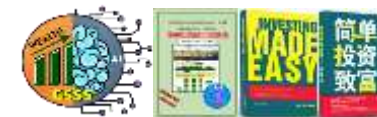
Indicator	Explanation
ROE (Return On Equity)	Used to measure management's operational capabilities. For example, ROE=15% means that the RM100 invested by the company will bring a return of RM15.
PE (Price to Earnings)	Used to estimate how long it will take to “earn back” the money we invested. For example, PE=10 means that the company needs to accumulate earnings per share for the next 10 years to “return” our money.
DY (Dividend Yield)	The dividend per share divided by the stock price is used to compare with the bank's fixed deposit rate, preferably twice of that.
PEG (PE Growth)	The price-earnings ratio is divided by the profit growth rate. Even if a high-quality company has a high PE, as long as its PEG is less than 1, it means the stock is reasonable priced, because people are willing to buy stocks of high-quality companies at high prices.
D/E (Debt to Equity)	It refers to the ratio of total debt to owner's equity at the end of the reporting period, which reflects the long-term solvency of the company. The ideal D/E ratio should be lower than 0.5.
Net Gearing Ratio	Reflects the extent to which the company relies on debt financing. The ideal data is less than 2.
SG&A Expense	Refers to expenses related to administrative activities such as rentals and salaries, but does not include the cost of producing products.
Current Ratio	The current assets of a company are divided by current liabilities to measure whether the company is able to repay its short-term debt in the short term. The ratio is preferably higher than 2.
Operating Cash Flow	The cash flow generated in the operation of the enterprise can best reflect the true sustainable operation ability and future development prospects of the enterprise.
Capex (Capital Expenditure)	Refers to the fees paid for obtaining fixed assets or extending the durability of fixed assets.
Free Cash Flow	Refers to the freely available cash flow, which is the balance after deducting capex from operating cash flow.

Brief Introduction To Indicators For Fundamental Analysis (2)



Indicator	Explanation
Debt Ratio	Total debt divided by total assets. Ideally, the figure should be less than 50%.
ROIC (Return On Invested Capital)	Measures how well the invested capital has been utilized in generating net income, should be greater than 10%.
Net Profit Margin	After deducting all the overheads, how much the derived net profit weighs in regard to the revenue.
Revenue Growth	When compared to previous fiscal year, how much the revenue has changed. It measures how resilient a company in maintaining growth.
Earnings Growth	Like revenue growth, this indicator gauges the strength of a company ingrowing its business.
SG&A/Revenue	The ratio between SG&A and revenue. Should be less than 30%
Price/FCF	Share price divided by free cash flow, should be less than 7.
Debt/Net Profit	Total debt divided by net profit, should be less than 3.
Capex/OCF	The weightage of capex with respect to net operating cash flow, should be less than 30%.
FCF/Revenue	How much free cash flow take up in comparison to the revenue, should be more than 5%.
OCF/Net Profit	The ratio of net operating cash flow to net profit, should be more than 1.5.
Cash Yield or CY	The ratio of free cash flow to the share price. It should be at least twice the annual fixed deposit interest rate.
ROA (Return On Assets)	An indicator of how profitable a company is relative to its total assets.

GSSS' Splash Screen



GSSS v19.5.0.0 With Machine Learning A.I. Capabilities Licensed To GAN KOK ANN (Subscription Valid Till: 31-Dec-2050)

All Users Registered Users GSSS User Guide Admin Tool

Stock Manager Manage the List of Stocks to Monitor
Shareholding Identify Major Stock Holdings
KLSE Calculator Handy Calculator for Stock Trade
Settings Configure System Settings
About GSSS GSSS Subscription Details

Chosen: My

Stock Category

- ☐ New Results
- ☒ My Favourite
- ☐ Portfolio
- ☐ Dividend
- ☐ High Growth
- ☐ Watch List 1
- ☐ Top Favourite
- ☐ Top Ranking
- ☐ High Rating
- ☐ Outdated Data
- ☐ Invalid Data
- ☐ High Q Score

Analysis Results


Note: GSSS is not a malicious software! Please create an exception in your antivirus for GSSS.

You MUST have Internet access before launching GSSS

Please Wait While GSSS Checks If

A New Software Release Is Available...

Wait until the "Check for new update of GSSS" message shows up in the logs before you proceed.




Application Log

2020-08-15 10:29:32, LoadApplicationState, ----- GSSS v19.5.0.0 starts up -----
2020-08-15 10:29:32, Settings, Opening file 'C:\C# Development Projects\Projects\Gan\GSSS\GSSS_Computer\bin\Debug\Settings.config'
2020-08-15 10:29:32, Settings, Loaded file 'C:\C# Development Projects\Projects\Gan\GSSS\GSSS_Computer\bin\Debug\Settings.config'
2020-08-15 10:29:32, Check Software License, Licensed copy detected. Proceed to run GSSS application.
2020-08-15 10:29:32, Check Software License, ### This copy of GSSS is licensed to GAN KOK ANN, subscription is valid till 31-Dec-2020. ###

Results Grouped by Industry: Enabled; Strict Mode In Final Pass List: Disabled; Rebuild Database: Disabled System Clock: 2020-08-15 10:29:32

GSSS For Computer In Action



- Internet access is a pre-requisite for running GSSS. Once the Internet access is available, user needs to first select the appropriate stock category for performing data analysis. **After that, user needs to click “Step 1: Upload To & Download Annual Reports From Cloud (Run Once)”. This is done once per day.**
- Next, user has to click on the “Data Analysis” button to initiate the data analysis process. Along the way, the progress is displayed in the form of scrolling application logs and updated progress bar. As soon as a stock counter has been analyzed, its result summary is added to the Analysis Results list view display. Once the data analysis has completed, the associated PDF file is automatically opened for viewing.
- It is then advisable to click on the “Final Pass List” button to further screen the analysis results, by limiting the output to just good stocks. A separate PDF file is created.
- User can also click on the “Shareholders” button to identify which stock counters specific shareholders hold, so that we may consider follow their footsteps.
- Since all data are stored in the database, users can click on the “Standard Queries” button to execute predefined queries. Apart from that, the “Custom Queries” button is clicked if user wishes to customize the queries, such as the stocks with margin of safety, companies that generate positive free cash flow, and so on.
- User can always click  to abort any running task at any time.
- Once the reports in PDF format have been created, user may transfer them to mobile phone for easy access wherever he is at anytime.**

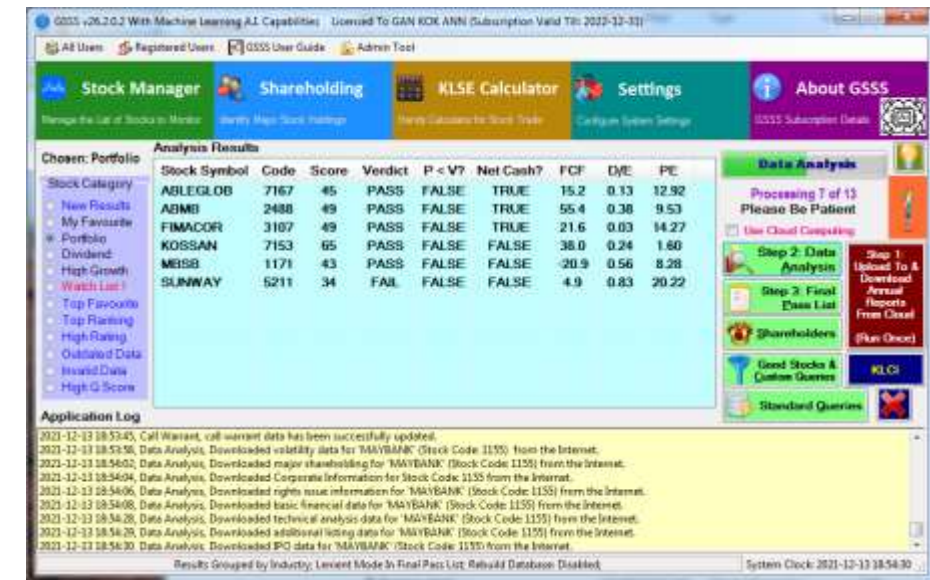


Figure 11 – GSSS In Action

Note: Newly listed companies (less than 1 year ago) should be skipped as they do not have the financial data, failing which GSSS may display error message.

Leveraging On GSSS To Discern Quality Stock And Whether It Is Undervalued



Preference For Valuation Over Superiority Model: Achieved Level 1

Level 1	Prestigious Stock's Valuation Hit 0.00% ≥ 35.00%?	Price < Graham Max RM 0.575 < RM 0.700?	Price < Price Target RM 0.575 < RM 0.390?	Price < Takeover Price RM 0.575 < RM 0.594?	Price < Intrinsic Value RM 0.575 < RM 0.667?	Price < Book Value RM 0.575 < RM 0.810?	Price < A. I. Straight Line	Price < Net Current Asset RM 0.575 < RM 0.480?	Price < Shareholders' Equity RM 0.575 < RM 0.810?	Price < ESOS RM 0.575 < RM 0.460?
Level 2				25% Margin Of Safety 13.76% ≥ 25.00%?						
Level 3	Cash Flow Accrual Ratio 33.33% ≤ 40%?	Accounting Fraud 8.70% ≤ 55%?				Beneish M-Score -2.19 ≤ 0?		BS Accrual Ratio 20.00% ≤ 40%?		
Level 4 (Min 2)	Rare Rights And Consolidation	Data Analysis Score 30 ≥ 40?		Good Count 13 > 8?		Warren Buffett Rules 6 ≥ 5?		ColdEye's GDP + PRC 60 ≥ 50 & 55 ≥ 50?		
Level 5 (Min 2)		Company Quality Score 63.45% ≥ 60.00%?		Shareholders (Special - Notorious) (3 - 0) > 0?		Summary 31 ≥ 22?				
Level 6 (Min 2)	Piotroski F-Score 3 ≥ 5?	Altman Z-Score 2.46 ≥ 3? (Ignore For Financial Sector)		Overall Trend Score 9 ≥ 4?		Ratio Charts 22.00% ≥ 50%?		Magic Formula 10.37% ≥ 10%?		Low Risk
Level 7 (Min 3)	PE & PEG	D/E, Net Cash, EPS Trends	D/E & Debt Ratio & Gearing (Ignore For Financial Sector)	ROE & (ROA or ROIC)	OCF 0.67 ≥ 0.6?	PE/ROE & ROE/PB	Net Income & Cash Flow	Retained Earnings		Continuous Decent DY
Level 8 (Min 2)		FCF Count Ratio 0.71 ≥ 0.5?		Price / OCF 0 < -3.50 < 10.00?		Top Ranking 38.51% ≤ 10%?		Total Shareholder Return 14.32% > 0%?		
Level 9 (Min 3)		EPS Count Ratio 1.00 ≥ 0.6?		Geometric Mean 0 ≥ 2?		Zulu Principles 3 ≥ 5?		OCF / Net Profit -3.816 ≥ 1.5 And 5 > 0 And -27946 > 0?	Subscribers' Favourite 7.69% ≥ 25%?	
Level 10 (Min 2)		Growth Stock		Prestigious Stock 16 ≥ 16?		Dividend Stock		Above Industry Averages 40 ≥ 38?		

How The Ultimate Level Is Derived

If The Superiority Model Yields At Least Level 8 Or Greater Than The Valuation Model, It Is The Ultimate Level. Else Take The Average Value Of The Two Models To Be The Ultimate Level.

Preference For Superiority Over Valuation Model: Achieved Level 6

Level 1	Cash Flow Accrual Ratio 33.33% ≤ 40%?	Accounting Fraud 8.70% ≤ 55%?	Beneish M-Score -2.19 ≤ 0?	BS Accrual Ratio 20.00% ≤ 40%?						
Level 2 (Min 2)	Rare Rights And Consolidation	Data Analysis Score 30 ≥ 40?	Good Count 13 > 8?	Warren Buffett Rules 6 ≥ 5?		ColdEye's GDP + PRC 60 ≥ 50 & 55 ≥ 50?				
Level 3 (Min 2)		Company Quality Score 63.45% ≥ 60.00%?	Shareholders (Special - Notorious) (3 - 0) > 0?	Summary 31 ≥ 22?						
Level 4 (Min 2)	Piotroski F-Score 3 ≥ 5?	Altman Z-Score 2.46 ≥ 3? (Ignore For Financial Sector)	Overall Trend Score 9 ≥ 4?	Ratio Charts 22.00% ≥ 50%?		Magic Formula 10.37% ≥ 10%?		Low Risk		
Level 5 (Min 3)	PE & PEG	D/E, Net Cash, EPS Trends	D/E & Debt Ratio & Gearing (Ignore For Financial Sector)	ROE & (ROA or ROIC)	OCF 0.67 ≥ 0.6?	PE/ROE & ROE/PB	Net Income & Cash Flow	Retained Earnings		Continuous Decent DY
Level 6 (Min 2)		FCF Count Ratio 0.71 ≥ 0.5?		Price / OCF 0 < -3.50 < 10.00?		Top Ranking 38.51% ≤ 10%?		Total Shareholder Return 14.32% > 0%?		
Level 7 (Min 3)		EPS Count Ratio 1.00 ≥ 0.6?		Geometric Mean 0 ≥ 2?		Zulu Principles 3 ≥ 5?		OCF / Net Profit -3.816 ≥ 1.5 And 5 > 0 And -27946 > 0?	Subscribers' Favourite 7.69% ≥ 25%?	
Level 8 (Min 2)		Growth Stock		Prestigious Stock 16 ≥ 16?		Dividend Stock		Above Industry Averages 40 ≥ 38?		
Level 9	Prestigious Stock's Valuation Hit 0.00% ≥ 35.00%?	Price < Graham Max RM 0.575 < RM 0.700?	Price < Price Target RM 0.575 < RM 0.390?	Price < Takeover Price RM 0.575 < RM 0.594?	Price < Intrinsic Value RM 0.575 < RM 0.667?	Price < Book Value RM 0.575 < RM 0.810?	Price < A. I. Straight Line	Price < Net Current Asset RM 0.575 < RM 0.480?	Price < Shareholders' Equity RM 0.575 < RM 0.810?	Price < ESOS RM 0.575 < RM 0.460?
Level 10				25% Margin Of Safety 13.76% ≥ 25.00%?						



First, identify a prestigious stock.
Next, ensure it is undervalued before loading it up.

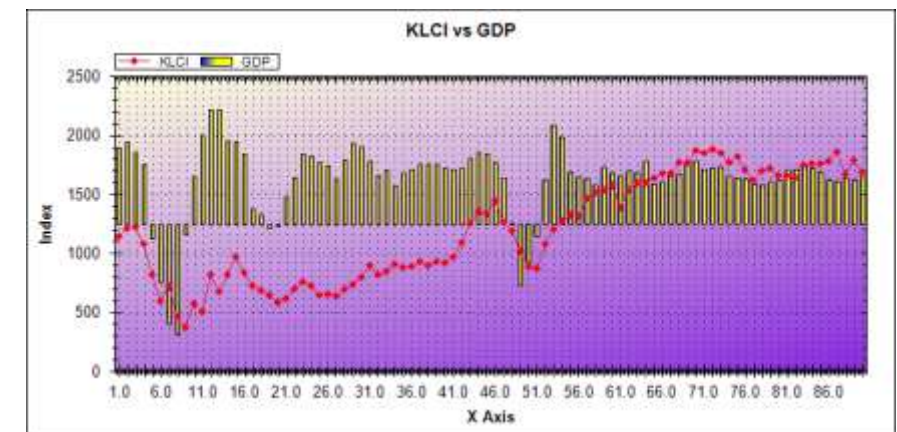
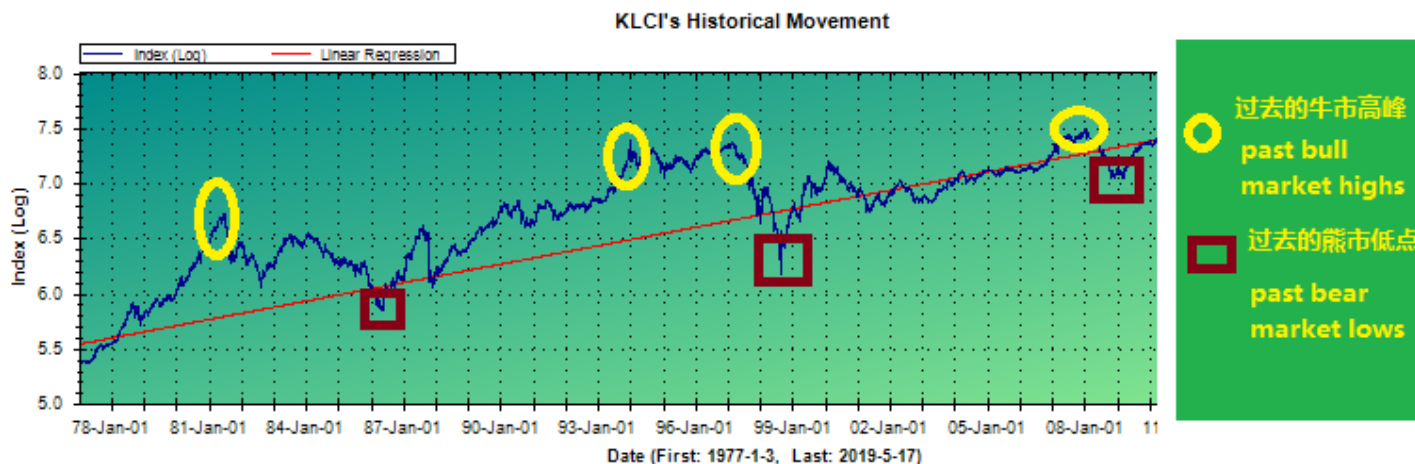
GSSS supports two models, with preference switches between superiority and valuation respectively.

Note: A stock is deemed worth buying if it reaches either Level 9 or 10.

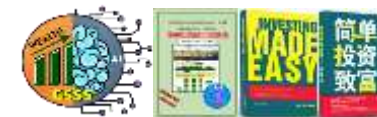
Utilize GSSS For Computer To Detect The Market Trend Ahead Of Others



- Whenever registered user hits the KLCI  button, GSSS will produce a KLCI market trend report, using data as early as in 1977.
- One of the charts first converts the daily closing index to Natural Log and then uses Linear Regression to display a long-term straight line (as shown below). There is another chart showing the 6-monthy lagging relationship between GDP and KLCI.
- **Whenever the index deviates too far from the straight line, it means the bull market if it is at the extreme peak. Otherwise it is the bear market when it is at the extreme trough.**
- By applying this method to the past bull and bear markets, we can how accurate it is in detecting the



Sample 'Data Analysis' PDF Output File



GSIS v10.5.0.0 Licensed to: GAN KOK ANN (Valid Till: 31-Dec-2020)
Stock Category: New (46 counters), Last Updated: 2019-10-30 Email: gankokann@gmail.com



Last Updated: 2019-10-30
Stock Symbol & Code: *HOMERIZ (*5160)

Industry: Consumer Goods

Sector: Furniture

Price (RM): 0.700

Book Value (RM): 0.480

Intrinsic Value / Intrinsic Value With Margin Of Safety (RM): 0.55 / 0.41

Average Price Target From Research Analysts (RM): 0.57

Free Cash Flow Per Share (Sen): 4.52 (Avg: 6.95)

Net Cash Per Share (Sen): 10.07 (Avg: 3.73)

Past 1 Year's Price Range (RM): 0.585 - 0.775

Latest Financial Year: 2019

Final Verdict: PASS

Furniture / Wood Products

No	Symbol	Code	Score	S(I+F)	OCF/P	PEG	P<V?	Net Cash	FCF	ROE	PE	DY	D/E	Gearing	Avg FCF
2	*HOMERIZ	*5160	61	3(4+3)	1.1	-0.01	NO	10.1	4.5	14.5%	9.5	4.0%	0.00	0.13	7.0

No.	Company's Fundamentals	Actual Result	Yes	No
1	Latest ROE > 7%?	14.46%	2	0
2	Average ROE > 7%?	26.13%	1	0
3	0 < Latest PE < 10?	9.49	2	0
4	0 < Average PE < 10?	10.29	2	0
5	Latest DY > 3.2%?	4.00%	2	0
6	Average DY > 3.2%?	7.69%	2	0
7	Average Net Profit Margin > 5%?	16.17%	2	0
8	Latest Revenue Growth > 5%?	N/A	2	0
9	Average Revenue Growth > 5%?	5.89%	2	0
10	Latest Earnings Growth > 5%?	N/A	2	0
11	Average Earnings Growth > 5%?	5.29%	2	0
12	Latest Earnings Growth + Latest DY / Latest PE > 1.2?	-104.94	3	0
13	0 < Latest PEG < 1.1?	-0.01	3	0
14	Positive Free Cash Flow?	TRUE	2	0
15	Net Cash Company?	TRUE	2	0
16	Debt / Equity < 0.5?	0.00	2	0
17	Debt Ratio < 50%?	0.00%	2	0
18	Continuous Dividend Payout?	TRUE	3	0
19	Selling, General & Administrative (SG&A) Expense / Revenue < 30%?	17.01%	2	0
20	0 < Share Price / Free Cash Flow Per Share < 10?	15.49	2	0
21	0 < Debt / Net Profit < 3?	0.00	3	0
22	Is The Price Having A Margin Of Safety (25% Discount)?	FALSE	2	0
23	Is The Price < The Intrinsic Value?	FALSE	4	0
24	Is The Management's Shareholding > 20%?	FALSE	2	0
25	Need Regular Capex (Capex / Net Operating Cash Flow > 30%?)	TRUE	0	2
26	Cash On Hand > 0.00 Sen?	10.07 Sen	2	0
27	Current Ratio > 1?	6.95	2	0
28	Free Cash Flow / Revenue > 5%?	9.18%	2	0
29	Net Gearing Ratio < 2?	0.13	2	0
30	Operating Cash Flow / Net Profit > 1.5?	1.08	2	0
31	Latest ROIC > 7%?	14.64%	3	0
32	Average ROIC > 7%?	18.47%	2	0
33	Latest ROA > 7%?	12.96%	2	0
34	Average ROA > 7%?	15.15%	4	0
35	Does It Exhibit Consecutive Earnings Growth In The Previous Two Quarters?	FALSE	4	0
36	Does It Exhibit Consecutive Earnings Growth In The Previous Two Years?	FALSE	4	0
37	Average CV > 6.4%?	9.93%	2	0
38	ROE / PB Ratio > 3?	9.92	2	0
39	PE / ROE Ratio < 1.7?	0.66	2	0
40	Long-Term Debt / Net Profit < 5?	0.00	1	0
41	Is The Business Endowed With An Economic Moat?	FALSE	3	0
42	Is The Management Honest?	TRUE	4	0
43	Is The Business Cyclical In Nature?	FALSE	0	2
IPO: RM 0.65 (Adjusted IPO: RM 0.347); Special Shareholders = 3 (Individual:4, Fund:3) Score:		61 out of 100		

Remark: Fong Siling [RSI-14: 81.82% (Overbought); MA-200: RM0.64]

Right:

Bonus/Split: (2015-07-03, 0.67) (2019-06-27, 0.80)

%LAI CHE KING=>0.3%, TONG LAI CHAI=>0.2%,

CHUA FEN FATT=>34.5%, MOHAMED ADLAN BIN AHMAD TAJUDIN=>0.8%,

%NG CHAI GOH=>0.3%, LEE CHIN SWAN=>0.3%,

%KHOR CHAI MOH=>0.3%, CHUA FEN LEE=>0.2%,

ER TZER NAM=>0.3%, WONG YEE WAH @ WONG MOK CHOON=>0.2%,

%PONG SIUNG=>0.7%,

MOHAMMED ARSHAD=>0.5%, #PHILIP CAPITAL MANAGEMENT SDN BHD=>3.9%,

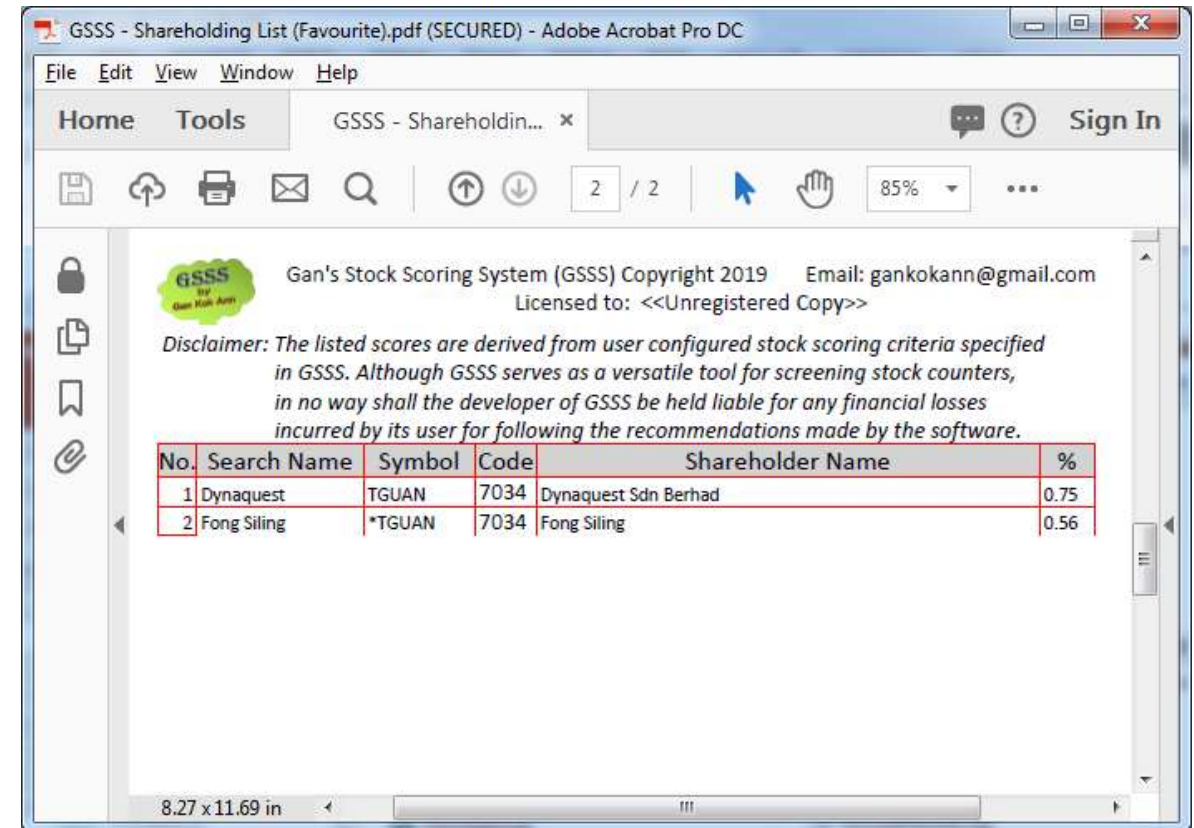
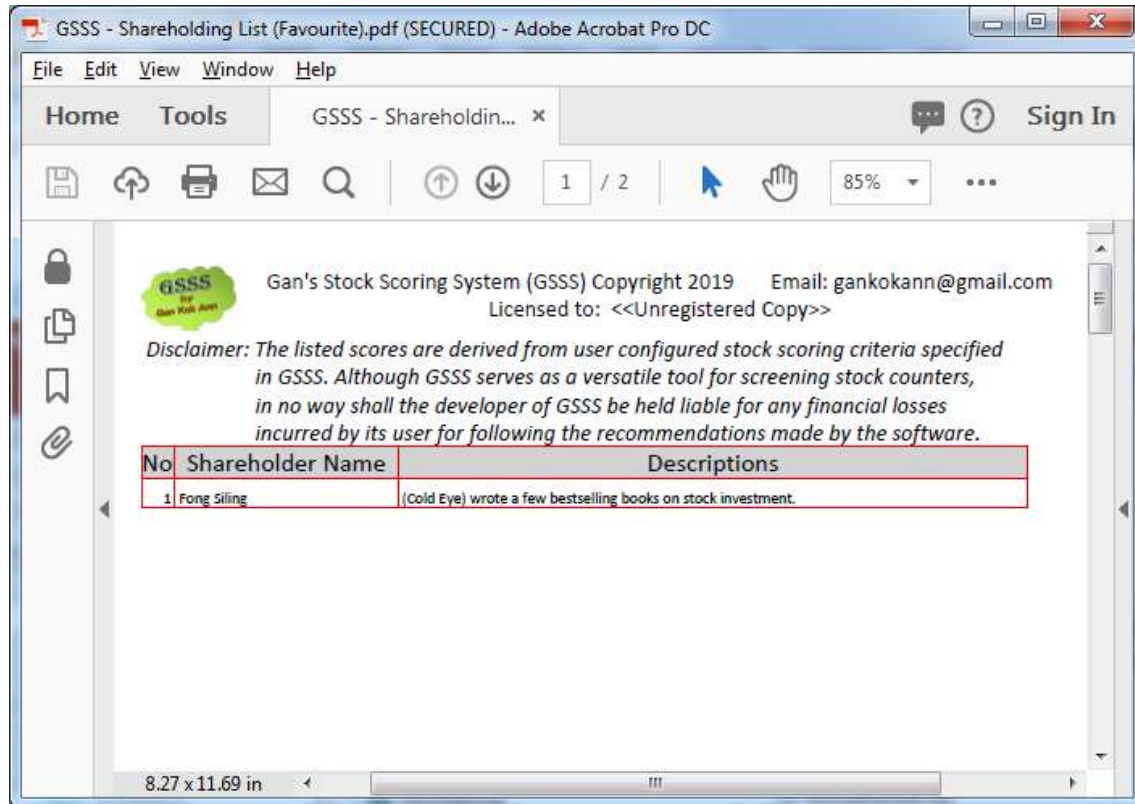
%WONG YEE HUI=>0.4%,

KOK MING-NEE=>0.2%, TEH THIAN KIAN=>0.3%,

PUA YU HENG=>0.2%, YEO KOON LIAN=>0.4%,

#CITIBANK NEW YORK=>1.3%, TEE HUI CHEIN=>3.2%,

Sample 'Shareholding List' PDF Output File



Steps Involved In Activating the Annual GSSS For Computer Subscription



- Once you select the “Subscribe GSSS” command from the “All Users” menu, you will come across the handy dialogs that let you enter the Subscription Code as well as email your personal particulars to Mr. Gan Kok Ann.
- Once Mr. Gan Kok Ann receives your email, he will initiate GSSS to send out an email to you. This email contains 2 attachment files, namely ‘Authentication’ and ‘LicenseKey.txt’. **You need to copy them to C:\Gan’s Stock Scoring System folder, overwriting the existing copy.** That’s it!

The GSSS Subscription Form dialog box has a light blue background. It contains the following fields and buttons:

- Detected MAC Address:** 00:05:5D:2E:23:4C (in a green box)
- Current Year Subscription Code:** <INVALID LICENSE> (in a yellow box)
- Buttons:** "Email MAC Address To Gan Kok Ann" (with an @ icon), "Activate Current Year's Subscription" (with a blue star icon), and "Close" (with a red X icon).

Your Valid License Key Throughout This Year  Bin x

GSSS for Computer <gankagsss@outlook.com>
to

10:29 (44 minutes ago)

Reply to all

Brought specially to you by  GSSS for Computer's Registration Code.

Option (1) [Most preferred]: Copy the email attachment 'Authentication' file to C:\Gan's Stock Scoring System\ folder, overwriting the existing copy there.

Or Option (2): Please apply the License Key below to GSSS for Computer's Registration dialog:

*%#+#ZD_V1YPX1A^^\$RS(!+PS(&&+#!Z

Or Option (3): Alternatively, you can also copy the email attachment 'LicenseKey.txt' file to C:\Gan's Stock Scoring System\ folder, overwriting the existing copy there.


GAN KOK ANN (颜国安)
Email: gankokann@gmail.com
Tel: +6019 - 612 2623

The Official GSSS WebSite:
<https://gankokann.wixsite.com/gsss>

The GSSS Email Client dialog box has a yellow background. It contains the following fields and buttons:

- Email Provider:** Microsoft Outlook (selected), Google GMail (with a gear icon).
- My Email Address:** (empty field)
- My Email Password:** (empty field)
- Email Message:**
 - Recipient:** gankokann@gmail.com
 - Subject:** GSSS for Computer Subscription: Please Send Me My Subscription Code
 - Message:** Dear Mr. Gan,
I have just remitted RM xxx into your Maybank account.
Below are my particulars:

Full Name:
Identity Card No.:
Telephone Number:
MAC Address: 00:05:5D:2E:23:4C

Regards,
- Buttons:** "Send Email" (with an envelope icon) and "Close" (with a red X icon).

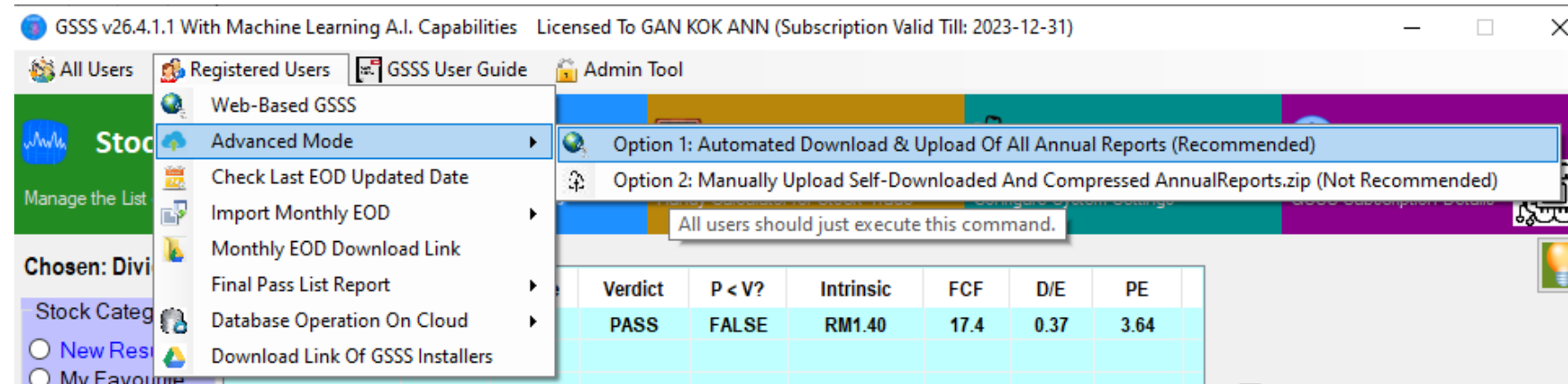


IMPORTANT!

Both the tasks listed below must be performed on 5th of each month:

- Download the latest annual reports (refer to page 57)**

Monthly Download Of The Latest Annual Reports



Page 21 and 22 describe manual download of annual reports. Luckily GSSS also supports automated download:

- 1) Advanced Mode Option 1 – **highly recommended**. The downside is the download takes about 1 hour to complete.
- 2) Download Annual Reports From Cloud (Once A Month) – although can complete the task rather fast, the reports may be outdated since they originate from other users who performed 'Advanced Mode Option 1' previously.



Advanced Feature: Automated Download & Upload Of All Annual Reports



The screenshot displays the GSSS Admin Tool interface. The 'Advanced Mode' menu is open, showing two options: 'Option 1: Automated Download & Upload Of All Annual Reports (Recommended)' and 'Option 2: Manually Upload Self-Downloaded And Compressed AnnualReports.zip (Not Recommended)'. A tooltip for Option 2 states 'All users should just execute this command.' Below the menu is a table with columns: Verdict, P < V?, Net Cash?, FCF, D/E, and PE. To the right, a Notepad window titled 'exclusion.lst - Notepad' shows a list of stock symbols: OMHO, BGROa, MDCH, VPDJ, and STEH. The status bar at the bottom of the Notepad window indicates '100%', 'Windows (CRLF)', and 'UTF-8'.

- I must convey a big thank you to several GSSS subscribers who have been very kind to contribute their expertise in enhancing the overall efficiency of GSSS, which ultimately led to the birth of a Python tool “bursa_stocklist.exe” that automates the below tasks:
 - 1) Creation of WatchList1.ini from scratch.
 - 2) Creation of BursaMktPlc_Stock_List.xlsx which contains all stocks and their annual report download links.
 - 3) Automatic download of all annual reports from Bursa Market Place website.
- Once the above mentioned tasks are completed, GSSS will upload the associated files to Cloud.
- **Note: “bursa_stocklist.exe” should reside in C:\Gan’s Stock Scoring System directory.**
- If you wish to exclude certain stocks from being downloaded, please add their stock symbols to exclusion.lst which is located in C:\Gan’s Stock Scoring System directory.

Web-Based GSSS

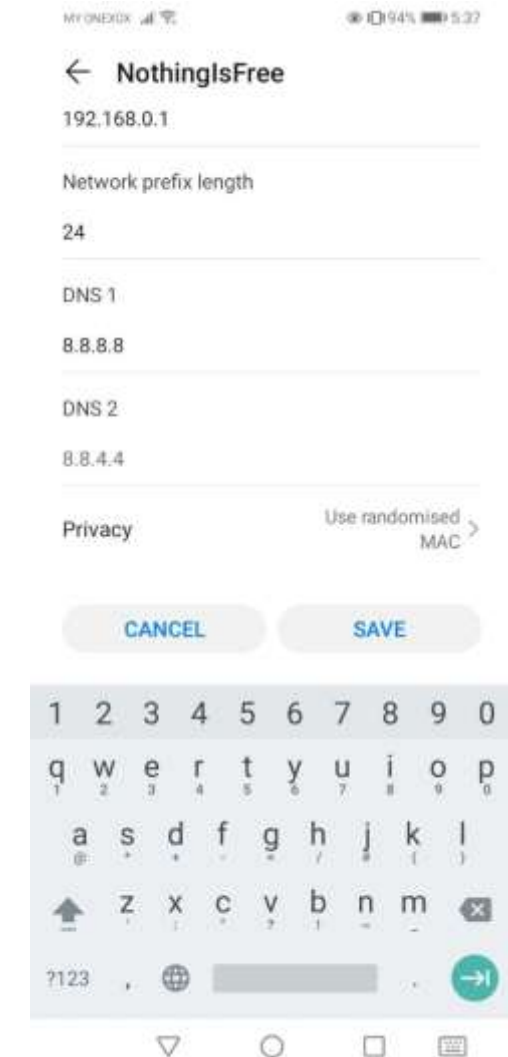
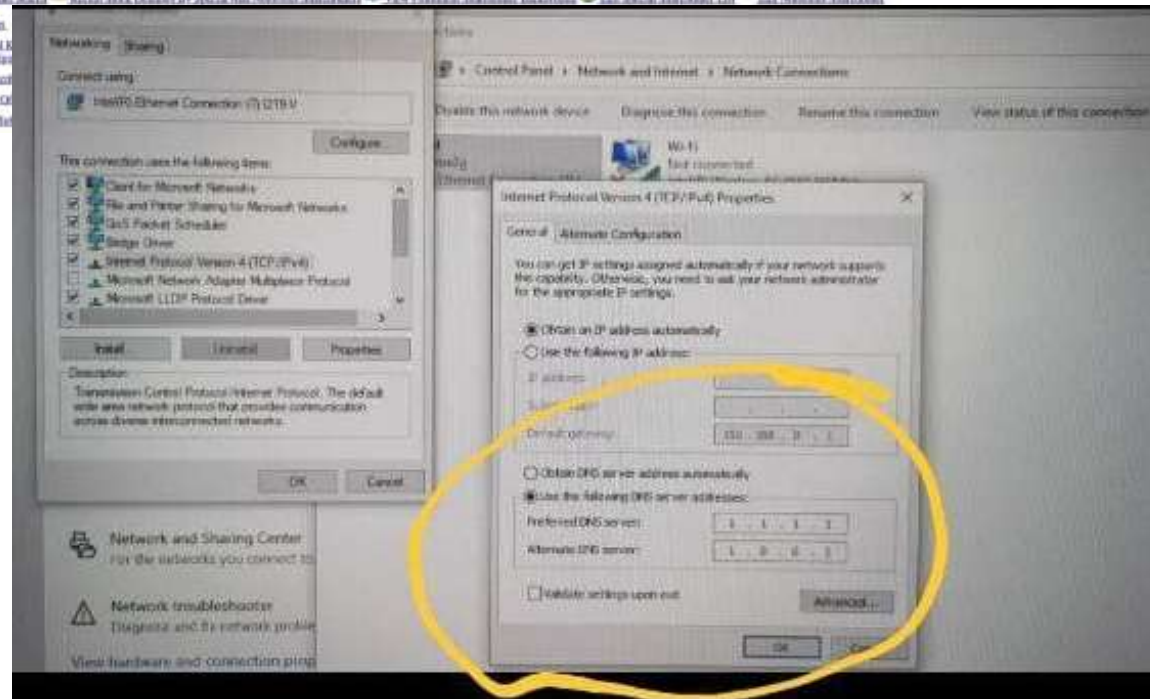
(Accessible Via Web Browsers)

<http://gsss.somee.com>

The address of web-based GSSS must begin with **http, not **https****

Please avoid using Apple Safari browser to access web-based GSSS as it has inherent compatibility issue displaying stock charts. If the display of web-based GSSS interface is untidy, then please use **Opera Mini to surf or set the Google DNS IP (**<https://developers.google.com/speed/public-dns>**)**

Use Google DNS To Fix The Web-Based GSSS Display Issue

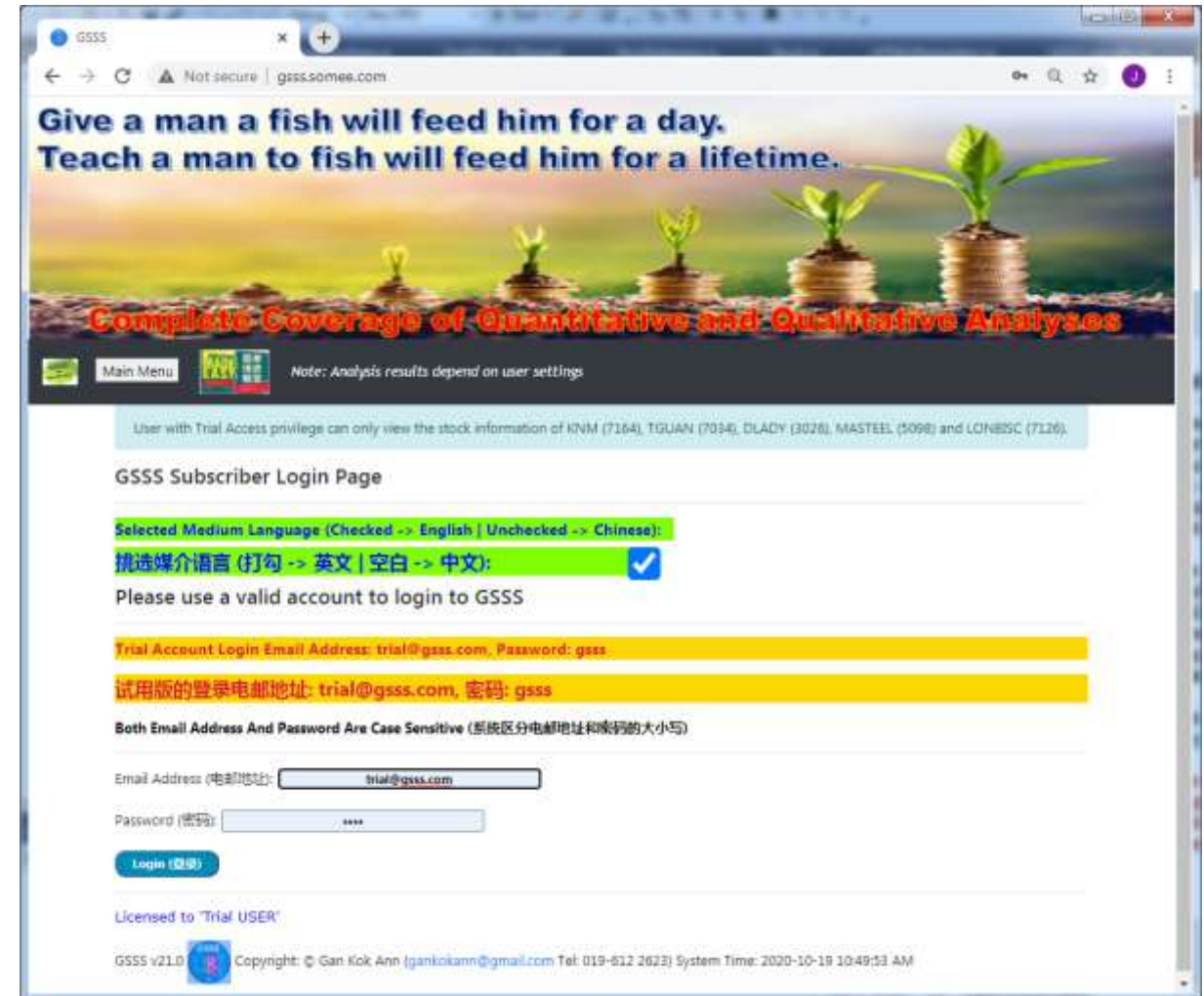


Background Information On Web-Based GSSS



- The use of Internet is prevalent in the present day. For the sake of promoting GSSS to a wider audience, I formulated a plan to develop a web version of GSSS which supports both English as well as Chinese language. After months of hard work, my effort finally paid off!
- In term of feature set, web-based GSSS resides in between the full-blown GSSS for Computer and the limited GSSS for Mobile. Its unique strength lies in the fact that no additional software installation is required at all. All it takes is just a web browser to access the GSSS Web Edition.
- The portal of web-based GSSS is <http://gsss.somee.com>

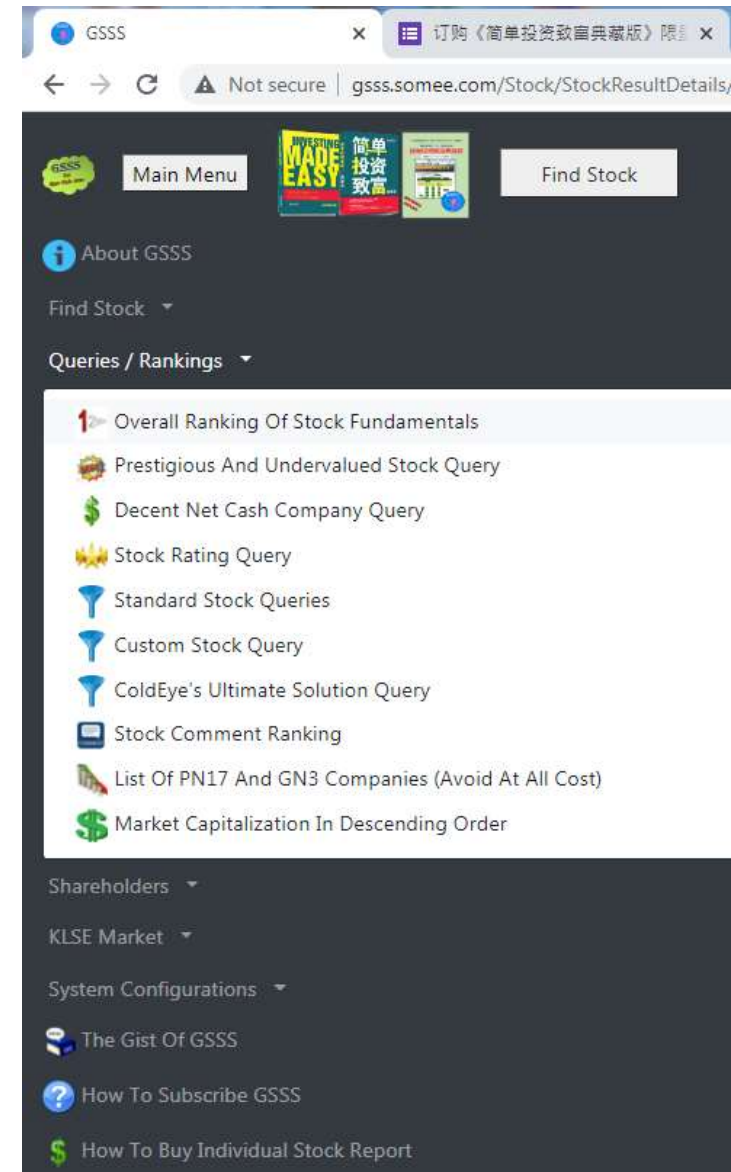
Note: Owing to the restrictions imposed by the web hosting site somee, the GSSS Web Edition site can only be accessed using the “http” and NOT “https” protocol.



Web-Based GSSS In Action



- To access GSSS, from any computer or mobile device, launch any web browser to surf <http://gsss.somee.com>.
- Once the Main GSSS Page appears, user can select any of the menu items presented in the menu:
- The bottom corner indicates if GSSS is busy with background data download and analysis: “Busy” means it is currently tied up with such operations; “Idle” means it is not doing anything at the moment.



System Settings



- User is free to amend the threshold values of various settings so that the indicators of a stock will be highlighted in the corresponding colour, either red (bad fundamental) or green (good fundamental). This is very handy because user will be able to tell if the stock's fundamental is good at a glance. In general, **stocks with solid fundamental exhibit more green colours than red. The opposite also applies here.**
- Stock Alert Email Notification is a very useful feature. **Once activated, user receives two email messages from GSSS daily, which list down any stocks fulfilling the user specified conditions.**

Display Settings

Enable Blinking Display: ☐

Good Result Font Colour:	<input type="text" value="Green"/>	Good Result Background Colour:	<input type="text" value="Yellow"/>
Bad Result Font Colour:	<input type="text" value="Red"/>	Bad Result Background Colour:	<input type="text" value="Black"/>

Configure Stock Alert Email Notification Settings

1. Minimum Acceptable Margin Of Safety (%):
2. Maximum Acceptable PE:
3. Maximum Acceptable PEG:
4. Minimum Acceptable (EG + DY) / PE:
5. Minimum Acceptable Piotroski F-Score:
6. Minimum Acceptable Joel Greenblatt's Magic Formula (%):
7. Minimum Acceptable DY (%):
8. Maximum Acceptable Debt / Equity:
9. Minimum Acceptable Data Analysis' Overall Score:
10. Minimum Acceptable ROE (%):
11. Minimum Acceptable ROIC (%):
12. Minimum Acceptable ROA (%):
13. Minimum Acceptable Average Trend Value (%):
14. Minimum Acceptable Overall Trend Score:
15. Minimum Acceptable Company Quality Score (%):
16. Minimum Acceptable Positive FCF Count Ratio:
17. Minimum Acceptable Positive EPS Count Ratio:
18. Maximum Acceptable Capex To OCF (%):

Stock Alert Notification Settings

Note: Stock alert email messages are delivered to your registered GSSS login email address.

Activate Email Notification Feature ☐

Identify Matching Quality Stock (Covers All Listed Stock Counters)

1. Margin Of Safety (%) >
2. PE <
3. PEG <
4. DY >
5. Company Quality Score (%) >
6. Piotroski F-Score >

Configure Fund Allocation (Restricted To Favourite Stocks)

Stage 1 Share Price Discount From The Maximum Price (%)	<input type="text" value="30"/>	Stage 1 Fund To Invest (%)	<input type="text" value="5"/>
Stage 2 Share Price Discount From The Maximum Price (%)	<input type="text" value="45"/>	Stage 2 Fund To Invest (%)	<input type="text" value="10"/>
Stage 3 Share Price Discount From The Maximum Price (%)	<input type="text" value="60"/>	Stage 3 Fund To Invest (%)	<input type="text" value="20"/>
Stage 4 Share Price Discount From The Maximum Price (%)	<input type="text" value="70"/>	Stage 4 Fund To Invest (%)	<input type="text" value="30"/>
Stage 5 Share Price Discount From The Maximum Price (%)	<input type="text" value="85"/>	Stage 5 Fund To Invest (%)	<input type="text" value="35"/>

Update

Execute 'Find Stock'



Give a man a fish will feed him for a day.
Teach a man to fish will feed him for a lifetime.

gsss Main Menu Powered by A. I. & Cloud Computing

Find Stock

[My Favourite Stock List](#)

[Top Favourite Stocks Picked By Subscribers](#)

Comments added in the past 1 month: [2020-06-10] 7208 (EURO), 7252 (TEOSEN), 0 (HWGB), 0165 (XOX), 7097 (TAWIN), 0159 (AMEDIA), 9938 (BRIGHT)

Stock Code / Symbol: [Leave Stock Code / Symbol empty to see](#)

[Find](#)

Give a man a fish will feed him for a day.
Teach a man to fish will feed him for a lifetime.

gsss Main Menu

Stock Search Result of 'TGU'

The ★ symbol precedes item number indicates either ROE > PE or ROE/PB > 10.

Blue background means EPS growth in either the previous 2 quarters or 2 years.

Red background means either +ve FCF count ratio < 0.2 or dishonest management.

Dark green background on Margin Of Safety (MOS) represents undervalued and possess at least 25% discount on intrinsic value.

No.	Code	Symbol	MOS (%)	Average Rating	Q Score (%)	ROE (%)	PE	DY (%)	My Favourite
★1	7034	TGUAN	0.55	7.0	71.52	12.42	10.89	2.13	Add Details

Execute 'Standard Queries'



Give a man a fish will feed him for a day.
Teach a man to fish will feed him for a lifetime.

Main Menu **MADE EASY** 简单投资致富
Powered by A. I. & Cloud Computing

Standard Queries

My Favourite Stock List

Top Favourite Stocks Picked By Subscribers

Comments added in the past 1 month: [2020-06-10] 7208 (EURO), 7252 (TEOENG), 0179 (BIOHL (HWGB), 0165 (XOX), 7097 (TAWIN), 0159 (AMEDIA), 9938 (BRIGHT)

Peer Comparison By Industry

GSSS provides a total of 57 predefined standard queries for subscriber to run.

57. Potential Accounting Fraud In Ascending Order **Execute Query**

Give a man a fish will feed him for a day.
Teach a man to fish will feed him for a lifetime.

Main Menu **MADE EASY** 简单投资致富
Powered by A. I. & Cloud Computing

Query Result of 'Potential Accounting Fraud In Ascending Order'

Blue background means EPS growth in either the previous 2 quarters or 2 years.

The ★ symbol precedes item number indicates either ROE > PE or ROE/PB > 10.

Red background means either +ve FCF count ratio < 0.2 or dishonest management.

Dark green background on Margin Of Safety (MOS) represents undervalued and possesses at least 25% discount on intrinsic value.

No.	Code	Symbol	MOS (%)	Average Rating	Q Score (%)	ROE (%)	PE	DY (%)	My Favourite
1	2445	KLK	-102.69	Not Available	64.03	5.83	58.29	0.65	Add Details
2	0068	ASDION	-160.00	Not Available	31.14	-26.52	-5.56	0.00 (Avg)	Add Details
3	0096	NEXGRAM	33.33	Not Available	44.81	-0.22	-1.36	0.00 (Avg)	Add Details
4	5040	MERIDIAN	12.50	Not Available	43.64	-11.41	-2.80	3.77 (Avg)	Add Details

Execute 'Custom Query'



Custom Query

My Favourite Stock List

Top Favourite Stocks Picked By Subscribers

Comments added in the past 1 month: [2020-06-10] 7208 (EUR (HWGB), 0165 (XOX), 7097 (TAWIN), 0159 (AMEDIA), 9938 (BRIG

1. Average User Rating \geq
2. Margin Of Safety (%) $>$
3. $0 < PE <$
4. $0 < PEG <$
5. $(EG + DY) / PE >$
6. Piotroski F-Score $>$
7. Joel Greenblatt's Magic Formula (%) $>$
8. Average DY (%) $>$
9. $0 < Debt / Equity <$
10. Data Analysis' Overall Score $>$
11. Current ROE (%) $>$
12. Average Trend Value (%) $>$
13. Overall Trend Score $>$
14. Company Quality Score (%) $>$
15. Positive FCF Count Ratio $>$
16. Positive EPS Count Ratio $>$
17. Is Continuous Positive EPS? ☒
18. Is Continuous Dividend? ☒

Find

GSSS

Not secure | gsss.somee.com/Stock/CustomQueryResult

☆ J Paused

Give a man a fish will feed him for a day.
Teach a man to fish will feed him for a lifetime.

GSSS

Main Menu

MADE EASY 简单投资致富

Powered by A. I. & Cloud Computing

Note: Analysis results depend on user settings

Custom Query Result

Blue background means EPS growth in either the previous 2 quarters or 2 years.

The ☆ symbol precedes item number indicates either ROE > PE or ROE/PB > 10.

Red background means either +ve FCF count ratio < 0.2 or dishonest management.

Dark green background on Margin Of Safety (MOS) represents undervalued and possesses at least 25% discount on intrinsic value.

No.	Code	Symbol	MOS (%)	Average Rating	Q Score (%)	ROE (%)	PE	DY (%)	My Favourite
☆1	0168	BOILERM	8.77	Not Available	63.28	13.54	9.76	44.23	<div>Add</div> <div>Details</div>
☆2	7152	JAYCORP	39.39	Not Available	72.12	12.58	5.79	12.30	<div>Add</div> <div>Details</div>

Execute 'Prestigious And Undervalued Stock Query'



GSSS

Not secure | gsss.somee.com/Stock/GoodAndUndervaluedStockQuery

Main Menu

Find Stock

Good And Undervalued Stock Query

My Favourite List / Watch List

Top Favourite Stocks Picked By Subscribers

Comments added in the past 1 month: [2021-09-05] 7062 (KHIND), 1198 (MAA), 0198 (GDB), 0208 (GREATEC), 6399 (ASTRO), 5252 (SASBADI), 0108 (N2N), 6815 (EUPE), 5031 (TIMECOM), 7249 (EWEIN), 7237 (PWROOT), 5152 (MBL), 9261 (GADANG), 7205 (COCOLND), 5171 (KIMLUN), 2194 (MMCCORP), 5015 (APM), 5108 (ICAP), 4677 (YTL), 4006 (ORIENT)

1. Prestigious Stock ☒

2. Growth Stock ☐

3. Dividend Stock ☒

4. Position Within The Stock Ranking List: Top (%) ≤ 15

5. Company Quality Score (%) ≥ 63

6. Mind Map Level Achieved ≥ 8

7. Average User Rating ≥ 4.5

8. (Special - Notorious) Net Shareholder Count ≥ 0

9. Margin of Safety (%) ≥ 0

10. Latest DY (%) ≥ 3

11. Average DY (%) ≥ 0

Find

Licensed to '颜国安' (Gan) Subscription Commencement Date: 2019-01-31, Expiry Date: 2050-12-31

GSSS v25.0 Copyright: © Gan Kok Ann (gankokann@gmail.com Tel: 019-612 2623) Unauthorized Use Is Strictly Prohibited

Execute 'Stock Arbitrage Query'



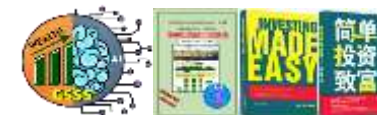
 [Main Menu](#)   [Find Stock](#)

Potential Arbitrage Opportunity

No.	Code	Symbol	Ranking	Est. Mind Map	Q Score (%)	P/B	P/TakeOver	Net Cash/Price (%)	Shareholding (%)	Arbitrage Notes	
1			58	6.0	66.67	999.90	999.90	0.00	0.0		Details
2			113	7.0	71.19	999.90	999.90	0.00	0.0		Details
3			69	7.0	72.43	0.73	0.41	-248.67	81.9		Details
4			57	10.0	64.86	0.32	2.12	-23.69	51.1		Details
5			97	9.0	70.49	1.38	1.56	34.68	51.9		Details
6			1	7.0	68.93	999.90	999.90	0.00	0.0	Privatization	Details

- This is one of the most important features offered by GSSS.
- For anyone mastering the art of arbitrage, he shall reap abundant wealth in his lifetime.

Useful Call Warrant Calculator



GSSS

Not secure | gsss.somee.com/Stock/ComputeCa...

Main Menu Find Stock

Call Warrant Calculator

Call Warrant Information of 'MAYBANK-C77'

Remaining Lifespan (Year)	0.08
Call Warrant Gearing (Multiple)	27.87
Call Warrant Premium (%)	5.26

Premium = (Warrant Price x Exercise Ratio) + Exercise Value - Share Price

1. Mother Price (RM): **8.36**
2. Call Warrant Price (RM): **0.025**
3. Exercise Price (RM): **8.5**
4. Exercise Ratio: **12**
5. Call Warrant Quantity (Unit): **1000**

Calculate

Licensed to 颜国安 (Gan) Subscription Commencement Date: 2019-01-31, Expiry Date: 2050-12-31

GSSS v25.0 Copyright: © Gan Kok Ann (gankokann@gmail.com)

Tel: 019-612 2623) Unauthorized Use Is Strictly Prohibited

GSSS

Not secure | gsss.somee.com/Stock/ComputeCallWarrantResult

Call Warrant Computation Result for 'MAYBANK-C77'

Remaining Lifespan (Year)	0.08
Call Warrant Gearing (Multiple)	27.87
Mother Price (RM)	8.36
Call Warrant Price (RM)	0.03
Exercise Price (RM)	8.50
Exercise Ratio	12.00
Call Warrant Quantity (Unit)	1,000
Call Warrant Premium (RM)	0.00
Call Warrant Premium (%)	5.26

Cash Settlement (RM) -11.67

Subtracts

Investment Cost (RM)	25.00
----------------------	-------

Equals To

Investment Return (RM)	-36.67
Investment Return (%)	-146.67

Potential Mother Price Pushed Down By Operator Based On The Current Warrant Price (RM) 8.80

Potential Mother Price Pushed Down By Operator Based On The Average Warrant Price (RM) 9.07

Lowest Theoretical Mother Price (RM) 8.50

In many cases, the price of mother share will be affected by the price of an expiring call warrant. This is because the warrant issuer will try its best to push down the mother share's price to avoid cash settlement to all call warrant owners. Such share price manipulation presents a golden opportunity for investors to accumulate prestigious stocks at low price.

Premium = (Warrant Price x Exercise Ratio) + Exercise Value - Share Price

An Avenue For Encouraging Subscriber Interactions

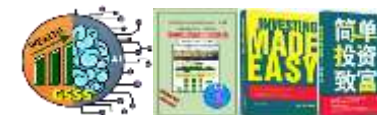


- Since I am a firm believer of “Sharing is Knowing”, the web-based GSSS was therefore designed to support mutual interactions among subscribers.
- With such online platform, everyone gets to benefit from the valuable candid opinion of others.
- These are the areas where subscribers share their views:
 1. Qualitative study with SWOT analysis checklist
 2. Favourite stocks
 3. Stock rating and comments
 4. Determine if growth capex boost revenue and eps
 5. Special and notorious shareholders

1. Does the business possess an economic moat that is unrivalled?	Yes	2. To what degree is the customer dependent on the products / services from the business?	Not Sure / No Idea
3. Is the customer base concentrated on just a few major clients?	Not Sure / No Idea	4. Can the business afford to raise prices without losing most of its customers?	No
5. Does the business operate in a good industry (niche market) with less competition?	Yes	6. Does the business generate revenues that are recurring or one-off?	One-Off Income
7. Is the business cyclical?	Not Sure / No Idea	8. Does the business have high Capex requirements?	Not Sure / No Idea
9. Is the management team good at maintaining low operational costs?	Not Sure / No Idea	10. Does the business grow through M&A or organically?	Merger & Acquisition
11. Does the management team own significant stake, i.e. more than 20% shareholding?	Not Sure / No Idea	12. Are the remunerations of the directors much higher than the industry average?	Not Sure / No Idea
13. Does the management team prefer to stay low profile?	Not Sure / No Idea	14. Are the future growth prospects of the business good?	Not Sure / No Idea
15. Has there been a positive change in the business lately?	Not Sure / No Idea	16. Can the business adapt to numerous disruptions brought about by technological advances?	Not Sure / No Idea
17. Is the business model simple to understand?	No	18. Does the company possess a long history of consistent earnings?	Yes
19. Is there any strong operating synergy among the its subsidiaries?	Yes	20. Is the management candid with its shareholders, especially in times of adversity?	Yes
21. Is Management trustworthy? (No past scandal like related party transaction which benefited the director)	Yes		

Update SWOT

Various Extremely Useful Calculators



Call Warrant Computation Result for 'MMCCORP-C25'

Remaining Lifespan (Year)	0.17
Call Warrant Gearing (Multiple)	5.61
Mother Price (RM)	1.65
Call Warrant Price (RM)	0.11
Exercise Price (RM)	1.48
Exercise Ratio	2.80
Call Warrant Quantity (Unit)	1,000
Call Warrant Premium (RM)	0.00
Call Warrant Premium (%)	7.52
Cash Settlement (RM)	60.71
Subtracts	
Investment Cost (RM)	105.00
Equals To	
Investment Return (RM)	-44.29
Investment Return (%)	-42.18
Potential Mother Price Pushed Down By Operator Based On The Current Warrant Price (RM)	1.77
Potential Mother Price Pushed Down By Operator Based On The Average Warrant Price (RM)	2.04
Lowest Theoretical Mother Price (RM)	1.48

In many cases, the price of mother share will be affected by the price of an expiring call warrant. This is because the warrant issuer will try its best to push down the mother share's price to avoid cash settlement to all call warrant owners. Such share price manipulation presents a golden opportunity for investors to accumulate prestigious stocks at low price.

Preference Share Result of 'IGBB-PB'

Remaining Lifespan (Year)	3.50
Gearing (Multiple)	0.83
Common Stock Price (RM)	1.90
Preference Share Price (RM)	2.30
Exercise Ratio	1.00
Expected Annual Return Rate (%)	8.0
Net Present Value (RM)	1.45
Conversion Premium (RM)	-0.85
Conversion Premium (%)	-36.90

Fair Price, Net Present Value < $\frac{V_n}{\text{Exercise Ratio} \times (1 + r)^n}$
(Loan Stock or Preference Share)

V_n : Future price of mother share. We assume it remains the same as the current price.
 r : Expected return after deducting the annual interest received. For instance, if annual interest rate is 4% and we expect to earn 10% return annually, then $r = 0.06$.
 n : The remaining lifespan. Say there are 17 months left, then $n = \frac{17}{12}$.
 Exercise Ratio: At least 1 or above.

$V = \text{RM } 1.900$, $n = \text{Refer to 'Remaining Lifespan'}$
 Expected Investment Return $r = 8.0 / 100$

Premium = (Warrant Price x Exercise Ratio) + Exercise Value - Share Price

Positive Conversion Premium means worth to invest.

Premium = (Warrant Price x Exercise Ratio) + Exercise Value - Share Price

Manual Update Of Annual Report Data



Manual Entry of 2016 Annual Report Data for '7034 (TGUAN)'

Edited by: 'KA Gan', Verified by: ''

Important: The default unit of data is in thousand. For any figure that is in million, you MUST add '000' to the end of it.

Approved? ☐

Shareholding Statistics ('000)

Number of Shares:	107332
-------------------	--------

Financial Highlights (Front Section)

EPS (sen):	54.92	Dividend (sen):	3.31
------------	-------	-----------------	------

Balance Sheet / Financial Position Statement ('000)

Total Assets (RM):	466000	Current Assets (RM):	466000
Property, Plant And Equipment (RM):	0	Net Goodwill (RM):	0
Total Receivables (RM):	148869	Inventories (RM):	157059
Cash And Bank Balances (RM):	153000	Total Payables (RM):	97755
Depreciation (RM):	16451	Amortization (RM):	16451
Shareholders' Equity (RM):	410000	Retained Earnings / Reserves (RM):	242000
Current Liabilities (RM):	164000	Total Liabilities (RM):	204000
Total Debt (RM):	74000	Bad Debt / Impairment (RM):	0
Cost Of Goods Sold (RM):	0	Selling, General And Admin. Expenses (RM):	36511
Earnings Before Interest, Tax, Depreciation And Amortization (RM):	77989000		

Income Statements ('000)

Revenue (RM):	746850	Net Profit (RM):	60210
Finance Cost (RM):	1367		
Non-Controlling / Minority Interest Income (RM):	8000	Minority Interest Expense (RM):	1574
Taxation (RM):	7149	Total Comprehensive Income (RM):	55854

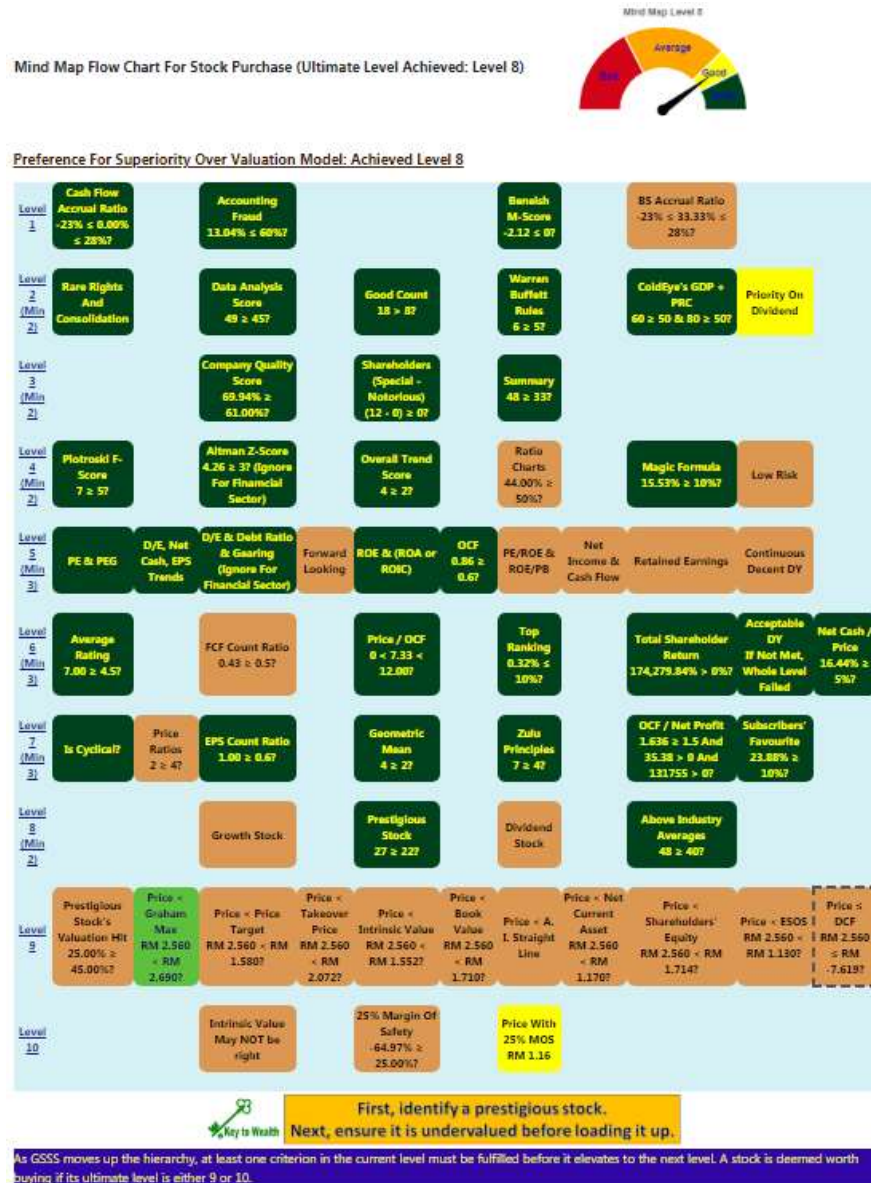
Cash Flow Statement ('000)

Operating Cash Flow (RM):	73464	Capex / Purchases Under Investing Activities (RM):	23548
Working Capital (RM):	302000		

Persist In Database

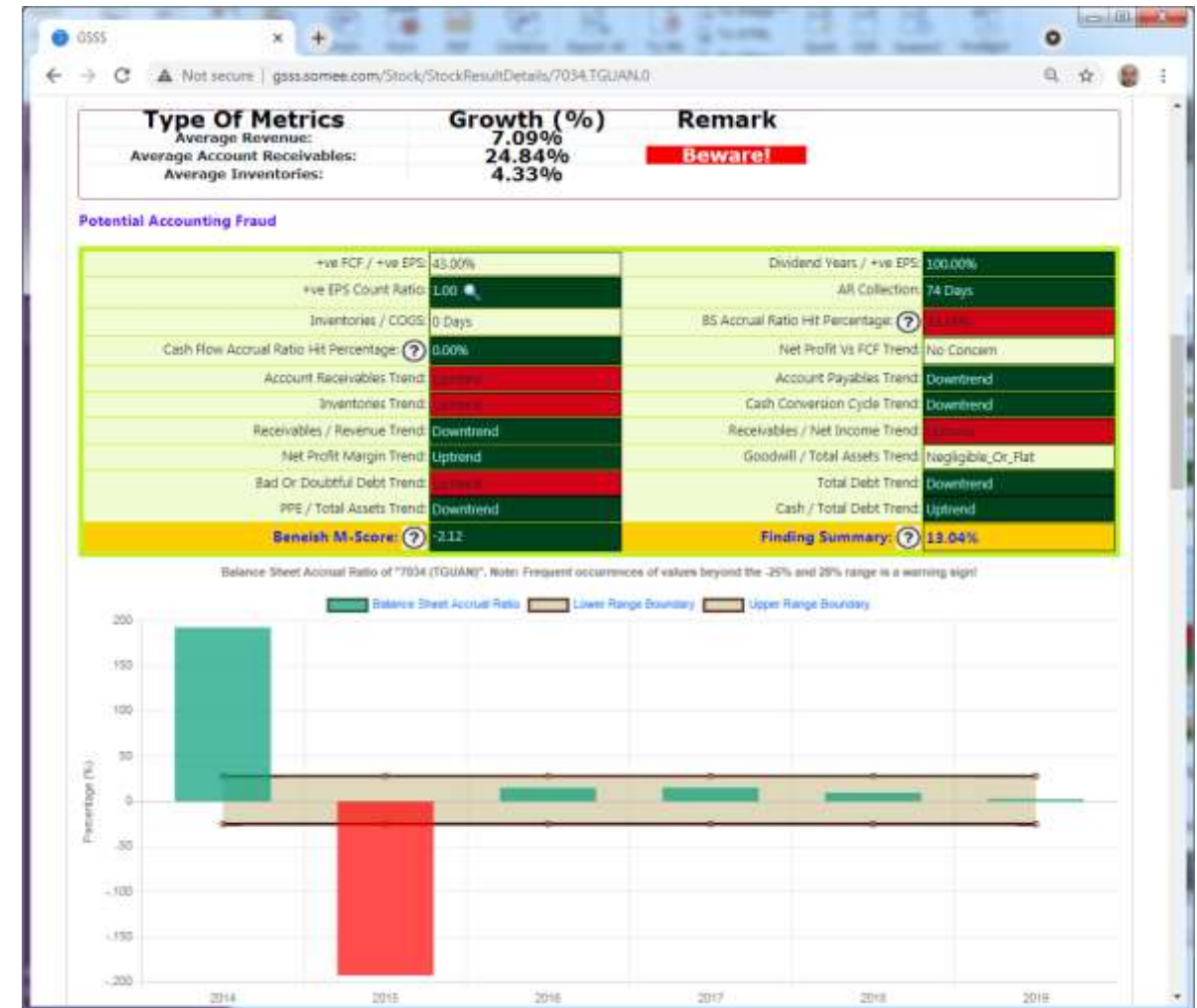
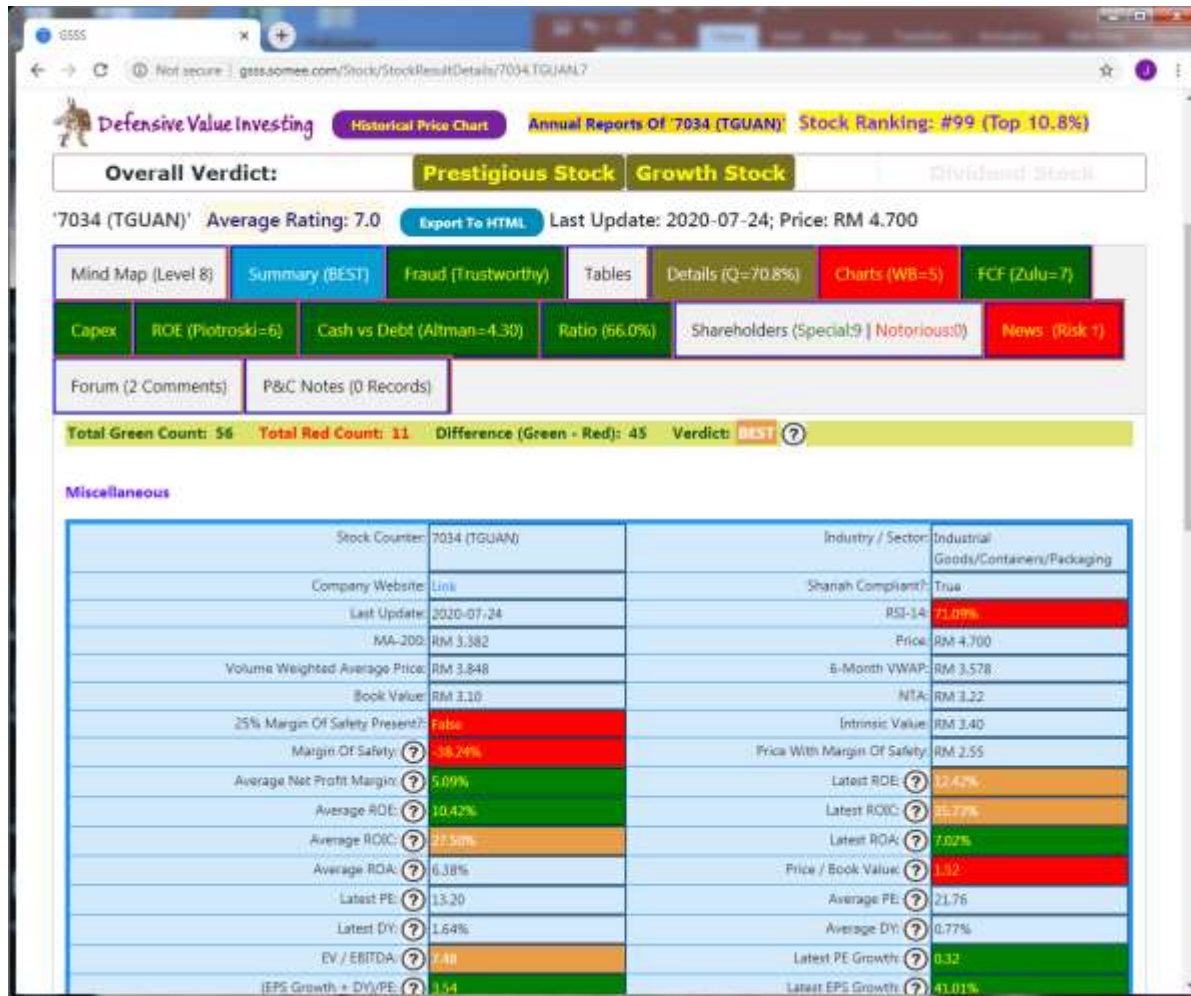
- If a portion of the annual result is wrong or missing, subscribers are required to access the annual report stored in Bursa Malaysia website and manually enter them.
- For safety sake, such data entry and verification effort involves the contribution of two people and must be approved by Mr. Gan Kok Ann before they replace the existing data.

Stock Details (1 of 13)



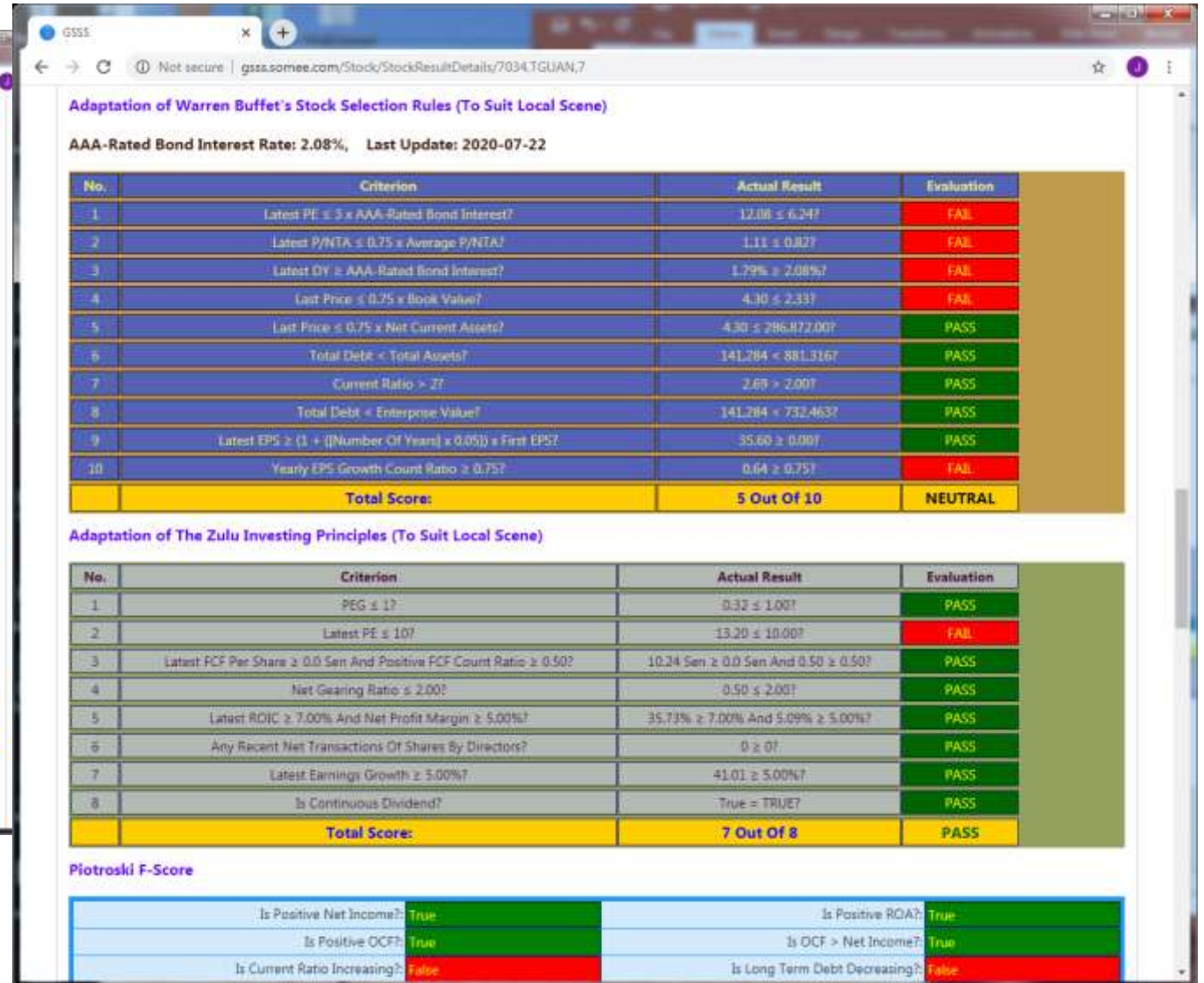
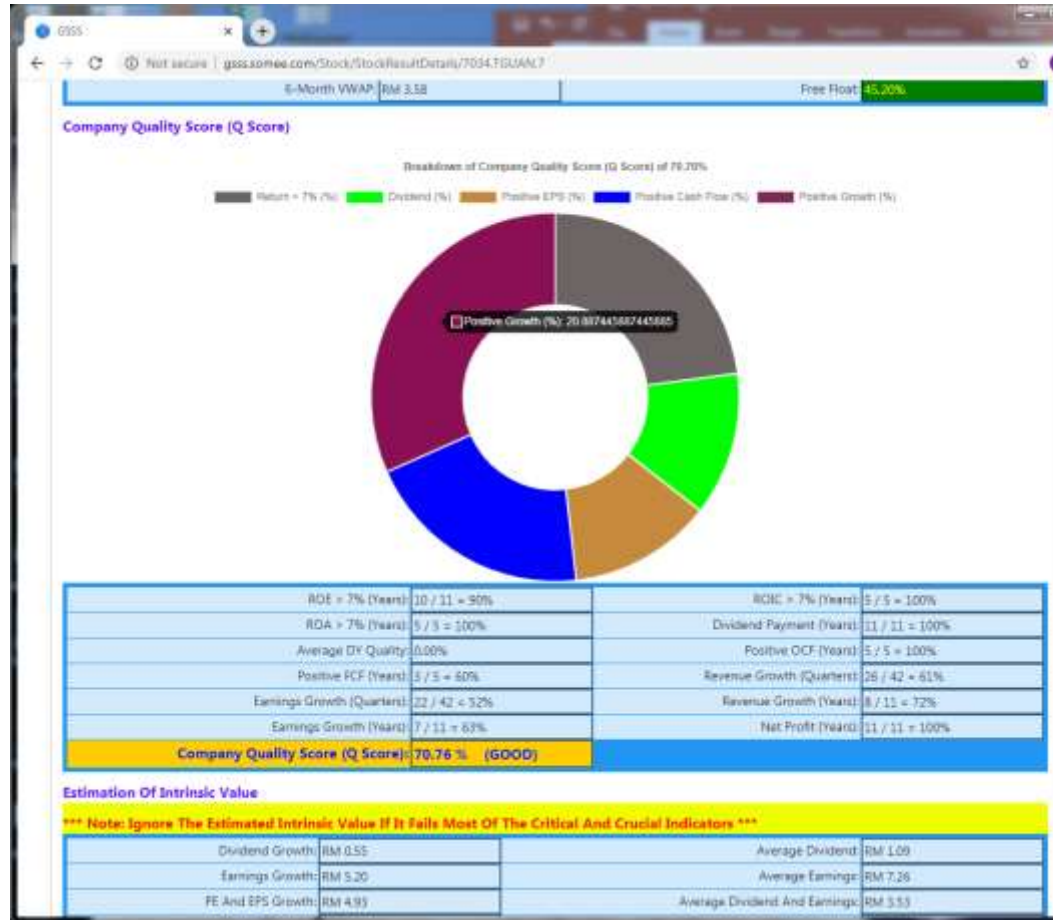
- Mind Map Flow Chart assists user in summing up whether a stock is indeed good and safe to invest.
- Only stocks attaining either Level 9 or Level 10 are deemed eligible for investment.
- Instead of focusing on “buy good stock”, we should pay more attention to “buy at good price”. “buy good stock” refers to purchasing a prestigious stock derived from a growth or high dividend stock, which is equivalent to level 8 of the mind map. “buy at good price” means buy below the intrinsic value, that is either level 9 or 10.

Stock Details (2 of 13)

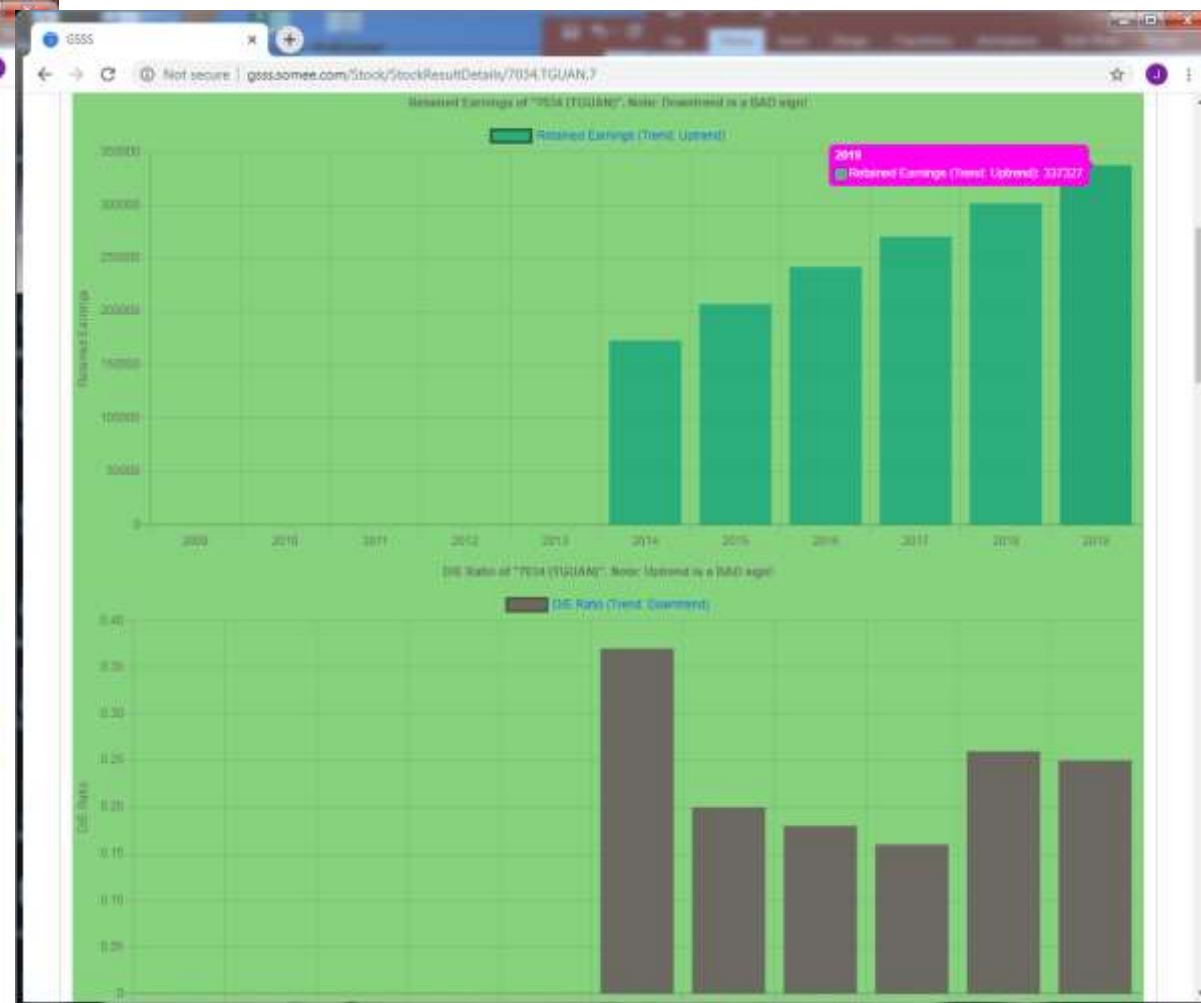
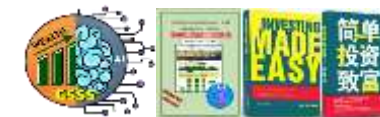


- To allow for offline reading, user can execute the “Export To HTML” command which will save the report in the local storage.
- Besides, user can also create a PDF formatted analysis report which captures all stocks in his favourite list.

Stock Details (3 of 13)

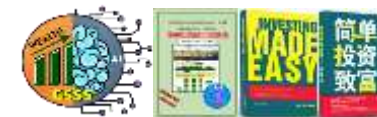


Stock Details (4 of 13)



- You may use your mouse (if accessed from Computer) or fingers (if accessed from mobile device) to zoom in or out of charts.

Stock Details (5 of 13)



Compounded Annual Growth Rate (CAGR)

Revenue Per Share CAGR: 7.04%

EPS CAGR: 15.60%

Correlation among Capex, RPS & EPS. Sudden spike indicates growth capex. If it leads to an increase in RPS and EPS, then it is a good growth stock!

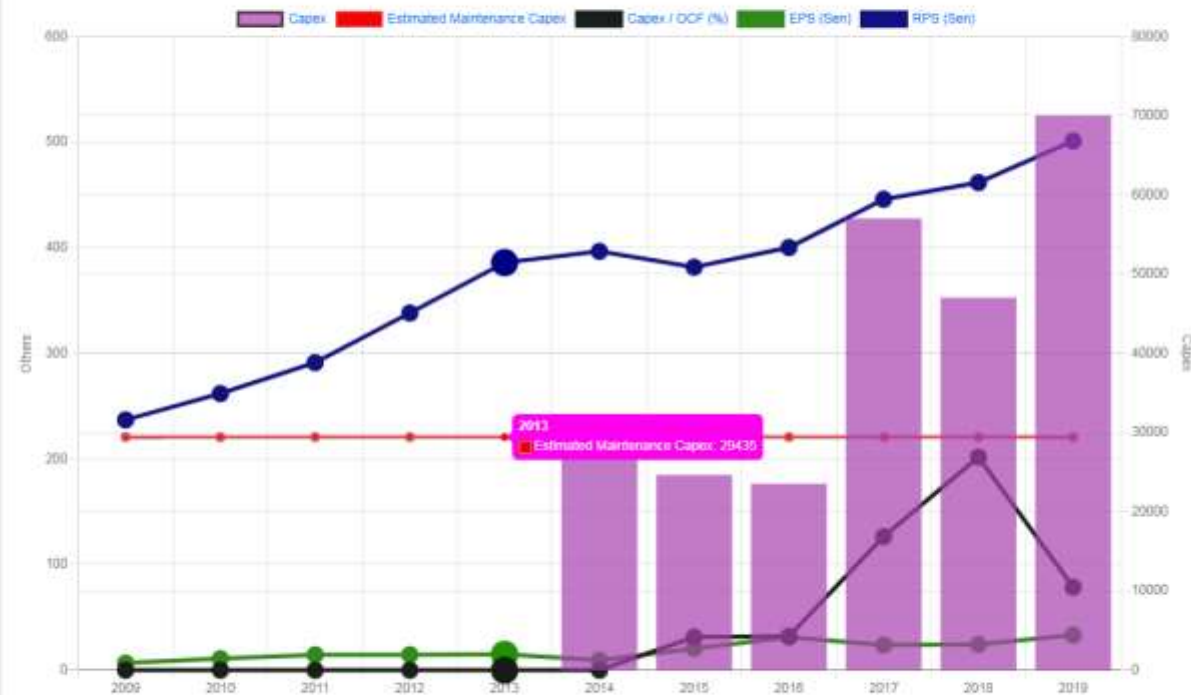
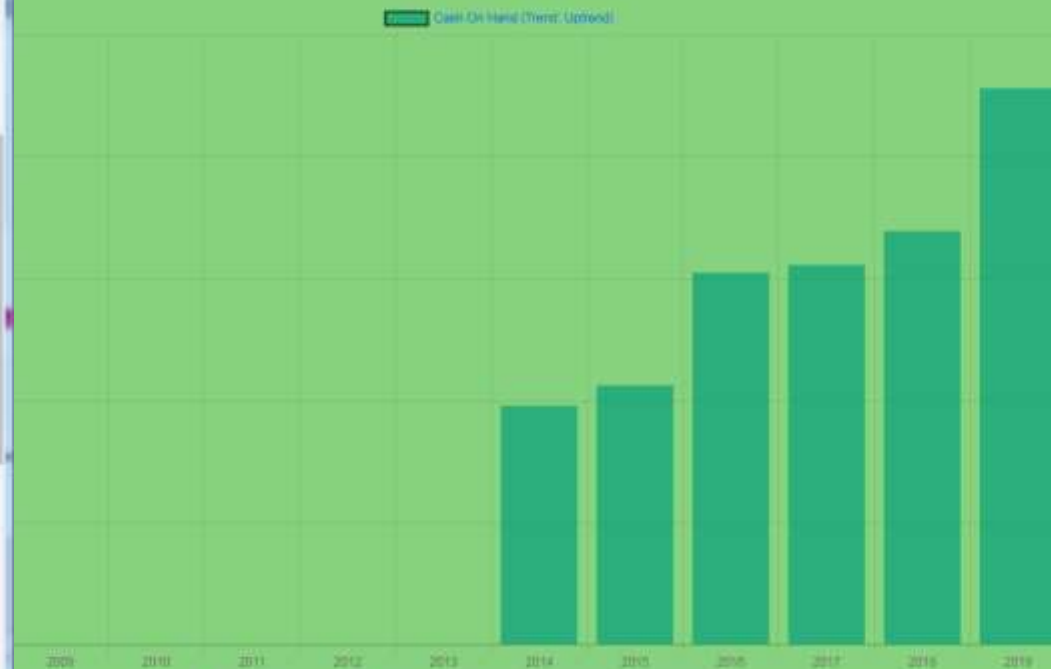


Chart with green background is desirable while red background indicates unsatisfactory performance.

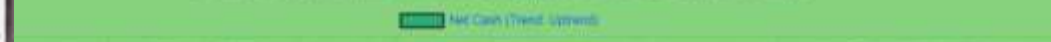
Past Annual Results

Debt / Equity Ratio Trend:	Downtrend	Debt Ratio Trend:	Downtrend
Bad Or Doubtful Debt Trend:	Negligible_Or_Flat	Total Debt Trend:	Uptrend
Cash / Total Debt Trend:	Uptrend		

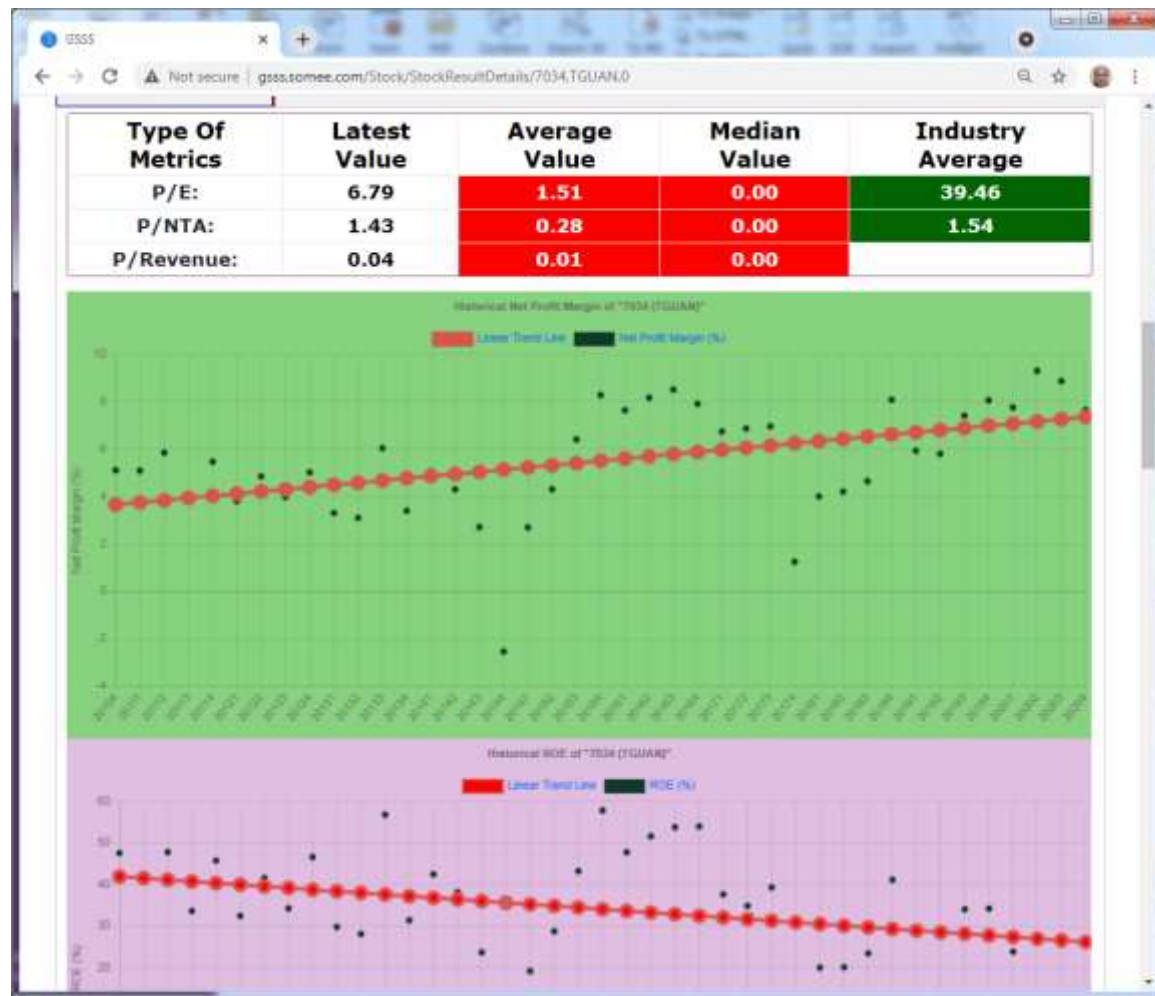
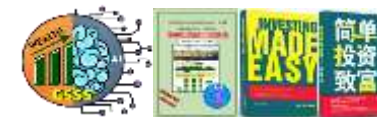
Cash On Hand of "7034 (TGUAN)". Note: Downtrend is a BAD sign as the company may face cash flow issue!



Net Cash "7034 (TGUAN)". Note: Downtrend is a BAD sign as the company may face cash flow issue!



Stock Details (6 of 13)



gsss

Not secure | gsss.somee.com/Stock/StockResultDetails/7034.TGUAN.0

About Find Stock Standard Queries Custom Query Find Shareholder K.O. Settings Subscribe Resource HS KA Gan Logout

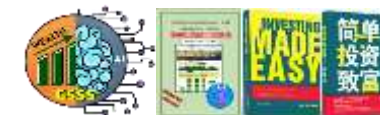
12	PONG SILING	Individual	Special
13	FOREMOST EQUALS SON BHD	Unknown	Ordinary
14	GOLDEN FRESH SON BHD	Individual	Special
15	KONG CHONG SOON @ CHIN SUIM	Fund	Ordinary
16	KUMPULAN WANG PERSARAAN (DIPERBADANKAN)	Fund	Ordinary
17	LASER CARTEL SON BHD	Unknown	Ordinary
18	LIM GAIK BWAY @ LIM CHEW AH	Individual	Special
19	NEOH CHOO EE & COMPANY, SDN BERHAD	Individual	Special
20	ONG LEI IM	Unknown	Ordinary
21	PERTUMBUHAN KESELAMATAN SOSIAL	Unknown	Ordinary
22	SEAH MOK KHOON	Individual	Special
23	SENSIBLE MATRIX SON BHD	Unknown	Ordinary
24	SUPERB SENSE SON BHD	Unknown	Ordinary
25	SYED HIZAM ALSAGOFF	Individual	Ordinary
26	TAN LEE HWA	Individual	Special
27	TEH BOON YEN	Unknown	Ordinary

Directors' Stock Dealings In The Last 3 Years
(Net Disposal Of 50,000 Units)

No.	Date	Director Name	Transaction Type	Share Unit	Unit Price (RM)	Ownership Left (%)
1	2019-11-20	DATO' ANG POON KHIM	SELL	50,000	3.4	0.96

Major Shareholders' Stock Dealings In The Last 3 Years
No Transaction

Stock Details (7 of 13)



Historical Price Chart of "7034 (TGUAN)"

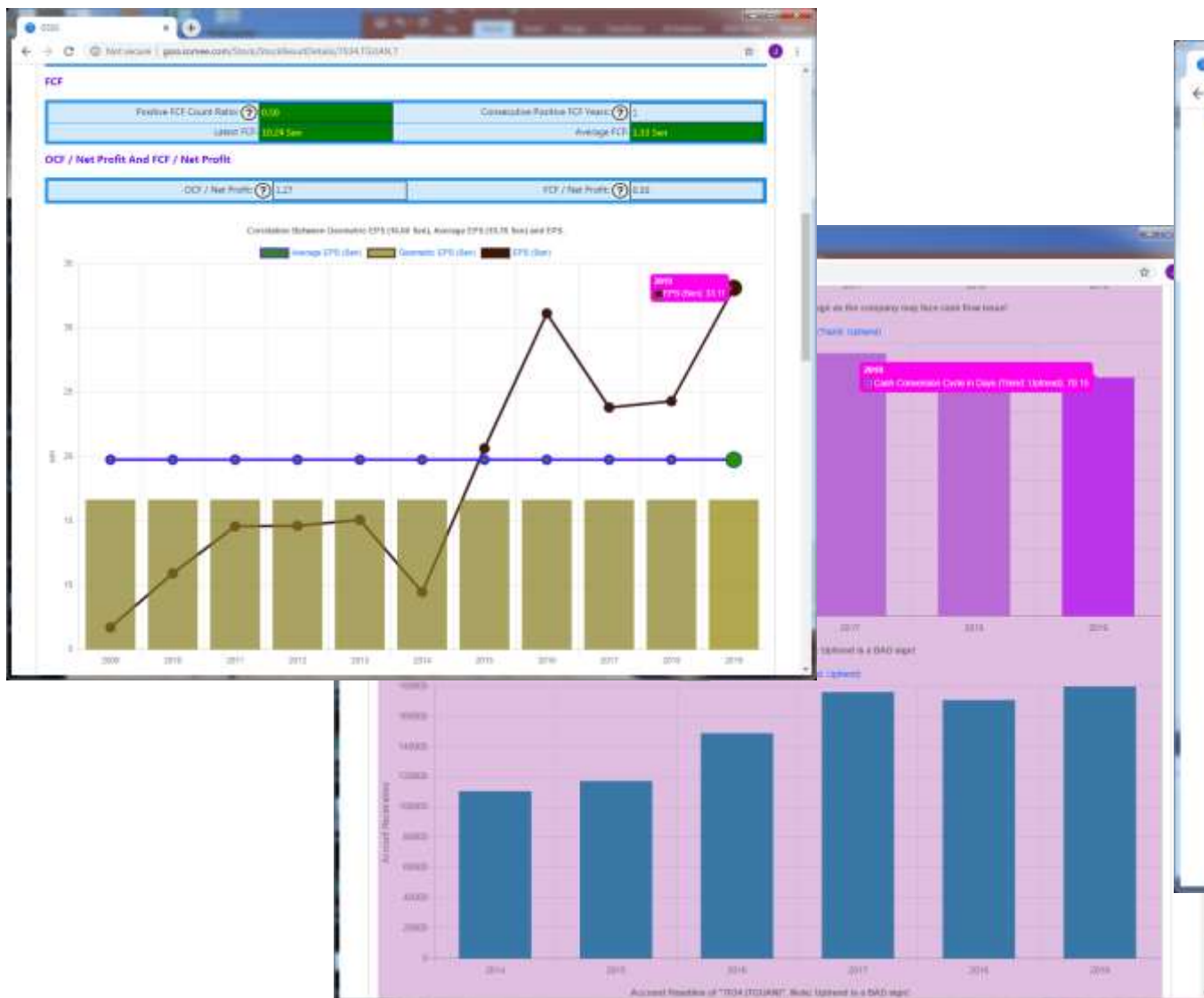
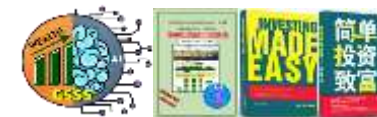


Stock Details of 7034 (TGUAN) Average Rating: 6.0 [Export To PNG](#)

Summary Basic Tables Advanced Tables Basic Charts Advanced Charts Major Shareholders News Discussion Board (1)

No.	Date	News / Blog Articles
1	2019-10-30	Malaysian beneficiaries of US-China trade war
2	2019-10-06	Trading Stocks - Thong Guan Industries
3	2019-10-03	Plastics & Packaging - Seeking Curvaceous Market Investments
4	2019-09-29	Stock with Momentum: Thong Guan Industries
5	2019-09-26	Pensar: R&D, Thong Guan, PRG, SCOM
6	2019-09-20	Trading Stocks - Thong Guan
7	2019-09-14	步入正轨, 成为供应链的刚需 TGUAN
8	2019-08-28	Thong Guan Industries (Mal) - Q1 19 Sales Expectation
9	2019-08-04	Nplus Market Pulse - 5 Aug 2019
10	2019-07-03	Plastics & Packaging - Will Not Out Of The Woods
11	2019-06-25	【策略】Thong Guan 24th AGM 2019 - 继续看好
12	2019-05-29	Thong Guan Industries (Mal) - Q1 19 Sales Expectation
13	2019-05-05	Trading Stocks - Thong Guan Industries
14	2019-05-03	上档股 供应链刚需 TGUAN 57
15	2019-04-25	Daily Technical Highlights - (SCOMIET, TGUAN)
16	2019-04-14	(Forecast) SPP/AS (100), BCS/STX (47/1), BLP (73/8), TGUAN (7034) Quarter Report FY and RCE
17	2019-03-22	【策略】THONG GUAN INDUSTRIES (M) : 新系列包装罐生产已于2019年第一季度开始生产 - James的财经投资James Share Investing
18	2019-02-26	A Review on Thong Guan

Stock Details (8 of 13)



Comparison Against The Industry Averages Of 'Services'

Better Than Industry Average Score: 43 Out of 57 (PASS)

No.	Criterion	Actual Result	Evaluation
1	0 < Capex / OCF < Industry Average?	0 < 17.32% < 103.30%?	✓
2	Margin Of Safety > Industry Average?	-58.54% > -68.24%?	✓
3	Net Profit Margin > Industry Average?	12.00% > -92.75%?	✓
4	Latest ROE > Industry Average?	73.40% > 0.33%?	✓
5	Average ROE > Industry Average?	65.80% > 3.75%?	✓
6	0 < Latest PE < Industry Average?	0 < 26.02 < 198.63?	✓
7	0 < Average PE < Industry Average?	0 < 21.89 < 23.87?	✓
8	Latest (Price / NTA) < Industry Average?	13.27 < 2.84?	✗
9	Latest DY > Industry Average?	3.59% > 3.24%?	✓
10	Average DY > Industry Average?	8.79% > 24.36%?	✗
11	Latest Dividend Growth > Industry Average?	-76.67% > -19.36%?	✗
12	Average Dividend Growth > Industry Average?	690.04% > 22.73%?	✓
13	0 < Latest PEG < Industry Average?	0 < -1.27 < 15.52?	✗
14	Latest (EPS Growth + DY) / PE > Industry Average And PE > 0?	-0.65 > 1,787.38 And 26.02 > 0?	✗
15	Latest Revenue Growth > Industry Average?	1.73% > 16.48%?	✗
16	Average Revenue Growth > Industry Average?	4.33% > 15.43%?	✗
17	Latest EPS Growth > Industry Average?	-20.46% > -45.41%?	✓
18	Average EPS Growth > Industry Average?	6.99% > -545.95%?	✓
19	Debt / Equity < Industry Average?	0.12 < 0.49?	✓
20	Debt Ratio < Industry Average?	3.85% < 20.24%?	✓
21	0 < Debt / Net Profit < Industry Average?	0 < 0.18 < 14.27?	✓
22	OCF / Net Profit > Industry Average And OCF > 0?	1.20 > 25.77 And 1.79 Sen > 0?	✗
23	0 < Price / FCF < Industry Average?	0 < 26.19 < 40.02?	✓

Stock Details (9 of 13)



Give a man a fish will feed him for a day.
Teach a man to fish will feed him for a lifetime.

Main Menu Powered by A. I. & Cloud Computing Note: Analysis results depend on user settings

Historical Price Chart [Access The Annual Reports Of '7034 \(TGUAN\)](#) **Stock Ranking: #143 (Top 15.6%)**

Overall Stock Verdict: **Prestigious Stock** **Growth Stock** **Dividend Stock**

Details of '7034 (TGUAN)' Average Rating: 7.0 [Export To PNG](#) Last Update: 2020-06-27; Price: RM 3.730

Mind Map (Level 8) **Summary (BEST)** **Tables (0.0%)** **Details (Q=77.0%)** **Charts (WB=5)** **FCF** **Capex** **Debt**

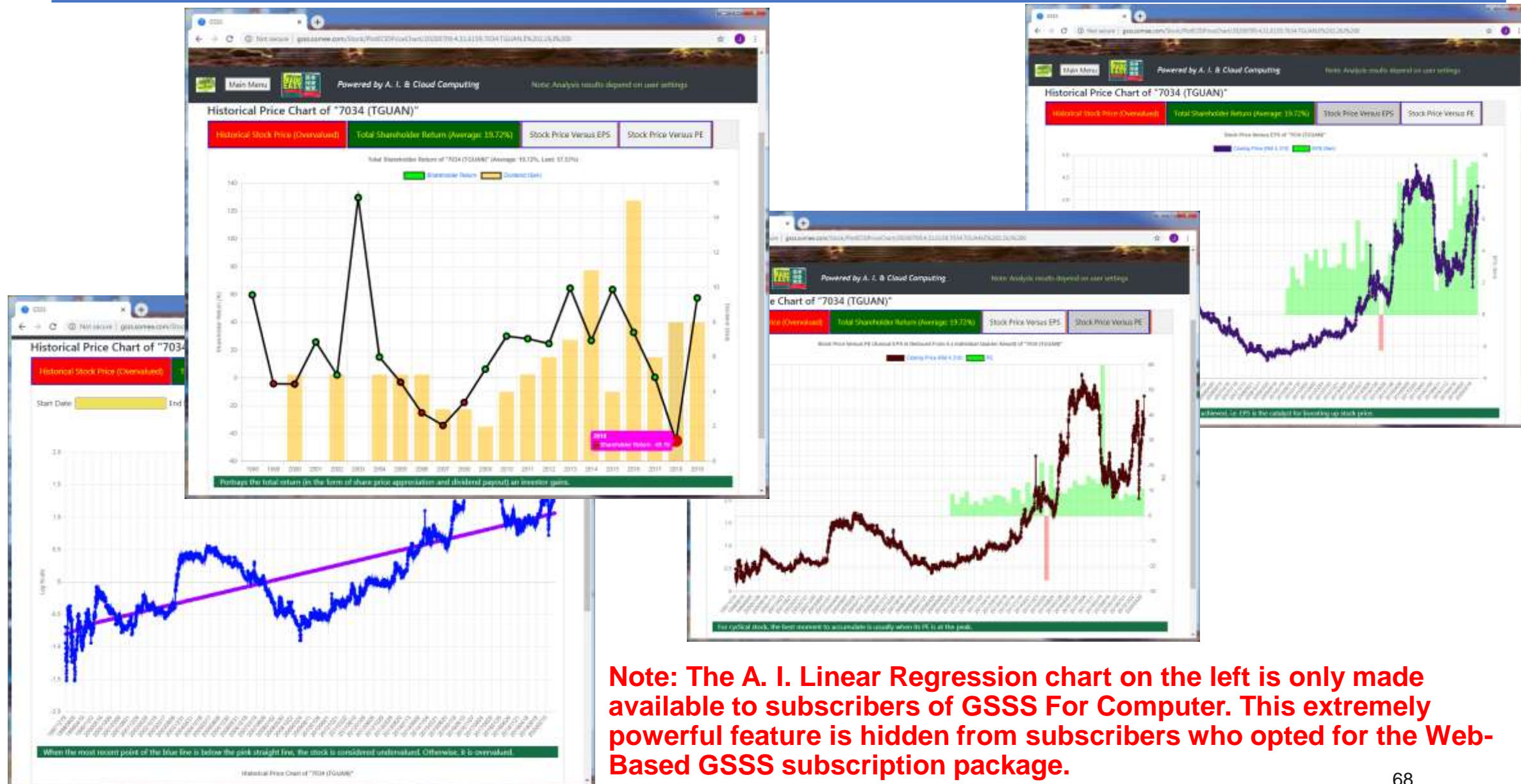
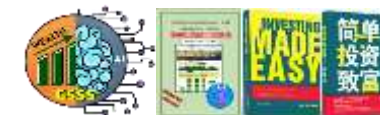
Ratio: 75% **Shareholders (Special:9 | Notorious:0)** **News (Risk 1)** **Forum (2 Comments)** **P&C Notes (0 Records)**

Rating: Viewpoint: [Add Comment](#)

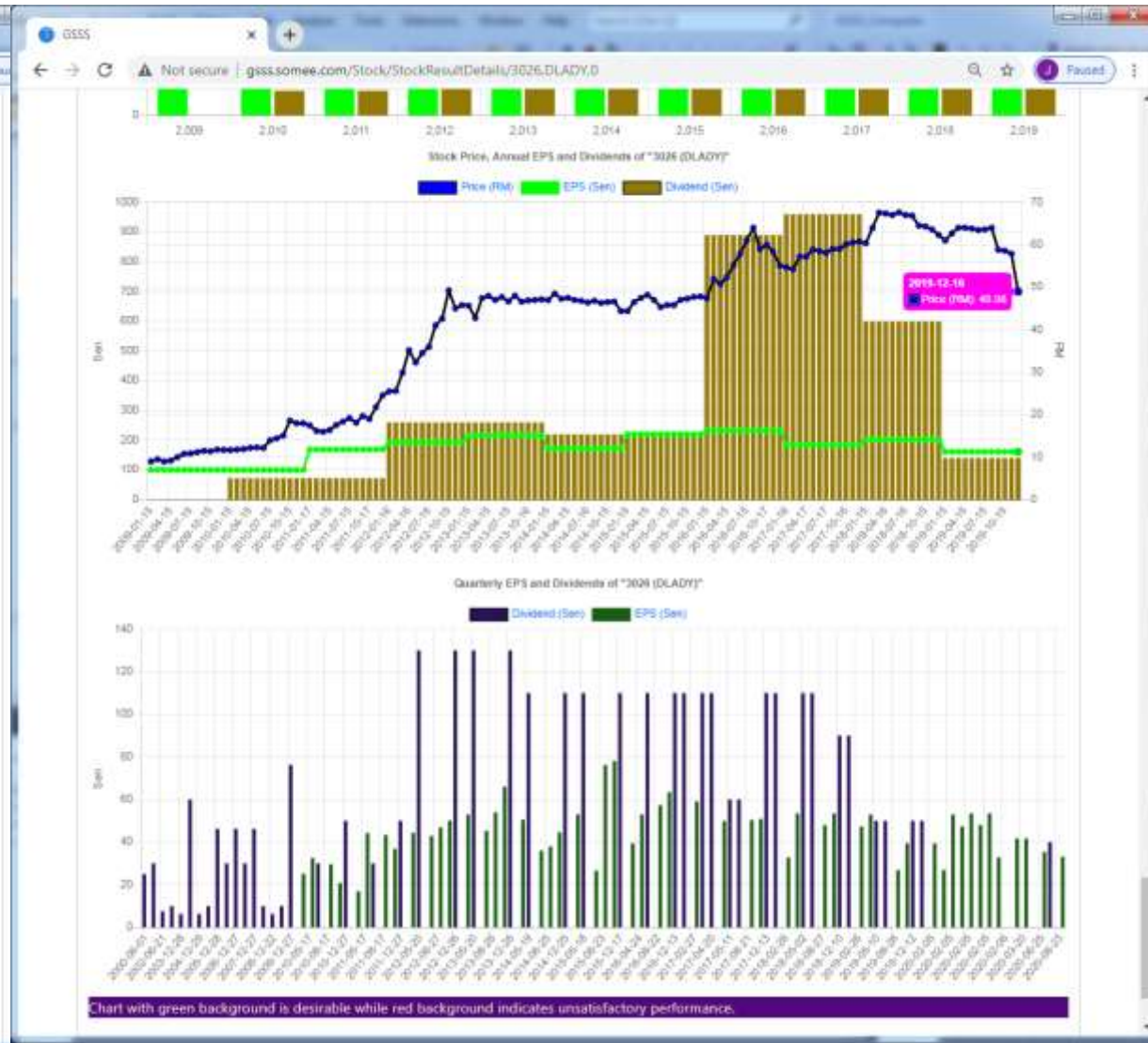
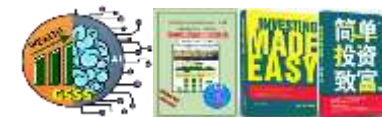
No.	Date	Nick Name	Rating	Personal Viewpoint	Action
1	11/30/2019 12:13:24 AM	KA Gan	7	由于塑料原料成本持续低迷, 如果没有意外, 下一个季报的业绩也将会很亮丽。	
2	11/30/2019 12:09:27 AM	KA Gan	7	相信再过不久便会有动静, 可能是派发红股, 或者将食品部门另行挂牌。	

- The “Forum” tab serves to let all subscribers share their opinion and assign individual ratings. The value of rating ranges from 0 to 10, in which 0 is ignored. Higher rating value implies a favourable general consensus towards the stock.
- The “P&C Notes” section is for subscribers to keep their personal notes which are solely for their own purview. The built-in security measures prevent other subscribers from peeping into personal notes not of their own.

Stock Details (10 of 13) : Historical Stock Price Chart



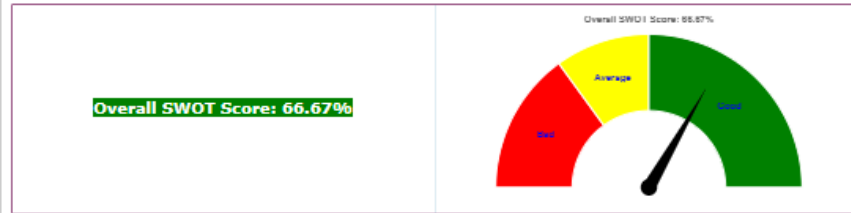
Stock Details (11 of 13) : Market Capitalization



Stock Details (12 of 13) : Qualitative Study With SWOT Analysis



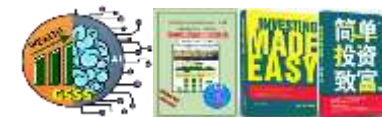
Qualitative Study With SWOT Analysis Checklist



No.	SWOT Description	+ve %	-ve %	+ve Score	-ve Score	Neutral Score
1.	Does the business possess an economic moat that is unrivalled?	0.0%	100.0%	0	1	0
2.	To what degree is the customer dependent on the products / services from the business?	0.0%	100.0%	0	1	0
3.	Is the customer base diversified broadly or concentrated on just a few major clients?	100.0%	0.0%	1	0	0
4.	Can the business afford to raise prices without losing most of its customers?	0.0%	100.0%	0	1	0
5.	Does the business operate in a good industry (niche market) with less competition?	0.0%	100.0%	0	1	0
6.	Does the business generate revenues that are recurring or one-off?	100.0%	0.0%	1	0	0
7.	Is the business non cyclical?	100.0%	0.0%	1	0	0
8.	Does the business enjoy low Capex requirements?	0.0%	100.0%	0	1	0
9.	Is the management team good at maintaining low operational costs?	100.0%	0.0%	1	0	0
10.	Does the business grow through M&A or organically?	100.0%	0.0%	1	0	0
11.	Does the management team own significant stake, i.e. more than 20% shareholding?	100.0%	0.0%	1	0	0
12.	Are the remunerations of the directors reasonable when compared with the industry average?	100.0%	0.0%	1	0	0
13.	Does the management team prefer to stay low profile?	100.0%	0.0%	1	0	0
14.	Are the future growth prospects of the business good?	100.0%	0.0%	1	0	0
15.	Has there been a positive change in the business lately?	100.0%	0.0%	1	0	0
16.	Can the business adapt to numerous disruptions brought about by technological advances?	0.0%	0.0%	0	0	0
17.	Is the business model simple to understand?	0.0%	0.0%	0	0	0
18.	Does the company possess a long history of consistent earnings?	0.0%	0.0%	0	0	0
19.	Is there any strong operating synergy among the its subsidiaries?	0.0%	0.0%	0	0	0
20.	Is the management candid with its shareholders, especially in times of adversity?	0.0%	0.0%	0	0	0
21.	Is Management trustworthy? (No past scandal like related party transaction which benefited the director)	0.0%	0.0%	0	0	0

- A profitable investment relies on both the quantitative as well as qualitative analysis.
- GSSS is so powerful in that it gathers feedback from all subscribers who participate in carrying out SWOT analysis.
- Data crunching is then carried out on the feedback to arrive at appropriate conclusion which is considered to be objective.
- Note: User response of “Not Sure / No Idea” is ignored in the calcuylation of the SWOT score.

Stock Details (13 of 13): Warrants And Issuance Of New Shares



Various Latest Transactions Involving The Issuance Of New Shares

Announcement Date:	2020-12-06	ESOS Price:	RM 0.21
Announcement Date:	2020-11-24	Private Placement Price:	RM 0.25
Announcement Date:	2017-03-15	Warrant Conversion Price:	RM 0.22

Active Structured Call / Put Warrants And Company Warrants

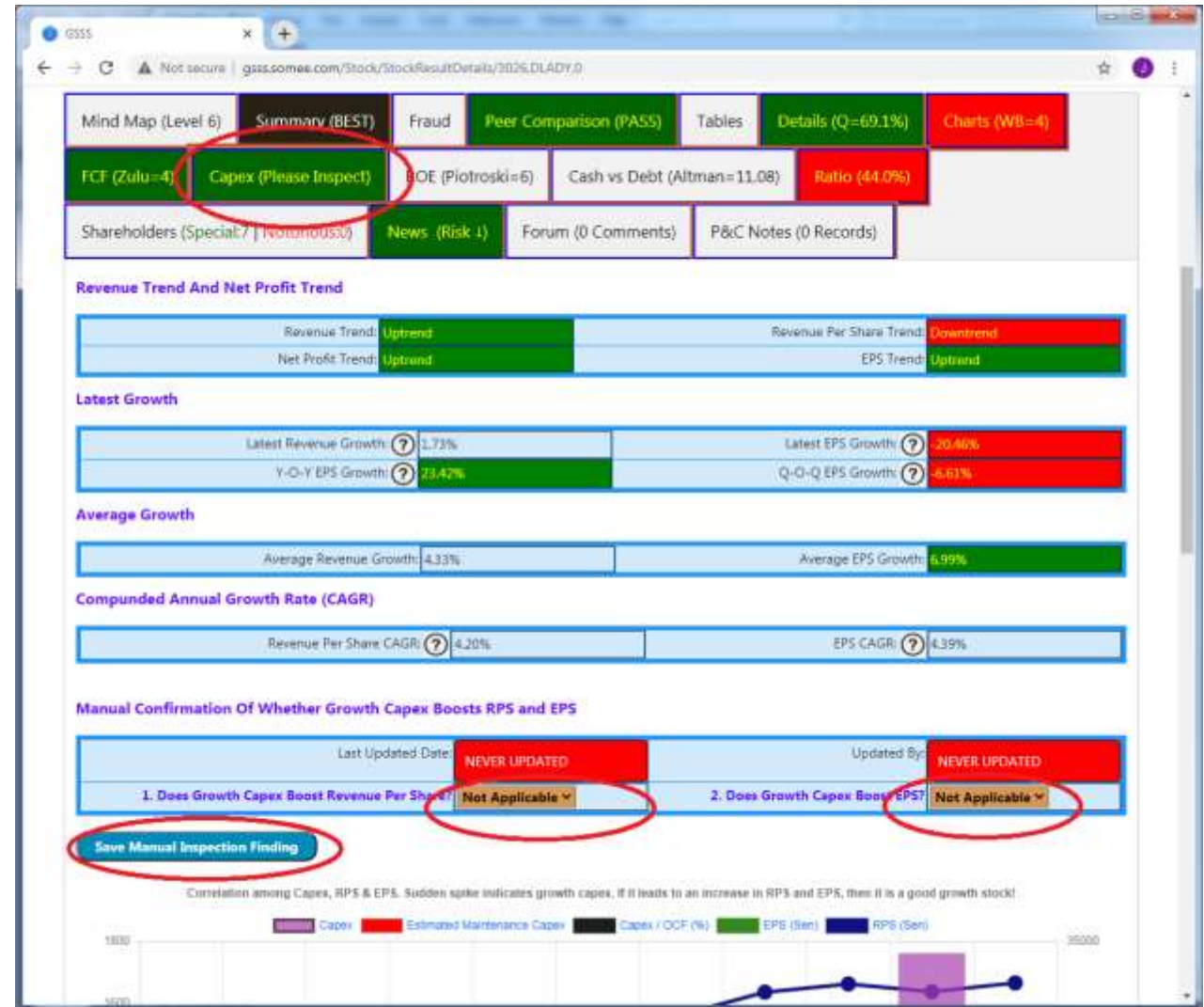
Issue Date	Maturity Date	Symbol	Warrant Type	Exercise Value (RM)	Exercise Ratio	Warrant Issuer
2020-06-16	2021-03-28	SUNWAY-CY	Call_Warrant	1.55	2:1	RHB
2020-08-12	2021-04-29	SUNWAY-CZ	Call_Warrant	1.45	3:1	AMBank
2020-12-01	2021-10-17	SUNWAY-C2	Call_Warrant	1.88	2.5:1	KENANGA
2020-10-14	2021-10-28	SUNWAY-C1	Call_Warrant	1.40	2:1	MAYBANK
2020-11-10	2024-10-02	SUNWAY-WB	Company_Warrant	1.56	1:1	SUNWAY
2020-12-02	2025-12-01	SUNWAYCPA	Call_Warrant	1.00	1:1	SUNWAY

- Beware of the exercise price of any soon to expire structured call warrant, because the issuer will try very hard to push the mother price below the exercise value in order not to compensate the warrant holder.

Manual Confirmation Of Whether Growth Capex Boosts RPS and EPS (Please Act)



- Apart from CAGR, we can also rely on manual inspection by human eyes to ascertain if growth capex leads to an increase in both the revenue per share (RPS) as well as EPS.
- For the “Capex” tab display of any stock which contains the message “(Please inspect)”, GSSS requires the help from subscribers to open the tab and assess if the growth capex boosts both the RPS and EPS.
- Since this is a very important criterion, please help to update your findings on all stock counters.
- Note: You may wonder why GSSS is unable to automatically make such a conclusion. The reason lies in the fact that it may take some years before the effect of growth capex is finally reflected on both the RPS and EPS.



Information Of Company Warrants And Structured Warrants

- Although I do NOT speculate in warrants, GSSS still provides such useful information, **mainly because the price of the mother share may be intentionally pressed down to go below the exercise price of an expiring call warrant by the warrant issuer.**

Adjustments Due To Past Bonus And Rights Issues

Ex-Date	Adjustment Type	Adjustment Ratio
2001-10-15	BonusIssue	0.67
2008-02-17	BonusIssue	0.80
2009-03-30	RightsIssue	0.69

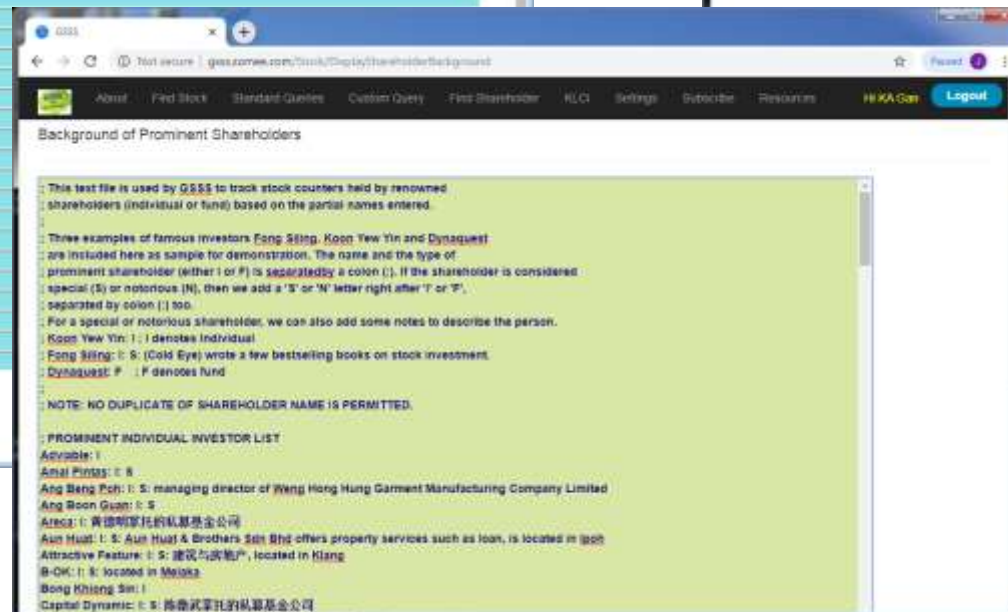
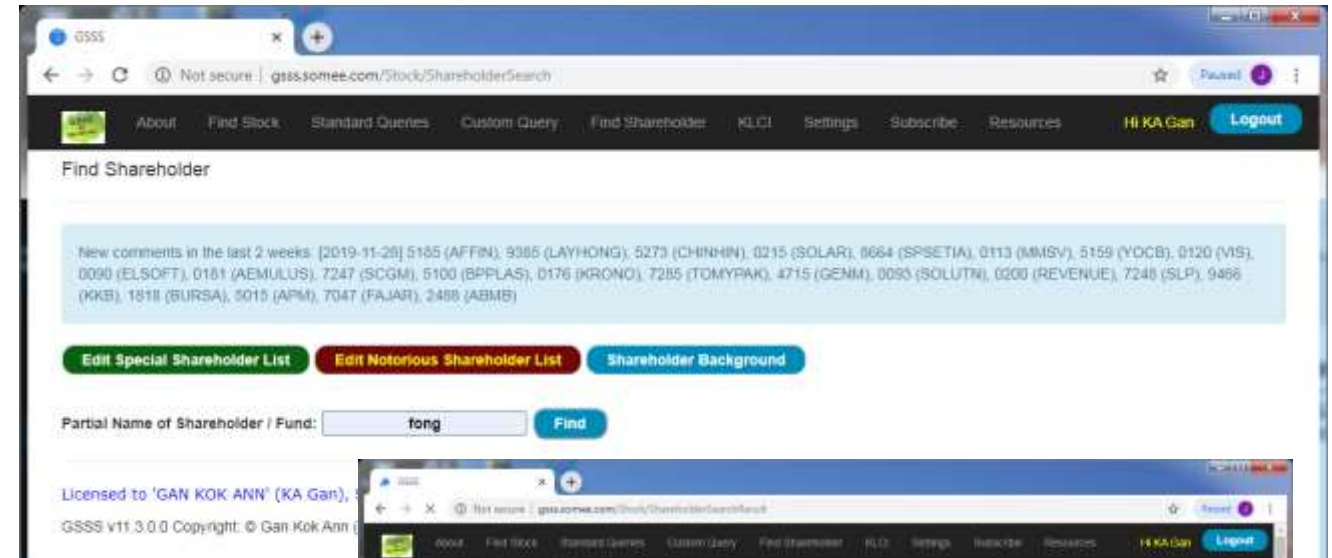
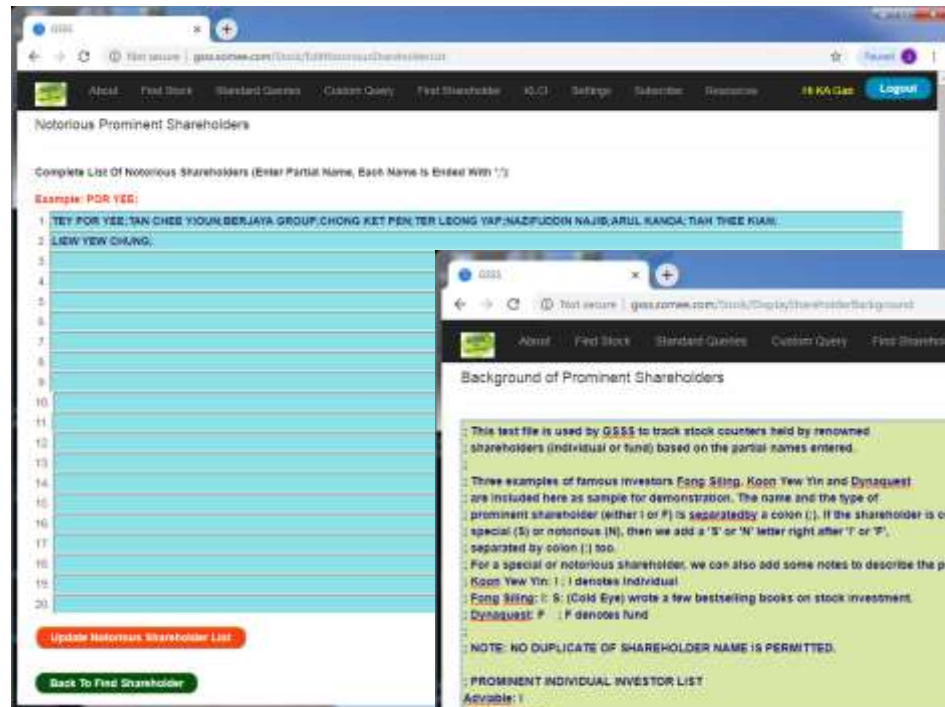
Active Structured Call / Put Warrants And Company Warrants

Issue Date	Maturity Date	Symbol	Warrant Type	Exercise Value (RM)	Exercise Ratio	Warrant Issuer
2020-07-16	2021-01-28	MAYBANKC71	Call_Warrant	7.50	6:1	CIMB
2020-05-13	2021-01-28	MAYBANKC68	Call_Warrant	7.80	7:1	AMBANK
2020-05-27	2021-04-25	MAYBANKC69	Call_Warrant	7.88	6.5:1	KENANGA
2020-09-27	2021-05-20	MAYBANKC72	Call_Warrant	8.08	3.5:1	MACQUARIE
2020-11-01	2021-05-30	MAYBANKC74	Call_Warrant	7.15	4:1	CIMB
2020-10-05	2021-06-27	MAYBANKC73	Call_Warrant	7.50	6.5:1	RHB
2020-06-14	2021-06-29	MAYBANKC70	Call_Warrant	8.88	5.5:1	MACQUARIE
2020-12-16	2021-11-07	MAYBANKC75	Call_Warrant	8.88	6:1	KENANGA

Prominent Shareholder Search

- The “Find Shareholder” page comes with three buttons:

- Edit Special Shareholder List - User
- Edit Notorious Shareholder List
- Shareholder Background



Shareholder Search Result of 'FONG'

No.	Code	Symbol	My Favourites
1	0012	SA	Add Details
2	7101	ADVENTA	Add Details
3	7146	AEM	Add Details
4	5130	AFUTRA	Add Details
5	7050	AURA	Add Details
6	1103	ALLIANCE	Add Details
7	0109	AMEIDA	Add Details
8	6001	AMAXX	Add Details
9	0118	APRADA	Add Details
10	0210	ARMADA	Add Details
11	4007	ASAPAC	Add Details
12	0100	ASAPLY	Add Details
13	7160	ASTING	Add Details
14	0072	AT	Add Details
15	0176	ATAMI	Add Details

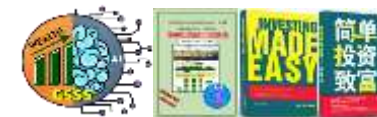
Historical KLCI Composite Index



- GSSS converts the historical KLCI data into natural log scale to get the linear regression line, as they are closely related. With that, its accuracy in portraying past market meltdowns and euphoria is simply stunning!



Samples Of Stock Alert Email Notification Messages



Give a man a fish will feed him for a day.
Teach a man to fish will feed him for a lifetime.

Main Menu Powered by A. I. & Cloud Computing Note: Analysis results depend on user settings

Stock Alert Notification Settings

Note: Stock alert email messages are delivered to your registered GSSS login email address.

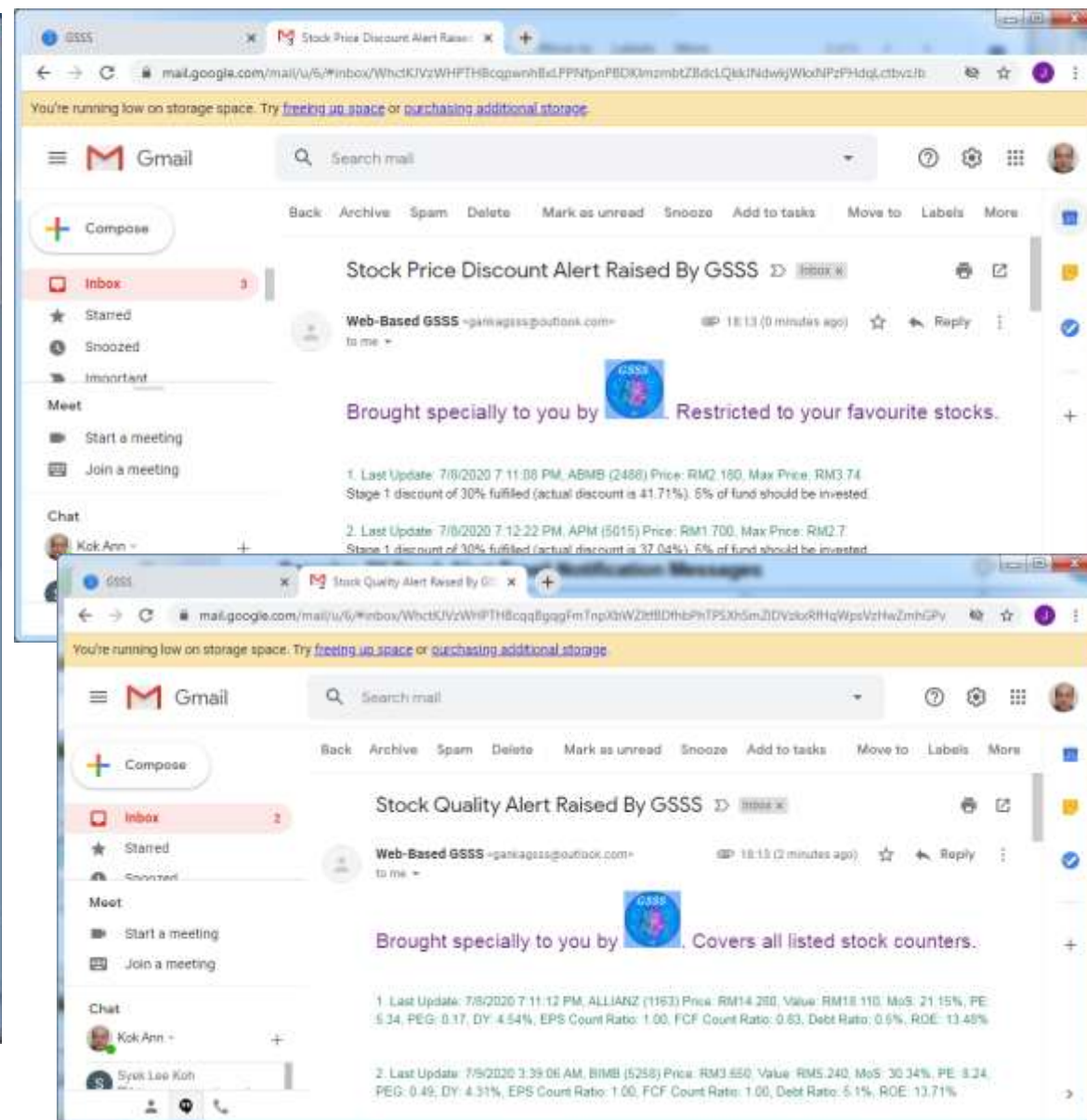
Activate Email Notification Feature ☐ **Tick the checkbox to activate this feature.**

Identify Matching Quality Stock (Covers All Listed Stock Counters)

- Margin Of Safety (%) >
- PE <
- PEG <
- DY >
- Company Quality Score (%) >
- Piotroski F-Score >

Configure Fund Allocation (Restricted To Favourite Stocks)

Stage 1 Share Price Discount From The Maximum Price (%)	<input type="text" value="30"/>	Stage 1 Fund To Invest (%)	<input type="text" value="5"/>
Stage 2 Share Price Discount From The Maximum Price (%)	<input type="text" value="45"/>	Stage 2 Fund To Invest (%)	<input type="text" value="10"/>
Stage 3 Share Price Discount From The Maximum Price (%)	<input type="text" value="60"/>	Stage 3 Fund To Invest (%)	<input type="text" value="20"/>
Stage 4 Share Price Discount From The Maximum Price (%)	<input type="text" value="70"/>	Stage 4 Fund To Invest (%)	<input type="text" value="30"/>
Stage 5 Share Price Discount From The Maximum Price (%)	<input type="text" value="85"/>	Stage 5 Fund To Invest (%)	<input type="text" value="35"/>



Steps Involved In Activating the Web-Based GSSS Subscription



- The “How to Register” page explains the subscription procedure.

Subscription Plan | Feature Comparison | Design Architecture | Definitions Of Indicators

How to Subscribe

For any user who wishes to enjoy the full benefits of licensed web-based GSSS, you are required to:

- 1) remit RM1,800 or RM1080 into my Maybank account (account number is 505055-004402) and provide your particulars in the descriptions of your online transaction. You are required to attach the remittance receipt as evidence in your email to me.
- 2) furnish your particulars as shown below in your email to me:

Your Full Name:
 Identity Card Number:
 Telephone Number:
 Email Address Used For GSSS Login:
 Your Chosen Password for Accessing GSSS:
 Gmail Address Used For Watching GSSS Videos:

My contact information is as follows:

GSSS Developer Name:	Gan Kok Ann
Email Address:	gankokann@gmail.com
Telephone Number:	019 - 812 2623
Bank Name:	Maybank Berhad
Account Number:	505055-004402
Annual Subscription Fee:	RM1,800 (Before 1st Jan) RM1080 (After 31st Dec)

Note: To be fair to new user who wishes to initiate subscription but there are only less than 3 months left in current year, a special consideration is granted provided user wishes to subscribe till the end of the next calendar year (providing more than a year's subscription. Otherwise, any other request will not be entertained).

For instance, say user wishes to start using GSSS for Computer in early October of 2020, the pro-rated subscription fee until 31st December 31st = (10/12 * RM1800) = RM1,475 for 10 months usage period.

Note: The validity of GSSS subscription is until 31st December of each year.

Additional Information

Subscription Plan | Feature Comparison | Design Architecture | Definitions Of Indicators

Feature Comparison Table

Feature Comparisons Among The Three Variants Of GSSS

Functionality	Computer	Web	Phone
Subscriber can access various historical trend charts	✓	✓	✗
Subscriber selects "Shareholders" to pinpoint stocks owned by prominent shareholders	✓	✓	✗
Subscriber uses "Standard Queries" to access more than 80 rank ratings of stock indicators	✓	✓	✓
Subscriber uses "Custom Queries" to retrieve analysis results for individual stock	✓	✓	✓
The ability to update the historical RLOI BOD data to create bullish-bearish trend chart	✓	✓	✗
Access to the latest processed GSSS analysis data	✓	✓	✓
Provision of user interaction in the form of stock rating and discussion board to share opinion	✗	✓	✗
Latest analyzed financial data and indicators are stored on user's device and belong to the user (Unlike Computer which accesses the instantaneous data, the data used by Web and Phone are updated once per month)	✓	✗	✗
Display of the comprehensive analysis data in its entirety, not just limited to the summary	✓	✓	✗
The use of A.I. in plotting Linear Regression chart to ascertain if a stock is undervalued or overvalued	✓	✗	✗

Note: Apart from subscribing to GSSS, user may also choose to purchase individual stock analysis reports.

Licensed to 'TRIAL USER' (Trial User)

GSSS v22.0 Copyright: © Gan Kok Ann [gankokann@gmail.com Tel: 019-812 2623] System Time: 2020-12-11 10:20:13 AM

Note: Apart from subscribing to GSSS, user may also choose to purchase individual stock analysis reports.

Subscription Package	Computer Package (Free Web and Mobile Phone Packages)	Web Package
Yearly Package	RM1,980	RM1,800
Half Yearly Package	RM1080	RM950

GSSS For Mobile Phone

(Runs On Android)

Discontinued , No Longer Updated !

<https://bit.ly/2VYIEa1>

Smart Design Behind GSSS For Mobile Phone



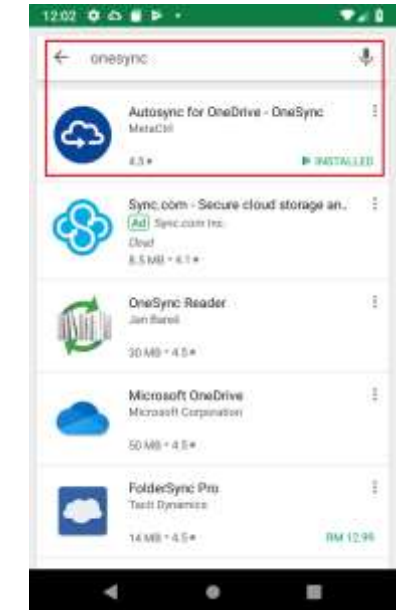
- “Resource Sharing” and “Cloud Computing” are the hot trends in recent years. In order not to lag behind the fads, GSSS has finally evolved, owing to several netizens requesting for a mobile version of GSSS. It extended from the original computer version to support the mobile phone platform.
- After many months of relentless learning process and painstaking hard work, I am happy to announce the accomplishment to this tough challenge! (At the expense of the death of numerous brain cells 😊).



Chronological Order of Installations for Getting GSSS for Mobile to Work Seamlessly



- In order to get GSSS for Mobile to work without any hiccups, user is advised to carry out the following tasks in their right order:
 1. Download and install GSSS_Mobile.apk from the link provided in the official GSSS website (follow the steps in slide 43) <https://gankokann.wixsite.com/gsss>.
 2. **After install GSSS for Mobile, run it ONCE just to view the main screen and then quit the app.** This will create the /storage/emulated/Android/data/com.gan.GSSS_Mobile directory required by OneSync.
 3. Install OneSync from Google Play. Follow the steps outlined in slides 44-46 to configure the synchronization of database files used by GSSS_Mobile.
 4. Run GSSS for Mobile.

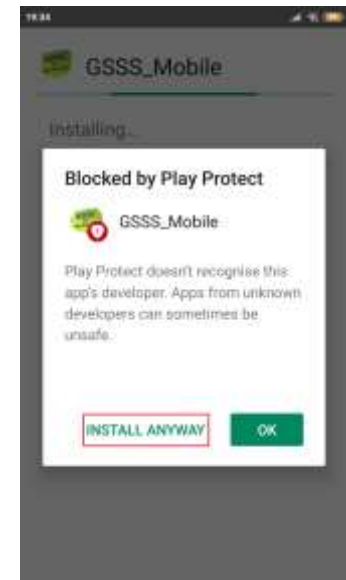
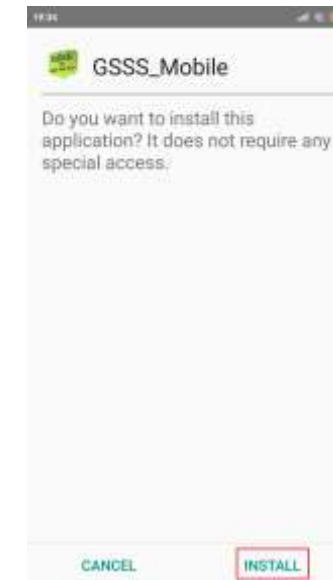
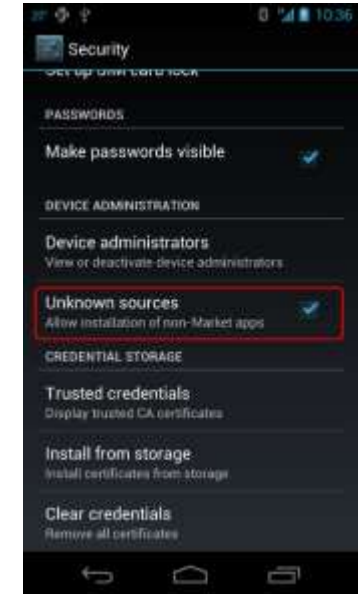


Note: The above steps MUST be followed whenever GSSS_Mobile is reinstalled.

Installation of GSSS for Mobile App (GSSS_Mobile.apk)



- The installer of GSSS for Mobile (GSSS_Mobile.apk) is downloadable directly from <https://bit.ly/2VYIEa1> or via the official GSSS website <https://gankokann.wixsite.com/gsss>.
- By default, Android prevents users from downloading and installing applications from locations other than Google Play. **Therefore, user must enable the "Unknown sources" setting on his mobile device before attempting to install GSSS for Mobile. The setting for this may be found under Settings -> Security, as shown on the right.**
- **Once you begin installing GSSS for Mobile on your Android device, you will come across the "Blocked by Play Protect" warning message. Just click "Install Anyway" to proceed with the installation.**



Installation Of OneSync That Works Alongside GSSS For Mobile (1 of 3)



Choose “Let me create my own folder pair”.

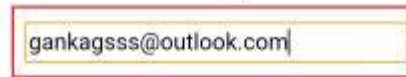


Keep Your Data in Sync



Sign in to OneDrive

Enter the email address of the account that you want to sign in to



Next

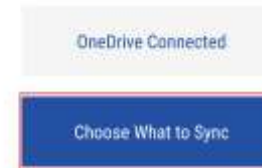
Don't have an account? [Sign up now](#)

Sign in Email: **gankagsss@outlook.com**
Sign in Password: **GSSS_KLSE**

[? Online User's Guide](#)

By continuing to use this app, you agree to its [License Agreement](#). How data is handled is described in the [Privacy Policy](#).

Keep Your Data in Sync



You need to tell the app what to sync by setting up at least one folder pair: one folder in your device, another folder in OneDrive, and choose how they should be kept in sync.

If you are new to this app, it is a good idea to set up a test folder pair with new empty folders. You can experiment with various settings without fear of losing your real data.

Create Test Folder Pair

Let me create my own folder pair

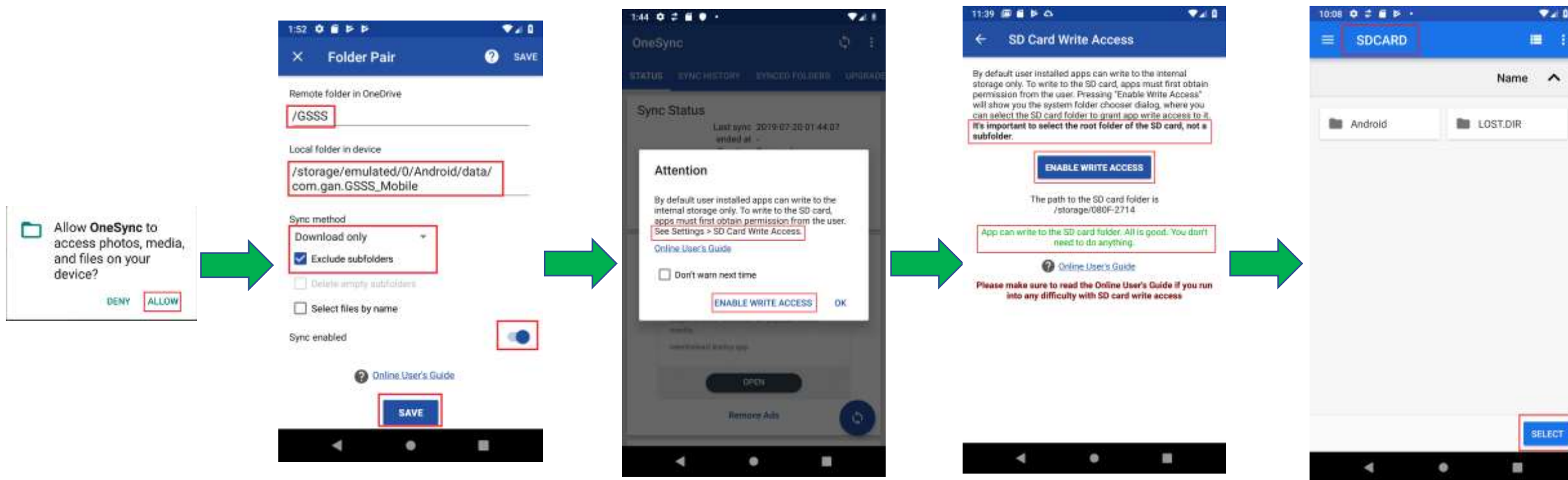
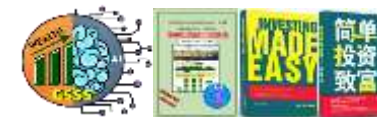
Skip, don't sync anything yet

[? Online User's Guide](#)

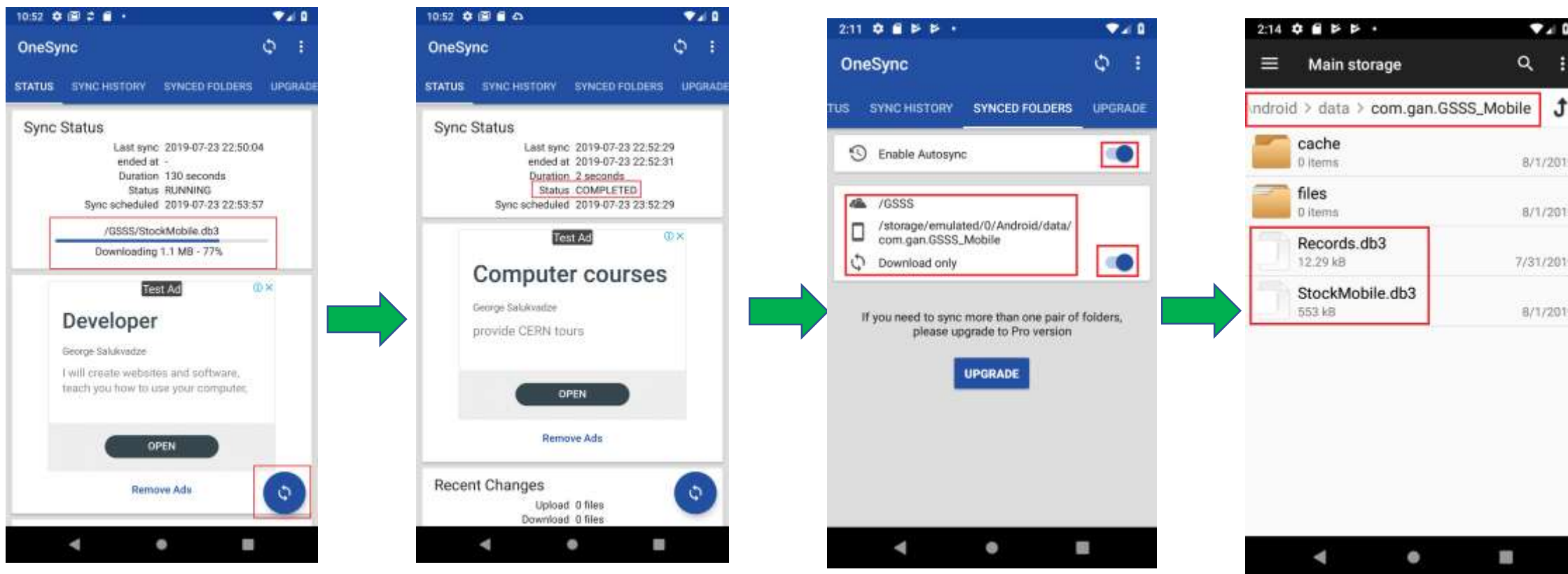
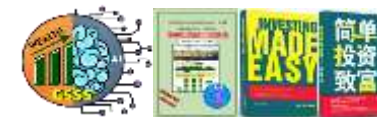
[? Online User's Guide](#)
By continuing to use this app, you agree to its [License Agreement](#). How data is handled is described in the [Privacy Policy](#).

OneDrive's Sign In Email: **gankagsss@outlook.com**
Please Contact 019-6122623 to get OneDrive's Sign In Password

Installation Of OneSync That Works Alongside GSSS For Mobile (2 of 3)



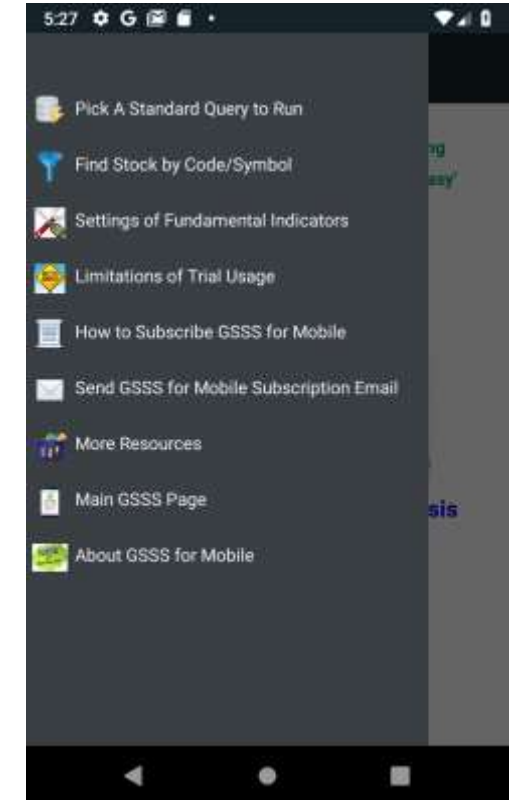
Installation Of OneSync That Works Alongside GSSS For Mobile (3 of 3)



GSSS For Mobile In Action

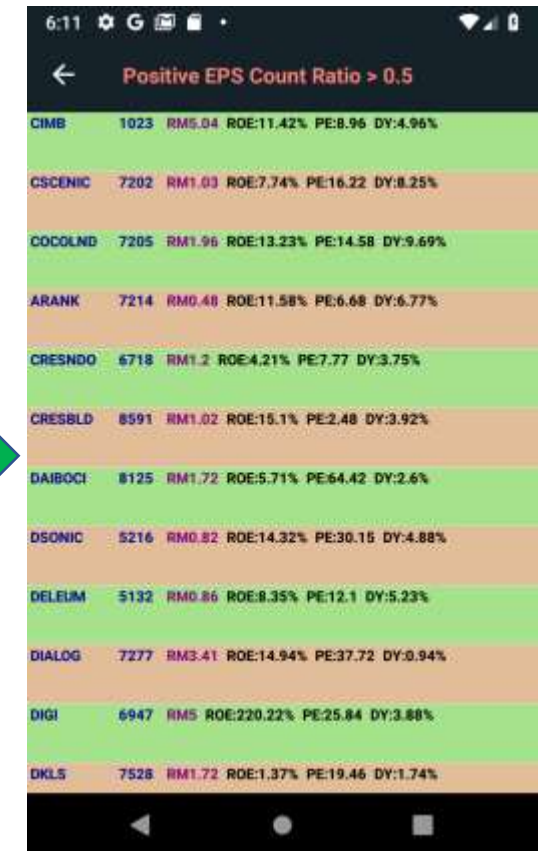
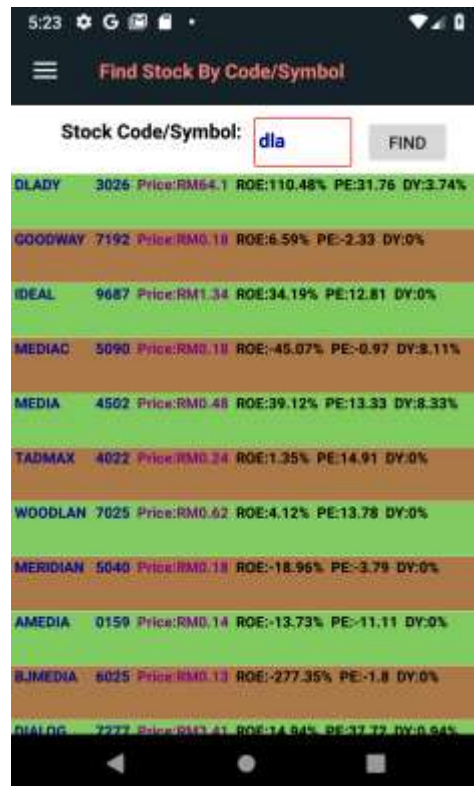


- Internet access is a pre-requisite for running GSSS for Mobile if user wishes to download the latest processed data from the Cloud. To do so, user MUST first launch OneSync to download the latest database containing all the analysis results from the Cloud.
- Once the latest database is downloaded, the Internet access is no longer required. User can now execute GSSS for Mobile offline to view the processed data locally.
- It is important to note that GSSS displays a splash screen which lasts about 25 seconds during loading as it is busy populating the content of the database into memory.
- Once the Main GSSS Page appears, user can select any of the 9 menu items presented in the menu:
 - Pick A Standard Query to Run
 - Find Stock by Code/Symbol
 - Settings of Fundamental Indicators
 - Limitations of Trial Usage
 - How to Subscribe GSSS for Mobile
 - Send GSSS for Mobile Subscription Email
 - More Resources
 - Main GSSS Page
 - About GSSS for Mobile



Executing Standard As Well As Custom Queries (1 of 2)

- There are 2 types of queries provided by GSSS for Mobile, namely:
 - Standard Query – A total of 49 standard queries are made available.
 - Find Stocks by Stock Code/Symbol – User enters either a partial stock code or stock symbol. GSSS for Mobile will return the results of stocks matching the search criteria.



Executing Standard As Well As Custom Queries (2 of 2)



- The “Settings of Fundamental Indicators” page is provided for user to configure the thresholds which are used for rendering the indicators with appropriate colours.
- As a general rule of thumb, green colour implies good while red colour means bad.
- On the “Stock Details” page, if we observe that a stock is presented with many red spots, then we should avoid such stock. On the contrary, a good stock has many green spots.

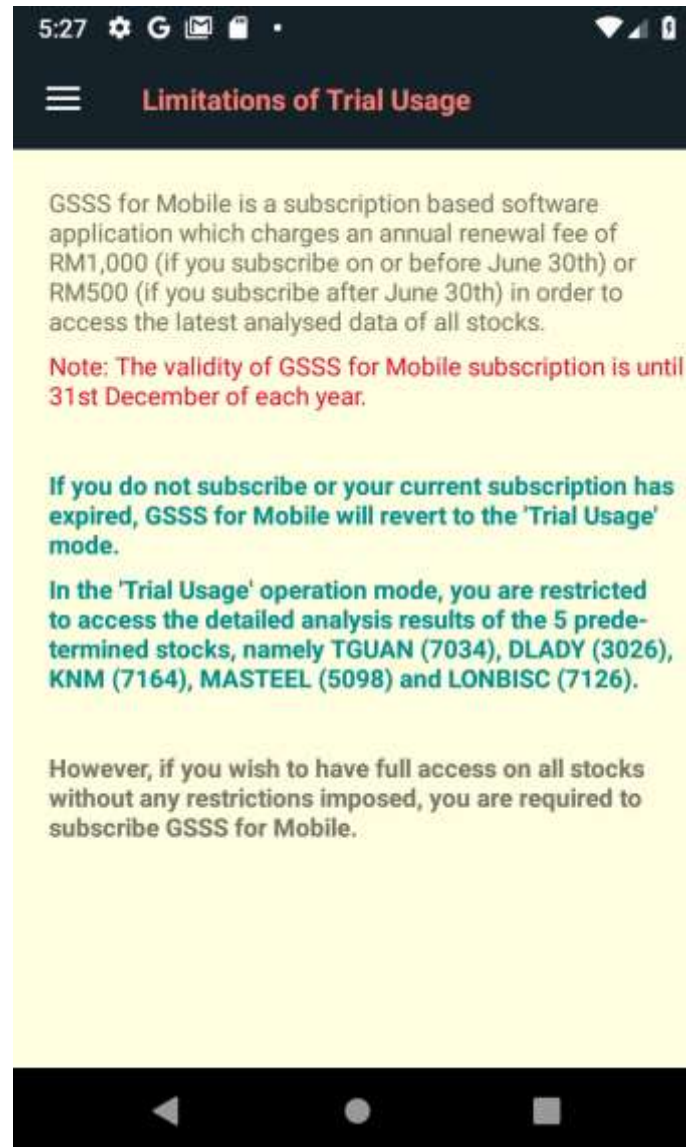
This screenshot shows the 'Settings of Fundamental Indicators' page. It features a list of indicators with input fields for their values. A 'SAVE' button is located at the top right. The indicators and their values are: Minimum Acceptable ROE (%): 7, Maximum Acceptable PE: 10, Minimum Acceptable DY (%): 3, Maximum Acceptable Capex To OCF (%): 30, Minimum Acceptable Margin Of Safety (%): 25, Minimum Acceptable Net Profit Margin (%): 7, Maximum Acceptable PEG: 1, Minimum Acceptable (EPSG + DY) / PE: 1.5, Minimum Acceptable EPSG (%): 7.5, and Minimum Acceptable Revenue Growth (%): 7.5.

Indicator	Value
Minimum Acceptable ROE (%)	7
Maximum Acceptable PE	10
Minimum Acceptable DY (%)	3
Maximum Acceptable Capex To OCF (%)	30
Minimum Acceptable Margin Of Safety (%)	25
Minimum Acceptable Net Profit Margin (%)	7
Maximum Acceptable PEG	1
Minimum Acceptable (EPSG + DY) / PE	1.5
Minimum Acceptable EPSG (%)	7.5
Minimum Acceptable Revenue Growth (%)	7.5

This screenshot shows the 'Stock Details' page for the stock DIALOG (Stock Code: 7277). It displays various financial metrics and ratios, color-coded to indicate performance (green for good, red for bad).

Stock Symbol: DIALOG		Stock Code: 7277	
Financial Year: 2019	Quarter: Q3		
Last Update: 2019-08-12	Price: RM3.41		
Book Value: RM0.62	NTA: RM0.66		
Latest ROE: 14.94%	Average ROE: 19.92%		
Latest ROIC: 9.99%	Average ROIC: 3.62%		
Latest ROA: 8%	Average ROA: 3.56%		
Latest PE: 37.72	Average PE: 76.63		
Latest DY: 0.94%	Average DY: 4.53%		
Continuous Dividend?: True	Last 3 Years EPSG: True		
Yearly EPSG Count Ratio: 0.8	Quarterly EPSG Count Ratio: 0.52		
Overall Score (Max 100): 56	Average Trend: 70%		
Price Target: RM3.68	Adjusted IPO: RM -		
Intrinsic Value: RM1.88	Margin of Safety: -24.91%		
Margin of Safety Exists?: False	Is Price < Value?: False		
Margin of Safety Price: RM2.05	Graham's Max Price: RM0.82		
Continuous +ve EPS?: True	Consecutive +ve FCF?: False		
Consecutive +ve FCF Years: 4	Consecutive +ve EPS Years: 10		
+ve FCF Count Ratio: 0.8	+ve EPS Count Ratio: 1		
+ve EPS Years: 10	Dividend Years: 10		
Piotroski F-Score: 5	Magic Formula: 5.01%		
Average Net Profit Margin: 11.46%	Latest PEG: 0.91		
Latest Revenue Per Share: 45.1sen	Average Dividend: 15.46sen		

Limitations of Evaluation Copy



Steps Involved in Activating the Annual GSSS For Mobile Phone Subscription

- If user is satisfied with the features provided by GSSS for Mobile and would like to go for annual subscription, user is advised to first read through the information stated in “How to Subscribe GSSS for Mobile”. Once done, he needs to take the following actions:
 - Remit the correct amount of money into Mr. Gan Kok Ann’s Maybank account. State your name in the online transaction or keep the receipt as evidence.
 - Send an email to gankokann@gmail.com. You can either do it yourself or within GSSS for Mobile app by filling in your particulars.

Note: GSSS for Mobile requires the unique MAC Address of your mobile device as part of the subscription process.

Note: Apart from subscribing to GSSS, user may also choose to purchase individual stock analysis reports.



7:04

How to Subscribe GSSS for Mobile

GSSS for Mobile is a subscription based software application which charges an annual renewal fee of RM1,000 (if you subscribe on or before June 30th) or RM500 (if you subscribe after June 30th) in order to access the latest analysed data of all stocks.

Note: The validity of GSSS for Mobile subscription is until 31st December of each year.

For any user who wishes to subscribe GSSS for Mobile, you are required to


- 1) Remit RM1,000 or RM500 into my MayBank account (account number is 505055-504492) and provide your particulars in the descriptions of your online transaction.
- 2) Select 'Send Email to Subscribe GSSS for Mobile' within this App and furnish your particulars in the email message.

My contact information is as follows:

Developer Name: Gan Kok Ann
Developer Email Address: gankokann@gmail.com
Telephone: 019-612 2623

Bank Name: MayBank Berhad
Bank Account: 505055-504492

Thank you for your support.



7:16

Send Email to Subscribe GSSS

To:

Subject:

Dear Mr. Gan,

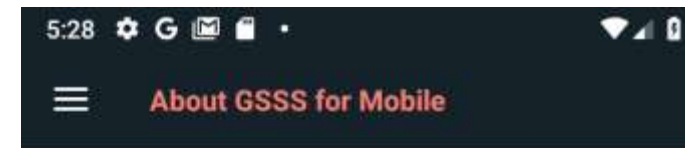
I have deposited RM____ into your Maybank account. Below are my particulars:
Full Name:
IC Number:
Tel Number:
Email Address:
MAC Address: 02:15:B2:00:00:00

Regards,

Additional Resources



1. [Download Link of GSSS Installers \(Computer & Mobile\)](#)
2. ['简单投资致富' E-Book on Google Play](#)
3. ['Investing Made Easy' E-Book on Google Play](#)
4. ['如何明智理财' E-Book on Google Play](#)
5. ['丰盈的人生规划与为人处事哲理' E-Book on Google Play](#)



GSSS for Mobile Version 8.0.3.0
Database Record Date: 2019-08-10

Registered User Name: GAN KOK ANN
Valid Subscription Year: 2050

EMAIL: GANKOKANN@GMAIL.COM

Mobile Phone: 019 - 612 2623
GSSS Website: <https://gankokann.wixsite.com/gsss>



Common Topic

Important Facts That New Or Returning Subscribers Must Take Note Of



- Due to popular demand, GSSS now offers the following renewal packages to all existing subscribers:
 - Whole year renewal plan, from Jan 1st all the way to Dec 31st, or from July 1st to the following year's June 30th.
 - First half renewal plan, from Jan 1st to June 30th.
 - Second half renewal plan, from July 1st to Dec 31st.

Note: The above renewal plans are out of reach for brand new subscribers.

- All existing subscribers can choose to suspend the renewal upon mature date. However, as a gesture of fairness to loyal supporters, GSSS will treat future returning subscribers as brand new users, as if they are the first time subscribers (must subscribe to the 1 year plan).
- The following restrictions apply on those who are deemed as brand new users:
 - Unable to access the historical messages posted in the Telegram group prior to joining it.
 - Unable to read the historical stock comments and ratings posted prior to the date of first subscribing GSSS. This implies potential deviation from the actual fact.

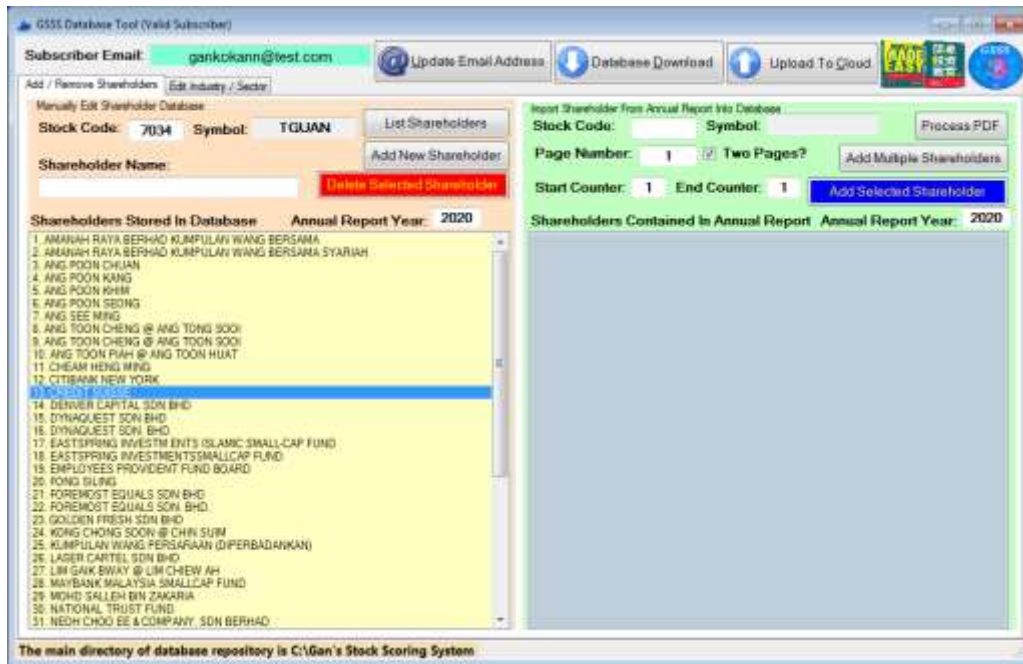
Take Advantage On The Reward Point System To Enjoy Up To 10% Discount



- As a gesture to reward loyal subscribers who actively participates in providing feedback, GSSS puts in place a reward point system that offers up to 10% discount on next year's annual subscription. That means the annual fee reduces from RM1980 to RM1782 (for computer subscriber), and from RM1800 down to RM1620 (for web subscriber). **Note: Those who choose the half year subscription package cannot enjoy such offer.**
- Subscriber is required to analyze at least 60 stocks (GSSS system will determine the total points earned, ignoring same stocks) that achieve at least level 5 of mind map (based on the factory settings), covering all 4 analysis types in order to enjoy the 10% rebate. Below is the list of 4 analysis types :
 - Add new shareholder name or update industry/sector
 - SWOT analysis
 - Impact of capex on both the revenue and eps
 - Stock rating (must enter rating score) and comment
- If the number of stocks analyzed is less than 60 but more than 30, eligible subscriber enjoys 5% off the annual subscription fees.
- No subscription discount is granted if none of the conditions is met.
- Since this is a win-win offer, I sincerely hope all subscribers take the initiative to contribute feedback to enjoy the special discount.

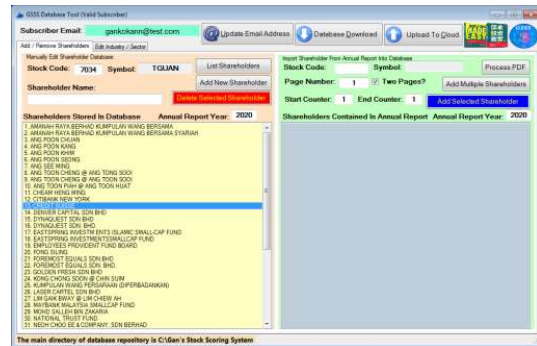


GSSS Database Tool (Part 1 of 2)



- This essential tool is restricted to subscribers, and a valid email address has to be entered to activate it.
- If your local storage is outdated, please click the Database Download button to retrieve the latest data,
- GSSS Database Tool provides a means for altering the following information :
 - Prominent shareholders – user can add or remove existing shareholder. If an annual report is provided, this tool is smart to extract all shareholder names from the annual report.
 - Industry and sector a stock belongs to.
- Once complete, click the Upload To Cloud button to share the new information with other subscribers.⁹⁵

GSSS Database Tool (Part 2 of 2)



GSSS Database Tool

**Subscriber first
downloads
database**



**Subscriber then
uploads updated
database**

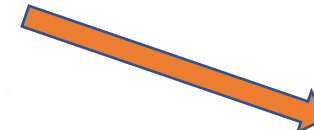


Web-Based GSSS



Cloud

**GSSS for Computer
subscriber automatically
downloads the updated
database**

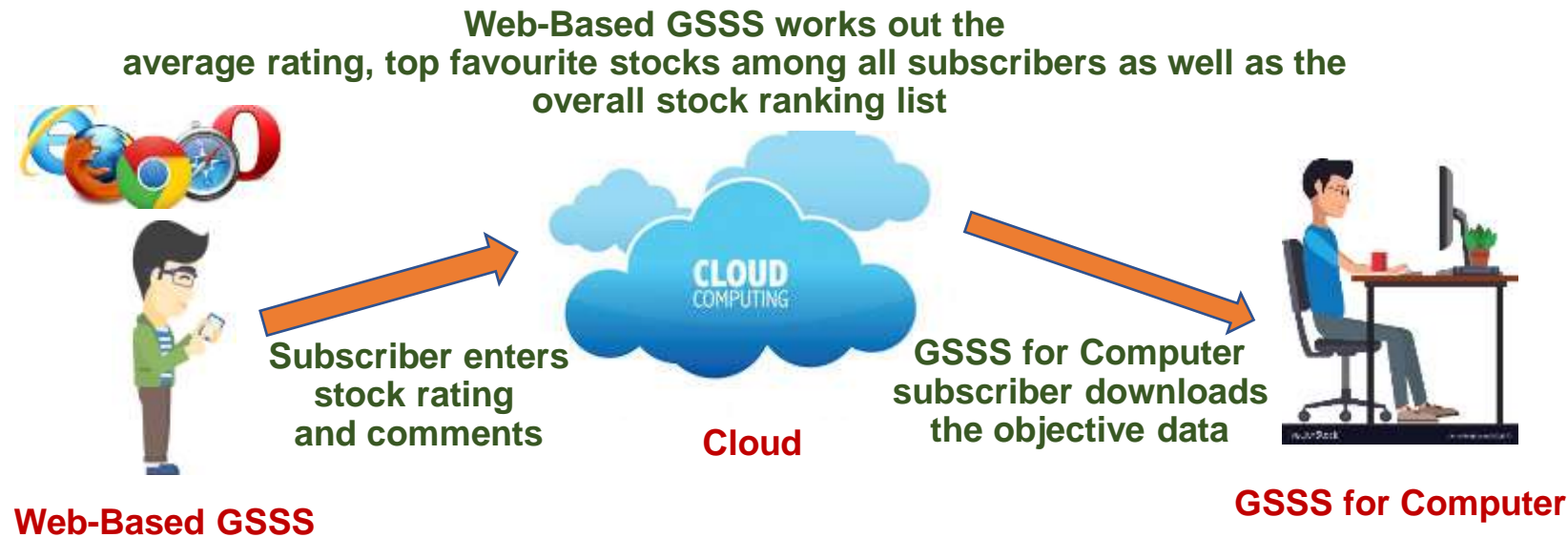


GSSS for Computer

Note: GSSS Database Tool is accessible to all GSSS subscribers, covering both the web and computer platform users. That means even for someone who subscribes to web-based GSSS, he is encouraged to utilize the GSSS Database Tool.

Note: Apart from the standalone GSSS Database Tool which runs on Microsoft Windows, subscriber can also perform the same tasks within the web-based GSSS, without the need to install this tool at all.

How GSSS Generates An Objective Stock Rating And Stock Ranking List?



- The core strength of GSSS lies in its capability in offering an effective avenue for subscribers to participate in stock rating, in which the user input data is stored in the Cloud.
- GSSS also monitors the top favourite stocks picked by all subscribers.
- In addition, the web-based GSSS automatically computes the overall stock ranking on a daily basis, leveraging from the 37 important indicators.
- Apart from feeding to the web user, the same data is also automatically downloaded to his computer (provided he subscribes to GSSS for Computer), to be displayed in the Final Pass List report.

How GSSS Helps Us “Buy Undervalued Top Quality Stock”



- I have been abiding by the "Buy Undervalued Top Quality Stock" investing approach. Even though there is no guarantee of 100% success rate, somehow past financial results do extrapolate into a reliable future forecast.
- Between both "Undervalued" and "Top Quality" conditions, I always begin my exploration with "Top Quality". First and foremost, I make sure that Company Quality Score > 60%, and all the four historical PE, P/NTA, PSR as well as EV/EBITDA charts are rendered with light green background. Next, the values of both +ve FCF Ratio and +ve EPS Ratio must be high (the perfect ratio is 1.0).
- For the computer version, the sum of green colour in the Final Pass List report must outnumber the sum of red colour. The same trick also applies to the mobile version and web-based GSSS. Most certainly, I do not neglect Dividend Payment Years, Overall Trend Score as well as Piotroski F-Score. The higher the values, the better they are.
- Once a stock fulfills the “Top Quality” criterion, my next step is to ensure that it is “Undervalued”. I will compare its current price with the calculated intrinsic value, preferably having a comfortable margin of safety. Apart from that, I will inspect the Linear Regression chart on its historical price (plotted with A. I. computation), to further affirm its cheapness.
- I will then compare its Market Capitalisation with Shareholders’ Equity, check on its Takeover Price and Graham’s Maximum Price. Last but not least, I will compare the figures of its EV/EBITDA, PE, ROE, DY, D/E, etc. with other competitors from the same industry.
- Only after both “Undervalued” and “Top Quality” criteria have been fully matched, I will then consider owning this stock. The advent of Mind Map Flow Chart greatly simplifies such quest.
- **Note: Do NOT simply rush in to buy a stock just because it fulfills both the “Undervalued” and “Top Quality” criteria. Even after passing the quantitative analysis, we need to ensure that it passes the qualitative analysis before deciding to buy.**

Crucial Indicators Within GSSS That Are Used By Mr. Gan Kok Ann In Stock Picking



• **Note: These rules merely serve as references, they may not suit everyone.**

- 1) First and foremost, I would ensure that the stock must reach at least level 8 in the Mind Map Flow Chart, failing which it will be rejected immediately.
- 2) Next, Company Quality Score > 63% and it must pass the peer comparison matrix. Moreover, both the +ve EPS Count Ratio and +ve FCF Count Ratio must fulfill my stipulated requirements.
- 3) If all the above criteria are met, I will then inspect the following trend charts by naked eyes:
 - Retained Earnings trend chart (whether exhibits significant downtrend)
 - Net Income trend chart (whether exhibits significant downtrend)
 - Debt / Equity trend chart (whether on uptrend mode, and stays high all the time)
 - OCF and FCF trends
 - Do RPS and EPS increase over time?
 - Consistent and uninterrupted decent Dividend payout history
 - Does Growth Capex boost both RPS and EPS?
 - Cash On Hand and Net Cash trends
 - Does Total Debt increase in the long run?
- 4) Are the CAGRs of RPS and EPS acceptable? Is the stock's position within the top 15% ranking?
- 5) In the prominent shareholder list, does it include the name of any special shareholder? If any notorious shareholder appears in the list, I will normally disqualify the stock without any hesitation.
- 6) If the average rating is below 4.5, the stock will be ditched.

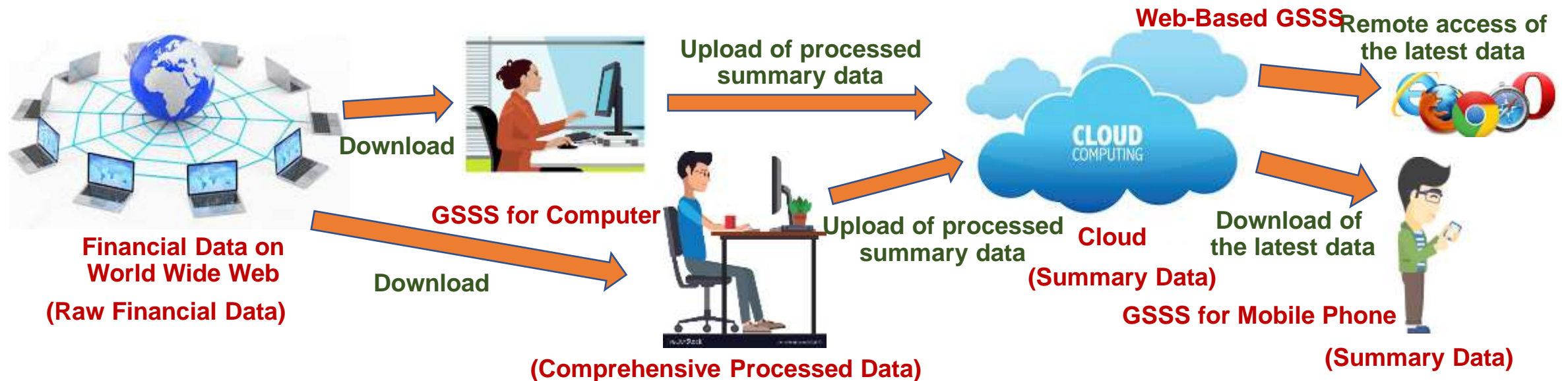
Feature Comparisons Among The Three Variants Of GSSS



Functionality	Computer	Web	Phone
Subscriber can access various historical trend charts	✓	✓	✗
Subscriber selects “Shareholders” to pinpoint stocks owned by prominent shareholders	✓	✓	✗
Subscriber uses “Standard Queries” to access more than 50 rank listings of stock indicators	✓	✓	✓
Subscriber uses “Custom Queries” to retrieve analysis results for individual stock	✓	✓	✓
The ability to update the historical KLCI EOD data to create bullish-bearish trend chart	✓	✓	✗
Access to the latest processed GSSS analysis data	✓	✓	✓
Provision of user interaction in the form of stock rating and discussion board to share opinion	✗	✓	✗
Latest analyzed financial data and indicators are stored on user’s device and belong to the user (Unlike Computer which accesses the instantaneous data, the data used by Web and Phone are uploaded once per month)	✓	✗	✗
Display of the comprehensive analysis data in its entirety, not just limited to the summary	✓	✓	✗
The use of A. I. in plotting Linear Regression chart to ascertain if a stock is undervalued or overvalued	✓	✗	✗

Note: Apart from subscribing to GSSS, user may also choose to purchase individual stock analysis reports.

Architectural Design Of GSSS



Additional Privileges Exclusive To Valid GSSS Subscribers

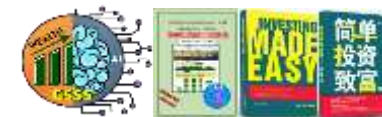


- All valid subscribers of GSSS stand to enjoy the following complementary privileges, with no additional charges involved:
 - Privilege to join the GSSS stock discussion groups hosted on Telegram and Facebook. New subscriber will receive the invitation links from me. **I will ban non active subscribers from accessing the Telegram and Facebook groups on 1st Jan and 1st July by revoking their access rights.**
 - **Valid subscriber must provide Gmail address and Facebook ID in order to watch all the videos hosted on Google Drive. If user stops subscribing to GSSS, he will be banned from watching the videos.**
 - **Valid subscribers of GSSS get to view the video recordings hosted in a closed group with regards to his views on the market as well as specific stocks. Constructive discussion is always encouraged as it brings mutual benefits to all parties involved.**
 - Apart from that, Mr. Gan Kok Ann will attend to questions raised by valid subscribers and the consultation is provided at no extra costs.
- Note: Since “To err is human”, subscribers are strongly advised to adopt independent thinking, and not blindly accept statements made by anyone including Mr. Gan Kok Ann.**

The collage includes several key elements:

- Telegram Chat:** A screenshot of a chat with 'GSSS (Gan's Stock Sc...)' showing messages about programming skills and web programming knowledge.
- GSSS Website:** A screenshot of the GSSS website with a yellow banner that reads: "gered during stock search or stock information display, please click the 'ab Server' button to reset it." Below this is a table with subscription details.
- Facebook Group:** A screenshot of a Facebook group titled 'Manage group' with options for 'Home', 'Admin tools', 'Member requests', and 'Automatic member approvals'.
- Stock Market Chart:** A screenshot of a stock market chart with the URL <https://gankokann.wixsite.com/gsss> and the text 'Exclusive For Active GSSS Subscribers' and '只限活跃GSSS订户'.

Alert Email Notification:	ganokann@test.com
GSSS Subscription Validity:	11st - December - 2050
Access Mode:	Full Access
Usage Restriction:	Unlimited Access



How To Purchase Individual Stock Analysis Report

How To Buy Stock Analysis Report

For any user who wishes to purchase a detailed stock analysis report, you are required to

1) remit RM200 per stock report into my MayBank account (account number is 505055-504492) and provide your particulars in the descriptions of your online transaction. You are required to attach the remittance receipt as evidence in your email to me.

2) furnish the particulars as shown below in your email to me:

Stock Code (Each Stock Costs RM200):

Email Address:

My contact information is as follows:

GSSS Developer Name:	Gan Kok Ann
Email Address:	gankokann@gmail.com
Telephone Number:	019 - 612 2623
Bank Name:	Maybank Berhad
Account Number:	505055-504492
Report Cost:	RM200 Per Stock

Note: The cost of RM200 per report does NOT grant the buyer any privilege to join the GSSS stock forum hosted on Telegram. If buyer wishes to access future report of the same stock, he will have to purchase a new report again.



Frequently Asked Questions 1 (FAQ)

- How much does the annual subscription of GSSS cost?

Subscription Package	Computer Package (Free Web and Mobile Phone Packages)	Web Package
Yearly Package	RM1,980	RM1,800
Half Yearly Package	RM1080	RM950

Note: To be fair to new user who wishes to initiate subscription but there are only less than 4 months left in current year, a special consideration is granted provided the user wishes to subscribe till the end of the next calendar year (meaning more than a year's subscription. Otherwise, any other request will not be entertained).

For instance, say User wishes to start using GSSS for Computer in early October of 2020, the pro-rated subscription fee until 2021 December 31st = $(15/12 * RM1980) = RM2,475$ for 15 months usage period.


- If I do not wish to subscribe GSSS, can I have the option to purchase individual stock analysis report?
 - **Due to popular demand, you can now purchase detailed stock analysis report which costs RM200 per stock.**
- Being a subscriber of GSSS for 2019, what is the implication if I stop subscribing GSSS in 2020?
 - **In this example, you can still run GSSS although it will not download the financial data for 2020 and beyond. That means its analysis results will be outdated.**
- How can we tell if a stock is deemed top-rated?
 - **First and foremost, the stock must score a passing mark in the first phase (Data Analysis). Nevertheless, passing the first level alone is inadequate as some companies can beautify financial data by means of creative accounting. As such, we MUST review the chart trends in the Final Pass List report. Five-star stocks usually exhibit long-term rising revenue and net profit trends. At the same time, their FCF, DY, ROE and ROA are all good, while keeping D/E well within the acceptable threshold.**
- After successfully picking a five-star stock, how do we know when to buy it?
 - **Even if we have found a top-quality stock, it does not necessarily mean we can make a profit, especially when our purchase price is much higher than its intrinsic value. Therefore, to mitigate the risk, we must ensure that the stock we buy comes with a comfortable Margin Of Safety.**



Frequently Asked Questions 2 (FAQ)

- Since the web-based GSSS is so convenient and cheaper, is there a need for me to subscribe to GSSS for Computer?
 - **Undoubtedly, GSSS Web Edition provides subscribers with a fast and convenient channel to intercept financial data and indicators of individual stocks at anytime, anywhere. Nonetheless, the online version is not comprehensive enough (see the Feature Comparison Table on page 77 for details), and its data is somewhat outdated (I upload the latest data about twice a month), unlike the Computer version which retrieves the get first-hand information via Data Analysis.**
- Being a GSSS for Computer subscriber, how often should I execute the Data Analysis and Final Pass List commands?
 - In fact, in order to ensure that the database stored in the cloud is up-to-date, I hope that all subscribers of GSSS for Computer will be able to run the computer version often (perhaps two or three times a month) so that the latest database can be automatically uploaded to the Cloud after the Final Pass List report is created.
 - Since executing Data Analysis on 'Watchlist1' takes quite a long time, there is a better way to save up precious time. User can opt to run Data Analysis on 'New Results', about twice a week on a regular basis. By doing so, the database always stays up to date, and there is no longer a need to run Data Analysis on 'WatchList1' anymore. Periodically, user can select 'WatchList1' in Offline mode to run Final Pass List to generate a complete report on all stocks.
 - Through the cooperation of all of you, users of GSSS Web and Mobile Editions will benefit greatly as they can get first-hand updated financial data.
- Am I allowed to switch my annual subscription among the three mobile, web and computer variants?
 - Of course you are permitted to switch your annual subscription from one platform to the other by paying the difference in the amount involved. For instance, say you are currently subscribed to the online web version of GSSS. When it comes to a new calendar year, you would like to switch to the computer platform, all you need to do is just remit RM1,980 to activate your computer subscription.
- What should I do if Data Analysis report is produced but not the Final Pass List report?
 - **When this problem occurs, it means your local database is corrupted. Please remove all files that end with the .db extension residing in C:\Gan's Stock Scoring System and then rerun your Data Analysis again.**
- Will the annual subscription fee of GSSS increase in future?
 - **Absolutely NOT, the existing subscription fee will stay unchanged forever. My main source of income comes from stock investment, not from selling GSSS software.**

Frequently Asked Questions 3 (FAQ)

- Why can't I sign up for the half year plan for the first time subscription?
 - Since it takes a lot of effort to create a new user account, I will rather NOT entertain anyone who wants to go for half year subscription. However, regular GSSS subscribers can choose to renew subscription on a half year basis upon tenure maturity, albeit at the expense of NOT qualifying for the reward point incentives.
- What will I lose if I stop renewing GSSS for a while, and then reinitiating my subscription months or years later?
 - First of all, Mr. Gan Kok Ann updates the active subscriber list twice a year, on Jan 1st and July 1st respectively. Anyone who stops renewing the subscription will be barred from accessing these private Telegram and Facebook groups with immediate effect.
 - Say a user who once stopped the subscription decides to rejoin the GSSS family. He stands to lose BIG time due to the following reasons:
 - He loses access to all the historical messages during his absence from the Telegram group.
 - He loses access to all the historical stock comments since he is allowed to only read new comments after his date of rejoin.
 - He has to sign up for the 1 year subscription once again, since he is treated as a brand new subscriber.
- Since there are so many indicators, how do I know which ones are more important?
 - As a rule of thumb, any indicator that displays the zoom lens  alongside is considered to be very important.
- Why must my subscription expire on either 30th June or 31st December?
 - To eliminate unnecessary hassle, GSSS only supports two expiry dates, namely 30th June and 31st December. For first time subscriber who starts on say 1th September, his annual subscription will expire on 30th June the following year and he has to pay for the whole year. Nonetheless, to be fair to him, he can choose to extend his subscription all the way to 31st December the following year, by paying according to the equation (annual fee x 16 / 12) since there are 16 months in total.

The End

Thank You